

**Snohomish County Tomorrow 1999 Growth Monitoring Report**

**SUPPLY OF AFFORDABLE HOME OWNER HOUSING SALES BY HOUSEHOLD INCOME GROUP: 1998**

HOMEBUYER INCOME GROUP (% of County Median Income)	MAXIMUM AFFORDABLE HOUSING UNIT AT CURRENT INTEREST RATES: 6.9%				MAXIMUM AFFORDABLE HOUSING UNIT AT 10-YEAR AVERAGE INTEREST RATES: 8.0%			
	Household Income	Maximum Monthly Housing Expense	Cash Required at Closing	Maximum Sales Price	Household Income	Maximum Monthly Housing Expense	Cash Required at Closing	Maximum Sales Price
Extremely Low Income (0-30%)	\$ 14,329	\$ 334	\$ 4,860	\$ 43,865	\$ 14,329	\$ 334	\$ 4,522	\$ 40,028
Very Low Income (31-54%)	\$ 25,791	\$ 602	\$ 7,948	\$ 78,957	\$ 25,791	\$ 602	\$ 7,340	\$ 72,051
Low & Moderate Income (55-95%)	\$ 45,374	\$ 1,059	\$ 13,224	\$ 138,905	\$ 45,374	\$ 1,059	\$ 12,154	\$ 126,756
Middle Income (96-120%)	\$ 57,314	\$ 1,337	\$ 16,440	\$ 175,459	\$ 57,314	\$ 1,337	\$ 15,090	\$ 160,112
Upper Middle Income (121-175%)	\$ 83,584	\$ 1,950	\$ 23,517	\$ 255,878	\$ 83,584	\$ 1,950	\$ 21,548	\$ 233,497
Upper Income (>175%+)	\$ >83,584	\$ >1,950	\$ >23,517	\$ >255,878	\$ >83,584	\$ >1,950	\$ >21,548	\$ >233,497

Financing Assumptions: 30-year loan term, 5% downpayment, housing expense 28% of household income, interest rates calculated as average annual Federal Home Loan Bank contract mortgage rate for loans closed in Seattle-Tacoma area plus .25% Private Mortgage Insurance, 10-year average interest rates calculated as average annual for preceding 10-year period, current interest rates calculated as annual average, real estates taxes 1% sales price, and homeowner's hazard insurance .05% loan amount. Household Income derived from Market Profile Analysis, Strategic Mapping, Inc and Office of Financial Management income estimates.

COUNTYWIDE	SUPPLY OF AFFORDABLE HOUSING ON MARKET AT CURRENT INTEREST RATES: 6.9%				SUPPLY OF AFFORDABLE HOUSING ON MARKET AT 10-YEAR AVERAGE INTEREST RATES: 8.0%			
	Maximum Sales Price	Estimated Number of Units Sold	% of Estimated Total Units Sold		Maximum Sales Price	Estimated Number of Units Sold	% of Estimated Total Units Sold	
			1998	Year Earlier			1998	Year Earlier
<b>Total Snohomish County</b>	\$ 43,865	60	0.5%	1%	\$ 40,028	47	0.4%	1%
Extremely Low Income	\$ 78,957	414	3.2%	3%	\$ 72,051	322	2.5%	3%
Very Low Income	\$ 138,905	2,965	22.8%	21%	\$ 126,756	2,038	15.7%	16%
Low & Moderate Income	\$ 175,459	3,984	30.6%	32%	\$ 160,112	3,501	26.9%	28%
Middle Income	\$ 255,878	3,714	28.5%	29%	\$ 233,497	4,535	34.8%	36%
Upper Middle Income	\$ >255,878	1,883	14.5%	13%	\$ >233,497	2,577	19.8%	16%
Upper Income								

COUNTYWIDE	Total UGAs
Extremely Low Income	\$ 43,865
Very Low Income	\$ 78,957
Low & Moderate Income	\$ 138,905
Middle Income	\$ 175,459
Upper Middle Income	\$ 255,878
Upper Income	\$ >255,878

Extremely Low Income	\$ 43,865	36	0%	1%
Very Low Income	\$ 78,957	339	3%	3%
Low & Moderate Income	\$ 138,905	2,545	23%	21%
Middle Income	\$ 175,459	3,576	32%	34%
Upper Middle Income	\$ 255,878	3,051	28%	29%
Upper Income	\$ >255,878	1,486	13%	12%

Extremely Low Income	\$ 40,028	27	0%	0%
Very Low Income	\$ 72,051	258	2%	3%
Low & Moderate Income	\$ 126,756	1,748	16%	16%
Middle Income	\$ 160,112	3,116	28%	29%
Upper Middle Income	\$ 233,497	3,857	35%	37%
Upper Income	\$ >233,497	2,027	18%	15%

Arlington UGA	
Extremely Low Income	\$ 43,865
Very Low Income	\$ 78,957
Low & Moderate Income	\$ 138,905
Middle Income	\$ 175,459
Upper Middle Income	\$ 255,878
Upper Income	\$ >255,878

Extremely Low Income	\$ 43,865	1	0%	0%
Very Low Income	\$ 78,957		0%	3%
Low & Moderate Income	\$ 138,905	126	30%	13%
Middle Income	\$ 175,459	173	41%	53%
Upper Middle Income	\$ 255,878	104	24%	28%
Upper Income	\$ >255,878	23	5%	3%

Extremely Low Income	\$ 40,028	1	0%	0%
Very Low Income	\$ 72,051		0%	2%
Low & Moderate Income	\$ 126,756	89	21%	11%
Middle Income	\$ 160,112	168	39%	42%
Upper Middle Income	\$ 233,497	140	33%	39%
Upper Income	\$ >233,497	29	7%	6%

Darrington UGA	
Extremely Low Income	\$ 43,865
Very Low Income	\$ 78,957
Low & Moderate Income	\$ 138,905
Middle Income	\$ 175,459
Upper Middle Income	\$ 255,878
Upper Income	\$ >255,878

Extremely Low Income	\$ 43,865		0%	13%
Very Low Income	\$ 78,957	1	7%	19%
Low & Moderate Income	\$ 138,905	12	86%	63%
Middle Income	\$ 175,459		0%	6%
Upper Middle Income	\$ 255,878	1	7%	0%
Upper Income	\$ >255,878		0%	0%

Extremely Low Income	\$ 40,028		0%	6%
Very Low Income	\$ 72,051	1	7%	13%
Low & Moderate Income	\$ 126,756	10	71%	75%
Middle Income	\$ 160,112	2	14%	6%
Upper Middle Income	\$ 233,497	1	7%	0%
Upper Income	\$ >233,497		0%	0%

Gold Bar UGA	
Extremely Low Income	\$ 43,865
Very Low Income	\$ 78,957
Low & Moderate Income	\$ 138,905
Middle Income	\$ 175,459
Upper Middle Income	\$ 255,878
Upper Income	\$ >255,878

Extremely Low Income	\$ 43,865		0%	2%
Very Low Income	\$ 78,957	3	4%	5%
Low & Moderate Income	\$ 138,905	55	77%	66%
Middle Income	\$ 175,459	11	15%	25%
Upper Middle Income	\$ 255,878	2	3%	1%
Upper Income	\$ >255,878		0%	0%

Extremely Low Income	\$ 40,028		0%	1%
Very Low Income	\$ 72,051	2	3%	5%
Low & Moderate Income	\$ 126,756	43	61%	48%
Middle Income	\$ 160,112	20	28%	42%
Upper Middle Income	\$ 233,497	6	8%	4%
Upper Income	\$ >233,497		0%	0%

