

# Housing

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**Adequate, safe, affordable housing for all residents is essential to the health of a community. This chapter presents an evaluation of the current housing needs for Vancouver and an estimate of what will be needed over the next 20 years, based on projected growth.**

## **Specifics**

- ▶ **Vancouver population and household information**
- ▶ **Income and poverty data**
- ▶ **Housing type and occupancy in Vancouver in 1990 and 2000**
- ▶ **Housing conditions and affordability**
- ▶ **Constraints on housing production**
- ▶ **Housing programs that are available to help residents get adequate housing**
- ▶ **Housing policies**

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## Vancouver's population, households, and housing in 2003

### Population

Vancouver has grown rapidly over the past decade. Much of the growth has been due to the annexation of large, already substantially developed, urban areas. The City expects the growth to continue with development of vacant land and the anticipated annexation of the unincorporated Vancouver Urban Growth Area (VUGA). **Table 3-1** shows past and projected population in Vancouver.

**Table 3-1.** Population of Vancouver, 1980 to 2023.

1980	1990	2000	2003	2023 (projected)
42,834	46,380	143,560	150,700	176,630

Note: 2023 projected population is the future total within 2003 city limits. Vancouver's population will be higher in the event of annexation.

Sources: US Census, Washington OFM, Vancouver GIS.

### Households

**Number of households and group quarters.** A household is defined as the person or group of persons who live in one housing unit, whether related or not. A single person living in an apartment and a family living in a house are both considered households. Groups of people who live in dormitories, group homes, and prisons are not considered households but are instead considered to live in group quarters. **Table 3-2** shows the number of households in Vancouver, their average size, and the number of group quarters from 1980 to 2023 (projected).

**Table 3-2.** Number of households and their average size, and number of group quarters in Vancouver, 1980 to 2023.

Category	1980	1990	2000	2003	2023 (projected)
Total number of households	19,184	21,205	60,039	62,582	68,200
Occupied households	18,808	20,138	56,640	58,577	63,835
Average number of people per household	2.2	2.2	2.5	2.5	2.43
Non-household population residing in group quarters	N/A	1,854	2,061	N/A	N/A

Sources: *Clark County Population and Economic Handbook* (2002), Washington OFM, US Census



**Household income.** Household income significantly affects the ability of Vancouver's residents to afford adequate housing. **Table 3-3** shows median household incomes for Clark County, the State of Washington, Vancouver, and several other cities in the county for 1990 and 2000.

Vancouver's median income as a percentage of the county's median income increased from 68 percent in 1990 to 86 percent in 2000.

The lower the household income, the more difficult it is to afford adequate housing. **Table 3-4** shows the federal poverty levels for 2000, and **Table 3-5** shows the percentage of different types of households with incomes at or below the poverty level in 2000. The percentage of households living in poverty in Vancouver was slightly higher than in the county and region. Of the household types listed, female-headed households were most likely to be living in poverty.

**Table 3-3.** Median income.

Jurisdiction/area	1990	2000
State of Washington	\$31,183	\$45,776
Portland-Vancouver Primary Metropolitan Statistical Area (PMSA)	\$31,259	\$47,077
Clark County	\$31,800	\$48,376
City of Battle Ground	\$24,256	\$45,070
City of Camas	\$28,576	\$60,187
City of La Center	\$24,750	\$55,333
City of Ridgefield	\$26,992	\$46,012
City of Vancouver	\$21,552	\$41,618
Washougal	\$25,463	\$38,719
Yacolt	\$18,194	\$39,444

Source: US Census (1990, 2000).

**Table 3-4.** Federal poverty level, 2000.

Household size	48 contiguous states and D.C.
1	\$8,350
2	\$11,250
3	\$14,150
4	\$17,050
5	\$19,950
6	\$22,850
7	\$25,750
8	\$28,650

Source: Federal Register (2003).

## Housing

**Types of housing.** Because people need different types of housing at different stages of their lives, it is important to provide a variety of types of housing—apartments for young people just starting out on their own, single-family homes for families with children, townhouses and apartments for active retirees not interested in maintaining large homes, and assisted living for the elderly. As the baby boom generation ages over the next 20 years, there is likely to be a greater need and demand for smaller units, retirement homes, and assisted living.

The predominant type of housing in Vancouver is single-family (60.4 percent in 2000). However, different types of housing have been built to meet the diverse needs of Vancouver’s residents (**Table 3-6**), including those living below the poverty level. For a map showing areas that have been designated for residential use and the types of proposed housing for each area, see Chapter 1, Community Development.

**Occupancy rates.** As important as the number and type of housing units is their availability. **Table 3-7** shows occupancy rates of different types of housing in 1990 and 2000 in Vancouver. Although the total number of housing units has increased dramatically since 1990, vacancy rates have remained relatively stable at about 5 percent.

**Table 3-5.** Percentage of households with incomes below the federal poverty level in 2000.

Category	Vancouver	Clark County	PMSA
Individuals	12.2%	9.1%	9.5%
18 years and older	10.6%	7.9%	8.7%
65 years and older	8.2%	0.8%	7.3%
All families	9.4%	6.9%	6.4%
With children under 18	14.2%	10.3%	9.7%
Female-headed household	25.0%	24.2%	20.9%
With children under 18	31.6%	31.1%	27.6%

Source: US Census (2000).

