

APPENDIX B

Housing Needs Assessment



King County
December 2024

Table of Contents

I.	Executive Summary.....	4
II.	Background.....	11
	A. Policy Context	11
	B. Subarea Planning.....	12
	C. Data Sources, Methodology, and Limitations	12
III.	Community Profile.....	17
	A. Section Summary	17
	B. Population Characteristics.....	18
	C. Household Characteristics.....	33
III.	Workforce Profile	70
	A. Section Summary	70
	B. Local Workforce Characteristics	71
	C. Jobs to Housing Ratio.....	74
	D. Employment Trends and Projections	75
IV.	Housing Supply.....	76
	A. Section Summary	76
	B. General Housing Inventory.....	77
	C. Housing Market Conditions.....	85
	Special Housing Inventory	94
V.	Racially Disparate Impact Analysis	99
	A. Historical Policies with an Explicit Racial Discriminatory Intent	100
	B. Policies with a Racially Disparate Impact.....	106
	C. Displacement.....	124
	D. Undoing Racially Disparate Housing Policies in the Comprehensive Planning Process 127	
VI.	Housing Needs Analysis	129
	A. Section Summary	129
	B. Housing Needs of People who Need Supportive Services or Accessible Units	131
	C. Housing Needs of Communities Experiencing Disproportionate Harm of Housing Inequities.....	134
VII.	Land Capacity Analysis	139
	A. Section Summary	139
	B. Permanent Housing	140
	C. Emergency Housing	141

- D. Percentage of Residential Land Zoned for and Geographic Distribution of Medium- and High-Density Housing..... 143
- E. Housing Development Capacity within a Half-Mile Walkshed of High-Capacity or Frequent Transit Service..... 146
- VIII. Evaluating Effectiveness of Strategies to Meet Housing Need..... 151
 - A. Section Summary 151
 - B. Net New Housing Units Needed, 2019 through 2044..... 152
 - C. Housing Production Gap Analysis..... 152
 - D. Emergency Housing Production Gap Analysis 155
 - E. Affordable Housing Funding Gap Analysis..... 155
- IX. Making Adequate Provisions for Housing Needs of All Economic Segments of the Community..... 156
 - A. Section Summary 156
 - Identifying Barriers to Development..... 157
 - B. Considering Employment Locations..... 159
 - C. The Role of ADUs in Meeting Housing Need..... 159
- X. Existing Strategies Summary 160
 - A. Section Summary 160
 - B. Funding..... 160
 - C. Local Funds 161
 - D. State Funds 165
 - E. Federal Funds 165
 - F. Programs..... 166
 - G. Policies and Regulations..... 168
 - H. Countywide Policies 169
 - I. Unincorporated King County Policies and Regulations..... 169
 - J. Partnerships..... 171
- XI. Existing Strategies Gap Analysis..... 172
 - A. Section Summary 172
 - B. Funding..... 173
 - C. Programs..... 175
 - Policies and Regulations..... 177

I. Executive Summary

Background

This analysis is guided by Revised Code of Washington 36.70A.070(2) and King County Countywide Planning Policies (CPPs) H-3, H-4, and H-5.¹ In 2021, Washington State amended the Growth Management Act (GMA) through House Bill 1220. The changes to the GMA require cities and counties plan for the development of sufficient housing to meet the needs of all income levels in their jurisdiction.

The beginning of each section of this appendix references the relevant CPPs and other requirements it fulfills. The CPPs create a consistent framework for King County and each jurisdiction to develop a Comprehensive Plan. This assessment is also guided by VISION 2050, the region's long-range plan for growth developed by the Puget Sound Regional Council. For more information about each requirement and guiding plans, see *II. Background*.

This Housing Needs Assessment provides data and analysis for all of King County and unincorporated King County. This information helps guide the 2024 King County Comprehensive Plan regarding:

- King County population and household characteristics;
- housing supply;
- racially disparate impacts from land use and housing practices;
- housing needs for specific populations;
- existing strategies and gaps in meeting housing needs
- zoning and land capacity for housing; and
- making adequate provisions for housing needs of all economic segments of the community.

Data Sources, Methodology, and Limitations

This assessment utilizes data primarily from the U.S. Census Bureau, the Washington State Office of Financial Management, the Washington State Department of Commerce, the King County Department of Community and Human Services (DCHS), the King County Permitting Division, and the King County Regional Homelessness Authority. This assessment also cites news, research, and historical publications to support qualitative data analysis. Community members impacted by housing inequities provided input to inform this assessment through various forms of engagement, including participation in the Equity Work Group, 18 interviews with housing providers and community-based organizations, surveys, and findings from reports.

This assessment primarily discusses race and ethnicity using the descriptors used in the associated source. For example, the U.S. Census has seven race categories: White, Black or African American, American Indian or Alaska Native, Asian, Native Hawaiian or Other Pacific Islander, Other Race, and Two or Multiple Races, and defines ethnicity as determining whether someone is Hispanic or Latino or not Hispanic or Latino.² This assessment uses the term Latin(a)(o)(x).

However, there are gaps and limitations in the available data, which limits this assessment's ability to:

- determine the underlying cause of housing needs and disparities;
- compare small population subcategories using demographic data;
- compare the most recent available data from sources that provide different time ranges and different geographies; and

¹ King County Ordinance 19384 (2021), amended by Ordinance 19553 (2022) and Ordinance 19660 (2023). [[link](#)]

² United States Census Bureau. (2021). *Measuring Racial and Ethnic Diversity for the 2020 Census*. [[link](#)]

- comprehensively document racial housing discrimination and discriminatory policies and practices in unincorporated King County.

Community Profile

The Community Profile section of the Housing Needs Assessment conducts an inventory and analysis of:

- household characteristics, by race/ethnicity;
- current population characteristics; and
- projected population growth.

As of 2021, the Census Bureau estimates a population of 2,215,173 individuals and 924,763 households in King County.³ King County became more diverse over previous decades as the population steadily grew, with most population growth occurring from residents moving to King County from another country.⁴ Between 2000 and 2020, the number of individuals experiencing homelessness also increased in King County. While many are in shelter or transitional housing programs, more than half of those experiencing homelessness in King County are unsheltered.⁵

The data in this section reveal significant differences between households in King County and unincorporated King County. Approximately 8.6 percent (77,761) of the county's households live in unincorporated King County, and about two-thirds (54,177) of unincorporated King County households live in the rural area.⁶ While King County's population increased over the previous decades, unincorporated King County's has not, primarily due to annexations and zoning restrictions in the rural area. Households in unincorporated King County are more likely to be older, White, and own their homes than countywide.⁷

Significant disparities exist between households of different incomes, races, ages, and tenure. Households with lower incomes are significantly more likely to be renters and cost burdened, with most extremely low-income households severely cost burdened, meaning they spend more than 50 percent of their income on housing costs.⁸ Homeowner households in King County are older on average and have a median income nearly twice that of renter households.⁹ In 2020, Asian and White households earned nearly two times more than Black and American Indian/Alaska Native households countywide. Most households own their homes in King County and unincorporated King County, but Black households are more likely to rent than own.¹⁰ Approximately half of Black households and nearly 40 percent of Hispanic households in King County and unincorporated King County are cost-burdened or severely cost-burdened. In comparison, only 30 percent of White and Asian households are cost-burdened or severely cost-burdened.

Workforce Profile

The Workforce Profile section identifies significant wage disparities between residents in King County and unincorporated King County and conducts an analysis of the ratio of housing to jobs in each jurisdiction. Significant wage disparities exist between residents in King County and unincorporated King County. Wage gaps exist between people with lower and higher levels of education and between industries in King County.¹¹ There are also stark wage differences by race and ethnicity in King County. This disparity is likely partly due to income gaps between sectors. However, people of different races and ethnicities also have

³ U.S. Census Bureau. (2021). 1-year ACS 2021.

⁴ Washington State Office of Financial Management Intercensal Population Estimates for King County, 2000 to 2020.

⁵ King County Regional Homelessness Authority. 2022 *Point in Time Count*. [\[link\]](#)

⁶ U.S. Census Bureau. (2022). *Tenure by Household Size, 5-year ACS 2016-2020*.

⁷ U.S. Department of Housing and Urban Development. (2021) *Overcrowding, CHAS 2014-2018*.

⁸ U.S. Department of Housing and Urban Development. (2021). *Cost Burden and Severe Cost Burden by Income, CHAS 2014-2018*.

⁹ U.S. Census Bureau. (2022). *Median Household Income by Tenure, 5-year ACS 2016-2020*.

¹⁰ U.S. Census Bureau. (2022). *Age Range by Tenure, 5-year ACS 2016-2020*.

¹¹ Washington State Employment Security Department. (2022). *Wages by education level, July 2022*. [\[link\]](#)

wage disparities within the same sector.¹² Asian and White households have the highest median incomes in King County.¹³

Since 2010, housing production has not kept pace with job growth in King County.¹⁴ King County's jobs to housing ratio increased from 1.29 in 2010 to 1.48 in 2020. Unincorporated King County's jobs to housing ratio increased from 0.36 to 0.43 in the same period. A ratio higher than 1.5 indicates there may be more workers commuting into the area due to a lack of housing.¹⁵

Housing Supply

The Housing Supply section conducts an inventory and analysis of the number of:

- existing housing units by housing type, age, number of bedrooms, condition, tenure, and area median income limit (for income-restricted units);
- existing emergency housing, emergency shelters, and permanent supportive housing facilities and units or beds, as applicable; and
- income-restricted units in unincorporated King County and the income-restricted units within a half-mile walkshed of high-capacity (including transit systems such as rail and bus rapid transit) or frequent transit service and in the North Highline and Skyway unincorporated activity centers, which are candidates for "countywide center" designation.

King County has a total of 952,344 housing units, with 89,296 in unincorporated King County. Approximately half of housing units in King County are single detached residences. In unincorporated King County, less than 10 percent of housing units are multiunit housing units.¹⁶ Approximately 45 percent of housing units in King County and 51 percent in unincorporated King County were built prior to 1980.¹⁷ Older housing is more likely to have physical problems, health risks associated with lead paint, and earthquake vulnerability.^{18,19,20}

Housing construction rates decreased significantly after 2000 compared to earlier decades in both King County and unincorporated King County. This is likely due in part to the establishment of the urban growth area and the recession of 2008. Since 2011, large multiunit projects have made up a bulk of housing construction.²¹ The number of housing units is expected to increase by approximately 25 percent and 10 percent in King County and unincorporated King County, respectively, by 2044.²²

The housing vacancy rate for King County and unincorporated King County is about 5.5 percent, lower than the statewide rate of 6.5 percent and much lower than the countrywide rate of 10.5 percent.²³ A low vacancy rate is likely to result in a more competitive and expensive housing market.

Home prices increased by about 50 percent from 2016 to 2022 in King County, and the price of single detached residences increased at the highest rate.²⁴ From 2015 to 2020, the median rent in King County

¹² U.S. Census Bureau, Center for Economic Studies, LEHD. *QWI Explorer*. [\[link\]](#)

¹³ U.S. Census Bureau. (2022). *Median Household Income by Race, 5-year ACS 2016-2020*.

¹⁴ PSRC Covered Employment Estimates. Housing data: US Census Bureau Decennial Census.

¹⁵ U.S. Environmental Protection Agency, EnviroAtlas. (2021). *Employment to Housing Ratio*. [\[link\]](#)

¹⁶ Washington State Office of Financial Management. (2022). *April 1 official population estimates*. [\[link\]](#)

¹⁷ U.S. Department of Housing and Urban Development. (2021). *Housing Stock by Tenure and Year Built, CHAS 2014-2018*.

¹⁸ Centers for Disease Control and Prevention. (2021). *Populations at Higher Risk*. [\[link\]](#)

¹⁹ Boiko-Weyrauch, A. (2018). How many Seattle buildings would be doomed in a big earthquake? *KUOW*. [\[link\]](#)

²⁰ Washington Department of Natural Resources. (2012). *Modeling a Magnitude 7.2 Earthquake on the Seattle Fault Zone in Central Puget Sound*. [\[link\]](#)

²¹ BERK Consulting, Inc. (2020). *Affordable housing incentives analysis: North Highline and Skyway-West Hill*. King County Home and Hope Initiative. [\[link\]](#)

²² PSRC Macroeconomic Forecast; Washington State Office of Financial Management, *Population and Housing Estimates*; and U.S. Census Bureau, *American Community Survey*.

²³ U.S. Census Bureau. (2020). *Occupancy Status/Vacancy Rate, 5-year ACS 2016-2020*.

²⁴ Federal Reserve Bank of St. Louis. (2022). *Median Listing Price in King County, WA*. [\[link\]](#)

increased by about 40 percent.²⁵ Median gross rent is unaffordable for people earning 50 percent of area median income and below. At the same time, most income-restricted units in unincorporated King County are for households between 51 to 80 percent area median income.²⁶

Racially Disparate Impact Analysis

The Racially Disparate Impact Analysis discusses historical and contemporary exclusive and discriminatory land use and housing policies and practices that lead to racially disparate impacts in unincorporated King County. This section primarily focuses on urban unincorporated areas as they have larger populations and have a higher concentration of Black, Indigenous, and People of Color communities than rural unincorporated areas. This section does not analyze all discriminatory policies and programs that existed in King County but represents a best effort on the part of the County to analyze its policies for their contribution to racially disparate housing impacts and exclusion over the course of its history.

Some of the policies and practices known to have been historically enforced or practiced in unincorporated King County include Indigenous land dispossession, Chinese exclusion, the Alien Land Law, Japanese internment, racial restrictive covenants, and discriminatory lending practices that led to disproportionate access to homeownership and a widening racial wealth gap. While many of these overtly racist housing practices were made illegal in the twentieth century, their legacy lives on through seemingly race-neutral policies such as exclusionary zoning, lack of funding, patterns of annexation, lack of tenant protections, and other land use issues. Many of these issues lead to displacement, which is also discussed. This section analyzes the racially disparate impacts of contemporary policies and discusses policies in the 2024 Comprehensive Plan update designed to undo the harms done to Black, Indigenous, and People of Color communities.

Housing Needs Analysis

The Housing Needs Analysis section identifies the housing needs of:

- people who need supportive services or accessible units, specifically people experiencing homelessness, people with disabilities, people with medical conditions, and people aged 65 years and older; and
- communities experiencing disproportionate harm of housing inequities, specifically Black, Indigenous, and People of Color and immigrant communities.

The 2022 Point-in-Time Count found that the number of individuals experiencing homelessness in King County increased nearly 14 percent from 2020 to 2022.²⁷ Black, Hispanic/Latin(a)(o)(x), American Indian, Alaska Native, or Indigenous, and Native Hawaiian or Pacific Islander individuals were overrepresented in this group compared to King County's overall demographics.²⁸ People experiencing homelessness need access to shelter and supportive services, such as case management, to quickly transition to permanent housing. Expanding access to stable housing and care can directly improve health outcomes for people experiencing homelessness.²⁹

Over ten percent of King County residents live with a disability.³⁰ People living with disabilities face challenges in searching, applying for, and relocating into accessible, affordable housing near supportive

²⁵ U.S. Census Bureau. (2016). *Median Gross Rent by Bedroom Size, 5-year ACS 2011-2015*.

²⁶ King County Department of Community and Human Services. (2020). *King County Income-Restricted Housing Database*.

²⁷ KCRHA 2022 Point in Time Count. [\[link\]](#)

²⁸ King County Department of Community and Human Services Performance Measurement and Evaluation. (2022). *King County's Homeless Response System*. [\[link\]](#)

²⁹ National Low Income Housing Coalition (2021). *Low-Income Older Adults Face Unaffordable Rents, Driving Housing Instability and Homelessness*. Justice in Aging. [\[link\]](#)

³⁰ U.S. Census Bureau. (2022). *Households by Disability, 5-year ACS 2016-2020*.

services.^{31,32} Implementing universal design standards and increasing access to housing navigators and vouchers would help meet the need for this population.³³

People aged 65 years and older who wish to remain in their homes and communities may face difficulties because of rising housing costs. Homeowners who have paid off their mortgage may struggle to afford property taxes, utilities, and maintenance costs.³⁴ More affordable housing options, such as accessory dwelling units and financial assistance programs for people aged 65 years and older, would help them remain in their homes and communities.

Housing quality, cost, and stability impacts people's physical and mental health. Individuals receiving housing assistance who are recovering from medical conditions or with persisting conditions may need additional support, such as occupational therapy or chore services. People with medical conditions, particularly individuals who are unstably housed or experiencing homelessness, need access to care and a safe place to recover after leaving the hospital, such as recuperative housing.³⁵

Black, Indigenous, and People of Color households, particularly Black and Hispanic households, are more likely to experience housing problems such as incomplete kitchen and plumbing facilities, overcrowding, and cost burden. Black households are also more likely to be renters and face higher rates of denial for home loans compared to White households. Black, Indigenous, and People of Color residents need greater access to homeownership opportunities and diverse housing types, such as middle housing and down payment assistance programs. Black, Indigenous, and People of Color households need investments in affordable housing and anti-displacement strategies, such as community preference programs and inclusionary housing policies, to remain in their communities.

Immigrants and refugees, especially those with limited English proficiency, may have difficulties communicating with landlords, finding stable employment, building a credit history, and understanding their rights.^{36,37} Immigrants and refugees who are undocumented face additional barriers to accessing housing. Immigrants and refugees need greater access to low-barrier affordable housing and information regarding tenant protections and housing rights.³⁸ Many immigrants and refugees need increased access to large, affordable rental units.³⁹

LGBTQ+ people experience systematic disparities in Washington State, including higher rates of housing instability, homelessness, cost burden, poverty, and less access to care and other services.⁴⁰ LGBTQ+ residents in King County need access to affordable housing in neighborhoods where they feel safe and connected to the community. Stronger enforcement of fair housing laws and expanded access to tenant protections would increase access to safe, stable housing for LGBTQ+ residents.⁴¹ LGBTQ+ community members note it is important to find information about housing from a trusted source, such as a queer housing group.⁴²

³¹ ECONorthwest. (2022). *Housing Needs for Individuals with Intellectual and Developmental Disabilities in Washington State*. Washington State Department of Social and Health Services. [\[link\]](#)

³² 2019 King County Analysis of Impediments to Fair Housing Choice. [\[link\]](#)

³³ Community Feedback on Housing. (2022). *2023 Developmental Disabilities Legislative Committee*. King County Department of Community and Human Services.

³⁴ U.S Department of Housing and Urban Development. (2017). *Housing for Seniors: Challenges and Solution*. [\[link\]](#)

³⁵ King County Regional Homelessness Authority. (2023). *Draft Five-Year Plan (2023-2028)*. [\[link\]](#)

³⁶ Community Feedback on Housing. (2022). *2023 Developmental Disabilities Legislative Committee*. King County Department of Community and Human Services.

³⁷ 2019 King County Analysis of Impediments to Fair Housing Choice. [\[link\]](#)

³⁸ King County. (2022). *Tenant Protection Access Plan*. [\[link\]](#)

³⁹ Comprehensive Plan Equity Work Group Meeting. (2023, February 10). King County.

⁴⁰ Goldsen, K. F. et. al. (2020, November). *Washington State LGBTQ+ Equity and Health Report 2020*. [\[link\]](#)

⁴¹ LGBTQ Allyship. (2019). *2018-2019 South King County Housing Listening Sessions Report of the LGBTQ+ Community*.

⁴² LGBTQ Allyship. (2021, September). *Affirmative Housing Marketing Strategies for LGBTQ+ Communities in South King County*.

In addition to systems-level barriers and housing needs, community input and housing discrimination testing conducted in King County found that individual-level discrimination based on disability, familial status, national origin, religion, and source of income is still prevalent in King County.^{43,44} Community members noted experiencing discrimination as part of their search for and while living in affordable housing.⁴⁵ Communities need expanded legal support to enforce their rights.⁴⁶

Land Capacity Analysis

The Land Capacity Analysis section determines whether unincorporated King County has the zoning capacity to meet housing needs at each income level.⁴⁷ The analysis evaluates what current zoning and development regulations allow to determine the ability of the jurisdiction to meet future housing needs. King County must plan to accommodate 5,412 permanent housing units and 1,034 emergency housing units in unincorporated King County by 2044.⁴⁸ The land capacity analysis found that unincorporated King County's projected permanent housing needs can be accommodated under current recommended zoning. The analysis found a deficit of 116 emergency housing units in commercial zones. To address this deficit, King County added permanent supportive and emergency housing types as allowed uses in the development code to reduce barriers to producing permanent supportive and emergency housing. These types of housing will now be allowed in the higher density residential zones, most commercial zones, and the office zone.

This section also finds that 94 percent of the land in the urban unincorporated area that allows residential housing is zoned for eight dwelling units per acre or less. Urban unincorporated King County has a total development capacity of 4,173 housing units within a half mile walkshed of high-capacity or frequent transit. North Highline and Skyway-West Hill contain 86 percent of the parcels identified.

Evaluating Effectiveness of Strategies to Meet the Housing Need

This section conducts a housing production, emergency housing production, and affordable housing funding gap analysis to project the potential surplus or deficit for the housing needs at each income level through 2044 as determined by Countywide Planning Policy H-1.

The housing production gap analysis finds that the total amount of housing constructed through 2044, regardless of income level, is projected to be more than double the total net new need allocated to urban unincorporated King County. This estimate may be skewed by two major projects completed during the previous 2016 through 2024 planning period: Redmond Ridge and Greenbridge in White Center. There is a significant housing production gap for households earning less than 50 percent area median income and a significant surplus for households earning 50 to 80 percent area median income. The analysis finds a deficit of 608 units for permanent supportive housing and 984 units of non-permanent supportive housing affordable to households with incomes at the extremely low-income level. This same analysis projects a deficit of 403 housing units affordable to households with very low incomes and 415 housing units affordable to households with moderate incomes.

The emergency housing production gap analysis projects that urban unincorporated King County will have less than half of the 1,034 emergency housing beds needed by 2044.

The affordable housing funding gap analysis identifies a need for approximately \$451 million more than current funding levels to meet the housing needs of unincorporated King County households with incomes at or below 80 percent area median income over the 2025 through 2044 planning period. On an annual

⁴³ 2019 King County Analysis of Impediments to Fair Housing Choice. [\[link\]](#)

⁴⁴ Fair housing Testing. Fair Housing Center of Washington Contract.

⁴⁵ Comprehensive Plan Equity Work Group Meeting (2023). King County.

⁴⁶ King County. (2022). *Tenant Protection Access Plan*. [\[link\]](#)

⁴⁷ Growth Management Services. (2022). *Guidance for Evaluating Land Capacity to Meet All Housing Needs*. Washington State Department of Commerce. [\[link\]](#)

⁴⁸ Ordinance 19384 (2021), amended by Ordinance 19553 (2022) and Ordinance 19660 (2023). [\[link\]](#)

basis, the funding gap is approximately \$10,524,000 beginning in 2025. Adjusting for inflation, the average annual gap is approximately \$22,547,000.

Making Adequate Provisions for the Housing Needs of All Economic Segments of the Community

This section identifies several key barriers to housing development, including:

- barriers and lack of clarity permitting emergency housing;
- increased time and risk from applying for a Conditional Use Permit;
- delays and increased costs to comply with requirements related to the State Environmental Policy Act; and
- permitting timelines and staffing challenges.

This section finds that King County's zoning and land use policies will focus growth in the urban areas, which are contained and are closer to employment centers. Finally, this section identified the owner-occupancy requirement a potential barrier in using accessory dwelling units in meeting housing need. The 2024 Comprehensive Plan adopted code changes that remove the owner occupancy requirement for accessory dwelling units.

Summary of Existing Strategies

This section discusses funding sources, policies, programs, and partnerships in King County and unincorporated King County. King County receives federal and state funding that can be used to meet different housing needs, including providing capital for development, acquisition, and rehabilitation of housing. Most housing projects are funded by a mix of funds from government programs and philanthropic organizations, tax credits, private debt, and rent from residents. Public sector housing funds serve households at or below 80 percent area median income. Homeownership funds generally serve households at least at 50 percent area median income or higher. King County serves as both the local government for unincorporated areas and as a regional funder of affordable housing. Most of King County's programs serve both incorporated and unincorporated areas of the county.

The existing strategies section also discusses policies enacted and programs administered by King County since the 2016 Comprehensive Plan that address homelessness and housing needs for King County residents. Lastly, this section provides a description of King County partnerships with other governments, housing providers, advocates, and members of the public. These partnerships further King County's effort to provide and preserve affordable housing.

Existing Strategies Gap Analysis

King County staff reviewed the findings and analysis from the previous sections in this assessment and recommendations from previous plans and reports to identify gaps in funding, programs, policies, and partnerships. Beyond the overall affordable housing funding gap, this section identifies funding gaps for:

- affordable housing for 0 to 50 percent area median income households;
- affordable homeownership;
- permanent supportive housing;
- flexibility for equitable community-driven development; and
- affordable two-, three-, and four-bedroom units.

The following programs were recommended in previous King County plans and reports but have not been implemented:

- Equitable Development Initiative;
- rental inspections;
- relocation assistance for tenants;

- redevelopment assistance; and
- fair housing testing, education, and enforcement.

The King County Code Interim Loan Program includes language that creates barriers to community-driven equitable development, and the Inclusionary Housing Program has only been implemented in North Highline and Skyway-West Hill.

2024 King County Comprehensive Plan Code Changes and Work Plan Actions

The 2024 King County Comprehensive Plan adopted code changes or directed a Work Plan Action item to research and evaluate the following topics.

Code changes for housing include:

- middle housing;
- inclusionary housing;
- permanent supportive housing; and
- emergency housing.

Work plan items for housing include:

- multifamily tax exemption;
- mandatory inclusionary housing; and
- community preference programs.

II. Background

A. Policy Context

This section outlines the current law, initiatives and plans that establish requirements and provide guidance for this assessment.

Washington State Growth Management Act

The Growth Management Act (GMA), first adopted in 1990, establishes legal requirements for cities and counties to develop a Comprehensive Plan to manage their population growth. Jurisdictions must create housing and land use elements that provide an inventory and analysis of housing needs, land capacity, and similar information to inform the Comprehensive Plan.⁴⁹ In 1992, the King County Council approved the urban growth area, focusing growth primarily in cities and the western portion of King County, and limiting future housing development in the rural unincorporated areas.⁵⁰ The boundaries of the urban growth area remain relatively unchanged to this day.

House Bill 1220

Washington state amended the GMA in 2021 through House Bill 1220. The legislation required jurisdictions to plan for and accommodate, rather than just encourage the availability of affordable housing. The Washington State Department of Commerce is required to provide jurisdictions with an inventory of existing and projected housing need by income level, as well as emergency housing, emergency shelters, and permanent supportive housing. Jurisdictions must also identify and begin to undo local policies and regulations that create racially disparate impacts, displacement, and exclusion in housing. The legislation

⁴⁹ Chapter 36.70A Revised Code of Washington. [[link](#)]

⁵⁰ King County Ordinance 10450 (1992). [[link](#)]

also put significant limits on the ability of local jurisdictions to prohibit transitional housing, permanent supportive housing, or emergency shelters.

VISION 2050

VISION 2050 is the region's long-range plan for growth. The vision for 2050 is to provide exceptional quality of life, opportunity for all, connected communities, a spectacular natural environment, and an innovative, thriving economy. VISION 2050 establishes the Multicounty Planning Policies (MPPs), which provide for consistency across the metropolitan counties in the Central Puget Sound Region. The Puget Sound Regional Council (PSRC) led the development of VISION 2050, tracks its implementation, and provides guidance to local jurisdictions.⁵¹

Growth Management Planning Council

The King County Growth Management Planning Council (GMPC) is a formal body established by an interlocal agreement in 1992. The council consists of elected officials from King County, Seattle, Bellevue, other cities and towns in King County, special purpose districts, and the Port of Seattle. The GMPC develops and recommends the King County Countywide Planning Policies (CPPs) for adoption to King County Council. The CPPs provide a countywide vision and serve as a framework for King County and each jurisdiction to develop its own Comprehensive Plan. Each Comprehensive Plan must be consistent with the overall vision for the future of King County.

King County Countywide Planning Policies

The Countywide Planning Policies (CPPs) create a shared and consistent framework for growth management planning for all jurisdictions in King County.⁵² State law requires the legislative authority of a county to adopt countywide planning policies in cooperation with cities located in the county.⁵³

Affordable Housing Committee

The Affordable Housing Committee serves as a regional advisory committee to the GMPC, with the goal of recommending action and assessing progress toward implementation of the King County Regional Affordable Housing Task Force Five Year Action Plan. The committee functions as a point of coordination and accountability for affordable housing efforts across King County. The AHC recommends amendments to the Countywide Planning Policies, among other chartered responsibilities.

B. Subarea Planning

Subarea plans address locally specific issues in subarea geographies. They establish visions, goals, and policies to guide development decisions and are guided by community interests and available funding. Subarea plans must be consistent with the King County Comprehensive Plan, the Growth Management Act, and focus on long-range community needs. King County leads a subarea planning process for the six rural Community Service Areas and for the five remaining large urban unincorporated potential annexation areas.⁵⁴ Subarea planners use resources developed by the King County Office of Equity and Racial and Social Justice to develop subarea plans, address equity impacts, implement land use and zoning updates, and more.

C. Data Sources, Methodology, and Limitations

This section outlines the key data sources used as the foundation of this assessment, the methodology King County staff took to collect and analyze the data, and the limitations of the data and the types of conclusions staff can make with the data available.

⁵¹ Puget Sound Regional Council. *Vision 2050*. [\[link\]](#)

⁵² Ordinance 19384 (2021), amended by Ordinance 19553 (2022) and Ordinance 19660 (2023). [\[link\]](#)

⁵³ Revised Code of Washington 36.70A.210. [\[link\]](#)

⁵⁴ King County. *2016 King County Comprehensive Plan* (updated 2022, December). [\[link\]](#)

1. Quantitative Data Sources

U.S. Census Bureau - American Community Survey

The American Community Survey (ACS) is an ongoing survey conducted by the U.S. Census Bureau that provides information about the United States and people.⁵⁵ This assessment primarily uses 2016-2020 5-year ACS data to describe the demographics and trends in King County and unincorporated King County. The U.S. Census Bureau combines the data collected over those five years to increase the sample size, reliability, and consistency of the data as compared to data collected in one year.

U.S. Census Bureau - Public Use Microdata Sample

The U.S. Census Bureau provides Public Use Microdata Sample (PUMS) data from the ACS to allow data users to create custom data tabulations.⁵⁶

U.S. Department of Housing and Urban Development - Consolidated Housing Affordability Survey

The U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of ACS data from the U.S. Census Bureau, known as Comprehensive Housing Affordability Strategy (CHAS) data.⁵⁷ These tabulations calculate housing problems and needs in more detail.

Other

This assessment also includes footnote references to other sources, such as government publications, academic research, and news reporting, to inform qualitative analysis. Other key data sources include information from the:

- Washington State Office of Financial Management;
- King County Urban Growth Capacity Report;
- Puget Sound Regional Council; and
- King County Regional Homelessness Authority.

2. Methodology

This assessment compiles data and conducts analysis on the demographic and economic characteristics of King County residents, the local housing stock, and its ability to serve the housing needs of County residents now and in the future. King County serves as a regional convener and funder of affordable housing. At the same time, King County serves as the local government for unincorporated King County. This assessment therefore includes data and analysis regarding both King County as a whole and, when available, unincorporated King County. King County staff also researched and analyzed history, background, and partnerships, programs, policies, resources, and funding King County has implemented to address housing need, and in particular:

- the racially disparate impact of past and current housing and land-use related laws and policies;
- the housing needs of people experiencing homelessness, persons with disabilities, people with medical conditions, and older adults;
- the housing needs of communities experiencing disproportionate harm of housing inequities including Black, Indigenous, and People of Color; and
- areas that are at higher risk of displacement from market forces that occur with changes to zoning development regulations and public capital investments.

⁵⁵ U.S. Census Bureau. (2022). *About the American Community Survey*. [\[link\]](#)

⁵⁶ U.S. Census Bureau. (2022). *Public Use Microdata Sample (PUMS)*. [\[link\]](#)

⁵⁷ Office of Policy Development and Research. (2022). *Consolidated Planning/CHAS Data*. U.S. Department of Housing and Urban Development. [\[link\]](#)

This assessment is also informed through engagement with community members and service providers across the County, with an emphasis on those who have been historically excluded and harmed by planning processes and housing inequities. This analysis reflects input from the following community engagement processes.

- The 2024 Comprehensive Plan Equity Work Group served as an advisory group to Executive staff in incorporating equity considerations into the Executive Recommended Comprehensive Plan. The group was composed of 15 people from historically underrepresented communities.
- DCHS staff conducted 18 interviews as of September 2023 with housing providers and community-based organizations in 2023 to understand the barriers people across the County are facing when trying to access and sustain housing that is affordable, safe, and culturally relevant, as well as their priorities and ideas for addressing these barriers.
- King County solicited feedback from the broader community on early concepts of the 2024 Comprehensive Plan update through a survey in 2022. DCHS staff compiled housing-related feedback to understand priorities people have for the Comprehensive Plan.
- King County solicited public comment on early conceptual proposals in early 2023 and the Public Review Draft of the 2024 Comprehensive Plan Update in summer 2023.
- Findings from the 2021 Skyway-West Hill and North Highline Anti-displacement Strategies Report informed the analysis.
- Findings from the 2019 King County Analysis of Impediments to Fair Housing Choice report informed the analysis.

Determining the Cause of Housing Need or Disparities

Much of the data in this assessment identifies significant disparities between groups. While identifying disparities is a critical first step to pursuing equitable outcomes, it is difficult to determine the causes of a given disparity, especially in a complex system such as housing. This assessment's analysis includes potential factors that may influence the data when relevant. However, discussion of potential factors or causes are not a definitive or complete explanation of a given disparity.

Limitations to Intersectional Analysis Due to Small Population Sizes

When measuring demographics using multiple variables, such as measuring the rate of housing cost burden by race, age, and tenure, American Community Survey results can be small or, in some cases, zero. The smaller population sizes lead to greater variability, increasing the margin of error. This limits this assessment in comparing population subcategories using the available demographic data.

Comparing Data Across Different Sources

The American Community Survey data used in this analysis is from 2016 to 2020, while the CHAS data is from 2014 to 2018. Both are the most recent data available. The total King County and unincorporated King County population or households will vary in different tables because the data sets are from different time ranges. The U.S. Census Bureau's PUMS dataset is available at a PUMA (Public Use Microdata Area) geographic level. PUMAs are areas with populations of at least 100,000 people. There are 16 PUMAs that make up King County. Given the coarse geographic scale, it is difficult to use PUMAs to estimate unincorporated King County, as the PUMAs are drawn to include various cities. Any data point in this assessment using PUMS data will only provide countywide data.

Racially Disparate Impact Analysis in Unincorporated King County

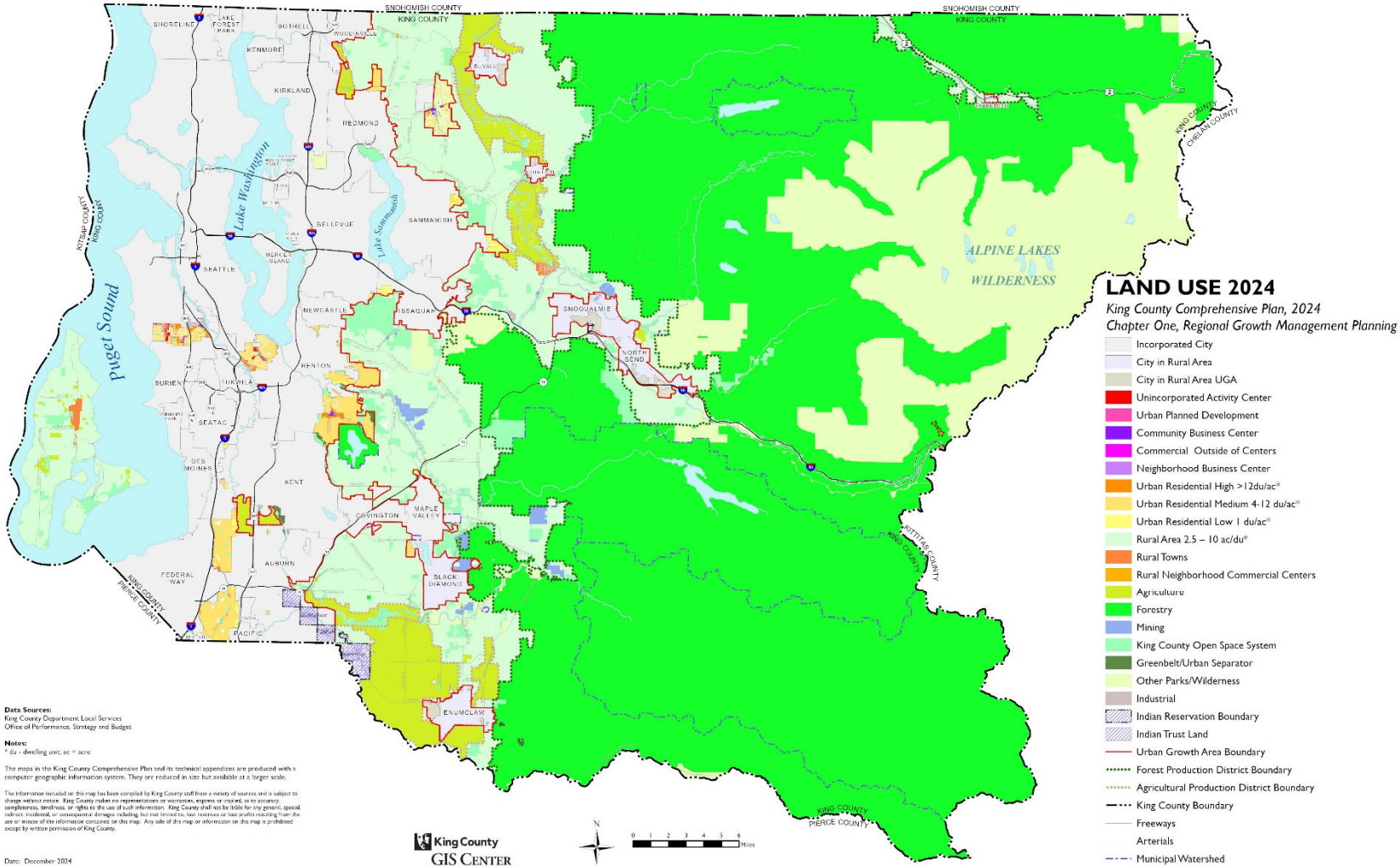
Most research available on King County racial housing discrimination centers Seattle, while less documented research exists in areas currently unincorporated. Unincorporated King County areas changed throughout history with annexations, so some of this analysis discusses areas that are currently incorporated. When displaying historical quantitative data, unincorporated King County is defined based on current Census geographies and incorporation status in order to display the history of the current areas in unincorporated King County. In addition, historical Census data from prior to 1980 is inaccurate for most unincorporated areas, and thus was not included. Zoning atlases that captured rezones between the mid-

1970s to the mid-1990s were lost during a records transfer, which limits the ability to understand the rezones that occurred throughout that period. The Seattle Times Archives were used to conduct historical research. However, many communities discriminated against may not have had access or leverage to document and publish stories in mainstream sources, which is another limitation to this analysis.

3. Geographic Area

This Housing Needs Analysis covers all of King County and provides specific data on unincorporated King County. *Map 1: Land Use 2024* shows boundary lines of various land use designations within King County, including the urban growth area, incorporated cities, unincorporated areas, the rural area, and more.

Map 1: Land Use 2024



III. Community Profile

A. Section Summary

This section fulfills King County CPP H-3f, H-3g, and H-3h.

CPP H-3f, H-3g, and H-3h require jurisdictions to:

Conduct an inventory and analysis in each jurisdiction of existing and projected housing needs of all segments of the population and summarize the findings in the housing element. The inventory and analysis shall include:

- f) Household characteristics, by race/ethnicity:
 - 1) Income (median and by area median income bracket);*
 - 2) Tenure (renter or homeowner); and*
 - 3) Housing cost burden and severe housing cost burden.**
- g) Current population characteristics:
 - 1) Age by race/ethnicity; and*
 - 2) Disability**
- h) Projected population growth.*

As of 2021, the Census Bureau estimates a population of 2,215,173 individuals and 924,763 households in King County.⁵⁸ King County became more diverse over previous decades as the population steadily grew, with most population growth occurring from residents moving to King County from another country.⁵⁹ Between 2000 and 2020, the number of individuals experiencing homelessness also increased in King County. While many are in shelter or transitional housing programs, more than half of those experiencing homelessness in King County are unsheltered.⁶⁰

The data in this section reveal significant differences between households in King County and unincorporated King County. Approximately 8.6 percent (77,761) of the county's households live in unincorporated King County, and about two-thirds (54,177) of unincorporated King County households live in the rural area.⁶¹ While King County's population increased over the previous decades, unincorporated King County's has not, primarily due to annexations and zoning restrictions in the rural area. Households in unincorporated King County are more likely to be older, White, and own their homes than countywide.⁶²

Significant disparities exist between households of different incomes, races, ages, and tenure. Households with lower incomes are significantly more likely to be renters and cost burdened, with most extremely low-income households severely cost burdened, meaning they spend more than 50 percent of their income on housing costs.⁶³ Homeowner households in King County are older on average and have a median income nearly twice that of renter households.⁶⁴ In 2020, Asian and White households earned nearly two times more than Black and American Indian/Alaska Native households countywide. Most households own their homes in King County and unincorporated King County, but Black households are more likely to rent than own.⁶⁵ Approximately half of Black households and nearly 40 percent of Hispanic households in King County and

⁵⁸ U.S. Census Bureau. (2021). 1-year ACS 2021.

⁵⁹ Washington State Office of Financial Management Intercensal Population Estimates for King County, 2000 to 2020.

⁶⁰ KCRHA 2022 Point in Time Count. [\[link\]](#)

⁶¹ U.S. Census Bureau. (2022). *Tenure by Household Size, 5-year ACS 2016-2020*.

⁶² U.S. Department of Housing and Urban Development. (2021) *Overcrowding, CHAS 2014-2018*.

⁶³ U.S. Department of Housing and Urban Development. (2021). *Cost Burden and Severe Cost Burden by Income, CHAS 2014-2018*.

⁶⁴ U.S. Census Bureau. (2022). *Median Household Income by Tenure, 5-year ACS 2016-2020*.

⁶⁵ U.S. Census Bureau. (2022). *Age Range by Tenure, 5-year ACS 2016-2020*.

unincorporated King County are cost burdened or severely cost burdened, while only 30 percent of White and Asian households are cost burdened or severely cost burdened.⁶⁶

B. Population Characteristics

This section discusses the demographics of individual residents in King County, including:

- population count;
- population by age group;
- race and ethnicity;
- languages spoken;
- immigration status;
- disability status; and
- people experiencing homelessness.

Count of Population

As of 2022, the estimated population for King County is 2,317,700 people, with 10.7 percent (248,160) of the county's residents living in unincorporated King County. Unincorporated King County is the second largest jurisdiction in the county, after Seattle (762,500 residents).⁶⁷ Almost one-third of Washington's population resides in King County. Thirty one percent of the state's population growth occurred in King County. The next largest shares of growth occurred in Snohomish County and Pierce County (9.8 percent and 9.4 percent, respectively).⁶⁸

King County has grown steadily in population over the last two decades. From 2000 to 2020, King County population grew 30.7 percent. Most of this growth occurred in incorporated areas of King County.⁶⁹ The unincorporated King County population decreased by 29.5 percent from 2000 to 2020. This population decrease is mainly due to annexation of unincorporated areas into cities. Since 2008, seven ballot measures approved annexing unincorporated areas to Renton, Auburn, Burien, Kent, Kirkland, Bellevue, and Sammamish, representing over 117,000 residents.⁷⁰ Figure 1 shows the steady population growth in King County as a whole and incorporated King County jurisdictions as well as the population decline in unincorporated King County.

⁶⁶ U.S. Department of Housing and Urban Development. (2021). *Cost Burden and Severe Cost Burden by Tenure, CHAS 2014-2018*.

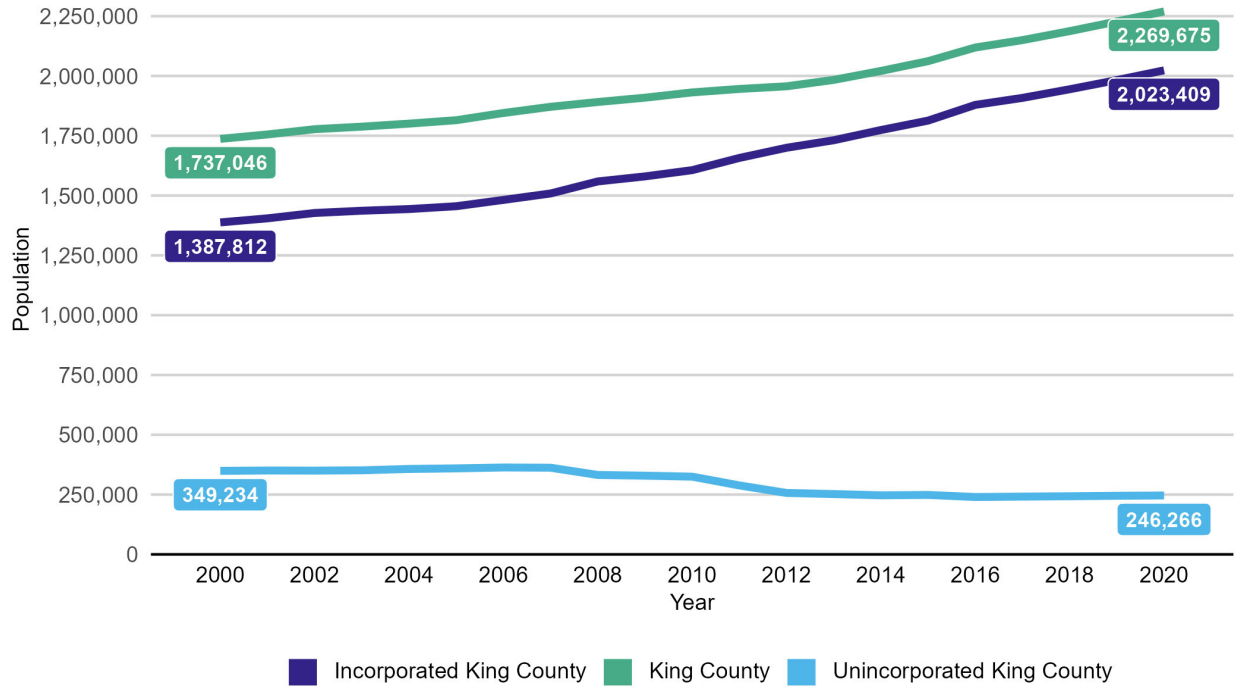
⁶⁷ Washington State Office of Financial Management. (2022, April 1). *April 1 Population of Cities, Towns, and Counties*. [\[link\]](#)

⁶⁸ Washington State Office of Financial Management. Forecasting & Research Division. (2022, November). *State of Washington 2022 Population Trends*. [\[link\]](#)

⁶⁹ Washington State Office of Financial Management Intercensal Population Estimates for King County, 2000 to 2020.

⁷⁰ King County Office of Performance, Strategy, and Budget. (2018). *King County Unincorporated Urban Area Annexation Area Databook*. [\[link\]](#)

Figure 1: Population Growth in King County from 2000 to 2020

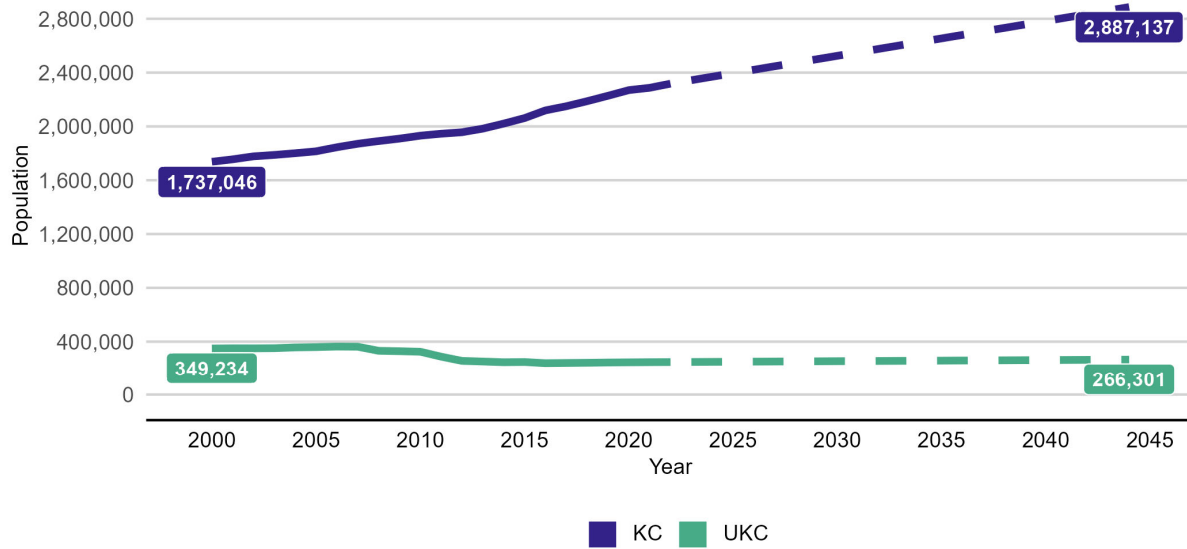


Source: Washington State Office of Financial Management Intercensal Population Estimates for King County, 2000 to 2020.

Forecasted Population Growth

The Washington State Office of Financial Management projects King County’s population to grow by 24.6 percent from 2,317,700 residents in 2022 to 2,887,137 in 2044. Unincorporated King County’s population is projected to grow more slowly at a rate of 7.3 percent from 248,160 residents in 2022 to 266,301 in 2044.^{71,72} Figure 2 shows the actual and forecasted population growth in King County.

Figure 2: Actual and Projected Population Growth in King County and Unincorporated King County from 2000 to 2044



Source: Washington State Office of Financial Management Intercensal Population Estimates for King County, 2000 to 2020 and Washington State Office of Financial Management Growth Management Act Population Projections for Counties: 2020 to 2050.

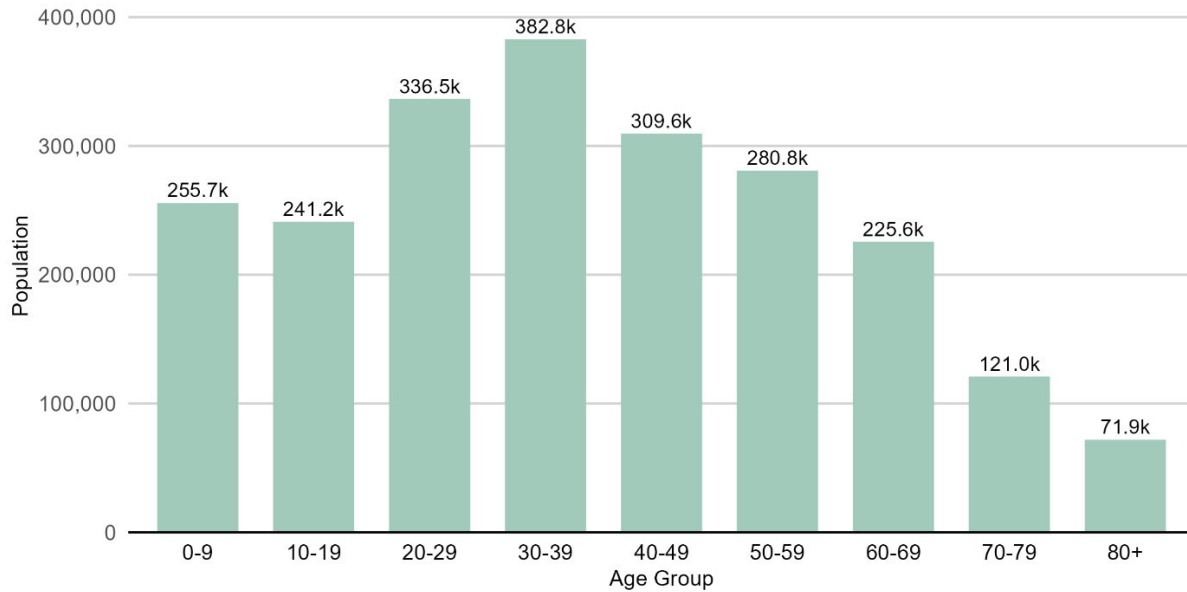
⁷¹ The estimate for unincorporated King County does not take future annexation into account, which would likely result in a reduction in population.

⁷² Washington State Office of Financial Management Intercensal Population Estimates for King County, 2000 to 2020 and Washington State Office of Financial Management Growth Management Act Population Projections for Counties: 2020 to 2050.

Population by Age Group

Most of King County’s residents are of working age, with the largest share of residents (17.2 percent) being 30 to 39 years old. Approximately 20.2 percent (449,242) of King County’s population is 17 years old or younger. Unincorporated King County residents are older on average than King County residents, with the largest share of unincorporated King County residents (16.8 percent) being 50 to 59 years old. Unincorporated King County also has a larger share of people aged 65 years old and older (17.1 percent) compared to King County (13.2 percent).⁷³ Figure 3 shows the number of King County residents by age range and Figure 4 shows the number of unincorporated King County residents by age range.

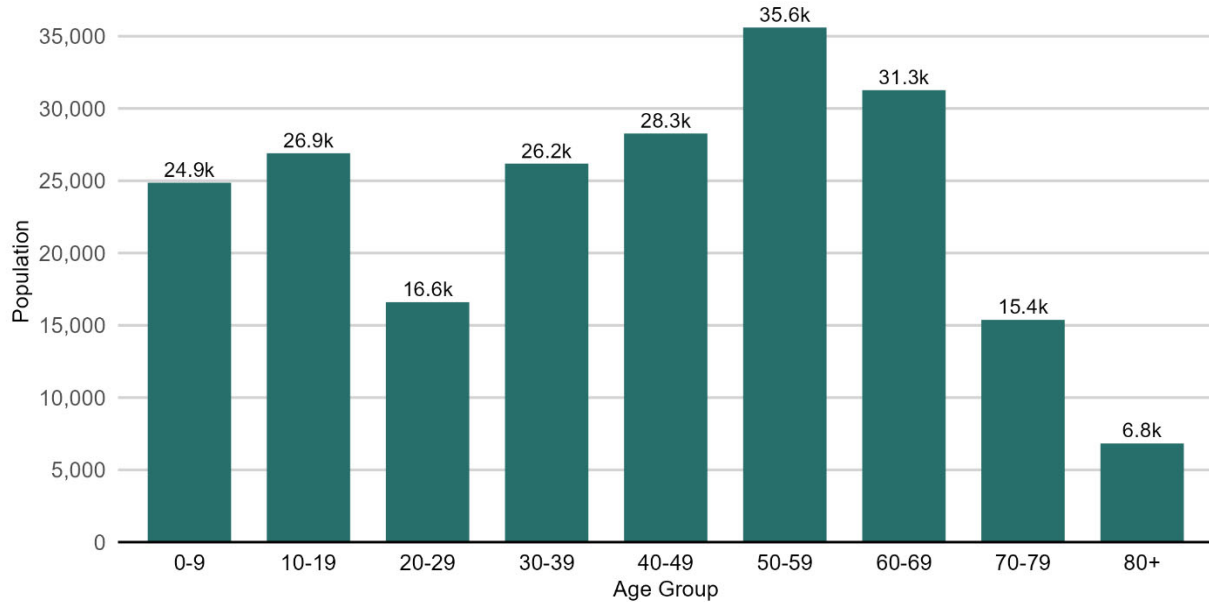
Figure 3: King County Population by Age Range



Source: U.S. Census Bureau. (2022). *Population by Age, 5-year ACS 2016-2020*.

⁷³ U.S. Census Bureau. (2022). *Population by Age, 5-year ACS 2016-2020*.

Figure 4: Unincorporated King County Population by Age Range

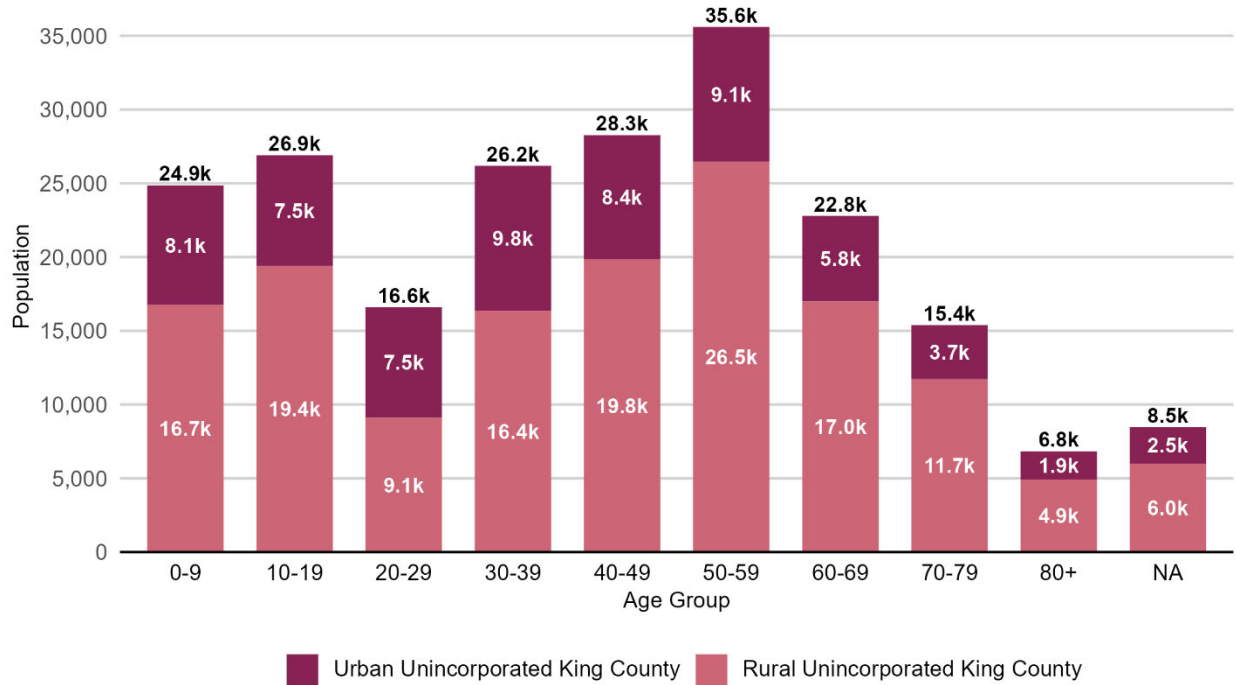


Source: U.S. Census Bureau. (2022). *Population by Age, 5-year ACS 2016-2020*.

As shown in Figure 5, urban unincorporated King County skews younger than rural unincorporated King County. Urban unincorporated King County has a higher rate of 20- to 29-year-old residents and 30- to 39-year-old residents (11.7 percent and 15.3 percent, respectively) compared to rural unincorporated King County (6.2 percent and 11.1 percent, respectively). Most unincorporated King County residents are 40 years old or older (58.2 percent) whereas less than half of urban unincorporated King County residents fall in that age range (48.8 percent).⁷⁴

⁷⁴ U.S. Census Bureau. (2022). *Population by Age, 5-year ACS 2016-2020*.

Figure 5: Urban and Rural Unincorporated King County Population by Age Range



Source: U.S. Census Bureau. (2022). Population by Age, 5-year ACS 2016-2020.

Race and Ethnicity

Race and ethnicity have a strong connection to where people live in King County, how likely they are to be housing cost burdened, and whether they own or rent their homes. Understanding the size and differences between racial and ethnic groups in King County and unincorporated King County is a first step to understanding housing needs for these groups.

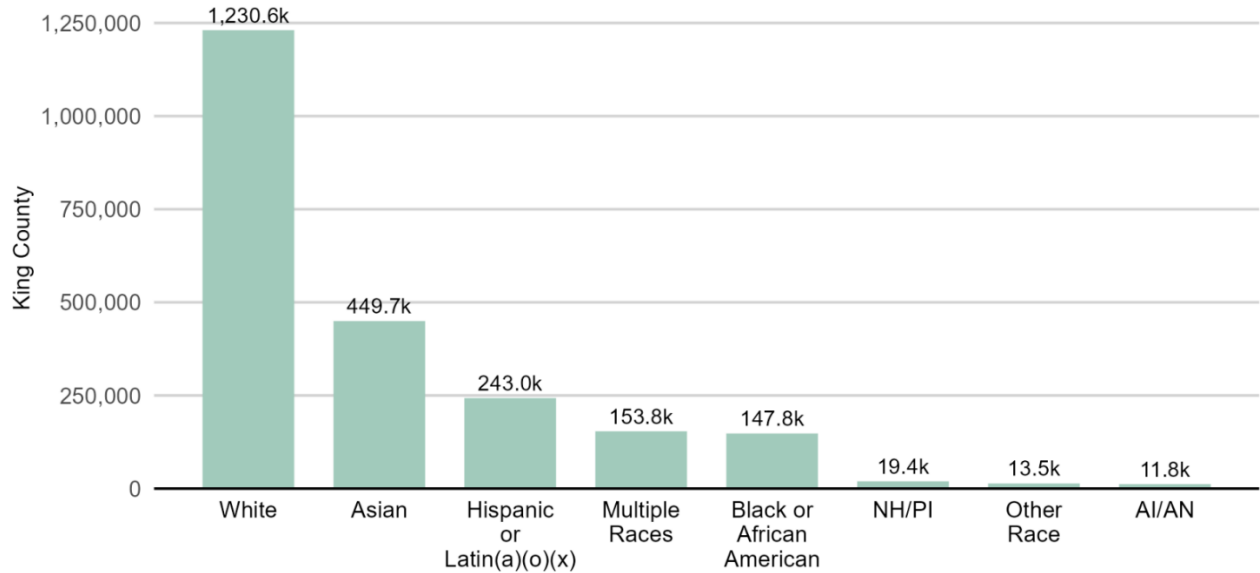
The U.S. Census has seven race categories: White, Black or African American, American Indian or Alaska Native, Asian, Native Hawaiian or Other Pacific Islander, Other Race, and Two or Multiple Races.⁷⁵ The U.S. Census defines ethnicity as determining whether someone is Hispanic or Latin(a)(o)(x) or not Hispanic or Latin(a)(o)(x). A person could be any race and be considered Hispanic or Latin(a)(o)(x). While high-level population data can be presented in a combined race/ethnicity format because the Census provides race and ethnicity data combined, for almost all other variables this is not possible. Thus, for most sections of this report race and ethnicity are reported as separate demographic categories due to the limitations set by the U.S. Census.

⁷⁵ United States Census Bureau. (2021). *Measuring Racial and Ethnic Diversity for the 2020 Census*. [\[link\]](#)

Count of Population by Race and Ethnicity

As shown in Figures 6 and 7, most residents in King County and unincorporated King County are White, not Hispanic or Latin(a)(o)(x) (54 percent and 64 percent respectively). Unincorporated King County has proportionately more White residents and American Indian/Alaska Native residents than the County as a whole. This higher proportion of White residents in unincorporated King County is likely due, in part, to the older population and comparative lack of housing and population growth in unincorporated areas over recent decades. Multiunit developments are more likely to house the racially and ethnically diverse newer King County residents. The higher proportion of American Indian/Alaska Native residents is likely due to the location of the Snoqualmie and Muckleshoot reservations.

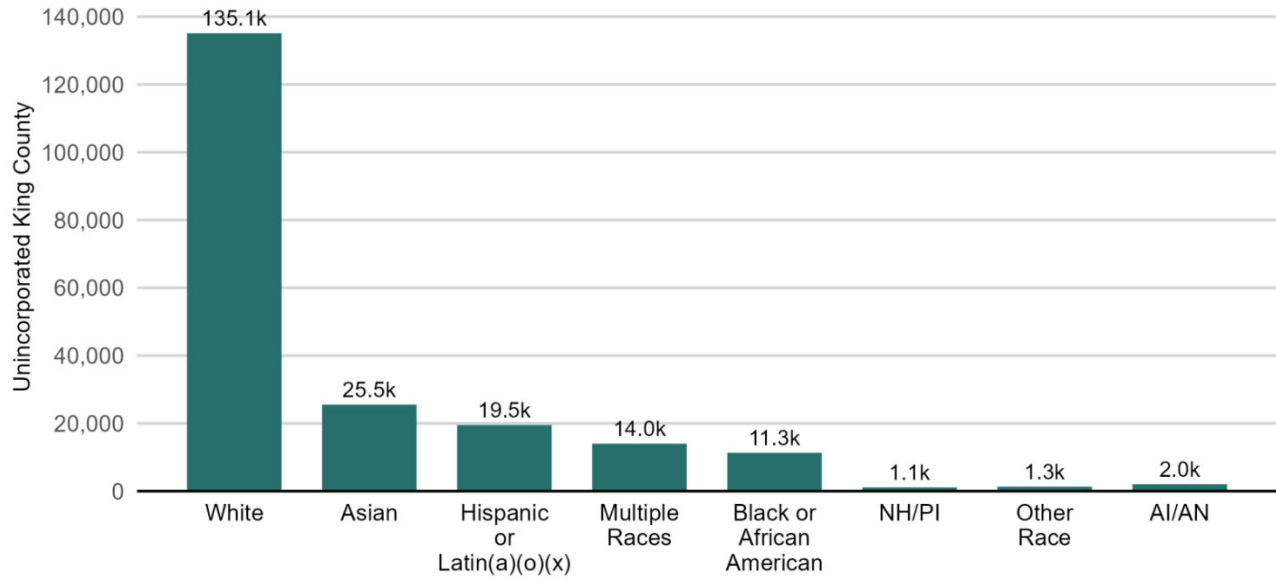
Figure 6: King County Population by Race/Ethnicity



AI/AN is American Indian and Alaska Native
 NH/PI is Native Hawaiian and other Pacific Islander

Source: U.S. Census Bureau. (2022). Population by Race, 5-year ACS 2016-2020.

Figure 7: Unincorporated King County Population by Race/Ethnicity



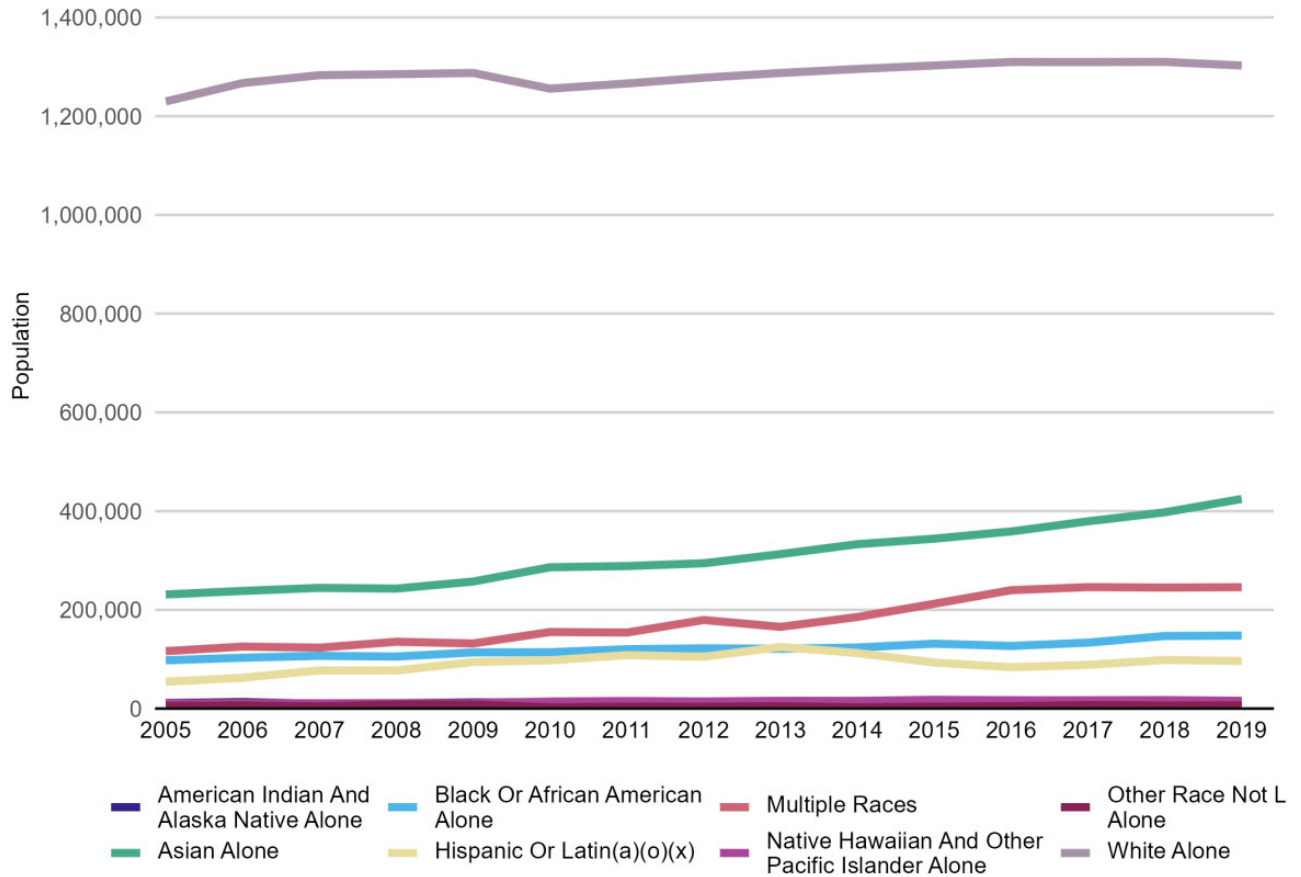
AI/AN is American Indian and Alaska Native
NH/PI is Native Hawaiian and other Pacific Islander

Source: U.S. Census Bureau. (2022). Population by Race, 5-year ACS 2016-2020.

Change in Population by Race and Ethnicity

Figure 8 shows King County’s population by Race and Ethnicity from 2005 to 2019. White residents make up most of King County’s population, but since 2005, the Black, Indigenous, and People of Color population in King County has grown by 81 percent, creating a more diverse community. The number of Asian residents increased the most, from 233,028 (13.3 percent of King County) in 2005 to 408,078 in 2019 (18.9 percent of King County).⁷⁶

Figure 8: King County Population by Race/Ethnicity from 2005 to 2019

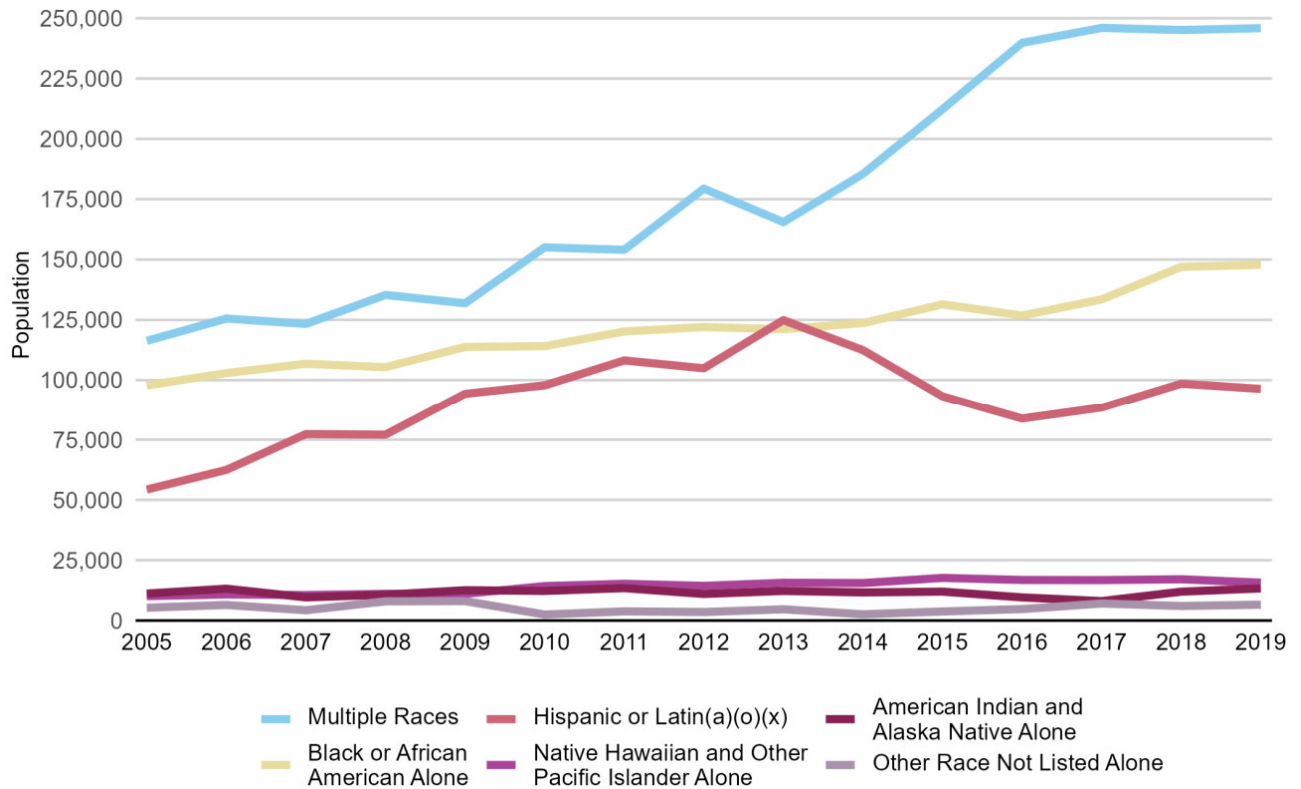


Source: U.S. Census Bureau. (2021). Population by Race/Ethnicity, 1-year ACS 2021.

⁷⁶ U.S. Census Bureau. (2021). Population by Race/Ethnicity, 1-year ACS 2021.

