



Chapter 3. Housing Element

Introduction

Cities are composed of residential neighborhoods and business districts. Vitality in both arenas—and strong connections between them—is essential for achieving a vibrant community. Community forums held throughout the City in 2004 found that Longview’s citizens prize the security, safety, and value they find in their neighborhoods. They want to protect these qualities, while encouraging economic growth for the region.

According to a citizen survey conducted in 2004, the quality most cherished by Longview residents is its small-town atmosphere. The highest priority for future development was cited as neighborhood revitalization. Respondents also stated a clear desire that new development mirror the City’s commitment to recreational amenities, with the creation of neighborhood parks to serve new developments.

Providing a wide array of housing choices for all socio-economic groups is a noble—as well as practical—goal that was expressed at community forums. Examples cited at the community forums included well-planned, high quality multifamily housing; downtown housing opportunities; and traditional single-family neighborhoods.

In 1998, *Readers' Digest* asked parents to rate 13 features of a good location to raise a family. These areas are important indicators of what is still valued when considering a new place to call home (Table 3-1).

Table 3-1. Family Site Selection Factors

Factor	Importance (Maximum of 10 Points)
Low Crime Rate	9.7
Low Drug/Alcohol Problem	9.6
Good Public Schools	9.5
Quality Health Care	9.3
Clean Environment	9.2
Affordable Cost of Living	8.9
Strong Economic Growth	8.8
Extracurricular School Activities	8.7
Access to Colleges	8.3
Many Activities for Youth	7.8
Less Than 1 Hour to Major City	7.0
Many Private Schools	6.9
Warm and Sunny Weather	6.0

Source: *Readers Digest* 1999

The indicators listed above are quality-of-life measures within a community. High homeownership rates point to a population that has a vested interest in maintaining the living standards of an area. The number of college-educated residents is indicative that the residents value the importance of higher education. This translates into educated parents who are inclined to be active participants in promoting quality schools. Feeling safe and secure is a primary consideration when choosing where to live. Quick access to quality health care is a top concern when deciding where to relocate. Distance or travel time to the nearest hospital or urgent care facility is critical, especially if a member of the family has a chronic medical condition. Lower costs of living are universally attractive, as long as the benefits outweigh the perceived disadvantages, primarily distance.

The Washington State Affordable Housing Board (AHAB) finds that "...appropriate, available housing is a crucial ingredient in virtually every major aspect of well being for our society and economy." The AHAB plan outlines critical interrelationships between affordable housing and livable communities:

- **Education.** An adequate supply of safe, sanitary and affordable housing is a necessary condition for children to arrive at school ready to learn.

- **Economic vitality.** Available and suitably located housing enhances workforce recruitment and performance. The housing industry is itself a major generator of economic activity and local/state revenues.
- **Environment.** Properly planned, well-designed housing forms the basis for safe and healthy communities, and provides opportunities for recreation and social interaction. Housing that is poorly located relative to jobs worsens traffic congestion and air pollution.
- **Growth management/smart growth.** Planning that provides for a variety of housing choices with adequate infrastructure and access to services and amenities is essential to the provision of affordable housing for all economic segments of the community.
- **Public safety and quality of life.** A well-maintained housing stock is strong evidence of a healthy community that enjoys a high quality of life. Inadequate housing conditions are the emblem of and encourage unfriendly, crime-prone neighborhoods.

Jobs-Housing Balance

The concept of “workforce housing” is taking root all across America, as business and families gain a greater appreciation for the connection between a better bottom line, a skilled workforce, and the availability of affordable housing for working families.

In some communities where growth pressures have limited both availability and affordability of housing, a “jobs/housing” ratio has been set as a goal. While there is no absolute standard for setting a jobs/housing ratio, an accepted rule of thumb is generally 1 to 1. The jobs-housing ratio is a measure of employment and a measure of housing in a given area. The target ratio of 1:1 is based on a goal of having one job for each resident in the workforce living in the community. The ratio describes whether a community is a net importer of workers who commute in to work, or a net exporter of workers who spend their days elsewhere. There are four possible types of jobs-housing imbalances that can indicate an array of problems, as shown below in Table 3-2.

Table 3-2. Typology of Jobs-Housing Imbalances

Type	Jobs	Housing	Example
Type 1	Too many low-wage	Too few low end	Suburban employment centers
Type 2	Too many high-wage	Too few high-end	Downtown employment areas in central cities
Type 3	Too few low-wage	Too much low-end	Older suburbs and central city neighborhoods
Type 4	Too few high-wage jobs	Too much high-end	High income bedroom communities

Source: Jobs-Housing Balance, Jerry Weitz; PAS Report #516

The ratio of Jobs to Housing Units in Cowlitz County is 1.3 to 1, which falls just shy of the generally desired range of 1.4:1 to 1.6:1 (Cervero, cited in Weitz 2003). A good target is typically cited as 1.5:1, or 1.5 jobs for every housing unit.

The job ratio is the number of full-time and part-time jobs **by place of work**, divided by total population. Job ratios provide a tool to evaluate the capacity of the local economy to generate enough jobs to absorb an increasing number of workers from within a growing population. The national job ratio rose from 0.45 to 0.57 between 1969 and 2003. Cowlitz County's job ratio increased from 0.43 in 1969 to 0.48 in 2003, exhibiting slower growth than the national ratio. Factors that cause regional differences in the job ratio can be attributed to:

- higher proportions of disabled, elderly and/or retired persons who no longer participate in the labor force;
- differences in the proportion of part-time vs. full-time workers;
- a different mix of industry and worker needs at the local level;
- differences in age and gender from national averages;
- extent of urban development; and
- high rates of workers commuting to work sites outside the County.

A February 21, 2006 article in *The Daily News* profiles the hot housing market in Cowlitz County, citing its emerging role as a bedroom community serving higher-cost employment areas in the Vancouver-Portland Metropolitan statistical area (MSA). This is due to the availability of relatively affordable housing within the County and its proximity for convenient commuting, although soaring oil prices have the potential to dampen this trend.

According to the 2000 Census, 5,260 persons left Cowlitz County to commute to an out-of-County job site, representing 13.5% of the total workforce. This degree of commuting is not problematic, but the potential for increased commuting grows as Cowlitz County is looked to as an affordable housing market serving other employment areas. This increase ultimately has a spiraling influence on local housing prices. It thus becomes increasingly important for growth in local wages to keep pace with housing costs. Otherwise, Longview will move from the relatively comfortable "edge" and into the center of a larger distance-commuting pattern.

Bedroom communities have often found that the tax revenue from an extensive residential land use pattern is not adequate to supply the service demands made by its residents. In response, they have developed land use plans that focus on non-residential growth options. Communities with an imbalance of housing as compared to non-residential land uses may experience the following problems:

- drains on tax revenues to meet demand for high service levels for roads, schools, parks, and public safety;
- difficulty for employers with employee recruitment and retention; and difficulty for communities to attract businesses needing a viable labor supply;
- traffic congestion caused by extensive commuting to those areas where employment is located, leading to increased pollution; and
- lack of civic engagement by a population that is absent from the community for most of the workday. This affects schools, volunteer services, and support for community services.

Summary of Existing Conditions and Trends

Inventory of Housing Types

About two-thirds (67.4%) of Longview's housing stock consists of single-family homes, and multi-family units make up almost one-third (29.2%) of the inventory. At the time of the 2000 Census, 2,737 out of 10,103 single-family homes were occupied by renters (27.1%). Almost half of the rental stock (46.1%) consists of single-family homes, only a small proportion (20.3%) of which is owned by absentee landlords living outside of Cowlitz County. Rental stock consisting of two or more units represents a little over half of Longview's rental stock, at 53.9% or 3,200 units. About one in every 20 homes is a manufactured home, or just over 5% of the housing stock. Roughly 60% of the housing units in the city are occupied by owners and 40% are occupied by renters. Additional data is shown in Table 3-3.

Table 3-3. City of Longview Housing Units: Selected Characteristics

	1990	2000	# New Units	2004	# New Units
Structure Type					
1 Unit	9,226	10,103	877	10,286	183
2 or More Units	3,762	4,382	620	4,582	200
Mobile Homes/Trailers/Special Units	453	740	287	852	162
Total Units	13,441	15,225	1,784	15,720	495

Source: Census 2000, Washington Office of Financial Management

Historical Growth Trends

The number of housing units of all types in the City has increased in the 30-year period between 1970 and 2000; single-family homes have shown the smallest increase and manufactured homes the largest. Construction of single-family homes has grown at a relatively stable 10% rate over the past two decades, following a 20%

growth boom in building during the 1970s. The number of single-family homes has increased by 36.9% since 1970. Multifamily dwellings almost doubled between 1970 and 1980 but decreased by 63 units between 1980 and 1990. Since 1980, the City’s multifamily housing stock has grown about 20%, adding 757 units. Table 3-4 provides an overview of housing growth between 1970 and 2000. Over the past three decades, the following changes have taken place:

- single-family homes have increased by 36.9%,
- multi-family dwellings have increased by 111.3%, and
- manufactured homes have increased by 213.2%.

Table 3-4. Change in Housing Units by Type 1970–2000

Unit Type	1970	%	1980	%	1990	%	2000	%
Single Family	7,515	75.5	8,985	68.5	9,226	69.0	10,103	66.4
Multifamily	2,169	21.8	3,825	29.2	3,762	28.2	4,382	28.7
Manufactured Home	272	2.7	308	2.3	375	2.8	740	4.9
Total Units	9,956	100.0	13,118	100.0	13,363	100.0	15,225	100.0

Source: Census 2000, Washington Office of Financial Management

While population has gone up by 24.6% since 1970, the number of households and housing units has increased at an even higher rate. The number of households has increased by 53.1%, while the number of housing units has grown by 57.9%. This trend mirrors demographic, financial, and cultural shifts, such as smaller households (often created by divorce, death of a spouse, or other family situations), which pushes demand for more housing units.

Declining household sizes reflect a national demographic trend. In particular, as the “baby boomer” generation ages—given the vast numbers of boomers who are now approaching their golden years—it creates a bigger gap between young and old. Many of the baby boomers wish to “age in place,” meaning that they are often relocating to a less expensive housing market for retirement, but intend to remain independent through housing and communities that are oriented towards the needs of an older but mobile population. This also creates a greater demand for more, but smaller, housing units. The large, rambling homes suited to young, growing families are no longer appropriate for retirees seeking to maximize their free time and minimize home and grounds maintenance.

