



***Under One Roof:***  
*Analysis of City-Level Affordable Housing  
Commitments and Actions to Meet Housing Needs  
in King County*

*Prepared for the Housing Development Consortium  
Seattle - King County*



HOUSING  
DEVELOPMENT  
*consortium*

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**Table of Contents**

Executive Summary ..... 4

South King County Cities..... 6

Large Cities..... 6

Small Cities..... 7

East & North King County Cities ..... 7

Shoreline and Lake Forest Park ..... 7

Large Cities..... 7

Small Cities..... 8

Section 1: Introduction and Context ..... 10

Section 1.1: Access to Affordable Housing ..... 10

Section 1.2: State and Local Policies and Housing..... 16

Section 1.3: Motivation and Purpose of this Report ..... 18

Section 2: Research and Methods ..... 20

Section 2.1: Strategies ..... 20

Section 2.2: Research Questions and Methods..... 20

Comparative Analysis ..... 24

Section 3: Literature Review..... 25

Introduction..... 25

Overview..... 25

Section 3.1: Incentives..... 27

Section 3.2: Regulatory Tools ..... 31

Section 3.3: Financial Tools ..... 38

Section 3.4: Development Types ..... 41

Section 4: Overview of Findings, Analysis and Conclusions ..... 49

Section 4.1: King County ..... 49

Section 4.2: South King County..... 52

Large South King County Cities .....	53
(Auburn, Federal Way, Kent, Renton) .....	53
Small South King County Cities .....	53
(Burien, SeaTac, Tukwila).....	53
Section 4.3: East & North King County .....	54
Shoreline and Lake Forest Park .....	54
ARCH.....	54
Large East & North King County Cities.....	55
(Bellevue, Issaquah, Kirkland, Redmond, Sammamish, Shoreline) .....	55
Small East & North King County Cities.....	56
(Bothell, Kenmore, Lake Forest Park, Mercer Island, Newcastle, Woodinville) .....	56
Section 5: Large South King County Cities .....	57
Section 5.1: Auburn .....	57
Section 5.2: Federal Way .....	62
Section 5.3: Kent.....	67
Section 5.4: Renton .....	72
Section 6: Small South King County Cities .....	78
Section 6.1: Burien.....	78
Section 6.2: SeaTac .....	83
Section 6.3: Tukwila.....	89
Section 7: Large East & North King County Cities.....	96
Section 7.1: Bellevue .....	96
Section 7.2: Issaquah .....	102
Section 7.3: Kirkland .....	109
Section 7.4: Redmond.....	115
Section 7.5: Sammamish .....	123
Section 7.6: Shoreline .....	129
Section 8: Small East & North King County Cities.....	136

Section 8.1: Bothell.....	136
Section 8.2: Kenmore .....	141
Section 8.3: Lake Forest Park.....	147
Section 8.4: Mercer Island.....	151
Section 8.5: Newcastle .....	157
Section 8.6: Woodinville.....	163
Section 9: Conclusions and Future Research.....	169
Works Cited .....	171
Appendix A: Map of King County Cities .....	182
Appendix B: Percentage of Residents in Poverty Per Census Tract.....	183
Appendix C: Hierarchy Graph for Policy Categories .....	184
Appendix D: City Snapshots.....	185

# Executive Summary

## Section 1: Introduction and context

The Housing Development Consortium Seattle – King County (HDC) is a nonprofit organization that advocates for policies that create inclusive and affordable housing in King County. This report was prepared as a tool to inform the advocacy efforts of HDC, providing a comprehensive analysis of 19 select King County cities’ housing goals, policies, programs, and actions for creating and maintaining affordable and inclusive housing. HDC identified these cities as high priority for a variety of reasons including: apparent shortage of affordable housing, lack of inclusive policies, and depth of local need for affordable housing. The following table provides a list of the cities included in this report, divided into four categories organized by region and size. See *Appendix A* for a map of these cities in King County.

Large South King County Cities	Large East & North King County Cities	Small East & North King County Cities	Small South King County Cities
Auburn	Bellevue	Bothell	Burien
Federal Way	Issaquah	Kenmore	SeaTac
Kent	Kirkland	Lake Forest Park	Tukwila
Renton	Redmond	Mercer Island	
	Sammamish	Newcastle	
	Shoreline	Woodinville	

Across the country, families are struggling to pay for housing, in part, due to the pattern of increasing housing costs relative to income in recent decades. The number of renters that are cost-burdened (paying more than 30 percent of their income on housing costs) in the United States reached 20.7 million in 2014, a record high.<sup>1</sup> This trend is also evident in Washington State and in King County. The ratio of cost-burdened households in Washington was 36 percent in 2012 and, similarly, 37 percent of all households in King County are cost-burdened. The portion of renters that are cost-burdened in King County is even higher, at 43 percent of renter households.<sup>2</sup> Cost-burden is especially apparent among renters that earn lower incomes in comparison to the region in which they live. It is often the lowest income households that are the most cost-burdened.

*20.7 Million households  
in the United States pay  
more than 30% of their  
income on housing*

<sup>1</sup> 2010-2014 American Community Survey 5-Year Estimates.

<<http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=bkmkl>>

<sup>2</sup> King County Comprehensive Plan. Technical Appendix B: Housing. March 2016.

<<http://www.kingcounty.gov/~media/Council/documents/CompPlan/2016/2016-0155/AppendixBHousing.ashx?la=en>>

The income gap in King County has been increasing in recent years and this is becoming very apparent as low income households struggle to find affordable rental units. The highest need for affordable housing is among people who earn 0 to 30 percent of the area median income (AMI) as there is a large gap between the supply of affordable housing for this income bracket and the demand.

Washington State and King County have policies in place that require jurisdictions to track housing supply and incorporate certain criteria into their comprehensive plans, in part, to address housing affordability and capacity. The Washington State Growth Management Act (GMA) requires jurisdictions to prepare comprehensive plans that include a housing element with certain components in order to ensure, among other things, that cities are providing enough development capacity and housing to meet the growing needs of their community. The Countywide Planning Policies (CPPs) in King County provide criteria to guide and assist cities in meeting the housing affordability needs of the entire county and comply with the GMA.

*43% of renter households in King County are cost-burdened*

## *Section 2: Research questions and methodology*

Our analysis of the needs, commitments and policies of each city is organized around four research questions in order to assess how thoroughly the 19 selected King County cities are meeting regional and local affordable housing goals. Our research seeks to answer the following questions:

- 1. To what degree do cities meet their affordable housing policy goals and the goals articulated in the GMA?*
- 2. How have cities' updated their comprehensive plans to reflect changing or increased commitments to affordable housing?*
- 3. What policies and goals do cities commit to in their comprehensive plans regarding affordable housing and inclusive communities?*
- 4. What policies and commitments outlined in cities' comprehensive plans have cities actually implemented?*

In order to answer these questions, we conducted extensive reviews of cities' current and past comprehensive plans – specifically the Housing Elements. We prepared a housing gap analysis for each city to determine the percentage of the city's housing stock that is affordable to different income segments, using data from King County's updated Comprehensive Plan Housing Appendix. In addition, we organized cities' comprehensive plan commitments, as well as their implementation of housing policies, into policy categories and compared them to determine which commitments have not yet been implemented. We prepared a "snapshot" for each city highlighting their successes and their opportunities to improve or further address affordable housing issues.

### *Section 3: Literature review*

Our review of research literature on affordable housing policies, best practices, case studies, and toolkits focused on four categories: 1) incentives, 2) regulatory tools, 3) financial tools, and 4) development types. While the majority of funding for affordable housing continues to come from the federal government, this review revealed that these types of housing policies are primarily created and implemented by local jurisdictions rather than the federal government. The tools and policies used on a local level have varying degrees of effectiveness and are often most effective at creating and maintaining affordable housing when used in combination with one another. For instance, different types of developments work well to increase density, housing stock, and variety, but individually do not necessarily create affordability unless they are combined with other tools such as a multi-family tax exemption and other incentives tied to an affordability requirement. Housing policy is not only limited to incentives and subsidies but also includes and affects housing finance, development, and regulation. Many housing tools such as accessory dwelling units, inclusionary zoning, multi-family tax exemptions, and other incentives are considered very effective at providing affordable housing. However, each policy tool is most effective in certain contexts, and all tools include a unique set of tradeoffs, drawbacks, or decreased effectiveness depending on where, when, and how they are implemented.

### *Section 4: Sub-region overview, analysis and conclusions*

#### *South King County Cities*

South King County Cities are characterized by lower household incomes than the County average and higher rates of poverty, as well as higher rates of cost-burdened households. Currently, cheaper rents allow the large South King County cities to better meet their proportional share of the countywide need for affordable housing, set by the Countywide Planning Policies, for low and moderate income residents than other regions. The cities in this region also provide individual home repair programs for single-family ownership units more consistently than other regions in order to maintain their affordable housing stock.

#### *Large Cities*

Most of the Large South King County cities require that affordable homes created through zoning policy or incentive programs remain affordable for significant periods of time. However, these cities often struggle to implement policies that require funding for affordable housing and missing from their comprehensive plans are commitments to housing for older adults, people with disabilities, and commitments to address and prevent homelessness – though these cities have implemented and or participate in programs and partnerships to address homelessness.

#### *Sub-regions analyzed:*

- 1. Large South King County*
- 2. Small South King County*
- 3. Large East & North King County*
- 4. Small East & North King County*

### *Small Cities*

Rental housing stock comprises approximately half of the total housing stock in each of the three small South King County cities – this is a much higher percentage than most East King County cities. Common themes in the comprehensive plan commitments of these small South King County cities include preserving the affordability of existing housing stock, maintaining quality and safe affordable housing, encouraging diverse housing types, and equitably distributing affordable housing throughout the city or region. Missing from these cities' comprehensive plans are policies regarding providing incentives and exemptions and housing for older adults and special populations.

### *East & North King County Cities*

East & North King County cities are characterized by higher incomes, lower rates of poverty, and less rental housing, as a percentage of all housing, than South King County cities. East and North King County have the lowest proportion of cost-burdened households in the County. All of the East King County cities are members of A Regional Coalition for Housing (ARCH), which is a partnership that addresses housing affordability, homelessness, and administers a housing trust fund that awards funds to affordable housing developments across the Eastside. Between 1993 and 2011, Eastside cities contributed over \$34 million to the housing trust fund (including in-kind donations such as land and fee waivers), resulting in 2,575 new affordable homes on the Eastside for families, older adults, and people with special needs.<sup>3</sup> However, there are large discrepancies in the amount that cities contribute to the Eastside Housing Trust Fund (EHTF) - with no clear pattern between how much small and large cities contribute as a percentage of their general fund budget.

### *Shoreline and Lake Forest Park*

We analyzed Shoreline and Lake Forest Park alongside the Eastside cities due to their location and similarities to East King County Cities. A significant distinction, however, between these cities and the Eastside cities is that Shoreline and Lake Forest Park are not members of ARCH.

### *Large Cities*

The Large East & North King County cities are characterized by commitments to the equitable distribution of affordable units throughout the city, placement of affordable housing near high-opportunity areas, maintaining or expanding inclusionary zoning, and partnering regionally to address homelessness, meet affordable housing goals, and provide adequate housing for special needs populations. Missing from some of these cities' comprehensive plans

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<sup>3</sup> A Regional Coalition for Housing (ARCH). About ARCH: The ARCH Housing Trust Fund. Website: <http://www.archhousing.org/about-arch/index.html>

are commitments to provide incentives and exemptions to encourage affordable housing, even though most of these cities have adopted these types of policies. In addition, many of these cities have implemented regulations requiring that affordable housing created through the use of incentives and exemptions remain affordable for a significant period of time.

### *Small Cities*

The Small East & North King County cities do not have the same resources or development capacity as the large cities. These small cities generally have slightly higher rates of poverty among their residents than the large East & North King County cities, and therefore face their own unique challenges when addressing affordable housing. Common themes in these cities' comprehensive plan commitments include developing mixed-use residential projects in downtown core areas, offering incentives or design flexibility for affordable housing, partnering regionally to meet affordable housing goals, and providing adequate housing to individuals and families experiencing homelessness. Missing from some of these cities' comprehensive plans are commitments to providing specific incentives and exemptions for affordable housing or zoning that encourages affordable housing – despite the fact that many cities have implemented these types of policies.

### *Sections 5-8: City-level analysis*

Sections 5 through 8 provide detailed analyses of each city's evolving comprehensive plan commitments, a summary of the affordability of existing housing stock, commitments to affordable housing included within the most recent comprehensive plan, and the policies, programs, or spending implemented by cities to meet affordable housing goals.

### *Sections 9: Conclusion and future research*

Relative to East & North King County cities, South King County cities come closer to meeting their proportional share of the countywide need for affordable housing—set by the Countywide Planning Policies—for low and moderate income residents. A common theme in the comprehensive plan commitments among large South King County cities is the preservation of existing affordable housing. On the Eastside, common themes in affordable housing commitments include the equitable distribution of affordable units throughout the city, placement of affordable housing near high-opportunity areas, maintaining or expanding inclusionary zoning, and partnering regionally to address homelessness. Although the Eastside cities contribute to the Eastside Housing Trust Fund, there are large discrepancies between each city's contributions.

Future research could address some of the gaps in our city-level findings and provide additional insight into how effectively individual cities and sub-regions in the County address affordable housing needs. In addition, there are 20 other cities in King County that we were unable to include in our research. Future research could also focus on reexamining city codes,

subsequently enacted budgets, and programmatic changes to identify newly implemented affordable housing policies since the time this report was completed.

## Section 1: Introduction and Context

### Section 1.1: Access to Affordable Housing

Across the country, a multitude of social and economic factors, particularly the pattern of increasing housing costs relative to income in recent decades, create barriers for families trying to access affordable housing. The 2014 American Community Survey (ACS) found that the number of renters paying 30 percent or more of their income on housing reached a record high of 20.7 million households, up nearly a half-million from the year before.<sup>4</sup> Households that pay 30 percent or more of pre-tax income on housing costs, including rent or mortgage payments and utilities, are defined by the U.S. Department of Housing and Urban Development (HUD) as cost-burdened.<sup>5</sup> Depending on how cost-burdened a household is, it may have very little income to devote toward other essential needs, such as food and clothing, and in the event of financial trouble these households face a higher risk of eviction or foreclosure. The millions of cost-burdened households across the U.S. are a product of the scarcity and/or difficulty of finding and maintaining affordable housing. This burden is especially apparent among renters earning lower incomes relative to the region they live in—the area median income.

Area median income (AMI) is defined as the midpoint of a region's (this can be a city, county, or larger area) income distribution—half of households in a region earn more than this amount and half earn less than the AMI.<sup>6</sup> Income thresholds based on an AMI are used in housing policy to set eligibility criteria for housing programs, and are also used in housing studies to assess the availability of affordable housing to families in each income category. AMI thresholds are adjusted for household size. HUD provides county-specific area median income bracket definitions on an annual basis, and King County used this information in its 2016 Comprehensive Plan as well as the 2012 Countywide Planning Policies to define households earning 0-30 percent AMI as very low income, 30-50 percent AMI as low income, and 50-80 percent AMI as moderate income.<sup>7</sup> These are the designations that we will use throughout this report because the cities studied are guided by these planning documents. Unsurprisingly, it is the lowest income households that are often the most cost-burdened—in 2011, nearly two-thirds of all renters and homeowners earning less than 30 percent of AMI spent more than half

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<sup>4</sup> 2010-2014 American Community Survey 5-Year Estimates.

<<http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=bkmkl>>

<sup>5</sup> Schwartz, Alex F. *Housing policy in the United States*. Routledge, 2015.

<sup>6</sup> Metropolitan Council. *AMI and Housing Affordability*. Local Planning Handbook, 2015.

<<http://www.metrocouncil.org/Handbook/Files/Resources/Fact-Sheet/HOUSING/Area-Median-Income-and-Housing-Affordability.aspx>>

<sup>7</sup> *King County Comprehensive Plan*. Technical Appendix B: Housing. King County, March 2016. P. B-5.

<[http://www.kingcounty.gov/~media/Council/documents/CompPlan/2016/2016-](http://www.kingcounty.gov/~media/Council/documents/CompPlan/2016/2016-0155/AppendixBHousing.ashx?la=en)

[0155/AppendixBHousing.ashx?la=en](http://www.kingcounty.gov/~media/Council/documents/CompPlan/2016/2016-0155/AppendixBHousing.ashx?la=en)>; *2012 King County Countywide Planning Policies*: Attachment A. King County, November 2012.

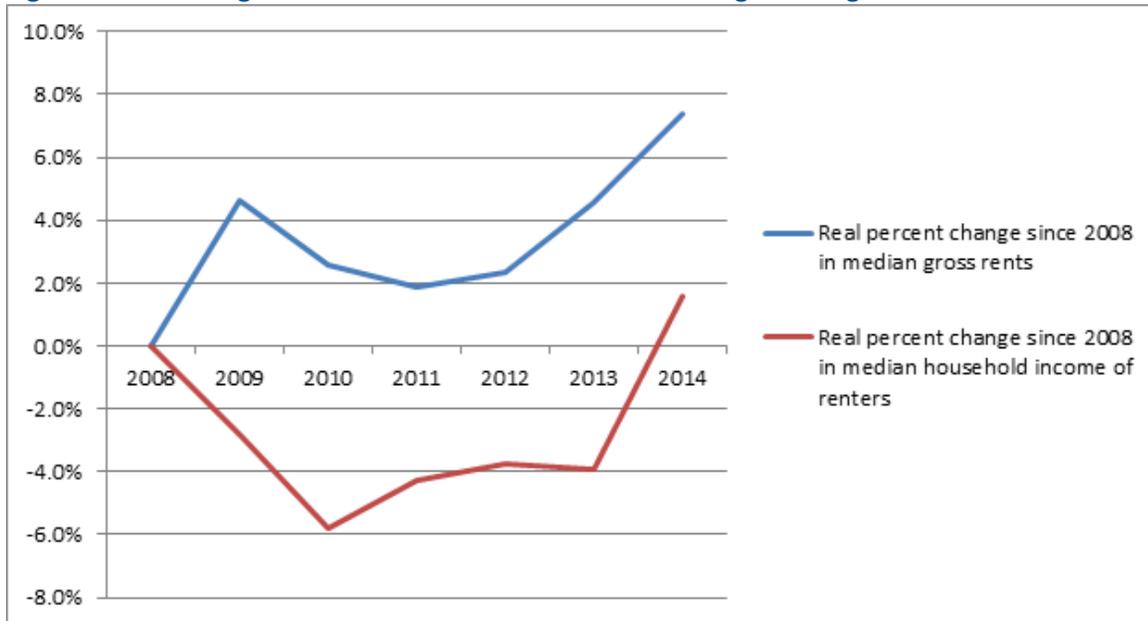
<[http://www.kingcounty.gov/~media/property/permits/documents/GMPC/CPsApproved/2012-0282\\_striker\\_attach\\_A.ashx?la=en](http://www.kingcounty.gov/~media/property/permits/documents/GMPC/CPsApproved/2012-0282_striker_attach_A.ashx?la=en)>

of their income on housing, as did roughly one-third of all renters and homeowners earning 30-50 percent of AMI.<sup>8</sup>

### *Housing Trends in Washington State*

The increasing number of families that are cost-burdened nationally is a trend that is also true in Washington State. Since 2008, rental costs in Washington have risen more dramatically than renters’ household incomes as illustrated in Figure 1.<sup>9,10</sup> The resulting gap continues to strain renter households and places increasing importance on the efforts of local governments, affordable housing providers and advocates.

**Figure 1: Real Change in Income and Rents Since 2008 Among Washington Renters**



Source: United States Census Bureau. American Community Survey. One Year Estimates 2008-2014.

As of 2012, 36 percent of households in Washington were cost-burdened, the majority of which (67.6 percent) earned less than 80 percent AMI.<sup>11</sup> Rental households are more likely to be cost-burdened than non-rental households. In Washington, 44.9 percent of renter households are cost-burdened.<sup>12</sup> Among renter households, the lowest income brackets are the

<sup>8</sup> Schwartz, Alex F. *Housing policy in the United States*. Routledge, 2015.

<sup>9</sup> United States Census Bureau. American Community Survey. Median Household Income by Tenure, Washington. One Year Estimates 2008-2014.

<sup>10</sup> United States Census Bureau. American Community Survey. Gross Rents by State. One Year Estimates 2008-2014.

<sup>11</sup> Mullin & Lonergan Associates. *State of Washington Housing Needs Assessment*. Affordable Housing Advisory Board. 2015.

<<http://www.commerce.wa.gov/Documents/Wa%20Housing%20Needs%20Assessment.pdf>>

<sup>12</sup> Ibid.

most cost-burdened, including 79.3 percent of Washington households earning less than 30 percent of AMI and 79.6 percent of households earning 30 to 50 percent of AMI. If this is broken down by the percentage of households that are severely cost-burdened, it is apparent that very low income households (those earning 0 to 30 percent AMI) are **severely** cost-burdened at higher rates than low income renter households (those earning 30 to 50 percent AMI). For example, 66.8 percent of **very** low income renter households are **severely** cost-burdened whereas 30.5 percent of low income households are **severely** cost-burdened. Figure 2 illustrates the number of cost-burdened and severely cost-burdened renter households in Washington State through 2011.

**Figure 2: Cost-burdened Renter Households by Income in Washington State**

*Figure 42: Renter households are more likely to have lower incomes...*

<b>% of Median Family Income</b>	<b>Renter households</b>	<b>In affordable units</b>	<b>Cost-burdened*</b>	<b>Severely cost-burdened**</b>	<b>% Cost-burdened***</b>
0 - 30%	208,620	43,190	25,865	139,565	79.30%
30 - 50%	161,435	33,020	79,035	49,380	79.55%
50 - 80%	189,615	100,710	76,325	12,580	46.89%
80 - 100%	104,745	84,220	18,750	1,775	19.60%
>100%	261,900	249,385	10,740	1,775	4.78%
<b>Total</b>	<b>926,315</b>	<b>510,525</b>	<b>210,715</b>	<b>205,075</b>	<b>44.89%</b>

Source: CHAS 2007-2011

### *Housing Trends in King County*

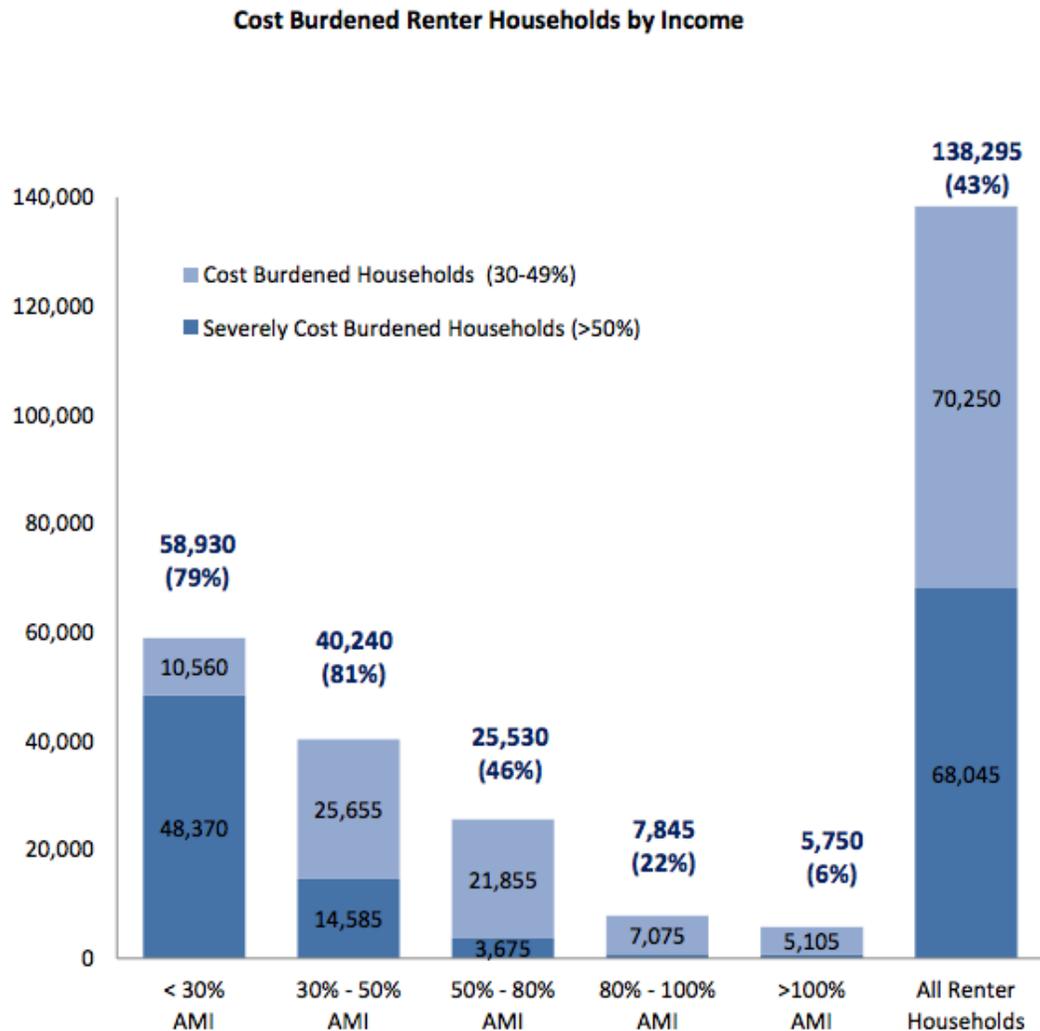
This trend is also true in King County. The percent of households that are cost-burdened has been increasing over time. In 1990, just 27 percent of King County households were cost-burdened; now, 37 percent of King County households are cost-burdened.<sup>13</sup> This share is even higher for renter households. Forty-three percent of renter households in King County are cost-burdened.<sup>14</sup> As is true in Washington State, low income and very low income King County residents are cost-burdened at higher rates than moderate income residents and those making the median income, as shown in Figure 3. Eighty-one percent of households earning 30-50 percent AMI are cost-burdened in King County whereas only 6 percent of households earning 100 percent AMI are cost-burdened.<sup>15</sup>

<sup>13</sup> King County Comprehensive Plan. Technical Appendix B: Housing. March 2016. <<http://www.kingcounty.gov/~media/Council/documents/CompPlan/2016/2016-0155/AppendixBHousing.ashx?la=en>>

<sup>14</sup> Ibid.

<sup>15</sup> King County Comprehensive Plan. Technical Appendix B: Housing. March 2016. <<http://www.kingcounty.gov/~media/Council/documents/CompPlan/2016/2016-0155/AppendixBHousing.ashx?la=en>>

**Figure 3: Cost-burdened Renter Households by Income in King County**



2007-2011 ACS

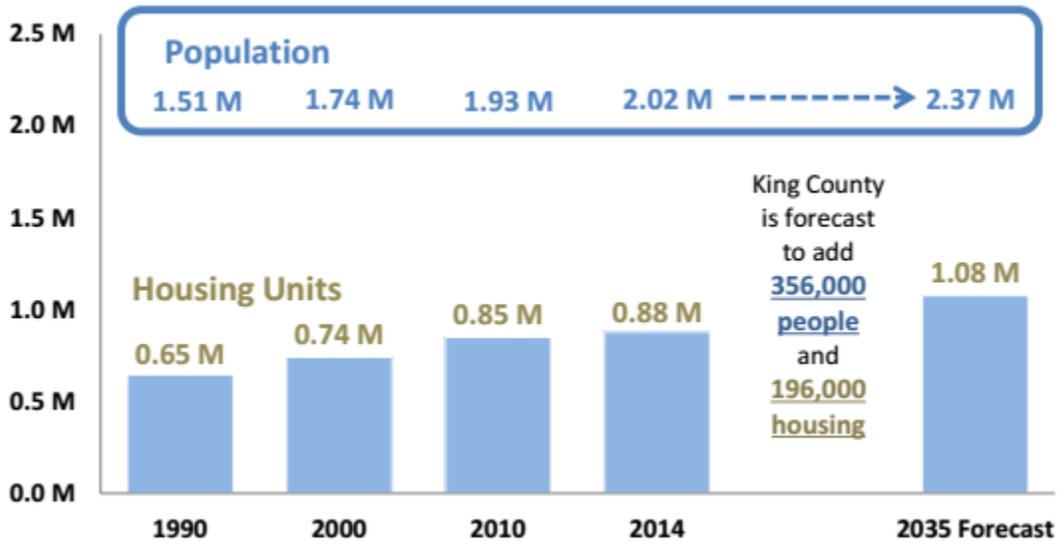
Source: King County Comprehensive Plan. Technical Appendix B: Housing. 2016. P. B-34

As of 2014, King County’s population is 2.02 million residents and is growing rapidly.<sup>16</sup> Projections indicate that King County will have 2.37 million residents by 2035, which means the demand for housing countywide is likely to increase significantly. As illustrated by Figure 4, forecasts show that King County needs 196,000 more housing units to accommodate the expected population growth.<sup>17</sup>

<sup>16</sup> King County Comprehensive Plan. Technical Appendix B: Housing. March 2016. <http://www.kingcounty.gov/~media/Council/documents/CompPlan/2016/2016-0155/AppendixBHousing.ashx?la=en>

<sup>17</sup> Ibid.

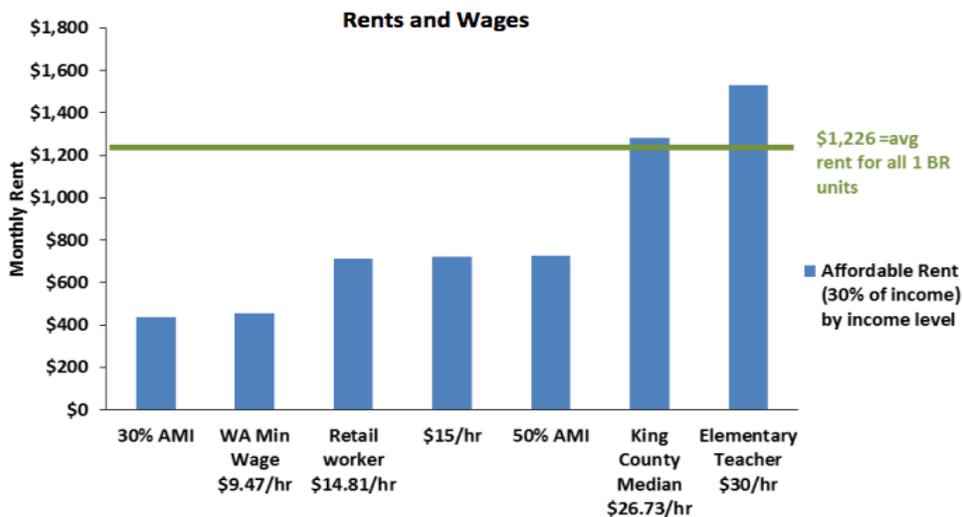
Figure 4: Projected Population Growth and Housing Units Needed in King County



Source: King County Comprehensive Plan. 2016. Technical Appendix B: Housing, P. B-10

Residents who work minimum wage jobs cannot afford to rent an average one-bedroom unit in King County. As illustrated by Figure 5, an individual who earns 100 percent of the AMI in King County can just barely afford the average rent for a one-bedroom unit.<sup>18</sup>

Figure 5: Rents and Wages in King County

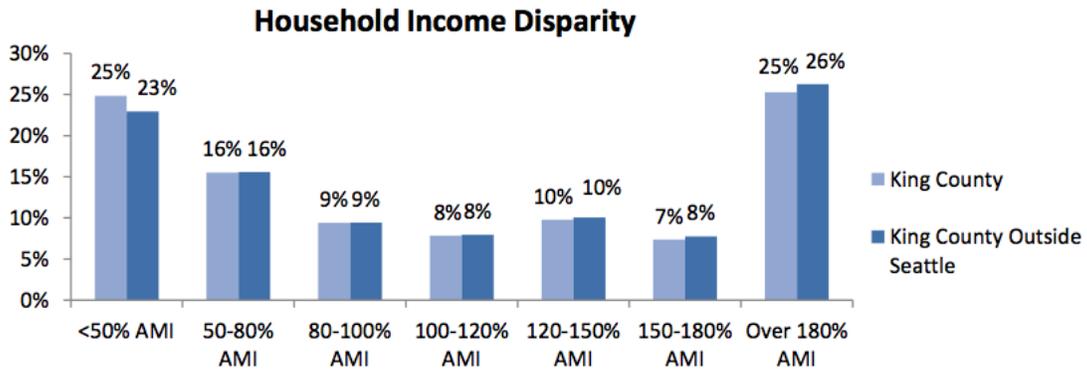


Source: King County Comprehensive Plan. 2016. Technical Appendix B: Housing, P. B-26

<sup>18</sup> King County Comprehensive Plan. Technical Appendix B: Housing. March 2016. <http://www.kingcounty.gov/~media/Council/documents/CompPlan/2016/2016-0155/AppendixBHousing.aspx?la=en>

Income disparity has also increased countywide. There are more low income and very high income households in King County and less middle income households, as illustrated in Figure 5.<sup>19</sup>

**Figure 5: Household Income Disparity in King County**



Source: King County Comprehensive Plan. 2016. Technical Appendix B: Housing, P. B-22

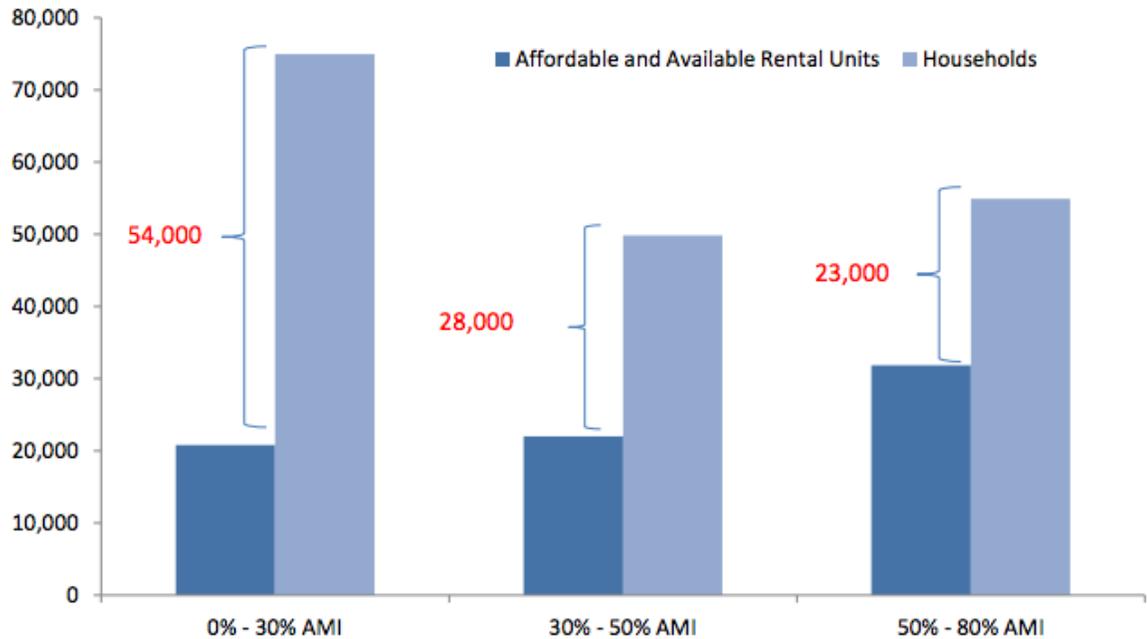
The income gap in King County is becoming increasingly apparent as low income households struggle to find affordable rentals. The highest need for affordable housing is for individuals with very low incomes, but as illustrated by Figure 6, low and moderate income residents struggle to find affordable housing due to the gap in the supply of affordable housing units.<sup>20</sup> Figure 6 illustrates the affordability supply gap for low income renters.

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<sup>19</sup> King County Comprehensive Plan. Technical Appendix B: Housing. March 2016. <http://www.kingcounty.gov/~media/Council/documents/CompPlan/2016/2016-0155/AppendixBHousing.ashx?la=en>

<sup>20</sup> King County Comprehensive Plan. Technical Appendix B: Housing. March 2016. <http://www.kingcounty.gov/~media/Council/documents/CompPlan/2016/2016-0155/AppendixBHousing.ashx?la=en>

Figure 6: Affordability Supply Gap for Low Income Renters in King County



Source: King County Comprehensive Plan. 2016. Technical Appendix B: Housing, P. B-39

## Section 1.2: State and Local Policies and Housing

Washington State and King County have policies, such as the state’s Growth Management Act, in place that attempt to ensure housing affordability is tracked and measured and that cities and jurisdictions are responsive to this data.

### *Growth Management Act*

Washington’s Growth Management Act (GMA), adopted in 1990, established a number of state and local requirements including the designation of urban growth areas as well as the preparation and implementation of jurisdictions’ comprehensive plans. In addition, the GMA requires that jurisdictions regularly update their comprehensive plans. Comprehensive plans describe the priorities and goals of the community for every major service and policy topic, or “element”, such as land use, community design, capital facilities, human services, transportation, and housing. Included in the GMA is the requirement that each city’s comprehensive plan has a housing element that:

- (a) Includes an inventory and analysis of existing and projected housing needs that identifies the number of housing units necessary to manage projected growth;
- (b) includes a statement of goals, policies, objectives, and mandatory

provisions for the preservation, improvement, and development of housing, including single-family residences; (c) identifies sufficient land for housing, including, but not limited to, government-assisted housing, housing for low income families, manufactured housing, multi-family housing, and group homes and foster care facilities; and (d) makes adequate provisions for existing and projected needs of all economic segments of the community.<sup>21</sup>

### *King County and Regional Policies*

In response to the State's affordable housing requirements, King County created the Countywide Planning Policies (CPPs), which include a vision, goals, and policies for managing countywide growth as well as policies regarding transportation and housing, among others. Most recently updated in 2012, this document describes criteria for cities to follow in order to meet the housing affordability needs of households in each income range, focusing especially on households earning 80 percent of AMI and below. The CPPs stipulates that cities are supposed to work individually and collectively to address the "countywide need" for affordable housing, defined as 16 percent of housing affordable to *moderate* income households earning 50-80 percent AMI, 12 percent of housing affordable to *low* income households earning 30-50 percent AMI, and 12 percent of housing affordable to *very low* income households earning 0-30 percent AMI.<sup>22</sup> The CPPs recognize that each city should work to achieve these proportions regardless of the amount of new housing built. However, due to historical trends, market demand, and the nature of suburbanized poverty in the region, King County cities face unique challenges in attempting to achieve these proportions of affordable housing within each disparate jurisdictions.

King County, its jurisdictions, and advocacy groups recognize that not all cities are adequately equipped to provide housing to meet this level of demand at these income levels. For example, in some cities more than 15 percent of housing stock is affordable for low income families, even though the countywide need is only 12 percent, while other cities struggle to achieve the 12 percent goal. To remedy this, the CPPs state the County's intention to address this need regionally. This approach means that cities, while working towards a common goal, are asked to reflect on the current income and housing cost breakdown within their jurisdiction, implement policies to preserve and work toward the "countywide need" proportion, and collaborate sub-regionally and countywide to provide affordable housing across King County. Regardless, cities' comprehensive plans are still required by the GMA to document and measure their housing stock in relation to affordability and cost-burden.<sup>23</sup>

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<sup>21</sup> RCW 36.70a.070. *Comprehensive Plans--Mandatory Elements*, paragraph 2: Housing Element. Washington State Legislature, 2016. <<http://app.leg.wa.gov/rcw/default.aspx?cite=36.70a.070>>

<sup>22</sup> *2012 King County Countywide Planning Policies: Attachment A*. King County, November 2012. <[http://www.kingcounty.gov/~media/property/permits/documents/GMPC/CPPsApproved/2012-0282\\_striker\\_attach\\_A.ashx?la=en](http://www.kingcounty.gov/~media/property/permits/documents/GMPC/CPPsApproved/2012-0282_striker_attach_A.ashx?la=en)>

<sup>23</sup> RCW 36.70a.070. *Comprehensive Plans--Mandatory Elements*, paragraph 2: Housing Element. Washington State Legislature, 2016. <<http://app.leg.wa.gov/rcw/default.aspx?cite=36.70a.070>>

Cities are required to track and measure the affordability of their housing stock and develop an approach to increase or maintain affordability in their comprehensive plans. This data is supposed to be updated and analyzed at least every 5 years, according to the CPPs. To an extent, cities are on their own to ensure that housing within their jurisdiction is affordable to its residents. However, each city is encouraged to work collaboratively in order to effectively meet individual and County housing needs. Local housing policy is modeled after recommendations and practices administered in other parts of the County and by the County itself, and all the cities' stated goals and implemented policies ultimately define how the region will grow and who will be served by this growth. Fair and equitable access to affordable, safe, and quality housing in an increasingly competitive housing market is crucial to preventing displacement of low income residents, preventing homelessness, and maintaining the diverse and unique character of the region.

### *Section 1.3: Motivation and Purpose of this Report*

Cities are guided by the CPPs and the GMA, but these policies do not have very strong accountability components. This means that housing advocates are often tasked with lobbying different cities in support of policies and regulatory tools that promote or increase affordable housing. Often this advocacy is based on each city's expressed commitments and current situation, including its demographics, expected future growth, and the supply and availability of housing stock.

The Housing Development Consortium Seattle—King County (HDC) is a nonprofit organization that advocates at all levels of government for policies that further inclusive and affordable communities in the King County region. The primary aim of this report is to provide HDC with a comprehensive analysis of 19 selected King County cities' goals, policies, programs and accomplishments in creating and maintaining affordable housing that meets residents' needs. HDC selected and designated 19 cities as high priority for a variety of different reasons including, but not limited to: apparent shortage of affordable housing, lack of inclusive policies, and depth of local need for affordable housing. Seattle was not included in this report for several reasons. First, Seattle is difficult to compare alongside other King County cities because it has adopted more policies and programs to address affordable housing and has greater resources to do so. Additionally, many of these resources allow the City of Seattle and advocacy organizations such as HDC to track Seattle's progress in addressing affordable housing more easily than other King County cities. Finally, the roadmap for Seattle affordable housing progress has already been outlined in the Housing Affordability & Livability Agenda (HALA), as recommended by a broad group of community stakeholders including HDC. HDC is tracking the implementing of that plan separately from this report.

Below are the 19 cities that this report covers, by region and size:

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Large South King County Cities	Large East & North King County Cities	Small East & North King County Cities	Small South King County Cities
Auburn	Bellevue	Bothell	Burien
Federal Way	Issaquah	Kenmore	SeaTac
Kent	Kirkland	Lake Forest Park	Tukwila
Renton	Redmond	Mercer Island	
	Sammamish	Newcastle	
	Shoreline	Woodinville	

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This report assesses the progress of these cities in meeting and/or implementing the policy priorities and requirements of the GMA, CPPs, and as advocated for by HDC. This report can serve as a guide and an aid for HDC to illustrate to city and county officials and the public the need, successes, best practices, and opportunities for creating and preserving affordable housing across jurisdictions and throughout King County.

Equipped with the knowledge of each city's specific affordable and inclusive housing context, HDC and King County can understand further which policies work effectively in different areas and therefore provide better guidance to cities and advocate for new opportunities. Additionally, this report can help inform HDC's advocacy efforts to these ends.

## *Section 2: Research and Methods*

### *Section 2.1: Strategies*

Part of our research consisted of reviewing the existing policy or regulatory tools, literature, and best practices in order to provide context, recommendations, and a broader understanding of the types of policy tools available and the circumstances in which they are successful.

While each program or policy is unique, affordable housing tools tend to fall into the following categories:

1. *Incentives* such as density bonuses, fee waivers and parking reductions designed to encourage development of affordable housing by reducing or eliminating development costs;
2. *Regulatory tools* such as inclusionary zoning, transfer of development rights or regulatory streamlining designed to increase the number of affordable units;
3. *Financial tools* such as commercial linkage fees or credit enhancement designed to generate additional funds for affordable housing or improve the financial viability of affordable housing developments; and
4. *Development types*, such as accessory dwelling units, mixed-use or multi-family developments which diversify housing stock and can increase affordable housing stock.

In Section 3, this report examines each of these four categories and their specific tools in detail and summarizes existing research and literature to illustrate the best practices and effective policy tools for meeting different housing affordability needs, both from a broad perspective as well as specific to the needs of King County. This discussion and comprehensive literature review provides the foundation for the remainder of our report and illustrates why, and how, cities prioritize and implement a particular policy or bundle of policies. In order to assess how thoroughly the 19 selected King County cities are meeting regional and local affordable housing goals, we then answer the four main research questions described below.

### *Section 2.2: Research Questions and Methods*

Our analysis of each city is organized around four research questions. In answering these questions, we provide HDC information to assist with effective, targeted advocacy around affordability gaps for different income ranges, neglected policies to address special needs or low income households, or other unfulfilled commitments in each city's comprehensive plan housing element. This report also examines the evolution of cities' housing policies based on changes in their comprehensive plans and assesses the implementation of policies to identify which cities have made significant progress, and to identify model, effective policies. Our questions are as follows:

## 1. To what degree do cities meet their affordable housing policy goals as determined by their current demographics and the goals articulated in the Growth Management Act?

More specifically, we conducted a housing gap analysis to understand the exact proportion of a city's housing stock that is affordable to each income category and how these proportions reflect the region's demand for housing. As previously mentioned, because the guiding countywide need proportions don't reflect all differences in local conditions, these figures don't fully illustrate or assess a jurisdiction's fulfillment of affordable housing responsibilities. Therefore, the bulk of our analysis focuses on the questions which address the type and degree of commitment to, and implementation of, affordable housing solutions.

### *Methods*

The bulk of our housing data was obtained from city and county publications such as cities' comprehensive plans and the CPPs. In addition, we used King County's Updated Comprehensive Plan (2016) Housing Appendix for more recent affordability gap analysis data. These sources include reports on the condition and availability of housing and provide data for housing gap analyses.

## 2. How have cities updated their comprehensive plans to reflect changing or increased commitments to affordable housing?

By examining the evolution of comprehensive plans, we can assess the shifting focus and priorities of city leaders as they address (or fail to address) changes in housing affordability (including homelessness) for individual cities and the County overall. We paid particular attention to cities' increased commitments to affordable, inclusive, and special needs housing as well as commitments to transit friendly and walkable neighborhoods and direct funding sources.

### *Methods*

We examined the most recent edition of the housing element in cities' comprehensive plans and compared it to the plans written prior to the most recently updated edition. We reviewed each city's policy commitments to determine what has changed, organized according to our policy and implementation categories listed below.

## 3. What policies and goals do cities commit to in their comprehensive plans?

We examined the number of applicable housing policy goals and commitments as well as the degree of specificity to which the policies are incorporated into each city's long-term planning documents. Each city's comprehensive plan outlines a series of policy commitments designed to reach a particular housing outcome, but not every such "policy" is implemented. As such, the policies described in the comprehensive plans effectively represent the city's goals

that could be implemented. Therefore, further analysis is required to identify and differentiate between policies and goals described in the comprehensive plans, and policies and programs that have actually been codified or implemented through city code, ordinance, or other mechanisms.

### Methods

This analysis was accomplished through a process in which we first identified and organized all relevant housing policies and goals from each city’s comprehensive plan, as influenced by the advocacy priorities advanced by HDC or other countywide directives. We created six implementation types, categorizing ways cities can achieve their affordable housing goals, most of which include more specific policy categories as outlined below. We then categorized every applicable policy into a specific category and implementation type.