**Snohomish County Tomorrow 1999 Growth Monitoring Report**

**SUPPLY OF AFFORDABLE HOME OWNER HOUSING SALES BY HOUSEHOLD INCOME GROUP: 1998**

HOMEBUYER INCOME GROUP (% of County Median Income)	MAXIMUM AFFORDABLE HOUSING UNIT AT CURRENT INTEREST RATES: 6.9%				MAXIMUM AFFORDABLE HOUSING UNIT AT 10-YEAR AVERAGE INTEREST RATES: 8.0%			
	Household Income	Maximum Monthly Housing Expense	Cash Required at Closing	Maximum Sales Price	Household Income	Maximum Monthly Housing Expense	Cash Required at Closing	Maximum Sales Price
Extremely Low Income (0-30%)	\$ 14,329	\$ 334	\$ 4,860	\$ 43,865	\$ 14,329	\$ 334	\$ 4,522	\$ 40,028
Very Low Income (31-54%)	\$ 25,791	\$ 602	\$ 7,948	\$ 78,957	\$ 25,791	\$ 602	\$ 7,340	\$ 72,051
Low & Moderate Income (55-95%)	\$ 45,374	\$ 1,059	\$ 13,224	\$ 138,905	\$ 45,374	\$ 1,059	\$ 12,154	\$ 126,756
Middle Income (96-120%)	\$ 57,314	\$ 1,337	\$ 16,440	\$ 175,459	\$ 57,314	\$ 1,337	\$ 15,090	\$ 160,112
Upper Middle Income (121-175%)	\$ 83,584	\$ 1,950	\$ 23,517	\$ 255,878	\$ 83,584	\$ 1,950	\$ 21,548	\$ 233,497
Upper Income (>175%+)	\$ >83,584	\$ >1,950	\$ >23,517	\$ >255,878	\$ >83,584	\$ >1,950	\$ >21,548	\$ >233,497

Financing Assumptions: 30-year loan term, 5% downpayment, housing expense 28% of household income, interest rates calculated as average annual Federal Home Loan Bank contract mortgage rate for loans closed in Seattle-Tacoma area plus .25% Private Mortgage Insurance, 10-year average interest rates calculated as average annual for preceding 10-year period, current interest rates calculated as annual average, real estates taxes 1% sales price, and homeowner's hazard insurance .05% loan amount. Household Income derived from Market Profile Analysis, Strategic Mapping, Inc and Office of Financial Management income estimates.

Maximum Sales Price	Estimated Number of Units Sold	SUPPLY OF AFFORDABLE HOUSING ON MARKET AT CURRENT INTEREST RATES: 6.9%		SUPPLY OF AFFORDABLE HOUSING ON MARKET AT 10-YEAR AVERAGE INTEREST RATES: 8.0%	
		% of Estimated Total Units Sold		% of Estimated Total Units Sold	
		1998	Year Earlier	1998	Year Earlier

UGAs (continued)

<b>Granite Falls UGA</b>	Extremely Low Income	\$ 43,865	1	2%	2%	\$ 40,028	1	2%	2%
	Very Low Income	\$ 78,957	2	3%	0%	\$ 72,051	1	2%	0%
	Low & Moderate Income	\$ 138,905	30	48%	58%	\$ 126,756	13	21%	29%
	Middle Income	\$ 175,459	28	44%	38%	\$ 160,112	41	65%	60%
	Upper Middle Income	\$ 255,878	1	2%	2%	\$ 233,497	6	10%	9%
	Upper Income	\$ >255,878	1	2%	0%	\$ >233,497	1	2%	0%
<b>Index UGA</b>	Extremely Low Income	\$ 43,865		0%	0%	\$ 40,028		0%	0%
	Very Low Income	\$ 78,957		0%	57%	\$ 72,051		0%	43%
	Low & Moderate Income	\$ 138,905	2	100%	29%	\$ 126,756	2	100%	29%
	Middle Income	\$ 175,459		0%	14%	\$ 160,112		0%	29%
	Upper Middle Income	\$ 255,878		0%	0%	\$ 233,497		0%	0%
	Upper Income	\$ >255,878		0%	0%	\$ >233,497		0%	0%
<b>Lake Stevens UGA</b>	Extremely Low Income	\$ 43,865	3	0%	0%	\$ 40,028	2	0%	0%
	Very Low Income	\$ 78,957	12	2%	2%	\$ 72,051	11	2%	2%
	Low & Moderate Income	\$ 138,905	149	22%	19%	\$ 126,756	104	15%	14%
	Middle Income	\$ 175,459	356	52%	45%	\$ 160,112	279	41%	35%
	Upper Middle Income	\$ 255,878	133	19%	30%	\$ 233,497	249	36%	45%
	Upper Income	\$ >255,878	35	5%	3%	\$ >233,497	43	6%	5%
<b>Marysville UGA</b>	Extremely Low Income	\$ 43,865	1	0%	0%	\$ 40,028	1	0%	0%
	Very Low Income	\$ 78,957	13	1%	1%	\$ 72,051	10	1%	1%
	Low & Moderate Income	\$ 138,905	336	31%	31%	\$ 126,756	181	17%	21%
	Middle Income	\$ 175,459	495	45%	50%	\$ 160,112	521	48%	47%
	Upper Middle Income	\$ 255,878	216	20%	16%	\$ 233,497	324	30%	28%
	Upper Income	\$ >255,878	28	3%	2%	\$ >233,497	52	5%	3%
<b>Monroe UGA</b>	Extremely Low Income	\$ 43,865	1	0%	0%	\$ 40,028	1	0%	0%
	Very Low Income	\$ 78,957	6	1%	1%	\$ 72,051	4	1%	2%
	Low & Moderate Income	\$ 138,905	55	13%	15%	\$ 126,756	32	8%	10%
	Middle Income	\$ 175,459	240	58%	64%	\$ 160,112	161	39%	50%
	Upper Middle Income	\$ 255,878	109	26%	17%	\$ 233,497	209	50%	35%
	Upper Income	\$ >255,878	5	1%	3%	\$ >233,497	9	2%	3%

**Snohomish County Tomorrow 1999 Growth Monitoring Report**

**SUPPLY OF AFFORDABLE HOME OWNER HOUSING SALES BY HOUSEHOLD INCOME GROUP: 1998**

HOMEBUYER INCOME GROUP (% of County Median Income)	MAXIMUM AFFORDABLE HOUSING UNIT AT CURRENT INTEREST RATES: 6.9%				MAXIMUM AFFORDABLE HOUSING UNIT AT 10-YEAR AVERAGE INTEREST RATES: 8.0%			
	Household Income	Maximum Monthly Housing Expense	Cash Required at Closing	Maximum Sales Price	Household Income	Maximum Monthly Housing Expense	Cash Required at Closing	Maximum Sales Price
Extremely Low Income (0-30%)	\$ 14,329	\$ 334	\$ 4,860	\$ 43,865	\$ 14,329	\$ 334	\$ 4,522	\$ 40,028
Very Low Income (31-54%)	\$ 25,791	\$ 602	\$ 7,948	\$ 78,957	\$ 25,791	\$ 602	\$ 7,340	\$ 72,051
Low & Moderate Income (55-95%)	\$ 45,374	\$ 1,059	\$ 13,224	\$ 138,905	\$ 45,374	\$ 1,059	\$ 12,154	\$ 126,756
Middle Income (96-120%)	\$ 57,314	\$ 1,337	\$ 16,440	\$ 175,459	\$ 57,314	\$ 1,337	\$ 15,090	\$ 160,112
Upper Middle Income (121-175%)	\$ 83,584	\$ 1,950	\$ 23,517	\$ 255,878	\$ 83,584	\$ 1,950	\$ 21,548	\$ 233,497
Upper Income (>175%+)	\$ >83,584	\$ >1,950	\$ >23,517	\$ >255,878	\$ >83,584	\$ >1,950	\$ >21,548	\$ >233,497

Financing Assumptions: 30-year loan term, 5% downpayment, housing expense 28% of household income, interest rates calculated as average annual Federal Home Loan Bank contract mortgage rate for loans closed in Seattle-Tacoma area plus .25% Private Mortgage Insurance, 10-year average interest rates calculated as average annual for preceding 10-year period, current interest rates calculated as annual average, real estates taxes 1% sales price, and homeowner's hazard insurance .05% loan amount. Household Income derived from Market Profile Analysis, Strategic Mapping, Inc and Office of Financial Management income estimates.