Recent Housing Trends: Housing Market “Froth” and the Housing “Bubble”

An unprecedented run-up in housing prices has occurred since the mid-1990s. Home prices have far outstripped growth in wages and increases in the rate of inflation. Housing price increases typically rise with higher incomes, but income growth has been modest. Many housing experts do not believe that current increases in housing prices can be explained by fundamental economic factors. Rental rates and personal income typically have a strong influence on housing prices. Contrary evidence to the typical boom pattern is illustrated by the following:

- Decades with similar income trends did not experience similar housing “boom” price increases. Increases in family incomes have been no greater than the increases seen in the 1950s and 1960s, when there was no similar “boom.”
- Home prices and rents should rise in roughly the same proportion, but this has not occurred. Rents rose faster than inflation in the late 1990s. Since 2000, rental price increases have slowed significantly; some have even dropped, and prices have stagnated at lower levels.

The current weak rental market can be attributed to record vacancy rates. This phenomenon is largely due to the availability of historically low interest rates and new mortgage products geared to first-time homebuyers. Low interest rates have provided an incentive to construct single-family homes at record rates. The growing glut of rental units should eventually have a dampening effect on home prices, causing people to choose to rent rather than purchase their housing. This will assist in bringing home sale prices more in line with rental rates.

The Federal Deposit Insurance Corporation (FDIC) has been tracking and analyzing national housing booms and bust cycles in metropolitan areas since the late 1970s. A housing boom is defined by FDIC as one in which inflation-adjusted prices rose by at least 30% in a 3-year period. A housing bust occurs when the market declines by at least 15% (in nominal terms) over a 5-year span.

By these definitions, 63 cities in the U.S. experienced a boom and 21 experienced housing busts over 30 years. Only nine of these busts followed a housing boom. Most housing busts were preceded by a period of local economic distress. The FDIC concluded that a housing boom does not automatically lead to a cycle of pricing busting. Most boom cycles (80%) appear to have resolved themselves by a period of price stagnation, rather than bust cycles. Price stagnation allows household incomes to “catch up” to prices, allowing the entry of new homebuyers into the market.

Many features of the current housing boom market were absent from previous cycles, and may indicate a growing influence of national factors related to the availability, price, and terms of mortgage credit. These factors include the following:

- historically low interest rates,
- expansion of subprime mortgage lending,
- high loan-to-value mortgage products,
- greater use of adjustable-rate mortgages (ARMS),
- innovative products such as interest-only (I/O) loans and option ARMS with an initial fixed rate (up to 10 years), and
- growing use of home equity lines of credit.

There are some reasons for concern surrounding the factors listed above. Many homeowners, particularly those at the lower income levels, may be especially hard-pressed to adjust to higher loan payments that often come into play within a few years with products such as adjustable rate mortgages.

Innovative loan products have been actively marketed by subprime lenders to marginal loan applicants, such as those with impaired credit seeking low- or no-documentation loans. While homeownership is seen as the road to household wealth, half of all low-income buyers typically sell within 4 years, as financial strain begins to wear upon them. It becomes exceedingly difficult for a low-income family to remain in housing long enough to recoup a significant decline in value, particularly when they may have fewer resources to deal with unanticipated expenses, and use their equity for meeting current debt.

Investor activity has significantly increased its share of single-family housing market (19%). These investors are not as averse to absorbing losses when prices start to stagnate or fall. Their inclination to sell in significant numbers could further dampen declining home prices.

Even given a slowdown in the nationally overheated housing market, local residential growth can be expected to continue for some time. The Cowlitz County market has exhibited less extremes of pricing variability than its more metropolitan counterparts. Longview has been evolving into a retail and service center, complementing its industrial base and cementing its role as a regional economic player.

Neighborhood Quality

Neighborhood revitalization was cited as the highest priority for future development in Longview, according to a 2004 citizen survey. Housing conditions were analyzed using Census 2000 data to determine locations where housing stock is over 50 years old, indicating the potential need for rehabilitation (Table 3-5 and Figure 3-1).

Other factors reviewed included tenure to determine low ownership patterns, defined as areas where owner-occupied housing represented 36% or less of all units; potential for presence of lead-based paint (based on age of housing); and higher incidence of

substandard units, as measured by overcrowded housing (more than one person per room), as well as incomplete plumbing/kitchens.

To be considered “complete,” a kitchen must contain each of the following within the housing unit: 1) sink with piped water; 2) a range or cook top and oven; and 3) a refrigerator. A unit with only a microwave or portable heating equipment does not have a complete kitchen. A housing unit is classified as having incomplete plumbing when any one of three facilities is not present: 1) hot and cold piped water; 2) a flush toilet; and, 3) a bathtub or shower.

Table 3-5. Housing Conditions by Neighborhood

Neighborhood	Low Home Ownership*	Age of Housing	Lead Paint	Overcrowded	Incomplete Plumbing
Downtown	X	X	X	-	-
Broadway	X	-	-	-	X
Third Avenue	X	-	-	-	X
Industrial Way	-	-	-	X	-
Mint Farm	-	-	-	-	-
Old West Side	X	X	X	-	-
New West Side	X	X	X	-	-
St. Helens	-	X	X	-	-
Highlands	X	X	X	X	X
Olympic West	X	-	-	-	-
Olympic East	-	X	X	-	-
Northlake/Corman	-	X	X	-	-
West Longview	-	-	-	-	X
Mt. Solo	-	-	-	-	-
Memorial Park	-	-	-	-	X
Mint Valley	-	-	-	-	X
Columbia Valley Gardens	-	-	-	-	X
Columbia Heights East	-	-	-	-	-
Cascade/City View	-	-	-	-	-
Glenwood	-	-	-	-	-
Hillside Acres	-	-	-	-	-
Barlow Point	-	-	-	-	-

Note: *Low Homeownership Rate is 36% or less.

Source: U.S. Census 2000

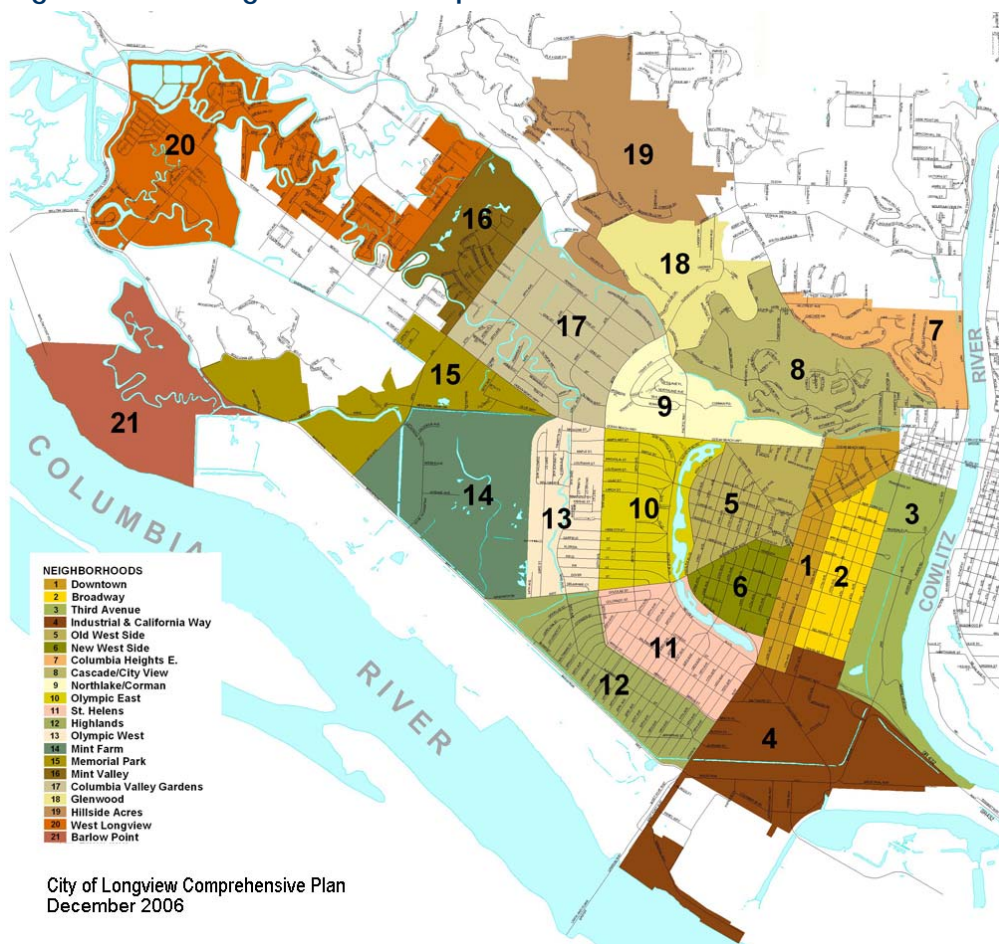
Most of the City’s historic settlements meet the thresholds for age of housing and low homeownership, although outward appearance in several areas is generally good.

Neighborhood concerns include the following:

- Adequate maintenance for a high proportion of single family housing units used for rental housing (27.1% of the single family stock, or 2,738 units).
- Housing maintenance in neighborhoods where stock averages 50 years or older (Downtown, St. Helens, Highlands, Olympic East, Old West Side, New West Side, Northlake/Corman).
- Property maintenance in neighborhoods dominated by rental properties (Downtown, Broadway, Third Avenue, Old West Side, New West Side, Highlands, and Olympic West). Areas with a combination of older housing stock and a high proportion of rental properties include Downtown, Old West Side, New West Side and Highlands.
- Lack of neighborhood organization and civic engagement. Although Longview's neighborhoods have distinct identities in the minds of most people, there is little evidence of neighborhood organization and cohesion.
- High household mobility, particularly between low- and moderate-income areas, where higher proportions of residents may move frequently in order to stay "one step ahead of the bills." The impact of frequent moves upon school performance (and the future workforce) is well documented. High mobility erodes neighborhood cohesion and therefore efforts to improve blighted areas.
- Proximity to employment that would relieve congestion from commuting patterns. Housing located near employment areas can help reduce congestion, although there are a number of factors at play in making housing choices.
- Protection from commercial encroachment is of concern, as areas are targeted for redevelopment and infilling. The preservation of neighborhood character has a very high priority in Longview.

New neighborhoods should mirror the quality of older settlements with provisions for open space and recreation, while offering a range of housing choices.

Figure 3-1. Neighborhoods Map



Source: City of Longview GIS

Revitalization Strategies

Targeting Public Investment to Stimulate Private Investment

Many jurisdictions approach neighborhood revitalization by spreading limited federal and local resources among as many low-income areas as possible, as a response to neighborhood concerns and political pressures. This broad-brush approach often results in a thin layer of public investment that is not adequate for generating reciprocal private investment. There are not enough public resources available to turn around deteriorating neighborhoods using only public funds. When public dollars are strategically targeted, it is possible to narrow the gap between development costs and market values, thus attracting private capital. This creates a ripple effect that can increase property values both within targeted neighborhoods as well as adjacent communities.

