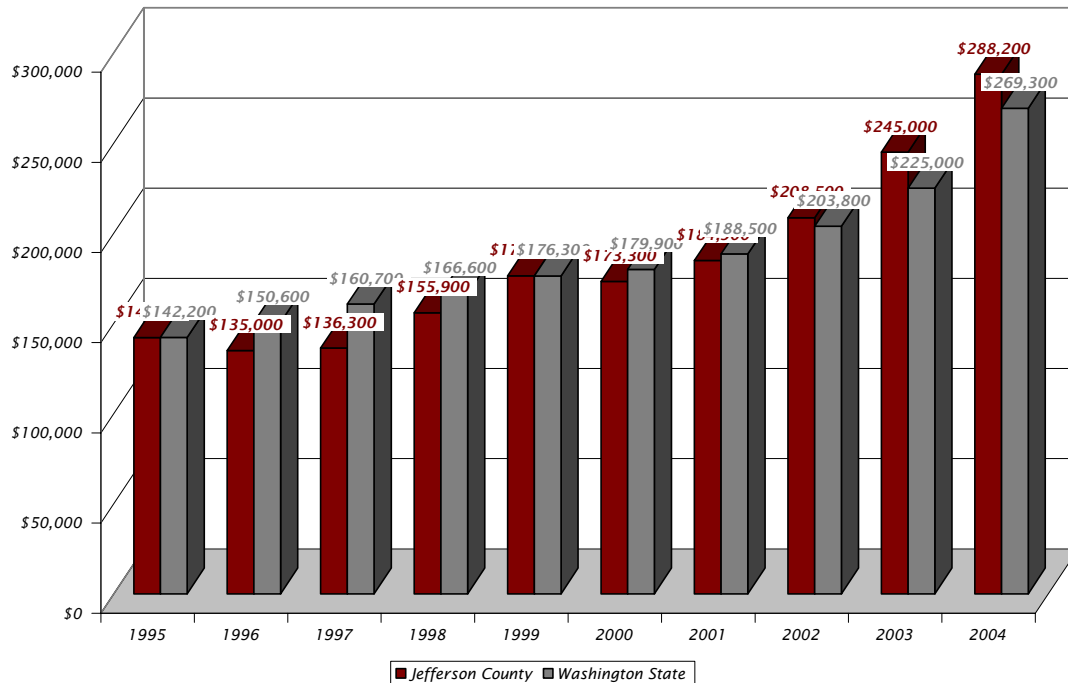


Appendix F:

- F.1: Affordability indices*
- F.2: Affordability statistics - census*
- F.3: Demand/need forecasts*

F-1: What is going on in the housing market and how does that affect you?

