



# Housing Element

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# Housing Element

**A**

## Accommodating Growth and Maintaining Affordability

### discussion

Housing affordability is influenced in part by regional and local land use policies, development regulations and permit processes.

This Plan accommodates Seattle’s portion of expected regional housing demand, in part created by expected employment growth in Seattle. Because Seattle’s housing market is influenced by the regional housing market, Seattle and other jurisdictions in the region need to plan cooperatively.

This Plan provides for sufficient unused residential development capacity to allow the market to develop housing to meet expected demand, thus reducing upward pressure on average housing prices and rents. The Plan encourages residential developers to develop in Seattle by holding down regulatory components of housing costs, and controlling the cost of developing new housing.

### goals

- HG1** Accommodate 70,000 additional housing units, including Seattle’s share of the county-wide need for affordable housing, consistent with the Countywide Planning Policies, over the 20 years covered by this Plan.
- HG2** Maintain housing affordability over the life of this Plan.
- HG2.5** Seek to reduce involuntary housing cost burden for households by supporting the creation and preservation of affordable housing.
- HG3** Achieve greater predictability in project approval timelines, achievable densities and mitigation costs.

### policies

- H1** Coordinate the City’s growth management planning with other jurisdictions in the re-

gion in order to provide adequate regional development capacity to accommodate expected residential growth and anticipated demand for different types of housing.

- H2** Maintain sufficient zoned development capacity to accommodate Seattle’s projected share of King County household growth over the next 20 years as described in the Urban Village Element.
- H3** Take a leadership role in regional efforts to increase affordable housing preservation and production in order to ensure a balanced regional commitment to affordable housing, while also maintaining the City’s commitment to affordable housing.
- H4** Continue to permit residential development in all land use zones, but generally limit residential development in industrial zones and certain shoreline overlay zones; continue to encourage residential uses in mixed-use development in downtown and neighborhood commercial zones.
- H5** Provide for lower off-street parking requirements in locations where car ownership rates are low for resident populations, to help reduce housing costs and increase affordability.
- H6** In order to control the effects of regulatory processes on housing price, strive to minimize the time taken to process land use and building permits, subject to the need to review projects in accordance with applicable regulations. Continue to give priority in the plan review process to permits for very low-income housing.
- H7** Periodically assess the effects of City policies and regulations on housing development costs and overall housing affordability, considering the balance between housing affordability and other objectives such as environmental quality, urban design quality, maintenance of neighborhood

housing element

**A**

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character and protection of public health, safety and welfare.

- H8** Consider using programs that require or encourage public agencies, private property owners and developers to build housing that helps fulfill City policy objectives.
- H8.5** Encourage a shared responsibility among the private and public sectors for addressing affordable housing needs.
- H9** Promote housing preservation, development and affordability in coordination with the Seattle Transit Plan, particularly in proximity to light rail stations and other transit hubs. Coordinate housing, land use, human services, urban design, infrastructure and environmental strategies to support pedestrian-friendly communities that are well-served by public transit.
- H9.5** When using federal, state, local, and private resources to preserve, rehabilitate or redevelop properties for affordable housing, consider access to transit service and estimated household transportation costs.

Seattle's zoning and development regulations are intended to allow development of housing that will satisfy varied consumer preferences. Many consumers have a strong preference for single-family homes. To some extent, this preference can be met by ground-related units that may be more affordable than detached houses. Ground-related housing types include townhouses, duplexes, triplexes, ground-related apartments, small cottages, accessory units and single-family homes. These housing types provide yards or play areas immediately adjacent to homes, which are important to families with children. See the Land Use Element for the City's policy regarding accessory housing.

Moderate- and high-density multifamily apartments are needed to help accommodate expected housing demand over the next 20 years. This kind of residential development is often more affordable than ground-related housing due to the frequently smaller size of the units. This Plan accommodates the majority of residential growth in moderate- and high-density multifamily developments in urban centers and urban villages. As residential growth occurs, it will continue to be important to include affordable housing units in the mix of largely market-rate development.