This approach was successfully adopted by Richmond, Virginia through its “Neighborhoods in Bloom” program. Seven sub-neighborhoods suffering from crime and economic disinvestment were targeted for block-by-block rebuilding efforts. The program focused upon seven interdependent, long-term strategies that required sustained civic commitment: 1) developing new partnerships between development practitioners, nonprofits, and the city; 2) a program of housing rehabilitation and new construction, particularly mixed-income housing; 3) assistance to owners for renovations to their homes; 4) proactive code enforcement; 5) resident empowerment through neighborhood teams and organizations; 6) public safety initiatives; and 7) leveraging of private investment. Implementation of these strategies required a disciplined process, a commitment to forging new partnerships, and the political will to make targeted investments.

Code Enforcement

Code enforcement works best when it functions within the context of a long-term preservation strategy aimed at improving the social and economic health of the community. Code enforcement on a complaint basis lacks the impact of a targeted program, though the latter must be carefully administered using a fair and impartial approach complemented by aggressive efforts to recoup costs. Code enforcement can abate nuisances that drive down property values and discourage reinvestment. Demolition may be appropriate in situations where cost-effectiveness and/or public health are at issue.

Code enforcement programs are most effective where they combine nuisance abatement with a program of financial and technical assistance to property owners. Home Investment Partnerships (HOME) program dollars are one source of potential

renovation funding. It is more important to preserve the property than to punish the owner. If necessary, receivership can permit a third party to renovate and restore a property to sound condition.

Building codes and local regulations can present serious obstacles to rehabilitation efforts. Building codes designed for new construction are not generally suitable for renovation of older structures. It has been common practice to apply a percentage rule to identify a financial threshold to which new building codes will apply. Once the value of the proposed improvements exceeds a specified percentage of the original structure value, more stringent codes apply. Because older buildings in need of repair often have low property values, the application of new codes often result in abandonment of the project, due to escalating costs of entirely retrofitting an older building to meet new codes.

More recent code reform efforts reflect the premise that the extent and type of planned improvements—rather than the cost—should be used to determine what work will be required by code. A pilot project between the U.S. Department of Housing & Urban Development (HUD) and the State of New Jersey in the late 1990s resulted in a Model Rehabilitation Subcode. This was subsequently taken up by the International Code Council, who published the new International Existing Building Code (IEBC) in 2003. The revised code should make reuse of older structures more feasible and be of greater assistance in maintaining vibrant neighborhoods.

A 1997 Washington State statute provides for a full tax exemption from State property taxes for rental properties of four units or more, in cases where at least half of the units are rented to residents earning less than 40% of the area median income. Partial exemptions are available where smaller proportions of units are occupied by very low-income tenants. Nonprofit agencies as well as private landlords are eligible for this renewable exemption. The intent of this statute is to prevent increases in assessed value from being passed on to very low-income tenants in the form of higher rents, particularly on the heels of a renovation. Higher rents may result in loss of housing for families as well as a reduction in the community's inventory of affordable housing.

Increasing Homeownership in Low-Income Communities

Hilber (2005) examined a set of measurable factors that explain why homeownership rates are so low in many inner-city neighborhoods in an article titled “Neighborhood Externality Risk and the Homeownership Status of Properties.” This study found that homeowners and prospective homeowners try to avoid the investment risk presented by junk, litter, street noise, and crime, all of which erode consumer confidence. This study recommends several low-cost approaches that cities can adopt in order to improve the appearance of older neighborhoods:

- supporting community efforts to eliminate abandoned cars and blighted vacant lots;
- organizing regular clean-up campaigns and making it easier for residents to conduct their own cleanup campaigns;
- adopting an aggressive strategy to eliminate vacant lots through acquiring them in mass and quickly turning over to buyers in targeted and clustered sub-neighborhoods;
- sponsoring resident-friendly paint- and fix-up programs that provide small grants for a range of sweat equity to small contracting jobs on every exterior in targeted sub-neighborhoods; and
- increased enforcement of civility laws.

Local governments should realize that grant money loses its appeal if it is provided at the expense of tolerating negative factors generated by nearby properties that impact property values. A focus on low-cost programs to improve the appearance of neighborhoods can jumpstart interest in renovation and rehabilitation.

Financial Tools to Increase Homeownership

Various federal, State, and local housing programs make funds available to assist with improvement of housing conditions. Locally, such programs include federal HOME and CDBG funds awarded to the city and sweat equity programs such as Habitat for Humanity, Lower Columbia Community Action Council (LLCAC)'s Self-Help Housing, and the Self Help and Rehab Equity (SHARE) program operated by the Longview Housing Authority. The Washington State Housing Finance Authority offers financing assistance to homebuyers with programs targeted to specific professions as well as geographic areas. Other programs are geared toward increasing self-sufficiency and economic independence for families and individuals.

One promising tool for building assets among low-income families is the Individual Development Account (IDA), a matched savings account that is similar to an Individual Retirement Account. IDAs reward savings by matching participant accounts and empowering individuals, through financial literacy training, to make sound economic choices. Homeownership is a major goal of most IDA programs.

IDA programs are often implemented by community-based organizations and funded by public and private sources. Federal and State governments, employers, private-sector organizations, and individuals can match deposits for low-income families to use for postsecondary education and training, business capitalization, and home ownership or home improvement. According to findings from a national evaluation of IDA programs, the majority of account withdrawals to date have been used for housing purposes.

Longview Housing Authority has such a program in place, allowing a portion of Section 8 voucher payments to be accumulated in this fashion. Its Family Self-Sufficiency Program offers a variety of supportive services to help families achieve their dreams of homeownership and financial stability. Low-income credit unions are another tool that has entered the scene in order to offer a source of small loans for housing, educational needs, or beginning a small business. Thurston Union of Low Income People (TULIP) in Thurston County offers a nearby model.

Supporting the efforts of nonprofit entities that produce affordable housing and/or provide self-sufficiency programs offers another opportunity to assist investments in neighborhood improvement. These entities often face daunting challenges to achieving a workable bottom line, made even more problematic by regulatory barriers that increase costs, blanket imposition of impact fees, and the expense of assembling parcels of land into an economical project. Such entities in Longview include the Longview Housing Authority, the Lower Columbia Community Action Council, and Habitat for Humanity, with other organizations filling niche roles such as housing for disabled individuals.

Another tool that is gaining acceptance in assisting low-income households in achieving homeownership is the Location-Efficient Mortgage (LEMs). LEMs allow prospective homeowners to qualify for a larger mortgage or to use a lower qualifying income for mortgage approval. They can then benefit from the lower cost of living near work, which lowers transportation costs that are significant in most household budgets.

Loss mitigation programs help to avoid mortgage default, particularly in lower-income areas. Homeowners with modest incomes are more vulnerable to short-term financial difficulties presented by a temporary loss in wages, which can jeopardize their housing status. More lenders are willing to consider loss mitigation programs, as these represent a win-win situation. Working with borrowers is often more cost effective for lenders than proceeding through the foreclosure process, even during times of economic downturns and depressed housing prices. Loss mitigation programs typically involve outreach to low- and moderate-income homeowners before the 90-day threshold for initiating foreclosure is reached.

Efforts to prevent mortgage foreclosure are becoming increasingly important in this era of global competition, job outsourcing, flat wage growth, spikes in local unemployment, and restructuring of entire industries. It may take decades before the “dust settles” on recent economic changes of unprecedented depth and scope. New approaches must be continually examined to support retention and expansion of homeownership.

Housing Supply and Affordability

Housing Supply

Current Housing Supply

Housing supply is typically measured in the number of months it would take to sell all the homes currently available for sale, if no new listings were added. A 4- to 6-month supply is considered normal or desirable. Statewide, there was a 2.6-month supply of homes on the market at the end of the third quarter (September 2005). This describes a relatively tight housing market. Within Cowlitz County, the situation was not much better, with only a 3 months’ supply of housing. Housing supply was most constrained at the most affordable end of the spectrum, with only a 6-week supply available. See Table 3-6.

Table 3-6. Months of Housing Supply Available, by Housing Price

Area	Under \$80,000	\$80,000 to \$159,000	\$160,000 to \$249,000	\$250,000 to \$499,999	\$500,000 and Above	Total Market
Cowlitz County	1.5	2.1	3.1	6.0	87.0	3.0
Washington State	2.5	2.4	1.6	2.6	5.7	2.6

Source: Washington Center for Real Estate Research/WSU; Third Quarter 2005

The availability of rental units is measured by the rental vacancy rate. The Washington Center for Real Estate Research found that 6.0% of the rental units (68 units) in Cowlitz County were vacant in September of 2005. This survey is conducted from a sample of rental properties with four or more units, and excludes a significant portion of Longview’s single-family, duplex, and triplex rental stock. The vacancy rate for one-bedroom units is very low, at 1.6%; two-bedroom units were at 9.2%.

Land Consumption and Growth Patterns

Longview has experienced significant growth in recent decades. Growth in households and housing units has exceeded population growth for very typical reasons. An aging population, consistent divorce rates, and other societal factors drive new household formation in smaller household sizes. Since 1970, the following patterns have been documented:

- population grew by 24.6%,
- the number of households increased by 53.1%, and
- the number of housing units grew by 57.9%.

Within the city of Longview, 60% of all land is zoned for residential districts, making it the dominant land use. However, only 18% of vacant land within the City is zoned residentially, and a similar proportion (20%) within the Planning Area Boundary is occupied by residential uses.

The comprehensive plan has been developed using an annual compounded growth rate of 1.0% applied over its 20-year horizon. The 2005 population of Longview and the surrounding planning area is estimated at 39,684 people. By 2025, it is projected to grow to 48,422. Projected growth in population and households will require 3,422 more housing units in the city and 3,805 within the combined city and Planning Area Boundary (PAB). Development on quarter-acre lots would require 951 acres within the PAB, not including additional land needed for associated infrastructure, difficult-to-develop sites, and additional land for housing units to allow for a healthy vacancy rate “cushion,” typically about 5% of supply. Table 3-7 illustrates the amount of housing needed, by type, to meet future housing needs within the City, assuming that new housing units are developed using the same proportion of single-family, multi-family, and manufactured housing units as presently exists.