Maximum Sales Price	Estimated Number of Units Sold	SUPPLY OF AFFORDABLE HOUSING ON MARKET AT CURRENT INTEREST RATES: 6.9%		SUPPLY OF AFFORDABLE HOUSING ON MARKET AT 10-YEAR AVERAGE INTEREST RATES: 8.0%	
		% of Estimated Total Units Sold		% of Estimated Total Units Sold	
		1998	Year Earlier	1998	Year Earlier

UGAs (continued)

<b>Snohomish UGA</b>	Extremely Low Income	\$ 43,865		0%	1%	\$ 40,028		0%	1%
	Very Low Income	\$ 78,957	2	1%	1%	\$ 72,051	2	1%	1%
	Low & Moderate Income	\$ 138,905	63	29%	26%	\$ 126,756	42	20%	19%
	Middle Income	\$ 175,459	101	47%	36%	\$ 160,112	83	39%	29%
	Upper Middle Income	\$ 255,878	41	19%	31%	\$ 233,497	72	33%	44%
	Upper Income	\$ >255,878	8	4%	5%	\$ >233,497	16	7%	6%
<b>Stanwood UGA</b>	Extremely Low Income	\$ 43,865		0%	1%	\$ 40,028		0%	1%
	Very Low Income	\$ 78,957	4	3%	8%	\$ 72,051	3	2%	7%
	Low & Moderate Income	\$ 138,905	57	44%	42%	\$ 126,756	33	25%	20%
	Middle Income	\$ 175,459	63	48%	43%	\$ 160,112	69	53%	57%
	Upper Middle Income	\$ 255,878	5	4%	3%	\$ 233,497	23	18%	13%
	Upper Income	\$ >255,878	1	1%	2%	\$ >233,497	2	2%	2%
<b>Sultan UGA</b>	Extremely Low Income	\$ 43,865	1	2%	1%	\$ 40,028	1	2%	1%
	Very Low Income	\$ 78,957	5	10%	3%	\$ 72,051	2	4%	3%
	Low & Moderate Income	\$ 138,905	23	47%	57%	\$ 126,756	15	31%	31%
	Middle Income	\$ 175,459	14	29%	36%	\$ 160,112	23	47%	57%
	Upper Middle Income	\$ 255,878	5	10%	3%	\$ 233,497	6	12%	8%
	Upper Income	\$ >255,878	1	2%	0%	\$ >233,497	2	4%	0%
<b>Southwest UGA</b>	Extremely Low Income	\$ 43,865	28	0%	1%	\$ 40,028	20	0%	0%
	Very Low Income	\$ 78,957	291	4%	4%	\$ 72,051	222	3%	3%
	Low & Moderate Income	\$ 138,905	1,637	21%	19%	\$ 126,756	1,184	15%	15%
	Middle Income	\$ 175,459	2,095	27%	28%	\$ 160,112	1,749	22%	23%
	Upper Middle Income	\$ 255,878	2,434	31%	32%	\$ 233,497	2,821	36%	38%
	Upper Income	\$ >255,878	1,384	18%	16%	\$ >233,497	1,873	24%	20%
<b>RURAL</b>	<b>Total Rural</b>								
	Extremely Low Income	\$ 43,865	24	1%	2%	\$ 40,028	20	1%	1%
	Very Low Income	\$ 78,957	75	4%	5%	\$ 72,051	64	3%	4%
	Low & Moderate Income	\$ 138,905	420	21%	20%	\$ 126,756	290	15%	18%
	Middle Income	\$ 175,459	408	21%	20%	\$ 160,112	385	19%	18%
	Upper Middle Income	\$ 255,878	663	33%	33%	\$ 233,497	678	34%	34%
	Upper Income	\$ >255,878	397	20%	20%	\$ >233,497	550	28%	25%

**Snohomish County Tomorrow 1999 Growth Monitoring Report**

**SUPPLY OF AFFORDABLE HOME OWNER HOUSING SALES BY HOUSEHOLD INCOME GROUP: 1998**

HOMEBUYER INCOME GROUP (% of County Median Income)	MAXIMUM AFFORDABLE HOUSING UNIT AT CURRENT INTEREST RATES: 6.9%				MAXIMUM AFFORDABLE HOUSING UNIT AT 10-YEAR AVERAGE INTEREST RATES: 8.0%			
	Household Income	Maximum Monthly Housing Expense	Cash Required at Closing	Maximum Sales Price	Household Income	Maximum Monthly Housing Expense	Cash Required at Closing	Maximum Sales Price
Extremely Low Income (0-30%)	\$ 14,329	\$ 334	\$ 4,860	\$ 43,865	\$ 14,329	\$ 334	\$ 4,522	\$ 40,028
Very Low Income (31-54%)	\$ 25,791	\$ 602	\$ 7,948	\$ 78,957	\$ 25,791	\$ 602	\$ 7,340	\$ 72,051
Low & Moderate Income (55-95%)	\$ 45,374	\$ 1,059	\$ 13,224	\$ 138,905	\$ 45,374	\$ 1,059	\$ 12,154	\$ 126,756
Middle Income (96-120%)	\$ 57,314	\$ 1,337	\$ 16,440	\$ 175,459	\$ 57,314	\$ 1,337	\$ 15,090	\$ 160,112
Upper Middle Income (121-175%)	\$ 83,584	\$ 1,950	\$ 23,517	\$ 255,878	\$ 83,584	\$ 1,950	\$ 21,548	\$ 233,497
Upper Income (>175%+)	\$ >83,584	\$ >1,950	\$ >23,517	\$ >255,878	\$ >83,584	\$ >1,950	\$ >21,548	\$ >233,497

Financing Assumptions: 30-year loan term, 5% downpayment, housing expense 28% of household income, interest rates calculated as average annual Federal Home Loan Bank contract mortgage rate for loans closed in Seattle-Tacoma area plus .25% Private Mortgage Insurance, 10-year average interest rates calculated as average annual for preceding 10-year period, current interest rates calculated as annual average, real estates taxes 1% sales price, and homeowner's hazard insurance .05% loan amount. Household Income derived from Market Profile Analysis, Strategic Mapping, Inc and Office of Financial Management income estimates.

