VI. Affordable Housing

Adequate housing, for all economic segments of the population, is a basic need of King County’s residents and an issue of Countywide concern. Affordable housing needs must be addressed by local governments working in cooperation with the private sector and nonprofit housing agencies.

The Growth Management Act requires Countywide Policies to address parameters for the distribution of affordable housing, including housing for all income groups. This complex issue requires adequate information regarding current housing resources and housing needs, which is being developed for comprehensive plan housing elements, as well as in-depth discussion of values and priorities for housing development.

Providing sufficient land for housing development is an essential step in promoting affordable housing. Affordable housing can be encouraged by zoning additional land for higher residential densities, which helps provide needed capacity for growth, reduces land development cost per unit, and allows for lower cost construction types such as attached dwellings. Higher density housing includes a range of housing types: small-lot single family, attached single family, mobile home parks, apartments and condominiums. In addition, zoning changes that permit additional housing in established areas, such as accessory units, carriage houses, and residences built above commercial uses, increase affordable housing opportunities.

FW-28 All jurisdictions shall provide for a diversity of housing types to meet a variety of needs and provide for housing opportunities for all economic segments of the population. All jurisdictions shall cooperatively establish a process to ensure an equitable and rational distribution of low-income and affordable housing throughout the County in accordance with land use policies, transportation, and employment locations.

AH-1 All jurisdictions shall plan for housing to meet the needs of all economic segments of the population. Each jurisdiction shall specify, based on the projected number of net new housing units anticipated in its comprehensive plan, the estimated number of units which will be affordable for the following income segments: Zero to 50 percent of the Countywide median household income, 50 to 80 percent of median, 80 to 120 percent of median, and above 120 percent median. The estimates for housing affordable to households below 80 percent of median-income shall be consistent with Countywide objectives for low and moderate income housing in policy AH-2. The estimated number of units for each income segment shall be reported to the Growth Management Planning Council following adoption of the comprehensive plan, for the purpose of Countywide monitoring of capacity for housing development.

Within the Urban Growth Area, each jurisdiction shall demonstrate its ability to accommodate sufficient, affordable housing for all economic segments of the population. Local actions may include zoning land for development of sufficient densities, revising development standards and permitting procedures as needed to
encourage affordable housing, reviewing codes for redundancies and inconsistencies, and providing opportunities for a range of housing types, such as accessory dwelling units, manufactured homes, group homes and foster care facilities, apartments, townhouses and attached single family housing.

AH-2  All jurisdictions shall share the responsibility for achieving a rational and equitable distribution of affordable housing to meet the housing needs of low and moderate-income residents in King County. The distribution of housing affordable to low and moderate-income households shall take into consideration the need for proximity to lower wage employment, access to transportation and human services, and the adequacy of infrastructure to support housing development; recognize each jurisdiction’s past and current efforts to provide housing affordable to low and moderate-income households; avoid over-concentration of assisted housing; and increase housing opportunities and choices for low and moderate-income households in communities throughout King County. Each jurisdiction shall give equal consideration to local and Countywide housing needs.

A. Existing Needs for Affordable Housing

Each jurisdiction shall participate in developing Countywide housing resources and programs to assist the large number of low and moderate-income households who currently do not have affordable, appropriate housing. These Countywide efforts will help reverse current trends which concentrate low-income housing opportunities in certain communities, and achieve a more equitable participation by local jurisdictions in low income housing development and services. Countywide efforts should give priority to assisting households below 50 percent of median-income that are in greatest need and communities with high proportions of low and moderate income residents.

By October, 1994, the Growth Management Planning Council or its successor shall appoint elected and community representatives to develop recommendations for providing low and moderate-income housing and related services. Within one year the committee shall recommend to the Growth Management Planning Council or its successor:

1. New Countywide funding source(s) for housing production and services, and a plan to establish this funding within three years;
2. Participation by local governments, including appropriate public and private financing, such that each jurisdiction contributes on fair share basis; and
3. Objectives for housing and related services, including measurable levels of housing production and costs to provide necessary related service.

Countywide programs should provide the following types of housing and related services:
1. Low-income housing development, including new construction, acquisition, and rehabilitation;
2. Housing assistance, such as rental vouchers and supportive services;
3. Assistance to expand the capacity of nonprofit organizations to develop housing and provide housing related services;
4. Programs to assist homeless individuals and families;
5. Programs to prevent homelessness; and
6. Assistance to low and moderate-income home buyers.

B. Future Needs for Affordable Housing

Each jurisdiction shall specify the range and amount of housing affordable to low and moderate-income households to be accommodated in its comprehensive plan. Each jurisdiction shall plan for a number of housing units affordable to households with incomes between 50 and 80 percent of the County median household income that is equal to 17 percent of its projected net household growth. In addition, each jurisdiction shall plan for a number of housing units affordable to households with incomes below 50 percent of median income that is either 20 percent or 24 percent of its projected net household growth. For this housing, the target percentage shall be determined using the Affordable Housing Job/Housing Index developed using Census-based information, which is contained in Appendix 3.

