

# Countywide Profile

## Demographics

Table 8

	2000	2006 <sup>8</sup>	Change
Population	606,024	671,800	65,776; 11%
Households (HH)	224,966	255,035	30,069; 13%
Avg HH Size	2.65	2.60	-0.05 persons
Median HH Income <sup>9</sup>	\$63,746 <sup>10</sup>	\$60,002	-6%
HH in Poverty	14,569; 6%	18,866; 7%	4,297; 29% 14% <sup>11</sup>
Cost-Burdened HH (Total) <sup>12</sup>	48,124 <sup>13</sup> ; 25%	72,303 <sup>14</sup> ; 28%	15% <sup>15</sup>
Moderate-Income <sup>16</sup>	6,109; 36%	9,167; 44%	21%
Low-Income	15,936; 48%	24,352; 56%	17%
Very Low-Income	12,320; 64%	17,279; 70%	10%
Extremely Low-Income	13,758; 73%	21,505; 84%	15%

Sources: Washington State OFM and U.S. Census Bureau

<sup>8</sup> All 2006 estimates, except population, were obtained from the American Community Survey (U.S. Census Bureau) and have margins of error associated with a 90% confidence interval. Therefore, small differences with 2000 figures may be statistically insignificant.

<sup>9</sup> The median is the amount at which half the households earned more, and half earned less.

<sup>10</sup> The 1999 median household income (\$53,060) has been adjusted to 2006 dollars. The 2000 Census reported 1999 incomes.

<sup>11</sup> This means the 2006 percentage is 14% larger than the 2000 percentage.

<sup>12</sup> Cost-burdened households in this table include homeowners regardless of their mortgage status. For cost burden information on homeowners with mortgages only, see the Affordability chapter.

<sup>13</sup> Cost-burdened household counts in 2000 represent “specified, occupied housing units” only. See the Methodology section for more information.

<sup>14</sup> Cost-burdened household counts in 2006 represent all occupied housing units.

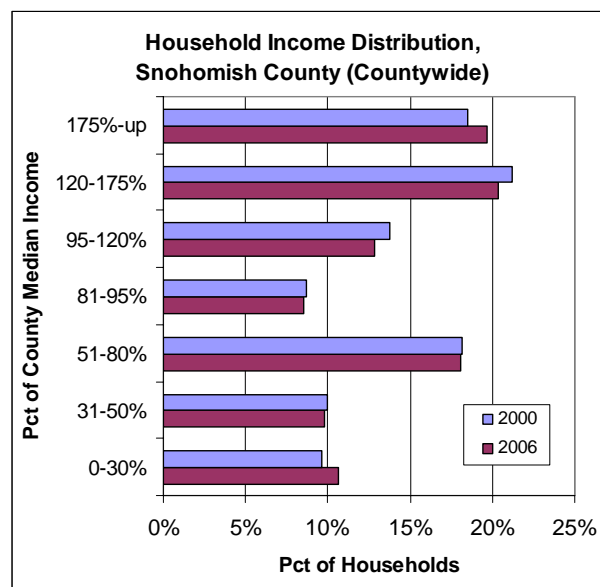
<sup>15</sup> This means the 2006 percentage is 15% higher than the 2000 percentage. The count estimates are not comparable for reasons cited in notes 13 and 14 above.

<sup>16</sup> For definitions of “moderate-income,” “low-income,” etc., see the Methodology section.

## Income Distribution

Income distribution is a factor in housing markets because people at different incomes demand different types of housing at different prices. Chart 22 shows that the highest and lowest income groups grew in their percentages of households (in 2006 compared to 2000), while of the middle and upper-middle income groups lost the most in percentage.

