

Affordable Housing Action Agenda



Via Bassanno #3 (1981) By Stephen McClelland

Seattle Planning Commission

Report • February 2008

Seattle Planning Commission

Our vision of the future is one in which our city has thriving neighborhoods where residents and businesses work with the City to plan and produce projects that enhance the quality of life for those who live, work and play in Seattle.



The Planning Commission, established by charter in 1946, is an independent voluntary 16 member advisory body appointed by the Mayor and City Council. This diverse group is made up of people who bring a wide array of valuable expertise and perspectives to the important planning decision in the City of Seattle. The role of the Commission is to advise the Mayor, City Council, and City departments on broad planning goals, policies, and plans for the physical development of Seattle. It reviews land use, transportation and neighborhood planning efforts using the framework of Seattle's Comprehensive Plan and the long-range vision described in the Plan.

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Affordable Housing Action Agenda

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Introduction

The Planning Commission and Affordable Housing

The Seattle Planning Commission has long recognized housing affordability as an integral part of good planning policies and essential to creating vibrant and livable neighborhoods.

The Commission's recent efforts on the issue of housing affordability began as increasingly alarming information regarding the lack of affordable housing in Seattle has come to light. To begin to address the issue, the Commission hosted an affordable housing roundtable in January 2007. The event included City staff and both non-profit and private developers, all of whom presented a detailed picture of Seattle's current and projected affordable housing needs and the most important strategies available for meeting these needs.

The Commission developed a series of key themes and observations from the event, which have helped guide the Commission's work on the issue. Overall, the Commission found that:

Despite the considerable efforts of the Office of Housing, non-profit developers and others, the trend does not look good for affordable housing. The gap between the amount Seattle has and the amount it needs will continue to grow, and housing costs will continue to rise. Seattle needs to expand its outlook for ways to solve the affordable housing crisis, both in terms of seeking ways for-profits can help to create more housing choices, and ways to expand the capacity of the non-profit sector.

The Commission has since been very involved in issues related to affordable housing. In February of 2007, the Commission released its report, "Incentive Zoning In Seattle: Enhancing Livability and Housing Affordability." The report provided an overview of incentive zoning as a public policy tool and offered recommendations to the City for how to move forward with this tool. Overall, the Commission concluded that "Incentive Zoning is a meaningful tool that should be linked to growth and density."

In June of 2007, the Commission provided City Council with recommendations regarding proposed updates to the Multifamily Tax Exemption. This program provides tax exemptions for developments that include affordable housing units within them. The Commission recommended the program be expanded to include more geographic areas and a broader range of affordability.

The Commission plans to continue to provide input to policymakers on issues related to affordable housing.

Purpose of the Action Agenda

The Affordable Housing Action Agenda is the result of the Commission's belief that in addition to providing input on various policy initiatives, a broader effort to address Seattle's lack of affordable housing is necessary.

The agenda seeks to provide a rough sketch of the current situation in Seattle and the surrounding region regarding affordable housing. This sketch includes both the possible causes and effects of this lack, as well as a summary of what the city is currently doing to address the issue.

The agenda also includes a series of recommended strategies Seattle can pursue to address the lack of affordable housing, both by providing information about issues and potential solutions. For each of the nine overall strategies presented here, the Commission has offered both Comprehensive Plan amendments and a variety of public policy tools that could achieve these strategies.

The Commission hopes this document can serve as a tool for policymakers to address Seattle's lack of affordable housing. By providing specific Comprehensive Plan language and implementation tools, the Commission hopes to see policymakers move forward with these suggested solutions soon, as it appears the lack of affordable housing will only increase in the near future.

The Commission recognizes the large scale of the city's lack of affordable housing. This report does not represent a complete solution for solving the problem, but instead attempts to present some specific strategies that take substantial steps towards alleviating it.

The Need for Affordable Housing

Seattle and Affordable Housing

While there is not one agreed upon way to measure the amount of affordable housing in a city, there is a variety of data that can help policymakers understand the current state of Seattle's housing market. The following is a variety of data that attempts to provide some insight on the lack of affordable housing in Seattle.

Homelessness

The number of homeless persons in Seattle on a given night has risen from approximately 4,000 individuals in 1999 to approximately 6,000 individuals in 2006. Many of these individuals are veterans.

Rental Housing

The citywide apartment vacancy rate in 20+ unit buildings was 2.89% as of October of 2007, its lowest level in the last five years.

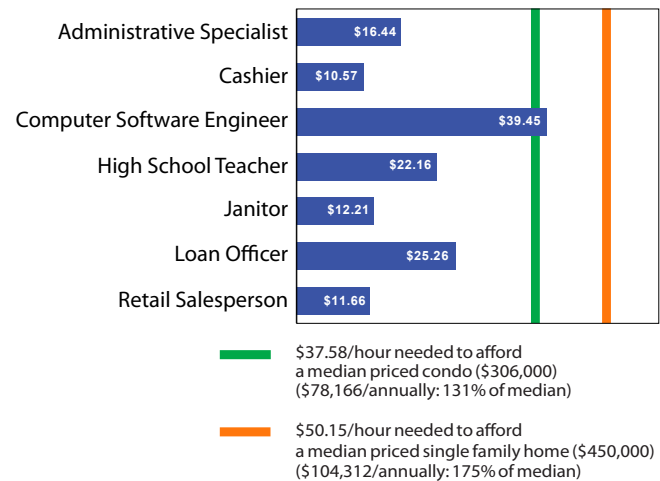
The average rent citywide in 20+ unit buildings increased by \$97 from October 2006 to October 2007. At \$1,052, this average is the highest ever recorded in Seattle.

New construction rents have been up 14 percent the last 2 years, and are expected to rise another 14 percent over the next 2 years.¹

The total number of apartments converted to condominiums in Seattle grew from 430 in 2004 to 1,640 in 2007, with a peak of 2,352 in 2006.

