

Chapter 11

HOUSING

11.1 INTRODUCTION

The housing goal of the Growth Management Act states the following: “Encourage the availability of affordable housing to all economic segments of the population of the Town, promote residential densities and housing types, and encourage preservation of existing housing stock.” This housing chapter or housing element is designed to achieve this goal.

11.2 HOUSING INVENTORY

11.2.1 Housing Units. In 1990, the total number of housing units within the Town of Eatonville was 573. By 2000, this number had grown to 824, an increase of 44 percent. The most noticeable growth was in the single family housing construction. Over a ten year period 235 new single family housing units were added to the housing stock. Not all growth was due to new construction, some growth was due to annexations. Multifamily housing stock grew by 28 percent while the number of mobile homes dropped by about 12 percent. In 2000 single family housing units constituted 73.5 percent of the housing stock... Multifamily housing units constituted 14.9 percent of the housing stock and mobile home units constituted 11.5 percent of the housing stock. The ten year trend shows a significant growth in single family housing construction. In 1990 single family housing consisted of 64.7 percent of the housing stock.

**Table 11.1
Housing Type**

Housing Type	Units 1990	Units 2000	Percent Change
Single family	371	606	63.3
Multifamily	96	123	28.1
Mobile home and other	106	95	-11.6
Total	573	824	43.8

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11.2.2 Age of Housing. The time period housing was constructed is shown in Table 11.2. From 1995 through 1998 a total of 171 housing units were added to the housing stock, or about 43 housing units per year.

**Table 11.2
Year of Housing Unit Construction**

Year Structure Built	Housing Units
1999 to March 2000	33
1995 to 1998	171
1990 to 1994	74
1980 to 1989	139
1970 to 1979	135
1960 to 1969	56
1940 to 1959	85
1939 or earlier	131

11.2.3 Occupancy Status. In 2000 the Town of Eatonville experiences a relatively moderate vacancy rate of 7.1 percent. According to the 2000 U.S. Census, 748 of 805 housing units were listed occupied, leaving 57 housing units vacant. The homeowner vacancy rate was 1.9 percent while renter vacancy rate was 10.2 percent the U.S. Census considers a housing unit to be vacant if it is not currently occupied, or if it is only temporarily occupied by persons who have a usual residence somewhere else.

**Table 11.3
Occupancy Status 2000**

Occupancy Status	Housing Units
Occupied	748
Vacant	57
Total	805

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11.2.4 Tenure. Tenure indicates whether the residents of a housing unit are simply renting the unit, or if they are the actual owners of that property. In the Town of Eatonville, the majority of the housing units are owner occupied. Of the total occupied housing units, 29 percent were renter occupied, and 71 percent were owner occupied. These numbers may change, however, as more multi-family housing is developed within the Town.

**Table 11.4
Tenure of Occupied Housing Units 2000**

	Housing Units	Percent of Total
Owner occupied	528	70.6
Renter Occupied	220	29.4
Total	748	100.0

11.2.5 Household Size. Household size in the year 2000 in the Town of Eatonville amounted to 2.69 persons per housing unit. This is an increase of about 7 percent over the year 1990 household size. Family size in the Town of Eatonville in 2000 amounted to 3.16 persons per family.

11.2.6 Value of Housing. The median value of a housing unit in the Town of Eatonville in the year 2000 was \$132,800. The number of housing units in a value group is shown in Table 11.5.

**Table 11.5
Housing Value**

Value Range	Housing Units	Percent
Less than \$50,000	6	1.4
\$50,000 to \$99,999	71	17.0
\$100,000 to \$149,999	196	46.9
\$150,000 to \$199,999	87	20.7
\$200,000 to \$299,999	40	9.6
\$300,000 to \$499,999	14	3.3
\$500,000 to \$999,999	2	0.1
\$1,000,000 or more	2	0.1

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Of the total housing units in Eatonville, 224 housing units were occupied by renters. The amount of rent paid is shown in Table 11.6.