Type of Implementation	Specific Policy Categories Included
Fund Source	<ul style="list-style-type: none"> <li>● <i>fund source</i>: policies that reference utilizing or contributing to a specified source of funding for affordable housing, such as the Eastside Housing Trust Fund</li> </ul>
Zoning and Land Use	<ul style="list-style-type: none"> <li>● <i>mixed-use</i>: policies that encourage or allow for a blend of residential, commercial, institutional or industrial uses within the same building or the same development</li> <li>● <i>transit-friendly and walkable neighborhoods</i>: policies that encourage developments that are safe for pedestrians and close to public transportation</li> <li>● <i>zoning</i>: policies that address allowable uses, particularly zoning intended to increase density or affordability</li> <li>● <i>development regulations</i>: policies that dictate development type and characteristics, and/or regulate the development process</li> <li>● <i>distribution</i>: policies that address location and density of affordable or multi-family housing stock throughout the city</li> </ul>
Special Populations and Inclusive Housing	<ul style="list-style-type: none"> <li>● <i>anti-discrimination</i>: policies designed to reduce or address discrimination in the housing and rental markets, and encourage compliance with federal anti-discrimination laws</li> <li>● <i>homelessness</i>: policies intended to reduce homelessness and provide temporary, transitional, and/or permanent housing</li> <li>● <i>low income and special populations</i>: policies that specifically target low and very low income households and the unique needs of special populations including elderly individuals, persons with disabilities, or veterans</li> </ul>

Incentives and Exemptions	<ul style="list-style-type: none"> <li>● <i>exemptions</i>: policies that encourage or allow for exemptions to developers of affordable housing, such as streamlined permitting processes or lower fees</li> <li>● <i>incentive zoning</i>: policies that allow developers to achieve extra floor area when they provide affordable units or other amenities</li> <li>● <i>general incentives</i>: policies other than incentive zoning that encourage development of affordable housing units</li> </ul>
Partnerships and Collaboration	<ul style="list-style-type: none"> <li>● <i>intergovernmental collaboration</i>: policies that encourage collaboration with other cities, the County, or the State</li> <li>● <i>public-private partnerships</i>: policies that establish or encourage partnerships between the city and for-profit and nonprofit organizations to build or provide affordable housing</li> </ul>
Housing Stock, Preservation, and Quality	<ul style="list-style-type: none"> <li>● <i>diversity of stock</i>: policies that encourage development of a variety of different housing types, including single-family, multi-family developments, or accessory dwelling units</li> <li>● <i>preserve affordability</i>: regulations designed to maintain affordability of existing units</li> <li>● <i>quality/health/safety</i>: policies that create or strengthen health and safety standards to improve or preserve the quality of housing stock</li> </ul>

#### 4. What policies and commitments outlined in cities’ comprehensive plans have cities actually implemented?

The truest measure of commitment to affordable housing solutions are the codified, budgeted, or implemented programs and policies that serve as affordable housing tools. All policies and goals described in cities’ comprehensive plans represent the cities’ commitments but do not guarantee corresponding action or adoption.

##### Methods

We recognize that cities have not had much time to follow through on their comprehensive plan commitments (since many cities updated their plans in 2015) at the time of, or just before, our research. However, our goal is to provide a baseline of affordable housing policies and programs from which a city can grow and progress. In order to identify how cities have implemented or adopted specific policies or programs, we searched for evidence of implementation in a variety of places. We aligned cities’ policies and goals, as stated in their comprehensive plans, with programmatic steps, revisions to city code, zoning designations, and line items in budgets. We collaborated directly with the program director from A Regional Coalition for Housing (ARCH) to confirm that we found all policies and programs that are currently in effect in East King County cities. We also obtained feedback and confirmation from representatives of several South King County cities.

City policy commitments and implementation in each city section are comprehensive within the scope of our analysis. Our scope is limited to policies drafted or implemented in the spirit of increasing access to affordable, quality, diverse housing and maintaining inclusive living

conditions for low income and special population households. Therefore, we do not include commitments or actions that apply only to housing development generally, without consideration for affordability or inclusivity.

Some commitments and policies fall under two or more categories. When possible a specific policy is fully explained in one category, but is often referenced in each category it may affect. For example, while a multi-family tax exemption may produce a variety of housing stock and requires a specific zoning classification, we address the policy within the *Incentives and Exemptions* section.

## Comparative Analysis

We created an additional tool for HDC's use by synthesizing our findings into city "snapshots", to provide a condensed summary of each city's commitments and implementation of policies, indicate which commitments have not yet been implemented, and show the evolution of their comprehensive plans. In addition, the snapshots provide the gap analysis for each city as well as cost-burden and one-night homeless count statistics for either the specific city or the region, depending on the availability of data. See *Appendix D* for the city Snapshots.

For the use of HDC as well as cities, we also created a visual representation of the hierarchy of policies within each implementation type. The policies and programs at the top of the triangle represent those that HDC identifies as the most beneficial and impactful to affordable housing development within each category. The snapshots combined with the hierarchy can be used as a tool for cities that want to increase their affordable housing policies or take the next step in implementing effective policies or tools. See *Appendix C* for the Policy Hierarchy Graph.

## *Section 3: Literature Review*

### *Introduction*

This literature review surveys and synthesizes research literature, best practices, case studies, and toolkits regarding housing policy tools, programs, and policies and intends to answer the following questions for each tool, program, or policy:

1. How effective is this tool or program?
2. Where/when is it most effective? Or, when/how does this policy tool work best?
3. What are the challenges of this tool/program?
4. How is the policy or tool implemented? What factors allow it to be implemented most effectively?

Some of the tools, specifically development types, do not have a lot of academic research that illustrates all of the pros and cons, or how effective a specific tool is at increasing the affordability of housing stock. Because of this, we are not able to answer all of these questions for each tool, program, or policy, and some of the tools are described and defined to provide context for the rest of the report but do not provide a full assessment due to limitations of the literature. In addition, we provided specific local examples of some of these tools as a way to provide context and illustrate different types of policies, but we were not able to provide examples for every tool.

Much of the literature on affordable housing policy is prepared by government agencies, nonprofits, and other research organizations that provide toolkits, best practices, and case studies rather than traditional published academic research—though there is some extensive academic research done on some of these tools. This literature review is divided into four (4) main categories: *incentives*, *regulatory tools*, *financial tools*, and *development types*. These four main categories are broader than the six implementation categories used throughout the rest of the report. We intentionally kept the literature review categories broad; the implementation categories are more specific and provide more detail regarding what cities have committed to and implemented.

### *Overview*

Katz, et al. (2003) identifies a shift over the past decade regarding the level of government responsible for creating and managing housing policies. After decades of federal oversight and control over housing policy, it is now largely in the hands of local jurisdictions to create and implement housing policies. Across the country, state and local policymakers are struggling to use limited resources available to create and implement effective housing policy. Land use and other regulatory policies can significantly impact the supply and location of affordable housing.

Other types of affordable housing policies, such as rental assistance programs, require very large subsidies if they are to be successful at reaching the lowest income households.<sup>24</sup>

According to Katz, et al. (2003):

- housing policies should be customized to their specific location and local market conditions,
- regulation can be an important and useful housing policy tool,
- implementation of policies and programs matter, and
- the racial and demographic characteristics of a specific location matter.

Housing policy and the numerous regulatory tools and incentives that local municipalities adopt guide the development of different housing types, densities, and affordability levels. Many regulations address safety and quality of housing stock; others influence the distribution of housing, target affordability or special needs populations. Governments can affect the housing market in more indirect ways as well, through regulating the practices of real estate agents, or moderating the availability and conditions of mortgage loans.<sup>25</sup> Katz et al. (2003) conducted a comprehensive review of all state and local housing policies since the 1930s and derived seven goals for housing policy in the US:

1. preserve and expand the supply of good-quality housing units,
2. make existing housing more affordable and more readily available,
3. promote racial and economic diversity in residential neighborhoods,
4. help households build wealth,
5. strengthen families,
6. link housing with essential supportive services, and
7. promote balanced metropolitan growth.<sup>26</sup>

Schwartz (2015) provides an extensive review of housing policy in the United States from the early twentieth century through the present day and emphasizes that “housing policy is not limited to subsidy programs and tax incentives”, but “also affects how housing is financed, developed, rented, and sold.” In essence, “housing policy is also concerned with the institutions, regulations, and practices that shape the availability of housing for low income and minority households.”<sup>27</sup>

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<sup>24</sup> Katz, Bruce et al. *Rethinking Local Affordable Housing Strategies: Lesson from 70 Years of Policy and Practice*. Washington, DC: Brookings Institution Center on Urban and Metropolitan Policy and the Urban Institute, 2003. <<http://www.brookings.edu/es/urban/knight/housingreview.pdf>>

<sup>25</sup> Schwartz, Alex F. *Housing Policy in the United States*, pg.6. New York: Routledge, 2015.

<sup>26</sup> Katz, Bruce et al. *Rethinking Local Affordable Housing Strategies: Lessons from 70 Years of Policy and Practice*. Washington, DC: Brookings Institution Center on Urban and Metropolitan Policy and the Urban Institute, 2003.

<sup>27</sup> Schwartz, Alex F. *Housing Policy in the United States*. New York: Routledge, 2015.

## Section 3.1: Incentives

### *Incentive Zoning*

Incentive zoning is defined as a broad regulatory framework used by jurisdictions to encourage and stimulate development that generates public benefits and amenities consistent with planning goals.<sup>28</sup> Typically, an incentive zoning program is implemented on top of the base level of development regulations, offering various exemptions or bonuses to developers in exchange for benefits such as affordable housing. Commonly used incentives include density bonuses, flexible development regulations, parking reductions, fee waivers or reductions, and permitting priority. Each of these incentives can be adopted independently or in combination, depending on the zoning laws of the jurisdiction, and are described in greater detail below. Common public benefits procured through incentive zoning programs include affordable housing, historic preservation, and open space and recreation.<sup>29</sup> Incentive zoning effectively works in the same manner as inclusionary zoning (described below) when it is used to encourage affordable housing, except that incentives offered under incentive zoning are typically voluntary for developers. In practice, incentive zoning often applies to a wider range of building types, and cities can choose to implement an “as-of-right”, or codified, bonus schedule or can negotiate unique agreements with each developer.<sup>30</sup>

### *Density Bonuses*

Density (also called intensity) bonuses are a commonly used development incentive in which developers are permitted to increase the number of residential units or nonresidential square footage on a parcel beyond what the zoning ordinance allows, often in exchange for some sort of public benefit such as inclusion of affordable units or preservation of open space. Density bonuses are often supported by both developers and city governments, as the additional units/square footage increase the potential for developers to earn a higher return on their land investment while cities obtain additional housing stock, and the other public amenities the developer agrees to provide, without direct public funding.<sup>31</sup> Ideally, the bargaining process between developers and cities results in achieving “an agreed upon community vision.”<sup>32</sup>

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<sup>28</sup> *Tool: Incentive Zoning*. Puget Sound Regional Council.

<<http://www.psrc.org/growth/housing/hip/alltools/incent-zoning>>

<sup>29</sup> *Tool: Incentive Zoning*. Puget Sound Regional Council.

<<http://www.psrc.org/growth/housing/hip/alltools/incent-zoning>>

<sup>30</sup> *Incentive Zoning*. The Center for Housing Policy, 2016.

<[http://www.housingpolicy.org/toolbox/strategy/policies/inclusionary\\_zoning.html?tierid=223](http://www.housingpolicy.org/toolbox/strategy/policies/inclusionary_zoning.html?tierid=223)>

<sup>31</sup> American Planning Association. PAS Quick Notes No. 12. *Density*. 2008.

<<http://studylib.net/doc/8898748/density---american-planning-association>>

<sup>32</sup> *Tool: Density Bonus*. Puget Sound Regional Council.

<<http://www.psrc.org/growth/housing/hip/alltools/density-bonus>>

Depending on the jurisdiction, some density bonus programs are incorporated into inclusionary zoning policies, and therefore require developers to offer certain benefits such as affordable housing in exchange for increased density while other programs are designed to be an optional incentive for developers. By encouraging or requiring developers to create affordable units in locations where there is a significant shortage of affordable housing, some density bonus programs can also result in lower cost market-rate housing in areas with high land cost,<sup>33</sup> although this is contingent on the design of the program and the condition of the housing market. Additionally, cities can offer density bonuses to encourage construction in specific neighborhoods or zones, such as around existing or planned transit station areas.

The American Planning Association advises cities considering density bonus incentives to conduct planning and urban design studies “to ensure that the bonuses would represent appropriate levels of development intensity” based on factors such as “proximity to public transportation, neighborhood character, and housing demand.”<sup>34</sup> A neighborhood’s base density is an important consideration, as a “developer of a parcel in a district with a high-density standard will have little interest in seeking additional density.”<sup>35</sup> Generally, the value granted to a developer from a density bonus should be proportionate to or less than the cost of providing the community benefit, and municipalities typically adopt one of four approaches to calculate the value of a density bonus to a developer:

- Equivalent land cost: the cost to purchase sufficient additional land to achieve the same total density as with the density bonus
- Equivalent development rights: the cost to purchase additional development space or rights to achieve the same total density as with the density bonus
- Return on investment: the combined net revenues and costs for both the bonus floor area ratio received and the amenity provided
- Marginal cost-to-profit: the marginal profits from the bonus floor area ratio compared to the cost of the public benefit or amenity.<sup>36</sup>

Chapter 36.70A.540 of the Growth Management Act stipulates that cities may “enact or expand affordable housing incentive programs” to increase development of low income housing units and that incentive programs may include density bonuses within the growth area, among other incentives such as height and bulk bonuses or expedited permitting.<sup>37</sup>

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<sup>33</sup> Ibid.

<sup>34</sup> American Planning Association. PAS Quick Notes No. 12. *Density*. 2008.  
<<http://studylib.net/doc/8898748/density---american-planning-association>>

<sup>35</sup> Ibid.

<sup>36</sup> Kelly, Eric Damian, editor. *Zoning and Land Use Controls*. New York: Matthew Bender & Co, 1996.

<sup>37</sup> *Affordable housing incentive programs--low income housing units*. Growth Management Act 36.70A.540. Washington State Legislature. <<http://apps.leg.wa.gov/RCW/default.aspx?cite=36.70A&full=true#36.70A.540>>

### *Multi-family Tax Exemption (MFTE)*

Under state law, cities are permitted to offer property tax exemptions to multi-family housing developments in urban centers with scarce residential opportunities.<sup>38</sup> Cities designate specific residential target areas or areas within the urban center, and approved developments within these regions are granted a property tax exemption on the development for an eight or twelve year period.<sup>39</sup> A twelve year exemption requires that the multi-family development set aside at least 20 percent of units (or 100 percent if the building is entirely owner-occupied) to be affordable to moderate or low income households earning 80 percent or less of AMI.<sup>40</sup> An eight year exemption has no affordable housing requirement, but individual jurisdictions are allowed to determine what type and size of explicit public benefit, if any, they will require of multi-family housing developments.<sup>41</sup> Even if jurisdictions take no action to influence or set the affordability of units, multi-family housing, such as apartment complexes or townhomes, is generally considered more affordable by nature due to its increased density and smaller size (relative to single family housing), as well as its tendency to consist primarily of rental units.

The multi-family tax exemption (MFTE) incentivizes multi-family development and redevelopment in compact mixed-use districts, as this program can apply to developments creating new multi-family residences or to rehabilitating or redeveloping vacant or dilapidated properties.<sup>42</sup> According to the Growth Management Act, King County cities must have a population of at least 5,000 residents to implement an MFTE (RCW 36.70A<sup>43</sup>). The cities of Bellevue, Federal Way, Kent, Renton and Shoreline, to name only a few, offer a unique MFTE program that is specific to the unique needs and zoning regulations of each city.

### *Fee Waivers and Reductions*

One common development incentive used by many jurisdictions is to grant fee waivers or reductions in exchange for a particular development type or benefit. Because impact or mitigation fees, as well as other development fees such as permitting and planning costs, can “increase the upfront construction costs” of housing development, and cities will reduce or eliminate these fees if developments set aside a certain number of units as affordable to moderate or low income households.<sup>44</sup> In addition, the impacts these fees are intended to

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<sup>38</sup> Washington State Legislature. Chapter 84.14 RCW. *New and Rehabilitated Multiple- unit Dwellings in Urban Centers*. <<http://app.leg.wa.gov/rcw/default.aspx?cite=84.14>>

<sup>39</sup> *Tool: Multi-family Tax Exemption*. Puget Sound Regional Council. <<http://www.psrc.org/growth/housing/hip/alltools/mfte>>

<sup>40</sup> Washington State Legislature. 84.14.020. *New and Rehabilitated Multiple-unit Dwellings in Urban Centers*. 2007.

<sup>41</sup> *Tool: Multi-family Tax Exemption*. Puget Sound Regional Council. <<http://www.psrc.org/growth/housing/hip/alltools/mfte>>

<sup>42</sup> *Ibid*.

<sup>43</sup> Washington State Legislature. RCW 36.70A.030. *Growth Management Act*. <<http://app.leg.wa.gov/RCW/default.aspx?cite=36.70A.030>>

<sup>44</sup> *Tool: Fee Waivers*. Puget Sound Regional Council. <<http://www.psrc.org/growth/housing/hip/alltools/fee-waiver>>

mitigate are often lower for homes serving low income households. The cities of Mercer Island, Renton, Bellevue, Kirkland, and Issaquah, to name a few, all offer various forms of fee waivers if developers meet certain requirements, including provision of affordable units.

### *Permitting Priority*

By offering to prioritize processing and review of land use and construction permits, cities can encourage development of specific housing types or forms, such as affordable housing units or transit-friendly development, that are otherwise lacking in the current housing market. Puget Sound Regional Council (PSRC) advises cities to apply this tool selectively and consider creating a “special team” tasked with quickly moving priority developments through the permitting and review process.<sup>45</sup> Alternatively, cities can incentivize affordable housing development by simplifying or combining steps of the permitting or review process for these developments and require these developments to commit to an affordability covenant to preserve the long-term affordability of the units created.<sup>46</sup> The City of Auburn offers “enhanced flexibility” to developers that meet eligibility requirements by agreeing to provide some sort of public benefit, such as older adult or special needs housing, as well as higher quality design standards and environmental protections and guarantees an expedited permitting process of 90 days or less to further incentivize these developments.<sup>47</sup>

### *Regulatory Streamlining*

While permitting, review, and approval processes can be rather extensive even under normal conditions (no delays, plans do not require extensive revisions, etc.), lengthy consideration periods can ultimately increase the cost of housing and influence developers to choose sites in other jurisdictions.<sup>48</sup> In need of housing stock, cities may lose some bargaining power over the type, quality, size, or other features of new developments. To foster an efficient permitting and review process, PSRC advises all cities to evaluate and streamline their current permitting and review systems to identify any “administrative inefficiencies”<sup>49</sup> and “eliminate unnecessary costs and barriers.”<sup>50</sup> Common techniques used to streamline permitting processes include centralized counter services, pre-application conferences, permit checklists, fast-tracking routine applications and other measures to expedite or optimize the process. These measures are designed to incentivize development of additional housing stock. In many

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<sup>45</sup> *Tool: Permit Priority*. Puget Sound Regional Council

<<http://www.psrc.org/growth/housing/hip/alltools/permit-priority>>

<sup>46</sup> *Ibid.*

<sup>47</sup> *Flexible Development Alternatives*. The City of Auburn Municipal Code: Chapter 18.49.

<<http://www.codepublishing.com/WA/Auburn/>>

<sup>48</sup> *Tool: Regulatory Streamlining*. Puget Sound Regional Council.

<<http://www.psrc.org/growth/housing/hip/alltools/reg-streamline/>>

<sup>49</sup> Bassert, Debra; reviewer. *Increase the Availability of Affordable Homes*. The Center for Housing Policy, 2016.

<[http://www.housingpolicy.org/toolbox/strategy/policies/expedite\\_permitting.html](http://www.housingpolicy.org/toolbox/strategy/policies/expedite_permitting.html)>

<sup>50</sup> *Tool: Regulatory Streamlining*. Puget Sound Regional Council.

<<http://www.psrc.org/growth/housing/hip/alltools/reg-streamlin>>

King County cities this applies to all housing developments and is not explicitly tied to affordable housing.

Generally, policies that streamline regulatory and permitting processes are most applicable in jurisdictions experiencing high demand for housing with many regulations already in place.<sup>51</sup> In addition to reducing the time, cost, and risk of development,<sup>52</sup> simplifying regulatory and permitting processes can also increase citizen engagement and involvement because shorter, more efficient review periods do not require as much of a continued effort.<sup>53</sup> In King County, the City of Burien operates a permit counter—a centralized location in the City’s Community Development office that is open five days a week to provide information about permits, application forms, zoning codes, and other development requirements.<sup>54</sup> The City of Renton allows residents or developers to apply for simple, routine permits such as mechanical, plumbing, and electrical through an online platform, and the City website also provides developers with a comprehensive checklist to prepare for a building permit based on the type of project they intend to develop.<sup>55</sup> Other King County cities that offer online permitting services include Bellevue, Kirkland, and SeaTac.<sup>56</sup>

## Section 3.2: Regulatory Tools

### Design Guidelines

Design guidelines are created and adopted by cities to “ensure that new development is aesthetically and functionally compatible with the current or desired character” of each area of the city.<sup>57</sup> These criteria dictate a variety of conditions, such as site layout, scale, architectural features, and circulation and parking configuration, among many others. The challenge facing many jurisdictions is to develop guidelines that ensure high-quality housing is produced without overburdening or impeding new development.

As Puget Sound Regional Council (PSRC) suggests, well-crafted design guidelines can generate public acceptance and approval for developments that might otherwise produce public outcry.<sup>58</sup> Essentially, cities experiencing rapid growth and high demand for housing are

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<sup>51</sup> Ibid.

<sup>52</sup> Bassert, Debra; reviewer. *Increase the Availability of Affordable Homes*. The Center for Housing Policy. <[http://www.housingpolicy.org/toolbox/strategy/policies/expedite\\_permitting.html](http://www.housingpolicy.org/toolbox/strategy/policies/expedite_permitting.html)>

<sup>53</sup> *Streamlining Local Permit Review Procedures*. Municipal Research and Services Center, 2016. <<http://mrsc.org/Home/Explore-Topics/Planning/Land-Use-Administration/Streamlining-Local-Permit-Review-Procedures.aspx>>

<sup>54</sup> *Burien’s Permit Counter*. City of Burien. <<http://www.burienwa.gov/index.aspx?NID=280>>

<sup>55</sup> *Building Permits*. City of Renton. <<http://rentonwa.gov/business/default.aspx?id=1000>>

<sup>56</sup> *Tool: Regulatory Streamlining*. Puget Sound Regional Council. <<http://www.psrc.org/growth/housing/hip/alltools/reg-streamlin>>

<sup>57</sup> *Tool: Design Guidelines*. Puget Sound Regional Council <<http://www.psrc.org/growth/housing/hip/alltools/design-guideline>>

<sup>58</sup> Ibid.

well-suited for design guidelines, and the standards these guidelines impose help to reassure community members that potential developments receive adequate review and regulation. As planning commissions are often concerned about securing better quality development, design review offers a creative way for jurisdictions to ensure certain development standards are met.<sup>59</sup> On the other hand, if design guidelines impose regulations or requirements that significantly increase development costs, this policy runs the risk of driving up housing production costs and deterring housing development. An appropriate balance between preserving and enhancing community character without unintentionally stifling future development is critical to the success of this policy. In some instances, this type of policy has actually garnered criticism for driving up cost and creating obstacles to increasing affordable housing supply.<sup>60</sup>

### *Inclusionary Zoning*

The practice of inclusionary zoning has been reviewed extensively. It requires that new, market-rate residential development in designated zones include a certain proportion or number of affordable units, or similar requirement. Many jurisdictions offer incentives or bonuses, such as increased density or fee waivers, for including affordable units.<sup>61</sup> Inclusionary zoning can be applied to virtually any type of housing stock in many different contexts. In the state of Washington, all affordable units created through an inclusionary zoning program must remain affordable for a minimum of 50 years.<sup>62</sup> The strict inclusionary measures ensure that affordable housing will be produced despite high housing and land costs that would otherwise inhibit its production. Inclusionary zoning policies “capture a public benefit” from growth and development happening in a city.<sup>63</sup> In 2006, amendments to the Growth Management Act dictated that jurisdictions can create or expand inclusionary zoning policies that mandate inclusion of affordable housing as long as they occur in conjunction with “zoning changes, bonus densities, height and bulk increases, parking reductions, or other regulatory changes” that increase “residential development capacity.”<sup>64</sup>

Most inclusionary zoning policies specify the eligible income ranges for owners or renters of the affordable units produced by the development, but these figures vary widely among jurisdictions—from <50 percent AMI to >120 percent AMI. Under Washington state law, rental housing units created through inclusionary zoning must be affordable to and occupied by households earning 50 percent or less of AMI, while owner-occupied housing units must be

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<sup>59</sup> Hinshaw, Mark. *Aesthetic Regulations: Design Review, a thumbnail primer*. Municipal Research News, 1993. <<http://mrsc.org/getmedia/5AA12930-DC3B-4685-9066-C9B389B007C3/hinshaw.aspx>>

<sup>60</sup> Kelly Rider. Housing Development Consortium of Seattle – King County. April 27, 2016.

<sup>61</sup> *Tool: Inclusionary Zoning*. Puget Sound Regional Council. <<http://www.psrc.org/growth/housing/hip/alltools/inclus-zoning>>

<sup>62</sup> Washington State Legislature. *Affordable Housing Incentive Programs--low income housing units*. RCW 36.70A.540. <<http://apps.leg.wa.gov/RCW/default.aspx?cite=36.70A.540>>

<sup>63</sup> Puget Sound Regional Council. <<http://www.psrc.org/growth/housing/hip/alltools/inclus-zoning>>

<sup>64</sup> *Affordable housing incentive programs--low income housing units*. Growth Management Act 36.70A.540. Washington State Legislature. <<http://apps.leg.wa.gov/RCW/default.aspx?cite=36.70A&full=true#36.70A.540>>

affordable to and occupied by households earning 80 percent or less of AMI.<sup>65</sup> Individual jurisdictions can adjust these income thresholds after holding a public hearing and review process. In some cities, inclusionary zoning requirements are triggered when developments wish to surpass a minimum size but are typically not required for high-rise elevator buildings.<sup>66</sup> If developers do not wish to include affordable units, some jurisdictions allow them to pay in-lieu fees, build affordable units off-site, or contribute to housing funds.<sup>67</sup>

This regulatory tool is one of the most widely-used means for creating housing that is affordable to low and moderate income residents, favored by lawmakers because it requires little public funding and can increase communities' economic diversity. In addition to fiscal sustainability, proponents value the capacity of inclusionary zoning to promote racial and economic integration.<sup>68</sup> Proponents also argue that incentives and exemptions can allow developers to recoup the costs of including affordable units. In 'hot' housing markets, tying affordability to upzoning enables municipalities to capture some of the increased value offered by the market to improve affordability.<sup>69</sup> Generally, the most effective inclusionary zoning policies cover a broad geography and range of development types. This policy tool is unique in its ability to locate affordable housing in areas where state and local entities are often unable to provide affordable housing options.<sup>70</sup>

However, despite its popularity, Schwartz argues that inclusionary housing does not live up to its potential, and because its success is highly connected to the "vibrancy of local and regional housing markets", there must be a high volume of market-rate construction; otherwise this policy will not be useful.<sup>71</sup> Some opponents of inclusionary zoning claim that mandatory requirements unfairly burden potential developers of market-rate housing, leading them to build elsewhere which results in a lack of new housing supply, and in turn increases housing prices and reduces affordability.<sup>72</sup> Others argue that it is unfair to mandate that developers shoulder the responsibility of providing affordable housing and believe that residents should contribute more to this effort. Large, affluent jurisdictions or those located near other jurisdictions with inclusionary zoning policies are more likely to adopt such policies, and the number of affordable units an inclusionary zoning program produces is highly correlated with

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<sup>65</sup> Ibid.

<sup>66</sup> Schwartz, Alex F. *Housing Policy in the United States*, pg 288. New York: Routledge, 2015.

<sup>67</sup> Schwartz, Alex F. *Housing Policy in the United States*, pg 289. New York: Routledge, 2015.

<sup>68</sup> Armstrong, Amy, et al. *The Effects of Inclusionary Zoning on Local Housing Markets: Lessons from the San Francisco, Washington DC and Suburban Boston Areas*, pg. 2. Center for Housing Policy, 2008.

<sup>69</sup> Hickey, Robert. *Inclusionary Upzoning: Tying Growth to Affordability*, pg. 1. Center for Housing Policy, 2014. <[http://media.wix.com/ugd/19cfbe\\_4c2a9adc5ccd4ca181f8b434b2a5b8f6.pdf](http://media.wix.com/ugd/19cfbe_4c2a9adc5ccd4ca181f8b434b2a5b8f6.pdf)>

<sup>70</sup> Hickey, Robert. *Inclusionary Upzoning: Tying Growth to Affordability*, pg. 4. Center for Housing Policy, 2014. <[http://media.wix.com/ugd/19cfbe\\_4c2a9adc5ccd4ca181f8b434b2a5b8f6.pdf](http://media.wix.com/ugd/19cfbe_4c2a9adc5ccd4ca181f8b434b2a5b8f6.pdf)>

<sup>71</sup> Schwartz, Alex F. *Housing Policy in the United States*, pg 290. New York: Routledge, 2015.

<sup>72</sup> Armstrong, Amy, et al. *The Effects of Inclusionary Zoning on Local Housing Markets: Lessons from the San Francisco, Washington DC and Suburban Boston Areas*, pg. 2. Center for Housing Policy, 2008.

how long the policies have been in place.<sup>73</sup> The greater the regulatory flexibility and willingness to offer incentives such as density bonuses, the more affordable units produced.

### *No Maximum Densities*

Rather than impose a maximum density limit for multi-family and mixed-use developments, some jurisdictions choose to remove maximum densities and rely on alternative standards that focus on the height, bulk, and design of each unique development in every zoning district.<sup>74</sup> Some municipalities use floor area ratios (FARs) to determine the maximum permissible number of units, while others consider factors such as the development's ability to meet parking standards, the building's setback, and local market conditions. Eliminating maximum densities appears to be most effective in jurisdictions seeking to increase density in particular areas, such as downtown/city centers or areas slated for transit-oriented development. Developers typically utilize this option as it enables them to "make efficient use of land" as well as maximize height and floor area ratio," while city officials favor this policy as it helps the city "achieve the community's desired urban form,"<sup>75</sup> as detailed in a city's Comprehensive Plan or other long-term land use planning documents.

Increasing density is a challenging policy goal, as balancing the appropriate amount of density is a unique process for each community. Unfettered development can result in excessive density, and if this process is not well-regulated or designed, the results can include inadequate daylight, reduced open space, increased and unmet parking demand, or lack of privacy in a community. Conversely, too little density can generate costly issues in providing neighborhood services and amenities, as well as a shortage of affordable housing or diverse housing stock.<sup>76</sup>

Proponents of eliminating maximum densities, such as the Southern California Association of Non-Profit Housing, point to studies<sup>77</sup> which suggest that high density development and affordable housing do not negatively impact property values or lead to overcrowding or higher rates of crime. These proponents suggest that increased density, coupled with the appropriate improvements in public transportation and infrastructure, can produce positive outcomes such

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<sup>73</sup> Armstrong, Amy, et al. *The Effects of Inclusionary Zoning on Local Housing Markets: Lessons from the San Francisco, Washington DC and Suburban Boston Areas*, pg. 9. Center for Housing Policy, 2008.

<sup>74</sup> Puget Sound Regional Council. <<http://www.psrc.org/growth/housing/hip/alltools/no-max-density>>

<sup>75</sup> Ibid.

<sup>76</sup> American Planning Association. PAS Quick Notes No. 12. *Density*. 2008. <<http://studylib.net/doc/8898748/density---american-planning-association>>

<sup>77</sup> See: Ellen et al. *Memphis Murder Revisited: Do Housing Vouchers Cause Crime?* US Department of Housing and Urban Development Office of Policy Development and Research, February 2011. <[https://www.huduser.gov/publications/pdf/ellen\\_memphismurder\\_assistedhousingrcr07\\_v2.pdf](https://www.huduser.gov/publications/pdf/ellen_memphismurder_assistedhousingrcr07_v2.pdf)>; or Cahill et al. *Movin' Out: Crime and HUD's HOPE VI Initiative*. Urban Institute, August 25, 2011. <[http://www.urban.org/research/publication/movin-out-crime-and-huds-hope-vi-initiative/view/full\\_report](http://www.urban.org/research/publication/movin-out-crime-and-huds-hope-vi-initiative/view/full_report)>

as reduced traffic congestion, increased walking, biking, or use of public transit and correspondingly low rates of car ownership or use.<sup>78</sup>

### *Minimum Densities*

While maximum densities (or lack thereof) are important components of a jurisdiction's zoning code, minimum density requirements are also a valuable mechanism to encourage efficient land use. Jurisdictions with minimum density requirements typically establish a density "floor" for residential or mixed-use developments,<sup>79</sup> to create a baseline level development intensity. Without minimum density requirements, development patterns might occur at inconsistent rates, leading to sprawled neighborhoods that are more difficult to serve with infrastructure, utilities, transportation and other services, an environment the GMA attempts to prevent.

### *SEPA Categorical Exemptions*

The State Environmental Protection Act (SEPA) requires that proposed developments containing more than four dwelling units must pass an environmental review process. This extends the approval process and may require developers to pay impact or other fees. SEPA allows smaller developments of four or fewer units to skip this review process, thereby lowering housing costs for these developments and potentially allowing them to be priced more affordably.<sup>80</sup>

### *Flexible Single-Family Development Regulations*

Flexible single-family development regulations are designed to promote innovative zoning and design standards in single-family areas, to enable denser, more diverse development and efficient use of land. Flexible development regulations typically allow for variation in lot size, setbacks, height, and other standards. Ideally, these measures will result in lower per-unit housing costs to developers and more affordable rental or purchase prices.<sup>81</sup>

### *Lot Size Averaging*

Lot size averaging is a useful tool in jurisdictions looking to create a diverse, higher-density housing stock or in locations with unusually-shaped properties. This policy enables individual lots within a development to be smaller than would normally be permitted, as long as the average size of all lots does not exceed the maximum allowed density.<sup>82</sup> In jurisdictions with

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<sup>78</sup> *Density Guide for Affordable Housing Developers*. Southern California Association of Non-Profit Housing. 2011, pg. 3. <<http://www.scanph.org/files/Density%20Guide.pdf>>

<sup>79</sup> *Tool: Minimum Density*. Puget Sound Regional Council. <<http://www.psrc.org/growth/housing/hip/alltools/min-density>>

<sup>80</sup> *Tool: SEPA Categorical Exemptions*. Puget Sound Regional Council. <<http://www.psrc.org/growth/housing/hip/alltools/sepa-exempt>>

<sup>81</sup> *Tool: Flexible Single Family Development Regulations*. Puget Sound Regional Council. <<http://www.psrc.org/growth/housing/hip/alltools/flexible-reg>>

<sup>82</sup> Alliance for Housing Affordability. "Lot Size Averaging". <<http://www.housingallies.org/guide/minimize-barriers/lot-size-averaging/>>

high land costs, smaller lot sizes can allow for more affordable units particularly for moderate income households. Lot size averaging is applied to greenfield or infill, short plats, cluster, and larger subdivision developments.<sup>83</sup>

### *Performance Zoning*

Rather than regulating land uses, some jurisdictions rely on performance zoning, which allows different uses to co-locate within a zone as long as the development satisfies particular criteria, goals, or point values.<sup>84</sup> This practice rates or allots point values to developments based on their performance in categories such as critical area<sup>85</sup> or environmental impact and other characteristics.<sup>86</sup> The Puget Sound Regional Council recommends that jurisdictions consider developing other incentives, to offer concurrently with performance zoning, to encourage inclusion of affordable housing in these developments. Some of the benefits associated with performance zoning practices include the ability to respond to changing market conditions or reduce administrative processes. On the other hand, implementation of performance zoning requires jurisdictions to invest significant time and resources upfront to create the criteria and points system, as well as to allow for agency and public review. While performance zoning has the potential to impact affordability, in practice it is typically associated with increasing economic activity, regulating critical areas, and addressing environmental concerns and does not attempt to regulate the affordability of the units created.<sup>87</sup>

### *Short Plats/Subdivisions*

A short plat is a map or representation of a short subdivision, which is a division or re-division of land into four or fewer lots, tracts, parcels, sites, or divisions for the purpose of sale, lease, or transfer of ownership.<sup>88</sup> According to state law, cities in Washington are permitted to allow up to nine lots in a subdivision, as long as these jurisdictions are in compliance with the Growth Management Act. A legislative amendment adopted in 2006 identified short subdivisions as having “significant potential to provide much needed affordable ownership

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<sup>83</sup> *Tool: Lot Size Averaging.* Puget Sound Regional Council.

<<http://www.psrc.org/growth/housing/hip/alltools/lot-size-avg>>

<sup>84</sup> *Tool: Performance Zoning.* Puget Sound Regional Council.

<<http://www.psrc.org/growth/housing/hip/alltools/perf-zoning>>

<sup>85</sup> Critical areas include the following areas and ecosystems: wetlands, areas with critical recharging effects on aquifers used for potable water, fish and wildlife conservation area, frequently flooded areas and geologically hazardous areas (WA Growth Management Act, RCW 36.70A.030)

<sup>86</sup> *Tool: Performance Zoning.* Puget Sound Regional Council.

<<http://www.psrc.org/growth/housing/hip/alltools/perf-zoning>>

<sup>87</sup> *Major Programs to Add Flexibility to Regulatory Systems.* Municipal Research and Services Center, 2016.

<<http://mrsc.org/Home/Explore-Topics/Planning/Development-Regulations/Major-Programs-to-Add-Flexibility-to-Regulatory-Sy.aspx#perfzone>>

<sup>88</sup> *Tool: Short Plats.* Puget Sound Regional Council. <<http://www.psrc.org/growth/housing/hip/alltools/short-plat>>

housing.”<sup>89</sup> Cities in King County with enhanced short plat ordinances include Burien, Kent, Bellevue, SeaTac, and Renton.

### *Upzones and Rezones*

Upzones and rezones are a complex but critically important component of cities’ land use policies. These policies occur in metropolitan regions across the country to meet rising demand for housing and “urban living.”<sup>90</sup> An upzone increases the allowable density of designated districts to enable more units to be built on an acre of land, while a rezone changes the allowable use of a district, typically from non-residential to residential or mixed-use. When these zoning changes take place, cities have the opportunity to implement zone-specific inclusionary measures to mandate that all future residential development provide some amount of affordable housing.<sup>91</sup> Increased allowable density typically leads to additional housing stock, which can also contribute to the affordability of new development.

### *Form-Based Zoning*

Unlike traditional zoning policies that designate specific land-use regulations for each district, form-based zoning regulates the character of a development’s building site, design, street/block scale, and cohesion with surrounding development.<sup>92</sup> Similarly to performance based zoning, form-based zoning allows different uses to exist within the same zone, but rather than grant points based on criteria, this method mandates development regulations entirely. Form-based codes usually regulate the specifics of development, but these guidelines are generally not associated with affordability and focus more on neighborhood size, walkability, preservation of rural land and open space, or multi-use neighborhoods.<sup>93</sup>

### *Transit-Oriented Development (TOD) Overlays*

Transit-oriented development (TOD) refers to development types in both residential and commercial areas designed “to maximize access by transit and non-motorized transportation” users.<sup>94</sup> A TOD overlay refers to a zoning designation—typically within walking distance of a transit station—that allows a wide variety of development types in order to “support transit

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<sup>89</sup> Substitute House Bill 2325: *AN ACT Relating to the development of affordable housing through flexible short subdivision; amending RCW 58.17.060; and creating a new section.* Washington State Legislature, 2006. <<http://app.leg.wa.gov/documents/billdocs/2005-06/Htm/Bills/House%20Bills/2325-S.htm>>

<sup>90</sup> Hickey, Robert. *Inclusionary Upzoning: Tying Growth to Affordability.* Center for Housing Policy, 2014. <[http://media.wix.com/ugd/19cfbe\\_4c2a9adc5ccd4ca181f8b434b2a5b8f6.pdf](http://media.wix.com/ugd/19cfbe_4c2a9adc5ccd4ca181f8b434b2a5b8f6.pdf)>

<sup>91</sup> *Tool: Upzones and Rezones.* Puget Sound Regional Council. <<http://www.psrc.org/growth/housing/hip/alltools/upzone>>

<sup>92</sup> *Tool: Form-based Zoning.* Puget Sound Regional Council. <<http://www.psrc.org/growth/housing/hip/alltools/form-zoning/>>

<sup>93</sup> Mammoser, Alan. *The Frontier of Form-Based Codes.* Form-Based Codes Institute, 2014. <<http://formbasedcodes.org/articles/frontier-form-based-codes/>>

<sup>94</sup> *Tool: Transit Oriented Development Overlays.* Puget Sound Regional Council. <<http://www.psrc.org/growth/housing/hip/alltools/tod>>

usage and create a vibrant neighborhood around a transit station.”<sup>95</sup> According to the Puget Sound Regional Council, the most common features and uses of TOD overlays include mixed-uses, such as stores and restaurants, alongside a variety of housing choices, affordable housing, compact development, a neighborhood center, parking management, and/or pedestrian and bike friendly design. In King County, TOD projects frequently occur when transit services are extended or increased, and often these developments include improvements to the “transit operating environment” and infrastructure.<sup>96</sup> TOD overlays are typically designed around a transit center or station, with higher-density uses such as multi-story residential and mixed commercial structures immediately adjacent to the station and increasingly lower-density uses spreading farther from the transit center.<sup>97</sup> The added density and walkability of these developments warrants increased and frequent transit service, which in turn can increase demand for additional development as well as create an “active streetscape.”<sup>98</sup> Additionally, when TODs are designed to include a mix of housing types at different affordability levels, these developments can increase socio-economic diversity of the neighborhood, enhance community stability and sustainability, and prevent the occurrence of concentrated poverty in isolated areas.<sup>99</sup>

### *Section 3.3: Financial Tools*

Limited state and federal funding has given locally generated revenue a key role in meeting local and regional housing needs. This means that financial housing policy tools are important for jurisdictions to implement.

#### *Commercial Linkage Fees*

Commercial linkage fees are a type of fee that is collected on new commercial developments or major employers (based on an increased need for affordable housing generated by new business). The fees mitigate the impacts of commercial development increasing the demand for housing in the community by increasing the stock of affordable housing. According to PSRC, commercial linkage fees can help to increase affordable housing, and they build on the relationship between commercial and residential development.<sup>100</sup> Commercial linkage fees can be structured in many different ways including depositing the

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<sup>95</sup> Ibid.

<sup>96</sup> *Transit Oriented Development*. King County Department of Transportation, 2013. <<http://www.kingcounty.gov/transportation/kcdot/PlanningAndPolicy/RegionalTransportationPlanning/TransitOrientedDevelopment.aspx>>

<sup>97</sup> Ibid.

<sup>98</sup> *Transit Oriented Development*. King County Department of Transportation, 2013. <<http://www.kingcounty.gov/transportation/kcdot/PlanningAndPolicy/RegionalTransportationPlanning/TransitOrientedDevelopment.aspx>>

<sup>99</sup> The Center for Transit Oriented Development. *Mixed income Housing Near Transit*, pg 3. Federal Transit Authority, 2009. <<http://www.reconnectingamerica.org/assets/Uploads/091030ra201mixedhousefinal.pdf>>

<sup>100</sup> *Tool: Linkage Fees*. Puget Sound Regional Council. <<http://www.psrc.org/growth/housing/hip/alltools/linkage-fee>>

linkage fees into a local housing trust fund. The National Housing Conference and PSRC state that commercial linkage fee success is dependent on a healthy economy due to its reliance on commercial development.<sup>101</sup>

Commercial linkage fees provide benefits because they link the impact on housing with the sources that create the demand for housing<sup>102</sup>. However, Knudtsen argues, linkage fee programs must be tailored to fit local market conditions if they are to be successful in large urban settings. Knudtsen further argues that any commercial linkage fee program should be backed by a study to determine the actual isolated impact of commercial development on housing as well as the regional housing conditions. In addition, he states that commercial linkage fees cannot address existing deficiencies in affordable housing.<sup>103</sup>

### *Credit Enhancement*

Credit enhancement is the financial backing of loans for affordable housing developments by local government. This backing “enhances” the credit of the developer and makes the investment more appealing to bond investors or banks, thus decreasing the interest rate. This decrease in interest is a cost savings that is transferred back to the developer and, depending on the market, to home buyers or renters. PSRC states that credit enhancement is a tool that can be used for affordability goals and can provide leverage for a city to get developers to build the housing that meets the city’s specific housing goals (e.g., transit-oriented, affordable, or housing within urban centers) because the city chooses and specifies the criteria that a development must meet to get this credit enhancement. This tool is considered very effective for producing units that are affordable for residents earning less than 80 percent AMI.<sup>104</sup>

King County has a credit enhancement program in which it provides credit enhancement to developments that meet King County’s affordable housing priorities. This credit enhancement reduces the financing cost for housing developments.<sup>105</sup> However, providing credit enhancement can be a risk for local governments since the borrower could default. Fannie Mae also provides Tax-Exempt Bond Credit Enhancement to bonds that are issued to finance the acquisition, refinance, new construction, or rehabilitation of multi-family properties that are affordable housing properties with Low Income Housing Tax Credit (LIHTC) rent restrictions.<sup>106</sup>

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<sup>101</sup> National Housing Conference. *Inclusive Communities Toolkit: Commercial Linkage Fees*.  
<<http://inclusivepolicy.org/policy-program-tools/commercial-linkage-fees/>>

<sup>102</sup> Knudtsen, Andrew. *The Economics of Commercial Linkage and Inclusionary Zoning: Community Case Studies and Impacts to Project Viability*. Economic and Planning Systems, 2006.  
<<http://www.law.du.edu/images/uploads/rmlui/publications-CommercialLinkageFees.pdf>>

<sup>103</sup> Ibid.

<sup>104</sup> *Tool: credit enhancement*. Puget Sound Regional Council.  
<<http://www.psrc.org/growth/housing/hip/alltools/credit-enhance>>

<sup>105</sup> *Affordable Housing Incentives Overview: Credit Enhancement Program*. King County Department of Housing and Community Development. <<http://www.kingcounty.gov/depts/community-human-services/housing/services/affordable-housing/incentives.aspx>>

<sup>106</sup> *Tax-Exempt Bond Credit Enhancement*. Fannie Mae, 2015.  
<[https://www.fanniemae.com/content/fact\\_sheet/taxexemptbondce.pdf](https://www.fanniemae.com/content/fact_sheet/taxexemptbondce.pdf)>

### *Local Housing Funds*

Local Housing Funds, or Housing Trust Funds, provide dedicated funding sources for affordable housing development. Espana, et al. found that housing trust funds support the preservation and creation of affordable housing and increase access to affordable housing opportunities for households.<sup>107</sup> Jurisdictions can use the dedicated funds in different ways such as: offering loans or grants to affordable housing developers or owners, underwriting bonds to support low income housing, or providing direct subsidies to low income renters or first time homebuyers. Housing funds are generally formed through a legislative process which establishes fund sources, priorities, and implementation processes.<sup>108</sup>

According to PSRC, local housing funds have become increasingly popular as a way to supplement funding for affordable housing developments, which often involve multiple layers and types of funds in order to be completed. PSRC argues that local housing funds are a good tool for both small and large jurisdictions because of the flexibility of fund types.<sup>109</sup>

Revenue sources for local housing funds can include commercial linkage fees, local property tax levies, sales taxes from new development, etc. According to the Housing Trust Fund Project, establishing a dedicated funding source, that is committed by law, is a key aspect of creating a successful housing trust fund. Local housing funds can also be a way for jurisdictions to create partnerships to address affordable housing needs at a regional level. According to the National Housing Conference, pooling resources among small jurisdictions can be the most effective way to address housing affordability by attracting larger scale development of affordable housing.<sup>110</sup>

### *Public Land for Affordable Housing*

The use of public land for affordable housing is not a direct funding source, but it can reduce the cost of building affordable housing and therefore indirectly reduce some of the need for additional funding sources and the overall cost of development. This is why it is considered a financial tool.

