Attachment C

King County

KING COUNTY

COMPREHENSIVE PLAN 2012

March 1, 2012

Technical Appendix B:

HOUSING

King County Department of Community and Human Services

401 Fifth Avenue - Seattle, WA 98104

HOUSING

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I. Introduction

Housing Needs Analysis 2011

In 1994, King County adopted its Comprehensive Plan under the framework of the Washington State Growth Management Act and the King County Countywide Planning Policies. Since that time, the Comprehensive Plan has guided King County's housing efforts through a variety of ways. The County exercises direct control over some measures such as development regulations in unincorporated areas. The County also provides direct funding for affordable housing efforts through the King County Housing and Community Development Program.

In addition to direct efforts, the County works in conjunction with many public, private and non-profit entities to promote housing development and affordability. The County is a partner with most cities outside of Seattle through the Community Development Block Grant (CDBG) and HOME Consortiums to allocate and administer affordable housing development funds. Recent efforts and strategies of the Consortium are detailed in the 2010-2012 *Consolidated Housing and Community Development Plan*. The County also participates with most[1] cities, including Seattle, in the administration and allocation of Regional Affordable Housing Program (RAHP) funds.

In addition, the County participates with all cities in the Growth Management Planning Council (GMPC) to address housing affordability and planning, and partners with Eastside cities through A Regional Coalition for Housing (ARCH) to plan for and provide affordable housing in that sub-region.

This Technical Appendix provides an assessment of the demographic and economic characteristics of persons and households in King County, the local housing stock, and its ability to serve the housing needs of County residents now and in the future. This analysis provides the basis for policies in the Housing Section of the Urban Communities Chapter of the King County Comprehensive Plan.

This analysis recognizes that most housing will be developed by the private sector and that the majority of housing development will occur within cities. Rural unincorporated areas are not anticipated to have a significant amount of housing development and therefore this analysis concentrates on housing development within the urban growth boundary. In addition, unincorporated urban areas will continue to be annexed to existing cities over the coming years.

[1] All cities in King County are eligible to sign a RAHP Agreement with the County, but not all cities elect to do so. A majority of cities representing the most populated areas of King County do sign RAHP Agreements.

While the County maintains influence on housing development in these areas through development regulations, the analysis anticipates that the magnitude of this influence on housing development will diminish due to annexations.

As a result, the County's role as a regional leader and administrator of Consortium efforts will become the County's primary mechanism to promote housing development and affordability. Therefore, this analysis provides significant focus on housing stock and demographics data for all of King County and for areas outside of Seattle (Consortium cities) to provide an integrated view, analysis and response to housing needs at a countywide level. For the purposes of comparison, some data for sub-regions (i.e. North Urban King County, East Urban King County, South Urban King County, Northeast Rural Cities and Rural Areas, Southeast County, and the City of Seattle) is also provided. Because of difficulties in aggregating Census and American Communities Survey information for rural areas, data for the rural area is somewhat limited. This data is provided in the analysis whenever available.

DATA SOURCES

This analysis relies upon a variety of data sources compiled at various times over the last two decades. Sometimes these data sources are not directly comparable but are similar enough that they can be used to identify trends. Unless otherwise noted in this analysis, it is assumed that these trends will continue in a similar manner in the coming years.

The main data sources for this analysis are the 2010 U.S. Census, the American Community Survey (ACS) for 2005 – 2009 and for 2006 - 2010 (for data by city, CDP, and census tract), and the American Community Survey for 2009 (for larger geographies such as King County, Seattle, and areas outside Seattle). Data from the census is now limited to basic demographic data such as age, race, and ethnicity, household type and size, and housing tenure.

The five-year ACS survey data provides information on income, poverty, immigrant population, language spoken at home, housing cost burden, and other data that is no longer collected by the decennial census. Only the five-year ACS aggregation provides this information at the census tract level and for census-designated places smaller than 20,000 persons. For smaller areas, the margins of error for the ACS data can be quite large, so that data should be viewed with a certain amount of caution. In cases where more current data is needed at the countywide level, the 2009 ACS has been used, but that data is not available at the city level, except for Seattle.

Other sources for the analysis in this appendix are:

The 1990 Decennial Census and the 2000 Decennial Census (for historical comparison)

King County Benchmark Program

King County Annual Growth Report

King County Buildable Lands Report

King County Assessor's data

Washington State Employment Security Department

United States Department of Housing and Urban Development for Household Income Limits

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APPENDIX ORGANIZATION

This appendix is structured to provide a review and analysis of the housing market in King County as a whole and in portions of the County such as jurisdictions and five large regions outside of Seattle. This analysis looks at indicators of demographics, economics and housing characteristics to identify trends in the community and its housing market. Based upon these trends and the capacity for housing development, the analysis identifies strategies to address the housing needs of all segments of the community.

This appendix is organized into the following sections:

I. Introduction

II. Definitions – Affordable Housing, King County Consortium, Map of King County Sub-regions

III. Characteristics of Persons and Households: Race, Ethnicity, and Language Characteristics, Age Demographics, Household Types and Incomes

IV. Housing Development Trends

V. Housing –Characteristics: Housing Types, Age and Condition of Housing

VI. Housing Need and Affordability - Cost-burden of Housing, Current Affordability of Rental Housing and Ownership Housing, Change in Housing Affordability over Time, Overall Housing Affordability by Jurisdiction, and Resources for Affordable Housing

VII. Planning for Future Growth – Net New Housing Units in Relation to Current Housing Targets, Land Capacity for Housing, Future Targets for Housing Units

VIII. Conclusions and Refined Strategies

II. Definitions

A. What is Affordable Housing?

Affordable Housing is housing affordable at 30 percent or less of a household's monthly income. This is a general term that may include housing affordable to a wide range of income levels. There are some differences in how this is calculated for rental housing and ownership housing.

> *Affordable Rental Housing* means a housing unit for which the monthly rent including basic utilities amount to 30 percent or less of a household's monthly income, and which matches or exceeds the size designated for the number of persons in the household.
>
> *Affordable Ownership Housing* means a housing unit for which the monthly mortgage payment (principal and interest) and other costs including property taxes and if applicable, homeowners dues or insurance, amount to no more than 30 percent of the household income, and which matches or exceeds the size designated for the number of persons in the household.

Area Median Income (AMI) or "Median income" means annual household income for the Seattle-Bellevue, WA Metro Area as published on approximately an annual basis by the U.S. Department of Housing and Urban Development (HUD). The AMI includes adjustments in income level and affordable rent according to household size, and based on a presumed correspondence between household size and the size of the housing unit, and on the likelihood that larger households may have more than one wage-earner. "Area" means the Seattle-Bellevue HUD Metropolitan Fair Market Rent (FMR) Area (HMFA) which in 2011 included King and Snohomish Counties.

Median income is also reported by the annual American Community Survey. It is different than HUD's AMI. However, the HUD area median income (100 percent AMI) for a two-person household in 2010, at $68,500, was within the margin of error of the 2009 ACS median income for King County ($67,800).

Very low-income households are households earning 30 percent AMI or less for their household size.

Low-income households are households earning 31 percent to 50 percent AMI for their household size.

Moderate-income households are households earning 51 percent to 80 percent AMI for their household size.

Middle-income households are households earning 81 percent to 120 percent AMI for their household size.

Affordable rent or sales price assume that a household will generally need one less bedroom than the number of persons in the household, for example a two person household would need a one bedroom unit while a three person household needs a two bedroom unit. However, HUD assumes a correspondence between household size and income and the size of the housing unit in setting maximum rents. In 2011 the assumptions were

Studio Units	One person household
One bedroom Units	One and a half (1.5) person household
Two bedroom Units	Three person household
Three bedroom Units	Four and a half person household

Generally, estimates of sales price in this analysis assume a 10 percent down payment with a 30-year fixed mortgage at 5 percent interest. However, these factors, particularly the interest rate, will vary over time and economic conditions. Typically, affordable housing costs for an ownership unit include payments for principal, interest, taxes, and insurance. For condominiums, homeowner dues increase monthly housing expenses. As a result, condominium sales prices must be about 10 percent lower than that of a single family home to have similar affordability.

For rental units, affordable housing costs typically assume inclusion of basic utilities. These assumptions are not consistent in all data used in this analysis and therefore some figures may not be directly comparable. However, it is anticipated that these differences are minor enough to allow for general comparisons and will not significantly affect the conclusions of this analysis.

Other Definitions

Workforce Housing is housing that is affordable to households with one or more workers. Creating workforce housing in a jurisdiction implies consideration of the wide range of income levels that characterize working households, from one person working at minimum wage to two or more workers earning the average county wage or above. There is a particular need for workforce housing that is reasonably close to regional and sub-regional job centers and/or easily accessible by public transportation.

Universal Design

Universal design is the design of products, buildings, and environments to be usable by all people, to the greatest extent possible, and which allows people to age in place in their home without the need for adaptation or specialized design. Universal design is a component of both sustainable development and healthy housing.

Sustainable Development seeks to balance urban growth with natural resource protection and energy efficiencies which help address climate change. This may include building location and

design, sustainable site planning (e.g. low-impact development practices), preservation of trees, construction and operational practices, water savings, energy efficiencies, materials selection, durability, enhanced indoor environmental quality, lower dependence on automobile transportation, and adaptability to all stages of life.

Healthy Housing is housing which protects all residents from exposure to harmful substances and environments, reduces the risk of injury, provides opportunities for safe and convenient daily physical activity, and assures access to healthy food and social connectivity. These goals can be achieved through implementing building practices that promote indoor health, and promoting land use patterns, transportation systems, open space and other amenities which result in healthy neighborhoods.

2011 H.U.D. Income Levels by Household Size							
Percent of Median Income	**One Person Household**	**Two Person Household**	**Average Household (2.4 Persons)***	**Three Person Household**	**Four Person Household**	**Five Person Household**	**Six Person Household**
30%	$ 18,250	$ 20,850	**$ 21,890**	$ 23,450	$ 26,050	$ 28,150	$ 30,250
Affordable Hsg Payment* **	$ 380	$ 434	$ 456	$ 489	$ 543	$ 586	$ 630
Affordable Rent	$ 456	$ 521	$ 547	$ 586	$ 651	$ 704	$ 756
Affordable House Price* **	$78,700	$89,900	$94,400	$101,100	$112,300	$121,400	$130,400
40%	$ 24,320	$ 27,800	**$ 29,192**	$ 31,280	$ 34,720	$ 37,520	$ 40,280
Affordable Hsg Payment	$ 507	$ 579	$ 608	$ 652	$ 723	$ 782	$ 839
Affordable Rent	$ 608	$ 695	$ 730	$ 782	$ 868	$ 938	$ 1,007
Affordable House Price	$104,900	$119,900	$125,900	$134,900	$149,700	$161,800	$173,700
50%	$ 30,400	$ 34,750	**$ 36,490**	$ 39,100	$ 43,400	$ 46,900	$ 50,350
Affordable Hsg Payment	$ 633	$ 724	$ 760	$ 815	$ 904	$ 977	$ 1,049
Affordable Rent	$ 760	$ 869	$ 912	$ 978	$ 1,085	$ 1,173	$ 1,259
Affordable House Price	$131,100	$149,800	$157,300	$168,600	$187,100	$202,200	$217,100
60%	$ 36,480	$ 41,700	**$ 43,788**	$ 46,920	$ 52,080	$ 56,280	$ 60,420
Affordable Hsg Payment	$ 760	$ 869	$ 912	$ 978	$ 1,085	$ 1,173	$ 1,259
Affordable Rent	$ 912	$ 1,043	$ 1,095	$ 1,173	$ 1,302	$ 1,407	$ 1,511
Affordable House Price	$157,300	$179,800	$188,800	$202,300	$224,600	$242,700	$260,500
70%	$ 42,560	$ 48,650	**$ 51,086**	$ 54,740	$ 60,760	$ 65,660	$ 70,490
Affordable Hsg Payment	$ 887	$ 1,014	$ 1,064	$ 1,140	$ 1,266	$ 1,368	$ 1,469
Affordable Rent	$ 1,064	$ 1,216	$ 1,277	$ 1,369	$ 1,519	$ 1,642	$ 1,762
Affordable House Price	$183,500	$209,800	$220,300	$236,000	$262,000	$283,100	$304,000
80% (capped)**	$ 44,950	$ 51,400	**$ 53,960**	$ 57,800	$ 64,200	$ 69,350	$ 74,500
Affordable Hsg Payment	$ 936	$ 1,071	$ 1,124	$ 1,204	$ 1,338	$ 1,445	$ 1,552
Affordable Rent	$ 1,124	$ 1,285	$ 1,349	$ 1,445	$ 1,605	$ 1,734	$ 1,863
Affordable House Price	$193,800	$221,600	$232,700	$249,200	$276,800	$299,000	$321,200
80% (not capped)	$ 48,640	$ 55,600	**$ 58,384**	$ 62,560	$ 69,440	$ 75,040	$ 80,560
Affordable Hsg Payment	$ 1,013	$ 1,158	$ 1,216	$ 1,303	$ 1,447	$ 1,563	$ 1,678
Affordable Rent	$ 1,216	$ 1,390	$ 1,460	$ 1,564	$ 1,736	$ 1,876	$ 2,014
Affordable House Price	$209,700	$239,800	$251,800	$269,800	$299,400	$323,600	$347,400
90%	$ 54,720	$ 62,550	$ 65,682	$ 70,380	$ 78,120	$ 84,420	$ 90,630
Affordable Hsg Payment	$ 1,140	$ 1,303	$ 1,368	$ 1,466	$ 1,628	$ 1,759	$ 1,888
Affordable Rent	$ 1,368	$ 1,564	$ 1,642	$ 1,760	$ 1,953	$ 2,111	$ 2,266
Affordable House Price	$236,000	$269,700	$283,200	$303,500	$336,900	$364,000	$390,800
100%	$ 60,800	$ 69,500	**$ 72,980**	$ 78,200	$ 86,800	$ 93,800	$ 100,700
Affordable Hsg Payment	$ 1,267	$ 1,448	$ 1,520	$ 1,629	$ 1,808	$ 1,954	$ 2,098
Affordable Rent	$ 1,520	$ 1,738	$ 1,825	$ 1,955	$ 2,170	$ 2,345	$ 2,518
Affordable House Price	$262,200	$299,700	$314,700	$337,200	$374,300	$404,500	$434,200
115%	$ 69,920	$ 79,925	**$ 83,927**	$ 89,930	$ 99,820	$ 107,870	$ 115,805
Affordable Hsg Payment	$ 1,457	$ 1,665	$ 1,748	$ 1,874	$ 2,080	$ 2,247	$ 2,413
Affordable Rent	$ 1,748	$ 1,998	$ 2,098	$ 2,248	$ 2,496	$ 2,697	$ 2,895
Affordable House Price	$301,500	$344,600	$361,900	$387,800	$430,400	$465,100	$499,400
120%	$ 72,960	$ 83,400	**$ 87,576**	$ 93,840	$ 104,160	$ 112,560	$ 120,840
Affordable Hsg Payment	$ 1,520	$ 1,738	$ 1,825	$ 1,955	$ 2,170	$ 2,345	$ 2,518
Affordable Rent	$ 1,824	$ 2,085	$ 2,189	$ 2,346	$ 2,604	$ 2,814	$ 3,021
Affordable House Price	$314,600	$359,600	$377,600	$404,600	$449,100	$485,400	$521,100

*Since the average KC household is about 2.4 persons, this column approximates the median for all households in the County.

**HUD caps the 80% category at the national level, so it represents less than 80% of median income in the King County area. Many federal programs use this capped 80% level.

***Affordable housing costs are based on 30% of monthly income. An affordable housing payment (principle and interest only) is calculated at 25% of monthly income. Taxes, utilities and/or condo fees are estimated to account for an additional 5%. Affordable rent is calculated at 30% of monthly income assuming the inclusion of utilities in this amount.

This chart currently calculates the affordable mortgage payment based on 10% down payment and fixed interest of 5%. These may change with market conditions. Many conventional mortgages now require a 20% down payment.

B. What is the King County Consortium?

Since the late 1970's, King County has provided housing planning and program administration on behalf of a Consortium of jurisdictions organized to receive federal Community Development Block Grant funds and, since 1992, HOME Investment Partnership Act funds. The Consortium presently includes unincorporated King County and 35 municipal jurisdictions in King County.[2]

King County administers federal resources on behalf of the Consortium as well as state and local housing funds in accordance with the Consortium's Consolidated Housing and Community Development Plan. The County works cooperatively with other jurisdictions to award funds through a competitive process to projects which address high priority needs and goals identified in the Consolidated Plan.

C. What are the Regions of the County?

For purposes of this analysis, much of the data has been aggregated to large regions (also called sub-regions) which, along with the City of Seattle, account for all King County. Outside of Seattle, most of the North, East Urban, and South Regions fall within the Urban Growth Area of King County, with the exception of Vashon which is included with the South Region, and parts of Union Hill/Novelty Hill, which is included in the East Urban Region. There are still unincorporated urban areas of King County, such as White Center, Skyway, Fairwood, and north and south Lakeland that fall within these urban regions.

The remaining two regions, the Northeast Rural Cities and Rural Region, and the Southeast Region, include incorporated cities (such as Carnation, Snoqualmie, Covington, Enumclaw, etc.), rural areas, and at least one unincorporated area (East Renton Highlands) that straddles the urban growth boundary and contains both urban and rural parts. Cities such as Carnation, Snoqualmie, and Enumclaw have traditionally been called "rural cities". They are officially within the urban growth area of the County, but they are surrounded by rural areas.

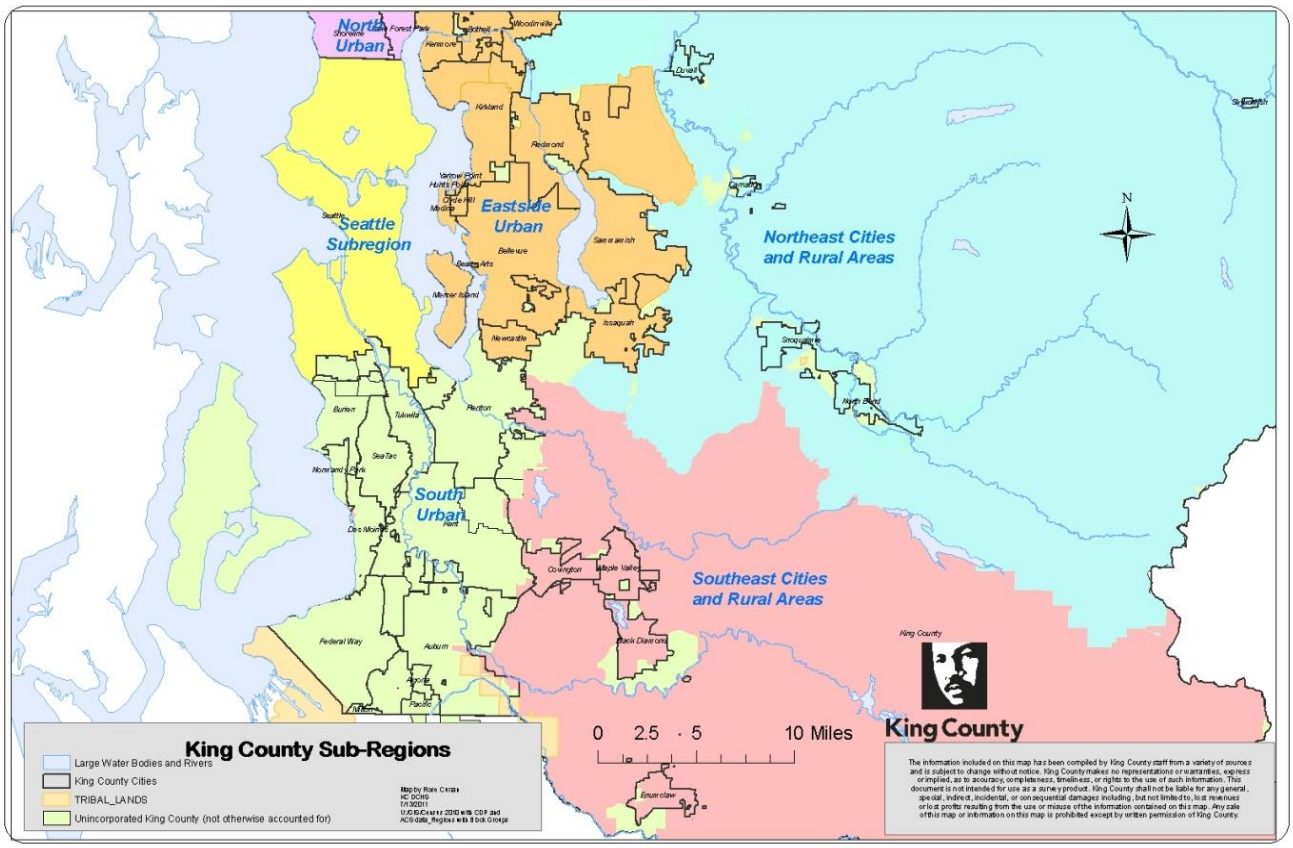
There are several reasons for this particular regional division. One is that Consortium funding is apportioned to areas outside of Seattle, and CDBG funding, in particular, is generally allocated between the North / East / Northeast regions of the County, and the South / Southeast regions of the County. The dividing line is roughly south of Newcastle and south of Issaquah. Another reason for this division is that the East Urban Region corresponds closely to the cities that belong to A Regional Coalition for Housing (ARCH).

Because ACS data is not available at the census-block level, and because census tracts often cross city boundaries, it has usually been more efficient to aggregate census and ACS data based on cities and census-designated places (CDPs) into these regions, rather than to aggregate it based on census tract data. However, maps based on data available from the 2010

[2] The cities of Seattle, Bellevue, Kent, Federal Way, and Auburn do not participate in the CDBG Consortium because they receive their own CDBG funds. The cities of Bellevue, Kent, Federal Way, and Auburn do, however, participate in the HOME Consortium. Several cities are "Joint Agreement Cities" which qualify for their own CDBG funds, but choose to administer them jointly with King County. For more information about this programs, see. http://www.kingcounty.gov/socialservices/Housing/PlansAndReports/HCD_Plans/ConsolidatedPlan.aspx

Census and the ACS 2005 - 2009 will display census block-level data which is more geographically precise than city and CDP-level data.

The map below shows the sub-regions of the County used in this appendix.



The following is a list of the cities, census-designated places, and remaining rural areas that compose each of the regions:

Type of Area	Region
	EASTSIDE Urban Region
City	Beaux Arts Village town
City	Bellevue city
City	Bothell - KC only - est at 50% total*
City	Clyde Hill city
City	Hunts Point town
City	Issaquah city
City	Kenmore city
City	Kirkland city
City	Medina city
City	Mercer Island city
City	Newcastle city
City	Redmond city
City	Sammamish city
City	Woodinville city
City	Yarrow Point town
UKC Urban	Eastgate CDP
UKC Urban	Inglewood-Finn Hill CDP**
UKC Urban	Kingsgate CDP**
UKC Urban	Klahanie CDP
UKC Urban / Rural	Union Hill-Novelty Hill CDP
	NORTH Region
City	Lake Forest Park city
City	Shoreline city
	NORTHEAST Rural Cities and Rural Region
UKC Rural	Lake Marcel-Stillwater CDP
UKC Rural	Ames Lake CDP
UKC Rural	Baring CDP
UKC Rural	Cottage Lake CDP (N. Bear Creek)
UKC Rural	Fall City CDP
UKC Rural	Northeast Unincorp KC no CDP
UKC Urban/ Rural	Riverbend CDP
UKC Rural	Tanner CDP
UKC Rural	Wilderness Rim CDP
City	Carnation city
City	Duvall city
City	North Bend city
City	Skykomish town
City	Snoqualmie city

Type of Area	Region
City	**SEATTLE**
	SOUTH REGION
City	Algona city
City	Auburn - KC only*
City	Burien city
City	Des Moines city
City	Federal Way city
City	Kent city
City	Normandy Park city
City	Pacific city
City	Renton city
City	SeaTac city
City	Tukwila city
UKC Urban	Boulevard Park CDP
UKC Urban	Riverton CDP**
UKC Urban	Bryn Mawr-Skyway CDP
UKC Urban	East Hill-Meridian CDP**
UKC Urban	Fairwood CDP
UKC Urban	Lakeland North CDP
UKC Urban	Lakeland South CDP
UKC Urban	White Center CDP
UKC-Rural	Vashon CDP
	SOUTHEAST REGION
City	Black Diamond city
City	Covington city
City	Enumclaw city
City	Maple Valley City
UKC Rural	Hobart CDP
UKC Rural	Lake Holm CDP
UKC Rural	Lake Morton-Berrydale CDP
UKC Rural	Maple Heights-Lake Desire CDP
UKC Rural	Mirrormont CDP
UKC Rural	Ravensdale CDP
UKC Rural	Shadow Lake CDP
UKC Urban/Rural	East Renton Highlands CDP
UKC-Rural	Southeast Unincorp KC no CDP

* About 50% of Bothell and about 90% of Auburn fall within King County

** CDP means a Census-Designated Place that is not an incorporated city. However, since the 2010 Census, most of Kingsgate and Inglewood-Finn Hill CDP's have been annexed to the City of Kirkland, East Hill CDP to the City of Kent; and Riverton CDP to the City of Burien

III. Characteristics of Households

A. Demographic Trends

GROWTH

KING COUNTY'S GROWTH RATE SLOWS FROM 15 PERCENT TO 11 PERCENT

King County had 1,931,249 residents as of April 1, 2010 according to the United States Census. This was an increase of over 194,200 people or 11.2 percent from the 1,737,034 residents in 2000. This rate of increase was slower than the 15 percent increase seen during the 1990's.

Housing units increased by 109,000, or nearly 15 percent, but households grew by just 11 percent from 710,900 to 789,200, an increase of 78,300.

According to King County Countywide Planning Policy new growth targets[3], King County is expected to add 233,000 housing units (or about 221,350 households) between 2006 and 2031. As a result, growth is anticipated to average 93,000 housing units per decade, or 88,500 households per decade, over the next 25 years.

AREAS OUTSIDE OF SEATTLE CONTINUE TO GROW BUT PACE SLOWS FROM THE 1990S. SEATTLE'S GROWTH RATE HOLDS STEADY

The population in areas outside of Seattle increased from 1,173,660 in 2000 to 1,322,589 persons in 2010 - an increase of nearly 13 percent. Over this same period the population in Seattle increased from 563,374 to 608,660 or an 8 percent increase.

Compared to the 1990's, Seattle has grown at exactly the same rate (8 percent), while the pace of growth outside Seattle slowed from 18 percent to 13 percent, reflected in the somewhat slower growth in the County overall.

FEWER PEOPLE ARE LIVING IN UNINCORPORATED AREAS, MORE IN CITIES

Most of the county's growth has been in the cities, while the unincorporated areas of King County continue to shrink in size and population.

The number of residents living in unincorporated areas dropped almost 19 percent during the 2000 – 2010 decade mainly due to annexations. The unincorporated population fell from 349,773 to 325,000 during this decade, and the percentage of residents in unincorporated areas decreased from 21 percent to 17 percent of the total population.

A further drop in the unincorporated population occurred in 2010 (post-census) and 2011 when large annexations took effect in Burien (part of White Center), Kent (Panther Lake area) and in

[3] The growth targets are based on WA State OFM's growth projections for King County out to 2031.

Kirkland (Finn-Hill and Juanita Kingsgate). This reduced the unincorporated population by about 73,000 persons and added that population to the three cities. With this change residents of the unincorporated areas are now under 13 percent of the County's total population.

With the 2010 and 2011 annexations included, more than 87 percent of King County residents now live in cities. Residents living in cities outside Seattle increased from 47 percent to 53 percent of the county's total population by 2010. Seattle now comprises about 31.5 percent of the county's residents, compared to 32.4 percent in 2000.

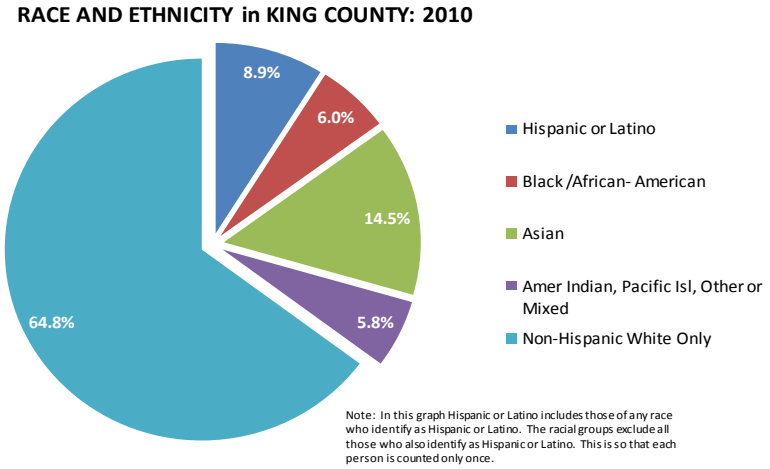
Because King County administers funds for affordable and homeless housing and for community development throughout most of the cities of King County as well as for the unincorporated areas of the County, this appendix covers demographic, income and housing trends for all of King County with a particular emphasis on King County outside Seattle.

RACE, ETHNICITY AND IMMIGRATION

DIVERSITY HAS INCREASED

In 2000 73.4 percent of King County residents were non-Hispanic white. By 2010, this figure had decreased to 64.8 percent. In other words, 35.2 percent of the population were "persons of color" defined as those who are Hispanic-Latino or non-white or both. The group with the greatest growth was the Hispanic/Latino population (of any race) which rose to 8.9 percent of the population. Asian population (non-Hispanic) rose from under 11 percent to 14.5 percent.

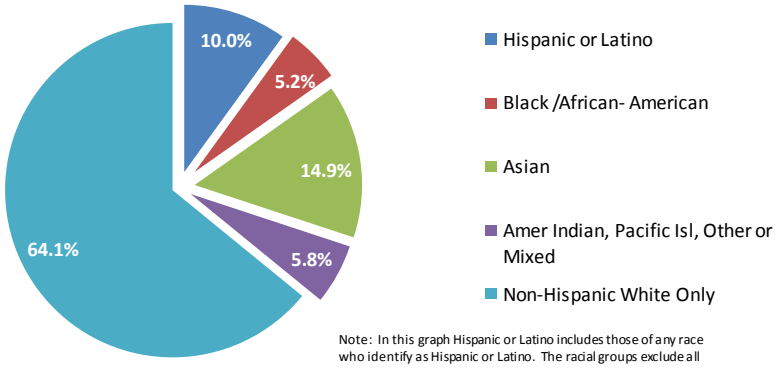
The percentage of non-Hispanic black residents rose to 6 percent. The percentage of Native American residents remained similar at 0.7 percent. The percentage of Hawaiian and Pacific Islander residents at 0.7 percent is about the same as the percent of Native American residents. Residents of two or more races, but non-Hispanic, made up 4.1 percent of the population in 2010, just slightly higher than in 2000. However, when those who identify as Hispanic-Latino are included, 5.0 percent of the population is of mixed race.



In areas outside of Seattle, the increase in diversity was more pronounced. The percentage of Non-Hispanic White residents decreased from 76.1 percent in 2000 to 64.1 percent of

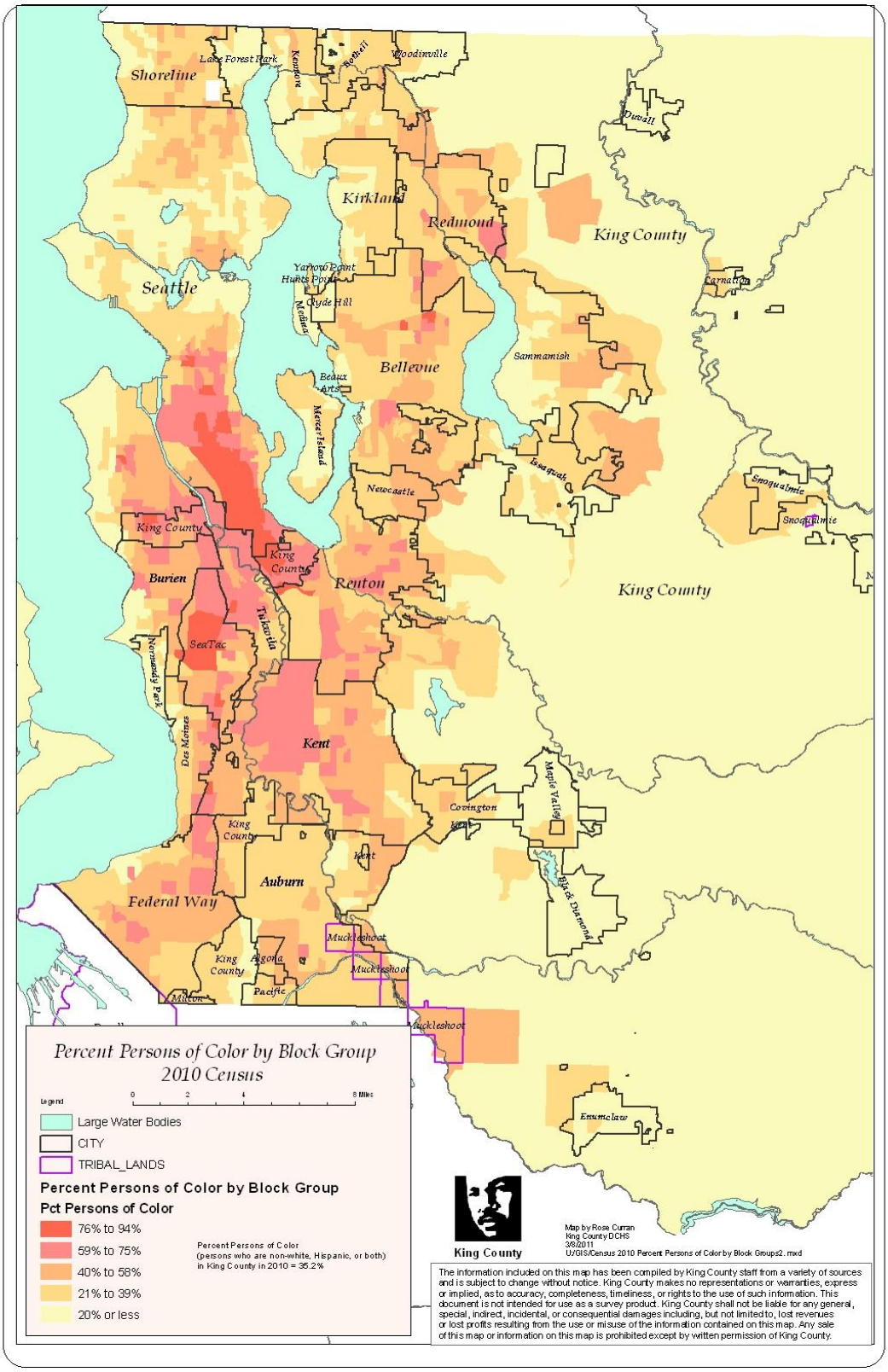
the population in 2010. The percentage of Non-Hispanic Black residents increased from 3.9 percent to 5.2 percent. The percentage of Asian residents increased to 14.9 percent. Native American residents decreased slightly from 0.9 percent to 0.7 percent of the population outside Seattle. Pacific Islands account for 0.9 percent of the population, 4.0 percent are mixed race and 0.2 percent are of "other race". Together those who identified as American Indians, Pacific Islanders, "other races" or mixed races (but non-Hispanic) were 5.8 percent of the population outside of Seattle. In areas outside of Seattle the rate of increase among those of Hispanic or Latino origin was even greater than for the whole County, growing from 5.6 percent of the population in 2000 to 10 percent in 2010.