1 Dupre + Scott

Home Ownership Affordability in Seattle in Relation to Hourly Wages of in Demand Workers



Source: Seattle Office of Housing

Home Ownership

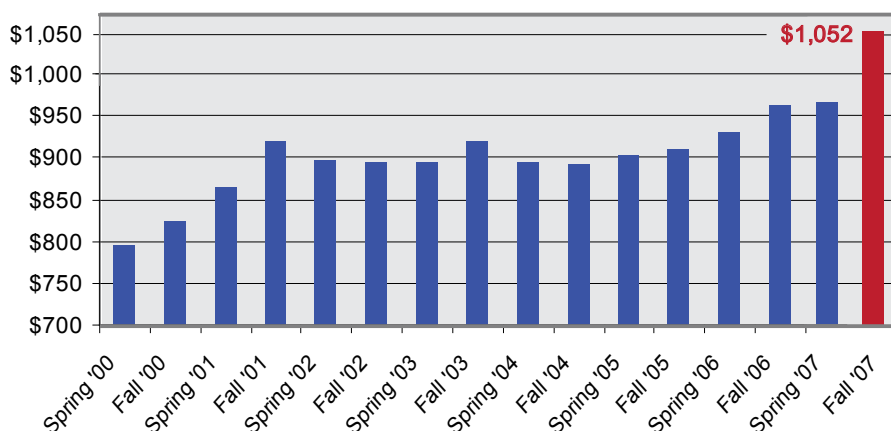
Many workers cannot affordably own a home in Seattle. For example, many nurses, teachers and police officers cannot afford a median priced condominium, and are even less able to afford median priced detached homes or townhomes.²

New construction condo sales prices are up 13 percent since the beginning of 2007.³

2 'Seattle Housing Needs,' Seattle Office of Housing

3 Multiple Listing Service

Average Rents in Seattle for 20+ Unit Properties (2000 -2006)



Source: Dupre + Scott

The Need for Affordable Housing

The median price for existing Seattle homes increased from \$328,850 in 2003 to \$483,500 in 2007, a 47 percent increase over four years. For existing condos, the median price rose from \$215,325 in 2003 to \$323,100 in 2007, a 50 percent increase over four years.

The value of a typical Seattle home is 7.7 times the median household income in 2006, a 39 percent jump from the ratio in 2000.

Subsidized Units

Including Section 8 units, Seattle has 20,800 subsidized rental housing units, comprising almost one-sixth (14.9%) of the City's rental housing stock.

Of these units, 46 percent are affordable to those earning 30 percent of median income or less; 31 percent are affordable to those earning 31 to 50 percent of median income; and 23 percent are affordable to those earning 51 to 80 percent of median income.

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Vicki Scuri
Porcelain enamel on steel
24" x 33"
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The Region and Affordable Housing

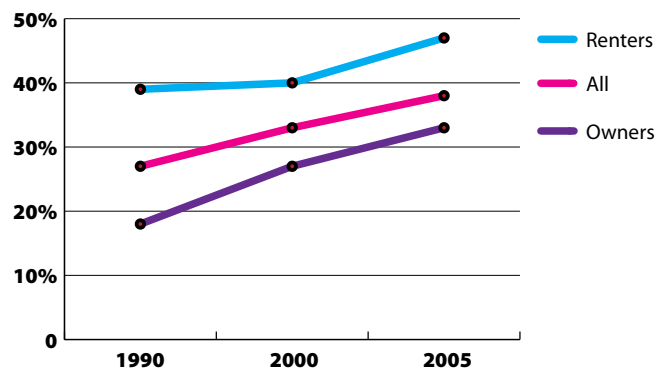
It is important to consider the issue of housing affordability in a regional as well as a local context. As housing costs have risen in Seattle, so have they in surrounding areas. The following snapshots of King County and the Puget Sound region reveal that the problem is not confined to Seattle, and in order to adequately address the issue, policymakers must consider Seattle's relationship to the region.

King County

King County provides annual reports on how well it is achieving a variety of its public policy goals. Titled 'King County Benchmarks,' one of these reports specifically addresses affordable housing. The 2006 report came to the following conclusions:

The factors that influence affordable housing have aligned to produce a discouraging outlook for a significant number of the county's households.... More than four out of five rental households earning less than half of median income do not have affordable housing in King County, paying more than 30% of their income toward housing. Consequently, these households must divert their resources from other necessities such as food and healthcare, and are at greater risk of homelessness...The gap widened between what typical households could afford and what typical homes cost, making home ownership less affordable for many King County households. In 2005, the home purchase affordability gap for a median-priced home more than doubled what it was only two years prior. Only one in 10 single-family home sales in the county were affordable to the median income household. However, homebuyers found more affordable alternatives in the condominium market...

King County Households Paying More than 30% of Income for Housing Costs



1990-2005. Source: 2007 King County Benchmarks Report

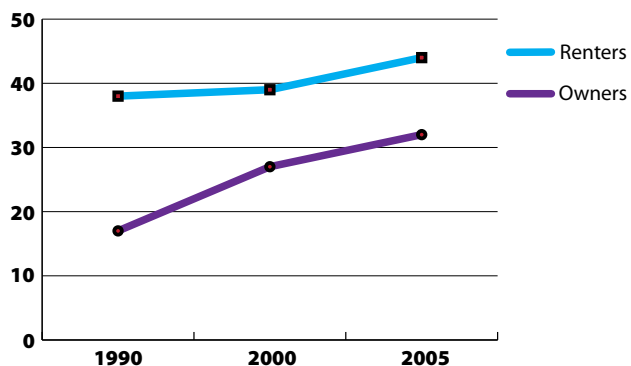
The Need for Affordable Housing

Puget Sound Region

The Puget Sound Regional Council (PSRC), an association of cities, towns, counties, ports, and state agencies in the region, produces monthly reports titled "Puget Sound Trends." These reports provide demographic, economic, transportation and other planning data of interest to government, business and industry in the Puget Sound region. In June 2007, PSRC released a report on housing affordability, which came to the following conclusions:

Housing affordability in the region's home buying market has eroded significantly over the last three to four years... Since 2000, growth in area median household incomes has been steadily outpaced by the rise in home prices... housing affordability for home buyers, and especially first-time buyers, has declined to the lowest levels recorded since these data indices began to be tracked in the mid 1990s... despite the relative stability of prices in the rental housing market, decennial Census and American Community Survey data indicate that affordability for renters also declined during the first part of this decade... over time, our region's households are having to dedicate more of their income to cover housing costs, and that an increasing share of households are "housing cost burdened," or spending more than 30% of their gross monthly income on housing costs.

Puget Sound Households Paying More than 30 % of Income for Housing Costs



Source: U.S. Census Bureau – 1990 Census, 2000 Census, 2005 American Community Survey



Open House 3 (2001)
Anita Thacher
Aquatint/Etching
22" x 30"
Seattle City Light 1%
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Lack of Affordable Housing — Causes

There is no one reason, or 'magic bullet,' to explain Seattle's current lack of affordable housing. In fact, there's a significant amount of disagreement concerning the reasons for rising housing prices. An examination of some of the various explanations can hopefully provide some context for policymakers as they attempt to address the city's current lack of affordable housing. The following list is not meant to be comprehensive.

