



Seattle
Office of Planning &
Community Development

Housing

EXISTING
CONDITIONS

Northgate Regional Center Subarea Plan
AUGUST 2024

CONTENTS

Key Takeaways	1
Citywide Context	3
Policy Framework.....	4
2024 Comprehensive Plan.....	4
Northgate Housing Targets.....	4
Existing Residential Zoning.....	5
Household Characteristics.....	8
Housing Stock	10
Housing Unit Mix.....	10
Housing Age	11
Connectivity and Livability	14
Development Trends.....	15
Housing Needs	18
Housing Affordability Citywide	18
Housing Affordability in Northgate.....	20
Housing Production	24
Needs by Type	26
Addressing Housing Insecurity	27
Homelessness.....	27
Displacement Risk.....	28
Affordable Housing.....	33
Opportunities and Constraints	35
Connections to the Racial Equity Toolkit.....	37

EXHIBITS

Exhibit 1: Seattle’s Housing Stock by Regional Center, 2022.	3
Exhibit 2: Northgate Housing, Actual and Target.....	5
Exhibit 3: Northgate Zoning Map	6
Exhibit 4: Achieved Residential Units and Densities across Northgate Zones, 2023.	7
Exhibit 5: Household Data Profile for Northgate, 2022.	9
Exhibit 6: Housing Units by Type in Northgate, 2023.....	10
Exhibit 7: Housing Unit Mix Across Regional Centers, 2023.....	11
Exhibit 8: Northgate Residential Units by Building Age, 2023.	12
Exhibit 9: Northgate Map of Residential Buildings, by Year Built.	13
Exhibit 10: Recent Housing Production Trends in Northgate, 2018-2022.....	16
Exhibit 11: Recent Housing Production Trends Across Regional Centers, 2019-2023.....	17
Exhibit 12: Housing Cost Burden by Housing Tenure in Northgate, 2020.....	21
Exhibit 13: Home Values, Incomes, and Interest Rates in Seattle and Northgate*, 2017-2023.....	22
Exhibit 14: Housing Tenure by Race in Northgate, 2022.....	23
Exhibit 15: Average Rents in Seattle and Northgate, 2017-2023.	23
Exhibit 16: Northgate Apartment Units by Bedroom Count, 2023.	24
Exhibit 17: Northgate Housing Units, Actual and Targets from 2015 & 2024 Comprehensive Plans and Units in Development Pipeline.	25
Exhibit 18: Northgate Housing Units, 2015-2022.	25
Exhibit 19: Homelessness Counts in King County, 2012-2022.	28
Exhibit 20: Seattle Displacement Risk Index, 2022.	30
Exhibit 21: Affordability for Rental Housing in the North Seattle Market Area, 2023.	32

KEY TAKEAWAYS

Compared to the city overall, Northgate is home to many equity priority communities such as renters, households with lower incomes, and single parent families. The neighborhood's housing supply should offer options for these residents to remain in the neighborhood throughout their lifecycle, which can be supported by a supply of entry-level homeownership opportunities, larger units that can accommodate families and multi-generational living, and subsidized units for households with lower incomes. The existing supply of assisted living units and current and planned expansions of daycare facilities also help to meet this goal. High displacement risk threatens success for retention of these communities. Pathways to ownership or relocation within the neighborhood for those who wish to remain in Northgate will need policy support.

Among Regional Centers in Seattle, Northgate plays a special role with more potential ownership opportunities and housing with supportive healthcare services. Northgate's multifamily housing supply has a higher proportion of condominiums and congregate housing units. The higher proportion of condominium units in Northgate would make it a valuable source of homeownership opportunities, although many of these units are currently being rented as apartments due to poor market conditions. Northgate's availability of housing for older adults and housing for individuals receiving healthcare support provides options for older adults to age safely in their communities. More work is needed to ensure that the infrastructure providing connective tissue between housing and services is accessible for all phases of mobility.

Average rents in the Northgate area are about 10% lower than citywide levels, making Northgate an important place of relative affordability in the city. Even still, renters in Northgate have seen an average 16% average rent increase over the past 6 years (2017-2023) and most multifamily units are small—98% of units are 2 bedrooms or less – limiting the options for larger households or families with children. Because Northgate is home to a higher proportion of low-income renters, rates of housing cost burden are higher than citywide levels. The current development pipeline does include some affordable developments with family-sized units. Continued coordination with nonprofit developers will be needed to see this trend continue.

The pace of housing development in Northgate has been slower than other Regional Centers. Over the past 5 years, only 519 housing units have been added in the Northgate Regional Center (2019-2023). As a result, housing targets allocated to this Regional Center were lowered in Seattle's 2024 One Seattle Plan update. However, 75% of Northgate's 2044 growth target for housing has already been permitted and is in various stages of construction. A production slowdown, impacted by light rail construction and COVID, may have overcorrected expectations for the housing growth that Northgate might accommodate in the next 20 years.

The current development pipeline for multifamily buildings is exclusively rental housing. Northgate offers the most affordable land prices of Seattle's Regional Centers and therefore the

best conditions for entry-level homeownership opportunities in a high opportunity neighborhood. Northgate's renter rate is 82%, compared to 56% citywide, and this gap will widen with the current development pipeline. Incentives and investment will be needed if ownership housing is desired.

Development in Northgate creates opportunities to improve neighborhood quality and achieve the goal of a walkable, transit-oriented neighborhood. Northgate has many multifamily housing developments, and several more are on the way. This housing density creates greater spending power and foot traffic to support businesses in the neighborhood. New residential development plans incorporate ground floor space for uses such as retail, childcare, and services that contribute to a complete neighborhood such as retail, childcare, and services. Coordination among these developments could help encourage a healthy mix of businesses and uses that address community desires for neighborhood amenities. Careful planning for building and site design could advance goals for connectivity and quality of life in the neighborhood.

CITYWIDE CONTEXT

The city of Seattle is central to regional issues of housing supply, affordability and stability.

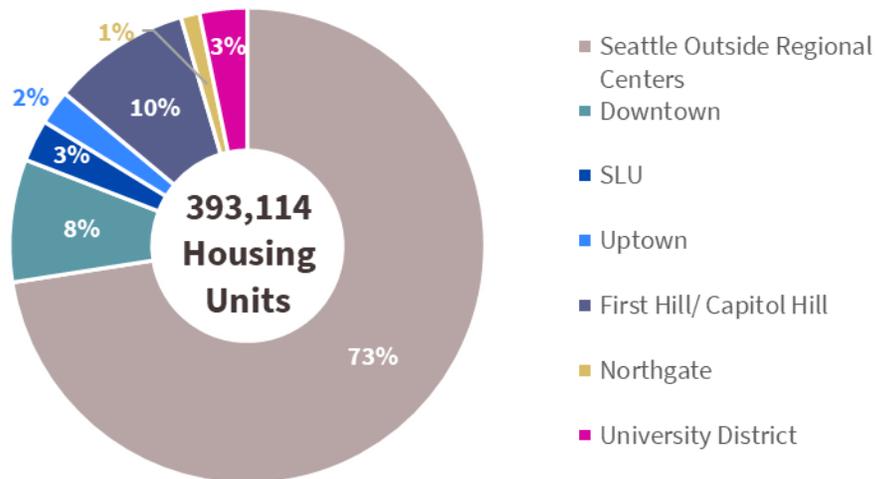
The Housing Element of the Comprehensive Plan organizes itself around a “vision of housing abundance”, supported by these three key housing goals:

- Increase housing production
- Invest in affordable housing
- Implement measure to prevent displacement

Seattle’s Regional Centers are important areas contributing toward achieving these goals.

Together, Regional Centers account for 27% of the city’s housing supply, and these areas represent concentrations of capacity for increased housing production. See Exhibit 1. The citywide 20-year housing target for the planning period ending in 2044 is 80,000 new units and 46% of these are allocated across the six existing Regional Centers.¹ They are amenity-rich and transit-oriented areas, making them ideal locations for additional density and affordable housing investments. Finally, they also represent areas where anti-displacement measures are critical to counterbalance the rapid pace of development.

Exhibit 1: Seattle’s Housing Supply by Regional Center, 2022.



Sources: City of Seattle "Regional Center Housing Unit Growth Report", 2022; Seva Workshop, 2024.

¹ “Draft One Seattle Plan”, 2024

POLICY FRAMEWORK

One Seattle Plan²

Seattle’s Draft One Seattle Plan sets an overarching vision for housing abundance “where diverse housing choices, affordable to people of all income levels and suitable to all types of households, exist in every Seattle neighborhood.” In the Housing Element of the comprehensive plan, the City outlines its approach to addressing racial disparities in the housing market, high housing costs, and displacement. Three key approaches are to:

1. Increase housing production overall
2. Invest in affordable housing to address needs unmet in the private market, and
3. Implement anti-displacement measures.

Seattle’s first zoning ordinance was adopted in 1923, before Northgate was incorporated into the city limits. These land use regulations were explicitly used to encourage exclusivity in single family zones and to racially segregate residential areas. Private property covenants and deeds further cemented racial exclusion in Seattle’s housing network. The legacy of these practices persists today through racial wealth and homeownership gaps.

This subarea plan will explore how housing in Northgate can contribute to citywide goals for racial equity, housing production and housing stability. As a designated Regional Center, the Northgate neighborhood can play a special role in offering capacity for new housing units located close to transit, services, and amenities. Northgate currently offers some of Seattle’s relatively affordable housing options. This makes it an important neighborhood for considering how to increase the housing stock and how to be effective with anti-displacement efforts.

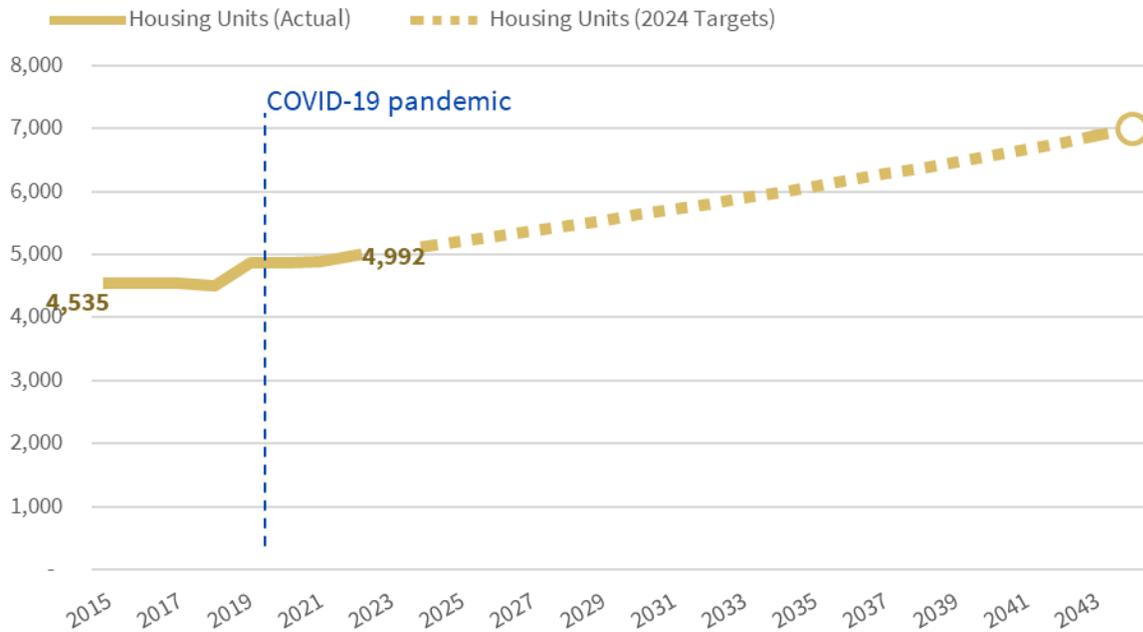
Northgate Housing Targets

The 2024 Draft Comprehensive Plan sets a 2024-2044 housing target of 2,000 units for Northgate.³ From 2015 – 2022, 457 housing units were produced in the Regional Center. This reflects a 1.4% annual growth rate. To meet 2044 targets, this annual growth rate will need to increase to 1.6%. The graph in Exhibit 2 visualizes actual and target housing production in Northgate, 2015-2044.

