

King County Countywide Housing Needs Assessment

January 29, 2026

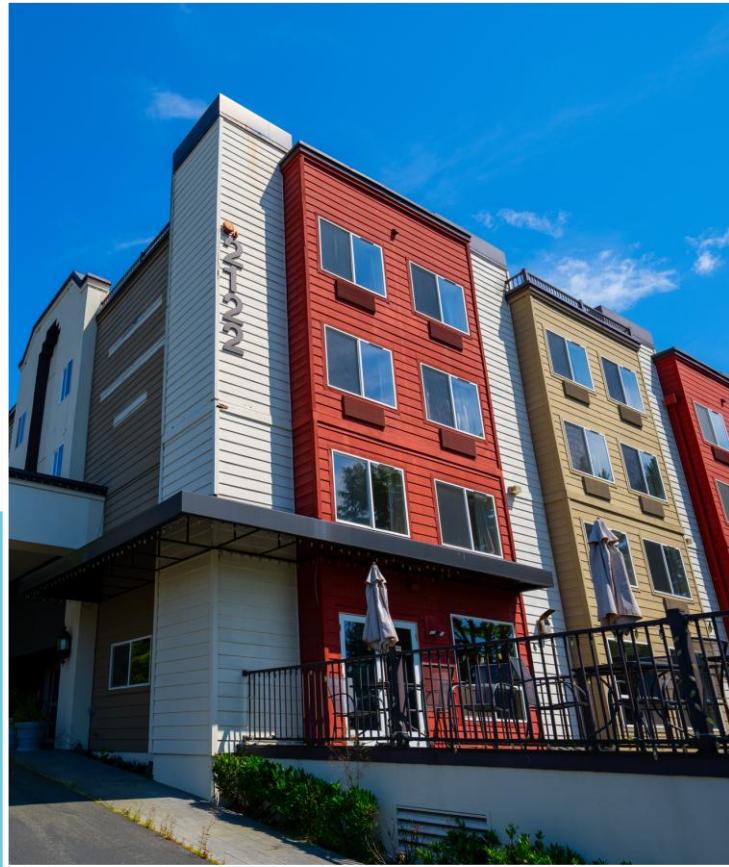
[link to full report](#)

Sam Tedford (*they/them*), King County
Morgan Shook (*he/him*), ECONorthwest



King County Housing Needs Assessment Overview

- **Housing Needs, Outcomes, and Policy Implications**
- **Funding Tools, Resources, and Gaps**

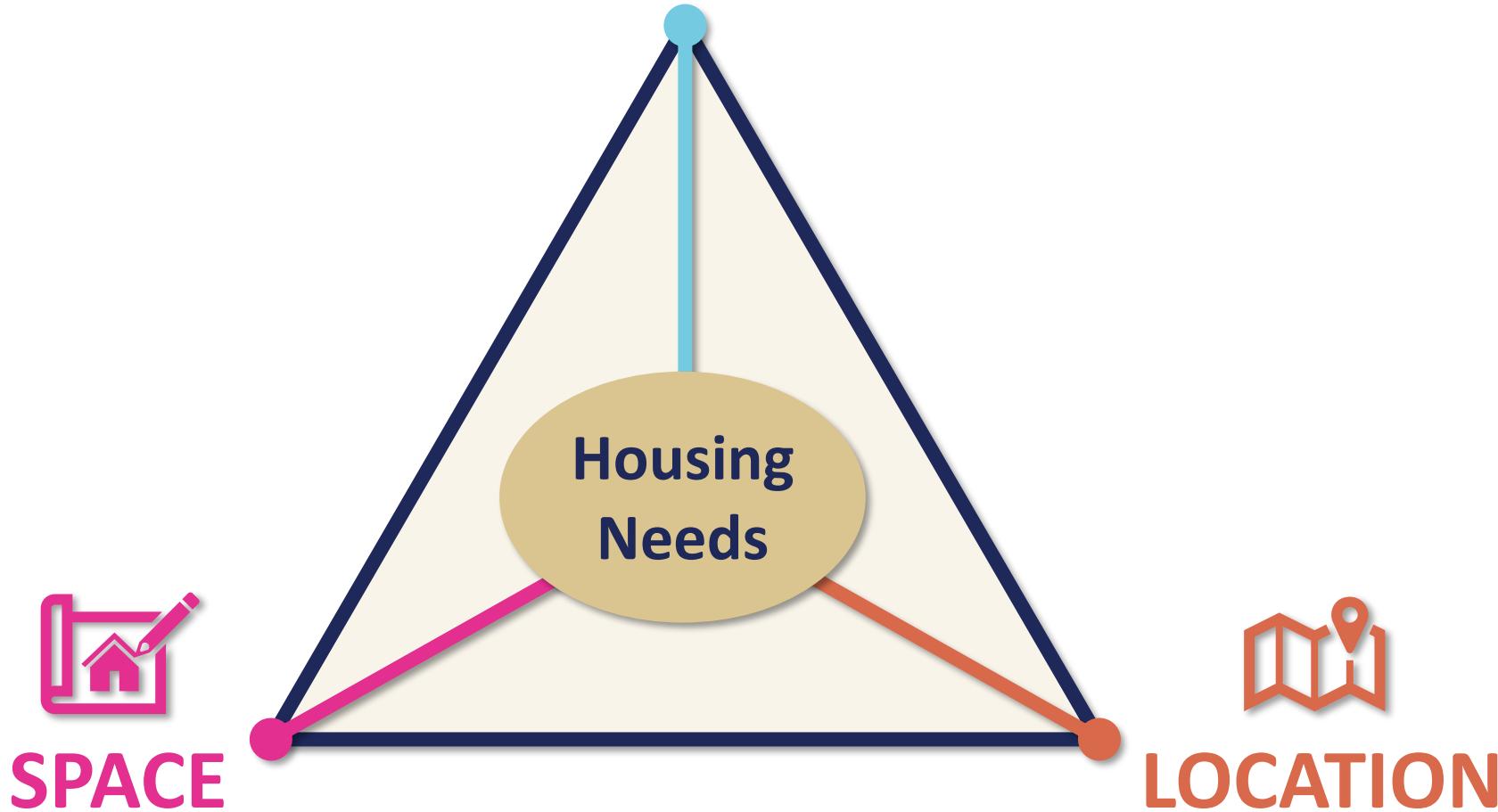


Housing Needs in King County

Image: Haven Heights in Honor of Bruce Thomas in Redmond, WA

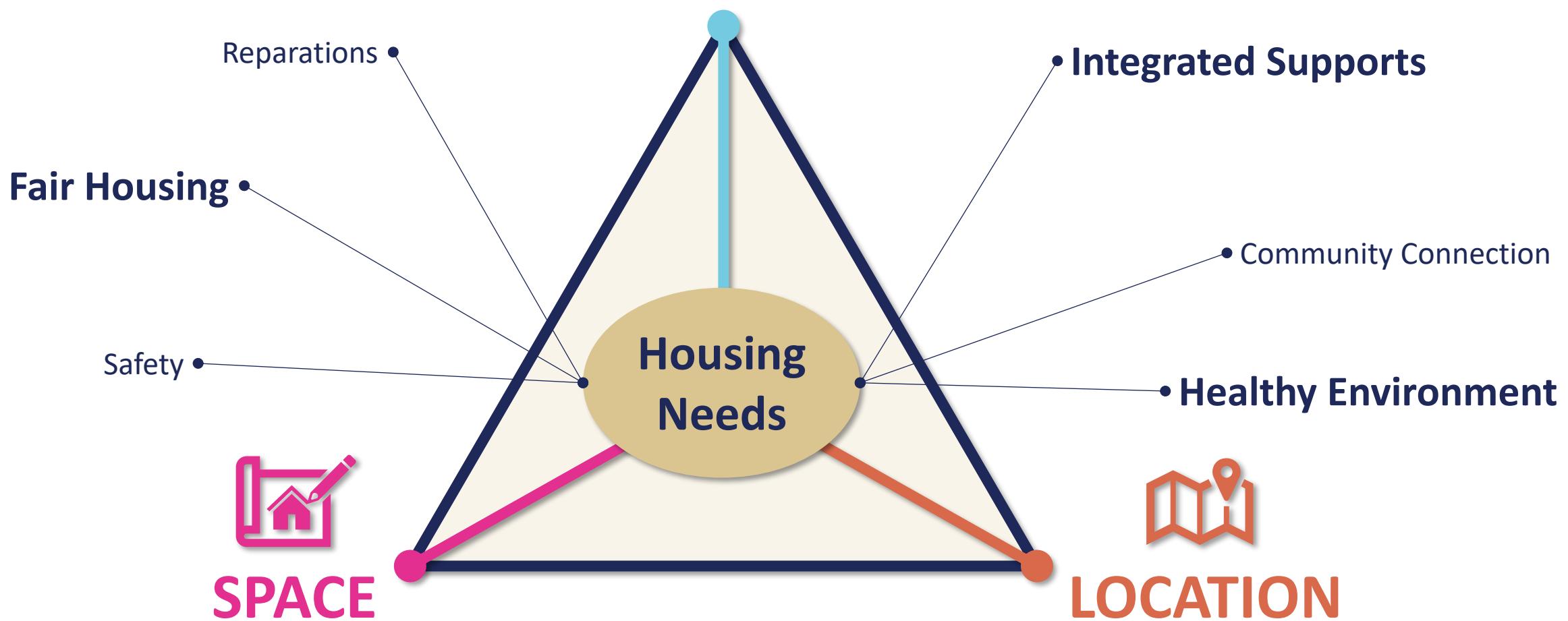


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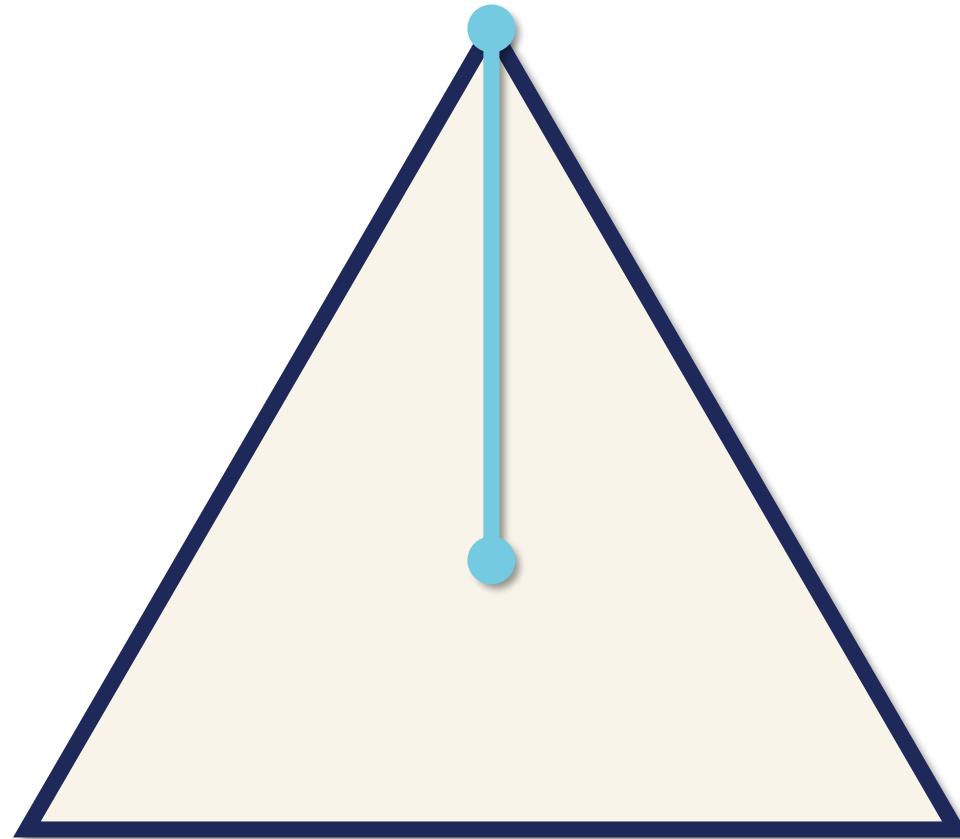


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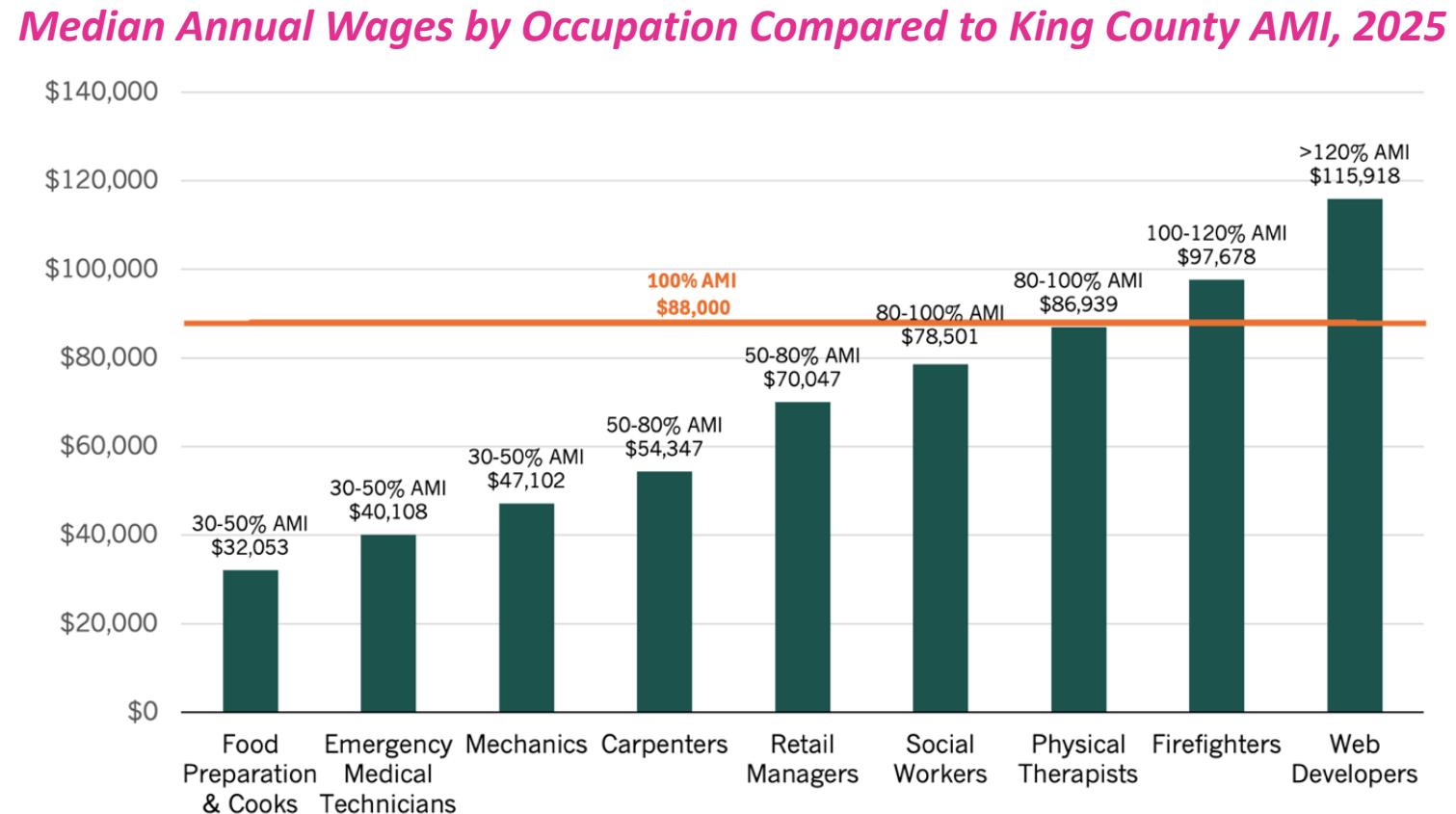
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Housing Needs: Affordability

Disparities in wages stratify residents based on jobs and employment sectors.



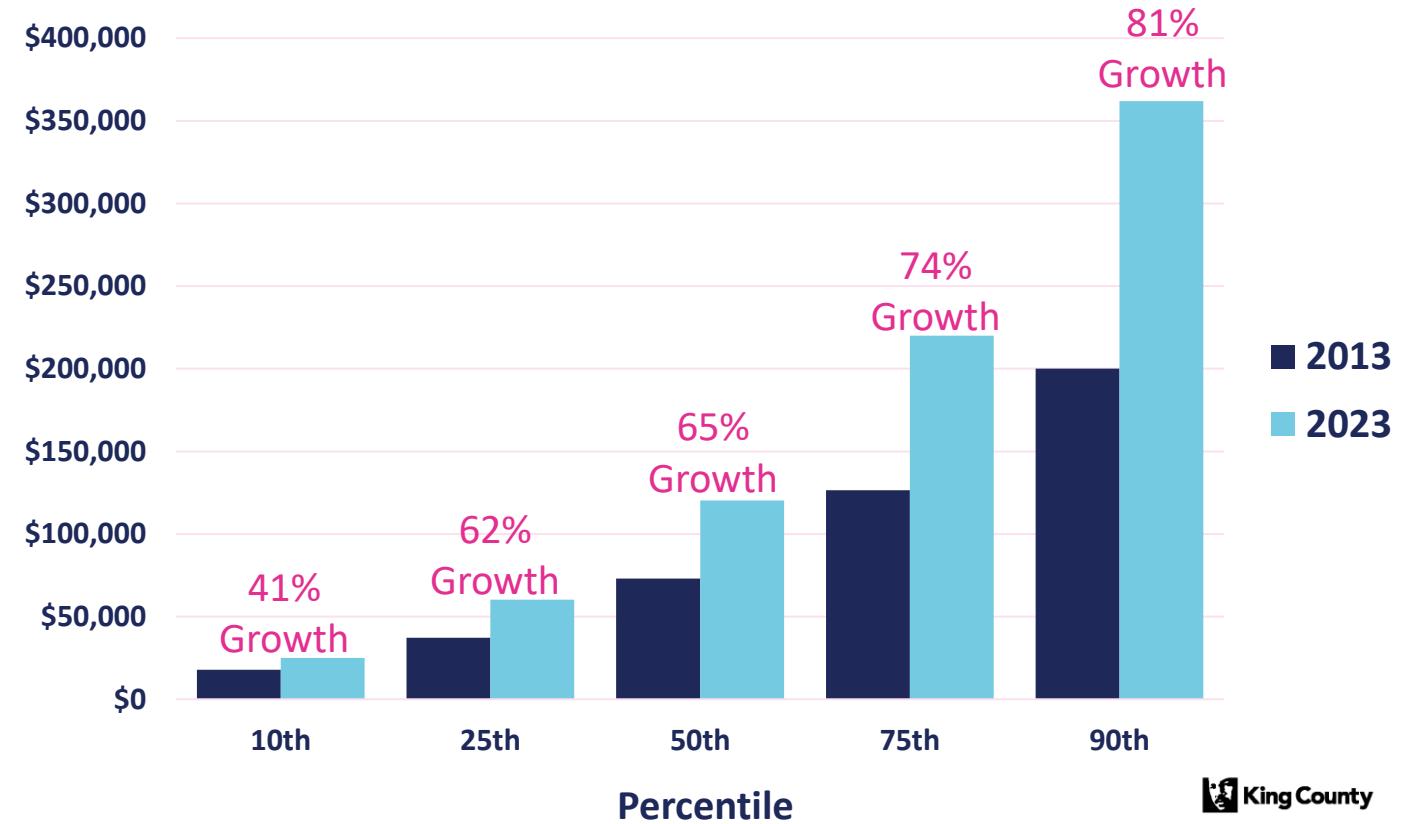
Source: U.S. Census Bureau, 2019–2023 ACS 5-Year PUMS, 2025 HUD AMI for single-person household



Housing Needs: Affordability

Income growth
is concentrated
in the highest
income
households.