Figure 9 shows the change in King County’s population by race and ethnicity, excluding White and Asian to show more detail for the remaining groups. Multi-racial residents grew at the fastest rate, with a 42.75 percent population increase from 58,756 multi-racial people in 2005 (3.3 percent of King County) to 83,892 people in 2019 (6.3 percent of King County). Although the Hispanic or Latin(a)(o)(x) population has increased from 2005 to 2019, there is a notable decrease in the population beginning in 2013.⁷⁷

Figure 9: King County Population by Race/Ethnicity, without White and Asian, from 2005 to 2019



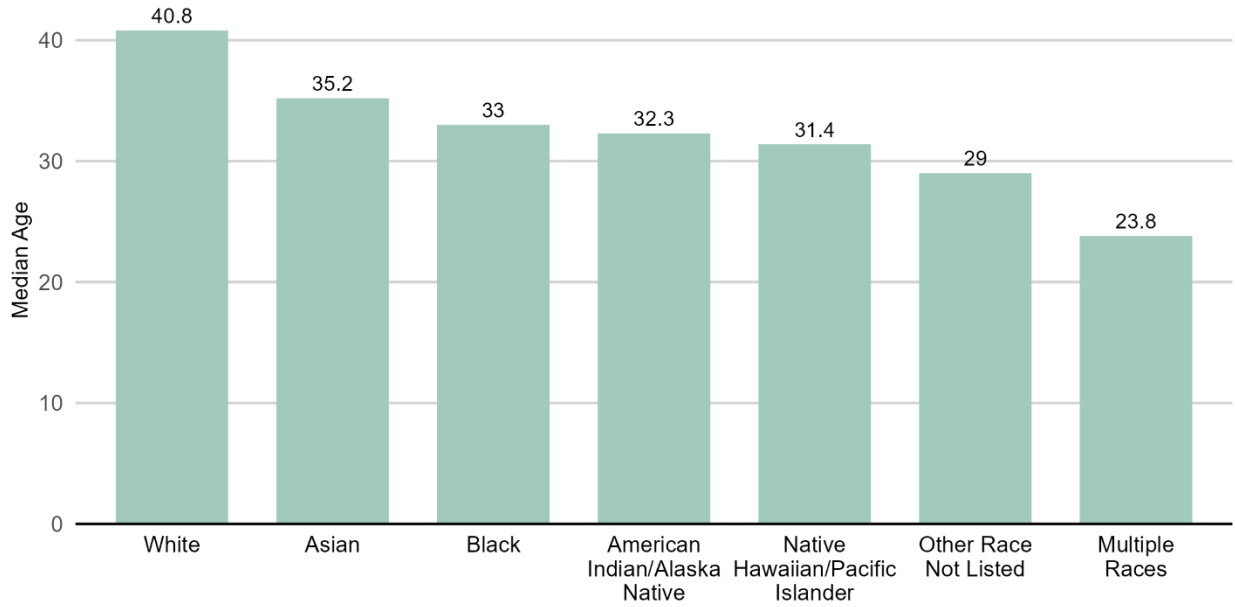
Source: U.S. Census Bureau. (2021). Population by Race/Ethnicity, 1-year ACS 2021.

⁷⁷ U.S. Census Bureau. (2021). Population by Race/Ethnicity, 1-year ACS 2021.

Age by Race and Ethnicity

As shown in Figure 10, Black, Indigenous, and People of Color King County residents are significantly younger than White King County residents. The median age of a White resident is 40.8 years old, whereas the median age of other racial groups is between five to 17 years younger. People of multiple races are the youngest population in King County, with a median age of 23.8 years old.⁷⁸

Figure 10: Median Age by Race in King County

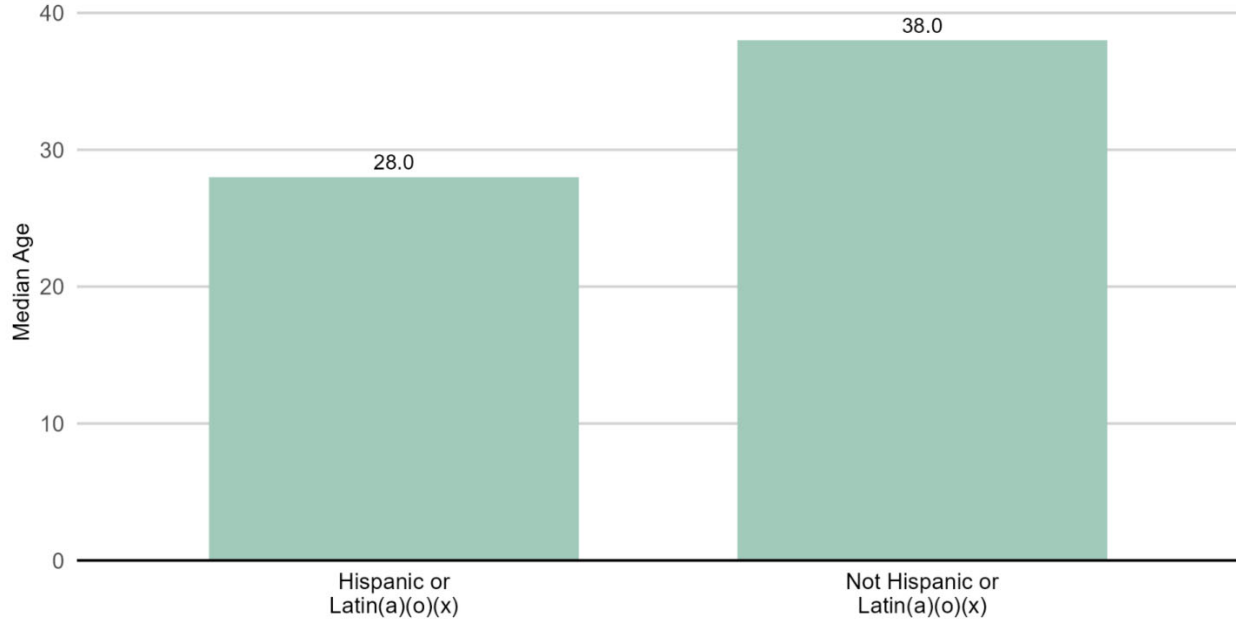


Source: U.S. Census Bureau. (2022). *Median Age by Race, 5-year ACS 2016-2020*.

⁷⁸ U.S. Census Bureau. (2022). *Median Age by Race, 5-year ACS 2016-2020*.

Figure 11 compares the median age of the King County population by Hispanic or Latin(a)(o)(x) Ethnicity. The median age of the Hispanic or Latin(a)(o)(x) population is 28 years old, approximately 10 years younger than the Not Hispanic/ Latin(a)(o)(x) population, which has a median age of 38 years old.

Figure 11: King County Median Age by Hispanic and Latin(a)(o)(x) Ethnicity



Source: U.S. Census Bureau. (2021). Median Age by Hispanic and Latin(a)(o)(x) Ethnicity, 5-year ACS Public Use Microdata Sample (PUMS) 2016-2020.

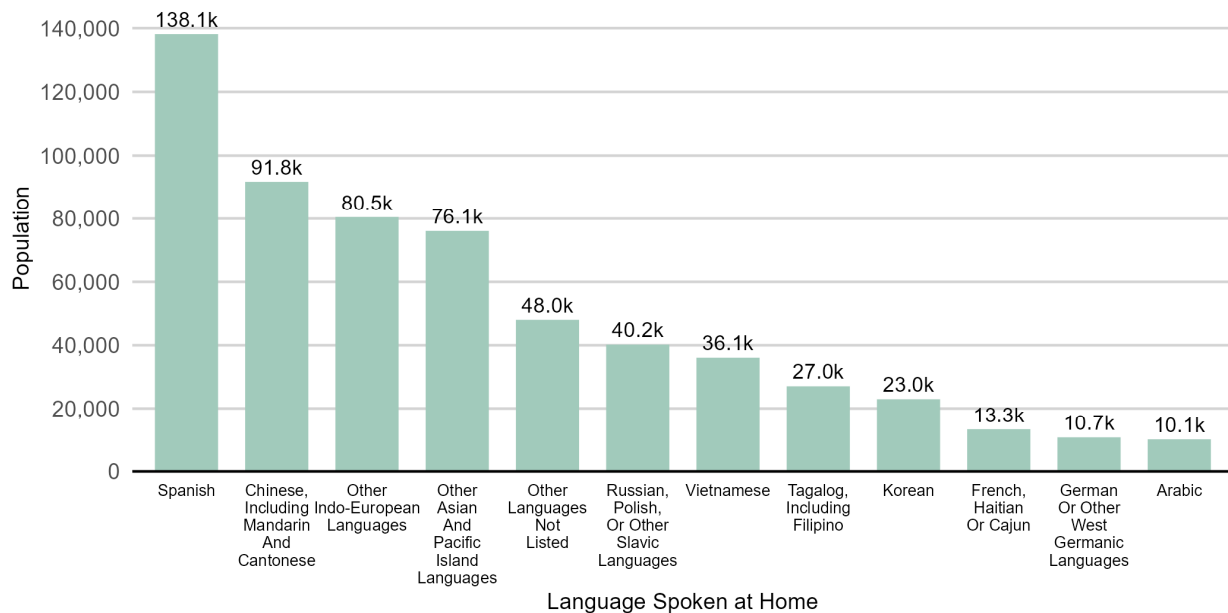
Immigration Status

The U.S. Census and other data sources provide limited data on citizenship and immigration status, none of which is specific to unincorporated King County. Approximately 23.7 percent of King County residents were born outside of the United States.⁷⁹ Since 2010, King County has had the third largest increase in residents born outside the United States among all counties in the country. The most common countries these residents were born in are India, China, and Mexico.⁸⁰ In 2019, 6.5 percent of refugees coming to the United States (1,947) resettled in Washington, the second most common state for refugees.⁸¹ Approximately half of refugees who come to Washington settle in King County.⁸²

Approximately 28.3 percent (158,727 residents) and 20.8 percent (41,410 residents) of King County and unincorporated King County speak languages other than English at home, respectively.⁸³ Most residents who speak languages other than English at home have English proficiency. Approximately 5.8 percent of King County residents and 3.9 percent of unincorporated King County residents have limited English proficiency.⁸⁴

As shown in Figures 12 and 13, Spanish is the second most common language spoken at home after English in both King County (6.6 percent) and unincorporated King County (5.7 percent). A higher proportion of King County residents (4.4 percent) speak Chinese, including Mandarin and Cantonese, than in unincorporated King County (1.9 percent). A higher proportion of unincorporated King County residents speak Vietnamese (2 percent) and Slavic languages (2.1 percent) compared to King County (1.7 percent and 1.9 percent, respectively).

Figure 12: Population by Languages Other than English Spoken at Home in King County



Source: U.S. Census Bureau. (2022). *Population by Language Spoken at Home, 5-year ACS 2016-2020*.

⁷⁹ U.S. Census Bureau. (2022). *Native and Foreign-Born Populations, 5-year ACS 2016-2020*.

⁸⁰ Balk, G. (2019, January 14). New milestone in King County: Immigrant population tops 500,000. *The Seattle Times*. [\[link\]](#)

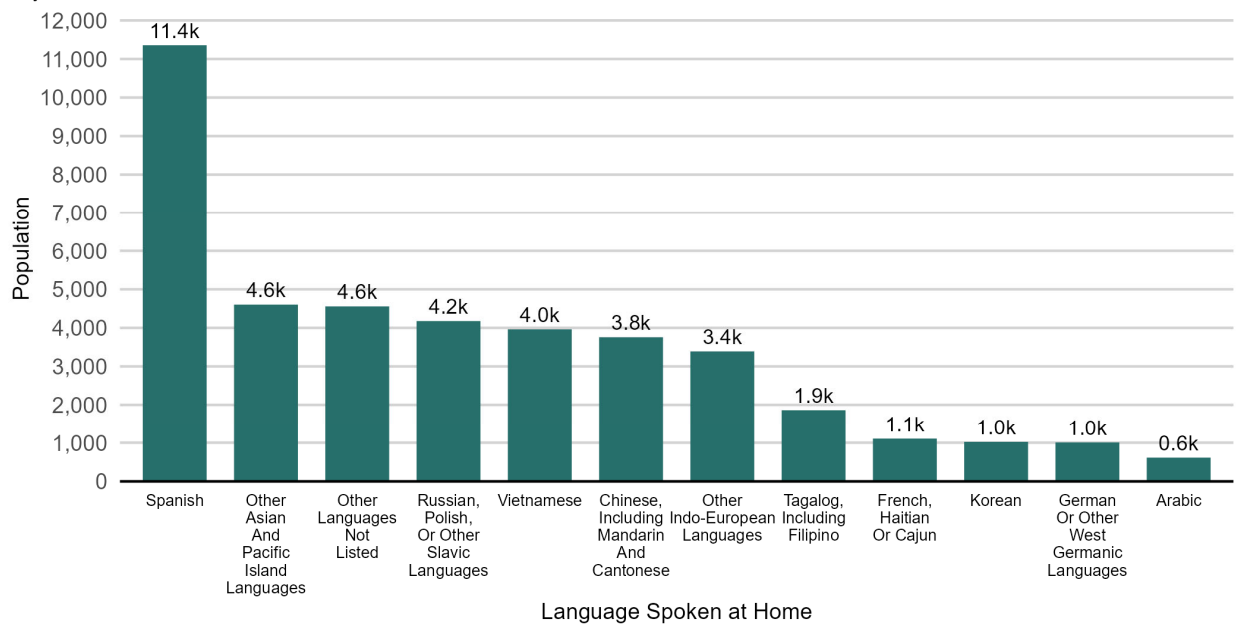
⁸¹ U.S. Department of State. (2020). *Report to Congress on Proposed Refugee Admissions for Fiscal Year 2021*. [\[link\]](#)

⁸² Syed, M. (2022, May 6). Beyond Afghans and Ukrainians, who are WA refugees? *Crosscut*. [\[link\]](#)

⁸³ U.S. Census Bureau. (2022). *Population by Language Spoken at Home, 5-year ACS 2016-2020*.

⁸⁴ U.S. Census Bureau. (2022). *Households by English Proficiency, 5-year ACS 2016-2020*.

Figure 13: Population by Languages Other than English Spoken at Home in Unincorporated King County



Source: U.S. Census Bureau. (2022). *Population by Language Spoken at Home, 5-year ACS 2016-2020*.

Disability Status

Approximately 9.8 percent (215,852) and 10.8 percent (22,909) of residents in King County and unincorporated King County have a disability, respectively. For the purposes of this analysis, disability is categorized in five ways:

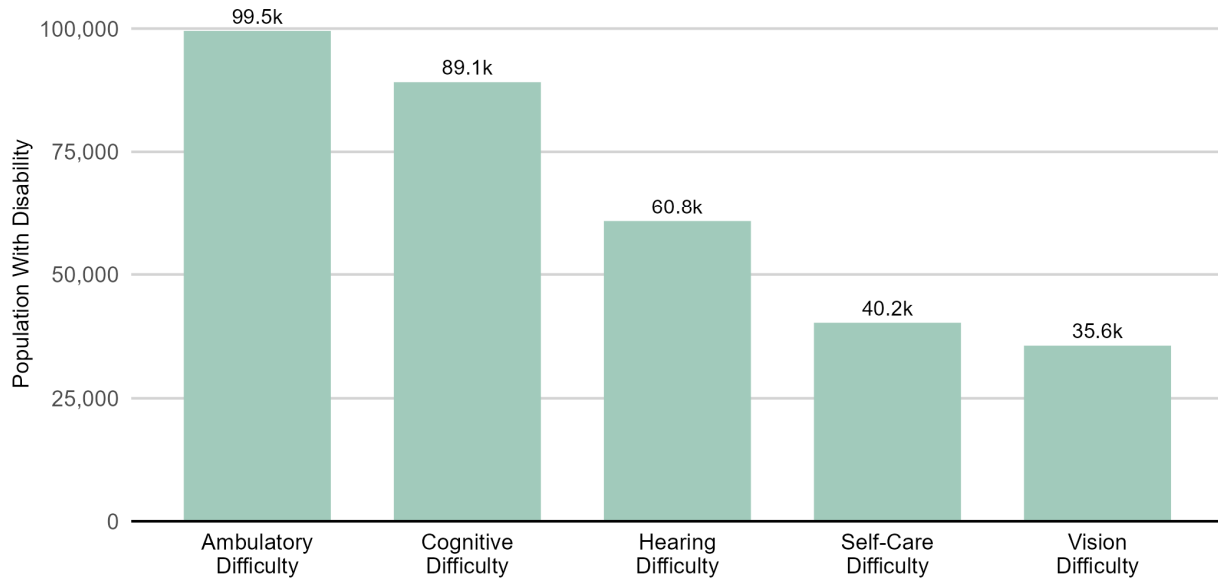
1. hearing difficulty, meaning an individual is deaf or has serious difficulty hearing;
2. vision difficulty, meaning an individual is blind or has serious difficulty seeing even when wearing glasses;
3. cognitive difficulty, meaning an individual has a serious difficulty concentrating, remembering, or making decisions due to a physical, mental, or emotional condition;
4. ambulatory difficulty, meaning an individual has a serious difficulty walking or climbing stairs; or
5. self-care difficulty, meaning an individual has difficulty dressing or bathing.⁸⁵

As shown in Figures 14 and 15, King County residents and unincorporated King County residents with disabilities (99,525 and 10,187 residents, respectively) are most likely to have ambulatory difficulty.⁸⁶ Cognitive disabilities are the second most common disability type in both King County and unincorporated King County. The least common disability type in both King County and unincorporated King County is vision difficulty. Urban unincorporated King County has a higher rate of residents with disabilities compared to rural unincorporated King County (12.1 percent and 10.3 percent of residents, respectively).

⁸⁵ U.S. Census Bureau. (2020). *American Community Survey and Puerto Rico Community Survey 2020 Subject Definitions*. [\[link\]](#)

⁸⁶ U.S. Census Bureau. (2022). *Disability Characteristics, 5-year ACS 2016-2020*.

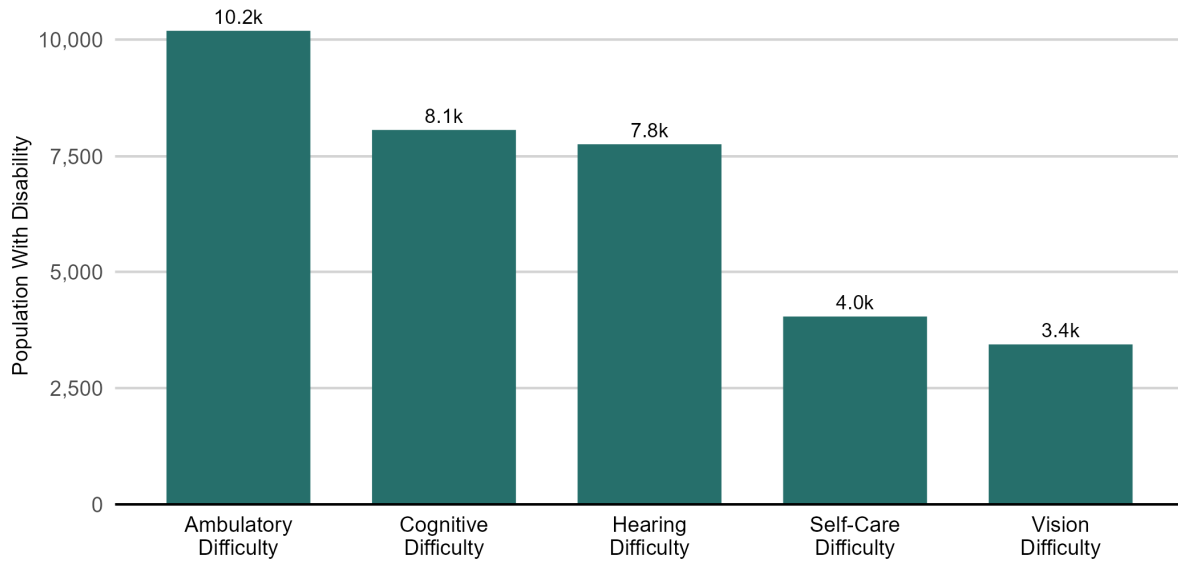
Figure 14: King County Population with Disabilities by Disability Type



Disability categories are not mutually exclusive, meaning someone can be included in multiple categories.

Source: U.S. Census Bureau. (2022). *Disability Characteristics, 5-year ACS 2016-2020*.

Figure 15: Unincorporated King County Population with Disabilities by Disability Type



Disability categories are not mutually exclusive, meaning someone can be included in multiple categories.

Source: U.S. Census Bureau. (2022). *Disability Characteristics, 5-year ACS 2016-2020*

Lesbian, Gay, Bisexual, Transgender, Queer (LGBTQ+) Communities

The 2020 U.S. Census does not provide a significant amount of data about the LGBTQ+ community. The 2020 Census only asked respondents about their sex, with two answers: male or female, which does not necessarily reflect respondents' gender identity.⁸⁷ According to the Census, 106,176 (50.1 percent) of

⁸⁷ U.S. Census Bureau. (2020). *2020 Census Questionnaire*. [\[link\]](#)

unincorporated King County residents identified as female and 105,722 (49.9 percent) of unincorporated King County identified as male.⁸⁸

The 2020 Census did not directly ask respondents about their sexual orientation and instead asked if they were in a same-sex relationship.⁸⁹ Unincorporated King County had a lower rate of people in same-sex relationships (1.1 percent) compared to King County as a whole (2.8 percent).⁹⁰ This is likely an undercount of the rate of people who identify as lesbian, gay, bisexual, or queer because this data does not capture single people or LGBTQ+ people in opposite sex relationships.

People Experiencing Homelessness

The U.S. Department of Housing and Urban Development (HUD) requires jurisdictions to do a Point-in-Time (PIT) count to determine the number of people experiencing sheltered and unsheltered homelessness in a single night.⁹¹ This is an undercount of the total homeless population over a given year, as it is only recorded on a single night, but reveals important demographic information about who experiences homelessness in King County. While the PIT has traditionally been conducted as a one-night census by volunteers in January, in 2022, the King County Regional Homelessness Authority received a methodological exception to conduct the count differently. They relied on respondent driven sampling and multiple list methods, which were used by their statisticians to calculate the number of people experiencing unsheltered homelessness. The 2022 PIT found 13,368 individuals experiencing homelessness, a 13.8 percent increase from the 2020 PIT count (11,751 individuals). The 2022 PIT revealed 57 percent of people experiencing homelessness were unsheltered, a 10 percent increase from the 2020 PIT.

In 2021, King County analyzed newly integrated data systems that collect information from people served by social services to assess the number of people experiencing homelessness more accurately than the PIT. Using this data, King County estimated that approximately 40,800 people in 2020 and 45,300 people in 2019 experienced homelessness at some point in the year. Approximately 33.1 percent of these individuals in 2020 and 43 percent of these individuals in 2019 entered the homeless response system for the first time.⁹² The King County Regional Homelessness Authority (KCRHA) uses the homelessness count from King County, not the PIT, to plan their work.

C. Household Characteristics

This section provides information about King County and unincorporated King County households, including:

- household count, size, and tenure;
- demographics of renters and homeowners;
- household types;
- overcrowding;
- income;
- cost burden; and
- poverty level.

⁸⁸ U.S. Census Bureau. (2022). *Sex, 5-year ACS 2016-2020*.

⁸⁹ U.S. Census Bureau. (2020). *2020 Census Questionnaire*. [\[link\]](#)

⁹⁰ U.S. Census Bureau. (2022). *Relationship Status of Household Heads, 5-year ACS 2016-2020*.

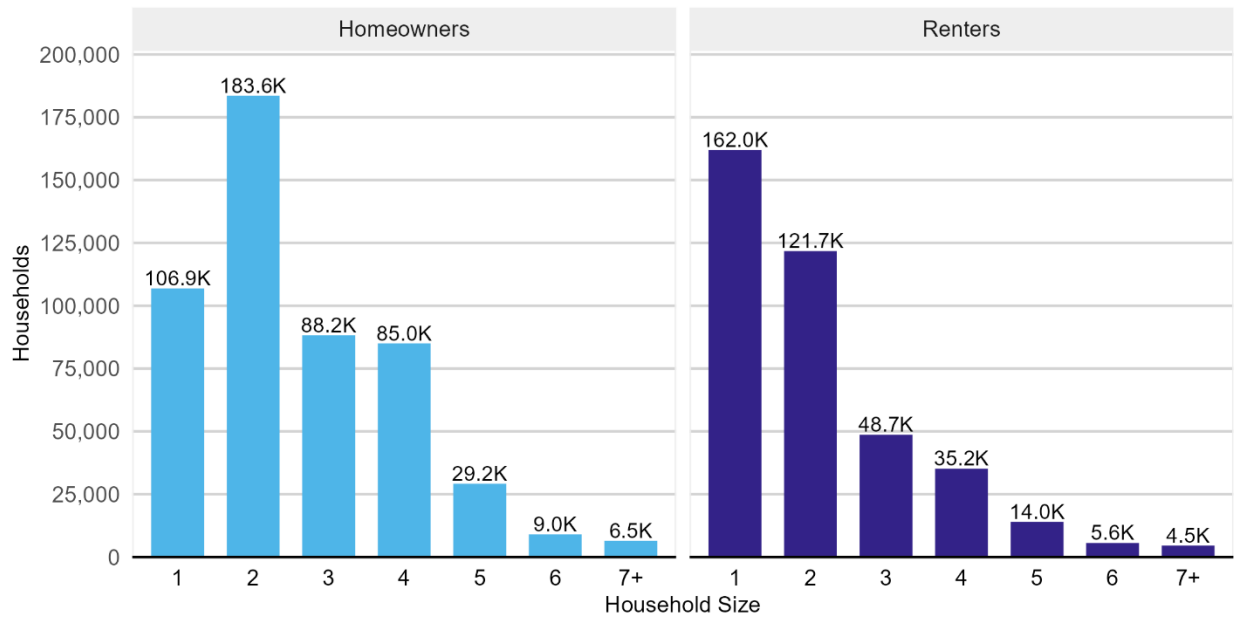
⁹¹ KCRHA 2022 Point in Time Count. [\[link\]](#)

⁹² King County Department of Community and Human Services, Performance Measurement and Evaluation Division. (2021). *Integrating Data to Better Measure Homelessness*. [\[link\]](#)

Household Count, Size, and Tenure

As of 2021, King County has 924,763 households.⁹³ Unincorporated King County households represent 8.6 percent of these households (77,761). Figures 16 and 17 show the number of households by size and tenure in King County and unincorporated King County. The largest share of households in both King County and unincorporated King County live in two-person households (34 percent and 37.4 percent respectively). One-person households in King County are more likely to be renters rather than homeowners. King County households with two or more people are more likely to be homeowners than renters. Unincorporated King County residents are more likely to be homeowners, regardless of the size of their household. Most King County households own their home (56.5 percent) rather than rent (43.5 percent). Homeownership rates are much higher in unincorporated King County than the county as a whole, with 63,777 households living in a home they own (82.1 percent) and only 13,894 households renting (17.9 percent).⁹⁴

Figure 16: King County Households by Household Size and Tenure

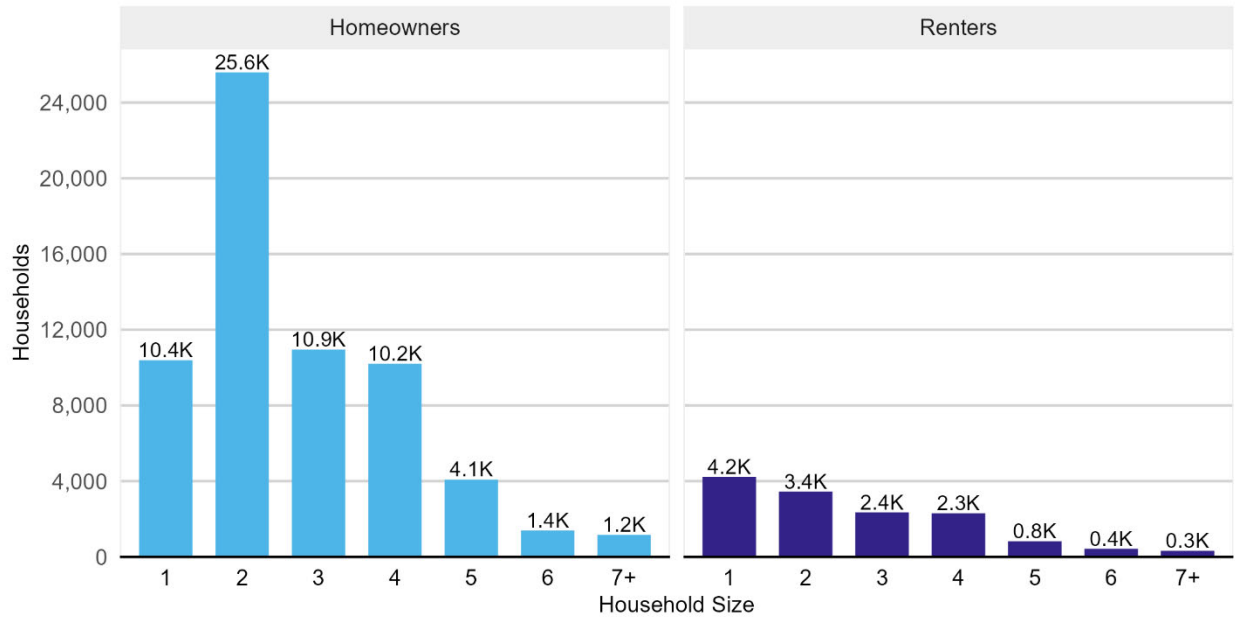


Source: U.S. Census Bureau. (2022). *Tenure by Household Size, 5-year ACS 2016-2020*.

⁹³ U.S. Census Bureau. (2021). *1-year ACS 2021*.

⁹⁴ U.S. Census Bureau. (2022). *Tenure by Household Size, 5-year ACS 2016-2020*.

Figure 17: Unincorporated King County Households by Household Size and Tenure

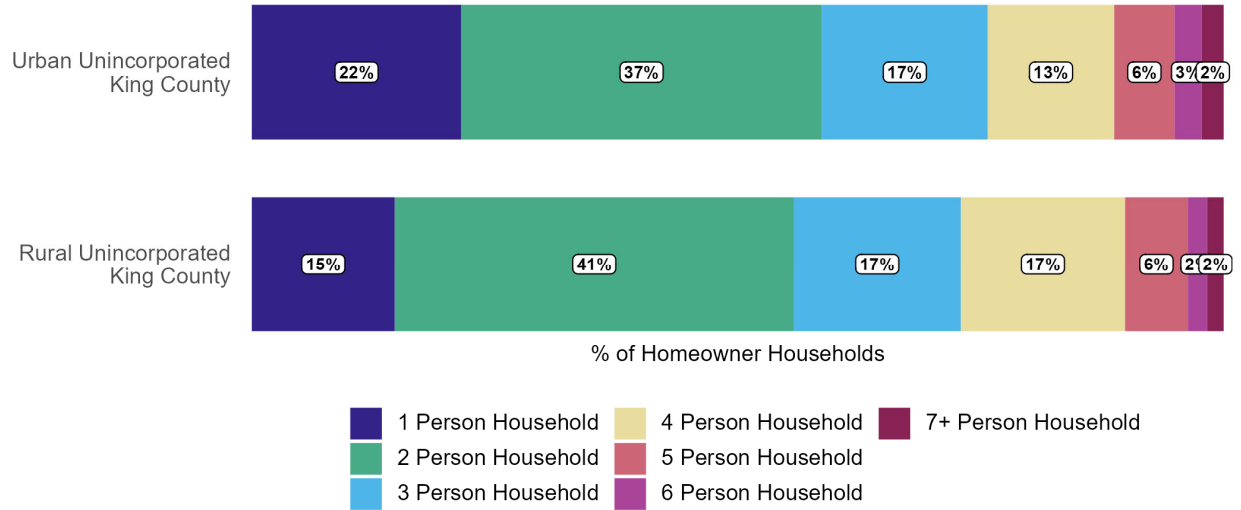


Source: U.S. Census Bureau. (2022). *Tenure by Household Size, 5-year ACS 2016-2020*.

Most unincorporated King County households (54,177) live in the rural area and approximately a third of unincorporated King County households (23,494) live in urban areas. As shown in Figure 18, urban unincorporated King County has a higher rate of homeowner households that consist of one, six, or seven person households (21.6 percent, 2.8 percent, and 2.2 percent, respectively) compared to rural unincorporated King County (14.7 percent, two percent, and 1.7 percent, respectively). Rural King County has a higher rate of homeowner households that consist of two, three, four, and five person households (41 percent, 17.2 percent, 16.9 percent, and 6.5 percent respectively) compared to urban unincorporated King County (37.1 percent, 17.1 percent, 13 percent, and 6.2 percent respectively).⁹⁵

⁹⁵ U.S. Census Bureau. (2022). *Tenure by Household Size, 5-year ACS 2016-2020*.

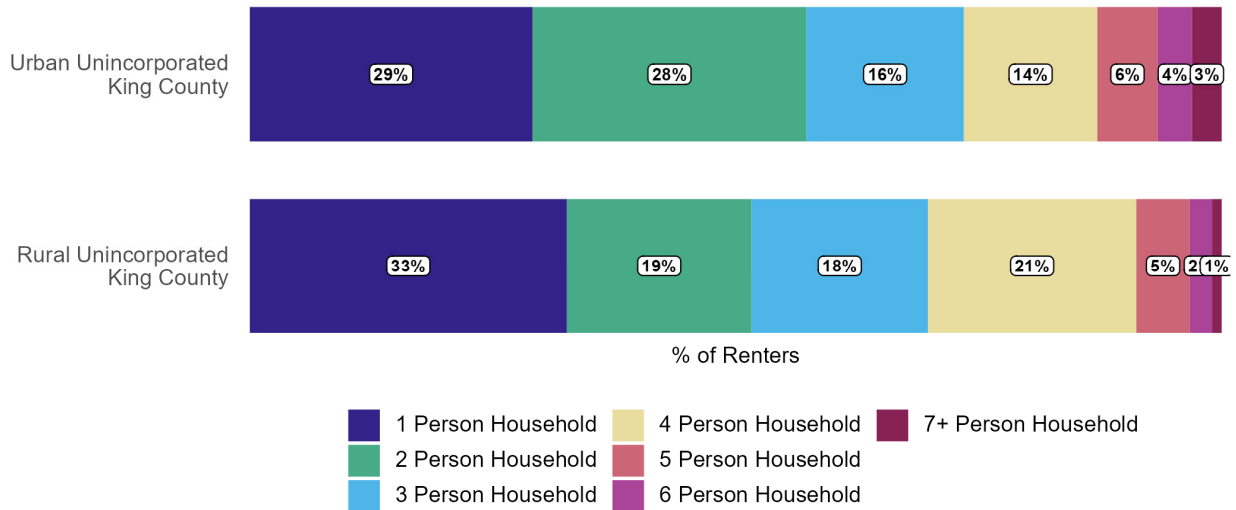
Figure 18: Urban and Rural Unincorporated King County Homeowner Households by Size



Source: U.S. Census Bureau. (2022). Tenure by Household Size, 5-year ACS 2016-2020.

Figure 19 shows the share of renter households by household size divided between the rural and urban areas. Rural unincorporated King County has a higher rate of one person renter households (32.6 percent) than urban unincorporated King County (29.1 percent). This may be because of a combination of several factors. On average, rural unincorporated King County residents are older than in urban unincorporated areas. Additionally, rent is lower in rural unincorporated King County than urban unincorporated King County. Residents may be able to both afford to live alone and not have children or other family members that live with them. Rural unincorporated King County has a higher rate of three- and four-person renter households than urban unincorporated King County. Urban unincorporated King County has a higher rate of five, six, and seven-person renter households.⁹⁶

Figure 19: Share of Renters by Household Size in Unincorporated King County



Source: U.S. Census Bureau. (2022). *Tenure by Household Size, 5-year ACS 2016-2020*.

⁹⁶ U.S. Census Bureau. (2022). *Tenure by Household Size, 5-year ACS 2016-2020*.

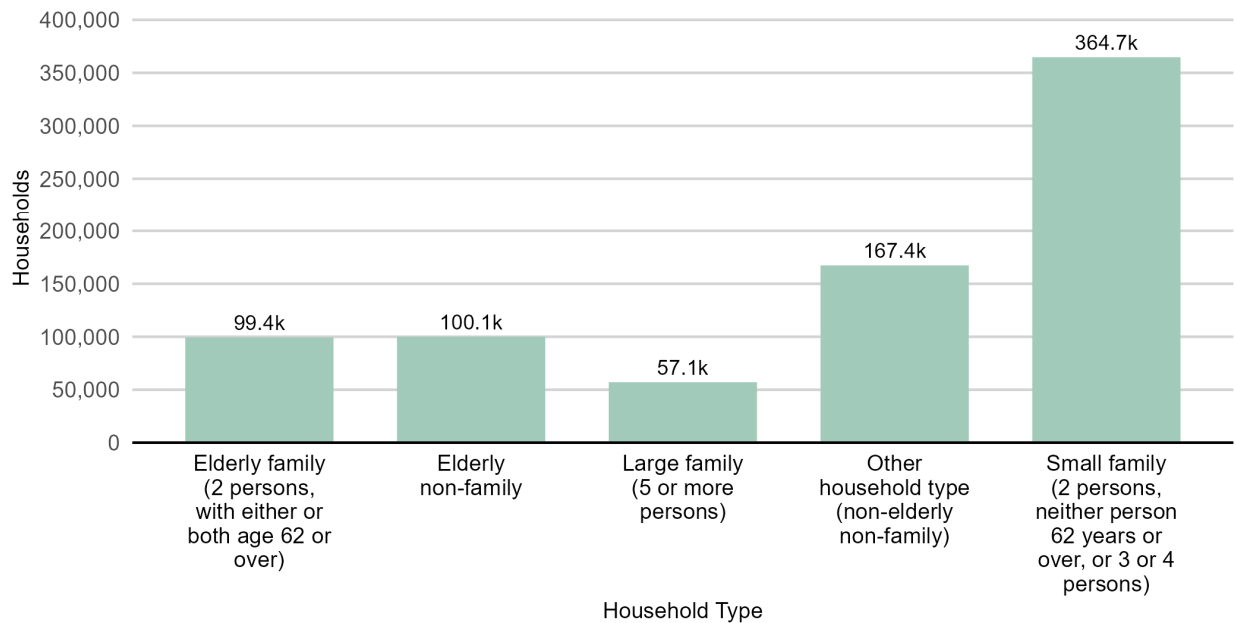
Household Types

For the purposes of the CHAS data analysis, HUD categorizes household types into the following:⁹⁷

- elderly family households which contain two related people, with either or both 62 years old or older;
- small family households which contain two people with neither person 62 years old or older or three or four people;
- large family households which contain five or more family members;
- elderly non-family households which contain two non-related people who are 62 years old or older; and
- other households which contain non-related people.

As shown in Figures 20 and 21, the largest household type in both King County as a whole and unincorporated King County are small family households (42.3 percent and 48.4 percent respectively). Other households consist of more than a quarter of King County households.⁹⁸ The cost of housing, as well as the large student body of University of Washington (60,081 students) likely contributes to the number of households consisting of unrelated roommates.⁹⁹ Unincorporated King County's population is older than the countywide population, so unincorporated King County households are more likely to consist of elderly family or non-elderly family households and less likely to consist of other households than in King County as a whole.

Figure 20: Household Types in King County



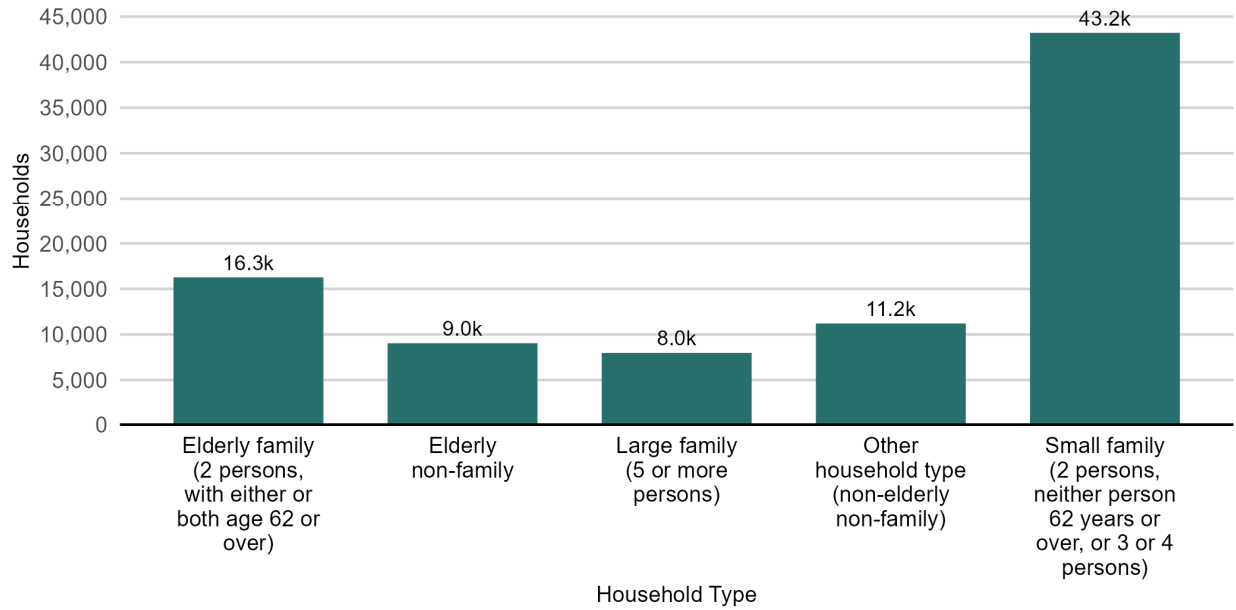
Source: U.S. Department of Housing and Urban Development. (2021). *Household Types, CHAS 2014-2018*.

⁹⁷ U.S. Department of Housing and Urban Development. (2021). *CHAS Data Documentation* [\[link\]](#)

⁹⁸ U.S. Department of Housing and Urban Development. (2021). *Household Types, CHAS 2014-2018*.

⁹⁹ University of Washington. (2022, October 14). *UW's 2022 entering class is largest and most diverse*. [\[link\]](#)

Figure 21: Household Types in Unincorporated King County



Source: U.S. Department of Housing and Urban Development. (2021). Household Types, CHAS 2014-2018.

1. Demographics of Renters and Homeowners

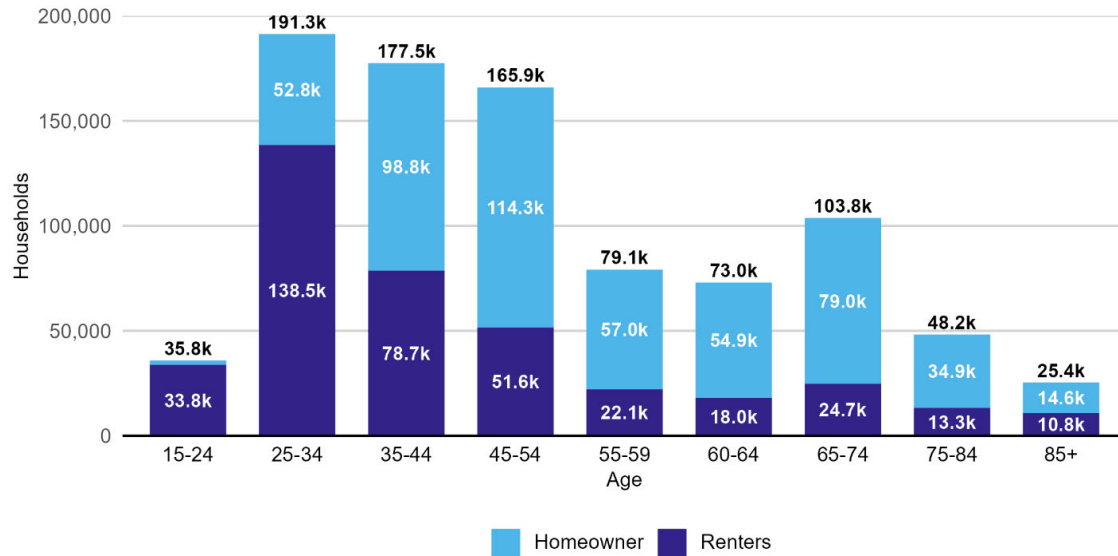
Age of Renters and Homeowners

The U.S. Census Bureau collects information on the age of the person in whose name the housing unit is owned or rented by, known as the "householder." As shown in Figures 22 and 23, householders over 35 years old countywide and over 25 years old in unincorporated King County are more likely to be homeowners. Homeownership peaks for householders aged 60 to 64 years old countywide, with 75.3 percent of householders in this age range owning a home. As householders age in unincorporated King County, they are more likely to be homeowners, peaking at 94.1 percent of unincorporated King County householders aged 85 years old or older owning a home. King County householders over the age of 85 are significantly more likely to be renters (42.6 percent) than householders within the same age range in unincorporated King County (5.9 percent).¹⁰⁰ This disparity may be explained a smaller sample size in unincorporated King County and the relative lack of multiunit housing designed for people aged 65 years and older in unincorporated King County.

Countywide, householders 15 to 34 years old are more likely to rent than own, while only householders 15 to 24 are more likely to rent in unincorporated King County. Approximately 62 percent of householders 25 to 34 years old own their home in unincorporated King County, a rate twice as high as the homeownership rate among householders in the same age range in King County.

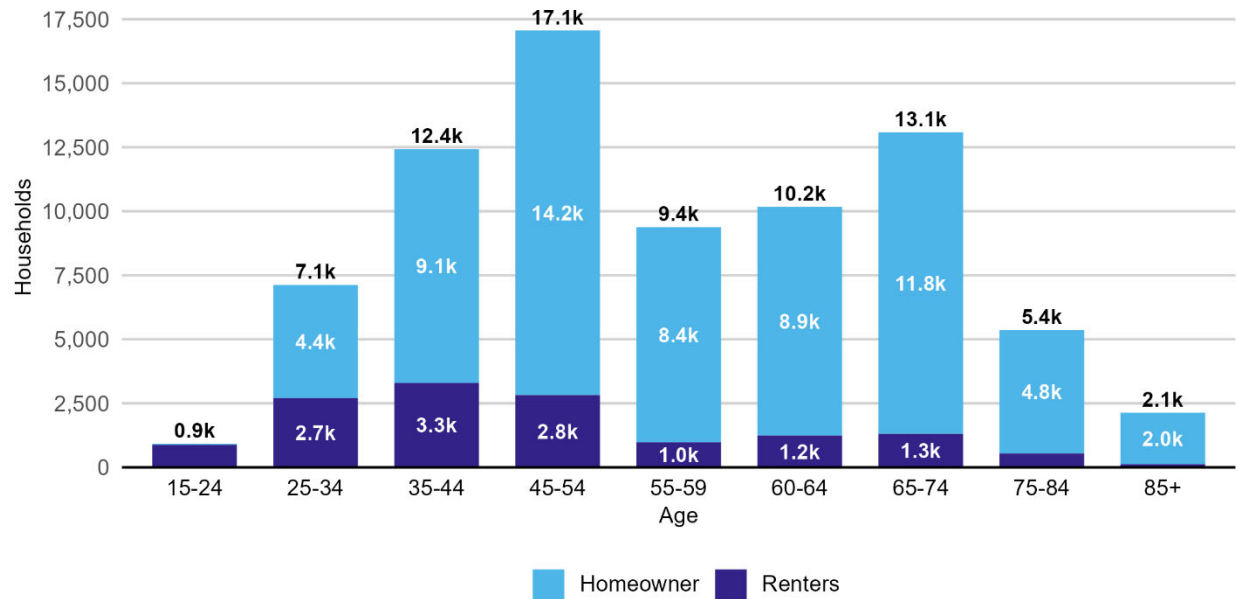
¹⁰⁰ U.S. Census Bureau. (2022). Age Range by Tenure, 5-year ACS 2016-2020.

Figure 22: King County Age Range by Tenure



Source: U.S. Census Bureau. (2022). Age Range by Tenure, 5-year ACS 2016-2020.

Figure 23: Unincorporated King County Age Range by Tenure



Source: U.S. Census Bureau. (2022). Age Range by Tenure, 5-year ACS 2016-2020.

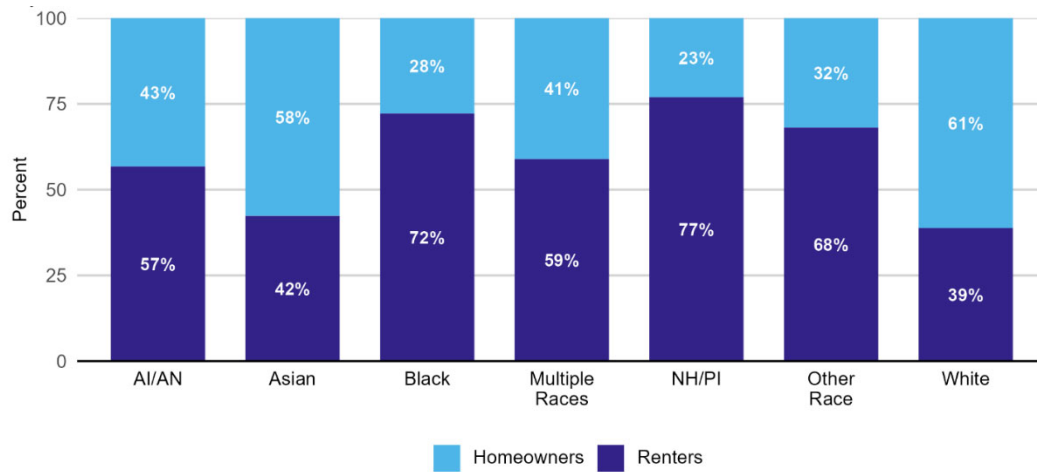
Race and Ethnicity of Renters and Homeowners

As shown in Figures 24 and 25, across all races, households are more likely to own their homes in unincorporated King County than in King County as a whole. In King County and unincorporated King County, most White households (61.2 percent and 88 percent, respectively) and Asian households (57.7 percent and 74.9 percent of households) own their homes. In King County and unincorporated King County,

Black households (72.2 percent and 56.8 percent, respectively) and households of races not listed (68.1 percent and 60.5 percent) are more likely to rent than own their homes.¹⁰¹

Most American Indian/Alaska Native, Native Hawaiian/Pacific Islander, and Multi-Racial households in unincorporated King County own their homes (52.5 percent, 81.2 percent, and 66.4 percent, respectively). Native Hawaiian/Pacific Islander households are nearly four times more likely to own their home in unincorporated King County than countywide. Unincorporated King County skews older than the countywide population, so it is possible unincorporated King County households bought their homes before housing costs increased significantly in the region.¹⁰² In addition, there was significant immigration from Hawaii and Samoa before and during the mid-20th century, when homes were more affordable and before much of the rental housing in this region was constructed, which may be a factor in the unincorporated King County homeownership rate of these communities.^{103,104}

Figure 24: Tenure by Race in King County



AI/AN is American Indian/Alaska Native
 NH/PI is Native Hawaiian/Pacific Islander

Source: U.S. Census Bureau. (2022). *Tenure by Race, 5-year ACS 2016-2020*.

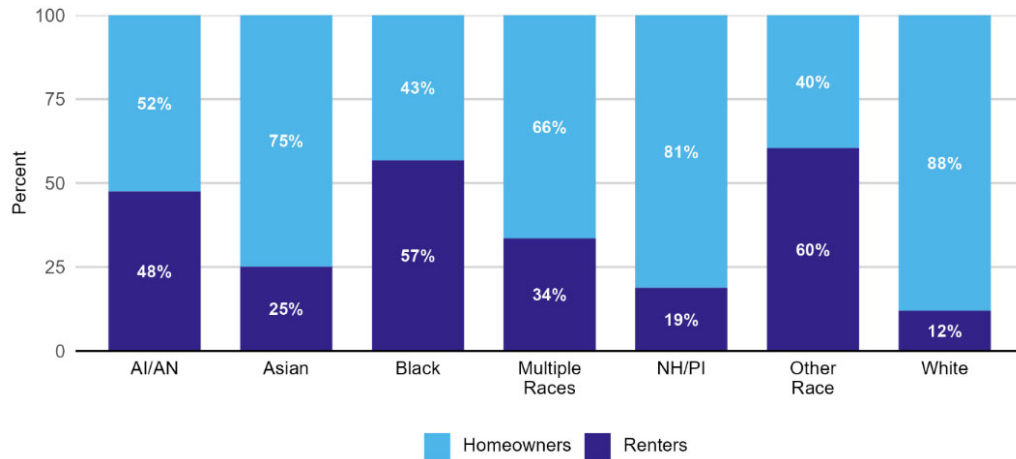
¹⁰¹ U.S. Census Bureau. (2022). *Tenure by Race, 5-year ACS 2016-2020*.

¹⁰² U.S. Census Bureau. (2022). *Age Range by Tenure, 5-year ACS 2016-2020*.

¹⁰³ Barman, Jean and McIntyre Watson, Bruce. (2006). *Leaving Paradise: Indigenous Hawaiians in the Pacific Northwest, 1787-1898*

¹⁰⁴ Kemezis, K. (2010, November 29). *Samoa Community (Seattle)*. *Historylink*. [\[link\]](#)

Figure 25: Tenure by Race in Unincorporated King County

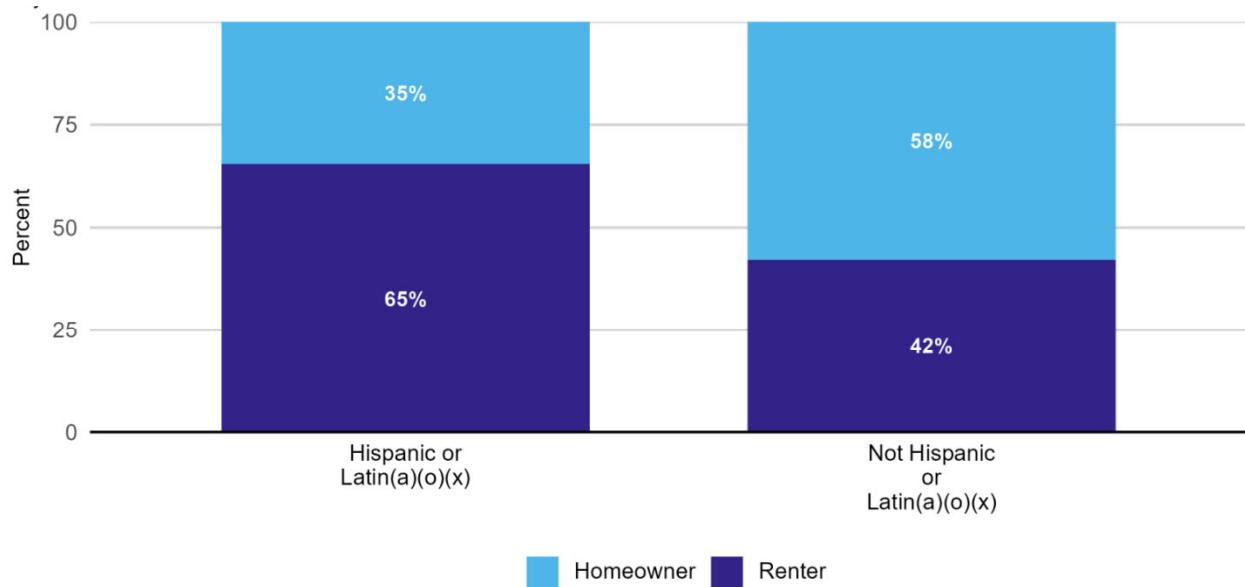


AI/AN is American Indian/Alaska Native
 NH/PI is Native Hawaiian/Pacific Islander

Source: U.S. Census Bureau. (2022). Tenure by Race, 5-year ACS 2016-2020.

Figures 26 and 27 compare King County and unincorporated King County tenure by Hispanic and Latin(a)(o)(x) ethnicity. Approximately 65 percent of Hispanic or Latin(a)(o)(x) King County residents rent, a higher rate than the 42 percent of Not Hispanic or Latin(a)(o)(x) King County residents who rent. More than half of Not Hispanic or Latin(a)(o)(x) King County residents (58 percent) own a home, compared to only 35 percent of Hispanic or Latin(a)(o)(x) King County residents who own a home. Hispanic or Latin(a)(o)(x) unincorporated King County residents have a higher rate of homeownership than Hispanic or Latin(a)(o)(x) residents countywide (49 percent compared to 35 percent).¹⁰⁵

Figure 26: Tenure by Hispanic and Latin(a)(o)(x) Ethnicity in King County

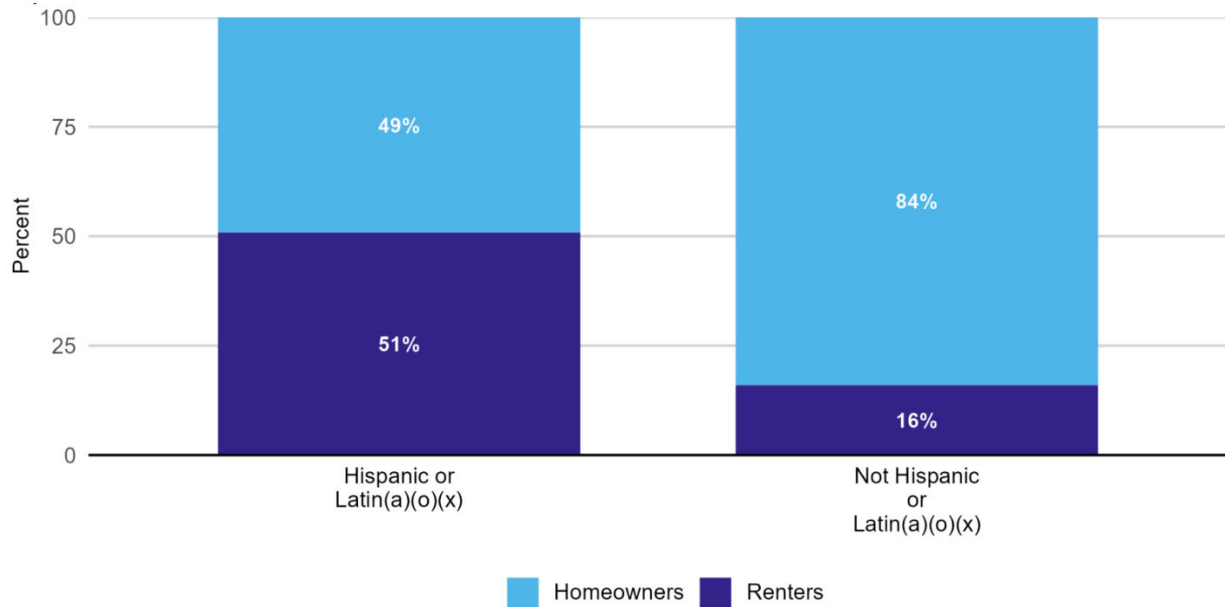


Hispanic or Latin(a)(o)(x) ethnicity of household determined by ethnicity of householder.

Source: U.S. Census Bureau. (2022). *Tenure by Race, 5-year ACS 2016-2020*.

¹⁰⁵ U.S. Census Bureau. (2022). *Tenure by Race, 5-year ACS 2016-2020*.

Figure 27: Tenure by Hispanic and Latin(a)(o)(x) Ethnicity in Unincorporated King County



Source: U.S. Census Bureau. (2022). *Tenure by Race, 5-year ACS 2016-2020*.

Disability Status of Renters and Homeowners

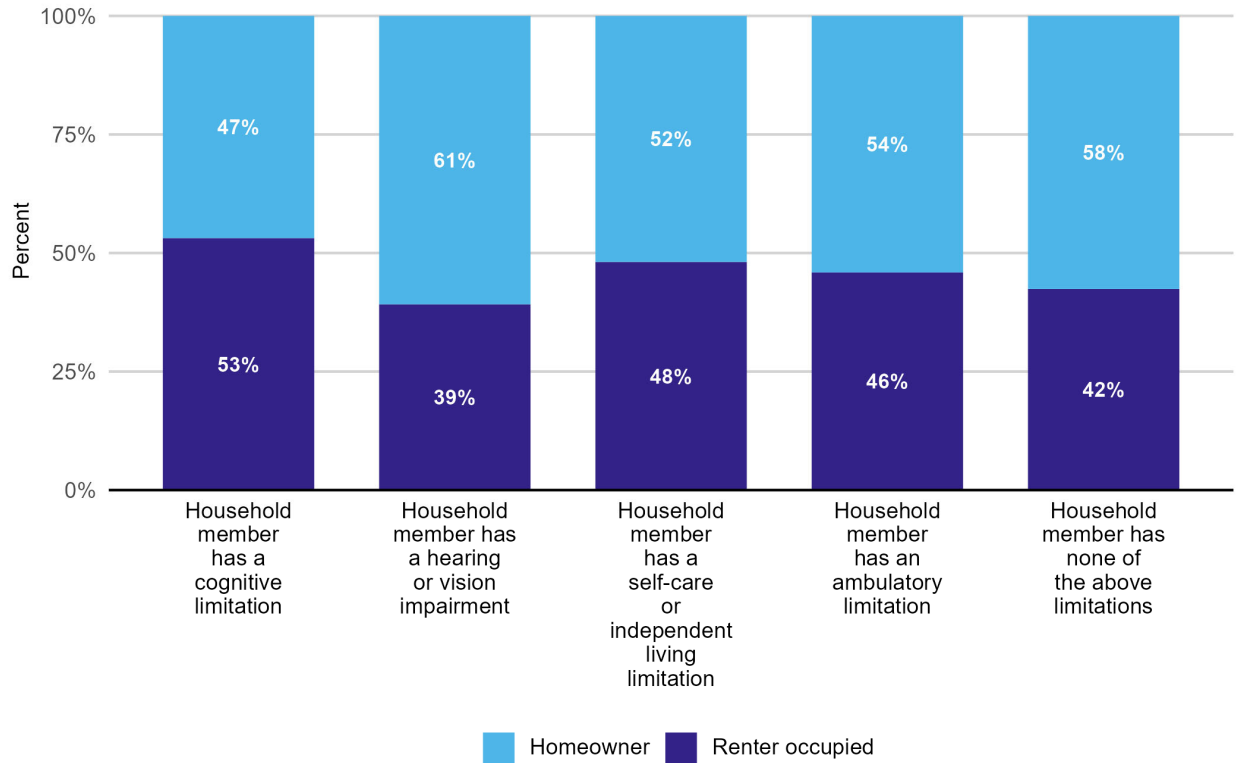
Tens of thousands of households in King County and unincorporated King County have a household member with a disability. Disability categories are not mutually exclusive, so it is possible the following data has people in multiple categories. Figures 28 and 29 show the tenure by disability status in King County and unincorporated King County, respectively. Among all disability types, the rate of homeownership is significantly higher in unincorporated King County than in King County. In 2018, approximately 11.8 percent of the households that have a member with a disability in King County live in unincorporated King County, a rate higher than the overall 8.6 percent of King County households that live in the unincorporated areas.¹⁰⁶

Most unincorporated King County households with a household member that has a disability are homeowners. The second most common disability type in both King County and unincorporated King County is cognitive difficulty. Individuals with a cognitive difficulty have serious difficulty concentrating, remembering, or making decisions due to a physical, mental, or emotional condition. Households with a member that has a cognitive limitation are the most likely out of all disability types to rent in King County and unincorporated King County (53.1 percent and 46.9 percent, respectively).

Among households with a member that has a disability, unincorporated King County households are more likely than King County households to have a household member with a hearing or vision impairment (28.3 percent and 25.2 percent, respectively). This may reflect the higher percentage of people aged 62 years and older residing in unincorporated King County. Households with a member who has a hearing or vision impairment have a higher homeownership rate than the general population in both King County and unincorporated King County.

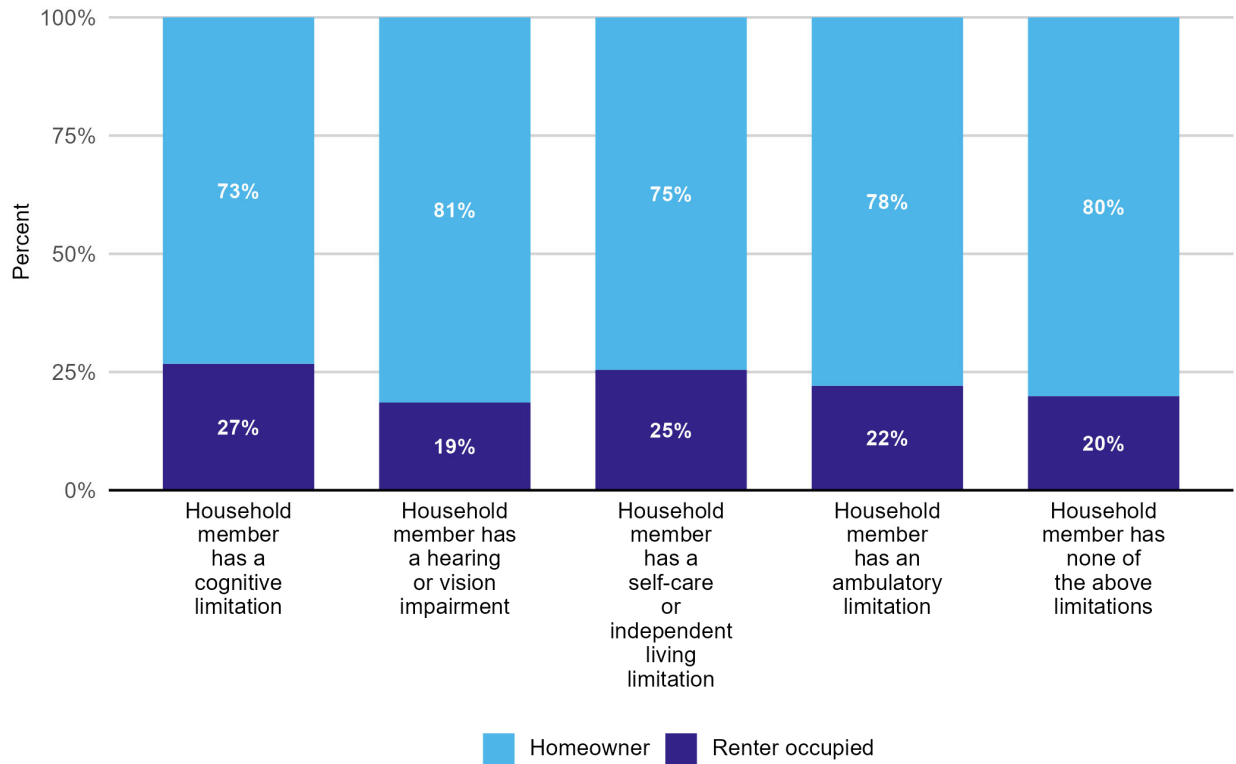
¹⁰⁶ U.S. Department of Housing and Urban Development. (2021). *Tenure by Disability Status, CHAS 2014-2018*.

Figure 28: Tenure by Disability Status in King County



Source: U.S. Department of Housing and Urban Development. (2021). Tenure by Disability Status, CHAS 2014-2018.

Figure 29: Tenure by Disability Status in Unincorporated King County



Source: U.S. Department of Housing and Urban Development. (2021). *Tenure by Disability Status, CHAS 2014-2018*.

Overcrowding Estimates

HUD defines an overcrowded housing unit as one occupied by more than one person per room, excluding bathrooms and kitchens. Severe overcrowding is more than 1.5 persons per room, excluding bathrooms and kitchens.¹⁰⁷ Approximately 31,715 (3.6 percent) King County households are overcrowded or severely overcrowded. The rate of overcrowding or severe overcrowding is significantly lower in unincorporated King County, at 2.2 percent (1,446 households). The rate of overcrowding in unincorporated King County may be lower than countywide because housing units in unincorporated King County are larger on average than countywide, there is more rental housing countywide, and unincorporated King County’s older population may be less likely to have children so may need less space. Approximately 4.9 percent of urban unincorporated King County households are overcrowded, compared to only 1.3 percent of rural unincorporated King County households (1,119 households and 887 households, respectively).¹⁰⁸

¹⁰⁷ U.S. Department of Housing and Urban Development. (2021). *CHAS: Background*. [\[link\]](#)

¹⁰⁸ U.S. Department of Housing and Urban Development. (2021). *Overcrowding, CHAS 2014-2018*.

Household Income

The area median income is the midpoint income for an area, where half the people have incomes greater than the median and half the people have incomes below the median.¹⁰⁹ HUD uses the area median income for a specific metropolitan region to calculate income limits for affordable housing programs based on household size using a set formula developed by the agency.¹¹⁰ Area median income fluctuates annually based on inflation, economic changes, and other factors. Table 1 shows the income levels by family size. In 2023, the overall median family income for the King County region is \$134,600. Households earning less than 30 percent area median income, 50 percent area median income, and 80 percent area median income are classified as extremely low income, very low income, and low income, respectively.

Table 1: 2023 King County Income Levels by Family Size¹¹¹

Family Size	30% AMI (Extremely Low Income)	50% AMI (Very Low Income)	80% AMI (Low Income)
1 Person	\$28,800	\$47,950	\$70,650
2 People	\$32,900	\$54,800	\$80,750
3 People	\$37,000	\$61,650	\$90,850
4 People	\$41,100	\$68,500	\$100,900
5 People	\$44,400	\$74,000	\$109,000
6 People	\$47,700	\$79,500	\$170,050
7 People	\$51,000	\$84,950	\$125,150
8 People	\$54,300	\$90,450	\$133,200

Figure 30 shows the change in number of households in King County by area median income level over time. The area median income levels are calculated using the income limits for different income levels. The population of King County households earning greater than 100 percent area median income has increased approximately 33.3 percent, from about 375,000 households in 2011 to about 500,000 households in 2018. In the same period, the number of households earning less than or equal to 100 percent area median income remained at about the same level.^{112,113} The increase in the number of higher income households is explained both by new, higher income residents, as well as current residents making more income. More than half of all households can be above the median household income because HUD uses a series of adjustments and older household income data to set the median income, which causes the median figure used in their area median income band definitions to be lower than the un-adjusted median.¹¹⁴

This increase in higher income households is one of the biggest factors to explain the loss of affordable housing over about the past ten years. Demand for housing increases as the population increases. An increase in higher income households means there are more people who can pay more to live in the area and type of housing of their choice. Private landlords and home sellers respond to this increase in high income households by raising prices, especially if the housing supply is limited.

¹⁰⁹ U.S. Census Bureau. (2022). *Median Household Income*. [\[link\]](#)

¹¹⁰ U.S. Department of Housing and Urban Development. (2022). *Methodology for Determining Section 8 Income Limits*. [\[link\]](#)

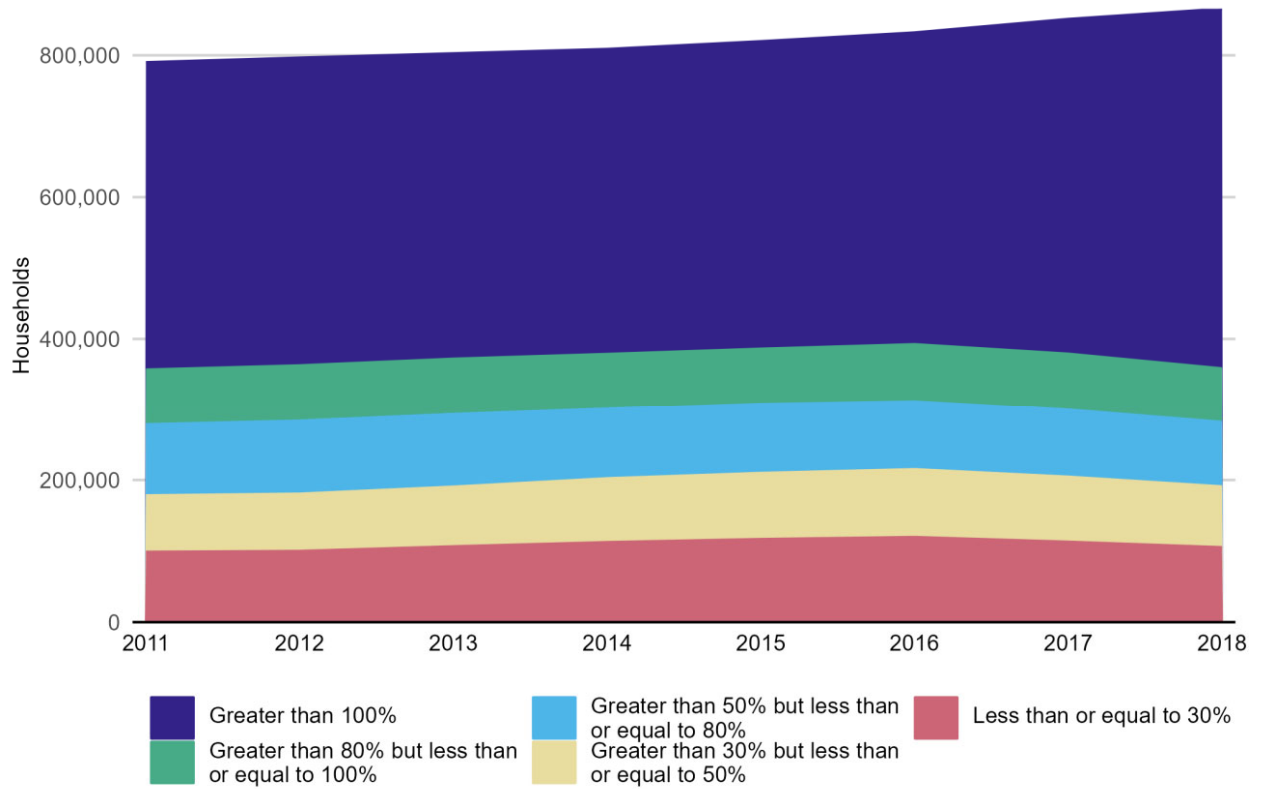
¹¹¹ U.S. Department of Housing and Urban Development. (2023). *FY 2023 Income Limits Summary*.

¹¹² U.S. Department of Housing and Urban Development. (2014). *Household Distribution by AMI levels, King County, CHAS 2007-2011*.

¹¹³ U.S. Department of Housing and Urban Development. (2021). *Household Distribution by AMI levels, King County, CHAS 2014-2018*.

¹¹⁴ U.S. Department of Housing and Urban Development. (2022). *Income Limits*. [\[link\]](#)

Figure 30: King County Household Distribution by Area Median Income Levels



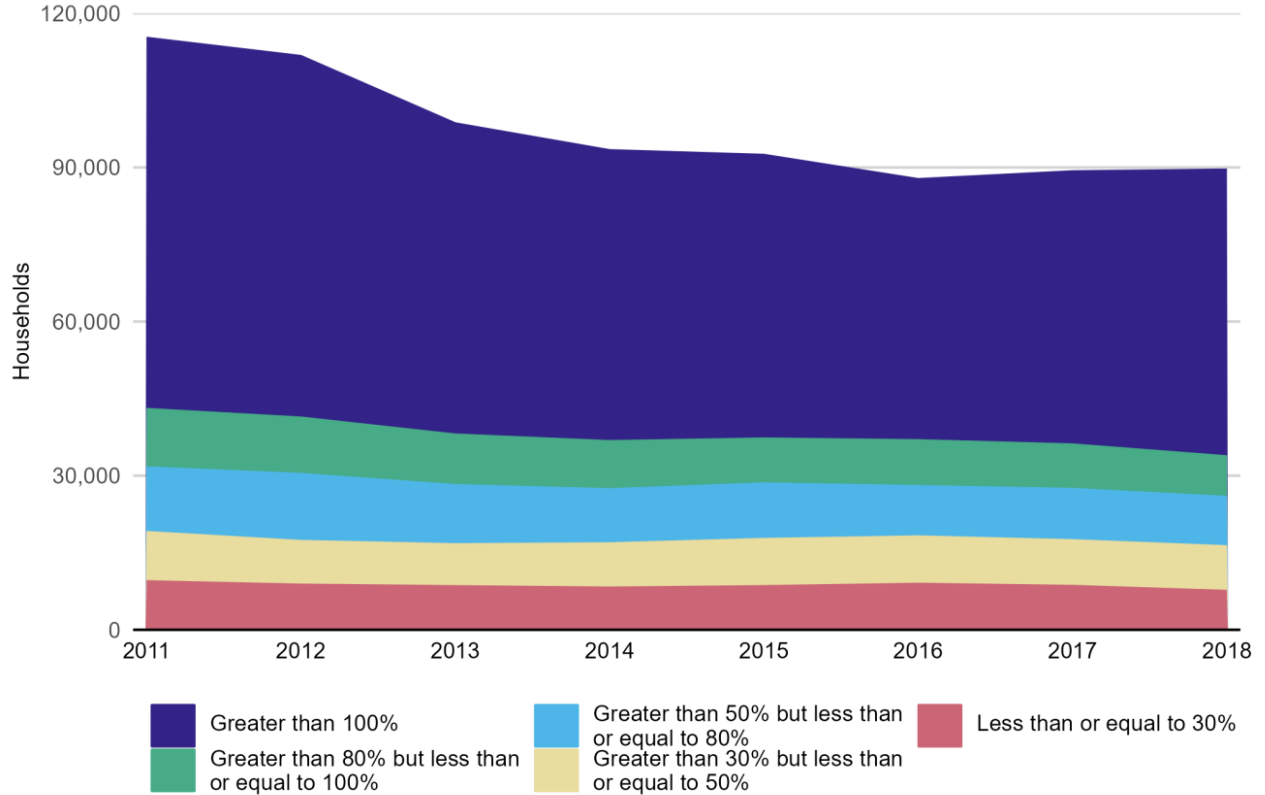
Source: U.S. Department of Housing and Urban Development. (2014). Household Distribution by AMI levels, King County, CHAS 2007-2011, 2014-2018.