**B**

**Encouraging Housing Diversity and Quality**

**goals**

- HG4** Achieve a mix of housing types that are attractive and affordable to a diversity of ages, incomes, household types, household sizes, and cultural backgrounds.
- HG5** Promote households with children and attract a greater share of the county's families with children.
- HG6** Encourage and support accessible design and housing strategies that provide seniors the opportunity to remain in their own neighborhood as their housing needs change.
- HG7** Accommodate a variety of housing types that are attractive and affordable to potential home buyers.

**B**

**discussion**

Policies in this section address both the development of new housing and the adaptation of existing housing to meet the needs and preferences of the current and expected residents of the city. The City wants to help ensure that middle-income households continue to find opportunity for home ownership in Seattle, encourage investment in housing, and minimize displacement of low-income residents due to gentrification of neighborhoods. The City also has an interest in safeguarding the condition and quality of the housing stock and in maintaining attractive and livable neighborhoods.



- HG8** Strive to increase the rate of owner-occupancy of housing over time.
- HG9** Consider new ground-related housing such as townhouses and cottage housing as part of the City's strategy for creating home ownership opportunities.
- HG10** Ensure that housing is safe and habitable.
- HG11** Strive for freedom of choice of housing type and neighborhood for all, regardless of race, color, age, gender, marital status, parental status, sexual orientation, political ideology, creed, religion, ancestry, national origin or the presence of any sensory, mental or physical disability.
- HG11.5** Implement strategies and programs to help ensure a range of housing opportunities affordable to those who work in Seattle.

policies

- H10** Reflect anticipated consumer preferences and housing demand of different sub-markets in the mix of housing types and densities permitted under the City's Land Use Code. Encourage a range of housing types including, but not limited to: single-family housing; ground-related housing to provide an affordable alternative to single-family ownership; and moderate- and high-density multifamily apartments, which are needed to accommodate most of the growth over the 20-year life of this Plan.
- H11** Strive to make the environment, amenities and housing attributes in urban villages attractive to all income groups, ages and households types.
- H12** Provide affordable housing tools to preserve existing single-family character, while also contributing to the provision of affordable housing.
- H13** Accommodate and encourage, where appropriate, the development of ground-

related housing in the city that is attractive and affordable to households with children.

- H14** Strive to have each hub urban village and residential urban village include some ground-related housing capacity.
- H15** Allow and encourage a range of housing types for seniors, such as independent living, various degrees of assisted living, and skilled nursing care facilities. Strive to increase opportunities for seniors to live in accessible housing with services nearby.
- H16** Encourage greater ethnic and economic integration of neighborhoods in the city in a manner that does not promote the displacement of existing low-income residents from their communities. Strive to allocate housing subsidy resources in a manner that increases opportunities for low-income households, including ethnic minorities, to choose among neighborhoods throughout the city.
- H17** Encourage the Seattle Housing Authority (SHA) to seek federal, state and private resources to continue preserving, rehabilitating or redeveloping its properties in a manner that best serves the needs of Seattle's low-income population, addresses social and economic impacts on surrounding neighborhoods, and results in no net loss of housing affordable to households earning up to 30 percent of area median income.
- H18** Promote methods of more efficiently using or adapting the city's housing stock to enable changing households to remain in the same home or neighborhood for many years. Strategies may include sharing homes, allowing attached and detached accessory units in single-family zones, encouraging housing designs that are easily augmented to accommodate children ("grow houses"), or other methods considered through neighborhood planning.



- H19** Allow the use of modular housing, conforming to the standards of the State of Washington building and energy codes, and manufactured housing, built to standards established by the federal Department of Housing and Urban Development. Modular and manufactured houses shall be permitted on individual lots in any land use zone where residential uses are permitted.
- H20** Promote and foster, where appropriate, innovative and non-traditional housing types such as co-housing, live/work housing and attached and detached accessory dwelling units, as alternative means of accommodating residential growth and providing affordable housing options.
- H21** Allow higher residential development densities in moderate density multifamily zones for housing limited to occupancy by low-income elderly and disabled households, because of the lower traffic and parking impacts this type of housing generates.
- H22** Work with financial institutions and the Washington State Housing Finance Commission, and others to overcome barriers in the real estate finance process that inhibit the development of affordable single-family houses and condominium projects.
- H23** Encourage employers located within the city to develop employer-assisted housing programs.
- H24** Encourage safe and healthy housing free of known hazardous conditions. Require that renter-occupied housing be maintained and operated according to minimum standards established in the Seattle Housing and Building Maintenance Code and other applicable codes. Actively encourage compliance with the codes and seek to inspect on a regular basis multifamily rental structures most likely to have code violations.

