

2012 King County Countywide Planning Policies

With amendments ratified by June 25, 2016

Housing Policies + Housing Appendix

HOUSING

The Countywide Planning Policies provide a framework for all jurisdictions to plan for and promote a range of affordable, accessible, and healthy housing choices for current and future residents. Within King County, there is an unmet need for housing that is affordable for households earning less than 80 percent of area median income (AMI). Households within this category include low-wage workers in services and other industries; persons on fixed incomes including many disabled and elderly residents; and homeless individuals and families. A high proportion of these households spend a greater percentage of their income on housing than is typically considered appropriate. This is especially true for low and very low income households earning 50 percent or less (low) and 30 percent or less (very-low) of area median income. The county and all cities share in the responsibility to increase the supply of housing that is affordable to these households.

While neither the county nor the cities can guarantee that a given number of units at a given price level will exist, be preserved, or be produced during the planning period, establishing the countywide need clarifies the scope of the effort for each jurisdiction. The type of policies and strategies that are appropriate for a jurisdiction to consider will vary and will be based on its analysis of housing. Some jurisdictions where the overall supply of affordable housing is significantly less than their proportional share of the countywide need may need to undertake a range of strategies addressing needs at multiple income levels, including strategies to create new affordable housing. Other jurisdictions that currently have housing stock that is already generally affordable may focus their efforts on preserving existing affordable housing through

efforts such as maintenance and repair, and ensuring long-term affordability. It may also be appropriate to focus efforts on the needs of specific demographic segments of the population.

The policies below recognize the significant countywide need for affordable housing to focus on the strategies that can be taken both individually and in collaboration to meet the countywide need. These policies envision cities and the county following a four step process

1. Conduct an inventory and analysis of housing needs and conditions;
2. Implement policies and strategies to address unmet needs;
3. Measure results; and
4. Respond to measurement with reassessment and adjustment of strategies.

The provision of housing affordable to very-low income households, those earning less than 30% of AMI, is the most challenging problem and one faced by all communities in the county. Housing for these very-low income households cannot be met solely through the private market. Meeting this need will require interjurisdictional cooperation and support from public agencies, including the cities and the county.

Overarching Goal: *The housing needs of all economic and demographic groups are met within all jurisdictions.*

H-1 Address the countywide need for housing affordable to households with moderate, low and very-low incomes, including those with special needs. The countywide need for housing by percentage of Area Median Income (AMI) is:

50-80% of AMI (moderate)	16% of total housing supply
30-50% of AMI (low)	12% of total housing supply
30% and below AMI (very-low)	12% of total housing supply

H-2 Address the need for housing affordable to households at less than 30% AMI (very low income), recognizing that this is where the greatest need exists, and addressing this need will require funding, policies and collaborative actions by all jurisdictions working individually and collectively.

Housing Inventory and Needs Analysis

The Growth Management Act requires an inventory and analysis of existing and projected housing needs as part of each jurisdiction's comprehensive plan housing element. Assessing local housing needs provides jurisdictions with information about the local housing supply, the cost of housing, and the demographic and income levels of the community's households. This information on current and future housing conditions provides the basis for the development of effective housing policies and programs. While some cities may find that they meet the current need for housing for some populations groups, the inventory and needs analysis will help identify those income levels and demographic segments of the population where there is the greatest need. Further guidance on conducting a housing inventory and analysis is provided in Appendix 4.

H-3 Conduct an inventory and analysis of existing and projected housing needs of all economic and demographic segments of the population in each jurisdiction. The analysis and inventory shall include:

- a. Characteristics of the existing housing stock, including supply, affordability and diversity of housing types;
- b. Characteristics of populations, including projected growth and demographic change;
- c. The housing needs of very-low, low, and moderate-income households; and
- d. The housing needs of special needs populations.

Strategies to Meet Housing Needs

VISION 2040 encourages local jurisdictions to adopt best housing practices and innovative techniques to advance the provision of affordable, healthy, sustainable, and safe housing for all residents. Meeting the county's affordable housing needs will require actions by a wide range of private for profit, non-profit and government entities, including substantial resources from federal, state, and local levels. No single tool will be sufficient to meet the full range of needs in a given jurisdiction. The county and cities are encouraged to employ a range of housing tools to ensure the countywide need is addressed and to respond to local conditions. Further detail on the range of strategies for promoting housing supply and affordability is contained in Appendix 4.

