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APPENDIX B

Housing Needs Assessment



King County
December 2024

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97

I. Executive Summary

98 *Background*

99 This analysis is guided by Revised Code of Washington 36.70A.070(2) and King County Countywide
100 Planning Policies (CPPs) H-3, H-4, and H-5.¹ In 2021, Washington State amended the Growth Management
101 Act (GMA) through House Bill 1220. The changes to the GMA require cities and counties plan for the
102 development of sufficient housing to meet the needs of all income levels in their jurisdiction.
103

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

109
110 This Housing Needs Assessment provides data and analysis for all of King County and unincorporated King
111 County. This information helps guide the 2024 King County Comprehensive Plan regarding:

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

119

120 *Data Sources, Methodology, and Limitations*

121 This assessment utilizes data primarily from the U.S. Census Bureau, the Washington State Office of Financial
122 Management, the Washington State Department of Commerce, the King County Department of Community
123 and Human Services (DCHS), the King County Permitting Division, and the King County Regional
124 Homelessness Authority. This assessment also cites news, research, and historical publications to support
125 qualitative data analysis. Community members impacted by housing inequities provided input to inform this
126 assessment through various forms of engagement, including participation in the Equity Work Group, 18
127 interviews with housing providers and community-based organizations, surveys, and findings from reports.
128

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

134

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

- 136 • determine the underlying cause of housing needs and disparities;
- 137 • compare small population subcategories using demographic data;
- 138 • compare the most recent available data from sources that provide different time ranges and different
139 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*. [\[link\]](#)

- 140 • comprehensively document racial housing discrimination and discriminatory policies and practices in
141 unincorporated King County.
142

143 *Community Profile*

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

- 145 • household characteristics, by race/ethnicity;
146 • current population characteristics; and
147 • projected population growth.
148

149 As of 2021, the Census Bureau estimates a population of 2,215,173 individuals and 924,763 households in
150 King County.³ King County became more diverse over previous decades as the population steadily grew,
151 with most population growth occurring from residents moving to King County from another country.⁴
152 Between 2000 and 2020, the number of individuals experiencing homelessness also increased in King
153 County. While many are in shelter or transitional housing programs, more than half of those experiencing
154 homelessness in King County are unsheltered.⁵
155

156 The data in this section reveal significant differences between households in King County and
157 unincorporated King County. Approximately 8.6 percent (77,761) of the county's households live in
158 unincorporated King County, and about two-thirds (54,177) of unincorporated King County households live
159 in the rural area.⁶ While King County's population increased over the previous decades, unincorporated
160 King County's has not, primarily due to annexations and zoning restrictions in the rural area. Households in
161 unincorporated King County are more likely to be older, White, and own their homes than countywide.⁷
162

163 Significant disparities exist between households of different incomes, races, ages, and tenure. Households
164 with lower incomes are significantly more likely to be renters and cost burdened, with most extremely low-
165 income households severely cost burdened, meaning they spend more than 50 percent of their income on
166 housing costs.⁸ Homeowner households in King County are older on average and have a median income
167 nearly twice that of renter households.⁹ In 2020, Asian and White households earned nearly two times more
168 than Black and American Indian/Alaska Native households countywide. Most households own their homes
169 in King County and unincorporated King County, but Black households are more likely to rent than own.¹⁰
170 Approximately half of Black households and nearly 40 percent of Hispanic households in King County and
171 unincorporated King County are cost-burdened or severely cost-burdened. In comparison, only 30 percent
172 of White and Asian households are cost-burdened or severely cost-burdened.
173

174 *Workforce Profile*

175 The Workforce Profile section identifies significant wage disparities between residents in King County and
176 unincorporated King County and conducts an analysis of the ratio of housing to jobs in each jurisdiction.
177 Significant wage disparities exist between residents in King County and unincorporated King County. Wage
178 gaps exist between people with lower and higher levels of education and between industries in King
179 County.¹¹ There are also stark wage differences by race and ethnicity in King County. This disparity is likely
180 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*. [\[link\]](#)

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

183
184 Since 2010, housing production has not kept pace with job growth in King County.¹⁴ King County's jobs to
185 housing ratio increased from 1.29 in 2010 to 1.48 in 2020. Unincorporated King County's jobs to housing
186 ratio increased from 0.36 to 0.43 in the same period. A ratio higher than 1.5 indicates there may be more
187 workers commuting into the area due to a lack of housing.¹⁵

188
189 *Housing Supply*

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

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

199
200 King County has a total of 952,344 housing units, with 89,296 in unincorporated King County.
201 Approximately half of housing units in King County are single detached residences. In unincorporated King
202 County, less than 10 percent of housing units are multiunit housing units.¹⁶ Approximately 45 percent of
203 housing units in King County and 51 percent in unincorporated King County were built prior to 1980.¹⁷
204 Older housing is more likely to have physical problems, health risks associated with lead paint, and
205 earthquake vulnerability.^{18,19,20}

206
207 Housing construction rates decreased significantly after 2000 compared to earlier decades in both King
208 County and unincorporated King County. This is likely due in part to the establishment of the urban growth
209 area and the recession of 2008. Since 2011, large multiunit projects have made up a bulk of housing
210 construction.²¹ The number of housing units is expected to increase by approximately 25 percent and 10
211 percent in King County and unincorporated King County, respectively, by 2044.²²

212
213 The housing vacancy rate for King County and unincorporated King County is about 5.5 percent, lower than
214 the statewide rate of 6.5 percent and much lower than the countrywide rate of 10.5 percent.²³ A low vacancy
215 rate is likely to result in a more competitive and expensive housing market.

216
217 Home prices increased by about 50 percent from 2016 to 2022 in King County, and the price of single
218 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*. [\[link\]](#)

219 increased by about 40 percent.²⁵ Median gross rent is unaffordable for people earning 50 percent of area
220 median income and below. At the same time, most income-restricted units in unincorporated King County
221 are for households between 51 to 80 percent area median income.²⁶
222

223 *Racially Disparate Impact Analysis*

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

231 Some of the policies and practices known to have been historically enforced or practiced in unincorporated
232 King County include Indigenous land dispossession, Chinese exclusion, the Alien Land Law, Japanese
233 internment, racial restrictive covenants, and discriminatory lending practices that led to disproportionate
234 access to homeownership and a widening racial wealth gap. While many of these overtly racist housing
235 practices were made illegal in the twentieth century, their legacy lives on through seemingly race-neutral
236 policies such as exclusionary zoning, lack of funding, patterns of annexation, lack of tenant protections, and
237 other land use issues. Many of these issues lead to displacement, which is also discussed. This section
238 analyzes the racially disparate impacts of contemporary policies and discusses policies in the 2024
239 Comprehensive Plan update designed to undo the harms done to Black, Indigenous, and People of Color
240 communities.
241

242 *Housing Needs Analysis*

243 The Housing Needs Analysis section identifies the housing needs of:
244

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

250
251 The 2022 Point-in-Time Count found that the number of individuals experiencing homelessness in King
252 County increased nearly 14 percent from 2020 to 2022.²⁷ Black, Hispanic/Latin(a)(o)(x), American Indian,
253 Alaska Native, or Indigenous, and Native Hawaiian or Pacific Islander individuals were overrepresented in
254 this group compared to King County's overall demographics.²⁸ People experiencing homelessness need
255 access to shelter and supportive services, such as case management, to quickly transition to permanent
256 housing. Expanding access to stable housing and care can directly improve health outcomes for people
257 experiencing homelessness.²⁹
258

259 Over ten percent of King County residents live with a disability.³⁰ People living with disabilities face
260 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*.

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

263
264 People aged 65 years and older who wish to remain in their homes and communities may face difficulties
265 because of rising housing costs. Homeowners who have paid off their mortgage may struggle to afford
266 property taxes, utilities, and maintenance costs.³⁴ More affordable housing options, such as accessory
267 dwelling units and financial assistance programs for people aged 65 years and older, would help them
268 remain in their homes and communities.

269
270 Housing quality, cost, and stability impacts people’s physical and mental health. Individuals receiving
271 housing assistance who are recovering from medical conditions or with persisting conditions may need
272 additional support, such as occupational therapy or chore services. People with medical conditions,
273 particularly individuals who are unstably housed or experiencing homelessness, need access to care and a
274 safe place to recover after leaving the hospital, such as recuperative housing.³⁵

275
276 Black, Indigenous, and People of Color households, particularly Black and Hispanic households, are more
277 likely to experience housing problems such as incomplete kitchen and plumbing facilities, overcrowding,
278 and cost burden. Black households are also more likely to be renters and face higher rates of denial for
279 home loans compared to White households. Black, Indigenous, and People of Color residents need greater
280 access to homeownership opportunities and diverse housing types, such as middle housing and down
281 payment assistance programs. Black, Indigenous, and People of Color households need investments in
282 affordable housing and anti-displacement strategies, such as community preference programs and
283 inclusionary housing policies, to remain in their communities.

284
285 Immigrants and refugees, especially those with limited English proficiency, may have difficulties
286 communicating with landlords, finding stable employment, building a credit history, and understanding
287 their rights.^{36,37} Immigrants and refugees who are undocumented face additional barriers to accessing
288 housing. Immigrants and refugees need greater access to low-barrier affordable housing and information
289 regarding tenant protections and housing rights.³⁸ Many immigrants and refugees need increased access to
290 large, affordable rental units.³⁹

291
292 LGBTQ+ people experience systematic disparities in Washington State, including higher rates of housing
293 instability, homelessness, cost burden, poverty, and less access to care and other services.⁴⁰ LGBTQ+
294 residents in King County need access to affordable housing in neighborhoods where they feel safe and
295 connected to the community. Stronger enforcement of fair housing laws and expanded access to tenant
296 protections would increase access to safe, stable housing for LGBTQ+ residents.⁴¹ LGBTQ+ community
297 members note it is important to find information about housing from a trusted source, such as a queer
298 housing group.⁴²

299

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*.

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

305
306 *Land Capacity Analysis*

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

318
319 This section also finds that 94 percent of the land in the urban unincorporated area that allows residential
320 housing is zoned for eight dwelling units per acre or less. Urban unincorporated King County has a total
321 development capacity of 4,173 housing units within a half mile walkshed of high-capacity or frequent transit.
322 North Highline and Skyway-West Hill contain 86 percent of the parcels identified.

323
324 *Evaluating Effectiveness of Strategies to Meet the Housing Need*

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

328
329 The housing production gap analysis finds that the total amount of housing constructed through 2044,
330 regardless of income level, is projected to be more than double the total net new need allocated to urban
331 unincorporated King County. This estimate may be skewed by two major projects completed during the
332 previous 2016 through 2024 planning period: Redmond Ridge and Greenbridge in White Center. There is a
333 significant housing production gap for households earning less than 50 percent area median income and a
334 significant surplus for households earning 50 to 80 percent area median income. The analysis finds a deficit
335 of 608 units for permanent supportive housing and 984 units of non-permanent supportive housing
336 affordable to households with incomes at the extremely low-income level. This same analysis projects a
337 deficit of 403 housing units affordable to households with very low incomes and 415 housing units
338 affordable to households with moderate incomes.

339
340 The emergency housing production gap analysis projects that urban unincorporated King County will have
341 less than half of the 1,034 emergency housing beds needed by 2044.

342
343 The affordable housing funding gap analysis identifies a need for approximately \$451 million more than
344 current funding levels to meet the housing needs of unincorporated King County households with incomes
345 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). [\[link\]](#)

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

348
349 *Making Adequate Provisions for the Housing Needs of All Economic Segments of the Community*
350 This section identifies several key barriers to housing development, including:

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

356
357 This section finds that King County’s zoning and land use policies will focus growth in the urban areas, which
358 are contained and are closer to employment centers. Finally, this section identified the owner-occupancy
359 requirement a potential barrier in using accessory dwelling units in meeting housing need. The 2024
360 Comprehensive Plan adopted code changes that remove the owner occupancy requirement for accessory
361 dwelling units.

362
363 *Summary of Existing Strategies*

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

373
374 The existing strategies section also discusses policies enacted and programs administered by King County
375 since the 2016 Comprehensive Plan that address homelessness and housing needs for King County
376 residents. Lastly, this section provides a description of King County partnerships with other governments,
377 housing providers, advocates, and members of the public. These partnerships further King County’s effort to
378 provide and preserve affordable housing.

379
380 *Existing Strategies Gap Analysis*

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

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

389
390 The following programs were recommended in previous King County plans and reports but have not been
391 implemented:

- 392 • Equitable Development Initiative;
- 393 • rental inspections;
- 394 • relocation assistance for tenants;

- 395 • redevelopment assistance; and
396 • fair housing testing, education, and enforcement.
397

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

401
402 *2024 King County Comprehensive Plan Code Changes and Work Plan Actions*

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

405
406 Code changes for housing include:

- 407 • middle housing;
408 • inclusionary housing;
409 • permanent supportive housing; and
410 • emergency housing.

411
412 Work plan items for housing include:

- 413 • multifamily tax exemption;
414 • mandatory inclusionary housing; and
415 • community preference programs.

416 II. Background

417 A. Policy Context

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

420
421 *Washington State Growth Management Act*

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

429
430 *House Bill 1220*

431 Washington state amended the GMA in 2021 through House Bill 1220. The legislation required jurisdictions
432 to plan for and accommodate, rather than just encourage the availability of affordable housing. The
433 Washington State Department of Commerce is required to provide jurisdictions with an inventory of existing
434 and projected housing need by income level, as well as emergency housing, emergency shelters, and
435 permanent supportive housing. Jurisdictions must also identify and begin to undo local policies and
436 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). [\[link\]](#)

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

439
440 *VISION 2050*

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

447
448 *Growth Management Planning Council*

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

456
457 *King County Countywide Planning Policies*

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

461
462 *Affordable Housing Committee*

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

468 **B. Subarea Planning**

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

477 **C. Data Sources, Methodology, and Limitations**

478 This section outlines the key data sources used as the foundation of this assessment, the methodology King
479 County staff took to collect and analyze the data, and the limitations of the data and the types of conclusions
480 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). [\[link\]](#)

481 **1. Quantitative Data Sources**

482 *U.S. Census Bureau - American Community Survey*

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

488
489 *U.S. Census Bureau - Public Use Microdata Sample*

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

492
493 *U.S. Department of Housing and Urban Development - Consolidated Housing Affordability Survey*

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

497
498 *Other*

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

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

506 **2. Methodology**

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

- 515 • the racially disparate impact of past and current housing and land-use related laws and policies;
- 516 • the housing needs of people experiencing homelessness, persons with disabilities, people with medical
517 conditions, and older adults;
- 518 • the housing needs of communities experiencing disproportionate harm of housing inequities including
519 Black, Indigenous, and People of Color; and
- 520 • areas that are at higher risk of displacement from market forces that occur with changes to zoning
521 development regulations and public capital investments.
- 522

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. [\[link\]](#)

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

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

543

544 *Determining the Cause of Housing Need or Disparities*

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

550

551 *Limitations to Intersectional Analysis Due to Small Population Sizes*

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

556

557 *Comparing Data Across Different Sources*

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

566

567 *Racially Disparate Impact Analysis in Unincorporated King County*

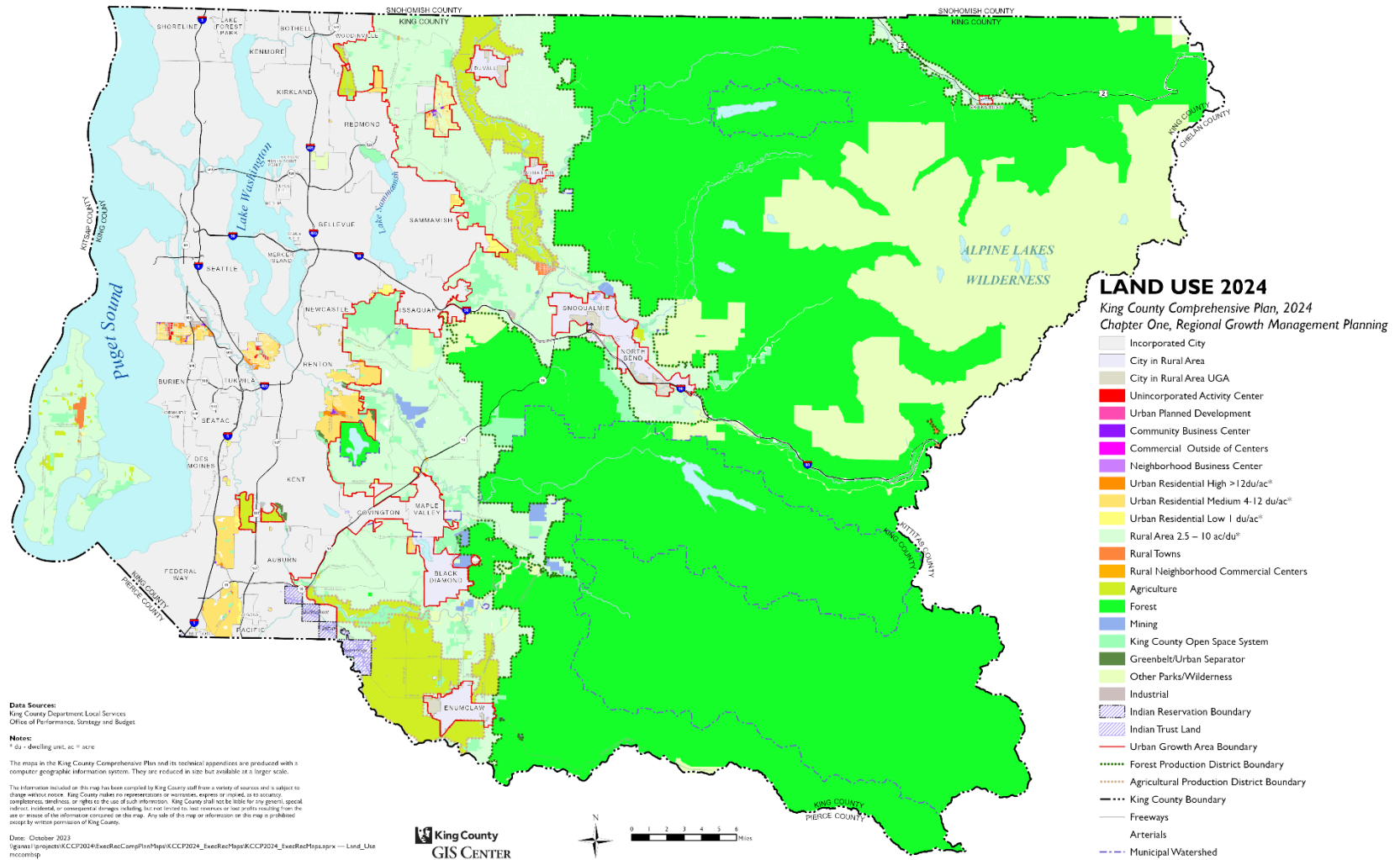
568 Most research available on King County racial housing discrimination centers Seattle, while less
569 documented research exists in areas currently unincorporated. Unincorporated King County areas changed
570 throughout history with annexations, so some of this analysis discusses areas that are currently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

575 1970s to the mid-1990s were lost during a records transfer, which limits the ability to understand the
576 rezones that occurred throughout that period. The Seattle Times Archives were used to conduct historical
577 research. However, many communities discriminated against may not have had access or leverage to
578 document and publish stories in mainstream sources, which is another limitation to this analysis.

579 3. Geographic Area

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

583 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*.

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

626 B. Population Characteristics

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

- 628 • population count;
 - 629 • population by age group;
 - 630 • race and ethnicity;
 - 631 • languages spoken;
 - 632 • immigration status;
 - 633 • disability status; and
 - 634 • people experiencing homelessness.
- 635

636 *Count of Population*

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

643
644 King County has grown steadily in population over the last two decades. From 2000 to 2020, King County
645 population grew 30.7 percent. Most of this growth occurred in incorporated areas of King County.⁶⁹ The
646 unincorporated King County population decreased by 29.5 percent from 2000 to 2020. This population
647 decrease is mainly due to annexation of unincorporated areas into cities. Since 2008, seven ballot measures
648 approved annexing unincorporated areas to Renton, Auburn, Burien, Kent, Kirkland, Bellevue, and
649 Sammamish, representing over 117,000 residents.⁷⁰ Figure 1 shows the steady population growth in King
650 County as a whole and incorporated King County jurisdictions as well as the population decline in
651 unincorporated King County.

652

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

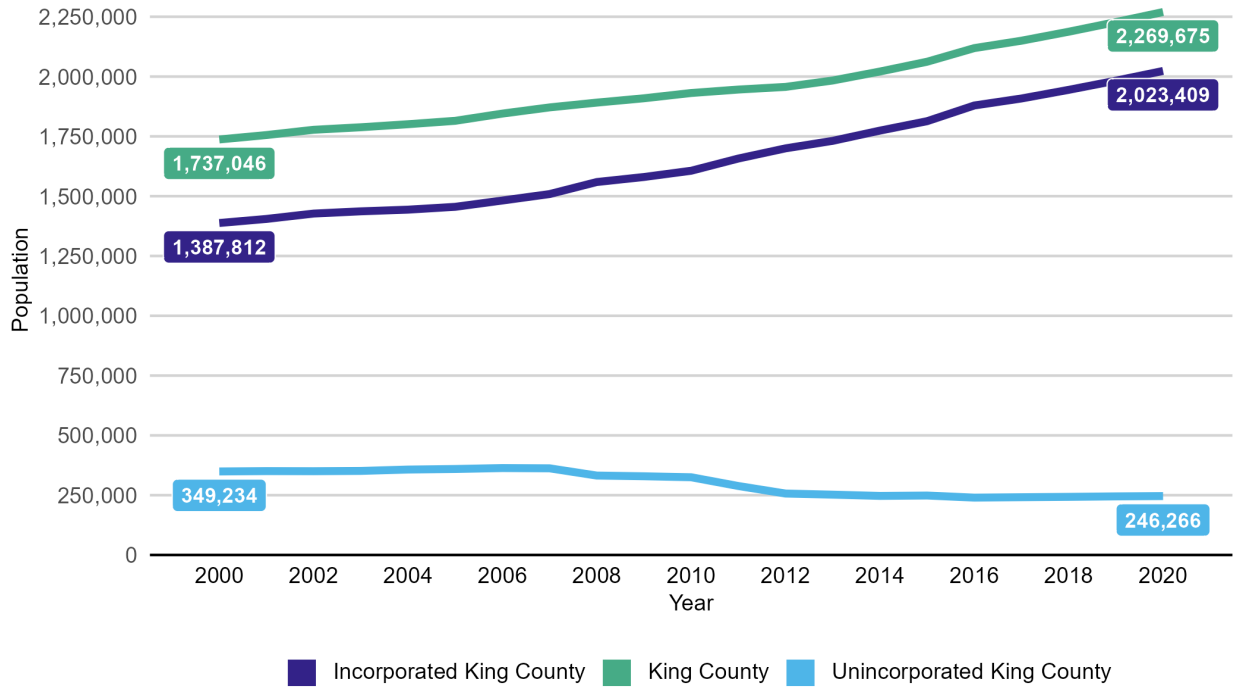
⁶⁷ Washington State Office of Financial Management. (2022, April 1). *April 1 Population of Cities, Towns, and Counties*. [\[link\]](#)

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*. [\[link\]](#)

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

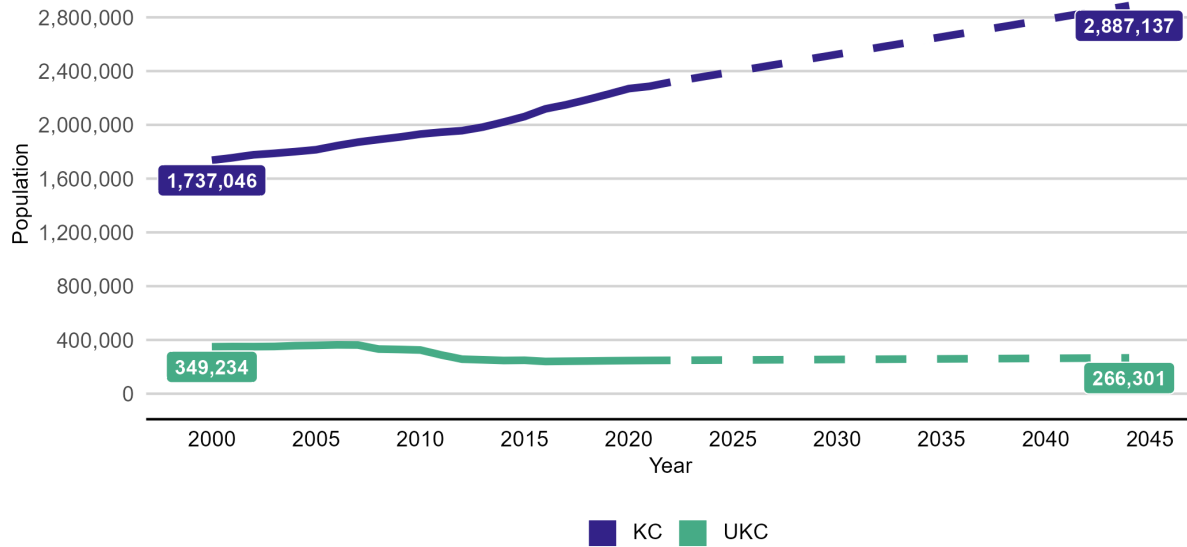


654
 655 Source: Washington State Office of Financial Management Intercensal Population Estimates for King County, 2000 to 2020.

656 *Forecasted Population Growth*

657 The Washington State Office of Financial Management projects King County's population to grow by 24.6
 658 percent from 2,317,700 residents in 2022 to 2,887,137 in 2044. Unincorporated King County's population is
 659 projected to grow more slowly at a rate of 7.3 percent from 248,160 residents in 2022 to 266,301 in
 660 2044.^{71,72} Figure 2 shows the actual and forecasted population growth in King County.
 661

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



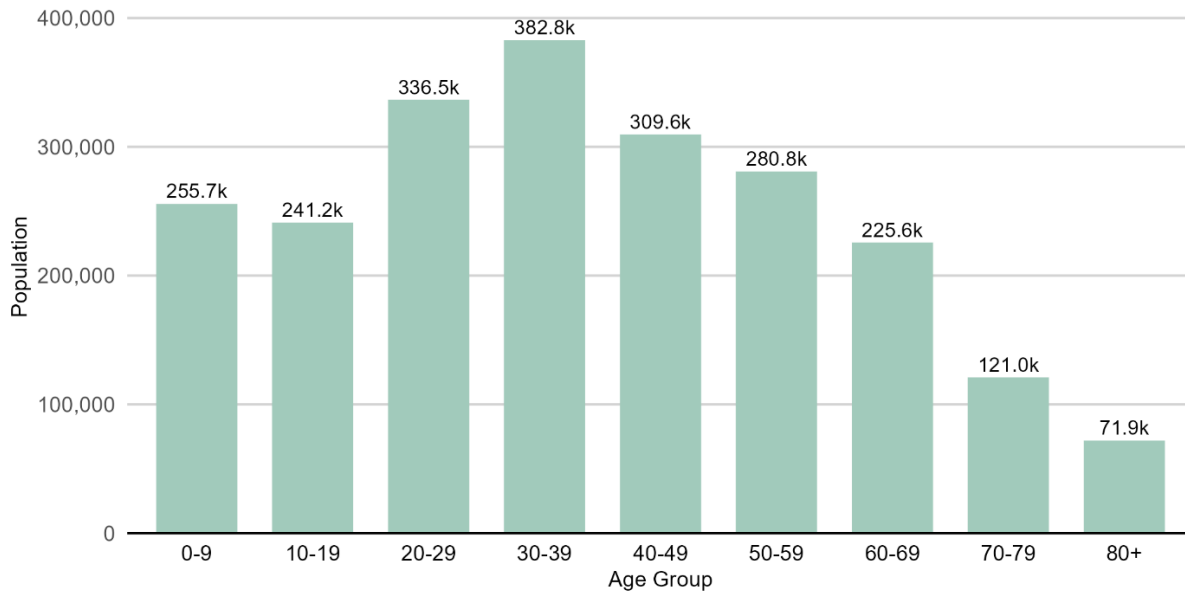
664 Source: Washington State Office of Financial Management Intercensal Population Estimates for King County, 2000 to 2020 and
 665 Washington State Office of Financial Management Growth Management Act Population Projections for Counties: 2020 to 2050.
 666

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.

667 *Population by Age Group*
 668 Most of King County’s residents are of working age, with the largest share of residents (17.2 percent) being
 669 30 to 39 years old. Approximately 20.2 percent (449,242) of King County’s population is 17 years old or
 670 younger. Unincorporated King County residents are older on average than King County residents, with the
 671 largest share of unincorporated King County residents (16.8 percent) being 50 to 59 years old.
 672 Unincorporated King County also has a larger share of people aged 65 years old and older (17.1 percent)
 673 compared to King County (13.2 percent).⁷³ Figure 3 shows the number of King County residents by age
 674 range and Figure 4 shows the number of unincorporated King County residents by age range.
 675

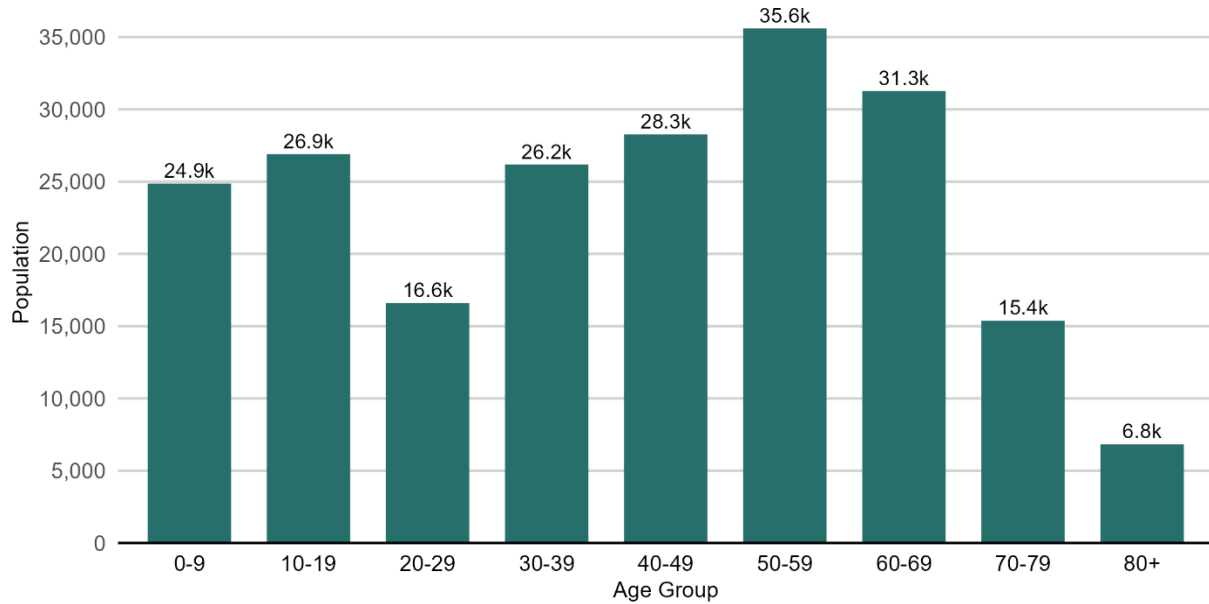
676 **Figure 3: King County Population by Age Range**



677 Source: U.S. Census Bureau. (2022). *Population by Age, 5-year ACS 2016-2020*.
 678

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

679 **Figure 4: Unincorporated King County Population by Age Range**

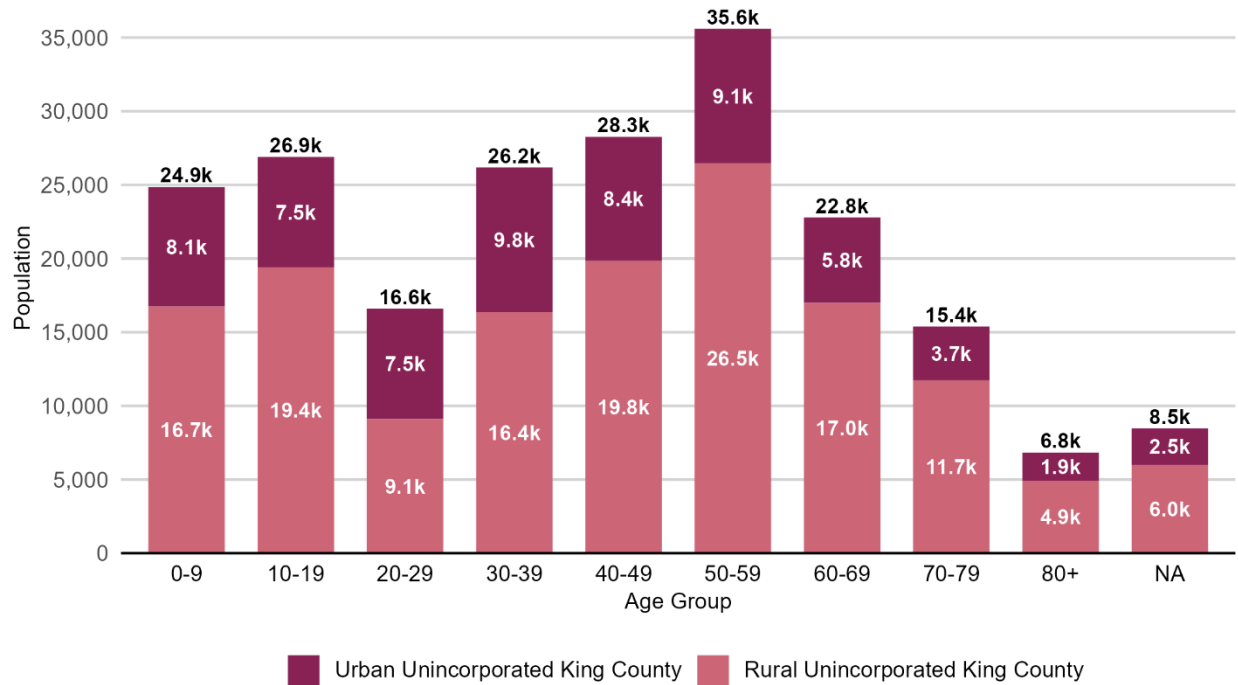


680
 681 Source: U.S. Census Bureau. (2022). *Population by Age, 5-year ACS 2016-2020*.

