

**HOUSING YOUR  
COMMUNITY**

*"A Housing Element Guide"*

**State of Washington  
Department of Community Development  
Growth Management Division  
906 Columbia Street Southwest  
Post Office Box 48300  
Olympia, Washington 98504-8300  
(206) 753-2222 or SCAN 234-2222**

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**Text by**

Pacific Development Concepts  
2633 Eastlake Avenue East, Suite 202  
Seattle, WA 98102

**Illustrations**

Richard Apple  
Apple and Associates  
Olympia, WA

**Department of Community Development  
Barbara Gooding, Director**

**Growth Management Division Staff**

Michael J. McCormick, Assistant Director  
Holly Gadbow, Growth Management Program Coordinator  
Jan Armstrong, Word Processing Operator

**Housing Division Staff**

Mike Piper, Assistant Director  
Jeff Robinson, Manager, Housing Finance Unit  
Maureen Markham, Coordinator, Housing Resource Team

**Adapted by**

Nancy Patterson

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# Introduction

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## Requirements of the Growth Management Act

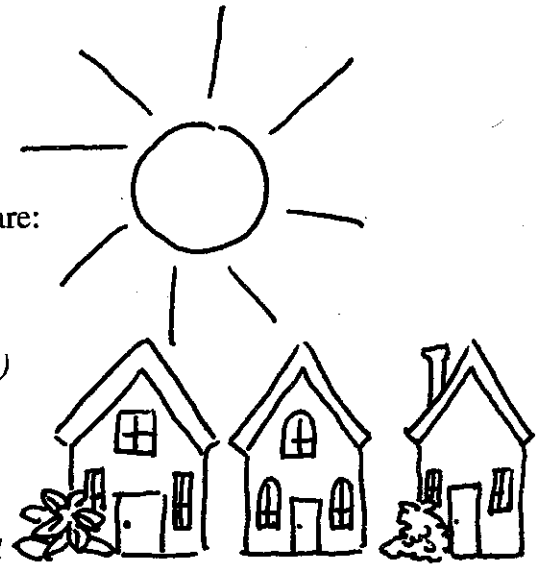
**T**he Washington State Growth Management Act (GMA) establishes the importance of an adequate supply of affordable housing. Housing is one of the thirteen major goals of the Act. The housing goal states:

*The GMA establishes the importance of an adequate supply of affordable housing.*

*Housing. Encourage the availability of affordable housing to all economic segments of the population of this state, promote a variety of residential densities, and housing types, and encourage preservation of existing housing stock.*

GMA further requires preparation of a housing element which addresses the current and projected housing needs of resident households with the full range of incomes. Specifically, the requirements for a housing element which are mandated by the Act are:

*A housing element recognizing the vitality and character of established residential neighborhoods that: (a) includes an inventory and analysis of existing and projected housing needs; (b) includes a statement of goals, policies, and objectives for the preservation, improvement, and development of housing; (c) identifies sufficient land for housing, including, but not limited to, government-assisted housing, housing for low-income families, manufactured housing, multifamily housing, and group homes and foster care facilities; and (d) makes adequate provisions for existing and projected needs of all economic segments of the community.*



The GMA further requires the cities within a county, and the county, to jointly develop county-wide housing policies. The policies should consider the county-wide need for housing affordable to all economic segments of the population and how that housing should be disbursed.

The GMA establishes a housing planning role for local governments that may be new to many. Planning for the provision of housing has not traditionally been a local government responsibility. Historically, local governments have been directly responsible for the activities covered by other required elements of the comprehensive plan -- land-use, capital facilities, utilities, and transportation. Through their role related to these other activities, local governments have regulated and influenced the development of housing.

*Planning for the provision of housing has not traditionally been a local government responsibility.*

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However, the development and financing of the majority of housing is the responsibility of developers, builders, and lenders. Since local governments are generally not housing developers, what does it mean for jurisdictions to make "adequate provision for the existing and projected housing needs" of the community?

Under GMA, local governments are being asked to analyze the impact of the policies and regulations of the comprehensive plan on the development of various types of housing, at various densities, and across a range of costs. The analysis is intended to take into account the current and projected housing needs in the community. The analysis should result in policies which provide opportunity for the development of the types and amounts of housing expected to be needed over the twenty-year planning period.

### **What is the Housing Element Intended to Achieve?**

**\_\_\_\_\_**  
*...jurisdictions must consider the current and future housing needs of the community.*

The consideration of ways to preserve a "quality of life" through the management of growth is a hollow exercise if it does not honestly grapple with the question of where people will live. In planning for where people will live, jurisdictions must consider the current and future housing needs of the community.

The costs of land and housing have risen dramatically in many communities over the last decade. The search for affordable housing has resulted in many people leaving the communities in which they grew up and in workers commuting long distances from home to jobs. For some, there simply is no affordable housing. The numbers of homeless are increasing in urban and rural communities alike.

In other communities, the housing may be very affordable, but is undesirable because a local economic downturn has resulted in a loss of jobs or the community is experiencing problems with crime and drug activity.

In either case, the housing element provides the community with an opportunity to identify and prioritize local housing problems and trends and to develop solutions which set future directions appropriate to the local situation.

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The main objectives in preparing a housing element are to accomplish the following:

- Understand the local housing market(s) and which households are adequately or inadequately served.
- Understand the potential impact of the comprehensive plan's policies on the local market.
- Understand the county-wide housing market(s) and the local community's role in it.
- Establish local housing goals, policies and strategies which provide solutions to existing problems and direction to future housing development so residents can be adequately housed without negatively impacting the existing character of the community and region.
- Assess the amount of land available to meet projected housing needs.

*The GMA directs that the "plan shall be an internally consistent document".*

## **Housing: A Piece of the Comprehensive Plan Puzzle**

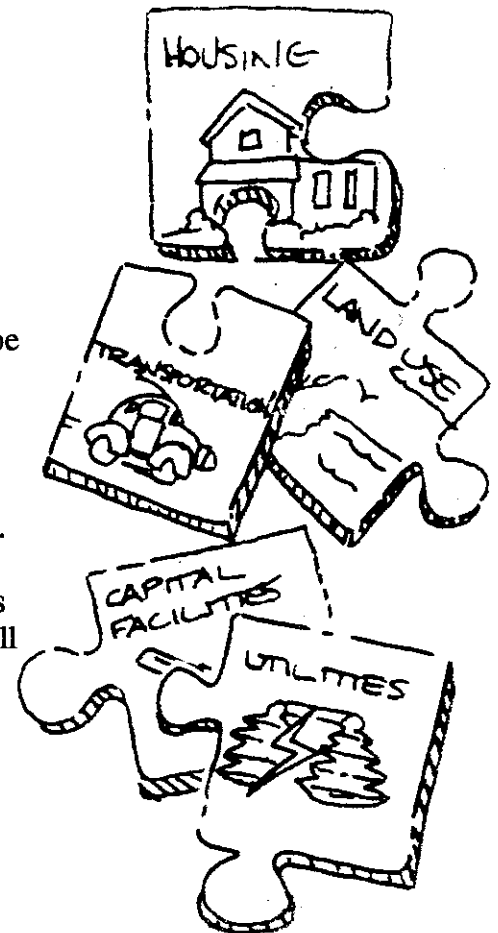
The GMA directs that the "plan shall be an internally consistent document". The policies of one element cannot conflict with those of another element. The policy decisions made in each element may either be affected by or direct the decisions of other elements.

For example, the land-use element will direct the types of housing to be developed, where it will be located, and at what densities. Decisions made in the utilities element, capital facilities element and the transportation element will impact the location of housing and the timing of its development, as will the policies of the transportation element. Decisions in each of the elements will potentially impact housing costs.

Assessing the impacts of the comprehensive plan policies on housing is new to many jurisdictions. However, it is critical if housing which will maintain the local character, make the most efficient use of land and resources, and provide housing opportunities for people with a variety of incomes is to be developed.

## **What is the Best Way to Do a Housing Element?**

Both the planning process and the resulting plan should be appropriate to the locality. There is no prescribed way to prepare a housing element under GMA. There is only the way that works best, given the local situation.





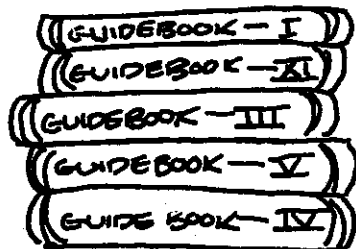
The state Department of Community Development (DCD) has developed the Procedural Criteria for Adopting Comprehensive Plans and Development Regulations. Procedural criteria are recommendations to assist local governments prepare comprehensive plans and development regulations under the GMA.

This guidebook presents the issues which communities may want to consider in evaluating and planning for housing needs and discusses possible ways of treating those issues. The information is presented in relationship to the GMA requirements and the procedural criteria recommendations for a housing element.

### **The Housing Element Guidebook**

This is one in a series of guide books prepared by DCD to assist communities developing a housing element as required by the GMA. It should be used with DCD's procedural criteria. The method for meeting its GMA responsibility, including capital facilities planning, is up to your community.

When information has been provided in other GMA guidebooks, it will be referenced but not repeated in this book.



The information in this guidebook is presented in the same order in which information is developed in the housing planning process. That process generally begins with needs assessment and resource identification. Goals, policies, and strategies are then formulated in the context of identified needs, available resources, and identified resource gaps. Finally, a monitoring procedure is established to measure progress against goals.

The next section of this guidebook provides a general description of how and when community participation might be included in the housing planning process. It is followed by sections on (1) needs assessment and resource identification, (2) addressing county-wide housing policy requirements, (3) developing housing goals, policies, and strategies, and (4) preparing plans for monitoring performance against goals. The guidebook concludes with a brief description of a variety of affordable housing techniques which communities may wish to consider.

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# The Role of Participants in Housing Planning

**T**he preparation of the housing element requires skills and information that reside in a variety of departments of the local government, in the private sector, and in some agencies outside the local government. This chapter identifies those to involve in the housing plan process and summarizes their roles. Points for participant involvement are suggested within the work program sections of this guide.

In medium and larger cities and counties, each of the roles is performed by a different person. The lead person or department usually comes from planning or community development. In smaller cities and counties, one person may perform many of the roles described below. In communities where resources are scarce, the planning commission, interested citizens, or a college class might be willing to help gather information.

Those most involved with each task are identified in *[italics]*. Others participants are also indicated.

## City/County Council/Commission

Elected Officials need to be involved early. The city/county council/commission is the legislative body of the local government. It establishes policies and enacts the "laws" of the local government. The comprehensive plan, including the housing element, is reviewed and adopted by the city/county council/commission. Thus they enact the "law" of the local government concerning matters of the comprehensive plan.

At the beginning of the planning process, the city/county council/commission establishes the guidelines, resources to be used, criteria, and other policy parameters that will be used to prepare the draft plan for their review. After the city/county council/commission adopts the comprehensive plan, it monitors its implementation.

## Planning Commission

The planning commission has the statutory responsibility to review matters pertaining to land use, hold public hearings, and make recommendations to city/county councils/commissions regarding such matters. The housing element, as part of the local government's comprehensive plan, is subject to the review and recommendations of the planning commission.

The commission may be of assistance in conducting parts of the work program in small jurisdictions such as gathering data.



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## Local Government Chief Executive or Administrative Officer

The local government chief executive or administrative officer is responsible for ensuring that guidelines, parameters, and criteria are implemented and resources are allocated as established by the city/county council/commission. The CEO collaborates with the planning commission in the development of the housing plan. The CEO also develops guidelines for staff action.



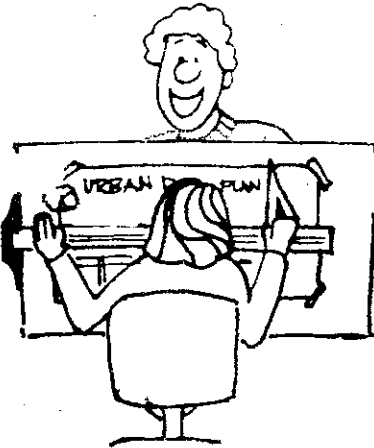
The CEO reviews potential housing strategies and recommendations for the city/county council/commission. The CEO works with the lead staff to review staff recommendations, propose the recommended housing plan, and assist the city/county council/commission in its review and approval.

### Planners

Planners are typically responsible for the preparation of the comprehensive plan, including the housing element.

Planners usually:

1. Manage the housing plan work program, maintain the project schedule, provide checklists, forms and instructions, and coordinate the efforts of all other participants.
2. Participate in selected research functions such as developing population projections and identifying market trends.
3. Edit and/or evaluate the research and analysis prepared by other members of the housing element plan team.
4. Participate in preparing goals and strategies.
5. Prepare the recommended housing plan document (with assistance from housing professionals and county/city departments).
6. Integrate the housing element with other elements of the comprehensive plan and the SEPA compliance strategy.
7. Present housing element to planning commission and elected officials.
8. Monitor and update housing plan.

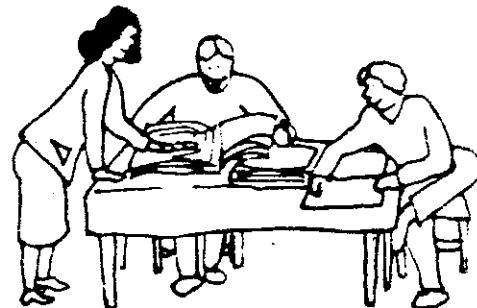


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## County/City Departments

Involve the following departments:

- Planning/Community Development
- Building/Permitting
- Finance
- Assessor
- Human Services



## Housing Professionals

Housing professional include:

- Realtors
- Housing developers (both for-profit and nonprofit)
- Appraisers
- Lenders
- Low-income housing advocates
- Property managers
- Representatives of tenant and landlord organizations
- Providers of social services for special needs groups and the homeless

The providers of housing could prepare inventories of existing housing resources, analyze the need for future housing, and suggest programs that could facilitate the development of housing of various types. They could also make recommendations on policies and regulations that affect housing development and financing.

## Advisory Groups

Advisory groups are committees or commissions that are appointed to give advice about public policies and strategies. The planning commission's unique role is described above.

There are "permanent" advisory groups that have a continuing role, and there are "ad hoc" advisory groups that are discontinued after they complete a specific role. Each advisory group has a specific role, often unrelated to housing.

The following services may be provided by advisory groups, depending on the time, interest, and purpose:

1. Assist staff by setting goals, policies, standards, review criteria, and other parameters that will guide the developing of the housing element.
2. Review the needs assessment and suggest changes.



3. Review proposed changes to zoning and regulations that affect housing supply and affordability.
4. Review drafts of the final housing element and make recommendations.
5. Help in implementation and monitoring.

## **Regional Entities**

Regional entities include, but are not limited to:

- Regional planning councils
- Councils of government
- Regional providers of housing

Each regional entity has a specific role. They may provide the following:

- Provide revenue for public and group housing facilities such as prisons and hospitals
- Planning services and data

## **State of Washington**

Some agencies of the state government have a role in the housing plan process. Each agency has a different role. They may participate as follows:

- Provide housing facilities
- Provide revenue for local housing facilities
- Develop "procedural criteria" for local comprehensive plans
- Review local comprehensive plans

## **Public**

Public participation is vital to development of a housing plan that meets the needs of all economic groups.

In general terms, public participation takes two forms:

- (1) Membership, or representation, on structured review groups.
- (2) Expressing individual opinions at meetings, through surveys, and by direct communication with people developing or reviewing the housing plan, including providers of facilities, advisory groups, and the city/county council/commission.



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The exact timing and form of the public participation will need to be developed. These decisions will include such issues as whether to conduct surveys, and when public meetings, workshops, and hearings are scheduled. When these decisions are final, the local government can provide information describing the planning timelines, decision points, and public involvement opportunities.

Full and active participation by everyone listed above provides many advantages, including breadth of vision, creativity (two heads are better than one), and consistency among plan elements. The role of the public is particularly important to the successful adoption and implementation of the housing element of the comprehensive plan. The next section addresses public involvement.

## Citizens and Housing Planning

The GMA favors a "bottom up" planning, requiring early and ongoing involvement by citizens in the local decision-making process. Housing is a topic of particular interest to citizens because each person's need for housing is basic and personal. Everyone has "shopped" for housing. Whether people understand all of the land-use, regulatory, or economic factors which influence the housing stock and market, they have personal experience with issues of housing availability and affordability.

Citizens are interested in how new housing development will impact existing neighborhoods and how the character of residential areas will be preserved or improved. They are also interested in how new development will create housing choices for them and their children.

DCD has published a guidebook, A "Bottom Up" Primer - A Guide to Citizen Participation, to assist communities in involving the public in the comprehensive planning process. The suggestions and ideas discussed in that guidebook apply regardless of which element of the comprehensive plan is being developed. The guidebook, Assessing Your Community's Housing Needs, also includes a discussion of citizen participation.

The following discussion of citizen participation is intended to address:

- Who should participate in the discussion of housing issues?
- What information do citizens need in order to understand the local housing market and housing availability and affordability for various income groups?
- When should information be provided?

*The GMA requires early and ongoing involvement by citizens in the local decision-making process.*

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## Who should participate in the discussion of housing issues?

All citizens wishing to participate in the discussion of housing should be included. It is important to include representatives from a variety of perspectives and those who have experience with the local housing market. Strive to have a well balanced group to ensure that all citizens in the jurisdiction are represented.

*It is important to include citizens who represent a variety of perspectives and who have experience with the local housing market.*

Whether through a focus group, citizen advisory committee, or housing task force, the involvement of local residents who have specific knowledge of local housing issues is critical. Such participants include neighborhood representatives, realtors, housing developers (both for-profit and nonprofit), appraisers, lenders, low-income housing advocates, property managers, representatives of tenant and landlord organizations, and providers of social services for special needs groups and the homeless.

These types of individuals serve multiple functions as participants in the planning process. First, they bring specific knowledge of and information about the local housing market. In some cases, particularly in small communities, they may have the most current, or only available, data on certain aspects of the market. Their experience with housing in the community will help in evaluating housing data and confirming the trends and issues which the data illustrates.

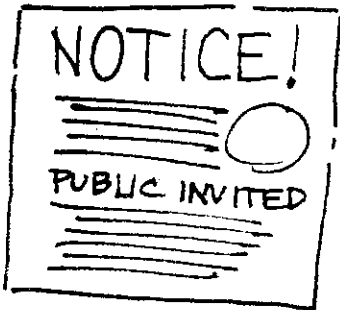
Because they may contribute data to the needs assessment, it is particularly important to seek the involvement of these individuals early in the planning process. Their ongoing involvement is also important. Local experience is needed to evaluate the potential impact of proposed policies and strategies.

Second, it is important to bring all of the various perspectives on housing to the discussion early. People representing the perspectives discussed above will not agree on how to resolve the various housing needs and issues which are identified. For planners and local elected officials, it is important to know where there is conflict and consensus.

### What information do citizens need in order to understand the local housing market and housing availability and affordability for various income groups?

Citizens need essentially the same information as planners and elected officials in order to consider local housing issues. Residents of a community are often generally aware of major issues such as increases in the cost of housing, low rental vacancy rates, or large numbers of vacant or dilapidated structures. Individual neighborhoods may also be knowledgeable of land-use or zoning issues.

*It is important to bring all of the various perspectives on housing to the discussion early.*



But citizens have probably not had access to specific data or an overview of all of aspects of the local housing market. They may not know who can and cannot afford to own or rent housing in the local market. They will need information on population projections, economic trends, changes in household income and housing "buying power" which may have taken place in the community, and where and how much land is available for future residential development.

This is the kind of information which will be collected and analyzed in the needs assessment. For use with citizen groups, the information should be summarized in ways which illustrate the major housing needs and issues of the community. Data collection should be completed and organized before public meetings begin.

Citizens will also need to know about existing local policies, regulations, and programs which are intended to address housing needs and how effective they have been. Information on programs which are not in use in the community, but which could be, will also need to be provided.

The group will need to understand existing land-use patterns and zoning, and the impact current land-use is having on housing production and costs. Planners who work with the zoning code and development regulations on a day-to-day basis should make an assessment of any problem areas with zoning codes or development regulations.

Finally, citizens will need to understand the interrelationship of the housing element and the other elements of the comprehensive plan. Specifically, they will need to know if decisions have already been made related to another element which give some direction to housing policy development, or if a policy recommendation related to housing is needed before work on another element can proceed. It will be important for citizens to understand the hard choices and trade-offs inherent in developing an internally consistent comprehensive plan which proposes solutions to local housing issues.

### **When should information be provided?**

The relationship between the dynamics of a local housing market and changes in public policy is a complicated one. It is that complicated relationship which is being described and discussed through the preparation of a housing element. If a citizen group is to play a substantive role in advising the jurisdiction on housing policy, it must have enough time to understand the issue and policy choices and to effectively complete its tasks.