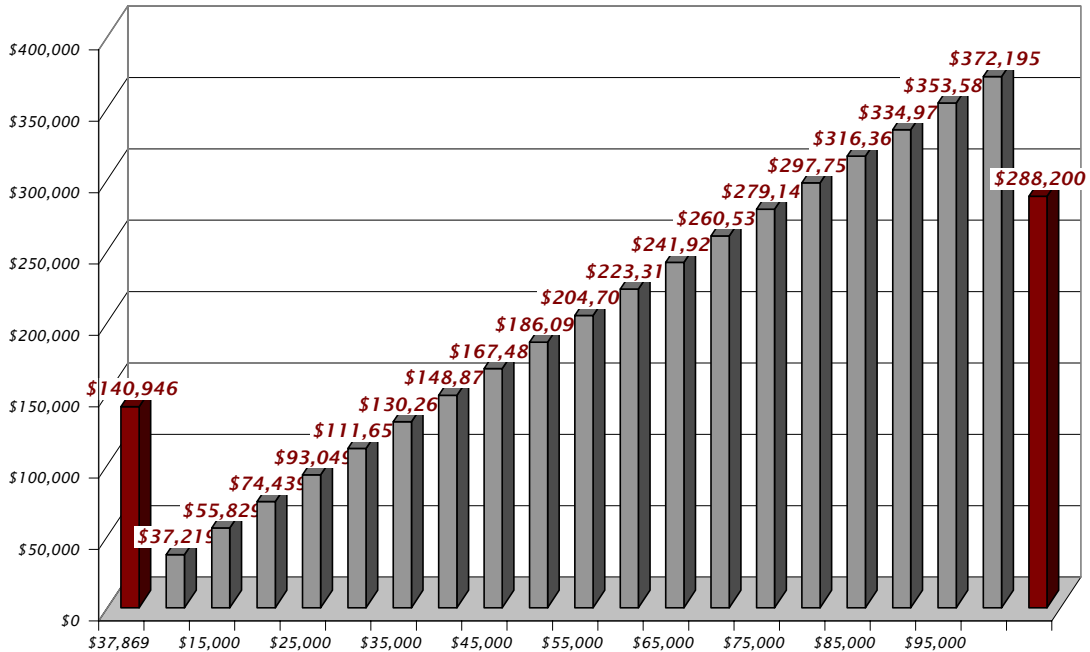
Median value of home sales 1995-2004



- The median value of existing home sales has progressively increased in Washington State since 1995.
- The median value of Jefferson County existing home sales has steadily increased from \$142,100 in 1995 to \$288,200 in 2004.
- In 1995, the median value of an existing home sold in Jefferson County was equal to or below Washington State in 1995 but has surpassed the median value of homes sold in the state beginning in 2002.

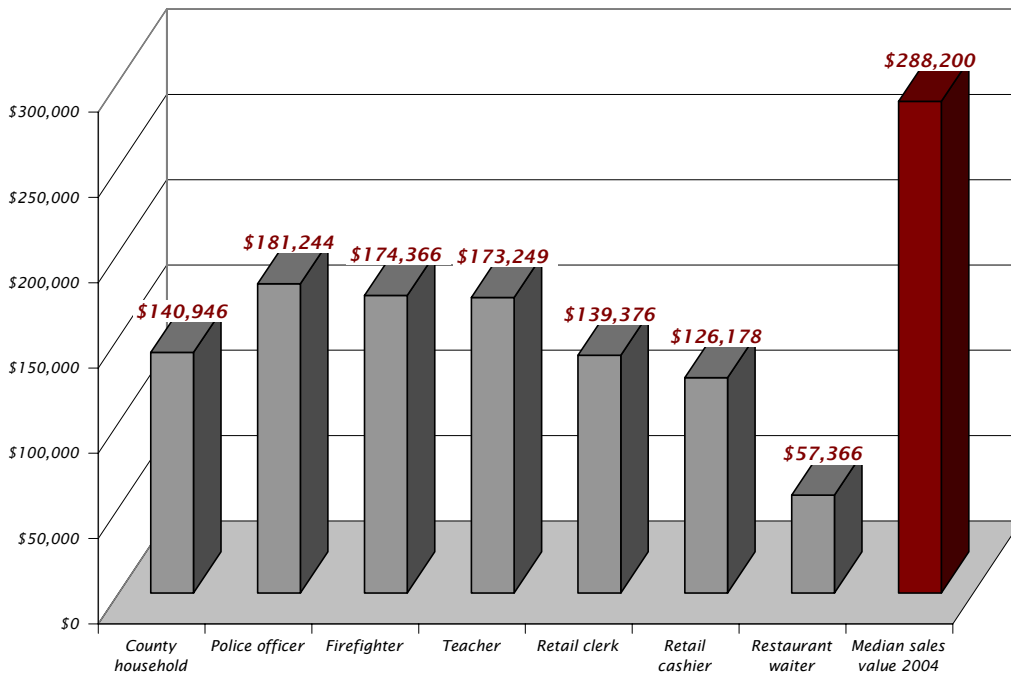
What are Jefferson County income capabilities and how does that affect Jefferson County housing status?

