City Of Union Gap

2023 HOUSING NEEDS ASSESSMENT

Table of Contents

Introduction ......................................................................................................................... 3
Summary of Key Findings ................................................................................................. 4
Housing Terminology ....................................................................................................... 5
Community Profile ........................................................................................................... 7
  Population
  Households
  Household Income and Cost-Burdened Households
  Residents with Special Housing Needs
Workforce Profile ........................................................................................................... 11
  Countywide Employment
  City Employment Trends
  Employment Projections
Housing Inventory ........................................................................................................... 15
  Housing Supply Characteristics
  Subsidized Housing
Gap Analysis ................................................................................................................... 17
  Current and Future Housing Disparity
  Disparity by Income Level
Housing Displacement Risk ........................................................................................... 22
  Risk Mapping Methodology
  Displacement Risk
  Social Vulnerability Index
Land Capacity Analysis ................................................................................................. 25
  R-1 Single Family Residential
  R-2 Single Family 2 Residential
  R-3 Multi-Family Residential
  R-4 Corridor Multi-Family Residential
  PrC Planned Recreational
  Underutilized Lots
INTRODUCTION

The City of Union Gap has a Professional Service Contract with the Yakima Valley Conference of Governments to develop a Housing Action Plan. This plan will identify a set of actions the city can take to support and encourage housing production that meets local housing needs. The purpose of this plan is to increase housing choice and affordability for Union Gap residents and workers of all income levels.

This Housing Needs Assessment will help inform and guide the selection of actions to include in the Housing Action Plan. It provides an evaluation of current housing supply and housing needs in Union Gap, across the full spectrum of household types and income levels, by answering the following kinds of questions:

- Who lives and works in Union Gap and what are their socioeconomic characteristics?
- What types of housing are available in Union Gap?
- 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 Union Gap residents?

The data in this Needs Assessment will be synthesized with information gathered through engagement.
SUMMARY OF KEY FINDINGS

- **Housing in the City of Union Gap does not meet demand.** The city of Union Gap has a diverse and relatively evenly distributed economy that reflects retail, wholesale trade, hospitality, manufacturing, and agriculture. However, the job-to-housing ratio is 2.3, which means that there is not enough housing for the jobs that exist in the city. This has resulted in a substantial portion of Union Gap workers commuting from out of town.

- **Income in Union Gap has risen over the last ten years, but so have home values and rental prices.** The median home value in Union Gap has risen by 43% between 2011 to 2021. Rental prices have risen by 16%. Over the same period, the median family income has only increased by 37%. This indicates homeownership is getting further and further out of reach for many prospective buyers, though rental prices still remain within reach, when available.

- **Many households in Union Gap are cost burdened.** In 2021, 29% of all households in Union Gap were considered cost-burdened, with over 10% being considered extremely cost-burdened. Cost-burdened households spend a large portion (over 30%) of their available income on housing costs, while extremely cost-burdened households spend over 50% of their available income on housing costs. This leaves less money available for other vital needs like food, transportation, clothing, and education.

- **Most workers in Union Gap commute from elsewhere.** Over 5,000 workers commute to their workplace in Union Gap. Additionally, over 2,000 workers who live in Union Gap commute elsewhere. Fewer than 300 residents of Union Gap work within Union Gap. Ideally, a city should provide enough housing for its workforce, with a smaller proportion commuting into the city from elsewhere.

- **Union Gap has a substantial need for subsidized housing.** Union Gap has an above-average population of people with special housing needs, whether they be low-income, seniors, disabled individuals, or people who require assisted living for other reasons. Despite this need, there are very few options available within the city to accommodate these individuals.

- **Union Gap needs more housing diversity.** Over 60% of all housing in City of Union Gap are single-family homes. Not all households require, or can afford, that much space. For example, about 25% of all households in Union Gap are singles living alone, and another 25% are couples. Yet only 5% of housing units in Union Gap are studios and only 7% have just one bedroom. 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 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>

**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. 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

Union Gap is located at the eastern foothills of the Cascade Mountains, beginning where the Yakima River runs between the “gap” of two mountains and abutting the city of Yakima. It is known for its historical significance as a trading center and the original settlement in the Yakima Valley. Today, the city is a blend of tradition and contemporary ideas. It is a retail center, home to the Valley Mall and other large- and small-scale retail businesses. It is also home to the Central Washington Agricultural Museum and a variety of other historical and green spaces. It has a diverse economy of retail, manufacturing, hospitality, and agricultural wholesale trade.