### **Citizens need Information:**

- Overview of the local housing market
- Who can and cannot afford housing
- Population projections
- Economic trends
- Changes in "buying power"
- Amount of land available for residential development
- Existing policies, regulations, and programs
- Existing land use patterns and zoning
- Problems with zoning codes or development regulations
- Interrelationship of housing to other elements of the comprehensive plan





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*The group will initially need to understand its role in the overall process for development of the housing element.*

The time needed to define policy choices will depend on the number and complexity of local housing issues. The length of the citizen process may also be limited by the work program, availability of staff, and by external deadlines.

The group will initially need to understand its role in the overall process for development of the housing element. The group should also be provided with information on how the housing needs assessment is being conducted and what information will be included.

A summary of the needs assessment and available resources is important early in the process. Working with objective information can defuse some of the conflict that might otherwise result from participants debating their various "perceptions" of the local housing situation. The needs assessment and resource summary will help to focus the group on major issues and to establish priorities.

The last part of the process involves setting goals and developing recommended policies and strategies to address needs and issues. It will be important for citizens to understand how proposed goals and policies will impact local housing needs. This is the time when the relationship to the recommended goals and policies of other elements can be most clearly presented.

# Needs Assessment and Resource Identification

**A**s a first step in meeting the housing element requirements under the GMA, communities assess local housing needs. They also identify available and required resources to address those needs.

*Communities assess local housing needs and identify available and required resources to address those needs.*

The GMA housing element requirements and the Procedural Criteria which will be addressed by needs assessment and resource identification are listed below.

## GMA Requirements:

*An inventory and analysis of existing and projected housing needs.*

*Identification of sufficient land for housing, including but not limited to government-assisted housing, housing for low-income families, manufactured housing, multifamily housing, and group homes and foster care facilities.*

## Procedural Criteria Recommendation:

*Preparation of an inventory and analysis of the condition of existing housing stocks, using currently available data to the extent possible.*

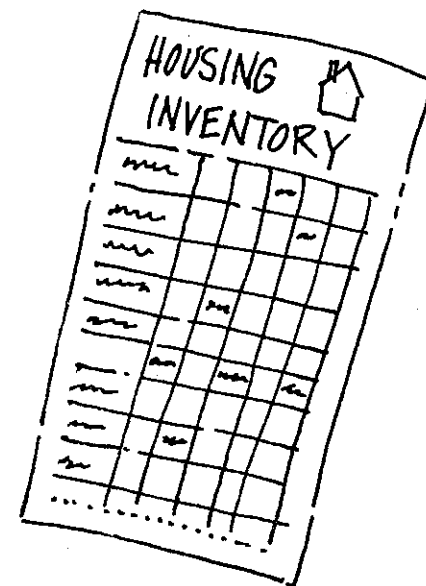
*An assessment of the needs for housing in the planning area, including both the present needs and needs anticipated as a result of planned growth over the planning period.*

*Evaluation of the extent to which the existing and projected market can provide housing at various costs and for various income levels.*

*Planning jurisdictions should use the following ranges for various economic groups in the planning area:*

- Extremely low income - below 30% of median income*
- Very low income - between 31% and 50% of median income*
- Low income - between 51% and 80% of median income*
- Moderate income - between 81% and 95% of median income*
- Middle income - between 96% and 120% of median income*

*The parameters to be used in planning for affordable housing should be those adopted and annually adjusted for household size by the United States Department of Housing and Urban Development (HUD).*



*Estimation of the present and future extent of populations in the planning area which require assistance to obtain housing they can afford.*

*Identification of existing programs and policies to promote adequate housing for populations segments which cannot afford housing in the existing market and evaluation of their effectiveness.*

## **Objectives**

The objective of the housing needs assessment and resource summary is to create a data profile of the community. This profile identifies historical and recent trends in population size, demographics, and income. The composition, condition, and costs of housing, as well as development activity are also identified.

*The objective of the housing needs assessment and resource summary is to create a data profile of the community.*

From this, local governments will be able to do the following:

- Analyze the relationship between income and the affordability of housing to quantify the future housing needs of all income groups.
- Examine current and projected relationships between the location of jobs and wages provided by local jobs, and the location and costs of housing.
- Identify special populations needing housing (e.g., homeless, handicapped, migrant farm workers) described and quantify their housing needs.
- Identify land available for development of new housing and evaluate its capacity to meet projected housing needs.
- Evaluate all potential resources including land, the existing housing stock, regulatory incentives, and financing which are available to address current and future housing needs.

## **Benefits**

A housing needs assessment provides information about the local housing stock and housing market. Needs and resources data give planners, citizens, and elected officials an objective description of the local housing situation.

The information obtained in the needs assessment will likely confirm and challenge commonly held perceptions about the local housing market. Basing planning on the facts keeps the planning process focused and avoids time wasted discussing or defending perspectives which are not substantiated.

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A housing needs assessment identifies trends in availability and affordability for various housing types. The results can also be used to project future housing needs.

During the assessment process, housing needs are described and prioritized. Establishing priorities leads to effective use of limited housing resources.

**Establishing priorities leads to effective use of limited housing resources.**

The assessment information is valuable to a variety of local businesses and agencies. It can assist realtors and developers conducting market analyses for potential developments. Social service agencies might use the statistics to demonstrate housing needs for funding requests.

The needs assessment provides baseline data. Jurisdictions can monitor the effectiveness of the housing element goals, policies, and strategies and identify shifts in the housing market by updating the information periodically.

## Participants

The participants listed below should be included in the development of a needs assessment and resource summary: Those with major responsibilities are included in *[italics]* in the work program.

- A citizen group comprised of the following:
  - Neighborhood representatives
  - Realtors
  - Housing developers (both for-profit and nonprofit)
  - Appraisers
  - Lenders
  - Low-income housing advocates
  - Property managers
  - Representatives of tenant and landlord organizations
  - Providers of services for special needs groups and the homeless
- Local housing authority representative
- City staff (from Planning/Community Development, Building, the Assessor, Finance, and Human Services)
- Local elected officials
- County planning staff
- Representatives from regional council of governments, if present
- Technical consultants if needed for data generation or analysis

## Work Program

In this step a data profile of the community is prepared. The major steps in preparing the housing needs assessment and resource summary are outlined below. The work of developing a housing element is best accomplished by a group of people with lots of public involvement.

The more people involved, the more closely the plan will reflect community programs, needs, and values. However, increased involvement can mean higher costs and a longer timeframe for planning. In communities where resources are scarce, the planning commission, interested citizens, or a college class might be willing to help gather information.

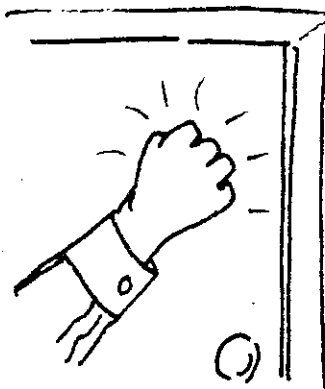
For a more detailed description of the work, possible data sources, data collection methods, and methods of analysis refer to the DCD guidebook Assessing Your Community's Housing Needs. DCD's Small Cities Guide to Comprehensive Planning the City of Prospect Housing Element, illustrates a needs assessment and resource inventory.

**Identify the role of citizens in developing the needs assessment and resource summary.**

**Task 1.** Decide who (what department) will be responsible for preparing the needs assessment and resource summary. Establish the scope of the work and a timeline.  
*[Planner and Elected officials]*

**Task 2.** Identify the role of citizens in developing the needs assessment and resource summary. Decide how the general public will be informed of the results of the work.  
*[Planner, Elected officials, and CEO]*

**Task 3.** Conduct interviews to identify major housing issues and potential sources of data. *[Planner]*



Interview the appropriate representatives of local government agencies, housing and social service agencies, realtors, lenders, private developers, property managers, appraisers, and other groups and individuals knowledgeable about the local housing market.

In jurisdictions where resources are scarce, the planning commission, interested citizens, or a college class might be willing to help gather information.

**Task 4.** Identify other sources of appropriate, available data. Assess what, if any, data will need to be generated. *[Planner]*

An adequate needs assessment and resource summary can be developed using mostly existing, secondary data. Sources include the Census Bureau, state agencies, city and county agencies, local community action agencies, economic development councils, housing authorities, newspapers, and lenders.

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Original research may be required to ascertain the following:

- Condition of the existing housing stock
- Real estate sales
- Rental vacancy rates
- Special housing needs

**Task 5.** Collect and analyze the data, and identify currently available and potentially available housing resources. *[Planner]*

**Task 6.** Summarize and present the data and resource information, focusing on trends, issues, and resource gaps.  
*[Planning staff]*

Presentation of the data to elected officials, citizen groups, and the planning commission provides the basis for prioritizing among housing and resource needs.

**Task 7.** Coordinate information with other jurisdictions including the county and neighboring cities which share common city boundaries. *[Planning staff]*

Housing markets generally do not follow the corporate boundaries of cities and counties.

Local housing needs are partially defined by the housing needs of the broader region. In addition, GMA requires cities to address county-wide housing policies in the housing element, necessitating the coordination of needs data and resource information.

**Task 8.** Periodically update the needs data and resource summary to monitor progress against the goals of the housing element.  
*[Planning staff]*

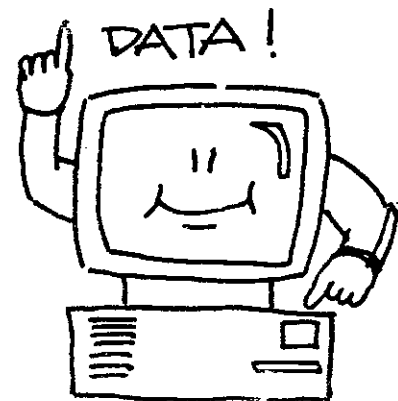
## Issues to Consider

The needs assessment is a data-based description of the current characteristics and historical trends in the local housing market. It includes population, households, housing stock, housing costs, income, employment, and housing resources data. The results can be used to identify needs related to housing supply, affordability, and location. Resources which are available to address housing needs can also be identified.

A needs assessment and resource summary should be prepared for each city and county. For larger cities, additional data may be needed to illustrate the unique housing needs of subareas or neighborhoods.

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*Coordinate information with other jurisdictions including the county and neighboring cities which share common city boundaries.*



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*The results can be used to identify needs related to housing supply, affordability, and location.*

The major questions which should be answered by the needs assessment and resource summary are discussed below.

**Creating an inventory of the existing housing stock is a first step in identifying local housing needs.**

### **How does the inventory of existing housing and analysis of housing condition relate to current and future housing needs?**

Creating an inventory of the existing housing stock is a first step in identifying local housing needs. An accurate description of the current housing supply is necessary to evaluate current needs and to project future needs.

The housing stock is comprised of single-family and multifamily units, manufactured housing units, and group quarters. The housing inventory will identify the numbers and types of units which exist in the community and measure development trends by unit type. The inventory should also include information on vacant and overcrowded units.

For example, the housing stock inventory for the Yakima Metropolitan Area provided the following information on recent housing development:

*Since 1980, the Metropolitan Area has had a total of 3,886 new housing units started, as identified by local building permit records. This 3,886 new housing units represents 8.3% of the total 46,654 existing housing units (1990 Census data). Of the new construction, 45% of those homes were single family units (1782), 6.6% were located in multi-family structures (259 units), 9.31% were duplex units (361 units), and 38.16% were new mobile homes (1483 units). During the time period 1980 to 1990, 295 housing units were demolished.*

- City of Yakima, 1992 - 1996 Comprehensive Housing Affordability Strategy

Jurisdictions need to assess whether the housing inventory is changing. If changes are occurring, they are likely in response to specific housing needs. If no change is happening, it may be because the housing market cannot respond to needs without incentives or changes in policy.

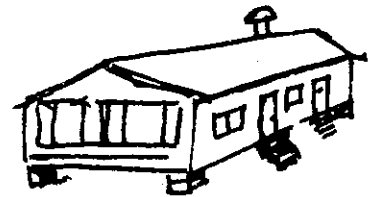
In addition to describing the existing housing stock, the inventory should describe housing condition. Assessing Your Community's Housing Needs describes sources of information and methodologies for assessing housing condition. Housing condition information will indicate if, and for how long, the existing housing stock will continue to be a resource for meeting housing needs. It may also suggest the need for housing rehabilitation programs or code enforcement.

**...the inventory should describe housing condition.**

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Condition information should:

- Quantify the relative percentages of housing units in various condition categories.
- Provide information on the age of housing.
- Separately evaluate the condition of single and multifamily housing.
- Identify neighborhoods or communities in which there are relatively higher concentrations of substandard housing than in the community or county as a whole.
- Compare current condition of the stock with past condition to identify any significant trends.
- Identify areas where reinvestment in existing housing is impacting affordability (gentrification).



The housing element in DCD's Small Cities Guide to Comprehensive Planning provides an example of the way in which condition information relates to planning for current and future housing needs.

*The housing condition survey found 180 substandard units. This backlog of substandard units must be replaced or rehabilitated in the next 20 years. In addition to these existing substandard units, it is expected that every year an additional 2% of the housing units that are at least 25 years old will become substandard. The replacement or rehabilitation of 25 units a year between 1992 and 2002, and 45 units per year between 2002 and 2012 will eliminate the current backlog of substandard housing and address the units becoming substandard during these two timeframes.*

- City of Prospect Housing Element

An inventory of existing housing stock and condition should also include information on demolition activity. Some portion of the existing housing stock will be demolished and will need to be replaced during the planning period. Local building departments generally maintain current and historical data on demolitions. Using demolition information with condition data, it is possible to predict how many units may be demolished in the future. Replacement of demolished units should be added to the projections of future housing need.

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*An inventory of existing housing stock and condition should also include information on demolition activity.*



Other housing issues and trends which may be identified by the inventory and condition of the existing housing stock are:

- Areas of concentrations of substandard, dilapidated, or vacant housing.
- A high rate of demolitions in a particular neighborhood or community.
- The types and age of housing in worst condition.
- The need for rehabilitation financing for owners of rental and ownership housing located in certain neighborhoods.

*The composition and use of the existing housing stock may, or may not, fit the needs of households in the local market.*

### **What is the relationship between population characteristics and the composition of the existing housing stock?**

Knowing about the households living in the community and how much and what types of housing are available to them provides the basis for identifying current and projected housing needs. The composition and use of the existing housing stock may, or may not, fit the needs of households in the local market. The needs assessment should provide information on the composition of the housing stock and households in the community. It should also compare historical and recent data to illustrate changes and trends.

The types of housing which exist are described above in the discussion of the housing inventory. The population is made up of various sizes of family and non-family households who are owners, renters or persons living in group quarters. A comparison of information on household characteristics and composition of the housing stock may show several types of need.

The need to increase the supply of market-rate and affordable rental housing is likely to be a need identified in many Washington communities. According to the 1990 census data, many communities have more renter than owner households for the first time in their history. The State of Washington's 1992 Comprehensive Housing Affordability Strategy cites the need for an increased supply of affordable rental units in all areas of the state.

For example, a 1991 needs assessment for Jefferson County identified the need to provide an additional 500 to 1,000 units of rental housing over the next ten years. At the time, the county-wide rental housing vacancy rate was 0%. Between 1980 and 1990, there were 880 new renter households, an increase of 56%. During the same time only 223 new multifamily units were added to the housing stock and many single family rental units had been purchased for homeownership.

(Background Report, Jefferson County Housing Needs Assessment)



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A recent analysis of population and housing for the community of Ephrata identified a different issue. Over the last decade there has been little change in the population and the number of housing units in Ephrata. However, it is this lack of change which has had a significant impact on the housing market.

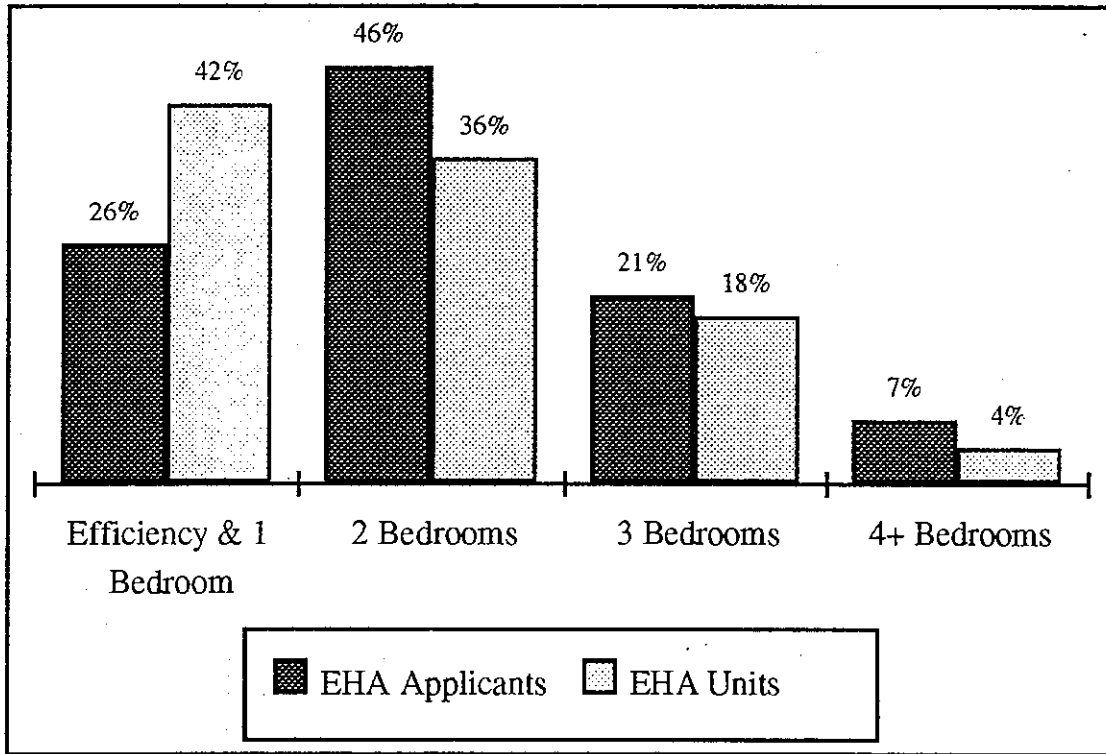
*...there has been a net gain of only 44 housing units in Ephrata during the past decade. There is virtually no vacancy of marketable housing of any type in Ephrata, and very little turnover reported by sales offices. Cases were cited by real estate agents of persons newly employed in the area looking for housing in Ephrata and, finding none there or elsewhere in Grant County, having to commute to work from as far away as Wenatchee.*

- A Housing Affordability Assessment and Strategy for Ephrata

In Everett, the comparison of household characteristics for public housing clients and the composition of the publicly-owned housing stock (illustrated below) identified the need for additional subsidized units for low-income families.



**Everett Housing Authority Waiting List by Unit Size Requested,  
Compared to EHA Assisted Housing Stock**



- Everett, 1992 Comprehensive Housing Affordability Strategy

These examples illustrate the importance of finding out how the composition of the existing housing stock fits characteristics of the population. It is one of the primary purposes of the needs assessment and must be done in order to know which types of housing will need to be provided in the community.

Other needs and trends which might be identified in the analysis of population characteristics and housing composition are:

- Significant increases in the number of mobile homes as an affordable alternative to purchasing new, conventionally built houses.
- The need for smaller housing units for single person households.
- The need for housing for large families.
- The need to increase housing for the elderly to match population age trends.
- The need to increase the rate of housing production to address household growth trends.

**Which households can and cannot afford housing in the current housing market?**

GMA's primary housing purpose is planning for the provision of housing which is affordable to "all economic segments" of the community and which contributes to meeting regional housing needs. Housing is affordable if a household spends no more than 30% of monthly income for total housing cost (including costs such as taxes, insurance, and utilities).

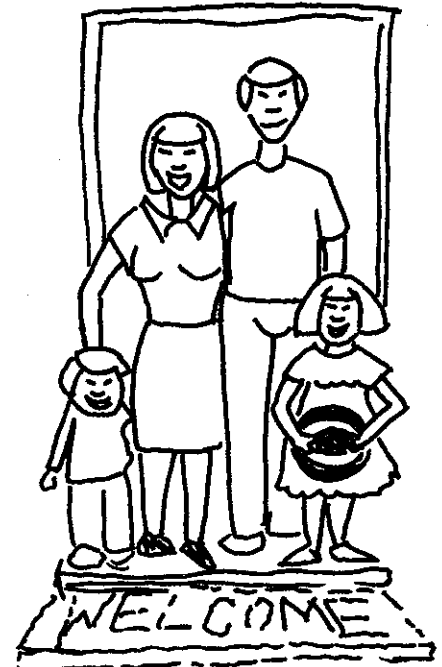
The housing market will naturally respond to the needs of upper income households. However, middle- and lower-income households may be paying disproportionate shares of their incomes for housing or having to commute long distances from affordable housing to jobs in the local market. The needs assessment should illustrate the relationship between income and housing cost for renters and owners in various income groups.

The analysis requires information on household income for various segments of the population and on current rent and home purchase costs.

