

Section 12: Changes in Owner Occupied Housing: 1990 – 2000

Changing Conditions on the Olympic and Kitsap Peninsulas: 1990–2000
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Section 12

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Introduction

This section examines changes in owner and renter occupied housing. For many people, owning their own home is often the largest investment they will make in their lifetime. Many people dream of being homeowners but often substantial barriers exist preventing them from realizing this dream. Would-be homeowners are often discouraged by having excessive debts or by not having enough money for a down payment. In addition, the availability of modestly priced housing may be limited. It may be more profitable for contractors to build high-end housing on a unit-by-unit basis. Building modestly priced housing is more feasible if a large tract of land can be secured to build a number of very similar units at one time. But this involves more risk and planning for a contractor.

In addition to indicating economic well-being, the percent of owner occupied housing within an area can have social impacts upon a community. Renters tend to be more mobile. This can reduce their incentive to fully participate in community activities and improve the overall well-being of community life in an area.

Clallam County

Between 1990 and 2000 the percent of owner occupied housing increased slightly from 70.2% in 1990 to 72.7% in 2000. This was an increase of 3,726 in such housing units in the county. The county's owner occupied housing rates continued to be higher than the state's, at 64.6% in 2000. The percent of housing that was occupied by renters between 1990 and 2000 in Clallam County decreased slightly from 29.8% in 1990 to

27.3% in 2000. This decrease was offset by the county's population growth. Thus there was an overall increase of 601 housing units that were occupied by renters.

At the sub-county level, the Crescent Lake area had the highest percent of owner occupied units, at 83.8% in 2000. The Neah Bay and East of Neah Bay areas had the lowest percent in 2000, at 64.8% and 65%, respectively. Not surprisingly, the percent of renter occupied housing units corresponds with these percents. The areas of Neah Bay and East of Neah Bay had the highest percent of renter occupied housing, at 35.2% and 35%, respectively. The area of Crescent Bay had the lowest percent in 2000 at 16.2%.

Grays Harbor County

Grays Harbor County had the lowest increase in the rate of owner occupied housing units during the past decade, increasing at a rate of 8.2%. This was well below the state's rate of increase of 25.2%. Despite this slow growth, the percent of owner occupied housing continued to be higher than the state's average increasing from 67% in 1990 to 69% in 2000, while the state's average in 2000 was 64.6%. The percent of renter occupied housing units in the county decreased slightly from 33% in 1990 to 31% in 2000, or 113 housing units. The state also experienced a slight decrease, dropping from 37.4% in 1990 to 35.4% in 2000.

At the sub-county level the highest percent of owner occupied housing units occurred in the Central Park area, at 87.2% in 2000. Three of Aberdeen's census tracts experienced a decreasing number of both owner and renter occupied units, with the percent of owner occupied units ranging from an extremely low 33.3% to a very high 71.9%. Both the percent and number of owner occupied housing units declined in the Hoquiam area with percents in 2000 ranging between 54.4% and 63.4%. Hoquiam

experienced growth in renter occupied housing with the percent in 2000 ranging between 33.9% and 45.6%.

Jefferson County

Jefferson County experienced growth in owner occupied units and decreases in renter occupied units between 1990 and 2000. The percent of owner occupied housing increased from 73.9% to 76.2%, well above the state's average of 64.6% in 2000. The percent of renter occupied housing in the county decreased from 26.1% in 1990 to 23.8% in 2000—well below the state's average of 35.4% in 2000.

All sub-county areas experienced growth in the number of owner occupied housing units, and most experienced growth in the percent of owner occupied housing as well. The highest percent for 2000 occurred in the Port Ludlow area, at 86.8%, followed by Quilcene Bay at 83.5%. The lowest percent was in the Port Townsend area at 65.5%. The Port Ludlow and Discovery Bay areas experienced high rates of increase during the decade, with the number of owner occupied housing units increasing by 64.6% and 60.5%, respectively. All sub-county areas also experienced growth in the number of renter occupied housing units with the exception of the West End area.