Maximum Sales Price	Estimated Number of Units Sold	SUPPLY OF AFFORDABLE HOUSING ON MARKET AT CURRENT INTEREST RATES: 6.9%		SUPPLY OF AFFORDABLE HOUSING ON MARKET AT 10-YEAR AVERAGE INTEREST RATES: 8.0%	
		% of Estimated Total Units Sold		% of Estimated Total Units Sold	
		1998	Year Earlier	1998	Year Earlier

**UNINCORPORATED**

**Total Unincorporated UGAs**

Extremely Low Income	\$ 43,865	13	0%	1%
Very Low Income	\$ 78,957	67	2%	2%
Low & Moderate Income	\$ 138,905	866	20%	18%
Middle Income	\$ 175,459	1,467	33%	35%
Upper Middle Income	\$ 255,878	1,501	34%	35%
Upper Income	\$ >255,878	466	11%	9%

\$ 43,865	13	0%	1%
\$ 78,957	67	2%	2%
\$ 138,905	866	20%	18%
\$ 175,459	1,467	33%	35%
\$ 255,878	1,501	34%	35%
\$ >255,878	466	11%	9%

\$ 40,028	9	0%	1%
\$ 72,051	59	1%	2%
\$ 126,756	554	13%	13%
\$ 160,112	1,250	29%	29%
\$ 233,497	1,784	41%	43%
\$ >233,497	724	17%	12%

**Arlington Unincorporated UGA**

Extremely Low Income	\$ 43,865	1	1%	0%
Very Low Income	\$ 78,957		0%	10%
Low & Moderate Income	\$ 138,905	43	64%	38%
Middle Income	\$ 175,459	23	34%	37%
Upper Middle Income	\$ 255,878		0%	12%
Upper Income	\$ >255,878		0%	4%

\$ 43,865	1	1%	0%
\$ 78,957		0%	10%
\$ 138,905	43	64%	38%
\$ 175,459	23	34%	37%
\$ 255,878		0%	12%
\$ >255,878		0%	4%

\$ 40,028	1	1%	0%
\$ 72,051		0%	10%
\$ 126,756	38	57%	31%
\$ 160,112	26	39%	40%
\$ 233,497	2	3%	15%
\$ >233,497		0%	4%

**Darrington Unincorporated UGA**

Extremely Low Income	\$ 43,865		0%	100%
Very Low Income	\$ 78,957	1	50%	0%
Low & Moderate Income	\$ 138,905		0%	0%
Middle Income	\$ 175,459		0%	0%
Upper Middle Income	\$ 255,878	1	50%	0%
Upper Income	\$ >255,878		0%	0%

\$ 43,865		0%	100%
\$ 78,957	1	50%	0%
\$ 138,905		0%	0%
\$ 175,459		0%	0%
\$ 255,878	1	50%	0%
\$ >255,878		0%	0%

\$ 40,028		0%	100%
\$ 72,051	1	50%	0%
\$ 126,756		0%	0%
\$ 160,112		0%	0%
\$ 233,497	1	50%	0%
\$ >233,497		0%	0%

**Gold Bar Unincorporated UGA**

Extremely Low Income	\$ 43,865		0%	0%
Very Low Income	\$ 78,957	2	9%	8%
Low & Moderate Income	\$ 138,905	20	87%	71%
Middle Income	\$ 175,459	1	4%	13%
Upper Middle Income	\$ 255,878		0%	4%
Upper Income	\$ >255,878		0%	0%

\$ 43,865		0%	0%
\$ 78,957	2	9%	8%
\$ 138,905	20	87%	71%
\$ 175,459	1	4%	13%
\$ 255,878		0%	4%
\$ >255,878		0%	0%

\$ 40,028		0%	0%
\$ 72,051	2	9%	8%
\$ 126,756	15	65%	54%
\$ 160,112	6	26%	33%
\$ 233,497		0%	4%
\$ >233,497		0%	0%

**Granite Falls Unincorporated UGA**

Extremely Low Income	\$ 43,865	NA	NA	NA
Very Low Income	\$ 78,957	NA	NA	NA
Low & Moderate Income	\$ 138,905	NA	NA	NA
Middle Income	\$ 175,459	NA	NA	NA
Upper Middle Income	\$ 255,878	NA	NA	NA
Upper Income	\$ >255,878	NA	NA	NA

\$ 43,865	NA	NA	NA
\$ 78,957	NA	NA	NA
\$ 138,905	NA	NA	NA
\$ 175,459	NA	NA	NA
\$ 255,878	NA	NA	NA
\$ >255,878	NA	NA	NA

\$ 40,028	NA	NA	NA
\$ 72,051	NA	NA	NA
\$ 126,756	NA	NA	NA
\$ 160,112	NA	NA	NA
\$ 233,497	NA	NA	NA
\$ >233,497	NA	NA	NA

**Snohomish County Tomorrow 1999 Growth Monitoring Report**

**SUPPLY OF AFFORDABLE HOME OWNER HOUSING SALES BY HOUSEHOLD INCOME GROUP: 1998**

HOMEBUYER INCOME GROUP (% of County Median Income)	MAXIMUM AFFORDABLE HOUSING UNIT AT CURRENT INTEREST RATES: 6.9%				MAXIMUM AFFORDABLE HOUSING UNIT AT 10-YEAR AVERAGE INTEREST RATES: 8.0%			
	Household Income	Maximum Monthly Housing Expense	Cash Required at Closing	Maximum Sales Price	Household Income	Maximum Monthly Housing Expense	Cash Required at Closing	Maximum Sales Price
Extremely Low Income (0-30%)	\$ 14,329	\$ 334	\$ 4,860	\$ 43,865	\$ 14,329	\$ 334	\$ 4,522	\$ 40,028
Very Low Income (31-54%)	\$ 25,791	\$ 602	\$ 7,948	\$ 78,957	\$ 25,791	\$ 602	\$ 7,340	\$ 72,051
Low & Moderate Income (55-95%)	\$ 45,374	\$ 1,059	\$ 13,224	\$ 138,905	\$ 45,374	\$ 1,059	\$ 12,154	\$ 126,756
Middle Income (96-120%)	\$ 57,314	\$ 1,337	\$ 16,440	\$ 175,459	\$ 57,314	\$ 1,337	\$ 15,090	\$ 160,112
Upper Middle Income (121-175%)	\$ 83,584	\$ 1,950	\$ 23,517	\$ 255,878	\$ 83,584	\$ 1,950	\$ 21,548	\$ 233,497
Upper Income (>175%+)	\$ >83,584	\$ >1,950	\$ >23,517	\$ >255,878	\$ >83,584	\$ >1,950	\$ >21,548	\$ >233,497

Financing Assumptions: 30-year loan term, 5% downpayment, housing expense 28% of household income, interest rates calculated as average annual Federal Home Loan Bank contract mortgage rate for loans closed in Seattle-Tacoma area plus .25% Private Mortgage Insurance, 10-year average interest rates calculated as average annual for preceding 10-year period, current interest rates calculated as annual average, real estates taxes 1% sales price, and homeowner's hazard insurance .05% loan amount. Household Income derived from Market Profile Analysis, Strategic Mapping, Inc and Office of Financial Management income estimates.

