

Appendix B: Housing Needs Assessment

June 2023



King County

Table of Contents

I. Executive Summary	4
II. Background.....	12
Policy Context.....	12
Data Sources, Methodology, and Limitations	14
III. Community Profile	16
Section Summary	16
Population Characteristics	17
Household Characteristics	33
IV. Workforce Profile	69
Section Summary	69
Local Workforce Characteristics	70
Jobs to Housing Ratio.....	75
Employment Trends and Projections	75
V. Housing Supply	77
Section Summary	77
General Housing Inventory	78
Housing Market Conditions.....	86
Special Housing Inventory	97
VI. Racially Disparate Impact Analysis	103
Historical Policies with an Explicit Racial Discriminatory Intent	104
Policies with a Racially Disparate Impact.....	113
Displacement.....	137
Undoing Racially Disparate Housing Policies in the Comprehensive Planning Process	140
VII. Housing Needs Analysis	142
Section Summary	142
Housing Needs of People who Need Supportive Services or Accessible Units	145
Housing Needs of Communities Experiencing Disproportionate Harm of Housing Inequities	149
VIII. Land Capacity Analysis.....	154
Section Summary	154
Permanent Housing	155
Emergency Housing	156

Percentage of Residential Land Zoned for and Geographic Distribution of Medium- and High-Density Housing	158
Housing Development Capacity within a Half-Mile Walkshed of High-Capacity or Frequent Transit Service.....	161
IX. Evaluating Effectiveness of Strategies to Meet Housing Need	163
Section Summary	163
Net New Housing Units Needed, 2019 through 2044.....	164
Housing Production Gap Analysis.....	165
Emergency Housing Production Gap Analysis.....	168
Affordable Housing Funding Gap Analysis.....	168
X. Making Adequate Provisions for Housing Needs of All Economic Segments of the Community	169
Section Summary	169
Identifying Barriers to Development	170
Considering Employment Locations.....	172
The Role of ADUs in Meeting Housing Need	173
XI. Existing Strategies Summary.....	175
Section Summary	175
Funding	175
Local Funds	177
State Funds	182
Federal Funds	183
Programs.....	184
Policies and Regulations	187
Countywide Policies.....	187
Unincorporated King County Policies and Regulations	188
Partnerships	190
XII. Existing Strategies Gap Analysis	192
Section Summary	192
Funding	193
Programs.....	195
Policies	198

I. Executive Summary

Background

This Housing Needs Assessment provides data and analysis to inform the 2024 King County Comprehensive Plan regarding:

- King County households;
- housing supply;
- racially disparate impacts from land use and housing practices;
- housing needs for specific populations;
- existing strategies and gaps in meeting housing needs
- zoning and land capacity for housing; and
- making adequate provisions for housing needs of all economic segments of the community.

This analysis is guided by Revised Code of Washington 36.70A.070(2) and King County Countywide Planning Policies (CPPs) H-3, H-4, and H-5.¹² In 2021, Washington state amended the Growth Management Act (GMA) through House Bill 1220.³ This bill requires cities and counties plan for the development of sufficient affordable housing to meet the need in their jurisdiction. The CPPs, adopted by the Growth Management Planning Council (GMPC), create a consistent framework for King County and each jurisdiction to develop a Comprehensive Plan. This assessment is also guided by Vision 2050, the region's long-range plan for growth developed by the Puget Sound Regional Council.⁴

Data Sources, Methodology, and Limitations

This assessment utilizes data primarily from the U.S. Census Bureau, the Washington State Office of Financial Management, the Washington State Department of Commerce, King County Department of Community and Human Services (DCHS), the King County Permitting Division and the King County Regional Homelessness Authority. This assessment also cites news, research, and historical publications to support qualitative data analysis. Community members impacted by housing inequities also provided input to inform this assessment.

This assessment primarily discusses race and ethnicity using the descriptors used in the associated source. For example, the U.S. Census has seven race categories: White, Black or African American, American Indian or Alaska Native, Asian, Native Hawaiian or Other Pacific Islander, Other Race, and Two or Multiple Races, and defines ethnicity as determining whether someone is Hispanic or Latino or not Hispanic or Latino.⁵ This assessment uses the term Latina/o/x.

However, there are gaps and limitations in the available data, which limits this assessment's ability to:

- determine the underlying cause of housing needs and disparities;

¹ Revised Code of Washington 36.70A.070 [\[link\]](#)

² King County Office of Performance, Strategy, and Budget. *King County Countywide Planning Policies*. [\[link\]](#)

³ State of Washington Legislature. (2021). House Bill 1220: Emergency Shelters and Housing—Local Planning and Development. [\[link\]](#)

⁴ Puget Sound Regional Council. (2020, October) *Vision 2050 A Plan for the Central Puget Sound Region*. [\[link\]](#)

⁵ United States Census Bureau. (2021, August 4). *Measuring Racial and Ethnic Diversity for the 2020 Census*. [\[link\]](#)

- compare small population subcategories using demographic data;
- compare the most recent available data from sources that provide different time ranges and different geographies; and
- comprehensively document racial housing discrimination and discriminatory policies and practices in unincorporated King County.

Community Profile

The Community Profile section of the Housing Needs Assessment conducts an inventory and analysis of:

- household characteristics, by race/ethnicity;
- current population characteristics; and
- projected population growth.

As of 2022, the Census Bureau estimates a population of 2,317,000 individuals and 900,061 households in King County. King County became more diverse over previous decades as the population steadily grew, with most population growth occurring from residents moving to King County from another country.⁶ Between 2000 and 2020, the number of individuals experiencing homelessness also increased in King County, and most people experiencing homelessness in King County are unsheltered.⁷

The data in this section reveal significant differences between households in King County and unincorporated King County. Approximately 8.6 percent (77,761) of the county's households live in unincorporated King County, and about two-thirds (54,177) of unincorporated King County households live in the rural areas.⁸ While King County's population increased over the previous decades, unincorporated King County's has not, primarily due to annexations and zoning restrictions in the rural areas. Households in unincorporated King County are more likely to be older, White, and own their homes than countywide.⁹

Significant disparities exist between households of different incomes, races, ages, and tenure. Households with lower incomes are significantly more likely to be renters and cost burdened, with most extremely low-income households severely cost burdened, meaning they spend more than 50 percent of their income on housing costs.¹⁰ Homeowner households in King County are older on average and have a median income nearly twice that of renter households.¹¹ In 2020, Asian and White households earned nearly two times more than Black and American Indian/Alaska Native households countywide.¹² Most households own their homes in King County and unincorporated King County, but Black households are more likely to rent than own.¹³ Approximately half of Black households and nearly 40 percent of Hispanic households in King County and unincorporated King County are cost burdened or severely cost burdened,

⁶ Washington State Office of Financial Management Intercensal Population Estimates for King County, 2000 to 2020.

⁷ King County Regional Homelessness Authority. (2022). *2022 Point in Time Count*. [\[link\]](#)

⁸ U.S. Census Bureau. (2022). *Tenure by Household Size, 5-year ACS 2016-2020*.

⁹ U.S. Department of Housing and Urban Development. (2021) *Overcrowding, CHAS 2014-2018*.

¹⁰ U.S. Department of Housing and Urban Development. (2021). *Cost Burden and Severe Cost Burden by Income, CHAS 2014-2018*.

¹¹ U.S. Census Bureau. (2022). *Median Household Income by Tenure, ACS 2016-2020*.

¹² U.S. Census Bureau. (2022). *Median Household Income by Race, ACS 2016-2020*.

¹³ U.S. Census Bureau. (2022). *Age Range by Tenure, 5-year ACS 2016-2020*.

while only 30 percent of White and Asian households are cost burdened or severely cost burdened.¹⁴

Workforce Profile

The Workforce Profile section identifies significant wage disparities between residents in King County and unincorporated King County and conducts an analysis of the ratio of housing to jobs in each jurisdiction. There are significant wage disparities between residents in King County and unincorporated King County. Wage gaps exist between people with lower and higher levels of education and between industries in King County.¹⁵ There are also stark wage differences by race and ethnicity in King County.¹⁶ This disparity is likely, in part, due to income gaps between sectors. However, people of different races and ethnicities also have wage disparities within the same sector.¹⁷ Asian and White households have the highest median incomes in King County.¹⁸

Since 2010, housing production has not kept pace with job growth in King County.¹⁹ King County's jobs to housing ratio increased from 1.29 in 2010 to 1.48 in 2020. Unincorporated King County's jobs to housing ratio increased from 0.36 to 0.43 in the same time period. A ratio higher than 1.5 indicates there may be more workers commuting into the area due to a lack of housing.²⁰

Housing Supply

The Housing Supply section conducts an inventory and analysis of the number of:

- existing housing units by housing type, age, number of bedrooms, condition, tenure, and AMI limit (for income-restricted units);
- existing emergency housing, emergency shelters, and permanent supportive housing facilities and units or beds, as applicable; and
- income-restricted units in unincorporated King County and the income-restricted units within a half-mile walkshed of high-capacity or frequent transit service and in the North Highline and Skyway unincorporated activity centers, which are candidates for "countywide center" designation.

King County has a total of 952,344 housing units, with 89,296 in unincorporated King County. Approximately half of housing units in King County are single-family homes.²¹ In unincorporated King County, less than 10 percent of housing units are multi-family housing units.²² Approximately 45 percent of housing units in King County and 51 percent in unincorporated

¹⁴ U.S. Department of Housing and Urban Development. (2021). *Cost Burden and Severe Cost Burden by Tenure, CHAS 2014-2018*.

¹⁵ Washington State Employment Security Department. (July 2022). Wages by education level, July 2022. [\[link\]](#)

¹⁶ U.S. Census Bureau, Center for Economic Studies, LEHD. (Accessed November 28, 2022). *QWI Explorer*. [\[link\]](#)

¹⁷ U.S. Census Bureau, Center for Economic Studies, LEHD. (Accessed November 28, 2022). *QWI Explorer*. [\[link\]](#)

¹⁸ U.S. Census Bureau. (2022). *Median Household Income by Race, ACS 2016-2020*.

¹⁹ PSRC Covered Employment Estimates. Housing data: US Census Bureau Decennial Census.

²⁰ U.S. Environmental Protection Agency, EnviroAtlas. (2021). *Employment to Housing Ratio*. [\[link\]](#)

²¹ Washington State Office of Financial Management. (2022, April 1). *April 1 official populations estimates*. [\[link\]](#)

²² Washington State Office of Financial Management. (2022, April 1). *April 1 official populations estimates*. [\[link\]](#)

King County were built prior to 1980.²³ Older housing is more likely to have physical problems, health risks associated with lead paint, and earthquake vulnerability.^{24,25,26}

Housing construction rates decreased significantly after 2000 compared to earlier decades in both King County and unincorporated King County.²⁷ This is likely due in part to establishing the urban growth area and the recession of 2008. Since 2011, large multi-family projects have made up a bulk of housing construction.²⁸ The number of housing units are expected to increase by approximately 25 percent and 10 percent in King County and unincorporated King County, respectively, by 2044.²⁹

The housing vacancy rate for King County and unincorporated King County is about 5.5 percent, lower than the statewide rate of 6.5 percent and much lower than the countrywide rate of 10.5 percent.³⁰ A low vacancy rate is likely to result in a more competitive and expensive housing market.

Home prices increased by about 50 percent from 2016 to 2022 in King County, and the price of single-family homes increased at the highest rate.³¹ From 2015 to 2020, the median rent also in King County increased by about 40 percent.^{32, 33} Median gross rent is unaffordable for people earning 50 percent of area median income (AMI) and below. At the same time, most income-restricted units in unincorporated King County are for households between 51 to 80 percent AMI.³⁴

Racially Disparate Impact Analysis

The Racially Disparate Impact analysis discusses historical and contemporary exclusive and discriminatory land use and housing policies and practices that lead to racially disparate impacts in unincorporated King County. This section primarily focuses on urban unincorporated areas as they have larger populations and have a higher concentration of Black, Indigenous, and other people of color (BIPOC) communities than rural unincorporated areas. This section does not analyze all discriminatory policies and programs that existed in King County but represents a best effort on the part of the County to analyze its policies for their contribution to racially disparate housing impacts and exclusion over the course of its history.

²³ U.S. Department of Housing and Urban Development. (2021). *Housing Stock by Tenure and Year Built, CHAS 2014-2018*.

²⁴ Centers for Disease Control and Prevention. (2021, December 8). *Lead*. [\[link\]](#)

²⁵ Boiko-Weyrauch, A. (2018, October 31). How many Seattle buildings would be doomed in a big earthquake? *KUOW*. [\[link\]](#)

²⁶ Washington Department of Natural Resources. (2012). *Modeling a Magnitude 7.2 Earthquake on the Seattle Fault Zone in Central Puget Sound*. [\[link\]](#)

²⁷ U.S. Department of Housing and Urban Development. (2021). *Housing Stock by Tenure and Year Built, CHAS 2014-2018*.

²⁸ BERK Consulting, Inc. (2020). *Affordable housing incentives analysis: North Highline and Skyway-West Hill*. King County Home and Hope Initiative. [\[link\]](#)

²⁹ PSRC Macroeconomic Forecast; Washington State Office of Financial Management, *Population and Housing Estimates*; and U.S. Census Bureau, *American Community Survey*.

³⁰ U.S. Census Bureau. (2020). *Occupancy Status/Vacancy Rate, 5-year ACS 2016-2020*.

³¹ Federal Reserve Bank of St. Louis. (2022). *Median Listing Price in King County, WA*. [\[link\]](#)

³² U.S. Census Bureau. (2016). *Median Gross Rent by Bedroom Size, ACS 2011-2015*.

³³ U.S. Census Bureau. (2022). *Median Gross Rent by Bedroom Size, ACS 2016-2020*.

³⁴ King County Department of Community and Human Services. (2020, December 31). *King County Income-Restricted Housing Database*.

Some of the policies and practices known to have been historically enforced or practiced in unincorporated King County include indigenous land dispossession, Chinese exclusion, the Alien Land Law, Japanese internment, racial restrictive covenants and discriminatory lending practices that led to disproportionate access to homeownership and a widening racial wealth gap. While many of these overtly racist housing practices were made illegal in the twentieth century, their legacy lives on through seemingly race-neutral policies such as exclusionary zoning, lack of funding, patterns of annexation, lack of tenant protections and other land use issues. Many of these issues lead to displacement, which is also discussed. This section analyzes the racially disparate impact of contemporary policies and discusses policies in the 2024 Comprehensive Plan update designed to undo the harms done to BIPOC communities.

Housing Needs Analysis

The Housing Needs Analysis section identifies the housing needs of:

- people who need supportive services or accessible units, specifically people experiencing homelessness, people with disabilities, people with medical conditions, and seniors; and
- communities experiencing disproportionate harm of housing inequities, specifically BIPOC and immigrant communities.

The 2022 Point-in-Time Count found that the number of individuals experiencing homelessness in King County increased nearly 14 percent from 2020 to 2022.³⁵ Black, Hispanic/Latin(a)(o)(x), American Indian, Alaska Native, or Indigenous, and Native Hawaiian or Pacific Islander individuals were overrepresented in this group compared to King County's overall demographics.³⁶ People experiencing homelessness need access to shelter and supportive services, such as case management, to quickly transition to permanent housing. Expanding access to stable housing and care can directly improve health outcomes for people experiencing homelessness.³⁷

Over ten percent of King County residents live with a disability.³⁸ People living with disabilities face challenges in searching, applying for, and relocating into accessible, affordable housing near supportive services.^{39,40} Implementing universal design standards and increasing access to housing navigators and vouchers would help meet the need for this population.^{41,42}

Seniors who wish to remain in their homes and communities may face difficulties because of rising housing costs.⁴³ Homeowners who have paid off their mortgage may struggle to afford

³⁵ King County Regional Homelessness Authority. (2022). *2022 Point in Time Count*. [\[link\]](#)

³⁶ King County Department of Community and Human Services Performance Measurement and Evaluation. (2022). *King County's Homeless Response System*. [\[link\]](#)

³⁷ Prunhuber, Pratti and Vivian Kwok. (2021, February). *Low-Income Older Adults Face Unaffordable Rents, Driving Housing Instability and Homelessness*. Justice in Aging. National Low Income Housing Coalition. [\[link\]](#)

³⁸ U.S. Census Bureau. (2022). *Households by Disability*, 5-year ACS 2016-2020.

³⁹ ECO Northwest. (2022, December 1). *Housing Needs for Individuals with Intellectual and Developmental Disabilities in Washington State*. Washington State Department of Social and Health Services. [\[link\]](#)

⁴⁰ King County Department of Community and Human Services. (2020). *2019 King County Analysis of Impediments to Fair Housing Choice*. [\[link\]](#)

⁴¹ Community Feedback on Housing. (2022, September). *2023 Developmental Disabilities Legislative Committee*. King County Department of Community and Human Services.

⁴² King County Department of Community and Human Services Developmental Disabilities and Early Childhood Supports Division. (2023, March 1). Personal communication with DCHS staff.

⁴³ U.S Department of Housing and Urban Development. (2017). *Housing for Seniors: Challenges and Solution*. [\[link\]](#)

property taxes, utilities, and maintenance costs.⁴⁴ More affordable housing options, such as accessory dwelling units, and financial assistance programs for seniors would help them remain in their homes and communities.

Housing quality, cost, and stability impacts people's physical and mental health. Individuals receiving housing assistance who are recovering from medical conditions or with persisting conditions may need additional support, such as occupational therapy or chore services.⁴⁵ People with medical conditions, particularly individuals who are unstably housed or experiencing homelessness, need access to care and a safe place to recover after leaving the hospital, such as recuperative housing.⁴⁶

BIPOC households, particularly Black and Hispanic households, are more likely to experience housing problems such as incomplete kitchen and plumbing facilities, overcrowding, and cost burden.⁴⁷ Black households are also more likely to be renters and face higher rates of denial for home loans compared to White households.⁴⁸ BIPOC residents need greater access to homeownership opportunities and diverse housing types, such as middle housing and down payment assistance programs. BIPOC households need investments in affordable housing and anti-displacement strategies, such as community preference programs and inclusionary housing policies, to remain in their communities.

Immigrants and refugees, especially those with limited English proficiency, may have difficulties communicating with landlords, finding stable employment, building a credit history, and understanding their rights.^{49,50} Immigrants and refugees who are undocumented face additional barriers to accessing housing.⁵¹ Immigrants and refugees need greater access low-barrier affordable housing and accessible information regarding tenant protections and housing rights.⁵² Many immigrants and refugees need increased access to large, affordable rental units.⁵³

LGBTQ+ people experience systematic disparities in Washington State, including higher rates of housing instability, homelessness, cost burden, and poverty and less access to care and other services.⁵⁴ LGBTQ+ residents in King County need access to affordable housing in neighborhoods where they feel safe and connected to the community. Stronger enforcement of fair housing laws and expanded access to tenant protections would increase access to safe,

⁴⁴ U.S Department of Housing and Urban Development. (2017). *Housing for Seniors: Challenges and Solution*. [\[link\]](#)

⁴⁵ King County Department of Community and Human Services Homeless Housing Program. (2023, February 17). Personal communication with DCHS staff.

⁴⁶ King County Regional Homelessness Authority. (2023, January 18). *Draft Five-Year Plan (2023-2028)*. [\[link\]](#)

⁴⁷ King County Department of Community and Human Services. (2020). *2019 King County Analysis of Impediments to Fair Housing Choice*. [\[link\]](#)

⁴⁸ King County Department of Community and Human Services. (2020). *2019 King County Analysis of Impediments to Fair Housing Choice*. [\[link\]](#)

⁴⁹ Community Feedback on Housing. (2022, September). *2023 Developmental Disabilities Legislative Committee*. King County Department of Community and Human Services.

⁵⁰ King County Department of Community and Human Services. (2020). *2019 King County Analysis of Impediments to Fair Housing Choice*. [\[link\]](#)

⁵¹ Comprehensive Plan Equity Work Group Meeting (2023, February 10). King County.

⁵² King County. (2022, June 30). *Tenant Protection Access Plan*. [\[link\]](#)

⁵³ Comprehensive Plan Equity Work Group Meeting. (2023, February 10). King County.

⁵⁴ Goldsen, K. F. et. al. (2020, November). *Washington State LGBTQ+ Equity and Health Report 2020*. [\[link\]](#)

stable housing for LGBTQ+ residents.⁵⁵ LGBTQ+ community members note it is important to find information about housing from a trusted source, such as a queer housing group.⁵⁶

In addition to systems-level barriers and housing needs, community input and housing discrimination testing conducted in King County found that individual-level discrimination based on disability, familial status, national origin, religion, and source of income is still prevalent in King County.^{57,58} Community members noted experiencing discrimination as part of their search for and while living in affordable housing.⁵⁹ Communities need expanded legal support to enforce their rights.⁶⁰

Land Capacity Analysis

The Land Capacity Analysis section determines whether unincorporated King County has the zoning capacity to meet housing needs at each income level.⁶¹ The analysis evaluates what current zoning and development regulations allow to determine the ability of the jurisdiction to meet future housing needs. King County must plan to accommodate 5,412 permanent housing units and 1,034 emergency housing units in unincorporated King County by 2044. This analysis found that unincorporated King County's projected permanent housing needs can be accommodated under current zoning regulations.⁶² King County staff found while there is insufficient land capacity for emergency housing and shelter in commercial zones, there is sufficient capacity in residential zones to meet projected emergency housing needs in unincorporated King County.^{63,64}

This section also finds that 94 percent of the land in the urban unincorporated area that allows residential housing is zoned for eight dwelling units per acre or less. Urban unincorporated King County has a total development capacity of 4,173 housing units within a half mile walkshed of high capacity or frequent transit. North Highline and Skyway-West Hill contain 86 percent of the parcels identified.

Evaluating Effectiveness of Strategies to Meet the Housing Need

This section conducts a housing production, emergency housing production, and affordable housing funding gap analysis to project the potential surplus or deficit for the housing needs at each income level through 2044 as determined by Countywide Planning Policy H-1.

⁵⁵ LGBTQ Allyship. (2019). *2018-2019 South King County Housing Listening Sessions Report of the LGBTQ+ Community*.

⁵⁶ LGBTQ Allyship. (2021, September). *Affirmative Housing Marketing Strategies for LGBTQ+ Communities in South King County*.

⁵⁷ King County Department of Community and Human Services. (2020). *2019 King County Analysis of Impediments to Fair Housing Choice*. [\[link\]](#)

⁵⁸ Fair housing Testing. Fair Housing Center of Washington Contract.

⁵⁹ Comprehensive Plan Equity Work Group Meeting (2023, January 20). King County.

⁶⁰ King County. (2022, June 30). *Tenant Protection Access Plan*. [\[link\]](#)

⁶¹ Growth Management Services. (2022, December). *Guidance for Evaluating Land Capacity to Meet All Housing Needs*. Washington State Department of Commerce. [\[link\]](#)

⁶² Original King County Staff Analysis. (2023).

⁶³ Commercial zones included in this analysis are Community Business (CB), Regional Business (RB), and Office (O). Residential zones included in this analysis are R-4, R-6, R-8, R-12, R-18, R-24; this analysis does not include capacity in R-48.

⁶⁴ Original King County Staff Analysis. (2023).

The housing production gap analysis finds that the total amount of housing constructed through 2044, regardless of income level, is projected to be more than double the total net new need allocated to urban unincorporated King County. This estimate may be skewed by two major projects completed during the previous 2016 through 2024 planning period: Redmond Ridge and Greenbridge in White Center. The analysis also finds an overall gap or deficit of 357 units for households earning at or below 80 percent AMI, with a significant gap for households earning less than 50 percent area median income (AMI) a significant surplus for households earning 50 to 80 percent AMI.

The emergency housing production gap analysis projects that urban unincorporated King County will have less than half of the 1,034 emergency housing beds needed by 2044.

The affordable housing funding gap analysis identifies a need for approximately \$451 million more than current funding levels to meet the affordable housing needs of unincorporated King County households with incomes at or below 80 percent AMI over the 2025 through 2044 planning period. On an annual basis, the funding gap is approximately \$10,524,000 beginning in 2025. Adjusting for inflation, the average annual gap is approximately \$22,547,000.

Making Adequate Provisions for the Housing Needs of All Economic Segments of the Community

This section identifies several key barriers to housing development, including:

- barriers and lack of clarity permitting emergency housing,
- increased time and risk from applying for a Conditional Use Permit,
- delays and increased costs to comply with requirements related to the State Environmental Policy Act (SEPA), and
- permitting timelines and staffing challenges.

This section finds that King County's zoning and land use policies will focus growth in the urban areas, which are contained and are closer to employment centers. Finally, this section identifies the owner-occupancy requirement a potential barrier in using accessory dwelling units in meeting housing need.

Summary of Existing Strategies

This section discusses funding sources, policies, programs, and partnerships in King County and unincorporated King County. King County receives federal and state funding that can be used to meet different housing needs, including providing capital for development, acquisition, and rehabilitation of housing. Most housing projects are funded by a mix of funds from government programs and philanthropic organizations, tax credits, private debt, and rent from residents. Most housing funds serve households at or below 80 percent AMI. Homeownership funds generally serve households at least at 50 percent AMI or higher. King County serves as both the local government for unincorporated areas and as a regional funder of affordable housing. Most of King County's programs serve both incorporated and unincorporated areas of the county.

The existing strategies section also discusses policies enacted and programs administered by King County since the 2016 Comprehensive Plan that address homelessness and affordable housing needs for King County residents. Lastly, this section provides a description of King County partnerships with other governments, housing providers, advocates, and members of

the public. These partnerships further King County's effort to provide and preserve affordable housing.

Existing Strategies Gap Analysis

King County staff reviewed the findings and analysis from the previous sections in this assessment and recommendations from previous plans and reports to identify gaps in funding, programs, policies, and partnerships. Beyond the overall affordable housing funding gap, this section identifies funding gaps for:

- affordable housing for 0 to 50 percent AMI households
- affordable homeownership;
- permanent supportive housing;
- flexibility for equitable community-driven development; and
- affordable two, three, and four bedroom units.

The following programs were recommended in previous King County plans and reports but have not been implemented:

- Equitable Development Initiative;
- rental inspections;
- relocation assistance for tenants;
- redevelopment assistance; and
- fair housing testing, education, and enforcement.

The King County Code Interim Loan Program includes language that creates barriers to community-driven equitable development, and the Inclusionary Housing Program has only been implemented in North Highline and Skyway-West Hill.

This section also identifies gaps in the following policies:

- Middle Housing and
- Multifamily Tax Exemption.

II. Background

Policy Context

This section outlines the current law, initiatives and plans that establish requirements and provide guidance for this assessment.

Washington State Growth Management Act

The Growth Management Act (GMA), first adopted in 1990, establishes legal requirements for cities and counties to develop a Comprehensive Plan to manage their population growth.⁶⁵ Jurisdictions must create housing and land use elements that provide an inventory and analysis of housing needs, land capacity, and similar information to inform the Comprehensive Plan.⁶⁶ In 1992, the King County Council approved the urban growth area, focusing growth primarily in

⁶⁵ Chapter 36.70A Revised Code of Washington. [\[link\]](#)

⁶⁶ Revised Code of Washington 36.70A.070. [\[link\]](#)

cities and the western portion of King County, and limiting future housing development in the rural unincorporated areas.⁶⁷ The boundaries of the urban growth area remain relatively unchanged to this day.

House Bill 1220

Washington state amended the GMA in 2021 through House Bill 1220.⁶⁸ The legislation required jurisdictions to plan for and accommodate, rather than just encourage the availability of affordable housing. The Washington State Department of Commerce (DOC) is required to provide jurisdictions with an inventory of existing and projected housing need by income level, as well as emergency housing, emergency shelters, and permanent supportive housing. Jurisdictions must also identify and begin to undo local policies and regulations that create racially disparate impacts, displacement, and exclusion in housing. The legislation also put significant limits on the ability of local jurisdictions to prohibit transitional housing, permanent supportive housing, or emergency shelters.

VISION 2050

Vision 2050 is the region's long-range plan for growth. The vision for 2050 is to provide exceptional quality of life, opportunity for all, connected communities, a spectacular natural environment, and an innovative, thriving economy.⁶⁹ It established Multicounty Planning Policies (MPPs) which provide for consistency across the metropolitan counties in the Central Puget Sound Region.⁷⁰ The Puget Sound Regional Council (PSRC) led the development of Vision 2050, tracks its implementation, and provides guidance to local jurisdictions.

Growth Management Planning Council

The King County Growth Management Planning Council (GMPC) is a formal body established by an interlocal agreement in 1992.⁷¹ The council consists of elected officials from King County, Seattle, Bellevue, other cities and towns in King County, special purpose districts, and the Port of Seattle. The GMPC develops and recommends the King County Countywide Planning Policies (CPPs) for adoption to King County Council.⁷² The CPPs provide a countywide vision and serve as a framework for King County and each jurisdiction to develop its own Comprehensive Plan. Each Comprehensive Plan must be consistent with the overall vision for the future of King County.

⁶⁷ King County Ordinance 10450. (1992). [\[link\]](#)

⁶⁸ State of Washington Legislature. (2021). House Bill 1220: Emergency Shelters and Housing—Local Planning and Development. [\[link\]](#)

⁶⁹ Puget Sound Regional Council. *What is Vision 2050?* [\[link\]](#)

⁷⁰ Puget Sound Regional Council. *Vision 2050*. [\[link\]](#)

⁷¹ King County Office of Performance, Strategy, and Budget. (2021, December 7). *Growth Management Planning Council*. [\[link\]](#)

⁷² King County Office of Performance, Strategy, and Budget. (2022, December 1). *King County Countywide Planning Policies*. [\[link\]](#)

King County Countywide Planning Policies (CPPs)

The CPPs create a shared and consistent framework for growth management planning for all jurisdictions in King County.^{73,74} State law requires the legislative authority of a county to adopt countywide planning policies in cooperation with cities located in the county.⁷⁵

Affordable Housing Committee

The Affordable Housing Committee serves as a regional advisory committee to the GMPC, with the goal of recommending action and assessing progress toward implementation of the King County Regional Affordable Housing Task Force Five-Year Action Plan.⁷⁶ The committee functions as a point of coordination and accountability for affordable housing efforts across King County. The AHC recommends amendments to the Housing Chapter of the Countywide Planning Policies, among other chartered responsibilities.

Data Sources, Methodology, and Limitations

This section outlines the key data sources used as the foundation of this assessment, the methodology King County staff took to collect and analyze the data, and the limitations of the data and the types of conclusions staff can make with the data available.

Quantitative Data Sources

U.S. Census Bureau - American Community Survey

The American Community Survey (ACS) is an ongoing survey conducted by the U.S. Census Bureau that provides information about our nation and people.⁷⁷ This assessment primarily uses 2016-2020 5-year ACS data to describe the demographics and trends in King County and unincorporated King County. The U.S. Census Bureau combines the data collected over those five years to increase the sample size, reliability, and consistency of the data as compared to data collected in one year.

U.S. Census Bureau – Public Use Microdata Sample

The U.S. Census Bureau provides Public Use Microdata Sample (PUMS) data from the ACS to allow data users to create custom data tabulations.⁷⁸

U.S. Department of Housing and Urban Development – Consolidated Housing Affordability Survey

The U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of ACS data from the U.S. Census Bureau, known as Comprehensive Housing Affordability Strategy (CHAS) data.⁷⁹ These tabulations calculate housing problems and needs in more detail.

⁷³ 2021 King County Countywide Planning Policies. (2021, December 21). [\[link\]](#)

⁷⁴ King County Office of Performance, Strategy and Budget. (2022, December 1). *King County Countywide Planning Policies*. [\[link\]](#)

⁷⁵ Revised Code of Washington 36.70A.210. [\[link\]](#)

⁷⁶ King County Department of Community and Human Services. (2022, December 21). *Affordable Housing Committee*. [\[link\]](#)

⁷⁷ U.S. Census Bureau. (2022, June 2). *About the American Community Survey*. [\[link\]](#)

⁷⁸ U.S. Census Bureau. (2022, December 15). *Public Use Microdata Sample (PUMS)*. [\[link\]](#)

⁷⁹ Office of Policy Development and Research. (2022). *Consolidated Planning/CHAS Data*. U.S. Department of Housing and Urban Development. [\[link\]](#)

Other

This assessment also includes footnote references to other sources, such as government publications, academic research, and news reporting, to inform qualitative analysis. Other key data sources include information from the:

- Washington State Office of Financial Management;
- King County Urban Growth Capacity Report;
- Puget Sound Regional Council; and
- King County Regional Homelessness Authority.

Methodology

This assessment compiles data and conducts analysis on the demographic and economic characteristics of King County residents, the local housing stock, and its ability to serve the housing needs of County residents now and in the future. King County serves as a regional convener and funder of affordable housing. At the same time, King County serves as the local government for unincorporated King County. This assessment therefore includes data and analysis regarding both King County as a whole and, when available, unincorporated King County. King County staff also researched and analyzed history, background, and partnerships, programs, policies, resources, and funding King County has implemented to address housing need, and in particular:

- the racially disparate impact of past and current housing and land-use related laws and policies;
- the housing needs of people experiencing homelessness, persons with disabilities, people with medical conditions and older adults;
- the housing needs of communities experiencing disproportionate harm of housing inequities including Black, Indigenous, and People of Color (BIPOC); and
- areas that are at higher risk of displacement from market forces that occur with changes to zoning development regulations and public capital investments.

This assessment is also informed by community members and service providers. This analysis reflects input from multiple community engagement processes, including the:

- 2022-2023 Comprehensive Plan Equity Work Group;
- 2021 Skyway-West Hill and North Highline Anti-displacement Strategies Report; and
- 2019 King County Analysis of Impediments to Fair Housing Choice.

Determining the cause of housing need or disparities

Much of the data in this assessment identifies significant disparities between groups. While identifying disparities is a critical first step to pursuing equitable outcomes, it is difficult to determine the causes of a given disparity, especially in a complex system such as housing. This assessment's analysis includes potential factors that may influence the data when relevant. However, discussion of potential factors or causes are not a definitive or complete explanation of a given disparity.

Limitations to intersectional analysis due to small population sizes

When measuring demographics using multiple variables, such as measuring the rate of housing cost burden by race, age, and tenure, American Community Survey results can be small or, in some cases, zero. The smaller population sizes lead to greater variability, increasing the margin of error. This limits this assessment in comparing population subcategories using the available demographic data.

Comparing data across different sources

The ACS data used in this analysis is from 2016 to 2020, while the CHAS data is from 2014 to 2018. Both are the most recent data available. The total King County and unincorporated King County population or households will vary in different tables because the data sets are from different time ranges. The U.S. Census Bureau's PUMS dataset is available at a PUMA (Public Use Microdata Area) geographic level. PUMAs are areas with population of at least 100,000 people. There are 16 PUMAs that make up King County. Given the coarse geographic scale, it is difficult to use PUMAs to estimate unincorporated King County, as the PUMAs are drawn to include various cities. Any data point in this assessment using PUMS data will only provide countywide data.

Racially disparate impact analysis in unincorporated King County

Most research available on King County racial housing discrimination centers Seattle, while less documented research exists in areas currently unincorporated. Unincorporated King County areas changed throughout history with annexations, so some of this analysis discusses areas that are currently incorporated. When displaying historical quantitative data, unincorporated King County is defined based on current Census geographies and incorporation status in order to display the history of the current areas in unincorporated King County. In addition, historical Census data from prior to 1980 is inaccurate for most unincorporated areas, and thus was not included. Zoning atlases that captured rezones between the mid-1970s to the mid-1990s were lost during a records transfer, which limits the ability to understand the rezones that occurred throughout that time period. The Seattle Times Archives were used to conduct historical research. However, many communities discriminated against may not have had appropriate access or enough leverage to document and publish stories in mainstream sources, which is another limitation to this analysis.

III. Community Profile

Section Summary

This section fulfills King County CPP H-4f, H-4g, and H-4h.⁸⁰

CPP H-4f, H-4g, and H-4h require jurisdictions to:

Conduct an inventory and analysis in each jurisdiction of existing and projected housing needs of all segments of the population and summarize the findings in the housing element. The inventory and analysis shall include:

- f) Household characteristics, by race/ethnicity:*
 - 1) Income (median and by AMI bracket)*
 - 2) Tenure (renter or homeowner)*
 - 3) Housing cost burden and severe housing cost burden;*
- g) Current population characteristics:*
 - 1) Age by race/ethnicity*
 - 2) Disability;*
- h) Projected population growth.*

⁸⁰ King County. (2021, December 21). *2021 King County Countywide Planning Policies*. (Ordinance 19384). King County. [\[link\]](#)

As of 2022, the Census Bureau estimates a population of 2,317,000 individuals and 900,061 households in King County. King County became more diverse over previous decades as the population steadily grew, with most population growth occurring from residents moving to King County from another country.⁸¹ Between 2000 and 2020, the number of individuals experiencing homelessness also increased in King County, and most people experiencing homelessness are unsheltered.⁸²

The data in this section reveal significant differences between households in King County and unincorporated King County. Approximately 8.6 percent (77,761) of the county's households live in unincorporated King County, and about two-thirds (54,177) of unincorporated King County households live in the rural areas.⁸³ While King County's population increased over the previous decades, unincorporated King County's has not, primarily due to annexations and zoning restrictions in the rural areas. Households in unincorporated King County are more likely to be older, white, and own their homes than countywide.⁸⁴

Significant disparities exist between households of different incomes, races, ages, and tenure. Households with lower incomes are significantly more likely to be renters and cost burdened, with most extremely low-income households severely cost burdened, meaning they spend more than 50 percent of their income on housing costs.⁸⁵ Homeowner households in King County are older on average and have a median income nearly twice that of renter households.⁸⁶ In 2020, Asian and White households earned nearly two times more than Black and American Indian/Alaska Native households countywide.⁸⁷ Most households own their homes in King County and unincorporated King County, but Black households are more likely to rent than own.⁸⁸ Approximately half of Black households and nearly 40 percent of Hispanic households in King County and unincorporated King County are cost burdened or severely cost burdened, while only 30 percent of White and Asian households are cost burdened or severely cost burdened.⁸⁹

Population Characteristics

This section discusses the demographics of individual residents in King County, including:

- population count;
- population by age group;
- race and ethnicity;
- languages spoken;
- immigration status;
- disability status; and

⁸¹ Washington State Office of Financial Management Intercensal Population Estimates for King County, 2000 to 2020.

⁸² King County Regional Homelessness Authority. (2022). *2022 Point in Time Count*. [\[link\]](#)

⁸³ U.S. Census Bureau. (2022). *Tenure by Household Size, 5-year ACS 2016-2020*.

⁸⁴ U.S. Department of Housing and Urban Development. (2021) *Overcrowding, CHAS 2014-2018*.

⁸⁵ U.S. Department of Housing and Urban Development. (2021). *Cost Burden and Severe Cost Burden by Income, CHAS 2014-2018*.

⁸⁶ U.S. Census Bureau. (2022). *Median Household Income by Tenure, ACS 2016-2020*.

⁸⁷ U.S. Census Bureau. (2022). *Median Household Income by Race, ACS 2016-2020*.

⁸⁸ U.S. Census Bureau. (2022). *Age Range by Tenure, 5-year ACS 2016-2020*.

⁸⁹ U.S. Department of Housing and Urban Development. (2021). *Cost Burden and Severe Cost Burden by Tenure, CHAS 2014-2018*.

- people experiencing homelessness.

Count of Population

As of 2022, the estimated population for King County is 2,317,700 people, with 10.7 percent (248,160) of the county's residents living in unincorporated King County.⁹⁰ Unincorporated King County is the second largest jurisdiction in the county, after Seattle (762,500 residents).⁹¹ Almost one-third of Washington's population resides in King County.⁹² Thirty one percent of the state's population growth occurred in King County. The next largest shares of growth occurred in Snohomish County and Pierce County (9.8 percent and 9.4 percent, respectively).⁹³

King County has grown steadily in population over the last two decades. From 2000 to 2020, the King County population 30.7 percent.⁹⁴ Most of this growth occurred in incorporated areas of King County.⁹⁵ The unincorporated King County population decreased by 29.5 percent from 2000 to 2020.⁹⁶ This population decrease is mainly due to annexation of unincorporated areas into cities. Since 2008, seven ballot measures approved annexing unincorporated areas to Renton, Auburn, Burien, Kent, Kirkland, Bellevue, and Sammamish, representing over 117,000 residents.⁹⁷ Figure 1 shows the steady population growth in King County as a whole and incorporated King County jurisdictions as well as the population decline in unincorporated King County.

⁹⁰ Washington State Office of Financial Management. (2022, April 1). *April 1 Population of Cities, Towns, and Counties*. [\[link\]](#)

⁹¹ Washington State Office of Financial Management. (2022, April 1). *April 1 Population of Cities, Towns, and Counties*. [\[link\]](#)

⁹² Washington State Office of Financial Management. Forecasting & Research Division. (2022, November). *State of Washington 2022 Population Trends*. [\[link\]](#)

⁹³ Washington State Office of Financial Management. Forecasting & Research Division. (2022, November). *State of Washington 2022 Population Trends*. [\[link\]](#)

⁹⁴ Washington State Office of Financial Management Intercensal Population Estimates for King County, 2000 to 2020.

⁹⁵ Washington State Office of Financial Management Intercensal Population Estimates for King County, 2000 to 2020.

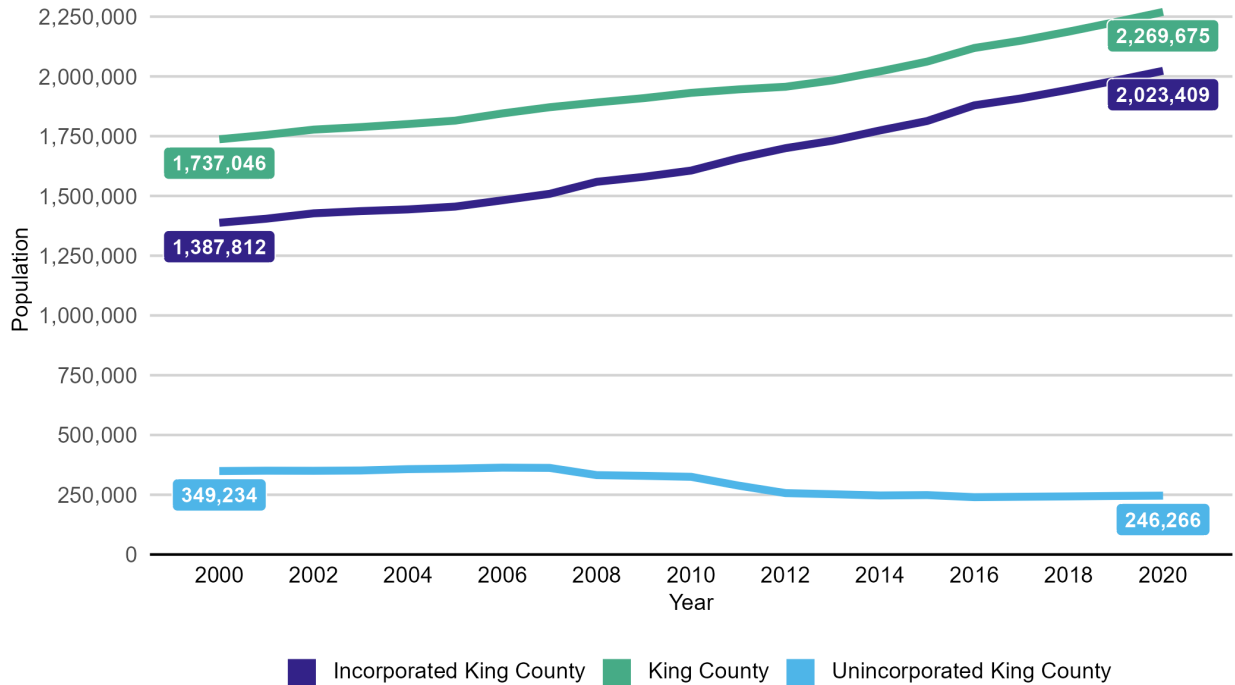
⁹⁶ King County Office of Performance, Strategy and Budget. (2018, January). *King County Unincorporated Urban Area Annexation Area Databook*. [\[link\]](#)

⁹⁷ King County Office of Performance, Strategy and Budget. (2018, January). *King County Unincorporated Urban Area Annexation Area Databook*. [\[link\]](#)

Figure 1: Population Growth in King County from 2000 to 2020

King County Population Estimates, 2000 to 2020

OFM Intercensal Population Estimates



Forecasted Population Growth

The Washington State Office of Financial Management projects King County's population to grow by 24.6 percent from 2,317,700 residents in 2022 to 2,887,137 in 2044.⁹⁸ Unincorporated King County's population is projected to grow more slowly at a rate of 7.3 percent from 248,160 residents in 2022 to 266,301 in 2044.^{99,100} Figure 2 shows the actual and forecasted population growth in King County.

⁹⁸ Washington State Office of Financial Management Intercensal Population Estimates for King County, 2000 to 2020.

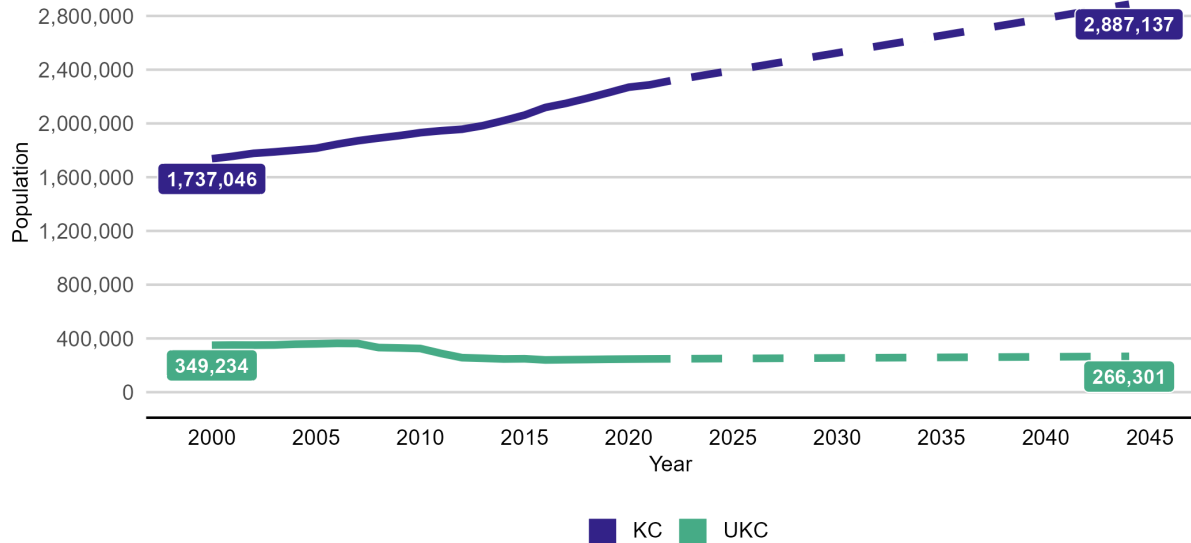
⁹⁹ This unincorporated King County estimate does not take future annexation into account, which would likely result in a reduction in population.

¹⁰⁰ Washington State Office of Financial Management Intercensal Population Estimates for King County, 2000 to 2020.

Figure 2: Actual and Projected Population Growth in King County and Unincorporated King County from 2000 to 2044

Actual and Forecasted Population Growth 2000 to 2044

OFM April 1st Population and Housing Estimates, King County Growth Targets



Population by Age Group

Most of King County's residents are of working age, with the largest share of residents (17.2 percent) being 30 to 39 years old.¹⁰¹ Approximately 20.2 percent (449,242) of King County's population is 17 years old or younger.¹⁰² Unincorporated King County residents are older on average than King County residents, with the largest share of unincorporated King County residents (16.8 percent) being 50 to 59 years old.¹⁰³ Unincorporated King County also has a larger share of people aged 65 years old and older (17.1 percent) compared to King County (13.2 percent).¹⁰⁴ Figure 3 shows the number of King County residents by age range and Figure 4 shows the number of unincorporated King County residents by age range.¹⁰⁵

¹⁰¹ U.S. Census Bureau. (2022). *Population by Age, 5-year ACS 2016-2020*.

¹⁰² U.S. Census Bureau. (2022). *Population by Age, 5-year ACS 2016-2020*.

¹⁰³ U.S. Census Bureau. (2022). *Population by Age, 5-year ACS 2016-2020*.

¹⁰⁴ U.S. Census Bureau. (2022). *Population by Age, 5-year ACS 2016-2020*.

¹⁰⁵ U.S. Census Bureau. (2022). *Population by Age, 5-year ACS 2016-2020*.

Figure 3: King County Population by Age Range

King County Population by Age Range

5-year ACS 2016-2020

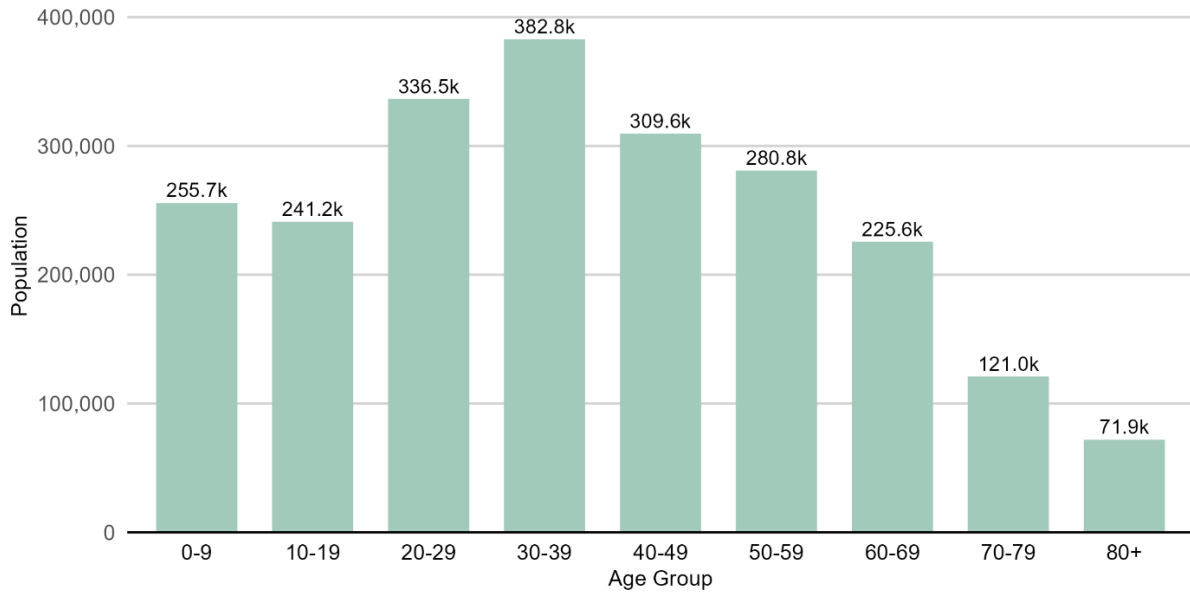
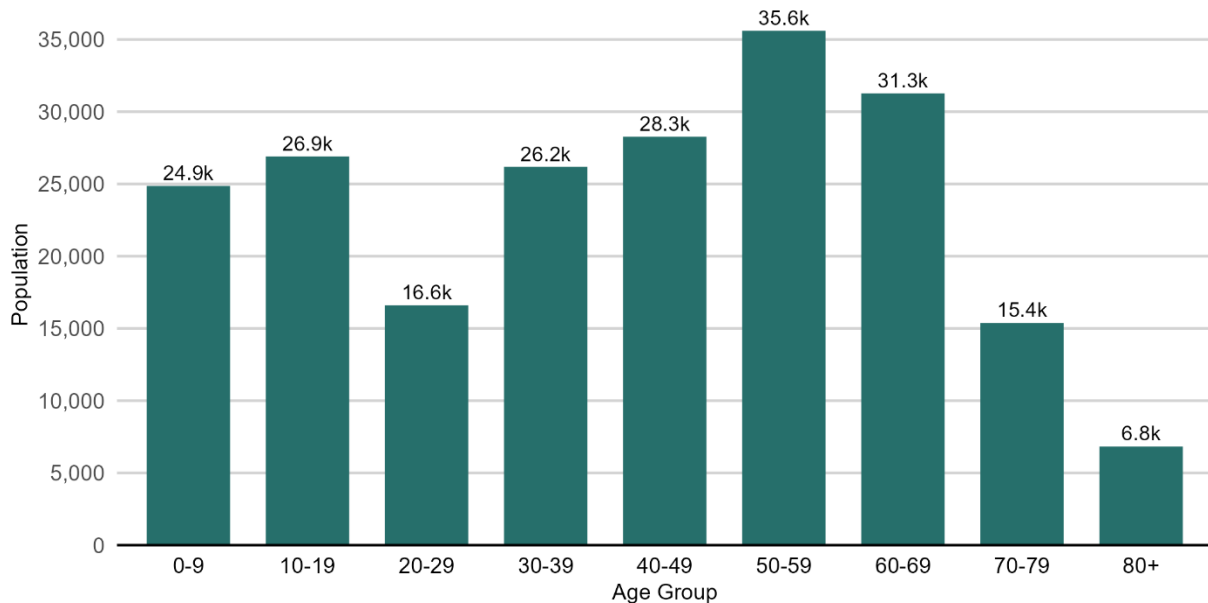


Figure 4: Unincorporated King County Population by Age Range

Unincorporated King County Population by Age Range

5-year ACS 2016-2020



As shown in Figure 5, urban unincorporated King County skews younger than rural unincorporated King County.¹⁰⁶ Urban unincorporated King County has a higher rate of 20- to

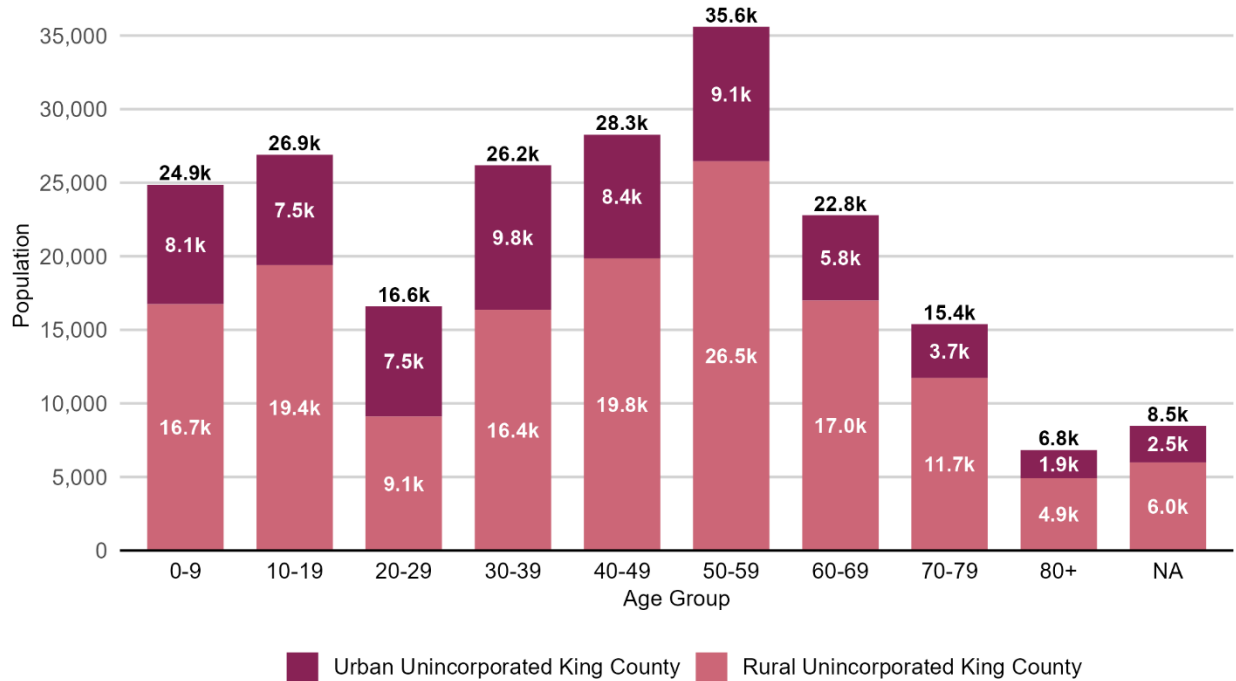
¹⁰⁶ U.S. Census Bureau. (2022). *Population by Age, 5-year ACS 2016-2020*.

29-year-old residents and 30- to 39-year-old residents (11.7 percent and 15.3 percent, respectively) compared to rural unincorporated King County (6.2 percent and 11.1 percent, respectively).¹⁰⁷ Most unincorporated King County residents are 40 years old or older (58.2 percent) whereas less than half of urban unincorporated King County residents fall in that age range (48.8 percent).¹⁰⁸

Figure 5: Urban and Rural Unincorporated King County Percentage of Population by Age Range

Unincorporated King County Population by Age Range

5-year ACS 2016-2020



Race and Ethnicity

Race and ethnicity have a strong connection to where people live in King County, how likely they are to be housing cost-burdened, and whether they own or rent their homes. Understanding the size and differences between racial and ethnic groups in King County and unincorporated King County is a first step to understanding housing needs for these groups.

The U.S. Census has seven race categories: White, Black or African American, American Indian or Alaska Native, Asian, Native Hawaiian or Other Pacific Islander, Other Race, and Two or Multiple Races.¹⁰⁹ The U.S. Census defines ethnicity as determining whether someone is Hispanic or Latin(a)(o)(x) or not Hispanic or Latin(a)(o)(x). A person could be any race and be considered Hispanic or Latin(a)(o)(x). While high-level population data can be presented in a combined race/ethnicity format because the Census provides race and ethnicity data combined, for almost all other variables this is not possible. Thus, for most sections of this report race and

¹⁰⁷ U.S. Census Bureau. (2022). *Population by Age, 5-year ACS 2016-2020*.

¹⁰⁸ U.S. Census Bureau. (2022). *Population by Age, 5-year ACS 2016-2020*.

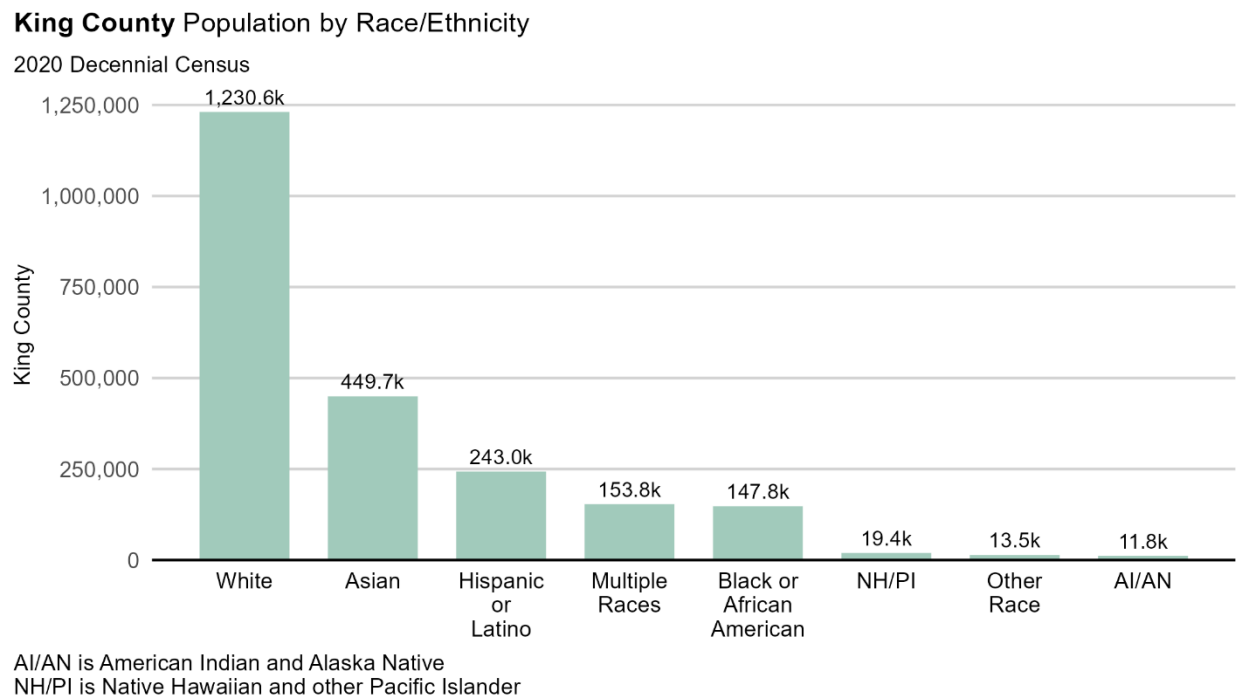
¹⁰⁹ United States Census Bureau. (2021, August 4). *Measuring Racial and Ethnic Diversity for the 2020 Census*. [\[link\]](#)

ethnicity are reported as separate demographic categories due to the limitations set by the U.S. Census.

Count of population by race and ethnicity

As shown in Figures 6 and 7, most residents in King County and Unincorporated King County are White, not Hispanic or Latin(a)(o)(x) (54 percent and 64 percent respectively).¹¹⁰ Unincorporated King County has proportionately more White residents and American Indian/Alaska Native residents than the County as a whole. This higher proportion of white residents in unincorporated King County is likely due, in part, to the older population and comparative lack of housing and population growth in unincorporated areas over recent decades. Multi-family developments are more likely to house the racially and ethnically diverse newer King County residents. The higher proportion of American Indian/Alaska Native residents is likely due to the location of the Snoqualmie and Muckleshoot reservations.

Figure 6: King County Population by Race/Ethnicity

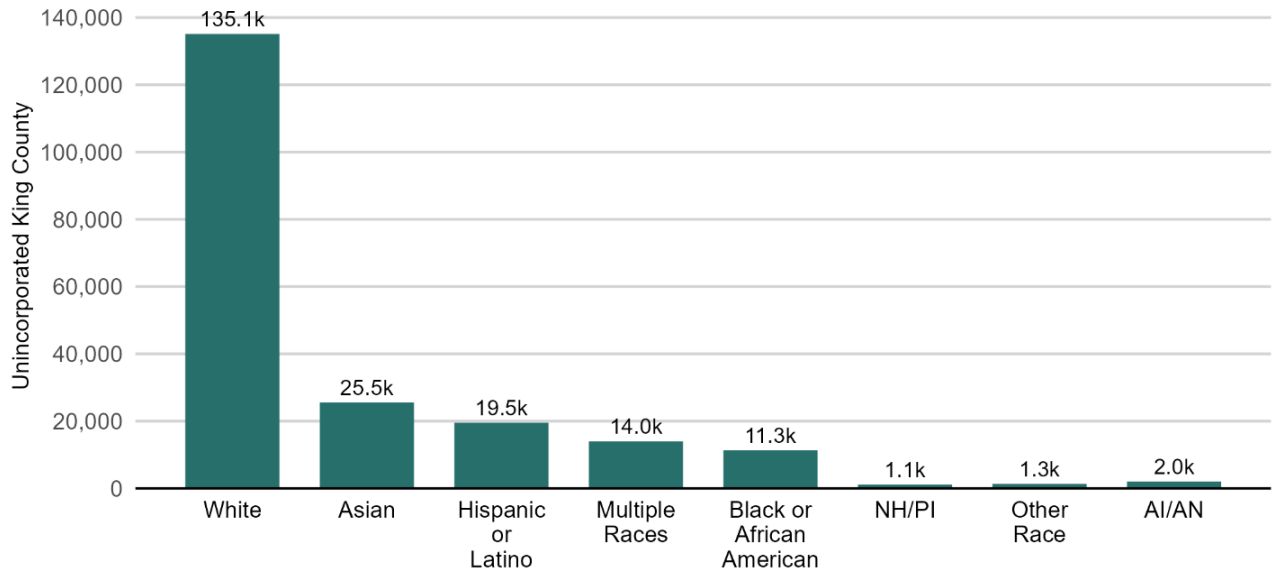


¹¹⁰ U.S. Census Bureau. (2022). *Population by Race, 5-year ACS 2016-2020*.

Figure 7: Unincorporated King County Population by Race/Ethnicity

Unincorporated King County Population by Race/Ethnicity

2020 Decennial Census



AI/AN is American Indian and Alaska Native
NH/PI is Native Hawaiian and other Pacific Islander

Change in population by race and ethnicity

Figure 8 shows King County's population by Race and Ethnicity from 2005 to 2019. White residents make up most of King County's population, but since 2005, the Black, Indigenous, and People of Color (BIPOC) population in King County has grown by 81 percent, creating a more diverse community. The number of Asian residents increased the most, from 233,028 (13.3 percent of King County) in 2005 to 408,078 in 2019 (18.9 percent of King County).

Figure 8: King County Population by Race/Ethnicity from 2005 to 2019

King County Population by Race/Ethnicity

1-year ACS 2005 to 2019

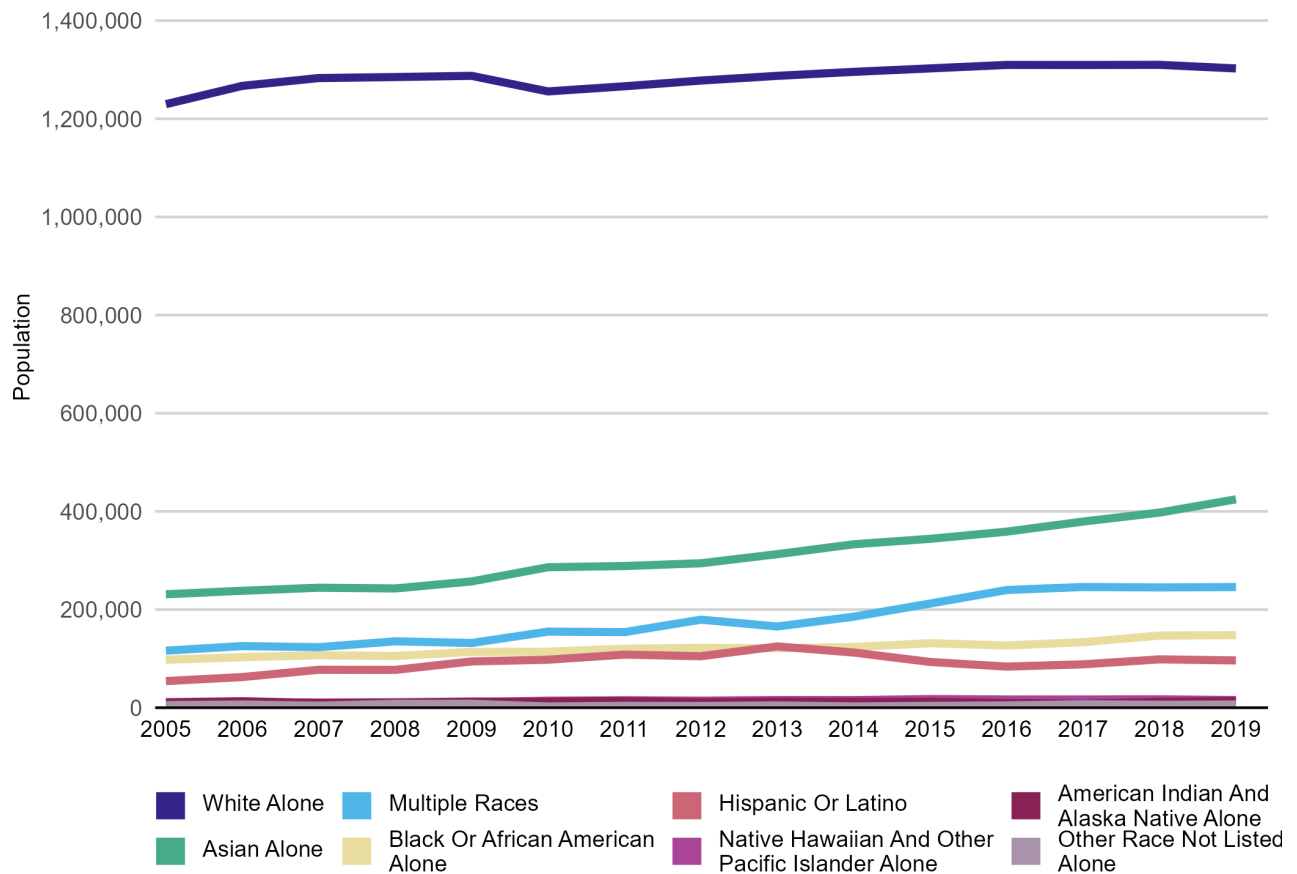
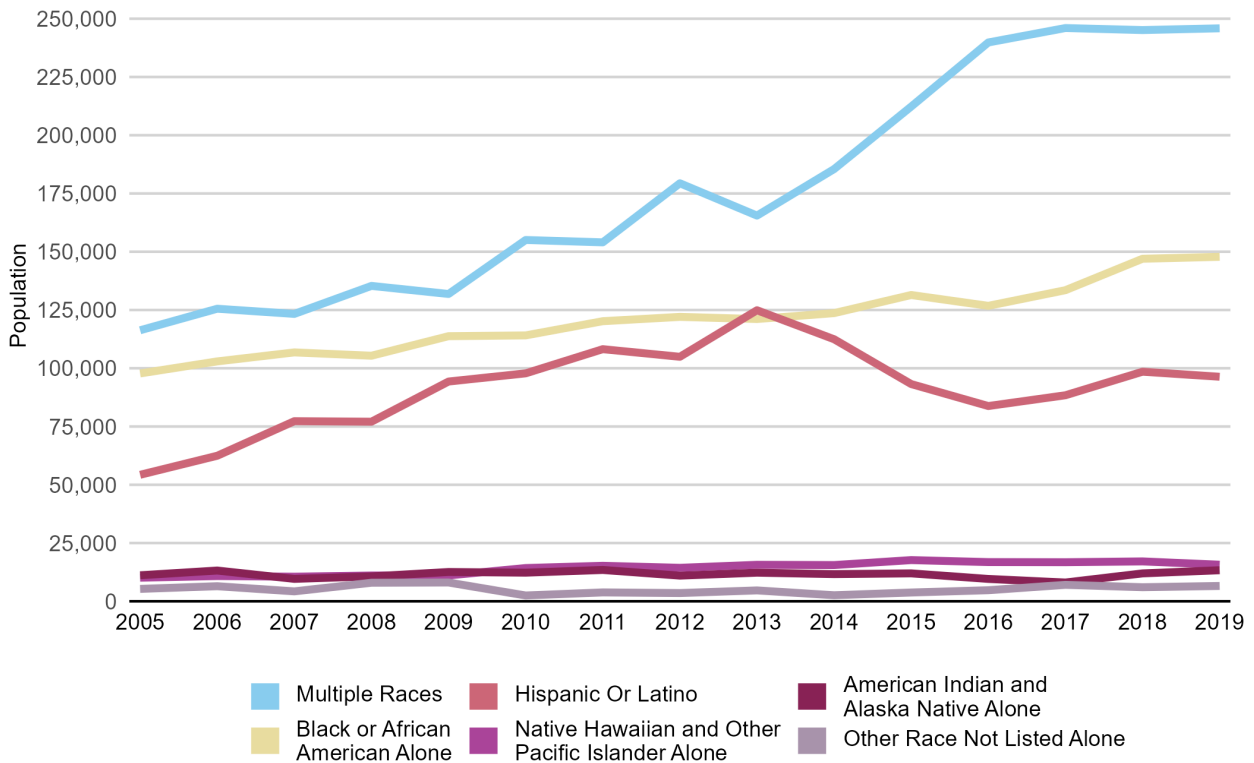


Figure 9 shows the change in King County's population by race and ethnicity, excluding White and Asian to show more detail for the remaining groups. Multi-racial residents grew at the fastest rate, with a 142.8 percent population increase from 58,756 multi-racial people in 2005 (3.3 percent of King County) to 83,892 people in 2019 (6.3 percent of King County). Although the Hispanic or Latin(a)(o)(x) population has increased from 2005 to 2019, there is a notable decrease in the population beginning in 2013.

Figure 9: King County Population by Race/Ethnicity, without White and Asian, from 2005 to 2019

King County Population by Race/Ethnicity (Without White and Asian)

2005 to 2019, 1-year ACS



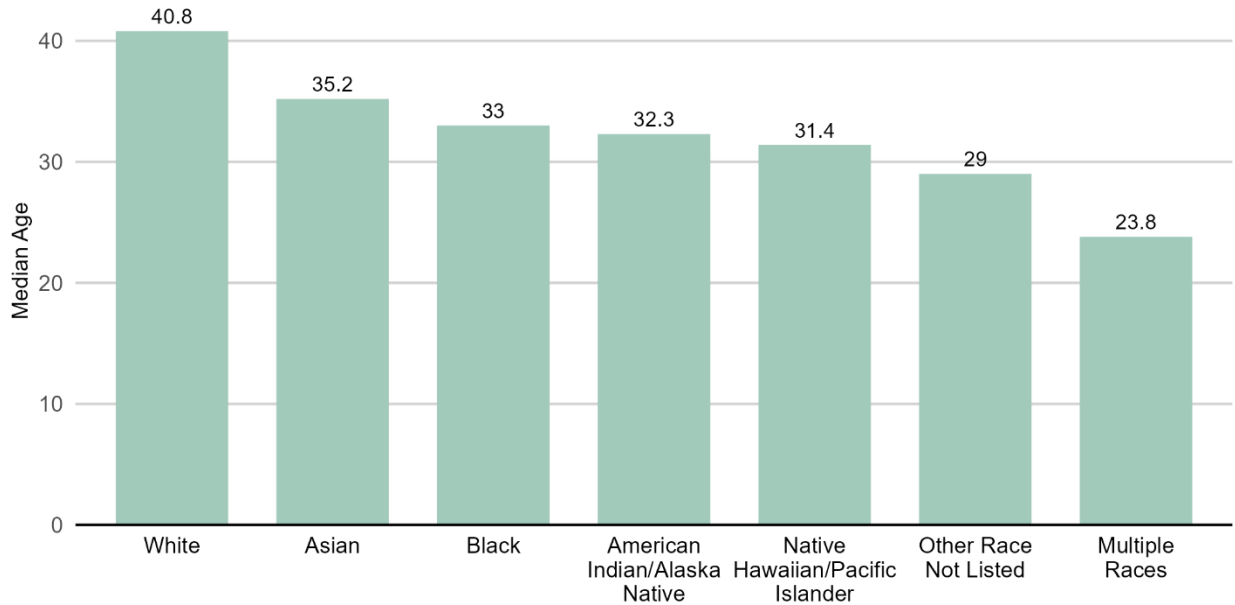
Age by race and ethnicity

As shown in Figure 10, BIPOC King County residents are significantly younger than White King County residents.¹¹¹ The median age of a White resident is 40.8 years old, whereas the median age of other racial groups is between five to 17 years younger.¹¹² People of multiple races are the youngest population in King County, with a median age of 23.8 years old.¹¹³

Figure 10: Median Age by Race in King County

King County Median Age by Race

5-year ACS 2016-2020



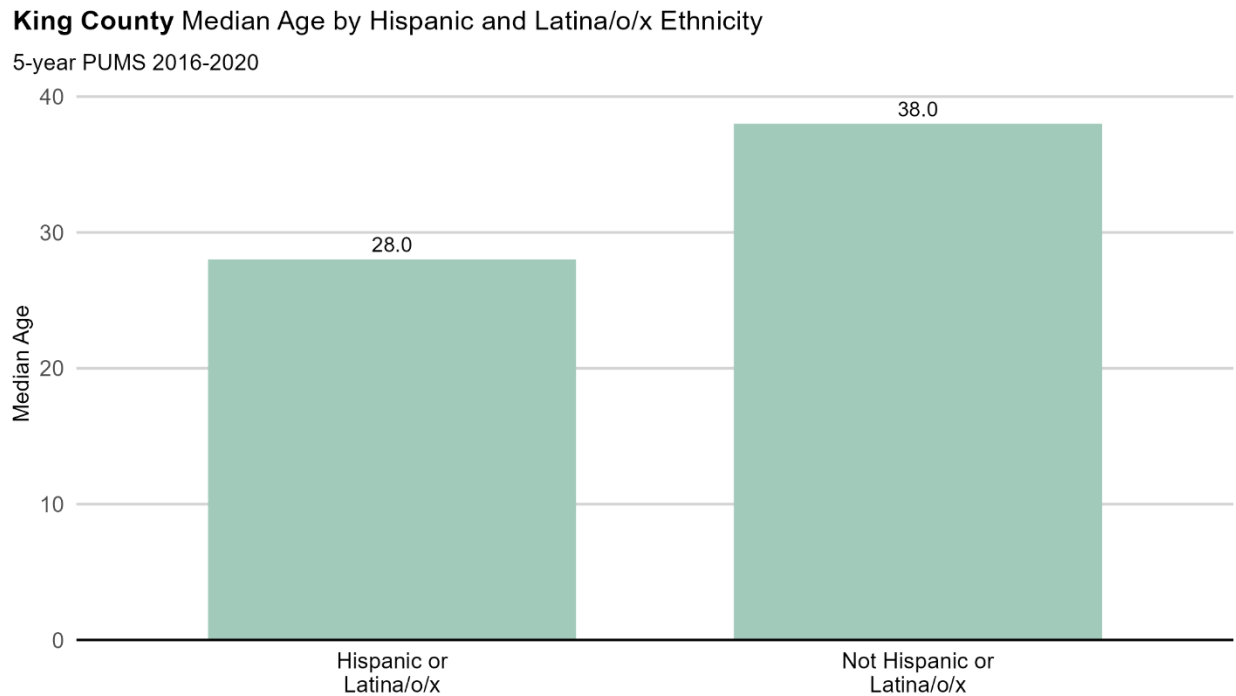
¹¹¹ U.S. Census Bureau. (2022). *Median Age by Race, 5-year ACS 2016-2020*.

¹¹² U.S. Census Bureau. (2022). *Median Age by Race, 5-year ACS 2016-2020*.

¹¹³ U.S. Census Bureau. (2022). *Median Age by Race, 5-year ACS 2016-2020*.

Figure 11 compares the median age of the King County population by Hispanic or Latin(a)(o)(x) Ethnicity. The median age of the Hispanic or Latin(a)(o)(x) population is 28 years old, approximately 10 years younger than the Not Hispanic/ Latin(a)(o)(x) population, which has a median age of 38 years old.

Figure 11: King County Median Age by Hispanic and Latin(a)(o)(x) Ethnicity



Immigration Status

The U.S. Census and other data sources provide limited data on citizenship and immigration status, none of which is specific to unincorporated King County. Approximately 23.7 percent of King County residents were born outside of the United States.¹¹⁴ Since 2010, King County has had the third largest increase in residents born outside the United States among all counties in the country.¹¹⁵ The most common countries these residents were born in are India, China, and Mexico.¹¹⁶ In 2019, 6.5 percent of refugees coming to the United States (1,947) resettled in Washington, the second most common state for refugees.¹¹⁷ Approximately half of refugees who come to Washington settle in King County.¹¹⁸

Approximately 28.3 percent (158,727 residents) and 20.8 percent (41,410 residents) of King County and unincorporated King County speak a language other than English at home,

¹¹⁴ U.S. Census Bureau. (2022). *Native and Foreign-Born Populations, 5-year ACS 2016-2020*.

¹¹⁵ Balk, G. (2019, January 14). New milestone in King County: Immigrant population tops 500,000. *The Seattle Times*. [\[link\]](#)

¹¹⁶ Balk, G. (2019, January 14). New milestone in King County: Immigrant population tops 500,000. *The Seattle Times*. [\[link\]](#)

¹¹⁷ U.S Department of State. (2020). *Report to Congress on Proposed Refugee Admissions for Fiscal Year 2021*. [\[link\]](#)

¹¹⁸ Syed, M. (2022, May 6). Beyond Afghans and Ukrainians, who are WA refugees? *Crosscut*. [\[link\]](#)

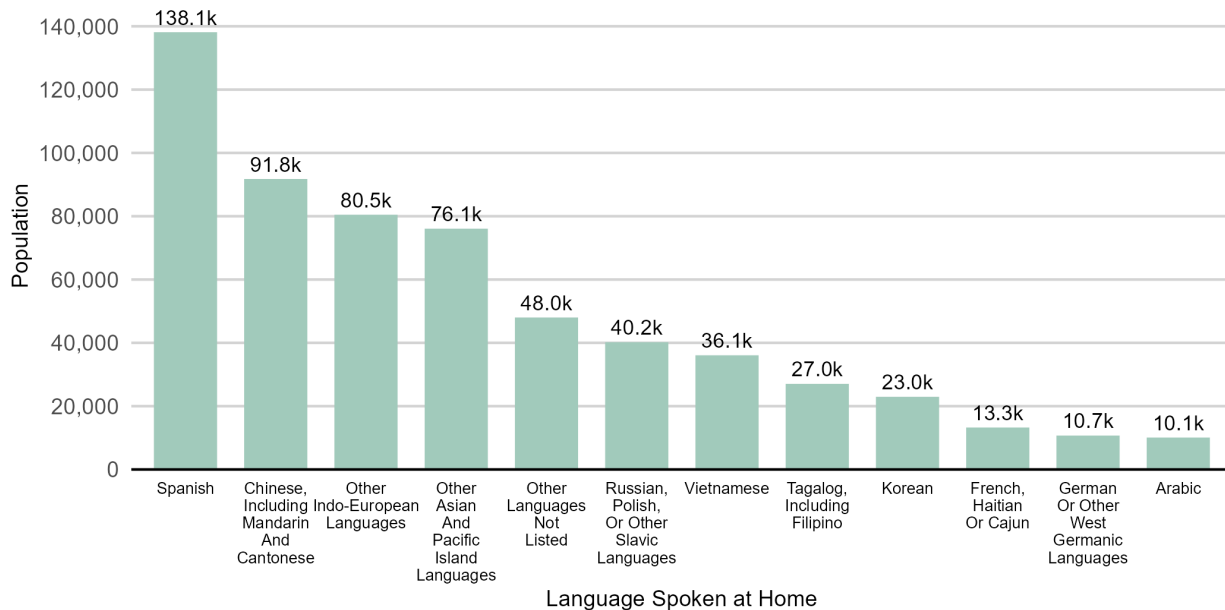
respectively.¹¹⁹ Most residents who speak a language other than English at home have English proficiency.¹²⁰ Approximately 5.8 percent of King County residents and 3.9 percent of unincorporated King County residents have limited English proficiency.¹²¹

As shown in Figures 12 and 13, Spanish is the second most common language spoken at home after English in both King County (6.6 percent) and unincorporated King County (5.7 percent).¹²² A higher proportion of King County residents (4.4 percent) speak Chinese, including Mandarin and Cantonese, than in unincorporated King County (1.9 percent).¹²³ A higher proportion of unincorporated King County residents speak Vietnamese (2 percent) and Slavic languages (2.1 percent) compared to King County (1.7 percent and 1.9 percent respectively).¹²⁴

Figure 12: Population by Non-English Language Spoken at Home in King County

King County Population by Non-English Language Spoken at Home

5-year ACS 2016-2020



¹¹⁹ U.S. Census Bureau. (2022). *Population by Language Spoken at Home, 5-year ACS 2016-2020*.

