

## 5.5. Housing Element

This chapter is a required element of a comprehensive plan developed to meet the provisions of the GMA. In overview, this chapter describes existing characteristics of housing, provides a statement of goals and policies related to housing, projects future housing needs, and demonstrates the availability of sufficient land for housing.

### 5.1 Planning Assumptions

This chapter has been developed in accordance with county-wide planning policies ~~and has that~~ have been integrated with other plan elements to ensure consistency throughout the plan. In particular, two assumptions developed in the land-use element are used as the basis for projections in this chapter:

- The population of the city will increase substantially during the planning period, from 1,4691,810 in 2015-2023 to 2,3232,810 in the year 20362045.
- The number of persons per household is roughly 2.7 and is expected to remain constant during the planning period.

### 5.2 Existing Conditions

Information about existing housing conditions was gathered from several sources: the 2010-2020 US Census, the 2010-2020 American Community Survey, the city's 2010-2020 census of housing and population, the city's building permit records, and the Whatcom County Housing Authority data.

#### 5.2.1 2010-2023 ACS Census data

*Amount and type of housing.* According to the 2010 U.S. Census2023 American Community Survey (ACS) put on by the U.S. Census Bureau, the city of Sumas had 465-579 housing units<sup>2</sup> within city limits, of which 304-400 were detached single-family residences, 63-35 were mobile homes, RVs, or trailers, and 98-144 were multi-family residences. Comparing the 2000-2010 U.S. Census data to the 20102023 ACS, there was an increase of 50-96 detached single-family residences, an ~~decrease~~ increase of 16-46 multi-family residences, and an ~~increase~~ decrease of 26-28 mobile homes, RVs, or trailers. Based on the 2010 U.S. Census2023 ACS, the growth in Sumas during the 2000s-2010s appears to have been accommodated in single-family residences. ~~Other than data error, there is no clear explanation for why the 2010 U.S. Census showed the number of multifamily units as having decreased. In this regard, the city's 2010 census appears~~

<sup>2</sup> A housing unit is a structure or a portion of a structure in which a single family or a single individual lives. A single apartment or a single family house is considered 1 unit, while a duplex is considered 2 units.



~~to provide better data an even mix of single- and multi-family residences.~~

~~The city's 2010 census showed a total of 514 residential units, including 326 single-family units, 159 multifamily units and 29 mobile homes. Comparing the city's 2010 census to the 2000 U.S. Census shows a net increase of 109 units, including an increase of 72 single-family units, an increase of 45 multifamily units, and a decrease of 8 mobile homes. Based on this comparison, new housing units included a mix of both single-family and multifamily units, with the majority of the new units (59 percent) being single-family. This pattern reverses the pattern seen in the 1990s where over fifty percent of new units were multifamily.~~

*Age of housing stock.*— Table 5-1 describes the age of the housing stock based on U.S Census data. In general, the housing stock reflects the same kind of trends as revealed in the population data discussed in Chapter 2.— There is a substantial amount of very old housing (pre-1939) and of very new housing (post-1990), and a period of relatively little housing construction during the mid- to late part of the last century.

Table 5-1.— Age of Housing Stock  
(US Census, 2010)

<u>Year Built</u>	<u>Number of Units</u>	<u>Fraction of Total</u>
2005 or later	33	7%
2000—2004	24	5%
1990—1999	83	18%
1980—1989	44	10%
1970—1979	53	11%
1960—1969	43	9%
1940—1959	79	17%
pre-1939	106	23%
Total	465	100%
<u>Year Built</u>	<u>Number of Units</u>	<u>Fraction of Total</u>
2010 or later	117	20.2%
2000-2009	87	15.0%
1980-1999	99	17.1%
1960-1979	144	24.9%
1940-1959	27	4.7%
1939 or earlier	105	18.1%
Total	579	100.0%

Source: 2023 U.S. Census, American Community Survey

*Condition of housing stock.*— The ~~2010 US Census~~ 2023 ACS provides certain measures of interior conditions considered to be substandard.—No housing unit was identified as lacking complete plumbing facilities.—Also, no unit was identified as lacking complete kitchen facilities.

*Ownership and occupancy.*—The Census data show that out of ~~371-534~~ occupied units, ~~229-366~~ (~~62-69~~ percent) were owner-occupied, and ~~142-168~~ (~~38-31~~ percent) were renter-occupied. ~~120-280~~ (~~52-77~~ percent) of the owner-occupied homes were mortgaged and ~~109-86~~ (~~48-23~~ percent) were owned free and clear.