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

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

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



689 Source: U.S. Census Bureau. (2022). Population by Age, 5-year ACS 2016-2020.
690

691 *Race and Ethnicity*

692 Race and ethnicity have a strong connection to where people live in King County, how likely they are to be
693 housing cost burdened, and whether they own or rent their homes. Understanding the size and differences
694 between racial and ethnic groups in King County and unincorporated King County is a first step to
695 understanding housing needs for these groups.
696

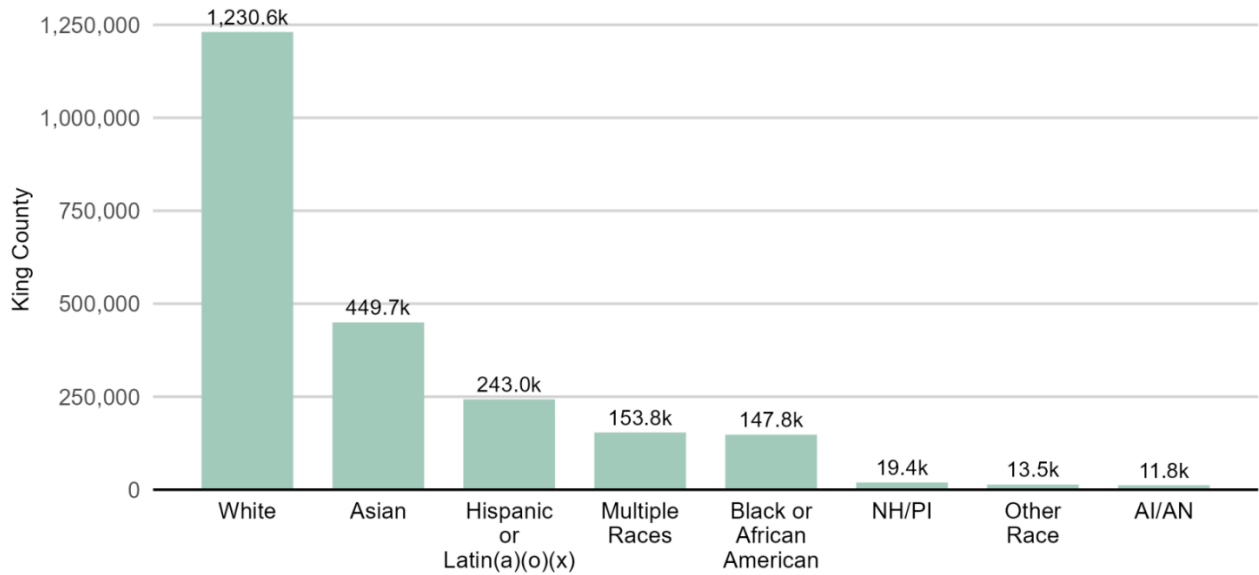
697 The U.S. Census has seven race categories: White, Black or African American, American Indian or Alaska
698 Native, Asian, Native Hawaiian or Other Pacific Islander, Other Race, and Two or Multiple Races.⁷⁵ The U.S.
699 Census defines ethnicity as determining whether someone is Hispanic or Latin(a)(o)(x) or not Hispanic or
700 Latin(a)(o)(x). A person could be any race and be considered Hispanic or Latin(a)(o)(x). While high-level
701 population data can be presented in a combined race/ethnicity format because the Census provides race
702 and ethnicity data combined, for almost all other variables this is not possible. Thus, for most sections of this
703 report race and ethnicity are reported as separate demographic categories due to the limitations set by the
704 U.S. Census.
705

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

706 *Count of Population by Race and Ethnicity*

707 As shown in Figures 6 and 7, most residents in King County and unincorporated King County are White, not
 708 Hispanic or Latin(a)(o)(x) (54 percent and 64 percent respectively). Unincorporated King County has
 709 proportionately more White residents and American Indian/Alaska Native residents than the County as a
 710 whole. This higher proportion of White residents in unincorporated King County is likely due, in part, to the
 711 older population and comparative lack of housing and population growth in unincorporated areas over
 712 recent decades. Multiunit developments are more likely to house the racially and ethnically diverse newer
 713 King County residents. The higher proportion of American Indian/Alaska Native residents is likely due to the
 714 location of the Snoqualmie and Muckleshoot reservations.
 715

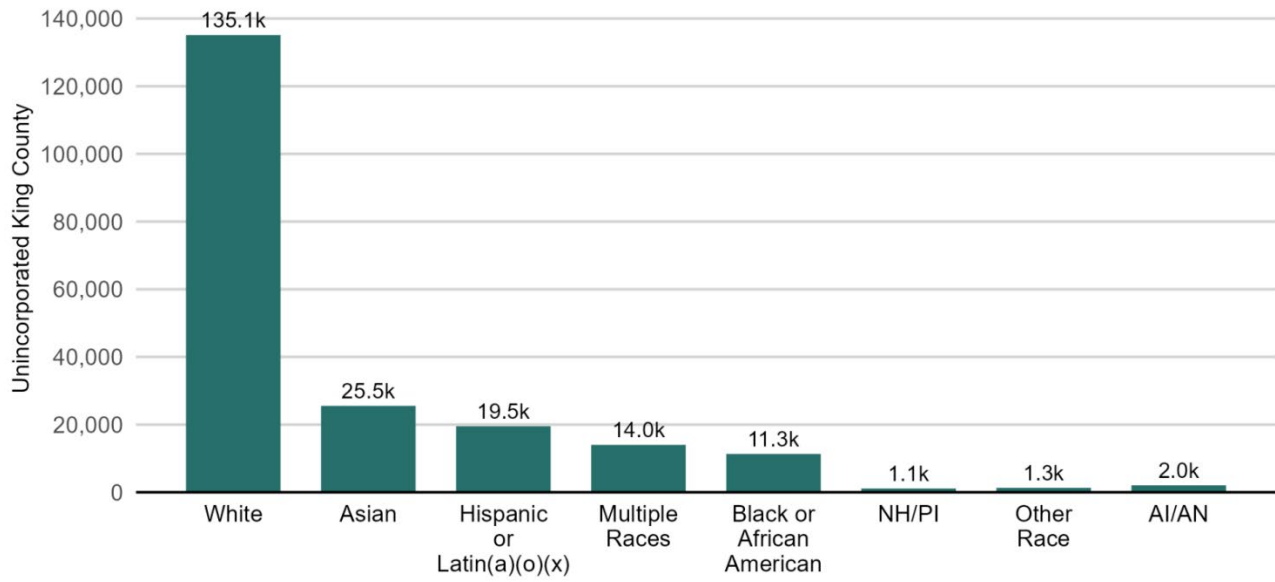
716 **Figure 6: King County Population by Race/Ethnicity**



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

717 Source: U.S. Census Bureau. (2022). *Population by Race, 5-year ACS 2016-2020*.
 718

719 **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

720
 721

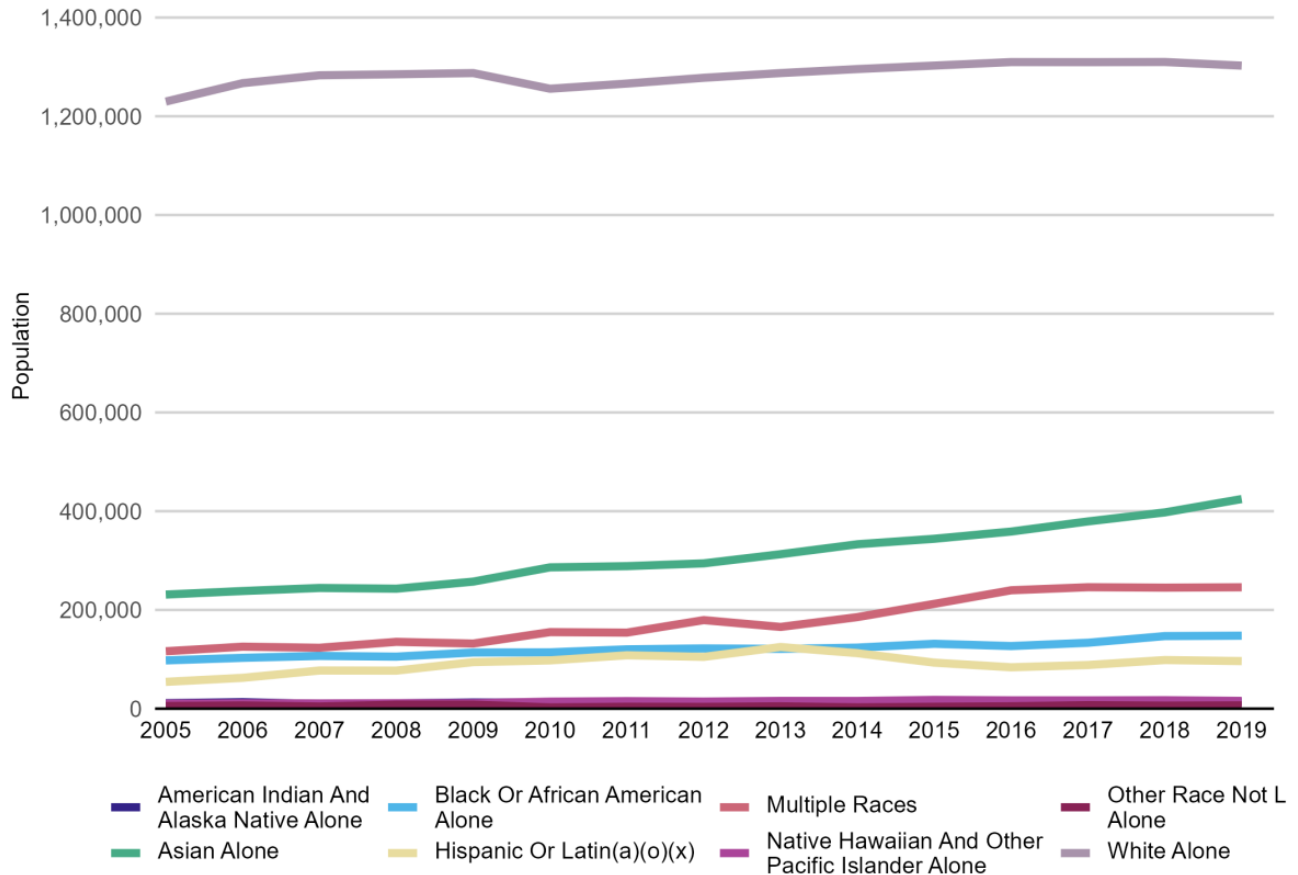
Source: U.S. Census Bureau. (2022). Population by Race, 5-year ACS 2016-2020.

722 *Change in Population by Race and Ethnicity*

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

728

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



730

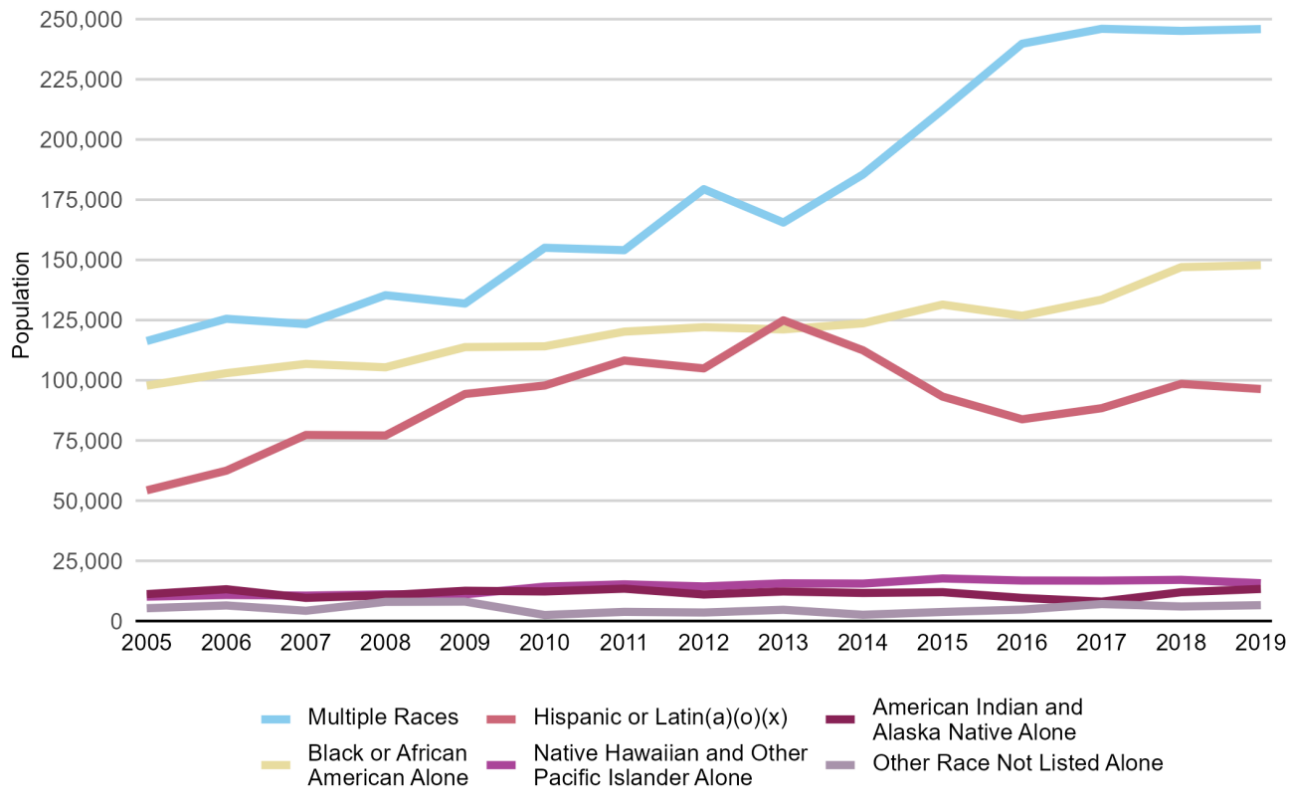
731 Source: U.S. Census Bureau. (2021). Population by Race/Ethnicity, 1-year ACS 2021.

732

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

733 Figure 9 shows the change in King County’s population by race and ethnicity, excluding White and Asian to
734 show more detail for the remaining groups. Multi-racial residents grew at the fastest rate, with a 42.75
735 percent population increase from 58,756 multi-racial people in 2005 (3.3 percent of King County) to 83,892
736 people in 2019 (6.3 percent of King County). Although the Hispanic or Latin(a)(o)(x) population has
737 increased from 2005 to 2019, there is a notable decrease in the population beginning in 2013.⁷⁷
738

739 **Figure 9: King County Population by Race/Ethnicity, without White and Asian, from 2005 to**
740 **2019**



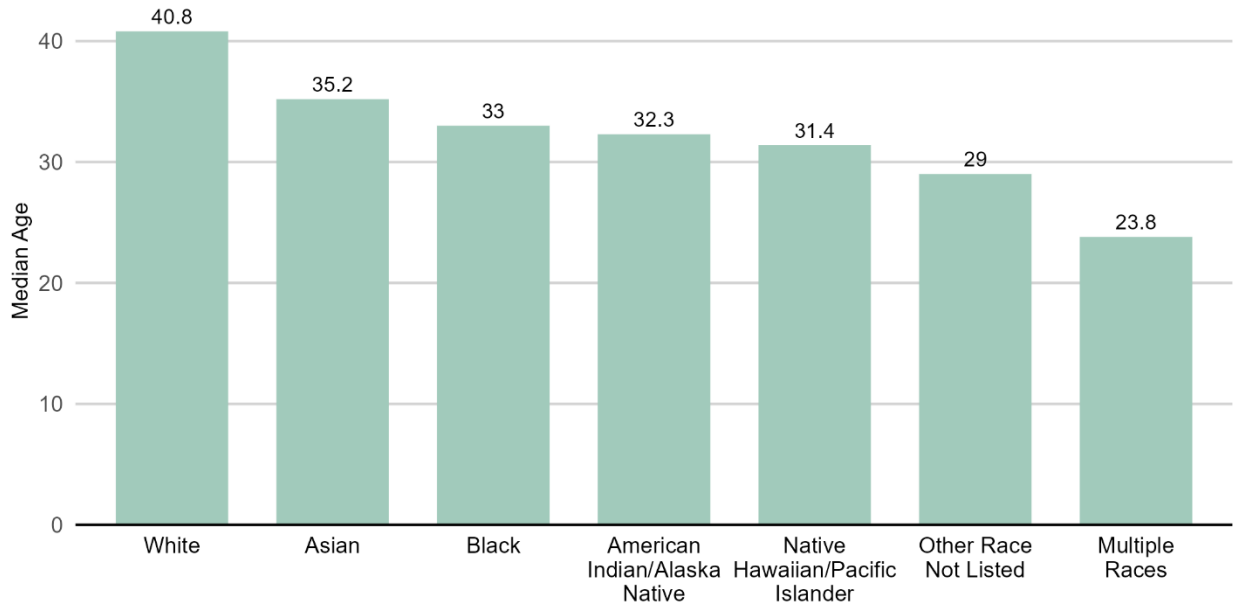
741
742 Source: U.S. Census Bureau. (2021). Population by Race/Ethnicity, 1-year ACS 2021.

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

743 *Age by Race and Ethnicity*

744 As shown in Figure 10, Black, Indigenous, and People of Color King County residents are significantly
745 younger than White King County residents. The median age of a White resident is 40.8 years old, whereas
746 the median age of other racial groups is between five to 17 years younger. People of multiple races are the
747 youngest population in King County, with a median age of 23.8 years old.⁷⁸
748

749 **Figure 10: Median Age by Race in King County**

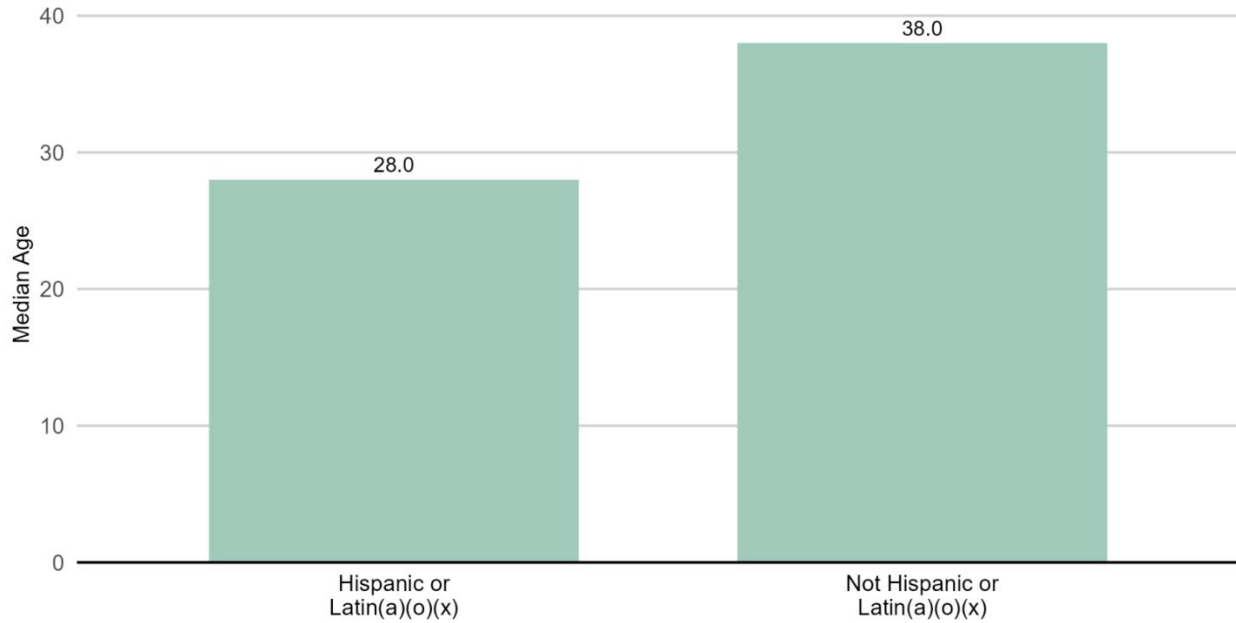


750 Source: U.S. Census Bureau. (2022). *Median Age by Race, 5-year ACS 2016-2020*.
751

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

752 Figure 11 compares the median age of the King County population by Hispanic or Latin(a)(o)(x) Ethnicity.
753 The median age of the Hispanic or Latin(a)(o)(x) population is 28 years old, approximately 10 years younger
754 than the Not Hispanic/ Latin(a)(o)(x) population, which has a median age of 38 years old.
755

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



757
758 Source: U.S. Census Bureau. (2021). Median Age by Hispanic and Latin(a)(o)(x) Ethnicity, 5-year ACS Public Use Microdata
759 Sample (PUMS) 2016-2020.

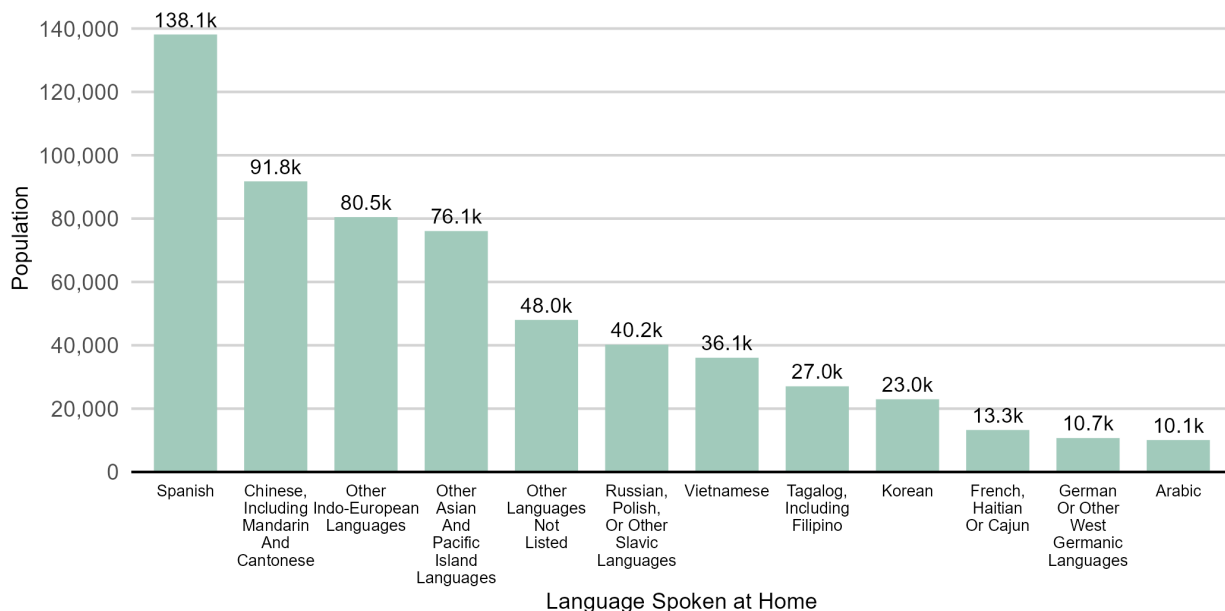
760 *Immigration Status*

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

768
769 Approximately 28.3 percent (158,727 residents) and 20.8 percent (41,410 residents) of King County and
770 unincorporated King County speak languages other than English at home, respectively.⁸³ Most residents
771 who speak languages other than English at home have English proficiency. Approximately 5.8 percent of
772 King County residents and 3.9 percent of unincorporated King County residents have limited English
773 proficiency.⁸⁴

774
775 As shown in Figures 12 and 13, Spanish is the second most common language spoken at home after English
776 in both King County (6.6 percent) and unincorporated King County (5.7 percent). A higher proportion of
777 King County residents (4.4 percent) speak Chinese, including Mandarin and Cantonese, than in
778 unincorporated King County (1.9 percent). A higher proportion of unincorporated King County residents
779 speak Vietnamese (2 percent) and Slavic languages (2.1 percent) compared to King County (1.7 percent and
780 1.9 percent, respectively).

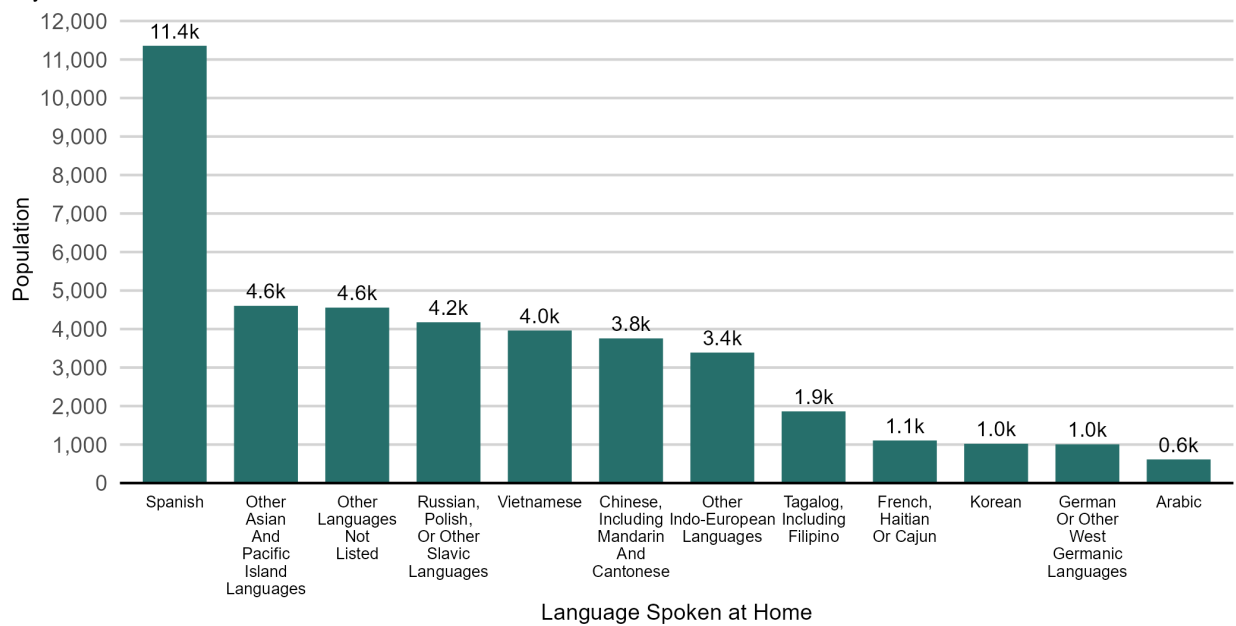
781
782 **Figure 12: Population by Languages Other than English Spoken at Home in King County**



783
784 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*.

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



787
788 Source: U.S. Census Bureau. (2022). *Population by Language Spoken at Home, 5-year ACS 2016-2020*.

789 **Disability Status**

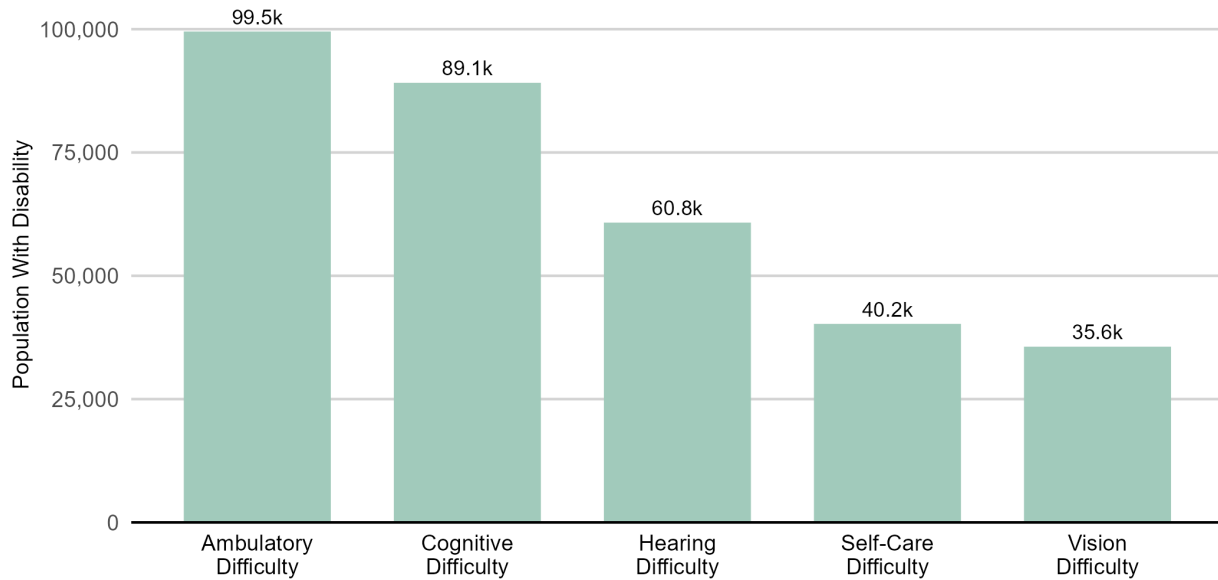
790 Approximately 9.8 percent (215,852) and 10.8 percent (22,909) of residents in King County and
791 unincorporated King County have a disability, respectively. For the purposes of this analysis, disability is
792 categorized in five ways:

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

800 As shown in Figures 14 and 15, King County residents and unincorporated King County residents with
801 disabilities (99,525 and 10,187 residents, respectively) are most likely to have ambulatory difficulty.⁸⁶
802 Cognitive disabilities are the second most common disability type in both King County and unincorporated
803 King County. The least common disability type in both King County and unincorporated King County is
804 vision difficulty. Urban unincorporated King County has a higher rate of residents with disabilities compared
805 to rural unincorporated King County (12.1 percent and 10.3 percent of residents, respectively).
806

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*.