The analysis should be done for households with income in the following categories:

- Below 30% of the area median income.  
(extremely low-income households)
- Between 31% and 50% of the area median income.  
(very low-income households)

*GMA's primary housing purpose is provision of housing which is affordable to "all economic segments" of the community...*



*The analysis requires information on household income for various segments of the population and on current rent and home purchase costs.*

- 
- Between 51% and 80% of the area median income.  
(low-income households)
  - Between 81% and 95% of the area median income.  
(moderate-income households)
  - Between 96% and 120% of the area median income.  
(middle-income households)

Analyzing affordability for households with incomes less than 30% of the area median income indicates how households receiving public assistance and special needs households are faring in the local market. Analyzing affordability for groups with incomes in excess of 80% of median can provide information on housing choices for first-time homebuyers in the local market.

Housing costs are typically analyzed for owners and renters based on the average cost for single-family homes (and condominiums if they are a significant component of the local housing stock) and average rents for units of various sizes (studios, one bedrooms, two bedrooms, etc.). The analysis may also differentiate between the costs of new and existing housing, particularly for rental housing where rents for new units may be significantly higher than for existing units.



For example, an analysis of home purchase prices for Port Townsend (shown below) demonstrated that the majority of local residents could not afford to purchase the average-priced home in the community.

**Port Townsend Homeowner Affordability**

**Underlying Assumptions:**

- (1) Median home value is \$110,082.
- (2) Income needed to afford average home is \$43,214.\*
- (3) Percentage of median income necessary to afford average home is 164%.

	<u>1990</u>	<u>Income (Gap) or Surplus to Afford Average Home</u>
<b>Family Median Income</b>	\$26,400	(\$16,814)
<b>80% of Median Income</b>	\$21,120	(\$22,094)
<b>50% of Median Income</b>	\$13,200	(\$30,014)

\* Based on 10/90 loan to value ratio, 360 periods, 9.91% interest rate, 13% of value for taxes and \$250/year for insurance all equaling 28% of gross income.

- Background Report, Jefferson County Housing Needs Assessment

An affordability analysis of rental housing in King County concluded:

*A family of four [receiving public assistance] could afford to pay \$331 per month for rent, yet the average contract rent for a two-bedroom apartment is \$609 [not including rent and utilities]. While the gap lessens as income increases, a family of four would have to earn at least 50 percent of the area median income in order to keep housing costs near 30 percent of their income.*

-Executive Proposed, 1993 Comprehensive Housing Affordability Strategy

Based on a similar affordability analysis, Seattle was able to identify income groups who can and cannot afford rental housing in the local market and the size of units which are needed:

*Households at 80% of median income are able to find affordable units in Seattle's rental market. Slightly more than half of all Seattle rental units (57%) are available at monthly rents between \$300 and \$600 and affordable to households at 50% of median income. However, households at 30% of median or less have extremely few choices in Seattle's rental market.*

*While the number of units at lower rent levels appears to indicate sufficient units for households below 50% of median, most low-income renters in need of low-cost housing are families looking for 2- or 3-bedroom units. Average rent for a two-bedroom apartment is \$595, for three-bedroom apartments, \$870; for a single-family home, over \$1,000. Even if available, a family below 50% of median could not afford the average cost of units large enough to meet its needs.*

-City of Seattle, 1993 Comprehensive Housing Affordability Strategy



An analysis of income and housing cost can also provide information about the following:

- Inability of people employed in the community to purchase or rent housing in the local market.
- Cost of mobile homes compared with other housing choices.
- Number and type of households requiring housing subsidies, services, or specialized housing, in order to live in the community.

### **What do population, income, employment, and housing cost projections suggest related to future housing demand?**

Communities will need to project population growth, the distribution of households in various income groups, housing costs, and the number, type, and location of jobs which will be available in the community and surrounding areas. Projections will be based, in part, on historical trends, the current situation, and assumptions about future changes. The guidebooks, Assessing Your Community's Housing Needs and Guide to Subcounty Population Allocation discuss approaches to developing projections. The housing element in DCD's Small Cities Guide to Comprehensive Planning also illustrates projection methodologies.

In many cases, projections will demonstrate future needs which are the same as those identified in the analysis of current housing needs. They may also indicate the need for quantities of various types of housing which are well beyond the capacity and resources of the locality to meet. However, even where the amount of housing needed seems overwhelmingly large, the projections will help communities prioritize resources and establish policies which begin to address the most pressing local needs.

*...where the amount of housing needed seems overwhelmingly large, the projections will help communities prioritize...*

For example, a study of current and projected housing needs in Kitsap County considered current housing demand, household size, population growth, and projected growth in Navy employment in concluding:

*... there is a critical housing shortage for Navy and civilian families, and that housing shortage is expected to worsen unless private developers respond. The Navy study estimates 15,800 new residential units will be needed over the 1991-95 period if recent population growth rates continue. This calls for more than 3,100 new units each year. The estimate is conservative since it does not include existing pent-up demand. The study anticipates that by 1995, more than 5,500 Navy families will be looking for housing in the private market. There will be strong demand for moderately priced 1-2 bedroom units and very strong demand for low priced 3-4 bedroom units.*

- City of Bremerton Comprehensive Housing Affordability Strategy for 1992-1996



In Clark County the affordability analysis of the current market and the projection of existing trends resulted in the following assessment of future housing demand:

*As the demand for additional housing grows, housing costs have also increased. Over the last four years, the average selling price of a house has gone up over 10% a year on the average. If the trend continues, the average price of a house could increase over the next five years from the current \$104,000 range to the \$165,000 range.*

*Similarly, rents have increased over the past three years by 7% a year on the average for smaller units and 11% a year for larger units. Based on this trend, a two-bedroom unit now renting at \$449 could rent for \$650 by 1996 and a three-bedroom unit now renting at \$439 could rent for nearly \$800 by 1996. These trends mean that rents will become less and less affordable, especially for very low income households (less than 50% of median); and that homeownership will become less and less affordable for both low and moderate income households (between 50% and 95% of median).*

- Clark County, Washington  
Comprehensive Housing Affordability Strategy, 1992-1996

In Ephrata, housing demand forecasts identified a production capacity issue as well as quantifying the need for new units.

*The low growth scenario would require an average of an additional 523 housing units per year, while the moderate and high growth scenarios call for 546 and 569 added units respectively. It should be noted that all three scenarios involve significantly more housing units being added per year than the average of about 250 to 300 recorded in the 1980s.*

- A Housing Affordability Assessment and Strategy for Ephrata



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Trends and issues which analysis of projections of population characteristics, income, and employment may identify include:

- Anticipated growth in employment sectors which will require increasing the supply of both market-rate and subsidized rental housing.
- Anticipated growth in employment sectors which will require providing more new housing affordable to moderate- and middle-income homebuyers.
- Anticipated growth in certain types or sizes of households requiring specific types of units (e.g., larger units for families or smaller units for single individuals or the elderly).
- Anticipated population and employment growth in areas where housing supply is limited and demand is already driving up costs or no growth in areas where land is readily available and housing is relatively affordable.

**Are there groups with special needs which should be addressed through housing planning?**

Communities are becoming more aware of groups within the community that have special housing needs. These needs may include group homes, congregate care facilities, or various social services provided in conjunction with housing. Planning for current and future housing needs should consider these special housing situations.

*Special housing needs may include group homes, congregate care facilities, or various social services provided in conjunction with housing.*

The special housing needs of the homeless should also be considered in preparing the housing element. As the numbers of homeless households have increased, so has the need for emergency shelter. Needs have also been identified for transitional housing. That is, housing where homeless individuals or families live for a time before they are able to afford other housing alternatives.

DCD's Assessing Your Community's Housing Needs discusses potential sources of information on the housing needs of special populations. Since that guidebook was written, it is now also possible to get certain demographic information by zip code from the State Department of Social and Health Services (DSHS) for clients receiving assistance through any DSHS program in 1990.

The needs assessment should identify which special populations are in need of housing locally. The number of special groups whose housing needs are considered in the housing element will vary by community. For example, in King County, consideration is given to the needs of the homeless, mentally ill persons, the developmentally disabled, the

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physically disabled, run away and homeless youth, pregnant and parenting teens, people with alcohol and substance abuse problems, people with AIDS, victims of domestic violence, and the frail elderly. (Executive Proposed 1993 Comprehensive Housing Affordability Strategy)

Analyzing the housing needs of special populations can also show the disproportionality of needs and existing facilities between communities. In Snohomish County, the analysis of special housing needs identified the disproportional distribution of facilities for the homeless. The City of Everett is the site of most of the facilities for the homeless, while Snohomish County is the primary funder of homeless programs. Few facilities to serve homeless are available in the County outside the City of Everett. (Everett 1992 Comprehensive Housing Affordability Strategy)

The analysis of the housing needs of special populations can also provide information on the causes of homelessness in the community and insight into the social services that should be provided with housing. Such an analysis can suggest housing policies and strategies designed to eliminate the roots of homelessness in the community. For example, in Clallam County, the analysis showed the four most significant problems associated with homelessness to be alcohol and substance abuse, domestic violence, recent arrival to the area, and lack of employment. (Background Report, Clallam County Housing Needs Assessment)

The housing needs of special populations and the homeless are complex. However, the GMA requires that all housing needs in the community be considered. The needs assessment should identify which special populations are living in the community, how well they are being served in the local market, and if their needs are increasing.

An analysis of special housing needs may identify issues and trends such as:

- Growing need for special housing as state facilities for certain populations are downsized.
- Increases in the number of homeless households.
- Increasing numbers of frail elderly individuals who are no longer able to live independently but who do not require the care provided in nursing homes.
- Lack of adequate temporary housing for migrant farm workers.

*Analyzing the housing needs of special populations can also show the disproportionality of needs and existing facilities between communities.*

*The needs assessment should identify which special populations are living in the community, how well they are being served in the local market, and if their needs are increasing.*

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## Have historical development patterns resulted in concentrations of housing types or income groups?

Historical development patterns have often resulted in neighborhoods or communities of all one type of housing or housing which serves a majority of one income group. However, when any one type of housing or income group becomes overconcentrated in an area, the impacts on land utilization, infrastructure needs, and social service needs can become distorted. Typically, overconcentration issues are associated with low-income housing, particularly subsidized housing. However, over-development of single family housing on large lots in suburban and rural areas is also an issue in the context of growth management planning.

*The needs assessment should identify where concentrations of housing types and income groups are located.*

The needs assessment should identify where concentrations of housing types and income groups are located. The community may determine that existing concentrations of housing and households do not present issues. However, if neighborhoods or communities are being negatively impacted by these concentrations, then mitigating measures should be considered in the policy development process.

For example, King and Snohomish counties are currently developing approaches to the "fair share" allocation of affordable housing. (Fair share allocation of affordable housing is discussed in detail in the following section of the guidebook.) In both counties, the development of an approach to distributing affordable housing throughout the county has depended on the analysis of existing locations of affordable and low-income housing.



Another example comes from a recent population and housing profile prepared for the Hilltop neighborhood in Tacoma. The profile identified a historical concentration of institutional housing, low-income housing, subsidized housing, and special needs housing in the neighborhood. Between 1980 and 1990 the number of person in group quarters increased from 200 to 1,161, a 481% increase. The neighborhood provides housing for 91% of the City's residents of correctional institutions, 44% of residents of mental hospitals, and for 59% of the emergency shelter residents. Thirty-five percent (35%) of Tacoma's subsidized housing is located in the Hilltop neighborhood.

The concentration of these uses has, in part, resulted in a 7% reduction in the number of households living in the neighborhood since 1980 and a 19% decrease in the number of homeowners. The neighborhood is losing homeowners at the same time that it provides some of the most affordable single family housing in the entire Puget Sound region. (Hilltop Neighborhood Population and Housing Profile)

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The needs assessment should identify areas of concentrations of housing types and/or income groups so communities can determine if those concentrations present housing issues to be addressed in the housing element.

Other issues which might be identified are:

- Predominately single-family communities with little remaining available land to provide a proportionate share of rental housing.
- Neighborhoods where the numbers of renters or owners are disproportionately high compared with the community-wide distribution of owners and renters.

**What is the relationship between housing production costs and current and projected housing needs?**

The needs assessment should include information on the cost of producing various types of housing. This information will be important in determining what kinds of land-use, regulatory, or financial incentives may be required to meet housing needs. The information should be developed separately for single family and multifamily housing.

*The needs assessment should include information on the cost of producing various types of housing.*

Housing production costs include the cost of land, construction, financing charges, impact fees, and developer and/or builder profit. Local developers, lenders, builders, architects, and engineers are all potential sources of information on current costs, and recent and anticipated cost trends. Realtors and appraisers may also be able to provide information, particularly on land costs.

An analysis of housing production costs has multiple purposes. First, it will show the relative relationship of the components of production cost. For example, analysis of production costs for rental housing in Clallam County and Port Angeles (see table below) showed the major cost factor to be construction. The analysis also showed that land was a relatively higher proportion of production costs in the county, based primarily on the need to provide infrastructure improvements.

## Typical Development Costs for Multifamily Housing in Clallam County and Port Angeles

Costs Per Unit	Clallam County	% Total Costs	Port Angeles	% Total Costs
Land acquisition	2,000	4%	6,000	11%
Construction	42,500	79%	38,500	73%
Indirect	6,171	11%	5,590	11%
Financing	3,009	6%	2,974	6%
Total Costs	53,680		53,064	

- Land Opportunities and Obstacles Which Effect Residential Development in Clallam and Jefferson Counties, June 1991

Second, information on production costs should be related to the sales prices (ownership housing) or the operating costs (rental housing) which are required to cover the costs of production. This analysis will demonstrate why certain types of housing are, or are not, being provided in the current housing market. It will also show the relationship between the cost of producing housing and the ultimate cost of that housing to the consumer. Finally, it is the basis for deciding which components of housing production cost can be influenced through the goals, policies, and strategies of the housing element.

For example, the Blueprint for Affordable Housing prepared several case studies examining the impact of the categories on price increase for typical units in King County.

*In each case, the land acquisition cost was larger than all other factors combined. Also in each case, land development was the second largest cost factor by a wide margin. Together the two accounted for almost 69% of new single family home price increases and over 91% of new multi-family price increases.*

- Blueprint for Affordable Housing

This analysis may also show:

- Potential effect of impact fees on the cost of housing.
- Who is producing housing.
- What is needed to produce different types of housing.
- Financing available for producing various types of housing and how it impacts rent and purchase prices.
- Investment required on the part of the developer and/or builder in order to produce housing.

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## What resources are available, or potentially available, to meet housing needs?

The housing element should include an inventory of the resources which are available to meet current and projected housing needs. Resources include land, the existing housing stock, current programs which provide housing assistance, and any regulatory programs which the jurisdiction has in place to address housing availability or affordability.

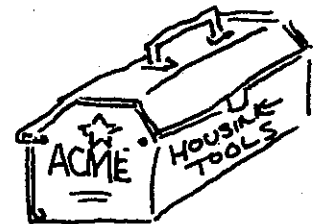
A resource summary should provide sufficient information to evaluate the capacity to meet identified housing needs with available resources. It should also identify resource gaps. For example, a jurisdiction might find that it does not have enough land zoned for multifamily development to accommodate the projected number of renter households, or that the supply of subsidized housing in the community is inadequate to meet the need. Once needs and resource gaps are identified, a jurisdiction can begin to design appropriate solutions to local housing issues through the development of policies and strategies.

### Land

DCD's guidebooks, Assessing Your Community's Housing Needs, Issues in Designating Urban Growth Areas (Part I): Providing Adequate Land Supply, Preparing the Heart of Your Comprehensive Plan: A Land Use Element Guide, and Preparing Your Comprehensive Plan's Foundation, and the housing element in A Small Cities Guide to Comprehensive Planning all discuss approaches to inventorying vacant land, estimating land capacity, and comparing land capacity to needs for new housing development. Estimates of capacity will show if sufficient residential land is available within the community and its urban growth boundaries to accommodate housing for the projected population. An analysis of needs and land resources should also illustrate:

- Adequacy of land in various zoning categories to provide sufficient housing for projected numbers of owner and renter households.
- Potential for land zoned at various densities to provide housing that is affordable to the projected population, based on current and projected housing production costs.
- Relationship between the location and the capacity of sites for potential residential development and the location of current and projected jobs.

*Resources include land, the existing housing stock, current programs which provide housing assistance, and any regulatory programs which the jurisdiction has in place to address housing availability or affordability.*



*Estimates of capacity will show if sufficient residential land is available within the community and its urban growth boundaries to accommodate housing for the projected population.*

## Existing Housing Stock

*The existing housing stock is one of the major resources for addressing housing needs.*

The analysis of existing housing and housing condition is discussed earlier in this section of the guidebook. That discussion focuses on the importance of describing the housing stock in the needs assessment because the composition and condition of the stock may illustrate certain needs. But, the stock is also one of the major resources for addressing housing needs.

The resource summary should include a discussion of how existing housing does and does not meet current needs. It should also describe how projected trends in new construction, rehabilitation, and demolition activity will effect the stock as a resource for meeting projected needs.

## Housing Assistance Programs

There are a variety of programs which may currently provide housing assistance to local residents.

They include programs which offer:

- Rent subsidies
- Home repair loans and grants
- Weatherization loans and grants
- Utility payment assistance
- Home purchase assistance
- Emergency shelter
- Special needs housing
- Subsidized housing

Assessing Your Community's Housing Needs describes some of the programs and where information on them may be obtained. In addition, the DCD's Housing Division also publishes a Housing Resource Guide with information on a variety of assistance programs which are available through funding agencies such as the State, the Farmer's Home Administration, the Department of Housing and Urban Development, the Bureau of Indian Affairs, and others.

The needs assessment and resource summary should include information on which programs are available locally and if they adequately serve the local need. The information should identify resource gaps. Gaps may indicate the need to seek additional resources from an existing program, to seek resources from a program for the first time, to augment existing programs with local resources, or to create a local program. Ways for communities to assist in the financing of affordable housing are discussed in the last section of this guidebook.

*...include information on which programs are available locally and if they adequately serve the local need.*

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## Regulatory Approaches

Regulatory approaches include any specific land use, zoning, development code, or building code programs aimed at increasing the availability or affordability of housing. Examples include such things as inclusionary zoning, density bonuses, accessory housing, master planned communities, and the waiver of impact fees. These programs are discussed in more detail in the section of this guidebook on affordable housing techniques.

If these programs are already in place in a jurisdiction, the needs assessment and resource summary should include a description of each approach and an evaluation of its effectiveness. The resource summary should also identify approaches that would meet specific housing needs identified by the needs assessment.

## Local Developer and Financial Resources

Communities need to know who is developing housing in the local market and what financing is being used. The resource summary should include information about the capacity and interest of local for-profit and nonprofit developers to produce or preserve needed housing. It should assess the availability of financing from private lenders, local government, and other institutions (such as foundations) for housing development. Limited development capacity and lack of financing are issues which impact the community's ability to increase supply and address affordability.

*...include information about the capacity and interest of local for-profit and nonprofit developers to produce or preserve needed housing.*



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## Addressing County-wide Housing Policy Requirements

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*...counties and cities - jointly prepare planning policy statements.*

The GMA created requirements for communities preparing comprehensive plans. Under it, counties and cities to jointly prepare planning policy statements. The policy statements set a county-wide framework for the development of individual city and county comprehensive plans. One of the requirements for the county-wide planning policies relates to housing.

### GMA Requirement:

A county-wide planning policy shall:

*...consider the need for affordable housing, such as housing for all economic segments of the population and parameters for its distribution.*

### Procedural Criteria Recommendation:

*Incorporation of county-wide planning policies on affordable housing and parameters for the distribution of such housing. This should include identification of the share of affordable housing to be provided by the planning jurisdiction and how it will be achieved. In some cases, it may be appropriate for a jurisdiction to provide assistance for the location of affordable housing elsewhere.*

### Objectives

Creating a County-wide Housing Policy will have the following results:

- Communities and counties plan, on an area-wide basis, how housing densities and housing types suitable for each economic group (especially low and moderate income and special needs) will be made available, given housing needs, market patterns, and local and area-wide resources.
- Each county, and jurisdictions within that county, reach a common agreement on definitions and procedures for defining affordable housing need and the basis for its distribution.
- Each community within a county or region considers the broader housing needs and trends of the region when allocating housing types and densities and setting affordability goals in its comprehensive plan.

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## Benefits

Planning on a county-wide basis increases the possibility for the housing market to be responsive to people's housing needs which transcend city and county boundaries.

Planning for low and moderate income housing on a county-wide basis can help jurisdictions decide how to pool resources, offer unique contributions, and define their own affordable housing role within a county. Concentrations of low and moderate income housing can be avoided and housing opportunity enhanced.

