

MOSES LAKE HOUSING NEEDS ASSESSMENT

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Summary of Key Findings

Moses Lake is the largest city in Grant County and is a center for services, shopping, employment, healthcare, education, and housing. Residents tend to make moderate incomes with a Median Family Income (MFI) of about \$58,000.

In Grant County, as in many other places, the population is aging. Aging people tend to have special housing and service needs, yet their incomes tend to be low or fixed. Adults over age 62 in Moses Lake experience high rates of cost burden, particularly if they live alone. Yet this segment of the population is projected to increase faster than all other age groups between 2020 and 2040. Moses Lake already has a higher percentage of adults over age 70 than the County as a whole. Older adults are likely drawn to the City to be close to healthcare, shopping, and other services. As the population ages in the County, it is likely this trend will continue and there will be an even greater need for quality, affordable housing for older adults.

The issue of cost burden also affects the whole community. Nearly one-third of households in Moses Lake pay more than 30 percent of their income for housing, signaling a lack of affordability and choice in the market. Renters and households with low incomes are particularly affected by cost burden. Cost-burdens affect individual and community wellbeing in significant ways, as cost-burdened households have less money to spend on other essentials such as food, healthcare, transportation, or education. When communities have an adequate supply of housing to meet residents' needs, levels of cost burden are much lower. This is because there is housing available to meet a variety of needs throughout a person's lifecycle.

With home prices rising faster than incomes, increasing cost burden will continue to affect the community. Between 2012 and 2018 home values rose by 47% but median household income only increased by 19%. While rental rates have not increased as much as home values, renters are still challenged to find housing they can afford. Rental unit housing options are particularly limited for low-income households, especially those that are very or extremely low-income. These conditions also push area residents who work in Moses Lake out of the City to find housing closer to where they work.

Over two-thirds of Moses Lake's workforce lives outside the City. Many of these workers are

Glossary of Terms

Definitions of key terms can be found in the glossary at the end of this document on page 44.

commuting long distances (i.e., over 50 miles) to work in the City. While some people may commute into the City by preference, community members reported that many workers would prefer to live closer. Lower income workers are more likely to be commuting from over 50 miles away compared to higher income workers. Longer commutes can stress transportation networks and challenge quality of life since time spent on the road reduces the amount of time available to spend in recreation, leisure, community activities, or other aspects of life.

Limited housing supply is part of the reason for rising housing prices. Community members and real estate professionals report that Moses Lake has a very tight housing market. As of 2018, the homeownership vacancy rate was reported at 2.6%. A healthy housing market typically has a vacancy rate of around 5%. Although housing production has increased in recent years, the rate falls short of anticipated growth. Moses Lake needs an average of 253 units per year to meet estimated household growth by 2038. This is about 28% higher than the current rate of production.

More housing type diversity is needed to produce units to meet the community's needs. There is a misalignment between household sizes and housing unit sizes in Moses Lake. More than 60% of Moses Lake households have only one or two members, but only about 39% of the community's housing units have two bedrooms or less. Affordable housing providers have the longest wait lists for one-bedroom units. This misalignment contributes to cost burden as smaller households may be paying a higher price for a larger unit that they may not need.

Lack of housing diversity also freezes market fluidity. Throughout people's lives there is a need to upsize or downsize housing needs as young adults move out on their own, people in midlife establish families or gain wealth, and older adults experience empty nests or need supportive living. Communities with different styles of housing such as apartments, starter homes, townhomes, cottages, accessory dwelling units, duplexes, and smaller multiplex apartment buildings provide different sizes and price points to meet community needs across this lifecycle. Once established this diversity of housing supports an affordable supply of market-rate housing that allows the community to thrive.

This assessment documents Moses Lake's housing needs and challenges. It presents a community profile and housing inventory and identifies housing gaps. This information will help the City to direct the objectives and strategies in its Housing Action Plan to best meet community needs.

Community Context - COVID-19

The global pandemic of COVID-19 has severely weakened the U.S. and Washington state economies affecting both rural and urban communities. People of color, subject to established patterns of discrimination affecting the workplace, housing market, education system, and healthcare structure, have been disproportionately affected by the ongoing COVID-19 pandemic.

Trends in Washington state

- The state's economy has begun to recover; however, it remains far below pre-pandemic activity. Washington's unemployment rate was 8.5% in August 2020 compared with 16.3% in April 2020.
 - Economic impacts are uneven among industries. The hardest hit industries are those where social distancing is most difficult, such as leisure and hospitality. Aerospace and construction jobs are expected to decline by 9.0% and 8.3% respectively. Meanwhile, online shopping employment is expected to increase 19.7%.
 - Job security directly relates to housing security. Income loss and unemployment will fuel instability in the housing market. Lower wage households are vulnerable to market downturns, as these families are less likely to have excess financial reserves and generational wealth resources to tap into during times of economic hardship.¹
 - Washington new home construction is down annually for 2020. Permit activity is expected to be down about 4,000 units from 2019. Many planned developments and construction projects have likely been postponed, stalled, or cancelled due to economic uncertainty.²
 - Temporary relief from housing costs of up to one year of mortgage forbearance was provided by the federal government through the Coronavirus Aid, Relief, and Economic Security (CARES) Act for those with coronavirus related income loss.³ Washington state instituted a moratorium on evictions due to non-payment through the end of 2020. These debts accumulate and residents are responsible for payment when the relief periods end.⁴
-

Supporting Moses Lake Residents

Protections for renters. Renters are most vulnerable to housing loss during this time. Short-term protections should keep people in their homes as the economy adjusts. Assistance should prioritize households that are both low-income and cost burdened.

Support for people experiencing homelessness. Residents experiencing homelessness need additional support with shelter that protects them from infection with social distancing.

Policies to increase housing units. Increasing the quantity and type of housing units is more important than ever, as affordability concerns increase for workers with lost or reduced income.

¹ [Public Broadcasting Service](#), May 11, 2020

² [Washington State ERFC September 2020 Economic and Revenue Forecast](#), September 2020

³ [Consumer Financial Protection Bureau](#), April 24, 2020

⁴ [Washington eviction moratorium extended through Dec. 31-Kings](#), October 8, 2020

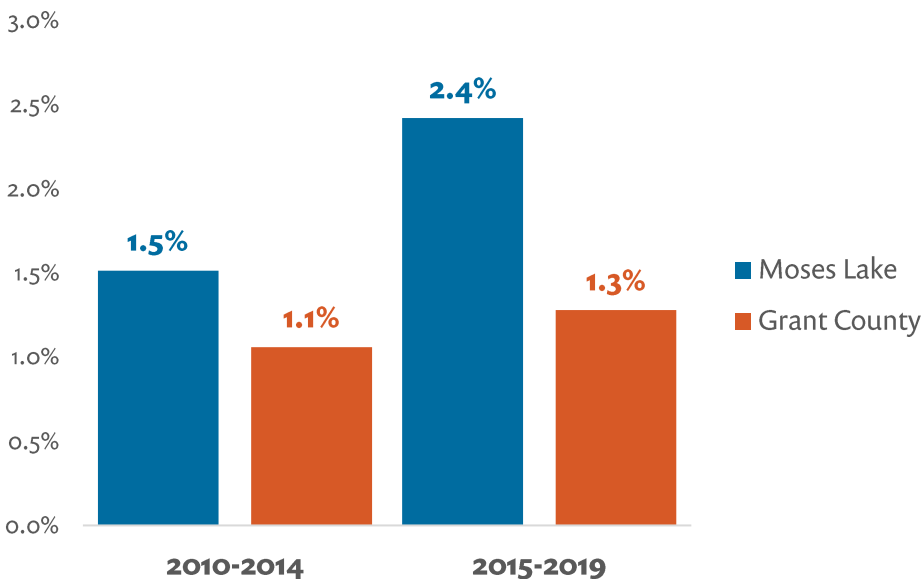
Population Characteristics

Current and Future Population

Moses Lake is growing and aging.

Moses Lake is a growing community, with a 2019 population of 24,220. Rates of growth have exceeded the county-wide population increase across the past decade (2010-2019), particularly over the last five years as shown in Exhibit 1.

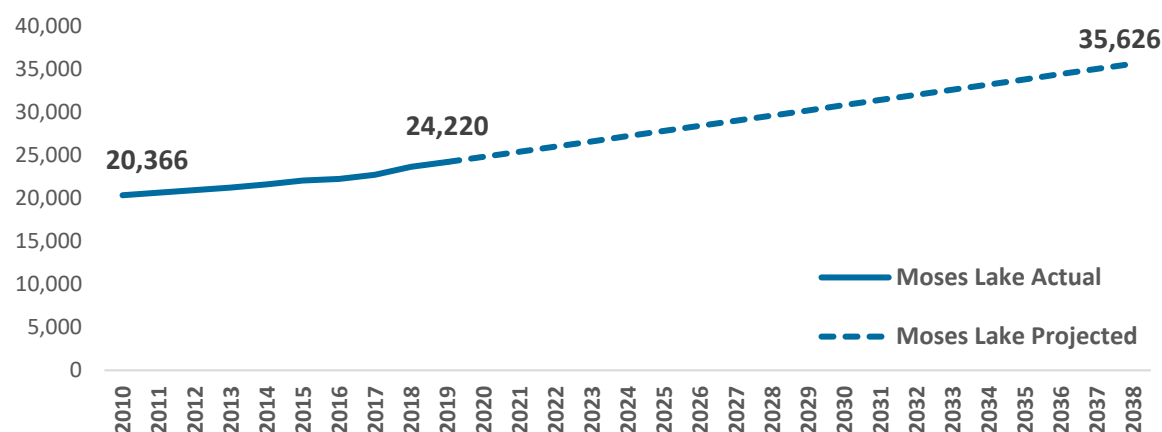
Exhibit 1. Annual Population Growth Rates in Moses Lake and Grant County, 2010-2019



Sources: WA Office of Financial Management, 2019; BERK, 2020. Note: the growth rate for Moses Lake does not include population changes due to annexation.

Projected growth anticipates a continuation of this elevated growth, which indicates a continued need for new housing units in Moses Lake. As shown in Exhibit 2, if recent growth trends continue at an average rate of 2.4% annually, Moses Lake is projected to grow to a population of 35,626 by 2038.

Exhibit 2. Historic and Projected Population in Moses Lake, 2010-2038



Sources: WA Office of Financial Management, 2019; BERK, 2021.

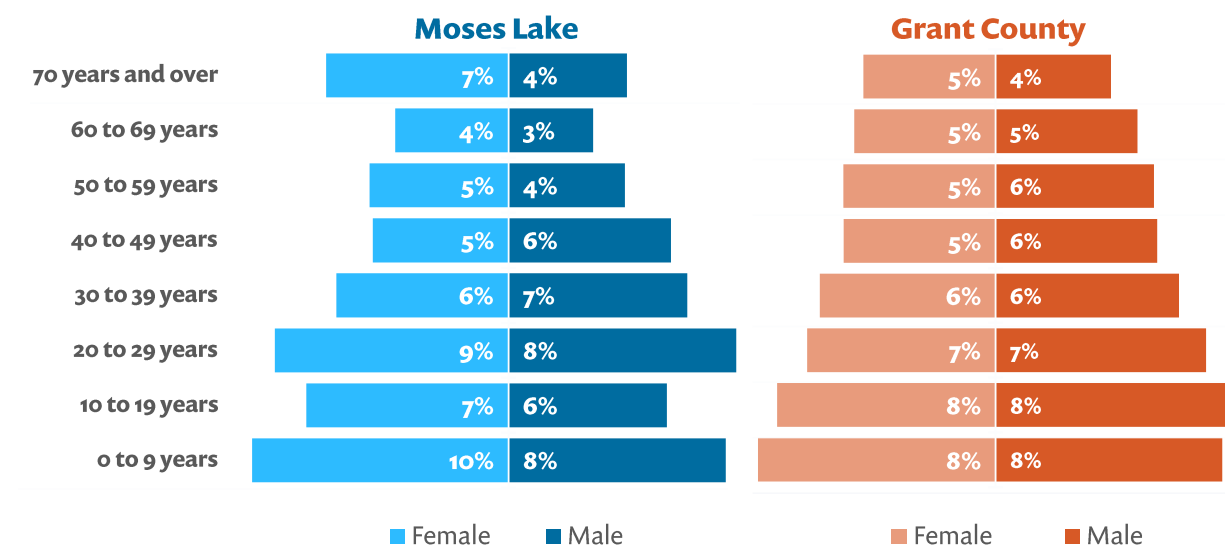
As the City's population has grown, the composition of its population has changed. Relative to 2010, households with older adults are becoming a larger share of the City's population, from 32% in 2010 to 34% in 2018. Non-family households are also becoming a larger share of the City's population, from 33% in 2010 to 26% in 2018. Even as these demographics shift, Moses Lake remains a community of families. Households with children remain a steady share of the population at around 36-37% of the population.

Age

Looking at the City's age and sex distribution as outlined in Exhibit 3

Exhibit 3, Moses Lake's population has higher concentrations than county averages for its youngest and oldest age cohorts (under 10 years and over 70 years), as well as the 20 to 29 aged population.

Exhibit 3. Age and Sex Distribution, Moses Lake and Grant County, 2018

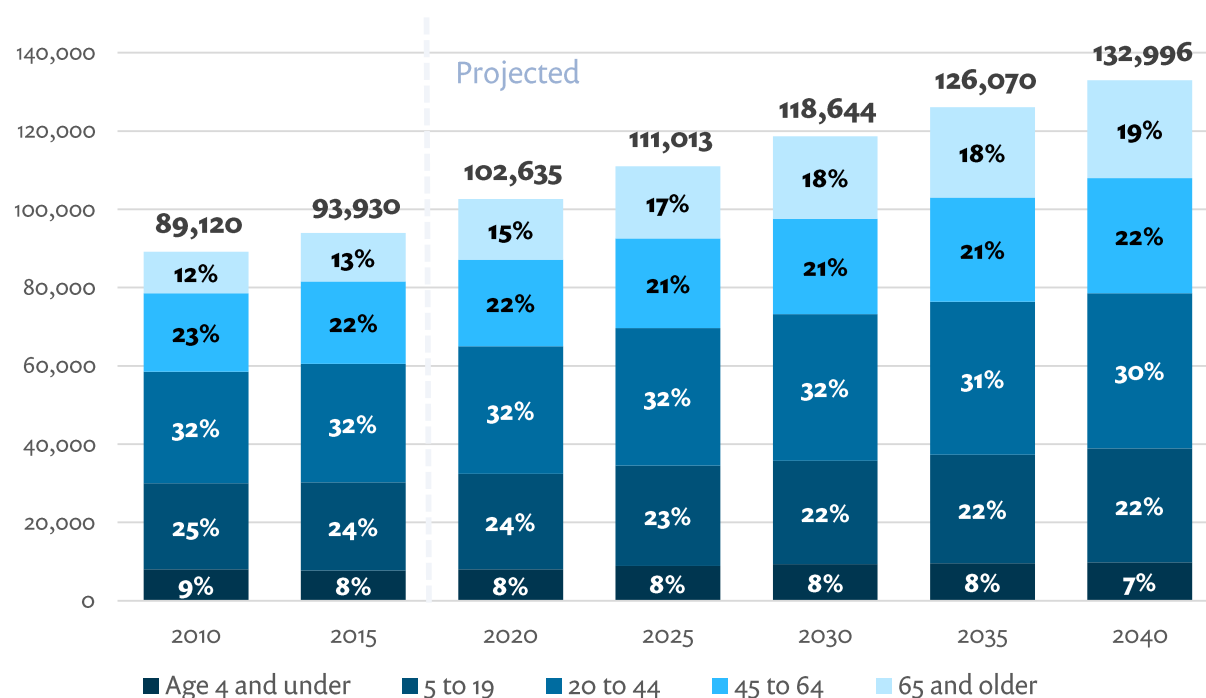


Sources: American Community Survey (ACS) 5-Yr Estimates, 2014-2018 (Table S0101); BERK, 2020.