Table 3-7. Number of New Housing Units Needed, By Type, 2000 – 2025

Unit Type	Census 2000	%	Estimate 2005	%	Projected 2025	# New Units
Single Family	10,103	66.4	10,313	65.4	12,551	2,238
Multifamily	4,382	28.7	4,596	29.2	5,595	999
Manufactured Home	740	4.9	852	5.4	1,037	185
Total Units	15,225	100.0	15,761	100.0	19,183	3,422

Source: Census 2000, Washington Office of Financial Management, CWCOG

The need for new housing units can be met by using three basic strategies:

- annexing vacant land from the PAB into the city as it becomes “ripe” for development;
- encouraging redevelopment and infill of vacant lots within existing residential neighborhoods; and
- increasing density in some land use districts.

Use of the three strategies listed above will ensure a more efficient use of land as it becomes more of a diminishing resource, but each strategy must not lose focus on the importance of new housing that fits within the context of community character.

There are many new housing products and options available that may fit within the local context, as described below.

Significant areas targeted for new housing growth include the following:

- Upper story residential in the downtown with pedestrian access to essential services and facilities. Housing in the downtown core could provide alternatives such as live/work housing, units for smaller households, or housing for those desiring nearby services and transit.
- Barlow Point mixed residential/commercial development intended to encourage an integration of residential and village style commercial uses under a planned development process.
- Medium density housing along the Cowlitz River between Marine View Drive and Tennant Way, up to 25 units per gross acre.

Redensification of existing residential areas offers another strategy to increase the housing stock. This approach involves establishing higher densities within an existing neighborhood or district. One tool to accomplish this would involve code revisions to allow further subdividing or “splitting” of relatively large lots into smaller residential parcels. Another approach involves redevelopment of an area, typically resulting in higher residential density, and often, but not always, within a mixed-use development. Redensification is proposed for the following areas:

- Ocean Beach Highway. Traditional residential neighborhoods between Cascade Way and Nichols Boulevard will offer predominantly residential uses within a grid street pattern and a pedestrian orientation. Design flexibility will provide for single-family housing, second units, cottage clusters, and courtyard housing. Residential densities within the Columbia Valley Garden neighborhood should range between 6 to 8 units per gross acre; other areas with this classification will have densities that range up to 12 units per gross acre. Traditional neighborhood and medium or high densities will be encouraged along the south side of Ocean Beach, from 38th to 48th Avenue, and along both frontages from 48th Avenue to 52nd Avenue. Residential uses along both frontages of Ocean Beach from 52nd Street to the Planning Area Boundary, and along the south side of Mt. Solo Road are targeted primarily at medium and high densities (up to 18 units per gross acre for medium and up to 25 units per gross acre for high).
- Increased density via traditional neighborhood design is targeted along the Evergreen/Olive Way corridor, as well as within Columbia Valley Gardens, from Pershing Way to Olympia Way, between 30th and 38th avenues.

Medium density and high density residential redensification is proposed in the Plan in new locations or continues based on the 1993 Plan at several locations, including the following:

- Two areas within the West Side neighborhood, bounded by 19th Avenue, 21st Avenue, Washington Way, and Olympia Way; and an area bounded by Hemlock Street, Florida Street, and 16th Avenue.

- In the Broadway area bounded by 7th Avenue, 10th Avenue, New York Street, and Douglas Street.
- Third Avenue area in two locations: Peardale Lane, 3rd Avenue and River Road; and south end of Marine View Drive.
- Highlands neighborhood, in the area bounded by Oregon Way/Industrial Way/Beech Street and 26th Avenue; as well as the frontage of Oregon Way.
- Olympic West area bounded by Dover Street, Delaware Street, and 33rd to 30th Avenue.

Housing will more than likely be lost in areas targeted for redevelopment to other uses. Much of this housing is scattered within larger, mixed-use areas. The amount of land targeted for growth, redensification, and infill exceeds the areas lost to targeted redevelopment, and includes the following locations:

- Maple Terrace Apartments, due to the expansion of the Lower Columbia College campus and construction of the Allied Health Services Building.
- Redevelopment areas along major corridors.
- Ocean Beach Highway, particularly along the south side between Nichols Boulevard and 30th Avenue, as well as nodes of commercial redevelopment between 35th Avenue and 48th Avenue, and 52nd Avenue to the PAB.
- Industrial/California area bounded by Industrial Way, Oregon Way, Tennant Way, and 3rd Avenue.

Housing Affordability

There has been an unprecedented run-up in housing prices for owner-occupied housing over the past decade, as discussed above. Table 3-8 provides a detailed comparison of housing price increases among over 360 MSAs. Longview's housing prices have increased enough to place it in the upper quartile of price appreciation throughout the nation.

Table 3-8. Housing Price Appreciation, 2005

Metro Area	MSA Ranking	1-Year Growth Rate (%)	% Growth, 4th Quarter Yr Over Yr	% Growth, 5-Year Growth
Bellingham, WA	46	20.91	5.45	83.14
Bend, OR	17	29.34	9.09	80.15
Bremerton-Silverdale, WA	50	20.17	4.00	69.01
Corvallis, OR	118	10.94	1.79	35.32
Eugene-Springfield, OR	52	19.99	4.88	53.42

Metro Area	MSA Ranking	1-Year Growth Rate (%)	% Growth, 4th Quarter Yr Over Yr	% Growth, 5-Year Growth
Longview, WA	86	15.41	3.83	36.02
Medford, OR	29	24.97	4.62	97.94
Olympia, WA	39	22.53	5.44	64.51
Portland-Vancouver-Beaverton, OR-WA	54	19.84	4.43	54.26
Salem, OR	88	14.71	4.15	38.14
Seattle-Bellevue-Everett, WA	68	17.22	4.00	51.88
Spokane, WA	56	19.72	3.84	50.18
Tacoma, WA	51	20.02	4.90	63.06
Wenatchee, WA	95	14.15	2.75	38.38
Yakima, WA	160	7.59	2.03	23.73

Source: OFHEO Housing Index, March 2006

The Housing Price Index is a measure designed to capture changes in the value of single-family homes. The Office of Federal Housing Enterprise Oversight (OFHEO)'s House Price Index is published on a quarterly basis and tracks average house price changes in repeat sales or refinancing of the same single-family properties in over 300 metropolitan areas across the country. The HPI (Housing Price Index) is published by OFHEO using data provided by Fannie Mae and Freddie Mac from more than 31.2 million repeat transactions over the past 31 years.

Average home prices across the U.S. increased 12.95% from the fourth quarter of 2004 through the fourth quarter of 2005. Appreciation for the most recent quarter was 2.86%, representing an annualized rate of 11.4%. This mirrors the third quarter year-to-year comparison, which exhibited an increase of 12.55% for the year, showing no evidence of a slowing market.

A look at income growth in the Longview metropolitan area and Cowlitz County is provided below in Table 3-9. Total personal income represents all sources of income, including salaries, wages, retirement and pension distributions, rental income, and other sources of income.

Table 3-9. Total Personal Income, Percent Growth, Longview MSA/Cowlitz County

Indicator	2000–2001	2001–2002	2002–2003	3-Year Avg. Annual Growth	Avg. Annual Growth, 1969–2003
Total Personal Income, Percent Growth	6.3	0.0	1.8	2.7	6.9

Source: Bureau of Economic Analysis, December 2005

There are other ways to evaluate growth in income within a region. Table 3-10, Measures of Income Growth, provides four separate indicators of income growth. Average wage per job consists of the wages and salaries of employees, including commissions, tips, and bonuses. It represents the total wages and salary disbursements divided by the number of wage and salary jobs.

Average earnings per job are calculated by taking total earnings divided by total full- and part-time employment. Each person working in one job counts as one job, whether full or part-time. Multiple job-holders are counted for each job held. Earnings include three components: wage and salary disbursements, other labor income, and proprietors' income.

Net earnings are total earnings minus the contributions for governmental social insurance, adjusted to place of residence. Total personal income (TPI) is the broadest measure of income.

TPI represents the sum of wage and salary disbursements, supplements to wages and salaries, proprietors' income, rental income, personal dividend and interest income, and transfer income (e.g., social security, pensions, medical) after deductions for governmental social insurance.

Table 3-10 (below) shows that incomes in the Longview MSA have increased by a range of 10%-15% when looking back to 1999, or by a range of 6%-12%, when beginning with the year 2000. This significant difference reflects the end of the 1990s' "boom" economy and the economic slowdown that began in the early years of the following decade.

Table 3-10. Measures of Income Growth, Cowlitz County

Indicator	1999–2003 Percent Growth	2000–2003 Percent Growth
Average Wage Per Job	+10.4	+ 6.3
Net Earnings	+11.2	+7.5
Total Personal Income	+13.2	+ 8.1
Average Earnings Per Job	+15.2	+12.4

Source: Bureau of Economic Analysis, December 2005

Over the long term (1969–2003), TPI in Cowlitz County has grown at an average rate of 6.9% per year. A more recent window of 1993 to 2003 pegs the average annual growth of TPI at about 4.0%. Increases in net earnings mirrored this trend, at an average growth of 3.7% each year between 1993 and 2003. Though more recent figures at the county level are not available, state comparisons reveal that between 2004 and 2005, per capita income grew only 1.1% in Washington State—one of the lowest growth rates in the nation.

Comparing Estimated Income Growth with Housing Price Growth

Assuming an annual growth rate of 4.0% (based upon averages over the decade of 1993 to 2003, as discussed above), adding 1 year’s worth of income growth to the information presented in Table 3-11 for the 1999 to 2003 period would translate to a 17.2% growth in total personal income over the 1999 to 2004 period. When this trend is compared to housing price growth for the same period (Table 3-11), total personal income growth (17.2%) has trailed housing price growth (19.47%).

Table 3-11. Growth in Housing Prices, Longview MSA

Time Period	MSA Rank	Annual Increase	4th Quarter Increase	5-Year Increase
1999–2004	110	8.56%	2.58%	19.47%
2000–2005	86	15.41%	3.83%	36.02%

Source: OFHEO, March 2006

However, when looking at housing price increases from 2000 to 2005, the gap between income growth and housing prices rapidly grows much wider. Using the same approach as before, an 8% growth in total personal income for the years 2004 and 2005 (4% for each year) would be added, resulting in an estimated increase of 16.1% in total personal income over 2000 to 2005, compared to a 36.02% gain in housing prices (or cost).

It is clear that housing prices have escalated rapidly in the region over the past year, indicating that Cowlitz County and the Longview MSA are showing evidence of a delayed housing price pressure, compared to recent national trends (Table 3-12). One may assume that any “bursting” of the “housing bubble” may be similarly delayed in our region as buyers become more willing to relocate from higher-priced areas to enjoy a relative bargain.

