

HIJT Staff Report to AHC

Countywide Planning Policies, Housing Chapter

King County has experienced a net decline of housing units affordable to those earning at or below 80 percent of area median income since the 2012 update of the Housing Chapter of the **Countywide Planning Policies** (CPPs).¹ Recognizing this challenge and the broader affordable housing need, the **Regional Affordable Housing Task Force** (RAHTF or Task Force) convened in 2017 and 2018 to develop and adopt a regional approach to addressing the affordable housing crisis in King County. The Task Force approved a Five Year Action Plan with the overall goal to “strive to eliminate cost burden for households earning 80 percent Area Medium Income and below, with a priority for serving households at or below 50 percent Area Median Income.”

In response, the **Affordable Housing Committee** (AHC or Committee) of the **Growth Management Planning Council** (GMPC) was established to serve as a structure for ongoing regional collaboration. Among the AHC’s chartered duties is the responsibility to recommend amendments to the CPPs which include regional affordable housing goals/metrics and land use policies that apply across all King County jurisdictions.

The CPPs get updated every five years. The next update cycle will commence in 2020 and offers a timely opportunity for the AHC to ensure alignment between Committee priorities, RAHTF recommendations, and the multicounty planning policies of VISION 2050.

Topics for Discussion

In November 2019, the AHC and GMPC met and discussed preliminary considerations for updating the housing chapter of the CPPs. Some of the themes that emerged from these meetings were:

- Greater **regional accountability** towards meeting CPP housing “need” goals;
- Need for all jurisdictions to deliver their “**fair share**” of affordable housing units;
- **Challenges** in delivering housing affordable to the region’s lowest income households; and
- **Opportunities** to align the CPPs with the Task Force recommendations and VISION 2050’s planning framework.²

Staff analyzed the existing CPPs for opportunities to address these preliminary considerations and identified the following four issues for discussion by the Committee.³ Based on Committee direction, the HIJT staff group will develop a draft Housing Chapter for Committee consideration in March. A final draft will be presented to the AHC for possible recommendation in May. Once recommended, updates to the Housing Chapter will be transmitted to the GMPC for consideration.

¹ “Regional Affordable Housing Task Force Final Report and Recommendation,” December 2018. McKinsey & Company: <https://www.mckinsey.com/featured-insights/future-of-cities/the-economics-of-homelessness-in-seattle-and-king-county#>.

² See Attachment C. *Takeaways from AHC and GMPC Discussions of the CPPs Housing Chapter* for all themes

³ See Attachment A. *2020 CPP Housing Chapter Update Matrix* to read all issues considered

Issue 1: Methods for ensuring regional accountability

- 1.1 To improve accountability, should the AHC oversee monitoring of regional progress towards meeting the affordable housing need and should the AHC dashboard serve as the CPP Housing Chapter monitoring tool?
- 1.2 If the AHC and dashboard will serve as the region's new monitoring body and tool, should the CPPs require monitoring of jurisdictional progress towards meeting affordable housing needs?

Issue 2: Geographic distribution and siting of affordable housing

- 2.1 Should responsibilities to meet the regional affordable housing need be distributed evenly across the county or should the need be weighted by certain criteria, such as proximity to high-frequency transit, proximity to jobs and wages, and/or projected growth?
- 2.3 Should public affordable housing investments be dispersed equally throughout the county or targeted to areas of opportunity, such as areas with high-frequency transit and proximity to jobs and wages?

Issue 3: Planning Policies to address the need for housing affordable to very low-income households

- 3.1 What types of strategies would better support the efforts of nonprofits, businesses, and jurisdictions to meet the need for households at 0-30 percent AMI?

Issue 4: Affordable housing goals and housing need by AMI percentage

- 4.1 What values should guide our understanding of affordable housing "need?" Should we seek to maintain a proportionate mix of all housing types for all income levels throughout the county or meet past and future cost burden?

Background

Regulatory Framework

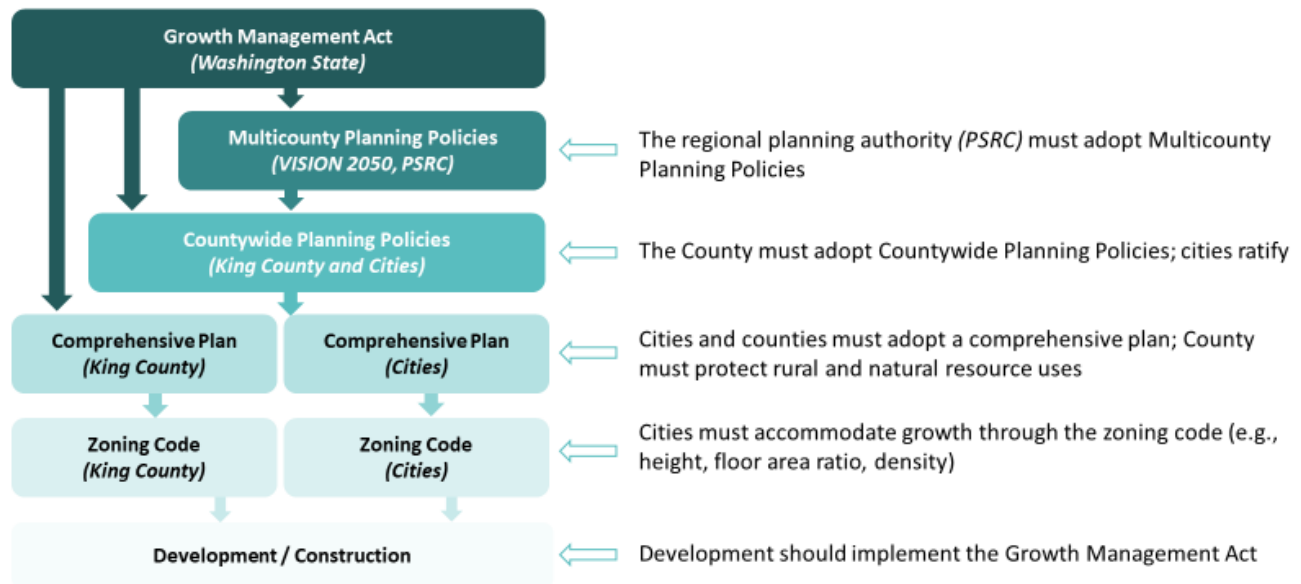
The CPPs offer an opportunity to enforce consistency, concurrency, and accountability in affordable housing plans and regulations across the county. Since its inception, the King County GMPC has developed, adopted and regularly updated CPPs specific to King County. These CPPs are binding on the County and its 39 cities. Adopted by King County Council and ratified by local jurisdictions, the CPPs set direction for issues that extend beyond boundaries of a single jurisdiction and serve as the framework for local comprehensive plans and development regulations. They serve to ensure that the comprehensive plans of King County and each city work together toward a common regional direction and are one part of a cascading set of regulations that govern how the Puget Sound region, and other populous areas of Washington State, plan for growth (see *Figure A*):

- **Growth Management Act:** The Washington State Growth Management Act (GMA) provides the overarching statewide policy that guides the development of King County's CPPs and provides the regulatory framework for growth and development in the state.

- Multicounty Planning Policies:** In the central Puget Sound region, King, Pierce, Snohomish, and Kitsap counties are required to collaborate to create multicounty planning policies that guide county and local plans in accordance with the GMA. These four counties—including cities and towns, tribal governments, ports and state and local transportation agencies in the region—come together through the Puget Sound Regional Council to make decisions about transportation, growth management, and economic development. In 2020, PSRC is set to adopt updated multicounty planning policies—VISION 2050—to serve as a guidepost for how the region will work together to tackle these challenges (“[Draft VISION 2050](#), A Plan for the Central Puget Sound Region,” July 2019). Draft VISION 2050 includes new policies to increase housing choices and affordability, provide opportunities for all, sustain a strong economy, significantly reduce greenhouse gas emissions, keep the region moving, restore Puget Sound health, protect a network of open space, grow in centers and near transit, and act collaboratively and support local efforts.
- Countywide Planning Policies:** In addition to the four-county region, each county is also responsible for implementing their share of the Multi-County Planning Policies through Countywide Planning Policies. King County created the GMPC through an interlocal agreement to establish policies that provide guidance on issues that extend beyond the boundaries of a single jurisdiction. The GMPC includes representatives from King County, Seattle, the Sound Cities Association, Bellevue, special purpose districts and the Port of Seattle.
- Comprehensive Plans:** County and city comprehensive plans and development regulations must comply with the procedural and substantive housing requirements of the Multicounty Planning Policies and the CPPs. The GMA requires local jurisdictions in certain counties in Washington to complete and regularly update comprehensive plans and regulations to guide future growth, including a requirement to “encourage the availability of affordable housing to all economic segments of the population of this state, promote a variety of residential densities and housing types, and encourage preservation of existing housing stock.”⁴
- Zoning and Land Use Regulations:** Upon adoption of the updated CPPs in late 2020 or early 2021, local jurisdictions will update their comprehensive plans to align with the CPPs and local zoning changes to implement the policies should soon follow. These regulations directly impact the cost and siting of affordable housing development.