Home purchasing capability at progressive income levels



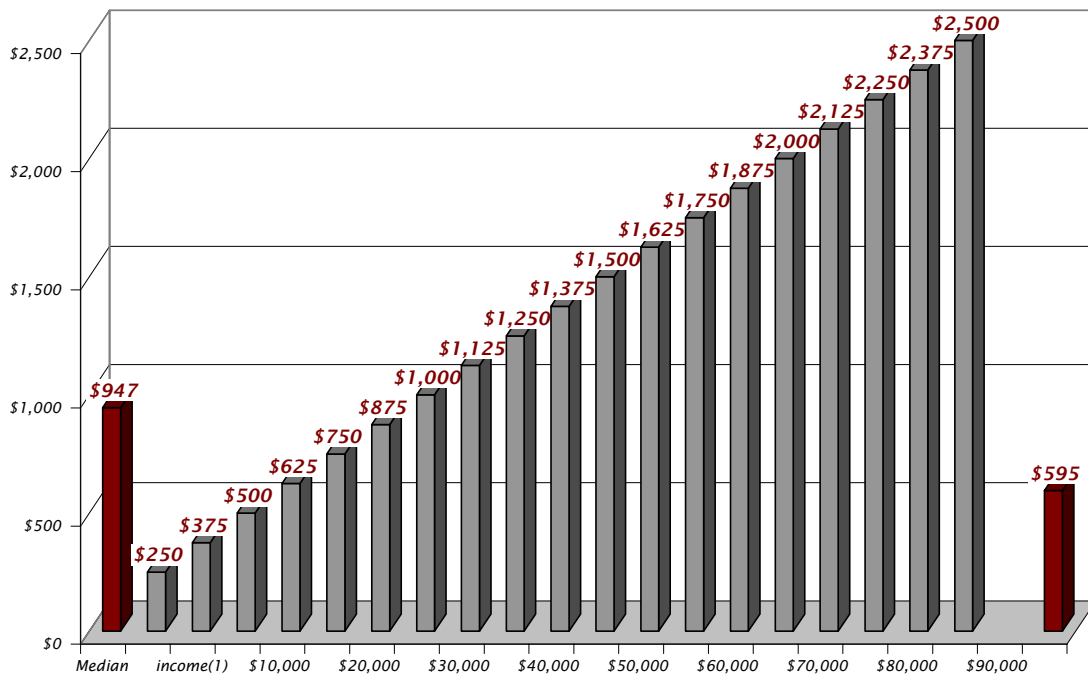
- Jefferson County home purchasing capability progressively increases with increases in household income assuming 30% of Jefferson County gross income is used to purchase a house on a 30 year, 6.25% interest mortgage with 10% down.
- As shown, the median value house listed in the 2000 Census was \$140,946 – requiring an annual income above \$40,000, while the median house sold in Jefferson County in 2004 was \$288,200 – requiring an annual income above \$80,000.

Home purchasing capability of selected occupations



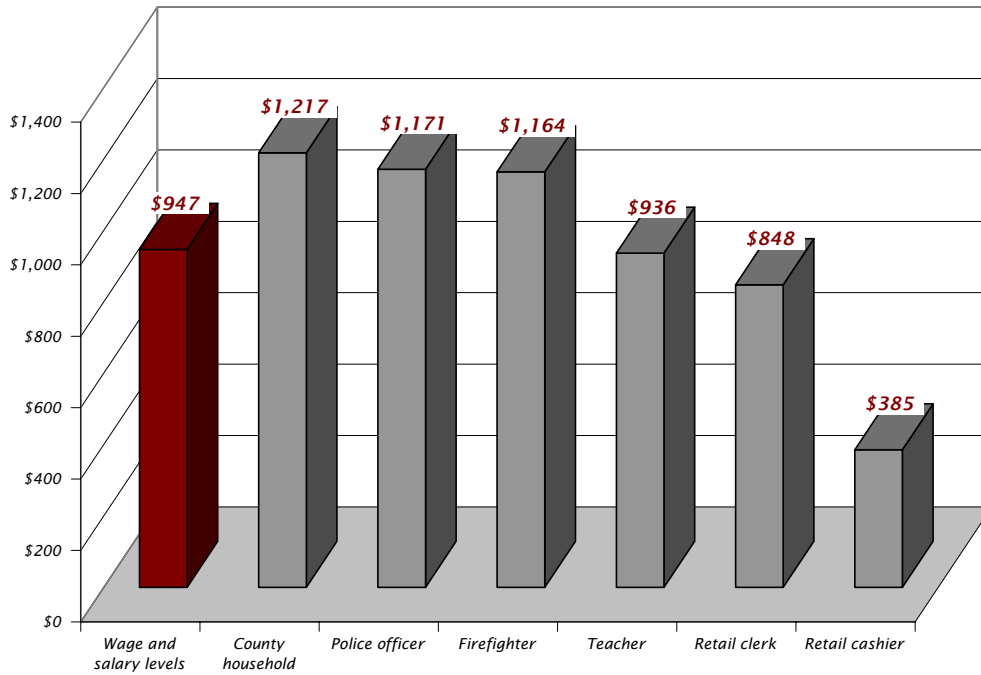
- The home purchasing capability of Jefferson County residents holding selected public and private occupations could vary considerably where a police officer can afford to purchase the highest value house (\$181,244) and a restaurant waiter the lowest value house (\$57,366) assuming each person was the only household breadwinner and 30% of their gross income is used to purchase the house on a 30 year, 6.25% interest mortgage with 10% down.
- As shown, the median value house sold in Jefferson County in 2004 was considerably more than any of these occupations could afford or qualify for (\$288,200).