² “One Seattle Plan”, Draft 2024 Comprehensive Plan Update. Housing element, pages 89 - 108

³ Ibid, page 23

Exhibit 2: Northgate Housing, Actual and Target.



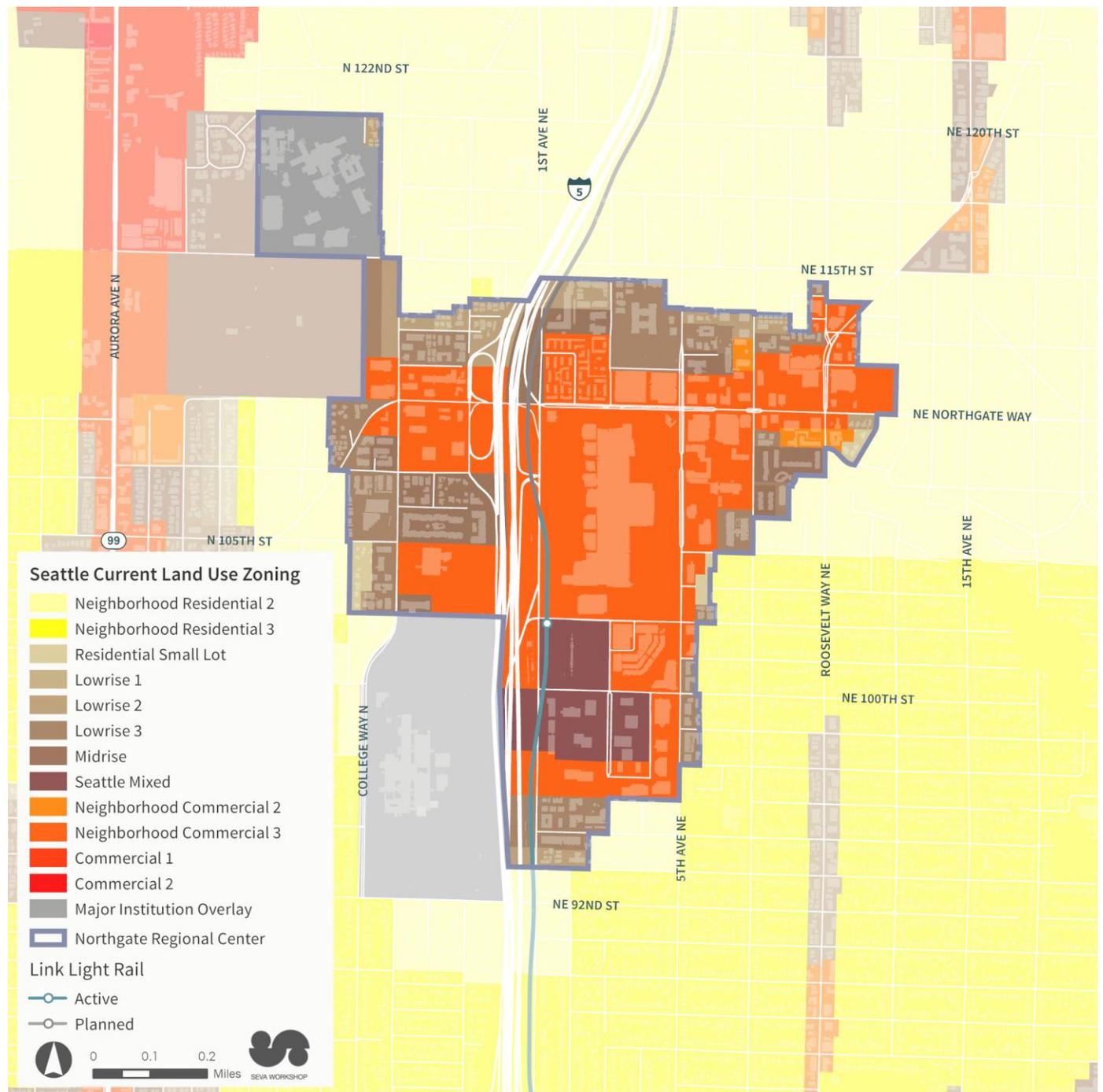
Sources: City of Seattle Comprehensive Plan Updates, 2024; City of Seattle permit data in “UCUV Growth Report”, 2023; Seva Workshop, 2024.

Northgate residents enjoy its concentration of retail shopping and healthcare services, its regional transportation connectivity, and local resources such as the library branch, the community center, and the walking path along Thornton Creek. Recent changes in Northgate that increase its ability to offer a high quality of life to residents include the opening of the light rail station, the pedestrian bridge crossing Interstate-5 (I-5), and the new Kraken community Iceplex facility. The future expansion of the Northwest Hospital campus and redevelopment of the mall site is likely to contribute to demand for additional housing units.

Existing Residential Zoning

Residential uses are permitted across zones in Northgate. The Major Institution Overlay covering the Northwest Hospital does not include any residential uses, but all other zones in the subarea do. Residential units within the Seattle Mixed zone are currently under construction but not complete. Residential Small Lot, Lowrise, and Midrise zones prioritize residential uses (shown in shades of brown on the zoning map) while Neighborhood Commercial zones encourage a mix of residential and commercial uses (shown in shades of orange). A zoning map for Northgate is provided in Exhibit 3.

Exhibit 3: Northgate Zoning Map



Sources: City of Seattle, 2023; Seva Workshop, 2024.

Most housing units in Northgate are located in MR, NC3, and LR3 zones (93%). The highest density of residential units exists on MR parcels, at 58 units per acre. The Midrise (MR) zone allows buildings up to 80’ and includes Mandatory Housing Affordability (MHA) requirements for

affordable housing. The NC3 zone houses the highest volume of housing units in Northgate. Height limits vary across NC3 parcels in Northgate, ranging from 55’ to 145’. This zoning district is intended for shopping districts and covers the Mall site. The Lowrise 3 (LR3) zone allows for building heights up to 50’ with MHA. Lowest achieved residential density exists, unsurprisingly, in the RSL zone, at 7.7 units per acre. This zone is intended for single family structures but includes flexibility for incorporating accessory dwelling units (ADUs). The table in Exhibit 4 shows the unit counts and achieved residential density of existing zones in Northgate.

Exhibit 4: Achieved Residential Units and Densities across Northgate Zones, 2023.

Zone	Abbreviation	Total Housing Units	Achieved Residential Density (units/acre)
Residential Small Lot	RSL	32	7.7
Lowrise 1	LR1	12	23.4
Lowrise 2	LR2	358	31.3
Lowrise 3	LR3	1,712	37.1
Midrise	MR	1,502	58.1
Neighborhood Commercial 2	NC2	38	11.6
Neighborhood Commercial 3	NC3	2,240	14.5
Major Institution Overlay	MIO	0	0
Seattle Mixed	SMNG	0	0

Sources: King County Department of Assessments, compiled by City of Seattle, 2023; Seva Workshop, 2024.

HOUSEHOLD CHARACTERISTICS

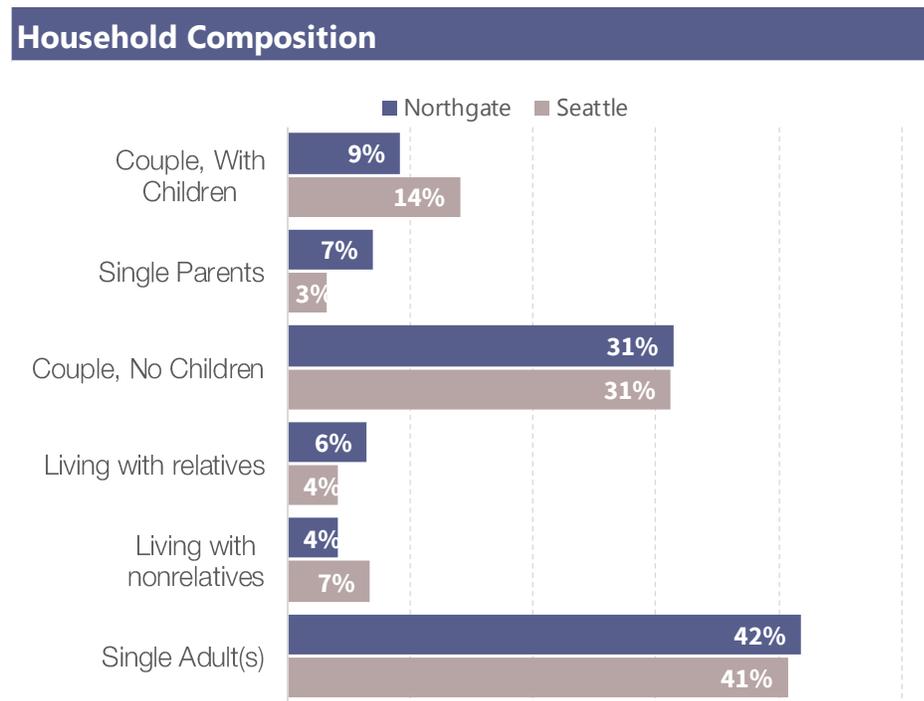
Compared to the city overall, Northgate is home to many equity priority communities such as renters, lower-income households, and single parent families. In Northgate, 82% of households are renters, compared to 56% citywide. The vacancy rate in the neighborhood is similar but slightly higher than the city overall (8% versus 7%) – although this rate is for existing housing units and doesn’t consider sites that have no existing residential units or that have units under construction. The average household size in Northgate is similar to that in the city as a whole, with an average of 2.6 people per household in ownership units and 1.8 people per household in rental units. The composition of household members, however, shows higher proportions of single parents and “living with relatives,” which includes multigenerational families. There are fewer households that are couples with children, 9% in Northgate versus 14% citywide. There is a much higher proportion of lower income households in Northgate – 43% at \$50,000 or below, compared to 23% at this level citywide. See Exhibit 5 for a summary of these trends.

Exhibit 5: Household Data Profile for Northgate, 2022.

	Northgate	Seattle
Housing Tenure		
Owner Occupied	18%	44%
Renter Occupied	82%	56%

Occupancy Status		
Occupied Housing Units	92%	93%
Vacant Housing Units	8%	7%

Average Household Size		
Owner Occupied	2.6	2.4
Renter Occupied	1.8	1.8
All households	1.9	2.0



Household Income	Northgate	Seattle
Less than \$50,000	43%	23%
\$50,000 - \$99,999	29%	22%
\$100,000 - \$149,000	10%	17%
\$150,000 - \$199,999	8%	12%
\$200,000 and above	11%	27%

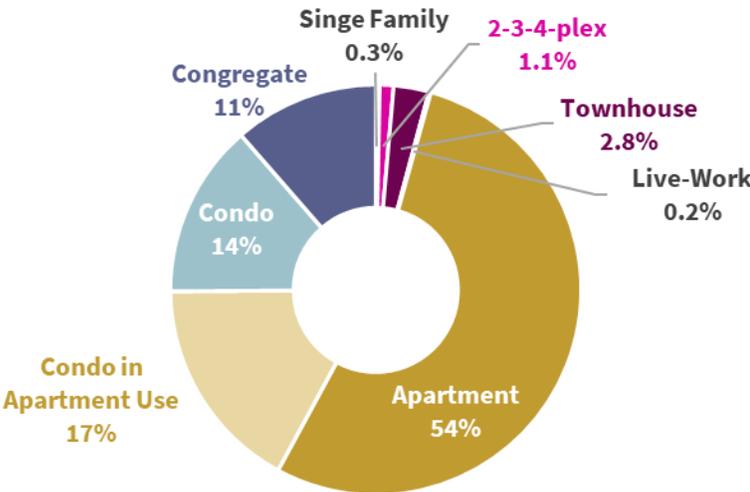
Sources: American Community Survey 5-year B25010 block group level estimates, 2022; Seva Workshop 2024.