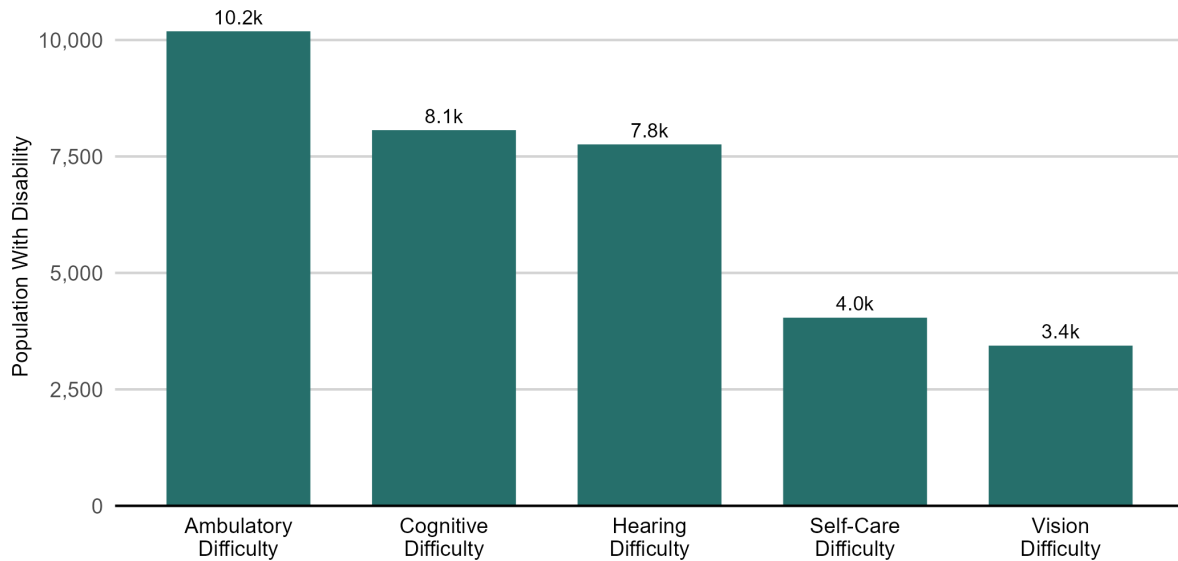
807 **Figure 14: King County Population with Disabilities by Disability Type**



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

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

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



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

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

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

814 The 2020 U.S. Census does not provide a significant amount of data about the LGBTQ+ community. The
 815 2020 Census only asked respondents about their sex, with two answers: male or female, which does not
 816 necessarily reflect respondents' gender identity.⁸⁷ According to the Census, 106,176 (50.1 percent) of
 817

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

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

820
821 The 2020 Census did not directly ask respondents about their sexual orientation and instead asked if they
822 were in a same-sex relationship.⁸⁹ Unincorporated King County had a lower rate of people in same-sex
823 relationships (1.1 percent) compared to King County as a whole (2.8 percent).⁹⁰ This is likely an undercount
824 of the rate of people who identify as lesbian, gay, bisexual, or queer because this data does not capture
825 single people or LGBTQ+ people in opposite sex relationships.

826 827 *People Experiencing Homelessness*

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

839
840 In 2021, King County analyzed newly integrated data systems that collect information from people served
841 by social services to assess the number of people experiencing homelessness more accurately than the PIT.
842 Using this data, King County estimated that approximately 40,800 people in 2020 and 45,300 people in
843 2019 experienced homelessness at some point in the year. Approximately 33.1 percent of these individuals
844 in 2020 and 43 percent of these individuals in 2019 entered the homeless response system for the first
845 time.⁹² The King County Regional Homelessness Authority (KCRHA) uses the homelessness count from King
846 County, not the PIT, to plan their work.

847 **C. Household Characteristics**

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

- 850 • household count, size, and tenure;
- 851 • demographics of renters and homeowners;
- 852 • household types;
- 853 • overcrowding;
- 854 • income;
- 855 • cost burden; and
- 856 • 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*.

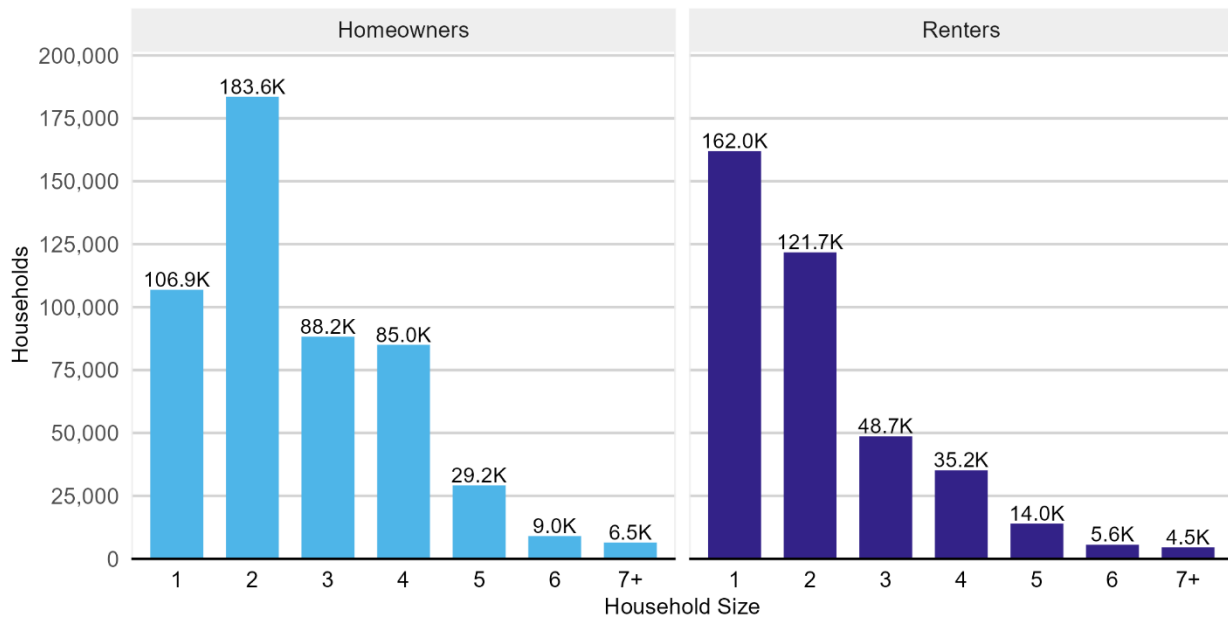
⁹¹ KCRHA 2022 Point in Time Count. [\[link\]](#)

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

857 *Household Count, Size, and Tenure*

858 As of 2021, King County has 924,763 households.⁹³ Unincorporated King County households represent 8.6
 859 percent of these households (77,761). Figures 16 and 17 show the number of households by size and tenure
 860 in King County and unincorporated King County. The largest share of households in both King County and
 861 unincorporated King County live in two-person households (34 percent and 37.4 percent respectively).
 862 One-person households in King County are more likely to be renters rather than homeowners. King County
 863 households with two or more people are more likely to be homeowners than renters. Unincorporated King
 864 County residents are more likely to be homeowners, regardless of the size of their household. Most King
 865 County households own their home (56.5 percent) rather than rent (43.5 percent). Homeownership rates are
 866 much higher in unincorporated King County than the county as a whole, with 63,777 households living in a
 867 home they own (82.1 percent) and only 13,894 households renting (17.9 percent).⁹⁴
 868

869 **Figure 16: King County Households by Household Size and Tenure**

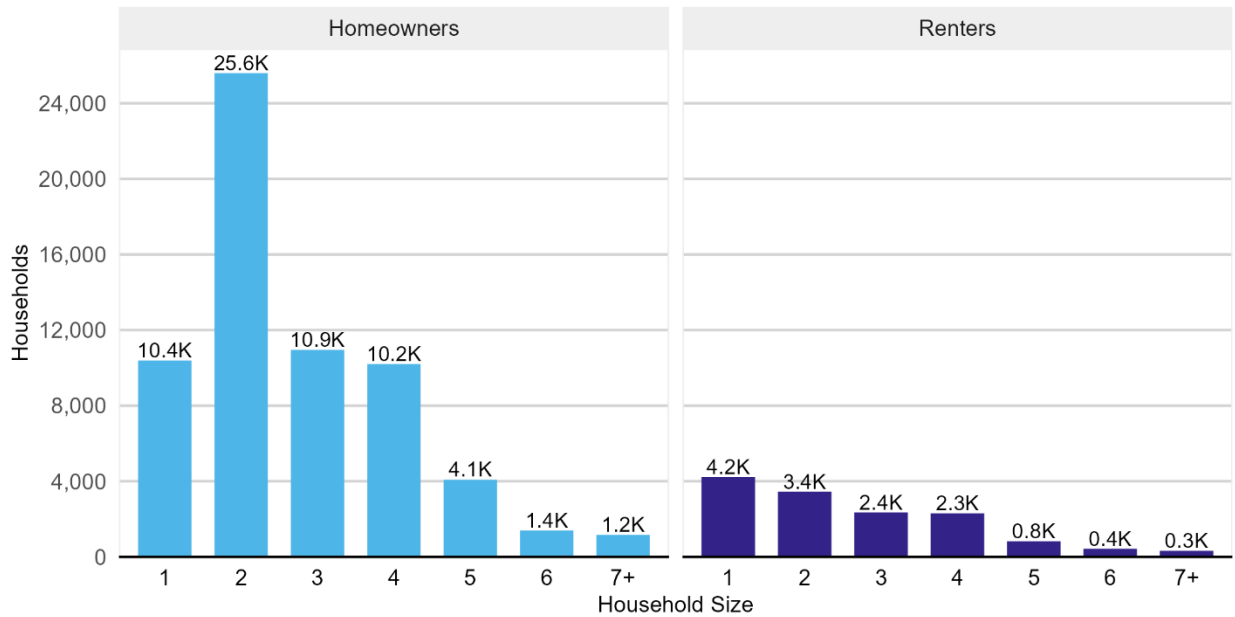


870
 871 Source: U.S. Census Bureau. (2022). *Tenure by Household Size, 5-year ACS 2016-2020*.

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*.

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

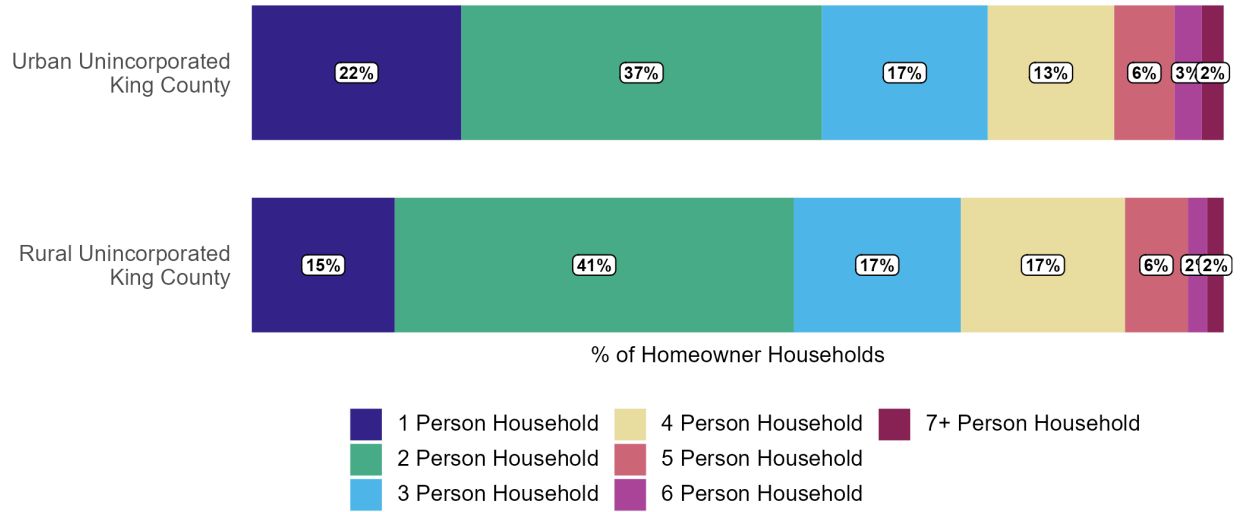


873
 874 Source: U.S. Census Bureau. (2022). *Tenure by Household Size, 5-year ACS 2016-2020*.

875 Most unincorporated King County households (54,177) live in the rural area and approximately a third of
 876 unincorporated King County households (23,494) live in urban areas. As shown in Figure 18, urban
 877 unincorporated King County has a higher rate of homeowner households that consist of one, six, or seven
 878 person households (21.6 percent, 2.8 percent, and 2.2 percent, respectively) compared to rural
 879 unincorporated King County (14.7 percent, two percent, and 1.7 percent, respectively). Rural King County
 880 has a higher rate of homeowner households that consist of two, three, four, and five person households (41
 881 percent, 17.2 percent, 16.9 percent, and 6.5 percent respectively) compared to urban unincorporated King
 882 County (37.1 percent, 17.1 percent, 13 percent, and 6.2 percent respectively).⁹⁵
 883

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

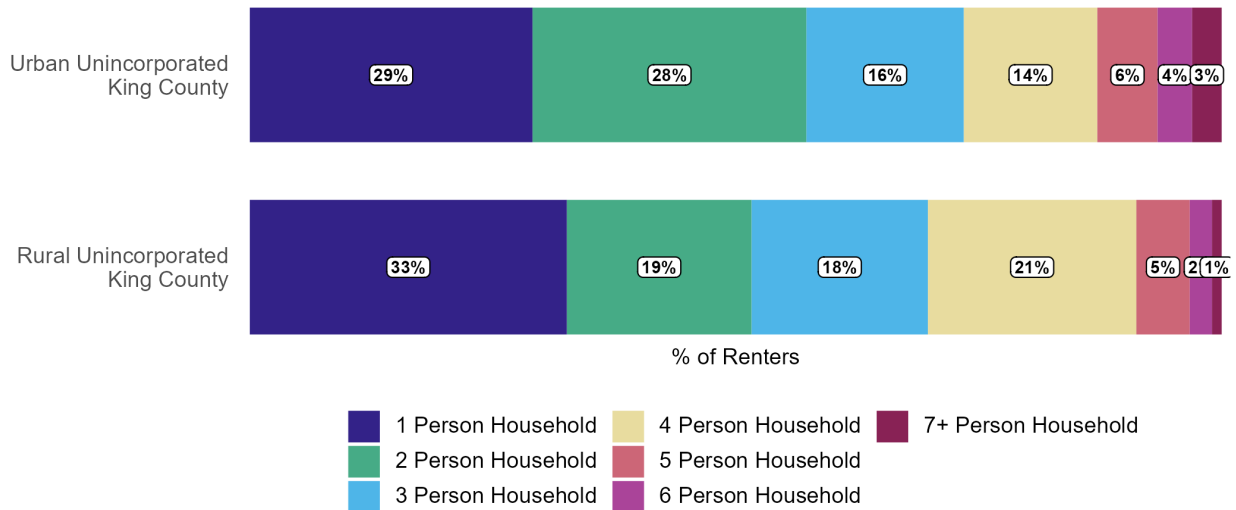
884 **Figure 18: Urban and Rural Unincorporated King County Homeowner Households by Size**



885
 886 *Source: U.S. Census Bureau. (2022). Tenure by Household Size, 5-year ACS 2016-2020.*

887 Figure 19 shows the share of renter households by household size divided between the rural and urban
 888 areas. Rural unincorporated King County has a higher rate of one person renter households (32.6 percent)
 889 than urban unincorporated King County (29.1 percent). This may be because of a combination of several
 890 factors. On average, rural unincorporated King County residents are older than in urban unincorporated
 891 areas. Additionally, rent is lower in rural unincorporated King County than urban unincorporated King
 892 County. Residents may be able to both afford to live alone and not have children or other family members
 893 that live with them. Rural unincorporated King County has a higher rate of three- and four-person renter
 894 households than urban unincorporated King County. Urban unincorporated King County has a higher rate
 895 of five, six, and seven-person renter households.⁹⁶
 896

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



898 Source: U.S. Census Bureau. (2022). *Tenure by Household Size, 5-year ACS 2016-2020*.
 899

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

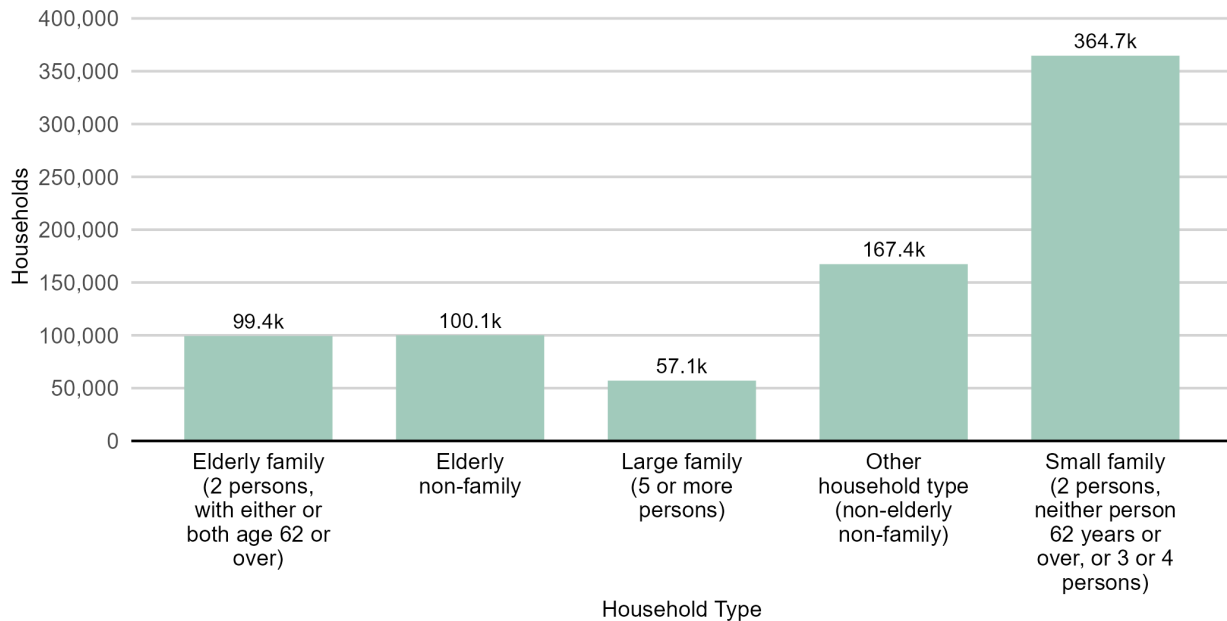
900 *Household Types*

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

- 902 • elderly family households which contain two related people, with either or both 62 years old or older;
- 903
- 904 • small family households which contain two people with neither person 62 years old or older or three or four people;
- 905
- 906 • large family households which contain five or more family members;
- 907 • elderly non-family households which contain two non-related people who are 62 years old or older; and
- 908
- 909 • other households which contain non-related people.

910 As shown in Figures 20 and 21, the largest household type in both King County as a whole and
 911 unincorporated King County are small family households (42.3 percent and 48.4 percent respectively).
 912 Other households consist of more than a quarter of King County households.⁹⁸ The cost of housing, as well
 913 as the large student body of University of Washington (60,081 students) likely contributes to the number of
 914 households consisting of unrelated roommates.⁹⁹ Unincorporated King County's population is older than
 915 the countywide population, so unincorporated King County households are more likely to consist of elderly
 916 family or non-elderly family households and less likely to consist of other households than in King County as
 917 a whole.
 918

919 **Figure 20: Household Types in King County**

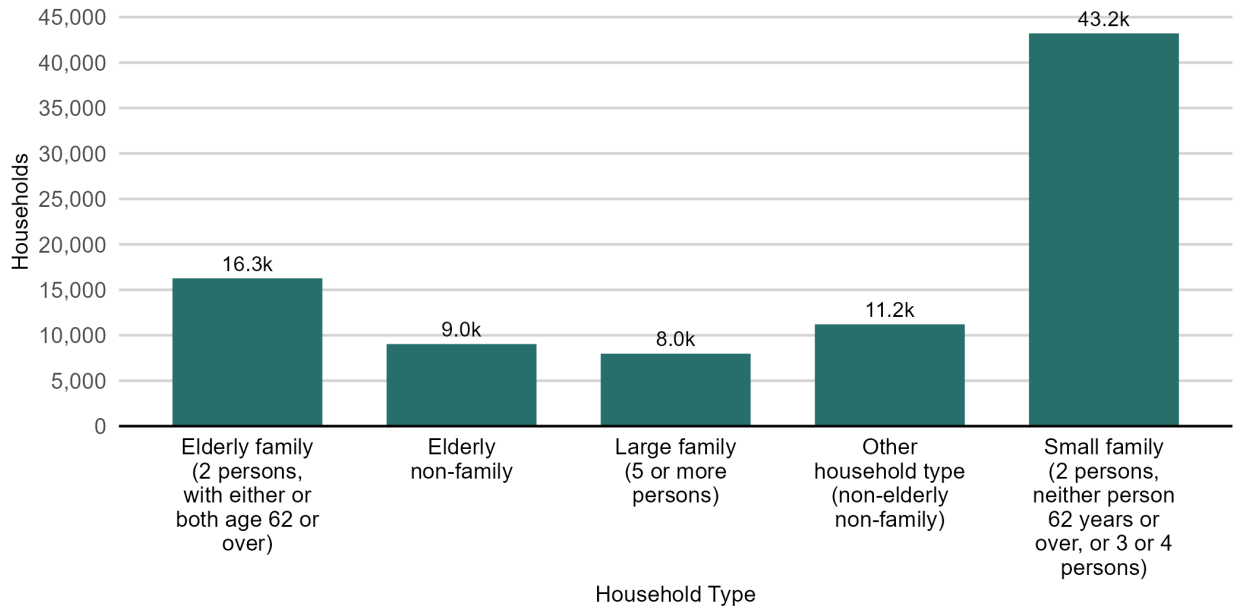


920
 921 Source: U.S. Department of Housing and Urban Development. (2021). *Household Types, CHAS 2014-2018*.

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*. [\[link\]](#)

922

923 **Figure 21: Household Types in Unincorporated King County**



924
925

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

926 **1. Demographics of Renters and Homeowners**

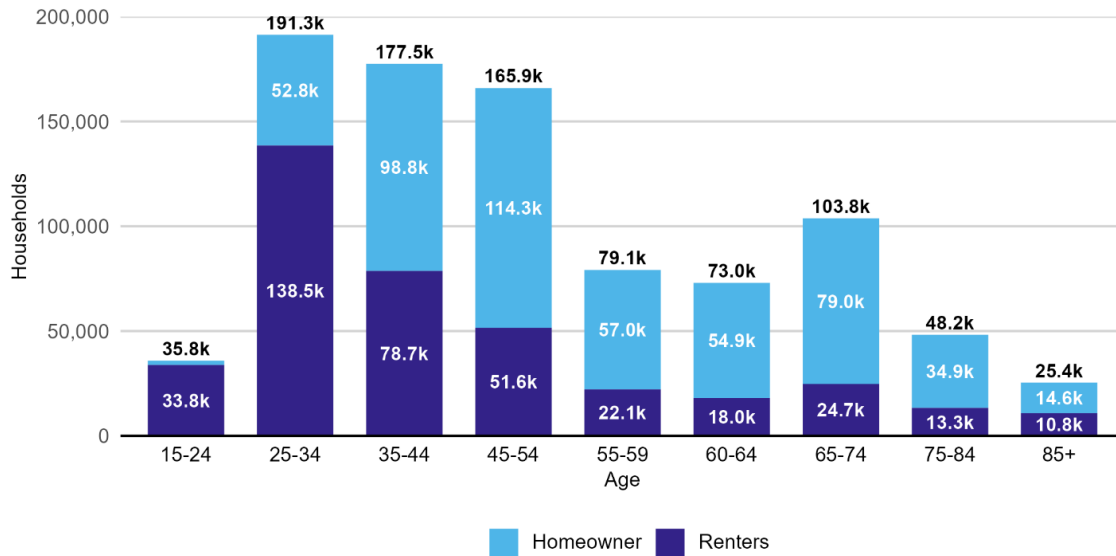
927 *Age of Renters and Homeowners*

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

939
 940 Countywide, householders 15 to 34 years old are more likely to rent than own, while only householders 15
 941 to 24 are more likely to rent in unincorporated King County. Approximately 62 percent of householders 25
 942 to 34 years old own their home in unincorporated King County, a rate twice as high as the homeownership
 943 rate among householders in the same age range in King County.
 944

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

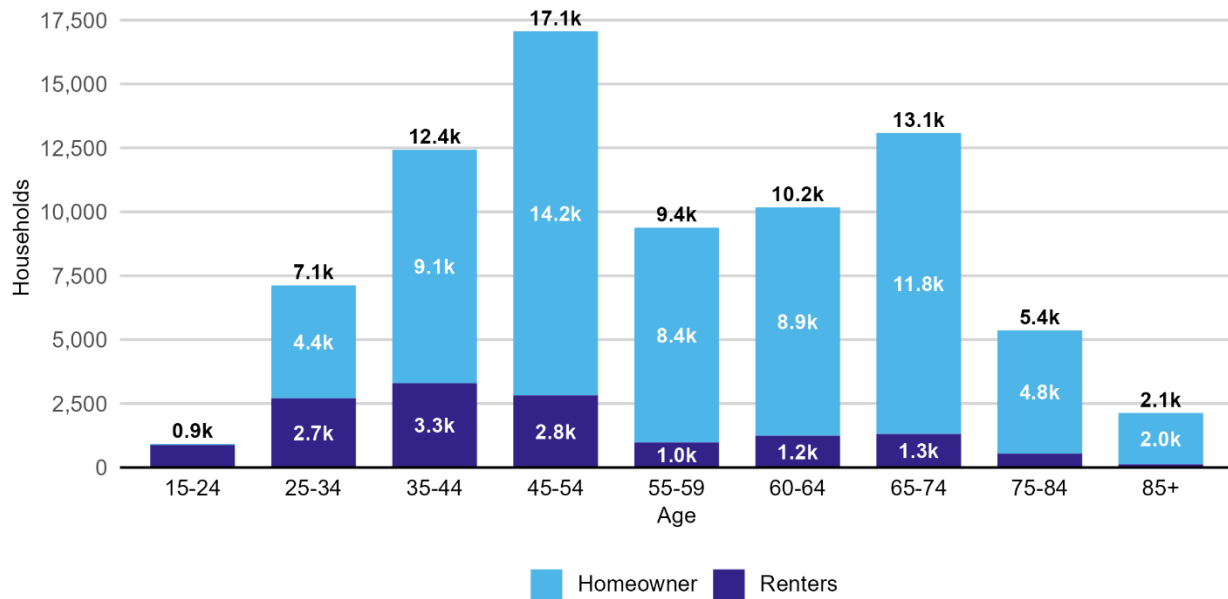
945 **Figure 22: King County Age Range by Tenure**



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

948

949 **Figure 23: Unincorporated King County Age Range by Tenure**



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

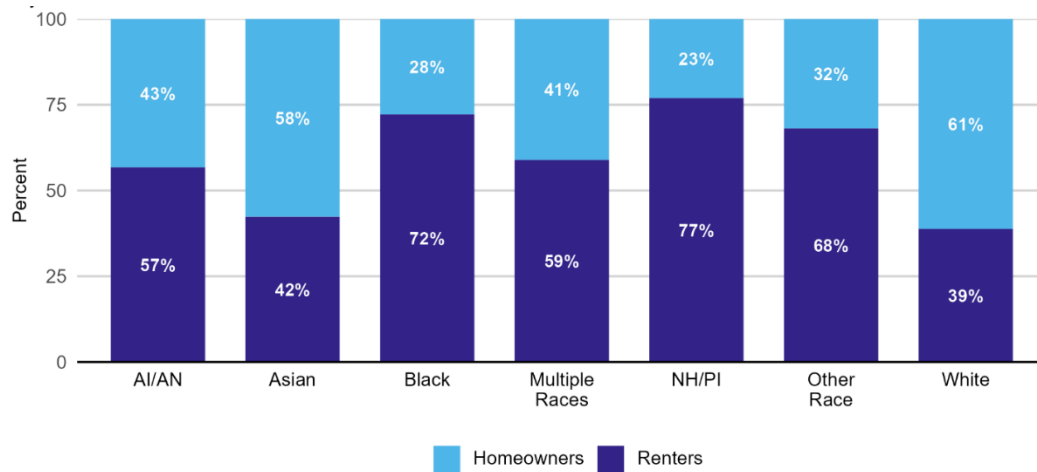
952 *Race and Ethnicity of Renters and Homeowners*

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

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

959
960 Most American Indian/Alaska Native, Native Hawaiian/Pacific Islander, and Multi-Racial households in
961 unincorporated King County own their homes (52.5 percent, 81.2 percent, and 66.4 percent, respectively).
962 Native Hawaiian/Pacific Islander households are nearly four times more likely to own their home in
963 unincorporated King County than countywide. Unincorporated King County skews older than the
964 countywide population, so it is possible unincorporated King County households bought their homes
965 before housing costs increased significantly in the region.¹⁰² In addition, there was significant immigration
966 from Hawaii and Samoa before and during the mid-20th century, when homes were more affordable and
967 before much of the rental housing in this region was constructed, which may be a factor in the
968 unincorporated King County homeownership rate of these communities.^{103,104}

970 **Figure 24: Tenure by Race in King County**

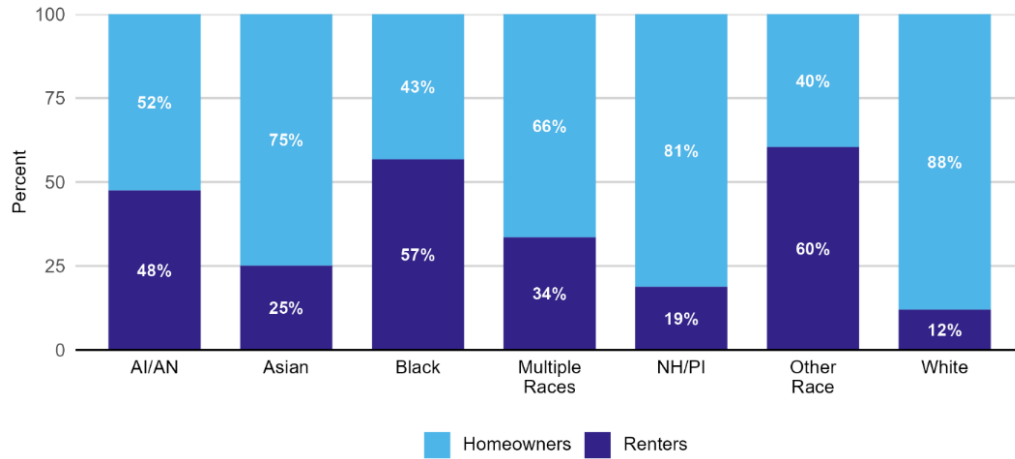


AI/AN is American Indian/Alaska Native
NH/PI is Native Hawaiian/Pacific Islander

971 Source: U.S. Census Bureau. (2022). *Tenure by Race, 5-year ACS 2016-2020*.
972

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*. [\[link\]](#)

973 **Figure 25: Tenure by Race in Unincorporated King County**

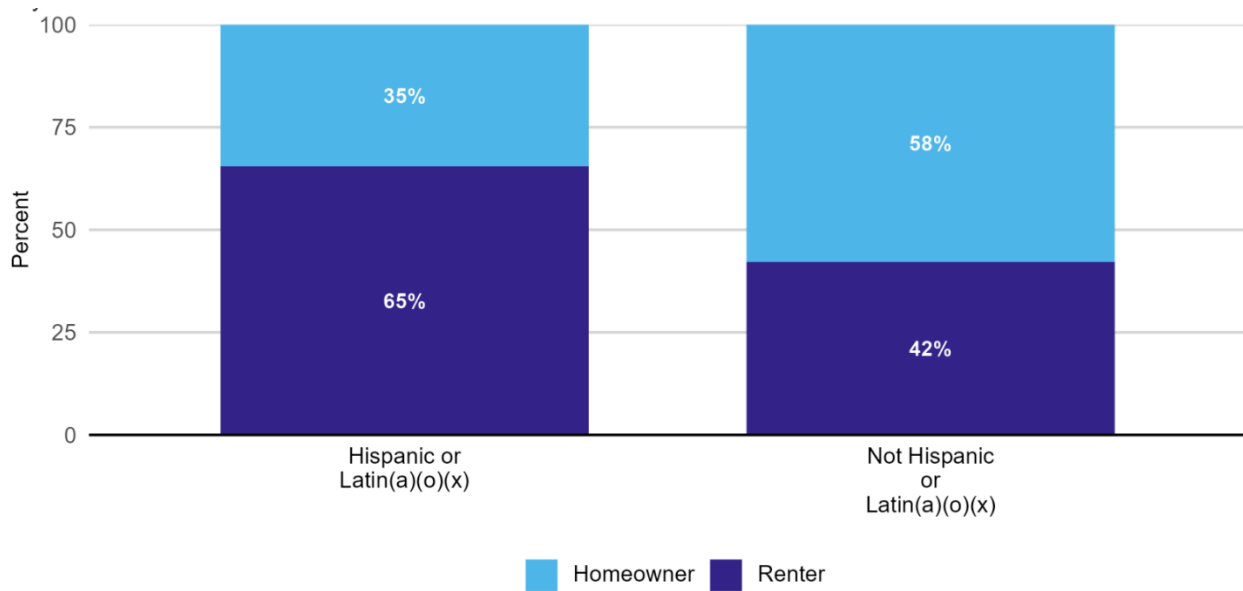


AI/AN is American Indian/Alaska Native
 NH/PI is Native Hawaiian/Pacific Islander

974
 975 Source: U.S. Census Bureau. (2022). Tenure by Race, 5-year ACS 2016-2020.