Monthly rental capability at progressive income levels



- Jefferson County renting capability progressively increases with increases in household income assuming 30% of Jefferson County gross income is used for rent excluding utilities and other associated costs.
- As shown, the median rent listed in the 2000 Census was \$595 - requiring an annual income above \$10,000, while the median rent that a median income household in Jefferson County in 2000 could afford was \$947 - meaning households in the county could afford a wider variety of higher priced rental units.

Monthly rental capability of selected occupations



- The rental capability of Jefferson County residents holding selected public and private occupations could vary considerably where a police officer can afford to rent the highest value apartment (\$1,217) and a restaurant waiter the lowest rental unit (\$385) assuming each person is the only household breadwinner and 30% of their gross income is used for rent excluding utilities and other incidentals.

F.2: Affordability statistics
Income groups

	Census Designated Places										
	United US	Washington WA	Puget Puget Snd	Jefferson Jeffrsn Co	Port Pt Twnsnd	Marrow- Marrwst	Port Hadlock Pt HdLck	Port Pt Ldlw	Quilcene	Brinnon	Rural Rural Co
Median household income	\$41,994	\$45,776	\$51,386	\$37,869	\$34,526	\$38,182	\$32,202	\$56,938	\$40,385	\$27,885	\$39,385
Median family income	\$50,046	\$53,760	\$60,943	\$45,415	\$42,425	\$41,607	\$ 34,837	\$ 62,298	\$ 45,313	\$ 34,375	unavailable
Per capita income	\$21,587	\$22,973	\$26,048	\$22,211	\$22,395	\$22,028	\$ 15,721	\$ 36,625	\$ 17,335	\$ 19,820	unavailable
Household income											
\$ 0- 9,999	10,067,027	171,863	85,287	1,073	490	19	170	0	24	48	322
\$ 10- 14,999	6,657,228	124,848	59,166	937	367	16	155	16	15	61	307
\$ 15- 24,999	13,536,965	265,131	131,261	1,740	657	43	228	35	40	75	662
\$ 25- 34,999	13,519,242	284,630	151,371	1,650	468	98	253	166	29	81	555
\$ 35- 49,999	17,446,272	389,434	212,413	2,078	593	74	234	192	44	69	872
\$ 50- 74,999	20,540,604	486,392	280,715	2,218	647	85	221	314	54	44	853
\$ 75- 99,999	10,799,245	264,498	167,416	991	400	32	72	99	21	23	344
\$ 100-149,999	8,147,826	188,513	126,729	636	224	13	55	53	4	12	275
\$ 150-199,999	2,322,038	47,615	33,535	187	24	8	20	42	3	7	83
\$ 200,000+	2,502,675	49,337	35,598	139	42	6	0	26	4	2	59
Total	105,539,122	2,272,261	1,283,491	11,649	3,912	394	1,408	943	238	422	4,332
Income levels											
Extremely low <30% of median	\$12,598	\$13,733	\$15,416	\$11,361	\$10,358	\$11,455	\$9,661	\$17,081	\$12,116	\$8,366	\$11,816
Very low income 31%-51% of median	\$21,417	\$23,346	\$26,207	\$19,313	\$17,608	\$19,473	\$16,423	\$29,038	\$20,596	\$14,221	\$20,086
Low income 51%-80% of median	\$33,595	\$36,621	\$41,109	\$30,295	\$27,621	\$30,546	\$25,762	\$45,550	\$32,308	\$22,308	\$31,508
Moderate income 81%-95% of median	\$39,894	\$43,487	\$48,817	\$35,976	\$32,800	\$36,273	\$30,592	\$54,091	\$38,366	\$26,491	\$37,416
Middle income 96%-120% of median	\$50,393	\$54,931	\$61,663	\$45,443	\$41,431	\$45,818	\$38,642	\$68,326	\$48,462	\$33,462	\$47,262
Upper income >121% of median	\$50,813	\$55,389	\$62,177	\$45,821	\$41,776	\$46,200	\$38,964	\$68,895	\$48,866	\$33,741	\$47,656
Approximate number of households	105,539,122	2,272,261	1,283,491	11,649	3,912	394	1,408	943	238	422	4,332
Extremely low <30% of median	13,395,641	234,287	144,453	1,231	516	24	164	23	30	40	434
Very low income 31%-51% of median	10,097,097	327,555	131,261	1,442	512	31	205	72	31	59	532
Low income 51%-80% of median	20,287,725	284,630	257,578	1,936	608	78	203	256	39	64	687
Moderate income 81%-95% of median	8,723,136	194,717	106,207	912	242	55	122	108	18	32	334
Middle income 96%-120% of median	8,723,136	316,315	123,515	1,382	357	42	168	179	30	34	572
Upper income >121% of median	44,312,388	914,757	520,478	4,745	1,676	165	545	304	91	192	1,773
Percent of all households	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Extremely low <30% of median	13%	10%	11%	11%	13%	6%	12%	2%	13%	10%	10%
Very low income 31%-51% of median	10%	14%	10%	12%	13%	8%	15%	8%	13%	14%	12%
Low income 51%-80% of median	19%	13%	20%	17%	16%	20%	14%	27%	16%	15%	16%
Moderate income 81%-95% of median	8%	9%	8%	8%	6%	14%	9%	11%	7%	8%	8%
Middle income 96%-120% of median	8%	14%	10%	12%	9%	11%	12%	19%	12%	8%	13%
Upper income >121% of median	42%	40%	41%	41%	43%	42%	39%	32%	38%	46%	41%
Percent of all households	100%	100%	100%	100%	34%	3%	12%	8%	2%	4%	37%
Extremely low <30% of median				100%	42%	2%	13%	2%	2%	3%	35%
Very low income 31%-51% of median				100%	35%	2%	14%	5%	2%	4%	37%
Low income 51%-80% of median				100%	31%	4%	10%	13%	2%	3%	35%
Moderate income 81%-95% of median				100%	27%	6%	13%	12%	2%	4%	37%
Middle income 96%-120% of median				100%	26%	3%	12%	13%	2%	2%	41%
Upper income >121% of median				100%	35%	3%	11%	6%	2%	4%	37%