Household Income by Percentile, King County, 2013 to 2023



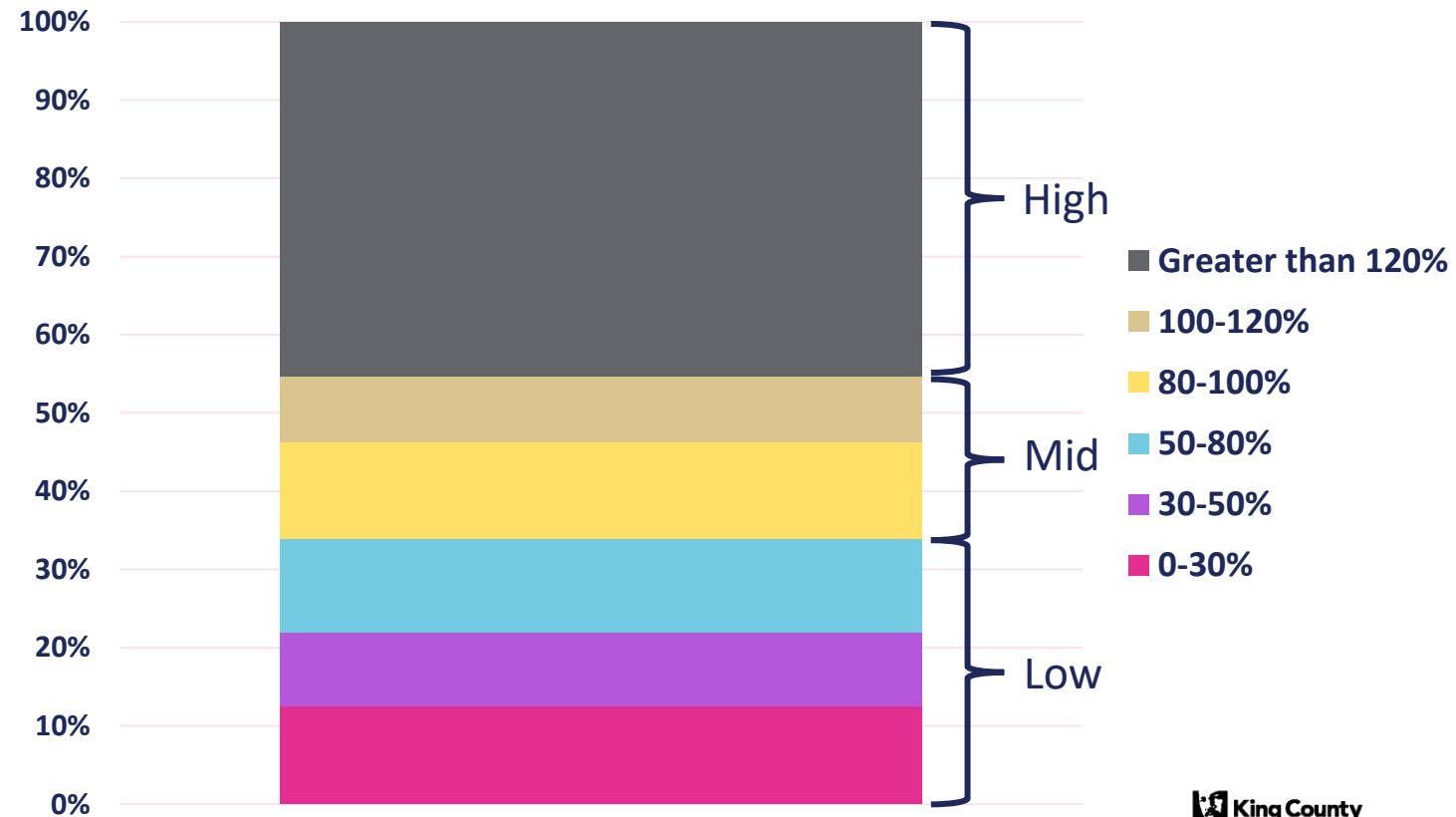
Source: U.S. Census Bureau, 2019–2023 ACS 5-Year PUMS



Housing Needs: Affordability

One in three households is considered low income.

King County Income Distributions, 2023



Source: U.S. Census Bureau, 2019–2023 ACS 5-Year PUMS

King County

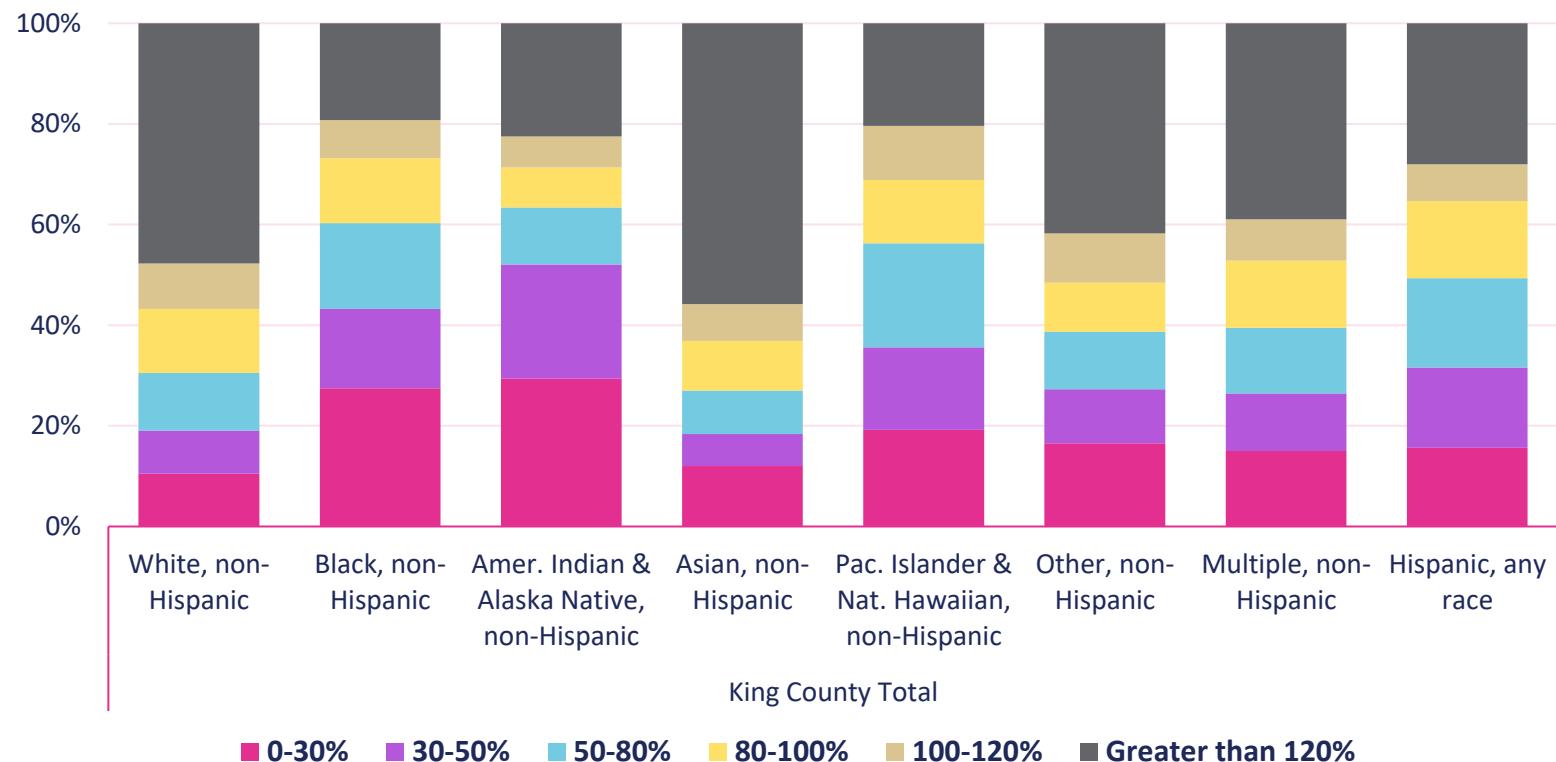
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Housing Needs: Affordability

Racial disparities in incomes mean Black, Indigenous, and Native Hawaiian people are more likely to be low income.

Race and Ethnicity by AMI, King County, 2023



Source: U.S. Census Bureau, 2019–2023 ACS 5-Year PUMS

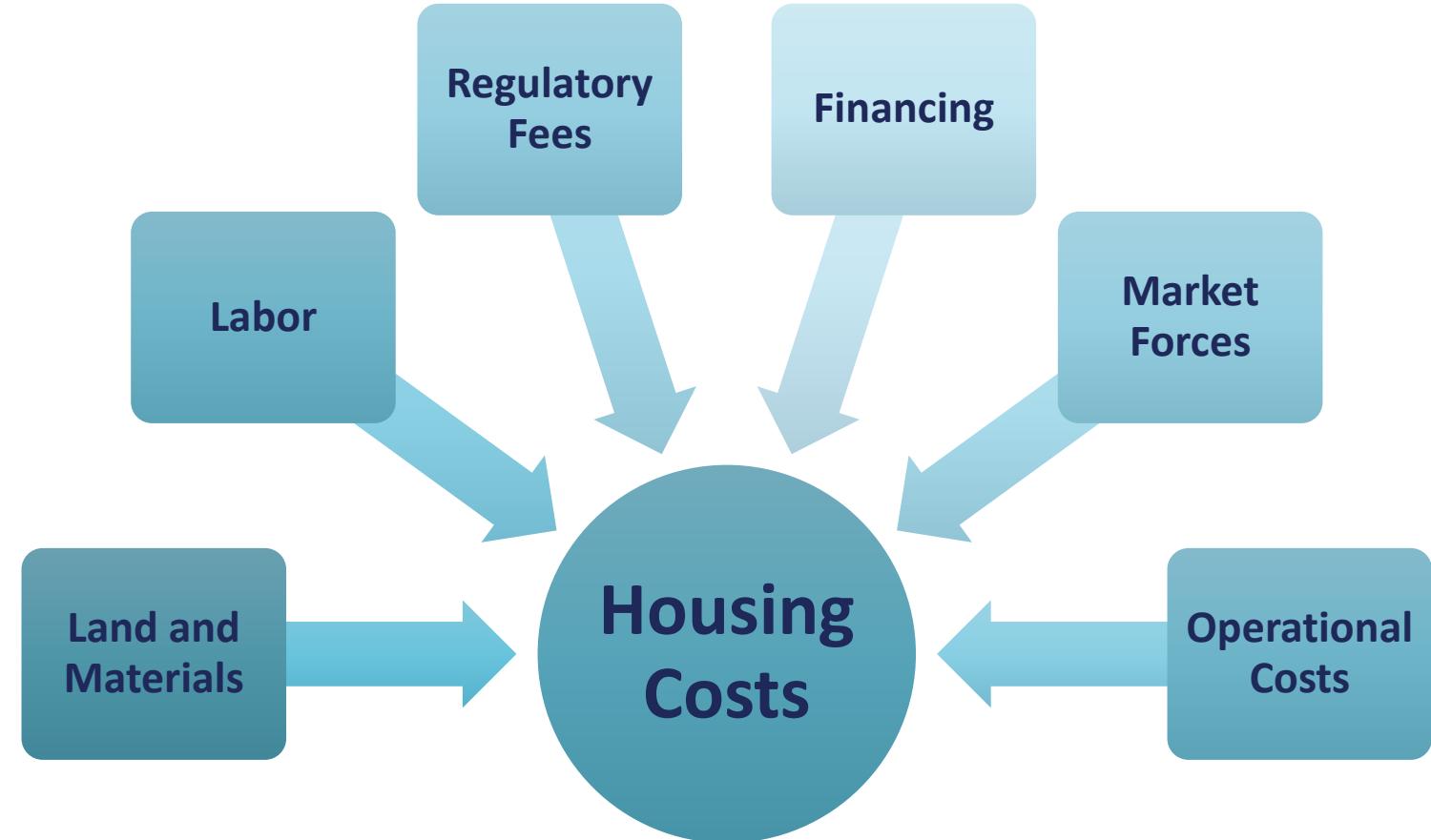
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Housing Needs: Affordability

High interest rates compound with relatively high land and labor costs to significantly drive up housing costs.

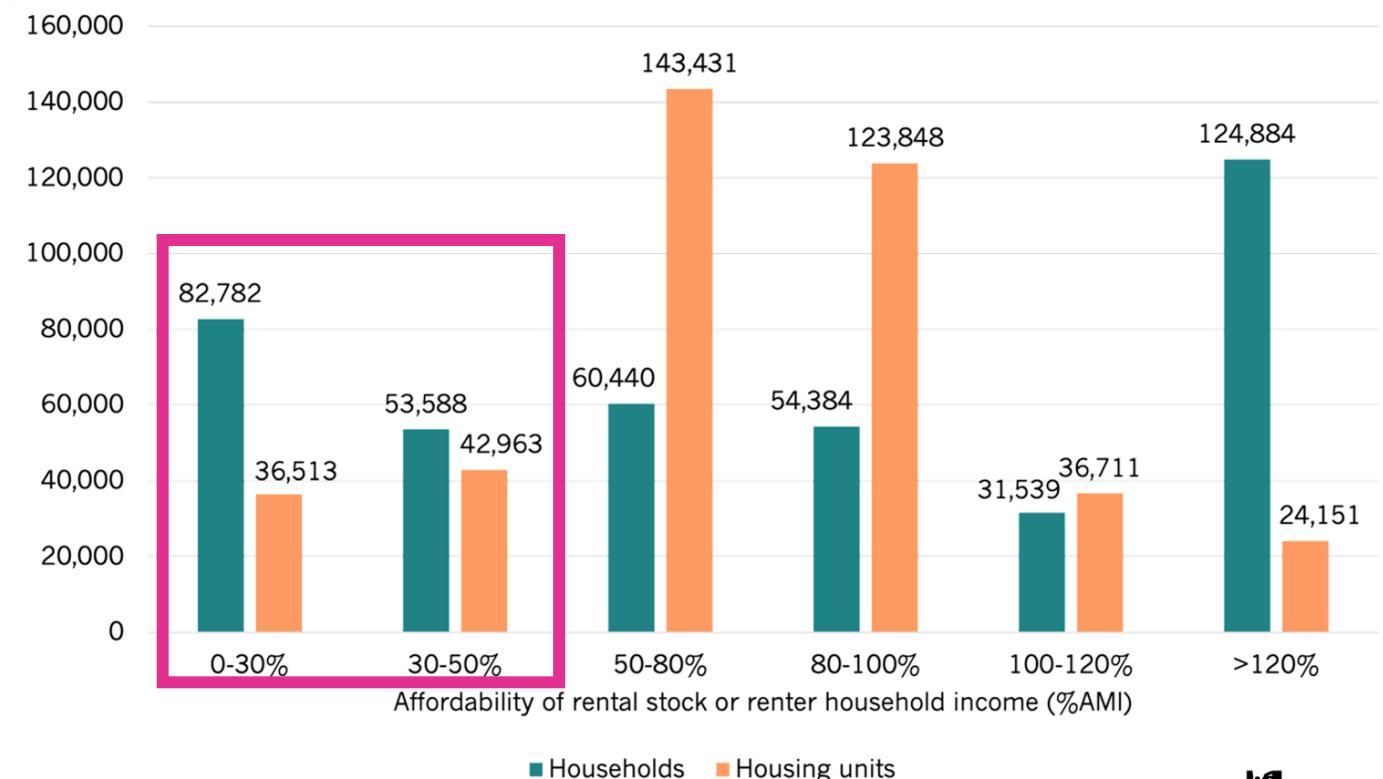




Housing Needs: Affordability

There is a shortage of housing affordable to households earning less than 50% AMI.

Number of Rental Housing Units and Renter Households by AMI, King County, 2023



Source: U.S. Census Bureau, 2019–2023 ACS 5-Year PUMS

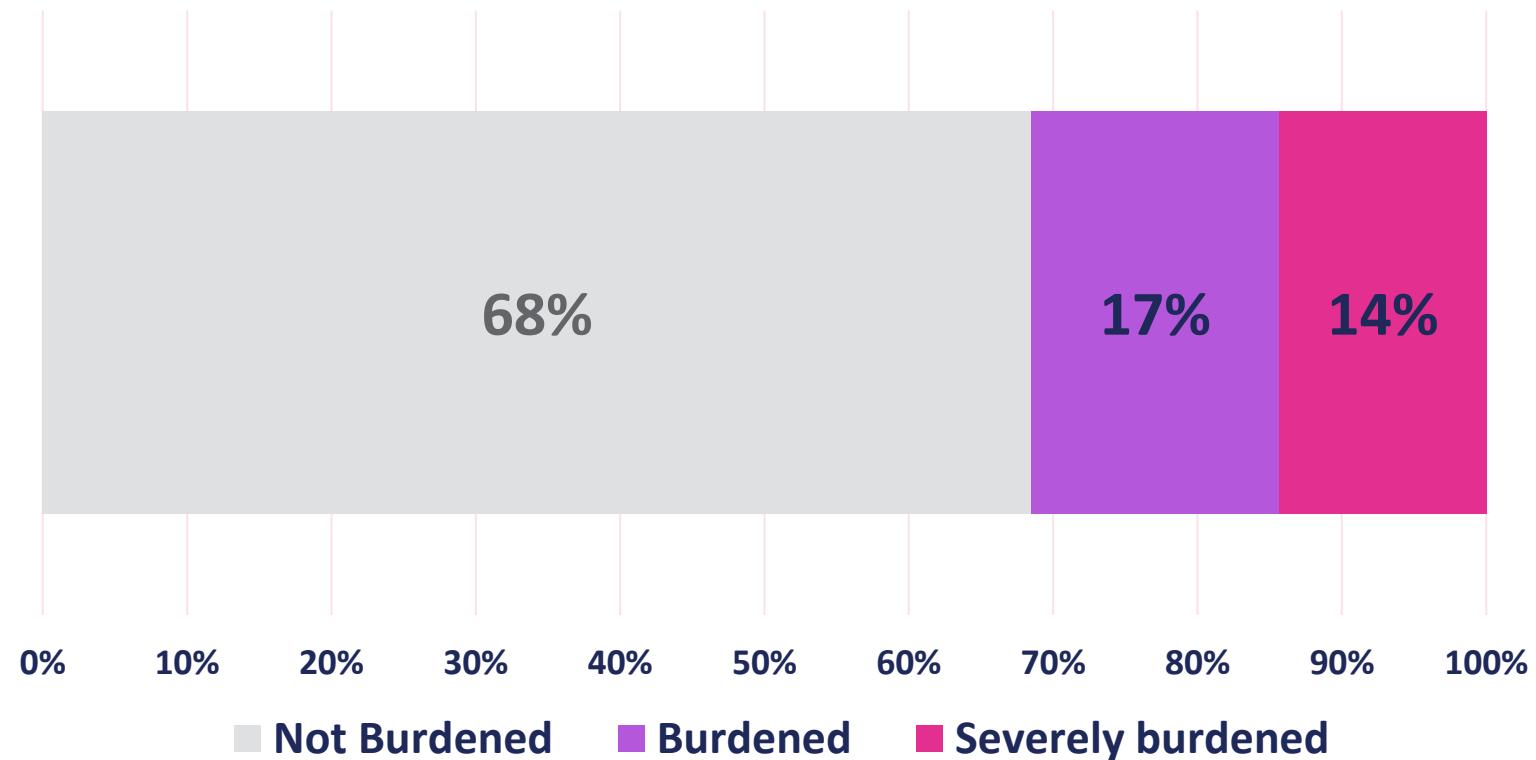
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Housing Outcomes: Cost-Burden

Nearly 300,000 households (1 in 3) are housing cost-burdened.