⁴ Revised Code of Washington 36.70A.020(4)

Figure A. “Planning Hierarchies in Washington State”⁵



The current CPPs include a Housing Chapter with policies intended to help all jurisdictions “plan for and promote a range of affordable, accessible, and healthy housing choices for current and future residents.”⁶ The housing chapter was first established in 1992 and significantly updated in 2012.⁷ The CPPs focus on households earning 80 percent or less of area median income (AMI) and provide special emphasis on low and very-low income households earning 50 percent or less of AMI. Furthermore, they establish the countywide housing “need” which, in combination with local housing needs analyses, sets the scope and direction for each jurisdiction’s range of housing strategies.

Housing Chapter Evolution, 1992-2012

When the Countywide Planning Policies were revised in 2012, the new policies took a very different approach to addressing affordable housing for lower-income households. The original 1992 CPPs estimated the countywide percentages of **future** housing units needed at a distribution of income levels. These percentages were then translated into numeric **affordable housing targets** for each jurisdiction, based on the total growth target assigned to that jurisdiction.

By 2010, it was clear that this method for setting affordability goals did not result in an equal distribution of affordable housing across all geographic areas of the County. The southern portion of the county already contained a large proportion of units affordable to low- or moderate-income households (at or below 80 percent of AMI), and the CPPs were creating imbalances in their existing housing stock. These cities felt unduly penalized by targets which only took into account new construction, rather than overall housing stock. At the same time, even with robust efforts to plan for and fund affordable housing units, exponentially rising land and construction costs made it near impossible for some eastside cities to achieve the targets established for them in the earlier CPPs.

⁵ Adopted from “Planning 101: Intro to Washington Planning Plus Planning at King County,” King County Council Central Staff

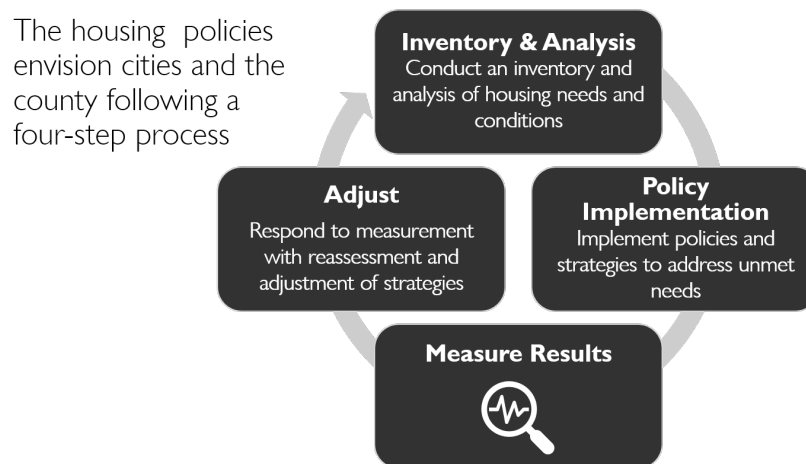
⁶ 2012 King County Countywide Planning Policies, with amendments ratified by June 25, 2016, pg. 32

⁷ “Regional Affordable Housing Task Force Final Report and Recommendation,” December 2018

The intent of the 2012 revisions to the Housing Chapter of the CPPs was to recognize the disparate conditions that existed at the time in different portions of the County while also reminding jurisdictions of their shared responsibility towards addressing the County's affordable housing needs:

- **The new policies defined the “need” as a percentage of total housing stock** rather than percentage of anticipated new housing stock. This was perceived as a more realistic assessment because it acknowledged the true need for affordable housing as well as existing supply.
- **The new policies asked each jurisdiction to develop housing policies or strategies** suitable for their communities. Rather than a quantified unit goal as in the 1992, implementation of these policies may vary and should be informed by a jurisdiction's own analysis of need. Furthermore, the 2012 policies outlined a four-step iterative process (see *Figure B*) that each city and the County would follow:
 1. Conduct an inventory and analysis of existing and projected housing needs and conditions;
 2. Implement a range of strategies and policies within a local jurisdiction to address unmet housing needs;
 3. Measure results; and
 4. Respond to measurement with reassessment and adjustment of strategies.

Figure B. CPPs Housing Policy Implementation Framework⁸



Jurisdictional Implementation, 2012-Present

Since the CPPs were last updated, many jurisdictions have updated their comprehensive plans to align with the housing chapter of the CPPs. Some local jurisdictions adopted housing strategies and/or took regulatory and budgetary actions to support, encourage and require more affordable housing.

Despite these actions, however, the region has failed to fully provide for the past or growing need for affordable homes. Since 2012, housing prices have risen dramatically and the cost of buying or renting a

⁸ 2012 King County Countywide Planning Policies

home increased faster than a household's ability to pay for that home. In King County, the median home sale price increased 53 percent and average rents increased 43 percent from 2012-2017. These prices have increased much faster than income and contributed to more housing cost burden among middle- and low-income households. To further exacerbate the problem, housing developers in this timeframe primarily focused on serving the influx of high wage earners -- causing units that were once affordable to increase dramatically in price. According to a 2018 study by McKinsey Consulting, the number of rental units available between 2006 and 2016 increased by 88,000, but rental units affordable to households earning at or below 80 percent AMI decreased by 36,000 units.

Corollary issues raised by the housing price increases include gentrification and displacement as existing housing is replaced with new, less affordable units. To combat affordability pressures, sub-regional collaborations formed specifically to address affordable housing needs in east and south King County. These collaborations include A Regional Coalition for Housing (ARCH) and South King Housing and Homelessness Partners (SKHHP). Overall, between 2012 and 2016, the region experienced a net loss of affordable homes and increased numbers and rates of cost burdened households. According to a 2018 McKinsey and Company report,⁹ King County experienced a net loss of 58,000 affordable homes between 2012 and 2016 due to demolition and rising rents. During this time, the Regional Affordable Housing Task Force estimated that if the current trend continued, by 2040, the county would lose all unsubsidized homes affordable to those earning less than 50 percent AMI and nearly half of the units affordable to households earning 50 to 80 percent AMI.

Issue Identification

Summary

As previously described, the need for more affordable housing has skyrocketed, despite robust housing development since 2012. Based on a review of the 2012 Housing Chapter of the CPPs and discussions with the AHC and GMPC, HIJT staff identified four issues around accountability and equity which require preliminary AHC direction.

Race and social justice issues were also surfaced by the AHC and GMPC in November. HIJT staff concluded that VISION 2050 and the RAHTF report offered sufficient guidance to initiate the development of draft CPP policy language on this topic for AHC consideration at the March meeting. To align with VISION 2050 and the RAHTF recommendations, staff analysis suggests at a minimum, new race and social justice policies will need to be added to the Housing Chapter to provide a policy framework to:

- Mitigate physical, economic, and cultural displacement of communities of color and low-income communities that may result from redevelopment and market pressure;
- Improve housing quality;
- Increase housing stability;
- Inclusively engage local communities in policy decisions;
- Increase homeownership opportunities for low-income communities; and

⁹ McKinsey & Company: <https://www.mckinsey.com/featured-insights/future-of-cities/the-economics-of-homelessness-in-seattle-and-king-county#>

- Support efforts to develop a regional equity strategy to make equity central to PSRC’s work and local comprehensive plan updates.¹⁰

Issue 1: Methods for Ensuring Regional Accountability

Current Approach

The existing CPPs acknowledge that the County and all cities share in the responsibility to increase the supply of affordable housing and state that each jurisdiction should implement strategies appropriate to their communities to address this countywide need. The “countywide need” is identified by percent of AMI as:

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

The intent of the 2012 policies was to have data-driven decision-making and a continual improvement process. The CPPs explicitly lay out some key housing metrics, and cities and the county were encouraged to monitor this information annually to evaluate the effectiveness of their housing strategies and to make appropriate changes when and where needed. As part of their regional implementation process, the GMPC made an informal agreement to devote an annual meeting to receive a briefing on the state of housing to monitor regional progress. Due to the disparate housing strategies and conditions around the region, however, individual jurisdictions were responsible for each step of the four-step accountability process. This includes gathering information, implementing policies, measuring results and adjusting strategies based on those results.