Jobs-housing balance, addressed in H-9, is a concept that advocates an appropriate match between the number of existing jobs and available housing supply within a geographic area. Improving balance means adding more housing to job-rich areas and more jobs to housing-rich areas.

H-4 Provide zoning capacity within each jurisdiction in the Urban Growth Area for a range of housing types and densities, sufficient to accommodate each jurisdiction's overall housing targets and, where applicable, housing growth targets in designated Urban Centers.

H-5 Adopt policies, strategies, actions and regulations at the local and countywide levels that promote housing supply, affordability, and diversity, including those that address a significant share of the countywide need for housing affordable to very-low, low, and moderate income households. These strategies should address the following:

- a. Overall supply and diversity of housing, including both rental and ownership;
- b. Housing suitable for a range of household types and sizes;
- c. Affordability to very-low, low, and moderate income households;
- d. Housing suitable and affordable for households with special needs;
- e. Universal design and sustainable development of housing; and
- f. Housing supply, including affordable housing and special needs housing, within Urban Centers and in other areas planned for concentrations of mixed land uses.

H-6 Preserve existing affordable housing units, where appropriate, including acquisition and rehabilitation of housing for long-term affordability.

H-7 Identify barriers to housing affordability and implement strategies to overcome them.

H-8 Tailor housing policies and strategies to local needs, conditions and opportunities, recognizing the unique strengths and challenges of different cities and sub-regions. Jurisdictions may consider a full range of programs, from optional to mandatory, that will assist in meeting the jurisdictions's share of the countywide need for affordable housing.

H-9 Plan for housing that is accessible to major employment centers and affordable to the workforce in them so people of all incomes can live near or within reasonable commuting distance of their places of work. Encourage housing production at a level that improves the balance of housing to employment throughout the county.

H-10 Promote housing affordability in coordination with transit, bicycle, and pedestrian plans and investments and in proximity to transit hubs and corridors, such as through transit oriented development and planning for mixed uses in transit station areas.

H-11 Encourage the maintenance of existing housing stock in order to ensure that the condition and quality of the housing is safe and livable.

H-12 Plan for residential neighborhoods that protect and promote the health and well-being of residents by supporting active living and healthy eating and by reducing exposure to harmful environments.

H-13 Promote fair housing and plan for communities that include residents with a range of abilities, ages, races, incomes, and other diverse characteristics of the population of the county.

Regional Cooperation

Housing affordability is important to regional economic vitality and sustainability. Housing markets do not respect jurisdictional boundaries. For these reasons, multijurisdictional efforts for planning and adopting strategies to meet regional housing needs are an additional tool for identifying and meeting the housing needs of households with moderate, low, and very-low incomes. Collaborative efforts, supported by the work of Puget Sound Regional Council and other agencies, contribute to producing and preserving affordable housing and coordinating equitable, sustainable development in the county and region. Where individual cities lack sufficient resources, collective efforts to fund or provide technical assistance for affordable housing development and preservation, and for the creation of strategies and programs, can help to meet the housing needs identified in comprehensive plans. Cities with similar housing characteristics tend to be clustered geographically. Therefore, there are opportunities for efficiencies and greater impact through interjurisdictional cooperation. Such efforts are encouraged and can be a way to meet a jurisdiction's share of the countywide affordable housing need.

H-14 Work cooperatively among jurisdictions to provide mutual support in meeting countywide housing growth targets and affordable housing needs.

H-15 Collaborate in developing sub-regional and countywide housing resources and programs, including funding, to provide affordable housing for very-low, low-, and moderate-income households.

H-16 Work cooperatively with the Puget Sound Regional Council and other agencies to identify ways to expand technical assistance to local jurisdictions in developing, implementing and monitoring the success of strategies that promote affordable housing that meets changing demographic needs. Collaborate in developing and implementing a housing strategy for the four-county central Puget Sound region.

Measuring Results

Maintaining timely and relevant data on housing markets and residential development allows the county and cities to evaluate the effectiveness of their housing strategies and to make appropriate changes to those strategies when and where needed. In assessing efforts to meet their share of the countywide need for affordable housing, jurisdictions need to consider public actions taken to encourage development and preservation of housing affordable to households with very low-, low- and moderate-incomes, such as local funding, development code changes, and creation of new programs, as well as market and other factors that are beyond local government control. Further detail on monitoring procedures is contained in Appendix 4.