Race and Ethnicity in KING COUNTY Outside Seattle: 2010



Note: In this graph Hispanic or Latino includes those of any race who identify as Hispanic or Latino. The racial groups exclude all those who also identify as Hispanic or Latino. This is so that each person is counted only once.

The geographic distribution of diversity in King County in 2010 is best seen through the two maps which follow. The first shows the areas with higher and lower percentages of persons of color, and the second shows Hispanic and non-Hispanic racial groups by "dot" concentration. Both of these maps were created from 2010 block group level Census data to make the geographic location of populations relatively precise. However, because margins of error are greater at the block group level, the map should be understood as a general picture of diversity in the County rather than an exact measure for each block.


Percent Persons of Color by Block Group
2010 Census
Legend
0 2 4 8 Miles
Large Water Bodies
CITY
TRIBAL_LANDS
Percent Persons of Color by Block Group
Pct Persons of Color
76% to 94%
59% to 75%
40% to 58%
21% to 39%
20% or less
Percent Persons of Color
(persons who are non-white, Hispanic, or both)
in King County in 2010 = 35.2%
King County
Map by Rose Curran
King County DCHS
3/8/2011
U:/GIS/Census 2010 Percent Persons of Color by Block Group2. mxd
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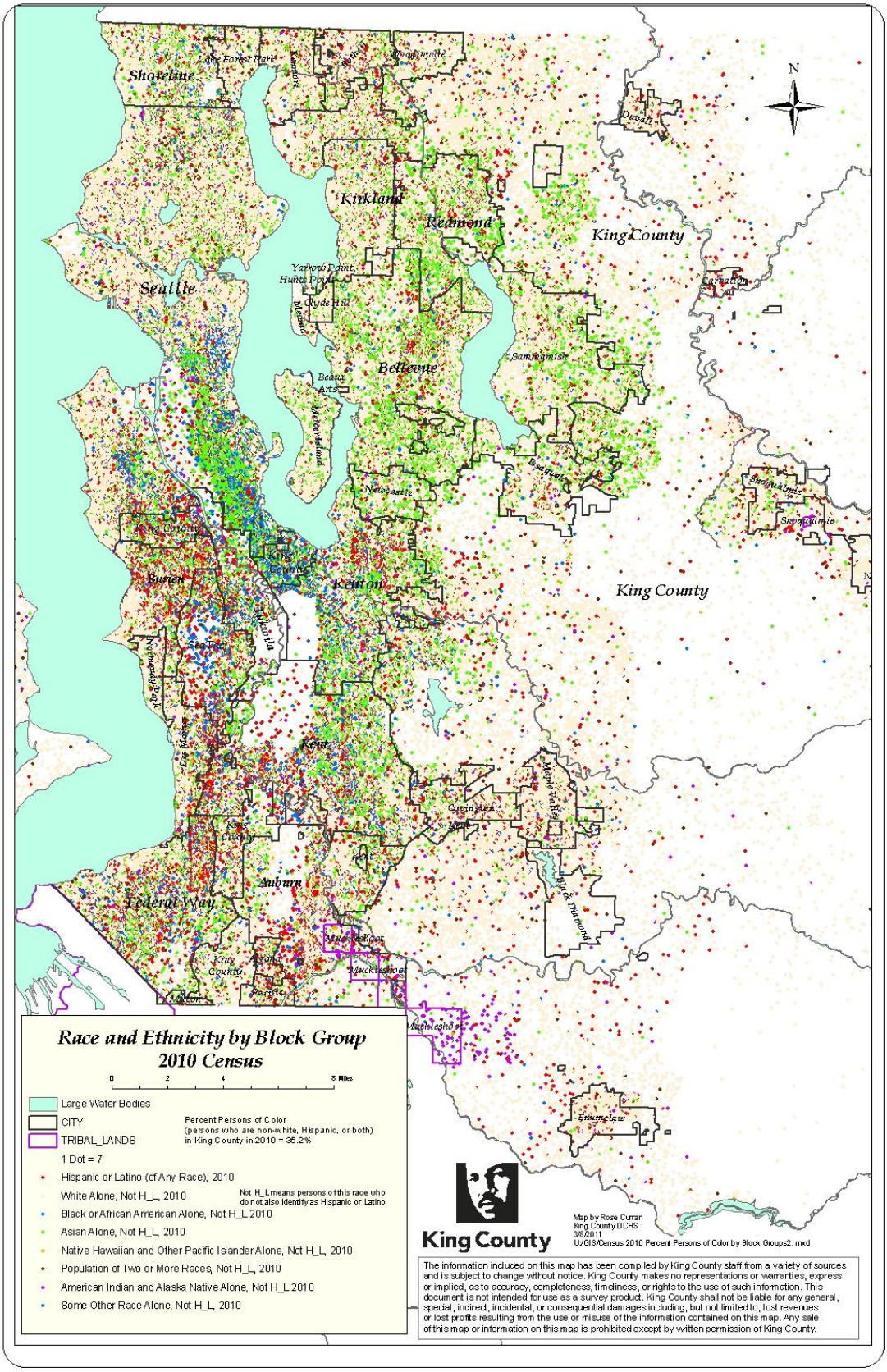
Shoreline
Lake Forest Park
Kenmore
Bothell
Woodinville
Duvall
Kirkland
Redmond
King County
Seattle
Yarrow Point
Hunts Point
Clyde Hill
Medina
Carnation
Bellevue
Sammamish
Beaux Arts
Mercer Island
Issaquah
Newcastle
Snoqualmie
Snoqualmie
King County
Burien
King County
Renton
King County
Tukwila
SeaTac
Normandy Park
Des Moines
Kent
Maple Valley
Covington
King County
Kent
Auburn
Black Diamond
Federal Way
Muckleshoot
King County
Algona
Muckleshoot
Pacific
Milton
Muckleshoot
Enumclaw


Race and Ethnicity by Block Group
2010 Census
0 2 4 8 Miles
Large Water Bodies
CITY
TRIBAL_LANDS
Percent Persons of Color
(persons who are non-white, Hispanic, or both)
in King County in 2010 = 35.2%
1 Dot = 7
Hispanic or Latino (of Any Race), 2010
White Alone, Not H_L, 2010
Not H_L means persons of this race who do not also identify as Hispanic or Latino
Black or African American Alone, Not H_L 2010
Asian Alone, Not H_L, 2010
Native Hawaiian and Other Pacific Islander Alone, Not H_L, 2010
Population of Two or More Races, Not H_L, 2010
American Indian and Alaska Native Alone, Not H_L 2010
Some Other Race Alone, Not H_L, 2010
King County
Map by Rose Curran
King County DCHS
3/8/2011
U:/GIS/Census 2010 Percent Persons of Color by Block Groups2.mxd
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N
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Snoqualmie
Carnation
Duvall
Burien
Renton
Tukwila
Kent
Covington
Maple Valley
Black Diamond
Auburn
Federal Way
Algona
Pacific
Muckleshoot
Enumclaw

Population, Race and Ethnicity by Sub-Region of King County: 2010 Census											
	Total Pop	Persons of Color	Pct Persons of Color	Hispanic or Latino (HL)	Pct Hisp or Latino	African-American alone Not HL	Pct African-American Alone	Asian Not HL	Pct Asian Alone	Amer Ind, Pac Isl, Other or Mixed (Not HL)	Pct Amer Ind/Pacific Isl/Other, or Mixed
EAST URBAN REGION	460,594	145,454	31.6%	28,551	6.2%	7,480	1.6%	89,621	19.5%	19,803	4.3%
NORTH URBAN REGION	65,605	19,413	29.6%	3,948	6.0%	2,800	4.3%	9,092	13.9%	3,573	5.4%
NORTHEAST RURAL CITIES and NE Rural Area	85,951	14,119	16.4%	5,438	6.3%	829	1.0%	3,943	4.6%	3,909	4.5%
SOUTH URBAN REGION	585,717	273,508	46.7%	85,763	14.6%	55,808	9.5%	88,285	15.1%	43,652	7.5%
SOUTHEAST URBAN and SE Rural Area	124,723	22,372	17.9%	8,350	6.7%	2,296	1.8%	5,550	4.5%	6,176	5.0%
SEATTLE	608,660	205,082	33.7%	40,329	6.6%	47,113	7.7%	83,537	13.7%	34,103	5.6%
TOTAL KC OUTSIDE SEATTLE	1,322,589	474,867	35.9%	132,049	10.0%	69,213	5.2%	196,492	14.9%	77,113	5.8%
KING COUNTY TOTAL	**1,931,249**	**679,949**	**35.2%**	**172,378**	**8.9%**	**116,326**	**6.0%**	**280,029**	**14.5%**	**111,216**	**5.8%**

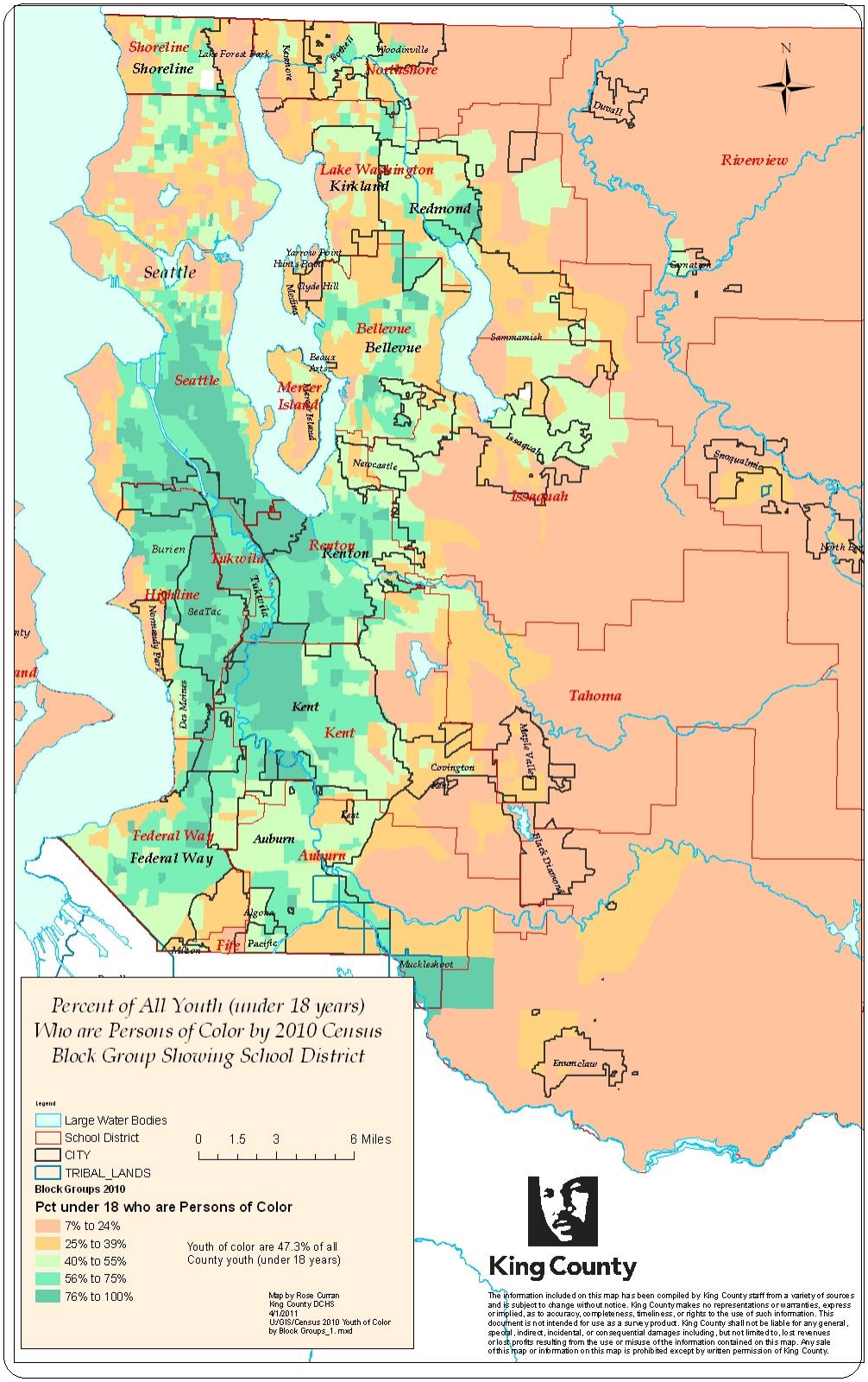
The table above provides a more detailed breakdown of race and ethnicity by sub-region. Overall the South Urban region has the highest percentage of persons of color - about 47 percent or nearly half of the population. Seattle, the North Urban region and the East Urban region range from about 30 – 34 percent persons of color, while the more rural Northeast and Southeast areas have 16 – 18 percent. The East Urban region has the highest percentage of Asians at nearly 20 percent, while the South Urban region has the highest percentage of all other racial/ethnic groups. Outside of the South region, the Hispanic/Latino population is fairly evenly distributed among the other sub-regions. African-Americans, on the other hand, tend to be clustered in the west urban regions – Seattle, North Urban, and South Urban - with only a small percent in the East, Northeast or Southeast regions.

Another noteworthy trend appears among the population of King County that is under 18 years of age. While 35.2 percent of the whole county's population are persons of color, among those under 18 years of age, 47.3 percent are now youth of color. This trend is likely to accelerate because of larger families (higher birth rates) among some minority groups and because of continued in-migration of those groups. Within another three decades, or possibly sooner, non-Hispanic whites could be one of many minority populations within the County.

As the map below shows, the percentage of youth of color is much higher in some areas and school districts of the County. Language diversity is also significant, with some of King County's school districts reporting from 50 to 120 distinct languages being spoken by students.

MAJORITY OF GROWTH IN KING COUNTY IS FROM IMMIGRATION

More of King County's 11 percent growth since 2000 has been from foreign-born immigrants than from migration within the U.S. Natural increase has contributed to growth to about the same extent as immigration. The maps on page 22 show the location of immigrant households in King County, in general, and for the three largest groups: Asian, Hispanic/Latino, and African.


Percent of All Youth (under 18 years)
Who are Persons of Color by 2010 Census
Block Group Showing School District
Legend
Large Water Bodies
School District
CITY
TRIBAL_LANDS
0 1.5 3 6 Miles
Block Groups 2010
Pct under 18 who are Persons of Color
7% to 24%
25% to 39%
40% to 55%
56% to 75%
76% to 100%
Youth of color are 47.3% of all
County youth (under 18 years)
Map by Rose Curran
King County DCHS
4/1/2011
U:/GIS/Census 2010 Youth of Color
by Block Groups_1.mxd
King County
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N
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Kenmore
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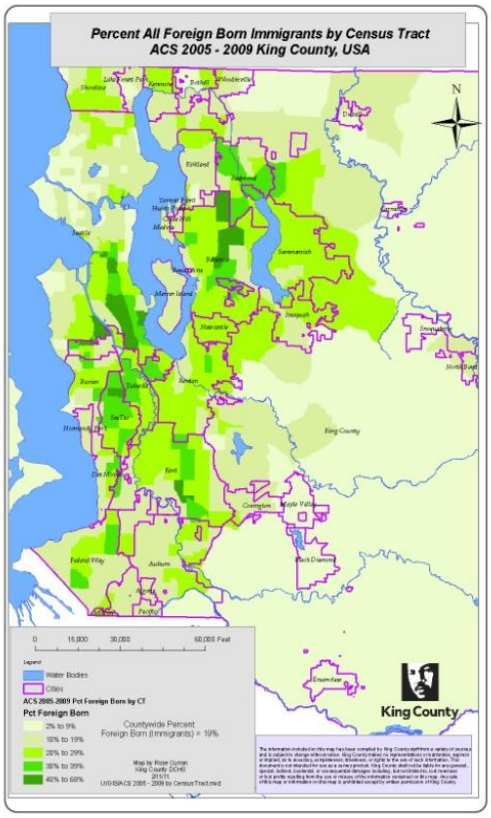
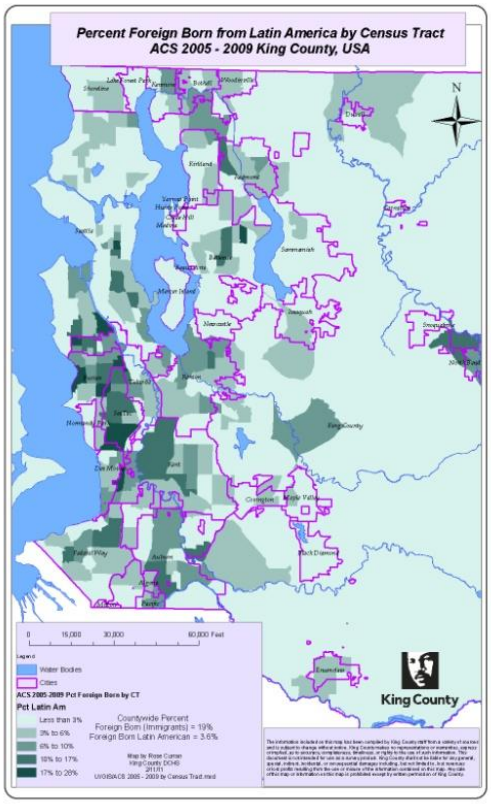
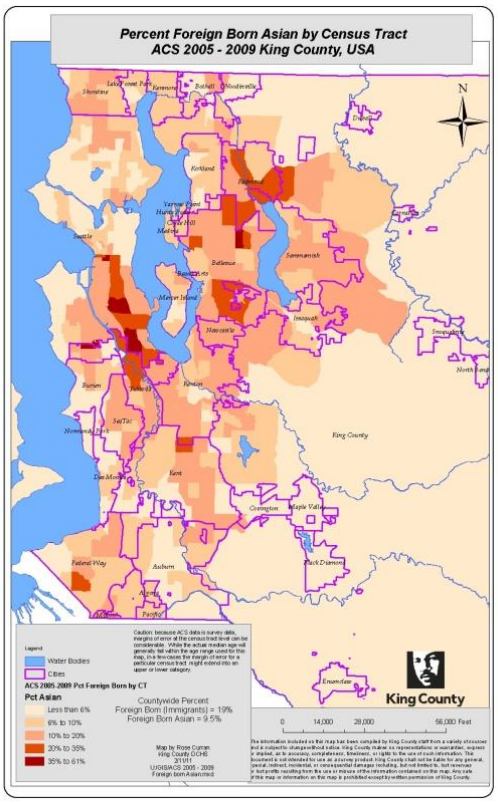
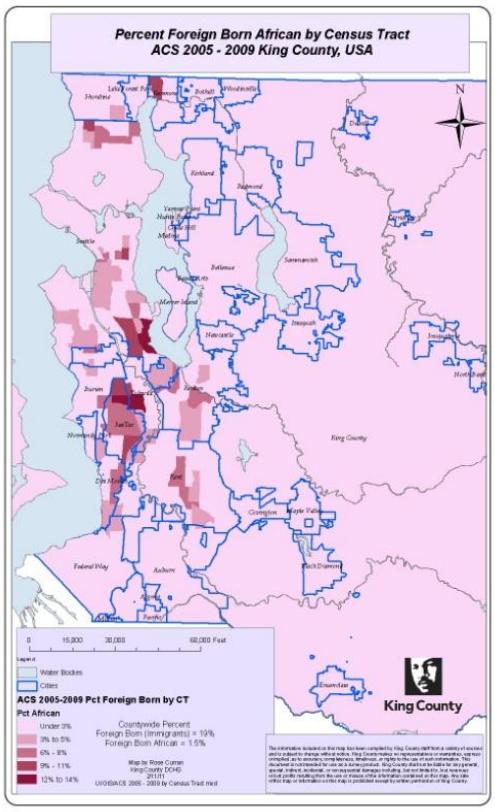
Duvall
Riverview
Lake Washington
Kirkland
Redmond
Yarrow Point
Hunts Point
Clyde Hill
Medina
Seattle
Cornatzer
Bellevue
Bellevue
Sammamish
Beaux Arts
Seattle
Mercer Island
Mercer Island
Issaquah
Newcastle
Snoqualmie
Issaquah
Burien
Renton
Renton
Tukwila
Tukwila
Highline
SeaTac
Normandy Park
Des Moines
Tahoma
Kent
Kent
Maple Valley
Covington
Kent
Federal Way
Federal Way
Auburn
Auburn
Black Diamond
Algona
Fife
Pacific
Milton
Muckleshoot
Enumclaw


Percent All Foreign Born Immigrants by Census Tract
ACS 2005 - 2009 King County, USA
N
0 15,000 30,000 60,000 Feet
Legend
Water Bodies
Cities
ACS 2005-2009 Pct Foreign Born by CT
Pct Foreign Born
2% to 9%
10% to 19%
20% to 29%
30% to 39%
40% to 68%
Countywide Percent
Foreign Born (Immigrants) = 19%
Map by Rose Curran
King County DCHS
2/11/11
U:\GIS\ACS 2005 - 2009 by Census Tract.mxd
King County


Percent Foreign Born from Latin America by Census Tract
ACS 2005 - 2009 King County, USA
N
0 15,000 30,000 60,000 Feet
Legend
Water Bodies
Cities
ACS 2005-2009 Pct Foreign Born by CT
Pct Latin Am
Less than 3%
3% to 6%
6% to 10%
10% to 17%
17% to 26%
Countywide Percent
Foreign Born (Immigrants) = 19%
Foreign Born Latin American = 3.6%
Map by Rose Curran
King County DCHS
2/11/11
U:\GIS\ACS 2005 - 2009 by Census Tract.mxd
King County


Percent Foreign Born Asian by Census Tract
ACS 2005 - 2009 King County, USA
N
Legend
Water Bodies
Cities
ACS 2005-2009 Pct Foreign Born by CT
Pct Asian
Less than 6%
6% to 10%
10% to 20%
20% to 35%
35% to 61%
Countywide Percent
Foreign Born (Immigrants) = 19%
Foreign Born Asian = 9.5%
Map by Rose Curran
King County DCHS
2/11/11
U:\GIS\ACS 2005 - 2009 Foreign Born Asian.mxd
0 14,000 28,000 56,000 Feet
King County


Percent Foreign Born African by Census Tract
ACS 2005 - 2009 King County, USA
N
0 15,000 30,000 60,000 Feet
Legend
Water Bodies
Cities
ACS 2005-2009 Pct Foreign Born by CT
Pct African
Under 3%
3% to 5%
5% - 8%
9% - 11%
12% to 14%
Countywide Percent
Foreign Born (Immigrants) = 19%
Foreign Born African = 1.5%
Map by Rose Curran
King County DCHS
2/11/11
U:\GIS\ACS 2005 - 2009 by Census Tract.mxd
King County

As the graph below shows, as of 2008 the largest immigrant group in King County was composed of those born in Southeast Asia, and the second largest group was from East Asia. Immigrants from Mexico and other parts of Central and South America taken together were less than either the Southeast Asian or East Asian groups. Immigrants from Eastern Europe and Africa are a growing proportion of the recent immigrant population.

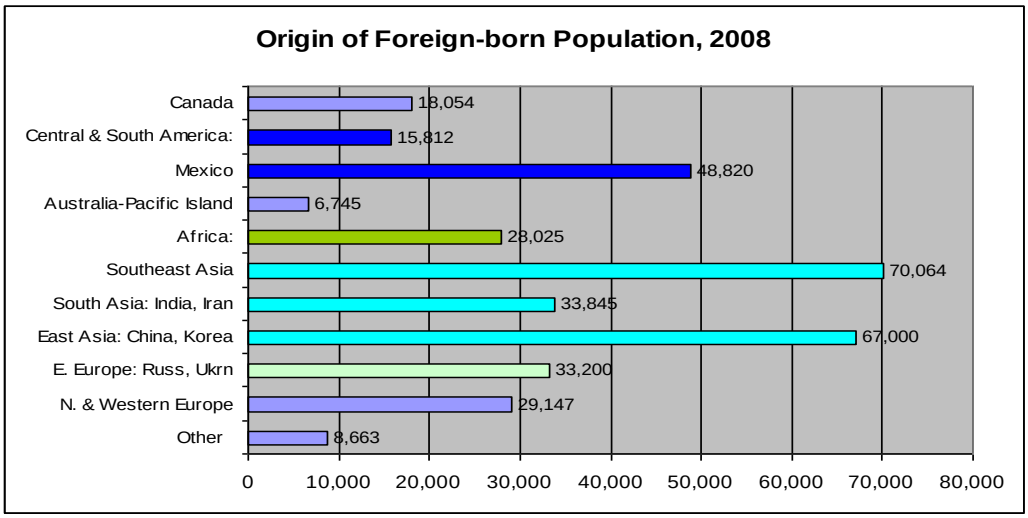


Chart courtesy of Chandler Felt, King County Demographer

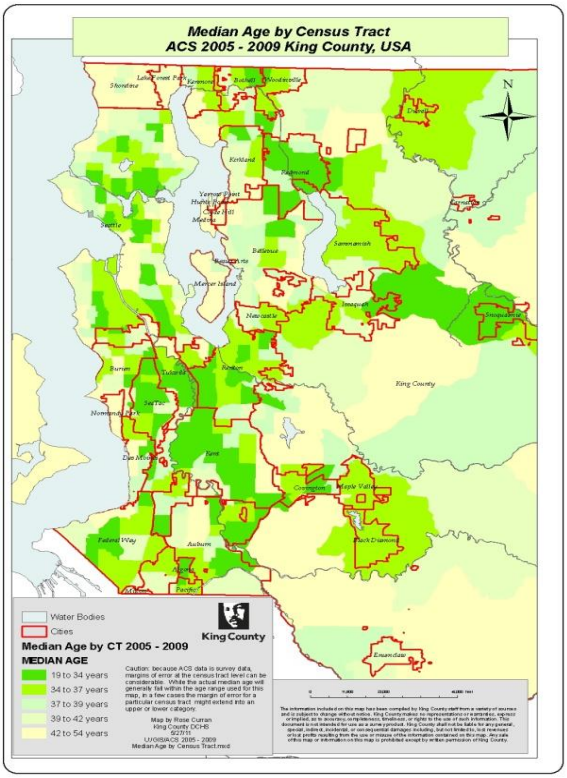
AGE

MEDIAN AGE IS OLDER COUNTYWIDE, SOUTH KING COUNTY IS RELATIVELY YOUNG

The median age of the County is now 37.1 years compared to 35.7 years in 2000. Women's median age is about 1.6 years older than men's. The U.S. median age is just slightly higher at 37.2 years.

	2000	2010	Change
Males	34.9	36.3	1.4
Females	36.6	37.9	1.3
All	**35.7**	**37.1**	**1.4**

The map below shows the median age of King County's population by census tract. While census tracts with younger median ages are scattered throughout the County, there appears to be a higher concentration of younger households in the South County and in the suburban and rural cities farther east, such as Redmond, Sammamish, Issaquah and Snoqualmie. Cities such as Shoreline, Mercer Island, Normandy Park, the Point cities, and parts of Seattle and Bellevue, as well as some of the rural areas have populations with an older median age.



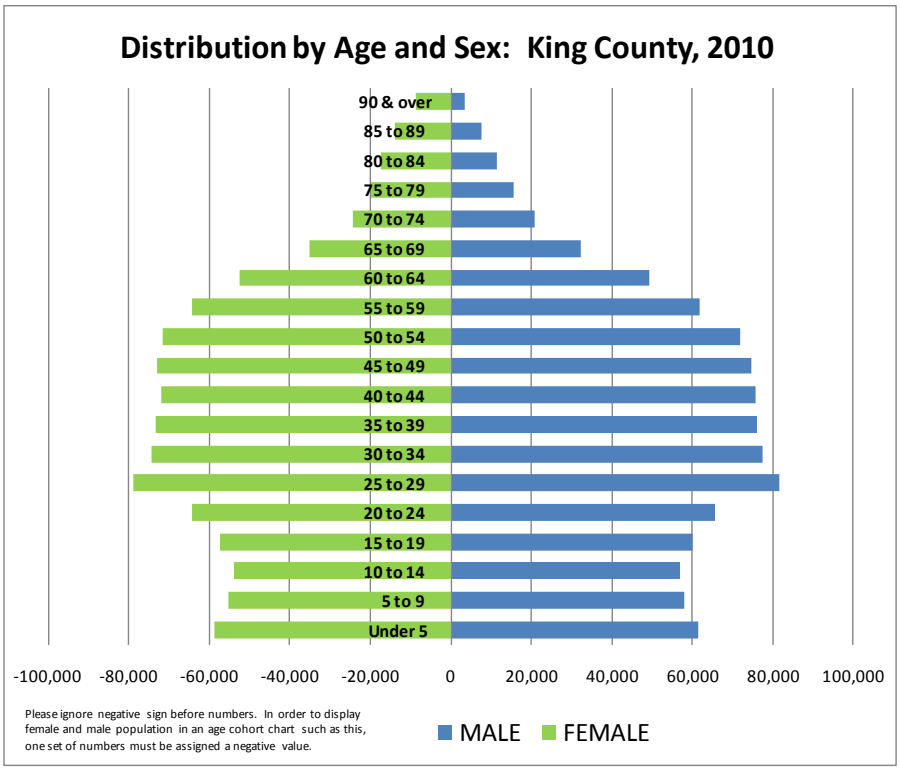
Age	Total 2010 Census	Total 2020 (OFM Projection)	Change in Population by Age Grooup
Under 5	120,294	131,056	10,762
5 to 9	113,295	125,987	12,692
10 to 14	110,789	114,651	3,862
15 to 19	117,514	115,521	(1,993)
20 to 24	129,822	136,193	6,371
25 to 29	160,656	166,342	5,686
30 to 34	152,061	175,293	23,232
35 to 39	149,158	160,298	11,140
40 to 44	147,632	127,380	(20,252)
45 to 49	147,837	132,636	(15,201)
50 to 54	143,295	136,280	(7,015)
55 to 59	126,272	135,917	9,645
60 to 64	101,945	130,482	28,537
65 to 69	67,317	111,495	44,178
70 to 74	45,430	88,346	42,916
75 to 79	35,200	54,774	19,574
80 to 84	28,948	32,008	3,060
85 and over	33,784	39,756	5,972
	1,931,249	**2,114,415**	**183,166**

Largest age groups in 2010 were 25 to 39 years old, but greatest growth is in those 65 to 74 years old. The number of 40 to 54 year-olds has declined, as have those 15 to 19 years of age.

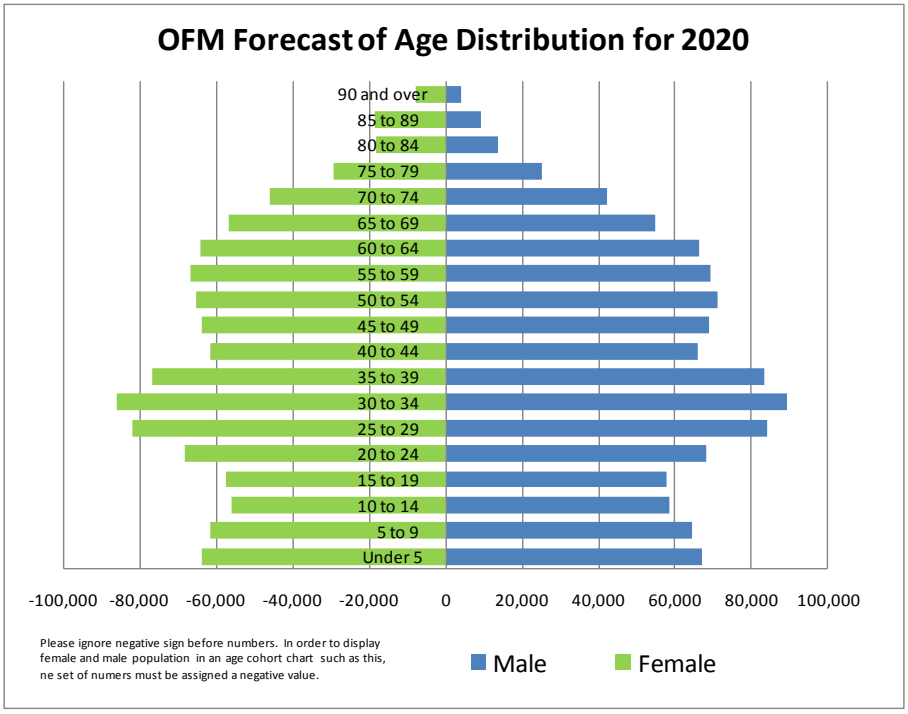
MOST NUMEROUS AGE GROUPS IN KING COUNTY ARE YOUNG AND MIDDLE-AGED

Currently 60 percent of King County's population is between 20 and 60 years of age, with about 24 percent under 20 and about 16 percent over 60 years of age. This adult age group is completing their education, forming households, having children, and becoming "empty-nesters". However, the population of children and teens in King County remains relatively modest.

Based both on the aging of current age cohorts and the typical net migration patterns in King County, OFM's projected 2020 age distribution includes more individuals in the 20 to 35 year age range and many more in the 60 and over age ranges. The youth population is projected to rise modestly, partly because the current large population of 25- to 35-year olds is likely to have children in the next 10 years, although those 15 to 19 are projected to decline. Based on this projection, the child and teen population overall will decrease slightly, to about 23 percent of the population; the young adult population will represent about 30 percent of the population; and middle-aged adults will be 25 percent of the population. Older adults (over 60) are likely to increase to 22 percent of the population, up from the 16 percent they currently represent.



As a comparison of these two age-cohort charts shows, the relatively large age groups from 25 to 60 are moving upwards in age, increasing the 55 + population (causing a “fattening” at the top of the chart), while the youth and teen populations remain relatively stable.



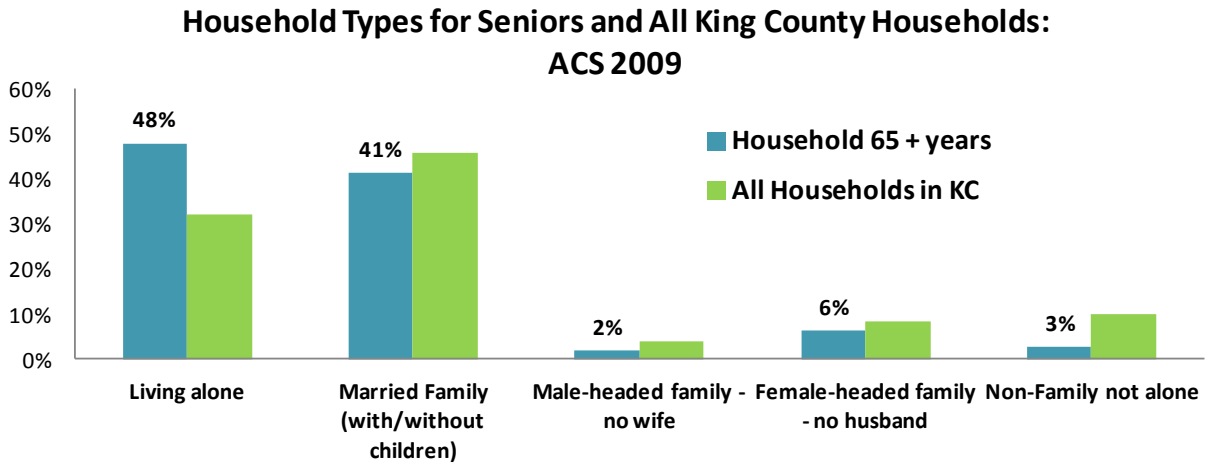
OFM's projections depend on significant in-migration in the 20 - 35 year old age group – more so than would be expected solely from the aging of that smaller cohort. Given the number of young adults that have historically come to King County for study and jobs, this may be a realistic assumption. However, OFM also seems to project significant out-migration in the 35 to 70 year old groups, with net losses in the total population between 40 and 55. In the past, it has been the case that middle-adult households with children and teens have moved out of King County to find more affordable, larger homes in better school districts in neighboring counties. With overall smaller households, higher gas prices, and the increasing attraction of young adults to urban lifestyles, it remains to be seen if this will be the case in the coming decade.