Kitsap County

Owner and renter occupied housing trends in Kitsap County between 1990 and 2000 were consistent with the state's trends. Owner occupied housing units in the county increased slightly from 64.3% in 1990 to 67.4%. But this represented an addition of 13,749 owner occupied housing units. The state's average for 2000 was 64.6%. The percent of renter occupied housing in Kitsap County decreased slightly from 35.7% in

1990 to 32.6% in 2000, although the overall number of units in this category increased by 3,400.

Most of the sub-county areas followed county level trends, experiencing increases in both the number and percent of owner occupied housing units. A few sections of Bremerton experienced slight decreases. The Bremerton area also had nine census tracts where less than 50% of the housing units were owner occupied. In several cases the percent of owner occupied housing units increased, but these percentages were still extremely low in 2000.

Bainbridge Island had some of the highest rates of owner occupied housing in the county, with most percents in 2000 ranging between 86.4% and 87%. A section of Silverdale had the highest rate of increase in owner occupied housing due to the addition of 1,077 units in this category—a 115.1% growth rate.

Many areas within the county experienced declines in renter occupied housing over the last ten years. The lowest percent of renter occupied housing occurred on Bainbridge Island, with most areas at 13% in this category. A section of Silverdale experienced a substantial increase of 886 renter occupied housing units between 1990 and 2000, a growth rate of 78.6%.

Mason County

Seventy-nine percent of housing units were owner occupied in Mason County in 2000, the highest rate of owner occupancy on the Olympic Peninsula and well above the state's average at 64.6%. The county experienced an increase of 3,773 housing units in this category, a growth rate of 33.8% over the last ten years. The percent of renter occupied housing in the county decreased slightly from 23.3% in 1990 to 21% in 2000,

although there was a slight numerical increase of 574 housing units due to population growth.

At the sub-county level, the percent of owner occupied housing units tended to be between 80.2% and 86.8% for 2000. The highest percent of owner occupied housing units occurred in the South Canal area, at 86.8%. The exception to these high rates was in the Shelton area, where the percent of owner occupied housing in nearly all the census tracts ranged between 61.7% and 66.8%.

Pacific County

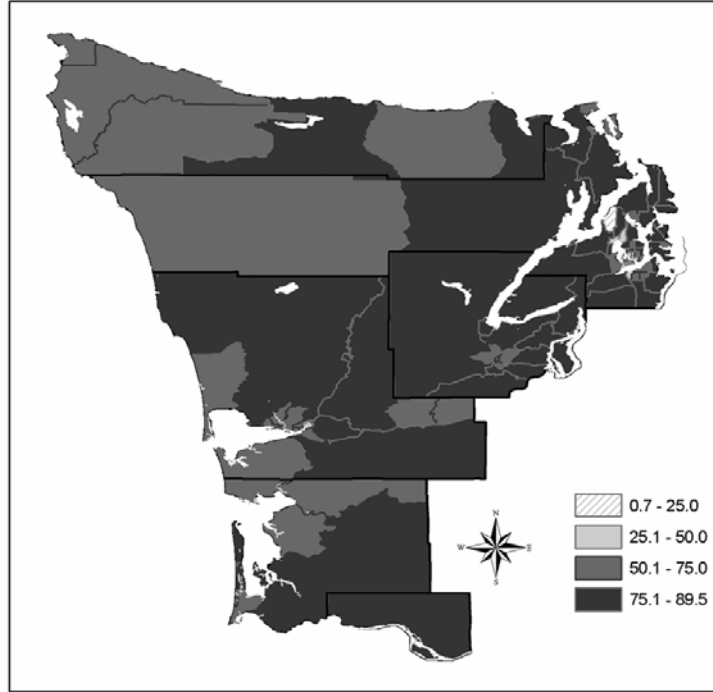
The percent of owner occupied housing in Pacific County increased from 71.9% in 1990 to 74.8% in 2000, an increase of 1,130 housing units. This was well above the state's average, at 64.6% in 2000. The percent of renter occupied housing in the county decreased slightly from 28.1% in 1990 to 25.2% in 2000, although there was a slight numerical increase of 70 housing units during the decade.