Regionally, the following changes in population composition by age are expected in Grant County for the 2020-2040 timeframe as outlined in Exhibit 4:

- Older adults (65+) as a share of population will increase, from 15% to 19% of the population. This is likely due to the Baby Boomer generation aging into retirement. In addition, as Grant County's largest city, Moses Lake will attract aging adults who want to live closer to health care and other services and amenities. This trend could explain the higher percentage of people over 70 years old currently in Moses Lake, as shown in Exhibit 3.
- The older segment of the working aged population (45 to 64 years) remains constant at around 22% of the population, likely due to the aging of the large Millennial generation. This is despite the Baby Boomer generation aging into retirement.
- The younger segment of the working aged population (20 to 44 years) will decrease from 33% to 30% of the population, likely due to the large Millennial generation aging into the older working aged population segment.
- School-aged children (19 and under) will also decrease as a share from 32% to 29%.

Exhibit 4. Population Projections by Age Bracket, Grant County



Sources: WA Office of Financial Management, 2019; BERK, 2020.

Age cohort analysis can help Moses Lake anticipate the most suitable types of housing stock for tomorrow's residents of Moses Lake. These forecasts emphasize the need for housing for young families as well as units for older adults such as smaller, accessible homes, family-sized homes, affordable entry-level homeownership options, and affordable rental housing options. The section on Cost-Burdened Households also identifies a need for housing that reduces cost burdens for the growing number of older adults.

Race, Ethnicity, and Language

Moses Lake has a substantial Hispanic population, comprising over one-third of residents. This is reflected in the non-English languages spoken in the community, with 22% of individuals reporting that they speak Spanish. One-third of non-English speakers report that they speak English less than “very well,” making multilingual communication essential.⁵ Effective outreach and engagement for housing policy will entail translating materials and facilitating two-way communication in Spanish.

Since 2010, the Hispanic population in Moses Lake has increased as a share – from 31% in 2010 to 36% in 2018.

Race and Ethnicity

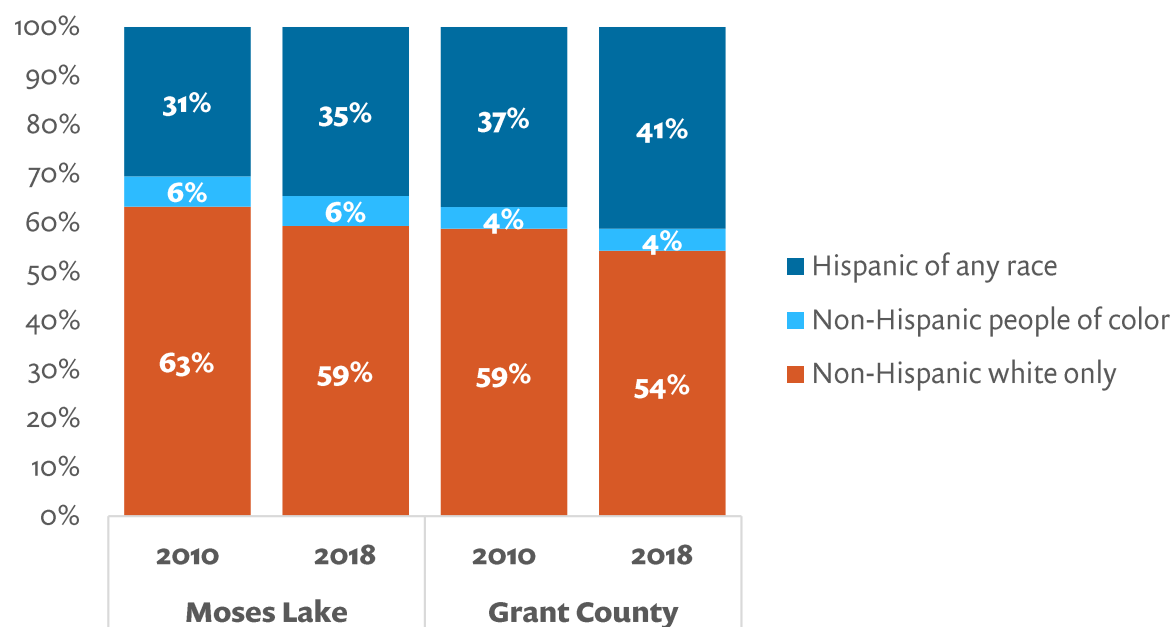
Race and ethnicity are distinct concepts. The Census asks individuals to select an identity for each.

Race is a social identity, with history rooted in oppression and exploitation of non-White populations. The Census offers six racial identities, and people can choose one or more: White, Black or African American, American Indian and Alaska Native, Asian, Native Hawaiian and Other Pacific Islander, and Other.

Ethnicity refers to groups of people who share common ancestry, language, or dialect. There is a wide range of ethnic identities, which may or may not tie to nationality. The Census asks respondents to identify as Hispanic or non-Hispanic, with Hispanic referring to people with ties to Central or South America.

⁵ ACS 5-Yr Estimates, 2014-2018 (Table S1601).

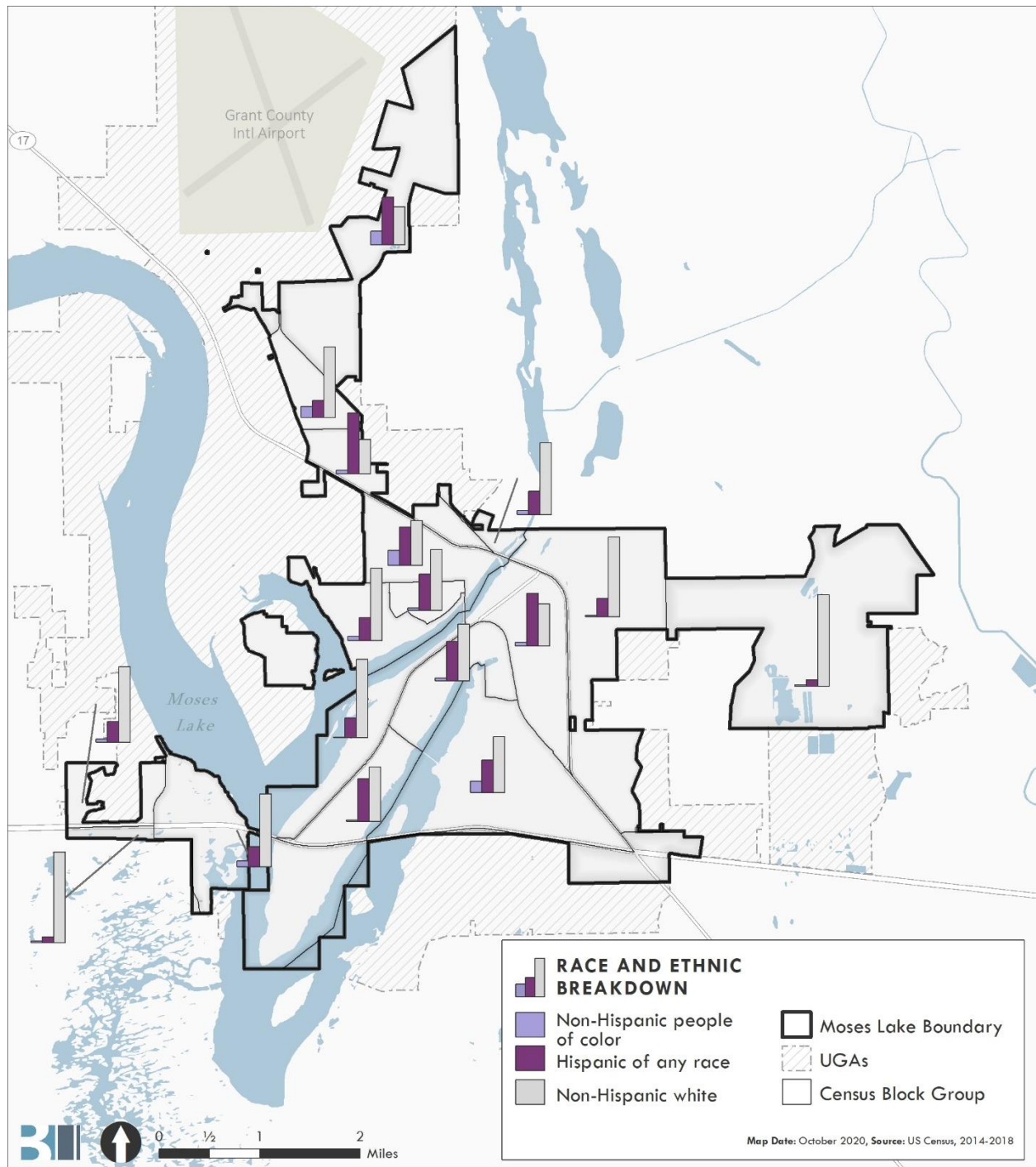
Exhibit 5. Race and Ethnicity in Moses Lake and Grant County, 2018



Sources: ACS 5-Yr Estimates, 2010 & 2018 (Table B03002); BERK, 2020.

Segregation in housing by race and income has a long and established history across the U.S. Exhibit 6 illustrates the geographic distribution of Moses Lake residents by ethnicity. Block groups with higher proportions of Hispanic residents, as denoted by the darker purple bar, are primarily located alongside State Route 17 in the north and central areas of the City. In the southern end of the City, many Hispanic residents live on the eastern side of the Broadway Avenue thoroughfare bounded by the Interstate 90 freeway to the south.

Exhibit 6. Distribution of Race and Ethnicity in Moses Lake, 2018



Sources: ACS 5-Yr Estimates (Table B03002), 2014-2018; BERK, 2020.

Households

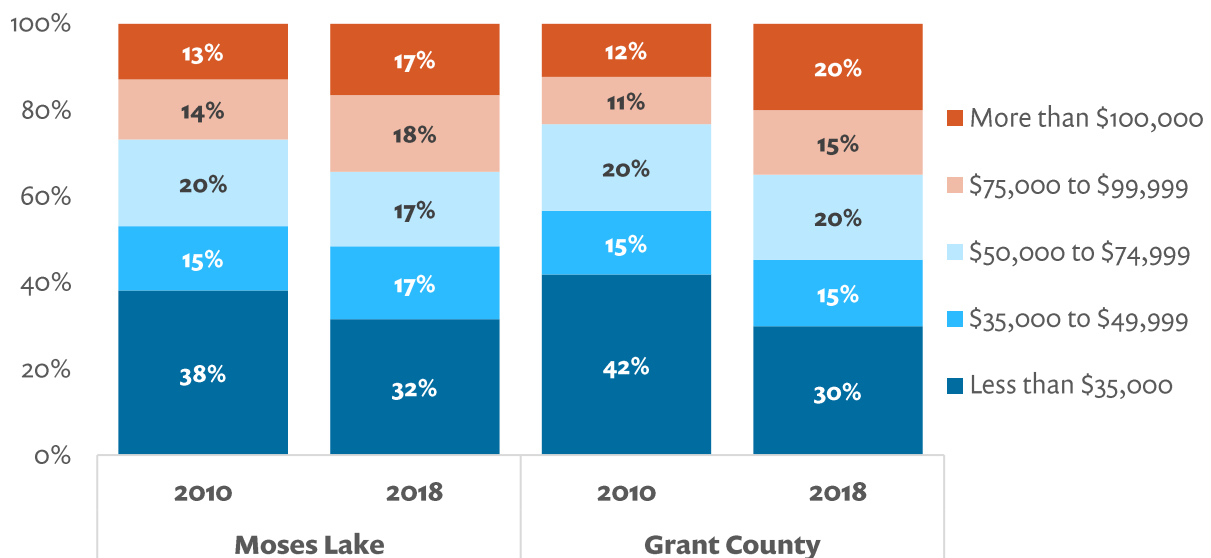
Household Income

Relative to Grant County, Moses Lake has a higher proportion of residents with annual incomes less than \$35,000 and a lower proportion of residents with annual incomes above \$100,000. Moses Lake also has a higher proportion of residents making between \$35,000 to \$49,999 a year and a lower proportion of residents making \$50,000 to \$74,999 a year, compared with Grant County.

Over the last several years, Moses Lake has seen an increase in the share of residents making above \$100,000 per year and a decrease in the share of its residents making less than \$35,000 per year.

Exhibit 7 outlines household incomes levels for both Moses Lake and Grant County.

Exhibit 7. Household Income Levels for Moses Lake and Grant County, 2010 & 2018



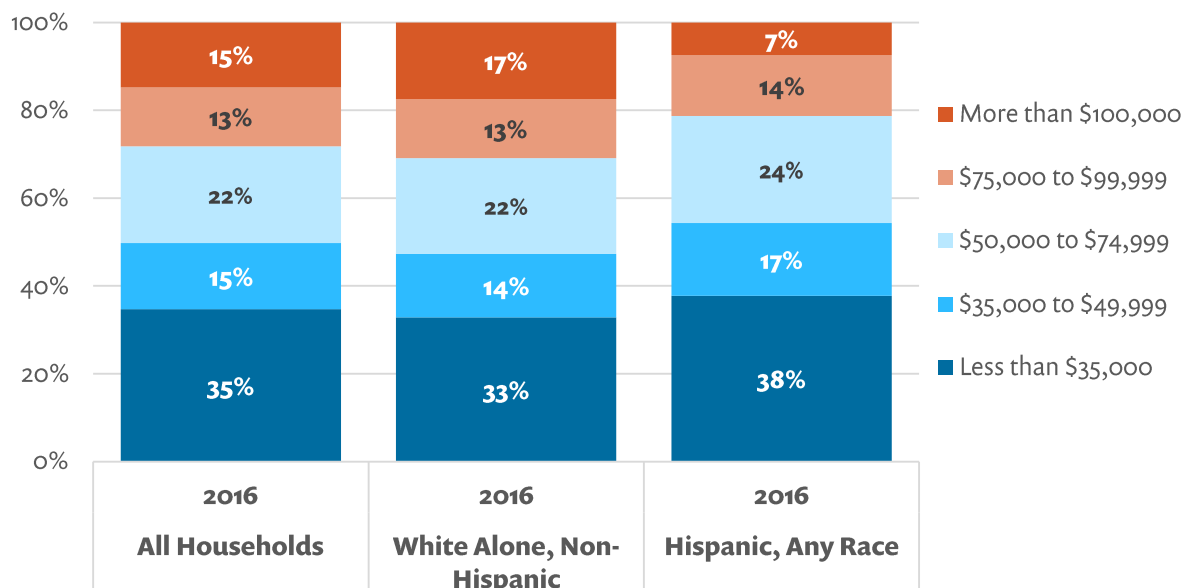
Sources: ACS 5-Year Estimates, 2010 & 2018; BERK, 2020.