HOUSING SUPPLY

Housing Unit Mix

The Northgate Regional Center has 5,004 housing units.⁴ Multifamily unit types account for 96% of housing units the Regional Center. Apartments comprise 54% of the units in Northgate, up to 71% when adding condos currently used as apartments; condominiums account for 14%; and congregate residences comprise 11%. Congregate residences in Northgate consist primarily of senior and behavioral health assisted living facilities. There is a small number of townhomes (3%) and 2-3-4-plexes (1%), referenced in this report as “middle housing” types. A few single-family homes and live-work units remain within the Regional Center (combined for 0.5% of units). This balance is shown in Exhibit 6.

Exhibit 6: Housing Units by Type in Northgate, 2023.



The City of Seattle details housing unit types for its Regional Centers by compiling County assessor data. Housing in Northgate is predominantly rental units (54% plus an additional 17% of condos currently being rented as apartments). Congregate housing units include assisted living for older adults as well as those in behavioral health treatment.

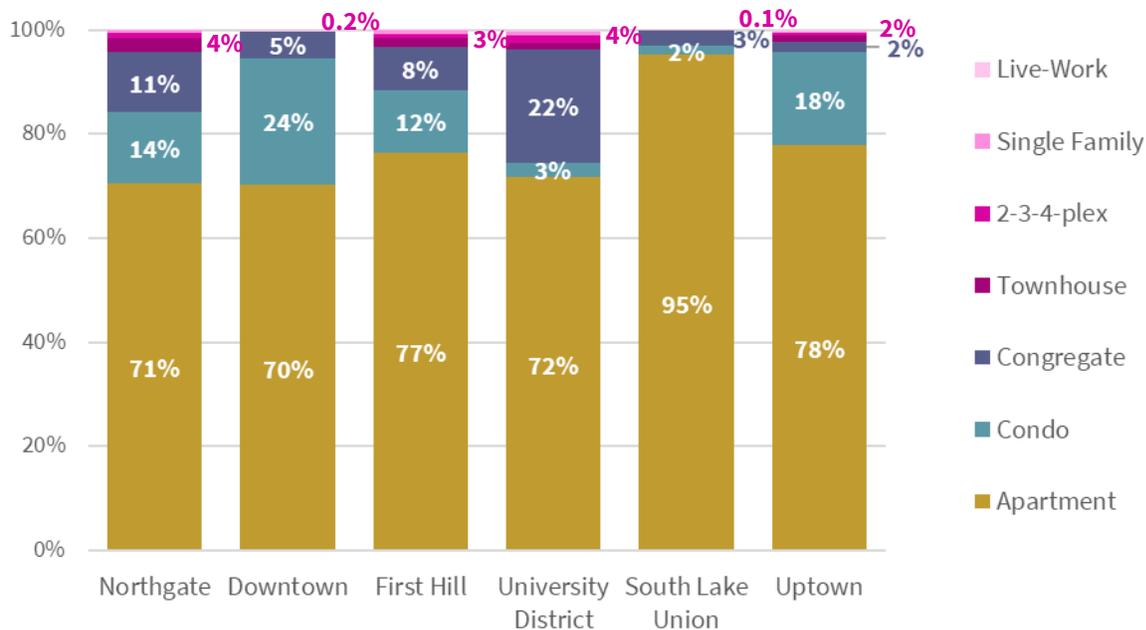
Sources: King County Department of Assessments, compiled by City of Seattle, 2023; Seva Workshop, 2024.

Compared across Regional Centers, Northgate’s housing unit mix has a higher proportion of congregate housing, middle housing units, and condominiums. Overall, though, the proportion of unit types in the housing supply is fairly closely aligned with the mix in other Regional Centers. See Exhibit 7. The high rates of multifamily apartments reflect the role these neighborhoods play in concentrating residential density near jobs, transit, and services. The condominium and middle housing units in Northgate make this Regional Center a valuable source of homeownership opportunities. Homeownership is one path to building generational wealth, and creating pathways to homeownership for BIPOC communities is a stated goal of the One

⁴ OFM, 2023

Seattle Plan update.⁵ However, market conditions in Northgate have resulted in over half of condominium units being used as rentals rather than their original intention for ownership (this breakdown is shown in Exhibit 6). Shifting market conditions would be needed for these units to return to the market for sales. The availability of senior housing and housing for individuals receiving healthcare support is another important role that this Regional Center plays in meeting Seattle’s citywide housing needs.

Exhibit 7: Housing Unit Mix Across Regional Centers, 2023.



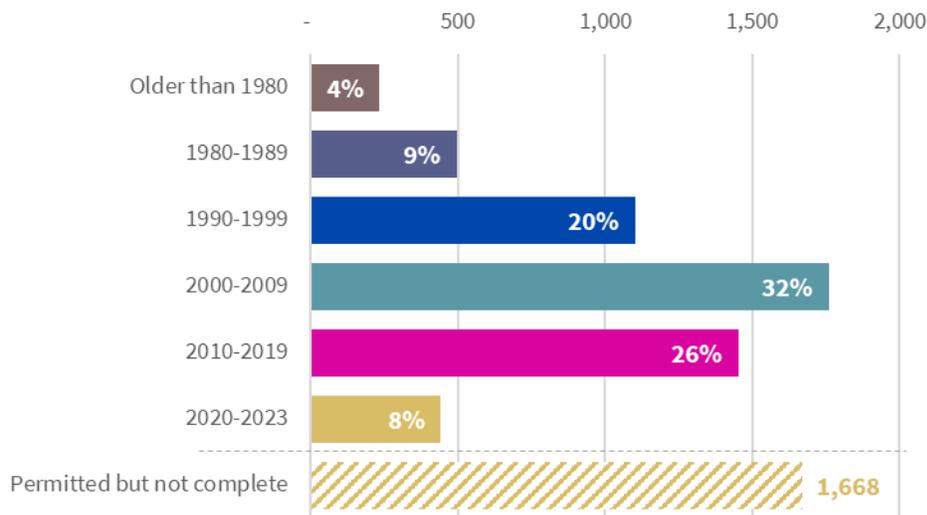
Sources: King County Department of Assessments, compiled by City of Seattle, 2023; Seva Workshop, 2024.

Housing Age

Northgate’s housing stock is relatively young, with 96% of units built 1980 or later. Buildings constructed in this timeframe are constructed to higher standards for seismic resilience and tend to be more energy efficient. The chart in Exhibit 8 and summarizes Northgate’s residential building stock by decade built. Development from 2000 onward has more multifamily, high unit count properties, and accounts for almost 60% of all units in the subarea. Additional properties that have been permitted but not yet completed would add 1,668 units to Northgate’s housing stock.

⁵ See Goal 4 and Policy H4.7

Exhibit 8: Northgate Residential Units by Building Age, 2023.

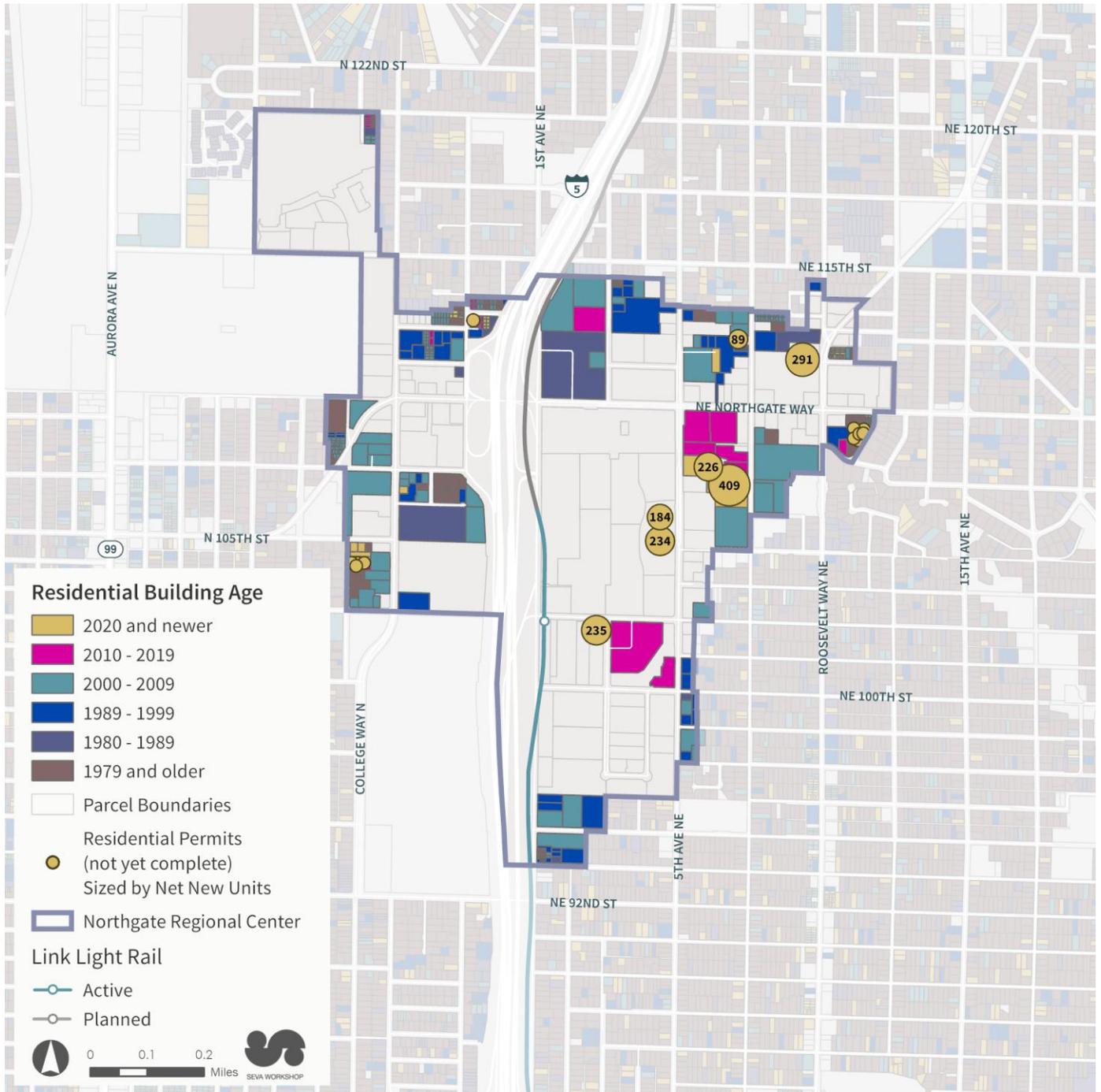


Sources: King County Department of Assessments, compiled by City of Seattle, November 2023; City of Seattle GIS Open Data Portal, 2024; Seva Workshop, 2024.