Table 3-12. Affordable Home Purchase Price, Fourth Quarter 2005

Location	Median Price	% Change (Year Ago)	Housing Affordability Index (HAI)	First Time Buyer (HAI)
Washington	\$275,700	19.0	96.0	55.8
Cowlitz County	\$157,000	25.6	141.7	84.8

Source: Washington Center for Real Estate Research/WSU, 2006
 HAI = Housing Affordability Index

Table 3-12 shows that—relative to Washington State as a whole—owner-occupied housing in Cowlitz County has fairly affordable housing prices for the repeat buyer. The Housing Affordability Index (HAI) indicates that a household earning the median income has 41.7% more income than what is required to qualify for a median priced home. However, first-time homebuyers are much more constrained in their

ability to purchase their first home. With the HAI at 84.8, the average household only has about 85% of what is needed to make their first home a reality.

Rental Housing Cost and Income

A similar look at rental housing prices in the region indicates that the average renter must earn \$11.31 per hour to afford a two-bedroom apartment at fair market rent. This represents an annual income of \$23,520. See Table 3-13 below.

Table 3-13. Out of Reach, 2005 – Selected Statistics

Location	Total Households	% Renter Households	2-Bedroom Fair Market Rent – 2004	Hourly Wage Needed (40-hour work week)	# Hours Per Week Needed to Afford Unit at Min. Wage
Washington	2,271,398	35	\$757	\$14.55	79
Cowlitz County	35,850	32	\$588	\$11.31	62

Source: National Low Income Housing Coalition, 2005

Over one-third of Longview’s households (36.1%) earn than \$25,000 per year; just over 20% (one in five households) earns less than \$15,000 per year. There are resources available to assist those with lower incomes in meeting housing costs, such as subsidized housing, Section 8 Housing Choice Vouchers, public housing, and income support programs such as Temporary Assistance for Needy Families (TANF) and Social Security Income (SSI). However, need outstrips current availability.

One in five households are cost-burdened, meaning that its wage earners pay more than 30% of total income to cover housing costs. An income of \$16,120 is needed to afford a studio apartment in Cowlitz County without exceeding 30% of income for housing. Those households that pay more than 50% of their household income to cover housing costs are considered “severely cost-burdened” and are at much greater risk of homelessness (Table 3-14). For these households, an unexpected car repair or medical bill can tip the balance in the wrong direction.

Table 3-14. Extent of Severe Cost-Burdens in Low-to-Moderate Income Households, City of Longview

Income Level	Number of Renters	Number of Owners	Total Households
Less than 30% of Area Median Income (AMI)	1,332	400	1,732
▪ Severely Cost-Burdened (>50%)	817	237	1,054
Between 30% and 50% of AMI	1,394	677	2,071
▪ Severely Cost-Burdened (>50%)	234	181	415

Income Level	Number of Renters	Number of Owners	Total Households
Between 50% and 80% of AMI	1,233	1,169	2,402
▪ Severely Cost-Burdened (>50%)	10	103	113
Total Low Income Households (0 – 80% AMI)	2,736	2,246	6,205
▪ Total HH Severely Cost-Burdened (>50%)	1,061	521	1,582

Source: Comprehensive Housing Affordability Survey, 2000: U.S. Census & U.S. Dept. HUD.
 Severely Cost Burdened = Paying more than 50% of household income for housing costs.

Almost half (46.1%) of Longview’s renter households are low- to moderate income, whereas only about one-quarter (27.6%) of homeowners are in this income bracket. Among all households who rent, about one in every six households (17.9%), are severely cost-burdened. Among low-income households, one in every four experiences a severe cost burden for housing. Resources available to assist in housing for cost-burdened renter households in Cowlitz County include the following:

- Housing Choice Vouchers (Section 8) available through the Longview Housing Authority (LHA). There are 1,032 vouchers currently issued by the LHA serving the Cowlitz County area. Recipients may be low income, elderly, and/or disabled persons.
- There are 491 assisted housing units within Longview, with 35 units for those earning 30% or less of area median income (AMI) and 456 geared toward those earning 30%–60% of AMI. This total does not include other assisted housing units in the vicinity, such as Country Run Apartments in Kelso.

The above analysis does not include those who pay over 30% but less than 50% of household income to meet housing costs. This group represents another 1,516 low-income households, of which 1,069 are renters and 447 are homeowners. Among the very lowest income households, homeownership tends to provide a “buffer” against the difficulties presented by cost burden. Higher up the scales, households earning 50%-80% of median income are about equally cost-burdened, whether they rent or own.

Other Factors Affecting Affordability

The cyclical nature of the insurance industry has also affected the availability of affordable housing as well as alternative housing production, such as condominiums. The terrorist attacks of September 11, 2001, in the U.S., as well as industry liabilities related to lawsuits stemming from mold damage, have pushed insurance premiums higher. Small homebuilders and nonprofit housing agencies have been particularly hard-hit in terms of construction as well as long-term liability, creating rate disparities that indicate the need for alternative approaches. Legislative remedies and state bonding pools have been put in place to address this issue, although structural

changes in the industry continue to present challenges to affordable housing production.

There is an inverse relationship between housing costs and transportation costs. As housing costs go up, less is spent on transportation; when housing costs are lower, households are willing to spend more on transportation. This holds true regardless of household location, or perhaps because of it. Those seeking lower housing costs (or buying more “house”) are willing to commute farther to do so. Those with lower incomes spend a much higher proportion of their income on housing and minimal amounts on transportation. The availability of public transportation frees up more income to meet basic needs in low-income households, giving impetus to an efficient and effective public transit system.

Soaring energy costs affects housing on at least two levels. Low-income households struggle to pay increasingly higher utility bills and may sometimes have to choose between home heating and other necessities, such as food and medical care. Those who seek lower cost housing by locating in areas where they face substantial commutes to work are also affected by increases in oil prices. Many are tempted to purchase “more house” than they could otherwise afford in the area where they work. When energy prices escalate, they may find that their housing is no longer a bargain. Pilot programs are currently in place in several locations throughout the country offering “Location-Efficient Mortgages.” These products allow a larger mortgage or a lower qualifying income for prospective homeowners that live near their work, as it is assumed they will spend less on transportation costs.

The Washington State Affordable Housing Advisory Board has identified several strategies and recommendations for addressing housing affordability that local jurisdictions can adopt. Those appropriate to cities include the following:

- Use local government financial support for affordable housing.
 - Support use of document recording fee revenues for low-income housing.
 - Encourage local governments housing levies for affordable housing. (Statute allows up to \$0.50 per \$1,000 of assessed valuation.)
- Make more public investment in infrastructure.
 - Reexamine the balance of “who pays for growth” with respect to affordable housing. Support more public investment in infrastructure from general tax revenues, rather than depending on impact fees, hook-up fees, and development requirements that can add to housing costs.
 - Support deferral of impact fee collection or waiver for low-income housing.
- Pursue regulatory strategies and incentives that support affordable housing.
 - Promote inclusionary zoning requirements for affordable housing or voluntary programs with density bonuses and other incentives for developers.

- Require minimum densities within urban growth areas (UGAs).
- Support compliance with the State statutory requirement to allow accessory dwelling units.
- Encourage efficient environmental review of plans and regulations to streamline permitting.
- Encourage priority permit processing for low-income housing developments.
- Provide more public education and community involvement so that citizens can see that housing density can be accomplished in a way that enhances—rather than detracts—from the quality of life.
- Examine other ownership models such as “mutual housing” and cooperatives.
- Significantly reduce homelessness for individuals and families.
 - Adopt and implement a coordinated plan to end homelessness in 10 years.
 - Utilize and replicate the Homeless Families Services Fund to meet the need for homeless families to address the “housing plus service” needs of other homeless populations and special needs populations.
- Promote supportive housing.
 - Increase the amount of permanent supportive housing.
 - Increase the supportive housing capacity of local housing and service providers through accessing federal, State, and privately sponsored technical assistance.
- Promote quality manufactured housing and equitable regulation.
 - Utilize CTED technical assistance to implement SB 6593 by revising local regulations that have the effect of discriminating against consumers’ choices in the placement or use of a manufactured home.
 - Support permit fees for manufactured home installation.
 - Support changes to land use codes to allow for condominium conversion or other home ownership opportunities for land currently zoned for mobile and manufactured home parks.
 - Develop a homeowner strategy that supports movement from mobile to manufactured homes.
 - Develop a homeowner strategy that supports the allowance and acceptance of manufactured homes for both new development and redevelopment/in-fill projects.

The benefits of affordable housing production need to be understood by the community at large. These benefits include the economic return from construction, jobs created, taxes generated, and the leveraging of private funds.

Housing Options

Unmet Demands and Needs

New housing constructed to meet a growing population can take a variety of forms. Previous sections reviewed strategies for providing adequate land for housing growth, such as annexation of land ready for development, infill of vacant lots, and redevelopment of blighted areas. This section will review the types or models of housing that could be used on a parcel-by-parcel basis for infill or for an entire development.

A virtual tidal wave of retiring baby boomers has begun in earnest, with a predominant lifestyle preference for “aging in place,” that is, in their own home rather than in an institutional or group setting. This growing market segment will generate new housing products and services that may be appropriate for other populations as well. Soaring energy costs will bring other changes, such as smaller, more efficiently designed homes featuring alternative technologies.

There is more variety in lifestyle choice today than ever before, which has generated interest in new housing types, such as live/work housing. Affordability concerns have created an impetus for design that incorporates higher densities and mixed uses that can aid in making projects more affordable as well as more energy efficient, particularly if located close to employment centers.

At the time of the 2000 Census, half of the City’s population lived in a different house than they did in 1995. Since the census, historically low interest rates have very likely accelerated this phenomenon. Mobility in housing means more demand for housing choices and the ability to respond to changes in housing preferences.

The change in composition of the City’s housing stock indicates that the need for additional housing options is not being met. Growth in traditional single-family, detached dwellings has not been overwhelming over the past 30 years, growing by just over one-third of the original number of units. Multi-family housing has grown much faster, with a 111% increase, more than doubling the number of units since 1970. Manufactured housing has boomed (in relative terms) with a 213% growth in the number of units from 1970. These trends indicate a growing need for alternative, affordable housing types that are not yet being provided.

It is essential that the overall character of new housing blend within the community character of Longview. Well-designed housing that fits within the natural setting and

the urban fabric can also be affordable. Options to traditional single-family, suburban-style subdivisions and conventional multifamily units are both needed and desirable. Concerns for safety and security must be met, regardless of the housing types that are promoted for future development.