Population

Union Gap’s population was estimated to be 6,499 in 2021 and has grown by approximately 9% over the past decade. The 2011 estimate for population was approximately 5,984. Based on predicted growth from a county level, the population of Union Gap is expected to reach approximately 7,245 by the year 2040. As of 2021, the population breakdown by age bracket can be found in Figure 1. Union Gap is a relatively young city, with a median age of 33.4. 27% of the population is under the age of 18, 62% falls within the workforce age of 18 to 64, and 10% of the population is over the age of 65.

![Union Gap Population by Age Group](image)

*Figure 1: Source ACS Survey Chart DP05*
**Households**

The U.S. Census Bureau identified 2,198 housing units in 2021. 1,364 of these units were owner-occupied, while 709 were renter-occupied. Average occupancy per household was approximately 3.1, with 25% of households having 1 person, 24% having 2 people, 13% having 3 people, and 38% having 4 or more people living in the household (Figure 2). Compared to other housing units in the county, the occupancy of housing units in Union Gap is split relatively evenly.

![Housing Units by Tenure Chart]

*Figure 2: Source ACS Survey Chart DP04*
Household Income and Cost-Burdened Households

Residents of Union Gap represent a variety of income levels. The median household income is $52,552, with median income for owner-occupied households being $63,696, and renter-occupied households being $40,382. A breakdown of the household incomes by bracket can be found in Figure 3.

Despite a relatively high annual median income, approximately 29% of households in Union Gap are considered cost-burdened. Cost-burdened households spend more than 30% of their annual income on housing, whereas extremely cost-burdened households spend more than 50% of their annual income on housing. Figure 4 shows the number of overall cost-burdened households, with Figures 5 and 6 showing what those figures look like for renter-occupied and owner-occupied households respectively. Out of 2,198 occupied households in Union Gap, approximately 640 (29%) are considered cost-burdened, and 220 (10%) are extremely cost-burdened.
Residents with Special Housing Needs

Compared to other communities in the county, Union Gap has a relatively high number of residents with 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 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>1185 households</td>
<td>57%</td>
</tr>
<tr>
<td>Population over the age of 65</td>
<td>640 individuals</td>
<td>10%</td>
</tr>
<tr>
<td>People with a disability</td>
<td>981 individuals</td>
<td>15.3%</td>
</tr>
<tr>
<td>People with self-care difficulty</td>
<td>187 individuals</td>
<td>3.2%</td>
</tr>
<tr>
<td>People with independent living difficulty</td>
<td>330 individuals</td>
<td>7.1%</td>
</tr>
</tbody>
</table>

Table 1: Source ACS Survey 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 carpool, 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 Union Gap 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 and there is a large influx of employees who live outside the city limits. The top industries include retail trade (23%), manufacturing (18%), accommodation and food services (15%), wholesale trade (13%), and public administration (7%) (Figure 7). Construction jobs constitute 7% of the current workforce, but this sector is predicted to grow rapidly in the next ten years. Median family income for individuals in the city is approximately $30,188, with median household income being approximately $52,552.

Figure 7: Employment by Industry in Union Gap, 2021; Source: United States Census Bureau, 2021: ACS 5-Year Estimates Data Profiles, OnTheMap
The area has a job-housing ratio of 2.37, exceeding the preferable range of .75-1.5. This has resulted in the majority of employees within the city living outside city limits. As is seen throughout the county, commuting to or from Union Gap is common. Approximately 66.8% of those living in Union Gap have a commute time of less than 10 miles, mostly to the City of Yakima. Roughly 21.7% of the workforce who lives in Union Gap commutes over 25 miles, with 17.9% commuting over 50 miles. For those who commute into Union Gap for work, approximately 58.2% commute 10 miles or less, whereas 31.4% commute over 25 miles. Overall, approximately 2,486 people live in Union Gap but commute elsewhere for work, whereas approximately 5,097 people live outside Union Gap and work in the area. Only approximately 289 people both live and work in Union Gap (Figure 8).
Employment Projections