At the sub-county level nearly all areas experienced an increase in rates of owner occupied housing with percents for 2000 ranging between 71.3% to 83.5%. Long Beach City was the exception where the percent of owner occupied housing units dropped slightly from 54.5% in 1990 to 53.1% in 2000. Corresponding to this decrease was the high percent and slight numerical increase of renter occupied housing in the Long Beach City area. In this area the percent of housing units occupied by renters increased from 45.5% in 1990 to 46.9% in 2000—an addition of 46 housing units over the decade. Several areas within the county experienced slight decreases in the renter occupied housing, with percents for 2000 ranging between 16.5% (a section of Ocean Park) and 28.7% (the Long Beach area).

Wahkiakum County

The percent of owner occupied housing units in Wahkiakum County increased from 75.5% in 1990 to 79.7% in 2000. This was an addition of 239 housing units to this category. This percent of owner occupied housing was well above the state's average for 2000 of 64.6%. The percent of renter occupied housing units in the county decreased from 24.5% in 1990 to 20.3% in 2000, a decline of 7 housing units. For comparison, the state's percent also declined slightly to 35.4% in 2000.

Owner Occupied Housing: 2000



Renter Occupied Housing: 2000

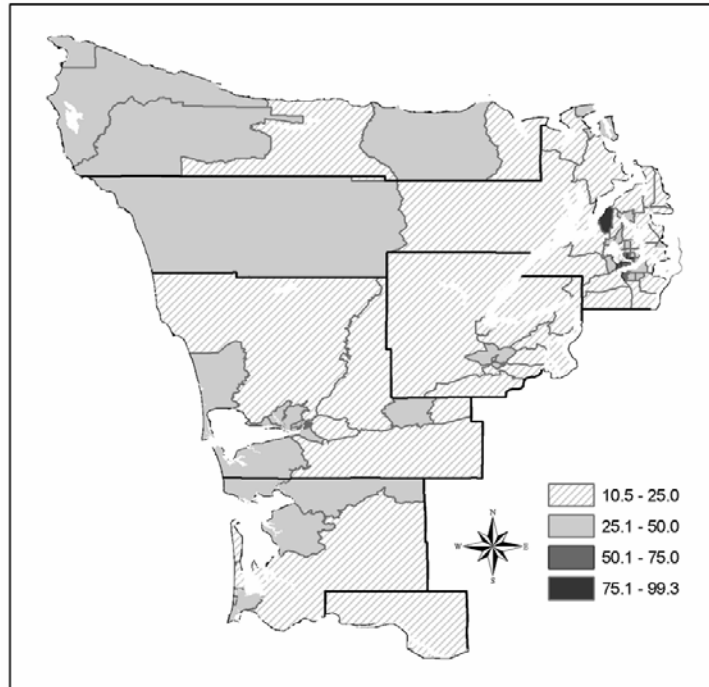


Table 12.1. Tenure: Owner and Renter Occupied Housing

Area	Owner Occupied						Renter Occupied					
	Number		Percent		Change 1990-2000		Number		Percent		Change 1990-2000	
	1990	2000	1990	2000	Number	Percent	1990	2000	1990	2000	Number	Percent
Washington	1,171,580	1,467,009	62.6	64.6	295,429	25.2	700,851	804,389	37.4	35.4	103,538	14.8
Clallam	16,031	19,757	70.2	72.7	3,726	23.2	6,806	7,407	29.8	27.3	601	8.8
BNA 9801 Neah Bay	296	305	71.5	64.8	9	3.0	118	166	28.5	35.2	48	40.7
BNA 9802 East of Neah Bay	290	328	61.3	65.0	38	13.1	183	177	38.7	35.0	-6	-3.3