Building age for residential uses is mapped in Exhibit 9. The oldest residential buildings are on small lots at the subarea periphery and represent most of the remaining single-family homes and smaller unit types in Northgate. A larger wave of development from the 2000-2009 decade added much of the subarea’s supply of condominiums (56%). Development slowed in the 2010-2019 decade but includes important properties such as the Thornton Creek development. The newest large scale residential property developments are clustered by Northgate Way and 5th Avenue.

Permits for buildings that are not yet completed include 1,668 units located near the light rail, on the mall site, adjacent to the library and community center, and near the Northgate Way corridor. These projects are part of a strong wave of residential development that offers improved walkability and transit-oriented living opportunities for residents. Each development project identified on the map is explored in greater detail on page 17.

Exhibit 9: Northgate Map of Residential Buildings, by Year Built.



Sources: King County Department of Assessments, compiled by City of Seattle, November 2023; City of Seattle GIS Open Data Portal, 2024; Seva Workshop, 2024.

Connectivity and Livability

Housing units do not exist in isolation but in the context of their surroundings. Several sites with multifamily housing development in Northgate, however, have site plans that overlook connection opportunities that could improve livability, walkability, and quality of life for their residents. Without thoroughfares or sidewalk-oriented entrances, short walking distances become long trips or trips that feel more comfortable in a car. This section highlights a few examples of this trend in the Northgate Regional Center. Future projects could improve their site design to better connect their residents to nearby amenities, enhancing the area’s function as a walkable neighborhood.



In this example, there is an apartment building that faces 8th Avenue directly adjacent to the site that hosts the library, community center, and a park. The buildings are a 1-minute walking distance from each other by the map, but without an actual path to make that connection, the distance increases 6-fold and pedestrians are forced to walk all the way around the block to access the library. Steep topography is another barrier, but one staircase could connect these sites.



An interstate highway completely blocks all housing to the west of the light rail station from convenient walkable access to the regional transit amenity, adding about 8 minutes to the walking distance, via the walking bridge. The walking bridge was constructed to address this clear issue with the station location, but more could be done to improve walkability, such as desire paths through Barton Woods. Another apartment complex to the north of the identified site edges out of walking distance, with travel times over 20 minutes despite a direct distance of 0.3 miles from the station.

Development Trends

Between 2019 and 2023, 519 housing units were added in the Northgate Regional Center.

These units were added across four apartment buildings, 25 townhomes, and a collection of smaller building types such as ADUs, live/work units, and single-family homes. See Exhibit 10.

This pace of residential development lags behind Northgate's peer Regional Centers in Seattle. The graph on the next page (Exhibit 11) shows total residential development across each Regional Center for the past 5 years. This timeframe captures the COVID-19 pandemic, the closing of the Northgate Mall, and the construction period for the Link Light Rail extension out to

Northgate, all three of which likely played a role in recent slow development trends in the neighborhood.

Exhibit 10: Recent Housing Production Trends in Northgate, 2018-2022.

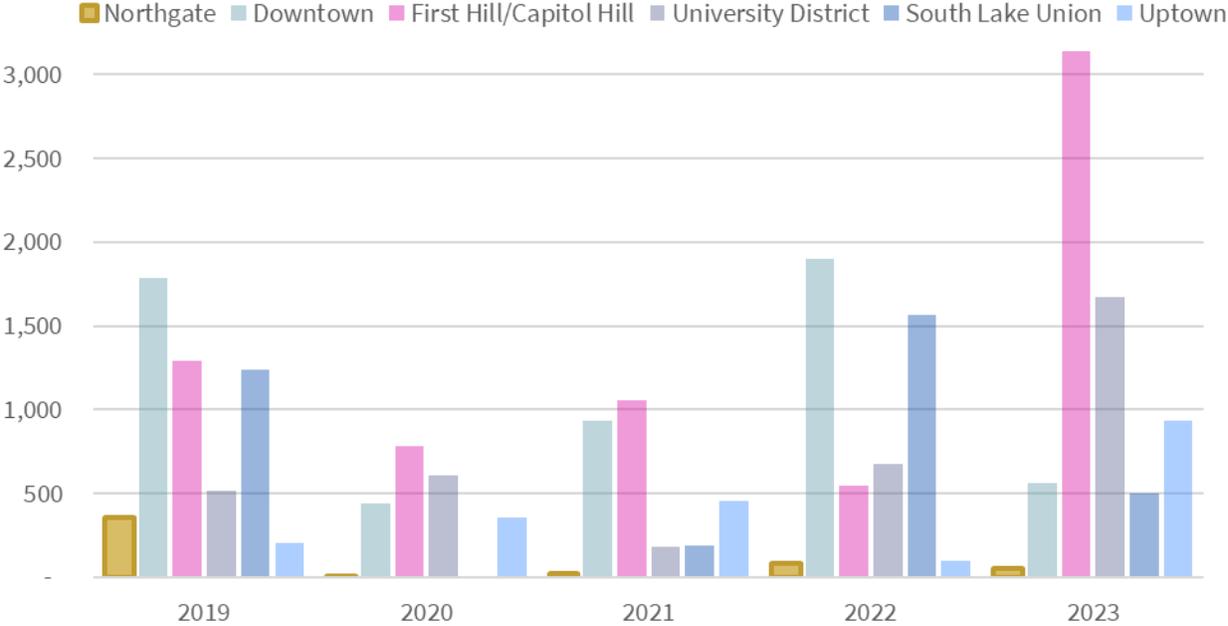
Unit Type	2019	2020	2021	2022	2023
Accessory Dwelling	-	-	-	-	9
Accessory Live/Work	6	-	-	-	7
Apartment	349	-	17	85	-
Congregate Housing	-	-	-	-	-
Detached Single-Family	-	-	-	-	13
Townhouse/Rowhouse	-	8	-	-	25
	355	8	17	85	54

Sources: City of Seattle Open Data Portal Permit Data, 2024; Seva Workshop, 2024.



Years of light rail construction impacts, the closing of the Northgate Mall, and the COVID-19 pandemic have likely contributed to the slow pace of residential development over the past 5 years in Northgate.

Exhibit 11: Recent Housing Production Trends Across Regional Centers, 2019-2023.



Sources: City of Seattle Open Data Portal Permit Data, 2024; Seva Workshop, 2024.

Residential development was slow in Northgate over the past 5 years. Impacts from light rail station construction, the COVID-19 pandemic, and the closing of the Northgate Mall are likely factors that help explain this trend. With a functional light rail station, the opening of the Kraken Iceplex, and plans for redevelopment of the mall site, this Regional Center hopes to attract higher rates of residential growth in the coming years. The current development pipeline confirms this potential.

Development Pipeline

There are 1,668 multifamily units currently in Northgate’s development pipeline, as of the third quarter of 2024. These units are permitted and in various stages of construction – some actively underway and others not yet started. The six largest residential developments included in this count are profiled below, with units quantified on the map in Exhibit 9. If completed as specified, these six buildings will fulfill 75% of Northgate’s 2044 growth target for housing (Housing targets are explored in greater detail in the next section).

- **Modera Northgate.** This 409-unit apartment development is located directly adjacent to the library and community center site in the central portion of the Regional Center. Permits were issued in 2022 and construction is almost complete. Occupancy is anticipated in 2024.
- **11201 Roosevelt.** This is a five-story, 291-unit apartment development located on Roosevelt Way near the existing TJ Maxx and across the street from the QFC grocery. There is also direct access to a bus station serving four different Metro lines. Construction is underway.
- **Bridge Northgate.** This permit is for a 235-unit apartment development located in part of the current parking lot adjacent to the light rail station. This is an affordable housing development consisting of rent and income-restricted units, and incorporating a ground floor daycare center. Units range from studios to 3-bedrooms. Construction is underway.
- **Northgate Station.** This development is part of the refreshed vision for the Northgate Mall site (now referred to as Northgate Station). This phase of construction introduces 2 mixed-use buildings, one with 234 apartments and a second with 184 units, both above ground floor commercial use. Permits are approved but not yet issued – construction is anticipated to begin in Q2 2024.
- **Northgate Apartments.** This development is phase two of a residential project next to the current library. It will add 226 units and retail space along 5th Avenue. Construction is underway.
- **11057 8th Ave NE.** This development incorporates 89 affordable apartment units and space for a childcare center north of Northgate Way. Units range from studios to 2-bedrooms and are set aside for 50-100% AMI (Area Median Income) households. Construction is underway.

HOUSING NEEDS

Housing Affordability Citywide

Housing is a regional challenge. Supply gaps and a lack of affordability in the housing stock have been central issues statewide and dramatically so in King County. Individuals and households make living decisions on a regional scale – trying to live within a certain radius of employment, schools, family and friends, and desired amenities. There has been a statewide push to address housing affordability by increasing the supply of housing and diversity of housing types within that supply. These priorities are reflected in legislation such as HB1220, which updates comprehensive planning requirements to ensure housing analysis considers housing needs across the income spectrum and HB1110, which establishes requirements for middle housing development regulations.⁶

⁶ [HB 1220 Report](#), 2021; [HB 1110 Report](#), 2023

About 40% of Seattle’s renter households and 23% of owner households are cost burdened.⁷

From a policy perspective, housing is considered “affordable” to a given household when the cost comprises no more than 30% of that household’s income.

Households that pay more than 30% of their income toward housing are considered “cost-burdened”. This indicates that they are likely making difficult tradeoffs between core needs of household members, particularly for households at moderate- and low-income levels. These core needs will vary by household, but include needs such as transportation, healthcare, education/childcare, distance to a workplace, healthy food, and quality in housing conditions. Households that pay more than 50% of their income are considered “severely cost-burdened” and lower-income households in this group are almost certainly struggling with extreme financial instability.

Homeownership opportunities are increasingly out of reach for Seattleites.

Seattle’s Draft One Seattle Comprehensive Plan includes a detailed Housing Appendix exploring issues of housing supply and affordability citywide. According to the analysis in the Housing Appendix, only 13% of ownership units in Seattle are affordable to households at 100% AMI or below. In addition, most households with incomes below the median income are renters, whether that is their desired housing situation or not. The owner market has slightly softened in recent years in terms of price increases, but this is coupled with sharply increased interest rates that have dramatic impacts on monthly housing costs for those carrying a mortgage.

There have been reduced chances for People of Color to access and sustain homeownership both locally and nationwide due to institutionalized

⁷ HUD CHAS data, 2016-2020.

What we heard...

“

Community engagement in Northgate highlighted important themes for focus in this subarea plan. This included:

Convenience. Northgate is appreciated as a well-connected neighborhood, offering convenient access to employment centers, quality medical services, a top-rated community college, and local retail centers.

Affordability. Just like everywhere else in Seattle, Northgate has become more expensive in recent years. Especially since the addition of the light rail, previously affordable housing has gone up in price. Residents perceive the shift in affordability in both housing and retail options. The closure of the mall and other brick and mortar businesses have limited the number of affordable shopping options.

More variety in housing options. More housing is needed to meet a variety of family sizes and incomes. Given the increasing cost of living, community feedback emphasized the need for affordable housing for all family sizes and incomes. Existing diversity in the neighborhood is highly valued by current residents, and new buildings should reflect the needs of a multigenerational, multicultural community.

racism and discrimination in the housing market. Contributing factors include discrimination in lending practices, blocked opportunities for accumulating and passing along generational wealth, higher rates of student debt burden, and lingering effects of the Great Recession’s foreclosure crisis.⁸ While rapidly rising home values have made it challenging for first-time buyers, they have benefited existing homeowners, especially those who bought their homes when prices were below the peaks of recent years. Variations in equity highlight the role homeownership plays in wealth inequality, both between renters and owners, but also among homeowners.