¹²⁰ U.S. Census Bureau. (2022). *Households by English Proficiency, 5-year ACS 2016-2020*.

¹²¹ U.S. Census Bureau. (2022). *Households by English Proficiency, 5-year ACS 2016-2020*.

¹²² U.S. Census Bureau. (2022). *Population by Language Spoken at Home, 5-year ACS 2016-2020*.

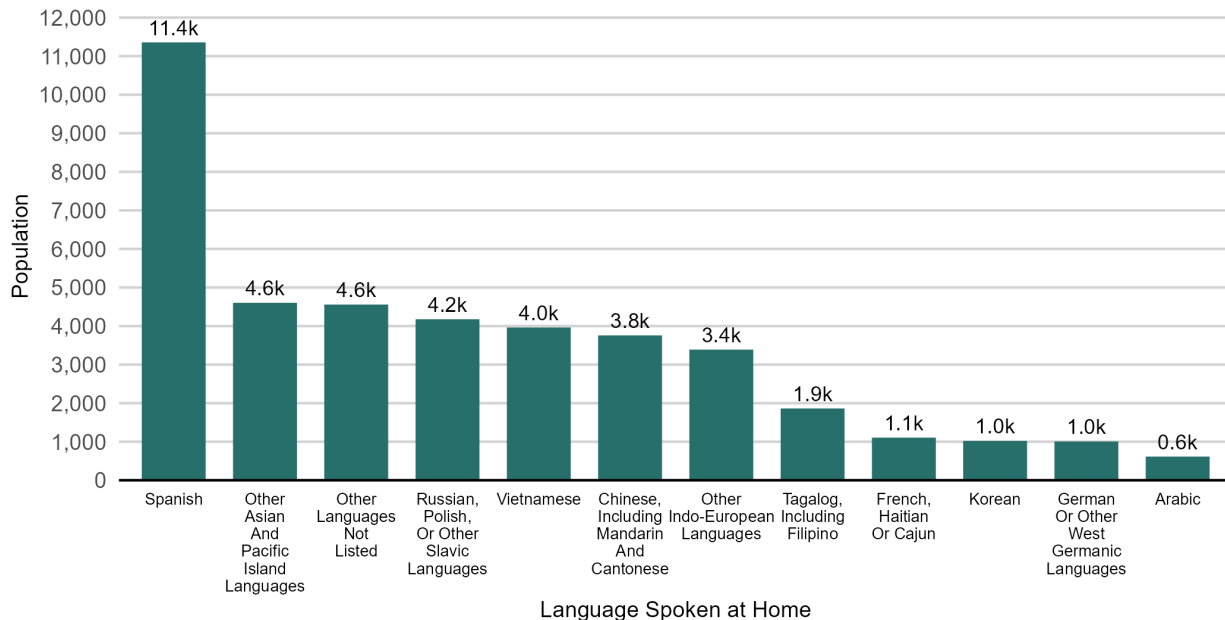
¹²³ U.S. Census Bureau. (2022). *Population by Language Spoken at Home, 5-year ACS 2016-2020*.

¹²⁴ U.S. Census Bureau. (2022). *Population by Language Spoken at Home, 5-year ACS 2016-2020*.

Figure 13: Population by Non-English Language Spoken at Home in Unincorporated King County

Unincorporated King County Population by Non-English Language Spoken at Home

5-year ACS 2016-2020



Disability Status

Approximately 9.8 percent (215,852) and 10.8 percent (22,909) of residents in King County and unincorporated King County have a disability, respectively. For the purposes of this analysis, disability is categorized in five ways:¹²⁵

1. hearing difficulty, meaning an individual is deaf or has serious difficulty hearing;
2. vision difficulty, meaning an individual is blind or has serious difficulty seeing even when wearing glasses;
3. cognitive difficulty, meaning an individual has a serious difficulty concentrating, remembering, or making decisions due to a physical, mental, or emotional condition;
4. ambulatory difficulty, meaning an individual has a serious difficulty walking or climbing stairs; or
5. self-care difficulty, meaning an individual has difficulty dressing or bathing.

As shown in Figures 14 and 15, King County residents and unincorporated King County residents with disabilities (99,525 and 10,187 residents respectively) are most likely to have ambulatory difficulty.¹²⁶ Cognitive disabilities are the second most common disability type in both King County and unincorporated King County.¹²⁷ The least common disability type in both King County and unincorporated King County is vision difficulty.¹²⁸ Urban unincorporated King County has a higher rate of residents with disabilities compared to rural unincorporated King County (12.1 percent and 10.3 percent of residents, respectively).¹²⁹

¹²⁵ U.S. Census Bureau. (2020). *American Community Survey and Puerto Rico Community Survey 2020 Subject Definitions*. [link](#)

¹²⁶ U.S. Census Bureau. (2022). *Households by English Proficiency, 5-year ACS 2016-2020*.

¹²⁷ U.S. Census Bureau. (2022). *Households by English Proficiency, 5-year ACS 2016-2020*.

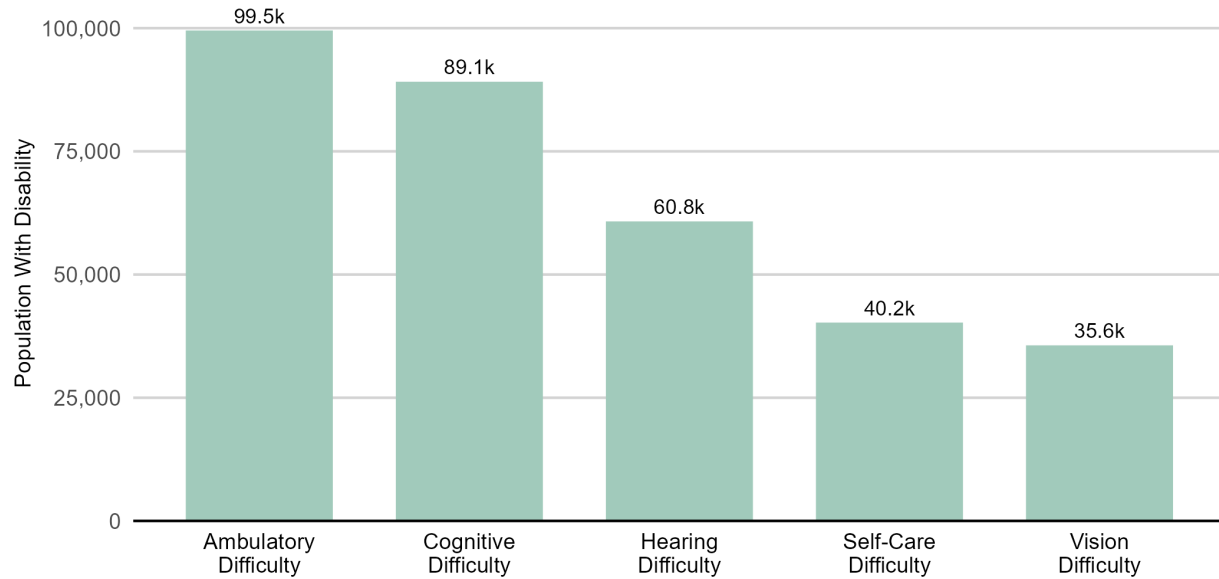
¹²⁸ U.S. Census Bureau. (2022). *Households by English Proficiency, 5-year ACS 2016-2020*.

¹²⁹ U.S. Census Bureau. (2022). *Households by English Proficiency, 5-year ACS 2016-2020*.

Figure 14: King County Population with Disabilities by Disability Type

King County Population With a Disability by Disability Type

5-year ACS 2016-2020

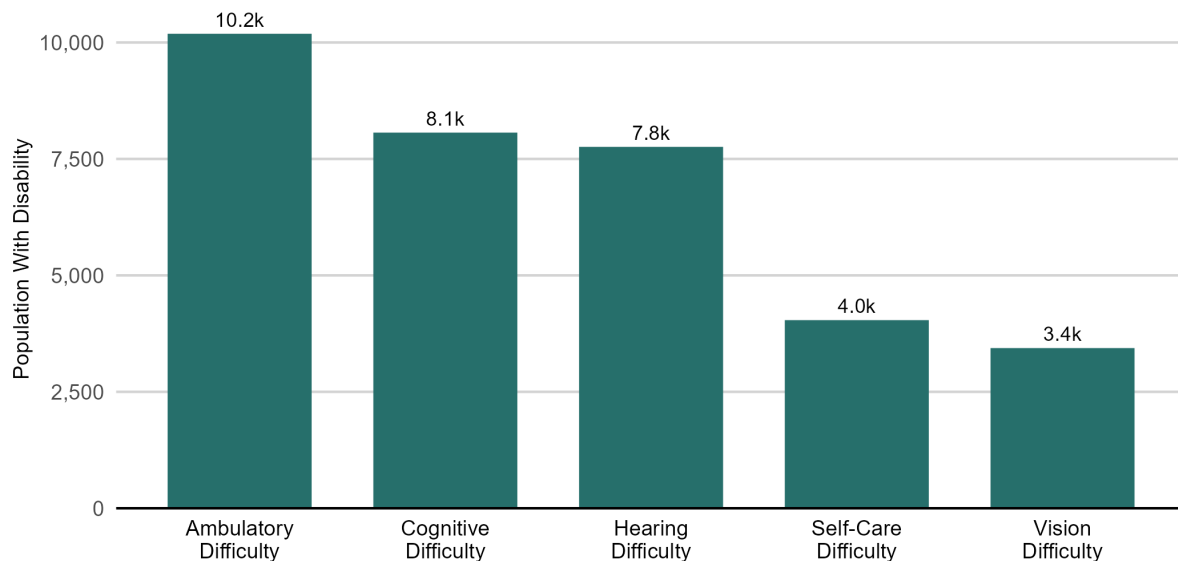


Disability categories are not mutually exclusive, meaning someone can be included in multiple categories.

Figure 15: Unincorporated King County Population with Disabilities by Disability Type

Unincorporated King County Population With a Disability by Disability Type

5-year ACS 2016-2020



Disability categories are not mutually exclusive, meaning someone can be included in multiple categories.

Lesbian, Gay, Bisexual, Transgender, Queer (LGBTQ+) Communities

The 2020 U.S. Census does not provide a significant amount of data about the LGBTQ+ community. The 2020 Census only asked respondents about their sex, with two answers: male or female, which does not necessarily reflect respondents' gender identity.¹³⁰ According to the Census, 106,176 (50.1 percent) of unincorporated King County residents identified as female and 105,722 (49.9 percent) of unincorporated King County identified as male.¹³¹

The 2020 Census did not ask directly ask respondents about their sexual orientation and instead asked if they were in a same-sex relationship.¹³² Unincorporated King County had a lower rate of people in same-sex relationships (1.1 percent) compared to King County as a whole (2.8 percent).¹³³ This is likely an undercount of the rate of people who identify as lesbian, gay, bisexual, or queer because this data does not capture single people or LGBTQ+ people in opposite sex relationships.

People Experiencing Homelessness

The U.S. Department of Housing and Urban Development (HUD) requires jurisdictions to do a Point-in-Time (PIT) count to determine the number of people experiencing sheltered and unsheltered homelessness in a single night.¹³⁴ This is an undercount of the total homeless population over a given year, as it is only recorded on a single night, but reveals important demographic information about who experiences homelessness in King County. The 2022 PIT found 13,368 individuals experiencing homelessness, a 13.8 percent increase from the 2020 PIT count (11,751 individuals).¹³⁵ The 2022 PIT revealed 57 percent of people experiencing homelessness were unsheltered, a 10 percent increase from the 2020 PIT.¹³⁶

In 2021, King County analyzed newly integrated data systems that collect information from people served by social services to assess the number of people experiencing homelessness more accurately than the PIT.¹³⁷ Using this data, King County estimated that approximately 40,800 people in 2020 and 45,300 people in 2019 experience homelessness at some point in the year.¹³⁸ Approximately 33.1 percent of these individuals in 2020 and 43 percent of these individuals in 2019 entered the homeless response system for the first time.¹³⁹ The King County Regional Homelessness Authority (KCRHA) uses the homelessness count from King County, not the PIT, to plan their work.¹⁴⁰

¹³⁰ U.S. Census Bureau. (2020). *2020 Census Questionnaire*. [\[link\]](#)

¹³¹ U.S. Census Bureau. (2022). *Sex, 5-year ACS 2016-2020*.

¹³² U.S. Census Bureau. (2020). *2020 Census Questionnaire*. [\[link\]](#)

¹³³ U.S. Census Bureau. (2022). *Relationship Status of Household Heads, 5-year ACS 2016-2020*.

¹³⁴ King County Regional Homelessness Authority. (2022). *2022 Point in Time Count*. [\[link\]](#)

¹³⁵ King County Regional Homelessness Authority. (2022). *2022 Point in Time Count*. [\[link\]](#)

¹³⁶ King County Regional Homelessness Authority. (2022). *2022 Point in Time Count*. [\[link\]](#)

¹³⁷ King County Department of Community and Human Services, Performance Measurement and Evaluation Division. (December 2021). *Integrating Data to Better Measure Homelessness*. [\[link\]](#)

¹³⁸ King County Department of Community and Human Services, Performance Measurement and Evaluation Division. (December 2021). *Integrating Data to Better Measure Homelessness*. [\[link\]](#)

¹³⁹ King County Department of Community and Human Services, Performance Measurement and Evaluation Division. (December 2021). *Integrating Data to Better Measure Homelessness*. [\[link\]](#)

¹⁴⁰ King County Regional Homelessness Authority. (2022). *2022 Point in Time Count*. [\[link\]](#)

Household Characteristics

This section provides information about King County and unincorporated King County households, including:

- household count, size, and tenure;
- demographics of renters and homeowners;
- household types;
- overcrowding;
- income;
- cost-burden; and
- poverty level.

Household Count, Size, and Tenure

As of 2020, King County has 900,061 households.¹⁴¹ Unincorporated King County households represent 8.6 percent of these households (77,761). Figures 16 and 17 show the number of households by size and tenure in King County and unincorporated King County. The largest share of households in both King County and unincorporated King County live in two-person households (34 percent and 37.4 percent respectively).¹⁴² One-person households in King County are more likely to be renters rather than homeowners. King County households with two or more people are more likely to be homeowners than renters. Unincorporated King County residents are more likely to be homeowners, regardless the size of their household. Most King County households own their home (56.5 percent) rather than rent (43.5 percent).¹⁴³ Homeownership rates are much higher in unincorporated King County than the county as a whole, with 63,777 households living in a home they own (82.1 percent) and only 13,894 households renting (17.9 percent).¹⁴⁴

¹⁴¹ U.S. Census Bureau. (2022). *Tenure by Household Size, 5-year ACS 2016-2020*.

¹⁴² U.S. Census Bureau. (2022). *Tenure by Household Size, 5-year ACS 2016-2020*.

¹⁴³ U.S. Census Bureau. (2022). *Tenure by Household Size, 5-year ACS 2016-2020*.

¹⁴⁴ U.S. Census Bureau. (2022). *Tenure by Household Size, 5-year ACS 2016-2020*.

Figure 16: King County Households by Household Size and Tenure

King County Households by Household Size and Tenure

5-year ACS 2016-2020

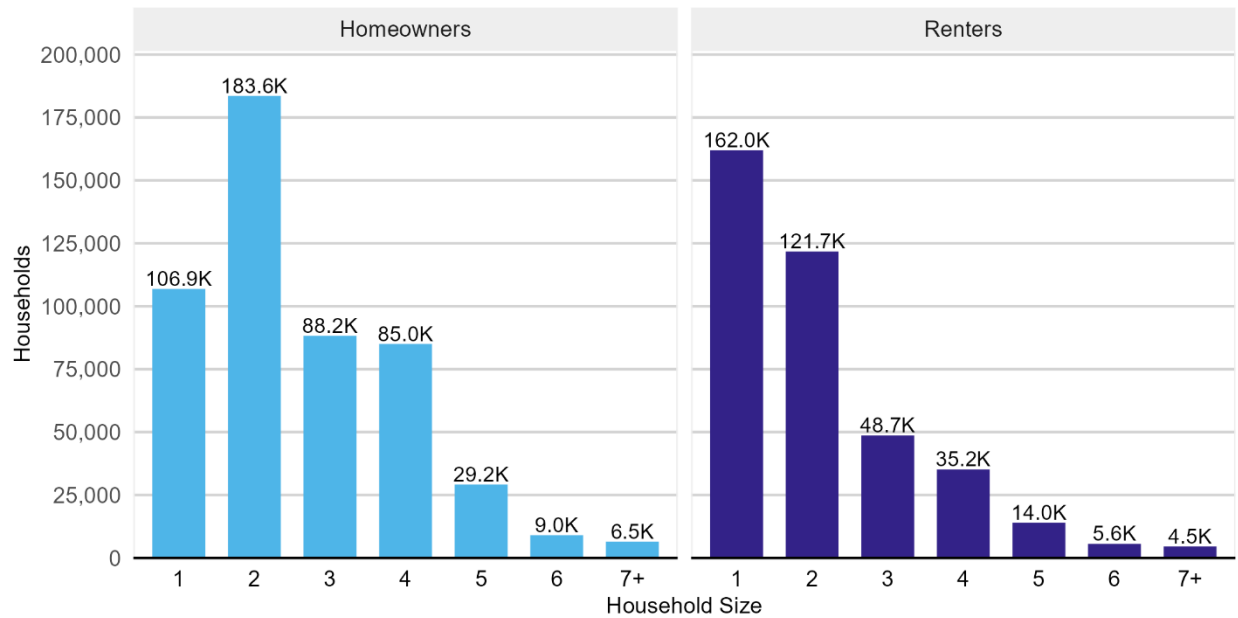
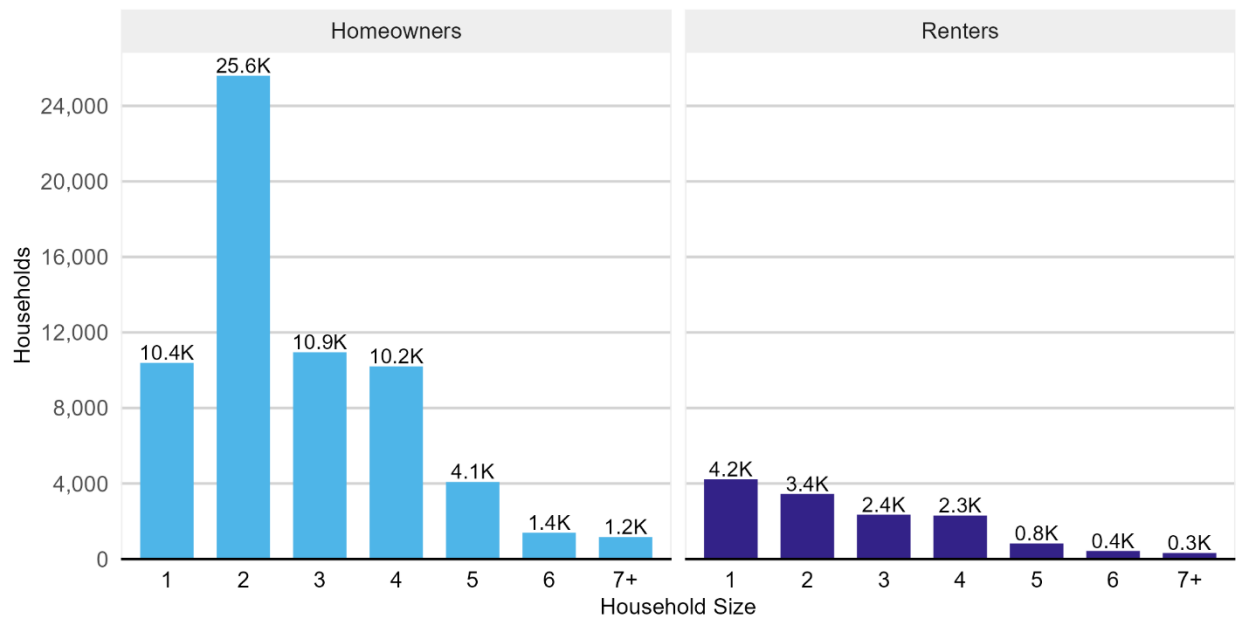


Figure 17: Unincorporated King County Households by Household Size and Tenure

Unincorporated King County Households by Household Size and Tenure

5-year ACS 2016-2020

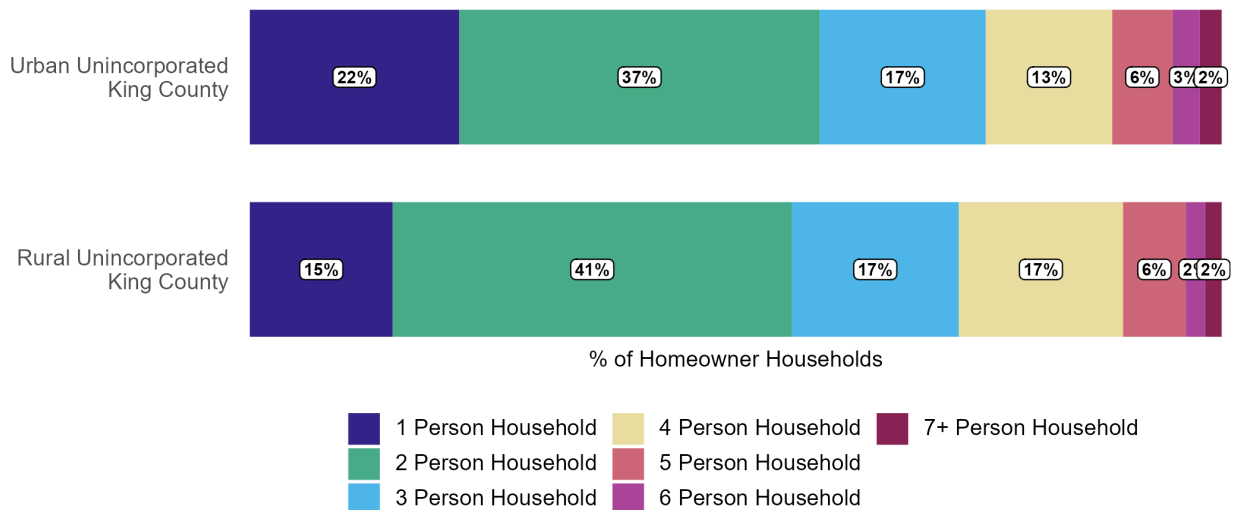


Most unincorporated King County households (54,177) live in rural areas and approximately a third of unincorporated King County households (23,494) live in urban areas.¹⁴⁵ As shown in Figure 18, urban unincorporated King County has a higher rate of homeowner households that consist of one, six, or seven person households (21.6 percent, 2.8 percent, and 2.2 percent, respectively) compared to rural unincorporated King County (14.7 percent, two percent, and 1.7 percent respectively).¹⁴⁶ Rural King County has a higher rate of homeowner households that consist of two, three, four, and five person households (41 percent, 17.2 percent, 16.9 percent, and 6.5 percent respectively) compared to urban unincorporated King County (37.1 percent, 17.1 percent, 13 percent, and 6.2 percent respectively).¹⁴⁷

Figure 18: Urban and Rural Unincorporated King County Homeowner Households by Size

Unincorporated King County Share of Homeowners By Household Size

5-year ACS 2016-2020



¹⁴⁵ U.S. Census Bureau. (2022). *Tenure by Household Size, 5-year ACS 2016-2020*.

¹⁴⁶ U.S. Census Bureau. (2022). *Tenure by Household Size, 5-year ACS 2016-2020*.

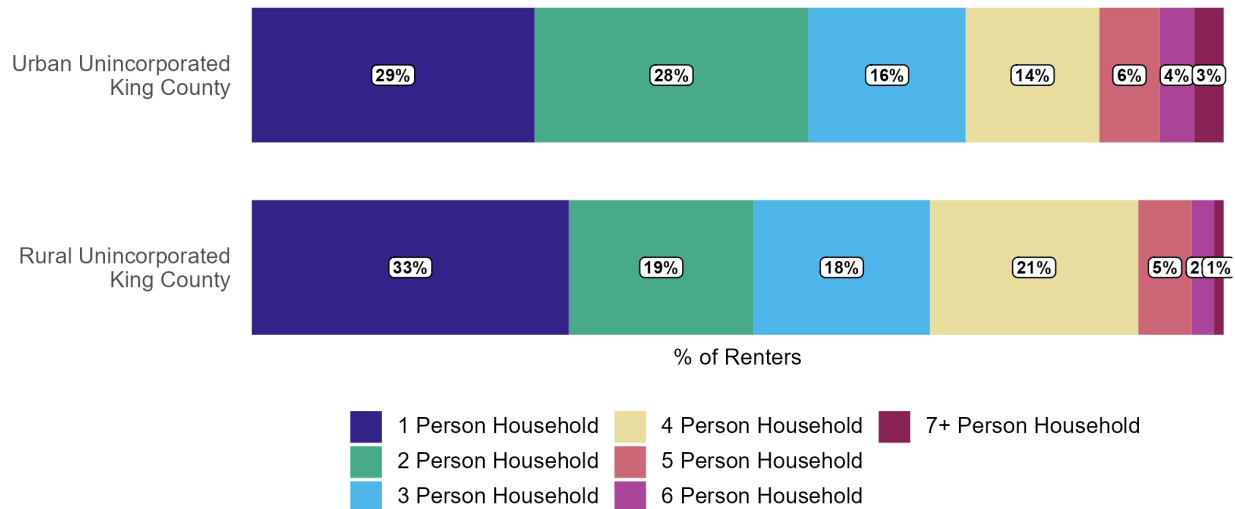
¹⁴⁷ U.S. Census Bureau. (2022). *Tenure by Household Size, 5-year ACS 2016-2020*.

Figure 19 shows the share of renter households by household size divided between the rural and urban areas. Rural unincorporated King County has a higher rate of one person renter households (32.6 percent) than urban unincorporated King County (29.1 percent).¹⁴⁸ This may be because of a combination of several factors. On average, rural unincorporated King County residents are older than in urban unincorporated areas. Additionally, rent is lower in rural unincorporated King County than urban unincorporated King County. Residents may be able to both afford to live alone and not have children or other family members that live with them. Rural unincorporated King County has a higher rate of three- and four-person renter households than urban unincorporated King County.¹⁴⁹ Urban unincorporated King County has a higher rate of five, six, and seven-person renter households.¹⁵⁰

Figure 19: Share of Renters by Household Size in Unincorporated King County

Unincorporated King County Share of Renters By Household Size

5-year ACS 2016-2020



Household types

For the purposes of the CHAS data analysis, HUD categorizes household types into the following:¹⁵¹

- elderly family households which contain two related people, with either or both 62 years old or older;
- small family households which contain two people with neither person 62 years old or older or three or four people;
- large family households which contain five or more family members;
- elderly non-family households which contain two non-related people who are 62 years old or older; and
- other households which contain non-related people.

¹⁴⁸ U.S. Census Bureau. (2022). *Tenure by Household Size, 5-year ACS 2016-2020*.

¹⁴⁹ U.S. Census Bureau. (2022). *Tenure by Household Size, 5-year ACS 2016-2020*.

¹⁵⁰ U.S. Census Bureau. (2022). *Tenure by Household Size, 5-year ACS 2016-2020*.

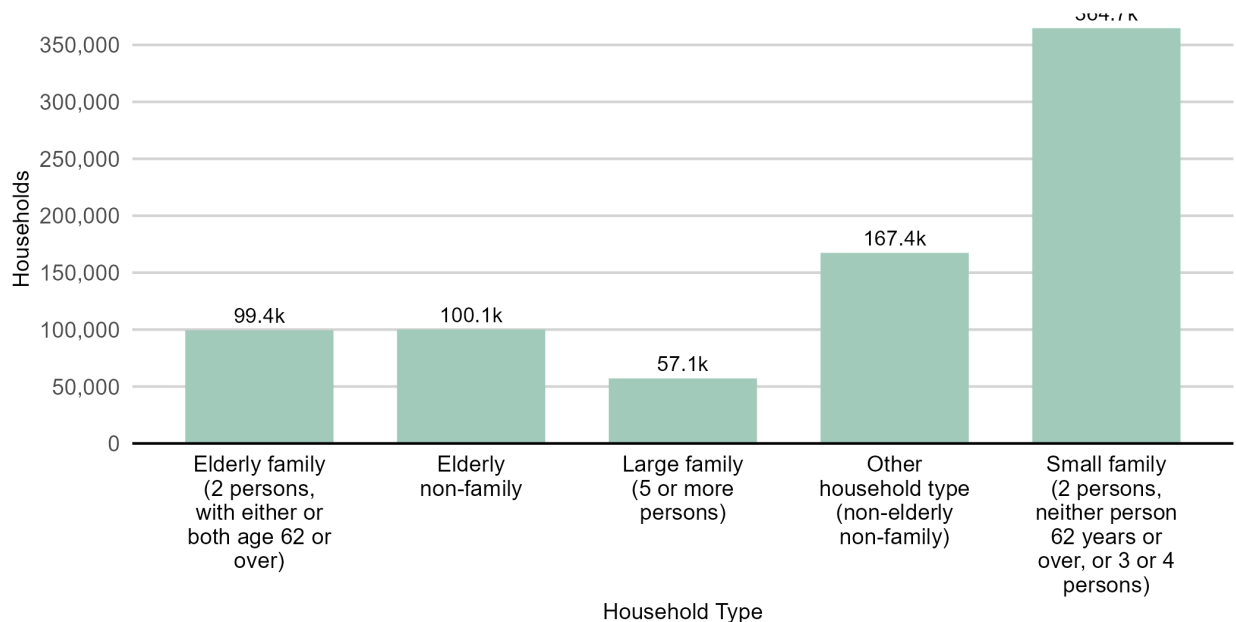
¹⁵¹ U.S. Department of Housing and Urban Development. (2021). *CHAS Data Documentation* [\[link\]](#)

As shown in Figures 20 and 21, the largest household type in both King County as a whole and unincorporated King County are small family households (42.3 percent and 48.4 percent respectively).¹⁵² Other households consist of more than a quarter of King County households.¹⁵³ The cost of housing, as well as the large student body of University of Washington (60,081 students) likely contributes to the number of households consisting of unrelated roommates.¹⁵⁴ Unincorporated King County's population is older than the countywide population, so unincorporated King County households are more likely to consist of elderly family or non-elderly family households and less likely to consist of other households than in King County as a whole.

Figure 20: Household Types in King County

King County Household Types

CHAS 2014-2018



¹⁵² U.S. Department of Housing and Urban Development. (2021). *Household Types, CHAS 2014-2018*.

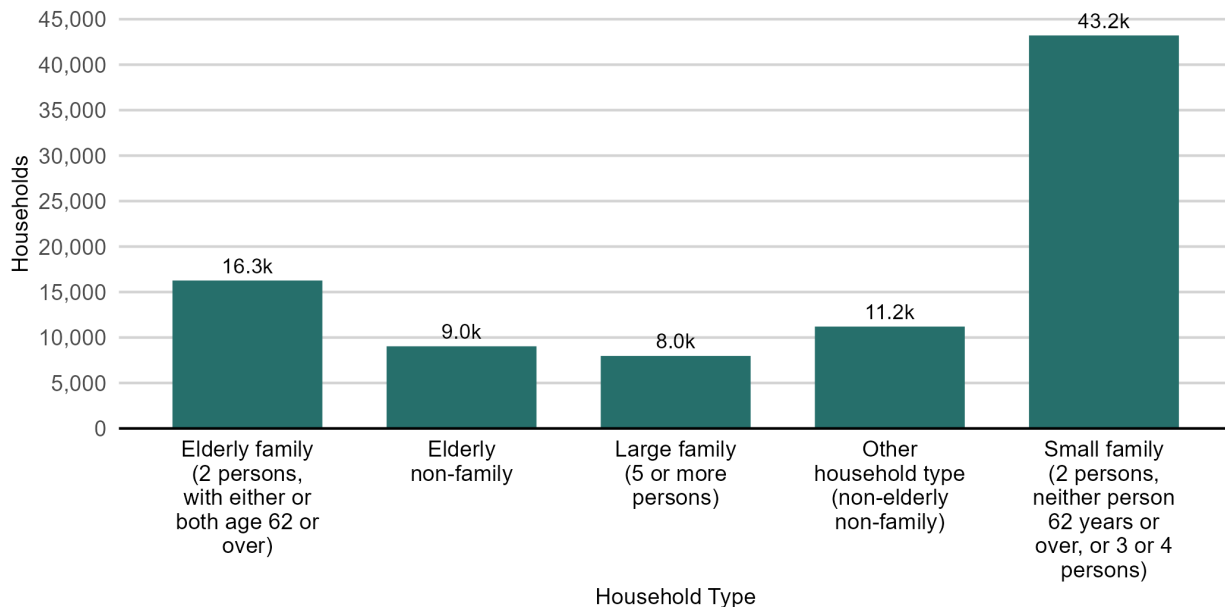
¹⁵³ U.S. Department of Housing and Urban Development. (2021). *Household Types, CHAS 2014-2018*.

¹⁵⁴ University of Washington. (2022, October 14). *UW's 2022 entering class is largest and most diverse*. [\[link\]](#)

Figure 21: Household Types in Unincorporated King County

Unincorporated King County Household Types

CHAS 2014-2018



Demographics of Renters and Homeowners

Age of renters and homeowners

The U.S. Census Bureau collects information on the age of the person in whose name the housing unit is owned or rented by, known as the “householder.” As shown in Figures 22 and 23, householders over 35 years old countywide and over 25 years old in unincorporated King County are more likely to be homeowners.¹⁵⁵ Homeownership peaks for householders aged 60 to 64 years old countywide, with 75.3 percent of householders in this age range owning a home.¹⁵⁶ As householders age in unincorporated King County, they are more likely to be homeowners, peaking at 94.1 percent of unincorporated King County householders aged 85 years old or older owning a home.¹⁵⁷ King County householders over the age of 85 are significantly more likely to be renters (42.6 percent) than householders within the same age range in unincorporated King County (5.9 percent).¹⁵⁸ This disparity may be explained a smaller sample size in unincorporated King County and the relative lack of multi-family housing designed for seniors in unincorporated King County.

Countywide, householders 15 to 34 years old are more likely to rent than own, while only householders 15 to 24 are more likely to rent in unincorporated King County. Approximately 62 percent of householders 25 to 34 years old own their home in unincorporated King County own

¹⁵⁵ U.S. Census Bureau. (2022). *Age Range by Tenure, 5-year ACS 2016-2020*.

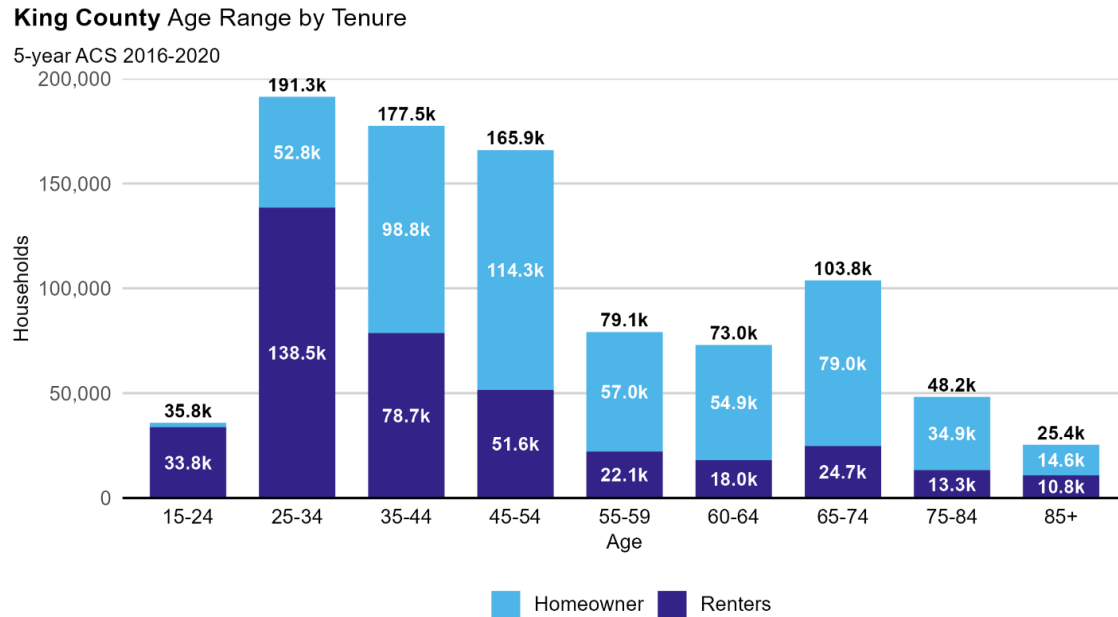
¹⁵⁶ U.S. Census Bureau. (2022). *Age Range by Tenure, 5-year ACS 2016-2020*.

¹⁵⁷ U.S. Census Bureau. (2022). *Age Range by Tenure, 5-year ACS 2016-2020*.

¹⁵⁸ U.S. Census Bureau. (2022). *Age Range by Tenure, 5-year ACS 2016-2020*.

home, a rate twice as high as the homeownership rate among householders in the same age range in King County.¹⁵⁹

Figure 22: King County Age Range by Tenure

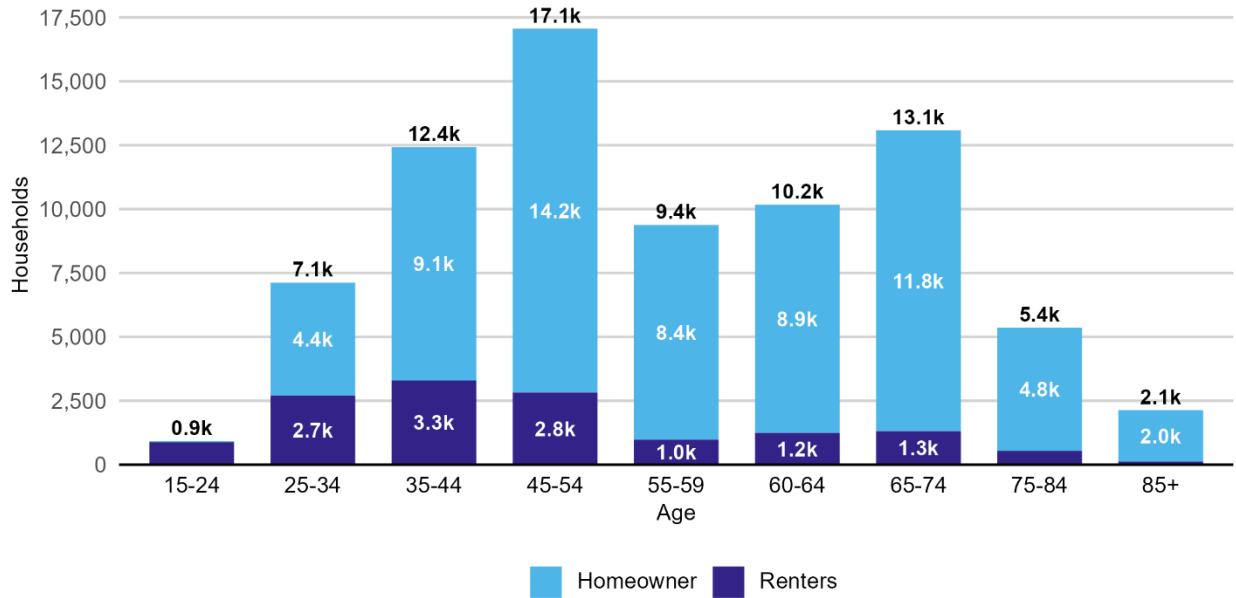


¹⁵⁹ U.S. Census Bureau. (2022). *Age Range by Tenure, 5-year ACS 2016-2020*.

Figure 23: Unincorporated King County Age Range by Tenure

Unincorporated King County Age Range by Tenure

5-year ACS 2016-2020



Race and ethnicity of renters and homeowners

As shown in Figures 24 and 25, across all races, households are more likely to own their homes in unincorporated King County than in King County as a whole.¹⁶⁰ In King County and unincorporated King County, most White households (61.2 percent and 88 percent, respectively) and Asian households (57.7 percent and 74.9 percent of households) own their homes.¹⁶¹ In King County and unincorporated King County, Black households (72.2 percent and 56.8 percent, respectively) and households of races not listed (68.1 percent and 60.5 percent) are more likely to rent than own their homes.¹⁶²

Most American Indian/Alaska Native, Native Hawaiian/Pacific Islander, and Multi-Racial households in unincorporated King County own their homes (52.5 percent, 81.2 percent, and 66.4 percent, respectively).¹⁶³ Native Hawaiian/Pacific Islander households are nearly four times more likely to own their home in unincorporated King County than countywide.¹⁶⁴ Unincorporated King County skews older than the countywide population, so it is possible unincorporated King County households bought their homes before housing costs increased significantly in the region.¹⁶⁵ In addition, there was significant immigration from Hawaii and Samoa before and during the mid-20th century, when homes were more affordable and before

¹⁶⁰ U.S. Census Bureau. (2022). *Tenure by Race, 5-year ACS 2016-2020*.

¹⁶¹ U.S. Census Bureau. (2022). *Tenure by Race, 5-year ACS 2016-2020*.

¹⁶² U.S. Census Bureau. (2022). *Age Range by Tenure, 5-year ACS 2016-2020*.

¹⁶³ U.S. Census Bureau. (2022). *Tenure by Race, 5-year ACS 2016-2020*.

¹⁶⁴ U.S. Census Bureau. (2022). *Tenure by Race, 5-year ACS 2016-2020*.

¹⁶⁵ U.S. Census Bureau. (2022). *Age Range by Tenure, 5-year ACS 2016-2020*.

much of the rental housing in this region was constructed, which may be a factor in the unincorporated King County homeownership rate of these communities.^{166,167}

Figure 24: Tenure by Race in King County

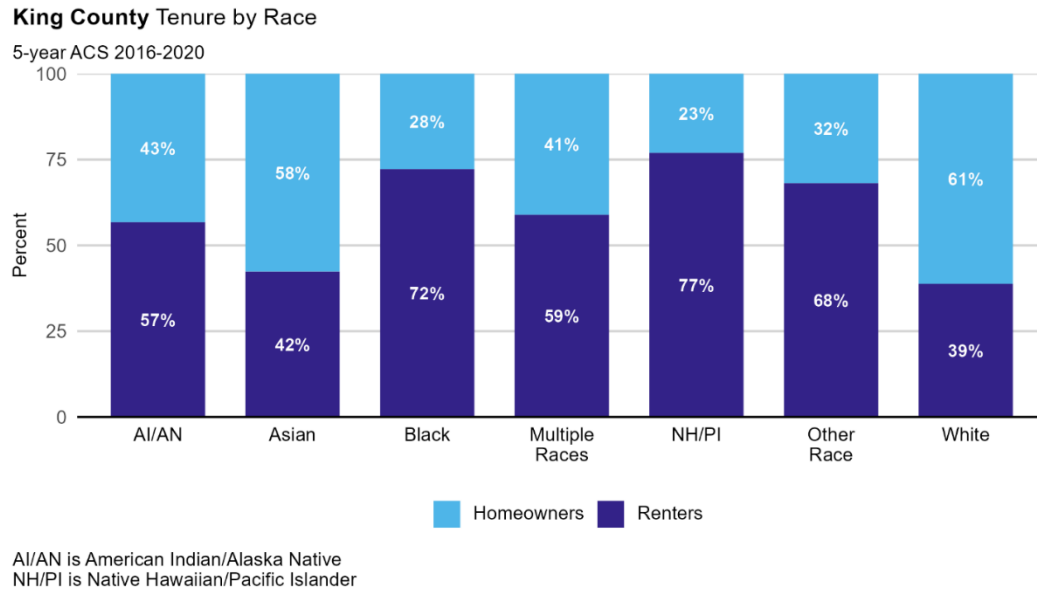
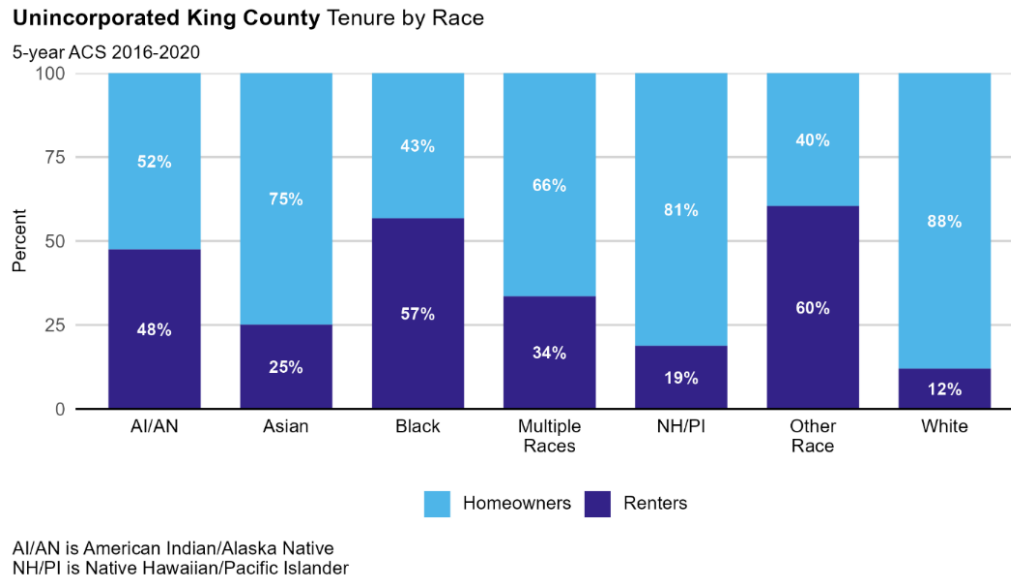


Figure 25: Tenure by Race in Unincorporated King County



¹⁶⁶ Barman, Jean and McIntyre Watson, Bruce. (2006). *Leaving Paradise: Indigenous Hawaiians in the Pacific Northwest, 1787-1898*. [\[link\]](#)

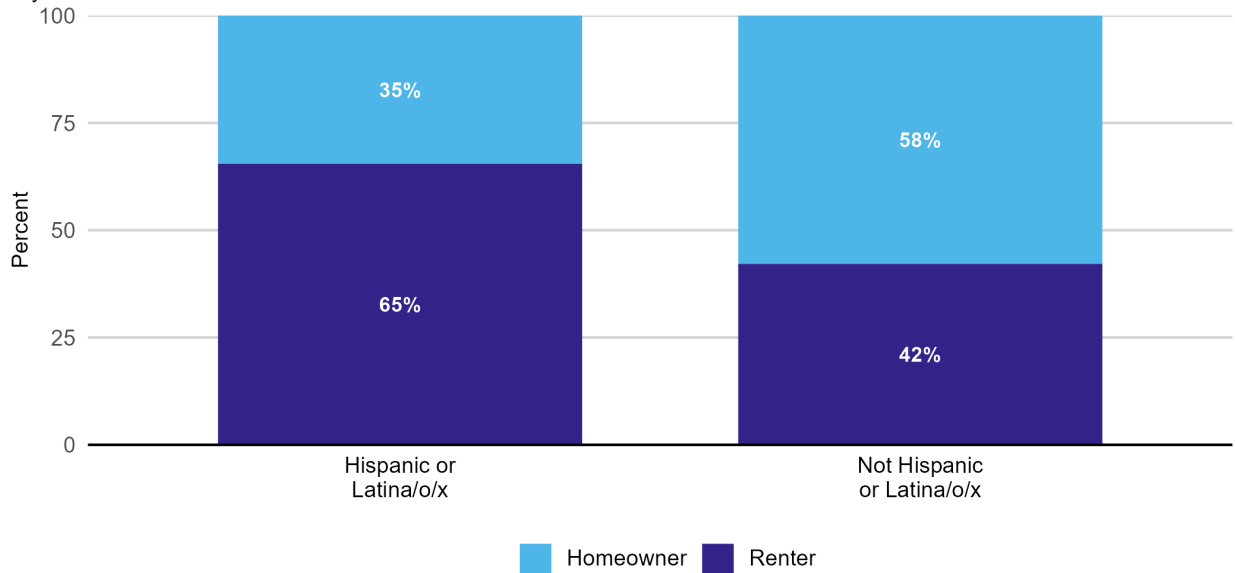
¹⁶⁷ Kemezis, K. (2010, November 29). Samoan Community (Seattle). *Historylink*. [\[link\]](#)

Figures 26 and 27 compare King County and Unincorporated King County tenure by Hispanic and Latin(a)(o)(x) ethnicity. Approximately 65 percent of Hispanic or Latin(a)(o)(x) King County residents rent, a higher rate than the 42 percent of Not Hispanic or Latin(a)(o)(x) King County residents who rent.¹⁶⁸ More than half of Not Hispanic or Latin(a)(o)(x) King County residents (58 percent) own a home, compared to only 35 percent of Hispanic or Latin(a)(o)(x) King County residents who own a home.¹⁶⁹ Hispanic or Latin(a)(o)(x) unincorporated King County residents have a higher rate of homeownership than Hispanic or Latin(a)(o)(x) residents countywide (49 percent compared to 35 percent).¹⁷⁰

Figure 26: Tenure by Hispanic and Latin(a)(o)(x) Ethnicity in King County

King County Tenure by Hispanic and Latina/o/x Ethnicity

5-year PUMS 2016-2020



Hispanic or Latina/o/x ethnicity of household determined by ethnicity of householder.

¹⁶⁸ U.S. Census Bureau. (2022). *Tenure by Race, 5-year ACS 2016-2020*.

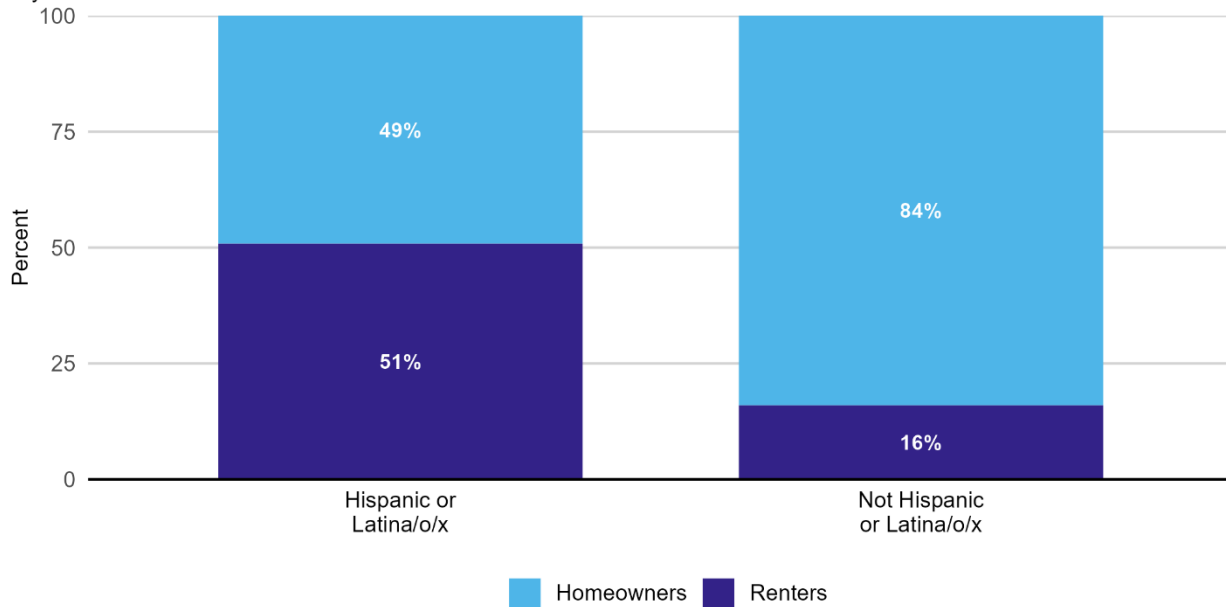
¹⁶⁹ U.S. Census Bureau. (2022). *Tenure by Race, 5-year ACS 2016-2020*.

¹⁷⁰ U.S. Census Bureau. (2022). *Tenure by Race, 5-year ACS 2016-2020*.

Figure 27: Tenure by Hispanic and Latin(a)(o)(x) Ethnicity in Unincorporated King County

Unincorporated King County Tenure by Hispanic and Latina/o/x Ethnicity

5-year ACS 2016-2020



Disability status of renters and homeowners

Tens of thousands of households in King County and unincorporated King County have a household member with a disability.¹⁷¹ Disability categories are not mutually exclusive, so it is possible the following data has people in multiple categories.¹⁷² Figures 28 and 29 show the tenure by disability status in King County and unincorporated King County, respectively. Among all disability types, the rate of homeownership is significantly higher in unincorporated King County than in King County.¹⁷³ In 2018, approximately 11.8 percent of the households that have a member with a disability in King County live in unincorporated King County, a rate higher than the overall 8.6 percent of King County households that live in the unincorporated areas.¹⁷⁴

Most unincorporated King County households with a household member that has a disability are homeowners.¹⁷⁵ The second most common disability type in both King County and unincorporated King County is cognitive difficulty.¹⁷⁶ Individuals with a cognitive difficulty have serious difficulty concentrating, remembering, or making decisions due to a physical, mental, or emotional condition. Households with a member that has a cognitive limitation are the most likely out of all disability types to rent in King County and unincorporated King County (53.1 percent and 46.9 percent, respectively).¹⁷⁷

¹⁷¹ U.S. Department of Housing and Urban Development. (2021). *Tenure by Disability Status, CHAS 2014-2018*.

¹⁷² U.S. Department of Housing and Urban Development. (2021). *Tenure by Disability Status, CHAS 2014-2018*.

¹⁷³ U.S. Department of Housing and Urban Development. (2021). *Tenure by Disability Status, CHAS 2014-2018*.

¹⁷⁴ U.S. Department of Housing and Urban Development. (2021). *Tenure by Disability Status, CHAS 2014-2018*.

¹⁷⁵ U.S. Department of Housing and Urban Development. (2021). *Tenure by Disability Status, CHAS 2014-2018*.

¹⁷⁶ U.S. Census Bureau. (2022). *Households by English Proficiency, 5-year ACS 2016-2020*.

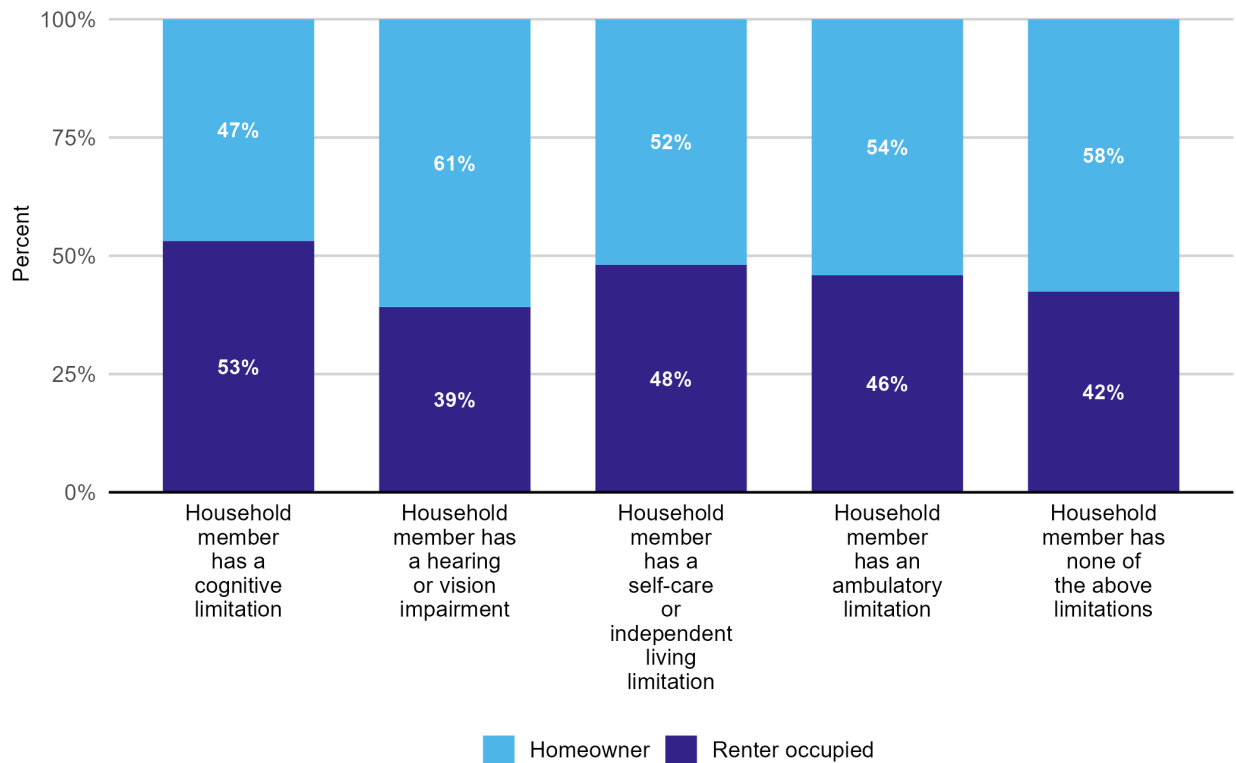
¹⁷⁷ U.S. Department of Housing and Urban Development. (2021). *Tenure by Disability Status, CHAS 2014-2018*.

Among households with a member that has a disability, unincorporated King County households are more likely than King County households to have a household member with a hearing or vision impairment (28.3 percent and 25.2 percent, respectively).¹⁷⁸ This may reflect the higher percentage of senior residents in unincorporated King County. Households with a member who has a hearing or vision impairment have a higher homeownership rate than the general population in both King County and unincorporated King County.¹⁷⁹

Figure 28: Tenure by Disability Status in King County

King County Tenure by Disability Status

CHAS 2014-2018



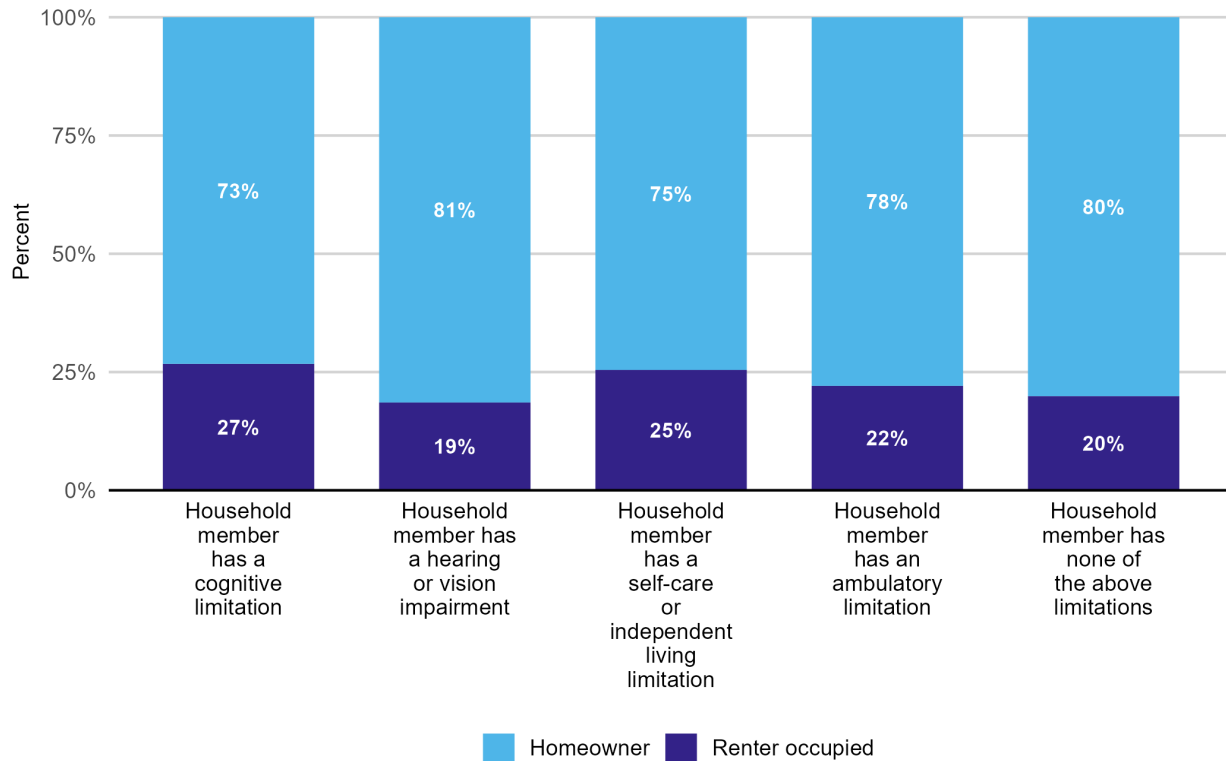
¹⁷⁸ U.S. Department of Housing and Urban Development. (2021). *Tenure by Disability Status, CHAS 2014-2018*.

¹⁷⁹ U.S. Department of Housing and Urban Development. (2021). *Tenure by Disability Status, CHAS 2014-2018*.

Figure 29: Tenure by Disability Status in Unincorporated King County

Unincorporated King County Tenure by Disability Status

CHAS 2014-2018



Overcrowding Estimates

HUD defines an overcrowded housing unit as one occupied by more than one person per room, excluding bathrooms and kitchens.¹⁸⁰ Severe overcrowding is more than 1.5 persons per room, excluding bathrooms and kitchens.¹⁸¹ Approximately 31,715 (3.6 percent) King County households are overcrowded or severely overcrowded.¹⁸² The rate of overcrowding or severe overcrowding is significantly lower in unincorporated King County, at 2.2 percent (1,446 households).¹⁸³ The rate of overcrowding in unincorporated King County may be lower than countywide because housing units in unincorporated King County are larger on average than countywide, there is more rental housing countywide, and unincorporated King County's older population may be less likely to have children so may need less space. Approximately 4.9 percent of urban unincorporated King County households are overcrowded, compared to only 1.3 percent of rural unincorporated King County households (1,119 households and 887 households, respectively).¹⁸⁴

¹⁸⁰ U.S. Department of Housing and Urban Development. (2021). *CHAS: Background*. [\[link\]](#)

¹⁸¹ U.S. Department of Housing and Urban Development. (2021). *CHAS: Background*. [\[link\]](#)

¹⁸² U.S. Department of Housing and Urban Development. (2021). *Overcrowding, CHAS 2014-2018*.

¹⁸³ U.S. Department of Housing and Urban Development. (2021). *Overcrowding, CHAS 2014-2018*.

¹⁸⁴ U.S. Department of Housing and Urban Development. (2021). *Overcrowding, CHAS 2014-2018*.

Household Income

The area median income (AMI) is the midpoint income for an area, where half the people have incomes greater than the median and half the people have incomes below the median.¹⁸⁵ HUD uses the AMI for a specific metropolitan region to calculate income limits for affordable housing programs based on household size using a set formula developed by the agency.¹⁸⁶ AMI fluctuates annually based on inflation, economic changes, and other factors. Table 1 shows the income levels by family size. In 2022, the overall median family income for the King County region is \$134,600.¹⁸⁷ Households earning less than 30 percent AMI, 50 percent AMI, and 80 percent AMI are classified as extremely low income, very low income, and low income, respectively.¹⁸⁸

Table 1: King County Income Levels by Family Size¹⁸⁹

Family Size	30% AMI (Extremely Low Income)	50% AMI (Very Low Income)	80% AMI (Low Income)
1 Person	\$27,200	\$45,300	\$66,750
2 People	\$31,050	\$51,800	\$76,250
3 People	\$34,950	\$58,250	\$85,800
4 People	\$38,800	\$64,700	\$95,300
5 People	\$41,950	\$69,900	\$102,950
6 People	\$45,050	\$75,100	\$110,550
7 People	\$48,150	\$80,250	\$118,200
8 People	\$51,250	\$85,450	\$125,800

Figure 30 shows the change in number of households in King County by AMI level over time. The AMI levels are calculated using the income limits for different income levels. The population of King County households earning greater than 100 percent AMI has increased approximately 33.3 percent, from about 375,000 households in 2011 to about 500,000 households in 2018.¹⁹⁰ In the same period, the number of households earning less than or equal to 100 percent AMI remained at about the same level.^{192, 193} The increase in the number of higher income households is explained both by new, higher income residents, as well as current residents making more income. More than half of all households can be above the median household income because HUD uses a series of adjustments and older household income data to set the

¹⁸⁵ U.S. Census Bureau. (Retrieved 2022, December 27). *Median Household Income*. [\[link\]](#)

¹⁸⁶ U.S. Department of Housing and Urban Development. (Retrieved 2022, December 27). *Methodology for Determining Section 8 Income Limits*. [\[link\]](#)

¹⁸⁷ U.S. Department of Housing and Urban Development. (2022). *FY 2022 Income Limits Summary*.

¹⁸⁸ U.S. Department of Housing and Urban Development. (2022). *FY 2022 Income Limits Summary*.

¹⁸⁹ U.S. Department of Housing and Urban Development. (2022). *FY 2022 Income Limits Summary*.

¹⁹⁰ U.S. Department of Housing and Urban Development. (2014). *Household Distribution by AMI levels, King County, CHAS 2007-2011*.

¹⁹¹ U.S. Department of Housing and Urban Development. (2021). *Household Distribution by AMI levels, King County, CHAS 2014-2018*.

¹⁹² U.S. Department of Housing and Urban Development. (2014). *Household Distribution by AMI levels, King County, CHAS 2007-2011*.

¹⁹³ U.S. Department of Housing and Urban Development. (2021). *Household Distribution by AMI levels, King County, CHAS 2014-2018*.

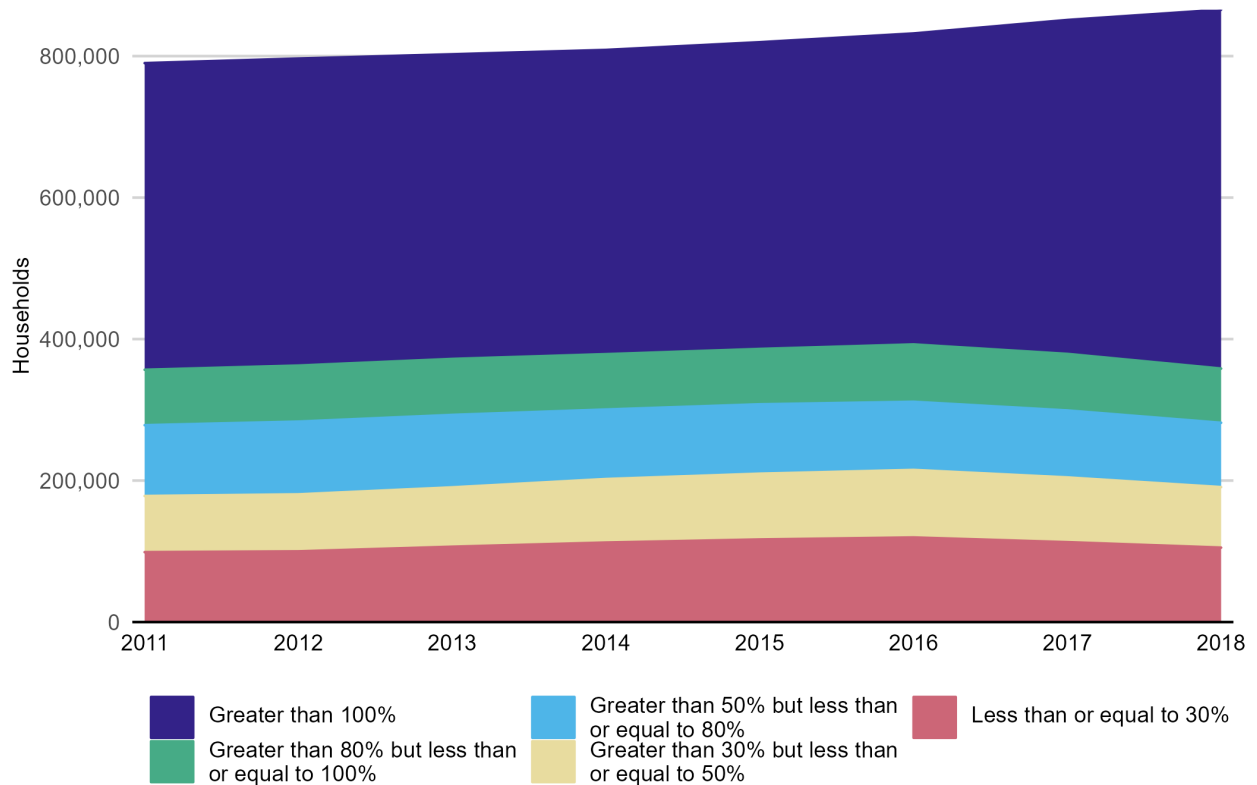
median income, which cause the median figure used in their AMI band definitions to be lower than the un-adjusted median.¹⁹⁴

This increase in higher income households is one of the biggest factors to explain the loss of affordable housing over about the past ten years. Demand for housing increases as the population increases. An increase in higher income households means there are more people who can pay more to live in the area and type of housing of their choice. Private landlords and home sellers respond to this increase in high income households by raising prices, especially if the housing supply is limited.

Figure 30: King County Household Distribution by AMI Levels

King County Household Distribution by AMI levels

CHAS 2007-2011 to CHAS 2014-2018



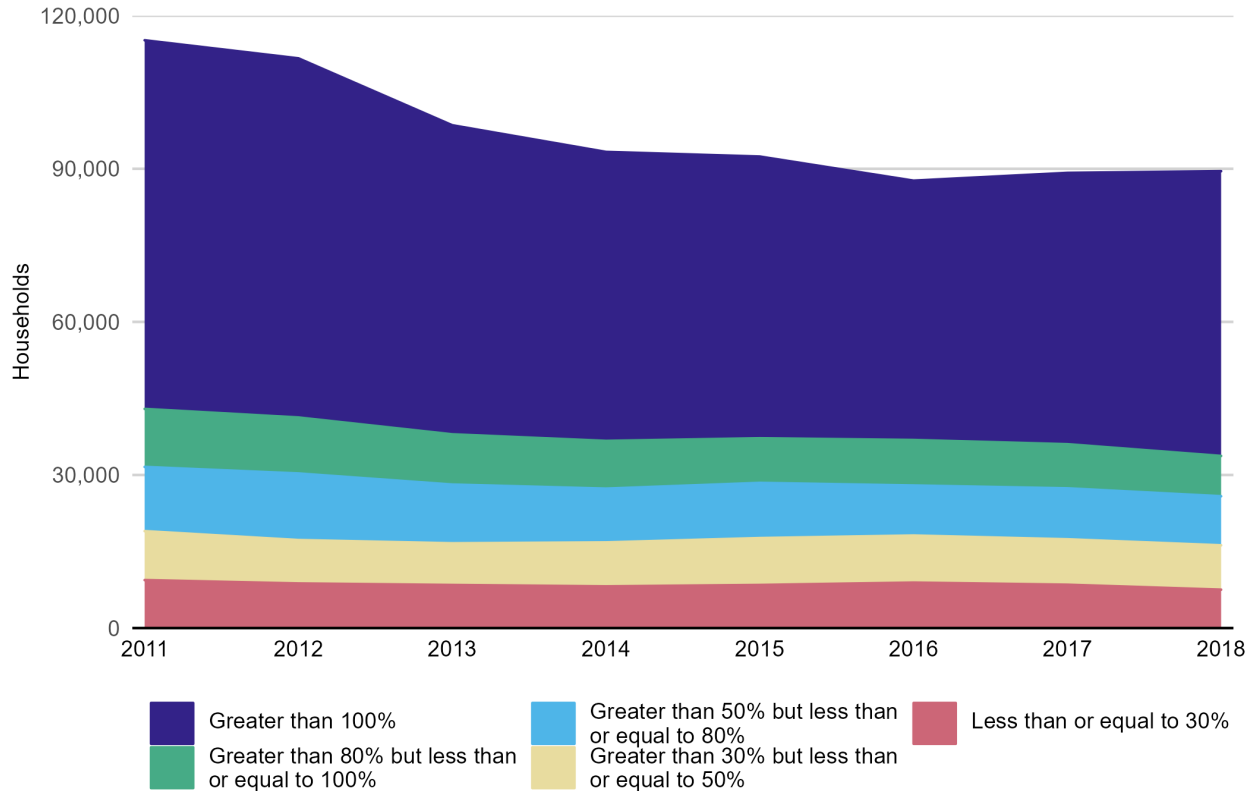
¹⁹⁴ U.S. Department of Housing and Urban Development. *Income Limits*. (2022, April). [\[link\]](#)

Figure 31 shows the change in number of households in unincorporated King County by AMI level over time. The population of unincorporated King County households earning greater than 100 percent AMI decreased since 2011 to 55,802 households in 2018.^{195,196} This decrease in higher income households in unincorporated King County aligns is explained in part with the annexation of wealthier unincorporated areas into Kirkland, Bellevue, and Sammamish.¹⁹⁷

Figure 31: Household Distribution by AMI Levels in King County

King County Household Distribution by AMI levels

CHAS 2007-2011 to CHAS 2014-2018



¹⁹⁵ U.S. Department of Housing and Urban Development. (2014). *Household Distribution by AMI Levels, CHAS 2007-2011*.

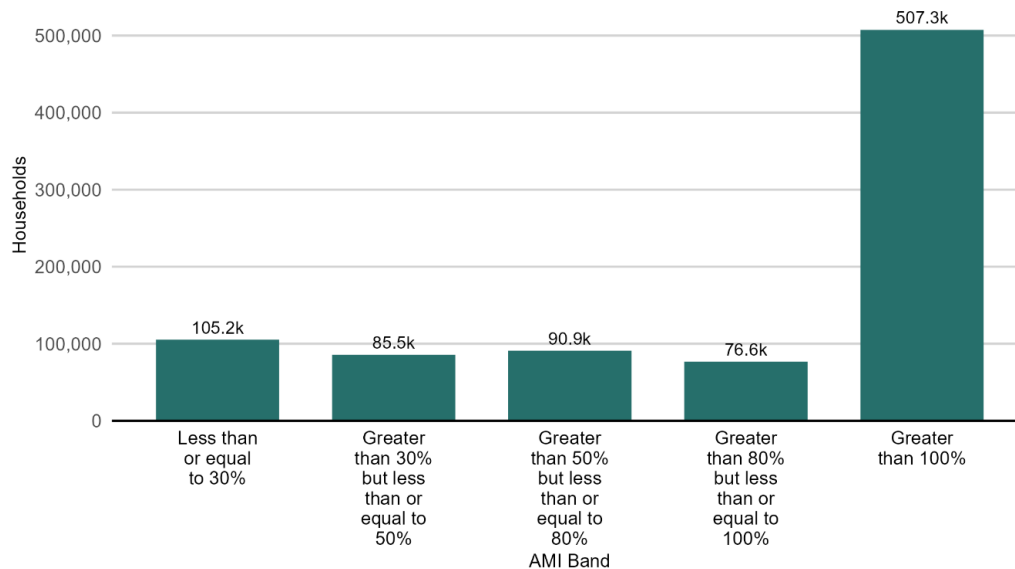
¹⁹⁶ U.S. Department of Housing and Urban Development. (2021). *Household Distribution by AMI Levels, CHAS 2014-2018*.

¹⁹⁷ King County Office of Performance, Strategy and Budget. (2018, January). *King County Unincorporated Urban Area Annexation Area Databook*. [\[link\]](#)

As shown in Figures 32 and 33, between 2014 and 2018, more than half of households in King County and unincorporated King County earned greater than 100 percent AMI, as defined by HUD in their Comprehensive Housing Affordability Strategy (CHAS) dataset.¹⁹⁸ Approximately 12.2 percent and 8.4 percent of households in King County and unincorporated King County, respectively, are extremely low income, earning less than or equal to 30 percent AMI.¹⁹⁹ In 2018, nearly 10 percent of households in King County and unincorporated King County are very low-income, earning between 30 to 50 percent AMI (85,540 and 8,693 households, respectively).²⁰⁰ There were similar proportions of households earning between 30 percent and 50 percent AMI, 50 percent and 80 percent AMI, and 80 percent to 100 percent AMI, in King County and unincorporated King County.²⁰¹

Figure 32: Household Distribution by AMI Levels in King County

King County Household Distribution by AMI levels
CHAS 2014-2018



¹⁹⁸ U.S. Department of Housing and Urban Development. (2021). *Household Distribution by AMI Levels, CHAS 2014-2018*.

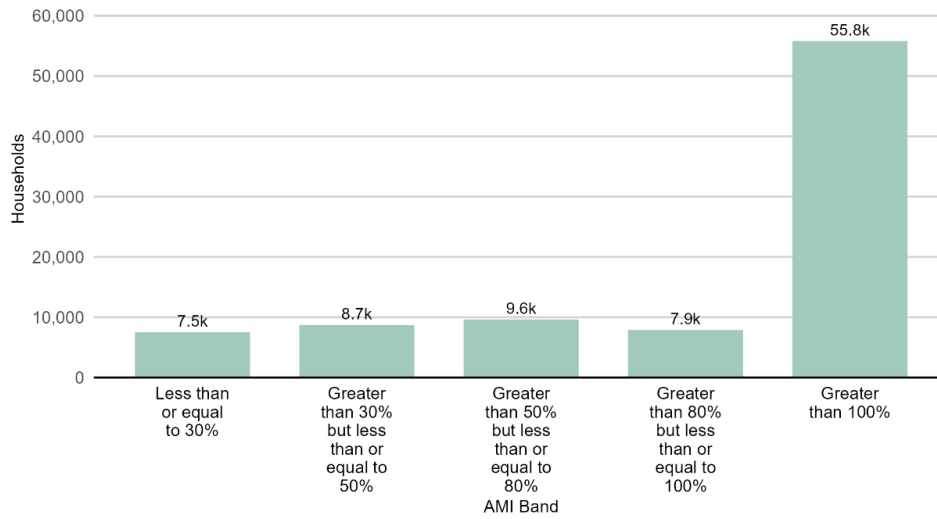
¹⁹⁹ U.S. Department of Housing and Urban Development. (2021). *Household Distribution by AMI Levels, CHAS 2014-2018*.

²⁰⁰ U.S. Department of Housing and Urban Development. (2021). *Household Distribution by AMI Levels, CHAS 2014-2018*.

²⁰¹ U.S. Department of Housing and Urban Development. (2021). *Household Distribution by AMI Levels, CHAS 2014-2018*.

Figure 33: Household Distribution by AMI Levels in Unincorporated King County

Unincorporated King County Household Distribution by AMI levels
CHAS 2014-2018



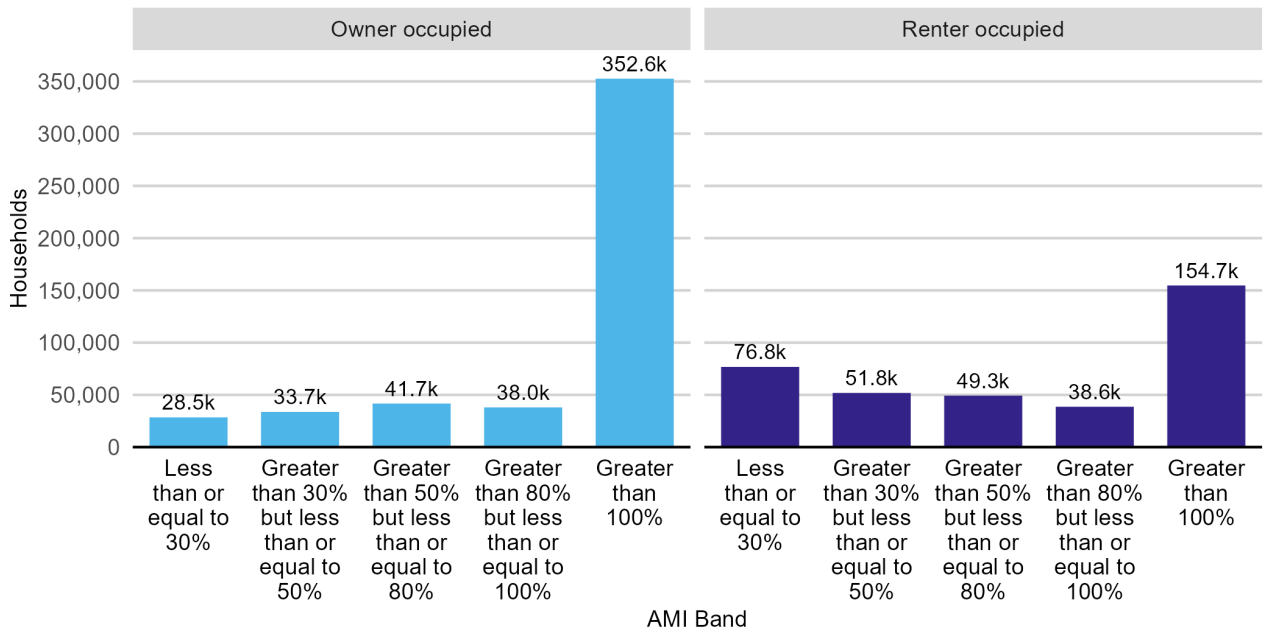
Household Income of Renters and Homeowners

In 2020, the median household income for homeowners (\$128,737) was nearly twice that of renters (\$67,990) in King County.²⁰² As shown in Figure 34, the rate of homeownership increases with AMI levels in King County, and most households below 100 percent AMI are more likely to rent than own their home.²⁰³ Extremely low-income households are significantly more likely to be renters (72.9 percent) than homeowners (27.1 percent) in King County.²⁰⁴ The proportion of homeowners among households earning greater than 100 percent AMI (69.5 percent) is significantly larger than households earning between 80 percent to 100 percent AMI (49.6 percent).²⁰⁵

Figure 34: Households by Tenure and AMI Band in King County

King County Households by Tenure and AMI Band

CHAS 2014-2018



²⁰² U.S. Census Bureau. (2022). *Median Household Income by Tenure, ACS 2016-2020*.