Poverty

	Census Designated Places										
	United States	Washington State	Puget Sound	Jefferson County	Port Townsend	Marrowstone	Port Hadlock Irondale	Port Ludlow	Quilcene	Brinnon	Rural County
Total population	281,421,906	5,894,121	3,275,847	25,953	8,325	876	3,467	1,953	632	831	9,869
Persons in poverty in 1999	33,899,812	612,370	261,008	2,899	1,160	35	496	24	95	115	974
Percent of population	12.0%	10.6%	7.9%	11.2%	14.0%	4.0%	14.4%	1.2%	15.2%	13.8%	9.9%
Distribution of poverty				100.0%	40.0%	1.2%	17.1%	0.8%	3.3%	4.0%	33.6%
Age groups											
Under 65 years	30,612,038	564,403	238,588	2,570	984	0	460	24	95	95	912
Over 65 years	3,287,774	47,967	22,420	329	176	35	36	0	0	20	62
Under 65 years	90.3%	92.2%	91.4%	88.7%	84.8%	0.0%	92.7%	100.0%	100.0%	82.6%	93.6%
Over 65 years	9.7%	7.8%	8.6%	11.3%	15.2%	100.0%	7.3%	0.0%	0.0%	17.4%	6.4%
Under 65 years				100.0%	38.3%	0.0%	17.9%	0.9%	3.7%	3.7%	35.5%
Over 65 years				100.0%	53.5%	10.6%	10.9%	0.0%	0.0%	6.1%	18.8%
Families											
Total number of families	71,787,347	1,499,127	825,489	7,578	2,216	289	957	755	159	272	2,975
Families in poverty in 1999	6,620,945	110,663	47,754	548	198	0	130	0	18	27	175
Percent in poverty	9.2%	7.4%	5.8%	7.2%	8.9%	0.0%	13.6%	0.0%	11.3%	9.9%	5.9%
Distribution of poverty				100.0%	36.1%	0.0%	23.7%	0.0%	3.3%	4.9%	31.9%
Families with children <18											
Total with related children <18		742,481	410,416	2,701	940	71	531	55	75	46	1,040
In poverty with children <18		88,838	37,817	448	164	0	112	0	14	13	143
Percent in poverty		12.0%	9.2%	16.6%	17.4%	0.0%	21.1%	0.0%	18.7%	28.3%	13.8%
Distribution of poverty				100.0%	36.6%	0.0%	25.0%	0.0%	3.1%	2.9%	31.9%
Female headed household											
Total number of female headed families		224,618	125,180	952	411	11	172	12	27	19	911
Female headed household in poverty		52,290	23,552	263	134	0	68	0	8	2	51
Percent in poverty		23.3%	18.8%	27.6%	32.6%	0.0%	39.5%	0.0%	29.6%	10.5%	5.6%
Distribution of poverty				100.0%	51.0%	0.0%	25.9%	0.0%	3.0%	0.8%	19.4%
Female headed household w children <18											
Total with related children <18		146,920	79,446	662	317	0	142	0	10	6	149
In poverty with children <18		48,358	21,703	255	134	0	60	0	8	2	51
Percent in poverty		32.9%	27.3%	38.5%	42.3%	0.0%	42.3%	0.0%	80.0%	33.3%	34.2%
Distribution of poverty				100.0%	52.5%	0.0%	23.5%	0.0%	3.1%	0.8%	20.0%

Housing costs