Housing Cost-Burdened Households, King County, 2023



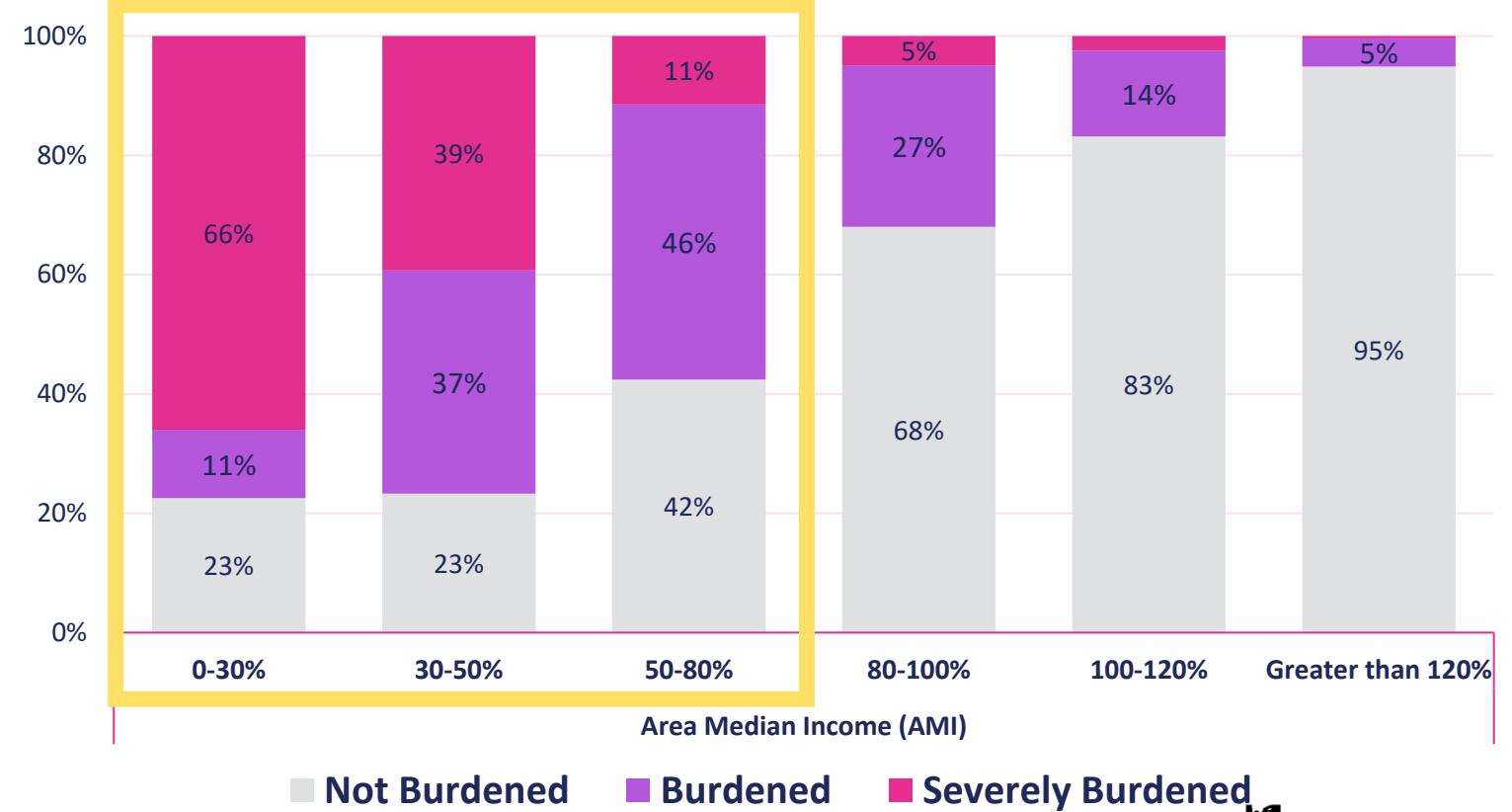
Source: US Census Bureau, 2019-2023 American Community Survey 5-Year data



Housing Outcomes: Cost-Burden

Low-income households are most impacted by housing cost burden.

Housing Cost Burden by AMI, King County, 2023



Source: US Census Bureau, 2019-2023 American Community Survey 5-Year data

Housing Outcomes: Homelessness

**Nearly 17,000
people are
experiencing
homelessness,
most of whom
are unsheltered.**

People Experiencing Homelessness, King County, 2024

16,868
2024 Point-In-Time

Individuals Experiencing Homelessness

This is 26% higher than the number of individuals living in homelessness in 2022. More detailed information is available online.

58% Unsheltered (9,810)

42% Sheltered (7,058)

Source: King County Regional Homelessness Authority, 2024 Point-in-Time Count

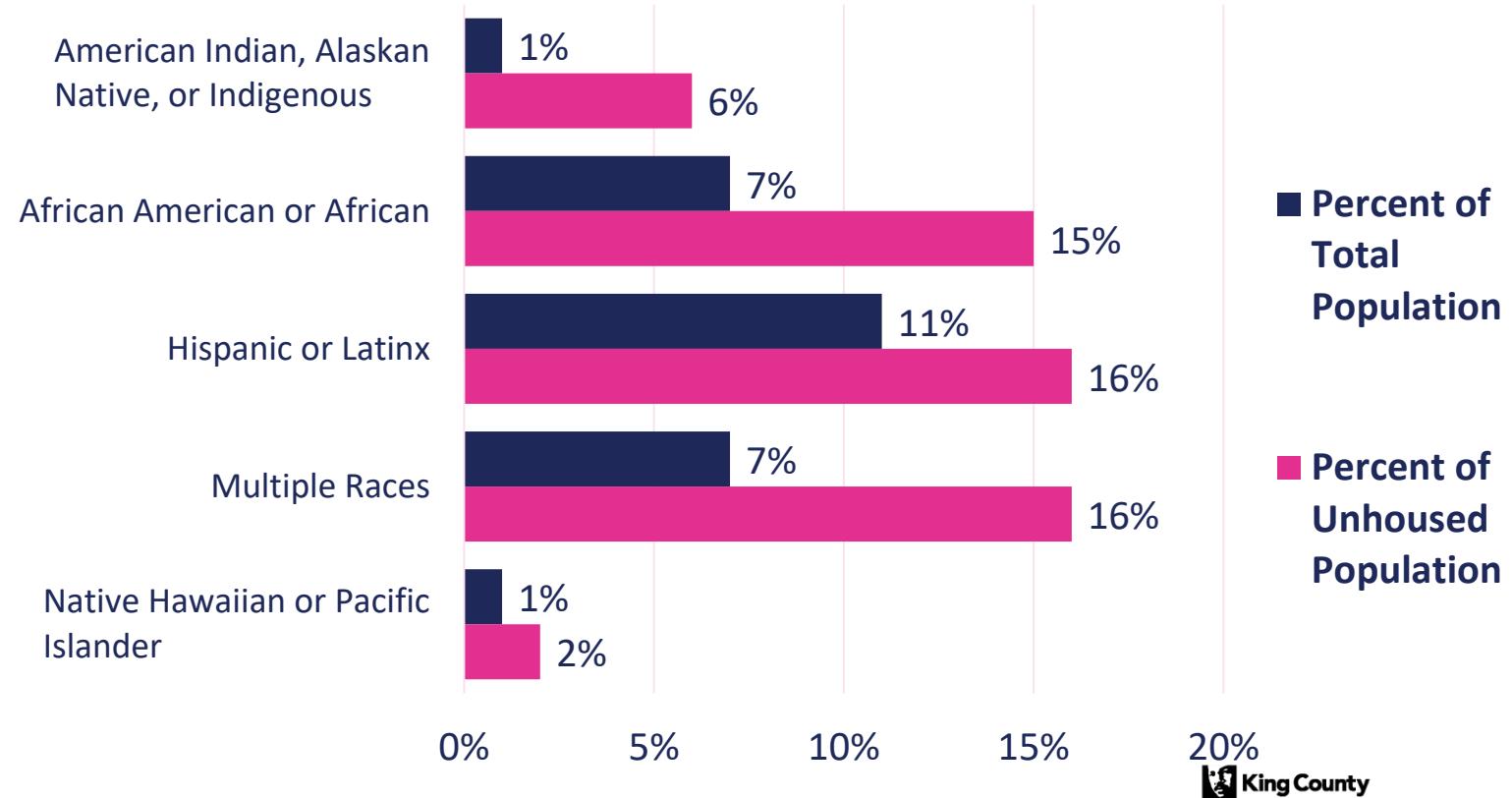
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Housing Outcomes: Homelessness

Black, Indigenous, and people of color disproportionately experience homelessness due to systemic racism and discrimination.

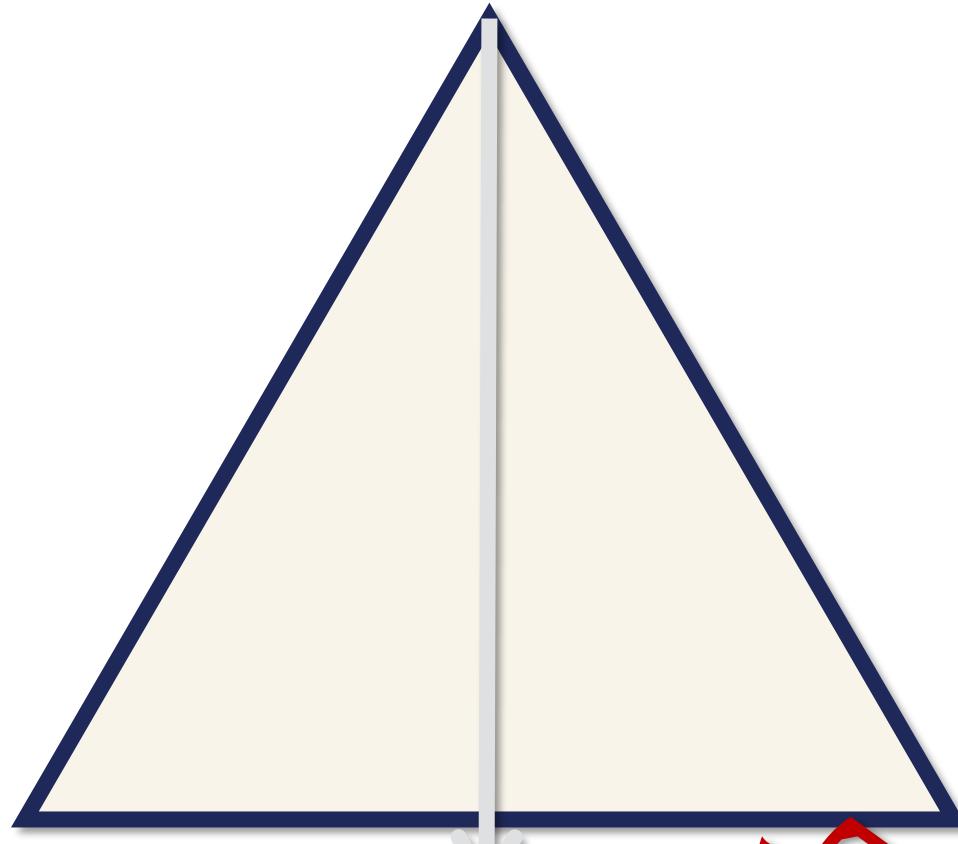
Racial Inequities in Homelessness in King County, 2024



Source: King County Regional Homelessness Authority, 2024 Point-in-Time Count



AFFORDABILITY



COST BURDEN

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Housing Policy Implications: Net New Housing Needs



308,677
net new homes
needed



Source: King County Countywide Planning Policies

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Housing Policy Implications: Net New Housing Needs



61,714

net new homes
produced over
the past 5 years

246,963

net new homes
needed over the
next 20 years

Source: King County Countywide Planning Policies; 2024 ACS 1-Year Total Housing Units (less migrant, seasonal, and recreational units)

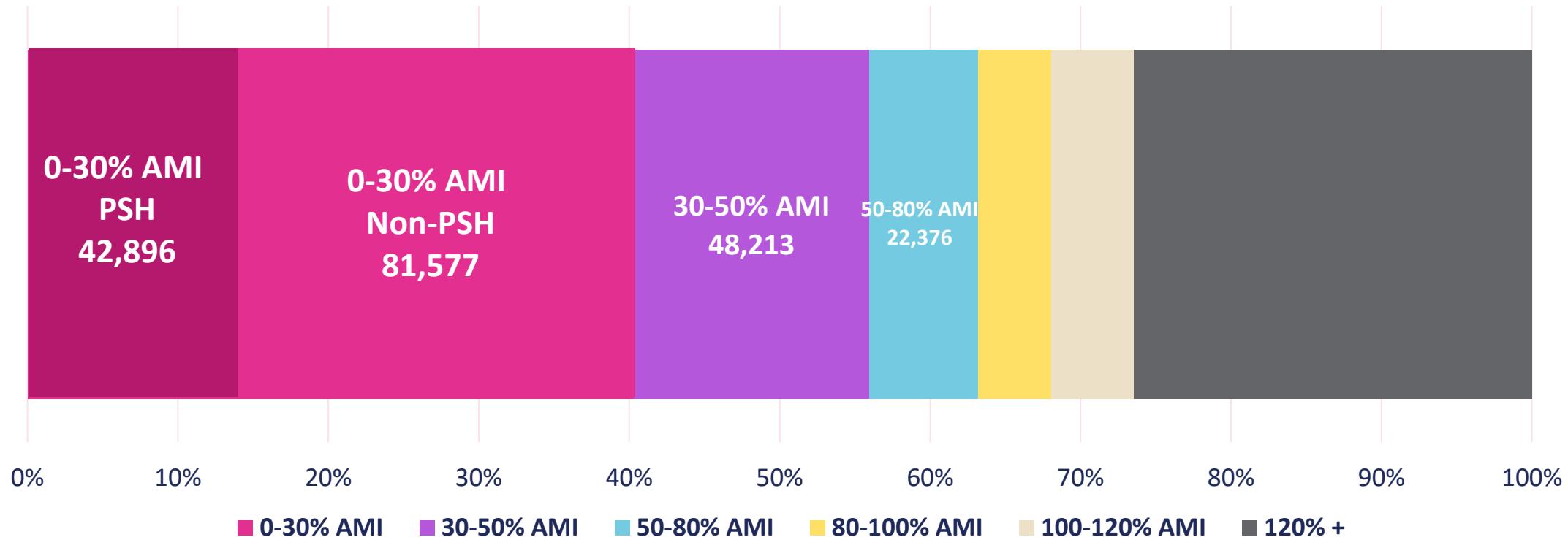
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Housing Policy Implications: Net New Housing Needs by Income



Countywide Net New Housing Needed: 2019-2044



Source: King County Countywide Planning Policies

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Housing Progress

We've created
22,661 net new
income-restricted
housing units
since 2019.



Source: King County Income-restricted Housing Database, data as of December 31, 2024.

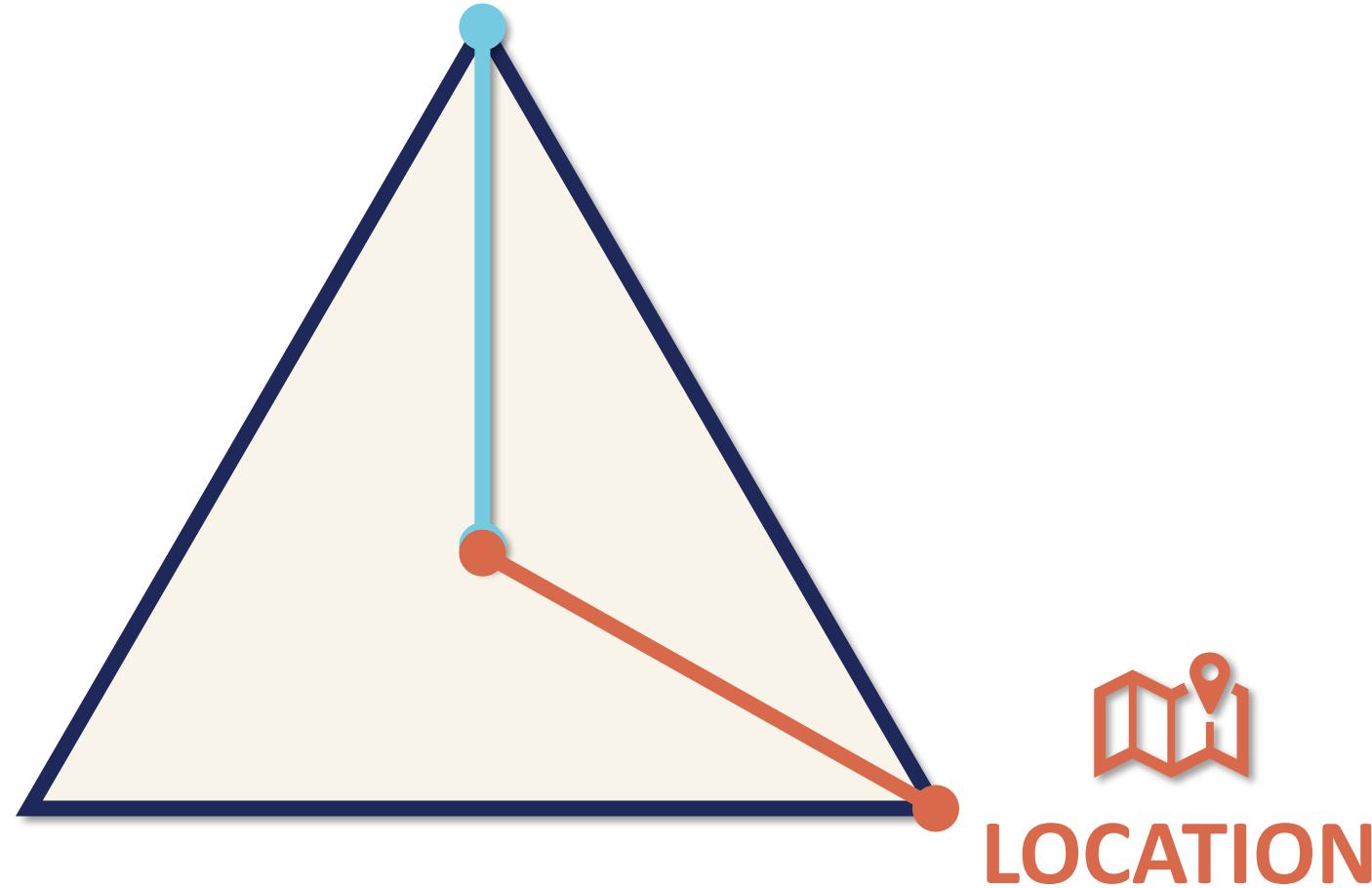
Note: Data may differ from other data products given the continual improvement of the database.