Issues

In practice, however, a regional monitoring structure was *not* established, and each jurisdiction’s share of the countywide need was unclear, so it was challenging to assess the effectiveness of individual housing strategies. Without a data reporting structure, the region lacked accurate information on whether the county was meeting its overall goal to ensure that the housing needs of all economic and demographic groups were met within all jurisdictions. In addition, many jurisdictions lack the resources to track these housing metrics and jurisdictional-level monitoring fell by the wayside.

In 2017, the Regional Affordable Housing Task Force kicked off an effort to understand the countywide need and recommend new strategies. The Task Force found that there existed a shortfall of affordable homes and that current efforts had not been enough to avoid the affordable housing crisis. They called for scaling up current efforts and implementing new strategies to meet the affordable housing need. Among the new strategies, they identified the need for greater regional collaboration towards meeting the housing need through the creation of a data dashboard to track progress towards eliminating cost burden among households earning at or below 80 percent AMI and the creation of the Affordable Housing Committee.

¹⁰ Please review the “Equity” section of the matrix in Attachment A for VISION 2050 policy language and RAHTF recommendations related to race and social justice.

Discussion Questions

- 1.1 To improve accountability, should the AHC oversee monitoring of regional progress towards meeting the affordable housing need and should the AHC dashboard serve as the CPP Housing Chapter monitoring tool?
- 1.2 If the AHC and dashboard will serve as the region's new monitoring body and tool, should the CPPs require monitoring of jurisdictional progress towards meeting affordable housing needs?

Issue 2: Geographic Distribution and Siting of Affordable Housing

Current Approach

Beyond meeting the requirement that every jurisdiction must “plan for and promote a range of affordable, accessible, and healthy housing choices for current and future residents,” the CPPs are silent on the geographic distribution of affordable housing throughout the county.

Issues

Geographic distribution of affordable housing investments is a critical factor in alleviating regional traffic congestion and promoting jobs-housing balance. The existing Housing Chapter of the CPPs states that jurisdictional plans should “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.”

With affordable housing, however, there is a tension between distributing affordable housing evenly across the county and building affordable housing in opportunity areas where access to infrastructure is better. As new VISION 2050 policies support housing development in areas well-served by transit, it may not be appropriate for all jurisdictions to provide the same distribution of housing supply. A related issue is the availability and dispersion of public funding to support affordable housing development and preservation.

HIJT staff included a table based on PSRC's categorization method (see Appendix A, *Table 2*) to show how geographic distribution policies impact production goals at the jurisdictional level.

Discussion Questions

- 2.1 Should **responsibilities** to meet the regional affordable housing need be distributed evenly across the county or should the need be weighted by certain criteria, such as proximity to high-frequency transit and/or projected growth?
- 2.2 Should public affordable housing **investments** be dispersed equally throughout the county or targeted to areas of opportunity, such as areas with high-frequency transit?

Issue 3: Strategies to Address the Need for Housing Affordable to Very Low-Income Households

Current Approach

The 2012 CPPs clearly prioritizes affordable housing for very low-income households earning less than 30 percent AMI. According to the existing CPP language: “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.”

The CPPs further state that jurisdictions should: “Address the need for housing affordable to households at less than 30 percent 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.”

Issues

Despite the CPP language prioritizing affordable housing for very-low income households, this remains the area where the region is falling behind the most. Consistent with the CPPs, the 2018 RAHTF report also found that “the need for new affordable homes is greatest for households earning 30 percent or less of AMI” due to the facts that:

- **Greater than 80% AMI** The market generally meets the needs for households earning above 80 percent AMI, but it cannot meet the full need below that income level
- **Between 80% and 30% AMI** Government has in recent decades accepted increasing responsibility for meeting the need for households at these income levels through supportive land use regulations and interjurisdictional coordination. This is especially true for housing that is affordable to those at or below 50 percent AMI.
- **Less than 30% AMI** In addition to supportive land use regulations and interjurisdictional coordination, public agency support and public funding is critical for the production and preservation of housing affordable to those households at or below 30 percent AMI.

Although city and county comprehensive plans ultimately drive capital funding decisions, the CPPs are primarily a land use tool to coordinate plans and policies across jurisdictions. As such, they have limitations in what they can accomplish alone. This is especially true of challenging issues such as affordable housing that require public agency support and public funding in addition to land use regulations and interjurisdictional coordination. The 2020 CPP update provides an opportunity to re-examine the policy language and look for opportunities to further specify these general policies to make them more effective and actionable.

Discussion Question

- 3.1 What types of strategies would better support the efforts of nonprofits, businesses, and jurisdictions to meet the need for households at 0-30 percent AMI?

Issue 4: Affordable Housing Goals and Need by AMI Percentage

Current Approach

Under the GMA, comprehensive plans must include a Housing Element that adequately provides for existing and projected needs of all economic segments of the community – including housing affordable to households with very-low, low, and moderate incomes, and those with special needs. The current CPPs lay out the countywide “need” by a mathematically proportionate ratio of homes in every income category and every jurisdiction.

Issues

With the adoption of the RAHTF’s Final Report and Recommendations and PSRC’s VISION 2050, the region now has multiple ways to assess need and monitor progress. Rather than maintaining a proportional mix of incomes through new housing, the report found that the county needed to build or preserve 156,000 more affordable homes in 2018 and another 88,000 homes by 2040 to ensure that no low-income household earning at or below 80 percent of AMI spends less than 30 percent of their income on housing. When low-income families spend more than 30 percent of their income for housing, they are cost burdened and struggle to afford other basic necessities like food, transportation, health care, and child care.

HIJT staff analyzed how the different methodologies impact the understanding of “need” at both the regional and the jurisdictional level:

- **Countywide Planning Policies (12-12-16 percent of total households at those income levels by 2031)** The first set of “affordable housing goals” was defined in the original 1992 Countywide Planning Policies – which assumed that the county should have a proportionate ratio of homes in every income category and every jurisdiction. This methodology does not reflect actual income composition in the region, nor does it capture the high- and median-income households that down rent (the act of renting for less than the household can afford and competing with lower-income residents for the lowest-priced housing) nor does it reflect the region’s homeless population.
- **Multicounty Planning Policies (13-12-17 percent of total households at those income levels by 2050)** The second set of affordable housing goals is from the introduction to the Housing Chapter of the Puget Sound Regional Council’s VISION 2050. The percentages listed are based on the percentage of households in the four-county region that fall into the various income thresholds, according to HUD Area Median Family Income (HAMFI) data.
- **Regional Affordable Housing Task Force Goal (42-30-28 percent of total housing needed by 2050 to ensure that no household earning 80% of AMI and below is cost burdened)** The final set of housing goals is from the Task Force, which defined “need” by the number of units (244,000) it would take to eliminate cost burden among low-income households by 2040. This method takes into account down-renting, homelessness, and cost burden but does not scale for fluctuations in population, nor does it describe jurisdictional responsibilities.

Discussion Question

- 4.1 What values should guide our understanding of affordable housing “need?” Should we seek to maintain a proportionate mix of all housing types for all income levels throughout the county or meet past and future cost burden?

Schedule

At the January meeting, the Committee will discuss key issues for consideration and provide direction to the HIJT for draft updates. With AHC feedback on these issues, the HIJT staff group will develop a draft Housing Chapter for Committee consideration in March. A final draft will be presented to the AHC for possible adoption in May. Once adopted, the recommended updates to the Housing Chapter will be transmitted to the GMPC for consideration. Between June and September, the GMPC will review the entire CPP update, including the Housing Chapter, and discuss the public review draft. After the public comment period, the GMPC will send the draft to the King County Council for approval. The CPP update will be finalized upon ratification from cities.

Date	Item
January 17, 2020	<i>AHC Studies the Housing Chapter and Sets Direction for Draft</i>
March 30, 2020	<i>AHC Discusses and Reviews Draft Housing Chapter</i>
May 15, 2020	<i>AHC Adopts Recommendation for Housing Chapter</i>
June 24, 2020	<i>GMPC Reviews CPP Update, by Chapter</i>
September 30, 2020	<i>GMPC Discusses Public Review Draft</i>
December 2020	<i>GMPC Approves and Submits to King County Council</i>

Stakeholder Engagement

The CPP Housing Chapter update will involve input from a variety of government stakeholders and non-government housing policy stakeholders. Refer to Attachment B for a detailed schedule for CPP Housing Chapter update activities with key stakeholders listed below.