^{C1} BNA 9803 Forks	1,556	1,688	65.7	70.0	132	8.5	813	723	34.3	30.0	-90	-11.1
BNA 9806 Crescent Lake	768	1,032	80.8	83.8	264	34.4	182	199	19.2	16.2	17	9.3
^{C2} BNA 9807 Port Angeles	9,413	11,343	69.6	71.4	1,930	20.5	3,970	4,550	29.4	28.6	580	14.6
^{C3} BNA 9819 Sequim	3,708	5,061	72.5	76.1	1,353	36.5	1,540	1,592	30.1	23.9	52	3.4
Grays Harbor	17,088	18,495	67.0	69.0	1,407	8.2	8,426	8,313	33.0	31.0	-113	-1.3
^{G1} Tract 1 Quinalt Reservation	1,285	1,242	76.9	76.0	-43	-3.3	387	393	23.1	24.0	6	1.6
Tract 2 North Beach/Ocean Shores	1,419	2,023	71.8	73.6	604	42.6	556	726	28.2	26.4	170	30.6
Tract 4 Montesano	1,664	1,826	71.3	75.2	162	9.7	671	603	28.7	24.8	-68	-10.1
Tract 5 Elma	1,402	1,594	63.7	67.4	192	13.7	799	771	36.3	32.6	-28	-3.5
Tract 6 McCleary	803	931	72.5	75.0	128	15.9	305	310	27.5	25.0	5	1.6
Tract 7 Southeast/Oakville	927	1,148	72.5	79.3	221	23.8	352	299	27.5	20.7	-53	-15.1
Tract 8 Central Park	1,276	1,403	84.7	87.2	127	10.0	230	206	15.3	12.8	-24	-10.4
Tract 9 Aberdeen	1,525	1,597	67.4	69.6	72	4.7	738	696	32.6	30.4	-42	-5.7
Tract 10 Aberdeen	529	498	30.6	33.3	-31	-5.9	1,201	996	69.4	66.7	-205	-17.1
Tract 11 Aberdeen	1,281	1,232	71.8	71.9	-49	-3.8	504	481	28.2	28.1	-23	-4.6
Tract 12 Aberdeen	1,124	1,024	63.0	60.9	-100	-8.9	660	658	37.0	39.1	-2	-0.3
Tract 13 Hoquiam	1,019	927	65.7	63.4	-92	-9.0	533	535	34.3	36.6	2	0.4
Tract 14 Hoquiam	613	582	72.5	66.1	-31	-5.1	233	299	27.5	33.9	66	28.3
Tract 15 Hoquiam	948	912	57.1	54.4	-36	-3.8	711	764	42.9	45.6	53	7.5
Tract 16 South Shore/Westport	1,273	1,556	70.0	73.0	283	22.2	546	576	30.0	27.0	30	5.5
Jefferson	6,376	8,870	73.9	76.2	2,494	39.1	2,251	2,775	26.1	23.8	524	23.3
BNA 9501 West End	127	140	55.5	67.6	13	10.2	102	67	44.5	32.4	-35	-34.3
^{J1} BNA 9502 Quilcene Bay	890	1,068	81.7	83.5	178	20.0	200	211	18.3	16.5	11	5.5
BNA 9503 Port Ludlow	1,130	1,860	82.3	86.8	730	64.6	243	283	17.7	13.2	40	16.5