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Housing Needs: Location

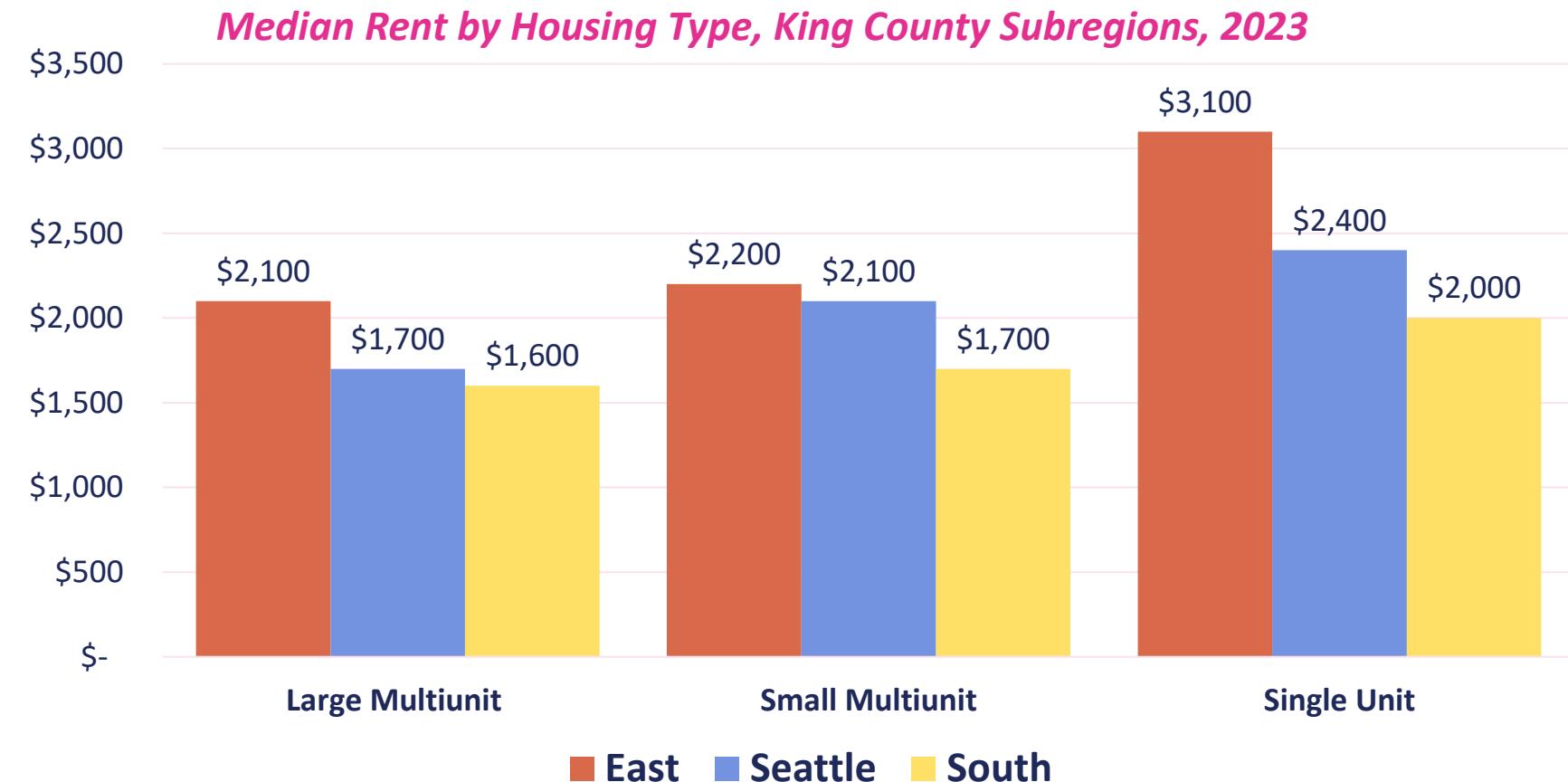
King County has three large and diverse subregions and 39 cities.





Housing Needs: Location

**East County
has the
highest rents
across all
housing
types**



Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-year Public Use Microdata Sample (PUMS)

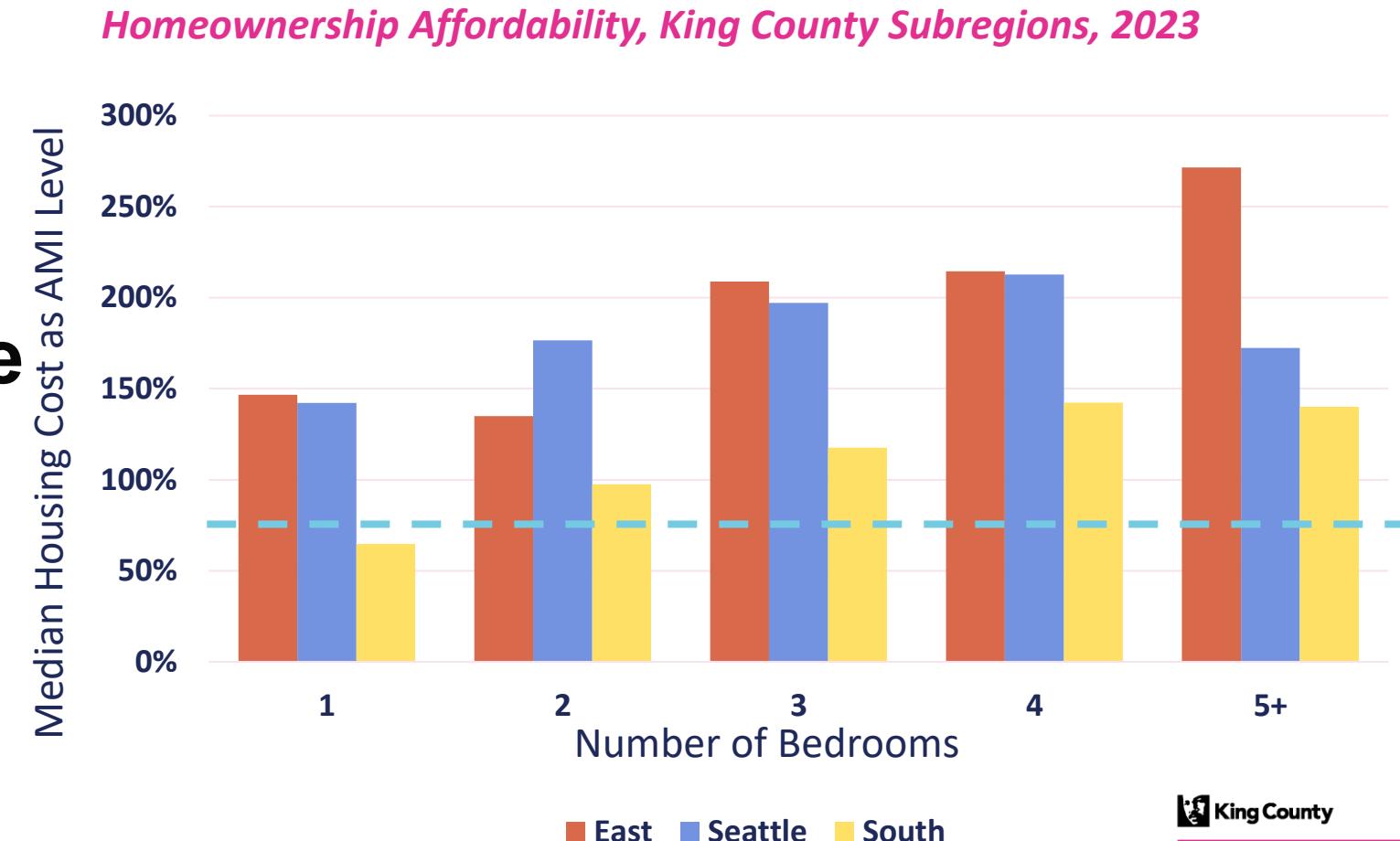
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Housing Needs: Location

**Homeownership
is out of reach
for low- and
moderate-income
households in
Seattle and East
County.**



Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-year Public Use Microdata Sample (PUMS)

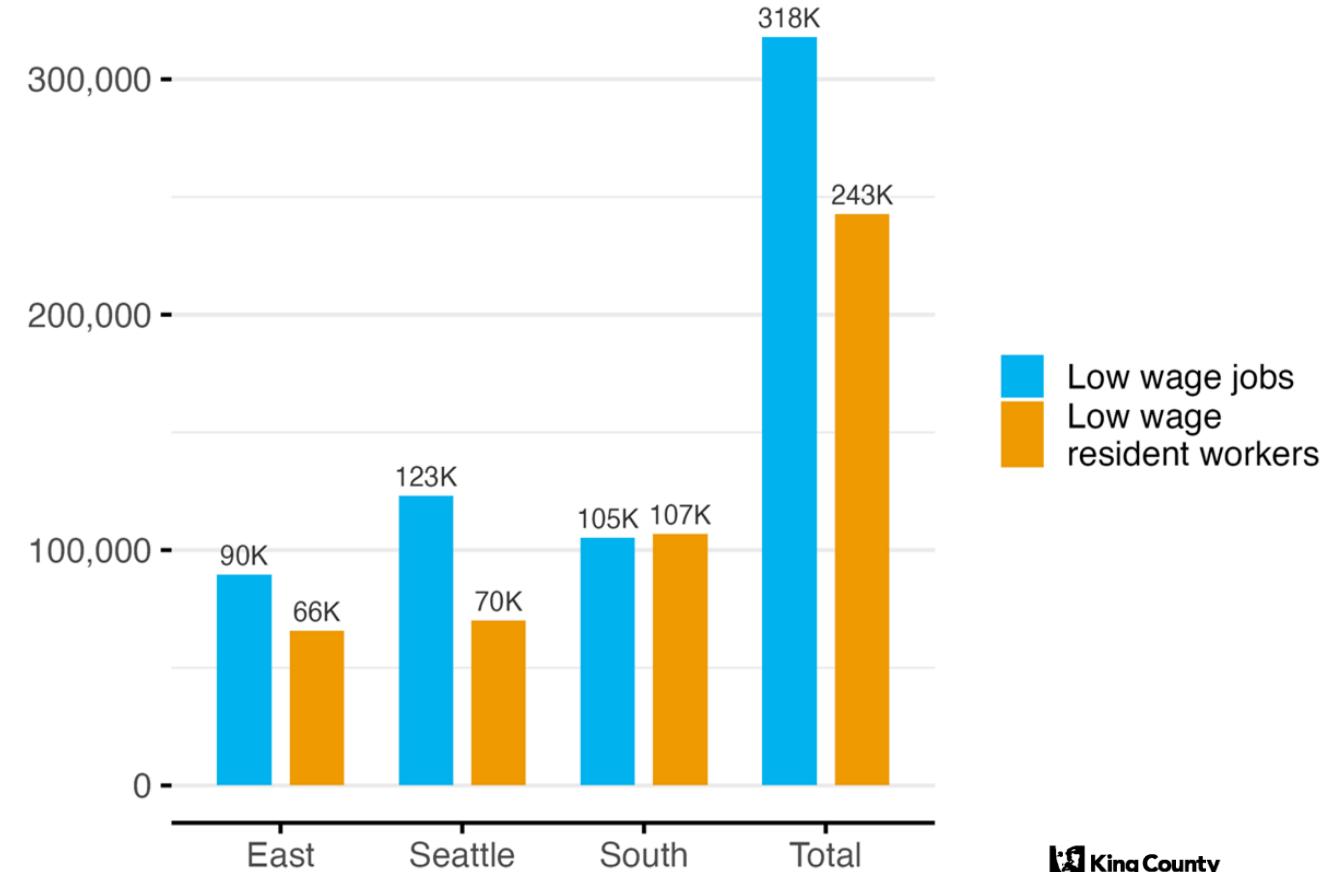


Housing Outcomes: Longer Commutes

Low-wage jobs are distributed throughout the county, but housing for low-wage workers is not.

Low-wage workers commute across subregions and from outside the County.

Low-Wage Jobs and Low-Wage Residents, King County Subregions



Source: US Census Bureau, 2023 Longitudinal Employer Household Dynamics (LEHD) Origin Destination Employment Statistics

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Housing Outcomes: Segregation

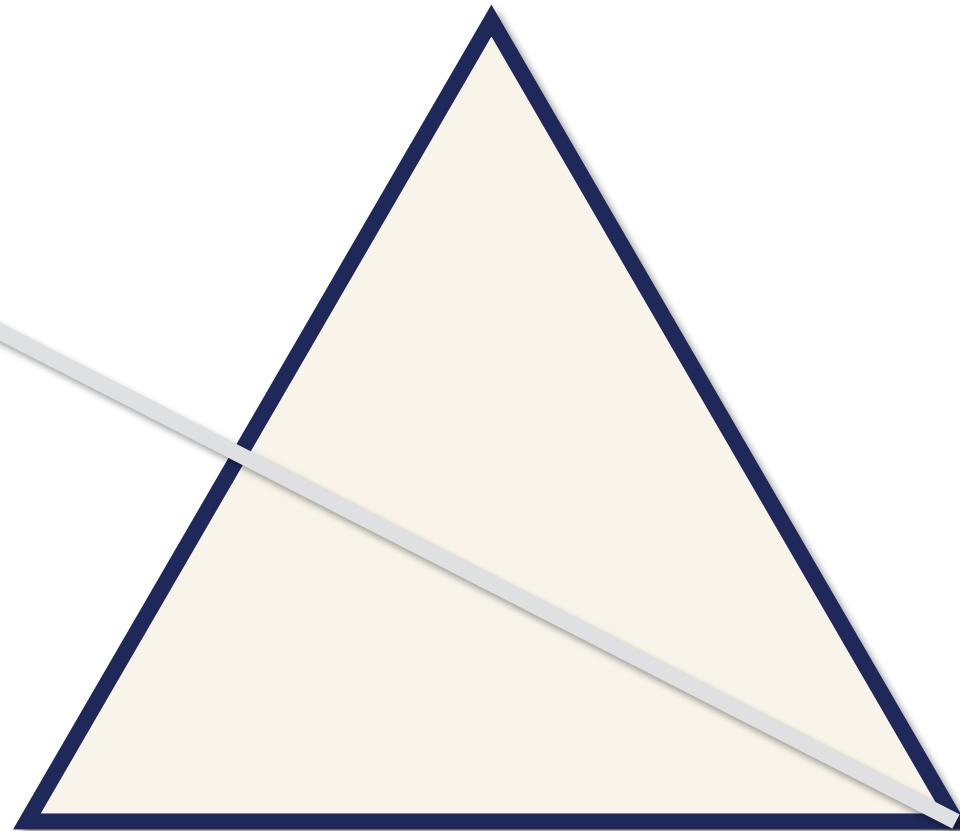
There are persistent disparities in economic and housing outcomes for King County residents based on race, ethnicity, and disability.

Percent of King County Neighborhoods Affordable to the Median Household by Race or Ethnicity	
American Indian and Alaska Native	7.5%
Black	14.6%
Native Hawaiian/Pacific Islander	49.4%
Hispanic	55.9%
Multiple Races	83.0%
White Alone, Not Hispanic	92.3%
Asian	98.6%
All Races/Ethnicities	91.3%

Source: 2025 King County Consortium Analysis of Impediments to Fair Housing Choice; US Census Bureau, 2018-2022 5-year ACS



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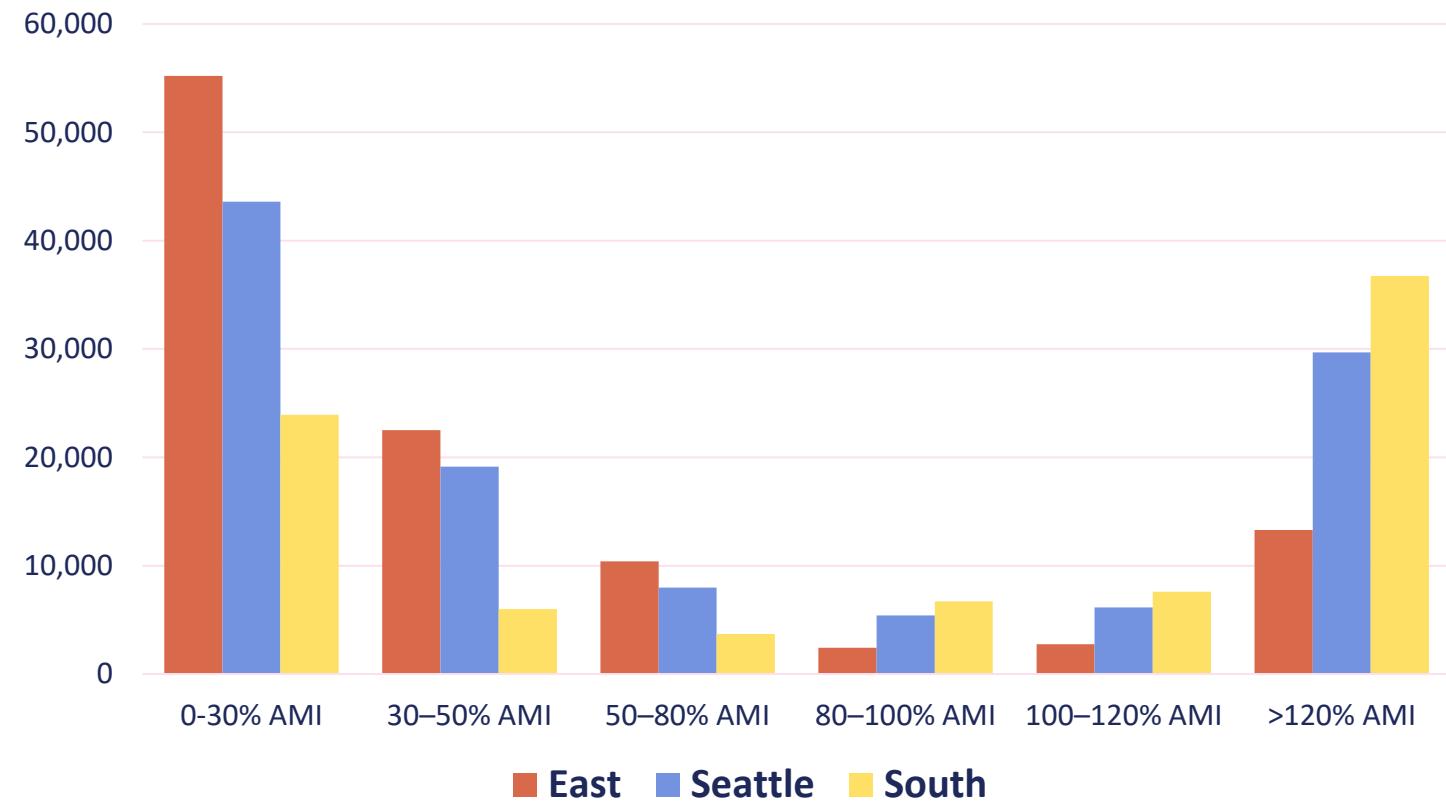
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Housing Policy Implications: Equitable Distribution of Housing Needs