Figure 31 shows the change in number of households in unincorporated King County by area median income level over time. The population of unincorporated King County households earning greater than 100 percent area median income decreased since 2011 to 55,802 households in 2018.^{115,116} This decrease in higher income households in unincorporated King County is explained in part by the annexation of wealthier unincorporated areas into Kirkland, Bellevue, and Sammamish.¹¹⁷

Figure 31: Household Distribution by Area Median Income Levels in Unincorporated King County

Unincorporated King County Household Distribution by Area Median Income Levels

CHAS 2007-2011 to CHAS 2014-2018



Source: U.S. Department of Housing and Urban Development. (2021). Household Distribution by AMI Levels, CHAS 2007-2011, 2014-2018.

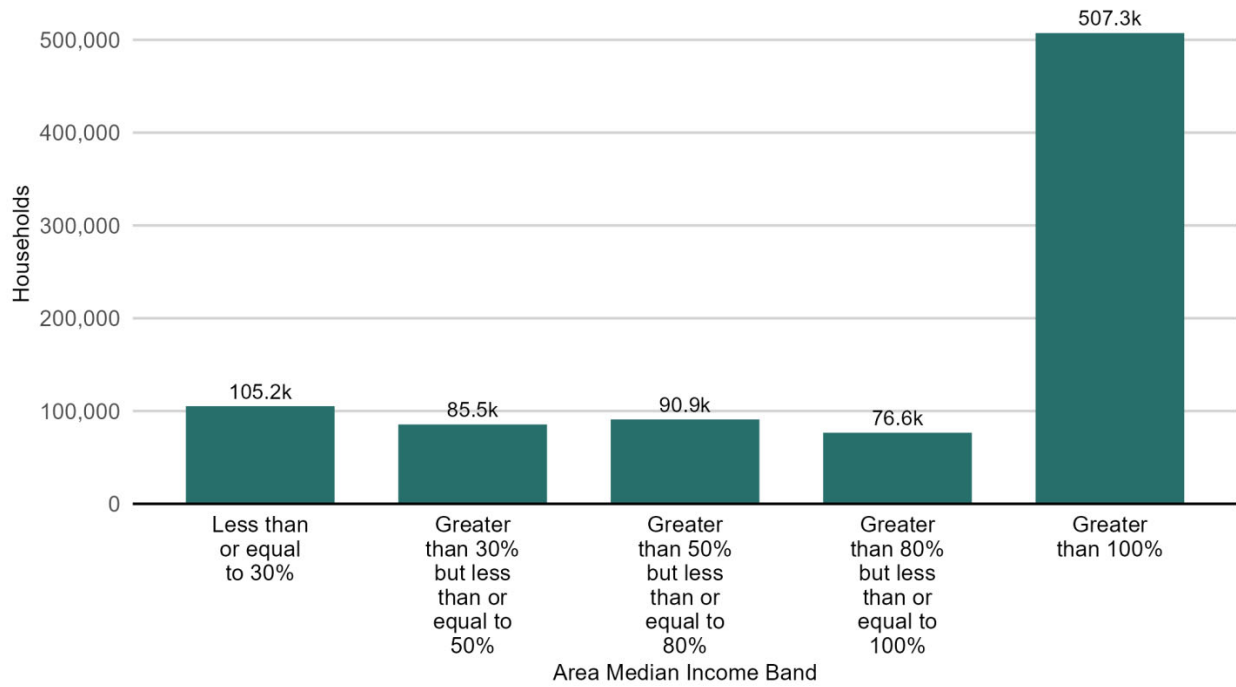
¹¹⁵ U.S. Department of Housing and Urban Development. (2014). Household Distribution by AMI Levels, CHAS 2007-2011.

¹¹⁶ U.S. Department of Housing and Urban Development. (2021). Household Distribution by AMI Levels, CHAS 2014-2018.

¹¹⁷ King County Unincorporated Urban Area Annexation Area Databook. [\[link\]](#)

As shown in Figures 32 and 33, between 2014 and 2018, more than half of households in King County and unincorporated King County earned greater than 100 percent area median income, as defined by HUD in their Comprehensive Housing Affordability Strategy (CHAS) dataset. Approximately 12.2 percent and 8.4 percent of households in King County and unincorporated King County, respectively, are extremely low income, earning less than or equal to 30 percent area median income. In 2018, nearly 10 percent of households in King County and unincorporated King County are very low-income, earning between 30 to 50 percent area median income (85,540 and 8,693 households, respectively). There were similar proportions of households earning between 30 percent and 50 percent area median income, 50 percent and 80 percent area median income, and 80 percent to 100 percent area median income, in King County and unincorporated King County.¹¹⁸

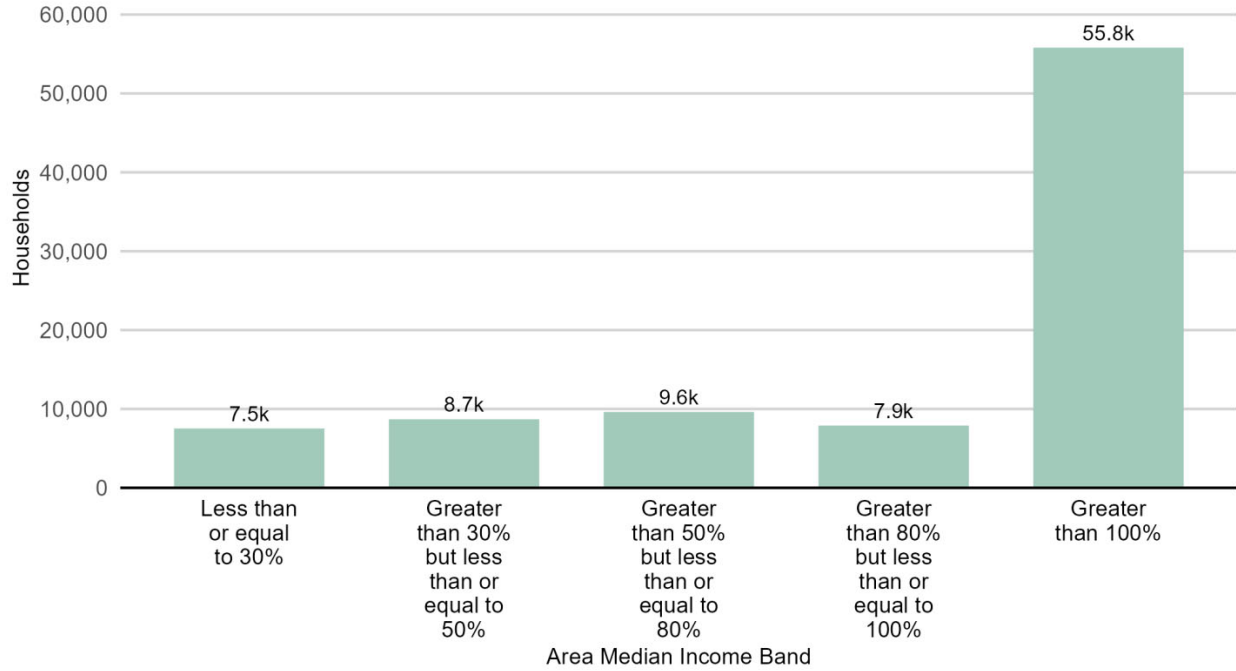
Figure 32: Household Distribution by Area Median Income Levels in King County



Source: U.S. Department of Housing and Urban Development. (2021). Household Distribution by AMI Levels, CHAS 2014-2018.

¹¹⁸ U.S. Department of Housing and Urban Development. (2021). Household Distribution by AMI Levels, CHAS 2014-2018.

Figure 33: Household Distribution by Area Median Income Levels in Unincorporated King County

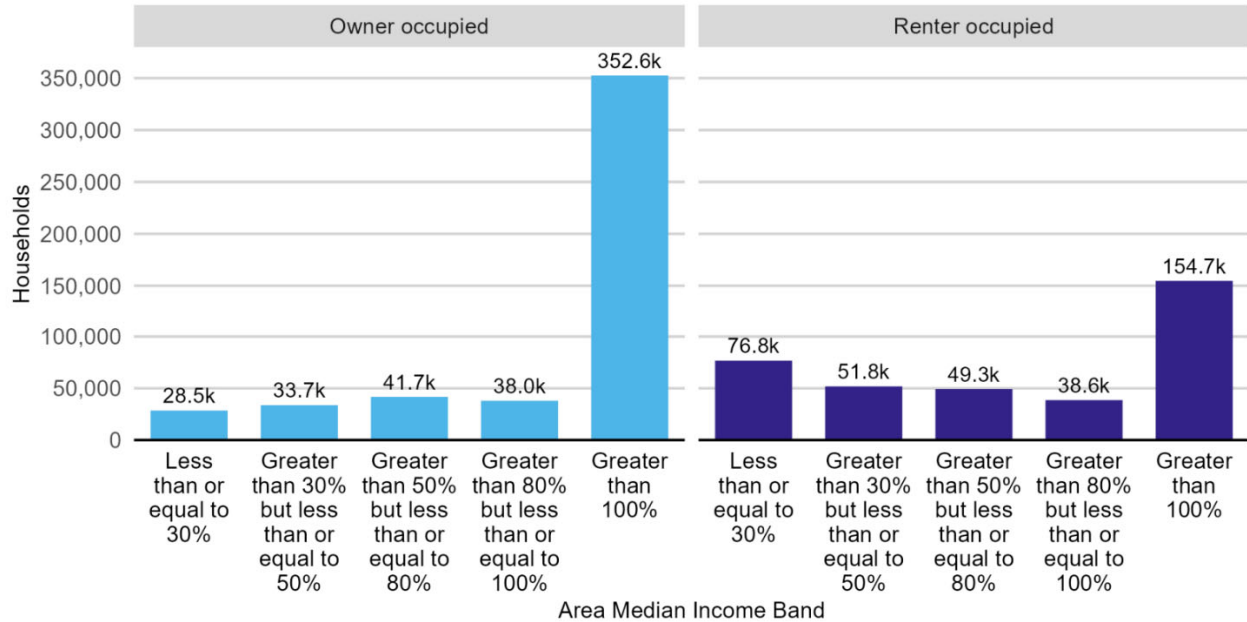


Source: U.S. Department of Housing and Urban Development. (2021). Household Distribution by AMI Levels, CHAS 2014-2018.

Household Income of Renters and Homeowners

In 2020, the median household income for homeowners (\$128,737) was nearly twice that of renters (\$67,990) in King County.¹¹⁹ As shown in Figure 34, the rate of homeownership increases with area median income levels in King County, and most households below 100 percent area median income are more likely to rent than own their home. Extremely low-income households are significantly more likely to be renters (72.9 percent) than homeowners (27.1 percent) in King County. The proportion of homeowners among households earning greater than 100 percent area median income (69.5 percent) is significantly larger than households earning between 80 percent to 100 percent area median income (49.6 percent).¹²⁰

Figure 34: Households by Tenure and Area Median Income Band in King County



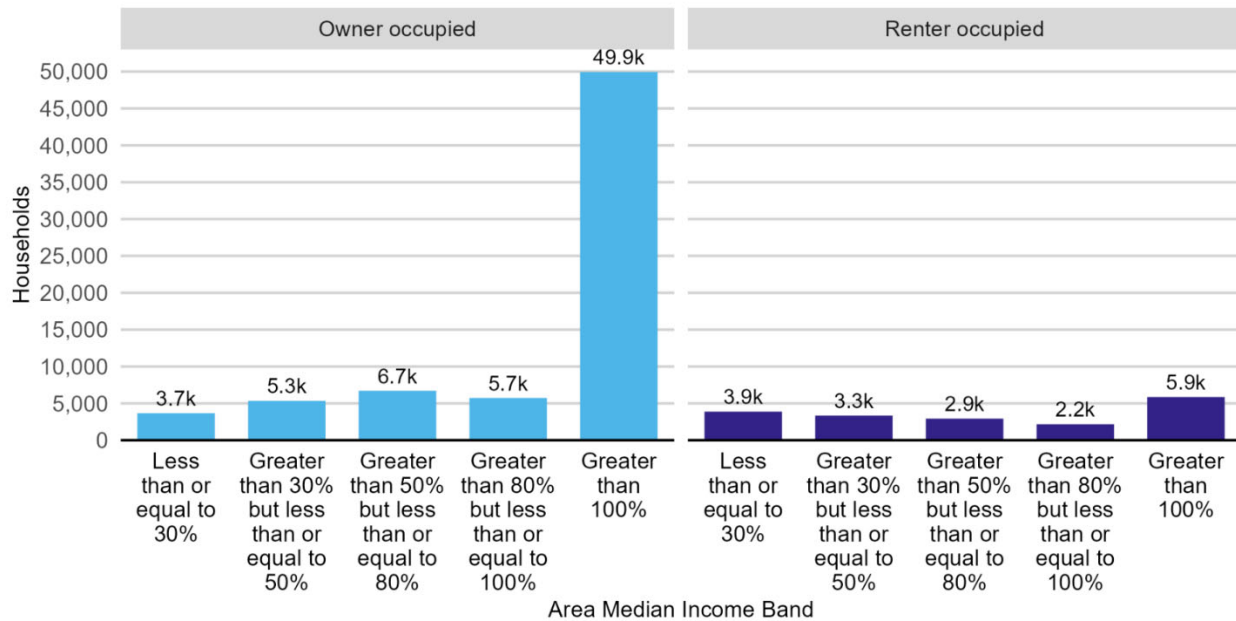
Source: U.S. Department of Housing and Urban Development. (2021). Household Distribution by AMI Levels, CHAS 2014-2018.

¹¹⁹ U.S. Census Bureau. (2022). Median Household Income by Tenure, 5-year ACS 2016-2020.

¹²⁰ U.S. Department of Housing and Urban Development. (2021). Household Distribution by AMI Levels, CHAS 2014-2018.

As shown in Figure 35, only extremely low-income households in unincorporated King County are more likely to be renters than owners, with approximately 51.4 percent (3,876) of these households renting. The rate of homeownership increases as area median income level increases in unincorporated King County, from 48.6 percent (3,661) of extremely low-income households to 89.5 percent (49,937) of households earning greater than 100 percent area median income. Lower-income households are more likely to own their homes in unincorporated King County than countywide.¹²¹ This may be because unincorporated King County residents tend to be older than people throughout the county, so they may have paid their mortgage and retired, resulting in lower income relative to their assets, or bought their homes prior to the drastic increase in housing cost over the past decade.

Figure 35: Households by Tenure and Area Median Income Band in Unincorporated King County



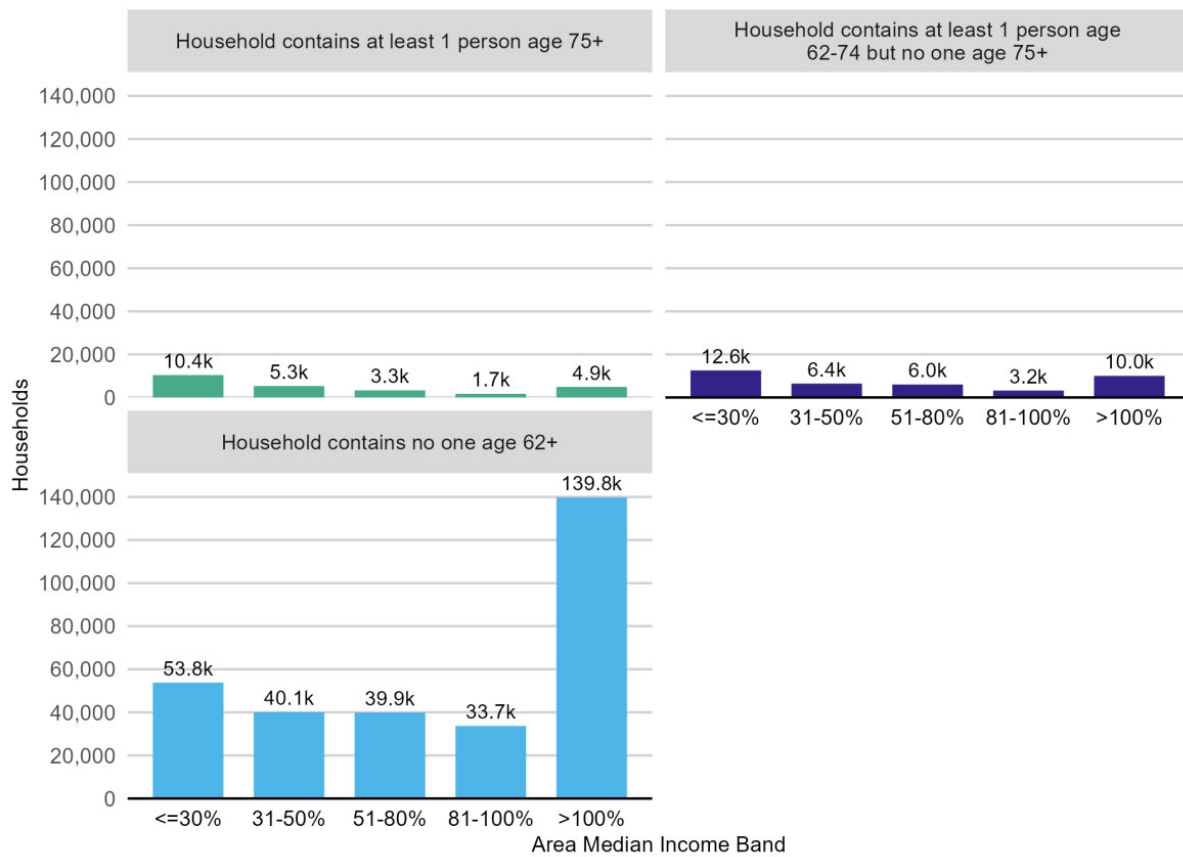
Source: U.S. Department of Housing and Urban Development. (2021). *Household Distribution by AMI Levels, CHAS 2014-2018*.

¹²¹ U.S. Department of Housing and Urban Development. (2021). *Household Distribution by AMI Levels, CHAS 2014-2018*.

Household Income by Age Status

Approximately 17.2 percent (54,945) and 19.9 percent (3,630) of renter households in King County and unincorporated King County, respectively, have at least one person 62 years old or older.¹²² As shown in Figures 36 and 37, renter households with incomes at or below 30 percent area median income are the most likely to include a person aged 62 years or older in unincorporated King County (32.8 percent) and King County (30 percent), likely because some of these households rely on programs such as Social Security for their sole source of income rather than wages. The average monthly Social Security retirement benefit was \$1,657 in January 2022.¹²³ Renters who rely only on these types of benefits likely would not be able to maintain housing in the private market without additional financial support.¹²⁴

Figure 36: Renters by Income Level by Household Age Status in King County



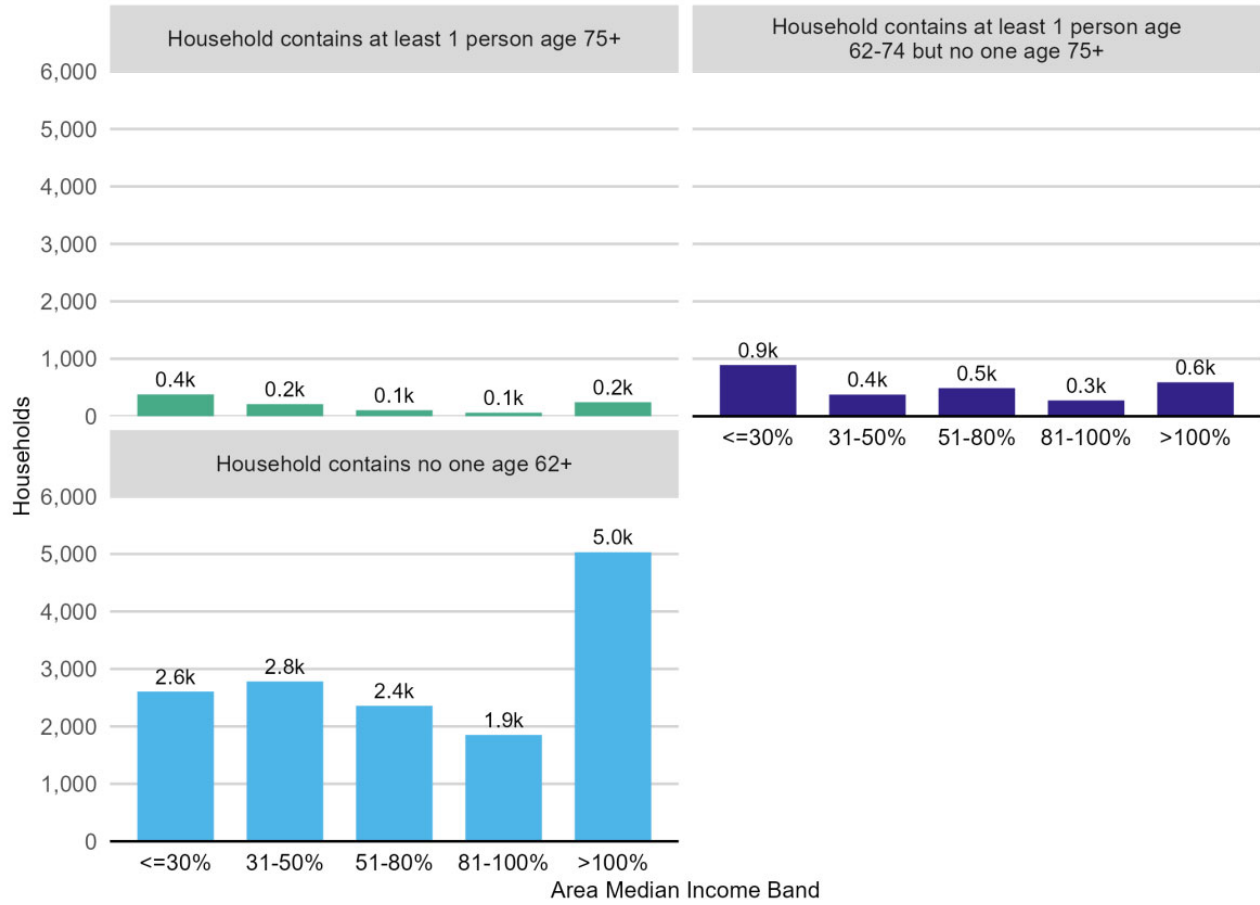
Source: U.S. Department of Housing and Urban Development. (2021). *Renters by Income Level by Household Age Status, CHAS 2014-2018*.

¹²² U.S. Department of Housing and Urban Development. (2021). *Renters by Income Level by Household Age Status, CHAS 2014-2018*.

¹²³ Social Security Administration. (2022). *What is the estimate monthly benefit for a retired worker?* [[link](#)]

¹²⁴ U.S. Census Bureau. (2022). *Median Gross Rent by Bedroom Size, 5-year ACS 2016-2020*.

Figure 37: Renters by Income Level by Household Age Status in Unincorporated King County

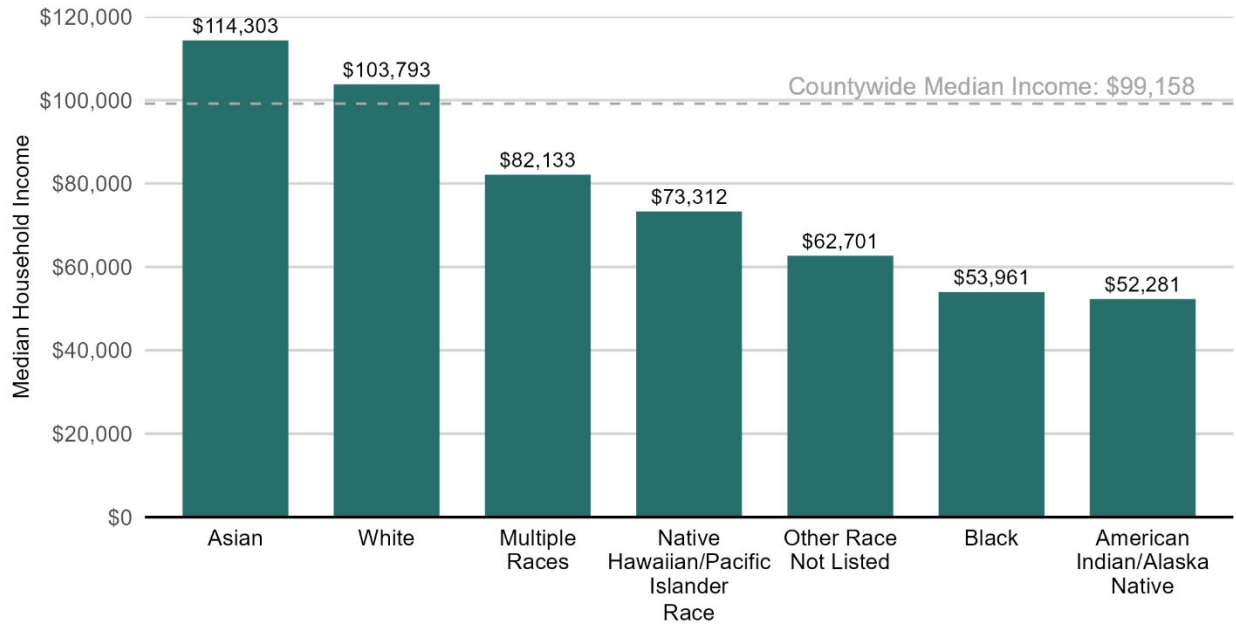


Source: U.S. Department of Housing and Urban Development. (2021). Renters by Income Level by Household Age Status, CHAS 2014-2018.

Household Income by Race and Ethnicity

The connection between race and median income is a key factor in explaining racial disparities throughout the data in this assessment. As shown in Figure 38, there are drastic income disparities between different racial groups in all of King County. In 2020, the median American Indian/Alaska Native and Black household earned less than half that of the median Asian household.¹²⁵ Black and American Indian/Alaska Native households have the lowest median income, earning \$53,961 and \$52,281 annually, respectively. Asian and White households earn nearly twice that amount, with annual incomes of \$144,303 and \$103,793, respectively. A factor driving this racial income gap is the demographics of different industries as well as income gaps between different demographics in the same sectors (see *III. Workforce Profile*).

Figure 38: Median Household Income by Race in King County

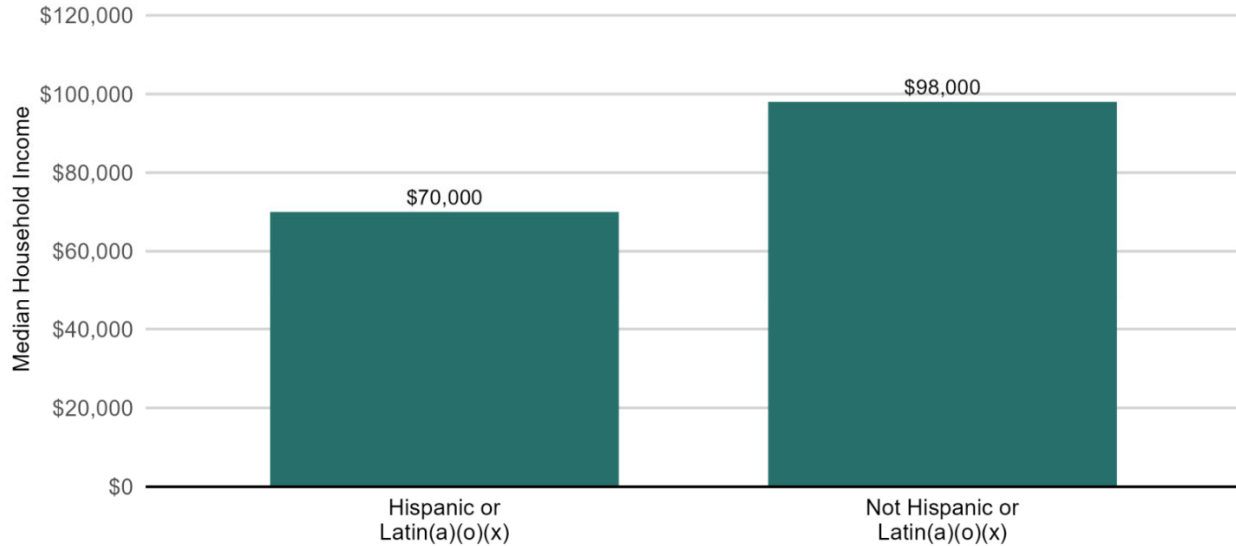


Source: U.S. Census Bureau. (2022). *Median Household Income by Race, ACS 2016-2020*.

¹²⁵ U.S. Department of Housing and Urban Development. (2021). *Household Distribution by AMI Levels, CHAS 2014-2018*.

Figure 39 compares the median income of all King County households by Hispanic or Latin(a)(o)(x) ethnicity to the countywide median household income. Hispanic or Latin(a)(o)(x) households earn almost \$30,000 less than Not Hispanic or Latin(a)(o)(x) households (\$70,000 compared to \$98,000 respectively). These two median household income figures are both estimated using 5-year PUMS 2016-2020 data, which is an anonymized individual level dataset using a subsample of the 5-year ACS 2016-2020 data. As the PUMS data is a subsample, it differs slightly from the ACS data, which explains why both the Not Hispanic or Latin(a)(o)(x) and Hispanic or Latin(a)(o)(x) categories are slightly lower than the countywide median income reported in the ACS data.

Figure 39: Median Household Income by Hispanic and Latin(a)(o)(x) Ethnicity in King County



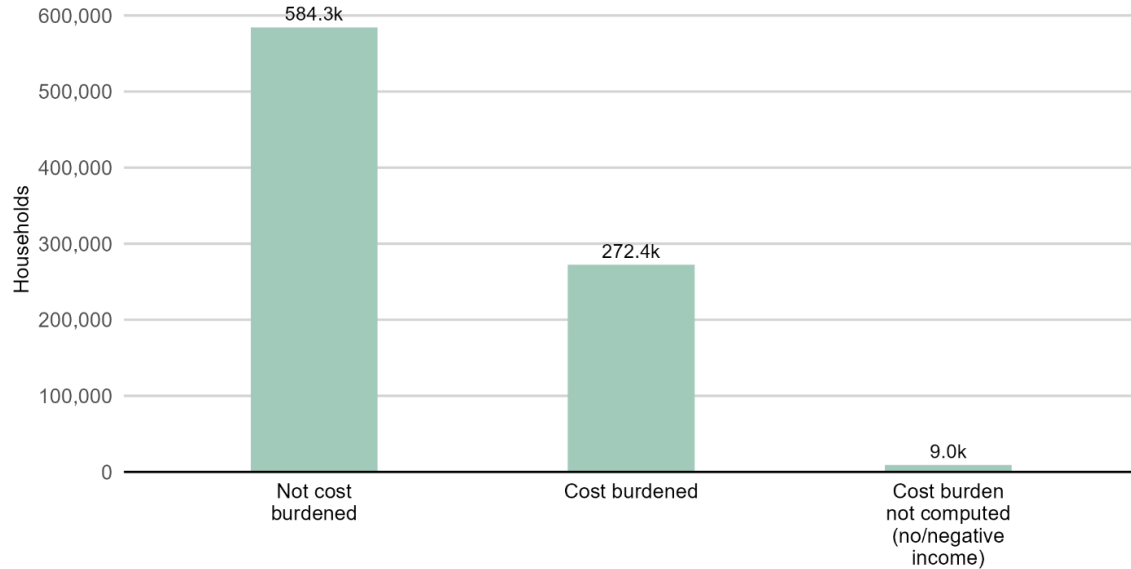
Hispanic or Latin(a)(o)(x) ethnicity of household determined by ethnicity of householder.

Source: U.S. Census Bureau. (2021). Median Income by Hispanic and Latin(a)(o)(x) Ethnicity, 5-year ACS Public Use Microdata Sample (PUMS) 2016-2020.

Cost Burden

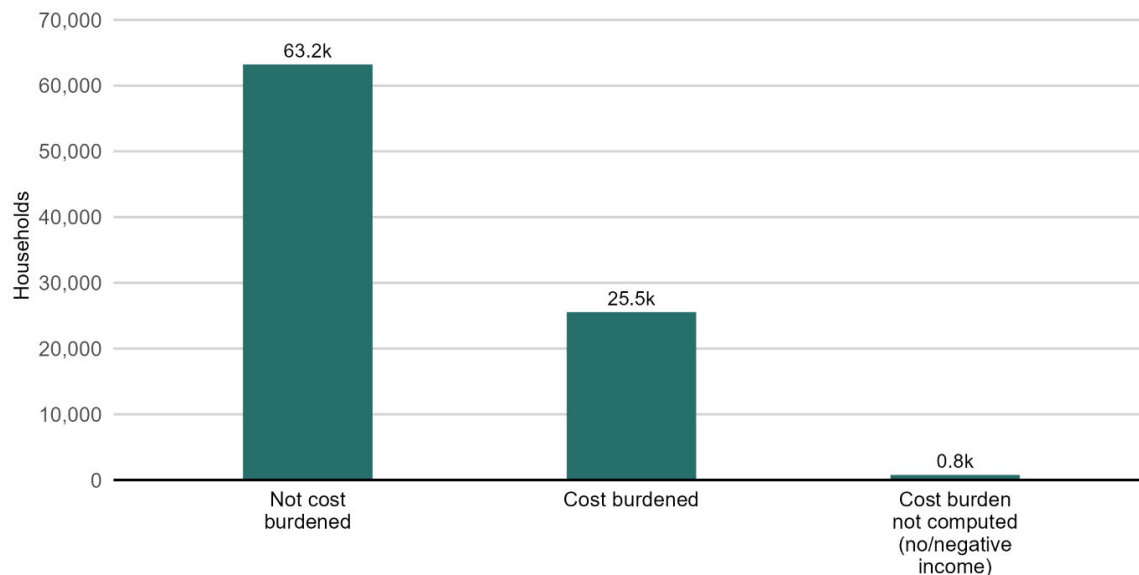
As shown in Figures 40 and 41, nearly one-third of households in King County (31.5 percent) and unincorporated King County (28.5 percent) are cost burdened. Households are considered cost burdened if they pay more than 30 percent of their gross income on housing costs, including utilities, and severely cost burdened if they pay more than 50 percent.¹²⁶

Figure 40: Cost Burdened Households in King County



Source: U.S. Department of Housing and Urban Development. (2021). *Cost Burden, CHAS 2014-2018*.

Figure 41: Cost Burdened Households in Unincorporated King County



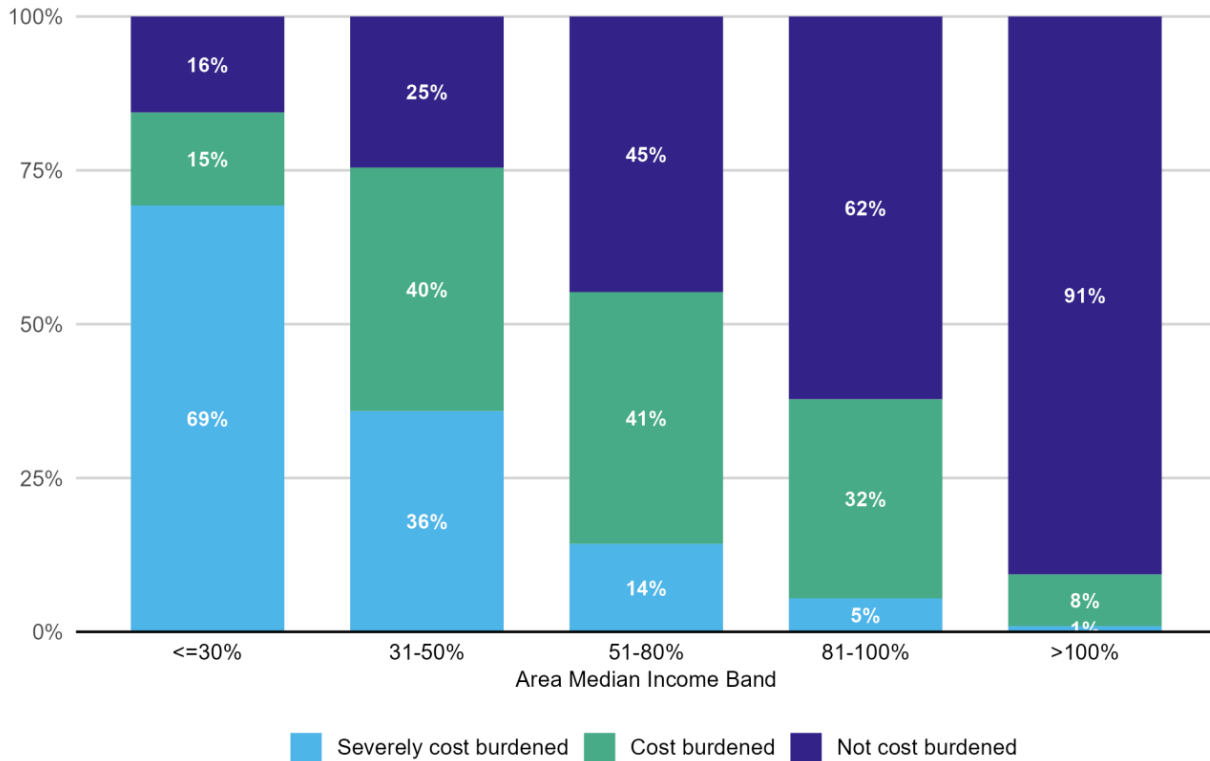
Source: U.S. Department of Housing and Urban Development. (2021). *Cost Burden, CHAS 2014-2018*.

¹²⁶ U.S. Department of Housing and Urban Development. *CHAS: Background*. [\[link\]](#)

Cost Burden by Area Median Income Level

As shown in Figures 42 and 43, most extremely low-income households, or those earning less than or equal to 30 percent area median income, are severely cost burdened in King County and unincorporated King County (69.3 percent and 67.4 percent, respectively). In 2018, there was a higher proportion of cost burdened or severely cost burdened households at the 30 to 50 percent area median income and 50 to 80 percent area median income ranges in King County than in unincorporated King County.¹²⁷ This may be because the rate of homeownership is higher in unincorporated than countywide, so unincorporated King County households are more likely to have stable housing costs. Because cost burdened, and especially severely cost burdened, households spend more of their income on housing, they are more likely to experience a material hardship, such as food insecurity, delaying or not seeking medical care, difficulty paying other bills, and eviction.¹²⁸

Figure 42: Cost Burden and Severe Cost Burden by Income in King County

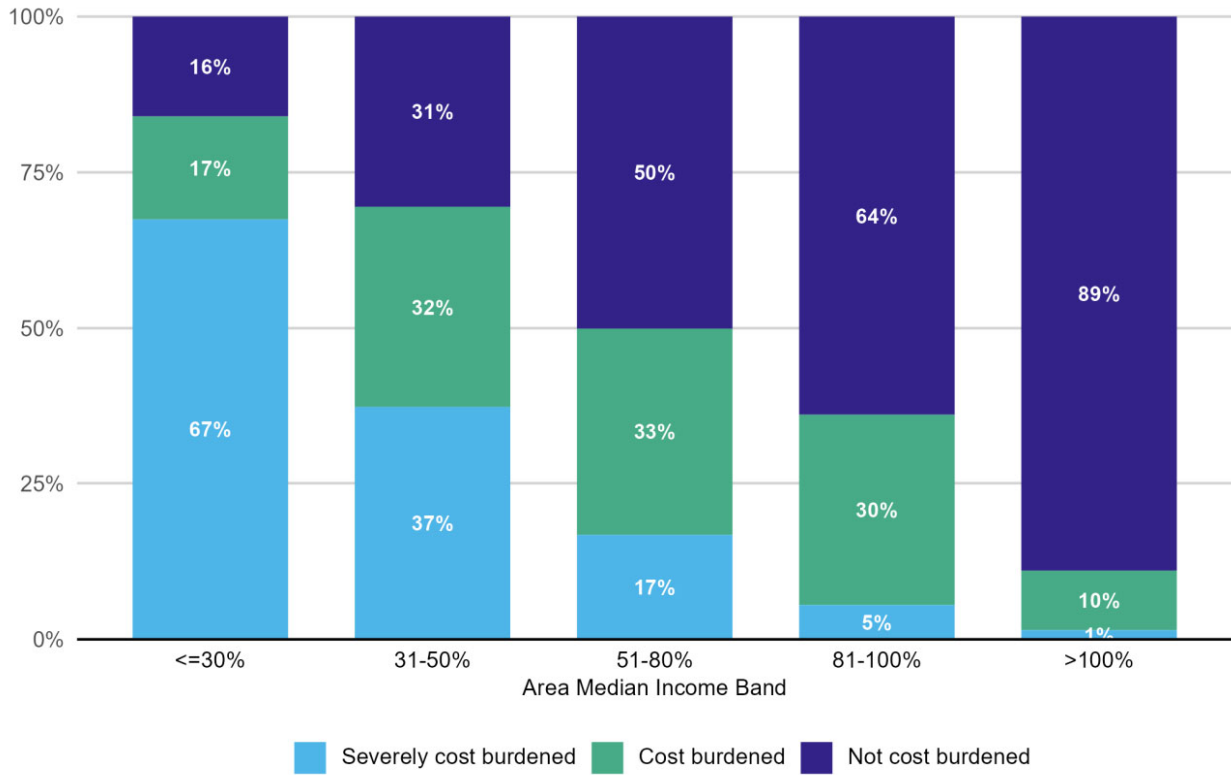


Source: U.S. Department of Housing and Urban Development. (2021). *Cost Burden and Severe Cost Burden by Income, CHAS 2014-2018*.

¹²⁷ U.S. Department of Housing and Urban Development. (2021). *Cost Burden and Severe Cost Burden by Income, CHAS 2014-2018*.

¹²⁸ Shamsuddin, S. and Campbell, C. (2021, March 29). Housing Cost Burden, Material Hardship, and Well-Being. *Housing Policy Debate*, 32(3), 413-432.

Figure 43: Cost Burden and Severe Cost Burden by Income in Unincorporated King County

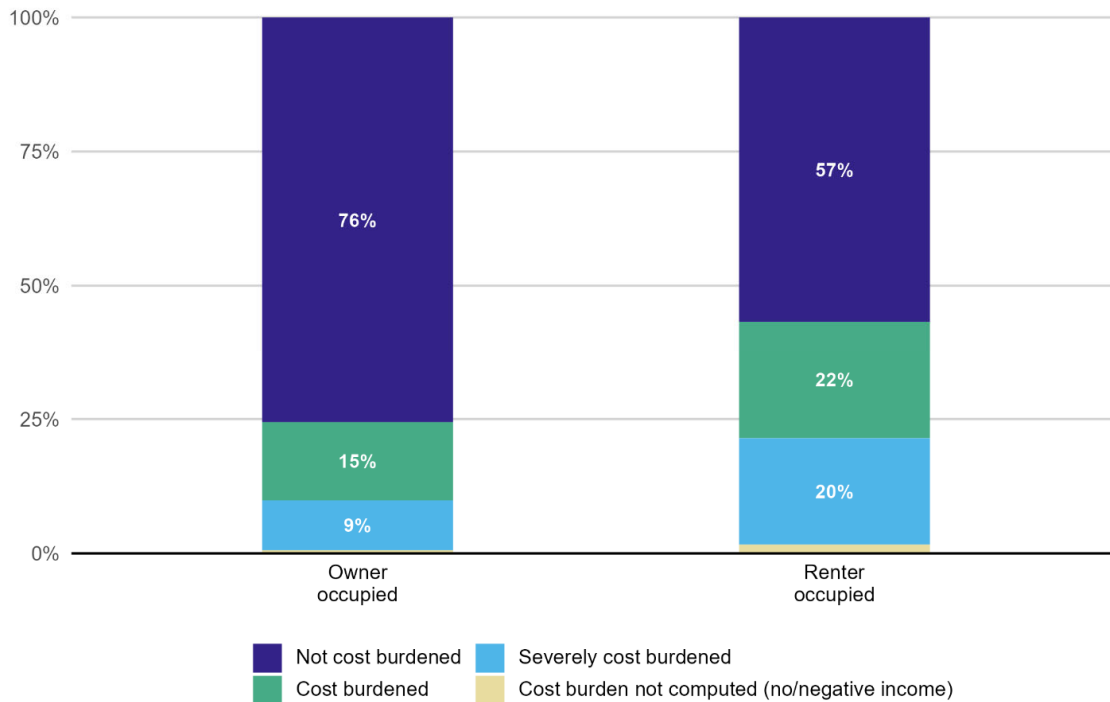


Source: U.S. Department of Housing and Urban Development. (2021). Cost Burden and Severe Cost Burden by Income, CHAS 2014-2018.

Renter and Homeowner Cost Burden

Homeowner and renter occupied households have significant disparities in housing cost burden, which are key to understanding the different types of housing need for King County residents. Figures 44, 45, and 46 show the cost burden by tenure in King County, unincorporated King County, and urban and rural unincorporated King County. Renter households (19.8 percent) countywide are almost twice as likely as homeowner households (9.3 percent) to be severely cost burdened.¹²⁹ Over 40 percent of renter households in King County (41.6 percent) and unincorporated King County (45.7 percent) are cost burdened or severely cost burdened. Less than a quarter of homeowners are cost burdened in King County (23.8 percent) and unincorporated King County (24.2 percent).

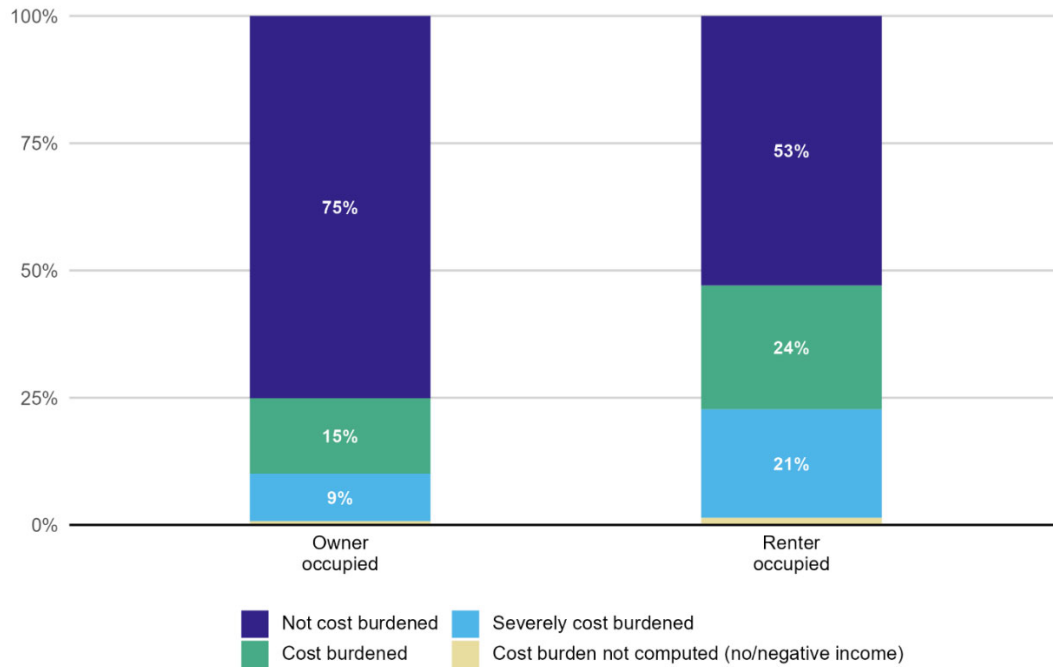
Figure 44: Share of Households Cost Burdened by Tenure in King County



Source: U.S. Department of Housing and Urban Development. (2021). *Cost Burden and Severe Cost Burden by Tenure, CHAS 2014-2018*.

¹²⁹ U.S. Department of Housing and Urban Development. (2021). *Cost Burden and Severe Cost Burden by Tenure, CHAS 2014-2018*.

Figure 45: Share of Households Cost Burdened by Tenure in Unincorporated King County

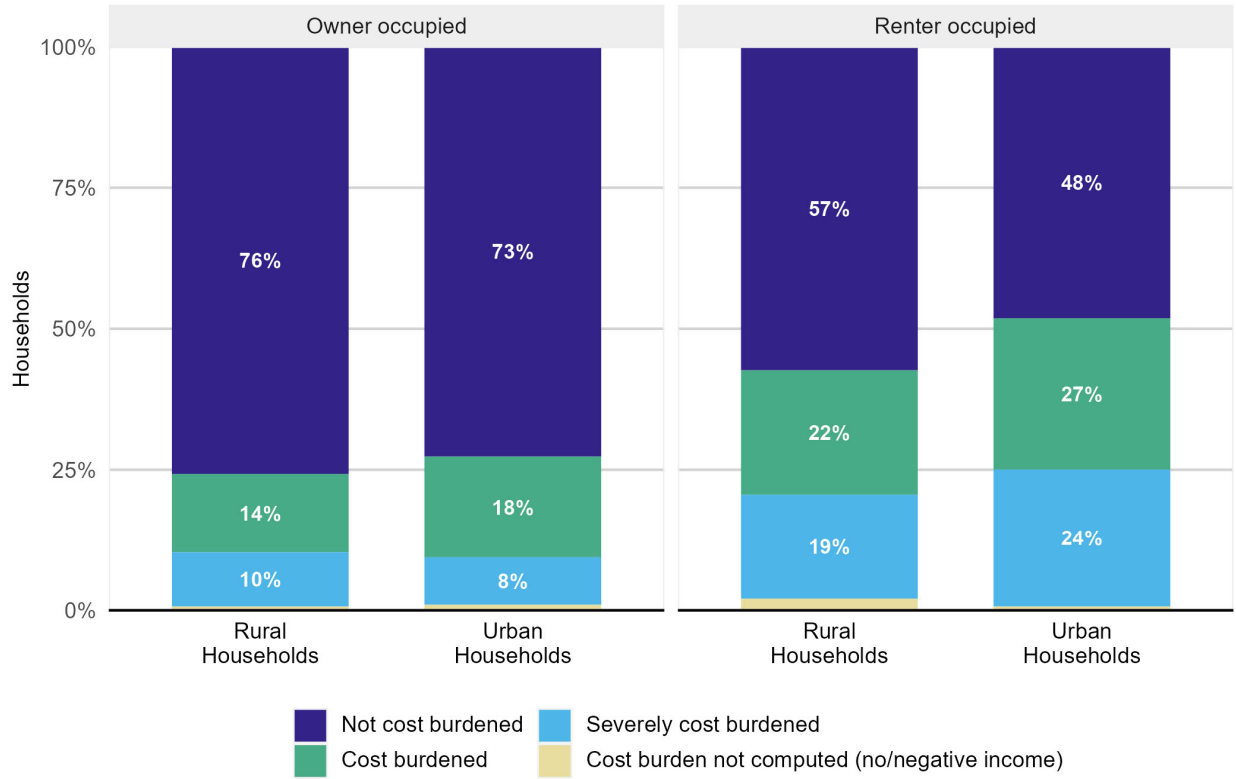


Source: U.S. Department of Housing and Urban Development. (2021). *Cost Burden and Severe Cost Burden by Tenure, CHAS 2014-2018*.

Approximately 24.5 percent of urban unincorporated King County renters are either cost burdened or severely cost burdened, slightly higher than rural renters in the jurisdictions (21.2 percent).¹³⁰

¹³⁰ U.S. Department of Housing and Urban Development. (2021). *Cost Burden and Severe Cost Burden by Tenure, CHAS 2014-2018*.

Figure 46: Burden and Severe Cost Burden by Tenure in Urban and Rural Unincorporated King County



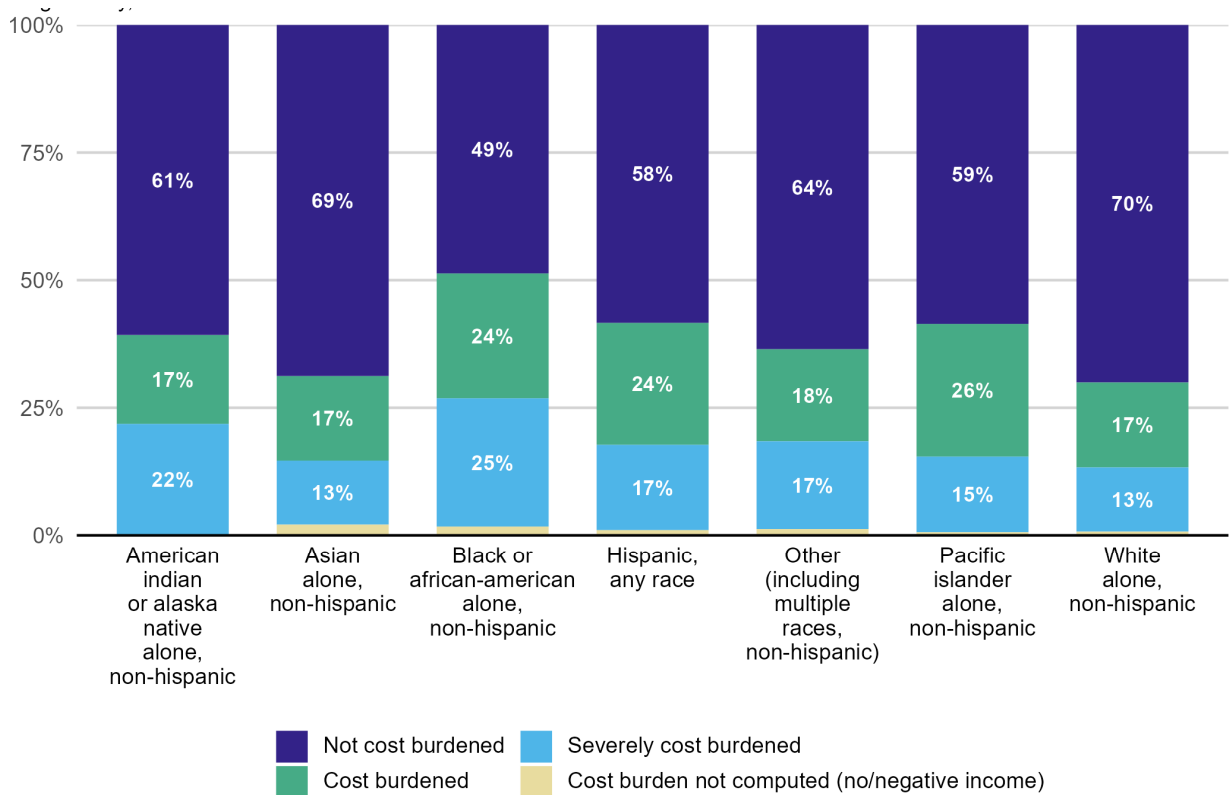
Source: U.S. Department of Housing and Urban Development. (2021). Cost Burden and Severe Cost Burden by Tenure, CHAS 2014-2018.

Cost Burden by Race and Ethnicity

Figures 47 and 48 show the percent of households that are not cost burdened, cost burdened, and severely cost burdened by race and ethnicity in King County and unincorporated King County. Most Black households in unincorporated King County are cost burdened or severely cost burdened (51.6 percent); while 26 percent of White, not Hispanic or Latin(a)(o)(x) households, are cost burdened or severely cost burdened. More than one-fifth of American Indian/Alaska Native households are severely cost burdened in King County and unincorporated King County (21.6 percent and 20.8 percent, respectively). Except for American Indian/Alaska Native households, all other race and ethnicity groups are more likely to be cost burdened countywide than in unincorporated King County.¹³¹

Unlike other race and ethnicity groups, there is a significant disparity in cost burden rates for Pacific Islanders between King County and unincorporated King County. Approximately 40 percent of Pacific Islanders are cost burdened in King County, compared to about 24 percent of Pacific Islanders in unincorporated King County. This could be explained by Pacific Islanders being much more likely to own their home in unincorporated King County as compared to countywide.

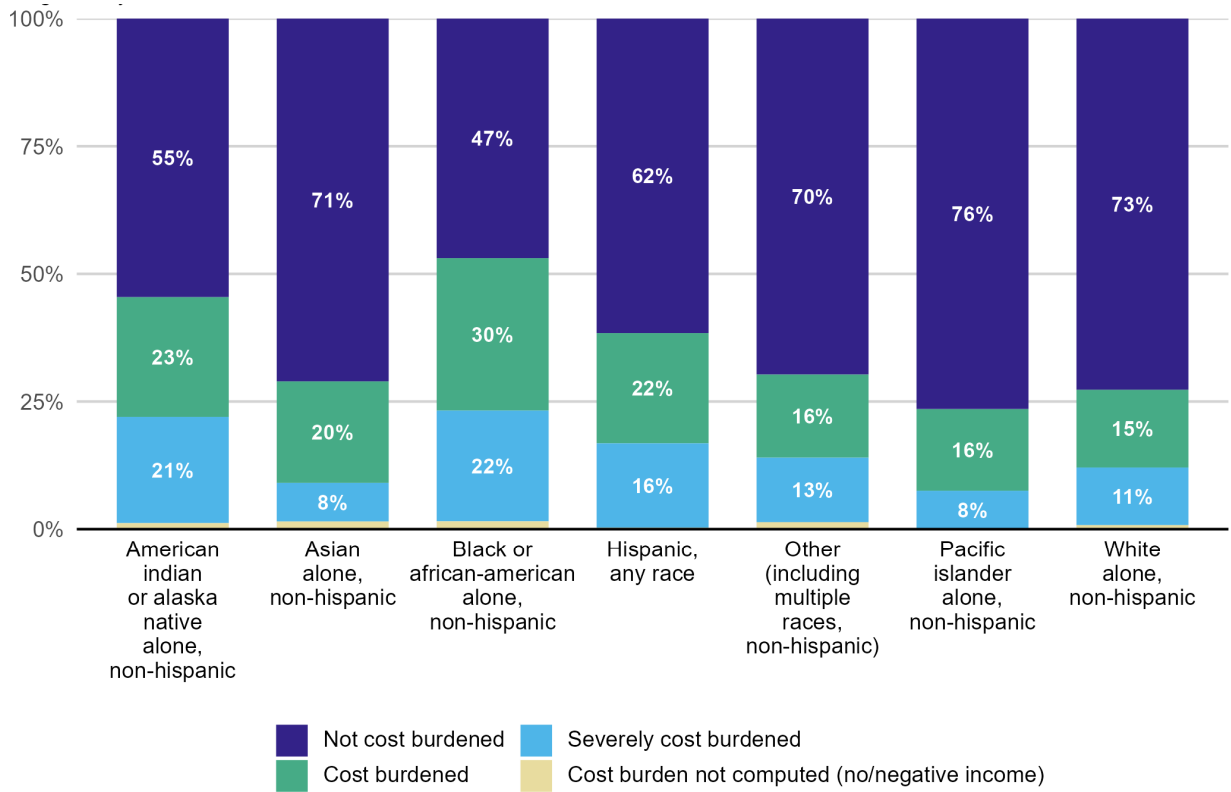
Figure 47: Cost burden and Severe Cost Burden by Race/Ethnicity in King County



Source: U.S. Department of Housing and Urban Development. (2021). *Cost Burden and Severe Cost Burden by Race/Ethnicity, CHAS 2014-2018*.

¹³¹ U.S. Department of Housing and Urban Development. *Cost Burden and Severe Cost Burden by Race/Ethnicity, CHAS 2014-2018*.

Figure 48: Cost Burden and Severe Cost Burden by Race/Ethnicity in Unincorporated King County



Source: U.S. Department of Housing and Urban Development. (2021). Cost Burden and Severe Cost Burden by Race/Ethnicity, CHAS 2014-2018.

Poverty Rate

To determine federal poverty thresholds, the U.S. Health and Human Services Department uses a set of income thresholds that vary by family size and age of the household members. The calculation does not include capital gains or losses, noncash benefits such as food stamps/SNAP or housing subsidies, or tax credits. Each year, the Department of Health and Human Services develops poverty guidelines, or levels, using the Census Bureau’s official thresholds. The guidelines are adjusted for inflation using the Consumer Price Index for All Consumers (CPI-U).

Table 2 shows the poverty level by family size in 2023. Poverty levels are used to determine eligibility for federal programs, like Medicaid and the Children’s Health Insurance Program. These limits do not accurately reflect the number of people struggling financially, particularly in King County, because the federal poverty thresholds are not adjusted for regional cost of living. In 2020, approximately 8.4 percent and 6.3 percent of King County and unincorporated King County residents lived below the poverty line, respectively (184,895 and 13,382 residents).¹³²

Table 2: 2023 Poverty Guidelines for the 48 Contiguous States and the District of Columbia¹³³

Persons in family/household	Poverty guideline
1	\$14,580
2	\$19,720
3	\$24,860
4	\$30,000
5	\$35,140
6	\$40,280
7	\$45,420
8	\$50,560

For families/households with more than eight persons, add \$5,140 for each additional person.

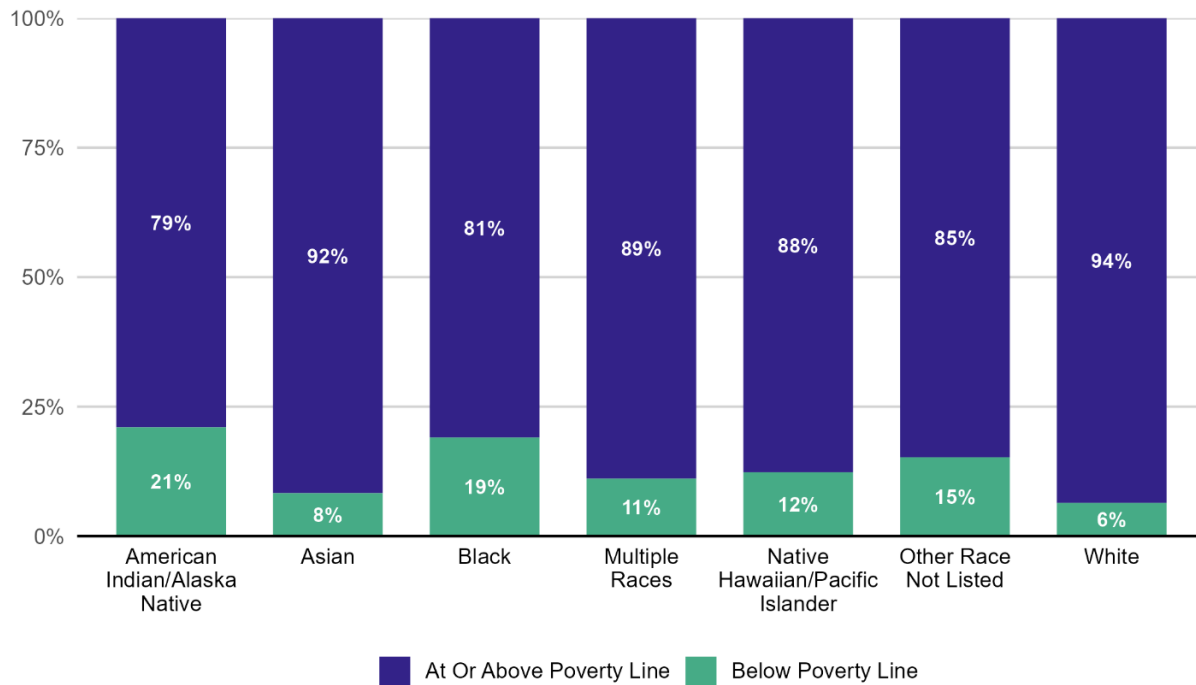
¹³² U.S. Census Bureau. (2022). *Poverty Status by Race, 5-year ACS 2016-2020*.

¹³³ U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. (2023). *U.S. Federal Poverty Guidelines Used to Determine Financial Eligibility for Certain Programs*. [\[link\]](#)

As shown in Figures 49 and 50, there are stark differences in the poverty rate by race in King County and unincorporated King County. The only demographics with poverty rates below 10 percent in both unincorporated King County and countywide are White and Asian residents. Approximately one-fifth of Black and American Indian/Alaska Native residents lived below the poverty line in King County (27,133 and 2,737 residents, respectively).¹³⁴

In unincorporated King County, 14.6 percent of Black residents (1,582 residents) lived below the poverty line, a rate more than three times greater than that of White (4.4 percent) residents. The greatest disparity in poverty rate in unincorporated King County is between Native Hawaiian/Pacific Islander and American Indian/Alaska Native populations, of which 0 percent and 38.7 percent live below the poverty line in unincorporated King County, respectively. The margin of error is greater whenever a data set is smaller, which is the case for both American Indians/Alaska Natives and Native Hawaiians/Pacific Islander, who constitute 0.8 percent and 1.2 percent of the population of unincorporated King County, respectively.¹³⁵ This margin of error could explain, in part, the more disparate statistics for the unincorporated area, which has a much smaller population as compared to countywide.

Figure 49: Poverty Status by Race in King County

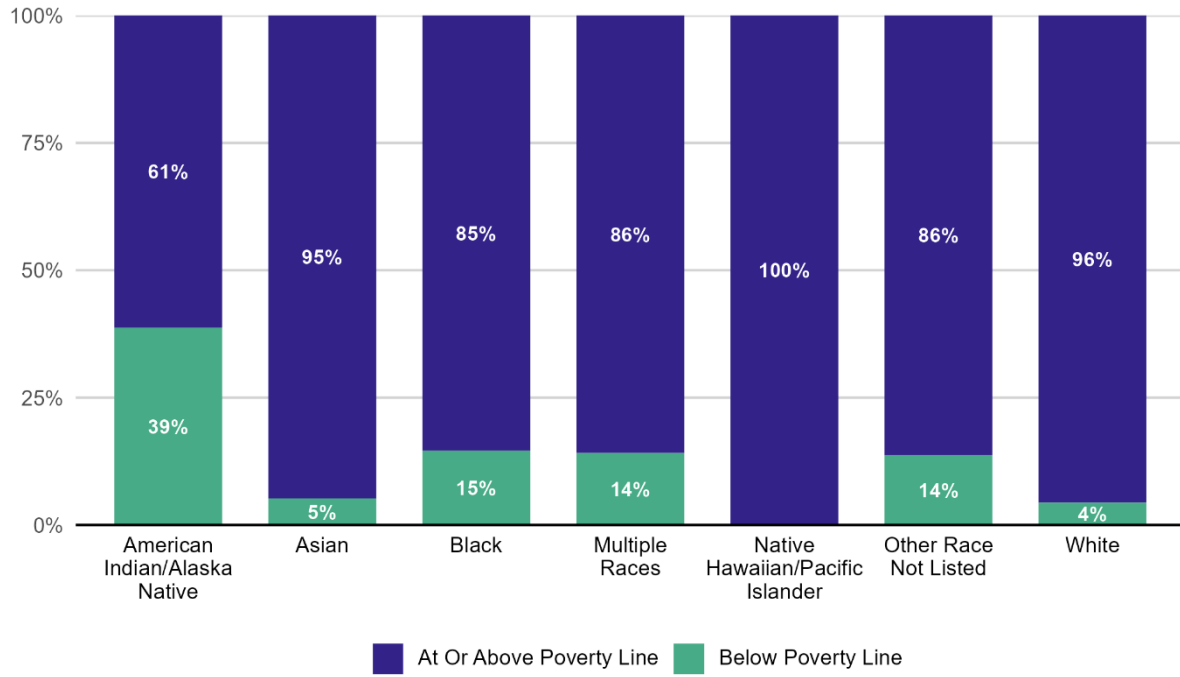


Source: U.S. Census Bureau. (2022). Poverty Status by Race, 5-year ACS 2016-2020.

¹³⁴ U.S. Census Bureau. (2022). Poverty Status by Race, 5-year ACS 2016-2020.

¹³⁵ U.S. Census Bureau. (2022). Population by Race, 5-year ACS 2016-2020.

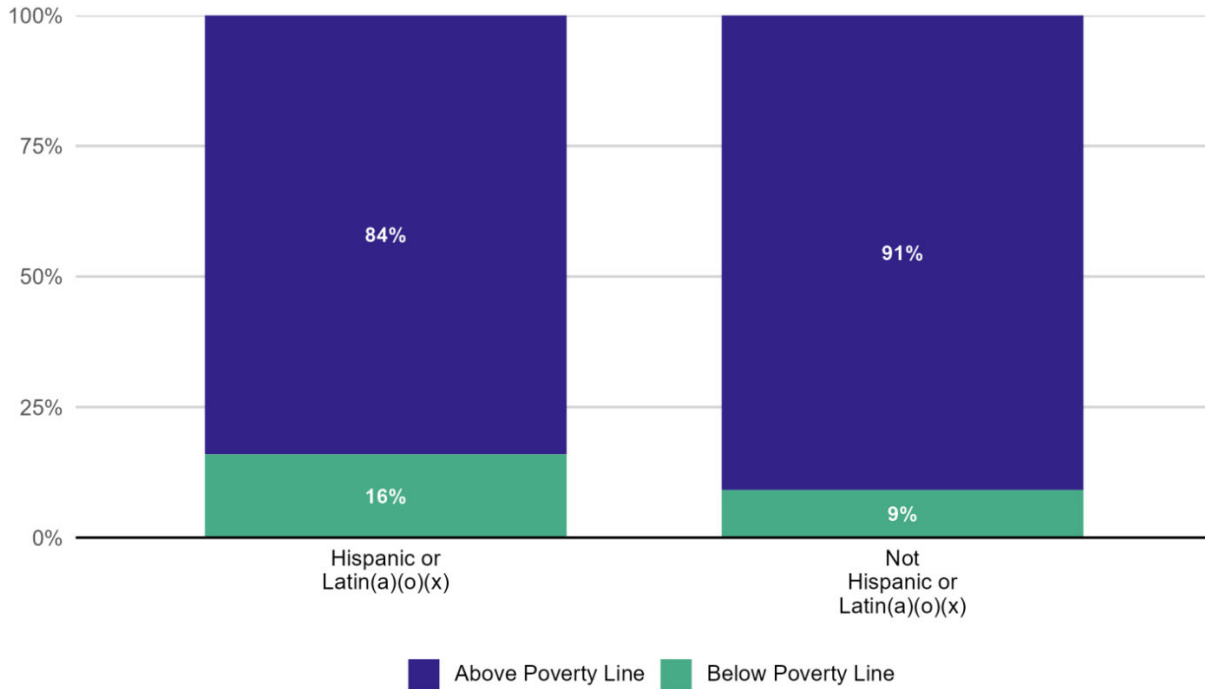
Figure 50: Poverty Status by Race in Unincorporated King County



Source: U.S. Census Bureau. (2022). Poverty Status by Race, 5-year ACS 2016-2020.

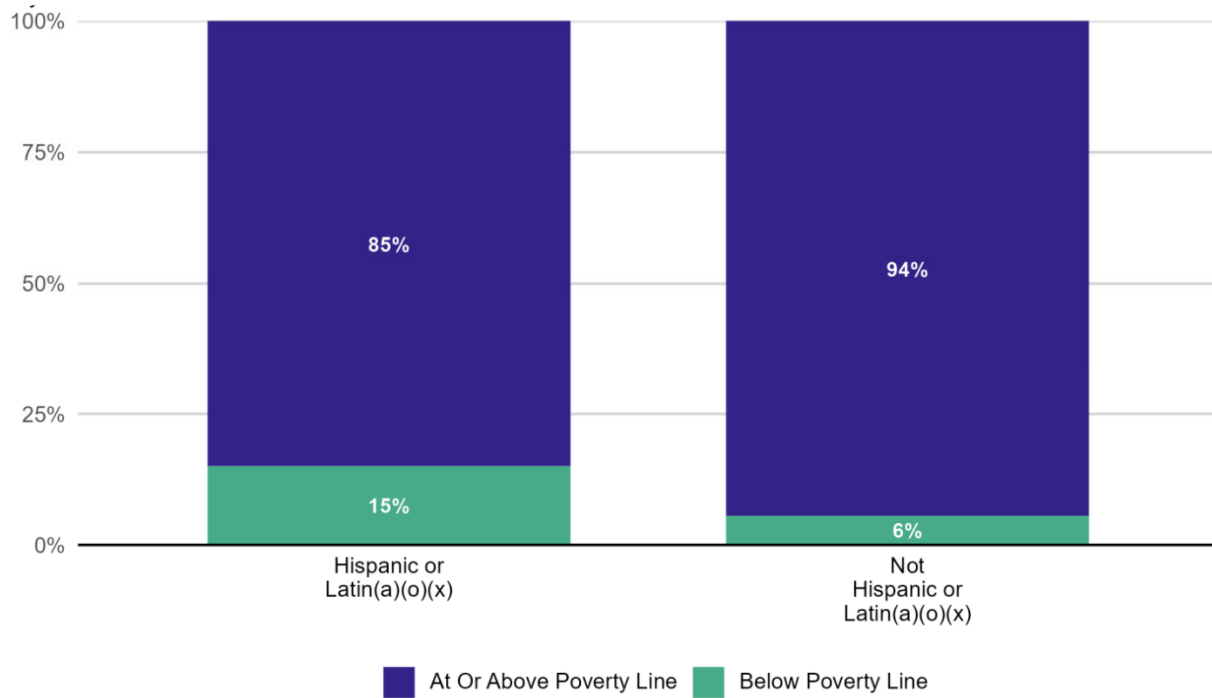
Figures 51 and 52 show the poverty rate by Hispanic or Latin(a)(o)(x) ethnicity for King County and unincorporated King County households. In King County, Hispanic or Latin(a)(o)(x) households have a poverty rate almost twice as high as Not Hispanic or Latin(a)(o)(x) households (16 percent compared to nine percent respectively). The poverty rate among Hispanic or Latin(a)(o)(x) households in unincorporated King County is 14 percent, slightly lower than the poverty rate of Hispanic or Latin(a)(o)(x) households countywide.

Figure 51: Poverty Status by Hispanic and Latin(a)(o)(x) Ethnicity in King County



Source: U.S. Census Bureau. (2022). Poverty Status by Hispanic and Latin(a)(o)(x) Ethnicity, 5-year ACS 2016-2020.