SENIOR POPULATION WILL GROW SIGNIFICANTLY IN COMING DECADE

Even after accounting for a generous amount of out-migration of older adults, there is likely to be an increase of at least 115,000 in the population of adults over 65 years of age in King County in the next decade. Depending on the level of out-migration, this increase could be as high as 150,000 or more. An additional 50,000 to 70,000 people could be added to the senior population by 2025 as the baby boomers (born from 1945 – 1964) continue to age. The end of the baby boom generation - those born in 1964 - will turn 65 in 2030. Taken together King County is likely to see the addition of over 200,000 seniors - doubling the current senior population - in the next fifteen to twenty years. These increased numbers of seniors means that the housing stock will have to respond in ways that are unprecedented in recent County history.

NEARLY HALF OF SENIORS LIVE ALONE

48 percent of senior households are single person households. 41 percent are married couples who may or may not have children or others living with them. 8 percent of seniors live with other family members but with no spouse, while 3 percent of seniors live with an unrelated (non-family) person.



It appears that the senior population - those over 65 years of age - is spread fairly evenly between Seattle and the suburban and rural areas.

HOUSEHOLD TYPES

NON-FAMILY[4] HOUSEHOLDS CONTINUE TO INCREASE

Continuing the trends of the last few decades, the 2010 census showed that the number of non-family households have increased, reaching 41.5 percent of all county households compared to 35.5 percent in 1980. Non-family households include single persons and unrelated individuals living together.

While numerically family households have increased by over 41,000 (just under 10 percent), they have again declined as a percent of all King County households. They now represent 58.5 percent of all households.

Since 1980 the number of married couples with their own children under 18 years of age have declined from 25 percent of all households, to just 20 percent. Since 2000 there has been no change in the percent of married couples without children, and a small decline in the percent of single parent households. However, there has been a notable rise in the number and percent of "other family" households. These include households with relatives other than children.

Type of Household (HH)	1980		1990		2000		2010	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Family Households*	**320,707**	**64.5%**	**378,290**	**61.4%**	**419,959**	**59.1%**	**461,510**	**58.5%**
Married Couples with own Children less than 18 years old	125,091	25.2%	139,346	22.6%	150,574	21.2%	158,646	20.1%
Married Couples, no own Children less than 18 years old	140,724	28.3%	164,698	26.7%	179,194	25.2%	198,845	25.2%
Single-Parent Households with own Children less than 18 years old	33,057	6.6%	45,894	7.5%	51,323	7.2%	54,861	7.0%
Other Family Households*	21,835	4.4%	28,352	4.6%	38,868	5.5%	49,158	6.2%
Non-Family Households*	**176,556**	**35.5%**	**237,502**	**38.6%**	**290,957**	**40.9%**	**327,722**	**41.5%**
Single Person, Male	61,638	12.4%	81,170	13.2%	102,143	14.4%	115,616	14.6%
Single Person, Female	76,900	15.5%	98,429	16.0%	115,020	16.2%	129,083	16.4%
Other Unrelated Person Households	38,018	7.6%	57,903	9.4%	73,794	10.4%	83,023	10.5%
King County Total Households	**497,263**	**100.0%**	**615,792**	**100.0%**	**710,916**	**100.0%**	**789,232**	100.0%

OUTSIDE SEATTLE, FAMILY HOUSEHOLDS HOLD STEADY

- Family households remain over two-thirds of King County households outside of Seattle.
- However, like the county as a whole, the proportion of married households with children under 18 years of age continues to decline, and is currently just 24 percent of all households outside Seattle.

[4] The Census defines families as two or more related persons living in the same household. Non-family households are all other occupied households, and include single persons living alone.

- Eight percent of households outside of Seattle are single-parent households compared to just 7 percent in the whole county.

King County Outside Seattle	1990	Pct of all 1990 HH	2000	Pct of all 2000 HH	2010	Pct of all 2010 HH
Family Households	**265,861**	**70.1%**	**306,559**	**67.8%**	**339,820**	**67.2%**
Married with Own Children < 18	107,704	28.4%	118,225	26.1%	121,611	24.0%
Married Without Own Children <18	111,494	29.4%	126,895	28.0%	143,358	28.3%
Single Parents	30,698	8.1%	37,362	8.3%	40,658	8.0%
Other Families	15,965	4.2%	24,077	5.3%	34,193	6.8%
Non Family Households	**113,769**	**30.0%**	**145,858**	**32.2%**	**165,902**	**32.8%**
Single Person Households					127,645	25.2%
Other non-Family Households					38,257	7.6%
Total KC Households Outside Seattle	**379,090**	**100.0%**	**452,417**	**100.0%**	**505,722**	**100.0%**

SMALL HOUSEHOLDS CONTINUE T0 BE THE NORM THROUGHOUT THE COUNTY

As was the case in 2000, one and two-person households represent 64 percent of all County households. One-third of all households, both countywide and in Seattle, are two-person households.

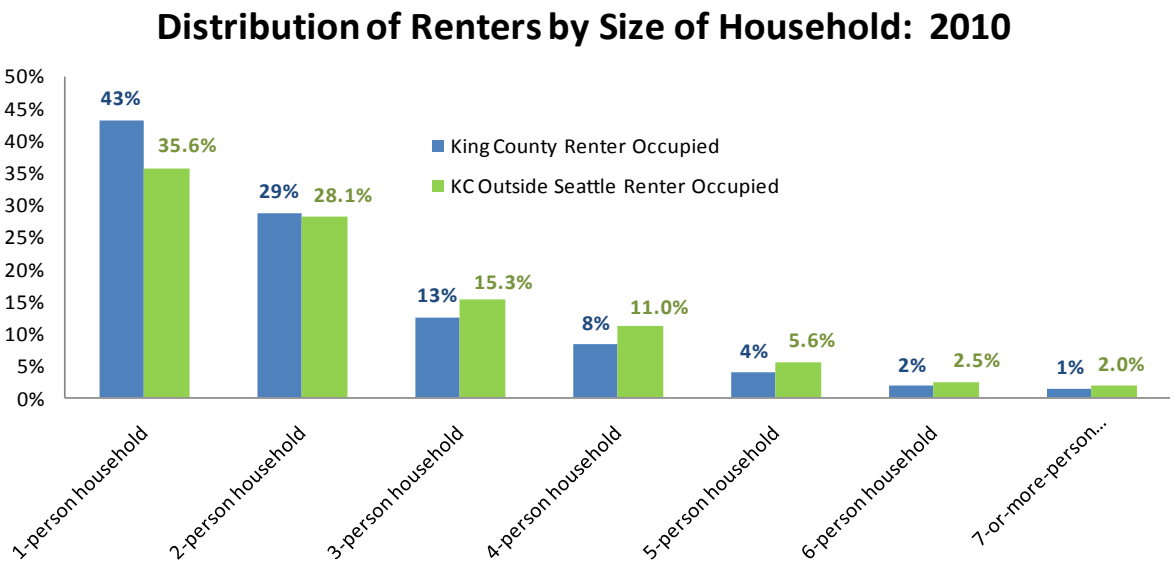
However, over 41 percent of Seattle households are single-person households, while in areas outside of Seattle just 25 percent of the households are single-person households.

	King County, Washington				Seattle city, Washington				KC Outside Seattle			
	Owner Occupied Units	Renter Occupied Units	Both Renter and Owner	Percent of All Units	Owner Occupied Units	Renter Occupied Units	Both Renter and Owner	Percent of All Units	Owner Occupied Units	Renter Occupied Units	Both Renter and Owner	Percent of All Units
1-person household	105,491	139,208	244,699	31.0%	40,208	76,846	117,054	41.3%	65,283	62,362	127,645	25.2%
2-person household	168,683	92,793	261,476	33.1%	50,877	43,559	94,436	33.3%	117,806	49,234	167,040	33.0%
3-person household	78,579	40,488	119,067	15.1%	20,874	13,597	34,471	12.2%	57,705	26,891	84,596	16.7%
4-person household	72,514	26,723	99,237	12.6%	16,748	7,357	24,105	8.5%	55,766	19,366	75,132	14.9%
5-person household	25,745	12,860	38,605	4.9%	4,861	3,091	7,952	2.8%	20,884	9,769	30,653	6.1%
6-person household	9,352	5,727	15,079	1.9%	1,556	1,415	2,971	1.0%	7,796	4,312	12,108	2.4%
7-or-more-person household	6,354	4,715	11,069	1.4%	1,238	1,283	2,521	0.9%	5,116	3,432	8,548	1.7%
Total:	**466,718**	**322,514**	**789,232**	**100.0%**	**136,362**	**147,148**	**283,510**	**100.0%**	**330,356**	**175,366**	**505,722**	**100.0%**

RENTER HOUSEHOLDS ARE GENERALLY SMALL HOUSEHOLDS

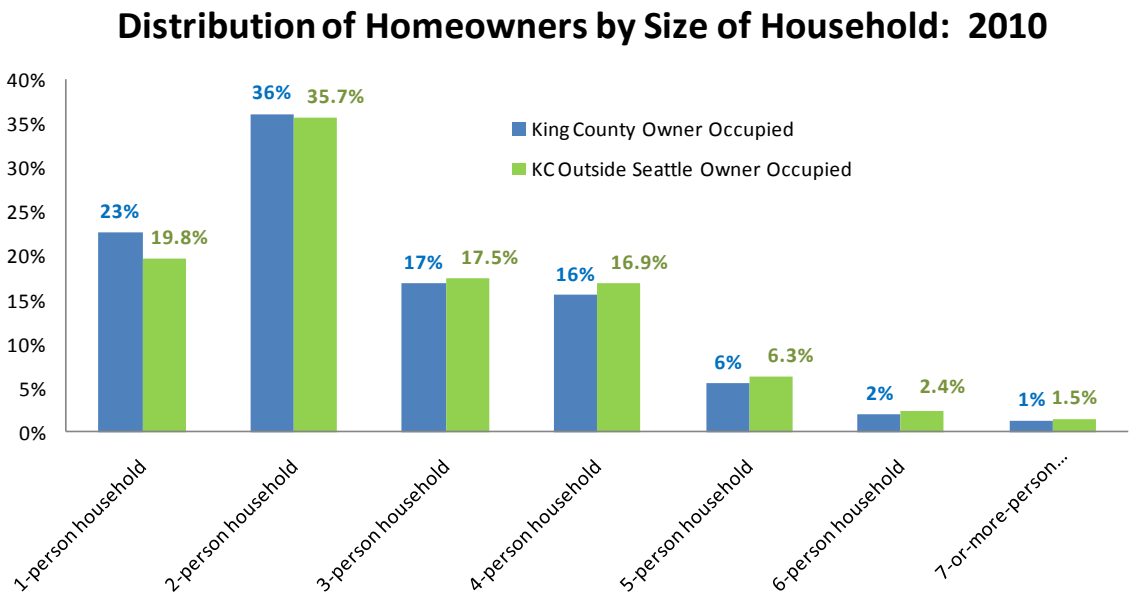
43 percent of renters live in a single person household. Among all King County renter households, 72 percent are one or two person households.

The older we get the more likely we are to live alone, especially if we are renters. 77 percent of senior renters live by themselves, while 38 percent of senior homeowners live alone.



OWNERSHIP HOUSEHOLDS ARE SLIGHTLY LARGER

59 percent of homeowner households are also one or two person households. However, only about 23 percent of homeowners live alone. About 91 percent of all homeowner households in King County consist of four persons or fewer, while 9 percent are larger households.



OUTSIDE SEATTLE, 10 PERCENT OF HOUSEHOLDS ARE FIVE OR MORE PERSONS

Although a significant majority of households in areas outside of Seattle are one and two-person households, larger households are not uncommon. 44 percent of all households outside Seattle

have three or more persons, while 10 percent of the households – both renter and owner - have five or more persons.

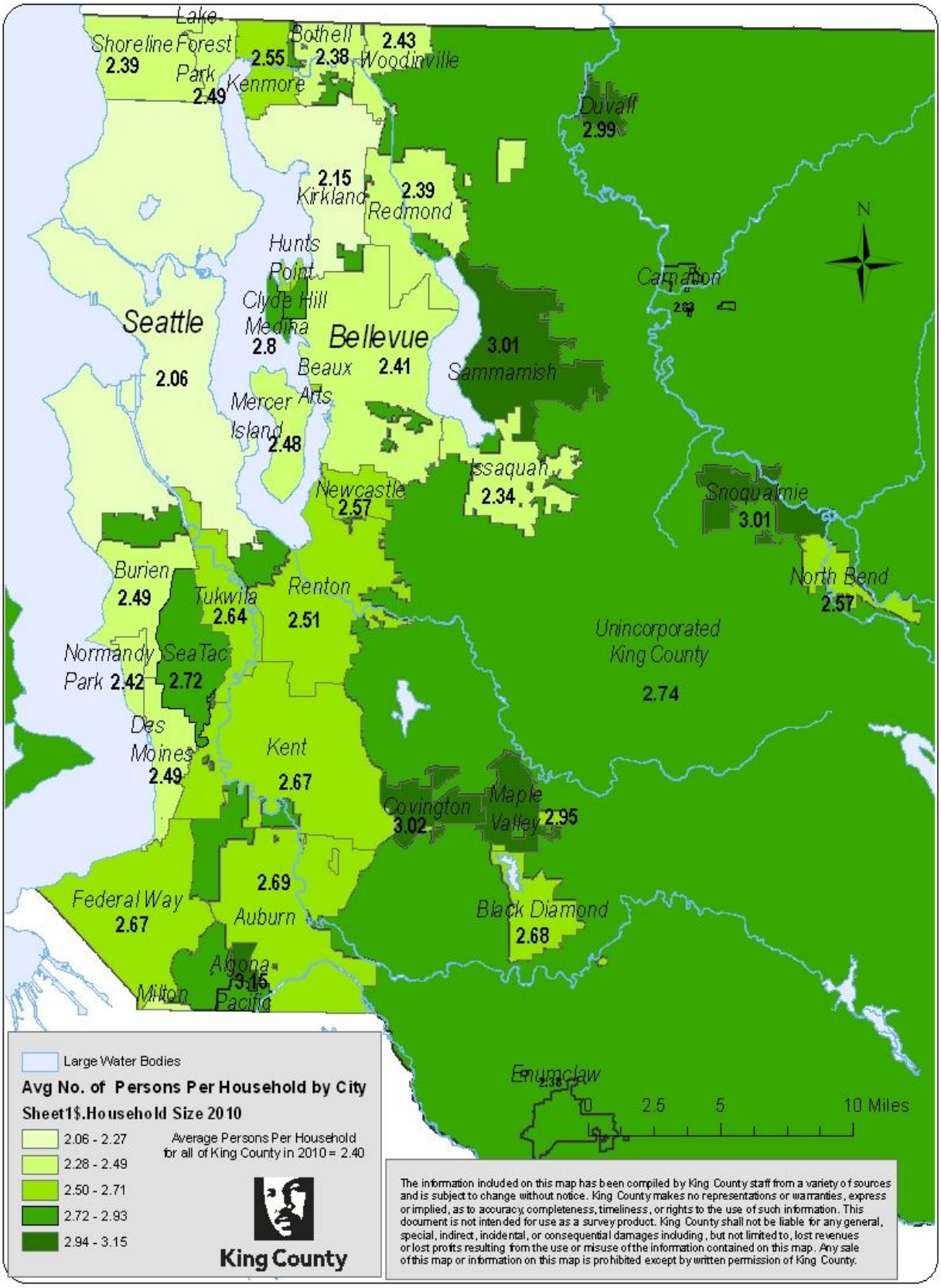
Among renters, 4.5 percent of households outside Seattle are six- or seven-person households, while among owner households about 3.9 percent have six or seven members. Income data (see section on household income below) indicates that households with five or more members tend to have lower median incomes than households of four persons.

AVERAGE HOUSEHOLD SIZE CONTINUES TO HOLD STEADY

Average household size in King County has remained stable from 1990 through 2010 at approximately 2.4 persons per household. An anticipated decrease in household size has not occurred.

Households were smallest in Seattle and Kirkland. The table and map below shows the pattern of household sizes which tend to be larger in the less urbanized areas to the east and southeast.

Sub-Region	Total Population, 2010	Total Housing Units, 2010	Occupied Housing Units, 2010	Total Population in Households, 2010	Average Persons Per Occupied Housing Unit, 2010
East Urban Region	460,931	199,067	184,305	457,671	2.48
North Urban Region	65,605	28,055	26,585	64,097	2.41
NE Cities and Rural Areas	85,613	32,624	30,719	85,311	2.78
South Urban and Vashon	586,055	235,336	219,531	579,798	2.64
Southeast Cities and Rural Areas	124,385	47,200	44,664	124,011	2.78
Seattle	608,660	308,516	283,510	583,735	2.06
King County	1,931,249	851,261	789,232	1,894,118	2.40


Lake Forest Park
2.49
Shoreline
2.39
Bothell
2.38
2.55
Kenmore
2.43
Woodinville
Duvall
2.99
2.15
Kirkland
2.39
Redmond
Hunts Point
Clyde Hill
Medina
2.8
Seattle
2.06
Bellevue
2.41
Beaux Arts
Mercer Island
2.48
3.01
Sammamish
Carnation
Issaquah
2.34
Newcastle
2.57
Snoqualmie
3.01
North Bend
2.57
Burien
2.49
Tukwila
2.64
Renton
2.51
Normandy Park
2.42
SeaTac
2.72
Unincorporated King County
2.74
Des Moines
2.49
Kent
2.67
Covington
3.02
Maple Valley
2.95
Federal Way
2.67
2.69
Auburn
Black Diamond
2.68
Algona
3.15
Milton
Pacific
Enumclaw
N
0 2.5 5 10 Miles
Large Water Bodies
Avg No. of Persons Per Household by City
Sheet1$.Household Size 2010
2.06 - 2.27
2.28 - 2.49
2.50 - 2.71
2.72 - 2.93
2.94 - 3.15
Average Persons Per Household for all of King County in 2010 = 2.40
King County
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ELDERLY HOUSEHOLDS HAVE INCREASED

As shown in the table on page 24 above, the number of senior residents (those over 65 years) in King County increased 16 percent, from 182,000 in 2000 to 210,679 in 2010.

Households headed by a person 65 years or older increased 18 percent, from 114,422 to 135,116. Since senior households grew faster than the number of seniors, those 65 and over are likely to be living in smaller households, many by themselves.

There is little difference in the percent of seniors in Seattle compared to the remainder of the County.

GROWTH RATE OF ELDERLY HOUSEHOLDS IS LIKELY TO ACCELERATE

As the age cohort charts on page 25 above show, the movement of older adults into the senior population will rise dramatically during the coming decade. It is likely this aging group of “baby boomers” will add at least 115,000 to the population of seniors living in King County by 2020, and as many as 200,000 by 2025.

Many elderly are living longer. In King County, the population over 85 increased by 38 percent during the 2000 to 2010 decade, following a rise of 44 percent in the 1990s.

Senior households have considerably less income than the average county household. 61 percent of King County households headed by an adult over 65 years of age earned 80 percent of median income or less. (See income section below.)

THE PERCENTAGE OF RESIDENTS WITH A DISABILITY MAY GROW AS SENIORS INCREASE

In 2009, 9.3 percent of all King County non-institutionalized residents had some type of disability.

Among King County residents under 64 years, just 6 percent had some level of disability.

36 percent of those over 64 years reported having some type of disability. This is lower than the nearly 40 percent of seniors reporting a disability in 2002. However, as the number and proportion of older seniors grow, the proportion of residents with a disability is likely to increase.

Nine percent of residents over the age of 64 had a self-care disability. This percentage has been virtually unchanged since 1990. A self-care disability is a physical, mental or emotional condition, lasting six months or more that causes a person to have difficulty dressing, bathing or getting around the home.

IMPLICATIONS OF DEMOGRAPHIC TRENDS:

Growth in King County is less rapid than in it has been over the last two decades and jobs have contracted since 2000. However, there is still the need for significant new housing to serve new households, or to serve their changing needs.

The rapidly increasing diversity in race, ethnicity, culture, and language in King County points out the need to provide adequate economic and educational opportunity in proximity to affordable housing, and to address the historic inequities in opportunity, and the de facto geographic / economic segregation of some communities.

Increasingly, households are elderly married couples without children, and unrelated couples without children, or singles. These households may not need or desire as much living space as households with children. On the other hand, recent immigrant households may need affordable housing with larger living space for extended families.

One and two-person senior households are projected to grow rapidly in the next fifteen years with the addition of up to 200,000 new seniors, or about 150,000 new senior households. Although many of these households currently have homes in King County, many of them may choose to move to smaller homes or to areas more convenient to services. As a result, there is likely to be a greater demand for smaller housing units for seniors, singles, or childless couples, especially in more urbanized areas.

However, there is also some demand for affordable spacious units for large families (five or more persons). In King County outside Seattle this need is more significant as about 10 percent of all households consist of five or more persons.

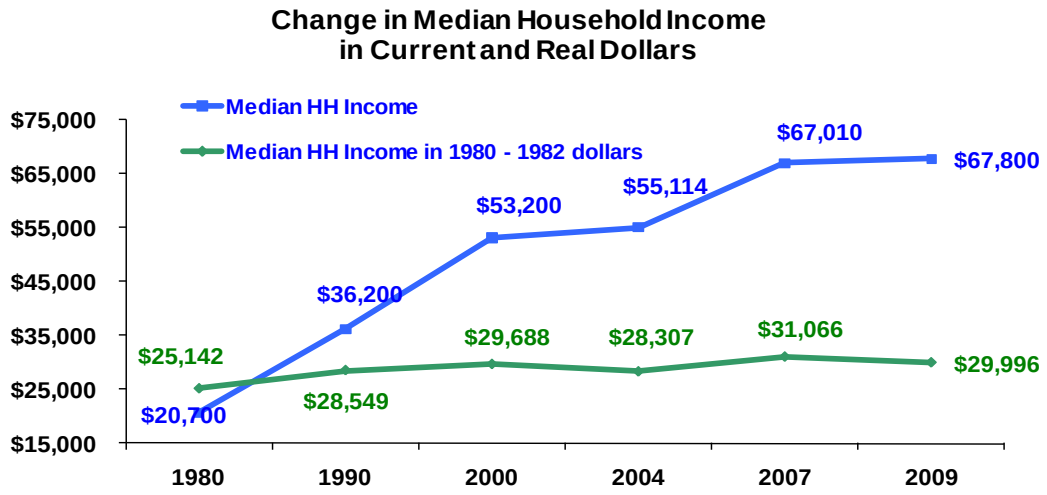
The significant number of elderly households and persons with some level of disability indicates an increasing need to have housing that is accessible to those whose mobility, sight, or hearing is impaired. Universally-designed housing, whether single or multi-family, can provide the flexibility to accommodate the changing needs of aging adults. Neighborhoods and streets also need to be designed with the various needs of seniors, adults, and children in mind.

B. Household Income Trends

INCOMES HAVE GROWN VERY SLOWLY

While household incomes grew about two percent faster per year than inflation throughout most of the 1990s, in the 2000 – 2009 period, incomes have just barely kept pace with inflation. In real (after inflation) dollars, household incomes increased just over 1 percent for the entire nine-year period. From 1990 to 2000, King County's median household income grew by 4% in real dollars. In current (or nominal) dollars it grew 47 percent from $36,200 to $53,200 (or about 4

percent per year). During this past decade, household income grew from $53,200 to $67,800 in 2009 - an increase of about 2.5 percent per year in current dollars. Partial data from ACS points to a 3 percent decline in current dollar income in 2010.

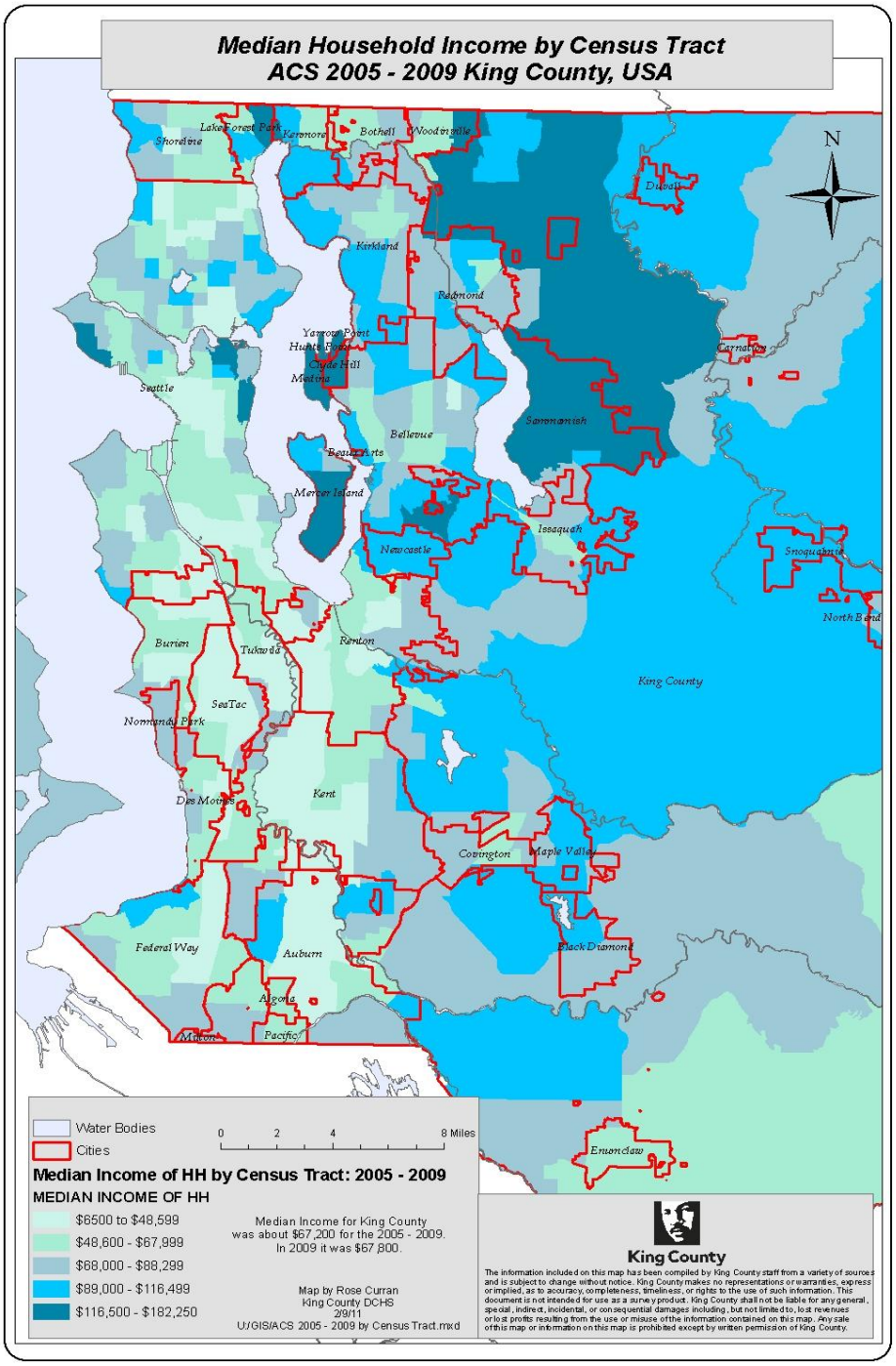


MEDIAN INCOME IN SUB-REGIONS OF KING COUNTY

Region	Rounded Estimate of Median Income*	Estimated Number of Households**
EAST URBAN REGION	$ 90,000	174,942
NORTH URBAN REGION	$ 71,000	26,141
NORTHEAST RURAL CITIES and NE Rural Areas	$ 114,000	31,536
SOUTH URBAN REGION	$ 57,000	211,923
SOUTHEAST CITIES and SE Rural Areas	$ 83,000	45,931
SEATTLE	$ 59,000	277,014
KING COUNTY TOTAL	$ 67,000	767,486
KC Outside Seattle (includes Rural)		490,472

*These estimates of median income by sub-region are based on the 2005 - 2009 American Communities Survey data which have very large margins of error for many of the smaller cities. The city level data has been aggregated using a weighted average of the city median incomes. Although aggregation reduces the margin of error somewhat, these numbers should nevertheless be understood as broad estimates for the sub-region rather than an exact figure.
**Note that these estimated numbers of households are based on the ACS 2005 - 2009, so they are generally lower than the number of households counted by Census 2010.

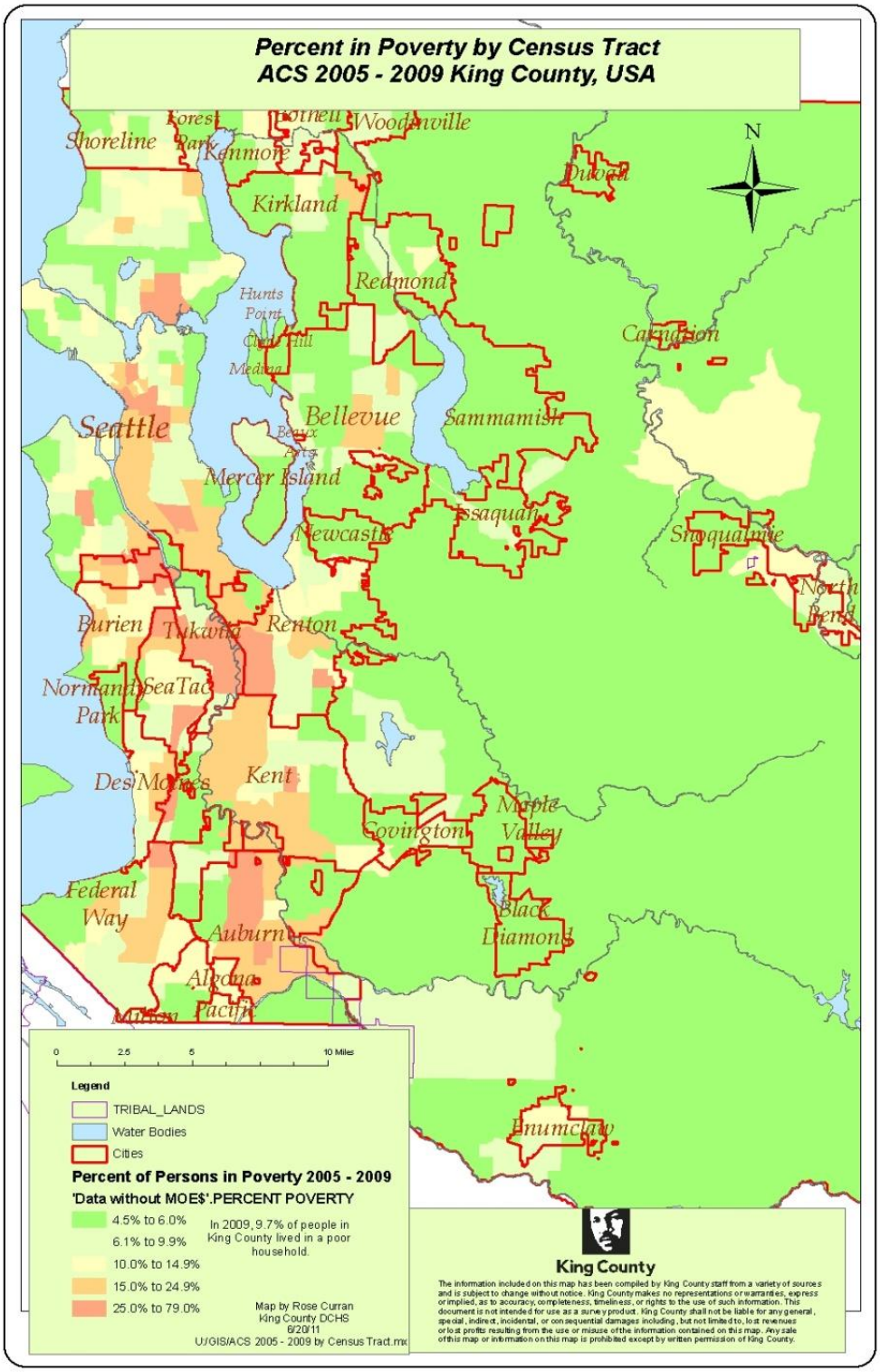
The map below shows the median income range by census tract according to ACS 2005 – 2009 data. Based on five-income categories, the map shows clearly the areas of the county where higher, lower and middle incomes are the norm. The lower two categories (lighter colors) are census tracts with median incomes at or below the median income for the County as a whole, while the upper three categories are census tracts which have median incomes above the County median. However, this map does not give any indication of the distribution of income within each census tract.



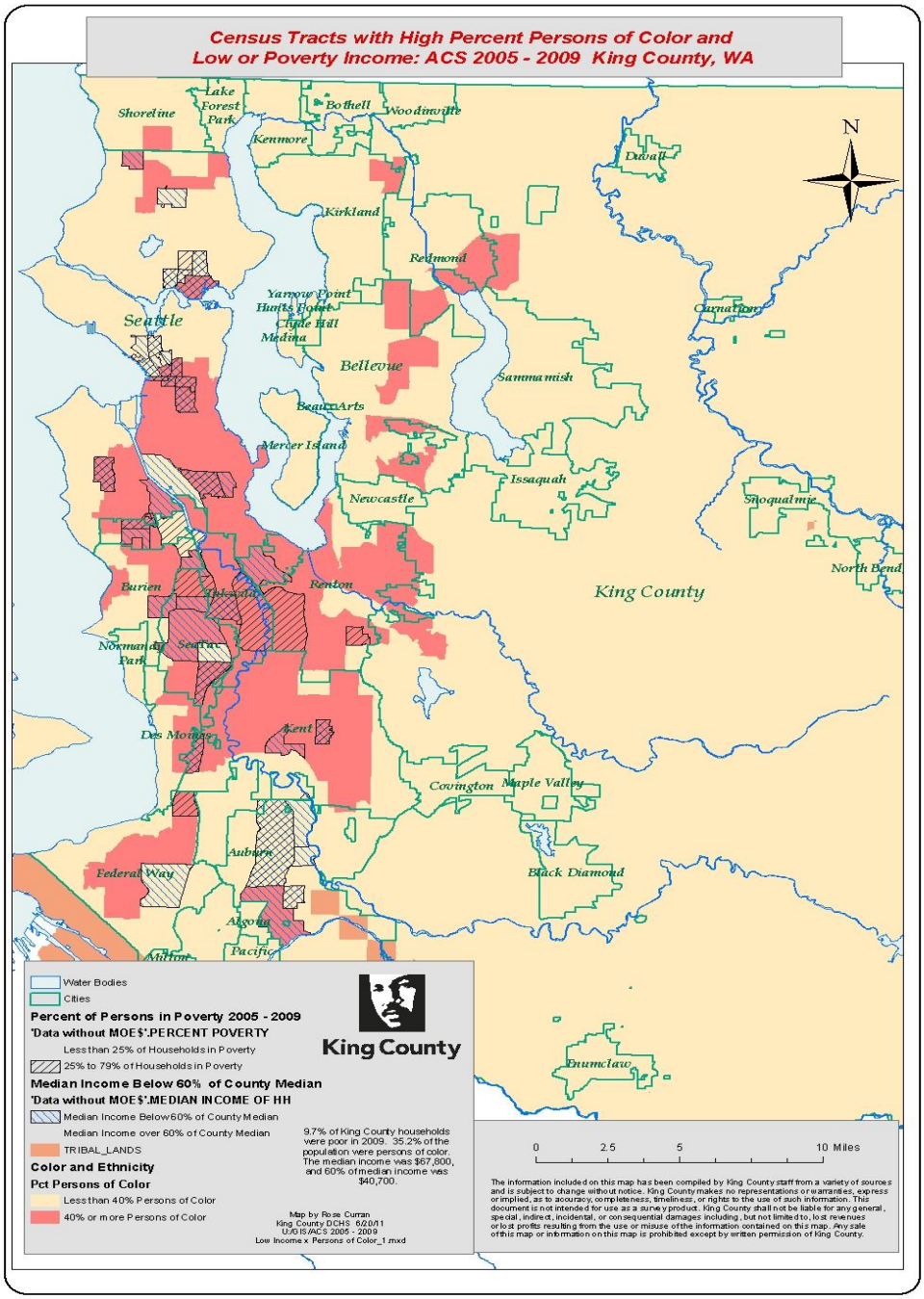
HOUSEHOLDS IN POVERTY HAVE INCREASED COUNTYWIDE

The number of persons in poverty increase from 8.4 percent to 9.7 percent countywide between 2000 and 2009. In 2009, nearly 186,000 persons lived in poverty within King County, up from 142,500 in 2000. In King County outside of Seattle, the poverty rate is just slightly lower, at 9.3 percent.