Low-income housing needs are higher in East County and Seattle to improve the balance of low-wage jobs to affordable housing

Housing Needs Allocations by Income, King County Subregions



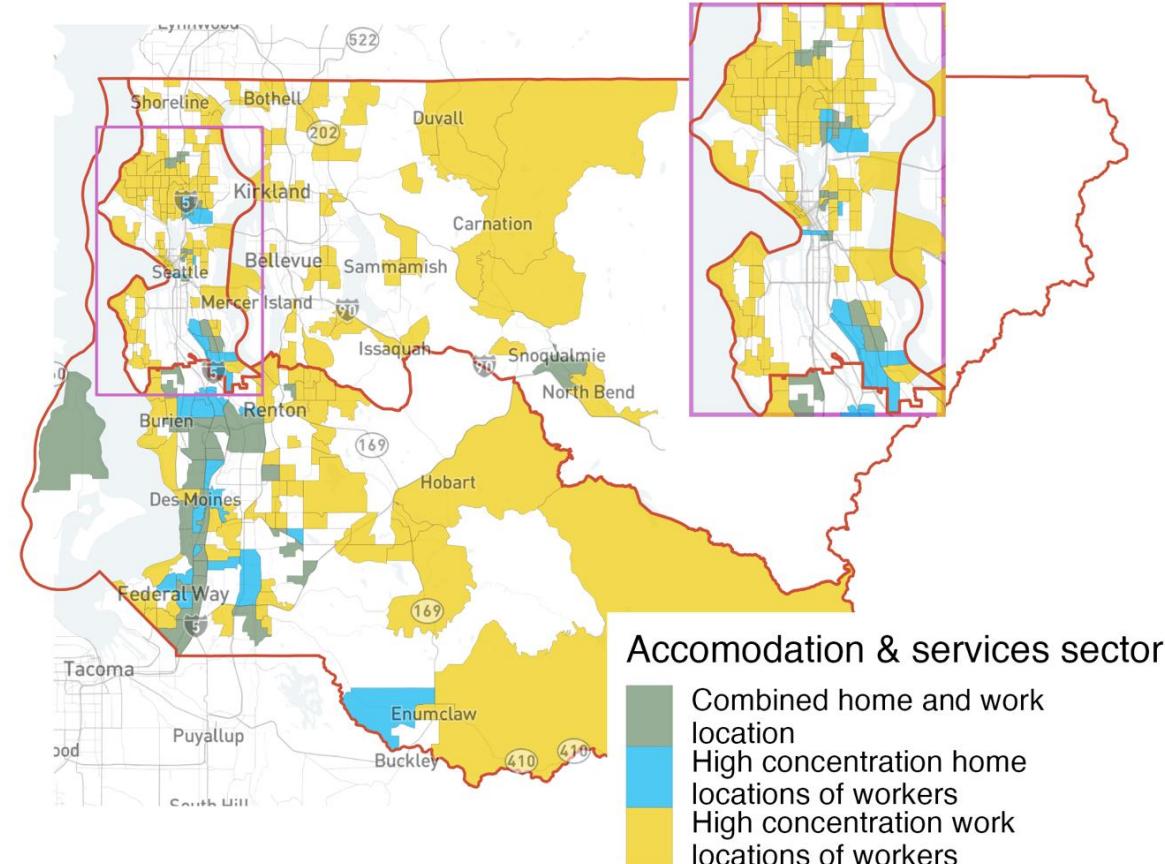
Source: King County Countywide Planning Policies

Housing Policy Implications: Access to Transit



Increase housing options near transit and employment to better connect low-wage jobs with affordable homes

Spatial Relationship between Service Industry Jobs and Housing



Source: U.S. Census Longitudinal Origin Destination Employment Statistics (LODES), 2022

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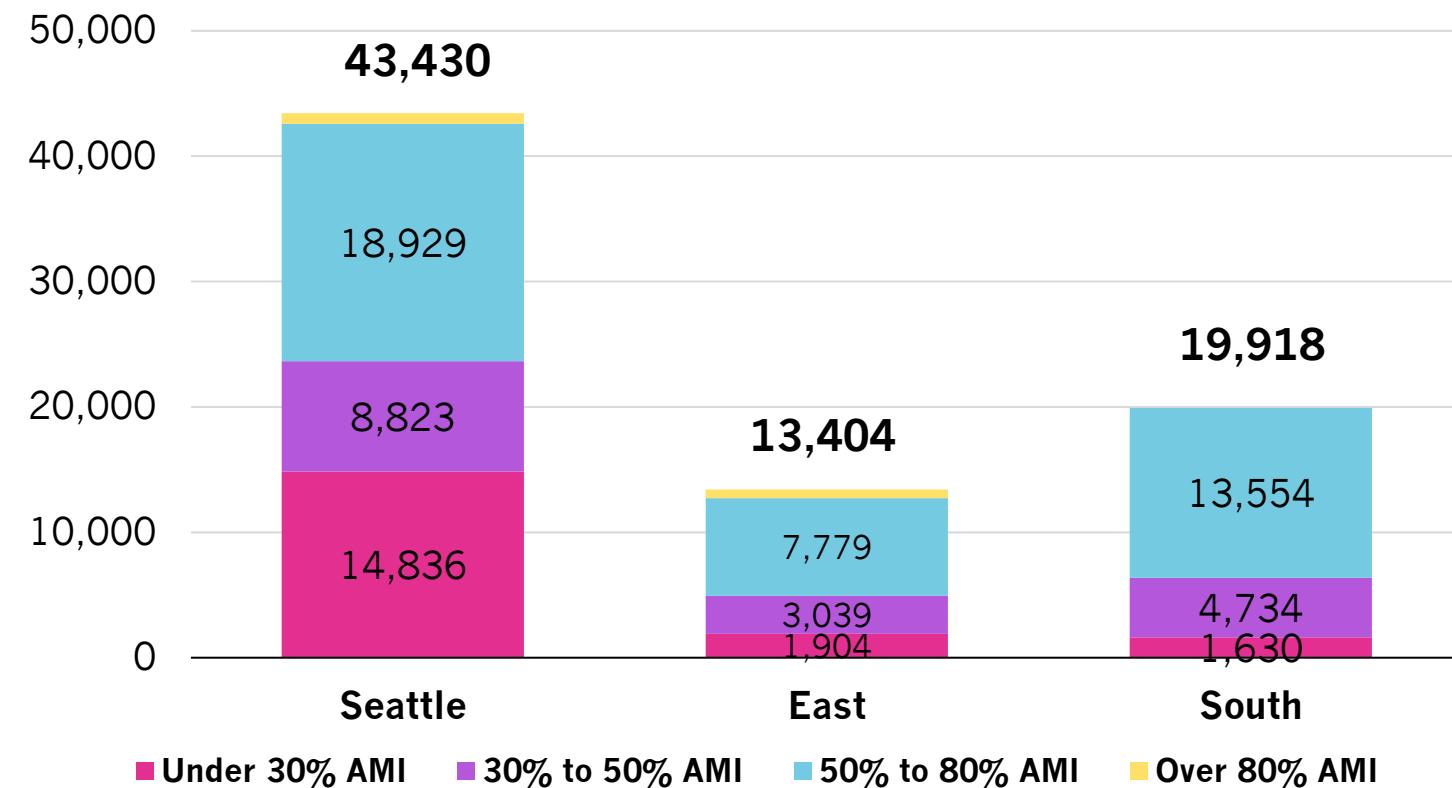
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Housing Progress



Income-restricted housing units, especially deeply affordable units, are concentrated in Seattle

Income-Restricted Housing Delivered, King County Subregions, 2024



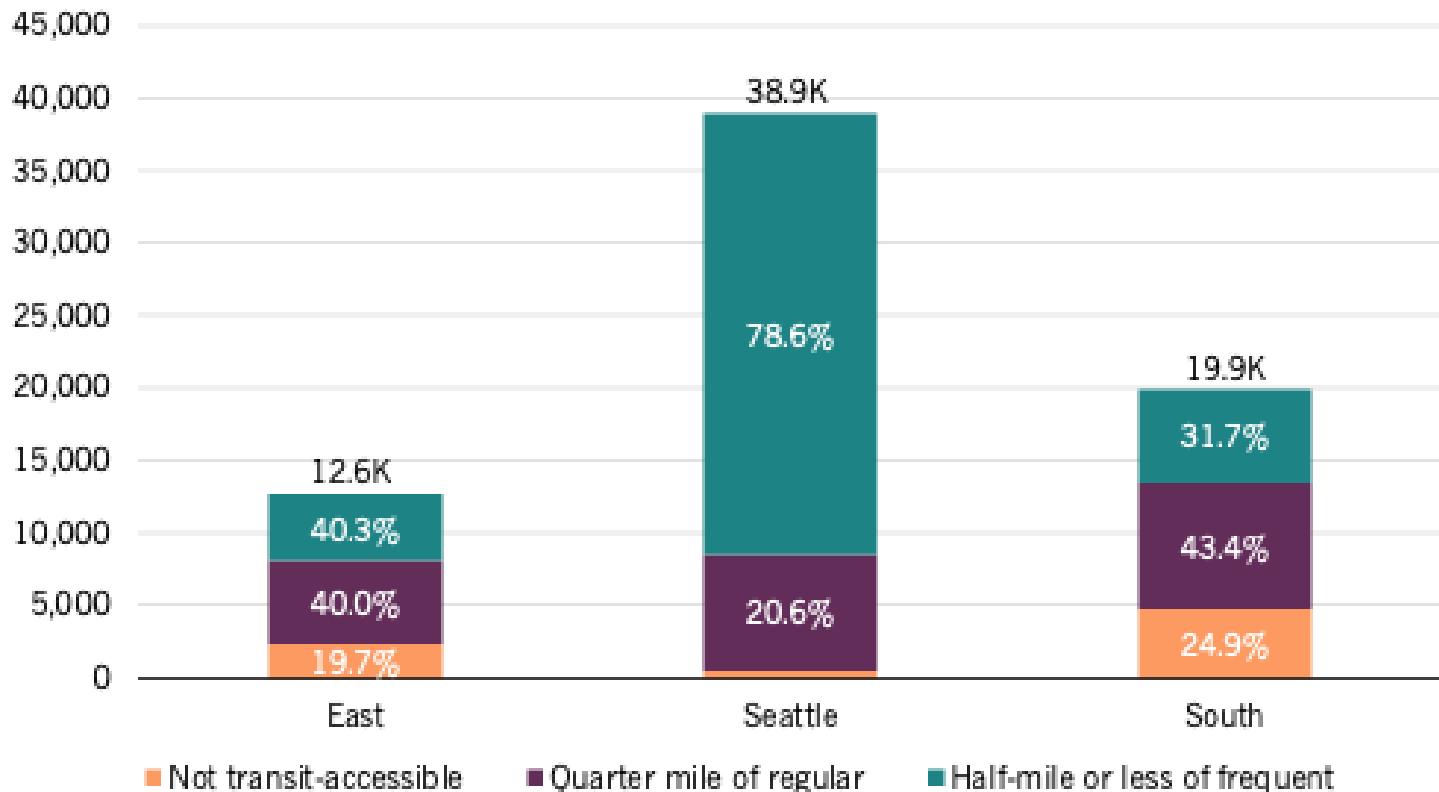
Source: King County Income-Restricted Housing Database



Housing Progress

More than 75%
our income-
restricted
housing stock is
connected to
transit

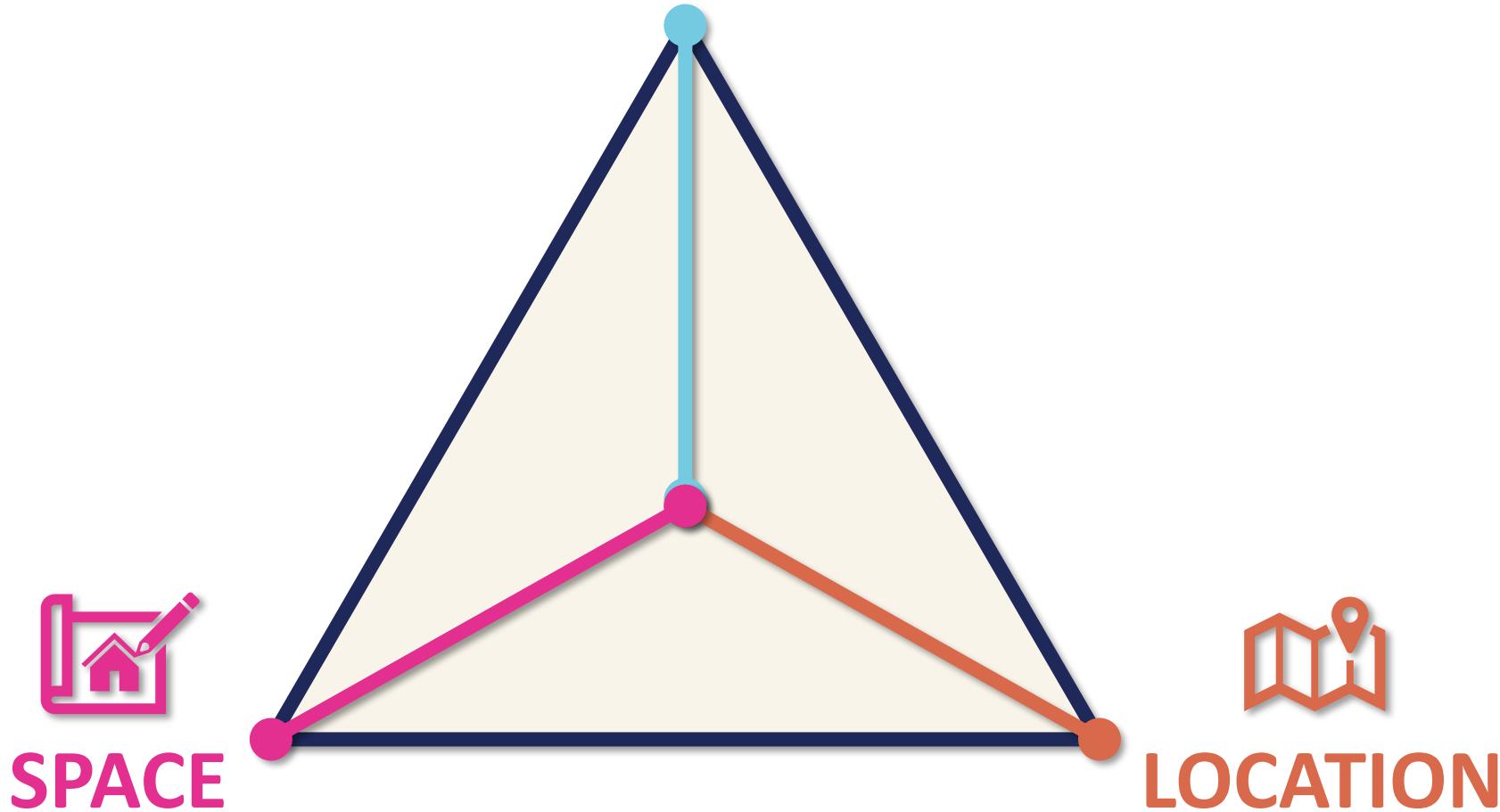
Income-Restricted Housing Proximity to Frequent Transit, King County Subregions, 2024



Source: Sound Transit Puget Sound Consolidated GTFS, OpenStreetMap, King County Income-restricted Housing Database, data extracted 23 July 2025. Data Current as of December 31, 2023.



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Housing Needs: Space



Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-year Public Use Microdata Sample (PUMS)

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Housing Needs: Space

Overcrowding

Space

Ample Space

Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-year Public Use Microdata Sample (PUMS)

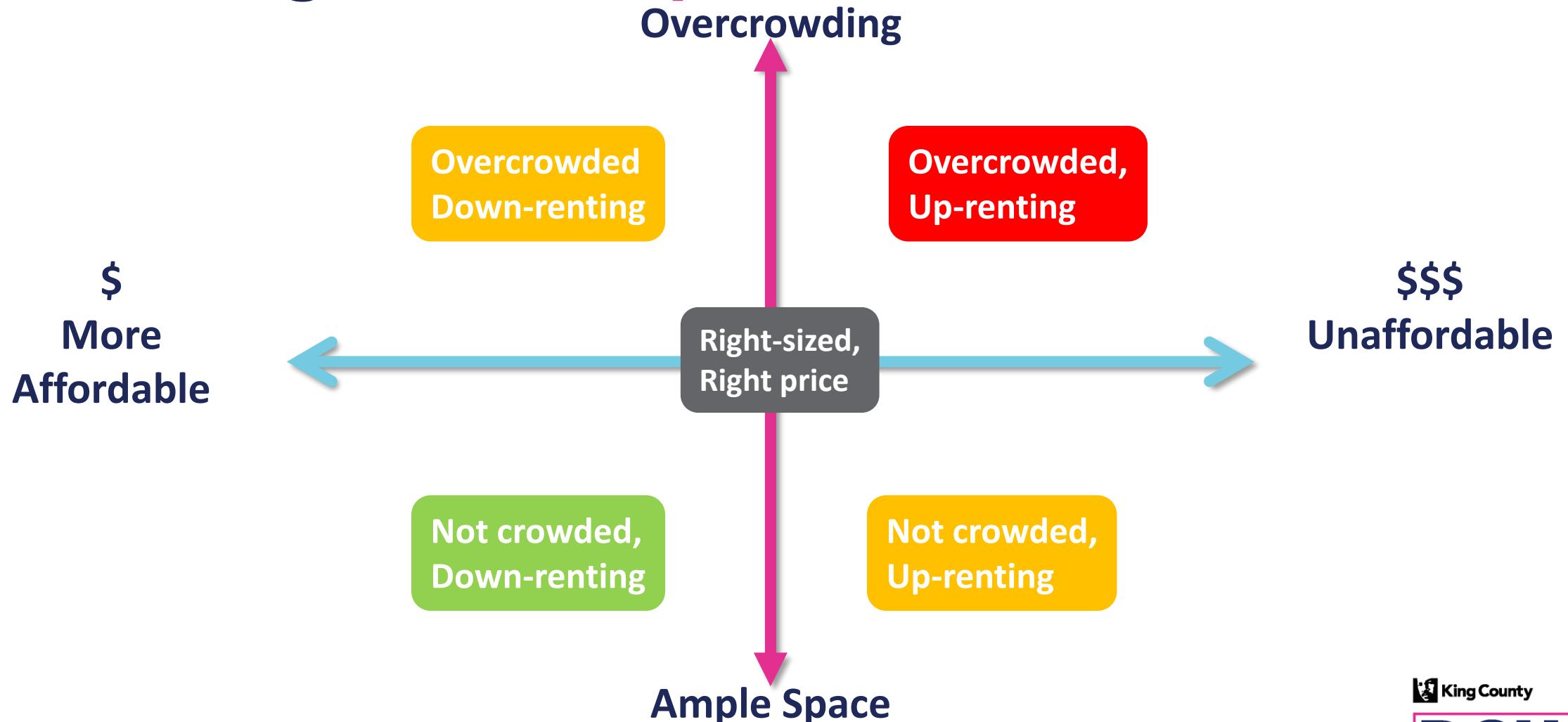
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Housing Needs: Space