Hickey and Sturtevant (2015) found that both developers and communities are able to receive benefits when they form partnerships to build affordable housing on public land.<sup>111</sup> Higher levels of affordability can be reached when discounted public land is used for

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<sup>107</sup> *A Survey of Revenue Tools to Fund Affordable Housing and Services in the Portland Metro Region.* Espana, Ray, et al. Welcome Home, 2014. <<http://www.portlandoregon.gov/phb/article/508254>>

<sup>108</sup> *Housing Trust Fund Elements.* Housing Trust Fund Project. Center for Community Change, 2016. <<http://housingtrustfundproject.org/htf-elements/>>

<sup>109</sup> *Tool: Local Housing Fund.* Puget Sound Regional Council. <<http://www.psrc.org/growth/housing/hip/alltools/housing-fund>>

<sup>110</sup> *Inclusive Communities Toolkit: Regional Affordable Housing Trust Funds.* National Housing Conference, 2015. <<http://inclusivepolicy.org/policy-program-tools/regional-affordable-housing-trust-funds/>>

<sup>111</sup> Hickey, Robert and Sturtevant, Lisa. *Public Land and Affordable Housing in the Washington D.C. Region: Best Practices and Recommendations.* Urban Land Institute Washington and National Housing Conference, 2015.

development of affordable housing. Development of housing on public land can also provide opportunities for affordable housing in areas close to transit and other services and amenities.

In addition, joint development of housing and public facilities on surplus public property provides infrastructure cost savings, more accessible services, and better design.<sup>112</sup> PSRC argues that local governments can help to facilitate the creation of affordable housing through allowing public land to be used for qualified developments. In addition, jurisdictions can use land banking programs to compile and preserve surplus, vacant, or underutilized property. PSRC, like Hickey and Sturtevant, agrees that public land can be utilized to provide opportunities to create housing that is near transit and to attract mixed-use development.<sup>113</sup>

### *Section 3.4: Development Types*

Different development types on their own are not necessarily tools that create affordable housing. However, different development types can produce a diverse and innovative housing stock, promote cost savings, increase density, and create more affordable ownership and rental opportunities, especially when combined with incentives or other regulatory tools.

#### *Accessory Dwelling Units (ADUs)*

Accessory dwelling units (ADUs) are separate, small residential units that are built on, and part of, the same property as the main single family residence. ADUs can be a converted, attached or detached garage or barn, a portion of a house such as a basement, an apartment above a garage or barn, or a completely newly constructed unit that is separate from the main house. ADUs can add variety and affordability to existing single family neighborhoods. According to PSRC, ADUs are good for creating diverse and affordable housing stock as well as increasing density and are generally affordable for households making less than 80 percent AMI.<sup>114</sup>

ADUs in Washington State have been widely adopted pursuant to the Washington Housing Policy Act in 1993 that required certain cities and jurisdictions to adopt ordinances that encourage the creation of ADUs. State law is flexible and allows jurisdictions to adapt these requirements to their local setting. According to the Municipal Research and Services Center (MRSC), the widespread adoption of ADU ordinances is in part credited to the ability of ADUs to help cities meet the diversity and affordability goals of the GMA.<sup>115</sup>

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<sup>112</sup> *Tool: Public Land for Affordable Housing*. Puget Sound Regional Council. <<http://www.psrc.org/growth/housing/hip/alltools/surplus-land>>

<sup>113</sup> *Ibid.*

<sup>114</sup> *Tool: Accessory Dwelling Units*. Puget Sound Regional Council. <<http://www.psrc.org/growth/housing/hip/alltools/adu>>

<sup>115</sup> *Accessory Dwelling Units*. Municipal Research and Service Center, 2016. <<http://mrsc.org/Home/Explore-Topics/Planning/General-Planning-and-Growth-Management/Accessory-Dwelling-Units-in-Plain-English.aspx>>

HUD (2008) found that ADUs increase a community's housing supply and are often an affordable housing option for low and moderate income residents. Elderly and disabled persons, young people just joining the workforce, and empty nesters find ADUs affordable and convenient. HUD (2008) argues that ADU ordinances are successful if they are flexible, uncomplicated, provide financial incentives, and are supported by education campaigns to increase awareness and mitigate opposition.<sup>116</sup>

### *Infill Development*

Infill development describes any development on vacant or underused parcels that occurs in already built-up areas, or the redevelopment of existing property in order to increase efficiency. Infill development usually increases density as well as the ratio of improvement-to-land value. According to PSRC, infill development can increase housing capacity in cities, without annexing more land or infringing on open space, as well as increase the diversity of housing stock. Cities can encourage infill development by combining neighboring properties to create larger parcels and doing so near transit and other services.<sup>117</sup>

### *Cluster Development*

Cluster development allows houses to be closer together on a site. The houses are usually located around some type of amenity or green space, and this green space can be optimized because the housing units take up less space, thereby preserving or increasing green space. Cluster development can decrease development and maintenance costs, increase land efficiency, and help to preserve sensitive or critical areas or open space. According to PSRC, cluster development is good for diversifying single family housing and caters to the affordability levels of 80 to 120 percent AMI as well as to those earning less than 80 percent AMI.<sup>118</sup>

Examples of Cluster Development  
(on following page)

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<sup>116</sup> Office of Policy Development and Research. *Accessory Dwelling Units: Case Study*. U.S. Department of Housing and Urban Development, 2008. <<https://www.huduser.gov/Publications/PDF/adu.pdf>>

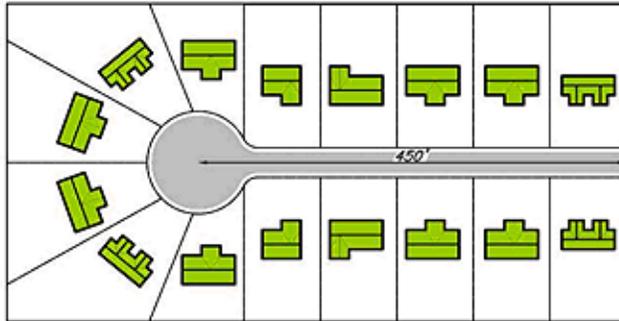
<sup>117</sup> *Tool: Infill Development*. Puget Sound Regional Council.  
<<http://www.psrc.org/growth/housing/hip/alltools/infill>>

<sup>118</sup> *Tool: Cluster Development*. Puget Sound Regional Council.<<http://www.psrc.org/growth/housing/hip/alltools/cluster>>

Image 1

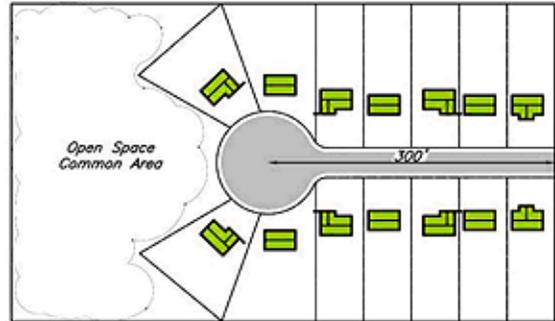
### Single Family Detached Cluster Development

Illustration Based on R-3 Zoning.



Conventional Single Family Detached Subdivision

- 5 Acres
- 14 Lots
- 12,000 sf Minimum Lot Size



Cluster Development - Single Family Detached Subdivision

- 5 Acres
- 14 Lots
- 7,000 sf Minimum Lot Size
- Minimum Open space / Common area - 15% of Total Tract

Source: City of Greensborough North Carolina Land Development Ordinance: 30-7-3.3: Cluster Development, <<http://online.encodeplus.com/reg/greensboro-nc/acc/doc-view.aspx?tocid=007.003.003>>

Image 2



Source: Tri-County Regional Planning Commission (in Pennsylvania), 2014. <<http://www.tcrpc-pa.org/Planning-Toolkit/Open-Spaces/Pages/Clustered-Subdivision.aspx>>

### Cottage Housing

Cottage housing is a type of development that groups small attached or detached single family houses. These houses are often oriented around common open space, and there is usually a plan for the entire development. Cottage housing is a type of infill development in

residential zones. See *Infill Development* for more detail. According to PSRC and MRSC,<sup>119</sup> cottage development can increase density, diversify housing stock and provide a more affordable option than conventional detached single family residences. It is also considered effective in medium to high density single family areas. However, cottage houses are not always less expensive to construct or purchase and therefore should be paired with development incentives to achieve meaningful affordability.<sup>120</sup> The cities of Federal Way, Kirkland, and Redmond all have cottage housing zoning codes.<sup>121</sup> Cottage housing is similar to *cluster development* in many ways but is slightly different because it is usually used as a type of infill development in areas that are already medium or high density.

HUD highlighted Kirkland as a city with an excellent example of a cottage housing ordinance. The ordinance has multiple goals which include increasing housing supply and choice and promoting affordability. Because one of the main goals of the ordinance is to create new affordable housing opportunities, Kirkland mandates that a certain number of units within a specific development be affordable to households that earn between 82 and 100 percent AMI. Developments with up to 19 units must set aside one unit that is affordable, and developments with 20 to 24 units (24 is the maximum) must make two of the units affordable.<sup>122</sup>

Examples of Cottage Housing:

**Image 3**



[Danielson Grove cottages in Kirkland, WA]

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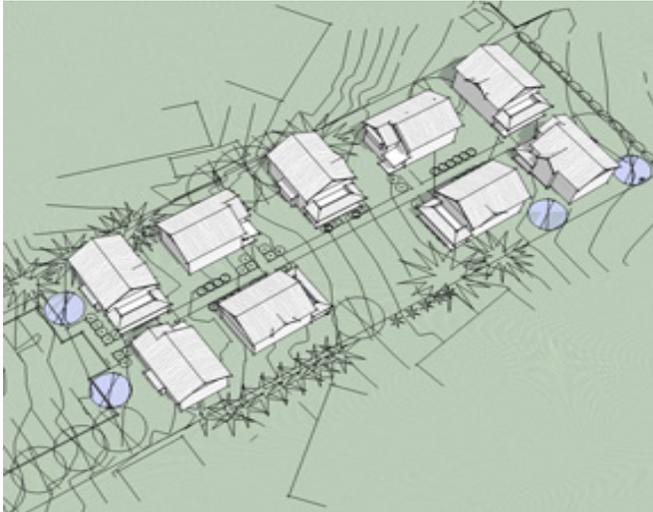
<sup>119</sup> *Cottage Housing*. Municipal Research and Service Center, 2016. <<http://mrsc.org/Home/Explore-Topics/Planning/Specific-Planning-Subjects,-Plan-Elements/Cottage-Housing.aspx>>

<sup>120</sup> *Tool: Cottage Housing*. Puget Sound Regional Council. <<http://www.psrc.org/growth/housing/hip/alltools/cottage>>

<sup>121</sup> *Cottage Housing*. Municipal Research and Service Center, 2016. <<http://mrsc.org/Home/Explore-Topics/Planning/Specific-Planning-Subjects,-Plan-Elements/Cottage-Housing.aspx>>

<sup>122</sup> Office of Policy Development and Research. *Kirkland WA: Cottage Housing Ordinance*. U.S. Department of Housing and Urban Development. <[https://www.huduser.gov/portal/casestudies/study\\_102011\\_2.html](https://www.huduser.gov/portal/casestudies/study_102011_2.html)>

**Image 4**



**King County cottage housing**

This development takes advantage of cottage housing provisions in the King County zoning code. Efficient clustering of the parking allows the cottages to be grouped around courtyards and gardens.

Source: Microhouse:  
<http://www.microhousenw.com/designs.php>

**Image 5**



A nine-home cottage-style development proposed for Redmond's Grass Lawn neighborhood. This cottage housing near Microsoft would put the cars underground.

Source: Seattle Daily Journal of Commerce.  
2009. <http://www.djc.com/news/ae/12002787.html?cgi=yes>  
*Rendering by Johnston Architects*

***Mixed-Use Development***

Mixed-use development refers to any development that contains two or more land uses such as commercial and residential. According to PSRC and the Metropolitan Area Planning Council (MAPC) of the Boston area, mixed-use planning and zoning can create varied housing options, maximize use of land in urban areas, increase the use of transit, and provide residents with access to businesses, services, and other amenities, as well as reduce transportation costs

and congestion. This tool is most effective at creating affordable housing when it is combined with other tools such as density bonuses or multi-family tax exemptions.<sup>123</sup> MAPC argues that mixed-use development can also be used to spur economic development in struggling areas and create more affordable housing options.<sup>124</sup> Jurisdictions can encourage mixed-use developments through zoning.

### *Mobile/Manufactured Homes*

PSRC argues that mobile and manufactured homes provide very affordable single family ownership and rental options.<sup>125</sup> Allowing for mobile and manufactured homes in single family zones can increase the diversity of housing stock and provide affordable options in single family neighborhoods. MRSC agrees that manufactured housing is less expensive and can be a viable option for low income families.<sup>126</sup> According to the Manufactured Home Institute, manufactured homes can provide quality housing for 10 to 20 percent less, per square foot, than traditional site-built homes.<sup>127</sup>

### *Multi-family Development*

Multi-family development refers to any project that includes multiple units in one building or units joined by shared walls. It is associated with increased density on any given land area. There are many different scales at which multi-family development can be constructed in order to help the development fit in with the surrounding neighborhood. Multi-family development can be used for providing housing for both rental and homeownership (e.g., condominiums) purposes. PSRC describes this tool as meeting housing goals of diversity and affordability. In addition, PSRC states that multi-family developments are a key component for providing affordable housing and the appropriate density for transit-oriented development. According to PSRC, other policy tools can be used to encourage multi-family development. These include: upzones, rezones (see, *Upzones and Rezones*, under *Regulatory Tools*), minimum densities, parking reductions, and multi-family tax exemptions.<sup>128</sup>

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<sup>123</sup> *Tool: Mixed Use Development*. Puget Sound Regional Council.

<<http://www.psrc.org/growth/housing/hip/alltools/mixed-use>>

<sup>124</sup> *Mixed Use Zoning: A Citizen's Guide*. Metropolitan Area Planning Council, 2006.

<[http://www.mapc.org/sites/default/files/Mixed\\_Use\\_Citizens\\_Guide.pdf](http://www.mapc.org/sites/default/files/Mixed_Use_Citizens_Guide.pdf)>

<sup>125</sup> *Tool: Manufactured Housing*. Puget Sound Regional Council.

<<http://www.psrc.org/growth/housing/hip/alltools/manufactured>>

<sup>126</sup> *Local Land Use Regulation of Manufactured Housing*. Municipal Research and Service Center, 2016.

<<http://mrsc.org/Home/Explore-Topics/Planning/Specific-Planning-Subjects,-Plan-Elements/Housing/Local-Land-Use-Regulation-of-Manufactured-Housing.aspx>>

<sup>127</sup> *Quick Facts: Trends and Information about the Manufactured Housing Industry*. Manufactured Housing Institute, 2015.

<[http://www.manufacturedhousing.org/lib/showtemp\\_detail.asp?id=927&cat=Industry%20Statistics%20and%20Resources](http://www.manufacturedhousing.org/lib/showtemp_detail.asp?id=927&cat=Industry%20Statistics%20and%20Resources)>

<sup>128</sup> *Tool: Multi-family Development*. Puget Sound Regional Council.

<<http://www.psrc.org/growth/housing/hip/alltools/multifamily/>>

### *Planned Unit Development (PUD)*

Planned unit development or PUD (also called urban planned development) refers to ordinances that provide flexibility for developers to forego certain zoning requirements if they fulfill an established set of planning criteria. According to PSRC, the benefits of PUD include reduced maintenance and infrastructure costs and efficient site design. In addition, ordinances can be written in such a way as to require or incentivize affordable housing or other public benefit in exchange for flexibility for the developers. Policy tools such as parking reductions and density bonuses can help incentivize developers to incorporate low and moderate income units in a development. These incentives can be pre-established or specific to a development through the use of development agreements.<sup>129</sup> According to MRSC, most cities and counties in Washington state have adopted some kind of PUD ordinance. MRSC argues that PUDs can be a good land use tool for jurisdictions whose code does not allow flexibility. However, some urban areas do not necessarily need PUDs if design flexibility and master planning provisions are provided in other areas of the city code.<sup>130</sup>

### *Preservation and Rehabilitation*

The Puget Sound Regional Council (PSRC) sees preservation and rehabilitation of affordable housing as an effective way to provide housing that is affordable to families below 80 percent AMI.<sup>131</sup> These practices refer to the preservation of both subsidized and unsubsidized housing. Programs aim to preserve and rehabilitate affordable housing units for a variety of reasons such as expiring affordability covenants, lack of investment by owners, or risk of redevelopment. A major threat to the long-term availability of affordable housing units is the loss of existing units. Units can fall into disrepair, landlords may opt out of the rental assistance voucher program, or units may be converted from rental to ownership units. PSRC argues that the conversion of rental units to owner-occupied housing can threaten long-term affordability. According to HUD, preserving affordable housing is usually more efficient than building new units.<sup>132</sup>

### *Small Lot Development*

Small lot development allows single family residences to be built on lots that are smaller than generally allowed. Small lots usually range from 1,500 to 5,000 sq. ft. This development is permitted through the application of ordinances that reduce the minimum lot size, setback, or lot coverage requirements. According to PSRC, this tool can encourage increased density and

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<sup>129</sup> *Tool: Planned Unit Development.* Puget Sound Regional Council.

<<http://www.psrc.org/growth/housing/hip/alltools/pud>>

<sup>130</sup> Bengford, Bob. *Planned Unit Developments - Real World Experiences.* Municipal Research and Service Center, Nov. 1, 2012. <<http://mrsc.org/Home/Stay-Informed/MRSC-Insight/November-2012/Planned-Unit-Developments-Real-World-Experiences.aspx>>

<sup>131</sup> *Tool: Preservation and Rehabilitation.* Puget Sound Regional Council.  
<<http://www.psrc.org/growth/housing/hip/alltools/preservation>>

<sup>132</sup> U.S. Department of Housing and Urban Development. *Preserving Affordable Rental Housing: A Snapshot of Growing Need, Current Threats, and Innovative Solutions.* Office of Policy Development and Research, 2013. *Evidence Matters.* <<https://www.huduser.gov/portal/periodicals/em/summer13/highlight1.html>>

varied housing options in single family neighborhoods as well as reduce the per-unit land cost and therefore make housing more affordable.<sup>133</sup>

### *Townhomes*

Townhomes are attached single family units that usually share one or more wall. Individual townhomes can have a small private yard or share common spaces. PSRC states that not only is the allowance of townhomes in single family zones a way to provide more varied and affordable housing options, but that townhomes are actually a well-established and frequently used way to increase the density and diversity of housing.<sup>134</sup>

### *Zero Lot Line Development*

Zero lot line development utilizes flexible or varied setback regulations to allow single family residences to be built on the property line—generally on one or more sides of the lot. The units can be attached or detached (such as townhomes or duplexes). PSRC states that this tool creates compact development that can increase density and maximize use of lot space as well as increase the diversity of housing stock. In addition, zero lot line standards are best used in zones that permit denser single family development (e.g., townhomes or small lot).<sup>135</sup>

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<sup>133</sup> *Tool: Small lot development.* Puget Sound Regional Council.

<<http://www.psrc.org/growth/housing/hip/alltools/small-lot>>

<sup>134</sup> *Tool: Townhomes.* Puget Sound Regional Council.

<<http://www.psrc.org/growth/housing/hip/alltools/townhome>>

<sup>135</sup> *Tool: Zero Lot Line Development.* Puget Sound Regional Council.

<<http://www.psrc.org/growth/housing/hip/alltools/zero-lot-line>>

## *Section 4: Overview of Findings, Analysis and Conclusions*

### *Section 4.1: King County*

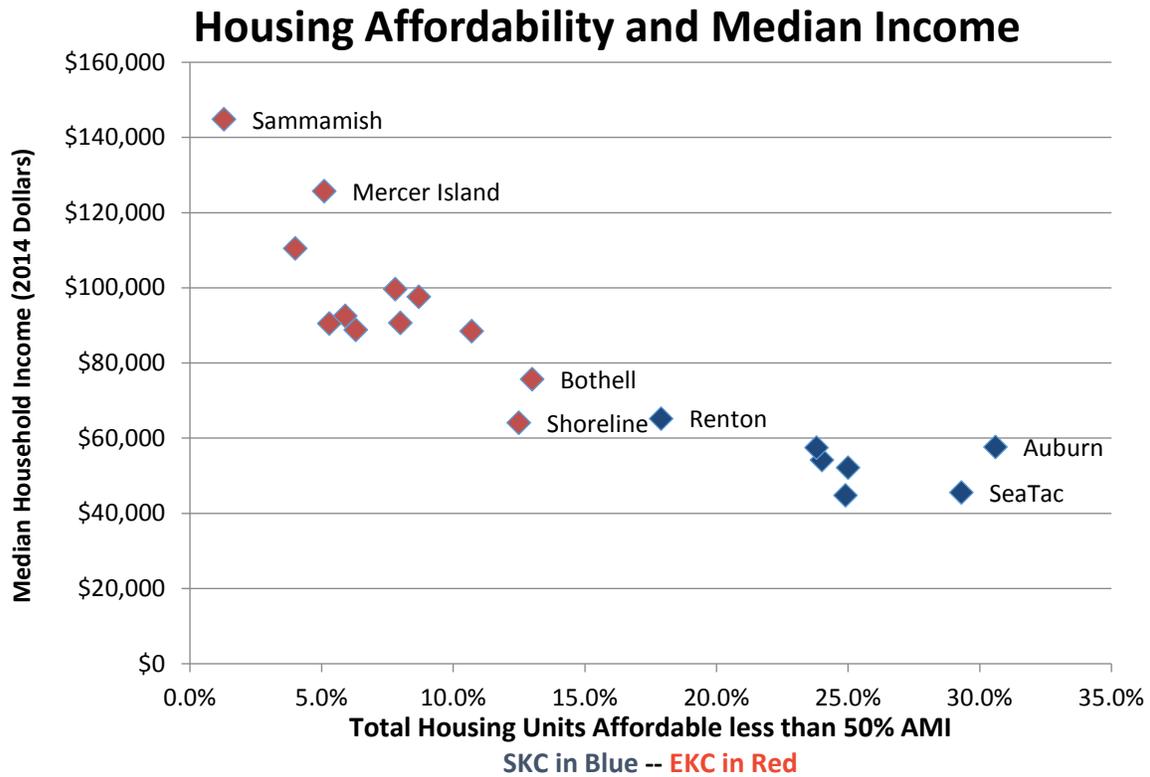
Many King County cities are unable to maintain an adequate proportion of their housing stock as affordable for households earning below half of the area median income. All cities struggle to provide housing stock that is affordable for very low income residents who earn less than 30 percent AMI. Housing affordable to households earning below 30 percent AMI is challenging for the private market to provide because rental revenue is too low to cover the costs of property development and maintenance.<sup>136</sup> Therefore, non-market interventions are required to achieve housing units at this level of affordability. In order to create more affordable housing, our findings indicate that additional resources, including local funding, are required.

Cheaper rents allow South King County cities to come closer—relative to East King County cities—to achieving affordability goals—relative to East King County cities—set by the Countywide Planning Policies for low and moderate income residents. South King County cities feature more affordable housing but also lower median incomes than East King County cities. See *Chart 1* below for the relationship between cities' median household incomes and the proportion of units affordable for low income households. Cheaper rents in the South region are likely a product of economic conditions rather than affordable housing policy, and current income conditions may be temporary. Future economic growth and changing market prices in the region could eventually increase rental costs in South King County and, in turn, displace current residents relying on market-based affordability. Another factor related to more affordable housing in South King County is its higher proportion of rental housing compared to East King County. This is illustrated by *Chart 2* below. *Chart 3* depicts the relationship between the proportion of rentals in a city and the total amount of housing affordable for low income residents earning less than 50 percent AMI.

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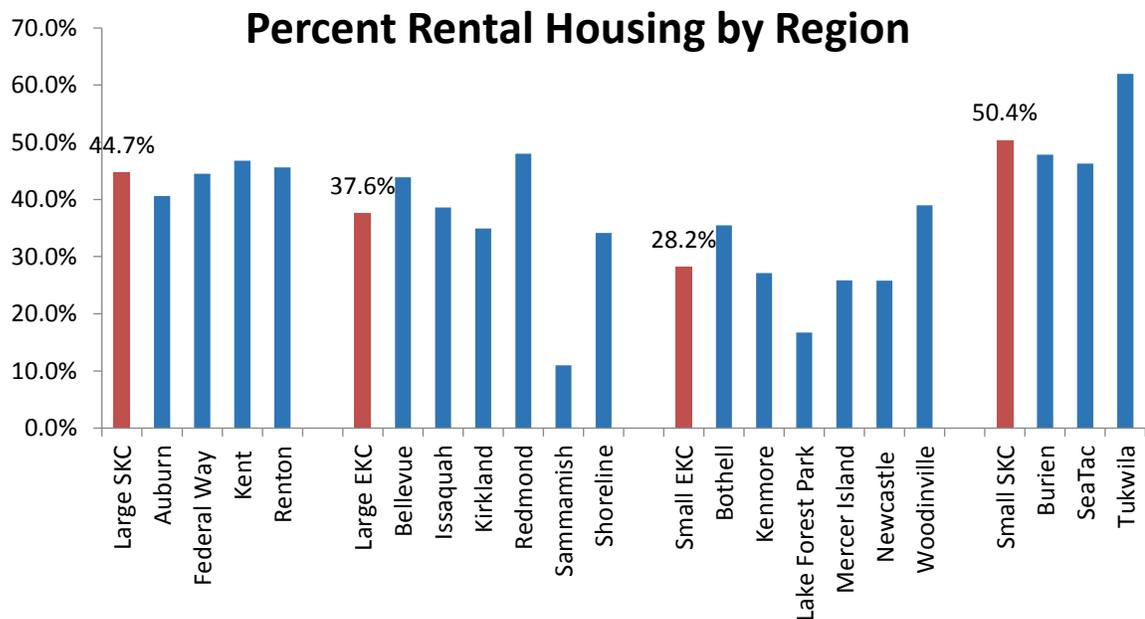
<sup>136</sup> Leopold, Josh, et al. "The Housing Affordability Gap for Extremely Low income Renters in 2013." Urban Institute, June 2015.

Chart 1: King County Cities' Housing Affordability in Relation to Household Median Income



Data: 2008-2012 CHAS Data. Published in 2016 King County Comprehensive Plan Update Technical Appendix B, March 2016, United States Census. 2014 Quick Fact Charts

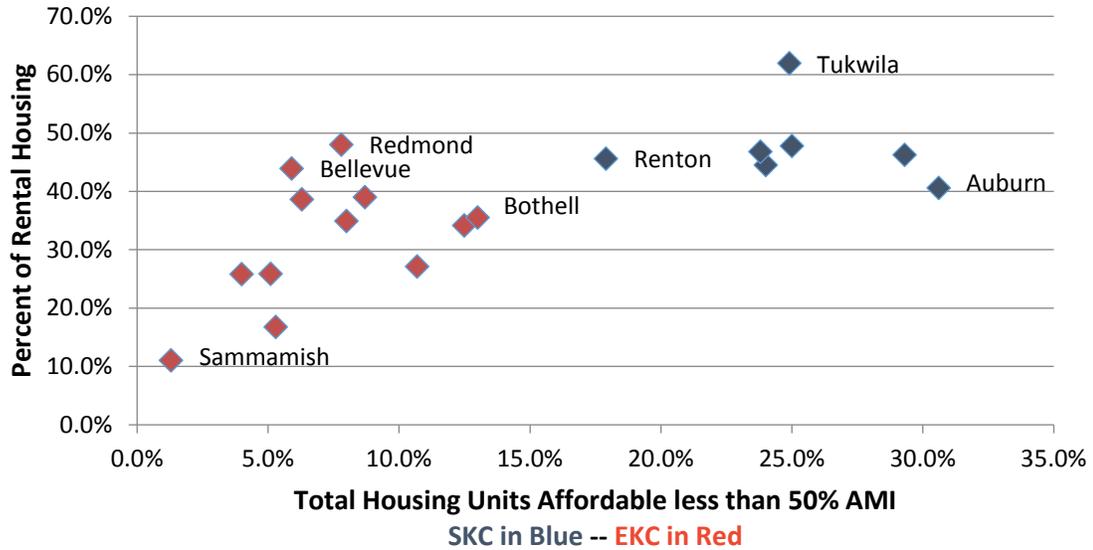
Chart 2: King County: Percent of Rental Housing by City and Region



Data: 2008-2012 CHAS Data. Published in 2016 King County Comprehensive Plan Update Technical Appendix B, March 2016

Chart 3: King County Cities' Housing Affordability in Relation to Proportion of Rental Units

### Housing Affordability and Rental Proportion

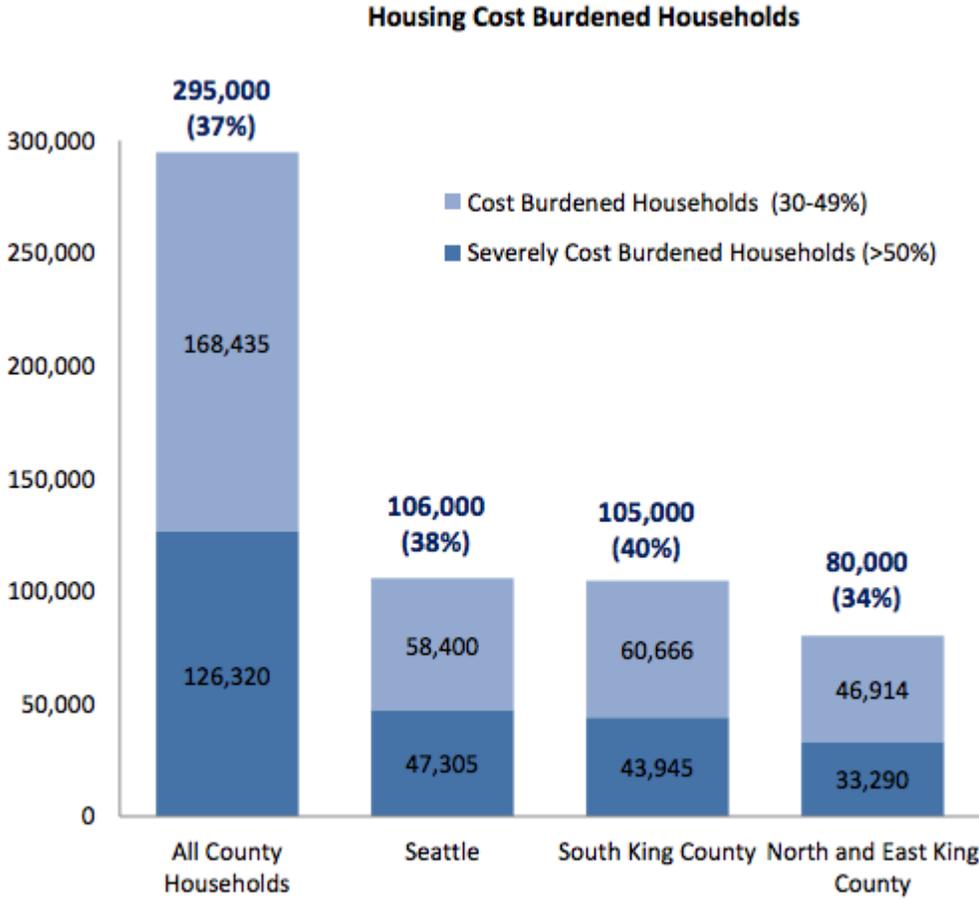


Data: 2008-2012 CHAS Data. Published in 2016 King County Comprehensive Plan Update Technical Appendix B, March 2016

## Section 4.2: South King County

South King County Cities are characterized by lower household incomes and higher rates of poverty than the County average<sup>137</sup>. See *Appendix B: Map Showing Percentage of King County Residents in Poverty Per Census Tract*. Cheaper rentals attract households from wealthier parts of the County who have been effectively priced out of those locations, contributing to the suburbanization of poverty throughout King County.<sup>138</sup> Nevertheless, while housing costs are cheaper, South King County households struggle to afford housing. South King County has the largest proportion of cost-burdened households in the County, as illustrated below by *Chart 4*.

Chart 4: King County Cost-burdened Households by Sub-Region



2007-2011 ACS

Source: King County Comprehensive Plan. 2016. Technical Appendix B: Housing, P. B-31

<sup>137</sup> King County. *King County Comprehensive Plan: Appendix B: Housing*. March 2016.

<sup>138</sup> Kneebone, Elizabeth, and Natalie Holmes. *The growing distance between people and jobs in metropolitan America*. Washington, DC: Brookings Institution, Metropolitan Policy Program.

### *Large South King County Cities*

*(Auburn, Federal Way, Kent, Renton)*

A common theme in the comprehensive plan commitments among large South King County cities is the preservation of existing affordable housing. This is evidenced in commitments to rehabilitate affordable housing structures, prevent displacement as cities develop, and ensure the price of housing that is currently affordable remains affordable in the future.

Most large cities in the region require that affordable units created through zoning policy or incentive programs remain affordable for significant periods of time, such as 20 or even 50 years or more. Large South King County Cities also offer multi-family tax exemptions and, other than Kent, the duration of these exemptions are extended in exchange for inclusion of affordable units. The large South King County cities also offer voluntary density bonuses at a relatively high rate, generally allow for diverse housing types and mixed-use zoning, but rarely implement mandatory inclusionary zoning policies or provide direct funding sources for affordable housing. Within this region, only Federal Way requires affordable housing inclusion within a specific zone. Cities in the region do not have many specific commitments or implemented policies regarding housing for older adults or people with disabilities. This could become more apparent and problematic as the population ages, especially considering that almost half of older adults live alone and older adults usually have considerably less income than the average county household.<sup>139</sup> Every city in this region participates in partnerships or collaborations to address homelessness or affordable housing in the region.

Cities in this region may want to consider implementing additional policies that make it easier and more attractive for private developers to build affordable housing—specifically housing that is affordable to very low income residents and older adults—through additional or deeper incentives and exemptions.

### *Small South King County Cities*

*(Burien, SeaTac, Tukwila)*

Common themes in the comprehensive plan commitments of small South King County cities include preserving the affordability of existing housing stock, maintaining quality and safe affordable housing, encouraging diverse housing types, and equitably distributing affordable housing throughout the city or region.

All three cities in this region participate in partnerships or collaborations to address homelessness or affordable housing in the region. The small cities in South King County have all implemented a multi-family tax exemption with an affordability requirement. With the

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<sup>139</sup> King County. *King County Comprehensive Plan: Appendix B: Housing*. March 2016. P. B-15, B-20.

exception of Burien, all of these cities offer other forms of incentives for affordable housing development, and all three cities offer minor home repair programs.

Currently, SeaTac is the only city in this region that has implemented an inclusionary zoning policy - though this is only in one zone; the other two cities could consider adopting similar ordinances. If South King County cities want to take further steps with affordable housing, they could also consider developing an inter-jurisdictional partnership similar to the East King County city partnership, A Regional Coalition for Housing (ARCH), and model the practice of contributing to a regional housing trust fund.

### *Section 4.3: East & North King County*

#### *Shoreline and Lake Forest Park*

We combine Shoreline and Lake Forest Park with the Eastside cities due to their location and similarities to East King County Cities for the purpose of our analysis. A significant distinction, however, between these cities and the Eastside cities is that Shoreline and Lake Forest Park are not members of ARCH. Therefore, when discussing Fund Sources, it is important to note that applicable generalizations about the region do not include Shoreline or Lake Forest Park.

#### *ARCH*

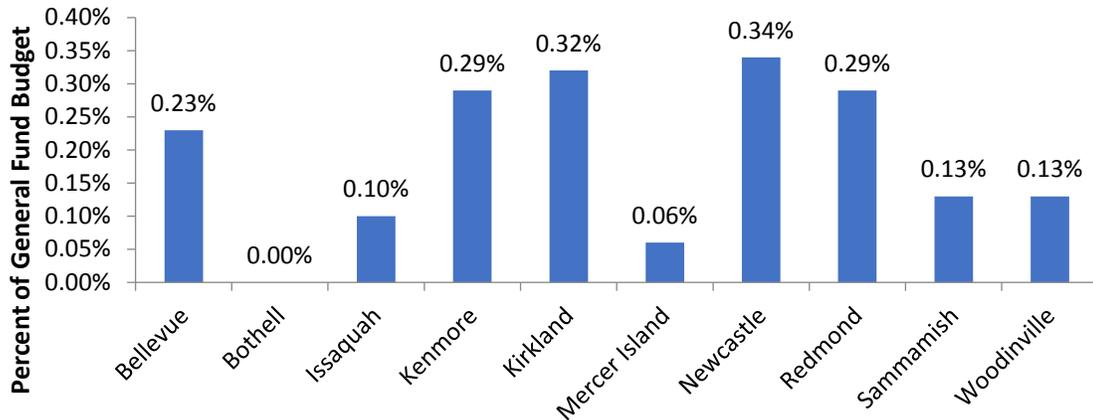
The Eastside cities have created a lasting partnership and a regional approach through ARCH. All East King County cities (other than Shoreline and Lake Forest Park) contribute to ARCH membership dues annually. Between 1993 and 2011, Eastside cities contributed over \$34 million to the Eastside Housing Trust Fund (EHTF) (including in-kind donations such as land and fee waivers), resulting in 2,575 new affordable homes on the Eastside for families, older adults, and people with special needs.<sup>140</sup> Although the Eastside cities contribute to the EHTF, there are large discrepancies between each city's contributions. See *Chart 5* below for a breakdown of each city's general fund EHTF contribution as a percentage of its general fund budget.

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<sup>140</sup> A Regional Coalition for Housing (ARCH). "About ARCH: The ARCH Housing Trust Fund". <<http://www.archhousing.org/about-arch/index.html>>.

Chart 5: ARCH contributions 2015-2016

## General Fund Housing ARCH Contribution as Proportion of General Fund 2015-2016



Data Source: Housing Development Consortium: *Fund More Affordable Homes in East King County*.  
<<http://www.housingconsortium.org/wp-content/uploads/2016/04/ARCH-1-pager.2016.pdf>>

### ***Large East & North King County Cities***

*(Bellevue, Issaquah, Kirkland, Redmond, Sammamish, Shoreline)*

Common themes in the comprehensive plan commitments among large East & North King County cities include promoting equitable distribution of affordable units throughout the city and placement of affordable housing near high-opportunity areas, maintaining or expanding inclusionary zoning, and partnering regionally to address homelessness, meet affordable housing goals, and provide adequate housing for special needs populations.

Most of the large East & North King County cities implement inclusionary zoning policies for at least some new development, directly fund or purchase older adults housing, offer impact fee exemptions, and allow for a variety of housing styles including short subdivisions and ADUs. In terms of incentives, all cities in the region offer density bonuses; however, only half have implemented multi-family tax exemptions that extend the duration of the exemption in exchange for including affordable units. Finally, most large East & North King County cities require that affordable units created through zoning policy or incentive programs remain affordable for several decades.

If large East & North King County cities want to take the next step with their affordable housing policies they could consider expanding their inclusionary zoning policies to include more neighborhoods and zones, streamlining their permitting processes, and increasing the use of planned unit developments or flexible regulations. The large discrepancies in EHTF contributions as a proportion of cities' general fund budget displayed in *Chart 5* above, represents an opportunity for certain cities to improve affordable housing on the Eastside by

contributing more. Bellevue, Issaquah, and Sammamish could consider increasing their EHTF contribution in the upcoming budget cycle to represent at least .29% of their general fund. This increase would place all large Eastside cities on a more equitable contribution level, following the lead of peer cities Kirkland and Redmond. While not a member of ARCH, Shoreline could also consider making regular general fund contributions to affordable housing development.

### *Small East & North King County Cities*

*(Bothell, Kenmore, Lake Forest Park, Mercer Island, Newcastle, Woodinville)*

Some cities in this region are quite small and do not have the same resources or development potential as the large cities in East & North King County. The small East & North King County cities generally have slightly higher rates of poverty among their residents than the large East & North King County cities<sup>141</sup> and therefore face unique challenges when addressing affordable housing. Common themes in the comprehensive plan commitments among small East & North King County cities include developing mixed-use residential projects in downtown core areas, offering incentives or design flexibility for affordable housing, partnering regionally to meet affordable housing goals, and providing adequate housing to individuals and families experiencing homelessness.

The small East King County cities generally allow for dense mixed-use or transit-oriented development and a variety of housing options, including ADUs, manufactured homes, and mobile homes. Many small East King County cities have implemented multiple incentives and exemptions including multi-family tax exemptions with affordability requirements, density bonuses, and impact fee exemptions. Finally, most of these small cities require that affordable units created through zoning policy or incentive programs remain affordable for specific periods of time—spanning from 8 to 30 years, depending on the policy.

If small East King County cities want to take further action to provide affordable housing they could consider increasing their contributions to the Eastside Housing Trust Fund (EHTF), providing for the rehabilitation of existing low income housing, or implementing inclusionary zoning requirements where applicable. Bothell, Mercer Island, and Woodinville could consider increasing their EHTF contribution in the upcoming budget cycle so it represents at least .29% of their general fund. This increase would place all small Eastside cities on a more equitable contribution level, following the lead of peer cities Kenmore and Newcastle.

The following sections, 5 through 8, provide detailed city-level findings in response to our research questions.

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<sup>141</sup> King County. *King County Comprehensive Plan: Appendix B: Housing*. March 2016.

## Section 5: Large South King County Cities

### Section 5.1: Auburn

#### Overview and Analysis

The City of Auburn has made multiple commitments to diversify its housing stock and preserve and maintain existing affordable housing. However, besides a housing repair program, Auburn has not implemented any policies for the preservation and maintenance of affordable housing. If Auburn wants to address the high percent of cost-burdened renters and take the next step with its affordable housing policies, it could consider implementing regulations that require affordable housing to remain affordable for the longest term possible. Auburn has implemented multiple policies that support special needs populations but has not explicitly committed to some of these policies in its most recent Comprehensive Plan. Auburn could consider making additional commitments to housing for special populations in order to take the next step towards improving its affordable housing policies and to confirm their intent to maintain the existing policies.

#### Housing Gap Analysis

Table 5.1 below illustrates Auburn's affordable housing stock for various income levels. In accordance with countywide planning policies, King County and Auburn track the proportion of the city's residential properties that are affordable at various incomes. The percentage point gap is determined by subtracting the percent of housing available at each income level from the percent of affordable housing needed countywide at each income level.

**Table 5.1**

Auburn Housing Stock by Income Group Affordability

Income Level	Percent of Units Affordable	County Need	Percentage Point Gap to County Need
Less than 30% AMI	3.5%	12%	<b>(8.5) pts.</b>
30%-50% AMI	27.1%	12%	<b>15.1 pts.</b>
50%-80% AMI	28.7%	16%	<b>12.7 pts.</b>

Rental housing in Auburn represents **40.6%** of its housing stock

Data: 2008-2012 CHAS Data. Published in 2016 King County Comprehensive Plan Update Technical Appendix B, March 2016

As illustrated by this table, the existing amount of housing stock that is affordable for residents that earn less than 50 percent AMI is not proportional to the countywide need. The

City does not achieve its proportional share of the countywide need for 12 percent of its housing stock to be affordable for residents who earn less than 30 percent AMI. Auburn needs to do more to address the lack of affordable housing for households earning less than 30 percent AMI. Auburn does exceed its proportional share of countywide need for housing stock affordable to 30-50 percent AMI. However, this does not necessarily mean that all people in this income bracket have access to affordable housing. This data does not demonstrate whether affordable units are occupied by households at these income levels, nor that these housing units will remain affordable to this income level over time. Cost-burden statistics help further explain disparities between households' incomes and housing options, beyond what the gap analysis alone can provide. 40 percent of Auburn households are cost-burdened and 18 percent are severely cost burdened. 54 percent of rental households are cost-burdened and 44 percent of homeowners with mortgages are cost-burdened.<sup>142</sup> Auburn's 2015 Comprehensive Plan commits to assisting low income households while working "individually and collectively" to address the need for housing for very low income households earning less than 30 percent AMI (H-26B, pg. 7).

## Evolution of Comprehensive Plan

Prior to Auburn's most recent update to its Comprehensive Plan in 2015,<sup>143</sup> the City amended its Plan, including the Housing and Land Use chapters, in 2011.<sup>144</sup> Both documents outline a strategy for housing in Auburn, emphasizing the importance of creating and preserving a diverse housing stock to meet the unique needs of its diverse community (pg. 4-7, 2011; pg. 1, 2015). The City's 2011 Plan prioritized aligning the number of low and moderate income households "with the rest of King County," while "increasing the growth rate of households with more affluent incomes" in order to "achieve a more even distribution and diversity of socio-economic groups" (pg. 4-7, 2011). However, the City's 2015 update does not include this goal.

The 2015 Comprehensive Plan notes that Auburn has a "larger household size and average family size" than King or Pierce Counties, but it also has a significant portion of single-person or two person households without children and a higher proportion of single parent households (pg. 2, 2015). Therefore, the most recent Comprehensive Plan approaches diversification of housing stock as a means to meet all residents' housing needs, rather than a mechanism to achieve an equal distribution of all income groups in the city. Both versions of Auburn's Comprehensive Plan encourage housing development in close proximity to job centers, transportation hubs, and social services. The 2011 Plan includes more goals related to infill

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<sup>142</sup> Data Source: U.S. Census Bureau, American Community Survey, 2009 - 2013. King County Public Health. <<http://www.kingcounty.gov/healthservices/health/data/~media/health/publichealth/documents/indicators/Demographics/HighHousingCostBurden.ashx>>

<sup>143</sup> City of Auburn. *Comprehensive Plan 2015*. <<http://www.cityoffederalway.com/content/comprehensive-plan>>. This citation applies to all subsequent references and associated policy numbers within Auburn's 2015 Comprehensive Plan.

<sup>144</sup> City of Auburn. *Comprehensive Plan 2011*. This citation applies to all subsequent references and associated policy numbers within Auburn's 2011 Comprehensive Plan.

development and rehabilitation of housing stock, while the 2015 Plan encourages more specific housing types, such as townhomes and ADUs.

## Commitments and Implementation

### Fund Source

#### *Commitments*

In its current Comprehensive Plan, Auburn commits to “exploring the opportunity” to dedicate revenue from the sale of publicly owned properties to affordable housing (H-27).

#### *Implementation*

No part of Auburn’s Municipal Code or budget dedicates revenue from the sale of public property to fund affordable housing as mentioned in its Comprehensive Plan. Auburn does not dedicate consistent funding specifically for affordable housing. The City operates a Housing and Community Economic Development Fund, which supports a variety of projects including the city’s building, demolition, and repair programs (3.04.470).<sup>145</sup> In 2016, Auburn appropriated \$249,500 from CDBG funds for home repair.<sup>146</sup> In 2015, over 40 older adults and/or disabled homeowners received housing repair services through this program.<sup>147</sup>

### Zoning and Land Use

#### *Commitments*

In its current Comprehensive Plan, Auburn commits to:

- Locate housing near various transportation modes (H-4).
- Provide for housing choices in Downtown and other designated mixed-use centers (H-5).
- Encourage residential development in Downtown, particularly housing that is integrated with commercial development (H-13).
- Encourage infill development for underutilized parcels (H-15).