976 Figures 26 and 27 compare King County and unincorporated King County tenure by Hispanic and
 977 Latin(a)(o)(x) ethnicity. Approximately 65 percent of Hispanic or Latin(a)(o)(x) King County residents rent, a
 978 higher rate than the 42 percent of Not Hispanic or Latin(a)(o)(x) King County residents who rent. More than
 979 half of Not Hispanic or Latin(a)(o)(x) King County residents (58 percent) own a home, compared to only 35
 980 percent of Hispanic or Latin(a)(o)(x) King County residents who own a home. Hispanic or Latin(a)(o)(x)
 981 unincorporated King County residents have a higher rate of homeownership than Hispanic or Latin(a)(o)(x)
 982 residents countywide (49 percent compared to 35 percent).¹⁰⁵
 983

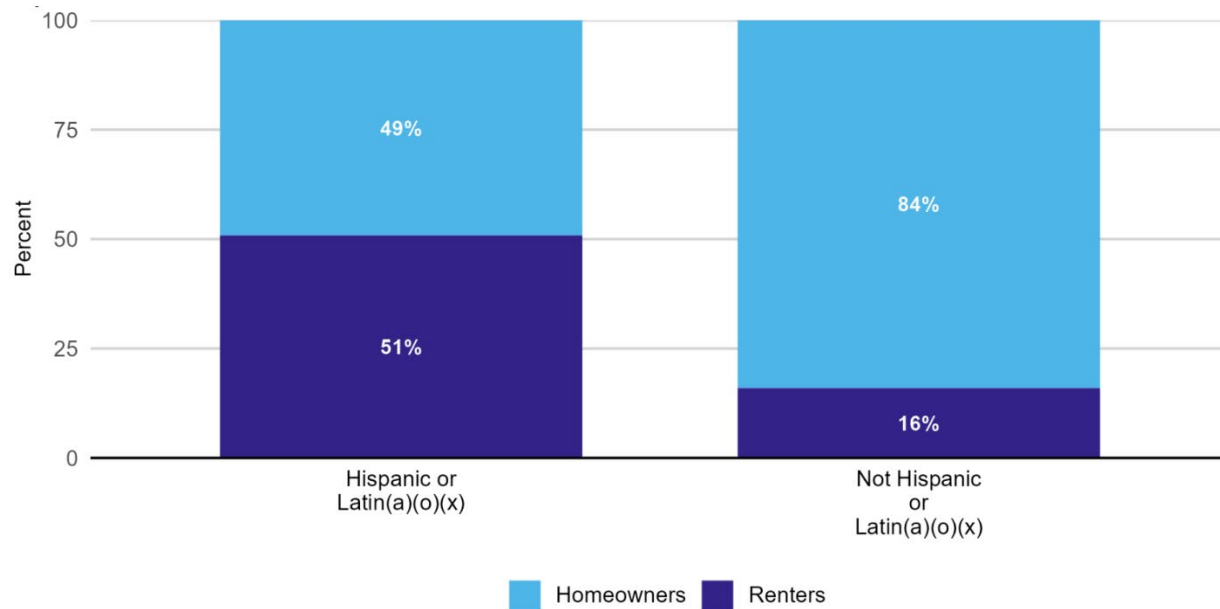
984 **Figure 26: Tenure by Hispanic and Latin(a)(o)(x) Ethnicity in King County**



985 Hispanic or Latin(a)(o)(x) ethnicity of household determined by ethnicity of householder.
 986 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*.

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



988
 989 Source: U.S. Census Bureau. (2022). *Tenure by Race, 5-year ACS 2016-2020*.

990 *Disability Status of Renters and Homeowners*

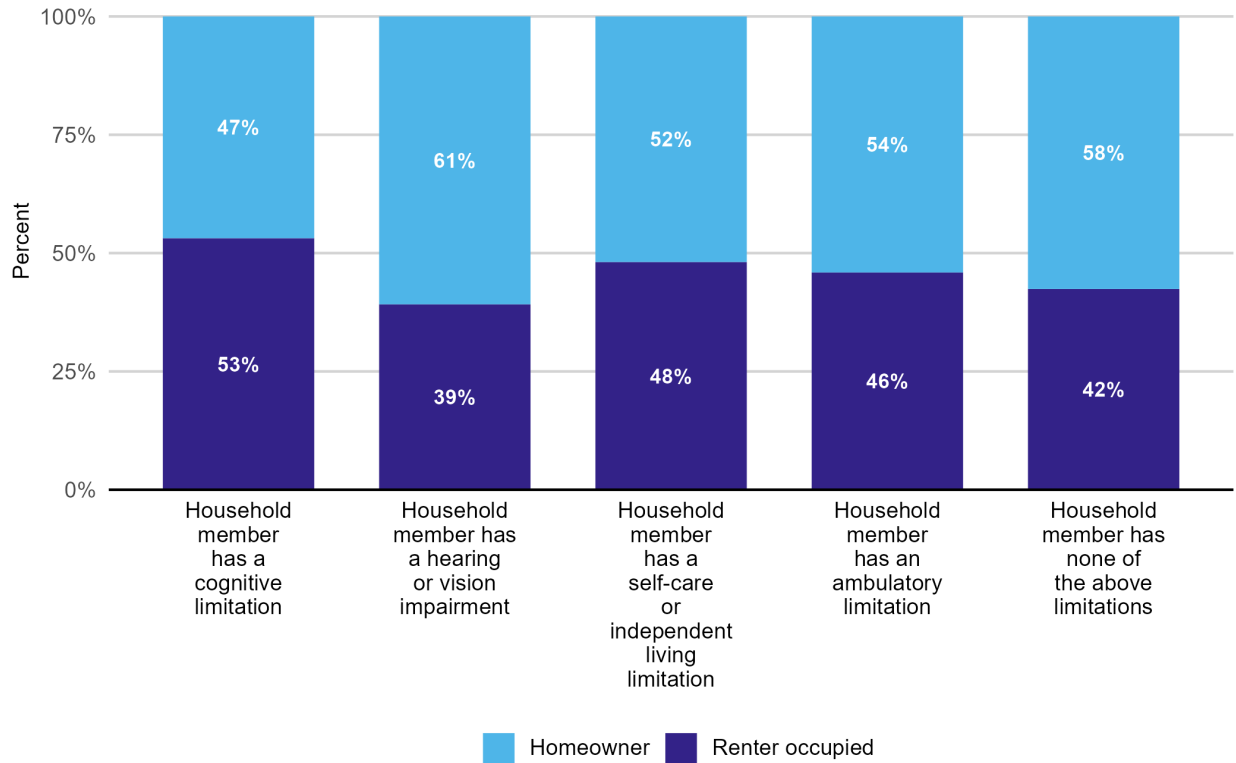
991 Tens of thousands of households in King County and unincorporated King County have a household
 992 member with a disability. Disability categories are not mutually exclusive, so it is possible the following data
 993 has people in multiple categories. Figures 28 and 29 show the tenure by disability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

998
 999 Most unincorporated King County households with a household member that has a disability are
 1000 homeowners. The second most common disability type in both King County and unincorporated King
 1001 County is cognitive difficulty. Individuals with a cognitive difficulty have serious difficulty concentrating,
 1002 remembering, or making decisions due to a physical, mental, or emotional condition. Households with a
 1003 member that has a cognitive limitation are the most likely out of all disability types to rent in King County
 1004 and unincorporated King County (53.1 percent and 46.9 percent, respectively).

1005
 1006 Among households with a member that has a disability, unincorporated King County households are more
 1007 likely than King County households to have a household member with a hearing or vision impairment (28.3
 1008 percent and 25.2 percent, respectively). This may reflect the higher percentage of people aged 62 years
 1009 and older residing in unincorporated King County. Households with a member who has a hearing or vision
 1010 impairment have a higher homeownership rate than the general population in both King County and
 1011 unincorporated King County.
 1012

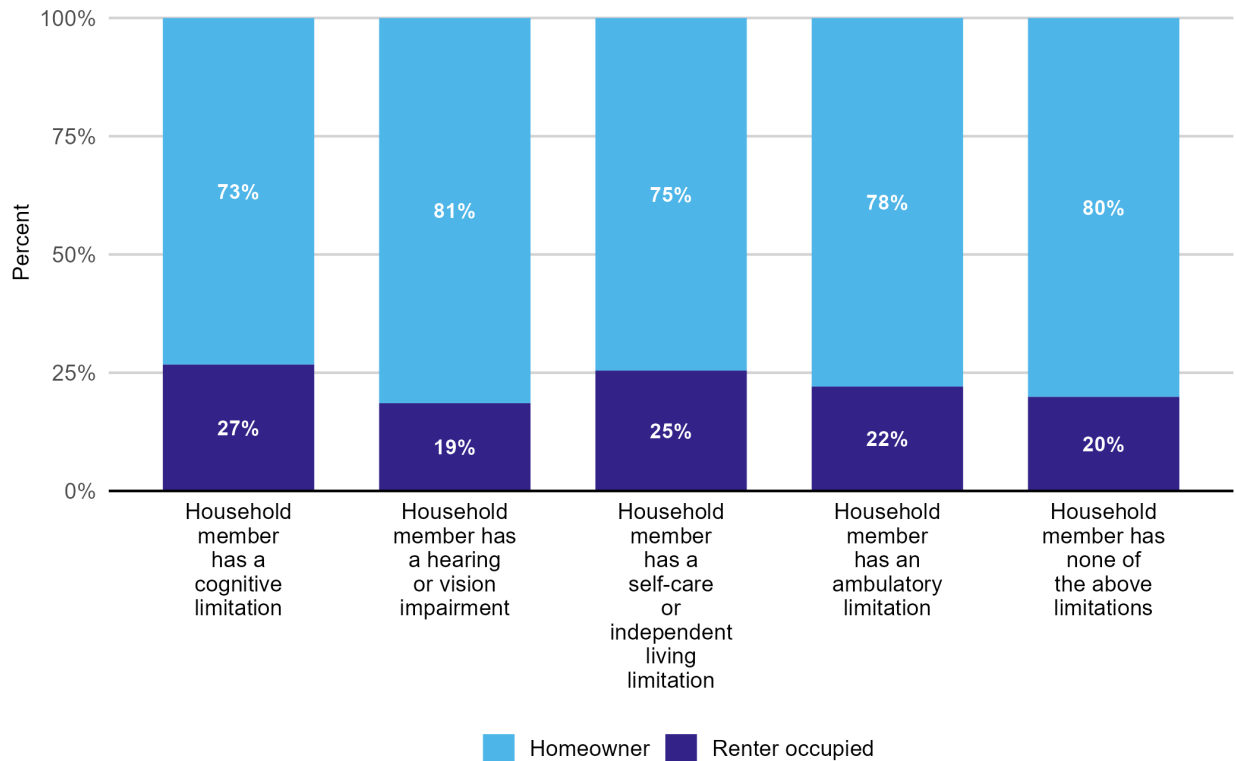
¹⁰⁶ U.S. Department of Housing and Urban Development. (2021). *Tenure by Disability Status, CHAS 2014-2018*.

1013 **Figure 28: Tenure by Disability Status in King County**



1014
 1015 Source: U.S. Department of Housing and Urban Development. (2021). Tenure by Disability Status, CHAS 2014-2018.

1016 **Figure 29: Tenure by Disability Status in Unincorporated King County**



1017
 1018 Source: U.S. Department of Housing and Urban Development. (2021). *Tenure by Disability Status, CHAS 2014-2018*.

1019 **Overcrowding Estimates**

1020 HUD defines an overcrowded housing unit as one occupied by more than one person per room, excluding
 1021 bathrooms and kitchens. Severe overcrowding is more than 1.5 persons per room, excluding bathrooms
 1022 and kitchens.¹⁰⁷ Approximately 31,715 (3.6 percent) King County households are overcrowded or severely
 1023 overcrowded. The rate of overcrowding or severe overcrowding is significantly lower in unincorporated
 1024 King County, at 2.2 percent (1,446 households). The rate of overcrowding in unincorporated King County
 1025 may be lower than countywide because housing units in unincorporated King County are larger on average
 1026 than countywide, there is more rental housing countywide, and unincorporated King County's older
 1027 population may be less likely to have children so may need less space. Approximately 4.9 percent of urban
 1028 unincorporated King County households are overcrowded, compared to only 1.3 percent of rural
 1029 unincorporated King County households (1,119 households and 887 households, respectively).¹⁰⁸

1030
 1031

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*.

1032 *Household Income*

1033 The area median income is the midpoint income for an area, where half the people have incomes greater
1034 than the median and half the people have incomes below the median.¹⁰⁹ HUD uses the area median income
1035 for a specific metropolitan region to calculate income limits for affordable housing programs based on
1036 household size using a set formula developed by the agency.¹¹⁰ Area median income fluctuates annually
1037 based on inflation, economic changes, and other factors. Table 1 shows the income levels by family size. In
1038 2023, the overall median family income for the King County region is \$134,600. Households earning less
1039 than 30 percent area median income, 50 percent area median income, and 80 percent area median income
1040 are classified as extremely low income, very low income, and low income, respectively.
1041

1042 **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

1043
1044 Figure 30 shows the change in number of households in King County by area median income level over
1045 time. The area median income levels are calculated using the income limits for different income levels. The
1046 population of King County households earning greater than 100 percent area median income has increased
1047 approximately 33.3 percent, from about 375,000 households in 2011 to about 500,000 households in 2018.
1048 In the same period, the number of households earning less than or equal to 100 percent area median
1049 income remained at about the same level.^{112,113} The increase in the number of higher income households is
1050 explained both by new, higher income residents, as well as current residents making more income. More
1051 than half of all households can be above the median household income because HUD uses a series of
1052 adjustments and older household income data to set the median income, which causes the median figure
1053 used in their area median income band definitions to be lower than the un-adjusted median.¹¹⁴
1054

1055 This increase in higher income households is one of the biggest factors to explain the loss of affordable
1056 housing over about the past ten years. Demand for housing increases as the population increases. An
1057 increase in higher income households means there are more people who can pay more to live in the area
1058 and type of housing of their choice. Private landlords and home sellers respond to this increase in high
1059 income households by raising prices, especially if the housing supply is limited.
1060

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*. [\[link\]](#)

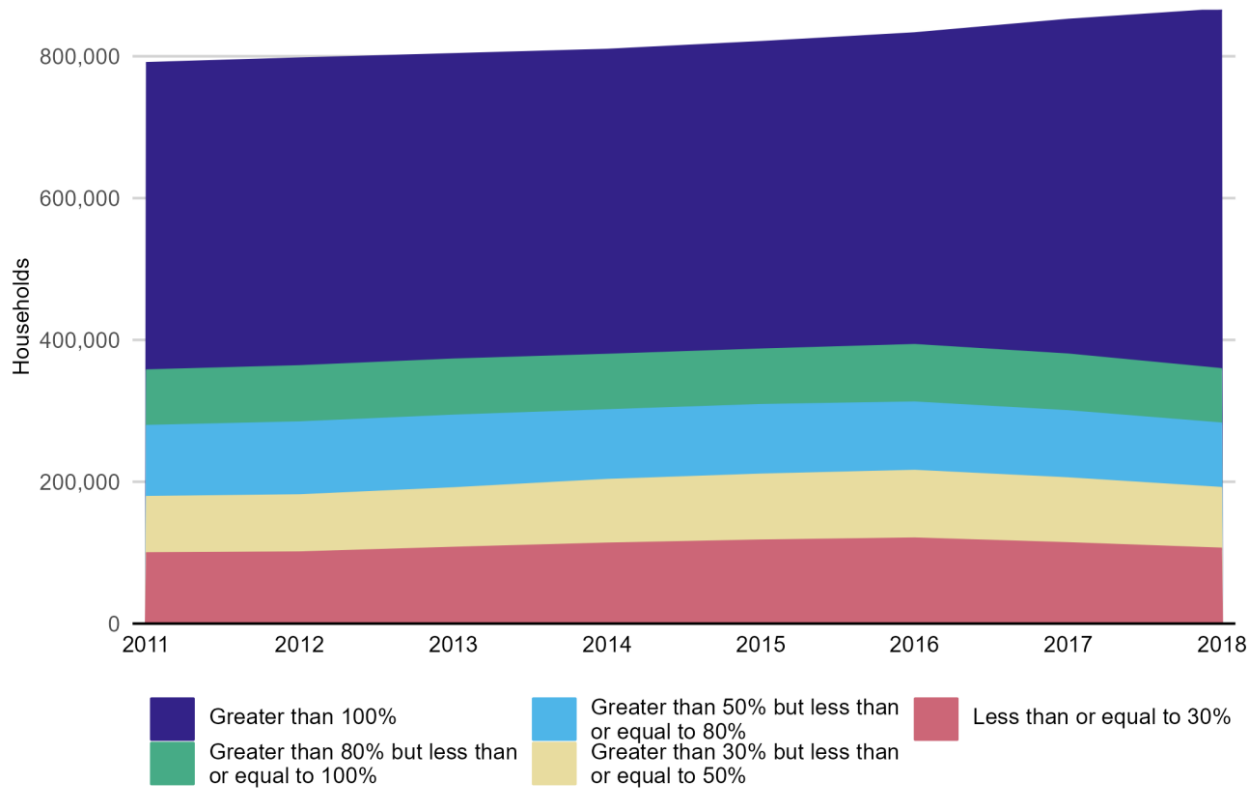
¹¹¹ U.S. Department of Housing and Urban Development. (2023). *FY 2023 Income Limits Summary*.

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*. [\[link\]](#)

1061 **Figure 30: King County Household Distribution by Area Median Income Levels**



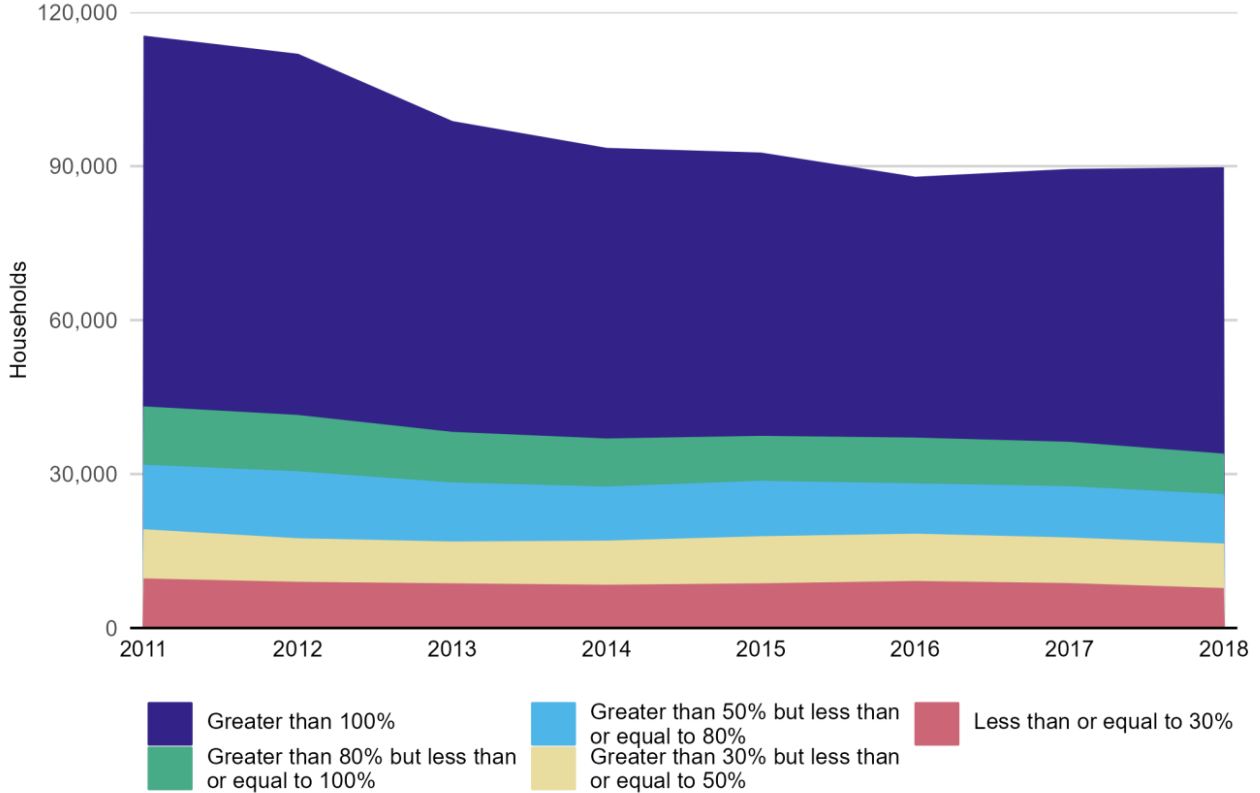
1062
 1063 Source: U.S. Department of Housing and Urban Development. (2014). Household Distribution by AMI levels, King County, CHAS
 1064 2007-2011, 2014-2018.

1065 Figure 31 shows the change in number of households in unincorporated King County by area median
 1066 income level over time. The population of unincorporated King County households earning greater than
 1067 100 percent area median income decreased since 2011 to 55,802 households in 2018.^{115,116} This decrease
 1068 in higher income households in unincorporated King County is explained in part by the annexation of
 1069 wealthier unincorporated areas into Kirkland, Bellevue, and Sammamish.¹¹⁷
 1070

1071 **Figure 31: Household Distribution by Area Median Income Levels in Unincorporated King**
 1072 **County**

Unincorporated King County Household Distribution by Area Median Income Levels

CHAS 2007-2011 to CHAS 2014-2018



1073 Source: U.S. Department of Housing and Urban Development. (2021). Household Distribution by AMI Levels, CHAS 2007-2011,
 1074 2014-2018.
 1075

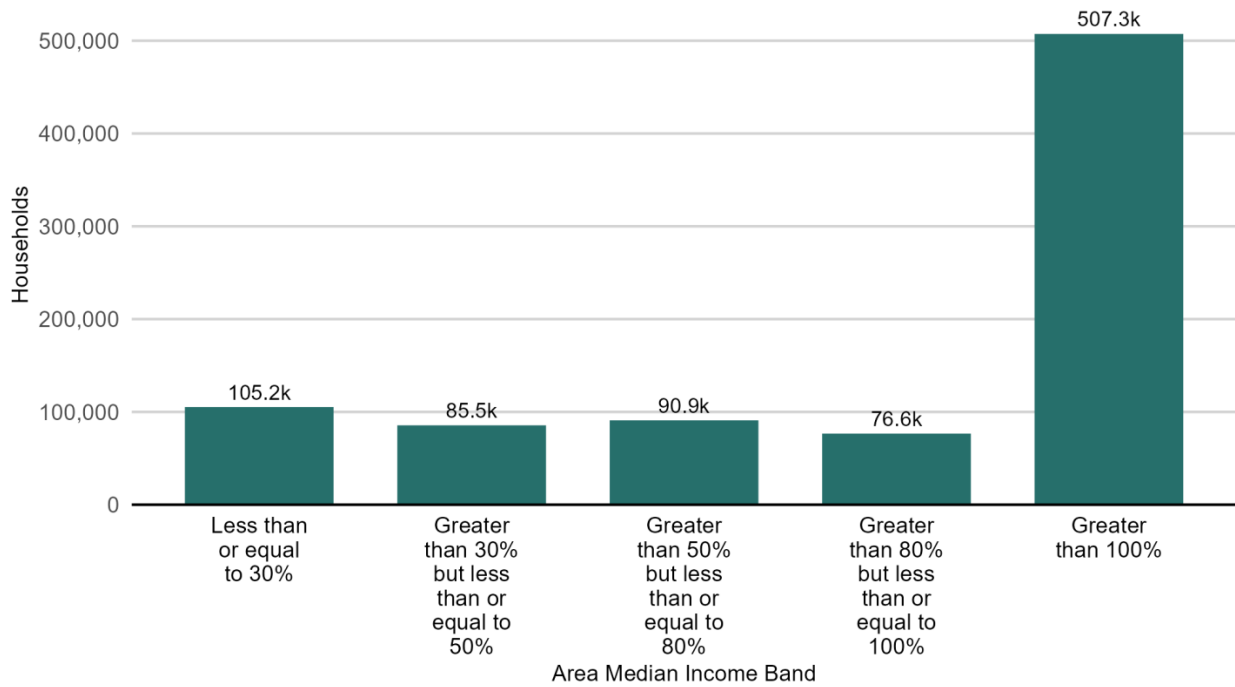
¹¹⁵ U.S. Department of Housing and Urban Development. (2014). Household Distribution by AMI Levels, CHAS 2007-2011.

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. [\[link\]](#)

1076 As shown in Figures 32 and 33, between 2014 and 2018, more than half of households in King County and
1077 unincorporated King County earned greater than 100 percent area median income, as defined by HUD in
1078 their Comprehensive Housing Affordability Strategy (CHAS) dataset. Approximately 12.2 percent and 8.4
1079 percent of households in King County and unincorporated King County, respectively, are extremely low
1080 income, earning less than or equal to 30 percent area median income. In 2018, nearly 10 percent of
1081 households in King County and unincorporated King County are very low-income, earning between 30 to
1082 50 percent area median income (85,540 and 8,693 households, respectively). There were similar
1083 proportions of households earning between 30 percent and 50 percent area median income, 50 percent
1084 and 80 percent area median income, and 80 percent to 100 percent area median income, in King County
1085 and unincorporated King County.¹¹⁸
1086

1087 **Figure 32: Household Distribution by Area Median Income Levels in King County**

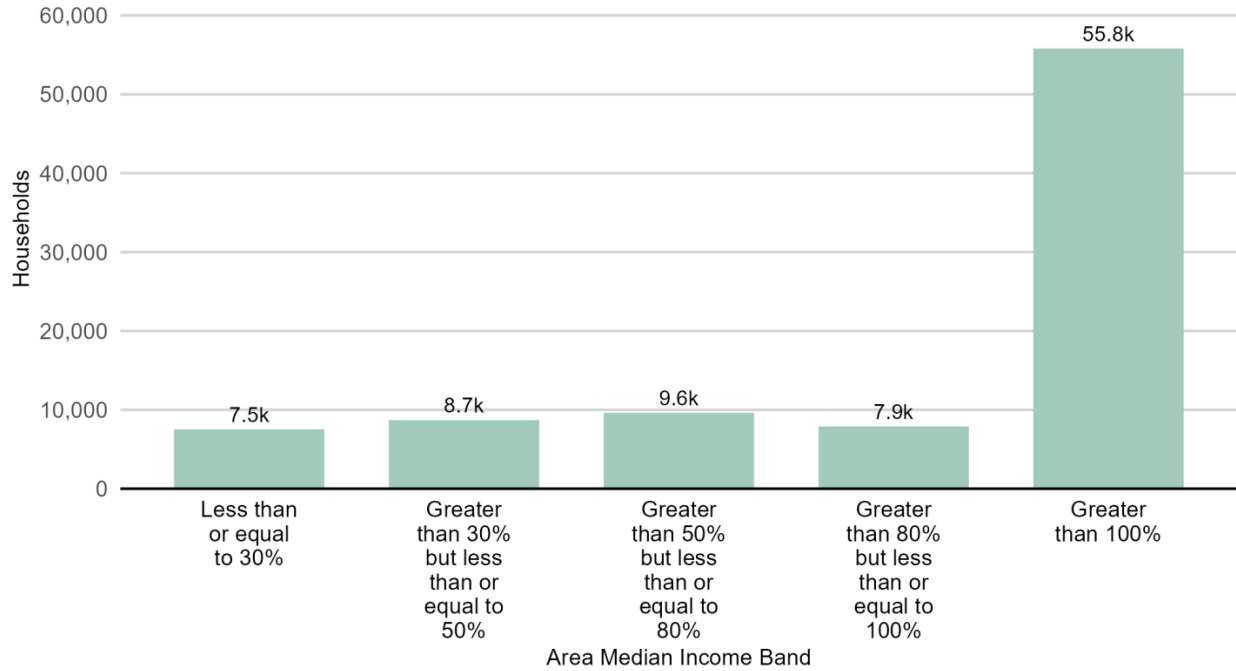


1088 Source: U.S. Department of Housing and Urban Development. (2021). Household Distribution by AMI Levels, CHAS 2014-2018.
1089

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

1090

1091 **Figure 33: Household Distribution by Area Median Income Levels in Unincorporated King**
 1092 **County**

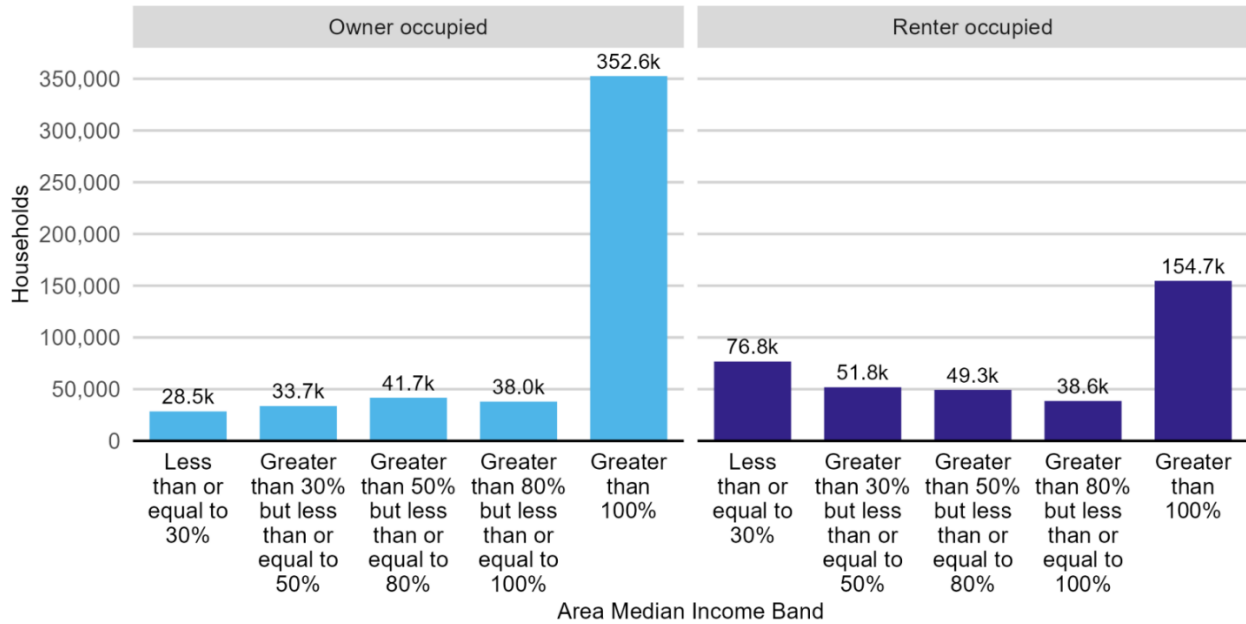


1093
 1094

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

1095 *Household Income of Renters and Homeowners*
1096 In 2020, the median household income for homeowners (\$128,737) was nearly twice that of renters
1097 (\$67,990) in King County.¹¹⁹ As shown in Figure 34, the rate of homeownership increases with area median
1098 income levels in King County, and most households below 100 percent area median income are more likely
1099 to rent than own their home. Extremely low-income households are significantly more likely to be renters
1100 (72.9 percent) than homeowners (27.1 percent) in King County. The proportion of homeowners among
1101 households earning greater than 100 percent area median income(69.5 percent) is significantly larger than
1102 households earning between 80 percent to 100 percent area median income (49.6 percent).¹²⁰
1103

1104 **Figure 34: Households by Tenure and Area Median Income Band in King County**



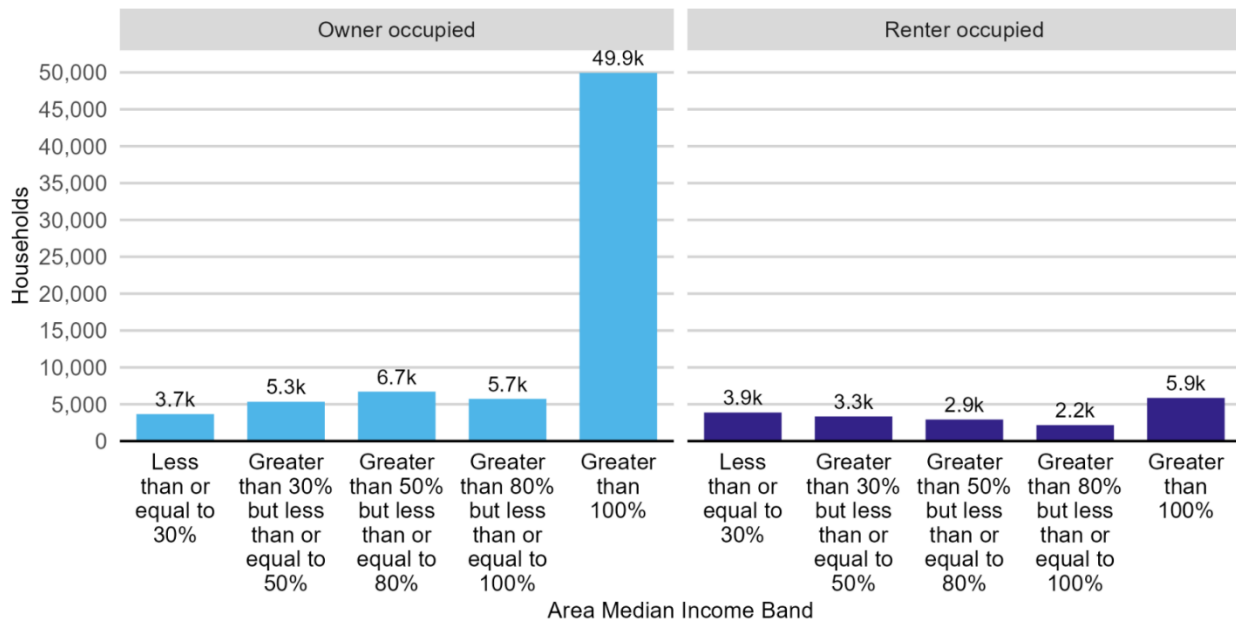
1105 Source: U.S. Department of Housing and Urban Development. (2021). Household Distribution by AMI Levels, CHAS 2014-2018.
1106

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.