Rising Land and Construction Costs

There is widespread agreement that developers have had to contend with rapidly rising construction and land costs in recent years, increasing the cost of development and consequently the cost of housing. Many agree that rising condo insurance costs have also increased the cost of development. Some argue that more governmental regulations are an additional factor causing a spike in the cost of construction, citing more stringent environmental and design standards in recent years.⁴ The Joint Center for Housing Studies at Harvard states that 'Metropolitan areas with stringent constraints on residential development see higher house price increases and lower job growth than they would otherwise.'⁵ One regulation that has received

4 'The Politics of Sky-High Prices,' Joel Miller, Reason Magazine, July 2006

5 'The State of the Nation's Housing 2007,' Joint Center for Housing Studies of Harvard University, 2007

The Need for Affordable Housing

considerable attention is the Growth Management Act, which some say creates a constraint on land supply that drives up prices. However, recent research seems to indicate that 'market demand, not land constraints, is the primary determinant of housing prices,'⁶ and that growth management policies 'are not principally responsible for high housing prices and rents.'⁷ The Brookings Institute stated that 'inclusionary zoning programs and well-designed growth management policies, when enforced, can successfully expand the supply of affordable housing...'⁸

One organization, a coalition of non-profit housing providers called the Housing Development Consortium, estimates that whatever the reasons for the increase, the cost to build a multi-unit residential project increased by over 16 percent just between 2004 and 2005.

Increased Demand

There is widespread agreement that the resurgence of cities, sparked in part by the desire for shorter commutes and the cultural amenities cities can offer, has caused a spike in demand for housing in metropolitan areas. 23,000 people have moved to Seattle since 2000, a 4 percent population growth. Other factors have caused an increase in demand, including recent credit practices that have allowed many people previously unable to obtain housing loans to enter the market. Rapidly increasing housing prices and thus the promise of a high return on investment likely brought a significant amount of speculation into the market as well, also increasing the pool of buyers.

There is disagreement, however, if the rise in demand can be directly correlated to the lack of affordable housing. Some argue that in recent years, supply has outpaced demand, yet cost has risen dramatically. For example, according to U.S. Census data, between 2000 and 2005 the population

in King County grew from 726,792 households to 747,157. The number of housing units grew from 742,237 to 792,682, dropping the occupancy rate by more than 3 percent. Yet during this five year period, the median price of a single family home grew from \$245,000 to \$374,000. A more recent example is that in July 2007 prices of King County houses and condominiums had increased 9 percent compared to a year earlier—even while the number of available properties grew 51 percent. One possible explanation could be the type of housing being built (*See Housing Typology Supply/Demand Imbalance*).

Job Wage/Housing Cost Imbalance

Washington State has enjoyed astounding job growth in recent years, adding 240,000 jobs between 2002 and 2006. However, according to an analysis by the Seattle Times, almost 70 percent of those new jobs paid less than \$43,264 per year (about 80 percent median income for one person, 55 percent median income for a family of four). Several of the fastest-growing job categories – in retail, hospitality, agriculture and social services – were at the lower end of the wage scale. Many high-paying industries – notably telecommunications, electronics manufacturing and air transportation – have shed jobs in recent years. Statewide, those three sectors combined to lose more than 11,000 jobs between 2002 and 2006. This has been a problem nationwide as well – the median real income for all households fell 2.7 percent between 2000 and 2007, and the lower the income group, the greater the drop was in real wages.⁹

These figures lead some to conclude that while demand has increased for housing, the ability for those seeking housing to pay for it has decreased. Simply raising wages to solve the

⁹ 'The State of the Nation's Housing 2007,' Joint Center for Housing Studies of Harvard University, 2007

⁶ 'The Link Between Growth Management and Housing Affordability: The Academic Evidence,' Arthur C. Nelson, Rolf Pendall, Casey J. Dawkins, Gerrit J. Knaap, Brookings Institution Center on Urban and Metropolitan Policy, February 2002

⁷ 'Growth Management Revisited: Efficacy, Price Effects, and Displacement,' John D. Landis, Journal of the American Planning Association, Autumn 2006

⁸ 'Rethinking Local Affordable Housing Strategies: Lessons from 70 Years of Policy and Practice,' Center on Urban and Metropolitan Policy, The Brookings Institute and the Urban Institute, December 2003

Right Increased demand sparked the development of more housing downtown, but some argue that the prevalence of high-end housing development means less housing choices for residents, not more.



The Need for Affordable Housing

problem would prove difficult, however. According to the Office of Housing, an average child care worker would need a \$7.84 hourly raise to afford a median priced 1 bedroom rental apartment, while the average licensed vocational nurse would need a \$10.31 hourly raise to afford the purchase of a median priced condo.

Loss of Affordable Rental Housing

The increased demand for ownership housing has caused a dramatic spike in the number of condominium conversions in Seattle. These conversions remove units from the rental market, reducing the city's rental stock and displacing the current residents of the converted building. Some argue that these displaced residents reentering the rental housing market has caused an increase in demand for rental units, and is partially responsible for the recent increases in rental housing costs.¹⁰ The total number of apartments converted to condos in Seattle grew from 430 in 2004 to 1,640 in 2007, with a peak of 2,352 in 2006. During the years 2004 - 2006, more than two thirds of conversions involved units affordable to households with incomes between 51 percent to 80 percent of area median income. Since 2004, the percentage of converted units affordable to households with incomes at or below 50 percent of the median income prior

10 'City's renters lose out as condo switch soars,' Jennifer Langston, Seattle Post-Intelligencer, March 20, 2006



to their conversion has grown. During this same period, the proportion of units affordable to households with incomes greater than 81 percent of the area median that have been converted has dropped.¹¹

Housing Typology Supply/Demand Imbalance

Some argue that while the demand for affordable housing increases, the proportion of affordable units being added to the market has not increased. They claim that there is an incentive for developers to build higher-end housing, such as luxury condominium towers, since the profit margin is greater than more affordable units.¹² Underbuilding has also been cited as a problem, reducing the number of smaller, more affordable units that could potentially be coming on to the market.¹³ For families, the lack of larger affordable units available may be responsible for the number of family households remaining static in Seattle from 1990 to 2000 while the number of non-family households have been increasing substantially.¹⁴ This trend indicates families have not been moving to Seattle, or have been leaving at the same rate new families are arriving, during its recent boom in population. All of these factors, some would say, have led to a dearth of affordable units.

Loss of Federal Government Support

There is little disagreement that funding for low-income housing in recent years has been significantly cut. In 2006 alone, the federal government cut \$700 million in the operating budget for public housing. Housing assistance as a share of total non-defense discretionary spending dropped from 10.2 percent in 1998 to 7.7 percent in 2006.¹⁵ This means that as local housing authorities – in Seattle's case, the Seattle Housing Authority – struggle under smaller budgets, their ability to create new affordable housing is compromised.