²⁰³ U.S. Department of Housing and Urban Development. (2021). *Household Distribution by AMI Levels, CHAS 2014-2018*.

²⁰⁴ U.S. Department of Housing and Urban Development. (2021). *Household Distribution by AMI Levels, CHAS 2014-2018*.

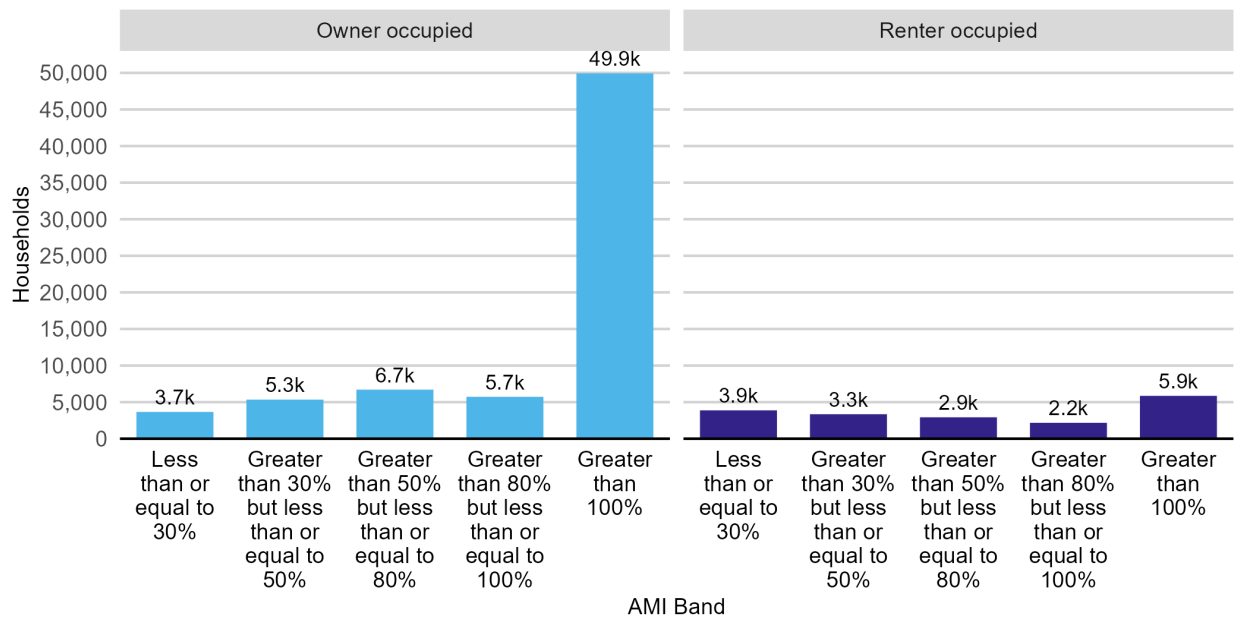
²⁰⁵ U.S. Department of Housing and Urban Development. (2021). *Household Distribution by AMI Levels, CHAS 2014-2018*.

As shown in Figure 35, the only extremely low-income households in unincorporated King County are more likely to be renters than owners, with approximately 51.4 percent (3,876) of these households renting.²⁰⁶ The rate of homeownership increases as AMI level increases in unincorporated King County, from 48.6 percent (3,661) of extremely low-income households to 89.5 percent (49,937) of households earning greater than 100 percent AMI.²⁰⁷ Lower-income households are more likely to own their homes in unincorporated King County than countywide.²⁰⁸ This may be because unincorporated King County residents tend to be older than people throughout the county, so they may have paid their mortgage and retired, resulting in lower income relative to their assets, or bought their homes prior to the drastic increase in housing cost over the past decade.

Figure 35: Households by Tenure and AMI Band in Unincorporated King County

Unincorporated King County Households by Tenure and AMI Band

CHAS 2014-2018



²⁰⁶ U.S. Department of Housing and Urban Development. (2021). *Household Distribution by AMI Levels, CHAS 2014-2018*.

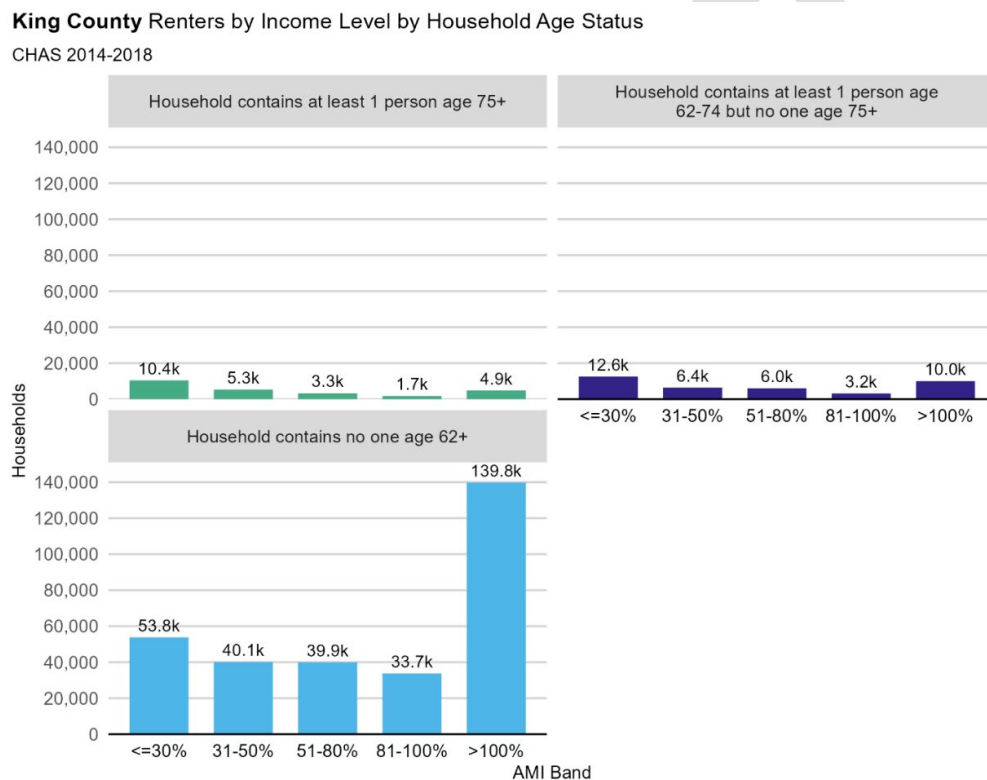
²⁰⁷ U.S. Department of Housing and Urban Development. (2021). *Household Distribution by AMI Levels, CHAS 2014-2018*.

²⁰⁸ U.S. Department of Housing and Urban Development. (2021). *Household Distribution by AMI Levels, CHAS 2014-2018*.

Household Income by Age Status

Approximately 17.2 percent (54,945) and 19.9 percent (3,630) of renter households in King County and unincorporated King County, respectively, have at least one person 62 years old or older.²⁰⁹ As shown in Figures 36 and 37, renter households with incomes at or below 30 percent AMI are the most likely to include a senior resident in unincorporated King County (32.8 percent) and King County (30 percent), likely because some of these households rely on programs such as Social Security for their sole source of income rather than wages.²¹⁰ The average monthly Social Security retirement benefit was \$1,657 in January 2022,^{211,212} Renters who rely only on these types of benefits likely would not be able to maintain housing in the private market without additional financial support.

Figure 36: Renters by Income Level by Household Age Status in King County



²⁰⁹ U.S. Department of Housing and Urban Development. (2021). *Renters by Income Level by Household Age Status, CHAS 2014-2018*.

²¹⁰ U.S. Department of Housing and Urban Development. (2021). *Renters by Income Level by Household Age Status, CHAS 2014-2018*.

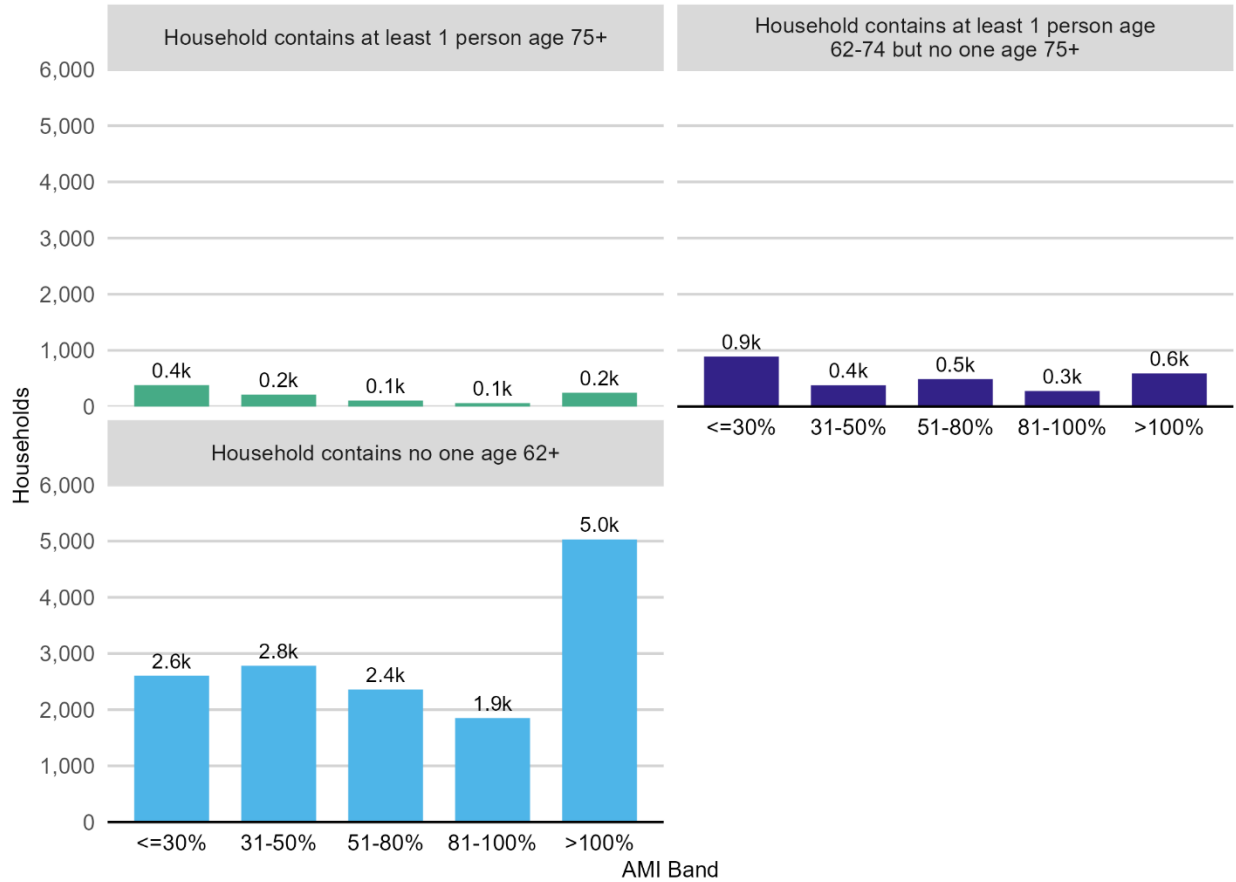
²¹¹ Social Security Administration. (2022, October 7). *What is the estimate monthly benefit for a retired worker?* [\[link\]](#)

²¹² U.S. Census Bureau. (2022). *Median Gross Rent by Bedroom Size, ACS 2016-2020*.

Figure 37: Renters by Income Level by Household Age Status in Unincorporated King County

Unincorporated King County Renters by Income Level by Household Age Status

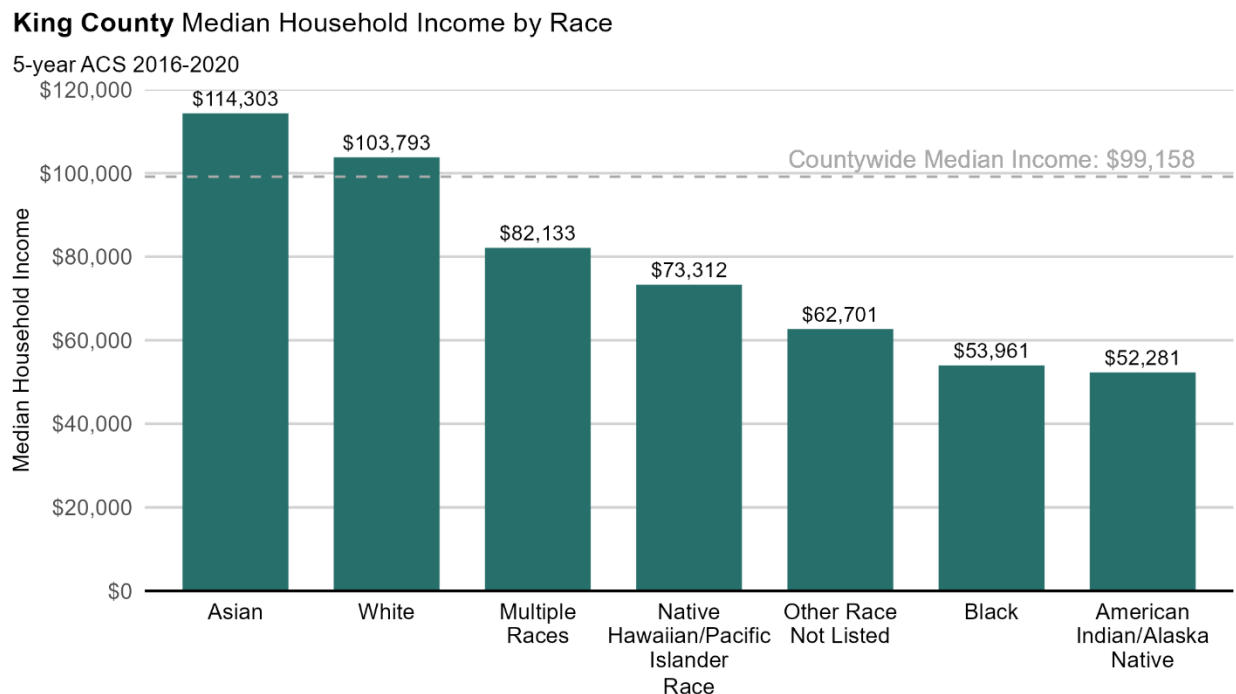
CHAS 2014-2018



Household Income by Race and Ethnicity

The connection between race and median income is a key factor in explaining racial disparities throughout the data in this assessment. As shown in Figure 38, there are drastic income disparities between different racial groups in King County. In 2020, the median American Indian/Alaska Native and Black household earned less than half that of the median Asian household.²¹³ Black and American Indian/Alaska Native households have the lowest median income, earning \$53,961 and \$52,281 annually, respectively.²¹⁴ Asian and White households earn nearly twice that amount, with annual incomes of \$114,303 and \$103,793, respectively.²¹⁵ A factor driving this racial income gap is the demographics of different industries as well as income gaps between different demographics in the same sectors (See Workforce Characteristics Section).

Figure 38: Median Household Income by Race in King County



²¹³ U.S. Department of Housing and Urban Development. (2021). *Household Distribution by AMI Levels, CHAS 2014-2018*.

²¹⁴ U.S. Department of Housing and Urban Development. (2021). *Household Distribution by AMI Levels, CHAS 2014-2018*.

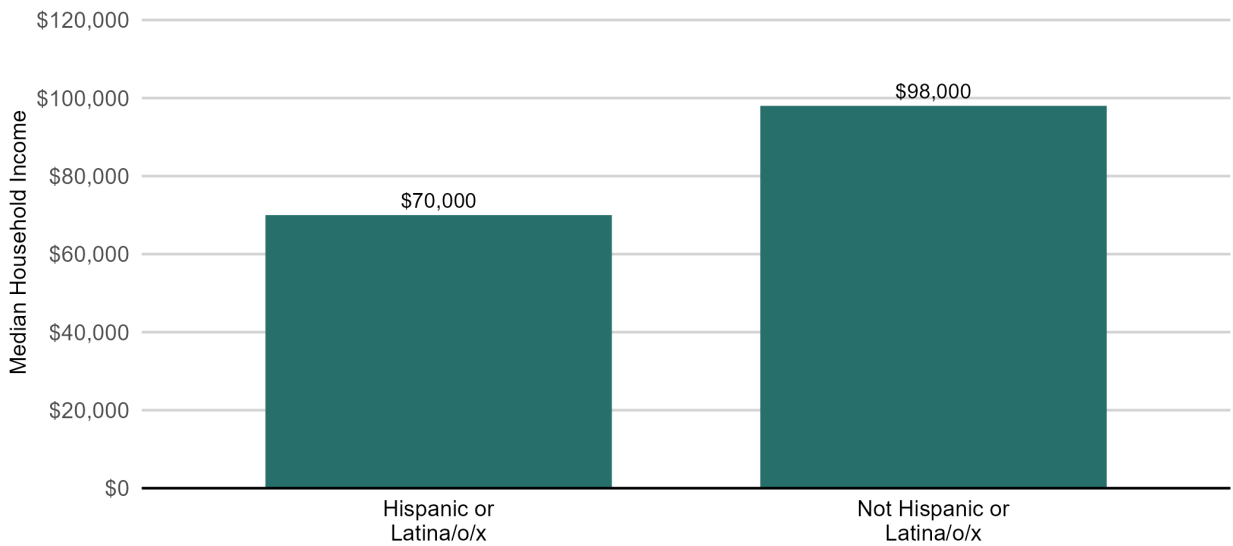
²¹⁵ U.S. Department of Housing and Urban Development. (2021). *Household Distribution by AMI Levels, CHAS 2014-2018*.

Figure 39 compares the median income of King County households by Hispanic or Latin(a)(o)(x) ethnicity to the countywide median household income. Hispanic or Latin(a)(o)(x) households earn almost \$30,000 less than Not Hispanic or Latin(a)(o)(x) households (\$70,000 compared to \$98,000 respectively). These two median household income figures are both estimated using 5-year PUMS 2016-2020 data, which is an anonymized individual level dataset using a subsample of the 5-year ACS 2016-2020 data. As the PUMS data is a subsample, it differs slightly from the ACS data, which explains why both the Not Hispanic or Latin(a)(o)(x) and Hispanic or Latin(a)(o)(x) categories are slightly lower than the countywide median income reported in the ACS data.

Figure 39: Median Household Income by Hispanic and Latin(a)(o)(x) Ethnicity in King County

King County Median Household Income by Hispanic and Latina/o/x Ethnicity

5-year PUMS 2016-2020

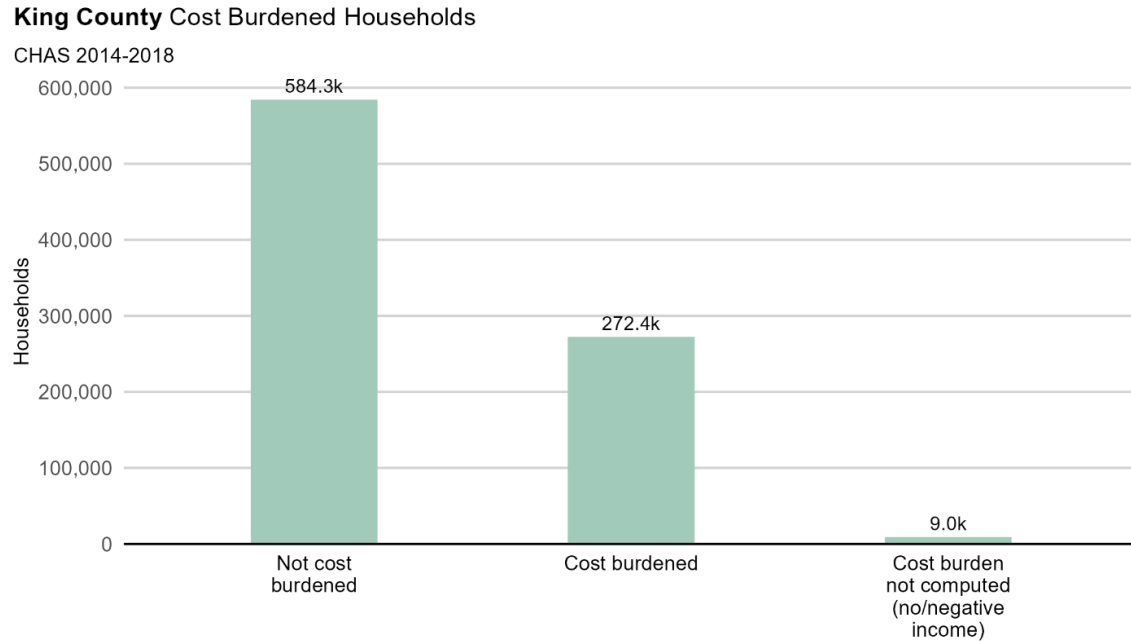


Hispanic or Latina/o/x ethnicity of household determined by ethnicity of householder.

Cost Burden

As shown in Figures 40 and 41, nearly one-third of households in King County (31.5 percent) and unincorporated King County (28.5 percent) are cost burdened.²¹⁶ Households are considered cost burdened if they pay more than 30 percent of their gross income on housing costs, including utilities, and severely cost burdened if they pay more than 50 percent.²¹⁷

Figure 40: Cost Burdened Households in King County



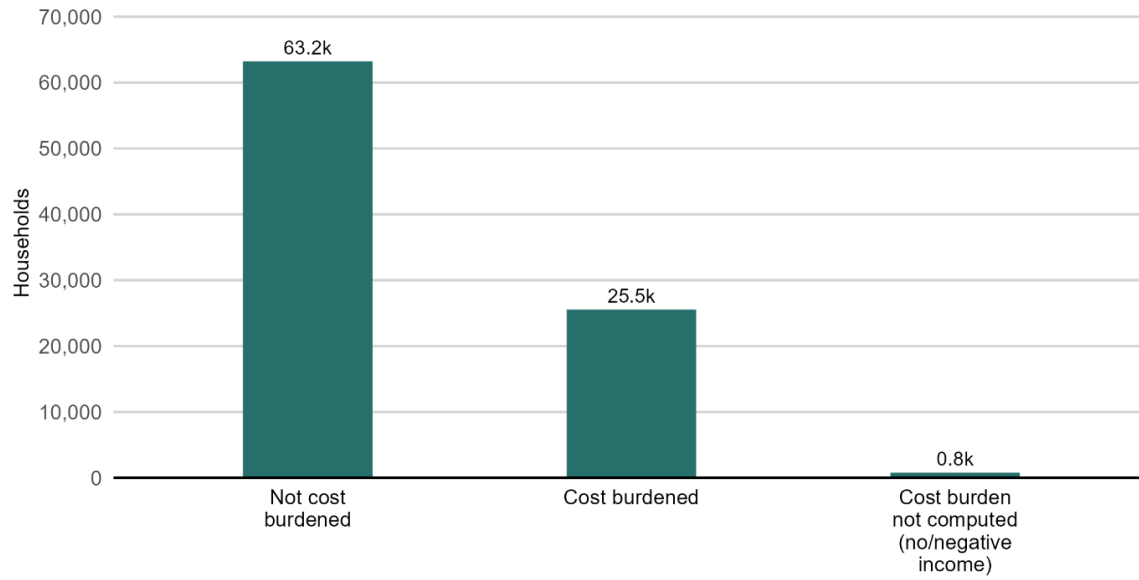
²¹⁶ U.S. Department of Housing and Urban Development. (2021). *Cost Burden, CHAS 2014-2018*.

²¹⁷ U.S. Department of Housing and Urban Development. *CHAS: Background*. [\[link\]](#)

Figure 41: Cost Burdened Households in Unincorporated King County

Unincorporated King County Cost Burdened Households

CHAS 2014-2018



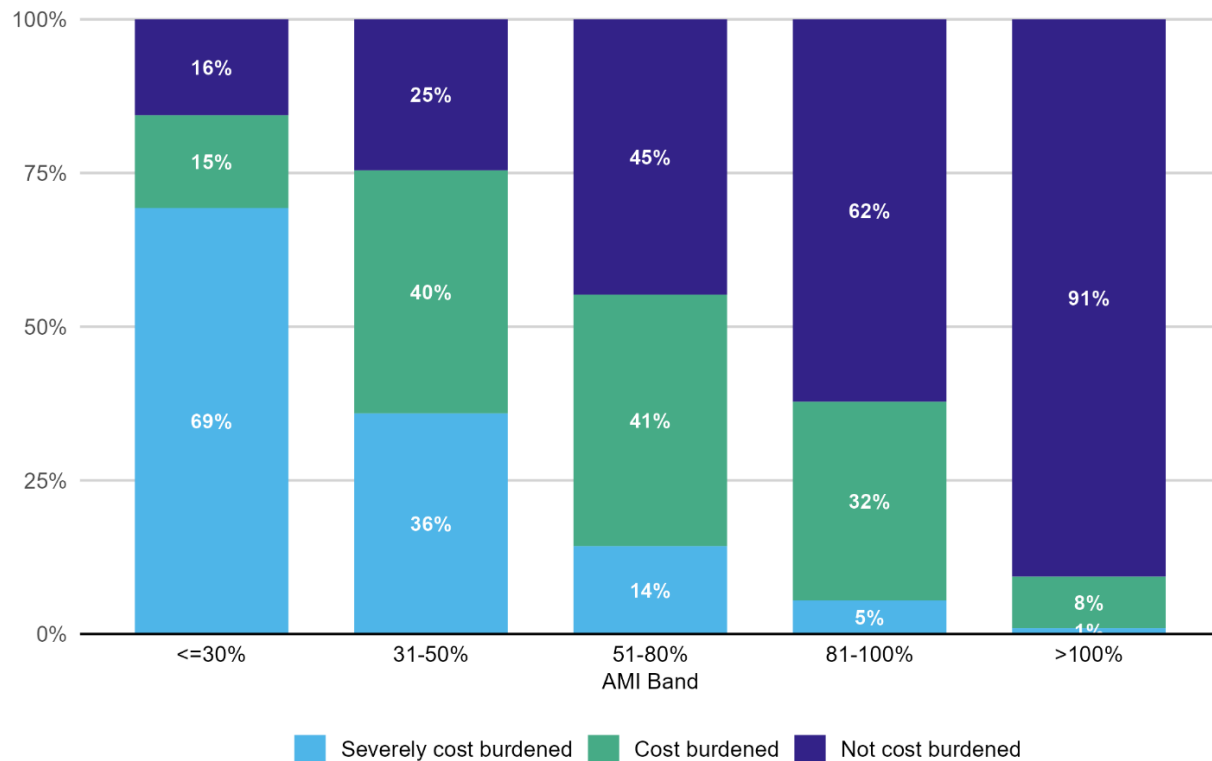
Cost burden by AMI Level

As shown in Figures 42 and 43, most extremely low-income households, or those earning less than or equal to 30 percent AMI, are severely cost burdened in King County and unincorporated King County (69.3 percent and 67.4 percent, respectively).²¹⁸ In 2018, there was a higher proportion of cost burdened or severely cost burdened households at the 30 to 50 percent AMI and 50 to 80 percent AMI ranges in King County than in unincorporated King County.²¹⁹ This may be because the rate of homeownership is higher in unincorporated than countywide, so unincorporated King County households are more likely to have stable housing costs. Because cost burdened, and especially severely cost burdened, households spend more of their income on housing, they are more likely to experience a material hardship, such as food insecurity, delaying or not seeking medical care, difficulty paying other bills, and eviction.²²⁰

Figure 42: Cost Burden and Severe Cost Burden by Income in King County

King County Cost Burden and Severe Cost Burden by Income

CHAS 2014-2018



²¹⁸ U.S. Department of Housing and Urban Development. (2021). *Cost Burden and Severe Cost Burden by Income, CHAS 2014-2018*.

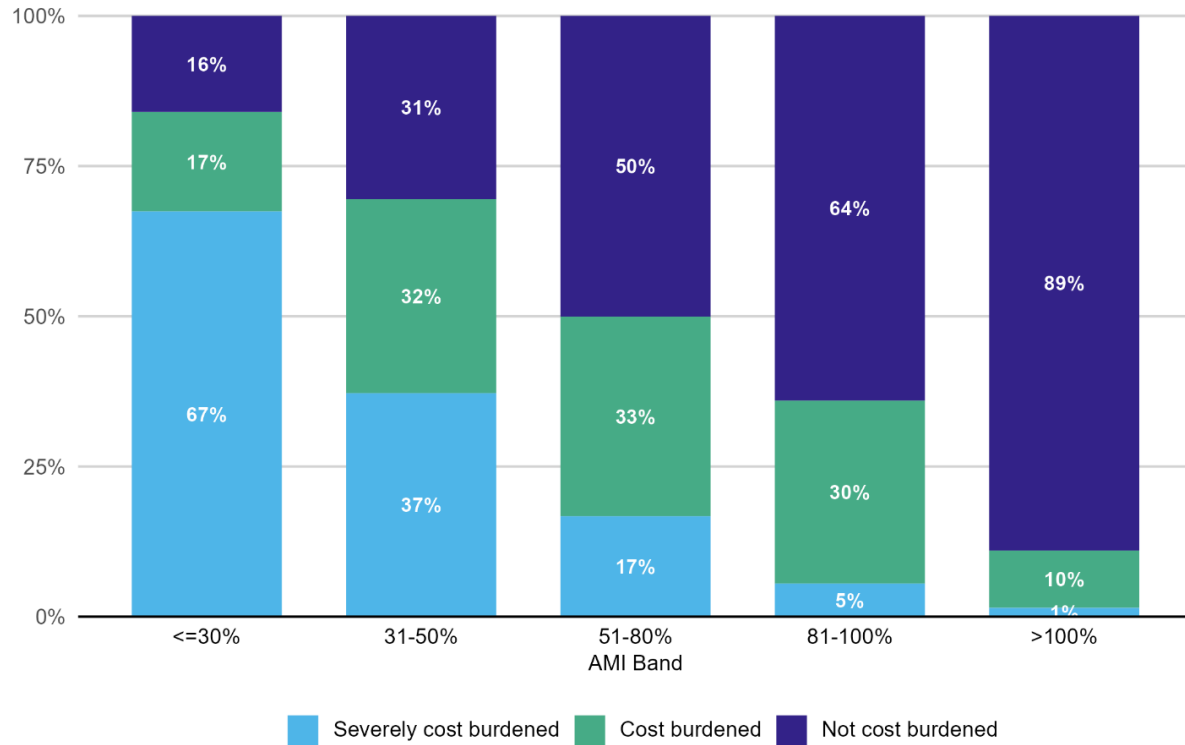
²¹⁹ U.S. Department of Housing and Urban Development. (2021). *Cost Burden and Severe Cost Burden by Income, CHAS 2014-2018*.

²²⁰ Shamsuddin, S. and Campbell, C. (2021, March 29). Housing Cost Burden, Material Hardship, and Well-Being. *Housing Policy Debate*, 32(3), 413-432. [\[link\]](#)

Figure 43: Cost Burden and Severe Cost Burden by Income in Unincorporated King County

Unincorporated King County Cost Burden and Severe Cost Burden by Income

CHAS 2014-2018



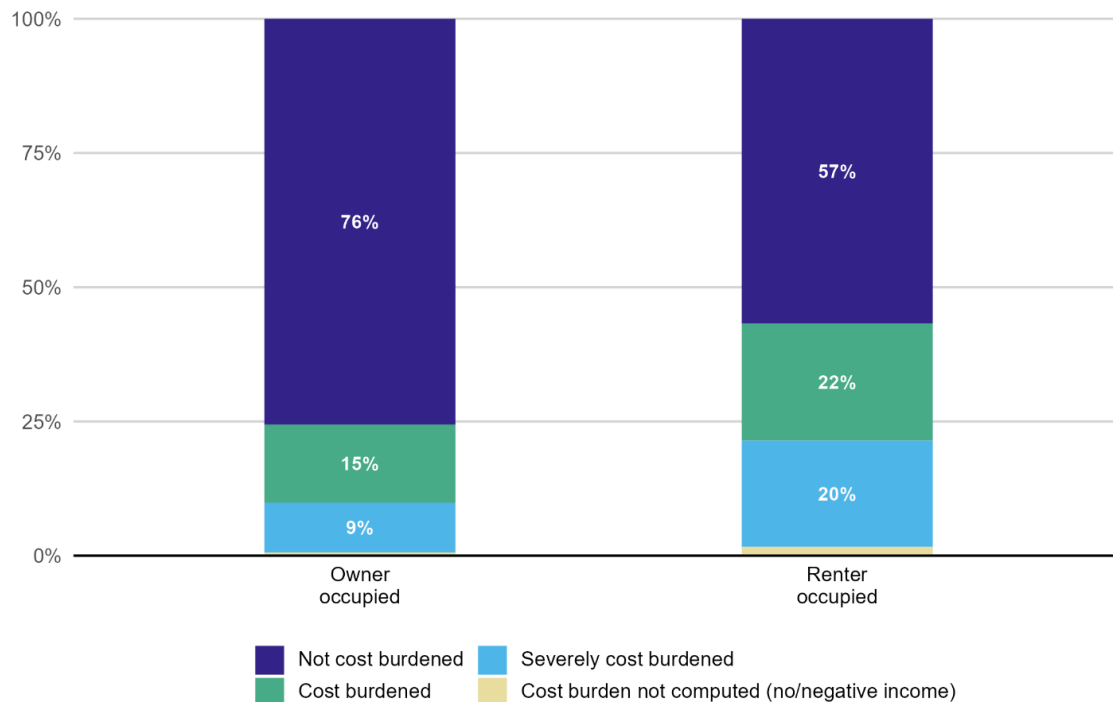
Renter and homeowner cost burden

Homeowner and renter occupied households have significant disparities in housing cost burden, which are key to understanding the different types of housing need for King County residents. Figures 44, 45, and 46 show the cost burden by tenure in King County, unincorporated King County, and urban and rural unincorporated King County. Renter households (19.8 percent) countywide are almost twice as likely as homeowner households (9.3 percent) to be severely cost burdened.²²¹ Over forty percent of renter households in King County (41.6 percent) and unincorporated King County (45.7 percent) are cost-burdened or severely cost burdened.²²² Less than a quarter of homeowners are cost-burdened in King County (23.8 percent) and unincorporated King County (24.2 percent).²²³

Figure 44: Share of Households Cost Burdened by Tenure in King County

King County Share of Households Cost Burdened by Tenure

CHAS 2014-2018



²²¹ U.S. Department of Housing and Urban Development. (2021). *Cost Burden and Severe Cost Burden by Tenure, CHAS 2014-2018*.

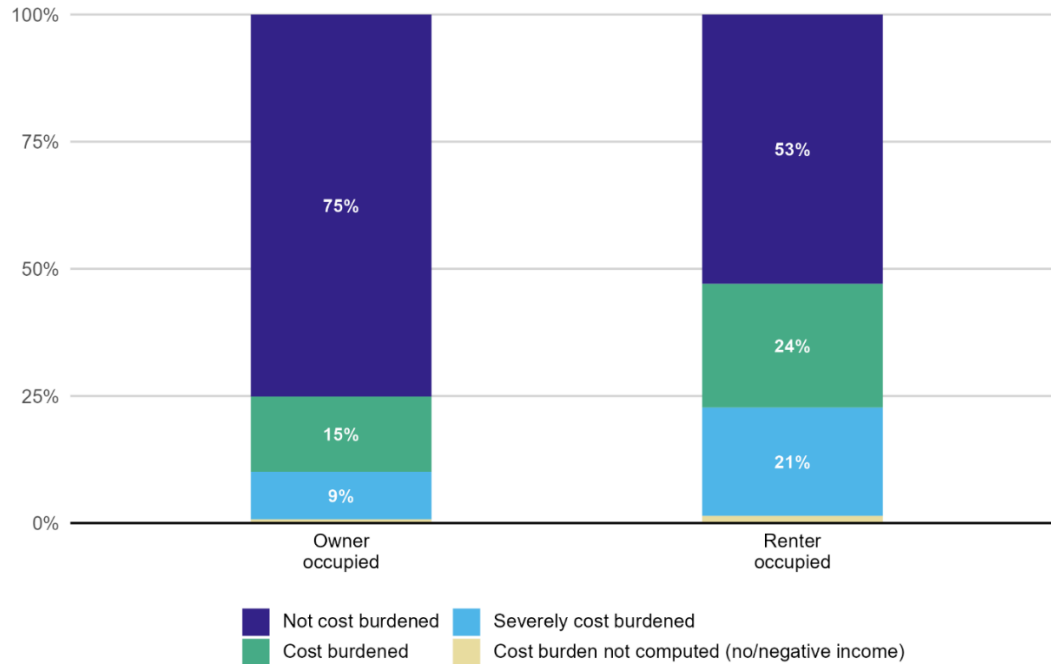
²²² U.S. Department of Housing and Urban Development. (2021). *Cost Burden and Severe Cost Burden by Tenure, CHAS 2014-2018*.

²²³ U.S. Department of Housing and Urban Development. (2021). *Cost Burden and Severe Cost Burden by Tenure, CHAS 2014-2018*.

Figure 45: Share of Households Cost Burdened by Tenure in Unincorporated King County

Unincorporated King County Share of Households Cost Burdened by Tenure

CHAS 2014-2018



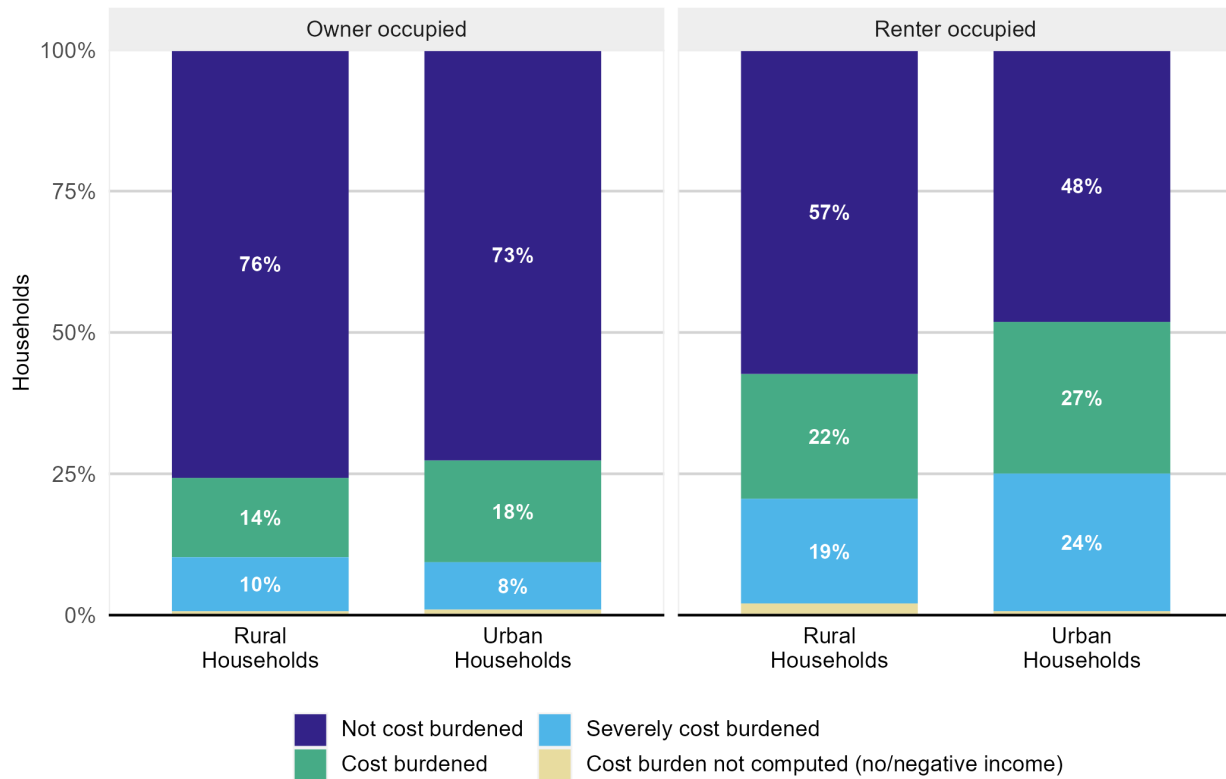
Approximately 24.5 percent of urban unincorporated King County renters are either cost burdened or severely cost burdened, slightly higher than rural renters in the jurisdictions (21.2 percent).²²⁴

²²⁴ U.S. Department of Housing and Urban Development. (2021). *Cost Burden and Severe Cost Burden by Tenure, CHAS 2014-2018*.

Figure 46: Burden and Severe Cost Burden by Tenure in Urban and Rural Unincorporated King County

Unincorporated King County Cost Burden and Severe Cost Burden by Tenure

CHAS 2014-2018



Cost Burden by Race and Ethnicity

Figures 47 and 48 show the percent of households that are not cost burdened, cost burdened, and severely cost burdened by race and ethnicity in King County and unincorporated King County. Most Black households in unincorporated King County are cost burdened or severely cost burdened (51.6 percent); while 26 percent of White, not Hispanic or Latin(a)(o)(x) households, are cost burdened or severely cost burdened.²²⁵ More than one-fifth of American Indian/Alaska Native households are severely cost burdened in King County and unincorporated King County (21.6 percent and 20.8 percent, respectively).²²⁶ Except for American Indian/Alaska Native households, all other race and ethnicity groups are more likely to be cost burdened countywide than in unincorporated King County.

Unlike other race and ethnicity groups, there is a significant disparity in cost burden rates for Pacific Islanders between King County and unincorporated King County.²²⁷ Approximately 40 percent of Pacific Islanders are cost burdened in King County, compared to about 24 percent of

²²⁵ U.S. Department of Housing and Urban Development. *Cost Burden and Severe Cost Burden by Race/Ethnicity, CHAS 2014-2018*.

²²⁶ U.S. Department of Housing and Urban Development. *Cost Burden and Severe Cost Burden by Race/Ethnicity, CHAS 2014-2018*.

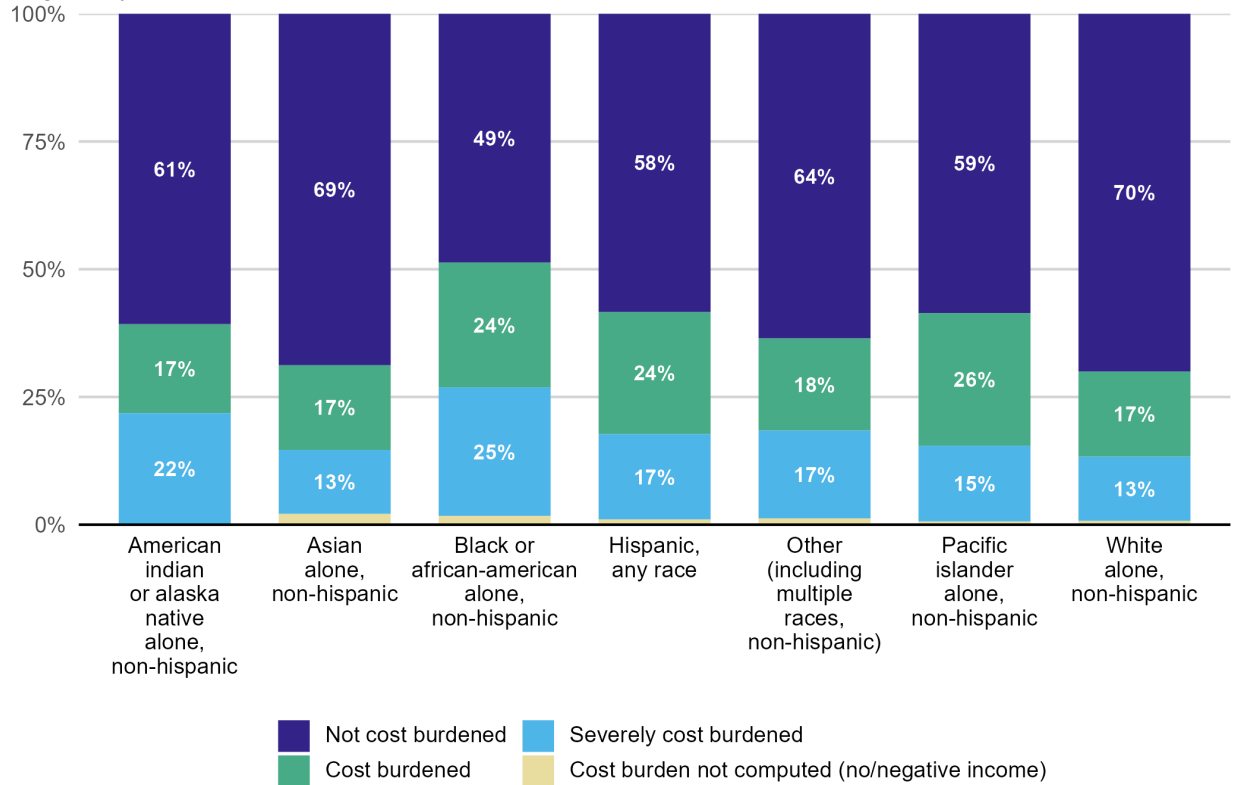
²²⁷ U.S. Department of Housing and Urban Development. *Cost Burden and Severe Cost Burden by Race/Ethnicity, CHAS 2014-2018*.

Pacific Islanders in unincorporated King County.²²⁸ This could be explained by Pacific Islanders being much more likely to own their home in unincorporated King County as compared to countywide.²²⁹

Figure 47: Cost burden and Severe Cost Burden by Race/Ethnicity in King County

King County Cost Burden and Severe Cost Burden by Race/Ethnicity

King County, CHAS 2014-2018



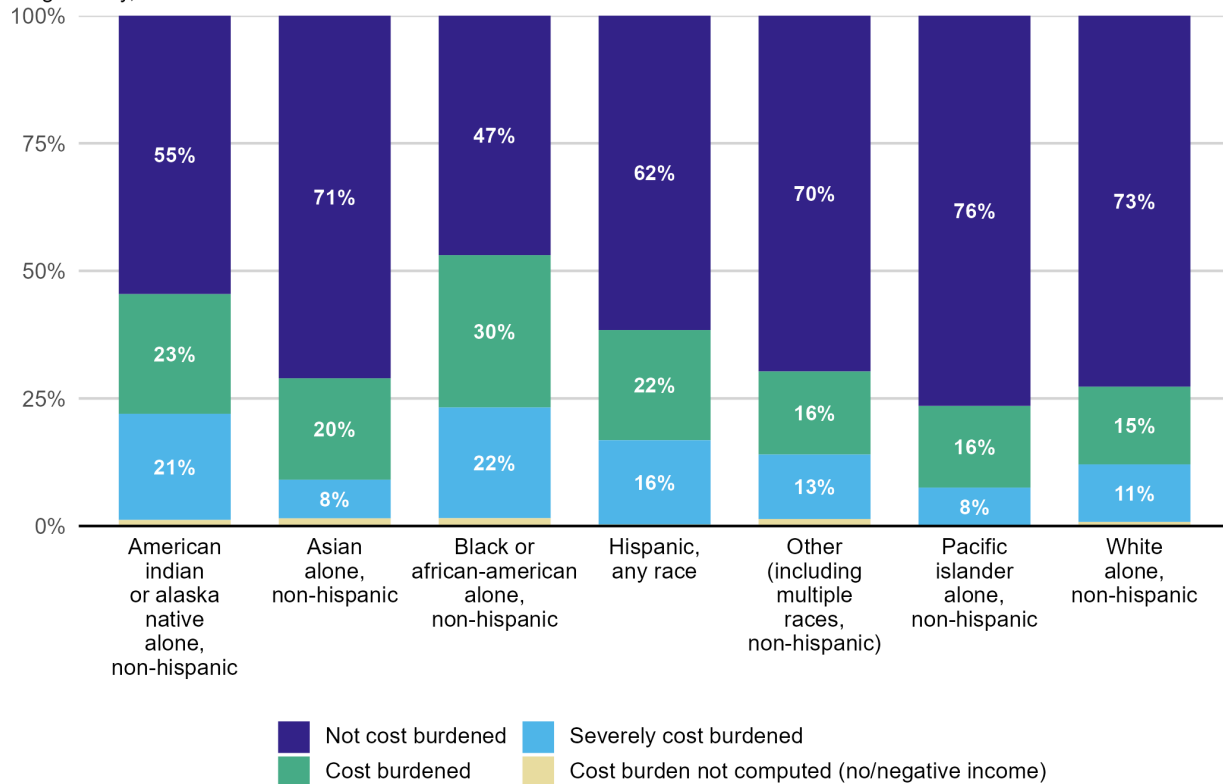
²²⁸ U.S. Department of Housing and Urban Development. *Cost Burden and Severe Cost Burden by Race/Ethnicity, CHAS 2014-2018*.

²²⁹ See Figure 24: Tenure by Race and Ethnicity

Figure 48: Cost Burden and Severe Cost Burden by Race/Ethnicity in Unincorporated King County

Unincorporated King County Cost Burden and Severe Cost Burden by Race/Ethnicity

King County, CHAS 2014-2018



Poverty Rate

To determine federal poverty thresholds, the U.S. Health and Human Services Department uses a set of income thresholds that vary by family size and age of the household members.²³⁰ The calculation does not include capital gains or losses, noncash benefits such as food stamps/SNAP or housing subsidies, or tax credits. Each year, the Department of Health and Human Services develops poverty guidelines, or levels, using the Census Bureau's official thresholds. The guidelines are adjusted for inflation using the Consumer Price Index for All Consumers (CPI-U).

Table 2 shows the poverty level by family size in 2023. Poverty levels are used to determine eligibility for federal programs, like Medicaid and the Children's Health Insurance Program. These limits do not accurately reflect the number of people struggling financially, particularly in King County, because the federal poverty thresholds are not adjusted for regional cost of living. In 2020, approximately 8.4 percent and 6.3 percent of King County and unincorporated King County residents lived below the poverty line, respectively (184,895 and 13,382 residents).²³¹

²³⁰ U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. (2023, January). *U.S. Federal Poverty Guidelines Used to Determine Financial Eligibility for Certain Programs*. [\[link\]](#)

²³¹ U.S. Census Bureau. (2022). *Poverty Status by Race, 5-year ACS 2016-2020*.

Table 2: 2023 Poverty Guidelines for the 48 Contiguous States and the District of Columbia²³²

Persons in family/household	Poverty guideline
1	\$14,580
2	\$19,720
3	\$24,860
4	\$30,000
5	\$35,140
6	\$40,280
7	\$45,420
8	\$50,560

For families/households with more than eight persons, add \$5,140 for each additional person.

As shown in Figures 49 and 50, there are stark differences in the poverty rate by race in King County and unincorporated King County.²³³ The only demographics with poverty rates below 10 percent in both unincorporated King County and countywide are White and Asian residents.²³⁴ Approximately one-fifth of Black and American Indian/Alaska Native residents lived below the poverty line in King County (27,133 and 2,737 residents, respectively).²³⁵

In unincorporated King County, 14.6 percent of Black residents (1,582 residents) lived below the poverty line, a rate more than three times greater than that of White (4.4 percent) residents.²³⁶ The greatest disparity in poverty rate in unincorporated King County is between Native Hawaiian/Pacific Islander and American Indian/Alaska Native populations, of which 0 percent and 38.7 percent live below the poverty line in unincorporated King County, respectively.²³⁷ The margin of error is greater whenever a data set is smaller, which is the case for both American Indians/Alaska Natives and Native Hawaiians/Pacific Islander, who constitute 0.8 percent and 1.2 percent of the population of Unincorporated King County, respectively.²³⁸ This margin of error could explain, in part, the more disparate statistics for the unincorporated area, which has a much smaller population as compared to countywide.²³⁹

²³² U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. (2023, January). *U.S. Federal Poverty Guidelines Used to Determine Financial Eligibility for Certain Programs*. [\[link\]](#)

²³³ U.S. Census Bureau. (2022). *Poverty Status by Race, 5-year ACS 2016-2020*.

²³⁴ U.S. Census Bureau. (2022). *Poverty Status by Race, 5-year ACS 2016-2020*.

²³⁵ U.S. Census Bureau. (2022). *Poverty Status by Race, 5-year ACS 2016-2020*.

²³⁶ U.S. Census Bureau. (2022). *Poverty Status by Race, 5-year ACS 2016-2020*.

²³⁷ U.S. Census Bureau. (2022). *Poverty Status by Race, 5-year ACS 2016-2020*.

²³⁸ U.S. Census Bureau. (2022). *Population by Race, 5-year ACS 2016-2020*.

²³⁹ U.S. Census Bureau. (2022). *Poverty Status by Race, 5-year ACS 2016-2020*.

Figure 49: Poverty Status by Race in King County

King County Poverty Status by Race

5-year ACS 2016-2020

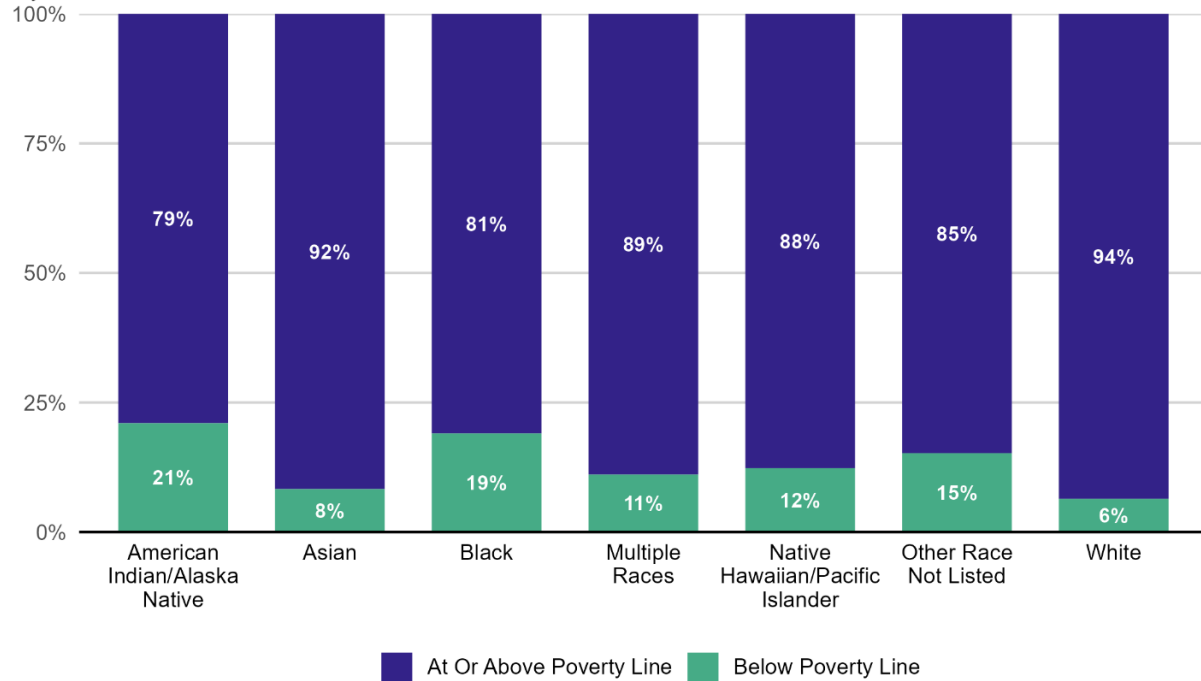
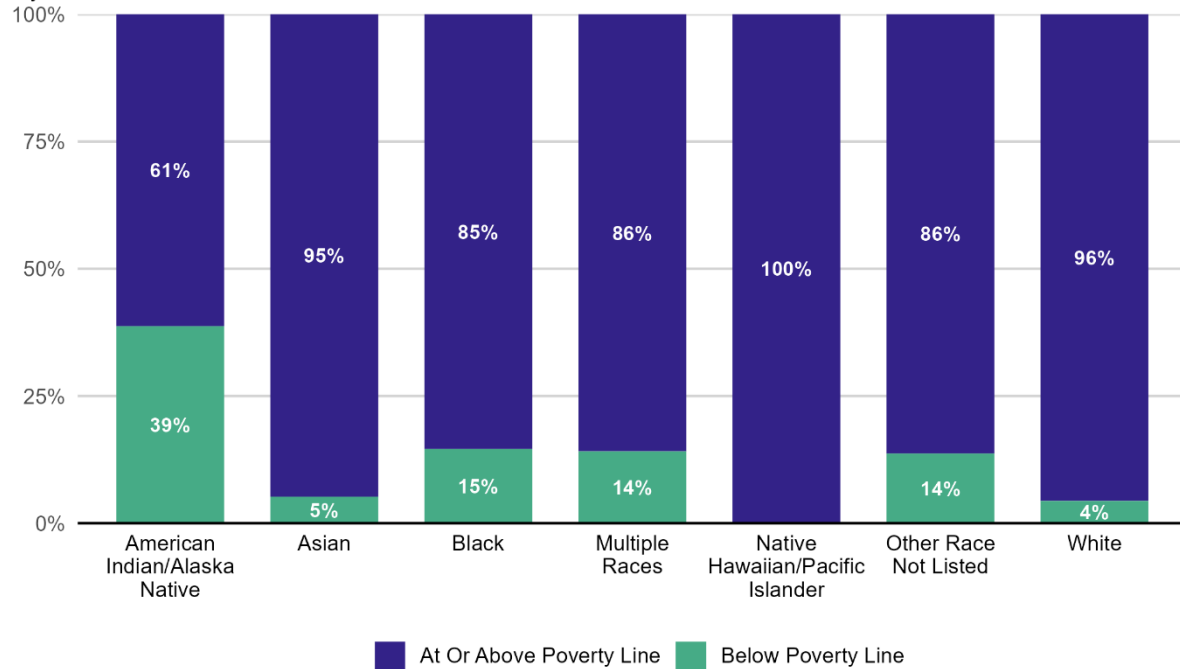


Figure 50: Poverty Status by Race in Unincorporated King County

Unincorporated King County Poverty Status by Race

5-year ACS 2016-2020



Figures 51 and 52 show the poverty rate by Hispanic or Latin(a)(o)(x) ethnicity for King County and unincorporated King County households. In King County, Hispanic or Latin(a)(o)(x) households have a poverty rate almost twice as high as Not Hispanic or Latin(a)(o)(x) households (16 percent compared to nine percent respectively). The poverty rate among Hispanic or Latin(a)(o)(x) households in unincorporated King County is 14 percent, slightly lower than the poverty rate of Hispanic or Latin(a)(o)(x) households countywide.

Figure 51: Poverty Status by Hispanic and Latin(a)(o)(x) Ethnicity in King County

King County Poverty Status by Hispanic and Latina/o/x Ethnicity

5-year ACS 2016-2020

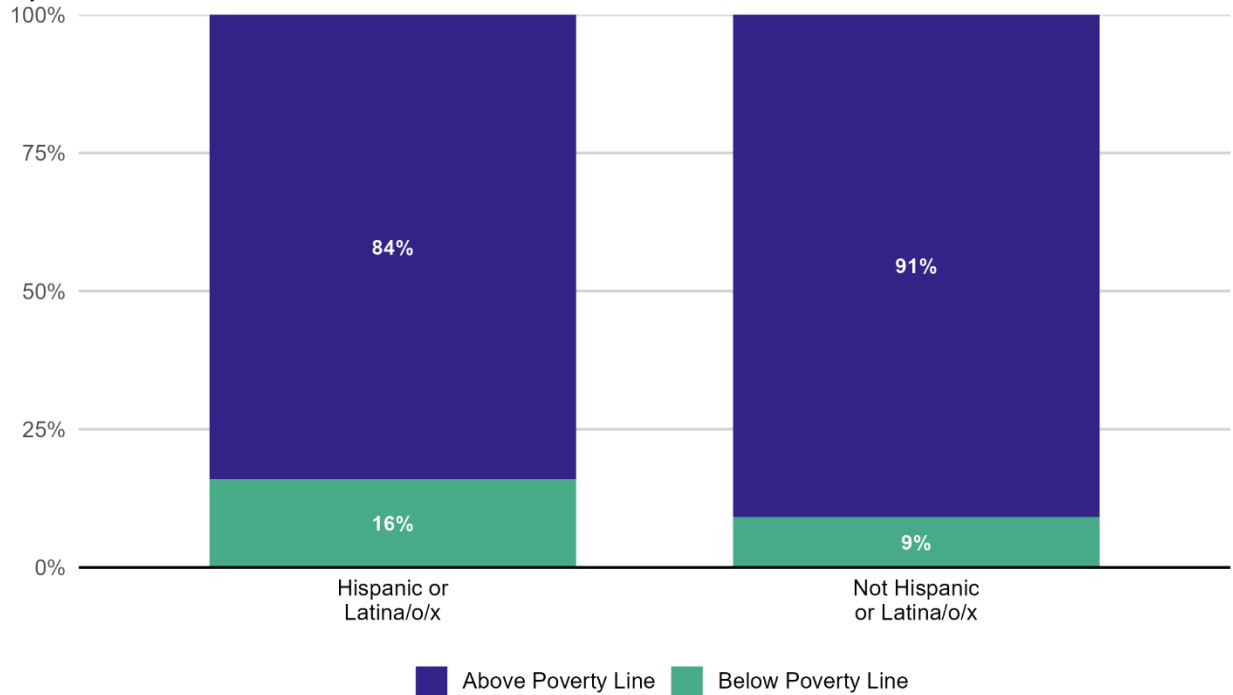
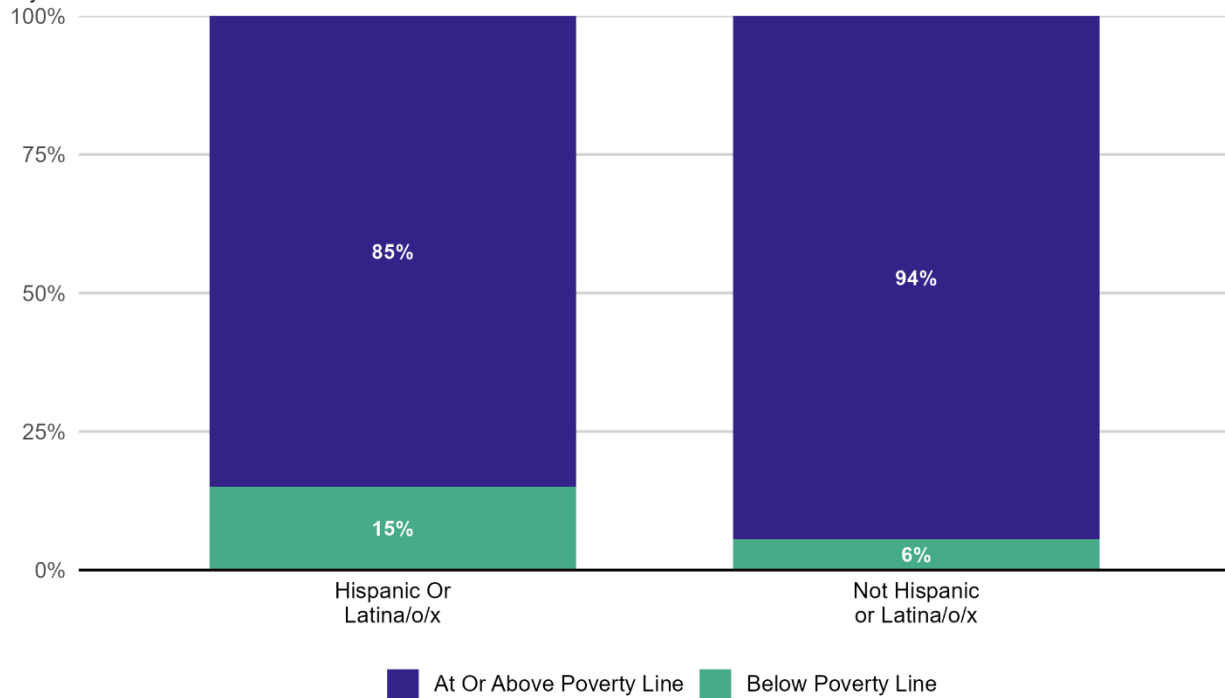


Figure 52: Poverty Status by Hispanic and Latin(a)(o)(x) Ethnicity in Unincorporated King County

Unincorporated King County Poverty Status by Hispanic and Latina/o/x Ethnicity

5-year ACS 2016-2020



IV. Workforce Profile

Section Summary

This section fulfills King County CPP H-4j.²⁴⁰

CPP H-4j requires jurisdictions to:

Conduct an inventory and analysis in each jurisdiction of existing and projected housing needs of all segments of the population and summarize the findings in the housing element. The inventory and analysis shall include:

j) Ratio of housing to jobs in the jurisdiction.

The data and analysis in this section identify significant wage disparities between residents in King County and unincorporated King County. Wage gaps exist between people with lower and higher levels of education and between industries in King County.²⁴¹ There are also stark wage differences by race and ethnicity in King County.²⁴² This disparity is likely, in part, due to income gaps between sectors. However, people of different races also have wage disparities within the

²⁴⁰ King County. (2021, December 21). *2021 King County Countywide Planning Policies*. (Ordinance 19384). [\[link\]](#)

²⁴¹ Washington State Employment Security Department. (July 2022). Wages by education level, July 2022. [\[link\]](#)

²⁴² U.S. Census Bureau, Center for Economic Studies, LEHD. (Accessed November 28, 2022). *QWI Explorer*. [\[link\]](#)

same sector.²⁴³ Asian and White households have the highest median income in King County.²⁴⁴

Since 2010, housing production has not kept pace with job growth in King County.²⁴⁵ King County's jobs to housing ratio increased from 1.29 in 2010 to 1.48 in 2020. Unincorporated King County's jobs to housing ratio increased from 0.36 to 0.43 in the same time period. A ratio higher than 1.5 indicates there may be more workers commuting into the area due to a lack of housing.²⁴⁶

Local Workforce Characteristics

King County is the largest labor market in the state and a national hub for high-tech jobs, with some of the world's largest technology companies, such as Amazon and Microsoft, based in the region. The COVID-19 pandemic disrupted all industries in King County.²⁴⁷ The King County unemployment rate reached a high of 15.3 percent in April 2020.²⁴⁸ The leisure and hospitality industry lost 65,100 jobs from February to May 2020, the most jobs of any industry in this region.²⁴⁹ As of March 2022, leisure and industry jobs are still down about 30 percent (44,000 jobs) from pre-pandemic levels.²⁵⁰ Industries that were able to adopt telecommuting policies had fewer long-term job losses due to the pandemic, and some of these sectors even added jobs during the pandemic. The unemployment rate fell as King County recovered from the pandemic, falling to three percent in October 2022.²⁵¹

The following industries either have the same number or more jobs as of March 2022 compared to March 2020:²⁵²

- Professional and business services (+15,600 jobs)
- Information (+15,500 jobs)
- Retail trade (+9,000 jobs)
- Financial activities (+4,000 jobs)
- Construction (+1,400 jobs)

Over the same timeframe, the follow industries did not recover from pandemic job losses:²⁵³

- Leisure and hospitality (-19,400 jobs)
- Manufacturing (-9,900 jobs)
- Government (-9,200 jobs)
- Other services (-8,600 jobs)
- Wholesale trade (-3,700 jobs)
- Transportation, education, and health services (-2,800 jobs)

²⁴³ U.S. Census Bureau, Center for Economic Studies, LEHD. (Accessed November 28, 2022). *QWI Explorer*. [\[link\]](#)

²⁴⁴ U.S. Census Bureau. (2022). *Median Household Income by Race, ACS 2016-2020*.

²⁴⁵ PSRC Covered Employment Estimates. Housing data: US Census Bureau Decennial Census.

²⁴⁶ U.S. Environmental Protection Agency, EnviroAtlas. (2021). *Employment to Housing Ratio*. [\[link\]](#)

²⁴⁷ Washington State Employment Security Department. (May 2022). *Labor Market Info King County Profile*. [\[link\]](#)

²⁴⁸ Washington State Employment Security Department. (May 2022). *Labor Market Info King County Profile*. [\[link\]](#)

²⁴⁹ Washington State Employment Security Department. (May 2022). *Labor Market Info King County Profile*. [\[link\]](#)

²⁵⁰ Washington State Employment Security Department. (May 2022). *Labor Market Info King County Profile*. [\[link\]](#)

²⁵¹ Washington State Employment Security Department. (May 2022). *Labor Market Info King County Profile*. [\[link\]](#)

²⁵² Washington State Employment Security Department. (May 2022). *Labor Market Info King County Profile*. [\[link\]](#)

²⁵³ Washington State Employment Security Department. (May 2022). *Labor Market Info King County Profile*. [\[link\]](#)

- Warehousing and utilities (-1,400 jobs)

The King County 2020 median wage was \$38.86 an hour, higher than the state's median wage of \$29.28.²⁵⁴ More than half of King County residents (53.4 percent) have a bachelor's degree or higher education; this rate is significantly higher than in Washington state (36.7 percent) or the country (32.9 percent).²⁵⁵

There are large wage gaps between industries. The information sector, which includes telecommunications, web search portals, and similar data producing, collecting, and processing companies, has significantly higher wages than other industries.^{256,257} In 2021, the average monthly wage for the information sector was \$23,257.²⁵⁸ The accommodation and food services sector, the lowest paying industry, paid an average of \$3,273 monthly.²⁵⁹

As shown in Table 3, there is a significant wage gap between people with lower and higher levels of education. People of all levels of education in King County earn more than Washington state residents with equivalent levels of education.²⁶⁰ King County residents with a doctoral or professional degree make over two times as much in hourly pay as residents with less than a high school diploma.²⁶¹ King County as a whole has a higher rate of jobs with a college graduate or higher level of education in incorporated jurisdictions compared to unincorporated King County.²⁶²

Table 3: Wages by Education in King County and Washington State²⁶³

Education Level	King County Hourly	Washington State Hourly	King County Salary	Washington State Salary
Less than high school diploma	\$27.57	\$23.73	\$57,337.76	\$49,356.55
High school diploma or equivalent	\$30.40	\$26.44	\$63,236.62	\$54,992.52
Some college but no degree	\$36.17	\$30.44	\$75,230.48	\$63,305.29
Associate degree	\$39.15	\$33.21	\$81,434.94	\$69,087.10
Bachelor's degree	\$50.60	\$43.25	\$105,244.82	\$89,957.92
Master's degree	\$53.83	\$46.91	\$111,973.24	\$97,566.48
Doctoral or professional degree	\$62.59	\$56.79	\$130,178.72	\$118,117.44

²⁵⁴ Washington State Employment Security Department. (May 2022). *Labor Market Info King County Profile*. [\[link\]](#)

²⁵⁵ Washington State Employment Security Department. (May 2022). *Labor Market Info King County Profile*. [\[link\]](#)

²⁵⁶ U.S. Census Bureau, Center for Economic Studies, LEHD. (Accessed November 28, 2022). *QWI Explorer*. [\[link\]](#)

²⁵⁷ U.S. Bureau of Labor Statistics. (November 22, 2022). *Industries at a Glance Information: NAICS 51*. [\[link\]](#)

²⁵⁸ U.S. Census Bureau, Center for Economic Studies, LEHD. (Accessed November 28, 2022). *QWI Explorer*. [\[link\]](#)

²⁵⁹ U.S. Census Bureau, Center for Economic Studies, LEHD. (Accessed November 28, 2022). *QWI Explorer*. [\[link\]](#)

²⁶⁰ Washington State Employment Security Department. (July 2022). *Wages by education level, July 2022*. [\[link\]](#)

²⁶¹ Washington State Employment Security Department. (July 2022). *Wages by education level, July 2022*. [\[link\]](#)

²⁶² King County Office of Performance, Strategy and Budget. (2022, March). *2022 Comprehensive Plan Performance Measures Report*. [\[link\]](#)

²⁶³ Washington State Employment Security Department. (July 2022). *Wages by education level, July 2022*. [\[link\]](#)

Race and Ethnicity of Workforce

The stark difference in wages between different sectors in King County explains, in part, the income gaps between different races and ethnicities. The wages shown in Figure 53 are an average of all workers within an industry, including managers and lower-level employees, by race, which may skew the data for industries with larger gaps between workers within the same industry. In King County, Asian and White households have the highest median incomes, largely because the top sectors that employ Asian and White people have high wages.²⁶⁴ The top five sectors that employ White workers have an average monthly salary for White workers that range from \$5,916 to \$23,297, while the top five sectors that employ Black workers have an average monthly salary for Black workers that range from \$3,957 to \$5,642.²⁶⁵

As shown in Figure 53, even within the same sector, people of different races earn different average monthly salaries.²⁶⁶ The retail trade and health care/social assistance sectors are the top two sectors that employ White, Black, American Indian or Alaska Native, and Multi-Racial workers.²⁶⁷ The retail trade is the second most common job sector for Asian workers.²⁶⁸ Health care/social assistance is the second most common sector for Native Hawaiian or Other Pacific Islander workers.²⁶⁹ Asian and White workers make a monthly average wage of \$13,602 and \$8,633 in the retail trade, respectively, whereas Multi-Racial, Black, and American Indian or Alaska Native earn a monthly average wage of \$6,410, \$5,902, and \$5,561 respectively.²⁷⁰ White workers and Multi-Racial workers earn on average \$5,961 and \$5,152 monthly in the health care/social assistance sector compared to American Indian or Alaska Native, Native Hawaiian or Other Pacific Islander, and Black workers who earn on average \$4,238, \$4,228, and \$4,210 monthly in the same sector, respectively.²⁷¹

²⁶⁴ U.S. Census Bureau, Center for Economic Studies, LEHD. (Accessed November 28, 2022). *QWI Explorer*. [\[link\]](#)

²⁶⁵ U.S. Census Bureau, Center for Economic Studies, LEHD. (Accessed November 28, 2022). *QWI Explorer*. [\[link\]](#)

²⁶⁶ U.S. Census Bureau, Center for Economic Studies, LEHD. (Accessed November 28, 2022). *QWI Explorer*. [\[link\]](#)

²⁶⁷ U.S. Census Bureau, Center for Economic Studies, LEHD. (Accessed November 28, 2022). *QWI Explorer*. [\[link\]](#)

²⁶⁸ U.S. Census Bureau, Center for Economic Studies, LEHD. (Accessed November 28, 2022). *QWI Explorer*. [\[link\]](#)

²⁶⁹ U.S. Census Bureau, Center for Economic Studies, LEHD. (Accessed November 28, 2022). *QWI Explorer*. [\[link\]](#)

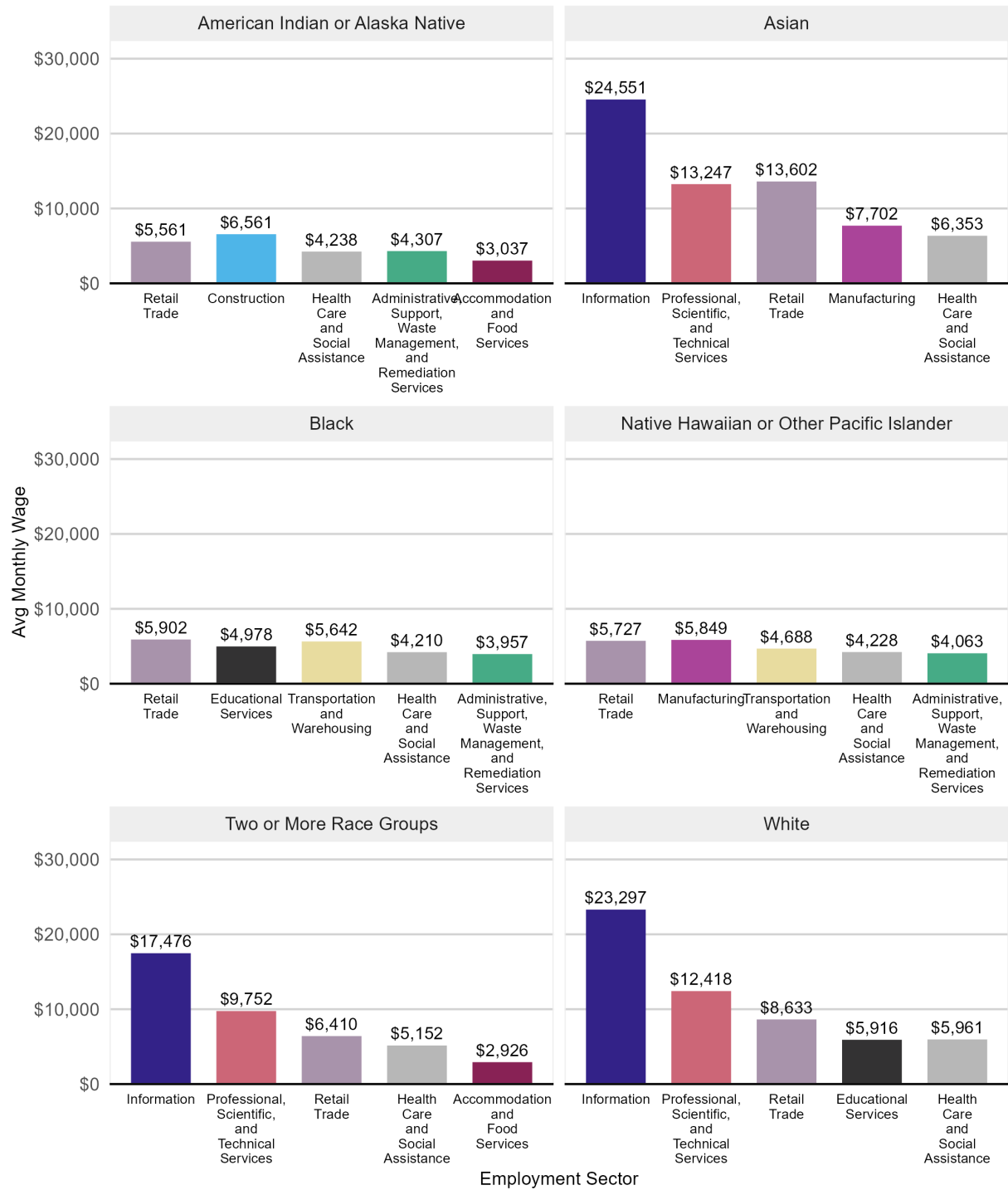
²⁷⁰ U.S. Census Bureau, Center for Economic Studies, LEHD. (Accessed November 28, 2022). *QWI Explorer*. [\[link\]](#)

²⁷¹ U.S. Census Bureau, Center for Economic Studies, LEHD. (Accessed November 28, 2022). *QWI Explorer*. [\[link\]](#)

Figure 53: Average Monthly Wages by Employment Sector and Race

Average Monthly Wages in 2021 by Employment Sector and Race

Only Five Most Common Employment Sectors For Each Race Shown



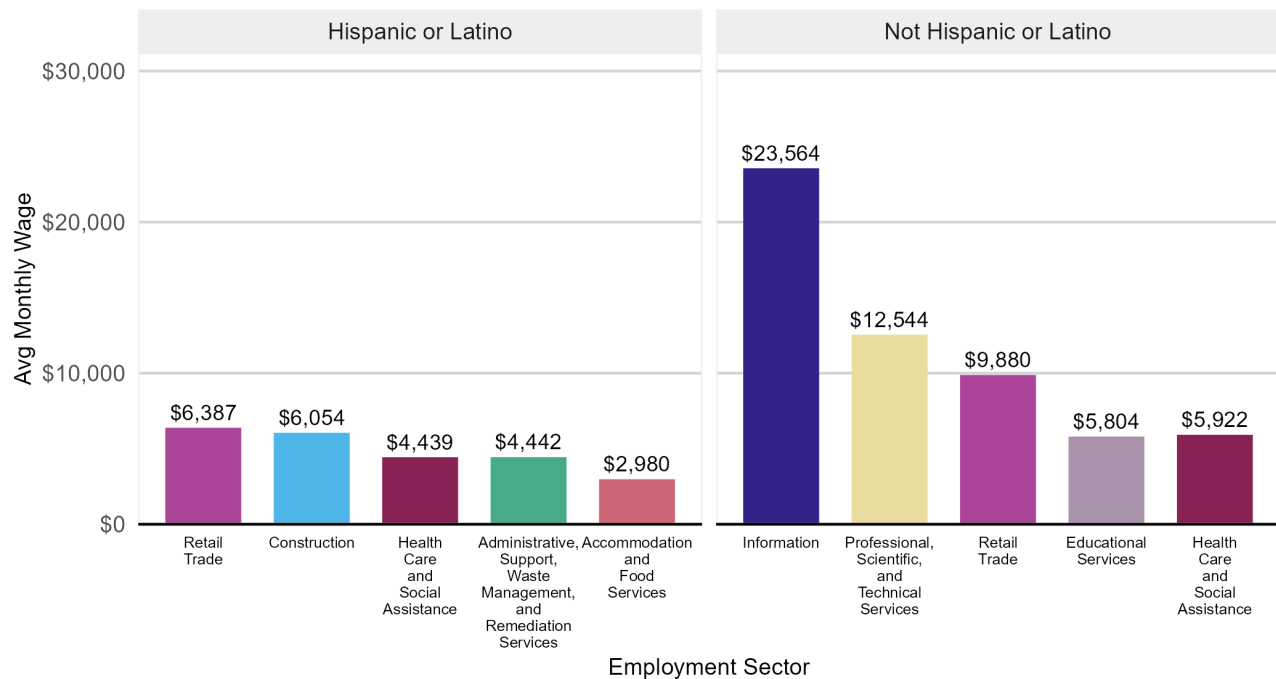
This plot displays the five most common employment sectors for each race. For each group these five sectors comprise from 49-67% of workers.