1107 As shown in Figure 35, only extremely low-income households in unincorporated King County are more
1108 likely to be renters than owners, with approximately 51.4 percent (3,876) of these households renting. The
1109 rate of homeownership increases as area median income level increases in unincorporated King County,
1110 from 48.6 percent (3,661) of extremely low-income households to 89.5 percent (49,937) of households
1111 earning greater than 100 percent area median income. Lower-income households are more likely to own
1112 their homes in unincorporated King County than countywide.¹²¹ This may be because unincorporated King
1113 County residents tend to be older than people throughout the county, so they may have paid their
1114 mortgage and retired, resulting in lower income relative to their assets, or bought their homes prior to the
1115 drastic increase in housing cost over the past decade.
1116

1117 **Figure 35: Households by Tenure and Area Median Income Band in Unincorporated King County**



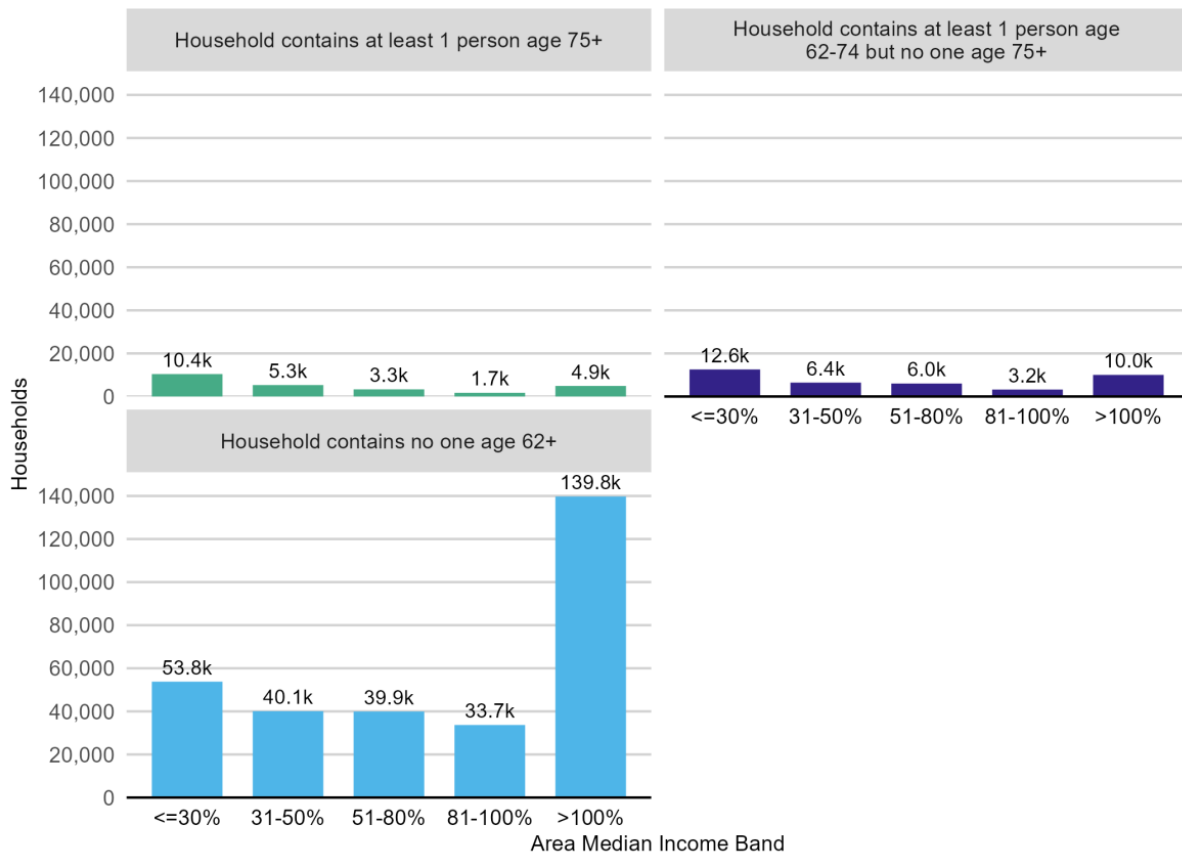
1118 Source: U.S. Department of Housing and Urban Development. (2021). *Household Distribution by AMI Levels, CHAS 2014-2018*.
1119

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

1120 *Household Income by Age Status*

1121 Approximately 17.2 percent (54,945) and 19.9 percent (3,630) of renter households in King County and
 1122 unincorporated King County, respectively, have at least one person 62 years old or older.¹²² As shown in
 1123 Figures 36 and 37, renter households with incomes at or below 30 percent area median income are the
 1124 most likely to include a person aged 62 years or older in unincorporated King County (32.8 percent) and
 1125 King County (30 percent), likely because some of these households rely on programs such as Social Security
 1126 for their sole source of income rather than wages. The average monthly Social Security retirement benefit
 1127 was \$1,657 in January 2022.¹²³ Renters who rely only on these types of benefits likely would not be able to
 1128 maintain housing in the private market without additional financial support.¹²⁴
 1129

1130 **Figure 36: Renters by Income Level by Household Age Status in King County**



1131

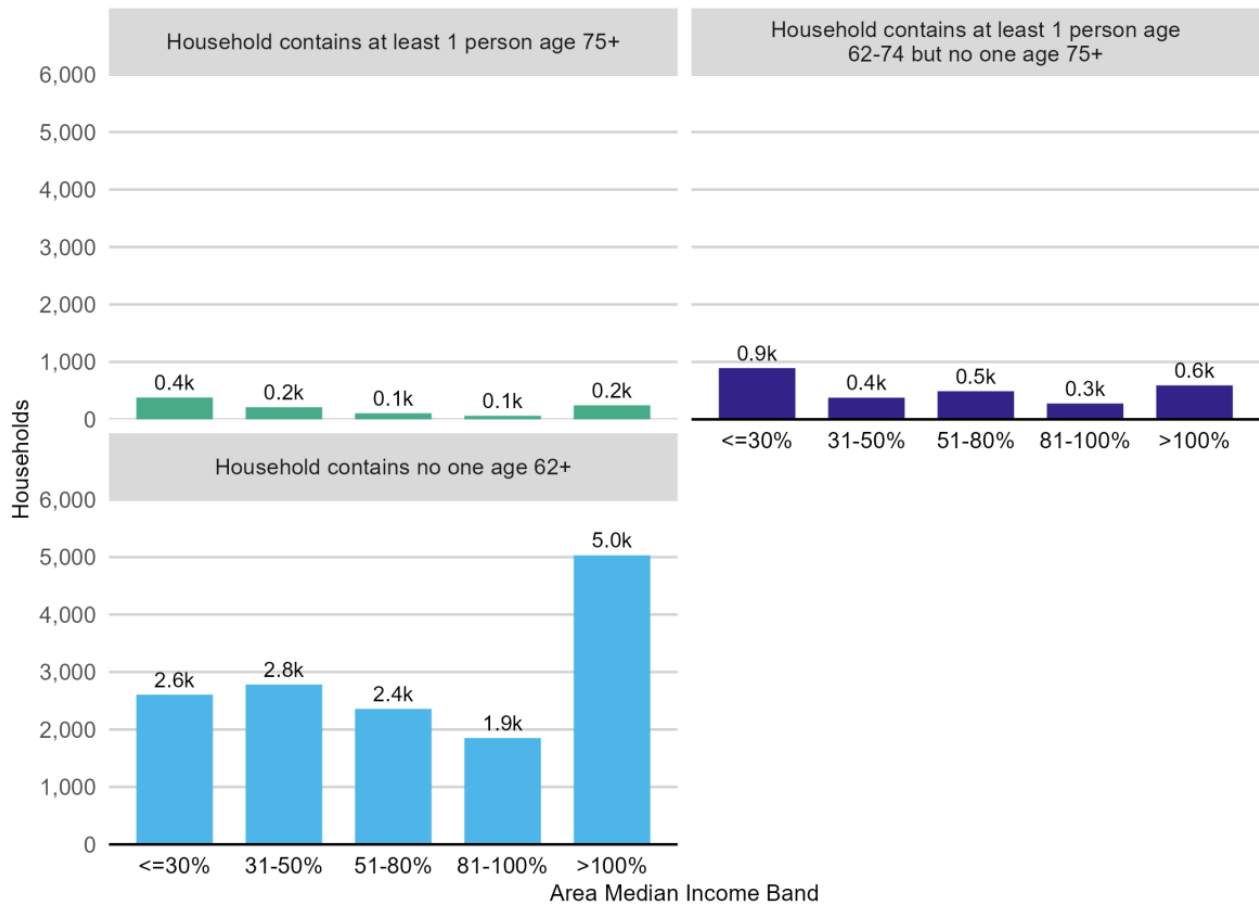
1132 Source: U.S. Department of Housing and Urban Development. (2021). *Renters by Income Level by Household Age Status, CHAS*
 1133 *2014-2018.*

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.*

1134 **Figure 37: Renters by Income Level by Household Age Status in Unincorporated King County**



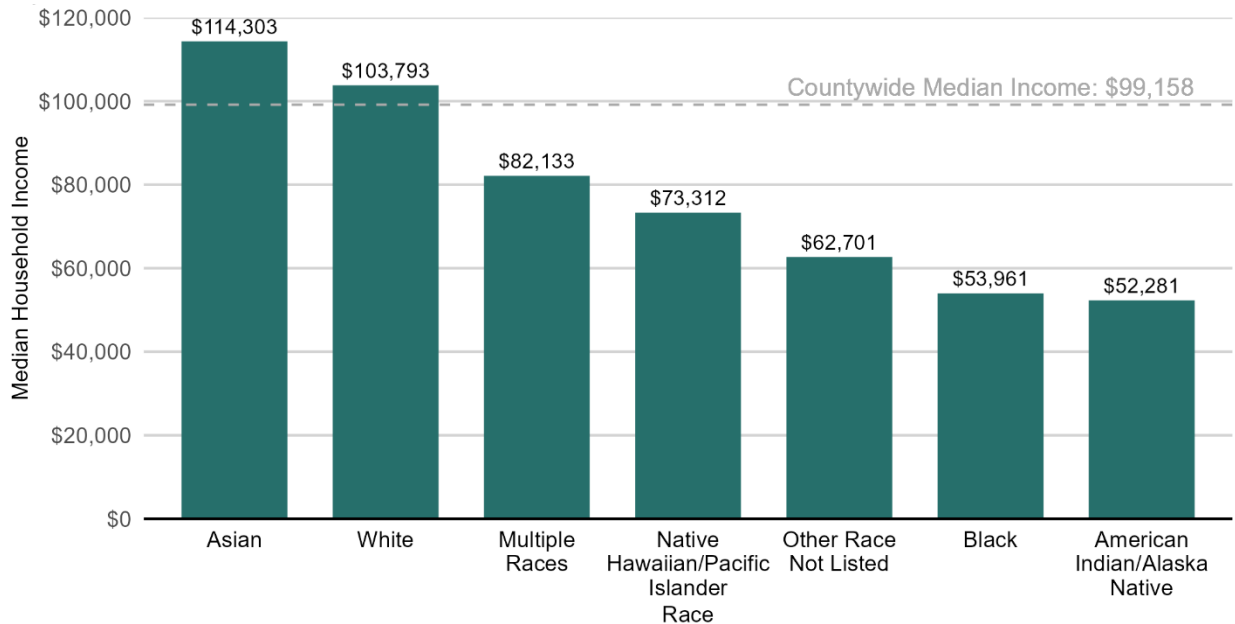
1135
 1136
 1137

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

1138 *Household Income by Race and Ethnicity*

1139 The connection between race and median income is a key factor in explaining racial disparities throughout
 1140 the data in this assessment. As shown in Figure 38, there are drastic income disparities between different
 1141 racial groups in all of King County. In 2020, the median American Indian/Alaska Native and Black household
 1142 earned less than half that of the median Asian household.¹²⁵ Black and American Indian/Alaska Native
 1143 households have the lowest median income, earning \$53,961 and \$52,281 annually, respectively. Asian and
 1144 White households earn nearly twice that amount, with annual incomes of \$144,303 and \$103,793,
 1145 respectively. A factor driving this racial income gap is the demographics of different industries as well as
 1146 income gaps between different demographics in the same sectors (see *III. Workforce Profile*).
 1147

1148 **Figure 38: Median Household Income by Race in King County**

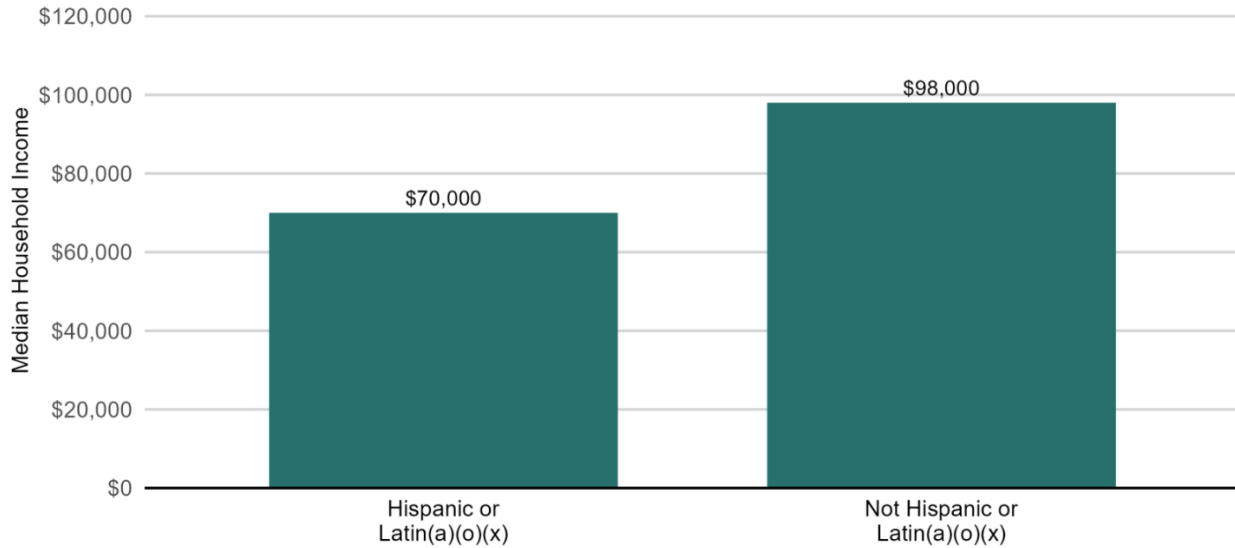


1149
 1150 Source: U.S. Census Bureau. (2022). *Median Household Income by Race, ACS 2016-2020*.

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

1151 Figure 39 compares the median income of all King County households by Hispanic or Latin(a)(o)(x) ethnicity
1152 to the countywide median household income. Hispanic or Latin(a)(o)(x) households earn almost \$30,000
1153 less than Not Hispanic or Latin(a)(o)(x) households (\$70,000 compared to \$98,000 respectively). These two
1154 median household income figures are both estimated using 5-year PUMS 2016-2020 data, which is an
1155 anonymized individual level dataset using a subsample of the 5-year ACS 2016-2020 data. As the PUMS
1156 data is a subsample, it differs slightly from the ACS data, which explains why both the Not Hispanic or
1157 Latin(a)(o)(x) and Hispanic or Latin(a)(o)(x) categories are slightly lower than the countywide median income
1158 reported in the ACS data.
1159

1160 **Figure 39: Median Household Income by Hispanic and Latin(a)(o)(x) Ethnicity in King County**



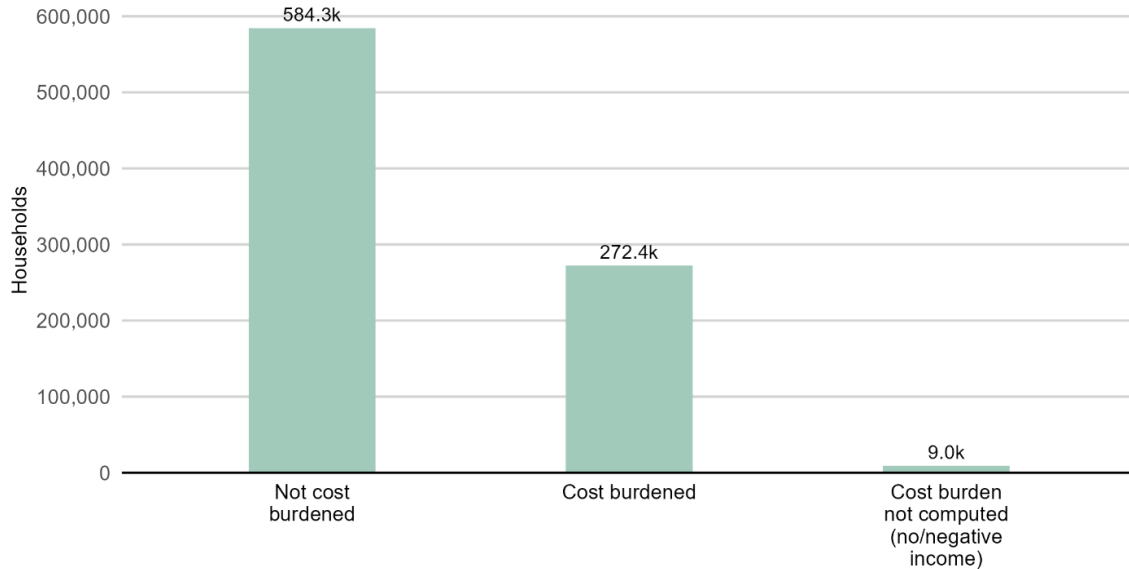
Hispanic or Latin(a)(o)(x) ethnicity of household determined by ethnicity of householder.

1161
1162 Source: U.S. Census Bureau. (2021). Median Income by Hispanic and Latin(a)(o)(x) Ethnicity, 5-year ACS Public Use Microdata
1163 Sample (PUMS) 2016-2020.

1164 *Cost Burden*

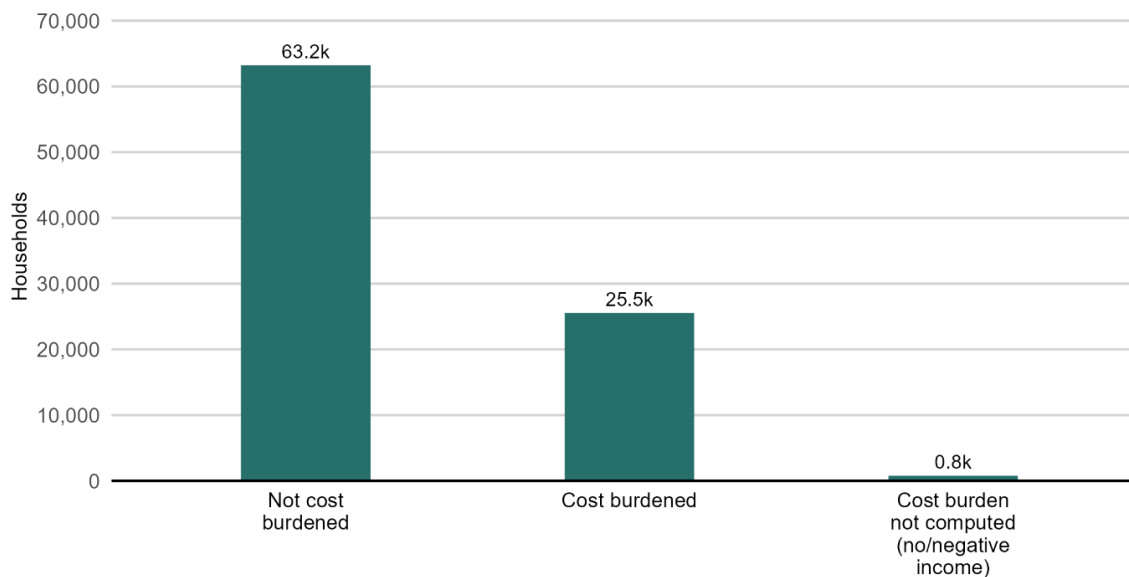
1165 As shown in Figures 40 and 41, nearly one-third of households in King County (31.5 percent) and
 1166 unincorporated King County (28.5 percent) are cost burdened. Households are considered cost burdened if
 1167 they pay more than 30 percent of their gross income on housing costs, including utilities, and severely cost
 1168 burdened if they pay more than 50 percent.¹²⁶
 1169

1170 **Figure 40: Cost Burdened Households in King County**



1171 Source: U.S. Department of Housing and Urban Development. (2021). *Cost Burden, CHAS 2014-2018.*
 1172

1173 **Figure 41: Cost Burdened Households in Unincorporated King County**

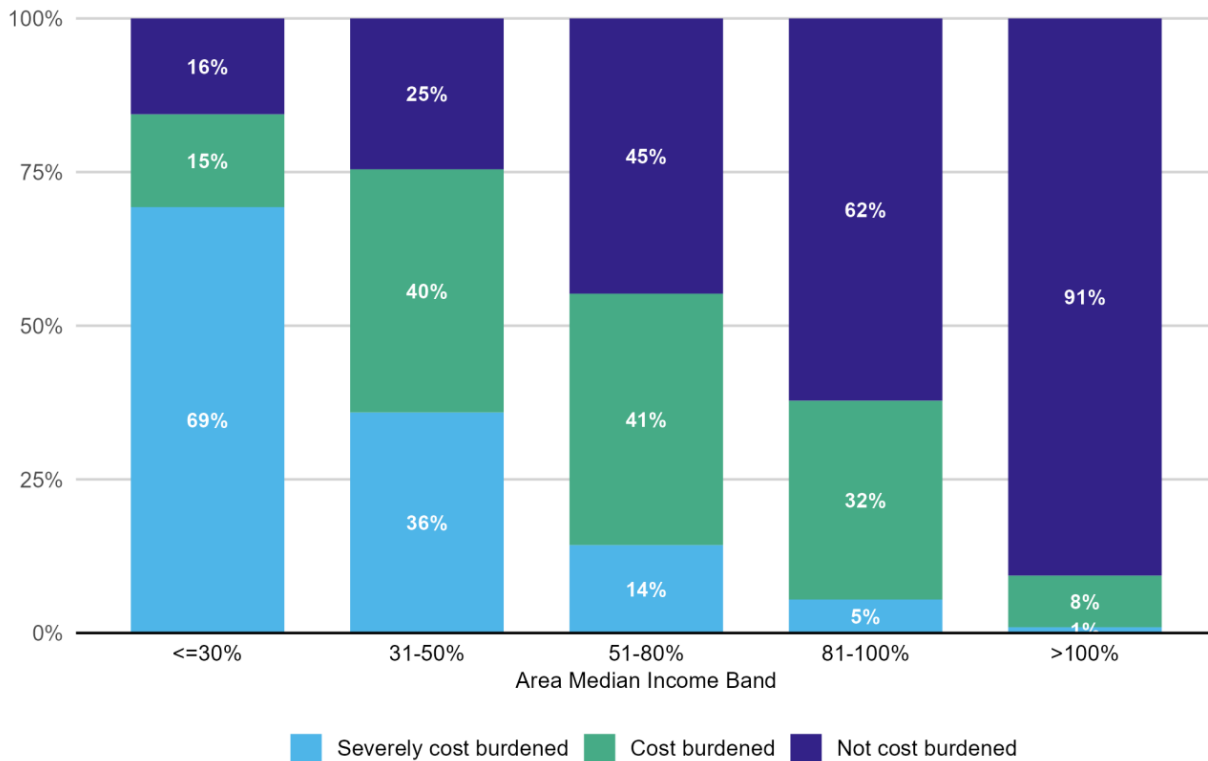


1174 Source: U.S. Department of Housing and Urban Development. (2021). *Cost Burden, CHAS 2014-2018.*
 1175

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

1176 *Cost Burden by Area Median Income Level*
 1177 As shown in Figures 42 and 43, most extremely low-income households, or those earning less than or equal
 1178 to 30 percent area median income, are severely cost burdened in King County and unincorporated King
 1179 County (69.3 percent and 67.4 percent, respectively). In 2018, there was a higher proportion of cost
 1180 burdened or severely cost burdened households at the 30 to 50 percent area median income and 50 to 80
 1181 percent area median income ranges in King County than in unincorporated King County.¹²⁷ This may be
 1182 because the rate of homeownership is higher in unincorporated than countywide, so unincorporated King
 1183 County households are more likely to have stable housing costs. Because cost burdened, and especially
 1184 severely cost burdened, households spend more of their income on housing, they are more likely to
 1185 experience a material hardship, such as food insecurity, delaying or not seeking medical care, difficulty
 1186 paying other bills, and eviction.¹²⁸
 1187

1188 **Figure 42: Cost Burden and Severe Cost Burden by Income in King County**

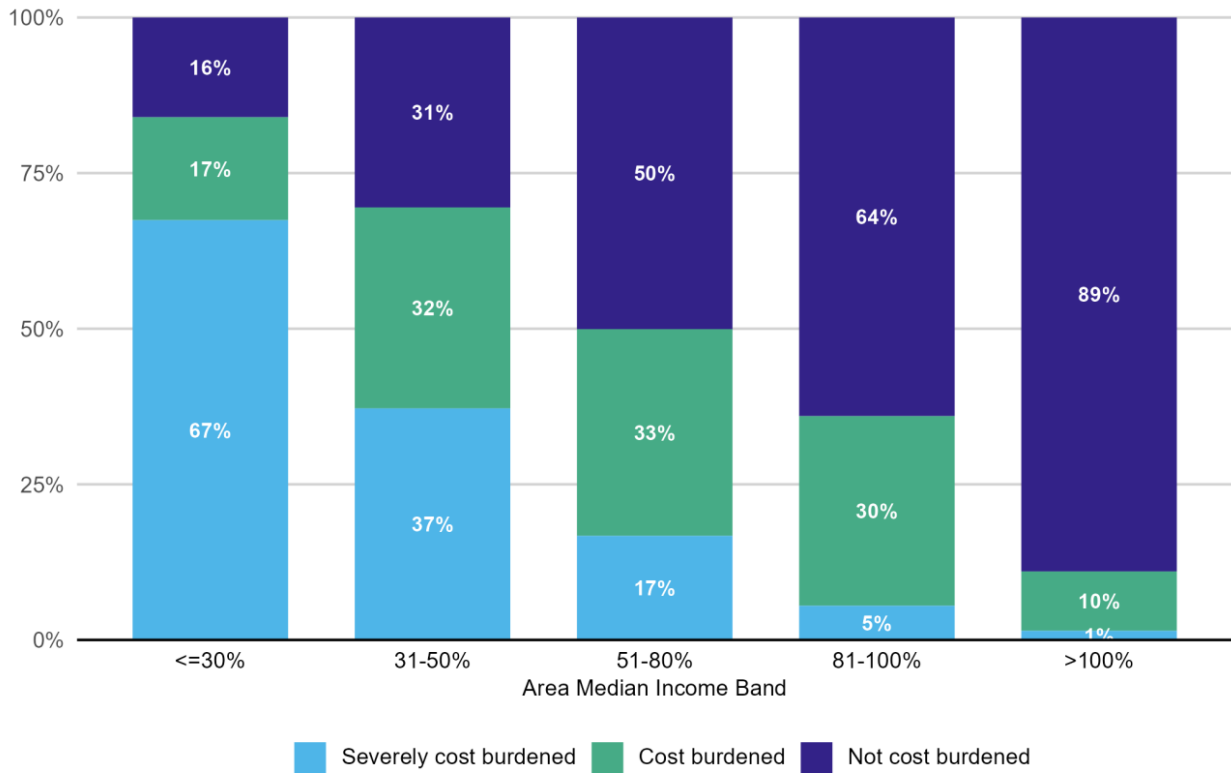


1189
 1190 Source: U.S. Department of Housing and Urban Development. (2021). *Cost Burden and Severe Cost Burden by Income, CHAS*
 1191 2014-2018.

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.