12 Seattle Housing Inventory, Office of Housing, 2006

13 'Affordable Housing: Growth Management Services,' Washington State Department of Community, Trade and Economic Development

14 'Don't blame growth management for higher housing prices,' Aaron Ostrom and Carla Okigwe, Seattle Times, January 6, 2007

15 2000 U.S. Census

16 'The State of the Nation's Housing 2007,' Joint Center for Housing Studies of Harvard University, 2007

Left Many of the fastest growing job categories in recent years have been at the lower end of the wage scale, while high-paying industries, such as telecommunications, have shed jobs.

The Need for Affordable Housing



Open House 1 (2002)
Anita Thacher
Aquatint/Etching, 22" x 30"
Seattle City Light 1% for Art Portable Works Collection

Lack of Affordable Housing — Consequences

There are a variety of negative impacts that occur when a city has a lack of affordable housing. The following is not meant to be a comprehensive list of these impacts, but a look at those that have the greatest effect and present the greatest challenge to cities and regions.

Increased carbon emissions: As residents who work in Seattle are increasingly unable to afford housing here, they must move outside of the city to find a home. As housing costs increase throughout the region, these workers must move further and further away from the city to afford a home. As commute times increase, so does the amount of time they spend in an automobile, and consequently the amount of carbon emitted into the atmosphere.

Loss of economic vitality: The public and private sector find it increasingly difficult to recruit top candidates for various positions as affordability decreases, especially for middle-income jobs such as nurses and teachers. Service-

level jobs also become difficult to fill, as potential employees cannot afford to work in Seattle. This inability to recruit and retain workers can cause a significant loss of economic vitality.

Transportation gridlock: As workers move further and further away from their jobs and increasingly rely on their cars to commute to work, the region's freeways and roads become more and more congested. This congestion causes a significant loss in quality of life for the region's residents due to both reduced air quality and increased commute times.

Social justice and diversity: Many consider housing a matter of social justice, believing that citizens of the country have the right to adequate housing, and if they are unable to afford it, there is a collective responsibility to provide it to them. In addition, the lack of affordable housing appears to disproportionately effect minorities – according to the Office of Housing, for example, the rate of homeownership is 51 percent among whites, but 25 percent for Latinos, 36 percent for blacks, and 46 percent for Asians/Pacific Islanders. If Seattle wishes to remain a racially diverse city, this makes affordable housing a necessary component of achieving this goal.



Left Traffic congestion and increased carbon emissions are two of the major effects caused by a lack of affordable housing.

Efforts to Provide Affordable Housing

Successful Affordable Housing Programs in Seattle

There are a variety of efforts already underway to alleviate the lack of affordable housing in Seattle. Most are executed by one of three main bodies – the City of Seattle, the Seattle Housing Authority, and Seattle's non-profit housing providers. The following is not meant to be a comprehensive list, but an attempt to highlight the most significant efforts underway.

City of Seattle's Office of Housing

The City of Seattle's Office of Housing (OH) directed \$33 million in 2007 towards affordable housing. Much of this funding comes from Seattle's voter-approved 2002 Housing Levy, which will be coming up for renewal in 2009. In addition to reviewing applications for funding from non-profit developers and disbursing city funds towards approved projects, OH manages a variety of programs designed to increase the amount of affordable housing in Seattle. These programs include, but are not limited to:

Ten-Year Plan to End Homelessness: A regional public-private partnership effort that OH, the private sector and other government agencies are involved in. Specific efforts include prioritizing city funds to create supportive housing for homeless individuals and families.

Rental Preservation and Development: About \$11 million each year is made available to nonprofit organizations through competitive NOFA processes to fund low-income housing (new construction and preservation of existing housing).

Homeowner assistance: OH provides up to \$45,000 in low-interest deferred payment loans to first-time home buyers. In addition, conservation and construction experts identify energy-use and home repair needs for low-income customers, and then OH provides both low-interest loans and free weatherization to help low-income homeowners make necessary improvements.

Downtown Incentive Zoning: This program allows additional residential or commercial floor area and height in developments downtown in exchange for affordable housing. Developers have the option of paying an in lieu fee instead of building the housing, and OH administers these funds.

Transfer of Development Rights: Under the Transferable Development Rights program, development rights are transferred from downtown low-income housing areas designated for preservation, to new commercial projects desiring to build additional floor area. Owners of the property receiving the development rights may then build a larger building. OH facilitates the transfer of development rights between buildings.

Multifamily Tax Exemption: This program, available in 17 target neighborhoods, requires a portion of units in new rental projects that receive tax incentives to be affordable to Seattle's low-to-middle income workforce.

Advocacy at County and State Level: OH staff advocates for state and local legislation that will help create more affordable housing in Seattle.

Rental Subsidies: OH uses Levy Operations & Maintenance money to provide rental subsidies to enable units produced with other fund sources to serve extremely low-income people.



Left Mayor Nickels with Plymouth Housing Group (PHG) Executive Director Paul Lambros after announcing City funding for PHG's Langdon & Anne Simons Senior Apartments in 2005.

Right The apartment building opened in January 2008 and includes 95 units of affordable housing, of which, 92 units will be permanent housing for homeless individuals aged 55 and older.



Efforts to Provide Affordable Housing

Seattle Housing Authority's Programs

The Seattle Housing Authority (SHA) is a public corporation that provides affordable housing to more than 25,500 low-income people in Seattle. SHA owns and operates roughly 5,200 conventional public housing units subsidized by the U.S. Department of Housing and Urban Development, and nearly 1,000 additional units for seniors and people with disabilities. Their programs include:

Low Income Public Housing: The Low Income Public Housing (LIPH) program provides low-rent units for families and individuals. These units are located throughout Seattle, and come in a range of sizes. Of the nearly 5,300 LIPH units managed by SHA, about 2,300 are large enough for families of two or more people, while about 3,000 are suitable for families of one or two people. In general, Low Income Public Housing residents pay 30 percent of their monthly adjusted income for rent and utilities.

Mixed Income Housing Communities: SHA manages or subsidizes public housing, affordable units and homes in redeveloped communities. High Point, NewHolly and Rainier Vista are mixed-income communities that include public housing units and other types of homes, including affordable units and market-rate homes.

Impact Property Management (IPM) Units: These units are owned or operated by SHA, but the eligibility requirements and application procedure for these units are different than other programs. IPM's buildings are located throughout Seattle, and come in a variety of sizes, including townhomes, small apartment complexes and high-rises.