Household income brackets reveal disparities between White and Hispanic households in Grant County.

A higher proportion of Hispanic households in Grant County make less than \$35,000 a year, while a significantly lower proportion of Hispanic households make more than \$100,000 a

year relative to Grant County overall.⁶ Meanwhile, white households in Grant County reflect overall county trends for household incomes, with roughly one-third of the population earning less than \$35,000 per year, one-third earning \$35,000- \$74,999, and one-third earning \$75,000 or more per year. This is shown in Exhibit 8.

Exhibit 8. Household Income by Race and Ethnicity in Grant County, 2016



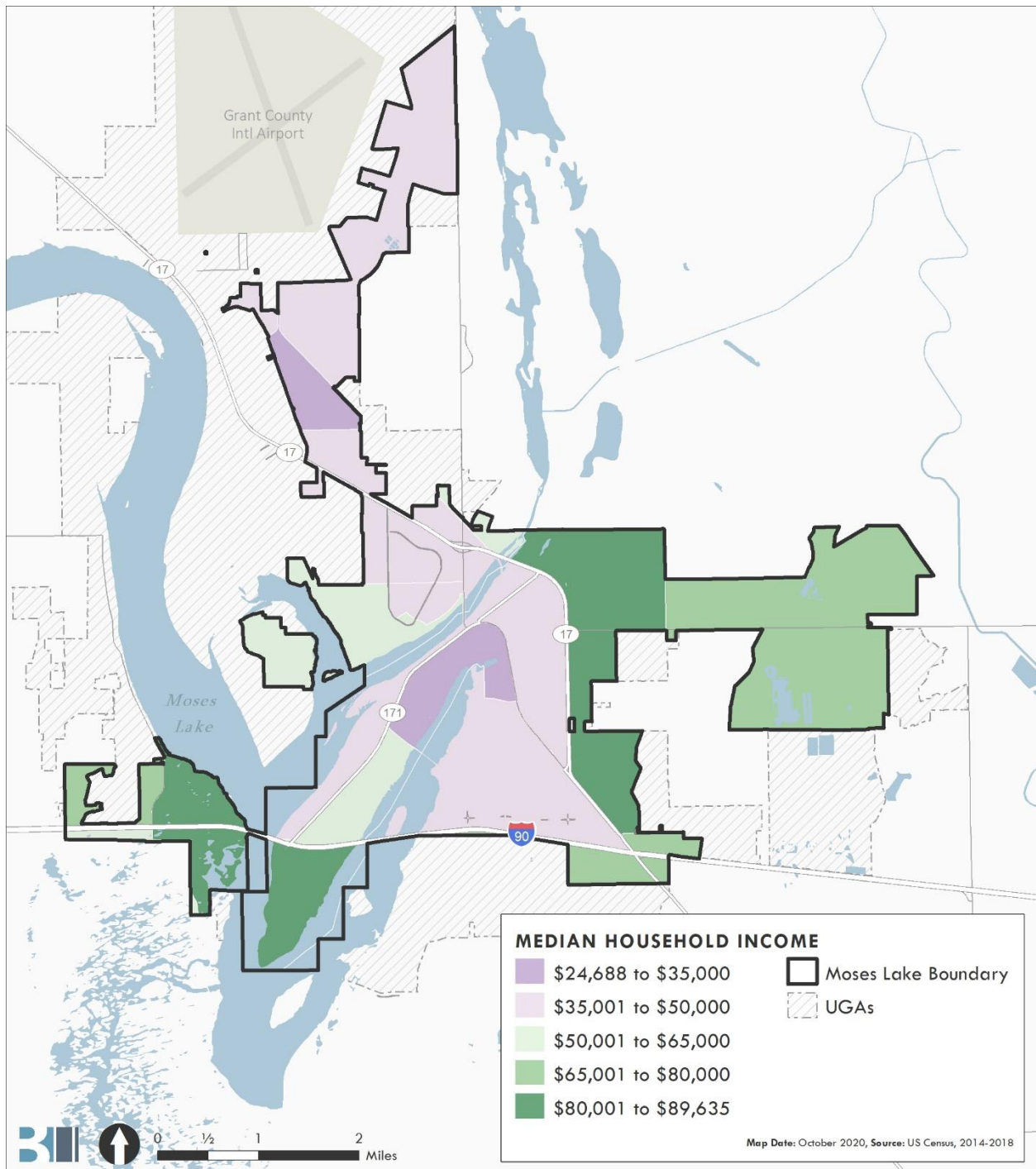
Sources: ACS 5-Year Estimates, 2012-2016; BERK, 2020.

Exhibit 9 illustrates the geographic distribution of Moses Lake residents by income. As mentioned above in the Race, Ethnicity, and Language section, Moses Lake residential patterns reflect geographic separation by economic status and ethnicity. Lower income block groups, indicated in purple, are primarily located in the north and central areas of the City alongside State Route 17. Additional pockets of lower income block groups are located in the south and central areas of the City alongside the Broadway Ave throughfare and bounded to the south by Interstate 90. In general, these block groups are the same block groups with the highest rate of Hispanic residents, as previously shown in Exhibit 6.

Wealthier communities are most common northwest and west of Parker Horn as well as east of State Route 17. These block groups have higher proportions of White residents compared to lower income block groups in the City.

⁶ Household income level estimates by race and ethnicity result in high margins of error at the city level, so estimates based on county level data are used.

Exhibit 9. Median Household Income by Block Group in Moses Lake, 2018 [Map]

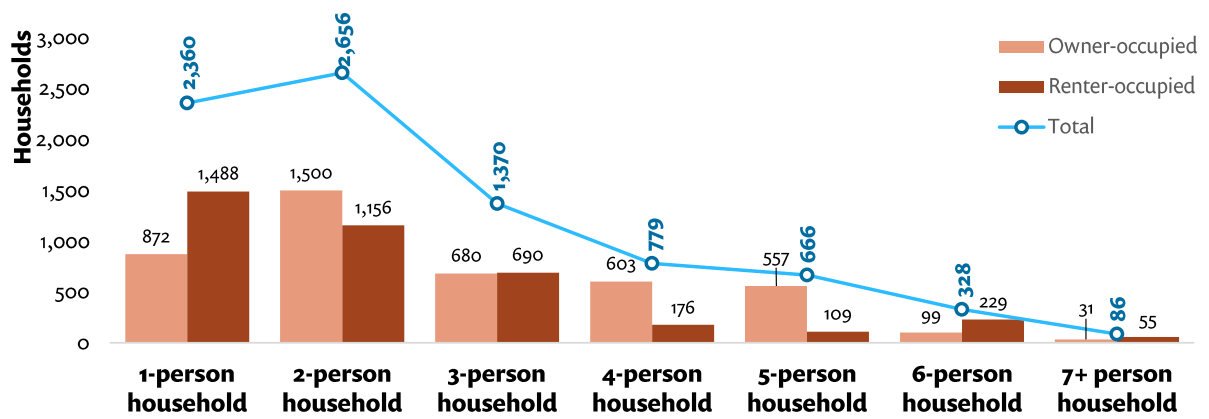


Sources: ACS 5-Yr Estimates, 2014-2018 (Table B25009); BERK, 2020.

Moses Lake households are roughly split between renters and owners, but renters have lower incomes overall.

As shown in Exhibit 10, over half of Moses Lake households (61%) are single or two-person, indicating a need for housing stock that caters to small family sizes. There is a roughly even proportion of homeowner and renter households in the community, 53% and 47% respectively.⁷

Exhibit 10. Household Size by Tenure in Moses Lake, 2018

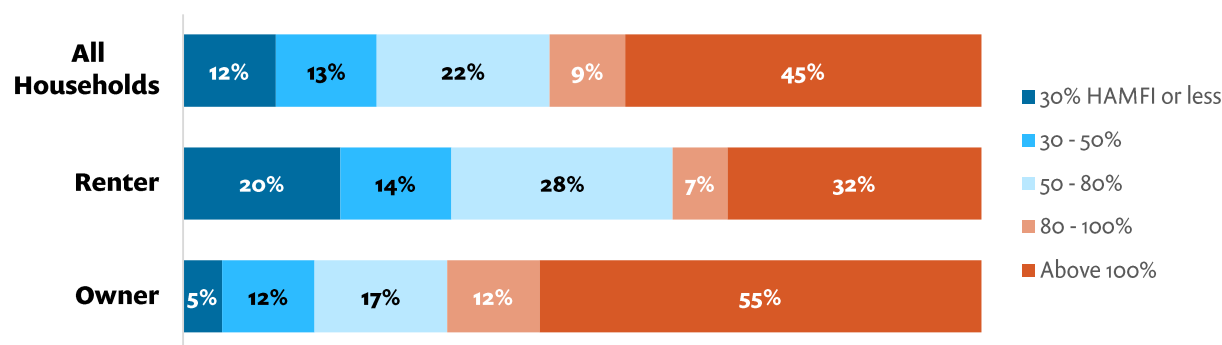


Sources: ACS 5-Yr Estimates, 2014-2018 (Table B25009); BERK, 2020.

Renter households are more likely to be low-, very low-, or extremely low-income than owner households in Moses Lake, where 45% of total households are above the area MFI. Low-income households are likely to struggle with housing affordability and may qualify for income-subsidized rental units that cap monthly payments at 30% of income. This is shown in Exhibit 11.

⁷ ACS 5-Year Estimates, 2014-2018.

Exhibit 11. Income Level Relative to HUD-Area MFI in Moses Lake, 2016.



Sources: HUD CHAS (based on ACS 5-Yr Estimates, 2012-2016); BERK, 2020.

Cost-Burdened Households

Cost burden in Moses Lake is most common among low-income, renter, and older adult households, as well as among households with disabled members.

Cost-burdened households spend more than 30% of their monthly income toward housing costs, and severely cost-burdened households spend more than 50%. High rates of cost-burdened households signal a lack of affordability in the housing market. These households must make difficult choices in prioritizing purchases for other necessities such as food, healthcare, and childcare to make ends meet. Cost-burdened households are at higher risk of displacement and housing instability with rising rents, property tax increases, or other life circumstance changes.

Given the lag in data collection, HUD's cost burden estimates are based on 2016 ACS surveys. It is likely that experienced rates today are higher than shown here, given the widening gap between incomes and housing costs in recent years.

Measuring Cost Burden

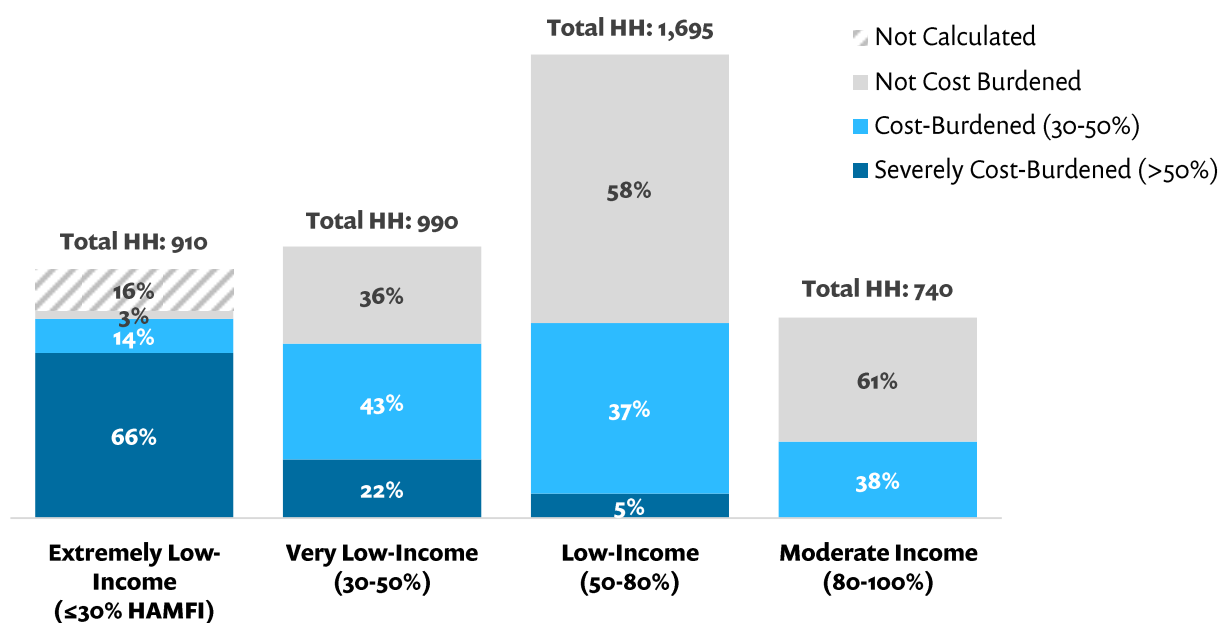
This report uses HUD's methodology for gauging housing cost burden among Moses Lake households. This is a widely used but imperfect metric based on the 30% threshold negotiated in Congress in 1969. The metric does not account for differing needs by household type – whether that includes medical bills, childcare, or transportation costs—or the variation in cost of living across geographies. The cost burden metric also sets a flat rate across income brackets, while proportional increases in housing costs affect lower income households dramatically and may simply represent amenity preferences for higher income households. Low-income households who are not “cost burdened” may be settling for substandard housing conditions to afford other necessities.

Source: HUD Office of Policy Development & Research

12% of Moses Lake households are severely cost-burdened, while 20% of Moses Lake households are cost-burdened. These rates are higher than those in Grant County overall, with rates of 15% and 9%, respectively.

Impacts of cost burden are most concerning for low-income households, where there simply is not enough money to meet basic family needs after housing costs. 80% of extremely low-income households and 65% of very low-income households experience either moderate or severe cost-burden, compared with 38% of those with a moderate income. These households are also much more likely to be severely cost-burdened as shown in Exhibit 12. Housing cost burden has serious consequences for health and well-being, particularly for young children or older adults, with higher needs for adequate nutrition and medical care.

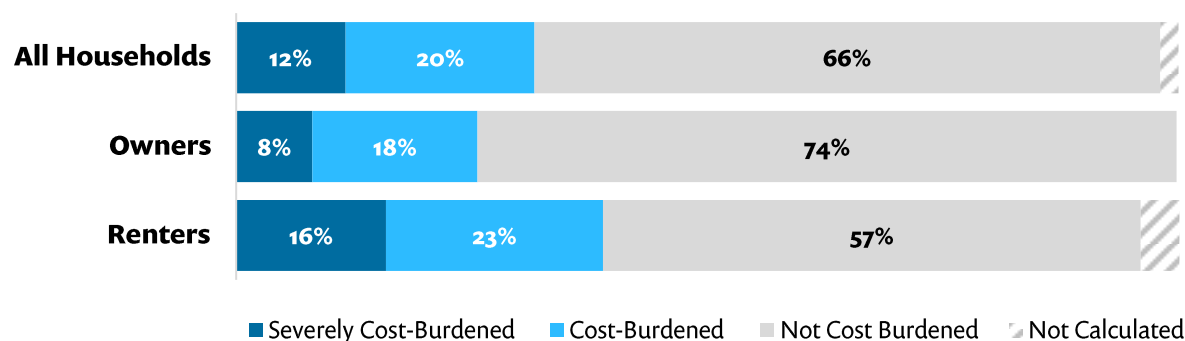
Exhibit 12. Cost Burden Status by Income Level, Moses Lake Households, 2016



Sources: HUD CHAS (based on ACS 5-Yr Estimates, 2012-2016); BERK, 2020.