*Value of housing stock.*—Table 5-2 profiles the value of specified homes in Sumas.—The median value of ~~Sumas's~~ Sumas' owner-occupied homes was \$~~204,200~~ 232,200.—The equivalent statistic for Whatcom County as a whole was \$~~293,500~~ 375,600.



Table 5-2.— Value of Specified Owner-Occupied Housing Units  
(US Census, 2010)

Value \$	Number of Units	Fraction of Total
<50,000	2	1%
—50,000—99,999	12	5%
—100,000—149,999	7	3%
—150,000—199,999	89	39%
—200,000—299,999	85	37%
—300,000—499,999	20	9%
—> 500,000	14	6%
Total	229	100%
Value \$	Number of Units	Fraction of Total
< 50,000	1	0.3%
50,000 - 99,999	4	1.1%
100,000 - 299,999	147	40.2%
300,000 - 499,999	166	45.4%
> 500,000	48	13.1%
Total	366	100.0%

Source: 2023 U.S. Census, American Community Survey

Table 5-3.— Percentage of Income Toward Rent and Housing Costs  
(US Census, 2010)

% of Income Toward Rent or Housing	Owners	Renters	Total	Fraction of Total
<20%	130	51	181	49%
—20—29%	36	30	66	18%
—30—39%	63	57	120	33%
Not computed	{0}	{4}	{4}	—
Total Units	229	138	367	100%

<u>% of Income Toward Rent or Housing</u>	<u>Owners</u>	<u>Renters</u>	<u>Total</u>	<u>Fraction of Total</u>
<u>&lt; 20%</u>	<u>190</u>	<u>24</u>	<u>214</u>	<u>40.8%</u>
<u>20 - 29%</u>	<u>94</u>	<u>14</u>	<u>108</u>	<u>20.6%</u>
<u>&gt; 30%</u>	<u>82</u>	<u>101</u>	<u>183</u>	<u>34.9%</u>
<u>Not computed</u>	<u>0</u>	<u>19</u>	<u>19</u>	<u>3.6%</u>
<u>Total</u>	<u>366</u>	<u>158</u>	<u>524</u>	<u>100.0%</u>



Source: 2023 U.S. Census, American Community Survey

*Affordability of housing.*— HUD defines housing as "affordable" when a household pays less than 30 percent of its total income toward housing costs.— Households paying less than 20 percent are considered to live in "very affordable" housing.— Table 5-3 summarizes the affordability of both owner- and renter-occupied units within the city of Sumas.— The table is derived from sample data and therefore has some built-in inaccuracies, but the table nevertheless allows identification of trends.— The row marked by the arrow shows the part of the community living in unaffordable housing.

As seen in the left columns, 28-22 percent of *owners* live in unaffordable housing (i.e., 63-82 out of 229-366).— It is impossible to know whether those owners have assumed large mortgages as a matter of choice or have encountered hard times and are struggling to keep their homes.— As shown in the next column, the situation of the *renters* is worse:— 41-64 percent of renters live in unaffordable housing (i.e., 57-101 out of 138-158).— Overall, 33-35 percent of the community lives in unaffordable housing, which is slightly lower-higher than the 35-33 percent identified in the 2000-2010 Census.

Table 5-4 shows the economic situation of households in Sumas according to classifications established by HUD.— The left column shows HUD's definitions of income brackets.— Note that each bracket is defined with respect to the *median household income* within the community. That value was \$42,411-\$86,500 in Sumas, so a "very low" income household would be one with an income less than 50 percent of that amount, or less than \$21,206-\$43,250, as shown in the second column.— The right column reveals an interesting profile:— there are large high- and low-income segments of the community, and a smaller middle ground.— In addition, there has been an improvement-slight increase in Very Low, Low, and Moderate income since the 2000-2010 Census, which showed that 53-44 percent of households were Very Low, Low, and Moderate Income in those categories, as compared to 44-46 percent in the year 2010-2023.