Each jurisdiction shall show in its comprehensive plan how it will use policies, incentives, regulations and programs to provide its share of housing affordable to low and moderate-income households. Each jurisdiction should apply strategies which it determines to be most appropriate to the local housing market. For example, units affordable to low and moderate income households may be developed through new construction, projects that assure long-term affordability of existing housing, or accessory housing units added to existing structures. Local actions may include:

1. Identifying the costs to develop and preserve subsidized housing and other low-cost housing not provided by private development in the local housing market, and identifying sources of funding;
2. Revising land use regulations as needed to remove any unreasonable requirements that may create barriers to siting and operating housing for special needs groups. Special needs housing serves persons, who, by virtue of disability or other circumstances, face difficulty living independently and require supportive services on a transitional or long-term basis; and
3. Adopting land use incentives programs or other regulatory measures to encourage private and nonprofit development

Small, fully built cities and towns that are not planned to grow substantially under Growth Management Act may work cooperatively with other jurisdictions and/or subregional housing agencies to meet their housing targets. In areas identified as city
expansion areas, King County and cities should plan cooperatively for affordable housing development and preservation.

AH-3 Each jurisdiction shall evaluate its existing resources of subsidized and low-cost non-subsidized housing and identify housing that may be lost due to redevelopment, deteriorating housing conditions, or public policies or actions. Where feasible, each jurisdiction shall develop strategies to preserve existing low-income housing and provide relocation assistance to low-income residents who may be displaced.

AH-4 The Growth Management Planning Council or its successor shall identify ways to expand technical assistance to local jurisdictions in affordable housing techniques. Technical assistance should include project case studies and model ordinances covering such topics as development and financing of nonprofit housing, provision of housing-related services, incentives programs for affordable housing, regulations that encourage well-designed higher density housing, improvements to development permit processing and standards to reduce development costs, and public education and involvement. The Affordable Housing Task Force Report, dated March 1994 contains a summary of actions that local governments may use to encourage affordable housing.

AH-5 All jurisdictions shall monitor residential development within their jurisdiction and determine annually the total number of new and redeveloped units receiving permits and units constructed, housing types, developed densities and remaining capacity for residential growth. Housing prices and rents also should be reported, based on affordability to four income categories: Zero to 50 percent of median income, 50 to 80 percent of median, 80 to 120 percent of median, and above 120 percent of median. King County shall report annually on housing development, the rate of housing cost and price increases and available residential capacity Countywide in its annual growth reporting.

The Affordable Housing and Data Technical Forums, which are comprised of city and County staff and private housing industry representatives, shall develop a uniform approach for monitoring housing permit activity, construction, and affordability. Where feasible, the Affordable Housing and Data Technical Forums shall consider collecting statistics such as: housing units receiving building permits by income category, total units constructed by income category, low and moderate-income housing acquired or preserved, households receiving rental assistance, and other local housing activities. In addition where feasible, planning and monitoring for affordable housing should use the median household income for King County indexed by household size, published annually by the U.S. Department of Housing and Urban Development. Calculations of affordable house prices should assume standard Federal Housing Administration lending criteria and minimum down payments.

AH-6 Beginning in 1999, and subsequently in coordination with evaluation and reporting requirements of state law, the Growth Management Planning Council or its successor organization responsible for monitoring growth management implementation shall
evaluate achievement of Countywide and local goals for housing for all economic segments of the population. The Growth Management Planning Council or its successor shall consider annual reports prepared under policy AH-5 as well as market conditions and other factors affecting housing development. If the Growth Management Planning Council or its successor determines that housing planned for any economic segment falls short of the need for such housing, the Growth Management Planning Council or its successor may recommend additional actions.

As part of its evaluation, the Growth Management Planning Council or its successor shall review local performance in meeting low and moderate income housing needs. The basis for determining local performance shall be a jurisdiction’s participation in Countywide or subregional efforts to address existing housing needs and actual development of the target percentage of low and moderate-income housing units as adopted in its comprehensive plan. In establishing planning targets to address future affordable housing needs, it is recognized that success will be dependent in part upon regional factors beyond the control of any single jurisdiction. Any one jurisdiction acting alone, or even in concert with other local governments, may or may not be able to achieve its targets in these policies, despite its best efforts. Success will require cooperation and support for affordable housing from the state, federal and local governments, as well as the private sector. The significant role of the market must also be recognized. In determining performance the Growth Management Planning Council or its successor shall therefore use reasonable judgment, and also shall consider these market and other factors, as well as action taken to encourage development and preservation of low and moderate-income housing, such as local funding, development code changes, and creation of new programs.