*Planning on a county-wide basis increases the possibility for the housing market to be responsive to housing needs which transcend city and county boundaries.*

## Participants

To define county housing policy, the following participants should be included:

- County-wide planning policy group
- County and cities' planning staff
- Elected officials of all county jurisdictions
- Representative from the council of governments, if present
- Citizen advisory group to include real estate interests, nonprofit developers, citizens, and others

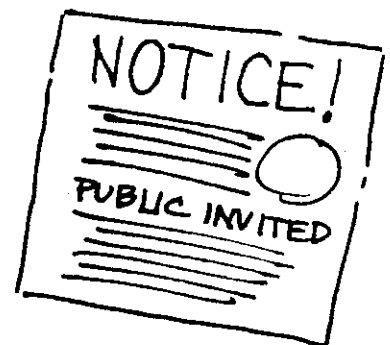
## Work Program

**Task 1.** Define a procedure to involve jurisdictions in formulation of county growth policies.  
[Planners, Elected officials, and CEOs]

State law requires the convening of a meeting with representatives of each city for the purpose of establishing a collaborative process that will provide a framework for the adoption of a county-wide planning policy. Staff, elected officials, and advisory groups that will assist the group convened by the county also need to be determined.

**Task 2.** Define procedure to involve citizens in the formulation of county needs data and county housing policy.  
[Planners, Elected officials, and CEOs]

**Task 3.** Gather data at the county and jurisdiction levels. Data should include a housing needs assessment, an inventory of resources, and an inventory of regulatory techniques in use or contemplated which would remove barriers to production of affordable housing. [Planners]



**Define "fair share" goals for low and moderate income housing by community.**

- Task 4.** Agree upon a methodology to define current and projected need by community, affordability, and economic segments of the population to be served by the county and county jurisdictions. Define "fair share" goals for low and moderate income housing by community.  
*[Planners, Elected officials, CEOs, and Citizens]*
- Task 5.** Define county general housing and housing distribution goals. Define county-wide, quantifiable, housing objectives, policies, and priorities which will guide the county's jurisdictions in preparation of each housing element.  
*[Planners, Elected officials, CEOs, and Citizens]*
- Task 6.** Complete housing element of comprehensive plan at the county and jurisdiction levels.  
*[Planners, Elected officials, CEOs, and Citizens]*
- Task 7.** Monitor progress through some form of coordinated group at the county level and schedule housing element updates.  
*[Planners, Elected officials, CEOs, and Citizens]*

## **Issues to Consider**

**What are the most important components of county housing policies?**

The most important components of county housing policy are:

- Jurisdictions agree on methodology and definitions.
- The housing needs assessment is thorough and comprehensive.
- Goals are set in numeric terms for share of county-wide housing need, fair share, timing of production or preservation of housing units.
- Local housing elements are expected to be specific in defining local housing strategies.
- A monitoring and updating procedure is identified.

**What are the present and future housing needs in the county overall?**

In order for county housing policies to be relevant, overall county need and allocation of need must be quantified. The most effective ideas and strategies will evolve from a detailed and balanced statement of current and projected needs.

**In order for county housing policies to be relevant, overall county need and allocation of need must be quantified.**

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A problem usually arises when multiple jurisdictions pool their individual need statements and attempt to define overall need, and an allocation of need, to each jurisdiction. Differences in methodology and choice of need indicators are likely to exist, especially since some Washington jurisdictions may have completed a housing needs assessment for the first time to meet GMA requirements.

The state law gives jurisdictions alone, and in coordination at the county level, a great deal of latitude in defining local approaches to growth policy. The GMA has not prescribed an exact methodology for measuring and predicting housing need. Therefore, it is necessary to cities and the county to agree on a common methodology for the purpose of describing county-wide need.

**For what income groups will the county and jurisdictions set distribution goals? How will households in need and affordability be defined?**

The Procedural Criteria define affordable housing as:

*...a term which applies to the adequacy of housing stocks to fulfill the housing needs of all economic segments of the population. The underlying assumption is that the market place will guarantee adequate housing for those in the upper economic brackets but that some combination of appropriately zoned land, regulatory incentives, financial subsidies, and innovative planning techniques, will be necessary to make adequate provisions for the needs of middle and lower income persons.*

The Procedural Criteria define the following ranges for various economic groups as follows:

- *Extremely low income - below 30% of median income*
- *Very low income - between 31% and 50% of median income*
- *Low income - between 51% and 80% of median income*
- *Moderate income - between 81% and 95% of median income*
- *Middle income - between 96% and 120% of median income*

*The parameters to be used in planning for affordable housing should be those adopted and annually adjusted for household size by the United States Department of Housing and Urban Development.*

The U.S. Census defines housing problems or need as households paying more than 30% of income for rent, those living in overcrowded housing, or living in housing units lacking plumbing. The Department

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of Housing and Urban Development defines households who pay more than 50% of their income for rent as having a severe cost burden. Housing affordability is usually defined as a household paying no more than 30% of gross income for housing costs (rent plus utilities or mortgage plus utilities and other housing costs).

**What is each community's share of housing for all economic groups?**

**Counties and cities must decide on quantifiable housing production goals for each community.**

Counties and cities must decide on quantifiable housing production goals for each community, based upon the projected rate of population growth and need for new housing, and upon realistic assessment of how fast the market place (both private and publicly assisted) can meet the need for housing units.

The following example illustrates how these questions are answered in California. Every five years, the state, the region, and local governments engage in a process of addressing local and regional housing needs based on the premise that each community should provide its share of housing for those of all income levels.

The California housing element law directs the State Department of Finance to determine the regional share of the statewide housing need. Each locality's share is determined by appropriate councils of government with local government consultation.

Each jurisdiction's housing element must address how it will meet its share of housing need as defined through this process. The distribution of regional housing needs takes into consideration: (1) market demand for housing, (2) employment opportunities, (3) the availability of suitable sites and public facilities, (4) commuting patterns, (5) type and tenure of housing need, (6) the loss of units contained in assisted housing developments, and (7) the housing needs of farm workers.

For an individual jurisdiction such as Escondido, California, a community of 99,000, this requirement translated in 1990 into a 5 Year Regional Share of 6,705 housing units. Of these, 23% would be for households earning less than 50% of median income, 17% would be for households earning less than 80% of median income, 21% would be for households earning less than 120%, and 39% would be for all other households.

In addition, a "fair share goal" is set for Escondido's share of the region's need for lower-income housing unit production or conservation. This is stated as a rate at which the city is expected to meet low income need. The city and state cannot meet need within the planning period given current resources. Therefore, they have

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chosen a annual rate of 2.5% of low-income need as a housing unit production goal. The rate represents an achievable unit production and preservation level given available resources.

In deciding how to provide guidance on distribution of affordable housing, county jurisdictions should consider questions such as:

- Should jurisdictions and areas strive to provide housing in the same proportions and in the same mix? Should some jurisdictions accelerate some types of housing production and others focus on other types of housing development to respond to imbalances between communities in housing type and price range?
- Do some communities play a unique role in serving area-wide housing needs, such as special needs housing with related services, that can't be easily replicated in other county communities? Should a unique contribution to serving the area-wide housing need offset a communities "share" of county-wide density or of meeting other county-wide goals?
- Where do citizens want greater housing choice or opportunity? Which communities do not offer an adequate range or choice and how can housing opportunity be enhanced in those communities?
- Do communities which have primarily a uniform character (such as all single family housing affordable to upper income housing) have any responsibility for incorporating density, providing for a range of housing types, and for housing for low- and-moderate income households?

**What is each community's "Fair Share" of affordable housing for middle and low income persons?**

The Procedural Criteria state:

*All jurisdictions should share in the responsibility for achieving a reasonable and equitable distribution of affordable housing to meet the needs of middle- and low-income persons.*

The most debated topic in housing distribution policy making is usually the concept of "fair share".

Fair share is a quantification of "share" of middle- and low-income housing need for a region or county and a plan by which a jurisdiction will satisfy its obligation to create a realistic opportunity to meet this need. The plan should detail the measures the jurisdiction will use to achieve its share of the low- and middle-income housing needs of its county.

**Fair share is a quantification of "share" of middle and low income housing need for a region or county and a plan by which a jurisdiction will satisfy its obligation to create a realistic opportunity to meet this need.**

In states where growth management acts have been in place for some years, the allocation of "fair shares" is done through complex, mandated, formula approaches.

The following New Jersey example is a simplified summary of how this state approaches this issue.

In New Jersey, in 1975, the New Jersey Supreme Court ruled that developing municipalities have a constitutional obligation to provide a realistic opportunity for the construction of low- and moderate-income housing.

To implement this decision, New Jersey established the New Jersey Council on Affordable Housing, which provides localities with requirements for housing elements and fair share plans. There, fair share housing is regulated and defined in great detail.

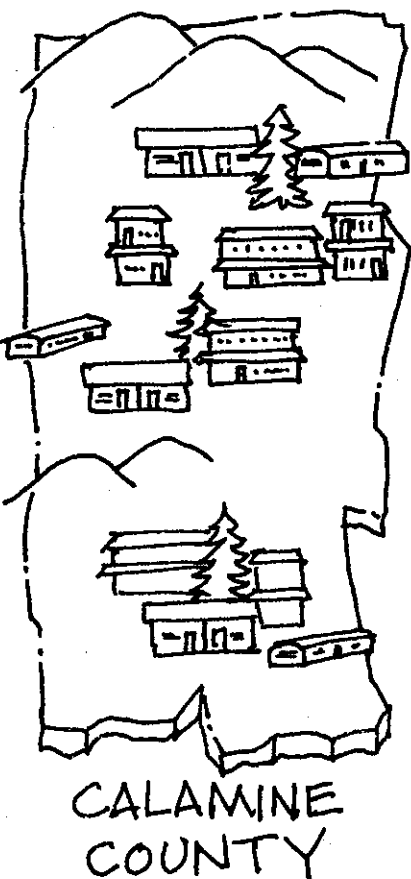
The methodology used to calculate each municipality's fair share is complex. There is a seven step process which defines need for each community using factors related to (1) amount of substandard housing in a community, (2) how much growth will occur, (3) how much low- and moderate-income growth will occur, (4) projections of demolition's, (5) "filtering" of units down to lower income households, (6) conversions of nonresidential properties to residential, and (7) estimates of "spontaneous rehabilitation".

Municipalities are given detailed direction about how to designate sites for low and moderate income housing development and what will count as affordable housing performance. Jurisdictions are allowed to transfer up to 50% of their fair share by means of contractual agreement with other jurisdictions.

In Washington, King County is seeking to define fair share in the context of county housing policies.

King County communities are considering a low- and moderate-income housing units allocation process for each jurisdiction which takes into account the following factors:

- The number of low- and moderate income households in a jurisdiction who need housing assistance (defined as households with incomes below 80% of the King County median who pay more than 30% of gross income for housing).
- An increase in housing allocation for jurisdictions with a concentration of jobs in sectors paying low wages.



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- A decrease in housing allocation for jurisdictions with a relatively high proportion of low-cost rental and ownership housing.
  - An adjustment for low- and moderate-income household growth to guide each jurisdiction toward the county-wide proportion of low- and moderate-income households to avoid concentration.

However a county decides to address the issue of fair share housing, the following information should be collected and considered:

- Where is housing affordable to low- and moderate-income households now located? What housing types now provide the most affordable housing? How does the availability and location of affordable housing relate to where lower-wage jobs are located or will be located?
- Do some communities have more low- and moderate-income, and special needs housing than other county jurisdictions?
- Where are the opportunities for more housing that is affordable to moderate- and low-income populations to be built? What are the preservation opportunities?
- What jurisdictions have the financial and institutional resources to provide housing affordable to low- and moderate-income households?
- If some communities wish to assist other jurisdictions with provision of low- and middle-income housing, what mechanism will be used to provide the assistance?



The more specific a county's goals related to fair share housing, the more chance that jurisdictions will realistically plan for and provide opportunity for the development and preservation of low- and very low-income and special needs housing.

### **What should county-wide affordable housing priorities be?**

Counties should identify housing priorities for and with all jurisdictions in the county. For many counties, setting joint priorities in housing production and preservation will be more difficult. There is pressure to be comprehensive in long-range plans, and pressure to include something for everyone. However in rural counties, the resources to make change may be modest. Communities may never have attempted to effect housing production before. If counties don't identify top priorities for housing production and preservation the chance of success will be compromised.

*If counties don't identify top priorities for housing production and preservation the chance of success will be compromised.*



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Priorities should be based on the serious shortfalls in housing types which meet people's need for housing. Perhaps the market provides adequate one and two bedroom units, for sale houses over \$100,000, and mobile home lots for sale. However, there is not enough family rental housing, houses new homeowners can afford, and rental spaces for modestly priced mobile homes. The county and jurisdictions would need to decide how land use and other decisions will result in production of housing unit types for which there is a shortage.

For example, in 1991, Clallam and Jefferson Counties commissioned a study of housing needs in both counties and the six incorporated cities. While the study found a variety of housing needs, the most compelling conclusion related to a severe shortage of rental housing in every community, regardless of economic profile, growth trends, etc. The problem related to a shortage of adequately zoned land, a shortage of developers of rental and subsidized housing, and the low wages of renters in relation to the rent which they could afford. Resources were limited.

Using this information, Clallam County Housing Policies identify specific policies for cities to include in local housing elements. Among them, a housing task force is established which will develop a rental housing action plan with an objective to build 500-1,000 new rental units in Clallam County over the next ten years.

#### **Where should affordable housing types be located?**

Given the profile of present and future households in need of housing, what housing types and locations would best accommodate their needs and preferences? For example, senior citizens may be increasing in cities in the county and families increasing in the suburbs. The suburban jurisdictions may need to plan for multifamily zoning densities and guidelines to encourage larger multifamily units which provide play areas and other amenities to support family housing, while the cities plan for housing for the elderly. Alternatively, jurisdictions may wish to influence the trends and achieve a new market balance in which case they may wish to propose measures to attract families to the cities and elderly to the suburbs.

*...jurisdictions need to determine how to preserve the existing affordable housing...*

Depending upon where existing affordable housing is located in the county, jurisdictions need to determine how to preserve the existing affordable housing resources and examine ways to avoid conflicts between expansion of zoned capacity and preservation of existing neighborhoods.

For example, the close-in Tacoma neighborhood of Hilltop provides the most affordable homeownership opportunities in the region. However, parts of the area have been zoned for multifamily to address the need

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for more new multifamily housing in the region. The higher density zoning is causing the closure and demolition of single family housing resulting in significant numbers of vacant and boarded up houses and vacant lots. The jurisdiction will need to decide which of these goals is most important in the neighborhood and which is most important in the regional context.

### **How do jurisdictions evaluate the "adequacy" of zoned land?**

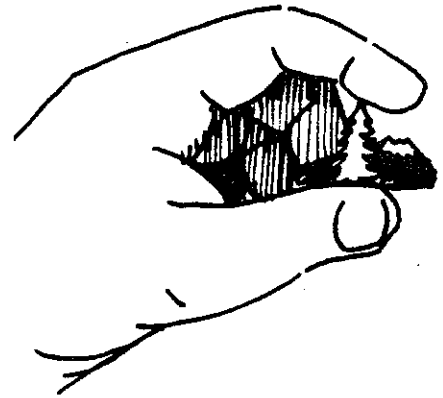
When jurisdictions together determine how much, how, where, and when affordable housing should be built in a county, they will be pooling information about capacity. Methodologies will differ and the format and amount of information provided by each jurisdiction may vary substantially.

*When jurisdictions together determine how much, how, where, and when affordable housing should be built in a county, they will be pooling information about capacity.*

In spite of these limitations, jurisdictions will spend time evaluating resources available to meet identified needs before final decisions are made about how to distribute of housing types throughout a county.

Most jurisdictions evaluate their ability to fulfill the housing needs of all economic segments of the population by assessing current zoned development capacity and the potential capacity of areas planned for annexation within the urban growth boundary. Capacity means the amount of residential development that could be added under existing zoning or new zoning designations.

Special emphasis should be given to measuring the amount of land zoned for multifamily housing or land zoned for commercial or other uses where housing could also be developed. New affordable housing will most likely be created in higher density zones. The amounts of this more densely zoned land each community will make available will usually be a key indicator of whether all economic segments have been provided for in the community and region, particularly for low- and middle-income groups.

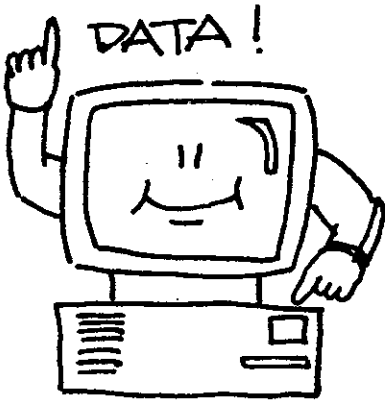


Adequacy of zoned land capacity depends upon an analysis of how much new housing is needed, where the marketplace is likely to develop, regardless of where zoned land is located, whether enough zoned land exists to avoid a competition for land which drives up prices, whether the densities designated are realistic given what the market will develop and people will buy or rent.

Data about land availability will usually be included in the housing needs assessment conducted by cities and the county or in separate land capacity studies.

Factors which may be examined in these studies include:

- (1) How much land is needed given forecasts of housing units by type.
- (2) Measurement of recent housing development based on building permit data which will show what housing types, densities, and locations have resulted from development activities.
- (3) Ideas about market preferences for housing based upon consumer and developer surveys.
- (4) Financial analysis of current land development and building costs which illustrate the feasibility of housing developments for different income groups based on current development costs and considerations.



Alternative methods of making this assessment are described in DCD's guidebook, Issues in Designating Urban Growth Areas - Providing Adequate Urban Area Land Supply.

These assessments will assist the county when developing assumptions about adequacy of land available to develop housing at various densities and for various income groups. The county will decide from these data whether proposed land use policies complement current development trends or if new policies will be needed to attempt to steer development in new directions.

Counties and cities will ultimately need to monitor the effects of their comprehensive plans on land availability as discussed in Section 5, Preparation of a Housing Strategy Monitoring Report to assure that their initial assumptions about land availability are borne out in development practices.

#### What is the county-wide development capacity?

Finally, it is important to analyze county-wide capacity from financial, institutional and programmatic standpoints. Some communities have budgeted local funds to create affordable housing and have fostered housing authorities, and nonprofit groups which develop or preserve affordable housing.

What is private development and finance activity in each community and the county? Some communities have the private and public resources to produce and preserve all types of housing. Others do not. How does this distribution of capacity effect the ability to be successful in meeting housing distribution and production goals?

*...it is important to analyze county-wide capacity from financial, institutional and programmatic standpoints...*

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## What are shared county-wide housing goals?

When jurisdictions talk about affordable housing, there can be substantial disagreement on goals for county-wide affordable housing.

However, agreement upon county-wide housing goals should be worked out for:

- Definition of income groups and affordability goals the county's jurisdictions will fulfill in distribution of housing types.
- Citizen participation in county-wide goal setting.
- Housing distribution goals related to projected growth for each community and the county overall.
- Distribution goals related to current and projected need.
- Housing distribution goals related to the current and planned location of jobs and employment centers.
- Balancing the amount and types of affordable housing by area.
- Goals for continuing concentration or changing the patterns of concentration of low-income communities or subsidized housing.
- Identification of least cost approaches.
- Promotion of new housing types.
- Promotion of certain types of developers and owners, such as nonprofit organizations.
- Goals for relationship of housing activities to other comprehensive plan elements.



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## How should affordable housing performance be monitored?

**Jurisdictions should monitor progress against county distribution goals no less often than every two years.**

A jurisdiction should monitor its progress against county distribution goals no less often than every two years. The county, with jurisdictions, should set standards for monitoring. The following questions need to be addressed:

- Will performance against fair share housing goals be monitored and by whom?
- How will performance against housing goals be defined? Is it measured by actual housing units being preserved for specific income groups or built or simply by provision of opportunity through a variety of zoning choices and adequate land supply? What happens if jurisdictions do not meet affordable housing goals?
- What type of units should "count" as current and future housing types which meet affordability goals for an area? For example, should jurisdictions which provide emergency shelter count beds or nights as housing provided or to be provided? Should rehabilitation activity be counted as production with the same weight as new construction?