36 percent of households headed by a single mother with children under five years of age were poor. More than one in seven children (14.6 percent) under five years of age lived in a poor household. The map below shows census tracts with high poverty rates.



The map below shows census tracts with over 25 percent of persons of color with an overlay indicating if they are also tracts with low income or a high poverty rate. There is not a strict correlation between high concentrations of persons of color and low income areas. Some areas with low concentrations of persons of color are also areas of low income, and conversely, there are areas with high concentrations of persons of color that have average or higher income levels. However, the map does indicate the particular census tracts where a high poverty rate or low median income coincides with a relatively high proportion of persons of color. Nearly all of these are in Seattle or in the South Urban region of the County.



Whatever one's household income, living in an area of the County with lower incomes and higher poverty rates, can limit a household's opportunity and raise questions of equity of services. There is often pressure on schools, social, and governmental services in low-income areas, and less access to well-paying jobs or to frequent public transportation service.

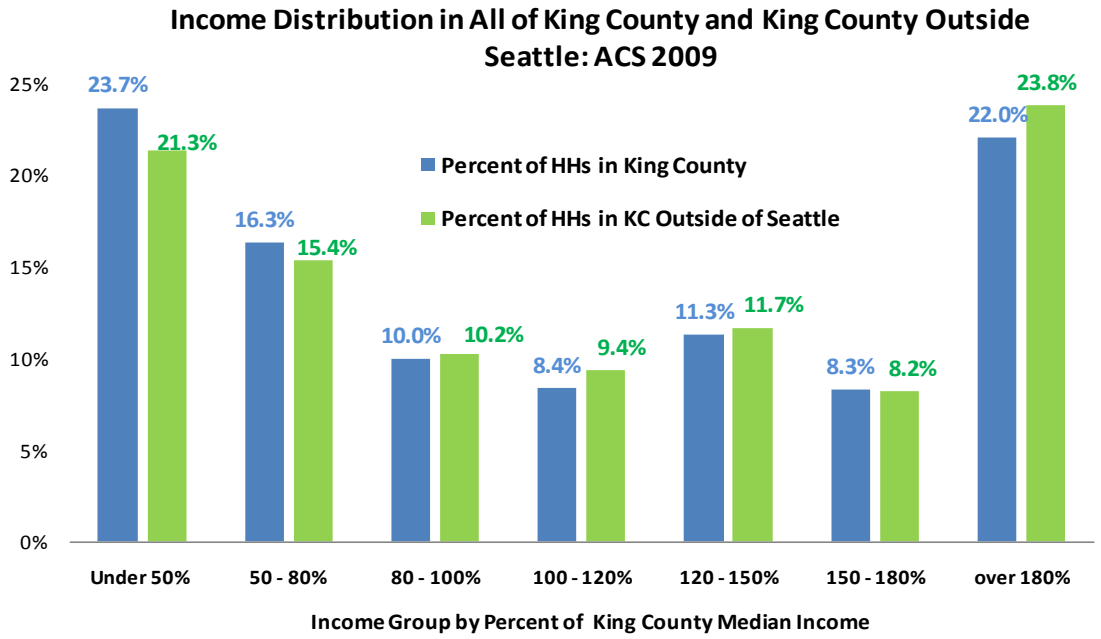
THERE ARE FEWER MIDDLE INCOME HOUSEHOLDS AND MORE HOUSEHOLDS THAT ARE LOW INCOME OR HIGH INCOME

Overall, there has been a "thinning of the middle" in the distribution of income in King County and in the U.S. over the last two decades. In 2009, 40 percent of the population earned less than 80 percent of the County median income of $67,800. In comparison, in 2000 about 38 percent earned less than 80 percent of median income.

A breakdown of these lower income groups indicates that 12.5 percent of all King County households earned 30 percent of median income or less and another 11.2 percent earned between 30 percent and 50 percent of median income. Taken together 23.7 percent of households earned 50 percent of median income or less, compared to about 22 percent in 2000. 16.3 percent of households earned between 50 percent and 80 percent of median income, for a total of 40 percent of households earning below 80 percent of median income.

Just 18.4 percent of the population earned between 80 percent and 120 percent of median income in 2009, indicating a significant divide between low income households and upper income households. In 1990 22 percent of households fell into this group, while in 2000, 20 percent were in this group.

41.7 percent of all households in King County are upper middle income or well-to-do.



This growing divergence in income is a national trend that has been occurring since the late 1970s.[5] The common perception that most U.S. households are "middle" (moderate, median, or high median) income does not appear to be the case.

Income distribution follows a similar pattern in King County outside Seattle, with the exception that slightly more households fall into middle and upper income groups than when the city is included.

LOW INCOME HOUSEHOLDS HAVE INCREASED IN AREAS OUTSIDE OF SEATTLE

There continues to be a slightly higher percentage of low-income households in the City of Seattle than elsewhere. However, the number of households earning 50 percent of median income or less increased in areas outside of Seattle from 18 percent to over 21 percent between 2000 and 2010. More than half of that group (10.8 percent) earns 30 percent of median income or less.

SENIOR HOUSEHOLDS HAVE LOWER INCOMES THAN THE GENERAL POPULATION

In 2009 the median income for all senior households (those headed by a householder 65 years of age or older) was $43,500. This means that half of all senior households earned that amount or less. This is less than two-thirds of the median income for all households in King County ($68,400). However, since about half of all seniors are single-person households, an income of $43,500 would put them at about 75 percent of area median income (AMI) for a one-person household, and may be less problematic than the same income for a large, family household.

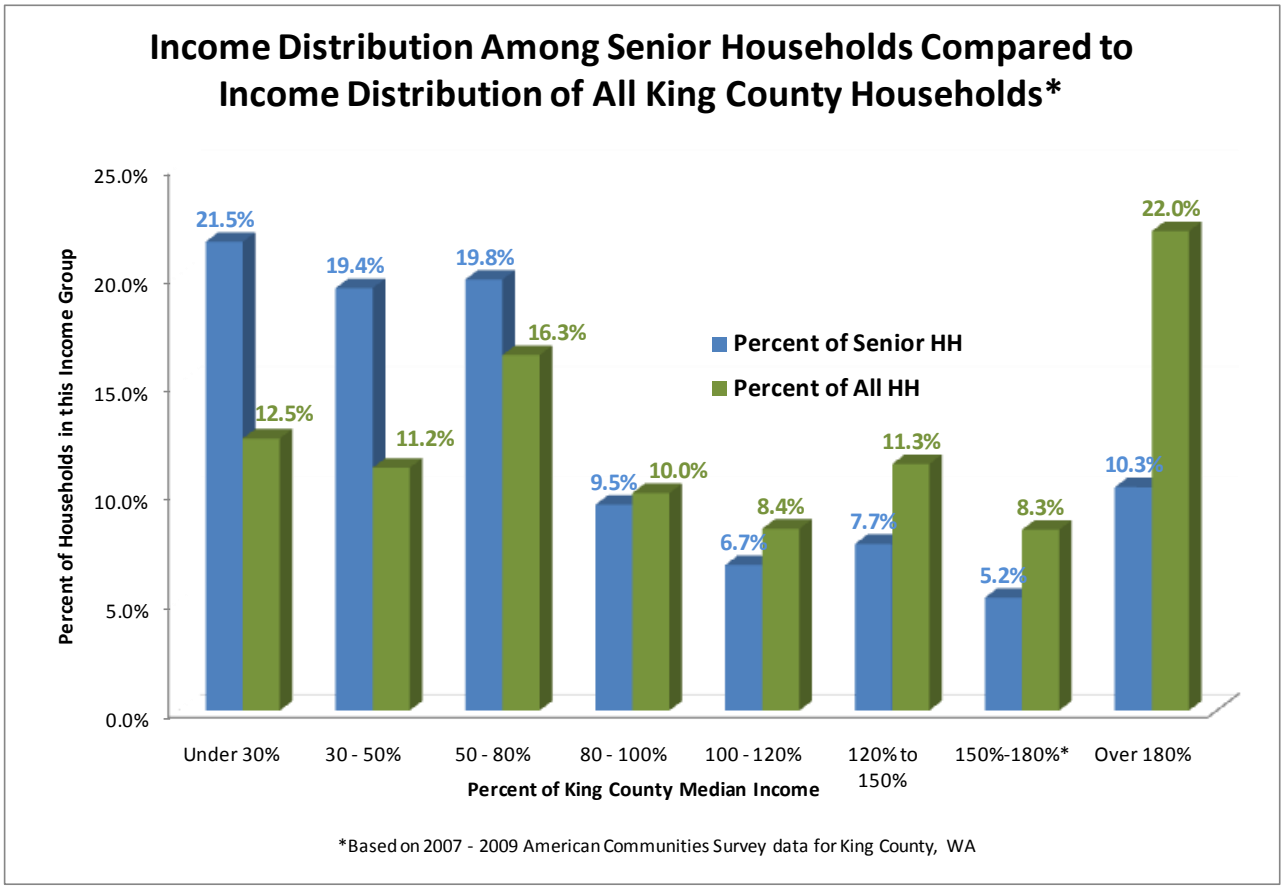
- 61 percent of senior households had less than $55,000 income (90 percent AMI for a one-person household, and 80 percent AMI for a two-person household).
- 41 percent of King County senior households had less than $35,000 income per year (50 - 60 percent AMI).
- At $35,000 a household could afford about $875 per month in total housing costs.
- The 21.5 percent of senior households who earn less than 30 percent of median income (under $20,500) could afford less than $512 per month in total housing costs.

Although some seniors may own their own homes with no mortgage payments, they may still find it difficult to manage property taxes, utilities, and home maintenance costs. They are also likely to have higher health costs than younger households. For those who rent, incomes at or below 50 percent of median income make it difficult to find adequate housing and pay rising health care costs.

[5] See Timothy Noah, *The Great Divergence,* Slate (online magazine), November, 2010.

THE POPULATION OVER 65 YEARS OF AGE WILL GROW BY UP TO 200,000 PERSONS BY 2030, MORE THAN DOUBLING THE CURRENT NUMBER OF SENIORS

The population of seniors is projected to grow by about 115,000 by 2020 and by another 55,000 to 80,000 by 2025. Assuming that the income distribution remains roughly the same, by 2025 - 2030 there is likely to be an additional 80,000 seniors (about 40 percent of 200,000 new seniors) whose income will make it difficult to meet their housing needs without assistance. This growing segment of the population will also have a significant impact on the type and size of housing that will be needed. Housing units and neighborhoods that are universally-designed and accessible will make it easier for seniors to "age in place" or to find housing that meets their changing needs.

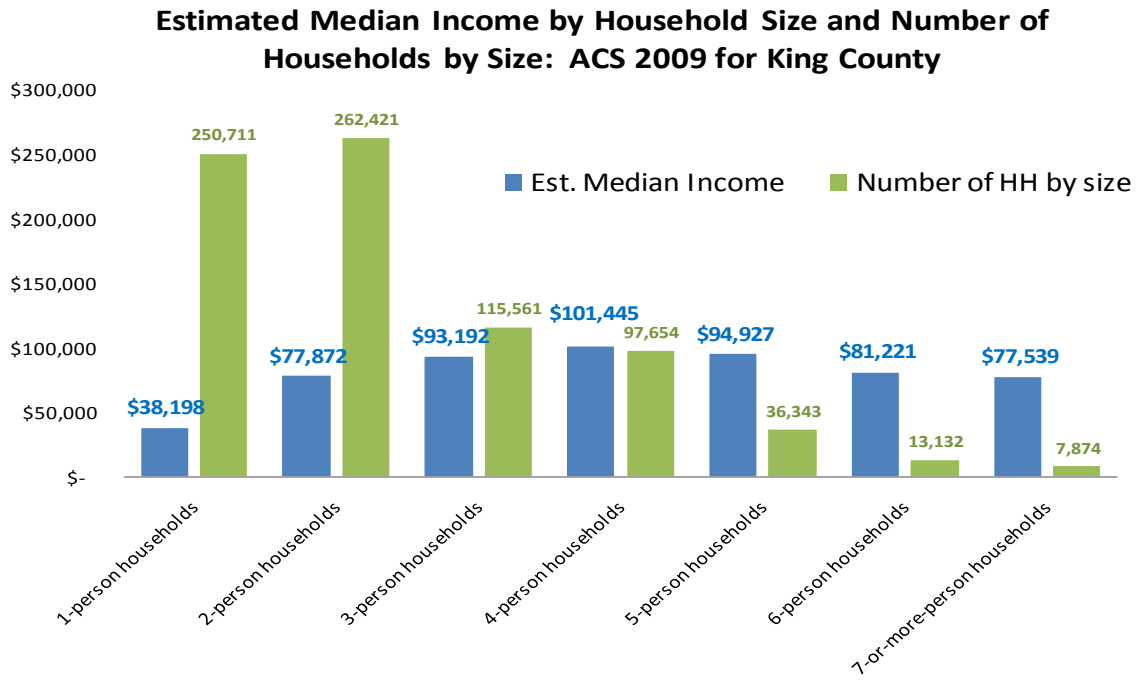


MID-SIZED HOUSEHOLDS HAVE THE HIGHEST INCOMES

Median incomes do not increase in direct proportion to household size. As the graphic below illustrates, the median income of two-person households is about double that of one-person households, but the median income of a four-person households is only about 1.3 times that of a two-person household. The median income of four person households is the highest at over $101,000, while the median incomes of three person and five person households are roughly

the same at $93,000 and $95,000. However, median income drops to $81,000 for households with 6 persons and to $78,500 for 7 person households.[6]

As one would expect, the number of households with two (or more) workers increases with household size. However, in all households with four or more persons, about 40 percent of the households are still dependent on one or less workers.

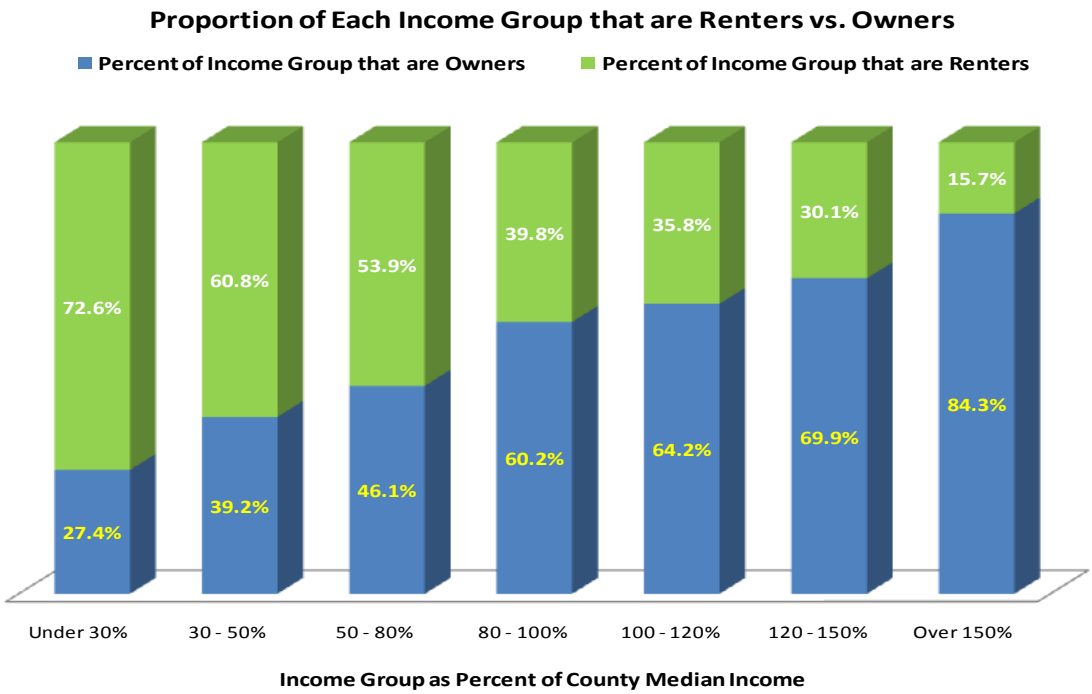


RENTER HOUSEHOLDS HAVE SIGNIFICANTLY LOWER INCOMES THAN OWNER HOUSEHOLDS

About 59 percent of King County households own a home, while about 41 percent are renters according to the 2010 Census.

As shown in the graph and table below, households in lower income categories are more likely to be renters than home owners. Nearly 73 percent of the households earning less than 30 percent of median income in 2009 were renters, whereas only 16 percent of those households earning more than 150 percent of median income were renters.

[6] Margins of error are quite high for six and seven person households because there are relatively few of them. However, even accounting for the large margin of error, incomes for these two groups would be less than for a household of five.



Median income for all King County households was approximately $68,000 in 2009.
Median income for renters was $42,000.
Median income for homeowners was $90,000. Source: 2009 American Communities Survey.

The King County median income was approximately $68,000 in 2009. The median income for renter households in 2009 was about $42,000, and the median income for owners was nearly $90,000.

In other words, half of all renters make less than 61 percent of the County median income. This means that if they pay 30 percent of monthly income for housing costs, the majority of renters could afford less than $1050 a month.

King County Income Distribution by Tenure: 2009							
Income Group as Percent of KC Median Income	Maximum Income of Group (Rounded)	Number of Owner HH	Number of Renter HH	Percent of All Households: Owners	Percent of All Households: Renters	Percent of Income Group that are Owners	Percent of Income Group that are Renters
Under 30%	$ 20,000	26,896	71,093	3.4%	9.1%	27.4%	72.6%
30 - 50%	$ 34,000	34,218	53,123	4.4%	6.8%	39.2%	60.8%
50 - 80%	$ 54,000	57,765	67,630	7.4%	8.6%	46.1%	53.9%
80 - 100%	68,000	47,047	31,084	6.0%	4.0%	60.2%	39.8%
100 - 120%	82,000	45,340	25,249	5.8%	3.2%	64.2%	35.8%
120 - 150%	$ 102,000	60,294	25,978	7.7%	3.3%	69.9%	30.1%
Over 150%	Over $125,000	200,498	37,482	25.6%	4.8%	84.3%	15.7%
Total		472,058	311,638	60.2%	39.8%		

- While there are many fewer homeowners in the lowest income categories, 33 percent of those making half of median income or less, do own a home. They constitute about 8

percent of all households in the County. Some of these may be senior householders who own their homes but have very limited income with which to pay property taxes and home maintenance costs.

INCOME AND TENURE IN KING COUNTY OUTSIDE SEATTLE

Median income is higher in King County outside of Seattle than in the City of Seattle, and median renter income is also higher outside of Seattle

Median homeowner income is slightly lower in King County outside of Seattle than in Seattle.

King County Outside of Seattle: Income Distribution by Tenure: 2009								
Income Group as Percent of KC Median Income	Maximum Income of Group (Rounded)	Number of Owner HH	Number of Renter HH	Percent of All Household In Income Group	Percent of All Households: Owners	Percent of All Households: Renters	Percent of Income Group that are Owners	Percent of Income Group that are Renters
Under 30%	20,400	18,084	35,700	10.8%	3.6%	7.2%	33.6%	66.4%
30 - 50%	34,000	24,196	27,916	10.5%	4.9%	5.6%	46.4%	53.6%
50 - 80%	54,400	40,791	35,488	15.4%	8.2%	7.2%	53.5%	46.5%
80 - 100%	68,000	32,730	17,901	10.2%	6.6%	3.6%	64.6%	35.4%
100 - 120%	81,600	31,959	14,526	9.4%	6.4%	2.9%	68.8%	31.2%
120 - 150%	102,000	43,042	14,921	11.7%	8.7%	3.0%	74.3%	25.7%
Over 150%	Over $125,000	137,805	21,053	32.0%	27.8%	4.2%	86.7%	13.3%
Total		328,606	167,505	100.0%	66.2%	33.8%		

Nearly two-thirds (66.2 percent) of households in King County outside Seattle are homeowners, and one-third of households are renters. Homeownership outside Seattle is considerably higher than the 49.9 percent homeownership rate in Seattle.

In Seattle, renter households are just over half of all households.

As with King County as a whole, renters outside of Seattle are more likely to earn less than 80 percent of median income. About 60 percent of those renters earn 80 percent of median income or less. About 40 percent earn less than 50 percent of median income.

IMPLICATIONS OF INCOME TRENDS:

With real incomes[7] barely holding steady, and probably down in 2010, many King County households still struggle to meet housing costs, particularly if they earn 40 percent of median income or less. There is simply an insufficient quantity of housing (either rental or ownership) that is affordable to the lower income groups.

The growing disparity between upper income households and lower income households poses particular challenges for the housing market. Developers may choose to build housing to meet the demand of the 42 percent of higher income households. They may be less motivated to meet the housing needs of the moderate to middle income home-buyer (just 18 percent of the population), to build entry level ownership units for the 16 percent of low-moderate income households, or to navigate the public incentives and funding channels to help meet the critical needs of the 24 percent of low and very low income (mostly renter) households.

The growing number of senior households, the majority of whom currently have incomes less than 80 percent of AMI, poses a particularly daunting challenge. If the distribution of household income for seniors remains roughly the same, there is likely to be a severe shortage of affordable rental housing for that group. Efforts to support seniors remaining in their own homes, such as offering assistance with property tax, maintenance and utility taxes, and designing homes and neighborhoods for “aging in place,” could help take some of the pressure off the rental housing market. Nevertheless, many seniors will continue to need affordable rental units, and in many cases they will need convenient access to health and social services and grocery stores.

With unemployment remaining high, it is difficult to predict the direction of the housing or rental markets. In the near term, however, past experience shows that a recovering economy is generally followed by a lowered vacancy rate and higher rents and home prices. Rental data from 2011 bears this out.

Since the economy in King County is still relatively strong compared to some parts of the country, there is unlikely to be significant out-migration to other regions, and King County is likely to continue to experience growth in foreign-born immigrants, especially those with technical job skills. As employment recovers, housing for a culturally and economically diverse work-force will continue to put pressure on scarce housing resources. Building or rehabilitating sufficient housing with easy access to public transportation and/or close to job centers will help prevent greater pressure on an already over-burdened road system and help reduce the negative environmental impacts of more cars on the road.

[7] Real income is income adjusted for inflation.

IV. Economic and Housing Development Trends

The 1990s was a decade of strong growth in the economy in King County with employment at 1.15 million in 2000. The 1990s were followed by a decade with two recessions. Job growth leveled off, and the employment high in 2008 was barely above the 2000 level. Since then, the number of jobs has been lower than it was in 2000.

This section examines trends in the relationship of jobs and housing by geographic areas. Job growth is increasingly occurring on the Eastside, and to some extent homes are following. However, the farther out regions of the County remain “bedroom communities” with a low ratio of jobs to housing. The second part of this section examines the trends in housing development by type of housing.

A. Change in Jobs

JOBS DECLINED FROM 2000 TO 2010 WHILE NUMBERS OF HOUSEHOLDS GREW

The table below provides an interesting perspective on changes in King County since 2000. King County did not escape the effects of the recession of 2007 – 2009, and by 2010 it had lost 4.5 percent of the jobs it had in 2000.

- The number of jobs in the Seattle and North Urban regions declined by almost 10 percent
- The South and Southeast regions lost 3.2 percent of their jobs.
- On the Eastside, however, jobs increased by 3.6 percent.

Although the pace of growth was slower than in the 1990s, the number of households increased significantly in each of the regions: nearly 5 percent in the combined Seattle and North Urban regions, close to 17 percent in the Eastside regions, and nearly 15 percent in the South and Southeast regions.

	Total Pop in 2010	Total Housing Units, 2010	Households 2000*	Households 2010	2010 Household by Three Regions	Percent Change in Households Since 2000	Covered Jobs in 2000	Covered Jobs in 2010	Covered Jobs 2010 by Three Regions	Percent Change in Jobs Since 2000	Number of Jobs Per Household in 2010
SEATTLE	608,660	308,516	296,200	283,510	310,095	4.7%	532,500	462,180	480,327	-9.8%	1.6
NORTH URBAN REGION	65,605	28,055		26,585				18,147			0.7
EAST URBAN REGION	460,594	199,067	184,150	184,305	215,024	16.8%	304,000	297,181	314,882	3.6%	1.6
NORTHEAST RURAL CITIES and NE Rural Area	85,951	32,624		30,719				17,701			0.6
SOUTH URBAN REGION	585,717	235,336	230,550	219,531	264,195	14.6%	314,600	283,982	304,420	-3.2%	1.3
SOUTHEAST Cities and SE Rural Area	124,723	47,200		44,664				20,438			0.5
KING COUNTY TOTAL	**1,931,249**	**851,261**	**710,900**	**789,232**		**11.0%**	**1,151,100**	**1,099,639**	**1,099,629**	**-4.5%**	**1.4**
TOTAL KC OUTSIDE SEATTLE	**1,322,589**	**542,745**	**452,401**	**505,722**		**11.8%**	**658,340**	**637,449**		**-3.2%**	1.3

*Data from Census 2000 was aggregated into four larger sub-regions: SeaShore, Eastside, South, and Rural. For rough comparison purposes with 2010, Seashore corresponds to Seattle and the North Urban Region; Eastside and half of the Rural region corresponds to East and Northeast regions, South and half of the Rural region corresponds to South and Southeast Regions. Thus for comparison purposes, the four 2000 sub-regions and the six 2010 sub-regions are each combined into three roughly comparable larger regions, indicated by the shading.

The final column in the table shows the number of jobs per household (or jobs/housing balance) in each of the six 2010 sub-regions. For King County as a whole, there are 1.4 jobs per household and 1.3 jobs per housing unit.[8] This is considerably lower than the 1.5 jobs per housing unit in 1990 and the 1.6 jobs per housing unit in 2000. This seems to be indicative of the nationwide recession rather than of any movement of jobs to areas outside the County.

It is noteworthy that Seattle, the East Urban sub-region and the South Urban sub-region all have a relatively high ratio of jobs to households, while the North Urban, Northeast and Southeast sub-regions have a jobs to household ratio of less than one. This indicates the more residential-suburban character of those sub-regions. Many of their residents commute to jobs in Seattle, the East Urban or the South Urban regions, or in some cases outside the County.

There has been nearly as much household growth in the South regions as in the East regions, but negative job growth there. This could be a troubling sign for the effort to bring jobs and housing closer together, and could mean that more South County residents have to commute to jobs outside their sub-region.

There has been an increase in total covered jobs from 2009 to 2010 indicating the beginnings of a slow recovery.

[8] In early 2010 there was still a relatively high vacancy rate (both rentals and owned homes) in King County, contributing to a large difference in the jobs per housing unit vs. jobs per household ratios. In 2011 the rental vacancy rate fell to a more typical 4.3 percent.

URBAN CENTERS SHOW MIXED PROGRESS

Both employment and housing growth in King County's urban centers has outpaced growth throughout King County. Employment in urban centers in King County has increased by over 25,000 jobs since 2000.

However, nearly all of this growth is attributed to the designation or reconfiguration of several new urban centers since 1995. For instance, South Lake Union added 20,000 jobs that weren't included as part of an urban center in 2000. The addition of Redmond Overlake contributed to a net increase of about 36,000 jobs in the two Redmond centers.

There are currently about 15,000 fewer jobs in the urban centers than at the height of the job market in 2006, when employment in the centers briefly reached over 410,800.

Distribution of Jobs and Housing in King County's Urban and Industrial Centers

Change in Jobs in Urban Centers

	2000	2005	2009	Percent Chg 2000 - 2009
Auburn	na	3,078	2,796	na
Bellevue	34,042	32,550	37,109	9.0%
Burien	na	4,065	3,300	na
Federal Way	3,870	3,469	2,733	-29.4%
Kent Downtown	3,085	3,776	4,351	41.0%
Kirkland Totem Lake	na	11,016	11,327	na
Redmond Downtown	10,417	13,516	7,029	-32.5%
Redmond Overlake	na	na	39,098	na
Renton	16,452	11,741	12,741	-22.6%
SeaTac	8,589	7,203	8,208	-4.4%
Tukwila	20,366	18,106	17,868	-12.3%
Seattle First Hill/Capitol Hill	36,096	39,871	39,628	9.8%
Seattle CBD	174,028	143,364	132,172	-24.1%
Seattle Northgate	11,063	10,604	10,501	-5.1%
Seattle Uptown/Queen Anne	16,890	14,574	13,037	-22.8%
Seattle South Lake Union	na	19,662	20,071	na
Seattle University Community	33,597	34,491	32,472	-3.3%
Urban Center Job Total	368,495	371,087	394,441	7.0%

Jobs in Manufacturing and Industrial Centers

	2000	2005	2009	Percent Chg 2000 - 2009
Kent	16,203	16,530	15,121	-6.7%
Seattle Duwamish	69,601	64,502	59,077	-15.1%
Seattle Interbay/Ballard	14,351	14,980	13,954	-2.8%
Tukwila	11,814	10,992	14,353	21.5%
MIC total	111,969	107,004	102,505	-8.5%

Jobs Countywide

	2000	2005	2009	Percent Chg 2000 - 2009
Urban Centers	368,495	371,087	394,441	7.0%
MICs	111,969	107,004	102,505	-8.5%
All other areas	670,753	614,994	581,292	-13.3%
Countywide total	1,151,217	1,093,085	1,078,238	-6.3%

Net change in housing units in Urban Centers

	Net Chg 1995 - 2000	Net Chg 2001 - 2009	Net Chg 1995 - 2009
Auburn	na	(8)	-8
Bellevue	2,096	3,634	5,730
Burien	na	140	140
Federal Way	165	124	289
Kent	200	(14)	186
Kirkland Totem Lake	425	44	469
Redmond Downtown	414	1,002	1,416
Redmond Overlake	na	0	0
Renton	280	787	1,067
SeaTac	31	(24)	7
Tukwila	(2)	(2)	-4
Seattle First Hill/Capitol Hill	1,609	3,632	5,241
Seattle CBD	6,719	8,730	15,449
Seattle Northgate	291	763	1,054
Seattle Uptown/Queen Anne	648	1,540	2,188
Seattle South Lake Union	na	1,480	1,480
Seattle University Community	446	1,253	1,699
New housing units in Urban Centers	13,322	23,081	36,403

*Auburn and Totem Lake were designated as Urban Centers in 2002. Burien and South Lake Union were designated in 2003 and 2005 respectively. Redmond Overlake was originally designated as a Manufacturing and Industrial Center. Its designation was changed as an Urban Center in 2006. New housing units in Urban Centers and King County represent the number of permits issued in each city by year (Seattle reports permits finaled, rather than issued). Year-end corrections are made (to adjust for non-finaled permits, new Urban Center designations and other adjustments) to arrive at the Existing Housing in Urban Centers and King County figures.

Numerically, most of the job change occurred in the Seattle CBD, but all the centers existing since 2000, with the exception of downtown Bellevue, downtown Kent and First Hill / Capitol Hill, have lost some jobs since 2000.

Housing in all the urban centers has increased by about 23,000 units since 2000, and about 36,400 since 1995.

Nearly all of the urban centers have experienced housing growth since 1995 except Auburn and Tukwila. SeaTac appears to have little or no growth as well. (Housing data for Overlake is incomplete).

Growth has been numerically strong in the Seattle and Bellevue CBDs and in most of the other Seattle urban centers. There has been household growth in most of the other smaller urban centers, but in the more modest range of 100 to 500 units in each.

IMPLICATIONS OF LOCATION TRENDS:

Growth is occurring in urbanized areas, primarily in cities and increasingly often in urban centers. To adequately accommodate this growth, a variety of urban infill housing types is required. These include single family infill, mixed-use buildings and multi-family construction. In locations like urban-centers, transit-oriented development is an important way to link housing with transit services.

Measures to support infill and transit-oriented housing can help to more efficiently accommodate development. Examples of these measures could include minimum density requirements, density bonuses, accessory dwelling unit allowances, cottage housing provisions and five-story wood frame construction of apartments and mixed use buildings.

B. Trends in Housing Development

40 percent of King County households live in a multi-family (2+ units) building. About 58 percent live in single family homes. Single family homes include both detached homes and attached townhomes on their own lot. Another 2.3 percent live in mobile homes.

Multi-family units include owner-occupied units (condominiums) as well as rental apartments. Some single-family homes are rentals.

Residential construction in King County continued at a rapid pace during the nation's housing boom, until the financial and housing crisis of 2007 – 2008. Construction of multifamily units, especially in Seattle, continued through 2009, but since 2009, there are been very little residential development in King County. There are signs of improvement in 2011-2012.

MULTIFAMILY DEVELOPMENT GREW FASTER THAN SINGLE FAMILY

The tables below show the change in housing structure types developed since 2000. King County jurisdictions have permitted nearly 64,000 multifamily units since 2000 and about 45,000 single family units. Mobile homes have declined by 433 units.

Of the 108,500 net new units built between 2000 and 2010, the majority (58.8 percent) were in multifamily structures. In all of King County, from 2000 to 2010, there has been about a 10 percent increase in the number of single-family structures and a 23 percent increase in multifamily units. Mobile homes have declined just over 2 percent.

SEATTLE CONTINUED TO ADD MANY MULTIFAMILY UNITS.

As one would expect, Seattle shows a higher percent of multifamily units than single family units (54 percent vs. 46 percent).

Seattle's growth since 2000 has occurred mainly through the addition of multifamily units. It has added over 34,000 multifamily units, compared to just 3,000 net new single family units.

55 percent of the new multifamily units built in the County between 2000 and 2010 were in Seattle.

OUTSIDE SEATTLE, SINGLE FAMILY STILL PREDOMINATES

In the cities outside of Seattle, nearly 59 percent of the units are single family, about 37 percent are multifamily, and less than 3 percent are mobile homes.

In the unincorporated areas, 82 percent of the structures are single family, about 13 percent are multifamily, and another 5 percent are mobile homes.