#### *Implementation*

Auburn’s Municipal Code provides detailed guidelines and requirements for planned unit development (PUD) districts and offers “enhanced flexibility” and “alternative development standards” in exchange for higher quality development and increased public benefit to the community, including affordable housing (18.76.010). The City’s Code also includes Flexible Development Alternatives, with different considerations for distinct zones. See *Incentives and Exemptions* for details on Auburn’s Flexible Development Alternatives. For mixed-use

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<sup>145</sup> City of Auburn. *Auburn Municipal Code*. Current through Jan. 2016. <<http://www.codepublishing.com/WA/Auburn/>>. This citation applies to all subsequent references to Auburn’s Municipal Code.

<sup>146</sup> City of Auburn. *City of Auburn Consolidated Plan for Housing and Community Development*. 2016 Annual Action Plan. <<http://www.auburnwa.gov/Assets/Administration/AuburnWA/Docs/2016+Annual+Action+Plan.pdf>>

<sup>147</sup> Ibid.

developments, the Flexible Development Alternative criteria include proximity to a “multimodal transportation corridor” (18.49.030). The City also encourages infill development to increase density in a manner consistent with the goals within its Comprehensive Plan (18.25.010).

## Special Populations and Inclusive Housing

### *Commitments*

In its current Comprehensive Plan, Auburn commits to:

- Ensure its housing practices comply with federal and state fair housing laws and maintain non-discriminatory access to housing opportunities (H-30).
- Encourage and support programs that prevent displacement of veterans, disabled, older adults, single parent households, low income persons, and people experiencing homelessness (H-33, H-34).
- Assist older adults to age in-place through universal design standards (H-36, H-38, H-37).
- Fund supportive services that provide guidance and education for low income individuals and non-English speakers (H-40, H-42).

### *Implementation*

Auburn’s City Code allows homeless encampments to obtain a temporary use permit and reside within city limits for up to 90 days (18.46A.070). Projects that involve reconstruction, remodeling, or construction of housing for older adults, such as nursing homes, retirement centers, assisted living facilities or other types of housing for residents age 55 and older are exempt from paying school impact fees to the City (19.02.080). Within Auburn’s Flexible Development Alternatives, detailed under *Incentives and Exemptions*, points are granted for the inclusion of older adults and special needs housing (18.49.020).

## Incentives and Exemptions

### *Commitments*

In its current Comprehensive Plan, Auburn commits to:

- Consider the flexibility of its design standards and regulations and explore how relaxed regulation can spur affordable housing development (H-29).
- Explore density bonuses, multi-family tax exemptions, parking reductions, expediting permit processing, fee-waivers, and other non-zoning incentives to encourage sub-market-rate development (H-31).

### *Implementation*

Within the City’s downtown core, Auburn offers a multi-family tax exemption for developers that agree to provide public benefits within the building such as affordable units for low or moderate income household (3.94.020). The baseline property tax exemption for multi-family developments lasts eight years, but the City extends the tax exemption an additional four years for developments that devote 20 percent of units as affordable. To encourage production of diverse housing types and designs, the City offers Flexible Development Alternatives, which are allocated to projects that meet a particular point threshold. Points are awarded for inclusion of a variety of public benefits within nine possible categories. Within the

“Housing category,” points are awarded for inclusion of older adult housing and/or special needs housing, the rehabilitation of existing units, and the variety of housing types created. Eligible developments are awarded density bonuses (18.49).

## Partnerships and Collaboration

### *Commitments*

Auburn’s Comprehensive Plan aspires to create partnerships with other government agencies and nonprofit organizations. Specifically, the City highlights the need for creation of partnerships with county and neighboring jurisdictions to address affordable housing needs for low income residents, veterans, and individuals with special needs (H-26). The City plans to support nonprofit agencies to acquire depreciated apartment units in order to maintain their long-term affordability for residents (H-28).

### *Implementation*

Auburn participates in the King County Consortium and cooperates with other cities to administer federal housing and community development funds (CDBG and HOME) regionally, to help create decent, affordable housing and a suitable living environment and to end homelessness in the region. As of 2016, a director of administration from Auburn participates in the Joint Recommendations Committee of the Consortium. Auburn is also a member of the South King Housing and Homelessness Partnership (SKHHP) which addresses housing and homelessness issues in South King County and is committed to supporting the preservation of affordable housing. SKHHP convenes a Homelessness Action Committee as well as a Joint Planners & Developers Workgroup in South King County.<sup>148</sup>

## Housing Stock, Preservation, and Quality

### *Commitments*

In its current Comprehensive Plan, Auburn commits to:

- Ensure that housing created or preserved using local public resources or by regulation benefits low income households and retains its affordability over time (H-32).
- Renovate City-owned buildings into affordable housing when applicable (H-27).
- Encourage the construction of ADUs to promote density and affordability (LU-14).
- Promote affordable housing that meets changing demographic needs (H-25).
- Implement a robust maintenance and repair program (H-28).
- Recognize the importance of public improvements, facilities and programs in providing a healthy environment and encourage rehabilitation of deteriorating structures and facilities (H-1 & LU-3).
- Allow appropriately designed manufactured housing within single family neighborhoods, consistent with state law (H-16).
- Allow manufactured housing parks, transitional housing, and multi-family housing in appropriately zoned but limited areas (H-17).

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<sup>148</sup> Housing Development Consortium. “South King Housing and Homelessness Partnership”.  
<<http://www.housingconsortium.org/skhhp/>>

### Implementation

In order to diversify housing stock, Auburn permits accessory dwelling units, manufactured homes, and mobile homes (18.31.120, 18.09). As previously mentioned in *Fund Source*, Auburn provides a housing assistance repair program that offers low income city residents grants for emergency home repairs and upgrades. Finally, Auburn’s zoning policies allow for cluster and short subdivisions in order to encourage a diversity of housing types (17.26).

## Section 5.2: Federal Way

### Overview and Analysis

The City of Federal Way makes many commitments to affordable and inclusive housing relative to other cities in the South King County region. Federal Way has implemented many of its commitments to affordable housing including taking steps to remove zoning-based barriers to development as well as providing incentives and exemptions for affordable housing and requiring affordable units in certain areas. Even with these substantial efforts, Federal Way still has a large percent of cost-burdened renters, similar to other South King County cities. If Federal Way wants to address this issue and take further steps with its affordable housing policies, it could consider a housing trust fund or direct funding source for affordable housing.

### Housing Gap Analysis

Table 5.2 below illustrates Federal Way’s affordable housing stock at various income levels. In accordance with countywide planning policies, King County and Federal Way track the proportion of the city’s residential properties that are affordable to various low income levels. The percentage point gap is determined by subtracting the percent of housing available at each income level from the percent of affordable housing needed countywide at each income level.

**Table 5.2**

Federal Way Housing Stock by Income Group Affordability

Income Level	Percent of Units Affordable	County Need	Percentage Point Gap to County Need
Less than 30% AMI	2.9%	12%	<b>(9.1) pts.</b>
30%-50% AMI	21%	12%	<b>9 pts.</b>
50%-80% AMI	37.5%	16%	<b>21.5 pts.</b>

Rental housing in Federal Way represents **44.5%** of its housing stock

Data: 2008-2012 CHAS Data. Published in 2016 King County Comprehensive Plan Update  
Technical Appendix B, March 2016

As illustrated by this table, the existing amount of housing stock that is affordable to households earning less than 30 percent is not proportional to the countywide need. Federal Way does not achieve its proportional share of the countywide need for 12% of its housing stock to be affordable for residents who earn less than 30 percent AMI. Federal Way does achieve its share of the countywide need for homes affordable to households earning 30-80 percent AMI. However, this does not necessarily mean that all people in this income bracket have access to affordable housing. This data does not demonstrate whether affordable units are occupied by households at these income levels, nor that these housing units will remain affordable to this income level over time. Cost-burden statistics help further explain disparities between households' incomes and housing options, beyond what the gap analysis alone can provide. In Federal Way, 42 percent of households are cost-burdened and 20.6 percent are severely cost-burdened. More than half of Federal Way renters, 55.4 percent, are cost burdened while just over 42 percent of Federal Way homeowners with mortgages are cost burdened. <sup>149</sup>

## Evolution of Comprehensive Plan

The City of Federal Way updated its 2005 Comprehensive Plan<sup>150</sup> with several amendments and deleted the “Rental Housing” and “Affordability of Rental Housing” sections. The 2015 Plan<sup>151</sup> adds three goals: Proactively plan for and respond to trends in housing demand (HG-4); encourage the development of mixed-income developments and communities (HG-6); and work with other King County jurisdictions to ensure that affordable housing is equitably distributed across jurisdictions and not concentrated in less affluent cities and communities (HG-10). Federal Way also emphasizes the importance of public and private partnership in the current version (HP-18, HP-33). Another amendment in the updated versions concerns the provision of incentives. The City highlights various options that provide financial support, such as rehabilitation and tax law amendments to encourage healthy affordable housing development.

Apart from goal and policy additions, the 2015 version also deletes a policy about administrative review processes and a policy permitting innovative housing designs and techniques (HP-9, HP-20).

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<sup>149</sup> Public Health - Seattle & King County. 2014. Assessment, Policy Development, and Evaluation. *High Housing Cost-burden*. Data Source: 2009-2013 American Community Survey, U.S. Census. <<http://www.kingcounty.gov/healthservices/health/data/~media/health/publichealth/documents/indicators/Demographics/HighHousingCostBurden.ashx>>

<sup>150</sup> City of Federal Way, *Comprehensive Plan, 2005*.

This citation applies to all subsequent references and associated policy numbers within Federal Way's 2005 Comprehensive Plan.

<sup>151</sup> City of Federal Way. *Comprehensive Plan, Revised 2015*. <<http://www.cityoffederalway.com/content/comprehensive-plan>>. This citation applies to all subsequent references and associated policy numbers within Federal Way's 2015 Comprehensive Plan.

## Commitments and Implementation

### Fund Source

#### *Commitments*

In its Comprehensive Plan, Federal Way commits to exploring federal, state and local funding sources to support financing of affordable housing, as well as lobbying for increased resources for the State Housing Trust Fund (HP30). Federal Way also intends to explore creating a rehabilitation or land acquisition loan fund to finance affordable housing development (HP32).

#### *Implementation*

In recent years, the City has provided significant funding for the repair and rehabilitation of homes for low income residents, through programs such as the Housing Repair Loan Program. The program received \$175,000 in the last fiscal cycle from CDBG funds. The City also supported a partnership project with Habitat for Humanity with \$140,000 from CDBG funds.

### Land Use and Zoning

#### *Commitments*

In its most recent Comprehensive Plan, Federal Way commits to:

- Evaluate zoning, subdivision, and development regulations to assess if these measures continue to “further housing policies, facilitate infill development, and don’t create unintended barriers” to affordable housing development (HP14).
- Reduce minimum lot sizes when appropriate to enable development of smaller, detached single-family houses on smaller lots (HP15).
- Continue permitting commercial/residential mixed-use development in certain commercially-zoned areas in the city, and to create incentive programs to encourage adequate amounts of housing are included in these areas (HP17).
- Maintain “sufficient land supply and adequate zoning” in the city to support a variety of housing types as described in the City’s affordable housing goals (HP22).
- Distribute affordable housing stock throughout the City, particularly in areas near job opportunities, access to transportation and human services and adequate infrastructure (HP12, HP48).
- Require a portion of development sites of “significant size” be affordable to low income residents, and continue granting density bonuses or other benefits (HP23).

#### *Implementation*

Federal Way’s Municipal Code requires that higher-density developments, such as multi-family housing, older adult housing, townhouse developments, or mixed-use developments with 25 units or more include affordable units. The inclusionary policy states that at least two units, or five percent of the development, whichever is greater, must be affordable to low income households. In exchange for providing these units, the City grants the development

additional market-rate ‘bonus’ units (19.110.010).<sup>152</sup> Federal Way’s Municipal Code includes guidelines for mixed-use residential buildings in commercial zoning districts and high-density residential subdivisions (19.115.080, 19.115.120). Finally, Federal Way may enter into development agreements with real property developers, and the agreements can include provisions for affordable housing (19.85.030).

## Special Populations and Inclusive Housing

### *Commitments*

In its Comprehensive Plan, Federal Way commits to:

- Promote fair housing access to all residents without discrimination (HP21).
- Prevent discrimination against residents seeking special needs housing and to remove or limit regulatory barriers to accessing special needs, emergency, and transitional housing (HP42, HP39).
- Assist special needs housing developers and other local service organizations to obtain funding and other resources (HP41).
- Assist homeless individuals by creating and regulating emergency shelters and transitional housing (HP43, HP44).

### *Implementation*

In 2014, Federal Way allocated \$30,000 from its Community Development Block Grant funds to Parkview Services, a nonprofit organization that provides housing and other services for individuals with developmental disabilities. The City’s Municipal Code also allows for social service transitional housing, including homeless shelters (19.05). Additionally, City Code Chapter 19.205.070 specifies explicit quality and design standards for older adult housing.

## Incentives and Exemptions

### *Commitments*

In its Comprehensive Plan, Federal Way commits to:

- Consider removing or deferring development expenses such as offsite mitigation or development and impact fees (HP31).
- Continue to provide streamlined permitting processes for developments that meet City standards (HP9).
- Continue assisting developers throughout the permitting and application process, by working with developers on housing proposals “at the earliest possible opportunity” in pre-application meetings so that projects will be reviewed quickly (HP11).
- Offer incentives for multi-family housing, such as density bonuses, and create new incentives for inclusion of affordable housing (HP19).
- Support equal affordability levels and duration of affordability for all programs, and allow developers to use multiple incentives or programs for a single project (HP25).

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<sup>152</sup> City of Federal Way. *Federal Way Revised Code*. Current through April 2016.

<<http://www.codepublishing.com/WA/Auburn/>>. This citation applies to all subsequent references to Federal Way’s Municipal Code.

- Amend development regulations to encourage a variety of housing forms that are compatible with surrounding neighborhoods, and utilize methods such as inclusionary zoning, density bonuses, transfer of development rights, and low to moderate density housing types (HP2).

#### *Implementation*

Federal Way offers density bonuses as described in the *Zoning* section above. The City also offers a multi-family tax exemption for up to eight years to developers in certain residential areas. The property may qualify for a 12-year tax exemption if the developer commits to renting or selling at least 20 percent of the multi-family housing units as affordable housing units to low and moderate income households (3.30.040). In addition to the density bonuses granted to the high-density developments listed above, the City also offers density bonuses to compact single-family and cottage house developments (19.250.150).

### Partnerships and Collaboration

#### *Commitments*

Federal Way’s Comprehensive Plan includes several goals related to developing strong partnerships with other government entities, private or nonprofit organizations. The City intends to create “effective links with King County and other area cities to assess need” and coordinate housing opportunities for special needs residents, as well as establish housing programs to address regional needs (HP46). The City commits to supporting nonprofit housing developers through each stage of the planning and permitting process (HP33). The City also plans to pursue opportunities for public-private partnerships to encourage mixed-use, walkable neighborhoods located near transit centers (HP18).

#### *Implementation*

Federal Way partnered with Habitat for Humanity to purchase and rehabilitate ten homes for eventual sale to low income families. The City of Federal Way participates in the King County Consortium and receives HOME funds from the County through this partnership.<sup>153</sup> As of 2016, a community services manager from Federal Way participates on the Joint Recommendations Committee of the Consortium.

### Housing Stock, Preservation, and Quality

#### *Commitments*

The most extensive area of commitments in Federal Way’s Comprehensive Plan are the policy goals related to the diversity, quality, health and safety, and preservation of the city’s housing stock. To achieve a diversity of housing stock, Federal Way commits that it will:

- Permit development of moderate-density developments, such as cottage housing, in single-family residential zones (HP1).

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<sup>153</sup> King County Department of Community and Human Services: Housing and Community Development. “Consortium”. 2016. <<http://www.kingcounty.gov/depts/community-human-services/housing/consortium.aspx>>

- Consider reducing minimum lot sizes as applicable to encourage creation of smaller, detached single-family houses (HP15).
- Regularly evaluate development regulations to create opportunities for new housing types (HP20).
- Track residential development to assess the city’s capacity for residential growth for all income levels and needs (HP37).
- Support first time home buyer programs, housing cooperatives, lease-purchase ownership, and other housing models (HP30).

To maintain the quality and safety of its housing stock, the City commits to investigating whether low and very low income housing resources are lost as a result of redevelopment or deteriorating housing conditions, and work to preserve existing housing stock as well as provide relocation assistance in the event that redevelopment leads to displacement (HP36). The City also pledges to assess housing conditions and provide funding to housing rehabilitation programs to prevent neighborhood blight (HP5). The City plans to preserve affordability in Federal Way by allowing for alternative housing types, such as manufactured home parks or cottage housing, as well as through alternative administrative tools such as recording liens on some properties (HP27, HP24). Lastly, the City commits to strengthen rehabilitation, weatherization, and energy efficiency programs and lobby for state and federal funding to support these programs (HP28).

#### *Implementation*

Accessory dwelling units, cottage housing, cluster subdivisions, and manufactured housing are permitted in designated areas of the city to allow for a diverse housing stock (19.265.020, 19.200.010, 8.55.040, 19.200.040). To preserve the quality and safety of its housing, the City offers rehabilitation and other services through its Housing Repair Loan program to households earning below 80 percent AMI. Finally, affordable units created through the City’s inclusionary zoning policy must remain as affordable housing for the life of the development (19.110.010).

## *Section 5.3: Kent*

### **Overview and Analysis**

The City of Kent has made commitments to facilitate varied housing types and preserve affordable housing. Kent has implemented policies that help to create varied housing stock but has not committed to ensuring high quality housing or implemented policies to preserve affordable housing, aside from a home repair program which helps low and moderate income homeowners. Missing from Kent’s Comprehensive Plan policies is a commitment to help end homelessness, though Kent participates in two South King County partnerships on homelessness. If Kent wants to address this issue and take further steps with its affordable housing policies, it could make explicit commitments to ending homelessness and consider a housing trust fund or a direct funding source for affordable housing as well as make explicit commitments to fund affordable housing. Even with Kent’s notable efforts, the city still has a large percent of cost-burdened renters, similar to other South King County cities. If Kent wants

to address this issue and take further steps with its affordable housing policies, it could consider implementing inclusionary zoning and additional exemptions for the inclusion of older adult housing.

## Housing Gap Analysis

Table 5.3 below illustrates Kent’s affordable housing stock for various income levels. In accordance with countywide planning policies, King County and Kent track the proportion of the city’s residential properties that are affordable at various incomes. The percentage point gap is determined by subtracting the percent of housing available at each income level from the percent of affordable housing needed countywide at each income level.

**Table 5.3**

Kent Housing Stock by Income Group Affordability

Income Level	Percent of Units Affordable	County Need	Percentage Point Gap to County Need
Less than 30% AMI	3.5%	12%	<b>(8.5) pts.</b>
30%-50% AMI	20.3%	12%	<b>8.3 pts.</b>
50%-80% AMI	34.1%	16%	<b>18.1 pts.</b>

Rental housing in Kent represents **46.8%** of its housing stock

Data: 2008-2012 CHAS Data. Published in 2016 King County Comprehensive Plan Update Technical Appendix B, March 2016

As illustrated by this table, the existing amount of housing stock that is affordable to households earning less than 30 percent AMI does not meet the County need. The City identifies this income group as a target population in its Comprehensive Plan, including several policy goals in the Housing Element that discuss public assistance and private incentives to improve very low income residents’ access to affordable housing. Alternatively, Kent appears to have a large portion of housing affordable to low and moderate income households earning above 30 percent AMI. This data does not demonstrate whether affordable units are occupied by households at these income levels. Cost-burden statistics help further explain disparities between households’ incomes and housing options, beyond what the gap analysis alone can provide. 43 percent of Kent households are cost-burdened and 19 percent are severely cost burdened. 56 percent of rental households are cost-burdened and 42.4 percent of homeowners with a mortgage are cost-burdened.<sup>154</sup>

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<sup>154</sup> Public Health - Seattle & King County. 2014. Assessment, Policy Development, and Evaluation. *High Housing Cost-burden*. Data Source: 2009-2013 American Community Survey, U.S. Census.

## Evolution of Comprehensive Plan

Kent updated its Comprehensive Plan in 2015,<sup>155</sup> making some notable changes to the Housing Element from the previous version adopted in 2004.<sup>156</sup> Kent’s updated Plan includes a policy that seeks to promote additional funding for weatherization and rehabilitation programs by supporting legislation at state and federal levels. The 2015 Plan also includes a policy discussing investment in infrastructure improvement projects to reduce the private costs of building affordable housing for those earning less than 30 percent AMI. Kent added language to its incentive policy in order to minimize constraints on housing affordability, particularly in neighborhoods that are in close proximity to transit, employment, and education services.

## Commitments and Implementation

### Fund Source

#### *Commitments*

The City of Kent makes no commitments to exploring dedicated affordable housing fund sources in its Comprehensive Plan. However, the Plan does commit to using “public resources” to support the provision of housing for special needs populations (H-3.1), as well as provide rental and homeownership assistance to prevent displacement and expand housing access (H-3.2).

#### *Implementation*

The City of Kent periodically allocates general fund revenues to its Department of Housing and Human Services, to supplement CDBG funds. In 2016, \$686,902 from CDBG funded the City’s Home Repair Program, which provides repairs and improvements to low and moderate income owners of single-family houses, mobile homes and condo units within the city limits of Kent. Kent also used CDBG funds in 2016 to support non-profit housing providers. See *Partnerships* for details.

### Zoning and Land Use

#### *Commitments*

In its Comprehensive Plan, Kent commits to:

- Provide adequate sites and appropriate zoning regulations to encourage and facilitate a variety of housing types and meet local and regional demands for housing (H-2.1).

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<<http://www.kingcounty.gov/healthservices/health/data/~media/health/publichealth/documents/indicators/De-mographics/HighHousingCostBurden.ashx>>

<sup>155</sup> City of Kent. *Create Kent 2035: Comprehensive Plan Update*. 2015. <<http://kentwa.gov/kent2035/>>. This citation applies to all subsequent references and associated policy numbers within Kent’s 2015 Comprehensive Plan.

<sup>156</sup> City of Kent. *Comprehensive Plan 2004*.

This citation applies to all subsequent references and associated policy numbers within Kent’s 2004 Comprehensive Plan.

- Support infill development and recycling of land to maintain or increase housing supply (H-2.2).
- Adopt minimum density requirements to ensure sites are developed to their full potential (LU-8.8).
- Revise development regulations to promote flexible and innovative building design and site design in single-family and multi-family developments (LU-8).
- Develop design standards that require high-quality, compact, and innovative single-family housing to ensure that these developments easily blend with the surrounding neighborhood and provide alternative housing options to Kent residents (LU-8.3).

#### *Implementation*

Kent’s development standards stipulate that property owners intending to develop their land enter into a development agreement with the City’s planning director and negotiate terms in a pre-application conference. The planning director is authorized (but not required) to negotiate the terms of development agreements based on a number of criteria, one of which is “targets and requirements regarding affordable housing” (15.08.450).<sup>157</sup> Kent codifies a MR-D (duplex multi-family residential) district to provide for a limited increase in population density and allow for a greater variety of housing types (15.03.010). Kent’s zoning policies also contain guidelines for mixed-use planned unit developments and offer these projects flexible design standards in exchange for features such as increased density (15.08.400).

### Special Populations and Inclusive Housing

#### *Commitments*

The City of Kent commits to assisting special populations by facilitating and encouraging the development of affordable housing for older adults, large families, and other target populations (H-2.3). The City also intends to allocate public financial resources to support the provision of housing for lower income households, older adults and other special needs groups (H-3.1).

#### *Implementation*

The City participates in and hosts the South King County Forum on Homelessness on a monthly basis, working with other jurisdictions to coordinate efforts to end homelessness and bridge the gap between service providers.

### Incentives and Exemptions

#### *Commitments*

In its Comprehensive Plan, Kent commits to:

- Review development fees on an annual basis to ensure that development or permitting fees and exactions do not overburden or constrain the creation and maintenance of affordable housing (H-4.1).

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<sup>157</sup> City of Kent. *Kent City Code*. Current through March 2016. <<http://www.codepublishing.com/WA/Kent/>>. This citation applies to all subsequent references to Kent’s Municipal Code.

- Allow for “streamlined, timely and coordinated processing” of residential development projects to minimize financial barriers to housing development (H-4.2).
- Use density bonuses, fee reductions, and other regulatory incentives and exemptions especially in areas located near amenities such as transit, employment, and educational opportunities (H-4.3).

#### *Implementation*

Kent offers development and permitting exemptions to developers that set aside 10 percent of units to low income residents earning below 50 percent AMI (12.11.040). The City offers density bonuses for certain mixed-use developments but offers no additional incentive for affordability or inclusion of affordable units (15.08.400). The City also offers a multi-family tax exemption for up to eight years to developers in certain residential areas. However, no special considerations are granted based on affordability of units (3.25.030). Finally, developers of low income housing or residential units, temporary shelters, transitional housing, or any form of housing for older adults, are exempt from paying school impact fees to the City (12.13.040).

### Partnerships and Collaboration

#### *Commitments*

In its Comprehensive Plan, Kent commits that it will:

- Assist private and nonprofit developers in providing affordable housing options to low income and special needs residents (H-2.4).
- Strengthen its public-private partnerships for the development, maintenance, and rehabilitation of affordable housing (H-3.4).
- Consider investing in capital infrastructure projects in order to reduce private costs to nonprofit housing developers intending to construct housing affordable to residents making less than 30 percent AMI (H-3.5).

#### *Implementation*

In 2016 Kent used \$145,334 in CDBG funds to support a variety of partners including: Catholic Community Services’ Katherine’s House, Multi-Service Center’s Housing Stability Program, Open Doors for Multicultural Families’ Special Needs Youth program, Refugee Women’s Alliance’s Case Management and Emergency Assistance, St. Stephen’s Transitional Housing, and YWCA’s Anita Vista Transitional Housing.<sup>158</sup> As described above, the City of Kent participates in the South King County Forum on Homelessness, collaborating with county agencies, organizations, and other South King County cities to address homelessness in the region. Kent is also a member of the King County Consortium and the South King Housing and Homelessness Partnership (SKHHP). SKHHP addresses housing and homelessness issues in South King County and is committed to supporting the preservation of affordable housing.

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<sup>158</sup> City of Kent. 2016 Community Development Block Grant Final CDBG Funding Allocations. <<https://kentwa.gov/WorkArea/DownloadAsset.aspx?id>>

SKHHP convenes a Homelessness Action Committee as well as a Joint Planners & Developers Workgroup in South King County.<sup>159</sup>

## Housing Stock, Preservation, and Quality

### *Commitments*

In its Comprehensive Plan, Kent commits to:

- Ensure that zoning regulations facilitate development of a variety of affordable housing types, options, and densities throughout the city (H-2.1, LU-7).
- Allow for a variety of single-family housing forms and strategies in residential districts such as accessory dwelling units, reduced lot size, and cottage or cluster housing to increase density in residential areas (LU-7.4).
- Support the development of attached single-family housing within multi-family as well as mixed land use areas, to provide a variety of housing types to residents (LU-7.5).
- Target communities with the highest reinvestment needs to preserve housing affordability (H-1.5).
- Provide rental and homeownership assistance to protect residents against displacement and expand housing opportunities (H-3.2).
- Support the preservation of multi-family units, government subsidized housing, and other sources of affordable housing, in addition to all existing housing types (H-3.3, H-1).
- Support the repair, revitalization, and rehabilitation of residential structures in need of essential repairs (H-1.2).
- Provide high-quality maintenance services that improve and preserve the appearance of neighborhoods and the quality of life of Kent's residents (H-1.4).

### *Implementation*

Kent's Municipal Code allows the development of Accessory Dwelling Units (15.08.350). Cluster or short subdivisions are permitted in certain zoning districts in part to increase the opportunity for the development of affordable housing without increasing the development's overall density (12.04.264). As previously mentioned, the City operates a Home Repair Program to rehabilitate and improve the safety of housing stock.

## *Section 5.4: Renton*

### Overview and Analysis

The City of Renton has made commitments to facilitate varied housing types and rehabilitate and maintain affordable housing. Renton has implemented policies that help to preserve affordable housing and has a home repair program but has not implemented many policies to increase the diversity of housing stock. Missing from Renton's Comprehensive Plan policies are commitments to providing incentives and exemptions for the provision of

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<sup>159</sup> Housing Development Consortium. "South King Housing and Homelessness Partnership". <<http://www.housingconsortium.org/skhhp/>>

affordable housing, as well as commitments to providing a fund source for affordable housing and to help end homelessness in the region. However, Renton has implemented multiple incentives and exemptions and allows temporary use permits for homeless encampments. If Renton wants to take further steps with its affordable housing policies, it could make explicit commitments to providing incentives and exemptions for affordable housing, making homelessness rare, brief, and one-time, and providing direct funding for affordable housing. Even with Renton’s notable efforts, the city still has a large percent of cost-burdened renters, similar to other South King County cities. If Renton wants to address this issue and take further steps with its affordable housing policies, it could consider implementing inclusionary zoning and additional exemptions for the inclusion of older adults housing.

## Housing Gap Analysis

Table 5.4 below illustrates Renton’s affordable housing stock for various income levels. In accordance with countywide planning policies, King County and Renton track the proportion of the city’s residential properties that are affordable at various incomes. The percentage point gap is determined by subtracting the percent of housing available at each income level from the percent of affordable housing needed countywide at each income level.

**Table 5.4**

Renton Housing Stock by Income Group Affordability

Income Level	Percent of Units Affordable	County Need	Percentage Point Gap to County Need
Less than 30% AMI	4.1%	12%	<b>(7.9) pts.</b>
30%-50% AMI	13.9%	12%	<b>1.9 pts.</b>
50%-80% AMI	31.3%	16%	<b>15.3 pts.</b>

Rental housing in Renton represents **45.6%** of its housing stock

Data: 2008-2012 CHAS Data. Published in 2016 King County Comprehensive Plan Update Technical Appendix B, March 2016

As illustrated by this table, the existing amount of housing that is affordable to households earning less than 30 percent AMI is not sufficient for the county need. Renton acknowledges the “gap in housing for households with low incomes” in addition to “a lack of housing options for households that can afford entry-level home ownership” in the city.<sup>160</sup> The Comprehensive Plan further recognizes that very low income households have “the greatest need” for affordable housing options. Though Renton meets its portion of countywide need for homes affordable to households earning 30-50% AMI and 50-80% AMI, this data does not demonstrate

<sup>160</sup> City of Renton Comprehensive Plan, Housing and Human Services Element, pg 38. 2015.

whether affordable units are occupied by households at these income levels. Cost-burden statistics help further explain disparities between households' incomes and housing options, beyond what the gap analysis alone can provide. 40 percent of Renton households are cost-burdened and 15.6 percent are severely cost-burdened. 48 percent of rental households are cost-burdened and 44 percent of homeowners with a mortgage are cost-burdened.<sup>161</sup>

## Evolution of Comprehensive Plan

The City of Renton updated its 2011 Comprehensive Plan in 2015,<sup>162</sup> making several notable changes to its housing policies and goals. The 2011 policies were categorized by housing at different income levels.<sup>163</sup> However, in the current version the City restructures housing goals and policies into several larger categories such as "Neighborhood Opportunity" and "Mobility." Although the main concepts, such as mixed-use housing and partnerships, are retained in the 2015 version, the City rewrote all the housing goals and policies. Therefore, instead of stating the policy-by-policy changes as with other cities, we will summarize a few important thematic changes. Specifically, the City incorporates inclusionary zoning provisions and highlights the need for affordable housing near employment centers and transportation facilities (HHS-6, HHS-9). Additionally, the City adds a new section entitled "Mobility," which includes a policy about increasing options for transit use, walking, and bicycling between residential areas, schools, and commercial development (HHS-22).

## Commitments and Implementation

### Fund Source

#### *Commitments*

The City of Renton's Comprehensive Plan does not contain goals or policies explicitly related to the creation of a dedicated affordable housing fund source.

#### *Implementation*

The City's budget contains a "Housing Opportunity Fund," but the fund did not report revenues or expenditures in the last fiscal cycle. In 2015, the City allocated \$6 million in construction costs to the Sunset Area Community Revitalization Program, a project designed to encourage development of market-rate and affordable housing in the Sunset neighborhood of Renton.

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<sup>161</sup> Public Health - Seattle & King County. 2014. Assessment, Policy Development, and Evaluation. *High Housing Cost-burden*. Data Source: 2009-2013 American Community Survey, U.S. Census. <<http://www.kingcounty.gov/healthservices/health/data/~media/health/publichealth/documents/indicators/Demographics/HighHousingCostBurden.ashx>>

<sup>162</sup> City of Renton. *Comprehensive Plan*. <<http://rentonwa.gov/CompPlan/>>. This citation applies to all subsequent references and associated policy numbers within Renton's 2015 Comprehensive Plan.

<sup>163</sup> City of Renton. *Comprehensive Plan*.  
This citation applies to all subsequent references and associated policy numbers within Renton's 2011 Comprehensive Plan.

## Zoning and Land Use

### *Commitments*

Renton commits to implementing inclusionary zoning provisions or other regulatory tools to generate a range of housing types and affordability levels (HHS-6). To further the City's goal of providing housing stock affordable to all income levels, Renton plans to encourage and locate new housing in close proximity to employment centers and public transportation (HH-9).

### *Implementation*

Renton codifies planned urban development regulations to encourage innovation and creativity in the development of residential or mixed-use developments by permitting variety in the type, design, and arrangement of structures and improvements (4-9-150).<sup>164</sup>

## Special Populations and Inclusive Housing

### *Commitments*

Generally, potential new homeowners and low income residents in need of affordable housing assistance are cited as the key recipients of several of Renton's policy goals in the Comprehensive Plan (HHS-1, HHS-4, HHS-13). The Comprehensive Plan does not mention other special needs populations in relation to housing. However, the Plan does include the commitment to "provide resource assistance" to potential new homebuyers or to residents in danger of losing their home (HHS-1).

### *Implementation*

Renton allows homeless encampments to apply for a temporary use permit to reside in the city for ninety days, provided the encampment site is within a half mile of public transit (4-9-240). The City's Municipal Code requires that developments containing more than one building with multi-family housing units must distribute affordable units equally throughout all buildings, to prevent the segregation and concentration of low income residents in one area of the development (4-1-220 C1e).

## Incentives and Exemptions

### *Commitments*

Other than the inclusionary zoning policy mentioned in the *Zoning* section above, the City's Comprehensive Plan does not include other forms of incentives or exemptions for development of affordable housing.

### *Implementation*

The City of Renton offers a multi-family tax exemption for developments in designated zones. The baseline property tax exemption for multi-family development lasts 8 years, but the City extends the tax-exemption duration an additional four years for developments that devote

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<sup>164</sup> City of Renton. *Renton Municipal Code*. Current through April 2016. <<http://www.codepublishing.com/WA/Renton/>>. This citation applies to all subsequent references to Renton's Municipal Code.

20 percent of units as affordable (4-1-220). The City offers density bonuses in certain designated zones of Renton (4-9-065). The City also offers impact fee exemptions and exempts building permit fees for rental housing developments with at least 50 percent of the units designated as affordable housing (4-1-210). Qualified low income housing developments are also exempt from the payment of all transportation, park, and fire impact fees (4-1-190).

## Partnerships and Collaboration

### *Commitments*

In its Comprehensive Plan, Renton commits that it will:

- Collaborate with financial institutions and other organizations who provide affordable housing and assist these entities in acquiring and rehabilitating foreclosed units to be designated as long-term affordable or subsidized housing (HHS-2).
- Work with other entities, such as the Renton Housing Authority and nonprofit housing developers, to “address the need for housing to be affordable” as well as in close proximity to social services, to very low income residents (HHS-3).
- Collaborate with local, regional, state, and federal public- and private-sector organizations “to enhance resources and secure financial and other types of support for housing programs” (HHS-5).

### *Implementation*

The City of Renton is a Joint Agreement city in the King County Consortium, which means that Renton qualifies for its own CDBG funds but chooses to share a portion of these funds to consortium-wide programs and administration. Renton also partners with the Consortium for HOME funds.<sup>165</sup> As of 2016, one councilmember from Renton participates on the Joint Recommendations Committee for the Urban Consortium. The City also partners with the Renton Housing Authority to improve and revitalize the city’s housing stock, in projects such as the Sunset Area Community Revitalization Program. Renton is also a member of the South King Housing and Homelessness Partnership (SKHHP), which addresses housing and homelessness issues in South King County and is committed to supporting the preservation of affordable housing. SKHHP convenes a Homelessness Action Committee (HAC) as well as a Joint Planners & Developers Workgroup in South King County.<sup>166</sup>

## Housing Stock, Preservation, and Quality

### *Commitments*

The City of Renton makes a large number of commitments related to the diversity, preservation, quality, and health and safety of its housing stock at different affordability levels. To develop a variety of housing options, Renton commits to:

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<sup>165</sup> King County Department of Community and Human Services: Housing and Community Development. “Consortium”. 2016. <<http://www.kingcounty.gov/depts/community-human-services/housing/consortium.aspx>>

<sup>166</sup> Housing Development Consortium. “South King Housing and Homelessness Partnership”. <<http://www.housingconsortium.org/skhhp/>>

- Generate a variety of housing types, densities, and prices to ensure a diverse housing stock that meets the needs of all residents (HHS-B, HHS-6).
- Increase residents' access to homeownership opportunities, at a range of affordability levels (HHS-4).
- Continue regulating manufactured housing developments that meet certain criteria, including that these developments provide "market rate housing alternatives for moderate and low income households" (HHS-7).
- Permit accessory dwelling units in single-family residential areas as an alternative housing option (HHS-8).

To preserve the affordability and quality of existing housing stock and to prevent displacement, the City commits to:

- Provide resource assistance to potential new homeowners or homeowners in danger of losing their housing (HHS-1)
- Offer "technical assistance and access to resources for housing adaptation and remodels" that would enable residents to "remain in place" for years to come (HHS-13).
- Collaborate with financial institutions and other providers of affordable housing including offering previously foreclosed units as long-term affordable housing (HHS-2).
- Encourage the expansion of home repair, weatherization, and other energy-efficient improvement programs to owner-occupied and rental housing, as well as lobby for additional funding for these programs from the state and federal governments (HHS-11).
- Utilize the City's authority to rehabilitate housing to prevent structures from becoming unsightly or unsafe (HHS-10).
- Increase or strengthen "the provision of affordable, fair, healthy, and safe housing for renters, homeowners, and the homeless", and intends to develop and adopt a "strategic housing plan" by 2020 that will address each group's housing needs (HHS-A).

### *Implementation*

To preserve the quality of its housing stock, Renton offers free minor home repairs, such as heating or plumbing work, through its Home Repair Assistance Program to improve the health and safety of low income owner-occupied homes.<sup>167</sup> The fee waiver incentives described above are designed to create and preserve long-term affordability of Renton's housing stock (4-1-210). To promote diversity of housing stock, the City allows the creation of accessory dwelling units under certain conditions (4-2-060). Renton establishes a Residential Manufactured Home Park Zone to protect established manufactured home parks and to expand the variety of affordable housing types available within the City (4-2-020). Additionally, the city requires that affordable housing used to satisfy zoning requirements must be secured to remain affordable in perpetuity. (4-11-010).

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<sup>167</sup> City of Renton. *Housing Repair Assistance Program*. <http://rentonwa.gov/living/default.aspx?id=194>

# Section 6: Small South King County Cities

## Section 6.1: Burien

### Overview and Analysis

The City of Burien has made multiple commitments to provide varied, quality housing stock and preserve affordable housing. Burien has implemented some policies that provide varied housing stock but has not implemented any policies that retain the affordability of existing housing. Missing from Burien’s Comprehensive Plan policies are commitments to funding affordable housing, commitments to providing housing for older adults and special populations, and commitments to end homelessness or work regionally to address homelessness. However, Burien is a member of multiple partnerships and forums that address homelessness in South King County. If Burien wants to increase its commitments to affordable housing, it could make explicit commitments to addressing homelessness to demonstrate their intent to remain a partner in these forums. Even with Burien’s notable efforts, over half of its renters are cost-burdened. If Burien wants to address this issue and take further steps with its affordable housing policies, it could consider creating a direct funding source for affordable housing, regulating existing affordable housing to preserve its affordability, and implementing inclusionary zoning and additional incentives such as density and height bonuses in exchange for inclusion of affordable housing.

### Housing Gap Analysis

Table 6.1 below illustrates Burien’s affordable housing stock for various income levels. In accordance with countywide planning policies, King County and Burien track the proportion of the city’s residential properties that are affordable at various incomes. The percentage point gap is determined by subtracting the percent of housing available at each income level from the percent of affordable housing needed countywide at each income level.

**Table 6.1**  
Burien Housing Stock by Income Group Affordability

Income Level	Percent of Units Affordable	County Need	Percentage Point Gap to County Need
Less than 30% AMI	5.8%	12%	<b>(6.2) pts.</b>
30%-50% AMI	19.2%	12%	<b>7.2 pts.</b>
50%-80% AMI	31.3%	16%	<b>15.3pts.</b>

Rental housing in Burien represents **47.8%** of its housing stock

Data: 2008-2012 CHAS Data. Published in 2016 King County Comprehensive Plan Update Technical Appendix B, March 2016

As illustrated by Table 6.1, Burien does not have a sufficient amount of affordable units for residents earning less than 30 percent AMI. Conversely, the City meets the countywide need for residents that earn 30- 50 percent AMI and 50-80 percent AMI. Still, this does not necessarily mean that all people in this income bracket have access to affordable rental housing in Burien. The data do not indicate whether affordable units are occupied by households at these income levels. Cost-burden statistics help further explain disparities between households' incomes and housing options, beyond what the gap analysis alone can provide. 42 percent of households are cost-burdened and 20 percent are severely cost-burdened. 56 percent of renter households in Burien are cost-burdened and 48.6 percent of owner households with mortgages are cost-burdened.<sup>168</sup>

## Evolution of Comprehensive Plans

Burien adopted its current Comprehensive Plan in 2015.<sup>169</sup> Amendments to the Housing Element were adopted in 2014 and incorporated several new affordable housing commitments. The following commitments were added to the most recently updated Comprehensive Plan:

- Encourage affordable housing through incentives including density bonuses.
- Encourage mixed-use development.
- Support relocation assistance for mobile home parks.
- Encourage density bonuses.
- Collaborate to lobby or seek external funds.
- Consider demonstration projects.
- Consider housing goals.
- Evaluate development standards.

## Commitments and Implementation

### Fund Source

#### *Commitments*

The City of Burien makes no commitments to exploring dedicated affordable housing fund sources in its Comprehensive Plan.

#### *Implementation*

Burien establishes no formal dedicated fund source for affordable housing development in its municipal code or budget documents.

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<sup>168</sup> Public Health - Seattle & King County: Assessment, Policy Development, and Evaluation. *High Housing Cost-burden*. 2014. Data Source: 2009-2013 American Community Survey, U.S. Census. <<http://www.kingcounty.gov/healthservices/health/data/~media/health/publichealth/documents/indicators/Demographics/HighHousingCostBurden.ashx>>

<sup>169</sup> City of Burien. *Burien Comprehensive Plan*. 2015. <<http://www.burienwa.gov/index.aspx?NID=147>>. This citation applies to all subsequent references and associated policy numbers within Burien's 2015 Comprehensive Plan.

## Zoning and Land Use

### *Commitments*

Burien commits to encouraging multi-family residential uses and mixed-use development within and adjacent to designated commercial areas and within its urban center, to achieve affordable housing (HS 1.3, HS 1.8).<sup>170</sup> Accordingly, the City commits to facilitate the construction of multi-family developments in downtown and in commercial nodes proximate to services and facilities (HS 1.10). Also, Burien intends to create a Demonstration Housing Program, to test innovative designs that would encourage affordable housing production. The Comprehensive Plan lists cottage housing or other clustered small-lot planning concepts as potential Demonstration Programs (HS 1.20).

### *Implementation*

Burien aims to increase residential housing opportunities within its Urban Center Development Plan, particularly through its multi-family tax exemption (19.45.005). See *Incentives and Exemptions* for details. Burien appears to allow planned unit developments, but there is not a specific code which describes the City's policy around planned unit development. It is referenced under Chapter 17.50 of Burien's Municipal Code, regarding the review process for residential condominium binding site plans. Burien's multi-family residential zones are meant to provide a wide range of single- and multi-family housing opportunities that are located near transit, employment, shopping, and recreational facilities (19.15.010). Burien's Downtown Commercial Zone is intended to create a compact and pedestrian-oriented area by allowing high density residential development in combination with other uses (19.15.025).

Burien allows some zero lot line development in certain uses. For example, the interior setback for mixed-use older adult assisted dwelling units and community residential facilities is zero feet (19.50.025). Also, mixed-use development, retail, and dwelling units in the Downtown Commercial Zone do not require any exterior or interior setbacks (19.50.025.2).

## Special Populations and Inclusive Housing

### *Commitments*

In its Comprehensive Plan, Burien explicitly commits to ensure complete non-discrimination in housing and city housing policies (HS 3.1, HS 3.2). Burien also intends to encourage the dispersal of special needs and older adult housing throughout the city (HS 3.3).

### *Implementation*

Burien's Municipal Code states that the City will provide remedy, not already provided in state law, for discrimination based on sexual orientation and gender identity in public accommodations, contracts, housing, and employment (8.50.010). In both 2015 and 2016, Burien increased human services funding by \$55,000 to help address the issue of

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<sup>170</sup> City of Burien. *Burien Municipal Code*. Current through April 2016.

<<http://www.codepublishing.com/WA/Burien/>>. This citation applies to all subsequent references to Burien's Municipal Code.

homelessness.<sup>171</sup> In 2015/2016 Burien awarded funding to multiple organizations addressing homelessness, emergency assistance, shelter, and transitional housing, among other things. Burien provides funds (\$13,000 in 2015/2016 and \$12,000 in 2013/2014) to St Vincent de Paul - St Bernadette Conference for an eviction prevention program.<sup>172</sup>

## Incentives and Exemptions

### *Commitments*

Burien intends to encourage the development of affordable housing through incentives such as density bonuses (H 1.13). The City also intends to evaluate its development standards and regulations for effects on housing costs and modify regulations that unnecessarily add to those costs (HS 1.16).

### *Implementation*

The City of Burien offers a multi-family tax exemption to increase residential opportunities, including affordable housing (19.45.030). The baseline exemption lasts eight years. However, Burien extends the duration of the property tax exemption for developments that devote 20 percent of their units as affordable for households earning less than 80 percent of AMI. Developments that have minimum densities of 50 dwelling units per net acre can qualify for the tax exemption (19.45.030(G)).

## Partnerships and Collaboration

### *Commitments*

In its Comprehensive Plan, Burien commits to:

- Coordinate its affordable housing analysis with the King County Countywide Planning Policies (HS 1.14).
- Compile and make available housing and housing agency services information to assist low income families with finding affordable housing (HS 1.15).
- Advocate additional funding at state, county, and federal levels to expand low income housing programs (HS 1.17).