As shown in Figure 54, there is also a significant wage gap between Hispanic or Latin(a)(o)(x) workers and Non-Hispanic or Latin(a)(o)(x) workers in King County.²⁷² The top two sectors for both Hispanic or Latin(a)(o)(x) and Non-Hispanic or Latin(a)(o)(x) workers in King County are the retail trade and health care and social assistance.²⁷³ Hispanic or Latin(a)(o)(x) workers earn significantly less than Non-Hispanic or Latin(a)(o)(x) workers within the same sectors.²⁷⁴ Hispanic or Latin(a)(o)(x) workers earn an average monthly wage of \$6,387 and \$4,439 in the retail and health care and social assistance sectors respectively, compared to Non-Hispanic or Latin(a)(o)(x) workers who earn a monthly wage of \$9,880 and \$5,922 respectively.²⁷⁵

Figure 54: Average Monthly Wages in 2021 by Employment Sector and Ethnicity

Average Monthly Wages in 2021 by Employment Sector and Ethnicity

Only Five Most Common Employment Sectors For Each Ethnicity Shown



This plot displays the five most common employment sectors for each ethnicity. These five sectors comprise 53% of Hispanic or Latino workers and 55% of workers who are not Hispanic or Latino.

²⁷² U.S. Census Bureau, Center for Economic Studies, LEHD. (Accessed November 28, 2022). *QWI Explorer*. [\[link\]](#)

²⁷³ U.S. Census Bureau, Center for Economic Studies, LEHD. (Accessed November 28, 2022). *QWI Explorer*. [\[link\]](#)

²⁷⁴ U.S. Census Bureau, Center for Economic Studies, LEHD. (Accessed November 28, 2022). *QWI Explorer*. [\[link\]](#)

²⁷⁵ U.S. Census Bureau, Center for Economic Studies, LEHD. (Accessed November 28, 2022). *QWI Explorer*. [\[link\]](#)

Jobs to Housing Ratio

The number of jobs in King County increased approximately 30.1 percent from 1,099,720 jobs in 2010 to 1,430,940 jobs in 2020.²⁷⁶ Over the same time period, the number of housing units in King County increased 13.9 percent, from 851,261 housing units in 2010 to 969,234 housing units in 2020.²⁷⁷ The jobs to housing ratio increased from 1.29 to 1.48 jobs per housing unit. In 2019, PSRC measured a jobs to housing ratio for King, Kitsap, Pierce, and Snohomish counties as 1.35.²⁷⁸ A ratio higher than 1.5 indicates there may be more workers commuting into the area due to a lack of housing.²⁷⁹

The number of jobs in unincorporated King County have increased by 25.8 percent, from 31,742 jobs in 2010 to 39,939 jobs in 2020.²⁸⁰ The number of housing units in unincorporated King County has increased by four percent from 89,034 housing units in 2010 to 92,937 housing units in 2020.²⁸¹ The jobs to housing ratio increased from 0.36 to 0.43 jobs per housing unit.²⁸² With the exception of the rural towns, rural unincorporated King County is much more likely to have housing than jobs. This contributes to the significant difference between the countywide and unincorporated King County jobs to housing ratio.

Employment Trends and Projections

The Washington State Employment Security Department (ESD) estimates King County will have 1,678,000 nonfarm jobs in 2030, a 19.7 percent increase from the estimated 1,401,300 nonfarm jobs in 2020.²⁸³ By 2044, King County is projected to have over 1.9 million jobs.²⁸⁴ High-tech companies will likely remain the economic drivers of King County for the foreseeable future.²⁸⁵ Most industries will grow annually over the next decade.²⁸⁶ The information industry will be the leading driver in employment growth, with a 4.36 percent and 3.57 percent average annual employment growth rate between 2020 to 2025 and 2025 to 2030 respectively.²⁸⁸ The ESD projects the wholesale trade, manufacturing, and natural resources and mining industries will decrease in average annual employment growth rate between 2020 to 2025.²⁸⁹ The ESD projects the wholesale trade and manufacturing industries to have a slight increase in average annual employment growth rate in 2025 to 2030.²⁹⁰

As shown in Figure 55, over the next two decades, employment will increase in unincorporated King County at a slower rate than in King County as a whole. In 2044, unincorporated King County is estimated to have 42,483 total jobs, a 10.6 percent increase from the 38,425 unincorporated King County jobs in 2021.²⁹¹ The plurality of unincorporated King County jobs

²⁷⁶ PSRC Covered Employment Estimates. Housing data: US Census Bureau Decennial Census.

²⁷⁷ PSRC Covered Employment Estimates. Housing data: US Census Bureau Decennial Census.

²⁷⁸ PSRC Covered Employment Estimates. Housing data: US Census Bureau Decennial Census.

²⁷⁹ U.S. Environmental Protection Agency, EnviroAtlas. (2021). *Employment to Housing Ratio*. [\[link\]](#)

²⁸⁰ PSRC Covered Employment Estimates. Housing data: US Census Bureau Decennial Census.

²⁸¹ PSRC Covered Employment Estimates. Housing data: US Census Bureau Decennial Census.

²⁸² PSRC Covered Employment Estimates. Housing data: US Census Bureau Decennial Census.

²⁸³ Washington State Employment Department. (2022). *Occupational projections 2022*. [\[link\]](#)

²⁸⁴ King County. (2021, December 21). *2021 King County Countywide Planning Policies*. (Ordinance 19384). [\[link\]](#)

²⁸⁵ Washington State Employment Department. (2022). *Occupational projections 2022*. [\[link\]](#)

²⁸⁶ Vedantam, K. (2022, November 18). Tech Layoffs in 2022: The U.S. Companies That Have Cut Jobs.

Crunchbase. [\[link\]](#)

²⁸⁷ Washington State Employment Department. (2022). *Occupational projections 2022*. [\[link\]](#)

²⁸⁸ Washington State Employment Department. (2022). *Occupational projections 2022*. [\[link\]](#)

²⁸⁹ Washington State Employment Department. (2022). *Occupational projections 2022*. [\[link\]](#)

²⁹⁰ Washington State Employment Department. (2022). *Occupational projections 2022*. [\[link\]](#)

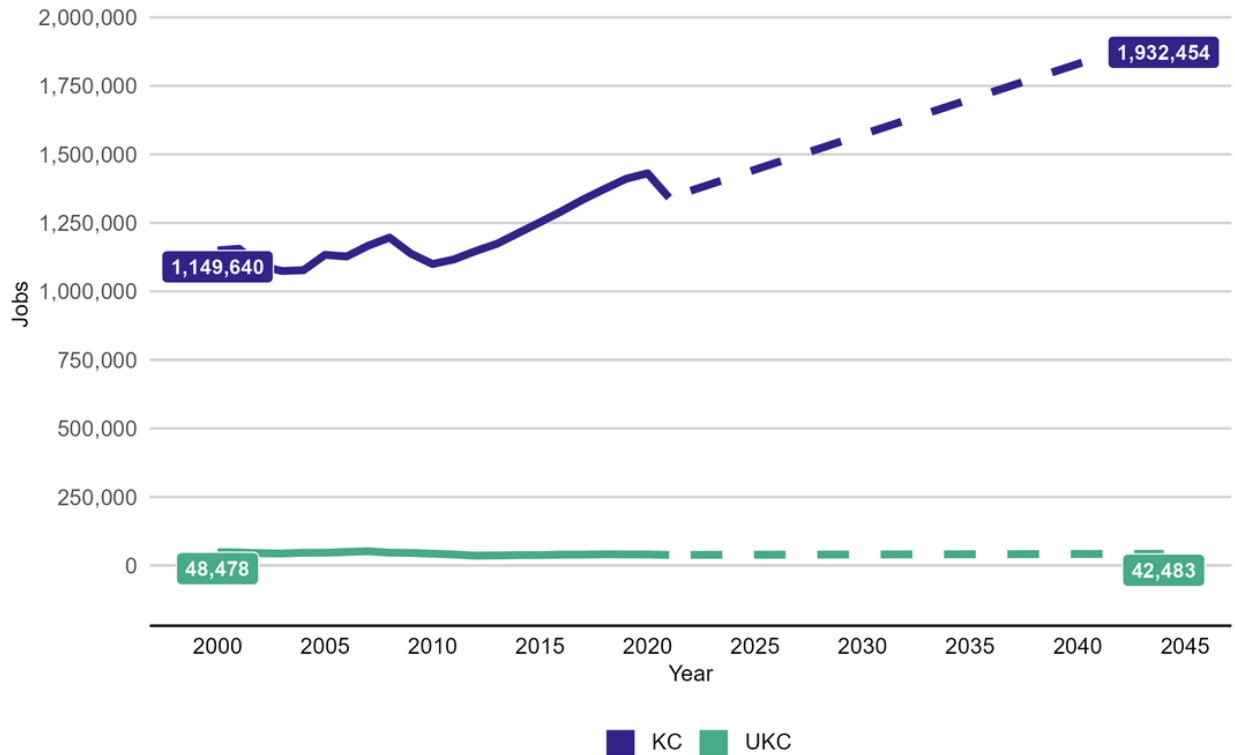
²⁹¹ King County. (2021, December 21). *2021 King County Countywide Planning Policies*. (Ordinance 19384). [\[link\]](#)

are service jobs (15,380).²⁹² Unincorporated King County has a greater rate of resource and construction sector jobs (6,600) than the county as a whole due to the resource-based industries in the rural areas.²⁹³ Public education sector jobs (6,070) are the third most common job in unincorporated King County.²⁹⁴

Figure 55: Actual and Forecasted Job Growth from 2000 to 2044 in King County and Unincorporated King County

Actual and Forecasted Job Growth Growth 2000 to 2044

PSRC Covered Employment Estimates, PSRC Macroeconomic Forecast, King County Growth Targets



²⁹² King County Office of Performance, Strategy and Budget. (2022, March). *2022 Comprehensive Plan Performance Measures Report*. [\[link\]](#)

²⁹³ King County Office of Performance, Strategy and Budget. (2022, March). *2022 Comprehensive Plan Performance Measures Report*. [\[link\]](#)

²⁹⁴ King County Office of Performance, Strategy and Budget. (2022, March). *2022 Comprehensive Plan Performance Measures Report*. [\[link\]](#)

V. Housing Supply

Section Summary

This section fulfills King County CPP H-4b, H-4c, and H-4e.²⁹⁵

CPP H-4b, H-4c, and H-4e require jurisdictions to:

Conduct an inventory and analysis in each jurisdiction of existing and projected housing needs of all segments of the population and summarize the findings in the housing element. The inventory and analysis shall include:

b) Number of existing housing units by housing type, age, number of bedrooms, condition, tenure, and AMI limit (for income-restricted units);

c) Number of existing emergency housing, emergency shelters, and permanent supportive housing facilities and units or beds, as applicable;

e) Number of income-restricted units and, where feasible, total number of units, within a half-mile walkshed of high-capacity or frequent transit service where applicable and regional and countywide centers.

King County has a total of 952,344 housing units, with 89,296 in unincorporated King County. Approximately half of housing units in King County are single-family homes.²⁹⁶ In unincorporated King, less than 10 percent of housing units are multi-family housing units.²⁹⁷ Approximately 45 percent of housing units in King County and 51 percent in unincorporated King County were built prior to 1980.²⁹⁸ Older housing is more likely to have physical problems and health risks associated with lead paint and earthquake vulnerability.^{299,300,301,302}

Housing construction rates decreased significantly after 2000 compared to earlier decades in both King County and unincorporated King County.³⁰³ This is likely due in part to establishing the urban growth area and the recession of 2008. Since 2011, large multi-family projects have made up a bulk of housing construction.³⁰⁴ The Washington State Office of Financial Management expects the number of housing units to increase by approximately 25 percent and 10 percent in King County and unincorporated King County, respectively, by 2044.³⁰⁵

²⁹⁵ King County. (2021, December 21). *2021 King County Countywide Planning Policies*. (Ordinance 19384). King County. [\[link\]](#)

²⁹⁶ Washington State Office of Financial Management. (2022, April 1). *April 1 official populations estimates*. [\[link\]](#)

²⁹⁷ Washington State Office of Financial Management. (2022, April 1). *April 1 official populations estimates*. [\[link\]](#)

²⁹⁸ U.S. Department of Housing and Urban Development. (2021). *Housing Stock by Tenure and Year Built*, CHAS 2014-2018.

²⁹⁹ Centers for Disease Control and Prevention. (2022, May 26). *Lead in Paint*. [\[link\]](#)

³⁰⁰ Centers for Disease Control and Prevention. (2021, December 8). *Lead*. [\[link\]](#)

³⁰¹ Boiko-Weyrauch, A. (2018, October 31). How many Seattle buildings would be doomed in a big earthquake? KUOW. [\[link\]](#)

³⁰² Washington Department of Natural Resources. (2012). *Modeling a Magnitude 7.2 Earthquake on the Seattle Fault Zone in Central Puget Sound*. [\[link\]](#)

³⁰³ PSRC Macroeconomic Forecast; Washington State Office of Financial Management, *Population and Housing Estimates*; and U.S. Census Bureau, *American Community Survey*.

³⁰⁴ BERK Consulting, Inc. (2020). *Affordable housing incentives analysis: North Highline and Skyway-West Hill*. King County Home and Hope Initiative. [\[link\]](#)

³⁰⁵ PSRC Macroeconomic Forecast; Washington State Office of Financial Management, *Population and Housing Estimates*; and U.S. Census Bureau, *American Community Survey*.

The housing vacancy rate for King County and unincorporated King County is about 5.5 percent lower than the statewide rate of 6.5 percent and much lower than the countrywide rate of 10.5 percent.³⁰⁶ A low vacancy rate is likely to result in a more competitive and expensive housing market.

Home prices increased by about 50 percent from 2016 to 2022 in King County, and the price of single-family homes increased at the highest rate.³⁰⁷ From 2015 to 2020, the median rent also in King County increased by about 40 percent.^{308, 309} Median gross rent is unaffordable for people earning 50 percent of area median income (AMI) and below. At the same time, most income-restricted units in unincorporated King County are for households between 51 to 80 percent AMI.³¹⁰

General Housing Inventory

Housing units and vacancy

As of 2020, King County has 952,344 total housing units and unincorporated King County has 82,196 housing units.^{311 312} King County has 391,715 and unincorporated King County has 13,894 total rental units.³¹³ Approximately 63.2 percent and 36.2 percent of unincorporated King County rentals are in urban and rural areas, respectively.³¹⁴

The overall housing vacancy rate in both King County as a whole and unincorporated King County in 2020 was approximately 5.5 percent, higher than the statewide rate of 6.5 percent and nearly half the countrywide rate of 10.5 percent. Figure 56 shows the rental vacancy rate from 2005 to 2019 in King County. The rental vacancy rate has fluctuated over the past two decades. The rental vacancy rate decreased 31.7 percent from 2005 to 2019 (6 percent to 4.1 percent). A low vacancy rate is likely to result in a more competitive and expensive housing market. The rental vacancy rate in King County and unincorporated King County is slightly lower than the overall vacancy rate (4.99 percent and 4.24 percent, respectively).³¹⁵ The vacancy rate in rural unincorporated King County (6.35 percent) is about twice as high as the vacancy rate in urban unincorporated King County (3.01 percent).³¹⁶

³⁰⁶ U.S. Census Bureau. (2020). *Occupancy Status/Vacancy Rate, 5-year ACS 2016-2020*.

³⁰⁷ Federal Reserve Bank of St. Louis. (2022). *Median Listing Price in King County, WA*. [\[link\]](#)

³⁰⁸ U.S. Census Bureau. (2016). *Median Gross Rent by Bedroom Size, ACS 2011-2015*.

³⁰⁹ U.S. Census Bureau. (2022). *Median Gross Rent by Bedroom Size, ACS 2016-2020*.

³¹⁰ King County Department of Community and Human Services. (2020, December 31). *King County Income-Restricted Housing Database*.

³¹¹ U.S. Census Bureau. (2020). *Occupancy Status/Vacancy Rate, 5-year ACS 2016-2020*.

³¹² U.S. Census Bureau. (2020). *Occupancy Status/Vacancy Rate, 5-year ACS 2016-2020*.

³¹³ U.S. Census Bureau. (2020). *Rental Unit Occupancy Status/Vacancy Rate, 5-year ACS 2016-2020*.

³¹⁴ U.S. Census Bureau. (2020). *Rental Unit Occupancy Status/Vacancy Rate, 5-year ACS 2016-2020*.

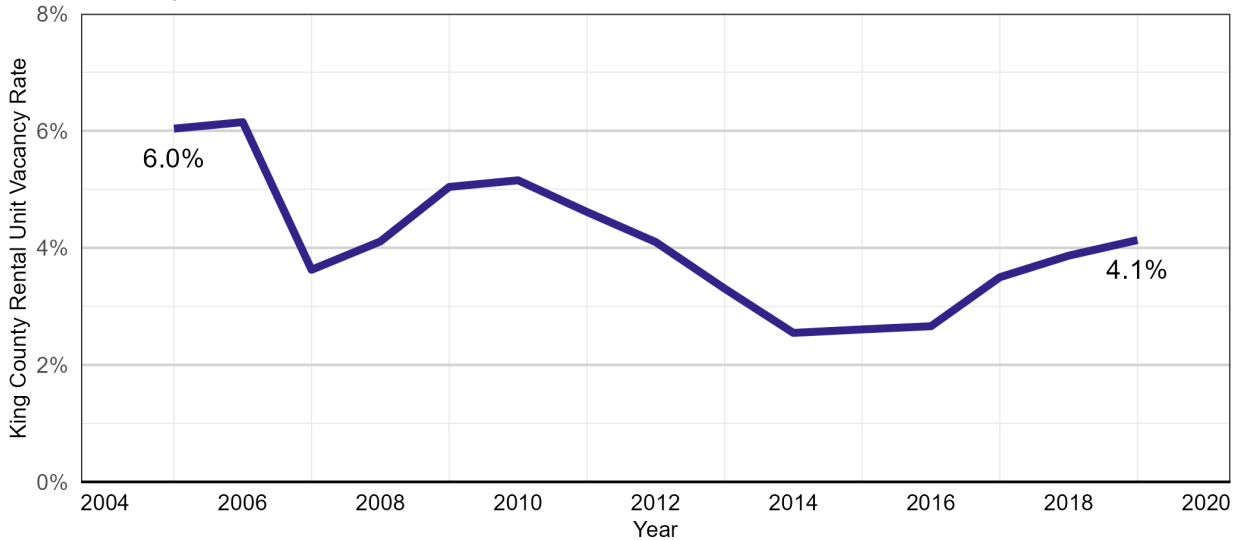
³¹⁵ U.S. Census Bureau. (2020). *Occupancy Status/Vacancy Rate, 5-year ACS 2016-2020*.

³¹⁶ U.S. Census Bureau. (2020). *Occupancy Status/Vacancy Rate, 5-year ACS 2016-2020*.

Figure 56: Rental Vacancy Rate in King County

King County Rental Vacancy Rate

2005 to 2019, 1-year ACS



Rental unit vacancy rate is computed by dividing the number of vacant units for rent by the sum of the renter-occupied units, vacant units that are for rent, and vacant units that have been rented but not yet occupied. Seasonal/recreational use and migrant units that are vacant are not included as vacant units.

Housing by type

Figure 57 shows the total housing units by type in King County in 2022. About half of housing units in King County (52.0 percent) are single-family homes.³¹⁷ Figure 58 shows the total housing units by type in unincorporated King County in 2022. Housing units in unincorporated King County are overwhelmingly single-family homes (84.9 percent).³¹⁸ Unincorporated King County has a higher rate of manufactured housing and other types of housing units, such as recreational vehicles or boats (6.2 percent), than housing units countywide (1.8 percent).³¹⁹ Unincorporated King County has a significantly lower rate of multi-family housing units (9.0 percent) compared to countywide (46.2 percent).³²⁰

³¹⁷ Washington State Office of Financial Management. (2022, April 1). *April 1 official populations estimates*. [\[link\]](#)

³¹⁸ Washington State Office of Financial Management. (2022, April 1). *April 1 official populations estimates*. [\[link\]](#)

³¹⁹ Washington State Office of Financial Management. (2022, April 1). *April 1 official populations estimates*. [\[link\]](#)

³²⁰ Washington State Office of Financial Management. (2022, April 1). *April 1 official populations estimates*. [\[link\]](#)

Figure 57: Total Housing Units by Type in King County

King County Total Housing Units by Type

OFM April 1st Housing Estimates, 2022

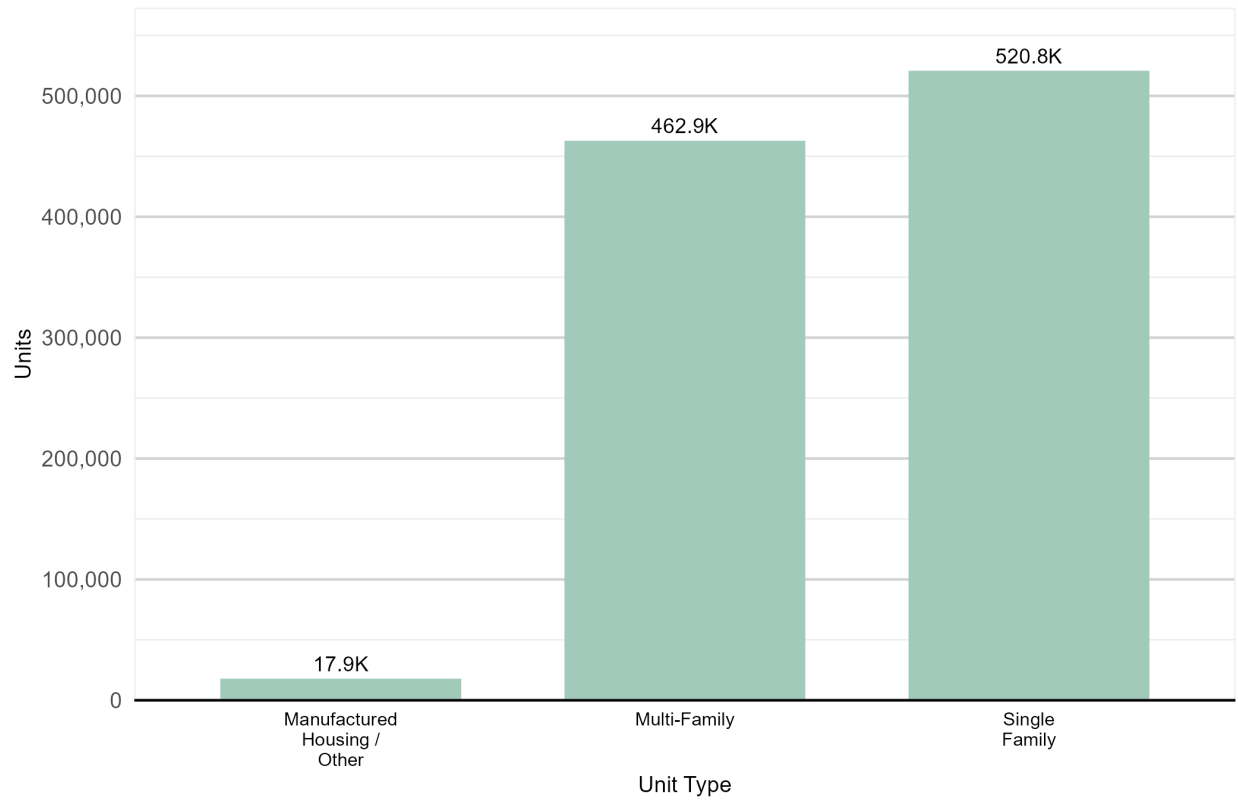
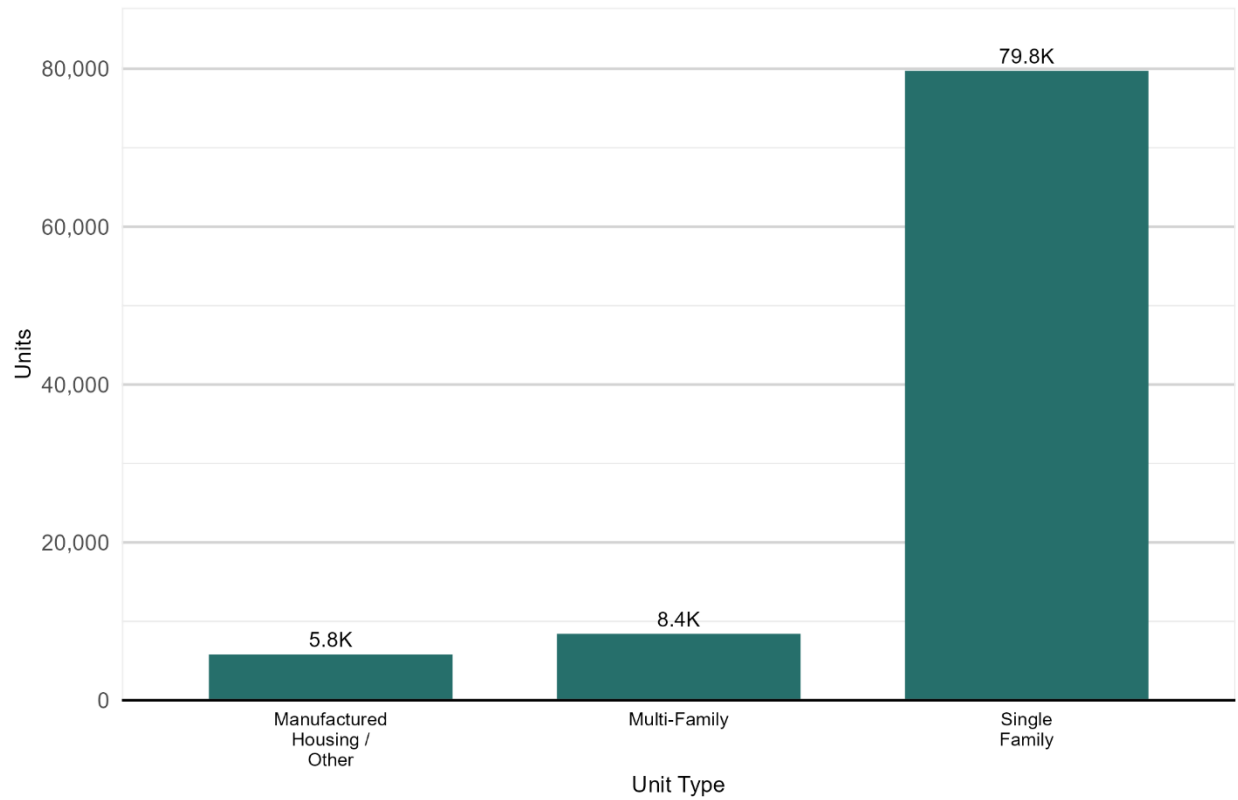


Figure 58: Total Housing Units by Type in Unincorporated King County

Unincorporated King County Total Housing Units by Type

OFM April 1st Housing Estimates, 2022



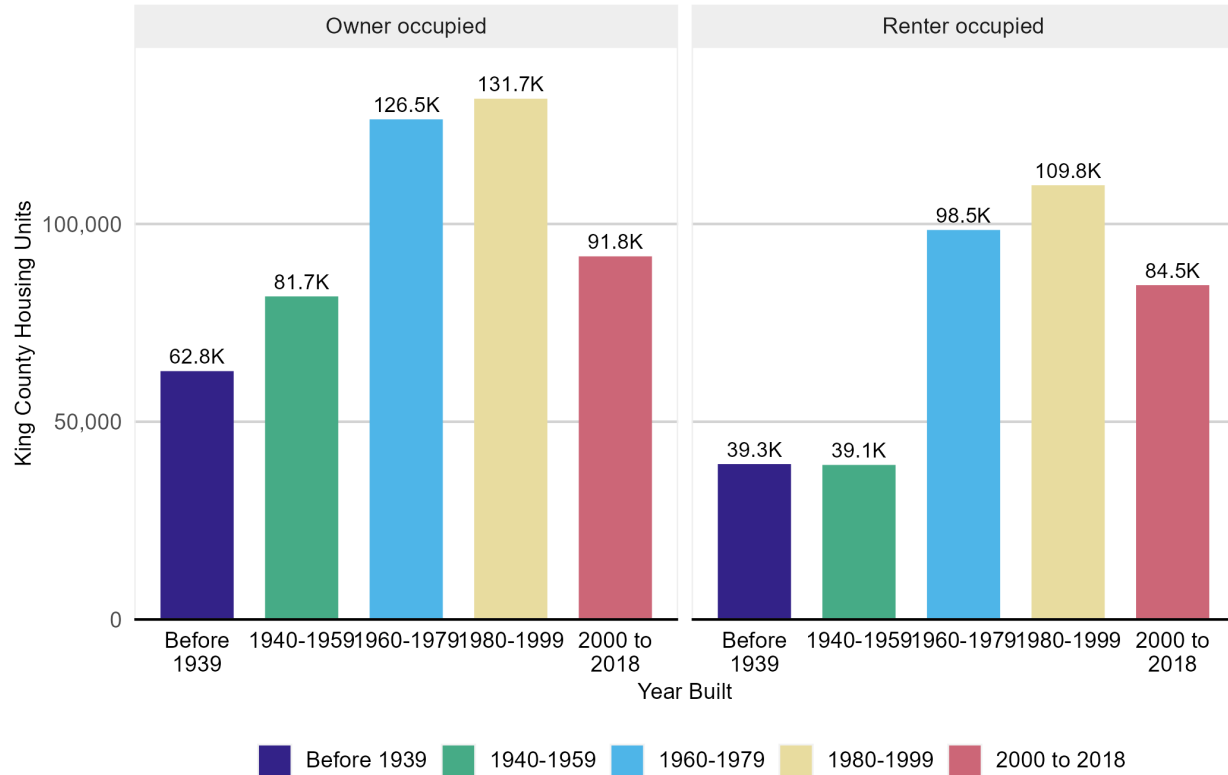
Housing Age and Condition

Figures 59 and 60 show the number of housing units built by tenure and over time in King County and unincorporated King County, respectively. Over half (53.9 percent) of all housing units in King County were built between 1960 and 1999.³²¹ There was a 26.9 percent decrease in housing construction from 2000 to 2018, compared to the previous two decades.³²²

Figure 59: Housing Units by Tenure and Year Built in King County

King County Housing Units by Tenure and Year Built

CHAS 2014-2018



Approximately 10.4 percent (89,601) of King County's housing units are in unincorporated King County.³²³ Housing construction in unincorporated King County slowed significantly, more than the countywide construction rate, after 2000.³²⁴ Annexation of areas planned for growth is likely the primary factor in the housing construction reduction in unincorporated King County. This may be due to the reduced development capacity established as part of the Urban Growth Area, the Growth Management Act (GMA) in the rural unincorporated King County and the recession of 2008.

³²¹ U.S. Department of Housing and Urban Development. (2021). *Housing Stock by Tenure and Year Built, CHAS 2014-2018*.

³²² U.S. Department of Housing and Urban Development. (2021). *Housing Stock by Tenure and Year Built, CHAS 2014-2018*.

³²³ U.S. Department of Housing and Urban Development. (2021). *Housing Stock by Tenure and Year Built, CHAS 2014-2018*.

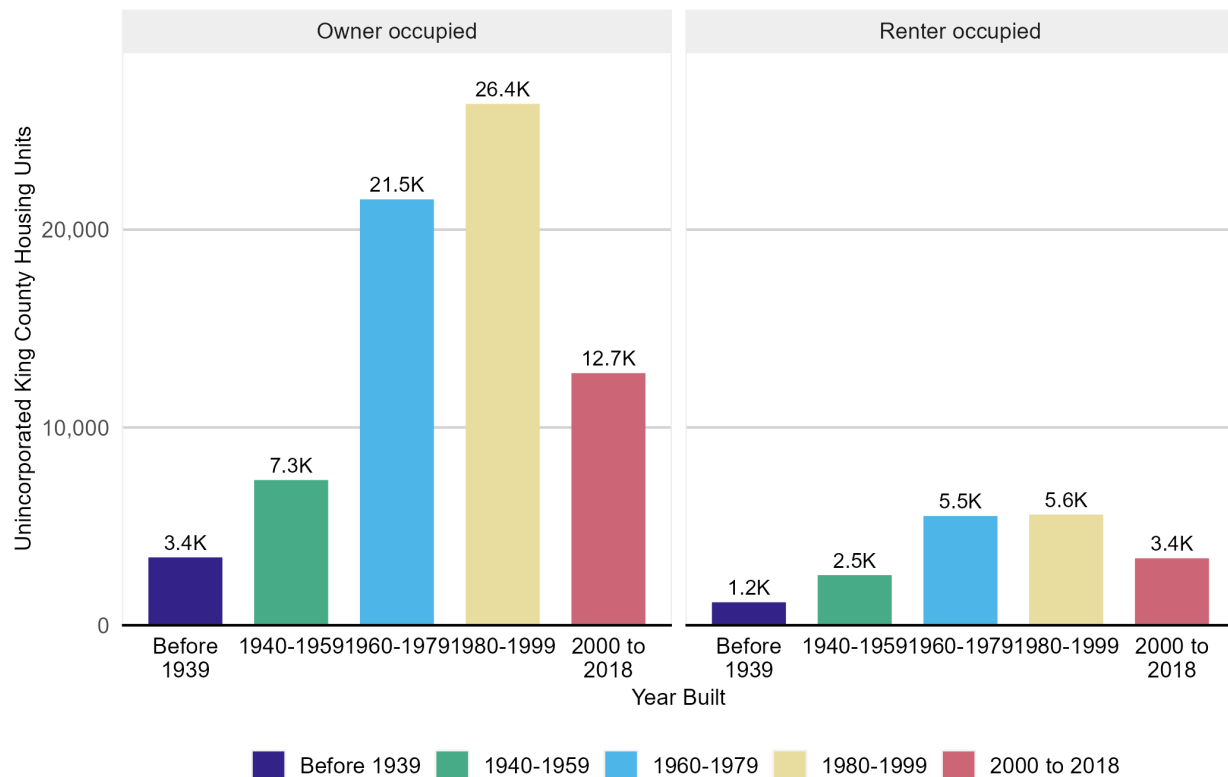
³²⁴ U.S. Department of Housing and Urban Development. (2021). *Housing Stock by Tenure and Year Built, CHAS 2014-2018*.

Approximately 45.2 percent (32,302) and 50.7 percent (9,219) of housing units were built prior to 1980 in King County and unincorporated King County respectively.³²⁵ Older housing units may have more physical problems than newer units due to wear and tear over the decades because most jurisdictions adopted modern building codes in the 1970s, with most regulations being uniformly implemented by 1980.³²⁶ Housing built before 1978 is likely to have lead paint which can lead to health problems such as anemia, weakness, brain damage, and or death, especially for children.^{327, 328} Older buildings are also vulnerable to extensive damage in an earthquake, with approximately 58 percent of King County buildings estimated to be damaged in a significant earthquake and approximately six percent of King County buildings expected to completely collapse.^{329, 330}

Figure 60: Housing Units by Tenure and Year Built in Unincorporated King County

Unincorporated King County Housing Units by Tenure and Year Built

CHAS 2014-2018



³²⁵ U.S. Department of Housing and Urban Development. (2021). *Housing Stock by Tenure and Year Built*, CHAS 2014-2018.

³²⁶ Li, S. Freddie Mac. (2021, June 1). *Where is the Aging Housing Stock in the United States?* [\[link\]](#)

³²⁷ Centers for Disease Control and Prevention. (2022, May 26). *Lead in Paint*. [\[link\]](#)

³²⁸ Centers for Disease Control and Prevention. (2021, December 8). *Lead*. [\[link\]](#)

³²⁹ Boiko-Weyrauch, A. (2018, October 31). How many Seattle buildings would be doomed in a big earthquake? *KUOW*. [\[link\]](#)

³³⁰ Washington Department of Natural Resources. (2012). *Modeling a Magnitude 7.2 Earthquake on the Seattle Fault Zone in Central Puget Sound*. [\[link\]](#)

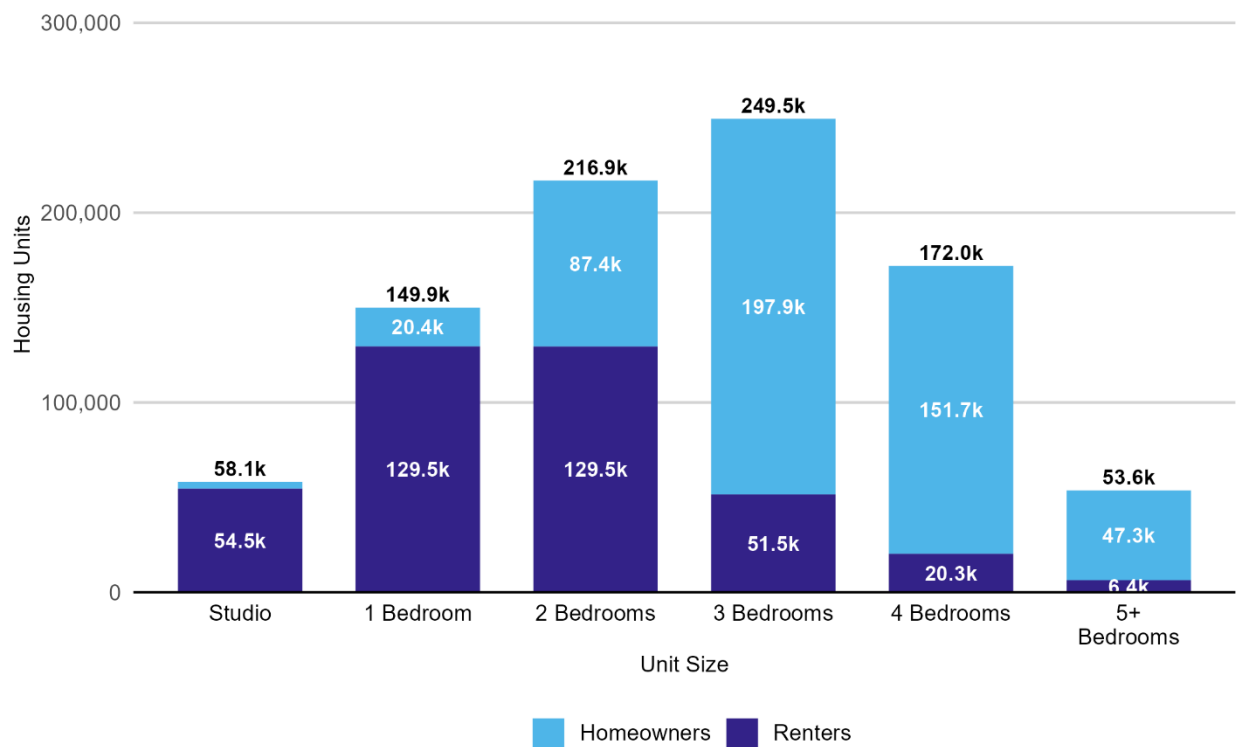
Housing size

As shown in Figure 61, smaller housing units in King County are much more likely to be rented than owned, with 93.8 percent (54,542) and 86.4 percent (129,549) of studios and one-bedroom units occupied by a renter household, respectively.³³¹ The gap between renter and homeowner households in two-bedroom units is smaller, with 59.7 percent (129,479) and 40.3 percent (87,421) of these units occupied by renters and homeowners, respectively.³³² Over three-quarters of three-, four-, and five or more-bedroom units are occupied by homeowners.³³³

Figure 61: King County Units by Tenure and Unit Size

King County Housing Units by Tenure and Unit Size

5-year ACS 2016-2020



These trends are also reflected in unincorporated King County, as shown in Figure 62. Over 90 percent (713) of studios and 62 percent (1,969) of one-bedroom units in unincorporated King

³³¹ U.S. Department of Housing and Urban Development. (2021). *Housing Units by Tenure and Unit Size, CHAS 2014-2018*.

³³² U.S. Department of Housing and Urban Development. (2021). *Housing Units by Tenure and Unit Size, CHAS 2014-2018*.

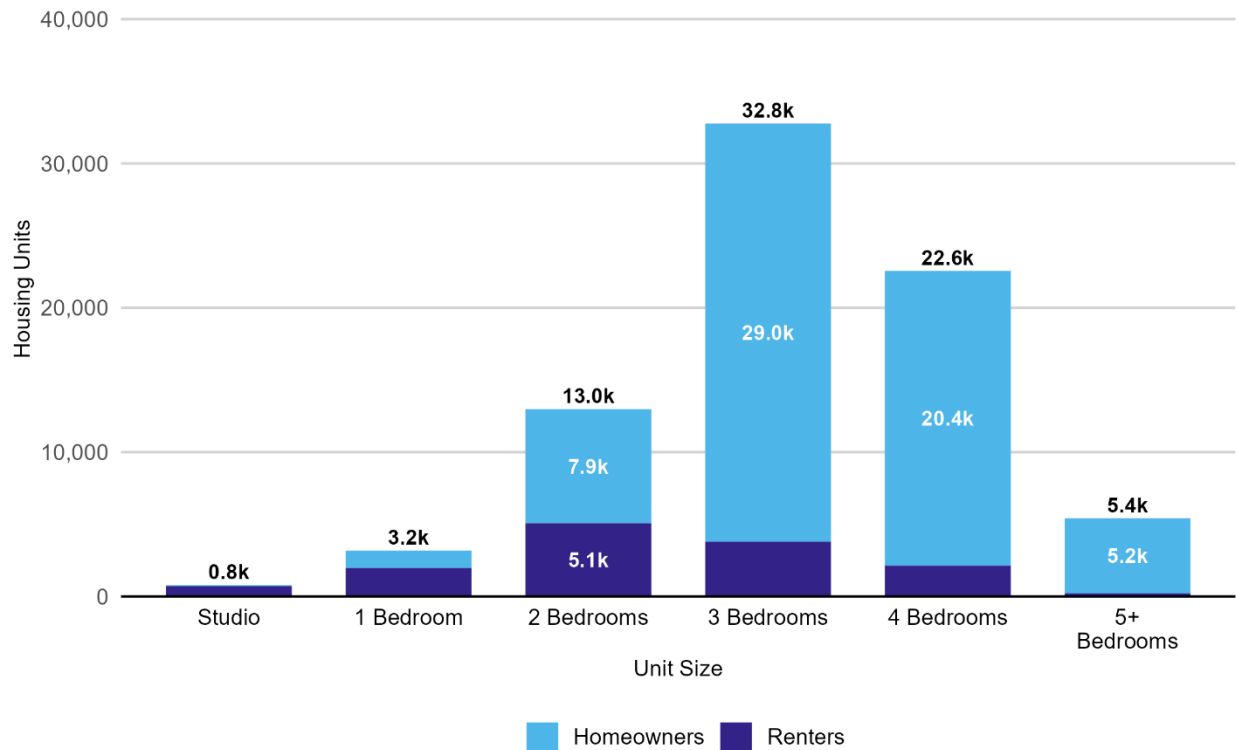
³³³ U.S. Department of Housing and Urban Development. (2021). *Housing Units by Tenure and Unit Size, CHAS 2014-2018*.

County are occupied by renters.³³⁴ However, homeowners in unincorporated King County are more likely to occupy units with more than one-bedroom than in the county as a whole.³³⁵ In unincorporated King County, approximately 60.9 percent (7,903) of two-bedrooms, 88.4 percent (28,972) of three-bedrooms, 90.5 percent (20,421) of four-bedrooms, and 96 percent (5,207) of units with five or more bedrooms are occupied by homeowners.³³⁶

Figure 62: Housing Units by Tenure and Unit Size in Unincorporated King County

Unincorporated King County Housing Units by Tenure and Unit Size

5-year ACS 2016-2020



³³⁴ U.S. Department of Housing and Urban Development. (2021). *Housing Units by Tenure and Unit Size, CHAS 2014-2018*.

³³⁵ U.S. Department of Housing and Urban Development. (2021). *Housing Units by Tenure and Unit Size, CHAS 2014-2018*.

³³⁶ U.S. Department of Housing and Urban Development. (2021). *Housing Units by Tenure and Unit Size, CHAS 2014-2018*.

Housing Market Conditions

Housing production

Housing construction in King County has changed since 2000, as shown in Figure 63 using PSRC Residential Building Survey data. In the first decade of the new millennium, housing permits peaked in 2007, right before the 2008 economic crisis. The number of residential housing units permitted significantly decreased during the Great Recession. Housing construction hit a low in 2009 but recovered, peaking at the highest number in the past two decades in 2015. From 2016 to 2020, King County jurisdictions issued approximately 85,294 residential building permits for new construction.³³⁷ After the Great Recession, single-family home units represented a smaller percentage of residential permitted units than before the recession. Since 2009, the number of multi-family permitted properties with 50 or more units increased significantly, becoming the dominant form of housing construction beginning in 2011. This is likely due to multiple factors, including but not limited to:³³⁸

- a reduction in available land for single-family housing projects;
- a market response to major employment growth in the urban core of King County, which can only accommodate significant increases in housing units through multi-family projects; and
- larger multifamily projects often being more profitable than smaller projects.

³³⁷ University of Washington Center for Real Estate Research. (2022). *Permits and Completions*. [\[link\]](#)

³³⁸ BERK Consulting, Inc. (2020). *Affordable housing incentives analysis: North Highline and Skyway-West Hill*. King County Home and Hope Initiative. [\[link\]](#)

Figure 63: Net Housing Units Permitted by Unit Type in King County, 2000 to 2020

King County Net Housing Units Permitted by Unit Type

PSRC Residential Building Permit Survey, 2000-2020

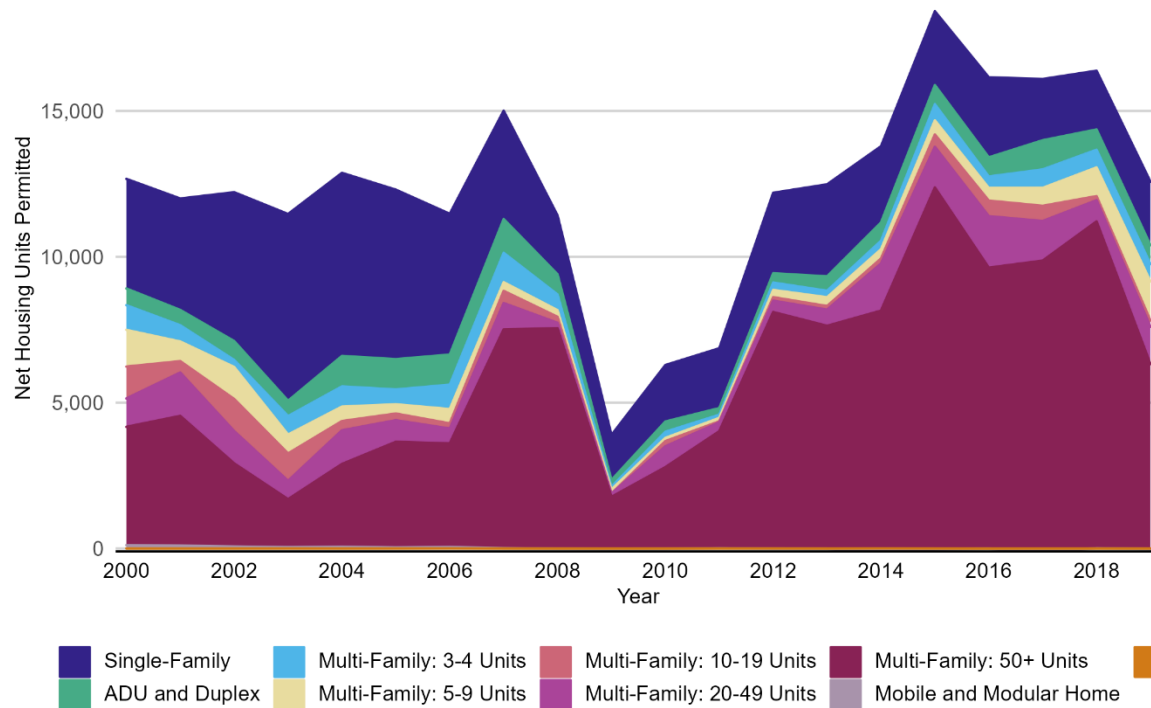


Table 4 and Figures 64 and 65 show the number of housing units completed in King County and unincorporated King County by type from 2020 to 2022. Approximately 62,357 residential buildings were constructed in King County between April 1, 2016 and April 1, 2021.³³⁹ Since 2020, housing production in King County and unincorporated King County has shifted towards multi-family housing units, but single-family homes still make up a large portion of the housing units constructed in both jurisdictions.³⁴⁰ More manufactured housing units and other unit types have been demolished than constructed since 2020.³⁴¹

³³⁹ University of Washington Center for Real Estate Research. (2022). *Permits and Completions*. [\[link\]](#)

³⁴⁰ Washington State Office of Financial Management. (2022). *Postcensal Estimates of Housing Units*. [\[link\]](#)

³⁴¹ Washington State Office of Financial Management. (2022). *Postcensal Estimates of Housing Units*. [\[link\]](#)

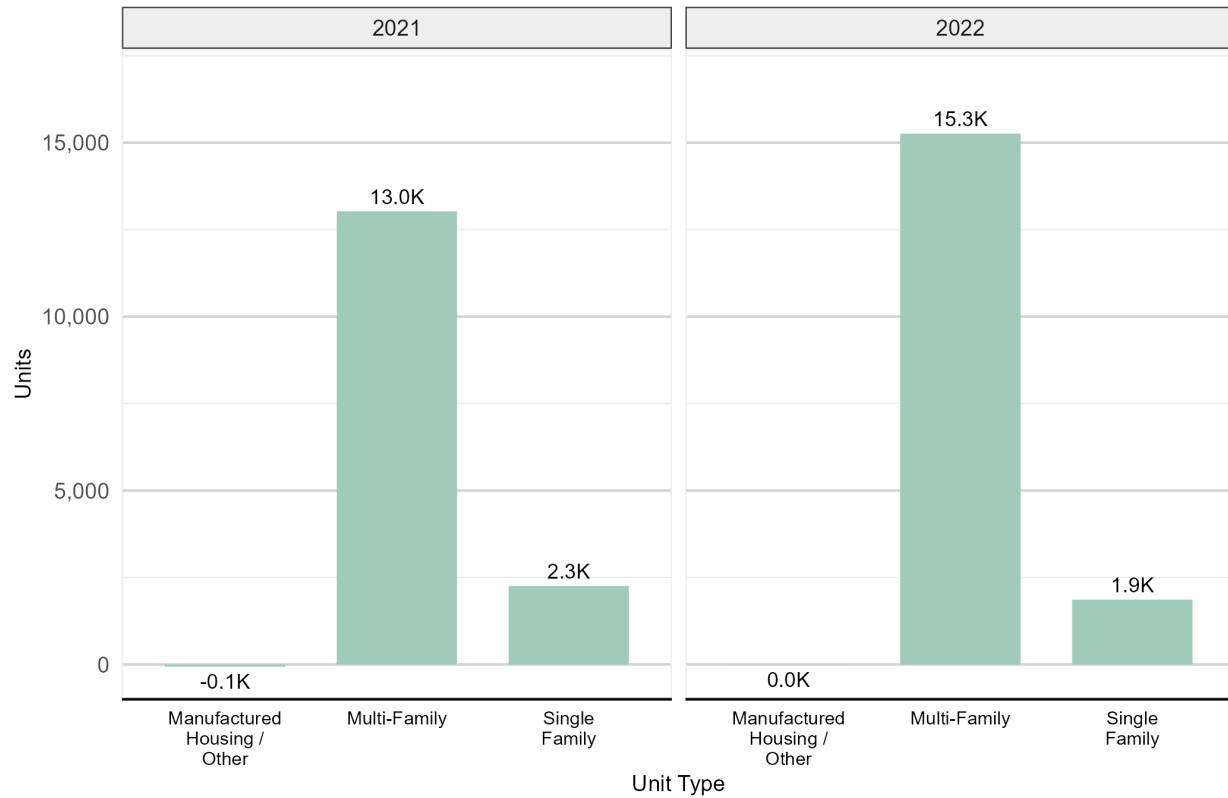
Table 4: Total Housing Units Completed in King County and Unincorporated King County³⁴²

Jurisdiction	2020-2021			2021-22		
	Single-Family	Multi-Family	Manufactured Housing / Other	Single-Family	Multi-Family	Manufactured Housing / Other
King County	2,258	13,028	-63	1,864	15,262	-6
Unincorporated King County	351	190	-9	235	265	-13

Figure 64: Total Housing Completed by Type in King County

King County Total Housing Units Completed by Type

OFM April 1st Housing Estimates, 2020-2022

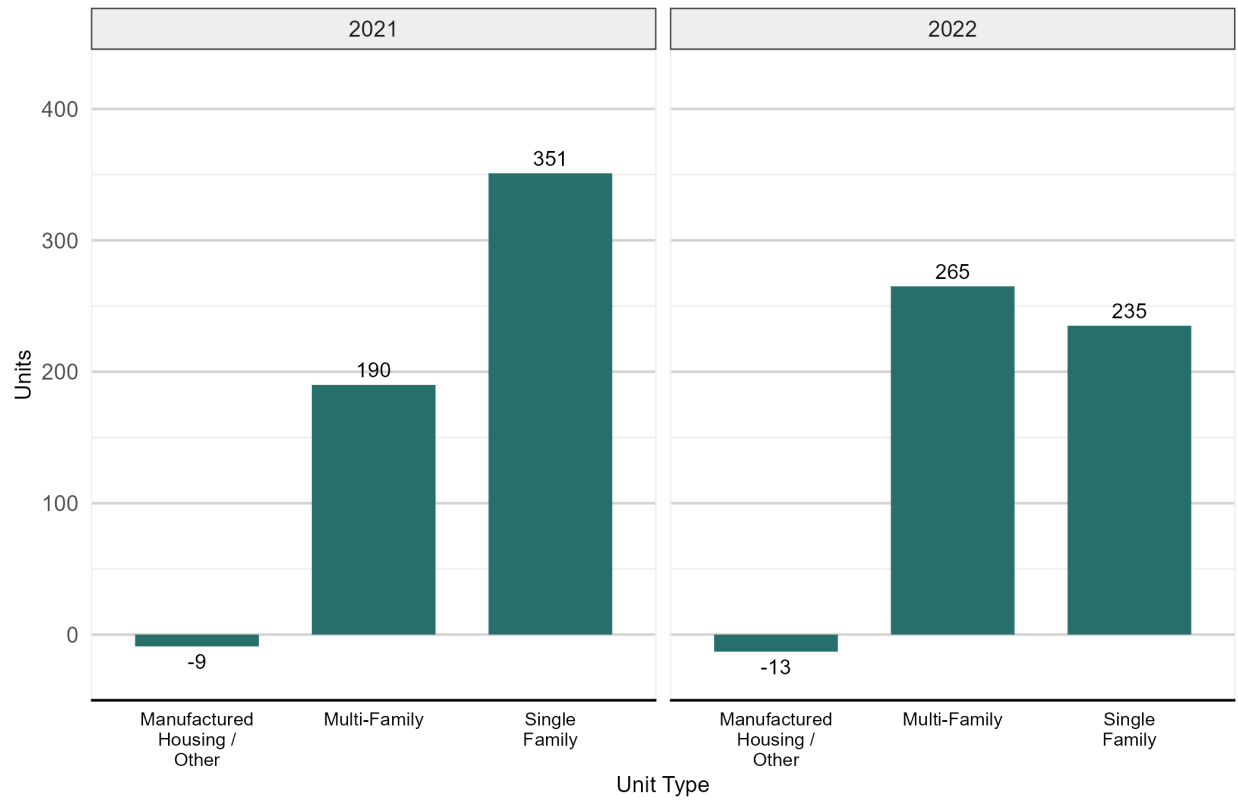


³⁴² Washington State Office of Financial Management. (2022). *Postcensal Estimates of Housing Units*. [\[link\]](#)

Figure 65: Total Housing Units Completed by Type in Unincorporated King County

Unincorporated King County Total Housing Units Completed by Type

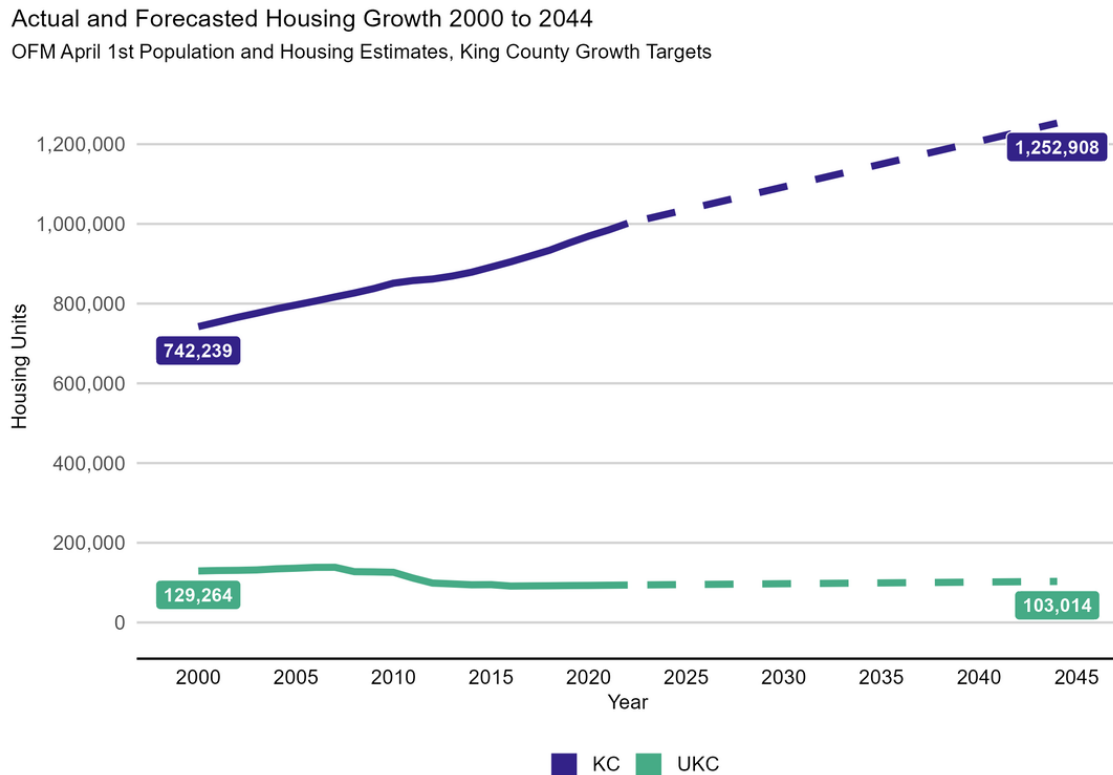
OFM April 1st Housing Estimates, 2020-2022



Forecasted housing growth

Figure 66 shows the actual and forecasted growth of housing units in King County. The Washington State Office of Financial Management (OFM) projects the number of housing units in King County will increase approximately 25.1 percent, from 1,001,577 housing units in 2022 to 1,252,908 housing units in 2044.³⁴³ The OFM projects the number of housing units in unincorporated King County will increase approximately 9.6 percent, from 93,957 housing units to 103,014 housing units in 2044.³⁴⁴ These projections do not take annexation into account. It is possible that housing units decrease or stay stable over the next two decades in unincorporated King County due to annexation. Housing growth in unincorporated King County will be focused on urban areas to meet King County’s environmental and climate goals and will account for four percent of targeted housing growth in King County.³⁴⁵

Figure 66: Actual and Forecasted Housing Growth in King County and Unincorporated King County from 2000 to 2044



³⁴³ PSRC Macroeconomic Forecast; Washington State Office of Financial Management, *Population and Housing Estimates*; and U.S Census Bureau, *American Community Survey*.

³⁴⁴ PSRC Macroeconomic Forecast; Washington State Office of Financial Management, *Population and Housing Estimates*; and U.S Census Bureau, *American Community Survey*.

³⁴⁵ King County Office of Performance, Strategy and Budget. (2022, March). *2022 Comprehensive Plan Performance Measures Report*. [\[link\]](#)

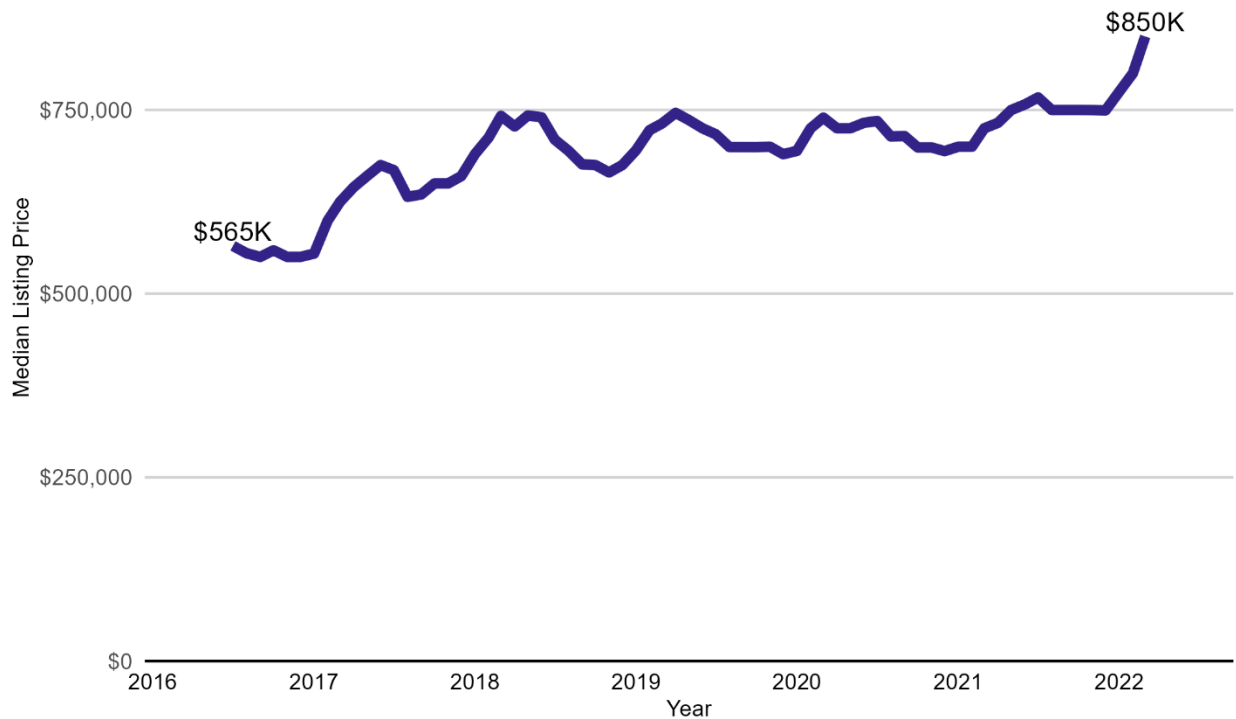
Housing Sales

As shown by Figure 67, the median price for a home in King County has increased dramatically since 2016; the median home listing price increased by about 50 percent between July 2016 and March 2022, from \$565,000 to \$850,000.³⁴⁶ This significantly increases wealth for existing homeowners but puts homeownership out of reach for many residents in King County. A 30-year mortgage for an \$850,000 home with a 20 percent down payment of \$170,000 and an interest rate of five percent would lead to a monthly payment of about \$4,000, including property taxes and homeowners' insurance. A household would need an income of about \$160,000 per year for that monthly payment to be affordable, which is higher than the region's overall median family income of \$134,600.³⁴⁷ Racial disparities in wages, as discussed in the Workforce Characteristics section, contribute to the racial disparities in homeownership in the region.

Figure 67: Median Listing Price in King County

King County Median Listing Price

Federal Reserve Economic Data, July 2016 to March 2022



³⁴⁶ Federal Reserve Bank of St. Louis. (2022). *Median Listing Price in King County, WA*. [\[link\]](#)

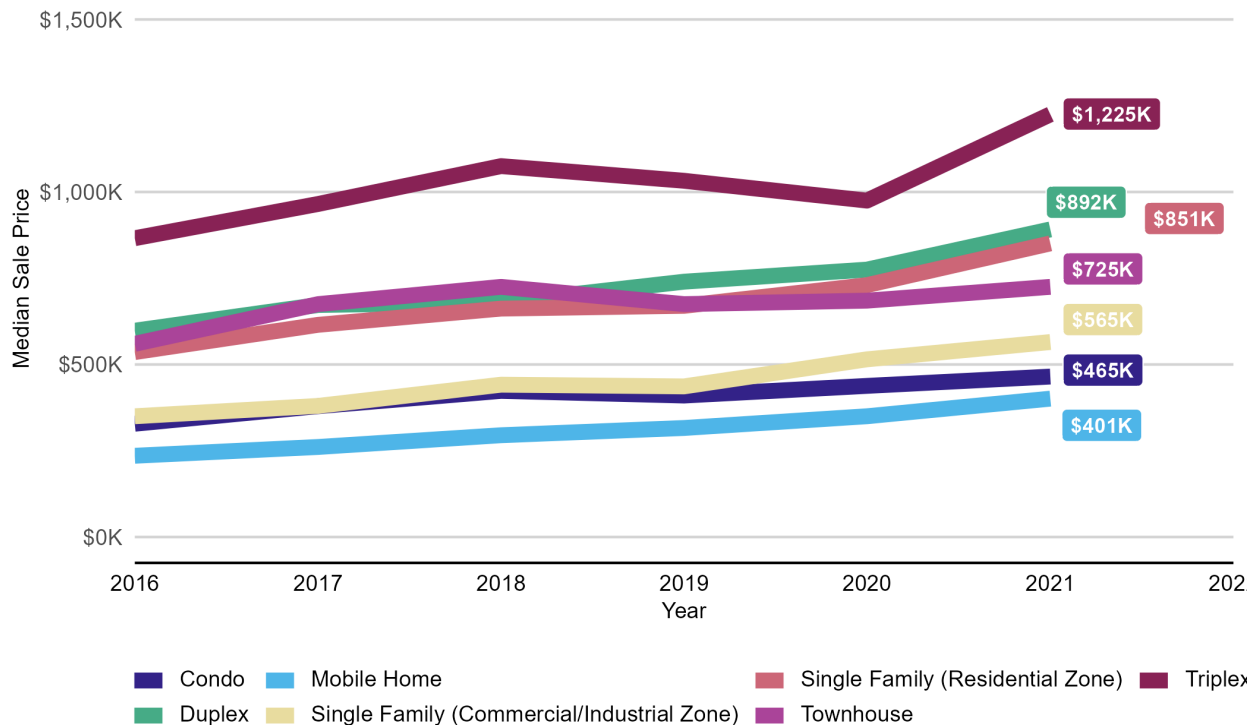
³⁴⁷ U.S. Department of Housing and Urban Development. (2022). *FY 2022 Income Limits Summary*.

Figure 68 shows that sales price of vacant single-family homes increased at the highest rate, more than doubling in price from, 2016 to 2021.³⁴⁸ The sales price for townhomes increased at the slowest rate, indicating that this housing type may become a more affordable option over time, but also has less potential for building wealth.³⁴⁹ Figure 68 shows that triplexes are the most expensive property type; this figure measures the sale price of triplex buildings rather than units within a triplex.

Figure 68: Median Sale price by Property Present Use in King County

King County Median Sale Price by Property Present Use

King County Assessors Office, 2016-2021



Only includes residential properties with sale or warranty deeds. Excludes properties that were sold through a quit claim deed

³⁴⁸ King County Assessor's Office, 2016 to 2021.

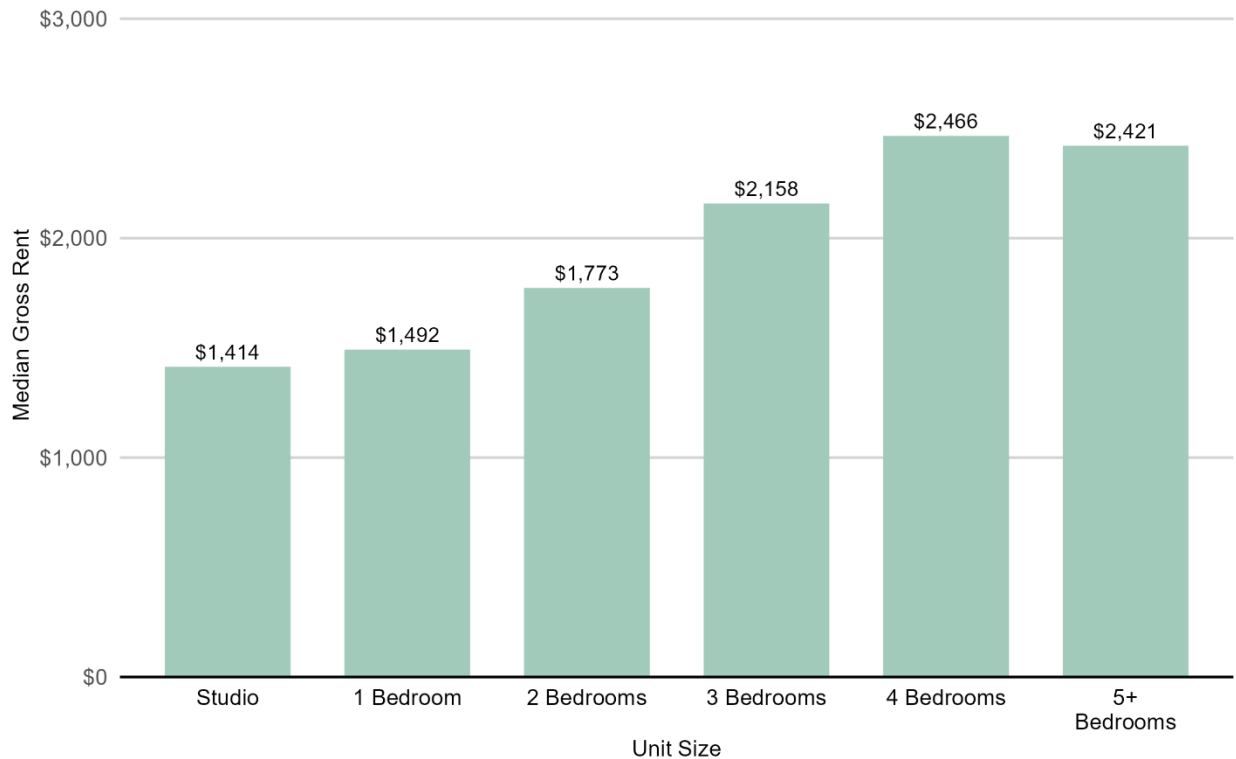
³⁴⁹ King County Assessor's Office, 2016 to 2021.

Rental rates

Figure 69 shows the median gross rent by unit size in King County. The median rent for a studio unit in King County is \$1,414. The most expensive units are four-bedrooms, with a median rent of \$2,466.³⁵⁰ It is not clear why five or more-bedroom rentals are slightly less expensive than four-bedroom units, but these units are less common, creating a larger margin of error.³⁵¹ Rentals with five or more bedrooms available for rent on Zillow are located throughout the county but heavily clustered around the University of Washington, indicating that these units are marketed towards students.³⁵² Many landlords with large single-family homes in this area rent individual rooms out to students or put multiple students on one lease, with rents for each room ranging from \$900 to \$1,250, lower than the average rent of a studio.³⁵³ These rentals are also older buildings, pushing down the by-room rent compared to newer apartment buildings.³⁵⁴

Figure 69: Median Gross Rent by Unit Size in King County

King County Median Gross Rent by Unit Size 5-year ACS 2016-2020



T

³⁵⁰ U.S. Census Bureau. (2022). *Median Gross Rent by Unit Size, ACS 2016-2020*.

³⁵¹ U.S. Census Bureau. (2022). *Median Gross Rent by Unit Size, ACS 2016-2020*.

³⁵² Zillow. (Retrieved 2022, December 27). *Rental Listings*. [\[link\]](#)

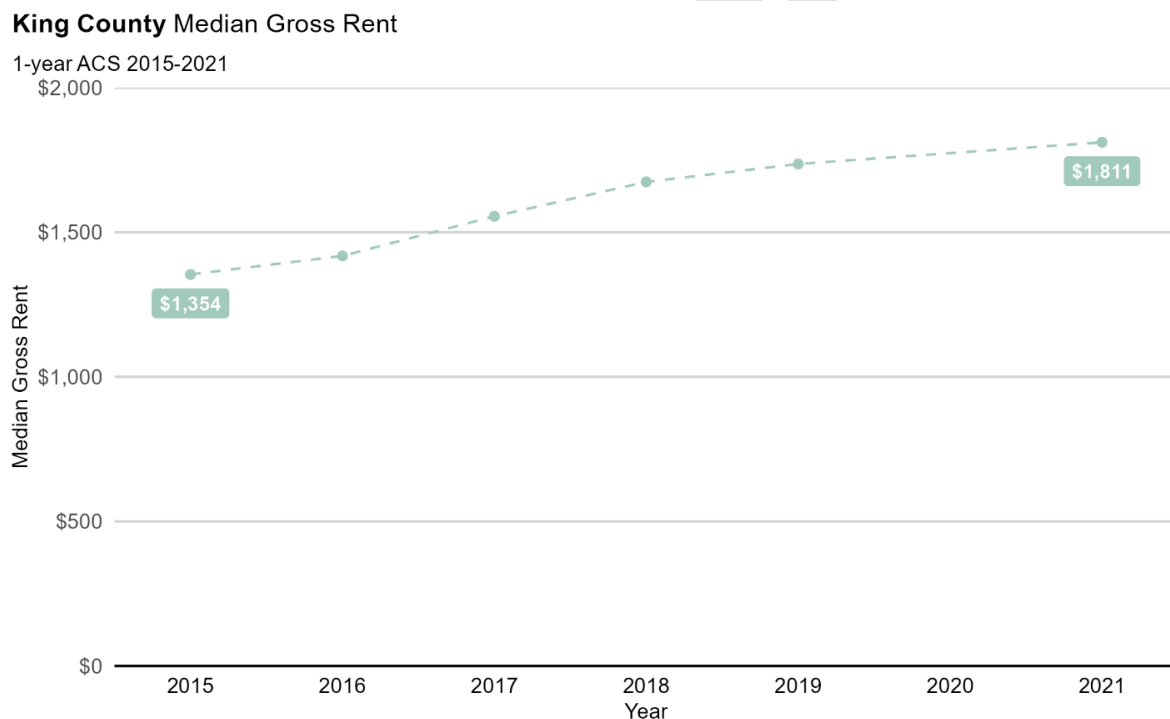
³⁵³ Zillow. (Retrieved 2022, December 27). *Rental Listings*. [\[link\]](#)

³⁵⁴ Zillow. (Retrieved 2022, December 27). *Rental Listings*. [\[link\]](#)

he minimum wage in King County was \$14.49 per hour in 2022. This wage which converts to an annual salary of about \$30,100 for someone working full-time, assuming paid or no vacation time.³⁵⁵ Based on that income, an affordable monthly rent would be about \$750, about half the cost of the median one-bedroom apartment. A single person with an income of 50 percent of King County's AMI in 2022 (\$41,720) can afford a monthly rent of about \$1,040, almost \$400 less than the median gross rent for a studio apartment. A household of four with an income of 50 percent AMI (\$59,560) can afford a monthly rent of about \$1,490, about the median cost of a one-bedroom apartment.

Figure 70 shows the gross median rent in King County from 2015 to 2021. King County's gross median rent increased significantly in this time: 33.8 percent, from \$1,354 to \$1,811.³⁵⁶

Figure 70: Median Gross Rent in King County from 2015 to 2021



2020 data not available due to the impacts of the pandemic on ACS data collection.

³⁵⁵ Washington State Department of Labor & Industries. (Retrieved 2022, December 27). *Minimum Wage*. [\[link\]](#)

³⁵⁶ U.S. Census Bureau. (2022). *Median Gross Rent by Bedroom Size, ACS 2015-2021*.

Housing Affordability and Availability

Figure 71 shows the inventory of housing units that are affordable, but not available, and affordable and available by tenure and income range, for King County.³⁵⁷ Units that are affordable, but not available mean that the unit is occupied by a household at a higher income bracket than what the housing cost is affordable to, such as a unit with rent affordable to households at or below 30 percent AMI occupied by a household that earns the median income. Units that are affordable and available mean the unit is occupied by a household at the same income bracket in which the unit is affordable to, such as a unit affordable to households at or below 80 percent AMI occupied by a household in that income bracket. The homeownership data does not include households with incomes less than or equal to 30 percent AMI because it is such a small subset of the population.

The greatest disparity between number of households and units available in King County is for incomes at or below 30 percent AMI. There are 81,250 cost burdened or severely cost burdened households with incomes less than or equal to 30 percent AMI in King County, but only 22,235 units that are affordable and available to that population.³⁵⁸ Lower income households outnumber the number of affordable and available units in unincorporated King County.³⁵⁹ To account for down-renting, there need to be more units than households in lower-income brackets to ensure every low-income household can live in a unit affordable to their income.

³⁵⁷ U.S. Department of Housing and Urban Development. (2021). *Units Affordable and Available in King County and Unincorporated King County, CHAS 2014-2018*.

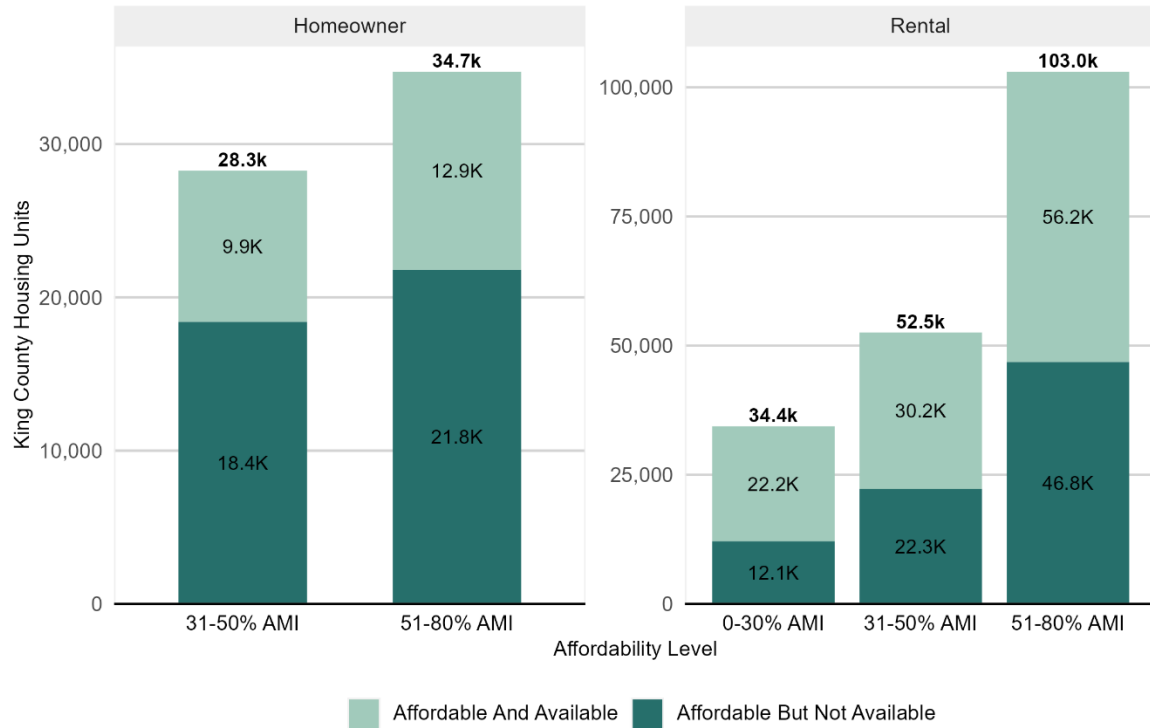
³⁵⁸ U.S. Department of Housing and Urban Development. (2021). *Units Affordable and Available in King County and Unincorporated King County, CHAS 2014-2018*.

³⁵⁹ U.S. Department of Housing and Urban Development. (2021). *Units Affordable and Available in King County and Unincorporated King County, CHAS 2014-2018*.

Figure 71: Affordable and Available Units by AMI and Tenure in King County

King County Affordable and Available Units by AMI and Tenure

CHAS 2014-2018



Special Housing Inventory

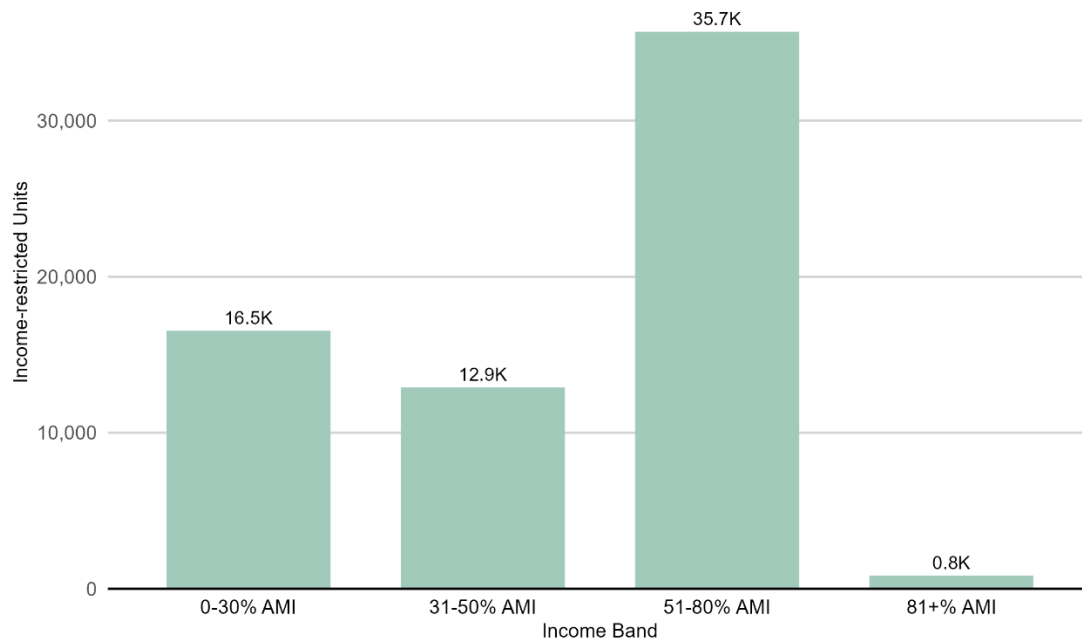
Income-restricted housing

Figure 72 shows the number of income-restricted housing units in King County that are affordable to different income ranges. King County has about 65,900 income-restricted housing units, including permanent supportive housing, which is about 6.4 percent of all housing units in King County.³⁶⁰ Some units are produced through regulatory incentives, but the significant majority are funded through a mix of local, state, federal, and philanthropic funding, tax credits, private debt, and rent from residents. Generally, units restricted at or below 60 percent AMI are rental units, while units restricted to 60 to 100 percent AMI are a mix of homeownership and rental units. Over half of King County income-restricted units are for households between 51 to 80 percent AMI.³⁶¹ Approximately 25 percent of income-restricted housing units serve households at or below 30 percent AMI.³⁶²

Figure 72: Income-restricted Housing Units in King County

King County Income-restricted Housing Units

King County Income-restricted Housing Database, 2021



Data current as of December 31, 2021. Includes homeownership units, care facilities, and group homes. Units in the developr

³⁶⁰ King County Department of Community and Human Services. (2021). *King County Income-Restricted Housing Database*.