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# Housing Goals, Policies, and Strategies

**T**he needs assessment, resource summary, and county-wide housing policies provide the basis for goals, policies and strategies that address local needs and provide for a fair share of the city's and county's affordable housing. The GMA housing element requirements and the Procedural Criteria which will be addressed by setting goals and developing policies and strategies are:

*The needs assessment, resource summary, and county-wide housing policies provide the basis for goals, policies and strategies that address local needs and provide for a fair share of the city's and county's affordable housing.*

## GMA Requirements:

*Include a statement of goals, policies, and objectives for the preservation, improvement, and development of housing.*

*Make adequate provisions for the existing and projected needs of all economic segments of the community.*

## Procedural Criteria Recommendations:

*Determination of housing goals, policies, and objectives in light of the needs identified. This process should include consideration of the locational needs of various types of housing in light of proximity to employment and or access to transportation and services.*

*Identification of new programs and policies which can be instituted to promote adequate housing for all economic segments of the population.*

*Preparation of a strategy for preserving, improving, and developing housing which will attempt to meet the needs identified for all economic segments of the population in the planning area. The strategy should include:*

- *Consideration of the range of housing choices to be encouraged, including but not limited to, multifamily housing, mixed uses, manufactured homes, accessory living units and detached homes.*
- *Consideration of various lot sizes and densities, and of clustering and other design configurations.*
- *Identification of sufficient appropriately zoned land to accommodate the identified housing needs over the planning period.*
- *Evaluation of the capacity of local public and private entities and the availability of financing to produce housing to meet the identified need over the planning period.*



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*Emphasis should be placed on adequately providing for group homes, foster care facilities and facilities for other special populations, while maintaining an equitable distribution of these facilities among neighboring jurisdictions.*

*In developing the housing element attention should be directed to working with the desires of residents to preserve the character and vitality of existing neighborhoods, along with the rights of people to live in the neighborhoods of their choice.*

*The provisions of the housing element should be integrated with the provisions of the land use element.*

## **Objectives**

The primary objectives of these requirements and recommendations are that each community:

- Define local and regional priorities for the development and preservation of housing.
- Set goals and develop policies and strategies which consider the location of existing housing, jobs, and infrastructure.
- Balance the need for new housing, preservation of existing housing stock, and maintenance of the character of existing neighborhoods and communities.
- Identify resources for developing housing to meet the current and projected needs of all income groups.
- Relate policies contained in the other plan elements to priorities for the provision of housing.

## **Benefits**

**Developing housing goals, policies, and strategies requires communities to establish priorities for the use of resources.**

Developing housing goals, policies, and strategies requires communities to establish priorities for the use of resources. Housing goals, policies, and strategies communicate local priorities and preferences to providers and consumers of housing.

Through policies and strategies, communities can stimulate housing development or redirect development which is occurring to achieve housing goals and address local needs. Development and preservation of housing which offers opportunities and choices for all segments of the local population can be promoted.

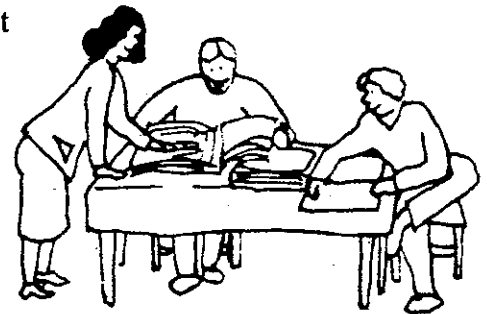
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Standards for housing development and preservation which will maintain the character and vitality of existing neighborhoods and communities can be established. A framework for implementation plans which describe the specific actions (ordinance changes, budget allocations, studies of special issues) which will be taken to address housing needs is provided.

## Participants

The following participants should be included in the development of housing goals, policies, and strategies:

- A citizen group (To provide continuity, this should be the same group which participated in development of the needs assessment and resource summary.)
- A representative of the local housing authority
- City staff (such as planning, building, the assessor, and human services)
- Local elected officials
- County planning staff



## Work Program

- Task 1.** Determine the role of elected officials in the development of policies. Elected officials will be the final decision-makers, but the roles they wish to take in policy development may vary. [*Planner, Elected officials, and CEO*]
- Task 2.** Develop a timeline and schedule for development and review of goals, policies, and strategies in consultation with the CEO and elected officials. [*Planner*]
- Task 3.** Identify the role of citizens in the development and review of goals, policies, and strategies. [*Planner, Elected officials, and CEO*]
- Task 4.** Provide information on the results of the needs assessment and resource summary work to the staff, planning commission, citizens, and elected officials who will participate in setting goals and developing policies and strategies. [*Planner*]
- Task 5.** Establish criteria for prioritizing housing needs and recommend priorities. [*Planner, Elected officials, and Planning commission*]

*Determine the role of elected officials in the development of policies.*





*The goals, policies, and strategies of the housing element should describe how the community proposes to address identified needs.*

The *planner* normally has responsibility for completion of the tasks that follow. *Citizens, elected officials, and the planning commission* take part in each task.

- Task 6. Establish goals related to each housing priority.
- Task 7. Develop policy statements which describe priorities and approaches to achieving goals.
- Task 8. Develop strategy statements which describe specific actions to be taken to implement policies.
- Task 9. Review housing goals, policies, and strategies for consistency and compatibility with other elements of the comprehensive plan.
- Task 10. Develop a schedule and scope of work for implementation planning in the context of the goals, policies, and strategies of the housing element.
- Task 11. Develop a procedure for monitoring performance against goals and implementation of policies and strategies.

### Issues to Consider

The goals, policies, and strategies of the housing element should describe how the community proposes to address identified needs. They should articulate local priorities for the allocation of resources, production of specific housing types, housing affordability, and preservation. Communities should consider the following issues in setting housing goals and developing policies and strategies.

**How do goals, policies and strategies differ from each other and how should they be written to best direct implementation of the housing element?**

The terms "goal", "policy", and "strategy" are often used interchangeably in planning. The term "objective" is sometimes used to mean the same as goal or strategy. As used in this guidebook, each of these terms refers to a different type of planning statement.

#### Goal

Goals are statements of desired or intended achievements. Goals may be expressed numerically (e.g., provide at least 200 new units of family rental housing) or as desired outcomes (e.g., increase the supply of affordable housing available to households at all income levels).

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## Policy

"Policies are specific statements guiding actions and implying commitment to these actions." (Preparing the Heart of Your Comprehensive Plan: A Land Use Element Guide, 1993.) Policies provide the framework for future decision-making. Policies may express intent ( e.g., encourage new multifamily housing development which, in scale and design, is consistent with the surrounding neighborhood), or they may describe a general action to be taken (e.g., provide additional incentives to assist developers of permanent low-income housing).

## Strategy

Strategies are statements of specific action which will be taken to implement policy and achieve stated goals (e.g., modify the existing zoning code to allow for residential development in commercial zones). Strategies may also be statements which identify future planning activities (e.g., plan for the expansion of existing infrastructure and utilities to support multifamily housing development).

Goal and policy statements may be very specific if they are intended to describe a future accomplishment, or more general if they intended to provide direction to later planning efforts and implementation decisions. Communities will need to decide how specific they want to be in expressing goals and policies, depending on the purpose and the desired outcome. The land use element guidebook points out:

*Clearly defining the desired result rather than the specific approach and/or standard may be more appropriate where greater flexibility is needed to adopt to changing future conditions. For instance, if there are shifts in the demand for certain types of housing, it is generally easier to adjust zoning than to initiate a plan amendment. Greater discretion might also be left to those who draft the actual land use regulations when a more technical standard must be developed or alternate approaches should be explored.*

- Preparing the Heart of Your Comprehensive Plan  
A Land Use Element Guide, 1993

Regardless of the degree of specificity, goals and policies need to be clear and accurately describe the intended outcome. The more goals and policies are subject to interpretation because they lack clarity, the less likely the intended outcome will be achieved.

Strategies describe how policies will be implemented, when, and who will be responsible for the action to be taken. Strategies are action-oriented statements requiring a degree of specificity which goes beyond what a jurisdiction may want to provide in the comprehensive plan. Communities may choose, instead, to set a goal for developing a

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*Strategies are statements of specific action which will be taken to implement policy and achieve stated goals...*



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strategic implementation plan as a follow-up step to the housing element.

**How is the information from the needs assessment and resource summary used in developing goals, policies, and strategies?**

The needs assessment and resource summary provide the basis for prioritizing needs and the rationale for setting goals and developing policies and strategies. The needs assessment will identify, quantify, and project housing needs.

Communities will then decide which needs are most important to address based on some criteria.

Criteria could include:

- Number of people in need
- Resources available to meet needs
- Future impacts of not addressing the need
- Present or future cost of addressing the need

**Prioritizing needs means deciding how various needs will be addressed and when they will be addressed during the planning period.**

Prioritizing needs means deciding how various needs will be addressed and when they will be addressed during the planning period. For example, a community may have identified needs for housing for the homeless, subsidized housing for families, market rate rental housing located near developing job or transportation centers, better maintenance of the existing housing stock, and affordable housing for first-time homebuyers.

This community might decide the highest priority need is to increase the supply of rental housing.

The basis for such a decision might be:

- Vacancy rates in the current rental market are less than 1% and increasing the supply of rental housing will address the needs of the largest number of households seeking affordable housing in the community.
- Increasing the supply of rental housing will address affordability for the largest number of households, including lower-income households, who are being negatively impacted by escalating rents in the current "tight" rental market.

- Resources (in this case the ability to accomplish rezones and provide density and regulatory incentives for new multifamily development) are readily available. Needed changes can be accomplished immediately through the housing element.
- By increasing the supply of rental housing and directing new development to certain locations, affordable housing will be available near developing job centers.
- Local developers have the capacity to produce additional rental housing, assuming land is appropriately zoned and serviced.

The community will likely develop goals, policies, and strategies which address all of the needs identified in the needs assessment. The priority of specific needs will be expressed through the actions the community proposes to take. For higher priority needs, policies will direct specific actions such as rezoning of areas or creation of new housing programs. For other needs, policies may encourage activities or support actions which will be taken by others.

*The community will likely develop goals, policies, and strategies which address all of the needs identified in the needs assessment.*

For example, the community discussed above might also decide to seek funding from the state and local lenders for a home repair program for current low- and moderate-income homeowners. They could also support the development of a new agency whose purpose is the development of emergency and transitional housing. Such actions would indicate that a high priority is being placed on the needs of the homeless and on improving existing housing conditions.

The community might further support the activities of the local housing authority to increase the supply of subsidized rental housing for families. State and private lender programs designed to assist first-time homebuyers could be identified and utilized.

Needs and priorities are subject to change. The housing needs of the community and the goals and priorities of the housing element will need to be monitored and changed, as needed, over time.

### **What combination of approaches will accomplish housing goals and impact needs?**

There are many techniques and ideas which communities can consider when developing policies and strategies. The last section of this guidebook provides a listing of land use and regulatory techniques, housing innovations, and ideas about housing developers, financing methods, and resources.

*Communities need to decide what kind of public action is appropriate to address housing needs and evaluate the potential impact of that action.*

Communities need to decide what kind of public action is appropriate to address housing needs and evaluate the potential impact of that action.

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Housing needs are complicated and often result from a combination of factors. Therefore it is likely that multiple techniques will be required to impact a particular need. This is especially true considering that local government has little direct control over housing production, preservation, or affordability.

Communities should consider the full range of possible approaches to address housing needs. As the Procedural Criteria states:

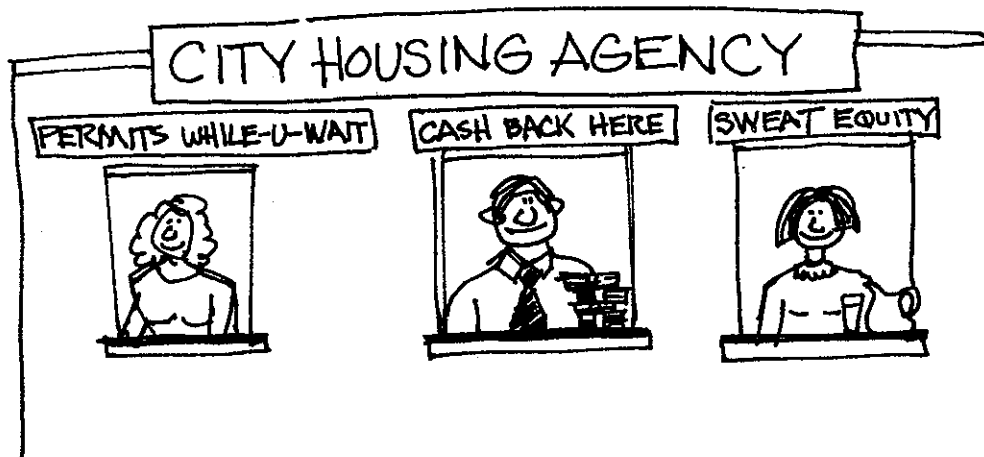
*...some combination of appropriately zoned land, regulatory incentives, financial subsidies, and innovative planning techniques will be necessary to make adequate provisions for the needs of middle and lower income persons.*

Simply up-zoning land for higher density multifamily housing may not result in production of housing. If housing production costs require rents which are higher than local renters can afford to pay, new housing will not be built. Or it will be built to serve higher income households in condominium developments. In addition to appropriately zoned land, density bonuses and modification of development standards for streets, sidewalks, and storm sewers may be needed for the desired housing development.

For example, the City of Bellevue identifies eight strategies for achieving affordable housing.

1. *Amend the Land Use Code to implement code related housing policies.*
2. *Establish staff responsibility for providing assistance to developers who include affordable housing as a substantial component of their proposals.*
3. *Implement methods to expedite and streamline the permit process, wherever possible, in order to encourage the development of affordable housing.*
4. *Develop methods that will lead to the preservation of existing affordable housing such as rehabilitation programs and current use valuation.*
5. *Establish mechanisms for periodically assessing housing needs and managing and monitoring of required affordable housing.*
6. *Identify and implement financial incentives that will encourage the development of affordable housing such as sweat equity, transfer taxes, and low interest loans.*
7. *Establish a housing agency or work with an existing agency to assist the City in developing, monitoring and managing affordable housing.*
8. *Establish periodic affordable housing targets.*

- City of Bellevue, Comprehensive Plan, 21.G, Housing Element, 1991



The table below provides a good a summary presentation of the multiple strategies needed for policy implementation.

<b>Draft Housing Policies Implementation Strategies</b>			
	<b>Regulatory Changes: Rezones</b>		
	<b>Increase Density in Single Family Areas</b>	<b>Decrease Multi-family Densities</b>	<b>Redesignate Commercial/ Industrial Land</b>
<b>Relevant Policies</b>			
Encourage variety of housing types & densities	✓		✓
Encourage higher density infill development in existing single family districts	✓		
Encourage higher densities in single family undeveloped areas	✓		✓
Improve integration of multi-family with surrounding neighborhood	✓	✓	✓
Promote mixed-use development throughout the city		✓	
Promote home ownership opportunities throughout the city	✓		✓
Preserve existing housing stock			

- City of Everett, Housing Issues and Policy Directions, Final Report, 1991

Multiple techniques are also required to provide affordable housing for lower-income households. In addition to land use and regulatory approaches, affordable housing for lower-income households requires financial subsidies. Through the development of the housing element, communities should become familiar with the sources of housing subsidy for lower-income renters, homeless and special needs populations, and first-time homebuyers.

These resources are further discussed in the last section of the guidebook. Typically, resources are awarded for specific programs or

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housing projects at the state or federal level. However, local policies should state priorities for use of state and federal resources in the community, and identify which resources are needed to implement the housing element policies.

Development of affordable housing is also dependent on the capacity of local developers, particularly nonprofit housing organizations, to produce housing. Housing policies should communicate housing priorities to local developers, and if necessary, state what types of assistance will be encouraged or provided to build development capacity for affordable housing.

Communities must understand what combination of resources are needed to impact a particular housing need. For example, the Farmer's Home Administration provides funding for construction of housing for farmworkers. The ability to use the funding and create financially feasible projects depends upon the availability of land for development of multifamily units of three bedrooms and larger.

In many Eastern Washington communities where farmworker housing is needed, adequately serviced, multifamily zoned land is unavailable to develop the housing. In some communities, even allowing duplex construction in single family zones could provide land for new construction of farmworker housing.

Similarly, the development of special needs housing may require policy development and coordination of resources for housing and services. In King County, funding was available through the state to provide services for various special needs housing. The county created a capital funding program for special needs housing, the Housing Opportunity Fund. In addition, they amended the zoning code to redefine "family". The code now allows up to eight unrelated people, not including minors living with a parent or on-site employees, to live together in a single family zone. This combination of funding and regulatory techniques has facilitated the siting and development of small scale special needs facilities, such as shelters for victims of domestic violence and transitional housing for homeless youth.

*Development of special needs housing may require policy development and coordination of resources for housing and services.*

**How will housing needs be balanced with the need to preserve the character of existing neighborhoods and communities?**

In order to provide housing affordable to all economic segments of the community, it may be necessary to alter existing land use patterns and development standards, and to promote different types of housing and housing at higher densities than have historically been developed. It may also require providing new housing choices in some communities and neighborhoods for lower-income and special needs households.



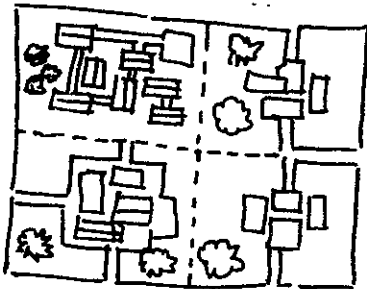
**Housing policy needs to describe the balance between creating new affordable housing, preserving the existing housing stock, and maintaining the current character of the community.**

At the same time, citizens are likely to express strong support for preserving the existing character of the community. Housing policy needs to describe the balance between creating new affordable housing, preserving the existing housing stock, and maintaining the current character of the community.

The need to promote new housing development and preserve existing neighborhoods may not be incompatible. Communities can find opportunities to simultaneously address both needs. They may also find that opportunities to provide for new, higher density, housing development can be provided through noncontroversial policies.

For example, the City of Port Angeles found it difficult to promote rezones for multifamily housing development because the zoning code provided for single family density (4 to 6.22 units per acre) and multifamily density (43 units per acre) with no intermediate density zone. To promote low to medium density (duplex to fourplex) development compatible with single family neighborhoods, the city amended the zoning code to include a medium density residential zone allowing up to 12.44 units to the acre.

In addition, the city changed the code requirement of no more than one unit per buildable lot. Under the previous zoning, even construction of a duplex required ownership of two lots. In the new zone, a duplex can be built on a single lot, a fourplex on two lots, etc. One of Ephrata's affordability strategies is to:



*Increase the supply of affordable rental units for low-income families by encouraging the renovation of existing vacant or deteriorated housing units into mixed-income or low-income housing.*

*There are a number of existing vacant or deteriorated buildings within Ephrata which could be converted to viable housing projects. The City should support a proposal to redevelop the Bell Hotel into a mixed-income subsidized housing project. The Grant County Community Action Council has submitted a pre-application to obtain funding to renovate this building into fifteen one- and two-bedroom units. The City could also help resolve the parking issues to make this project viable.*

- A Housing Affordability Assessment and Strategy for Ephrata

Other approaches which communities have adopted to increase the supply of affordable housing and maintain community character include: allowing accessory housing units and group home facilities in single family zones, revising lot size and development standards to allow for single family construction on "skinny lots", creating zoning which promotes townhouse development, allowing manufactured housing, developing design standards, and design review.

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Preservation of the existing affordable housing and community character may also involve preserving types of housing which provide uniquely affordable options. For example, Clallam County's county-wide housing policies state:

*Mobile home parks are an important part of the affordable housing stock in Clallam County and this use of land could be encouraged. Mobile home parks should have design standards which ensure that they can become viable single-family neighborhoods. In rural areas, a large portion of new housing is individual mobile homes on owner-occupied lots. Almost one-fourth of all housing units being added in the State of Washington are manufactured. Because mobile homes are a growing portion of the county's affordable housing inventory, standards for manufactured housing and the status of existing and potential mobile home parks need to be put on a more stable basis.*

-Clallam County, County-wide Housing Policies

In many communities, the single room occupancy (SRO) unit is another affordable housing option which can be preserved and/or promoted without negatively impacting the existing character of the community.

### **What is the relationship of housing policy to other policies in the comprehensive plan?**

The policies in the various elements of the comprehensive plan are interrelated. The GMA requires comprehensive plans to be internally consistent. Therefore, as policies are developed for the housing element, communities must make sure that they do not conflict with policies in other elements of the plan.

**As policies are developed for the housing element, communities must make sure that they do not conflict with policies in other elements of the plan.**

Access to utilities is related to the cost of producing housing and its affordability. Some of the key questions which polices in the housing element are intended to answer and their relationship to other plan elements are discussed below.

- Where will new housing be developed and at what densities?

Residential land use policies will need to be formulated considering the housing needs identified in the needs assessment. Land use policies and regulatory strategies will direct where new housing is developed. The land use element will establish the community's capacity to provide enough housing to meet projected demand.

Increasing density in appropriate areas and directing development to areas with ready access to services will impact the production of affordable housing. Residential land use and housing policies

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and strategies will need to be coordinated if housing for households expected to reside in the community is to be provided.

- How will housing be located in proximity to job and transportation centers?

Competition for various uses of land within the urban growth boundary will impact policies in both the land use and housing elements. Policies in both elements will establish locations of future residential development and the relationship between housing and employment centers. That relationship will create commuting patterns and specific transportation needs to be addressed in the transportation element.

- When will housing be developed?

One of the basic concepts of the GMA is concurrency. Concurrency is the construction of infrastructure and facilities which support development in advance of, or simultaneous to, the development. Plans for the extension of transportation and utility systems impact the rate at which housing can be developed and the ultimate cost of housing to the consumer. The timing of commercial and industrial development effects housing demand. The policies of the housing element and the land use, transportation, capital facilities, and utility elements must be coordinated if housing is to be available when there is demand.

- How will housing for all economic segments of the community be accommodated?