BNA 9504 Marrowstone Island	896	1,155	70.0	73.8	259	28.9	384	411	30.0	26.2	27	7.0
BNA 9505 Discovery Bay	1,275	2,046	80.0	82.6	771	60.5	318	430	20.0	17.4	112	35.2
^{J2} BNA 9506 Port Townsend	2,058	2,601	67.2	65.5	543	26.4	1,004	1,373	32.8	34.5	369	36.8
Kitsap	44,530	58,279	64.3	67.4	13,749	30.9	24,737	28,137	35.7	32.6	3,400	13.7
Tract 801.01 Bremerton	427	522	46.7	48.4	95	22.2	487	557	53.3	51.6	70	14.4
Tract 801.02 Bremerton	748	839	49.3	46.4	91	12.2	769	971	50.7	53.6	202	26.3
Tract 802 Bremerton	746	789	53.1	55.0	43	5.8	660	646	46.9	45.0	-14	-2.1
Tract 803 Bremerton	392	355	21.2	25.1	-37	-9.4	1,460	1,062	78.8	74.9	-398	-27.3
Tract 804 Bremerton	1,009	1,017	61.5	62.8	8	0.8	631	602	38.5	37.2	-29	-4.6
^{K1} Tract 805 Bremerton	345	319	24.4	24.3	-26	-7.5	1,070	995	75.6	75.7	-75	-7.0
Tract 806 Bremerton	1,107	1,128	52.2	55.9	21	1.9	1,013	889	47.8	44.1	-124	-12.2
Tract 807 Bremerton	945	1,017	69.4	71.0	72	7.6	416	415	30.6	29.0	-1	-0.2
Tract 808.98 Bremerton	3	6	0.4	0.8	3	100.0	693	728	99.6	99.2	35	5.1
Tract 809.98 Bremerton	933	1,071	61.3	58.8	138	14.8	589	749	38.7	41.2	160	27.2
Tract 810 Bremerton	664	699	33.6	33.8	35	5.3	1,310	1,369	66.4	66.2	59	4.5
^{K2} Tract 811 Bremerton	1,220	1,201	46.4	49.9	-19	-1.6	1,407	1,206	53.6	50.1	-201	-14.3
^{K3} Tract 814 Bremerton	0	1	0.0	2.6	1	100.0	43	37	100.0	97.4	-6	-14.0
Tract 901.01 Port Gamble Reservation	945	1,592	79.6	84.9	647	68.5	242	283	20.4	15.1	41	16.9
Tract 901.02 Kingston	907	1,452	70.3	76.7	545	60.1	383	442	29.7	23.3	59	15.4
Tract 902 Port Gamble City	1,601	2,511	82.7	86.4	910	56.8	336	396	17.3	13.6	60	17.9
^{K4} Tract 903 Bangor Trident Base	5	9	0.6	0.7	4	80.0	791	1,273	99.4	99.3	482	60.9
Tract 904 Poulsbo	961	1,229	80.6	82.3	268	27.9	232	265	19.4	17.7	33	14.2
Tract 905 Poulsbo	1,169	1,774	50.6	59.2	605	51.8	1,142	1,221	49.4	40.8	79	6.9
Tract 906.01 Port Madison Reservation	1,382	1,749	78.4	80.8	367	26.6	380	415	21.6	19.2	35	9.2