³⁶¹ King County Department of Community and Human Services. (2021). *King County Income-Restricted Housing Database*.

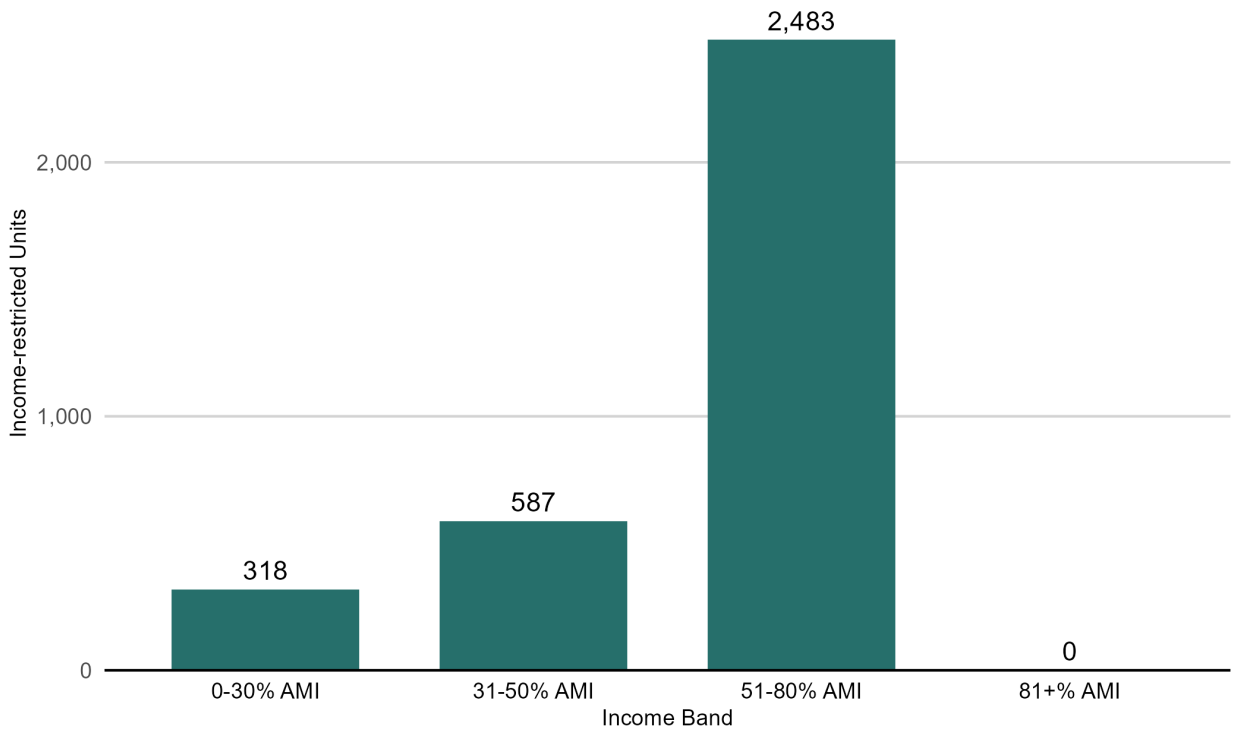
³⁶² King County Department of Community and Human Services. (2021). *King County Income-Restricted Housing Database*.

Figure 73 shows the number of income-restricted housing units in unincorporated King County that are affordable to different income ranges. Unincorporated King County has approximately 3,388³⁶³ units for households at 0 to 30 percent AMI make up a significantly smaller portion of income-restricted units in unincorporated King County (9.4 percent) compared to King County as a whole (25 percent).³⁶⁴ Approximately 73.3 percent of income-restricted units in unincorporated King County are for households between 51 to 80 ^{365,366,367}

Figure 73: Income-restricted Housing Units in Unincorporated King County

Unincorporated King County Income-restricted Housing Units

King County Income-restricted Housing Database, 2021



Data current as of December 31, 2021. Includes homeownership units, care facilities, and group homes. Units in the developr

³⁶³ King County Department of Community and Human Services. (2021). *King County Income-Restricted Housing Database*.

³⁶⁴ King County Department of Community and Human Services. (2021). *King County Income-Restricted Housing Database*.

³⁶⁵ King County Department of Community and Human Services. (2021). *King County Income-Restricted Housing Database*.

³⁶⁶ U.S. Department of Housing and Urban Development. (2021). *Housing Units by Tenure and Unit Size, CHAS 2014-2018*.

³⁶⁷ King County Department of Community and Human Services. (2021). *King County Income-Restricted Housing Database*.

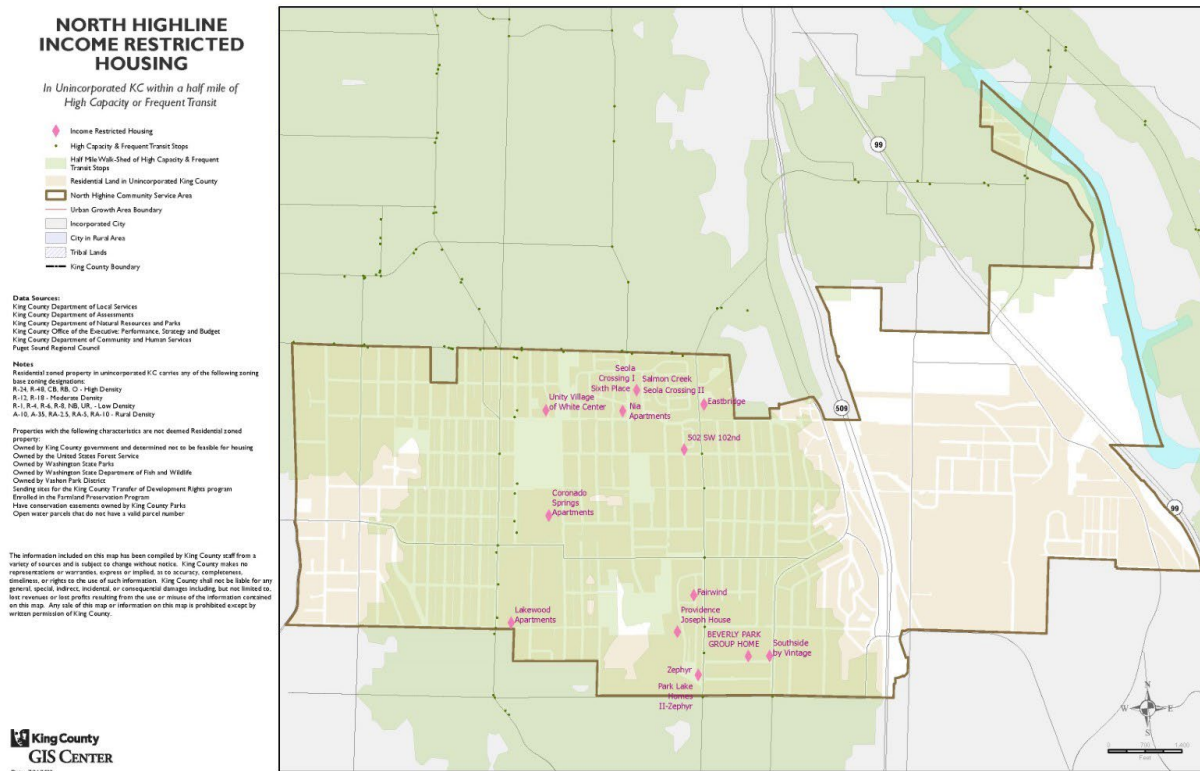
Income restricted housing in unincorporated King County within ½ mile of transit and countywide centers

Of all income-restricted housing units in unincorporated King County, 49 percent, or 1,660 units, are located within one half mile of frequent or high-capacity transit.³⁶⁸ The overwhelming majority of these units are in North Highline and Skyway-West Hill. Maps 1 and 2 show the affordable housing projects within the half mile walkshed in North Highline and Skyway-West Hill, respectively.

The North Highline and Skyway Unincorporated Activity Centers are candidates for designation as “countywide centers,” a new designation from PSRC’s Regional Centers Framework, as of April 2023.³⁶⁹ In North Highline, Coronado Springs Apartments, Coronado Springs Cottages, and Unity Village are in the current activity center, totaling 506 units. In Skyway, the Greentree Apartment Homes and Park Hill Apartments are in the activity center, total 205 units.

Map 1: Income Restricted Housing in North Highline within 1/2 Mile Walkshed of Frequent Transit

Note: these maps will be updated with the most recent available data in the final draft.



³⁶⁸ Original King County staff analysis.

Permanent Supportive Housing

Many of the housing units reserved for the lowest income households are for households exiting homelessness. King County has 6,266 housing units for permanent supportive housing,³⁷⁰ which is a project that offers permanent housing and services to households that are homeless on entry, where the individual or a household member has a condition of disability, such as mental illness, substance abuse, chronic health issues, or other conditions that create multiple and serious ongoing barriers to housing stability.³⁷¹ King County has 1,594 other permanent housing units that either do not require a member of the household to have a disability or do not have additional services.³⁷² Unincorporated King County does not have any permanent supportive housing.³⁷³

Emergency Shelter

In 2021, King County had approximately 6,038 year-round emergency housing beds, which consisted of emergency shelter (4,070 beds), safe haven (84 beds), and transitional housing (1,884 beds), as shown in Figure 74.³⁷⁴ Approximately 75 emergency housing beds are in unincorporated King County.³⁷⁵ Emergency shelter provides temporary shelter for people experiencing homelessness, either for the general population or for a specific population such as youth, families, and survivors of domestic violence.³⁷⁶ Safe haven beds are for people experiencing homelessness with severe mental illness who have been unwilling or unable to participate in services.³⁷⁷ Safe haven beds provide 24-hour residence for these individuals for an unspecified period.³⁷⁸ Transitional housing provides temporary lodging, for no longer than 24 months, for people experiencing homelessness with the goal of transitioning the household into permanent housing.³⁷⁹

³⁷⁰ Permanent supportive housing units are included in the total number of income-restricted units in King County (61,821).

³⁷¹ U.S. Department of Housing and Urban Development. (2021). *HUD 2021 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report*. [\[link\]](#)

³⁷² U.S. Department of Housing and Urban Development. (2021). *HUD 2021 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report*. [\[link\]](#)

³⁷³ Washington State Department of Commerce. (2023). *Updating GMA Housing Elements, HAPT Final County Projections*. [\[link\]](#)

³⁷³ Washington State Department of Commerce. (2023). *Updating GMA Housing Elements, HAPT Final County Projections*. [\[link\]](#)

³⁷⁴ U.S. Department of Housing and Urban Development. (2021). *HUD 2021 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report*. [\[link\]](#)

³⁷⁵ Washington State Department of Commerce. (2023). *Updating GMA Housing Elements, HAPT Final County Projections*. [\[link\]](#)

³⁷⁶ U.S. Department of Housing and Urban Development. (2021, December). *FY 2022 HMIS Data Standards (Manual)*. [\[link\]](#)

³⁷⁷ U.S. Department of Housing and Urban Development. (2021, December). *FY 2022 HMIS Data Standards (Manual)*. [\[link\]](#)

³⁷⁸ U.S. Department of Housing and Urban Development. (2021, December). *FY 2022 HMIS Data Standards (Manual)*. [\[link\]](#)

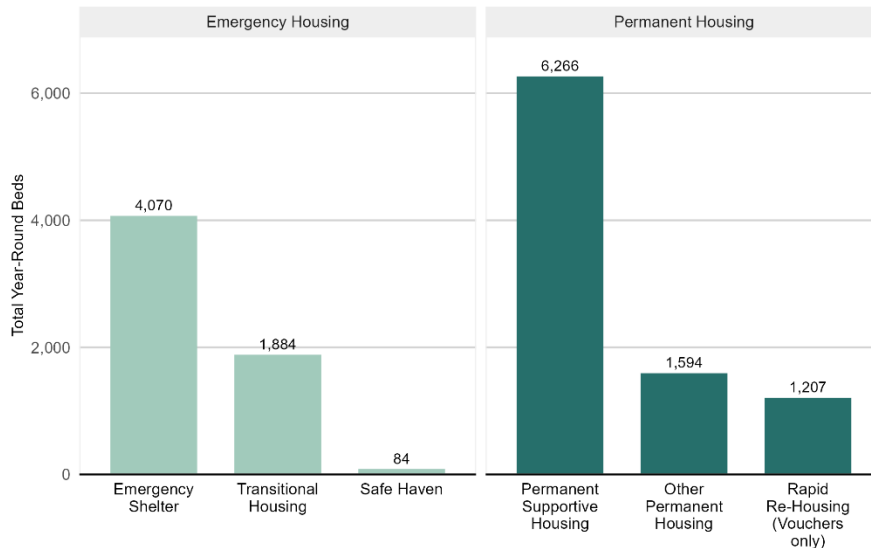
³⁷⁹ U.S. Department of Housing and Urban Development. (2021, December). *FY 2022 HMIS Data Standards (Manual)*. [\[link\]](#)

King County has 264 group homes and 208 retirement facilities.³⁸⁰ Unincorporated King County has seven group homes and four retirement facilities.³⁸¹ Approximately 2.7 percent of King County's group homes and 1.9 percent of retirement facilities are in unincorporated King County.³⁸²

Figure 74: Emergency Housing and Permanent Housing Inventory in King County

King County Emergency Housing and Permanent Housing Inventory

HUD 2021 Housing Inventory Count Report for Seattle/King County COC



³⁸⁰ King County Assessor's Office. (2022). Parcels with Present Use Defined as Group Home or Retirement Facilities, King County

³⁸¹ King County Assessor's Office. (2022). Parcels with Present Use Defined as Group Home or Retirement Facilities, Unincorporated King County

³⁸² King County Assessor's Office. (2022). Parcels with Present Use Defined as Group Home or Retirement Facilities, King County and Unincorporated King County

VI. Racially Disparate Impact Analysis

In alignment with requirements of the Washington State GMA, King County’s CPPs, and the PSRC VISION 2050, this analysis documents and examines the local history of racially exclusive and discriminatory land use and housing practices that lead to racially disparate housing outcomes for residents in unincorporated King County.^{383,384,385,386} This section also analyzes current policies that could be perpetuating harms to BIPOC communities and identifies the 2024 Comprehensive Plan policy and code changes that are helping to undo those harms as required by state law and the CPPs. Revised Code of Washington 36.70A.070(2)(e) requires jurisdictions to identify “local policies, regulations, and practices that have resulted in racially disparate impacts, displacement, and exclusion in housing, including: i) zoning that may have a discriminatory effect; ii) disinvestment; and iii) infrastructure availability.” This analysis also fulfills CPP H-6, CPP H-4n, and CPP H-10.

CPP H-6 requires jurisdictions to:

*Document the local history of racially exclusive and discriminatory land use and housing practices, consistent with local and regional fair housing reports and other resources. Explain the extent to which that history is still reflected in current development patterns, housing conditions, tenure, and access to opportunity. Identify local policies and regulations that result in racially disparate impacts, displacement, and exclusion in housing, including zoning that may have a discriminatory effect, disinvestment, and infrastructure availability. Demonstrate how current strategies are addressing impacts of those racially exclusive and discriminatory policies and practices. The County will support jurisdictions in identifying and compiling resources to support this analysis.*³⁸⁷

CPP H-4n requires jurisdictions to:

Conduct an inventory and analysis in each jurisdiction of existing and projected housing needs of all segments of the population and summarize the findings in the housing element. The inventory and analysis shall include:

n) Areas in the jurisdiction that may be at higher risk of displacement from market forces that occur with changes to zoning development regulations and public capital investments.

CPP H-10 requires jurisdictions to:

Adopt intentional, targeted actions that repair harms to Black, Indigenous, and other People of Color households from past and current racially exclusive and discriminatory land use and housing practices (generally identified through Policy H-6). Promote equitable outcomes in partnership with communities most impacted.

³⁸³ Washington State Department of Commerce (2023). Updating GMA Housing Elements. [\[link\]](#)

³⁸⁴ King County. (2021, December 21). 2021 King County Countywide Planning Policies. (Ordinance 19384). King County. [\[link\]](#)

³⁸⁵ Puget Sound Regional Council (2023). Vision 2050. [\[link\]](#)

³⁸⁶ HB 1220 – 2021-22. [\[link\]](#)

³⁸⁷ King County. (2021, December 21). 2021 King County Countywide Planning Policies. (Ordinance 19384). King County. [\[link\]](#)

This analysis also aligns with the PSRC's VISION 2050, which is the region's long-range plan for growth. The vision for 2050 is to provide exceptional quality of life, opportunity for all, connected communities, a spectacular natural environment, and an innovative, thriving economy.³⁸⁸

The first section within this analysis outlines historic government actions and policies with an explicit racial discriminatory intent. The second section explores 20th and 21st century government policies and practices that contribute to or create racially disparate outcomes in housing. The third section details displacement occurring in unincorporated King County. The fourth section examines how current King County policies, and the 2024 Comprehensive Plan updates, aim to undo past racially exclusive and discriminatory land use and housing practices and identify where policies might be perpetuating harms to BIPOC communities.

This analysis primarily focuses on urban unincorporated areas in King County because they have larger populations and a higher concentration of BIPOC communities than rural unincorporated areas. Understanding the past and current policies that contribute to ongoing harms against BIPOC communities and racially disparate impacts in housing is critical to identifying root causes and undoing these systemic injustices. However, this analysis does not analyze *all* discriminatory policies and programs that existed in unincorporated King County, and rather represents a best effort on the part of the County to analyze its policies for their contribution to racially disparate housing impacts, displacement, and exclusion over the course of its history.

Historically, private property owners, lending institutions, and federal, state and local governments implemented strategies to restrict access to housing and neighborhoods to people based on their race and sometimes religion.³⁸⁹ These strategies perpetuated racial segregation throughout the country, including in unincorporated King County.^{390,391} King County as a jurisdiction has both played a direct role in perpetuating racially disparate outcomes, such as not enforcing the first open housing ordinance it passed, as well as not always taking an explicit stand against these types of policies or reversing them, as shown in this section.

This analysis uses terms such as BIPOC, White, Black, Asian, and Indigenous, when referring to racial groups today and in the past. Several historical texts cited in this analysis use language to describe racial groups that are not appropriate today. These original terms are used within this section when pulling direct quotes and in citations.

Historical Policies with an Explicit Racial Discriminatory Intent

Public policies that have contributed to the racially disparate impact of the current housing crisis are rooted in the explicitly racist practices of the early United States. Some of these policies and practices known to have been enforced or practiced in unincorporated King County include indigenous land dispossession, the Alien Land Law, Japanese internment and incarceration, racial restrictive covenants, and discriminatory lending practices that led to disproportionate access to homeownership. While federal, state, and local governments outlawed many of these overtly racist

³⁸⁸ Puget Sound Regional Council (2023). Vision 2050. [\[link\]](#)

³⁸⁹ University of Washington's Seattle Civil Rights and Labor History Project (2004-2020). *Racial Restrictive Covenants*. [\[link\]](#)

³⁹⁰ Rothstein, R. (2018). *The Color of Law*. New York, NY: Liveright Publishing Corporation.

³⁹¹ University of Washington's Seattle Civil Rights and Labor History Project (2004-2020). *Racial Restrictive Covenants*. [\[link\]](#)

housing practices in the twentieth century, their legacy lives on through zoning, underinvestment in BIPOC neighborhoods, lack of annexation, lack of tenant protections, and other land use patterns and practices.

Broken Treaties, Indigenous Expulsion, and Indigenous Land Dispossession (early 1800's – early 1900's)

The Puyallup, Muckleshoot, Snoqualmie, Suquamish, Tulalip, and Duwamish indigenous tribes have lived and stewarded the lands, waters, and resources in and around King County since time immemorial.³⁹² Early settlers, people mostly of European descent who moved to the region with the intention to stay, arrived in the early 1800s. Upon arrival, they occupied land and consumed resources of importance to Indigenous communities, by claiming hunting and fishing rights and disrupting the tribes' way of living and impacting their survival.^{393,394} Many of these actions violated rights that tribes had reserved unto themselves by terms of treaties with the U.S. including dislocating tribes from their lands.^{395,396,397} The federal government perpetuated such violations by denying the signatory tribes their fishing and hunting rights in much of modern-day Washington State for over a century.³⁹⁸ The first "land laws" in Washington occurred in 1855 where U.S. government used treaties to restrict Indigenous people to reservations to use the rest of Washington territory for White settlements.³⁹⁹

The U.S. Congress enabled other forms of land acquisition through methods created by the Homestead Act and Dawes Act.^{400,401} The Homestead Act in 1862 offered settlers "free" land that was acquired through coercive acts of Indigenous dispossession.⁴⁰² In 1865, the Seattle Board of Trustees banned Native people from Seattle for about two years after the passage of Ordinance 5.^{403,404} In 1887 the federal government passed the Dawes Act,⁴⁰⁵ allowing the government to divide Native reservations to individual tribal members with the intention to assimilate them as

³⁹² Hovenkotter, J. (2020). *King County <-> Indian Tribes: Government to Government Relations*. King County Dept. of Natural Resources and Parks. [\[link\]](#)

³⁹³ Ishisaka, N. (2022, October 17). Why we should transfer 'land back' to Indigenous people. *The Seattle Times*. [\[link\]](#)

³⁹⁴ Green, M. (2020, January 17). From Si'ahl to Seattle: Does a Wealthy City Owe Its First Residents Reparations? *Bitterroot*. [\[link\]](#)

³⁹⁵ Green, M. (2020, January 17). From Si'ahl to Seattle: Does a Wealthy City Owe Its First Residents Reparations? *Bitterroot*. [\[link\]](#)

³⁹⁶ Governor's Office of Indian Affairs. *Treaty of Point Elliot, 1855*. [\[link\]](#)

³⁹⁷ Governor's Office of Indian Affairs. *Treaty of Medicine Creek, 1854*. [\[link\]](#)

³⁹⁸ Green, M. (2020, January 17). From Si'ahl to Seattle: Does a Wealthy City Owe Its First Residents Reparations? *Bitterroot*. [\[link\]](#)

³⁹⁹ Grant, N. (2021). *White Supremacy and the Alien Land Laws of Washington State*. The Seattle Civil Rights and Labor History Project. [\[link\]](#)

⁴⁰⁰ Green, M. (2020, January 17). From Si'ahl to Seattle: Does a Wealthy City Owe Its First Residents Reparations? *Bitterroot*. [\[link\]](#)

⁴⁰¹ Wilma, D (2000, August 14). *Dawes Severalty Act divides Indian reservations among individual members on February 8, 1887*. History Link. [\[link\]](#)

⁴⁰² Wilm, J. (2023, February). *Homesteading and Indigenous Dispossession*. American Panorama. [\[link\]](#)

⁴⁰³ Ott, J. (2014). *Seattle Board of Trustees passes ordinance, calling for removal of Indians from the town, on February 7, 1865*. History Link. [\[link\]](#)

⁴⁰⁴ King County (2015, February 4). *Reflecting on an act of discrimination: County Council recognizes Native American Expulsion Remembrance Day*. [\[link\]](#)

⁴⁰⁵ Also referred to as the General Allotment Act

"responsible farmers."^{406,407} It was not culturally relevant for many Indigenous communities to use land in this way, so they frequently either denied their allotments or used the land in ways the government deemed unsatisfactory.⁴⁰⁸ If Indigenous communities did not use their land in a way intended by the federal government, the federal government could determine Native families to be "incompetent" and take their allotted land.⁴⁰⁹ For example, the federal government took a significant amount of land from Port Madison Reservation, which had been created by the Treaty of Point Elliott in 1855, through this process.⁴¹⁰ By the early 1900's, the Port Madison Reservation became a "checkerboard" reservation with some land owned by the Suquamish and some land owned by non-Natives or the federal government, making building housing difficult.⁴¹¹ The federal government claimed part of this land and sold it to developers, who then used racial restrictive covenants to only allow for White homebuyers.⁴¹²

By 1910, Seattle's settler population surged and about 1,000 to 3,000 Native people experienced homelessness, and some starved to death.⁴¹³ Today, King County government exists on and exerts power over land that is expropriated from indigenous people.⁴¹⁴ Despite being the original stewards of this land, and bearing unfair treatment for centuries, indigenous people continue to be uniquely burdened today.⁴¹⁵

Chinese Exclusion, Alien Land Laws, and Japanese Internment and Incarceration (1864-1967)

In 1864, the Washington Territory passed an alien land law that allowed non-citizens to own land, but this was designed to use White immigrants to displace Indigenous communities.⁴¹⁶ During this time, Chinese populations and immigration grew in the region, including in a bustling enclave in Seattle called Chinatown.⁴¹⁷ Anti-Chinese sentiment grew in the region during the hard economic times of the 1870's and mid-1880's as White workers viewed Chinese residents as economic competition because businesses generally paid Chinese workers less than White workers.⁴¹⁸ The federal government passed the Chinese Exclusion Act in 1882, halting nearly all Chinese immigration for ten years.⁴¹⁹ After this law passed, Seattle Mayor Henry Yesler and Judge Thomas Burke advocated for the expulsion of Chinese residents in Seattle.⁴²⁰ In the mid-1880's, the anti-Chinese sentiment began to turn violent with the goal of pushing Chinese residents out of the

⁴⁰⁶ Wilma, D (2000, August 14). *Dawes Severalty Act divides Indian reservations among individual members on February 8, 1887*. History Link. [\[link\]](#)

⁴⁰⁷ Canby, W. C. (2019, December 30). *American Indian Law in a Nutshell*. 7th Edition 2020. pgs. 24-28.

⁴⁰⁸ Reyna, L. (2023, April 5). Suquamish use federal cash to build housing, bring citizens back. *Crosscut*. [\[link\]](#)

⁴⁰⁹ Reyna, L. (2023, April 5). Suquamish use federal cash to build housing, bring citizens back. *Crosscut*. [\[link\]](#)

⁴¹⁰ Reyna, L. (2023, April 5). Suquamish use federal cash to build housing, bring citizens back. *Crosscut*. [\[link\]](#)

⁴¹¹ Reyna, L. (2023, April 5). Suquamish use federal cash to build housing, bring citizens back. *Crosscut*. [\[link\]](#)

⁴¹² Reyna, L. (2023, April 5). Suquamish use federal cash to build housing, bring citizens back. *Crosscut*. [\[link\]](#)

⁴¹³ Green, M. (2020). *From Si'ahl to Seattle: Does a Wealthy City Owe Its First Residents Reparations?* Bitterroot. [\[Link\]](#)

⁴¹⁴ Green, M. (2020, January 17). *From Si'ahl to Seattle: Does a Wealthy City Owe Its First Residents Reparations?* Bitterroot. [\[link\]](#)

⁴¹⁵ Land, T. (2020, November 9). For the Duwamish tribe, Seattle's first people, injustice echoes today. *King 5*. [\[link\]](#)

⁴¹⁶ Grant, N. (2021). *White Supremacy and the Alien Land Laws of Washington State*. The Seattle Civil Rights and Labor History Project. [\[link\]](#)

⁴¹⁷ Grant, N. (2021). *White Supremacy and the Alien Land Laws of Washington State*. The Seattle Civil Rights and Labor History Project. [\[link\]](#)

⁴¹⁸ Dougherty, P. (2013, November 17). *Mobs forcibly expel most of Seattle's Chinese residents beginning on February 7, 1886*. Historylink. [\[link\]](#)

⁴¹⁹ Chinese Exclusion Act of 1882, Pub. L. No. 47-71, 22 Stat. 58 (1882). [\[link\]](#)

⁴²⁰ Dougherty, P. (2013, November 17). *Mobs forcibly expel most of Seattle's Chinese residents beginning on February 7, 1886*. Historylink. [\[link\]](#)

region.⁴²¹ On September 28, 1885, labor organizations and other community members from multiple cities in Western Washington met in Seattle to organize to drive Chinese residents from the Washington Territory, advocating for the use of force if necessary.⁴²² In the months following this meeting, Chinese residents were attacked in and driven out from Squak (renamed Issaquah in 1899), the Black Diamond area, and Tacoma.⁴²³

By February 1886, about 400 Chinese residents, approximately half of the Chinese residents who had lived in Seattle and nearly five percent of the City's population, left the area due to the threats of violence.⁴²⁴ In February 1885, a violent mob of Seattle residents used force to push nearly 300 Chinese residents onto ships leaving Seattle.⁴²⁵ Gradually, the remaining Chinese residents also left the area, only leaving a few dozen Chinese residents in Seattle.⁴²⁶ The Chinese population in Seattle did not return to the 1885 population levels of 950 people for twenty years.⁴²⁷ In 1889, Washington adopted a state constitution that restricted non-citizens from owning land in most situations.⁴²⁸ Due to the federal government's Immigration Act of 1790, Asian people were prohibited from becoming naturalized citizens during this time.⁴²⁹

By the early 1900's, the Japanese community grew significantly in the United States.⁴³⁰ The Japanese community found significant economic success, with one Japanese-owned business for every 22 Japanese residents.⁴³¹ Hostility from White Washingtonians grew significantly in reaction to the economic success of the Japanese community.⁴³² In 1921, Washington adopted the Alien Land Law, which went further than the state constitutional prohibition of non-citizen land ownership by barring non-citizens from leasing or renting land.⁴³³ This was passed after Japanese people

⁴²¹ Dougherty, P. (2013, November 17). *Mobs forcibly expel most of Seattle's Chinese residents beginning on February 7, 1886*. Historylink. [\[link\]](#)

⁴²² (1885, September 29). Anti-Chinese Movement. *San Francisco Bulletin*. [\[link\]](#)

⁴²³ Dougherty, P. (2013, November 17). *Mobs forcibly expel most of Seattle's Chinese residents beginning on February 7, 1886*. Historylink. [\[link\]](#)

⁴²⁴ Dougherty, P. (2013, November 17). *Mobs forcibly expel most of Seattle's Chinese residents beginning on February 7, 1886*. Historylink. [\[link\]](#)

⁴²⁵ Dougherty, P. (2013, November 17). *Mobs forcibly expel most of Seattle's Chinese residents beginning on February 7, 1886*. Historylink. [\[link\]](#)

⁴²⁶ Dougherty, P. (2013, November 17). *Mobs forcibly expel most of Seattle's Chinese residents beginning on February 7, 1886*. Historylink. [\[link\]](#)

⁴²⁷ Dougherty, P. (2013, November 17). *Mobs forcibly expel most of Seattle's Chinese residents beginning on February 7, 1886*. Historylink. [\[link\]](#)

⁴²⁸ Grant, N. (2021). *White Supremacy and the Alien Land Laws of Washington State*. The Seattle Civil Rights and Labor History Project. [\[link\]](#)

⁴²⁹ Grant, N. (2021). *White Supremacy and the Alien Land Laws of Washington State*. The Seattle Civil Rights and Labor History Project. [\[link\]](#)

⁴³⁰ Grant, N. (2021). *White Supremacy and the Alien Land Laws of Washington State*. The Seattle Civil Rights and Labor History Project. [\[link\]](#)

⁴³¹ Grant, N. (2021). *White Supremacy and the Alien Land Laws of Washington State*. The Seattle Civil Rights and Labor History Project. [\[link\]](#)

⁴³² Grant, N. (2021). *White Supremacy and the Alien Land Laws of Washington State*. The Seattle Civil Rights and Labor History Project. [\[link\]](#)

⁴³³ Grant, N. (2021). *White Supremacy and the Alien Land Laws of Washington State*. The Seattle Civil Rights and Labor History Project. [\[link\]](#)

became prominent farmers in the region, including on Vashon Island, Renton and South King County.^{434,435,436}

After the 1941 bombing of Pearl Harbor, the American government forcibly removed and imprisoned 110,000 people of Japanese ancestry, two-thirds of whom were American citizens from the West Coast.⁴³⁷ The U.S. interned and incarcerated far more Japanese people than people of other ancestries connected to the Axis powers, such as German and Italian residents.⁴³⁸ Seattle news coverage during World War II shows that non-Japanese residents felt more intense racial animosity towards Japanese people than German or Italian people.⁴³⁹

Japanese residents who were interned or incarcerated during World War II often lost their homes, businesses, and farms.⁴⁴⁰ After Japanese people were interned and incarcerated, a group of farmers and businessmen from the Auburn Valley stole their property and advocated against their return to the West Coast.^{441,442} For those who did return, the league advocated for boycotting Japanese-grown produce and were against landowners renting or selling their land to former internees.⁴⁴³ Most Japanese farmers from the Renton area and Vashon Island did not return after they were released from incarceration^{444,445} For those that did return, the Alien Land Laws continued restricting their access to land until the law's repeal in 1967.⁴⁴⁶ While the Alien Land Law was passed by Washington State, King County did its due diligence in enforcing it.⁴⁴⁷ A 1923 newspaper article explains how a King County Superior Court Judge fined a realtor \$750 for aiding and abetting M. Miyagawa in owning farmland on Vashon Island.⁴⁴⁸

Racial Restrictive Covenants (1920s-1960s)

Racial restrictive covenants refer to various types of documents such as deeds, plats, and homeowner's association's bylaws, used by property owners to restrict the sale of a property to

⁴³⁴ Grant, N. (2021). *White Supremacy and the Alien Land Laws of Washington State*. The Seattle Civil Rights and Labor History Project. [\[link\]](#)

⁴³⁵ Haulman, B, and Larson, A. (2005). Mary Matsuda Gruenawald. *Vashon History*. [\[link\]](#)

⁴³⁶ Boba, E. (April 2020). *Japanese growers in the Renton area are among families ordered incarcerated on May 5, 1942*. History Link. [\[link\]](#)

⁴³⁷ Takami, D. (1998). *World War II Japanese American Internment—Seattle/King County*. History Link. [\[link\]](#)

⁴³⁸ Krona, R. (2004-2020). *World War II and Japanese Internment in the Seattle Star*. The Seattle Civil Rights & Labor Project History. [\[link\]](#)

⁴³⁹ Krona, R. (2004-2020). *World War II and Japanese Internment in the Seattle Star*. The Seattle Civil Rights & Labor Project History. [\[link\]](#)

⁴⁴⁰ Krona, R. (2004-2020). *World War II and Japanese Internment in the Seattle Star*. The Seattle Civil Rights & Labor Project History. [\[link\]](#)

⁴⁴¹ Hobbs, A. (2017, February). *75 Years Ago, Japanese Internment Sparked Economic and Cultural Fears*. The Olympian. [\[link\]](#)

⁴⁴² Small, A. (1945, August 12). Outsider looks at Pacific Northwest. *The Seattle Times*. [\[link\]](#). Accessed via the Seattle Public Library Archives.

⁴⁴³ Westneat, D. (1995, August 22). Town of Thomas Calls them home - Japanese-American residents to gather after 50-year absence. *Seattle Times*. [\[link\]](#). Accessed via the Seattle Public Library Archives.

⁴⁴⁴ Boba, E. (April 2020). *Japanese growers in the Renton area are among families ordered incarcerated on May 5, 1942*. History Link. [\[link\]](#)

⁴⁴⁵ Densho (2023). *Terminology*. [\[link\]](#)

⁴⁴⁶ Boba, E. (April 2020). *Japanese growers in the Renton area are among families ordered incarcerated on May 5, 1942*. History Link. [\[link\]](#)

⁴⁴⁷ Seattle Daily Times (1923, June 3). Realty Man Convicted Under Alien Land Law. *Seattle Daily Times*. [\[link\]](#)

⁴⁴⁸ Seattle Daily Times (1923, June 3). Realty Man Convicted Under Alien Land Law. *Seattle Daily Times*. [\[link\]](#)

someone based on their race and sometimes religion.⁴⁴⁹ Property owners recorded racial restrictive covenants with the King County auditor's office to protect the legal validity of the documents.⁴⁵⁰ In the early 20th century, the use of racial restrictive covenants increased in King County as the region's Black population increased.^{451,452} Private land development companies, homeowners, and neighborhood groups utilized these covenants to block Black, and other people of color (and sometimes Jewish) households from moving into certain neighborhoods.⁴⁵³ The federal government endorsed the practice, with the Federal Housing Administration (FHA) recommending the use of racial restrictive covenants to safeguard neighborhoods from declining property values because they believed the presence of non-White residents in a neighborhood would lower its property values.^{454,455} The FHA's 1935 *Underwriting Manual* states, "If a neighborhood is to retain stability it is necessary that properties shall continue to be occupied by the same social and racial classes. A change in social or racial occupancy generally leads to instability and a reduction in values."⁴⁵⁶ Racial restrictive covenants were an enforceable contract and homeowners risked forfeiting their property if they violated it by selling their home to a restricted party.⁴⁵⁷

Deeds with racial restrictive covenants have been found in several properties and neighborhoods throughout unincorporated King County, such as Fall City, Vashon Island and White Center.^{458,459} For example, Boulevard Park's Cedarhurst Division 1 & 2, covering 208 parcels, had a covenant that read:

*No part of said property shall ever be used or occupied by any person of the Ethiopian, Malay, of any Asiatic race, and the grantees, their heirs, personal representatives or assigns, shall never place any such person in the possession or occupancy of said property, or any part thereof, nor permit the said property, or any part thereof, ever to be used or occupied by any such person excepting only employees in the domestic service on the premises of persons qualified hereunder as occupants and users and residing on the premises.*⁴⁶⁰

Racial Restrictive covenants heavily impacted the racial makeup of a neighborhood because excluded households were forced to live in areas that did not have such covenants. For example, in Seattle, this confined BIPOC households to the Central District and the International District, as they were considered among the very few "open neighborhoods."⁴⁶¹ Black and other households of

⁴⁴⁹ Racial Restrictive Covenants Project Washington State (2022). *Understanding Racial Restrictive Covenants and their Legacy*. Civil Rights and Labor History Consortium / University of Washington. [\[link\]](#)

⁴⁵⁰ Racial Restrictive Covenants Project Washington State (2022). *Understanding Racial Restrictive Covenants and their Legacy*. Civil Rights and Labor History Consortium / University of Washington. [\[link\]](#)

⁴⁵¹ Silva, C. (2009). *Racial Restrictive Covenants History*. The Seattle Civil Rights and Labor History Project. [\[link\]](#)

⁴⁵² Abe, D., Taylor, Q. (2014). From Memphis and Mogadishu: The History of African Americans in King County, Washington, 1858-2014. *BlackPast*. [\[link\]](#)

⁴⁵³ Silva, C. (2009). *Racial Restrictive Covenants History*. The Seattle Civil Rights and Labor History Project. [\[link\]](#)

⁴⁵⁴ Racial Restrictive Covenants Project Washington State (2022). *Understanding Racial Restrictive Covenants and their Legacy*. Civil Rights and Labor History Consortium / University of Washington. [\[link\]](#)

⁴⁵⁵ Rothstein, R. (2018). *The Color of Law*. New York, NY: Liveright Publishing Corporation.

⁴⁵⁶ Rothstein, R. (2018). *The Color of Law*. New York, NY: Liveright Publishing Corporation.

⁴⁵⁷ University of Washington's Seattle Civil Rights and Labor History Project (2004-2020). *Racial Restrictive Covenants*. [\[link\]](#)

⁴⁵⁸ White Center is part of current day North Highline.

⁴⁵⁹ University of Washington's Seattle Civil Rights and Labor History Project (2004-2020). *Racial Restrictive Covenants*. [\[link\]](#)

⁴⁶⁰ University of Washington's Seattle Civil Rights and Labor History Project (2004-2020). *Racial Restrictive Covenants*. [\[link\]](#)

⁴⁶¹ Silva, C. (2009). *Racial Restrictive Covenants History*. The Seattle Civil Rights and Labor History Project. [\[link\]](#)

color were forced into the rental market because racial restrictive covenants blocked homeownership opportunities during a time when home prices were much more affordable for first time homebuyers than they are today.⁴⁶² This significantly impeded on their ability to build equity and generational wealth.⁴⁶³ These racial restrictive covenants significantly lowered the housing supply available to Black and other residents of color, leading to an increase in rental prices for those communities.⁴⁶⁴

In 1917, the Supreme Court ruled in *Buchanan v. Warley* that the U.S. Constitution prohibited racial segregation ordinances.⁴⁶⁵ This ended state-sponsored racial restrictions on property, but the Court did not stop the private market's use of certain segregationist tools.⁴⁶⁶ This led to the proliferation of racial restrictive covenants across King County between the 1920s through 1948 adopted by the private market.⁴⁶⁷ In 1948, the Supreme Court ruled in *Shelley v. Kraemer* that racial restrictive covenants violate the Fourteenth Amendment and were legally unenforceable by the government.⁴⁶⁸ While this served as a milestone against the use of racial restrictive covenants, it did not end their use.⁴⁶⁹ While they were not legally enforceable, they also were not illegal to establish and enforce privately.⁴⁷⁰ King County did not pass fair housing legislation that prohibited racial restrictive covenants until 1964.⁴⁷¹

Through the 1960s, Black communities continued to be blocked and excluded from housing in Washington because of their race.⁴⁷² According to a 1961 Washington Law Review article, large portions of the housing market exclude BIPOC communities “for reasons apart from their personal worth or ability to pay.”⁴⁷³ This report stated that new housing went to White residents, who already had a larger housing supply available to them.⁴⁷⁴ This led to BIPOC communities, particularly Black residents, paying more for housing compared to White residents.⁴⁷⁵

Nationally, Black households who managed to purchase a home despite racist barriers, paid interest rates far beyond what White households paid.⁴⁷⁶ Nationally and locally, disparities in interest rates were common throughout much of the 20th century and continue to occur

⁴⁶² Racial Restrictive Covenants Project Washington State (2022). *Homeownership by race 1960-2020 – King County*. Civil Rights and Labor History Consortium/University of Washington. [\[link\]](#)

⁴⁶³ Racial Restrictive Covenants Project Washington State (2022). *Homeownership by race 1960-2020 – King County*. Civil Rights and Labor History Consortium/University of Washington. [\[link\]](#)

⁴⁶⁴ Up for Growth and ECONorthwest (2020). *Housing Underproduction in Washington State*. Up for Growth. [\[link\]](#)

⁴⁶⁵ Majumdar, R. (2007). Racially Restrictive Covenants in the State of Washington: A Primer for Practitioners. *Seattle University Law Review*: 30 (1095-1117). [\[link\]](#)

⁴⁶⁶ Majumdar, R. (2007). Racially Restrictive Covenants in the State of Washington: A Primer for Practitioners. *Seattle University Law Review*: 30 (1095-1117). [\[link\]](#)

⁴⁶⁷ Silva, C. (2009). *Racial Restrictive Covenants History*. The Seattle Civil Rights and Labor History Project. [\[link\]](#)

⁴⁶⁸ Silva, C. (2009). *Racial Restrictive Covenants History*. The Seattle Civil Rights and Labor History Project. [\[link\]](#)

⁴⁶⁹ Silva, C. (2009). *Racial Restrictive Covenants History*. The Seattle Civil Rights and Labor History Project. [\[link\]](#)

⁴⁷⁰ Silva, C. (2009). *Racial Restrictive Covenants History*. The Seattle Civil Rights and Labor History Project. [\[link\]](#)

⁴⁷¹ King County. (1964). Resolution 27544. *King County Archives Series 124, Box 105*.

⁴⁷² Morris, A. & Ritter, D. (1962). *Racial Minority Housing in Washington*. (Volume 37). Washington Law Review. [\[link\]](#)

⁴⁷³ Morris, A. & Ritter, D. (1962). *Racial Minority Housing in Washington*. (Volume 37). Washington Law Review. [\[link\]](#). Page 132.

⁴⁷⁴ King County Department of Community and Human Services. (2021, November). *Initial Health through Housing Implementation Plan 2022-2028*. [\[link\]](#)

⁴⁷⁵ Morris, A. & Ritter, D. (1962). *Racial Minority Housing in Washington*. (Volume 37). Washington Law Review. [\[link\]](#)

⁴⁷⁶ Rothstein, R. (2018). *The Color of Law*. New York, NY: Liveright Publishing Corporation.

today.^{477,478,479} Black households were willing to pay these high housing costs because the housing supply available to them was so limited.⁴⁸⁰

Housing discrimination became illegal for both private and public market actors when the federal government passed the 1968 Fair Housing Act.⁴⁸¹ Locally, the legacy of racial restrictive covenants lives on through sustained patterns of segregation and lack of BIPOC, namely Black, household wealth.^{482,483,484}

Long-Term Economic Impact of Explicitly Racist Discriminatory Policies (1950s-Present)

Private and public actors' enforcement of explicit racial discriminatory policies and practices that blocked homeownership opportunities for BIPOC residents critically contributed to the racial wealth gap.⁴⁸⁵ Homeownership has consistently been the primary, most effective mechanism for wealth building in the U.S.⁴⁸⁶

In 1950, the King County homeownership rate for BIPOC households was nearly 30 percent less than the White homeownership rate reflecting the impact of racial restrictive covenants, redlining, and other discriminatory housing practices, in addition to employment and wage discrimination.^{487,488} Between 1960 to 1970, there was a slight increase in BIPOC homeownership rates in King County, reflecting progress in enacting policies to address the discrimination.^{489,490,491} Between 1970 to 1980, BIPOC homeownership rates decreased from 50 percent to 45 percent, never surpassing the 50 percent peak, likely reflective of the exponential increase in housing prices at the time.^{492,493} As described in the *Household Characteristics* section, Black households

⁴⁷⁷ Hanifa, R. (2021, February). *High-income Black homeowners receive higher interest rates than low-income white homeowners*. Joint Center for Housing Studies of Harvard University. [\[link\]](#)

⁴⁷⁸ Central Seattle Community Council Federation (1975, July). *Redlining and Disinvestment in Central Seattle: How Banks are Destroying our Neighborhoods*. Seattle Archives. [\[link\]](#)

⁴⁷⁹ Logani, I. (2021). *The Racial Wealth Gap is the Housing Gap*. The Office of Lieutenant Governor Denny Heck. [\[link\]](#)

⁴⁸⁰ Rothstein, R. (2018). *The Color of Law*. New York, NY: Liveright Publishing Corporation.

⁴⁸¹ Racial Restrictive Covenants Project Washington State (2022). *Understanding Racial Restrictive Covenants and their Legacy*. Civil Rights and Labor History Consortium / University of Washington. [\[link\]](#)

⁴⁸² Silva, C. (2009). *Racial Restrictive Covenants History*. The Seattle Civil Rights and Labor History Project. [\[link\]](#)

⁴⁸³ Logani, I. (2021). *The Racial Wealth Gap is the Housing Gap*. The Office of Lieutenant Governor Denny Heck. [\[link\]](#)

⁴⁸⁴ King County Department of Community and Human Services. (2020). *2019 King County Analysis of Impediments to Fair Housing Choice*. [\[link\]](#)

⁴⁸⁵ Logani, I. (2021). *The Racial Wealth Gap is the Housing Gap*. The Office of Lieutenant Governor Denny Heck. [\[link\]](#)

⁴⁸⁶ Logani, I. (2021). *The Racial Wealth Gap is the Housing Gap*. The Office of Lieutenant Governor Denny Heck. [\[link\]](#)

⁴⁸⁷ ECONorthwest (2023). *Redlining and Wealth Loss: Measuring the Historical Impacts of Racist Housing Practices in King County* (0032 Appendix B). Prepared for King County Wastewater Treatment Division. [\[link\]](#)

⁴⁸⁸ ECONorthwest analysis of National Historical GIS data (IPUMS, 1940–2000 and American Community Survey 5-Year, 2019)

⁴⁸⁹ ECONorthwest (2023). *Redlining and Wealth Loss: Measuring the Historical Impacts of Racist Housing Practices in King County* (0032 Appendix B). Prepared for King County Wastewater Treatment Division. [\[link\]](#)

⁴⁹⁰ : ECONorthwest analysis of National Historical GIS data (IPUMS, 1940–2000 and American Community Survey 5-Year, 2019)

⁴⁹¹ King County. (1964). Resolution 27544. *King County Archives Series 124, Box 105*.

⁴⁹² ECONorthwest (2023). *Redlining and Wealth Loss: Measuring the Historical Impacts of Racist Housing Practices in King County* (0032 Appendix B). Prepared for King County Wastewater Treatment Division. [\[link\]](#)

⁴⁹³ : ECONorthwest analysis of National Historical GIS data (IPUMS, 1940–2000 and American Community Survey 5-Year, 2019)

in unincorporated King County are still far more likely to be renters, whereas White and Asian households in unincorporated King County are more likely to own their home.⁴⁹⁴

Home values began exponentially increasing in the 1970's, pushing homeownership out of reach for many Black families.⁴⁹⁵ By the time federal, state, and local governments outlawed explicitly racist housing policies in the mid-twentieth century, White Americans had already built substantial wealth from appreciating home values that Black families had been previously blocked from buying due to their race.⁴⁹⁶ According to estimates by ECONorthwest, King County BIPOC households lost between \$12 billion and \$34 billion intergenerationally since 1950.⁴⁹⁷ ECONorthwest based this estimate on the loss of wealth from not realizing home value appreciation over time, rental payments that never turned into wealth, and wealth lost to lower home value appreciations for BIPOC owned homes compared to White owned homes.⁴⁹⁸ Black households were the most disproportionately impacted by this loss of wealth.⁴⁹⁹ Black households lost a range of \$105,000 to \$306,000 per household, compared to other non-White households who lost between \$32,000 and \$85,000 per household.⁵⁰⁰ In addition to the housing barriers imposed by this racial wealth gap, post-1970s practices such as exclusionary zoning, underinvestment, lack of housing stability policies, and displacement contribute to racial housing injustices that exist currently.

While the racially discriminatory housing policies discussed in this analysis significantly contribute to the racial wealth gap, racial discrimination in other sectors, such as education and employment, intersect and compound racial economic injustices. As described in the *Workforce Profile* section, wage gaps exist between people with lower and higher levels of education and there are stark wage differences by race and ethnicity in King County. Due to barriers of access, large percentages of Black, Native, and Latinx people in the Seattle region do not have college degrees which hinders one's ability to secure a living wage job.⁵⁰¹ However, increasing educational attainment alone will not alleviate racial workforce inequities. In the Seattle region, White workers without a high school diploma earn about the same income on average as Black workers with an associate degree.⁵⁰² Discrimination in housing, education, employment, and other institutions, interact with and compound one another to result in certain racial groups having significantly lower incomes than others.⁵⁰³ As a result, many BIPOC households have lower levels of wealth and can be systematically excluded from neighborhoods with higher housing prices.

⁴⁹⁴ U.S. Census Bureau. (2022) *Age Range by Tenure, 5-year ACS 2016-2020*

⁴⁹⁵ Racial Restrictive Covenants Project Washington State (2022). *Homeownership by race 1960-2020 – King County*. Civil Rights and Labor History Consortium/University of Washington. [\[link\]](#)

⁴⁹⁶ Racial Restrictive Covenants Project Washington State (2022). *Homeownership by race 1960-2020 – King County*. Civil Rights and Labor History Consortium/University of Washington. [\[link\]](#)

⁴⁹⁷ ECONorthwest (2023). *Redlining and Wealth Loss: Measuring the Historical Impacts of Racist Housing Practices in King County* (0032 Appendix B). Prepared for King County Wastewater Treatment Division. [\[link\]](#)

⁴⁹⁸ ECONorthwest (2023). *Redlining and Wealth Loss: Measuring the Historical Impacts of Racist Housing Practices in King County* (0032 Appendix B). Prepared for King County Wastewater Treatment Division. [\[link\]](#)

⁴⁹⁹ ECONorthwest (2023). *Redlining and Wealth Loss: Measuring the Historical Impacts of Racist Housing Practices in King County* (0032 Appendix B). Prepared for King County Wastewater Treatment Division. [\[link\]](#)

⁵⁰⁰ ECONorthwest (2023). *Redlining and Wealth Loss: Measuring the Historical Impacts of Racist Housing Practices in King County* (0032 Appendix B). Prepared for King County Wastewater Treatment Division. [\[link\]](#)

⁵⁰¹ Langston, et al. (2021). *Advancing Workforce Equity In Seattle A Blueprint for Action*. PolicyLink and USC Equity Research Institute. [\[Link\]](#)

⁵⁰² Langston, et al. (2021). *Advancing Workforce Equity In Seattle A Blueprint for Action*. PolicyLink and USC Equity Research Institute. [\[Link\]](#)

⁵⁰³ Mineo, L. (2021, June 3). A look at how and why we got there and what we can do about it. The Harvard Gazette. [\[link\]](#)

Policies with a Racially Disparate Impact

The 20th century civil rights movement made great strides toward eliminating explicitly racist housing policies through laws like the Fair Housing Act. At the same time, however, jurisdictions continued to exacerbate racially disparate impacts in housing through seemingly race-neutral policies, such as zoning, lack of investment in communities of color, and lack of housing stability policies. This section summarizes the County's fair housing law, tenant protections, and policies that contribute to racial disparities in housing in unincorporated King County.

Weaknesses in Fair Housing Protections

In 1964, King County prohibited explicit racial discrimination in the housing market in response to the activism of the civil rights movement.⁵⁰⁴ Over time, the federal, state, and many local governments, including King County, have adopted strong fair housing protections. In practice, however, these laws do not fully prevent racially disparate outcomes in the housing market. BIPOC residents in unincorporated King County have been more likely to rent than own compared to White residents over the past several decades.⁵⁰⁵ Research has found racial discrimination in the rental market, in particular racial discrimination against Black tenants.^{506, 507, 508} Fair housing laws are difficult to enforce, especially without other tenant protections in place.^{509, 510, 511} In addition, the effectiveness of fair housing protections is reduced if housing regulations and policies, such as zoning and investment decisions, are not designed to ensure housing access to every income level.

King County's First Fair Housing Law

In the mid-twentieth century, Washington state and local governments began considering legislation to prohibit racial discrimination in the real estate market. In 1957, unincorporated King County residents were covered by limited fair housing protections through the passage of the state Law Against Discrimination.⁵¹² Under this law, tenants could not be denied publicly assisted housing because of race, creed, color, or national origin, but the law did not apply to private-market housing.⁵¹³ In the 1959 case *O'Meara v. Board of Discrimination*, the Washington State Supreme Court struck down the provision of the law relating to housing because the law did not apply the anti-discrimination requirements equally to both publicly assisted and private housing.⁵¹⁴ In 1962, President John F. Kennedy signed Executive Order 11063 which prohibited discrimination because

⁵⁰⁴ King County. (1964). Resolution 27544. *King County Archives Series 124, Box 105*.

⁵⁰⁵ Decennial Census 1980-2010, 5 year ACS 2020

⁵⁰⁶ Schwemm, R.G. (2007). Why Do Landlords Still Discriminate (and What Can Be Done About It)?, *The John Marshal Law Review*, 40(2), 455-511. [\[link\]](#)

⁵⁰⁷ Johnson, O. (2011). The last plank: rethinking public and private power to advance fair housing. *University of Pennsylvania Journal of Constitutional Law*, 13(5), 1191-1234. [\[link\]](#)

⁵⁰⁸ Rosen, E., Garboden, P. M. E., & Cossyleon, J. E. (2021). Racial Discrimination in Housing: How Landlords Use Algorithms and Home Visits to Screen Tenants. *American Sociological Review*, 86(5), 787–822. [\[link\]](#)

⁵⁰⁹ Routhier, G. The Case for Considering Renter Insecurity as an Indicator of Federal Fair Housing Progress. *J. Hum. Rights Soc. Work* 6, 287–297 (2021). [\[link\]](#)

⁵¹⁰ Tighe, J. R., Hatch, M. E., & Mead, J. (2017). Source of Income Discrimination and Fair Housing Policy. *Journal of Planning Literature*, 32(1), 3–15. [\[link\]](#)

⁵¹¹ Oyama, R. (2009). Do not (re)enter: the rise of criminal background tenant screening as violation of the fair housing act. *Michigan Journal of Race & Law*, 15(1), 181-222. [\[link\]](#)

⁵¹² Washington State Legislature (1957). Session Laws of the State of Washington Regular Session, Thirty-Fifth Legislature. Chapter 37. p. 107. [\[link\]](#)

⁵¹³ Washington State Legislature (1949) Senate Bill 12. [\[link\]](#)

⁵¹⁴ *O'Meara v. Board Against Discrimination*. 58 Wn.2d 793 (1961) [\[link\]](#)

of race, color, creed, or national origin in federally owned and assisted housing.⁵¹⁵ Washington state and King County did not adopt any protections against racial discrimination in private housing for unincorporated King County residents until 1964.⁵¹⁶

In 1964, King County was the first jurisdiction in Washington State to pass a law prohibiting discrimination in private real estate transactions, four years before the federal Fair Housing Act of 1968.⁵¹⁷ The law prohibited discrimination in the public and private housing market in unincorporated King County based on race, color, religion, ancestry, or national origin.⁵¹⁸ The law was very controversial when it was passed, with 543 people delivering petitions to the County in opposition to the law.⁵¹⁹ This fair housing law also had significant support, including from the King County School District Superintendent Donald L. Kruzner, East Shore Unitarian Church, and Clyde Hill Baptist Church.^{520, 521, 522}

The County law was adopted a day before Seattle voters voted down a similar fair housing measure.⁵²³ At the time, unincorporated King County residents were unable to pursue referendums, preventing the law from being overturned on the ballot.⁵²⁴ King County Prosecutor Charles O. Carroll claimed the ordinance was adopted in an illegal manner, so he refused to enforce the measure.⁵²⁵ Between the time this law was passed, and the federal Fair Housing Act of 1968 was adopted, no complaints were filed, likely because the County Prosecutor publicly refused to investigate complaints.⁵²⁶ Even if there were no housing discrimination complaints filed under this law, BIPOC residents, especially Black residents, clearly faced housing discrimination during this time period, including violence. For example, soon after several Black families moved to an unincorporated area near Kent, someone shot at their homes in the middle of the night.^{527, 528} Soon after this incident, another Black resident's home in the area was bombed.^{529, 530}

⁵¹⁵ Executive Order 11063, 3 C.F.R. 652 (1962) [\[link\]](#)

⁵¹⁶ Smith, L. (1965, December 12). Statewide Parley: United Effort to Solve Race Issues Urged. *Seattle Daily Times*. [\[link\]](#).

⁵¹⁷ Smith, L. (1965, December 12). Statewide Parley: United Effort to Solve Race Issues Urged. *Seattle Daily Times*. [\[link\]](#).

⁵¹⁸ King County. (1964). Resolution 27544. *King County Archives Series 124, Box 105*.

⁵¹⁹ Williams, F. (1964, March 7). Petition Hist County's Open Housing Act. *Seattle Post-Intelligencer*. [\[link\]](#)

⁵²⁰ Buckingham, M., Board Chairman of Missions for Clyde Hill. (1964, January 22). *Letter to King County Commissioners*. Puget Sound Regional Archives. King County Miscellaneous Filing 8262.

⁵²¹ Logan, G. President of Board of Trustees for East Shore Unitarian Church. (1964, February 10). *Letter to King County Commissioners*. Puget Sound Regional Archives. King County Miscellaneous Filing 8270.

⁵²² Kruzner, D., King County Schools Superintendent. (1964, March 4). *Letter to King County Commissioners*. Puget Sound Regional Archives. King County Miscellaneous Filing 8282

⁵²³ (1964, March 11). Braman Elected; Open Housing, Transit Amendment Are Swamped. *Seattle Post-Intelligencer*. [\[link\]](#)

⁵²⁴ Washington State Attorney General. (1964, March 13). *Counties –Legislative Power – County Commissioners – Initiative and Referendum – No Constitutional or Statutory Provision Providing for Direct Legislation by County Residents*. AGO 63-64 No. 91. [\[link\]](#)

⁵²⁵ Williams, F. (1964, March 17). County Open Housing Held Not Subject to Referendum. *Seattle Post-Intelligencer*. [\[link\]](#)

⁵²⁶ Bergsman, J. (1968, April 18). County Has Not Had to Invoke Its Housing Law. *Seattle Daily Times*. [\[link\]](#)

⁵²⁷ Wright, D. (1963, October 27). Shotgun Fired at 2 Negro Homes. *Seattle Daily Times*. [\[link\]](#)

⁵²⁸ As noted in the introduction, some terms to describe racial groups throughout history are not appropriate. This section includes citations that use this language, to portray the historical context as accurately as possible.

⁵²⁹ Youths Bomb Negro Home in Kent Area. (1963, November 1). *Seattle Daily Times*. [\[link\]](#)

⁵³⁰ As noted in the introduction, some terms to describe racial groups throughout history are not appropriate. This section includes citations that use this language to portray the historical context as accurately as possible.

Adding Additional Protected Classes to Fair Housing Laws

These early fair housing laws made significant progress towards racial justice by prohibiting discrimination based on race, color, religion, ancestry, and national origin. These first fair housing laws did not include sex and familial status.⁵³¹ When multiple marginalized identities intersect, the difficulty in attaining housing compounds, especially for BIPOC residents.⁵³² In addition, these anti-discrimination laws provided BIPOC residents with limited protections because government and private actors continued to adopt policies with a racially discriminatory impact without overtly discriminating based on race.^{533, 534}

In 1974, the federal government amended the Fair Housing Act to add sex as a protected class.⁵³⁵ King County revisited the open-housing law in 1980.⁵³⁶ The most controversial part of the proposed County ordinance was prohibiting discrimination based on parental status.^{537, 538} During the 1970's, many Puget Sound families, including in unincorporated King County, were discriminated against in the rental market for having children, ranging from being evicted due to children, charged higher rent, or denied housing.^{539, 540, 541, 542, 543, 544, 545}

Research performed in the 1970's and 1980's found that exclusionary policies against families with children were more prevalent in tight rental markets and that these policies affected BIPOC and female-headed families more than white and male-headed families.⁵⁴⁶ According to the *Seattle Daily Times*, the vacancy rate in unincorporated King County while the Council was deliberating the ordinances ranged between two to four percent, indicating a tight market that put families with children at a disadvantage compared to households without children, likely creating a racially disparate impact.⁵⁴⁷ Unincorporated King County residents delivered a petition with hundreds of signatures opposed to the ordinance to the King County Council, similarly to the petition opposing the County's first fair housing law.⁵⁴⁸

⁵³¹ King County. (1964). Resolution 27544. *King County Archives Series 124, Box 105*.

⁵³² Beltran, T., Allen, A. M., Lin, J., Turner, C., Ozer, E. J., & Wilson, E. C. (2019). Intersectional Discrimination Is Associated with Housing Instability among Trans Women Living in the San Francisco Bay Area. *International journal of environmental research and public health*, 16(22), 4521. [\[link\]](#)

⁵³³ Davidson, M., & Turner, W. (1970). Fair housing and federal law: where are we. *Human Rights*, 1(1), 36-58. [\[link\]](#)

⁵³⁴ Glasser, G. (1975). The fair housing act of 1968: its success and failure. *Suffolk University Law Review*, 9(4), 1312-1339. [\[link\]](#)

⁵³⁵ United States Senate Bill 3066 (1974) *Housing and Community Development Act of 1974* [\[link\]](#)

⁵³⁶ King County. (1980). *Proposed Ordinance 80-246*. King County Archives 305 Box 105.

⁵³⁷ King, W. (1981, January 6). Council delays housing-bias revisions. *Seattle Daily Times*. [\[link\]](#)

⁵³⁸ King, W. (1981, January 13). Housing: County Council bans bias against children. *Seattle Daily Times*. [\[link\]](#)

⁵³⁹ Fancher, M. (1979, March 9). Royer, Hildt seek broad open-housing law. *Seattle Daily Times* [\[link\]](#)

⁵⁴⁰ Suffia, D. (1979, January 3). St. Albion tenants take battle to court. *Seattle Daily Times*. [\[link\]](#)

⁵⁴¹ Reiner, C. (1979, March 16). City Council hears testimony on renting bias. *Seattle Daily Times* [\[link\]](#)

⁵⁴² Lane, P. (1979, March 18). Fair housing for families? Well... *Seattle Daily Times*. [\[link\]](#)

⁵⁴³ Rental Classifieds. (1970, January 10.) 2 WEEKS RENT FREE. *Seattle Post-Intelligencer*. [\[link\]](#)

⁵⁴⁴ Rental Classifieds. (1973, January 11). DELUXE large 2-Bedroom \$170. *Seattle Post-Intelligencer* [\[link\]](#)

⁵⁴⁵ 232 Houses, Unfur,. Gen. Classifieds. (1970, January 19). LAKE Washington, 2 ½ bedrooms. *Seattle Daily Times*. [\[link\]](#)

⁵⁴⁶ Golubock, C. (1983, September 26-27). *Housing Discrimination Against Families with Children: A Growing Problem of Exclusionary Practices*. [Paper presentation]. A Sheltered Crisis: The State of Fair Housing in the Eighties, United States Commission on Civil Rights, Washington, D.C. [\[link\]](#)

⁵⁴⁷ King, W. (1981, January 6). Council delays housing-bias revisions. *Seattle Daily Times*. [\[link\]](#)

⁵⁴⁸ Residents of Silverwood Park Apartments. (1981) *Petition to Oppose Ordinance 80-246 in its entirety*. King County Archives. Series 305, Box 105.

After a year of deliberation, the King County Council passed Ordinance 5280 which expanded the law to include prohibitions against discrimination based on age, sex, marital status, sexual orientation, disability, and some limited prohibitions on discrimination based on family status.^{549, 550} Under this law, apartments with an adults-only policy prior to the adoption of the ordinance could maintain that policy under the ordinance.^{551, 552} The ordinance also allowed apartments with 40 or more units to consider familial status so long as at least half of the units were rented out without regard to familial status.⁵⁵³ The law was amended again in 1986 to define marital status and amend enforcement procedures.⁵⁵⁴ In 1991, the County amended the law to allow for housing for people 55 years of age and older as an exception to the protections for families with children.⁵⁵⁵

In 1988, the federal government passed the Fair Housing Amendments Act which added disability and familial status to classes protected against housing discrimination and created administrative enforcement authority for HUD.⁵⁵⁶ This law also significantly limited adults-only policies allowed in housing projects.⁵⁵⁷ In 1992, King County Executive Tim Hill transmitted an ordinance to amend the County's fair housing laws to be substantially equivalent to the federal Fair Housing Act so the County could continue to receive federal funding for fair housing activities.⁵⁵⁸

Later that year, the King County Council passed the ordinance which, in addition to aligning with the federal law, also made participation in the Section 8 program (called Housing Choice Vouchers today) a protected class, 26 years before Washington state.^{559, 560} The County added Section 8 program participation as a protected class to increase access to housing for low-income households.⁵⁶¹ BIPOC residents, women, and people with disabilities are disproportionately represented among Housing Choice Voucher recipients, so prohibiting discrimination against these program participants improves housing access for these individuals.^{562, 563}

King County amended the fair housing law to update enforcement provisions in 1998 and reflect County departmental reorganization in 2001.^{564, 565} In 2006, Washington State amended state laws against discrimination to include sexual orientation, which was defined to also include gender

⁵⁴⁹ King County (1981) Ordinance 5280 [\[link\]](#)

⁵⁵⁰ King, W. (1981, January 13). Housing: County Council bans bias against children. *Seattle Daily Times*. [\[link\]](#)

⁵⁵¹ King, W. (1981, January 13). Housing: County Council bans bias against children. *Seattle Daily Times* [\[link\]](#)

⁵⁵² King County Council. (1981). King County Councilmember Bill Reams Adopted Amendment for Ordinance 5280. King County Archives. Series 305, Box 105.

⁵⁵³ King County Council. (1981). King County Councilmember Bill Reams Adopted Amendment for Ordinance 5280. King County Archives. Series 305, Box 105.

⁵⁵⁴ King County (1986) Ordinance 07816

⁵⁵⁵ King County (1991) Ordinance 10153.

⁵⁵⁶ United States House Bill 1158 (1988) *Fair Housing Amendments Act of 1988*. [\[link\]](#)

⁵⁵⁷ United States House Bill 1158 (1988) *Fair Housing Amendments Act of 1988*. [\[link\]](#)

⁵⁵⁸ King County Executive. (1992, May 13). *Transmittal to Council to Amend the Fair Housing Ordinance*. King County Archives Series 305, Box 297.

⁵⁵⁹ King County (1998) Ordinance 10469

⁵⁶⁰ Revised Code of Washington 59.18.255

⁵⁶¹ Lee, M. Administrator of King County Office of Civil Rights and Compliance. (1992, March 3). *Fair Housing Ordinance Amendments Memorandum*. King County Archives. Series 663, Box 7.

⁵⁶² Tighe, J. R., Hatch, M., and Mead, J. (2016, October 7). Source of Income Discrimination and Fair Housing Policy. *Journal of Planning Literature*, 32(1), 3-15. [\[link\]](#)

⁵⁶³ Fasanelli, A. and Tegeler, P. (2019, November 30). Your Money's No Good Here: Combatting Source of Income Discrimination in Housing. *American Bar Association Human Rights Magazine*. 44(3). [\[link\]](#)

⁵⁶⁴ King County (1998) Ordinance 10469

⁵⁶⁵ King County (2001) Ordinance 14199

identity.⁵⁶⁶ King County then added gender identity to its housing, employment, and public accommodation laws.⁵⁶⁷ In 2018, shortly after the state passed a similar law, King County amended the housing anti-discrimination protections for Section 8 program participants to include all alternative sources of income, such as Social Security benefits and child support.^{568,569} The County's fair housing law was most recently updated in 2019 when the County passed an ordinance to ensure the definition of service animal aligned with the State's definition and sexual orientation and gender identity were separated into distinct protected classes.⁵⁷⁰

The Fair Housing Act applies to policies that have a discriminatory effect on protected classes, not just explicitly discriminatory policies and actions. Soon after the federal government passed the Fair Housing Act, civil rights activists throughout the country pushed the legal theory through lawsuits that policies that create a disparate impact, even if not overtly discriminating against a protected class, could violate the Fair Housing Act.⁵⁷¹ In 1974, the 8th Circuit Court of Appeals in St. Louis ruled that policies with a discriminatory effect, even if not overtly discriminatory, could violate the Fair Housing Act of 1968.⁵⁷² Over the years, different federal circuits adopted different standards for plaintiffs to prove discriminatory effect, making it difficult for people to bring cases relying on this concept.⁵⁷³ In 2015, the Supreme Court ruled that disparate impact claims could be brought under the Fair Housing Act, however, the plaintiff's burden of proof is incredibly high.⁵⁷⁴

Just Cause Eviction Protections and Fair Housing

King County adopted local fair housing protections often before the federal and state governments, but the lack of tenant protections such as just-cause eviction protections significantly reduced the effectiveness of these ordinances.⁵⁷⁵ Just-cause eviction protections, which limit the reasons a landlord could evict a tenant, did not exist statewide or in unincorporated King County until 2021.⁵⁷⁶

Prior to these tenant protections, a landlord could evict an unincorporated King County tenant with no cause, making it difficult for any tenant to prove racial discrimination led to the eviction.⁵⁷⁷ In 2019, unincorporated King County had more no-cause evictions filed than any other jurisdiction countywide.⁵⁷⁸ That year, 19.8 percent of all no-cause evictions in King County were in unincorporated King County, even though only 3.5 percent of King County renter households live in unincorporated King County (13,894 households) and only 6.9 percent of all the evictions in the

⁵⁶⁶ Washington State Legislature (2006) House Bill 2661 [\[link\]](#)

⁵⁶⁷ Chan, S. (2006, March 28). Civil-rights protection OK'd for transgender individuals. *Seattle Times*. [\[link\]](#). Accessed via the Seattle Public Library Archives.

⁵⁶⁸ Washington State Legislature (2018) Engrossed Second Substitute House Bill 2578 [\[link\]](#)

⁵⁶⁹ King County (2018) Ordinance 18708 [\[link\]](#)

⁵⁷⁰ King County (2019) Ordinance 19026 [\[link\]](#)

⁵⁷¹ Ahrend, K. (1996). Effect, or No Effect: A Comparison of Prima Facie Standards Applied in "Disparate Impact" Cases Brought Under the Fair Housing Act (Title VIII). *Washington and Lee Journal of Civil Rights and Social Justice*. (2)1. [\[link\]](#)

⁵⁷² *United States v. City of Black Jack, Missouri*, 508 F.2d 1179 (8th Cir. 1974)

⁵⁷³ Ahrend, K. (1996). Effect, or No Effect: A Comparison of Prima Facie Standards Applied in "Disparate Impact" Cases Brought Under the Fair Housing Act (Title VIII). *Washington and Lee Journal of Civil Rights and Social Justice*. (2)1. [\[link\]](#)

⁵⁷⁴ *Texas Department of Housing and Community Affairs v. Inclusive Communities Project, Inc.* 576 U.S. ____ (2015)

⁵⁷⁵ Vasquez, J. and Gallagher, S. (2022, May 17). *Promoting Housing Stability Through Just-Cause Eviction Legislation*. National Low Income Housing Coalition. [\[link\]](#)

⁵⁷⁶ King County (2021) Ordinance 19311 [\[link\]](#)

⁵⁷⁷ Smith, R. (2019, February 8). Landlord Goes Off on Racist Ramble at Hearing for Eviction Reform. *The Stranger*. [\[link\]](#)

⁵⁷⁸ King County Bar Association Housing Justice Project. 2019 – A Year of Evictions [\[link\]](#)

County happened in unincorporated areas.⁵⁷⁹ 580 Evictions disparately impact Black households as they are more likely to be renters than any other racial group in unincorporated King County.⁵⁸¹

King County first considered just cause eviction protections in 1989. That year, King County Executive Tim Hill transmitted a just-cause eviction ordinance to the Council, but the Council did not adopt the ordinance.⁵⁸² Tenant advocates pushed for the ordinance to protect tenants from discrimination and retaliation. King County Councilmember Cynthia Sullivan introduced a just-cause ordinance five times between 1989 and 1993, but the proposed ordinance was not passed.⁵⁸³

During this time, unincorporated tenants raised concerns with King County councilmembers that no-cause notices were used by landlords as a form of retaliation against tenants who tried to enforce their rights. For example, in 1992, a property manager in Shoreline, which was unincorporated at the time, sent no-cause eviction notices to several tenants after they raised concerns about apartment rule changes, filed complaints with the County about code violations, and filed complaints with HUD about fair housing violations.⁵⁸⁴ Tenants sent a letter to their County councilmember regarding the situation, who did reach out to the property manager, but the Council did not pass a just-cause eviction ordinance.⁵⁸⁵

2021 Tenant Protections

In 2021, Washington state passed just-cause eviction statewide.⁵⁸⁶ Soon after, the County passed a suite of tenant protections to help tenants maintain stable housing.⁵⁸⁷ The County ordinance:

- reduced barriers to housing by limiting upfront charges required at move-in and allowing longer move-in costs payment plans than what is required in state law;
- created more housing stability by providing stronger protections against eviction than and requiring a longer rent increase notice period than what is prescribed in the state law;
- protected undocumented tenants by prohibiting landlords from requiring prospective tenants to provide a Social Security Number; and
- adopted other tenant protections.

Since this law passed, landlords will not be able to use no-cause eviction notices to get around fair housing protections. King County has led both locally and nationally on fair housing protections, such as passing the first fair housing law in Washington state and providing anti-discrimination protections for Section 8 voucher participants in 1992 – when most states still do not have this

⁵⁷⁹ King County Bar Association Housing Justice Project. *2019 – A Year of Evictions* [\[link\]](#)

⁵⁸⁰ U.S. Census Bureau. (2022). *Tenure by Household Size, 5-year ACS 2016-2020*

⁵⁸¹ U.S. Census Bureau. (2022) *Age Range by Tenure, 5-year ACS 2016-2020*

⁵⁸² King County Council. (1989, September 13). *Proposed Ordinance 89-740*. King County Archives, Series 307, Box 15.

⁵⁸³ King County Council. (1989, September 13). *Proposed Ordinance 89-740*. King County Archives, Series 307, Box 15.

⁵⁸⁴ Pryne, E. (1992, April 24). Tenants Fight Eviction – Seven Families Accuse Manager of Retaliation. *The Seattle Times*. [\[link\]](#). Accessed via the Seattle Public Library Archives.

⁵⁸⁵ Pryne, E. (1992, April 24). Tenants Fight Eviction – Seven Families Accuse Manager of Retaliation. *The Seattle Times*. [\[link\]](#). Accessed via the Seattle Public Library Archives.

⁵⁸⁶ Washington State Legislature. (2021). House Bill 1236. [\[link\]](#)

⁵⁸⁷ King County (2021) Ordinance 19311. [\[link\]](#)

protection in 2023.⁵⁸⁸ Fair housing laws have had some success in reducing overt racial discrimination in housing and housing financing but have not reduced segregated housing patterns.⁵⁸⁹ The success of fair housing protections depends heavily on housing regulations, such as those that govern the landlord-tenant relationship.⁵⁹⁰

Exclusionary Zoning

Zoning is a practice used by planners to divide land into different categories based on their designated use and purpose.⁵⁹¹ In the late 1800s, Germany created the concept of zoning to keep nuisances, such as polluting industries, away from incompatible land uses such as residential areas.⁵⁹² Beginning in the early 1900s, cities throughout the U.S. adopted zoning policies which were soon leveraged to maintain segregation.⁵⁹³

In 1917, the U.S. Supreme Court ruled in *Buchanan v. Warley* that cities could not explicitly use zoning to divide cities by race.⁵⁹⁴ However, contemporary exclusionary zoning can create the same patterns of segregation as policies pre- *Buchanan v. Warley*.⁵⁹⁵ Exclusionary zoning laws restrict the types of homes that can be built in specific areas.⁵⁹⁶ Examples of this include minimum lot size requirements, base densities per dwelling unit, minimum square footage requirements, building height limits, and disallowing multifamily homes.⁵⁹⁷ Single-family zoning, which is prominent in jurisdictions within King County, and low-density zoning, which is prominent in unincorporated King County, are considered exclusionary.⁵⁹⁸ Large minimum lot size requirements are considered a form of exclusionary zoning as they reduce affordability by restricting the number of dwellings that can exist on a certain sized property.⁵⁹⁹ Urban minimum lot area requirements are considered large, and thus exclusionary, when they are at or above 5,000 square feet.⁶⁰⁰ From 1963-1993, King County's minimum lot area requirements were above 5,000 square feet, in both rural and urban areas.^{601,602}

In the wake of *Buchanan v. Warley*, some planners were explicit in their segregationist goals for zoning.⁶⁰³ The City of Seattle hired St. Louis city planner Harlan Bartholomew as a consultant for

⁵⁸⁸ Poverty & Race Research Action Council. (2023, January). *Expanding Choice: Practical Strategies for Building a Successful Housing Mobility Program*. [\[link\]](#)

⁵⁸⁹ Jargowsky, P. (2019, August 19). The Fair Housing Act at 50: Successes, Failures, and Future Directions. *Housing Policy Debate*. (29)5. [\[link\]](#)

⁵⁹⁰ Jargowsky, P. (2019, August 19). The Fair Housing Act at 50: Successes, Failures, and Future Directions. *Housing Policy Debate*. (29)5. [\[link\]](#)

⁵⁹¹ Municipal Research and Services Center of Washington (2023). *Development Regulations and Zoning*. MRSC. [\[link\]](#)

⁵⁹² Talen, E. (2012). *Zoning and Diversity in Historical Perspective*. (Volume 11, Issue 4) Sage Journals. [\[link\]](#)

⁵⁹³ Freeman, L. (2021, July). *Build race equity into zoning decisions*. Brookings. [\[link\]](#)

⁵⁹⁴ Freeman, L. (2021, July). *Build race equity into zoning decisions*. Brookings. [\[link\]](#)

⁵⁹⁵ Rigsby, E. (2016, June). *Understanding Exclusionary Zoning and Its Impact on Concentrated Poverty*. The Century Foundation. [\[link\]](#)

⁵⁹⁶ Rouse, C., Bernstein, J., Knudsen, H. Zhang, J. (2021, June). *Exclusionary Zoning: Its Effect on Racial Discrimination in the Housing Market*. The White House. [\[link\]](#)

⁵⁹⁷ Rouse, C., Bernstein, J., Knudsen, H. Zhang, J. (2021, June). *Exclusionary Zoning: Its Effect on Racial Discrimination in the Housing Market*. The White House. [\[link\]](#)

⁵⁹⁸ Lens, M. (2021, September). *Low-Density Zoning, Health, And Health Equity*. Health Affairs. [\[link\]](#)

⁵⁹⁹ Jaffe, E. (2020, January). *Why minimum lot sizes are a growing affordability problem*. Medium. [\[link\]](#)

⁶⁰⁰ Gray, N. (2019, June). *Do Minimum Lot Size Rules Matter? Strong Towns*. [\[link\]](#)

⁶⁰¹ King County (1963, April). Resolution 25789. *Journal of Proceedings of County Commissioners*. [\[link\]](#)

⁶⁰² King County (1988). 21.08.080 Zoning Code Book. Accessed via King County Council Clerk.