The Washington State Employment Security Department maintains projected growth in industries on a regional basis. For non-farm labor, the city of Union Gap 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 1, 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><strong>Total Jobs</strong></td>
<td>5386</td>
<td>5643</td>
<td>5807</td>
</tr>
<tr>
<td>Retail Sales</td>
<td>1179</td>
<td>1231</td>
<td>1252</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>924</td>
<td>937</td>
<td>958</td>
</tr>
<tr>
<td>Accommodation and Food Services</td>
<td>805</td>
<td>955</td>
<td>955</td>
</tr>
<tr>
<td>Wholesale Trade</td>
<td>672</td>
<td>684</td>
<td>690</td>
</tr>
<tr>
<td>Public Administration</td>
<td>348</td>
<td>358</td>
<td>366</td>
</tr>
<tr>
<td>Construction</td>
<td>345</td>
<td>366</td>
<td>380</td>
</tr>
</tbody>
</table>

*Source: Washington Employment Security Department*
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 Union Gap are predominantly single-family detached houses, comprising 61% of the total housing units. The next largest portion is made up of mobile homes with 24%, with 1-unit attached and duplexes each comprising 4%. The remaining 7% is made up primarily of multi-family housing of various types (Figure 9).

Tenure in Union Gap is also predominantly owner-occupied, at 66%, with only 34% of housing units in the city being renter-occupied. The average household size for the city of Union Gap is 3.1 people per household. As of the time of writing, approximately 125 housing units are vacant, though very few homes are for sale (see Gap Analysis).
The largest proportion of housing units in Union Gap are 3-bedroom housing units, comprising nearly half of the homes in the city. 2-bedroom units comprise the next largest proportion, at 30%, while 0-, 1-, and 4-bedroom units each comprise approximately 7% each. Only 2% of housing units in the city have 5 bedrooms or more (Figure 10).

**Subsidized Housing**

Despite a relatively high need, Union Gap has limited options when it comes to subsidized housing. Currently there are only 3 homes dedicated to lower-income households. Additional options are available throughout the county, but in order to serve those with special housing needs in the community, much must be done. Units are required for those people of low, very low, and extremely low income, as well as those with disabilities, senior status, and assisted living requirements.
GAP ANALYSIS

The City of Union Gap compares favorably to many of the communities in the state when it comes to housing availability and the stability of housing prices, but proactive planning is required in order to meet the current demands and continue to provide housing to 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 the most vulnerable. This section will illustrate the gap that 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 Union Gap is estimated to be 6,568, occupying approximately 2,073 households. The occupied households are split with a marked majority of housing units being owner-occupied rather than renter-occupied (Table 3). The overall vacancy rate for the city is approximately 6%, exceeding the desired standard for vacancy. However, for owner-occupied homes, the vacancy rate is approximately 0%, whereas for rentals it is approximately 4%, both falling outside of the desired standard. The majority of the vacancy rate is classified as for rent, but a large proportion is classified as either “Sold, not occupied” 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. While the vacancy rate falls almost within the desirable standard, the reality is that the vacancy rate is better reflected by the 4% and 0% rates that exist for owner-occupied and renter-occupied homes.

<table>
<thead>
<tr>
<th>Vacancy</th>
<th>Occupied</th>
<th>Vacant</th>
<th>Total</th>
<th>Vacancy Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2073</td>
<td>125</td>
<td>2198</td>
<td>6%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Vacancy Status</th>
<th>For Rent</th>
<th>For Sale</th>
<th>Sold, not occupied/Other</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>78</td>
<td>8</td>
<td>47</td>
<td>125</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></td>
<td>1364</td>
<td>709</td>
<td>2073</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></td>
<td>68</td>
<td>7</td>
<td>75</td>
</tr>
</tbody>
</table>

Table 3: Current Housing Vacancy in Union Gap, WA (Source: ACS B25002, B25004, DP04)
Projections for future building are encouraging, based on numbers from 2011-2021. By 2040, the population of Union Gap is expected to reach approximately 7,245. With an average household size of 3.2, this will require an additional 214 housing units serving a variety of income levels. From 2011 to 2021, Union Gap underwent a housing boom, with the average annual number of housing units constructed being 26.5 housing units per year. If that trend continues, by 2040 there will be 477 new housing units, creating a surplus of 263 housing units. This would surpass the goal of 214 housing units by 2040, but income level and variety of housing units must also be considered.