SUB-REGIONS SHOW DIFFERENT GROWTH PATTERNS

The unincorporated areas have about 3 percent fewer housing units in 2010 than in 2000. Most of this change is due to annexations of urban unincorporated areas to cities. There has been only a net 1.3 percent loss in single family units, while multifamily units have declined by 9.2 percent and mobile homes by 10.2 percent, probably indicating that there were more multifamily and mobiles homes (denser, urban-style development) in the areas where annexations took place

Like Seattle, the North and East Urban sub-regions have seen proportionately higher growth in multifamily structures. Growth in the South has been more evenly divided between multifamily and single family.

The Northeast and Southeast areas, composed of small cities, urban unincorporated and rural areas, have seen most of their growth in single family units.

SOME SMALLER CITIES SAW RAPID GROWTH IN HOUSING UNITS

The cities which saw the fastest percentage growth in the 2000 – 2010 decade were Snoqualmie and Issaquah**.** Snoqualmie grew by 473 percent from just 656 housing units in 2000 to 3,761 units in 2010. It added 375 multifamily units and 3,105 single family units.

Issaquah grew by 168 percent, adding nearly as many multi-family units (6, 688) as single-family units (7,234). Maple Valley and Renton also had overall growth rates of over 60 percent.

Covington, Duvall, Issaquah, Renton, Newcastle and Woodinville all saw increases in multifamily units of more than 50 percent. Sammamish and Mercer Island increased their multifamily units by about 38 percent.

The highest rates of growth in new single family units were in Snoqualmie, Issaquah, Renton, Auburn, and Maple Valley. Numerically, Renton added the most single family units – over 9,400. Renton, Auburn, Issaquah and Sammamish each added more single family units than Seattle did (3,020), while Maple Valley, Kent and Snoqualmie were not far behind with 2,750 – 2,850 each. Much of Renton and Auburn's growth, however, was due to annexations.

HOUSING TYPES BY SUBREGION

2000 and 2010 Housing Unit Inventory by Structure Type: Sub-Regions

	2000 Units by Type				2010 Units by Type Using Census Total of Housing Units			
Sub-Region	2000 Total	Single Family and Townhomes*	Multi-Family*	Mobile or Mfg. Homes	Total Housing Units, Census 2010	Single Family and Townhomes	Multi-Family	Mobile or Mfg. Homes
East Urban	168,589	109,419	55,610	3,560	199,067	123,781	71,930	3,357
North Urban	26,506	20,138	6,150	218	28,055	20,728	7,196	130
NE Rural Cities and Rural Area	29,079	23,200	4,220	1,659	32,624	26,565	4,420	1,639
South	204,586	120,802	73,153	10,631	235,336	141,277	83,428	10,632
SE Cities and Rural Areas	42,954	34,787	5,519	2,648	47,200	39,117	5,547	2,536
Seattle	270,524	138,820	130,343	1,361	308,516	141,840	165,314	1,362
King County Total	742,239	447,166	274,996	20,077	850,799	492,328	338,827	19,644
Incorporated*	612,975	343,296	256,996	12,683	725,340	389,865	322,474	13,001
Unincorporated*	129,264	103,870	18,000	7,394	125,459	102,469	16,347	6,643

**Single family units include detached and attached structures such as townhomes. Multi-family includes all structures with two or more units, generally stacked. Mobile homes include manufactured homes on leased land and "other" types of housing. Structure types for the unincorporated areas in the sub-regions are esimates based on the overall distribution of structure types in the unincorporated areas.*

	2010 Distribution of Housing Types by Percent of All				Pct Chg in Units from 2000 - 2010			
Sub-Region	Single Family and Townhomes	Multi-Family	Mobile or Mfg. Homes	Total	Single Family and Townhomes	Multi-Family	Mobile or Mfg. Homes	Total Units
East Urban	62.0%	36.4%	1.7%	100%	13.1%	29.3%	-5.7%	18.1%
North Urban	73.9%	25.6%	0.5%	100%	2.9%	17.0%	-40.2%	5.8%
NE Rural Cities and Rura	81.8%	13.6%	5.0%	100%	14.5%	4.8%	-1.2%	12.2%
South	60.1%	35.5%	4.5%	100%	16.9%	14.0%	0.0%	15.0%
SE Cities and Rural Area	83.2%	11.8%	5.4%	100%	12.4%	0.5%	-4.2%	9.9%
Seattle	46.0%	53.6%	0.4%	100%	2.2%	26.8%	0.1%	14.0%
King County Total	57.9%	39.8%	2.3%	100%	10.1%	23.2%	-2.2%	14.6%
Incorporated*	53.7%	44.5%	1.8%	100%	13.6%	25.5%	2.5%	18.3%
Unincorporated*	81.7%	13.0%	5.3%	100%	-1.3%	-9.2%	-10.2%	-2.9%

Source: WA State OFM 2010 estimate of proportion of housing types by jurisdiction and 2010 Census for numerical totals.

2000 and 2010 Housing Unit Inventory by Structure Type: King County												
	2010 Units by Type Using Census Total of Housing Units				Change in Units by Type from 2000 to 2010*				Pct Chg 2000 - 2010			
Jurisdiction	Single Family Detached and Attached (Townhomes)	Multi-Family (2+ Units)	Mobile or Mfg. Homes or Other	Total Units (2010 Census)	Single Family Detached and Attached (Townhomes)	Multi-Family (2+ Units)	Mobile or Mfg. Homes or Other	Change in Total Units	Single Family Detached and Attached (Townhomes)	Multi-Family (2+ Units)	Mobile or Mfg. Homes or Other	Pct Change in Total Units
Algona	825	41	152	1,018	127	6	7	140	18.2%	18.4%	4.6%	15.9%
Auburn (pt)	13,315	8,529	2,844	24,688	5,422	1,161	441	7,024	68.7%	15.8%	18.4%	39.8%
Beaux Arts	118	-	-	118	(6)	-	-	(6)	-4.8%			-4.8%
Bellevue	30,173	25,310	68	55,551	1,499	5,532	1	7,032	5.2%	28.0%	1.7%	14.5%
Black Diamond	1,389	45	252	1,685	131	8	9	147	10.4%	20.9%	3.6%	9.6%
Bothell (pt)	3,400	3,320	833	7,553	187	429	(7)	609	5.8%	14.9%	-0.8%	8.8%
Burien	8,573	5,677	73	14,322	347	190	(112)	424	4.2%	3.5%	-60.7%	3.1%
Carnation	587	64	14	665	9	1	5	15	1.6%	0.9%	57.0%	2.3%
Clyde Hill	1,095	4	-	1,099	19	4	-	23	1.8%			2.1%
Covington	5,800	251	31	6,081	1,490	226	(107)	1,608	34.6%	902.5%	-77.7%	35.9%
Des Moines	7,483	4,675	430	12,588	519	316	(24)	811	7.4%	7.3%	-5.3%	6.9%
Duvall	1,968	154	192	2,315	575	85	8	669	41.3%	123.9%	4.5%	40.6%
Enumclaw (pt)	2,922	1,271	490	4,683	157	67	3	227	5.7%	5.6%	0.6%	5.1%
Federal Way	19,838	14,266	1,340	35,444	1,790	979	94	2,863	9.9%	7.4%	7.6%	8.8%
Hunts Point	181	-	-	181	(5)	-	-	(5)	-2.7%			-2.7%
Issaquah	7,234	6,688	(8)	13,914	4,358	4,407	(46)	8,719	151.5%	193.2%	-120.4%	167.8%
Kenmore	5,961	2,233	375	8,569	675	322	10	1,007	12.8%	16.8%	2.8%	13.3%
Kent	18,011	17,280	1,134	36,424	2,824	1,436	(323)	3,936	18.6%	9.1%	-22.2%	12.1%
Kirkland	11,887	12,403	55	24,345	869	1,644	1	2,514	7.9%	15.3%	1.4%	11.5%
Lake Forest Park	4,458	782	28	5,268	96	5	(1)	100	2.2%	0.6%	-3.0%	1.9%
Maple Valley	7,156	495	347	7,997	2,852	80	144	3,075	66.3%	19.2%	70.9%	62.5%
Medina	1,162	-	-	1,162	(3)	-	-	(3)	-0.3%			-0.3%
Mercer Island	7,359	2,560	12	9,930	425	699	1	1,124	6.1%	37.5%	5.1%	12.8%
Milton (pt)	253	1	103	357	22	0	5	27	9.4%	4.4%	5.5%	8.2%
Newcastle	3,112	1,111	4	4,227	751	388	(29)	1,110	31.8%	53.6%	-87.6%	35.6%
Normandy Park	2,236	578	24	2,838	50	118	0	168	2.3%	25.6%	0.5%	6.3%
North Bend	1,555	627	166	2,348	297	48	114	459	23.6%	8.2%	219.4%	24.3%
Pacific (pt)	1,405	856	116	2,377	264	89	(1)	352	23.1%	11.6%	-0.6%	17.4%
Redmond	11,935	11,867	374	24,177	1,559	2,314	55	3,929	15.0%	24.2%	17.3%	19.4%
Renton	20,865	17,078	987	38,930	9,435	6,326	493	16,254	82.5%	58.8%	99.7%	71.7%
Sammamish	14,688	946	101	15,736	3,859	260	17	4,137	35.6%	38.0%	20.5%	35.7%
SeaTac	5,571	4,175	615	10,360	48	409	(272)	184	0.9%	10.8%	-30.7%	1.8%
Seattle	141,840	165,314	1,362	308,516	3,020	34,971	1	37,992	2.2%	26.8%	0.1%	14.0%
Shoreline	16,271	6,414	102	22,787	495	1,041	(87)	1,449	3.1%	19.4%	-46.0%	6.8%
Skykomish	152	3	13	168	8	0	(2)	6	5.7%	5.0%	-16.0%	3.7%
Snoqualmie	3,217	528	16	3,761	2,736	375	(6)	3,105	568.8%	244.9%	-25.0%	473.3%
Tukwila	3,508	3,987	260	7,755	168	(120)	(18)	30	5.0%	-2.9%	-6.4%	0.4%
Woodinville	2,936	1,953	107	4,996	464	677	(45)	1,096	18.8%	53.1%	-29.4%	28.1%
Yarrow Point	404	3	-	407	14	0	-	14	3.6%	2.8%		3.6%
Incorporated*	389,865	322,474	13,001	725,340	46,569	65,478	318	112,365	13.6%	25.5%	2.5%	18.3%
Unincorporated*	102,469	16,347	6,643	125,459	(1,401)	(1,653)	(751)	(3,805)	-1.3%	-9.2%	-10.2%	-2.9%
King	492,328	338,827	19,644	850,799	45,162	63,831	(433)	108,560	10.1%	23.2%	-2.2%	14.6%

*Some of the growth in cities has been due to annexation of areas of unincorporated King County into cities. Hence there has been a net loss of all types of housing units in the unincorporated areas as those areas have become parts of cities.

Source: WA State OFM and Census 2010 (for total housing units by jurisdiction). Historical housing unit data have been corrected as more accurate data became available.

RESIDENTS IN INSTITUTIONALIZED GROUP QUARTERS DECLINE

The number of individuals living in institutionalized group quarters in King County dropped over 16 percent from 12,525 in 2000 to 10,490 between 2000 and 2010. Most of this drop occurred in Seattle.[9] The number of residents of non-institutionalized group quarters rose slightly from 25,094 to 26,641 during this period.

Overall those in group quarters dropped by about 1 percent from a total of 37,619 in 2000 to 37,131 in 2010.

THERE ARE FEWER MOBILE HOMES IN KING COUNTY

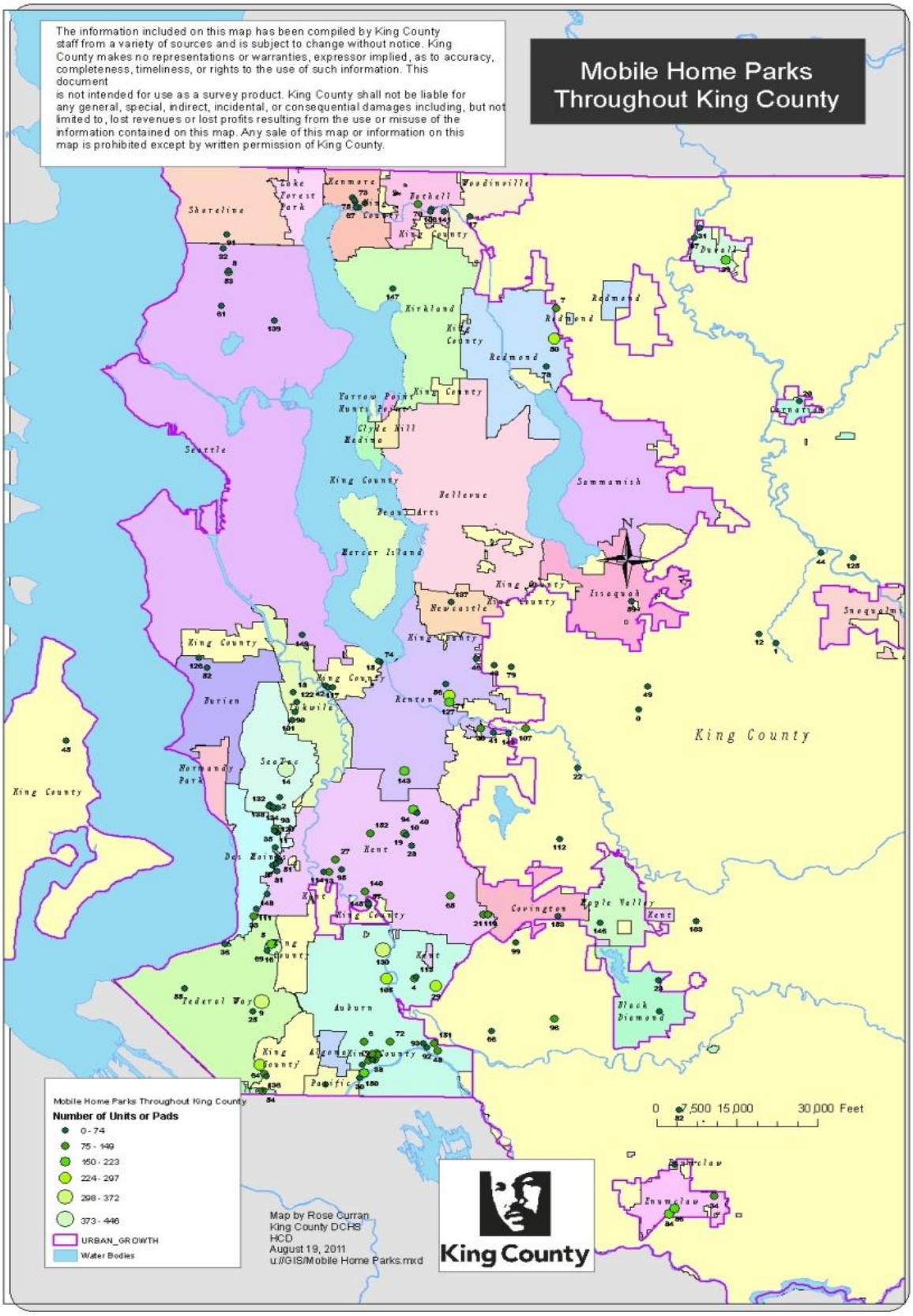
In 1990, there were 25,000 mobile homes or trailers used as residences (this figure includes boats, RVs and vans). By 2000 this figure had decreased to about 20,000. The number of mobile homes and other units used as residences has continued to decline since 2000 and in 2010 it stands at about 17,000. This represents about 2.0 percent of all the housing stock in King County.

Of the 17,000 mobile homes or trailers, about 11,000 of them are located in the 154 mobile home parks, and the remaining units are located on other properties. There are currently 27 parks in the unincorporated areas of King County, 18 in the rural area and 9 in the unincorporated urban area of the county. These parks accommodate about 1300 units, but there also appear to be over 5,000 mobile home units outside of parks in the unincorporated areas. Together these represent about 5.3 per cent of the housing stock in unincorporated areas.

A 2008 study of mobile homes in King County stated that nationwide about 75 percent of mobile home residents are considered to be low income. In King County 88 percent of the residents earned less than 80 percent of median income. The loss of mobile homes often means the loss of an affordable residence for modest and low income households.

Because of annexations by cities, a number of mobile home parks that were formerly in unincorporated King County are now within the cities. The map below shows the location of mobile home parks in King County in 2010.

[9]Institutionalized individuals are people under formally authorized, supervised care or custody in institutions at the time of enumeration. Generally, restricted to the institution, under the care or supervision of trained staff, and classified as "patients" or "inmates", such as residents of nursing homes and correctional facilities. Non-institutionalized group quarters include living situations such as college dormitories, rooming houses, religious group homes, communes, and halfway houses.


The information included on this map has been compiled by King County staff from a variety of sources and is subject to change without notice. King County makes no representations or warranties, expressor implied, as to accuracy, completeness, timeliness, or rights to the use of such information. This document
is not intended for use as a survey product. King County shall not be liable for any general, special, indirect, incidental, or consequential damages including, but not limited to, lost revenues or lost profits resulting from the use or misuse of the information contained on this map. Any sale of this map or information on this map is prohibited except by written permission of King County.
Mobile Home Parks Throughout King County
Shoreline
Lake Forest Park
Kenmore
Bothell
Woodinville
Kirkland
Redmond
Duvall
Carnation
Yarrow Point
Hunts Point
Clyde Hill
Medina
Seattle
Bellevue
Sammamish
Beaux Arts
Mercer Island
Issaquah
Newcastle
Snoqualmie
Burien
Tukwila
Renton
Normandy Park
SeaTac
Des Moines
Kent
Covington
Maple Valley
Black Diamond
Federal Way
Auburn
Algona
Pacific
Enumclaw
King County
N
0 7,500 15,000 30,000 Feet
Mobile Home Parks Throughout King County
Number of Units or Pads
0 - 74
75 - 149
150 - 223
224 - 297
298 - 372
373 - 446
URBAN_GROWTH
Water Bodies
Map by Rose Curran
King County DCHS
HCD
August 19, 2011
u:\GIS\Mobile Home Parks.mxd
King County

IMPLICATIONS OF HOUSING TYPE TRENDS:

While single family units compose 58 percent of the housing stock in King County, multifamily development has exceeded single family development over the last decade by 19,000 units. Multi-family units are provided through a wide variety of construction including small multiplexes, mid-rise apartment buildings and complexes, condominium buildings, mixed-use buildings, and high-rise residential structures. These buildings serve the housing needs of nearly 60 percent of all new households.

In Seattle, ten times as many multi-family units were built as net new single-family units. Both the north urban and east urban regions have seen the addition of more multifamily than single family units.

In the northeast and southeast regions and rural areas, construction of single family units (including attached townhouses on their own lots) continues to predominate.

With the proportion of small households holding steady at about 64 percent of all households, smaller units, often in multifamily or attached structures, will continue to be in demand. At the same time there is clearly a need for affordable housing - whether rental or ownership - for larger households, many of whom earn less than 80 percent of median income for their household size. The rehabilitation of older single-family homes which have sufficient space, or the renovation of apartment buildings to create larger family-sized units might be an affordable option for some households.

The loss of mobile homes continues to erode a significant housing resource that often provides affordable living for its residents.

V. Characteristics and Use of the Housing Stock

Age of the Housing Stock

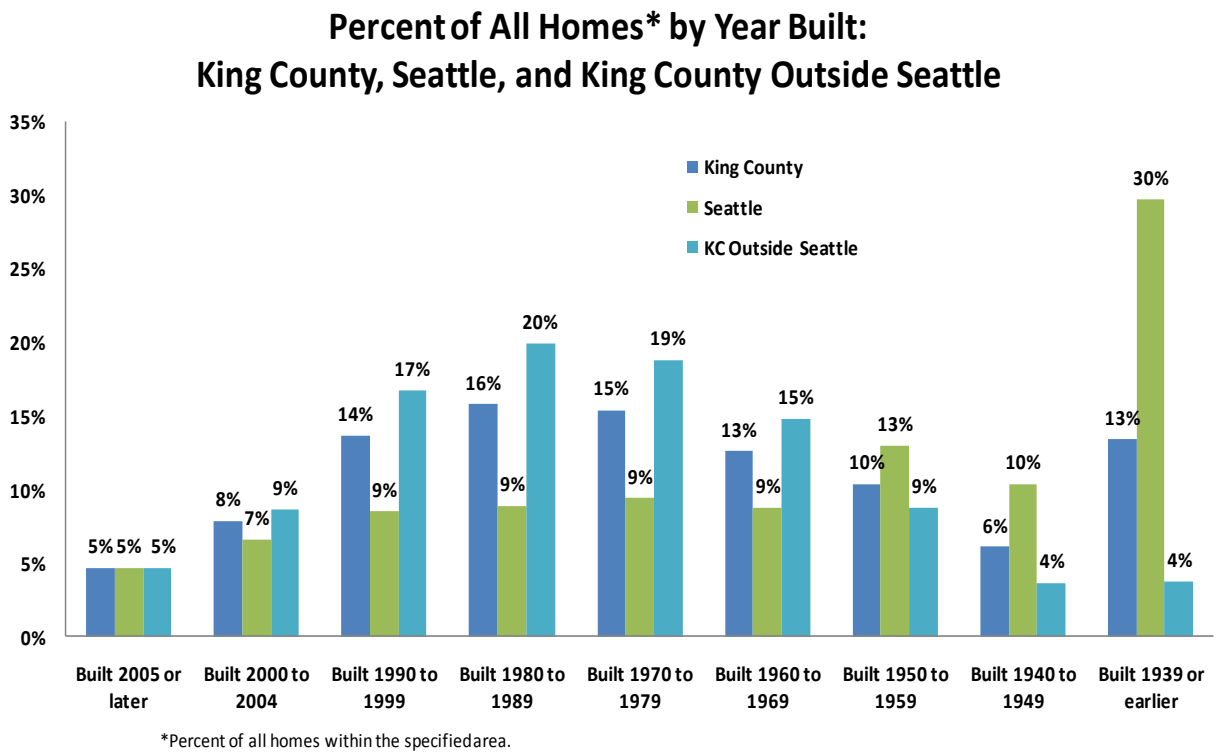
THIRTY PERCENT OF THE HOUSING STOCK WAS BUILT OVER 50 YEARS AGO

There are currently about 839,000 housing units in King County. 30 percent of the housing stock in King County was built before 1960, more than 50 years ago. In Seattle, 53 percent was built prior to 1960, and nearly 30 percent was built over 70 years ago, before 1940. Because of its location value much of Seattle's older housing has been maintained and/or renovated, but some housing has deteriorated over time.

In areas outside of Seattle, just 16.3 percent of the housing stock was built before 1960, with less than four percent built prior to 1940. Over 70 percent of the housing stock in King County outside Seattle was built between 1960 and 1999. However, houses built in the early suburban building boom from 1950 to 1970 are now forty to sixty years old, and if not well-maintained, may be showing signs of aging and deterioration.

Overall about 12.5 percent of all housing in the County has been built since 2000. About twice as many units have been built outside Seattle compared to within Seattle since 2000 (70,000 compared to 35,000 units). However, newer units represent just over 11 percent of Seattle's housing stock, and newer units represent about 13 percent of the housing stock outside Seattle. The slowdown in the housing market from 2008 to 2010 has moderated the addition of new units during the past half-decade, with just 5 percent of the housing stock having been added since 2005.[10]

[10] Seattle reports "completed" rather than permitted units so its data (in Part V below) reflects the addition of many new multifamily units in 2007 and 2008, while other cities already experienced a slowdown in residential permits..



A. Condition of the Housing Stock

A SMALL PERCENTAGE OF THE HOUSING STOCK IS IN POOR CONDITION

Less than one half of a percent (0.5 percent) of the owner-occupied housing stock in King County lacks complete plumbing facilities and about 0.8 percent lack complete kitchen facilities. The proportion of homes without complete facilities is slightly higher in Seattle than outside Seattle, but it is still close to or under one percent.

Countywide, 3.2 percent of the owner-occupied housing stock has a value of less than $100,000 with about 2 percent valued below $50,000.[11] Outside Seattle, about 4 percent are valued less than $100,000. In Seattle, where home prices are typically higher, about 1.9 percent of homes are valued below $150,000. Low value is often an indicator of poor housing condition and the small percentage of units with low value indicates the substantial majority of the housing stock is in reasonable condition.

There are undoubtedly other housing units which don't meet the above criteria, and yet would be considered in "poor" or below average condition. There is no clear measure to assess the number of these.

[11] 143 condos sold for less than $100,000 in King County in 2010. These were about 3.6 percent of all condo sales. Because these sales include small units in less expensive locations, their valuation under $100,000 doesn't necessarily mean they are all in poor condition.

IMPLICATIONS OF HOUSING CHARACTERISTIC TRENDS

The significant majority of the housing stock appears to be in adequate condition. The primary reason for the loss of existing housing is often demolition or condemnation for redevelopment, especially with regard to mobile homes. The conversion and redevelopment of older units to new and often higher density housing development, creates many new housing opportunities and supports infill development goals, however, existing affordable or unique housing can be lost. Strategies such as mobile home preservation, home repair programs and flexible infill development standards can help mitigate the loss of such housing. Housing repair programs continue to be needed to address the pockets of need where housing conditions are inadequate.

Renovation of older buildings can be costly – sometimes as costly as new construction. However, re-use and rehabilitation of existing buildings contributes to sustainability goals as well as affordability goals, and can help to revitalize older neighborhoods with solid and interesting buildings. When conditions are right, rehabilitation can be an excellent option for creating better housing.

C. Utilization of the Housing Stock

OWNERSHIP RATE HAS DECREASED SLIGHTLY SINCE 2000

In King County, the number of households who own their own house or condominium increased from 58.8 percent in1990 to 61 percent by 2005. By the 2010 census it had fallen back to 59.1 percent.

In the wake of the mortgage crisis many homeowners have lost their homes, and mortgage credit has been more difficult for prospective homeowners to obtain. The high homeownership rates achieved both locally and nationally during the early part of the 2000 to 2010 decade seem to be indicative of the easy credit and financing schemes that led to high prices as well as high ownership rates, and ultimately resulted in a “bursting” of the housing bubble. For an urban county such as King County, the current homeownership rate is more in line with historic rates. There is considerable fluidity and interaction between the ownership and rental markets. Homes or condominiums are converted to rentals when buying or selling a home is difficult, and are put on the sales market again, when home purchasing conditions improve.

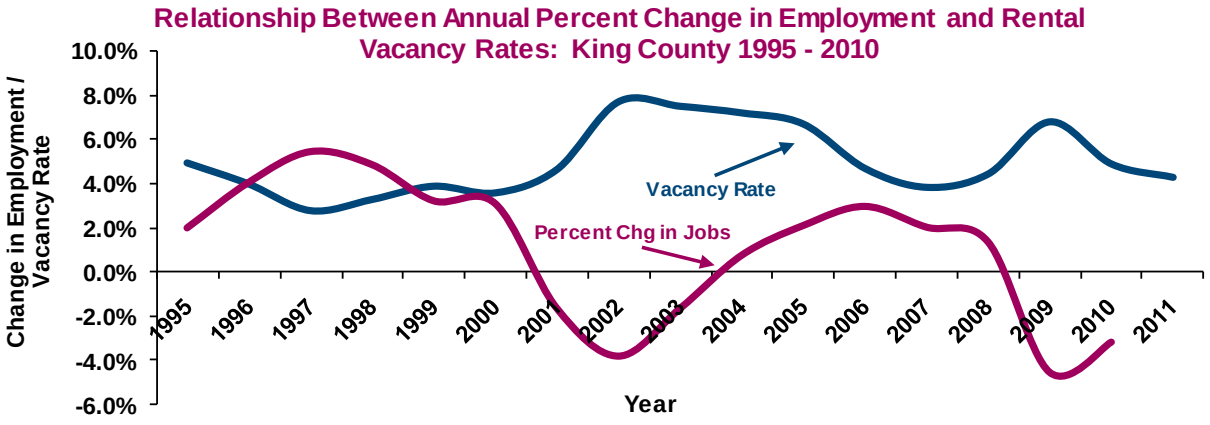
Home Ownership Rate In King County			
	KC	Seattle	KC Outside Seattle
Owner	59%	48%	65%
Renter	41%	52%	35%

Home ownership at 48 percent in Seattle is lower than the County rate. This is typical in larger cities, which usually have a higher percentage of renters. On the other hand, areas outside of Seattle have a considerably higher home ownership rate. Nearly two-thirds of households outside Seattle own their own home.

An adequate supply of rental units continues to be important in King County. It is critical to have enough affordable rentals for households who cannot yet afford a home, as well as for households who could afford to own, but who prefer to rent. Often renter households are finishing school or are still in transition in job location and are not yet ready to buy. Affordable rentals also give households a chance to save sufficient funds for a solid down payment. Seniors who wish to downsize may sometimes choose rental units rather than maintaining a home with its considerable taxes, insurance, and maintenance costs.

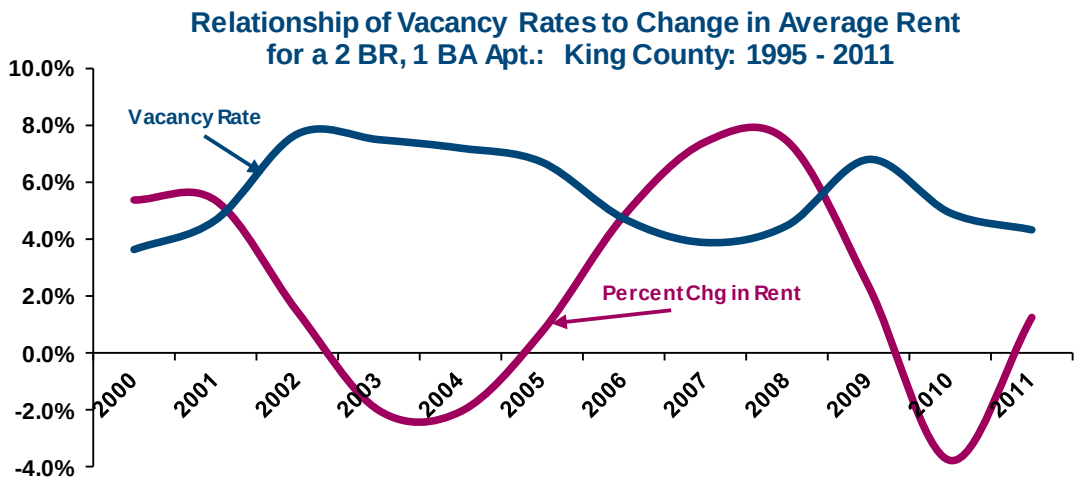
VACANY RATE FOR RENTAL UNITS FOLLOWS EMPLOYMENT TRENDS

At the time of the 2000 Census, the vacancy rate was 1.2 percent for ownership housing and 4.2 percent for rental housing in King County. In 2010, the overall vacancy rate was 7.3 percent, but 2.3 percent were housing units only occupied for recreational or seasonal use, or vacant for some unknown reason. About 1.8 percent of ownership housing was vacant and for sale or recently sold, while about 3.2 percent of rental housing was vacant. The slightly higher vacancy rate among ownership units may be a reflection of loss of homes to foreclosures.
According to Dupre + Scott vacancy data, the rental vacancy rate for apartments was 3.7 percent in the spring of 2000. It rose to a relative high of 6.7 percent in 2005, peaked again at 6.8 percent in 2009, then dropped to 4.9 percent in 2010 and to 4.3 percent in the spring of 2011. An apartment vacancy rate of 5 percent or less is considered typical.



The line graph above compares the change in jobs from one year to the next to the vacancy rate of apartment rentals. There is an inverse relationship between change in jobs and the vacancy rate, so that as jobs decline or increase more slowly (as in1999 – 2002 and 2008 to 2010), vacancy rates tend to increase. When workers lose their jobs they may move to another area or double up with family and friends, so the demand on the rental market is less. When employment is increasing more rapidly (as in 1995 – 1998 and 2003 – 2006), demand for rental units increases and the vacancy rate declines.

The line graph below shows the same trend line for the vacancy rate, but is compared to average rent in King County for a two bedroom, one bath apartment. Again, the relationship is inverted, with rents increasing as vacancy rates decline, indicating a demand for rental units. When vacancy rates increase (as in 2000 – 2002), usually following slower or negative employment growth, rents will tend to decline, although there is often a six to twelve month lag between increased vacancies and declining (or more slowly increasing) rents.



It is not yet clear where employment will be at the end of 2011, but vacancy rates appear to be declining, and rents again on the rise. This may be less a response to employment change than to 1) displaced homeowners becoming renters, 2) the difficulty of current renters obtaining financing to buy a home, or 3) of fewer new apartment rentals coming on the market.

Vacancy Rate	Spring 1995	Spring 2000	Spring 2005	Fall 2010	Spring 2011
EAST URBAN and NORTHEAST *	5.0%	3.4%	6.3%	4.1%	4.2%
SEATTLE	3.9%	3.7%	5.2%	3.3%	3.4%
NORTH URBAN	3.8%	0.9%	7.1%	3.9%	5.0%
SOUTH URBAN	5.3%	3.3%	7.7%	6.4%	5.2%
SOUTHEAST RURAL	3.2%	3.8%	4.6%	7.3%	6.2%
TOTAL KING COUNTY	**4.8%**	**3.7%**	**6.7%**	**4.9%**	**4.3%**

**Because of the way vacancy rates are reported by Dupre + Scott, it is difficult to break out the East Urban region from the Northeast rural Cities and Rural Areas, so the two are combined here. D + S areas have been re-aggregated to achieve a more accurate vacancy rate for all of the City of Seattle, and for the South Urban Regions. The Southeast Rural area here only includes the far southeast rural cities and area (Maple Valley, Black Diamond and Enumclaw) but not Covington, which is in the "Kent" area and thus included in the South average. These rates are averages for all the subareas within the regions, so they do not completely reflect the differences between specific smaller areas.*

Vacancy rates have often been higher in the South and Southeast sub-regions compared to Seattle, although in 2000, they were lower in the South than in either Seattle or the Eastside. In 2011, vacancy rates appear to have fallen, and are close to, or below, the 5 percent benchmark in all sub-regions except the Southeast. There are relatively few apartment rentals in that area.

Vacancy rates are particularly low in Seattle, and continue to be fairly low in the East and Northeast sub-regions as well. The North Urban region (Shoreline and Lake Forest Park) seems to have the largest fluctuations in vacancy rates over time.

The trend line in the second graph above, showing percent change in rent, makes rent look quite volatile. However, despite annual fluctuations in response to the market, average rent for a two bedroom, one bath unit has slowly increased over the past ten years, increasing a total of 18 percent. This amounts to about 1.5 percent per year. This is considerably slower than the rate of inflation (about 30 percent) for the decade.

OVERCROWDING HAS DECREASED SUBSTANTIALLY

In King County, according to the 2009 ACS survey, only 0.8 percent of households had more than 1.5 persons per room.[12] This is a significant drop from the 2000 Census when 2.5 percent of households reported more than 1.5 persons per room.

By 2010, only 1.2 percent of households in Seattle reported more than 1.5 persons per room, down very significantly from 4.8 percent in 2000. In the remainder of King County (outside Seattle) just 0.6 percent of households reported more than 1.5 persons per room.

[12] This data is no longer available from the decennial census. There is a 0.2 percent margin of error for this ACS data point for King County and a 0.4 percent margin of error for the City of Seattle. Note that the criteria of “more than 1.5 persons per room” (1.51 or more) would not be met by 3 persons in a 2 room unit or by 6 persons in a 4 room unit, but it would be met by 4 or more persons in a 2 room unit, or by 5 or more persons in a 3 room unit, or 7 or more persons in a 4 room unit.