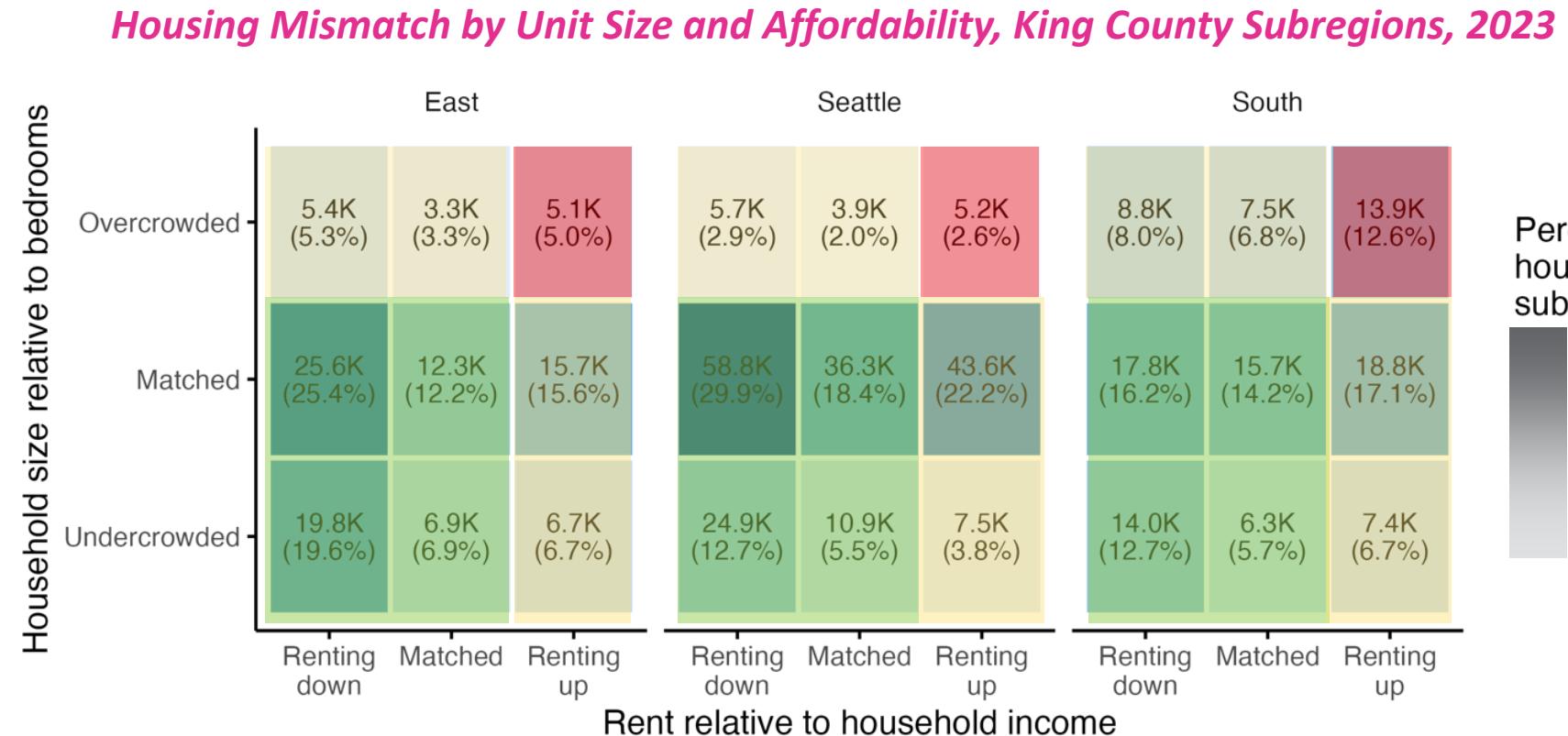
Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-year Public Use Microdata Sample (PUMS)



Housing Needs: Space

Overcrowding and up-renting is most prevalent in South County

Up-renting is common in all subareas



Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-year Public Use Microdata Sample (PUMS)

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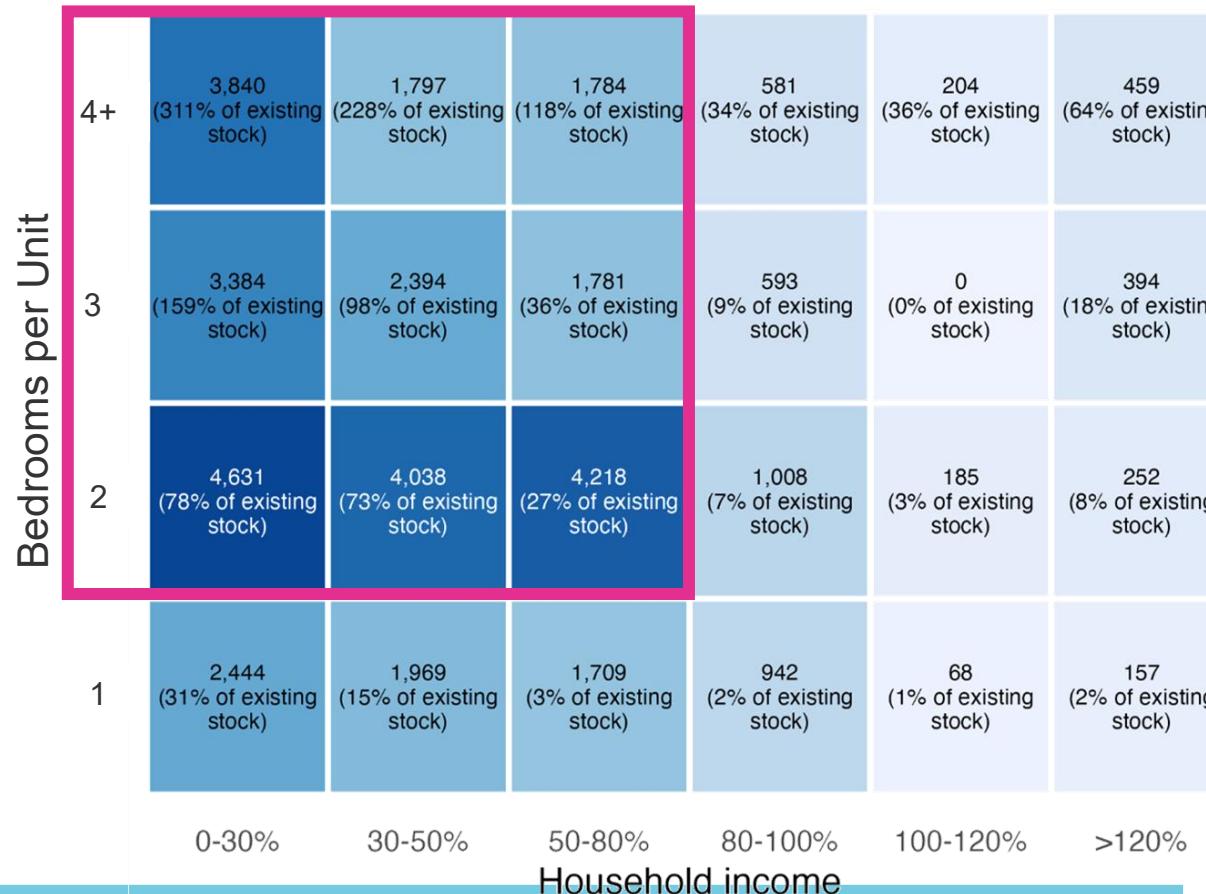


Housing Needs: Space

Low-income households experience the largest gaps in housing that meets their space needs

Severe supply shortages for 2+ bedroom units below 80% AMI

Housing Needs by Unit Size and Affordability, King County, 2023



Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-year Public Use Microdata Sample (PUMS)

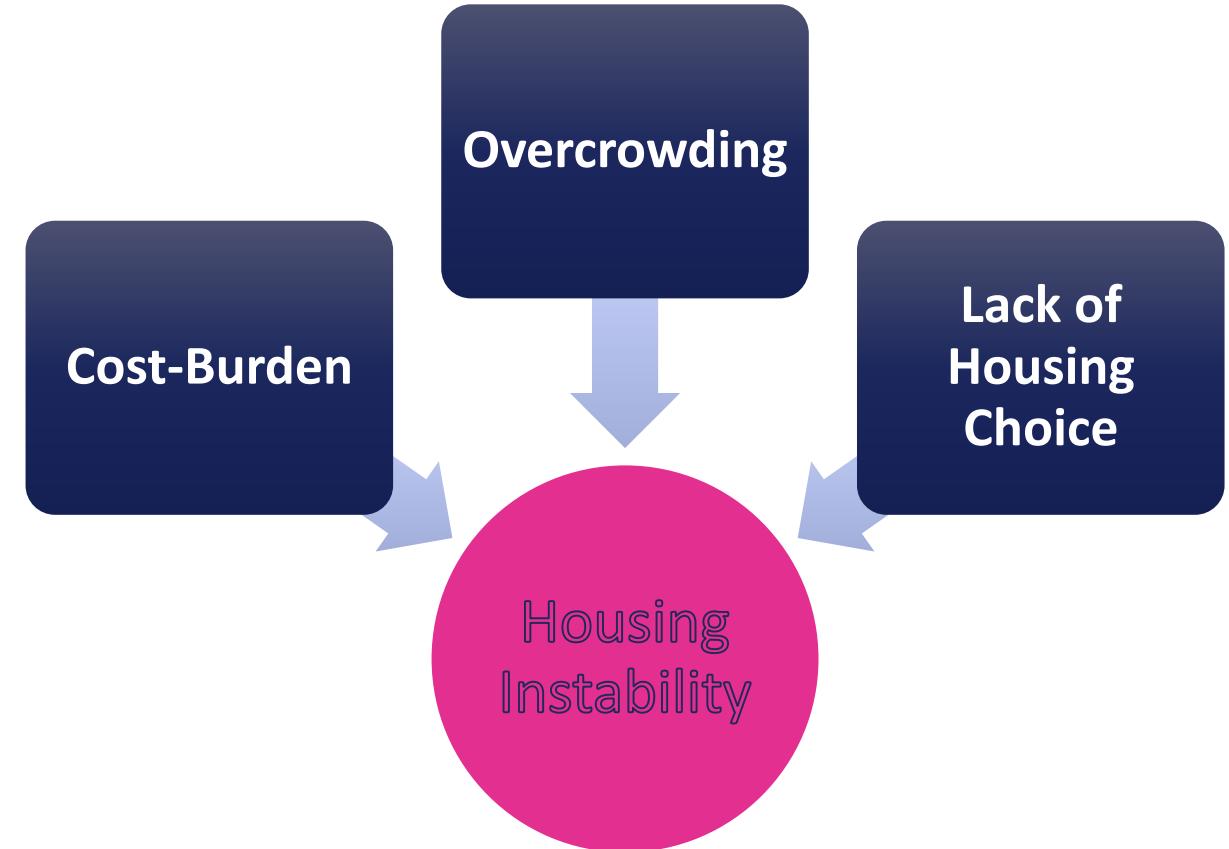
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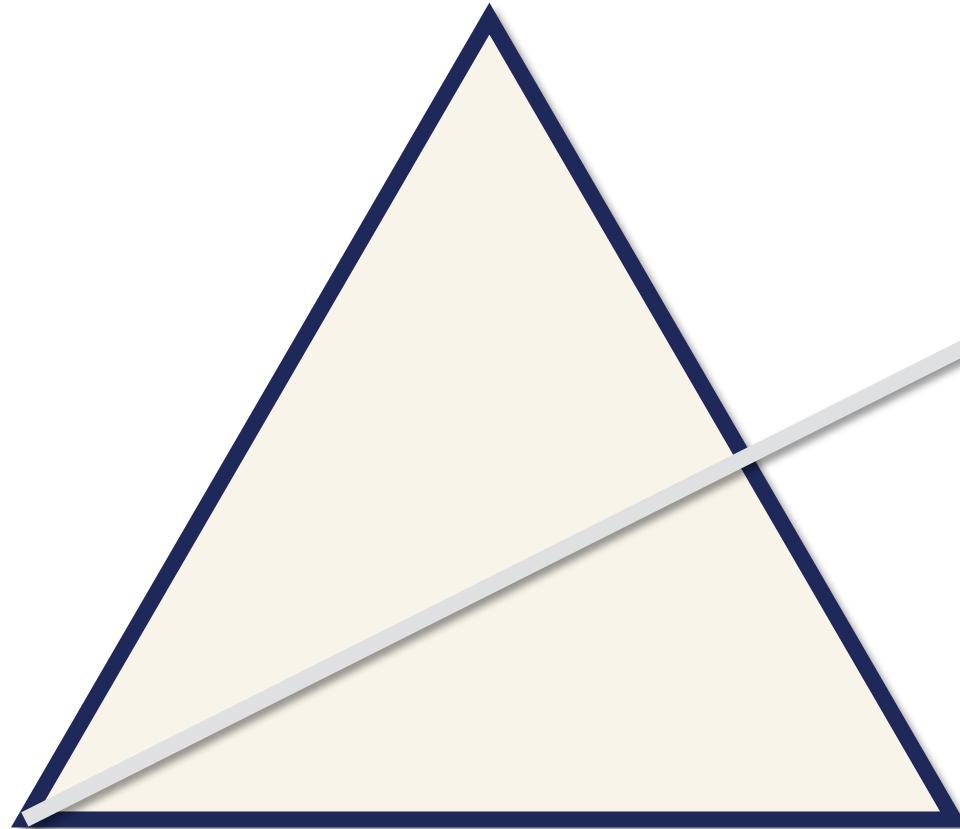
Housing Outcomes: Overcrowding

An estimated 60,000 households are currently overcrowded, and more than 1/3 are also paying more than they can afford





SPACE



OVERCROWDING

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Housing Policy Implications: Investing in Larger Housing Units



Housing needs are more than just the total units produced – the affordability, location, and size of the units matter



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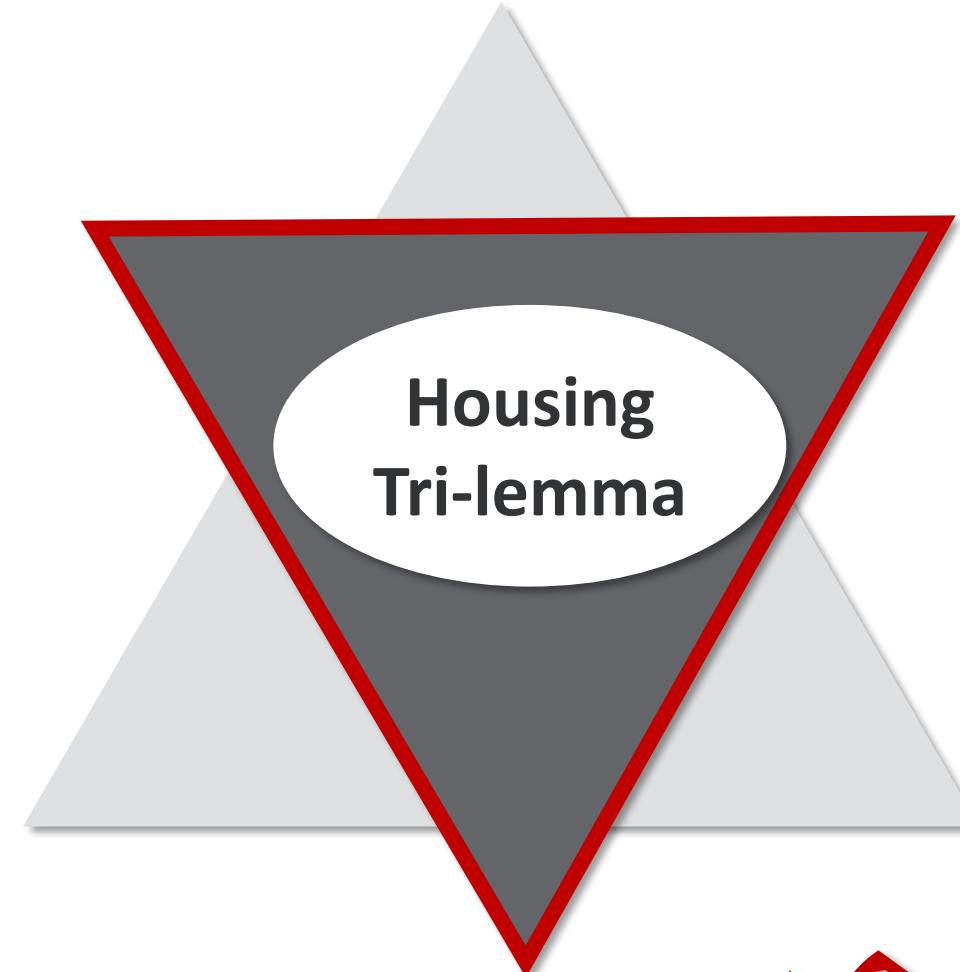
OVERCROWDING



SPACE



LOCATION



COST BURDEN



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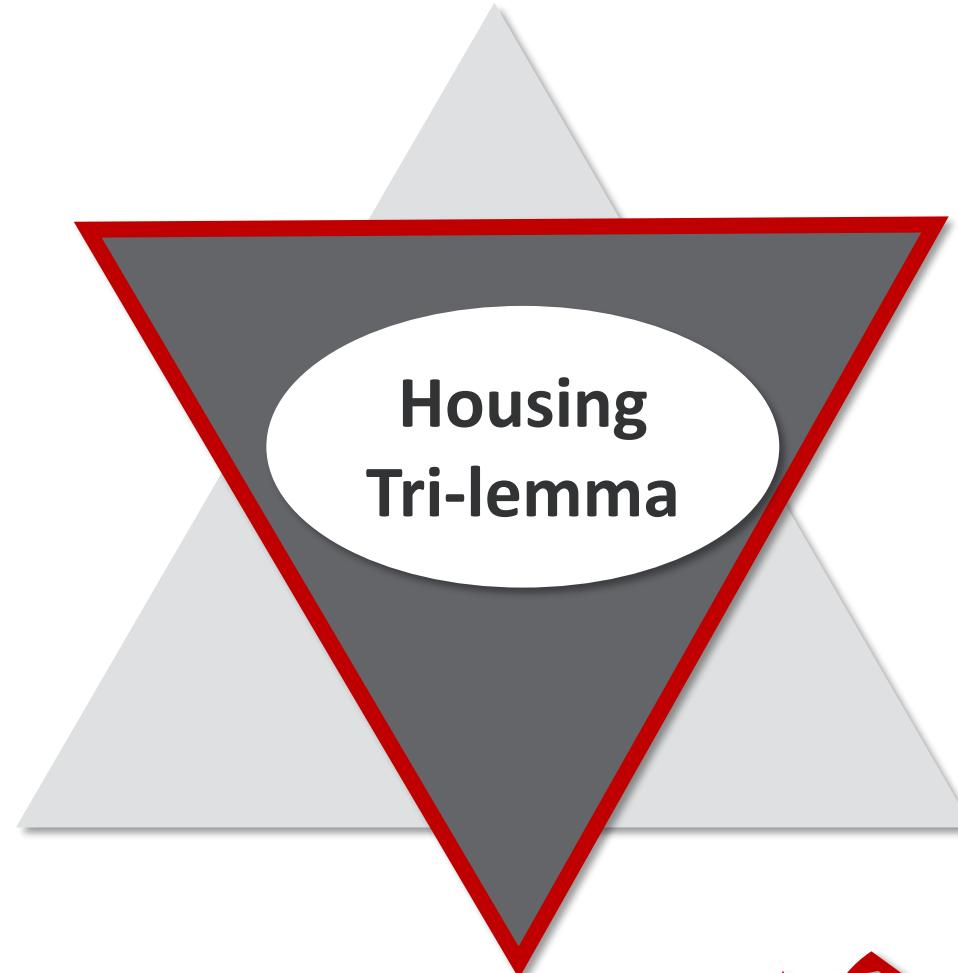
Focus where the need is
greatest: <50% AMI