Table 12.1 continued

Area	Owner Occupied						Renter Occupied					
	Number		Percent		Change 1990-2000		Number		Percent		Change 1990-2000	
	1990	2000	1990	2000	Number	Percent	1990	2000	1990	2000	Number	Percent
<i>Kitsap County, continued</i>												
Tract 906.02	588	966	81.4	84.7	378	64.3	134	174	18.6	15.3	40	29.9
Tract 907	1,182	1,559	83.2	87.0	377	31.9	239	232	16.8	13.0	-7	-2.9
Tract 908	947	1,276	86.5	86.4	329	34.7	148	200	13.5	13.6	52	35.1
Tract 909	1,081	1,503	57.7	59.9	422	39.0	792	1,005	42.3	40.1	213	26.9
Tract 910	1,452	1,912	83.2	86.8	460	31.7	293	292	16.8	13.2	-1	-0.3
Tract 911	980	1,286	74.2	81.0	306	31.2	341	302	25.8	19.0	-39	-11.4
Tract 912.01	455	713	40.6	50.0	258	56.7	666	712	59.4	50.0	46	6.9
^{K5} Tract 912.02	936	2,013	45.4	50.0	1,077	115.1	1,127	2,013	54.6	50.0	886	78.6
^{K6} Tract 913	1,857	2,642	86.8	86.6	785	42.3	282	408	13.2	13.4	126	44.7
Tract 914	839	961	76.1	78.1	122	14.5	263	269	23.9	21.9	6	2.3
Tract 915	942	1,060	80.8	83.5	118	12.5	224	210	19.2	16.5	-14	-6.3
Tract 916	1,104	1,461	62.8	58.3	357	32.3	653	1,046	37.2	41.7	393	60.2
Tract 917	1,563	1,959	73.5	79.9	396	25.3	564	494	26.5	20.1	-70	-12.4
Tract 918	784	895	78.5	81.3	111	14.2	215	206	21.5	18.7	-9	-4.2
Tract 919	754	924	80.2	76.0	170	22.5	186	291	19.8	24.0	105	56.5
Tract 920	1,015	1,483	87.3	88.9	468	46.1	147	185	12.7	11.1	38	25.9
Tract 921	1,064	1,518	78.9	82.3	454	42.7	284	327	21.1	17.7	43	15.1
Tract 922	818	1,053	50.1	44.2	235	28.7	814	1,332	49.9	55.8	518	63.6
Tract 923	1,058	1,194	63.4	61.9	136	12.9	610	736	36.6	38.1	126	20.7
Tract 924	1,206	1,357	54.4	55.7	151	12.5	1,012	1,079	45.6	44.3	67	6.6
Tract 925	1,021	1,208	68.7	69.0	187	18.3	466	542	31.3	31.0	76	16.3
Tract 926	1,344	1,682	83.2	81.8	338	25.1	272	374	16.8	18.2	102	37.5
Tract 927	1,634	2,271	85.3	87.5	637	39.0	282	324	14.7	12.5	42	14.9
^{K7} Tract 928	2,261	3,133	85.8	85.9	872	38.6	374	514	14.2	14.1	140	37.4
^{K8} Tract 929	2,136	2,970	87.9	89.5	834	39.0	295	349	12.1	10.5	54	18.3
Mason	11,172	14,945	76.7	79.0	3,773	33.8	3,393	3,967	23.3	21.0	574	16.9
^{M1} BNA 9602	1,488	1,977	83.8	85.3	489	32.9	288	340	16.2	14.7	52	18.1
BNA 9603	1,226	1,764	80.6	83.8	538	43.9	296	342	19.4	16.2	46	15.5
BNA 9604	1,486	1,891	79.1	82.9	405	27.3	393	390	20.9	17.1	-3	-0.8
BNA 9605	793	1,319	80.4	86.8	526	66.3	193	201	19.6	13.2	8	4.1
^{M2} BNA 9606	1,243	1,603	57.5	61.7	360	29.0	918	993	42.5	38.3	75	8.2
BNA 9607	376	373	66.4	63.8	-3	-0.8	190	212	33.6	36.2	22	11.6
BNA 9609	932	1,010	67.3	66.8	78	8.4	452	502	32.7	33.2	50	11.1
BNA 9610	1,020	1,413	83.6	85.7	393	38.5	200	235	16.4	14.3	35	17.5
BNA 9611	1,146	1,552	85.8	83.2	406	35.4	189	313	14.2	16.8	124	65.6
BNA 9612	599	907	85.8	84.5	308	51.4	99	167	14.2	15.5	68	68.7
BNA 9613	697	938	83.2	80.2	241	34.6	141	232	16.8	19.8	91	64.5
BNA 9614	166	198	83.0	83.2	32	19.3	34	40	17.0	16.8	6	17.6
Pacific	5,677	6,807	71.9	74.8	1,130	19.9	2,219	2,289	28.1	25.2	70	3.2
BNA 9502	1,269	1,311	69.7	71.8	42	3.3	552	514	30.3	28.2	-38	-6.9
BNA 9503	1,076	1,208	73.4	74.4	132	12.3	390	415	26.6	25.6	25	6.4
^{P1} BNA 9504	994	1,191	76.1	80.6	197	19.8	313	287	23.9	19.4	-26	-8.3
BNA 9505	602	806	66.2	71.3	204	33.9	307	324	33.8	28.7	17	5.5
BNA 9506	323	358	54.5	53.1	35	10.8	270	316	45.5	46.9	46	17.0
BNA 9507	759	1,029	78.7	80.1	270	35.6	205	255	21.3	19.9	50	24.4
^{P2} BNA 9508	654	904	78.2	83.5	250	38.2	182	178	21.8	16.5	-4	-2.2
Wahkiakum	998	1,237	75.5	79.7	239	23.9	323	316	24.5	20.3	-7	-2.2
BNA 9501	998	1,237	75.5	79.7	239	23.9	323	316	24.5	20.3	-7	-2.2

Data from U.S. Census table H003 STF1 (1990) and H004 SF1 (2000)