As shown in Exhibit 13, renters are also more likely than homeowners to experience cost burden. Nearly 40% of Moses Lake renter households experience moderate or severe cost-burden, compared with 26% of homeowner households.

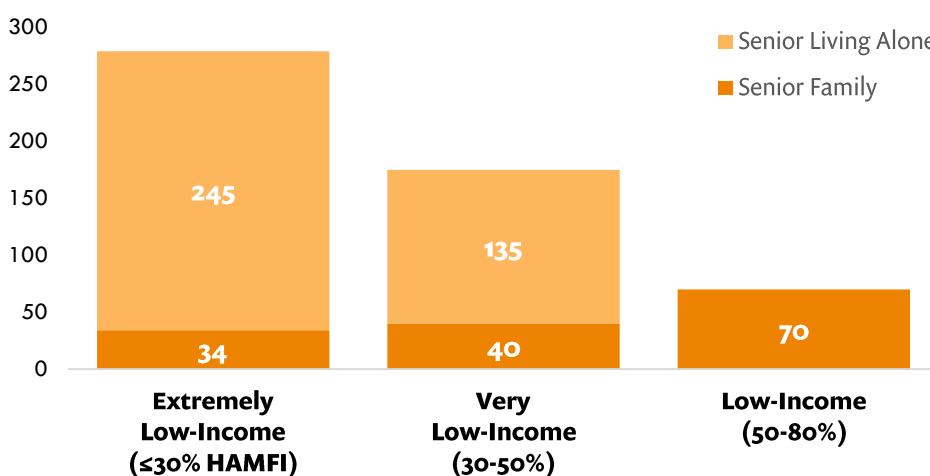
Exhibit 13. Household Cost Burden by Tenure in Moses Lake, 2016.



Sources: HUD CHAS (based on ACS 5-Yr Estimates, 2012-2016); BERK, 2020.

As shown in Exhibit 14, over 500 older adult (62+) households in Moses Lake are both cost-burdened and low-income. Older adult households account for 38% of all extremely low-income households in Moses Lake. Rates of cost burden are particularly high among Moses Lake's older adult households, especially those who live alone. 40% of older adult households (age 62+) who live alone are cost-burdened.

Exhibit 14. Cost Burdened Older Adult (62+) Households in Moses Lake, 2016



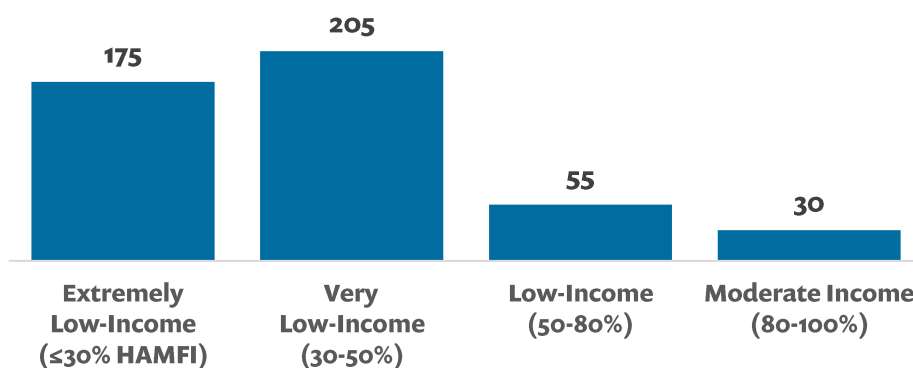
Sources: HUD CHAS (based on ACS 5-Yr Estimates, 2012-2016); BERK, 2020.

Many older adult households represent individuals who are retired and rely on social security checks, retirement income, and accumulated wealth that must be budgeted over an undetermined length of time. These resources vary widely from one household to the next and are not easily captured by Census data. These individuals may also require costly

medical care or household assistance, which can further strain finances. Those who live alone are particularly vulnerable to financial shocks without community and family support networks. With the expected increase in older adults as a proportion of Moses Lake’s population (see Exhibit 4), housing needs for this demographic are important to consider, while public support for housing, transportation, and healthcare needs become increasingly important. Many older adults who live alone at this age may also develop disabilities or other medical issues. This is a countywide issue, and studies have shown that shortages of accessible housing and limited access to transit combine to create housing challenges for older and disabled adults.⁸

Households with members living with a disability in Moses Lake are also at high risk for cost-burden. Quantitative data on this topic is not extensive but does show that extremely low-income households with a member with a cognitive limitation face more housing unit problems, including cost burden, as shown in Exhibit 15.

Exhibit 15. Income Level by Disability Status in Moses Lake, 2016



Note: Includes households with one or more housing unit problems and a member that has a cognitive limitation (disability status). Housing unit problems include lacking complete plumbing facilities, or lacking complete kitchen facilities, or overcrowding (with 1.01 or more persons per room), or with cost burden more than 30.0%
Sources: HUD CHAS (based on ACS 5-Yr Estimates, 2012-2016); BERK, 2020.

Workforce Profile⁹

As of 2017, Census OnTheMap data indicates that there are 11,676 jobs within Moses Lake city limits. Jobs within the City proper are heavily concentrated in the Downtown area as

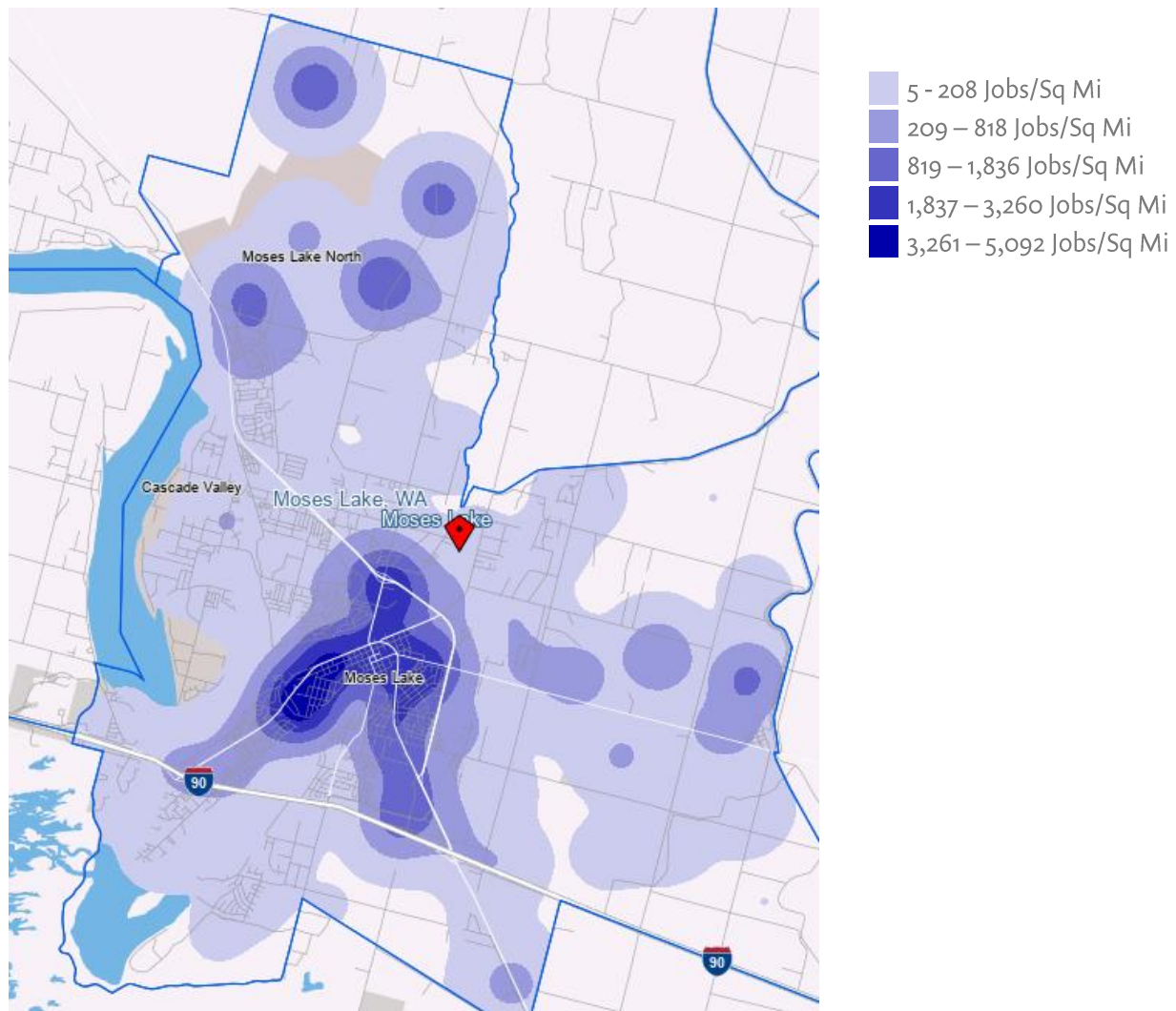
⁸ Source: Housing America’s Older Adults, Joint Center for Housing Studies of Harvard University, https://www.jchs.harvard.edu/sites/default/files/Harvard_JCHS_Housing_Americas_Older_Adults_2019.pdf

⁹ The information in this section is based on data prior to the COVID-19 pandemic.

well as just south of the Downtown area along the W Broadway Avenue corridor.

There is also significant employment surrounding the City, particularly towards the north which includes large employers such as the Port of Moses Lake as well as towards the west. Jobs within the Moses Lake Census County Division (CCD), which includes the City as well as surrounding areas, were 15,365 as of 2017. See Exhibit 16 below.

Exhibit 16. Employment Within the Moses Lake CCD, 2017



Source: US Census, OnTheMap, 2017

Many of the jobs just outside the City are within the manufacturing sector. As of 2015, ten of the 15 largest manufacturing employers in Grant County were located within the Moses

Lake area.¹⁰ Manufacturing is the largest job sector by employment within the Moses Lake area followed by the education, healthcare, and retail trade sectors. See Exhibit 17 below.

Exhibit 17. Top 10 Sectors by Job Count in the Moses Lake CCD, 2017

Sector	Count	Share
Manufacturing	3,053	19.9%
Education Services	1,975	12.9%
Health Care and Social Assistance Services	1,911	12.4%
Retail Trade	1,851	12.0%
Waste Management and Remediation	1,418	9.2%
Accommodation and Food Services	1,372	8.9%
Wholesale Trade	722	4.7%
Construction	628	4.1%
Transportation and Warehousing	511	3.3%
Public Administration	379	2.5%
Other Services (excluding Public Administration)	294	1.9%

Notes: Moses Lake Census County Division (CCD) includes the City of Moses Lake as well as surrounding areas. The Public Administration sector includes government employment such as from the City of Moses Lake.

Sources: U.S. Census Bureau, Center for Economic Studies, 2017; BERK, 2020.

As shown in Exhibit 18, those who commute to Moses Lake to work tend to earn less in wages than those who live in Moses Lake. A quarter of Moses Lake workers earn \$1,250 or less a month, compared with only 20% of Moses Lake residents, while 36% of Moses Lake workers earn more than \$3,333 a month, compared with 45% of Moses Lake residents.

Exhibit 18. Monthly Earnings for Moses Lake Workers and Residents, 2017.

	Moses Lake Residents	Moses Lake Workers
\$1,250 or less	20.9%	24.9%
\$1,251 – \$3,333	34.7%	39.3%
More than \$3,333	44.5%	35.8%

¹⁰ Moses Lake Comprehensive Plan, 2015.

Sources: U.S. Census Bureau, Center for Economic Studies, 2017; BERK, 2020.

Many workers in the City of Moses Lake face difficulties obtaining affordable housing. According to 2019 estimates, the average rent was \$1,061. Data from the Bureau of Labor Statistics indicate that workers in several occupations across the city's major employment sectors, including retail and salespersons, healthcare support occupations (nursing/medical assistants, home health aides), and food service and restaurant workers, would have been unable to afford this current average rent without incurring cost burden.

Other occupations where annual wages were not high enough for households to afford current rent include janitors and maids, farm workers, bank tellers, security guards, food preparation workers, bartenders and administrative support workers. These jobs are all key parts of the local economy and support a variety of businesses and services required for the community.¹¹ To balance their household budgets, many lower-wage workers may move to areas farther away. Investing in affordable housing can help the local workforce, especially lower-wage workers, to live within easy reach of employment centers and in the communities they serve.

Travel to Work

32% of the estimated total 11,676 jobs in Moses Lake are occupied by residents, and 55% of Moses Lake employees travel less than 10 miles to get to work. Of those living outside a 10-mile radius, most commute from over 50 miles away, pulling from Yakima, Chelan, and Benton counties. Lower-income workers are more likely to be commuting longer distances than higher-income workers – over 32% of workers earning \$1,250 or less per month commute 50 miles or more into the City compared with 27% of workers earning more than \$3,333 a month. This suggests that one of the reasons these workers are commuting such long distances is due to the lack of affordable housing within the City.

More individuals commute into the City for work than leave the City to work in another location (5,999 compared with 4,346 individuals, respectively). In interviews and discussion groups participants noted that some of these workers want to live in Moses Lake but currently live in surrounding areas to access more affordable housing. Around 2,500 individuals that live in the City also work in the City as well.

¹¹ Annual wages are based on the US Bureau of Labor Statistics May 2018 Occupational Employment Statistics for the Eastern Washington nonmetropolitan area, which includes Grant County (https://www.bls.gov/oes/current/oes_5300007.htm and <https://esd.wa.gov/labormarketinfo/occupations>).

Exhibit 19. Place of Residence for Moses Lake Workers, 2017

2017 All Jobs	Count	Share
Less than 10 miles	6,460	55.3%
10 to 24 miles	1,323	11.3%
25 to 50 miles	421	3.6%
Greater than 50 miles	3,472	29.7%

Sources: U.S. Census Bureau, Center for Economic Studies, 2017; BERK, 2020.

Employment Projections

ESD summarizes Occupations in Demand (OID) by region for the state. The North Central Region includes Adams, Chelan, Douglas, Grant, and Okanogan counties. The City of Moses Lake is part of the North Central: Grant/Adams counties region. In the next five years, many occupations in the Health Care and Social Assistance sector as well as the Education Services sector— such as medical and health services managers, social and human services assistants, and K-12 teachers— are expected to be in demand in the region based on occupational projections and current supply-demand data summarized in the OID list.¹²

¹² Washington State ESD, OID List for North Central WDA: Grant/Adams counties, 2018.

Housing Inventory

Housing Supply Characteristics

In 2018, there were 9,882 housing units in the City of Moses Lake. The housing stock in the City has increased by a little over 1,500 units since 2010.