**Housing Disparity by Income Level**

In Union Gap, 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 Union Gap is $52,551, with 80% of Annual Median Income (AMI) being $42,041, 50% AMI being $26,276, and 30% AMI being $15,765. The percentage of the population of Union Gap that falls within these income brackets can be seen in Figure 11, 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.

![Figure 11: Income Levels in Union Gap, WA (Source: HUD’s Office of Policy Development and Research)](image-url)
Based on current housing trends, options available to lower-income households are limited. The current median rental value (as of 2021) is approximately $883/mo., exceeding the affordable monthly rent of people that fall below approximately 67% of median household income. Similarly, homes in Union Gap have a median home value of $140,200, exceeding the affordable home value for people who fall below approximately 57% 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 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 and is forecasted to continue to increase. Figures 12 and 13 illustrate the projected increase in monthly rent and home value respectively.

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

<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>$52,552</td>
<td>$1,314</td>
<td>$248,137</td>
</tr>
<tr>
<td>80% AMI</td>
<td>$42,042</td>
<td>$1,051</td>
<td>$198,506</td>
</tr>
<tr>
<td>50% AMI</td>
<td>$26,276</td>
<td>$657</td>
<td>$124,068</td>
</tr>
<tr>
<td>30% AMI</td>
<td>$15,766</td>
<td>$394</td>
<td>$74,438</td>
</tr>
</tbody>
</table>

**Figure 12: Historical and Projected Median Monthly Rent 2010-2040 (Source: ACS Table DP04)**
By 2030, median rent is projected to reach approximately $1,046/mo., with median home value reaching $275,528. By 2040, rent is projected to reach $1,217/mo., with home values reaching $427,769. For home values, this steep rise in prices is likely attributed to the last few years. Between 2017 and 2021, housing unit prices increased by 44%, skewing the data upwards. It is unlikely that this trend will continue at such a rate, but consideration must be taken to keep housing prices at an accessible rate for the residents of Union Gap. 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 157 to 15, a 90% decrease. Similarly, the number of homes valued at less than $150,000 fell from 626 to 339, representing a 54% decrease. With approximately one third of the households in Union Gap falling under 50% HAMI, this has put housing further and further out of reach, with projected housing following a similar trend.

Of the 214 housing units projected to be needed by 2040, 36 should be affordable to those falling into the 30% AMI income bracket or below, 37 should be affordable to those between 30% AMI and 50% AMI, 49 should be affordable to those between 50% AMI and 80% AMI, and 93 should be affordable to those at 100% AMI and above. Overall, 34% of new housing should be affordable to those households living at 50% AMI or below. An additional 41% of new housing should be affordable to those making 50%-100% of Union Gap’s AMI, and 25% of new housing should be affordable to those making over 100% of Union Gap’s AMI or above (Table 5).
<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>36</td>
<td>17%</td>
</tr>
<tr>
<td>50% AMI</td>
<td>37</td>
<td>17%</td>
</tr>
<tr>
<td>80% AMI</td>
<td>49</td>
<td>23%</td>
</tr>
<tr>
<td>100% AMI</td>
<td>38</td>
<td>18%</td>
</tr>
<tr>
<td>&gt;100% AMI</td>
<td>55</td>
<td>25%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>214</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

*Table 5: Required Housing at Each Income Level by 2040 in Union Gap, 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 – Union Gap

There are four Census Tracts in Union Gap, as can be seen on the map below. The four SVI Values are 0.7359, 0.8988, 0.9378, and 0.9825. The average Overall SVI Value for the City of Union Gap is 0.8888, meaning that most of the population living in Union Gap is at moderately high to high 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 Union Gap 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. Underdeveloped 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.