TRAFFIC



OVERCROWDING



COST BURDEN

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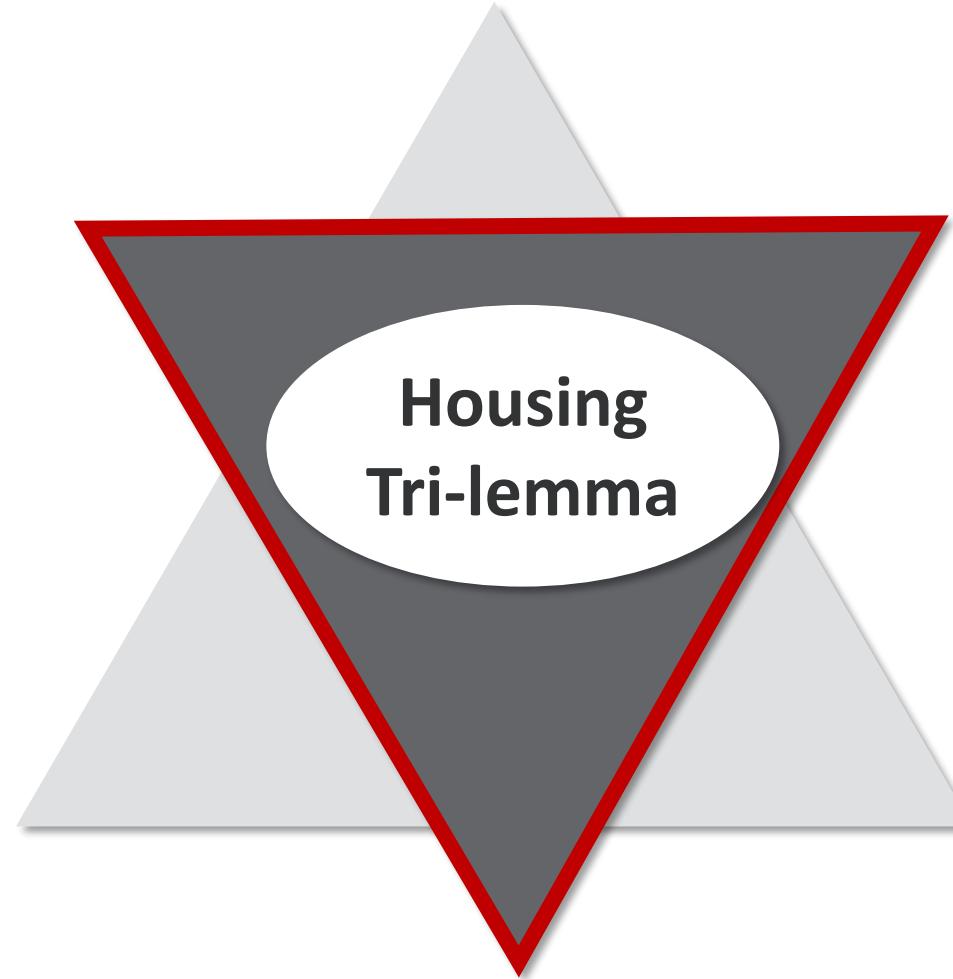
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Focus where the need is
greatest: <50% AMI



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OVERCROWDING

Equitably distribute
affordable housing
near jobs and transit

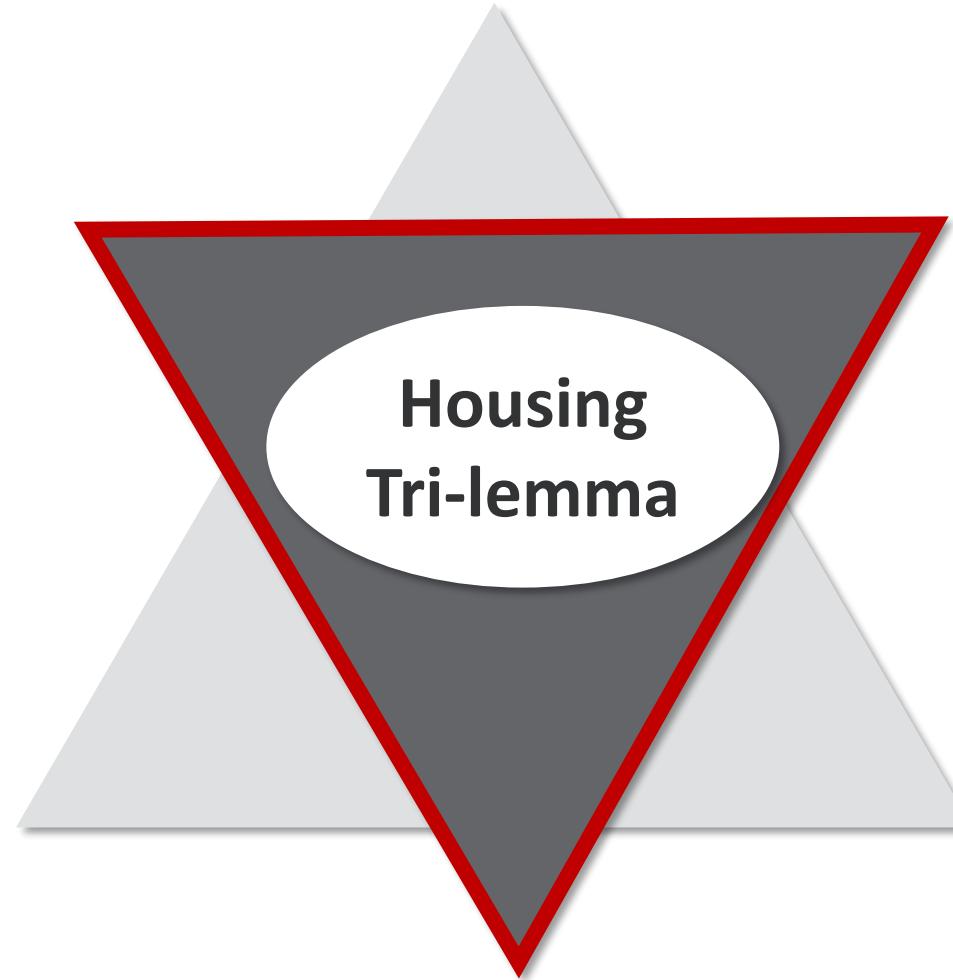


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Focus where the need is
greatest: <50% AMI

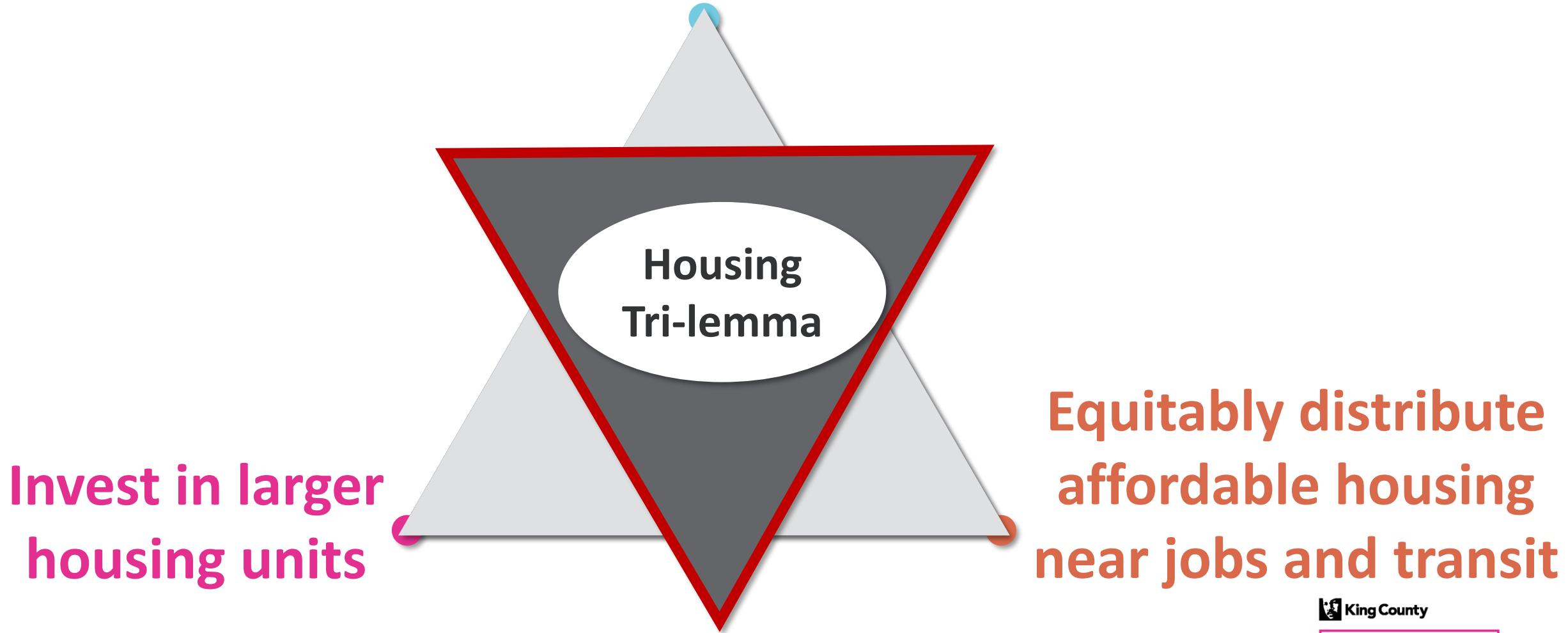
Invest in larger
housing units



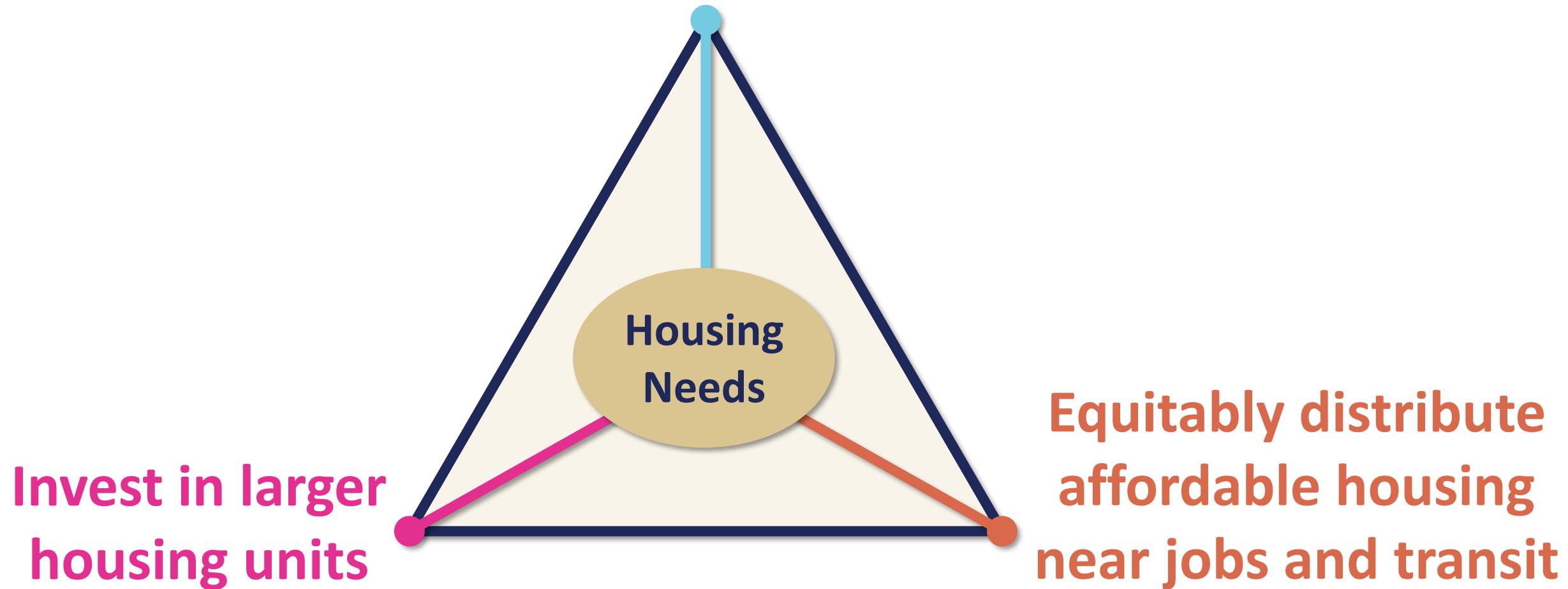
OVERCROWDING

Equitably distribute
affordable housing
near jobs and transit

Focus where the need is
greatest: <50% AMI



Focus where the need is
greatest: <50% AMI



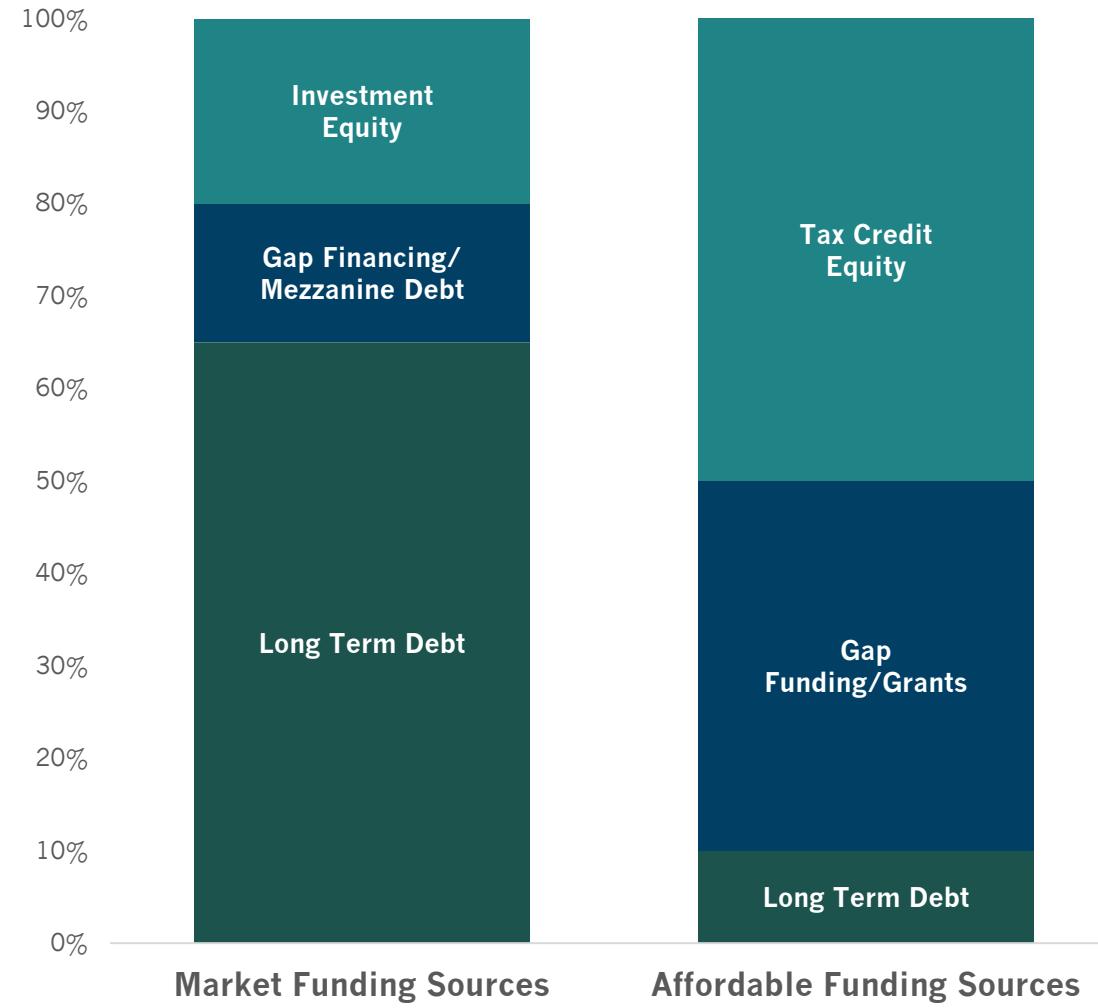
Funding Tools, Resources, and Gaps

The Market Can't Build Housing for Everyone

- Rents affordable to very low-income households do not cover development and operating costs
- Projects serving households below 30% AMI always require ongoing subsidy
- Supportive housing includes services that must be funded every year

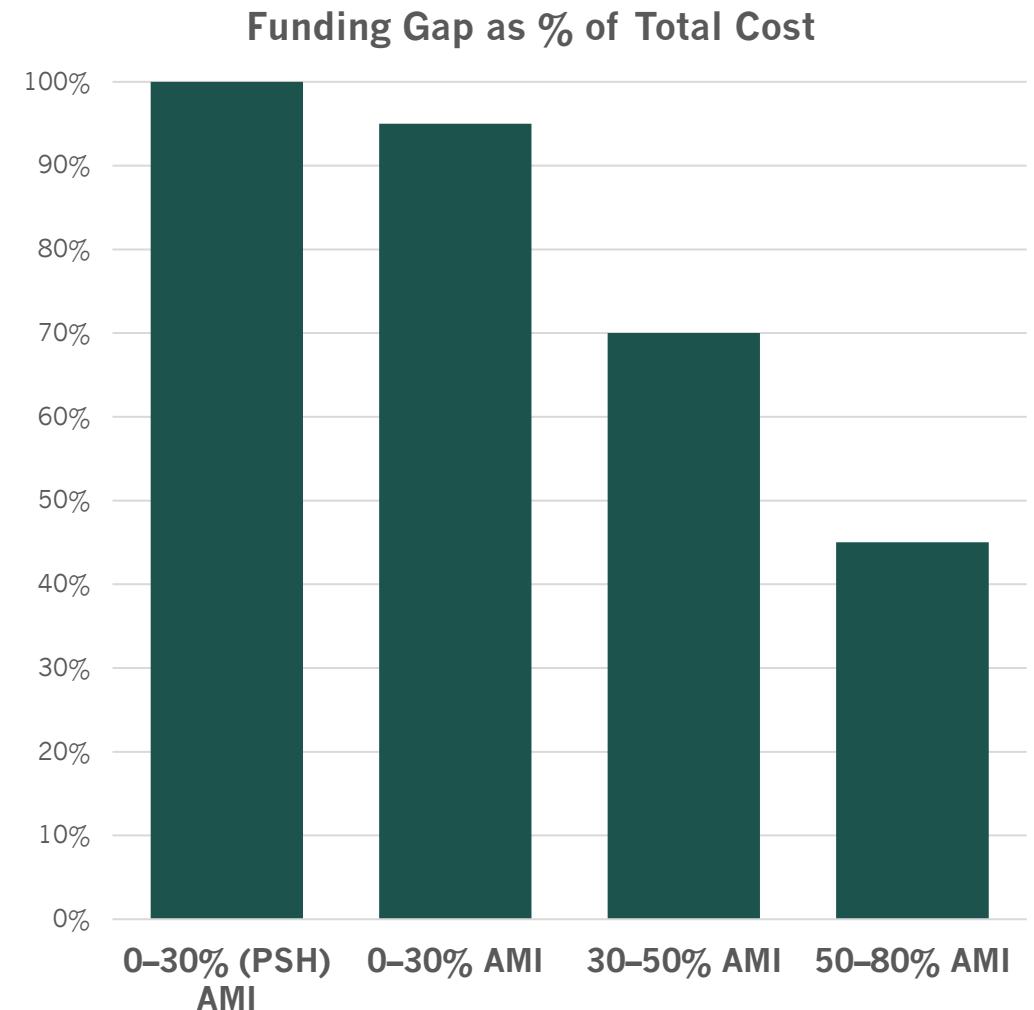
How are “Affordable” Projects Funded

- Housing projects rely on many small funding sources
- Capital and operating funding come from different programs
- Most projects require braiding dozens of funding streams



How are “Affordable” Projects Funded

- Once we account for affordable rents and the debt they can support, the funding gap is significant at all levels.
- Equity from tax credits and range of sources must fill that funding gap.