- **Government Stakeholders:** GMPC, AHC, Interjurisdictional Team (IJT), Housing Interjurisdictional Team (HIJT), King County Planning Directors, Sound Cities Association’s Public Issues Committee
- **Non-government Housing Policy Stakeholders:** Housing Development Consortium, Enterprise Community Partners, Futurewise, Puget Sound Sage, Master Builders Association of King and Snohomish Counties

The Housing Development Consortium is organizing a CPP Housing Chapter Lunch and Learn event on March 2nd to engage non-government housing policy stakeholders and affordable housing residents. Key timeframes for public outreach and review are in Q3 and Q4 of 2020:

Date	Item
End of September 2020	<i>Public Review Draft of all Countywide Planning Policies</i>
October -December 2020	<i>Public Comment Period</i>

Attachments

Attachment A. *2020 CPP Housing Chapter Update Matrix*

Attachment B. *Detailed Schedule of Countywide Planning Policies Housing Chapter Update Activities*

Attachment C. *Takeaways from AHC and GMPC Discussions of the CPPs Housing Chapter*

Attachment D. *2012 Countywide Planning Policies, Housing Chapter*

Attachment E. *VISION 2050, Housing Chapter*

Attachment A

2020 CPP Housing Chapter Update Matrix

Attachment A.

2020 CPP Housing Chapter Update Matrix

Category	2012 CPPs Current Language	Vision 2050 and RAHTF Action Plan Language
OVERARCHING GOAL		
For Discussion	The housing needs of all economic and demographic groups are met within all jurisdictions.	<ul style="list-style-type: none"> Overall Goal: Strive to eliminate cost burden for households earning 80% Area Median Income and below, with a priority for serving households at or below 50% of Area Median Income¹(p. 39) Goal: The region preserves, improves, and expands its housing stock to provide a range of affordable, accessible, healthy, and safe housing choices to every resident. The region continues to promote fair and equal access to housing for all people² (p. 91) Reduce disparities in access to opportunity for the region's residents through inclusive community planning and targeted investments that meet the needs of current and future residents and businesses² (2 MPP-DP-2, p. 83)
For Discussion	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.	<ul style="list-style-type: none"> Goal 3: Prioritize affordability accessible within a half mile walkshed of existing and planned frequent transit service, with a particular priority for high-capacity transit stations. Progress in meeting this goal will be measured, using the following region wide metrics: <ul style="list-style-type: none"> 25% of existing housing remains affordable at 80% AMI and below 50% of new housing is affordable at 80% AMI and below 80% of available public land suitable for housing is prioritized for housing affordable at or below 50% AMI¹ (p. 44) Implement comprehensive inclusionary/incentive housing policies in all existing and planned frequent transit service to achieve the deepest affordability possible through land use incentives to be identified by local jurisdictions, which may include: a) Increased density; b) Reduced parking requirements; c) Reduced

¹Regional Affordable Housing Task Force Five Year Plan

²Puget Sound Regional Council VISION 2050

		<p>permit fees d) Exempted impact fees; e) Multi-family property tax exemptions; f) Programmatic Environmental Impact Statements¹ (p. 44)</p> <ul style="list-style-type: none">• Expand the supply and range of housing at densities to maximize the benefits of transit investments, including affordable units, in growth centers and station areas throughout the region² (MPP-H-7, p. 96)• Promote the development and preservation of long-term affordable housing options in walking distance to transit by implementing zoning, regulations, and incentives² (MPP-H-8, p. 97)• Plan for densities that maximize benefits of transit investments in high-capacity transit station areas that are expected to attract significant new population or employment growth² (MPP-DP-21, p. 84)						
For Discussion	<p>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 AMI is:</p> <table><tr><td>50-80% of AMI (moderate)</td><td>16% of total housing supply</td></tr><tr><td>30%-50% of AMI (low)</td><td>12% of total housing supply</td></tr><tr><td>30% and below AMI (very-low)</td><td>12% of total housing supply</td></tr></table>	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	<ul style="list-style-type: none">• Meeting the projected need for households with incomes at 80 percent or less of Area Median Income by building, preserving, or subsidizing 244,000 net new healthy homes countywide by 2040¹ (p. 8)• Plan for housing supply, forms, and densities to meet the region’s current and projected needs consistent with the Regional Growth Strategy² (MPP-H-1, p. 96)• Regional Housing Assistance: PSRC, in coordination with sub-regional, county, and local housing efforts, will assist implementation of regional housing policy and local jurisdiction and agency work. Assistance shall include the following components:<ul style="list-style-type: none">○ Guidance for developing local housing targets (including affordable housing targets), model housing policies, and best housing practices○ Technical assistance, including new and strengthened tools, to support local jurisdictions in developing effective housing strategies and programs○ Collection and analysis of regional housing data, including types and uses of housing and effectiveness of zoning, regulations, and incentives to achieve desired outcomes² (H-Action-2, p. 98)
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							
For Discussion	<p>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</p>	<ul style="list-style-type: none">• Overall Goal: Strive to eliminate cost burden for households earning 80% AMI and below, with a priority for serving households at or below 50% AMI¹ (p. 39)• Goal 2: Increase construction and preservation of affordable homes for households earning less than 50% AMI¹ (p. 41)						

¹Regional Affordable Housing Task Force Five Year Plan

²Puget Sound Regional Council VISION 2050

	funding, policies and collaborative actions by all jurisdictions working individually and collectively.	<ul style="list-style-type: none"> Address the need for housing affordable to low- and very low-income households, recognizing that these critical needs will require significant public intervention through funding, collaboration, and jurisdictional action² (<i>MPP H-4, p. 96</i>)
HOUSING INVENTORY, NEEDS ANALYSIS & HOUSING PLANS		
	<p>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:</p> <ul style="list-style-type: none"> 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		
	H-4. Provide zoning capacity within each jurisdiction in the UGA for a range of housing types and densities, sufficient to	<ul style="list-style-type: none"> Update zoning and land use regulations (including in single-family low-rise zones) to increase and diversify housing choices, including but not limited to: a) accessory dwelling units (ADU) and detached accessory dwelling units; b) duplex, triplex,

¹Regional Affordable Housing Task Force Five Year Plan

²Puget Sound Regional Council VISION 2050

	accommodate each jurisdiction's overall housing targets and, where applicable, housing growth targets in designated Urban Centers.	<p>fourplex; c) zero lot line town homes, row houses, and stacked flats; d) micro/efficiency units¹ (p. 50)</p> <ul style="list-style-type: none"> Expand housing capacity for moderate density housing to bridge the gap between single-family and more intensive multifamily development and provide opportunities for more affordable ownership and rental housing that allows more people to live in neighborhoods across the region² (MPP-H-9, p. 97) Affordable Housing Incentives: As counties and cities plan for and create additional housing capacity consistent with the Regional Growth Strategy, evaluate techniques such as inclusionary and incentive zoning to provide affordability² (H-Action-5, p. 98)
	<p>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:</p> <ol style="list-style-type: none"> Overall supply and diversity of housing, including both rental and ownership; Housing suitable for a range of household types and sizes; Affordability to very-low, low, and moderate-income households; 	<ul style="list-style-type: none"> Expand engagement of non-governmental partners (philanthropy, employers, investors, private developers and faith communities) to support efforts to build and site more affordable housing¹ (p. 52)

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	<p>d. Housing suitable and affordable for households with special needs;</p> <p>e. Universal design and sustainable development of housing; and</p> <p>f. Housing supply, including affordable housing and special needs housing, within Urban Centers and in other areas planned for concentrations of mixed land uses.</p>	
	H-6. Preserve existing affordable housing units, where appropriate, including acquisition and rehabilitation of housing for long-term affordability.	<ul style="list-style-type: none"> • Achieve and sustain – through preservation, rehabilitation, and new development – a sufficient supply of housing to meet the needs of low-income, moderate-income, middle-income, and special needs individuals and households that is equitably and rationally distributed throughout the region² (<i>MMP-H-3, p. 96</i>) • Increase construction and preservation of affordable homes for households earning less than 50% AMI¹ (<i>p. 41</i>)
	H-7. Identify barriers to housing affordability and implement strategies to overcome them.	<ul style="list-style-type: none"> • Decrease costs to build and operate housing affordable to low-income households¹ (<i>p. 50</i>) • Encourage jurisdictions to review and streamline development standards and regulations to advance their public benefit, provide flexibility, and minimize additional costs to housing² (<i>MPP-H-10, p. 97</i>)
	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 jurisdiction's share of the	