Chart 22



Source: U.S. Census Bureau

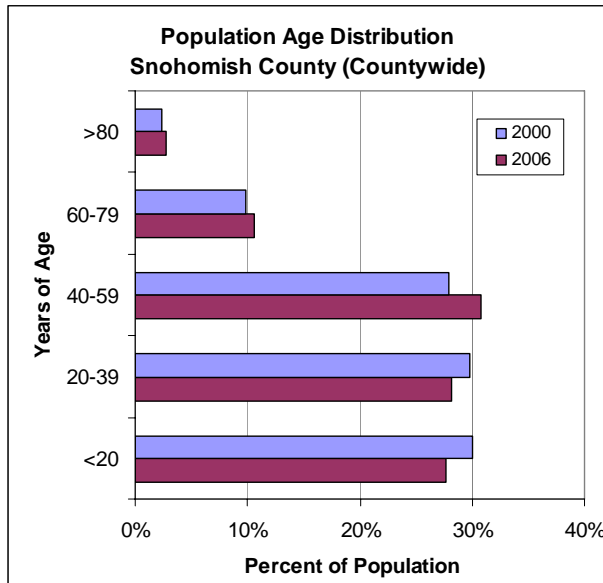
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## Age Distribution

Population ages influence housing markets through differences in household sizes and needs, abilities to pay, and preferences that accompany different stages of life. These differences often translate into different housing needs, or housing demand.

Chart 23 indicates that that more of the county’s population was over 40 years of age in 2006 versus 2000. In fact, all three age groups over 40 increased in percentage from 2000 to 2006, while younger age groups decreased. The population aged 40 and over grew from 40% to 44% of the total.

Chart 23



Source: U.S. Census Bureau

## Housing Conditions

### Market Rate Housing

Total housing units (15%) increased slightly more than the number of households countywide (13%). There was no significant loss of older housing, which is often priced less than comparable new units and an important source of affordable housing.

Table 9<sup>17</sup>

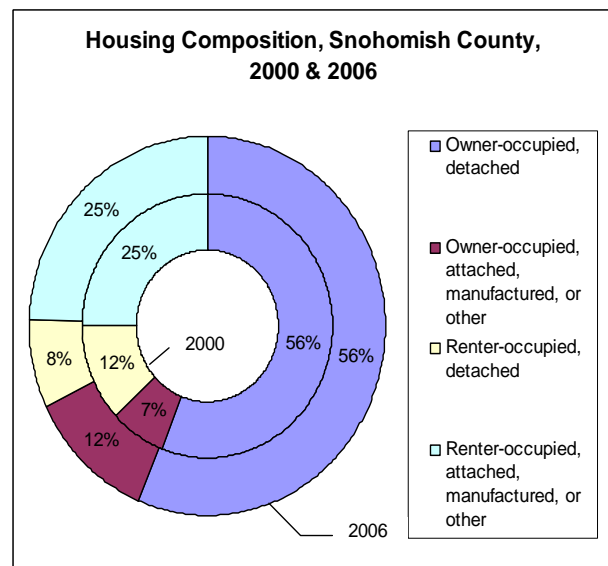
	2000	2006	Change
Total Housing Units	236,205	270,547	34,342; 15%
Housing Units Built Pre-1970	73,245	68,507 – 83,306 <sup>18</sup>	N/A

Source: U.S. Census Bureau

### Housing Type Composition

Proportions of owner-occupied detached and renter-occupied attached or manufactured housing have stayed the same, but the other two categories have swapped positions. Owner-occupied attached or manufactured housing rose to 12% of the total in 2006, while renter-occupied, detached housing dropped to 8%. Perhaps this signals a combination of rising condominium ownership and declining single-family home rentals, which also sold for owner occupation.

Chart 24



Source: U.S. Census Bureau

<sup>17</sup> Includes vacant units.