Figure 52: Poverty Status by Hispanic and Latin(a)(o)(x) Ethnicity in Unincorporated King County



Source: U.S. Census Bureau. (2022). Poverty Status by Hispanic and Latin(a)(o)(x) Ethnicity, 5-year ACS 2016-2020.

III. Workforce Profile

A. Section Summary

This section fulfills King County CPP H-3j.

CPP H-3j requires jurisdictions to:

Conduct an inventory and analysis in each jurisdiction of existing and projected housing needs of all segments of the population and summarize the findings in the housing element. The inventory and analysis shall include:

- j) Ratio of housing to jobs in the jurisdiction.*

The data and analysis in this section identify significant wage disparities between residents in King County and unincorporated King County. Wage gaps exist between people with lower and higher levels of education and between industries in King County.¹³⁶ There are also stark wage differences by race and ethnicity in King County.¹³⁷ This disparity is likely, in part, due to income gaps between sectors. However, people of different races also have wage disparities within the same sector. Asian and White households have the highest median income in King County.¹³⁸

¹³⁶ Washington State Employment Security Department. (July 2022). *Wages by education level, July 2022*. [\[link\]](#)
¹³⁷ U.S. Census Bureau, Center for Economic Studies, LEHD. (2022). *QWI Explorer*. [\[link\]](#)
¹³⁸ U.S. Census Bureau. (2022). *Median Household Income by Race, 5-year ACS 2016-2020*.

Since 2010, housing production has not kept pace with job growth in King County.¹³⁹ King County's jobs to housing ratio increased from 1.29 in 2010 to 1.48 in 2020. Unincorporated King County's jobs to housing ratio increased from 0.36 to 0.43 in the same period. A ratio higher than 1.5 indicates there may be more workers commuting into the area due to a lack of housing.¹⁴⁰

B. Local Workforce Characteristics

King County is the largest labor market in the state and a national hub for high-tech jobs, with some of the world's largest technology companies, such as Amazon and Microsoft, based in the region. The COVID-19 pandemic disrupted all industries in King County. The King County unemployment rate reached a high of 15.3 percent in April 2020. The leisure and hospitality industry lost 65,100 jobs from February to May 2020, the most jobs of any industry in this region. As of March 2022, leisure and industry jobs are still down about 30 percent (44,000 jobs) from pre-pandemic levels. Industries that were able to adopt telecommuting policies had fewer long-term job losses due to the pandemic, and some of these sectors even added jobs during the pandemic. The unemployment rate fell as King County recovered from the pandemic, falling to three percent in October 2022.¹⁴¹

The following industries either have the same number or more jobs as of March 2022 compared to March 2020:

- Professional and business services (+15,600 jobs)
- Information (+15,500 jobs)
- Retail trade (+9,000 jobs)
- Financial activities (+4,000 jobs)
- Construction (+1,400 jobs)

Over the same timeframe, the follow industries did not recover from pandemic job losses:¹⁴²

- Leisure and hospitality (-19,400 jobs)
- Manufacturing (-9,900 jobs)
- Government (-9,200 jobs)
- Other services (-8,600 jobs)
- Wholesale trade (-3,700 jobs)
- Transportation, education, and health services (-2,800 jobs)
- Warehousing and utilities (-1,400 jobs)

The King County 2020 median wage was \$38.86 an hour, higher than the state's median wage of \$29.28. More than half of King County residents (53.4 percent) have a bachelor's degree or higher education; this rate is significantly higher than in Washington state (36.7 percent) or the country (32.9 percent).

There are large wage gaps between industries. The information sector, which includes telecommunications, web search portals, and similar data producing, collecting, and processing companies, has significantly higher wages than other industries.^{143,144} In 2021, the average monthly wage for the information sector was

¹³⁹ PSRC Covered Employment Estimates. Housing data: US Census Bureau Decennial Census.

¹⁴⁰ U.S. Environmental Protection Agency, EnviroAtlas. (2021). *Employment to Housing Ratio*. [\[link\]](#)

¹⁴¹ Washington State Employment Security Department. (2022). *Labor Market Info King County Profile*. [\[link\]](#)

¹⁴² Washington State Employment Security Department. (2022). *Labor Market Info King County Profile*. [\[link\]](#)

¹⁴³ U.S. Census Bureau, Center for Economic Studies, LEHD. (2022). *QWI Explorer*. [\[link\]](#)

¹⁴⁴ U.S. Bureau of Labor Statistics. (November 22, 2022). *Industries at a Glance Information: NAICS 51*. [\[link\]](#)

\$23,257. The accommodation and food services sector, the lowest paying industry, paid an average of \$3,273 monthly.

As shown in Table 3 there is a significant wage gap between people with lower and higher levels of education.¹⁴⁵ People of all levels of education in King County earn more than Washington state residents with equivalent levels of education. King County residents with a doctoral or professional degree make over two times as much in hourly pay as residents with less than a high school diploma. King County as a whole has a higher rate of jobs with a college graduate or higher level of education in incorporated jurisdictions compared to unincorporated King County.¹⁴⁶

Table 3: Wages by Education in King County and Washington State

Education Level	King County Hourly	Washington State Hourly	King County Salary	Washington State Salary
Less than high school diploma	\$27.57	\$23.73	\$57,337.76	\$49,356.55
High school diploma or equivalent	\$30.40	\$26.44	\$63,236.62	\$54,992.52
Some college but no degree	\$36.17	\$30.44	\$75,230.48	\$63,305.29
Associate degree	\$39.15	\$33.21	\$81,434.94	\$69,087.10
Bachelor's degree	\$50.60	\$43.25	\$105,244.82	\$89,957.92
Master's degree	\$53.83	\$46.91	\$111,973.24	\$97,566.48
Doctoral or professional degree	\$62.59	\$56.79	\$130,178.72	\$118,117.44

Race and Ethnicity of Workforce

The stark difference in wages between different sectors in King County explains, in part, the income gaps between different races and ethnicities. The wages shown in Figure 53 are an average of all workers within an industry, including managers and lower-level employees, by race, which may skew the data for industries with larger gaps between workers within the same industry. In King County, Asian and White households have the highest median incomes, largely because the top sectors that employ Asian and White people have high wages. The top five sectors that employ White workers have an average monthly salary for White workers that range from \$5,916 to \$23,297, while the top five sectors that employ Black workers have an average monthly salary for Black workers that range from \$3,957 to \$5,642.¹⁴⁷

As shown in Figure 53, even within the same sector, people of different races earn different average monthly salaries. The retail trade and health care/social assistance sectors are the top two sectors that employ White, Black, American Indian or Alaska Native, and Multi-Racial workers. The retail trade is the second most common job sector for Asian workers. Health care/social assistance is the second most common sector for Native Hawaiian or Other Pacific Islander workers. Asian and White workers make a monthly average wage of \$13,602 and \$8,633 in the retail trade, respectively, whereas Multi-Racial, Black, and American Indian or Alaska Native earn a monthly average wage of \$6,410, \$5902, and \$5,561, respectively. White workers and Multi-Racial workers earn on average \$5,961 and \$5,152 monthly in the health care/social assistance sector compared to American Indian or Alaska Native, Native Hawaiian or Other Pacific Islander, and Black workers who earn on average \$4,238, \$4,228, and \$4,210 monthly in the same sector, respectively.

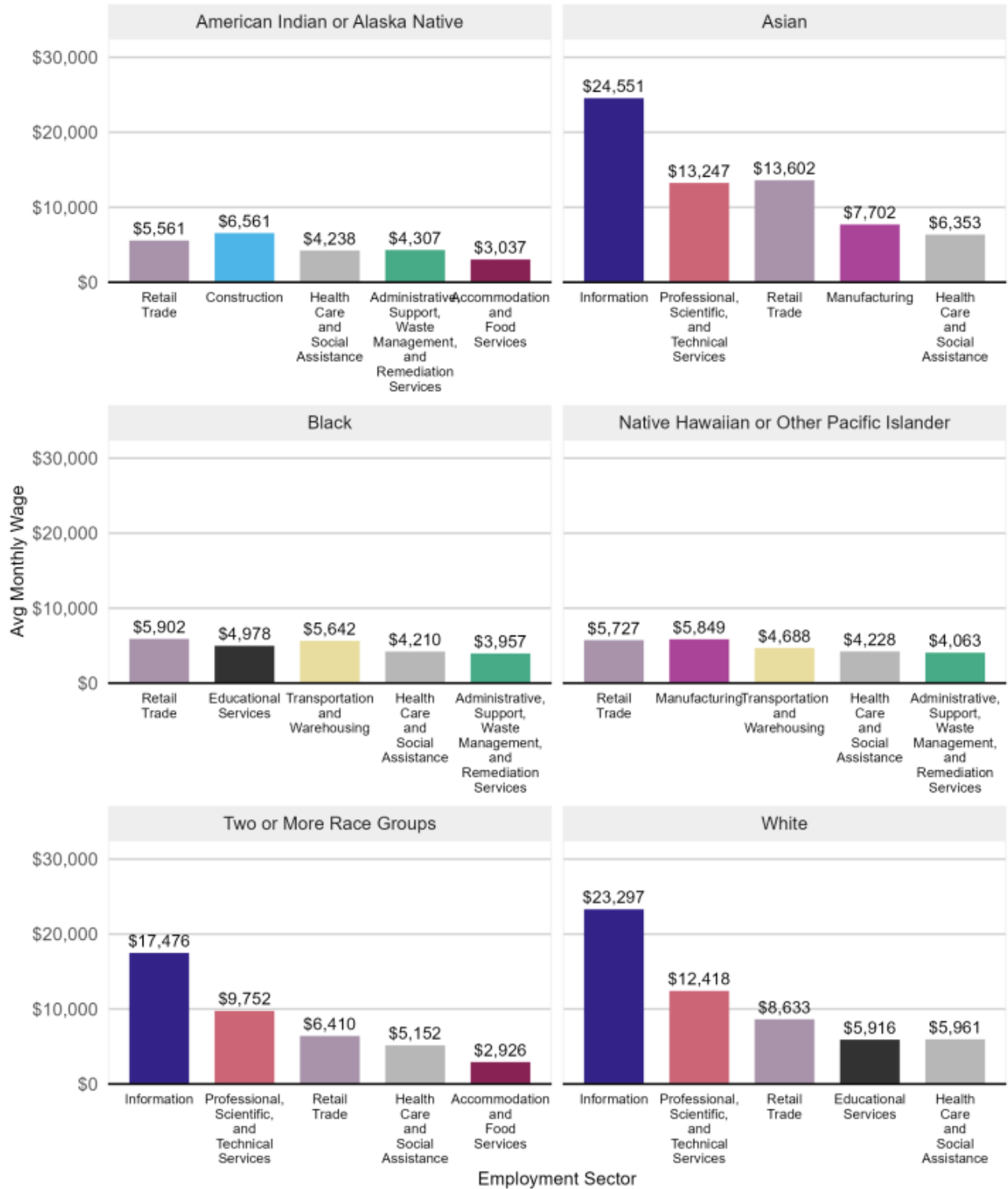
¹⁴⁵ Washington State Employment Security Department. (July 2022). *Wages by education level, July 2022*. [\[link\]](#)

¹⁴⁶ King County Office of Performance, Strategy, and Budget. (2022). *2022 Comprehensive Plan Performance Measures Report*. [\[link\]](#)

¹⁴⁷ U.S. Census Bureau, Center for Economic Studies, LEHD. (2022). *QWI Explorer*. [\[link\]](#)

Figure 53: Average Monthly Wages by Employment Sector and Race

Only Five Most Common Employment Sectors For Each Race Shown



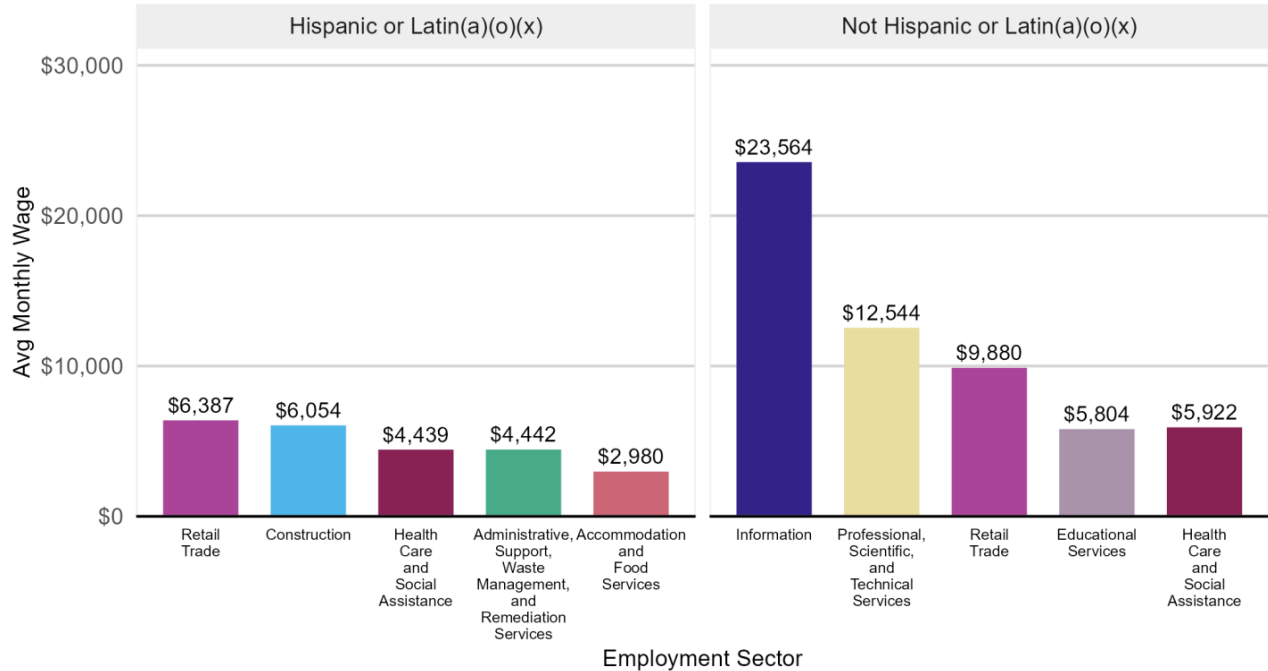
This plot displays the five most common employment sectors for each race. For each group these five sectors comprise from 49-67% of workers.

Source: U.S. Census Bureau, Center for Economic Studies, LEHD. (2022). QWI Explorer.

As shown in Figure 54, there is also a significant wage gap between Hispanic or Latin(a)(o)(x) workers and Non-Hispanic or Latin(a)(o)(x) workers in King County. The top two sectors for both Hispanic or Latin(a)(o)(x) and Non-Hispanic or Latin(a)(o)(x) workers in King County are the retail trade and health care and social assistance. Hispanic or Latin(a)(o)(x) workers earn significantly less than Non-Hispanic or Latin(a)(o)(x) workers within the same sectors. Hispanic or Latin(a)(o)(x) workers earn an average monthly wage of \$6,387 and \$4,439 in the retail and health care and social assistance sectors respectively, compared to Non-Hispanic or Latin(a)(o)(x) workers who earn a monthly wage of \$9,880 and \$5,922 respectively.¹⁴⁸

Figure 54: Average Monthly Wages in 2021 by Employment Sector and Ethnicity

Only Five Most Common Employment Sectors For Each Ethnicity Shown



This plot displays the five most common employment sectors for each ethnicity. These five sectors comprise 53% of Hispanic or Latin(a)(o)(x) workers and 55% of workers who are not Hispanic or Latin(a)(o)(x).

Source: U.S. Census Bureau, Center for Economic Studies, LEHD. (2022). QWI Explorer.

C. Jobs to Housing Ratio

The number of jobs in King County increased approximately 30.1 percent from 1,099,720 jobs in 2010 to 1,430,940 jobs in 2020. Over the same period, the number of housing units in King County increased 13.9 percent, from 851,261 housing units in 2010 to 969,234 housing units in 2020. The jobs to housing ratio increased from 1.29 to 1.48 jobs per housing unit. In 2019, Puget Sound Regional Council measured a jobs to housing ratio for King, Kitsap, Pierce, and Snohomish counties as 1.35.¹⁴⁹ A ratio higher than 1.5 indicates there may be more workers commuting into the area due to a lack of housing.¹⁵⁰

The number of jobs in unincorporated King County have increased by 25.8 percent, from 31,742 jobs in 2010 to 39,939 jobs in 2020. The number of housing units in unincorporated King County has increased by four percent from 89,034 housing units in 2010 to 92,937 housing units in 2020. The jobs to housing ratio

¹⁴⁸ U.S. Census Bureau, Center for Economic Studies, LEHD. (2022). QWI Explorer. [\[link\]](#)

¹⁴⁹ PSRC Covered Employment Estimates. Housing data: US Census Bureau Decennial Census.

¹⁵⁰ U.S. Environmental Protection Agency, EnviroAtlas. (2021). *Employment to Housing Ratio*. [\[link\]](#)

increased from 0.36 to 0.43 jobs per housing unit.¹⁵¹ With the exception of the rural towns, rural unincorporated King County is much more likely to have housing than jobs. This contributes to the significant difference between the countywide and unincorporated King County jobs to housing ratio.

D. Employment Trends and Projections

The Washington State Employment Security Department (ESD) estimates King County will have 1,678,000 nonfarm jobs in 2030, a 19.7 percent increase from the estimated 1,401,300 nonfarm jobs in 2020.¹⁵² By 2044, King County is projected to have over 1.9 million jobs. High-tech companies will likely remain the economic drivers of King County for the foreseeable future.¹⁵³ Most industries will grow annually over the next decade. The information industry will be the leading driver in employment growth, with a 4.36 percent and 3.57 percent average annual employment growth rate between 2020 to 2025 and 2025 to 2030 respectively. The ESD projects the wholesale trade, manufacturing, and natural resources and mining industries will decrease in average annual employment growth rate between 2020 to 2025. The ESD projects the wholesale trade and manufacturing industries to have a slight increase in average annual employment growth rate in 2025 to 2030.¹⁵⁴

As shown in Figure 55, over the next two decades, employment will increase in unincorporated King County at a slower rate than in King County as a whole. In 2044, unincorporated King County is projected to have 42,483 total jobs, a 10.6 percent increase from the 38,425 unincorporated King County jobs in 2021.¹⁵⁵ The plurality of unincorporated King County jobs are service jobs (15,380). Unincorporated King County has a greater rate of resource and construction sector jobs (6,600) than the county as a whole due to the resource-based industries in the rural area. Public education sector jobs (6,070) are the third most common job in unincorporated King County.¹⁵⁶

¹⁵¹ PSRC Covered Employment Estimates. Housing data: US Census Bureau Decennial Census.

¹⁵² Washington State Employment Department. (2022). *Occupational projections 2022*. [\[link\]](#)

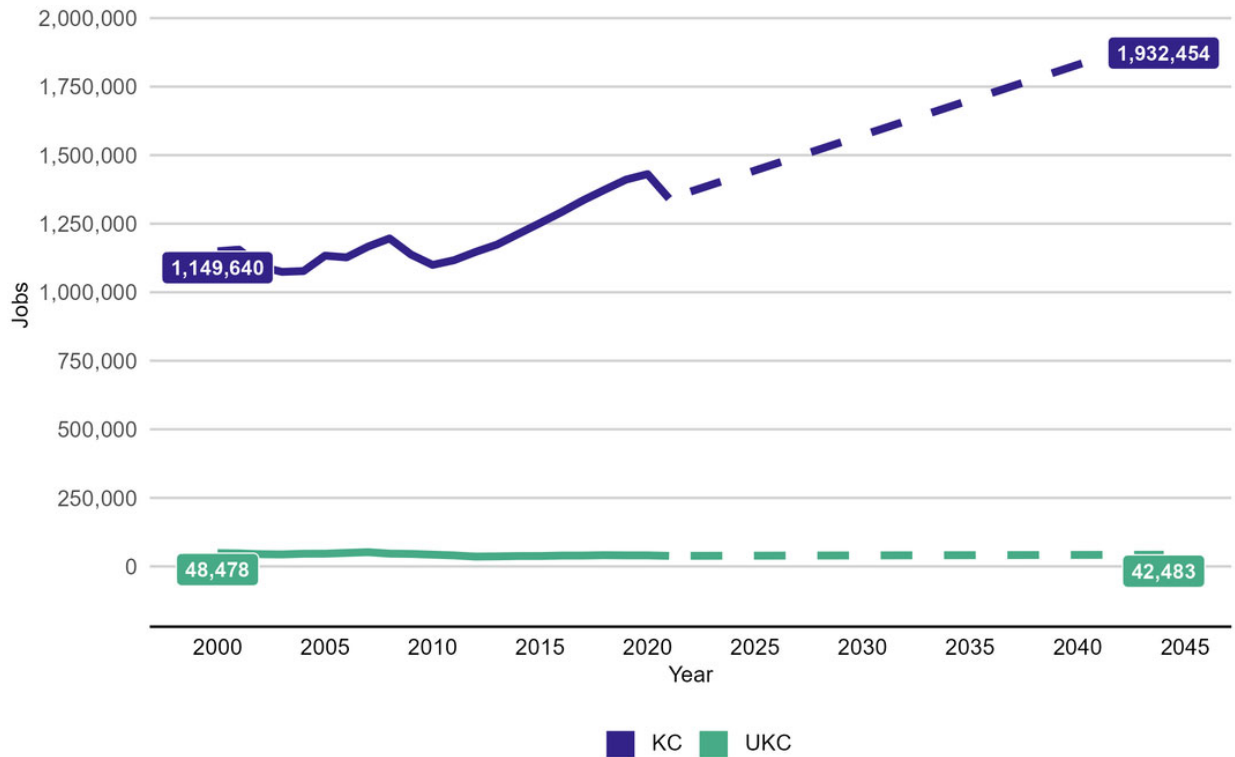
¹⁵³ Vedantam, K. (2022, November 18). Tech Layoffs in 2022: The U.S. Companies That Have Cut Jobs. *Crunchbase*. [\[link\]](#)

¹⁵⁴ Washington State Employment Department. (2022). *Occupational projections 2022*. [\[link\]](#)

¹⁵⁵ King County Ordinance 19384 (2021), amended by King County Ordinance 19553 (2022) and King County Ordinance 19660 (2023). [\[link\]](#)

¹⁵⁶ King County Comprehensive Plan Performance Measures Report. [\[link\]](#)

Figure 55: Actual and Forecasted Job Growth from 2000 to 2044 in King County and Unincorporated King County



Source: PSRC, Covered Employment Estimates. PSRC, Regional Macroeconomic Forecast. U.S. Census Bureau.

IV. Housing Supply

A. Section Summary

This section fulfills King County CPP H-3b, H-3c, and H-3e.

CPP H-3b, H-3c, and H-3e require jurisdictions to:

Conduct an inventory and analysis in each jurisdiction of existing and projected housing needs of all segments of the population and summarize the findings in the housing element. The inventory and analysis shall include:

- b) *Number of existing housing units by housing type, age, number of bedrooms, condition, tenure, and area median income limit (for income-restricted units);*
- c) *Number of existing emergency housing, emergency shelters, and permanent supportive housing facilities and units or beds, as applicable;*
- e) *Number of income-restricted units and, where feasible, total number of units, within a half-mile walkshed of high-capacity or frequent transit service where applicable and regional and countywide centers.*

King County has a total of 952,344 housing units, with 89,296 in unincorporated King County. Approximately half of housing units in King County are single detached residences. In unincorporated King

County, less than 10 percent of housing units are multiunit housing units.¹⁵⁷ Approximately 45 percent of housing units in King County and 51 percent in unincorporated King County were built prior to 1980.¹⁵⁸ Older housing is more likely to have physical problems and health risks associated with lead paint and earthquake vulnerability.^{159,160,161,162}

Housing construction rates decreased significantly after 2000 compared to earlier decades in both King County and unincorporated King County.¹⁶³ This is likely due in part to establishing the urban growth area and the recession of 2008. Since 2011, large multiunit projects have made up a bulk of housing construction.¹⁶⁴ The Washington State Office of Financial Management expects the number of housing units to increase by approximately 25 percent and 10 percent in King County and unincorporated King County, respectively, by 2044.¹⁶⁵

The housing vacancy rate for King County and unincorporated King County is about 5.5 percent lower than the statewide rate of 6.5 percent and much lower than the countrywide rate of 10.5 percent.¹⁶⁶ A low vacancy rate is likely to result in a more competitive and expensive housing market.

Home prices increased by about 50 percent from 2016 to 2022 in King County, and the price of single detached residences increased at the highest rate.¹⁶⁷ From 2015 to 2020, the median rent also in King County increased by about 40 percent.^{168, 169} Median gross rent is unaffordable for people earning 50 percent of area median income and below. At the same time, most income-restricted units in unincorporated King County are for households between 51 to 80 percent area median income.¹⁷⁰

B. General Housing Inventory

Housing Units and Vacancy

As of 2020, King County has 952,344 total housing units and unincorporated King County has 82,196 housing units.¹⁷¹ King County has 391,715 and unincorporated King County has 13,894 total rental units. Approximately 63.2 percent and 36.2 percent of unincorporated King County rentals are in urban and rural areas, respectively.¹⁷²

The overall housing vacancy rate in both King County as a whole and unincorporated King County in 2020 was approximately 5.5 percent, lower than the statewide rate of 6.5 percent and nearly half the countrywide rate of 10.5 percent. Figure 56 shows the rental vacancy rate from 2005 to 2019 in King County. The rental vacancy rate has fluctuated over the past two decades. The rental vacancy rate decreased 31.7 percent from 2005 to 2019 (6 percent to 4.1 percent). A low vacancy rate is likely to result in a more competitive and expensive housing market. The rental vacancy rate in King County and unincorporated King County is slightly lower than the overall vacancy rate (4.99 percent and 4.24 percent, respectively). The vacancy rate in

¹⁵⁷ Washington State Office of Financial Management. (2022). *April 1 official population estimates*. [\[link\]](#)

¹⁵⁸ U.S. Department of Housing and Urban Development. (2021). *Housing Stock by Tenure and Year Built, CHAS 2014-2018*.

¹⁵⁹ Centers for Disease Control and Prevention. (2022). *Lead in Paint*. [\[link\]](#)

¹⁶⁰ Centers for Disease Control and Prevention. (2021). *Populations at Higher Risk*. [\[link\]](#)

¹⁶¹ Boiko-Weyrauch, A., "Seattle buildings."

¹⁶² Washington Department of Natural Resources, "Modeling a Magnitude."

¹⁶³ PSRC Macroeconomic Forecast; Washington State Office of Financial Management, *Population and Housing Estimates*; and U.S. Census Bureau, *American Community Survey*.

¹⁶⁴ BERK Consulting, Inc., "*Affordable housing incentives analysis: North Highline and Skyway-West Hill*". [\[link\]](#)

¹⁶⁵ PSRC Macroeconomic Forecast; Washington State Office of Financial Management, *Population and Housing Estimates*; and U.S. Census Bureau, *American Community Survey*.

¹⁶⁶ U.S. Census Bureau. (2020). *Occupancy Status/Vacancy Rate, 5-year ACS 2016-2020*.

¹⁶⁷ Federal Reserve Bank of St. Louis. (2022). *Median Listing Price in King County, WA*. [\[link\]](#)

¹⁶⁸ U.S. Census Bureau. (2016). *Median Gross Rent by Bedroom Size, 5-year ACS 2011-2015*.

¹⁶⁹ U.S. Census Bureau. (2022). *Median Gross Rent by Bedroom Size, 5-year ACS 2016-2020*.

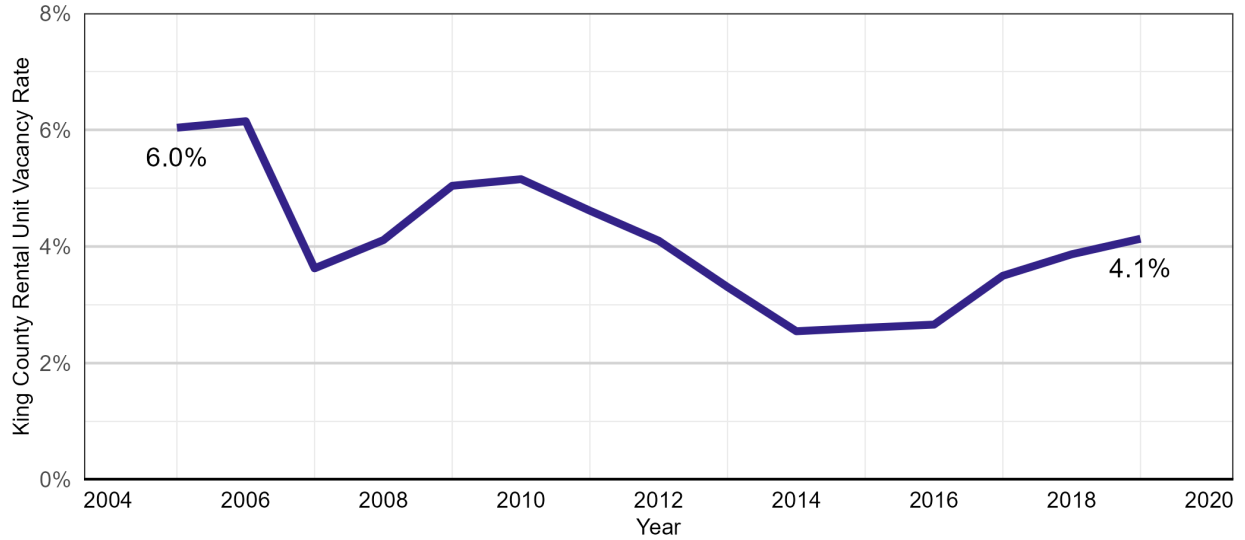
¹⁷⁰ King County. (2020). *King County Income-Restricted Housing Database*.

¹⁷¹ U.S. Census Bureau. (2020). *Occupancy Status/Vacancy Rate, 5-year ACS 2016-2020*.

¹⁷² U.S. Census Bureau. (2020). *Rental Unit Occupancy Status/Vacancy Rate, 5-year ACS 2016-2020*.

rural unincorporated King County (6.35 percent) is about twice as high as the vacancy rate in urban unincorporated King County (3.01 percent).

Figure 56: Rental Vacancy Rate in King County



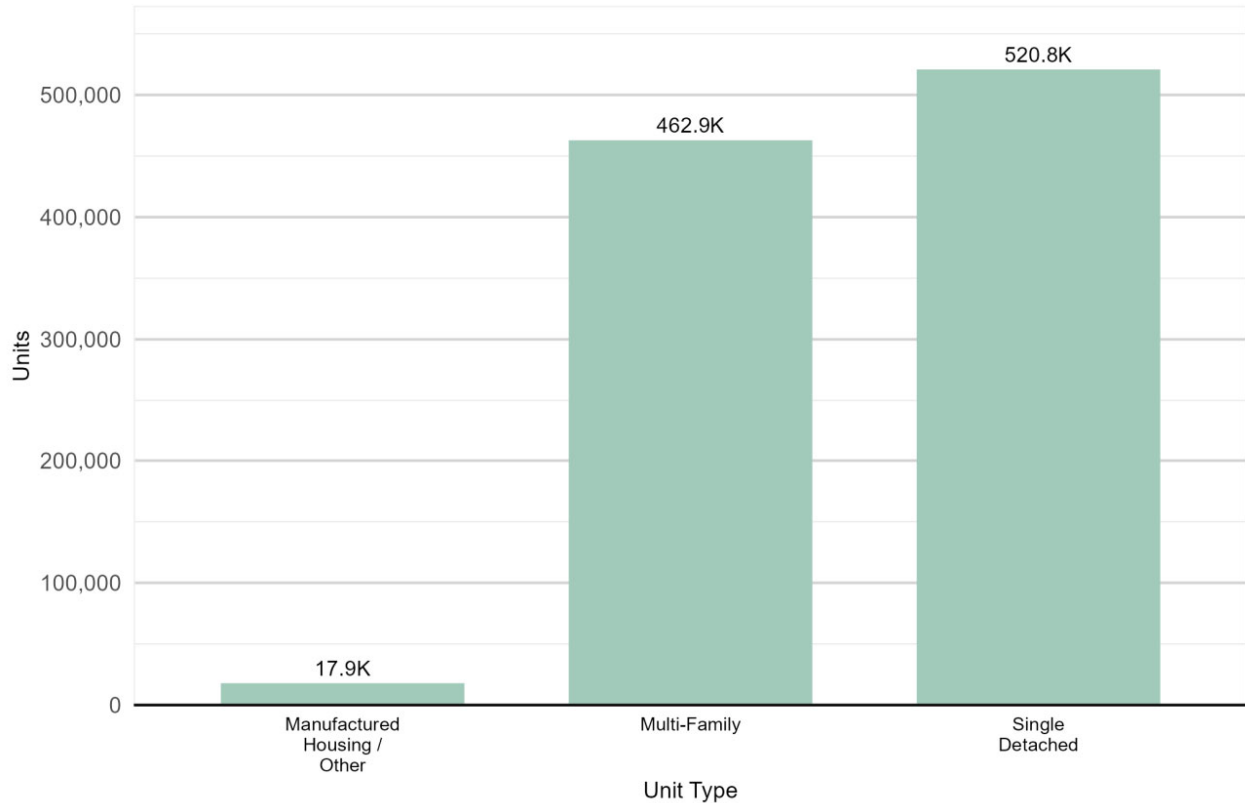
Rental unit vacancy rate is computed by dividing the number of vacant units for rent by the sum of the renter-occupied units, vacant units that are for rent, and vacant units that have been rented but not yet occupied. Seasonal/recreational use and migrant units that are vacant are not included as vacant units.

Source: U.S. Census Bureau. (2020). *Rental Vacancy Rate, 1-year ACS 2005-2019*.

Housing by Type

Figure 57 shows the total housing units by type in King County in 2022. About half of housing units in King County (52 percent) are single detached residences. Figure 58 shows the total housing units by type in unincorporated King County in 2022. Housing units in unincorporated King County are overwhelmingly single detached residences (84.9 percent).¹⁷³ Unincorporated King County has a higher rate of manufactured housing and other types of housing units, such as recreational vehicles or boats (6.2 percent), than housing units countywide (1.8 percent). Unincorporated King County has a significantly lower rate of multiunit housing units (9.0 percent) compared to countywide (46.2 percent).

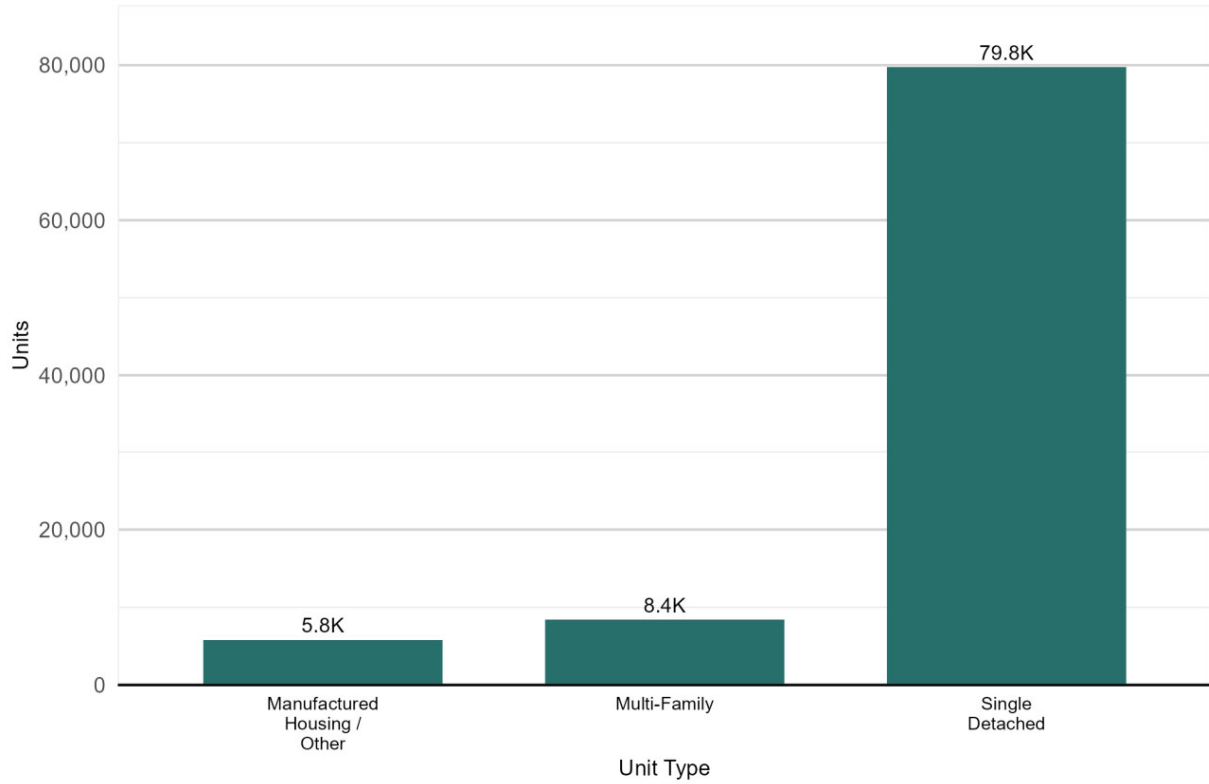
Figure 57: Total Housing Units by Type in King County



Source: Washington State Office of Financial Management. (2022). April 1 Postcensal Estimates of Housing Units.

¹⁷³ Washington State Office of Financial Management. (2022). April 1 Postcensal Estimates of Housing Units. [\[link\]](#)

Figure 58: Total Housing Units by Type in Unincorporated King County

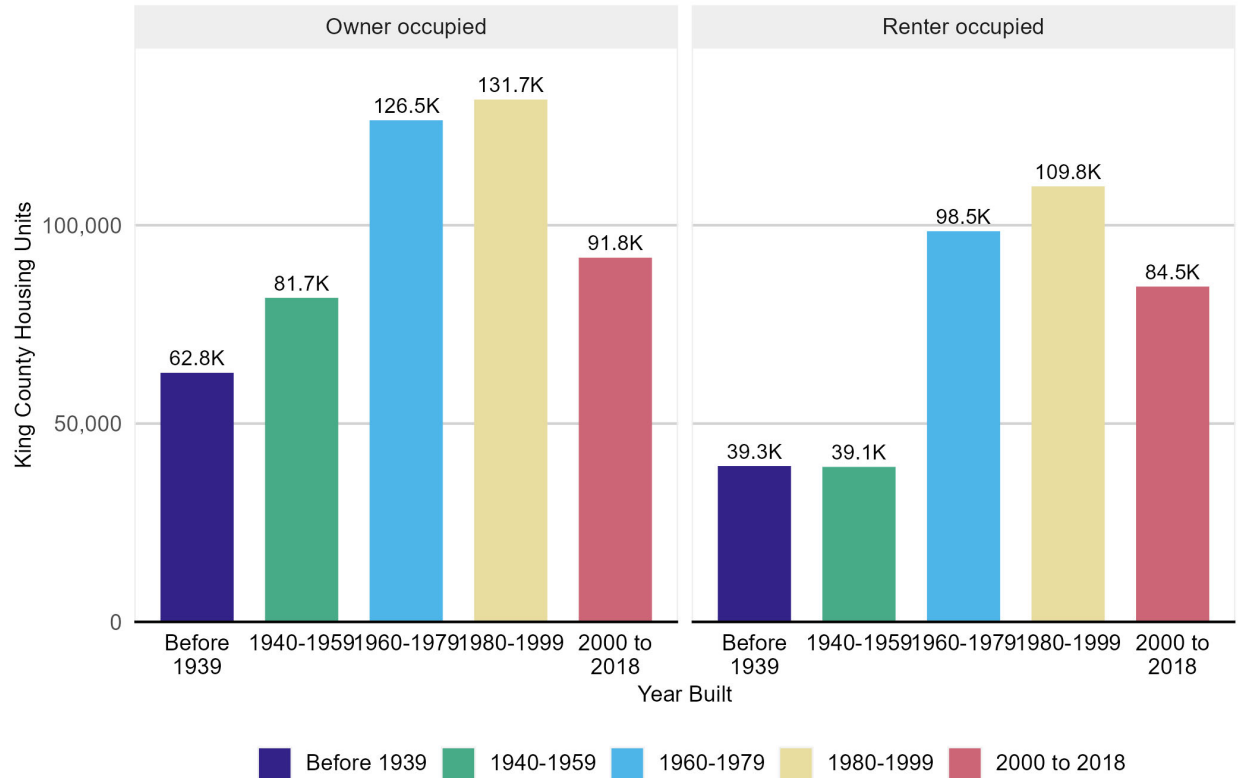


Source: U.S. Department of Housing and Urban Development. (2021). *Housing Stock by Tenure and Year Built, CHAS 2014-2018*.

Housing Age and Condition

Figures 59 and 60 show the number of housing units built by tenure and over time in King County and unincorporated King County, respectively. Over half (53.9 percent) of all housing units in King County were built between 1960 and 1999. There was a 26.9 percent decrease in housing construction from 2000 to 2018, compared to the previous two decades.¹⁷⁴

Figure 59: Housing Units by Tenure and Year Built in King County



Source: U.S. Department of Housing and Urban Development. (2021). *Housing Stock by Tenure and Year Built, CHAS 2014-2018*.

Approximately 10.4 percent (89,601) of King County’s housing units are in unincorporated King County. Housing construction in unincorporated King County slowed significantly, more than the countywide construction rate, after 2000. Annexation of areas planned for growth is likely the primary factor in the housing construction reduction in unincorporated King County. This may be due to the reduced development capacity established as part of the Urban Growth Area, the Growth Management Act (GMA) in the rural unincorporated King County, and the recession of 2008.

Approximately 45.2 percent (32,302) and 50.7 percent (9,219) of housing units were built prior to 1980 in King County and unincorporated King County, respectively. Older housing units may have more physical problems than newer units due to wear and tear over the decades because most jurisdictions adopted modern building codes in the 1970s, with most regulations being uniformly implemented by 1980.¹⁷⁵ Housing built before 1978 is likely to have lead paint which can lead to health problems such as anemia, weakness, brain damage, and or death, especially for children.^{176, 177} Older buildings are also vulnerable to extensive damage in an earthquake, with approximately 58 percent of King County buildings estimated to

¹⁷⁴ U.S. Department of Housing and Urban Development. (2021). *Housing Stock by Tenure and Year Built, CHAS 2014-2018*.

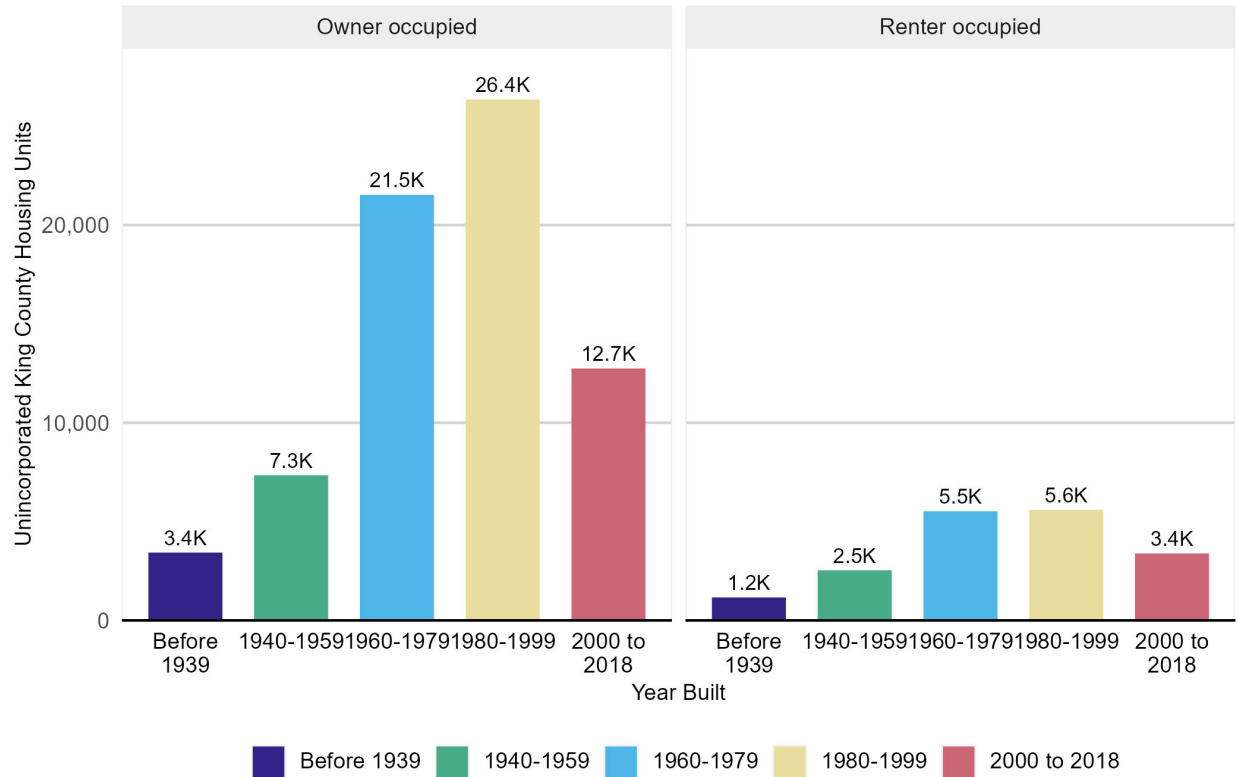
¹⁷⁵ Li, S. (2021). *Where is the Aging Housing Stock in the United States?* Freddie Mac. [\[link\]](#)

¹⁷⁶ Centers for Disease Control and Prevention. (2022). *Lead in Paint*. [\[link\]](#)

¹⁷⁷ Centers for Disease Control and Prevention. (2021). *Populations at Higher Risk*. [\[link\]](#)

be damaged in a significant earthquake and approximately six percent of King County buildings expected to completely collapse.^{178, 179}

Figure 60: Housing Units by Tenure and Year Built in Unincorporated King County



Source: U.S. Department of Housing and Urban Development. (2021). *Housing Stock by Tenure and Year Built, CHAS 2014-2018*.

Housing size

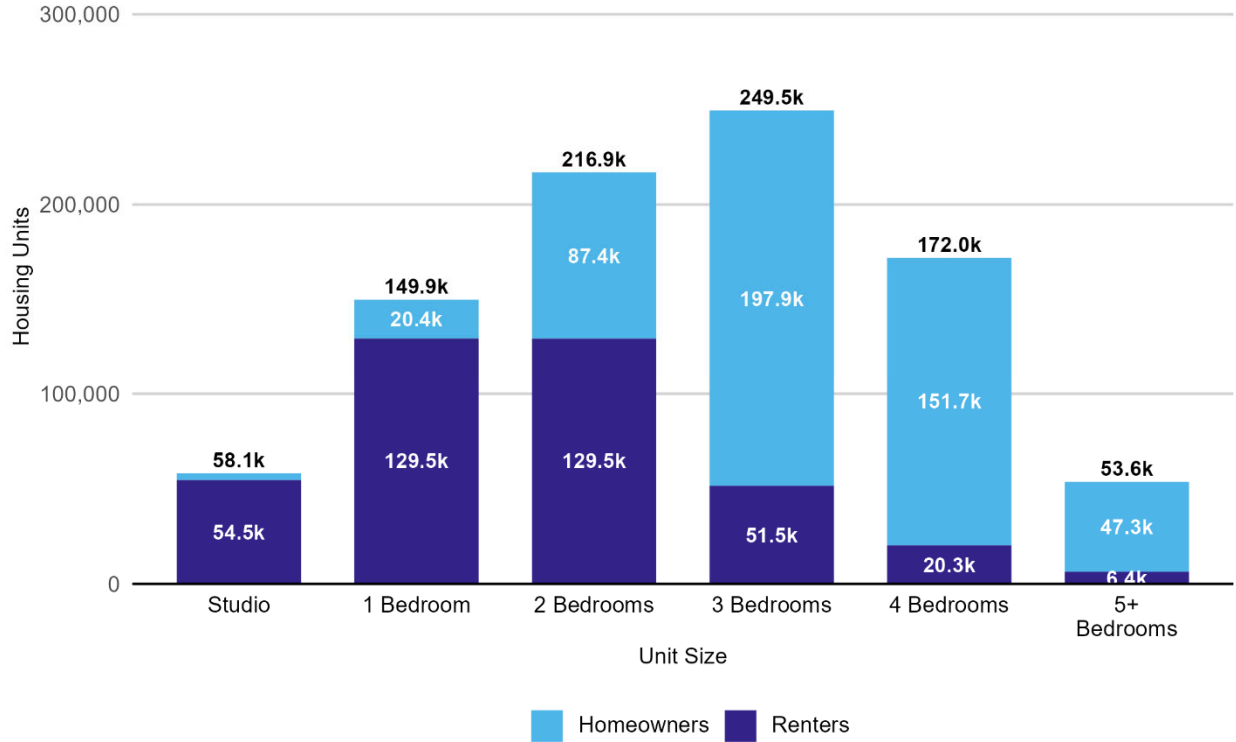
As shown in Figure 61, smaller housing units in King County are much more likely to be rented than owned, with 93.8 percent (54,542) and 86.4 percent (129,549) of studios and one-bedroom units occupied by a renter household, respectively. The gap between renter and homeowner households in two-bedroom units is smaller, with 59.7 percent (129,479) and 40.3 percent (87,421) of these units occupied by renters and homeowners, respectively. Over three-quarters of three-, four-, and five or more-bedroom units are occupied by homeowners.¹⁸⁰

¹⁷⁸ Boiko-Weyrauch, A., "Seattle buildings."

¹⁷⁹ Washington Department of Natural Resources, "Modeling a Magnitude."

¹⁸⁰ U.S. Department of Housing and Urban Development. (2021). *Housing Units by Tenure and Unit Size, CHAS 2014-2018*.

Figure 61: King County Units by Tenure and Unit Size

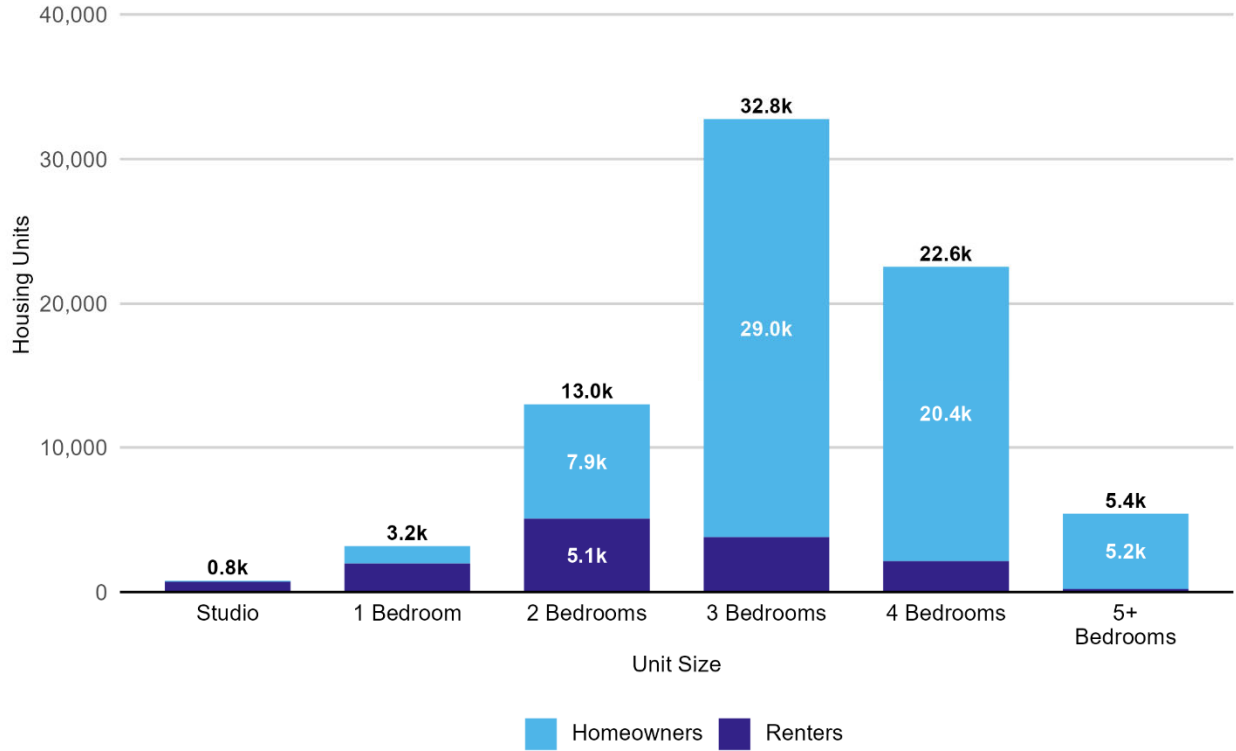


Source: U.S. Department of Housing and Urban Development. (2021). *Housing Units by Tenure and Unit Size, CHAS 2014-2018*.

These trends are also reflected in unincorporated King County, as shown in Figure 62. Over 90 percent (713) of studios and 62 percent (1,969) of one-bedroom units in unincorporated King County are occupied by renters. However, homeowners in unincorporated King County are more likely to occupy units with more than one bedroom than in the county as a whole. In unincorporated King County, approximately 60.9 percent (7,903) of two-bedrooms, 88.4 percent (28,972) of three-bedrooms, 90.5 percent (20,421) of four-bedrooms, and 96 percent (5,207) of units with five or more bedrooms are occupied by homeowners.¹⁸¹

¹⁸¹ U.S. Department of Housing and Urban Development. (2021). *Housing Units by Tenure and Unit Size, CHAS 2014-2018*.

Figure 62: Housing Units by Tenure and Unit Size in Unincorporated King County



Source: U.S. Census Bureau. (2022). Housing Units by Tenure and Size, 5-year ACS 2016-2020.

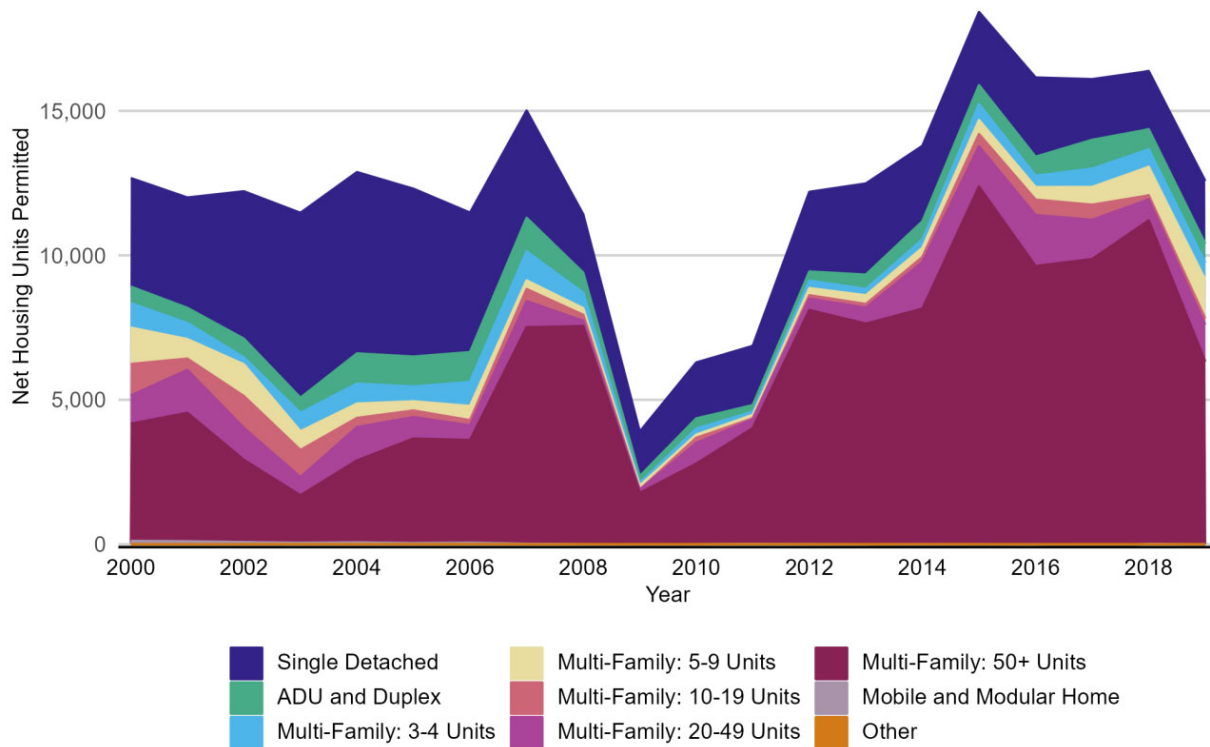
C. Housing Market Conditions

Housing Production

Housing construction in King County has changed since 2000, as shown in Figure 63 using Puget Sound Regional Council Residential Building Survey data. In the first decade of the new millennium, housing permits peaked in 2007, right before the 2008 economic crisis. The number of residential housing units permitted significantly decreased during the Great Recession. Housing construction hit a low in 2009 but recovered, peaking at the highest number in the past two decades in 2015. From 2016 to 2020, King County jurisdictions issued approximately 85,294 residential building permits for new construction.¹⁸² After the Great Recession, single detached residences represented a smaller percentage of residential permitted units than before the recession. Since 2009, the number of multiunit permitted properties with 50 or more units increased significantly, becoming the dominant form of housing construction beginning in 2011. This is likely due to multiple factors, including but not limited to ¹⁸³[[OB1](#)]

- a reduction in available land for single detached residential housing projects;
- a market response to major employment growth in the urban core of King County, which can only accommodate significant increases in housing units through multiunit projects; and
- larger multiunit projects often being more profitable than smaller projects.

Figure 63: Net Housing Units Permitted by Unit Type in King County, 2000 to 2020



Source: Puget Sound Regional Council. Residential Building Permit Survey, 2000-2020.

Table 4 and Figures 64 and 65 show the number of housing units completed in King County and unincorporated King County by type from 2020 to 2022. Approximately 62,357 residential buildings were

¹⁸² University of Washington Center for Real Estate Research. (2022). *Permits and Completions*. [[link](#)]

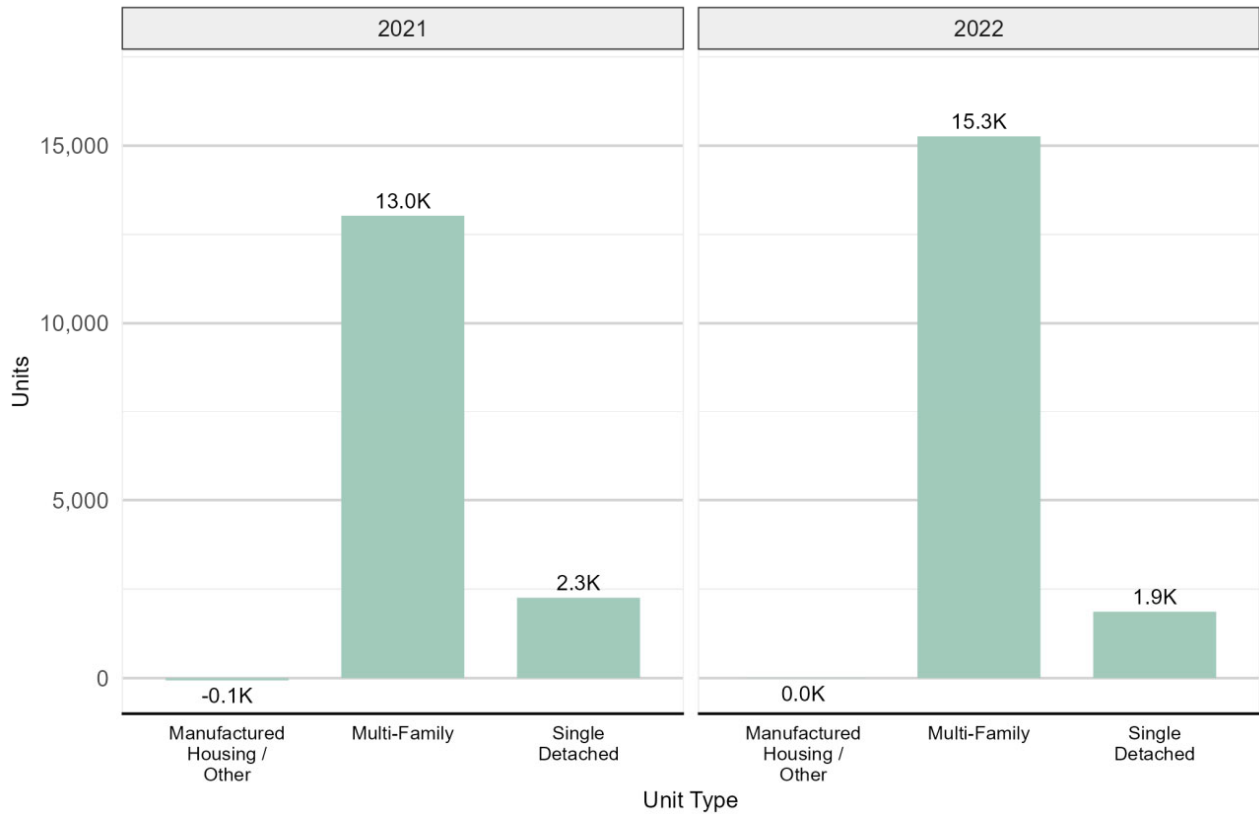
¹⁸³ BERK Consulting, Inc., "Affordable housing incentives analysis: North Highline and Skyway-West Hill." [[link](#)]

constructed in King County between April 1, 2016, and April 1, 2021.¹⁸⁴ Since 2020, housing production in King County and unincorporated King County has shifted towards multiunit housing units, but single detached residences still make up a large portion of the housing units constructed in both jurisdictions. More manufactured housing units and other unit types have been demolished than constructed since 2020.

Table 4: Total Housing Units Completed in King County and Unincorporated King County¹⁸⁵

Jurisdiction	2020-2021			2021-2022		
	Single Detached Residence	Multiunit	Manufactured Housing / Other	Single Detached Residence	Multiunit	Manufactured Housing / Other
King County	2,258	13,028	-63	1,864	15,262	-6
Unincorporated King County	351	190	-9	235	265	-13

Figure 64: Total Housing Completed by Type in King County

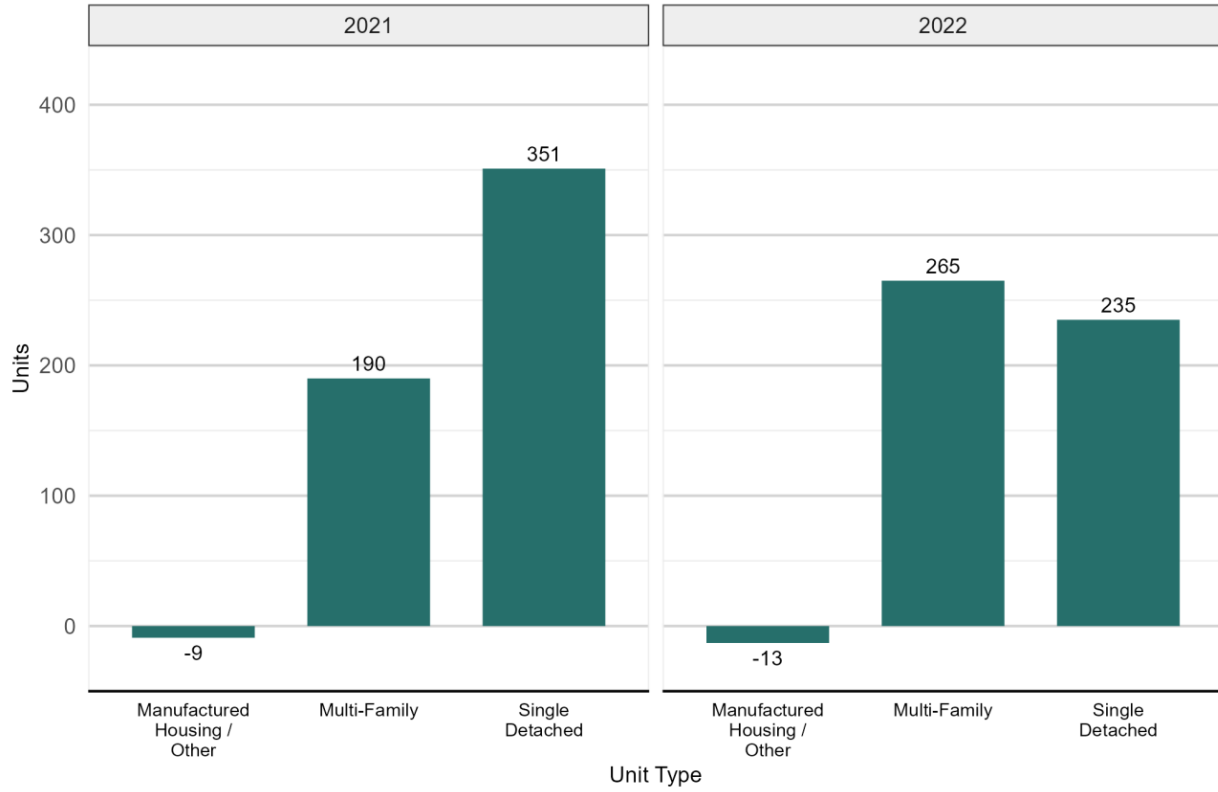


Source: Washington State Office of Financial Management. (2022). April 1 Postcensal Estimates of Housing Units.

¹⁸⁴ University of Washington Center for Real Estate Research. (2022). Permits and Completions. [\[link\]](#)

¹⁸⁵ Washington State Office of Financial Management. (2022). April 1 Postcensal Estimates of Housing Units. [\[link\]](#)

Figure 65: Total Housing Units Completed by Type in Unincorporated King County

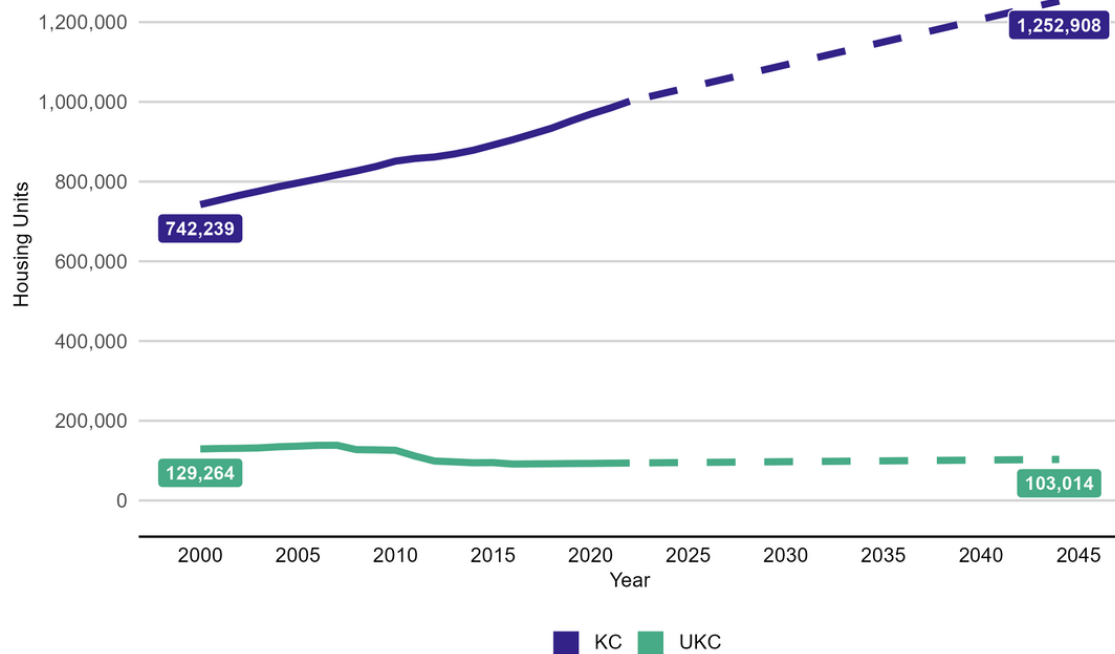


Source: Washington State Office of Financial Management. (2022). April 1 Postcensal Estimates of Housing Units.

Forecasted Housing Growth

Figure 66 shows the actual and forecasted growth of housing units in King County. The Washington State Office of Financial Management (OFM) projects the number of housing units in King County will increase approximately 25.1 percent, from 1,001,577 housing units in 2022 to 1,252,908 housing units in 2044. The OFM projects the number of housing units in unincorporated King County will increase approximately 9.6 percent, from 93,957 housing units to 103,014 housing units in 2044.¹⁸⁶ These projections do not take annexation into account. It is possible that housing units decrease or stay stable over the next two decades in unincorporated King County due to annexation. Housing growth in unincorporated King County will be focused on urban areas to meet King County’s environmental and climate goals and will account for four percent of housing growth in King County.¹⁸⁷

Figure 66: Actual and Forecasted Housing Growth in King County and Unincorporated King County from 2000 to 2044



Source: Puget Sound Regional Council Macroeconomic Forecast; Washington State Office of Financial Management, *Population and Housing Estimates*; and U.S Census Bureau, *American Community Survey*.

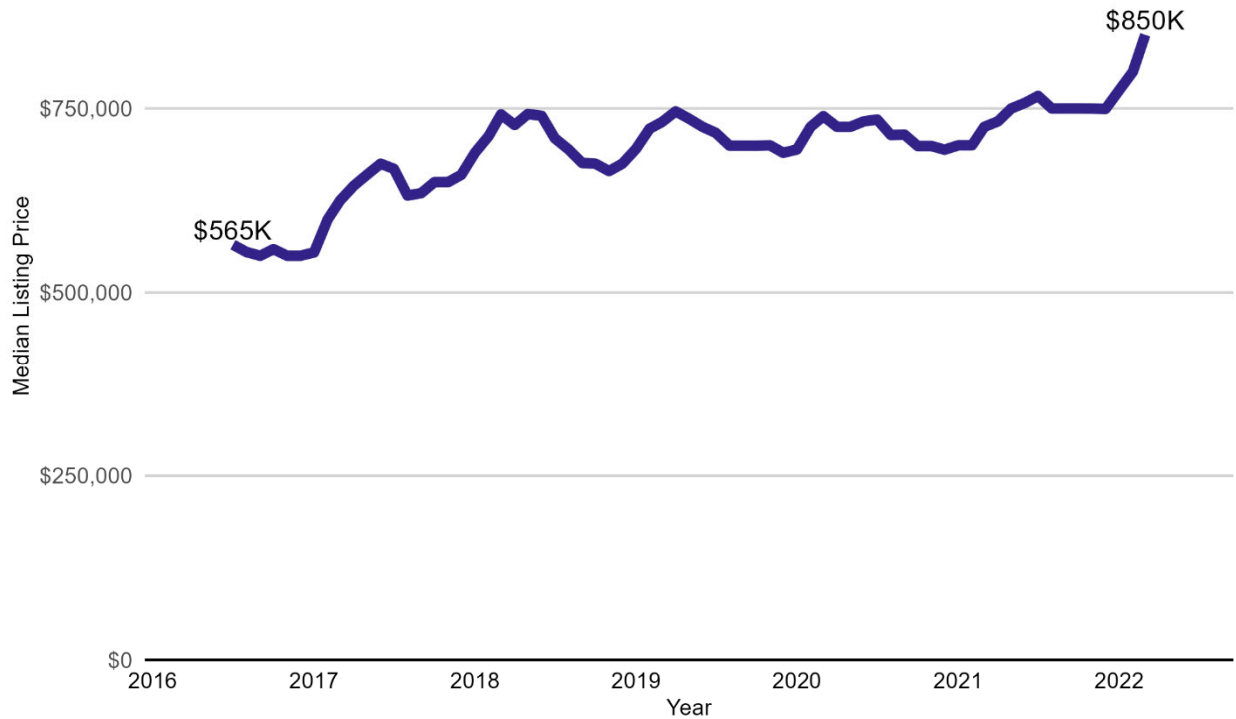
¹⁸⁶ Washington State Office of Financial Management, *Population and Housing Estimates*.

¹⁸⁷ King County 2022 Comprehensive Plan Performance Measures Report. [\[link\]](#)

Housing Costs

As shown by Figure 67, the median price for a home in King County has increased dramatically since 2016; the median home listing price increased by about 50 percent between July 2016 and March 2022, from \$565,000 to \$850,000. This significantly increases wealth for existing homeowners but puts homeownership out of reach for many residents in King County. A 30-year mortgage for an \$850,000 home with a 20 percent down payment of \$170,000 and an interest rate of five percent would lead to a monthly payment of about \$4,000, including property taxes and homeowners’ insurance. A household would need an income of about \$160,000 per year for that monthly payment to be affordable, which is higher than the region’s overall median family income of \$134,600.¹⁸⁸ Racial disparities in wages, as discussed in the Workforce Characteristics section, contribute to the racial disparities in homeownership in the region.

Figure 67: Median Listing Price in King County

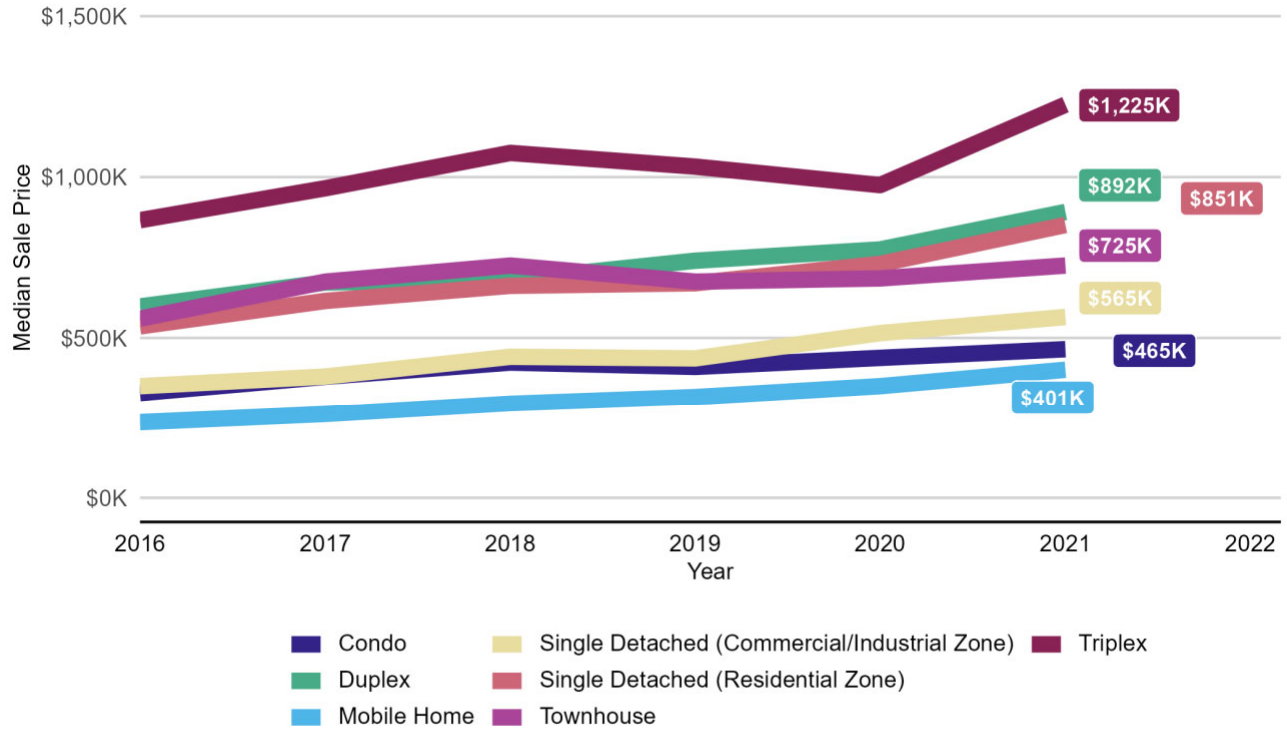


Source: Federal Reserve Bank of St. Louis. (2022). Median Listing Price in King County, WA.