Meanwhile, rental housing costs are also on the rise and residents with lower incomes can afford very few units in Seattle without incurring cost burden. In Seattle, 54% of households are renters, but this rate is higher among People of Color households, particularly those identifying as Black (74% renters), Hispanic (75%), Native American (73%), Pacific Islander (70%), as well as among those of another race (69%).⁹ The rental market is doing a poor job at providing affordable housing options for those with low incomes. Low-income renter households in Seattle are cost-burdened at a rate of 71% (2020).¹⁰

Housing Affordability in Northgate

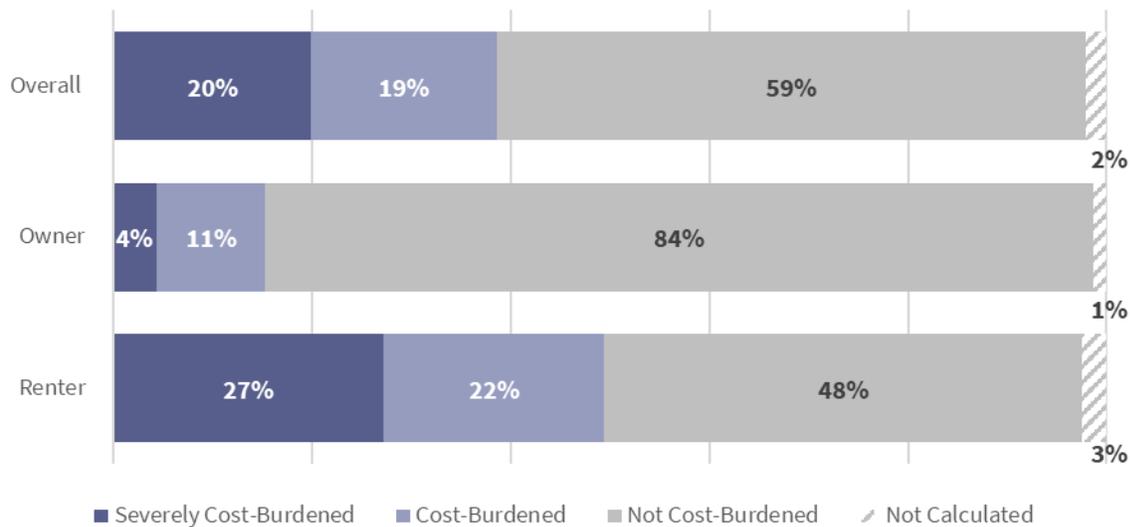
While Northgate rents are slightly lower than citywide averages, the rate of cost burden among renters is higher (49% in Northgate, compared to 40% citywide). See Exhibit 12. This reflects the concentration of lower-income renter households present in the subarea. This is a social equity concern for the City as these households face higher risk of displacement and are most impacted by market forces that drive up the cost of living.

⁸ City of Seattle OPCD “Equitable Development Community Indicators Report”, 2021 and “Draft One Seattle Plan, Housing Appendix”, 2024.

⁹ “Draft One Seattle Plan, Housing Appendix”, 2024; based on CHAS data, 2015-2019.

¹⁰ HUD CHAS data, 2016-2020. Low-income households defined as those at or below 80% of AMI.

Exhibit 12: Housing Cost Burden by Housing Tenure in Northgate, 2020.



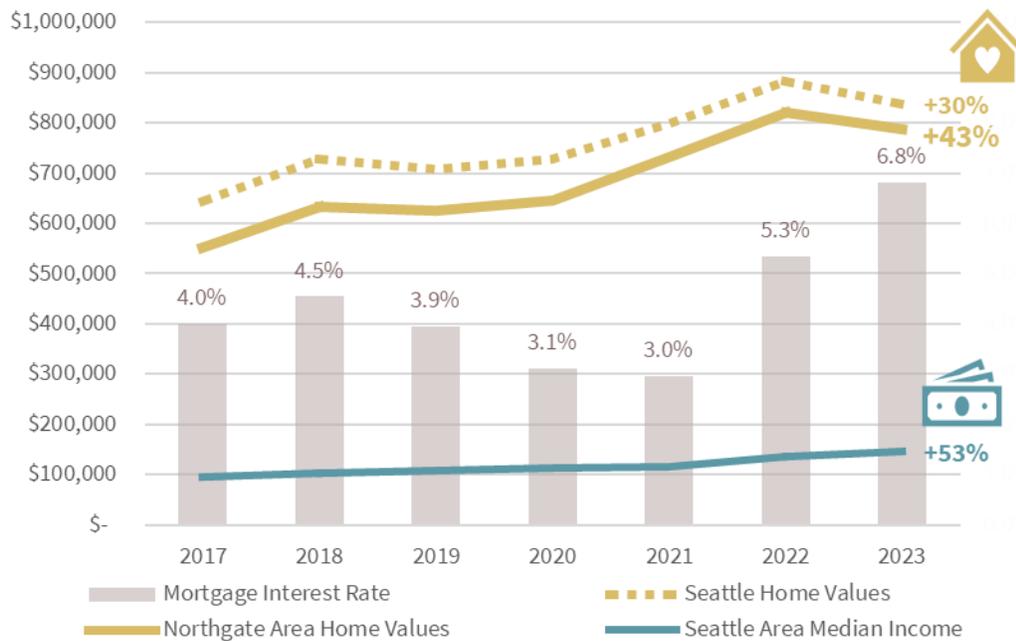
Sources: HUD CHAS data, 2016-2020; Seva Workshop, 2024.

Ownership Housing

Northgate plays an important role in fulfilling Seattle’s goals to increase housing supply, invest in affordable housing units, and implement anti-displacement measures. Average home values in the Northgate area are lower than overall citywide rates by about 6%, although that gap has been closing in recent years. Since 2017, home values in Northgate have risen 43%, compared to 30% in Seattle. Area median incomes (AMI) for the Seattle area has been increasing over this period, as shown in Exhibit 13, however the interest rate increases from 2021 to 2023 dramatically impact total housing costs for those households seeking to purchase a home. The Federal Reserve estimates the average annual interest rate in 2021 at 2.96% and in 2023 at 6.81%. Based on 2023 estimates for home values and income, along with factors impacting annual costs such as insurance and taxes, the average home in Northgate is “affordable” for those earning 162% of AMI.¹¹

¹¹ This estimate assumes a 10% cash downpayment and estimated rates for mortgage interest, homeowner’s insurance, property tax, and PMI. Average home price is based on Zillow estimates for a typical home value, calculated as the weighted average of the middle third of homes in a given region.

Exhibit 13: Home Values, Incomes, and Interest Rates in Seattle and Northgate*, 2017-2023.



Over the past 5 years (2017-2023), home values in the Northgate area have increased 43% and interest rates have climbed from 4.0% to 6.8%. Using these rates and a more holistic picture of ownership costs, **the 2023 median-priced home in Northgate can be considered “affordable” to those earning 162% of AMI, while in 2017 this was true at 139% AMI.**

Sources: Zillow, 2024; WSHFC, 2017 & 2023; St Louis FED, 2024; Seva Workshop, 2024.

*Note: Northgate home values based on the ZIP code that most closely aligns with the Regional Center boundary. This geography includes several neighborhoods to the north and east of the subarea.

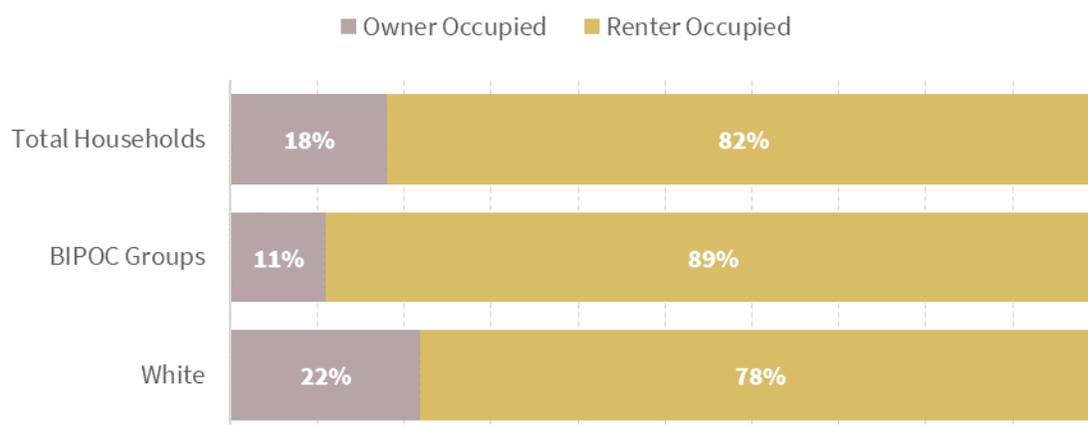
Sources: Zillow Home Value Index, April 2024; WSHFC Area Median Income, 2015-2023; Seva Workshop, 2024.

Rental Housing

There are far more renter households in Northgate than owner, and the renter rate is likely to climb into the future.¹² 82% of all Northgate households are renters, and this figure climbs to 89% for non-White households in the subarea. See Exhibit 14. Disaggregation of this dataset by race and ethnicity suggests that American Indian and Alaska Native (AIAN), Black, Hispanic, and Multi/Other groups have the lowest homeownership rates, although margins of error are high due to low sample size for these breakouts. Northgate is likely to increase its proportion of renters in the future, given that the zoning districts and height limits in the Regional Center allow for more stacked-flat style housing. This is reflected in the current development pipeline, explored on page 17, which includes 1,668 units of exclusively rental units. Further, the pro forma analysis for multifamily ownership housing opportunities (condominiums) confirms that it is unlikely for the development market to pursue this housing type in Northgate.

¹² ACS 5-year B25003 block-group level estimates, 2022

Exhibit 14: Housing Tenure by Race in Northgate, 2022.



Note: This summary includes race only, not Hispanic identity. Non-white race categories compiled into "BIPOC Groups" due to small sample size.

Sources: ACS 5-year estimates (B25003A-I), aggregated by block group; Seva Workshop, 2024.

Renters in Northgate experienced an average 16% housing cost increase between 2017 and 2023. Average apartment rents in the Northgate area are approximately 10% lower than citywide levels, although in recent years the gap has been narrowing. See Exhibit 15. This makes the Regional Center an important source of housing with relatively affordable rents in the city. The 2023 average rent in Northgate is affordable to households earning 48% AMI, while the citywide rate is at 52%. This alignment, however, does not take into account unit size: a 4-person family household may find apartments in their affordability range but 98% are unsuitable in size to meet their needs, as shown in Exhibit 16. The average total size of apartment units is 718 square feet.¹³

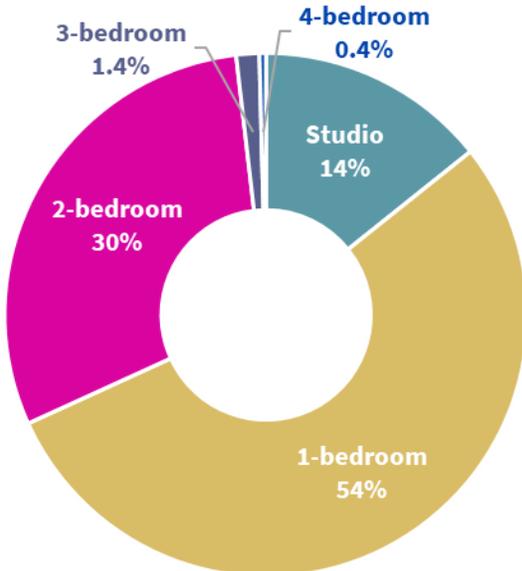
Exhibit 15: Average Rents in Seattle and Northgate, 2017-2023.