### *Implementation*

Burien is a member of the Regional Affordable Housing Program, which administers funds for affordable housing through a regional fund by the King County Housing and Community Development Program. This program includes an agreement between eligible cities and the King County Department of Community and Human Services. Burien partners with King County,

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<sup>171</sup>City of Burien Department of Human Services. "General Human Services Funding Information". <<https://www.burienwa.gov/index.aspx?nid=192>>; City of Burien. *Agenda Bill*. 2016. <<https://www.burienwa.gov/documentcenter/view/6069>>

<sup>172</sup>City of Burien. *2015-2016 Adopted Budget*. Approved 2011. <<http://burienwa.gov/DocumentCenter/View/5392>>

under the King County Consortium, to receive CDBG and HOME funds.<sup>173</sup> Burien also participates on the South King County Forum on Homelessness. The purpose of the Homelessness Forum is to keep South King County homeless services providers in touch with one another, share resources, and coordinate efforts to end homelessness. Finally, Burien is a member of the South King Housing and Homelessness Partnership (SKHHP) which addresses housing and homelessness issues in South King County. SKHHP convenes a Homelessness Action Committee as well as a Joint Planners & Developers Workgroup in South King County.<sup>174</sup>

## Housing Stock, Preservation, and Quality

### *Commitments*

Burien commits in its Comprehensive Plan to:

- Support an economically diversified housing supply (HS 1.2).
- Facilitate homeownership and rental opportunities for all economic segments of the community (HS 2.1).
- Conserve and improve existing housing stock (HS 1.8).
- Support existing mobile home parks as an important affordable housing choice for low income residents and protect parks from closures without adequate relocation plans (HS 1.12).
- Maintain long-term affordability for affordable housing created or preserved with local public resources or by regulation (HS 1.18).
- Provide assistance for repair, rehabilitation, energy efficiency, and weatherization (HS 1.17).
- Improve the quality of low income neighborhoods and seek to implement rehabilitation programs (HS 2.4).

### *Implementation*

Burien allows accessory dwelling units as an affordable housing alternative (19.17.070). In addition, Burien's Municipal Code allows mobile home parks and provides standards for existing and new parks as well as some alternative design standards (19.17.250, 19.17.260, 19.17.270).

Burien provides human services funding to the Seattle-King County Habitat for Humanity for a Home Repair Program. In 2015/2016 Burien awarded \$40,000 to this organization.<sup>175</sup> In addition, Burien provides funding to St Vincent de Paul - St Bernadette Conference for an eviction prevention program, as previously mentioned.

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<sup>173</sup>King County Department of Community and Human Services: Housing and Community Development. "Consortium". 2016. <<http://www.kingcounty.gov/depts/community-human-services/housing/consortium.aspx>>

<sup>174</sup> Housing Development Consortium. "South King Housing and Homelessness Partnership". <<http://www.housingconsortium.org/skhhp/>>

<sup>175</sup> City of Burien Department of Human Services. "General Human Services Funding Information". <<https://www.burienwa.gov/index.aspx?nid=192>>

Burien’s Downtown Commercial Zone includes design guidelines in order to emphasize quality and create a cohesive look (19.15.025). Chapter 19.47 outlines Burien’s design standards for its downtown which focus on an urban, pedestrian-oriented, and attractive downtown. Burien’s Municipal Code allows short subdivisions under Chapter 17.35.

## *Section 6.2: SeaTac*

### Overview and Analysis

The City of SeaTac has made multiple commitments to safe and quality affordable housing. SeaTac has a home repair program but has not implemented any policies that regulate the retention of affordable housing. Missing from SeaTac’s Comprehensive Plan policies are commitments to inclusive housing, providing housing for older adults, and preventing and addressing homelessness. However, SeaTac is a member of multiple partnerships and forums that address homelessness in South King County and has implemented incentives for the creation of older adult housing. In addition, SeaTac does not make very many commitments regarding zoning and land use that support affordable housing. However, SeaTac has implemented multiple overlay zones, some of which promote density and one that requires the inclusion of affordable units. If SeaTac wishes to increase its commitment to affordable housing, it could include these missing policies in its Comprehensive Plan to show their intent to continue already implemented policies. Even with SeaTac’s notable efforts, over half of SeaTac renters are cost-burdened. If SeaTac wants to address this issue and take further steps with its affordable housing policies, it could consider implementing inclusionary zoning in other zones, require that affordable units stay affordable for long terms, and create a funding source for affordable housing.

### Housing Gap Analysis

Table 6.2 on the following page illustrates SeaTac’s affordable housing stock for various income levels. In accordance with countywide planning policies, King County and SeaTac track the proportion of the city’s residential properties that are affordable at various incomes. The percentage point gap is determined by subtracting the percent of housing available at each income level from the percent of affordable housing needed countywide at each income level.

**Table 6.2**  
SeaTac Housing Stock by Income Group Affordability

Income Level	Percent of Units Affordable	County Need	Percentage Point Gap to County Need
Less than 30% AMI	3.7%	12%	<b>(8.3) pts.</b>
30%-50% AMI	25.6%	12%	<b>13.6 pts.</b>
50%-80% AMI	35.6%	16%	<b>19.6 pts.</b>

Rental housing in SeaTac represents **46.3%** of its housing stock

Data: 2008-2012 CHAS Data. Published in 2016 King County Comprehensive Plan Update Technical Appendix B, March 2016

As illustrated by this table, the existing amount of housing stock that is affordable to households earning less than 30 percent AMI is not sufficient for the countywide need, and as a result this income group may struggle to find affordable housing in SeaTac. Conversely, SeaTac meets its portion of countywide need for households earning above 30 percent AMI. However, this does not necessarily mean that all people in this income bracket have access to affordable housing. This data does not demonstrate whether affordable units are occupied by households at these income levels. Cost-burden statistics help further explain disparities between households’ incomes and housing options, beyond what the gap analysis alone can provide. 43 percent of Seatac households are cost-burdened and 19 percent are severely cost-burdened. 55 percent of rental households in SeaTac<sup>176</sup> are cost-burdened, and 50 percent of owner households with a mortgage are cost-burdened.<sup>177</sup>

## Evolution of Comprehensive Plans

The City of SeaTac updated its 2013<sup>178</sup> Comprehensive Plan in 2015<sup>179</sup> with several notable changes. First, in the “Variety of Housing Types” section, SeaTac included a new policy to

<sup>176</sup> This statistic includes the percent of rental households that are cost-burdened in Tukwila, this statistic is for both cities.

<sup>177</sup> Public Health - Seattle & King County: Assessment, Policy Development, and Evaluation. *High Housing Cost-burden*. 2014. Source: 2008-2012 American Community Survey, U.S. Census. <<http://www.kingcounty.gov/healthservices/health/data/~media/health/publichealth/documents/indicators/Demographics/HighHousingCostBurden.ashx>>

<sup>178</sup> City of SeaTac. *SeaTac Comprehensive Plan*. 2013

This citation applies to all subsequent references and associated policy numbers within SeaTac’s 2013 Comprehensive Plan.

<sup>179</sup> City of SeaTac. *SeaTac Comprehensive Plan*. 2015. <<http://www.ci.seatac.wa.us/index.aspx?page=600>>. This citation applies to all subsequent references and associated policy numbers within SeaTac’s 2015 Comprehensive Plan.

promote a variety of housing types and options in all neighborhoods, particularly in proximity to transit, employment, and educational opportunities (Policy 3.4B). Second, the City added four policies to the “Housing Affordability” section, which suggests that SeaTac is more committed to encouraging, maintaining, and preserving housing affordability. The added policies are:

- Ensure no net loss of affordable housing units in transit communities (Policy 3.6E).
- Work with regional and local governments to establish a transit-oriented development (TOD) property acquisition fund to encourage development of affordable housing in transit communities (Policy 3.6F).
- Expand the multi-family tax credit program to SeaTac’s Transit Communities (Policy 3.6 I).
- Support and encourage legislation at the county, state, and federal level as well as the regional pooling of resources, to promote SeaTac’s affordable housing goals (Policy 3.6J).

Third, the City of SeaTac adds a new section entitled “Access to Human Services,” which includes three goals: provide and support effective human services, allocate City general funds for services, and focus on partnerships. Specifically, there are four concrete policies under the goal of providing effective human services:

- Provide human services to SeaTac residents regardless of race, ethnicity, cultural or religious background, national origin, sex, age, family status, sexual orientation, or sensory, mental, or physical disability (3.1 A).
- Provide a continuum of human services that empower, build upon the strengths, and increase the self-reliance of individuals and families (3.1 B).
- Actively inform residents of and increase access to available services (3.1 C).
- Evaluate and mitigate, as necessary, impacts of city actions to human services programs when developing policies, programs, and practices (3.1 D).

Next, under the goal of allocating City general funds, there are three new policies:

- Fund local and regional human services that address priority needs and meet City human services funding criteria (3.2 A).
- Fund services that are high quality and fiscally sound with a track record of achieving measurable outcomes and results (3.2 B).
- Leverage financial, volunteer, and other resources for the greatest impact (3.2 C).

Finally, the City includes five more policies to its partnership goals:

- Continually engage residents, service providers, and community organizations in dialogue regarding the present service systems, the emerging needs of the community, and the building of a complete system of services (3.3 A).
- Cooperate with other local and regional funders to monitor and respond to changing community needs (3.3 B).
- Encourage local and regional coordination pursuing cooperative planning efforts with other governmental jurisdictions (3.3 C).

- Advocate for national, state, county, and local human services efforts that further the City’s human services goals (3.4 D).
- Assist community organizations in their human services planning and provision (3.3 E).

## Commitments and Implementation

### Fund Source

#### *Commitments*

The City of SeaTac makes no commitments to providing or exploring dedicated affordable housing fund sources in its Comprehensive Plan. SeaTac intends to work with regional and local governments to establish a transit-oriented development property acquisition fund to encourage development of affordable housing in transit-rich communities (3.6H).

#### *Implementation*

SeaTac has no formal dedicated fund source for affordable housing development in its municipal code or budget documents.

### Zoning and Land Use

#### *Commitments*

SeaTac commits to promote an equitable distribution of affordable housing throughout the city and a variety of housing types and options in all neighborhoods, particularly in proximity to transit and other high-opportunity areas (3.6F 3.4B).

#### *Implementation*

SeaTac has Urban High Density zones to spur dense, walkable, and transit-oriented communities through multi-family housing development (15.200.030).<sup>180</sup> The City also established a High Density Single-Family Overlay Zone, which allows higher densities in small pockets of the single-family zone classifications to encourage infill development. SeaTac has an inclusionary zoning policy which requires that at least 10 percent of all residential units within this High Density Single-Family Overlay Zone are affordable to low income households that have incomes below 80 percent AMI. An affordability covenant locks in rent levels for low income units for a minimum of 15 years (15.315.100).

Planned unit development (PUD) is allowed under SeaTac’s municipal code in order to provide flexibility in the use of open space and the design and placement of buildings (Chapter 15.215). SeaTac allows development agreements in cases that will result in a demonstrable public benefit, in order to provide flexibility (15.100.040, 15.115.030, 15.305.010). When applicable, goals and requirements regarding affordable housing are addressed in these agreements.

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<sup>180</sup> City of SeaTac. *SeaTac Municipal Code*. Current through May 2016.

<<http://www.codepublishing.com/WA/SeaTac/>>. This citation applies to all subsequent references to SeaTac’s Municipal Code.

SeaTac allows zero lot line development in certain zones such as the urban medium density and urban high density zones (15.400.100, 15.200.030). SeaTac has Angle Station Overlay interim standards which serve the purpose of encouraging transit-supportive development and discouraging land uses that hinder transit-oriented development (15.41). SeaTac also has High Capacity Transit Facility Design Standards that are intended to encourage high quality design of transit facilities, connections between travel modes, pedestrian-oriented facilities, and alternatives to single occupancy vehicle travel (15.530).

## Special Populations and Inclusive Housing

### *Commitments*

SeaTac does not make any formal commitments regarding homelessness. The City's Comprehensive Plan does encourage the equitable distribution of special needs housing throughout the City (3.7B).

### *Implementation*

Within the aforementioned High Density Single-Family Overlay Zone, housing authorized by this policy must be affirmatively marketed to racial minorities and handicapped persons (15.315.100). SeaTac also offers displacement assistance to residents who must vacate their homes when the property is slated for redevelopment or conversion, and the City requires a relocation plan for residents when converting a mobile home park to a new use (15.26.070). The City may issue a temporary and revocable permit for homeless encampments subject to certain criteria and requirements (15.475.050). Finally, SeaTac recognizes the need to make reasonable exceptions to its zoning code to accommodate the special needs of persons with disabilities (15.465.200).

SeaTac incentivizes the provision of older adult<sup>181</sup> housing by providing density and height bonuses for developments that include older adult housing. However, these incentives do not apply to projects whose sole purpose is housing for older adults. For example, a 20 percent increase in the allowed units is permitted if a project includes a minimum of 35 percent of its units for older adults (i.e., assisted living or retirement units). In addition, a ten-foot increase in the allowed height is permitted if a minimum of 35 percent of a development's units are for older adults (15.510.720).

## Exemptions and Incentives

### *Commitments*

SeaTac commits to using land use and construction-related codes to encourage development and an adequate supply of affordable housing (3.6B). The City plans to offer incentive programs for developers to preserve, replace, or build additional affordable housing units (3.6C). Finally, SeaTac commits to expanding its multi-family tax exemption to its Transit Communities (3.6I).

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<sup>181</sup> SeaTac defines older adults as aged 55 and older, see: <http://www.codepublishing.com/WA/SeaTac/>

### *Implementation*

SeaTac offers density bonuses to developers in urban areas and rural activity centers, in exchange for providing public benefits that help achieve affordable housing. Depending on the age and income-level (at or below 50 percent AMI to 80 percent AMI) of a housing unit's affordability, developers can receive a bonus of .75-1.5 units per affordable unit included in the development. Units that are affordable to lower income residents are given larger density bonuses (15.425.005). SeaTac offers a multi-family tax exemption for development in select areas. Developers can receive an extension of the duration of the tax-exempt period for including affordable units within a development. The baseline property tax exemption for multi-family residential buildings lasts 8 years, but the City extends the duration of the tax-exemption an additional four years if the development makes 20 percent of its units affordable (3.85.040).

## Partnerships and Collaboration

### *Commitments*

SeaTac commits to supporting the regional pooling of resources that work to promote SeaTac's affordable housing goals (3.6J).

### *Implementation*

SeaTac works with All Home and King County to assess the extent of homelessness in SeaTac and advise on strategies to address the needs of homeless populations. SeaTac partners with King County, under the King County Consortium, to receive CDBG and HOME funds for housing.<sup>182</sup> As of 2016, one councilmember from SeaTac participates on the Joint Recommendations Committee of the Consortium. SeaTac is also a member of the South King Housing and Homelessness Partnership (SKHHP) which addresses housing and homelessness issues in South King County and is committed to supporting the preservation of affordable housing. SKHHP convenes a Homelessness Action Committee (HAC) as well as a Joint Planners & Developers Workgroup in South King County.<sup>183</sup>

## Housing Stock, Preservation, and Quality

### *Commitments*

In its Comprehensive Plan, SeaTac commits that it will:

- Identify, maintain, and enhance the existing affordable housing stock within the City.
- Ensure that within Transit Communities affordable housing is not lost as the areas are redeveloped (3.6A, 3.6E).
- Support housing repair programs and enhance the housing stock to retain the availability of safe, sanitary, and affordable units (3.5B).

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<sup>182</sup> King County Department of Community and Human Services: Housing and Community Development. "Consortium". 2016. <<http://www.kingcounty.gov/depts/community-human-services/housing/consortium.aspx>>

<sup>183</sup> Housing Development Consortium. "South King Housing and Homelessness Partnership". <<http://www.housingconsortium.org/skhhp/>>

- Support safety and quality upgrades to existing mobile homes within SeaTac (3.8B, 3.8C).

### *Implementation*

SeaTac zoning policy allows ADUs (15.465.100). SeaTac’s Human Services Office administers the Minor Home Repair Program, which subsidizes minor home repairs for SeaTac homeowners who meet income eligibility requirements. The program is funded through Community Development Block Grant funds and allocates approximately \$26,000 per year for minor repairs to homes in SeaTac.

SeaTac has a mobile home park zone in order to encourage, as well as provide standards and regulations for, mobile home parks within the city (15.465.600). SeaTac's City Code permits short subdivisions under Chapter 14.18.

Some of the larger density bonuses offered by the City stipulate that units must be permanently priced as affordable to low income and older adult residents (15.425.300). As described above in *Incentives and Exemptions*, tax exemptions are provided for a longer period of time if the development devotes enough units to affordable housing.

## *Section 6.3: Tukwila*

### Overview and Analysis

The City of Tukwila has made multiple commitments to special populations and inclusive housing, partnerships and collaboration, and housing stock preservation, and quality. Tukwila has implemented some policies that are consistent with its commitments but has not implemented any policies that increase the provision of housing for special populations (aside from older adults) or preserve affordability. Missing from Tukwila’s Comprehensive Plan policies are commitments to provide incentives and exemptions for affordable housing. That said, Tukwila does have an implementation strategy regarding incentives and exemptions, and Tukwila has already codified multiple important incentives and exemptions. If Tukwila wants to take further steps to increase its commitment to affordable housing, it could make explicit comprehensive plan commitments to providing incentives and exemptions to demonstrate their intent to keep these important policies active. Despite Tukwila’s efforts, over fifty percent of Tukwila’s renter households are cost-burdened. If the City wants to address this issue and take further steps with its affordable housing policies, it could consider implementing inclusionary zoning policies, directly funding affordable housing, and regulating the preservation of housing as affordable to low-income households.

### Housing Gap Analysis

Table 6.3 on the following page illustrates Tukwila’s affordable housing stock for various income levels. In accordance with countywide planning policies, King County and Tukwila track the proportion of the city’s residential properties that are affordable at various incomes. The

percentage point gap is determined by subtracting the percent of housing available at each income level from the percent of affordable housing needed countywide at each income level.

**Table 6.3**

Tukwila Housing Stock by Income Group Affordability

Income Level	Percent of Units Affordable	County Need	Percentage Point Gap to County Need
Less than 30% AMI	2.8%	12%	<b>(9.2) pts.</b>
30%-50% AMI	22.1%	12%	<b>10.1 pts.</b>
50%-80% AMI	44.5%	16%	<b>28.5 pts.</b>

Rental housing in Tukwila represents **61.9%** of its housing stock

Data: 2008-2012 CHAS Data. Published in 2016 King County Comprehensive Plan Update Technical Appendix B, March 2016

As illustrated by this table, the existing amount of housing stock that is affordable to households earning less than 30 percent AMI does not meet the County need and as a result this income group may struggle to find affordable housing in Tukwila. Conversely, Tukwila meets its portion of the countywide need for homes affordable to households earning 50-80%. However, this does not necessarily mean that all people in these income brackets have access to affordable housing. This data does not demonstrate whether affordable units are occupied by households at these income levels. Cost-burden statistics help further explain disparities between households' incomes and housing options, beyond what the gap analysis alone can provide. 50 percent of all households in Tukwila are cost-burdened and 25 percent are severely cost-burdened. 55 percent of rental households in Tukwila<sup>184</sup> are cost-burdened, and 50.2 percent of owner households with mortgages are cost-burdened.<sup>185</sup>

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<sup>184</sup> This statistic includes the percent of rental households that are cost-burdened in SeaTac, this statistic is for both cities.

<sup>185</sup> Public Health - Seattle & King County: Assessment, Policy Development, and Evaluation. *High Housing Cost-burden*. 2014. Data Source: 2008-2012 American Community Survey, U.S. Census. <<http://www.kingcounty.gov/healthservices/health/data/~media/health/publichealth/documents/indicators/De-mographics/HighHousingCostBurden.ashx>>

## Evolution of Comprehensive Plans

The City of Tukwila updated its 2008<sup>186</sup> Comprehensive Plan in 2015<sup>187</sup> with several notable changes. First, Tukwila included a policy to work with residents and property owners to consider housing options that meet current and future needs (3.1.2). Second, the City added a policy about supporting very low, low and moderate income housing to meet countywide need (3.3.3). Third, Tukwila commits to assisting underserved persons and to continue supporting investments to better serve their needs (3.5.3).

The City included amendments within the Plan's goal of safe, healthy, and affordable housing to:

- Zone for a variety of housing throughout the City to allow for diverse, equitable neighborhoods (3.2.1).
- Develop affordable housing preservation programs and strategies, including prevention of the displacement of low income households in areas of redevelopment (3.2.5).
- Strive to make alternative and affordable housing options available for residents currently living in substandard housing, such as pre-HUD code mobile homes (3.2.6).
- Support the acquisition of housing developments by private and public affordable housing groups, by acting as a facilitator between affordable housing groups and property owners to aid in the preservation of affordable housing (3.2.7).

Other commitments were added to the Comprehensive Plan's sixth goal, to increase long-term residency in the City:

- Encourage long-term residency by improving neighborhood quality, health, and safety (3.6.1).
- Encourage long-term residency by providing a range of home ownership options for persons in all stages of life (3.6.2).
- Support neighborhood associations and groups that actively work to improve neighborhood quality and strengthen the sense of community within the neighborhood (3.6.3).
- Continue and expand partnerships with the school districts serving Tukwila students, in support of programs that seek to improve school performance and student success (3.6.4).

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<sup>186</sup> City of Tukwila. *Comprehensive Plan. 2008*

This citation applies to all subsequent references and associated policy numbers within Tukwila's 2008 Comprehensive Plan.

<sup>187</sup> City of Tukwila. *Comprehensive Plan. 2015*. <<http://www.tukwilawa.gov/wp-content/uploads/DCD-Comprehensive-Plan.pdf>>. This citation applies to all subsequent references and associated policy numbers within Tukwila's 2015 Comprehensive Plan.

## Commitments and Implementation

### Fund Source

#### *Commitments*

In its 2015 Comprehensive Plan, Tukwila commits to supporting the equitable distribution of regional funds to support needed affordable housing, such as Community Development Block Grant and other federal, state and county funding (3.3.1).

#### *Implementation*

The city of Tukwila does not specify a dedicated fund source for affordable housing.

### Zoning and Land Use

#### *Commitments*

The City of Tukwila, in its Comprehensive Plan, commits to use zoning tools to allow a variety of affordable housing throughout the city (3.2.1). Specifically, the City commits to revising Tukwila's zoning map and development codes to encourage more housing opportunities for all population segments (3.2.2). Tukwila aims to provide sufficient zoning for government-assisted housing and housing for low income families, while integrating such developments into existing neighborhoods (3.2.3).

#### *Implementation*

Tukwila has a High Density Residential District, the purpose of which is to provide a high density residential and multi-family district that is combined with other uses as well (18.14).

Tukwila has a transit-oriented development district within its urban center which is intended to provide a compact mix of housing, office, lodging, and retail (18.28.040, 3.90.030).

Tukwila allows planned residential development (PRD) in order to encourage innovative building design and create open space in residential developments. PRD is also used to encourage varied housing types, efficiency, and preservation of open space. However, PRD is only permitted in certain districts of the city and only applies to sites with sensitive areas, and therefore it has limited applicability (18.46).

### Special Populations and Inclusive Housing

#### *Commitments*

In its Comprehensive Plan, Tukwila commits to:

- Adapt housing design standards to address the needs of all populations (3.5.1).
- Assist in providing residents of the community with the human services, economic development and transportation needed to increase access to housing options (3.5.2).
- Continue to develop relationships with populations that have been historically underserved and continue to support investment to better serve their needs (3.5.3).

### *Implementation*

Tukwila does not specifically address homelessness or housing for special needs populations in its city code, programs, or budget items. However, older adult housing appears to be allowed at greater densities than other uses. For example, within the High Density Residential District older adult housing is allowed up to 60 dwelling units per acre, whereas this district otherwise only allows 22 dwelling units per acre (18.14.010).

## Incentives and Exemptions

### *Commitments*

The City of Tukwila makes no commitment related to affordable housing incentives and exemptions in its 2015 Comprehensive Plan.

### *Implementation*

Tukwila offers a multi-family tax exemption in the Tukwila Urban Center (3.90). The baseline property tax exemption for multi-family developments lasts 8 years, but the City extends the tax-exemption an additional four years for developments that devote 20 percent of units as affordable.

Tukwila also offers height bonuses for buildings that designate at least 20 percent of its units as affordable (18.28.070). Specifically, affordability is set at 50 percent of county median family income for rental units and 80 percent of county median family income for owner-occupied units. Also, Tukwila's city code does allow increased density and reduced parking for older adult housing.<sup>188</sup> Finally, Tukwila exempts ADUs and low income housing from various impact fees (16.26.120).

## Partnerships and Collaboration

### *Commitments*

The City of Tukwila highlights the importance of partnerships in its Comprehensive Plan and commits to:

- Support the equitable distribution of regional funding (3.3.1).
- Utilize regional efforts and regional housing development to address countywide housing needs and to support very-low and low income affordable housing (3.3.3).
- Cooperate with new and existing permanent housing managers and owners to preserve and encourage affordable housing resources (3.2.4).
- Act as a facilitator between affordable housing groups and property owners to preserve affordable housing and help private and public affordable housing groups to acquire more housing developments (3.2.7).

### *Implementation*

While Tukwila may actively collaborate with other jurisdictions or organizations to provide its residents with affordable housing options, these relationships are not formally codified in

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<sup>188</sup> Tukwila city official (Laura Benjamin) comments on May 25, 2016.

any city code or ordinance. However, Tukwila partners with King County, under the King County Consortium, to receive and allocate community development block grant (CDBG) and HOME funds for affordable housing developments.<sup>189</sup> As of 2016, one Tukwila councilmember participates on the Joint Recommendations Committee of the Consortium. Tukwila is also a member of the South King Housing and Homelessness Partnership (SKHHP) which addresses housing and homelessness issues in South King County and is committed to supporting the preservation of affordable housing. SKHHP convenes a Homelessness Action Committee (HAC) as well as a Joint Planners & Developers Workgroup in South King County.<sup>190</sup>

## Housing Stock, Preservation, and Quality

### *Commitments*

To preserve and encourage a diverse affordable housing stock, Tukwila commits to:

- Provide appropriate zoning for various types of housing, including government-assisted housing, housing for low income families, and manufactured housing (3.2.3).
- Develop affordable housing preservation programs and strategies such as prevention of the displacement of low income households (3.2.5).
- Work as a facilitator between property owners and affordable housing groups to help preserve affordable housing (3.2.7).

To improve the quality, health, and safety of affordable housing, the City commits to:

- Make affordable housing options available for residents currently living in substandard housing (3.2.6).
- Implement a Residential Rental Licensing and Inspection program to improve the condition of rental housing (3.4.1).
- Support the maintenance, weatherization, rehabilitation, and long-term preservation of existing housing resources (3.4.2).

### *Implementation*

The City of Tukwila has implemented a residential rental business license and inspection program. The program aims to protect the public's health, safety, and welfare by ensuring the proper maintenance of rental housing, identifying and requiring correction of substandard housing conditions, and preventing conditions of deterioration and blight (5.06). Tukwila also operates a minor home repair program, which addresses home health and safety needs for low to moderate income homeowners.

Tukwila allows ADU's in most of its districts, and they are considered an "accessory use" to the existing land use (18.10, 18.12, 18.14, 18.16, 18.18, to name a few).

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<sup>189</sup> King County Department of Community and Human Services: Housing and Community Development. "Consortium". 2016. <<http://www.kingcounty.gov/depts/community-human-services/housing/consortium.aspx>>

<sup>190</sup> Housing Development Consortium. "South King Housing and Homelessness Partnership". <<http://www.housingconsortium.org/skhhp/>>

Cottage housing appears to be allowed as it is referred to repeatedly within the City Code, such as in relation to unit lot short plats (17.12.070). However, there does not appear to be a specific code regarding cottage housing.

Manufactured/mobile home parks are a permitted use in Tukwila's medium and high density residential districts and are considered a conditional use (e.g., 18.12.040). Short subdivisions are allowed under Chapter 17.12 of Tukwila's Municipal Code.

# Section 7: Large East & North King County Cities

## Section 7.1: Bellevue

### Overview and Analysis

The City of Bellevue has made commitments to preserving and maintaining affordable housing and promoting partnerships. Bellevue has implemented multiple policies for special needs and inclusive housing but has not implemented many policies regarding the preservation of affordable housing. Even with Bellevue’s notable efforts, its supply of housing for low income residents is very small and over a third of Bellevue’s renters are cost-burdened, similar to other East King County cities. If Bellevue wants to address this issue and take further steps with its affordable housing policies, it could consider implementing inclusionary zoning policies as well as contributing more to the Eastside Housing Trust Fund (EHTF) so that its contribution is equivalent (as a percent of its general fund budget) to other large East King County cities.

### Housing Gap Analysis

Table 6.1 below illustrates Bellevue’s affordable housing stock for various income levels. In accordance with countywide planning policies, King County and Bellevue track the proportion of the city’s residential properties that are affordable at various incomes. The percentage point gap is determined by subtracting the percent of housing available at each income level from the percent of affordable housing needed countywide at each income level.

**Table 7.1**  
Bellevue Housing Stock by Income Group Affordability

Income Level	Percent of Units Affordable	County Need	Percentage Point Gap to County Need
Less than 30% AMI	2.6%	12%	(9.4) pts.
30%-50% AMI	3.3%	12%	(8.7) pts.
50%-80% AMI	19.1%	16%	3.1 pts.

Rental housing in Bellevue represents **43.9%** of its housing stock

Data: 2008-2012 CHAS Data. Published in 2016 King County Comprehensive Plan Update Technical Appendix B, March 2016

As illustrated by this table, the proportion of Bellevue’s housing stock that is affordable to residents earning less than 50 percent AMI falls below the proportions of countywide need. Bellevue does not achieve the 12 percent housing need for either very low or low income residents. Conversely, the percentage of Bellevue’s housing stock that is currently affordable to residents earning 50 to 80 percent AMI is proportional to the countywide need. However, this

does not necessarily mean that all people in this income bracket are able to access affordable housing. This data does not demonstrate whether households at these income levels occupy affordable units nor that these housing units will remain affordable to this income level over time. Cost-burden statistics help further explain disparities between households' incomes and housing options, beyond what the gap analysis alone can provide. In Bellevue, 31 percent of all households are cost-burdened, while 15 percent are severely cost-burdened. Over 34 percent of rental households are cost-burdened and 29% of homeowners with a mortgage are cost-burdened.<sup>191</sup>

## Evolution of Comprehensive Plan

The City of Bellevue updated its 2004 Comprehensive Plan<sup>192</sup> in 2015.<sup>193</sup> Within the Plan's Housing Element, the neighborhood quality section incorporates two new policies:

- Maintain the character of established single family neighborhoods, through adoption and enforcement of appropriate regulations (HO-3);
- Monitor and appropriately regulate room rentals in single family areas (HO-4).

Secondly, Bellevue also included additional policies to support housing options and programs for older adults (HO-19), and to provide older adult housing affordable at various income levels (HO-20). In the Element's affordability section, the City focuses more on low income households. For example, the City adds a policy to address the entire spectrum of housing needs, including the need for housing affordable to very low, low and moderate income households (HO-21). Additionally, the City commits to provide funding to support housing need (HO-25) and to evaluate City land to use for affordable housing (HO-32) compared with the previous Comprehensive Plan. Lastly, another amendment to the most recent Plan commits to ensure that adult family homes and other special needs housing provide stable housing options for elderly and disabled residents (HO-33).

## Commitments and Implementation

### Fund Source

#### *Commitments*

In its Comprehensive Plan, Bellevue commits generally to funding affordable housing needs and intends to regularly assess whether the funding is meeting the changing needs of the city (HO-25). The City also intends to explore all possible forms for funding available to address affordable housing issues (HO-28).

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<sup>191</sup> Ibid.

<sup>192</sup> City of Bellevue. *Comprehensive Plan 2004*.

This citation applies to all subsequent references and associated policy numbers within Bellevue's 2004 Comprehensive Plan.

<sup>193</sup> City of Bellevue. *Bellevue Comprehensive Plan*. 2015.

<[http://www.bellevuewa.gov/comprehensive\\_plan.htm](http://www.bellevuewa.gov/comprehensive_plan.htm)>. This citation applies to all subsequent references and associated policy numbers within Bellevue's 2015 Comprehensive Plan.

Like the other East King County cities, Bellevue is a member of ARCH, A Regional Coalition for Housing. ARCH administers the EHTF, consisting of contributions from each of the member cities, but ARCH does not dictate how much funding or what funding source cities contribute to the fund. Those decisions are determined by the cities themselves.

*Implementation*

Bellevue contributed \$824,000 to the EHTF in its 2015-2016 budget. See *Partnerships* for more details on ARCH & the EHTF. Bellevue also authorizes acceptance of grants for affordable housing plan development (Ordinance 5702). See below for a complete list of Bellevue’s contributions to ARCH from 2003 to 2012.

**Table A: City of Bellevue Annual Contributions to the Housing Trust Fund\***

YEAR	CDBG	GENERAL FUND	OTHER**	TOTAL
2003	\$100,000	\$256,000	\$147,135	\$503,135
2004	\$90,000	\$412,000	\$103,668	\$605,668
2005	\$90,000	\$412,000	\$807,445	\$1,309,445
2006	\$100,000	\$412,000	\$882,756	\$1,394,756
2007	\$90,000	\$412,000	\$268,873	\$770,873
2008	\$90,000	\$412,000	\$215,089	\$717,089
2009	\$85,102	\$412,000	\$282,514	\$779,616
2010	\$78,033	\$412,000	\$111,144	\$601,177
2011	\$68,986	\$256,000	\$185,552	\$510,538
2012	\$44,498	\$256,000	\$97,329	\$397,827
<b>TOTAL</b>	<b>\$836,619</b>	<b>\$3,652,000</b>	<b>\$3,101,505</b>	<b>\$7,590,124</b>

\* Bellevue also provides in-kind support for ARCH operating expenses (Program Manager).

\*\*Primarily loan repayments and interest credited to Bellevue's Housing Fund. 2005 includes \$695,000 DASH repayment. 2006 includes developer fee payment.

Source: [http://www.ci.bellevue.wa.us/pdf/PCD/Housing\\_Affordability\\_Follow-Up\\_09-18-2013.pdf](http://www.ci.bellevue.wa.us/pdf/PCD/Housing_Affordability_Follow-Up_09-18-2013.pdf)

**Zoning and Land Use**

*Commitments*

In its Comprehensive Plan, Bellevue commits to:

- Ensure that affordable housing opportunities exist throughout the city, at a range of affordability levels (HO-24).
- Monitor the quantity, type, and affordability of housing to assess whether residents’ housing needs are being met by zoning policies (HO-24).
- Explore planned unit developments (PUD), to provide a variety of housing types and site planning techniques that can achieve the maximum housing potential or affordability of each site.
- Offer incentives and other opportunities to developers to encourage PUDs when appropriate (HO-16).

### *Implementation*

Bellevue's City Code allows greater flexibility and variation in the design of planned unit developments (PUDs), resulting in more compact, higher-density developments. However, the current intent behind increased density within PUDs is not explicitly connected to affordability, rather it is commonly used for open space, public facilities, energy efficiency, and wildlife preservation. While it is possible that increased density within PUDs could result in more affordable units, this outcome is not explicitly tied to this policy (LUC 20.30D).<sup>194</sup> If a PUD contains older adult housing it is eligible for an additional 10 percent density bonus, provided these developments meet certain baseline criteria (20.30D.165). Bellevue's City Code establishes Neighborhood Business Districts, which are small, mixed-use business, commercial and residential developments, often built near existing or proposed residential areas (20.10.340). The City's Downtown-Multiple Use District also allows retail activity, low intensity offices, Downtown support services, and residential uses, while the Downtown- Residential District includes the City's most intensive urban residential uses (20.10.370). Transit-oriented development is encouraged in several of the City's downtown zones (20.10.370). Bellevue's Bel-Red district is another mixed-use zone in which the City offers density bonuses for affordable housing inclusion. See *Incentives and Exemptions* for details (20.25D).

## Special Populations and Inclusive Housing

### *Commitments*

In its Comprehensive Plan, Bellevue commits that it will:

- Support the Fair Housing Act and further fair housing (HO-8).
- Support regional efforts to prevent and reduce the impact of homelessness (HO-35).
- Collaborate with social service agencies and other jurisdictions to provide emergency shelters and centers that address homelessness (HO-36).
- Support housing options, programs, and services that allow older adults to stay in their homes or neighborhood, while promoting Universal Design improvements that increase housing accessibility (HO-19).
- Encourage a range of housing types for older adults affordable at a variety of income levels (HO-20).

### *Implementation*

Bellevue codifies fair housing practices and corresponding penalties for violation in its City Code (9.20.030). Beyond the various classes assured equal access to housing by federal and state fair housing laws, Bellevue City Code outlaws discrimination against Section 8 status and requires reasonable accommodation for handicapped individuals (9.20.043). When housing units are demolished or substantially rehabilitated, the City requires owners to pay relocation assistance to displaced low income tenants living in these units (9.21). Bellevue adopted

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<sup>194</sup> City of Bellevue. *Bellevue City Code*. Current through March 2016.

<<http://www.codepublishing.com/WA/Bellevue/>>. This citation applies to all subsequent references to Bellevue's Municipal Code.

Resolution 8934 stating that it will endorse the goals of the *Committee to End Homelessness in King County's* (now known as All Home's) *Strategic Plan 2015-2019* and will work with other organizations and government entities to implement the plan. In the 2013-2014 fiscal year, Bellevue aided the purchase of 107 units of affordable older adult housing and supported three new affordable housing developments.<sup>195</sup> The City's General Development Requirements in the Municipal Code grant a 50 percent increase in lot coverage if congregate care older adult housing, older adult dwellings, assisted living or nursing homes are constructed on-site (20.20.011). Additionally, the City requires that an agreement be filed with the King County Department of Records and Elections restricting older adult housing to remain as such in perpetuity (20.10.440). Through ARCH, the City participates in regional strategies to address homelessness and provide relevant information for older adults searching for housing options. Bellevue allows homeless encampments to apply for temporary encampment permits, provided that they also receive sponsorship from a religious organization (20.30U).

## Incentives and Exemptions

### *Commitments*

Bellevue commits to exploring incentives to encourage a variety of affordable housing types and locations (HO-7, HO-12). Specifically, Bellevue intends to explore exemptions of city permit fees and taxes (HO-23, HO-29).

### *Implementation*

Bellevue's Land Use Code includes development incentives in exchange for affordable housing. In exchange for the inclusion of affordable units, Bellevue offers flexibility in certain regulations such as lot coverage, building height, and lot area (LUC 20.20.128). Bellevue offers a variety of density bonuses to incentivize developers to include affordable units in their developments. The City allows a bonus market rate unit for each affordable unit provided, up to 15 percent above the maximum density permitted in the underlying zoning district (20.20.128). In the Bel-Red District, the City offers a floor area ratio density bonus in exchange for public benefits, specifically affordable housing (20.25D.090). For rental properties affordable to households at 80 percent AMI, the city grants 4.6 square feet in bonus building area per square foot of affordable housing (20.25D.090.C).

The City relaxes various design standards including lot size, lot coverage, building height, parking requirements, and open space in exchange for the inclusion of affordable units. The affordable units must remain affordable in perpetuity. To incentivize affordable development further, Bellevue offers a multi-family tax exemption in five specific areas of the city: Bel-Red, downtown, Eastgate, Crossroads Village, and Wilburton Commercial Area. The exemption lasts up to 12 years if at least 20 percent of units within the development are reserved as affordable (4.52.090). The mix and configuration of affordable units must be substantially proportional to the mix and configuration of the total housing units in the development, and if the

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<sup>195</sup> City of Bellevue 2015-2016 Adopted Biennial Budget, pg 11-83. April 2015.  
<<http://www.ci.bellevue.wa.us/pdf/Finance/2015%202016%20Adopted%20Budget%20Book%20Final.pdf>>

development contains multiple buildings, the developer cannot include all affordable units in the same building. Finally, the City exempts affordable housing units from paying a variety of impact fees. However, Bellevue's impact fee waivers are fairly limited. The City exempts the Issaquah school district impact fee, but not the Bellevue district, for older adult housing, and exempts social service facilities from school and transportation impact fees (22.18.060, 22.16.070).

## Partnerships and Collaboration

### *Commitments*

Bellevue commits to working with regional partners including King County, ARCH, and other jurisdictions to assess the need for affordable housing and develop necessary units (HO-22). In addition, Bellevue is committed to promoting partnerships with developers as well as nonprofits to create affordable housing (HO-26).

### *Implementation*

Bellevue is a member of A Regional Coalition for Housing (ARCH), a consortium of 15 East King County cities and King County that works to increase the availability of affordable housing across the Eastside. ARCH aims to preserve and increase the supply of housing for low and moderate income households in the region. ARCH helps its members create housing policies, strategies, programs, and development regulations. In addition, ARCH coordinates the cities' financial support to organizations that develop affordable housing for low and moderate income households and assists people looking for affordable rental and ownership housing within its member jurisdictions. Bellevue's efforts to increase affordable housing are primarily through ARCH.<sup>196</sup> Bellevue contributes to ARCH administration by funding the coalition's Program Manager position. As mentioned above under *Funding Source*, Bellevue contributed \$824,000 to the Eastside Housing Trust Fund (EHTF) in its 2015-2016 budget.

The City of Bellevue also participates in the King County Consortium and receives HOME funds from the County through this partnership.<sup>197</sup> Bellevue is a member of the Eastside Homelessness Action Committee which is a partnership between cities, faith based organizations, community advocates, businesses, and nonprofits that meets monthly and has the goal of furthering homeless housing and services in East King County. Bellevue is also a member of the Eastside Human Services Forum (EHSF) whose mission is, "*To foster strong public and private partnerships for a stable network of health and human services for the benefit of all East King County residents.*"<sup>198</sup> One of EHSF's main focus areas is a regional effort to end and prevent homelessness.

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<sup>196</sup> City of Bellevue. *2015-2016 Adopted Biennial Budget*, pg 9-86. April 2015.

<sup>197</sup> King County Department of Community and Human Services: Housing and Community Development. "Consortium". 2016. <<http://www.kingcounty.gov/depts/community-human-services/housing/consortium.aspx>>

<sup>198</sup> Eastside Human Services Forum. "About". 2016. <<http://eastsideforum.org/about/>>

## Housing Stock, Preservation, and Quality

### *Commitments*

In its Comprehensive Plan, Bellevue commits that it will:

- Encourage preservation, maintenance, and improvements to existing affordable housing (HO-27).
- Ensure that all affordable housing created in the city with public funds or by regulation remains affordable for the longest possible term (HO-30).
- Provide financial assistance to low income residents for maintaining or repairing the health and safety features of their homes through the Housing Repair Program, or similar program (HO-6).
- Participate in relocation assistance to low income households whose housing may be displaced by condemnation or city-initiated code enforcement (HO-31).

### *Implementation*

Bellevue allows ADUs in single family neighborhoods. However, these units are not considered to be affordable housing and therefore are not eligible for affordable housing exemptions and regulations under the City's Land Use Code (20.20.120). Manufactured houses and mobile homes are permitted in the city, provided they are placed on permanent foundations (20.20.527, 20.20.890), and short plats and short subdivisions are also permitted (20.45B). Since 1986, Bellevue has provided a Home Repair Program, which identifies homes at risk and conducts lead-based-paint-hazard assessments for homeowners and offers mitigation services when necessary.

## *Section 7.2: Issaquah*

### Overview and Analysis

The City of Issaquah has made multiple commitments to zoning and land use that promote affordable housing as well as commitments to support housing for residents that are low income or have special housing needs. Issaquah has implemented multiple policies in line with these commitments. Missing from Issaquah's Comprehensive Plan policies are commitments to preserve and ensure high quality affordable housing. Between 2014 and 2015, Issaquah incorporated significant updates to the Housing Element of its Comprehensive Plan, committing to monitor the effectiveness of housing policies and their impact on housing affordability and supply, as well as meet residents' unique housing needs and participate in regional efforts to end homelessness. Even with Issaquah's notable commitments, its supply of housing for low income residents is very small and well over a third of Issaquah's renters are cost-burdened, similar to other East King County cities. If Issaquah wants to address this issue and take further steps with its affordable housing policies, it could consider implementing additional incentives or exemptions such as a multi-family tax exemption with an affordable housing requirement. In addition, Issaquah could consider contributing more to the Eastside Housing Trust Fund (EHTF) so that its contribution is equivalent (as a percent of its general fund budget) to other large East King County cities.

## Housing Gap Analysis

Table 7.2 below illustrates Issaquah’s affordable housing stock for various income levels. In accordance with countywide planning policies, King County and Issaquah track the proportion of the city’s residential properties that are affordable at various incomes. The percentage point gap is determined by subtracting the percent of housing available at each income level from the percent of affordable housing needed countywide at each income level.

**Table 7.2**  
Issaquah Housing Stock by Income Group Affordability

Income Level	Percent of Units Affordable	County Need	Percentage Point Gap to County Need
Less than 30% AMI	3.1%	12%	<b>(8.9) pts.</b>
30%-50% AMI	3.3%	12%	<b>(8.7) pts.</b>
50%-80% AMI	14.7%	16%	<b>(1.3) pts.</b>

Rental housing in Issaquah represents **38.6%** of its housing stock

Data: 2008-2012 CHAS Data. Published in 2016 King County Comprehensive Plan Update Technical Appendix B, March 2016

As illustrated by this table, Issaquah does not achieve their proportion share of the countywide need for housing affordable to households earning less than 80 percent AMI. Issaquah does not meet the 12 percent proportional share for housing that is affordable for residents who earn less than 30 percent AMI or for residents who earn 30 to 50 percent AMI. Additionally, Issaquah fails to reach the 16 percent share for households earning between 50 and 80 percent AMI. Further, this data does not demonstrate whether affordable units are occupied by households at these income levels, nor that these housing units will remain affordable to this income level over time. Cost-burden statistics help further explain disparities between local households’ incomes and housing options, beyond what the gap analysis alone can provide. In Issaquah, 38 percent of all households (homeowners and renters combined) are cost-burdened while 15 percent are severely cost-burdened.<sup>199</sup> 41 percent of renter households in Issaquah are cost-burdened, while 34.4 percent of homeowners with a mortgage are cost-burdened.<sup>200</sup>

<sup>199</sup> Ibid.

<sup>200</sup> ARCH. 2011 ACS 5 -Year Estimates. *East King County Housing Analysis*, Appendix A, pg. A-15, A-17. <<http://www.kirklandwa.gov/Assets/Kirkland+2035/ARCH+East+King+County+Housing+Needs+Assessment.pdf>>

## Evolution of Comprehensive Plan

The 2011 Comprehensive Plan<sup>201</sup> was updated in 2015<sup>202</sup> with several notable changes. Overall, the 2015 Comprehensive Plan is more concise and consistent than the previous version. The City of Issaquah includes two new policies in the “Housing and Neighborhood Character” section; one is to monitor all housing within the City and report the effectiveness of housing policies and regulations (H Policy A13), and another is to create a Housing Strategy Plan that identifies resources and actions to increase access to affordable housing (H Policy A14). As for housing supply, the 2015 Comprehensive Plan highlights the adequate supply of zoned land for housing needs (H Policy B1). Additionally, the City emphasizes the impact of other factors on Issaquah’s affordable housing situation. Specifically, the City intends to monitor the impacts of changes to land use or development capacity on overall housing affordability (H Policy B6) and the effects of any new regulations on housing supply (H Policy B7). Issaquah also incorporates new language into the “Special Needs Housing” section. The 2015 Comprehensive Plan includes two specific policies about homelessness, to provide various housing options and services for homeless individuals (H Policy D3) and to support regional efforts to prevent homelessness (H Policy D4). Apart from these amendments, Issaquah deleted most of the “Housing Safety and Compatibility Policies” section, incorporating the remainder of this section into other chapters of the 2015 Comprehensive Plan.

## Commitments and Implementation

### Fund Source

#### *Commitments*

In its Comprehensive Plan, Issaquah commits that it will:

- Create a Housing Strategy Plan to identify resources and actions necessary to implement the City’s housing goals and policies (A14).
- Increase funds available at the local and regional levels for affordable housing with a preference for special needs housing, particularly housing that is affordable for low income and very low income households (E4).
- Use local, regional and national resources to leverage other funds, both public and private, in order to fund affordable housing (C5).