	Census Designated Places										
	United States	Washington State	Puget Sound	Jefferson County	Port Townsend	Marrowstone	Port Hadlock Irondale	Port Ludlow	Quilcene	Brinnon	Rural County
Total housing units	115,904,641	2,451,075	1,348,146	14,144	4,248	542	1,512	1203	282	929	5,428
Owner costs as % of household income in 1995											
less than 15%	20,165,963	351,194	183,146	2,217	730	103	152	285	42	122	783
15.0-19.9%	9,661,469	191,738	109,314	1,137	368	24	123	162	29	27	404
20.0-24.9%	7,688,019	177,087	104,001	718	216	21	33	133	12	22	281
25.0-29.9%	5,210,523	132,297	80,504	587	203	17	25	61	12	6	263
30.0-34.9%	3,325,083	88,460	54,681	374	170	23	35	38	5	14	89
35.0+%	8,719,648	209,945	127,315	1,216	410	61	134	141	25	56	389
Not computed	441,403	6,741	3,297	50	17	7	6	0	3	0	17
Total	55,212,108	1,157,462	662,258	6,299	2,114	256	508	820	128	247	2,226
Median value	\$119,600	\$168,300	\$199,302	\$171,900	\$145,500	\$266,110	\$101,400	\$232,900	\$120,700	\$108,200	\$189,768
Percent paying more than:											
25.0-29.9%	9.4%	11.4%	12.2%	9.3%	9.6%	6.6%	4.9%	7.4%	9.4%	2.4%	11.8%
30.0-34.9%	6.0%	7.6%	8.3%	5.9%	8.0%	9.0%	6.9%	4.6%	3.9%	5.7%	4.0%
35.0+%	15.8%	18.1%	19.2%	19.3%	19.4%	23.8%	26.4%	17.2%	19.5%	22.7%	17.5%
Total over 25%	31.3%	37.2%	39.6%	34.6%	37.0%	39.5%	38.2%	29.3%	32.8%	30.8%	33.3%
Distribution				100.0%	36.0%	4.6%	8.9%	11.0%	1.9%	3.5%	34.0%
Gross rent as % of household income in 1995											
less than 15%	6,370,263	120,221	71,939	393	158	9	24	7	12	2	181
15.0-19.9%	5,037,981	115,555	72,429	239	109	7	44	13	4	4	58
20.0-24.9%	4,498,604	110,719	70,762	294	145	0	45	20	2	7	75
25.0-29.9%	3,666,233	91,271	57,333	255	156	6	40	9	5	4	35
30.0-34.9%	2,585,327	66,114	41,408	275	150	0	37	8	3	3	74
35.0+%	10,383,959	244,942	142,890	873	495	0	165	0	12	13	188
Not computed	2,657,135	46,701	22,779	377	128	24	53	0	11	16	161
Total	35,199,502	795,523	479,540	2,706	1,341	46	408	57	49	49	772
Median rent	\$602	\$663	\$660	\$595	\$522	\$417	\$543	\$740	\$368	\$338	\$768
Percent paying more than:											
25.0-29.9%	10.4%	11.5%	12.0%	9.4%	11.6%	13.0%	9.8%	15.8%	10.2%	8.2%	4.5%
30.0-34.9%	7.3%	8.3%	8.6%	10.2%	11.2%	0.0%	9.1%	14.0%	6.1%	6.1%	9.6%
35.0+%	29.5%	30.8%	29.8%	32.3%	36.9%	0.0%	40.4%	0.0%	24.5%	26.5%	24.4%
Total over 25%	47.3%	50.6%	50.4%	51.8%	59.7%	13.0%	59.3%	29.8%	40.8%	40.8%	38.5%
Distribution				100.0%	57.1%	0.4%	17.2%	1.2%	1.4%	1.4%	21.2%