Table 5-4.— Households By Income Group  
(Derived From US Census, American Community Survey, 2010)

<u>HUD Definition of Income Brackets</u>	<u>Corresponding \$ in Sumas</u>	<u># Households</u>	<u>Fraction of Total</u>
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Very low—<50% of median	<\$21,206	69	19%
Low—50–80% of median	\$21,206– \$33,929	64	17%
Moderate—80–95% of median	\$33,929– \$40,290	29	8%
Middle/High—>95% of median	-----> \$40,290	209	56%
Totals		371	100%

HUD Definition of Income Brackets		Corresponding \$ in Sumas	# Households	Fraction of Total
Very Low	< 50% of median	< \$43,250	137	25.7%
Low	50 - 80% median	\$43,250 - \$69,200	77	14.4%
Moderate	80 - 95% of median	\$69,200 - \$82,175	33	6.2%
Middle/High	> 95% of median	> \$82,175	286	53.7%
Total			533	100.0%

Source: 2023 U.S. Census, American Community Survey

### 5.2.2 Building permits

Census data from ~~2010-2020~~ fails to reflect activities of the last ~~five-four~~ years (April ~~2010-2020~~ - March ~~2015~~~~2024~~).— In this period there were permits issued for ~~19-37~~ new residential structures, providing a total of ~~22-41~~ new housing units.—~~One mobile home unit was removed~~~~Four single-family residences and one trailer were removed.~~ ~~17-35~~ single-family residences were constructed with a median construction value of approximately ~~\$170,000~~~~\$238,100~~, which after adding the average lot price of ~~\$60,000~~~~\$94,000~~ yields an amount somewhat ~~higher-lower~~ than the overall median of ~~\$204,200~~~~\$362,000~~ reported in the ~~2010-2023~~ Census.— Two building permits were for multi-family structures (one duplex and one ~~triplex~~~~fourplex~~).— The recent permits show a ~~continuation-of~~~~diversion from~~ the pattern mentioned earlier in which the majority of new housing units (i.e., ~~77-85~~ percent, ~~17-35~~ out of ~~22~~ ~~41~~ units) are single-family.

### 5.2.3 Subsidized housing

Several subsidized housing projects have been undertaken in Sumas, as discussed below.

- *Creekside Meadows*.— Two multi-family structures, including 20 units, are located south of Front Street.— Creekside Meadows was funded by the state as a Tax Credit Project.— Rent and utilities are no more than 30 percent of a household's adjusted income.— Eligibility is based on income.— Two- and three-bedroom units are available.
- *Sumas Square*.— Sumas Square is an 11-unit structure managed by the Whatcom County Housing Authority for elderly and handicapped persons.— Rent, including utilities, equals 30 percent of monthly income, after medical expenses have been deducted.— Eligibility is based on age, disability, and income. Since the November 2021 flood event, Sumas Square has

been closed and its residents relocated while the Whatcom County Housing Authority works to receive funding from the State to elevate and rehabilitate the structure.

- *Sunrise Apartments.*—This 12-unit structure was built several years ago under WCHA's sponsorship, but is now privately owned.—Rents are established based upon monthly income.
- ~~*Two HUD-owned homes.*—HUD owns two homes that are available for rent by eligible low-income families.~~
- *Rehabilitation project.*—In the early 1980s, about 25 homes were rehabilitated using federal grant funds.
- *Habitat for Humanity.* Over the past decade, Habitat for Humanity has constructed six residential dwelling units (three pairs of attached, zero lot line homes) that are now owner-occupied. In 2024, Habitat for Humanity received a Conditional Use Permit for construction of a three-unit attached, zero lot line development on Front Street.

~~Section 8 vouchers and certificates are available in Whatcom county. There are approximately 19 families in the Sumas zip code area involved in Section 8 programs, of which an unknown number live within city limits.~~

#### 5.2.4 Summary

Considering all of the data presented above, a number of conclusions can be reached:

- Census data reveals a ~~large proportion~~little less than half of Sumas residents are Very Low, Low, and Moderate income, according to HUD standards.—The proportion of people within those categories declined during the ~~2000s~~2010s, with ~~53~~44 percent of residents now falling into those categories.
- Housing within Sumas is generally at the low-cost end of the spectrum of what is available within the county.—Existing homes have lower median value, and new construction is marketed at a cost that is lower than median home values elsewhere in the county.
- Since ~~2000~~2010, the majority of housing built in Sumas was single-family.
- Census data indicates that ~~120~~183 households (~~33~~36 percent of the total) are situated in unaffordable housing and that ~~about~~over half of those households are in rental units.—There are ~~45~~41 units of subsidized rental housing available in town, so more such units could be used.