Housing Choice Voucher Program (Section 8): This program provides vouchers (housing subsidies) which allow families to rent privately owned units. The Housing Choice Voucher Program, often called Section 8, is the federal government's major program for helping very low-income families, the elderly and the disabled to afford decent, safe and affordable housing. Under the tenant-based program, SHA screens applicants and provides eligible households with a Housing Choice Voucher, which allows participants to rent privately owned units.

Seattle Senior Housing Program: The Seattle Senior Housing Program, which was established by a bond issue passed by Seattle voters in 1981, provides housing for people over the age of 62 and for a small number of disabled adults. The program's 23 buildings are located in neighborhoods



High Point – Seattle Housing Authority

such as Green Lake, West Seattle, Queen Anne and Magnolia. Most buildings are located on quiet residential streets.

Non-Profit Housing Providers

A variety of non-profit housing developers operate in Seattle. Most belong to the Housing Development Consortium (HDC), the trade association for nonprofit housing developers in the Seattle-King County area. HDC estimates that its members have developed or preserved nearly 18,000 units of low-income housing, primarily in the Puget Sound area. These units serve a range of needs—elderly people, families, disabled and special needs populations. Most of the housing is either newly constructed or renovated rental apartments in downtown or suburban locations. However, some units are single-family homes or townhomes for first-time homebuyers. Most members own and manage the rental housing they develop. Some of HDC's members develop housing as part of a community development strategy in their neighborhood or as the foundation to help those in shelters get back on their feet.

The non-profit developers utilize a variety of funding sources to finance their projects. In addition to actually developing the housing, HDC and its members advocate for increased affordable housing for all members of the Puget Sound region.



*The Gilmore - Housing Resources Group
Photo: E. Calderon*

The Gap



6726 & 6728 11th N.W. (1989)
Vicki Scuri
Porcelain enamel on steel
Each piece is 24" x 33"
Seattle City Light 1% for Art Portable
Works Collection

The Remaining Need for Affordable Housing

The demand for affordable housing is difficult to measure, so defining exactly what the gap is between the amount of affordable housing available and the amount needed is hard to discern. Both King County and the Puget Sound Regional Council (PSRC), however, use a data point that can be helpful in understanding current demand.

According to the 2006 American Community Survey, 36 percent of households in owner-occupied units pay more than 30 percent of their income towards housing, the traditional benchmark for what is considered an 'affordable' amount to pay towards housing. 47 percent of households living in rental units pay more than 30 percent of their income towards housing.

Seattle's median income is \$54,500 per year for a one person household and \$77,900 per year for a four person household.

As shown in the pie chart below, of the 261,433 households in Seattle, more than 100,000 (36% of owners and 47% of

renters) pay beyond their means for housing. This does not take into account the 200,000 new residents and 200,000 new jobs PSRC estimates for the region through the year 2040, which will surely increase demand for affordable housing substantially.

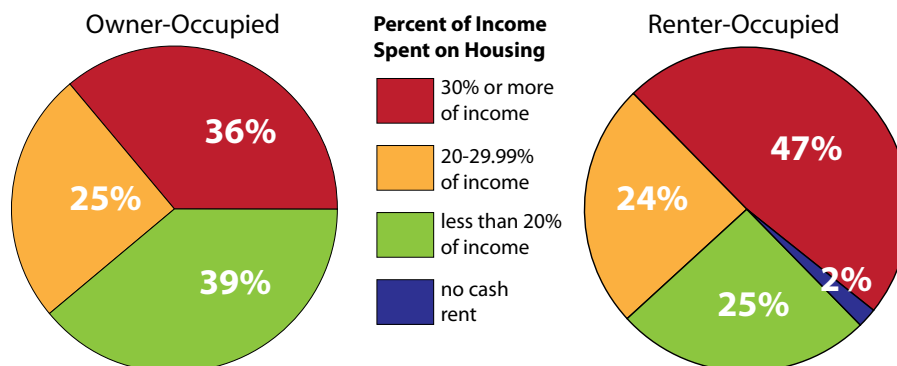
The Seattle Office of Housing found that 22, 618 of the renter households earning less than 80 percent of median income are paying more than half their monthly income on housing.

The Housing Development Consortium estimates that to meet demand for affordable housing in King County in the next 10 years, 44,900 affordable new units must be built. At the current rate of production, however, only 20,150 such units will be built by 2015.

While it's impossible to accurately assess exactly how much affordable housing will be needed, it is clear Seattle currently faces a severe lack of affordable housing.

Percent of Income Spent on Housing (in Seattle)

Source: 2006 American Community Survey Data



9 Seattle Planning Commission's Strategies for Affordable Housing



8520 & 8508 Mary (1989)

Vicki Scuri

Porcelain enamel on steel

Each piece is 24" x 33"

Seattle City Light 1% for Art Portable Works Collection

Affordable Housing Action Agenda

The Planning Commission offers its nine top strategies for addressing the lack of affordable housing in Seattle. Each strategy has been paired with the problem it is trying to address.

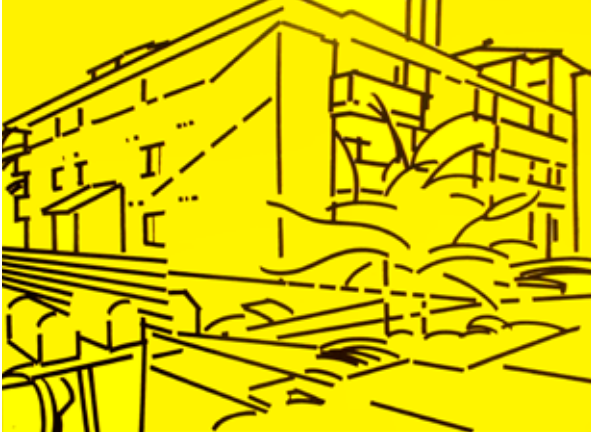
The Commission considers itself stewards of the Comprehensive Plan, the framework document for Seattle's land use policies. For each proposed strategy, the Commission offers corresponding Comprehensive Plan amendments that would encourage their implementation. These amendments are offered to help provide a stronger framework for providing additional affordable housing to Seattle residents.

In addition to Comprehensive Plan amendments, which provide more general, guiding frameworks for the action agenda's proposed strategies, the Commission also offers some more specific implementation strategies. These strategies are meant to provide guidance to policymakers as they consider implementing one or more of the Commission's proposed overarching strategies.

The Commission is not attempting to address every one of the causes and effects of the lack of affordable housing in Seattle. Instead, it has focused on areas of relevance and importance to the Commission, including land use, zoning and transportation-related solutions.