Interviews and focus groups reported that there is limited housing vacancy in Moses Lake to either rent or to buy. According to the U.S. Census data, the homeowner vacancy rate in the City was reported at 2.6% while the rental vacancy rate was reported at 8.6% as of 2018. A snapshot from the MLS showed that Moses Lake only had 116 houses, condos, or townhomes on the market. Of those units 52 had pending sales, 25 were under construction, and only 27 units were actually available.¹³ Real estate professionals report that this type of snapshot is typical of current market conditions in the community.

Single-family units comprise most of the housing units in the City at 62% of housing stock, as shown in Exhibit 20. About a quarter of the housing stock are either 2 to 4-plexes or larger multifamily buildings. About 11% of all units are mobile homes.

There are many reasons why people choose mobile home housing, and it can be an affordable housing option that adds value to the community. Washington state law protects the ability for owners to choose manufactured and mobile homes, restricts zoning from prohibiting manufactured housing, and protects existing manufactured and mobile homes.¹⁴ According to the Department of Homeland Security, which tracks an inventory of mobile home park locations for emergency responses purposes, there were 29 mobile home parks within the City as of 2018. 24 of these mobile home parks were classified as small, defined as having less than 50 units, while five of these mobile home parks were classified as medium, defined as having between 50 to 100 units.¹⁵ Mobile home parks within the City include those catering to adults 55 and older and those that are for all ages. Some units are also placed on individual lots in place of stick-built homes.

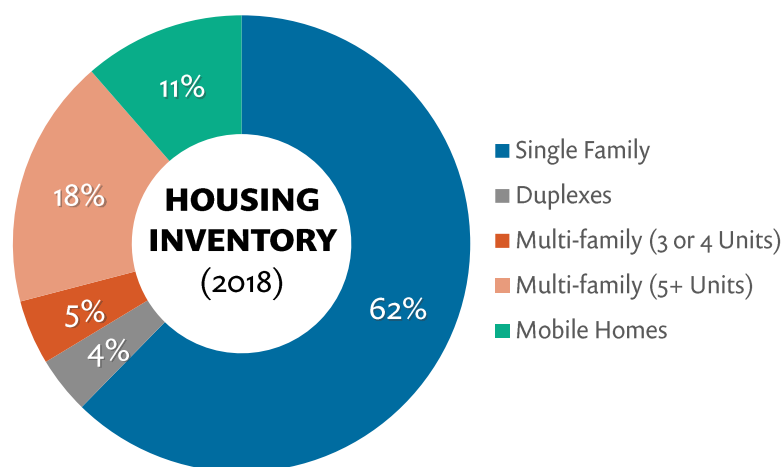
¹³ The MLS is the Multiple Listing Service used by real estate agents to list housing units for sale. This snapshot was taken on December 8, 2020.

¹⁴ RCW 35.21.684; RCW 35A.21.312, and RCW 36.01.225.

¹⁵ "Mobile Home Parks." HIFLD Open Data, Department of Homeland Security, hifld-geoplatform.opendata.arcgis.com/datasets/mobile-home-parks?geometry=-119.407%2C47.112%2C-119.147%2C47.152.

Mobile home housing can also be housing of last resort. Units are made from lighter weight components with less structural framing, making them especially susceptible to problems related to poor maintenance. Aging units in poor condition are sometimes the only available option for cost-burdened households priced out of the rest of the market. People who live in mobile home parks risk displacement when land values rise. These conditions are not unique to Moses Lake, but to protect local residents from poor living conditions and displacement the community needs to pursue strategies to increase the availability of housing for vulnerable populations.

Exhibit 20. Housing Inventory by Type in Moses Lake, 2018



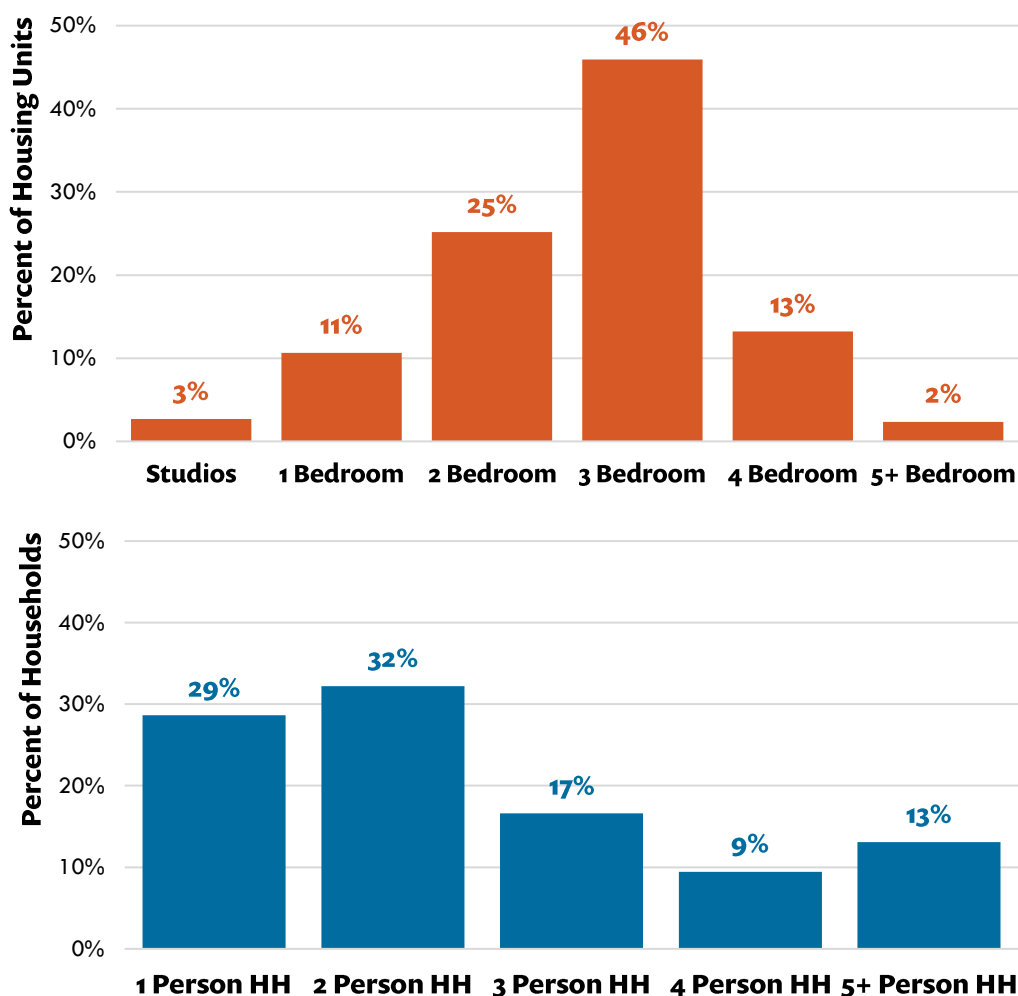
Sources: OFM, 2018; BERK, 2020.

There is a mismatch between household size and housing unit size with existing housing stock.

As shown in Exhibit 21, over 60% of households include only one or two-persons. However smaller housing units are in short supply—only 14% of units have 1 bedroom or less. This type of mismatch can cause housing affordability challenges. For instance, a single person who doesn't need—and can't afford—a larger home may not be able to find a smaller option available. Encouraging the development of a greater diversity of housing types and sizes, such as townhomes, multiplexes, small lot single family, cottages, and apartments can provide better options and opportunities for these smaller households.¹⁶

¹⁶ ["Bring Back Missing Middle Housing" -AARP, 2018](#)

Exhibit 21. Housing Unit Sizes Compared to Household Sizes in Moses Lake, 2018



Sources: ACS 5-Yr Estimates, 2014-2018 (Tables DPo4 & B25009); BERK, 2020.

While over 60% of Moses Lake households are one or two-person, only about 39% of the housing stock consists of studio, 1-bedroom units, or 2-bedroom units. Conversely, only 17% of the population are three-member households, while 46% of the housing stock consists of 3-bedroom units.

Community and stakeholder interviews identified multiple areas of mismatch between housing supply and demand. Providers of affordable and subsidized housing reported the greatest demand and longest waiting lists for 1-bedroom units. Smaller unit types with one or two bedrooms are difficult to find for couples and small families, particularly for those just entering the housing market or older adults looking to downsize. While a few smaller

units exist in the community, there are almost no available ownership units such as condos, townhouses, or cottages. Additionally, there are few single-family housing options for people looking to move beyond their first home into a unit that may be larger or offer more amenities. This mismatch reduces market fluidity. People stay in the same housing because they lack the ability to upsize, downsize, or otherwise change housing units according to need.

Economic development opportunities seeking to attract major employment to Moses Lake also require a greater diversity of housing types. Such opportunities provide employment for locals but also bring new households into town. Stakeholders report that companies looking to locate major employment facilities look for availability of a range of housing types to meet a wide variety of employee household needs, including moderate income single-family homes, executive housing, and smaller units for couples, singles, and young families.

Housing Age and Production

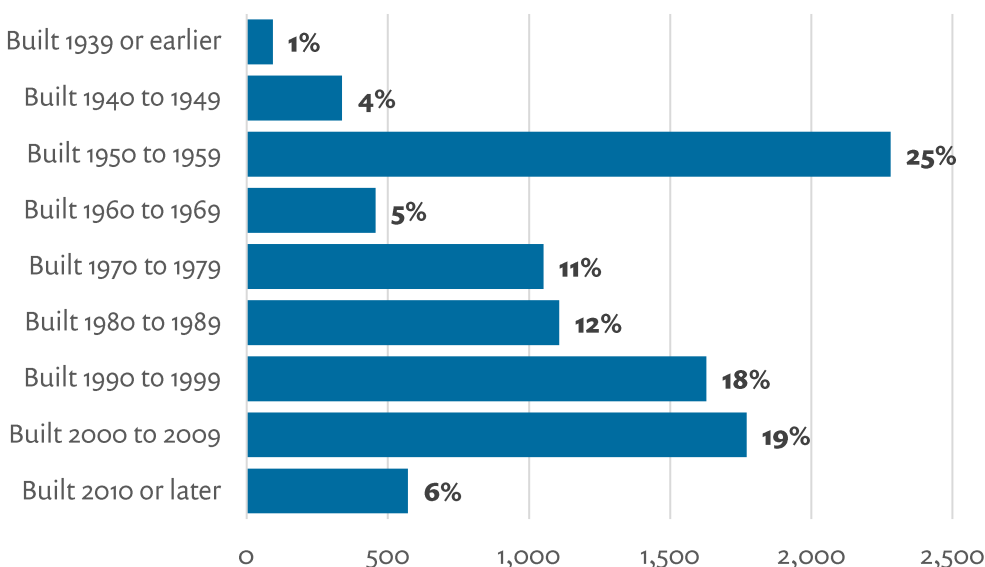
About 25% of housing stock has been built since 2000 while 30% of existing housing stock was built prior to 1960, as shown in Exhibit 22. The most significant decade of residential construction activity in Moses Lake occurred between 1950 to 1959 when 2,281 units were constructed. The decades of 1990 to 1999 as well as 2000 to 2009 also saw significant construction with 1,621 units and 1,771 units constructed, respectively. Compared with previous decades, the last eight years from 2010 to 2018 has seen a relative slowdown in housing production, with only 571 housing units constructed.

With a significant amount of older housing stock, the need to rehabilitate structures will continue to increase in coming years. Older housing stock can be a source of naturally occurring affordable housing if it is well-maintained. This requires on-going investment and may be affected by the degree of cost-burden experienced by property owners. Programs that assist low- and moderate-income homeowners with housing repairs can help preserve older housing stock as a community asset.

Production in recent years has shown a diversification of housing types with an increased number of multifamily units and mobile homes coming to market, as shown in Exhibit 23. The increase in the diversity of unit types may be a market response to the mismatch between household size and housing unit size. Economic development opportunities also

necessitated the rapid production of housing in the last few years, and multifamily development was able to meet those needs.

Exhibit 22. Housing Inventory by Age in Moses Lake, 2018

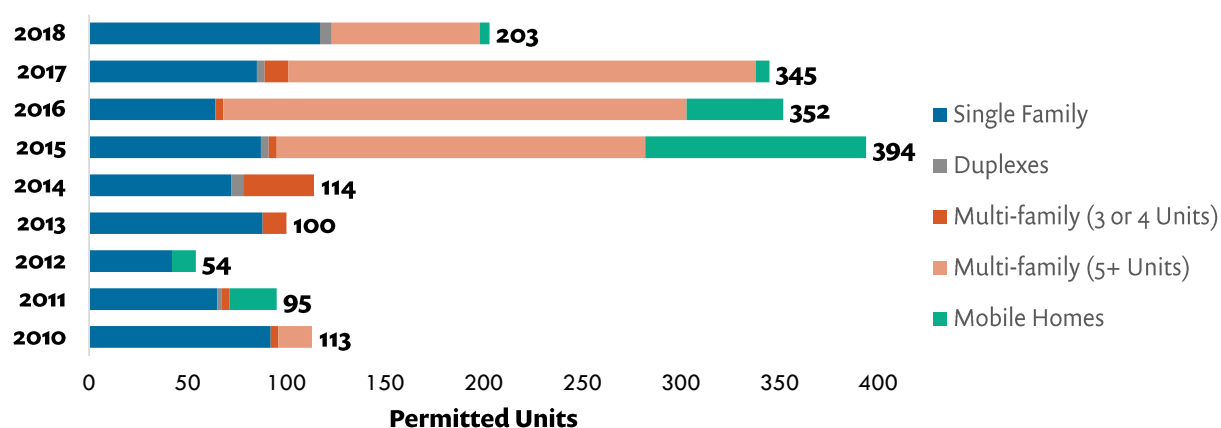


Sources: ACS 5-Yr Estimates, 2014-2018; BERK, 2020.

Home builders and developers report that Moses Lake is considered a “price conscious market,” meaning that relatively small changes in home costs, interest rates, or other factors can strongly influence new home sales. While Moses Lake remains a good market for single-family home production, as shown by steadily increasing production numbers since 2016, builders need space to produce standardized housing at volumes that the market can absorb.

Even if Moses Lake maintains the past few years’ pace of production, it will fall short of the projected need in the coming 10-15 years. As shown in Exhibit 23, units to market from 2010-2018 averaged 197 units per year, driven by an increase in housing production in the last four years. However, this rate of production is still below the projected 253 housing units per year needed to fill housing needs from 2019-2035.

Exhibit 23. Housing Production by Year Built, Moses Lake 2010-2018



Sources: OFM, 2010-2018; BERK, 2020.

The City has sufficient land capacity to meet both adopted growth targets and anticipated growth trends.

As shown in Exhibit 24, Moses Lake has capacity to accommodate approximately 10,275 new residents within city limits and capacity for an additional 24,140 residents in the unincorporated UGA. The City's adopted population growth target for the 2018-2038 planning period is 7,917 new residents, and the same target amount for the UGA. According to the Washington Office of Financial Management (OFM), Moses Lake experienced growth of approximately 960 residents between 2018 and 2020, leaving a remaining growth target of 6,957 residents.