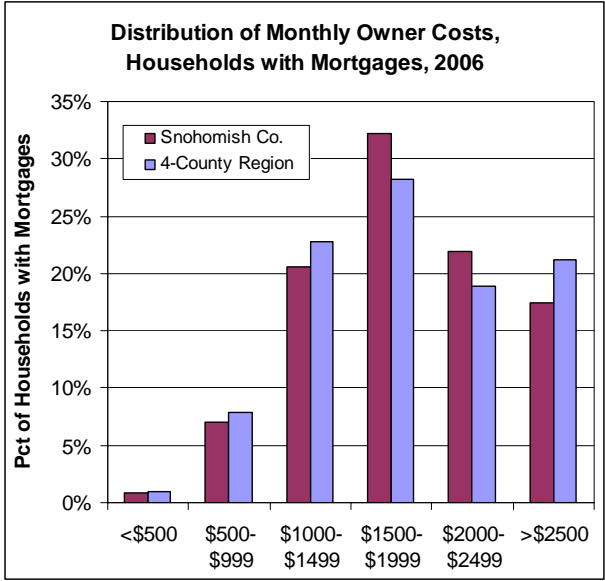
<sup>18</sup> See note 8 above for explanation.

## Owner Costs

Chart 25 shows the monthly housing costs of households with mortgages in Snohomish and a four-county housing market.<sup>19</sup> Without an accurate way to adjust 2000 Census figures for inflation, we could not compare 2000 and 2006 costs in Snohomish County. Instead, it is somewhat informative to compare Snohomish County to the four-county region to which it belongs in the Puget Sound Regional Council: King, Pierce, Kitsap, and Snohomish counties.

The chart indicates that monthly owner costs in Snohomish County were in between those of the rest of the region, where many were higher (i.e. greater than \$2,500) and many were lower (less than \$1,500); this does not suggest that the housing is of equal size or quality, however. The median monthly owner cost for households with a mortgage in Snohomish County was \$1,815.<sup>20</sup>

Chart 25



Source: U.S. Census Bureau

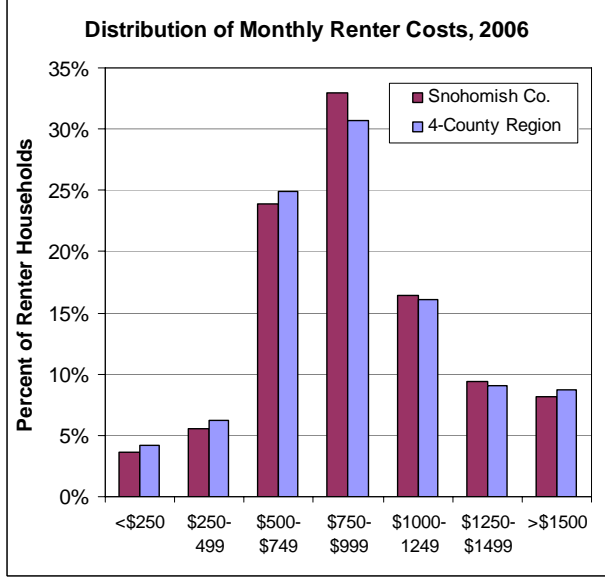
<sup>19</sup> “Monthly owner costs” includes principal, interest, taxes, insurance, utilities, and where appropriate, condominium or mobile home fees.  
<sup>20</sup> Not available for the four-county region.

## Renter Costs

Chart 26 is a similar look at renter costs, but in this case the differences between Snohomish and the rest of the region on the highest rents are slight. As with owner costs, this data does not control for size or quality of the housing.

The median gross rent in Snohomish County in 2006 was \$869.<sup>21</sup>

Chart 26



Source: U.S. Census Bureau

<sup>21</sup> “Gross rent” includes utility costs. Median gross rent not available for the four-county region.

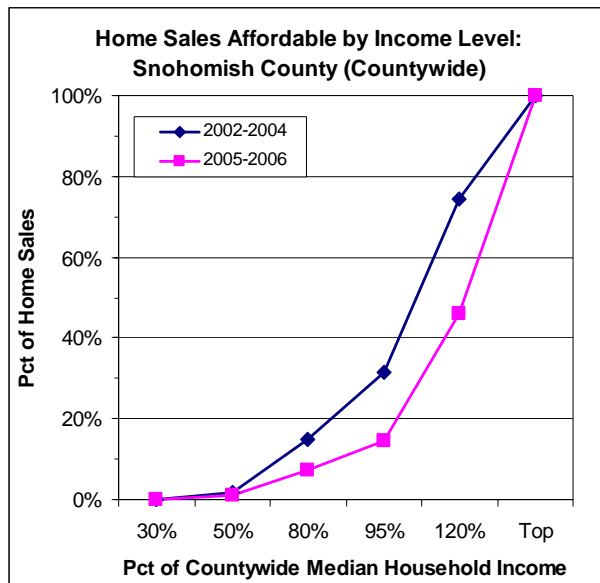
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## Home Sales Affordability