C

**Providing Housing Affordable to Low-Income Households**

discussion

Safe, habitable and affordable housing is a fundamental human need. Providing housing affordable to low-income households is critical to ensuring that low-income households can have access to the diverse opportunities that exist in our city and that existing disparities are reduced, rather than exacerbated. Research shows that investing in affordable housing for low-income households yields a host of positive social and economic outcomes in areas such as education, employment, and physical and mental health, especially for children and families. Protecting our environment and sustaining a strong economy requires a sufficient affordable housing supply for households throughout the income spectrum.

In order to meet existing and future housing needs, the City can use a variety of methods, including: new construction of low-income housing, rehabilitation of existing low-income housing, conversion of existing non-residential structures, home-sharing, subsidizing or incentivizing low-income units in market-rate buildings, requiring new development to provide low-income housing, and rent subsidy vouchers that eligible households could use to rent housing in the open market. A range of housing types may be produced, including larger apartment buildings, smaller garden apartment structures, single-room occupancy hotels, townhouses, duplexes and single-family houses. Housing may be provided by the public sector (the Seattle Housing Authority and public development authorities), non-profit housing development organizations and social service agencies, private property owners and developers and through other mechanisms such as land trusts and limited-equity cooperatives. Specific strategies and programs for the production and preservation of low-income housing are developed through the City of Seattle's Consolidated Plan and other programmatic plans.

Income levels referred to in this Housing Element are defined as follows: (1) a "low-income household" is any household earning up to 80 percent of the area median income, as defined by the federal Department of Housing and Urban Development;



(2) a “very low-income household” is any household earning up to 50 percent of the area median income; and (3) an “extremely low-income household” is any household earning up to 30 percent of the area median income. “Assisted housing” generally means owner-occupied or rental housing that is subject to restrictions on rent or sales prices as a result of one or more project-based governmental subsidies.

Although the average inflation-adjusted prices of for-sale housing in submarket areas of Seattle have not yet surpassed peaks hit in 2006-2007, Seattle’s rental housing costs are at their highest to date. Rent prices are susceptible to sharp increases during periods of high demand, and this particularly impacts low-income households. Indeed, the Housing Needs Assessment (see Housing Appendix) includes ample data demonstrating that Seattle’s low-income households have disproportionately high housing needs. Housing costs unduly affect people of color. Thirty-one percent of black households are severely housing cost burdened, compared with 17 percent of all Seattle households.

Seattle’s demographic patterns trace back to its history of racial segregation, urban renewal, and displacement of communities of color caused by market pressures. As in other U.S. cities, the consequences in terms of housing cost burden, generational wealth gained from homeownership, and access to amenity-rich neighborhoods has resulted in chronic inequity and racial disparities. Addressing these inequities and protecting marginalized populations is a primary focus of the Housing Element.

In order to address these issues, it is important for the City to periodically monitor and evaluate the supply of housing affordable to low-income households and the effectiveness of existing programs that provide housing affordable to low-income households in order to understand whether existing programs are sufficient to meet our goals.

**goals**

- HG12** Reduce the number of low-income households in need of housing assistance.
- HG13** Provide new low-income housing through market-rate housing production and assisted housing programs.

- HG14** Preserve existing low-income housing, particularly in urban centers and urban villages where most redevelopment pressure will occur.
- HG15** Disperse housing opportunities for low-income households throughout the city and throughout King County to support inclusion and opportunity.
- HG16** Achieve a distribution of household incomes in urban centers and urban villages similar to the distribution of incomes found citywide.
- HG17** Encourage safe, habitable and affordable housing for existing residents of distressed areas through such means as rehabilitation and adequate maintenance of privately-owned rental housing, increased home ownership opportunities, and community revitalization and development efforts.