The Commission recognizes the importance of coordinating the following strategies with other aspects of the city's work, particularly developing transportation infrastructure or strategies (e.g. enhancement of transit service, improvement of the bicycle system, improvement of the pedestrian system, transportation demand management, transportation system management, etc.) and updating neighborhood plans. The city should ensure that as density increases, sufficient infrastructure exists to accommodate new residents as well as help mitigate impacts on existing residents. In addition, many of the neighborhood plan updates will touch on a variety of the issues outlined in our recommendations, and each strategy should be coordinated with these updates.

9 Strategies for Affordable Housing



1

Problem As housing prices rise, Seattle's low and moderate income workers must live further and further away from their workplace. The consequent longer commutes increase these workers' transportation costs and present sustainability issues.

Strategy Encourage the development of affordable housing in mixed-use, transit-supportive, walkable neighborhoods.

PROPOSED RECOMMENDATIONS

Comprehensive Plan Changes:

- Strengthen language generally.
- Strengthen language to include concept of transit corridors rather than just transit hubs.
- Encourage bike-friendly neighborhoods and developments.
- Encourage working with neighborhoods when creating Transit Oriented Development (TOD).
- Encourage linking of incentive zoning programs with TOD.
- Encourage mixed-use developments to include affordable housing component.

Implementation Strategies:

- Increase allowable densities at designated transit hubs, bus rapid transit corridors and light rail station areas.
- Encourage development of mixed-use structures with an affordable housing component in TOD, incorporating programs such as the Multifamily Tax Exemption and incentive zoning.
- Remove parking minimums and possibly implement parking maximums for areas designated for TOD.
- Develop a funding plan for how to create livable communities in and around TOD.
- Address infrastructure and amenities to encourage families to live in high-density areas and support those already doing so, e.g. a school downtown or safe parks in all urban centers.

9 Strategies for Affordable Housing

2

Problem A substantial rise in condominium conversions in recent years has caused and continues to cause a significant loss of affordable rental housing.

Strategy Explore ways to preserve Seattle's existing rental stock, including mitigating effects of condominium conversions.

PROPOSED RECOMMENDATIONS

Comprehensive Plan Changes:

- Encourage preservation of rental housing stock.
- Explore new strategies for addressing condo conversions, i.e. increased notice time, increased relocation payments, or caps on the number of condominium conversions per year, while taking into account potential opportunities for homeownership and investment in aging infrastructure condo conversions present.

Implementation Strategies:

- Explore new strategies to address condo conversions such as increased notice time, increased relocation payments, or caps on the number of condominium conversions per year, while taking into account potential opportunities for homeownership and investment in aging structures condo conversions present.
- Offer tax exemptions for existing rental property owners, using New York City as potential example.
- Decrease the pressure to sell by lessening impact of property taxes that increase operating costs.

3

Problem Seattle has limited tools for providing affordable housing, particularly to those moderate income workers priced out of the City.

Strategy Encourage the use of Incentive Zoning programs, especially in areas that experience significant land value increases as a result of substantial up-zoning.

PROPOSED RECOMMENDATIONS

Comprehensive Plan Changes:

- Strengthen language. Consider using an incentive zoning system that requires affordable units, regardless of whether developer takes advantage of bonus or not.
- Encourage broader application of incentive zoning programs to include moderate-income residents.
- Encourage a stronger incentive program when land is rezoned and /or a major increase in land value results from a rezone.

Implementation Strategies:

- Include workforce housing in incentive zoning programs.
- Monitor proposed incentive zoning programs.
- Connect incentive zoning programs with Multifamily Tax Exemption (MFTE) programs.
- Utilize incentive zoning/MFTE programs for mixed-use projects EXCEPT those in industrial zones where housing should continue to be expressly prohibited.
- Ensure South Lake Union rezones produce adequate amounts of affordable housing.
- Define "significant land value increases."
- Support ongoing monitoring of existing affordable units, especially those created through incentive zoning programs.

9 Strategies for Affordable Housing

4

Problem A lack of housing supply is partially responsible for the rapid rise in housing cost. The amount of supply is hard to increase fast enough without adequate capacity to handle that growth. The supply also does not increase as rapidly as it could when developments do not take advantage of the full density the current zoning allows.

Strategy Increasing development capacity citywide by implementing minimum densities or encouraging upzones in certain areas.

PROPOSED RECOMMENDATIONS

Comprehensive Plan Changes:

- Reexamine LU59¹ to determine whether the criteria for rezoning single family-zoned land should be adjusted.
- Add “opportunities to provide affordable housing” to all rezone evaluation criteria.
- Promote increased density in urban villages and centers before other areas.
- Promote family-oriented housing in higher-capacity areas, such as downtown, by encouraging increased large unit stock and infrastructure important to families (i.e. schools, open space, playgrounds, etc.).

Implementation Strategies:

- Explore strategies that could decrease underbuilding.
- Implement policies that would decrease under-building.
- Ensure that any significant increases in density are coordinated with providing sufficient transportation strategies or infrastructure to serve new and existing residents.
- Develop a higher percentage of zoned capacity that must be available in Seattle, and ensure that this capacity looks out to at least 20 years from now.

1 LU59 states, “Permit upzones of land designated single-family and meeting single-family rezone criteria, only when all of the following conditions are met: The land is within an urban center or urban village boundary; The rezone is provided for in an adopted neighborhood plan; The rezone is to a low-scale single-family, multifamily or mixed-use zone, compatible with single-family areas; The rezone procedures are followed.”

5

Problem The City currently does not consistently measure on a regular basis the total amount of affordable housing that exists or is created in Seattle, and makes major decisions about affordable housing strategies without this information.

Strategy Accurately measure Comprehensive Plan’s stated goals for affordable housing.

PROPOSED RECOMMENDATIONS

Comprehensive Plan Changes:

- Introduce principle ensuring that those that work in the city should be able to afford to live in the city, and introduce goal of providing housing to Seattle’s workers who have been priced out of the market.
- Require the Department of Planning and Development (DPD) or the Office of Housing (OH) to monitor the City’s achievement of these goals, reporting to Council at certain time intervals.
- Introduce strategies should these goals not be met.

Implementation Strategies:

- Fund a demographer to examine the current state of the City’s affordable housing and wages. Data that could be collected includes the demand for affordable housing and more information regarding those earning between 80-120 percent of media.

9 Strategies for Affordable Housing

6

Problem Elements of Seattle's Land Use Code prohibit rather than encourage more affordable housing. In addition, tools exist that could be added to Seattle's Land Use Code that could increase the city's affordable housing supply.