F.3: Housing market demand/needs - countywide indices

Straight line projections

Poverty	2000	2006	2012	2024
Under 65	2,570	2,860	3,184	3,943
Over 65	329	366	408	505
Total persons in poverty	2,899	3,227	3,591	4,448
Total population	26,299	29,270	32,577	40,354
Percent persons in poverty	11.0%	11.0%	11.0%	11.0%
Low income households	2000	2006	2012	2024
Extremely low income <30% of median	1,231	1,370	1,525	1,889
Very low income 31%-51% of median	1,442	1,605	1,786	2,213
Total low income households	2,673	2,975	3,311	4,102
Total all households	11,645	12,961	14,425	17,868
Percent of total households	23.0%	23.0%	23.0%	23.0%
Low income households by family type	2000	2006	2012	2024
Married couple families	206	229	255	316
Male headed families	79	88	98	121
Female headed families	263	293	326	404
Total low income families	548	610	679	841
Total families	7,578	8,434	9,387	11,628
Percent of all families	7.2%	7.2%	7.2%	7.2%
Low income households by family type with kids	2000	2006	2012	2024
Married couple families with children under 18	124	138	154	190
Male headed families with children under 18	69	77	85	106
Female headed families with children under 18	255	284	316	391
Total low income families with children under 18	448	499	555	687
Total families with children under 18	2,701	3,006	3,346	4,144
Percent of all families with children under 18	16.6%	16.6%	16.6%	16.6%
Housing costs as percent of income	2000	2006	2012	2024
Owner costs over 35% of household income	1,216	1,353	1,506	1,866
Renter costs over 35% of household income	873	972	1,081	1,340
Total households paying over 35%	2,089	2,325	2,588	3,205
Total all households	11,645	12,961	14,425	17,868
Percent of total households	17.9%	17.9%	17.9%	17.9%
Special populations - individuals*	2000	2006	2012	2024
Homeless - individuals		5	6	7
Mental illness - not institutionalized individuals		16	18	22
Elderly care including Alzheimers - individuals		15	17	21
Total special population individuals		36	40	50
Total population	26,299	29,270	32,577	40,354
Percent persons in poverty	0.0%	0.1%	0.1%	0.1%
Special populations - families*	2000	2006	2012	2024
Homeless - families		8	9	11
Mental illness - not institutionalized families		12	13	17
Domestic abuse - temporary families		46	51	63
Total special population families		66	73	91
Total families	7,578	8,434	9,387	11,628
Percent of all families	0.0%	0.8%	0.8%	0.8%

*Source: Housing Authority of Jefferson County and OlyCAP

What have we been doing to contain or reduce our housing costs in general?