Maximum Sales Price	Estimated Number of Units Sold	SUPPLY OF AFFORDABLE HOUSING ON MARKET AT CURRENT INTEREST RATES: 6.9%		SUPPLY OF AFFORDABLE HOUSING ON MARKET AT 10-YEAR AVERAGE INTEREST RATES: 8.0%	
		% of Estimated Total Units Sold		% of Estimated Total Units Sold	
		1998	Year Earlier	1998	Year Earlier

**UNINCORPORATED (continued)**

<b>Index Unincorporated UGA</b>					
Extremely Low Income	\$ 43,865	NA	NA	NA	NA
Very Low Income	\$ 78,957	NA	NA	NA	NA
Low & Moderate Income	\$ 138,905	NA	NA	NA	NA
Middle Income	\$ 175,459	NA	NA	NA	NA
Upper Middle Income	\$ 255,878	NA	NA	NA	NA
Upper Income	\$ >255,878	NA	NA	NA	NA
<b>Lake Stevens Unincorporated UGA</b>					
Extremely Low Income	\$ 43,865	2	0%	1%	
Very Low Income	\$ 78,957	8	2%	2%	
Low & Moderate Income	\$ 138,905	126	25%	22%	
Middle Income	\$ 175,459	270	53%	49%	
Upper Middle Income	\$ 255,878	79	15%	22%	
Upper Income	\$ >255,878	25	5%	4%	
<b>Marysville Unincorporated UGA</b>					
Extremely Low Income	\$ 43,865		0%	1%	
Very Low Income	\$ 78,957	1	0%	1%	
Low & Moderate Income	\$ 138,905	222	43%	41%	
Middle Income	\$ 175,459	239	47%	50%	
Upper Middle Income	\$ 255,878	44	9%	6%	
Upper Income	\$ >255,878	7	1%	2%	
<b>Monroe Unincorporated UGA</b>					
Extremely Low Income	\$ 43,865		0%	0%	
Very Low Income	\$ 78,957		0%	7%	
Low & Moderate Income	\$ 138,905	2	7%	18%	
Middle Income	\$ 175,459	14	47%	22%	
Upper Middle Income	\$ 255,878	12	40%	40%	
Upper Income	\$ >255,878	2	7%	13%	
<b>Snohomish Unincorporated UGA</b>					
Extremely Low Income	\$ 43,865		0%	0%	
Very Low Income	\$ 78,957		0%	3%	
Low & Moderate Income	\$ 138,905	6	24%	10%	
Middle Income	\$ 175,459	9	36%	31%	
Upper Middle Income	\$ 255,878	8	32%	55%	
Upper Income	\$ >255,878	2	8%	0%	

Snohomish County Tomorrow 1999 Growth Monitoring Report

SUPPLY OF AFFORDABLE HOME OWNER HOUSING SALES BY HOUSEHOLD INCOME GROUP: 1998

HOMEBUYER INCOME GROUP (% of County Median Income)	MAXIMUM AFFORDABLE HOUSING UNIT AT CURRENT INTEREST RATES: 6.9%				MAXIMUM AFFORDABLE HOUSING UNIT AT 10-YEAR AVERAGE INTEREST RATES: 8.0%			
	Household Income	Maximum Monthly Housing Expense	Cash Required at Closing	Maximum Sales Price	Household Income	Maximum Monthly Housing Expense	Cash Required at Closing	Maximum Sales Price
Extremely Low Income (0-30%)	\$ 14,329	\$ 334	\$ 4,860	\$ 43,865	\$ 14,329	\$ 334	\$ 4,522	\$ 40,028
Very Low Income (31-54%)	\$ 25,791	\$ 602	\$ 7,948	\$ 78,957	\$ 25,791	\$ 602	\$ 7,340	\$ 72,051
Low & Moderate Income (55-95%)	\$ 45,374	\$ 1,059	\$ 13,224	\$ 138,905	\$ 45,374	\$ 1,059	\$ 12,154	\$ 126,756
Middle Income (96-120%)	\$ 57,314	\$ 1,337	\$ 16,440	\$ 175,459	\$ 57,314	\$ 1,337	\$ 15,090	\$ 160,112
Upper Middle Income (121-175%)	\$ 83,584	\$ 1,950	\$ 23,517	\$ 255,878	\$ 83,584	\$ 1,950	\$ 21,548	\$ 233,497
Upper Income (>175%+)	\$ >83,584	\$ >1,950	\$ >23,517	\$ >255,878	\$ >83,584	\$ >1,950	\$ >21,548	\$ >233,497

Financing Assumptions: 30-year loan term, 5% downpayment, housing expense 28% of household income, interest rates calculated as average annual Federal Home Loan Bank contract mortgage rate for loans closed in Seattle-Tacoma area plus .25% Private Mortgage Insurance, 10-year average interest rates calculated as average annual for preceding 10-year period, current interest rates calculated as annual average, real estates taxes 1% sales price, and homeowner's hazard insurance .05% loan amount. Household Income derived from Market Profile Analysis, Strategic Mapping, Inc and Office of Financial Management income estimates.

Maximum Sales Price	Estimated Number of Units Sold	SUPPLY OF AFFORDABLE HOUSING ON MARKET AT CURRENT INTEREST RATES: 6.9%		SUPPLY OF AFFORDABLE HOUSING ON MARKET AT 10-YEAR AVERAGE INTEREST RATES: 8.0%	
		% of Estimated Total Units Sold		% of Estimated Total Units Sold	
		1998	Year Earlier	1998	Year Earlier

UNINCORPORATED (continued)

<b>Stanwood Unincorporated UGA</b>					
Extremely Low Income	\$ 43,865		0%		0%
Very Low Income	\$ 78,957		0%		50%
Low & Moderate Income	\$ 138,905	1	50%		50%
Middle Income	\$ 175,459		0%		0%
Upper Middle Income	\$ 255,878	1	50%		0%
Upper Income	\$ >255,878		0%		0%
<b>Sultan Unincorporated UGA</b>					
Extremely Low Income	\$ 43,865		0%		0%
Very Low Income	\$ 78,957		0%		0%
Low & Moderate Income	\$ 138,905		0%		67%
Middle Income	\$ 175,459	1	33%		33%
Upper Middle Income	\$ 255,878	1	33%		0%
Upper Income	\$ >255,878	1	33%		0%
<b>Southwest Unincorporated UGA</b>					
Extremely Low Income	\$ 43,865	10	0%		1%
Very Low Income	\$ 78,957	55	2%		2%
Low & Moderate Income	\$ 138,905	446	14%		13%
Middle Income	\$ 175,459	910	28%		30%
Upper Middle Income	\$ 255,878	1,355	42%		43%
Upper Income	\$ >255,878	429	13%		11%

CITIES

<b>Total Cities</b>					
Extremely Low Income	\$ 43,865	23	0%		1%
Very Low Income	\$ 78,957	272	4%		4%
Low & Moderate Income	\$ 138,905	1,679	25%		24%
Middle Income	\$ 175,459	2,109	32%		34%
Upper Middle Income	\$ 255,878	1,550	23%		24%
Upper Income	\$ >255,878	1,020	15%		14%
<b>Arlington City</b>					
Extremely Low Income	\$ 43,865		0%		0%
Very Low Income	\$ 78,957		0%		1%
Low & Moderate Income	\$ 138,905	83	23%		8%
Middle Income	\$ 175,459	150	42%		57%
Upper Middle Income	\$ 255,878	104	29%		31%
Upper Income	\$ >255,878	23	6%		3%