**policies**

- H25** Support programs that provide financial assistance to low-income homeowners and owners of low-income rental properties to maintain their properties in adequate condition. For instance, allocate weatherization resources to achieve energy cost savings for low-income households in owner- and renter-occupied units.
- H26** Encourage the development of housing in ways that protect the natural environment, including environmentally critical areas, and that promote energy conservation.
- H27** Encourage the adaptive reuse of existing buildings for residential use. Recognize the challenges faced in reusing older buildings and consider, when revising technical codes, ways to make adaptive reuse more economically feasible.
- H28** Seek opportunities to combine housing preservation and development efforts with historic preservation by either preserving



residential structures of historic value or rehabilitating and reusing vacant landmark structures and vacant structures in landmark and/or special review districts for housing. Consider landmark preservation as a factor in evaluating low-income housing project proposals for funding.

**H29** Encourage the replacement of occupied housing that is demolished or converted to non-residential use.

**H29.2** Consider using substantive authority available through the State Environmental Policy Act to require that new development mitigate adverse impacts on housing affordable to low-income households.

**H29.4** Consider requiring that new development provide housing affordable to low-income households. Consider adopting such an approach either with or without rezones or changes in development standards that increase development capacity.

**H29.6** Consider implementing programs to preserve or enhance currently affordable housing in order to retain opportunities for low-income households to live in Seattle.

**H29.8** Recognize that the provision of housing affordable to low-income households can help provide low-income households with access to education, employment, and social opportunities; support the creation of a more inclusive city; and reduce displacement of households from their neighborhoods or the city as a whole.

C-1

**C-1** Encouraging Housing Affordable to Low-Income Households

policies

**H30** Consider using incentive programs to encourage the production and preservation of low-income housing.

**H31** Encourage the preservation of existing low-income housing by: using housing programs and funds to preserve existing housing that is susceptible to redevelopment or gentrification; encouraging acquisition of housing by nonprofit organizations, land trusts or tenants, thereby protecting housing from upward pressure on prices and rents; inspecting renter-occupied housing for compliance with the Seattle Housing and Building Maintenance Code; and making available funds for emergency, code-related repair.

**H32** Give special consideration to actions that can help maintain the affordability of housing occupied by artists in areas that are recognized as established artist communities, such as Pioneer Square.

- H33** Encourage affordable housing citywide.
- a. Plan for at least one-quarter of the housing stock in the city to be affordable to households with incomes up to 50 percent of the area median income, regardless of whether this housing is publicly assisted or available in the private market.
  - b. Encourage the use of public subsidy funds for the production or preservation of low-income housing in urban centers and urban villages.
  - c. Encourage the production of housing affordable to households of all incomes, with particular emphasis on households with incomes up to 50 percent of the area median income in centers and villages with high land values and/or relatively little existing rental housing affordable to households in that income range.

- d. Encourage all neighborhoods and urban villages to participate in the City's commitment to affordable housing, whether through neighborhood planning, station area planning,





or other local planning and development activities.

**C-2**

**Publicly Subsidized Low-Income Housing**

**policies**

**H34** Strive to make some resources available to all household types (such as families and single-person households) in need of affordable housing options through the mix of housing programs in the city; however, emphasize assisting households most in need due to very low-incomes or to special needs that the housing market is unable to serve. Direct affordable housing funds administered by the City to serve households with incomes up to 80 percent of the area median income, consistent with local, state and federal law and program requirements.

**H35** Promote a broader geographical distribution of subsidized rental housing by generally funding projects in areas with less subsidized rental housing and generally restricting funding for projects in neighborhoods outside of downtown where there are high concentrations of subsidized rental housing.

- a. The specific rules implementing this policy and the conditions for allowing exceptions for particular projects are established by the City Council in the HUD Consolidated Plan and other City policies. The HUD Consolidated Plan may also include additional geographic-specific restrictions on, or exceptions for, subsidized rental housing in order to further housing goals as defined in this Comprehensive Plan or neighborhood plan.
- b. Encourage developers of projects funded with resources not administered by the City of Seattle and the providers of those resources to follow the City's

policies for the geographic distribution of subsidized rental housing.