#### *Implementation*

Issaquah is a member of ARCH and contributed \$100,000 to the EHTF in its 2016 budget. See *Partnerships* for more information on ARCH.

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<sup>201</sup> City of Issaquah. *Comprehensive Plan 2011*.

This citation applies to all subsequent references and associated policy numbers within Issaquah’s 2011 Comprehensive Plan.

<sup>202</sup> City of Issaquah. *Issaquah Comprehensive Plan Volume 1*. 2015.

<<http://issaquahwa.gov/DocumentCenter/Index/305>>. This citation applies to all subsequent references and associated policy numbers within Issaquah’s 2015 Comprehensive Plan.

## Zoning and Land Use

### *Commitments*

In order to achieve its goal of varied neighborhoods, housing types, and densities throughout the city, Issaquah commits through its Comprehensive Plan that it will:

- Promote a variety housing types and housing in mixed-use areas (A2, A3)
- Support walkable communities with access to transit (A4)
- Allow building height and lot size flexibility to achieve maximum density and other mixed-use elements (A5)
- Place new high density housing near commercial centers and transportation services (A6)
- Encourage affordable housing near urban centers and places with good pedestrian access to transit, employment, services, and shopping (B3).

In order to achieve an adequate supply of housing, Issaquah commits through its Comprehensive Plan that it will:

- Maintain adequate zoned land to accommodate existing and future housing needs (B1).
- Consider requiring affordable housing when evaluating rezones, land use changes, or development regulations (C1).
- Consider using transfer of development rights to increase and preserve affordable housing (C4).
- Ensure that revisions to construction standards and costs don't unnecessarily increase housing costs (C3).

### *Implementation*

The City maintains an inclusionary zoning program in the Central Issaquah urban core district. The policy requires that at least 10 percent of the units be affordable to mid-moderate income<sup>203</sup> level households (18.21.030).<sup>204</sup> Issaquah requires that any development providing affordable housing file an affordable housing agreement with the King County Department of Records and Elections prior to the issuance of a building permit, and units must remain affordable for fifty years (18.21.040-070). Issaquah's Municipal Code supports mixed-use developments that include multi-family, commercial, and/or office uses to promote pedestrian use and efficient urban services (18.07.370). The City established an Urban Village District to encourage innovative uses, sites, and comprehensive planning of large parcels of land, as well as provide the opportunity for reasonably priced housing (18.06.120).

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<sup>203</sup> Defined as renter-occupied housing affordable to a household earning seventy (70) percent of the King County median income, adjusted for household size, or owner-occupied housing affordable to a household earning eighty (80) percent of King County median income, adjusted for household size (18.21.020)

<sup>204</sup> City of Issaquah. *Issaquah Municipal Code*. Current through May 2016.  
<<http://www.codepublishing.com/WA/Issaquah/>>. This citation applies to all subsequent references to Issaquah's Municipal Code.

## Special Populations and Inclusive Housing

### *Commitments*

To create and maintain inclusionary housing and nondiscriminatory practices, Issaquah commits in its Comprehensive Plan to ensure that City regulations, programs, and land use practices provide access to housing for all protected classes (A7).

In order to provide housing for special populations including very low income households, Issaquah commits in its Comprehensive Plan that it will:

- Develop plans and strategies to address its proportional share of the countywide need for affordable low income housing (B2).
- Prioritize surplus property and the use of public land for affordable housing with preference for housing that is affordable for low income and very low income households (C6).
- Allow different types of special needs housing, such as group homes and foster care facilities, in all parts of the city (D1).
- Consider providing incentives to developers who designate portions of residential or mixed-use developments as housing for special needs populations (D2).
- Support regional efforts to prevent homelessness and housing options and services that aid homeless families' financial independence (D3, D4).
- Support housing options, programs, and services that allow older adults to stay in their homes while encouraging accessible housing designs for people with disabilities (D5, D6).
- Increase the funds available at the local and regional levels for affordable housing with a preference for special needs housing, particularly housing that is affordable for low income and very low income households (E4).

### *Implementation*

Issaquah codifies standards for older adult housing to ensure safe and well-designed units for older adults and also offers incentives for building older adult housing (18.07.320). Incentives for older adult housing development include parking requirement reductions and density bonuses. Issaquah also codifies older adult housing adjustments (housing incentives) that provide the option of allowing older adult-designated housing to be used for special needs and low income households (18.07.320). The City's Multi-Family Development Standards within the Municipal Code encourage a diversity of multi-family unit types, including older adult housing, special needs, and low income households (18.07.440). Through ARCH, the City participates in regional strategies to address homelessness and provides relevant information for older adult searching for housing options.

The City approves the location of affordable housing units created through City exemptions, incentives, or assistance and requires these units to be generally mixed with all other dwelling units in the development (18.21.040). Issaquah codifies that affordable units must be similar to the market rate units in the development in both the number and size of bedrooms and overall

size of the unit. The affordable housing units must also be available for occupancy at the same time as the other units in the development.

## Incentives and Exemptions

### *Commitments*

In order to provide affordable housing and increase affordable housing stock, Issaquah commits in its Comprehensive Plan that it will:

- Consider providing incentives to developers who designate portions of residential or mixed-use developments as housing for special needs populations (D2).
- Offer a variety of incentives including tax incentives and fee reductions to induce developers to provide affordable housing.
- Consider offering flexibility in development standards such as parking, density, building dimensions, and lot coverage in exchange for the inclusion of affordable housing (C2).
- Maintain the affordability of affordable housing achieved through incentives or assistances as long as possible (C7).
- Consider utilizing transfer of development rights to develop or preserve affordable housing. Possibilities include making affordable housing a receiving site or allowing sites with affordable housing to be sending sites to increase development capacity (C4).

### *Implementation*

Housing developments within the Central Issaquah district have the option to participate in the City's density bonus program (18.21.030). Issaquah's Municipal Code includes administrative adjustments and flexible standards that allow for occupancy of housing designed according to older adult housing standards by low income or disabled individuals (18.07.320), described in greater detail in the *Special Populations* section above. Affordable housing units created through these programs must remain affordable for 50 years from the date of initial owner occupancy (18.21.040). Finally, Issaquah exempts affordable housing from school impact fees, traffic impact fees, park impact fees, and fire protection impact fees (3.63.030, 3.71.040, 3.72.040, 3.73.040). The City's Municipal Code provides detailed development review procedures designed to ensure equitable and timely review of development proposals and provide certainty of project review and Code implementation, among other goals (18.04.020).

## Partnerships and Collaboration

### *Commitments*

Issaquah is committed to creating partnerships and cooperating with jurisdictions on a regional level to meet the region's housing needs. Issaquah commits to supporting legislation at the county, state, and federal levels that promotes the housing goals and policies of its Comprehensive Plan (E1). The City intends to create housing and job goals with nearby jurisdictions as well as with King County that create a regional balance between housing and jobs (E2).

Issaquah commits in its Comprehensive Plan to partner with nonprofits and participate in regional efforts to increase and preserve subsidized affordable housing (B4). The City also

intends to work with other jurisdictions, agencies, and housing providers to assess, create, and increase funding levels for affordable housing including special needs housing (E3, E4). Finally, Issaquah aims to work with partners to balance special needs housing throughout the region (E5).

### *Implementation*

Issaquah is a member of A Regional Coalition for Housing (ARCH), a consortium of 15 East King County cities and King County that works to increase the availability of affordable housing across the Eastside. ARCH aims to preserve and increase the supply of housing for low and moderate income households in the region. ARCH helps its members create housing policies, strategies, programs, and development regulations. In addition, ARCH coordinates the cities' financial support to organizations that develop affordable housing for low and moderate income households and assists people looking for affordable rental and ownership housing within its member jurisdictions. Issaquah is also a member of the King County Consortium and works with the County to allocate CDBG and HOME funds.<sup>205</sup>

Issaquah has participated in the Eastside Homelessness Action Committee which is a partnership between cities, faith-based organizations, community advocates, businesses, and nonprofits that meets monthly and has the goal of furthering homeless housing and services in East King County. Issaquah is also a member of the Eastside Human Services Forum (EHSF) whose mission is, *"To foster strong public and private partnerships for a stable network of health and human services for the benefit of all East King County residents."*<sup>206</sup> One of EHSF's main focus areas is a regional effort to end and prevent homelessness.

## Housing Stock, Preservation, and Quality

### *Commitments*

In order to provide and preserve diverse affordable housing, Issaquah commits in its Comprehensive Plan that it will:

- Encourage reinvestment in existing housing and the reuse of buildings to preserve affordable housing opportunities (A12).
- Partner with nonprofits as a way to increase and preserve affordable housing (B4).
- Promote varied housing types and encourage housing in mixed-use areas (A2, A3).
- Encourage innovative housing solutions for affordability and diversity, as well as the development of ADUs (A10, A11).

### *Implementation*

Issaquah allows manufactured homes, manufactured home subdivisions, and ADUs in order to diversify housing stock while providing more affordable housing options (18.07.430, 18.07.450). Issaquah's cluster development standards encourage affordable housing by

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<sup>205</sup> King County Department of Community and Human Services: Housing and Community Development. "Consortium". 2016. <<http://www.kingcounty.gov/depts/community-human-services/housing/consortium.aspx>>

<sup>206</sup> Eastside Human Services Forum. "About". 2016. <<http://eastsideforum.org/about/>>

allowing maximum allowable density on smaller lots (18.07.420). These cluster developments can include, but are not limited to, zero lot line units, duplexes, triplexes, fourplexes, and manufactured homes.

## Section 7.3: Kirkland

### Overview and Analysis

The City of Kirkland has made multiple commitments to promote and support housing for special populations and has made commitments to zoning and land use that promote affordable housing. Kirkland has implemented policies in line with these commitments but has not committed to or implemented many policies supporting preservation of affordable housing. Missing from Kirkland’s Comprehensive Plan policies are commitments to providing incentives and exemptions to encourage affordable housing. However, Kirkland has implemented many incentives and exemptions including a multi-family tax exemption with affordability requirements. Even with Kirkland’s notable efforts, over a third of its renters are cost-burdened, similar to other East King County cities. If Kirkland wants to address this issue and take further steps with its affordable housing policies, it could make explicit commitments to providing incentives and exemptions so that these types of policies continue to be active and expanded in Kirkland.

### Housing Gap Analysis

Table 7.3 below illustrates Kirkland’s affordable housing stock for various income levels. In accordance with countywide planning policies, King County and Kirkland track the proportion of the city’s residential properties that are affordable at various incomes. The percentage point gap is determined by subtracting the percent of housing available at each income level from the percent of affordable housing needed countywide at each income level.

**Table 7.3**  
Kirkland Housing Stock by Income Group Affordability

Income Level	Percent of Units Affordable	County Need	Percentage Point Gap to County Need
Less than 30% AMI	1.9%	12%	<b>(10.1) pts.</b>
30%-50% AMI	6.1%	12%	<b>(5.9) pts.</b>
50%-80% AMI	16.7%	16%	<b>0.7 pts.</b>

Rental housing in Kirkland represents **34.9%** of its housing stock

Data: 2008-2012 CHAS Data. Published in 2016 King County Comprehensive Plan Update Technical Appendix B, March 2016

As illustrated by this table, Kirkland does not have a sufficient amount of housing stock that is affordable to residents earning less than 50 percent AMI and particularly to residents earning less than 30 percent AMI. On the other hand, the proportion of Kirkland’s rental housing stock that is affordable to residents earning 50 to 80 percent AMI does address their proportion of the countywide need at this income level, albeit narrowly. However, this does not necessarily mean that all people in this income bracket are able to access affordable housing. This data does not demonstrate whether households at these income levels occupy affordable units nor that these housing units will remain affordable to this income level over time. This data does not demonstrate whether affordable units are occupied by households at these income levels. Cost-burden statistics help further explain disparities between households’ incomes and housing options, beyond what the gap analysis alone can provide. In Kirkland, 37 percent of all households (homeowner and renter combined) are cost-burdened while 14 percent are severely cost-burdened.<sup>207</sup> 36 percent of renter households in Kirkland are cost-burdened, while 39 percent of homeowners with a mortgage are cost-burdened.<sup>208</sup>

## Evolution of Comprehensive Plan

As dictated by the GMA, Kirkland updated its Comprehensive Plan in 2014<sup>209</sup> from the previous edition published in 2004.<sup>210</sup> The most recent Plan incorporates many new goals and policies to address the current state of housing availability, affordability, distribution, and other conditions. Generally, most new policies and goals relate to providing an adequate supply of housing to all residents by effectively managing land use and development. Kirkland adds new language to strengthen its commitments to meeting the long-term needs of a growing population by providing adequate amount and variety of housing (H-2). Additionally, the City incorporates new demographic data into its assessment of residents’ housing needs and highlights special populations, such as older adults, who require unique housing arrangements. In light of these demographic trends, the City prioritizes maintaining land supply zoned for various housing types and densities (H-2.1). Consistent with this goal, the City also included commitments to create flexible development standards and site planning approaches that encourage innovative housing types at appropriate densities (H-2.4, H-2.5). The updated Housing Element increases funding and regulatory flexibility to produce additional special needs housing for groups such as older adults, people with disabilities, people experiencing homelessness, and very low income residents (H-3, H-3.1).

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<sup>207</sup> Ibid.

<sup>208</sup> ARCH. 2011 ACS 5 -Year Estimates. *East King County Housing Analysis*, Appendix A, pg. A-15, A-17. <<http://www.kirklandwa.gov/Assets/Kirkland+2035/ARCH+East+King+County+Housing+Needs+Assessment.pdf>>.

<sup>209</sup> City of Kirkland. *Kirkland Comprehensive Plan*. 2013. <<http://www.codepublishing.com/WA/Kirkland/>> This citation applies to all subsequent references and associated policy numbers within Kirkland’s 2014 Comprehensive Plan.

<sup>210</sup> City of Kirkland. *Kirkland Comprehensive Plan*. 2004. This citation applies to all subsequent references and associated policy numbers within Kirkland’s 2004 Comprehensive Plan.

## Commitments and Implementation

### Fund Source

#### *Commitments*

Like the other East King County cities, Kirkland is a member of ARCH, A Regional Coalition for Housing, which manages the Eastside Housing Trust Fund (EHTF.) Kirkland's Comprehensive Plan commits to creating a dedicated fund source for affordable housing. In addition, Kirkland commits to participate in regional efforts to increase public and private support for affordable housing (H-3.8).

#### *Implementation*

Kirkland is a member of ARCH and contributes to the EHTF. In the 2015-2016 budget cycle, Kirkland contributed \$630,000 to the EHTF. See *Partnerships* for more information on ARCH.

### Zoning and Land Use

#### *Commitments*

In order to achieve its goal of varied neighborhoods, housing types, and densities throughout the city, Kirkland commits in its Comprehensive Plan that it will:

- Provide an adequate supply of land zoned for a variety of housing types and densities (H-2.1).
- Allow for the redevelopment of existing developments that do not meet density standards in multi-family areas (H-2.5).
- Ensure that affordable housing is distributed throughout the city and specifically in areas with access to employment, transit, and shopping (H-3.3).
- Require affordable housing when "increases to development capacity are considered" (H-3.2).
- Create flexible development standards and efficient systems to reduce development costs (H-2.3).

#### *Implementation*

Kirkland codifies inclusionary zoning and minimum affordability requirements for all developments with at least 4 or more new residential units in commercial, high density residential, medium density, and office zones. Applicable developments must provide at least 10 percent of units as affordable (112.15, 25.10.010).<sup>211</sup> Developers have the option to submit payment in-lieu of construction for portions of the required affordable housing units (when less than .66 units). The affordable housing units should not be more than 10 percent smaller than the market rate units unless otherwise approved (112.35). Kirkland's City Code provides regulatory guidelines for planned unit developments (PUDs), to allow for innovative or otherwise beneficial development types that would normally not be permitted by zoning laws

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<sup>211</sup> City of Kirkland. *Kirkland Municipal Code*. Current through May 2016; *Kirkland Zoning Code*. Current through April 2016. <<http://www.codepublishing.com/WA/Kirkland/>> This citation applies to all subsequent references to Kirkland's Municipal Code.

(125.05). The City offers density bonuses to PUDs as high as 1.5 times the maximum density if the development includes units for older adult households and/or units affordable to low or moderate income households (125.30). The City promotes infill development within certain areas, such as the Holmes Point overlay zone (70.05).

## Special Populations and Inclusive Housing

### *Commitments*

Kirkland generally aims to promote affordable and special needs housing for its residents of all income levels. To provide housing for special populations and ensure inclusive and nondiscriminatory housing practices, Kirkland commits in its Comprehensive Plan that it will:

- Meet its proportional share of the countywide needs of all low income households (H-3.1).
- Support the acquisition and creation of housing by nonprofits, private organizations, and housing authorities for low income households (H-3.5).
- Ensure that regulations are not too restrictive for group homes or other housing for special needs residents (H-3.6).
- Support regional efforts to prevent homelessness and housing options and services that aid homeless families' financial independence (H-3.7).
- Support housing programs, services, and options that allow older adults to stay in their homes while encouraging universal design standards (H-3.9).
- Site special needs housing throughout the city and region (H-3.10).
- Protect fair and equal access to housing while prohibiting discrimination in housing (H-3.11).

### *Implementation*

In 2012 Kirkland appropriated \$25,250 for the Friends of Youth homeless program. The City has implemented multiple exemptions for housing that is for low income, older adults, and other special populations. See *Incentives and Exemptions* for details on these exemptions as well as density incentives offered for older adult housing developments. Through ARCH, the City participates in regional strategies to address homelessness and provides relevant information for older adults searching for housing options. Additionally, the City allows homeless encampments to apply for temporary use permits as long as they are sponsored by a local church or community-based organization and meet certain conditions such as fencing and lighting around the encampment, and a code of conduct for its residents (127.05-25). Emergency lodging and shelters for homeless individuals are exempt from paying lodging excise taxes to the City (5.19.020). Kirkland also sends staff representatives from its Human Services Division to participate in All Home (formerly the Committee to End Homelessness), a coalition made up of representatives from local governments, religious institutions, non-profits,

philanthropic organizations, shelter and housing providers, the private sector, and engaged citizens.<sup>212</sup>

## Incentives and Exemptions

### *Commitments*

Kirkland's Comprehensive Plan commits to creating flexible and efficient development standards and to reviewing development and regulatory processes to ensure that development costs are fairly assessed and consistent with City goals (H-2.3).

### *Implementation*

Kirkland has implemented multiple incentives and exemptions in its zoning code for properties with affordable housing including density bonuses, exemptions from road impact fees, exemptions from park impact fees, and exemptions from various permit fees for bonus units allowed by other code. Kirkland also offers a multi-family property tax exemption (MFTE) within targeted areas of the city to promote affordable housing, increase the supply of multi-family housing opportunities for low and moderate income residents, and encourage investment in transit projects, among other goals (5.88.010). The affordability requirements of Kirkland's MFTE stipulate that multi-family developments are exempt from property taxes for eight years if 20-50 percent of the units are affordable. For owner-occupied projects, the exemption applies only to affordable units, and for renter-occupied projects, a minimum of 10 percent of units must be affordable to households earning 50 percent or less of King County median income. Additionally, renter-occupied projects can earn a twelve-year exemption if at least 25 percent of units are set aside as affordable (5.88.090).

Kirkland offers multiple exemptions for low income housing, older adults housing, and other special populations. These include exemptions from transportation, park, and school impact fees for low income housing (27.04.050, 27.06.050, 27.08.050). Kirkland allows affordable housing density bonuses to be used for assisted living facilities (112.20).

## Partnerships and Collaboration

### *Commitments*

Kirkland commits to support private and nonprofit organizations, housing authorities, and social service agencies in their creation and acquisition of affordable housing (H-3.5). The City intends to cooperate at a regional level to bolster the public and private support needed to address housing needs (H-3.8). As discussed above in the *Funding* section, Kirkland's Comprehensive Plan outlines its membership in ARCH.

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<sup>212</sup> City of Kirkland. *2015-2016 Budget*, pg. 99. <<http://www.kirklandwa.gov/Assets/Finance+Admin/2015-2016+Budget/2015-2016+Budget+Document.pdf>>; All Home King County. *Frequently Asked Questions*. 2016. <<http://allhomekc.org/frequently-asked-questions/>>

### *Implementation*

Kirkland is a member of ARCH, a consortium of 15 East King County cities and King County that works to increase the availability of affordable housing across the Eastside. ARCH aims to preserve and increase the supply of housing for low and moderate income households in the region. ARCH helps its members create housing policies, strategies, programs, and development regulations. In addition, ARCH coordinates the cities' financial support to organizations that develop affordable housing for low and moderate income households and assists people looking for affordable rental and ownership housing within its member jurisdictions. The City of Kirkland is a Joint Agreement city in the King County Consortium, which means that Kirkland qualifies for its own CDBG funds but chooses to share a portion of these funds to consortium-wide programs and administration.<sup>213</sup> As of 2016, the City's human services coordinator participates on the Joint Recommendations Committee of the Consortium. Kirkland also partners with the Consortium for HOME funds.

Kirkland is a member of the Eastside Homelessness Action Committee which is a partnership between cities, faith-based organizations, community advocates, businesses, and nonprofits that meets monthly and has the goal of furthering homeless housing and services in East King County. Kirkland is also a member of the Eastside Human Services Forum (EHSF) whose mission is, *"To foster strong public and private partnerships for a stable network of health and human services for the benefit of all East King County residents."*<sup>214</sup> One of EHSF's main focus areas is a regional effort to end and prevent homelessness.

## Housing Stock, Preservation, and Quality

### *Commitments*

In order to provide and preserve diverse affordable housing, Kirkland commits in its Comprehensive Plan that it will:

- Promote development of accessory dwelling units on single-family lots (H-2.2).
- Allow a range of approaches to housing and site planning in single-family areas in order to increase supply and options (H-2.4).
- Provide assistance to residences and housing providers in order to improve and maintain affordable housing (H-3.4).
- Allow the redevelopment of existing developments that do not meet density standards in multi-family areas and site special needs housing throughout the city and region (H-2.5, H-3.10).

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<sup>213</sup> King County Department of Community and Human Services: Housing and Community Development. "Consortium". 2016. <<http://www.kingcounty.gov/depts/community-human-services/housing/consortium.aspx>>

<sup>214</sup> Eastside Human Services Forum. "About". 2016. <<http://eastsideforum.org/about/>>

### *Implementation*

Kirkland's Municipal Code allows accessory dwelling units (ADUs) and short subdivisions. However, it does not connect these housing types explicitly to affordability (115.07). The City's Code also permits cottage housing, carriage units, and two/three unit homes and highlights that the standards for these developments are designed to "address the changing composition of households and the need for smaller, more diverse, and often, more affordable housing choices" (113.10). These development types also have an inclusionary zoning requirement, in which developments that have 10 or more units must provide 10 percent of the units as affordable to median income households (between 82 and 100 percent of median income in King County) and must file an affordability covenant with the King County Recorder's Office (113.40).

## *Section 7.4: Redmond*

### Overview and Analysis

The City of Redmond has made multiple commitments to promote and support inclusive housing and housing for special populations and has made commitments to zoning and land use that promote affordable housing. Kirkland has implemented multiple policies in line with these commitments. Missing from Redmond's Comprehensive Plan policies are commitments to providing displacement assistance and offering home repair programs. If Redmond wants to take further steps with its affordable housing policies, it could make explicit commitments to implement these types of programs. Even with Redmond's notable efforts, over a third of its renters are cost-burdened, similar to other East King County cities. If Redmond wants to address this issue and take further steps with its affordable housing policies, it could consider implementing more incentives and exemptions such as a multi-family tax exemption, permit fee exemptions, and parking exemptions in exchange for the inclusion of affordable housing.

### Housing Gap Analysis

Table 7.4 on the following page illustrates Redmond's affordable housing stock for various income levels. In accordance with countywide planning policies, King County and Redmond track the proportion of the city's residential properties that are affordable at various incomes. The percentage point gap is determined by subtracting the percent of housing available at each income level from the percent of affordable housing needed countywide at each income level.

**Table 7.4**  
Redmond Housing Stock by Income Group Affordability

Income Level	Percent of Units Affordable	County Need	Percentage Point Gap to County Need
Less than 30% AMI	2.6%	12%	<b>(9.4) pts.</b>
30%-50% AMI	5.2%	12%	<b>(6.8) pts.</b>
50%-80% AMI	17.9%	16%	<b>1.9 pts.</b>

Rental housing in Redmond represents **48%** of its housing stock.

Data: 2008-2012 CHAS Data. Published in 2016 King County Comprehensive Plan Update Technical Appendix B, March 2016

As illustrated by this table, Redmond does not have a sufficient amount of housing stock that is affordable to residents earning less than 50 percent AMI. The city falls short of meeting the 12% proportional share of countywide need for residents earning less than 30 percent AMI as well as for residents earning 30 to 50 percent AMI. Alternatively, the percent of Redmond’s housing stock that is affordable to residents earning 50 to 80 percent AMI slightly exceeds the countywide need proportion of 16%. However, this does not necessarily mean that all people in this income bracket have access to affordable housing. This data does not demonstrate whether affordable units are occupied by households at these income levels, nor that these housing units will remain affordable to this income level over time. Cost-burden statistics help further explain disparities between households’ incomes and housing options, beyond what the gap analysis alone can provide. In Redmond, 31 percent of all households are cost-burdened (renter and owner combined) and 14 percent are severely cost-burdened. 31 percent of renter households in Redmond are cost-burdened, while 28 percent of homeowners with a mortgage are cost-burdened.<sup>215</sup>

## Evolution of Comprehensive Plan

In 2006, Redmond prepared a major update to its Comprehensive Plan. This version included a greater emphasis on increasing and maintaining housing variety from the prior Plan.<sup>216</sup> Redmond updated its Comprehensive Plan most recently in 2011. The 2011 update includes new sustainability goals, including: “Having housing choices that are accessible to

<sup>215</sup> ARCH. 2011 ACS 5 -Year Estimates. *East King County Housing Analysis*, Appendix A, pg. A-15, A-17. <<http://www.kirklandwa.gov/Assets/Kirkland+2035/ARCH+East+King+County+Housing+Needs+Assessment.pdf>>

<sup>216</sup> City of Redmond. *Redmond Comprehensive Plan*. 2006. <<http://www.codepublishing.com/WA/Redmond/CompPlan/PDF/index.html>>

residents with various incomes, ages and abilities.”<sup>217</sup> While the Housing Element of the 2011 Comprehensive Plan includes some new policies, the overall plan has not changed significantly. Most of the new policies included in the update fall into the “Special Needs” section. Redmond added four new policies regarding housing for older adults and people with special needs:

- Ensure development regulations allow for and have suitable provisions to accommodate housing opportunities for special needs populations in Redmond (HO-25).
- Encourage a range of housing types for older adults affordable at a variety of incomes, such as independent living, various degrees of assisted living, and skilled nursing care facilities. Strive to increase opportunities for older adults to live in accessible housing with services nearby (HO-26).
- Encourage and support accessible design and housing strategies that provide older adults the opportunity to remain in their own neighborhood as their housing needs change (HO-27).
- Work with other jurisdictions and health and social service organizations to develop a coordinated, regional approach to homelessness (HO-28).
- Adopt and update every three to five years a Strategic Housing Plan to identify specific implementation strategies that address the city’s housing needs, goals, and policies (HO-8).

In addition, Redmond added a policy regarding physical infrastructure that was inclusive of all residents:

- Provide physical infrastructure, recreational and cultural amenities, and educational facilities in Downtown and Overlake to support the creation of attractive neighborhoods for residents of all ages, incomes, and household types (HO-16).

The remaining changes to policies were minor, but generally Redmond appeared more committed to affordable housing and inclusiveness. For example, Redmond added language pledging to monitor the “affordability and type of housing” of newly constructed units, but the previous plan only committed to monitor the number of new units built. Policy HO-45 now commits to “consider granting priority” instead of pledging to “grant priority” in the development review process for developments with affordable housing, weakening of the language of the policy goal.

## Commitments and Implementation

### Fund Source

#### *Commitments*

Redmond’s Comprehensive Plan commits to a dedicated fund source for affordable housing. Like the other East King County cities, Redmond is a member of A Regional Coalition for

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<sup>217</sup> City of Redmond. *Redmond 2030: Redmond Comprehensive Plan*. 2011. <<http://user-6418068785.cld.bz/Redmond-20303#2>>. This citation applies to all subsequent references and associated policy numbers within Redmond’s 2011 Comprehensive Plan.

Housing (ARCH), a regional partnership and housing trust fund. In its Comprehensive Plan, Redmond commits to:

- Maintain a city housing trust fund for low and moderate income housing (HO-51).
- Pursue creative methods for funding within existing programs, such as providing tax relief to builders in order to leverage funds for affordable housing (HO-46).
- Use all available programs (at all levels of government), as well as private options, to fund affordable housing (HO-53).
- Give priority to the use of public surplus land for affordable housing, particularly low income affordable housing (HO-54).

#### *Implementation*

Redmond contributed \$489,815 to the Eastside Housing Trust Fund (EHTF) for the 2015-2016 budget cycle.<sup>218</sup> See *Partnerships* for more information on ARCH. In addition, Redmond supported multiple homeless programs in the 2015-2016 fiscal year. See *Special Populations and Inclusive Housing* for more information on how much support Redmond provided and to which organizations.

## Zoning and Land Use

#### *Commitments*

In its Comprehensive Plan, Redmond commits to:

- Zone enough land to accommodate growth, promote housing variety, and ensure capacity for current and future housing needs (HO-1).
- Prohibit rezones that reduce residential capacity without approving other rezones that result in replacement capacity (HO-17).
- Ensure necessary supply and mix of housing that is affordable, especially near employment centers (HO-18).
- Encourage the dispersal of affordable and special needs housing throughout the city unless clustering is necessary for transit or other public services (HO-24, HO-36).
- Consider requiring units that are affordable to low and moderate income residents, as a percentage of any rezone that increases residential capacity (HO-38).
- Allow manufactured homes in all residential development zones (HO-40).

#### *Implementation*

Under *Article II: City Based Regulations*, Redmond establishes an affordable housing section within Redmond Zoning Code (RZC 21.20).<sup>219</sup> The purpose of the affordable housing zoning code is to codify the City's responsibilities under the Growth Management Act (GMA) and to provide housing opportunities for all economic segments of their population. The affordable

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<sup>218</sup> City of Redmond. *2015-2016 Adopted Budget*, Part 2 pg 201.

<[https://issuu.com/cityofredmond/docs/cor\\_2015-2016-adoptedbudget-web-par\\_baab0ceff40944?e=2587317/11560078](https://issuu.com/cityofredmond/docs/cor_2015-2016-adoptedbudget-web-par_baab0ceff40944?e=2587317/11560078)>

<sup>219</sup> City of Redmond. *Redmond Zoning Code*. <<http://online.encodeplus.com/regs/redmond-wa/doc-viewer.aspx#secid--1>>. This citation applies to all subsequent references to Redmond's Zoning Code (RZC).

housing zoning code addresses the shortage of housing for low and moderate income residents and aims to facilitate the development of an adequate supply of affordable housing.

Redmond's inclusionary zoning policy requires all new residential developments in specific areas with at least 10 units to set aside 10 percent of the units as affordable housing (RZC 21.20.030). Accessory dwelling units do not meet the affordability requirements of this policy, but other types of units such as cottages, duplexes, and size-limited dwellings are subject to the requirements of this policy.

## Special Populations and Inclusive Housing

### *Commitments*

In its Comprehensive Plan, Redmond commits to:

- Promote fair and equal access to housing and prohibit discrimination (HO-13).
- Work with health and social service agencies and jurisdictions to coordinate a regional approach to homelessness and locate housing for special needs populations (HO-21, HO-28).
- Support development of emergency, transitional, and permanent housing for people with special needs (HO-22).
- Support actions to secure grants and loans for the provision of special needs housing by other organizations (HO-23).
- Encourage the dispersal of special needs housing throughout the city and ensure that development regulations accommodate housing opportunities for special needs populations (HO-24, HO-25).
- Encourage and support accessible design that allows older adults to age in place and affordable housing for older adults at different income levels (HO-26, HO-27).
- Coordinate regional approach to homelessness (HO-28).
- Promote housing that is affordable for all levels of low income residents (HO-34).

### *Implementation*

When affordable housing units are created through city exemptions, incentives or assistance, affordable units must be treated equitably within the broader development (RZC 21.21.040). Affordable units must:

- Consist of a mix in size and number of bedrooms that is proportionate to the market rate units.
- Have the same tenure (rental or ownership) as the tenure of the market rate units.
- Feature comparable exterior material, design, quality, and landscaping as the market rate units.
- Be available at the same time as the market rate units.

Redmond allows some "Alternative Compliance Methods" with approval from the City. Some of these include: cash payments in-lieu of housing units (these funds can only be used for the provision of affordable housing), locating affordable units off-site of the original development, or other City-approved proposals.

Redmond has implemented a density bonus for affordable older adult housing in any zone that allows multi-family housing or retirement residences (RZC 21.20.070). Developments may exceed the allowed density up to 50 percent, as long as 50 percent of the bonus units are affordable housing units. Through ARCH, the City participates in regional strategies to address homelessness and provides relevant information for older adults searching for housing options. The City also requires that 10 percent of all new older adult housing developments and congregate care dwelling units (not including nursing homes) must be affordable housing.

Redmond has supported the following organizations that promote housing for special populations by contributing the following human services allocations in 2016:<sup>220</sup>

- \$5,610 to Catholic Community Services of King County (Harrington House) for the transitional housing program for homeless pregnant or newly parenting women and their children.
- \$17,850 to the Congregations for the Homeless (Housing & Shelter) which provides shelter, meals, case management, job assistance, and rental subsidies for homeless men.
- \$33,041 to Friends of Youth for its Homeless Youth Services which assist homeless youth and young adults access shelter and transition into permanent housing.
- \$23,338 to the Sophia's Home program of The Sophia Way which addresses the shortage of affordable housing for homeless women on the Eastside.
- \$23,400 to the Family Village program of the YWCA Seattle-King-Snohomish which provides transitional housing for homeless families with children for up to 18 months.
- \$48,348 to Hopelink which provides housing services, among other social services, and case management.

## Incentives and Exemptions

### *Commitments*

In its Comprehensive Plan, Redmond commits to:

- Support, promote, and encourage housing affordability and diversity through incentivizing varied housing types such as cottage housing, size limited structures, cohousing, ADUs, and attached units (HO-31, HO-32).
- Provide incentives and bonuses to eliminate or minimize costs to developers and builders associated with creating affordable housing (HO-37).
- Allow bonus densities and flexible design standards (and other incentives) to support and promote innovative or new affordable housing styles (HO-44).
- Consider offering review process priority to developments that have 15 percent or more of residential units as affordable (HO-45).
- Offer exemptions or reduced impact fees for developments with affordable housing units (HO-49).

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<sup>220</sup> City of Redmond 2015-2016 Adopted Budget: Supplemental Information, pg. 485.  
<http://www.redmond.gov/common/pages/UserFile.aspx?fileId=155916>

### *Implementation*

Redmond has implemented the following incentives and exemptions that promote affordable housing:

- Exemptions from the requirement to pay fire, park, and school impact fees for low and moderate income housing and for ADUs (Redmond Municipal Code (RMC) 3.10.060, 3.10.070).<sup>221</sup>
- At least one bonus market-rate unit is permitted for each affordable housing unit provided, up to 15 percent above the maximum allowed density (RZC 21.20.030 C). As mentioned above, Redmond has also implemented density bonuses for affordable older adult housing.

## Partnerships and Collaboration

### *Commitments*

In its Comprehensive Plan, Redmond commits to:

- Work with regional housing agencies and jurisdictions to ensure that there is enough development capacity to meet the residential growth (HO-3).
- Cooperate with King County, ARCH, Eastside jurisdictions, and housing agencies to create, assess, and fund affordable housing for the Eastside communities (HO-4).
- Cooperate with housing agencies and nonprofits to address housing needs (HO-5).
- Work with nonprofit agencies and private developers to locate housing that serves people with special needs (HO-21).
- Coordinate with other jurisdictions and health and social service agencies to develop a regional approach to homelessness (HO-28).
- Cooperate with regional efforts and nonprofit housing agencies to create and preserve affordable housing (HO-42).

### *Implementation*

Redmond is a member of ARCH, a consortium of 15 East King County cities and King County that works to increase the availability of affordable housing across the Eastside. ARCH aims to preserve and increase the supply of housing for low and moderate income households in the region. ARCH helps its members create housing policies, strategies, programs, and development regulations. In addition, ARCH coordinates the cities' financial support to organizations that develop affordable housing for low and moderate income households and assists people looking for affordable rental and ownership housing within its member jurisdictions. The City of Redmond is a Joint Agreement city in the King County Consortium, which means that Redmond qualifies for its own CDBG funds but chooses to share a portion of these funds to consortium-

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<sup>221</sup> City of Redmond. *Redmond Municipal Code*. Current through March 2016.

<<http://www.codepublishing.com/WA/Redmond/>>. This citation applies to all subsequent references to Redmond's Municipal Code (RMC).

wide programs and administration.<sup>222</sup> Redmond also partners with the Consortium for HOME funds.

Redmond is a member of the Eastside Homelessness Action Committee which is a partnership between cities, faith-based organizations, community advocates, businesses, and nonprofits which meets monthly and has the goal of furthering homeless housing and services in East King County. Redmond is also a member of the Eastside Human Services Forum (EHSF) whose mission is, *“To foster strong public and private partnerships for a stable network of health and human services for the benefit of all East King County residents.”*<sup>223</sup> One of EHSF’s main focus areas is a regional effort to end and prevent homelessness.

## Housing Stock, Preservation, and Quality

### *Commitments*

In its Comprehensive Plan, Redmond commits to:

- Zone enough land to accommodate growth, promote housing variety, and ensure capacity for current and future housing needs (HO-1).
- Promote a mix of residential units and support the development of housing that is affordable to very low, low, and moderate income residents (HO-2, HO-34).
- Encourage the development of varied housing types, sizes, and densities throughout the city (HO-11).
- Create opportunities for people to own housing of varied styles and affordability levels throughout Redmond (HO-12).
- Support, promote, and encourage housing affordability and diversity through incentivizing varied housing types such as cottage housing, size limited structures, cohousing, ADUs, and attached units (HO-31, HO-32).
- Ensure necessary supply and mix of housing that is affordable, especially near employment centers (HO-18).
- Support efforts to preserve lower-cost housing, especially in areas where redevelopment will occur (HO-41).
- Cooperate with regional efforts and nonprofit housing agencies to create and preserve affordable housing (HO-42).

### *Implementation*

Redmond’s residential regulations allow for: ADUs, multi-family zoning, manufactured homes and mobile homes, minimum required densities, cottage housing developments, residential innovative zones, and zero lot line development (RZC 21.08). Additionally, under RZC 21.20.040, all affordable housing units created under Redmond’s Affordable Housing zoning code (RZC 21.20) must remain affordable for 50 years.

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<sup>222</sup> King County Department of Community and Human Services: Housing and Community Development. “Consortium”. 2016. <<http://www.kingcounty.gov/depts/community-human-services/housing/consortium.aspx>>

<sup>223</sup> Eastside Human Services Forum. “About”. 2016. <<http://eastsideforum.org/about/>>

## *Section 7.5: Sammamish*

### Overview and Analysis

The City of Sammamish has made multiple commitments to support inclusive housing and housing for special populations as well as commitments to collaborate and support regional efforts to address affordable housing and homelessness. Sammamish has implemented some policies that support homelessness but has not implemented many policies related to meeting the housing needs of older adult residents or participated in additional partnerships aside from A Regional Coalition for Housing (ARCH). Missing from the City's Comprehensive Plan policies are commitments to zoning that promotes affordable housing and regulations that streamline development processes. However, Sammamish has implemented an inclusionary zoning policy. If Sammamish wants to take further steps with its affordable housing policies, it could make explicit commitments to inclusionary zoning and regulatory flexibility for affordable housing as a way to express their intent that these policies remain active. Even with Sammamish's efforts, over a third of its residents are cost-burdened. If Sammamish wants to address this issue and take further steps with its affordable housing policies, it could consider implementing additional exemptions such as multi-family tax exemptions and impact fee exemptions for older adult housing as well as participating in additional partnerships that are addressing affordable housing in the region. Issaquah could also consider contributing more to the Eastside Housing Trust Fund so that its contribution is equivalent (as a percent of its general fund budget) to other large East King County cities.

### Housing Gap Analysis

Table 7.5 on the following page illustrates Sammamish's affordable housing stock for various income levels. In accordance with countywide planning policies, King County and Sammamish track the proportion of the city's residential properties that are affordable at various incomes. The percentage point gap is determined by subtracting the percent of housing available at each income level from the percent of affordable housing needed countywide at each income level.

**Table 7.5**

**Sammamish Housing Stock by Income Group Affordability**

Income Level	Percent of Units Affordable	County Need	Percentage Point Gap to County Need
Less than 30% AMI	0.2%	12%	<b>(11.8) pts.</b>
30%-50% AMI	1.1%	12%	<b>(10.9) pts.</b>
50%-80% AMI	4.6%	16%	<b>(7.4) pts.</b>

Rental housing in Sammamish represents **11%** of its housing stock

Data: 2008-2012 CHAS Data. Published in 2016 King County Comprehensive Plan Update Technical Appendix B, March 2016

As illustrated by this table, the proportion of housing stock in Sammamish that is affordable to moderate, low, and very low income residents earning 80 percent or less of AMI is significantly less than the countywide need. At all income levels, Sammamish’s housing stock is much less than the established thresholds, indicating that moderate, low, and very low income households will struggle to secure affordable rental housing in the city. In addition, this data does not demonstrate whether the limited affordable units are actually occupied by households at these income levels, nor that these housing units will remain affordable to this income level over time. Cost-burden statistics help further explain disparities between households’ incomes and housing options, beyond what the gap analysis alone can provide. In Sammamish, 32 percent of all households (owner and renter combined) are cost-burdened and 9 percent are severely cost-burdened.<sup>224</sup> 36 percent of renter households in Sammamish are cost-burdened, while 27 percent of homeowners with a mortgage are cost-burdened.<sup>225</sup>

## Evolution of Comprehensive Plan

The City of Sammamish updated its 2013<sup>226</sup> Comprehensive Plan in 2015<sup>227</sup> and included several new housing policies in different categories. In the “Housing Supply and Variety” section, the City added five new policies:

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<sup>224</sup> Ibid.

<sup>225</sup> ARCH. 2011 ACS 5 -Year Estimates. *East King County Housing Analysis*, Appendix A, pg. A-15, A-17. <<http://www.kirklandwa.gov/Assets/Kirkland+2035/ARCH+East+King+County+Housing+Needs+Assessment.pdf>>

<sup>226</sup> City of Sammamish. *2013 November Comprehensive Plan Chapters*.

This citation applies to all subsequent references and associated policy numbers within Sammamish’s 2013 Comprehensive Plan.

<sup>227</sup> City of Sammamish. *Sammamish Comprehensive Plan*. 2015.

<<http://www.codepublishing.com/WA/Sammamish/?SammamishCP/SammamishCP.html>>. This citation applies to all subsequent references and associated policy numbers within Sammamish’s 2015 Comprehensive Plan.

- Explore feasible options to accommodate the City’s housing growth targets (Policy H.2.1).
- Consider the impacts on citywide housing capacity and diversity when making land use policy decisions or code amendments (Policy H.2.3).
- Adopt regulations and procedures consistent with the goal of minimizing unnecessary costs and time delays. This objective should be balanced with maintaining opportunities for public involvement and review, public safety, protection of the environment, and other explicitly stated city policies consistent with other Comprehensive Plan direction (Policy H.2.8).
- Ensure fair and legal housing practices throughout the city (Policy H2.11).
- Promote location-efficient and energy-efficient housing choices through incentives and other means (Policy H.2.12).

Additionally, the City adds new policies in every section of the updated Housing Element. In the “Housing Affordability” section, the City commits to maintain a record of publicly owned land, and if land is determined to be surplus for public purposes and is suitable for housing, to consider its use for affordable housing along with other alternative public benefit uses (Policy H.3.8). In addition, the City also adds a policy in the “Housing for People with Special Needs” section to support ways for older adults and people with disabilities to remain in the community as their housing needs change by encouraging universal design or retrofitting homes for lifetime use (Policy H.4.1). Lastly, the City adds a new commitment to support a coordinated regional approach to homelessness by supporting public and private housing and services for people who are homeless (Policy H.5.2).

## Commitments and Implementation

### Fund Source

#### *Commitments*

Sammamish’s Comprehensive Plan does not commit to a dedicated fund source for affordable housing. However, like the other large East King County cities Sammamish is a member of ARCH and contributes to the ARCH-administered Eastside Housing Trust Fund (EHTF.)

#### *Implementation*

In its 2015-2016 budget, Sammamish contributed \$20,000 to the EHTF and approved a supplemental allocation of \$90,000 in 2016. See *Partnerships* for more information about ARCH.

### Zoning and Land Use

#### *Commitments*

In its Comprehensive Plan, Sammamish commits that it will:

- Allow manufactured homes in residential neighborhoods (H.2.7).
- Support residential and mixed-use developments (H.2.4, H.2.10).

- Support the distribution of older adult and special needs housing throughout the city, but locate such housing near transit and other public services if necessary (H.4.4).
- Support affordable rental and ownership housing that is sensitive to location, especially in areas with access to transit, employment, education, and shopping (H.3.6).

### *Implementation*

Sammamish’s inclusionary zoning policy requires that at least 10 percent of the allocated residential density dwelling units in a development are set aside as affordable and generally intermingled with all other dwelling units in the development (21B.75.020 - .050).<sup>228</sup> This requirement applies to the base number of homes allowed in any residential development, including multiple-family developments (rental or owner-occupied), single-family subdivisions, and mixed-use developments. This chapter also provides for additional density bonuses for affordable housing units. See *Incentives* for more information on density bonuses. For any residential development with fewer than 10 units, the affordability requirement may be satisfied by paying a fee to the City in-lieu of providing the affordable units (21B.75.020.6a). All in-lieu fees collected under this code shall be deposited into a housing trust fund that is administered by the City and is only used for providing funding assistance for the provision of affordable housing (21B.75.020.6d). The City requires developments to enter an affordability covenant, filed with the King County Department of Records and Elections, before issuance of a building permit (21B.75.050). The details of the covenant include factors such as price restrictions, homebuyer or tenant qualifications, phasing of construction, monitoring of affordability, and duration of affordability (minimum of 50 years) (21B.75.050).

Affordable housing and pedestrian circulation are both included as principles of unified zone development. To develop in Town Center A-Zones, specific criteria must be met within each principle during the review process (Chapter 21B.95). All rezone requests are reviewed by the Planning Commission for documentation of how the rezone addresses community needs such as affordable housing, older adult housing, or special needs housing (24.15.050). Sammamish’s City Code allows zero lot line development, to provide flexibility in the interior setback design/construction in subdivisions and short subdivisions (21A.30.020). The City maintains a transfer of development rights program, designed to preserve partially developed or undeveloped land with important public benefits, such as farm or forest lands, and eligible receiving sites in the city include commercial and residential areas of the Town Center (21A.80.010-040).

## Special Populations and Inclusive Housing

### *Commitments*

To support special populations and inclusive housing, Sammamish commits to:

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<sup>228</sup> City of Sammamish. *Sammamish Municipal Code*. Current through April 2016.

<<http://www.codepublishing.com/WA/Sammamish/?SammamishCP/SammamishCP.html>>. This citation applies to all subsequent references to Sammamish’s Municipal Code.