¹⁸⁸ U.S. Department of Housing and Urban Development. (2022). FY 2022 Income Limits Summary.

Figure 68 shows that the sales prices of vacant single detached residences increased at the highest rate, more than doubling in price from 2016 to 2021. The sales prices for townhomes increased at the slowest rate, indicating that this housing type may become a more affordable option over time, but also has less potential for building wealth.¹⁸⁹ Figure 68 shows that triplexes are the most expensive property type; this figure measures the sale price of triplex buildings rather than units within a triplex.

Figure 68: Median Sale price by Property Present Use in King County



Only includes residential properties with sale or warranty deeds. Excludes properties that were sold through a quit claim deed. Present use types with less than 35 sales in a year are not included.

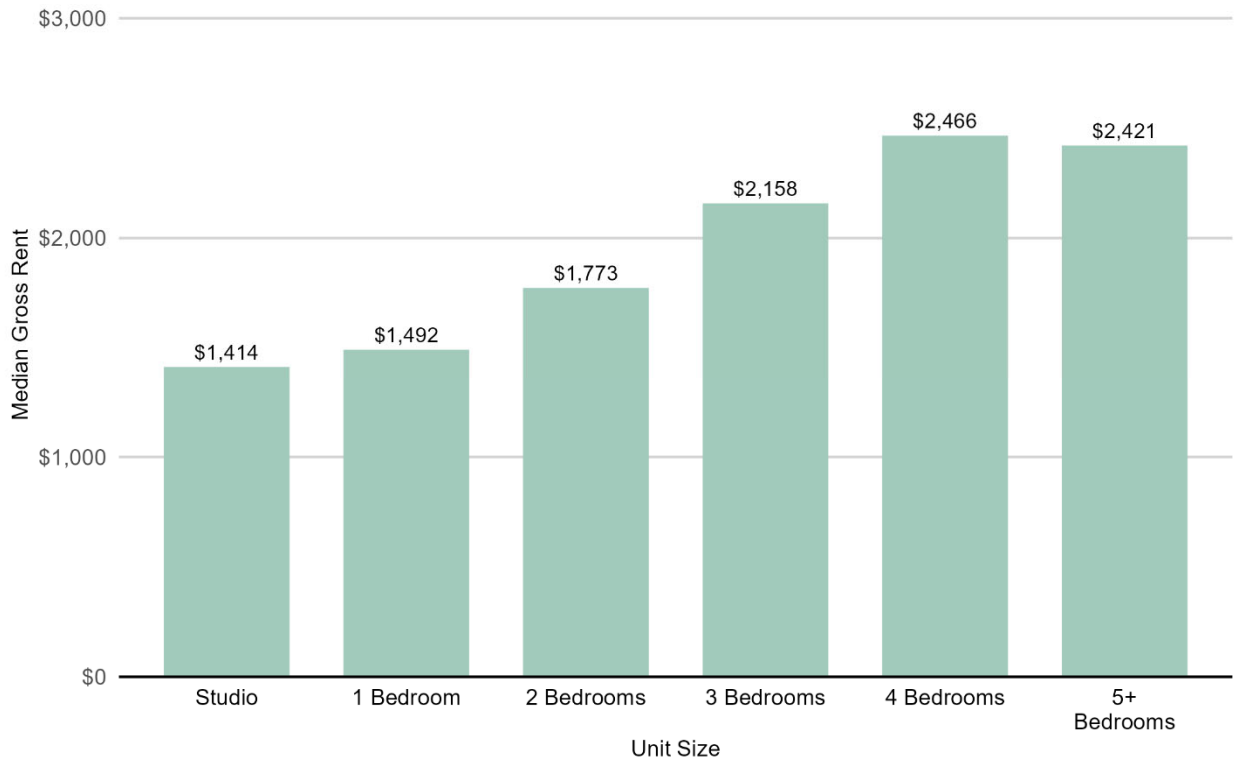
Source: King County Assessor's Office, 2016 to 2021.

¹⁸⁹ King County Assessor's Office, 2016 to 2021.

Rental Rates

Figure 69 shows the median gross rent by unit size in King County. The median rent for a studio unit in King County is \$1,414. The most expensive units are four-bedrooms, with a median rent of \$2,466. It is not clear why five or more-bedroom rentals are slightly less expensive than four-bedroom units, but these units are less common, creating a larger margin of error.¹⁹⁰ Rentals with five or more bedrooms available for rent on Zillow are located throughout the county but heavily clustered around the University of Washington, indicating that these units are marketed towards students. Many landlords with large single detached residences in this area rent individual rooms out to students or put multiple students on one lease, with rents for each room ranging from \$900 to \$1,250, lower than the average rent of a studio. These rentals are also older buildings, pushing down the by-room rent compared to newer apartment buildings.¹⁹¹

Figure 69: Median Gross Rent by Unit Size in King County



Source: U.S. Census Bureau. (2022). Median Gross Rent by Unit Size, ACS 2016-2020.

The minimum wage in King County was \$14.49 per hour in 2022. This wage converts to an annual salary of about \$30,100 for someone working full-time, assuming paid or no vacation time.¹⁹² Based on that income, an affordable monthly rent would be about \$750, about half the cost of the median one-bedroom apartment. A single person with an income of 50 percent of King County’s area median income in 2022 (\$41,720) can afford a monthly rent of about \$1,040, almost \$400 less than the median gross rent for a studio apartment. A household of four with an income of 50 percent area median income (\$59,560) can afford a monthly rent of about \$1,490, about the median cost of a one-bedroom apartment.

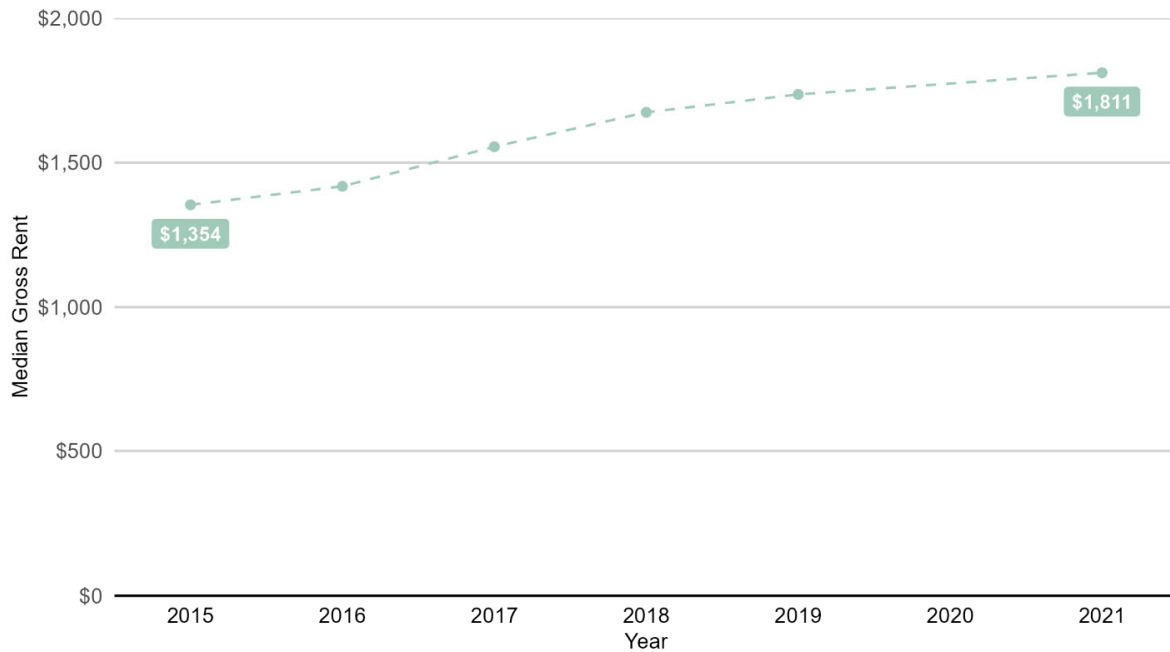
¹⁹⁰ U.S. Census Bureau. (2022). Median Gross Rent by Unit Size, 5-year ACS 2016-2020.

¹⁹¹ Zillow. (Retrieved 2022, December 27). Rental Listings. [\[link\]](#)

¹⁹² Washington State Department of Labor & Industries. (2022). Minimum Wage. [\[link\]](#)

Figure 70 shows the gross median rent in King County from 2015 to 2021. King County's gross median rent increased significantly in this time: 33.8 percent, from \$1,354 to \$1,811.¹⁹³

Figure 70: Median Gross Rent in King County from 2015 to 2021



2020 data not available due to the impacts of the pandemic on ACS data collection.

Source: U.S. Census Bureau. (2022). *Median Gross Rent by Bedroom Size, 1-year ACS 2015-2021*.

Housing Affordability and Availability

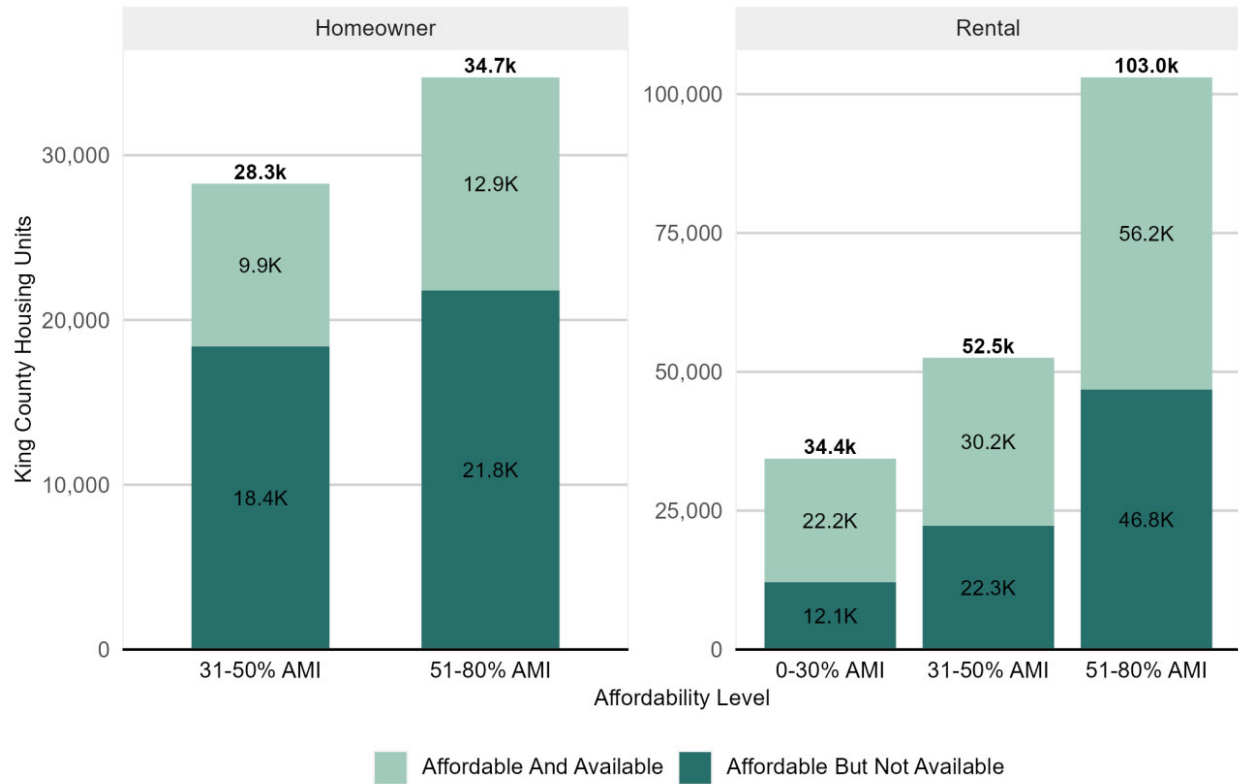
Figure 71 shows the inventory of housing units that are affordable, but not available, and affordable and available by tenure and income range, for King County. Units that are affordable, but not available mean that the unit is occupied by a household at a higher income bracket than what the housing cost is affordable to, such as a unit with rent affordable to households at or below 30 percent area median income occupied by a household that earns the median income. Units that are affordable and available mean the unit is occupied by a household at the same income bracket in which the unit is affordable to, such as a unit affordable to households at or below 80 percent area median income occupied by a household in that income bracket. The homeownership data does not include households with incomes less than or equal to 30 percent area median income because it is such a small subset of the population.

The greatest disparity between number of households and units available in King County is for incomes at or below 30 percent area median income. There are 81,250 cost burdened or severely cost burdened households with incomes less than or equal to 30 percent area median income in King County, but only 22,235 units that are affordable and available to that population. Lower income households outnumber the number of affordable and available units in unincorporated King County.¹⁹⁴ To account for down-renting, there need to be more units than households in lower-income brackets to ensure every low-income household can live in a unit affordable to their income.

¹⁹³ U.S. Census Bureau. (2022). *Median Gross Rent by Bedroom Size, 5-year ACS 2015-2021*.

¹⁹⁴ U.S. Department of Housing and Urban Development. (2021). *Units Affordable and Available in King County and Unincorporated King County, CHAS 2014-2018*.

Figure 71: Affordable and Available Units by Area Median Income and Tenure in King County



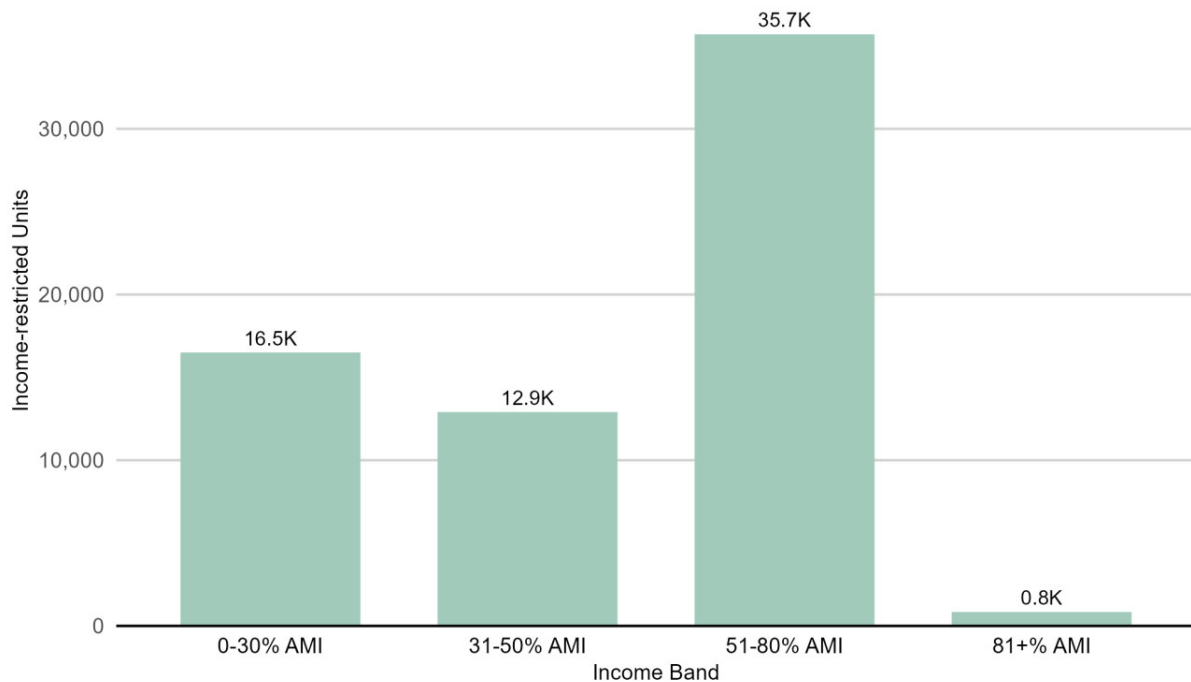
Source: U.S. Department of Housing and Urban Development. (2021). Units Affordable and Available in King County and Unincorporated King County, CHAS 2014-2018.

Special Housing Inventory

Income-Restricted Housing

Figure 72 shows the number of income-restricted housing units in King County that are affordable to different income ranges. King County has about 65,900 income-restricted housing units, including permanent supportive housing, which is about 6.4 percent of all housing units in King County. Some units are produced through regulatory incentives, but the significant majority are funded through a mix of local, state, federal, and philanthropic funding, tax credits, private debt, and rent from residents. Generally, units restricted at or below 60 percent area median income are rental units, while units restricted to 60 to 100 percent area median income are a mix of homeownership and rental units. Over half of King County income-restricted units are for households between 51 to 80 percent area median income. Approximately 25 percent of income-restricted housing units serve households at or below 30 percent area median income.¹⁹⁵

Figure 72: Income-restricted Housing Units in King County



Data current as of December 31, 2021. Includes homeownership units, care facilities, and group homes. Units in the development pipeline that were not yet in service at that time are not included.

Source: King County Department of Community and Human Services. (2021). King County Income-Restricted Housing Database.

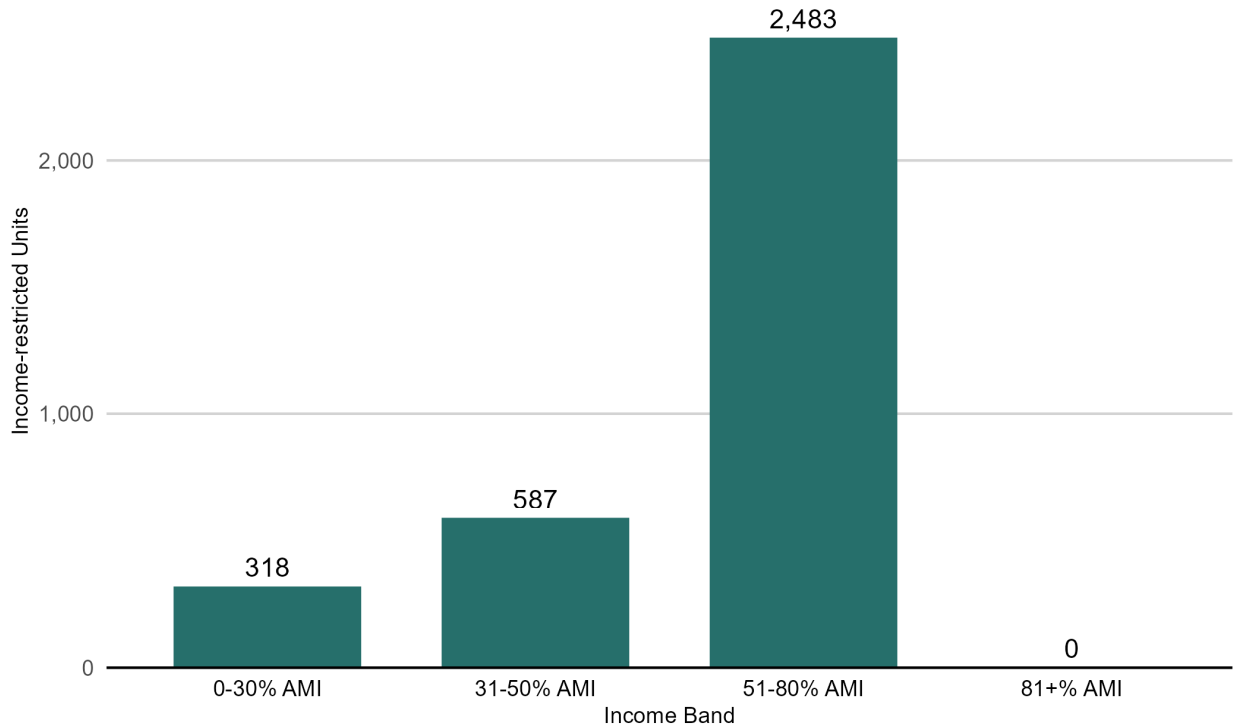
Figure 73 shows the number of income-restricted housing units in unincorporated King County that are affordable to different income ranges. Unincorporated King County has approximately 3,388 units for households at 0 to 80 percent area median income. That makes up a significantly smaller portion of income-restricted units in unincorporated King County (9.4 percent) compared to King County as a whole (25 percent). Approximately 73.3 percent of income-restricted units in unincorporated King County are for households between 51 to 80 percent area median income.^{196,197}

¹⁹⁵ King County Department of Community and Human Services. (2021). King County Income-Restricted Housing Database.

¹⁹⁶ King County. (2021). King County Income-Restricted Housing Database.

¹⁹⁷ U.S. Department of Housing and Urban Development. (2021). Housing Units by Tenure and Unit Size, CHAS 2014-2018.

Figure 73: Income-restricted Housing Units in Unincorporated King County



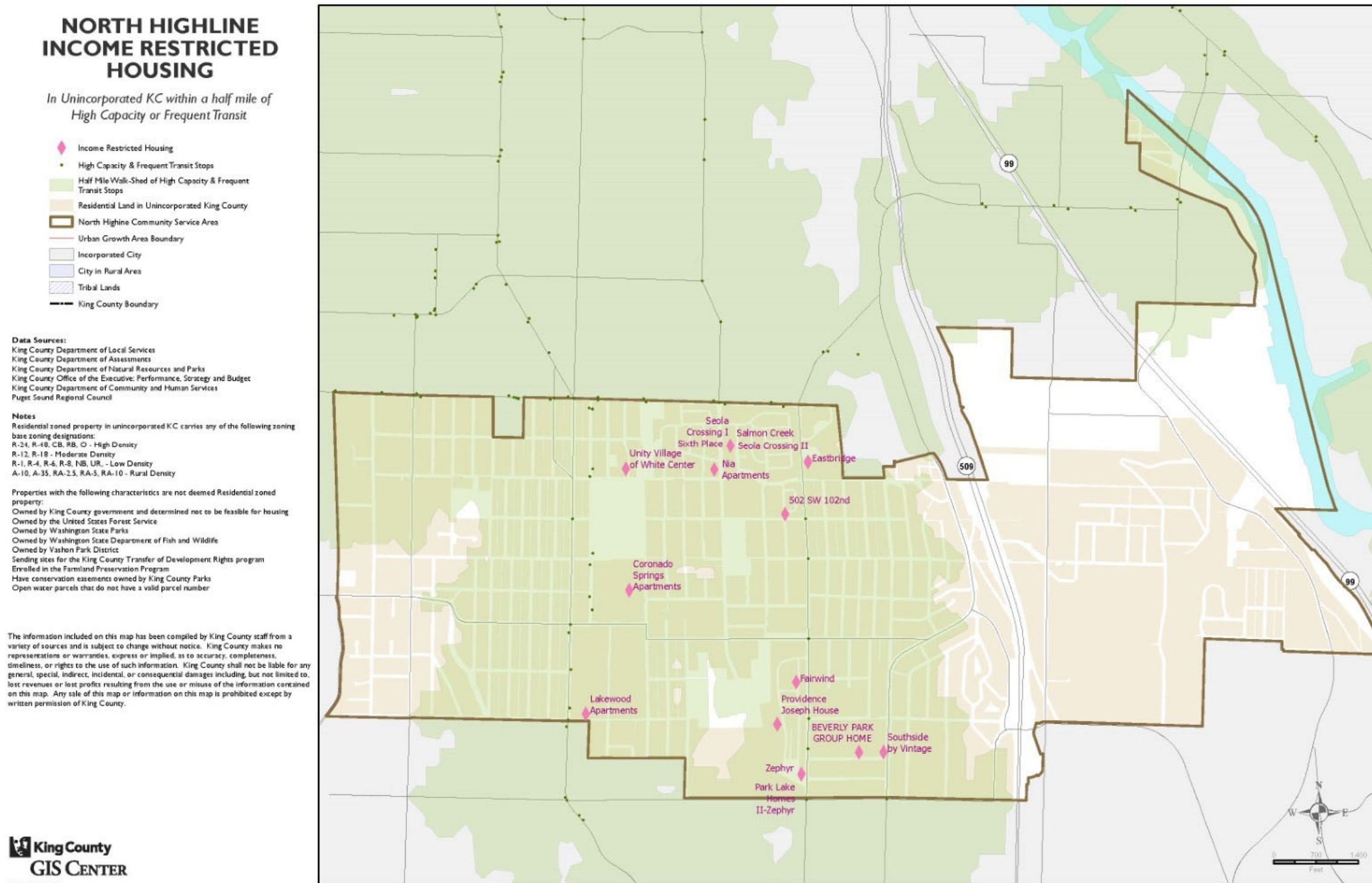
Data current as of December 31, 2021. Includes homeownership units, care facilities, and group homes. Units in the developr
 Source: King County Department of Community and Human Services. (2021). King County Income-Restricted Housing Database.

Income Restricted Housing in Unincorporated King County within ½ mile of Transit and Countywide Centers

Of all income-restricted housing units in unincorporated King County, 49 percent, or 1,660 units, are located within one half mile of frequent or high-capacity transit. The overwhelming majority of these units are in North Highline and Skyway-West Hill. Maps 2 and 3 show the affordable housing projects within the half mile walkshed in North Highline and Skyway-West Hill, respectively.

The North Highline and Skyway Unincorporated Activity Centers are identified in the Countywide Planning Policies as candidates for possible designation as "countywide centers," a new designation from Puget Sound Regional Council's Regional Centers Framework, as of April 2023. In North Highline, Coronado Springs Apartments, Coronado Springs Cottages, and Unity Village are in the current activity center, totaling 506 units. In Skyway, the Greentree Apartment Homes and Park Hill Apartments are in the activity center, total 205 units.

Map 2: Income Restricted Housing in North Highline within 1/2 Mile Walkshed of Frequent Transit



Map 3: Income Restricted Housing in Skyway-West Hill within 1/2 Mile Walkshed of Frequent Transit

SKYWAY/WEST HILL INCOME RESTRICTED HOUSING

In Unincorporated KC within a half mile of
 High Capacity or Frequent Transit

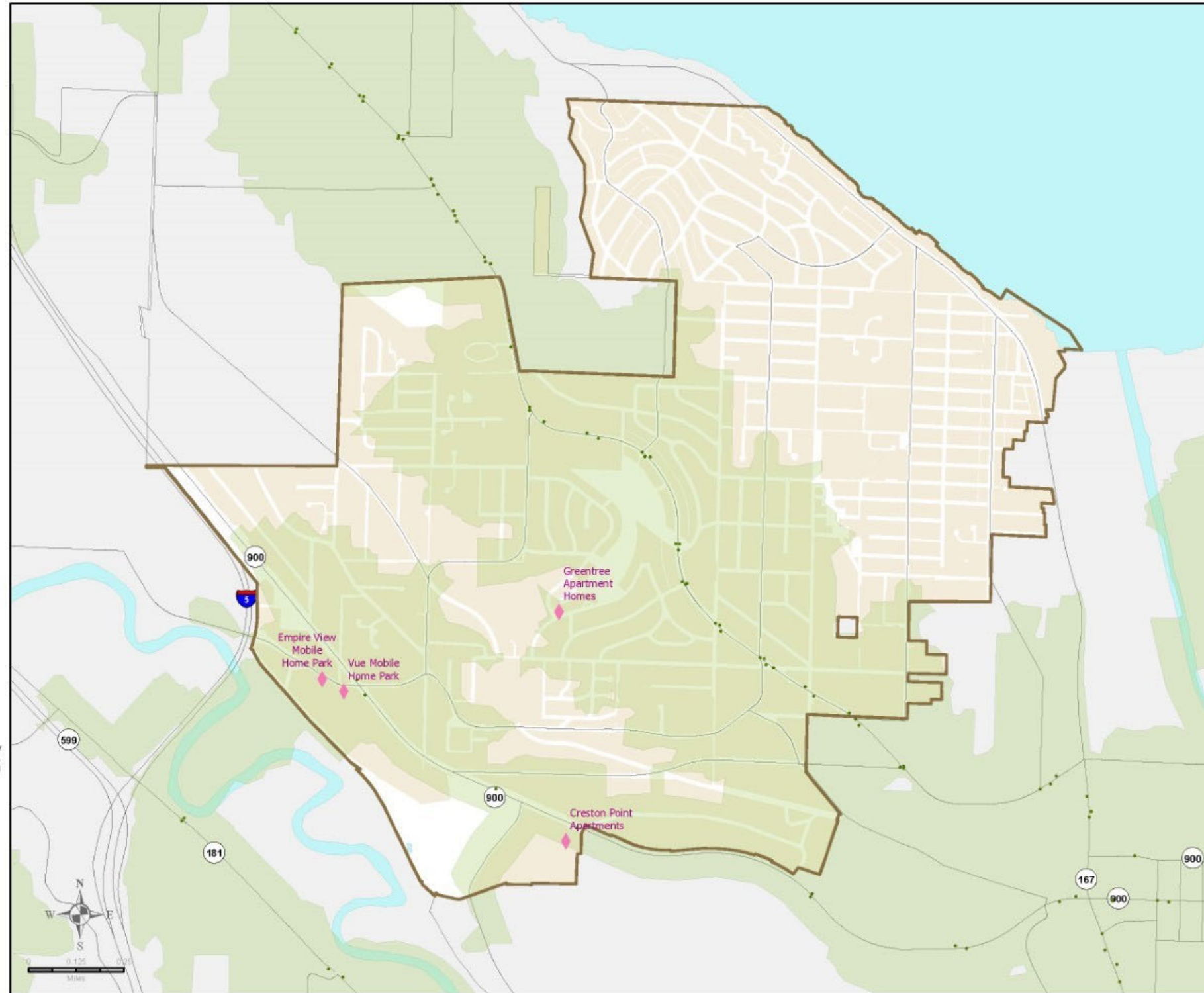
- ◆ Income Restricted Housing
- High Capacity & Frequent Transit Stops
- Half Mile Walk-Shed of High Capacity & Frequent Transit Stops
- Residential Land in Unincorporated King County
- Skyway/West Hill Community Service Area
- Urban Growth Area Boundary
- Incorporated City
- City in Rural Area
- Tribal Lands
- King County Boundary

Data Sources:
 King County Department of Local Services
 King County Department of Assessments
 King County Department of Natural Resources and Parks
 King County Office of the Executive, Performance, Strategy and Budget
 King County Department of Community and Human Services
 Puget Sound Regional Council

Notes
 Residential zoned property in unincorporated KC carries any of the following zoning base zoning designations:
 R-24, R-48, CB, RB, O - High Density
 R-12, R-18 - Moderate Density
 R-1, R-4, R-6, R-8, NB, UR, - Low Density
 A-10, A-35, RA-2.5, RA-5, RA-10 - Rural Density

Properties with the following characteristics are not deemed Residential zoned property:
 Owned by King County government and determined not to be feasible for housing
 Owned by the United States Forest Service
 Owned by Washington State Parks
 Owned by Washington State Department of Fish and Wildlife
 Owned by Washon Park District
 Sending sites for the King County Transfer of Development Rights program
 Enrolled in the Farmland Preservation Program
 Have conservation easements owned by King County Parks
 Open water parcels that do not have a valid parcel number

The information included on this map has been compiled by King County staff from a variety of sources and is subject to change without notice. King County makes no representations or warranties, express or implied, as to accuracy, completeness, timeliness, or rights to the use of such information. King County shall not be liable for any general, special, indirect, incidental, or consequential damages including, but not limited to, lost revenues or lost profits resulting from the use or misuse of the information contained on this map. Any sale of this map or information on this map is prohibited except by written permission of King County.



Date: 7/24/2022
 \\gisnas1\projects\kcgis\client_services\DCHS2024_CompPlan_Housing_Needs_Assessment\InRestrctHng\InRestrctHng.aprx
 mccombp

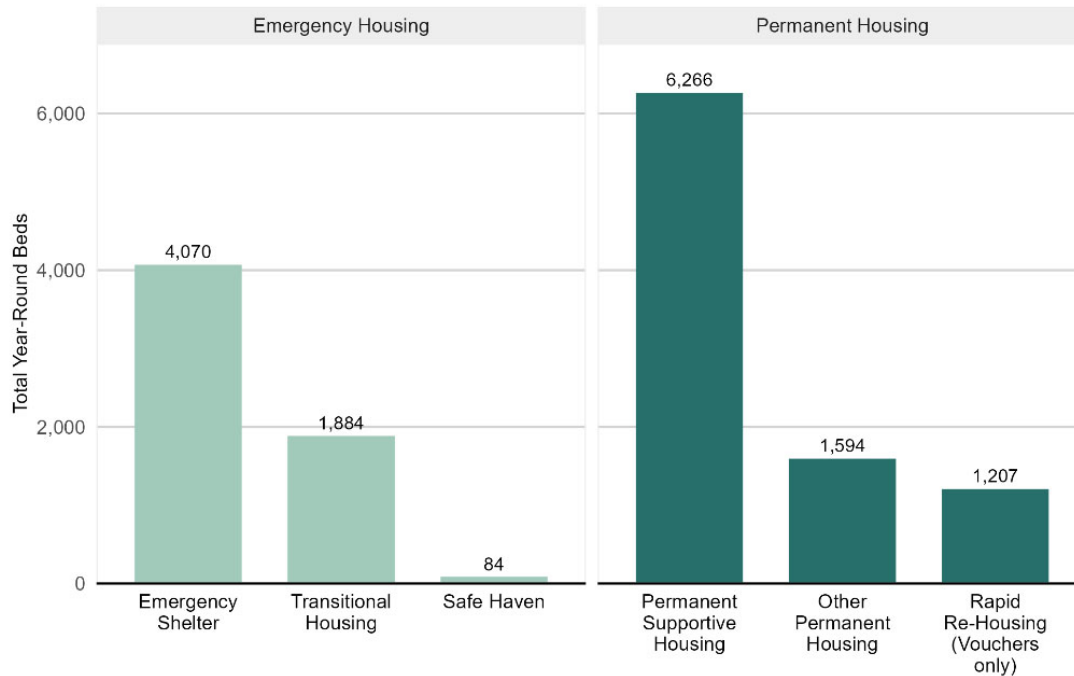
Permanent Supportive Housing

Many of the housing units reserved for the lowest income households are for households exiting homelessness. King County has 6,266 housing units for permanent supportive housing,¹⁹⁸ which is a project that offers permanent housing and services to households that are homeless on entry, where the individual or a household member has a condition of disability, such as mental illness, substance abuse, chronic health issues, or other conditions that create multiple and serious ongoing barriers to housing stability. King County has 1,594 other permanent housing units that either do not require a member of the household to have a disability or do not have additional services. Unincorporated King County does not have any permanent supportive housing.

Emergency Shelter

In 2021, King County had approximately 6,038 year-round emergency housing beds, which consisted of emergency shelter (4,070 beds), safe haven (84 beds), and transitional housing (1,884 beds), as shown in Figure 74. Approximately 75 emergency housing beds are in unincorporated King County. Emergency shelter provides temporary shelter for people experiencing homelessness, either for the general population or for a specific population such as youth, families, and survivors of domestic violence. Safe haven beds are for people experiencing homelessness with severe mental illness who have been unwilling or unable to participate in services. Safe haven beds provide 24-hour residence for these individuals for an unspecified period. Transitional housing provides temporary lodging, for no longer than 24 months, for people experiencing homelessness with the goal of transitioning the household into permanent housing.¹⁹⁹

Figure 74: Emergency Housing and Permanent Housing Inventory in King County



Source: U.S. Department of Housing and Urban Development. (2021). HUD 2021 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report.

Group Homes and Retirement Facilities

King County has 264 group homes and 208 retirement facilities. Unincorporated King County has seven group homes and four retirement facilities. Approximately 2.7 percent of King County’s group homes and

¹⁹⁸ Permanent supportive housing units are included in the total number of income-restricted units in King County (61,821).

¹⁹⁹ U.S. Department of Housing and Urban Development. (2021). FY 2022 HMIS Data Standards (Manual). [\[link\]](#)

1.9 percent of retirement facilities are in unincorporated King County, based upon King County Assessor data.²⁰⁰

V. Racially Disparate Impact Analysis

In alignment with requirements of the Washington State Growth Management Act, King County's Countywide Planning Policies (CPPs), and the Puget Sound Regional Council VISION 2050, this analysis documents and examines the local history of racially exclusive and discriminatory land use and housing practices that lead to racially disparate housing outcomes for residents in unincorporated King County. This section also analyzes current policies that could be perpetuating harms to Black, Indigenous, and People of Color communities and identifies the 2024 Comprehensive Plan policy and code changes that are helping to undo those harms as required by state law and the CPPs. Revised Code of Washington 36.70A.070(2)(e) requires jurisdictions to identify "local policies, regulations, and practices that have resulted in racially disparate impacts, displacement, and exclusion in housing, including: i) zoning that may have a discriminatory effect; ii) disinvestment; and iii) infrastructure availability." This analysis also fulfills CPP H-5, CPP H-3n, and CPP H-9.

CPP H-5 requires jurisdictions to:

Document the local history of racially exclusive and discriminatory land use and housing practices, consistent with local and regional fair housing reports and other resources. Explain the extent to which that history is still reflected in current development patterns, housing conditions, tenure, and access to opportunity. Identify local policies and regulations that result in racially disparate impacts, displacement, and exclusion in housing, including zoning that may have a discriminatory effect, disinvestment, and infrastructure availability. Demonstrate how current strategies are addressing impacts of those racially exclusive and discriminatory policies and practices. The County will support jurisdictions in identifying and compiling resources to support this analysis.

CPP H-3n requires jurisdictions to:

Conduct an inventory and analysis in each jurisdiction of existing and projected housing needs of all segments of the population and summarize the findings in the housing element. The inventory and analysis shall include:

- n) Areas in the jurisdiction that may be at higher risk of displacement from market forces that occur with changes to zoning development regulations and public capital investments.*

CPP H-9 requires jurisdictions to:

Adopt intentional, targeted actions that repair harms to Black, Indigenous, and other People of Color households from past and current racially exclusive and discriminatory land use and housing practices (generally identified through Policy H-5). Promote equitable outcomes in partnership with communities most impacted.

This analysis also aligns with Puget Sound Regional Council's VISION 2050, which is the region's long-range plan for growth. The vision for 2050 is to provide exceptional quality of life, opportunity for all, connected communities, a spectacular natural environment, and an innovative, thriving economy.

²⁰⁰ King County Assessor's Office. (2022). Parcels with Present Use Defined as Group Home or Retirement Facilities, King County and Unincorporated King County.

The first section within this analysis outlines historic government actions and policies with an explicit racial discriminatory intent. The second section explores 20th and 21st century government policies and practices that contribute to or create racially disparate outcomes in housing. The third section details displacement occurring in unincorporated King County. The fourth section examines how current King County policies, and the 2024 Comprehensive Plan updates, aim to undo past racially exclusive and discriminatory land use and housing practices and identify where policies might be perpetuating harms to Black, Indigenous, and People of Color communities.

This analysis primarily focuses on urban unincorporated areas in King County because they have larger populations and a higher concentration of Black, Indigenous, and People of Color communities than rural unincorporated areas. Understanding the past and current policies that contribute to ongoing harms against Black, Indigenous, and People of Color communities and racially disparate impacts in housing is critical to identifying root causes and undoing these systemic injustices. However, this analysis does not analyze *all* discriminatory policies and programs that existed in unincorporated King County, and rather represents a best effort on the part of the County to analyze its policies for their contribution to racially disparate housing impacts, displacement, and exclusion over the course of its history. Skyway-West Hill and North Highline are referenced more often than other unincorporated areas in this section due to recent planning efforts such as the Skyway-West Hill and the North Highline Anti-displacement Strategies Report, the North Highline Community Service Area Subarea Plan, and the Skyway-West Hill Community Service Area Subarea Plan.^{201,202}

Historically, private property owners, lending institutions, and federal, state, and local governments implemented strategies to restrict access to housing and neighborhoods to people based on their race and sometimes religion.²⁰³ These strategies perpetuated racial segregation throughout the country, including in unincorporated King County.^{204,205} King County as a jurisdiction has both played a direct role in perpetuating racially disparate outcomes, such as not enforcing the first open housing ordinance it passed, as well as not always taking an explicit stand against these types of policies or reversing them, as shown in this section.

This analysis uses terms such as Black, Indigenous, and People of Color, White, Black, Asian, and Indigenous, when referring to racial groups today and in the past. Several historical texts cited in this analysis use language to describe racial groups that are not appropriate today. These terms are used within this section when pulling direct quotes and in citations.

A. Historical Policies with an Explicit Racial Discriminatory Intent

Public policies that have contributed to the racially disparate impact of the current housing crisis are rooted in the explicitly racist practices of the early United States. Some of these policies and practices known to have been enforced or practiced in unincorporated King County include Indigenous land dispossession, the Alien Land Law, Japanese internment and incarceration, racial restrictive covenants, and discriminatory lending practices that led to disproportionate access to homeownership. While federal, state, and local governments outlawed many of these overtly racist housing practices in the twentieth century, their legacy lives on through zoning, underinvestment in BIPOC neighborhoods, lack of annexation, lack of tenant protections, and other land use patterns and practices.

²⁰¹ King County Skyway-West Hill and North Highline Anti-displacement Strategies Report. (2021). [\[link\]](#)

²⁰² King County Ordinance 19555 (2022). [\[link\]](#)

²⁰³ University of Washington's Seattle Civil Rights and Labor History Project (2004-2020). *Racial Restrictive Covenants*. [\[link\]](#)

²⁰⁴ Rothstein, R. (2018). *The Color of Law*. New York, NY: Liveright Publishing Corporation.

²⁰⁵ University of Washington's Seattle Civil Rights and Labor History Project (2004-2020). *Racial Restrictive Covenants*. [\[link\]](#)

Broken Treaties, Indigenous Expulsion, and Indigenous Land Dispossession (early 1800's - early 1900's)

The Puyallup, Muckleshoot, Snoqualmie, Suquamish, Tulalip, and Duwamish Indigenous tribes have lived and stewarded the lands, waters, and resources in and around King County since time immemorial.²⁰⁶ Early settlers, people mostly of European descent who moved to the region with the intention to stay, arrived in the early 1800s. Upon arrival, they occupied land and consumed resources of importance to Indigenous communities, by claiming hunting and fishing rights and disrupting the tribes' way of living and impacting their survival.²⁰⁷ Many of these actions violated rights that tribes had reserved unto themselves by terms of treaties with the U.S. including dislocating tribes from their lands.^{208,209} The federal government perpetuated such violations by denying the signatory tribes their fishing and hunting rights in much of modern-day Washington State for over a century. The first "land laws" in Washington occurred in 1855 where U.S. government used treaties to restrict Indigenous people to reservations to use the rest of Washington territory for White settlements.²¹⁰

The U.S. Congress enabled other forms of land acquisition through methods created by the Homestead Act and Dawes Act.²¹¹ The Homestead Act in 1862 offered settlers "free" land that was acquired through coercive acts of Indigenous dispossession.²¹² In 1865, the Seattle Board of Trustees banned Native people from Seattle for about two years after the passage of Ordinance 5.^{213,214} In 1887 the federal government passed the Dawes Act,²¹⁵ allowing the government to divide Native reservations to individual tribal members with the intention to assimilate them as "responsible farmers."²¹⁶ It was not culturally relevant for many Indigenous communities to use land in this way, so they frequently either denied their allotments or used the land in ways the government deemed unsatisfactory. If Indigenous communities did not use their land in a way intended by the federal government, the federal government could determine Native families to be "incompetent" and take their allotted land. For example, the federal government took a significant amount of land from Port Madison Reservation, which had been created by the Treaty of Point Elliott in 1855, through this process. By the early 1900's, the Port Madison Reservation became a "checkerboard" reservation with some land owned by the Suquamish and some land owned by non-Natives or the federal government, making building housing difficult. The federal government claimed part of this land and sold it to developers, who then used racial restrictive covenants to only allow for White homebuyers.²¹⁷

By 1910, Seattle's settler population surged and about 1,000 to 3,000 Native people experienced homelessness, and some starved to death. Today, King County government exists on and exerts power over land that is expropriated from Indigenous people. Despite being the original stewards of this land, and bearing unfair treatment for centuries, Indigenous people continue to be uniquely burdened today.²¹⁸

Chinese Exclusion (1864-mid 1880s)

In 1864, the Washington Territory passed an alien land law that allowed non-citizens to own land, but this was designed to use White immigrants to displace Indigenous communities. During this time, Chinese populations and immigration grew in the region, including in a bustling enclave in Seattle called

²⁰⁶ Native Land Digital. (2023). *Native Land Map*. [\[link\]](#)

²⁰⁷ Ishisaka, N. (2022, October 17). Why we should transfer 'land back' to Indigenous people. *The Seattle Times*.

²⁰⁸ Governor's Office of Indian Affairs. *Treaty of Point Elliot, 1855*. [\[link\]](#)

²⁰⁹ Governor's Office of Indian Affairs. *Treaty of Medicine Creek, 1854*. [\[link\]](#)

²¹⁰ Grant, N. (2021). *White Supremacy and the Alien Land Laws of Washington State*. The Seattle Civil Rights and Labor History Project. [\[link\]](#)

²¹¹ Wilma, D (2000). *Dawes Severalty Act divides Indian reservations among individual members on February 8, 1887*. History Link. [\[link\]](#)

²¹² Wilma, J. (2023). *Homesteading and Indigenous Dispossession*. American Panorama. [\[link\]](#)

²¹³ Ott, J. (2014). *Seattle Board of Trustees passes ordinance, calling for removal of Indians from the town, on February 7, 1865*. History Link. [\[link\]](#)

²¹⁴ King County (2015). *Reflecting on an act of discrimination: County Council recognizes Native American Expulsion Remembrance Day*. [\[link\]](#)

²¹⁵ Also referred to as the General Allotment Act

²¹⁶ Canby, W. C. (2019). *American Indian Law in a Nutshell*. 7th Edition 2020. pgs. 24-28.

²¹⁷ Reyna, L. (2023). Suquamish use federal cash to build housing, bring citizens back. *Crosscut*. [\[link\]](#)

²¹⁸ Land, T. (2020, November 9). For the Duwamish tribe, Seattle's first people, injustice echoes today. *King 5*. [\[link\]](#)

Chinatown.²¹⁹ Anti-Chinese sentiment grew in the region during the hard economic times of the 1870's and mid-1880's as White workers viewed Chinese residents as economic competition because businesses generally paid Chinese workers less than White workers.²²⁰ The federal government passed the Chinese Exclusion Act in 1882, halting nearly all Chinese immigration for ten years.²²¹ After this law passed, Seattle Mayor Henry Yesler and Judge Thomas Burke advocated for the expulsion of Chinese residents in Seattle. In the mid-1880's, the anti-Chinese sentiment began to turn violent with the goal of pushing Chinese residents out of the region.²²² On September 28, 1885, labor organizations and other community members from multiple cities in Western Washington met in Seattle to organize to drive Chinese residents from the Washington Territory, advocating for the use of force if necessary. In the months following this meeting, Chinese residents were attacked in and driven out from Squak (renamed Issaquah in 1899), the Black Diamond area, and Tacoma.²²³

By February 1886, about 400 Chinese residents, approximately half of the Chinese residents who had lived in Seattle and nearly five percent of the City's population, left the area due to the threats of violence. In February 1885, a violent mob of Seattle residents used force to push nearly 300 Chinese residents onto ships leaving Seattle. Gradually, the remaining Chinese residents also left the area, only leaving a few dozen Chinese residents in Seattle. The Chinese population in Seattle did not return to the 1885 population levels of 950 people for twenty years. In 1889, Washington adopted a state constitution that restricted non-citizens from owning land in most situations. Due to the federal government's Immigration Act of 1790, Asian people were prohibited from becoming naturalized citizens during this time.²²⁴

Alien Land Laws and Japanese Internment and Incarceration (early 1900s-1967)

By the early 1900's, the Japanese community grew significantly in the United States. The Japanese community found significant economic success, with one Japanese-owned business for every 22 Japanese residents. Hostility from White Washingtonians grew significantly in reaction to the economic success of the Japanese community. In 1921, Washington adopted the Alien Land Law, which went further than the state constitutional prohibition of non-citizen land ownership by barring non-citizens from leasing or renting land. This was passed after Japanese people became prominent farmers in the region, including on Vashon Island, Renton and South King County.^{225,226}

After the 1941 bombing of Pearl Harbor, the American government forcibly removed and imprisoned 110,000 people of Japanese ancestry, two-thirds of whom were American citizens from the West Coast.²²⁷ The U.S. interned and incarcerated far more Japanese people than people of other ancestries connected to the Axis powers, such as German and Italian residents. Seattle news coverage during World War II shows that non-Japanese residents felt more intense racial animosity towards Japanese people than German or Italian people.²²⁸

Japanese residents who were interned or incarcerated during World War II often lost their homes, businesses, and farms.²²⁹ After Japanese people were interned and incarcerated, a group of farmers and businessmen from the Auburn Valley stole their property and advocated against their return to the West

²¹⁹ Grant, N., "Alien Land Laws." [\[link\]](#)

²²⁰ Dougherty, P. (2013). *Mobs forcibly expel most of Seattle's Chinese residents beginning on February 7, 1886*. Historylink. [\[link\]](#)

²²¹ Chinese Exclusion Act of 1882, Pub. L. No. 47-71, 22 Stat. 58 (1882). [\[link\]](#)

²²² Dougherty, P., "Mobs." [\[link\]](#)

²²³ Dougherty, P., "Mobs." [\[link\]](#)

²²⁴ Grant, N., "Alien Land Laws." [\[link\]](#)

²²⁵ Haulman, B, and Larson, A. (2005). Mary Matsuda Gruenawald. *Vashon History*. [\[link\]](#)

²²⁶ Boba, E. (2020). *Japanese growers in the Renton area are among families ordered incarcerated on May 5, 1942*. History Link. [\[link\]](#)

²²⁷ Takami, D. (1998). *World War II Japanese American Internment—Seattle/King County*. History Link. [\[link\]](#)

²²⁸ Krona, R. (2004-2020). *World War II and Japanese Internment in the Seattle Star*. The Seattle Civil Rights & Labor Project History. [\[link\]](#)

²²⁹ Krona, R., "Japanese Internment." [\[link\]](#)

Coast.^{230,231} For those who did return, the league advocated for boycotting Japanese-grown produce and were against landowners renting or selling their land to former internees. Most Japanese farmers from the Renton area and Vashon Island did not return after they were released from incarceration.^{232,233} For those that did return, the Alien Land Laws continued restricting their access to land until the law's repeal in 1967. While the Alien Land Law was passed by Washington State, King County did its due diligence in enforcing it. A 1923 newspaper article explains how a King County Superior Court Judge fined a realtor \$750 for aiding and abetting M. Miyagawa in owning farmland on Vashon Island.²³⁴

Racial Restrictive Covenants (1920s-1960s)

Racial restrictive covenants refer to various types of documents such as deeds, plats, and homeowner's association's bylaws, used by property owners to restrict the sale of a property to someone based on their race and sometimes religion. Property owners recorded racial restrictive covenants with the King County auditor's office to protect the legal validity of the documents.²³⁵ In the early 20th century, the use of racial restrictive covenants increased in King County as the region's Black population increased.^{236,237} Private land development companies, homeowners, and neighborhood groups utilized these covenants to block Black and other people of color (and sometimes Jewish) households from moving into certain neighborhoods.²³⁸ The federal government endorsed the practice, with the Federal Housing Administration (FHA) recommending the use of racial restrictive covenants to safeguard neighborhoods from declining property values because they believed the presence of non-White residents in a neighborhood would lower its property values. The FHA's 1935 *Underwriting Manual* states, "If a neighborhood is to retain stability it is necessary that properties shall continue to be occupied by the same social and racial classes. A change in social or racial occupancy generally leads to instability and a reduction in values."²³⁹ Racial restrictive covenants were an enforceable contract and homeowners risked forfeiting their property if they violated it by selling their home to a restricted party.

Deeds with racial restrictive covenants have been found in several properties and neighborhoods throughout unincorporated King County, such as Fall City, Vashon Island, and White Center. For example, Boulevard Park's Cedarhurst Division 1 & 2, covering 208 parcels, had a covenant that read:

*No part of said property shall ever be used or occupied by any person of the Ethiopian, Malay, of any Asiatic race, and the grantees, their heirs, personal representatives or assigns, shall never place any such person in the possession or occupancy of said property, or any part thereof, nor permit the said property, or any part thereof, ever to be used or occupied by any such person excepting only employees in the domestic service on the premises of persons qualified hereunder as occupants and users and residing on the premises.*²⁴⁰

Racial Restrictive covenants heavily impacted the racial makeup of a neighborhood because excluded households were forced to live in areas that did not have such covenants. For example, in Seattle, this confined Black, Indigenous, and People of Color households to the Central District and the International District, as they were considered among the very few "open neighborhoods." Black and other households of color were forced into the rental market because racial restrictive covenants blocked homeownership opportunities during a time when home prices were much more affordable for first time homebuyers than

²³⁰ Hobbs, A. (2017, February). *75 Years Ago, Japanese Internment Sparked Economic and Cultural Fears*. The Olympian. [\[link\]](#)

²³¹ Small, A. (1945, August 12). *Outsider looks at Pacific Northwest*. *The Seattle Times*. Accessed via the Seattle Public Library Archives.

²³² Boba, E., "Japanese Growers." [link](#)

²³³ Densho (2023). *Terminology*. [link](#)

²³⁴ Seattle Daily Times (1923, June 3). *Realty Man Convicted Under Alien Land Law*. *Seattle Daily Times*. [link](#)

²³⁵ Racial Restrictive Covenants Project Washington State (2022). *Understanding Racial Restrictive Covenants and their Legacy*. Civil Rights and Labor History Consortium / University of Washington. [link](#)

²³⁶ Silva, C. (2009). *Racial Restrictive Covenants History*. The Seattle Civil Rights and Labor History Project. [link](#)

²³⁷ Abe, D., Taylor, Q. (2014). *From Memphis and Mogadishu: The History of African Americans in King County, Washington, 1858-2014*. *BlackPast*. [link](#)

²³⁸ Silva, C., *Racial Restrictive Covenants History*. [link](#)

²³⁹ Rothstein, R., *Color of Law*.

²⁴⁰ University of Washington's Seattle Civil Rights and Labor History Project (2004-2020). *Racial Restrictive Covenants*. [link](#)

they are today. This significantly impeded on their ability to build equity and generational wealth.²⁴¹ These racial restrictive covenants significantly lowered the housing supply available to Black and other residents of color, leading to an increase in rental prices for those communities.²⁴²

In 1917, the Supreme Court ruled in *Buchanan v. Warley* that the U.S. Constitution prohibited racial segregation ordinances. This ended state-sponsored racial restrictions on property, but the Court did not stop the private market's use of certain segregationist tools.²⁴³ This led to the proliferation of racial restrictive covenants across King County between the 1920s through 1948 adopted by the private market. In 1948, the Supreme Court ruled in *Shelley v. Kraemer* that racial restrictive covenants violate the Fourteenth Amendment and were legally unenforceable by the government. While this served as a milestone against the use of racial restrictive covenants, it did not end their use. While they were not legally enforceable, they also were not illegal to establish and enforce privately.²⁴⁴ King County did not pass fair housing legislation that prohibited racial restrictive covenants until 1964.²⁴⁵

Through the 1960s, Black communities continued to be blocked and excluded from housing in Washington because of their race. According to a 1961 Washington Law Review article, large portions of the housing market exclude Black, Indigenous, and People of Color communities "for reasons apart from their personal worth or ability to pay."²⁴⁶ This report stated that new housing went to White residents, who already had a larger housing supply available to them.²⁴⁷ This led to Black, Indigenous, and People of Color communities, particularly Black residents, paying more for housing compared to White residents.

Nationally, Black households who managed to purchase a home despite racist barriers, paid interest rates far beyond what White households paid.²⁴⁸ Nationally and locally, disparities in interest rates were common throughout much of the 20th century and continue to occur today.^{249,250,251} Black households were willing to pay these high housing costs because the housing supply available to them was so limited.²⁵²

Housing discrimination became illegal for both private and public market actors when the federal government passed the 1968 Fair Housing Act.²⁵³ Locally, the legacy of racial restrictive covenants lives on through sustained patterns of segregation and lack of Black, Indigenous, and People of Color, namely Black, household wealth.^{254,255,256}

Long-Term Economic Impact of Explicitly Racist Discriminatory Policies (1950s-Present)

Private and public actors' enforcement of explicit racial discriminatory policies and practices that blocked homeownership opportunities for Black, Indigenous, and People of Color residents critically contributed to

²⁴¹ Racial Restrictive Covenants Project Washington State (2022). *Homeownership by race 1960-2020 - King County*. Civil Rights and Labor History Consortium/University of Washington. [\[link\]](#)

²⁴² Up for Growth and ECONorthwest (2020). *Housing Underproduction in Washington State*. Up for Growth. [\[link\]](#)

²⁴³ Majumdar, R. (2007). Racially Restrictive Covenants in the State of Washington: A Primer for Practitioners. *Seattle University Law Review*: 30 (1095-1117). [\[link\]](#)

²⁴⁴ Silva, C., *Racial Restrictive Covenants History*. [\[link\]](#)

²⁴⁵ King County Resolution 27544 (1964).

²⁴⁶ Morris, A. & Ritter, D. (1962). *Racial Minority Housing in Washington*. (Volume 37). Washington Law Review. [\[link\]](#). Page 132.

²⁴⁷ King County Department of Community and Human Services. (2021). *Initial Health through Housing Implementation Plan 2022-2028*. [\[link\]](#)

²⁴⁸ Rothstein, R., *Color of Law*.

²⁴⁹ Hanifa, R. (2021). *High-income Black homeowners receive higher interest rates than low-income white homeowners*. Joint Center for Housing Studies of Harvard University. [\[link\]](#)

²⁵⁰ Central Seattle Community Council Federation. (1975). *Redlining and Disinvestment in Central Seattle: How Banks are Destroying our Neighborhoods*. Seattle Archives. [\[link\]](#)

²⁵¹ Logani, I. (2021). *The Racial Wealth Gap is the Housing Gap*. The Office of Lieutenant Governor Denny Heck. [\[link\]](#)

²⁵² Rothstein, R., *Color of Law*.

²⁵³ Racial Restrictive Covenants Project Washington State, *Understanding Racial Restrictive Covenants and their Legacy*. [\[link\]](#)

²⁵⁴ Silva, C. (2009). *Racial Restrictive Covenants History*. The Seattle Civil Rights and Labor History Project. [\[link\]](#)

²⁵⁵ Logani, I., "Racial Wealth Gap." [\[link\]](#)

²⁵⁶ 2019 King County Analysis of Impediments to Fair Housing Choice. [\[link\]](#)

the racial wealth gap. Homeownership has consistently been the primary, most effective mechanism for wealth building in the U.S.²⁵⁷

In 1950, the King County homeownership rate for Black, Indigenous, and People of Color households was nearly 30 percent less than the White homeownership rate reflecting the impact of racial restrictive covenants, redlining, and other discriminatory housing practices, in addition to employment and wage discrimination.^{258,259} Between 1960 to 1970, there was a slight increase in Black, Indigenous, and People of Color homeownership rates in King County. Between 1970 to 1980, Black, Indigenous, and People of Color homeownership rates decreased from 50 percent to 45 percent, never surpassing the 50 percent peak, likely reflective of the exponential increase in housing prices at the time.^{260,261} As described in the *Household Characteristics* section, Black households in unincorporated King County are still far more likely to be renters, whereas White and Asian households in unincorporated King County are more likely to own their home.²⁶²

Home values began exponentially increasing in the 1970's, pushing homeownership out of reach for many Black families. By the time federal, state, and local governments outlawed explicitly racist housing policies in the mid-twentieth century, White Americans had already built substantial wealth from appreciating home values that Black families had been previously blocked from buying due to their race.²⁶³ According to estimates by ECONorthwest, King County Black, Indigenous, and People of Color households lost between \$12 billion and \$34 billion intergenerationally since 1950. ECONorthwest based this estimate on the loss of wealth from not realizing home value appreciation over time, rental payments that never turned into wealth, and wealth lost to lower home value appreciations for Black, Indigenous, and People of Color-owned homes compared to White-owned homes. Black households were the most disproportionately impacted by this loss of wealth. Black households lost a range of \$105,000 to \$306,000 per household, compared to other non-White households who lost between \$32,000 and \$85,000 per household. In addition to the housing barriers imposed by this racial wealth gap, post-1970s practices such as exclusionary zoning, underinvestment, lack of housing stability policies, and displacement contribute to racial housing injustices that exist currently.

While the racially discriminatory housing policies discussed in this analysis significantly contribute to the racial wealth gap, racial discrimination in other sectors, such as education and employment, intersect and compound racial economic injustices. As described in the *Workforce Profile* section, wage gaps exist between people with lower and higher levels of education and there are stark wage differences by race and ethnicity in King County. Due to barriers of access, large percentages of Black, Native, and Latin(a)(o)(x) people in the Seattle region do not have college degrees which hinders one's ability to secure a living wage job. However, increasing educational attainment alone will not alleviate racial workforce inequities. In the Seattle region, White workers without a high school diploma earn about the same income on average as Black workers with an associate degree.²⁶⁴ Discrimination in housing, education, employment, and other institutions, interact with and compound one another to result in certain racial groups having significantly lower incomes than others.²⁶⁵ As a result, many Black, Indigenous, and People of Color households have lower levels of wealth and can be systematically excluded from neighborhoods with higher housing prices.

²⁵⁷ Logani, I., "Racial Wealth Gap." [\[link\]](#)

²⁵⁸ ECONorthwest. (2023). *Redlining and Wealth Loss: Measuring the Historical Impacts of Racist Housing Practices in King County*, Appendix B to *Impact of Redlining and Racist Real Estate Practices on King County Residents - Wastewater Capacity Charge Exemption Recommendations*. [\[link\]](#)

²⁵⁹ ECONorthwest analysis of National Historical GIS data (IPUMS, 1940-2000 and American Community Survey 5- Year, 2019)

²⁶⁰ ECONorthwest, "Redlining and Wealth Loss." [\[link\]](#)

²⁶¹ ECONorthwest analysis of National Historical GIS data (IPUMS, 1940-2000 and American Community Survey 5- Year, 2019)

²⁶² U.S. Census Bureau. (2022) *Age Range by Tenure, 5-year ACS 2016-2020*

²⁶³ Racial Restrictive Covenants Project Washington State (2022). *Homeownership by race 1960-2020 - King County*. Civil Rights and Labor History Consortium/University of Washington. [\[link\]](#)

²⁶⁴ Langston, et al. (2021). *Advancing Workforce Equity In Seattle A Blueprint for Action*. PolicyLink and USC Equity Research Institute. [\[link\]](#)

²⁶⁵ Mineo, L. (2021). A look at how and why we got there and what we can do about it. *The Harvard Gazette*. [\[link\]](#)

B. Policies with a Racially Disparate Impact

The 20th century civil rights movement made great strides toward eliminating explicitly racist housing policies through laws like the Fair Housing Act. At the same time, however, jurisdictions continued to exacerbate racially disparate impacts in housing through seemingly race-neutral policies, such as zoning, lack of investment in communities of color, and lack of housing stability policies. This section summarizes the County's fair housing law, tenant protections, and policies that contribute to racial disparities in housing in unincorporated King County.

Weaknesses in Fair Housing Protections

In 1964, King County prohibited explicit racial discrimination in the housing market in response to the activism of the civil rights movement.²⁶⁶ Over time, the federal, state, and many local governments, including King County, have adopted strong fair housing protections. In practice, however, these laws do not fully prevent racially disparate outcomes in the housing market. Black, Indigenous, and People of Color residents in unincorporated King County have been more likely to rent than own compared to White residents over the past several decades. Research has found racial discrimination in the rental market, in particular racial discrimination against Black tenants.^{267,268,269} Fair housing laws are difficult to enforce, especially without other tenant protections in place.^{270, 271,272} In addition, the effectiveness of fair housing protections is reduced if housing regulations and policies, such as zoning and investment decisions, are not designed to ensure housing access to every income level.

King County's First Fair Housing Law

In the mid-twentieth century, Washington State and local governments began considering legislation to prohibit racial discrimination in the real estate market. In 1957, unincorporated King County residents were covered by limited fair housing protections through the passage of the state Law Against Discrimination.²⁷³ Under this law, tenants could not be denied publicly assisted housing because of race, creed, color, or national origin, but the law did not apply to private-market housing.²⁷⁴ In the 1959 case *O'Meara v. Board of Discrimination*, the Washington State Supreme Court struck down the provision of the law relating to housing because the law did not apply the anti-discrimination requirements equally to both publicly assisted and private housing.²⁷⁵ In 1962, President John F. Kennedy signed Executive Order 11063 which prohibited discrimination because of race, color, creed, or national origin in federally owned and assisted housing.²⁷⁶ Washington State and King County did not adopt any protections against racial discrimination in private housing for unincorporated King County residents until 1964.

In 1964, King County was the first jurisdiction in Washington State to pass a law prohibiting discrimination in private real estate transactions, four years before the federal Fair Housing Act of 1968.²⁷⁷ The law prohibited discrimination in the public and private housing market in unincorporated King County based on race,

²⁶⁶ King County Resolution 27544 (1964).

²⁶⁷ Schwemm, R.G. (2007). Why Do Landlords Still Discriminate (and What Can Be Done About It)?, *The John Marshal Law Review*, 40(2), 455-511. [\[link\]](#)

²⁶⁸ Johnson, O. (2011). The last plank: rethinking public and private power to advance fair housing. *University of Pennsylvania Journal of Constitutional Law*, 13(5), 1191-1234.

²⁶⁹ Rosen, E., Garboden, P. M. E., & Cossyleon, J. E. (2021). Racial Discrimination in Housing: How Landlords Use Algorithms and Home Visits to Screen Tenants. *American Sociological Review*, 86(5), 787-822.

²⁷⁰ Routhier, G. The Case for Considering Renter Insecurity as an Indicator of Federal Fair Housing Progress. *J. Hum. Rights Soc. Work* 6, 287-297 (2021).

²⁷¹ Tighe, J. R., Hatch, M. E., & Mead, J. (2017). Source of Income Discrimination and Fair Housing Policy. *Journal of Planning Literature*, 32(1), 3-15.

²⁷² Oyama, R. (2009). Do not (re)enter: the rise of criminal background tenant screening as violation of the fair housing act. *Michigan Journal of Race & Law*, 15(1), 181-222.

²⁷³ Washington State Legislature (1957). Session Laws of the State of Washington Regular Session, Thirty-Fifth Legislature. Chapter 37. p. 107.

²⁷⁴ Washington State Legislature (1949) Senate Bill 12. [\[link\]](#)

²⁷⁵ *O'Meara v. Board Against Discrimination*. 58 Wn.2d 793 (1961). [\[link\]](#)

²⁷⁶ Executive Order 11063, 3 C.F.R. 652 (1962) [\[link\]](#)

²⁷⁷ Smith, L. (1965, December 12). Statewide Parley: United Effort to Solve Race Issues Urged. *Seattle Daily Times*.

color, religion, ancestry, or national origin. The law was very controversial when it was passed, with 543 people delivering petitions to the County in opposition to the law.²⁷⁸ This fair housing law also had significant support, including from the King County School District Superintendent Donald L. Kruzner, East Shore Unitarian Church, and Clyde Hill Baptist Church.^{279, 280, 281}

The County law was adopted a day before Seattle voters voted down a similar fair housing measure.²⁸² At the time, unincorporated King County residents were unable to pursue referendums, preventing the law from being overturned on the ballot.²⁸³ King County Prosecutor Charles O. Carroll claimed the ordinance was adopted in an illegal manner, so he refused to enforce the measure.²⁸⁴ Between the time this law was passed and the federal Fair Housing Act of 1968 was adopted, no complaints were filed, likely because the County Prosecutor publicly refused to investigate complaints.²⁸⁵ Even if there were no housing discrimination complaints filed under this law, Black, Indigenous, and People of Color residents, especially Black residents, clearly faced housing discrimination during this time period, including violence. For example, soon after several Black families moved to an unincorporated area near Kent, someone shot at their homes in the middle of the night.^{286,287} Soon after this incident, another Black resident's home in the area was bombed.^{288,289}

Adding Additional Protected Classes to Fair Housing Laws

The County's early fair housing laws made significant progress towards racial justice by prohibiting discrimination based on race, color, religion, ancestry, and national origin. These first fair housing laws did not include sex and familial status.²⁹⁰ When multiple historically underrepresented identities intersect, the difficulty in attaining housing compounds, especially for Black, Indigenous, and People of Color residents.²⁹¹ In addition, these anti-discrimination laws provided Black, Indigenous, and People of Color residents with limited protections because government and private actors continued to adopt policies with a racially discriminatory impact without overtly discriminating based on race.^{292, 293}

In 1974, the federal government amended the Fair Housing Act to add sex as a protected class.²⁹⁴ King County revisited the open-housing law in 1980.²⁹⁵ The most controversial part of the proposed County ordinance was prohibiting discrimination based on parental status.^{296,297} During the 1970's, many Puget

²⁷⁸ Williams, F. (1964, March 7). Petition Hist County's Open Housing Act. *Seattle Post-Intelligencer*.

²⁷⁹ Buckingham, M., Board Chairman of Missions for Clyde Hill. (1964, January 22). *Letter to King County Commissioners*. Puget Sound Regional Archives. King County Miscellaneous Filing 8262.

²⁸⁰ Logan, G. President of Board of Trustees for East Shore Unitarian Church. (1964, February 10). *Letter to King County Commissioners*. Puget Sound Regional Archives. King County Miscellaneous Filing 8270.

²⁸¹ Kruzner, D., King County Schools Superintendent. (1964, March 4). *Letter to King County Commissioners*. Puget Sound Regional Archives. King County Miscellaneous Filing 8282

²⁸² (1964, March 11). Braman Elected; Open Housing, Transit Amendment Are Swamped. *Seattle Post-Intelligencer*.

²⁸³ Washington State Attorney General. (1964, March 13). *Counties -Legislative Power - County Commissioners - Initiative and Referendum - No Constitutional or Statutory Provision Providing for Direct Legislation by County Residents*. AGO 63-64 No. 91.

[\[link\]](#)

²⁸⁴ Williams, F. (1964, March 17). County Open Housing Held Not Subject to Referendum. *Seattle Post-Intelligencer*.

²⁸⁵ Bergsman, J. (1968, April 18). County Has Not Had to Invoke Its Housing Law. *Seattle Daily Times*.

²⁸⁶ Wright, D. (1963, October 27). Shotgun Fired at 2 Negro Homes. *Seattle Daily Times*.

²⁸⁷ As noted in the introduction, some terms to describe racial groups throughout history are not appropriate. This section includes citations that use this language, to portray the historical context as accurately as possible.

²⁸⁸ Youths Bomb Negro Home in Kent Area. (1963, November 1). *Seattle Daily Times*.

²⁸⁹ As noted in the introduction, some terms to describe racial groups throughout history are not appropriate. This section includes citations that use this language to portray the historical context as accurately as possible.

²⁹⁰ King County Resolution 27544 (1964).

²⁹¹ Beltran, T., Allen, A. M., Lin, J., Turner, C., Ozer, E. J., & Wilson, E. C. (2019). Intersectional Discrimination Is Associated with Housing Instability among Trans Women Living in the San Francisco Bay Area. *International journal of environmental research and public health*, 16(22), 4521.

²⁹² Davidson, M., & Turner, W. (1970). Fair housing and federal law: where are we. *Human Rights*, 1(1), 36-58.

²⁹³ Glasser, G. (1975). The fair housing act of 1968: its success and failure. *Suffolk University Law Review*, 9(4), 1312-1339.

²⁹⁴ United States Senate Bill 3066 (1974) *Housing and Community Development Act of 1974* [\[link\]](#)

²⁹⁵ King County Proposed Ordinance 80-246 (1980).

²⁹⁶ King, W. (1981, January 6). Council delays housing-bias revisions. *Seattle Daily Times*.

²⁹⁷ King, W. (1981, January 13). Housing: County Council bans bias against children. *Seattle Daily Times*.

Sound families, including in unincorporated King County, were discriminated against in the rental market for having children, ranging from being evicted due to children, charged higher rent, or denied housing.^{298,299,300,301,302,303,304}

Research performed in the 1970's and 1980's found that exclusionary policies against families with children were more prevalent in tight rental markets and that these policies affected Black, Indigenous, and People of Color and female-headed families more than White and male-headed families.³⁰⁵ According to the *Seattle Daily Times*, the vacancy rate in unincorporated King County while the Council was deliberating the ordinances ranged between two to four percent, indicating a tight market that put families with children at a disadvantage compared to households without children, likely creating a racially disparate impact.³⁰⁶ Unincorporated King County residents delivered a petition with hundreds of signatures opposed to the ordinance to the King County Council, similarly to the petition opposing the County's first fair housing law.³⁰⁷

After a year of deliberation, the King County Council passed Ordinance 5280 in 1981 which expanded the law to include prohibitions against discrimination based on age, sex, marital status, sexual orientation, disability, and some limited prohibitions on discrimination based on family status. Under this law, apartments with an adults-only policy prior to the adoption of the ordinance could maintain that policy under the ordinance. The ordinance also allowed apartments with 40 or more units to consider familial status so long as at least half of the units were rented out without regard to familial status. The King County Code was amended again in 1986 to define marital status and amend enforcement procedures.³⁰⁸ In 1991, the code was amended to allow for housing for people 55 years of age and older as an exception to the protections for families with children.³⁰⁹

In 1988, the federal government passed the Fair Housing Amendments Act which added disability and familial status to classes protected against housing discrimination and created administrative enforcement authority for HUD. This law also significantly limited adults-only policies allowed in housing projects.³¹⁰ In 1992, King County Executive Tim Hill transmitted an ordinance to amend the County's fair housing laws to be substantially equivalent to the federal Fair Housing Act so the County could continue to receive federal funding for fair housing activities.³¹¹

Later that year, the King County Council passed the ordinance which, in addition to aligning with the federal law, also made participation in the Section 8 program (called Housing Choice Vouchers today) a protected class, 26 years before Washington state.^{312,313} The County added Section 8 program participation as a protected class to increase access to housing for low-income households.³¹⁴ Black, Indigenous, and People of Color residents, women, and people with disabilities are disproportionately represented among Housing

²⁹⁸ Fancher, M. (1979, March 9). Royer, Hildt seek broad open-housing law. *Seattle Daily Times*.

²⁹⁹ Suffia, D. (1979, January 3). St. Albion tenants take battle to court. *Seattle Daily Times*.

³⁰⁰ Reiner, C. (1979, March 16). City Council hearts testimony on renting bias. *Seattle Daily Times*.

³⁰¹ Lane, P. (1979, March 18). Fair housing for families? Well... *Seattle Daily Times*.