The need for housing to accommodate large families and very small households was identified in the Existing Conditions Report. Interest has been expressed in developing housing in the downtown core in order to promote more activity and vibrancy in the historical core of the city.

Housing Types

During the community open houses held early in the planning process, citizens were asked about housing types and preferences. Visuals and graphics were used to present different housing styles and attendees were asked to select those they preferred. The types that were selected, in order of preference, included the following:

- village clusters with open space,
- suburban-style subdivisions,
- traditional neighborhood design (TND), and
- urban-style apartments and condominiums.

An array of housing types is shown in Figure 3-2 at the end of this chapter.

Accessory Units

Accessory living units are separate, detached housing units constructed on a single-family lot with an existing home. They typically involve a permanent structure separate from the main house, but are sometimes constructed as an upper story apartment within a garage. Small, modular living units may also be moved in on a temporary or permanent basis. Accessory units offer a low-cost housing option because they are not required to be sited on a separate land parcel.

Accessory units are particularly suited to and affordable for elderly persons, college students, and lower income persons. Some communities allow accessory units specifically to address the needs of aging parents to be near their children. This “echo housing” or “elder cottage” provides an independent living unit that can be easily monitored by nearby family members. Some jurisdictions limit this type housing to those 55 years of age or older, though it can serve a valuable function for other populations as well. Accessory units are often viewed as a more acceptable method of increasing density and land efficiency in single-family neighborhoods than would be the siting of a few large apartment complexes.

Live-Work Housing

A live-work unit provides a place specifically designed to serve both as a residence and as a place of work for the occupant. This is different from a home occupation in which limited business uses are allowed in a home typically located in a residential area.

Live-work housing can take many forms—the apartment located above the merchant’s shop, the artist living and painting in a loft, or the attorney with a street front office that conceals a small cottage dwelling. This form of housing can be promoted in downtown areas, mixed use districts, and TND developments. Because live-work housing can generate activity 24 hours a day, there can be noise or traffic conflicts due to location, tenant mix, and retail type. These conflicts are minimized when sited in areas where activity is both expected and desirable.

Code amendments and refinements may be needed to address variations between commercial and residential codes applied within the same unit. Examples include ventilation requirements, electrical service standards, Americans with Disabilities Act (ADA) accessibility, and parking standards.

Cohousing

“Cohousing” refers to a multi-family housing model in which individuals and families occupy their own separate living units but share access to common areas, amenities, and communal meals. Individual units typically include the same features as conventional housing—bath, bedrooms, kitchen, and living area—to accommodate privacy and independence. A central or common house provides a full kitchen for preparing meals for the entire community on a regularly scheduled basis. Other services, such as childcare, can be provided in the common house.

Cohousing can physically resemble a condominium development or a single-family subdivision with clubhouse. It functions very differently on a social level, providing a social network and interdependent community. Operations and maintenance are determined by collective self-governance among residents.

Some cohousing developments have integrated cottage housing and cooperatives into their housing models. Cooperative housing refers to private, self-contained units with shared ownership of certain common elements, such as the site. Members do not own units individually but own shares or membership in the cooperative, managed by a board of directors. Membership may be geared toward certain demographic niches, such as students or single parents.

Cohousing originated in Denmark in the mid-20th century as a response to the increasing isolation of the nuclear family due to modern lifestyles. This living arrangement provides more opportunities to spend time with family and friends, sharing meals and other aspects of daily living that used to be part of small-town

living. Connectedness and interdependence are strong themes in the cohousing model.

One of the first such communities in the U.S. was established on Bainbridge Island, Washington. Several more have been constructed within the Puget Sound region. This living arrangement appeals to those who are looking for a sense of community and is geared towards limiting the amount of scheduling and time demanded by childcare, transportation, and similar daily routines. A strong sense of community is often readily apparent within these developments, even to the casual observer.

Aging baby boomers have taken to the cohousing model as a solution for remaining independent and near friends that are close enough to help take care of each other. Glacier Circle in Davis, California is one of the first examples of self-planned housing in the U.S. designed by and for the elderly. Life-long friends purchased land together and designed a development to meet their needs. Four couples live in units grouped around a courtyard featuring a common house. They check in on each other and share care-giving responsibilities when necessary. About a dozen similar efforts are currently underway across the country. Other applications of cohousing include inter-generational housing, which may also appeal to ethnic groups that traditionally rely on extended family.

Cottage Housing

Cottage housing represents a revival of an existing housing type that involves small, detached units grouped around common open space. It is gaining popularity as a means to accommodate changing demographics and to offer ownership opportunities for retirees, small families, and single-person households. Cottage housing offers an attractive alternative for infill of vacant lots in single-family areas by creating “pocket neighborhoods” of traditionally styled housing that efficiently uses available land. Careful design can foster a sense of community, safety, and privacy.

A key concept is that small, one or two bedroom homes of less than 1,000 square feet should not be subject to the same development standards as a typical single-family home of 2,000 to 3,000 square feet. Cottage developments can site up to twice as many homes as would be allowed under conventional standards.

Open space in shared common areas is required. Requirements for the amount of private and public open spaces, distances between them, and the orientation of buildings to open space are common. Screened off-street parking requirements are typical. Common areas such as gardens and mailbox kiosks offer opportunities to mingle with neighbors. Covered porches blend with the surrounding neighborhood and offer opportunities to “keep an eye on the neighborhood.”

The primary concerns about cottage housing center around compatibility in scale and character with the surrounding neighborhood, as well as impacts on traffic and

parking. One solution is to limit the number of cottage developments on a block level. Limits on height, minimum and maximum lot sizes, maximum floor areas, and inclusion of flexible design standards are solutions that have worked for Washington cities as diverse as Shoreline, Langley, Redmond, and Seattle.

Courtyard Housing

Courtyard housing was more common in cities of the 1920s and 1930s but is making a comeback as an attractive alternative for affordable multi-family housing. The standard approach to increasing urban density used to result in expanses of identical row housing with minimal landscaping and useless open space. Today, courtyard housing attractively wraps housing units around an open space courtyard, with front doors opening onto the court and rear doors opening onto alleyways.

The courtyard is quasi public space that provides a safe, attractive, and private oasis for residents, often featuring a formal garden, fountains, and outdoor seating. While the courtyard provides an essential component of the living environment for residents, the “building block” of housing surrounding the courtyard helps provide definition and form to the urban landscape.

Courtyard housing offers an alternative housing type that fits well into a variety of different settings, including single-family housing. A variety of housing types—including townhouses, flats, lofts, and single-family houses—can be accommodated within this model. Compatibility with conventional single-family development can be achieved by arranging courtyards behind what appear to be the facades of craftsman-style bungalows. This approach can be used to achieve medium-density projects in existing single-family neighborhoods without disrupting the traditional character or scale of the neighborhood.

Cluster Housing

Cluster housing is a tool that helps balance growth with preservation of environmental features, while expanding housing affordability. Much of the country’s suburban-style subdivisions following World War II were “checkerboard” developments in which individual lots were divided into equal sizes with uniform street frontages and building/yard setbacks, regardless of the characteristics of the site. Because this pattern has become so common, it is held as the “conventional standard” of housing development. All of the land is typically held in private and separate ownership.

Cluster subdivisions typically site individual homes on small lot sizes, with the remaining area dedicated as common, shared open space for the enjoyment of all residents. Flexible subdivision standards relating to road frontage, lot size, and setbacks allows for preservation of environmentally sensitive areas, heritage sites, and other unique site features. This approach may typically allow the same number

of homes as conventional zoning and subdivision standards, but on smaller lots in clusters or groups that allows a large portion of the site to be set aside as permanently dedicated open space, typically managed by a homeowners association. Open spaces designed for communal activities, such as gardening or recreation, can foster a sense of community.

Flexible subdivision standards that result in reduced street widths and shorter utility runs often result in a lower cost of development that can be passed on to the buyer. This approach also offers a more environmentally friendly approach to intensive landscaping practices and management of stormwater runoff.

Drawbacks to cluster housing include a perceived loss of privacy due to smaller lot sizes and proximity to neighbors. Single-loaded streets and careful siting of homes can actually increase privacy while expanding access to views as an amenity.

While cluster developments and Planned Unit Developments (PUDs) may each offer ways to increase density while offering amenities such as open space, pedestrian paths, and recreational areas, they differ in two key respects. PUDs often permit a mix of uses within a development, whereas cluster subdivisions are almost exclusively single-family residential. The amount of dedicated open space is the other defining difference. Open space requirements within a PUD may range up to 20% of the site, while cluster developments typically reserve a minimum of 40% and up to 70% of the site in open space.

Traditional Neighborhood Design

Traditional Neighborhood Design (TND), also known as “New Urbanism” and “Neo-Traditional Design,” represents town planning principles embodied in the roots of small cities and towns of the late 19th and early 20th centuries. A shift in focus from the automobile to the pedestrian, and emphasis upon connectivity of streets and walkways are paramount. Traditional communities are compact and walkable, typified by mixed land uses, an interconnected street and pedestrian network, and a strong sense of place generated by attention to architectural and community character. Public space is often located at the traditional “town center.”

Many features of older towns have been adapted for inclusion in TND communities. Alleyways are a key tool used to eliminate driveways and to provide areas for utilities and garbage collection. On-street parking and pedestrian emphasis are important design elements, helping to slow traffic, create an interesting street scene, and encourage social interaction. These communities encourage bicycling and walking, and the grid street pattern allows drivers to get from place to place without the need for collector roads. Traffic speeds are often lower in these communities due to narrower street standards, encouragement of on-street parking, and increased pedestrian activity.

Elements are designed around the maximum distance people are willing to travel to make a pedestrian trip, measured as about one-quarter mile, a 5-minute trip, or 1,350 feet from the town center. The pedestrian and multi-modal travel emphasis makes vehicle ownership less critical than in the traditional subdivision. For lower income families, this could mean saving a substantial amount of household income spent on getting from place to place.

Minimum building and yard setbacks are often nonexistent, and may include only maximums. The idea is to create the effect of an “outdoor room” through the relationships between vertical and horizontal space.

Existing street standards can be problematic for TND developments, since they are based on suburban-style subdivisions with a hierarchical street system of arterials, collectors, and cul-de-sacs, instead of relying on a local street grid. Zoning codes can present difficulties in accommodating small lots and mixed building types. Lenders have also been reluctant to finance innovative development patterns, although as this model gains acceptance, these barriers are broken down. Consumer preference studies and surveys indicate strong market acceptance for TND communities.