Union Gap has five zoning districts that allow for residential development. The table below shows the breakdown of those zoning districts, their minimum lot sizes, and the resulting residential density shown as the number of dwelling units per net residential acre. The highest density possible is then used to determine the total density possible from the vacant lands remaining in each district to determine if there is enough land available to fulfill the needs for the predicted number of houses.

<table>
<thead>
<tr>
<th>Zoning District</th>
<th>Minimum Lot Size (sq ft)</th>
<th>Density</th>
</tr>
</thead>
<tbody>
<tr>
<td>R-1 – Single Family 1 Residential</td>
<td>7000 for SFR 6500 for zero lot line 7500 for attached SFR 8500 for duplex</td>
<td>&lt;=5.5 DU/NRA</td>
</tr>
<tr>
<td>R-2 – Single Family 2 Residential</td>
<td>6000 for SFR 5000 for zero lot line 7000 for attached SFR 7500 for duplex</td>
<td>&lt;=7 DU/NRA</td>
</tr>
<tr>
<td>R-3 – Multi-family Residential</td>
<td>5000 for SFR 4000 for zero lot line 5000 for attached SFR 5000 for duplex</td>
<td>Up to 20 DU/NRA</td>
</tr>
<tr>
<td>R-4 – Corridor Multi-family Residential</td>
<td>5000 for SFR 4000 for zero lot line 5000 for attached SFR 5000 for duplex</td>
<td>Up to 12 DU/NRA</td>
</tr>
<tr>
<td>PrC – Planned Recreational</td>
<td>10000 for SFR 10000 for zero lot line 10000 for attached SFR 10000 for duplex</td>
<td>&lt;= 4 DU/NRA</td>
</tr>
</tbody>
</table>

The analyses below show that there is enough capacity within Union Gap’s vacant lands for an additional 2,402 housing units.
R-1 – Single Family 1 Residential

The R1 Residential District has a total of 45 parcels totaling approximately 124.5 acres. Only 1.16 acres of that area is developed lands, while 46.37 acres are undeveloped and 76.95 are considered underdeveloped.

The map below illustrates the location of the properties within Union Gap that are within the R1 Zoning District and where they are located within the city. Using the highest density allowed in the zoning district, vacant lands have the potential to accommodate an additional 255 housing units, based on a density of 5.5 dwelling units per net residential acre.
R-2 – Single Family 2 Residential

The R2 Residential District has a total of 1,388 parcels totaling approximately 384.7 acres. 6.4% of that area, or 24.6 acres, is vacant land. Approximately 69.4% is developed, with the remaining 24.2% under-developed.

The map below illustrates the 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 172 housing units, based on a density of 7 dwelling units per net residential acre.
R-3 – Multi-family Residential

The R3 Residential District has a total of 113 parcels totaling approximately 81.3 acres. 31% of that area, or 26 acres, is developed land. Approximately 1% is underdeveloped, with the remaining 67% vacant.

The map below shows the location of parcels within the R3 Residential District. Using the highest density allowed in the zoning district, vacant lands have the potential to accommodate an additional 1,088 housing units, based on a density of 20 dwelling units per net residential acre.
R-4 – Corridor Multi-family Residential

The R4 Residential District has a total of 163 parcels totaling approximately 48.6 acres. 7.6% of that area is currently vacant, with 50.3% being underdeveloped and the remaining 41.9% developed.

The map below shows the location of parcels in the R4 Residential District. With a maximum density of 12 DU/NRA, if the vacant lots of the R4 Residential District were developed, they could provide 44 additional housing units.
PrC – Planned Recreational

The Planned Recreational Zoning District allows for several types of housing with a very low maximum density. Currently, the PrC zoning district is vacant, and is comprised of 9 parcels covering 210.8 acres. At a maximum density of 4 DU/NRA, the PrC zoning district could provide for 843.2 dwelling units. The location and area of the PrC can be found on the map below.
Under-utilized Lots

Under-utilized lots were determined by identifying which lots are large enough to allow for a duplex at a minimum, but currently have a single-family residence placed on them. There are 836 parcels that meet the definition of under-utilized and are shown below.