³⁰² Rental Classifieds. (1970, January 10.) 2 WEEKS RENT FREE. *Seattle Post-Intelligencer*.

³⁰³ Rental Classifieds. (1973, January 11). DELUXE large 2-Bedroom \$170. *Seattle Post-Intelligencer*.

³⁰⁴ 232 Houses, Unfur,. Gen. Classifieds. (1970, January 19). LAKE Washington, 2 ½ bedrooms. *Seattle Daily Times*.

³⁰⁵ Golubock, C. (1983, September 26-27). *Housing Discrimination Against Families with Children: A Growing Problem of Exclusionary Practices*. [Paper presentation]. A Sheltered Crisis: The State of Fair Housing in the Eighties, United States Commission on Civil Rights, Washington, D.C.

³⁰⁶ King, W. (1981, January 6). Council delays housing-bias revisions. *Seattle Daily Times*.

³⁰⁷ Residents of Silverwood Park Apartments. (1981) *Petition to Oppose Ordinance 80-246 in its entirety*. King County Archives. Series 305, Box 105.

³⁰⁸ King County Ordinance 07816 (1986). [[link](#)]

³⁰⁹ King County Ordinance 10153 (1991). [[link](#)]

³¹⁰ United States House Bill 1158 (1988) *Fair Housing Amendments Act of 1988*. [[link](#)]

³¹¹ King County Executive. (1992). *Transmittal to Council to Amend the Fair Housing Ordinance*. King County Archives Series 305, Box 297.

³¹² King County Ordinance 10469 (1998). [[link](#)]

³¹³ Revised Code of Washington 59.18.255

³¹⁴ Lee, M. Administrator of King County Office of Civil Rights and Compliance. (1992). *Fair Housing Ordinance Amendments Memorandum*. King County Archives. Series 663, Box 7.

Choice Voucher recipients, so prohibiting discrimination against these program participants improves housing access for these individuals.^{315,316}

King County amended the fair housing law to update enforcement provisions in 1998 and reflect County departmental reorganization in 2001.^{317,318} In 2006, Washington State amended state laws against discrimination to include sexual orientation, which was defined to also include gender identity.³¹⁹ King County then added gender identity to its housing, employment, and public accommodation laws.³²⁰ In 2018, King County amended the housing anti-discrimination protections for Section 8 program participants to include all alternative sources of income, such as Social Security benefits and child support.³²¹ The County's fair housing law was most recently updated in 2019 when the County passed an ordinance to ensure the definition of service animal aligned with the State's definition and sexual orientation and gender identity were separated into distinct protected classes.³²²

The Fair Housing Act applies to policies that have a discriminatory effect on protected classes, not just explicitly discriminatory policies and actions. Soon after the federal government passed the Fair Housing Act, civil rights activists throughout the country pushed the legal theory through lawsuits that policies that create a disparate impact, even if not overtly discriminating against a protected class, could violate the Fair Housing Act.³²³ In 1974, the 8th Circuit Court of Appeals in St. Louis ruled that policies with a discriminatory effect, even if not overtly discriminatory, could violate the Fair Housing Act of 1968.³²⁴ Over the years, different federal circuits adopted different standards for plaintiffs to prove discriminatory effect, making it difficult for people to bring cases relying on this concept. In 2015, the Supreme Court ruled that disparate impact claims could be brought under the Fair Housing Act, however, the plaintiff's burden of proof is incredibly high.³²⁵

Just-Cause Eviction Protections and Fair Housing

King County adopted local fair housing protections often before the federal and state governments, but the lack of tenant protections such as just-cause eviction protections significantly reduced the effectiveness of these ordinances.³²⁶ Just-cause eviction protections, which limit the reasons a landlord could evict a tenant, did not exist statewide or in unincorporated King County until 2021.³²⁷

Prior to these tenant protections, a landlord could evict an unincorporated King County tenant with no cause, making it difficult for any tenant to prove racial discrimination led to the eviction.³²⁸ In 2019, unincorporated King County had more no-cause evictions filed than any other jurisdiction countywide.³²⁹ That year, 19.8 percent of all no-cause evictions in King County were in unincorporated King County, even though only 3.5 percent of King County renter households lived in unincorporated King County (13,894 households) and only 6.9 percent of all the evictions in the County happened in unincorporated areas.^{330,331}

³¹⁵ Tighe, J. R., Hatch, M., and Mead, J. (2016, October 7). Source of Income Discrimination and Fair Housing Policy. *Journal of Planning Literature*, 32(1), 3-15.

³¹⁶ Fasanelli, A. and Tegeler, P. (2019, November 30). Your Money's No Good Here: Combatting Source of Income Discrimination in Housing. *American Bar Association Human Rights Magazine*. 44(3).

³¹⁷ King County Ordinance 10469 (1998). [[link](#)]

³¹⁸ King County Ordinance 14199 (2001). [[link](#)]

³¹⁹ Washington State Legislature (2006) House Bill 2661 [[link](#)]

³²⁰ Chan, S. (2006, March 28). Civil-rights protection OK'd for transgender individuals. *Seattle Times*.

³²¹ King County Ordinance 18708 (2018) [[link](#)]

³²² King County Ordinance 19026 (2019) [[link](#)]

³²³ Ahrend, K. (1996). Effect, or No Effect: A Comparison of Prima Facie Standards Applied in "Disparate Impact" Cases Brought Under the Fair Housing Act (Title VIII). *Washington and Lee Journal of Civil Rights and Social Justice*. (2)1.

³²⁴ *United States v. City of Black Jack, Missouri*, 508 F.2d 1179 (8th Cir. 1974)

³²⁵ *Texas Department of Housing and Community Affairs v. Inclusive Communities Project, Inc.* 576 U.S. ___ (2015)

³²⁶ Vasquez, J. and Gallagher, S. (2022). *Promoting Housing Stability Through Just-Cause Eviction Legislation*. National Low Income Housing Coalition. [[link](#)]

³²⁷ King County Ordinance 19311(2021). [[link](#)]

³²⁸ Smith, R. (2019, February 8). Landlord Goes Off on Racist Ramble at Hearing for Eviction Reform. *The Stranger*. [[link](#)]

³²⁹ King County Bar Association Housing Justice Project. *2019 - A Year of Evictions*. [[link](#)]

³³⁰ King County Bar Association Housing Justice Project. *2019 - A Year of Evictions*. [[link](#)]

³³¹ U.S. Census Bureau. (2022). *Tenure by Household Size, 5-year ACS 2016-2020*.

Evictions disparately impact Black households as they are more likely to be renters than any other racial group in unincorporated King County.³³²

King County first considered just-cause eviction protections in 1989. That year, King County Executive Tim Hill transmitted a just-cause eviction ordinance to the Council, but the Council did not adopt the ordinance.³³³ Tenant advocates pushed for the ordinance to protect tenants from discrimination and retaliation. King County Councilmember Cynthia Sullivan introduced a just-cause ordinance five times between 1989 and 1993, but the proposed ordinance was not passed.

During this time, unincorporated tenants raised concerns with King County councilmembers that no-cause notices were used by landlords as a form of retaliation against tenants who tried to enforce their rights. For example, in 1992, a property manager in Shoreline, which was unincorporated at the time, sent no-cause eviction notices to several tenants after they raised concerns about apartment rule changes, filed complaints with the County about code violations, and filed complaints with HUD about fair housing violations.³³⁴ Tenants sent a letter to their County councilmember regarding the situation, who did reach out to the property manager, but the Council did not pass a just-cause eviction ordinance.

2021 Tenant Protections

In 2021, Washington state passed just-cause eviction statewide.³³⁵ Soon after, the County passed a suite of tenant protections to help tenants maintain stable housing.³³⁶ The County ordinance:

- reduced barriers to housing by limiting upfront charges required at move-in and allowing longer move-in costs payment plans than what is required in state law;
- created more housing stability by providing stronger protections against eviction and requiring a longer rent increase notice period than what is prescribed in the state law;
- protected undocumented tenants by prohibiting landlords from requiring prospective tenants to provide a Social Security Number; and
- adopted other tenant protections.

Since this law passed, landlords will not be able to use no-cause eviction notices to get around fair housing protections. King County has led both locally and nationally on fair housing protections, such as passing the first fair housing law in Washington state and providing anti-discrimination protections for Section 8 voucher participants in 1992 – when most states still do not have this protection in 2023.³³⁷ Fair housing laws have had some success in reducing overt racial discrimination in housing and housing financing but have not reduced segregated housing patterns. The success of fair housing protections depends heavily on housing regulations, such as those that govern the landlord-tenant relationship.³³⁸

Exclusionary Zoning

Zoning is a practice used by planners to divide land into different categories based on their designated use and purpose.³³⁹ In the late 1800s, Germany created the concept of zoning to keep nuisances, such as polluting industries, away from incompatible land uses such as residential areas.³⁴⁰ Beginning in the early 1900's, cities throughout the U.S. adopted zoning policies which were soon leveraged to maintain segregation.³⁴¹

³³² U.S. Census Bureau. (2022) *Age Range by Tenure, 5-year ACS 2016-2020*.

³³³ King County Council. (1989, September 13). *Proposed Ordinance 89-740*. King County Archives, Series 307, Box 15.

³³⁴ Pryne, E. (1992, April 24). Tenants Fight Eviction – Seven Families Accuse Manager of Retaliation. *The Seattle Times*.

³³⁵ Washington State Legislature. (2021). House Bill 1236. [\[link\]](#)

³³⁶ King County Ordinance 19311 (2021). [\[link\]](#)

³³⁷ Poverty & Race Research Action Council. (2023). *Expanding Choice: Practical Strategies for Building a Successful Housing Mobility Program*. [\[link\]](#)

³³⁸ Jargowsky, P. (2019). The Fair Housing Act at 50: Successes, Failures, and Future Directions. *Housing Policy Debate*. (29)5.

³³⁹ Municipal Research and Services Center of Washington (2023). *Development Regulations and Zoning*. MRSC. [\[link\]](#)

³⁴⁰ Talen, E. (2012). *Zoning and Diversity in Historical Perspective*. (Volume 11, Issue 4) Sage Journals. [\[link\]](#)

³⁴¹ Freeman, L. (2021). *Build race equity into zoning decisions*. Brookings. [\[link\]](#)

In 1917, the U.S. Supreme Court ruled in *Buchanan v. Warley* that cities could not explicitly use zoning to divide cities by race. However, contemporary exclusionary zoning can create the same patterns of segregation as policies pre- *Buchanan v. Warley*.³⁴² Exclusionary zoning laws restrict the types of homes that can be built in specific areas. Examples of this include minimum lot size requirements, base densities per dwelling unit, minimum square footage requirements, building height limits, and disallowing multiunit homes.³⁴³ Single detached residence zoning, which is prominent in some jurisdictions within King County, and low-density zoning, which is prominent in unincorporated King County, are considered exclusionary.³⁴⁴ Large minimum lot size requirements are considered a form of exclusionary zoning as they reduce affordability by restricting the number of dwellings that can exist on a certain sized property.³⁴⁵ Urban minimum lot area requirements are considered large, and thus exclusionary, when they are at or above 5,000 square feet.³⁴⁶ From 1963-1993, King County's minimum lot area requirements were above 5,000 square feet, in both rural and urban areas.^{347,348}

In the wake of *Buchanan v. Warley*, some planners were explicit in their segregationist goals for zoning.³⁴⁹ The City of Seattle hired St. Louis city planner Harlan Bartholomew as a consultant for Seattle's first zoning ordinance in 1923. Bartholomew previously stated that his goals in St. Louis's plan were to "preserve the more desirable residential neighborhoods," and to prevent movement into "finer residential districts ... by colored people."³⁵⁰ The strategy employed to achieve this was the use of single detached residence zoning, as Black people often could not afford those homes. However, zoning ordinances did not explicitly use racial terms such as "Black neighborhoods," so the practice was and is deemed legal under the 1917 *Buchanan v. Warley* Supreme Court ruling.³⁵¹ In the years that followed the 1917 *Buchanan v. Warley* Supreme Court decision, cities across the country adopted Bartholomew's zoning methods.³⁵²

The Federal Housing Administration (FHA) was established in 1934 to facilitate homeownership throughout the country, primarily through providing mortgage insurance so banks and other private lenders would offer more loans to prospective homebuyers. Fueled by FHA-backed programs and subsidies, homeownership rates dramatically increased for primarily White families residing in single detached residences.³⁵³ The FHA created a manual for developers which stated that racial restrictive covenants were "more effective than a zoning ordinance in providing protection from adverse influences," since zoning codes by themselves, "are seldom complete enough [...] to assure a homogenous and harmonious neighborhood."³⁵⁴ While words such as "harmonious" are not explicitly racist, they do connote racial and economic segregation.³⁵⁵ The FHA incentivized single detached residence zoning by prioritizing mortgage insurance for developments with racial restrictive covenants in areas with predominantly single detached residences.^{356,357} By the 1950's, about 98 percent of FHA-backed homes were owned and occupied by White households.³⁵⁸ FHA programs

³⁴² Rigsby, E. (2016). *Understanding Exclusionary Zoning and Its Impact on Concentrated Poverty*. The Century Foundation. [\[link\]](#)

³⁴³ Rouse, C., Bernstein, J., Knudsen, H. Zhang, J. (2021). *Exclusionary Zoning: Its Effect on Racial Discrimination in the Housing Market*. The White House. [\[link\]](#)

³⁴⁴ Lens, M. (2021). *Low-Density Zoning, Health, And Health Equity*. Health Affairs. [\[link\]](#)

³⁴⁵ Jaffe, E. (2020). *Why minimum lot sizes are a growing affordability problem*. Medium. [\[link\]](#)

³⁴⁶ Gray, N. (2019). *Do Minimum Lot Size Rules Matter?* Strong Towns. [\[link\]](#)

³⁴⁷ King County (1963, April). Resolution 25789. *Journal of Proceedings of County Commissioners*. [\[link\]](#)

³⁴⁸ King County (1988). 21.08.080 Zoning Code Book. Accessed via King County Council Clerk.

³⁴⁹ Rothstein, R. (2014). *The Making of Ferguson: Public Policies at the Root of its Troubles*. Economic Policy Institute. [\[link\]](#)

³⁵⁰ Cohen, J (2018). Rectifying Seattle's racist past requires a denser future, says report. *Crosscut*. [\[link\]](#)

³⁵¹ Rothstein, R., *Making of Ferguson*. [\[link\]](#)

³⁵² Castilho Barone, A.C. (2018). *Harland Bartholomew and Racially Informed Zoning: The Case of St. Louis*. [\[link\]](#)

³⁵³ Fritz, J. (2016). *Federal Housing Administration (FHA)*. Britannica. [\[link\]](#)

³⁵⁴ Kimble, J. (2007). *Insuring Inequality: The Role of the Federal Housing Administration in the Urban Ghettoization of African Americans*. *Law and Social Inquiry* 32:2 (399-343).

³⁵⁵ *Bradley v. Milliken*, 338 F. Supp. 582 (E.D. Mich. 1971)

³⁵⁶ Majumdar, R. (2007). *Racially Restrictive Covenants in the State of Washington: A Primer for Practitioners*. *Seattle University Law Review*: 30 (1095-1117). [\[link\]](#)

³⁵⁷ Fritz, J., "Federal Housing Administration (FHA)." [\[link\]](#)

³⁵⁸ Brown, D. (2021). *Your Home's Value is Based on Racism*. *The New York Times*.

and subsidies gave rise to low-density suburbs on the outskirts of cities, as they had the space for developers to build single detached residences that only White families could access.³⁵⁹

Zoning Conducive to Single Detached Residences

Each city within King County has jurisdiction over their own zoning code, while King County has jurisdiction over the zoning for unincorporated areas. Since King County's first zoning code in 1937, most of its urban residential areas have been zoned low- or medium-density, which are predominantly developed with single detached residences. Low-density zones generally refer to areas where only one dwelling unit per acre is permitted, medium density refers to four-12 dwelling units per acre or more, and high density refers to 12 units or more per acre. Since housing density is restricted to specific areas, per the Growth Management Act's goal in reducing sprawl, the preponderance of single detached residences reduces the area's housing supply.³⁶⁰ Lack of housing supply leads to an increase in housing price if there is not enough housing available to meet the needs of the population.³⁶¹

Zoning conducive to single detached residences limits housing choice by restricting a diversity of housing types. Building and lot size regulations limit the type of housing that can be built in an area by impacting the buildable area of a lot. For example, King County's current zoning code has limitations on the number of dwelling units per acre, a minimum lot width, a minimum street setback, and limits on building height. While lot development standards have many benefits including furthering environmental and public health, the combined effect of these standards can be exclusionary. To meet environmental and public health goals, King County will need to continue to utilize traditional zoning regulations. However, the County will consider the racially disparate impacts of such regulations and work toward mitigating them.

Interviewees in a 2018 community outreach effort facilitated by King County identified expansion of housing types and changing restrictive zoning as a priority way to increase affordable housing.³⁶² Zoning that is more conducive to multiple dwelling units per land parcel allows for more density and housing types. Zoning that allows for higher levels of density provide opportunities for private and nonprofit developers to increase the housing stock with units at a larger spectrum of affordability than areas with only single detached residences. The availability of multiple housing types can reduce racial disparities in the housing market because it allows people of a wider spectrum of income levels to access housing. Households of American Indian/Alaska Native, Black, Native Hawaiian/Pacific Islander, and Two or Multiple Races on average, have lower incomes compared to White and Asian households.

King County zoning updates and some accompanied demographic changes are summarized below.

1937-1964

Prior to 1937, all unincorporated King County areas were designated as an "unclassified use district" where almost all uses were permitted.^{363,364} The 1937 zoning code, King County's first, extended over a large geographic area because only 17 cities and towns were incorporated in the County at this time, compared to the 39 incorporated cities within King County today. In this first zoning code, King County introduced and applied low-density zoning (R-1 Residence District) which allowed up to two dwellings on one, one-acre sized lot. However, there were distance requirements between the dwellings, which made the use of duplexes prohibitive. R-2 districts allowed for multiple dwellings, flats, apartments, lodging houses, and boarding houses so long as front, side and rear yard spatial requirements were met. The renting of rooms for lodging was permitted but could not exceed five people in a one-family dwelling.³⁶⁵ Family, across the 1937 zoning code, was defined as "one person living alone, or two or more persons living together, whether related to each other or not. Eight unrelated persons is the limit of a so-called family." Restrictions on

³⁵⁹ Dougherty, C. (2020, February 18). Why Suburban American Homeowners Were Accused of Being a 'Profit-Making Cartel' in the 1970s. *Time*. [\[link\]](#)

³⁶⁰ MSRC (2023). *Growth Management Act*. [\[link\]](#)

³⁶¹ Rouse, et al., "Exclusionary Zoning." [\[link\]](#)

³⁶² 2019 King County Analysis of Impediments to Fair Housing Choice. [\[link\]](#)

³⁶³ King County (2022). *Historical Building, Property, and Land Use Records*. [\[link\]](#)

³⁶⁴ Oldham, K. (2006). *King County adopts a comprehensive zoning plan on August 11, 1958*. History Link. [\[link\]](#)

³⁶⁵ King County (1937). Resolution No. 6493. *Journal of Proceedings of County Commissioners*. [\[link\]](#)

density, the number of renters permitted to occupy a dwelling, and putting limitations on the definition of "family," can be exclusionary to Black, Indigenous, and People of Color households, who are often over-represented among low-income households.^{366,367}

In 1958, the King County Superior Court ruled that King County's 1937 zoning code was invalid because the County had not created a comprehensive zoning plan.³⁶⁸ Shortly after this ruling, the King County Board of County Commissioners enacted a comprehensive zoning plan. This plan introduced districts where only single detached residences were permitted.³⁶⁹

The next zoning update occurred in 1964, accompanied by the first King County comprehensive plan to include a statement of general policy in addition to zoning code. This plan adopted an "Urban Center Development Concept" which aimed to focus economic activity and cultural services in existing cities and towns, with low density development and open space between them. Seattle would remain the major urban center, but this plan encouraged growth in other cities and towns as well. An intention for this concept was to centralize density to reduce suburban sprawl and protect rural and natural areas by limiting where denser housing could be built.^{370,371} The 1964 Comprehensive Plan states, "To superimpose even a diluted centralized form on King County now would mean that all future outward growth would have to be discouraged completely and development allowed only within the existing urbanized area by filling up vacant land and redeveloping other land at increasing densities." King County does exhibit the intention of accommodating density within urbanized areas in their 1964 Comprehensive Plan; however, exceptions were made. The plan also reads that "Some areas of the County should be kept at a lower density even though close to an urban center. These areas include locations where a pattern of large lot sizes is already established or is desired and where residents need the assurance that the character of their neighborhood will be stabilized." While the 1937 zoning code allowed one- and two-family dwellings on lots zoned R-1, the 1964 zoning code restricted it to only one-family dwelling and read that the purpose of the classification was to "create a living environment of the highest standards for single detached residences."^{372,373} Minimum lot size requirements became more restrictive in 1964 than they were in 1937. In the 1937 zoning code, the residential minimum lot area for each one- and two-family dwelling was 4,800 square feet. In the 1964 zoning code, minimum required lot area standards for residential zones ranged from 7,200 square feet to 15,000 square feet, which is far more exclusionary.

1980-1990

In the 1980's, Skyway-West Hill and the surrounding areas went from being a predominately White suburb to a burgeoning hub of racial diversity. Figure 75 reveals an increase in racial diversity across all unincorporated King County beginning in the 1980s.³⁷⁴ In Skyway-West Hill, the Black population increased from seven percent in 1980 to 20 percent in 1990, and the Asian population increased from eight percent in 1980 to 13 percent in 1990. The second largest wave of population growth in Skyway-West Hill came in the early 1990s and consisted of mostly Black and Asian people who were attracted to the area's location, affordability, and growing racial and ethnic diversity.³⁷⁵ White Center became racially diverse after federal housing projects for World War II workers turned into homes for low-income households and immigrant families in the 1970s.³⁷⁶

³⁶⁶ Mehrotra, A., Bealore, L., Montoya-Boyer, A. (2022). *Zoning In: How inclusionary Zoning Increases Affordable Housing for Communities of Color to Build Wealth*. Prosperity Now Scorecard. [\[link\]](#)

³⁶⁷ Gabobe, N. (2021, April). *Housemates Welcome: Washington Strikes Down Household Size Caps*. Sightline Institute. [\[link\]](#)

³⁶⁸ Oldham, K. (2006, May 2). *King County adopts a comprehensive zoning plan on August 11, 1958*. History Link. [\[link\]](#)

³⁶⁹ King County Planning Commission Resolution No. 18801 (1958). [\[link\]](#)

³⁷⁰ Oldham, K. (2006). *County Commissioners approve new Comprehensive Plan for King County on October 13, 1964*. History Link. [\[link\]](#)

³⁷¹ King County Planning Department (1964). *The Comprehensive Plan for King County, Washington*. King County. [\[link\]](#)

³⁷² King County (1963). Resolution 25789. *Journal of Proceedings of County Commissioners*. [\[link\]](#)

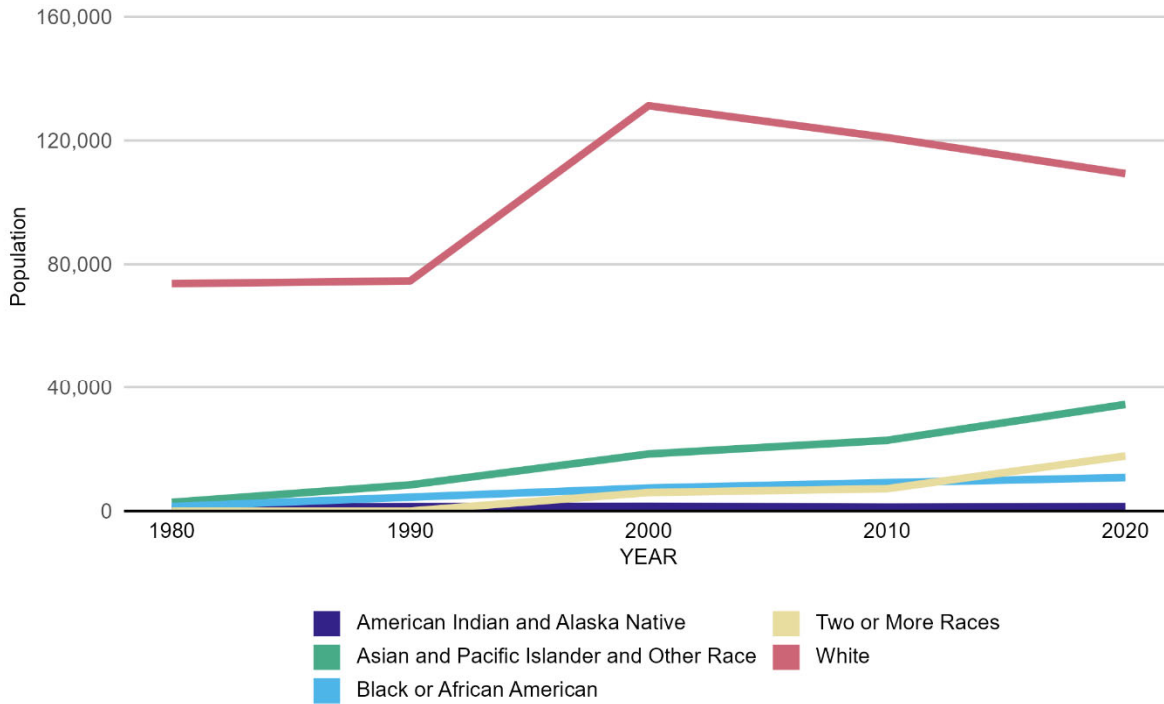
³⁷³ King County (1937). Resolution No. 6493. *Journal of Proceedings of County Commissioners*. [\[link\]](#)

³⁷⁴ Wilson, G. (1992, February 20). At The End of The Rainbow -- Skyway: A Community Of Color, Conflict And Cooperation. *The Seattle Times*.

³⁷⁵ Wilson, G. (1992, February 20). At The End of The Rainbow -- Skyway: A Community Of Color, Conflict And Cooperation. *The Seattle Times*.

³⁷⁶ Richardson, R. (2008). *White Center - Thumbnail History*. History Link. [\[link\]](#)

Figure 75: Population by Race in Unincorporated King County



Data for Two or More Races category not collected prior to 2000 Census

Source: U.S. Census Bureau. *Population by Race, Decennial Census 1980-2010.*

As the Skyway-West Hill and White Center areas were racially diversifying and growing in population, long-time residents in unincorporated King County began to fight density and upzoning.^{377,378} As shown in Figure 76, Black households made up the largest percentage of renters in the 1980s (and continue to today) in unincorporated King County, so blocking apartments reduced the housing supply available to these households. In 1981, members of the Seahurst Community Club in Burien fought the plans for a HUD-financed 38-unit apartment building for low-income elderly people, arguing it was spot zoning in their single detached residential neighborhood. In 1978, White Center residents organized themselves to fight against the development of a 22-unit apartment building after the King County Council approved a zoning change to accommodate the project. In some cases, the areas were upzoned or lot sizes were adjusted, and in others, the King County Council appeased homeowners by retracting their plans for upzoning or retained larger minimum lot sizes.^{379,380} For example, the McMicken Community Club residents successfully pressured Council to reverse a dozen upzones to protect their single detached residential neighborhood in North Highline. North Highline residents successfully opposed a zoning change proposed by the King County Council from the existing 7,200-square foot minimum lot size to a 5,000 square foot minimum lot size.

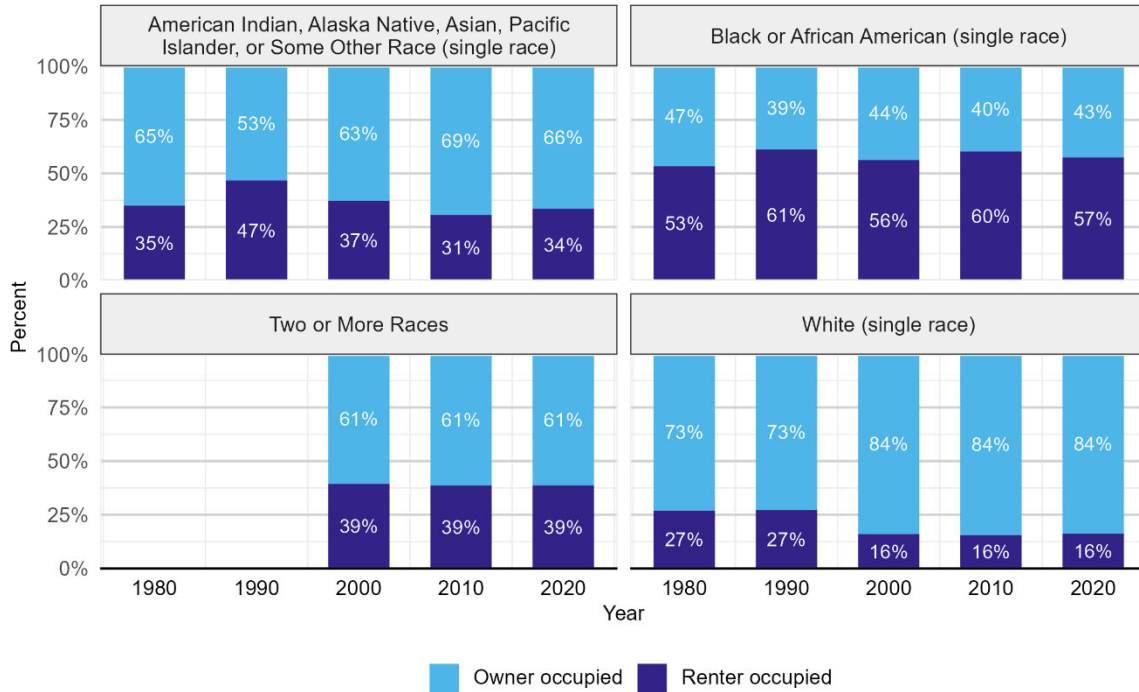
³⁷⁷ Reiner, C. (1981, June 3). Group fights apartment zoning. *The Seattle Times*.

³⁷⁸ Temple, S. (1978, March 1). 'People power' floored in Top Hat rezoning fight. *Seattle Times*.

³⁷⁹ Reiner, C. (1981, April 29). North Highline lot size kept at 7,200 feet. *Seattle Times*.

³⁸⁰ Reiner, C. (1981, June 3). Group fights apartment zoning. *The Seattle Times*.

Figure 76: Percent of Occupied Housing units by Tenure and Race of Households in Unincorporated King County



Data for Two or More Races category not collected prior to 2000 Census, and thus not shown here.

Source: U.S. Census Bureau. *Percent of Occupied Housing Units by Tenure and Race of Householder, Decennial Census 1980-2010; 5-year ACS 2016-2020.*

Note: Due to changes in how the decennial census tracked race over the years, race data shown here is presented differently than in the ACS data found in the rest of this document. In addition, the 2000 census was the first to allow individuals to self-identify with more than one race, and thus data for 1990 is only available for single-race categories.

The next major comprehensive plan and zoning update in 1985 aimed to accommodate new population growth. Building off the "Urban Center Development Concept," this plan added specificity about where housing and urban growth should exist and where open space, rural, and resource lands should be preserved.³⁸¹ This resulted in most new growth occurring in designated urban areas (later referred to as an Urban Growth Area by the GMA). To guide this growth pattern, zoning for residential development in the rural area decreased from one dwelling unit per acre to one dwelling unit per 2.5 to 10 acres.³⁸² This follows the overarching trend of each zoning update adding more requirements that limit *where* housing densities can go for environmental reasons without also increasing minimum lot sizes for urban residential zones to accommodate population growth. The minimum lot area for residential zones between 1979 to 1988 are almost identical to that of 1964's zoning code, except with the addition of a residential zoning category allowing a minimum lot requirement of 5,000 square feet, which can allow for some level of increased density.^{383,384,385} Limiting density in specified areas through zoning and the Urban Growth Area (UGA) has vast environmental and human benefits such as preserving open spaces, farmland and environmentally sensitive areas. In addition to accessing these benefits, it is also crucial that King County accommodates a growing population across the income spectrum.

³⁸¹ Oldham, K. (2006). *County Council unanimously approves new King County Comprehensive Plan on April 8, 1985.* History Link. [\[link\]](#)

³⁸² Robinson, L. and Newell, J. and Marzluff, J. (2004). *Twenty-five years of sprawl in the Seattle region: growth management responses and implications for conservation.* Elsevier. [\[link\]](#)

³⁸³ King County (1963). Resolution 25789. *Journal of Proceedings of County Commissioners.* [\[link\]](#)

³⁸⁴ King County (1979). 21.08.050 Zoning Code Book.

³⁸⁵ King County (1988). 21.08.080 Zoning Code Book.

In 1986, in attempt to accommodate the growing population, the King County Council proposed a plan to upzone five percent of Federal Way, which was unincorporated at the time, to allow for multiunit development.³⁸⁶ The plan was adopted against significant disapproval from Federal Way residents.³⁸⁷ In deep opposition to additional apartment buildings, Federal Way residents ran their fourth campaign to incorporate.^{388,389} In 1989, Federal Way residents voted in a landslide to incorporate.³⁹⁰

Adoption of the Growth Management Act (1990s)

The Growth Management Act (GMA), enacted in 1990, adopted King County's Urban Growth Area strategy and required all fast-growing counties to establish their own UGAs in collaboration with the cities in each county. UGAs are designed to prevent sprawling and uncontrolled development by focusing growth in designated areas where urban services can efficiently be provided. By limiting most housing growth to specified UGAs, jurisdictions within the UGA that had a growing population needed to plan for more density and housing production. Many of these jurisdictions did not make significant upzones or increase their infrastructure investments, resulting in an underproduction in housing. This contributed to an increase in prices for existing housing, which has disproportionately impacted Black, Indigenous, and People of Color communities for decades.³⁹¹

Current Zoning (1993-current)

Prior to King County's 1993 zoning code, King County used minimum lot size requirements to determine the square footage needed per dwelling unit. Beginning with the 1993 update, the zoning code provides a base density of dwelling units per acre instead of minimum lot sizes. While base density of dwelling units per acre is slightly more flexible than minimum lot size requirements, they impose very similar restrictions. For example, areas zoned R-4 have a base density of four dwelling units per acre, which generally allows for one home per 10,890 square feet of lot size (though the actual configuration may vary by parcel).

King County's 1993 zoning code has many of the same restrictions as the current zoning code. As shown in Map 4, most of unincorporated King County's urban residential land is zoned R-1 through R-12, which are considered low and medium densities. Zones R-1 through R-8 provide for predominantly single detached homes. The current zoning code has a minimum lot width of 30 feet, and a minimum street setback of 10 feet for the R-4 through R-48 residential zones. King County limits building base height to 35 feet for all buildings in R-1 through R-8 zones. These are the same requirements listed in the 1993 zoning code, resulting in minimum lot requirements that have not become conducive to higher densities since 1993.

Notable changes that occurred between 1993 and the current zoning code involve inclusionary housing and the Residential Density Incentive Program. Buildings within zones R-18, R-24, R-48, Neighborhood Business, Commercial Business, Regional Business, and Office, are permitted, with additional setbacks, to have increased height through the inclusionary housing program. The inclusionary housing program applies to zones within Skyway-West Hill and North Highline, and the Residential Density Incentive Program generally applies to the rest of urban unincorporated King County, though cannot be applied to R-1 zones. Through the inclusionary housing program, buildings may use maximum height which is 75-80 feet in high density zoning classifications. The Residential Density Incentive Program provides a density bonus in exchange for providing some affordable units. Although, the program has been utilized only to a limited extent. For more information on inclusionary housing and the Residential Density Incentive Program, see the *Unincorporated King County Policies* subsection in *X. Existing Strategies*.

³⁸⁶ Schulz, B. (1986, February 19). Residents Dispute Community Plan - Committee Members Want County to Reduce Multifamily Sites. *The Seattle Times*.

³⁸⁷ The Seattle Times (1987, December 30). Community Activism was Rife Throughout South End - And 2 Murder Cases Rocked Auburn, Federal Way. *The Seattle Times*.

³⁸⁸ Parrish, M. (1990, February 28). The History. *The Seattle Times*.

³⁸⁹ The Seattle Times (1987, December 27). The Year in Review - New Cities Rise; So Does Crime Toll. *The Seattle Times*.

³⁹⁰ Parrish, M. (1990, February 28). The History. *The Seattle Times*.

³⁹¹ ECONorthwest, "Redlining and Wealth Loss." [\[link\]](#)

Map 4 displays current zoning for unincorporated King County, divided into four categories: low density (R-1),³⁹² medium density (R-4, R-6, R-8, R-12), high density (R-18, R-24, R-48), and areas zoned commercial which is mixed-use and generally allows for high-density residential housing. Each zoning category is accompanied by the race of residents living within them. This map reveals the previously mentioned preponderance of low- and medium-density zoning in unincorporated King County.

³⁹² The R-1 zone is generally used for 1) urban separators to protect critical areas in the interface between rural and urban areas 2) urban park lands such as the large red areas on the map above in northern Bellevue for Bridle Trails Park and southern Redmond for Marymoor Park, and 3) schools, such as the larger red areas north of Covington and Maple Valley.

Map 4: Zoning and Race in Urban Unincorporated King County and Rural Towns

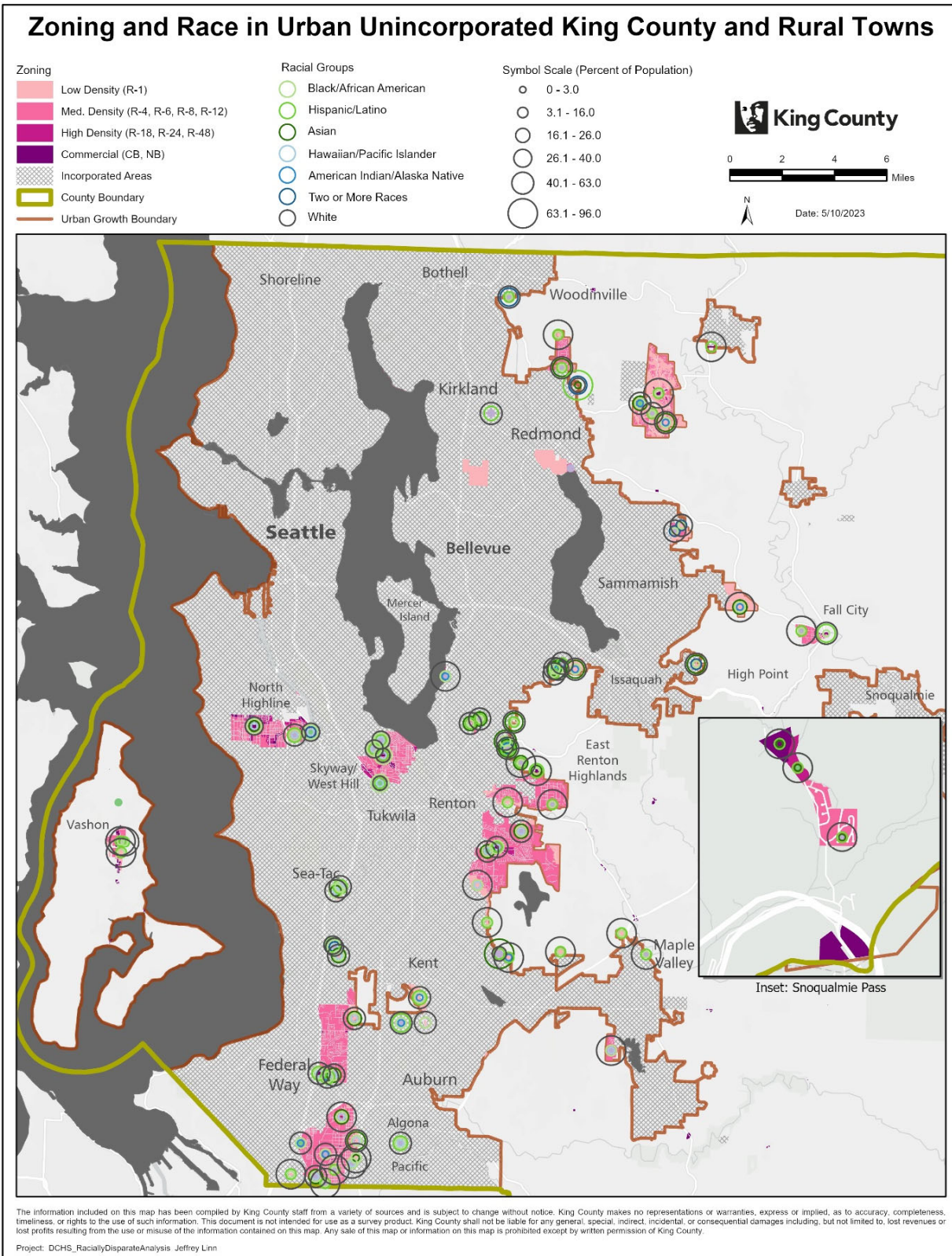


Figure 77 shows that White and Asian households in unincorporated King County are slightly more likely to live in medium- to low-density neighborhoods, whereas Black, American Indian/Alaska Native, and other races not listed households are slightly more likely to live in commercial and high-density neighborhoods.³⁹³ As previously described, White and Asian households, on average, have higher incomes than households of American Indian/Alaska Native, Black, Native Hawaiian/Pacific Islander, and Two or Multiple Races. Many Black, Indigenous, and People of Color residents have lower incomes, on average, than White residents due to discrimination in housing, education, and employment. While the zoning designation may not have been racially motivated, it does impact who can afford to live there. By systematically driving housing prices up in certain neighborhoods with mechanisms such as zoning, some level of racial segregation occurs.

Figure 77: Race by Zoning Type in Unincorporated King County



Source: U.S. Census Bureau. (2022). Population by Race, 5-year ACS 2016-2020; King County Geographic Information Systems.

Housing Supply

King County’s continued retention of lot development standards that are conducive to single detached houses coincided with other drivers of housing cost increases, such as an influx of jobs and a growing population. As described in the following section, King County is also hampered from fully providing the necessary infrastructure to meet the urban unincorporated areas’ housing needs because funding mechanisms allowed under state law prevent counties from stewarding urban areas in the same way as cities, which have more flexible revenue tools.³⁹⁴ From 2010 to 2019, 2.57 jobs were created in King County for every housing unit produced.³⁹⁵ While this job growth occurred outside of unincorporated King County,

³⁹³ If all races were evenly distributed between the four different zoning categories, they would all match the gray dotted line perfectly.

³⁹⁴ King County Unincorporated Urban Area Annexation Area Databook. [\[link\]](#)

³⁹⁵ ECONorthwest, "Redlining and Wealth Loss." [\[link\]](#)

the housing pressure it creates extends across jurisdictions.^{396,397} This underproduction in housing supply, coupled with an influx of high earners moving to the region, led to higher housing costs.³⁹⁸ Not only is general housing supply an issue, but the number of rental homes affordable to low- and moderate-income families decreased by 36,000 between 2008 and 2019.³⁹⁹ This dramatic increase in housing price and decrease in affordable housing for lower-income residents has a disproportionate impact on households of American Indian or Alaska Native, Black, Native Hawaiian/Pacific Islander, and Two or Multiple Races, as they, on average, have lower incomes and are more likely to be renters, compared to White and Asian households.⁴⁰⁰

Lack of Funding, Underinvestment, and Pattern of Annexation

For the purposes of growth management, annexation is the process of transferring unincorporated land from a county's jurisdiction into incorporated land in a city's jurisdiction. The GMA requires that cities coordinate with their respective county to identify an UGA, as annexation can only occur within the designated UGA. The GMA states that cities are more appropriately situated than counties to provide urban governmental services because cities have the infrastructure, organizational structure, and finance tools to serve an urban area.⁴⁰¹ This construct presumes that counties are primarily designed to provide local services to the rural area with dispersed, low-density resource uses and regional services throughout the county. As outlined in the 1998 CPPs, all unincorporated Urban Growth Areas were encouraged to annex or incorporate by 2012, which did not occur.

While Washington state has attempted to incentivize urban unincorporated areas to annex into a city, King County still has six large unincorporated urban areas. Many of the remaining portions of urban unincorporated King County are home to lower-income and racially diverse communities compared to the whiter, higher-income areas on the edge of the UGA that have been annexed in recent decades. Excluding East Renton Highlands, all remaining urban unincorporated areas have a median household income below the King County average.⁴⁰²

Lack of Revenue Tools

In general, King County has a limited ability to invest in all unincorporated areas because of the taxing structure imposed by the state.^{403,404} King County's taxing authority generally only includes property and sales taxes, whereas cities' taxing authority includes property, sales, business and occupation, and utility taxes. This structure allows cities to collect more taxes and in turn provide urban-level services for their residents.

King County does not have the finance streams to provide urban-level services within urban unincorporated areas. Modern urban infrastructure such as sewers, sidewalks, maintained roadways, trails and parks, are needed to both accommodate higher densities and to attract annexation of these areas by surrounding jurisdictions.⁴⁰⁵ For example, parts of North Highline and Skyway-West Hill are still on septic systems, instead

³⁹⁶ As described in the *Jobs to Housing Ratio* subsection, jobs per housing ratio decreased in unincorporated King County between 2010 and 2020, likely due to the annexation of commercial cores.

³⁹⁷ Tu, J. (2015, August 30). Low pay, costly commute often go hand in hand. *The Seattle Times*.

³⁹⁸ ECONorthwest, "Redlining and Wealth Loss." [\[link\]](#)

³⁹⁹ King County (2019). *2019 King County Analysis of Impediments to Fair Housing Choice*. Equal Housing Opportunity. [\[link\]](#)

⁴⁰⁰ See *Household Characteristics* subsection in *III. Community Profile*.

⁴⁰¹ King County Unincorporated Urban Area Annexation Area Databook. [\[link\]](#)

⁴⁰² U.S. Census Bureau. (2015-2019) *5-year ACS 2015-2019*

⁴⁰³ Senate Ways and Means Committee (2020). *A Legislative Guide to Washington's Tax Structure*. [\[Link\]](#)

⁴⁰⁴ King County (2021, December). *Unincorporated King County Fiscal Sustainability Plan*. [\[link\]](#)

⁴⁰⁵ *Service Delivery and Facilities Provided by King County in the Five Potential Annexation Areas*, appendix to the *Skyway-West Hill Land Use Subarea Plan*. [\[link\]](#)

of the sewer systems that most urban areas such as Seattle and Renton use.^{406,407} Septic systems require a minimum lot size and can cause serious public health hazards if not maintained properly.^{408,409}

The 2022 North Highline Subarea Plan notes, "Like other urban unincorporated areas, there has been insufficient investment in North Highline's transportation system..."⁴¹⁰ Underinvestment in urban services in higher density zoned areas disincentivizes annexation because of additional costs required to serve more intense development.

Pattern of Annexation

Areas that have a strong commercial core and homes with high assessed values are attractive for cities to annex because these areas can increase their tax base and cover the cost of servicing that new area. Unincorporated areas without strong commercial cores are less appealing for cities to annex because these areas do not have a large tax base.⁴¹¹ Since 1990, partly because of King County's success in implementing the GMA, the areas that have been incorporated or annexed held 85 percent of unincorporated area jobs and only 69 percent of unincorporated area residents.^{412,413} This left behind a very small number of jobs and commercial land in the remaining unincorporated areas. Unincorporated areas only have one percent of countywide employment, and five percent of countywide population. This pattern of annexation and incorporation continues to reduce tax generating resources, such as sales tax, away from King County which further impacts the County's already limited financial capacity to support services in the remaining urban unincorporated areas. This contributes to a widening deficit between growing service maintenance costs and the reduced amount of revenue received by the County, which limits King County's ability to invest in unincorporated areas.⁴¹⁴

Due to discriminatory practices, Black, Latin(a)(o)(x), and Indigenous communities are less likely to be homeowners, and those that are, have homes with lower median values than homes owned by White people.⁴¹⁵ Assessed property values provide a metric for cities to determine annexation; so, if an area with a higher proportion of Black, Latin(a)(o)(x), and Indigenous residents has lower assessed property values, cities may not want to annex the area.^{416,417} For example, in 1991, Burien proposed annexation boundaries to include parts of Shorewood, an upper middle-class neighborhood, while leaving White Center, an ethnically diverse neighborhood with low-income housing, unincorporated. A 1991 *Seattle Times* article stated that, "...no one's vying to annex Skyway/Bryn Mawr or White Center, both of which are relatively developed but include working-class neighborhoods with comparatively low property values - and low property-tax revenues."⁴¹⁸

Skyway-West Hill PAA, North Highline PAA, and Fairwood PAA

Skyway-West Hill, North Highline, and Fairwood PAAs, outlined in Map 5, are all home to a significantly higher percentage of Black, Indigenous, and People of Color residents than the King County average and

⁴⁰⁶ King County Department of Assessments (2022). Assessment Data.

⁴⁰⁷ King County on-site sewage systems (OSS) and social vulnerability dashboard. [\[link\]](#)

⁴⁰⁸ U.S. Environmental Protection Agency (2022). Septic System Impacts on Water Sources. EPA. [\[link\]](#)

⁴⁰⁹ Washington State Department of Health Wastewater Management Program (2002). *Rule Development Committee Issue Research Report - Lot Size (Minimum Land Area)*. [\[link\]](#)

⁴¹⁰ North Highline Subarea Plan, page 44

⁴¹¹ Austin, D.A. (1999). Politics vs. Economics: Evidence from Municipal Annexation. *Journal of Urban Economics*.

⁴¹² King County (2021). *Unincorporated King County Fiscal Sustainability Plan*. [\[link\]](#)

⁴¹³ King County Unincorporated Urban Area Annexation Area Databook. [\[link\]](#)

⁴¹⁴ King County (2021). *Unincorporated King County Fiscal Sustainability Plan*. [\[link\]](#)

⁴¹⁵ Racial Restrictive Covenants Project Washington State (2022). *Homeownership by race 1960-2020 - King County*. Civil Rights and Labor History Consortium/University of Washington. [\[link\]](#)

⁴¹⁶ American Society of Planning Officials (1958, September). Information Report No. 114, *Annexation Studies*. APA. [\[link\]](#)

⁴¹⁷ Racial Restrictive Covenants Project Washington State (2022). *Homeownership by race 1960-2020 - King County*. Civil Rights and Labor History Consortium/University of Washington. [\[link\]](#)

⁴¹⁸ Ortegaleon, B. (1991, December 2). Incorporation frenzy leaves 'orphans' in S. King. *Seattle Times*.

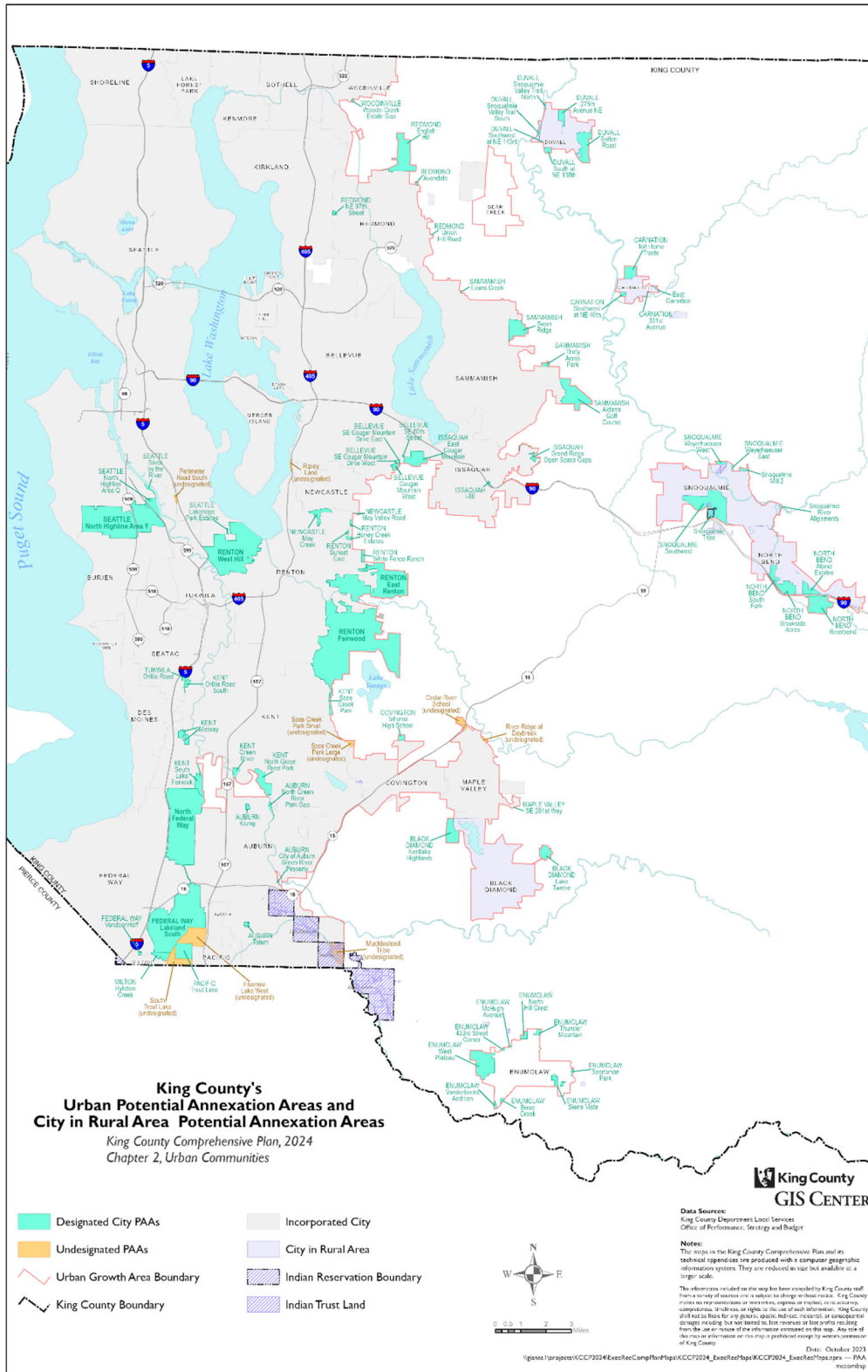
have lower median incomes than the King County average.⁴¹⁹ This pattern, combined with the County's limited taxing authority highlights the need for annexation to advance racial justice.^{420,421}

⁴¹⁹ U.S. Census Bureau. (2015-2019) 5-year ACS 2015-2019.

⁴²⁰ Beekman, D. (2022, August 13). Skyway fights for housing, parks and community at 'critical moment.' *Seattle Times*.

⁴²¹ King County Unincorporated Urban Area Annexation Area Databook. [\[link\]](#)

Map 5: King County's Urban Potential Annexation Areas and City in Rural Area Potential Annexation Areas



Institutionalized racism contributed to underinvestment in affordable housing projects in Skyway-West Hill and North Highline neighborhoods. For example, redlining, displacement from Seattle’s Central District, as well as the widening of the racial wealth gap partially resulted in the relatively lower real estate values in Skyway-West Hill and North Highline.^{422,423} However, areas in close proximity to Seattle grew rapidly which drove home prices up, creating the conditions for gentrification.⁴²⁴ For at least a decade, King County did not invest in affordable housing in Skyway-West Hill, aside from housing repair assistance. King County has only recently started investing housing funds in Skyway-West Hill after years of community advocacy and organizing.^{425,426,427} In 2022, King County awarded two projects from a \$5 million request for proposal (RFP) to support affordable housing development in the Skyway-West Hill neighborhood that align with community identified anti-displacement priorities.^{428,429,430} In the 2023-24 King County biennial budget, an additional \$5 million has been earmarked for affordable housing capital investments in Skyway-West Hill.

C. Displacement

The history of racially exclusive, discriminatory land use and housing practices, and seemingly race-neutral policies that perpetuate the racial wealth gap, patterns of segregation, and exclusion, and underinvestment in neighborhoods of color culminates in an increased risk of displacement for Black, indigenous, and People of Color communities. Displacement describes a pattern in which households move involuntarily as a result of aforementioned factors.⁴³¹ Displacement can increase the risk of homelessness and have lasting negative effects on health, education, earnings, and cultural connections.⁴³² While homeowners build equity and typically have a fixed monthly payment, renters make monthly payments they will never recoup, and rental prices typically increase over time. As rental costs increase, many households, especially cost-burdened households, cannot save money to buy a home.⁴³³ This stems from and exacerbates the pre-existing racial wealth gap, which is a result from the legacy of mechanisms used to block Black, Indigenous, and People of Color households from buying homes, such as racial restrictive covenants.⁴³⁴

Map 6 was created using the Puget Sound Regional Council’s (PSRC) Displacement Risk Mapping Tool. This map identifies census tracts that are at low, moderate, and higher risk of displacement.⁴³⁵ North Highline and a small area of unincorporated Kent are at higher risk of displacement.⁴³⁶ East Federal Way, Fairwood, and South Park are at risk of moderate displacement. Skyway-West Hill has all three levels of displacement risk with the western most area at moderate risk and the eastern most area, adjacent to Renton, at higher risk of displacement.

⁴²² Skyway-West Hill and North Highline Anti-displacement Strategies Report. [\[link\]](#)

⁴²³ University of Washington’s Seattle Civil Rights and Labor History Project. *Segregated Seattle*. [\[link\]](#)

⁴²⁴ Groover, H. (2021, April 8) Seattle-area housing market is ‘on steroids’; see what’s happening near you. *The Seattle Times*. [\[link\]](#)

⁴²⁵ Zahilay, G. (2020, February 17). We failed the Central District, but we must do right by Skyway. *The Seattle Times*. [\[link\]](#)

⁴²⁶ Beekman, D. (2022, August 13). Skyway fights for housing, parks and community at ‘critical moment’. *The Seattle Times*. [\[link\]](#)

⁴²⁷ Trumm, D. (2017, May 3). Meet Skyway: Seattle’s unincorporated Neighbor To The South. *The Urbanist*. [\[link\]](#)

⁴²⁸ King County (2022, January). Skyway \$5M Fund for Affordable Housing | RFP Summary.

⁴²⁹ King County (2022, May). *King County Announces Funding Awards for Two Affordable Housing Projects in Skyway-West Hill*. DCHS Blog. [\[link\]](#)

⁴³⁰ King County (2022, January). *New Funding Opportunity: \$5 million to support equitable, community-driven affordable housing in the Skyway-West Hill (SWH) neighborhood*. DCHS Blog. [\[link\]](#)

⁴³¹ University of Texas at Austin Uprooted Project. *Understanding Gentrification and Displacement*. [\[link\]](#)

⁴³² Urban Displacement Project. *Pushed Out: Displacement Today and Lasting Impacts*. [\[link\]](#)

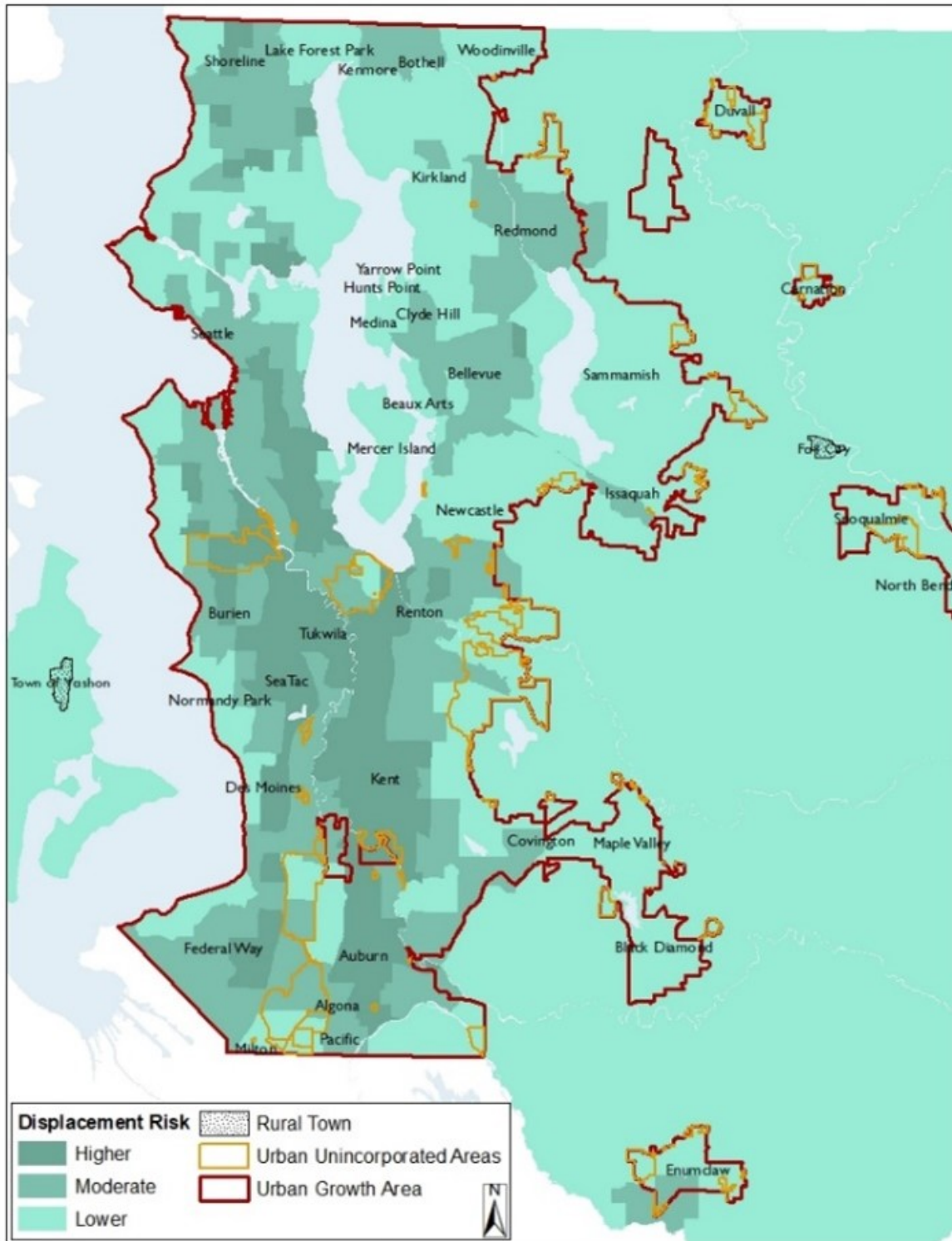
⁴³³ ECONorthwest, “Redlining and Wealth Loss.” [\[link\]](#)

⁴³⁴ Logani, I., “Racial Wealth Gap.” [\[link\]](#)

⁴³⁵ Puget Sound Regional Council. *Displacement Risk Mapping Tool*. [\[link\]](#)

⁴³⁶ Only about 10 homes in the Kent census tract are in unincorporated King County.

Map 6: Displacement Risk by Census Tract

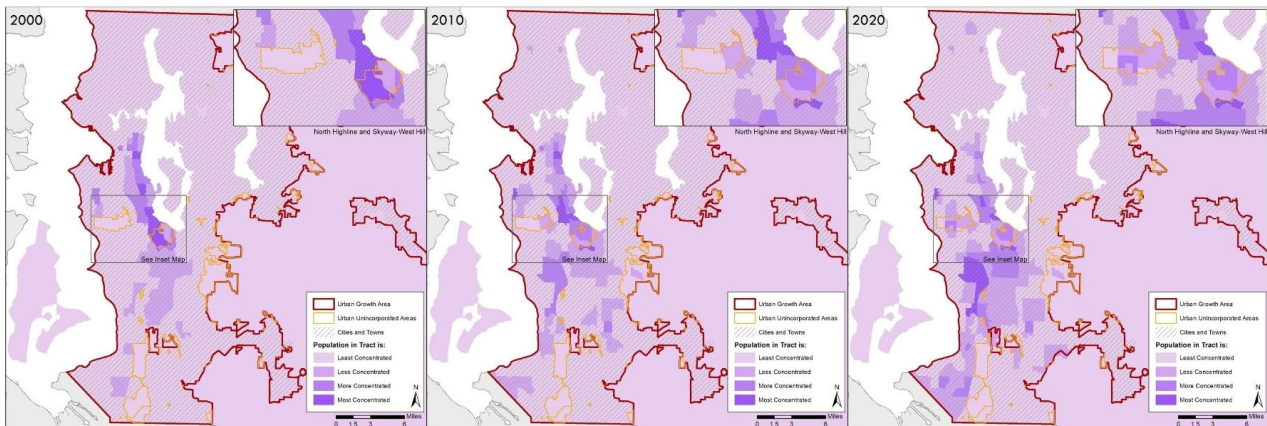


Housing costs in Skyway-West Hill and North Highline have risen faster than the countywide average. Between 2012 and 2020, the average annual rent increase in King County was 3.8 percent; in Skyway-West Hill and North Highline the average annual increases were four percent and 4.9 percent, respectively. Median incomes in both areas remain significantly lower than the countywide average, placing residents at

increased risk of displacement. Fifty-three percent of renter households in North Highline were cost burdened and 26 percent were severely cost burdened in 2017. Nearly one-third of all renters and two-thirds of extremely low-income renters in Skyway-West Hill were severely cost burdened, spending more than 50 percent of their income on rent.⁴³⁷ For more analysis on cost burden, see *III. Community Profile*.

Black, Indigenous, and People of Color households are twice as likely as White households to be housing cost burdened in Skyway-West Hill and North Highline.⁴³⁸ In North Highline, most White households owned their homes, while 13 percent of Black households and 49 percent of Asian households owned their homes. Most Black and Latin(a)(o)(x) renter households in North Highline were cost burdened in 2017 (72 percent and 64 percent, respectively). An analysis found there were enough affordable units across most income groups in Skyway-West Hill, but housing could only meet the needs of about 37 percent of households with incomes below 30 percent area median income. There are also housing gaps in North Highline to meet the needs of households with incomes below 30 percent area median income. The combination of rising housing prices, the high rate of cost-burdened households, and lower than average incomes put residents who live in places like Skyway-West Hill and North Highline at increased risk of displacement.⁴³⁹ Figure 78 show the decrease in concentration of Black residents in Skyway-West Hill from 2000, to 2010, to 2020. As the maps indicate, and community members report, Black residents were displaced from Seattle’s Central District and moved further south, which then puts housing pressure on the places they move to, such as Skyway-West Hill, which then forces people to move even further south.

Figure 78: Black/African American Concentration of Population 2000, 2010, and 2020



Source: U.S. Census Bureau. (2020). Decennial Census.

Skyway-West Hill and North Highline community members have noted that gentrification can lead to the deterioration of the cultural character of a community. This can lead to cultural displacement, which takes place when existing residents move out of a neighborhood because their social or cultural connections have declined due to gentrification. Displaced residents may lose connections to community establishments and faith-based organizations that provide direct support or connect people to support systems. In Skyway, residents who are displaced are often not able to find housing in Skyway again because of a lack of affordable, available housing located in walkable areas or near other accommodations.⁴⁴⁰

Conclusion

Policies that do not explicitly discriminate based on race can and do lead to racially disparate outcomes. Low-density zoning and large minimum lot requirements, lack of investment in urban unincorporated areas,

⁴³⁷ BERK Consulting, Inc., "Affordable housing incentives analysis: North Highline and Skyway-West Hill. [\[link\]](#)

⁴³⁸ King County Affordable Housing Committee Dashboard. (2021). *Jurisdictional Data for Download*.

⁴³⁹ Skyway-West Hill and North Highline Anti-displacement Strategies Report. [\[link\]](#)

⁴⁴⁰ Comprehensive Plan Equity Work Group Meeting. (2023).

and lack of tenant protections have contributed to displacement and other racial disparities in housing in unincorporated King County. While not explicitly limited to single detached housing, King County's zoning code does not sufficiently incentivize other, allowable types of high- and middle-density housing. This limits housing supply and housing choice by not having a diversity of housing types, which leads to prices that aren't affordable to low-income communities, of which Black, Indigenous, and People of Color are most overly represented in.^{441,442} Urban unincorporated areas have higher proportions of Black, Indigenous, and People of Color populations and have historically been underinvested in compared to other unincorporated areas with higher proportions of White populations. Investment is needed in order to accommodate more density and encourage cities to annex PAAs.⁴⁴³ The next section details the policies and codes King County has either recently passed or is exploring through the 2024 Comprehensive Plan update to address the policies and actions discussed in this analysis that have created racially disparate housing outcomes in unincorporated King County.

D. Undoing Racially Disparate Housing Policies in the Comprehensive Planning Process

This section identifies the actions that have been and will be taken by King County in the 2024 Comprehensive Plan to undo racially disparate housing outcomes.

Barriers in Undoing Racially Disparate Impacts

Multiple barriers prevent King County from fully remedying harms inflicted on Black, Indigenous, and People of Color communities. Racial wealth inequities result from exclusive housing practices and policies, in addition to other injustices such as discrimination in employment and education. Despite understanding that race-neutral policies can perpetuate harm due to pre-existing access inequities, there are multiple policies in King County's Comprehensive Plan that are, indeed, race-neutral. While providing financial resources to specific Black, Indigenous, and People of Color communities could reduce racially disparate impacts in housing, the Fair Housing Act prohibits the prioritization of funds or programs based on a protected class, such as race. The updates to the Comprehensive Plan policies and codes center on actions King County has leverage over, such as building partnerships, implementing policies to reduce displacement, and adopting code changes that could diversify the housing stock and increase the supply of affordable housing.

Revenue is critical to implement many of the King County Comprehensive Plan policies. While King County has put forward new levies to meet the needs of different communities throughout the county, the funding raised is not enough to solve the housing crisis. King County has significant limits imposed by the state on raising revenue. For decades, King County has advocated for increased revenue from the state and federal government to address structural revenue problems and the affordable housing crisis. King County has yet to receive either the taxing authority or the resources at a scale needed to meaningfully and effectively do so.

Summary of 2024 Comprehensive Plan Updates

To promote equitable outcomes in partnership with communities most impacted by racially disparate housing policies, King County has intentionally solicited engagement from members of underrepresented communities through a broad, community survey and the 2024 Comprehensive Plan Equity Work Group. The Equity Work Group is an advisory group composed of 15 people from historically underrepresented groups who worked closely with Executive staff to incorporate equity considerations into the Comprehensive Plan update. The Comprehensive Plan includes new policies, edits to former policies, and code changes to reflect the new GMA and CPP requirements and community feedback.

⁴⁴¹ Rouse, et al., "Exclusionary Zoning." [\[link\]](#)

⁴⁴² Mehrotra, A., Bealore, L., Montoya-Boyer, A. (2022, September). *Zoning In: How inclusionary Zoning Increases Affordable Housing for Communities of Color to Build Wealth*. Prosperity Now Scorecard. [\[link\]](#)

⁴⁴³ King County Clerk of the Council (2019). *Skyway-West Hill Land Use Subarea Plan*, Appendix D: Service Delivery and Facilities Provided by King County in the Five Potential Annexation Areas. [\[link\]](#)

King County is committed to addressing past and current racially exclusive and discriminatory land use and housing practices that resulted in disparate impacts on Black, Indigenous, and People of Color households. The County aims to repair these harms and promote equitable outcomes in partnership with impacted communities through intentional, targeted actions and support for affordable housing initiatives. King County's 2024 Comprehensive Plan incorporates new policies and updates to existing policies to begin to undo the racially disparate impacts caused by the policies and practices discussed in the Racially Disparate Impact Analysis which found:

- explicitly racist policies and practices existed in unincorporated King County and contributed to long-term economic racial disparities;
- the lack of tenant protections for unincorporated King County undermined the effectiveness of fair housing protections;
- exclusionary zoning laws in unincorporated King County limit the availability of more affordable housing options for low- and moderate-income households who are disproportionately Black, Indigenous, and People of Color;
- King County has historically underinvested in urban unincorporated areas with higher Black, Indigenous, and People of Color populations; and
- the combination of rising housing prices, the high rate of cost-burdened Black, Indigenous, and People of Color households, and lower than average incomes put Black, Indigenous, and People of Color residents who live in places like Skyway-West Hill and North Highline at increased risk of displacement.

To begin rectifying these harms, the 2024 King County Comprehensive Plan included changes that commit King County to:

- participate in regional solutions to address critical housing needs;
- engage historically and currently underrepresented communities in the development and implementation of affordable housing programs to ensure the County's investments and policies are culturally relevant and meet the needs of communities most in need;
- invest in programs and policies that help tenants stay housed and assert their rights, reducing racial disproportionality among households who experience housing stability;
- adopt code changes to allow middle housing and create an inclusionary housing program to encourage the creation of more affordable and diverse housing options so more low- and moderate-income households can access homeownership and generate long-term wealth for their families;
- prioritize funding for affordable housing projects that are community-driven, promote access to opportunity, and create wealth-building opportunities for communities at-risk of displacement; and
- take actions to prevent and mitigate residential and cultural displacement for unincorporated communities at risk of displacement to address racial disparities in housing, such as implementing programs to create affordable homeownership opportunities and investing in equitable development projects.

These new and updated housing policies demonstrate King County's commitment to addressing racial disparities in housing and promoting equitable access to affordable and culturally relevant housing options for all residents, particularly those historically underserved and disproportionately impacted by discriminatory practices. The equity analysis of the 2024 Comprehensive Plan details specific proposals prioritized by the Equity Work Group.

Current and Future Actions of King County

King County is committed to undoing policies that result in racially disparate outcomes in housing and is taking several future actions to achieve this goal. King County is currently developing and exploring programs such as:

- investing in rental assistance and eviction prevention programs to keep tenants housed;
- launching a community preference program to prevent displacement;
- investing in equitable development to support community-driven priorities;
- preserving manufactured home communities and affordable housing to prevent displacement; and
- expanding affordable homeownership programs to increase wealth-building opportunities for low- and moderate-income households.

For more information about the inventory of existing and proposed partnerships, strategies and funding aimed at meeting countywide housing need, especially for Black, Indigenous, and People of Color populations disparately impacted by discriminatory land use and housing practices, see X. *Existing Strategies Summary*.

VI. Housing Needs Analysis

A. Section Summary

This section fulfills, in part, King County CPP H-3l and H-3m.

CPP H-3l and H-3m require jurisdictions to:

Conduct an inventory and analysis in each jurisdiction of existing and projected housing needs of all segments of the population and summarize the findings in the housing element. The inventory and analysis shall include:

- l) The housing needs of people who need supportive services or accessible units, including but not limited to people experiencing homelessness, persons with disabilities, people with medical conditions, and older adults;*
- m) The housing needs of communities experiencing disproportionate harm of housing inequities including Black, Indigenous, and People of Color (BIPOC).*

The 2022 Point-in-Time Count found that the number of individuals experiencing homelessness in King County increased nearly 14 percent from 2020 to 2022.⁴⁴⁴ Black, Hispanic/Latin(a)(o)(x), American Indian, Alaska Native, or Indigenous, and Native Hawaiian or Pacific Islander individuals were overrepresented in this group compared to King County's overall demographics.⁴⁴⁵ Shelter and case management can help people experiencing homelessness find resources and housing.⁴⁴⁶ Expanding access to stable housing and care can directly improve health outcomes for people experiencing homelessness.⁴⁴⁷

Over ten percent of King County residents live with a disability.⁴⁴⁸ People living with disabilities and disability rights advocacy organizations have shared that many people living with disabilities face challenges in searching, applying for, and relocating into accessible, affordable housing near supportive services.^{449,450}

⁴⁴⁴ KCRHA 2022 Point in Time Count. [\[link\]](#)

⁴⁴⁵ King County Department of Community and Human Services Performance Measurement and Evaluation. (2022). *King County's Homeless Response System*. [\[link\]](#)

⁴⁴⁶ National Health Care for the Homeless Council. (2016 April). Vital Role of Case Management for Individuals Experiencing Homelessness. *A Quarterly Research Review of the National HCH Council* 4(1). [\[link\]](#)

⁴⁴⁷ Prunhuber, Pratti and Vivian Kwok. (2021, February). *Low-Income Older Adults Face Unaffordable Rents, Driving Housing Instability and Homelessness*. Justice in Aging. National Low Income Housing Coalition. [\[link\]](#)

⁴⁴⁸ U.S. Census Bureau. (2022). *Households by Disability*, 5-year ACS 2016-2020.