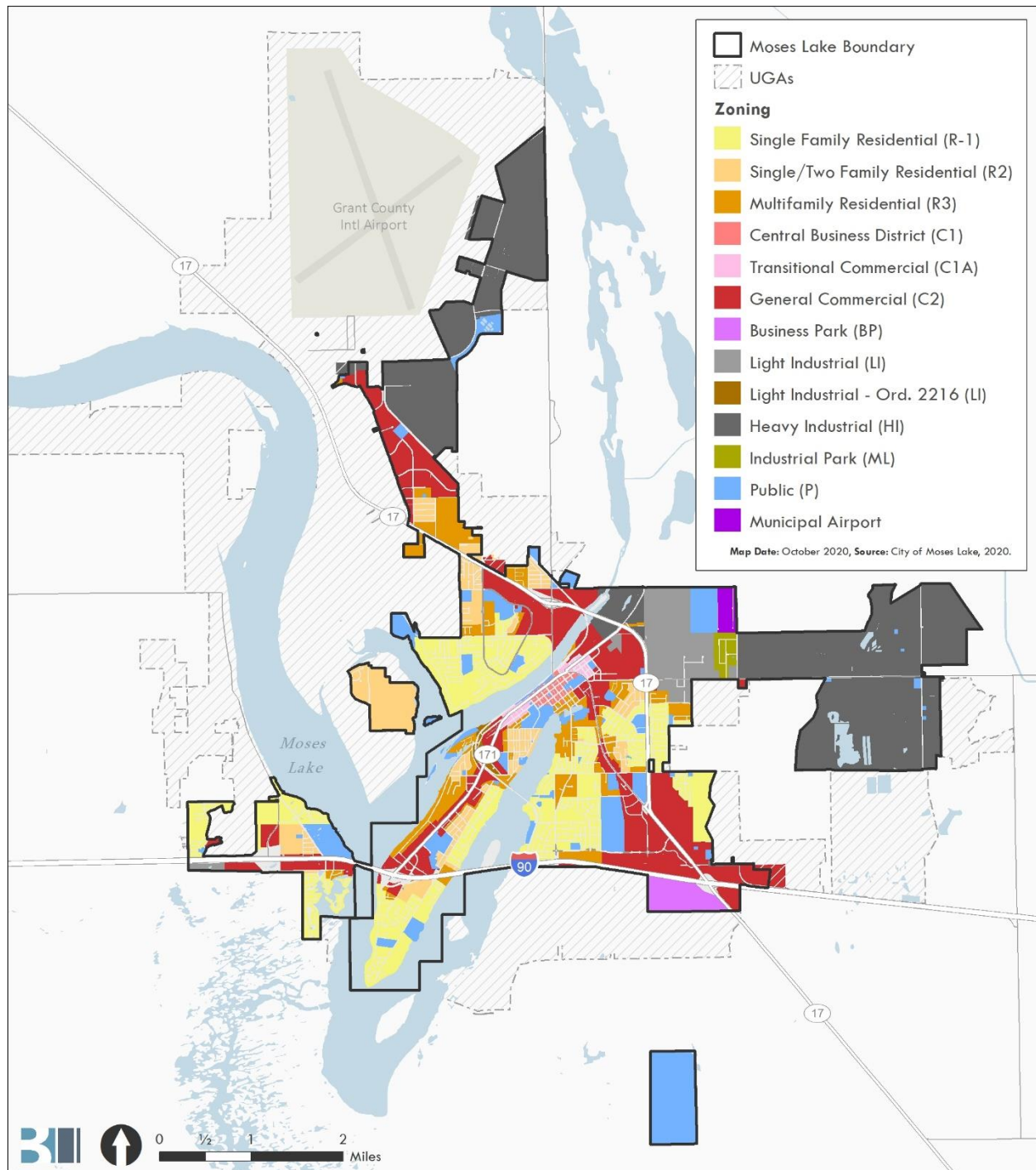
As described in the Current and Future Population section, population growth in Moses Lake is anticipated to exceed the adopted comprehensive planning targets. Based on recent trends, assuming an average annual growth rate of 2.4%, the city's population would reach 35,626 residents by 2038, an increase of 10,819 persons over the 2020 population. Between the incorporated city limits and the surrounding unincorporated UGA, Moses Lake has sufficient land capacity to meet the lower growth target and the anticipated population growth trend during the planning period.

Exhibit 24. Residential Unit Capacity in Moses Lake and Unincorporated UGA, 2020

Zone	Net Housing Capacity – Vacant and Agricultural Land	Net Housing Capacity – Redevelopable Land	Total Net Housing Capacity	Total Net Population Capacity
City Limits				
R-1 Single Family Residential	259	678	937	2,613
R-2 Single/Two-Family Residential	116	921	1,037	2,891
R-3 Multifamily Residential	402	1,406	1,808	5,042
C-2 General Commercial	10	147	157	437
Total City	787	3,152	3,939	10,983
Unincorporated UGA				
Urban Reserve/Rural Residential 1	148	1	149	414
Urban Residential 2	7,027	1,428	8,455	23,589
Urban Residential 3	361	526	887	2,473
Urban Residential 4	605	430	1,035	2,895
Total UGA	8,141	2,384	10,525	29,369

Source: Grant County Assessor, 2020; City of Moses Lake GIS, 2021; BERK, 2021.

Exhibit 25. Zoning Map

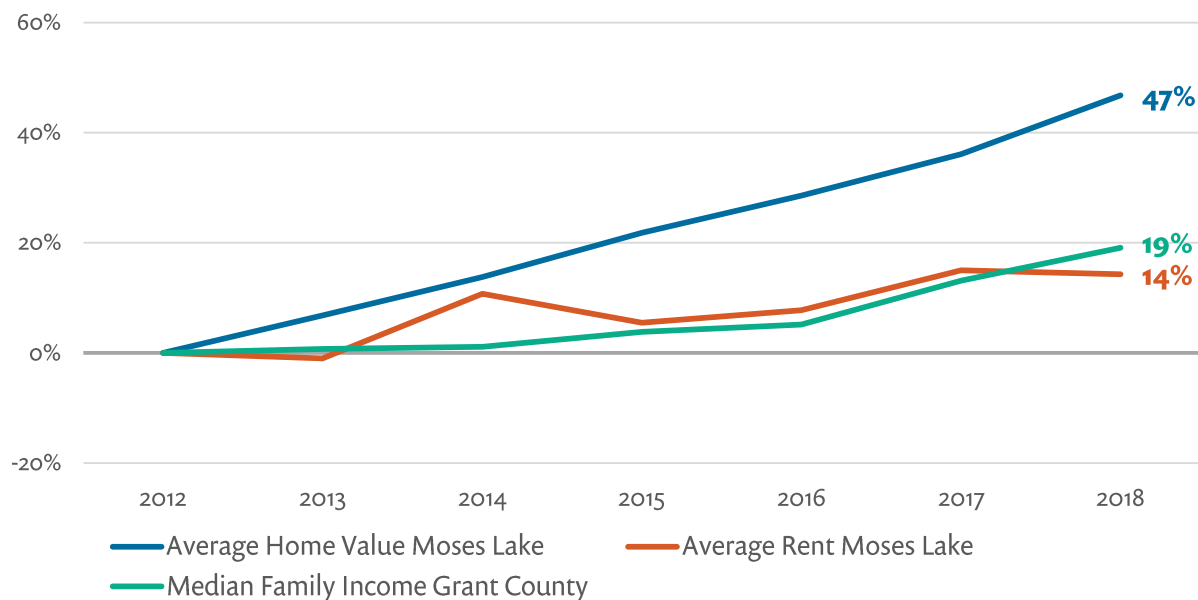


Source: City of Moses Lake, 2020; BERK, 2020.

Housing Affordability

Since 2012, housing costs have risen at a faster pace than incomes in Moses Lake. As shown in Exhibit 26, home prices in Moses Lake increased by 47% from 2012 to 2018, while median family income in Grant County has increased by 19%. This trend puts a squeeze on household finances and limits access to home ownership for first time home buyers. Average rental rates have tracked consistently with growth in median family income for the County.

Exhibit 26. Percent Change Since 2010 in Average Rental Rates and HAMFI in Moses Lake

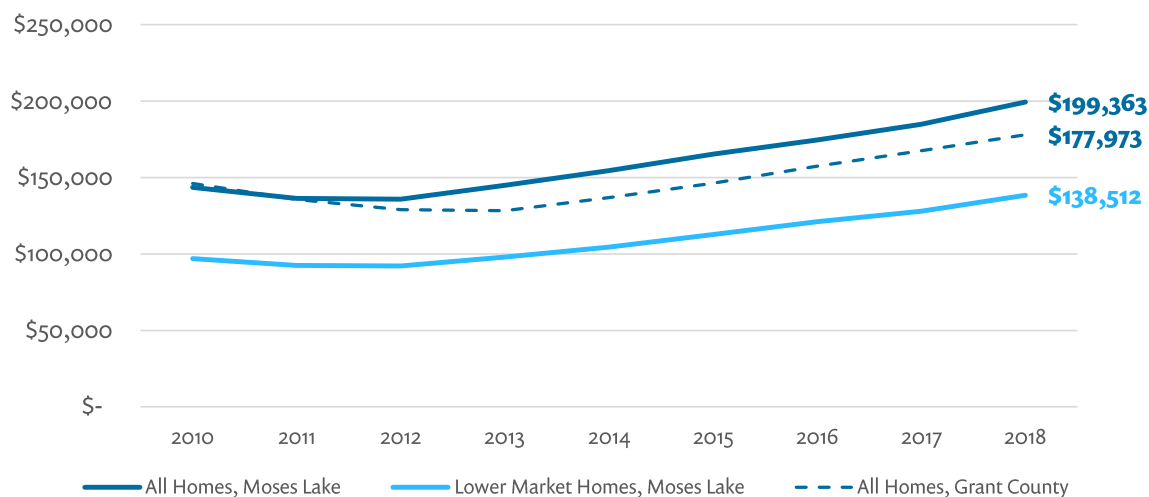


Sources: Zillow, 2020; ACS 5-Yr Estimates, 2014-2018; BERK, 2020.

Home Ownership

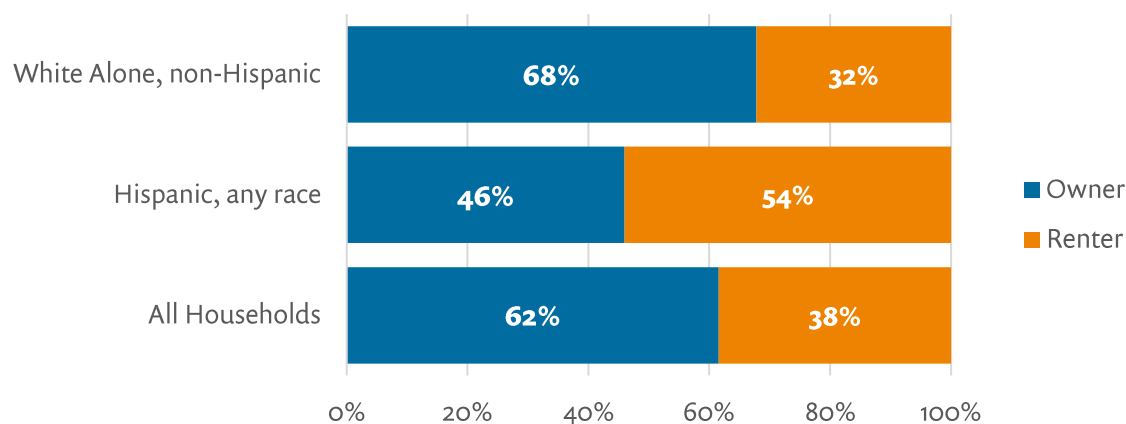
Despite median household income being higher in Grant County relative to Moses Lake, home prices in Moses Lake are higher than Grant County, with the gap widening in recent years as shown in Exhibit 27. Home prices are impacted by limited supply and the lack of fluidity in the housing market. Real estate professionals report that choices are limited for those looking to buy a home in Moses Lake.

Exhibit 27. Average Home Price in Moses Lake and Grant County, 2010-2019



Sources: Zillow, 2020; BERK, 2020.

Exhibit 28. Housing Tenure by Race and Ethnicity in Grant County, 2018



Sources: ACS 5-Yr Estimates, 2014-2018 (Table B25003); BERK, 2020.

Home ownership provides an opportunity for residents to invest in the community and build personal and generational wealth. Yet home ownership is dependent upon two primary components: the ability to save for a down payment and the ratio of monthly mortgage payments to monthly income. Saving for a down payment and meeting the credit score required to secure a loan can be a challenge for lower income households. Hispanic households, which are disproportionately represented in low-income categories, are likely

more affected by such challenges, limiting their ability to share in the benefits of home ownership.¹⁷ Exhibit 30 shows lower rates of homeownership by Hispanic households in Moses Lake. Low and moderate income households may pay rent similar to or exceeding a mortgage payment rate, but struggle to save enough cash for a down payment, which typically ranges from 6% - 16% of the home cost for individual buyers.¹⁸ USDA and Washington State offer first time homebuyer programs and down payment assistance programs to qualified buyers in Moses Lake. However, passing the required unit inspection can sometimes be a challenge for low and moderately priced homes in the community, creating another barrier to homeownership.

In Moses Lake, monthly payments for an average priced home are only considered affordable for households earning \$55,863 or more annually. This makes the average home affordable to approximately less than half of Moses Lake's residents. However, 53% of Moses Lake households are homeowners. Lower market homes, identified as those within the 5th-35th percentile of values, are available to about nearly two-thirds of the local population or those earning greater than \$39,000 annually as shown in Exhibit 29.

Exhibit 29. Home Ownership Affordability in Moses Lake, 2019

	Average home value	10% down payment	Annual income needed to afford*	Households at or above this income threshold**
All Homes	\$213,322	\$21,332	\$55,863	~48%
Lower Market Homes	\$149,611	\$14,961	\$39,179	~63%

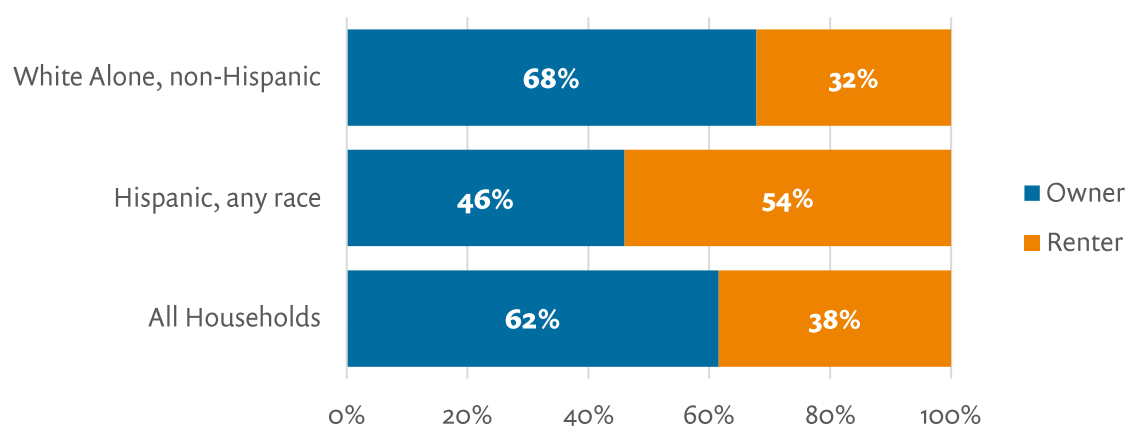
* Assumes access to a 10% down payment, selected based on 2019 trends in home buying, as summarized by [NAR](#).