Universal Design

With the aging of massive numbers of baby boomers has arrived an interest in quality design that supports the ability to function safely, comfortably, and independently at all stages in life. Universal Design (UD) involves the design of products, residences, and working environments so that they are usable by all people with little or no further adaptation. Examples of UD design features that can be adapted to any housing type include the following:

- entrances without stairs;
- smooth flooring transitions between rooms;
- first-floor master bedrooms and baths;
- wide doorways (36-inch minimum);
- lever door handles;
- light switches at a convenient height (44 to 48 inches from floor); and
- counters, sinks, and showers with adjustable heights.

Community Land Trusts

Community land trusts are an alternative ownership model that provides affordability in what would otherwise be considered as conventional housing. A nonprofit entity, such as a community land trust, purchases a tract of land, constructs individual homes, and sells them to qualified applicants. Ownership of the land is retained by the trust, which offers a long-term land lease. Because the cost of the land is not part

of the housing cost, it is more affordable to lower income households. When owners wish to sell, they retain a specified portion of the equity that is attributed to appreciation in the value of the home. This equity can then be used toward purchase of another home in a different development. This model allows opportunities for low-income households to move into homeownership.

Manufactured Housing

Factory-built housing offers affordability to significant portions of the population, from first-time homebuyers to seniors who are moving into a home that is more affordable on a fixed income and easier to maintain. Manufactured housing currently represents 12% of the housing stock in Washington State and about 5% of the Longview housing stock. This housing option has experienced the highest rate of growth in Longview over the past 30 years.

Although State law now prohibits discrimination in siting of manufactured homes on single-family lots, there is still strong resistance to this product. Current statute does address concerns of compatibility with adjacent properties. Standards applied to other types of housing can also be applied to manufactured housing, such as permanent foundation and roof pitch. Financing and insurance can also become problematic for would-be owners. This can be largely attributed to its classification as personal property rather than as real estate. Washington State law allows conversion, but financial discrimination in the industry is still in evidence.

Mobile home parks have in some cases exacerbated a reluctance to accept manufactured housing. Negative experiences and publicity associated with closures of older, poorly maintained “trailer parks” that violated health and sanitation codes have underscored this resistance. Soaring housing prices in recent years have resulted in the conversion of affordable manufactured housing and trailer parks to other, more lucrative types of development. These residents are often left with little time to secure another site for their home, which are already in short supply. The State of Washington is partnering with Freddie Mac in a pilot program to provide long-term land leases through a community trust or other vehicle, provided that the lease terms exceed the finance period.

Regulatory Barriers

Regulatory barriers are the most common obstacle faced in bringing new housing products to market. Many housing innovations are not suited to conventional codes and ordinances. Securing a variance or modifying codes to allow certain products can be time consuming and deal breakers for most developers.

A 2004 study by HUD identified five trends that affect the regulatory environment and thus impact affordable housing development:

- **Increased complexity of environmental regulation at all levels.** Federal, State, and local ordinances create new development complexity and are often not synchronized, which often duplicates requirements between levels of government.
- **Misuse of Smart Growth.** Since the mid-1990s, the Smart Growth movement made a significant impact on the American scene, promoting principles such as expansion of housing choices, increased density, and enhanced predictability and fairness in the development process. Though these concepts can assist in the provision of affordable housing, often opposition to “affordable housing” is couched in Smart Growth terms of limiting sprawl, protecting green space, and preserving infrastructure capacity.
- **“Not in my back yard” (NIMBY) sentiments.** Many communities promote development restrictions that result in exclusionary zoning practices, imposing “gold-plated” subdivision standards, or adding more delays in the permitting process.
- **Expanded use of impact fees.** Underfunded infrastructure and limits placed on local taxation levels has resulted in the widespread adoption of impact fees to generate funds for essential public facilities and infrastructure. Fee structures range widely from jurisdiction to jurisdiction. Flat fees (per housing unit) are regressive and treat all units as though their impacts upon public infrastructure are the same.
- **Urban barriers.** Building codes, rehabilitation codes, and infill development can present lengthy and burdensome processes that create serious impediments to affordable housing preservation and development. Obsolete codes and excessive renovation requirements can significantly increase cost. Difficulties in assembling infill parcels in a timely manner can make some projects financially infeasible.

The Washington State Affordable Housing Plan for 2005 to 2010 found that local zoning regulations and development standards can limit development and redevelopment of affordable housing within urban areas. A State demonstration project in 2003 examined four communities and involved developers and local governments in identifying regulatory barriers to well-designed, high-density affordable housing. This demonstration identified a number of specific areas where improvements would be beneficial:

- bulk regulations that control building height and setbacks;
- right-of-way requirements (e.g., wide street width standards or curb and gutter requirements requiring street replacement);

- maximum building height standards that do not account for changes in slope of the land;
- minimum lot size requirements that are equated with—and used as—maximum densities;
- few or no provision for small lots, cottage housing, zero lot lines, lot size averaging, or provision of alleyways;
- landscape requirements that reduce the developable portion of a site or limit flexibility of site design;
- parking requirements that do not take into account reduced need for parking for multifamily or mixed use development, the availability of transit, or availability of on-street parking;
- overlaps and inconsistencies between different regulations; and
- the challenge of a permit process involving multiple City or County departments.

Other Issues and Tools

Home Occupations

Regulations governing the type, size, and extent of home occupations directly affect the feasibility of home-based work. Adequate provisions can theoretically reduce congestion and increase the jobs/housing balance.

Mixed Uses

A mix of land uses can often facilitate a better balance between jobs and housing, as well as increase affordability to individual households. Planned developments can provide jobs and housing within the same development. Workforce housing developments can also be located within walking distance or with transit access to employment centers. Mixed-use developments often include mixed income developments that dedicate a portion of housing units to lower income households.

Many zoning districts require separation of different types of land uses based on an antiquated notion that homogeneous developments offer greater financial and personal security. Mixed uses within the same building could also be examined to allow options such as live-work housing or upper-story residential in commercial areas that provide reciprocal benefits—a convenient market for goods and services, as well as a source of round-the-clock activity for a vibrant commercial district. Neighborhood commercial centers and employment centers benefit from the location of nearby housing, as do the residents of these developments.

PUDs are often viewed as a way to mix different types of housing with nonresidential uses on the same site or within the area. The mixtures of land uses that are mandated

or encouraged can vary considerably. Goals or standards that specify percentages of live-work units, open space, or neighborhood commercial space should be carefully considered. A critical mass or threshold population is needed to create demand for certain mixed uses such as daycare centers, places of worship, playgrounds, and retail. While population can be estimated through the number of housing units to be provided, the overall site size will vary based on underlying density requirements.

Inclusionary Zoning

It is becoming increasingly common for workers to be priced out of the housing market in which they work. Inclusionary housing programs are designed to address rising housing costs and land scarcity. They require the inclusion of affordable housing units within a market-rate housing development. This results in the creation of mixed-income communities that enhance neighborhood and workforce diversity. Inclusionary housing programs focus on the concept of workforce housing, and the premise that “anyone good enough to work here is good enough to live here.”

Mixed income communities can connect people from disadvantaged backgrounds with new opportunities. Mixed income housing is typically geared towards those earning 50%–60% of the area median income. Although fears of lowered property values are sometimes expressed regarding proposed projects, several studies have failed to confirm this connection.

Some communities have enacted voluntary inclusionary housing programs, while others have mandated them. In either case, it is recommended that such programs address the full range of the workforce, not just critical care workers, police officers, and teachers.

Successful programs provide cost offsets such as density bonuses, waivers for development fees, modifying or waiving park dedication or parking requirements, flexible subdivision design (e.g., reduced street widths), and expedited permit processing. The offset should be adequate enough to ensure some spillover benefit to market-rate units; otherwise, there is no incentive.

There are methods that increase affordability for a broader range of incomes. Public subsidies can expand affordability to a market with incomes below the 50%–60% threshold. A nonprofit housing entity could purchase and/or rent a portion of the units in a particular development.

Linkages

A linkage policy requires a major employer to secure or provide housing for a portion of their workforce, typically for low- and moderate-income households. These programs can be voluntary or mandatory. Employer-assisted housing (described below) is one example of a voluntary linkage.

Additional Tools and Incentives

- **Location Efficient Mortgages.** A pilot program involving Freddie Mac and local lenders in larger cities that offers a larger mortgage or a lower qualifying income for home purchases in neighborhoods close to employment. The assumption is that less income will be needed for transportation and will be available to meet housing costs.
- **Closing Bonuses.** Funds are provided towards closing costs for those who buy homes in established neighborhoods, close to their jobs. This is similar to LEMs.
- **Streamlined Permitting.** “One-Stop” or other expedited processes that reduce the length of time needed to obtain permit approval.
- **Minimum Density Requirements.** Regulations that establish a minimum density requirement instead of the typical maximum density limits. This approach ensures that a critical mass of housing can be assembled that will be served by nearby transit, community facilities, and mixed uses.
- **Employer-Assisted Housing.** Some employers have begun offering assistance with down payments in the form of forgivable loans, following a specified length of residency. This approach helps minimize employee turnover, reducing training and recruitment costs. This approach is becoming more popular with companies that have a national or regional presence.
- **Housing Impact or Linkage Fees.** Fees assessed on new commercial and industrial development can generate funds for affordable housing.
- **Affordable Housing Levies.** Washington State statute provides authorization for local levies of up to \$0.50 per \$1,000 of assessed value to create a local affordable housing fund.

Housing Goals, Objectives, and Policies

Housing Supply and Availability

- Goal HO-A** Promote balanced city growth that will accommodate projected population and provide alternative approaches to meeting changing demographics and emerging needs.
- Objective HO-A.1** Conduct an inventory of affordable housing units by December 2007.
- Objective HO-A.2** Evaluate the potential for adoption of the International Existing Building Code by December 2008.

- Policy HO-A.2.1** Promote preservation of the existing housing stock, giving a high priority to affordable housing units.
- Policy HO-A.2.2** Require examination and evaluation of project alternatives for development projects that eliminate 10 or more units of existing housing.
- Objective HO-A.3** Examine alternative housing and ownership models as well as innovative land use techniques. Recommend appropriate types and approaches for city neighborhoods, downtown and mixed-use developments by December 2007.
- Policy HO-A.3.1** Encourage alternative housing and ownership models that will address shifting demographics and unmet needs.
- Policy HO-A.3.2** Encourage appropriate housing options in the downtown core and neighborhood commercial districts that will complement and expand existing markets.
- Objective HO-A.4** Review existing subdivision and land use codes to identify revisions that would allow expansion in housing types by December 2007.
- Policy HO-A.4.1** Promote innovative land use techniques such as zero lot-line development, cluster housing, cottage housing, and accessory dwelling units, where appropriate and compatible with community character.
- Policy HO-A.4.2** Establish appropriate minimum housing densities for land use districts to facilitate efficient use of land, making provision for exceptions due to environmental constraints.
- Objective HO-A.5** Develop design standards for high density, mixed-use projects, and alternative housing models by December 2008.
- Objective HO-A.6** Identify incentives and regulatory tools to encourage excellence in housing design, housing affordability, preservation of critical areas and provision of open space by 2010.
- Policy HO-A.6.1** Increase the supply of quality housing stock and encourage a range of housing options that meet the need for low, medium, and high density housing types.
- Policy HO-A.6.2** Promote efficient use of land and infrastructure through support for infill development, redensification of neighborhoods, and redevelopment activities.