Table 11.6
Monthly Rent for Occupied Rental Housing Units

Gross Rent	Housing Units	Percent
Less than \$200	0	0.0
\$200 to \$299	0	0.0
\$300 to \$499	43	19.2
\$500 to \$749	101	45.1
\$750 to \$999	58	25.9
\$1,000 to \$1,499	8	3.6
\$1,500 or more	3	1.3
No cash rent	11	4.9
Total	224	100.0

11.3 HOUSING GOALS AND POLICIES

11.3.1 Purpose. Goals within the Growth Management Act encourage the availability of affordable housing to all economic segments of the population and preservation of existing housing stock. The Growth Management Act goals also promote a variety of residential densities and housing types, discourage urban sprawl, and encourage a fair and efficient permit process for development. The Growth Management Act does not define the item “affordable housing”, but its use in the Act indicates that it should be broadly construed to refer to a wide range of housing types at varying costs, capable of meeting the needs of all economic segments of the community.

11.3.2 Goal. Promote the detached single family housing form through a variety of approaches to development; and to preserve, protect, and strengthen the vitality and stability of existing neighborhoods.

11.3.3 Policies.

1. Promote community involvement to achieve neighborhood improvement.
2. Reduce the appearance and noise problems in residential areas through the separation of incompatible uses.

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3. Enhance the appearance of and maintain public spaces in residential areas.
4. Review the Town's development regulations to ensure that they promote neighborhood quality by protecting residential areas from undesirable activities through aggressive enforcement of adopted Town codes.
5. Ensure that housing is compatible in intensity with surrounding land uses, traffic patterns, historic properties, and environmentally sensitive features, and seek gradual transitions of density rather than abrupt transitions.
6. Promote the necessary upkeep of housing units in order to protect against deterioration in the overall aesthetic quality of neighborhoods.

11.3.4 Goal. Allow a variety of densities and housing types so that the Town can provide housing opportunities to meet a variety of needs, including affordable housing and housing which meets the special needs of those with problems relating to age or disability.

11.3.5 Policies.

1. Encourage and promote a wide range of residential development types and densities in various parts of the Town to meet the needs of a diverse population and provide affordable housing choices for all income levels.
2. Encourage the preservation of existing affordable housing, which will be dispersed throughout the Town.
3. Encourage housing opportunities for people with special housing needs. These homes are best located in residential areas that are near supportive community services, recreational and commercial facilities.
4. Encourage multi-family housing in areas designated for such uses.
5. Work with and support Pierce County in developing incentives and subsidy programs to preserve and enhance below-market housing.
6. Explore all available federal, state and local programs and private options for financing affordable and special needs housing.
7. Encourage and support social and health service organizations that offer support programs for those with special needs, particularly those programs that help people remain in the community.

8. Encourage development and availability of residential lots in order to maintain a proper relationship between housing and population with respect to supply and demand, thus helping to maintain availability and affordability.
9. Provide for the elimination of the effects of discrimination in housing based on race, color, religion, sex, age, handicap or national origin, and should provide safeguards against such discrimination in the future.
10. Promote the mix of residential and commercial uses in the downtown commercial core of the Town.
11. Coordinate with state and regional health care and housing programs.

11.4 AFFORDABLE HOUSING

11.4.1 Definition. Affordable housing is defined according to the interpretation found in the Growth Management Act – Procedural Criteria, WAC 365-195-07(6). This term “applies to the adequacy of housing stocks to fulfill the housing needs of all economic segments of the population. The underlying assumption is that the marketplace will guarantee adequate housing for those in the upper economic brackets but that some combination of appropriately zoned land, regulatory incentives, financial subsidies, and innovative planning techniques will be necessary to make adequate provisions for the needs of middle and lower income persons.”

11.4.2 Income and Housing Affordability. Income data is based on the 1999 U.S. Census median household income figures for the Town of Eatonville. In 1999, the median household income in Eatonville was \$ 43,681 and the median family income was \$50,733. The per capita income was \$19,513. Household income in 1999 is shown in Table 11.7.

In defining the term *affordable*, the U.S. Department of Housing and Urban Development determined that a household should not pay more than 30 percent of their income for housing (including utilities and maintenance). Housing affordability is generally assessed for the following three income groups:

- Very low-income households are those with household incomes below 50 percent of the area’s median household income.
- Low income households are those with household incomes between 50 and 80 percent of the area’s median household income.

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- Moderate-income households are those with household incomes between 80 and 95 percent of the area’s median household income.