<i>Action</i>	<i>Impact</i>	<i>Done</i>
Cluster ordinance	Allow new developments to group buildings onto smaller lots to retain trees, parks, and open spaces – and reduce site development costs for roads and utilities.	Yes
Planned residential developments	Allow a variety of housing types (single-family, townhouse, apartments) to increase choice.	Yes
Planned community developments	Allow a variety of housing types and retail, office, or other non-residential uses to reduce cost and increase convenience.	Yes
Mixed use structures	Allow retail on the ground floor and housing on upper floors to reduce cost and increase convenience.	Yes
Design guidelines	Control the scale and appearance of building size, locations, garage access, street and sidewalks and other visual characteristics.	Yes
Subdivision regulations	Set aside land or facilities for parks, playgrounds, trails, and other common features to ensure quality.	Yes
GMA/SEPA impacts	Set aside land or pay fees to offset the impact on roads, parks, schools, and other necessary services.	Yes
Accessory dwelling units	Allow single, small rental units to be built over the garage or onto a back lot to increase choice.	Yes
Cottage or small lot	Allow cluster, small lot, and small size houses to reduce cost and increase choice.	Yes
Duplex and triplex	Allow attached single family house products to reduce cost and increase choice.	Yes
Townhouse	Allow attached single-family house products to reduce cost and increase choice.	Yes
Manufactured house	Allow production type housing to reduce cost and increase choice.	Yes

What else could we do?

<i>Action</i>	<i>Impact</i>	<i>Choice?</i>
Increase allowable densities	Increase the number houses allowed to reduce cost of land?	Yes or No
Reduce requirements	Reduce the size of roadways, curb and storm requirements, sidewalk widths, and optional amenities?	Yes or No
Waive fees and charges	Reduce cost of processing plan and code reviews?	Yes or No
Joint venture	Share public infrastructure costs including sewer, water, and roads?	Yes or No
Use land trusts	Lease the land at low interest rates to reduce the impact of rising land values on total housing costs?	Yes or No
Initiate self-help programs	Allow households to construct portion of the building rather than pay down payments?	Yes or No
Use incentive programs	Reward developers with additional density that provide affordable housing for low income households?	Yes or No
Use mandatory programs	Require developers to set aside a minimum percent of all units as affordable for low income households?	Yes or No
Non-profit/public ownership	Acquire, develop, and operate affordable housing for low income households at <i>scattered sites</i> in the community?	Yes or No
Non-profit/public ownership	Acquire, develop, and operate affordable housing for low income households at <i>clustered sites</i> in the community?	Yes or No

What has been done about those in most need?

<i>Action</i>	<i>Impact</i>	<i>Sponsor</i>
Crossroads	5 bedroom transitional house in Quilcene for drug/alcohol homeless individuals	OlyCAP
Holcomb House	4 bedroom shared house in Port Townsend for mental health individuals	OlyCAP
Hastings House	6 bedroom shared house in Port Townsend for mental health individuals	OlyCAP
Haines Street Cottages	8 units in Port Townsend for homeless and transitional households	OlyCAP
Northwest Passage	18 units of transitional housing in Port Townsend for mental health households	OlyCAP
Pfeiffer House	6 units in Port Townsend for mental health households	OlyCAP
South Seven Senior Village	15 units in Port Hadlock for senior households	OlyCAP
Habitat for Humanity	1 house built in Brinnon for low income household	Habitat
Habitat for Humanity	3 houses built in Irondale/Port Hadlow for low income households	Habitat
Habitat for Humanity	9 houses built in Port Townsend for low income households	Habitat
Hamilton Heights	30 houses built under USDA self-help program in Port Townsend	USDA

What else can be done for those in most need?

<i>Planned or in-progress</i>		
<i>Sponsor</i>	<i>Impact</i>	<i>Action</i>
OLYCAP	20 units planned by 2010 for emergency transitional housing for single individuals	Planned
OLYCAP	10 units planned by 2010 for emergency/transitional housing for families	Planned
OLYCAP	50 units planned by 2010 of multifamily supportive low income housing (30% of monthly income)	Planned
OLYCAP	50 units planned by 2015 of multifamily supportive low income housing (30% of median income)	Planned
OLYCAP	30 units planned by 2015 of multifamily permanently low income housing (50% of median income)	Planned
OLYCAP	20 units planned by 2020 of low income senior housing (30% of median income)	Planned
USDA	10 self-help housing projects planned for Hamilton Heights	Planned