The cost of producing housing includes land costs. It may also include development costs related to roads, water systems, sewers, and drainage systems. Land zoned at higher densities reduces per unit land costs. Minimizing or eliminating infrastructure costs make the housing more affordable to the consumer. The housing element must be coordinated with the other plan elements to affect affordability. The goal is to create the maximum impact of public policy on the housing market in order to achieve affordability for the largest number of households.

#### **How will county-wide housing goals be incorporated in the local housing element?**

The requirements and the planning issues to be considered in developing a county-wide approach to housing need are discussed in the preceding section of this guidebook.

**Concurrency is the construction of infrastructure and facilities which support development in advance of, or simultaneous to, the development.**

**The goal is to create the maximum impact of public policy on the housing market in order to achieve affordability for the largest number of households.**

The mechanisms jurisdictions will use to meet their share of county-wide housing needs should be specified in local housing elements. For communities which are built-out and have little or no land capacity to develop additional housing, housing element policies should describe how they will contribute to the development of housing, particularly affordable housing, in the county.

Many jurisdictions have no direct role in the provision of housing in their jurisdiction. The jurisdiction needs to identify how the producers and preservers of housing can be influenced and assisted to meet housing needs.

Each jurisdiction should indicate how affordable housing will be provided. Ideally, housing and land use elements should designate specific sites or areas for the development of affordable housing. These sites or areas should be practical for development to occur and services or regulatory changes the jurisdiction can make to encourage development should be specified.

#### **How, by whom, and when will strategies be implemented?**

If the goals of the housing element are to be achieved, it must be clear how the strategies will be carried out, who will be responsible, and in what timeframe. Some implementation requirements are established by the GMA. For example, the GMA requires jurisdictions to adopt implementing development regulations which are consistent with plan policies. GMA also directs communities to make capital and budget decisions which conform to the comprehensive plan.

Housing policies and strategies should designate the implementing agency or agencies within the jurisdiction responsible for administering the policy or strategy. For example, the following policies are included in Seattle's 1993 Comprehensive Housing Affordability Strategy:

*The City, through the Department of Housing and Human Services and the Department of Construction and Land Use review, will determine whether there will be resources for the Downtown Housing Maintenance program.*

*The City, through work between the Department of Housing and Human Services and Seattle City Light (SCL), will begin to develop data on low-income SCL customers and service delivery mechanisms to enhance customer's ability to access efficient affordable electricity and appliances and to weatherize and otherwise make low-income homes and apartments energy efficient.*

- City of Seattle, 1993 Comprehensive Housing Affordability Strategy

*The jurisdiction needs to identify how the producers and preservers of housing can be influenced and assisted to meet housing needs.*

*...it must be clear how the strategies will be carried out, who will be responsible, and in what timeframe.*

**\_\_\_\_\_**  
*If implementation of a particular strategy requires the involvement of entities outside of the local government, those entities should be named and their role described.*

If implementation of a particular strategy requires the involvement of entities outside of the local government, those entities should be named and their role described. For example:

*The Vancouver Housing Authority should affirm its interest in exercising priority rights for purchase, through the Housing Preservation Section of the 1990 Federal Housing Act, all federally assisted housing projects with contracts expiring during the next five years.*

-Clark County, Washington  
Comprehensive Housing Affordability Strategy, 1992 - 1996

*The City working with the business and provider communities will explore the feasibility of creating a "Housing Bank" to provide both loans and grants for low-income housing development and to purchase and hold property for future low-income use. Potential fund sources should be able provide bridge financing to acquire buildings in a timely fashion. Potential funds could be identified through connections with financial institutions meeting Community Reinvestment Act (CRA) obligations, other businesses, donations, or tax credit investments.*

-City of Seattle, 1993 Comprehensive Housing Affordability Strategy

It is unlikely that the goals, policies, and strategies of the housing element will be effective without assigning responsibility for policy implementation, describing the roles of various implementors, and establishing timeframes for accomplishing goals.

# Preparation of a Housing Strategy Monitoring Report

## Procedural Criteria Recommendation

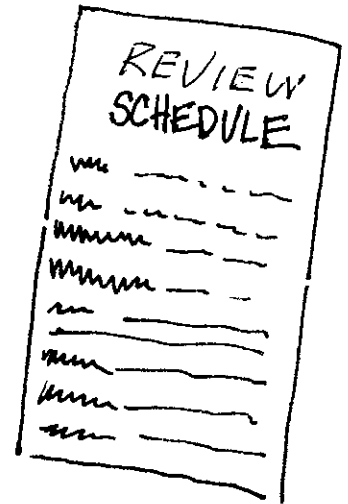
*Provision for a program of ongoing review to monitor the performance of the housing strategy and for making adjustments and revisions as needed to achieve goals, policies, and objectives. Such a program could include the collection and maintenance of information about the housing market, and where reasonably available from existing sources, data on the supply of developable residential building lots at various land-use densities and the supply of rental and for-sale housing at various price levels.*

*Provide a program of ongoing review to monitor the performance of the housing strategy...*

## Objectives

The primary objectives of this recommendation is for each community to:

- Develop a schedule for review of its housing element.
- Establish a process for measuring performance against goals.
- Provide an opportunity to evaluate the effectiveness of strategies.
- Update relevant needs data and observe changing needs.
- Modify policies, goals, and strategies to reflect progress against goals, and to address changing needs.
- Report to citizens on the implementation of the housing element.



## Benefits

Implementing a standardized methodology, a set of definitions, and measurable goals will allow trends and change to be measured over time. Opportunities for change as well as effective policies and strategies can be identified.

*Opportunities for change as well as effective policies and strategies can be identified.*

A schedule for review of progress will be created. A natural opportunity to share the results of the planning process with citizens develops.

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## Participants

- Departments, agencies, or individuals responsible for gathering, maintaining, and reporting data
- Citizens
- Elected officials and managers
- Monitoring organization or individual
- Consultants, if needed
- Planners or staff who prepared the housing element
- Real estate professionals, developers, housing agencies and other whose business operations have been impacted by the housing element

## Work Program

- Task 1.** Determine the basics of the monitoring report, how often, by whom, and what activity will be monitored. [*Planner, Elected officials, CEO, Planning commission, and Citizens*]
- Task 2.** Determine the format, methodology, and definitions to be used for the monitoring report. [*Planner*]
- Task 3.** Train people who will provide data used in the monitoring system about how to maintain and report data to be required for the monitoring plan. [*Planner*]
- Task 4.** Maintain and report data. [*Planner*]
- Task 5.** Produce monitoring report at the frequency and format directed by the housing element. [*Planner*]
- Task 6.** Present results to citizens and decision makers. [*Planner*]
- Task 7.** Modify the housing element, comprehensive plan, or work program as indicated by results of monitoring report. [*Planner*]

## Issues to Consider

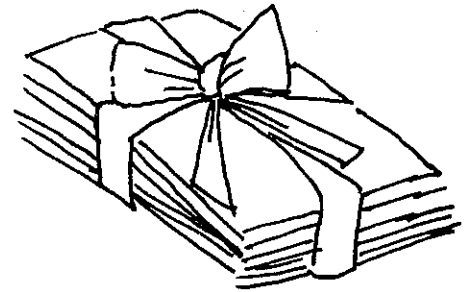
### What should the monitoring report include?

The monitoring report should include an evaluation of progress against each policy statement made in a jurisdiction's housing element and a report on actual performance budget decisions and work program from the preceding year.

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The types of information an annual monitoring report should measure include:

- Report on actions in support of housing element.
  - Institutional changes or improvements.
  - Significant private and not-for-profit response to housing element policies.
  - Progress in meeting "fair share" or housing distribution goals related to county housing goals.
  - Identification of major issues which have developed in the housing market.
  - Results of any special studies or analysis.
- Resources made available within the jurisdiction.
  - Moneys made available by jurisdiction.
  - Zoning, regulatory, or programmatic changes made which address policy goals.
  - Investment of all available financial resources.
  - Resources and program funds used.
  - Activities undertaken.
  - Geographic distribution of investment.
  - Leveraging of other's investment.
  - Pattern of investment compared to plan.
  - Types of units produced, preserved, or maintained.
- Types of households which benefitted from building activity, especially those assisted with public resources.
- Measurement of changes in key indicators of the housing activity during the reporting period.
  - Supply of developable residential building lots at various land use densities.
  - Supply, price, and location of new homeowner and renter housing.
  - Amount and location of publicly assisted housing.
  - Vacancy rates.
  - Housing affordability, rental and homeownership prices compared with incomes for low, moderate, and average wage earner households.
  - Numbers of homeless and special needs households.



*The use of charts, graphs, and summaries will help elected officials and citizens quickly grasp complicated information...*

Monitoring reports do not need to be long narrative documents. The use of charts, graphs, and summaries will help elected officials and citizens quickly grasp complicated information about changes which have occurred as the result of land use and housing element policies.



Several examples illustrate how information can be effectively provided. One example shows adequacy, amounts, and types of land availability. Another shows the types of units produced by a jurisdiction over a 15 year period. Both presentations would assist citizens and policy makers to evaluate whether certain goals and policies are causing the desired results.

*The chart shows that vacant land in Escondido for new housing is expected to be available throughout the City through 1995. While much of this land is expected to be available in the rural areas, undeveloped, sizable tracts of land are still available throughout the City. Sites with a full range of zoning densities are available. A significant number of large parcels are substantially underutilized. Table 23 summarizes vacant and developable land.*

-- Escondido Housing Element

**Table 23**  
**Vacant, Developed and Developable Land**  
City of Escondido

	Acres	
	1986	1995
<i>Total Developed Acreage</i>	<b>1986</b>	<b>1995</b>
Residential	8,396	11,536
Nonresidential	5,759	8,664
<i>Vacant Acreage</i>	12,991	9,851
<i>Developable Acreage</i>	9,280	6,150
Low density single family	3,813	3,163
Single family	4,718	2,615
Multiple family	234	90
Mixed use	13	1
Commercial	145	5
Industrial	357	276

Source: SANDAG Series 7-Regional Growth Forecast 1986-2010

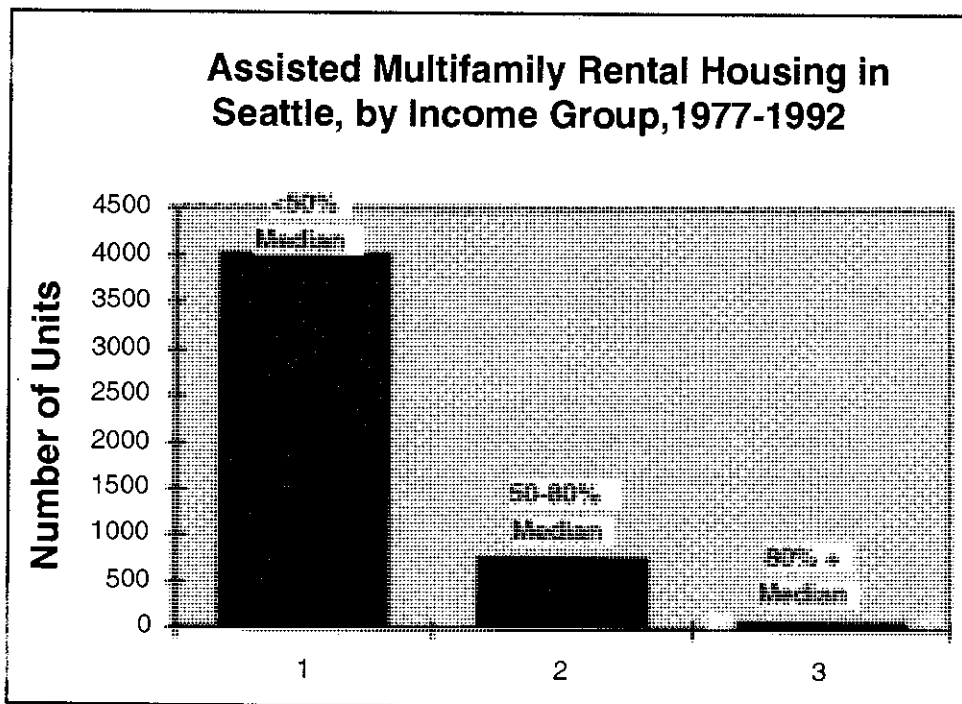
*Over the history of City-assisted housing programs, almost three-fourths (74%) of all assisted rental units are very small units (single-room-occupancy and studio apartments) suitable for single persons. About one-quarter (24%) are one-bedroom and two-bedroom units suitable for two persons of small families. Very few (2%) have three or more bedrooms suitable for large families.*

- City of Seattle 1993 Comprehensive Housing Affordability Strategy

**Table 49. Low-income Multifamily Rental Housing Production by Income Level, 1977-1992**  
(City-administered Programs)

	<b>Total Units</b>	<b>&lt;50% Median Income</b>	<b>50-80% Median Income</b>	<b>80%+ Median Income</b>
<b>Total</b>	<b>4,912</b>	<b>4,016</b>	<b>773</b>	<b>85</b>
<b>Percent</b>	<b>100%</b>	<b>82%</b>	<b>16%</b>	<b>2%</b>

City of Seattle Department of Housing and Human Services, 1992



City of Seattle Department of Housing and Human Services, 1992

## Who will be responsible for monitoring?

*Commitment to reporting and monitoring will keep the information routinely in front of decision makers regardless of changing needs, priorities, and personnel.*

The person or department who will be responsible for measuring progress should be identified early. Unless a commitment and process for monitoring is established initially, the importance of monitoring progress toward newly established goals, can be overshadowed by current needs or change in personnel or elected officials who are not familiar with the housing element. Commitment to reporting and monitoring will keep the information routinely in front of decision makers regardless of changing needs, priorities, and personnel.

The ideal department to be responsible for monitoring would have the following:

- Staff trained and responsible for monitoring local government activities as well as managing and presenting data.
- Access to elected officials and decision makers and independence from agencies and individuals responsible for program operation.
- Staff who participated in the preparation or are familiar with the original housing element objectives.



## What process will be used to monitor the housing element?

The definitions and methodology to be used, data to be maintained, the contributing agencies and individuals, and the format and frequency for reporting information should be determined by both decision makers and those who will carry out the monitoring activity.

A schedule and review process should be defined. How will citizens be involved in generating or reviewing the reports? What local government departments should review the report? When do elected officials want to consider the results?

The relationship of the information to other ongoing governmental functions should be defined. For example, it is useful to produce monitoring information before annual budgets and work programs are prepared so that "course correction" proposals can be incorporated into the annual management planning and decision-making cycle.

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**How will decisions be made about changing policies, goals, or strategies?**

Each local government will have a slightly different administrative, decision making, and citizen involvement procedure. The exact method of making decisions must be tailored to normal protocol. Elected legislative and executive officials need to identify a division of labor and responsibility for housing policy and work program.

It is recommended that the local government identify an elected committee or individual who has ongoing responsibility for overseeing housing policy and the progress of implementation activities. The responsibilities of local government agencies to this person or persons should be clear. How citizens and housing providers gain access to local government on housing issues should be specified.

*...identify an elected committee or individual who has ongoing responsibility for overseeing housing policy and implementation activities.*

**What is an appropriate amount of time for housing policies and strategies to be in place before evaluating their effectiveness?**

It is recommended that jurisdictions set broad policy goals with a five year shelf life. In addition, jurisdictions should adopt more specific annual budget, unit production, and work programs which reflect their housing policies, strategies, and priorities for the budget period.

The five year policy directions should be evaluated by the end of the fourth year or sooner, if needs or housing markets shift dramatically.

Annual goals should be evaluated each year, prior to preparation of annual budgets and work programs, so adjustments in time and resources can be made to reflect successes and need for change.

*Annual goals should be evaluated each year, prior to preparation of annual budgets and work programs, so adjustments in time and resources can be made to reflect successes and need for change.*

This sequence echoes federal regulations which require some jurisdictions to prepare a Comprehensive Housing Affordability Strategy (CHAS). These rules direct jurisdictions develop broad five year goals. Local governments are asked to set annual unit production goals, and prepare an annual work program to meet housing goals. Then, jurisdictions are required to report annually on their progress against annual goals.

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## Affordable Housing Techniques and Strategies

This chapter is a brief description of affordable housing techniques and strategies. This "laundry list" illustrates the breadth and complexity of the tools which encourage or support housing development for specific groups or in specific places. Most communities must use many strategies to make a significant impact on the production of affordable housing.

Many of these techniques were extracted verbatim from:

Affordable Housing Techniques, A Primer for Local Government Officials, Municipal Research Services Center, April, 1992.

Other primary sources for preparation of this inventory include:

Blueprint for Bay Area Housing, Local Housing Element Assistance Project, May, 1990.

PSCOG Vision 2020, Housing Analysis, Cogan Sharpe Cogan, Pacific Development Concepts, August, 1990.

Housing Opportunities Handbook, Land Use and Housing Strategies for Promoting Affordable Housing, Connecticut Department of Housing, June, 1991.

The Resource Guide, Washington State Department of Community Development, based upon research by Pacific Development Concepts for Jefferson and Clallam Counties and Dewitt, Moore & Stoloff, for Washington's Comprehensive Housing Affordability Strategy, November, 1991.

The techniques are organized into three sections: (1) regulatory and land use techniques; (2) housing innovations; and (3) affordable housing production/preservation developers, methods, and resources.

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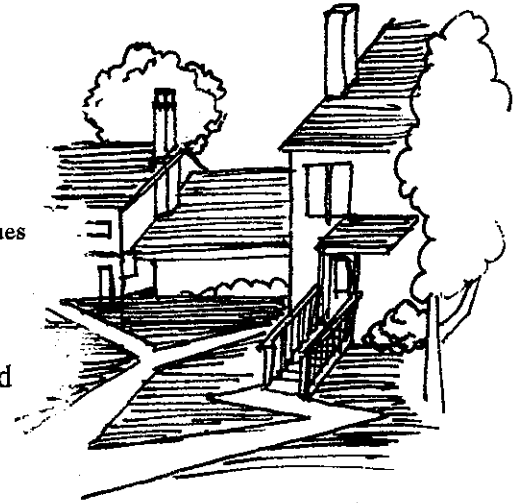
## Regulatory and Land Use Techniques

### ✓ Up-zoning (Higher Density)

*Up-zoning is one of the most basic and potentially effective techniques for promoting housing affordability. It involves the selective rezoning of residential land to allow greater density (measured by the number of housing units that can be placed on a parcel of land). Higher density can include both multi-family and single-family housing. Cities that allow higher densities may also enact special design requirements to ensure that new higher density developments are compatible with existing housing in the community.*

- Affordable Housing Techniques

For example, metropolitan Portland, Oregon, (areas of Clackamas, Multnomah, and Washington counties within the regional growth boundary) adopted a Metropolitan Housing Rule. The rule encouraged communities to "provide adequate land zoned for needed housing types." In a study of the impacts of the rule, Managing Growth to Promote Affordable Housing: Revisiting Oregon's Goal 10, it was determined that the rule removed a regulatory barrier to development and encouraged the creation of smaller (higher-density), less costly lots. Throughout the region, the density of new development increased by 13-32% resulting in an increase of affordable ownership and rental housing units.



### ✓ Inclusionary Zoning

*Inclusionary zoning is a technique applied to new housing developments in which a certain portion of the units being constructed are set aside to be affordable to low- and moderate-income homebuyers. Inclusionary zoning ordinances can be either mandatory, requiring developers to build a specified number of units, or voluntary, based on development incentives, such as density bonuses which allow a developer to build more units (at a higher density) on the same site in exchange for the inclusion of a number of affordable units.*

- Affordable Housing Techniques

For example, King County, Washington, requires affordable housing in master plan communities. The Bear Creek Community Plan specifies that in Master Plan Developments, housing will be provided for low, moderate, and median income households. At least 10% of the units built must be affordable to each income segment. For the Northridge master plan development, now under County review, this requirement will result in an estimated 810 units of affordable housing.

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The City of Bellevue, Washington requires that at least 10% of the units be affordable in all new multifamily developments of ten units or greater. The city also has inclusionary requirements for subdivision developments and rezones.