H-17 Monitor housing supply, affordability, and diversity, including progress toward meeting a significant share of the countywide need for affordable housing for very-low, low, and moderate income households. Monitoring should encompass:

- a. Number and type of new housing units;
- b. Number of units lost to demolition, redevelopment, or conversion to non-residential use;
- c. Number of new units that are affordable to very-low, low-, and moderate-income households;
- d. Number of affordable units newly preserved and units acquired and rehabilitated with a regulatory agreement for long-term affordability for very-low, low-, and moderate-income households;
- e. Housing market trends including affordability of overall housing stock;
- f. Changes in zoned capacity for housing, including housing densities and types;
- g. The number and nature of fair housing complaints and violations; and
- h. Housing development and market trends in Urban Centers.

H-18 Review and amend, a minimum every five years, the countywide and local housing policies and strategies, especially where monitoring indicates that adopted strategies are not resulting in adequate affordable housing to meet the jurisdiction's share of the countywide need.

APPENDIX 4: HOUSING TECHNICAL APPENDIX

Affordable Housing Need

Each jurisdiction, as part of its Comprehensive Plan housing analysis, will need to address affordability and condition of existing housing supply as well as its responsibility to accommodate a significant share of the countywide need for affordable housing. In order for each jurisdiction to address its share of the countywide housing need for very-low, low and moderate income housing, a four step approach has been identified:

1. Conduct an inventory and analysis of housing needs and conditions;
2. Implement policies and strategies to address unmet needs;
3. Measure results; and
4. Respond to measurement with reassessment and adjustment of strategies.

The methodology for each jurisdiction to address countywide affordable housing need is summarized as follows:

Countywide need for Housing by Percentage of Area Median Income (AMI)

1. **Moderate Income Housing Need.** Census Bureau estimates¹ indicate that approximately 16 percent of households in King County have incomes between 50 and 80 percent of area median income; establishing the need for housing units affordable to these moderate income households at 16 percent of each jurisdiction's total housing supply.
2. **Low Income Housing Need.** Census Bureau estimates¹ indicate that approximately 12 percent of households in King County have incomes between 30 and 50 percent of area median income; establishing the need for housing units affordable to these low income households at 12 percent of each jurisdiction's total housing supply.
3. **Very-Low Income Housing Need.** Census Bureau estimates¹ indicate that approximately 12 percent of households in King County have incomes between 0 and 30 percent of area median income; establishing the need for housing units affordable to these very-low income households at 12 percent of each jurisdiction's total housing supply. This is where the greatest need exists, and should be a focus for all jurisdictions.

Housing Supply and Needs Analysis

Context: As set forth in policy H-3, each jurisdiction must include in its comprehensive plan an inventory of the existing housing stock and an analysis of both existing housing needs and housing needed to accommodate projected population growth over the planning period. This policy reinforces requirements of the Growth Management Act for local Housing Elements. The housing supply and needs analysis is referred to in this appendix as the housing analysis. As is noted in policy H-1, H-2, and H-3, the housing analysis must consider local as well as countywide housing needs because each jurisdiction has a responsibility to address a significant share of the countywide affordable housing need.

The purpose of this section of Appendix 4 is to provide further guidance to local jurisdictions on the subjects to be addressed in their housing analysis. Additional guidance on carrying out the housing analysis is found in the Puget Sound Regional Council's report, "Puget Sound Regional Council Guide to Developing an Effective Housing Element," and the Washington Administrative Code, particularly 365-196-410 (2)(b) and (c). The state Department of Commerce also provides useful information about housing requirements under the Growth Management Act.