**Snohomish County Tomorrow 1999 Growth Monitoring Report**

**SUPPLY OF AFFORDABLE HOME OWNER HOUSING SALES BY HOUSEHOLD INCOME GROUP: 1998**

HOMEBUYER INCOME GROUP (% of County Median Income)	MAXIMUM AFFORDABLE HOUSING UNIT AT CURRENT INTEREST RATES: 6.9%				MAXIMUM AFFORDABLE HOUSING UNIT AT 10-YEAR AVERAGE INTEREST RATES: 8.0%			
	Household Income	Maximum Monthly Housing Expense	Cash Required at Closing	Maximum Sales Price	Household Income	Maximum Monthly Housing Expense	Cash Required at Closing	Maximum Sales Price
Extremely Low Income (0-30%)	\$ 14,329	\$ 334	\$ 4,860	\$ 43,865	\$ 14,329	\$ 334	\$ 4,522	\$ 40,028
Very Low Income (31-54%)	\$ 25,791	\$ 602	\$ 7,948	\$ 78,957	\$ 25,791	\$ 602	\$ 7,340	\$ 72,051
Low & Moderate Income (55-95%)	\$ 45,374	\$ 1,059	\$ 13,224	\$ 138,905	\$ 45,374	\$ 1,059	\$ 12,154	\$ 126,756
Middle Income (96-120%)	\$ 57,314	\$ 1,337	\$ 16,440	\$ 175,459	\$ 57,314	\$ 1,337	\$ 15,090	\$ 160,112
Upper Middle Income (121-175%)	\$ 83,584	\$ 1,950	\$ 23,517	\$ 255,878	\$ 83,584	\$ 1,950	\$ 21,548	\$ 233,497
Upper Income (>175%+)	\$ >83,584	\$ >1,950	\$ >23,517	\$ >255,878	\$ >83,584	\$ >1,950	\$ >21,548	\$ >233,497

Financing Assumptions: 30-year loan term, 5% downpayment, housing expense 28% of household income, interest rates calculated as average annual Federal Home Loan Bank contract mortgage rate for loans closed in Seattle-Tacoma area plus .25% Private Mortgage Insurance, 10-year average interest rates calculated as average annual for preceding 10-year period, current interest rates calculated as annual average, real estates taxes 1% sales price, and homeowner's hazard insurance .05% loan amount. Household Income derived from Market Profile Analysis, Strategic Mapping, Inc and Office of Financial Management income estimates.

Maximum Sales Price	Estimated Number of Units Sold	SUPPLY OF AFFORDABLE HOUSING ON MARKET AT CURRENT INTEREST RATES: 6.9%		SUPPLY OF AFFORDABLE HOUSING ON MARKET AT 10-YEAR AVERAGE INTEREST RATES: 8.0%	
		% of Estimated Total Units Sold		% of Estimated Total Units Sold	
		1998	Year Earlier	1998	Year Earlier

**CITIES (continued)**

<b>Bothell City</b>	Extremely Low Income	\$ 43,865	1	0%	0%	\$ 40,028	1	0%	0%
	Very Low Income	\$ 78,957	2	1%	0%	\$ 72,051	2	1%	0%
	Low & Moderate Income	\$ 138,905	17	6%	12%	\$ 126,756	9	3%	7%
	Middle Income	\$ 175,459	79	29%	30%	\$ 160,112	43	16%	22%
	Upper Middle Income	\$ 255,878	126	46%	41%	\$ 233,497	148	54%	49%
	Upper Income	\$ >255,878	50	18%	17%	\$ >233,497	72	26%	22%
<b>Brier City</b>	Extremely Low Income	\$ 43,865		0%	0%	\$ 40,028		0%	0%
	Very Low Income	\$ 78,957		0%	2%	\$ 72,051		0%	2%
	Low & Moderate Income	\$ 138,905	9	7%	2%	\$ 126,756	3	2%	2%
	Middle Income	\$ 175,459	25	19%	24%	\$ 160,112	19	14%	14%
	Upper Middle Income	\$ 255,878	70	52%	43%	\$ 233,497	66	49%	46%
	Upper Income	\$ >255,878	30	22%	30%	\$ >233,497	46	34%	36%
<b>Darrington Town</b>	Extremely Low Income	\$ 43,865		0%	7%	\$ 40,028		0%	0%
	Very Low Income	\$ 78,957		0%	20%	\$ 72,051		0%	13%
	Low & Moderate Income	\$ 138,905	12	100%	67%	\$ 126,756	10	83%	80%
	Middle Income	\$ 175,459		0%	7%	\$ 160,112	2	17%	7%
	Upper Middle Income	\$ 255,878		0%	0%	\$ 233,497		0%	0%
	Upper Income	\$ >255,878		0%	0%	\$ >233,497		0%	0%
<b>Edmonds City</b>	Extremely Low Income	\$ 43,865	1	0%	0%	\$ 40,028	1	0%	0%
	Very Low Income	\$ 78,957	28	3%	4%	\$ 72,051	20	2%	3%
	Low & Moderate Income	\$ 138,905	151	18%	14%	\$ 126,756	127	15%	12%
	Middle Income	\$ 175,459	182	21%	25%	\$ 160,112	134	16%	20%
	Upper Middle Income	\$ 255,878	257	30%	32%	\$ 233,497	273	32%	35%
	Upper Income	\$ >255,878	235	28%	25%	\$ >233,497	299	35%	31%
<b>Everett City</b>	Extremely Low Income	\$ 43,865	9	1%	1%	\$ 40,028	5	0%	1%
	Very Low Income	\$ 78,957	107	7%	8%	\$ 72,051	79	5%	6%
	Low & Moderate Income	\$ 138,905	657	43%	41%	\$ 126,756	481	32%	34%
	Middle Income	\$ 175,459	484	32%	30%	\$ 160,112	536	35%	31%
	Upper Middle Income	\$ 255,878	188	12%	14%	\$ 233,497	318	21%	22%
	Upper Income	\$ >255,878	68	4%	6%	\$ >233,497	94	6%	7%

**Snohomish County Tomorrow 1999 Growth Monitoring Report**

**SUPPLY OF AFFORDABLE HOME OWNER HOUSING SALES BY HOUSEHOLD INCOME GROUP: 1998**

HOMEBUYER INCOME GROUP (% of County Median Income)	MAXIMUM AFFORDABLE HOUSING UNIT AT CURRENT INTEREST RATES: 6.9%				MAXIMUM AFFORDABLE HOUSING UNIT AT 10-YEAR AVERAGE INTEREST RATES: 8.0%			
	Household Income	Maximum Monthly Housing Expense	Cash Required at Closing	Maximum Sales Price	Household Income	Maximum Monthly Housing Expense	Cash Required at Closing	Maximum Sales Price
Extremely Low Income (0-30%)	\$ 14,329	\$ 334	\$ 4,860	\$ 43,865	\$ 14,329	\$ 334	\$ 4,522	\$ 40,028
Very Low Income (31-54%)	\$ 25,791	\$ 602	\$ 7,948	\$ 78,957	\$ 25,791	\$ 602	\$ 7,340	\$ 72,051
Low & Moderate Income (55-95%)	\$ 45,374	\$ 1,059	\$ 13,224	\$ 138,905	\$ 45,374	\$ 1,059	\$ 12,154	\$ 126,756
Middle Income (96-120%)	\$ 57,314	\$ 1,337	\$ 16,440	\$ 175,459	\$ 57,314	\$ 1,337	\$ 15,090	\$ 160,112
Upper Middle Income (121-175%)	\$ 83,584	\$ 1,950	\$ 23,517	\$ 255,878	\$ 83,584	\$ 1,950	\$ 21,548	\$ 233,497
Upper Income (>175%+)	\$ >83,584	\$ >1,950	\$ >23,517	\$ >255,878	\$ >83,584	\$ >1,950	\$ >21,548	\$ >233,497

Financing Assumptions: 30-year loan term, 5% downpayment, housing expense 28% of household income, interest rates calculated as average annual Federal Home Loan Bank contract mortgage rate for loans closed in Seattle-Tacoma area plus .25% Private Mortgage Insurance, 10-year average interest rates calculated as average annual for preceding 10-year period, current interest rates calculated as annual average, real estates taxes 1% sales price, and homeowner's hazard insurance .05% loan amount. Household Income derived from Market Profile Analysis, Strategic Mapping, Inc and Office of Financial Management income estimates.