✓ **Density Bonuses**

*Many communities have developed programs that offer developers "density bonuses" in exchange for the inclusion of affordable units within a proposed residential project. A density bonus allows a developer to build more units within a project than would otherwise be permitted under normal density limits. Both zoning and subdivision regulations can be modified to allow density bonuses.*

- Affordable Housing Techniques

Vancouver, Washington allows greater density development of up to 1 dwelling unit per 2,000 feet in R-3 zones. Projects applying for density bonuses are subject to staff review. The development must contain features of compatible design, energy conscious construction, private open space, covered parking, dedicated sidewalks and curbs, solar heating, underground utilities, tree preservation or large-size units. (Vancouver Municipal Code)

✓ **Performance/Impact Zoning**

*Site planning and building design innovations can cut the costs of housing construction. Communities can modify their requirements on setbacks, street widths, and building materials, or use performance based standards in place of restrictive building and planning standards.*

- Blueprint for Bay Area Housing

King County, Washington is applying this idea to the evaluation of several master plan communities. The King County Council passed an ordinance which states:

*As part of the County's Pre-Development Application review for the Novelty Hill Master Planned Developments as set out in the Bear Creek Community Plan and Area Zoning, and subject to final council approval, development standards may be modified to achieve flexibility, promote reasonably priced housing and promote development consistent with the general health, safety and public welfare. Such modifications may include small lot sizes, lot clustering and averaging, zero or minimum building and yard setbacks, reduced street widths, modification of street setbacks and off-street and shared parking requirements, special street lighting,*

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*allowing mixed uses including combined residential and retail in a single building, special signage standards, and adoption of architectural controls for elements such as additional building heights for roofs and accent features and for security.*

- King County Ordinance No. 10153

### ✓ **Procedural Reform**

*Recognizing that administrative delay adds to development costs, jurisdictions have reviewed and streamlined their land use and development procedures. The intent is to simplify and coordinate the means of obtaining rezoning, use permits, subdivisions, approval of design and engineering plans, and building permits.*

- Blueprint for Bay Area Housing

In addition, many jurisdictions set up special administrative procedures to expedite and support the processing of affordable housing projects.

Sunnyvale, California provides for priority processing for all residential developments providing 10 percent or more below market rate (BMR) units. Such housing developments are reviewed and checked in advance of other pending developments.

King County, Washington, decided to evaluate the permit and plat review process by monitoring the progress of a typical small subdivision through the development review process. Based on this evaluation, the council will consider proposed modifications to existing policies, practices, and regulations to expedite project approval while maintaining environmental protections. (King County Ordinance No. 92-669)

### ✓ **Rezoning Land for Residential Use**

*This technique involves amending the comprehensive plan and rezoning surplus industrial and /or commercial land for residential uses. It can include land zoned for office, commercial, and industrial uses as well as underutilized agricultural and surplus land owned by public entities.*

- Affordable Housing Techniques

A common technique is to permit apartments in business districts creating a mixed-use zone. Floating zones which allow housing in any zone, within certain parameters, are allowed in some communities. Areas near highways, railroad spurs, and in industrial zones can also be considered either for rezone or for allowing residential development.

Seattle, Washington rezoned substantial portions of the Denny Regrade area of the downtown to encourage high-density residential development



in mixed-use projects (retail and housing). Other areas of the Regrade allow commercial, retail, and residential use.

The result has been a renaissance of the area, the development of hundreds of rental housing units, and the preservation of affordable housing assisted by public investment. Seattle is now evaluating other mixed-use areas near downtown to determine how housing development can be encouraged in those areas.

### ✓ Mixed-Use Development

*Mixed-use development is an example of flexible zoning which allows various types of land uses, including office, commercial, residential, and in some cases, light industrial or manufacturing, to be combined within a single development or district. Mixed-use developments can range in size from single buildings with apartments located over retail uses, to large-scale projects that include office and commercial space along with hotels, convention centers, theaters, and housing.*

- Affordable Housing Techniques

*Pacifica, California encourages the mix of residential and commercial uses. Residential on the second floor is permitted in all commercial districts.*

*The City of San Mateo encourages residential development as part of mixed-use projects within the downtown core. Allowable residential densities have been increased by raising applicable floor area ratios, height limits, and setback requirements. Housing above ground level may be constructed in excess of the base permitted FAR up to the maximum permitted ratio.*

- Blueprint for Bay Area Housing

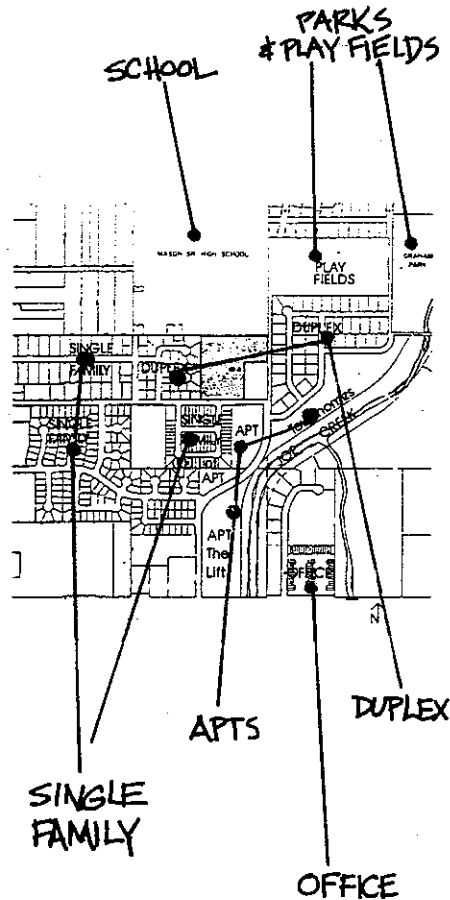
### ✓ Affordable Housing Zones

A number of Connecticut towns have proposed or established either floating or designated zones for affordable housing. These regulations fall into four classes:

- (1) zones for city or nonprofit sponsored housing;
- (2) zones for housing authority sponsored housing;
- (3) zones for governmentally sponsored housing;
- (4) zones for affordable housing without designation of a particular sponsor.

*Often affordable housing zones are developed by a sponsor wanting to do a particular development. Density and other breaks are usually given, enhancing their appeal financially. The ordinance may a) provide for a floating zone which can be located*

### MIXED USE DEVELOPMENT



wherever certain standards are met, with or without a cap on the number of units or b) permit mixed income housing in a variety of zones with nonprofit or governmental sponsors or co-ventures with more liberal density standards than for conventional development.

Plainville, Connecticut has a floating affordable housing zone which allows single and multifamily developments up to 14 dwelling units per acre under special conditions.

- Connecticut Housing Opportunities Handbook

✓ **Infill Development**

*Infill development occurs on sites that have been bypassed by previous development. Alternatively, these sites may have been developed at one time and the current use is no longer optimal or desirable. Infill projects vary in size from single family dwellings and multi-family projects on scattered lots to large mixed use developments covering a city block.*

-Blueprint for Bay Area Housing

Infill development can provide one of the only practical strategies for new housing development in built-up areas. A City of Tacoma (March 1991) analysis of land-use cited 752 vacant lots totaling 109 acres in its inner-city neighborhood of Hilltop.

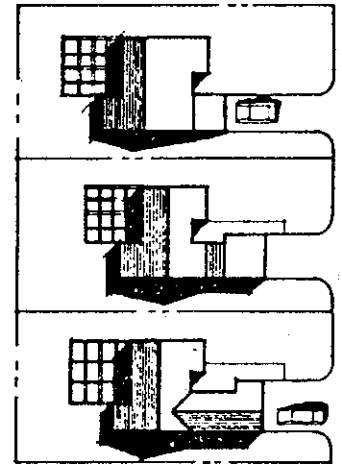
The City is considering ways to encourage the redevelopment of these parcels including new small lot development regulations, and financial assistance to support infill homeownership projects. (Hilltop Homeownership Action Plan)

The City of San Jose, California, uses a flexible planned unit development approach for new housing projects. The "two acre rule" in the general plan says that any existing parcels of two acres or less may be developed for a use other than the officially designated use. Certain parcels designated residential may be developed at the next higher density range. (Blueprint for Bay Area Housing)

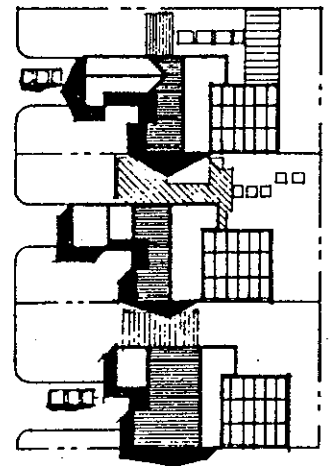
✓ **Zero Lot Line Development (ZLL)**

*Zero lot line houses are sited on one side lot line or the rear or front lot line to maximize the available yard space. Placing the house on one of the side lot lines doubles the amount of usable space on the other side. Zero lot line development can be allowed in PUDs, in separate residential districts, and/or as exceptions in existing residential districts.*

- Affordable Housing Techniques



CONVENTIONAL  
LOT  
SITING



ZERO LOT LINE  
SITING

*In 1987, Newark, Ohio, determined that 37 percent of families living in the county and Newark could not afford the monthly housing payments for ownership housing. After researching its successful implementation in Kentucky and Arkansas, the city decided to implement a zero lot line ordinance. The resulting ordinance effectively reduced by 50 percent the minimum amount of land previously required for single family residences. A new subdivision was begun in April, 1989. The basics are: (1) creation of a specific zero lot line district, (2) 26' height limits, minimum (3) lot areas of 4500 sq. ft., (4) frontage 45 ft., 5) one wall may be constructed against the lot line; no openings may be permitted on that wall.*

- Connecticut Housing Opportunities Handbook

### ✓ Office/Housing Linkage

*Linkage programs link commercial density bonuses to the provision of affordable housing. Commercial developers pay for affordable housing as a way of achieving increased commercial density. The commercial developer may make a cash contribution which is calculated based on ratios which consider the cost of the housing, the cost of the commercial space, and the amount of bonus commercial space. The developer may also choose to develop the housing or work with a housing developer, rather than contributing cash.*

*Bonus linkage programs are generally only effective in producing significant amounts of housing where there are high density, high-rise commercial areas that are experiencing rapid development. There must be a significant level of demand for commercial bonus space to provide sufficient funding to either build new affordable housing units or preserve existing housing.*

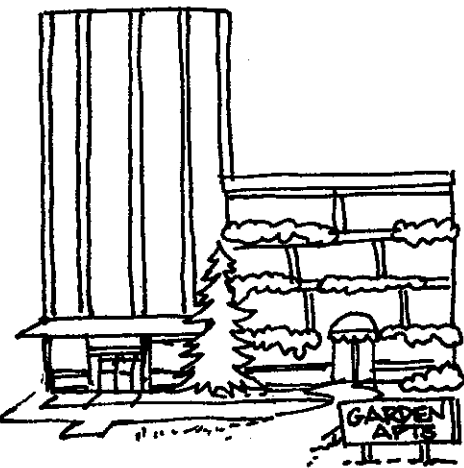
- PSCOG Vision 2020: Housing Analysis

Seattle, Washington operates a housing bonus program in the downtown area which allows commercial developers additional floor area ratio in office towers in exchange for participation in affordable housing development.

### ✓ Cluster Subdivisions

*This technique provides for the clustering of housing units within a residential development (usually single-family detached- or attached-housing) on lots smaller than those normally allowed under existing zoning, usually with the provision that the land that is saved be set aside permanently as open space.*

- Affordable Housing Techniques



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Seattle allows clustered housing planned developments (CHPDs) as a conditional use in single family zones. Sites must be at least two acres. (Seattle Municipal Code 23.44.024)

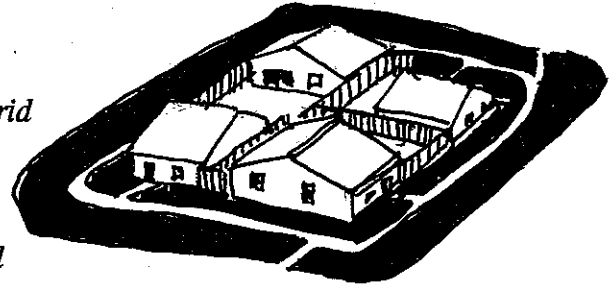
On less than one acre, architects Bill Randall and Daniel Hill replaced one old house with 8 clustered detached two bedroom "cottages." Called "The Arbors", the cost was \$55 per sq. ft., excluding land costs and site development. This small cluster subdivision encouraged a comprehensive design from roads and storm drains to closets and carpets. (Daniel M. Hill, "A Cluster of Cottages," Fine Homebuilding, (Spring 1990)

### ✓ Small Lots and Small Lot Districts

*Small lot developments, whether in a cluster or traditional "grid pattern" subdivision, increase density and the opportunity for affordable housing.*

*Small lots (which may range from 2,500 to 6,000 sq. ft.) and small lot districts can be utilized more fully by: (1) reducing minimum lot size requirements to allow building on lots that are currently below the specified minimum size for their locales; and (2) dividing large lots that currently have excess space.*

- Affordable Housing Techniques



According to the Housing Opportunities Handbook, the Connecticut model for small lot affordable single family detached housing is Milici Village in Torrington. Torrington does not have a small lot zone per se but it does permit clustering in its R-10 (10,000 sq. ft. zone) with a 6,000 sq. ft. minimum. Further, overall density benefits from a formula for calculating maximum number of lots which permits the inclusion of all land except street rights of way (calculated at 10% of total gross area). The developers of Milici Village chose to vary the lot sizes from 6,000 sq. ft. to 15,000 sq. ft. with the larger lots fronting on the main highway.

### ✓ Air Rights and Transfer of Development Rights

*In order to increase opportunities for development, many communities are using the air rights of public parking lots, roadways, other public sites, and even private development. While construction of air rights housing can be expensive, difficult to design, and subject to unusual constraints, it can create new housing opportunities literally out of thin air.*

- Blueprint for Bay Area Housing

San Francisco has made frequent use of air rights to develop housing by using city-owned parking lots, space over the entrance to a tunnel, and the air rights over a new paint store.

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Another way to use air rights is to allow the sale or transfer of air rights from one site to another.

*TDR programs are based on the idea that ownership of real property is comprised of a "bundle of rights", including, among other things, a property's development rights, which can be separated, sold and transferred to another piece of property. "Development rights are defined as the "difference between the existing land use of the parcel and its potential use as permitted by existing law".*

*A TDR program allows for the sale and transfer of unused development rights from one building or parcel of land (the sending site) to another (the receiving site).*

- Affordable Housing Techniques

Seattle has created a low-income housing transfer of development rights program for preservation of existing downtown housing occupied by low income households. Qualifying buildings can sell development rights directly to commercial developers or to a development rights bank operated by the City.

#### ✓ Subdivision/development Standards

*Communities can lower the costs of creating affordable housing by reevaluating their subdivision ordinances and updating or modifying regulations where possible. Minimum requirements can often be lowered to reflect actual projected usage and needs.*

*Site improvement standards include drainage requirements, dimensions and spacing of storm drains or other storm catchments, street construction standards, minimum street pavement widths and cul-de-sac turning radii, parking standards, sidewalk standards, sewer pipe sizes and spacing of manholes.*

- Affordable Housing Techniques

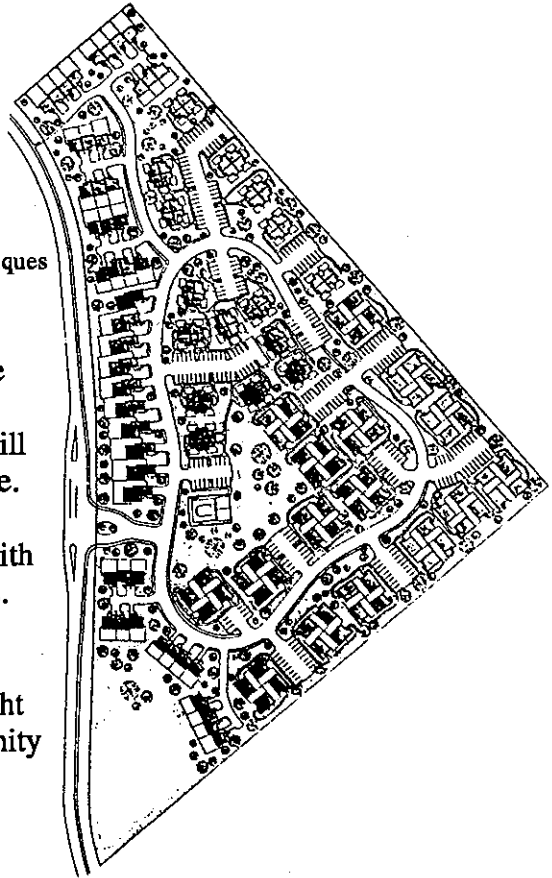
The City of Everett, Washington participated in the Sunridge project in the early 1980s. The Sunridge project is a subdivision of affordable single family homes. Affordability issues were addressed through the design standards for housing and the infrastructure. Some of the project design standards for roads were incorporated into the City's codes. In addition, the City has subsequently developed two single family zoning classifications which incorporate some the same development objectives and flexibility of design as the Sunridge project. (City of Everett, 1992 Comprehensive Housing Affordability Strategy)

## ✓ Planned Unit Development

*Planned unit development (PUD) regulations give developers an increased level of flexibility in the overall design of residential projects in exchange for a higher quality of development. PUD ordinances often allow developers greater latitude in locating buildings on the development site, mixing various housing types and densities (single- and multi-family), and land uses (including some neighborhood commercial uses), and in some cases grant density increases over those normally allowed in the zoning ordinance.*

- Affordable Housing Techniques

Large scale planned unit developments have been built and are being planned in the east portion of King County, Washington. One of the developments, Northridge Master Planned Development (MPD), is located in the Bear Creek area of King County. The development will provide places for residents to work, shop, go to school, and recreate. In the first phase approximately 2,500 housing units, both rental and homeownership, will be built. A village retail center will be built with such facilities as a supermarket, drug store, cleaners, and restaurants. The retail core will be connected to the rest of the development by auto, pedestrian, and bicycle paths. A 225 gross acre business park will include small businesses, large corporate facilities, and clean light industrial facilities. Approximately one-third of the planned community will be maintained as open space.



## ✓ Exemption of Impact Fees

The GMA grants cities specific authority to exempt low-income housing projects from the payment of impact fees. (See RCW 82.02.060, 1990-91 Supp.) Recognizing that impact fees can have a negative effect on housing affordability, some jurisdictions have enacted measures to reduce or waive fees for affordable housing projects. Jurisdictions may charge impact fees for streets and roads, parks, open space, recreation facilities, fire protection, water and sewer utilities, and schools. (Affordable Housing Techniques)

When Clallam and Jefferson County developers, architects, realtors and consultants were asked to identify opportunities and obstacles which effect residential development in their area, they identified impact fees as a factor which influences willingness to develop and housing affordability. Impact fees increase the cost of development and ultimately the cost is passed on to either the renter or home purchaser. They recommended local jurisdictions explore methods to reduce or waive impact fees for affordable housing projects. (Land Opportunities and Obstacles Which Effect Residential Development in Clallam and Jefferson County)

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## Housing Innovations

Preservation and expansion of the affordable housing stock relies upon the creation and preservation of many forms of housing, which together, provide ample affordable housing opportunity.

Often, housing types which may not embody the community's predominant or preferred size, location, density, or occupancy characteristics, must be fostered to maintain a broad range of housing choice. This list describes affordable housing innovations (or old ideas which work) for communities to consider.

### ✓ Adaptive Reuse

*The conversion of outmoded buildings or sites can provide the opportunity for new residential uses within a community.*

*Buildings being converted are often large and vacant and were used for institutional or other non-residential activities. Adaptive reuse projects have involved old school buildings, train stations, hospitals, and other public buildings; inns and hotels; and warehouses, factories and other industrial buildings. Hotels and schools have been converted to apartments and industrial buildings have turned into live/work spaces.*

- Blueprint for Bay Area Housing

For example, Seattle schools surplus by the school district have been redeveloped into condominiums and subsidized elderly housing.

Land previously publicly owned and used for other purposes provides an excellent opportunity for new housing development. Large sites of land once used for military uses have also become or will become master plan communities, accommodating new housing, parks, and other institutional facilities in Seattle.

### ✓ Shared Living

*Shared living has various names: communal living, home sharing, and group living. It occurs when people reside together for social contact, mutual support and assistance, and/or to reduce housing expenses.*

- Blueprint for Bay Area Housing

Shared living intensifies the use of existing residential properties. Rooming or boarding houses are probably the oldest form of shared living. Communities must decide where shared living will be allowed, the number of people who may share a structure, and what services will be allowed in conjunction with housing.

Some cities fund shared housing services which help existing homeowners locate roommates. Cities often make a distinction between permitting rooming houses, and permitting homeowners to rent to roomers.

### ✓ Accessory Dwelling Units

*Attached units, contained within a single-family home, known variously as "mother-in-law apartments," accessory apartments, or "second units," are the most commonly encountered type of accessory dwelling units. Accessory apartments typically involve the renovation of a garage, basement family room, attached shed, or a similar space in a single-family home.*

*Less common are detached "accessory cottages" or "echo homes", which are structurally independent from the primary residence.*

- Affordable Housing Techniques

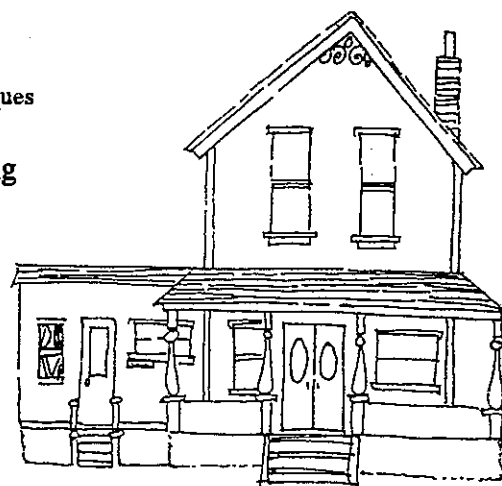
Accessory dwelling units can add a large number of affordable housing units. The City of Everett, Washington's Final Report on Housing Issues and Policy Directions estimates from 1,749 to 3,483 housing units could be added to Everett's housing stock if mother-in-law apartments were allowed.