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	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.	<ul style="list-style-type: none"> • Goal 6: Promote greater housing growth and diversity to achieve a variety of housing types at a range of affordability and improve jobs/housing connections throughout King County¹ (p. 50) • Develop and provide a range of housing choices for workers at all income levels throughout the region in a manner that promotes accessibility to jobs and provides opportunities to live in proximity to work² (MPP-H-6, p. 96) • Support the development of centers within all jurisdictions, including high-capacity transit station areas and countywide and local centers² (MPP-DP-24, p. 85)
	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.	<ul style="list-style-type: none"> • Adopt programs and policies to improve the quality of housing in conjunction with necessary tenant protections¹ (p.47)
	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		

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	H-14. Work cooperatively among jurisdictions to provide mutual support in meeting countywide housing growth targets and affordable housing needs.	<ul style="list-style-type: none"> • Create and support an on-going structure for regional collaboration¹ (p. 39)
	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.	<ul style="list-style-type: none"> • The Affordable Housing Committee will work with cities and the County to identify and prioritize new resources to build or preserve 44,000 units in the next five years and track progress toward the goal¹ (p. 42) • Create and implement regional land acquisition and development strategy¹ (p. 45) • Make available at no cost, at deep discount, or for long term lease, under-utilized property from State, County, cities, and non-profit/faith communities¹ (p. 43) • Expand engagement of non-governmental partners (philanthropy, employers, investors, private developers, and faith communities) to support efforts to build and site more affordable housing¹ (p. 52) • Encourage interjurisdictional cooperative efforts and public-private partnerships to advance the provision of affordable and special needs housing² (MPP-H-11, p. 97) • Support the transformation of key underutilized lands, such as surplus public lands or environmentally contaminated lands, to higher-density, mixed-use areas to complement the development of centers and the enhancement of existing neighborhoods² (MPP-DP-4, p. 83)
	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-	

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	county central Puget Sound region.	
MEASURING RESULTS		
For Discussion	<p>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:</p> <ol style="list-style-type: none"> Number and type of new housing units; Number of units lost to demolition, redevelopment, or conversion to non-residential use; Number of new units that are affordable to very-low, low-, and moderate-income households; 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; 	<ul style="list-style-type: none"> The Affordable Housing Committee will monitor County and city progress toward raising funds necessary to produce 44,000 units in the next five years. (p. 42) Measure and monitor progress in preserving privately owned, including those that are subsidized or naturally occurring, affordable housing through nonprofit or public housing authority acquisition or other means. (p. 43) Affordable Housing Committee to regularly measure implementation against goal. (p. 45) Release an annual report to measure the following: 1) qualitative and quantitative metrics regarding countywide and jurisdictional progress to implement the Regional Affordable Housing Five Year Action Plan; and 2) the countywide need and/or cost burden gap, including a measurement plan that, at a minimum, tracks the percentage of housing supply at various levels of Area Median Income (AMI) and track the region's progress to meeting the goal to build or preserve 44,000 units affordable to households earning 50 percent or less of AMI by 2024 (AHC Charter, p. 1) Identify potential physical, economic, and cultural displacement of low-income households and marginalized populations that may result from redevelopment and market pressure. Use a range of strategies to mitigate displacement impacts to the extent feasible² (MPP-H-12, p. 97) Regional Housing Strategy: PSRC, together with its member jurisdictions, state agencies, housing interest groups, housing professionals, advocacy and community groups, and other stakeholders will develop a comprehensive regional housing strategy to support the 2023-24 local comprehensive plan update. The housing strategy will provide the framework for regional housing assistance (see H-Action-2, below) and shall include the following components: <ul style="list-style-type: none"> A regional housing needs assessment to identify current and future housing needs to support the regional vision Strategies and best practices to promote and/or address: housing supply, the preservation and expansion of market rate and subsidized affordable

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	<p>e. Housing market trends including affordability of overall housing stock;</p> <p>f. Changes in zoned capacity for housing, including housing densities and types;</p> <p>g. The number and nature of fair housing complaints and violations; and</p> <p>h. Housing development and market trends in Urban Centers.</p>	<p>housing, housing in centers and in proximity to transit, jobs-housing balance, and the development of moderate-density housing options</p> <ul style="list-style-type: none"> ○ Coordination with other regional and local housing efforts ² (H-Action-1, p. 97) ● Regional Housing Assistance: PSRC, in coordination with sub-regional, county, and local housing efforts, will assist implementation of regional housing policy and local jurisdiction and agency work. Assistance shall include the following components: <ul style="list-style-type: none"> ○ Guidance for developing local housing targets (including affordable housing targets), model housing policies, and best housing practices ○ Technical assistance, including new and strengthened tools, to support local jurisdictions in developing effective housing strategies and programs ○ Collection and analysis of regional housing data, including types and uses of housing and effectiveness of zoning, regulations, and incentives to achieve desired outcomes ² (H-Action-2, p. 98)
For Discussion	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.	<ul style="list-style-type: none"> ● Recommend amendments to the Countywide Planning Policies including regional goals/metrics and land use policies. (p. 40) ● Local Housing Needs: Counties and cities will conduct a housing needs analysis and evaluate the effectiveness of local housing policies and strategies to achieve housing targets and affordability goals to support updates to local comprehensive plans. Analysis of housing opportunities with access to jobs and transportation options will aid review of total household costs² (H-Action-4, p. 98)
EQUITY		
		<p>Moved from strategies section</p> <ul style="list-style-type: none"> ● Adopt programs and policies to improve the quality of housing in conjunction with necessary tenant protections¹ (p.47) ● Goal 4: Preserve access to affordable homes for renters by supporting tenant protections to increase housing stability and reduce risk of homelessness¹ (p. 46)
		Moved from strategies section

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		<ul style="list-style-type: none"> • Strive to more widely adopt model, expanded tenant protection ordinances countywide and provide implementation support for: a) Source of Income discrimination protection; b) Just Cause Eviction; c) Notice of rent increase; d) Tenant relocation assistance; e) Rental inspection programs; f) Prohibiting discrimination in housing against tenants and potential tenants with arrest records, conviction records, or criminal history)¹ (p. 46)
		<ul style="list-style-type: none"> • Goal 5: Protect existing communities of color and low-income communities from displacement in gentrifying communities¹ (p. 48) • Increase investments in communities of color and low-income communities by developing programs and policies that serve individuals and families at risk of displacement¹ (p. 48) • Identify potential physical, economic, and cultural displacement of low-income households and marginalized populations that may result from redevelopment and market pressure. Use a range of strategies to mitigate displacement impacts to the extent feasible² (MPP-EC-12, p. 106) • Evaluate planning in regional growth centers and high-capacity transit station areas for their potential physical, economic, and cultural displacement of marginalized residents and businesses. Use a range of strategies to mitigate displacement impacts² (MPP-DP-22, p. 84)
		<ul style="list-style-type: none"> • Expand and preserve homeownership opportunities for low-income households¹ (p.51) • Promote homeownership opportunities for low-income, moderate-income, and middle-income families and individuals while recognizing historic inequities in access to homeownership opportunities for communities of color² (MPP-H-5, p. 96)
		<ul style="list-style-type: none"> • Goal 7: Better engage local communities and other partners in addressing the urgent need for and benefits of affordable housing¹ (p. 52) • Support engagement of local communities and residents in planning efforts to achieve more affordable housing¹ (p. 52) • Conduct inclusive engagement to identify and address the diverse needs of the region's residents² (MPP-DP-7, p. 83)
		<ul style="list-style-type: none"> • Regional Equity Strategy: PSRC, in coordination with member governments and community stakeholders, will develop a regional equity strategy intended to make

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		<p>equity central to PSRC's work and to support the 2023/24 local comprehensive plan updates. The strategy could include components such as:</p> <ul style="list-style-type: none"> ○ Creating and maintaining tools and resources, including data and outreach, to better understand how regional and local policies and actions affect our region's residents, specifically as they relate to people of color and people with low incomes. ○ Developing strategies and best practices for centering equity in regional and local planning work, including inclusive community engagement, monitoring, and actions to achieve equitable development outcomes and mitigate displacement of vulnerable communities. ○ Identifying implementation steps, including how to measure outcomes² <i>(RC-Action-3 p. 20)</i>
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Attachment B

Detailed Schedule of Countywide
Planning Policies Housing Chapter
Update Activities

Attachment B.