**Table 3-6.** Types of housing in Vancouver.

Housing type	1990	2000
Single-family detached	50.6%	55.6%
Single-family attached	3.6%	4.8%
2-4 unit multi-family	19.2%	12.1%
5+ unit multi-family	24.3%	24.9%
Manufactured housing	1.6%	2.6%
Other (RV, boat, etc.)	0.8%	0.01%
Total	100.0%	100.0%

Source: US Census (1990, 2000).

This is considered a healthy vacancy rate, indicating there are an adequate number of housing units to meet a growing population’s needs. Of the occupied units in 2000, 52.9 percent were owner-occupied and 47.1 percent were rented.

**Housing condition.** According to the 2000 Census, 1 percent of the dwelling units (603) in Vancouver are considered sub-standard because they lack complete plumbing or kitchen facilities. According to the *Clark County/Vancouver Consolidated Housing and Community Development Plan, 2000-2004*, 7.1 per-

cent (7,660 dwelling units) in the county were in fair or badly worn condition in 1999. Three census tracts located in north-central Vancouver (410.05, 417 and 418) were identified as low-income areas and as having high concentrations of housing in need of repair or replacement.

Age of housing is another indicator of condition because older housing is more likely to need repair or replacement. Based on the 2000 US Census, 50 percent of the housing in Vancouver is more than 25 years old (built before 1978), and 20 percent is more than 40 years old. Housing that is more than 25 years old usually needs new roofs, mechanical and electrical repairs, and cosmetic improvements such as new paint and wallpaper. Households with low incomes have the most trouble keeping up with maintenance and repairs.



**Table 3-7.** Vancouver housing occupancy, 1990 and 2000.

Housing type	1990		2000	
	Number of units	Percentage of total housing units	Number of units	Percentage of total housing units
Total housing units	21,025	100%	60,039	100%
Vacant units	887	4.2%	3,411	5.7%
Occupied units	20,138	95.8%	56,628	94.3%
Owner-occupied	8,688	41.3%	29,945	49.9%
Renter-occupied	11,450	54.5%	26,683	44.4%

Source: US Census (1990, 2000).

**Table 3-8.** Housing affordability in 2000.

Median income	Households	Available for housing monthly	HUD 2002 fair market rent
Less than \$10,000	5.8%	\$0 – 250	Studio: \$492 1-BR: \$606
\$10,000 to 14,999	4.8%	\$250 – 375	
\$15,000 to 24,999	10.5%	\$375 – 625	
\$25,000 to 34,999	12.0%	\$625 – 875	2-BR: \$747
\$35,000 to 49,999	18.8%	\$875 – 1,250	3-BR: \$1,038 4-BR: \$1,127
\$50,000 to 74,999	23.9%	\$1,250 – 1,875	
\$75,000 to 99,999	12.3%	\$1,875 – 2,500	
\$100,000 to 149,999	8.4%	\$2,500 – 3,725	
More than \$150,000	3.4%	More than \$3,750	

Source: US Census (2000); HUD; Draft EIS on the Comprehensive Growth Management Plan of Clark County and all the cities (2003).

**Housing affordability.** Much of the information presented in this section comes from the *Clark County/City of Vancouver Consolidated Housing and Community Development Plan, 2000-2004*.

Rents for one- and three-bedroom apartments in Clark County are similar to those in the Portland-Vancouver region, and two-bedroom apartments are less expensive.

One of the US Department of Housing and Urban Development’s (HUD’s) guidelines is that if people purchase a home worth more than three times the household’s annual income, they will have to sacrifice something (for example, health care, transportation, food). The median home value reported by homeowners in Vancouver in the 2000 US Census was \$142,900. In Vancouver in 2000, the median income was \$41,681, and three times that figure is \$124,854. This means that in 2000, more than half the households in Vancouver could not afford the median value home of \$142,900.

The median monthly rent reported in Vancouver in the 2000 US Census was \$671. Using the same guideline, people with annual household incomes of less than \$24,150 could not afford the median annual rent in 2000. Approximately 25 percent of the households in Vancouver fell into this category in 2000.

People choose to rent or buy for different reasons. Some moderate- and high-income households (particularly retirees) choose to rent a home or apartment even though they can afford to buy a home. Young adults often rent as an interim step before buying a home. For many low- and moderate-income households, renting is the only financially feasible choice because of the higher initial cost (down payment, closing costs, etc.) of purchasing and the ongoing expense of maintaining a home. However, home ownership creates wealth for those who can afford it. Rising rents have the greatest effect on the most vulnerable of the city’s population. If rents are too high, low-income residents are forced to double up with others, seek housing farther from their workplaces and friends, which adds to travel expenses, or accept substandard accommodations.