** Assumes a 3% annual income increase from 2018 ACS 5-year estimates.

¹⁷ [Center for Investigative Reporting, 2018](#)

¹⁸ Based on 2019 trends in home buying, as summarized by [National Association of Realtors](#)

Exhibit 30. Housing Tenure by Race and Ethnicity in Grant County, 2018



Sources: ACS 5-Yr Estimates, 2014-2018 (Table B25003); BERK, 2020.

Why do we care about affordable home ownership?

Home ownership is the greatest source of wealth building for Americans. Advantages to home ownership include the ability to fix monthly housing costs over time and favorable tax policy, such as the mortgage interest deduction. Stable housing allows people to remain in a neighborhood or area, which can promote stronger social networks.

Home ownership comes with risk as well, and it is important to remember that it is not the best choice for every household. In addition, to significant upfront costs for down payments, and transaction costs, some families prefer the flexibility of rental housing and the freedom from large, unexpected maintenance needs. An equitable housing market will offer quality housing for both rental and ownership households, at all income levels.

Sources: [Brookings, 2019](#); [Urban Institute, 2018](#); [Harvard Joint Studies for Housing Research, 2013](#).

Rental Housing

Many renters are cost burdened and while average rent is unaffordable to over half of Moses Lake renter households. As previously discussed, renter households are more likely to be low-income compared with owner households – 62% of renter households are low-income by HUD standards compared with 34% of owner households. Hispanic residents are also more likely to be in low-income and/or renter households, both strong indicators of

being cost-burdened, relative to all households.

From 2010 to 2018, average rent has increased by about 27%. Meanwhile, median family income in Grant County has increased about 25% over the same period. While rents increases have generally followed the same growth as household income, average rents have remained unaffordable to over half of Moses Lake renter households. As of 2018, only 47% of households are estimated to be able to afford an average-priced rental unit without cost burden – shown in Exhibit 31. In 2020, 48% of households were estimated to be able to afford the same level of rental unit. Some of these renter households will find units below the average price, keeping within affordability limits, but this is not an option for all households.

Exhibit 31. Rental Affordability in Moses Lake

	2010	2018
Average rent	\$834	\$1,061
Income needed to afford	\$33,347	\$42,433
% of Moses Lake renter households that can afford average rent	~48%	~47%

Sources: Zillow, 2020; ACS 5-Yr Estimates, 2014-2018 (Table S1901); BERK, 2020.

Subsidized Housing

Subsidized housing is available, but limited, in Moses Lake. HUD evaluates household income eligibility for housing assistance programs at the regional level (for more information about regional income metrics, refer to the HUD-area MFI definition in the glossary). Since Moses Lake has a significant number of households at lower income levels, high portions of its population are classified as low-income by HUD metrics. Overall, more than 60% of Moses Lake renter households are designated as low-, very low-, or extremely low-income by HUD standards (previously shown in Exhibit 11).

Based on regional thresholds, 2,184 low-income renter households in Moses Lake could potentially qualify for income-subsidized housing, either through income-restricted affordable units or market-rate rental housing vouchers. There are a variety of programs that support subsidized housing:

- **Section 8 Housing Choice Voucher (HCV) Program.** Households that spend more

than 30% of their income on rent, utilities, and other housing expenses qualify for federal housing assistance through the Section 8 Housing Choice Voucher (HCV) program. Some vouchers are project-based, meaning they are tied to specific housing units. Other vouchers are tenant-based, meaning they are provided to a household and can be spent on the unit of their choice. This may include a subsidized unit included in an affordable housing project or a market-rate unit. The Housing Choice Vouchers (HCV) program provides the Housing Authority of Grant County with 237 vouchers to administer to qualifying households throughout the county. Households seeking a new voucher from the Grant County Housing Authority face a waitlist of 3-5 years, and 75% of newly assigned vouchers go to households with very low incomes or extremely low incomes.

- **Low-Income Housing Tax Credit (LIHTC) program.** These tax credits are used for the acquisition, rehabilitation, or construction of rental housing targeted to lower-income households. Rents are set to a specific level of affordability identified in the overall project and are not adjusted based on tenant income. For example, a project built to support residents at 60% AMI may not be affordable for households with lower incomes. Affordable housing providers also noted in interviews that few LIHTC projects build the 1-bedroom or smaller units that are most needed by low-income households in the community.
- **HUD Section 202.** This program provides funds to finance the development of affordable housing with supportive services for older adults. Rental assistance is also provided as part of this program.

Currently, Moses Lake has 184 units of income-restricted housing and 206 vouchers for subsidized units as shown in Exhibit 32 and Exhibit 33. Vouchers can be used in subsidized units or in market rate housing, so estimating the total number of subsidized units in Moses Lake is challenging. Given these numbers and the limited amount of subsidized housing available, many qualified households still cannot receive housing.

Exhibit 32. Income-Restricted Subsidized Housing Units in Moses Lake

Target Tenant Type	Units
Family	40
Elderly	82
Disabled	17
Mixed	19
Elderly or disabled	23
Homeless veterans	0
Family & elderly	0
Target population unspecified	3
Total	184

Sources: City of Moses Lake, 2019; National Housing Preservation Database, 2020; BERK, 2020.

Exhibit 33. Housing Vouchers in Moses Lake

Program	Unit Count	Description
Section 8 Vouchers	206	Housing Choice Vouchers can be used in market-rate or income-subsidized units

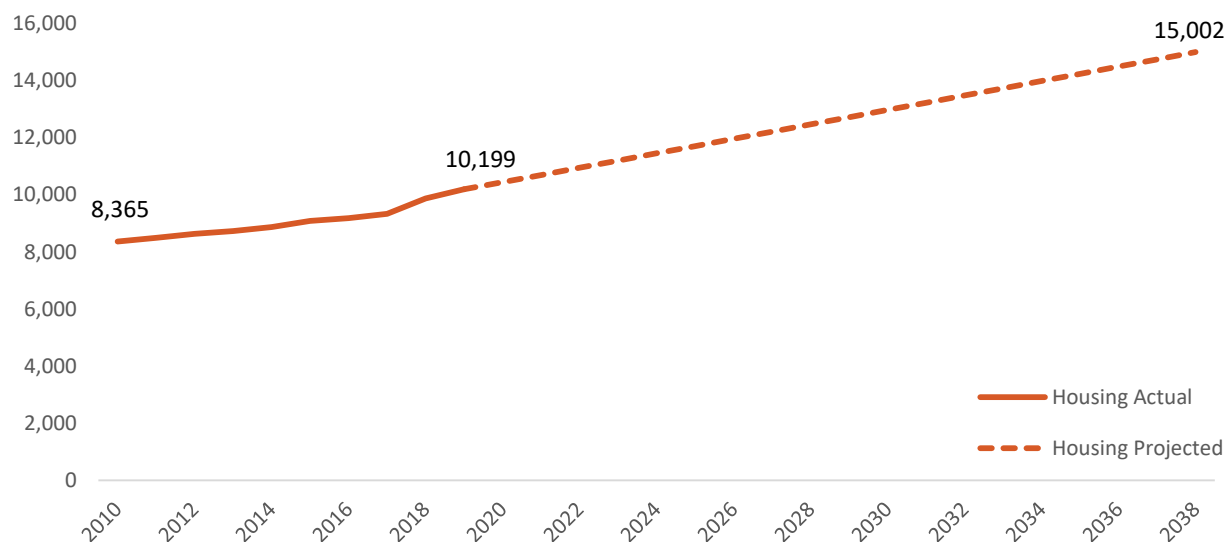
Sources: HUD Assisted Housing Database, 2019; HUD LIHTC Database, 2018; BERK Consulting, 2020.

Gap Analysis

Housing Production

The average annual production of housing units in Moses Lake from 2010-2018 was 197 units per year. Moses Lake needs an average of 253 units per year to meet estimated household growth by 2038. To maintain the existing ratio of population to housing, approximately 15,002 total housing units would be needed, a net increase of 4,803 units over 2019. The rate of housing unit production has increased in recent years but falls short of the needed rate to meet this estimated growth. See Exhibit 34.

Exhibit 34. Housing Units Needed by 2038, Moses Lake



Sources: Moses Lake Comprehensive Plan, 2015; BERK, 2020.

Production in recent years has shown both an increase in housing units as well as diversification of housing types with an increased number of multifamily units and mobile homes coming to market. However, even in years with large multifamily housing projects, such as from 2015 to 2017, the City has fallen short of the annual production rate needed to achieve growth targets. Higher rates of production across a range of housing types are needed to meet estimated household growth by 2038.

Housing Choice and Diversity

There is a lack of diversity in the housing options available to local households and a misalignment between the size of housing units and the size of households. While over 60% of Moses Lake households are one or two-person, only about 39% of the housing stock consists of studio, 1-bedroom units, or 2-bedroom units. Conversely, only 17% of the population are three member households, while 46% of the housing stock consists of 3-bedroom units.

Home Ownership

Home values in Moses Lake rose by 47% from 2012 to 2018. Over the same period, the median household income only increased by 19%. This indicates a rise in housing cost burden for home ownership households and a decrease in affordability for prospective or first-time home buyers.

In 2018, the estimated income required to afford monthly payments on an average home in Moses Lake was about \$55,000. Less than half of households (about 48%) in Moses Lake are estimated to meet this income threshold. Since lower income families may choose homes at a lower price point, we also evaluated the cost of homes rated ‘bottom tier’ by Zillow. Though the annual income required to afford one of these homes in Moses Lake is about \$15,000 lower, over one-third of the population still does not meet the income threshold to consider bottom tier homes.

As noted earlier, Hispanic households are under-represented among homeowners. People of color face additional barriers to homeownership such as overt discrimination or steering from real estate agents, bankers, or others in the housing market, as well as challenges related to immigration status, employment, credit background, or lack of access to knowledge networks. These households may be less likely to own even if they meet the income thresholds necessary to own a home in Moses Lake.

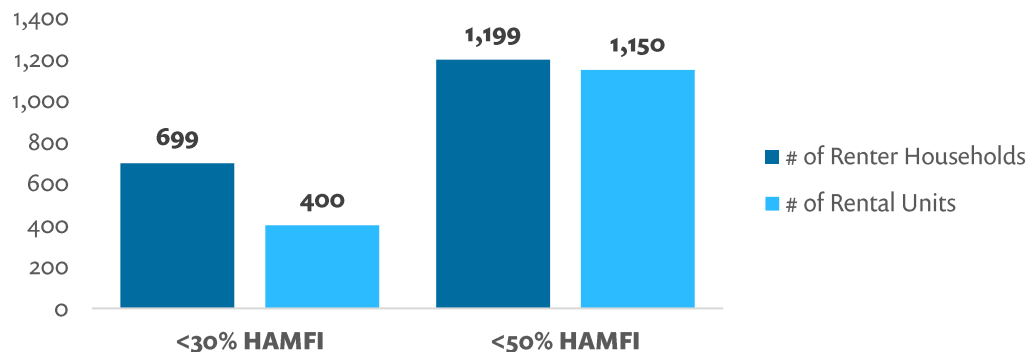
Rental Housing

There is a lack of rental unit options, including subsidized units for very or extremely low-income rental households. Rental rates have not grown as significantly

as home prices in recent years. However, rental housing units remain unaffordable to most Moses Lake renter households. Less than half of renter households (47%) are estimated to be able to afford average rental rates in the City. Rental unit housing options are particularly limited for low-income households, especially those that are very or extremely low-income.

Exhibit 35 shows the estimated number of renter households with incomes below two different thresholds, as well as the number of rental housing units in Moses Lake that would be affordable to them. There is a deficit of units affordable for those with incomes below 30% AMI and 50% AMI.

Exhibit 35. Rental Households by Income Compared to Rental Supply by Affordability, 2016



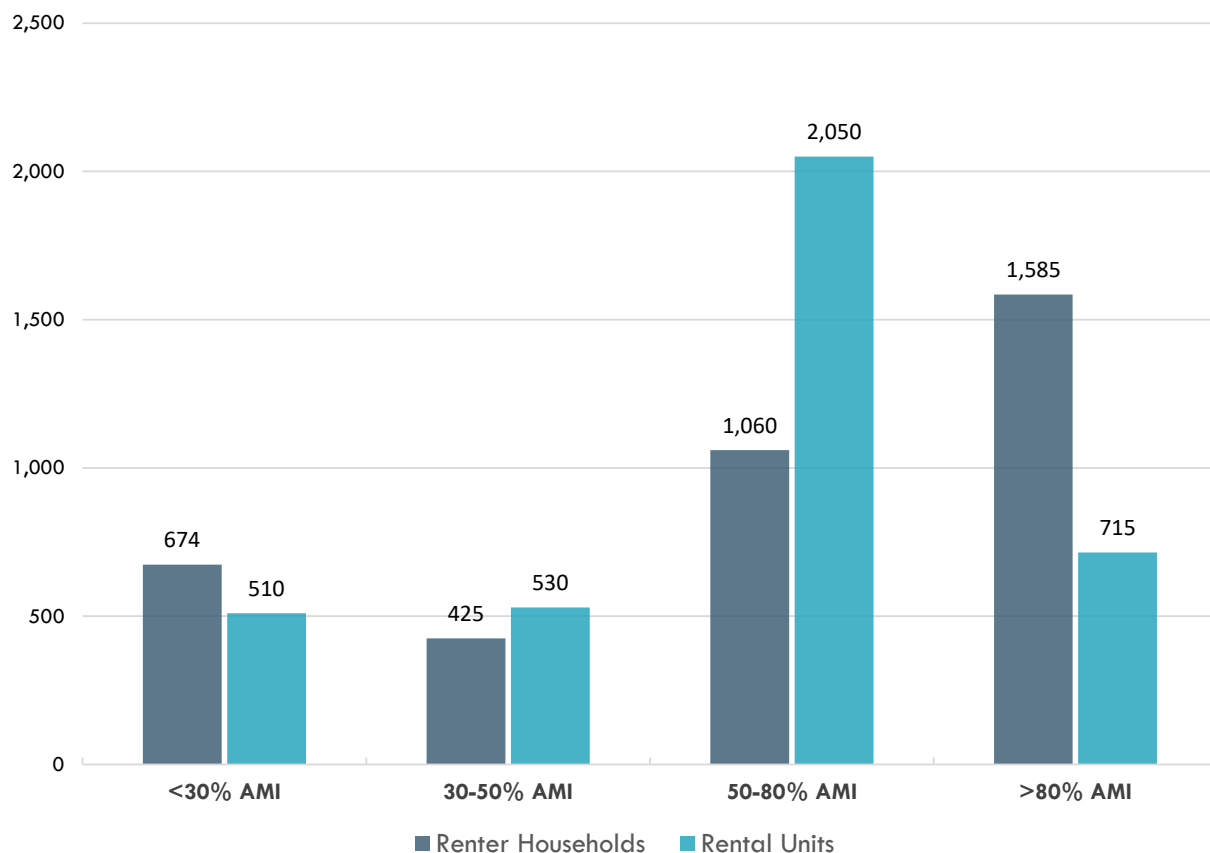
Source: HUD CHAS (based on ACS 2012-2016 5-year estimates); BERK, 2020.