⁶⁰³ Rothstein, R. (2014). *The Making of Ferguson: Public Policies at the Root of its Troubles*. Economic Policy Institute. [\[link\]](#)

Seattle's first zoning ordinance in 1923. Bartholomew previously stated that his goals in St. Louis's plan were to "preserve the more desirable residential neighborhoods," and to prevent movement into "finer residential districts ... by colored people."⁶⁰⁴ The strategy employed to achieve this was the use of single-family zoning, as Black people often could not afford those homes.⁶⁰⁵ These statements reveal Bartholomew's racist motivation for zoning.⁶⁰⁶ However, zoning ordinances did not explicitly use racial terms such as "Black neighborhoods", so the practice was and is deemed legal under the 1917 *Buchanan v. Warley* Supreme Court ruling.⁶⁰⁷ In the years that followed the 1917 *Buchanan v. Warley* Supreme Court decision, cities across the country adopted Bartholomew's zoning methods.^{608,609}

The FHA was established in 1934 to facilitate homeownership throughout the country, primarily through providing mortgage insurance so banks and other private lenders would offer more loans to prospective homebuyers.⁶¹⁰ Fueled by FHA-backed programs and subsidies, homeownership rates dramatically increased for primarily White families residing in single-family homes.⁶¹¹ The FHA created a manual for developers which stated that racial restrictive covenants were "more effective than a zoning ordinance in providing protection from adverse influences," since zoning codes by themselves, "are seldom complete enough [...] to assure a homogenous and harmonious neighborhood."⁶¹² While words such as "harmonious" are not explicitly racist, they do connote racial and economic segregation.⁶¹³ The FHA incentivized single-family zoning by prioritizing mortgage insurance for developments with racial restrictive covenants in areas with predominantly single-family houses.^{614,615} By the 1950s, about 98 percent of FHA-backed homes were owned and occupied by White households.⁶¹⁶ FHA programs and subsidies gave rise to low-density suburbs on the outskirts of cities, as they had the space for developers to build single-family houses that only White families could access.⁶¹⁷

Zoning Conducive to Single-Family Houses

Each city within King County has jurisdiction over their own zoning code, while King County has jurisdiction over the zoning for unincorporated areas.⁶¹⁸ Since King County's first zoning code in 1937, most of its urban residential areas have been zoned low- or medium-density, which are

⁶⁰⁴ Cohen, J (2018). Rectifying Seattle's racist past requires a denser future, says report. *Crosscut*. [\[link\]](#)

⁶⁰⁵ Rothstein, R. (2014). *The Making of Ferguson: Public Policies at the Root of its Troubles*. Economic Policy Institute. [\[link\]](#)

⁶⁰⁶ Rothstein, R. (2014). *The Making of Ferguson: Public Policies at the Root of its Troubles*. Economic Policy Institute. [\[link\]](#)

⁶⁰⁷ Rothstein, R. (2007). *The Making of Ferguson: Public Policies at the Root of its Troubles*. Economic Policy Institute. [\[link\]](#)

⁶⁰⁸ Castilho Barone, A.C. (2018). *Harland Bartholomew and Racially Informed Zoning: The Case of St. Louis*. [\[link\]](#)

⁶⁰⁹ Hyun Hye, B. and Freeman L. (2021) *Residential Segregation at the Dawn of the Great Migration: Evidence from the 1910 and 1920 Census*. *Social Science History* 45.1 (2021): 27-53. [\[link\]](#)

⁶¹⁰ Fritz, J. (2016). *Federal Housing Administration (FHA)*. Britannica. [\[link\]](#)

⁶¹¹ Fritz, J. (2016). *Federal Housing Administration (FHA)*. Britannica. [\[link\]](#)

⁶¹² Kimble, J. (2007). *Insuring Inequality: The Role of the Federal Housing Administration in the Urban Ghettoization of African Americans*. *Law and Social Inquiry* 32:2 (399-343).

⁶¹³ *Bradley v. Milliken*, 338 F. Supp. 582 (E.D. Mich. 1971)

⁶¹⁴ Majumdar, R. (2007). Racially Restrictive Covenants in the State of Washington: A Primer for Practitioners. *Seattle University Law Review*: 30 (1095-1117). [\[link\]](#)

⁶¹⁵ Fritz, J. (2016). *Federal Housing Administration (FHA)*. Britannica. [\[link\]](#)

⁶¹⁶ Brown, D. (2021). Your Home's Value is Based on Racism. *The New York Times*. [\[link\]](#)

⁶¹⁷ Dougherty, C. (2020, February 18). Why Suburban American Homeowners Were Accused of Being a 'Profit-Making Cartel' in the 1970s. *Time*. [\[link\]](#)

⁶¹⁸ King County (2019). *About King County Zoning*. [\[link\]](#)

predominantly developed with single-family homes.^{619,620,621} Low-density zones generally refer to areas where only one dwelling unit per acre is permitted, medium density refers to four-12 dwelling units per acre or more, and high density refers to 12 units or more per acre. Since housing density is restricted to specific areas, per the GMA's goal in reducing sprawl, the preponderance of single-family housing reduces the area's housing supply.^{622,623} Lack of housing supply leads to an increase in housing price if there is not enough housing available to meet the needs of the population.^{624,625}

Zoning conducive to single-family housing limits housing choice by restricting a diversity of housing types.⁶²⁶ For example, King County's current zoning code has restrictions on the number of dwelling units per acre, a minimum lot width, a minimum street setback, and limits on building height.⁶²⁷ Restricting building and lot size limits the type of housing that can be built in that area.⁶²⁸ While lot development standards such as these have many benefits including furthering environmental and public health, the combined effect of these standards can be exclusionary. To meet environmental and public health goals, King County will need to continue zoning restrictions.⁶²⁹ However, they will consider the racially disparate impacts of such restrictions and work toward mitigating them.

Interviewees in a 2018 community outreach effort facilitated by King County identified expansion of housing types and changing restrictive zoning as a priority way to increase affordable housing.⁶³⁰ Zoning that is more conducive to multiple dwelling units per land parcel allows for more density and housing types. Zoning that allows for higher levels of density provide opportunities for private and nonprofit developers to increase the housing stock with units at a larger spectrum of affordability than areas with only single-family houses.^{631,632} The availability of multiple housing types can reduce racial disparities in the housing market because it allows people of a wider spectrum of income levels to access housing. Households of American Indian/Alaska Native, Black, Native Hawaiian/Pacific Islander, and Two or Multiple Races on average, have lower incomes compared to White and Asian households.^{633,634} Historic King County zoning updates and some accompanied demographic changes are summarized below.

⁶¹⁹ Title 21A Zoning (updated 2023, January). King County. [\[link\]](#)

⁶²⁰ King County (1937, June 2). Resolution No. 6493. *Journal of Proceedings of County Commissioners*. [\[link\]](#)

⁶²¹ King County (1963, April). Resolution 25789. *Journal of Proceedings of County Commissioners*. [\[link\]](#)

⁶²² Florida, R., CityLab (2016). The Segregation That Zoning Inflicts on Cities. *The Atlantic*. [\[link\]](#)

⁶²³ MSRC (2023, March). *Growth Management Act*. [\[link\]](#)

⁶²⁴ Florida, R., CityLab (2016). The Segregation That Zoning Inflicts on Cities. *The Atlantic*. [\[link\]](#)

⁶²⁵ Rouse, C., Bernstein, J., Knudsen, H. Zhang, J. (2021, June). *Exclusionary Zoning: Its Effect on Racial Discrimination in the Housing Market*. The White House. [\[link\]](#)

⁶²⁶ Rouse, C., Bernstein, J., Knudsen, H. Zhang, J. (2021, June). *Exclusionary Zoning: Its Effect on Racial Discrimination in the Housing Market*. The White House. [\[link\]](#)

⁶²⁷ Title 21A Zoning (updated 2023, January). King County. [\[link\]](#)

⁶²⁸ Rouse, C., Bernstein, J., Knudsen, H. Zhang, J. (2021, June). *Exclusionary Zoning: Its Effect on Racial Discrimination in the Housing Market*. The White House. [\[link\]](#)

⁶²⁹ Quattro, C. (2021, June). *The Significance of the Setback*. Issue Number 6 Practice Setbacks. American Planning Association.

⁶³⁰ King County (2019). *2019 King County Analysis of Impediments to Fair Housing Choice*. Equal Housing Opportunity. [\[link\]](#)

⁶³¹ Rouse, C., Bernstein, J., Knudsen, H. Zhang, J. (2021, June). *Exclusionary Zoning: Its Effect on Racial Discrimination in the Housing Market*. The White House. [\[link\]](#)

⁶³² CNU Congress for New Urbanism. *Missing Middle Housing*. [\[link\]](#)

⁶³³ See *Household Characteristics* section

⁶³⁴ Rouse, C., Bernstein, J., Knudsen, H. Zhang, J. (2021, June). *Exclusionary Zoning: Its Effect on Racial Discrimination in the Housing Market*. The White House. [\[link\]](#)

1937-1964

Prior to 1937, all unincorporated King County areas were designated as an “unclassified use district” where almost all uses were permitted.^{635, 636} The 1937 zoning code, King County’s first, extended over a large geographic area because only 17 cities and towns were incorporated in the County at this time, compared to the 39 incorporated cities within King County today.⁶³⁷ In this first zoning code, King County introduced and applied low-density zoning (R-1 Residence District) which allowed up to two dwellings on one, one-acre sized lot.⁶³⁸ However, there were distance requirements between the dwellings, which made the use of duplexes prohibitive.⁶³⁹ R-2 districts allowed for multiple dwellings, flats, apartments, lodging houses, and boarding houses so long as front, side and rear yard spatial requirements were met.⁶⁴⁰ The renting of rooms for lodging was permitted but could not exceed five people in a one-family dwelling.⁶⁴¹ “Family,” across the whole 1937 zoning code, was defined as “One person living alone, or two or more persons living together, whether related to each other or not. Eight unrelated persons is the limit of a so-called family.”⁶⁴² Restrictions on density, the number of renters permitted to occupy a dwelling, and putting limitations on the definition of “family,” can be exclusionary to BIPOC households, who are often over-represented among low-income households.^{643, 644}

In 1958, the King County Superior Court ruled that King County’s 1937 zoning code was invalid because the County had not created a comprehensive zoning plan.⁶⁴⁵ Shortly after this ruling, the King County Board of County Commissioners enacted a comprehensive zoning plan.⁶⁴⁶ This plan introduced residential single-family districts where only single-family dwelling units were permitted.⁶⁴⁷

The next zoning update occurred in 1964, accompanied by the first King County comprehensive plan to include a statement of general policy in addition to zoning code.⁶⁴⁸ This plan adopted an “Urban Center Development Concept” which aimed to focus economic activity and cultural services in existing cities and towns, with low density development and open space between them.⁶⁴⁹ Seattle would remain the major urban center, but this plan encouraged growth in other

⁶³⁵ King County (2022). *Historical Building, Property, and Land Use Records*. [\[link\]](#)

⁶³⁶ Oldham, K. (2006, May 2). *King County adopts a comprehensive zoning plan on August 11, 1958*. History Link. [\[link\]](#)

⁶³⁷ King County (1937, June 2). Resolution No. 6493. *Journal of Proceedings of County Commissioners*. [\[link\]](#)

⁶³⁸ King County (1937, June 2). Resolution No. 6493. *Journal of Proceedings of County Commissioners*. [\[link\]](#)

⁶³⁹ King County (1937, June 2). Resolution No. 6493. *Journal of Proceedings of County Commissioners*. [\[link\]](#)

⁶⁴⁰ King County (1937, June 2). Resolution No. 6493. *Journal of Proceedings of County Commissioners*. [\[link\]](#)

⁶⁴¹ King County (1937, June 2). Resolution No. 6493. *Journal of Proceedings of County Commissioners*. [\[link\]](#)

⁶⁴² King County (1937, June 2). Resolution No. 6493. *Journal of Proceedings of County Commissioners*. [\[link\]](#)

⁶⁴³ Mehrotra, A., Bealore, L., Montoya-Boyer, A. (2022, September). *Zoning In: How inclusionary Zoning Increases Affordable Housing for Communities of Color to Build Wealth*. Prosperity Now Scorecard. [\[link\]](#)

⁶⁴⁴ Gabobe, N. (2021, April). *Housemates Welcome: Washington Strikes Down Household Size Caps*. Sightline Institute. [\[link\]](#)

⁶⁴⁵ Oldham, K. (2006, May 2). *King County adopts a comprehensive zoning plan on August 11, 1958*. History Link. [\[link\]](#)

⁶⁴⁶ Oldham, K. (2006, May 2). *King County adopts a comprehensive zoning plan on August 11, 1958*. History Link. [\[link\]](#)

⁶⁴⁷ King County Planning Commission (1958). Resolution No. 18801. [\[link\]](#)

⁶⁴⁸ Oldham, K. (2006, May 2). *King County adopts a comprehensive zoning plan on August 11, 1958*. History Link. [\[link\]](#)

⁶⁴⁹ Oldham, K. (2006, May). *County Commissioners approve new Comprehensive Plan for King County on October 13, 1964*. History Link. [\[link\]](#)

cities and towns as well.⁶⁵⁰ An intention for this concept was to centralize density to reduce suburban sprawl and protect rural and natural areas by limiting where denser housing could be built.^{651,652} The 1964 Comprehensive Plan states, “To superimpose even a diluted centralized form on King County now would mean that all future outward growth would have to be discouraged completely and development allowed only within the existing urbanized area by filling up vacant land and redeveloping other land at increasing densities.”⁶⁵³ King County does exhibit the intention of accommodating density within urbanized areas in their 1964 Comprehensive Plan; however, exceptions were made.⁶⁵⁴ The plan also reads that “Some areas of the County should be kept at a lower density even though close to an urban center. These areas include locations where a pattern of large lot sizes is already established or is desired and where residents need the assurance that the character of their neighborhood will be stabilized.”⁶⁵⁵ While the 1937 zoning code allowed one- and two-family dwellings on lots zoned R-1, the 1964 zoning code restricted it to only one-family dwelling and read that the purpose of the classification was to “create a living environment of the highest standards for single-family dwellings.”^{656,657} Minimum lot size requirements became more restrictive in 1964 than they were in 1937. In the 1937 zoning code, the residential minimum lot area for each one- and two-family dwelling was 4,800 square feet.⁶⁵⁸ In the 1964 zoning code, minimum required lot area standards for residential zones ranged from 7,200 square feet to 15,000 square feet, which is far more exclusionary.^{659,660}

1980-1990

In the 1980’s, Skyway-West Hill and the surrounding areas went from being a predominately White suburb to a burgeoning hub of racial diversity.⁶⁶¹ Figure 75 reveals an increase in racial diversity across all unincorporated King County beginning in the 1980s. In Skyway-West Hill, the Black population increased from seven percent in 1980 to 20 percent in 1990, and the Asian population increased from eight percent in 1980 to 13 percent in 1990.⁶⁶² The second largest wave of population growth in Skyway-West Hill came in the early 1990s and consisted of mostly Black and Asian people who were attracted to the area’s location, affordability, and growing racial and ethnic

⁶⁵⁰ Oldham, K. (2006, May). *County Commissioners approve new Comprehensive Plan for King County on October 13, 1964*. History Link. [\[link\]](#)

⁶⁵¹ Oldham, K. (2006, May). *County Commissioners approve new Comprehensive Plan for King County on October 13, 1964*. History Link. [\[link\]](#)

⁶⁵² King County Planning Department (1964, June). *The Comprehensive Plan for King County, Washington*. King County. [\[link\]](#)

⁶⁵³ King County Planning Department (1964, June). *The Comprehensive Plan for King County, Washington*. King County. [\[link\]](#)

⁶⁵⁴ King County Planning Department (1964, June). *The Comprehensive Plan for King County, Washington*. King County. [\[link\]](#)

⁶⁵⁵ King County Planning Department (1964, June). *The Comprehensive Plan for King County, Washington*. King County. [\[link\]](#)

⁶⁵⁶ King County (1963, April). Resolution 25789. *Journal of Proceedings of County Commissioners*. [\[link\]](#)

⁶⁵⁷ King County (1937, June 2). Resolution No. 6493. *Journal of Proceedings of County Commissioners*. [\[link\]](#)

⁶⁵⁸ King County (1937, June 2). Resolution No. 6493. *Journal of Proceedings of County Commissioners*. [\[link\]](#)

⁶⁵⁹ King County (1963, April). Resolution 25789. *Journal of Proceedings of County Commissioners*. [\[link\]](#)

⁶⁶⁰ Approved subdivisions were allowed which could decrease the square footage per dwelling unit

⁶⁶¹ Wilson, G. (1992, February 20). At The End Of The Rainbow -- Skyway: A Community Of Color, Conflict And Cooperation. *The Seattle Times*. [\[link\]](#). Accessed via the Seattle Public Library Archives.

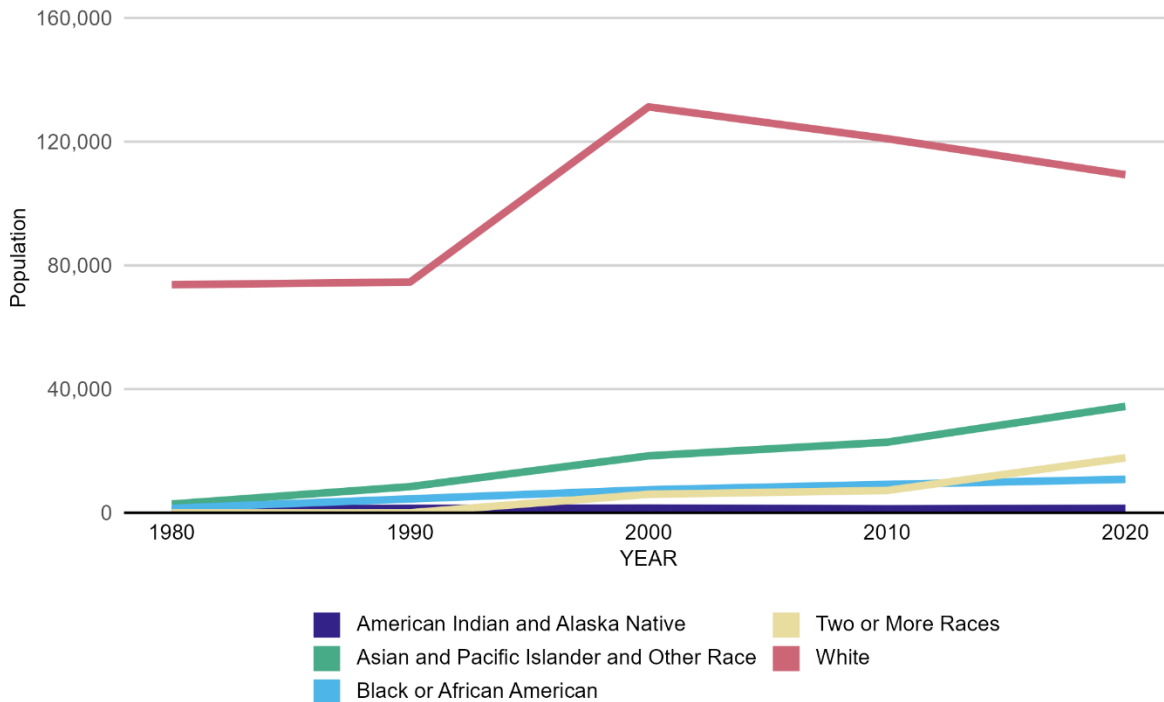
⁶⁶² Wilson, G. (1992, February 20). At The End Of The Rainbow -- Skyway: A Community Of Color, Conflict And Cooperation. *The Seattle Times*. [\[link\]](#). Accessed via the Seattle Public Library Archives.

diversity.⁶⁶³ White Center became racially diverse after federal housing projects for World War II workers turned into homes for low-income households and immigrant families in the 1970s.⁶⁶⁴

Figure 75: Population by Race in Unincorporated King County

Unincorporated King County Population by Race

Decennial Census 1980-2010



Data for Two or More Races category not collected prior to 2000 Census

As the Skyway –West Hill and White Center areas were racially diversifying and growing in population, long-time residents in unincorporated King County began to fight density and upzoning.^{665,666} As shown in Figure 76, Black households made up the largest percentage of renters in the 1980s (and continue to today) in unincorporated King County, so blocking apartments reduced the housing supply available to these households. In 1981, members of the Seahurst Community Club in Burien fought the plans for a HUD-financed 38-unit apartment building for low-income elderly people, arguing it was spot zoning in their single-family neighborhood.⁶⁶⁷ In 1978, White Center residents organized themselves to fight against the development of a 22-unit apartment building after the King County Council approved a zoning

⁶⁶³ Wilson, G. (1992, February 20). At The End Of The Rainbow -- Skyway: A Community Of Color, Conflict And Cooperation. *The Seattle Times*. [\[link\]](#). Accessed via the Seattle Public Library Archives.

⁶⁶⁴ Richardson, R. (2008, July). *White Center – Thumbnail History*. History Link. [\[link\]](#)

⁶⁶⁵ Reiner, C. (1981, June 3). Group fights apartment zoning. *The Seattle Times*. [\[link\]](#). Accessed via the Seattle Public Library Archives.

⁶⁶⁶ Temple, S. (1978, March 1). 'People power' floored in Top Hat rezoning fight. *Seattle Times*. [\[link\]](#). Accessed via the Seattle Public Library Archives.

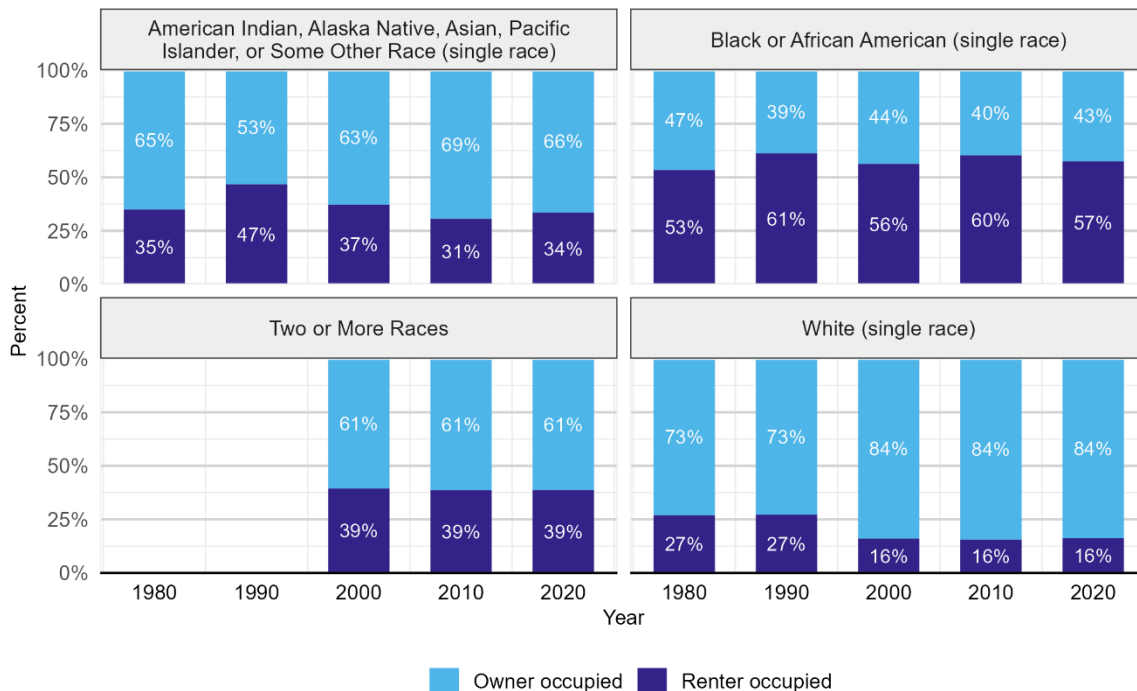
⁶⁶⁷ Reiner, C. (1981, June 3). Group fights apartment zoning. *The Seattle Times*. [\[link\]](#). Accessed via the Seattle Public Library Archives.

change to accommodate the project.⁶⁶⁸ In some cases, the areas were upzoned or lot sizes were adjusted, and in others, the King County Council appeased homeowners by retracting their plans for upzoning or retained larger minimum lot sizes.^{669,670} For example, the McMicken Community Club residents successfully pressured Council to reverse a dozen upzones to protect their single-family neighborhood in North Highline.⁶⁷¹ North Highline residents successfully opposed a zoning change proposed by the King County Council from the existing 7,200-square foot minimum lot size to a 5,000 square foot minimum lot size.⁶⁷²

Figure 76: Percent of Occupied Housing units by Tenure and Race of Households in Unincorporated King County

Unincorporated King County Percent of Occupied Housing Units by Tenure and Race of Households

Decennial Census 1980-2010, 5-year ACS 2020



Data for Two or More Races category not collected prior to 2000 Census, and thus not shown here.

Note: Due to changes in how the decennial census tracked race over the years, race data shown here is presented differently than in the ACS data found in the rest of this document. In addition, the 2000 census was the first to allow individuals to self-identify with more than one race, and thus data for 1990 is only available for single-race categories.

⁶⁶⁸ Temple, S. (1978, March 1). 'People power' floored in Top Hat rezoning fight. *Seattle Times*. [\[link\]](#). Accessed via the Seattle Public Library Archives.

⁶⁶⁹ Reiner, C. (1981, April 29). North Highline lot size kept at 7,200 feet. *Seattle Times*. [\[link\]](#). Accessed via the Seattle Public Library Archives.

⁶⁷⁰ Reiner, C. (1981, June 3). Group fights apartment zoning. *The Seattle Times*. [\[link\]](#). Accessed via the Seattle Public Library Archives.

⁶⁷¹ Reiner, C. (1981, April 29). North Highline lot size kept at 7,200 feet. *Seattle Times*. [\[link\]](#). Accessed via the Seattle Public Library Archives.

⁶⁷² Reiner, C. (1981, April 29). North Highline lot size kept at 7,200 feet. *Seattle Times*. [\[link\]](#). Accessed via the Seattle Public Library Archives.

The next major comprehensive plan and zoning update in 1985 aimed to accommodate new population growth.⁶⁷³ Building off the “Urban Center Development Concept,” this plan added specificity about where housing and urban growth should exist and where open space, rural, and resource lands should be preserved.⁶⁷⁴ This resulted in most new growth occurring in designated urban areas (later referred to as an Urban Growth Area by the GMA).⁶⁷⁵ To guide this growth pattern, zoning for residential development in rural areas decreased from one dwelling unit per acre to one dwelling unit per 2.5 to 10 acres.⁶⁷⁶ This follows the overarching trend of each zoning update adding more requirements that limit *where* housing densities can go for environmental reasons without also increasing minimum lot sizes for urban residential zones to accommodate population growth. The minimum lot area for residential zones between 1979 to 1988 are almost identical to that of 1964’s zoning code,^{677,678} except with the addition of a residential zoning category allowing a minimum lot requirement of 5,000 square feet, which can allow for some level of increased density.^{679,680,681} Limiting density in specified areas through zoning and the Urban Growth Area (UGA) has vast environmental and human benefits such as preserving open spaces, farmland and environmentally sensitive areas. In addition to accessing these benefits, it is also crucial that King County accommodates a growing population across the income spectrum.

In 1986, in attempt to accommodate the growing population, the King County Council proposed a plan to upzone five percent of Federal Way, which was unincorporated at the time, to allow for multifamily development.⁶⁸² The plan was adopted against significant disapproval from Federal Way residents.⁶⁸³ In deep opposition to additional apartment buildings, Federal Way residents ran their fourth campaign to incorporate.^{684,685} In 1989, Federal Way residents voted in a landslide to incorporate.⁶⁸⁶

⁶⁷³ Oldham, K. (2006, August 30). *County Council unanimously approves new King County Comprehensive Plan on April 8, 1985*. History Link. [\[link\]](#)

⁶⁷⁴ Oldham, K. (2006, August 30). *County Council unanimously approves new King County Comprehensive Plan on April 8, 1985*. History Link. [\[link\]](#)

⁶⁷⁵ Robinson, L. and Newell, J. and Marzluff, J. (2004). *Twenty-five years of sprawl in the Seattle region: growth management responses and implications for conservation*. Elsevier. [\[Link\]](#)

⁶⁷⁶ Robinson, L. and Newell, J. and Marzluff, J. (2004). *Twenty-five years of sprawl in the Seattle region: growth management responses and implications for conservation*. Elsevier. [\[Link\]](#)

⁶⁷⁷ "(1) The minimum required area of a lot in an area designated as RS-15,000 shall be fifteen thousand, square feet. (2) The minimum required area of a lot in an area designated as RS-9600 shall be nine thousand six hundred square feet. (3) The minimum required area of a lot in an area designated as RS-7200 shall be seven thousand two hundred square feet."

⁶⁷⁸ King County (1963, April). Resolution 25789. *Journal of Proceedings of County Commissioners*. [\[link\]](#)

⁶⁷⁹ King County (1963, April). Resolution 25789. *Journal of Proceedings of County Commissioners*. [\[link\]](#)

⁶⁸⁰ via King County (1979). 21.08.050 Zoning Code Book. Accessed via King County Council Clerk.

⁶⁸¹ King County (1988). 21.08.080 Zoning Code Book. Accessed via King County Council Clerk.

⁶⁸² Schulz, B. (1986, February 19). Residents Dispute Community Plan - Committee Members Want County to Reduce Multi-Family Sites. *The Seattle Times*. [\[link\]](#). Accessed via the Seattle Public Library Archives.

⁶⁸³ The Seattle Times (1987, December 30). Community Activism was Rife Throughout South End – And 2 Murder Cases Rocked Auburn, Federal Way. *The Seattle Times*. [\[link\]](#). Accessed via the Seattle Public Library Archives.

⁶⁸⁴ Parrish, M. (1990, February 28). The History. *The Seattle Times*. [\[link\]](#). Accessed via the Seattle Public Library Archives.

⁶⁸⁵ The Seattle Times (1987, December 27). The Year in Review – New Cities Rise; So Does Crime Toll. *The Seattle Times*. [\[link\]](#). Accessed via the Seattle Public Library Archives.

⁶⁸⁶ Parrish, M. (1990, February 28). The History. *The Seattle Times*. [\[link\]](#). Accessed via the Seattle Public Library Archives.

Adoption of the GMA (1990s)

The GMA, enacted in 1990, adopted King County's UGA strategy and required all fast-growing counties to establish their own UGAs in collaboration with the cities in each county.⁶⁸⁷ UGAs are designed to prevent sprawling and uncontrolled development by focusing growth in designated areas where urban services can efficiently be provided. By limiting most housing growth to specified UGAs, jurisdictions within the UGA that had a growing population needed to plan for more density and housing production.⁶⁸⁸ Many of these jurisdictions did not make significant upzones or increase their infrastructure investments, resulting in an underproduction in housing.⁶⁸⁹ This contributed to an increase in prices for existing housing, which has disproportionately impacted BIPOC communities for decades.⁶⁹⁰

Current Zoning (1993-current)

Prior to King County's 1993 zoning code, King County used minimum lot size requirements to determine the square footage needed per dwelling unit. Beginning with the 1993 update, the zoning code provides a base density of dwelling units per acre instead of minimum lot sizes. While base density of dwelling units per acre is slightly more flexible than minimum lot size requirements, they impose very similar restrictions. For example, areas zoned R-4 have a base density of four dwelling units per acre, which generally allows for one home per 10,890 square feet of lot size (though the actual configuration may vary by parcel).

King County's 1993 zoning code has many of the same restrictions as the current zoning code. As shown in Map 3, most of unincorporated King County's urban residential land is zoned R-1 through R-12, which are considered low and medium densities. Zones R-1 through R-8 are a "mix of predominantly single detached dwelling units."⁶⁹¹ The current zoning code has a minimum lot width of 30 feet, and a minimum street setback of 10 feet for almost⁶⁹² all residential zones.⁶⁹³ King County limits building base height to 35 feet for all buildings in R-1 through R-8 zones.⁶⁹⁴ These were the same requirements listed in the 1993 zoning code, resulting in minimum lot requirements that have not become conducive to higher densities since 1993.⁶⁹⁵

Notable changes that occurred between 1993 and the current zoning code involve inclusionary housing and the Residential Density Incentive Program. Buildings within zones R-18, R-24, R-48, Neighborhood Business, Commercial Business, Regional Business, and Office, are permitted, with additional setbacks, to have increased height through the inclusionary housing program.⁶⁹⁶ The inclusionary housing program applies to zones within Skyway-West Hill and North Highline, and the Residential Density Incentive Program generally applies to the rest of urban unincorporated King County, though cannot be applied to R-1 zones. Through the inclusionary housing program,

⁶⁸⁷ Spelman, G. (2014). How the heck did we get here? A history of affordable housing in Seattle. *Crosscut*. [\[link\]](#)

⁶⁸⁸ ECONorthwest (2023). *Redlining and Wealth Loss: Measuring the Historical Impacts of Racist Housing Practices in King County* (0032 Appendix B). Prepared for King County Wastewater Treatment Division. [\[link\]](#)

⁶⁸⁹ ECONorthwest (2023). *Redlining and Wealth Loss: Measuring the Historical Impacts of Racist Housing Practices in King County* (0032 Appendix B). Prepared for King County Wastewater Treatment Division. [\[link\]](#)

⁶⁹⁰ ECONorthwest (2023). *Redlining and Wealth Loss: Measuring the Historical Impacts of Racist Housing Practices in King County* (0032 Appendix B). Prepared for King County Wastewater Treatment Division. [\[link\]](#)

⁶⁹¹ Title 21A Zoning (updated 2023, January). King County. [\[link\]](#)

⁶⁹² R-4 through R-48 zones. R-1 zone is slightly higher.

⁶⁹³ Title 21A Zoning (updated 2023, January). King County. [\[link\]](#)

⁶⁹⁴ Title 21A Zoning (updated 2023, January). King County. [\[link\]](#)

⁶⁹⁵ 21A.12.010-21A.12.030. (Adopted in 1993). Zoning Code. Accessed via King County Council Clerk.

⁶⁹⁶ Title 21A Zoning (updated 2023, January). King County. [\[link\]](#)

buildings may use maximum height which is 75-80 feet in high density zoning classifications.⁶⁹⁷ The Residential Density Incentive Program provides a density bonus in exchange for providing some affordable units. Although, the program has been utilized only to a limited extent. For more information on inclusionary housing and the Residential Density Incentive Program, see *Unincorporated King County Policies* section.

Map 3 displays current zoning for unincorporated King County, divided into four categories: low density (R-1),⁶⁹⁸ medium density (R-4, R-6, R-8, R-12), high density (R-18, R-24, R-48), and areas zoned commercial which is mixed-use and generally allows for high-density residential housing. Each zoning category is accompanied by the race of residents living within them. This map reveals the previously mentioned preponderance of low- and medium-density zoning in unincorporated King County.

⁶⁹⁷ Title 21A Zoning (updated 2023, January). King County. [\[link\]](#)

⁶⁹⁸ Aside from Redmond Ridge, the R-1 zone is generally used for 1) urban separators to protect critical areas in the interface between rural areas and urban areas 2) urban park lands such as the large red areas on the map above in northern Bellevue for Bridle Trails Park and southern Redmond for Marymoor Park, and 3) schools, such as the larger red areas north of Covington and Maple Valley.

Map 3: Zoning and Race in Urban Unincorporated King County and Rural Towns

Note: this map will be updated to its final version in the final draft.

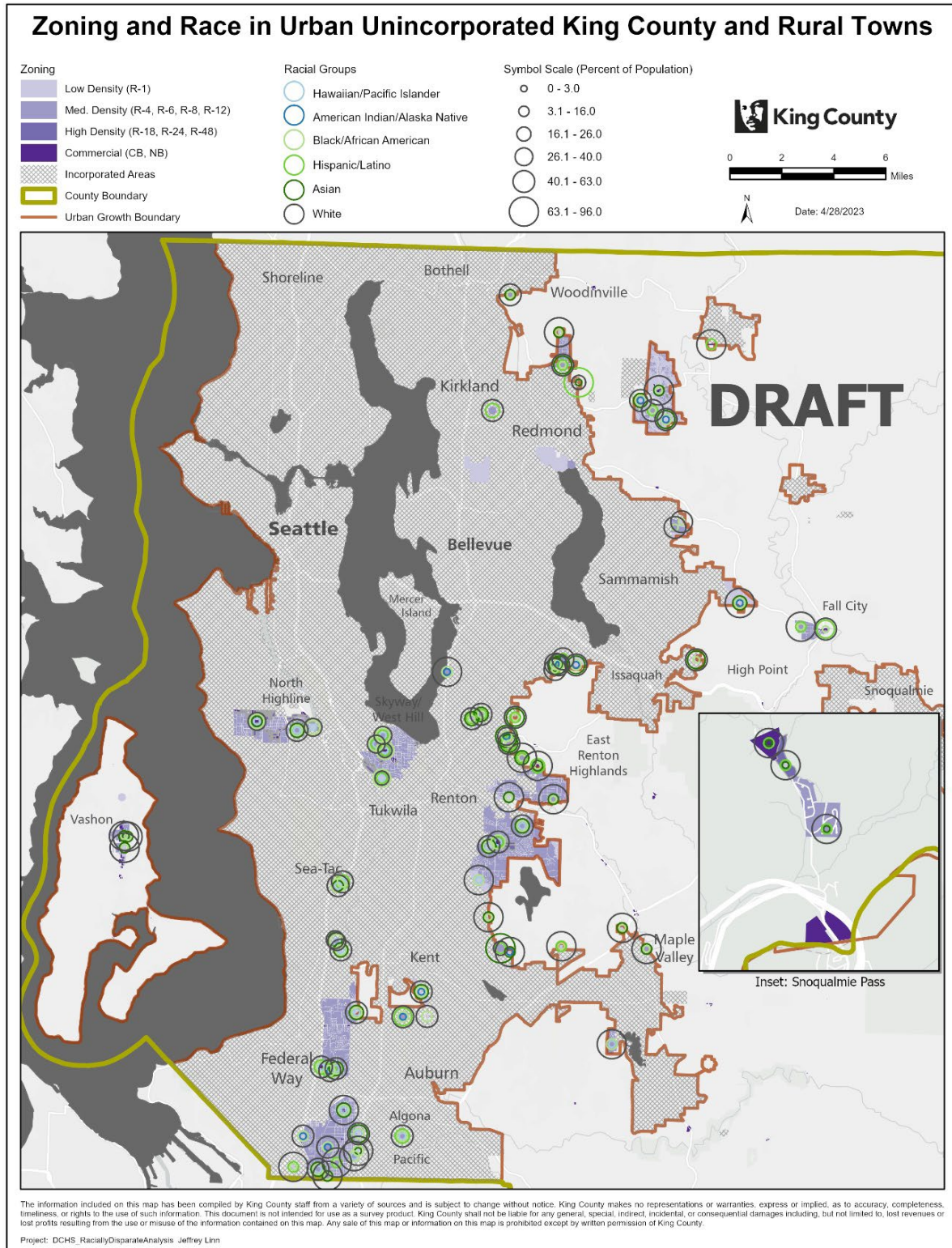
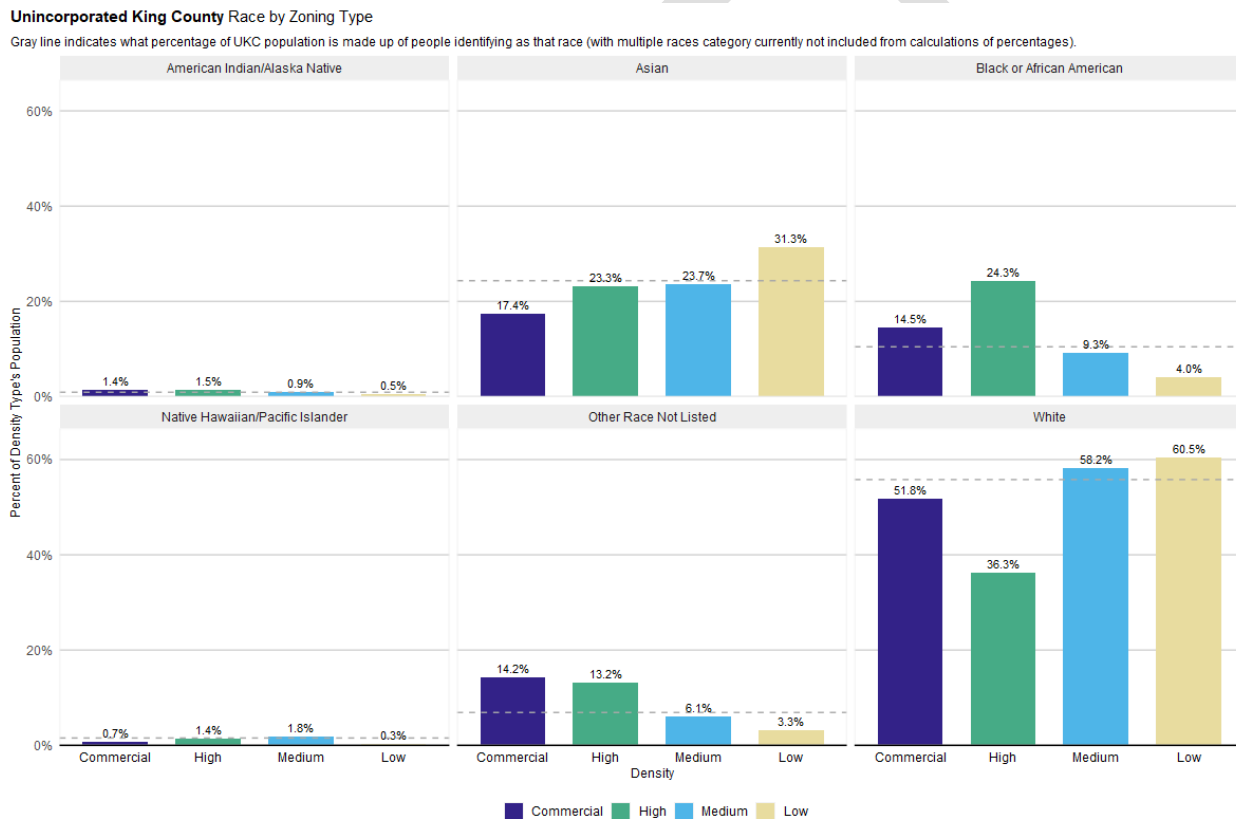


Figure 77 shows that White and Asian households in unincorporated King County are slightly more likely to live in medium- to low-density neighborhoods, whereas Black, American Indian/Alaska Native, and other races not listed households are slightly more likely to live in commercial and high-density neighborhoods.⁶⁹⁹ As previously described, White and Asian households, on average, have higher incomes than households of American Indian/Alaska Native, Black, Native Hawaiian/Pacific Islander, and Two or Multiple Races.⁷⁰⁰ Many BIPOC residents have lower incomes, on average, than White residents due to discrimination in housing, education, and employment.⁷⁰¹ While the zoning designation may not have been racially motivated, it does impact who can afford to live there. This reveals that Harlan Bartholomew’s original goal of using low-density zoning to exclude BIPOC communities on the basis of housing cost, proved to be successful. By systematically driving housing prices up in certain neighborhoods with mechanisms such as zoning, some level of racial segregation occurs.

Figure 77: Race by Zoning Type in Unincorporated King County



⁶⁹⁹ If all races were evenly distributed between the four different zoning categories, they would all match the gray dotted line perfectly.

⁷⁰⁰ See *Household Characteristics* section

⁷⁰¹ See *Long-Term Economic Impact of Explicitly Racist Discriminatory Policies (1950s-Present)* section

Housing Supply

King County's continued retention of lot development standards that are conducive to single-family houses coincided with other drivers of housing cost increases, such as an influx of jobs and a growing population. As described in the following section, King County is also hampered from fully providing the necessary infrastructure to meet the urban unincorporated areas' housing needs because funding mechanisms allowed under state law prevent counties from stewarding urban areas in the same way as cities, which have more flexible revenue tools.⁷⁰² From 2010 to 2019, 2.57 jobs were created in King County for every housing unit produced.⁷⁰³ While this job growth occurred outside of unincorporated King County, the housing pressure it creates extends across jurisdictions.^{704,705} This underproduction in housing supply, coupled with an influx of high earners moving to the region, led to higher housing costs.⁷⁰⁶

Not only is general housing supply an issue, but the number of rental homes affordable to low- and moderate-income families decreased by 36,000 between 2008 and 2019.⁷⁰⁷ This dramatic increase in housing price and decrease in affordable housing for lower-income residents has a disproportionate impact on households of American Indian or Alaska Native, Black, Native Hawaiian/Pacific Islander, and Two or Multiple Races, as they, on average, have lower incomes and are more likely to be renters, compared to White and Asian households.⁷⁰⁸

Lack of Funding, Underinvestment, and Pattern of Annexation

For the purposes of growth management, annexation is the process of transferring unincorporated land from a county's jurisdiction into incorporated land in a city's jurisdiction. The GMA requires that cities coordinate with their respective county to identify an UGA, as annexation can only occur within the designated UGA.⁷⁰⁹ The GMA states that cities are more appropriately situated than counties to provide urban governmental services because cities have the infrastructure, organizational structure, and finance tools to serve an urban area.⁷¹⁰ This construct presumes that counties are primarily designed to provide local services to rural areas with dispersed, low-density resource uses and regional services throughout the county. As outlined in the 1998 CPPs, all unincorporated Urban Growth Areas were encouraged to annex or incorporate by 2012, which did not occur.⁷¹¹

⁷⁰² King County Office of Performance, Strategy and Budget. (2018, January). *King County Unincorporated Urban Area Annexation Area Databook*. [\[link\]](#)

⁷⁰³ ECONorthwest (2023). *Redlining and Wealth Loss: Measuring the Historical Impacts of Racist Housing Practices in King County* (0032 Appendix B). Prepared for King County Wastewater Treatment Division. [\[link\]](#)

⁷⁰⁴ As described in the *Jobs to Housing Ratio* section, jobs per housing ratio decreased in unincorporated King County between 2010 and 2020, likely due to the annexation of commercial cores.

⁷⁰⁵ Tu, J. (2015, August 30). Low pay, costly commute often go hand in hand. *The Seattle Times*. [\[link\]](#).

Accessed via the Seattle Public Library Archives.

⁷⁰⁶ ECONorthwest (2023). *Redlining and Wealth Loss: Measuring the Historical Impacts of Racist Housing Practices in King County* (0032 Appendix B). Prepared for King County Wastewater Treatment Division. [\[link\]](#)

⁷⁰⁷ King County (2019). *2019 King County Analysis of Impediments to Fair Housing Choice*. Equal Housing Opportunity. [\[link\]](#)

⁷⁰⁸ See *Household Characteristics* section

⁷⁰⁹ MSRC (2022, September). Planning for Annexation. [\[Link\]](#)

⁷¹⁰ King County Office of Performance, Strategy and Budget. (2018, January). *King County Unincorporated Urban Area Annexation Area Databook*. [\[link\]](#)

⁷¹¹ King County. (1998, July). *1998 King County Countywide Planning Policies*. King County.

While Washington state has attempted to incentivize urban unincorporated areas to annex into a city, King County still has six large unincorporated urban areas.⁷¹² Many of the remaining portions of urban unincorporated King County are home to lower-income and racially diverse communities compared to the whiter, higher-income areas on the edge of the UGA that have been annexed in recent decades.⁷¹³ Excluding East Renton Highlands, all remaining urban unincorporated areas have a median household income below the King County average.⁷¹⁴

Lack of Revenue Tools

In general, King County has a limited ability to invest in all unincorporated areas because of the taxing structure imposed by the state.^{715,716} King County's taxing authority generally only includes property and sales taxes, whereas cities' taxing authority includes property, sales, business and occupation, and utility taxes.⁷¹⁷ This structure allows cities to collect more taxes and in turn provide urban-level services for their residents.

King County does not have the finance streams to provide urban-level services within urban unincorporated areas.⁷¹⁸ Modern urban infrastructure such as sewers, sidewalks, maintained roadways, trails and parks, are needed to both accommodate higher densities and to attract annexation of these areas by surrounding jurisdictions.⁷¹⁹ For example, parts of North Highline and Skyway-West Hill are still on septic systems, instead of the sewer systems that most urban areas such as Seattle and Renton use.^{720,721} Septic systems require a minimum lot size and can cause serious public health hazards if not maintained properly.^{722,723}

The 2022 North Highline Subarea Plan notes, "Like other urban unincorporated areas, there has been insufficient investment in North Highline's transportation system..."⁷²⁴ Underinvestment in urban services in higher density zoned areas disincentivizes annexation because of additional costs required to serve more intense development.⁷²⁵ A 2000 newspaper article reads, "Once a city annexes an area, it is sometimes saddled with millions of dollars in upgrades to bring streets, sewer systems and other services up to city standards."⁷²⁶

⁷¹² King County Office of Performance, Strategy and Budget. (2018, January). *King County Unincorporated Urban Area Annexation Area Databook*. [\[link\]](#)

⁷¹³ King County Office of Performance, Strategy and Budget. (2018, January). *King County Unincorporated Urban Area Annexation Area Databook*. [\[link\]](#)

⁷¹⁴ U.S. Census Bureau. (2015-2019) 5-year ACS 2015-2019

⁷¹⁵ Senate Ways and Means Committee (2020). *A Legislative Guide to Washington's Tax Structure*. [\[Link\]](#)

⁷¹⁶ King County (2021, December). *Unincorporated King County Fiscal Sustainability Plan*. [\[link\]](#)

⁷¹⁷ Senate Ways and Means Committee (2020). *A Legislative Guide to Washington's Tax Structure*. [\[link\]](#)

⁷¹⁸ King County Clerk of the Council (2019). *Skyway-West Hill Land Use Subarea Plan*, Appendix D: Service Delivery and Facilities Provided by King County in the Five Potential Annexation Areas. [\[link\]](#)

⁷¹⁹ King County Clerk of the Council (2019). *Skyway-West Hill Land Use Subarea Plan*, Appendix D: Service Delivery and Facilities Provided by King County in the Five Potential Annexation Areas. [\[link\]](#)

⁷²⁰ King County Department of Assessments (2022). Assessment Data.

⁷²¹ King County on-site sewage systems (OSS) and social vulnerability dashboard. [\[link\]](#)

⁷²² EPA (2022, August 23). Septic System Impacts on Water Sources. EPA. [\[link\]](#)

⁷²³ Washington State Department of Health Wastewater Management Program (2002, March). *Rule Development Committee Issue Research Report – Lot Size (Minimum Land Area)*. [\[link\]](#)

⁷²⁴ King County (2021). *North Highline Community Service Area Subarea Plan*. 2021 Public Review Draft. [\[link\]](#)

⁷²⁵ Solomon, C. (2000, June 26). Many feel a zoning squeeze. *Seattle Times*. [\[link\]](#). Accessed via the Seattle Public Library Archives.

⁷²⁶ Solomon, C. (2000, June 26). Many feel a zoning squeeze. *Seattle Times*. [\[link\]](#). Accessed via the Seattle Public Library Archives.

Underinvestment in Affordable Housing

In addition to a lack of funding for urban services, King County has historically underinvested in rental and homeownership properties in unincorporated areas with a higher percentage of BIPOC population. As shown in Table 5 and Table 6, Vashon Island, which is a rural area with a very low BIPOC population, received the highest investments in rental and homeownership properties out of unincorporated King County areas, including urban unincorporated areas. These investments came from King County's Housing Finance Program between 1950 and 2022. The Housing Finance Program manages funding from federal, state, and local sources.

Table 5: Rental Properties Funded by King County Housing Finance Program in Unincorporated King County, 1950-2022⁷²⁷

Jurisdiction	Amount Awarded	Rental Projects Funded by King County Housing Finance Program	Percent BIPOC Population in Jurisdiction
Unincorporated King County, Vashon	\$4,059,381	4	7.3%
Unincorporated King County, Boulevard Park	\$100,000	1	54.9%
Unincorporated King County, Bryn Mawr-Skyway	\$989,035	1	67.7%
Unincorporated King County, Cottage Lake	\$1,000,000	1	16.8%
Unincorporated King County, East Renton Highlands	\$911,856	1	20.0%
Unincorporated King County, White Center	\$2,500,000	1	58.1%

Table 6: Homeownership Properties Funded by King County Housing Finance Program in UKC, 1950-2022, by Jurisdiction⁷²⁸

Jurisdiction	Homeownership Properties Funded by King County	Percent BIPOC Population in Jurisdiction
Unincorporated King County, Vashon	25	7.3%
Unincorporated King County, Lakeland North	5	44.3%
Unincorporated King County, White Center	4	58.1%
Unincorporated King County, Lakeland South	2	29.2%
Unincorporated King County, Bryn Mawr-Skyway	1	67.7%

⁷²⁷ King County Housing Finance Program 1950-2022

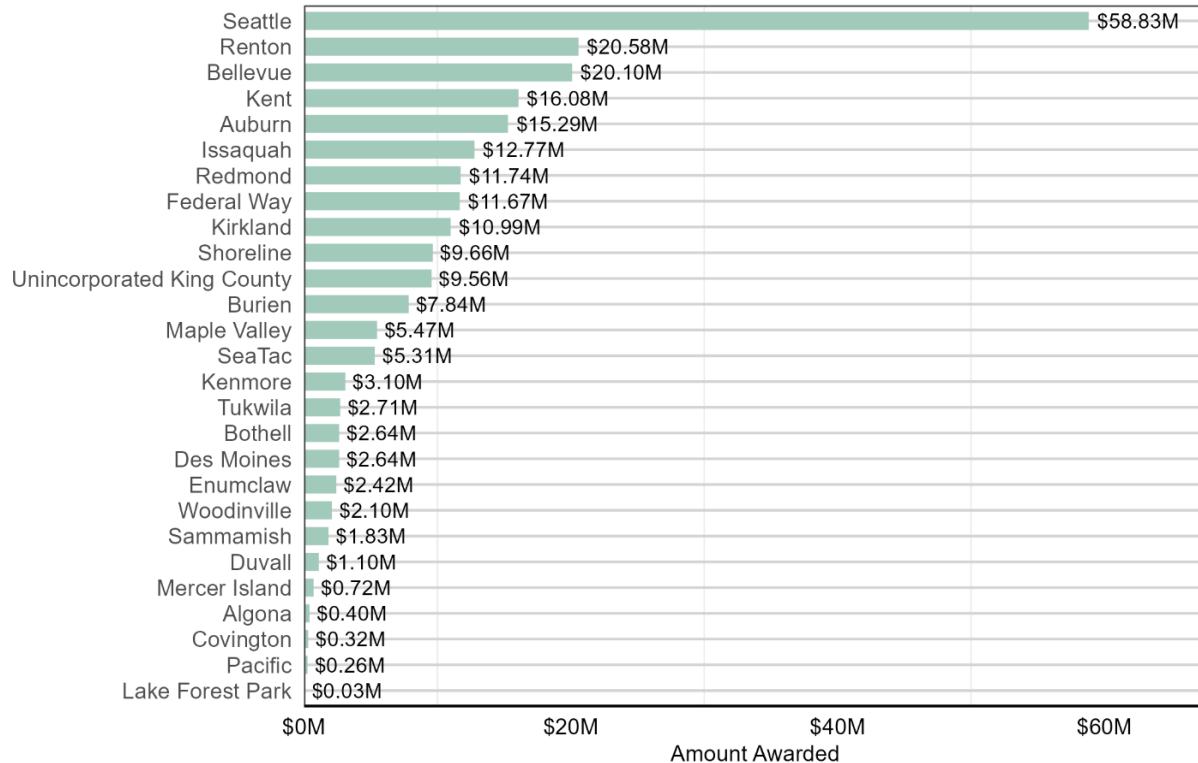
⁷²⁸ King County Housing Finance Program 1950-2022

Jurisdiction	Homeownership Properties Funded by King County	Percent BIPOC Population in Jurisdiction
Unincorporated King County, Fairwood	1	39.2%
Unincorporated King County, Lake Morton-Berrydale	1	21.1%

Affordable housing projects in incorporated areas can apply for funds from both their city government as well as the King County Housing Finance Program. The King County Housing Finance Program is the only local funding option for affordable housing projects in unincorporated King County. King County is the local *and* county government for unincorporated King County, and only invested four percent (\$9.56M) of their total rental housing awards in unincorporated areas from 1950-2022, as shown in Figure 78. While Seattle has a high population of renters and housing need, they also have access to more funding sources than unincorporated King County. As shown from Tables 5 and 6, King County dispersed the highest percentage of this funding to Vashon Island, the unincorporated area with the lowest rate of BIPOC households out of unincorporated areas that received funding.

Figure 78: Amount of King County Housing Finance Program Rental Housing Award by Jurisdiction

Amount of King County Housing Finance Program Rental Housing Awards by Jurisdiction
King County Housing Finance Program 1950-2022



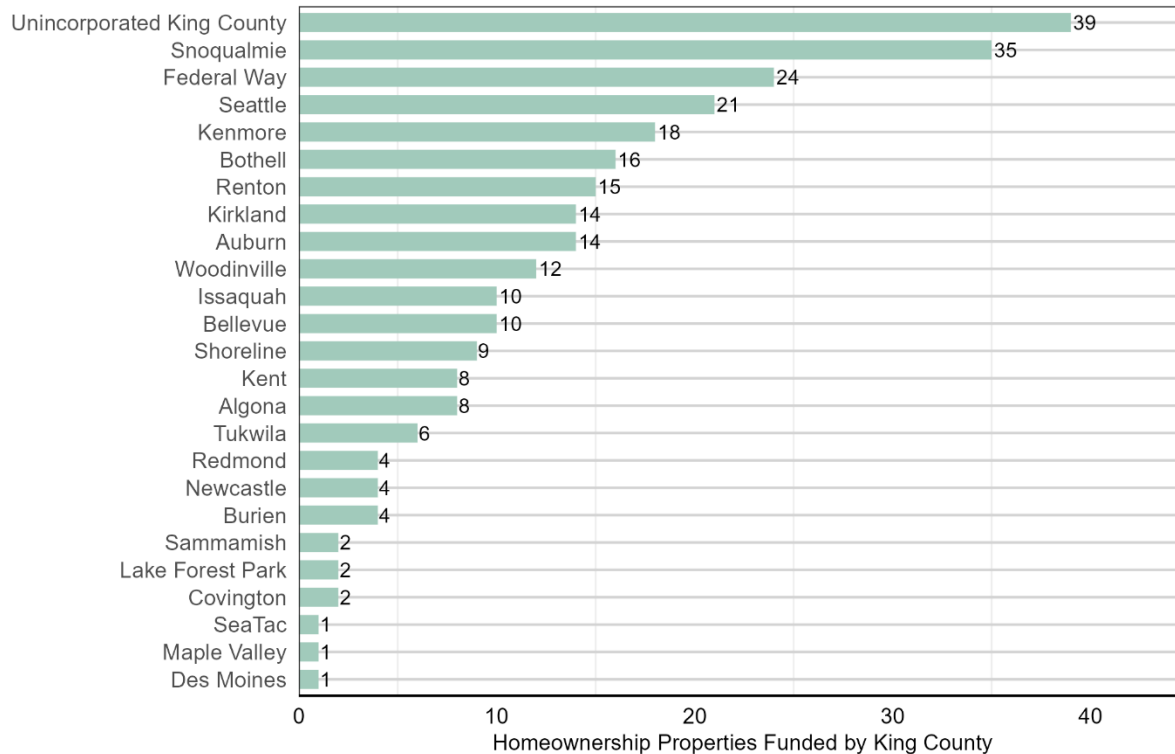
Amounts only includes funding awarded by King County government, not other government entities.

The Housing Finance Program primarily funds rental properties, meaning their share of funding for homeownership properties is a much smaller percentage. However, most of this funding was invested in unincorporated King County as seen in Figure 79. However, as shown in Tables 5 and 6, King County dispersed the highest percentage of this funding for unincorporated areas to Vashon Island rather than urban areas with higher rates of BIPOC households.

Figure 79: Homeownership Properties Funded by King County's Housing Finance Program by Jurisdiction

Homeownership Properties Funded by King County Housing Finance Program by Jurisdiction

King County Housing Finance Program 1950-2022



Amounts only includes funding awarded by King County government, not other government entities.

Pattern of Annexation

Areas that have a strong commercial core and homes with high assessed values are attractive for cities to annex because these areas can increase their tax base and cover the cost of servicing that new area.^{729,730} Unincorporated areas without strong commercial cores are less appealing for cities to annex because these areas do not have a large tax base.^{731,732} Since 1990, partly because of King County's success in implementing the GMA, the areas that have been

⁷²⁹ American Society of Planning Officials (1958, September). Information Report No. 114, *Annexation Studies*. APA. [\[link\]](#)

⁷³⁰ Vaughn, A. (2014, February 11). Klahanie vote may end contest of 2 cities. *Seattle Times*. [\[link\]](#). Accessed via the Seattle Public Library Archives.

⁷³¹ Vaughn, A. (2014, February 11). Klahanie vote may end contest of 2 cities. *Seattle Times*. [\[link\]](#). Accessed via the Seattle Public Library Archives.

⁷³² Solomon, C. (2000, June 26). Many feel a zoning squeeze. *Seattle Times*. [\[link\]](#). Accessed via the Seattle Public Library Archives.

incorporated or annexed held 85 percent of unincorporated area jobs and only 69 percent of unincorporated area residents.^{733,734} This left behind a very small number of jobs and commercial land in the remaining unincorporated areas. Unincorporated areas only have one percent of countywide employment, and five percent of countywide population.⁷³⁵ This pattern of annexation and incorporation continues to reduce tax generating resources, such as sales tax, away from King County which further impacts the County's already limited financial capacity to support services in the remaining urban unincorporated areas.^{736,737} This contributes to a widening deficit between growing service maintenance costs and the reduced amount of revenue received by the County, which limits King County's ability to invest in unincorporated areas.⁷³⁸

Due to discriminatory practices, Black, Latin(a)(o)(x), and Indigenous communities are less likely to be homeowners, and those that are, have homes with lower median values than homes owned by White people.⁷³⁹ Assessed property values provide a metric for cities to determine annexation; so, if an area with a higher proportion of Black, Latin(a)(o)(x), and Indigenous residents has lower assessed property values, cities may not want to annex the area.^{740,741} For example, in 1991, Burien proposed annexation boundaries to include parts of Shorewood, an upper middle-class neighborhood, while leaving White Center, an ethnically diverse neighborhood with low-income housing, unincorporated.⁷⁴² A 1991 local newspaper article stated that, "...no one's vying to annex Skyway/Bryn Mawr or White Center, both of which are relatively developed but include working-class neighborhoods with comparatively low property values - and low property-tax revenues."⁷⁴³

Skyway-West Hill and North Highline

Skyway-West Hill, North Highline, and Fairwood PAAs are all home to a significantly higher percentage of BIPOC residents than the King County average and have lower median incomes than the King County average.⁷⁴⁴ This pattern, combined with the County's limited taxing authority, and historic underinvestment in affordable housing funding for these predominantly BIPOC areas, highlights the need for annexation to advance racial justice.^{745,746}

⁷³³ King County (2021, December). *Unincorporated King County Fiscal Sustainability Plan*. [\[link\]](#)

⁷³⁴ King County Office of Performance, Strategy and Budget. (2018, January). *King County Unincorporated Urban Area Annexation Area Databook*. [\[link\]](#)

⁷³⁵ King County Office of Performance, Strategy and Budget. (2018, January). *King County Unincorporated Urban Area Annexation Area Databook*. [\[link\]](#)

⁷³⁶ King County (2021, December). *Unincorporated King County Fiscal Sustainability Plan*. [\[link\]](#)

⁷³⁷ King County (2021). *North Highline Community Service Area Subarea Plan*. 2021 Public Review Draft. [\[link\]](#)

⁷³⁸ King County (2021, December). *Unincorporated King County Fiscal Sustainability Plan*. [\[link\]](#)

⁷³⁹ Racial Restrictive Covenants Project Washington State (2022). *Homeownership by race 1960-2020 – King County*. Civil Rights and Labor History Consortium/University of Washington. [\[link\]](#)

⁷⁴⁰ American Society of Planning Officials (1958, September). Information Report No. 114, *Annexation Studies*. APA. [\[link\]](#)

⁷⁴¹ Racial Restrictive Covenants Project Washington State (2022). *Homeownership by race 1960-2020 – King County*. Civil Rights and Labor History Consortium/University of Washington. [\[link\]](#)

⁷⁴² Ortigaleon, B. (1991, December 2). Incorporation frenzy leaves 'orphans' in S. King. *Seattle Times*. [\[link\]](#). Accessed via the Seattle Public Library Archives.

⁷⁴³ Ortigaleon, B. (1991, December 2). Incorporation frenzy leaves 'orphans' in S. King. *Seattle Times*. [\[link\]](#). Accessed via the Seattle Public Library Archives.

⁷⁴⁴ U.S. Census Bureau. (2015-2019) *5-year ACS 2015-2019*

⁷⁴⁵ Beekman, D. (2022, August 13). Skyway fights for housing, parks and community at 'critical moment.' *Seattle Times*. [\[link\]](#)

⁷⁴⁶ King County Office of Performance, Strategy and Budget. (2018, January). *King County Unincorporated Urban Area Annexation Area Databook*. [\[link\]](#)

Institutionalized racism contributed to underinvestment in affordable housing projects in Skyway-West Hill and North Highline neighborhoods.⁷⁴⁷ For example, redlining, displacement from Seattle's Central District, as well as the widening of the racial wealth gap partially resulted in the relatively lower real estate values in these neighborhoods.^{748,749} However, areas in close proximity grew rapidly which drove home prices up, creating the conditions for gentrification.⁷⁵⁰ For at least a decade, King County did not invest in affordable housing in Skyway-West Hill, aside from housing repair assistance.⁷⁵¹ King County has only recently started investing housing funds in Skyway-West Hill after years of community advocacy and organizing.^{752,753,754} In 2022, King County awarded two projects from a \$5 million request for proposal (RFP) to support affordable housing development in the Skyway-West Hill neighborhood that align with community identified anti-displacement priorities.^{755,756,757} In the 2023-24 biennial budget, an additional \$5 million has been earmarked for affordable housing capital investments in Skyway-West Hill.⁷⁵⁸

Displacement

The history of racially exclusive, discriminatory land use and housing practices, and seemingly race-neutral policies that perpetuate the racial wealth gap, patterns of segregation, exclusion, and underinvestment in neighborhoods of color culminates in an increased risk of displacement for BIPOC communities. Displacement describes a pattern in which households move involuntarily as a result of aforementioned factors.⁷⁵⁹ Displacement can increase the risk of homelessness and have lasting negative effects on health, education, earnings, and cultural connections.⁷⁶⁰ While homeowners build equity and typically have a fixed monthly payment, renters make monthly payments they will never recoup, and rental prices typically increase over time. As rental costs increase, many households, especially cost-burdened households, cannot save money to buy a home.⁷⁶¹ This stems from and exacerbates the pre-existing racial wealth gap, which is a result from the legacy of mechanisms used to block BIPOC households from buying homes, such as racial restrictive covenants.⁷⁶²

⁷⁴⁷ King County Department of Community and Human Services. (2021, September 21). *Skyway-West Hill and North Highline Anti-displacement Strategies Report*. [\[link\]](#)

⁷⁴⁸ King County Department of Community and Human Services. (2021, September 21). *Skyway-West Hill and North Highline Anti-displacement Strategies Report*. [\[link\]](#)

⁷⁴⁹ University of Washington's Seattle Civil Rights and Labor History Project. *Segregated Seattle*. [\[link\]](#)

⁷⁵⁰ Groover, H. (2021, April 8) Seattle-area housing market is 'on steroids'; see what's happening near you. *The Seattle Times*. [\[link\]](#)

⁷⁵¹ King County (2021, September). *Skyway-West Hill and North Highline Anti-displacement Strategies Report*. [\[link\]](#)

⁷⁵² Zahilay, G. (2020, February 17). We failed the Central District, but we must do right by Skyway. *The Seattle Times*. [\[link\]](#)

⁷⁵³ Beekman, D. (2022, August 13). Skyway fights for housing, parks and community at 'critical moment'. *The Seattle Times*. [\[link\]](#)

⁷⁵⁴ Trumm, D. (2017, May 3). Meet Skyway: Seattle's unincorporated Neighbor To The South. *The Urbanist*. [\[link\]](#)

⁷⁵⁵ King County (2022, January). Skyway \$5M Fund for Affordable Housing | RFP Summary.

⁷⁵⁶ King County (2022, May). *King County Announces Funding Awards for Two Affordable Housing Projects in Skyway-West Hill*. DCHS Blog. [\[link\]](#)

⁷⁵⁷ dKing County (2022, January). *New Funding Opportunity: \$5 million to support equitable, community-driven affordable housing in the Skyway-West Hill (SWH) neighborhood*. DCHS Blog. [\[link\]](#)

⁷⁵⁸ King County Council, Clerk of the Council. AN ORDINANCE that adopts the 2023-2024 Biennial Budget and makes appropriations for the operation of county agencies and departments and capital improvements for the fiscal biennium beginning January 1, 2023, and ending December 31, 2024. [\[Link\]](#)

⁷⁵⁹ University of Texas at Austin Uprooted Project. *Understanding Gentrification and Displacement*. [\[link\]](#)

⁷⁶⁰ Urban Displacement Project. *Pushed Out: Displacement Today and Lasting Impacts*. [\[link\]](#)

⁷⁶¹ ECONorthwest (2023). *Redlining and Wealth Loss: Measuring the Historical Impacts of Racist Housing Practices in King County* (0032 Appendix B). Prepared for King County Wastewater Treatment Division. [\[link\]](#)

⁷⁶² Logani, I. (2021). *The Racial Wealth Gap is the Housing Gap*. The Office of Lieutenant Governor Denny Heck. [\[link\]](#)

The Puget Sound Regional Council's (PSRC) Displacement Risk Mapping Tool identifies census tracts that are at low, moderate, and higher risk of displacement.⁷⁶³ North Highline and a small area of unincorporated Kent are at higher risk of displacement.^{764, 765 766}

Housing costs in Skyway-West Hill and North Highline have risen faster than the countywide average.⁷⁶⁷ Between 2012 and 2020, the average annual rent increase in King County was 3.8 percent; in Skyway-West Hill and North Highline the average annual increases were four percent and 4.9 percent, respectively.⁷⁶⁸ Median incomes in both areas remain significantly lower than the countywide average, placing residents at increased risk of displacement. Fifty-three percent of renter households in North Highline were cost burdened and 26 percent were severely cost burdened in 2017.⁷⁶⁹ Nearly one-third of all renters and two-thirds of extremely low-income renters in Skyway-West Hill were severely cost burdened, spending more than 50 percent of their income on rent.⁷⁷⁰ See *Community Profile* section for more analysis on cost burden.

BIPOC households are twice as likely as White households to be housing cost burdened in Skyway-West Hill and North Highline.⁷⁷¹ In North Highline, most White households owned their homes, while 13 percent of Black households and 49 percent of Asian households owned their homes.⁷⁷² Most Black and Latin(a)(o)(x) renter households in North Highline were cost burdened in 2017 (72 percent and 64 percent, respectively).⁷⁷³ An analysis found there were enough affordable units across most income groups in Skyway-West Hill, but housing could only meet the needs of about 37 percent of households with incomes below 30 percent AMI.⁷⁷⁴ There are also housing gaps in North Highline to meet the needs of households with incomes below 30 percent AMI.⁷⁷⁵ The combination of rising housing prices, the high rate of cost burdened households, and lower than average incomes put residents who live in places like Skyway-West Hill and North Highline at increased risk of displacement.⁷⁷⁶ Figure 80 show the decrease in concentration of Black residents in Skyway-West Hill from 2000, to 2010, to 2020. As the maps indicate, and community members report, Black residents were displaced from Seattle's Central District and moved further south,

⁷⁶³ Puget Sound Regional Council. *Displacement Risk Mapping Tool*. [\[link\]](#)

⁷⁶⁴ Puget Sound Regional Council. *Displacement Risk Mapping Tool*. [\[link\]](#)

⁷⁶⁵ Only about 10 homes in the Kent census tract are in unincorporated King County.

⁷⁶⁶ Puget Sound Regional Council. *Displacement Risk Mapping Tool*. [\[link\]](#)

⁷⁶⁷ BERK Consulting, Inc. (2020, November). *King County Home and Hope Initiative. Affordable Housing Incentives Analysis: North Highline and Skyway-West Hill*. [\[link\]](#)

⁷⁶⁸ BERK Consulting, Inc. (2020, November). *King County Home and Hope Initiative. Affordable Housing Incentives Analysis: North Highline and Skyway-West Hill*. [\[link\]](#)

⁷⁶⁹ BERK Consulting, Inc. (2020, November). *King County Home and Hope Initiative. Affordable Housing Incentives Analysis: North Highline and Skyway-West Hill*. [\[link\]](#)

⁷⁷⁰ BERK Consulting, Inc. (2020, November). *King County Home and Hope Initiative. Affordable Housing Incentives Analysis: North Highline and Skyway-West Hill*. [\[link\]](#)

⁷⁷¹ King County Affordable Housing Committee Dashboard. (2021). *Jurisdictional Data for Download*.

⁷⁷² BERK Consulting, Inc. (2020, November). *King County Home and Hope Initiative. Affordable Housing Incentives Analysis: North Highline and Skyway-West Hill*. [\[link\]](#)

⁷⁷³ BERK Consulting, Inc. (2020, November). *King County Home and Hope Initiative. Affordable Housing Incentives Analysis: North Highline and Skyway-West Hill*. [\[link\]](#)

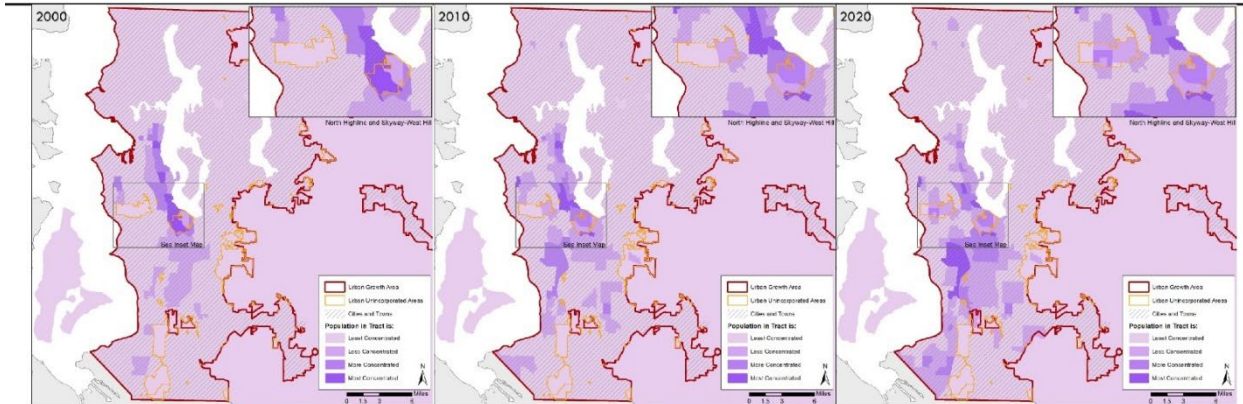
⁷⁷⁴ BERK Consulting, Inc. (2020, November). *King County Home and Hope Initiative. Affordable Housing Incentives Analysis: North Highline and Skyway-West Hill*. [\[link\]](#)

⁷⁷⁵ BERK Consulting, Inc. (2020, November). *King County Home and Hope Initiative. Affordable Housing Incentives Analysis: North Highline and Skyway-West Hill*. [\[link\]](#)

⁷⁷⁶ King County (2021, September). *Skyway-West Hill and North Highline Anti-displacement Strategies Report*. [\[link\]](#)

which then puts housing pressure on the places they move to, such as Skyway-West Hill, which then forces people to move even further south.^{777,778}

Figure 80: Black/African American Concentration of Population 2000, 2010, and 2020⁷⁷⁹



Skyway-West Hill and North Highline community members have noted that gentrification can lead to the deterioration of the cultural character of a community.⁷⁸⁰ This can lead to cultural displacement, which takes place when existing residents move out of a neighborhood because their social or cultural connections have declined due to gentrification.⁷⁸¹ Displaced residents may lose connections to community establishments and faith-based organizations that provide direct support or connect people to support systems.⁷⁸² In Skyway, residents who are displaced are often not able to find housing in Skyway again because of a lack of affordable, available housing located in walkable areas or near other accommodations.⁷⁸³

Conclusion

Policies that do not explicitly discriminate based on race can and do lead to racially disparate outcomes. Low-density zoning and large minimum lot requirements, lack of investment in urban unincorporated areas, and lack of tenant protections have all contributed to displacement and other racial disparities in housing in unincorporated King County. While not explicitly limited to single-family housing, King County's zoning code does not sufficiently incentivize other, allowable types of low- and middle-density housing.⁷⁸⁴ This limits housing supply and housing choice by not having a diversity of housing types, which leads to prices that aren't affordable to low-income

⁷⁷⁷ King County Department of Community and Human Services. (2021, September 21). *Skyway-West Hill and North Highline Anti-displacement Strategies Report*. [\[link\]](#)

⁷⁷⁸ Gruener, P. (2017, August 29). Two tours collide in Seattle's Central District — with very different messages. *KUOW*. [\[link\]](#)

⁷⁷⁹ U.S. Census Bureau. (2020). Decennial Census.

⁷⁸⁰ King County Department of Community and Human Services. (2021, September 21). *Skyway-West Hill and North Highline Anti-displacement Strategies Report*. [\[link\]](#)

⁷⁸¹ King County Department of Community and Human Services. (2021, September 21). *Skyway-West Hill and North Highline Anti-displacement Strategies Report*. [\[link\]](#)

⁷⁸² King County Department of Community and Human Services. (2021, September 21). *Skyway-West Hill and North Highline Anti-displacement Strategies Report*. [\[link\]](#)

⁷⁸³ Comprehensive Plan Equity Work Group Meeting (2023, January 20). King County.

⁷⁸⁴ Title 21A Zoning (updated 2023, January). King County. [\[link\]](#)

communities, of which BIPOC are most overly represented in.^{785,786} Urban unincorporated areas have higher proportions of BIPOC populations and have historically been underinvested in compared to other unincorporated areas with higher proportions of White populations.⁷⁸⁷ Investment is needed in order to accommodate more density and encourage cities to annex PAAs.⁷⁸⁸ The next section details the policies and codes King County has either recently passed or is exploring through the 2024 Comprehensive Plan update to address the policies and actions discussed in this analysis that have created racially disparate housing outcomes in unincorporated King County.

Undoing Racially Disparate Housing Policies in the Comprehensive Planning Process

This section identifies the actions that have been and will be taken by King County in the 2024 Comprehensive Plan to undo racially disparate housing outcomes.

Barriers in Undoing Racially Disparate Impacts

Multiple barriers prevent King County from fully remedying harms inflicted on BIPOC communities. Racial wealth inequities result from exclusive housing practices and policies, in addition to other injustices such as discrimination in employment and education. Despite understanding that race-neutral policies can perpetuate harm due to pre-existing access inequities, there are multiple policies in King County's Comprehensive Plan that are, indeed, race-neutral. While providing financial resources to specific BIPOC communities could reduce racially disparate impacts in housing, the Fair Housing Act prohibits the prioritization of funds or programs based on a protected class, such as race. The updates to the Comprehensive Plan policies and codes center on actions King County has leverage over, such as building partnerships, implementing policies to reduce displacement, and adopting code changes that could diversify the housing stock and increase the supply of affordable housing. Revenue is critical to implement many of the King County Comprehensive Plan policies. While King County has put forward new levies to meet the needs of different communities throughout the county, the funding raised is not enough to solve the housing crisis. King County has significant limits imposed by the state on raising revenue. For decades, King County has advocated for increased revenue from the state and federal government to address structural revenue problems and the affordable housing crisis. King County has yet to receive either the taxing authority or the resources at a scale needed to meaningfully and effectively do so.

Summary of 2024 Comprehensive Plan Updates

To promote equitable outcomes in partnership with communities most impacted by racially disparate housing policies, King County has intentionally solicited engagement from members of underrepresented communities through a broad, community survey and the 2024 Comprehensive Plan Equity Work Group. The Equity Work Group is an advisory group composed of 16 people from historically underrepresented groups who worked closely with

⁷⁸⁵ Rouse, C., Bernstein, J., Knudsen, H. Zhang, J. (2021, June). *Exclusionary Zoning: Its Effect on Racial Discrimination in the Housing Market*. The White House. [\[link\]](#)

⁷⁸⁶ Mehrotra, A., Bealore, L., Montoya-Boyer, A. (2022, September). *Zoning In: How inclusionary Zoning Increases Affordable Housing for Communities of Color to Build Wealth*. Prosperity Now Scorecard. [\[link\]](#)

⁷⁸⁷ King County Clerk of the Council (2019). *Skyway-West Hill Land Use Subarea Plan*, Appendix D: Service Delivery and Facilities Provided by King County in the Five Potential Annexation Areas. [\[link\]](#)

⁷⁸⁸ King County Clerk of the Council (2019). *Skyway-West Hill Land Use Subarea Plan*, Appendix D: Service Delivery and Facilities Provided by King County in the Five Potential Annexation Areas. [\[link\]](#)

Executive staff to incorporate equity considerations into the Comprehensive Plan update. The Comprehensive Plan includes new policies, edits to former policies, and code changes to reflect the new GMA and CPP requirements and community feedback.

King County is committed to addressing past and current racially exclusive and discriminatory land use and housing practices that resulted in disparate impacts on BIPOC households. The County aims to repair these harms and promote equitable outcomes in partnership with impacted communities through intentional, targeted actions and support for affordable housing initiatives. King County's 2024 Comprehensive Plan incorporates new policies and updates existing policies to begin to undo the racially disparate impacts caused by the policies and practices discussed in the Racially Disparate Impact Analysis which found:

- explicitly racist policies and practices existed in unincorporated King County and contributed to long-term economic racial disparities;
- the lack of tenant protections for unincorporated King County undermined the effectiveness of fair housing protections;
- exclusionary zoning laws in unincorporated King County limit the availability of more affordable housing options for low- and moderate-income households who are disproportionately BIPOC;
- King County's Housing Finance Program has historically underinvested in urban unincorporated areas with higher BIPOC populations; and
- the combination of rising housing prices, the high rate of cost burdened BIPOC households, and lower than average incomes put BIPOC residents who live in places like Skyway-West Hill and North Highline at increased risk of displacement.