HUD conducts an annual survey to determine fair market rents in the county. **Table 3-8** compares household income to fair market rents in Clark County. Information for Vancouver alone is not available. Using HUD’s formula, approximately 15 percent of county residents cannot afford even a studio apartment, and over 27 percent cannot afford a two-bedroom unit. These households must have public assistance to obtain adequate housing.

**Constraints on housing production.** According to the *County/City of Vancouver Consolidated Housing and Community Development Plan, 2000-2004*, the major costs associated with building single-family housing are as shown in **Table 3-9**.

**Table 3-9.** Major cost percentages of building single-family housing.

Category	Cost
Materials and labor	52%
Developer overhead	13%
Land	10%
Infrastructure	8%
Permits and fees	7%
Profit	10%
Total	100%

Currently, there are relatively few constraints on housing production in Vancouver and Clark County. Basic materials, such as lumber and gravel, are readily available in the area and interest rates are the lowest they have been in a long time. The potential constraints on meeting existing and future housing demand are:

- availability of readily developable land
- time delay and cost of environmental permitting

Chapter 4, Environment, discusses the City’s programs and policies to protect endangered species and sensitive resource areas while allowing growth to occur. Chapter 1, Community Development, discusses the land that will be needed to accommodate growth over the next 20 years.

**Housing programs.** The Community Services Department of the City of Vancouver provides a number of programs to assist residents meet their housing needs, including:

- First Home Loan Program
- YWCA’s Transitional Housing program for the homeless
- Affordable Housing Environments

- Habitat for Humanity
- Vancouver Housing Authority support and coordination
- Columbia Non-Profit
- Homeowner Rehabilitation Program
- Multi-Family Rental Rehabilitation (City/County administered)
- Fair Housing Education/Information
- Impediments to Fair Housing Analysis
- Home Mortgage Disclosure Act Analysis

In addition, City staff participates in a number of countywide groups focused on specific housing need groups:

- Barriers to Affordable Housing
- Continuum of Care
- Affordable Housing Task Force (Summit Committee)
- Regional Affordable Housing Network.
- Clark Housing Review Board (distributes federal HOME funds)
- Urban County Policy Board (distributes county CDBG funds)
- First Home Loan Program – Advisory Board
- Housing Opportunities Network – Advisory Board
- Consolidated Housing and Community Development Plan committee

## Direction for the future

Vancouver will work with public agencies, non-profit organizations and private housing developers to provide a range of housing types for local residents in safe, livable neighborhoods. This will involve working to provide adequate low-income and special needs housing, striving to improve overall housing affordability levels to the extent possible, and coordinating housing provision to facilitate neighborhood and community livability.

Vancouver will work to ensure that all jurisdictions in Clark County provide a fair share of low-income and special needs housing.

## Housing policies

The City of Vancouver adopts the following policies to ensure an adequate supply of housing for all economic segments of the community. These policies are consistent with and implement Policy Section 2.0 of the *Community Framework Plan*, adopted by Clark County and local jurisdictions, and planning policy 36.70.A.020(4) of the Washington Growth Management Act (see Appendix A).

### H-1 Housing options

Provide for a range of housing types and densities for all economic segments of the population. Encourage equal and fair access to housing for renters and homeowners.

### H-2 Affordability

Provide affordable housing by formulating innovative policies, regulations and practices, and establishing secure funding mechanisms. Target affordability programs toward below median area income.

### H-3 Housing improvement

Encourage preservation, rehabilitation and redevelopment of existing housing stock. Support neighborhood based improvement efforts.

### H-4 Innovative zoning

Encourage innovative housing policies that provide for affordable housing and maintain neighborhood character. Develop inclusionary housing policies that provide for compatible affordable housing within new subdivision developments.

### H-5 Housing placement near services and centers

Facilitate siting of higher density housing near public transportation facilities and in designated centers and corridors.

### H-6 Special needs housing

Facilitate housing for special needs populations dispersed throughout Vancouver and the region. Such housing may consist of residential-care facilities, shelters, group

homes, or low-income housing, and should be located near transportation and other services such as health care, schools, and stores.

### H-7 Home ownership

Promote opportunities for home ownership and owner occupancy of single- and multi-family housing.

### H-8 Public-private partnerships

Facilitate enhanced partnerships between public, private, and non-profit sectors to address affordable housing.

### H-9 Funding for housing

Pursue funding mechanisms to support affordable housing involving local, state, and federal agencies.

For further information:

- The *Clark County/City of Vancouver Consolidated Housing and Community Development Plan, 2000–2004* contains information and policy guidance for housing. Contact City of Vancouver Community Services for information on this document or City housing and neighborhood programs ([www.ci.vancouver.wa.us/chservices/index.shtm](http://www.ci.vancouver.wa.us/chservices/index.shtm)).
- The 2003 *Clark County Comprehensive Plan* provides information and policies on housing in unincorporated Clark County, including the Vancouver UGA. Contact Clark County Long Range Planning or visit Clark County's Web site (<http://www.co.clark.wa.us/longrangeplan/review/review-info.html>).
- Contact the Vancouver Housing Authority for information on Vancouver area affordable housing projects ([www.vhousa.com](http://www.vhousa.com)).