



Affordable Housing

Community Health Assessment Priority One: Mason County residents are able to access and afford housing that supports individual economic vitality.

Rationale: Housing impacts health in two ways. A home that is safe and free from physical hazards reduces the risks for infectious and chronic diseases, injuries, and poor childhood development. Safe housing provides families with a sense of privacy, security, stability and control. Research shows that these factors can make important contributions to health. Second, unaffordable housing creates additional stress. (1)

Moving Mason Forward Goals

Mason County residents will experience fewer incidents of homelessness

Different service organization and funders use different definitions of homelessness. Before 2016, Housing and Urban Development (HUD) included individuals who were living in emergency and transitional shelters as homeless, as well as individuals who are 'couch-surfing' or 'doubling-up.' Now their definition only includes individuals who are unsheltered. McKinney-Vetno, the program that supports homeless students in the public school systems, does include individuals living in unstable housing situations (eg. 'couch-surfing' or 'doubling-up') as homeless.

Each year, counties are required to complete an annual point-in-time homeless count (PIT Count). The PIT Count is not a scientific study and comprehensiveness is determined by local capacity. (2)

Mason County Annual Point-in-Time Homeless Count (2)

Populations	2015	2016	2017
Sheltered Households	111	127	118
Households w/only adults	10	19	25
Households w/children	101	108	93
Unsheltered Households	139	289	98
Households w/only adults	75	106	60
Households w/children	55	183	38
Household w/ minors only	9	-	-
Total Homeless	250	416	216

Public Schools Districts are required by federal law (McKinney-Vento Act), to identify homeless students and provide accommodations to ensure that homelessness has minimal impact on academic achievement. The various school districts have differing capacities to address this issue. As mentioned earlier, McKinney-Vento defines homelessness as lacking a fixed, regular and adequate nighttime residence. Some examples include living in public or private places not designed for sleeping, emergency or transitional shelter, hotel, cars, abandoned buildings, or otherwise substandard housing. For a full list of what is included in the definition please see "The McKinney-Vento Definition of Homeless." (3)

Homeless in Mason County Public Schools (4)

Area	2011-12	2012-13	2013-14	2014-15	2015-16	Percent of Students experiencing homeless, 2015-16
Grapeview	0	0	0	<10	17	7%
Hood Canal	17	19	23	46	52	17%
Mary M. Knight	14	17	11	11	<10	<6%
North Mason	66	116	129	126	136	6%
Pioneer	37	52	51	41	26	4%
Shelton	382	374	336	327	429	17%
Southside	1	2	0	<10	<10	<5%
ESD 113*	-	-	284	232	305	-
TOTAL	517	580	857	783	965	-
Washington State	27,390	30,609	32,539	35,511	39,671	4%

Note: In 2013 through 16, ESD 113 provided additional Homeless Advocate support with Shelton School District. The actual count numbers are attributed to the agency that collected the data. However, the ESD 113 data are included with Shelton School District in the percent.

Low-income households have access to and can afford basic housing

Affordable housing is defined as housing costs that is below 30% of household income. Any family who exceeds 30% of their income on housing is considered in need of housing assistance according to the U.S. Department of Housing and Urban Development (HUD).

Percent of Household Income Dedicated to Housing Costs for Mason County Renters (5)

Housing Costs as Percent of Household Income	Mason 2007-2011	Mason 2012-2016	WA 2012-2016
<15%	13%	10%	12%
15-19.9%	8%	19%	13%
20-24.9%	11%	10%	13%
25-29.9%	14%	8%	12%
30-34.9%	10%	9%	10%
>35%	44%	45%	40%

Notes: Due to small sampling size, the US Census can only produce data that is the sum of a 5-year period.

Percent of Household Income Dedicated to Housing Costs for Mason County Homeowners (5)

Housing Costs as Percent of Household Income	Mason 2007-2011	Mason 2012-2016	WA 2012-2016
<20%	27%	36%	38%
20-24.9%	15%	13%	17%
25-29.9%	10%	14%	13%
30-34.9%	10%	9%	9%
>35%	37%	29%	24%

Notes: Due to small sampling size, the US Census can only produce data that is the sum of a 5-year period.

Factors That Inform Outcomes

Severe Housing Problems

The County Health Ranking Initiative started including housing indicators in 2015. They measure an indicator called 'Severe Housing Problems.' This represents the percentage of households with at least 1 or more of the following housing problems:

1. housing unit lacks complete kitchen facilities;
2. housing unit lacks complete plumbing facilities;
3. household is severely overcrowded; and
4. household is severely cost burdened.

