

Adam Zack

From: Ryan Page
Sent: Monday, November 13, 2017 8:27 AM
To: Adam Zack; Linda Ann Kuller
Subject: FW: Comments on Second Draft Housing Assessment
Attachments: LIFRC Comments on 2nd Draft SJC County Affordable Housing Plan.doc

Follow Up Flag: Follow up
Flag Status: Flagged

From: Kim Pasciuto [mailto:kimpasciuto@gmail.com]
Sent: Sunday, November 12, 2017 4:55 PM
To: Ryan Page <ryanp@sanjuanico.com>
Subject: Comments on Second Draft Housing Assessment

Hi Ryan,

Attached please find comments from the Lopez Island Family Resource Center on the Second Draft of the Housing Assessment.

In this round, we did not make line by line specific suggested changes. Instead we provided more broad observations and, where indicated, some information that can provide local data to better reflect the on-the-ground realities instead of using national statistical models and extrapolation.

We appreciate the opportunity to comment and I would be happy to answer any questions you may have about our comments.

With best regards,
Kim Pasciuto
Board Member
Lopez Island Family Resource Center



Lopez Island Family Resource Center

P.O. Box 732 • Lopez Island, WA 98261

(360) 468-4117 • fax (360) 468-4119

Email: lifrc@rockisland.com

November 10, 2017

SJC Dept. of Community Development
Ryan Page: Housing Needs Assessment Comments
PO Box 947
Friday Harbor, WA 98250

RE: 2nd Draft Housing Assessment

Dear Ryan,

Thank you for your hard work on the second draft of the Housing Assessment. The Lopez Island Family Resource Center offers the following comments and suggestions:

1. It would be helpful in the Executive Summary to include the existing Vision with regard to Housing which has guided the policies and regulations that have resulted in the data presented in the Housing Assessment.
2. We recommend then providing some foundational numbers for easy reference. For example, the number of households in the County currently, the number we are required to plan for by 2036 and an estimate of where that growth will be accommodated by major island; the county AML, and figures to show the distribution of passive income ("property income") versus wage income, percentages of various income categories, number of cost burdened households now and projected for 2036; the median price of land, median price of a home, the number of year round rentals, number of seasonal/recreational/second homes, number of multi-family units, number of permitted vacation rentals all by island, if possible. It would also be helpful to state the current average rent for a one-bedroom, two bedroom and three bedroom rental unit.
3. In addition to a restatement of the data at the conclusion of each section, a clear summary statement that conveys the import of the numbers would be useful; a statement about how each section influences, positively or negatively, the ability to achieve the Vision. And, perhaps in the conclusion section, commenting on how the interplay of negative influences cumulatively have resulted in a housing crisis.
4. The data is numbing. It would help the reader if there were more statements like, "it would take a school teacher (fire fighter, EMT) ___ years, saving 10% of their take home pay, to save enough for the down payment for a median priced home today."

...to support and enhance the security, well-being and educational and life success of children, families and individuals on Lopez Island.



Lopez Island Family Resource Center

P.O. Box 732 • Lopez Island, WA 98261

(360) 468-4117 • fax (360) 468-4119

Email: lifrc@rockisland.com

5. The discussion could more forcefully emphasize that the need for affordable housing is already overwhelming and urgent. Left unaddressed in a serious, aggressive, and relentless way, it has the potential to change the nature of our island communities away from economically diverse places towards gated communities for the very wealthy. There are several statements that move the reader in this direction but they are buried and easily overlooked. (Page 8, for example.) Is there a way to set this information apart in a more attention getting way?
6. You have set forth how many households are currently rent burdened but the Assessment does not include how many low income households currently need affordable housing, or the projected number for 2036. If this data is not available for the main islands, the County needs to fund this data collection. Family Resource Centers can be helpful and, in fact, on Lopez Island we have a very good idea of the base need. The LIFRC has very detailed information about who needs affordable housing on Lopez by income category and has conducted focus groups with a sampling of those individuals to better understand their income and ability to pay rent. (See Item 7, below.)
7. The assertion on Page 8 that only 428 units of the total new housing must be rental housing is based on an HUD extrapolation. On the ground local data suggests a much higher number of rental housing is needed. The HUD number is contradicted by the later assertion that half of all new necessary units need to be affordable by folks earning less than 100% of AMI and the conclusion that wages are not sufficient to support accumulating enough savings for a down payment to purchase a house.. We believe, based on the cost of land and construction and the low wages, that more than half of the new construction needed between now and 2036 needs to be affordable and of that by far the greatest need is for affordable rental housing.

Our data shows the need for rental housing on Lopez is much higher than its proportional share of the 428 units called for county wide on Page 8. On Lopez alone it is estimate that we need between 60-110 units of rental housing with rents between \$356 (for one person) and \$510 (for three people) for the extremely low income segment up to \$1362 (for one person) and \$1750 (for three people) in the medium income segment.

8. We suggest a deeper discussion of the data point that 2/3 of the income earned in this county is from passive sources, not wage earning jobs and that a high percentage of wage earning jobs are low paying. As more of those wage earners fall into the cost burdened category, the need for affordable housing increases. If sufficient affordable housing is not available, the risk of outward migration of wage earners increases

...to support and enhance the security, well-being and educational and life success of children, families and individuals on Lopez Island.



Lopez Island Family Resource Center

P.O. Box 732 • Lopez Island, WA 98261

(360) 468-4117 • fax (360) 468-4119

Email: lifrc@rockisland.com

along with the risk of those businesses closing. This has the potential to change the nature of our communities in a significant way.

We need an unequivocal, loudly stated county wide shared value of an economically diverse community, an age diverse county, a county where young people and young families can survive and thrive.

9. The ability to buy a home in this county for most two wage earner families is already out of reach. A person making 50% of AMI, much less 30% or less, will never be able to buy a market rate home. We need a ladder of housing options that will allow people to climb from subsidized housing to affordable rental housing to sweat equity home ownership of the kind modeled by LCLT and others, and beyond.
10. The Needs and Projections section on Page 8 says that Lopez needs to build 115 housing units in its UGA. Of that number, 50% or more need to be affordable. This collides head on with the realities. Land costs alone make it almost impossible to build multi-unit, affordable rental housing anywhere on the island. While the Lopez UGA has undeveloped sites, only three of the sites are large enough to accommodate the number of units necessary to attract an affordable housing developer. None of the owners are currently willing to sell, even at market rates. The goal is subject to market forces that make it virtually impossible to achieve.
11. We believe it is incorrect to state in the conclusion that the County has no ability to influence wages. By promoting one low wage industry (tourism) over others the County is already influencing wages. The County could promote and support services and industries that pay family wage jobs.
12. We recommend adding a discussion that funding for Federal and, therefore also, State housing programs will likely be reduced or eliminated for foreseeable budgetary cycles. The lack of funding effectively eliminates a number of previously available programs to support affordable housing.

Thank you, Ryan, for the chance to comment on the draft. We are happy to discuss any of these suggestions with you at your convenience and look forward to the next draft when the Land Availability and Housing Target sections are available.

Sincerely,

Kimberly Pasciuto
Board Member
Lopez Island Family Resource Center

...to support and enhance the security, well-being and educational and life success of children, families and individuals on Lopez Island.