Accessory units are allowed in several Washington cities, including Spokane, Pullman, Redmond, Edmonds, Bothell, Bremerton and Des Moines.

In Redmond, accessory dwelling units are allowed in single-family structures after approval of a General Development Permit based on the following criteria: (1) the dwelling unit must be owner-occupied; (2) the dwelling must have adequate off-street parking; (3) only one entrance on the front of the dwelling is permitted; and (4) changes made to the building cannot substantially change its' appearance. (Redmond GDQ, 20C.20.012)

San Mateo County, California, allows for construction of both attached and detached units up to 700 square feet or 35% of the size of the main dwelling unit (to a maximum of 1500 square feet). The county caps the number of accessory apartments that may be added and requires design approval.

Some communities offer technical assistance and subsidized financing to homeowners who wish to create new units.





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## ✓ Special Needs Housing

The trend in serving groups such as alcoholics, developmentally disabled, mentally ill, victims of domestic violence and frail elderly is to serve these households in small facilities, sometimes in single family houses, supported by services provided on-site or brought to the site.

Jurisdictions must decide whether sufficient opportunities are allowed within their zoning rules to site these facilities and larger facilities such as shelters and congregate housing.

Jurisdictions are required to provide opportunities for groups with special needs both by the GMA and by the Federal Fair Housing Amendments Act of 1988, effective March 12, 1989. The legislative history of those amendments makes this clear:

*While state and local governments have authority to protect safety and health, and regulate use of land, that authority has sometimes been used to restrict the ability of individuals with handicaps to live in communities. This has been accomplished by such means as the enactment or imposition of health, safety or land-use requirements on congregate living arrangements among non-related persons with disabilities. Since these requirements are not imposed on families or other unrelated groups of similar size, these requirements have the effect of discriminating against persons with disabilities.*

- H.R. Rep. No. 711, 100th Cong, 2d Sess. at 24.

For example, King County recently amended the definition of family in their zoning ordinance to read:

*"Family" means an individual, or two or more persons related by blood or marriage, or a group of not more than eight persons who are not related by blood or marriage, excluding employees, living together in a dwelling unit. For the purpose of this definition, minors living with a parent shall not be counted as part of the maximum number of residents.*

- King County Ordinance No. 9886

This change allowed several groups which serve individuals in a group format to locate suitable facilities in single family zones in King County.

There are other types of special needs housing that require large sites such as congregate care facilities for elderly persons or homeless shelters. For instance, residents of congregate care facilities occupy individual apartments; most of which have separate kitchens. The facility has a centralized dining room and often provides other services

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such as maid and recreation services. The need to provide extensive support services on-site requires a large number of units to make service provision financially viable.

Burlingame, California, has encouraged the development of a number of congregate care facilities. Kitchens are not allowed. The units are single rooms with a few one bedroom units. (Blueprint for Affordable Housing)

### ✓ **Single Room Occupancy (SRO) Hotels**

A single room occupancy unit is usually small, less than 200 sq. ft., shares bathroom or kitchen facilities with other units, and is located in downtown commercial areas. The unit was originally a hotel unit or working man's quarters and is now vacant or rented as permanent or semi-permanent housing for low-income residents.

A jurisdiction can decide whether to encourage the preservation and construction of these units through zoning policies, building and fire code regulations, enforcement and funding programs.

Seattle, Washington, encourages the preservation and construction of single room occupancy hotels downtown. Thousands of units have been preserved using public and private money, and some new SRO units built. The transfer of development rights program and the housing bonus programs described earlier have been partially used to finance these types of projects.

### ✓ **Factory-Built Housing**

A Model Ordinance for Siting Mobile/Manufactured Home Parks (as quoted in Techniques for Affordable Housing) defines manufactured housing as "a structure, originally designed and constructed to be transportable in one or more sections, that is built on a permanent chassis, and designed to be used as a dwelling with or without a permanent foundation when connected to the required utilities that include plumbing, heating, and electrical systems contained therein. The structure must comply with the National Mobile Home Construction and Safety Standards Act of 1974 as administered by the U.S. Department of Housing and Urban Development and as adopted in RCW 43.22, if applicable."

*Cities in Washington have taken a number of different approaches to regulating the location of mobile/manufactured housing within their borders. Many cities allow mobile/manufactured homes to be placed on single-family residential lots in the same way as conventional site-built homes. Other cities have established certain zones in which mobile/manufactured homes are a permitted*

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*use, but do not permit them in all zones. Still other cities permit mobile/manufactured homes only in mobile home parks or subdivisions, but not in other residential areas.*

- Affordable Housing Techniques

The potential use of manufactured housing is not limited to park-like developments. Manufactured houses can be used in multifamily configurations with densities as high as 15 units per acre. Small, compact units can be temporarily placed on the lot of an existing single-family residence in order to serve as an "echo" housing unit. Units can be specially designed for handicapped or special care facilities. (Manufactured Housing Developments for Older Adults)

Between 1980 and 1989, mobile/manufactured housing contributed 20 percent of all housing units added to the state's housing stock. In relative terms, mobile/manufactured housing is the fastest growing form of housing in Washington, and now represents nearly nine percent of all housing units in the state, according to Mobile/Manufactured Housing Data in Washington State prepared by the State of Washington.

Some communities are financing and developing manufactured housing communities to bring affordable housing to the area's residents. King County Housing Authority, Tukwila, Washington, pioneered two award-winning manufactured housing developments for low-income senior citizens.

For instance, the Glenbrook community offers families an opportunity to buy 1,200 to 1,400 square foot, three bedroom, two bath, homes for prices ranging from \$76,000 to \$89,000. The area's lowest price for new site-built homes is \$125,000. (Manufactured Housing Quarterly, Summer, 1991)

#### ✓ Mobile Home Park Preservation

Many mobile homes are located in parks or communities where the units are typically owned by the homeowner, and the land is owned by an investor. Spaces are rented to the mobile home owners and utilities provided. Many of these parks are located along commercial arterials and are sited on land zoned for a higher intensity use. Closure of some parks is occurring as demand to use the land for other purposes such as road expansion or commercial development increases.

Jurisdictions need to decide what zoning classification will apply to existing mobile home parks and whether and where new parks will be allowed.

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To discourage the redevelopment of parks, King County, Washington is using its community planning process to rezone many existing parks to Residential Mobile Home Parks (RMHP) from higher use zoning classifications such as RM 900, a multifamily housing zoning designation.

Many communities, the State of California, and non-profit organizations have assisted residents in buying their parks. Some cities and counties in California have passed conversion ordinances to preserve mobile home parks, and/or to assist the residents who might be displaced.

King County and the City of Seattle have researched ways to help tenants preserve existing parks. Several proposals to preserve metropolitan area parks as permanent affordable housing are under development. A new non-profit organization, Manufactured Housing Community Preservationists, has been formed to permanently preserve King County manufactured housing communities. It will function as a land trust and lease the land to the homeowner. MHCP will enforce certain resale restrictions which limit the amount of equity the homeowner can take from the house when he/she moves, thus guaranteeing permanent affordability for qualifying households.

#### ✓ Farmworker Housing

Washington's 1992 Comprehensive Housing Affordability Strategy (CHAS) estimates farmworkers need 25,000 additional housing units. The State of Washington's migrant and seasonal farmworker population was estimated at 55,000 individuals in 1986 (A Report on Farmworker Housing as quoted on page 22 of The State of Washington 1992 Comprehensive Housing Affordability Strategy (Final Draft.) In 1986 the number of units provided in seasonal labor camps was estimated at about 4,400.

Camps are concentrated in the Central region of the State, with significant locations in the Northwest, Northeast, and Southeast regions.

Studies conducted by the Office of Rural and Farmworker housing revealed a majority of seasonal farmworkers paying more than 30 percent of their income for housing; 60 percent were living in overcrowded conditions and more than two-thirds were living in housing in need of multiple and/or major repairs. The CHAS estimates that half of the workers are using their cars, campgrounds, or orchards for housing. The problem is an inadequate supply of suitable housing. One way local governments can encourage farmworker housing is to increase multifamily zoning.

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Farmworker housing can be constructed using the Farmers Home Administration Section 514/516 program. Washington State Housing Assistance Program funds can be used to build or rehabilitate housing for farmworkers.

For example, the Washington State Migrant Council in Yakima was funded by Washington Housing Assistance Program and federal and private sector funds in 1991 to acquire lots and construct 12 homes for farmworker families.

### **Affordable Housing Production/Preservation Developers, Methods, and Resources**

Often overlooked in discussions of affordable housing is how affordable housing is preserved and produced, and by whom. There are many ways to produce housing, but affordable housing is a special market niche and requires unique expertise. A community may find that it has a shortage of affordable housing producers, methods, and resources.

A description of some of these developers, methods, and resources follows

#### **✓ Not-for-profit Developers**

In many communities, the only groups which develop and manage housing affordable to low income groups are those motivated by social purpose and which are eligible for public funds to accomplish those purposes.

These groups take many forms in Washington. Many are organized as private not-for-profit organizations started by churches, neighborhoods, social service providers or institutional sponsors. They can also be organized as public development authorities (PDA). PDAs are quasi-public corporations created by cities and counties to accomplish specific public purposes. Housing authorities are another form of not-for-profit housing developer and owner used by many communities to own and operate very low-income housing. Indian tribes often develop and own housing to benefit members of their tribes. Sometimes, cities and counties own and manage housing.

Not-for-profit groups can make a large contribution to the housing stock in a community. In Seattle there are 22,223 housing units financed through various public programs. Most of these units are owned by some form of not-for-profit group and will be maintained as permanent affordable housing.

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Not-for-profit groups develop and manage all types of housing including home-ownership programs, home sharing programs, rental housing, special needs housing, senior housing, shelters, and mobile home parks.

Local governments can work with local not-for-profit groups to encourage the production of the types of affordable housing needed in the community. For example, King, Snohomish, and Pierce Counties and Seattle, Everett and Tacoma, help fund a revolving predevelopment cost fund administered by the Local Initiatives Support Corporation (LISC) to assist groups to develop projects in those areas.

### ✓ For-profit Developers

For-profit developers also provide large amounts of affordable housing. These developers use programs like the federal low-income tax credit programs, Farmer's Home Administration rental and homeownership programs, HUD insurance programs, and tax exempt financing available through the Washington State Housing Finance Commission. Often, a private developer works in partnership with a not-for-profit sponsor by providing construction, finance, or management expertise and resources.

Local governments can invite developers to help them meet their affordable housing objectives. Frequently, a joint effort of public and private representatives can identify the barriers to development and finance of particular kinds of housing. Then, local banks, realtors, and land owners can be attracted to help design local solutions to remove the identified constraints.

### ✓ Land Trusts

A community land trust is a private non-profit corporation created to acquire and hold land for the benefit of a community and provide secure affordable access to land and housing for community residents. It sells or rents the units to lower-income households, while retaining ownership of the land.

Rural Homes, Ltd, Danielson, Connecticut will build homes in rural communities using the Farmer's Home sweat equity program. Families will lease their homes using a 99 year renewable lease. The resale value of homes will be capped, and 25% of appreciation of the home returned to the land trust. (Housing Opportunities Handbook)

The Lopez Community Land Trust, Lopez Island, Washington is acquiring land and building five units of affordable housing for owner occupancy.

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One Connecticut community is seeking to establish a community land bank which would acquire, lease, and manage real property or lease property to not-for-profit or for-profit entities which provide the affordable housing. The land will be held in perpetuity by the community land bank.

✓ **Employer Assisted Housing**

*In New England, the Mid-Atlantic states, the Southeast, California and portions of the Pacific Northwest, high housing costs have been shown to be causing or contributing to regional labor shortages.*

*A growing number of employers across the country are beginning to provide housing assistance to their employees as a personnel benefit.*

*A variety of approaches are being taken but they fall primarily into two types of programs--demand programs and supply programs. Demand programs do not add to the supply of affordable housing, but assist employees to obtain housing already available in the market by providing mortgage guarantees, closing cost assistance, etc. Supply programs provide actual subsidies to reduce the cost of producing housing and increase the supply of affordable housing. Supply programs include housing site subsidy, construction financing, cash contributions, and purchase guarantees in new developments.*

- PSCOG Vision 2020: Housing Analysis

In Hartford, Connecticut, six institutions have developed an Employee Mortgage Program. All full-time employees are eligible for first mortgages at 1% below prime, a second mortgage for 15% of price at 8%, and help with the down payment with an interest free loan. Certain neighborhoods are targeted. (Housing Opportunities Handbook)

✓ **Self Help Housing**

Self-help, or sweat equity, housing enables potential homeowners to build up credit for a down payment on a home by contributing their labor to the construction or renovation. Programs can be utilized by individuals or groups, usually with subsidies and public support.

Northwest Housing Development's Self-help building program consists of organizing low- and very low-income families into cooperative building groups, developing property, packaging family loan applications and then teaching families to work together to build their own homes. This program assists families with 80% or less of median income in rural King, Pierce and Thurston counties to afford the cost of

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homeownership. A revolving site development purchase fund allows NHD to save low-income families up to 50% of the cost of new building sites. (Housing Washington, January, 1992)

✓ **Local Government Participation in Affordable Housing**

*Ironically, the only mandate for housing that seems to make a difference is the local one. If support for the development of affordable housing is strong among local elected officials, communities can be tremendously successful.*

- A Consensus for Housing:  
The Opportunities Posed by Regional Growth Management in the Bay Area

Elected officials and community leaders have many choices for local housing strategies which can complement other private and not-for-profit activity in their area. Sometimes, public leadership is necessary to bring new players to the affordable housing table. Ideas local officials can use include:

- Local housing finance programs

In Washington, communities can use three sources for low-income housing development and preservation: (1) general revenues (2) the sale of general obligation or councilmanic bonds, and (3) special purpose housing levies.

Seattle voters approved a \$50 million, eight-year levy in 1986 to produce over 1,000 units of low-income housing for the homeless, families and single individuals.

Seattle, Everett, Renton and Kent have all passed voter approved bond issues for senior housing.

- Lease or banking of public land

Local governments can also provide subsidy to low-income housing through the long-term lease of public land. Long term lease of the land for a nominal fee can provide a significant subsidy to a project. Local governments can also inventory surplus land and make the sites available only to certain types of development. Requests for proposals to develop publicly owned land can result in affordable housing or mixed income communities.

Other ways in which communities have participated in producing affordable housing include:

- Provide down payment assistance or second mortgages for first time homebuyers.



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- Establish and fund the operations of nonprofit organizations or development agencies.
  - Provide revolving loan funds for rehabilitation and home repair.
  - Foster public private partnerships.
  - Provide tax or utility relief to certain income groups.
  - Sponsor design and development competitions.
  - Use code enforcement along with local financing programs to improve existing affordable housing stock.
  - Provide technical assistance to for and nonprofit developers.

### ✓ **Public Financing for Affordable Housing**

Local governments must evaluate public financing resources available to them. The visions imparted in land use plans are not fulfilled without financing and development activity. Frequently a land use strategy must have a companion financial strategy to be effective.

The Washington State Department of Community Development published The Housing Resource Guide in November 1991. The Guide describes 53 affordable housing financing programs currently available from federal, state, private, and local sources. Using sources of funds like these is essential to communities wanting to preserve and expand affordable housing choices.

There is a dizzying array of programs which are resources for housing purchase, repair, renovation, or construction. Each come with their own priorities, rules, opportunities, and obstacles.

However, the existence of many programs does not mean there is plenty of money for housing assistance. The federal government, long the source of most housing subsidy, has drastically cut funding levels, and spends most of its funds on rental assistance, rather than new construction, or rehabilitation. State and local governments have responded by increasing state and local funding but their ability to fund affordable housing without federal assistance is limited in most communities. Some characteristics of housing funding programs include:

- Project funding often requires local match. A locality which is serious about increasing supply or improving housing conditions will benefit from investment of local public resources to attract investment from others.

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- Project funding often requires the assembly of a number of funding sources to fully fund the cost of a project. It is not uncommon for subsidized rental projects to utilize a debt source and three to five equity sources.
  - Project funding is complicated and often requires the services of a qualified low-income housing developer.
  - Many funding sources require local government support and look for local policies which encourage the type of project for which funding is sought.
  - Funding is mostly available for very low-or low-income households (those earning less than 30% of median income and those earning less than 50% of median income).
  - Public funding sources increasingly favor nonprofit ownership to assure public funds are used to create permanent affordable housing.
  - Many public funding sources favor preservation and rehabilitation activity over new construction because preservation is normally viewed as more cost effective.

✓ **Community Reinvestment Act & Financial Institutions Reform, Recovery and Enforcement Act**

The Federal Community Reinvestment Act, 12 U.S. C. Sec 2901 et seq (CRA) requires that federally insured banks help meet the credit needs of low and moderate income neighborhoods. The Federal Reserve Board recommends that banks may engage in the following activities to meet their obligations:

1. Increase efforts to make loans for home mortgages and home improvements in low- and moderate-income neighborhoods
2. Provide assistance to community housing development programs or establishing community development corporations.
3. Extend lines of credit and other financing to nonprofit developers of low income housing.
4. Provide a secondary market for nonprofit developer loans.

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The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA) regulates savings and loans and provides, among other requirements, that:

1. Regulator's ratings of banks under the CRA are to be made public.
2. Nation's 12 Federal Home Loan Banks (which provide financing to savings and loans) must put a percentage of their net income into a pool of money used to offer below market-rate loans.
3. One- to four-family homes seized from insolvent thrifts by Resolution Trust Corporation must be offered for sale to households whose incomes do not exceed 115% of area median or to low-income housing groups which agree to rent or sell the properties to households at 80% of area median or less.

- Connecticut Housing Opportunities Handbook

In Washington, the Federal Home Loan Bank of Seattle (FHLB) operates the Community Investment Fund and the Affordable Housing Program. Each program offers favorable interest rates on advances to member financial institutions that, in turn, are used to fund qualifying developments or home purchases. It also operates the Challenge Fund to help members and community organizations with predevelopment costs, associated with the acquisition, rehabilitation, or construction of housing for low- and very low-income families. In addition, several commercial banks and lending institutions have pooled \$75 million of their Community Reinvestment Act (CRA) funds to create the Washington Community Reinvestment Association (WCRA) in Washington State. This fund is designed to provide mortgage financing for low-income multifamily housing.

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## Glossary

**Affordable Housing.** Housing where the occupant pays no more than 30% of gross monthly income for total housing costs, including the cost of taxes and insurance for homeowners and monthly utilities for owners and renters.

**Assisted Housing (Subsidized Housing).** Multi-family rental housing which receives governmental assistance and is subject to use restrictions.

**Elderly Household.** A household where the head of the household or spouse is at least 62 years of age.

**Extremely Low Income.** Households whose incomes are below 30% of the area median income, as defined by HUD.

**Fair Share Allocation.** A quantification of each jurisdiction's "share" of middle and low-income housing need in a region or county, and a plan for how each jurisdiction will satisfy its obligation to provide for its share of the need.

**First-time Homebuyer.** An individual or family which has not owned a home during the three-year period preceding a home purchase.

**Group Quarters.** People not living in households are classified by the Census Bureau as living in group quarters. There are two categories of group quarters: (1) institutional (e.g., correctional facilities, nursing homes, mental hospitals) and (2) noninstitutional (e.g., rooming houses, group homes, college dormitories, shelters for the homeless).

**Homeless.** Persons whose primary nighttime residence is (1) a public or private place not designed for, or ordinarily used for, sleeping accommodations for human beings ("street people"), or (2) a residence which is a publicly or privately operated shelter designed to provide temporary living accommodations (including transitional housing).

**Household.** One or more related or unrelated persons occupying a household.

**Households in Need.** Households paying more than 30% of their gross monthly income for total housing costs, those living in overcrowded housing, or living in units which lack plumbing.

**Housing Unit.** An occupied or vacant house, apartment, or a single room which is intended as separate living quarters.

**Low Income.** Households whose incomes are between 51% and 80% of the median income for the area, as determined by the U.S. Department of Housing and Urban Development (HUD).

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**Middle Income.** Households whose incomes are between 96% and 120% of the median income for the area, as determined by HUD.

**Moderate Income.** Households whose incomes are between 81% and 95% of the median income for the area, as determined by HUD.

**Overcrowded Housing.** A housing unit containing more than one person per room.

**Special Needs Populations.** Individuals or families who require social services (e.g., case management, psychological or medical counseling and supervision, and job training) to live independently or semi-independently.

**Supportive Housing (Special Needs Housing).** Housing, including housing units and group quarters, which include a planned service component.

**Very Low Income.** Households whose incomes are below 50% of the area median income, as determined by HUD.

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