Severe overcrowding is defined as more than 1.5 persons per room. Severe cost burden is defined as monthly housing costs (including utilities) that exceed 50% of monthly income. (1)

Percent of Population Experiencing Severe Housing Problems (1)

Area	2017
Mason County	17%
Washington	18%

Housing Needs Assessment

In January 2015, the State of Washington published a state-wide Housing Needs Assessment. The data presented below comes from that report. Since this is a one-time only study, there is no baseline or trend data. (6)

Percent of Median Income Required to Afford Fair Market Rent (6)

Family Structure	Mason County	WA	Recommended %*
4 people/3-bedroom	72%	73%	30%
1 person/1 bedroom	62%	60%	30%

Note: *Affordability is defined as housing expenses that are 30% or less than household income.

The Fair Market Rent as determined by HUD by unit size for Mason County, WA can be found below.

2016 Fair Market Rent by Unit Bedrooms (7)

Area	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Mason County	\$592	\$717	\$960	\$1,293	\$1,316

Availability of rental units impacts housing costs. Basic supply and demand economics suggest that the lower the supply, the higher the demand and therefore the greater the cost.

Rental Housing Market Characteristics, 2015 (6)

	Mason County
Rental vacancy rate	2-3%
Subsidized housing inventory	401 units
Share of Statewide inventory	0.3%
Share of Low-income renter HH	0.5%
Share of cost-burdened renter HH	0.5%

As mentioned earlier, affordable housing is defined as housing costs no greater than 30% of household income. If the median household income is \$51,764, then affordable housing costs (including rent, utilities, and insurance) should not be more than \$15,529 per year.

Median Household Earnings Mason County and Affordable Housing Thresholds, 2016 (8)

	Mason County	WA
Median Household Income	\$51,764	\$62,848
Annual Housing Cost Threshold (30%)	\$15,529	\$18,854
Low-income limit (30% of median HH income)	\$36,235	\$43,994
Annual Housing Cost Threshold (30%)	\$10,871	\$13,198
Extreme low-income (50% of median)	\$25,882	\$26,424
Annual Housing Cost Threshold (30%)	\$7,765	\$7,927

Those in the extremely low income category are only able to afford an efficiency or studio rental unit based on the 2016 Fair Market Rent Documentation System. In addition, those in the low income category can only afford a one-bedroom unit.

Local Rental Market

The majority of renters in Mason County spend between \$750 and \$999 on monthly rent.

Breakdown of Monthly Rents, 2016 (9)

Monthly Rental	Mason County	Washington
<\$300	1.3%	3.0%
\$300-\$499	5.0%	6.2%
\$500-\$749	17%	22%
\$750-\$999	44%	25%
\$1,000-\$1,499	17%	24%
>\$1,500	15%	19%

The Housing Needs Assessment found that between 31-35% of Mason County households are 'cost-burdened,' meaning that housing cost exceeds recommended percentages of household income. This problem is much greater for low-income households. Around 65% of low-income household are 'cost-burdened.'

Affordability Gap, 2015 (6)

Sub-population	Measure	Availability	GAP
Extremely low-income renters (0-30% of median HH income)	# of affordable vs. available units	29-34 units vs. 100 renters	66-71 units vs. 100 renters
Low-income renters (0-50% of median HH income)	# of affordable vs. available units	61-65 units vs. 100 renters	35-39 units vs. 100 renters

Note: Low-income is defined as 30% or less of median household income
Extreme low-income is defined as between 30-50% of median household income.

- (1) County Health Rankings, University of Wisconsin. www.countyhealthrankings.org
- (2) Annual Point in Time Count - Washington State Department of Commerce
<http://www.commerce.wa.gov/serving-communities/homelessness/annual-point-time-count/>
- (3) The McKinney-Vento Definition of Homeless. National Center for Homeless Education
<https://nche.ed.gov/legis/mv-def.php>
- (4) Washington State Report Card. Office of the Superintendent of Public Instruction, Washington State.
<http://reportcard.ospi.k12.wa.us/summary.aspx?groupLevel=District&schoolId=1&reportLevel=State&yrs=2016-17&year=2016-17>
- (5) American Fact Finder. Selected Housing Characteristics.
https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_16_5YR_DP_04&prodType=table
- (6) State of Washington Housing Needs Assessment, January 2015.
<http://www.commerce.wa.gov/housing-needs-assessment/>
- (7) Fair Market Rents. U.S. Department of Housing and Urban Development
https://www.huduser.gov/portal/datasets/fmr.html#2018_query
- (8) American Fact Finder. Median Household Income in the Past 12 Months
https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_16_5YR_B1_9013&prodType=table
- (9) American Fact Finder. Rent Asked
https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_16_5YR_B2_5061&prodType=table

Questions about the data can be directed to
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