Chart 27 shows the percentage of home sales that sold at prices affordable at certain income levels. It indicates that those at 80% of the countywide median income (CMHI) could afford a smaller portion of the homes sold in 2005-2006 than during the years 2002-2004. Single-family detached houses, condos, and mobile homes with land are included.<sup>22</sup>

In determining what price each income level could afford, actual annual interest rates were used, and assumptions were made concerning down payment, taxes, and insurance.<sup>23</sup>

Chart 27



	Countywide 2002-2004	Countywide 2005-2006
Total Sales	43,193	36,518

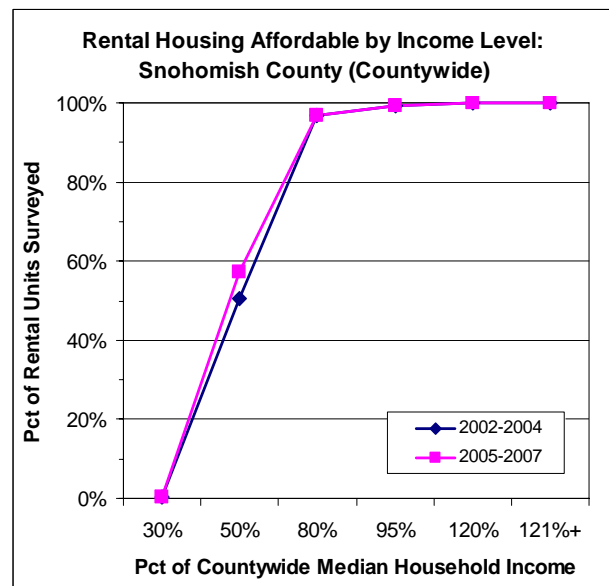
Source: Snohomish County Assessor sales records; analysis by Snohomish Co. PDS

## Rental Housing Affordability

Chart 28 is similar to the home sales analysis above, but it is drawn from surveys of apartment owners and managers every spring, and includes 2007 data. Some single-family rentals are also included.

Rental affordability in the county as a whole was virtually the same in 2005-2007 compared to 2002-2004, although this disguises a general reduction in rents between 2004-2006, and an increase in 2007.

Chart 28



	Countywide 2002-2004	Countywide 2005-2007
Units Surveyed	95,579	90,839

Source: Dupre+Scott Apartment Advisors; analysis by Snohomish Co. PDS

<sup>22</sup> For a comparison to sales in 1995-1997 and 1998-2000, see the 2002 SCT *Housing Evaluation Report*.

<sup>23</sup> For more information, see the Methodology section of the Appendix.

## Assisted Housing

The number of assisted (or subsidized) housing units grew by 17% over the past eight years, faster than the rate of overall housing growth (13%). Nevertheless, the percentage of all housing that was assisted remained the same as in 2000, at 5%.

Table 10

	2000	2008	Change	Pct of Occupied Units in 2006
Assisted Rental Units	7,255 <sup>24</sup>	8,869	1,614; 22%	3%
Voucher Users	4,726	5,131	405; 9%	2%
Total Assisted Housing	11,981	14,000	2,019; 17%	5%