To begin rectifying these harms, the 2024 King County Comprehensive Plan has adopted policies that commit King County to:

- participate in regional solutions to address critical affordable housing needs;
- engage historically and currently underrepresented communities in the development and implementation of affordable housing programs to ensure the County's investments and policies are culturally relevant and meet the needs of communities most in need;
- invest in programs and policies that help tenants stay housed and assert their rights, reducing racial disproportionality among households who experience housing stability;
- adopt code changes to allow middle housing and create an inclusionary housing program to promote the creation of more affordable and diverse housing options so more low- and moderate-income households can access homeownership and generate long-term wealth for their families;
- prioritize funding for affordable housing projects that are community-driven, promote access to opportunity, and create wealth-building opportunities for communities at-risk of displacement; and
- take actions to prevent and mitigate residential and cultural displacement for unincorporated communities at risk of displacement to address racial disparities in housing, such as implementing programs to create affordable homeownership opportunities and investing in equitable development projects.

These new and updated housing policies demonstrate King County's commitment to addressing racial disparities in housing and promoting equitable access to affordable and culturally relevant housing options for all residents, particularly those historically underserved and disproportionately impacted by discriminatory practices.

Current and Future Actions of King County

King County is committed to undoing policies that result in racially disparate outcomes in housing and is taking several future actions to achieve this goal. King County is currently developing and exploring programs such as:⁷⁸⁹

- investing in rental assistance and eviction prevention programs to keep tenants housed;
- launching a community preference program to prevent displacement;
- investing in equitable development to support community-driven priorities;
- preserving manufactured housing communities and affordable housing to prevent displacement; and
- expanding affordable home ownership programs increase wealth-building opportunities for low- and moderate-income households.

See the *Existing Strategies Summary* section for more information about the inventory of existing and proposed partnerships, strategies and funding aimed at meeting countywide housing need, especially for BIPOC populations disparately impacted by discriminatory land use and housing practices.

VII. Housing Needs Analysis

Section Summary

This section fulfills, in part, King County CPP H-4l and H-4m.⁷⁹⁰

CPP H-4l and H-4m require jurisdictions to:

Conduct an inventory and analysis in each jurisdiction of existing and projected housing needs of all segments of the population and summarize the findings in the housing element. The inventory and analysis shall include:

l) The housing needs of people who need supportive services or accessible units, including but not limited to people experiencing homelessness, persons with disabilities, people with medical conditions, and older adults;

m) The housing needs of communities experiencing disproportionate harm of housing inequities including Black, Indigenous, and People of Color (BIPOC).

The 2022 Point-in-Time Count found that the number of individuals experiencing homelessness in King County increased nearly 14 percent from 2020 to 2022.⁷⁹¹ Black, Hispanic/Latin(a)(o)(x), American Indian, Alaska Native, or Indigenous, and Native Hawaiian or Pacific Islander individuals were overrepresented in this group compared to King County's overall demographics.⁷⁹² Shelter and case management can help people experiencing homelessness

⁷⁸⁹ [\[link\]](#)

⁷⁹⁰ King County. (2021, December). 2021 King County Countywide Planning Policies. [\[link\]](#)

⁷⁹¹ King County Regional Homelessness Authority. (2022). 2022 Point in Time Count. [\[link\]](#)

⁷⁹² King County Department of Community and Human Services Performance Measurement and Evaluation. (2022). King County's Homeless Response System. [\[link\]](#)

find resources and housing.⁷⁹³ Expanding access to stable housing and care can directly improve health outcomes for people experiencing homelessness.⁷⁹⁴

Over ten percent of King County residents live with a disability.⁷⁹⁵ People living with disabilities and disability rights advocacy organizations have shared that many people living with disabilities face challenges in searching, applying for, and relocating into accessible, affordable housing near supportive services.^{796,797} The availability of accessible housing units and increasing access to housing navigators and vouchers would help meet the need for this population.^{798,799}

Seniors who wish to remain in their homes and communities may face difficulties because of rising housing costs.⁸⁰⁰ Homeowners who have paid off their mortgage may struggle to afford property taxes, utilities, and maintenance costs.⁸⁰¹ Seniors with low or fixed incomes need more affordable housing options to help them age in place.

Housing quality, cost, and stability impacts people's physical and mental health. Individuals receiving housing assistance who are recovering from medical conditions or with persisting conditions may need additional support, such as occupational therapy or chore services.⁸⁰² The King County Regional Homeless Authority's Draft Five-Year Plan found that people with medical conditions, particularly individuals who are unstably housed or experiencing homelessness, need access to care and a safe place to recover after leaving the hospital, such as recuperative housing.⁸⁰³

BIPOC households, particularly Black and Hispanic households, are more likely to experience housing problems such as incomplete kitchen and plumbing facilities, overcrowding, and cost burden.⁸⁰⁴ Black households are also more likely to be renters and face higher rates of denial for home loans compared to White households.⁸⁰⁵ The Black Home Initiative, a coalition of organizations working to increase and sustain Black homeownership, identified a need for greater access to homeownership opportunities and diverse housing types.⁸⁰⁶ BIPOC residents

⁷⁹³ National Health Care for the Homeless Council. (2016 April). Vital Role of Case Management for Individuals Experiencing Homelessness. *A Quarterly Research Review of the National HCH Council* 4(1). [\[link\]](#)

⁷⁹⁴ Prunhuber, Pratti and Vivian Kwok. (2021, February). *Low-Income Older Adults Face Unaffordable Rents, Driving Housing Instability and Homelessness*. Justice in Aging. National Low Income Housing Coalition. [\[link\]](#)

⁷⁹⁵ U.S. Census Bureau. (2022). *Households by Disability*, 5-year ACS 2016-2020.

⁷⁹⁶ ECO Northwest. (2022, December 1). *Housing Needs for Individuals with Intellectual and Developmental Disabilities in Washington State*. Washington State Department of Social and Health Services. [\[link\]](#)

⁷⁹⁷ King County Department of Community and Human Services. (2020). *2019 King County Analysis of Impediments to Fair Housing Choice*. [\[link\]](#)

⁷⁹⁸ Community Feedback on Housing. (2022, September). *2023 Developmental Disabilities Legislative Committee*. King County Department of Community and Human Services.

⁷⁹⁹ King County Department of Community and Human Services Developmental Disabilities and Early Childhood Supports Division. (2023, March 1). Personal communication with DCHS staff.

⁸⁰⁰ U.S. Department of Housing and Urban Development. (2017). *Housing for Seniors: Challenges and Solution*. [\[link\]](#)

⁸⁰¹ U.S. Department of Housing and Urban Development. (2017). *Housing for Seniors: Challenges and Solution*. [\[link\]](#)

⁸⁰² King County Department of Community and Human Services Homeless Housing Program. (2023, February 17). Personal communication with DCHS staff.

⁸⁰³ King County Regional Homelessness Authority. (2023, January 18). *Draft Five-Year Plan (2023-2028)*. [\[link\]](#)

⁸⁰⁴ King County Department of Community and Human Services. (2020). *2019 King County Analysis of Impediments to Fair Housing Choice*. [\[link\]](#)

⁸⁰⁵ King County Department of Community and Human Services. (2020). *2019 King County Analysis of Impediments to Fair Housing Choice*. [\[link\]](#)

⁸⁰⁶ Black Home Initiative. (2022, February 7) *Increasing Black Homeownership in the Puget Sound Region*. [\[link\]](#)

living in unincorporated King County shared with DCHS that many BIPOC households face displacement due to rising housing costs, so these households need access to affordable housing and homeownership opportunities as well as support in preventing and mitigating displacement.⁸⁰⁷

Some immigrants and refugees, especially those with limited English proficiency and low-incomes, may have difficulties communicating with landlords, finding stable employment, building a credit history, and understanding their rights.^{808, 809} Immigrants and refugees who are undocumented face additional barriers to accessing housing, such as landlords requiring Social Security Numbers for prospective tenants, though this requirement is not allowed under County code.⁸¹⁰ The King County Comprehensive Plan Equity Work Group shared that immigrants and refugees need increased access to large, affordable rental units.⁸¹¹

The National LGBTQ Health and Longevity Center and Goldsen Institute found that LGBTQ+ people experience systematic disparities in Washington State, including higher rates of housing instability, homelessness, cost burden, and poverty and less access to care and other services.⁸¹² LGBTQ+ community organizations reported that LGBTQ+ residents in King County need access to affordable housing in neighborhoods where they feel safe and connected to the community.⁸¹³ LGBTQ+ community members report that it is important to find information about housing from a trusted source, such as a queer housing group.⁸¹⁴

In addition to systems-level barriers and housing needs, community input and housing discrimination testing conducted in King County found that individual-level discrimination based on disability, familial status, national origin, religion, and source of income is still prevalent in King County.^{815, 816} Community members noted experiencing discrimination as part of their search for and while living in affordable housing.⁸¹⁷ Housing discrimination needs to be eliminated to ensure all King County residents can access housing.⁸¹⁸

Note: King County is conducting outreach and interviews to understand barriers to accessing housing for people with housing protected class status for the 2023 Analysis of Impediments to Fair Housing Choice. King County will include the results of this outreach in the final draft.

⁸⁰⁷ King County Department of Community and Human Services. (2021, September 30). *Skyway-West Hill and North Highline Anti-displacement Strategies Report*. [\[link\]](#)

⁸⁰⁸ Community Feedback on Housing. (2022, September). *2023 Developmental Disabilities Legislative Committee*. King County Department of Community and Human Services.

⁸⁰⁹ King County Department of Community and Human Services. (2020). *2019 King County Analysis of Impediments to Fair Housing Choice*. [\[link\]](#)

⁸¹⁰ Comprehensive Plan Equity Work Group Meeting (2023, February 10). King County.

⁸¹¹ Comprehensive Plan Equity Work Group Meeting. (2023, February 10). King County.

⁸¹² Goldsen, K. F. et. al. (2020, November). *Washington State LGBTQ+ Equity and Health Report 2020*. [\[link\]](#)

⁸¹³ LGBTQ Allyship. (2019). *2018-2019 South King County Housing Listening Sessions Report of the LGBTQ+ Community*.

⁸¹⁴ LGBTQ Allyship. (2021, September). *Affirmative Housing Marketing Strategies for LGBTQ+ Communities in South King County*.

⁸¹⁵ King County Department of Community and Human Services. (2020). *2019 King County Analysis of Impediments to Fair Housing Choice*. [\[link\]](#)

⁸¹⁶ Fair housing Testing. Fair Housing Center of Washington Contract.

⁸¹⁷ Comprehensive Plan Equity Work Group Meeting (2023, January 20). King County.

⁸¹⁸ King County. (2022, June 30). *Tenant Protection Access Plan*. [\[link\]](#)

Housing Needs of People who Need Supportive Services or Accessible Units

People Experiencing Homelessness

In 2020, DCHS found that more than 40,000 people experienced homelessness in King County.⁸¹⁹ In September 2022, the most recent data available at the time of writing this assessment, 9,636 households experienced homelessness and received services from the homeless response system.⁸²⁰ DCHS found that homelessness in King County disproportionately impacts certain populations in King County; Black, Hispanic/Latin(a)(o)(x), American Indian, Alaska Native, or Indigenous, and Native Hawaiian or Pacific Islander individuals were all overrepresented in this group compared to King County's overall demographics.⁸²¹ Veterans are also overrepresented among the group who received homelessness services compared to the rate of veterans countywide.⁸²²

The 2022 Point in Time count found that more than half of households experiencing homelessness in King County are unsheltered (57 percent).⁸²³ Most of the households who received services (58 percent) were sheltered in some way.⁸²⁴ Approximately a quarter (26 percent) of households who received services were unsheltered and 17 percent of households had an unknown shelter status.⁸²⁵ Households who are sheltered may be more aware of services so they may be overrepresented among people who access homelessness services.

Approximately 60 percent of households who entered the homeless response system in King County were households of color.⁸²⁶ Black households are more likely than White households to return to the homeless response system after being permanently housed within the previous two years.⁸²⁷ The King County Regional Homelessness Authority Five Year Plan identifies a need for culturally competent services to meet the needs of people experiencing homelessness.⁸²⁸

The King County Regional Homelessness Authority finds that experiencing homelessness is traumatic, and can create or exacerbate health conditions, disability, or substance use disorders.⁸²⁹ More than half (51 percent) of individuals experiencing homelessness in 2022 identified as having a disability, and more than one-third identified as having a mental health or substance use disorder (31 percent and 37 percent, respectively).⁸³⁰ Interviews for the 2022

⁸¹⁹ King County Department of Community and Human Services, Performance Measurement and Evaluation Division. (December 2021). *Integrating Data to Better Measure Homelessness*. [\[link\]](#)

⁸²⁰ King County Department of Community and Human Services Performance Measurement and Evaluation. (2022). *King County's Homeless Response System*. [\[link\]](#)

⁸²¹ King County Department of Community and Human Services Performance Measurement and Evaluation. (2022). *King County's Homeless Response System*. [\[link\]](#)

⁸²² King County Department of Community and Human Services Performance Measurement and Evaluation. (2022). *King County's Homeless Response System*. [\[link\]](#)

⁸²³ King County Regional Homelessness Authority. (2022). *2022 Point in Time Count*. [\[link\]](#)

⁸²⁴ King County Department of Community and Human Services Performance Measurement and Evaluation. (2022). *King County's Homeless Response System*. [\[link\]](#)

⁸²⁵ King County Department of Community and Human Services Performance Measurement and Evaluation. (2022). *King County's Homeless Response System*. [\[link\]](#)

⁸²⁶ King County Department of Community and Human Services Performance Measurement and Evaluation. (2022). *King County's Homeless Response System*. [\[link\]](#)

⁸²⁷ King County Department of Community and Human Services Performance Measurement and Evaluation. (2022). *King County's Homeless Response System*. [\[link\]](#)

⁸²⁸ King County Regional Homelessness Authority. (2023, January 18). *Draft Five-Year Plan (2023-2028)*. [\[link\]](#)

⁸²⁹ King County Regional Homelessness Authority. (2022). *2022 Point in Time Count*. [\[link\]](#)

⁸³⁰ King County Regional Homelessness Authority. (2022). *2022 Point in Time Count*. [\[link\]](#)

Point in Time Count found that navigating the complex health care system and accessing supportive services is difficult for people experiencing homelessness.⁸³¹ Expanding access to stable housing and care can directly improve health outcomes for people experiencing homelessness.⁸³² People experiencing homelessness may need support to meet health needs and manage their care (See the *People with Medical Conditions* section below for information about medical respite care and recuperative housing).⁸³³

The King County Regional Homeless Authority's Five Year Plan finds that people experiencing homelessness need access to shelter and supportive services, such as case management, to quickly transition to permanent housing.⁸³⁴ Shelters that provide people with personal space and safety, secure storage, and a consistent place to live are linked to increased resident health and wellbeing.⁸³⁵ The Health Through Housing (HtH) Initiative found that single room shelter settings, like in hotels, increased feelings of stability, reduced interpersonal conflict, and decreased the volume of 911 emergency calls compared to congregate settings.⁸³⁶ HtH also found that moving individuals from congregate shelters to hotel rooms increased exits to permanent housing.⁸³⁷

People Living with Disabilities

Households with a member that has a cognitive limitation are the most likely out of all disability types to rent countywide.⁸³⁸ Urban unincorporated King County has a higher rate of residents with disabilities compared to rural unincorporated King County.⁸³⁹ This may be because cultivating community support and finding housing in areas with access to healthcare providers and other services can be more difficult in rural areas compared to urban areas.⁸⁴⁰ Community members report there is less housing for people with intellectual and developmental disabilities (IDD) in rural areas.⁸⁴¹

Disability advocacy organizations have shared with King County that people living with disabilities need housing that is accessible, near supportive services, and in the community of their choice.⁸⁴² Housing choice is limited for people living with disabilities due to a lack of available, accessible, affordable housing, as well as discrimination.⁸⁴³ Providing reasonable

⁸³¹ King County Regional Homelessness Authority. (2022). *2022 Point in Time Count*. [\[link\]](#)

⁸³² Prunhuber, Pratti and Vivian Kwok. (2021, February). *Low-Income Older Adults Face Unaffordable Rents, Driving Housing Instability and Homelessness*. Justice in Aging. National Low Income Housing Coalition. [\[link\]](#)

⁸³³ King County Regional Homelessness Authority. (2023, January 18). *Draft Five-Year Plan (2023-2028)*. [\[link\]](#)

⁸³⁴ King County Regional Homelessness Authority. (2023, January 18). *Draft Five-Year Plan (2023-2028)*. [\[link\]](#)

⁸³⁵ King County Department of Community and Human Services. (2021, November). *Initial Health through Housing Implementation Plan 2022-2028*. [\[link\]](#)

⁸³⁶ King County Department of Community and Human Services. (2021, November). *Initial Health through Housing Implementation Plan 2022-2028*. [\[link\]](#)

⁸³⁷ King County Department of Community and Human Services. (2021, November). *Initial Health through Housing Implementation Plan 2022-2028*. [\[link\]](#)

⁸³⁸ U.S. Department of Housing and Urban Development. (2021). *Tenure by Disability Status, CHAS 2014-2018*.

⁸³⁹ U.S. Census Bureau. (2022). *Households by English Proficiency, 5-year ACS 2016-2020*.

⁸⁴⁰ ECO Northwest. (2022, December 1). *Housing Needs for Individuals with Intellectual and Developmental Disabilities in Washington State*. Washington State Department of Social and Health Services.

⁸⁴¹ Community Feedback on Housing. (2022, September). *2023 Developmental Disabilities Legislative Committee*. King County Department of Community and Human Services.

⁸⁴² King County Department of Community and Human Services. (2020). *2019 King County Analysis of Impediments to Fair Housing Choice*. [\[link\]](#)

⁸⁴³ ECO Northwest. (2022, December 1). *Housing Needs for Individuals with Intellectual and Developmental Disabilities in Washington State*. Washington State Department of Social and Health Services. [\[link\]](#)

accommodation for people with disabilities, such as adding a ramp or grab bars, is more likely to carry a financial burden to a landlord.⁸⁴⁴ This may mean that a landlord less likely to rent to someone, even with fair housing laws in place. Community members note that some landlords are often uncooperative.⁸⁴⁵

Staff from the King County Developmental Disability and Early Childhood Supports division identified a need for family-sized affordable rental units with appropriate accommodations, like roll-in showers or laundry in the unit, for families with at least one individual living with a disability in King County.⁸⁴⁶ Disabilities can also pose an inherent barrier to searching, applying for, and moving into housing.⁸⁴⁷ Rising costs and a competitive housing market further exacerbate these barriers.⁸⁴⁸ Community feedback identified a need for affordable housing and increased support in navigating and accessing the housing market to reduce or eliminate these barriers for individuals with disabilities and their families.^{849,850}

Seniors

Seniors who wish to remain in their homes and communities may face difficulties because of rising housing costs.⁸⁵¹ While many seniors in King County and unincorporated King County own their homes, even homeowners who have paid off their mortgage may struggle to afford housing costs, like property taxes or maintenance costs.⁸⁵² Although the Seniors, Persons with Disabilities, and Disabled Veterans Property Tax Exemption program provides some property tax relief, not all eligible households are enrolled, and enrolled households in unincorporated King with incomes between 55 and 65 percent area median income still pay thousands of dollars per year in property taxes.⁸⁵³ Research by HUD found that senior renters, particularly those with disabilities, are more likely to have difficulty accessing housing suited to their needs.⁸⁵⁴ BIPOC senior renters with lower incomes are disproportionately cost burdened and are at increased risk of housing instability and homelessness.⁸⁵⁵ Individuals who are severely cost burdened may have to choose between housing costs and other necessities, like medication.⁸⁵⁶

⁸⁴⁴ King County Department of Community and Human Services. (2020). *2019 King County Analysis of Impediments to Fair Housing Choice*. [\[link\]](#)

⁸⁴⁵ Community Feedback on Housing. (2022, September). *2023 Developmental Disabilities Legislative Committee*. King County Department of Community and Human Services.

⁸⁴⁶ King County Department of Community and Human Services Developmental Disabilities and Early Childhood Supports Division. (2023, March 1). Personal communication with DCHS staff.

⁸⁴⁷ King County Department of Community and Human Services. (2020). *2019 King County Analysis of Impediments to Fair Housing Choice*. [\[link\]](#)

⁸⁴⁸ Washington State Department of Social and Health Services. (2022, October 1). *Developmental Disabilities Administration Housing fund priority study report*.

⁸⁴⁹ Community Feedback on Housing. (2022, September). *2023 Developmental Disabilities Legislative Committee*. King County Department of Community and Human Services.

⁸⁵⁰ King County Department of Community and Human Services Developmental Disabilities and Early Childhood Supports Division. (2023, March 1). Personal communication with DCHS staff.

⁸⁵¹ U.S Department of Housing and Urban Development. (2017). *Housing for Seniors: Challenges and Solution*. [\[link\]](#)

⁸⁵² U.S Department of Housing and Urban Development. (2017). *Housing for Seniors: Challenges and Solution*. [\[link\]](#)

⁸⁵³ King County Department of Community and Human Services. (2021, September 30). *Skyway-West Hill and North Highline Anti-displacement Strategies Report*. [\[link\]](#)

⁸⁵⁴ U.S Department of Housing and Urban Development. (2017). *Housing for Seniors: Challenges and Solution*. [\[link\]](#)

⁸⁵⁵ Prunhuber, Pratti and Vivian Kwok. (2021, February). *Low-Income Older Adults Face Unaffordable Rents, Driving Housing Instability and Homelessness*. Justice in Aging, National Low Income Housing Coalition. [\[link\]](#)

⁸⁵⁶ Prunhuber, Pratti and Vivian Kwok. (2021, February). *Low-Income Older Adults Face Unaffordable Rents, Driving Housing Instability and Homelessness*. Justice in Aging, National Low Income Housing Coalition. [\[link\]](#)

Older adult renters are more likely to spend a significant portion of their income on rent.⁸⁵⁷ Extremely low-income renter households are most likely to include a senior resident countywide, likely because some of these households rely on programs such as Social Security for their sole source of income rather than wages.⁸⁵⁸ These households would likely have difficulty maintaining housing in the private market without additional financial support. Community members shared with King County staff there is a growing population of seniors on fixed incomes experiencing homelessness.⁸⁵⁹ Seniors need more affordable housing options and financial assistance programs to help them remain in their homes and communities.⁸⁶⁰

People with Medical Conditions

Housing quality, cost, and stability impacts people's physical and mental health. Individuals receiving housing assistance who are recovering from medical conditions may need additional support to restabilize, such as occupational therapy. People living in supportive housing with a persisting medical condition may need to be offered chore service to maintain their unit.⁸⁶¹ Medical conditions can lead to households falling behind on rent, due to medical costs or because they are unable to work, and eventually facing eviction.⁸⁶² People who have experienced eviction report that eviction can lead to worsening or new mental and physical health problems.⁸⁶³ People with medical conditions that impact their ability to pay their housing costs need support to keep their housing.

People with medical conditions, particularly individuals who are unstably housed or experiencing homelessness, need access to care and a safe place to recover after leaving the hospital.⁸⁶⁴ The King County Regional Homelessness Authority has found that experiencing homelessness can create and exacerbate an individual's physical, mental, and behavioral health conditions, and many people experiencing homelessness develop complex medical needs.^{865,866} The King County Regional Homelessness Authority Five Year Plan finds that people experiencing homelessness with medical conditions often need recuperative housing or medical respite programs.⁸⁶⁷ Recuperative housing or shelter is designed to support people who do not need to stay in hospital but have care needs that temporary housing environment.⁸⁶⁸ Recuperative housing prevents emergency room visits and can improve the health, safety, and stability of residents.⁸⁶⁹

⁸⁵⁷ Prunhuber, Pratti and Vivian Kwok. (2021, February). *Low-Income Older Adults Face Unaffordable Rents, Driving Housing Instability and Homelessness*. Justice in Aging, National Low Income Housing Coalition. [\[link\]](#)

⁸⁵⁸ U.S. Department of Housing and Urban Development. (2021). *Renters by Income Level by Household Age Status, CHAS 2014-2018*.

⁸⁵⁹ Comprehensive Plan Equity Work Group Meeting. (2023, January 20). King County.

⁸⁶⁰ Metropolitan Center for Applied Research & Extension. (2018). *Moving Towards Age-Friendly Housing in King County*. [\[link\]](#)

⁸⁶¹ King County Department of Community and Human Services Homeless Housing Program. (2023, February 17). Personal communication with DCHS staff.

⁸⁶² Cookson, T., Margaret Diddams, Xochitl Maykovich, Edmund Witter. (2018, September). *Losing Home: The Human Cost of Eviction in Seattle*. Seattle Women's Commission and the Housing Justice Project. [\[link\]](#)

⁸⁶³ Cookson, T., Margaret Diddams, Xochitl Maykovich, Edmund Witter. (2018, September). *Losing Home: The Human Cost of Eviction in Seattle*. Seattle Women's Commission and the Housing Justice Project. [\[link\]](#)

⁸⁶⁴ King County Regional Homelessness Authority. (2022). *2022 Point in Time Count*. [\[link\]](#)

⁸⁶⁵ King County Regional Homelessness Authority. (2022). *2022 Point in Time Count*. [\[link\]](#)

⁸⁶⁶ King County Regional Homelessness Authority. (2023, January 18). *Draft Five-Year Plan (2023-2028)*. [\[link\]](#)

⁸⁶⁷ King County Regional Homelessness Authority. (2023, January 18). *Draft Five-Year Plan (2023-2028)*. [\[link\]](#)

⁸⁶⁸ King County Regional Homelessness Authority. (2023, January 18). *Draft Five-Year Plan (2023-2028)*. [\[link\]](#)

⁸⁶⁹ King County Regional Homelessness Authority. (2023, January 18). *Draft Five-Year Plan (2023-2028)*. [\[link\]](#)

Housing Needs of Communities Experiencing Disproportionate Harm of Housing Inequities

Discrimination Against Housing Protected Classes

Despite being illegal for over 55 years, individual-level housing discrimination is still ongoing throughout King County, based on community feedback and housing discrimination testing. The Civil Rights Act of 1968, Title VIII through IX, or Fair Housing Act, banned discrimination in housing nationwide against certain protected classes.⁸⁷⁰ Washington State and King County have also established other protected classes that may not be discriminated against regarding housing. Table 7 shows the different groups that are protected at different levels of government, excluding protected classes that are already protected at a higher level of government.

Table 7: Housing Protected Classes⁸⁷¹

Federal	State of Washington	King County
Race Color National Origin Religion Sex Disability Familial Status	Creed Marital Status Veteran/Military Status Use of Service or Assistive Animal Source of Income	Age Ancestry

King County and partner cities contracted with the Fair Housing Center of Washington to conduct testing to understand the nature and extent of housing discrimination by protected class status in 2019 and 2022.⁸⁷² The contracts tested for discrimination based on disability, familial status, national origin, race, religion, and source of income. The Fair Housing Center of Washington found evidence of discrimination in 69 of the 135 tests conducted throughout King County. The Fair Housing Center of Washington conducted 11 tests in unincorporated King County and found evidence of discrimination in eight tests.⁸⁷³ Although this number of tests is too small to be statistically significant, the results are troubling and indicate that individuals and households who are members of protected classes continue to face barriers to accessing housing at both a systemic and individual level.

Community members shared with King County staff that they have experienced discrimination as part of their search for housing.⁸⁷⁴ These community members also shared that they experienced discrimination while living in affordable housing.⁸⁷⁵ Communities need increased access to education and legal support to enforce their rights.⁸⁷⁶ Renters in unincorporated King

⁸⁷⁰ U.S. Department of Housing and Urban Development. *Housing Discrimination Under the Fair Housing Act*. [\[link\]](#)

⁸⁷¹ King County Department of Community and Human Services. (2020). *2019 Analysis of Impediments to Fair Housing Choice*. [\[link\]](#)

⁸⁷² Final Testing Report for King County. (2022). Fair Housing Center of Washington Contract and King County.

⁸⁷³ Final Testing Report for King County. (2022). Fair Housing Center of Washington Contract and King County.

⁸⁷⁴ Comprehensive Plan Equity Work Group Meeting (2023, January 20). King County.

⁸⁷⁵ Comprehensive Plan Equity Work Group Meeting (2023, January 20). King County.

⁸⁷⁶ King County. (2022, June 30). *Tenant Protection Access Plan*. [\[link\]](#)

County are less likely than homeowners to have financial resources to enforce their rights, such as hiring a private attorney, because renters are more likely to be lower income.⁸⁷⁷

Families and Large Households

Approximately 2,006 households are overcrowded in unincorporated King County.⁸⁷⁸ Community members from Skyway-West Hill and North Highline, two urban unincorporated areas, have raised the need for more affordable, large rental units to accommodate large families and multigenerational families.⁸⁷⁹ Urban unincorporated King County has a higher rate of five-, six-, and seven-person renter households than rural unincorporated areas.⁸⁸⁰ Most three-, four-, and five or more-bedroom units are occupied by homeowners in unincorporated King County.⁸⁸¹ Larger lower-income households, who are disproportionately BIPOC, are most impacted by the lack of family-sized rental units.

Families and large households need access to affordable rental units that accommodate their needs. The lack of larger, affordable units can lead to overcrowding and displacement.⁸⁸² Large families are more likely to experience housing problems in King County compared to small families, primarily due to overcrowding and the cost of larger housing.⁸⁸³ Community members report that families in King County share homes because they cannot afford to live separately.⁸⁸⁴ Additionally, community members shared concerns that recent immigrant and refugee families are often unable to find rental units large enough to accommodate their needs so multiple families will rent a single home so they can stay together.⁸⁸⁵ Families and large households need access to affordable rental units that accommodate their needs.

Black, Indigenous, and People of Color

BIPOC households disproportionately experience housing problems, including incomplete kitchen facilities, incomplete plumbing facilities, overcrowding, and cost burden.⁸⁸⁶ In King County, more than half of Hispanic and Black households experience at least one housing problem.⁸⁸⁷ During the community engagement for the Skyway-West Hill and North Highline Anti-Displacement Strategies Report, residents identified a need for more publicly subsidized affordable housing for households below 60 percent AMI.⁸⁸⁸ These community members also

⁸⁷⁷ King County. (2022, June 30). *Tenant Protection Access Plan*. [\[link\]](#)

⁸⁷⁸ U.S. Department of Housing and Urban Development. (2021). *Overcrowding, CHAS 2014-2018*.

⁸⁷⁹ King County Department of Community and Human Services. (2021, September 30). *Skyway-West Hill and North Highline Anti-displacement Strategies Report*. [\[link\]](#)

⁸⁸⁰ U.S. Census Bureau. (2022). *Tenure by Household Size, 5-year ACS 2016-2020*.

⁸⁸¹ U.S. Department of Housing and Urban Development. (2021). *Housing Units by Tenure and Unit Size, CHAS 2014-2018*.

⁸⁸² Comprehensive Plan Equity Work Group Meeting. (2023, February 10). King County.

⁸⁸³ King County Department of Community and Human Services. (2020). *2019 King County Analysis of Impediments to Fair Housing Choice*. [\[link\]](#)

⁸⁸⁴ Comprehensive Plan Equity Work Group Meeting (2023, April 14). King County.

⁸⁸⁵ Comprehensive Plan Equity Work Group Meeting (2023, February 10). King County.

⁸⁸⁶ King County Department of Community and Human Services. (2020). *2019 King County Analysis of Impediments to Fair Housing Choice*. [\[link\]](#)

⁸⁸⁷ King County Department of Community and Human Services. (2020). *2019 King County Analysis of Impediments to Fair Housing Choice*. [\[link\]](#)

⁸⁸⁸ King County Department of Community and Human Services. (2021, September 21). *Skyway-West Hill and North Highline Anti-displacement Strategies Report*. [\[link\]](#)

noted the need for more affordable, family-sized housing units and culturally specific housing for seniors.⁸⁸⁹

Black households and households of races not listed are significantly more likely to be renters than White and Asian households.⁸⁹⁰ In 2016 and 2017, Black households were more than twice as likely to be denied and half as likely to apply for a home loan than White households in King County.⁸⁹¹ Native American households were also significantly more likely to be denied a loan than White households.⁸⁹²

Racial restrictive covenants and other discriminatory housing practices blocked homeownership and wealth building opportunities for residents of color in King County (see “VI Racially Disparate Impacts Analysis”).<https://www.ltgov.wa.gov/2021-housing-report>⁸⁹³ While homeowners typically have a fixed monthly payment and build equity from their investments, renters face increasing rent prices and build no equity. Inequitable access to housing, including homeownership opportunities, is a key driver of the racial wealth gap.⁸⁹⁴

The racial wealth gap is exacerbated by a lack of affordable housing. Increasing the supply of middle housing will increase homeownership opportunities because these housing types are more affordable than new single-family detached homes.⁸⁹⁵ Middle housing types, like duplexes, triplexes, and townhomes, are the main housing type purchased by Black and Hispanic homeowners.⁸⁹⁶

Some BIPOC and low- and moderate-income households may have difficulty saving for a down payment due to high rent prices and disproportionate rates of cost burden and severe cost burden. Saving for down payment is a leading barrier to homeownership.⁸⁹⁷ Down-payment assistance programs provide more opportunities for homeownership for households at or below 80 percent AMI who have been historically excluded from building generational wealth through homeownership. In Skyway-West Hill and North Highline, most renter households are 80 percent AMI or below.⁸⁹⁸

The Comprehensive Plan Equity Work Group noted that the displacement happening in Skyway is visible, and that BIPOC communities that have lived in areas for generations are being displaced.⁸⁹⁹ They also reported that households at risk of displacement are often those that were displaced from other neighborhoods, such as Black residents in Skyway who were displaced from the Central District or Rainier Valley. The Equity Work Group also raised

⁸⁸⁹ King County Department of Community and Human Services. (2021, September 21). *Skyway-West Hill and North Highline Anti-displacement Strategies Report*. [\[link\]](#)

⁸⁹⁰ U.S. Census Bureau. (2022). *Age Range by Tenure, 5-year ACS 2016-2020*.

⁸⁹¹ King County Department of Community and Human Services. (2020). *2019 King County Analysis of Impediments to Fair Housing Choice*. [\[link\]](#)

⁸⁹² King County Department of Community and Human Services. (2020). *2019 King County Analysis of Impediments to Fair Housing Choice*. [\[link\]](#)

⁸⁹³ Logani, Ilina. (2021). *The Racial Wealth Gap Is the Housing Gap*. Office of Lieutenant Governor Denny Heck. [\[link\]](#)

⁸⁹⁴ Logani, Ilina. (2021). *The Racial Wealth Gap Is the Housing Gap*. Office of Lieutenant Governor Denny Heck. [\[link\]](#)

⁸⁹⁵ Logani, Ilina. (2021). *The Racial Wealth Gap Is the Housing Gap*. Office of Lieutenant Governor Denny Heck. [\[link\]](#)

⁸⁹⁶ Logani, Ilina. (2021). *The Racial Wealth Gap Is the Housing Gap*. Office of Lieutenant Governor Denny Heck. [\[link\]](#)

⁸⁹⁷ King County Department of Community and Human Services. (2021, September 30). *Skyway-West Hill and North Highline Anti-displacement Strategies Report*. [\[link\]](#)

⁸⁹⁸ King County Department of Community and Human Services. (2021, September 30). *Skyway-West Hill and North Highline Anti-displacement Strategies Report*. [\[link\]](#)

⁸⁹⁹ Comprehensive Plan Equity Work Group Meeting (2023, February 10). King County.

concerns that residents who are displaced are unable to find new housing in their communities, particularly housing located in walkable areas near grocery stores and other necessities.⁹⁰⁰

Skyway-West Hill and North Highline residents shared that displacement impacts local businesses and that cultural displacement takes place when community members lose social and cultural connections in their community because of gentrification factors.^{901,902} Displaced residents may lose connections to community establishments and faith-based organizations that provide direct support or connect people to support systems. (See the discussion of Displacement in the “VI Racially Disparate Impacts Analysis”) for more information about displacement in King County. The Comprehensive Plan Equity Work Group reported that BIPOC residents need affordable housing near accommodations that reflect community member's needs and in communities of their choice.

Immigrant Communities

In 2019, approximately 6.5 percent of refugees coming to the United States resettled in Washington, and about half of refugees who come to Washington settle in King County.^{903,904} Approximately 5.8 percent of King County residents and 3.9 percent of unincorporated King County residents have limited English proficiency.⁹⁰⁵ Immigrant households with limited English proficiency may face additional barriers to finding housing, as rental postings and applications may not readily available in languages other than English. Residents and organizations that serve immigrants and refugees informed King County staff about misunderstandings about housing rights, responsibilities, and protections for residents with limited English proficiency.⁹⁰⁶

Refugees face barriers when transitioning from temporary cash assistance. Through a Washington State program, refugees receive eight months of temporary cash assistance upon arrival.⁹⁰⁷ Households can have difficulty finding stable employment and obtaining affordable housing before their assistance expires. Refugees who find stable employment still face difficulties building credit history before their assistance period ends, which presents a barrier to securing housing.⁹⁰⁸

Immigrants and refugees who are undocumented face barriers to accessing affordable housing, even if the housing does not require documentation of citizenship status. Requirements such as documentation of pay create difficulties for households who are paid only in cash.⁹⁰⁹ Community

⁹⁰⁰ Comprehensive Plan Equity Work Group Meeting (2023, February 10). King County.

⁹⁰¹ King County Department of Community and Human Services. (2021, September 30). *Skyway-West Hill and North Highline Anti-displacement Strategies Report*. [\[link\]](#)

⁹⁰² King County Comprehensive Plan Equity Work Group.

⁹⁰³ Syed, M. (2022, May 6). Beyond Afghans and Ukrainians, who are WA refugees? *Crosscut*. [\[link\]](#)

⁹⁰⁴ U.S Department of State. (2020). *Report to Congress on Proposed Refugee Admissions for Fiscal Year 2021*. [\[link\]](#)

⁹⁰⁵ U.S. Census Bureau. (2022). *Households by English Proficiency, 5-year ACS 2016-2020*.

⁹⁰⁶ King County Department of Community and Human Services. (2020). *2019 King County Analysis of Impediments to Fair Housing Choice*. [\[link\]](#)

⁹⁰⁷ Washington State Department of Social and Health Services. *Refugee Cash Assistance*. Economic Services Administration. [\[link\]](#)

⁹⁰⁸ King County Department of Community and Human Services. (2020). *2019 King County Analysis of Impediments to Fair Housing Choice*. [\[link\]](#)

⁹⁰⁹ Comprehensive Plan Equity Work Group Meeting. (2023, February 10). King County.

members also shared that credit scores and social security numbers can be used as tools to discriminate against housing applicants.⁹¹⁰

The King County Tenant Protections Access Plan recommended that the County provide greater access to information regarding tenant protections and housing rights for immigrant and refugee residents by providing tenant rights information in multiple languages.⁹¹¹ The Comprehensive Plan Equity Work Group identified a need for increased access to large, affordable rental units for immigrant and refugee residents.⁹¹² Affordable rental units with two or more bedrooms or middle housing types can accommodate these needs. Middle housing is conducive to multi-generational living, as large or multi-generational families can reside in the same building. The Equity Work Group shared that studio apartments are often not culturally appropriate; however, most new affordable housing units in recently funded projects are studios or one-bedroom units.⁹¹³

LGBTQ+ Communities

LGBTQ+ people experience systematic disparities in Washington State, including higher rates of housing instability and poverty and less access to care and other services.⁹¹⁴ LGBTQ+ people in Washington disproportionately experience bias, traumatic events, and social isolation.⁹¹⁵ LGBTQ+ adults in Washington have higher rates of disability, frequent mental distress, and poorer general health compared to cisgender and straight people. BIPOC LGBTQ+ adults experience greater health disparities.⁹¹⁶ Research finds that 10.7 percent of Seattle and 5.5 percent of the Seattle-Tacoma metro area identified as LGBTQ+, the third highest rate among the 15 largest metro areas in the U.S.⁹¹⁷

Approximately 40 percent of participants in a 2019 survey of LGBTQ+ adults in Washington resided in King County.⁹¹⁸ Most LGBTQ+ participants were renters (54 percent), and one-third lacked confidence about staying in their current housing.⁹¹⁹ More than half of LGBTQ+ participants were cost burdened (60 percent), and 27 percent had experienced homelessness.⁹²⁰ More than one-fifth of trans and gender diverse participants experienced repeated homelessness or moved two or more times within the previous year.⁹²¹ Trans and gender diverse participants also reported the highest rate of housing insecurity (39 percent).⁹²² Nearly half (47 percent) of LGBTQ+ participants residing in King County reported having difficulty securing food, and 42 percent noted difficulty paying bills due to income instability.⁹²³

⁹¹⁰ King County Department of Community and Human Services. (2020). *2019 King County Analysis of Impediments to Fair Housing Choice*. [\[link\]](#)

⁹¹¹ King County. (2022, June 30). *Tenant Protection Access Plan*. [\[link\]](#)

⁹¹² Comprehensive Plan Equity Work Group Meeting. (2023, February 10). King County.

⁹¹³ Comprehensive Plan Equity Work Group Meeting. (2023, January 20). King County.

⁹¹⁴ Goldsen, K. F. et. al. (2020, November). *Washington State LGBTQ+ Equity and Health Report 2020*. [\[link\]](#)

⁹¹⁵ Goldsen, K. F. et. al. (2020, November). *Washington State LGBTQ+ Equity and Health Report 2020*. [\[link\]](#)

⁹¹⁶ Goldsen, K. F. et. al. (2020, November). *Washington State LGBTQ+ Equity and Health Report 2020*. [\[link\]](#)

⁹¹⁷ Balk, G. (2020, October 10). More than 10% of Seattle residents identify as LGBTQ+ - on par with San Francisco. *The Seattle Times*. [\[link\]](#)

⁹¹⁸ This 2019 survey, developed by the Washington State Equity and Diversity Project, is the first statewide project to fully assess economic, health, and social disparities for the LGBTQ+ population in Washington. Goldsen, K. F. et. al. (2020, November). *Washington State LGBTQ+ Equity and Health Report 2020*. [\[link\]](#)

⁹¹⁹ Goldsen, K. F. et. al. (2020, November). *Washington State LGBTQ+ Equity and Health Report 2020*. [\[link\]](#)

⁹²⁰ Goldsen, K. F. et. al. (2020, November). *Washington State LGBTQ+ Equity and Health Report 2020*. [\[link\]](#)

⁹²¹ Goldsen, K. F. et. al. (2020, November). *Washington State LGBTQ+ Equity and Health Report 2020*. [\[link\]](#)

⁹²² Goldsen, K. F. et. al. (2020, November). *Washington State LGBTQ+ Equity and Health Report 2020*. [\[link\]](#)

⁹²³ Goldsen, K. F. et. al. (2020, November). *Washington State LGBTQ+ Equity and Health Report 2020*. [\[link\]](#)

LGBTQ+ community organizations shared that LGBTQ+ residents in King County need access to affordable housing in neighborhoods where they feel safe and connected to the community.⁹²⁴ Community members report that the quality, safety, and diversity of the neighborhood are important to finding housing.⁹²⁵ LGBTQ+ community members in South King County identified the need for expanded access to services in rural areas of South King County.⁹²⁶ LGBTQ+ residents in South King County reported that the most common reason they moved to South King County was due to affordability.⁹²⁷ Often, these residents moved out of Seattle and further south due to increasing housing costs.

LGBTQ+ residents of South King County reported experiencing housing discrimination based on their sexual orientation and gender identity.⁹²⁸ Stronger enforcement of fair housing laws and expanded access to tenant protections would increase access to safe, stable housing for LGBTQ+ residents.⁹²⁹ Community members share that they need to feel like they can trust their landlords or other housing service providers.⁹³⁰ LGBTQ+ community members note that finding information about housing from a trusted source, such as a community-based organization or queer housing group, is important.⁹³¹ Residents believe it is important that housing organizations have inclusivity in statements, use inclusive terminology and images, have experience working with trans people, and have LGBTQ+ staff.⁹³²

VIII. Land Capacity Analysis

Section Summary

This section conducts the land capacity analysis as required by CPP H-12 and the Growth Management Act (GMA) as amended by House Bill 1220.⁹³³ This section also fulfills CPP H-4d and H-4i.⁹³⁴

CPP H-12 requires jurisdictions to:

⁹²⁴ LGBTQ Allyship. (2019). *2018-2019 South King County Housing Listening Sessions Report of the LGBTQ+ Community*.

⁹²⁵ LGBTQ Allyship. (2021, September). *Affirmative Housing Marketing Strategies for LGBTQ+ Communities in South King County*.

⁹²⁶ LGBTQ Allyship. (2019). *2018-2019 South King County Housing Listening Sessions Report of the LGBTQ+ Community*.

⁹²⁷ LGBTQ Allyship. (2019). *2018-2019 South King County Housing Listening Sessions Report of the LGBTQ+ Community*.

⁹²⁸ LGBTQ Allyship. (2019). *2018-2019 South King County Housing Listening Sessions Report of the LGBTQ+ Community*.

⁹²⁹ LGBTQ Allyship. (2019). *2018-2019 South King County Housing Listening Sessions Report of the LGBTQ+ Community*.

⁹³⁰ LGBTQ Allyship. (2021, September). *Affirmative Housing Marketing Strategies for LGBTQ+ Communities in South King County*.

⁹³¹ LGBTQ Allyship. (2021, September). *Affirmative Housing Marketing Strategies for LGBTQ+ Communities in South King County*.

⁹³² LGBTQ Allyship. (2021, September). *Affirmative Housing Marketing Strategies for LGBTQ+ Communities in South King County*.

⁹³³ State of Washington Legislature. (2021). House Bill 1220: Emergency Shelters and Housing—Local Planning and Development. [\[link\]](#)

⁹³⁴ King County. (2021, December 21). *2021 King County Countywide Planning Policies*. (Ordinance 19384). King County. [\[link\]](#)

Identify sufficient capacity of land for housing including, but not limited to income-restricted housing; housing for moderate-, low-, very low-, and extremely low-income households; manufactured housing; multifamily housing; group homes; foster care facilities; emergency housing; emergency shelters; permanent supportive housing; and within an urban growth area boundary, duplexes, triplexes, and townhomes.

CPP H-4d and H-4i requires jurisdictions to:

Conduct an inventory and analysis in each jurisdiction of existing and projected housing needs of all segments of the population and summarize the findings in the housing element. The inventory and analysis shall include:

d) Percentage of residential land zoned for and geographic distribution of moderate- and high- density housing in the jurisdiction;

i) Housing development capacity within a half-mile walkshed of high-capacity or frequent transit service, if applicable.

This land capacity analysis finds sufficient zoning capacity to accommodate permanent housing needs at all income levels and special housing types.⁹³⁵ However, this analysis finds there is insufficient capacity in commercial zones to meet unincorporated King County's emergency housing need of 1,034 beds by 2044.⁹³⁶ This lack of capacity could be resolved through amending King County Code to clarify which emergency housing types are allowed in which zones. King County staff is conducting analysis to update the code. See emergency housing analysis in "X. Making Adequate Provisions to meet the Housing Needs of All Economic Segments of the Community", which identifies barriers for emergency housing in unincorporated King County.

Approximately 94 percent of the land in the urban unincorporated area that allows residential housing is zoned for eight dwelling units per acre or fewer.⁹³⁷ Except for accessory dwelling units, moderate or high-density housing is unlikely to be constructed in these areas.

Urban unincorporated King County has a total development capacity of 4,173 housing units within a half mile walkshed of high capacity or frequent transit.⁹³⁸ North Highline and Skyway-West Hill contain 86 percent of the parcels identified.⁹³⁹

Permanent Housing

King County must plan to accommodate 5,412 permanent housing units in unincorporated King County by 2044.⁹⁴⁰ King County staff followed the Washington State Department of Commerce guidance to conduct a land capacity analysis to determine if there is sufficient capacity to meet future housing needs in unincorporated King County under current zoning and development regulations.⁹⁴¹ This analysis first identifies the net developable acres and planned density in

⁹³⁵ Original King County Staff Analysis. (2023).

⁹³⁶ Original King County Staff Analysis. (2023).

⁹³⁷ Original King County Staff Analysis. (2023). Department of Local Services Assessments. Natural Resources and Parks.

⁹³⁸ Original King County Staff Analysis. (2023).

⁹³⁹ Original King County Staff Analysis. (2023).

⁹⁴⁰ King County. (2021, December). 2021 King County Countywide Planning Policies. [\[link\]](#)

⁹⁴¹ Growth Management Services. (2022, December). Guidance for Evaluating Land Capacity to Meet All Housing Needs. Washington State Department of Commerce. [\[link\]](#)

each land use zone to determine total capacity in zone categories. Land use zones, for this analysis, are grouped into the following four zone categories:

- Low density: detached single-family homes;
- Middle density: townhomes, duplex, triplex, quadplex;
- Low rise: apartments or condominiums up to three floors; and
- Mid rise: apartments or condominiums up to six floors.

Table 8 compares the aggregated housing needs of each income level to the total capacity in each zone category. This analysis finds there is sufficient capacity to meet projected permanent housing needs at all income levels in unincorporated King County under current zoning and development regulations.⁹⁴² This analysis identifies a land capacity surplus of 27,965 permanent housing units.⁹⁴³

Table 8: Comparison of Protected Housing Needs to Capacity⁹⁴⁴

Income Level (%AMI) and Special Housing Needs	Projected Housing Need	Zone Categories Serving These Needs	Aggregated Housing Needs	Total Capacity in Zone Category	Capacity Surplus or Deficit
0-30% PSH	608	Low rise, mid rise, and ADUs	2,628	15,114	12,486
0-30% Other	1,157				
>30-50%	571				
>50-80%	292				
>80-100%	366	Middle density	781	8,595	7,814
>100-120%	415				
>120%	2,003	Low density	2,003	9,668	7,665
Total	5,412		5,412	33,377	27,965

Emergency Housing

Emergency Housing Land Capacity in Commercial Zones

King County must plan to accommodate 1,034 emergency housing units in unincorporated King County by 2044.⁹⁴⁵ Using the guidance provided by Commerce, King County staff found there is insufficient capacity to meet projected emergency housing needs in commercial zones under current zoning and development regulations.⁹⁴⁶ This analysis found a land capacity deficit in commercial zones of 116 emergency housing and shelter beds/units in unincorporated King County.⁹⁴⁷ This lack of capacity could be resolved through amending King County Code to

⁹⁴² Original King County Staff Analysis. (2023).

⁹⁴³ Original King County Staff Analysis. (2023).

⁹⁴⁴ Original King County Staff Analysis. (2023).

⁹⁴⁵ King County. (2021, December). 2021 King County Countywide Planning Policies. [\[link\]](#)

⁹⁴⁶ Growth Management Services. (2022, December). Guidance for Evaluating Land Capacity to Meet All Housing Needs. Washington State Department of Commerce. [\[link\]](#)

⁹⁴⁷ Original King County Staff Analysis. (2023).

clarify which emergency housing types are allowed in which zones. See the emergency housing analysis in “X. Making Adequate Provisions for Housing Needs of All Economic Segments of the Community”.

Table 9 compares the total land capacity to the total projected emergency housing need in commercial zones in unincorporated King County. The analysis calculates the capacity by totaling the acres in the 117 parcels identified as potential sites for emergency housing or shelter in Commercial Business (CB), Regional Business (RB), and Office (O) zones. Potential parcels are those which are larger than half an acre and within 1/4 mile of a transit stop. The analysis identifies the average density based on the densities of existing emergency housing projects.

Table 9: Surplus or Deficit for Emergency Housing and Emergency Shelter in Commercial Zones⁹⁴⁸

Site Grouping	Assumed Density	Average Density	Total Acres	Total Capacity	Total Need	Capacity Surplus or Deficit
Emergency Shelter: Congregate Shelter	40	53	17.22	918	1,034	(116)
Emergency Housing: Tiny House Villages	60					
Emergency Housing: Existing Housing Conversion	60					

Emergency Housing Land Capacity in Residential Zones

Some emergency housing types could be permitted outside commercial zones in unincorporated King County. King County staff therefore conducted an additional analysis and found there is sufficient land capacity in urban residential zones to meet projected emergency housing needs in unincorporated King County.⁹⁴⁹ This analysis identified a land capacity surplus in residential zones of 4,728 emergency housing and shelter beds/units in unincorporated King County.⁹⁵⁰

Table 10 compares the total land capacity to the total projected emergency housing need in unincorporated King County. This analysis calculates the zoning capacity by totaling the acres in the 2,235 parcels identified as potential sites for emergency housing or shelter in residential zones. Potential parcels are those which are larger than half an acre and within 1/4 mile of a transit stop.

⁹⁴⁸ Original King County Staff Analysis. (2023).

⁹⁴⁹ Residential zones include R-4, R-6, R-8, R-12, R-18, and R-24; this analysis excludes R-48.

⁹⁵⁰ Original King County Staff Analysis. (2023).

Table 10: Surplus or Deficit for Emergency Housing and Emergency Shelter in Residential Zones⁹⁵¹

Site Grouping	Assumed Density	Average Density	Total Acres	Total Capacity	Total Need	Capacity Surplus or Deficit
Emergency Shelter: Congregate Shelter	40	53	108	5,760	1,034	4,726
Emergency Housing: Tiny House Villages	60					
Emergency Housing: Existing Housing Conversion	60					

Total acres include potential parcels in land use zones: R-4, R-6, R-8, R-12, R-18, and R-24.

Percentage of Residential Land Zoned for and Geographic Distribution of Medium- and High-Density Housing

This section analyzes the zoning and land use for unincorporated King County to understand how much land is zoned for different levels of residential density. See Table 11 for King County's land use zones organized by category. Staff classified R-8, which allows up to eight dwelling units per acre under base density, as low-density housing, as developers are unlikely to construct "middle housing" types, such as townhomes, rowhouses, or duplexes, triplexes or quadplexes, in this zone. Developers could build middle housing types at eight dwelling units per acre, but it would require a significant percentage of the property remain open space.

Table 11: King County Zones Categorized by Residential Density Allowed

Zone	Category
R-24, R-48, CB, RB, O	High Density
R-12, R-18	Moderate Density
R-1, R-4, R-6, R-8, NB	Low Density
A-10, A-35, RA-2.5, RA-5, RA-10, UR	Rural Density
F, M, I	Excluded

⁹⁵¹ Original King County Staff Analysis. (2023).

Table 12 shows that 94 percent of the land in the urban area that allows residential housing is zoned for low density. Although King County's zoning code does not exclude multifamily housing types in the zones identified as low density in this assessment, the dwelling units allowed per acre effectively make single-family housing the most likely form of development.

Table 12: Low, Moderate, and High-Density Residential Zoning in Unincorporated King County⁹⁵²

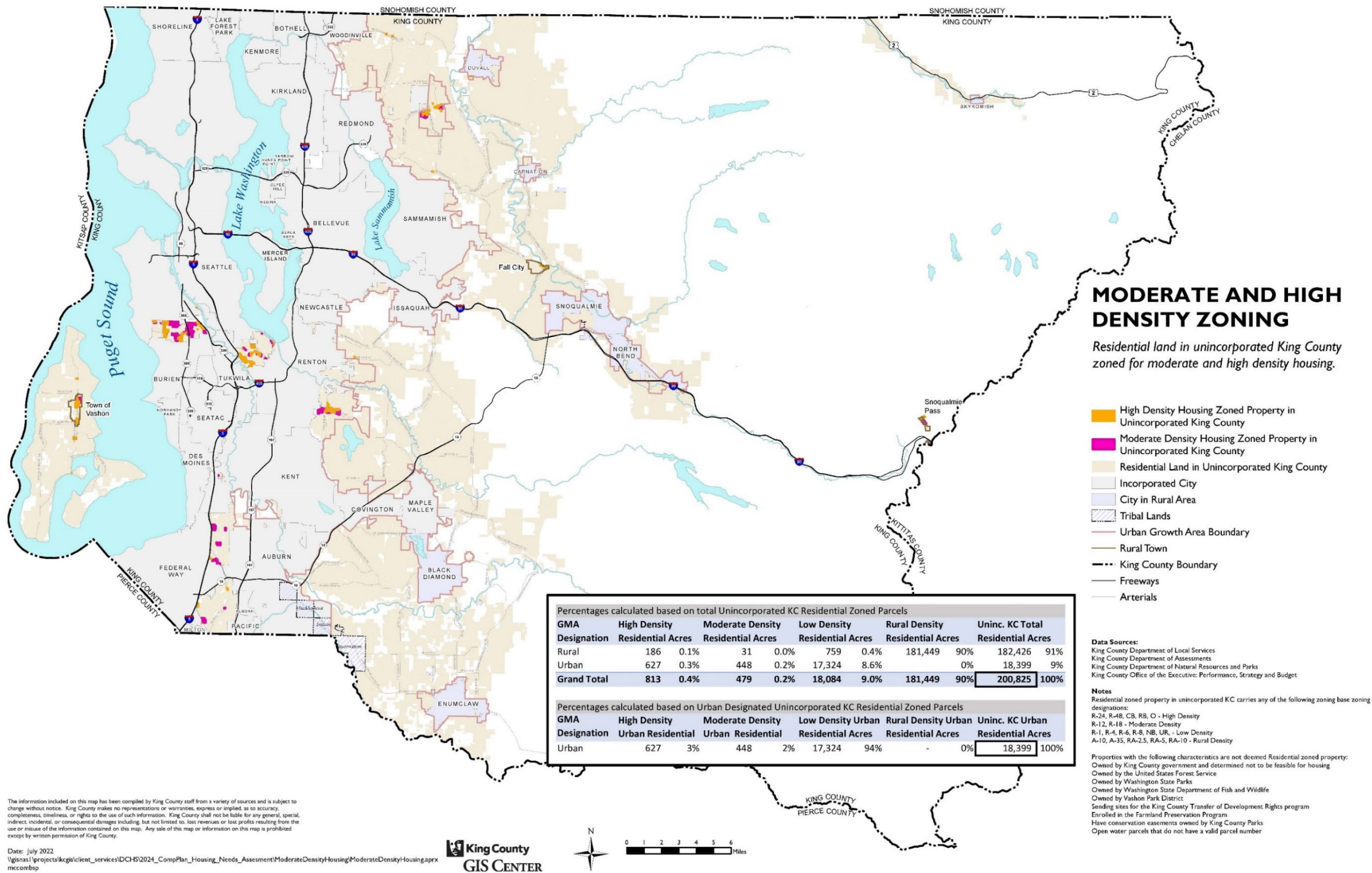
	Acres of High Density	Percent zoned for High Density	Acres of Medium Density	Percent zoned for Medium Density	Acres of Low Density	Percent zoned Low Density	Acres of Rural Zoning	Percent zoned Rural Density	Total Acres
Urban	627	3.4%	448	2.4%	17,103	94.2%	0	0%	18,197
Rural	186	0.1%	31	0%	759	0.4%	181,442	99.5%	182,419

Map 4 shows the geographic distribution of land zoned for moderate and high density residential in unincorporated King County. The majority of the land in the urban area zoned for moderate and high density is in North Highline, Skyway West-Hill, and Fairwood. About 90 percent of the land, by area, that allows residential development is rural, or outside the urban growth area, and therefore is not targeted for residential growth. In the rural area, almost all parcels that allow residential development are zoned for low density. The rural towns of Fall City, Snoqualmie, and Vashon account for most of the land outside the urban areas that are zoned for moderate or high density.

Note: this map will be updated with the most recent available data in the final transmittal

⁹⁵² Land Use data collected July 2022.

Map 4: Moderate and High Density Zoning



The information included on this map has been compiled by King County staff from a variety of sources and is subject to change without notice. King County makes no representations or warranties, express or implied, as to accuracy, completeness, timeliness, or rights to the use of such information. King County shall not be liable for any general, special, indirect, incidental, or consequential damages including, but not limited to, lost revenues or lost profits resulting from the use or misuse of the information contained on this map. Any sale of this map or information on this map is prohibited except by written permission of King County.

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Housing Development Capacity within a Half-Mile Walkshed of High-Capacity or Frequent Transit Service

This section analyzes the development capacity in unincorporated King County and Sound Transit and King County Metro and Sound Transit service to estimate the potential new housing units that could be constructed within a half mile walkshed of high capacity or frequent transit. King County staff used the criteria established by the “King County Urban Growth Capacity Report” and the “Affordable Housing Report: Inventory and Feasibility Analysis of Affordable Housing on County-owned Properties” to identify parcels as having potential development capacity.^{953, 954} The Urban Growth Capacity Report identified parcels that are vacant and re-developable and calculated the potential capacity to construct new housing under existing zoning using data from the King County Assessor’s Office. King County staff used the following definitions to identify parcels in unincorporated King County as having growth capacity:

- vacant: parcels identified as vacant or the “improvement value” is less than \$10,000;
- re-developable (Single- and Multi-Family): parcels with zoning capacity that is 2.5 times greater than the existing units and the “improvement value” is less than half the land value; and
- re-developable (Mixed Use and Non-residential): parcels with an improvement value less than half the land value.

The Affordable Housing Report: Inventory and Feasibility Analysis of Affordable Housing on County-owned properties identified parcels that met the following criteria as “potentially developable”:⁹⁵⁵

- within the Urban Growth Area;
- greater than 5,000 square feet;
- at least 5,000 square feet unencumbered by critical areas, including streams, lakes, rivers, wetlands, or landslide risk;
- at least 5,000 square feet unencumbered by operational storm water ponds or public right-of-way;
- less than 50 percent of the parcel is used as a park, airport runway, wastewater treatment plant, or pumping station;
- if in a census tract with greater than 49.5 percent of its population with incomes at or below 80 percent of the area median income (AMI), within a ¼ mile walk to a bus stop;
- within 200 feet of a public sewer and road;
- a developable shape (an area to perimeter ratio greater than 0.2); and
- if a non-residential zoning category (industrial/manufacturing, commercial), a parcel or combination of adjacent parcels that are greater than 20,000 square feet.

Map 5 shows the identified parcels in red below. The results of the analysis found a total development capacity of 4,173 housing units. North Highline and Skyway-West Hill contain 86 percent of the parcels identified.

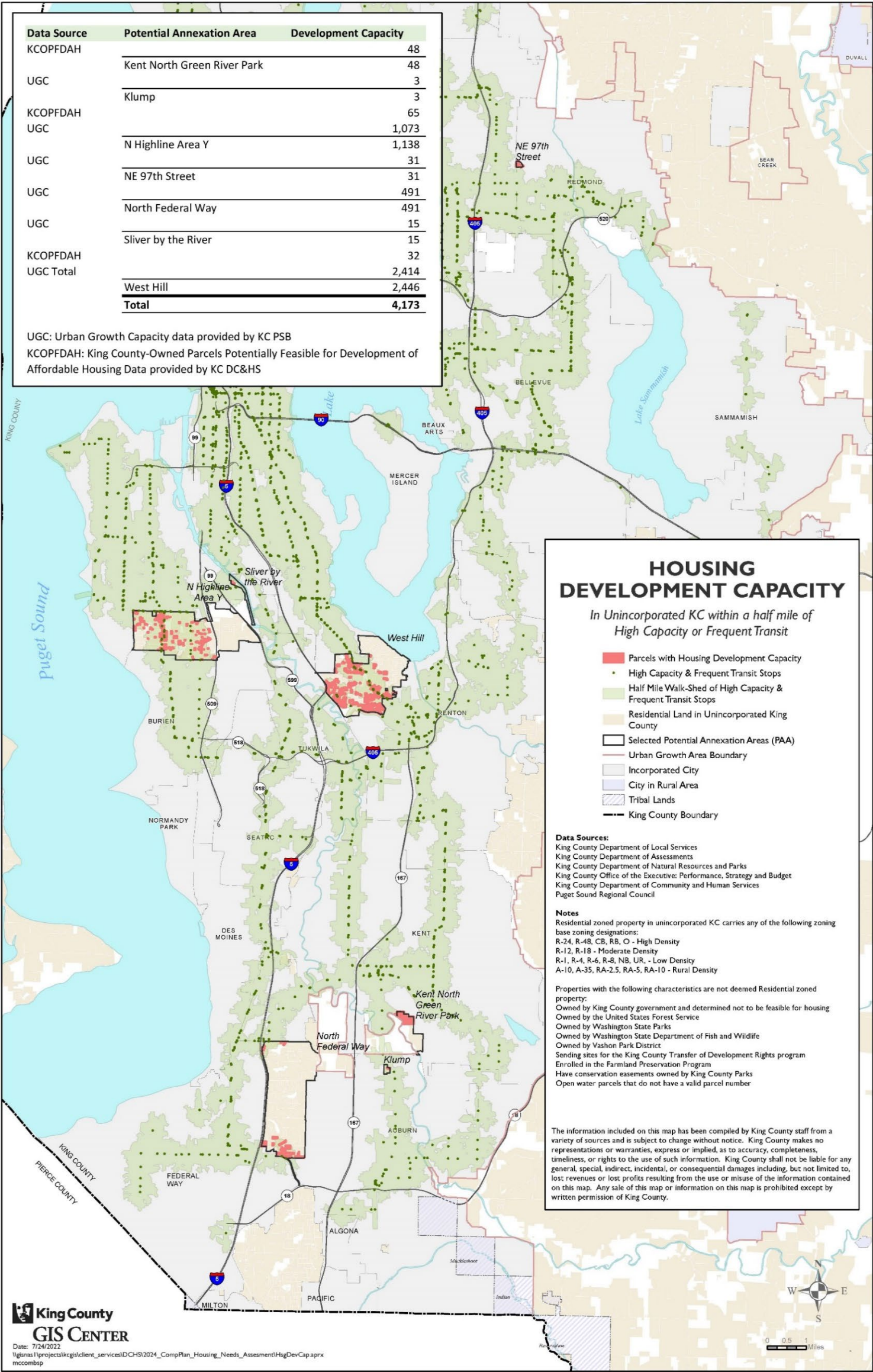
⁹⁵³ King County. “King County Urban Growth Capacity Report.” [\[link\]](#)

⁹⁵⁴ King County. “Affordable Housing Report: Inventory and Feasibility Analysis of Affordable Housing on County-owned Properties.” [\[link\]](#)

⁹⁵⁵ King County. “Affordable Housing Report: Inventory and Feasibility Analysis of Affordable Housing on County-owned Properties.” Page 11. [\[link\]](#)

Note: this map will be updated with the most recent available data in the final transmittal.

Map 5: Housing Development Capacity within a half mile of high capacity or frequent transit, Unincorporated King County



IX. Evaluating Effectiveness of Strategies to Meet Housing Need

Section Summary

This section fulfills requirements in Revised Code of Washington 36.70A.070(2)(d) and King County CPPs H-4a and H-5.^{956,957} Revised Code of Washington 36.70A.070(2)(d) requires jurisdictions document gaps in local funding to meet housing needs.

CPP H-4a requires jurisdictions to:

Conduct an inventory and analysis in each jurisdiction of existing and projected housing needs of all segments of the population and summarize the findings in the housing element. The inventory and analysis shall include:

a) The number of existing and projected housing units necessary to plan for and accommodate projected growth and meet the projected housing needs articulated in Tables H-1 and H-2, including: 1. Permanent housing needs, which includes units for moderate-, low-, very low-, and extremely low-income households and permanent supportive housing 2. Emergency housing needs, which includes emergency housing and emergency shelters.

CPP H-5 requires jurisdictions:

Evaluate the effectiveness of existing housing policies and strategies to meet a significant share of countywide need. Identify gaps in existing partnerships, policies, and dedicated resources for meeting the countywide need and eliminating racial and other disparities in access to housing and neighborhoods of choice.

This section evaluates the effectiveness of strategies and policies to meet unincorporated King County's projected housing need of 5,412 net new units needed, divided between different income levels, and emergency housing need of 1,034 beds by 2044.

Conducting the analyses in this section requires making a significant number of assumptions and projecting needs over 26 years, from 2019 through 2044. Predicting the future, particularly for complex systems like the housing market, is difficult. Changing one assumption could impact the ultimate findings for each analysis.

The housing production gap analysis projects that the housing units constructed through 2044, regardless of income level, more than double the overall net new need of 5,412 units allocated to urban unincorporated King County. This estimate may be skewed by the analysis' assumption that production from 2025 through 2044 will continue at the same rate as in 2016 through 2024, when two major projects were completed: Greenbridge in White Center and Redmond Ridge.

This analysis also projects an overall gap or deficit of 357 units for households earning at or below 80 percent AMI, with a significant gap for households earning less than 50 percent AMI and a significant surplus for households earning 50 to 80 percent AMI. There are multiple factors contributing to the gap in housing affordable to households earning less than 50 percent

⁹⁵⁶ King County. (2021, December 21). *2021 King County Countywide Planning Policies*. (Ordinance 19384). King County. [\[link\]](#)

⁹⁵⁷ Revised Code of Washington 36.70A.070 [\[link\]](#)

AMI. The largest single source of funding for affordable housing, four percent Low-Income Housing Tax Credits, typically create units affordable to households earning at or below 60 percent AMI. Inclusionary housing and other land-based regulatory policies also typically produce units above 50 percent AMI. The emergency housing production gap analysis projects that urban unincorporated King County will have less than half of the 1,034 emergency housing beds needed by 2044.

King County staff also conducted an affordable housing funding gap based on the net new units needed for households with incomes at or below 80 percent AMI.

Net New Housing Units Needed, 2019 through 2044

In alignment with House Bill 1220, King County updated the existed and projected housing needs using the data and methodology provided by the Washington State Department of Commerce.⁹⁵⁸ State law requires all jurisdictions plan to accommodate the housing needs of residents at every income level.⁹⁵⁹

Table 13 shows the identified projected housing needs for extremely low-, very low-, low- and moderate-income households, permanent supportive housing, and emergency housing.⁹⁶⁰

Table 13: Projected Housing Needs by Income Level in Unincorporated King County

Income Level	% Area Median Income	Net New Units Needed, 2020-2045
Extremely low	0-30% Permanent Supportive Housing (PSH)	608
	0-30% Other (non-PSH)	1,157
Very low	>30-50%	571
Low	>50-80%	292
Moderate	>80-100%	366
	>100-120%	415
Above Moderate	>120%	2,003
All Income Levels		5,412
Temporary Housing Needs		Net New Beds Needed, 2020-2045
Emergency Housing/Shelter		1,034

⁹⁵⁸ Washington State Department of Commerce. (2023). *Updating GMA Housing Elements*. [\[link\]](#)

⁹⁵⁹ Washington State Legislature. (2021). *House Bill 1220: Emergency Shelters and Housing—Local Planning and Development*. [\[link\]](#)

⁹⁶⁰ Washington State Department of Commerce. (2023, March). *Planning for Housing in Washington: March 2023 Update*. [\[link\]](#)

Housing Production Gap Analysis

This section conducts a housing production gap analysis to project the potential surplus or deficit of housing units that are affordable to different income levels through 2044. The analysis uses permit data compiled by PSRC and data from the programs and policies that produce income-restricted units to meet the need for affordable housing units in unincorporated King County to estimate production during the previous Comprehensive Plan period, from 2016 through 2024, and to project the assumed production from 2025 through 2044.^{961,962} The analysis uses income-restricted housing production data to calculate the gap for households with incomes at or below 80 percent AMI and permit data for housing allocated to households with incomes above 80 percent AMI.

The analysis makes the following assumptions to calculate the housing gap:

- housing production from 2025 through 2044 will continue at the same rate as in 2016 through 2024;
- market-rate single-family homes will serve households with incomes at or above 120 percent AMI;
- market-rate multi-family, accessory dwelling units (ADUs), and mobile homes will serve households with incomes between 80 and 100 percent AMI; and
- no cities will annex portions of the unincorporated areas through 2044.

The gap value is calculated by crediting two-thirds of the production from 2016 through 2024 and the assumed 2025 through 2044 production toward the 2019 through 2044 allocated need.

Table 14 shows the actual and projected housing production and the potential deficit or surplus. The analysis finds an overall gap or deficit of 357 units for households earning at or below 80 percent AMI, with a significant gap for households earning less than 50 percent AMI and a significant surplus for households earning 50 to 80 percent AMI. Although King County has made significant investments in permanent supportive housing from 2016 through 2024 countywide, it did not fund a permanent supportive housing project located in unincorporated King County in that period.

There are multiple factors contributing to the gap in housing affordable to households earning less than 50 percent AMI. The largest single source of funding for affordable housing, four percent Low-Income Housing Tax Credits, typically create units affordable to households earning at or below 60 percent AMI. Inclusionary housing and other land-based regulatory policies also typically produce units above 50 percent AMI.

The total amount of housing constructed through 2044 in unincorporated King County, regardless of income level, is projected to be more than double the total net new need.⁹⁶³ Construction of housing for households with incomes above 80 percent AMI during the previous 2016 to 2024 planning period exceeded the net new units needed by 2044.⁹⁶⁴ This indicates

⁹⁶¹ PSRC Residential Building Permit Survey, 2000 to 2020.

⁹⁶² King County Department of Community and Human Services. (2021). *King County Income-Restricted Housing Database*.

⁹⁶³ Original King County Staff Analysis. (2023). Puget Sound Regional Council Net Units Built in Unincorporated King County from 2010-2020. King County Housing Finance Program. King County Income-Restricted Housing Database.

⁹⁶⁴ Original King County Staff Analysis. (2023). Puget Sound Regional Council Net Units Built in Unincorporated King County from 2010-2020. King County Housing Finance Program. King County Income-Restricted Housing Database.

that housing developers have identified demand or opportunities beyond the goals of state and local planning. However, this analysis projects that the majority of market rate construction in unincorporated King County will be detached single-family housing, which is not affordable for most King County residents. These estimates may be skewed by two major projects completed during the 2016 through 2024 planning period: Greenbridge in White Center and Redmond Ridge. Similar projects may be unlikely from 2025 through 2044, which would mean the calculation for housing units affordable to households with incomes above 120 percent AMI is an overestimate of production.

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Table 14: Unincorporated King County Housing Production Gap Analysis

Income Level	AMI	Net New Units Needed	Market Rate Housing Production	Assumed Market Rate Housing Production	Housing Finance Program Production	Assumed Housing Finance Program Production	Inclusionary Housing Production	Assumed Inclusionary Housing Production	Other Land-Based Unit Production	Assumed Other Land-Based Unit Production	LIHTC Projects without County funding	Assumed LIHTC Projects without County funding	Surplus /Deficit
		2019-2044	2016-2024	2025-2044	2016-2024	2025-2044	2016-2024	2025-2044	2016-2024	2025-2044	2016-2024	2025-2044	
Extremely low	0-30% (PSH)	608	0	0	0	0	0	0	0	0	0	0	-608
	0-30% (non-PSH)	1,157	0	0	60	133	0	0	0	0	0	0	-984
Very low	>30-50%	571	0	0	40	89	18	40	0	0	0	0	-403
Low	>50-80%	292	0	0	30	67	0	0	16	36	622	1,382	1,638
Moderate	>80-100%	366	206	457	0	0	0	0	0	0	0	0	228
	>100-120%	415	0	0	0	0	0	0	0	0	0	0	-415
Above Moderate	>120%	2,003	2,794	6,210	0	0	0	0	0	0	0	0	6,113
Total		5,412	3,000	6,667	130	289	18	40	16	36	622	1,382	5,525

Emergency Housing Production Gap Analysis

Table 15 shows the gap analysis for emergency housing production in unincorporated King County. The emergency housing production analysis makes the same assumptions as the housing production gap analysis above as well as the assumption that the emergency housing that opened since 2016 will remain open through 2045. However, King County code does not explicitly allow siting of emergency housing. This is a significant barrier to meeting the need for emergency housing in unincorporated King County. See the emergency housing analysis in “X. Making Adequate Provisions for Housing Needs of All Economic Segments of the Community,” which identifies barriers for emergency housing in unincorporated King County.

Table 15: Emergency Housing Production Gap Analysis

Net New Emergency Housing Units Needed (2020-2045)	Emergency Housing Production (2016-2024)	Assumed Emergency Housing Production (2025-2045)	Surplus/ Deficit
1,005	144	320	-589

Affordable Housing Funding Gap Analysis

King County staff conducted a cost modeling analysis to calculate the additional funds required to meet the projected gap in production for households with incomes at or below 80 percent AMI in unincorporated King County. The analysis makes the following assumptions:

- all net new permanent housing need at or below 80 percent AMI must be achieved through public financing of income-restricted housing;
- the per unit cost of building new affordable units averages about the same for 0 to 30 percent, 30 to 50 percent, and 50 to 80 percent and is therefore not differentiated;
- all existing revenue sources for affordable housing are renewed and the average total number of units created at 0 to 80 percent AMI continue to be produced at the same rate; and
- the average cost per unit to build affordable housing is \$475,404 based on all projects funded by the King County Housing Finance program in 2022.
- Inflation will increase annually at a rate of 7.4%, based on the average annual percentage increase in the Seattle Mortenson Construction Cost Index from 2016 through 2022.⁹⁶⁵ Mortenson is a national construction engineering firm that calculates the index quarterly by pricing a representative non-residential construction project in Seattle and other geographies throughout the country.

Based on the overall deficit of 357 housing units, this analysis identifies a need for approximately \$450,936,000 more than current funding levels to meet the affordable housing needs of unincorporated King County households with incomes at or below 80 percent AMI over the 2025 through 2044 planning period. On an annual basis, the funding gap is approximately \$10,524,000 beginning in 2025. Adjusting for inflation, the average annual gap is approximately \$22,547,000.

⁹⁶⁵ M.A. Mortenson Company. (2023). *Seattle Construction Cost Index*, Q4 2022. [\[link\]](#)

This analysis does not account for operational costs to maintain the affordable housing or the potential new administrative costs for King County or other funders to disburse the additional funds. Additional staffing may be required if King County allocated additional funding to address this gap.

King County may need to identify external fund sources or other partners to meet this need. Affordable housing projects typically receive local, state, federal, and philanthropic funding, tax credits, and, sometimes, private debt. The King County Housing Finance program typically provides about five percent of the total development costs for affordable housing projects it funds. However, this share has been much higher for projects in unincorporated King County as there is no other local government funding partner.

King County and other funders would need to prioritize affordable housing projects that serve lower incomes to meet unincorporated King County's housing needs. The housing production gap analysis finds an overall net new need of 357 units affordable to 0 to 80 percent AMI, but a surplus of 1,638 units affordable to 50 to 80 percent AMI and a deficit of 1,995 units affordable at or below 50 percent AMI. Additionally, funding allocated to meet this need may not meet other King County affordable housing goals, such as affordable homeownership or community-driven equitable development.

X. Making Adequate Provisions for Housing Needs of All Economic Segments of the Community

Section Summary

This section fulfills Revised Code of Washington 36.70A.070(2)(d) and King County CPP H-5.^{966,967}

Revised Code of Washington 36.70A.070(2)(d) requires jurisdictions:

- consider low-, very low-, extremely low-, and moderate-income households;
- document programs and actions needed to achieve housing availability including gaps in local funding, barriers such as development regulations, and other limitations;
- consider housing locations in relation to employment locations; and
- consider the role of accessory dwelling units in meeting housing needs.

CPP H-5 requires jurisdictions to:

Evaluate the effectiveness of existing housing policies and strategies to meet a significant share of countywide need. Identify gaps in existing partnerships, policies, and dedicated resources for meeting the countywide need and eliminating racial and other disparities in access to housing and neighborhoods of choice.

This section identifies several key barriers to development, including:

- barriers and lack of clarity permitting emergency housing;
- increased time and risk from applying for a Conditional Use Permit;

⁹⁶⁶ Revised Code of Washington 36.70A.070. [\[link\]](#)

⁹⁶⁷ King County. (2021, December). 2021 King County Countywide Planning Policies. [\[link\]](#)

- delays and increased costs to comply with requirements related to the State Environmental Policy Act; and
- permitting timelines and staffing challenges.

This section finds that King County’s zoning and land use policies will focus growth in the urban areas, which are closer to employment centers. Finally, this section identifies the owner-occupancy requirement as a potential barrier in using accessory dwelling units in meeting housing need.

Identifying Barriers to Development

Revised Code of Washington 36.70A.070(2)(d)(ii) requires jurisdictions document barriers to housing production.⁹⁶⁸ King County staff reviewed housing production trends and used guidance from the Washington State Department of Commerce to identify the following barriers to housing production.

Emergency Housing

Staff identified a gap and barrier in King County’s code in allowing for and regulating emergency housing. Emergency housing can take multiple forms, including:

- converted existing residential units, hotels and motels, and supportive senior housing;
- congregate shelter in residential or commercial buildings;
- tiny house villages;
- tent cities or encampments; and
- safe parking lots.

The emergency housing projects opened in unincorporated King County since 2016 were opened using temporary use permits. King County is unlikely to meet the identified need of 1,034 beds by 2044 if each project is permitted on a temporary basis.

Some of the housing types above could be permitted as dormitories,⁹⁶⁹ community residential facilities,⁹⁷⁰ or simply residential. Some emergency housing types, such as tiny house villages, are designed to be temporary shelters and do not meet the County’s building code for permanent structures. Community residential facilities and dormitories have a minimum of one parking space per two bedrooms, which is a significant barrier to development for emergency shelters and likely unnecessary as people in need of an emergency shelter are much less likely to own a car.

The 2024 update includes updates to the code to reduce regulatory barriers to developing emergency housing in unincorporated King County and create additional zoning capacity to address the deficit in needed beds.

Environmental Constraints

There are multiple factors that limit development such as:

- steep slopes;

⁹⁶⁸ Washington State Department of Commerce. (2023, January). *Guidance for Making Adequate Provisions to Accommodate All Housing Needs: Public Review Draft*. [\[link\]](#)

⁹⁶⁹ Defined in King County Code 21A.06.330

⁹⁷⁰ Defined in King County Code 21A.06.220.

- shoreline, streams, rivers, wetland, and floodplains;
- seismic and erosion hazard areas; and
- toxic/environmental contamination.