1192 **Figure 43: Cost Burden and Severe Cost Burden by Income in Unincorporated King County**

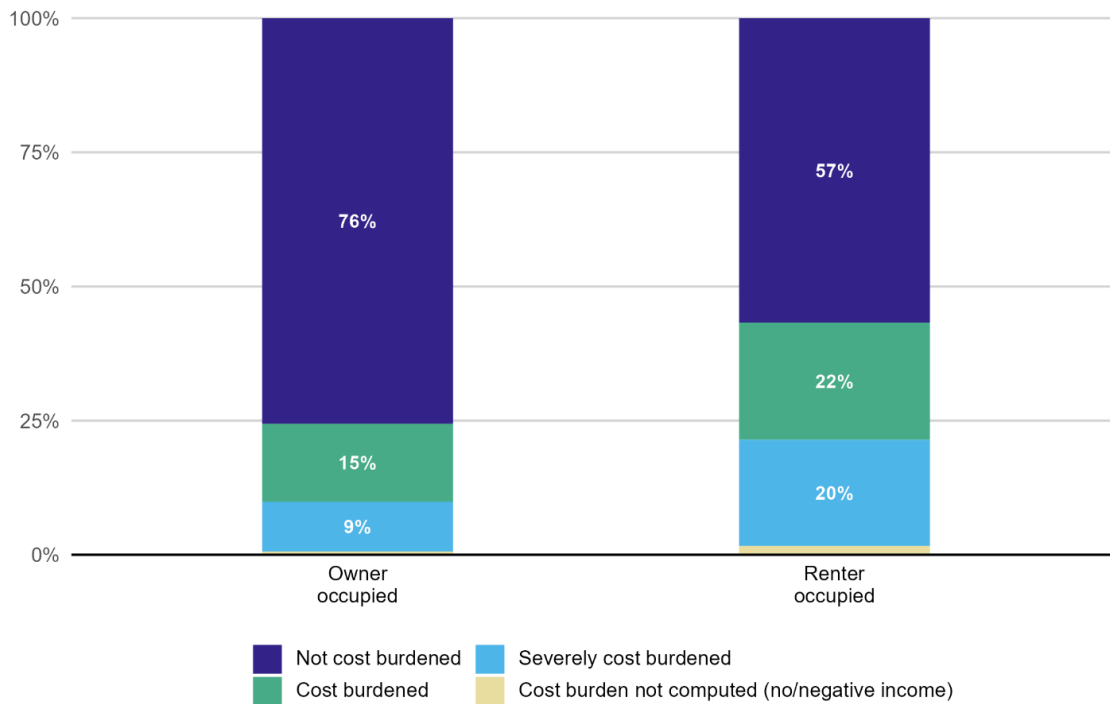


1193
 1194
 1195

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

1196 *Renter and Homeowner Cost Burden*
1197 Homeowner and renter occupied households have significant disparities in housing cost burden, which are
1198 key to understanding the different types of housing need for King County residents. Figures 44, 45, and 46
1199 show the cost burden by tenure in King County, unincorporated King County, and urban and rural
1200 unincorporated King County. Renter households (19.8 percent) countywide are almost twice as likely as
1201 homeowner households (9.3 percent) to be severely cost burdened.¹²⁹ Over 40 percent of renter
1202 households in King County (41.6 percent) and unincorporated King County (45.7 percent) are cost
1203 burdened or severely cost burdened. Less than a quarter of homeowners are cost burdened in King County
1204 (23.8 percent) and unincorporated King County (24.2 percent).
1205

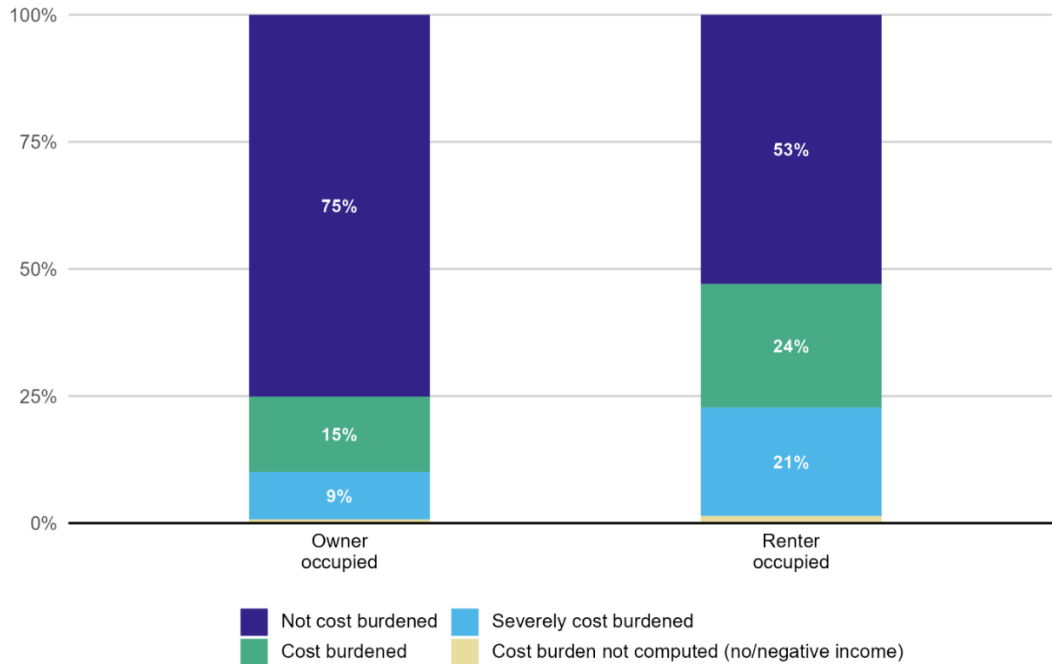
1206 **Figure 44: Share of Households Cost Burdened by Tenure in King County**



1207
1208 Source: U.S. Department of Housing and Urban Development. (2021). *Cost Burden and Severe Cost Burden by Tenure, CHAS*
1209 2014-2018.

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

1210 **Figure 45: Share of Households Cost Burdened by Tenure in Unincorporated King County**



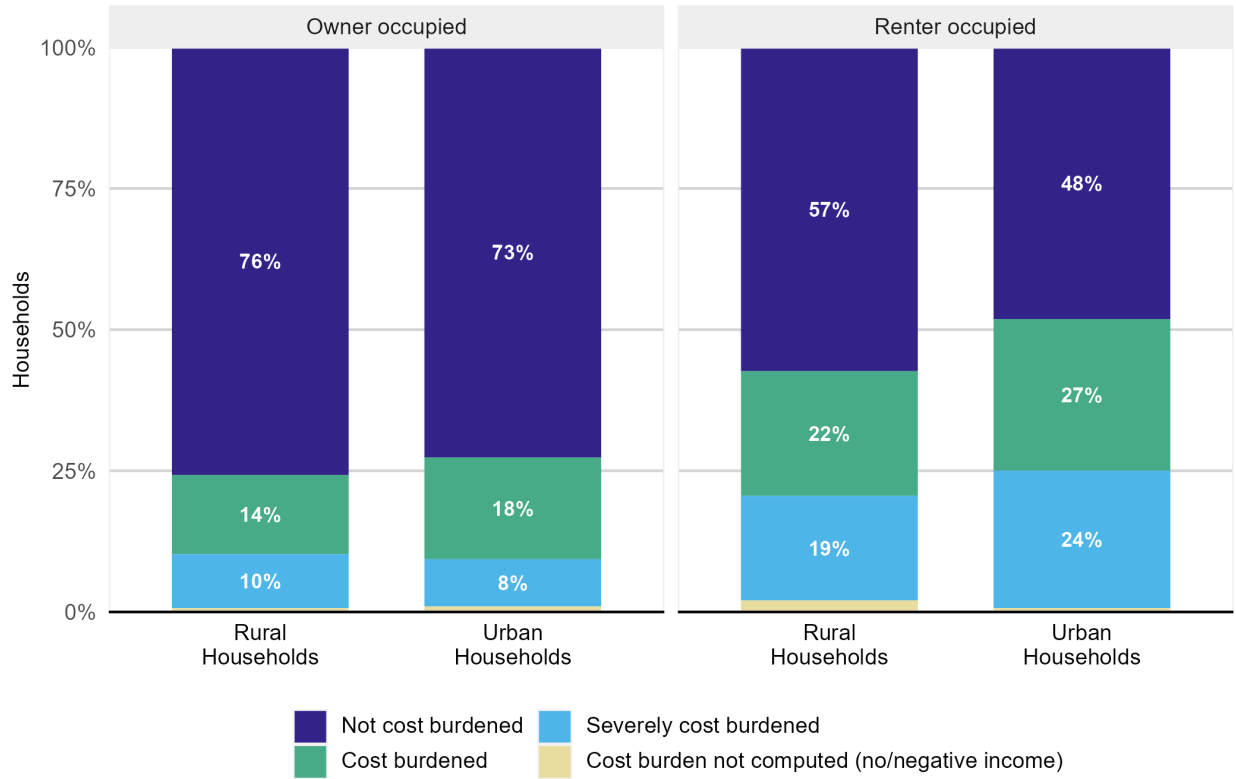
1211
 1212 Source: U.S. Department of Housing and Urban Development. (2021). *Cost Burden and Severe Cost Burden by Tenure, CHAS*
 1213 2014-2018.

1214
 1215 Approximately 24.5 percent of urban unincorporated King County renters are either cost burdened or
 1216 severely cost burdened, slightly higher than rural renters in the jurisdictions (21.2 percent).¹³⁰
 1217

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

1218
 1219

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



1220

1221
 1222

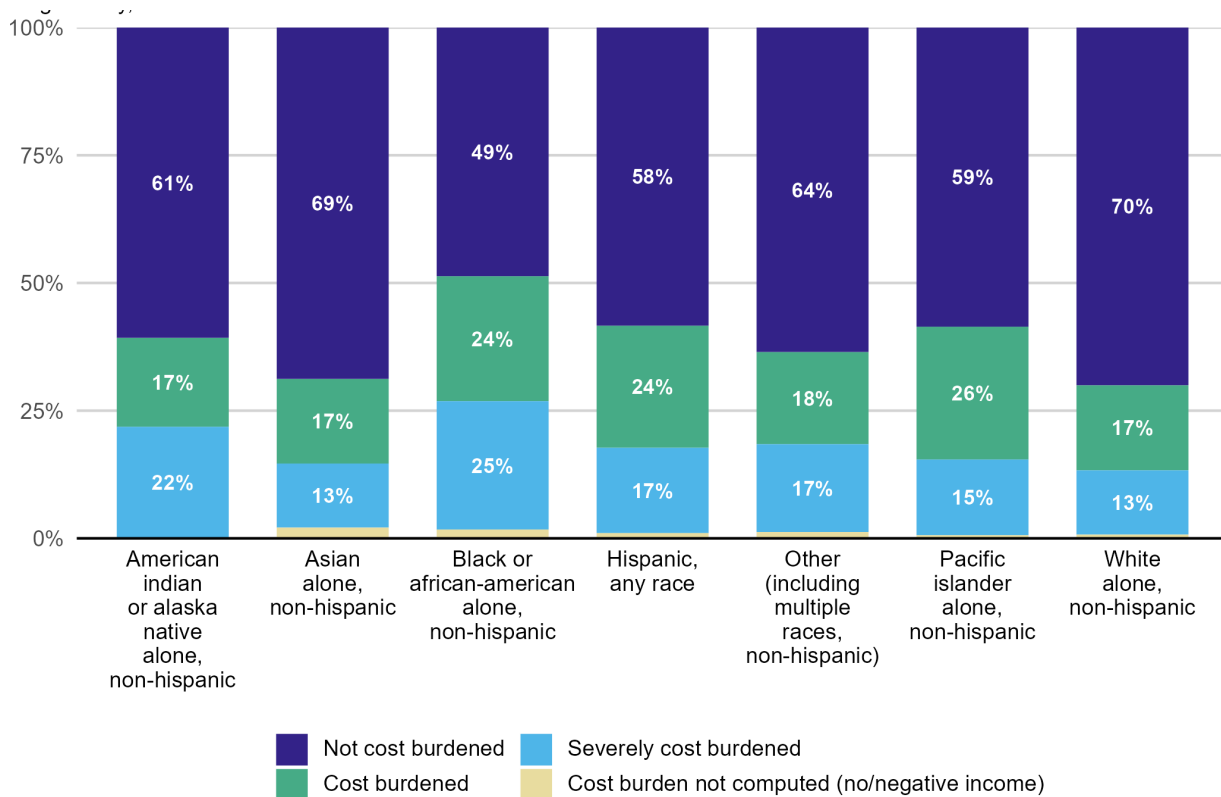
Source: U.S. Department of Housing and Urban Development. (2021). Cost Burden and Severe Cost Burden by Tenure, CHAS 2014-2018.

1223 *Cost Burden by Race and Ethnicity*

1224 Figures 47 and 48 show the percent of households that are not cost burdened, cost burdened, and severely
1225 cost burdened by race and ethnicity in King County and unincorporated King County. Most Black
1226 households in unincorporated King County are cost burdened or severely cost burdened (51.6 percent);
1227 while 26 percent of White, not Hispanic or Latin(a)(o)(x) households, are cost burdened or severely cost
1228 burdened. More than one-fifth of American Indian/Alaska Native households are severely cost burdened in
1229 King County and unincorporated King County (21.6 percent and 20.8 percent, respectively). Except for
1230 American Indian/Alaska Native households, all other race and ethnicity groups are more likely to be cost
1231 burdened countywide than in unincorporated King County.¹³¹

1232
1233 Unlike other race and ethnicity groups, there is a significant disparity in cost burden rates for Pacific
1234 Islanders between King County and unincorporated King County. Approximately 40 percent of Pacific
1235 Islanders are cost burdened in King County, compared to about 24 percent of Pacific Islanders in
1236 unincorporated King County. This could be explained by Pacific Islanders being much more likely to own
1237 their home in unincorporated King County as compared to countywide.
1238

1239 **Figure 47: Cost burden and Severe Cost Burden by Race/Ethnicity in King County**

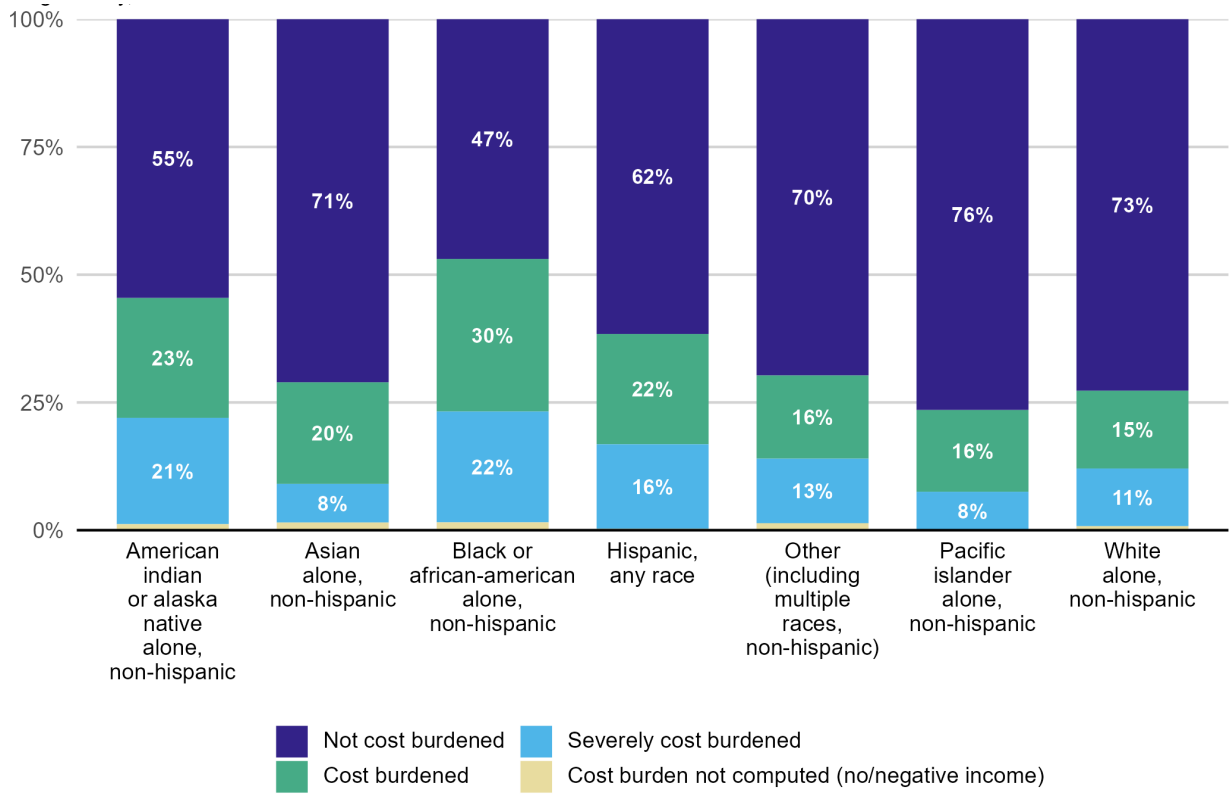


1240
1241 Source: U.S. Department of Housing and Urban Development. (2021). *Cost Burden and Severe Cost Burden by Race/Ethnicity*,
1242 CHAS 2014-2018.

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

1243

1244 **Figure 48: Cost Burden and Severe Cost Burden by Race/Ethnicity in Unincorporated King**
 1245 **County**



1246
 1247
 1248

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

1249 *Poverty Rate*

1250 To determine federal poverty thresholds, the U.S. Health and Human Services Department uses a set of
1251 income thresholds that vary by family size and age of the household members. The calculation does not
1252 include capital gains or losses, noncash benefits such as food stamps/SNAP or housing subsidies, or tax
1253 credits. Each year, the Department of Health and Human Services develops poverty guidelines, or levels,
1254 using the Census Bureau’s official thresholds. The guidelines are adjusted for inflation using the Consumer
1255 Price Index for All Consumers (CPI-U).

1256
1257 Table 2 shows the poverty level by family size in 2023. Poverty levels are used to determine eligibility for
1258 federal programs, like Medicaid and the Children’s Health Insurance Program. These limits do not
1259 accurately reflect the number of people struggling financially, particularly in King County, because the
1260 federal poverty thresholds are not adjusted for regional cost of living. In 2020, approximately 8.4 percent
1261 and 6.3 percent of King County and unincorporated King County residents lived below the poverty line,
1262 respectively (184,895 and 13,382 residents).¹³²

1264 **Table 2: 2023 Poverty Guidelines for the 48 Contiguous States and the District of Columbia**¹³³

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

1265 *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*.

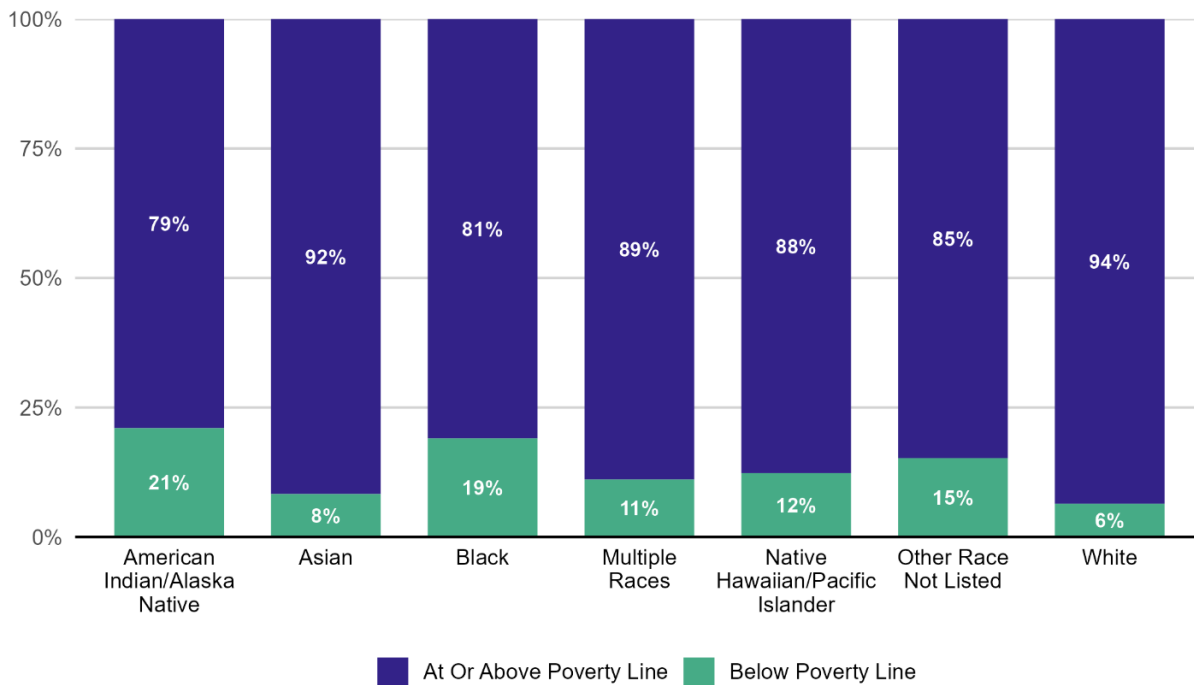
¹³³ U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. (2023). *U.S. Federal Poverty Guidelines Used to Determine Financial Eligibility for Certain Programs*. [\[link\]](#)

1266 As shown in Figures 49 and 50, there are stark differences in the poverty rate by race in King County and
1267 unincorporated King County. The only demographics with poverty rates below 10 percent in both
1268 unincorporated King County and countywide are White and Asian residents. Approximately one-fifth of
1269 Black and American Indian/Alaska Native residents lived below the poverty line in King County (27,133 and
1270 2,737 residents, respectively).¹³⁴

1271
1272 In unincorporated King County, 14.6 percent of Black residents (1,582 residents) lived below the poverty
1273 line, a rate more than three times greater than that of White (4.4 percent) residents. The greatest disparity in
1274 poverty rate in unincorporated King County is between Native Hawaiian/Pacific Islander and American
1275 Indian/Alaska Native populations, of which 0 percent and 38.7 percent live below the poverty line in
1276 unincorporated King County, respectively. The margin of error is greater whenever a data set is smaller,
1277 which is the case for both American Indians/Alaska Natives and Native Hawaiians/Pacific Islander, who
1278 constitute 0.8 percent and 1.2 percent of the population of unincorporated King County, respectively.¹³⁵
1279 This margin of error could explain, in part, the more disparate statistics for the unincorporated area, which
1280 has a much smaller population as compared to countywide.

1281

1282 **Figure 49: Poverty Status by Race in King County**



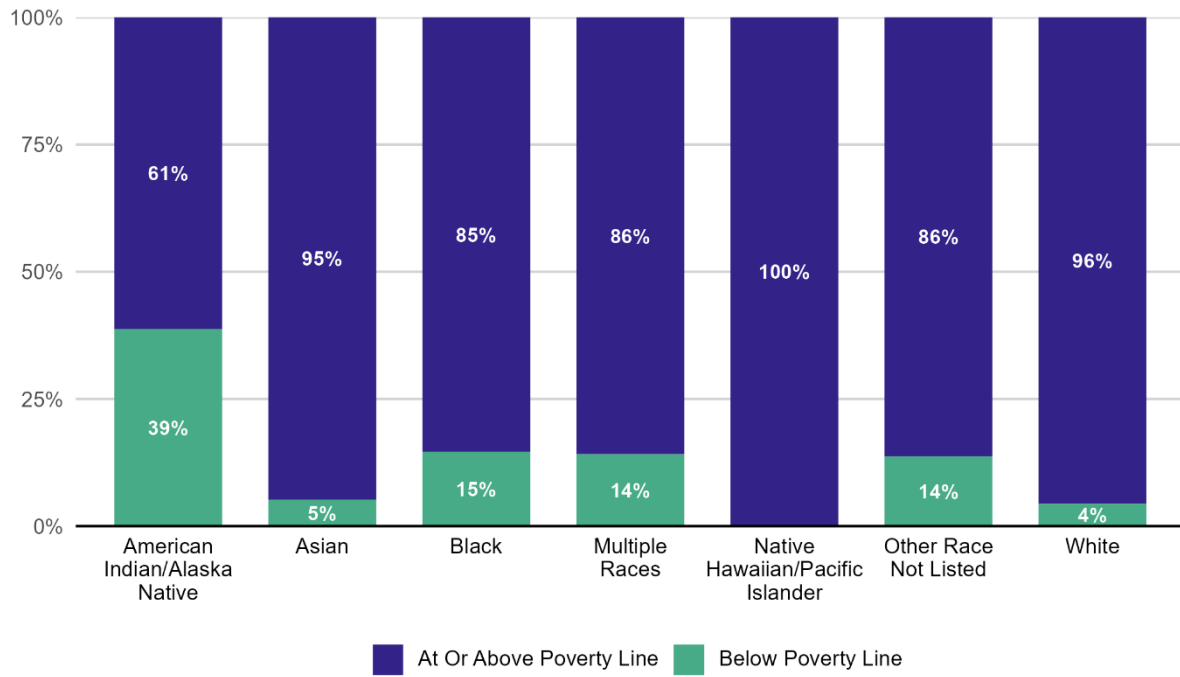
1283

1284 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.

1285 **Figure 50: Poverty Status by Race in Unincorporated King County**

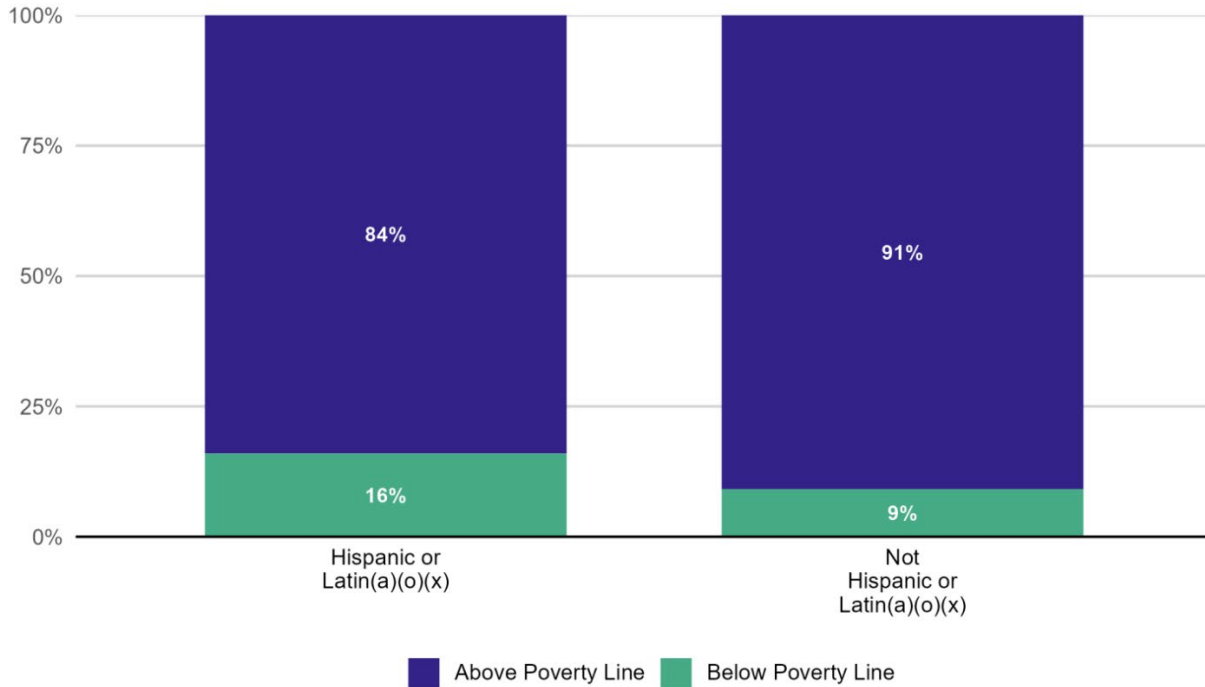


1286
1287

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

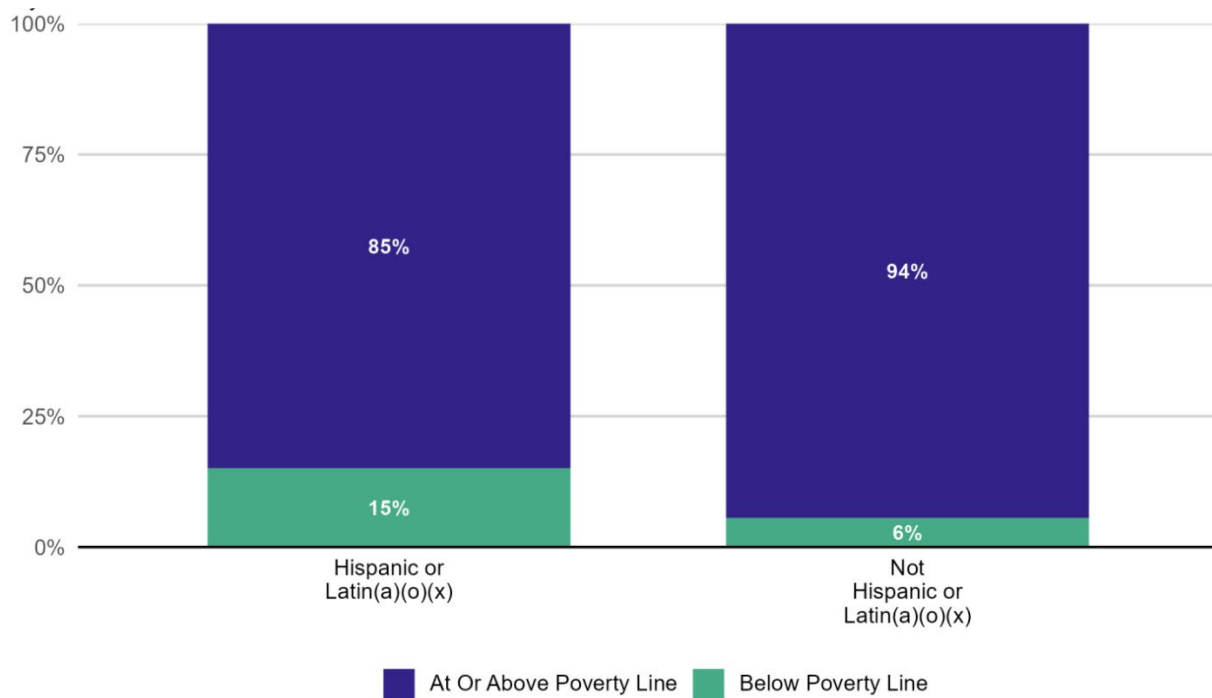
1288 Figures 51 and 52 show the poverty rate by Hispanic or Latin(a)(o)(x) ethnicity for King County and
 1289 unincorporated King County households. In King County, Hispanic or Latin(a)(o)(x) households have a
 1290 poverty rate almost twice as high as Not Hispanic or Latin(a)(o)(x) households (16 percent compared to nine
 1291 percent respectively). The poverty rate among Hispanic or Latin(a)(o)(x) households in unincorporated King
 1292 County is 14 percent, slightly lower than the poverty rate of Hispanic or Latin(a)(o)(x) households
 1293 countywide.

1294 **Figure 51: Poverty Status by Hispanic and Latin(a)(o)(x) Ethnicity in King County**



1295 Source: U.S. Census Bureau. (2022). Poverty Status by Hispanic and Latin(a)(o)(x) Ethnicity, 5-year ACS 2016-2020.
 1296

1297 **Figure 52: Poverty Status by Hispanic and Latin(a)(o)(x) Ethnicity in Unincorporated King County**



1298 Source: U.S. Census Bureau. (2022). Poverty Status by Hispanic and Latin(a)(o)(x) Ethnicity, 5-year ACS 2016-2020.
 1299

1300 III. Workforce Profile

1301 A. Section Summary

1302 This section fulfills King County CPP H-3j.

1303
 1304 CPP H-3j requires jurisdictions to:

1305 *Conduct an inventory and analysis in each jurisdiction of existing and projected housing needs of all*
 1306 *segments of the population and summarize the findings in the housing element. The inventory and analysis*
 1307 *shall include:*

- 1308 *j) Ratio of housing to jobs in the jurisdiction.*

1309
 1310 The data and analysis in this section identify significant wage disparities between residents in King County
 1311 and unincorporated King County. Wage gaps exist between people with lower and higher levels of
 1312 education and between industries in King County.¹³⁶ There are also stark wage differences by race and
 1313 ethnicity in King County.¹³⁷ This disparity is likely, in part, due to income gaps between sectors. However,
 1314 people of different races also have wage disparities within the same sector. Asian and White households
 1315 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.*

1317 Since 2010, housing production has not kept pace with job growth in King County.¹³⁹ King County's jobs to
1318 housing ratio increased from 1.29 in 2010 to 1.48 in 2020. Unincorporated King County's jobs to housing
1319 ratio increased from 0.36 to 0.43 in the same period. A ratio higher than 1.5 indicates there may be more
1320 workers commuting into the area due to a lack of housing.¹⁴⁰

1321 B. Local Workforce Characteristics

1322 King County is the largest labor market in the state and a national hub for high-tech jobs, with some of the
1323 world's largest technology companies, such as Amazon and Microsoft, based in the region. The COVID-19
1324 pandemic disrupted all industries in King County. The King County unemployment rate reached a high of
1325 15.3 percent in April 2020. The leisure and hospitality industry lost 65,100 jobs from February to May 2020,
1326 the most jobs of any industry in this region. As of March 2022, leisure and industry jobs are still down about
1327 30 percent (44,000 jobs) from pre-pandemic levels. Industries that were able to adopt telecommuting
1328 policies had fewer long-term job losses due to the pandemic, and some of these sectors even added jobs
1329 during the pandemic. The unemployment rate fell as King County recovered from the pandemic, falling to
1330 three percent in October 2022.¹⁴¹

1331 The following industries either have the same number or more jobs as of March 2022 compared to March
1332 2020:
1333

- 1334 • Professional and business services (+15,600 jobs)
- 1335 • Information (+15,500 jobs)
- 1336 • Retail trade (+9,000 jobs)
- 1337 • Financial activities (+4,000 jobs)
- 1338 • Construction (+1,400 jobs)

1339
1340 Over the same timeframe, the follow industries did not recover from pandemic job losses:¹⁴²

- 1341 • Leisure and hospitality (-19,400 jobs)
- 1342 • Manufacturing (-9,900 jobs)
- 1343 • Government (-9,200 jobs)
- 1344 • Other services (-8,600 jobs)
- 1345 • Wholesale trade (-3,700 jobs)
- 1346 • Transportation, education, and health services (-2,800 jobs)
- 1347 • Warehousing and utilities (-1,400 jobs)

1348
1349 The King County 2020 median wage was \$38.86 an hour, higher than the state's median wage of \$29.28.
1350 More than half of King County residents (53.4 percent) have a bachelor's degree or higher education; this
1351 rate is significantly higher than in Washington state (36.7 percent) or the country (32.9 percent).