Year	Seattle Rents	Northgate Rents	% Difference
2017	\$1,730	\$1,520	12%
2018	\$1,757	\$1,569	11%
2019	\$1,836	\$1,573	14%
2020	\$1,714	\$1,550	10%
2021	\$1,881	\$1,680	11%
2022	\$1,892	\$1,743	8%
2023	\$1,916	\$1,762	8%
% Change	+11%	+16%	

Sources: Costar, Q4 average rent estimates; Seva Workshop, 2024.

¹³ King County Department of Assessments, compiled by City of Seattle, 2023.

Exhibit 16: Northgate Apartment Units by Bedroom Count, 2023.



82% of Northgate households are renters. The apartment mix in the neighborhood heavily favors 1-bedroom apartments and includes very few (less than 2%) units with 3 or more bedrooms. **This Regional Center plays an important role in the city offering relatively affordable housing stock, but this mix does not yet address Seattle’s need for family sized units.** The average total unit size for apartments is 718 square feet.

Sources: King County Department of Assessments, compiled by City of Seattle, 2023; Seva Workshop, 2024.

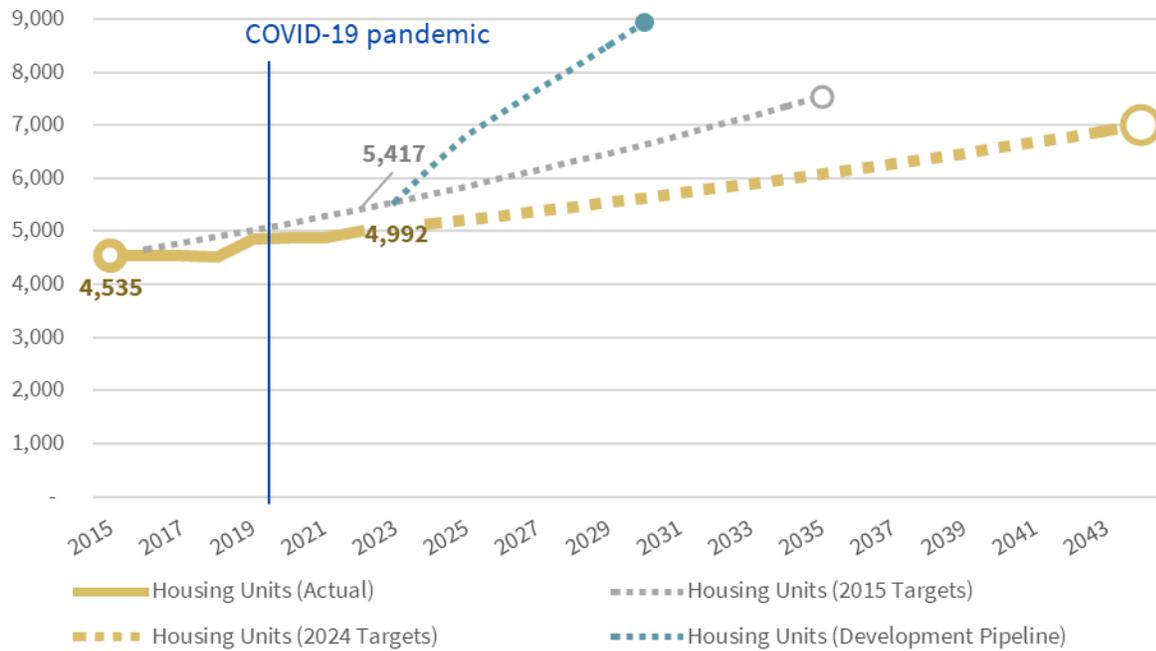
Housing Production

Northgate’s housing target in the One Seattle Draft Comprehensive Plan is to add 2,000 units by 2044.¹⁴ The subarea is on its way to exceeding this number if the current pipeline comes to fruition and planned projects continue in this time horizon. The pipeline for residential development actively under construction or slated to start in 2024 includes 1,668 units and plans are in place for another 1,920 units on just two sites – Northgate Station and the SHA site along Northgate Way and 1st Avenue. See a summary of these projects in progress on page 17 and a graph of historic and targeted growth in Exhibit 17. The Seattle 2035 Comprehensive Plan allocated higher growth targets to Northgate, but the stagnant growth in the years after this plan was adopted led to more modest allocations in 2024. The 2015-2022 annual growth rate for housing in Northgate was 1.4%, and 2044 targets anticipate 1.6% annual growth across the 20-year period.¹⁵

¹⁴ “One Seattle” Draft Plan, 2024

¹⁵ CAGR calculated from “Regional Center Housing Unit Growth Report” 2022 and “One Seattle” Draft Plan, 2024.

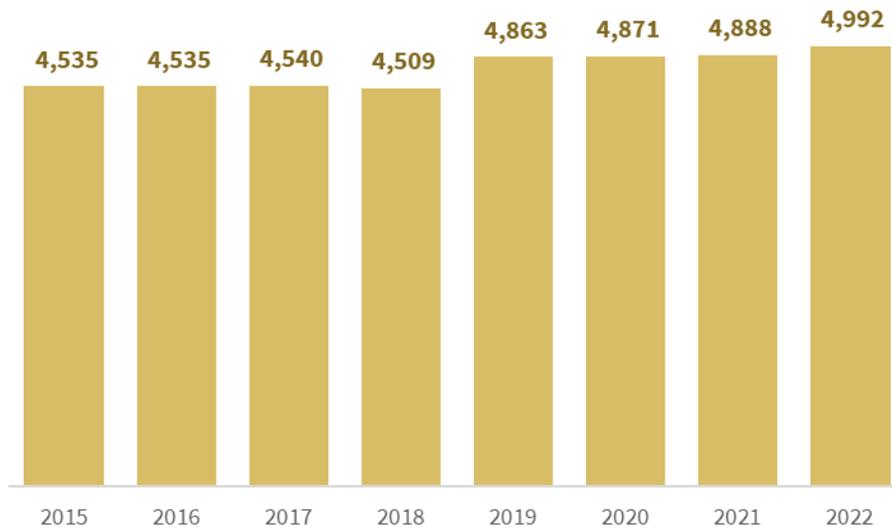
Exhibit 17: Northgate Housing Units, Actual and Targets from 2015 & 2024 Draft Comprehensive Plans and Units in Development Pipeline.



Note: The development pipeline figures represent six projects actively in progress and two major development site plans still pending construction.

Sources: City of Seattle "Regional Center Housing Unit Growth Report", 2022 and "One Seattle" Draft Plan, 2024; Seva Workshop, 2024.

Exhibit 18: Northgate Housing Units, 2015-2022.



Northgate experienced low levels of housing growth in the 2015-2022 timeframe, adding only 457 units in 7 years. This slow growth trend led to a lowering of housing targets in the City's 2024 Comprehensive Plan. **The current pipeline for development in Northgate, however, suggests that the pace of development will be picking up speed in coming years** and, if current plans come to fruition, the Regional Center should far surpass its 2044 target for housing.

Sources: City of Seattle "Regional Center Housing Unit Growth Report", 2022; Seva Workshop, 2024.

Needs by Type

Northgate’s current development pipeline will add a high volume of rental units to the Regional Center. All of the units currently in the pipeline are set to become rental housing. Some of these are set aside as affordable units and sized for larger households (3-bedroom units). These units, both affordable and market rate, align with the priority of adding housing capacity near transit and employment to reduce reliance on personal vehicles.

Desired housing types underrepresented in Northgate’s housing stock include ownership opportunities, family-sized units, and affordable housing. Northgate’s renter rate is 82%, compared to 56% citywide, and this difference will widen with the current development pipeline. Currently, less than 2% of apartment units offer 3 or more bedrooms to accommodate larger family sizes, and only 30% of apartment units have 2 bedrooms which can be suitable for smaller families. There are higher proportions of households at lower incomes, including 43% at \$50,000 or less.¹⁶ As explored in Household Characteristics, the Northgate Regional Center is home to many of Seattle’s equity priority populations. The neighborhood’s housing supply should offer options for these residents to remain in the neighborhood throughout their life, which can be supported by a supply of entry-level homeownership opportunities, larger units for families with children and multigenerational households, and subsidized units for households with lower incomes. The existing supply of senior housing and current and planned expansions of daycare facilities also help to meet this goal.

- **Ownership units:** There are a few condominium developments in Northgate and additional condo development would offer an opportunity for renters to transition into entry-level homeownership without having to leave the neighborhood. However, pro forma analysis shows that condominium development does not “pencil” under current market conditions.¹⁷ Ownership units are not likely to appear in the development pipeline without special subsidies or dedicated funding sources.
- **Family-sized units:** The average apartment size in Northgate is 718 square feet and less than 2% of units offer 3 or more bedrooms. This limits the neighborhood’s ability to serve families with multiple children, multigenerational households, and other larger household groups. Current development trends confirm that market rate development will not produce units of this size.
- **Income-restricted housing:** Northgate housing offers direct access to many amenities and employment opportunities. Currently, 43% of households have incomes of \$50,000 or less annually. Displacement risk mapping, explored in the next section, identifies the area as a priority zone for anti-displacement efforts. There are currently 82 units of income-restricted affordable housing in Northgate and 324 more are in the development pipeline. As of 2019, all

¹⁶ ACS 5-year estimates, 2022 for tenure rates and incomes. Northgate estimated at the block group level. Unit mix by bedroom size from King County Assessor data as summarized by City of Seattle, 2023.

¹⁷ Northgate Financial Feasibility Analysis, 2024, BAE Urban Economics

new developments are subject to MHA policies for inclusionary housing – as explored on page 33. A continued focus for Northgate’s future should include adding capacity for households across the income spectrum. Pro forma analysis demonstrates the level of financial support needed for a sample project with 152 units affordable at 80% AMI and using the LIHTC program. This type of project is estimated to need ~\$31 million in donated funds to be successful.¹⁸

ADDRESSING HOUSING INSECURITY

Housing insecurity is a pervasive issue in the Puget Sound, impacting thousands of households. At its worst, housing insecurity results in homelessness. Homelessness is experienced temporarily for some and chronically for others, but all of these community members are in need of public and nonprofit support that goes beyond typical needs. The housing affordability challenges in Seattle and the region have resulted in a growing number of individuals experiencing both temporary and chronic homelessness. For an even larger number of families, affordability pressures result in housing insecurity symptoms such as crowding, doubling up, and ultimately displacement.