D. Homelessness in King County

NUMBER OF HOMELESS PERSONS CONTINUES TO RISE, BUT MORE ARE SHELTERED

Since 2006, the homeless population in King County, as estimated through the annual One Night Count, increased from 7,910 to 8,800, although a significant portion of that increase is attributable to increases in the geographic areas included in the street count. Of that 8,800, 2,442 were counted on the streets and 2,611 were in emergency shelter. 3,827 were in longer-term transitional housing with supports and services.

Of those in emergency shelter and transitional housing, 55 percent were families with children, and 34 percent were children under the age of 17. However, this is not necessarily indicative of the proportion of these groups in the homeless population, but instead indicates which types of shelter and transitional housing is more likely to be available.

Focusing on the most unstable situations - the street and emergency shelters - the period from 2001 through 2009 saw substantial increases, although the last two point-in-time counts saw decreases of approximately 4 percent each time. Notwithstanding these decreases, the fact remains that a very large number of people are homeless, and indications from provider turn-away reports are that the recession may return us to a point of increases.

The majority of homeless persons or households in King County have some source of income with an estimated 16 percent of the population earning income through employment. However, often that income is insufficient to afford even basic rental housing in King County, unless the housing cost is subsidized. There is little or no market rate rental housing available for those earning 30 percent AMI or below, which for a one-person household would mean a full-time income just above minimum wage.

IMPLICATIONS OF HOUSING UTILIZATION TRENDS:

The decline in home ownership since 2000 reflects the national trend triggered by the housing market and foreclosure crisis. The crisis was late to reach King County, and the County experienced the worst effects from 2008 - 2010, with residual effects lasting into 2011. It may be that the area's Growth Management policies, which encouraged the development of smaller units in denser, urban areas, and discouraged unmitigated sprawl into rural areas, may have reduced the extent of the crisis by limiting overbuilding. In addition, many of the multifamily structures built as condominiums during the past decade, are relatively easy to convert to rentals, either by their individual owners, or by developers.

Programs to promote home ownership continue to be important since homeownership is one of the most efficient ways for middle-income households to build wealth for later years. Housing types such as manufactured housing, townhomes, condominiums and cottage housing can provide ownership opportunities for households that may otherwise not be able to afford to buy a home. However, homeownership rates may not return to the countywide high of 62.3 percent reached in 2007 in the near future.

During the late 1990s and through 2000 housing vacancy rates were extremely low, indicating high demand. This placed significant pressure on the rental housing market, and resulted in rising rents through 2002. During 2001 to 2004 the economy weakened, jobs were lost countywide, and it appears that the number of homeless increased during this period of economic difficulty.

Vacancy rates rose again from 2002 through 2005, as earlier job losses impacted the economy, and rents fell. But after a brief economic respite from 2005 to early 2007, the housing crisis and the ensuing recession and loss of jobs once again led to economic distress for many individuals and households.

The effect of the most recent economic crisis on the rental market has been mixed. Except for 2009, vacancy rates have remained relatively low and rents have continued to rise. It is likely that this reflects the transition of many households from ownership to rental housing. Renters at the lowest end of the income scale have had to compete for scarcer and more expensive rentals, resulting once again in more doubling up and more homelessness.

Support for more permanent affordable rental housing is the best long-term solution to homelessness. There will continue to be some level of need for emergency shelters, transitional housing, and housing stabilization programs, especially when matched with an appropriate level of services, to address the immediate needs of households who are homeless or vulnerable to becoming homeless.

VI. Housing Need and Affordability

A. Housing Affordability Trends

MANY HOUSEHOLDS PAY MORE THAN 30 PERCENT OF THEIR INCOME FOR HOUSING

The following table shows the increasing percentage of owner and renter households paying more than 30 percent of their income for housing in King County.

In 1990, just 27 percent of all King County households paid more than 30 percent of their income for housing. By 2010, that had risen to 40 percent of all households. The percent of over-burdened homeowners has grown more rapidly than the percent of overburdened renters – from 18 percent in 1990 to 36 percent in 2009.

Over one-third of owners paid more than 30 percent of their income for housing in 2009, while 45 percent of renters overpaid for housing. Taken together, two out of every five households are paying more than they can afford for their housing.

Percent of Owners and Renters who Overpay* for Housing

	1990 Census	2000 Census	2005 American Community Survey	2009 American Community Survey
Owners	18%	27%	33%	36%
Renters	39%	40%	47%	45%
Combined	27%	33%	38%	40%

*This measures all households who report paying more than 30% of their income for housing costs. This data was not reported in the 2010 Census. Although some middle-income households may be able to afford more than 30% of their income for housing costs, the lower the household's income, the more likely it is that there will be insufficient income for other essential needs, such as food, clothing, transportation, health care, and savings for emergencies.

LOW INCOME HOUSEHOLDS ARE MORE LIKELY TO PAY MORE THAN THEY CAN AFFORD FOR HOUSING

Those who can least afford to pay more than 30 percent of their income for housing, often have no choice but to do so. Of those households earning less than $20,000 (about 30 percent of AMI for a two person household), 81 percent of renters and 79 percent of owners paid more than 30 percent of their income for housing. $20,000 per year is equivalent to about $10 per hour in a full-time job. In fact, most of these households paid over 35 percent of their income for housing costs. A household earning $20,000, and paying $600 for housing costs (about 36 percent of their monthly income of $1666), would be left with just over $1000 per month (less than that after payroll taxes) for food, clothing, child care and school supplies for children, transportation, utilities and telecommunications, housing maintenance , insurance, and health care costs. While they might be able to carefully manage these costs under usual

circumstances, any extraordinary expenses would leave them vulnerable to debt, financial insolvency, and potentially to homelessness.

Percent of Owners and Renters who Overpay* for Housing by Income Group: ACS 2009							
Income Group	Income Range of 2 PP Household in this Income Group	Renters			Owners		
		Number of Renters in Income Group	Number Who Overpay	Percent of Income Group Who Overpay	Number of Owners in Income Group	Number Who Overpay	Percent of Income Group Who Overpay
Less than 30% median income	$0 - $19,999	71,093	57,274	**81%**	26,896	21,217	**79%**
30 - 50% median income	$20,000 - $34,999	56,858	45,864	**81%**	36,585	24,153	**66%**
50 - 70% median income	$35,000 - $49,999	55,013	23,432	**43%**	41,956	24,987	**60%**
All Households Under 70% median income	Under $50,000	182,964	126,570	**69%**	105,437	70,357	**67%**

*This measures all households who report paying more than 30% of their income for housing costs. This data was not reported in the 2010 Census. Although some middle-income households may be able to afford more than 30% of their income for housing costs, the lower the household's income, the more likely it is that there will be insufficient income for other essential needs, such as food, clothing, transportation, health care, and savings for emergencies.

60 percent of owner households earning $35,000 t0 $50,000 report paying more than 30 percent of their income for homeowner costs. 43 percent of renters in that income group are also overpaying for housing. Among all households earning less than $50,000 (or about 70 percent AMI), two-thirds (67 percent) are over-paying for housing.

B. Rental Housing Affordability Trends

CRITICAL NEED IS FOR AFFORDABLE RENTAL HOUSING FOR VERY LOW AND LOW-INCOME HOUSEHOLDS

While the amount of rental housing stock affordable to households earning above 60 percent of median income appears adequate, market-rate affordable rentals for those between 40 and 60 percent AMI are scarce and not well-distributed geographically. *Housing for those below 40 percent AMI is available almost exclusively through subsidized multi-family rental housing, and the amount of that housing is severely insufficient in nearly all jurisdictions. No cities have sufficient housing for those at 30 percent of median income and below.*

In 2009 - 2010, nearly 24 percent of all King County's households (owners and renters) earned less than 50 percent of median household income. Among renter households nearly 40 percent (105,000 households) earned less than 50 percent of median, and about 23 percent (73,500 households) earned less than 30 percent of median income.

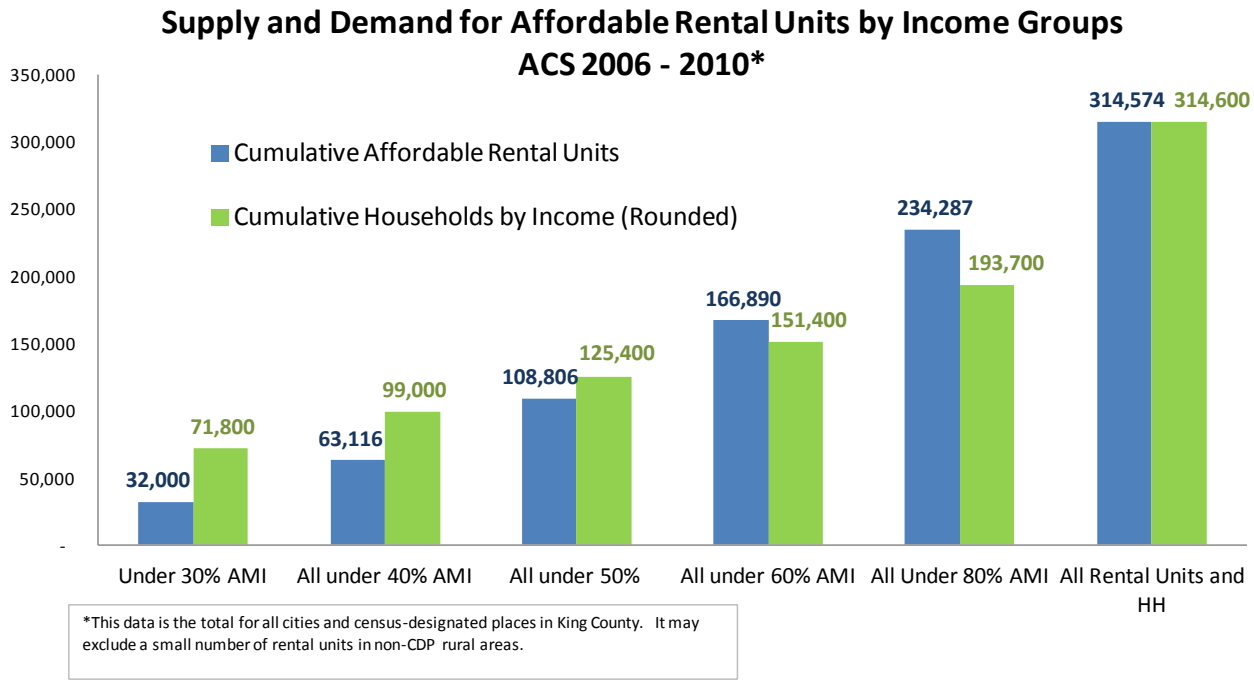
(See table on p. 38 above). The graph below is based on the 2006 – 2010 ACS data, so the numbers are slightly lower.[13]

[13] ACS 2006 – 2010 data is used for more detailed analysis because it includes income data by tenure at the city, CDP and census tract level. ACS 2010 includes these data points but only for jurisdictions over 50,000. It is useful primarily for updated numbers at the County level.

The median rent for all (private market-rate) apartment rental units in the spring of 2011 was $1049. This is almost exactly what would be affordable to a two-person household earning 60 percent of median income (income of about $42,000 per year or about $3,500 per month).

The most recent detailed data from the American Community Survey (2006 – 2010) is illustrated in the graph below. Since the ACS survey asks how much rent a household pays, it is likely to include most subsidized rental units as well as market rate rental units.[14] While there appears to be an adequate supply of rental housing for those at 60 percent AMI and above, there is a very inadequate supply of rental housing for households earning 40 percent of median household income or less. In some parts of the County, the supply of housing at 40 – 60 percent of median income is very insufficient to the need. In other parts of the County the supply in this affordability range is sufficient, but affordable units may be occupied by higher-income renters.

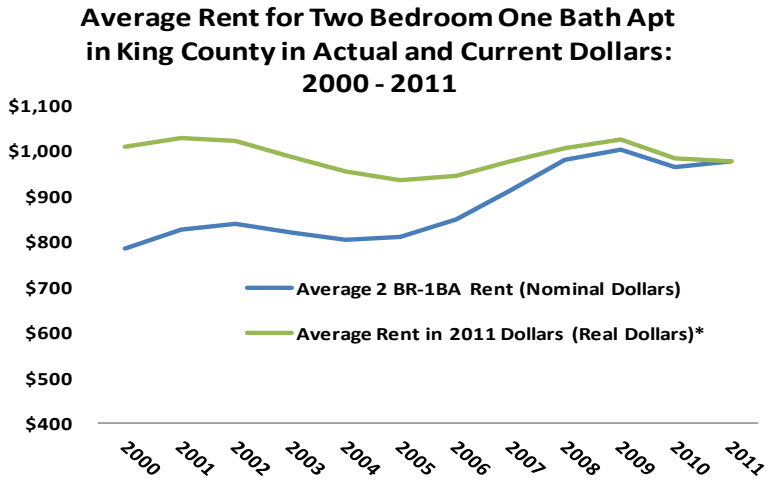
About 23 percent of all *renter* households in King County) earn 30 percent of median income or less. For this group of households there is a deficit of nearly 40,000 units. At 40 percent AMI and below there is a cumulative deficit of nearly 36,000. At 50 percent AMI and below the cumulative deficit is about 16,600 units.



[14] This may depend on how a household interprets the question. Household using Section 8 tenant vouchers may quote the entire rent on the unit rather than the portion they actually pay. The ACS data includes households who pay no monetary rent for a unit.

CHANGES IN RENTAL STOCK AFFORDABILITY

Rental rates have risen over the last fifteen years, but in real dollars they have remained fairly steady, and are currently below year 2000 levels. The graph and table below illustrates the annual changes in rental rates for a two bedroom, one bath unit and the amount in 2011 dollars.



	Average 2 BR-1BA Rent (Nominal Dollars)	Average Rent in 2011 Dollars (Real Dollars)*	Percent Chg in Rent from Previous Year in Nominal Dollars
2000	$ 784	$ 1,010	5.4%
2001	$ 826	$ 1,027	5.4%
2002	$ 838	$ 1,022	1.5%
2003	$ 821	$ 985	-2.0%
2004	$ 804	$ 953	-2.1%
2005	$ 810	$ 934	0.7%
2006	$ 849	$ 944	4.8%
2007	$ 912	$ 976	7.4%
2008	$ 980	$ 1,007	7.5%
2009	$ 1,003	$ 1,024	2.3%
2010	$ 965	$ 982	-3.8%
2011	$ 977	$ 977	1.2%

*This column shows the comparable rent in 2011 dollars accounting for inflation, using the CPI-Urban for the Seattle MSA.

RENTS FOR SINGLE FAMILY HOMES ARE HIGHER THAN RENTS FOR MULTI-FAMILY UNITS, RESULTING IN LIMITED AFFORDABLE OPTIONS FOR LARGER HOUSEHOLDS

Rents for single family homes were significantly more expensive than rents for multi-family units. According to the April 2011 D + S Report surveying 1 – 19 unit rents, the average rent for a single family home was $1,897. Two bedroom houses rented for an average of $1383, just slightly higher than the affordable rent ($1,369) for a three-person household earning 70 percent AMI. Average rent for a four-bedroom home was $2,243. This would be affordable to a household earning $90,000, or about 90 percent of HUD's AMI for a household of six.

Note that contrary to HUD income levels which increase with household size, the actual median income for a household of six in King County is about $81,200, or $20,000 less than the median

income for a household of four ($101,400). Thus, realistically, half of King County's large households could afford less than $2,025 in rent, and less than $1,700 in a mortgage payment. See page 37 above for details on income distribution by household size.

A family of six earning 60 percent AMI (about $60,000) could afford $1,500 in rent, but there are very few rentals of sufficient size in that rent category – whether apartments or single family homes.

AFFORDABILITY AND SUPPLY GAP FOR VERY LOW INCOME RENTERS

In 2000, the gap between the median rent ($745) and the affordable rent for a three-person household earning 30 percent AMI ($444) was $301 dollars. In 2009 - 2010, with a median rent of $975, and the affordable rent for a three-person household earning 30 percent AMI at $586, the gap is $389. In real dollars this is approximately the same as the gap in 2000. As the supply and demand graph above shows, there is a gap of about 40,000 between the number of households in this very low income category and the number of market rate units affordable to them.

RENTAL AFFORDABILITY BY JURISDICTION AND SUB-REGION; RENTS MOST AFFORDABLE IN SOUTH KING COUNTY

Among all renter households, 39.9 percent earn less than fifty percent of median income for King County. Throughout the county 34.6 percent of rental units are affordable to households earning fifty percent of median income. However, for the nearly 23 percent of renter households who earn under thirty percent of median income, only about 10.2 percent of rental units are affordable. As the table below shows, the supply of affordable units varies considerably among sub-regions and among cities.

2009 median rents and 2011 average rents are both lowest in South King County while rents in the rural area are the highest according to a 2009 analysis completed by Dupre + Scott Apartment Advisors and the Spring 2011 D + S Apartment Vacancy Report.

The table below indicates that 40.4 percent of units in South King County cities are affordable to households earning less than fifty percent of median income and 39 percent are affordable in Seattle. In other words, in these areas, the number of rental units affordable at that level are roughly equivalent to the number of renter households countywide who earn fifty person of median income or below. However, only 17.9 percent are affordable to those under fifty percent of median income in the East Urban cities. The other regions generally have 30 – 35 percent of their units affordable to those at fifty percent of median income. Virtually no jurisdictions have sufficient rental units for the 23.3 percent of renter households who earn less than thirty percent of median income.[15]

AFFORDABLE RENTAL UNITS BY CITY AND SUB-REGION

[15] Three very small cities have sufficient units. Many of these are accessory dwelling units occupied by family members of household staff to whom little or no rent is charged.

Housing Affordability: 2006 - 2010 ACS data					RENTER: Number of Units by Gross Rent					RENTER: Percent of Rental Units by Gross Rent					
		HOUSING OCCUPANCY			<30% AMI	31 - 50% AMI	51 - 80% AMI	81 - 120% AMI	over 120% AMI	<30% AMI	31 - 50% AMI	All Units Under 50% AMI	51 - 80% AMI	81 - 120% AMI	over 120% AMI
Sub Region	**CITY OR CDP**	**Total housing units**	**Occupied housing units**	**RENTER-OCCUPIED Housing Units**	**All Renter HH paying under $500 (incl. $0 rent)**	**Renter HH paying $500 - $849**	**Renter HH paying $850 - $1370**	**Renter HH paying $1370 to $1999**	**Renter HH paying $2000 or more**	**All Renter HH paying under $500 (incl. $0 rent)**	**Renter HH paying $500 - $849**	**Renter HH paying under $850**	**Renter HH paying $850 - $1370**	**Renter HH paying $1370 to $1999**	**Renter HH paying $2000 or more**
EAST SUB-REGION															
E	Beaux Arts Village	125	123	15	-	-	-	11	5	0.0%	0.0%	0.0%	0.0%	70.0%	30.0%
E	Bellevue	53,808	50,337	21,126	1,196	2,762	9,125	6,310	1,734	5.7%	13.1%	18.7%	43.2%	29.9%	8.2%
E	Bothell (part)	14,154	13,641	4,823	181	852	2,083	1,347	360	3.8%	17.7%	21.4%	43.2%	27.9%	7.5%
E	Clyde Hill	962	917	82	19	7	-	39	17	23.2%	8.5%	31.7%	0.0%	47.8%	20.5%
E	Hunts Point	203	163	17	11	-	-	4	2	64.7%	0.0%	64.7%	0.0%	24.7%	10.6%
E	Issaquah	12,858	11,927	4,287	407	264	1,777	1,457	382	9.5%	6.2%	15.7%	41.5%	34.0%	8.9%
E	Kenmore	8,269	7,874	2,117	179	565	876	394	103	8.5%	26.7%	35.2%	41.4%	18.6%	4.9%
E	Kirkland (Greater*	38,627	36,489	12,257	948	1,370	4,874	3,909	1,156	7.7%	11.2%	18.9%	39.8%	31.9%	9.4%
E	Medina	1,118	1,067	152	31	-	14	76	31	20.4%	0.0%	20.4%	9.3%	50.2%	20.1%
E	Mercer Island	9,675	9,191	2,152	224	121	716	832	259	10.4%	5.6%	16.0%	33.3%	38.7%	12.0%
E	Newcastle	4,064	3,872	996	7	91	552	290	56	0.7%	9.1%	9.8%	55.4%	29.1%	5.6%
E	Redmond	24,199	22,405	10,558	410	988	4,667	3,534	958	3.9%	9.4%	13.2%	44.2%	33.5%	9.1%
E	Sammamish	14,931	14,188	1,568	50	67	493	718	241	3.2%	4.3%	7.5%	31.4%	45.8%	15.3%
E	Woodinville	4,580	4,347	1,553	78	250	720	398	107	5.0%	16.1%	21.1%	46.4%	25.6%	6.9%
E	Yarrow Point	390	336	20	-	1	10	7	2	0.0%	6.0%	6.0%	49.7%	35.3%	9.0%
E Total		**187,963**	**176,877**	**61,723**	**3,741**	**7,338**	**25,908**	**19,325**	**5,411**	**6.1%**	**11.9%**	17.9%	**42.0%**	**31.3%**	**8.8%**
NORTH SUB-REGION															
N	Lake Forest Park	5,407	5,208	895	75	191	446	158	25	8.4%	21.4%	29.8%	49.8%	17.7%	2.7%
N	Shoreline	22,073	21,152	6,723	818	1,566	2,860	1,209	269	12.2%	23.3%	35.5%	42.5%	18.0%	4.0%
N Total		**27,480**	**26,360**	**7,618**	**893**	**1,758**	**3,306**	**1,367**	**294**	**11.7%**	**23.1%**	34.8%	**43.4%**	**17.9%**	**3.9%**
NORTHEAST SUB-REGION															
NE	Carnation	723	708	183	21	51	74	28	8	11.5%	28.0%	39.5%	40.6%	15.4%	4.6%
NE	Duvall	2,116	2,064	207	13	29	78	66	21	6.3%	13.8%	20.1%	37.8%	32.0%	10.1%
NE	North Bend	2,334	2,213	864	161	192	342	141	27	18.6%	22.3%	40.9%	39.6%	16.4%	3.2%
NE	Skykomish	129	70	36	6	16	14	-	-	16.7%	43.3%	60.0%	40.0%	0.0%	0.0%
NE	Snoqualmie	3,302	3,044	530	83	37	115	213	82	15.7%	7.0%	22.7%	21.7%	40.1%	15.5%
NE Total		**8,604**	**8,099**	**1,820**	**284**	**325**	**624**	**448**	**139**	**15.6%**	**17.9%**	**33.5%**	**34.3%**	**24.6%**	**7.6%**
SOUTH SUB-REGION															
S	Algona	930	875	264	5	62	124	60	13	1.9%	23.4%	25.3%	46.9%	22.8%	5.0%
S	Auburn	27,351	26,100	10,417	1,150	3,689	4,158	1,210	210	11.0%	35.4%	46.5%	39.9%	11.6%	2.0%
S	Burien	14,536	13,849	6,547	748	2,291	2,530	798	180	11.4%	35.0%	46.4%	38.6%	12.2%	2.8%
S	Des Moines	12,676	11,568	3,899	343	1,463	1,417	557	119	8.8%	37.5%	46.3%	36.3%	14.3%	3.0%
S	Federal Way	35,927	34,232	14,121	846	4,430	6,275	2,102	468	6.0%	31.4%	37.4%	44.4%	14.9%	3.3%
S	Kent	36,379	34,060	17,011	1,660	4,898	7,690	2,339	424	9.8%	28.8%	38.5%	45.2%	13.8%	2.5%
S	Milton	3,090	2,953	1,418	39	370	763	220	26	2.8%	26.1%	28.8%	53.8%	15.5%	1.8%
S	Normandy Park	2,911	2,764	576	89	239	141	78	29	15.5%	41.4%	56.9%	24.4%	13.6%	5.1%
S	Pacific	2,205	2,094	1,034	75	307	477	144	31	7.3%	29.7%	36.9%	46.2%	13.9%	3.0%
S	Renton	37,340	35,213	15,214	1,301	3,774	6,613	2,876	650	8.6%	24.8%	33.4%	43.5%	18.9%	4.3%
S	SeaTac	11,412	10,282	4,662	487	2,091	1,548	445	91	10.4%	44.9%	55.3%	33.2%	9.5%	1.9%
S	Tukwila	7,679	7,095	3,982	249	1,401	1,825	448	59	6.3%	35.2%	41.4%	45.8%	11.3%	1.5%
S Total		**192,436**	**181,085**	**79,145**	**6,992**	**25,014**	**33,561**	**11,278**	**2,300**	**8.8%**	**31.6%**	40.4%	**42.4%**	**14.3%**	**2.9%**
SOUTHEAST SUB-REGION															
SE	Black Diamond	1,641	1,475	106	-	90	6	7	3	0.0%	84.9%	84.9%	5.7%	6.6%	2.8%
SE	Covington	5,581	5,396	711	34	76	412	165	23	4.8%	10.7%	15.5%	57.9%	23.3%	3.3%
SE	Enumclaw	4,621	4,482	1,660	256	504	627	220	53	15.4%	30.3%	45.8%	37.8%	13.3%	3.2%
SE	Maple Valley	7,566	7,372	1,131	139	165	430	307	90	12.3%	14.6%	26.9%	38.0%	27.1%	8.0%
SE Total		**19,409**	**18,725**	**3,608**	**429**	**835**	**1,475**	**699**	**170**	**11.9%**	**23.1%**	35.0%	**40.9%**	**19.4%**	**4.7%**
SEATTLE SUB-REGION															
SEA	Seattle	302,465	280,453	143,368	17,834	38,036	53,946	26,662	6,890	12.4%	26.5%	39.0%	37.6%	18.6%	4.8%
SEA Total		**302,465**	**280,453**	**143,368**	**17,834**	**38,036**	**53,946**	**26,662**	**6,890**	12.4%	26.5%	39.0%	37.6%	18.6%	4.8%
Unincorp King County (CDPs only)		93,380	87,645	18,492	2,044	3,763	6,942	4,466	1,277	**11.1%**	**20.4%**	31.4%	**37.5%**	**24.2%**	**6.9%**
Grand Total		831,737	779,244	315,774	32,217	77,070	125,761	64,246	16,480	10.2%	24.4%	34.6%	39.8%	20.3%	5.2%
Renter Households in Each Income Group					**71,800**	**53,600**	**68,300**	**56,900**	**64,000**	**22.8%**	**17.0%**	**39.9%**	**21.7%**	**18.1%**	**20.3%**

*Greater Kirkland includes CDP areas annexed since the last Census: Juanita Kingsgate and Inglewood Finn Hill.

PUBLICLY-ASSISTED UNITS PROVIDE SOME AFFORDABILITY FOR VERY LOW INCOME

We have seen that there is a gap between the number of affordable rental units available and the number of low-income households, particularly for households under forty percent of median income. This gap would be much worse without the 65,250 rental units in King County including Seattle that receive some form of public subsidy. About 62 percent of these (40,500 units) provide housing for low and very low income households, while another 22 percent (14,400) support moderate-income households. About 40,000 of these subsidized units have been built or substantially rehabilitated since 1995.[16]

Approximate Number of Subsidized Units at Various Affordability Levels in King County

	Under 30%	31 - 40%	40 - 50%	50 - 60%	60 - 80%	Total Units affordable Under 80%	80 and above** (various sources)	Total Units with Public Funding
WS Housing Finance Commission (tax credit or bond)	691	952	2,865	5,974	254	10,736		
King County Housing Authority	506	8,803	1,751	2,323	1,963	15,346		
Renton Housing Authority	238		669		588	1,495		
King County Housing & Comm Dev Funds*	624	5,006	740	450	260	7,080		
Seattle Housing Authority and Seattle Off of Hsg Funds	14,145		3549		2609	20,303		
Total Units at Each Level	**16,204**	**14,761**	**9,574**	**8,747**	**5,674**	**54,960**	**10,292**	**65,252**
Percent at Affordability Level	25%	22.6%	14.7%	13.4%	8.7%	84.2%	15.8%	100.0%

* KC HCD data reflects income level of actual occupants of units rather than targeted "set asides". Numbers have been rounded up to account for vacant units. In general, there are more occupants of these KC HCD units at the lowest income levels than the number of units set aside, and fewer occupants at the higher income levels (60 - 80%). **Some non-profit bond recipients may provide units at 80 - 100% AMI, but these are not guaranteed.

[16] Most of the units in the table above are accounted for in the 2006 – 2010 ACS data, because the data is based on a sample of all households answer to the question "How much do you pay in rent?" rather than on a survey of market rate rental units. However, it is possible that some households who use Section 8 vouchers would answer the question with the nominal rent for the unit rather than what their household actually pays beyond their Section 8 voucher.

IMPLICATIONS OF RENTAL HOUSING AFFORDABILITY TRENDS:

Rents in King County have fluctuated in response to changes in employment and the resulting increase or decrease in vacancies. Over the long term there has been a gradual increase in rents, but 2011 rents are lower in real dollars than they were in 2000. This is probably due to the effects of the recession affecting King County from 2008 – 2011. By 2011 employment had not yet returned to 2000 levels, foreclosures continued, previous homeowners moved into the rental market, and prospective home-owners remained renters. Unemployment drove vacancy rates up and rents down from 2009 – 2010, but an increase in renters lowered the vacancy rates in 2011, and rents are likely to rise again.

The supply of affordable units continues to be inadequate for the number of very low and low income households. This has resulted in 81 percent of all households below 50 percent AMI paying an unaffordable amount for rental housing. When all units – subsidized or market rate - are included, there is a deficit of 40,000 units for the very low income households (30 percent AMI or less), and a cumulative deficit of 36,000 units for all households below 40 percent AMI. The percent of the population that earns 50 percent AMI or less has increased from 22 percent in 2000 to nearly 24 percent in 2010. Nearly 40 percent of renters earn 50 percent of median income or below. Those living in poverty have increased from 8.4 percent to 9.7 percent of the population.

Very low-income households still face tremendous difficulty in finding and securing affordable housing, and those in the 30 to 40 percent AMI range struggle nearly as much to find and retain affordable housing. This puts many families and individuals at risk of homelessness, straining to meet ordinary costs of food, clothing, and transportation, and vulnerable to financial crisis anytime they encounter an extraordinary expense due to illness, loss of full employment, or other emergencies.

Much of the housing stock for the lowest income households must be addressed through the continuing creation of public and non-profit units, especially for the lowest income groups. However, public and non-profit efforts to increase the housing affordability of rental housing can be supplemented by the private market through innovative local measures such as providing adequate capacity for multi-family development, multifamily tax exemption programs and through the creation of accessory dwelling units. With single family and large apartment or townhouse units often costing $1,800 to $2,500 or more in monthly rent, there is a shortage of affordable units for large families, many of whom are recent immigrants.

Countywide, there is a sufficient supply of rental units for those at 60 to 70 percent AMI and above, and the supply is adequate in nearly all of the sub-regions. The issue of geographic equity is primarily for those under 40 percent of median income, and to a lesser extent for those earning between 40 and 60 percent of median income. This inequity needs to be addressed, not only by increasing affordable housing opportunities in underserved areas, but also through investment in schools, services, public facilities infrastructure and other amenities, in areas where there are higher levels of affordable housing and fewer opportunities. Developing and maintaining affordable housing near transit centers and in better school districts requires concerted and coordinated effort by public, private and non-profit partnerships.

C. Housing Ownership Affordability Trends

OWNERSHIP HOUSING SCARCE FOR MODERATE AND MEDIAN INCOME HOUSEHOLDS

Based upon 2006 – 2010 ACS data on reported home values, 20 percent of all owner-occupied homes including condominiums, would be affordable to households earning eighty percent of median income in 2010. Forty percent of King County households earn less than eighty percent of median income, and twenty-five percent of current owners earn less than eighty percent of median income.

However, just 16 percent of all households in King County earn between fifty and eighty percent of median income. These moderate income households are those who are generally considered to be “first-time buyers”. For those close to the top of this income range there are likely to be sufficient affordable units, although many of them would be condominiums or townhomes, and they are more likely to be in the South or Southeast sub-regions than in Seattle or the Eastside.

Since only 6 percent of all owner-occupied homes would be affordable to those at fifty percent of median income and about 8 percent would be affordable to those at sixty percent of median income, home ownership is likely to be elusive for households in the low-moderate income range.

About 38 percent of homes were affordable to households earning the full median income for King County. Over half of all homes were affordable at 120 percent of median income.

FORTY PERCENT OF SOUTH COUNTY HOMES ARE AFFORDABLE AT 80 PERCENT AMI

There is a clear differential in home affordability among the sub-regions. Over 40 percent of home values reported in the South Urban sub-region would be affordable to those at eighty percent AMI, and over 31 percent were affordable in the Southeast sub-region. The South Urban sub-region also had 13.3 percent of its home values affordable to those at fifty percent of median income.

In contrast, Seattle, the East Urban , and the Northeast sub-regions each had just over 12 percent of homes affordable at eighty percent of median income, and about 3 percent to 6 percent affordable at fifty percent of median income.

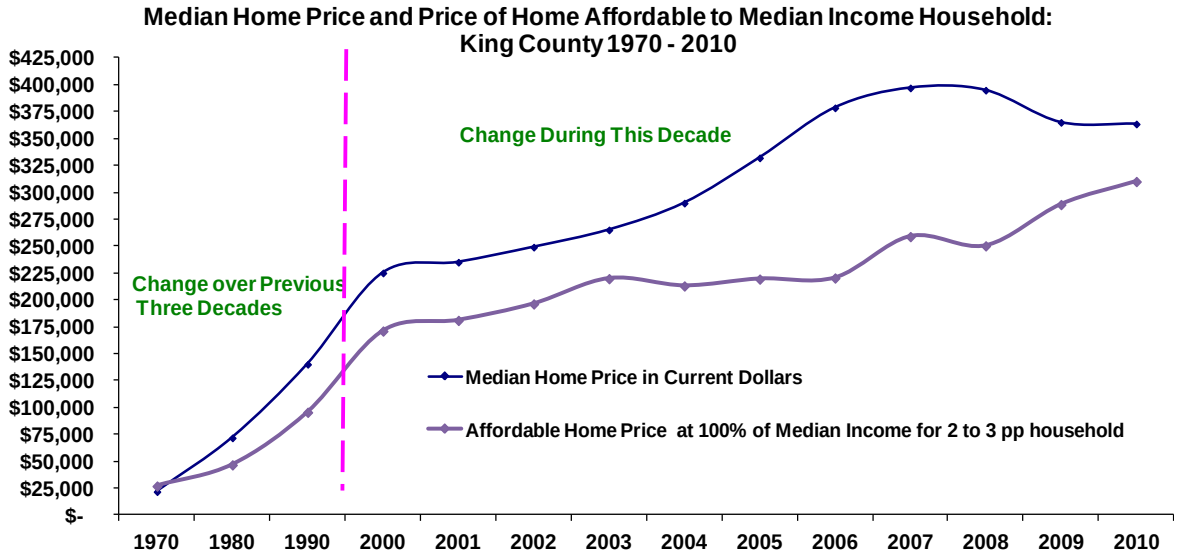
The North Urban sub-region and Unincorporated King County fall somewhere in the middle of the other sub-regions. The North sub-region had about 16 percent of homes affordable at eighty percent AMI, while the Unincorporated CDPs had about 20 percent affordable to that income level.