1352
1353 There are large wage gaps between industries. The information sector, which includes telecommunications,
1354 web search portals, and similar data producing, collecting, and processing companies, has significantly
1355 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*. [\[link\]](#)

1356 \$23,257. The accommodation and food services sector, the lowest paying industry, paid an average of
1357 \$3,273 monthly.

1358
1359 As shown in Table 3 there is a significant wage gap between people with lower and higher levels of
1360 education.¹⁴⁵ People of all levels of education in King County earn more than Washington state residents
1361 with equivalent levels of education. King County residents with a doctoral or professional degree make over
1362 two times as much in hourly pay as residents with less than a high school diploma. King County as a whole
1363 has a higher rate of jobs with a college graduate or higher level of education in incorporated jurisdictions
1364 compared to unincorporated King County.¹⁴⁶

1365

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

1367
1368 *Race and Ethnicity of Workforce*
1369 The stark difference in wages between different sectors in King County explains, in part, the income gaps
1370 between different races and ethnicities. The wages shown in Figure 53 are an average of all workers within
1371 an industry, including managers and lower-level employees, by race, which may skew the data for industries
1372 with larger gaps between workers within the same industry. In King County, Asian and White households
1373 have the highest median incomes, largely because the top sectors that employ Asian and White people
1374 have high wages. The top five sectors that employ White workers have an average monthly salary for White
1375 workers that range from \$5,916 to \$23,297, while the top five sectors that employ Black workers have an
1376 average monthly salary for Black workers that range from \$3,957 to \$5,642.¹⁴⁷

1377
1378 As shown in Figure 53, even within the same sector, people of different races earn different average
1379 monthly salaries. The retail trade and health care/social assistance sectors are the top two sectors that
1380 employ White, Black, American Indian or Alaska Native, and Multi-Racial workers. The retail trade is the
1381 second most common job sector for Asian workers. Health care/social assistance is the second most
1382 common sector for Native Hawaiian or Other Pacific Islander workers. Asian and White workers make a
1383 monthly average wage of \$13,602 and \$8,633 in the retail trade, respectively, whereas Multi-Racial, Black,
1384 and American Indian or Alaska Native earn a monthly average wage of \$6,410, \$5902, and \$5,561,
1385 respectively. White workers and Multi-Racial workers earn on average \$5,961 and \$5,152 monthly in the
1386 health care/social assistance sector compared to American Indian or Alaska Native, Native Hawaiian or
1387 Other Pacific Islander, and Black workers who earn on average \$4,238, \$4,228, and \$4,210 monthly in the
1388 same sector, respectively.

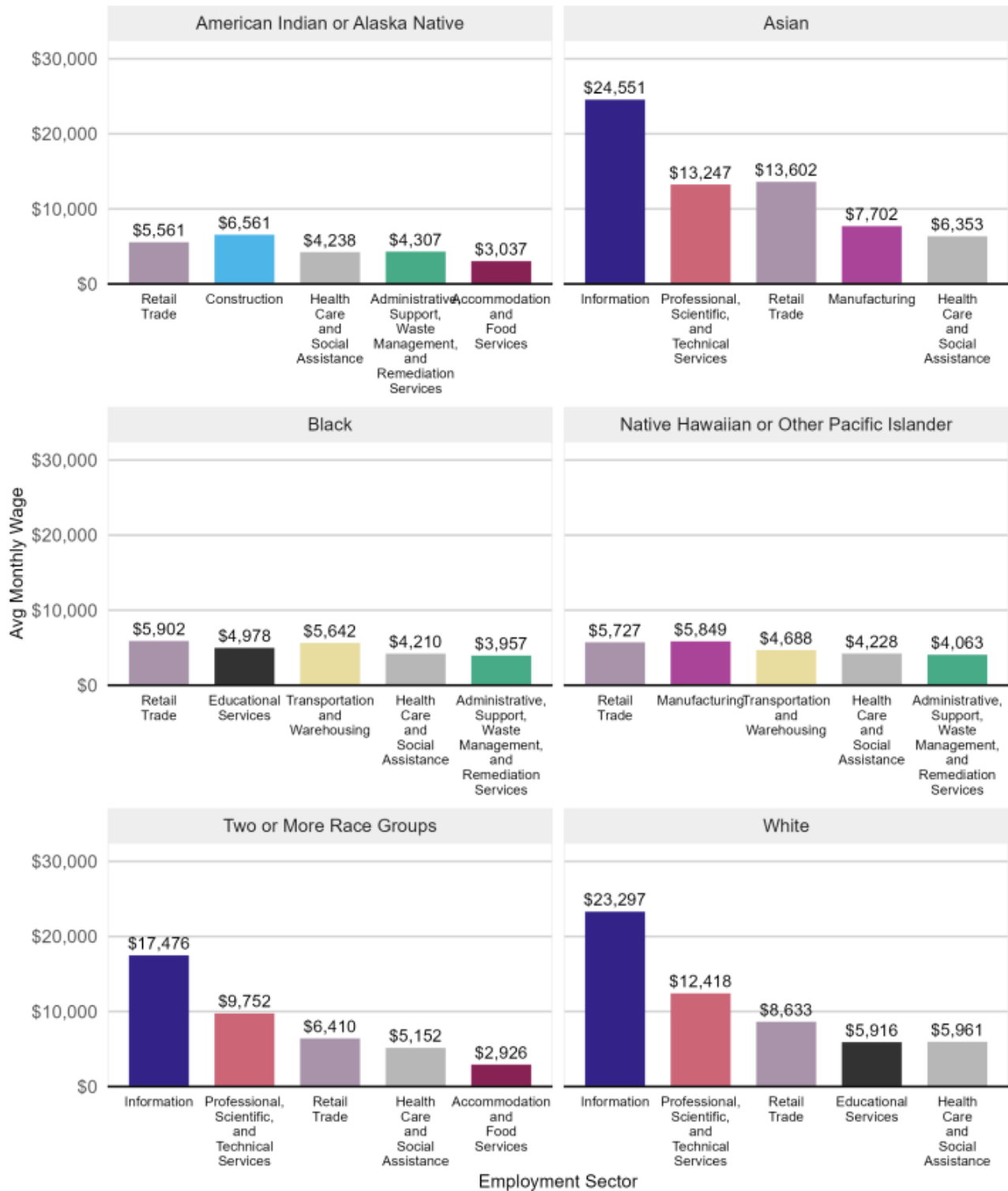
¹⁴⁵ Washington State Employment Security Department. (July 2022). *Wages by education level, July 2022*. [\[link\]](#)

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*. [\[link\]](#)

1389 **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.

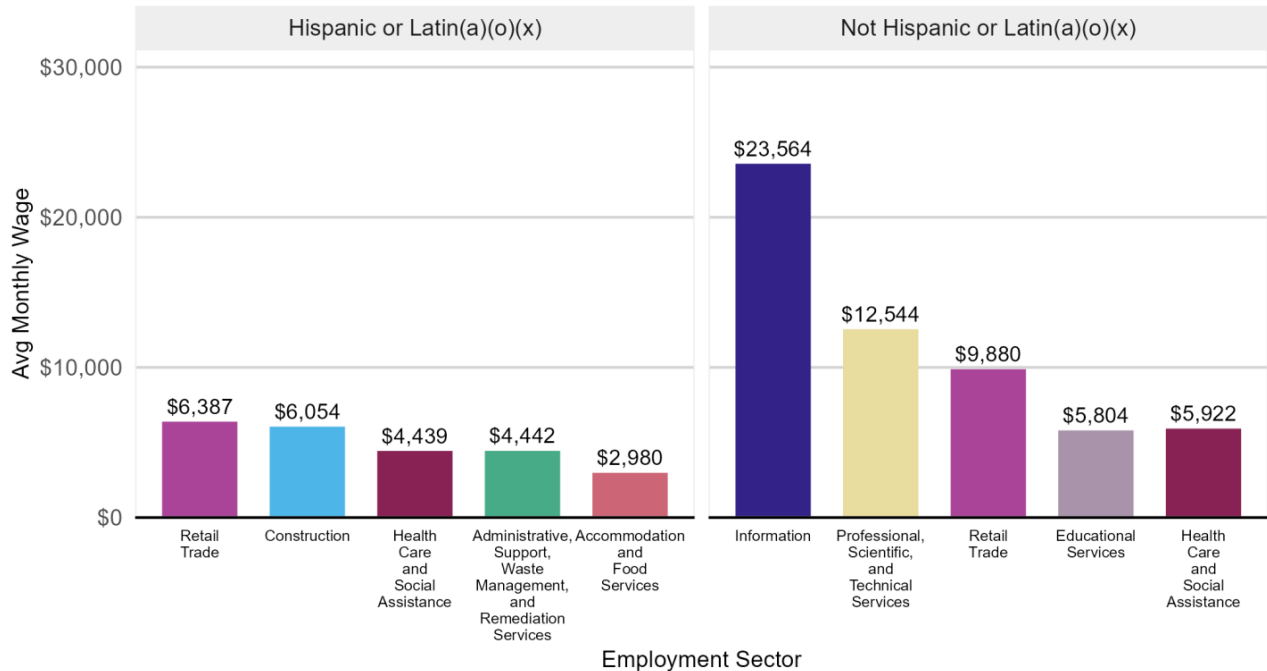
Source: U.S. Census Bureau, Center for Economic Studies, LEHD. (2022). QWI Explorer.

1390
1391

1392 As shown in Figure 54, there is also a significant wage gap between Hispanic or Latin(a)(o)(x) workers and
1393 Non-Hispanic or Latin(a)(o)(x) workers in King County. The top two sectors for both Hispanic or Latin(a)(o)(x)
1394 and Non-Hispanic or Latin(a)(o)(x) workers in King County are the retail trade and health care and social
1395 assistance. Hispanic or Latin(a)(o)(x) workers earn significantly less than Non-Hispanic or Latin(a)(o)(x)
1396 workers within the same sectors. Hispanic or Latin(a)(o)(x) workers earn an average monthly wage of \$6,387
1397 and \$4,439 in the retail and health care and social assistance sectors respectively, compared to Non-
1398 Hispanic or Latin(a)(o)(x) workers who earn a monthly wage of \$9,880 and \$5,922 respectively.¹⁴⁸
1399

1400 **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).

1401
1402 Source: U.S. Census Bureau, Center for Economic Studies, LEHD. (2022). QWI Explorer.

1403 C. Jobs to Housing Ratio

1404 The number of jobs in King County increased approximately 30.1 percent from 1,099,720 jobs in 2010 to
1405 1,430,940 jobs in 2020. Over the same period, the number of housing units in King County increased 13.9
1406 percent, from 851,261 housing units in 2010 to 969,234 housing units in 2020. The jobs to housing ratio
1407 increased from 1.29 to 1.48 jobs per housing unit. In 2019, Puget Sound Regional Council measured a jobs
1408 to housing ratio for King, Kitsap, Pierce, and Snohomish counties as 1.35.¹⁴⁹ A ratio higher than 1.5 indicates
1409 there may be more workers commuting into the area due to a lack of housing.¹⁵⁰
1410

1411 The number of jobs in unincorporated King County have increased by 25.8 percent, from 31,742 jobs in
1412 2010 to 39,939 jobs in 2020. The number of housing units in unincorporated King County has increased by
1413 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*. [\[link\]](#)

1414 increased from 0.36 to 0.43 jobs per housing unit.¹⁵¹ With the exception of the rural towns, rural
1415 unincorporated King County is much more likely to have housing than jobs. This contributes to the
1416 significant difference between the countywide and unincorporated King County jobs to housing ratio.

1417 D. Employment Trends and Projections

1418 The Washington State Employment Security Department (ESD) estimates King County will have 1,678,000
1419 nonfarm jobs in 2030, a 19.7 percent increase from the estimated 1,401,300 nonfarm jobs in 2020.¹⁵² By
1420 2044, King County is projected to have over 1.9 million jobs. High-tech companies will likely remain the
1421 economic drivers of King County for the foreseeable future.¹⁵³ Most industries will grow annually over the
1422 next decade. The information industry will be the leading driver in employment growth, with a 4.36 percent
1423 and 3.57 percent average annual employment growth rate between 2020 to 2025 and 2025 to 2030
1424 respectively. The ESD projects the wholesale trade, manufacturing, and natural resources and mining
1425 industries will decrease in average annual employment growth rate between 2020 to 2025. The ESD
1426 projects the wholesale trade and manufacturing industries to have a slight increase in average annual
1427 employment growth rate in 2025 to 2030.¹⁵⁴

1428
1429 As shown in Figure 55, over the next two decades, employment will increase in unincorporated King County
1430 at a slower rate than in King County as a whole. In 2044, unincorporated King County is projected to have
1431 42,483 total jobs, a 10.6 percent increase from the 38,425 unincorporated King County jobs in 2021.¹⁵⁵ The
1432 plurality of unincorporated King County jobs are service jobs (15,380). Unincorporated King County has a
1433 greater rate of resource and construction sector jobs (6,600) than the county as a whole due to the resource-
1434 based industries in the rural area. Public education sector jobs (6,070) are the third most common job in
1435 unincorporated King County.¹⁵⁶
1436

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*. [\[link\]](#)

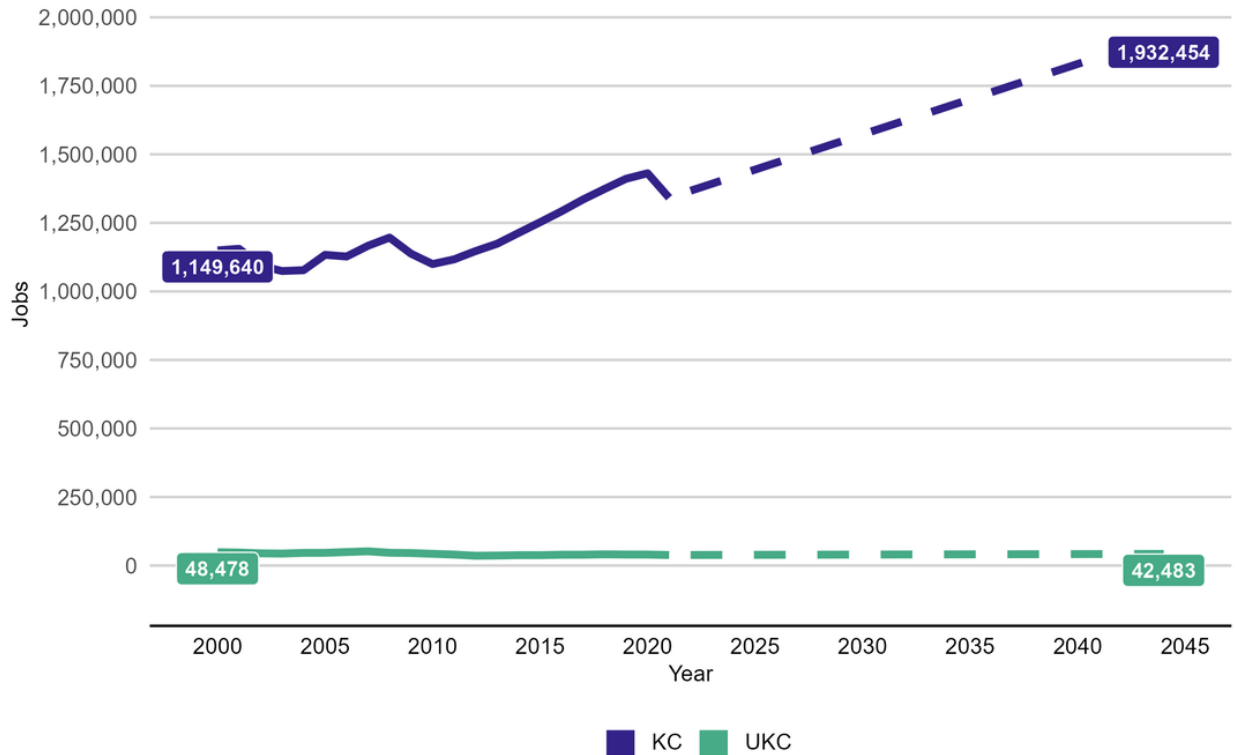
¹⁵⁴ Washington State Employment Department. (2022). *Occupational projections 2022*. [\[link\]](#)

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. [\[link\]](#)

1437
 1438

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



1439
 1440

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

1441

IV. Housing Supply

1442

A. Section Summary

1443

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

1444

1445

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

1446

Conduct an inventory and analysis in each jurisdiction of existing and projected housing needs of all

1447

segments of the population and summarize the findings in the housing element. The inventory and analysis

1448

shall include:

1449

b) Number of existing housing units by housing type, age, number of bedrooms, condition, tenure, and area median income limit (for income-restricted units);

1450

1451

c) Number of existing emergency housing, emergency shelters, and permanent supportive housing facilities and units or beds, as applicable;

1452

1453

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.

1454

1455

1456

King County has a total of 952,344 housing units, with 89,296 in unincorporated King County.

1457

Approximately half of housing units in King County are single detached residences. In unincorporated King

1458 County, less than 10 percent of housing units are multiunit housing units.¹⁵⁷ Approximately 45 percent of
1459 housing units in King County and 51 percent in unincorporated King County were built prior to 1980.¹⁵⁸
1460 Older housing is more likely to have physical problems and health risks associated with lead paint and
1461 earthquake vulnerability.^{159, 160, 161, 162}
1462
1463 Housing construction rates decreased significantly after 2000 compared to earlier decades in both King
1464 County and unincorporated King County.¹⁶³ This is likely due in part to establishing the urban growth area
1465 and the recession of 2008. Since 2011, large multiunit projects have made up a bulk of housing
1466 construction.¹⁶⁴ The Washington State Office of Financial Management expects the number of housing units
1467 to increase by approximately 25 percent and 10 percent in King County and unincorporated King County,
1468 respectively, by 2044.¹⁶⁵
1469
1470 The housing vacancy rate for King County and unincorporated King County is about 5.5 percent lower than
1471 the statewide rate of 6.5 percent and much lower than the countrywide rate of 10.5 percent.¹⁶⁶ A low
1472 vacancy rate is likely to result in a more competitive and expensive housing market.
1473
1474 Home prices increased by about 50 percent from 2016 to 2022 in King County, and the price of single
1475 detached residences increased at the highest rate.¹⁶⁷ From 2015 to 2020, the median rent also in King
1476 County increased by about 40 percent.^{168, 169} Median gross rent is unaffordable for people earning 50
1477 percent of area median income and below. At the same time, most income-restricted units in
1478 unincorporated King County are for households between 51 to 80 percent area median income.¹⁷⁰

1479 B. General Housing Inventory

1480 *Housing Units and Vacancy*

1481 As of 2020, King County has 952,344 total housing units and unincorporated King County has 82,196
1482 housing units.¹⁷¹ King County has 391,715 and unincorporated King County has 13,894 total rental units.
1483 Approximately 63.2 percent and 36.2 percent of unincorporated King County rentals are in urban and rural
1484 areas, respectively.¹⁷²

1485
1486 The overall housing vacancy rate in both King County as a whole and unincorporated King County in 2020
1487 was approximately 5.5 percent, lower than the statewide rate of 6.5 percent and nearly half the countrywide
1488 rate of 10.5 percent. Figure 56 shows the rental vacancy rate from 2005 to 2019 in King County. The rental
1489 vacancy rate has fluctuated over the past two decades. The rental vacancy rate decreased 31.7 percent from
1490 2005 to 2019 (6 percent to 4.1 percent). A low vacancy rate is likely to result in a more competitive and
1491 expensive housing market. The rental vacancy rate in King County and unincorporated King County is
1492 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*.

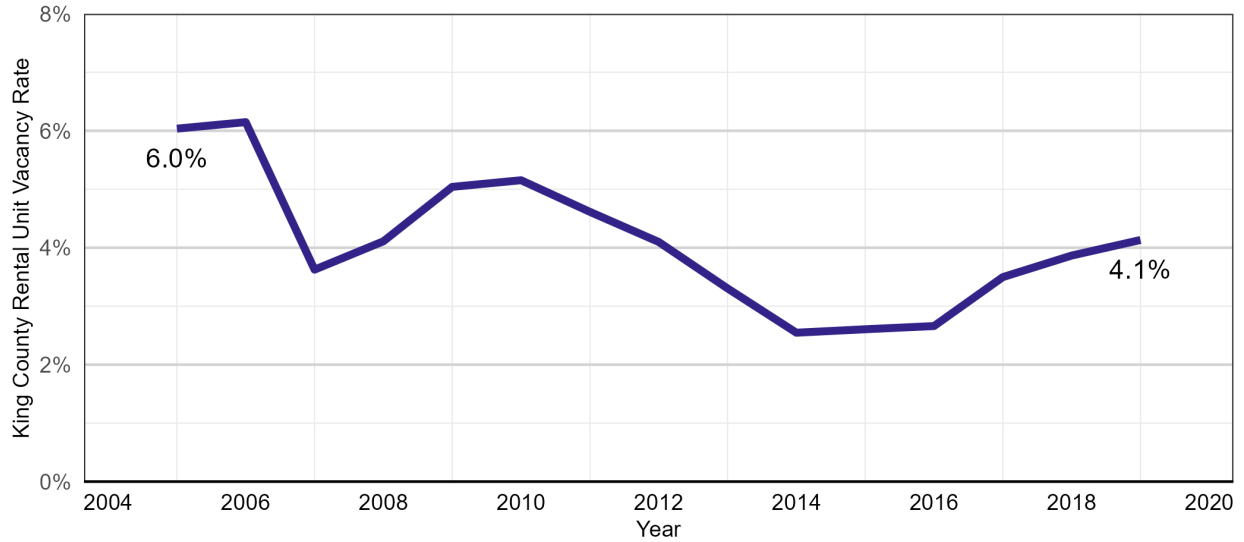
¹⁷⁰ King County. (2020). *King County Income-Restricted Housing Database*.

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*.

1493 rural unincorporated King County (6.35 percent) is about twice as high as the vacancy rate in urban
 1494 unincorporated King County (3.01 percent).
 1495

1496 **Figure 56: Rental Vacancy Rate in King County**



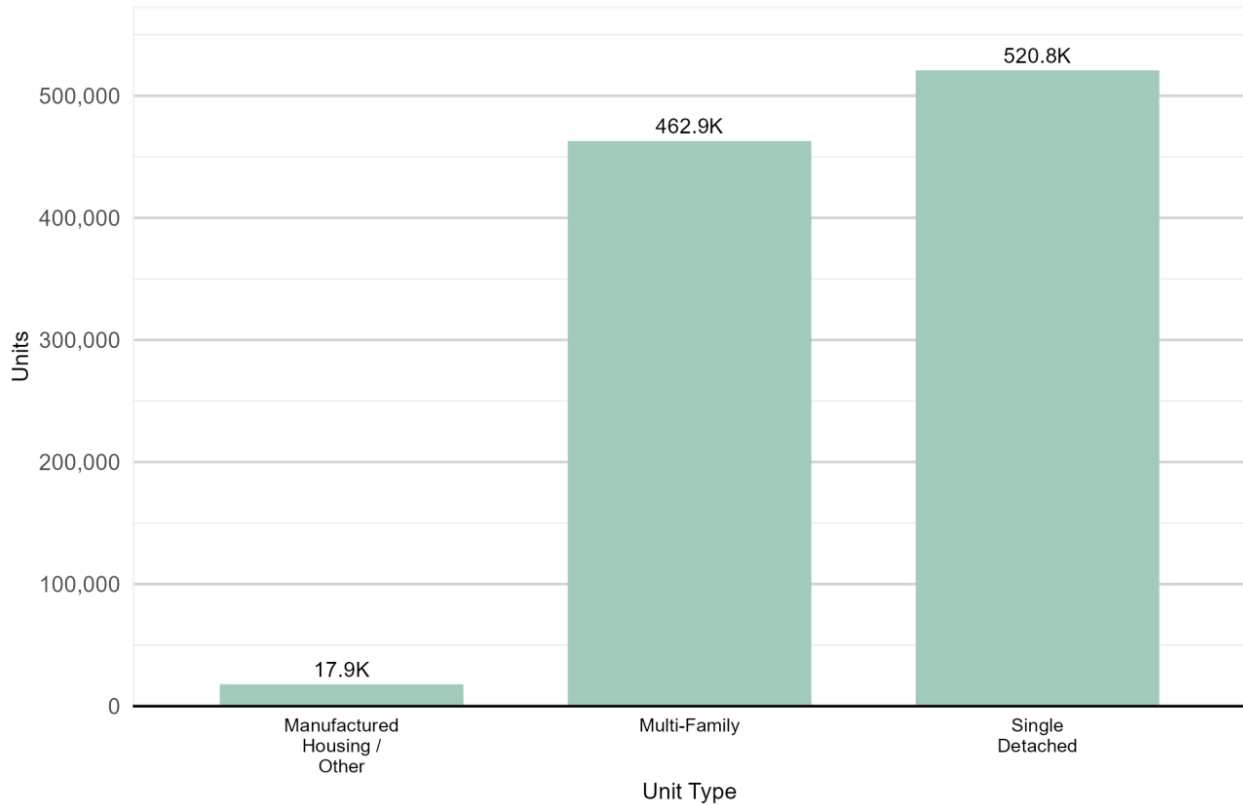
Rental unit vacancy rate is computed by dividing the number of vacant units for rent by the sum of the renter-occupied units, vacant units that are for rent, and vacant units that have been rented but not yet occupied. Seasonal/recreational use and migrant units that are vacant are not included as vacant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

1497
 1498 Source: U.S. Census Bureau. (2020). *Rental Vacancy Rate, 1-year ACS 2005-2019*.

1499 *Housing by Type*

1500 Figure 57 shows the total housing units by type in King County in 2022. About half of housing units in King
 1501 County (52 percent) are single detached residences. Figure 58 shows the total housing units by type in
 1502 unincorporated King County in 2022. Housing units in unincorporated King County are overwhelmingly
 1503 single detached residences (84.9 percent).¹⁷³ Unincorporated King County has a higher rate of
 1504 manufactured housing and other types of housing units, such as recreational vehicles or boats (6.2 percent),
 1505 than housing units countywide (1.8 percent). Unincorporated King County has a significantly lower rate of
 1506 multiunit housing units (9.0 percent) compared to countywide (46.2 percent).
 1507

1508 **Figure 57: Total Housing Units by Type in King County**

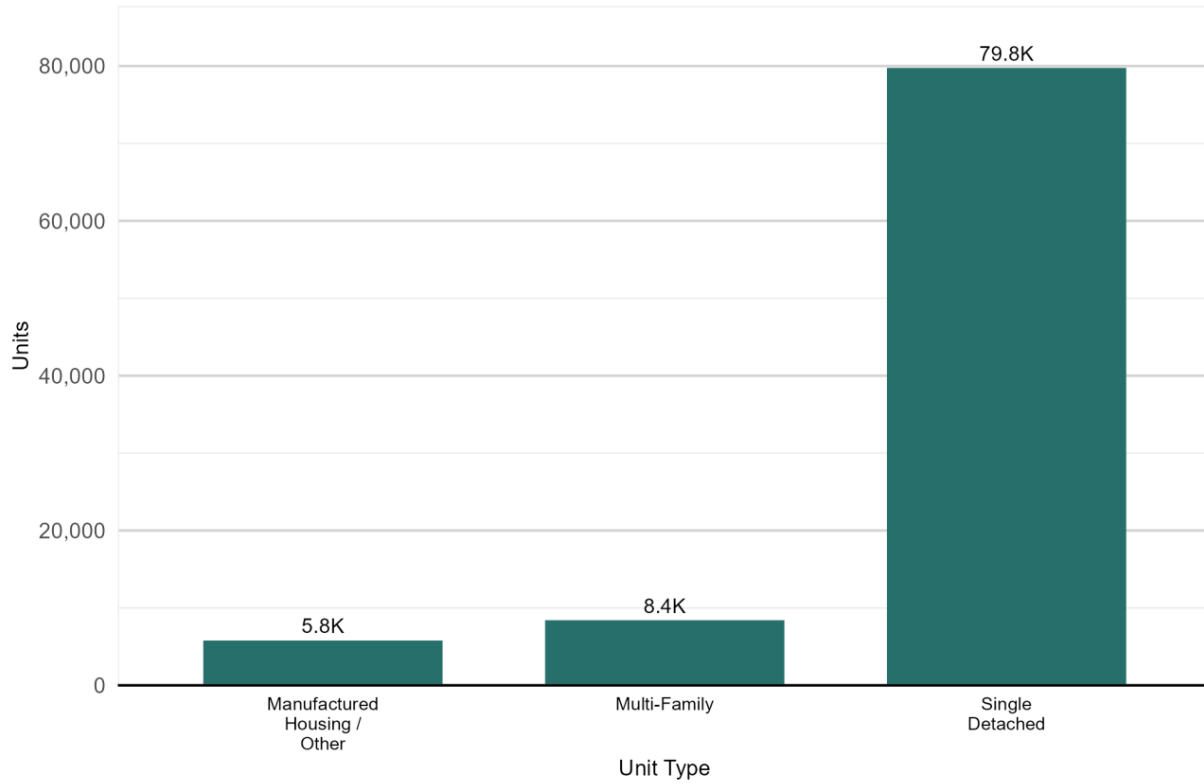


1509
 1510

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. [\[link\]](#)

1511 **Figure 58: Total Housing Units by Type in Unincorporated King County**



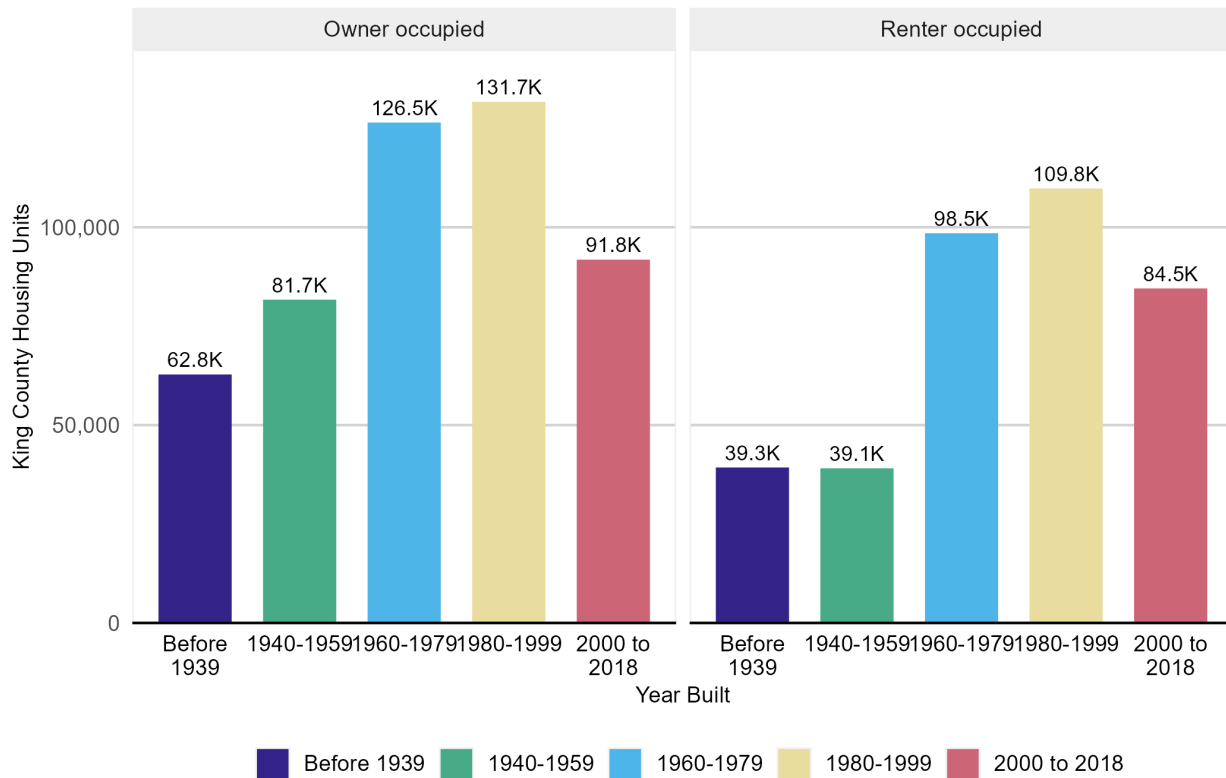
1512
1513

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

1514 *Housing Age and Condition*

1515 Figures 59 and 60 show the number of housing units built by tenure and over time in King County and
1516 unincorporated King County, respectively. Over half (53.9 percent) of all housing units in King County were
1517 built between 1960 and 1999. There was a 26.9 percent decrease in housing construction from 2000 to
1518 2018, compared to the previous two decades.¹⁷⁴

1519 **Figure 59: Housing Units by Tenure and Year Built in King County**



1520
1521 Source: U.S. Department of Housing and Urban Development. (2021). *Housing Stock by Tenure and Year Built, CHAS 2014-2018*.