The City of Seattle defines displacement as “the relocation of residents, businesses, or institutions from an area due to forces outside their control.”¹⁹ This can occur through forces such as eviction, site demolition and redevelopment, affordability pressures such as rising rents or property taxes. Not all households are equally vulnerable to displacement pressure, and the factors that contribute to displacement risk are not equitably distributed throughout the city. Impacts from displacement are borne most heavily by households with low incomes and less access to generational wealth. **Communities of color experience disproportionate rates of displacement and are also most affected by fractured social networks and loss of access to culturally specific businesses and resources.**

Homelessness

Seattle and greater King County is estimated to have 13,358 individuals experiencing homelessness in 2022.²⁰ These numbers are rough estimates and likely represent an undercount, they are based on Point-in-Time (PIT) data, but the figure provides a snapshot at the scale of extreme housing need experienced in the region. While we are unable to know exactly how many of these individuals and households are present within the Northgate Regional Center, engagement conversations did confirm that visual homelessness is observed in Northgate, and some perceive that this trend has increased in recent years. This would align with regional trends

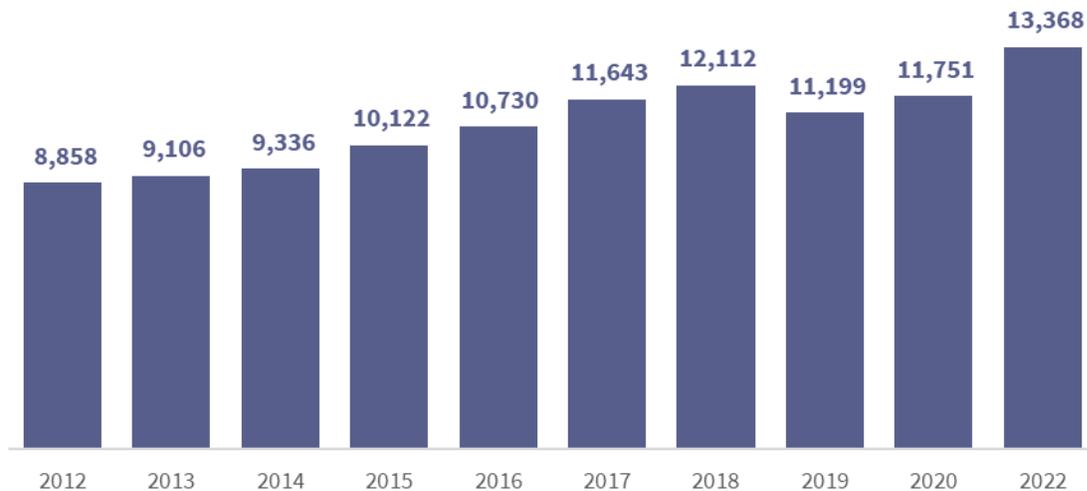
¹⁸ Northgate Financial Feasibility Analysis, 2024, BAE Urban Economics

¹⁹ Draft 2024 “One Seattle” Comprehensive Plan, Anti-Displacement Framework.

²⁰ 2022 PIT Counts for King County, reported by Washington State Department of Commerce

– PIT counts report a 50% increase in homelessness over the past decade in King County. See Exhibit 19.

Exhibit 19: Homelessness Counts in King County, 2012-2022.



Note: 2021 PIT counts were not conducted, due to the COVID-19 pandemic.

Sources: Washington Department of Commerce PIT Counts, 2012-2022; Seva Workshop, 2024.

Displacement Risk

In 2016, the City developed a Displacement Risk Index to identify where displacement of people of color, low-income people, renters, and other vulnerable populations may be more likely. The Displacement Risk Index provides a long-term view of displacement risk based on neighborhood characteristics like the presence of vulnerable populations, rent and market factors, and infrastructure and amenities that tend to increase real estate demand. This index was updated with 2022 data for a refreshed look at displacement risk across Seattle.

Northgate is identified as an area with higher displacement risk, highlighted in red in the map shown in Exhibit 20. Northgate is identified as a place of high displacement risk due to its higher rates of people of color, low-income households, and renters combined with pressures such as potential rising land values from investments such as the light rail and future redevelopment of the Mall site. Regional and Urban Centers tend to have higher displacement risk than areas outside Regional and Urban Centers and villages primarily due to their relatively large share of rental housing, higher prevalence of households with lower incomes, and the presence of infrastructure (like transit), neighborhood essentials, and services that can result in higher rental prices and the demolition or rehabilitation of existing buildings.

Anti-displacement Strategies

Existing anti-displacement strategies in Northgate include:

- **Inclusionary zoning.** As of 2019, Seattle’s MHA legislation applies in Northgate. These policies promote the addition of income-restricted affordable housing in new development. See more details on page 33.
- **Tenant relocation plans.** The SHA site at Northgate Way and 1st Avenue has already begun tenant relocation for some of its residents, in anticipation of site redevelopment. Seattle’s Tenant Relocation Assistance Ordinance requires the payment of \$4,917 to low-income tenants displaced due to property redevelopment, and provides all tenant with additional protections and time when displaced by redevelopment.²¹
- **Just Cause Eviction program.** The City of Seattle protects renters from arbitrary lease termination. Effective July 2021, landlords must offer current tenants lease renewals unless they have a just cause reason not to renew, and they must give 60-90 day notice prior to ending a tenancy.²²

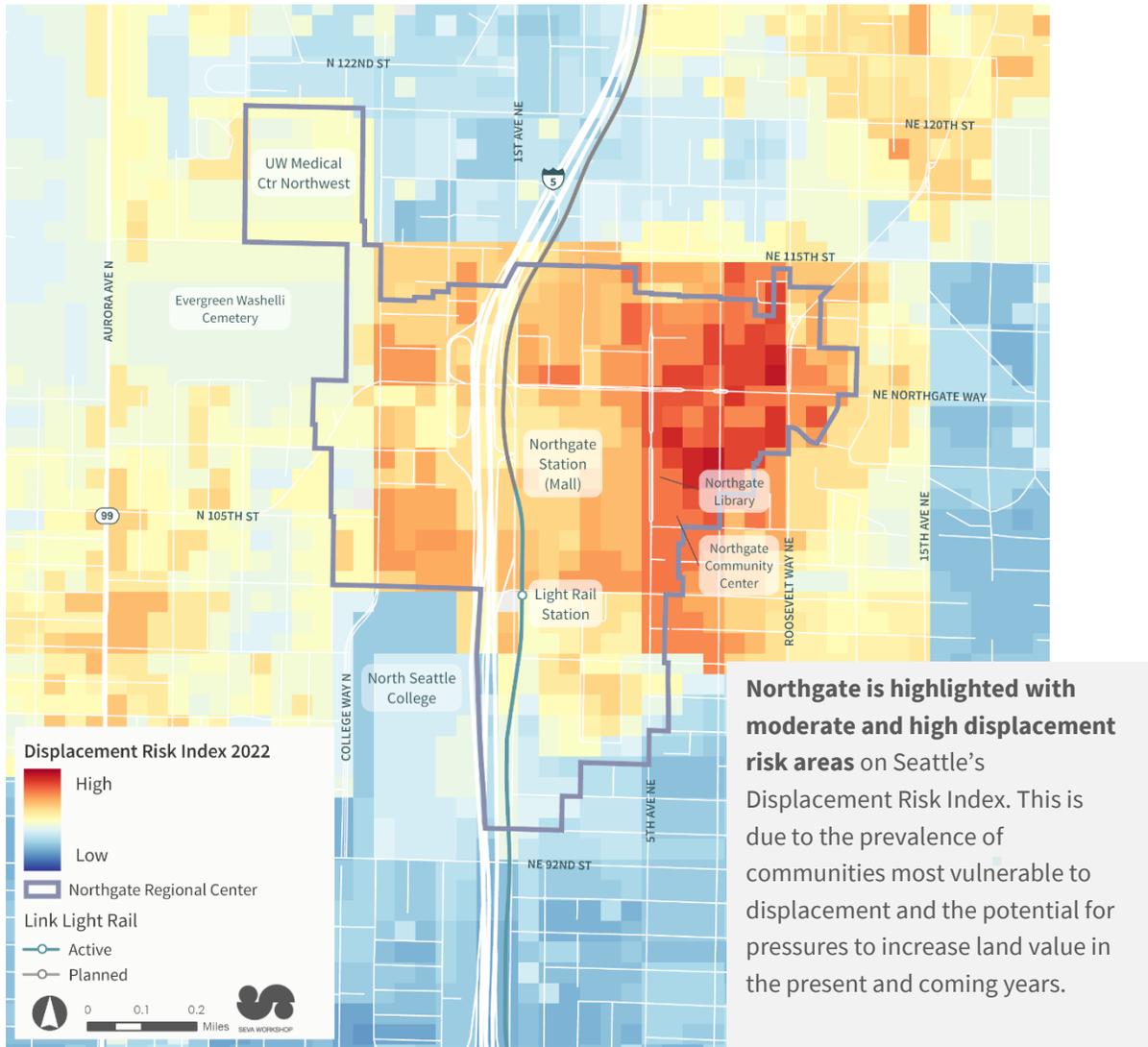
Potential future strategies may include:

- **Preservation of aging housing supply** and unsubsidized affordable housing.
- **Pathways to ownership** for existing tenants, ensuring that financial gains from future property appreciation can be realized by those who already call the neighborhood home.
- **Right of first refusal programs** that aim to offer eligible households first preference in future affordable housing development if they are displaced by redevelopment.
- **Foreclosure assistance** to stabilize homeowners struggling to keep up with rising home costs.
- **Community land trust (CLT).** CLTs offer homeownership at lower than market rates, since the underlying property is held by the governing organization. The proforma analysis conducted for this project dives into the financial feasibility of a CLT specifically designed to reflect indigenous values, aligned with Northgate’s vision of creating a Native Neighborhood. Supplementary qualitative analysis from this project includes a collection of interviews with organizations involved in similar efforts nationwide. These combined efforts lay the groundwork for exploring a CLT within the Northgate Regional Center.

²¹ <https://www.seattle.gov/DPD/Publications/CAM/cam123.pdf>

²² [https://www.seattle.gov/sdci/codes/codes-we-enforce-\(a-z\)/just-cause-eviction-ordinance](https://www.seattle.gov/sdci/codes/codes-we-enforce-(a-z)/just-cause-eviction-ordinance)

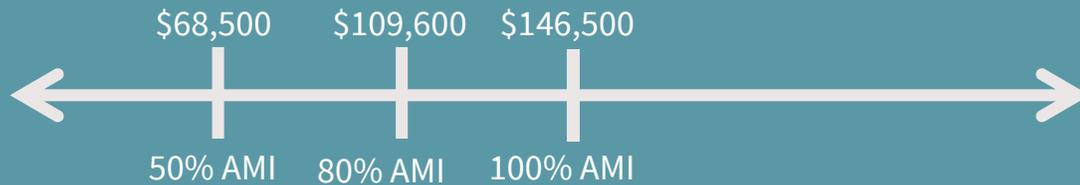
Exhibit 20: Seattle Displacement Risk Index, 2022.



Source: Draft "One Seattle Plan: Anti-Displacement Framework", 2024.

Affordability for Low-Income Households

Area Median Income (AMI) is calculated at a number of geography scales, depending on the intent and use of the data. The below scale shows 2024 AMI levels for a household of four, as defined by the Washington State Housing Finance Commission for King County.



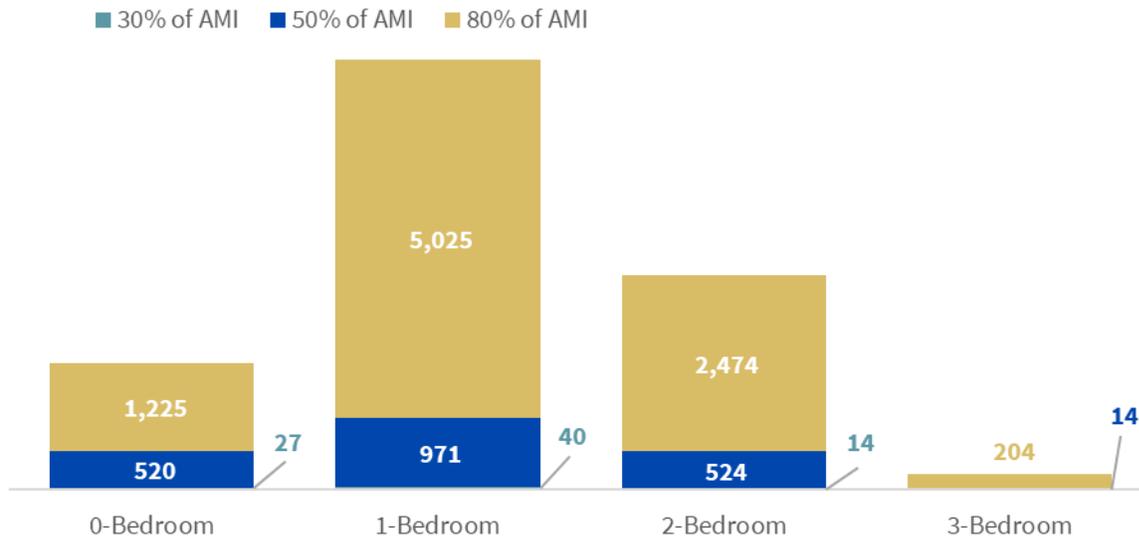
Source: [WSHFC](#), 2024.