- Policy HO-A.6.3 Promote the use of “shadow plats” within the Planning Area Boundary in order to allow for future increased densities accompanied by urban services.
- Policy HO-A.6.4 Extend utilities to adjoining areas where development is imminent at urban densities.
- Policy HO-A.6.5 Ensure fair and equal access to housing regardless of race, color, national or ethnic origin, religion, creed, age, sex, sexual orientation, marital status, or disability.

Neighborhood Quality

- Goal HO-B** Promote housing and neighborhoods that support thriving communities.
- Objective HO-B.1** Develop design standards for high density, mixed-use projects and alternative housing models by December 2008.
- Objective HO-B.2** Review existing subdivision and land use codes to identify revisions that would allow expansion in housing types. Examine alternative housing and ownership models as well as innovative land use techniques. Recommend appropriate types and approaches for city neighborhoods, downtown and mixed-use developments by December 2007.
- Objective HO-B.3** Adopt housing maintenance standards relating to sanitation, safety, and appearance of buildings and lots by 2010.
 - Policy HO-B.3.1 Foster high-quality development and redevelopment that respects natural features, the built environment, and existing neighborhoods.
 - Policy HO-B.3.2 Promote socio-economic diversity through distribution of affordable housing opportunities throughout the City.
 - Policy HO-B.3.3 Encourage affordable housing locations near employment centers, transit, and public facilities.
 - Policy HO-B.3.4 Provide pedestrian and automotive connectivity between neighborhoods and within the City. Connect neighborhoods with schools, community facilities, shopping, the downtown core, and the City’s riverfront.
 - Policy HO-B.3.5 Foster ongoing dialogue with City neighborhoods. Encourage formation of neighborhood organizations. Support projects and programs for neighborhood improvement.

Housing Affordability

- Goal HO-C** Promote the expansion of affordability in housing choices.
- Objective HO-C.1** Review existing codes and permitting processes to identify improvements and amendments that would remove barriers to affordable housing production by December 2007.
- Objective HO-C.2** Develop design standards for manufactured housing and manufactured housing parks to bring them in line with other residential standards and to improve compatibility with adjacent residential areas by June 2007.
- Policy HO-C.2.1** Promote the use of accessory dwelling units to meet housing needs.
- Policy HO-C.2.2** Examine methods to stimulate the production of affordable housing through development fees and permitting processes.
- Policy HO-C.2.3** Support changes to land use codes to allow for condominium conversion or other home ownership opportunities for land currently zoned for mobile and manufactured home parks.
- Objective HO-C.3** Identify a package of tools and incentives to promote production of affordable housing by July 2009.
- Policy HO-C.3.1** Support property tax reductions for affordable housing by expanding tax exemptions or credits for owners of lower income housing and supporting other tax reductions or incentives for the development of affordable housing.
- Policy HO-C.3.2** Promote local inclusionary zoning requirements for affordable housing or voluntary programs with density bonuses and other incentives for developers.
- Objective HO-C.4** Examine alternative housing and ownership models as well as innovative land use techniques. Recommend appropriate types and approaches for city neighborhoods, downtown and mixed-use developments by December 2007.
- Policy HO-C.4.1** Encourage alternative housing and ownership models that will address needs for affordable housing options, such as accessory units, cottage housing, and cohousing.
- Policy HO-C.4.2** Target public funds dedicated for housing, community and neighborhood improvement using a strategic approach to maximize leverage of private investment.

- Policy HO-C.4.3 Support Continuum of Care homeless planning efforts geared toward providing a continuum of housing choices that allows families and individuals to progress toward independence.
- Policy HO-C.4.4 Recognize the need for supportive housing environments and support appropriate siting of facilities.
- Policy HO-C.4.5 Extend support for the continuation of housing programs and the development of new approaches that help meet low income housing needs.

QUICK REFERENCE GUIDE TO DIFFERENT HOUSING TYPES



Single Detached



Duplex



Triplex



Multiplex/
Big House



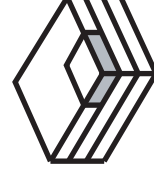
Side Attached



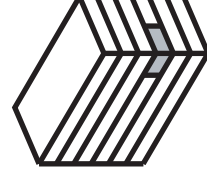
Stacked Rowhouse



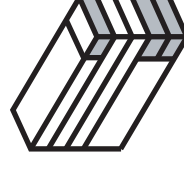
Small Apartment



Low-rise Apartment



Mid-rise Apartment



Apartment over Commercial



High-rise Apartment



Inside ADU - lower level.



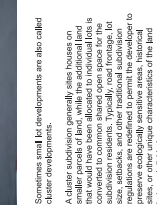
Attached ADU above garage.



Detached ADU above garage.



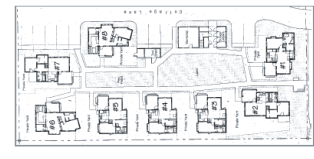
ACCESSORY DWELLING UNITS (ADU)



SMALL LOT AND CLUSTER SUBDIVISIONS

Sometimes small lot developments are also called cluster developments.
A cluster subdivision generally uses houses on smaller parcels of land, while the additional land is converted to common shared open space for the use of all residents. Cluster subdivisions vary in lot size, setbacks, and other traditional subdivision regulations are modified to permit the developer to take advantage of the unique characteristics of the land being subdivided.

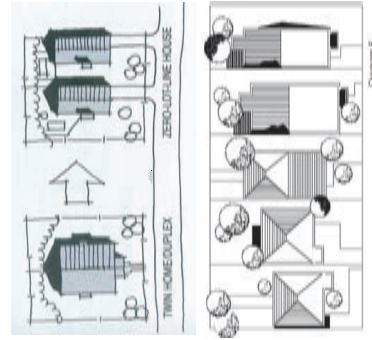
COTTAGE HOUSING



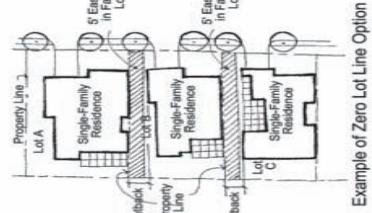
Langley, Washington

ZERO LOT LINE HOUSING

The construction of one or more buildings, walk of a detached house on a property boundary.

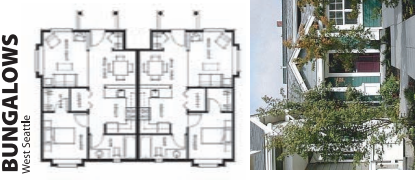
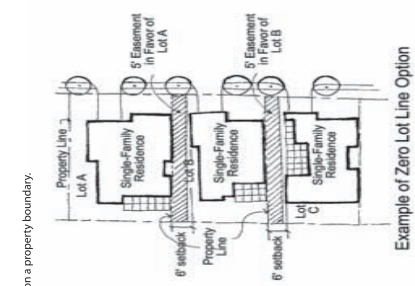


Example of Zero Lot Line Option



BUNGALOWS

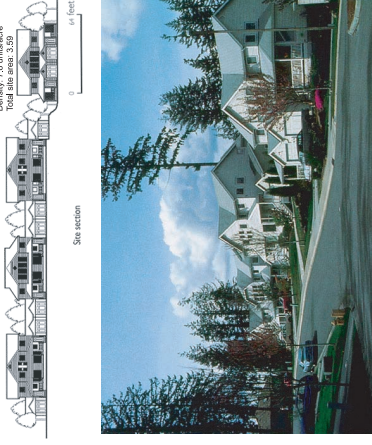
West Seattle



DUPLEXES

2 UNITS ON THE SAME LOT

Bellevue, WA
20 units
10 parking spaces - average
Density: 7.8 units/acre
Total site area: 3.99



FOURPLEX

North Portland

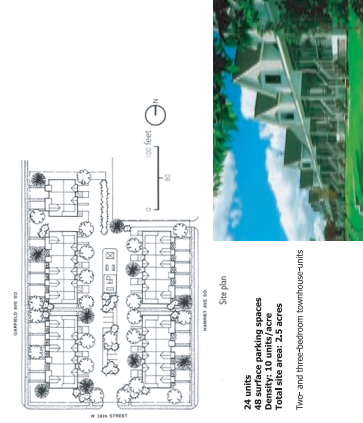


TOWNHOUSES

Tacoma, WA



36 units
27 surface parking spaces
Density: 29 units/acre
Total site area: 39,000 sq. ft. (.89 acres)



24 units
10 parking spaces
Density: 10 units/acre
Total site area: 2.5 acres

Two- and three-bedroom townhouse units

APARTMENTS

Livermore, CA

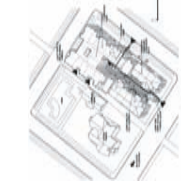


115 units
131 parking spaces/airport
Density: 16 units/acre
Total site area: 7.2 acres
This building combines 70 stacked flats and townhouses at an attached building situated around the courtyard.



APARTMENTS

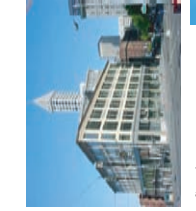
Seattle, WA



Apartments in Seattle, WA
150 units
150 parking spaces
Density: 15 units/acre
Total site area: 28,827 sq. ft. (.66 acres)
Five-story building over temporary below-grade concrete parking podium

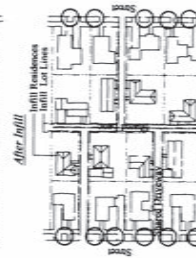
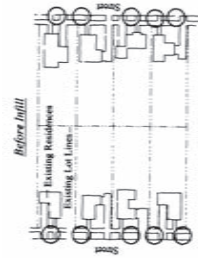


ARTIST LOFTS/LIVE WORK UNITS



Seattle
Kansas City, Mo

INFILL



CITY OF LONGVIEW COMPREHENSIVE PLAN UPDATE
COMPILED BY JONES & STOKES

SOURCES:
<http://www.transcoalition.org/ia/acssdwe/01.html>
<http://www.designadviser.org> (Demystifying Density)