- Support universal design as a tool to allow older adults and people with disabilities to remain in their homes or neighborhoods (H.4.1).
- Support a range of housing types for older adults and ensure that development regulations accommodate housing for people with special needs (H.4.2, H.4.3).
- Ensure fair and legal housing practices throughout the city (H.2.11).
- Provide incentives to developers who build low income housing or housing for older adults (H.3.3).
- Support organizations that provide affordable housing for low income persons through financial or technical assistance (H.3.4).
- Support a regional approach to homelessness through collaboration and partnerships with jurisdictions, nonprofits, and government entities (H.5.2).

### *Implementation*

Sammamish offers parking requirement reductions to community residential facilities (CRF) and older adult assisted housing (21B.40.050). Through ARCH, the City participates in regional strategies to address homelessness and provides relevant information for older adults searching for housing options. The City allows religious organizations to apply for temporary use permits to sponsor homeless encampments on their property for a maximum of four consecutive months (21A.70.195).

## Incentives and Exemptions

### *Commitments*

Sammamish's Comprehensive Plan commits to:

- Provide incentives to developers who build low income housing or housing for older adults or other specific demographic needs (H.3.3).
- Incentivize affordable housing when evaluating rezones and other land use regulations and modifications, especially for areas with increased development capacity (H.3.2).
- Adopt regulations and procedures that lower the cost and time when creating new housing (H.2.8).

### *Implementation*

Sammamish grants density bonuses to developments providing additional affordable homes (21B.75). Required affordable homes count as half (0.5) a residential unit against a development's maximum density allotment. The City's Town Center Plan allows additional residential density units. An individual development can receive three residential bonus units for each affordable home created above the minimum 10 percent required. Additionally, Sammamish offers a maximum height bonus of one story for buildings with affordable homes in certain zones (21B.75.030).

Sammamish exempts low income housing and any approved accessory dwelling units from various impact fees (14A.15.030, 14A.20). Any development given an exemption or percentage fee reduction must ensure that units remain affordable for 30 years.

## Partnerships and Collaboration

### *Commitments*

Sammamish recognizes that regional coordination is important for meeting housing needs in East King County. Through the City's Comprehensive Plan, Sammamish commits to:

- Provide financial or technical assistance to organizations providing low income affordable housing (H.3.4).
- Support region-wide provision of affordable housing for very low income residents (H.3.5).
- Develop region-wide plans for affordable housing (H.5.1).
- Support coordinated and regional approach to addressing homelessness (H.5.2).
- Continue membership in inter-jurisdictional agencies that promote affordable housing in East King County (H.5.3).

### *Implementation*

Sammamish is a member of ARCH, a consortium of 15 East King County cities and King County that works to increase the availability of affordable housing across the Eastside. ARCH aims to preserve and increase the supply of housing for low and moderate income households in the region. ARCH helps its members create housing policies, strategies, programs, and development regulations. In addition, ARCH coordinates the cities' financial support to organizations that develop affordable housing for low and moderate income households and assists people looking for affordable rental and ownership housing within its member jurisdictions.

## Housing Stock, Preservation, and Quality

### *Commitments*

In order to provide and preserve diverse affordable housing, Sammamish commits through its Comprehensive Plan that it will:

- Support varied residential densities (H.2.2).
- Consider the impacts of land use policy on housing capacity (H.2.3).
- Support smaller housing types such as cottages, duplexes, townhouses, efficiency studios, and ADUs (H.2.6, H.2.5).
- Encourage the modification of existing housing to preserve or increase affordable housing options (H.3.1).
- Ensure affordable housing achieved through incentives is kept affordable for as long as possible (H.3.7).

### *Implementation*

Accessory dwelling units (ADUs) are considered a permitted use under Chapter 21A.20.030 of the City Code. Under Chapter 21A.30, mobile home parks are eligible for the maximum density permitted in the zone through the provision of the affordable housing benefit described in Chapter 21A.75. The Municipal Code also includes regulations and design guidelines for short subdivisions, subdivisions, duplexes, and cottage housing (19.12.010, 21B.30.260-280).

## Section 7.6: Shoreline

### Overview and Analysis

The City of Shoreline has made multiple commitments to homeless populations, exploring funding sources, and creating partnerships to address affordable housing. Shoreline has implemented policies that require non-discriminatory practices but has not implemented policies regarding assisting homeless populations or preventing homelessness. However, Shoreline has implemented incentives and exemptions that promote affordable housing and zones for varied housing types. In addition, Shoreline provides funds to an eviction prevention program. Despite Shoreline's notable efforts, half of its renters are cost-burdened. If Shoreline wants to address this issue and take further steps with its affordable housing policies, it could consider creating a dedicated fund source or housing trust fund as well as developing partnerships with other jurisdictions, nonprofits, and housing agencies to address affordable housing needs.

### Housing Gap Analysis

Table 7.6 illustrates Shoreline's affordable housing stock for various income levels. In accordance with countywide planning policies, King County and Shoreline track the proportion of the city's residential properties that are affordable at various incomes. The percentage point gap is determined by subtracting the percent of housing available at each income level from the percent of affordable housing needed countywide at each income level.

**Table 7.6**

Shoreline Housing Stock by Income Group Affordability

Income Level	Percent of Units Affordable	County Need	Percentage Point Gap to County Need
Less than 30% AMI	4.0%	12%	<b>(8.0) pts.</b>
30%-50% AMI	8.4%	12%	<b>(3.6) pts.</b>
50%-80% AMI	22.4%	16%	<b>6.4 pts.</b>

Rental housing in Shoreline represents **34.2%** of its housing stock

Data: 2008-2012 CHAS Data. Published in 2016 King County Comprehensive Plan Update Technical Appendix B, March 2016

As illustrated by this table, the existing amount of housing stock that is affordable to households earning less than 50 percent AMI is not sufficient for the countywide need. As a result, this income group may struggle to find affordable rental housing in Shoreline. Conversely, Shoreline appears to have an adequate portion of housing affordable to moderate

income households earning above 50 percent AMI. However, this does not necessarily mean that all people in this income bracket have access to affordable housing. This data does not demonstrate whether affordable units are occupied by households at these income levels, nor that these housing units will remain affordable to this income level over time. Cost-burden statistics help further explain disparities between households' incomes and housing options, beyond what the gap analysis alone can provide. 39 percent of Shoreline households are cost-burdened and 17 percent are severely cost burdened. 50 percent of renter households in Shoreline are cost-burdened, and 44.8 percent of owner households with a mortgage are cost-burdened.<sup>229</sup>

## Evolution of Comprehensive Plans

The City of Shoreline updated its Comprehensive Plan in 2012<sup>230</sup> with several amendments. The whole structure remains the same. However, the 2012 Comprehensive Plan includes new housing goals and policies. Shoreline added three goals to the 2012 version:

- Integrate new development with consideration to design and scale that complements existing neighborhoods, and provides effective transitions between different uses and intensities (Goal H V).
- Implement recommendations outlined in the Comprehensive Housing Strategy (Goal H VIII).
- Develop and employ strategies specifically intended to attract families with young children in order to support the school system (Goal H IX).

Shoreline added a new policy commitment to improve coordination among the County and other jurisdictions, housing and service providers, and funders to identify, promote, and implement local and regional strategies that increase housing opportunities (H28). Shoreline also incorporated seven new policies into the "Promote Affordable Housing Opportunities" section of the most recent Plan:

- Consider revising the Property Tax Exemption (PTE) incentive to include an affordability requirement in areas of Shoreline where it is not currently required and incorporate tiered levels so that a smaller percentage of units would be required if they were affordable to lower income households (H13).
- Provide updated information to residents on affordable housing opportunities and first-time home ownership programs (H14).

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<sup>229</sup> Public Health - Seattle & King County. Assessment, Policy Development, and Evaluation. *High Housing Cost-burden*. 2014. Source: 2009-2013 American Community Survey, U.S. Census. <<http://www.kingcounty.gov/healthservices/health/data/~media/health/publichealth/documents/indicators/Demographics/HighHousingCostBurden.ashx>>

<sup>230</sup> City of Shoreline. *Shoreline Comprehensive Plan*. 2012. <<http://www.shorelinewa.gov/home/showdocument?id=12641>>. This citation applies to all subsequent references and associated policy numbers within Shoreline's 2012 Comprehensive Plan.

- Identify and promote use of surplus publicly and quasi-publicly owned land for housing affordable to low and moderate income households (H15).
- Educate the public about community benefits of affordable housing in order to promote acceptance of local proposals (H16).
- Consider mandating an affordability component in Light Rail Station Areas or other Transit-Oriented Communities (H18).
- Encourage, assist, and support nonprofit agencies that construct, manage, and provide services for affordable housing and homelessness programs within the city (H19).
- Pursue public-private partnerships to preserve existing affordable housing stock and develop additional units (H20).

## Commitments and Implementation

### Fund Source

#### *Commitments*

The City of Shoreline commits in its Comprehensive Plan to explore creating its own housing trust fund (H9). Additionally, the City commits to the broad goal of exploring all possible funding sources—state, federal, or local—for affordable housing while assisting local organizations as they apply for affordable housing funding (H10).

#### *Implementation*

Currently, Shoreline does not have a dedicated housing trust fund within their City Code or budget. However, its 2016 proposed budget includes \$35,000 dedicated to establishing procedures for administering an affordable housing program. Shoreline’s 2016 proposed budget includes over \$960,000 in Community Development Block Grant funds primarily for human services, but it is not clear if any of these funds are used specifically for affordable housing.

### Zoning and Land Use

#### *Commitments*

Shoreline commits in its Comprehensive Plan to encourage the development of affordable housing in all parts of the city, with special emphasis on transit access and areas of opportunity (H11). Shoreline intends to consider mandating an affordability component to development near Light Rail Station Areas or other Transit-Oriented Communities (H18).

### *Implementation*

Shoreline requires the inclusion of affordable housing in mixed-use residential zones in light rail station sub areas, as a condition for development (20.40.046, 20.40.235).<sup>231</sup> For example, in light rail sub areas, 20 percent of housing units must be affordable to those earning less than 60 percent AMI, and the units shall remain affordable for at least 99 years. If the level of affordability is increased to include affordability for residents earning only 50 percent of AMI, the number of affordable housing units may be decreased to 10 percent. A developer may pay a fee in-lieu of constructing the units, upon authorization of the City's affordable housing program (20.30.355). Finally, the City must approve the location of the affordable housing units so that the units are mixed with all other market rate housing within the development (20.40.235).

Shoreline has high density residential zones in order to provide a mix of apartment and townhome residential units (20.40.030). Shoreline's zones are also used to facilitate redevelopment of light rail station areas in order to encourage a mix of housing, employment, and other uses that support light rail (20.40.010).

Shoreline enforces development agreements in all zones and can modify development standards in some zones to increase the development potential above existing zoning requirements (20.30.355). The City approves development agreements only if they are in line with Shoreline's Comprehensive Plan goals and policies (20.30.355(C)).

Under Shoreline's affordable housing zoning code, setbacks for side yards can be waived for attached affordable housing units in single family developments that have at least two affordable units (20.40.230).

Shoreline allows infill development but only mentions it in terms of single family detached residential development and states that it must be compatible with existing development. It does not appear to be tied to affordability specifically (20.50.060).

## Special Populations and Inclusive Housing

### *Commitments*

Shoreline commits to supporting the development of public and private housing and services for Shoreline's population of people who are homeless (H29). Additionally, the City intends to increase the availability of public and private resources on a regional level for affordable housing and prevention of homelessness (H32).

### *Implementation*

Shoreline does not have any city code, programs, or budget items that specifically address homelessness. The City does specifically codify a ban on segregation of affordable units when a

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<sup>231</sup> City of Shoreline. *Shoreline Municipal Code*. Current through April 2016. <<http://www.codepublishing.com/WA/Shoreline/>>. This citation applies to all subsequent references to Shoreline's Municipal Code.

City policy incentivizes or requires developers to include them in housing developments (20.40.23).

## Incentives and Exemptions

### *Commitments*

Shoreline commits to creating meaningful incentives to facilitate development of affordable housing in both residential and commercial zones, including exemptions from certain development standards (H7, H8). Shoreline also aims to explore property tax exemptions that include an affordability requirement in areas of Shoreline where it is not currently required and incorporate tiered levels to require fewer units if units are affordable to lower income households (H13).

### *Implementation*

Shoreline offers a variety of tax incentives for the development of affordable units. The City codifies a multi-family tax exemption in which 20 percent of housing units must be affordable (3.27.020). In the zones requiring affordable units, developments are entitled to 45 or 70 ft height and no density limits; in addition, the City Council may authorize developments for a 12-year property tax exemption. Size, parking, and space requirements of affordable units must be consistent with market-rate units (20.40.235). The City also offers a Catalyst Program, allowing the first 300 multi-family units in these zones to be eligible for an eight-year property tax exemption with no affordability requirement in exchange for the purchase of transfer of development right credits (20.40.235).

Shoreline offers density bonuses as an incentive for providing affordable housing units. The City offers up to 50 percent above the underlying base density, when each of the additional units or residential building lots are provided for households in the extremely low, very low, or low income groups,<sup>232</sup> as long as the affordable units are included within the parcel of land for which the density bonus is granted. The affordable units created through a density bonus must remain affordable for 30 years (20.40.230). Another incentive offered by Shoreline is a reduction of up to 50 percent of parking requirements in exchange for designating a portion of housing units to low income households earning 60 percent AMI (20.50.400). Shoreline also offers development fee waivers for developments that include units that are affordable to residents whose income is 60 percent AMI or lower (20.40.230(D)). Finally, Shoreline exempts low income housing provided by non-profits from transportation impact fees (12.40.070).

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<sup>232</sup> Shoreline's Municipal Code defines "extremely low income" households as those earning 30 percent of median household income, "very low income" households as those earning between 31 and 50 percent of median household income, "low income" households as those earning between 51 and 80 percent of median household income, and "moderate income" households as those earning 80 percent median household income (20.40.230)

## Partnerships and Collaboration

### *Commitments*

In its Comprehensive Plan, Shoreline commits to partner with nonprofits, private companies, various levels of governments, housing authorities, and neighboring municipalities to tackle affordable housing needs (H5, H20, H30). Additionally, when not directly involved in the development of affordable housing, the City intends to serve as a resource that connects its residents with affordable housing opportunities (H14).

### *Implementation*

Shoreline partners with King County, through a joint agreement under the King County Consortium, to receive community development block grant (CDBG) and HOME funds. Joint Agreement cities qualify for their own CDBG funds but choose to partner with King County. Most of the funds received are used for city specific projects, but some of the funds are applied to consortium-wide programs and administration.<sup>233</sup> The City also participates with service providers and the City of Lake Forest Park in the North Urban Human Services Alliance, a committee which advocates for health and human services in North King County.

## Housing Stock, Preservation, and Quality

### *Commitments*

Shoreline commits to considering regulations that would allow for an increased variety of housing stock options such as ADUs and cottage housing in residential areas (H6). The City also intends to preserve the affordability of housing in Shoreline by encouraging that any affordable housing funded in the city with public funds remains affordable a minimum of 50 years (H12). Finally, Shoreline intends to continue to provide financial assistance to low income residents to maintain or repair health and safety features of their homes through a housing rehabilitation program (H22).

### *Implementation*

Shoreline's Municipal Code allows ADUs (20.40.210). The City code also stipulates that all affordable housing created in mandatory zones include an Affordable Housing Agreement. The Agreement must be recorded with the King County Recorder's Office prior to the issuance of a building permit and creates a covenant with the land that is binding to heirs and successors. The Agreement establishes price restrictions, tenant qualifications, and expires after a minimum of 99 years (20.40.235).

Shoreline offers The Major Home Repair Program for low and moderate income homeowners to repair roofs, plumbing, electrical, and heating systems or for structural repairs

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<sup>233</sup> King County Department of Community and Human Services: Housing and Community Development. "Consortium". 2016. <<http://www.kingcounty.gov/depts/community-human-services/housing/consortium.aspx>>

for home accessibility modifications. The Major Home Repair Program is administered on behalf of the city by King County.

Shoreline allows mobile home parks and has related regulations. New mobile home parks are allowed some flexibility regarding setbacks (20.40.460).

# Section 8: Small East & North King County Cities

## Section 8.1: Bothell

### Overview and Analysis

The City of Bothell has made commitments to promote inclusive housing, housing for special populations, zoning and land use regulations that support affordable housing, varied housing types, and preservation of affordable housing. Bothell has implemented some policies in line with these commitments but has not yet implemented any regulations, policies, or programs to preserve affordable housing. Missing from Bothell’s Comprehensive Plan policies are commitments to providing specific incentives and exemptions for affordable housing, as well as commitments to creating quality housing. However, Bothell has implemented impact fee exemptions for developments that include affordable housing. If Bothell wants to increase the breadth of its affordable housing policies, it could make explicit commitments to exemptions and incentives to commit to continuing these implemented policies. Even with Bothell’s notable efforts, almost half of Bothell’s renters are cost-burdened. If Bothell wants to address this issue and take further steps with its affordable housing policies, it could consider implementing an inclusionary zoning policy, adding additional incentives and exemptions such as density bonuses and multi-family tax exemptions, and implementing regulations that preserve affordable housing.

### Housing Gap Analysis

Table 8.1 below illustrates Bothell’s affordable housing stock for various income levels. In accordance with countywide planning policies, King County and Bothell track the proportion of the city’s residential properties that are affordable at various incomes. The percentage point gap is determined by subtracting the percent of housing available at each income level from the percent of affordable housing needed countywide at each income level.

**Table 8.1**  
Bothell Housing Stock by Income Group Affordability

Income Level	Percent of Units Affordable	County Need	Percentage Point Gap to County Need
Less than 30% AMI	1.9%	12%	(10.1) pts.
30%-50% AMI	11.1%	12%	(0.9) pts.
50%-80% AMI	22.8%	16%	6.8 pts.

Rental housing in Bothell represents **35.5%** of its housing stock

Data: 2008-2012 CHAS Data. Published in 2016 King County Comprehensive Plan Update Technical Appendix B, March 2016

As illustrated by this table, Bothell does not have a sufficient amount of housing stock that is affordable to residents earning less than 50 percent AMI. Specifically, Bothell does not achieve its proportional share of the countywide need for housing that is affordable to residents earning less than 30 percent AMI or for residents who earn 30 to 50 percent AMI. Conversely, the percentage of Bothell's housing stock that is affordable for residents who earn 50 to 80 percent AMI is more than the countywide need. However, this does not necessarily mean that all people in this income bracket have access to affordable housing. This data does not demonstrate whether affordable units are occupied by households at these income levels, nor that these housing units will remain affordable to this income level over time. Cost-burden statistics help further explain disparities between households' incomes and housing options, beyond what the gap analysis alone can provide. 47 percent of renter households in Bothell are cost-burdened, while 29.2 percent of homeowners with a mortgage are cost-burdened.<sup>234</sup> In Bothell, 37 percent of all households (owner and renter combined) are cost-burdened and 14 percent are severely cost-burdened.<sup>235</sup>

## Evolution of Comprehensive Plan

In its 2015 Comprehensive Plan,<sup>236</sup> Bothell combined the housing and human service chapters into a single element; these chapters were separate in the City's previous Comprehensive Plan of 2009.<sup>237</sup> Additionally, the City of Bothell made several changes to its housing policy goals. Specifically, in the "Neighborhood Vitality" policies section, the City adds a commitment to encourage the use of environmentally sensitive housing development practices (HHS-P8). Under the "Housing Affordability" policies section, Bothell includes three new commitments:

- Strive to make affordable and special needs housing available throughout the city, and especially in urban centers and other places having good pedestrian access to transit, employment, and shopping (HHS-P15).
- Strive to meet the city's proportional share of the countywide needs for very low, low, and moderate income housing (HHS-P18).
- Ensure that affordable housing achieved through public incentives or assistance to developers remains affordable for the longest possible term (HHS-P19).

In addition, Bothell also adds a new goal in the "Special Needs and Senior Housing" section, which is to foster the highest possible quality of life for the older adult population of Bothell

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<sup>234</sup> ARCH. 2011 ACS 5 -Year Estimates. *East King County Housing Analysis*, Appendix A, pg. A-15, A-17. <<http://www.kirklandwa.gov/Assets/Kirkland+2035/ARCH+East+King+County+Housing+Needs+Assessment.pdf>>

<sup>235</sup> Ibid.

<sup>236</sup> City of Bothell. *Bothell Imagine Bothell Comprehensive Plan*. 2015. <<http://www.ci.bothell.wa.us/CityServices/PlanningAndDevelopment/ComprehensivePlan.ashx?p=1549>>.

This citation applies to all subsequent references and associated policy numbers within Bothell's 2015 Comprehensive Plan.

<sup>237</sup> City of Bothell. *Bothell Comprehensive Plan*. 2009.

This citation applies to all subsequent references and associated policy numbers within Bothell's 2009 Comprehensive Plan.

(HHS-G5). There are several new commitments added to the “Policy” section. Specifically, one is to support a range of affordable housing options and other assistance to move homeless persons and families to long-term financial independence (HHS-P24). Another new policy is to support housing options, programs, and services that allow older adults to stay in their homes or neighborhoods. The City also commits to promote awareness of universal design improvements that increase housing accessibility (HHS-P29). Additionally, Bothell adds three more commitments in the “Implementation and Monitoring Policies” section:

- Regularly monitor: the number of housing units produced in each zone; the location and rate of development of specialized older adult housing and nursing homes (HHS-P38).
- Strive to limit the housing cost impacts of new building and land use regulations to what is necessary for the intended public benefit (HHS-P41).
- Consider infrastructure funding methods that help reduce consumers’ housing costs (HHS-P42).

## Commitments and Implementation

### Fund Source

#### *Commitments*

Bothell’s Comprehensive Plan does not commit to a dedicated fund source for affordable housing. However, Bothell does commit to consider infrastructure funding methods to help reduce consumers’ housing costs (HHS-P42). Additionally, like other East King County cities, Bothell is a member of ARCH.

#### *Implementation*

Bothell is a member of ARCH, but did not contribute to the Eastside Housing Trust Fund (EHTF) in 2015-2016. See *Partnerships and Collaboration* for more information on ARCH.

### Zoning and Land Use

#### *Commitments*

In order to achieve its goal of varied neighborhoods, housing types, and densities throughout the city, Bothell makes the following commitments in its Comprehensive Plan:

- Situate residential development downtown and in other commercial areas, not concentrated in certain areas (HHS-P9).
- Provide adequate supply and mix of densities and housing types, especially near existing and planned transportation and employment centers (HHS-P13).
- Make affordable and special needs housing available throughout the city, especially urban centers and other places having good pedestrian access to transit, employment, and shopping (HHS-P15).

#### *Implementation*

Bothell’s residential zoning classifications provide a range of densities and housing types. The City’s Mobile Home Park Overlay zone promotes the retention of mobile home parks as a source of affordable detached single-family and older adult housing, subject to the approval of

land use amendments (12.04.100).<sup>238</sup> As of April 2016, Bothell's Planning Commission has been examining possible mechanisms to link affordable housing requirements in new residential development to upzoning of those properties.<sup>239</sup> The City enforces development agreements, which are required to contain, among other provisions, affordable housing (11.16.003). Bothell codifies Planned Unit Developments which allow for increased density beyond existing regulations in order to create features or facilities that benefit the community. However, affordable housing is not specifically mentioned among the examples of community benefits (12.30.010). Bothell may enter into development agreements with real property developers, and the agreements must include provisions for affordable housing (11.16.003).

## Special Populations and Inclusive Housing

### *Commitments*

In its Comprehensive Plan, Bothell commits that it will:

- Achieve an equitable distribution of special needs housing throughout the region (HHS-20).
- Promote a range of different housing types from non-specialized units to specialized older adult housing and nursing homes affordable at a variety of incomes (HHS-P25).
- Encourage housing development for low income older adults by partnering with private developers, public agencies, and private non-profit organizations (HHS-P28).
- Promote awareness of Universal Design improvements that increases housing accessibility (HHS-P29).
- Support a coordinated, regional approach to homelessness (HHS-P23).
- Support affordable housing options that move homeless persons and families to long-term financial independence (HHS-P24).

### *Implementation*

Bothell has a Specialized Senior Housing Overlay (SSHO) zone. This classification is intended to allow specialized older adult housing development at densities higher than normally permitted when the development is proximate to facilities and/or services which especially benefit older adults (12.04.030). Bothell offers certain fee exemptions to homeless housing programs. See *Exemptions and Incentives* for details.

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<sup>238</sup> City of Bothell. *Bothell Municipal Code*. Current through April 2016.

<<http://www.codepublishing.com/WA/Bothell/>>. This citation applies to all subsequent references to Bothell's Municipal Code.

<sup>239</sup> See: April 6, 2016 Planning Commission meeting agenda.

<[http://www.ci.bothell.wa.us/Site/Content/Planning%20and%20Development/Imagine%20Bothell/IMAGINE\\_APRI\\_L\\_16.pdf](http://www.ci.bothell.wa.us/Site/Content/Planning%20and%20Development/Imagine%20Bothell/IMAGINE_APRI_L_16.pdf)>

## Exemptions and Incentives

### *Commitments*

Bothell has made general commitments to provide incentives for affordable housing development. Specifically, the city considers using market and public incentives to encourage affordable housing (HHS-P17 & HHS-P19). However, Bothell does not specify any particular incentive tools in its Comprehensive Plan.

### *Implementation*

Bothell provides school and park impact fee exemptions for developments that provide affordable homes, especially developments that help people make the transition from homelessness to placement into permanent housing (21.08.100, 21.12.020).

## Partnerships and Collaboration

### *Commitments*

Bothell commits to working with regional agencies and other jurisdictions to address the City's housing needs by planning or leveraging regional and national housing resources (HHS-P30, HHS-P31). The City also intends to support public and private agencies that develop assisted housing and/or housing-related human services as well as partner with private developers, public agencies, and private non-profit organizations to identify and facilitate opportunities for affordable housing (HHS-P21 & HHS-P28).

### *Implementation*

Bothell is a member of ARCH, a consortium of 15 East King County cities and King County that works to increase the availability of affordable housing across the Eastside. ARCH aims to preserve and increase the supply of housing for low and moderate income households in the region. ARCH helps its members create housing policies, strategies, programs, and development regulations. In addition, ARCH coordinates cities' financial support to organizations that develop affordable housing for low and moderate income households and assists people looking for affordable rental and ownership housing within its member jurisdictions. Bothell also participates in the King County Consortium and cooperates with other cities to administer federal housing and community development funds (CDBG and HOME) regionally. The aim of this consortium is to create affordable housing and a suitable living environment and to end homelessness in the region.<sup>240</sup>

## Housing Stock, Preservation, and Quality

### *Commitments*

Bothell encourages the development of ADUs through streamlined permitting and education programs (HHS-P12). In order to preserve affordable housing, Bothell encourages the preservation of existing housing stock and promotes the protection, preservation, and

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<sup>240</sup> King County Department of Community and Human Services: Housing and Community Development. "Consortium". 2016. <<http://www.kingcounty.gov/depts/community-human-services/housing/consortium.aspx>>

rehabilitation of historically significant housing by helping some housing owners to apply for assistance programs (HHS-P6 & HHS-P7).

#### *Implementation*

Bothell allows mobile/manufactured home parks within city limits with a conditional use permit (12.08). The City also requires minimum densities in certain residential zones (12.14.030).

## *Section 8.2: Kenmore*

### Overview and Analysis

The City of Kenmore has made multiple commitments to inclusive housing and housing for special populations as well as multiple commitments to collaboration and the creation of partnerships to address housing needs. Kenmore has implemented some policies that are in line with these commitments but has not implemented any specific policies that encourage the creation of special needs or older adult housing or specific partnerships to support housing groups, besides A Regional Coalition for Housing (ARCH). Missing from Kenmore's Comprehensive Plan policies are commitments to inclusionary zoning, transit-oriented development, and other incentives and exemptions. However, Kenmore has implemented all of these policies. If Kenmore wants to take additional steps with its affordable housing policies, it could make explicit commitments to these policies in order to demonstrate intent that they continue. Despite Kenmore's notable efforts, well over a third of the City's renters are cost-burdened. If Kenmore wants to address this issue and take further steps with its affordable housing policies, it could consider implementing policies or programs that preserve affordable housing, prevent displacement, and create additional partnerships or collaborations with outside organizations to address housing needs.

### Housing Gap Analysis

Table 8.2 on the following page illustrates Kenmore's affordable housing stock for various income levels. In accordance with countywide planning policies, King County and Kenmore track the proportion of the city's residential properties that are affordable at various incomes. The percentage point gap is determined by subtracting the percent of housing available at each income level from the percent of affordable housing needed countywide at each income level.

**Table 8.2**  
Kenmore Housing Stock by Income Group Affordability

Income Level	Percent of Units Affordable	County Need	Percentage Point Gap to County Need
Less than 30% AMI	1.9%	12%	<b>(10.1) pts.</b>
30%-50% AMI	8.7%	12%	<b>(3.3) pts.</b>
50%-80% AMI	19%	16%	<b>3.0 pts.</b>

Rental housing in Kenmore represents **27.1%** of its housing stock

Data: 2008-2012 CHAS Data. Published in 2016 King County Comprehensive Plan Update Technical Appendix B, March 2016

As illustrated by this table, Kenmore does not have a sufficient amount of housing stock affordable for residents that earn less than 50 percent AMI, especially for residents earning less than 30 percent AMI. Kenmore does not achieve the proportional share of the countywide need for 12 percent of housing to be affordable for residents in these income brackets. Conversely, the percent of Kenmore’s housing stock that is affordable for residents who earn 50 to 80 percent AMI is more than their proportional share of the countywide need. However, this does not necessarily mean that all people in this income bracket have access to affordable housing. This data does not demonstrate whether affordable units are occupied by households at these income levels, nor that these housing units will remain affordable to this income level over time. Cost-burden statistics help further explain disparities between households’ incomes and housing options, beyond what the gap analysis alone can provide. In Kenmore, 38 percent of all households (owner and renter combined) are cost-burdened, and 17 percent are severely cost-burdened.<sup>241</sup> 42 percent of renter households in Kenmore are cost-burdened, while 34 percent of homeowners with a mortgage are cost-burdened.<sup>242</sup>

## Evolution of Comprehensive Plan

The City of Kenmore updated its 2008<sup>243</sup> Comprehensive Plan in 2015.<sup>244</sup> The Housing Element of the 2015 update included several new commitments and policies. Kenmore’s first

<sup>241</sup> Ibid.

<sup>242</sup> ARCH. 2011 ACS 5 -Year Estimates. *East King County Housing Analysis*, Appendix A, pg. A-15, A-17. <<http://www.kirklandwa.gov/Assets/Kirkland+2035/ARCH+East+King+County+Housing+Needs+Assessment.pdf>>

<sup>243</sup> City of Kenmore. *Kenmore Comprehensive Plan. 2008*.

This citation applies to all subsequent references and associated policy numbers within Kenmore’s 2008 Comprehensive Plan.

<sup>244</sup> City of Kenmore. *Kenmore Comprehensive Plan. 2015*.

<<http://www.cityofkenmore.com/sites/default/files/2015%20Comprehensive%20Plan%20For%20Website.pdf>>.

goal, to promote strong residential neighborhoods, includes a new policy to plan for residential neighborhoods that promote the health and well-being of residents by supporting active living and by reducing exposure to harmful environments (Policy H-1.2.9). In addition, Kenmore also added three new policies regarding special needs housing:

- Support housing options and services that enable older adults to stay in their homes or neighborhoods (Policy H-2.1.3).
- Support a range of housing options and services to help homeless persons and families move to long-term financial independence (Policy H-2.2.4).
- Work with other jurisdictions and health and social service organizations to develop a coordinated, regional approach to homelessness (Policy H-2.2.5).

Additional changes were made to the “Housing Affordability” section. Instead of only focusing on low income housing exclusively, the 2015 version of the Comprehensive Plan highlights the necessity of providing affordable housing that meets countywide needs at all income levels (GOAL H-3). The City added three more policies to the “Housing Affordability” section as follows:

- Use local resources, as available, to leverage other public and private funding for the creation or preservation of affordable housing (Policy H-3.2.5).
- Ensure that affordable housing achieved through public incentives or assistance remains affordable for the longest possible term (Policy H-3.2.6).
- Promote fair housing for all persons and ensure that no city policies, programs, regulations or decisions result in housing discrimination (Policy H-3.3.4).

## Commitments and Implementation

### Fund Source

#### *Commitments*

Kenmore’s Comprehensive Plan does not commit to having a dedicated funding source for affordable housing. However, Kenmore generally commits to ensuring that there are public and private fund sources for the creation or preservation of affordable housing (H-3.2.5). To expand funding sources, the City also aims to support legislation and funding at the county, state, and federal levels that promote Kenmore’s housing goals (H-3.2.8).

#### *Implementation*

Kenmore is a member of ARCH and contributes to the Eastside Housing Trust Fund. During the 2015-2016 biennium, Kenmore contributed \$60,000 to the fund.

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This citation applies to all subsequent references and associated policy numbers within Kenmore’s 2015 Comprehensive Plan.

## Zoning and Land Use

### *Commitments*

In order to achieve its goal of achieving varied neighborhoods, housing types, and densities throughout the city, Kenmore's Comprehensive Plan commits to:

- Support its downtown area by developing mixed-use, higher density districts (H-1.4.1).
- Accommodate varied housing styles and types in appropriate locations such as single-family detached dwellings and townhouses (H-1.3.2).
- Ensure development regulations address accessible housing and transportation services (H-1.2.2).

### *Implementation*

Kenmore has an inclusionary zoning policy that requires certain multi-family residential developments (with more than 20 units) within particular areas of its downtown residential or downtown commercial zones to include affordable housing units (18.77.030).<sup>245</sup> The City requires that 25 percent of units within these developments are affordable to households below 85 percent AMI. Additionally, Kenmore's Transit-Oriented Development (TOD) program demonstrates the City's commitment to accessible, dense, and transit-friendly communities (18.29.060). Kenmore's zoning code allows planned unit development permits, but no affordability or community goals are mentioned within the code as requirements for this flexible zoning policy (20.35.010). The City has also created a community business zone to encourage pedestrian-friendly and mixed-use development (18.23). Kenmore may enter into development agreements with real property developers to achieve public benefits. However, affordable housing is not specifically mentioned among the examples of public benefits (18.110).

## Special Populations and Inclusive Housing

### *Commitments*

To create and maintain inclusionary housing and nondiscriminatory practices, Kenmore commits to ensuring that City regulations, programs, and land use practices provide access to housing for all and eliminate housing discrimination (H-3.3.4).

Kenmore strives to tackle homelessness by supporting a range of housing services to help homeless persons and families move to financial independence and by working with other jurisdictions on a regional approach to homelessness (H-2.2.4, H-2.2.5).

In order to provide housing for special populations, including very low income households and older adults, Kenmore commits to:

- Increase services for persons with special needs including older adults (H-2.2.1).

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<sup>245</sup> City of Kenmore. *Kenmore Municipal Code*. Current through April 2016.

<<http://www.codepublishing.com/WA/Kenmore/>>. This citation applies to all subsequent references to Kenmore's Municipal Code.

- Increase access between special needs housing and community facilities and programs (H-2.2.2).

#### *Implementation*

Kenmore does not specifically address homelessness or housing for special needs populations in its City Code, programs, or budget items. However, through ARCH, the city participates in regional strategies to address homelessness and provides relevant information for older adults searching for housing options. Kenmore requires that the size, mix, and tenure of affordable units created through its inclusionary zoning program are comparable to the market-rate units (18.77.030). Upon City authorization, the affordable units may be provided outside of the development but must be placed in select areas and cannot lead to an undue concentration of affordable housing; these units must be sited within close proximity to employment and transit. Finally, Kenmore’s 2016 budget includes a line item of \$4,585 for shelter and temporary housing.

### Exemptions and Incentives

#### *Commitments*

Kenmore commits to offering density bonuses and density transfers to achieve a compact, vital downtown and to meet environmental and affordable housing goals (H-1.4.2). The City also emphasizes the importance of public incentives or providing assistance to maintain affordable housing (H-3.2.6). Kenmore aims to use density bonuses, inclusionary programs, and other methods with mixed-use and multi-family developments to provide housing that is affordable to low and moderate income households (H-3.2.4).

#### *Implementation*

Kenmore offers a variety of incentives to encourage affordable housing. To qualify for the City’s multi-family tax exemption, each building within a development must contain at least four affordable dwelling units (3.65.040). Kenmore also offers density bonuses in exchange for including affordable units in a development. For example, the City grants 2.0 bonus units per unit of rental housing permanently priced to serve low income households (at or below 50 percent AMI). There are several more benefit unit types that can receive a density bonus (at varying rates) (18.80.040). Finally, Kenmore offers impact fee exemptions to developers that include affordable housing units in their development (20.47.040).

### Partnerships and Collaboration

#### *Commitments*

In its Comprehensive Plan, Kenmore commits to:

- Cooperate with King County, Puget Sound Energy, or other agencies to promote the use of weatherization programs in existing housing (H-1.1.3).
- Work with other jurisdictions and health and social services organizations to develop a coordinated approach to homelessness (H-2.2.5).
- Continue participation in ARCH to help preserve affordable housing in the region (H-3.2.2).

- Directly collaborate with other local governments, through membership associations, on regional housing strategies especially for low and very low income housing (H-3.2.7).
- Encourage private reinvestment in residential neighborhoods and private rehabilitation of housing by providing information, technical assistance, and referrals to appropriate agencies and organizations (H-1.1.1).
- Increase coordination among providers of social, health, counseling, and other services to families, children, and persons with special needs (H-2.2.1).
- Support the efforts of private developers in preserving or developing affordable housing. For example, actively support affordable housing development by expediting the permitting process, reducing development fees, or similar measures (H-3.2.1).

### *Implementation*

Kenmore is a member of ARCH, a consortium of 15 East King County cities and King County that works to increase the availability of affordable housing across the Eastside. ARCH aims to preserve and increase the supply of housing for low and moderate income households in the region. ARCH helps its members create housing policies, strategies, programs, and development regulations. In addition, ARCH coordinates the cities' financial support to organizations that develop affordable housing for low and moderate income households, and assists people looking for affordable rental and ownership housing within its member jurisdictions. Kenmore also participates in the King County Consortium and cooperates with other cities to administer federal housing and community development funds (CDBG and HOME) regionally.<sup>246</sup> The aim of the consortium is to create affordable housing and a suitable living environment, and to end homelessness in the region.

## Housing Stock, Preservation, and Quality

### *Commitments*

In order to provide and preserve diverse affordable housing, Kenmore commits to:

- Allow accessory dwelling units (ADUs) and accommodate them in single-family districts (H-3.3.2).
- Encourage relocation assistance and replacement housing to be developed, where feasible, to help very low and low income households when displacement is unavoidable (H-3.1.2).
- Consider public incentives or other assistance to help maintain the affordability of housing units for the longest possible term (H-3.2.6).

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<sup>246</sup> King County Department of Community and Human Services: Housing and Community Development. "Consortium". 2016. <<http://www.kingcounty.gov/depts/community-human-services/housing/consortium.aspx>>

### *Implementation*

Kenmore allows ADUs and short subdivisions and requires minimum densities in certain residential zones (18.73.100, 17.20, 18.21.020). The City also allows manufactured and mobile homes in residential zones (18.21.020).

## *Section 8.3: Lake Forest Park*

### Overview and Analysis

The City of Lake Forest Park has made multiple commitments to providing incentives and exemptions for affordable housing as well as multiple commitments to support and collaborate with outside organizations. However, Lake Forest Park has not implemented any incentives or exemptions for affordable housing and does not appear to collaborate with other jurisdictions or organizations in the provision of affordable housing, aside from being a member of the King County Consortium. Missing from Lake Forest Park's Comprehensive Plan policies are commitments to providing a fund source for affordable housing as well as commitments to creating quality housing and preserving existing affordable housing. However, Lake Forest Park has implemented some policies regarding varied housing types, planned unit development, and permits older adult housing in some zones. If Lake Forest Park wants to take further steps with its affordable housing policies, it could make explicit commitments to funding and preserving affordable housing. Almost half of Lake Forest Park's renters are cost-burdened. If Lake Forest Park wants to address this issue and take further steps with its affordable housing policies, it could consider implementing incentives and exemptions to encourage the creation of affordable housing and provide a direct funding source for affordable housing.

### Housing Gap Analysis

Table **8.3** on the following page illustrates Lake Forest Park's affordable housing stock for various income levels. In accordance with countywide planning policies, King County and Lake Forest Park track the proportion of the city's residential properties that are affordable at various incomes. The percentage point gap is determined by subtracting the percent of housing available at each income level from the percent of affordable housing needed countywide at each income level.

**Table 8.3****Lake Forest Park Housing Stock by Income Group Affordability**

Income Level	Percent of Units Affordable	County Need	Percentage Point Gap to County Need
Less than 30% AMI	1.2%	12%	<b>(10.8) pts.</b>
30%-50% AMI	4.1%	12%	<b>(7.9) pts.</b>
50%-80% AMI	12.5%	16%	<b>(3.5) pts.</b>

Rental housing in Lake Forest Park represents **16.7%** of its housing stock

Data: 2008-2012 CHAS Data. Published in 2016 King County Comprehensive Plan Update Technical Appendix B, March 2016

As illustrated by this table, the existing amount of housing stock that is affordable to households earning less than 80 percent AMI is not proportional to the countywide need. As a result, this income group may struggle to find affordable housing in Lake Forest Park. Additionally, this data does not demonstrate whether affordable units are occupied by households at these income levels, nor that these housing units will remain affordable to this income level over time. Cost-burden statistics help further explain disparities between households' incomes and housing options, beyond what the gap analysis alone can provide. 34 percent of Lake Forest Park households are cost-burdened while 11 percent of households are severely cost burdened. 45 percent of renter households in Lake Forest Park<sup>247</sup> are cost-burdened and 39 percent of owner households are cost-burdened.<sup>248</sup>

## Evolution of Comprehensive Plans

Overall, the Housing Element in Lake Forest Park's 2015 Comprehensive Plan<sup>249</sup> looks very similar to the goals previously expressed in the 2005 iteration.<sup>250</sup> The commitments made in 2005 reappear in 2015 alongside a few additional commitments. While the 2005 version makes

<sup>247</sup> This statistic includes the percent of rental households that are cost-burdened in Kenmore. This statistic is the percent cost-burdened for both cities.

<sup>248</sup> Public Health - Seattle & King County: Assessment, Policy Development, and Evaluation. *High Housing Cost-burden*. 2014. Source: 2009-2013 American Community Survey, U.S. Census. <<http://www.kingcounty.gov/healthservices/health/data/~media/health/publichealth/documents/indicators/Demographics/HighHousingCostBurden.ashx>>

<sup>249</sup> City of Lake Forest Park. *2015 Comprehensive Plan Update*. Adopted 2016. <<http://www.cityofflp.com/DocumentCenter/View/2578>>. This citation applies to all subsequent references and associated policy numbers within Lake Forest Park's 2015 Comprehensive Plan.

<sup>250</sup> City of Lake Forest Park. *2005 City of Lake Forest Park Comprehensive Plan*. <<http://wa-lakeforestpark.civicplus.com/DocumentCenter/Home/View/69>> This citation applies to all subsequent references and associated policy numbers within Lake Forest Park's 2005 Comprehensive Plan.

few specific commitments to housing supply and diversity of housing stock, the 2015 version includes a section of goals committed to sufficient quantity and variety of housing types. In 2015, the City also added a commitment regarding the distribution of affordable housing near transit hubs, more specific considerations of exemptions and incentives that could spur affordable housing development, and various commitments to support a variety of housing opportunities for individuals with special needs and homeless individuals.

## Commitments and Implementation

### Fund Source

#### *Commitments*

The City of Lake Forest Park makes no commitments to exploring dedicated affordable housing fund sources in its comprehensive plan.

#### *Implementation*

Lake Forest Park establishes no formal dedicated fund source for affordable housing development in its municipal code or budget documents. The City's most recent budget does include a line item for a small amount of spending on community development. However, it is unclear if that money was allocated to affordable housing.

### Zoning and Land Use

#### *Commitments*

Lake Forest Park intends to encourage the location of new affordable housing units near community amenities and services, such as transit (H-3.4). The City also commits to supporting flexible zoning that responds to the diverse needs of a range of household sizes, incomes, and ages (H-1.8).

#### *Implementation*

Lake Forest Park's land use policies include no special considerations for affordable housing. It appears that Lake Forest Park does allow for planned unit developments (PUD), though there does not seem to be a specific code that allows this, only references to PUD within the Code (16.24, 16.26).<sup>251</sup>

### Special Populations and Inclusive Housing

#### *Commitments*

Lake Forest Park commits to promoting fair and equitable access to housing for all persons (H-1.1). The City intends to encourage the development of housing for residents with special needs and people experiencing homelessness (H-4.1 through H-4.5).

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<sup>251</sup> City of Lake Forest Park. *Lake Forest Park Municipal Code*. Current through February 2016. <<http://www.codepublishing.com/WA/LakeForestPark/>>. This citation applies to all subsequent references to Lake Forest Park's Municipal Code.

### *Implementation*

Lake Forest Park does not specifically address homelessness or housing for special needs populations in its city code, programs, or budget items. Lake Forest Park used to have a Gateway Senior Housing Overlay Zone, but it was repealed by Ordinance 1057.

## Incentives and Exemptions

### *Commitments*

Lake Forest Park states that it intends to incentivize development of affordable housing with tools such as density bonuses, height increases, tax incentives, and simplified design requirements (H-3.2). The City also commits to considering the impacts of regulations on housing cost and supply and taking steps to address impacts (H-3.8).

### *Implementation*

Lake Forest Park's Municipal Code currently includes no incentives for developers in exchange for the construction of affordable housing.

## Partnerships and Collaboration

### *Commitments*

Lake Forest Park commits to supporting non-profit organizations that construct and manage affordable housing, connecting residents to programs that provide information on affordable housing, and collaborating with regional municipal partners to address housing affordability and special needs housing (H-3.3, H-3.7, H-3.9, H-3.10).

### *Implementation*

Lake Forest Park is a member of the King County Consortium, a partnership that allows Lake Forest Park to receive community development block grant (CDBG) and HOME funds.<sup>252</sup> The City also participates with service providers and the City of Shoreline in the North Urban Human Services Alliance, a committee which advocates for health and human services in North King County.

## Housing Stock, Preservation, and Quality

### *Commitments*

Lake Forest Park commits to creating a variety of housing types and affordability levels within the city, including ADUs (H-1.7, H-1.8). The City intends to preserve and enhance its existing affordable housing stock by investing in existing neighborhoods and encouraging energy efficient design features in new affordable housing units (H-3.5, H-3.6).

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<sup>252</sup>King County Department of Community and Human Services: Housing and Community Development. "Consortium". 2016. <<http://www.kingcounty.gov/depts/community-human-services/housing/consortium.aspx>>

### *Implementation*

The City of Lake Forest Park allows ADUs and short plats/short subdivisions, which must comply with the City's Comprehensive Plan and zoning ordinances. However, affordability is not mentioned specifically as the intent for such developments (18.50.050, 17.12.010). In addition, the City allows manufactured housing in single family residential zones (18.18.010).

## *Section 8.4: Mercer Island*

### Overview and Analysis

The City of Mercer Island has demonstrated a strong degree of commitment to partner with other jurisdictions and fund affordable housing. Mercer Island has implemented multiple policies that are in line with these commitments. Missing from Mercer Island's Comprehensive Plan policies are commitments to diversify its housing stock and support a regional approach to homelessness. However, Mercer Island has implemented policies that allow temporary homeless encampments and is a member of multiple partnerships that address homelessness. If Mercer Island wants to increase its commitment to affordable housing, it could make explicit commitments to prevent homelessness as well as address homelessness at a regional level in order to express intent that these already implemented policies and programs continue. Even with Mercer Island's notable efforts, 40 percent of Mercer Island renters are cost-burdened. If Mercer Island wants to address this issue and take further steps with its affordable housing policies, it could consider implementing inclusionary zoning policies and impact fee exemptions for the inclusion of older adult housing.