Units offering rent or ownership costs at affordability levels compatible with incomes at 80% AMI or below, defined as low-income households, are an important segment of the housing market. The lived experience of “affordability” for households at these income levels will vary widely, but the City highlights the importance of preserving housing supply that falls in this price range, as long as quality standards are maintained. Analysis of building and unit rents compared to area incomes in North Seattle reveals some general trends for market-rate and mixed-income buildings offering affordable rents:

- These units tend to be in buildings about 40 years old. The median year built was 1982 and the average ‘star’ or quality rating is 3 of 5.²³
- On average, these are low- and mid-rise developments. Buildings average 3-4 stories tall with between 20 and 45 units.
- The graph in Exhibit 21 captures rental units in the North Seattle Market Area (as defined in the Comprehensive Plan) by unit size and income level for affordability. There are very few units in the affordability range of households at 50% AMI or below.
- The sizes for these units are predominantly 1-bedroom, with almost no supply available larger than 2-bedroom.

²³ “Star” ratings are provided by Costar

Exhibit 21: Affordability for Rental Housing in the North Seattle Market Area, 2023.



Note: This data attempts to capture affordability among market rate units and thus does not include units tagged as being income-restricted in Costar analytics. Special types of housing, such as congregate living types, are excluded.

Sources: City of Seattle, 2023 based on CoStar Analytics and PUMS; Seva Workshop, 2024.

Income-Restricted Affordable Housing

From a policy perspective, housing is considered “affordable” when the cost comprises no more than 30% of a household’s income.

Households that pay more than 30% of their income toward housing are considered “cost-burdened”. This indicates that they are likely making difficult tradeoffs between core needs of household members, particularly for households at moderate- and low-income levels. These core needs will vary by household, but include priorities such as transportation, healthcare, education/childcare, distance to a workplace, healthy food, and quality in housing conditions. Households that pay more than 50% of their income are considered “severely cost-burdened” and lower-income households in this group are almost certainly struggling with financial instability.

In Seattle 18% of households are cost-burdened and 14% are severely cost-burdened.²⁴ These rates are higher among renters, who are overall cost-burdened at a rate of 40%. Low-income renters represent the largest group of cost-burdened households in Seattle: over half of all the city’s cost-burdened households are renters with incomes of 80% AMI or below and three-quarters of severely cost-burdened households are renters with incomes at 50% or below. As explored on [page 9](#), Northgate has a high proportion of low-income renters.

There are a variety of policy and programmatic strategies to address housing cost burden in a community. This section details some of the bigger initiatives available in the Northgate area: inclusionary zoning, income-restricted affordable housing units, and preservation of aging housing stock that provides affordable rental units.

Mandatory Housing Affordability (MHA)

MHA is Seattle’s primary policy mechanism to ensure developer contribution to affordable housing needs in the city. These contributions are either the inclusion of income-restricted units within a building (performance option) or payment into a fund that supports affordable housing efforts (payment option). Developments subject to MHA include commercial, residential, or live-work projects in

²⁴HUD CHAS data, 2016-2020.

Mandatory Housing Affordability in Northgate

Several of the upcoming development profiles in Northgate are not subject to MHA as the plans were approved prior to the 2019 application of the policy. To take one example, the 409-unit property on 8th Avenue includes a total of 288,000 residential square feet. Today, this property would be given the option of **payment** at approximately \$2.7 million **or performance** with the provision of at least 14,400 SF or approximately 20 affordable units.



neighborhoods where MHA applies.²⁵ In 2022, MHA contributions totaled \$74.7 million and 66 affordable housing units citywide. MHA units must remain income-restricted for 75 years, and range in income-restrictions from 40% to 60% AMI depending on the size of a rental unit, or 80% AMI for ownership housing.



What is MHA?

Mandatory Housing Affordability, or MHA, is a proposal that would link affordable housing to growth across Seattle. Any new multifamily or commercial development will create affordable

housing in exchange for larger development, usually one story of additional height. The developer can either build affordable housing on-site or pay the city to construct affordable housing elsewhere.



MHA public engagement promotional materials, 2023. Image source: [City of Seattle](https://www.seattle.gov).

As of 2022, no MHA performance units exist in Northgate but this will change with current developments in the pipeline. Northgate’s MHA program is young (legislation adopted in 2019) and its first buildings for which developers have chosen the performance option have not yet come online. Between Northgate and Lake City, grouped together in reporting for their geographic proximity, \$9.71 million in performance payments had been made through 2022. However, the current development pipeline does include several projects subject to MHA, and all new development moving forward will be subject to the policy.²⁶

- For developers who select the payment option, the rate varies by zone. In Northgate, this range spans from \$9.45/SF (according to its “medium” designation) to \$16.04/SF (the highest rate in the Regional Center, applied to SM-NG-145)

²⁵ [City of Seattle, SDCI "Mandatory Housing Affordability Program"](https://www.seattle.gov)

²⁶ City of Seattle, Office of Housing, "2022 Mandatory Housing Affordability and Incentive Zoning Report"

- For developers who select the performance option, the space allocation for affordable units varies but is 5% in most zones, increasing to 9% near the light rail station (SM-NG-240).

OPPORTUNITIES AND CONSTRAINTS

Key Opportunities

Development is underway in Northgate, and the current residential pipeline will add density in areas closest to transit, including income-restricted affordable units. If current plans are realized, Northgate will far exceed its growth targets and add a high volume of housing units near regional transit and employment centers. A historically auto-oriented activity center in the city will make strides in its transition to a walkable, transit-oriented urban neighborhood.

In addition to the six projects profiled in this report, plans are in place for more residential development in Northgate. One major project in the works is the redevelopment of a current site with 211 units of market rate housing. Seattle Housing Authority (SHA) purchased this property and has expressed intent to redevelop the site into a 1,400 unit mixed-income community, incorporating at least 400 units affordable at 80% AMI and below. If completed as planned, this project alone would add 1,189 housing units into Northgate.

Another key source of future housing capacity is held in future phases of the Northgate Station site redevelopment. Current development plans show 940 units of housing on the site, including at least one building dedicated to senior housing. This would contribute another 520 units above the 420 in the current pipeline.

Northgate has more than enough capacity to meet its housing targets. Under current zoning regulations, land capacity analysis identifies abundant site opportunities that are feasible for redevelopment. This makes Northgate a key subarea for achieving the regional vision for transit-oriented growth.

Many of the components that build a holistic, walkable neighborhood are in place. Northgate is described as “convenient” and offers access to many healthcare facilities, transportation networks, service sector and retail businesses, and community resources such as the library, childcare centers, and educational institutions. While gaps still exist, many core components to building a complete and healthy neighborhood are present.

The existing housing supply includes senior housing, condominiums, and housing with supportive healthcare services. This mix of housing promotes diversity among residents and addresses needs across many phases of a lifecycle. Seattle’s market conditions make it increasingly difficult to add these types of units, making Northgate’s existing stock a valuable community asset.

Key Constraints

In Northgate, a dense and transit-oriented neighborhood is being imprinted on the legacy sites of auto-oriented retail and commercial uses and rights of way. This existing framework presents challenges and limitations for connectivity between sites, access to open space, and overall quality of life conditions. Presently, multiple large construction projects in the heart of the subarea add noise and visual disruption to the cultivation of a neighborhood feel. There are thousands of households currently living in the subarea whose daily life experiences should be valued and improved through community investment during this transitional period. These households should also be able to stay in the neighborhood after it has “shed its cocoon” and emerged in its new phase.

Market conditions led to the closure of the Northgate Mall. Uncertainty in commercial markets has slowed development on the proposed mixed-use Northgate Station mall redevelopment site. This large and central vacancy is felt strongly across the subarea. The published plans show the addition of many new housing units, along with retail, parks, hotels, office space, and improved neighborhood connections. However, the actual pace of construction is uncertain and it will be many years before this anchor site is fully activated.

The current development pipeline for multifamily buildings is exclusively rental housing, limiting options for an affordable homeownership pipeline in Northgate. Pro forma analysis confirms that these are the projects most likely to “pencil” in this subarea under current market conditions. Northgate, however, offers the most affordable land prices of Seattle’s Regional Centers and therefore the best conditions for entry-level homeownership opportunities in a high opportunity neighborhood. Incentives and subsidies are needed if ownership housing is desired.

Current residents in Northgate are at high risk for displacement. Northgate is a hub of low-income renters in Seattle, a key demographic vulnerable to displacement risk from market pressures. Pathways to ownership or relocation within the neighborhood for those who wish to remain in Northgate will need policy support. A current site of 211 homes affordable to moderate and low-income households is actively experiencing tenant displacement in preparation for redevelopment. Connecting these residents with units in Northgate offering income-restricted affordability is one way to try to disrupt patterns of displacement and fractured social networks.

Scattered sites in Northgate still have low-rise zoning designations, which is inconsistent with the Regional Center’s vision as a growth center. These legacy parcels will only accommodate small scale development, and new units of this style are likely to come in at price points inaccessible to moderate- or low-income households. Greater consistency in the application of residential zones that yield higher achieved densities better aligns with Northgate’s designation as a Regional Center.

CONNECTIONS TO THE RACIAL EQUITY TOOLKIT

At the onset of this planning effort, and as part of the Racial Equity Toolkit (RET) development, the project team identified eight key outcomes for the Northgate Regional Center. These were then updated after our visioning engagement efforts, which focused on conversations with the RET-identified priority communities. The list below summarizes some of the ways that the existing housing market in Northgate either supports the RET outcomes, or acts as a barrier.

Key Supports:

- Northgate offers residents strong access to modes of transit and offers some relative affordability for housing within the Seattle context.
- New residential development is predominantly being planned in central areas of Northgate, where higher design standards are in place. The density provided by these housing types offers greater spending power and foot traffic to support small businesses in the neighborhood.
- Existing inventory in Northgate does include a variety of multifamily unit types, including housing for seniors and income-restricted affordable housing. New residential development is subject to MHA requirements, increasing the local stock of income-restricted affordable housing.
- Residents of Northgate have access to bus and light rail service, and some have walkable access to desired neighborhood amenities.
- Many newer residential developments have embraced features such as public art and activated ground floor spaces to anchor themselves within the neighborhood.

Key Barriers:

- Development trends are resulting in many buildings of a consistent style, offering smaller units with 0-2 bedrooms. Households with larger family sizes may struggle to find their home in Northgate.
- Existing inventory includes a variety of types, but not at the quantity and affordability level that is needed to equitably meet housing need projections by income level. Lack of sufficient affordable housing support will make it challenging for moderate- and lower-income households to remain in this neighborhood.
- When asked on the community survey, 33% of resident respondents report that they do not have safe access to school, transit, parks, and other services outside of a car.
- Northgate's superblocks result in housing developments using private drives. These roadways are exempt from higher standards of street design. Often, a lack of network-level thinking results in fragmentation and missed opportunities for improved walkability.

- Northgate is home to many households vulnerable to displacement pressures. 82% of households are renters and 43% have incomes at \$50,000 or below. As development continues in this Regional Center, these households may face direct, physical displacement by site redevelopment or economic displacement via rising rents and land values.



Northgate Plaza
SENIOR LIVING

SPEED LIMIT
25