Housing Needs by Income Level

As described in the previous sections, Moses Lake's housing market displays a mismatch between the number of resident households and the housing stock available and affordable to them. The average rent remains unaffordable to over half the city's renter households, and less than half of households in Moses Lake have the income necessary to afford to own a home. Exhibit 36 shows the HUD CHAS summary of renter households by income level compared to available rental housing units affordable to each income level. The CHAS data shows a cumulative shortage of rental housing affordable to renter households under 50% of AMI, particularly among households earning less than 30% AMI, which is consistent with data on housing cost-burden. As described in the Cost-Burdened Households section, 80% of households below 30% AMI are either moderately or severely cost-burdened, as are 65% of households earning 30-50% AMI. For comparison, only 38% of households earning 80-

100% AMI are cost-burdened. These factors indicate that many households in lower income categories are up-renting due to the lack of available housing at that income level, creating an overall shortage of affordable units below 50% AMI. Similarly, while there is adequate cumulative housing supply below 80% of AMI, many of those units are occupied by households with incomes above 80% of AMI. This reduces the supply of housing that is both affordable and available to lower income households. Increasing the supply of rental housing at the upper end of the market could help free up more existing units for lower income households.

Exhibit 36. Renter Households vs. Available Rental Units by Income Level

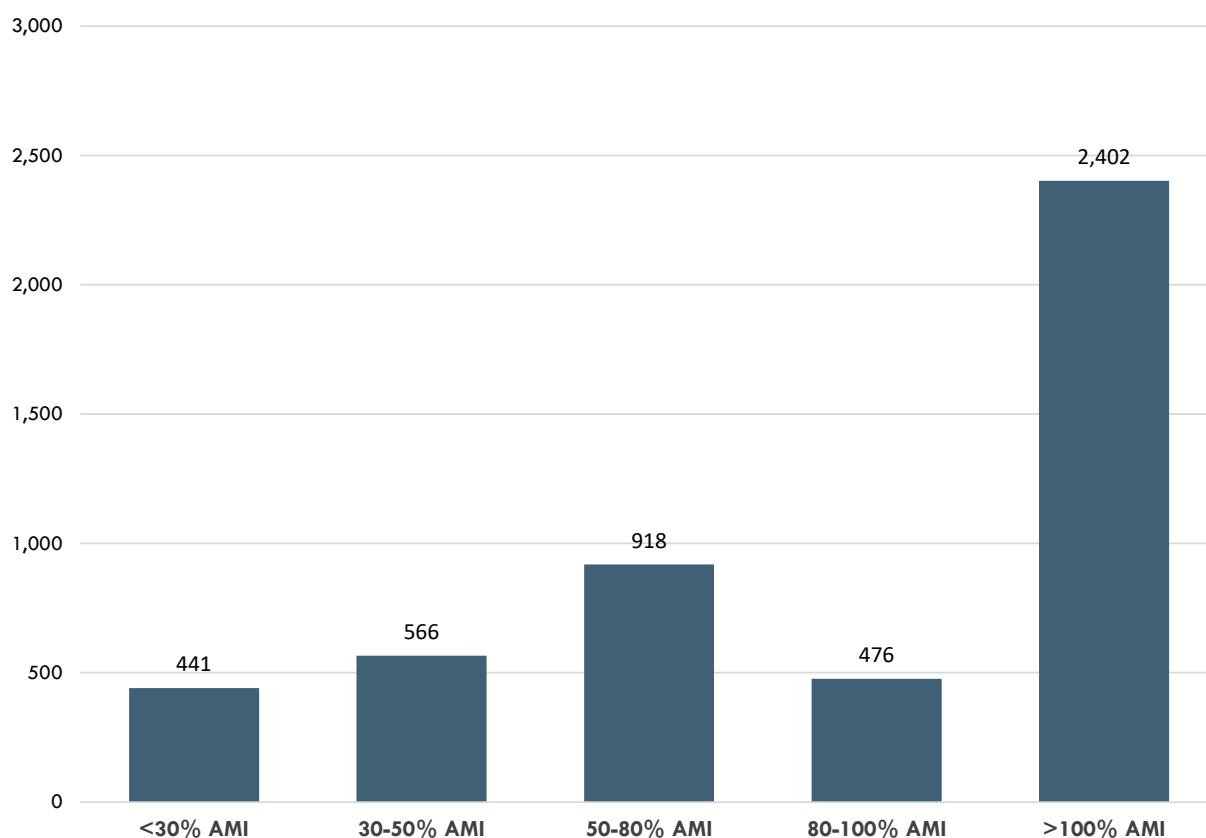


Sources: HUD CHAS (based on ACS 2013-2017 5-year estimates); BERK, 2021.

As described in the Housing Production section, housing production in Moses Lake would need to generate approximately 4,803 new units between 2019 and 2038 (an average of 253 net units per year) to accommodate anticipated population growth during that period (see

Exhibit 34). Based on the proportion of existing renter and owner households in each income category for Grant County, Exhibit 37 illustrates the number of new units needed at each income level to meet housing needs associated with future population growth through 2038. The income distribution for Grant County was used to because it reflects the needs of the broader region; income distribution for the City of Moses Lake is similar to the countywide distribution.

Exhibit 37. Growth-Related Housing Need by Income Level



Sources: HUD CHAS (based on ACS 2013-2017 5-year estimates); BERK, 2021.

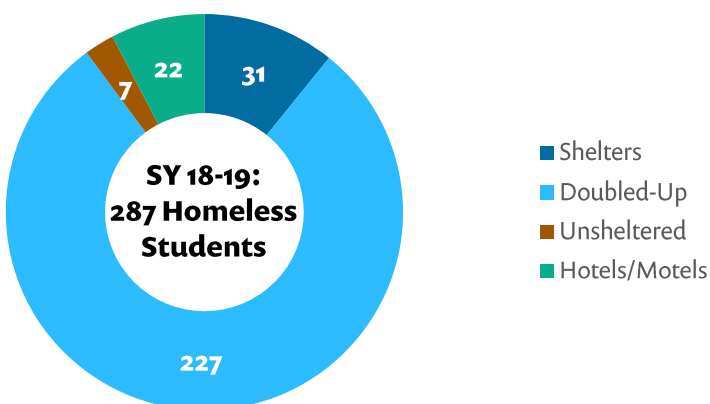
Based on existing income distributions, this projection of future housing needs indicates that most housing production should occur above the median income. However, these projections do not account for existing affordability gaps at the lower end of the income spectrum. As discussed previously, Moses Lake households earning below 50% AMI are substantially more likely to be cost-burdened than moderate-income households or those above median income, indicating a need for more affordable housing at this end of the

income spectrum. To address these gaps, the City can encourage the production of more housing affordable specifically to lower-income households, though some of this need can be fulfilled through other means. As housing stock ages, it can depreciate in value, becoming more affordable at lower income levels. Preservation of older housing stock, while encouraging housing production overall to alleviate upward pressure on rents and housing prices, can increase the availability of housing at lower income levels.

Homelessness

There are an increasing number of local K-12 students reporting that they are homeless or in insecure housing situations. Counts of homelessness in Grant County were reported to be 148 persons in 2019, with 66 sheltered individuals and 82 unsheltered individuals. Moses Lake School District reporting on student homelessness reveals that an increasing number of students are reporting homelessness, with 287 students reporting homelessness in 2018-19 compared with just 68 students in 2007-08, an increase of 313%. Most of these students report living in doubled-up homes, reflective of the high rates of cost burden experienced among Moses Lake households. This may indicate a growing number of families on the brink of homelessness who need support to access local affordable housing options. Exhibit 38 shows the most recent count of students reporting homelessness in Moses Lake School District.

Exhibit 38. Homeless Student Count, Moses Lake School District SY 2018-19

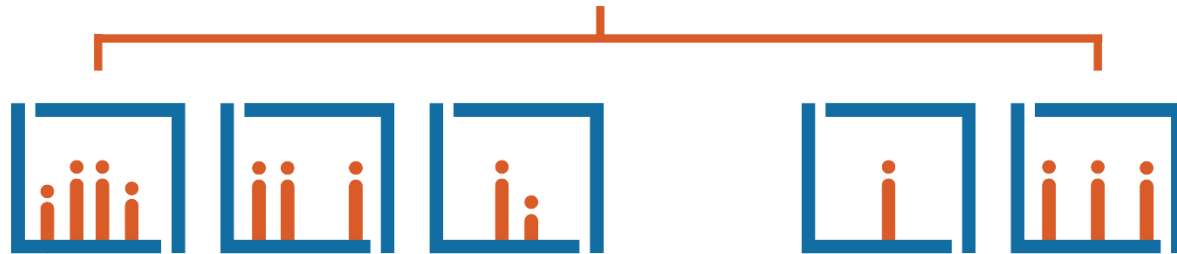


Sources: Washington OSPI, 2019; BERK, 2020.

Glossary

The following terms are used in this document. Definition are based on the Washington Department of Commerce [Guidance for Developing a Housing Needs Assessment](#) and the [U.S. Census Bureau](#).

Household: The U.S. Census Bureau defines a household as a group of people living within the same housing unit. This can be a person living alone, a family, or a group of unrelated people sharing a housing unit. Those living in group quarters, such as a college dormitory, military barrack, or nursing home, are not considered to be living in households. Households are further broken down as either family or nonfamily.



Family Households: A family household is maintained by a householder who is in a family, defined as any two or more people residing together and related by birth, marriage, or adoption. The count of family household members includes all people living in the household.

Non-family Households: Non- family households are people living alone or living with unrelated persons.

Median Household Income: The median income of all households (both family and non-family) within the area of interest. This means that half of the households earn more than this figure and half of the households earn less.

Median Family Income (MFI): The median income among all *family households*. Family households typically have higher incomes than non-family households, so MFI will be higher than median household income in most communities.

Moses Lake's 2018 ACS MFI is \$57,838.

The HUD 2018 Grant County Area's MFI was \$59,900.

HUD: The U.S. Department of Housing and Urban Development (HUD). This is the entity responsible for federal housing programs, such as [Housing Choice Vouchers \(also known as Section 8 vouchers\)](#) which provide rental assistance. HUD sets income limits for metropolitan areas and counties across the country that determine eligibility for income-

restricted housing units. HUD also sets thresholds to define terms such as “affordable” and “cost burden”.

HUD-Area MFI (HAMFI). This is the official median family income that HUD calculates for metropolitan areas and counties across the country. Moses Lake, for example, is part of the Grant County non-metropolitan area. HUD also sets income limits relative to HAMFI for determining household eligibility for income-restricted housing units. These limits are adjusted by household size to account for differences in housing and living expenses by households of different sizes.

**Area Median
Income (AMI)**

This is another term used for HUD Area Median Family Income (HAMFI), typically used in metropolitan

Housing Affordability: Broadly speaking, housing affordability speaks to the relationship between housing costs and income. HUD considers housing to be affordable if the household is spending no more than 30% of its income on housing costs, including utilities.

Cost-burdened Household: When a household pays more than 30% of their gross income on housing, including utilities, they are considered “cost-burdened”. This 30% threshold is set by HUD. Rate of cost burden among households is a metric that gauges the intensity of housing affordability challenges within a community. Cost burden is most threatening for households at lower income levels who will have less money available for other essentials such as food, clothing, transportation, and medical care.

Severely Cost-burdened Household: Households that pay more than 50% of their gross income on housing, including utilities, are considered severely cost-burdened. This 50% threshold is set by HUD.

A Appendix A: Household Types

Exhibit 39: Household Types in Moses Lake, 2010 & 2018.

	Count	2010 Percent	Count	2018 Percent
Total Households	7,402		8,245	
Family Households	4,992	67%	5,250	64%
Non-family Households	2,410	33%	2,995	36%
Households with Children	2,702	37%	2,943	36%
Households with Older Adults (65+)	2,346	32%	2,836	34%

Nonfamily Household Types in Moses Lake, 2010 & 2018.

	Count	2010 Percent	Count	2010 Percent	Count
Nonfamily Households	2,410	33%	2,995	36%	
Living Alone	2,120	88%	2,360	79%	
Older Adult Living Alone (65+)	797	33%	1,032	34%	
Other	1,112	23%	635	21%	

Source for all tables: American Community Survey Table DP02 5-year estimates, 2010 & 2018

B Appendix B: Housing Affordability Calculations

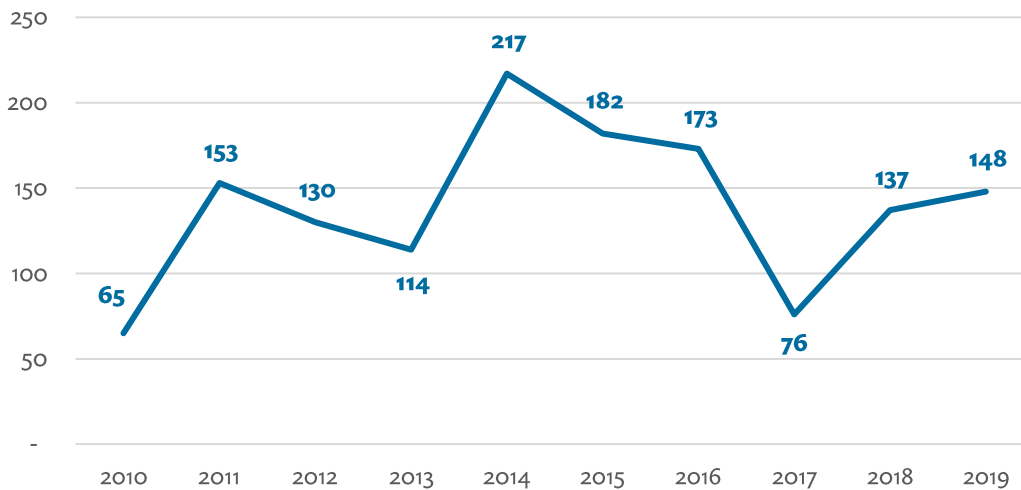
Exhibit 40. Home ownership costs for average and bottom tier homes in Moses Lake, 2019

Monthly Mortgage - 10% down payment, PMI		Lower Market Home Price (2019)	Median Home Price (2019)
Cost to Purchase	Sales Price (\$)	149,611	213,322
	Assumed 10% down payment (\$)	14,961	21,332
	Mortgage amount (\$)	134,650	191,990
	Interest rate	4%	4%
	Monthly payments over course of loan	360	360
	Monthly mortgage payment (\$)	643	917
Annual Housing Expenses			
	Mortgage payments (\$)	7,714	10,999
	Property tax (\$)	1,945	2,773
	PMI (\$)	1,347	1,920
	Home Insurance (\$)	748	1,067
	Annual costs (\$)	11,754	16,759
	Monthly costs (\$)	979	1,397
Affordability			
	Annual income needed to afford	\$ 39,179	\$ 55,863
	% of Median Family Income	72%	102%

Sources: Zillow, 2020; BERK, 2020.

C Appendix C: Point in Time Estimates & Students Experiencing Homelessness

Exhibit 41. Point-in-Time Counts of Persons Experiencing Homelessness in Grant County, 2010-2019



Sources: Washington State Department of Commerce, 2019; BERK, 2020.