Maximum Sales Price	Estimated Number of Units Sold	SUPPLY OF AFFORDABLE HOUSING ON MARKET AT CURRENT INTEREST RATES: 6.9%		SUPPLY OF AFFORDABLE HOUSING ON MARKET AT 10-YEAR AVERAGE INTEREST RATES: 8.0%	
		% of Estimated Total Units Sold		% of Estimated Total Units Sold	
		1998	Year Earlier	1998	Year Earlier

**CITIES (continued)**

<b>Gold Bar Town</b>	Extremely Low Income	\$ 43,865			0%		3%	\$ 40,028			0%		2%
	Very Low Income	\$ 78,957	1		2%		2%	\$ 72,051			0%		3%
	Low & Moderate Income	\$ 138,905	35		73%		64%	\$ 126,756	28		58%		46%
	Middle Income	\$ 175,459	10		21%		31%	\$ 160,112	14		29%		46%
	Upper Middle Income	\$ 255,878	2		4%		0%	\$ 233,497	6		13%		3%
	Upper Income	\$ >255,878			0%		0%	\$ >233,497			0%		0%
<b>Granite Falls Town</b>	Extremely Low Income	\$ 43,865	1		2%		2%	\$ 40,028	1		2%		2%
	Very Low Income	\$ 78,957	2		3%		0%	\$ 72,051	1		2%		0%
	Low & Moderate Income	\$ 138,905	30		48%		58%	\$ 126,756	13		21%		29%
	Middle Income	\$ 175,459	28		44%		38%	\$ 160,112	41		65%		60%
	Upper Middle Income	\$ 255,878	1		2%		2%	\$ 233,497	6		10%		9%
	Upper Income	\$ >255,878	1		2%		0%	\$ >233,497	1		2%		0%
<b>Index Town</b>	Extremely Low Income	\$ 43,865			0%		0%	\$ 40,028			0%		0%
	Very Low Income	\$ 78,957			0%		57%	\$ 72,051			0%		43%
	Low & Moderate Income	\$ 138,905	2		100%		29%	\$ 126,756	2		100%		29%
	Middle Income	\$ 175,459			0%		14%	\$ 160,112			0%		29%
	Upper Middle Income	\$ 255,878			0%		0%	\$ 233,497			0%		0%
	Upper Income	\$ >255,878			0%		0%	\$ >233,497			0%		0%
<b>Lake Stevens City</b>	Extremely Low Income	\$ 43,865	1		1%		0%	\$ 40,028			0%		0%
	Very Low Income	\$ 78,957	4		2%		1%	\$ 72,051	5		3%		1%
	Low & Moderate Income	\$ 138,905	23		13%		13%	\$ 126,756	14		8%		8%
	Middle Income	\$ 175,459	86		48%		36%	\$ 160,112	59		33%		26%
	Upper Middle Income	\$ 255,878	54		30%		50%	\$ 233,497	87		49%		63%
	Upper Income	\$ >255,878	10		6%		2%	\$ >233,497	13		7%		2%
<b>Lynnwood City</b>	Extremely Low Income	\$ 43,865	4		1%		1%	\$ 40,028	4		1%		0%
	Very Low Income	\$ 78,957	67		12%		9%	\$ 72,051	52		9%		7%
	Low & Moderate Income	\$ 138,905	131		23%		25%	\$ 126,756	107		19%		21%
	Middle Income	\$ 175,459	182		32%		37%	\$ 160,112	138		24%		30%
	Upper Middle Income	\$ 255,878	145		26%		26%	\$ 233,497	204		36%		37%
	Upper Income	\$ >255,878	35		6%		2%	\$ >233,497	59		10%		5%

**Snohomish County Tomorrow 1999 Growth Monitoring Report**

**SUPPLY OF AFFORDABLE HOME OWNER HOUSING SALES BY HOUSEHOLD INCOME GROUP: 1998**

HOMEBUYER INCOME GROUP (% of County Median Income)	MAXIMUM AFFORDABLE HOUSING UNIT AT CURRENT INTEREST RATES: 6.9%				MAXIMUM AFFORDABLE HOUSING UNIT AT 10-YEAR AVERAGE INTEREST RATES: 8.0%			
	Household Income	Maximum Monthly Housing Expense	Cash Required at Closing	Maximum Sales Price	Household Income	Maximum Monthly Housing Expense	Cash Required at Closing	Maximum Sales Price
Extremely Low Income (0-30%)	\$ 14,329	\$ 334	\$ 4,860	\$ 43,865	\$ 14,329	\$ 334	\$ 4,522	\$ 40,028
Very Low Income (31-54%)	\$ 25,791	\$ 602	\$ 7,948	\$ 78,957	\$ 25,791	\$ 602	\$ 7,340	\$ 72,051
Low & Moderate Income (55-95%)	\$ 45,374	\$ 1,059	\$ 13,224	\$ 138,905	\$ 45,374	\$ 1,059	\$ 12,154	\$ 126,756
Middle Income (96-120%)	\$ 57,314	\$ 1,337	\$ 16,440	\$ 175,459	\$ 57,314	\$ 1,337	\$ 15,090	\$ 160,112
Upper Middle Income (121-175%)	\$ 83,584	\$ 1,950	\$ 23,517	\$ 255,878	\$ 83,584	\$ 1,950	\$ 21,548	\$ 233,497
Upper Income (>175%+)	\$ >83,584	\$ >1,950	\$ >23,517	\$ >255,878	\$ >83,584	\$ >1,950	\$ >21,548	\$ >233,497

Financing Assumptions: 30-year loan term, 5% downpayment, housing expense 28% of household income, interest rates calculated as average annual Federal Home Loan Bank contract mortgage rate for loans closed in Seattle-Tacoma area plus .25% Private Mortgage Insurance, 10-year average interest rates calculated as average annual for preceding 10-year period, current interest rates calculated as annual average, real estates taxes 1% sales price, and homeowner's hazard insurance .05% loan amount. Household Income derived from Market Profile Analysis, Strategic Mapping, Inc and Office of Financial Management income estimates.

Maximum Sales Price	Estimated Number of Units Sold	SUPPLY OF AFFORDABLE HOUSING ON MARKET AT CURRENT INTEREST RATES: 6.9%		SUPPLY OF AFFORDABLE HOUSING ON MARKET AT 10-YEAR AVERAGE INTEREST RATES: 8.0%	
		% of Estimated Total Units Sold		% of Estimated Total Units Sold	
		1998	Year Earlier	1998	Year Earlier