While regulations that limit development in these areas pose a barrier to developing housing, they meet life safety and environmental goals of King County. This assessment therefore does not recommend changes to the King County Code to address this barrier.

Conditional Use Permits

King County Code allows for the county to consider a use of a property that is not routinely allowed under certain conditions through a conditional use permit. The residential land use code (King County Code 21A.08.030) permits the following uses under different situations in different zones using the conditional use permit process:

- single detached homes;⁹⁷¹
- townhouses;
- apartments;
- mobile home parks;
- community residential facilities; and
- dormitories.

King County Code 21.A.44.040 outlines the requirements for a conditional use permit:

- A. The conditional use is designed in a manner which is compatible with the character and appearance of an existing, or proposed development in the vicinity of the subject property;
- B. The location, size and height of buildings, structures, walls and fences, and screening vegetation for the conditional use shall not hinder neighborhood circulation or discourage the permitted development or use of neighboring properties;
- C. The conditional use is designed in a manner that is compatible with the physical characteristics of the subject property;
- D. Requested modifications to standards are limited to those which will mitigate impacts in a manner equal to or greater than the standards of this title;
- E. The conditional use is not in conflict with the health and safety of the community;
- F. The conditional use is such that pedestrian and vehicular traffic associated with the use will not be hazardous or conflict with existing and anticipated traffic in the neighborhood;
- G. The conditional use will be supported by adequate public facilities or services and will not adversely affect public services to the surrounding area or conditions can be established to mitigate adverse impacts on such facilities; and
- H. The conditional use is not in conflict with the policies of the Comprehensive Plan or the basic purposes of this title.

In addition to the general requirements for a conditional use permit, the residential land use code also includes specific development conditions depending on the land use type and the zone.

⁹⁷¹ A conditional use permit is required when applying to construct multiple single detached homes on a single lot, See King County Code 21A.08.030.B.12

Conditional use permits provide flexibility in the code. However, conditional use permits also increase time, cost, and risk for a project. Many of the affordable housing projects constructed in unincorporated King County since 2016 required a conditional use permit. Additionally, elements in 21A.44.040 include subjective language that make it unclear to the applicant what King County expects and could be difficult for permitting staff to interpret. This could lead to a chilling effect on developers and result in less housing than if the conditions were clearer or more objective.

State Environmental Policy Act Process

The Washington State Environmental Policy Act (SEPA) process identifies and analyzes environmental impacts associated with governmental decisions.⁹⁷² Projects undergoing the SEPA process are required to hold a public notice and comment period, and anyone may submit an appeal to a SEPA decision.⁹⁷³ The SEPA process can cause significant delays and increased cost for housing projects.⁹⁷⁴ Washington State law recently changed to increase the maximum allowed exemptions for housing projects under a certain size threshold, reducing a barrier to housing construction. However, the King County Code has not been updated to utilize this option, as the County's regulations do not meet the state requirements to do so.

Permitting Timelines and Staffing Challenges

Affordable housing developers have shared concerns about significant delays during the permitting process. Delays in the permitting process can have major impacts on the cost of a project, as developers have holding costs and prices generally increase over time.⁹⁷⁵ About 75 percent of the King County Department of Local Services - Permitting Division's operating budget is supported by fees charged to permit applicants, and 17 positions were cut after construction slowed at the beginning of the pandemic.⁹⁷⁶ This has impacted the Permitting Division's ability to review and respond to permit applications in a timely manner.

Permanent Supportive Housing

King County Code does not distinguish permanent supportive housing as a separate housing type and is regulated under the residential land use code. The land capacity analysis also found sufficient zoning capacity for permanent supportive housing in unincorporated King County. However, there is still a significant gap between the historical production and the target number allocated to unincorporated King County due to a lack of funding. The affordable housing funding gap section explores this issue further.

Considering Employment Locations

This section considers the relationship between housing and employment locations as required by Revised Code of Washington 36.70A.070(d).⁹⁷⁷ The Economic Development chapter of the Comprehensive Plan provides more analysis of the employment needs of the local workforce.

⁹⁷² Washington State Department of Ecology. *State Environmental Policy Act (SEPA)*. [\[link\]](#)

⁹⁷³ King County Permitting Division. *SEPA process*. [\[link\]](#)

⁹⁷⁴ Sightline Institute. *Washington's State Environmental Policy Act Has Become a Bane to Sustainable Urban Development*. [\[link\]](#)

⁹⁷⁵ Building Industry Association of Washington. (2022, November). *Cost of Permitting Delays*. [\[link\]](#)

⁹⁷⁶ King County Office of Performance, Strategy, and Budget. *2023-2024 Proposed Budget Book, Department of Local Services*. [\[link\]](#)

⁹⁷⁷ Washington State Department of Commerce. (2023, January). *Guidance for Making Adequate Provisions to Accommodate All Housing Needs: Public Review Draft*. [\[link\]](#)

The largest employment centers in unincorporated King County are the two unincorporated activity centers Skyway-West Hill and North Highline. Both neighborhoods have recently completed subarea planning processes that increased residential density in and near the commercial areas.^{978,979} The rural towns of Fall City and Vashon are also employment locations and allow for increased residential density in and near the commercial areas. Residential is not allowed in industrial zones to limit potential exposure to toxic or unhealthy activities.⁹⁸⁰

At a regional scale, King County is focusing growth in the urban areas.⁹⁸¹ The urban areas are closer to the major employment centers of the Eastside and City of Seattle.

The Role of ADUs in Meeting Housing Need

Revised Code of Washington 36.70A.070(2)(d)(iv) requires jurisdictions consider the role of ADUs in meeting projected housing needs.⁹⁸² This section describes the role of ADUs in meeting housing needs, the current regulations for ADUs, and identifies a potential barrier to production.

Revised Code of Washington 36.70A.696 defines ADUs as “dwelling units located on the same lot as a single-family housing unit, duplex, triplex, townhome, or other housing unit.” Property owners can construct an ADU within or detached from the primary dwelling unit.⁹⁸³ ADUs can increase access to traditionally single-family neighborhoods by providing smaller, more affordable units.⁹⁸⁴ ADUs can also facilitate multi-generational living arrangements and allow seniors to age in place by moving into an ADU and renting the primary dwelling unit.⁹⁸⁵

King County permitted about 160 ADUs data during the previous planning period of 2016 through 2024. ADUs are projected to meet about eight percent of unincorporated King County’s overall net new units needed from 2019 through 2044.

King County Code allows for ADUs in all rural, residential, and commercial zones. King County Code 21.A.08.030 B.7.a. imposes the following limitations on the development of accessory dwelling units:

- (1) Only one accessory dwelling per primary single detached dwelling or townhouse unit;
- (2) Only allowed in the same building as the primary dwelling unit, except that detached accessory dwelling units are allowed when there is no more than one primary dwelling unit on the lot, and the following conditions are met:
 - (a) the lot must be three thousand two hundred square feet or greater if located in the urban area or a rural town; or

⁹⁷⁸ King County Department of Local Services. (2022). *North Highline Subarea Plan*. [\[link\]](#)

⁹⁷⁹ King County Department of Local Services. (2022). *Skyway/West Hill Subarea Plan*. [\[link\]](#)

⁹⁸⁰ King County Code 21A.08.030. *Residential land uses*. [\[link\]](#)

⁹⁸¹ Puget Sound Regional Council. *Vision 2050*. [\[link\]](#)

⁹⁸² Washington State Department of Commerce. (2023, January). *Guidance for Making Adequate Provisions to Accommodate All Housing Needs: Public Review Draft*. [\[link\]](#)

⁹⁸³ Municipal Research Services Center. (2023, January). *Accessory Dwelling Units*. [\[link\]](#)

⁹⁸⁴ Enterprise Community Partners. (2020, September). *New Reflections on Affordable Housing Design, Policy and Production: Overcoming Barriers to Bringing Accessory Dwelling Unit Development to Scale*. [\[link\]](#)

⁹⁸⁵ Enterprise Community Partners. (2020, September). *New Reflections on Affordable Housing Design, Policy and Production: Overcoming Barriers to Bringing Accessory Dwelling Unit Development to Scale*. [\[link\]](#)

- (b) the lot must meet the minimum lot area for the applicable zone if located in the rural area but not in a rural town, except that if one transferable development right is purchased from the Rural Area or Natural Resource Lands under K.C.C. chapter 21A.37, a detached accessory dwelling unit is allowed on a RA-5 zoned lot that is two and one-half acres or greater;
- (3) The accessory dwelling unit shall not exceed one thousand square feet of heated floor area and one thousand square feet of unheated floor area except:
 - (a) when the accessory dwelling unit is wholly contained within a basement or attic, this limitation does not apply;
 - (b) for detached accessory dwelling units, the floor area contained in a basement does not count toward the floor area maximum; or
 - (c) on a site zoned RA if one transferable development right is purchased from the Rural Area or Natural Resource Lands under K.C.C. chapter 21A.37, the accessory dwelling unit is permitted a maximum heated floor area of one thousand five hundred square feet and one thousand five-hundred square feet of unheated floor area;
- (4) Accessory dwelling units that are not wholly contained within an existing dwelling unit shall not exceed the base height established in 21A.12.030;
- (5) When the primary and accessory dwelling units are located in the same building, or in multiple buildings connected by a breezeway or other structure, only one entrance may front a street;
- (6) No additional off-street parking spaces are required for accessory dwelling units;
- (7) The primary dwelling unit or the accessory dwelling unit shall be occupied either by the owner of the primary dwelling unit or by an immediate family member of the owner. Immediate family members are limited to spouses, siblings, parents, grandparents, children and grandchildren, either by blood, adoption or marriage, of the owner. The accessory dwelling unit shall be converted to another permitted use or shall be removed if neither dwelling unit is occupied by the owner or an immediate family member;
- (8) An applicant seeking to build an accessory dwelling unit shall file a notice approved by the department of executive services, records and licensing services division, that identifies the dwelling unit as accessory. The notice shall run with the land. The applicant shall submit proof that the notice was filed before the department approves any permit for the construction of the accessory dwelling unit. The required contents and form of the notice shall be set forth in administrative rules;
- (9) Accessory dwelling units are not allowed in the F zone;⁹⁸⁶
- (10) Accessory dwelling units should be designed to be compatible with the primary dwelling unit and the surrounding properties, including material, colors and building forms; and
- (11) The applicant should consider a siting alternatives study that analyzes placement options of the accessory dwelling unit on the property to minimize impacts to privacy and views for surrounding property owners.

King County staff determined that the only regulation that poses a significant barrier to developing ADUs is 21.A.08.030(B)(7)(a)(7), requiring the property owner or an immediate family member occupy one of the dwelling units. This requirement limits selling options for current homeowners and can make financing construction of ADUs more difficult. A lender

⁹⁸⁶ F is the “Forest” zone classification.

would be less likely to finance construction of an ADU as they would not be able to rent both units if they foreclosed on the property.

The City of Seattle eliminated the owner-occupancy requirement in 2019, among other reforms, and established pre-approved plans.⁹⁸⁷ ADU construction in Seattle increased by over 250 percent from 2019 to 2022.^{988,989} Although there are many factors influencing the rate of construction of ADUs in the City of Seattle, the timing of the change in regulation and subsequent development indicates the owner-occupancy requirement was a factor.

Unlike cities in King County, King County's land use code regulates both urban and rural areas. Changes to encourage development of ADUs could result in increased growth in the rural areas, in conflict with one of the major tenets of the Growth Management Act (GMA). Given the projected surplus of market-rate housing construction in unincorporated King County, reducing barriers to developing ADUs may be unnecessary to meet the housing need.

XI. Existing Strategies Summary

Section Summary

This section fulfills King County CPP H-4k.⁹⁹⁰

CPP H-4k requires jurisdictions:

Conduct an inventory and analysis in each jurisdiction of existing and projected housing needs of all segments of the population and summarize the findings in the housing element. The inventory and analysis shall include:

k) Summary of existing and proposed partnerships and strategies, including dedicated resources, for meeting countywide housing need, particularly for populations disparately impacted.

This section outlines the funding, programs, policies and regulations, and partnerships that seek to address the affordable housing and homelessness needs in King County. The elements described often overlap the different categories as some fund sources are dedicated to a single program and programs are often required to implement policies and partnerships.

Funding

King County receives federal and state funding that can be used to meet different housing needs, including providing capital for development, acquisition, and rehabilitation of housing. Most housing projects are funded by a mix of funds from government programs and philanthropic organizations, tax credits, private debt, and rent from residents. Most housing sources of funds serve households at or below 50 percent AMI. Federal funds serve up to 60 percent area median income (AMI) for rental and 80 –percent AMI for homeownership. Homeownership projects generally serve households with incomes between 50 percent AMI to

⁹⁸⁷ Seattle Department of Construction & Inspections. *Accessory Dwelling Unit*. [\[link\]](#)

⁹⁸⁸ City of Seattle Ordinance 125854. (2019). [\[link\]](#)

⁹⁸⁹ Seattle Department of Construction & Inspections Community Engagement. (2019, October 31). *Owner Occupancy Covenant No Longer Required for Accessory Dwelling Units*. Building Connections. [\[link\]](#)

⁹⁹⁰ King County. (2021, December 21). *2021 King County Countywide Planning Policies*. (Ordinance 19384). King County. [\[link\]](#)

80 percent AMI. Most of the local funds for permanent supportive housing and other supportive services come from sales and property taxes.

King County Housing Funding Allocated to Unincorporated King County

King County serves as the local government for unincorporated areas. However, King County also serves as a regional funder of affordable housing and most King County programs serve the whole county. Historically, King County has not made significant investments in affordable housing for unincorporated King County.

In 2019, King County created the Department of Local Services (DLS) to serve the unique and diverse needs of unincorporated King County.⁹⁹¹ In 2021, DLS launched a participatory budgeting process for \$11.3 million for unincorporated King County, as authorized by the 2021-2022 King County Biennial Budget.⁹⁹² This process allocated funds to several projects and programs, including \$100,000 for a home repair fund in East Renton, \$250,000 for down payment assistance in Skyway, and \$750,000 for the White Center Community HUB Project.⁹⁹³

King County allocated \$5 million in the 2021-2022 King County Biennial Budget to affordable housing in Skyway-West Hill.⁹⁹⁴ Through this funding, Homestead Community Land Trust in partnership with Skyway Coalition was awarded \$2.5 million to develop up to 53 permanently affordable homeownership units for households at 50 to 80 percent AMI.⁹⁹⁵ King County awarded the Low-Income Housing Institute in partnership with Childhaven \$2.5 million to develop up to 43 affordable rental units for households at 30 to 50 percent AMI.⁹⁹⁶ This award consisted of funding from the Short-Term Lodging Tax and HB 1406 tax. In 2021, the Low-Income Housing Institute opened the Progressive Skyway Tiny House Village on a local church's property with funding from the County.⁹⁹⁷

The White Center Community HUB project is a community-driven affordable housing and community center project on County-owned property.⁹⁹⁸ The project is led by the White Center Community Development Association, Community Roots Housing, Southwest Youth and Family Services, and HealthPoint. In 2021, the King County Housing Finance Program awarded the project \$3.25 million.⁹⁹⁹ The second omnibus supplemental budget for the 2021-2022 biennium also included a Climate Equity bond, which awarded \$5 million to the White Center Community

⁹⁹¹ King County Department of Local Services. (2019, January 4). *Department of Local Services begins operations*. [\[link\]](#)

⁹⁹² King County Department of Local Services. (2022, January 6). *Participatory Budgeting in Unincorporated King County*. [\[link\]](#)

⁹⁹³ King County Executive. (2022, August) *45 projects selected for initial King County participatory budgeting awards*. [\[link\]](#)

⁹⁹⁴ King County Department of Community and Human Services. (2022, March 24). *King County Announces Funding Awards for Two Affordable Housing Projects in Skyway-West Hill*. [\[link\]](#)

⁹⁹⁵ King County Department of Community and Human Services. (2022, March 24). *King County Announces Funding Awards for Two Affordable Housing Projects in Skyway-West Hill*. [\[link\]](#)

⁹⁹⁶ King County Department of Community and Human Services. (2022, March 24). *King County Announces Funding Awards for Two Affordable Housing Projects in Skyway-West Hill*. [\[link\]](#)

⁹⁹⁷ Turnbull, E. (2021). *Tiny House Village to Open in Skyway. South Seattle Emerald*. [\[link\]](#)

⁹⁹⁸ White Center Community Development Association. *White Center HUB*. [\[link\]](#)

⁹⁹⁹ King County Department of Community and Human Services. *Housing Finance Program 2021 Funding Round Awards*. [\[link\]](#)

HUB project.¹⁰⁰⁰ In 2022, the King County Council approved the disposition of the County-owned property to the White Center HUB partners for transaction costs only.¹⁰⁰¹

Island Center Homes is an affordable housing project by Vashon HouseHold that will serve 40 individuals on Vashon Island.¹⁰⁰² The project was selected as part of the 2016 King County Comprehensive Plan's Alternative Housing Demonstration Project.¹⁰⁰³ In 2018, the King County Housing Finance Program awarded the project \$3.1 million.¹⁰⁰⁴

Local Funds

King County has several revenue sources that fund housing efforts throughout the county. Local governments can only impose taxes and levies as authorized by the state.¹⁰⁰⁵ Generally, counties in Washington do not have as many revenue options as cities.¹⁰⁰⁶ Some revenue sources require voter approval. The revenue sources listed in this section can fund projects throughout King County, including, but not limited to, unincorporated King County.¹⁰⁰⁷

Best Starts for Kids Levy

The Best Starts for Kids Levy (BSK) was approved by King County voters in 2015, raising over \$400 million over six years.¹⁰⁰⁸ BSK was renewed in 2021 and will raise an estimated \$800 million through 2027.¹⁰⁰⁹ BSK funds support programs for pregnant people and childhood and youth development, including childhood and family homelessness prevention.¹⁰¹⁰ King County estimates approximately \$30 million will be invested in youth and family homelessness prevention from 2022 to 2027 helping almost 2,000 families annually.¹⁰¹¹ When BSK revenues exceed \$822 million, approximately \$50 million in BSK funding can support building repairs, renovations, new construction and expansion to improved access to high quality programs for low-income families and children as well as BIPOC residents.¹⁰¹² This capital funding can support a variety of projects including housing.¹⁰¹³

Document Recording Fees

Document recording fees are one-time fees that is assessed when real-estate related documents are filed with county auditors. Washington has several document recording fees that

¹⁰⁰⁰ King County Ordinance 19364. (2021).

¹⁰⁰¹ King County Ordinance 19419. (2022). [\[link\]](#)

¹⁰⁰² Vashon HouseHold. *Island Center Homes*. [\[link\]](#)

¹⁰⁰³ King County Ordinance 19119. (2020). [\[link\]](#)

¹⁰⁰⁴ King County Department of Community and Human Services. *Housing Finance Program 2018 Funding Round Awards*. [\[link\]](#)

¹⁰⁰⁵ Municipal Research and Services Center of Washington. (2022, December). *Revenue Guide for Washington Counties*. [\[link\]](#)

¹⁰⁰⁶ King County Office of Performance, Strategy and Budget. (2018, January). *King County Unincorporated Urban Area Annexation Area Databook*. [\[link\]](#)

¹⁰⁰⁷ Senate Ways and Means Committee (2020). *A Legislative Guide to Washington's Tax Structure*. [\[link\]](#)

¹⁰⁰⁸ King County Department of Community and Human Services. (2022). *Best Starts 2.0 One Pager*. [\[link\]](#)

¹⁰⁰⁹ King County Department of Community and Human Services. (2022). *Best Starts 2.0 One Pager*. [\[link\]](#)

¹⁰¹⁰ King County Department of Community and Human Services. (2022, May 23). *Best Starts for Kids Indicators*. [\[link\]](#)

¹⁰¹¹ King County Department of Community and Human Services. (2021, October 31). *Best Starts for Kids Implementation Plan: 2022-2027*. [\[link\]](#)

¹⁰¹² King County Department of Community and Human Services. (2021, October 31). *Best Starts for Kids Implementation Plan: 2022-2027*. [\[link\]](#)

¹⁰¹³ King County Ordinance 19267. (2021). [\[link\]](#)

fund different housing and homelessness programs as well as the administrative costs incurred to manage these programs. Revenue raised from these fees are split between the state and county where the fee is assessed.¹⁰¹⁴

Note: This draft was written in April 2023, while the legislature has considered legislation to streamline the document recording fee. The final Housing Needs Assessment will reflect the legislative and regulatory changes made to the DRF, if any.

Document Recording Fee - Homelessness Housing and Assistance Act Surcharge (Revised Code of Washington 36.22.179 and Revised Code of Washington 36.22.1791)

In 2005, Washington state passed House Bill (HB) 2163 to create the Homelessness Housing and Assistance Act Surcharge.¹⁰¹⁵ This \$62 document recording fee funds housing and shelter programs for people experiencing homelessness, such as building shelter, operating transitional housing, and providing rental assistance.¹⁰¹⁶ The County Auditor retains two percent of this fee for administrative costs and 60 percent of the remaining revenue goes to the county and cities which elect to operate its own local homeless housing program.¹⁰¹⁷ In 2008, Washington state passed HB 1359 which created an additional \$8 fee to support this work to prevent and end homelessness.¹⁰¹⁸ Ninety percent of this additional fee goes to the local government and the remainder goes to the state.¹⁰¹⁹

Document Recording Fee - Affordable Housing for All Surcharge (Revised Code of Washington 36.22.178)

In 2002, Washington state passed HB 2060 which created the Affordable Housing for All Surcharge.¹⁰²⁰ Counties can retain five percent of revenue from this document recording fee for administrative costs.¹⁰²¹ Forty percent of the remaining funds go to the state and the rest of the funds go to the county.¹⁰²²

The county, and the cities and towns within the county, may use these funds to purchase, build, or rehabilitate eligible affordable units or housing projects.¹⁰²³ Housing developments eligible to receive funding serve very low-income households and prioritize providing housing for households with extremely low incomes.¹⁰²⁴ Funds can also be used for housing families with a member who is a victim of human trafficking, providing rental assistance vouchers to eligible households, and operating costs for emergency and overnight youth shelters.¹⁰²⁵

King County manages this revenue with its cities through the Regional Affordable Housing Program (RAHP) Interlocal Agreement.¹⁰²⁶ For the purposes of this program, King County is

¹⁰¹⁴ King County Department of Community and Human Services. King County Regional Affordable Housing Program Administrative Guidelines. [\[link\]](#)

¹⁰¹⁵ Washington State Legislature. (2005). House Bill 2163. [\[link\]](#)

¹⁰¹⁶ Revised Code of Washington 36.22.179.

¹⁰¹⁷ Revised Code of Washington 36.22.179.

¹⁰¹⁸ Washington State Legislature. (2007). House Bill 1359. [\[link\]](#)

¹⁰¹⁹ Revised Code of Washington 36.22.1791.

¹⁰²⁰ Washington State Legislature. (2002). House Bill 2060. [\[link\]](#)

¹⁰²¹ Revised Code of Washington 36.22.178.

¹⁰²² Revised Code of Washington 36.22.178.

¹⁰²³ Revised Code of Washington 36.22.178.

¹⁰²⁴ Revised Code of Washington 36.22.178.

¹⁰²⁵ Revised Code of Washington 36.22.178.

¹⁰²⁶ King County Ordinance 17845. (2014). [\[link\]](#)

divided into three subregions. Approximately 35.8 percent, 31.9 percent, and 32.2 percent are allocated to the City of Seattle, the South Subregion, and the North/East Subregion, respectively. This document recording fee raises approximately \$2,500,000 annually. Approximately \$700,000 is reserved for shelter operations and the balance for capital housing.

Health Through Housing

In 2020, Washington authorized counties to implement a 0.1 percent sales and use tax for affordable housing through councilmatic action rather than submitting a proposal to voters for approval.¹⁰²⁷ King County adopted this sales tax in October 2020.¹⁰²⁸ The COVID-19 pandemic shaped the Health Through Housing (HtH) initiative.¹⁰²⁹ The pandemic forced King County to swiftly move people from congregate settings to individual rooms to reduce the spread of the virus. King County incorporated this lesson by using the HtH funds to invest in single-room settings.¹⁰³⁰

The pandemic also incentivized property owners to put some hotels and apartment buildings up for sale.¹⁰³¹ King County began purchasing hotels and apartment buildings to develop the HtH property portfolio. King County has partnered with local jurisdictions to convert these properties, and continues to buy new properties, to operate emergency housing and permanent supportive housing units for people experiencing chronic homelessness.¹⁰³² King County also used several of these properties to house refugees.¹⁰³³

The HtH initiative's paramount goal is to create and support the operation of 1,600 emergency housing and permanent supportive housing units.¹⁰³⁴ The initiative will also invest in a mobile behavioral health intervention program and help residents enroll in and access health care services.¹⁰³⁵ The HtH initiative aims to annually reduce racial and ethnic disproportionality among individuals experiencing homelessness.¹⁰³⁶ The initiative intends to increase the number of organizations operating this housing that specialize in serving communities overrepresented among the region's chronically homeless population.¹⁰³⁷ As of November 2022, the HtH initiative has purchased ten properties throughout the county.¹⁰³⁸ These properties are in Auburn,

¹⁰²⁷ Washington State Legislature. (2022). House Bill 1590. [\[link\]](#)

¹⁰²⁸ King County Code Chapter 4A.503. [\[link\]](#)

¹⁰²⁹ King County Department of Community and Human Services. (2021, November). *Initial Health through Housing Implementation Plan 2022-2028*. [\[link\]](#)

¹⁰³⁰ King County Department of Community and Human Services. (2021, November). *Initial Health through Housing Implementation Plan 2022-2028*. [\[link\]](#)

¹⁰³¹ King County Department of Community and Human Services. (2021, November). *Initial Health through Housing Implementation Plan 2022-2028*. [\[link\]](#)

¹⁰³² King County Department of Community and Human Services. (2021, November). *Initial Health through Housing Implementation Plan 2022-2028*. [\[link\]](#)

¹⁰³³ King County Executive. (2022, December 8). *King County celebrates refugee resettlement efforts helping nearly 800 refugees in the region*. [\[link\]](#)

¹⁰³⁴ King County Department of Community and Human Services. (2021, November). *Initial Health through Housing Implementation Plan 2022-2028*. [\[link\]](#)

¹⁰³⁵ King County Department of Community and Human Services. (2021, November). *Initial Health through Housing Implementation Plan 2022-2028*. [\[link\]](#)

¹⁰³⁶ King County Department of Community and Human Services. (2021, November). *Initial Health through Housing Implementation Plan 2022-2028*. [\[link\]](#)

¹⁰³⁷ King County Department of Community and Human Services. (2021, November). *Initial Health through Housing Implementation Plan 2022-2028*. [\[link\]](#)

¹⁰³⁸ King County Department of Community and Human Services. (2021, October 5). *Health through Housing*. [\[link\]](#)

Federal Way, Kirkland, Redmond, Renton, and Seattle.¹⁰³⁹ King County will perform an in-depth evaluation of the HtH initiative by the end of 2026.

House Bill 1406 Sales Tax

House Bill 1406 allows participating Washington cities and counties to fund affordable or supportive housing using a local state-shared sales tax.¹⁰⁴⁰ The allowed use of the funds depends on the local population. All participating jurisdictions may use the funds to acquire, construct, or rehabilitate existing affordable housing and cover operating and maintenance costs of new eligible housing units. Counties with populations under 400,000 and cities with populations under 100,000 may additionally use the funding to provide rental assistance to eligible tenants. Renters eligible for assistance must earn at or below 60 percent AMI in the jurisdiction imposing the tax. Jurisdictions can determine how the funds are used based on local housing needs.¹⁰⁴¹ There is no additional cost to consumers in participating jurisdictions, as counties, cities, and towns that enacted the ordinance receive a credit against the 6.5 percent state sales tax.¹⁰⁴² King County authorized this tax in August 2019.¹⁰⁴³

Mental Illness and Drug Dependency (MIDD) Behavioral Health Sales Tax

The Mental Illness and Drug Dependency (MIDD) Behavioral Health Sales Tax levies a countywide 0.1 percent sales tax to fund high-quality programs and services to address mental health, substance use, and other behavioral health conditions for King County residents.¹⁰⁴⁴ The funds raised by this tax are invested in many different programs, including homelessness response and housing stability programs. The sales tax generates approximately \$136 million per two-year biennium.¹⁰⁴⁵ The economic downturn in 2020 caused by the pandemic created short-term reductions in MIDD, but these reductions reversed in 2022.¹⁰⁴⁶

The Housing Supportive Services program combines funding and resources with other government agencies to serve adults experiencing chronic homelessness who have difficulty maintaining housing.¹⁰⁴⁷ The program served 793 people in 2021 and nearly all (91 percent) program participants experienced fewer episodes of crisis.¹⁰⁴⁸ Program participants had fewer emergency department admissions, jail bookings, and psychiatric inpatient hospitalizations.¹⁰⁴⁹ In 2021, King County awarded MIDD funds to two permanent supportive housing projects in Bellevue and Burien.¹⁰⁵⁰ In Seattle, 44 permanent supportive housing units funded by MIDD

¹⁰³⁹ King County Department of Community and Human Services. (2021, October 5). *Health through Housing*. [\[link\]](#)

¹⁰⁴⁰ Washington State Legislature. (2019). House Bill 1406. [\[link\]](#)

¹⁰⁴¹ Washington State Legislature. (2019). House Bill 1406. [\[link\]](#)

¹⁰⁴² Washington State Legislature. (2019). House Bill 1406. [\[link\]](#)

¹⁰⁴³ King County Ordinance 18973. (2019). [\[link\]](#)

¹⁰⁴⁴ King County Department of Community and Human Services. Behavioral Health and Recovery Division. (2021, June 3). *MIDD Behavioral Health Sales Tax Fund*. [\[link\]](#)

¹⁰⁴⁵ King County Department of Community and Human Services. Behavioral Health and Recovery Division. (2021, June 3). *MIDD Behavioral Health Sales Tax Fund*. [\[link\]](#)

¹⁰⁴⁶ King County Department of Community and Human Services. Behavioral Health and Recovery Division. (2022). *2021 MIDD Annual Report*. [\[link\]](#)

¹⁰⁴⁷ King County Department of Community and Human Services. Behavioral Health and Recovery Division. (2022). *2021 MIDD Annual Report*. [\[link\]](#)

¹⁰⁴⁸ King County Department of Community and Human Services. Behavioral Health and Recovery Division. (2022). *2021 MIDD Annual Report*. [\[link\]](#)

¹⁰⁴⁹ King County Department of Community and Human Services. Behavioral Health and Recovery Division. (2022). *2021 MIDD Annual Report*. [\[link\]](#)

¹⁰⁵⁰ King County Department of Community and Human Services. Behavioral Health and Recovery Division. (2022). *2021 MIDD Annual Report*. [\[link\]](#)

completed construction and opened in 2021.¹⁰⁵¹ Approximately \$300,000 of MIDD revenue funded housing vouchers and case management for Adult Drug Court participants to help these individuals achieve long-term housing stability.¹⁰⁵² Approximately \$616,000 of MIDD revenues funded rapid rehousing vouchers for people in early recovery who are either experiencing homelessness or at risk of becoming homeless.¹⁰⁵³

Regional Equitable Development Initiative

The Regional Equitable Development Initiative (REDI) Fund is a revolving loan program administered by Enterprise Community Partners and funded via a partnership of public agencies and private funders.¹⁰⁵⁴ King County, the City of Seattle, Washington State, and ARCH partnered with four private funders to create a \$21 million revolving acquisition loan fund to develop and preserve affordable, transit-centered communities.¹⁰⁵⁵ The fund provides low-cost financing to developers to purchase existing property or develop new housing near high-capacity transit centers in King, Pierce, and Snohomish County.¹⁰⁵⁶ The REDI fund can finance mixed-use projects and multi-family affordable rental and homeownership housing and prioritizes financing projects that serve low-income households.¹⁰⁵⁷ At the fund level, 25 percent of units built on properties acquired with REDI funding must be affordable to households earning at or below 50 percent AMI.¹⁰⁵⁸

Lodging Taxes

The Lodging Tax, sometimes referred to as the “hotel/motel tax,” was created by the Washington Legislature in 1967 to fund the development of tourism activities.¹⁰⁵⁹ Participating jurisdictions charge a two percent tax on the sales related to short-term lodgings or stays less than 30 consecutive days. Some types of short-term, or transient, lodgings include camping sites, recreational vehicle parks, time shares and condominium, and hotel and motel rooms.

State law regulates the allowable uses for the lodging tax.¹⁰⁶⁰ At least 37.5 percent of the lodging tax must fund affordable workforce housing and services for homeless youth. At least 37.5 percent must also fund art, cultural and heritage facilities and performing arts. The remainder of the funds, 25 percent or less of the revenue, can be used towards tourism promotion, including sports stadiums and events.¹⁰⁶¹ In 2016, King County committed \$87

¹⁰⁵¹ King County Department of Community and Human Services. Behavioral Health and Recovery Division. (2022). *2021 MIDD Annual Report*. [\[link\]](#)

¹⁰⁵² Department of Community and Human Services. Behavioral Health and Recovery Division. (2022, July 28). *2021 MIDD Results Dashboard*. [\[link\]](#)

¹⁰⁵³ Department of Community and Human Services. Behavioral Health and Recovery Division. (2022, July 28). *2021 MIDD Results Dashboard*. [\[link\]](#)

¹⁰⁵⁴ King County Department of Community and Human Services. (2020, June 2). *Funding Awards and Compliance*. [\[link\]](#)

¹⁰⁵⁵ King County Department of Community and Human Services. (2020, June 2). *Funding Awards and Compliance*. [\[link\]](#)

¹⁰⁵⁶ Enterprise Community Partners. (2016, December 8). *Regional Equitable Development Initiative (REDI) Fund*. [\[link\]](#)

¹⁰⁵⁷ Enterprise Community Partners. (2016, December 8). *Regional Equitable Development Initiative (REDI) Fund*. [\[link\]](#)

¹⁰⁵⁸ Enterprise Community Partners. (2016, December 8). *Regional Equitable Development Initiative (REDI) Fund*. [\[link\]](#)

¹⁰⁵⁹ King County Office of the Executive. (2018, July 24). *Lodging Tax*. [\[link\]](#)

¹⁰⁶⁰ King County Office of the Executive. (2018, July 24). *Lodging Tax*. [\[link\]](#)

¹⁰⁶¹ King County Office of the Executive. (2018, July 24). *Lodging Tax*. [\[link\]](#)

million in bonds to fund approximately 1,700 preserved and new affordable units. In 2021, King County issued \$300 million in bonds for transit-oriented development.¹⁰⁶² Bonds are one-time, not annual or ongoing, funds. The funds must serve households earning between zero and 80 percent AMI. Projects must be located within half of a mile of a high-capacity transit station to be eligible for funding. Additionally, transit-oriented development rental projects must prioritize 10 percent of housing units for tenants referred by King County or an approved agency.¹⁰⁶³ These bonds will be paid off by future lodging tax revenue. The lodging tax is estimated to generate \$559 million for housing in King County between 2021 to 2045.¹⁰⁶⁴

Veterans, Seniors, and Human Services Levy

The Veterans, Seniors and Human Services Levy (VSHSL) supports veterans and older adults, and their caregivers and families, and other vulnerable populations in areas such as employment, housing, and health.¹⁰⁶⁵ VSHSL was first passed by voters in 2005 and most recently renewed in 2017.¹⁰⁶⁶ VSHSL housing stability funding invests in eight strategies to meet the housing needs of VSHSL populations. In 2021, VSHSL contracted \$21.5 million out to community organizations for housing stability programs, including:¹⁰⁶⁷

- opening two affordable housing projects for VSHSL populations totaling 196 units;
- awarding funding to a 76-unit project for VSHSL populations;
- serving thousands of individuals in permanent housing units and navigation centers;
- providing thousands of households housing counseling, foreclosure prevention, and alternative dispute resolution services;
- funding attorneys to represent over a thousand tenants to prevent eviction; and
- performing similar housing stability work.

State Funds

The Washington State Department of Commerce grants funds for housing and homelessness services and is a key partner for funding affordable housing in King County. Most funds are awarded to projects that King County may fund and not provided directly to King County. The following funds are awarded directly to King County.

Housing and Essential Needs

The Washington State Department of Social and Human Services provides funding for the Housing and Essential Needs program to King County, which is administered by Catholic Community Services of Washington in King County.¹⁰⁶⁸ The program serves individuals who are unable to work for at least 90 days due to a physical and/or mental incapacity and have zero income. Clients receive an ORCA transportation pass, a monthly bag of hygiene and cleaning supplies, and rental and utility assistance, including back pay assistance and one-time move-in assistance.

¹⁰⁶² King County Ordinance 19279. (2021). [\[link\]](#)

¹⁰⁶³ King County Department of Community and Human Services. *Transit-Oriented Bond Allocation Plan*. [\[link\]](#)

¹⁰⁶⁴ King County Office of the Executive. (2018, July 24). *Lodging Tax*. [\[link\]](#)

¹⁰⁶⁵ King County Department of Community and Human Services. (2022, November 30). *Veterans, Seniors and Human Services Levy*. King County Cultivating Connections. [\[link\]](#)

¹⁰⁶⁶ King County Department of Community and Human Services. (2022). *2021 VSHSL Annual Report*. [\[link\]](#)

¹⁰⁶⁷ King County Department of Community and Human Services. (2022). *VSHSL Impact in 2021*. [\[link\]](#)

¹⁰⁶⁸ Catholic Community Services and Catholic Housing Services of Western Washington. *Housing and Essential Needs*. [\[link\]](#)

Consolidated Homeless Grant

The Washington State Department of Commerce provides Consolidated Homeless Grant funding to King County. The grant combines state grant opportunities to provide resources to fund homeless crisis response systems to support communities in ending homelessness.¹⁰⁶⁹ Eligible uses include emergency shelter, transitional housing, rapid re-housing, permanent supportive housing, and prevention for households at imminent risk of homelessness.¹⁰⁷⁰

Emergency Shelter Program Grant

The Washington State Department of Commerce provides Shelter Program Grant funding to King County. The grant seeks to fund equitable and creative approaches to develop or expand shelter programs and to quickly exit people from homelessness and into permanent housing and positive destinations.¹⁰⁷¹

Federal Funds

The King County Department of Community and Human Services (DCHS) administers federal funds distributed from the U.S. Department of Housing and Urban Development (HUD) on behalf of the County and most cities within King County through consortia of jurisdictions. The City of Seattle manages their own federal funds. Some larger cities partner with King County for only one type of federal funding.¹⁰⁷²

Community Development Block Grant

HUD provides annual grants to states, cities, and counties through the Community Development Block Grants (CDBG) Program to create thriving urban communities.¹⁰⁷³ Grants can support jurisdictions in developing economic opportunities for low- and moderate-income residents and must meet one of the following requirements:

- benefit people with low- or moderate-incomes;
- prevent or eliminate slums or blight; or
- address urgent needs that threaten community health and welfare which cannot be resolved by other available funding.¹⁰⁷⁴

Grantees must also develop a detailed community engagement plan.¹⁰⁷⁵ In King County, a wide range of projects that benefit low- and moderate-income residents are funded through CDBGs, such as community facilities and home repairs.¹⁰⁷⁶ Public housing authorities, nonprofit organizations, and local governments may apply for CDBG non-housing capital funds.¹⁰⁷⁷ In 2021, the King County CDBG Consortium awarded \$1.7 million in CDBG funds to 100 projects

¹⁰⁶⁹ Washington State Department of Commerce. *Consolidated Homeless Grant*. [\[link\]](#)

¹⁰⁷⁰ King County Department of Community and Human Services. *Consolidated Homeless Grant Guidelines*. [\[link\]](#)

¹⁰⁷¹ Washington State Department of Commerce. *Shelter Program Grant*. [\[link\]](#)

¹⁰⁷² King County Department of Community and Human Services. (2020, June 2). *Funding Awards and Compliance*. [\[link\]](#)

¹⁰⁷³ U.S. Department of Housing and Urban Development. (2022, June 2). *Community Development Block Grant Program*. [\[link\]](#)

¹⁰⁷⁴ U.S. Department of Housing and Urban Development. (2022, June 2). *Community Development Block Grant Program*. [\[link\]](#)

¹⁰⁷⁵ U.S. Department of Housing and Urban Development. (2022, June 2). *Community Development Block Grant Program*. [\[link\]](#)

¹⁰⁷⁶ King County Department of Community and Human Services. (2022). *Community Development*. [\[link\]](#)

¹⁰⁷⁷ King County Department of Community and Human Services. (2022). *Community Development*. [\[link\]](#)

throughout King County, including shelter capital improvements, sidewalk improvements, and home repairs. Annual funding is about \$5 million.¹⁰⁷⁸

Home Investment Partnerships

The HOME Investment Partnerships Program (HOME) is a federal program run by HUD. HOME provides annual grants to state and local governments for a variety of housing activities, such as developing, buying, and rehabilitating affordable housing for low-income households or providing rental assistance.¹⁰⁷⁹ The program assists homeowners earning below 80 percent AMI and typically funds rental units for households earning less than 60 percent AMI.¹⁰⁸⁰ HOME income limits are set based on HUD AMI estimates.¹⁰⁸¹ King County uses these funds to serve households with incomes at or below 60 percent AMI. Up to 15 percent of funds are awarded to community housing development organizations.¹⁰⁸² Annual funding to King County is about \$3 million.¹⁰⁸³

Emergency Solutions Grant

HUD grants funding to King County through the Emergency Solutions Grant to assist people to quickly regain stability in permanent housing after experiencing a housing crisis or homelessness.¹⁰⁸⁴ King County administers the funding for the County and most of the cities in King County through the King County Consortium.¹⁰⁸⁵ Annual funding to King County is about \$300,000.¹⁰⁸⁶

Programs

This section provides information regarding the programs administered by King County and other King County strategies that address homelessness and affordable housing needs for residents.

Affordable Housing on County-owned Properties

King County Code 4.56.100 regulates the disposition of surplus property and prioritizes its use for affordable housing.¹⁰⁸⁷ The Facilities Management Division coordinates with DCHS and landholding departments to consider each surplus property for affordable housing. King County transferred three County-owned properties at low or no cost for affordable housing since the beginning of the previous Comprehensive Plan planning period.

¹⁰⁷⁸ King County Department of Community and Human Services. *King County Consortium Consolidated Housing and Community Development Plan 2020-2024*. [\[link\]](#)

¹⁰⁷⁹ U.S. Department of Housing and Urban Development. (2022, December 22). *HOME Investment Partnerships Program*. [\[link\]](#)

¹⁰⁸⁰ National Low Income Housing Coalition. (2022, September 13). *HOME Investment Partnerships Program*. [\[link\]](#)

¹⁰⁸¹ U.S. Department of Housing and Urban Development. (2022). *HOME Income Limits*. [\[link\]](#)

¹⁰⁸² King County Department of Community and Human Services. (2020, June 2). *Funding Awards and Compliance*. [\[link\]](#)

¹⁰⁸³ King County Department of Community and Human Services. *King County Consortium Consolidated Housing and Community Development Plan 2020-2024*. [\[link\]](#)

¹⁰⁸⁴ U.S. Department of Housing and Urban Development. *Emergency Solutions Grant*. [\[link\]](#)

¹⁰⁸⁵ King County Department of Community and Human Services. *King County Consortium*. [\[link\]](#)

¹⁰⁸⁶ King County Department of Community and Human Services. *King County Consortium Consolidated Housing and Community Development Plan 2020-2024*. [\[link\]](#)

¹⁰⁸⁷ King County Code 4.56.100. [\[link\]](#)

King County transferred surplus property in Bellevue to Polaris at Eastgate, LLC for affordable housing.¹⁰⁸⁸ The project includes affordable housing, permanent supportive housing, and an emergency shelter. King County also transferred land and entered into a development agreement with BRIDGE Housing Corporation and Community Roots Housing to develop a ground lease at the former Northgate Park and Pool lot in 2021.¹⁰⁸⁹ The Northgate project will provide 232 affordable apartments at the site of the Northgate Link light rail station and include a nearly 10,000 square foot daycare on the ground floor.¹⁰⁹⁰ King County entered into a purchase and sale agreement to convey surplus property to the White Center Community Development Association to construct the White Center Community HUB. The project will provide 76 units of affordable and a community center including a health clinic, educational space, and nonprofit office space.¹⁰⁹¹

King County Housing Finance Program

The King County Housing Finance Program administers funds for the development and preservation of affordable housing throughout King County. The Housing Finance program administers an annual request for proposals for capital construction of affordable housing, the Credit Enhancement Program, and the Interim Loan Program.¹⁰⁹²

King County Housing Stability Program

Previously known as the Homeless Housing Program, the King County Housing Stability Program works with public and private funders and the King County Regional Homelessness Authority to fund community-based and governmental agencies that provide housing and services to people experiencing homelessness or who are at risk of homelessness in King County.¹⁰⁹³ Activities funded by this program include permanent supportive housing, homelessness prevention, and rapid re-housing.

King County Housing Repair Program

King County's Housing Repair Program provides funding in the form of grants and no-interest loans for housing repair services to low-income homeowners and special needs renters in most parts of King County.¹⁰⁹⁴ The funding provides for repairs such as roof replacement, installing a new septic system, repairs addressing emergency conditions, health and safety repairs, and major building preservation issues within single-family owner-occupied homes. The program also provides funding to improve accessibility for renters living with a disability. From 2016 to 2022, the most recent data available, the Housing Repair Program completed 149 projects and expended \$2,549,579 in unincorporated King County.

King County Youth and Family Homelessness Prevention Program

In response to Ordinance 18088, the King County Youth and Family Homelessness Prevention Initiative (YFHPI) was launched in 2016 to assist families at imminent risk of homelessness.¹⁰⁹⁵

¹⁰⁸⁸ Ordinance 19315. [\[link\]](#)

¹⁰⁸⁹ Ordinance 19363. [\[link\]](#)

¹⁰⁹⁰ Community Roots Housing. (2022) *Northgate Affordable Housing*. [\[link\]](#)

¹⁰⁹¹ White Center Community Development Association. (2022). *Hope. Unit. Belonging*. [\[link\]](#)

¹⁰⁹² King County Department of Community and Human Services. *Housing Finance Program*. [\[link\]](#)

¹⁰⁹³ King County Department of Community and Human Services. *Homeless Housing Program*. [\[link\]](#)

¹⁰⁹⁴ King County Department of Community and Human Services. (2022, August 6). *Housing Repair Program*. [\[link\]](#)

¹⁰⁹⁵ Best Start for Kids. (2022, September 28). *King County Youth and Family Homelessness Prevention Initiative*. [\[link\]](#)

The Initiative is funded through the Best Starts for Kids (BSK) Levy. Annually, YFHPI works with about 2,000 families across King County. BSK awards flexible funding to numerous community partners to assist low-income families, including providing financial assistance to households to remain permanently housed.¹⁰⁹⁶ King County contracts with 18 organizations to provide case management tailored to the specific needs of clients and aims to address the root causes of housing instability for youth and families.¹⁰⁹⁷

From 2017 to 2020, YFHPI services reached more than 10,000 people. Within the same period, 96 percent of households served by the program remained housed six months after exiting the program. The BSK Levy, now Best Starts 2.0, was renewed in 2021. Best Starts plans to increase investments in addressing critical community needs. The Levy will invest almost \$30 million into the YFHPI and over \$800 million in various community support programs through 2027.¹⁰⁹⁸

King County Equitable Development Initiative

In line with Motion 16062, King County began planning for an Equitable Development Initiative (EDI) in March 2022.¹⁰⁹⁹ Motion 16062 was codeveloped with community members in 2021, following a yearlong campaign led by BIPOC-led organizations urging King County to implement an equitable development initiative similar to the City of Seattle program. DCHS formed the Community Planning Workgroup (CPW) to participate in the planning of the EDI in May 2022.¹¹⁰⁰ DCHS intentionally selected workgroup members based on geographic diversity and individuals' lived experiences and perspectives related to equitable development.

King County Eviction Prevention and Rent Assistance Program

In 2020, King County created a new Eviction Prevention and Rent Assistance Program (EPRAP) to provide direct rental assistance and eviction prevention services to households economically impacted by COVID-19.¹¹⁰¹ Between August 2020 and May 2022 EPRAP provided over 37,000 tenants with back rent and, if needed, future rent obligations.

Two components of EPRAP, the Outreach and Application Assistance Program and the Hub and Spoke Program, strengthened EPRAP accessibility by utilizing existing community connections to raise awareness of the program and assist eligible applicants. EPRAP minimized evictions using eviction diversion and mediation methods. As of May 2022, DCHS contracted with United Way of King County to continue the Tenant Pool Program.¹¹⁰² New participants are selected to receive rental assistance from the registered tenant pool weekly. DCHS has also continued a partnership with the Housing Justice Project (HJP) to administer the Eviction Prevention Program in 2022.¹¹⁰³

¹⁰⁹⁶ Best Start for Kids. (2017, December 12). *Results are in: Best Starts prevented 3,000 people from experiencing homelessness in 2017*. [\[link\]](#)

¹⁰⁹⁷ King County Department of Community and Human Services. (2016, March 1). *Best Starts for Kids Youth and Family Homelessness Prevention Initiative Implementation Plan*. [\[link\]](#)

¹⁰⁹⁸ King County Department of Community and Human Services. (2022, July 27). *About Best Starts for Kids*. [\[link\]](#)

¹⁰⁹⁹ Motion 16062. Proposed No. 2021-0467.2. (March 2022). King County.

¹¹⁰⁰ Department of Community and Human Services. (2022, June 30). *Community Planning Workgroup*. [\[link\]](#)

¹¹⁰¹ King County Department of Community and Human Services. (2021, September 29). *Eviction Prevention and Rent Assistance Program (EPRAP)*. [\[link\]](#)

¹¹⁰² United Way of King County. *Get Help with Rent*. [\[link\]](#)

¹¹⁰³ King County Department of Community and Human Services. (2022, March 14). *EPRAP Data*. [\[link\]](#)

King County Interim Loan Program

King County's Interim Loan Program provides low-cost predevelopment and acquisition loans to affordable housing developers.¹¹⁰⁴ Priority is given to permanent housing projects with at least 25 percent of units available to extremely low-income households experiencing homelessness.¹¹⁰⁵ All units must serve households with incomes at or below 50 AMI. In 2020, Ordinance 19203 amended King County Code 24.22 to increase the limit of the program from \$10 million to \$15 million.¹¹⁰⁶

King County Credit Enhancement Program

King County's Credit Enhancement Program was created to incentivize developers to build affordable housing in urban centers for vulnerable households, such as low-income households or those with a member who has a disability. Public housing authorities, government agencies, and nonprofit and for-profit organizations are eligible to receive credit enhancement. This program makes it possible for organizations to obtain lower cost interest rates which reduce financing costs for housing projects deemed financially viable. The Program prioritizes financing mixed-income or affordable housing projects that supply housing for King County workers near transit centers. Both rental and homeownership units financed through the program are to be affordable in the long term.¹¹⁰⁷

Policies and Regulations

This section provides information about policies and regulations King County has enacted since the 2016 Comprehensive Plan to address affordable housing needs for King County residents.

Countywide Policies

The following policies serve areas throughout King County.

Prioritization for Equitable Community-Driven Affordable Housing Development

In 2021, the King County Housing Finance Program established a new priority to fund equitable, community-driven affordable housing development to mitigate displacement pressures and ensure that historically marginalized communities have access to affordable housing investments. This priority supports the creation of affordable housing developed by and in collaboration with communities facing displacement pressures and communities that have historically experienced policies that limit opportunities for BIPOC residents. The program will prioritize funding projects led by impacted communities, conceived and created through inclusive community engagement processes, and driven by a place-based Community Based Organization (CBO).

Climate Readiness

King County is incorporating strategies to address climate change into the 2024 Comprehensive Plan update. These policies support climate equity by ensuring that those most impacted have

¹¹⁰⁴ King County Department of Community and Human Services. (2022, June 8). *Housing Finance Program*. [\[link\]](#)

¹¹⁰⁵ King County Code Chapter 24.22.

¹¹⁰⁶ Ordinance 19203. [\[link\]](#)

¹¹⁰⁷ King County Council. Chapter 24.28 Credit Enhancement Programs. Title 24 Housing and Community Development. King County Code. [\[link\]](#)

access and opportunity to benefit from climate solutions while not bearing an unequal burden of the impacts of climate change. This includes strategies such as:

- *Cross-reference to the Strategic Climate Action Plan (SCAP) as the County’s “comprehensive legislative and policy plan for climate action”* and that a subset of the policies and commitments from the plan are also reflected in the Comprehensive Plan;
- *Commit County to reduce regional greenhouse gas emissions:* targets for reducing greenhouse gas emissions; policies committing to transparency and public reporting;
- *Commit County to reduce government operations greenhouse gas emissions:* agency specific policies; commitments to energy efficiency, renewable energy, waste to resources;
- *Land use and development policies that promote healthy communities:* enable walking, bicycling, and public transit use, thereby reducing greenhouse gas emissions; and
- *Promote regional collaboration:* collaborate with partners on approaches to reduce greenhouse gas emissions.

Unincorporated King County Policies and Regulations

The following policies specifically serve areas in unincorporated King County.

Alternative Housing Demonstration Project

King County began the Alternative Housing Demonstration Project as Action Item 6 in the 2016 Comprehensive Plan.¹¹⁰⁸ The King County Council approved the demonstration project ordinance in June 2020.¹¹⁰⁹ The project allows for the construction of two demonstration projects, one nonprofit development on Vashon Island and one for-profit development in White Center, to test micro-housing models not currently allowed in King County Code. The project involved significant interdepartmental coordination for a Request for Information, followed by a Request for Proposals, to identify potential housing models and interested and capable developers. The Executive will transmit a report two years after the second project is opened with findings and potential permanent code changes.

Skyway-West Hill and North Highline Anti-Displacement Strategies

Motion 15539 and the 2020 Comprehensive Plan Update directed the Executive branch to write a report examining a suite of anti-displacement strategies and conduct a robust community engagement process. The 2021 Skyway-West Hill and North Highline Anti-displacement Strategies Report analyzes and recommends a set of actions, policies, and programs to reduce displacement risk and increase housing stability.¹¹¹⁰ The report analyzes the recommendations based upon a variety of factors, including community interest, feasibility, magnitude of impact, and time and cost of implementation. The report recommends actions that will:

- increase the supply of deeply affordable housing;
- mitigate displacement and prioritize current and past residents for affordable housing; and

¹¹⁰⁸ King County Department of Local Services. (2022, April 18). *Executive Recommended 2022 Update to 2016 Comprehensive Plan*. [\[link\]](#)

¹¹⁰⁹ Ordinance 19119. [\[link\]](#)

¹¹¹⁰ King County Department of Community and Human Services. (2021, September 30). *Skyway-West Hill and North Highline Anti-displacement Strategies Report*. [\[link\]](#)

- leverage the private market to generate affordable units.

King County engaged with community members in Skyway-West Hill and North Highline to collect input from people most impacted by displacement.

King County Community Preference Program

The King County Community Preference Program in Skyway-West Hill and North Highline requires affordable housing projects receiving funding from King County prioritize 40 percent of affordable units for applicants with a connection to the community.¹¹¹¹ An applicant is considered to have a connection to the community if they:

- are, or have a parent, guardian or ancestor who is a current or former resident;
- use, participate in, volunteer in, or work for a local organization; or
- live within half a mile of the property.

The program will mitigate displacement by ensuring current and former residents are more likely to benefit from investments in affordable housing in their communities. Housing developers must submit an Affirmative Marketing and Community Preference Plan to the County and coordinate with local community-based organizations to conduct outreach to community members. The 2022 Housing Finance Program funding round included the requirement for community preference in Skyway-West Hill and North Highline.

King County Inclusionary Housing Program

The North Highline Community Service Area Subarea Plan and Skyway/West Hill Subarea Plan were adopted in December 2022 as part of the 2022 update to the 2016 Comprehensive Plan.¹¹¹² The ordinance included new inclusionary housing regulations. Inclusionary housing programs support housing choice, increase housing stability, and mitigate residential displacement. In Skyway-West Hill and North Highline, inclusionary housing is required for residential and mixed-use developments within the unincorporated activity centers and voluntary elsewhere.^{1113, 1114} Inclusionary housing offers developers the option of increased allowed density if the housing provider includes affordable units in the project. Developers may provide a payment in lieu of providing all affordable housing as part of the project. The payment must result in the same number, quality, and mix of affordable rental or ownership housing units as would have been provided on site, and at least one affordable unit must be provided on site.¹¹¹⁵

King County Residential Density Incentive Program

The King County Residential Density Incentive (RDI) Program includes incentives to develop affordable housing at 50 percent AMI or below and provide other community benefits.¹¹¹⁶ Developers who provide these benefits are allowed increased density of development. The program was created in 1993 and has not resulted in significant production of affordable housing units. A King County Code Study found that, according to developers, the RDI Program

¹¹¹¹ King County Code 21A.48.070. [\[link\]](#)

¹¹¹² Ordinance 19555. [\[link\]](#)

¹¹¹³ King County. (2022, July 26). *Skyway-west Hill Community Service Area Subarea Plan Attachment B: Update to 2016 Comprehensive Plan*. [\[link\]](#)

¹¹¹⁴ King County. (2022, July 26). *North Highline Community Service Area Subarea Plan Attachment C: An Element of the King County Comprehensive Plan*. [\[link\]](#)

¹¹¹⁵ King County Code 21A.48.080. [\[link\]](#)

¹¹¹⁶ King County Code Chapter 21A.34. [\[link\]](#)

would need to offer greater density increases or additional benefits to make development more feasible.¹¹¹⁷

Two projects have used the residential density incentive since 2016, both in North Highline. The White Center HUB project provides low-income housing which increases the allowed density from 50 to 76 units. A mixed-use for-profit project is providing 18 units affordable to households earning 50 percent AMI to construct 27 additional units.

Tenant Protections

In 2021, the County passed a suite of tenant protections for unincorporated King County to help tenants maintain stable housing.¹¹¹⁸ The ordinance:

- reduces barriers to housing by limiting upfront charges required at move-in and allowing longer move-in costs payment plans than what is required in state law;
- creates more housing stability by providing stronger protections against eviction and requiring a longer rent increase notice period than what is prescribed in the state law;
- protects undocumented tenants by prohibiting landlords from requiring prospective tenants to provide a Social Security Number; and
- adopts other tenant protections.

Transfer of Development Rights Affordable Housing Pilot

King County Ordinance 19146 established a pilot program in which transferrable development rights (TDR) are sold at the administrative cost incurred by the County or 15 percent of the fair market value, whichever is less, to developments that provide rental or ownership housing that is affordable to households with incomes at or below 40 percent AMI.¹¹¹⁹ The ordinance also requires the Department of Natural Resources and Parks to transmit a report when 100 units of affordable housing are constructed through the program that includes information about the use of TDR credits, lessons learned, and recommendations for potential permanent changes.¹¹²⁰

Partnerships

This section provides a description of each partnership with other governments, housing providers, advocates, and members of the public King County engages in to further its efforts for affordable housing.

A Regional Coalition for Housing

A Regional Coalition for Housing (ARCH) was created in 1992 through an interlocal agreement between three cities and King County to address the need for affordable housing in Eastside King County.¹¹²¹ The Coalition, now made up of 15 East King County cities and King County, has helped create more than 7,000 affordable homes.

¹¹¹⁷ King County Office of Performance, Strategy and Budget. (2019). *Code Studies and Reports, King County Comprehensive Plan*. [\[link\]](#)

¹¹¹⁸ King County Ordinance 19311. (2021). [\[link\]](#)

¹¹¹⁹ King County Ordinance 19146. (2019). [\[link\]](#)

¹¹²⁰ King County Code 21A.37.130. [\[link\]](#)

¹¹²¹ A Regional Coalition for Housing (ARCH). *About ARCH*. [\[link\]](#)

Combined Funders Application

The Combined Funders Application was developed jointly by King County and the Washington State Department of Commerce to centralize the application process to receive capital funding for affordable housing projects. The application is accepted by the following funders:

Washington State Housing Trust Fund, City of Seattle Office of Housing, King County Housing Finance Program, Snohomish County Office of Housing and Community Development, A Regional Coalition for Housing (ARCH), South King Housing and Homelessness Partners (SKHHP), and the Washington State Housing Finance Commission for Low-Income Housing Tax Credits.¹¹²²

Housing Development Consortium of Seattle-King County

The Housing Development Consortium (HDC) is made up of over 190 government agencies, businesses, and organizations with a mission to develop equitable, affordable housing.¹¹²³ The HDC facilitates cross sector collaboration and brings together a broad spectrum of housing advocates to address housing needs across the region.

King County Affordable Housing Committee

The Affordable Housing Committee operates under the Growth Management Planning Council (GMPC) to advance housing affordability solutions in King County.¹¹²⁴ The Committee of elected officials and community leaders formed in 2019 to recommend and track progress on the 2018 Regional Affordable Housing Task Force Five-Year Action Plan. The Action Plan includes strategies to help meet the needs of low-income communities by creating more affordable homes.¹¹²⁵

King County Consortium

The King County Housing, Homelessness, and Community Development Division administers federal funds from HUD on behalf of King County and most cities in King County. King County and these cities work together to further the goals of federal programs in an urban county consortium. There are different types of partnerships, which depend on the size and population of the city, within the consortium. Most cities in the consortium partner with King County to distribute both CDBG and HOME funds.¹¹²⁶

King County Regional Homelessness Authority

The King County Regional Homelessness Authority (KCRHA) was created in 2021 to coordinate King County and the City of Seattle's homeless crisis response system.¹¹²⁷ The KCRHA unifies funding, policies, and program administration across 39 cities and King County. The Authority released a draft 5-Year Action Plan in 2023, which includes seven goals and specific strategies

¹¹²² Washington State Housing Finance Commission. (2021, October). *Combined Funders Application Sections*. [\[link\]](#)

¹¹²³ Housing Development Consortium. *Who We Are*. [\[link\]](#)

¹¹²⁴ King County Department of Community and Human Services. (2022, December 21). *Affordable Housing Committee*. [\[link\]](#)

¹¹²⁵ King County Regional Affordable Housing Task Force. (2019, October). *Five-Year Action Plan*. [\[link\]](#)

¹¹²⁶ King County Department of Community and Human Services. (2022, November 15). *Consortium*. [\[link\]](#)

¹¹²⁷ King County Regional Homelessness Authority. *About Us*. [\[link\]](#)

to reduce homelessness.¹¹²⁸ The plan is informed by people with lived experience of homelessness.¹¹²⁹

Puget Sound Regional Council

The Puget Sound Regional Council is made up of Tribal governments, transportation agencies, cities and towns, and King, Pierce, Snohomish, and Kitsap counties.¹¹³⁰ The nearly 100 members of the Council collaborate to make decisions about growth management, transportation, and economic development.

Seattle King County Coalition on Homelessness

The Seattle/King County Coalition on Homelessness was created in 1979 to advocate for resources to reduce homelessness.¹¹³¹ The coalition is made up of direct providers of housing, as well as local governments, advocacy organization, professional groups, and people with lived experience of homelessness.

South King Housing and Homelessness Partners

South King Housing and Homelessness Partners (SKHHP) is a joint board formed by an interlocal agreement between the ten jurisdictions and King County to coordinate approaches to increase housing stability.¹¹³² SKHHP provides a unified voice for South King County to increase affordable housing options for residents.

Washington Low-Income Housing Alliance

The Washington Low-Income Housing Alliance is a coalition of organizations working to create and preserve affordable housing across the state.¹¹³³ The Housing Alliance develops policy, mobilizes housing advocates across Washington, and works with national housing organizations to support strong housing policy at the federal level.

XII. Existing Strategies Gap Analysis

Section Summary

This section fulfills King County CPP H-5.¹¹³⁴

CPP H-5 requires jurisdictions to:

Evaluate the effectiveness of existing housing policies and strategies to meet a significant share of countywide need. Identify gaps in existing partnerships, policies, and

¹¹²⁸ King County Regional Homelessness Authority. (2023, January 18). *Executive Summary: 5 Year Plan Draft for Public Comment*. [\[link\]](#)

¹¹²⁹ King County Regional Homelessness Authority. (2023, January 18). *5 Year Plan Opens for Public Comment*. [\[link\]](#)

¹¹³⁰ Puget Sound Regional Council. *About Us*. [\[link\]](#)

¹¹³¹ Seattle/King County Coalition on Homelessness. (2022). *About Us*. [\[link\]](#)

¹¹³² South King Housing and Homelessness Partners. (2023). *About SKHHP*. [\[link\]](#)

¹¹³³ Washington Low Income Housing Alliance. (2017) *Who we are, What we do, and Why we do it*. [\[link\]](#)

¹¹³⁴ King County. (2021, December). *2021 King County Countywide Planning Policies*. [\[link\]](#)

dedicated resources for meeting the countywide need and eliminating racial and other disparities in access to housing and neighborhoods of choice.

King County staff reviewed the findings and analysis from the previous sections in this assessment and recommendations from previous plans and reports to identify funding gaps for:

- affordable housing for households with incomes 0 to 50 percent area median income (AMI);
- affordable homeownership;
- permanent supportive housing;
- flexibility for equitable community-driven development; and
- affordable two-, three-, and four-bedroom units.

The following programs were recommended in previous King County plans and reports but have not been implemented:

- Equitable Development Initiative;
- rental inspections;
- relocation assistance for tenants;
- redevelopment assistance; and
- fair housing testing, education, and enforcement.

The King County Interim Loan Program includes language that creates barriers to community-driven equitable development, and the Inclusionary Housing Program has only been implemented in North Highline and Skyway-West Hill.

This section also identifies gaps in the following policies and partnerships:

- middle housing;
- Multifamily Tax Exemption;
- King County Regional Homelessness Authority; and
- Affordable Housing Committee or Successor.

Similar to the existing strategies summary section, the elements within the categories of funding, programs, policies, and partnerships often overlap.

Funding

This section describes gaps in King County's funding to meet unincorporated King County's housing needs. Some gaps are due to a lack of funding, while others are due to a restriction on how King County can spend existing fund sources. These gaps were identified based on the housing production gap analysis, racially disparate impact analysis, and community feedback.

Affordable Housing for 0 to 50 Percent AMI Households

This assessment's affordable housing production gap analysis identified an overall gap in unincorporated King County of 357 units affordable to households with incomes at or below 80 percent AMI, but a much larger gap of 1,592 units affordable to households with incomes at or below 50 percent AMI.¹¹³⁵ About 85 percent of the income-restricted units produced in

¹¹³⁵ See Table 14: Unincorporated King County Housing Production Gap Analysis.

unincorporated King County serve households with income between 50 and 80 percent AMI.¹¹³⁶ However, nearly 90 percent of the need for affordable housing is for households with incomes at or below 50 percent AMI.¹¹³⁷

Affordable Homeownership

Homeownership has been the single largest method of creating intergenerational wealth in communities across the United States but is out of reach for most renter households.¹¹³⁸ The fund sources currently available to King County for affordable homeownership are the HOME Investment Partnership Program from HUD, Veterans, Seniors, and Human Services Levy funding, transit-oriented development bonds, Regional Affordable Housing Program funds, and Green Building Zero Energy funds.¹¹³⁹ However, affordable homeownership projects typically represent a small percentage of the total units in the projects funded by the King County Housing Finance Program.¹¹⁴⁰

Permanent Supportive Housing

Permanent Supportive Housing is permanent housing for a household that:

- is homeless on entry;
- has a condition of disability, such as mental illness or chronic health issues; or
- has other conditions that create multiple and serious ongoing barriers to housing stability.¹¹⁴¹

These households have a long-term high level of service needs in order to meet the obligations of tenancy and maintain their housing. Moving people experiencing chronic homelessness from congregate shelter to single room settings increased the residents' health, wellbeing, and feelings of stability and reduced interpersonal conflict and 911 emergency calls.¹¹⁴² Permanent supportive housing also gives residents more time to think about future steps, increases exits to permanent housing and improved engagement with supportive services. This housing model requires significantly more ongoing operations, maintenance, and services funding as compared to other affordable housing models.

Health Through Housing is the largest local fund source dedicated to the creation of permanent supportive housing.¹¹⁴³ However, it is still insufficient to meet the countywide need, and there are few, if any, properties that are good candidates for acquisition in unincorporated King County using the Health Through Housing model.¹¹⁴⁴ It would cost about \$289 million to construct all 608 permanent supportive housing units needed in unincorporated King County through 2044, based on the 2022 average cost per unit of \$475,404 used as the cost basis for

¹¹³⁶ See Table 14: Unincorporated King County Housing Production Gap Analysis.

¹¹³⁷ See Table 14: Unincorporated King County Housing Production Gap Analysis.

¹¹³⁸ Logani, I. (2021). *The Racial Wealth Gap is the Housing Gap*. The Office of Lieutenant Governor Denny Heck. [\[link\]](#)

¹¹³⁹ U.S. Department of Housing and Urban Development. (2022). *HOME Investment Partnership Program*. [\[link\]](#)

¹¹⁴⁰ King County Housing Finance Program. (2021). *Funding Awards and Compliance*. [\[link\]](#)

¹¹⁴¹ King County. (2020, January). *Homeless Housing Program*. [\[link\]](#)

¹¹⁴² University of Washington and King County DHCS. (2020). *Impact of Hotels as Non-Congregate Emergency Shelters*. [\[link\]](#)

¹¹⁴³ King County. (2021, October). *Health Through Housing*. [\[link\]](#)

¹¹⁴⁴ King County Department of Community and Human Services Health Through Housing. (date). Personal communication with DCHS staff.

the housing finance gap analysis. This excludes costs for ongoing operations, maintenance, and services.

Flexibility for Equitable Community-Driven Development

Equitable community-driven development is an approach to planning and community development paired with public and private investments and service delivery that advances equity and self-determination of communities:

- adversely impacted by structural racism and discrimination;
- experiencing disparities in economic and health outcomes; and
- facing a heightened risk of displacement.

These communities primarily include BIPOC, low-income, immigrants and refugees, people with disabilities, seniors, and LGBTQ+ communities.¹¹⁴⁵ This approach centers the needs and visions of these groups because having opportunities to own and develop land to serve their communities needs builds power and creates wealth, opportunity, and stability by and for these communities.¹¹⁴⁶ These projects are often led by smaller community-based organizations or have a less common project design, such as a community land trust or a mixed-use project. The 2023-2024 Biennial Budget includes \$25 million for equitable, community-driven affordable housing.¹¹⁴⁷ However, most funding for affordable housing includes requirements that make these types of projects or applicants less competitive or ineligible.

Affordable Two-, Three- and Four-Bedroom Units

As discussed in the Housing Needs Analysis of this report, over 2,000 households in unincorporated King County live in overcrowded apartments and community members have raised the need for more family-sized units.^{1148,1149} The King County Housing Finance Program regularly awards funding to projects that include units with two or more bedrooms. Although the Washington State Housing Finance Commission's scoring summary does incentivize larger-sized units, it is one of many incentives in their scoring criteria.¹¹⁵⁰ Additionally, nine Percent Low-Income Housing Tax Credits have been focused on permanent supportive housing or deeply affordable housing for formerly homeless households, which are more likely to be studios and one-bedroom units.

Programs

This section describes gaps in King County's programs to meet different housing needs. The following programs were recommended in previous King County plans and reports but have not been implemented:

- Equitable Development Initiative;
- rental inspections;

¹¹⁴⁵ King County. (2023, January). *Equitable Development Initiative Implementation Plan Phase 1*. [\[link\]](#)

¹¹⁴⁶ King County. (2023, January). *Equitable Development Initiative Implementation Plan Phase 1*. [\[link\]](#)

¹¹⁴⁷ Ordinance 19546, Section 107, ER1 Expenditure Restriction. [\[link\]](#)

¹¹⁴⁸ U.S. Department of Housing and Urban Development. (2021). *Overcrowding, CHAS 2014-2018*.

¹¹⁴⁹ King County Department of Community and Human Services. (2021, September 30). *Skyway-West Hill and North Highline Anti-displacement Strategies Report*. [\[link\]](#)

¹¹⁵⁰ Washington State Housing Finance Commission. (2023, April). *Scoring Summary: 2023 Multifamily Bond/Tax Credit Application Round*. [\[link\]](#)

- relocation assistance for tenants;
- redevelopment assistance; and
- fair housing testing, education, and enforcement.

King County staff identified gaps in the existing King County Code Interim Loan Program includes and Inclusionary Housing Program based on previous planning efforts and community feedback.

Equitable Development Initiative

The King County Executive transmitted the Equitable Development Initiative (EDI) Implementation Plan – Phase 1 in January 2023.¹¹⁵¹ The plan includes recommendations on needed resources and capacities necessary to establish and begin implementing a King County EDI capable of meeting the needs of the community. Community needs include:

- Funding for capital investments and capacity building;
- Clear and effective partnership and collaboration with King County staff and elected officials;
- An expanded approach to land banking and strategic acquisition;
- Access to technical experts and peers; and
- Clear expectations and compensation for those serving on Advisory Boards and community workgroups/committees.¹¹⁵²

King County needs include:

- sustained and flexible funding;
- access to technical experts and peers; and
- cross sector partnerships.¹¹⁵³

Fair Housing Testing, Education, and Enforcement

King County and partner cities pooled funds to contract with the Fair Housing Center of Washington in 2019 and 2022 to understand the nature and extent of housing discrimination in King County.¹¹⁵⁴ The results found evidence of discrimination in about half of tests. King County does not conduct regular housing discrimination testing and has not yet pursued additional efforts related to education and enforcement of fair housing laws.¹¹⁵⁵

The current system to address housing discrimination is complaint based, in which individuals who believe they have been discriminated against may file a complaint with the Washington State Human Rights Commission or pursue direct legal action. This imposes a significant burden on the discriminated party and is unlikely to help the harmed party find housing. The 2019 Analysis of Impediments to Fair Housing Choice recommends King County invest in programs that provide fair housing, education, enforcement, and testing.¹¹⁵⁶

¹¹⁵¹ King County Council. (2023, February). *Equitable Development Initiative – Implementation Plan Report*. [\[link\]](#)

¹¹⁵² King County. (2023, January). *Equitable Development Initiative Implementation Plan Phase 1*. [\[link\]](#)

¹¹⁵³ King County. (2023, January). *Equitable Development Initiative Implementation Plan Phase 1*. [\[link\]](#)

¹¹⁵⁴ King County Department of Community and Human Services. (2020). *2019 King County Analysis of Impediments to Fair Housing Choice*. [\[link\]](#)

¹¹⁵⁵ King County Department of Community and Human Services. (2020). *2019 King County Analysis of Impediments to Fair Housing Choice*. [\[link\]](#)

¹¹⁵⁶ King County Department of Community and Human Services. (2020). *2019 King County Analysis of Impediments to Fair Housing Choice*. [\[link\]](#)

Inclusionary Housing

Inclusionary housing programs require or provide incentives for new housing developments to include a percentage of affordable housing dwelling units.¹¹⁵⁷ The Residential Density Incentive program is the current “inclusionary housing” program for unincorporated King County. However, the 2020 Comprehensive Plan Midpoint Update included the Residential Density Incentive Code Report, which found the program has been ineffective and recommended a set of changes.¹¹⁵⁸

King County implemented an Inclusionary Housing Program as part of the Skyway-West Hill and North Highline Anti-displacement Strategies Report and related subarea plans.¹¹⁵⁹ However, the Residential Density Incentive Program is still the relevant inclusionary housing program for the remainder of unincorporated King County.

Interim Loan Program and Land Banking

King County Code 24.22 establishes the Interim Loan Program. The program’s purpose is to facilitate acquisition of land for low-income housing.¹¹⁶⁰ It allows King County to loan money to experienced housing developers on a short-term, interim basis to acquire property for affordable and homeless housing for households at or below 50 percent AMI.

Requiring the funds be loaned to “experienced housing developers” excludes community-based organizations that have less experience developing affordable housing. Additionally, requiring the resulting project on the property serve households with incomes at or below 50 percent AMI effectively excludes affordable homeownership projects, which often need to serve households with incomes at or below 80 percent AMI to be financially feasible. King County could also directly purchase land for affordable housing and conduct a public process to select an owner and developer.

Rental Inspection Program

Rental inspection programs seek to ensure that all residents live in safe and healthy housing units and can address persistent place-based and race-based inequities.¹¹⁶¹ The Housing and Community Development Division’s asset management team and other public funders regularly inspect income-restricted affordable housing.¹¹⁶² While the Code Enforcement section of the King County Permitting Division may investigate complaints of substandard housing, it does not enforce tenant-landlord disputes.¹¹⁶³

There is no proactive rental inspection program for market rate rental housing in unincorporated King County. A proactive rental inspection program would remove the burden on tenants to report substandard housing to a prevention-based model.¹¹⁶⁴ There are significant barriers to

¹¹⁵⁷ King County Department of Community and Human Services. (2021, September 21). *Skyway-West Hill and North Highline Anti-displacement Strategies Report*. [\[link\]](#)

¹¹⁵⁸ King County Office of Performance, Strategy, and Budget. (2019, July). *Residential Density Incentive Code Study*. [\[link\]](#)

¹¹⁵⁹ King County Code Chapter 21A.48. *Inclusionary Housing*. [\[link\]](#)

¹¹⁶⁰ King County Code Chapter 24.22. *Interim Loan Program For Property Acquisition for Low-Income Housing*. [\[link\]](#)

¹¹⁶¹ ChangeLab Solutions. (2022, November). *A Guide to Proactive Rental Inspections*. [\[link\]](#)

¹¹⁶² King County Housing, Homelessness, and Community Development Division. (2021, May). *COVID-19 Asset Management Guidelines*. [\[link\]](#)

¹¹⁶³ King County Permitting Division. (2023, February). *Code Enforcement*. [\[link\]](#)

¹¹⁶⁴ National Center for Healthy Housing. (2022, November). *Proactive Rental Inspections*. [\[link\]](#)

establishing a rental inspection program, including establishing a method to identify or register market-rate rental housing, establishing a new program with sufficient staffing, and identifying an available fund source. Implementing proactive rental inspection policies would achieve Goal 4, Strategy D, in the King County Regional Affordable Housing Task Force's Five-Year Action Plan.¹¹⁶⁵

Redevelopment Assistance Program

The Skyway-West Hill and North Highline Anti-displacement Strategies Report recommended King County implement a redevelopment assistance program that provides financial and technical assistance for homeowners with incomes at or below 80 percent AMI to build an accessory dwelling unit (ADU) or tenants with incomes at or below 60 percent AMI.¹¹⁶⁶ The report found that a redevelopment assistance program would require at least 1.5 FTEs to manage 10 projects annually, with annual costs of \$266,000 for staffing and \$1.68 million for capital funding. The report also found that the program should be a lower priority for King County as compared to other strategies that result in a higher number of units. King County has so far not acted to implement the program.

Relocation Assistance Program

Relocation assistance programs provide financial assistance from the government or the landlord to tenants who are displaced for reasons outside the tenant's control. Relocation assistance for low-income households increases the likelihood a tenant will find nearby housing rather than become homeless or move far from their community.¹¹⁶⁷

The Skyway-West Hill and North Highline Anti-displacement Strategies Report recommended King County Executive to transmit a tenant relocation assistance ordinance, after identifying sufficient resources for implementation, that provides tenants with financial assistance when the tenant is involuntarily displaced due to development-related reasons or conversion of the unit into a condominium.¹¹⁶⁸ The report found the program would cost King County between \$30,000 to \$50,000 annual in direct costs to tenants, and between one and three full-time equivalent (FTE) staff to support enforcement and implementation of the program. King County would need to find an appropriate fund source for the County portion of the costs. DCHS and DLS are currently exploring this program.

Policies

Middle Housing

Middle housing means housing types that are more dense than traditional single-family homes but less dense than apartment buildings.¹¹⁶⁹ The data presented in this assessment show that housing production slowed significantly over the past 20 years while the population has

¹¹⁶⁵ King County Regional Affordable Housing Task Force. (2019, October). *Five-Year Action Plan*. [\[link\]](#)

¹¹⁶⁶ King County Department of Community and Human Services. (2021, September 21). *Skyway-West Hill and North Highline Anti-displacement Strategies Report*. [\[link\]](#)

¹¹⁶⁷ King County Department of Community and Human Services. (2021, September 21). *Skyway-West Hill and North Highline Anti-displacement Strategies Report*. [\[link\]](#)

¹¹⁶⁸ King County Department of Community and Human Services. (2021, September 21). *Skyway-West Hill and North Highline Anti-displacement Strategies Report*. [\[link\]](#)

¹¹⁶⁹ Municipal Research and Services Center. (2022). *Missing Middle Housing*. [\[link\]](#)

continued to increase in King County. Middle housing types can help contribute to meeting the housing need in unincorporated King County.

Washington State adopted House Bill 1110 in 2023, requiring most jurisdictions allow middle housing types on current single-family lots, particularly in areas within a half mile walkshed of transit.¹¹⁷⁰ However, unincorporated King County was not included in that requirement. The staff work group explored ways to expand development of middle housing in unincorporated King County and supported discussions with the Equity Work Group for middle housing in this Comprehensive Plan update. As a result of this work, the 2024 Comprehensive Plan includes code changes that reduce regulatory barriers for and incentivize middle housing in residential zones.

Multifamily Tax Exemption

Chapter 84.14 Revised Code of Washington established the multi-family tax exemption program.¹¹⁷¹ The program authorizes local governments to exempt the value of new housing construction, conversion, and rehabilitation from property taxes for eight to twenty years, depending on the location of the project and the income levels served.

In 2021, Senate Bill 5287 changed the population threshold that makes counties eligible to implement the program, making King County eligible.¹¹⁷² The King County Executive and Council have so far not taken any action or made a statement of intent to implement the Multi-family Tax Exemption in unincorporated King County.

¹¹⁷⁰ Washington State Legislature. (2023, April). *House Bill 1110*. [\[link\]](#)

¹¹⁷¹ Chapter 84.14 Revised Code of Washington. [\[link\]](#)

¹¹⁷² Washington State Legislature. (2021). *Senate Bill 5287*. [\[link\]](#)