Summary of Housing Capital Subsidies

Housing Capital Subsidies	Annual Contribution
9 percent LIHTC Equity	\$80,900,000
4 percent LIHTC Equity	\$348,700,000
Tax Exempt Bonds	\$436,200,000
Washington Housing Trust Fund	\$40,000,000
County Administered Combined Capital	\$25,450,000
Dedicated Local Sales Tax	\$7,100,000
Dedicated Local Sales Credit	\$34,200,000
City of Seattle Housing Levy	\$108,750,000
City of Seattle Payroll Expense Tax	\$140,000,000
Seattle Social Housing Developer	\$53,000,000
Philanthropic Contributions	\$180,000,000
Tax Expenditure And Fee Offset Programs	\$22,400,000
Other Federal Funds	\$2,900,000
Other State Funds	\$17,000,000
Total Raised Annually	\$1,496,600,000

Source: ECONorthwest and King County

An Emerging Challenge: Operating Housing and Providing Services

- **Ongoing building operations:**

- ◆ Property management
- ◆ Maintenance and repairs
- ◆ Utilities and insurance

- **Ongoing services for residents:**

- ◆ Case management
- ◆ Behavioral health and medical supports
- ◆ Crisis response and stabilization

Summary of Operating and Supportive Services Funding

Operating and Supportive Services Subsidies	Annual Contribution
Federal Continuum of Care Funding	\$43,000,000
State Operating, Maintenance, and Services Programs	\$14,200,000
County Administered Combined Operating	\$19,000,000
Dedicated Local Sales Tax	\$59,000,000
Dedicated Local Sales Credit	\$4,500,000
City of Seattle Housing Levy	\$17,500,000
Total Raised Annually	\$157,200,000

Source: ECONorthwest and King County

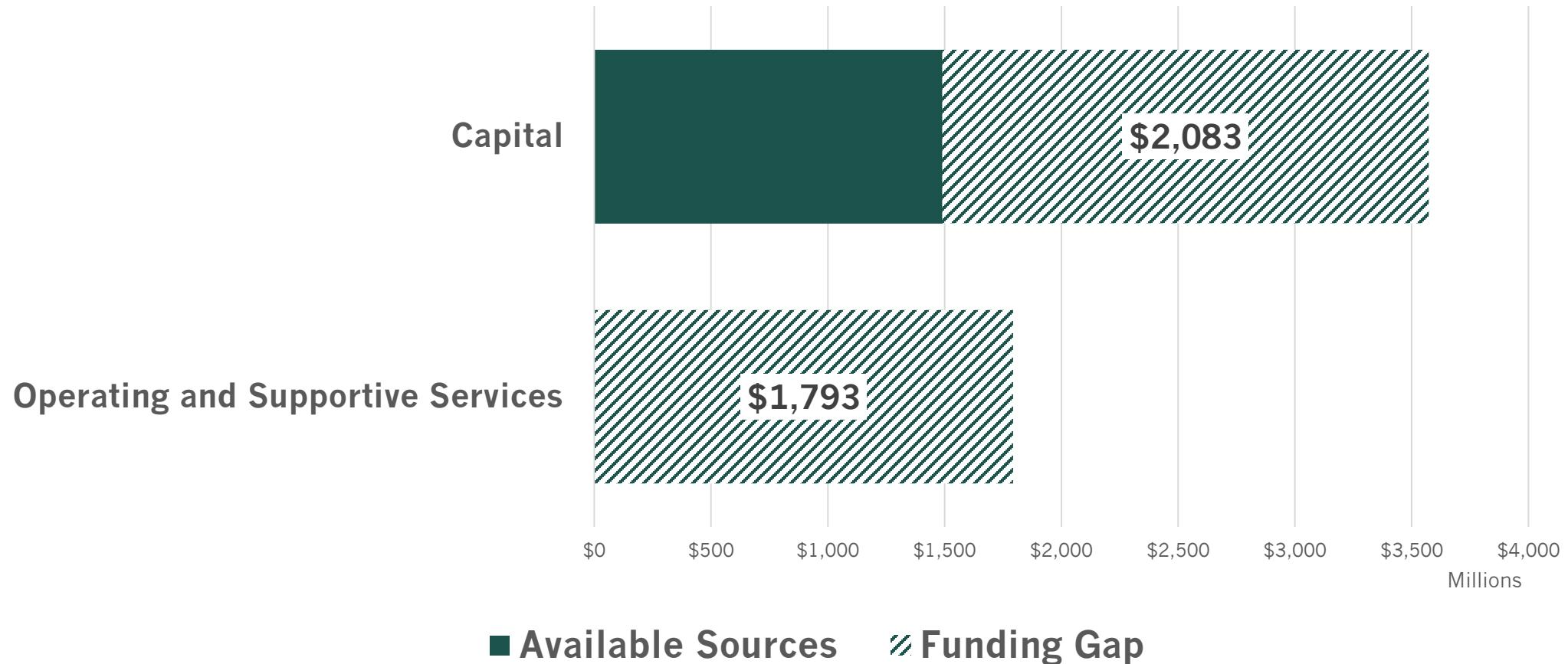
Estimated Total Costs and Housing Units Needed 2019-2044

AMI Band	Net New Units Needed (2024-2044)	Capital Costs	Operating and Supportive Services Costs	Estimated Total Cost
0–30% of AMI (PSH)	42,385	\$19.07 B	\$69.51 B	\$88.58 B
0–30% of AMI	78,908	\$35.51 B	\$41.03 B	\$76.54 B
30–50% of AMI	44,963	\$20.23 B		\$20.23 B
50–80% of AMI	11,442	\$5.15 B		\$5.15 B
Total	177,698	\$79.96 B	\$110.54 B	\$190.51 B

Source: ECONorthwest and King County



Total annual funding gap: \$3.9 billion



Source: ECONorthwest calculations

Three Reflections on the Funding Gap

1. The Cost Side: Making Housing Less Expensive to Deliver
2. The Funding Side: How We Pay for Housing
3. Why Stable, Local Revenue Matters



Closing the capital gap is not only about raising more money.

It's also about lowering the cost of delivering affordable housing wherever possible.



Anything that lowers the cost of building housing helps reduce the subsidy required per unit over time.

Recent reforms that are important steps in the right direction:

- ◆ Increase housing capacity
- ◆ Reduce unnecessary regulatory costs
- ◆ Speed up permitting



Local and regional housing funding tools were designed for a different problem – a much smaller one.

What the System Was Designed For...

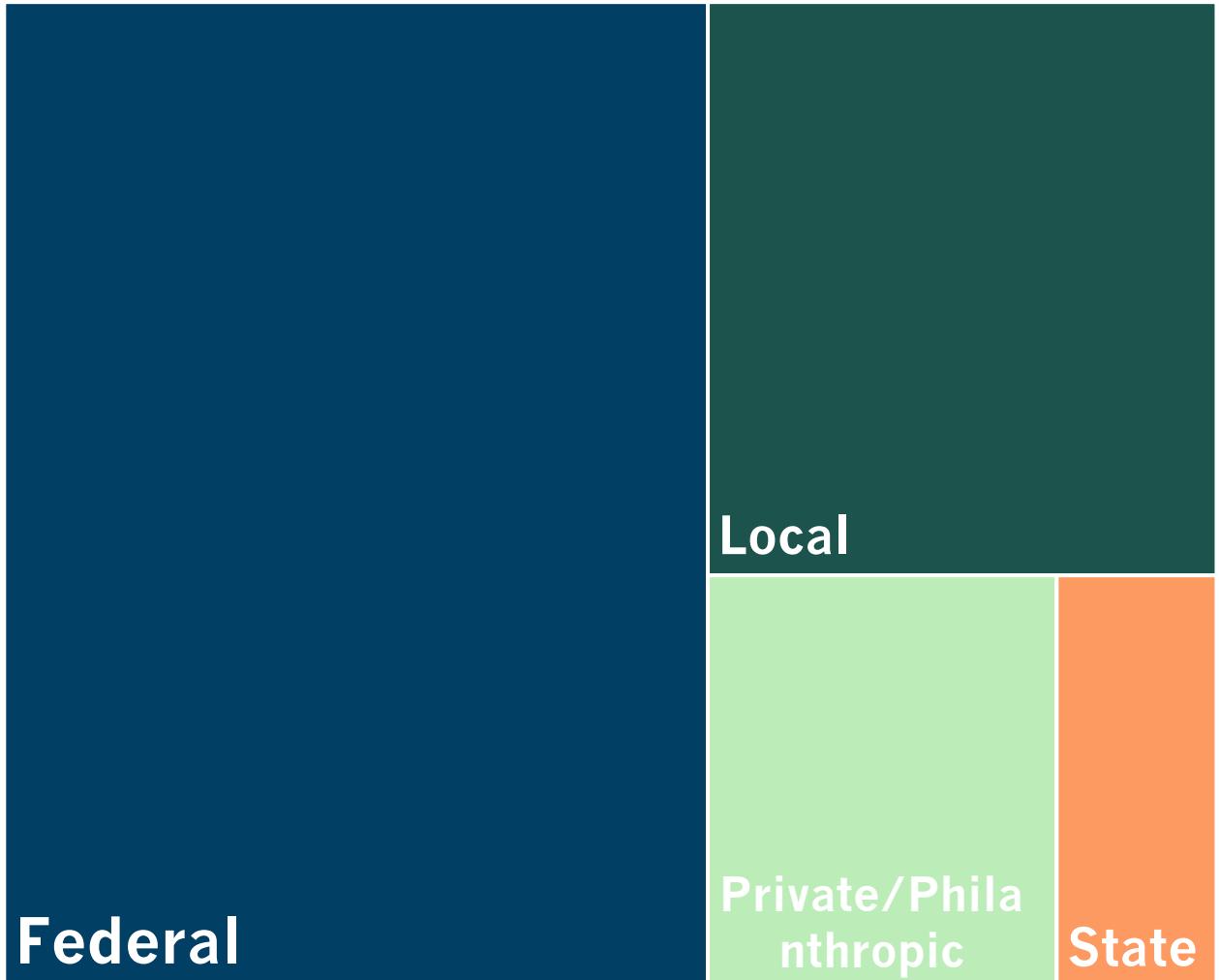
- Incremental production
- A limited number of projects each year
- Small, episodic subsidies layered onto debt
- Funding gaps measured in millions, not billions

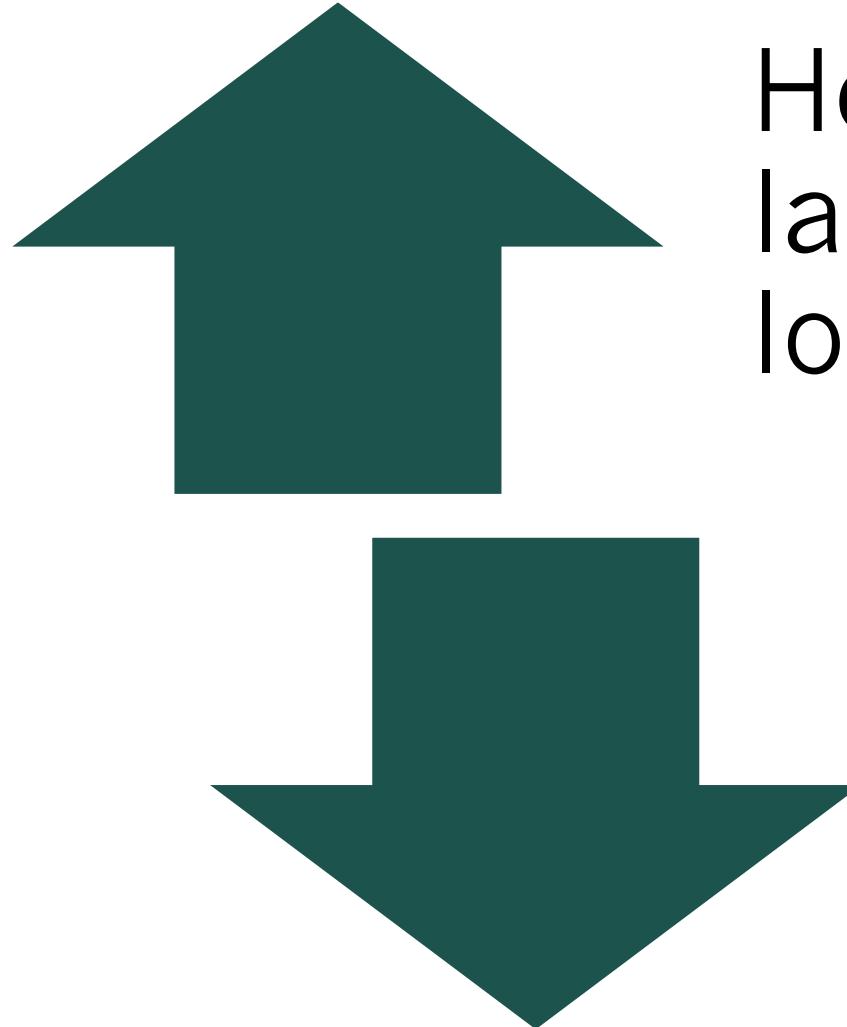
What the System Is Now Being Asked to Do...

- Produce housing at regional scale
- Serve households with deep affordability needs
- Support long-term operating and service costs
- Close a multi-billion-dollar annual funding gap

Housing funding reflects a fiscal federalism context:

- Federal and state dollars matter enormously
- But local funding is essential to make projects viable





Housing problem is
large, regional, and
long-term

Local revenue tools
are narrow, episodic,
and short-term

Revenue tools are designed to:

- Fit within short political windows
- Minimize voter or legislative risk
- Target narrow bases rather than broad needs



This leads to:

- Small, incremental revenue sources
- Time-limited or unstable funding
- Heavy reliance on cyclical, regressive, or volatile taxes

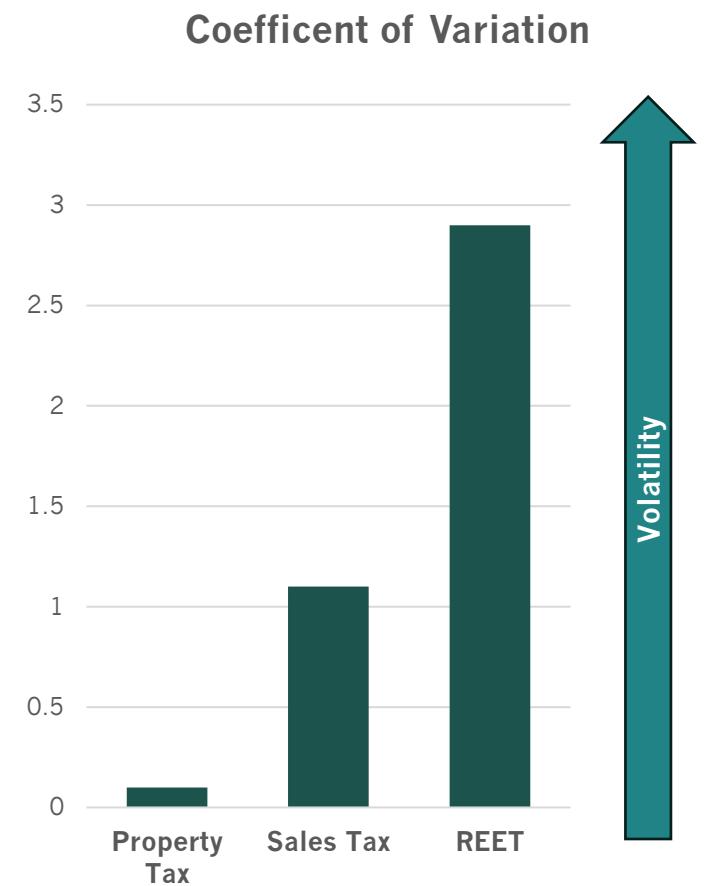
Stable, Broad-Based Funding Matters

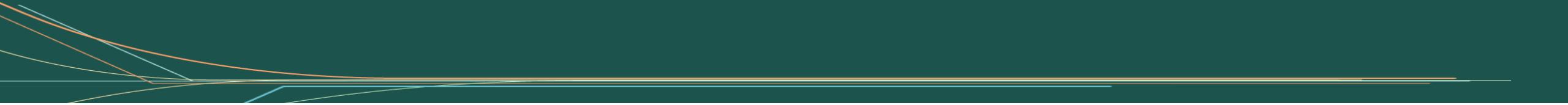
1. Is predictable year to year
2. Can support long-term operations and services
3. Is not overly sensitive to economic cycles

Small, narrow, or temporary revenue tools struggle to meet these needs on their own or impose unintended consequences.

Why a Housing Levy Performs Best as a Stable Revenue Source in Washington

- Property tax levies are predictable year to year
- Matches long-term housing needs
- A levy spreads costs across a wide tax base
- Local levy dollars often serve as the anchor





If housing need is regional, long-term, and large in scale, then the funding system needs to reflect that reality.

Learn More

Find the full King County Countywide Housing Needs Assessment on Housing and Community Development Plans and Reports

webpage: [https://kingcounty.gov/en/dept/dchs/human-social-services/housing-homeless-services/housing-policy-data/plans-reports -](https://kingcounty.gov/en/dept/dchs/human-social-services/housing-homeless-services/housing-policy-data/plans-reports-)

Or send a message to:

Sam Tedford, stedford@kingcounty.gov
Policy, Planning, and Special Projects Manager
Housing and Community Development Division