For the population of the Town of Eatonville, the annual household income ranges for the three groups described above are as follows:

Very low-income	Less than \$21,840 per year
Low-income	Between \$21,840 to \$34,945 per year
Moderate-income	Between \$34,945 to \$41,497 per year

Table 11.7
Household Income in 1999
Town of Eatonville

Income	Number	Percent
Less than \$10,000	66	9.1
\$10,000 to \$14,999	47	6.5
\$15,000 to \$24,999	96	13.3
\$25,000 to \$34,999	81	11.2
\$35,000 to \$49,999	132	18.3
\$50,000 to \$74,999	168	23.2
\$75,000 to \$99,999	74	10.2
\$100,000 to \$149,999	32	4.4
\$150,000 to \$199,999	13	1.8
\$200,000 or more	14	1.9

In Eatonville, there were 179 households in 1999, amounting to 24.8 percent of all households that earned less than \$21,840 per year. A household in the very low-income category can afford to purchase a house that costs no more than \$60,060. This amount is computed on the formula that a mortgage can not exceed 2.5 times the annual gross income of a household. A low-income household can afford to purchase a house up to \$96,098 and a moderate-income household up to \$114,116. In Eatonville, 116 households paid more than 30 percent of their gross income on housing. The maximum affordable costs for low and moderate income households are shown in Table 11.8.

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Table 11.8
Maximum Affordable Housing Costs for Low to Moderate Income Households
Town of Eatonville

Income Classification	Income Ranges Per Year	Maximum Housing Cost*
Very low-income	Less than \$21,840	\$60,060
Low-income	\$21,840 to \$34,945	\$96,098
Moderate-income	\$34,945 to \$41,497	\$114,116

* Assumes housing cost at 2.5 times annual gross income.

Not every household is interested or can afford to buy a house. Many households opt to rent their living space. U.S. Department of Housing and Urban Development suggest that households should not be required to spend more than 30 percent of their net monthly income on paying rent. That 30 percent includes paying for utilities. Under this policy, a very low-income household should not pay more than \$391 per month for rent. The maximum rent amounts for all income groups are shown in Table 11.9.

Table 11.9
Maximum Affordable Housing Rents for Low to Moderate Income Households
Town of Eatonville

Income Classification	Income Ranges Per Year	Maximum Monthly Rent*
Very low-income	Less than \$21,840	\$391
Low-income	\$21,840 to \$34,945	\$686
Moderate-income	\$34,945 to \$41,497	\$834

* Assumes 30 percent of net monthly income, less utilities cost.

11.4.3 Affordable Housing Demand and Supply. As stated previously, not every low-income household wants buy a house. Some opt to rent. Without conducting a survey of low-income households, it is not possible to determine how many households would like to buy a house and how many would opt to rent instead. Another complicating factor is the number of low-income households already owning a

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house, and thus is not in the market to buy a house. The latter category includes elderly retired persons with low retirement income, living in a house that is paid in full and free of any mortgage.

Another way to measure affordable housing demand and supply is to look at the number of households that pay more than 30 percent of their gross income on housing. The number of households that fall in this category in Eatonville amounts to 116 households.

In Eatonville, there is a shortage of housing for the very low-income group. About 139 households could not find affordable housing in Eatonville and have to pay more than the 30 percent of their monthly net earnings. There seems to be adequate housing available for the low to moderate income groups. The affordable housing demand and supply for very low-income to moderate income households is shown in Table 11.10. To conclude, Eatonville is short 116 to 139 units of very low-income housing.

Table 11.10
Affordable Housing Demand and Supply for Low to Moderate Income Households
Town of Eatonville

Income Classification	Demand	Supply Rental Units	Supply Single Family	Surplus or Deficiency
Very low-income	179	20	20	-139
Low-income	111	98	51	+38
Moderate-income	57	46	61	+50
Total	347	164	132	-51

11.5 HOUSING PLAN

11.5.1 County and State Role. Towns, the size of Eatonville do not administer programs in public housing. This role is delegated to Pierce County, Pierce County Housing Authority and the Washington State Department of Community, Trade and Economic Development. In Eatonville, the Pierce County Housing Authority operates the 28 unit Glacier Village apartments for the elderly. Pierce County also provides assistance to the low income households through various programs administered under the community development block grant program.

11.5.2 Eatonville's Role. Eatonville's role is to remove barriers to affordable housing development. Eatonville should review their development regulations to assure that there are no obstacles or hindrances to low and moderate income housing. Eatonville has already taken steps to allow manufactured homes to be built throughout the Town in all residentially zoned districts. The Town is also in a position to assist the low and moderate housing development by constructing utilities to the site.

Another action that the Town of Eatonville can take is to assure that there is adequate land available for low and moderate income housing development. Adequate land should not be limited to single family housing development but should also include land for multi-family development and manufactured home parks.