Strategy Ensure Seattle's Land Use Code works to create more affordable housing in Seattle, particularly for families.

PROPOSED RECOMMENDATIONS

Comprehensive Plan Changes:

- Include low-income housing (up to 80 percent of median income) in Housing Policy 6¹.
- Introduce other strategies for offering appropriate and affordable housing for families with small children.
- Ensure tenant relocation assistance benefits are extended to those earning up to 80 percent median income.
- Encourage affordable housing for families and first-time homebuyers while ensuring this housing is not created through the displacement of low to moderate income renters.
- Introduce other strategies for offering appropriate and affordable housing for families with small children.

Implementation Strategies:

- Ensure Multifamily Code rewrite includes components that work to create affordable housing.
- Develop new design guidelines to ensure that parking areas in townhomes are not underutilized areas that reduce the potential for a more affordable unit with a greater amount of open space.
- Expedite permitting process for those projects that include an affordable housing component by working with DPD to develop a list of how various types of projects are prioritized, and advocate that affordable housing be placed high on this list. Also work with DPD to develop target timelines for 'streamlined' projects.

¹ H6 states '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.'

7

Problem Low and moderate income workers seeking affordable housing are consistently faced with a lack of housing choices, even when they are willing to live in a smaller unit.

Strategy Work to expand housing choices, including Accessory Dwelling Units (ADUs), Backyard Cottages, also known as Detached Accessory Dwelling Units, and cottage housing citywide.

PROPOSED RECOMMENDATIONS

Comprehensive Plan Changes:

- Strengthen language.
- Encourage such units in 'areas outside of urban villages' or 'single family zones,' but discourage in Urban Centers.

Implementation Strategies:

- Expand housing choices (Backyard Cottages and cottage housing, for example).
- Explore multi-generational housing in single-family homes, addressing market forces and responses to non-traditional housing types, in order to increase housing stock for families.
- Promote existing ADU and Backyard Cottage programs and encourage development of more ADUs and Backyard Cottages.
- Promote Backyard Cottages in areas well served by transit, particularly around light rail stations.
- Ensure that any significant increases in density are coordinated with providing sufficient transportation strategies or infrastructure to serve new and existing residents.

9 Strategies for Affordable Housing

8

Problem Due to federal, state and local constraints and rapidly growing demand, Seattle consistently finds itself without sufficient resources to provide enough affordable housing for those who need it.

Strategy Encourage the development of more resources for providing affordable housing.

PROPOSED RECOMMENDATIONS

Comprehensive Plan Changes:

- Pursue additional funds and create additional strategies for providing affordable housing using other cities as models.

Implementation Strategies:

- Lobby state and county to include resource issue on agendas.
- Explore resource challenges related to state law.
- Focus City attention on implementation of strategies as opposed to Comprehensive Plan amendments.

9

Problem While it remains important to use bonus programs and increase housing supply in general to improve affordability, greater density will increase demand for transportation strategies or infrastructure, open space, and other public amenities.

Strategy Coordinate increases in density with development of transportation strategies or infrastructure, open space, and other public amenities.

PROPOSED RECOMMENDATIONS

Comprehensive Plan Changes:

- Strengthen language.
- Encourage any significant upzones include a funding and subarea plan for developing transportation strategies or infrastructure, open space and other public amenities.

Implementation Strategies:

- Review significant upzones and ensure adequate public amenities exist in area.
- Advocate to ensure significant upzones include funding and subarea plans for transportation strategies or infrastructure, open space and other amenities.
- Explore funding sources for increased public amenities.
- Facilitate more coordination between the Department of Transportation and DPD during long-range planning efforts.

Conclusion

Possible actions that could be taken by Executive and Council

The Commission recognizes both the City Council's and the Executive's interest in ensuring Seattle has adequate affordable housing. The Commission also recognizes that the issue of affordable housing is an incredibly complex one, with a variety of possible causes and effects, and with little clear policy direction on how to address the issue.

The Commission hopes this report can be used by policymakers to provide clear, concrete direction on how to move forward towards providing adequate affordable housing to Seattle's residents. By providing Comprehensive Plan language amendments that could help achieve this, the Commission hopes policymakers will propose some of these amendments. By offering policy tools that could also help achieve the goal of creating more affordable housing in Seattle, the Commission hopes policymakers will implement some of these policy tools.

We hope this report can serve as the beginning of a dialogue between the Commission, citizens of Seattle, and its policymakers about the issue of affordable housing and how best to address the issue. We look forward to what may at times be a difficult conversation, but will always be an essential one for ensuring Seattle remains sustainable, livable, and vibrant.

About the Artists' Work

Stephen McClelland (cover)

Symbols are lined up here as if in a mathematical equation to be solved. It is not clear if it tells something about the Bassanno Street address in the title or if these symbols just occurred to the artist while he was there. But it definitely suggests the elements of a neighborhood.

Anita Thacher (pages 5 and 7)

Anita Thacher is a New York-based artist known for her site-specific multimedia installations, films, videos, public art and photographic works. The primary concern of her work is perception and its relationship to inner states of mind and feeling. She says "My aim is to create work that may be experienced like a magic act, thus shifting our expected orientation. While the work celebrates seeing and perception, it also gives evidence to the magic of experience."

Vicki Scuri (pages 4, 11 and 12)

The artist renders an impression of a neighborhood as if she were drawing a map of it at the same time. She titles it with an address. Then she "prints" the image with glass enamel on sheets of metal like metal street signs. As an artist she seems to have taken on the official point of view of a city planner -- this is how a home is defined: by maps, and numbers and metal street signs.

Seattle City Light 1% for Art Portable Works Collection

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Appendix: Current Comprehensive Plan Language

The following shows the current Comprehensive Plan language related to each of the Commission's proposed strategies. When the Commission states that Comprehensive Plan language related to a particular strategy should be 'strengthened generally,' it is the following language that is being referred to.

The Commission will be developing specific language for each of its proposed Comprehensive Plan changes over the following year.

1. Encourage the development of affordable housing in mixed-use, transit-supportive, walkable neighborhoods.

H9 Promote housing preservation, development and affordability in coordination with transit plans and 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 at light rail station areas and other transit hubs.

LU116 Seek to focus development in transit and pedestrian-friendly urban villages while maintaining compatibility between new development and the surrounding area through standards regulating the size and density of development.

UV1 Promote the growth of urban villages as compact mixed-use neighborhoods in order to support walking and transit use, and to provide services and employment close to residences.

LU114 (In commercial areas) Encourage residential development in mixed-use buildings to ensure healthy business districts that

provide essential goods, services, and employment to the residents of Seattle.