⁴⁴⁹ ECO Northwest. (2022, December 1). *Housing Needs for Individuals with Intellectual and Developmental Disabilities in Washington State*. Washington State Department of Social and Health Services. [\[link\]](#)

⁴⁵⁰ 2019 King County Analysis of Impediments to Fair Housing Choice. [\[link\]](#)

The availability of accessible housing units and increasing access to housing navigators and vouchers would help meet the need for this population.⁴⁵¹

People aged 65 years and older who wish to remain in their homes and communities may face difficulties because of rising housing costs. Homeowners who have paid off their mortgage may struggle to afford property taxes, utilities, and maintenance costs. People aged 65 years and older with low or fixed incomes need more affordable housing options to help them age in place.⁴⁵²

Housing quality, cost, and stability impacts people's physical and mental health. Individuals receiving housing assistance who are recovering from medical conditions or with persisting conditions may need additional support, such as occupational therapy or chore services. The King County Regional Homeless Authority's Draft Five-Year Plan found that people with medical conditions, particularly individuals who are unstably housed or experiencing homelessness, need access to care and a safe place to recover after leaving the hospital, such as recuperative housing.⁴⁵³

Black, Indigenous, and People of Color households, particularly Black and Hispanic households, are more likely to experience housing problems such as incomplete kitchen and plumbing facilities, overcrowding, and cost burden. Black households are also more likely to be renters and face higher rates of denial for home loans compared to White households.⁴⁵⁴ The Black Home Initiative, a coalition of organizations working to increase and sustain Black homeownership, identified a need for greater access to homeownership opportunities and diverse housing types.⁴⁵⁵ Black, Indigenous, and People of Color residents living in unincorporated King County shared with the Department of Community and Human Services that many Black, Indigenous, and People of Color households face displacement due to rising housing costs, so these households need access to affordable housing and homeownership opportunities as well as support in preventing and mitigating displacement.⁴⁵⁶

Some immigrants and refugees, especially those with limited English proficiency and low-incomes, may have difficulties communicating with landlords, finding stable employment, building a credit history, and understanding their rights.⁴⁵⁷ Immigrants and refugees who are undocumented face additional barriers to accessing housing, such as landlords requiring Social Security Numbers for prospective tenants, though this requirement is not allowed under County code. The King County Comprehensive Plan Equity Work Group shared that immigrants and refugees need increased access to large, affordable rental units.⁴⁵⁸

The National LGBTQ+ Health and Longevity Center and Goldsen Institute found that LGBTQ+ people experience systematic disparities in Washington State, including higher rates of housing instability, homelessness, cost burden, and poverty and less access to care and other services.⁴⁵⁹ LGBTQ+ community organizations reported that LGBTQ+ residents in King County need access to affordable housing in neighborhoods where they feel safe and connected to the community.⁴⁶⁰ LGBTQ+ community members report that it is important to find information about housing from a trusted source, such as a queer housing group.⁴⁶¹

⁴⁵¹ Community Feedback on Housing. (2022, September). *2023 Developmental Disabilities Legislative Committee*. King County Department of Community and Human Services.

⁴⁵² U.S Department of Housing and Urban Development. (2017). *Housing for Seniors: Challenges and Solution*. [\[link\]](#)

⁴⁵³ King County Regional Homelessness Authority. (2023, January 18). *Draft Five-Year Plan (2023-2028)*. [\[link\]](#)

⁴⁵⁴ *2019 King County Analysis of Impediments to Fair Housing Choice*. [\[link\]](#)

⁴⁵⁵ Black Home Initiative. (2022, February 7) *Increasing Black Homeownership in the Puget Sound Region*.[\[link\]](#)

⁴⁵⁶ *Skyway-West Hill and North Highline Anti-displacement Strategies Report*. [\[link\]](#)

⁴⁵⁷ Community Feedback on Housing. (2022, September). *2023 Developmental Disabilities Legislative Committee*. King County Department of Community and Human Services.

⁴⁵⁸ Comprehensive Plan Equity Work Group Meeting. (2023, February 10). King County.

⁴⁵⁹ Goldsen, K. F. et. al. (2020, November). *Washington State LGBTQ+ Equity and Health Report 2020*. [\[link\]](#)

⁴⁶⁰ LGBTQ Allyship. (2019). *2018-2019 South King County Housing Listening Sessions Report of the LGBTQ+ Community*.

⁴⁶¹ LGBTQ Allyship. (2021, September). *Affirmative Housing Marketing Strategies for LGBTQ+ Communities in South King County*.

In addition to systems-level barriers and housing needs, community input and housing discrimination testing conducted in King County found that individual-level discrimination based on disability, familial status, national origin, religion, and source of income is still prevalent in King County.^{462,463} Community members noted experiencing discrimination as part of their search for and while living in affordable housing.⁴⁶⁴ Housing discrimination needs to be eliminated to ensure all King County residents can access housing.⁴⁶⁵

As of September 2023, King County is conducting interviews with various housing providers and community-based organizations across King County to understand barriers to accessing housing for people of a housing protected class status. These interviews are part of an outreach effort for the 2025 update to the Analysis of Impediments to Fair Housing Choice report. Preliminary findings indicate that barriers to fair housing choice include high cost of rent, high cost of deposit, steep rent increases, long waitlists for affordable housing units, an eviction on a person's record, area median income inequities, and discrimination based on source of income, race, country of origin, sexual orientation, and gender. Other findings are discussed in this section.

B. Housing Needs of People who Need Supportive Services or Accessible Units

People Experiencing Homelessness

In 2020, the Department of Community and Human Services (DCHS) found that more than 40,000 people experienced homelessness in King County.⁴⁶⁶ DCHS found that homelessness in King County disproportionately impacts certain populations in King County; Black, Hispanic/Latin(a)(o)(x), American Indian, Alaska Native, or Indigenous, and Native Hawaiian or Pacific Islander individuals were all overrepresented in this group compared to King County's overall demographics. Veterans are also overrepresented among the group who received homelessness services compared to the rate of veterans countywide.⁴⁶⁷ The 2022 Point in Time count found that more than half of households experiencing homelessness in King County are unsheltered (57 percent).⁴⁶⁸

In September 2022, 9,636 households experienced homelessness and received services from the homeless response system. Most of the households who received services (58 percent) were sheltered in some way. Approximately a quarter (26 percent) of households who received services were unsheltered and 17 percent of households had an unknown shelter status. Households who are sheltered may be more aware of services so they may be overrepresented among people who access homelessness services.

Approximately 60 percent of households who entered the homeless response system in King County were households of color. Black households are more likely than White households to return to the homeless response system after being permanently housed within the previous two years.⁴⁶⁹ The King County Regional Homelessness Authority Five Year Plan identifies a need for culturally competent services to meet the needs of people experiencing homelessness.⁴⁷⁰

⁴⁶² 2019 King County Analysis of Impediments to Fair Housing Choice. [\[link\]](#)

⁴⁶³ Fair housing Testing. Fair Housing Center of Washington Contract.

⁴⁶⁴ Comprehensive Plan Equity Work Group.

⁴⁶⁵ King County. (2022, June 30). *Tenant Protection Access Plan*. [\[link\]](#)

⁴⁶⁶ King County Department of Community and Human Services, Performance Measurement and Evaluation Division. (December 2021). *Integrating Data to Better Measure Homelessness*. [\[link\]](#)

⁴⁶⁷ King County Department of Community and Human Services Performance Measurement and Evaluation. (2022). *King County's Homeless Response System*. [\[link\]](#)

⁴⁶⁸ KCRHA 2022 Point in Time Count. [\[link\]](#)

⁴⁶⁹ King County Department of Community and Human Services Performance Measurement and Evaluation. (2022). *King County's Homeless Response System*. [\[link\]](#)

⁴⁷⁰ King County Regional Homelessness Authority. (2023, January 18). *Draft Five-Year Plan (2023-2028)*. [\[link\]](#)

The King County Regional Homelessness Authority finds that experiencing homelessness is traumatic, and can create or exacerbate health conditions, disability, or substance use disorders. More than half (51 percent) of individuals experiencing homelessness in 2022 identified as having a disability, and more than one-third identified as having a mental health or substance use disorder (31 percent and 37 percent, respectively). Interviews for the 2022 Point in Time Count found that navigating the complex health care system and accessing supportive services is difficult for people experiencing homelessness. Expanding access to stable housing and care can directly improve health outcomes for people experiencing homelessness.⁴⁷¹ People experiencing homelessness may need support to meet health needs and manage their care (see the *People with Medical Conditions* subsection in VI. *Housing Needs Analysis* for information about medical respite care and recuperative housing).

The King County Regional Homeless Authority's Five-Year Plan finds that people experiencing homelessness need access to shelter and supportive services, such as case management, to quickly transition to permanent housing. Shelters that provide people with personal space and safety, secure storage, and a consistent place to live are linked to increased resident health and wellbeing. The Health Through Housing (HTH) Initiative found that single room shelter settings, like in hotels, increased feelings of stability, reduced interpersonal conflict, and decreased the volume of 911 emergency calls compared to congregate settings. HTH also found that moving individuals from congregate shelters to hotel rooms increased exits to permanent housing.⁴⁷²

People Living with Disabilities

Households with a member that has a cognitive limitation are the most likely out of all disability types to rent countywide.⁴⁷³ Urban unincorporated King County has a higher rate of residents with disabilities compared to rural unincorporated King County.⁴⁷⁴ This may be because cultivating community support and finding housing in areas with access to healthcare providers and other services can be more difficult in the rural area compared to the urban area.⁴⁷⁵ Community members report there is less housing for people with intellectual and developmental disabilities (IDD) in the rural area.⁴⁷⁶

Disability advocacy organizations have shared with King County that people living with disabilities need housing that is accessible, near supportive services, and in the community of their choice.⁴⁷⁷ Housing choice is limited for people living with disabilities due to a lack of available, accessible, affordable housing, as well as discrimination. Providing reasonable accommodations for people with disabilities, such as adding a ramp or grab bars, is more likely to carry a financial burden to a landlord.⁴⁷⁸ This may mean that a landlord is less likely to rent to someone, even with fair housing laws in place. Under federal and state law, landlords must make reasonable accommodations for tenants with disabilities to ensure they have equal opportunity to use and enjoy the unit.^{479,480} A reasonable accommodation is a change, exception, or adjustment so a person with a disability can live and enjoy the premises, such as installing a wheelchair ramp, allowing a service animal in the unit or adjusting a rent payment schedule. Tenants who need an accommodation due to a disability can request that the landlord make the accommodation.

Landlords can deny the accommodation request because:

⁴⁷¹ Prunhuber, Pratti and Vivian Kwok. (2021, February). *Low-Income Older Adults Face Unaffordable Rents, Driving Housing Instability and Homelessness*. Justice in Aging. National Low Income Housing Coalition. [\[link\]](#)

⁴⁷² King County Department of Community and Human Services. (2021, November). *Initial Health through Housing Implementation Plan 2022-2028*. [\[link\]](#)

⁴⁷³ U.S. Department of Housing and Urban Development. (2021). *Tenure by Disability Status, CHAS 2014-2018*.

⁴⁷⁴ U.S. Census Bureau. (2022). *Households by English Proficiency, 5-year ACS 2016-2020*.

⁴⁷⁵ ECO Northwest. (2022, December 1). *Housing Needs for Individuals with Intellectual and Developmental Disabilities in Washington State*. Washington State Department of Social and Health Services.

⁴⁷⁶ Community Feedback on Housing. (2022, September). *2023 Developmental Disabilities Legislative Committee*. King County Department of Community and Human Services.

⁴⁷⁷ *2019 King County Analysis of Impediments to Fair Housing Choice*. [\[link\]](#)

⁴⁷⁸ *2019 King County Analysis of Impediments to Fair Housing Choice*. [\[link\]](#)

⁴⁷⁹ U.S. Department of Housing and Urban Development. (Retrieved 2023, September 15). *Reasonable Accommodations and Modifications*. [\[link\]](#)

⁴⁸⁰ Revised Code of Washington 49.60.222. [\[link\]](#).

- the tenant does not have a disability;
- there is no nexus between the disability and the accommodation; or
- the accommodation request creates an undue burden on the landlord.

A landlord is supposed to engage with the request in a meaningful way, such as considering requests on a case-by-case basis and not adopting a blanket policy against reasonable accommodations or not unduly burdening a tenant with excessive documentation requirements to submit an accommodation request.

King County staff heard in interviews with housing providers and community-based organizations that some tenants with disabilities believe they experience discrimination from landlords when making reasonable accommodation requests. Interviewees explained that landlords oftentimes do not understand what is required of them when asked to make a reasonable accommodation and refuse to do so. Interviewees described how challenging it is for people with disabilities to find accessible housing units.

Additionally, staff from the King County Developmental Disability and Early Childhood Supports division identified a need for family-sized affordable rental units with appropriate accommodations, like roll-in showers or laundry in the unit, for families with at least one individual living with a disability in King County. Disabilities can also pose an inherent barrier to searching, applying for, and moving into housing.⁴⁸¹ Rising costs and a competitive housing market further exacerbate these barriers.⁴⁸² Community feedback identified a need for affordable housing and increased support in navigating and accessing the housing market to reduce or eliminate these barriers for individuals with disabilities and their families.⁴⁸³

People Aged 65 Years and Older

People aged 65 years and older who wish to remain in their homes and communities may face difficulties because of rising housing costs. While many people aged 65 years and older in King County and unincorporated King County own their homes, even homeowners who have paid off their mortgage may struggle to afford housing costs, like property taxes or maintenance costs.⁴⁸⁴ Although the Seniors, Persons with Disabilities, and Disabled Veterans Property Tax Exemption program provides some property tax relief, not all eligible households are enrolled, and enrolled households in unincorporated King County with incomes between 55 and 65 percent area median income still pay thousands of dollars per year in property taxes.⁴⁸⁵ Research has shown that senior renters, particularly those with disabilities, are more likely to have difficulty accessing housing suited to their needs. Black, Indigenous, and People of Color renters 65 years and older with lower incomes are disproportionately cost burdened and are at increased risk of housing instability and homelessness. Individuals who are severely cost burdened may have to choose between housing costs and other necessities, like medication.⁴⁸⁶

Older adult renters are more likely to spend a significant portion of their income on rent.⁴⁸⁷ Extremely low-income renter households are most likely to include a resident aged 62 years or older countywide, likely because some of these households rely on programs such as Social Security for their sole source of income rather than wages.⁴⁸⁸ These households would likely have difficulty maintaining housing in the private market without additional financial support. Community members shared with King County staff that many people aged 62 years and older fear rent increases and there is a growing population of people aged 62

⁴⁸¹ 2019 King County Analysis of Impediments to Fair Housing Choice. [\[link\]](#)

⁴⁸² Washington State Department of Social and Health Services. (2022, October 1). *Developmental Disabilities Administration Housing fund priority study report*.

⁴⁸³ Community Feedback on Housing. (2022, September). *2023 Developmental Disabilities Legislative Committee*. King County Department of Community and Human Services.

⁴⁸⁴ U.S Department of Housing and Urban Development. (2017). *Housing for Seniors: Challenges and Solution*. [\[link\]](#)

⁴⁸⁵ *Skyway-West Hill and North Highline Anti-displacement Strategies Report*. [\[link\]](#)

⁴⁸⁶ Prunhuber, Pratti and Vivian Kwok. (2021, February). *Low-Income Older Adults Face Unaffordable Rents, Driving Housing Instability and Homelessness*. Justice in Aging, National Low Income Housing Coalition. [\[link\]](#)

⁴⁸⁷ Prunhuber, Pratti and Vivian Kwok. (2021, February). *Low-Income Older Adults Face Unaffordable Rents, Driving Housing Instability and Homelessness*. Justice in Aging, National Low Income Housing Coalition. [\[link\]](#)

⁴⁸⁸ U.S. Department of Housing and Urban Development. (2021). *Renters by Income Level by Household Age Status, CHAS 2014-2018*.

years and older on fixed incomes experiencing homelessness.⁴⁸⁹ People aged 65 years and older need more affordable housing options and financial assistance programs to help them remain in their homes and communities.⁴⁹⁰ King County staff heard in interviews with housing providers and community-based organizations that more affordable housing types conducive to multi-generational living would also help people aged 62 years and older age in their communities and with their families. As explained by a representative from African Community Housing and Development, "When family-sized homes exist, the family stays together longer, people can age in place, and there is less youth homelessness." These interviews indicated that community members considered middle housing as a model that supports multi-generational living.⁴⁹¹

People with Medical Conditions

Housing quality, cost, and stability impacts people’s physical and mental health. Individuals receiving housing assistance who are recovering from medical conditions may need additional support to restabilize, such as occupational therapy. People living in supportive housing with a persisting medical condition may need to be offered chore service to maintain their unit. Medical conditions can lead to households falling behind on rent, due to medical costs or because they are unable to work, and eventually facing eviction. People who have experienced eviction report that eviction can lead to worsening or new mental and physical health problems.⁴⁹² People with medical conditions that impact their ability to pay their housing costs need support to keep their housing.

People with medical conditions, particularly individuals who are unstably housed or experiencing homelessness, need access to care and a safe place to recover after leaving the hospital. The King County Regional Homelessness Authority has found that experiencing homelessness can create and exacerbate an individual’s physical, mental, and behavioral health conditions, and many people experiencing homelessness develop complex medical needs. The King County Regional Homelessness Authority Five Year Plan finds that people experiencing homelessness with medical conditions often need recuperative housing or medical respite programs. Recuperative housing or recuperative shelter beds are designed to support people who do not need to remain in a hospital and have medical needs or a follow up medical appointment and need support in the short term. Recuperative housing prevents emergency room visits and can improve the health, safety, and stability of residents.⁴⁹³

C. Housing Needs of Communities Experiencing Disproportionate Harm of Housing Inequities

Discrimination Against Housing Protected Classes

Despite being illegal for over 55 years, individual-level housing discrimination is still ongoing throughout King County, based on community feedback and housing discrimination testing. The Civil Rights Act of 1968, Title VIII through IX, or Fair Housing Act, banned discrimination in housing nationwide against certain protected classes. Washington State and King County have also established other protected classes that may not be discriminated against regarding housing. Table 5 shows the different groups that are protected at different levels of government, excluding protected classes that are already protected at a higher level of government.

Table 5: Housing Protected Classes

Federal	State of Washington	King County
---------	---------------------	-------------

⁴⁸⁹ Comprehensive Plan Equity Work Group Meeting. (2023, January 20). King County.
⁴⁹⁰ Metropolitan Center for Applied Research & Extension. (2018). *Moving Towards Age-Friendly Housing in King County*. [\[link\]](#)
⁴⁹¹ King County DCHS staff interviews with multiple housing providers and community-based organizations (June-August 2023).
⁴⁹² Cookson, T., Margaret Diddams, Xochitl Maykovich, Edmund Witter. (2018, September). *Losing Home: The Human Cost of Eviction in Seattle*. Seattle Women’s Commission and the Housing Justice Project. [\[link\]](#)
⁴⁹³ King County Regional Homelessness Authority. (2023, January 18). *Draft Five-Year Plan (2023-2028)*. [\[link\]](#)

Race	Creed	Age
Color	Marital Status	Ancestry
National Origin	Veteran/Military Status	
Religion	Use of Service or Assistive	
Sex	Animal	
Disability	Source of Income	
Familial Status		

King County and partner cities contracted with the Fair Housing Center of Washington to conduct testing to understand the nature and extent of housing discrimination by protected class status in 2019 and 2022. The contracts tested for discrimination based on disability, familial status, national origin, race, religion, and source of income. The Fair Housing Center of Washington found evidence of discrimination in 69 of the 135 tests conducted throughout King County. The Fair Housing Center of Washington conducted 11 tests in unincorporated King County and found evidence of discrimination in eight tests.⁴⁹⁴ Although this number of tests is too small to be statistically significant, the results indicate that individuals and households who are members of protected classes continue to face barriers to accessing housing at both a systemic and individual level.

In interviews between King County staff and organizational representatives, members that their clients experienced discrimination as part of their search for housing. They also shared that community members experienced discrimination while living in affordable housing.

Communities need increased access to education and legal support to enforce their rights. Renters in unincorporated King County are less likely than homeowners to have financial resources to enforce their rights, such as hiring a private attorney, because renters are more likely to be lower income.⁴⁹⁵ King County staff heard in multiple interviews with housing providers and community-based organizations that people are frequently deterred from filing fair housing complaints, because the system for doing so is not effective in securing housing in the short- and immediate-term.

Families and Large Households

Approximately 2,006 households are overcrowded in unincorporated King County.⁴⁹⁶ Community members from Skyway-West Hill and North Highline, two urban unincorporated areas, have raised the need for more affordable, large rental units to accommodate large families and multigenerational families.⁴⁹⁷ Urban unincorporated King County has a higher rate of five-, six-, and seven-person renter households than rural unincorporated areas.⁴⁹⁸ Most three-, four-, and five or more-bedroom units are occupied by homeowners in unincorporated King County.⁴⁹⁹ Larger lower-income households, who are disproportionately Black, Indigenous, and People of Color, are most impacted by the lack of family-sized rental units. King County staff heard through interviews with multiple housing providers and community-based organizations that most new housing units have less than four bedrooms, making it even more challenging for households to find family-sized units.⁵⁰⁰

Large families are more likely to experience housing problems in King County compared to small families, primarily due to overcrowding and the cost of larger housing.⁵⁰¹ The Equity Work Group shared that families and large households need access to affordable rental units that accommodate their needs. The lack of larger, affordable units can lead to overcrowding and displacement. Community members report that families in King County share homes because they cannot afford to live separately. They shared concerns

⁴⁹⁴ Final Testing Report for King County. (2022). Fair Housing Center of Washington Contract and King County.

⁴⁹⁵ King County. (2022, June 30). *Tenant Protection Access Plan*. [\[link\]](#)

⁴⁹⁶ U.S. Department of Housing and Urban Development. (2021). *Overcrowding, CHAS 2014-2018*.

⁴⁹⁷ *Skyway-West Hill and North Highline Anti-displacement Strategies Report*. [\[link\]](#)

⁴⁹⁸ U.S. Census Bureau. (2022). *Tenure by Household Size, 5-year ACS 2016-2020*.

⁴⁹⁹ U.S. Department of Housing and Urban Development. (2021). *Housing Units by Tenure and Unit Size, CHAS 2014-2018*.

⁵⁰⁰ King County DCHS staff interviews with multiple housing providers and community-based organizations (June-August 2023).

⁵⁰¹ *2019 King County Analysis of Impediments to Fair Housing Choice*. [\[link\]](#)

that recent immigrant and refugee families are often unable to find rental units large enough to accommodate their needs so multiple families will rent a single home so they can stay together.

Multiple housing providers and community-based organizations shared with King County staff through interviews that it is not uncommon for eight people to crowd into a two-bedroom apartment because that is all they could afford. Families and large households need access to affordable rental units that accommodate their needs. Representatives from the Eastside Legal Assistance Program explained that landlords have enforced occupancy standards as a means to evict larger families. There are instances where one household extends their home to a recently evicted household, and then gets evicted themselves for exceeding occupancy standards.

Black, Indigenous, and People of Color

Black, Indigenous, and People of Color households disproportionately experience housing problems, including incomplete kitchen facilities, incomplete plumbing facilities, overcrowding, and cost burden. In King County, more than half of Hispanic and Black households experience at least one housing problem. During the community engagement for the Skyway-West Hill and North Highline Anti-Displacement Strategies Report, residents identified a need for more publicly subsidized affordable housing for households below 60 percent area median income. These community members also noted the need for more affordable, family-sized housing units and culturally specific housing for elders.⁵⁰²

Black households and households of races not listed are significantly more likely to be renters than White and Asian households.⁵⁰³ In 2016 and 2017, Black households were more than twice as likely to be denied and half as likely to apply for a home loan than White households in King County. Native American households were also significantly more likely to be denied a loan than White households.⁵⁰⁴

Racial restrictive covenants and other discriminatory housing practices blocked homeownership and wealth building opportunities for residents of color in King County (see the discussion in *V. Racially Disparate Impacts Analysis*). The racial wealth gap is exacerbated by a lack of affordable housing. Increasing the supply of middle housing will increase homeownership opportunities because these housing types are more affordable than new single detached homes. Middle housing types, like duplexes, triplexes, and townhomes, are the main housing type purchased by Black and Hispanic homeowners.⁵⁰⁵

Some Black, Indigenous, and People of Color and low- and moderate-income households may have difficulty saving for a down payment due to high rent prices and disproportionate rates of cost burden and severe cost burden. Saving for down payment is a leading barrier to homeownership. Down-payment assistance programs provide more opportunities for homeownership for households at or below 80 percent area median income who have been historically excluded from building generational wealth through homeownership. In Skyway-West Hill and North Highline, most renter households are 80 percent area median income or below.⁵⁰⁶

The Equity Work Group noted that the displacement happening in Skyway is visible, and that Black, Indigenous, and People of Color communities that have lived in areas for generations are being displaced. They also reported that households at risk of displacement are often those that were displaced from other neighborhoods, such as Black residents in Skyway who were displaced from the Central District or Rainier Valley. The Equity Work Group also raised concerns that residents who are displaced are unable to find new housing in their communities, particularly housing located in walkable areas near grocery stores and other necessities.

⁵⁰² Skyway-West Hill and North Highline Anti-displacement Strategies Report. [[link](#)]

⁵⁰³ U.S. Census Bureau. (2022). *Age Range by Tenure, 5-year ACS 2016-2020*.

⁵⁰⁴ 2019 King County Analysis of Impediments to Fair Housing Choice. [[link](#)]

⁵⁰⁵ Logani, I., "Racial Wealth Gap." [[link](#)]

⁵⁰⁶ Skyway-West Hill and North Highline Anti-displacement Strategies Report. [[link](#)]

Skyway-West Hill and North Highline residents shared that displacement impacts local businesses and that cultural displacement takes place when community members lose social and cultural connections in their community because of gentrification factors.⁵⁰⁷ Displaced residents may lose connections to community establishments and faith-based organizations that provide direct support or connect people to support systems (see the discussion of displacement in the *V. Racially Disparate Impacts Analysis* for more information about displacement in King County). The Equity Work Group reported that Black, Indigenous, and People of Color residents need affordable housing near accommodations that reflect community members' needs and in communities of their choice.

Immigrant Communities

In 2019, approximately 6.5 percent of refugees coming to the United States resettled in Washington, and about half of refugees who come to Washington settle in King County.⁵⁰⁸ Approximately 5.8 percent of King County residents and 3.9 percent of unincorporated King County residents have limited English proficiency.⁵⁰⁹ Immigrant households with limited English proficiency may face additional barriers to finding housing, as rental postings and applications may not be readily available in languages other than English. Residents and organizations that serve immigrants and refugees informed King County staff about misunderstandings about housing rights, responsibilities, and protections for residents with limited English proficiency.⁵¹⁰

Refugees face barriers when transitioning from temporary cash assistance. Through a Washington State program, refugees receive eight months of temporary cash assistance upon arrival.⁵¹¹ Households can have difficulty finding stable employment and obtaining affordable housing before their assistance expires. Refugees who find stable employment still face difficulties building credit history before their assistance period ends, which presents a barrier to securing housing.

Immigrants and refugees who are undocumented face barriers to accessing affordable housing, even if the housing does not require documentation of citizenship status. Requirements such as documentation of pay create difficulties for households who are paid only in cash. Community members also shared that credit scores, requiring social security numbers at the time of application, and source of income can be used as tools to discriminate against housing applicants.⁵¹² King County staff heard through community engagement efforts that some landlords have taken advantage of someone's undocumented status by charging them substantially higher move-in costs.

Housing providers and community-based organizations interviewed by King County staff shared that undocumented workers are recurrently too fearful to make a formal discrimination complaint out of fear of landlord retaliation.

The King County Tenant Protections Access Plan recommended that the County provide greater access to information regarding tenant protections and housing rights for immigrant and refugee residents by providing tenant rights information in multiple languages. The Comprehensive Plan Equity Work Group identified a need for increased access to large, affordable rental units for immigrant and refugee residents. Affordable rental units with two or more bedrooms or middle housing types can accommodate these needs. Middle housing is conducive to multi-generational living, as large or multi-generational families can reside in the same building. King County staff heard in interviews with housing providers and community-based organizations that immigrants oftentimes arrive in the area with their extended families and need housing that will accommodate that. The Equity Work Group also shared that studio apartments are often not

⁵⁰⁷ King County Comprehensive Plan Equity Work Group.

⁵⁰⁸ Washington State Department of Social and Health Services. (2021). *Office of Refugee and Immigrant Assistance*. [\[link\]](#)

⁵⁰⁹ U.S. Census Bureau. (2022). *Households by English Proficiency, 5-year ACS 2016-2020*.

⁵¹⁰ *2019 King County Analysis of Impediments to Fair Housing Choice*. [\[link\]](#)

⁵¹¹ Washington State Department of Social and Health Services. *Refugee Cash Assistance*. Economic Services Administration. [\[link\]](#)

⁵¹² *2019 King County Analysis of Impediments to Fair Housing Choice*. [\[link\]](#)

culturally appropriate; however, most new affordable housing units in recently funded projects are studios or one-bedroom units.

LGBTQ+ Communities

LGBTQ+ people experience systematic disparities in Washington State, including higher rates of housing instability and poverty and less access to care and other services. LGBTQ+ people in Washington disproportionately experience bias, traumatic events, and social isolation. LGBTQ+ adults in Washington have higher rates of disability, frequent mental distress, and poorer general health compared to cisgender and straight people. Black, Indigenous, and People of Color LGBTQ+ adults experience greater health disparities.⁵¹³ Research finds that 10.7 percent of Seattle and 5.5 percent of the Seattle-Tacoma metro area identified as LGBTQ+, the third highest rate among the 15 largest metro areas in the U.S.⁵¹⁴

In a 2019 survey of LGBTQ+ adults in Washington, participants were renters (54 percent), and one-third lacked confidence about staying in their current housing. More than half of participants were cost burdened (60 percent), and 27 percent had experienced homelessness. More than one-fifth of trans and gender diverse participants experienced repeated homelessness or moved two or more times within the previous year. Trans and gender diverse participants also reported the highest rate of housing insecurity (39 percent). Nearly half (47 percent) of LGBTQ+ participants residing in King County reported having difficulty securing food, and 42 percent noted difficulty paying bills due to income instability.⁵¹⁵

LGBTQ+ community organizations shared that LGBTQ+ residents in King County need access to affordable housing in neighborhoods where they feel safe and connected to the community.⁵¹⁶ Community members report that the quality, safety, and diversity of the neighborhood are important to finding housing⁵¹⁷ Community engagement indicated that LGBTQ+ people aged 62 years and older will sometimes hide their LGBTQ+ identity in order to feel safe in housing. LGBTQ+ community members in South King County identified the need for expanded access to services in the rural area of South King County. LGBTQ+ residents in South King County reported that the most common reason they moved to South King County was due to affordability. Often, these residents moved out of Seattle and further south due to increasing housing costs.⁵¹⁸

LGBTQ+ residents of South King County reported experiencing housing discrimination based on their sexual orientation and gender identity. A representative from Queer Power Alliance, formerly LGBTQ Allyship, shared with King County staff that the use of a chosen name that does not match identification records has been leveraged by landlords and property owners to deny an application. LGBTQ+ residents believe it is important that housing organizations have inclusivity in statements, use inclusive terminology and images, have experience working with trans people, and have LGBTQ+ staff. Community members share that they need to feel like they can trust their landlords or other housing service providers. They also note that finding information about housing from a trusted source, such as a community-based organization or queer housing group, is important.⁵¹⁹ Stronger enforcement of fair housing laws and expanded access to tenant protections would increase access to safe, stable housing for LGBTQ+ residents.

⁵¹³ Goldsen, K. F. et. al. (2020, November). *Washington State LGBTQ+ Equity and Health Report 2020*. [\[link\]](#)

⁵¹⁴ Balk, G. (2020, October 10). More than 10% of Seattle residents identify as LGBTQ+ - on par with San Francisco. *The Seattle Times*. [\[link\]](#)

⁵¹⁵ Goldsen, K. F. et. al., *Washington State LGBTQ+ Equity and Health Report 2020*. [\[link\]](#)

⁵¹⁶ LGBTQ Allyship. (2019). *2018-2019 South King County Housing Listening Sessions Report of the LGBTQ+ Community*.

⁵¹⁷ LGBTQ Allyship. (2021). *Affirmative Housing Marketing Strategies for LGBTQ+ Communities in South King County*.

⁵¹⁸ LGBTQ Allyship, *2018-2019 South King County Housing Listening Sessions*.

⁵¹⁹ LGBTQ Allyship, *Affirmative Housing Marketing Strategies*.

VII. Land Capacity Analysis

A. Section Summary

This section conducts the land capacity analysis as required by CPP H-11 and the Growth Management Act (GMA) as amended by House Bill 1220. This section also fulfills CPP H-3d and H-3i.

CPP H-11 requires jurisdictions to:

Identify sufficient capacity of land for housing including, but not limited to income-restricted housing; housing for moderate-, low-, very low-, and extremely low-income households; manufactured housing; multiunit housing; group homes; foster care facilities; emergency housing; emergency shelters; permanent supportive housing; and within an urban growth area boundary, duplexes, triplexes, and townhomes.

CPP H-3d and H-3i requires jurisdictions to:

Conduct an inventory and analysis in each jurisdiction of existing and projected housing needs of all segments of the population and summarize the findings in the housing element. The inventory and analysis shall include:

- d) Percentage of residential land zoned for and geographic distribution of moderate- and high-density housing in the jurisdiction; and*
- i) Housing development capacity within a half-mile walkshed of high-capacity or frequent transit service, if applicable.*

This land capacity analysis follows guidance from the Washington State Department of Commerce.⁵²⁰ The guidance assumes certain urban zone categories match to different housing types and affordability levels. Although these assumptions may appear simplified, King County's comprehensive plan must identify a quantifiable and sufficient capacity of land to accommodate all projected housing needs, per the Growth Management Act. Table 6 shows the analysis and assumptions for urban unincorporated King County. These assumptions reflect the current economic conditions of King County's housing market.

This land capacity analysis finds sufficient urban zoning capacity to accommodate permanent housing needs at all income levels and special housing types. However, this analysis finds there is insufficient capacity in urban commercial zones to meet unincorporated King County's emergency housing need of 1,034 beds by 2044. The analysis found a deficit of 116 emergency housing units in urban commercial zones. To address this deficit, King County added permanent supportive and emergency housing types as allowed uses in the development code to reduce barriers to producing permanent supportive and emergency housing. These types of housing will now be allowed in the higher density residential zones, most commercial zones, and the office zone. See emergency housing analysis in IX. *Making Adequate Provisions to meet the Housing Needs of All Economic Segments of the Community*, which identifies barriers for emergency housing in unincorporated King County.

Approximately 94 percent of the land in the urban unincorporated area that allows residential housing is zoned for eight dwelling units per acre or fewer. Except for accessory dwelling units, moderate or high-density housing is unlikely to be constructed in these areas.

Urban unincorporated King County has a total development capacity of 4,173 housing units within a half mile walkshed of high-capacity or frequent transit. North Highline and Skyway-West Hill contain 86 percent of the parcels identified.

⁵²⁰ Growth Management Services. (2022, December). Guidance for Evaluating Land Capacity to Meet All Housing Needs. Washington State Department of Commerce. [\[link\]](#)

B. Permanent Housing

King County must plan to accommodate 5,412 permanent housing units in unincorporated King County by 2044. King County staff conducted a land capacity analysis to determine if there is sufficient capacity to meet future permanent housing needs in unincorporated King County under current zoning and development regulations. This analysis first identifies the net developable acres and planned density in each land use zone to determine total capacity in zone categories. Land use zones, for this analysis, are grouped into the following four zone categories:

- Low density: single detached homes;
- Middle density: townhomes, duplex, triplex, quadplex;
- Low rise: apartments or condominiums up to three floors; and
- Mid rise: apartments or condominiums up to six floors.

Table 6 compares the aggregated housing needs of each income level to the total capacity in each zone category. The land capacity analysis finds there is sufficient capacity to meet projected permanent housing needs at all income levels in unincorporated King County under current zoning and development regulations. The analysis identifies a land capacity surplus of 27,965 permanent housing units.

Table 6: Comparison of Projected Housing Needs to Capacity

Income Level (%AMI) and Special Housing Needs	Projected Housing Need	Zone Categories Serving These Needs	Aggregated Housing Needs	Total Capacity in Zone Category	Capacity Surplus or Deficit
0-30% PSH	608	Low rise, mid rise, and ADUs	2,628	15,114	12,486
0-30% Other	1,157				
>30-50%	571				
>50-80%	292				
>80-100%	366	Middle density	781	8,595	7,814
>100-120%	415				
>120%	2,003	Low density	2,003	9,668	7,665
Total	5,412		5,412	33,377	27,965

C. Emergency Housing

Emergency Housing Land Capacity in Commercial Zones

King County must plan to accommodate 1,034 emergency housing units in unincorporated King County by 2044. Emergency housing is non-permanent housing types such as shelters and tiny homes. King County staff analysis found there is insufficient capacity to meet projected emergency housing needs in commercial zones under current zoning and development regulations. The analysis found a land capacity deficit in commercial zones of 116 emergency housing and shelter beds/units in unincorporated King County. The 2024 Comprehensive Plan adopted code changes that clarify which emergency housing types are allowed in which zones and streamline permitting, thereby increasing the zoning capacity and reducing barriers to developing emergency housing (see the emergency housing analysis in IX. *Making Adequate Provisions for Housing Needs of All Economic Segments of the Community*).

Table 7 compares the total land capacity to the total projected emergency housing need in commercial zones in unincorporated King County. The analysis calculates the capacity by totaling the acres in the 117 parcels identified as potential sites for emergency housing or shelter in Commercial Business (CB), Regional Business (RB), and Office (O) zones. Potential parcels are those which are larger than half an acre and within ¼ mile of a transit stop. The analysis identifies the average density based on the densities of existing emergency housing projects.

Table 7: Surplus or Deficit for Emergency Housing and Emergency Shelter in Commercial Zones

Site Grouping	Assumed Density	Average Density	Total Acres	Total Capacity	Total Need	Capacity Surplus or Deficit
Emergency Shelter: Congregate Shelter	40	53	17.22	918	1,034	(116)
Emergency Housing: Tiny House Villages	60					
Emergency Housing: Existing Housing Conversion	60					

Emergency Housing Land Capacity in Residential Zones

Some emergency housing types could be permitted outside commercial zones in unincorporated King County. King County staff therefore conducted an additional analysis and found there is sufficient land capacity in urban residential zones to meet projected emergency housing needs in unincorporated King County.⁵²¹ This analysis identified a land capacity surplus in residential zones of 4,728 emergency housing and shelter beds/units in unincorporated King County.

Table 8 compares the total land capacity to the total projected emergency housing need in unincorporated King County. This analysis calculates the zoning capacity by totaling the acres in the 2,235 parcels identified as potential sites for emergency housing or shelter in residential zones. Potential parcels are those which are larger than half an acre and within ¼ mile of a transit stop.

Table 8: Surplus or Deficit for Emergency Housing and Emergency Shelter in Residential Zones

Site Grouping	Assumed Density	Average Density	Total Acres	Total Capacity	Total Need	Capacity Surplus or Deficit
Emergency Shelter: Congregate Shelter	40	53	108	5,760	1,034	4,726
Emergency Housing: Tiny House Villages	60					
Emergency Housing: Existing Housing Conversion	60					

Total acres include potential parcels in land use zones: R-4, R-6, R-8, R-12, R-18, and R-24.

⁵²¹ Residential zones include R-4, R-6, R-8, R-12, R-18, and R-24; this analysis excludes R-48.

D. Percentage of Residential Land Zoned for and Geographic Distribution of Medium- and High-Density Housing

This section analyzes the zoning and land use for unincorporated King County to understand how much land is zoned for different levels of residential density. See Table 9 for King County’s land use zones organized by category. Staff classified R-8, which allows up to eight dwelling units per acre under base density, as low-density housing, as developers are unlikely to construct "middle housing" types, such as townhomes, rowhouses, or duplexes, triplexes or quadplexes, in this zone. Developers could build middle housing types at eight dwelling units per acre, but it would require a significant percentage of the property remain open space.

Table 9: King County Zones Categorized by Residential Density Allowed

Zone	Category
R-24, R-48, CB, RB, O	High Density
R-12, R-18	Moderate Density
R-1, R-4, R-6, R-8, NB	Low Density
A-10, A-35, RA-2.5, RA-5, RA-10, UR	Rural Density
F, M, I	Excluded

Table 10 shows that 94 percent of the land in the urban area that allows residential housing is zoned for low density. Although King County’s zoning code does not exclude multiunit housing types in the zones identified as low density in this assessment, the dwelling units allowed per acre effectively make single detached housing the most likely form of development.

Table 10: Low, Moderate, and High-Density Residential Zoning in Unincorporated King County

522

	Urban	Rural
Acres of High Density	627	186
Percent of Zoned for High Density	3.4	0.1
Acres of Medium Density	448	31
Percent of Zoned for Medium	2.4	0
Acres of Low Density	17,103	759
Percent of Zoned for Low Density	94.2	0.4
Acres of Rural Zoning	0	181,442
Percent Zoned for Rural	0	99.5
Total	18,197	182,419

Map 7 shows the geographic distribution of land zoned for moderate and high density residential in unincorporated King County. The majority of the land in the urban area zoned for moderate and high density is in North Highline, Skyway West-Hill, and Fairwood. About 90 percent of the land, by area, that allows residential development is rural, or outside the urban growth area, and therefore is not targeted for residential growth. In the rural area, almost all parcels that allow residential development are zoned for low

⁵²² Land Use data collected July 2022.

density. The rural towns of Fall City, Snoqualmie, and Vashon account for most of the land outside the urban areas that are zoned for moderate or high density.

Map 7: Moderate and High Density Zoning

MODERATE AND HIGH DENSITY ZONING

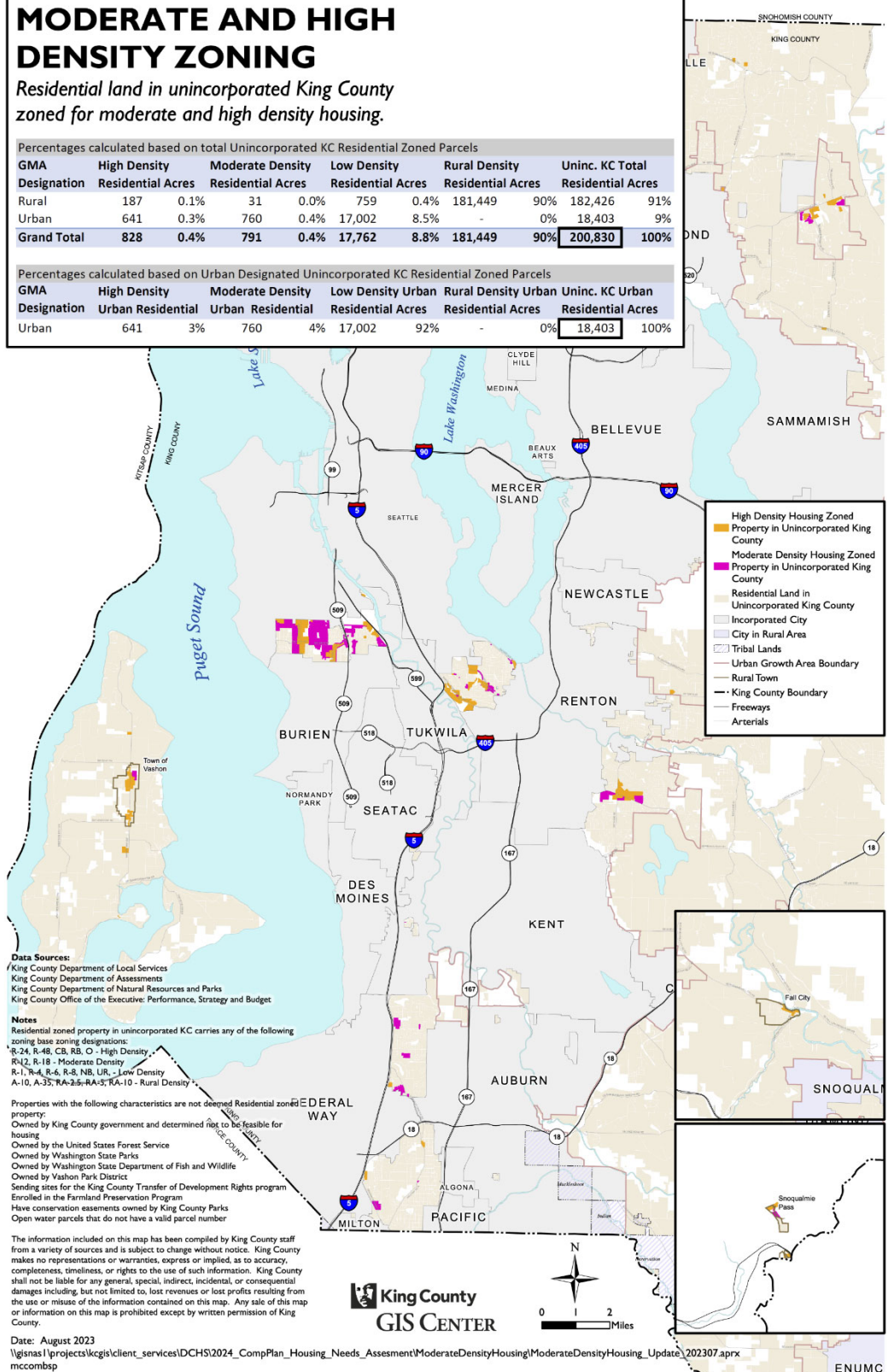
Residential land in unincorporated King County zoned for moderate and high density housing.

Percentages calculated based on total Unincorporated KC Residential Zoned Parcels

GMA	High Density Residential Acres	Moderate Density Residential Acres	Low Density Residential Acres	Rural Density Residential Acres	Uninc. KC Total Residential Acres					
Rural	187	0.1%	31	0.0%	759	0.4%	181,449	90%	182,426	91%
Urban	641	0.3%	760	0.4%	17,002	8.5%	-	0%	18,403	9%
Grand Total	828	0.4%	791	0.4%	17,762	8.8%	181,449	90%	200,830	100%

Percentages calculated based on Urban Designated Unincorporated KC Residential Zoned Parcels

GMA	High Density Urban Residential	Moderate Density Urban Residential	Low Density Urban Residential Acres	Rural Density Urban Residential Acres	Urban Uninc. KC Urban Residential Acres					
Urban	641	3%	760	4%	17,002	92%	-	0%	18,403	100%



Data Sources:
King County Department of Local Services
King County Department of Assessments
King County Department of Natural Resources and Parks
King County Office of the Executive, Performance, Strategy and Budget

Notes
Residential zoned property in unincorporated KC carries any of the following zoning base zoning designations:
R-24, R-48, CB, RB, O - High Density
R-12, R-18 - Moderate Density
R-1, R-4, R-6, R-8, NB, UR, - Low Density
A-10, A-35, RA-2.5, RA-5, RA-10 - Rural Density

Properties with the following characteristics are not deemed residential zoned:
Owned by King County government and determined not to be feasible for housing
Owned by the United States Forest Service
Owned by Washington State Parks
Owned by Washington State Department of Fish and Wildlife
Owned by Vashon Park District
Selling sites for the King County Transfer of Development Rights program
Enrolled in the Farmland Preservation Program
Have conservation easements owned by King County Parks
Open water parcels that do not have a valid parcel number

The information included on this map has been compiled by King County staff from a variety of sources and is subject to change without notice. King County makes no representations or warranties, express or implied, as to accuracy, completeness, timeliness, or rights to the use of such information. King County shall not be liable for any general, special, indirect, incidental, or consequential damages including, but not limited to, lost revenues or lost profits resulting from the use or misuse of the information contained on this map. Any sale of this map or information on this map is prohibited except by written permission of King County.

Date: August 2023
\\gisnas1\projects\kcgis\client_services\DCHS\2024_CompPlan_Housing_Needs_Assesment\ModerateDensityHousing\ModerateDensityHousing_Update_202307.aprx
mccombsp

E. Housing Development Capacity within a Half-Mile Walkshed of High-Capacity or Frequent Transit Service

This section analyzes the development capacity in unincorporated King County and Sound Transit and King County Metro and Sound Transit service to estimate the potential new housing units that could be constructed within a half mile walkshed of high-capacity or frequent transit. High-capacity transit includes transit systems such as rail and bus rapid transit. King County staff used the criteria established by the King County Urban Growth Capacity Report⁵²³, and the Affordable Housing Report: Inventory and Feasibility Analysis of Affordable Housing on County-owned Properties⁵²⁴ to identify parcels as having potential development capacity. The Urban Growth Capacity Report identified parcels that are vacant and re-developable and calculated the potential capacity to construct new housing under existing zoning using data from the King County Assessor's Office. King County staff used the following definitions to identify parcels in unincorporated King County as having growth capacity:

- vacant: parcels identified as vacant or the "improvement value" is less than \$10,000;
- re-developable (Single and Multiunit): parcels with zoning capacity that is 2.5 times greater than the existing units and the "improvement value" is less than half the land value; and
- re-developable (Mixed-Use and Non-residential): parcels with an improvement value less than half the land value.

The Affordable Housing Report: Inventory and Feasibility Analysis of Affordable Housing on County-owned properties identified parcels that met the following criteria as potentially developable:

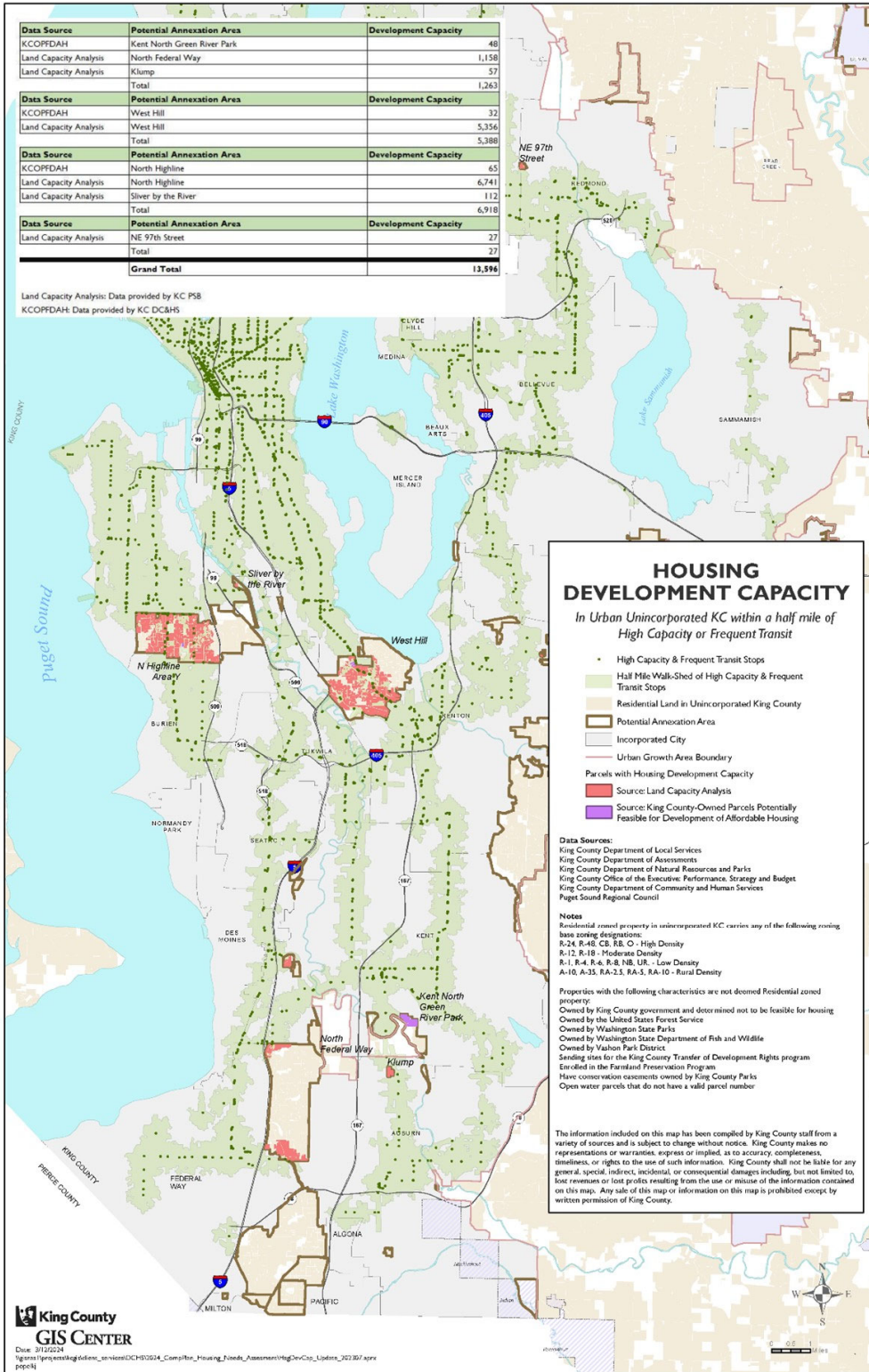
- within the Urban Growth Area;
- greater than 5,000 square feet;
- at least 5,000 square feet unencumbered by critical areas, including streams, lakes, rivers, wetlands, or landslide risk;
- at least 5,000 square feet unencumbered by operational stormwater ponds or public right-of-way;
- less than 50 percent of the parcel is used as a park, airport runway, wastewater treatment plant, or pumping station;
- if in a census tract with greater than 49.5 percent of its population with incomes at or below 80 percent of area median income, within a ¼ mile walk to a bus stop;
- within 200 feet of a public sewer and road;
- a developable shape (an area to perimeter ratio greater than 0.2); and
- if a non-residential zoning category (industrial/manufacturing, commercial), a parcel or combination of adjacent parcels that are greater than 20,000 square feet.

Map 8 shows the identified parcels in red below. The results of the analysis found a total development capacity of 13,596 housing units. North Highline and Skyway-West Hill contain 91 percent of the capacity identified. Maps 9 and 10 show the total housing development capacity within a half-mile of high-capacity or frequent transit in North Highline (6,918 housing units) and Skyway West-Hill (5,388 housing units), respectively. Map 11 shows the total housing development capacity within a half-mile of high-capacity or frequent transit in North Federal Way, Kent North Green River Park, and Klump PAA (1,263 housing units).

Map 8: Housing Development Capacity within a half mile of high-capacity or frequent transit, Unincorporated King County

⁵²³ Ordinance 19369 (2021). [\[link\]](#)

⁵²⁴ *Affordable Housing Report: Inventory and Feasibility Analysis of Affordable Housing on County-owned Properties*. [\[link\]](#)



Map 9: Housing Development Capacity within a half mile of high-capacity or frequent transit, North Highline

NORTH HIGHLINE HOUSING DEVELOPMENT CAPACITY

In Urban Unincorporated KC within a half mile of High Capacity or Frequent Transit

- High Capacity & Frequent Transit Stops
- Half Mile Walk-Shed of High Capacity & Frequent Transit Stops
- Residential Land in Unincorporated King County
- Potential Annexation Area
- Incorporated City
- Urban Growth Area Boundary
- Parcels with Housing Development Capacity
 - Source: Land Capacity Analysis
 - Source: King County-Owned Parcels Potentially Feasible for Development of Affordable Housing

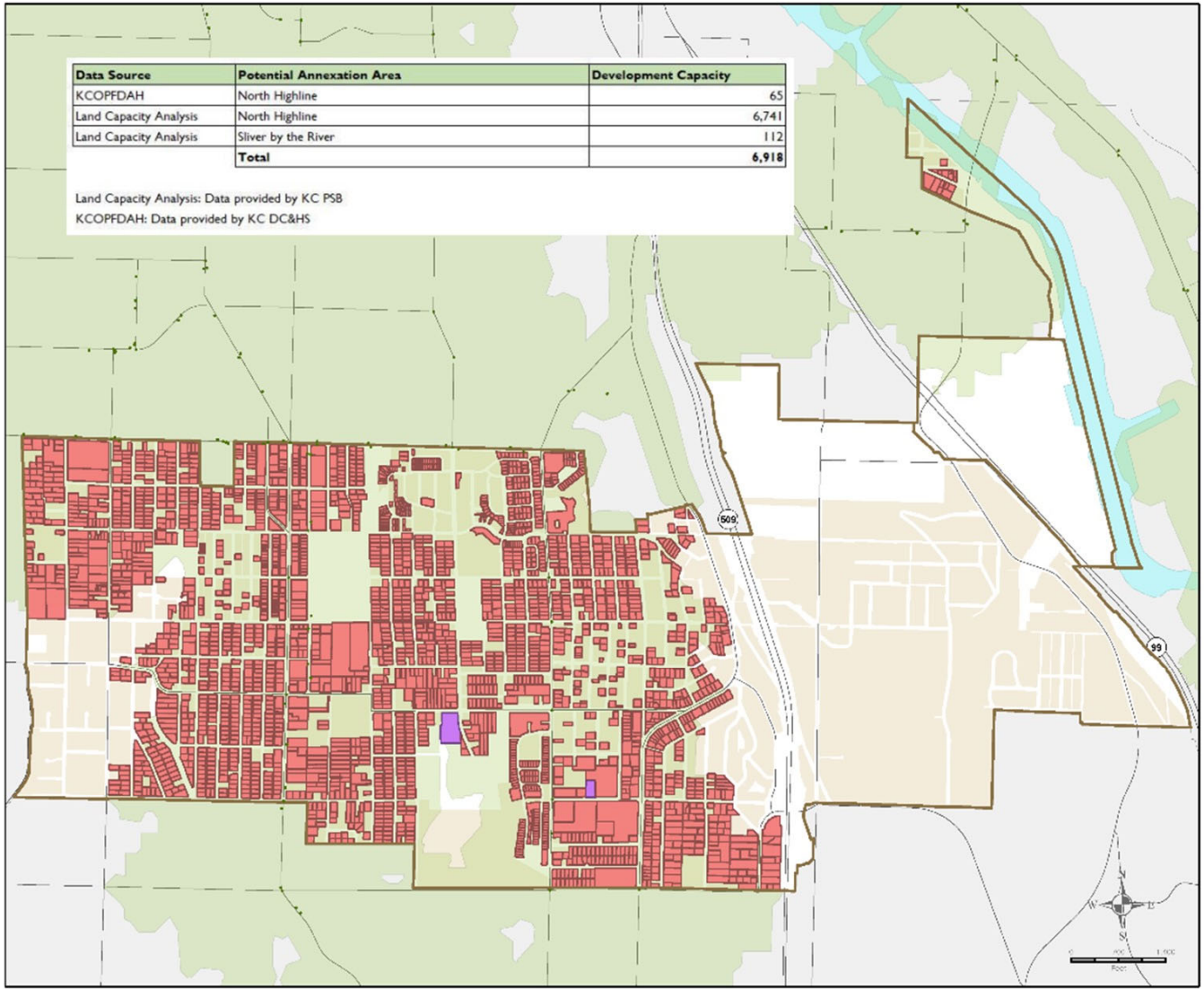
Data Sources:
 King County Department of Local Services
 King County Department of Assessments
 King County Department of Natural Resources and Parks
 King County Office of the Executive, Performance, Strategy and Budget
 King County Department of Community and Human Services
 Puget Sound Regional Council

Notes
 Residential zoned property in unincorporated KC carries any of the following zoning base zoning designations:
 R-25, R-18, CB, PB, O - High Density
 R-12, R-18 - Moderate Density
 R-1, R-4, R-6, R-8, NR, UR - Low Density
 A-10, A-35, RA-25, RA-5, RA-10 - Rural Density
 Properties with the following characteristics are not deemed residential zoned property:
 Owned by King County government and deemed not to be feasible for housing
 Owned by the United States Forest Service
 Owned by Washington State Parks
 Owned by Washington State Department of Fish and Wildlife
 Owned by Wallace Park District
 Siting sites for the King County Transfer of Development Rights program
 Enrolled in the Farmland Preservation Program
 Have conservation easements owned by King County Parks
 Open water parcels that do not have a valid parcel number

The information included on this map has been compiled by King County staff from a variety of sources and is subject to change without notice. King County makes no representations or warranties, express or implied as to accuracy, completeness, timeliness or rights to the use of such information. King County shall not be liable for any general, special, indirect, incidental, or consequential damages including, but not limited to, lost revenues or lost profits resulting from the use or misuse of the information contained on this map. Any sale of this map or information on this map is prohibited except by written permission of King County.

Data Source	Potential Annexation Area	Development Capacity
KCOPFDAH	North Highline	65
Land Capacity Analysis	North Highline	6,741
Land Capacity Analysis	Silver by the River	112
Total		6,918

Land Capacity Analysis: Data provided by KC PSB
 KCOPFDAH: Data provided by KC DC&H



Map 9: Housing Development Capacity within a half mile of high-capacity or frequent transit, North Highline
 Date: 3/12/2024
 Source: \\nrc\shared\GIS\arcgis\DC\192024_CompPlan_Housing_Needs_Assessment\Map2024\Map_090924.aprx

Map 10: Housing Development Capacity within a half mile of high-capacity or frequent transit, Skyway West-Hill

SKYWAY/WEST HILL HOUSING DEVELOPMENT CAPACITY

In Urban Unincorporated KC within a half mile of
 High Capacity or Frequent Transit

- High Capacity & Frequent Transit Stops
- Half Mile Walk-Shed of High Capacity & Frequent Transit Stops
- Residential Land in Unincorporated King County
- Potential Annexation Area
- Incorporated City
- Urban Growth Area Boundary
- Parcels with Housing Development Capacity
 - Source: Land Capacity Analysis
 - Source: King County-Owned Parcels Potentially Feasible for Development of Affordable Housing

Data Sources:
 King County Department of Local Services
 King County Department of Assessments
 King County Department of Natural Resources and Parks
 King County Office of the Executive Performance, Strategy and Budget
 King County Department of Community and Human Services
 Puget Sound Regional Council

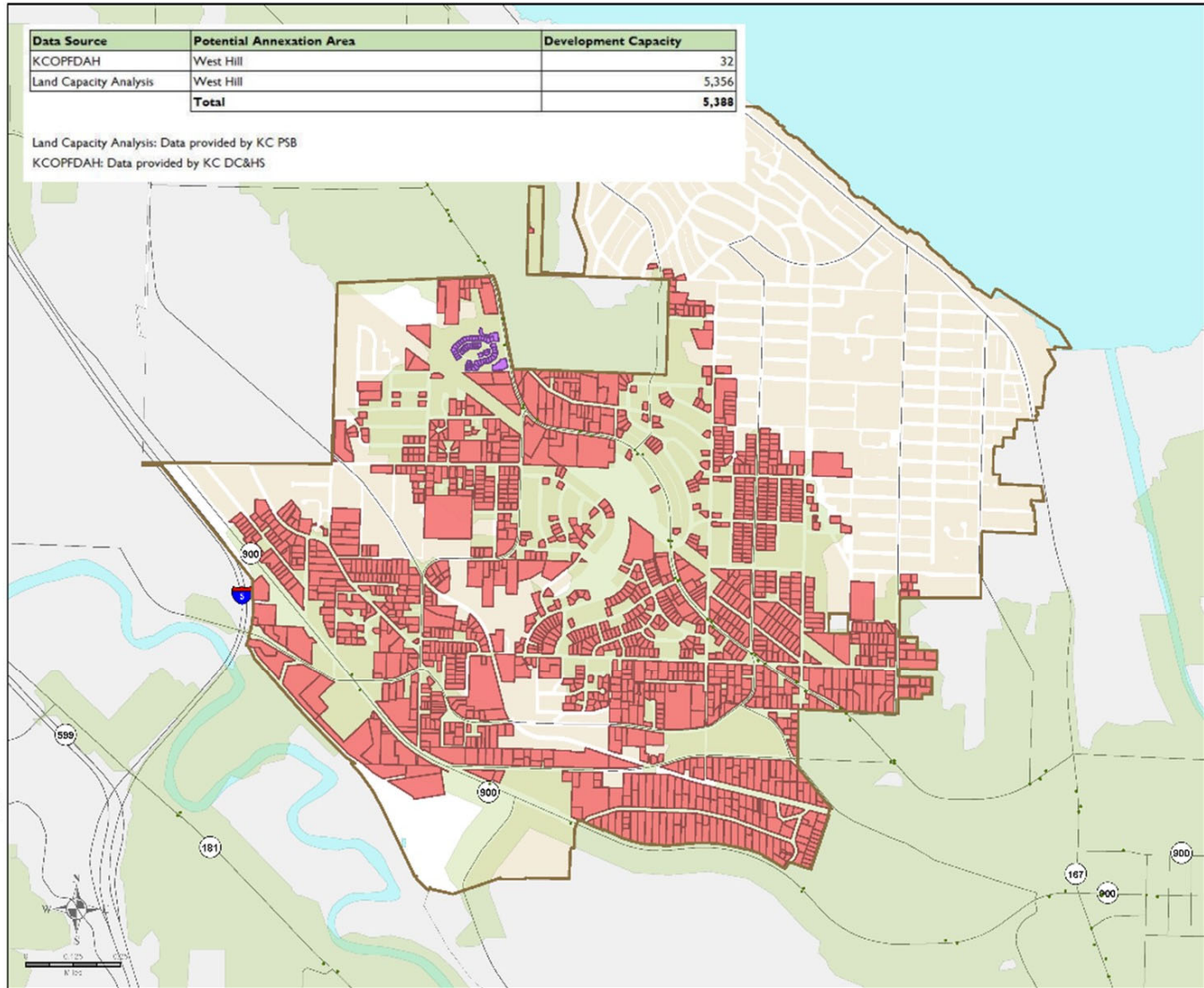
Notes:
 Residential zoned property in unincorporated KC carries any of the following zoning base zoning designations:
 R-24, R-48, CE, RB, O - High Density
 R-12, R-18 - Moderate Density
 R-1, R-4, R-6, R-8, NS, UR - Low Density
 A-10, A-15, RA-2.5, RA-5, RA-10 - Rural Density

Properties with the following characteristics are not deemed Residential zoned property:
 Owned by King County government and department not to be used for housing
 Owned by the United States Forest Service
 Owned by Washington State Parks
 Owned by Washington State Department of Fish and Wildlife
 Owned by Volusia Park District
 Sealing sites for the King County Transfer of Development Rights program enrolled in the Farmland Preservation Program
 Home conservation easements created by King County Parks
 Open water parcels that do not have a valid parcel number

The information included on this map has been compiled by King County staff from a variety of sources and is subject to change without notice. King County makes no representations or warranties, express or implied, as to accuracy, completeness, timeliness, or rights to the use of such information. King County shall not be liable for any general, special, indirect, incidental, or consequential damages including, but not limited to, lost revenues or lost profits resulting from the use or reliance of the information contained on this map. Any sale of this map or information on this map is prohibited except by written permission of King County.



Date: 7/27/2024
 Path: \\gis\gisdata\arcgis\DC-19881_CompPlan_HousingNeedsAssessment\Map10_Capacity_2024.aprx
 page:4



Map 11: Housing Development Capacity within a half mile of high-capacity or frequent transit, North Federal Way, Kent North Green River Park, and Klump PAA

**NORTH FEDERAL WAY,
 KENT NORTH GREEN RIVER
 PARK, AND KLUMP PAA
 HOUSING
 DEVELOPMENT CAPACITY**

*In Urban Unincorporated KC within a half mile of
 High Capacity or Frequent Transit*

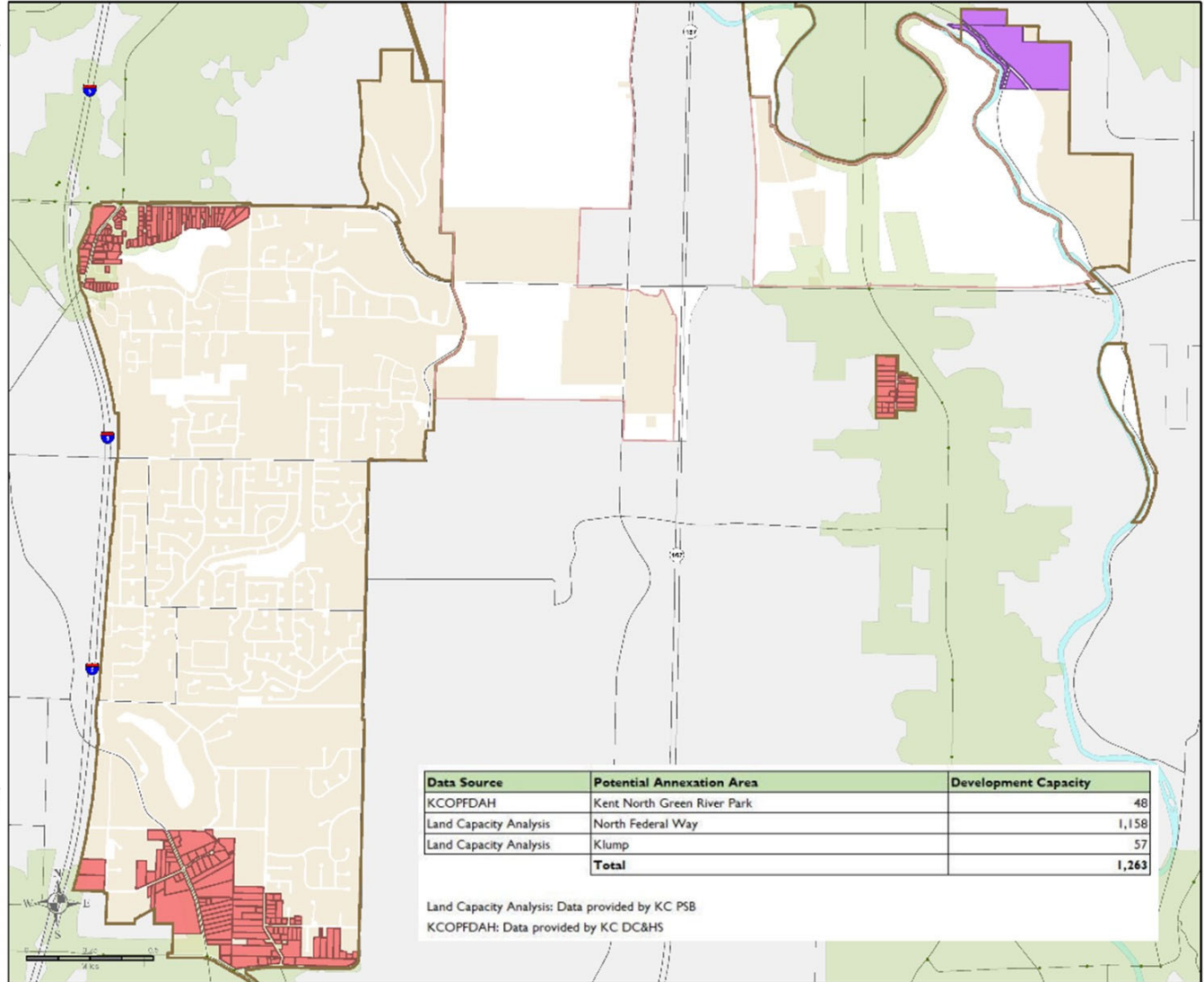
- High Capacity & Frequent Transit Stops
- Half Mile Walk-Short of High Capacity & Frequent Transit Stops
- Residential Land in Unincorporated King County
- Potential Annexation Area
- Incorporated City
- Urban Growth Area Boundary
- Parcels with Housing Development Capacity
- Source: Land Capacity Analysis
- Source: King County Owned Parcels Potentially Feasible for Development of Affordable Housing

Data Sources:
 King County Department of Local Services
 King County Department of Assessments
 King County Department of Natural Resources and Parks
 King County Office of the Executive Performance Strategy and Budget
 King County Department of Community and Human Services
 Puget Sound Regional Council

Notes:
 Residential zoned property in unincorporated KC carries any of the following zoning designations:
 R-24, R-48, CE, RB, O - High Density
 R-12, R-18 - Moderate Density
 R-1, R-4, R-6, R-8, NS, UR - Low Density
 A-10, A-15, RA-25, RA-5, RA-10 - Rural Density

Properties with the following characteristics are not shown Residential zoned property:
 Owned by King County government and instrumentalities for the benefit for housing
 Owned by the United States Forest Service
 Owned by Washington State Parks
 Owned by Washington State Department of Fish and Wildlife
 Owned by Volcan Park District
 Siting sites for the King County Transfer of Development Rights program enrolled in the Farmland Preservation Program
 Home conservation easements owned by King County Parks
 Open water parcels that do not have a valid parcel number

The information included on this map has been compiled by King County staff from a variety of sources and is subject to change without notice. King County makes no representations or warranties, express or implied, as to accuracy, completeness, timeliness or rights to the use of such information. King County shall not be liable for any general, special, indirect, incidental, or consequential damages including, but not limited to, lost revenues or lost profits resulting from the use or reliance of the information contained on this map. Any sale of this map or information on this map is prohibited except by written permission of King County.



Date: 3/12/2024
 Path: \\sdc\gis\gisdata\arcgis\DC-192024_CompPlan_HousingNeedsAssessment\Map2toCofC\Map_202024.aprx

VIII. Evaluating Effectiveness of Strategies to Meet Housing Need

A. Section Summary

This section fulfills requirements in Revised Code of Washington 36.70A.070(2)(d) and King County CPPs H-3a and H-4. Revised Code of Washington 36.70A.070(2)(d) requires jurisdictions document gaps in local funding to meet housing needs.

CPP H-3a requires jurisdictions to:

Conduct an inventory and analysis in each jurisdiction of existing and projected housing needs of all segments of the population and summarize the findings in the housing element. The inventory and analysis shall include:

- a) *The number of existing and projected housing units necessary to plan for and accommodate projected growth and meet the projected housing needs articulated in Tables H-1 and H-2, including: 1. Permanent housing needs, which includes units for moderate-, low-, very low-, and extremely low-income households and permanent supportive housing 2. Emergency housing needs, which includes emergency housing and emergency shelters.*

CPP H-4 requires jurisdictions:

Evaluate the effectiveness of existing housing policies and strategies to meet a significant share of countywide need. Identify gaps in existing partnerships, policies, and dedicated resources for meeting the countywide need and eliminating racial and other disparities in access to housing and neighborhoods of choice.