Housing Supply

Understanding the mix and affordability of existing housing is the first step toward identifying gaps in meeting future housing needs. Combined with the results of the needs analysis, these data can provide direction on appropriate goals and policies for both the housing and land use elements of a jurisdiction's comprehensive plan. A jurisdiction's housing supply inventory should address the following:

- Total housing stock in the community;
- Types of structures in which units are located (e.g., single-family detached, duplex or other small multiplex, townhome, condominium, apartment, mobile home, accessory dwelling unit, group home, assisted living facility);
- Unit types and sizes (i.e., numbers of bedrooms per unit);
- Housing tenure (rental vs. ownership housing);
- Amount of housing at different price and rent levels, including rent-restricted and subsidized housing;
- Housing condition (e.g. age, general condition of housing, areas of community with higher proportion of homes with deferred maintenance);
- Vacancy rates;
- Statistics on occupancy and overcrowding;
- Neighborhoods with unique housing conditions or amenities;
- Location of affordable housing within the community, including proximity to transit;
- Transportation costs as a component of overall cost burden for housing;
- Housing supply, including affordable housing, within designated Urban Centers and local centers;
- Capacity for additional housing, by type, under current plans and zoning; and
- Trends in redevelopment and reuse that have an impact on the supply of affordable housing.

Housing Needs

The housing needs part of the housing analysis should include demographic data related to existing population and demographic trends that could impact future housing demand (e.g. aging of population). The identified need for future housing should be consistent with the jurisdiction's population growth and housing targets. The information on housing need should be evaluated in combination with the housing supply part of the housing analysis in order to assess housing gaps, both current and future. This information can then inform goals, policies, and strategies in the comprehensive plan update.

A comprehensive housing needs analysis should address the following population, household, and community characteristics:

- Household sizes and types;
- Age distribution of population;
- Ethnic and racial diversity;
- Household income, including the following income groupings:
 - 30 percent of area median income or lower (very-low-income),
 - Above 30 percent to 50 percent of area median income (low-income)
 - Above 50 percent to 80 percent of area median income (moderate-income)
 - Above 80 percent to 100 percent of area median income (middle-income)
 - Above 100 percent to 120 percent of area median income (middle-income)
 - Above 120 percent of median income;
- Housing growth targets and countywide affordable housing need for very-low, low and moderate income households as stated in the Countywide Planning Policies;
- The number and proportion of households that are “cost-burdened.” Such households pay more than thirty percent of household income toward housing costs. “Severely-cost-burdened” households pay more than fifty percent of household income toward housing costs.
- Trends that may substantially impact housing need during the planning period. For example, the impact that a projected increase in senior population would have on demand for specialized senior housing, including housing affordable to low- and moderate-income seniors and retrofitted single family homes to enable seniors to age in place.
- Housing demand related to job growth, with consideration of current and future jobs-housing balance as well as the affordable housing needs of the local and subregional workforce.
- Housing needs, including for low- and moderate-income households, within designated Urban Centers and local centers.

Note on Adjusting for Household Size

As currently calculated, the affordable housing targets do not incorporate differences in household size. However, the reality is that differently-sized households have different housing needs (i.e., unit size, number of bedrooms) with different cost levels. A more accurate approach to setting and monitoring housing objectives would make adjustments to reflect current and projected household sizes and also unit sizes in new development. Accounting for household size in providing affordable units could better inform local policies and programs as well as future updates of the Countywide Planning Policies and affordable housing targets.

Implementation Strategies

As stated in policy H-5, local jurisdictions need to employ a range of strategies for promoting housing supply and housing affordability. The Puget Sound Regional Council’s Housing

Innovations Program Housing Toolkit¹ presents a range of strategies. The strategies are identified as being generally applicable to single family development, multifamily development, ownership housing, rental housing, market rate projects, and subsidized projects. Strategies marked as a “Featured Tool” are recommended as being highly effective tools for promoting affordable and diverse housing in the development markets for which they are identified.

Measuring Results

Success at meeting a community’s need for housing can only be determined by measuring results and evaluating changes to housing supply and need. Cities are encouraged to monitor basic information annually, as they may already do for permits and development activity. Annual tracking of new units, demolitions, redevelopment, zoning changes, and population growth will make periodic assessments easier and more efficient. A limited amount of annual monitoring will also aid in providing timely information to decision makers.

Policy H-18 requires jurisdictions to review their housing policies and strategies at least every five years to ensure periodic reviews that are more thorough and that provide an opportunity to adapt to changing conditions and new information. This five-year review could be aligned with a jurisdiction’s five-year buildable lands reporting process.

¹ PSRC Housing Innovations Program Housing Toolkit <http://psrc.org/growth/hip/>