LU79 (In multifamily areas) Provide zoning classifications that permit limited amounts of commercial use in what are otherwise residential zones in order to either provide retail and service uses in close proximity to residents in the densest multifamily environment or to create transitions between commercial and multifamily areas.

HG5 Promote households with children and attract a greater share of the county's families with children

HG13 Accommodate and encourage, where appropriate, the development of ground-related housing in the city that is attractive and affordable to households with children

2. Explore ways to preserve Seattle's existing rental stock, including mitigating effects of condominium conversions

HG14 Preserve existing low-income housing, particularly in urban centers and urban villages where most redevelopment pressure will occur

H34 Encourage affordable housing citywide....Encourage the use of public subsidy funds for the production or preservation of low-income housing in urban centers and urban villages.

H32 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.

3. Encourage the use of Incentive Zoning programs, especially in areas that experience significant land value increases as a result of significant up-zoning

LU5 2. Seek opportunities to incorporate incentive programs for development of housing affordable to lower-income households into legislative rezones or changes in development regulations that increase development potential.

3. Consider development regulations that condition higher-density development on the provision of public benefits when such public benefits will help mitigate impacts of development attributable to increased development potential.

H34 Promote the continued production and preservation of low-income housing through incentive zoning mechanisms, which include density and height bonuses and the transfer of development rights. Consider expanding the use of incentive zoning for affordable housing in neighborhoods outside downtown, particularly in urban centers.

LU102 Use zoning incentives and other development-related tools to provide for, or preserve, public benefits. Public benefits or other features may include housing affordable to low- and moderate income households, preservation of historic resource or provisions of new public open space.

4. Increasing development capacity citywide by implementing minimum densities or encouraging upzones in certain areas

UV40 Use 20-year growth targets for urban villages as a tool for planning for the growth that may occur in each urban village. Use these targets as a guide for City plans for development and infrastructure provision.

UV42 Promote the concentration of development within centers and villages over the 20 year timeframe of this plan, by:

1. Establishing 20-year growth targets that do not exceed 80 percent of zoned capacity for development, as calculated by the City of Seattle.
2. Making reasonable efforts to provide services, facilities, and incentives to accommodate the targeted growth.

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.

H8 Consider providing incentives that encourage public agencies, private property owners and developers to build housing that helps fulfill City policy objectives. Examples of development incentives include height and density bonuses, minimum densities and transferable development rights. Consider programs that make maximum use of City resources such as bridge loans, credit enhancement, and tax exemptions.

LU59 Permit upzones of land designated single-family and meeting single-family rezone criteria, only when all of the following conditions are met:

- the land is within an urban center or urban village boundary;
- The rezone is provided for in an adopted neighborhood plan;
- The rezone is to a low-scale single-family, multifamily or mixed-use zone, compatible with single-family areas;
- The rezone procedures are followed.

LU74 (Multifamily residential areas) Establish rezone evaluation criteria that consider: maintaining compatible scale, preserving views, enhancing the streetscape and pedestrian environment, and achieving an efficient use of the land without major disruption of the natural environment.

LU75 Limit the multifamily zones to areas that do not meet the single-family zone criteria, except in the circumstances where an adopted neighborhood plan indicates that a different zone is more appropriate

LU76 Provide flexibility in rezone criteria for rezoning multifamily residential areas to compatible neighborhood commercial zones, if approved in an adopted neighborhood plan.

5. Accurately measure or enforce Comprehensive Plan's stated goals for affordable housing

H30 Address the city's share of affordable housing needs resulting from expected countywide household growth, consistent with the countywide affordable housing policies, by planning for:

- a. At least 20 percent of expected housing growth to be affordable to households earning up to 50 percent of median income (estimated 9,400 units).
- b. At least 17 percent of expected housing growth to be affordable to households earning between 51 percent and 80 percent of median income (estimated 7,990 affordable units).
- c. At least 27 percent of expected housing growth to be affordable to households earning between 81 percent and 120 percent of median income (estimated 12,690 units).

H34 Encourage affordable housing citywide....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

6. Ensure Seattle's Land Use Code works to create more affordable housing in Seattle, particularly for families.

HG5 Promote households with children and attract a greater share of the county's families with children

HG13 Accommodate and encourage, where appropriate, the development of ground-related housing in the city that is attractive and affordable to households with children.

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 (up to 50 percent of median income) housing.

7. Work to expand housing choices, including Accessory Units, Detached Accessory Dwelling Units and cottage housing Citywide

H20 Promote and foster, where appropriate, innovative and non-traditional housing types such as co-housing, live/work housing and accessory dwelling units, as alternative means of accommodating residential growth and providing affordable housing options.

UVG15 Encourage development of ground related housing types including townhouses, duplexes, triplexes, ground-related apartments, small cottages, accessory units and single-family homes.

HG5 Promote households with children and attract a greater share of the county's families with children

HG13 Accommodate and encourage, where appropriate, the development of ground-related housing in the city that is attractive and affordable to households with children

8. Encourage the development of more resources for providing affordable housing

HG13 Provide new low-income housing through market-rate housing production and assisted housing programs

H34 Encourage affordable housing citywide....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.

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.

H40 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

9: Coordinate increases in density with development of transportation infrastructure, open space, and other public amenities

TG1 Ensure that transportation decision, strategies and investments are coordinated with land use goals and support the urban village strategy

UVG39 Through the creation, preservation, and enhancement of the city's open spaces, support the development patterns called for by this plan, enhance environmental quality, provide light, air, and visual relief; offer community-building opportunities; provide buffers between residential areas and incompatible uses; provide spaces for sports and recreation; and protect environmentally sensitive areas.

LU74 (Multifamily residential areas) Establish rezoning evaluation criteria that consider: maintaining compatible scale, preserving views, enhancing the streetscape and pedestrian environment, and achieving an efficient use of the land without major disruption of the natural environment.

H9 Promote housing preservation, development and affordability in coordination with transit plans and 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 at light rail station areas and other transit hubs.

LU116 Seek to focus development in transit and pedestrian-friendly urban villages while maintaining compatibility between new development and the surrounding area through standards regulating the size and density of development.

UV1 Promote the growth of urban villages as compact mixed-use neighborhoods in order to support walking and transit use, and to provide services and employment close to residences.

LU79 (In multifamily areas) Provide zoning classifications that permit limited amounts of commercial use in what are otherwise residential zones in order to either provide retail and service uses in close proximity to residents in the densest multifamily environment or to create transitions between commercial and multifamily areas.

HG5 Promote households with children and attract a greater share of the county's families with children

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