Detailed Schedule of Countywide Planning Policies Housing Chapter Update Activities

Key Milestones (Nov 2019 – December 2020)

Date	Milestone	HIJT	IJT	AHC	GMPC	Other
Nov-15	AHC Intro: Overview of housing chapter of CPPs			X		
Nov-20	GMPC Intro: Overview of CPPs and housing chapter				X	
Dec-05	HIJT designs study session	X				
Jan-06	HIJT finalizes study session	X				
Jan-17	AHC Study Session: Provide direction to HIJT for draft recommendation			X		
Jan-23	King County Planning Directors – Briefing					X
Feb-06	HIJT – Draft housing chapter of CPPs	X				
Feb-12	SCA-PIC – Briefing					X
Feb-21	IJT – Input		X			
Feb-26	GMPC Update: Progress report from HIJT				X	
Feb-27	King County Planning Directors – Update					X
Mar-10	HIJT – Draft housing chapter of CPPs	X				
Mar-18	SCA-PIC – Input					X
Mar-20	IJT – Input		X			
Mar-26	King County Planning Directors – Input					X
Mar-30	AHC Discussion: Review draft recommendation			X		
Apr-09	HIJT – Revise draft housing chapter of CPPs	X				
Apr-15	SCA-PIC – Input on draft CPPs					X
Apr-17	IJT – Input		X			
Apr-22	GMPC Study Session: Provide direction to AHC for recommendation				X	
Apr-23	King County Planning Directors - Input					X
Apr-30	HIJT – Finalize update recommendation to the AHC	X				
May-15	AHC Action: Vote on final recommendations for GMPC consideration			X		
May-15	IJT – Briefing		X			
May-20	SCA-PIC – Briefing					X
May-28	King County Planning Directors – Briefing					X

Jun-02	HIJT - Edits CPPs to reflect adopted AHC recommendation and transmits to GMPC staff	X				
Jun-17	SCA-PIC – Additional briefing, if needed					X
Jun-19	IJT – *Additional briefing if needed		X			
Jun-24	GMPC Discussion: Review CPP update, by chapter, including AHC recommendation				X	
Jun-25	King County Planning Directors – Input, if needed					X
Jul-07	HIJT - Finalizes CPPs	X				
Jul-15	SCA-PIC – Input, if needed					X
Jul-17	IJT - Input, if needed		X			
Jul-22	AHC Update: Progress report from HIJT			X		
Jul-25	King County Planning Directors – Input, if needed					X
Aug-11	HIJT – Edits, if needed	X				
Aug-19	SCA-PIC – Input, if needed					X
Sep-10	HIJT – Edits, if needed	X				
Sep-30	AHC Update: Progress report from HIJT			X		
Sep-30	GMPC Discussion: Public Review Draft				X	
Oct-6	HIJT – Edits, if needed	X				
Oct-16	IJT – Input, if needed		X			X
Oct-29	HIJT – Edits, if needed	X				
Nov-13	AHC Update: Progress report from HIJT			X		
Dec-4	GMPC Action: Vote to recommend CPPs				X	
Early 2021	King County Council Action: Approve CPPs, jurisdictions Ratify					X

Attachment C

Takeaways from AHC and GMPC
Discussions of the CPPs Housing Chapter

Countywide Planning Policies Takeaways

from the Affordable Housing Committee and Growth Management Planning Council

Overview

In November, the HIJT initiated discussions with the Affordable Housing Committee and the Growth Management Planning Council about the housing chapter of the Countywide Planning Policies.

Affordable Housing Committee (AHC) | November 15th, 2019

Key themes discussed by Committee members

- Accountability
 - Overarching desire for accountability (“if it’s everybody’s job, it’s nobody’s job”) and the need for jurisdictions to deliver their “fair share” of affordable housing units
 - Strong interest in data collection, transparent display of data to track progress, and defined roles and responsibilities among jurisdictions
- Nuanced approach
 - Update should account for the local context of individual jurisdictions and not have a one-size-fits-all approach to implementation

Other mentions

- Equity
 - Consider the history of redlining and restrictive covenants to design a more nuanced approach for setting targets to further integration
 - Identify projected demographics such as age distribution, race distribution, transportation infrastructure, income distribution, job growth, wages etc. before defining equitable distribution
 - Find ways to open up areas with opportunity (e.g. good transportation, great schools) to more affordable housing
- Geographic distribution
 - Consider exploring areas outside of urban centers for affordable housing development within the context of growth management best practices

Growth Management Planning Council (GMPC) | November 20th, 2019

What do the current CPPs get right?

- The current CPPs recognize that cities require different approaches to increase affordable housing due to varying factors in each jurisdiction, such as land affordability conditions

What do the current CPPs get wrong?

- The current CPPs lack accountability

Opportunities for CPPs in creating affordable housing

- Leverage public-private partnerships, public-public partnerships, and major transit investments

Considerations for updating the CPPs

- Consider more effective accountability methods
 - Create measures to hold jurisdictions accountable to affordable housing targets; if targets are assigned on a regional level, accountability will be difficult to achieve
 - Collect municipal-level affordable housing data and pair it with assessments on effectiveness of municipal housing strategies
 - Assigning targets to cities just based on population size may be an over simplistic way of creating accountability
 - Consider an approach to target setting that accounts for cities with high land costs; developing affordable housing in these communities will be expensive
 - Remember the goal of building or preserving 44,000 units over the next five years; if jurisdictions establish their own targets, the numbers should add up to the goal
- Consult with key stakeholders when developing the affordable housing dashboard, since it will play a role in future accountability
 - Engage Sound Cities Association, planning directors, and elected officials in dashboard scoping to ensuring accuracy and buy-in
- Explore incentives and exercise caution about a contribution-only approach
 - Incentivize jurisdictions that are going above and beyond to create affordable housing; create consequences for jurisdictions that are not doing enough, or find alternative ways for jurisdictions to contribute their “fair share” (e.g. contribute funding to SKHHP or ARCH)
 - Cities should strive to increase affordable housing in their communities, not just contribute funding to develop affordable housing elsewhere
 - Consider strategies to help people live where they work, such as Bellevue School District’s partnership with a private company to offer teachers down payment assistance on homes
- Take a nuanced approach that accounts for the wide diversity of jurisdictional needs and opportunities to produce affordable housing
 - Consider unique housing strategies for each city based on its needs
 - Encourage jurisdictions to develop their own affordable housing strategy or have the County complete a survey of existing housing strategies and provide a model with a menu of options for cities to follow
- Explore the tension between building affordable housing in high opportunity areas where land values are high and areas without transit where land values are lower
 - Build more affordable housing in areas with cheaper land and invest in areas that lack frequent transit
 - Support building affordable housing in opportunity areas, instead of just concentrating affordable housing in areas with cheaper land
- Acknowledge that housing intersects with other regional needs and can be a driver for accelerating demand for these services
 - Recognize that new housing developments drive school and other infrastructure needs
 - Consider supporting and incentivizing environmentally sustainable housing
 - Consider completing an inventory of jobs to assess the need for affordable housing in communities

- A jobs-housing match may or may not impact the flow of people leaving and entering cities for work due to other factors like personal preferences for where they would like to live
- Ensure CPP update to the housing chapter reflects recent regional planning efforts
 - Align the CPPs with Vision 2050
- Invite those with lived experience to tell their own story
 - When using examples of Native American history and Japanese internment to frame conversations of CPPs in the future, invite the affected populations to the table to provide their perspective

Cities are providing affordable housing services through increased collaboration at a subregional level. Is this approach adequately reflected in the current CPPs?

- Yes, there should be sub-regional collaboration, but it should not be a substitute for local strategy
- Some cities are reticent to pool resources because there is no guarantee that the funds will be reinvested back into affordable housing projects in their community
 - Consider creating policy that awards funds in a manner that draws funding and investments back into the community

Attachment D

Countywide Planning Policies

Housing Chapter

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.

Attachment E

VISION 2050

Housing Chapter

Housing

Goal: *The region preserves, improves, and expands its housing stock to provide a range of affordable, accessible, healthy, and safe housing choices to every resident. The region continues to promote fair and equal access to housing for all people.*

Housing is a basic need for every individual. The central Puget Sound region is expected to grow by an additional 1.8 million residents and 830,000 households by the year 2050. Simply put, the region needs more housing of varied types in all communities. Meeting the housing needs of all households at a range of income levels is integral to creating a region that is livable for all residents, economically prosperous, and environmentally sustainable.