**H36** Require sponsors of City-funded subsidized rental housing projects and encourage sponsors of non-City-funded subsidized rental housing projects to use the City's good neighbor guidelines. This should encourage cooperative problem solving as early as possible in the process of developing subsidized rental housing, in order to identify and, where appropriate, respond to neighborhood concerns.

**H37** Allocate public funds administered by the City to develop and preserve affordable rental housing for low-income, very low-income, and extremely low-income households in conformity with applicable income limits in City ordinances that govern the use of each fund source.

- H38** Seek to promote home ownership in the city in a variety of housing types by:
- a. Using a portion of local discretionary housing subsidy resources to provide home ownership opportunities to low-income households, in conformity with applicable income limits in City ordinances that govern the use of each fund source.
  - b. Consider alternative approaches to increase the development of affordable home ownership housing, including but not limited to greater use of land trusts and limited equity cooperatives.

**H39** Strive over time for a permanent subsidized rental housing stock with unit types and sizes that reflect the housing needs of the city's low-income households.

**H40** Provide affordable housing for low-income families with children, recognizing that family housing requires greater subsidies due to larger household size, the need for play areas for children, and separation of parking and access roads from play areas.



**H41** Encourage and support the development of affordable housing for low-income households in all parts of the city, including areas of high land cost where greater subsidies may be needed.

**H42** Allow use of public funds to provide subsidized low-income housing units in otherwise market-rate housing developments in order to better integrate low-income households into the community.

**H43** Allocate resources for financial assistance to eligible tenants with incomes up to 50 percent of median income who are displaced from existing low-income housing because of redevelopment, substantial rehabilitation, change-of-use or termination of long-term, low-income rent restrictions in order to help offset the cost of relocating to another unit consistent with applicable state laws.

**H44** Pursue a comprehensive approach of prevention, transition, and stabilization services to decrease potential homelessness, stop recurring homelessness, and promote long-term self-sufficiency.

a. Encourage efforts to expand the supply of extremely low-income, permanent housing to meet the needs of those for whom the cost of housing is a chief cause of homelessness.

b. Strive to develop a continuum of housing opportunities, ranging from emergency shelters to transitional housing to permanent housing, in order to assist homeless households regain and maintain stable, permanent housing.

c. Strategically invest in emergency and transitional housing for specific homeless populations.

**H45** In recognition of the fact that for certain people housing support services can mean the difference between housing stability and homelessness, coordinate housing

planning and funding, where appropriate, with the following types of housing support services:

- Services that respond to emergency needs of the homeless (such as emergency shelters).
- Services that assist clients to secure housing (such as rent and security deposit assistance, housing relocation assistance).
- Services that help clients to maintain permanent housing (such as landlord/tenant counseling, chore services, in-home health care, outpatient mental health treatment, employment counseling and placement assistance).

**H46** Work in partnership among various levels of government and with other public agencies to address homeless and low-income housing needs that transcend jurisdictional boundaries.

a. Work with the federal and state governments to increase public support for housing.

b. Work with the Seattle Housing Authority to address the low-income housing needs of Seattle residents.

c. Work with other jurisdictions in King County to pursue production of assisted low-income housing throughout the region and an equitable distribution of the cost of providing housing and human services to very-low-income households, including the regional problem of homelessness. Pursue the development of new funding sources, including a regional housing levy or other sources of funding for low-income housing and related supportive services that may be used throughout the region.



- d. Continue providing local resources (such as levies, bond issues, and the City's general fund) to meet housing needs, leveraging funds from other sources where appropriate.
- e. Continue to lobby the state government to enact tax incentives and to increase housing funds to encourage the preservation of existing low-income housing.

**H47** Strive to leverage federal, state, and private resources with local public funds, where these resources help achieve the goals of Seattle's Comprehensive Plan.

**H48** Among its other purposes, the City's Consolidated Plan shall serve as an ongoing, annually updated, coordinated compilation of information for the public regarding housing policies, strategies, programs, and resource allocation. Housing portions of the Consolidated Plan constitute a functional plan to implement housing-related goals and policies in this Comprehensive Plan.