AFFORDABILITY OF OWNER-OCCUPIED UNITS BY CITY AND SUB-REGION (ACS 2006 - 2010)

Housing Affordability: 2006 - 2010 ACS data				Number of Units by Home Value and Income Groups						Percent of Units by Home Value and Income Groups				
				Under 50% AMI	51 - 80% AMI	81 - 120% AMI	121 - 180% AMI	Over 180% AMI	Home Ownership Rate	Under 50% AMI	51 - 80% AMI	81 - 120% AMI	121 - 180% AMI	Over 180% AMI
Sub Region	CITY OR CDP	Occupied housing units	OWNER-OCCUPIED Housing Units	All Housing Units Under $166,200	All Housing Units from $166,200 to $265,999	All Housing Units from $266,000 to $399,999	All Housing Units from $400,000 to $599,999	All Housing Units $600,000 and above	Percent Owner-Occupied Units	All Housing Units Under $166,200	All Housing Units from $166,200 to $265,999	All Housing Units from $266,000 to $399,999	All Housing Units from $400,000 to $599,999	All Housing Units $600,000 and above
EAST SUB-REGION														
E	Beaux Arts Villa	123	108	-	-	-	13	95	87.8%	0.0%	0.0%	0.0%	12.2%	87.8%
E	Bellevue	50,337	29,211	983	1,904	5,165	7,036	14,123	58.0%	3.4%	6.5%	17.7%	24.1%	48.3%
E	Bothell (part)	13,641	8,818	984	1,161	2,735	2,591	1,346	64.6%	11.2%	13.2%	31.0%	29.4%	15.3%
E	Clyde Hill	917	835	9	16	7	35	768	91.1%	1.1%	1.9%	0.8%	4.1%	92.0%
E	Hunts Point	163	146	4	1	1	4	136	89.6%	2.7%	0.9%	0.5%	3.0%	92.9%
E	Issaquah	11,927	7,640	279	890	1,765	1,987	2,718	64.1%	3.7%	11.7%	23.1%	26.0%	35.6%
E	Kenmore	7,874	5,757	419	401	1,725	1,849	1,363	73.1%	7.3%	7.0%	30.0%	32.1%	23.7%
E	Kirkland (Great	36,489	24,232	928	2,683	6,334	6,737	7,550	66.4%	3.8%	11.1%	26.1%	27.8%	31.2%
E	Medina	1,067	915	9	-	5	35	866	85.8%	1.0%	0.0%	0.5%	3.8%	94.7%
E	Mercer Island	9,191	7,039	92	205	300	918	5,525	76.6%	1.3%	2.9%	4.3%	13.0%	78.5%
E	Newcastle	3,872	2,876	86	214	388	616	1,572	74.3%	3.0%	7.4%	13.5%	21.4%	54.6%
E	Redmond	22,405	11,847	771	1,177	2,778	3,223	3,898	52.9%	6.5%	9.9%	23.4%	27.2%	32.9%
E	Sammamish	14,188	12,620	161	351	1,687	3,094	7,327	88.9%	1.3%	2.8%	13.4%	24.5%	58.1%
E	Woodinville	4,347	2,794	90	303	721	838	842	64.3%	3.2%	10.8%	25.8%	30.0%	30.1%
E	Yarrow Point	336	316	4	-	2	12	299	94.0%	1.3%	0.0%	0.5%	3.6%	94.6%
E Total		**176,877**	**115,154**	**4,819**	**9,307**	**23,612**	**28,988**	**48,428**	**65.1%**	**4.2%**	**8.1%**	**20.5%**	**25.2%**	**42.1%**
NORTH SUB-REGION														
N	Lake Forest Par	5,208	4,313	112	343	1,173	1,337	1,348	82.8%	2.6%	8.0%	27.2%	31.0%	31.2%
N	Shoreline	21,152	14,429	550	2,031	5,161	4,679	2,009	68.2%	3.8%	14.1%	35.8%	32.4%	13.9%
N Total		**26,360**	**18,742**	**662**	**2,374**	**6,334**	**6,016**	**3,356**	**71.1%**	**3.5%**	**12.7%**	**33.8%**	**32.1%**	**17.9%**
NORTHEAST SUB-REGION														
NE	Carnation	708	525	43	48	192	183	60	74.2%	8.2%	9.1%	36.6%	34.8%	11.4%
NE	Duvall	2,064	1,857	159	79	563	629	427	90.0%	8.6%	4.3%	30.3%	33.9%	23.0%
NE	North Bend	2,213	1,349	70	147	337	378	417	61.0%	5.2%	10.9%	25.0%	28.0%	30.9%
NE	Skykomish	70	34	8	15	9	3	-	48.6%	22.5%	42.8%	27.4%	7.4%	0.0%
NE	Snoqualmie	3,044	2,514	82	110	631	786	904	82.6%	3.3%	4.4%	25.1%	31.3%	36.0%
NE Total		**8,099**	**6,279**	**362**	**398**	**1,732**	**1,978**	**1,809**	**77.5%**	**5.8%**	**6.3%**	**27.6%**	**31.5%**	**28.8%**
SOUTH SUB-REGION														
S	Algona	875	611	111	275	162	51	12	69.8%	18.2%	45.0%	26.5%	8.3%	1.9%
S	Auburn	26,100	15,683	3,296	4,068	4,455	2,996	868	60.1%	21.0%	25.9%	28.4%	19.1%	5.5%
S	Burien	13,849	7,302	412	1,813	2,291	1,705	1,081	52.7%	5.6%	24.8%	31.4%	23.3%	14.8%
S	Des Moines	11,568	7,669	722	2,260	2,336	1,564	787	66.3%	9.4%	29.5%	30.5%	20.4%	10.3%
S	Federal Way	34,232	20,111	2,796	5,721	6,210	4,139	1,246	58.7%	13.9%	28.4%	30.9%	20.6%	6.2%
S	Kent	34,060	17,049	2,029	4,500	5,395	3,844	1,282	50.1%	11.9%	26.4%	31.6%	22.5%	7.5%
S	Milton	2,953	1,535	169	513	496	287	70	52.0%	11.0%	33.4%	32.3%	18.7%	4.5%
S	Normandy Park	2,764	2,188	94	75	431	601	987	79.2%	4.3%	3.4%	19.7%	27.4%	45.1%
S	Pacific	2,094	1,060	93	475	315	111	65	50.6%	8.8%	44.8%	29.7%	10.5%	6.2%
S	Renton	35,213	19,999	2,393	4,595	6,163	4,760	2,088	56.8%	12.0%	23.0%	30.8%	23.8%	10.4%
S	SeaTac	10,282	5,620	1,036	1,689	1,605	983	307	54.7%	18.4%	30.1%	28.6%	17.5%	5.5%
S	Tukwila	7,095	3,113	421	921	921	615	235	43.9%	13.5%	29.6%	29.6%	19.8%	7.6%
S Total		**181,085**	**101,940**	**13,571**	**26,905**	**30,781**	**21,655**	**9,028**	**56.3%**	**13.3%**	**26.4%**	**30.2%**	**21.2%**	**8.9%**
SOUTHEAST SUB-REGION														
SE	Black Diamond	1,475	1,369	72	373	384	265	275	92.8%	5.3%	27.2%	28.1%	19.3%	20.1%
SE	Covington	5,396	4,685	317	1,259	1,646	1,165	298	86.8%	6.8%	26.9%	35.1%	24.9%	6.4%
SE	Enumclaw	4,482	2,822	509	938	848	443	84	63.0%	18.1%	33.2%	30.0%	15.7%	3.0%
SE	Maple Valley	7,372	6,241	140	1,104	2,391	1,988	618	84.7%	2.2%	17.7%	38.3%	31.9%	9.9%
SE Total		**18,725**	**15,117**	**1,039**	**3,674**	**5,269**	**3,860**	**1,274**	**80.7%**	**6.9%**	**24.3%**	**34.9%**	**25.5%**	**8.4%**
SEATTLE SUB-REGION														
SEA	Seattle	280,453	137,085	3,926	12,737	34,888	38,610	46,923	48.9%	2.9%	9.3%	25.4%	28.2%	34.2%
SEATTLE Total		**280,453**	**137,085**	**3,926**	**12,737**	**34,888**	**38,610**	**46,923**	**48.9%**	**2.9%**	**9.3%**	**25.4%**	**28.2%**	**34.2%**
Unincorp King County* (*CDPs only, excludes some rural)		87,645	69,153	3,971	10,037	18,984	18,514	17,646	78.9%	5.7%	14.5%	27.5%	26.8%	25.5%
Grand Total*		**779,244**	**463,470**	**28,351**	**65,433**	**121,601**	**119,621**	**128,464**	**59%**	**6%**	**14%**	**26%**	**26%**	**28%**
Owner HH by Income Group (all KC)			**476,600**	**61,700**	**58,300**	**93,300**	**109,600**	**153,700**		**12.9%**	**12.2%**	**19.6%**	**23.0%**	**32.2%**

HOME PRICES FALL SINCE 2007; RISE FASTER THAN INFLATION IN THE LONG-TERM

The graph and table below show how home prices have changed since 1970 and in the past decade. The median home price has declined from its high point in 2007, but at the end of 2010 it was still higher than it was in 2005.[17] The affordability gap for the median income household has narrowed.



It is notable that while home prices tripled in current (or nominal) dollars in the 1970s and doubled in the 1980s, the increase from 1990 to 2000 and from 2000 to 2010 has been somewhat slower - at around 61 percent. Over the long term, however, home prices continue to rise much faster than the general rate of inflation. The overall consumer price index for the Seattle area has increased about 25 percent since 2000, but homes are 61.6 percent higher. In real dollars (after accounting for inflation/increase in wages), home prices in 2008 were more than twice as expensive as they were in 1980.

The narrowing of the affordability gap for median income buyers since 2008 is partly due to a decrease in median home price since 2007, but it is also due to historically low interest rates. Yet, because of a very cautious credit market, many prospective buyers may not be able to qualify for a mortgage. Home prices are expected to remain fairly low through the first half of 2012 due to continued sale of foreclosed homes and an accumulated supply of homes for sale. That could change by the end of 2012 to early 2013 when the supply of available homes may become tighter.

[17] Since this data was originally compiled, the median home sale price has fallen further, and for November 2011 was just under $322,000. The continued decline is considered temporary and is attributed to an increase in sale of distressed homes.

Change in Median Price of All Homes in King County (Condo and Single Family)				
Year	Median Home Price in Current Dollars	Median Home Price in 2010 Dollars*	Percent Chg in Median Home Price from Previous Decade or Previous Year (in current dollars)	Affordable Home Price at 100% of Median Income for 2 to 3 pp household
1970	$ 21,700			$ 26,900
1980	$ 71,700	$ 196,971	230.4%	$ 46,600
1990	$ 140,100	$ 251,020	95.4%	$ 95,500
2000	$ 225,000	$ 282,263	60.6%	$ 171,000
2001	$ 235,000	$ 285,659	4.4%	$ 180,900
2002	$ 249,000	$ 297,269	6.0%	$ 196,200
2003	$ 265,000	$ 311,783	6.4%	$ 219,700
2004	$ 289,950	$ 337,123	9.4%	$ 212,900
2005	$ 332,000	$ 374,700	14.5%	$ 219,300
2006	$ 378,500	$ 410,460	14.0%	$ 220,300
2007	$ 397,000	$ 414,683	4.9%	$ 258,800
2008	$ 394,900	$ 397,210	-0.5%	$ 250,200
2009	$ 365,000	$ 366,152	-7.6%	$ 288,600
2010	**$ 363,500**	**$ 363,500**	**-0.4%**	**$ 310,000**
Chg: 2000 - 2010	**$ 138,500**	**$ 81,237**	**61.6%**	**$ 139,000**

Source: KC Benchmark Report 2008; U.S. Census Bureau, ACS, and King County Assessor's Office. Because of changed conditions in the credit market, the 2009 and 2010 affordable home price assumes a 10% down payment instead of the 5% down payment assumed in earlier years. *This is the price adjusted by the CPI Urban for the Seattle area, based on what the median home would have cost in the value of 2010 dollars.

CONDOS PROVIDE MORE AFFORDABLE OWNERSHIP THAN SINGLE FAMILY HOMES

The table below shows the affordability of multi-family ownership housing in King County.[18] Condominiums represented just over 20 percent of all home sales in 2010. The median condo price ($260,000) was about two-thirds of the median price of a single family home ($394,000). 21 percent of condominiums were affordable to two-person households earning 60 percent AMI, while 42.5 percent were affordable to two-person households earning 80 percent AMI.[19]

As with all homes, more condominiums are affordable in the South, Southeast and North Urban regions, and fewer are affordable in the Seattle and Eastside regions. At a median of $383,000, condos in the City of Seattle cost more than the median home price for all homes in the county. However, Seattle has the largest supply of condos and nearly 30 percent of them are affordable to households earning 80 percent AMI.

[18] Most condominiums are flats in multi-family buildings, but some may be attached or detached single family where the land is owned in common by a condominium association.

[19] Although condos sales prices are more affordable, the additional cost of homeowner's dues may mean that the usual allowance of 5 percent of monthly income for housing costs beyond the mortgage payment (property taxes, insurance, utilities, etc.) is insufficient. This might mean an increase of a household's total cost to 32 percent or 33 percent of their monthly income. In order to keep costs under 30 percent of monthly income, the affordable home price could be as much as $20,000 less than the comparable home price for a single family home with no homeowner's dues. These adjustments have not been made in the following table.

CONDO PRICES AND AFFORDABILITY BY CITY AND SUB-REGION:2010					
Place Name	Number of Condo Sales	Condo Average Sale Price / Weighted Average for Region	Condo Median Sale Price	Percent Affordable at 60% AMI	Percent Affordable at 80% AMI
EAST URBAN REGION					
Beaux Arts	0				
Bellevue	414	$ 371,862	$ 294,500	12.1%	35.5%
Bothell (part)	51	$ 296,700	$ 289,950	13.7%	43.1%
Clyde Hill	0				
Hunts Point	0				
Issaquah	187	$ 258,321	$ 245,000	20.9%	48.1%
Kirkland	299	$ 381,570	$ 299,950	22.4%	37.5%
Kenmore	52	$ 200,932	$ 196,500	44.2%	78.8%
Medina	0				
Mercer Island	44	$ 363,547	$ 277,000	4.5%	34.1%
Newcastle	20	$ 232,639	$ 219,975	30.0%	65.0%
Redmond	198	$ 275,633	$ 259,975	17.2%	39.9%
Sammamish	39	$ 262,683	$ 262,500	12.8%	41.0%
Woodinville	23	$ 185,520	$ 165,000	52.2%	73.9%
Yarrow Point	0				
E Total	**1,327**	**$ 325,292**		**18.5%**	**41.6%**
NORTH URBAN REGION					
Lake Forest Park	7	$ 190,071	$ 154,000	57.1%	85.7%
Shoreline	45	$ 248,527	$ 200,000	35.6%	66.7%
N Total	**52**	**$ 240,658**		**38.5%**	**69.2%**
NORTHEAST RURAL CITIES REGION					
Carnation	0				
Duvall	3	$ 203,167	$ 207,000	0.0%	100.0%
North Bend	0				
Skykomish	0				
Snoqualmie	31	$ 292,177	$ 285,000	0.0%	22.6%
NE Total	**34**	**$ 284,324**		**0.0%**	**29.4%**
SOUTH URBAN REGION					
Algona	1	$ 360,000	$ 360,000	0.0%	0.0%
Auburn (part)	68	$ 183,027	$ 192,500	36.8%	75.0%
Burien	24	$ 128,745	$ 126,000	79.2%	100.0%
Des Moines	46	$ 183,320	$ 129,664	69.6%	78.3%
Federal Way	115	$ 141,027	$ 136,500	87.8%	94.8%
Kent	172	$ 205,527	$ 204,000	41.9%	62.2%
Milton (part)	0				
Normandy Park	4	$ 302,725	$ 311,975	0.0%	0.0%
Pacific (part)	0				
Renton	118	$ 190,976	$ 189,250	46.6%	71.2%
SeaTac	35	$ 183,342	$ 189,990	37.1%	94.3%
Tukwila	18	$ 145,597	$ 152,500	88.9%	100.0%
S Total	**601**	**$ 180,834**		**55.4%**	**76.9%**
SOUTHEAST CITIES REGION					
Black Diamond	0				
Covington	2	$ 189,225	$ 189,225	50.0%	100.0%
Enumclaw (part)	2	$ 140,225	$ 140,225	100.0%	100.0%
Maple Valley	10	$ 248,430	$ 251,500	0.0%	40.0%
SE Total	**14**	**$ 224,514**		**21.4%**	**57.1%**
SEATTLE REGION					
Seattle	1,713	$ 383,419	$ 298,000	10.4%	29.6%
SEA Total	**1,713**	**$ 383,419**		**10.4%**	**29.6%**
Unknown Location	2	$ 134,161	$ 134,161	0.0%	0.0%
UNINCORPORATED URBAN AND RURAL					
Unincorp King County	**165**	**$ 225,950**	**$ 232,000**	26.1%	52.7%
Total KC	**3,908**	**$ 322,419**	**$ 260,000**	21.1%	42.5%

*The average household size in King County is just under 2.4 persons per household. Because condominiums are generally smaller, affordability for condos is based on a two-person household. HUD income levels have been used to determine the maximum income of the two-person household in each income group. Based on that income, the mortgage payment and home price for that income group is calculated using a 10% downpayment and 5% interest on a conventional loan. The affordable home price is rounded up to the next thousand dollars. At 60% AMI, a household could afford a condo priced at about $180,000; at 80% AMI, $240,000; at 100% AMI (median income),$300,000.

IMPLICATIONS OF SINGLE FAMILY HOUSING AFFORDABILITY TRENDS

Home prices, whether single family or condominium, continue to increase considerably faster than the general rate of inflation over the long-term, although the pace of that increase has slowed somewhat since 1990.

Because of low interest rates and easy financing, many households bought homes during the 2002 – 2007 "boom", causing the median home price to spike by nearly $150,000 dollars (about $117,000 in real dollars) during those five years. A proportion of these households were not able to maintain payments as higher interest rates became due and the recession set in. This has lowered the home ownership rate in King County from about 62 percent in 2007 to 59 percent in 2010. King County's ownership rate has fluctuated between 59 percent and 63 percent since 1970.

There are two ways to view the fact that home prices continue to outpace inflation and wage growth. One is that a homebuyer who buys and keeps a home over a longer term is likely to gradually increase its household wealth and have greater security as they approach retirement years. For many households this is a primary means of "saving" for retirement.

The other view, from the perspective of the new homebuyer, is that homes are likely to be taking a larger chunk of one's income, often straining household finances, leaving little resilience for emergencies, and limiting ability to save for long-term needs such as higher education and retirement. One factor of rising costs is the fact that homes have been increasing in size and in amenities. Another factor is the increase in urban land values as people are attracted to living in King County and come here to enjoy the generally positive economic climate.

One challenge of this situation is to find ways to build homes more economically and sustainably, reducing their size, and "carbon footprint", and fitting them compactly into the urban landscape. It may also be appropriate to be more selective about what types of amenities truly add value to a home. Condominiums and townhomes have contributed toward this goal, but more innovative ways to build affordable homes still need to be explored and developed.

Another, more serious challenge, is the growing disparity in income and wealth in King County which appears to be creating a "renter class" and an "owner class". While there has always been an income difference between renters and owners, with some renters and owners at all income levels, the gap seems to be growing. For some households it appears that their wage-earning ability will never equal what they need to save to buy a home. This could be partially accounted for by the demographic trend toward smaller households, with many households having only one wage earner (38 percent of King County households are single person or single parent). It should be possible for a single-worker household with a moderate but reliable income to find an ownership opportunity that is affordable to them. Currently two workers making minimum wage or one worker making twice the minimum wage would earn about $34,000 per year, putting the household in the 50 percent AMI income group. They could only afford a home priced at about $150,000. This is about $70,000 less than the median-priced condominium in King County.

OVERALL HOUSING SUPPLY AT 50% AMI INSUFFICIENT TO DEMAND IN MOST CITIES

In addition to looking at rental and ownership housing separately, it is useful to consider the total affordable housing stock – both rental and ownership – in each jurisdiction and sub-region. With about 42 percent of all housing affordable at eighty percent of median income compared to 40 percent of all households, it appears that there is sufficient total housing stock affordable for those earning eighty percent of median income or above.

The table on the following page provides detail on the proportion of each jurisdiction and sub-regions' housing stock that is affordable at various income levels. The third row of the table (purple) shows the proportion of all King County households that fall into each income group in order to compare the household distribution by income to the distribution of the existing housing stock. The yellow column shows the cumulative percent of housing units in each jurisdiction that is affordable at fifty percent of median income.

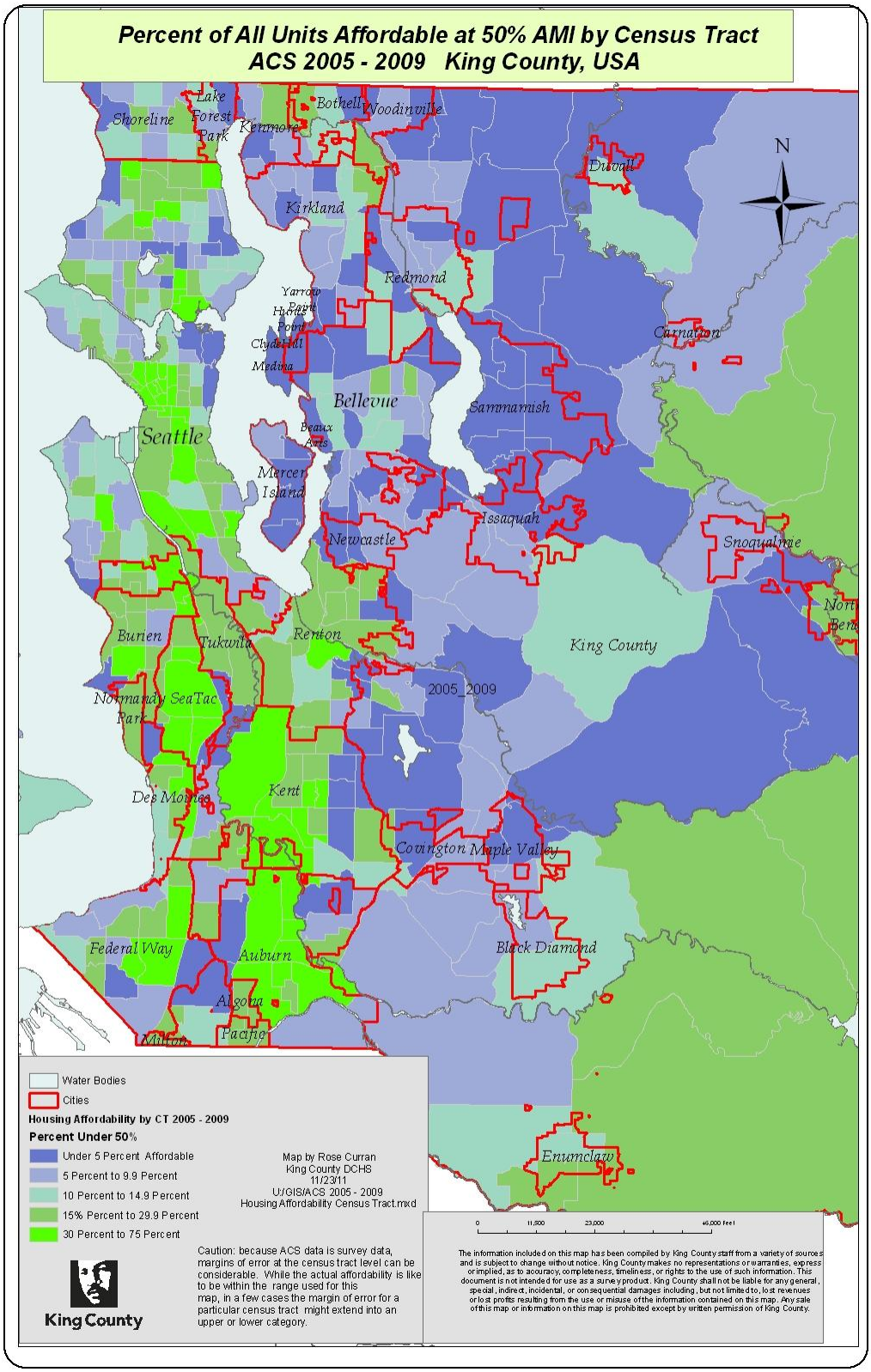
At fifty percent of median income, only about 17.7 percent of the housing stock countywide is affordable compared to the 23.6 percent of all households that earn that income or below. That represents a deficit of about 46,000 affordable units countywide. More significantly, of the sub-regions, only the South County has a proportion of units affordable at fifty percent of median income (25.2 percent) that is roughly equivalent to the 23.6 percent of households earning that amount or less. No jurisdictions or sub-regions are close to having sufficient housing units for those at thirty percent of median income or below.

The map on page 79 illustrates the percentage of all types of units affordable at fifty percent of median income by census tract. City boundaries are shown, but the data is calculated at the census tract level to give a more precise view of areas that have greater or less affordable units.

Overall Housing Affordability for Cities and UKC by Sub-Region
Based on ACS 2006 – 2010 Gross Rents and Home Values

Housing Affordability: 2006 - 2010 ACS data					Percent of All Units Affordable for Various Income Groups							
					Percent of HH in Income Group (for reference only)							
					12.5%	*11.2%*	*23.6%*	*16.0%*	*19.0%*	*18.7%*	*22.7%*	*100.00%*
Sub Region	**CITY OR CDP**	**Occupied housing units**	**RENTER-OCCUPIED Housing Units**	**OWNER-OCCUPIED Housing Units**	<30% AMI (all rental)	31 - 50% AMI (combo)	All Units under 50% AMI (combo)	51 - 80% AMI (combo)	81 - 120% AMI (combo)	121 - 180% AMI (combo)	Over 180% AMI (all owner)	Total
EAST SUB-REGION												
E	Beaux Arts Village	123	15	108	0.0%	0.0%	0.0%	0.0%	8.5%	14.4%	77.1%	100.0%
E	Bellevue	50,337	21,126	29,211	2.4%	7.4%	9.8%	21.9%	22.8%	17.4%	28.1%	100.0%
E	Bothell (part)	13,641	4,823	8,818	1.3%	13.5%	14.8%	23.8%	29.9%	21.6%	9.9%	100.0%
E	Clyde Hill	917	82	835	2.1%	1.7%	3.8%	1.7%	5.0%	5.6%	83.8%	100.0%
E	Hunts Point	163	17	146	6.7%	2.5%	9.2%	0.8%	3.0%	3.8%	83.2%	100.0%
E	Issaquah	11,927	4,287	7,640	3.4%	4.6%	8.0%	22.4%	27.0%	19.9%	22.8%	100.0%
E	Kenmore	7,874	2,117	5,757	2.3%	12.5%	14.8%	16.2%	26.9%	24.8%	17.3%	100.0%
E	Kirkland (Greater)	36,489	12,257	24,232	2.6%	6.3%	8.9%	20.7%	28.1%	21.6%	20.7%	100.0%
E	Medina	1,067	152	915	2.9%	0.8%	3.7%	1.3%	7.6%	6.2%	81.2%	100.0%
E	Mercer Island	9,191	2,152	7,039	2.4%	2.3%	4.8%	10.0%	12.3%	12.8%	60.1%	100.0%
E	Newcastle	3,872	996	2,876	0.2%	4.6%	4.8%	19.8%	17.5%	17.4%	40.6%	100.0%
E	Redmond	22,405	10,558	11,847	1.8%	7.9%	9.7%	26.1%	28.2%	18.7%	17.4%	100.0%
E	Sammamish	14,188	1,568	12,620	0.4%	1.6%	2.0%	5.9%	16.9%	23.5%	51.6%	100.0%
E	Woodinville	4,347	1,553	2,794	1.8%	7.8%	9.6%	23.5%	25.7%	21.7%	19.4%	100.0%
E	Yarrow Point	336	20	316	0.0%	1.5%	1.5%	3.0%	2.5%	4.0%	89.0%	100.0%
E Total		**176,877**	**61,723**	**115,154**	**2.1%**	**6.9%**	**9.0%**	**19.9%**	**24.3%**	**19.4%**	**27.4%**	**100.0%**
NORTH SUB-REGION												
N	Lake Forest Park	5,208	895	4,313	1.4%	5.8%	7.3%	15.2%	25.6%	26.1%	25.9%	100.0%
N	Shoreline	21,152	6,723	14,429	3.9%	10.0%	13.9%	23.1%	30.1%	23.4%	9.5%	100.0%
N Total		**26,360**	**7,618**	**18,742**	**3.4%**	**9.2%**	**12.6%**	**21.5%**	**29.2%**	**23.9%**	**12.7%**	**100.0%**
NORTHEAST SUB-REGION												
NE	Carnation	708	183	525	3.0%	13.3%	16.3%	17.2%	31.1%	27.0%	8.5%	100.0%
NE	Duvall	2,064	207	1,857	0.6%	9.1%	9.7%	7.6%	30.5%	31.5%	20.7%	100.0%
NE	North Bend	2,213	864	1,349	7.3%	11.9%	19.1%	22.1%	21.6%	18.3%	18.9%	100.0%
NE	Skykomish	70	36	34	8.6%	33.2%	41.8%	41.4%	13.3%	3.6%	0.0%	100.0%
NE	Snoqualmie	3,044	530	2,514	2.7%	3.9%	6.7%	7.4%	27.7%	28.5%	29.7%	100.0%
NE Total		**8,099**	**1,820**	**6,279**	**3.5%**	**8.5%**	**12.0%**	**12.6%**	**26.9%**	**26.1%**	**22.3%**	**100.0%**
SOUTH SUB-REGION												
S	Algona	875	264	611	0.6%	19.8%	20.3%	45.6%	25.4%	7.3%	1.3%	100.0%
S	Auburn	26,100	10,417	15,683	4.4%	26.8%	31.2%	31.5%	21.7%	12.3%	3.3%	100.0%
S	Burien	13,849	6,547	7,302	5.4%	19.5%	24.9%	31.4%	22.3%	13.6%	7.8%	100.0%
S	Des Moines	11,568	3,899	7,669	3.0%	18.9%	21.9%	31.8%	25.0%	14.5%	6.8%	100.0%
S	Federal Way	34,232	14,121	20,111	2.5%	21.1%	23.6%	35.0%	24.3%	13.5%	3.6%	100.0%
S	Kent	34,060	17,011	17,049	4.9%	20.3%	25.2%	35.8%	22.7%	12.5%	3.8%	100.0%
S	Milton	2,953	1,418	1,535	1.3%	18.2%	19.6%	43.2%	24.3%	10.6%	2.4%	100.0%
S	Normandy Park	2,764	576	2,188	3.2%	12.0%	15.3%	7.8%	18.4%	22.8%	35.7%	100.0%
S	Pacific	2,094	1,034	1,060	3.6%	19.1%	22.7%	45.5%	21.9%	6.8%	3.1%	100.0%
S	Renton	35,213	15,214	19,999	3.7%	17.5%	21.2%	31.8%	25.7%	15.4%	5.9%	100.0%
S	SeaTac	10,282	4,662	5,620	4.7%	30.4%	35.1%	31.5%	19.9%	10.4%	3.0%	100.0%
S	Tukwila	7,095	3,982	3,113	3.5%	25.7%	29.2%	38.7%	19.3%	9.5%	3.3%	100.0%
S Total		**181,085**	**79,145**	**101,940**	**3.9%**	**21.3%**	**25.2%**	**33.4%**	**23.2%**	**13.2%**	**5.0%**	**100.0%**
SOUTHEAST SUB-REGION												
SE	Black Diamond	1,475	106	1,369	0.0%	11.0%	11.0%	25.7%	26.5%	18.2%	18.6%	100.0%
SE	Covington	5,396	711	4,685	0.6%	7.3%	7.9%	31.0%	33.6%	22.0%	5.5%	100.0%
SE	Enumclaw	4,482	1,660	2,822	5.7%	22.6%	28.3%	34.9%	23.8%	11.1%	1.9%	100.0%
SE	Maple Valley	7,372	1,131	6,241	1.9%	4.1%	6.0%	20.8%	36.6%	28.2%	8.4%	100.0%
SE Total		**18,725**	**3,608**	**15,117**	**2.3%**	**10.0%**	**12.3%**	**27.5%**	**31.9%**	**21.5%**	**6.8%**	**100.0%**
SEATTLE SUB-REGION												
SEA	Seattle	280,453	143,368	137,085	6.4%	15.0%	21.3%	23.8%	21.9%	16.2%	16.7%	100.0%
SEA Total		**280,453**	**143,368**	**137,085**	**6.4%**	**15.0%**	**21.3%**	**23.8%**	**21.9%**	**16.2%**	**16.7%**	**100.0%**
Unincorp King County (CDPs		87,645	18,492	69,153	2.3%	8.8%	11.2%	19.4%	26.8%	22.6%	20.1%	100.0%
Grand Total		779,244	315,774	463,470	4.1%	13.5%	17.7%	24.5%	23.8%	17.5%	16.5%	100.0%

PERCENT OF ALL HOUSING AFFORDABLE AT 50 PERCENT OF MEDIAN INCOME



D. Resources for Affordable Housing

RESOURCES AVAILABLE TO ADDRESS THE GOALS OF THE KING COUNTY CONSORTIUM CONSOLIDATED PLAN

King County prepares the Consolidated Plan on behalf of the King County Consortium, a special partnership between King County and most of the suburban cities and towns. King County partners with its suburban cities and towns for the allocation of federal Community Development Block Grant (CDBG), HOME Program and Emergency Shelter Grant (ESG) funds, as well as for certain local funds. The CDBG Consortium is comprised of most cities and towns in King County, plus the unincorporated areas of the County It excludes Seattle, Bellevue, Kent, Auburn and Federal Way, which receive CDBG funds directly from the federal government, and the city of Normandy Park, which does not participate in the CDBG or HOME programs. 10. The City of Milton participates in Pierce County CDBG and HOME programs. For the HOME Consortium, all members of the King County CDBG Consortium participate, plus all the cities above that receive their own CDBG except Seattle, which is large enough to receive its own HOME grant directly from HUD. The ESG Consortium includes all CDBG Consortium jurisdictions.

King County partners with all cities, including Seattle, for the allocation of a number of other local fund sources: 1) Regional Affordable Housing Program (RAHP) capital funds and operations/maintenance funds; 2) Veterans and Human Services Levy Capital funds; and 3) 2331 Homeless Housing Act document recording fee funds.

The goals and objectives set forth in King County Consortium's Consolidated Plan for 2010-2012 are:

- Goal 1: Ensure decent affordable housing;
- Goal 2: End homelessness – this goal incorporates the Ten Year Plan to End Homelessness in King County;
- Goal 3: Establish and maintain a suitable living environment and economic opportunities for low and moderate-income persons.

The King County Consortium administered over $10.7 million in federal housing and community development funds in 2010, making them available to the community through competitive processes. In 2010, these funds benefited 122,078 persons and 8,637 households, through housing development activities, housing repair programs, public services, facilities, public improvements, and economic development activities. From January through December 2010, the King County Consortium utilized a combination of federal and non-federal funds to further the goals and objectives in the Consolidated Plan. A total of $12,400,151 was made available through federal HUD formula grants or entitlements. The total amount of resources used in the consortium for housing activities is shown in Table 2. See page 62 – 63 above for a summary of housing units created through public and private assistance over the last 20 - 30 years.

FORMULA GRANT PROGRAMS

Table 1 below shows resources made available and expended for CDBG, HOME, and ESG in 2010. Funds expended do not equal funds made available because some projects are "in the pipeline" and will not be completed for another year or longer.