Sources: Snohomish Co. OHHCD; U.S. Census Bureau

Table 11: Assisted Rental Housing Inventory<sup>25</sup>

Tenancy	Household Type	Incomes Served				Asst Units	Emer Beds	CMI Units	Bedrooms					
		<30 %	31-50%	51-60%	61-80%				0	1	2	3	>3	
Emergency	Family/Homeless	29				16	65							1
Emergency	Men/Homeless						130							
Emergency	Single Women	16				1	16							
Emergency	Teen/Homeless	8	8			2	16							
Emergency	Women/Homeless w/child						75							
Emergency, subtotal		53	8	0	0	19	302	0	0	0	0	0	0	1
Permanent	AIDS	2				2					2			
Permanent	All		46	83		129					81	48		
Permanent	CMI	67	31			60	14	44	13	47	6			8
Permanent	DD	16				10								6
Permanent	Family	476	1261	1030	662	3484	9	13	67	874	1846	542	40	
Permanent	Family/Adult	232				232			35	92	69	28	8	
Permanent	Family/DD		57			57				12	29	16		
Permanent	Family/Disabled		4			4				2	1	1		
Permanent	Family/Homeless	30	23	70	19	142			42	29	19	24	28	
Permanent	Family/Senior		64	60		124				49	76	16		
Permanent	Family/Senior/Disabled	199	38	26	5	268			8	105	105	47	3	
Permanent	Family/Very Low Inc.	79	118			197				21	108	57	11	
Permanent	Homeless	5	8			13				2	5	5	1	
Permanent	Homeless/Section 8	3				3					1	2		
Permanent	Indv/Homeless/CMI	32	16			48	48		48					
Permanent	Mixed			145		145				44	77	23		
Permanent	No restrictions		37	63	11	111			16	63	32			
Permanent	Physically Disabled	4				1								1
Permanent	Senior	404	1436	503	109	2448		20	105	1927	379	23		
Permanent	Senior/18+ Disabled		40			40				35	5			

<sup>24</sup> This figure was reported as 7,350 in the 2002 Housing Evaluation Report, apparently due to a math error.

<sup>25</sup> For the meanings of acronyms (e.g. CMI, DD) and other definitions, please see the Glossary section.

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Tenancy	Household Type	Incomes Served				Asst Units	Emer Beds	CMI Units	Bedrooms				
		<30 %	31-50%	51-60%	61-80%				0	1	2	3	>3
Permanent	Senior/Disabled	352	236			588			141	403	44		
Permanent	Senior/Family	5	23			28				13	15		
Permanent	Single persons/CMI	11	36			43		5	31	1	9	1	1
Permanent	Teen Parent		4			4				1	2	2	
Permanent	Teen/Homeless	15				15				15			
Permanent	N/A	3	70			71		3		25	45		1
Permanent	Large Family		100	166		266				83	83	52	48
Permanent, subtotal		1935	3648	2146	806	8533	71	85	506	3843	3039	887	156
Transitional	CMI	20	16			36		36	20	16			
Transitional	CMI/Homeless	12				12							1
Transitional	Family	5				5					2	3	
Transitional	Family/DD		15			15				3	6	6	
Transitional	Family/Disabled	13	8			21				12	5	4	
Transitional	Family/Homeless	24	37			61	8		4	16	16	25	
Transitional	Homeless	18	6			24					6	9	3
Transitional	Homeless/Section 8	3	6			9					3	6	
Transitional	Men/Homeless	10				1							1
Transitional	Single persons	4				4				4			
Transitional	Single w/ children	8				8					8		
Transitional	Teen Parent		6			6					3	2	
Transitional	Teen/Homeless	32				32	12		16		6		
Transitional	Women/Homeless	32				11							3
Transitional	N/A	21	10			31					12	19	
Transitional, subtotal		202	104	0	0	276	20	36	40	51	67	74	8
Permanent/ Emergency	Homeless	6	6			12	24		9	2		1	
Transitional/ Permanent	Family/Homeless	9	2			11				7	1	3	
N/A	Single persons		18			18			18				
Other Tenancy, subtotal		15	26	0	0	41	24	0	27	9	1	4	0
Totals, countywide		2205	3786	2146	806	8869	417	121	573	3903	3107	965	165

Source: Snohomish Co. OHHCD