Housing affordability continues to be a major challenge for the region. The housing market has experienced great highs and lows that have benefitted some and created and exacerbated hardship and inequalities for others. Following the precipitous drop in housing prices and foreclosures of the recession, the region's economic upswing and strong job growth in the 2010s have fueled dramatic increases in rents and home prices. Housing costs are a greater burden for many households today than a decade ago, leaving less for other basic needs and amenities. Renters, and renters of color in particular, face a considerable shortage of affordable housing opportunities.

A primary goal of the Growth Management Act is to make housing affordable to “all economic segments of the population,” providing a variety of residential densities and housing types and encouraging preservation of existing housing stock. Local governments are required to plan for housing that meets the varied needs of their diverse communities and residents and to ensure they are providing sufficient residential zoned land capacity for housing to accommodate 20-year growth targets.

VISION 2050's housing policies respond to changing demographics and the need to diversify the region's housing supply. They identify coordinated strategies, policies, and actions to ensure that the region's housing needs are met.

A Regional Challenge

The complexity of addressing the full range of housing needs and challenges requires a coordinated regional-local approach. A coordinated, regionwide effort to build and preserve housing accessible to all residents is not just about housing. It is also about building healthy and welcoming communities where all families and people, regardless of income, race, family size or need, are able to live near good schools, transit, employment opportunities, and open space.

Through the Regional Growth Strategy, the region has articulated a preferred pattern of urbanization that will help direct new housing development to the urban growth area and designated growth centers while preserving industrial lands. Focusing housing in urban areas, specifically centers and station areas, supports and leverages the region's ongoing prioritization of infrastructure investment in central urban places. To assist counties and cities, PSRC serves as a forum for setting regional priorities and facilitating coordination among its member jurisdictions and housing interest groups.

Through data, guidance, and technical assistance, PSRC encourages jurisdictions to adopt best housing practices and establish coordinated local housing and affordable housing targets. PSRC supports jurisdictions in their development of effective local housing elements, strategies, and implementation plans. Housing data and information tracking the success of various housing efforts are monitored and reported regionally at PSRC.

The Need for Local Action

Local governments play a critical role in housing, including its production. Local governments possess regulatory control over land use and development. They are key players, both individually and in cooperation with other housing interests, in stimulating various types of development activity.

Local Housing Responsibilities Under the Growth Management Act

Local housing elements should ensure the vitality and character of established residential neighborhoods and include the following components:

1. an inventory and analysis of existing and projected housing needs,
2. goals, policies, objectives, and mandatory provisions for the preservation, improvement, and development of housing,
3. identification of sufficient land for a range of housing types to match community needs, and
4. adequate provisions for the needs of all economic segments of the community.

(RCW 36.70A.070)

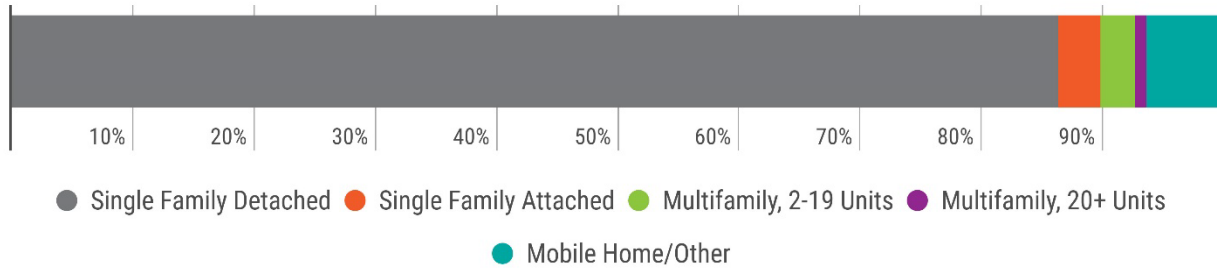
There are numerous tools and strategies available to local governments to encourage housing diversity and promote affordable housing. Many of these tools can be applied in a manner that is tailored to and respectful of local market conditions, community characteristics, and the vision for growth embodied in local comprehensive plans. Since VISION 2040 was adopted in 2008, housing planning and implementation has advanced through the ongoing work of state, regional, and local agencies and organizations. These efforts have yielded new resources, promoted best practices, established community-based housing strategies, and coordinated efforts across multiple jurisdictions.

Housing Choices to Reflect Changing Demographics

The characteristics of the region's households have been changing over time and will continue to do so. The size of the average household has been decreasing. Fewer people are living in family households with two parents and children. More households are comprised of singles, couples without children, or single-parent families. Many households have two or more workers. The region's population is becoming far more racially and ethnically diverse. As the population ages and new generations enter the housing market, there will be demands and preferences for new and different types of housing. While the region has a changing population with a wide range of housing needs, the vast majority of homes are larger single-family homes.



Figure 27 – Ownership Housing Stock by Housing Type, Central Puget Sound Region



Source: 2017 American Community Survey

Moderate density housing, ranging from duplexes to townhomes to garden apartments, bridge a gap between single-family housing and more intense multifamily and commercial areas and provide opportunities for housing types that are inclusive to people of different ages, life stages, and income ranges. Regional and local tools can help to promote and incentivize the development of more moderate density housing to give people greater housing choices, and produce urban densities that support walkable communities, local retail and commercial services, and efficient public transit.

Affordability

With increasing incomes for some and a surge in demand for housing, the region is experiencing an affordability crisis. Rising housing costs can be particularly devastating for low-income renters, particularly renters of color, many who pay more than 50% of their income on housing. These households are often the most at risk of losing their housing and experiencing homelessness. Many middle- and lower-income households struggle to find housing that fits their income in an increasingly competitive and expensive housing market due, in part, to zoning practices that have prevented the development of more affordable, smaller homes, and apartments. Home ownership may seem like less of a reality for potential first-time buyers as home prices continue to climb. This is especially true for people of color, who have been systematically excluded from home ownership opportunities for decades.

Low- to middle-wage workers – such as teachers, health care professionals, retail workers, administrative personnel, police officers, and firefighters – who are essential to the economic and social vitality of a community, often cannot afford to live in the places where they work. As affordable housing options become scarce, households are forced to move farther from their jobs and communities, resulting in increased traffic congestion and transportation costs and fragmentation of communities. This spatial mismatch also leads to an inability of certain segments of the labor market to fill positions.

Affordable Housing is commonly defined in terms of housing costs as a percentage of household income. Housing is considered unaffordable when a household's monthly housing costs exceed a certain threshold – most commonly 30% of gross income – thereby reducing the budget available for basic necessities.

Housing Affordability refers to the balance (or imbalance) between incomes and housing costs within a community or region. A common measurement compares the number of households in certain income categories to the number of units in the market that are affordable at 30% of gross income.

Providing housing affordable to households earning different incomes requires different approaches. To craft effective strategies, it is imperative to understand the types and cost of housing needed in a community relative to the supply of housing available to households at each income level. Over one-third of households in the region earn less than 80% area median income (AMI). Ideally, the supply of housing affordable to moderate and low-income households should mirror the number of households at those income levels.

- 18% of households earn 50-80% AMI (Moderate Income)
- 12% of households earn 30-50% AMI (Low Income)
- 13% of households earn less than 30% AMI (Very Low Income)

Providing affordable units for very low-income residents and providing housing options for residents experiencing homelessness cannot be fully addressed by the private market alone. Public intervention is necessary to ensure housing units are affordable to households at the lowest income levels.

Figure 28 – Lower Housing Costs Require Greater Public Intervention



Anticipated Households in the Region in 2050



AMI: Area Median Income.

Source: 2016 ACS 1-Year PUMS

Increasing the supply of housing throughout the region and providing a variety of housing types and densities for both renters and owners will help the region meet its housing goals. Special emphasis is placed on providing affordable housing for low-, moderate-, and middle-income households across the region, with a focus on promoting housing opportunities near transit, and appropriate housing for special needs populations. VISION 2050 also encourages more homeownership opportunities for low-income, moderate-income, and middle-income households and acknowledges historic inequities in access to homeownership opportunities for people of color.



Focusing Housing Near Transit Options

Within the central Puget Sound region, jurisdictions are planning for housing and job growth in places designated for higher densities, a mix of land uses, and transportation choices. Communities across the region are realizing these aims by encouraging infill, redevelopment, and more compact development, especially in designated regional growth centers and around transit stations.