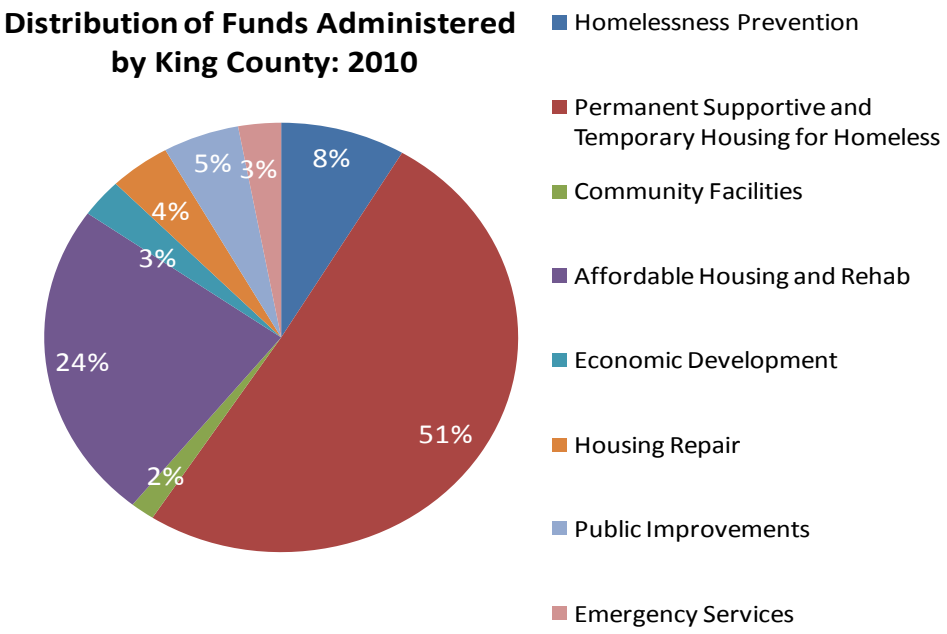
Table 1: HUD Formula Grant Programs: Funds Available and Expended 2010

Grant Program		*Funds Available as Stated in 2010 Action Plan*	*$ Expended in 2010 (includes expenditures for 2010 projects as well as project funded with prior years funding)*
CDBG	Entitlement	$6,536,349	$5,436,551
	Program Income*	$356,790	$346,581
	Recaptured & Reallocated	$621,893	$621,893
	Subtotal	$7,515,032	$6,405,025
HOME	Entitlement	$4,421,018	$3,891,289
	Program Income**	$65,423	$114,586
	Subtotal	$4,486,441	$4,005,875
ADDI	Entitlement	$0	$0
ESG	Entitlement	$198,093	$192,231
	Recaptured Funds	$802	
	Subtotal	$198,895	$192,231
	TOTAL	**$12,200,368**	**$10,603,131**

*Program income is projected at the time the Action Plan is published; total collections in 2010 were higher than projected, thus total expenditures may be higher than the funds available in the Action Plan.
**Note that $12,732 of program income in the expenditure column is dedicated to and held locally for Administrative Expenses.

OTHER PUBLIC AND PRIVATE RESOURCES FOR HOUSING ACTIVITY

Along with the $10 to $12 million of federal formula grant funding administered on behalf of the King County Consortium, King County DCHS administered approximately $25 million in other federal, state and local dollars each year in 2008, 2009, and 2010. The pie chart below shows the approximate distribution of those funds. Some of these dollars are for community development projects benefitting low to moderate-income persons and communities, such as community facilities, public infrastructure, parks and economic development activities, as well as for affordable housing. The federal funds available from HOME, CDBG, and ESG were complemented by and helped leverage a broad range of other public and private resources.



King County Department of Human and Community Services (DCHS) identified over $200 million in total funds made available in the King County Consortium geographic area in 2010 for housing-related activities, including United Way and Gates Foundation private[20] funds ($11 million) specifically dedicated to the goals of Ten Year Plan to End Homelessness, in coordination with King County.. The majority of this ($127 million) were federal dollars going into the support of public housing and Section 8 rental assistance offered through the King County Housing Authority (KCHA) and the Renton Housing Authority (RHA). About $26 million was ARRA funding for tax credit and bond financing of affordable housing administered by the Washington State Housing Finance Commission.

Most of the rest was state and local dollars. Activities included new construction, acquisition and rehabilitation, home repair, capacity building, pre-development costs, rental assistance, support for housing operations, homelessness prevention, emergency shelters, transitional housing and other homeless programs.

[20] The analysis of funds available does not include any other private fund sources.

Table 2: Other Public and Private Resources for Housing Activities		
Source	***Amount***	***Projects Supported (There may be duplication since most projects have multiple fund sources.)***
Local Government Resources		
Regional Affordable Housing Program Funds (RAHP) – revenue generated by SHB 2060 document recording fee for allocation by King County HCD according to an Interlocal Agreement (capital)	$650,000	Allocated funds to three projects in the consortium
King County Veterans Levy Funds (capital)	$700,000	Allocated funds as amendments to two projects serving homeless veterans in Ballard and Kirkland
King County Human Services Levy Funds (capital)	$1,778,392	Allocated funds to three projects serving homeless families and individuals in Kirkland, Ballard, and Auburn
King County Veterans Levy Funds (services and operating support)	$300,000	Allocated funds to five projects serving homeless veterans in Seattle. South King County and East King County funds are used for services in permanent supportive housing.
King County Human Services Levy Funds (services and operating support)	$700,000	Allocated funds to five projects serving homeless persons with multiple barriers in Seattle, South King County and East King County. Funds are used for services and rental assistance in permanent housing.

Table 2: Other Public and Private Resources for Housing Activities (continued)		
Source	***Amount***	***Projects Supported (There may be duplication since most projects have multiple fund sources.)***
King County Veterans Levy Funds (Other housing/homeless)	$1,040,781	Funds employment services and outreach to homeless people in South King County.
King County Human Services Levy Funds (Other housing/homeless)	$1,809,377	Funds employment services, outreach to homeless people in South King County and services to single parents exiting the criminal justice system and reuniting with their children.
King County Homeless Housing Funds (2331)- revenue generated through document recording fees	$1,778,392	Allocated funds to three projects serving homeless households in Kirkland, Auburn, and Ballard.
East King County suburban cities who are members of ARCH (general funds and other non-federal funds)	*Approximately $1.94 million	*In the process of allocating funds to two projects located in cities in North/East King County *Note: The ARCH allocation process was not final yet as of the publishing of this document, and is subject to change.
Homeless Housing and Services Funds – document recording fee revenue for homeless housing (SHB 2163 and 1359)	$4,900,000	Allocated funds 12 projects serving homeless persons countywide. Funds are used for services, operating support and rental assistance in permanent housing.
King County Children and Family Services Fund (formerly King County Current Expense fund)	$1,040,629	Supported emergency housing services, transitional housing operations, homeless shelters and related services, shelter and transitional housing for victims of domestic violence, housing counseling and community voice mail
Regional Affordable Housing Program Funds (RAHP) (operating support)	$700,000	Supported 26 transitional housing and emergency shelter programs throughout King County , including the City of Seattle (note: new contractors chosen mid-year)
SUBTOTAL – Local $	***$17,337,571***	
State Resources		
Washington State – Housing Assistance Program/Trust Fund	$8,000,000	Allocations made for five projects in the consortium
Washington State Transitional Housing, Operating & Rental Assistance Program	$1,170,701	Rental assistance, transitional facility operating support and case management for homeless households.

Table 2: Other Public and Private Resources for Housing Activities (continued)		
Source	***Amount***	***Projects Supported (There may be duplication since most projects have multiple fund sources.)***
Washington State Funds for homelessness programs in King County, including Emergency Shelter Assistance Program and Emergency Housing Assistance Program/ Families with Children Funds	$1,377,374	Supports approximately 60 programs throughout Seattle and King County
SUBTOTAL – State $	***$10,548,075***	
Federal Resources		
Washington State Housing Finance Commission: American Recovery and Reinvestment Act -$24,474,843 Tax Exempt Bonds - $1,487,088	$25,961,931	Allocations made for five tax credit projects (250 units) and four tax exempt bond projects (286 units)
KCHA Tax Exempt bonds	$0	No new bond issues for 2010, but $103,125,000 in renewed lines of credit.
HUD Supportive Housing Programs	$651,639	HUD grant program administered by King County provides operating and service support for 64 units for homeless households countywide
HUD Shelter Plus Care (annual amount)	$5,857,660	HUD grant program administered by King County provides rental assistance for over 520 units for homeless disabled households countywide
Federal Resources for Public Housing and Section 8	$126,725,075	Ongoing support of public housing and Section 8 tenant-based and project-based assistance
King County Housing Authority ($120,781,480)		
Renton Housing Authority ($4,864,878)		
Muckleshoot Tribal Housing Authority ($1,078,717)		
Emergency Shelter Grant Program	$198,093	Allocations made to 6 emergency shelters
CDBG Program Housing Related Allocations	$2,600,643	Allocations made for shelters, homelessness prevention, housing repair and housing development
HOME Investment Partnerships Program	$4,050,478	Allocations for three rental housing development projects and two contract amendments for previously funded projects
SUBTOTAL – Federal $	***$166,045,519***	

Table 2: Other Public and Private Resources for Housing Activities (continued)		
Private		
Source	***Amount***	***Projects Supported (There may be duplication since most projects have multiple fund sources.)***
Gates Foundation Family Homelessness Initiative	$273,000	Family Homeless Initiative Planning and Families Rapid Re-housing Contribution
United Way of King County	$10,778,400	Includes City of Seattle: $6.4 million – general homelessness, survival services, food, shelter, housing $1.4 million – Healthcare related to homelessness; $740,086 – Campaign to end chronic homelessness – services for long term homeless people and other related funding
SUBTOTAL – Private $	***$11,051,400***	
Total ESG/CDBG//HOME	***$6,849,214***	
Total All Other Funds:	***$198,133,351***	
GRAND TOTAL:	***$204,982,565***	

*In addition to the above, local financial institutions, foundations, businesses, and individuals made significant contributions to affordable housing programs and homeless services in the King County Consortium during 2010. Unfortunately, other than the figures for Sound Families and United Way, we are not able to compile the amounts allocated or the projects supported.

COMMUNITY AND ECONOMIC DEVELOPMENT RESOURCES FOR NON-HOUSING ACTIVITIES

In 2010, a total of $6,536,349 in formula grant funding from CDBG was made available in the King County Consortium. Of that amount, $3,482,836 was for non-housing community development projects. Approximately $11,580,186 was leveraged from other federal, state, local, private and other sources, primarily for public (human) services rather than for capital investments. Table 3 lists the resources and amounts funded for non-housing community development projects by activity type which were completed in 2010.

Table 3: Community/Economic Development Resources for Completed Public (Human) Services, Community Facilities and Public Infrastructure and Parks, 2010		
Source	**Leveraged Resources**	**King County Consortium CDBG**
Public (Human) Services (Includes projects completed in 2010 where beneficiaries will be reported in 2011 CAPER)		
King County Consortium CDBG		$1,033,970
Other Federal	$1,258,601	
State/Local	$3,925,586	
Private	$1,788,276	
Other	$2,677,912	
TOTAL	**$9,650,375**	
Public Improvements and Parks (Includes projects completed in 2010 where beneficiaries will be reported in 2011 CAPER)		
King County Consortium CDBG		$1,683,962
Section 108	No funds leveraged	$174,369
Other Federal	No funds leveraged	
State/Local	$271,062	
Private	No funds leveraged	
Other	No funds leveraged	
TOTAL	**$271,062**	
Community Facilities (Includes projects completed in 2010 where beneficiaries will be reported in 2011 CAPER)		
King County Consortium CDBG		$590,535
Other Federal	324,544	
State/Local	239,300	
Private	No funds leveraged	
Other	1,094,905	
TOTAL	**$1,658,749**	
Total Leveraged and CDBG	**$11,580,186**	**$3,482,836**

INCENTIVE PROGRAMS AND OTHER STRATEGIES SUPPLEMENT AFFORDABLE HOUSING EFFORTS

Jurisdictions including King County support a wide range of incentive programs to support housing affordability. King County provides impact fee waivers and density bonuses for affordable housing development. In addition, surplus property and master planned development provisions of the King County Code provide further support for housing affordability.

King County and its jurisdictions continue to work with a variety of partners such as A Regional Coalition for Housing (ARCH), the Seattle-King County Housing Development Consortium (HDC), non-profit housing and shelter organizations, the Seattle, King County and Renton Housing Authorities, and the Puget Sound Regional Council (PSRC), on a number of initiatives, including the *Growing Transit Communities* federal planning grant for transit-oriented development, PSRC's Housing Innovations Program Toolkit, various demonstration projects and plans, such as the post-disaster interim housing plan, and green building initiatives.

IMPLICATIONS OF RESOURCES AVAILABLE FOR AFFORDABLE HOUSING, HOMELESSNESS, and COMMUNITY/ECONOMIC DEVELOPMENT ACTIVITIES

Continued public funding of affordable housing is essential to address housing needs that are not being addressed by the private sector. This is especially true for housing for homeless persons and persons with special needs. The biggest gap in the housing stock is for units that are affordable to households at or below thirty to forty percent of area median income. These units are not created by the private sector as they do not bring in enough revenue to support debt. These units can only be created with the availability of affordable housing subsidy funding.

The King County Consortium continues to dedicate a significant amount of federal, state and local resources for affordable housing development, and housing operating and services support, as well as for community and economic development activities. These funds help to secure hundreds of units every year, primarily for very-low and low-income households. These funds also help to develop, preserve and/or expand community centers and public infrastructure projects, such as sidewalk and water main improvements, as well as parks projects that benefit low to moderate-income communities, microenterprise support and economic development loans.

However, federal funds that support these efforts are at grave risk, and were significantly reduced in 2011. The King County affordable housing community has been very pro-active at the state and local level to secure non-federal sources of support for affordable housing and homelessness assistance. Several of these sources which are tied to property-related document fee surcharges have also experienced reductions in the past few years due to the downturn in the economy and housing market. But they continue to provide crucial resources. King County and our consortium partners will continue to work for the preservation of key federal resources, as we also work hard to develop other avenues for obtaining resources.

VII. Planning for Future Growth

Housing Capacity Trends

KING COUNTY IS ACHIEVING ITS 20-YEAR HOUSEHOLD GROWTH TARGETS

The housing growth targets for the period 2001-2022, called for King County's jurisdictions to accommodate 152,000 new households within the Urban Growth Area through 2022. From 2001 to 2009, jurisdictions added an average of 10,555 new housing units per year.[21]

Although permits for new housing units dipped dramatically in 2009, and will probably remain low in 2010, King County has already met 60 percent of its 22 year target in 41 percent of the time period.

MULTIFAMILY DEVELOPMENT IS GROWING FASTER THAN SINGLE FAMILY

The table on p. 47 above shows the change in housing structure types since 2000 based on WA OFM data. According to their estimates King County has created nearly 64,000 multifamily units since 2000 and about 45,000 single family units. Mobile homes have declined by 433 units. See discussion on p. 44 – 48 for detail.

Of the more than 100,000 net new units built between 2000 and 2010, the majority (59 percent) were in multifamily structures. In all of King County, from 2000 to 2010, there has been about a 10 percent increase in the number of single-family structures and a 23 percent increase in multifamily structures. Mobile homes have declined just over 2 percent.

As one would expect, Seattle shows a higher percent of multifamily units than single family units (54 percent vs. 46 percent).

[21] Although OFM has published an estimate of net new housing units since 2010, local permit data for 2010 has not yet been thoroughly examined and finalized, so it is not included on the table of net new units below.

Net New Housing Units Permitted in King County, 2001 - 2009

	Net New Units in 2001*	Net New Units in 2002	Net New Units in 2003	Net New Units in 2004	Net New Units in 2005	Net New Units in 2006	Net New Units in 2007	Net New Units in 2008	Net New Units in 2009	SUM 2001-2010	2001 - 2022 Adopted Target	Percent of Target Achieved in 9 years (41% of period)
EAST URBAN												
Beaux Arts	2	-	-	(1)	-	-	-	-	1	2	3	67%
Bellevue	509	381	249	119	342	932	1,553	1,332	200	5,617	10,117	56%
Bothell	26	121	13	139	19	142	52	44	3	559	1,751	32%
Clyde Hill	-	-	1	3	(2)	6	2	(3)	1	8	21	38%
Hunts Point	(1)	2	-	-	(1)	(3)	1	(4)	-	(6)	1	-600%
Issaquah	499	200	468	807	746	493	493	165	54	3,925	3,993	98%
Kenmore	32	138	213	155	146	181	101	136	69	1,171	2,325	50%
Kirkland	225	195	116	349	346	292	269	298	200	2,290	5,480	42%
Medina	*(2)*	*(3)*	-	-	*1*	*3*	*2*	*3*	*(10)*	(6)	31	-19%
Mercer Island	63	82	7	302	181	125	299	82	-	1,141	1,437	79%
Newcastle	67	109	130	136	110	78	75	14	3	722	863	84%
Redmond	694	465	446	342	419	298	203	1,051	81	3,999	9,083	44%
Sammamish	465	528	495	409	246	112	108	35	60	2,458	3,842	64%
Woodinville	51	134	29	177	149	42	114	3	1	700	1,869	37%
Yarrow Point	-	-	-	1	-	2	2	(3)	1	3	28	11%
Total for East	**2,630**	**2,352**	**2,167**	**2,938**	**2,702**	**2,703**	**3,274**	**3,153**	**664**	**22,583**	**40,844**	**55%**
NORTH URBAN												
Lake Forest Park	9	11	8	42	13	14	4	1	-	102	538	19%
Shoreline	63	104	135	72	249	123	377	432	164	1,719	2,651	65%
Total for SeaShore	**72**	**115**	**143**	**114**	**262**	**137**	**381**	**433**	**164**	**1,821**	**3,189**	**57%**
NORTHEAST RURAL CITIES AND RURAL AREAS												
Carnation	0	1	0	0	0	0	-2	1	0	-	246	0%
Duvall	208	86	36	33	45	34	27	38	10	517	1,037	50%
North Bend	7	-1	5	3	5	0	2	-2	-2	17	636	3%
Skykomish	0	0	0	1	-1	0	0	0	0	-	20	0%
Snoqualmie	136	291	307	359	289	330	319	140	106	2,277	1,697	134%
UKC - East*	540	743	701	687	627	366				3664	6801	54%
UKC/ Rural City UGA's		7	11	6	0	16				40		
Total for Northeast	**891**	**1127**	**1060**	**1089**	**965**	**746**	**346**	**177**	**114**	**6515**	**10437**	**62%**
SOUTH URBAN												
Algona	16	41	28	11	10	13	17	9	17	162	298	54%
Auburn	165	78	127	50	87	94	117	84	95	897	5,928	15%
Burien	17	27	37	(6)	36	112	163	83	(239)	230	1,552	15%
DesMoines	26	8	29	60	12	25	12	19	9	200	1,576	13%
Federal Way	32	201	123	119	285	201	228	99	-	1,288	6,188	21%
Kent	457	347	241	292	647	290	226	145	162	2,807	4,284	66%
Milton	1	-	-	9	-	-	30	1	-	41	50	82%
Normandy Park	5	91	6	6	2	5	32	9	1	157	100	157%
Pacific	14	99	20	40	17	51	44	34	1	320	996	32%
Renton	658	619	738	593	872	652	671	245	337	5,385	6,198	87%
SeaTac	20	35	186	36	42	122	176	144	3	764	4,478	17%
Tukwila	42	51	29	35	(2)	34	34	3	-	226	3,200	7%
UKC - South	697	1,112	1,886	1,321	865	762				6,643	4,935	135%
UKC - N. Highline	94	74	69	94	149	56				536	1,670	32%
Total for South	**2,244**	**2,783**	**3,519**	**2,660**	**3,022**	**2,417**	**1,750**	**875**	**386**	**19,656**	**41,453**	**47%**
SOUTHEAST CITIES AND RURAL AREA												
Black Diamond	7	4	12	6	4	12	29	(5)	2	71	1,099	6%
Covington	222	353	352	259	84	29	194	52	18	1,563	1,173	133%
Enumclaw	28	59	28	9	21	42	29	5	10	231	1,927	12%
Maple Valley	166	341	381	343	444	262	156	95	86	2,274	300	758%
Total for Southeast	**423**	**757**	**773**	**617**	**553**	**345**	**408**	**147**	**116**	**4,139**	**4,499**	**92%**
SEATTLE												
Seattle**	**3,824**	**3,261**	**2,554**	**2,395**	**2,992**	**4,622**	**7,164**	**5,889**	**1,776**	**34,477**	**51,510**	**67%**
TOTALS												
All Current Cities	8,753	8,459	7,549	7,705	8,855	9,770	13,323	10,674	3,220	78,308	138,526	57%
Urban Unincorp KC	1,331	1,936	2,667	2,108	1,641	1,321	1,332	503	487	13,326	13,406	99%
TOTAL URBAN AREA	**10,084**	**10,395**	**10,216**	**9,813**	**10,496**	**11,091**	**14,655**	**11,177**	**3,707**	**91,634**	**151,932**	60%
Rural KC***	513	441	450	465	443	383	364	213	86	3,358	6,000	56%
All Unincorp KC	*1,884*	*2,377*	*3,117*	*2,573*	*2,084*	*1,502*	*1,696*	*716*	*573*	*16,522*	*19,406*	85%
TOTAL	**10,597**	**10,836**	**10,666**	**10,278**	**10,939**	**11,474**	**15,019**	**11,390**	**3,793**	**94,992**	**157,932**	60%

**The numbers in these columns are the numbers reported by the jurisdiction for buildable lands data tracking. Because of the way permit activity is tracked, the sub-regions are slightly different from those used elsewhere. The unincorporated south area of King County probably includes units in the Southeast urban unincorporated area, and the unincorporated east area includes units in both the East and Northeast unincorporated areas. N. Highline unincorporated area is reported separately, but included in the South region. Rural area units are reported separately. **Seattle reports net permits finaled, rather than net permits issued. ***There is no stated target for Rural King County. The number given is the difference between the urban area target and the overall County target.*

LAND CAPACITY IS ADEQUATE FOR FUTURE GROWTH

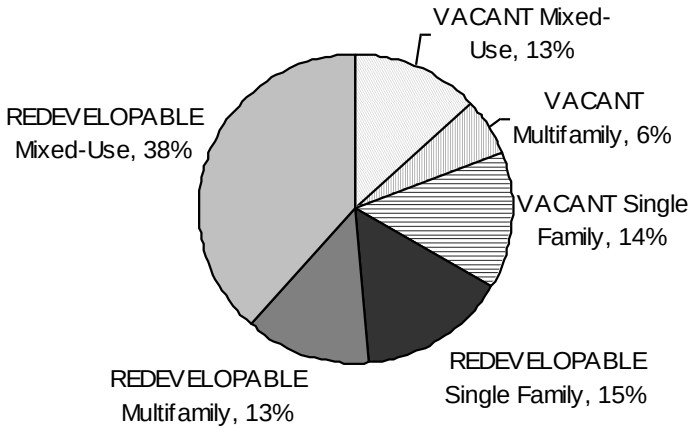
Based on the analysis in the 2007 King County Buildable Lands Report, the King County Urban Growth Area has capacity, based on current plans, for approximately 289,000 additional housing units accommodating an estimated 277,000 additional households—more than twice the capacity needed to accommodate the remainder (after 2006) of the 2001 – 2022 Household Growth Target. The residential capacity as of 2006 was slightly greater than the capacity reported for 2001 in the 2002 Buildable Lands Report, despite the consumption of developable land in the intervening years. Among other things, the increase reflects higher realized densities from 2001 to 2005.

Housing capacity (2006) vs. household growth targets (2001-2022) for remaining urban land supply in King County

	Land supply (acres)			Remaining capacity		Remaining target (2006-2022)	Surplus/ deficit capacity
	Single-Family	Multifamily/ mixed use	Total	Housing units	Households		
SeaShore subarea	3,063	1,879	4,942	139,335	132,472	41,841	90,631
South subarea	9,370	1,298	10,668	80,279	77,553	28,319	49,295
East subarea	4,962	704	5,666	58,029	55,719	32,494	23,225
Rural cities	549	86	635	11,812	11,506	3,698	7,808
Total urban King County	17,944	3,967	21,911	289,179	277,248	106,352	170,896

The graph below shows the proportion of housing capacity in the UGA located on land in single-family, multifamily and mixed-use zones that was identified as either vacant or re-developable. Overall, one-third of the capacity is on vacant land, two-thirds on re-developable land. Half of the single-family is on vacant land, half on re-developable land. Three-quarters of the capacity in mixed-use zones was located on re-developable parcels.

Housing Capacity on Vacant vs. Redevelopable Land



Source: 2007 King County Buildable Lands Report

NEW TARGETS FOR 2006 TO 2031 ANTICIPATE SLIGHTLY SLOWER GROWTH

With the adoption of the 2012 Update of the Countywide Planning Policies, new housing unit targets will be in place. The targets are planned for a 25 year period from 2006 to 2031. Units built since 2006 will count toward that target. The table below shows the countywide target of 233,077 housing units. 41,676 housing units have already been permitted from 2006 through 2009, leaving an effective target of 191,401 for the remaining 21 years. This would require an average of about 9,100 units to be built each year. This is fewer than the 10,555 units per year that have been built in King County from 2001 – 2009.

New Targets for 2006 - 2031	
King County 25 Year Target	**233,077**
Permitted from 2006 -2009	41,676
Remaining Target (21 years)	191,401
Target per year (average)	9,114
Housing Unit Land Capacity (2007)	289,179

With a remaining residential land capacity within the Urban Growth Area for 289,000 units, King County still has ample land to accommodate sufficient new housing through 2031. The 25 year housing target was based on earlier OFM projections for household growth. If these are revised, housing unit targets may also be revised.

ADEQUATE CAPACITY EXISTS FOR AFFORDABLE HOUSING DEVELOPMENT

Affordable housing can be created through a variety of housing types, however some types such as multi-family (apartments, townhouses, condominium), manufactured homes, group homes and accessory dwelling units will provide the bulk of housing affordable to very-low, low and moderate income households.

The King County Countywide Planning Policies indicate that jurisdictions should plan for approximately 24 percent of its projected net household growth to be new or rehabilitated and preserved housing units which are affordable to those earning 50 percent AMI or below (low income households). It should plan for an additional 16 percent of its new or rehabilitated and preserved units to be affordable to those earning from 50 – 80 percent AMI (moderate income households). Capacity in multi-family and mixed-use zones will provide the bulk of capacity for housing development affordable to low-income households.

Given the large proportion of the multifamily capacity located in mixed use zones within each sub-area in King County particular care should be taken to support housing development in mixed use zones. This can be supported through efforts such as transit-oriented development and five-story wood frame construction.

VIII. Conclusions and Refined Strategies

A. Conclusions

The following key conclusions indicate trends that have begun or accelerated during the past decade. These demographic, economic, and housing trends are, in most cases, likely to continue through the coming decade, and they suggest the housing policies and strategies that will be most critical and effective in providing appropriate and affordable housing choices.

- While growth in King County has slowed somewhat since the 1980s and 1990s, the County is still **growing at a healthy rate**, and we will continue to be challenged to provide an adequate supply and variety of housing choices that are:
    - in close proximity to job centers or to public transportation hubs, so that long commutes from distant suburbs are reduced
    - distributed equitably throughout the County so that all geographic regions have an adequate supply of affordable housing, and include "neighborhoods of opportunity" for individuals and families.

- The percent of the population who are **persons of color has increased** from 10.2 percent in 1990 to 35.2 percent in 2010. The rapidity and size of this change is exceptional. Youth of color make up 47.3 percent of those 18 years of age or less, making it likely that King County could become a "majority-minority" community within another 20 years. Generally, the types of housing that are needed are more affected by age and income demographics than by race/ethnicity. However, recent immigrant households tend to be larger than non-immigrant households, and some of these households need housing that is both spacious and affordable.

- King County is likely to continue to **attract and retain young and middle-aged adults** because of a generally positive economic outlook (despite the recent downturn in jobs). In the past, some families with children have sought affordable housing and better school districts outside of King County. Whether that group of households will be more likely to remain in King County in the future may depend on the housing and education choices they find here.

- The biggest change will be the **rapid increase in senior households** with about 200,000 "baby boom" adults –50 to 64 years of age in 2010 - becoming seniors by 2025. About half of current seniors live alone, and most of the remaining seniors live in two-person households. Due to both smaller household size and fixed incomes, the majority of seniors earn less than 80 percent AMI. Many would like to remain in their own homes as they age, but they may need both financial and physical support to do so. Those who choose to move

from their current homes are likely to need and want relatively small, accessible housing units in pedestrian-friendly neighborhoods with amenities and services close by.

- Overall, two-thirds of King County **households are one or two-person households**. Only about 9 percent are households of five or more persons. Again, this suggests a greater need for small, compact units, and a lesser, but significant need, for affordable family-sized units.

- **Jobs have contracted** in the last five years, and have not yet recovered to 2000 levels. This, coupled with the 2008 – 2010 crisis for homeowners, has led to a **higher incidence of poverty** in the County, and to a nearly **stagnant median household income** in real dollars. While the 42 percent of the population who earn 120 percent of median income or higher seem to have been less affected by these trends, the remaining 58 percent of the population are finding themselves with **less buying power for housing**. This is reflected in the fact that more than two-thirds of all County households who earn less than 70 percent AMI say they pay more than they can afford for housing.

- In addition to median incomes stagnating, there is a **growing divide between upper income households and lower income households**, with only about 18 percent of all King County households falling into the "middle" income groups of 80 percent to 120 percent of median income. This growing divergence in income, which often (but not always) coincides with a renter/owner distinction, is a cause for concern. It presents a challenge for providing the wide range of affordable housing that is needed, particularly in the private market.

- The most **critical housing shortage is for households below 30 – 40 percent of median income.** Even with publicly-assisted units included, there are about 55,000 more renter households in this income category than there are affordable rental units. Four out of five households in this income range pay more than they can afford for housing.

- The need for housing affordable to households earning between **40 and 50 percent AMI is also very acute**, even when subsidized units are included. Depending on the geographic area, households at 50 – 70 percent AMI may also have difficulty finding affordable units; although countywide there are a sufficient number of units for this income category.

- **Ownership housing** is very scarce for those at 80 percent AMI or below, particularly in the East, Northeast, and Seattle sub-regions. Condos provide a more affordable option, with about 42 percent affordable at 80 percent AMI. However, only 21 percent of condos were affordable to those earning 60 percent AMI or below, and very few of the less expensive condos would be suitable for a household of more than two persons.

- **Homelessness increased** in King County from 2007 through 2009 in the wake of the recent economic downturn, although more transitional and supportive housing is becoming available for the population at risk of homelessness. It appears that the number of unsheltered homeless decreased slightly in 2011.

- **Federal and state resources for housing have decreased** in recent years, and are only partially compensated for by new funding made available at the local level. More reliable, long-term sources of housing funding are a critical need.
- There is **adequate capacity in King County for a full range of housing types** that will serve the housing needs of all segments of the community. King County's challenge is in assisting the development of this capacity in a manner that is affordable to the full spectrum of households. King County will continue to exert direct and indirect efforts guided by the King County Countywide Planning Policies, the King County Comprehensive Plan and the Consolidated Housing and Community Development Plan to achieve housing goals.

B. Refined Strategies

RETAIN EXISTING POLICIES

The 2008 Comprehensive Plan provided a wide range of policies to support housing development and affordability. Most of these policies are still important in 2012 and should be retained.

The 2012 Comprehensive Plan strengthens and expands existing policies to more effectively address several issue areas. Among these refined strategies and policies, King County will:

ENCOURAGE THE CREATION OF A RANGE OF HOUSING TYPES AND AFFORDABILITY LEVELS IN PROXIMITY TO PUBLIC TRANSPORTATION HUBS, IN URBAN CENTERS AND IN ACCESSIBLE, WALKABLE, NEIGHBORHOODS. This policy meets the triple goal of reducing green house gases due to long single-occupancy vehicle commutes, reducing traffic congestion, and improving quality of life by establishing lively, walkable, bikable neighborhoods which are close to amenities. Existing policies also support the increase in development capacity in locations near core transit routes to promote walking and transit use; and support employer-assisted housing to provide affordable housing to workers living close to their employers.

CREATE MORE OPPORTUNITIES TO DIVERSIFY NEW HOUSING STOCK. Existing policies are strengthened to promote the development of affordable housing through density bonuses, and reduction of parking and open space requirements for affordable housing projects; and to promote the development of Accessory Dwelling Units in urban residential zones. In addition to affordable rental units, there is a significant need for modestly-priced ownership homes (in the 70 – 90 percent AMI range) to allow moderate-income households of four or more persons to build stability and wealth through homeownership.

ENCOURAGE AND SUPPORT INNOVATIVE DESIGN STANDARDS IN THE DEVELOPMENT OF AFFORDABLE HOUSING. New policy language promotes durable, healthy, and sustainable housing development in walkable neighborhoods, and encourages housing and neighborhoods based on universal design concepts. In addition, further exploration of innovative housing types such as modular housing, backyard cottages, and mini apartments are encouraged.

PROMOTE HEALTHY HOUSING AND NEIGHBORHOODS which protect residents from exposure to harmful substances and environments, reduce the risk of injury, provide opportunities for safe and convenient daily physical activity, and assure access to healthy food and social connectivity. These goals can be achieved through implementing building practices that promote indoor health, and promoting land use patterns, transportation systems, open space and other amenities which result in healthy neighborhoods.

INCREASE THE QUANTITY AND GEOGRAPHIC DISTRIBUTION OF AFFORDABLE HOUSING IN KING COUNTY. Existing policies support land trusts, mobile home parks as a source of affordable housing, and the use of surplus sites for affordable housing in a manner consistent with the 10 Year Plan to End Homelessness and King County Consortium Consolidated Plan. New policy language stresses the need to provide affordable housing in sub-regions and areas which lack sufficient affordable housing choices. It also encourages efforts to improve neighborhood quality and opportunity in areas that currently have affordable housing - through rehabilitation of existing housing, improved access to transportation, partnerships to improve schools and school performance, and a variety of neighborhood amenities.

TAILOR HOUSING AFFORDABILITY STRATEGIES TO PARTICULAR NEEDS OF EACH SUBAREA. To achieve greater geographic equity in housing distribution, different strategies are needed in different parts of the County. In the South areas of the County there will be a need to rehabilitate and preserve existing affordable units with long-term affordability agreements, in order to maintain current levels of affordability They may also need to provide some new affordable units for an expanding population, and to improve the quality and opportunity within existing communities. In the East and Northeast sub-regions, the greatest challenge will be to significantly increase the proportion of their housing stock that is affordable to households at or below fifty percent of median income. Sub-regions are encouraged to focus on other strategies that address the particular situation and needs of their sub-region, while keeping the overall Countywide need in view.

INCREASE EFFORTS TO CREATE SUFFICIENT AFFORDABLE HOUSING FOR VERY LOW AND LOW INCOME HOUSEHOLDS. King County supports incentives to promote affordable rental and ownership housing development and preservation. However, policies must also include ways to broaden and strengthen reliable sources of local public assistance for very low and low income housing, since housing for these groups is not likely to be supplied by the private market alone.

REDUCE BARRIERS TO AFFORDABLE HOUSING DEVELOPMENT. Existing policies seek to minimize, or eliminate where possible, barriers to development; provide expedited building permit and plan reviews; and exempt payment of impact fees to promote development of affordable rental or ownership housing.

These policy revisions will help King County respond to current and foreseen economic and demographic changes that threaten the adequate provision of affordable housing choices for all residents of King County.