**CITIES (continued)**

<b>Marysville City</b>	Extremely Low Income	\$ 43,865	1	0%	0%	\$ 40,028	1	0%	0%
	Very Low Income	\$ 78,957	12	2%	1%	\$ 72,051	9	2%	1%
	Low & Moderate Income	\$ 138,905	114	20%	22%	\$ 126,756	72	13%	15%
	Middle Income	\$ 175,459	256	44%	50%	\$ 160,112	205	36%	39%
	Upper Middle Income	\$ 255,878	172	30%	25%	\$ 233,497	249	43%	41%
	Upper Income	\$ >255,878	21	4%	2%	\$ >233,497	40	7%	4%
<b>Mill Creek City</b>	Extremely Low Income	\$ 43,865		0%	0%	\$ 40,028		0%	0%
	Very Low Income	\$ 78,957	2	0%	0%	\$ 72,051	1	0%	0%
	Low & Moderate Income	\$ 138,905	13	3%	2%	\$ 126,756	5	1%	2%
	Middle Income	\$ 175,459	21	5%	6%	\$ 160,112	20	5%	4%
	Upper Middle Income	\$ 255,878	100	23%	29%	\$ 233,497	60	14%	22%
	Upper Income	\$ >255,878	300	69%	62%	\$ >233,497	350	80%	72%
<b>Monroe City</b>	Extremely Low Income	\$ 43,865	1	0%	0%	\$ 40,028	1	0%	0%
	Very Low Income	\$ 78,957	6	2%	1%	\$ 72,051	4	1%	1%
	Low & Moderate Income	\$ 138,905	53	14%	15%	\$ 126,756	30	8%	10%
	Middle Income	\$ 175,459	226	59%	68%	\$ 160,112	152	39%	52%
	Upper Middle Income	\$ 255,878	97	25%	14%	\$ 233,497	194	50%	35%
	Upper Income	\$ >255,878	3	1%	2%	\$ >233,497	5	1%	2%
<b>Mountlake Terrace City</b>	Extremely Low Income	\$ 43,865	1	0%	0%	\$ 40,028	1	0%	0%
	Very Low Income	\$ 78,957	21	5%	3%	\$ 72,051	11	3%	2%
	Low & Moderate Income	\$ 138,905	177	44%	47%	\$ 126,756	136	34%	36%
	Middle Income	\$ 175,459	159	39%	40%	\$ 160,112	150	37%	41%
	Upper Middle Income	\$ 255,878	46	11%	9%	\$ 233,497	104	26%	20%
	Upper Income	\$ >255,878	1	0%	1%	\$ >233,497	3	1%	1%
<b>Mukilteo City</b>	Extremely Low Income	\$ 43,865	2	0%	0%	\$ 40,028	2	0%	0%
	Very Low Income	\$ 78,957	9	2%	6%	\$ 72,051	8	2%	5%
	Low & Moderate Income	\$ 138,905	36	8%	5%	\$ 126,756	18	4%	4%
	Middle Income	\$ 175,459	53	11%	11%	\$ 160,112	50	11%	7%
	Upper Middle Income	\$ 255,878	146	31%	35%	\$ 233,497	128	27%	38%
	Upper Income	\$ >255,878	226	48%	43%	\$ >233,497	266	56%	45%

**Snohomish County Tomorrow 1999 Growth Monitoring Report**

**SUPPLY OF AFFORDABLE HOME OWNER HOUSING SALES BY HOUSEHOLD INCOME GROUP: 1998**

HOMEBUYER INCOME GROUP (% of County Median Income)	MAXIMUM AFFORDABLE HOUSING UNIT AT CURRENT INTEREST RATES: 6.9%				MAXIMUM AFFORDABLE HOUSING UNIT AT 10-YEAR AVERAGE INTEREST RATES: 8.0%			
	Household Income	Maximum Monthly Housing Expense	Cash Required at Closing	Maximum Sales Price	Household Income	Maximum Monthly Housing Expense	Cash Required at Closing	Maximum Sales Price
Extremely Low Income (0-30%)	\$ 14,329	\$ 334	\$ 4,860	\$ 43,865	\$ 14,329	\$ 334	\$ 4,522	\$ 40,028
Very Low Income (31-54%)	\$ 25,791	\$ 602	\$ 7,948	\$ 78,957	\$ 25,791	\$ 602	\$ 7,340	\$ 72,051
Low & Moderate Income (55-95%)	\$ 45,374	\$ 1,059	\$ 13,224	\$ 138,905	\$ 45,374	\$ 1,059	\$ 12,154	\$ 126,756
Middle Income (96-120%)	\$ 57,314	\$ 1,337	\$ 16,440	\$ 175,459	\$ 57,314	\$ 1,337	\$ 15,090	\$ 160,112
Upper Middle Income (121-175%)	\$ 83,584	\$ 1,950	\$ 23,517	\$ 255,878	\$ 83,584	\$ 1,950	\$ 21,548	\$ 233,497
Upper Income (>175%+)	\$ >83,584	\$ >1,950	\$ >23,517	\$ >255,878	\$ >83,584	\$ >1,950	\$ >21,548	\$ >233,497

Financing Assumptions: 30-year loan term, 5% downpayment, housing expense 28% of household income, interest rates calculated as average annual Federal Home Loan Bank contract mortgage rate for loans closed in Seattle-Tacoma area plus .25% Private Mortgage Insurance, 10-year average interest rates calculated as average annual for preceding 10-year period, current interest rates calculated as annual average, real estates taxes 1% sales price, and homeowner's hazard insurance .05% loan amount. Household Income derived from Market Profile Analysis, Strategic Mapping, Inc and Office of Financial Management income estimates.

**CITIES (continued)**

CITY	SUPPLY OF AFFORDABLE HOUSING ON MARKET AT CURRENT INTEREST RATES: 6.9%				SUPPLY OF AFFORDABLE HOUSING ON MARKET AT 10-YEAR AVERAGE INTEREST RATES: 8.0%			
	Maximum Sales Price	Estimated Number of Units Sold	% of Estimated Total Units Sold		Maximum Sales Price	Estimated Number of Units Sold	% of Estimated Total Units Sold	
			1998	Year Earlier			1998	Year Earlier
<b>Snohomish City</b>								
Extremely Low Income	\$ 43,865		0%	1%	\$ 40,028		0%	1%
Very Low Income	\$ 78,957	2	1%	1%	\$ 72,051	2	1%	1%
Low & Moderate Income	\$ 138,905	57	30%	29%	\$ 126,756	40	21%	21%
Middle Income	\$ 175,459	92	48%	37%	\$ 160,112	71	37%	31%
Upper Middle Income	\$ 255,878	33	17%	26%	\$ 233,497	65	34%	39%
Upper Income	\$ >255,878	6	3%	6%	\$ >233,497	12	6%	7%
<b>Stanwood City</b>								
Extremely Low Income	\$ 43,865		0%	1%	\$ 40,028		0%	1%
Very Low Income	\$ 78,957	4	3%	7%	\$ 72,051	3	2%	6%
Low & Moderate Income	\$ 138,905	56	44%	42%	\$ 126,756	33	26%	21%
Middle Income	\$ 175,459	63	49%	44%	\$ 160,112	68	53%	57%
Upper Middle Income	\$ 255,878	4	3%	3%	\$ 233,497	22	17%	13%
Upper Income	\$ >255,878	1	1%	2%	\$ >233,497	2	2%	2%
<b>Sultan Town</b>								
Extremely Low Income	\$ 43,865	1	2%	1%	\$ 40,028	1	2%	1%
Very Low Income	\$ 78,957	5	11%	4%	\$ 72,051	2	4%	4%
Low & Moderate Income	\$ 138,905	23	50%	56%	\$ 126,756	15	33%	31%
Middle Income	\$ 175,459	13	28%	36%	\$ 160,112	22	48%	57%
Upper Middle Income	\$ 255,878	4	9%	4%	\$ 233,497	5	11%	7%
Upper Income	\$ >255,878		0%	0%	\$ >233,497	1	2%	0%
<b>Woodway Town</b>								
Extremely Low Income	\$ 43,865		0%	0%	\$ 40,028		0%	0%
Very Low Income	\$ 78,957		0%	0%	\$ 72,051		0%	0%
Low & Moderate Income	\$ 138,905		0%	0%	\$ 126,756		0%	0%
Middle Income	\$ 175,459		0%	8%	\$ 160,112		0%	0%
Upper Middle Income	\$ 255,878	1	9%	25%	\$ 233,497		0%	25%
Upper Income	\$ >255,878	10	91%	67%	\$ >233,497	11	100%	75%