### Housing Gap Analysis

Table 8.4 on the following page illustrates Mercer Island's affordable housing stock for various income levels. In accordance with countywide planning policies, King County and Mercer Island track the proportion of the city's residential properties that are affordable to various income levels. The percentage point gap is determined by subtracting the percent of housing available at each income level from the percent of affordable housing needed countywide at each income level.

**Table 8.4**

**Mercer Island Housing Stock by Income Group Affordability**

Income Level	Percent of Units Affordable	County Need	Percentage Point Gap to County Need
Less than 30% AMI	2.5%	12%	<b>(9.5) pts.</b>
30%-50% AMI	2.6%	12%	<b>(9.4) pts.</b>
50%-80% AMI	5.2%	16%	<b>(10.8) pts.</b>

Rental housing in Mercer Island represents **25.8%** of its housing stock

Data: 2008-2012 CHAS Data. Published in 2016 King County Comprehensive Plan Update Technical Appendix B, March 2016

As illustrated by this table, the existing amount of housing stock that is affordable to households earning less than 80 percent AMI is not proportional to the countywide need. The City does not achieve its proportional share of the countywide need for 12% of its housing stock affordable for residents who earn less than 30 percent AMI or for residents who earn 30 to 50 percent AMI. Mercer Island’s housing stock that is affordable to residents who earn 50 to 80 percent AMI is also less than the 16% countywide need. Additionally, this data does not demonstrate whether the limited affordable units are occupied by households at these different income levels, nor that these housing units will remain affordable for these income levels over time. Cost-burden statistics help further explain disparities between households’ incomes and housing options, beyond what the gap analysis alone can provide. In Mercer Island, 30 percent of all households (owner and renter combined) are cost-burdened and 13 percent are severely cost-burdened.<sup>253</sup> 40 of renter households in Mercer Island are cost-burdened, while 36 percent of homeowners with a mortgage are cost-burdened.<sup>254</sup>

## Evolution of Comprehensive Plan

The last major update of the Mercer Island Comprehensive Plan was completed in 2004. Unfortunately, that version was not accessible to the authors of this report. The 1996 Comprehensive Plan,<sup>255</sup> however, did significantly differ from the most recent update.

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<sup>253</sup> Ibid.

<sup>254</sup> ARCH. 2011 ACS 5 -Year Estimates. *East King County Housing Analysis*, Appendix A, pg. A-15, A-17. <<http://www.kirklandwa.gov/Assets/Kirkland+2035/ARCH+East+King+County+Housing+Needs+Assessment.pdf>>

<sup>255</sup> City of Mercer Island. *Mercer Island Comprehensive Plan. 1996.*

This citation applies to all subsequent references and associated policy numbers within Mercer Island’s 1996 Comprehensive Plan.

Compared to the 1996 version, the 2015 Comprehensive Plan<sup>256</sup> includes many more specific housing policies. For example, in the “Neighborhood Quality” section, the City added the following three policies:

- Promote single family residential development that is sensitive to the quality, design, scale, and character of existing neighborhoods (1.2).
- Promote quality, community friendly Town Center, CO, and PBZ district residential development through features such as pedestrian and transit connectivity and enhanced public spaces (1.3).
- Preserve the quality of existing residential areas by encouraging maintenance and revitalization of existing housing stock (1.4).

In addition, Mercer Island added three new policies to the “Housing Supply” section:

- In order to increase the supply of housing and the diversity of housing, the City should emphasize housing opportunities, including mixed-use development, in the Town Center (2.3).
- Promote accessory dwelling units in single-family districts subject to specific development and owner occupancy standards (2.6).
- Encourage infill development on vacant or under-utilized sites that are outside of critical areas and ensure that the infill is compatible with the scale and character of the surrounding neighborhoods (2.7).

Mercer Island also added a new policy in the “Special Needs/ Fair Housing” section to identify regulatory methods and coordinate assistance for improving housing opportunities for frail elderly and other special needs populations (3.22). Another substantial change to Mercer Island’s Comprehensive Plan was the addition of 5 new “Implementation” policies:

- Adopt a new housing "Strategy Plan and Work Program," at least every five years, to identify specific housing strategies that will be considered in order to address the city's housing needs and goals (4.1).
- Track production and demolition of housing on an ongoing basis. This information shall be maintained in a housing database (4.2).
- Cooperate with countywide efforts to do an ongoing analysis of the regional housing market (4.3).
- Periodically review land use regulations to assure that regulations and permit processing requirements are reasonable (4.4).
- Evaluate the achievements of its housing goals and policies and present the findings to the City Council at least once every two years. This evaluation will be done in cooperation with countywide evaluations done by the Growth Management Planning Council (GMPC), or its successor organization, and coordinated with the development of the biennial budget (4.5).

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<sup>256</sup> City of Mercer Island. *Mercer Island Comprehensive Plan*. 2015.

<<http://www.mercergov.org/files/finalcompplan01-100.pdf>>. This citation applies to all subsequent references and associated policy numbers within Mercer Island’s 2015 Comprehensive Plan.

## Commitments and Implementation

### Fund Source

#### *Commitments*

Mercer Island's Comprehensive Plan does not commit to a dedicated fund source for affordable housing. However, like other East King County cities, Mercer Island is a member of A Regional Coalition for Housing (ARCH), a regional partnership which administers the Eastside Housing Trust Fund (EHTF.) In its Comprehensive Plan, Mercer Island does commit to:

- Work to increase the base of both public and private dollars available on a regional level for affordable housing (3.5).
- Continue to provide Community Development Block Grant (CDBG) funds for housing developments which serve low and moderate income households (3.15).

#### *Implementation*

As a member of ARCH, Mercer Island dedicated \$40,000 to the EHTF in its 2015-2016 biennial budget. See *Partnerships and Collaboration* for more information on ARCH.

### Zoning and Land Use

#### *Commitments*

In its Comprehensive Plan, Mercer Island commits to:

- Provide adequate development capacity to accommodate Mercer Island's projected share of King County's population growth over the next 20 years through zoning and land use regulations (2.1).
- Consider expanding the City's recent code revision, which allowed Retirement Homes in the Commercial Office (CO) Zone, to allow other appropriate multi-family uses (2.5).

#### *Implementation*

Within the Town Center zone, Mercer Island offers a variety of incentives for the inclusion of affordable housing (19.11.050).<sup>257</sup> See *Incentives and Exemptions* for details. Also, within the Town Center the City zoned a Residential Focus Area to encourage diverse, high-density housing around the commercial core (19.11.020).

### Special Populations and Inclusive Housing

#### *Commitments*

In its Comprehensive Plan, Mercer Island commits to:

- Review and revise policies and regulations to assure the Zoning Code meets the requirements of the Federal Fair Housing Act and the State of Washington Fair Housing

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<sup>257</sup> City of Mercer Island. *Mercer Island City Code*. Current through January 2016.

<<http://www.codepublishing.com/WA/MercerIsland/>>. This citation applies to all subsequent references to Mercer Island's Municipal Code but does not reflect the most recent changes to Town Center policies, completed in 2016.

Law to provide equal access for people with special needs and recognized protected classes (3.18).

- Use federal or state aid and private resources to support and plan for special needs housing (3.20).
- Zone to provide appropriate opportunities for special needs housing (3.19).
- Encourage the development of emergency, transitional, and permanent supportive housing with appropriate on site services for special needs populations (3.21).
- Identify regulatory methods and coordinated assistance for improving housing opportunities for frail elderly and other special needs populations (3.22).

### *Implementation*

Mercer Island has a Youth and Family Services Department that addresses housing issues. Staff from the City's Youth and Family Services Department, and from ARCH, participated in the 10-year plan of the Committee to End Homelessness (now known as All Home). Through ARCH, Mercer Island participates in discussions with King County and other local cities to determine a best practices approach to responding to requests to locate tent cities on public or private property as well as regional strategies to address homelessness. ARCH also enables the City to provide information for older adults searching for housing options. Mercer Island allows special needs group housing and social service transitional housing in all zones (19.06.080). The City also allows temporary homeless encampment permits (19.06.090).

When affordable housing units are created through the City's height bonus incentive, units are required to be treated equitably within the broader development (19.11.050). For example, affordable units must:

- Be intermingled with all other dwelling units in the development, but are not required to be located on the awarded bonus story.
- Feature the same tenure (own vs. rent) as the rest of the dwelling units in the development.
- Consist of a range of number of bedrooms or studios that are comparable to units in the overall development.
- Be available for occupancy in a time frame comparable to the availability of the rest of the dwelling units in the development.
- Feature an exterior design compatible and comparable with the rest of the dwelling units in the development.

## Exemptions and Incentives

### *Commitments*

In its Comprehensive Plan, Mercer Island commits to:

- Use regulatory tools, infrastructure improvements, and incentives to encourage residential development in mixed-use zones (2.4).
- Consider density bonuses, fee waivers, and property tax reductions (3.9).
- Provide incentives for first-time homebuyers and more affordable ownership housing opportunities (3.10).

- Provide non-cash subsidies such as credit enhancements and City bonding to support affordable housing development (3.12).
- Waive, defer, or reduce building, planning, or mitigation fees for affordable housing developments (3.14).

#### *Implementation*

Mercer Island offers a variety of incentives and exemptions to housing developments that provide affordable housing. To encourage affordable housing in future Town Center projects, the City offers height bonuses, or an additional story, in exchange for a significant public amenity, including affordable housing (19.11.050). Mercer Island also offers a multi-family tax exemption (MFTE), which requires the inclusion of affordable units (4.50.010). Mercer Island offers impact fee exemptions to developers that include affordable housing units in their developments (19.19.070, 19.17.070, 19.18.070). Mercer Island also waives permit fees for affordable housing within the Town Center zone (19.11.020).

### Partnerships and Collaboration

#### *Commitments*

In its Comprehensive Plan, Mercer Island commits to:

- Cooperate with King County, ARCH, and other Eastside jurisdictions to assess the need for and to create affordable housing (3.1).
- Cooperate with countywide efforts on an ongoing analysis of the regional housing market (4.3).
- Cooperate with private and not-for-profit developers and social and health service agencies to meet local housing needs (3.4).
- Use local resources to leverage other public and private funding, when possible, to build or preserve affordable housing that will serve Mercer Island residents (3.8).

#### *Implementation*

Mercer Island is a member of ARCH, a consortium of 15 East King County cities and King County that works to increase the availability of affordable housing across the Eastside. ARCH aims to preserve and increase the supply of housing for low and moderate income households in the region. ARCH helps its members create housing policies, strategies, programs, and development regulations. In addition, ARCH coordinates the cities' financial support to organizations that develop affordable housing for low and moderate income households and assists people looking for affordable rental and ownership housing within its member jurisdictions.

Mercer Island participates in the King County Consortium and cooperates with other cities to administer federal housing and community development funds (CDBG and HOME) regionally.<sup>258</sup> The aim of the Consortium is to create a suitable living environment and

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<sup>258</sup> King County Department of Community and Human Services: Housing and Community Development. "Consortium". 2016. <<http://www.kingcounty.gov/depts/community-human-services/housing/consortium.aspx>>

affordable housing and to end homelessness in the region. As of 2016, one Mercer Island councilmember participates on the Joint Recommendations Committee for the Consortium. Mercer Island is also a member of the Eastside Human Services Forum (EHSF) whose mission is, “To foster strong public and private partnerships for a stable network of health and human services for the benefit of all East King County residents.”<sup>259</sup> One of EHSF’s main focus areas is a regional effort to end and prevent homelessness.

## Housing Stock, Preservation, and Quality

### *Commitments*

In its Comprehensive Plan, Mercer Island commits to:

- Emphasize housing opportunities, including mixed-use development, in the Town Center to increase the supply and diversity of housing (2.3).
- Develop an innovative housing program such as compact courtyard housing, attached single family housing, and smaller lot housing (3.11).

In order to preserve quality affordable housing, the City commits to:

- Promote the continued use of existing affordable apartments as a community asset (2.8).
- Maintain or preserve affordable housing using local public resources (3.16).
- Encourage volunteer programs that provide housing rehabilitation and development (3.17).
- Encourage maintenance and revitalization of existing housing stock to preserve the quality of residential areas (1.4).

### *Implementation*

Mercer Island permits accessory dwelling units but stipulates that ADUs cannot be subdivided or otherwise segregated in ownership from the principal dwelling unit (19.02.030). The planning commission also may grant a variance allowing the development of short subdivisions (19.08.020). The City requires that affordable housing units shall remain as affordable housing for a minimum of 30 years from the date of initial owner occupancy (for affordable homeownership) and requires that rental units stay affordable for the life of the development (19.11.050). Finally, Mercer Island offers a Housing Repair program funded partially by CDBG funds.

## *Section 8.5: Newcastle*

### Overview and Analysis

The City of Newcastle has made multiple commitments to provide diverse housing stock and preserve affordable housing and has also made multiple commitments to inclusive housing and housing for special populations. Newcastle is a member of A Regional Coalition for Housing

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<sup>259</sup> Eastside Human Services Forum. “About”. 2016. <<http://eastsideforum.org/about/>>

(ARCH) which works on a regional approach to homelessness, but the City has not implemented any specific policies that directly benefit housing for older adults or special needs populations. Missing from Newcastle’s Comprehensive Plan policies are commitments to providing zoning and land use that encourage affordable housing. However, Newcastle has implemented multiple zoning and land use policies that do provide and encourage affordable housing, such as inclusionary zoning and development agreements. If Newcastle wants to increase its affordable housing policies, it could make explicit commitments to these types of policies in its Comprehensive Plan in order to demonstrate an intent that they continue. Despite Newcastle’s notable efforts, over a third of Newcastle renters are cost-burdened. If Newcastle wants to address this issue and take further steps with its affordable housing policies, it could consider implementing policies that preserve affordable housing, participating in a home repair program, and implementing impact fee exemptions for the inclusion of older adult housing.

## Housing Gap Analysis

Table 8.5 below illustrates Newcastle’s affordable housing stock for various income levels. In accordance with countywide planning policies, King County and Newcastle track the proportion of the city’s residential properties that are affordable at various incomes. The percentage point gap is determined by subtracting the percent of housing available at each income level from the percent of affordable housing needed countywide at each income level.

**Table 8.5**  
Newcastle Housing Stock by Income Group Affordability

Income Level	Percent of Units Affordable	County Need	Percentage Point Gap to County Need
Less than 30% AMI	1.5%	12%	(10.5) pts.
30%-50% AMI	2.5%	12%	(9.5) pts.
50%-80% AMI	15.5%	16%	(0.5) pts.

Rental housing in Newcastle represents **25.8%** of its housing stock

Data: 2008-2012 CHAS Data. Published in 2016 King County Comprehensive Plan Update Technical Appendix B, March 2016

As illustrated by this table, the existing housing stock affordable to residents that earn less than 80 percent AMI is not proportional to the countywide need. The City does not achieve its proportional share of the countywide need for 12 percent of housing affordable for residents who earn less than 30 percent AMI or for residents who earn 30 to 50 percent AMI. The percentage of Newcastle’s housing stock that is affordable for residents earning 50 to 80 percent AMI is just less than the countywide need of 16 percent, with only a 0.5 percentage point gap. However, this data does not demonstrate whether the limited affordable units are

occupied by households at these income levels, nor that these housing units will remain affordable for these income levels over time. Cost-burden statistics help further explain disparities between households' incomes and housing options, beyond what the gap analysis alone can provide. In Newcastle, 30 percent of Newcastle households are cost-burdened, and 13 percent are severely cost-burdened.<sup>260</sup> 35 percent of renter households in Newcastle are cost-burdened, while 30 percent of homeowners with a mortgage are cost-burdened.<sup>261</sup>

## Evolution of Comprehensive Plan

Newcastle updated its 2004<sup>262</sup> Comprehensive Plan in 2015.<sup>263</sup> The 2015 Comprehensive Plan has retained the main body of the Housing Element but with a few changes. Specifically, Newcastle added new policies regarding partnerships to provide affordable housing services. The City also includes additional commitments to preserve affordable housing, diversify housing stock in various zones, and support housing for special populations. Lastly, the 2015 Comprehensive Plan incorporates a new policy committing to develop a plan for meeting Newcastle's proportional amount of the countywide need for affordable housing among low income and special needs groups.

## Commitments and Implementation

### Fund Source

#### *Commitments*

Newcastle's Comprehensive Plan does not commit to a dedicated fund source for affordable housing. Like the other East King County cities, Newcastle is a member of ARCH, a regional partnership which manages the Eastside Housing Trust Fund. See *Partnerships and Collaboration* for more information on ARCH. In its Comprehensive Plan, Newcastle does commit to work with cities and community representatives on countywide or sub-regional funding sources for housing development, preservation, and related services (HO-P27).

#### *Implementation*

Newcastle is a member of ARCH and contributed \$25,000 to the trust fund in its 2015-2016 budget.

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<sup>260</sup> Ibid.

<sup>261</sup> ARCH. 2011 ACS 5 -Year Estimates. *East King County Housing Analysis*, Appendix A, pg. A-15, A-17. <<http://www.kirklandwa.gov/Assets/Kirkland+2035/ARCH+East+King+County+Housing+Needs+Assessment.pdf>>

<sup>262</sup> City of Newcastle. *Newcastle Comprehensive Plan. 2004* <[http://www.ci.newcastle.wa.us/documents\\_press\\_releases/documents\\_press\\_pdfs/comprehensive\\_plan/Complete\\_Comp\\_Plan\\_2004\\_\(189pages\).pdf](http://www.ci.newcastle.wa.us/documents_press_releases/documents_press_pdfs/comprehensive_plan/Complete_Comp_Plan_2004_(189pages).pdf)> This citation applies to all subsequent references and associated policy numbers within Newcastle's 2004 Comprehensive Plan.

<sup>263</sup> City of Newcastle. *Newcastle 2035- 2015 Comprehensive Plan Update. 2015.* <<https://newcastle.civicweb.net/filepro/documents/5226?preview=5334>>. This citation applies to all subsequent references and associated policy numbers within Newcastle's 2015 Comprehensive Plan.

## Zoning and Land Use

### *Commitments*

To ensure a more equal distribution of affordable housing, Newcastle commits through its Comprehensive Plan to focus on multi-family housing development close to the Community Business Center, transportation facilities, and public services (HO-P4).

### *Implementation*

Newcastle's inclusionary zoning policy requires that at least 10 percent of the housing in its Community Business Center (CBC) Overlay Zone is affordable to moderate income households. This policy does not allow developers to propose alternative, off-site affordable housing or pay a fee in-lieu of including affordable units (18.15.030).<sup>264</sup> The CBC Overlay also allows multi-story quality infill development (18.04.130). Newcastle allows planned unit developments to increase density if the developments meet one or more of the Newcastle's objectives, such as provision of mixed housing types. However, affordability is not explicitly considered within the regulations for planned unit developments (17.40.070). Newcastle's Office Zone allows increased building heights and reduced parking regulations in order to provide for pedestrian and transit-oriented high-density employment uses together with higher density residential development (18.04.120). Finally, Newcastle may enter into development agreements and set forth development standards which may include affordable housing provisions (18.45.030).

## Special Populations and Inclusive Housing

### *Commitments*

In its Comprehensive Plan, Newcastle commits to:

- Support the dispersal of special needs housing throughout the community (HO-P20).
- Promote opportunities for assisted housing (HO-P21).
- Assure that zoning does not unduly restrict group homes or other housing options for persons with special needs by making reasonable accommodations in its rules, policies, practices, and services to afford persons with disabilities equal opportunity to use or enjoy a dwelling unit (HO-P22).
- Facilitate the development of older adult housing by implementing regulatory standards such as increased density and reduced parking (HO-P24).

### *Implementation*

Newcastle does not specifically address homelessness or housing for special needs populations within its city code, programs, or budget items. However, through ARCH, the City participates in regional strategies to address homelessness and provides relevant information for older adults searching for housing options. When affordable units are created through Newcastle's inclusionary zoning policy, the City requires that the affordable units are treated

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<sup>264</sup> City of Newcastle. *Newcastle Municipal Code*. Current through February 2016.  
<<http://www.codepublishing.com/WA/Newcastle/>>.

This citation applies to all subsequent references to Newcastle's Municipal Code.

similarly to the market-rate units within the development in terms of location, tenure, size, design, and timing of availability (18.38.050).

## Incentives and Exemptions

### *Commitments*

In its Comprehensive Plan, Newcastle commits to:

- Provide financial or technical assistance such as funding, fee waivers, and land donation to establish affordable housing for low and moderate income households (HO-P9).
- Provide density bonuses and other incentives such as fee reductions, permit expediting, and regulatory flexibility to both single-family and multi-family developments that provide below-market-rate rental or ownership housing affordable to low and/or moderate income households (HO-P11).
- Improve development standards to allow density incentives and flexibility of housing types in all residential zones, in order to best accommodate the environmental conditions on the site and the surrounding neighborhood (HO-P14).

### *Implementation*

Newcastle offers multi-family tax exemptions within its urban center, and the duration of the property tax exemption is extended four additional years for non-profit owners who provide affordable housing (3.60.020). In order to receive the exemption, developers must ensure that there is no net loss in subsidized affordable housing as a result of the development (3.60.040).

Newcastle currently offers various incentives and exemptions for developments providing affordable housing. The City provides a floor area ratio (FAR) incentive to developers within the Community Business Center (CBC) Overlay Zone in exchange for public benefits to help achieve comprehensive plan goals, including economic development and affordable housing (18.36.040). Newcastle also grants density bonuses for the inclusion of affordable housing units (18.34.040). Finally, Newcastle exempts low or moderate income housing developments from school impact fees (16.10.080).

## Partnerships and Collaboration

### *Commitments*

In its Comprehensive Plan, Newcastle commits to:

- Explore working with other cities and King County to develop common affordable housing programs and help to reduce administrative costs (HO-P10).
- Use available regional and federal funding programs to promote more housing opportunities (HO-P25).
- Cooperate with nonprofit developers and other agencies to provide better housing services (HO-P26).
- Seek new partnerships with public and private parties to reduce housing financing costs for both builders and consumers (HO-P27).

- Participate in inter-jurisdictional organizations to assist in affordable housing development (HO-P28).

### *Implementation*

Newcastle is a member of ARCH, a consortium of 15 East King County cities and King County that works to increase the availability of affordable housing across the Eastside. ARCH aims to preserve and increase the supply of housing for low and moderate income households in the region. ARCH helps its members create housing policies, strategies, programs, and development regulations. In addition, ARCH coordinates the cities' financial support to organizations that develop affordable housing for low and moderate income households and assists people looking for affordable rental and ownership housing within its member jurisdictions. Newcastle also participates in the King County Consortium and cooperates with other cities to administer federal housing and community development funds (CDBG and HOME) regionally.<sup>265</sup> The aim of the Consortium is to create affordable housing and suitable living environments and to end homelessness in the region.

## Housing Stock, Preservation, and Quality

### *Commitments*

In its Comprehensive Plan, Newcastle commits to:

- Provide a mix of housing types and densities (HO-P7).
- Stimulate mixed-use and mixed-income developments through more creative land use and investment strategies (HO-P6).
- Encourage innovative housing development to increase the range of housing types available such as planned unit developments, cluster housing, and cottage housing (HO-P8).
- Maintain its current inventory of surplus and underutilized public lands. If this land is used for housing, the City should provide a range of various housing types (HO-P32).
- Preserve affordable housing through housing repair and rehabilitation programs (HO-P1).
- Promote neighborhood and housing preservation (HO-P3).

### *Implementation*

Newcastle allows the development of ADUs, cottage housing development, and mobile home parks (18.31.010, 18.14.160). To ensure the affordability of cottage housing units, Newcastle's City Code requires cottage developments larger than 10 units to dedicate one of the units as affordable to households earning 100 percent or less of the median income (18.31.230). Finally, several of Newcastle's residential zones require minimum densities (18.12.030).

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<sup>265</sup> King County Department of Community and Human Services: Housing and Community Development. "Consortium". 2016. <<http://www.kingcounty.gov/depts/community-human-services/housing/consortium.aspx>>

# Section 8.6: Woodinville

## Overview and Analysis

The City of Woodinville has made multiple commitments to inclusive housing and housing for special populations as well as commitments to varied housing stock, preservation, and quality. Woodinville has implemented policies that align with some of its commitments but has not implemented any policies regarding the preservation of affordable housing or explicit support to older adults that want to stay in their homes. Missing from Woodinville’s Comprehensive Plan policies are commitments to funding affordable housing and commitments to zoning that encourages or requires affordability. If Woodinville wants to increase its commitment to affordable housing, it could make explicit commitments to funding affordable housing and zoning for affordable housing. However, Woodinville does provide funding to A Regional Coalition for Housing (ARCH). Despite the City’s notable efforts, over fifty percent of Woodinville renters are cost-burdened, this is quite a bit higher than other small East King County Cities. If Woodinville wants to address this issue and take further steps with its affordable housing policies, it could consider implementing an inclusionary zoning policy, multi-family tax exemptions with affordability requirements, impact fee exemptions, and programs for assisting low income residents and older adults with home repairs or remodels.

## Housing Gap Analysis

Table 8.6 below illustrates Woodinville’s affordable housing stock for various income levels. In accordance with countywide planning policies, King County and Woodinville track the proportion of the city’s residential properties that are affordable at various incomes. The percentage point gap is determined by subtracting the percent of housing available at each income level from the percent of affordable housing needed countywide at each income level.

**Table 8.6**  
Woodinville Housing Stock by Income Group Affordability

Income Level	Percent of Units Affordable	County Need	Percentage Point Gap to County Need
Less than 30% AMI	3.0%	12%	<b>(9.0) pts.</b>
30%-50% AMI	5.7%	12%	<b>(6.3) pts.</b>
50%-80% AMI	23.8%	16%	<b>7.8 pts.</b>

Rental housing in Woodinville represents **39%** of its housing stock

Data: 2008-2012 CHAS Data. Published in 2016 King County Comprehensive Plan Update Technical Appendix B, March 2016

As illustrated by this table, the existing amount of housing stock that is affordable for residents that earn less than 50 percent AMI is not proportional to the countywide need. The City does not achieve its proportional share of the countywide need for 12 percent of its housing stock to be affordable for residents who earn less than 30 percent AMI or for residents who earn 30 to 50 percent AMI. Conversely, the percent of Woodinville’s rental housing stock that is affordable for residents who earn 50 to 80 percent AMI exceeds their proportional share of the countywide need. However, this does not necessarily mean that all people in this income bracket have access to affordable housing. This data does not demonstrate whether affordable units are occupied by households at these income levels, nor that these housing units will remain affordable for these income levels over time. Cost-burden statistics help further explain disparities between households’ incomes and housing options, beyond what the gap analysis alone can provide. In Woodinville, 39 percent of all households (owner and renter combined) are cost-burdened, and 15 percent are severely cost-burdened.<sup>266</sup> 52 percent of renter households in Woodinville are cost-burdened, and 21.4 percent of homeowners with a mortgage are cost-burdened.<sup>267</sup>

## Evolution of Comprehensive Plan

The City of Woodinville updated its 2009<sup>268</sup> Comprehensive Plan in 2015<sup>269</sup> with several policy changes. First, Woodinville included a new section illustrating the diversifying and aging housing stock currently in the city. Second, the city expands its “Special Needs Housing” section by adding policies that are more specific to varied housing types for older adults and highlighting the need for an effective human service delivery system for people with special needs. Third, while both Comprehensive Plans have incorporated incentives such as density bonuses to promote affordable housing development, the 2015 Comprehensive Plan includes additional tools such as inclusionary zoning provisions, a first-time homebuyer program, and impact fee waivers for affordable housing. Fourth, the 2015 Comprehensive Plan adds a specific policy in which Woodinville commits to following federal and state fair housing laws to promote equal and fair access to housing.

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<sup>266</sup> Ibid.

<sup>267</sup> ARCH. 2011 ACS 5 -Year Estimates. *East King County Housing Analysis*, Appendix A, pg. A-15, A-17.  
<<http://www.kirklandwa.gov/Assets/Kirkland+2035/ARCH+East+King+County+Housing+Needs+Assessment.pdf>>

<sup>268</sup> City of Woodinville. *Comprehensive Plan 2009*  
<<http://www.ci.woodinville.wa.us/Work/ComprehensivePlan2009.asp>> This citation applies to all subsequent references and associated policy numbers within Woodinville’s 2009 Comprehensive Plan.

<sup>269</sup> City of Woodinville. *Woodinville 2015 Comprehensive Plan*. 2015.  
<<http://www.ci.woodinville.wa.us/Documents/Work/MasterPlans/CompPlan%20Update%202015/General%20Description%20Main%20Page/Adopted%20Comp%20Plan%2012-15-2015.pdf>>. This citation applies to all subsequent references and associated policy numbers within Woodinville’s 2015 Comprehensive Plan.

## Commitments and Implementation

### Fund Source

#### *Commitments*

Woodinville's Comprehensive Plan does not commit to a dedicated fund source for affordable housing. However, like the other East King County cities, Woodinville is a member of ARCH, a regional partnership which administers the Eastside Housing Trust Fund (EHTF.) See *Partnerships and Collaboration* for more information on ARCH.

#### *Implementation*

In 2016, Woodinville contributed \$25,000 to the EHTF. However, its total contribution is not included in the City's 2016 budget document.<sup>270</sup>

### Zoning and Land Use

#### *Commitments*

In order to achieve its goal of varied neighborhoods, housing types, and densities throughout the city, Woodinville commits through its Comprehensive Plan to:

- Develop a land use plan that supports "Woodinville's regionally determined housing growth target" (H-3).
- Encourage mixed-use developments as well as commercial, residential, and multi-family developments, especially in areas located near transit hubs and other amenities (H-1, H-8, LU-4.3).
- Focus growth in compact and inviting mixed-use centers (LU-2.1).

#### *Implementation*

Woodinville may enter into developer agreements to establish ground rules for projects and balance public and private interests. Some public benefits that the City identifies as potential results from developer agreements include affordable housing, pedestrian-oriented communities, mixed-use development, and other amenities (21.37.020).<sup>271</sup> Woodinville's Municipal Code requires that any development seeking higher intensity than permitted under standard zoning regulations can only do so by entering into a development agreement with the City. The agreement "shall include development standards," such as affordable housing, in exchange for the higher intensity (21.38.050). The City allows developer agreements within specific zones such as areas zoned for mixed-use developments, high density residential zones, a pedestrian-oriented overlay zone, and a transit-oriented overlay zone (21.08, 21.38.030, 21.38.050, 21.38.090).

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<sup>270</sup> City of Woodinville. *Resolution No. 475*. February 2016.

<<http://www.ci.woodinville.wa.us/Documents/CityHall/Resolutions/Resolution%20475.pdf>>

<sup>271</sup> City of Woodinville. *Woodinville Municipal Code*. Current through March 2016.

<<http://www.codepublishing.com/WA/Woodinville/>>. This citation applies to all subsequent references to Woodinville Municipal Code.

## Special Populations and Inclusive Housing

### *Commitments*

In its Comprehensive Plan, Woodinville commits to:

- Encourage a diversity of housing types and levels of affordability across the city that are accessible to those with special needs related to age, health, or disability (LU-8.1).
- Support development of housing affordable to older adults at all income levels, as well as assisted living facilities and other supportive housing arrangements (H-12).
- Support programs and services that enable older adults and people with disabilities to remain in their homes through remodeling or retrofitting homes to meet residents' changing needs over time (H-13).
- Support the development of emergency, transitional, and permanent supportive housing for homeless individuals in both Woodinville and East King County (H-14).
- Enforce federal and state fair housing laws to promote equal and fair access to housing (H-11).

### *Implementation*

Developers of long-term care facilities and transitional housing providers are exempt from various impact fees, including park impact fees (3.36.050, 22.20.030). The City also allows excise tax exemptions for emergency lodging shelters for homeless persons (3.17.020). Through ARCH, the City participates in regional strategies to address homelessness and provides relevant information for older adults searching for housing options.

## Exemptions and Incentives

### *Commitments*

Woodinville aims to foster development of affordable housing by offering several incentives and regularly evaluating its development regulations to ensure they do not impede affordable housing development. In its Comprehensive Plan, Woodinville commits to:

- Offer voluntary height or density bonuses for inclusion of affordable units in downtown and commercial districts (H-9).
- Sponsor first-time homebuyer programs for low and moderate income residents (H-9).
- Consider implementation of permit and fee waivers for affordable units (H-9).
- Implement user-friendly and coordinated development standards (LU-2.3).
- Support flexible and predictable development regulations that “allow ease of administration and interpretation” and also include alternative ways of meeting requirements (LU-2.3C).

### *Implementation*

Woodinville uses Floor Area Ratio (FAR) density incentives to achieve various public benefits within specific mixed-use zones. Under this policy, 10 percent of units dedicated as affordable qualify as a public benefit (21.12.040). Woodinville incentivizes the development of accessory dwelling units and housing for moderate to low income households by offering impact fee exemptions (3.36.055). Woodinville Municipal Code specifies that design standards should contain sufficient flexibility to encourage creative and innovative site and building design

(24.14.010). These measures enforce consistency in building design and development, which ideally lead to quality housing across all types and affordability levels.

## Partnerships and Collaboration

### *Commitments*

In its Comprehensive Plan, Woodinville commits to:

- Collaborate with King County and other cities to provide a proportional amount of the countywide need for affordable housing, particularly for lower income residents (H-5).
- Align housing goals and policies with regional policies and strategies, as applicable (H-19).
- Support state, county, and federal legislation that would further its “housing goals and policies” (H-20).
- Continue its role as a member in several inter-jurisdictional agencies to support development and preservation of affordable housing in East King County (H-21).
- Establish funding and collaborative partnerships with other agencies to assist very low income households in securing affordable housing (H-6).
- Encourage public and private affordable housing investments to reduce the number of cost-burdened households (H-8).

### *Implementation*

In 2014, the City of Woodinville entered into a three year (2015-2017) membership with the Regional Affordable Housing Program (RAHP) managed by the County in cooperation with eligible cities. The purpose of this membership is to review and adopt fund allocations and other policies related to affordable housing.<sup>272</sup> As mentioned above, Woodinville is also a member of ARCH, a consortium of 15 East King County cities and King County that works to increase the availability of affordable housing across the Eastside. ARCH aims to preserve and increase the supply of housing for low and moderate income households in the region. ARCH helps its members create housing policies, strategies, programs, and development regulations. In addition, ARCH coordinates the cities’ financial support to organizations that develop affordable housing for low and moderate income households and assists people looking for affordable rental and ownership housing within its member jurisdictions. Finally, Woodinville participates in the King County Consortium and cooperates with other cities to administer federal housing and community development funds (CDBG and HOME) regionally.<sup>273</sup> The aim of the consortium is to create affordable housing and suitable living environments and to end homelessness in the region.

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<sup>272</sup> RAHP Interlocal Agreement. *Regional Affordable Housing Program Interlocal Cooperation Agreement*. 2014. <<http://www.ci.woodinville.wa.us/Documents/CityHall/Interlocal%20Agreements/2014/14-050%20King%20Co%20ILA%20SHB%202060%20low%20income%20housing.pdf>>

<sup>273</sup> King County Department of Community and Human Services: Housing and Community Development. “Consortium”. 2016. <<http://www.kingcounty.gov/depts/community-human-services/housing/consortium.aspx>>

## Housing Stock, Preservation, and Quality

### *Commitments*

The City's Comprehensive Plan includes many commitments related to creating and preserving a diverse, high-quality housing stock in Woodinville. In its Comprehensive Plan, Woodinville commits to:

- Promote a variety of housing types, such as mixed-use development, small lot single family development, accessory dwelling units, multiplexes, and manufactured housing (H-1).
- Require affordability covenants to ensure that units built through density bonuses or other incentives remain affordable for the longest possible term (H-10).
- Seek and provide resources that offer financial and other assistance to residents to maintain or repair the health and safety of their homes (H-16).
- Support sustainable development practices and healthy housing options through adopting design standards, planning guidelines, and other policies (H-17).
- Revise and update development regulations as necessary to ensure that infill development meets quality standards and that new housing stock is diverse and affordable to all income groups, particularly in mixed-use and multi-family districts (LU-7.3, LU-8.1).

### *Implementation*

Woodinville allows subdivisions and short subdivisions and requires minimum densities in many of its residential zones (20.06.101-230, 21.12.030). Accessory dwelling units, mobile homes, and manufactured housing are also permitted in Woodinville (21.08, 21.14.150). As mentioned in *Incentives and Exemptions*, ADUs are exempt from paying impact fees (3.36.055).

## Section 9: Conclusions and Future Research

### Main Conclusions

South King County cities come closer to meeting their proportional share of the countywide need for affordable housing—relative to East King County cities—set by the countywide planning policies, for low and moderate income residents. More affordable housing stock in the South region, however, is likely a product of economic conditions rather than city-level policy, and existing conditions may be temporary. Relatedly, a common theme in the comprehensive plan commitments among large South King County cities is the preservation of existing affordable housing. South King County cities may consider implementing additional policies that make it easier and more attractive for private and non-profit developers to build affordable housing—specifically housing that is affordable to very low income residents and older adults—through additional or deeper incentives and exemptions.

On the Eastside, common themes in affordable housing commitments include the equitable distribution of affordable units throughout the city, placement of affordable housing near high-opportunity areas, maintenance or expansion of inclusionary zoning, and regional partnerships to address homelessness. Although the Eastside cities contribute to the ARCH-administered Eastside Housing Trust Fund (EHTF), there are large discrepancies between each city's contributions. Bellevue, Issaquah, Sammamish, Bothell, Mercer Island, and Woodinville could consider increasing their EHTF contribution in the upcoming budget cycle to represent at least .29% of their general fund<sup>274</sup>. This increase would place all Eastside cities on a more equitable level of contribution, following the lead of peer cities Kirkland, Redmond, Kenmore, and Newcastle. Additionally, if East King County cities want to take the next step with their affordable housing policies, they could create or expand their inclusionary zoning programs to include more neighborhoods and zones, in line with their comprehensive plan commitments.

### Future Research

Our analysis of city-level commitment and implementation focuses primarily on what cities are doing to *promote* affordability. Because of limited time, we were not able to explore if cities might be committing to, or implementing, policies that actually inhibit the production and preservation of affordable housing in practice. Due to time constraints, it was also beyond the scope of our project to examine the trends over time within each city regarding the number of affordable units, percent of cost-burdened households, and gap analyses, to name a few. Future research could address these gaps in city-level findings and provide additional insight into how effectively individual cities and sub-regions in the County address affordable housing needs. In addition, there are 10 other cities in King County that we were unable to include in

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<sup>274</sup> Following the 2017-2018 biennial budget cycle, the cities of Clyde Hill, Kirkland, and Redmond had met or exceeded .29% of general fund in EHTF contributions.

our research. This is an obvious next step for further research and could provide more insight into how sub-regions and King County as a whole are addressing affordable housing, possibly providing valuable insight for smaller jurisdictions and rural areas.

Because this report was prepared shortly after the most recent update of each city's comprehensive plan, cities have not had a lot of time to implement their new commitments. Future research could focus on reexamining city codes, subsequently enacted budgets, and programmatic changes to identify newly implemented affordable housing policies. Future research could also examine the breadth of certain policies, such as zoning policies, identified in this report. For example, while our report highlights the cities that enacted inclusionary zoning policies, future research could analyze the size, location, and development potential of those zones to further understand the scope and efficacy of inclusionary zoning. Finally, while this report identifies alterations to specific housing policy themes between comprehensive plan updates, future research could investigate the motivations and political or economic conditions which compelled cities to alter their housing commitments.

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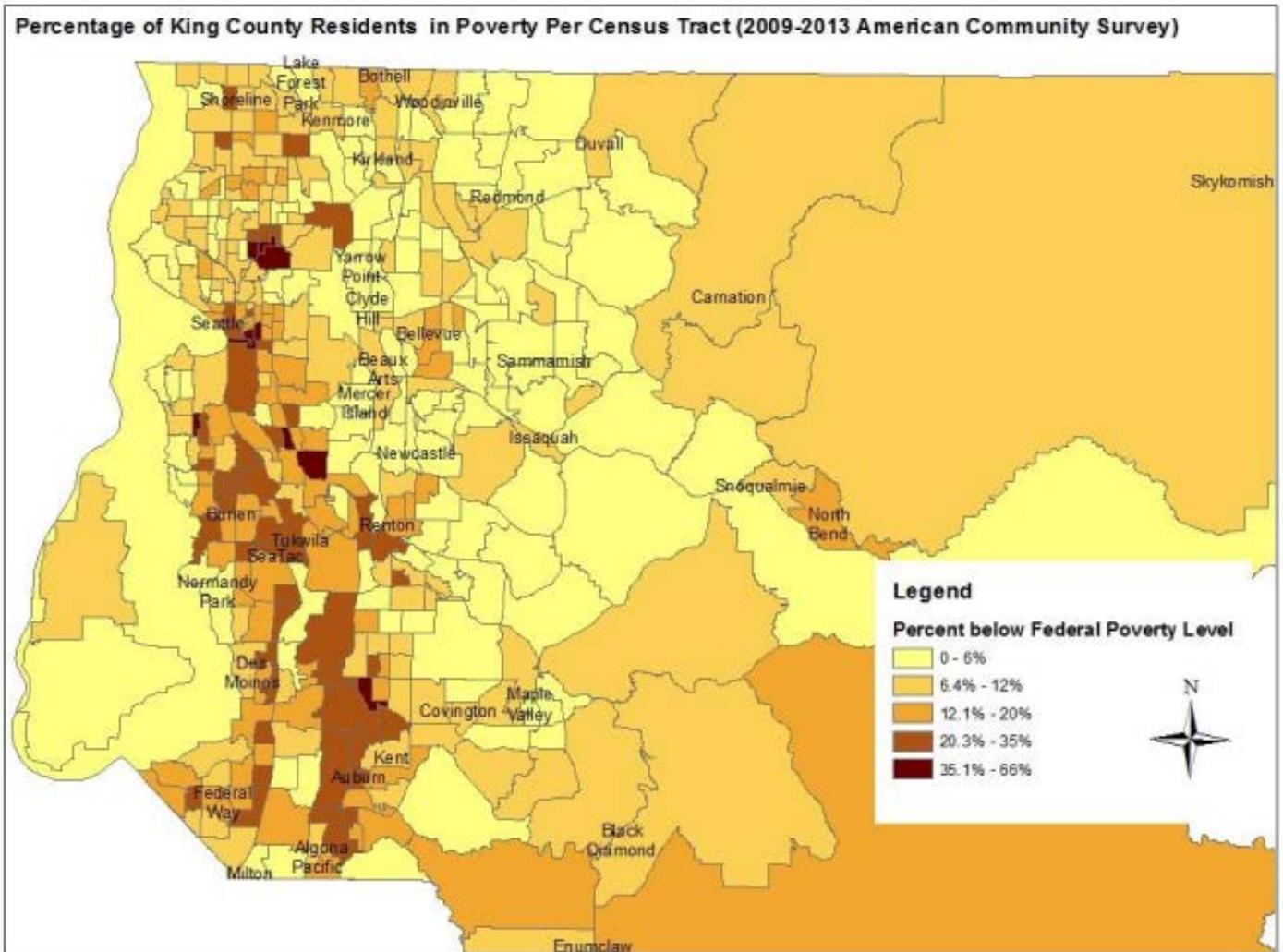
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Appendix A: Map of King County Cities

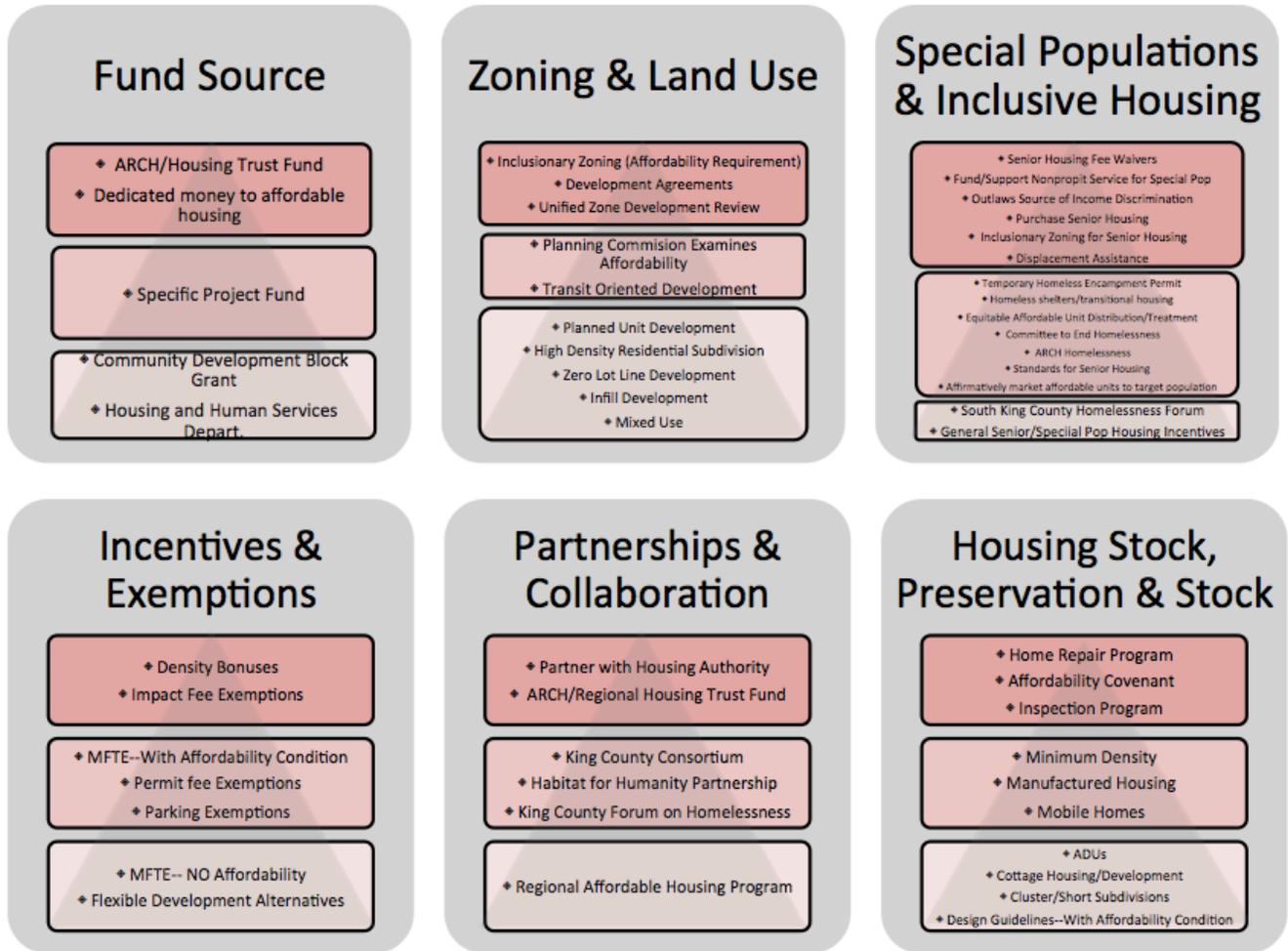


*Appendix B: Percentage of Residents in Poverty Per Census Tract*



Source: King County Comprehensive Plan. 2016. Technical Appendix B: Housing, P. 21

## Appendix C: Hierarchy Graph for Policy Categories



*Appendix D: City Snapshots*