This section evaluates the effectiveness of strategies and policies to meet unincorporated King County's projected housing need of 5,412 net new units needed, divided between different income levels, and emergency housing need of 1,034 beds by 2044.

Conducting the analyses in this section requires making a significant number of assumptions and projecting needs over 26 years, from 2019 through 2044. Predicting the future, particularly for complex systems like the housing market, is difficult. Changing one assumption could impact the ultimate findings for each analysis.

The housing production gap analysis projects that the housing units constructed through 2044, regardless of income level, more than double the overall net new need of 5,412 units allocated to urban unincorporated King County. This estimate may be skewed by the analysis' assumption that production from 2025 through 2044 will continue at the same rate as in 2016 through 2024, when two major projects were completed: Greenbridge in White Center and Redmond Ridge.

This analysis also projects an overall gap or deficit of 357 units for households earning at or below 80 percent area median income, with a significant gap for households earning less than 50 percent AMI and a significant surplus for households earning 50 to 80 percent area median income. There are multiple factors contributing to the gap in funding housing affordable to households earning less than 50 percent area median income. The largest single source of funding for affordable housing, nine percent and four percent Low-Income Housing Tax Credits, typically create units affordable to households earning at or below 60 percent area median income. The nine percent tax credits generally fund projects with the deepest affordability and are highly competitive. Inclusionary housing and other land-based regulatory policies also typically produce units above 50 percent area median income. The emergency housing production gap

analysis projects that urban unincorporated King County will have less than half of the 1,034 emergency housing beds needed by 2044.

King County staff also conducted an affordable housing funding gap based on the net new units needed for households with incomes at or below 80 percent area median income.

B. Net New Housing Units Needed, 2019 through 2044

In alignment with House Bill 1220, King County updated the existing and projected housing needs using the data and methodology provided by the Washington State Department of Commerce. State law requires all jurisdictions plan to accommodate the housing needs of residents at every income level.⁵²⁵

Table 11 shows the identified projected housing needs for extremely low-, very low-, low- and moderate-income households, permanent supportive housing, and emergency housing.⁵²⁶

Table 11: Projected Housing Needs by Income Level in Unincorporated King County

Income Level	% Area Median Income	Net New Units Needed, 2020-2045
Extremely low	0-30% Permanent Supportive Housing (PSH)	608
	0-30% Other (non-PSH)	1,157
Very low	>30-50%	571
Low	>50-80%	292
Moderate	>80-100%	366
	>100-120%	415
Above Moderate	>120%	2,003
All Income Levels		5,412
Temporary Housing Needs		Net New Beds Needed, 2020-2045
Emergency Housing/Shelter		1,034

C. Housing Production Gap Analysis

This section conducts a housing production gap analysis to project the potential surplus or deficit of housing units that are affordable to different income levels through 2044. The analysis uses permit data compiled by Puget Sound Regional Council and data from the programs and policies that produce income-restricted units to meet the need for affordable housing units in unincorporated King County to estimate production during the previous Comprehensive Plan period, from 2016 through 2024, and to project the assumed production from 2025 through 2044.^{527,528} The analysis uses income-restricted housing production data to calculate the gap for households with incomes at or below 80 percent area median income and permit data for housing allocated to households with incomes above 80 percent area median income.

The analysis makes the following assumptions to calculate the housing gap:

- housing production from 2025 through 2044 will continue at the same rate as in 2016 through 2024;

⁵²⁵ Revised Code of Washington 36.70A.070.

⁵²⁶ Washington State Department of Commerce. (2023, March). *Planning for Housing in Washington: March 2023 Update*. [\[link\]](#)

⁵²⁷ PSRC Residential Building Permit Survey, 2000 to 2020. [\[link\]](#)

⁵²⁸ King County Department of Community and Human Services. (2021). *King County Income-Restricted Housing Database*.

- market-rate single detached homes will serve households with incomes at or above 120 percent area median income;
- market-rate multiunit, accessory dwelling units (ADUs), and manufactured homes will serve households with incomes between 80 and 100 percent area median income; and
- no cities will annex portions of the unincorporated areas through 2044.

The gap value is calculated by crediting two-thirds of the production from 2016 through 2024 and the assumed 2025 through 2044 production toward the 2019 through 2044 allocated need.

Table 12 shows the actual and projected housing production and the potential deficit or surplus. The analysis finds an overall gap or deficit of 357 units for households earning at or below 80 percent area median income, with a significant gap for households earning less than 50 percent area median income and a significant surplus for households earning 50 to 80 percent area median income. Although King County has made significant investments in permanent supportive housing from 2016 through 2024 countywide, it did not fund a permanent supportive housing project located in unincorporated King County in that period.

There are multiple factors contributing to the gap in housing affordable to households earning less than 50 percent area median income. The largest single source of funding for affordable housing, four percent Low-Income Housing Tax Credits, typically create units affordable to households earning at or below 60 percent area median income. Inclusionary housing and other land-based regulatory policies also typically produce units above 50 percent area median income.

The total amount of housing constructed through 2044 in unincorporated King County, regardless of income level, is projected to be more than double the total net new need. Construction of housing for households with incomes above 80 percent area median income during the previous 2016 to 2024 planning period exceeded the net new units needed by 2044.⁵²⁹ This indicates that housing developers have identified demand or opportunities beyond the goals of state and local planning. However, this analysis projects that the majority of market rate construction in unincorporated King County will be single detached housing, which is not affordable for most King County residents. These estimates may be skewed by two major projects completed during the 2016 through 2024 planning period: Greenbridge in White Center and Redmond Ridge. Similar projects may be unlikely from 2025 through 2044, which would mean the calculation for housing units affordable to households with incomes above 120 percent area median income is an overestimate of production.

⁵²⁹ Puget Sound Regional Council, *Net Units Built in unincorporated King County from 2010-2020*. King County Housing Finance Program, *King County Income-Restricted Housing Database*.

Table 12: Unincorporated King County Housing Production Gap Analysis

Income Level	Area Median Income	Net New Units Needed	Market Rate Housing Production	Assumed Market Rate Housing Production	Housing Finance Program Production	Assumed Housing Finance Program Production	Inclusionary Housing Production	Assumed Inclusionary Housing Production	Other Land-Based Unit Production	Assumed Other Land-Based Unit Production	LIHTC Projects without County funding	Assumed LIHTC Projects without County funding	Surplus /Deficit
		2019-2044	2016-2024	2025-2044	2016-2024	2025-2044	2016-2024	2025-2044	2016-2024	2025-2044	2016-2024	2025-2044	
Extremely low	0-30% (PSH)	608	0	0	0	0	0	0	0	0	0	0	-608
	0-30% (non-PSH)	1,157	0	0	60	133	0	0	0	0	0	0	-984
Very low	>30-50%	571	0	0	40	89	18	40	0	0	0	0	-403
Low	>50-80%	292	0	0	30	67	0	0	16	36	622	1,382	1,638
Moderate	>80-100%	366	206	457	0	0	0	0	0	0	0	0	228
	>100-120%	415	0	0	0	0	0	0	0	0	0	0	-415
Above Moderate	>120%	2,003	2,794	6,210	0	0	0	0	0	0	0	0	6,113
Total		5,412	3,000	6,667	130	289	18	40	16	36	622	1,382	5,525

D. Emergency Housing Production Gap Analysis

Table 13 shows the gap analysis for emergency housing production in unincorporated King County. The emergency housing production analysis makes the same assumptions as the housing production gap analysis above as well as the assumption that the emergency housing that opened since 2016 will remain open through 2045.

The 2024 King County Comprehensive Plan adopted code changes to define emergency housing and to make emergency housing an allowed use in some zones. This removes a significant barrier to meeting the need for emergency housing in unincorporated King County.

Table 13: Emergency Housing Production Gap Analysis

Net New Emergency Housing Units Needed (2020-2045)	Emergency Housing Production (2016-2024)	Assumed Emergency Housing Production (2025-2045)	Surplus/ Deficit
1,005	144	320	-589

E. Affordable Housing Funding Gap Analysis

King County staff conducted a cost modeling analysis to calculate the additional funds required to meet the projected gap in production for households with incomes at or below 80 percent area median income in unincorporated King County. The analysis makes the following assumptions:

- all net new permanent housing need at or below 80 percent area median income must be achieved through public financing of income-restricted housing;
- the per unit cost of building new affordable units averages about the same for 0 to 30 percent, 30 to 50 percent, and 50 to 80 percent and is therefore not differentiated;
- all existing revenue sources for affordable housing are renewed and the average total number of units created at 0 to 80 percent area median income continue to be produced at the same rate;
- the average cost per unit to build affordable housing is \$475,404 based on all projects funded by the King County Housing Finance program in 2022 and;
- inflation will increase annually at a rate of 7.4%, based on the average annual percentage increase in the Seattle Mortenson Construction Cost Index from 2016 through 2022.⁵³⁰ Mortenson is a national construction engineering firm that calculates the index quarterly by pricing a representative non-residential construction project in Seattle and other geographies throughout the country.

Based on the overall deficit of 357 housing units, this analysis identifies a need for approximately \$450,936,000 more than current funding levels to meet the housing needs of unincorporated King County households with incomes at or below 80 percent area median income over the 2025 through 2044 planning period. On an annual basis, the funding gap is approximately \$10,524,000 beginning in 2025. Adjusting for inflation, the average annual gap is approximately \$22,547,000.

This analysis does not account for operational costs to maintain the affordable housing or the potential new administrative costs for King County or other funders to disburse the additional funds. Additional staffing may be required if King County allocated additional funding to address this gap.

King County may need to identify external fund sources or other partners to meet this need. Affordable housing projects typically receive local, state, federal, and philanthropic funding, tax credits, and,

⁵³⁰ M.A. Mortenson Company. (2023). *Seattle Construction Cost Index*, Q4 2022. [\[link\]](#)

sometimes, private debt. The King County Housing Finance program typically provides about fifteen percent of the total development costs for affordable housing projects it funds. However, this share has been much higher for projects in unincorporated King County as there is no other local government funding partner.

King County and other funders would need to prioritize affordable housing projects that serve lower incomes to meet unincorporated King County's housing needs. The housing production gap analysis finds an overall net new need of 357 units affordable to 0 to 80 percent area median income, but a surplus of 1,638 units affordable to 50 to 80 percent area median income and a deficit of 1,995 units affordable at or below 50 percent area median income. Additionally, funding allocated to meet this need may not meet other King County affordable housing goals, such as affordable homeownership or community-driven equitable development.

IX. Making Adequate Provisions for Housing Needs of All Economic Segments of the Community

A. Section Summary

This section fulfills Revised Code of Washington 36.70A.070(2)(d) and King County CPP H-4.

Revised Code of Washington 36.70A.070(2)(d) requires jurisdictions:

- consider low-, very low-, extremely low-, and moderate-income households;
- document programs and actions needed to achieve housing availability including gaps in local funding, barriers such as development regulations, and other limitations;
- consider housing locations in relation to employment locations; and
- consider the role of accessory dwelling units in meeting housing needs.

CPP H-4 requires jurisdictions to:

Evaluate the effectiveness of existing housing policies and strategies to meet a significant share of countywide need. Identify gaps in existing partnerships, policies, and dedicated resources for meeting the countywide need and eliminating racial and other disparities in access to housing and neighborhoods of choice.

This section fulfills the adequate provisions analysis required in Revised Code of Washington 36.70A.070(2)(d) and King County CPP H-4. The process followed guidance from the Washington State Department of Commerce. The guidance provides an adequate provisions checklist for jurisdictions to utilize to review barriers to meeting housing needs goals, such as development regulations and process obstacles to housing production. Development of the 2024 Update occurred prior Commerce finalizing their guidance. Given this, King County staff used an earlier version of the adequate provisions guidance to inform the review of potential barriers to housing development in the 2024 Update. Since then, County staff reviewed the final version of the checklist to ensure compliance with the State's guidance. The only substantive difference was that final checklist now includes a list of development regulations consistent with HB 1337, such as not requiring the owner to live on the property, allowing ADUs in structures detached from the principal unit, and not requiring public street improvements as a condition of permitting. While the early version of the checklist did not include this information, the County did review and update regulations in the 2024 Update to comply with HB 1337. As such, the County is compliant with the final checklist.

This section identifies several key barriers to development, including:

- barriers and lack of clarity permitting emergency housing;
- increased time and risk from applying for a Conditional Use Permit;
- delays and increased costs to comply with requirements related to the State Environmental Policy Act; and
- permitting timelines and staffing challenges.

This section finds that King County's zoning and land use policies will focus growth in the urban areas, which are closer to employment centers. Finally, this section identifies the previous owner-occupancy requirement as a past potential barrier to developing accessory dwelling units.

Identifying Barriers to Development

Revised Code of Washington 36.70A.070(2)(d)(ii) requires jurisdictions document barriers to housing production. King County staff reviewed housing production trends and used guidance from the Washington State Department of Commerce to identify the following barriers to housing production.

Emergency Housing

Staff identified a gap and barrier in King County's code in allowing for and regulating emergency housing. Emergency housing can take multiple forms, including:

- converted existing residential units, hotels and motels, and supportive housing for people aged 62 years and older;
- congregate shelter in residential or commercial buildings;
- tiny house villages;
- tent cities or encampments; and
- safe parking lots.

The emergency housing projects opened in unincorporated King County since 2016 were opened using temporary use permits. King County is unlikely to meet the identified need of 1,034 beds by 2044 if each project is permitted on a temporary basis.

Some of the housing types above could be permitted under the current code as dormitories, community residential facilities, or simply residential. Some emergency housing types, such as tiny house villages, are designed to be temporary shelters and do not meet the County's requirements for permanent structures. Community residential facilities and dormitories have a minimum of one parking space per two bedrooms, which is a significant barrier to development for emergency shelters and likely unnecessary as people in need of an emergency shelter are much less likely to own a car.

The 2024 King County Comprehensive Plan adopted code changes to reduce regulatory barriers to developing emergency housing in unincorporated King County and create additional zoning capacity to address the deficit in needed beds. The zoning change will explicitly allow shelters in the R1-R48, Commercial Business, Residential Business, and Office zones.

Environmental Constraints

There are multiple factors that limit development such as:

- steep slopes;
- shoreline, streams, rivers, wetland, and floodplains;
- seismic and erosion hazard areas; and
- toxic/environmental contamination.

While regulations that limit development in these areas pose a barrier to developing housing, they meet life safety and environmental goals of King County. This assessment therefore does not recommend changes to the King County Code to address this barrier.

Conditional Use Permits

The 2024 King County Comprehensive Plan adopted code changes eliminating an entitlement process for most multiunit projects, including middle housing and townhomes in low and medium zoning classifications when the proposed project exceeds base density for the zone. This will eliminate the requirement to go through a conditional use permit process, reducing zoning barriers to development.

In addition to the general requirements for a conditional use permit, the residential land use code also includes specific development conditions depending on the land use type and the zone.

Conditional use permits provide flexibility in the code. Many of the affordable housing projects constructed in unincorporated King County since 2016 required a conditional use permit.

State Environmental Policy Act Process

The Washington State Environmental Policy Act process identifies and analyzes environmental impacts associated with governmental decisions. Projects undergoing the State Environmental Policy Act process are required to hold a public notice and comment period, and anyone may submit an appeal to a State Environmental Policy Act decision. The State Environmental Policy Act process can cause significant delays and increased cost for housing projects.⁵³¹ Washington State law recently changed to increase the maximum allowed exemptions for housing projects under a certain size threshold, reducing a barrier to housing construction.

Raising State Environmental Policy Act exemption thresholds was explored as part of the development of the 2024 King County Comprehensive. In order to raise the exemption levels, state law requires demonstration by the jurisdiction that appropriate review would be captured via other regulations. The County has previously relied on the State Environmental Policy Act to address protections for historic and cultural resources and would need to develop new regulations via a tribal consultation process prior to raising the State Environmental Policy Act exemption thresholds.

Permitting Timelines and Staffing Challenges

Affordable housing developers have shared concerns about significant delays during the permitting process. Delays in the permitting process can have major impacts on the cost of a project, as developers have holding costs and prices generally increase over time.⁵³² About 75 percent of the King County Department of Local Services - Permitting Division's operating budget is supported by fees charged to permit applicants, and 17 positions were cut after construction slowed at the beginning of the pandemic.⁵³³ This has impacted the Permitting Division's ability to review and respond to permit applications in a timely manner.

Permitting timelines are being addressed as part of the implementation of SB 5290, which requires local governments to issue permit decisions within a certain number of days. Specific measures include:

- providing dedicated permit review resources for County-funded affordable housing development applications;
- updating the permit application screening process;
- making code updates to streamline permit review;
- implementing new electronic review management software;
- seeking additional staffing; and

⁵³¹ Sightline Institute. *Washington's State Environmental Policy Act Has Become a Bane to Sustainable Urban Development*. [\[link\]](#)

⁵³² Building Industry Association of Washington. (2022, November). *Cost of Permitting Delays*. [\[link\]](#)

⁵³³ King County Office of Performance, Strategy, and Budget. *2023-2024 Proposed Budget Book, Department of Local Services*. [\[link\]](#)

- seeking grant funding to provide technical assistance to applicants.

Permanent Supportive Housing

The 2024 King County Comprehensive Plan adopted code defining permanent supportive housing and allowing permanent supportive housing in certain zones. This removes barriers to meeting the gap between historical production and the need for 1,005 additional units. The land capacity analysis found sufficient zoning capacity for permanent supportive housing in unincorporated King County. However, there is still a significant gap between the historical production and the target number allocated to unincorporated King County due to a lack of funding. The affordable housing funding gap section explores this issue further.

B. Considering Employment Locations

This section considers the relationship between housing and employment locations as required by Revised Code of Washington 36.70A.070(d). The Economic Development chapter of the Comprehensive Plan provides more analysis of the employment needs of the local workforce.

The largest employment centers in unincorporated King County are the two unincorporated activity centers Skyway-West Hill and North Highline. Both neighborhoods have recently completed subarea planning processes that increased residential density in and near the commercial areas. The rural towns of Fall City and Vashon are also employment locations and allow for increased residential density in and near the commercial areas. Residential is not allowed in industrial zones to limit potential exposure to toxic or unhealthy activities.

At a regional scale, King County is focusing growth in the urban areas. The urban areas are closer to the major employment centers of the Eastside and City of Seattle.

C. The Role of ADUs in Meeting Housing Need

Revised Code of Washington 36.70A.070(2)(d)(iv) requires jurisdictions consider the role of ADUs in meeting projected housing needs. This section describes the role of ADUs in meeting housing needs, past regulations for ADUs, and actions King County took to reduce barriers to production.

The revised Code of Washington 36.70A.696 defines ADUs as dwelling units located on the same lot as a single detached housing unit, duplex, triplex, townhome, or other housing unit. Property owners can construct an ADU within or detached from the primary dwelling unit. ADUs can increase access to traditionally single detached residential neighborhoods by providing smaller, more affordable units. ADUs can also facilitate multi-generational living arrangements and allow people aged 62 years and older to age in place by moving into an ADU and renting the primary dwelling unit.⁵³⁴

King County permitted about 160 ADUs data during the previous planning period of 2016 through 2024. ADUs are projected to help meet unincorporated King County's overall net new units needed from 2019 through 2044. King County allows for ADUs in all rural, residential, and commercial zones. King County Code previously imposed limitations on the development of accessory dwelling units which may have caused barriers to production.

In the 2024 Comprehensive Plan, King County adopted code changes that reduce barriers to the production of ADUs. These changes differ between urban and rural unincorporated King County. For rural unincorporated areas, King County there will no longer be an owner occupancy requirement. For urban unincorporated areas, King County made the following code changes:

- no owner occupancy requirement;

⁵³⁴ Enterprise Community Partners. (2020, September). *New Reflections on Affordable Housing Design, Policy and Production: Overcoming Barriers to Bringing Accessory Dwelling Unit Development to Scale*. [\[link\]](#)

- an allowance for up to two ADUs per lot;
- no off-street parking requirement;
- allowance to convert legal nonconforming structures to be converted into accessory dwelling units; and
- not regulating entry door locations.

The City of Seattle eliminated the owner-occupancy requirement in 2019, among other reforms, and established pre-approved plans.⁵³⁵ ADU construction in Seattle increased by over 250 percent from 2019 to 2022.^{536,537} Although there are many factors influencing the rate of construction of ADUs in the City of Seattle, the timing of the change in regulation and subsequent development indicates the owner-occupancy requirement was a factor.

X. Existing Strategies Summary

A. Section Summary

This section fulfills King County CPP H-3k.

CPP H-3k requires jurisdictions:

Conduct an inventory and analysis in each jurisdiction of existing and projected housing needs of all segments of the population and summarize the findings in the housing element. The inventory and analysis shall include:

- k) Summary of existing and proposed partnerships and strategies, including dedicated resources, for meeting countywide housing need, particularly for populations disparately impacted.*

This section outlines the funding, programs, policies and regulations, and partnerships that seek to address the affordable housing and homelessness needs in King County. The elements described often overlap the different categories as some fund sources are dedicated to a single program and programs are often required to implement policies and partnerships.

B. Funding

King County receives federal and state funding that can be used to meet different housing needs, including providing capital for development, acquisition, and rehabilitation of housing. Most housing projects are funded by a mix of funds from government programs and philanthropic organizations, tax credits, private debt, and rent from residents. Most housing sources of funds serve households at or below 50 percent area median income. Federal funds serve up to 60 percent area median income for rental and 80 percent area median income for homeownership. Homeownership projects generally serve households with incomes between 50 percent area median income to 80 percent area median income. Most of the local funds for permanent supportive housing and other supportive services come from sales and property taxes.

King County Housing Funding Allocated to Unincorporated King County

King County serves as the local government for unincorporated areas. However, King County also serves as a regional funder of affordable housing and most King County programs serve the whole county. Historically, King County has not made significant investments in affordable housing for unincorporated King County.

⁵³⁵ Seattle Department of Construction & Inspections. *Accessory Dwelling Unit*. [\[link\]](#)

⁵³⁶ City of Seattle Ordinance 125854 (2019). [\[link\]](#)

⁵³⁷ Seattle Department of Construction & Inspections Community Engagement. (2019, October 31). *Owner Occupancy Covenant No Longer Required for Accessory Dwelling Units*. Building Connections. [\[link\]](#)

In 2019, King County created the Department of Local Services (DLS) to serve the unique and diverse needs of unincorporated King County. In 2021, DLS launched a participatory budgeting process for \$11.3 million for unincorporated King County, as authorized by the 2021-2022 King County Biennial Budget. This process allocated funds to several projects and programs, including \$100,000 for a home repair fund in East Renton, \$250,000 for down payment assistance in Skyway, and \$750,000 for the White Center Community HUB Project.⁵³⁸

King County allocated \$5 million in the 2021-2022 King County Biennial Budget to affordable housing in Skyway-West Hill. Through this funding, Homestead Community Land Trust in partnership with Skyway Coalition was awarded \$2.5 million to develop up to 53 permanently affordable homeownership units for households at 50 to 80 percent area median income. King County awarded the Low Income Housing Institute in partnership with Childhaven \$2.5 million to develop up to 43 affordable rental units for households at 30 to 50 percent area median income.⁵³⁹ This award consisted of funding from the Short-Term Lodging Tax and HB 1406 tax. In 2021, the Low Income Housing Institute opened the Progressive Skyway Tiny House Village on a local religious facility property with funding from the County.⁵⁴⁰

The White Center Community HUB project is a community-driven affordable housing and community center project on County-owned property.⁵⁴¹ The project is led by the White Center Community Development Association, Community Roots Housing, Southwest Youth and Family Services, and HealthPoint. In 2021, the King County Housing Finance Program awarded the project \$3.25 million. The second omnibus supplemental budget for the 2021-2022 biennium also included a Climate Equity bond, which awarded \$5 million to the White Center Community HUB project. In 2022, the King County Council approved the disposition of the County-owned property to the White Center HUB partners for transaction costs only.⁵⁴²

Island Center Homes is an affordable housing project by Vashon HouseHold that will serve 40 individuals on Vashon Island.⁵⁴³ The project was selected as part of the 2016 King County Comprehensive Plan's Alternative Housing Demonstration Project. In 2018, the King County Housing Finance Program awarded the project \$3.1 million.⁵⁴⁴

C. Local Funds

King County has several revenue sources that fund housing efforts throughout the county. Local governments can only impose taxes and levies as authorized by the state.⁵⁴⁵ Generally, counties in Washington do not have as many revenue options as cities.⁵⁴⁶ Some revenue sources require voter approval. The revenue sources listed in this section can fund projects throughout King County, including, but not limited to, unincorporated King County.⁵⁴⁷

Best Starts for Kids Levy

The Best Starts for Kids Levy (BSK) was approved by King County voters in 2015, raising over \$400 million over six years. BSK was renewed in 2021 and will raise an estimated \$800 million through 2027. BSK funds support programs for pregnant people and childhood and youth development, including childhood and family homelessness prevention. King County estimates approximately \$30 million will be invested in youth and family homelessness prevention from 2022 to 2027 helping almost 2,000 families annually. When BSK revenues exceed \$822 million, approximately \$50 million in BSK funding can support building repairs,

⁵³⁸ King County Executive. (2022, August) 45 projects selected for initial King County participatory budgeting awards. [\[link\]](#)

⁵³⁹ King County Department of Community and Human Services. (2022, March 24). *King County Announces Funding Awards for Two Affordable Housing Projects in Skyway-West Hill.* [\[link\]](#)

⁵⁴⁰ Turnbull, E. (2021). Tiny House Village to Open in Skyway. *South Seattle Emerald.* [\[link\]](#)

⁵⁴¹ White Center Community Development Association. White Center HUB. [\[link\]](#)

⁵⁴² King County Ordinance 19419 (2022). [\[link\]](#)

⁵⁴³ Vashon HouseHold. *Island Center Homes.* [\[link\]](#)

⁵⁴⁴ King County Department of Community and Human Services. *Housing Finance Program 2018 Funding Round Awards.* [\[link\]](#)

⁵⁴⁵ Municipal Research and Services Center of Washington. (2022, December). *Revenue Guide for Washington Counties.* [\[link\]](#)

⁵⁴⁶ King County Unincorporated Urban Area Annexation Area Databook. [\[link\]](#)

⁵⁴⁷ Senate Ways and Means Committee (2020). *A Legislative Guide to Washington's Tax Structure.* [\[link\]](#)

renovations, new construction and expansion to improved access to high quality programs for low-income families and children as well as Black, Indigenous, and People of Color residents.⁵⁴⁸ This capital funding can support a variety of projects including housing.⁵⁴⁹

Document Recording Fees

Document recording fees are one-time fees that are assessed when certain documents are filed with county auditors. Washington had several document recording fees that fund different housing and homelessness programs as well as the administrative costs incurred to manage these programs. In 2023, the Washington State Legislature passed SB 5386, combining the \$100 recorded document surcharge; \$13 Affordable Housing for all surcharge; \$62 Local Homelessness Housing and Assistance surcharge; and \$8 additional local Affordable Housing for All surcharge into a single \$183 surcharge related to affordable housing and homeless services.

Thirty one percent of the revenue raised from this fee is distributed to the county.⁵⁵⁰ One percent of the fee is retained by the county auditor for administrative purposes, and the remaining 30 percent may be used as follows:

- up to 10 percent for administration and distribution of funds by the county
- at least 75 percent to accomplish the purposes of its local homeless housing plan under the Homelessness Housing and Assistance act; and
- at least 15 percent for:
 - acquisition, construction, or rehabilitation of housing projects or units within housing projects that are affordable to very low-income households;
 - supporting building operation and maintenance costs of housing projects or units eligible to receive housing trust funds, that are affordable to very low-income households, and that require a supplement to rent income to cover ongoing operating expenses;
 - rental assistance vouchers for housing units that are affordable to very low-income households; or
 - operating costs for emergency shelters and licensed overnight youth shelters.

King County manages this revenue with its cities through the Regional Affordable Housing Program (RAHP) Interlocal Agreement.⁵⁵¹ For the purposes of this program, King County is divided into three subregions. Approximately 35.8 percent, 31.9 percent, and 32.2 percent are allocated to the City of Seattle, the South Subregion, and the North/East Subregion, respectively. This document recording fee raises approximately \$2,500,000 annually. Approximately \$700,000 is reserved for shelter operations and the balance for capital housing.

Health Through Housing

In 2020, through HB 1590, Washington counties were authorized to implement a 0.1 percent sales tax and use the tax for affordable housing through councilmanic action rather than submitting a proposal to voters for approval. King County adopted this sales tax in October 2020.⁵⁵² The COVID-19 pandemic shaped the Health Through Housing (HTH) initiative. The pandemic forced King County to swiftly move people from congregate settings to individual rooms to reduce the spread of the virus. King County incorporated this lesson by using the HTH funds to invest in single-room settings.⁵⁵³

⁵⁴⁸ King County Department of Community and Human Services. (2021). *Best Starts for Kids Implementation Plan: 2022-2027*. [\[link\]](#)

⁵⁴⁹ King County Ordinance 19267 (2021). [\[link\]](#)

⁵⁵⁰ King County Department of Community and Human Services. King County Regional Affordable Housing Program Administrative Guidelines. [\[link\]](#)

⁵⁵¹ King County Ordinance 17845 (2014). [\[link\]](#)

⁵⁵² King County Ordinance 19179 (2020). [\[link\]](#)

⁵⁵³ King County Department of Community and Human Services. (2021). *Initial Health through Housing Implementation Plan 2022-2028*. [\[link\]](#)

The pandemic also incentivized property owners to sell hotels and apartment buildings. King County began purchasing hotels and apartment buildings to develop the HTH property portfolio. King County has partnered with local jurisdictions to convert these properties, and continues to buy new properties, to operate emergency housing and permanent supportive housing units for people experiencing chronic homelessness. King County also used several of these properties to house refugees.⁵⁵⁴

The HTH initiative's paramount goal is to create and support the operation of 1,600 emergency housing and permanent supportive housing units. The initiative will also invest in a mobile behavioral health intervention program and help residents enroll in and access health care services. The HTH initiative aims to annually reduce racial and ethnic disproportionality among individuals experiencing homelessness. The HTH initiative intends to increase the number of organizations operating this housing that specialize in serving communities overrepresented among the region's chronically homeless population. As of November 2022, the HTH initiative has purchased ten properties throughout the county. These properties are in Auburn, Federal Way, Kirkland, Redmond, Renton, and Seattle.⁵⁵⁵ King County will perform an in-depth evaluation of the HTH initiative by the end of 2026.

House Bill 1406 Sales Tax

House Bill 1406 in 2019 allows participating Washington cities and counties to fund affordable or supportive housing using a local state-shared sales tax. The allowed use of the funds depends on the local population. All participating jurisdictions may use the funds to acquire, construct, or rehabilitate existing affordable housing and cover operating and maintenance costs of new eligible housing units. Counties with populations under 400,000 and cities with populations under 100,000 may additionally use the funding to provide rental assistance to eligible tenants. Renters eligible for assistance must earn at or below 60 percent area median income in the jurisdiction imposing the tax. Jurisdictions can determine how the funds are used based on local housing needs. There is no additional cost to consumers in participating jurisdictions, as counties, cities, and towns that enacted the ordinance receive a credit against the 6.5 percent state sales tax. King County authorized this tax in August 2019.⁵⁵⁶

Mental Illness and Drug Dependency (MIDD) Behavioral Health Sales Tax

The Mental Illness and Drug Dependency (MIDD) Behavioral Health Sales Tax levies a countywide 0.1 percent sales tax to fund high-quality programs and services to address mental health, substance use, and other behavioral health conditions for King County residents. The funds raised by this tax are invested in many different programs, including homelessness response and housing stability programs. The sales tax generates approximately \$136 million per two-year biennium. The economic downturn in 2020 caused by the pandemic created short-term reductions in MIDD, but these reductions reversed in 2022.⁵⁵⁷

The Housing Supportive Services program combines funding and resources with other government agencies to serve adults experiencing chronic homelessness who have difficulty maintaining housing. The program served 793 people in 2021 and nearly all (91 percent) program participants experienced fewer episodes of crisis. Program participants had fewer emergency department admissions, jail bookings, and psychiatric inpatient hospitalizations. In 2021, King County awarded MIDD funds to two permanent supportive housing projects in Bellevue and Burien. In Seattle, 44 permanent supportive housing units funded by MIDD completed construction and opened in 2021.⁵⁵⁸ Approximately \$300,000 of MIDD revenue funded housing vouchers and case management for Adult Drug Court participants to help these individuals achieve long-term housing stability. Approximately \$616,000 of MIDD revenues funded rapid rehousing

⁵⁵⁴ King County Executive. (2022, December 8). *King County celebrates refugee resettlement efforts helping nearly 800 refugees in the region.* [\[link\]](#)

⁵⁵⁵ King County Department of Community and Human Services. (2021). *Health through Housing.* [\[link\]](#)

⁵⁵⁶ King County Ordinance 18973 (2019). [\[link\]](#)

⁵⁵⁷ King County Department of Community and Human Services. Behavioral Health and Recovery Division. (2022). *2021 MIDD Annual Report.* [\[link\]](#)

⁵⁵⁸ King County Department of Community and Human Services. Behavioral Health and Recovery Division. (2022). *2021 MIDD Annual Report.* [\[link\]](#)

vouchers for people in early recovery who are either experiencing homelessness or at risk of becoming homeless.⁵⁵⁹

Regional Equitable Development Initiative

The Regional Equitable Development Initiative (REDI) Fund is a revolving loan program administered by Enterprise Community Partners and funded via a partnership of public agencies and private funders. King County, the City of Seattle, Washington State, and A Regional Coalition for Housing (ARCH) partnered with four private funders to create a \$21 million revolving acquisition loan fund to develop and preserve affordable, transit-centered communities. The fund provides low-cost financing to developers to purchase existing property or develop new housing near high-capacity transit centers in King, Pierce, and Snohomish County. The REDI fund can finance mixed-use projects and multiunit affordable rental and homeownership housing and prioritizes financing projects that serve low-income households. At the fund level, 25 percent of units built on properties acquired with REDI funding must be affordable to households earning at or below 50 percent area median income.⁵⁶⁰

Lodging Taxes

The Lodging Tax, sometimes referred to as the "hotel/motel tax," was created by the Washington Legislature in 1967 to fund the development of tourism activities. Participating jurisdictions charge a two percent tax on the sales related to short-term lodgings or stays less than 30 consecutive days. Some types of short-term, or transient, lodgings include camping sites, recreational vehicle parks, time shares and condominium, and hotel and motel rooms.

State law regulates the allowable uses for the lodging tax. At least 37.5 percent of the lodging tax must fund affordable workforce housing and services for homeless youth. At least 37.5 percent must also fund art, cultural and heritage facilities and performing arts. The remainder of the funds, 25 percent or less of the revenue, can be used towards tourism promotion, including sports stadiums and events.⁵⁶¹ In 2016, King County committed \$87 million in bonds to fund approximately 1,700 preserved and new affordable units. In 2021, King County issued \$300 million in bonds for transit-oriented development in 2021.⁵⁶² Bonds are one-time, not annual or ongoing, funds. The funds must serve households earning between zero and 80 percent area median income. Projects must be located within half of a mile of a high-capacity transit station to be eligible for funding. Additionally, transit-oriented development rental projects must prioritize 10 percent of housing units for tenants referred by King County or an approved agency.⁵⁶³ These bonds will be paid off by future lodging tax revenue. The lodging tax is estimated to generate \$559 million for housing in King County between 2021 to 2045.

Veterans, Seniors, and Human Services Levy

The Veterans, Seniors and Human Services Levy (VSHSL) supports veterans and older adults, and their caregivers and families, and other vulnerable populations in areas such as employment, housing, and health. VSHSL was first passed by voters in 2005 and was most recently renewed for the fourth time in 2023.⁵⁶⁴ VSHSL housing stability funding invests in eight strategies to meet the housing needs of VSHSL populations. In 2022, VSHSL contracted \$20.3 million out to community organizations for housing stability programs, including:⁵⁶⁵

- opening two affordable housing projects for VSHSL populations totaling 332 units;
- awarding funding to seven affordable housing projects for VSHSL populations totaling 155 units;
- serving thousands of individuals in permanent housing units and navigation centers;

⁵⁵⁹ Department of Community and Human Services. Behavioral Health and Recovery Division. (2022, July 28). *2021 MIDD Results Dashboard*. [\[link\]](#)

⁵⁶⁰ Enterprise Community Partners. (2016). *Regional Equitable Development Initiative (REDI) Fund*. [\[link\]](#)

⁵⁶¹ Revised Code of Washington 67.28.180. [\[link\]](#)

⁵⁶² King County Ordinance 19279 (2021). [\[link\]](#)

⁵⁶³ King County Department of Community and Human Services. (2016). *Transit-Oriented Bond Allocation Plan*. [\[link\]](#)

⁵⁶⁴ King County Ordinance 19707 (2023). [\[link\]](#)

⁵⁶⁵ King County Department of Community and Human Services. (2023). *VSHSL Impact in 2022*. [\[link\]](#)

- providing thousands of households housing counseling, foreclosure prevention, and alternative dispute resolution services;
- funding attorneys to represent over a thousand tenants to prevent eviction; and
- performing similar housing stability work.

D. State Funds

The Washington State Department of Commerce grants funds for housing and homelessness services and is a key partner for funding affordable housing in King County. Most funds are awarded to projects that King County may fund and not provided directly to King County. The following funds are awarded directly to King County.

Housing and Essential Needs

The Washington State Department of Social and Human Services provides funding for the Housing and Essential Needs program to King County, which is administered by Catholic Community Services of Washington in King County. The program serves individuals who are unable to work for at least 90 days due to a physical and/or mental incapacity and have zero income. Clients receive an ORCA transportation pass, a monthly bag of hygiene and cleaning supplies, and rental and utility assistance, including back pay assistance and one-time move-in assistance.⁵⁶⁶

Consolidated Homeless Grant

The Washington State Department of Commerce provides Consolidated Homeless Grant funding to King County. The grant combines state grant opportunities to provide resources to fund homeless crisis response systems to support communities in ending homelessness. Eligible uses include emergency shelter, transitional housing, rapid re-housing, permanent supportive housing, and prevention for households at imminent risk of homelessness.⁵⁶⁷

Emergency Shelter Program Grant

The Washington State Department of Commerce provides Shelter Program Grant funding to King County. The grant seeks to fund equitable and creative approaches to develop or expand shelter programs and to quickly exit people from homelessness and into permanent housing and positive destinations.⁵⁶⁸

E. Federal Funds

The King County Department of Community and Human Services (DCHS) administers federal funds distributed from the U.S. Department of Housing and Urban Development (HUD) on behalf of the County and most cities within King County through consortia of jurisdictions. The City of Seattle manages their own federal funds. Some larger cities partner with King County for only one type of federal funding.⁵⁶⁹

Community Development Block Grant

HUD provides annual grants to states, cities, and counties through the Community Development Block Grants (CDBG) Program to create thriving urban communities. Grants can support jurisdictions in developing economic opportunities for low- and moderate-income residents and must meet one of the following requirements:

- benefit people with low- or moderate-incomes;
- prevent or eliminate slums or blight; or

⁵⁶⁶ Catholic Community Services and Catholic Housing Services of Western Washington. *Housing and Essential Needs*. [\[link\]](#)

⁵⁶⁷ Washington State Department of Commerce. *Consolidated Homeless Grant*. [\[link\]](#)

⁵⁶⁸ Washington State Department of Commerce. *Shelter Program Grant*. [\[link\]](#)

⁵⁶⁹ King County Department of Community and Human Services. (2020). *Funding Awards and Compliance*. [\[link\]](#)

- address urgent needs that threaten community health and welfare which cannot be resolved by other available funding.⁵⁷⁰

Grantees must also develop a detailed community engagement plan. In King County, a wide range of projects that benefit low- and moderate-income residents are funded through CDBGs, such as community facilities and home repairs. Public housing authorities, nonprofit organizations, and local governments may apply for CDBG non-housing capital funds.⁵⁷¹ In 2021, the King County CDBG Consortium awarded \$1.7 million in CDBG funds to 100 projects throughout King County, including shelter capital improvements, sidewalk improvements, and home repairs. Annual funding is about \$5 million.⁵⁷²

Home Investment Partnerships

The HOME Investment Partnerships Program (HOME) is a federal program run by HUD. HOME provides annual grants to state and local governments for a variety of housing activities, such as developing, buying, and rehabilitating affordable housing for low-income households or providing rental assistance. The program assists homeowners earning below 80 percent area median income and typically funds rental units for households earning less than 60 percent area median income. HOME income limits are set based on HUD area median income estimates.⁵⁷³ King County uses these funds to serve households with incomes at or below 80 percent area median income. Up to 15 percent of funds are awarded to community housing development organizations. Annual funding to King County is about \$3 million.

Emergency Solutions Grant

HUD grants funding to King County through the Emergency Solutions Grant to assist people to quickly regain stability in permanent housing after experiencing a housing crisis or homelessness.⁵⁷⁴ King County administers the funding for the County and most of the cities in King County through the King County Consortium. Annual funding to King County is about \$300,000.

F. Programs

This section provides information regarding the programs administered by King County and other King County strategies that address homelessness and housing needs for residents.

Affordable Housing on County-owned Properties

King County Code 4.56.100 regulates the disposition of surplus property and prioritizes its use for affordable housing. The Facilities Management Division coordinates with DCHS and landholding departments to consider each surplus property for affordable housing. King County transferred three County-owned properties at low or no cost for affordable housing since the beginning of the previous Comprehensive Plan planning period.

King County transferred surplus property in Bellevue to Polaris at Eastgate, LLC for affordable housing. The project includes affordable housing, permanent supportive housing, and an emergency shelter.⁵⁷⁵ King County also transferred land and entered into a development agreement with BRIDGE Housing Corporation and Community Roots Housing to develop a ground lease at the former Northgate Park and Pool lot in 2021.⁵⁷⁶ The Northgate project will provide 232 affordable apartments at the site of the Northgate Link light rail station and include a nearly 10,000 square foot daycare on the ground floor.⁵⁷⁷ King County entered into a purchase and sale agreement to convey surplus property to the White Center Community Development

⁵⁷⁰ U.S. Department of Housing and Urban Development. (2022). *Community Development Block Grant Program*. [\[link\]](#)

⁵⁷¹ King County Department of Community and Human Services. (2022). *Community Development*. [\[link\]](#)

⁵⁷² King County Department of Community and Human Services. *King County Consortium Consolidated Housing and Community Development Plan 2020-2024*. [\[link\]](#)

⁵⁷³ U.S. Department of Housing and Urban Development. (2022). *HOME Income Limits*. [\[link\]](#)

⁵⁷⁴ U.S. Department of Housing and Urban Development. *Emergency Solutions Grant*. [\[link\]](#)

⁵⁷⁵ King County Ordinance 19315 (2021). [\[link\]](#)

⁵⁷⁶ King County Ordinance 19363 (2021). [\[link\]](#)

⁵⁷⁷ Community Roots Housing. (2022). *Northgate Affordable Housing*. [\[link\]](#)

Association to construct the White Center Community HUB. The project will provide 76 units of affordable and a community center including a health clinic, educational space, and nonprofit office space.⁵⁷⁸ In August 2023, King County released a Brooks Village Direct Negotiation Request for Proposals (RFP) to select a nonprofit developer and/or Community-Based Organization interested in developing affordable homeownership at Brooks Village, a county-owned property in Skyway.⁵⁷⁹

King County Housing Finance Program

The King County Housing Finance Program administers funds for the development and preservation of affordable housing throughout King County. The Housing Finance program administers an annual request for proposals for capital construction of affordable housing, the Credit Enhancement Program, and the Interim Loan Program.

King County Housing Stability Program

Previously known as the Homeless Housing Program, the King County Housing Stability Program works with public and private funders and the King County Regional Homelessness Authority to fund community-based and governmental agencies that provide housing and services to people experiencing homelessness or who are at risk of homelessness in King County. Activities funded by this program include permanent supportive housing, homelessness prevention, and rapid re-housing.

King County Housing Repair Program

King County's Housing Repair Program provides funding in the form of grants and no-interest loans for housing repair services to low-income homeowners and special needs renters in most parts of King County. The funding provides for repairs such as roof replacement, installing a new septic system, repairs addressing emergency conditions, health and safety repairs, and major building preservation issues within single detached owner-occupied residences, including manufactured homes. The program also provides funding to improve accessibility for renters living with a disability. From 2016 to 2022, the most recent data available, the Housing Repair Program completed 149 projects and expended \$2,549,579 for projects in unincorporated King County.⁵⁸⁰

King County Youth and Family Homelessness Prevention Program

In response to Ordinance 18088, the King County Youth and Family Homelessness Prevention Initiative (YFHPI) was launched in 2016 to assist families at imminent risk of homelessness. The Initiative is funded through the Best Starts for Kids (BSK) Levy. Annually, YFHPI works with about 2,000 families across King County. BSK awards flexible funding to numerous community partners to assist low-income families, including providing financial assistance to households to remain permanently housed. King County contracts with 18 organizations to provide case management tailored to the specific needs of clients and aims to address the root causes of housing instability for youth and families.⁵⁸¹

From 2017 to 2020, YFHPI services reached more than 10,000 people. Within the same period, 96 percent of households served by the program remained housed six months after exiting the program. The BSK Levy, now Best Starts 2.0, was renewed in 2021. Best Starts plans to increase investments in addressing critical community needs. The Levy will invest almost \$30 million into the YFHPI and over \$800 million in various community support programs through 2027.

King County Equitable Development Initiative

In line with Motion 16062, King County began planning for an Equitable Development Initiative (EDI) in March 2022. Motion 16062 was codeveloped with community members in 2021, following a yearlong campaign led by Black, Indigenous, and People of Color-led organizations urging King County to

⁵⁷⁸ White Center Community Development Association. [\[link\]](#)

⁵⁷⁹ King County Department of Community and Human Services. (2023). Brooks Village Direct Negotiation Request for Proposals.

⁵⁸⁰ King County Department of Community and Human Services. (2022). *Housing Repair Program*. [\[link\]](#)

⁵⁸¹ King County Department of Community and Human Services. (2016). *Best Starts for Kids Youth and Family Homelessness Prevention Initiative Implementation Plan*. [\[link\]](#)

implement an equitable development initiative similar to the City of Seattle program. DCHS formed the Community Planning Workgroup (CPW) to participate in the planning of the EDI in May 2022.⁵⁸² DCHS intentionally selected workgroup members based on geographic diversity and individuals' lived experiences and perspectives related to equitable development. In January 2023, King County released Phase 1 of the King County Equitable Development Initiative Implementation Plan, which included an equitable development framework consistent with community-driven development principles for county and community structure, capacity, and related resources necessary to support an equitable development initiative at King County.⁵⁸³

King County Eviction Prevention and Rent Assistance Program

In 2020, King County created a new Eviction Prevention and Rent Assistance Program (EPRAP) to provide direct rental assistance and eviction prevention services to households economically impacted by COVID-19. Between August 2020 and May 2022, EPRAP provided over 37,000 tenants with back rent and, if needed, future rent obligations.⁵⁸⁴

Two components of EPRAP, the Outreach and Application Assistance Program and the Hub and Spoke Program, strengthened EPRAP accessibility by utilizing existing community connections to raise awareness of the program and assist eligible applicants. EPRAP minimized evictions using eviction diversion and mediation methods. As of May 2022, DCHS contracted with United Way of King County to continue the Tenant Pool Program. New participants are selected to receive rental assistance from the registered tenant pool weekly. DCHS has also continued a partnership with the Housing Justice Project (HJP) to administer the Eviction Prevention Program in 2022.⁵⁸⁵

King County Interim Loan Program

King County's Interim Loan Program provides low-cost predevelopment and acquisition loans to affordable housing developers. Priority is given to permanent housing projects with at least 25 percent of units available to extremely low-income households experiencing homelessness. All units must serve households with incomes at or below 50 area median income.⁵⁸⁶ In 2020, Ordinance 19203 amended King County Code 24.22 to increase the limit of the program from \$10 million to \$15 million.⁵⁸⁷

King County Credit Enhancement Program

King County's Credit Enhancement Program was created to incentivize developers to build affordable housing in urban centers for vulnerable households, such as low-income households or those with a member who has a disability. Public housing authorities, government agencies, and nonprofit and for-profit organizations are eligible to receive credit enhancement. This program makes it possible for organizations to obtain lower cost interest rates which reduce financing costs for housing projects deemed financially viable. The Program prioritizes financing mixed-income or affordable housing projects that supply housing for King County workers near transit centers. Both rental and homeownership units financed through the program are to be affordable in the long term.⁵⁸⁸

G. Policies and Regulations

This section provides information about policies and regulations King County has enacted since the 2016 Comprehensive Plan to address housing needs for King County residents.

⁵⁸² Department of Community and Human Services. (2022). *Community Planning Workgroup*. [\[link\]](#)

⁵⁸³ *King County Equitable Development Initiative Implementation Plan Phase 1*. [\[link\]](#)

⁵⁸⁴ King County Department of Community and Human Services. (2021). *Eviction Prevention and Rent Assistance Program (EPRAP)*. [\[link\]](#)

⁵⁸⁵ King County Department of Community and Human Services. (2022). *EPRAP Data*. [\[link\]](#)

⁵⁸⁶ King County Code Chapter 24.22.

⁵⁸⁷ Ordinance 19203 (2020). [\[link\]](#)

⁵⁸⁸ King County Code Chapter 24.28.

H. Countywide Policies

The following policies serve areas throughout King County.

Prioritization for Equitable Community-Driven Affordable Housing Development

In 2021, the King County Housing Finance Program established a new priority to fund equitable, community-driven affordable housing development to mitigate displacement pressures and ensure that historically marginalized communities have access to affordable housing investments. This priority supports the creation of affordable housing developed by and in collaboration with communities facing displacement pressures and communities that have historically experienced policies that limit opportunities for Black, Indigenous, and People of Color residents. The program will prioritize funding projects led by impacted communities, conceived and created through inclusive community engagement processes, and driven by a place-based Community Based Organization (CBO).

Climate Readiness

King County is incorporating strategies to address climate change into the 2024 Comprehensive Plan update. These policies support climate equity by ensuring that those most impacted have access and opportunity to benefit from climate solutions while not bearing an unequal burden of the impacts of climate change. This includes strategies such as:

- *Cross-reference to the Strategic Climate Action Plan (SCAP) as the County's "comprehensive legislative and policy plan for climate action"* and that a subset of the policies and commitments from the plan are also reflected in the Comprehensive Plan;
- *Commit County to reduce regional greenhouse gas emissions:* targets for reducing greenhouse gas emissions; policies committing to transparency and public reporting;
- *Commit County to reduce government operations greenhouse gas emissions:* agency specific policies; commitments to energy efficiency, renewable energy, waste to resources;
- *Land use and development policies that promote healthy communities:* enable walking, bicycling, and public transit use, thereby reducing greenhouse gas emissions; and
- *Promote regional collaboration:* collaborate with partners on approaches to reduce greenhouse gas emissions.

I. Unincorporated King County Policies and Regulations

The following policies specifically serve areas in unincorporated King County.

Alternative Housing Demonstration Project

King County began the Alternative Housing Demonstration Project as Action Item 6 in the 2016 Comprehensive Plan. The King County Council approved the demonstration project ordinance in June 2020.⁵⁸⁹ The project allowed for the construction of two demonstration projects, one nonprofit development on Vashon Island and one for-profit development in White Center, to test micro-housing models not currently allowed in King County Code. The project involved significant interdepartmental coordination for a Request for Information, followed by a Request for Proposals, to identify potential housing models and interested and capable developers. The eligibility for these two communities has since expired, and the Executive will explore whether to recommend permanent code changes through a report that will be completed two years after the second project is opened, in approximately 2025. In the meantime, the demonstration project is proposed to be expanded to Snoqualmie Pass Rural Town as part of the Snoqualmie Valley/Northeast King County Community Service Area Subarea Plan to help support the development of needed workforce housing in that community.

⁵⁸⁹ Ordinance 19119 (2020). [\[link\]](#)

Skyway-West Hill and North Highline Anti-Displacement Strategies

Motion 15539 and the 2020 Comprehensive Plan Update⁵⁹⁰ directed the Executive branch to write a report examining a suite of anti-displacement strategies and conduct a robust community engagement process. The 2021 Skyway-West Hill and North Highline Anti-displacement Strategies Report analyzes and recommends a set of actions, policies, and programs to reduce displacement risk and increase housing stability. The report analyzes the recommendations based upon a variety of factors, including community interest, feasibility, magnitude of impact, and time and cost of implementation. The report recommended ten anti-displacement strategies. These actions intend to:

- increase the supply of deeply affordable housing;
- mitigate displacement and prioritize current and past residents for affordable housing; and
- leverage the private market to generate affordable units.

King County engaged with community members in Skyway-West Hill and North Highline to collect input from people most impacted by displacement.

King County Community Preference Program in Skyway-West Hill and North Highline

The 2024 King County Comprehensive plan adopted a Work Plan Action item to explore expanding the Community Preference Program to urban unincorporated King County. The King County Community Preference Program in Skyway-West Hill and North Highline requires affordable housing projects receiving funding from King County prioritize 40 percent of affordable units for applicants with a connection to the community.⁵⁹¹ An applicant is considered to have a connection to the community if they:

- are, or have a parent, guardian or ancestor who is a current or former resident;
- use, participate in, volunteer in, or work for a local organization; or
- live within half a mile of the property.

The current program intends to mitigate displacement by ensuring current and former residents are more likely to benefit from investments in affordable housing in their communities. Housing developers must submit an Affirmative Marketing and Community Preference Plan to the County and coordinate with local community-based organizations to conduct outreach to community members. The 2022 Housing Finance Program funding round included the requirement for community preference in Skyway-West Hill and North Highline.

King County Inclusionary Housing Program

In the 2024 Comprehensive Plan, King County adopted code changes to expand the Inclusionary Housing program to all urban unincorporated communities and the Rural Towns of Vashon and Snoqualmie Pass. This code change does not include community preference or a mandatory component. Guided by community input, the 2024 King County Comprehensive plan includes a Work Plan Action item to review and consider whether to also expand the community preference and/or the mandatory inclusionary housing program elements. This review will take place after the Comprehensive Plan is adopted.

The North Highline Community Service Area Subarea Plan and Skyway/West Hill Subarea Plan were adopted in December 2022 as part of the 2022 update to the 2016 Comprehensive Plan.⁵⁹² The ordinance included new inclusionary housing regulations. Inclusionary housing programs support housing choice, increase housing stability, and mitigate residential displacement. In Skyway-West Hill and North Highline, inclusionary housing is required for residential and mixed-use developments within the unincorporated activity centers and voluntary elsewhere. Inclusionary housing offers developers the option of increased allowed density if the housing provider includes affordable units in the project. Developers may provide a

⁵⁹⁰ Ordinance 19179 (2020). [[link](#)]

⁵⁹¹ King County Code 21A.48.070.

⁵⁹² King County Ordinance 19555 (2022). [[link](#)]

payment in lieu of providing all affordable housing as part of the project. The payment must result in the same number, quality, and mix of affordable rental or ownership housing units as would have been provided on-site, and at least one affordable unit must be provided on-site.⁵⁹³

Tenant Protections

In 2021, the County passed a suite of tenant protections for unincorporated King County to help tenants maintain stable housing.⁵⁹⁴ The ordinance:

- reduces barriers to housing by limiting upfront charges required at move-in and allowing longer move-in costs payment plans than what is required in state law;
- creates more housing stability by providing stronger protections against eviction and requiring a longer rent increase notice period than what is prescribed in the state law;
- protects undocumented tenants by prohibiting landlords from requiring prospective tenants to provide a Social Security Number; and
- adopts other tenant protections.

Transfer of Development Rights Affordable Housing Pilot

In 2019, King County Ordinance 19146 established a pilot program in which transferrable development rights (TDR) are sold at the administrative cost incurred by the County or 15 percent of the fair market value, whichever is less, to developments that provide rental or ownership housing that is affordable to households with incomes at or below 40 percent area median income. The ordinance also requires the Department of Natural Resources and Parks to transmit a report when 100 units of affordable housing are constructed through the program that includes information about the use of TDR credits, lessons learned, and recommendations for potential permanent changes. As of September 2023, no units have been built using this provision.

J. Partnerships

This section provides a description of each partnership with other governments, housing providers, advocates, and members of the public King County engages in to further its efforts for affordable housing.

A Regional Coalition for Housing

A Regional Coalition for Housing (ARCH) was created in 1992 through an interlocal agreement between three cities and King County to address the need for affordable housing in Eastside King County. The Coalition, now made up of 15 East King County cities and King County, has helped create more than 7,000 affordable homes.

Combined Funders Application

The Combined Funders Application was developed jointly by King County and the Washington State Department of Commerce to centralize the application process to receive capital funding for affordable housing projects. The application is accepted by the following funders: Washington State Housing Trust Fund, City of Seattle Office of Housing, King County Housing Finance Program, Snohomish County Office of Housing and Community Development, A Regional Coalition for Housing (ARCH), South King Housing and Homelessness Partners (SKHHP), and the Washington State Housing Finance Commission for Low-Income Housing Tax Credits.

Housing Development Consortium of Seattle-King County

The Housing Development Consortium (HDC) is made up of over 190 government agencies, businesses, and organizations with a mission to develop equitable, affordable housing. The HDC facilitates cross sector

⁵⁹³ King County Code 21A.48.080.

⁵⁹⁴ King County Ordinance 19311 (2021). [\[link\]](#)

collaboration and brings together a broad spectrum of housing advocates to address housing needs across the region.

King County Affordable Housing Committee

The Affordable Housing Committee operates under the Growth Management Planning Council (GMPC) to advance housing affordability solutions in King County. The Committee of elected officials and community leaders formed in 2019 to recommend and track progress on the 2018 Regional Affordable Housing Task Force Five Year Action Plan. The Action Plan includes strategies to help meet the needs of low-income communities by creating more affordable homes.

King County Consortium

The King County Housing, Homelessness, and Community Development Division administers federal funds from HUD on behalf of King County and most cities in King County. King County and these cities work together to further the goals of federal programs in an urban county consortium. There are different types of partnerships, which depend on the size and population of the city, within the consortium. Most cities in the consortium partner with King County to distribute both CDBG and HOME funds.

King County Regional Homelessness Authority

The King County Regional Homelessness Authority (KCRHA) was created in 2021 to coordinate King County and the City of Seattle's homeless crisis response system. The KCRHA unifies funding, policies, and program administration across 39 cities and King County. The Authority released a draft 5-Year Action Plan in 2023, which includes seven goals and specific strategies to reduce homelessness. The plan is informed by people with lived experience of homelessness.

Puget Sound Regional Council

The Puget Sound Regional Council is made up of Tribal governments, transportation agencies, cities and towns, and King, Pierce, Snohomish, and Kitsap counties. The nearly 100 members of the Council collaborate to make decisions about growth management, transportation, and economic development.

Seattle King County Coalition on Homelessness

The Seattle/King County Coalition on Homelessness was created in 1979 to advocate for resources to reduce homelessness. The coalition is made up of direct providers of housing, as well as local governments, advocacy organization, professional groups, and people with lived experience of homelessness.

South King Housing and Homelessness Partners

South King Housing and Homelessness Partners (SKHHP) is a joint board formed by an interlocal agreement between the ten jurisdictions and King County to coordinate approaches to increase housing stability. SKHHP provides a unified voice for South King County to increase affordable housing options for residents.

Washington Low-Income Housing Alliance

The Washington Low-Income Housing Alliance is a coalition of organizations working to create and preserve affordable housing across the state. The Housing Alliance develops policy, mobilizes housing advocates across Washington, and works with national housing organizations to support strong housing policy at the federal level.

XI. Existing Strategies Gap Analysis

A. Section Summary

This section fulfills King County CPP H-4.

CPP H-4 requires jurisdictions to:

Evaluate the effectiveness of existing housing policies and strategies to meet a significant share of countywide need. Identify gaps in existing partnerships, policies, and dedicated resources for meeting the

countywide need and eliminating racial and other disparities in access to housing and neighborhoods of choice.

King County staff reviewed the findings and analysis from the previous sections in this assessment and recommendations from previous plans and reports to identify funding gaps for:

- affordable housing for households with incomes 0 to 50 percent area median income;
- affordable homeownership;
- permanent supportive housing;
- flexibility for equitable community-driven development; and
- affordable two-, three-, and four-bedroom units.

The following programs were recommended in previous King County plans and reports but have not been implemented:

- Equitable Development Initiative;
- rental inspections;
- relocation assistance for tenants;
- redevelopment assistance; and
- fair housing testing, education, and enforcement.

The King County Interim Loan Program includes language that creates barriers to community-driven equitable development, and the Inclusionary Housing Program has only been implemented in North Highline and Skyway-West Hill.

This section also identifies gaps in the following policies and partnerships:

- middle housing;
- Multifamily Tax Exemption program; and
- King County Regional Homelessness Authority.

Similar to the existing strategies summary section, the elements within the categories of funding, programs, policies, and partnerships often overlap. The gaps identified in this analysis require substantial funding beyond what King County currently has available.

B. Funding

This section describes gaps in King County's funding to meet unincorporated King County's housing needs. Some gaps are due to a lack of funding, while others are due to a restriction on how King County can spend existing fund sources. These gaps were identified based on the housing production gap analysis, racially disparate impact analysis, and community feedback.

Affordable Housing for 0 to 50 Percent Area Median Income Households

This assessment's affordable housing production gap analysis identified an overall gap in unincorporated King County of 357 units affordable to households with incomes at or below 80 percent area median income, but a much larger gap of 1,592 units affordable to households with incomes at or below 50 percent area median income. About 85 percent of the income-restricted units produced in unincorporated King County serve households with income between 50 and 80 percent area median income. However, nearly 90 percent of the need for affordable housing is for households with incomes at or below 50 percent area median income. See *Table 12. Unincorporated King County Housing Production Gap Analysis* for more information on the housing production gap analysis.

Affordable Homeownership

Homeownership has been the single largest method of creating intergenerational wealth in communities across the United States but is out of reach for most renter households.⁵⁹⁵ The fund sources currently available to King County for affordable homeownership are the HOME Investment Partnership Program from HUD, Veterans, Seniors, and Human Services Levy funding, transit-oriented development bonds, Regional Affordable Housing Program funds, and Green Building Zero Energy funds. However, affordable homeownership projects typically represent a small percentage of the total units in the projects funded by the King County Housing Finance Program.

Permanent Supportive Housing

Permanent Supportive Housing is permanent housing for a household that:

- is homeless on entry;
- has a condition of disability, such as mental illness or chronic health issues; or
- has other conditions that create multiple and serious ongoing barriers to housing stability.

These households have a long-term high level of service needs in order to meet the obligations of tenancy and maintain their housing. Moving people experiencing chronic homelessness from congregate shelter to single room settings increased the residents' health, wellbeing, and feelings of stability and reduced interpersonal conflict and 911 emergency calls.⁵⁹⁶ Permanent supportive housing also gives residents more time to think about future steps, increases exits to permanent housing, and improved engagement with supportive services. This housing model requires significantly more ongoing operations, maintenance, and services funding as compared to other affordable housing models.

Health Through Housing is the largest local fund source dedicated to the creation of permanent supportive housing. However, it is still insufficient to meet the countywide need, and there are few, if any, properties that are good candidates for acquisition in unincorporated King County using the Health Through Housing model. It would cost about \$289 million to construct all 608 permanent supportive housing units needed in unincorporated King County through 2044, based on the 2022 average cost per unit of \$475,404 used as the cost basis for the housing finance gap analysis. This excludes costs for ongoing operations, maintenance, and services.

Flexibility for Equitable Community-Driven Development

Equitable community-driven development is an approach to planning and community development paired with public and private investments and service delivery that advances equity and self-determination of communities:

- adversely impacted by structural racism and discrimination;
- experiencing disparities in economic and health outcomes; and
- facing a heightened risk of displacement.

These communities primarily include Black, Indigenous, and People of Color, low-income, immigrants and refugees, people with disabilities, people aged 62 years and older, and LGBTQ+ communities. This approach centers the needs and visions of these groups because having opportunities to own and develop land to serve their communities needs builds power and creates wealth, opportunity, and stability by and for these communities.⁵⁹⁷ These projects are often led by smaller community-based organizations or have a less common project design, such as a community land trust or a mixed-use project. The 2023-2024 Biennial Budget includes \$25 million for equitable, community-driven affordable housing, with \$5 million allocated for affordable housing development located in Skyway-West Hill and \$5 million allocated for affordable

⁵⁹⁵ Logani, I., "Racial Wealth Gap." [\[link\]](#)

⁵⁹⁶ University of Washington and King County DHCS. (2020). *Impact of Hotels as Non-Congregate Emergency Shelters.* [\[link\]](#)

⁵⁹⁷ *King County Equitable Development Initiative Implementation Plan Phase 1.* [\[link\]](#)

housing development serving households with one or more individuals with disabilities.⁵⁹⁸ However, most funding for affordable housing includes requirements that make these types of projects or applicants less competitive or ineligible.

Affordable Two-, Three- and Four-Bedroom Units

As discussed in *Section IV. Housing Needs Analysis*, over 2,000 households in unincorporated King County live in overcrowded apartments and community members have raised the need for more family-sized units. The King County Housing Finance Program regularly awards funding to projects that include units with two or more bedrooms. Although the Washington State Housing Finance Commission's scoring summary does incentivize larger-sized units, it is one of many incentives in their scoring criteria.⁵⁹⁹ Additionally, nine percent Low-Income Housing Tax Credits have been focused on permanent supportive housing or deeply affordable housing for formerly homeless households, which are more likely to be studios and one-bedroom units.

C. Programs

This section describes gaps in King County's programs to meet different housing needs. The following programs were recommended in previous King County plans and reports but have not been implemented:

- Equitable Development Initiative;
- rental inspections;
- relocation assistance for tenants;
- redevelopment assistance; and
- fair housing testing, education, and enforcement.

King County staff identified gaps in the existing King County Code Interim Loan Program includes and Inclusionary Housing Program based on previous planning efforts and community feedback. These gaps identified in this analysis require substantial funding beyond what King County currently has available.

Equitable Development Initiative

The King County Executive transmitted the Equitable Development Initiative (EDI) Implementation Plan - Phase 1 in January 2023.⁶⁰⁰ The plan includes recommendations on needed resources and capacities necessary to establish and begin implementing a King County EDI capable of meeting the needs of the community. Community needs include:

- funding for capital investments and capacity building;
- clear and effective partnership and collaboration with King County staff and elected officials;
- an expanded approach to land banking and strategic acquisition;
- access to technical experts and peers; and
- clear expectations and compensation for those serving on Advisory Boards and community workgroups/committees.

King County needs include:

- sustained and flexible funding;
- access to technical experts and peers; and

⁵⁹⁸ Ordinance 19546, Section 107, ER1 Expenditure Restriction. [\[link\]](#)

⁵⁹⁹ Washington State Housing Finance Commission. (2023, April). *Scoring Summary: 2023 Multifamily Bond/Tax Credit Application Round*. [\[link\]](#)

⁶⁰⁰ King County Report 2023-RPT0006 (2023). [\[link\]](#)

- cross sector partnerships.

Fair Housing Testing, Education, and Enforcement

King County and partner cities pooled funds to contract with the Fair Housing Center of Washington in 2019 and 2022 to understand the nature and extent of housing discrimination in King County. The results found evidence of discrimination in about half of tests. King County does not conduct regular housing discrimination testing and has not yet pursued additional efforts related to education and enforcement of fair housing laws.

The current system to address housing discrimination is complaint based, in which individuals who believe they have been discriminated against may file a complaint with the Washington State Human Rights Commission or pursue direct legal action. This imposes a significant burden on the discriminated party and is unlikely to help the harmed party find housing. The 2019 King County Analysis of Impediments to Fair Housing Choice recommends King County invest in programs that provide fair housing, education, enforcement, and testing.

Inclusionary Housing

Inclusionary housing programs requires or incentivizes housing developers to include a percentage of affordable housing dwelling units in their developments, often in exchange for increased density. King County implemented an Inclusionary Housing program as part of the Skyway-West Hill and North Highline Anti-displacement Strategies Report and related subarea plans.⁶⁰¹

The Skyway-West Hill and North Highline Inclusionary Housing program was adopted in December 2022 with the intention to address displacement risks these communities. The program became effective in January 2023. King County code mandates the Inclusionary Housing program in the Skyway West-Hill and North Highline unincorporated Activity Centers. In the remainder of the Skyway-West Hill and North Highline subarea geographies, developers may voluntarily opt into the program. This program allows for 125 to 200 percent density bonuses in exchange for a percentage of affordable housing dwelling units. Households with incomes at or below 80 percent area median income are eligible for homeownership units build under the program. Households with incomes at or below 60 percent area median income are eligible for rental units built under the program.⁶⁰²

In the 2024 Comprehensive Plan, King County expanded the voluntary inclusionary housing elements the rest of urban unincorporated King County and the Rural Towns of Vashon and Snoqualmie Pass. This code change does not expand the existing community preference or mandatory inclusionary housing elements of the program. Guided by community input, the 2024 King County Comprehensive plan included a Work Plan Action item to evaluate whether to expand these elements to any of these other communities as well.

Interim Loan Program and Land Banking

King County Code 24.22 establishes the Interim Loan Program. The program's purpose is to facilitate acquisition of land for low-income housing. It allows King County to loan money to experienced housing developers on a short-term, interim basis to acquire property for affordable and homeless housing for households at or below 50 percent area median income.

Requiring the funds be loaned to "experienced housing developers" excludes community-based organizations that have less experience developing affordable housing. Additionally, requiring the resulting project on the property serve households with incomes at or below 50 percent area median income effectively excludes affordable homeownership projects, which often need to serve households with incomes at or below 80 percent area median income to be financially feasible. King County could also directly purchase land for affordable housing and conduct a public process to select an owner and developer.

⁶⁰¹ King County Code Chapter 21A.48. *Inclusionary Housing*. [\[link\]](#)

⁶⁰² King County Ordinance 19555 (2022). [\[link\]](#)

Rental Inspection Program

Rental inspection programs seek to ensure that all residents live in safe and healthy housing units and can address persistent place-based and race-based inequities.⁶⁰³ The Housing and Community Development Division's asset management team and other public funders regularly inspect income-restricted affordable housing. While the Code Enforcement section of the King County Permitting Division may investigate complaints of substandard housing, it does not enforce tenant-landlord disputes.

There is no proactive rental inspection program for market rate rental housing in unincorporated King County. A proactive rental inspection program would remove the burden on tenants to report substandard housing to a prevention-based model.⁶⁰⁴ There are significant barriers to establishing a rental inspection program, including establishing a method to identify or register market-rate rental housing, establishing a new program with sufficient staffing, and identifying an available fund source. Implementing proactive rental inspection policies would achieve Goal 4, Strategy D, in the King County Regional Affordable Housing Task Force's Five Year Action Plan. King County does not currently have resources to implement a rental inspection program.

Redevelopment Assistance Program

The Skyway-West Hill and North Highline Anti-displacement Strategies Report recommended King County implement a redevelopment assistance program that provides financial and technical assistance for homeowners with incomes at or below 80 percent area median income to build an accessory dwelling unit (ADU) or tenants with incomes at or below 60 percent area median income. The report found that a redevelopment assistance program would require at least 1.5 FTEs to manage 10 projects annually, with annual costs of \$266,000 for staffing and \$1.68 million for capital funding. The report also found that the program should be a lower priority for King County as compared to other strategies that result in a higher number of units. King County has so far not acted to implement the program due to lack of resources.

Relocation Assistance Program

Relocation assistance programs provide financial assistance from the government or the landlord to tenants who are displaced for reasons outside the tenant's control. Relocation assistance for low-income households increases the likelihood a tenant will find nearby housing rather than become homeless or move far from their community.⁶⁰⁵

The Skyway-West Hill and North Highline Anti-displacement Strategies Report recommended King County Executive to transmit a tenant relocation assistance ordinance, after identifying sufficient resources for implementation, that provides tenants with financial assistance when the tenant is involuntarily displaced due to development-related reasons or conversion of the unit into a condominium. The report found the program would cost King County between \$30,000 to \$50,000 annual in direct costs to tenants, and between one and three full-time equivalent (FTE) staff to support enforcement and implementation of the program. King County would need to find an appropriate fund source for the County portion of the costs. DCHS and DLS are currently exploring this program.

Policies and Regulations

Middle Housing

Middle housing refers to housing types that are denser than traditional single detached residences but less dense than apartment buildings. The data presented in this assessment show that housing production slowed significantly over the past 20 years while the population has continued to increase in King County. Middle housing types can help contribute to meeting the housing need in urban unincorporated King County by providing greater density and diversity of housing types. King County staff heard through interviews with housing providers and community-based organizations that middle housing should help increase housing affordability and choice. An interviewee explained, "We need middle housing. We come

⁶⁰³ ChangeLab Solutions. (2022). *A Guide to Proactive Rental Inspections*. [\[link\]](#)

⁶⁰⁴ National Center for Healthy Housing. (2022). *Proactive Rental Inspections*. [\[link\]](#)

⁶⁰⁵ *Skyway-West Hill and North Highline Anti-displacement Strategies Report*. [\[link\]](#)

from cultures where communities are deeply connected. We did not live in massive homes, we lived in apartment communities, with a mix of ages, grandparents taking care of the children.”⁶⁰⁶

Washington State adopted House Bill 1110 in 2023, requiring most jurisdictions allow middle housing types on current lots zoned for single detached residences, particularly in areas within a half mile walkshed of transit. However, unincorporated King County was not included in that requirement. King County adopted an ordinance to reduce barriers to developing middle housing and creating a voluntary program for a density bonus while providing some affordable housing. This aligned with the Equity Work Group discussions for middle housing in this Comprehensive Plan update.

The 2024 Comprehensive Plan adopted code changes that reduce regulatory barriers for and incentivize middle housing in residential zones. These zones include unincorporated urban areas and Rural Towns. The code changes streamline the development process for duplexes, triplexes, and fourplexes and offer regulatory flexibilities to encourage their development.

Multifamily Tax Exemption Program

Chapter 84.14 Revised Code of Washington established the Multifamily Tax Exemption program. The program authorizes local governments to exempt the value of new housing construction, conversion, and rehabilitation from property taxes for eight to twenty years, depending on the location of the project and the income levels served.

In 2021, Senate Bill 5287 changed the population threshold that makes counties eligible to implement the program, making King County eligible. The 2024 Comprehensive Plan adopted a Work Plan Action item for King County to conduct a study evaluating the benefit and impacts of a Multifamily Tax Exemption program, and if recommended, to propose an ordinance to adopt a Multifamily Tax Exemption program for unincorporated King County. Further community engagement to inform this recommendation will be necessary before recommending whether to allow a Multifamily Tax Exemption program.

Emergency Housing

House Bill 1220 required that cities conduct a Land Capacity Analysis. King County conducted a Land Capacity Analysis and found that there was sufficient land capacity for all housing types, except for emergency and permanent supportive housing. The 2024 Comprehensive Plan adopted code changes aimed at clarifying the allowed zones these housing types are allowed in to ensure sufficient zoned capacity and to reduce barriers to their development.

⁶⁰⁶ Staff from organization focused on the Indian American community.