### 5.3 Projected Housing Needs

*Amount of housing.*—New housing stock will be needed to accommodate anticipated growth. Table 5-5 identifies the projected housing demand for Sumas over the course of the 20-year planning period.—The table ~~relies upon an assumption that the relative economic condition of residents will remain constant (i.e., that the same proportion of people will be low income over time).~~implements the new State policy of providing for the apportionment of more low- and very



low-income housing over the course of the planning period.—The table shows that Sumas will accommodate about 335-381 new households, of which 121-213 will consist of Low- or Very Low-income people. As seen in Table 5-5, Sumas' occupancy rate is lower than in the following years. This is as a result of the November 2021 flooding event. By 2023, many homeowners and renters were still living elsewhere while their homes underwent repairs. As this is an isolated incident, we expect occupancy rates to return to normal moving forward.

Availability of sufficient land.—As described in Chapter 3, available infill sites expanded UGAs in combination with the established UGA provide enough land to accommodate 375-372 new housing units, including a market factor of over 20 about 18 percent.

Provision for diverse needs.—As noted in the summary above, the marketplace has done a good job of adjusting to the needs of the diverse economic segments found in Sumas.—Availability of suitable land will ensure continued responsiveness in the marketplace, and the land-use plan identifies such land.—The regions identified for infill development (see Map 6A in the land-use chapter) are adjacent to varied kinds of existing housing.—The region to the northeast abuts a higher-income single-family neighborhood and can be expected to attract more development of a similar nature.—The region to the northwest (Moe Hill) is also attracting larger single-family homes.—The region to the south (Boon Street) encircles an attractive subsidized apartment complex, and other multi-family development has recently located there.—That area will probably continue to attract a mix of single-family and multi-family housing, and the description of the area emphasizes its suitability for a mix of single-family and multi-family development.

Table 5-5.—Projected Housing Demand

	2015	2021	2026	2031	2036
Population	1,468	1,712	1,916	2,119	2,323
Persons Per Unit	2.7	2.7	2.7	2.7	2.7
Occupancy Rate	94.5%	94.5%	94.5%	94.5%	94.5%
Income Bracket	Number of Units Needed in Bracket				
Very Low	109	127	143	158	173
Low	98	114	128	141	155
Moderate	46	54	60	66	73
Middle/High	322	376	421	465	510
Total Housing Units	575	671	751	830	910

  

	2023	2030	2035	2040	2045
Population	1,810	2,129	2,356	2,584	2,810
Persons Per Unit	3.13	3.13	3.13	3.13	3.13
Occupancy Rate	92%	92%	92%	92%	92%

<u>Income Bracket</u>	<u>Number of Units Need in Bracket</u>				
<u>Very Low</u>	<u>101</u>	<u>136</u>	<u>170</u>	<u>207</u>	<u>248</u>
<u>Low</u>	<u>113</u>	<u>125</u>	<u>132</u>	<u>137</u>	<u>140</u>
<u>Moderate</u>	<u>74</u>	<u>86</u>	<u>93</u>	<u>101</u>	<u>107</u>
<u>Middle/High</u>	<u>744</u>	<u>278</u>	<u>298</u>	<u>315</u>	<u>330</u>
<u>Total Housing Units</u>	<u>532</u>	<u>626</u>	<u>837</u>	<u>760</u>	<u>826</u>

## **5.4 Goals and Policies**

Goal 5.1: —Support healthy residential neighborhoods that reflect a high degree of pride in ownership.

Policy 5.1.1: —The city shall enforce the ordinances that affect the appearance of neighborhoods, such as the ordinances pertaining to abandoned cars and to noxious weeds.

Policy 5.1.2: —The city shall adhere to the residential zoning code and refrain from granting variances that might change the character of neighborhoods.

Goal 5.2: —Strive to preserve and enhance the existing housing stock.

Policy 5.2.1: —The city should serve as lead agency for residents interested in seeking federal grant funds targeted at rehabilitation of housing, if available.

Goal 5.3: —Encourage the development of affordable housing for all income brackets.

Policy 5.3.1: —The city will supply enough residential land to meet the projected housing need over the next 20 years.

Policy 5.3.2: —The city should support the development of some neighborhoods containing only single-family residences.

Policy 5.3.3: —The city will allow for the development of multi-family housing to meet affordable housing needs, provided that the character of the community is maintained.

Policy 5.3.4: —The city shall regulate the construction and siting of manufactured housing in the same manner as site-built housing and shall not discriminate against the siting of manufactured housing within residential zoning districts.