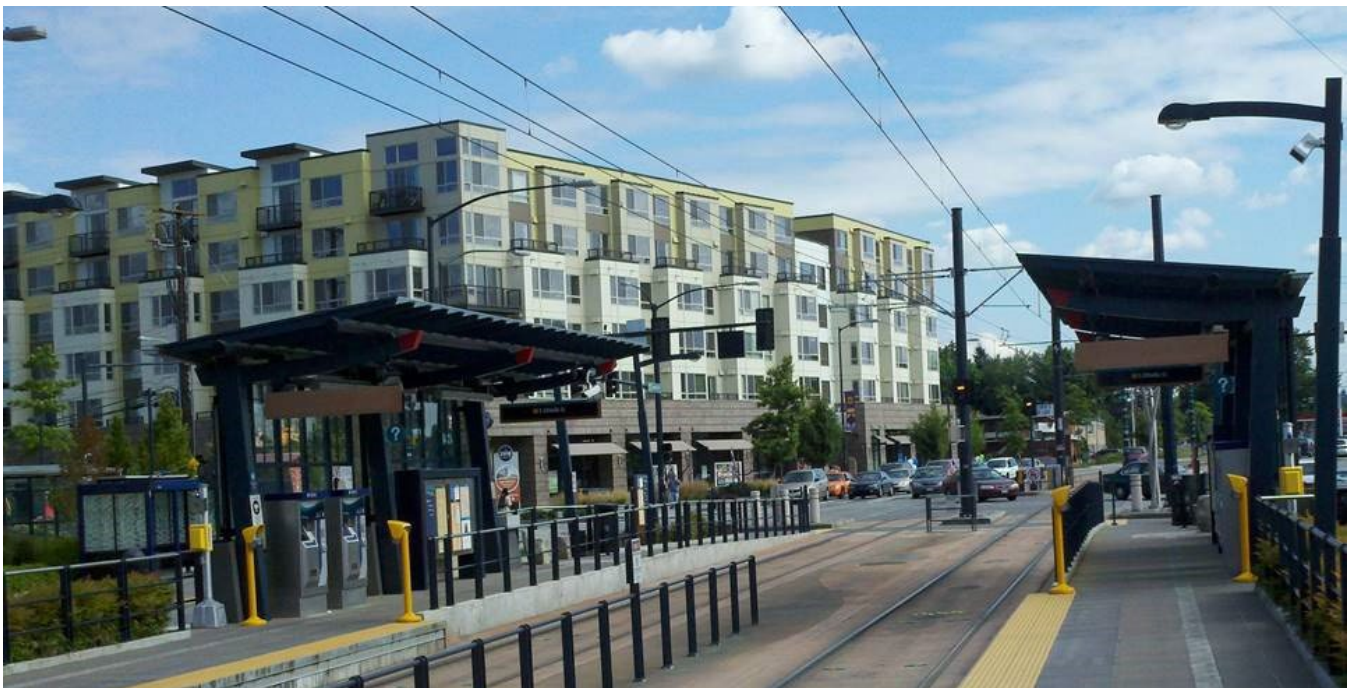
The region's continuing expansion of high-capacity transit provides one of the best opportunities to expand accessible housing options to a wider range of incomes. Promoting or requiring affordable housing near high-capacity transit stations and in regional growth centers can help to ensure all residents have opportunities to live in accessible and connected communities. Such housing will be particularly valuable to low-income households, who are the most dependent on transit and are at risk for displacement as housing costs rise.

Displacement and Community Stability

Displacement occurs when housing or neighborhood conditions force residents to move. Displacement can be physical, when building conditions deteriorate or are taken off the market for renovation or demolition, or economic, as costs rise.

Several key factors can drive displacement: proximity to rail stations, proximity to job centers, historic housing stock, and location in a strong real estate market. Displacement is a regional concern as it is inherently linked to shifts in the regional housing and job market. Many of these factors put communities of color and neighborhoods with high concentrations of renters at a higher risk of displacement.

Regional growth centers and communities near transit are home to more people of color and higher concentrations of poverty than the region as a whole. As these central places connected by transit continue to grow and develop, residents and businesses who contribute to these communities should have the option to remain and thrive and take advantage of new amenities and services.



Jobs-Housing Balance

Jobs-housing balance is a planning concept which advocates that housing and employment be close together to reduce the length of commute travel and number of vehicle trips. A lack of housing, especially affordable housing close to job centers, will push demand for affordable homes to more distant areas, increasing commute times and the percentage of household income spent on transportation costs. Housing policies encourage adding housing opportunities to job-rich places. Policies in the Economy chapter promote economic development to bring jobs to all four counties.

Housing Policies

MPP-H-1

Plan for housing supply, forms, and densities to meet the region's current and projected needs consistent with the Regional Growth Strategy.

MPP-H-2

Provide a range of housing types and choices to meet the housing needs of all income levels and demographic groups within the region.

MPP-H-3

Achieve and sustain – through preservation, rehabilitation, and new development – a sufficient supply of housing to meet the needs of low-income, moderate-income, middle-income, and special needs individuals and households that is equitably and rationally distributed throughout the region.

MPP-H-4

Address the need for housing affordable to low- and very low-income households, recognizing that these critical needs will require significant public intervention through funding, collaboration, and jurisdictional action.

MPP-H-5

Promote homeownership opportunities for low-income, moderate-income, and middle-income families and individuals while recognizing historic inequities in access to homeownership opportunities for communities of color.

MPP-H-6

Develop and provide a range of housing choices for workers at all income levels throughout the region in a manner that promotes accessibility to jobs and provides opportunities to live in proximity to work.

MPP-H-7

Expand the supply and range of housing at densities to maximize the benefits of transit investments, including affordable units, in growth centers and station areas throughout the region.



MPP-H-8

Promote the development and preservation of long-term affordable housing options in walking distance to transit by implementing zoning, regulations, and incentives.

MPP-H-9

Expand housing capacity for moderate density housing to bridge the gap between single-family and more intensive multifamily development and provide opportunities for more affordable ownership and rental housing that allows more people to live in neighborhoods across the region.

MPP-H-10

Encourage jurisdictions to review and streamline development standards and regulations to advance their public benefit, provide flexibility, and minimize additional costs to housing.

MPP-H-11

Encourage interjurisdictional cooperative efforts and public-private partnerships to advance the provision of affordable and special needs housing.

MPP-H-12

Identify potential physical, economic, and cultural displacement of low-income households and marginalized populations that may result from redevelopment and market pressure. Use a range of strategies to mitigate displacement impacts to the extent feasible.

Housing Actions

Regional Actions

H-Action-1

Regional Housing Strategy: PSRC, together with its member jurisdictions, state agencies, housing interest groups, housing professionals, advocacy and community groups, and other stakeholders will develop a comprehensive regional housing strategy to support the 2023-24 local comprehensive plan update. The housing strategy will provide the framework for regional housing assistance (see H-Action-2, below) and shall include the following components:

- A regional housing needs assessment to identify current and future housing needs to support the regional vision
- Strategies and best practices to promote and/or address: housing supply, the preservation and expansion of market rate and subsidized affordable housing, housing in centers and in proximity to transit, jobs-housing balance, and the development of moderate-density housing options
- Coordination with other regional and local housing efforts



H-Action-2

Regional Housing Assistance: PSRC, in coordination with subregional, county, and local housing efforts, will assist implementation of regional housing policy and local jurisdiction and agency work. Assistance shall include the following components:

- Guidance for developing local housing targets (including affordable housing targets), model housing policies, and best housing practices
- Technical assistance, including new and strengthened tools, to support local jurisdictions in developing effective housing strategies and programs
- Collection and analysis of regional housing data, including types and uses of housing and effectiveness of zoning, regulations, and incentives to achieve desired outcomes

H-Action-3

State Support and Coordination: PSRC will monitor and support as appropriate members' efforts to seek new funding and legislative support for housing; and will coordinate with state agencies to implement regional housing policy.

Local Actions

H-Action-4

Local Housing Needs: Counties and cities will conduct a housing needs analysis and evaluate the effectiveness of local housing policies and strategies to achieve housing targets and affordability goals to support updates to local comprehensive plans. Analysis of housing opportunities with access to jobs and transportation options will aid review of total household costs.

H-Action-5

Affordable Housing Incentives: As counties and cities plan for and create additional housing capacity consistent with the Regional Growth Strategy, evaluate techniques such as inclusionary and incentive zoning to provide affordability.