1522 Approximately 10.4 percent (89,601) of King County’s housing units are in unincorporated King County.
1523 Housing construction in unincorporated King County slowed significantly, more than the countywide
1524 construction rate, after 2000. Annexation of areas planned for growth is likely the primary factor in the
1525 housing construction reduction in unincorporated King County. This may be due to the reduced
1526 development capacity established as part of the Urban Growth Area, the Growth Management Act (GMA) in
1527 the rural unincorporated King County, and the recession of 2008.

1528
1529 Approximately 45.2 percent (32,302) and 50.7 percent (9,219) of housing units were built prior to 1980 in
1530 King County and unincorporated King County, respectively. Older housing units may have more physical
1531 problems than newer units due to wear and tear over the decades because most jurisdictions adopted
1532 modern building codes in the 1970s, with most regulations being uniformly implemented by 1980.¹⁷⁵
1533 Housing built before 1978 is likely to have lead paint which can lead to health problems such as anemia,
1534 weakness, brain damage, and or death, especially for children.^{176, 177} Older buildings are also vulnerable to
1535 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*. [\[link\]](#)

1536 be damaged in a significant earthquake and approximately six percent of King County buildings expected
 1537 to completely collapse.^{178, 179}
 1538

1539 **Figure 60: Housing Units by Tenure and Year Built in Unincorporated King County**



1540
 1541 Source: U.S. Department of Housing and Urban Development. (2021). *Housing Stock by Tenure and Year Built, CHAS 2014-2018.*

1542 *Housing size*

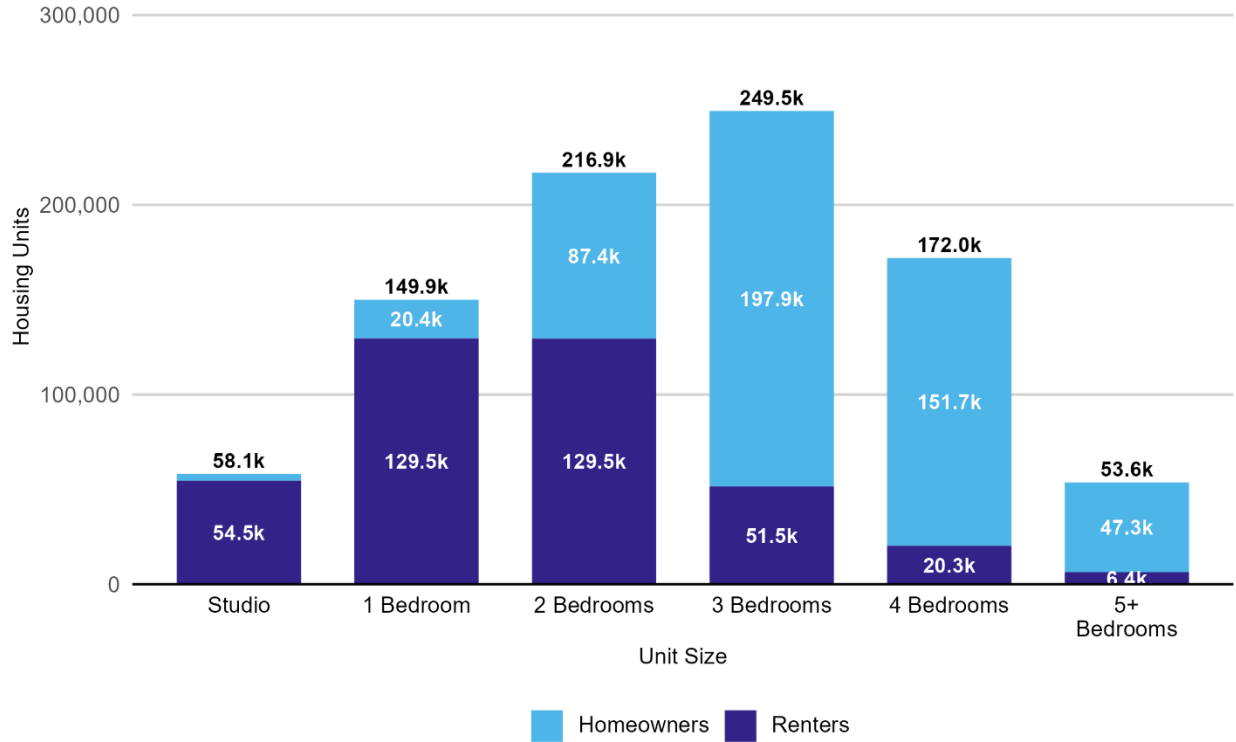
1543 As shown in Figure 61, smaller housing units in King County are much more likely to be rented than owned,
 1544 with 93.8 percent (54,542) and 86.4 percent (129,549) of studios and one-bedroom units occupied by a
 1545 renter household, respectively. The gap between renter and homeowner households in two-bedroom units
 1546 is smaller, with 59.7 percent (129,479) and 40.3 percent (87,421) of these units occupied by renters and
 1547 homeowners, respectively. Over three-quarters of three-, four-, and five or more-bedroom units are
 1548 occupied by homeowners.¹⁸⁰
 1549

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.*

1550 **Figure 61: King County Units by Tenure and Unit Size**

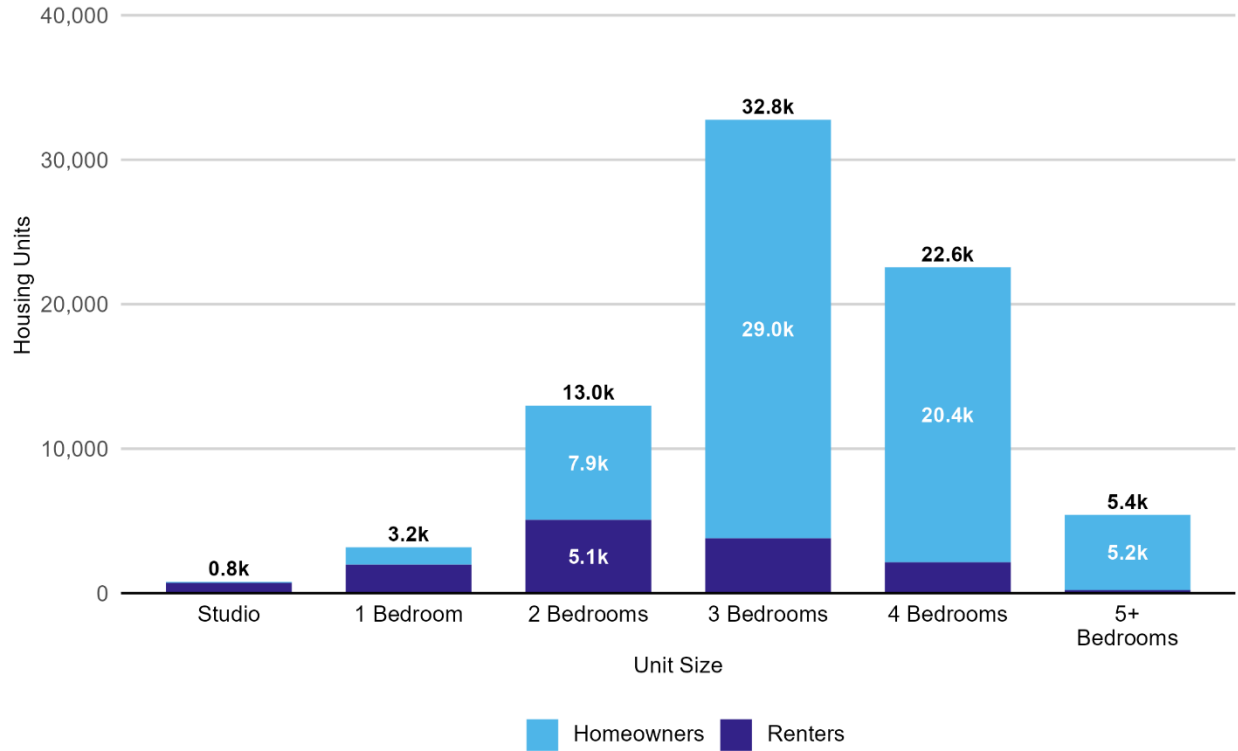


1551
 1552 Source: U.S. Department of Housing and Urban Development. (2021). *Housing Units by Tenure and Unit Size, CHAS 2014-2018*.

1553
 1554 These trends are also reflected in unincorporated King County, as shown in Figure 62. Over 90 percent (713)
 1555 of studios and 62 percent (1,969) of one-bedroom units in unincorporated King County are occupied by
 1556 renters. However, homeowners in unincorporated King County are more likely to occupy units with more
 1557 than one bedroom than in the county as a whole. In unincorporated King County, approximately 60.9
 1558 percent (7,903) of two-bedrooms, 88.4 percent (28,972) of three-bedrooms, 90.5 percent (20,421) of four-
 1559 bedrooms, and 96 percent (5,207) of units with five or more bedrooms are occupied by homeowners.¹⁸¹
 1560

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

1561 **Figure 62: Housing Units by Tenure and Unit Size in Unincorporated King County**



1562
 1563 Source: U.S. Census Bureau. (2022). Housing Units by Tenure and Size, 5-year ACS 2016-2020.

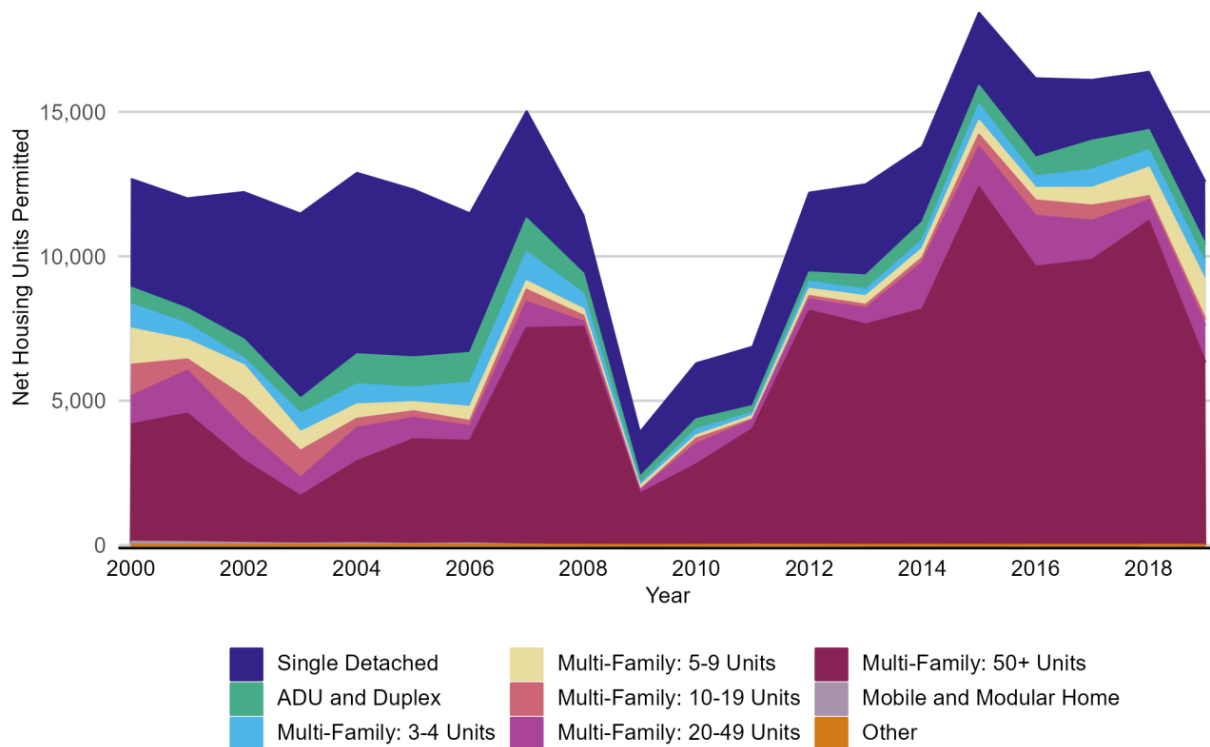
1564 **C. Housing Market Conditions**

1565 *Housing Production*

1566 Housing construction in King County has changed since 2000, as shown in Figure 63 using Puget Sound
 1567 Regional Council Residential Building Survey data. In the first decade of the new millennium, housing
 1568 permits peaked in 2007, right before the 2008 economic crisis. The number of residential housing units
 1569 permitted significantly decreased during the Great Recession. Housing construction hit a low in 2009 but
 1570 recovered, peaking at the highest number in the past two decades in 2015. From 2016 to 2020, King
 1571 County jurisdictions issued approximately 85,294 residential building permits for new construction.¹⁸² After
 1572 the Great Recession, single detached residences represented a smaller percentage of residential permitted
 1573 units than before the recession. Since 2009, the number of multiunit permitted properties with 50 or more
 1574 units increased significantly, becoming the dominant form of housing construction beginning in 2011. This
 1575 is likely due to multiple factors, including but not limited to ¹⁸³ [redacted]

- 1576 • a reduction in available land for single detached residential housing projects;
- 1577 • a market response to major employment growth in the urban core of King County, which can only
 1578 accommodate significant increases in housing units through multiunit projects; and
- 1579 • larger multiunit projects often being more profitable than smaller projects.

1580 **Figure 63: Net Housing Units Permitted by Unit Type in King County, 2000 to 2020**



1581 Source: Puget Sound Regional Council. Residential Building Permit Survey, 2000-2020.
 1582

1583 Table 4 and Figures 64 and 65 show the number of housing units completed in King County and
 1584 unincorporated King County by type from 2020 to 2022. Approximately 62,357 residential buildings were
 1585

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." [\[link\]](#)

1586 constructed in King County between April 1, 2016, and April 1, 2021.¹⁸⁴ Since 2020, housing production in
 1587 King County and unincorporated King County has shifted towards multiunit housing units, but single
 1588 detached residences still make up a large portion of the housing units constructed in both jurisdictions.
 1589 More manufactured housing units and other unit types have been demolished than constructed since 2020.
 1590

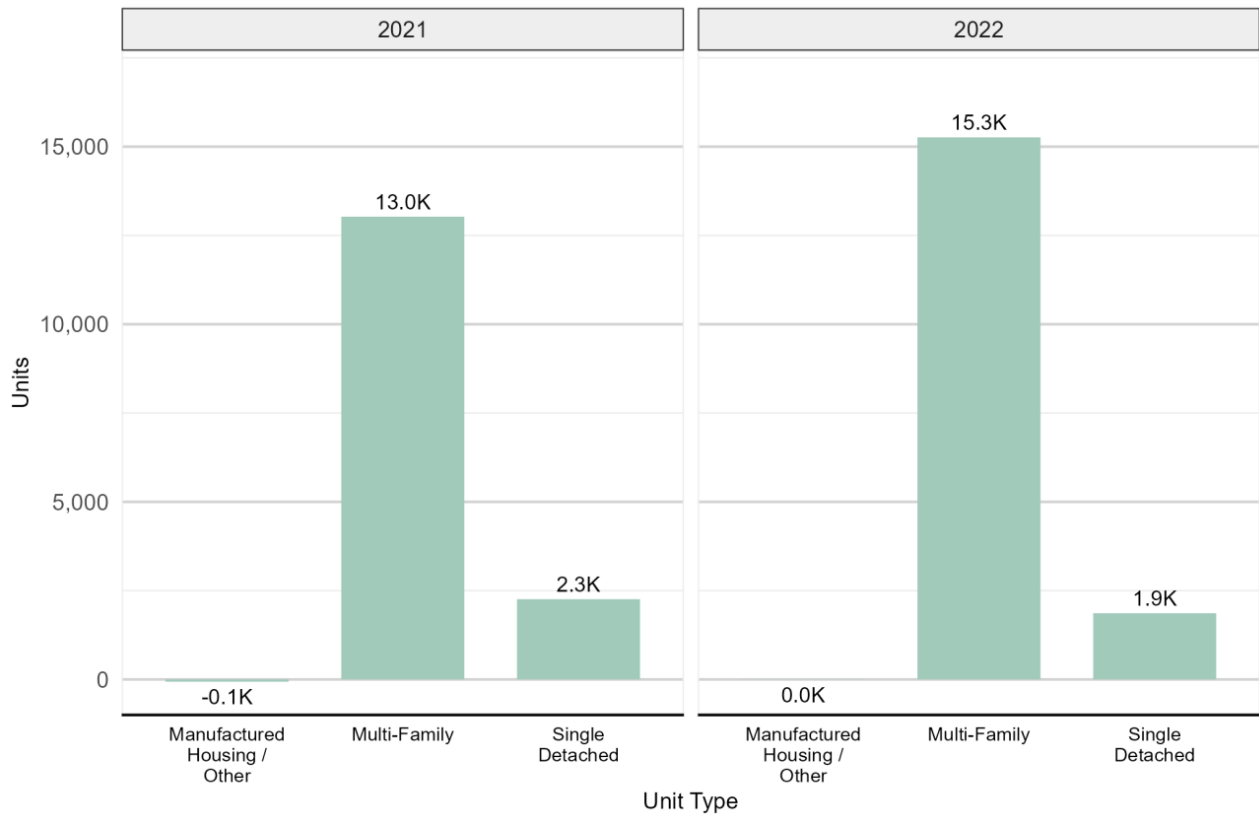
1591 **Table 4: Total Housing Units Completed in King County and Unincorporated King County¹⁸⁵**

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

1592

1593 **Figure 64: Total Housing Completed by Type in King County**

1594



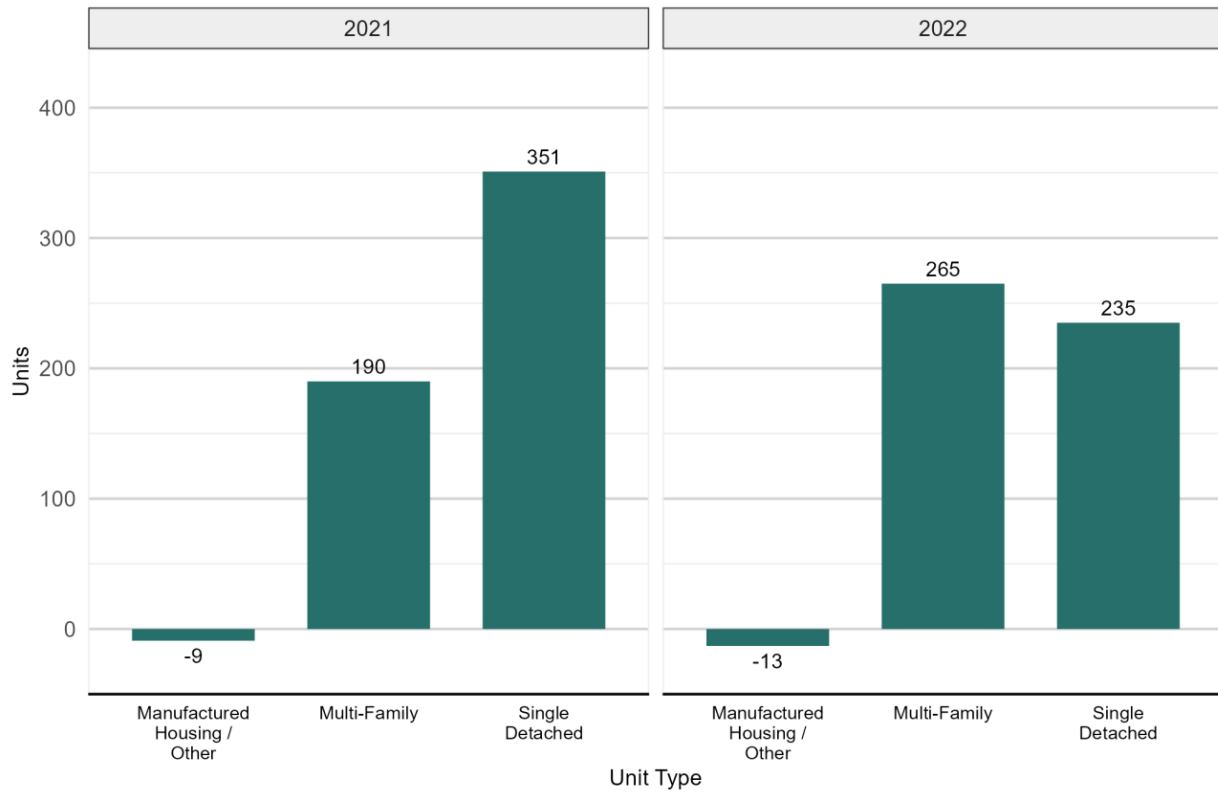
1595
1596

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. [\[link\]](#)

1597 **Figure 65: Total Housing Units Completed by Type in Unincorporated King County**



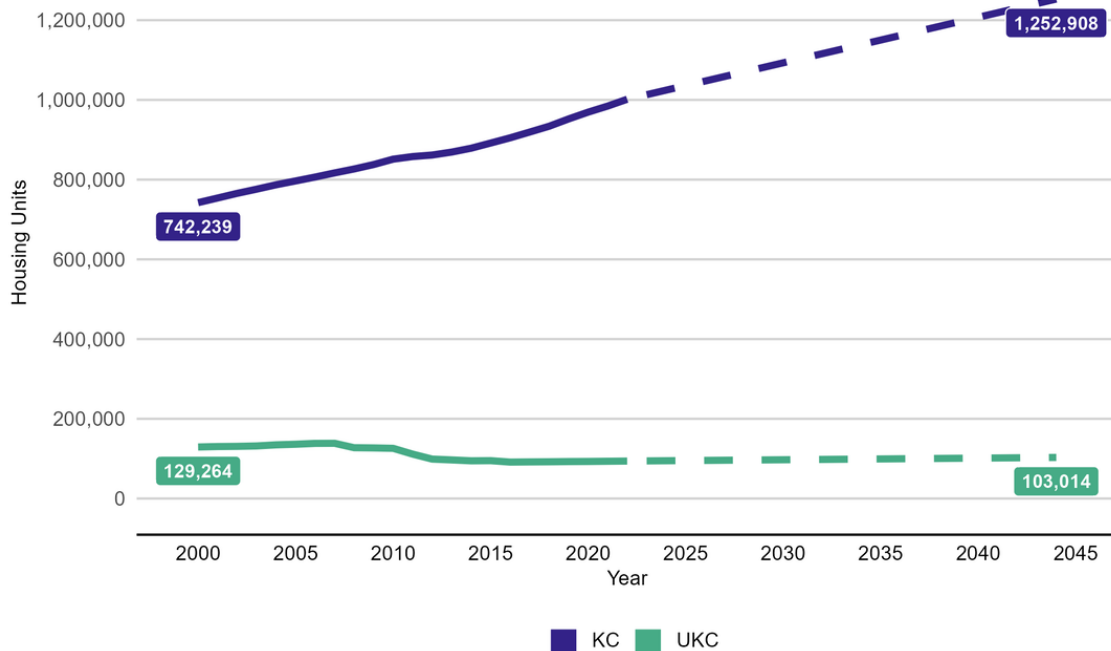
1598
 1599 Source: Washington State Office of Financial Management. (2022). April 1 Postcensal Estimates of Housing Units.

1600 *Forecasted Housing Growth*

1601 Figure 66 shows the actual and forecasted growth of housing units in King County. The Washington State
 1602 Office of Financial Management (OFM) projects the number of housing units in King County will increase
 1603 approximately 25.1 percent, from 1,001,577 housing units in 2022 to 1,252,908 housing units in 2044. The
 1604 OFM projects the number of housing units in unincorporated King County will increase approximately 9.6
 1605 percent, from 93,957 housing units to 103,014 housing units in 2044.¹⁸⁶ These projections do not take
 1606 annexation into account. It is possible that housing units decrease or stay stable over the next two decades
 1607 in unincorporated King County due to annexation. Housing growth in unincorporated King County will be
 1608 focused on urban areas to meet King County’s environmental and climate goals and will account for four
 1609 percent of housing growth in King County.¹⁸⁷

1610

1611 **Figure 66: Actual and Forecasted Housing Growth in King County and Unincorporated King**
 1612 **County from 2000 to 2044**



1613
 1614
 1615

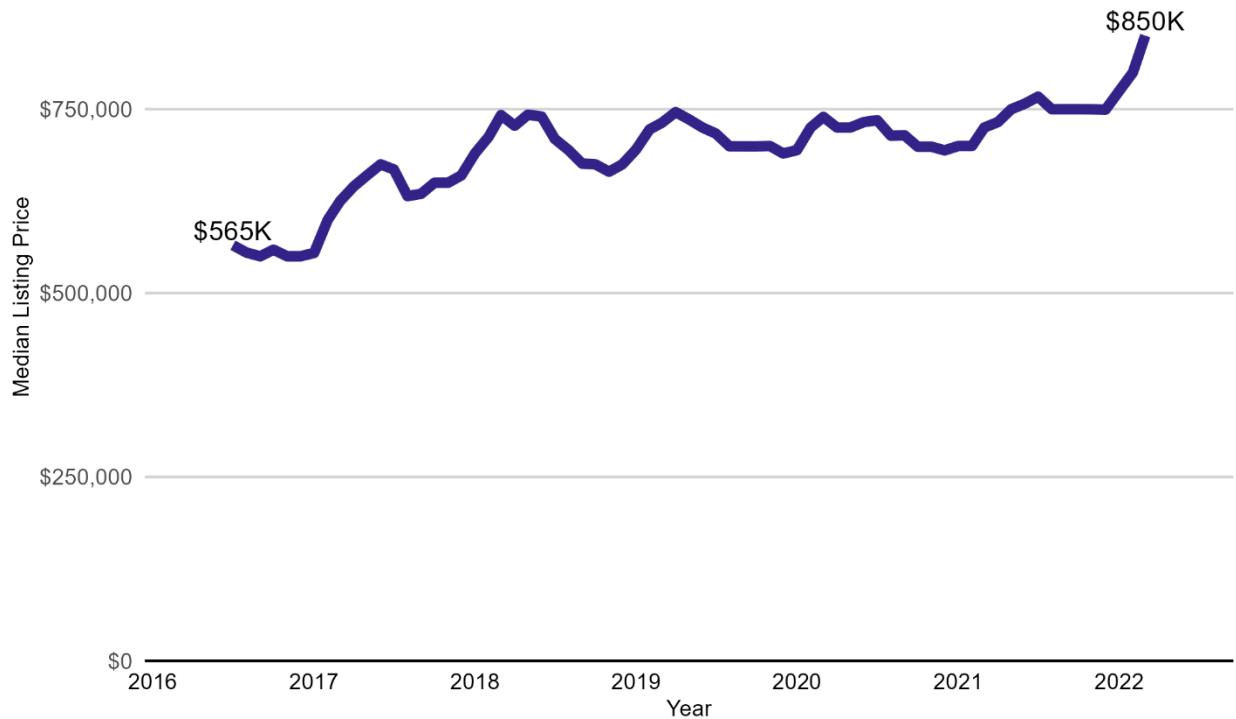
Source: Puget Sound Regional Council Macroeconomic Forecast; Washington State Office of Financial Management, *Population and Housing Estimates*; and U.S. Census Bureau, *American Community Survey*.

¹⁸⁶ Washington State Office of Financial Management, *Population and Housing Estimates*.
¹⁸⁷ King County 2022 Comprehensive Plan Performance Measures Report. [\[link\]](#)

1616 *Housing Costs*

1617 As shown by Figure 67, the median price for a home in King County has increased dramatically since 2016;
 1618 the median home listing price increased by about 50 percent between July 2016 and March 2022, from
 1619 \$565,000 to \$850,000. This significantly increases wealth for existing homeowners but puts homeownership
 1620 out of reach for many residents in King County. A 30-year mortgage for an \$850,000 home with a 20
 1621 percent down payment of \$170,000 and an interest rate of five percent would lead to a monthly payment of
 1622 about \$4,000, including property taxes and homeowners' insurance. A household would need an income of
 1623 about \$160,000 per year for that monthly payment to be affordable, which is higher than the region's overall
 1624 median family income of \$134,600.¹⁸⁸ Racial disparities in wages, as discussed in the Workforce
 1625 Characteristics section, contribute to the racial disparities in homeownership in the region.
 1626

1627 **Figure 67: Median Listing Price in King County**

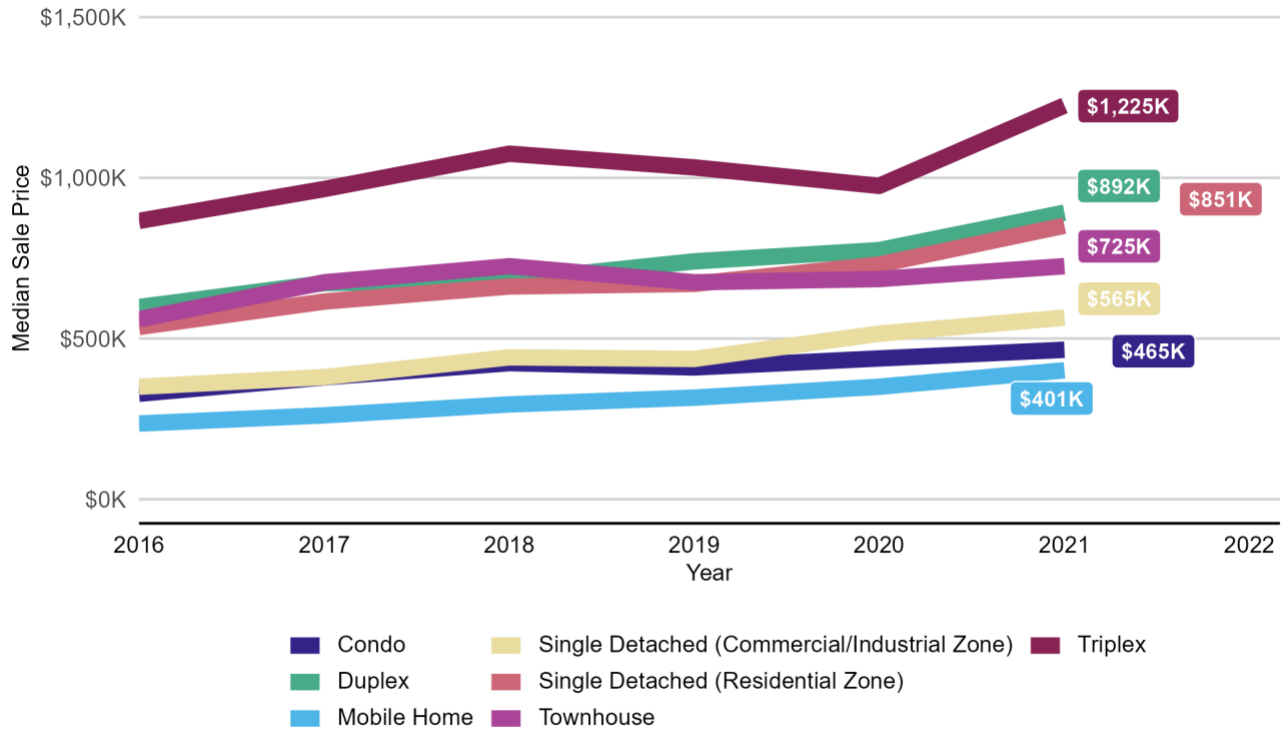


1628 Source: Federal Reserve Bank of St. Louis. (2022). Median Listing Price in King County, WA.
 1629

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

1630 Figure 68 shows that the sales prices of vacant single detached residences increased at the highest rate,
 1631 more than doubling in price from 2016 to 2021. The sales prices for townhomes increased at the slowest
 1632 rate, indicating that this housing type may become a more affordable option over time, but also has less
 1633 potential for building wealth.¹⁸⁹ Figure 68 shows that triplexes are the most expensive property type; this
 1634 figure measures the sale price of triplex buildings rather than units within a triplex.
 1635

1636 **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.

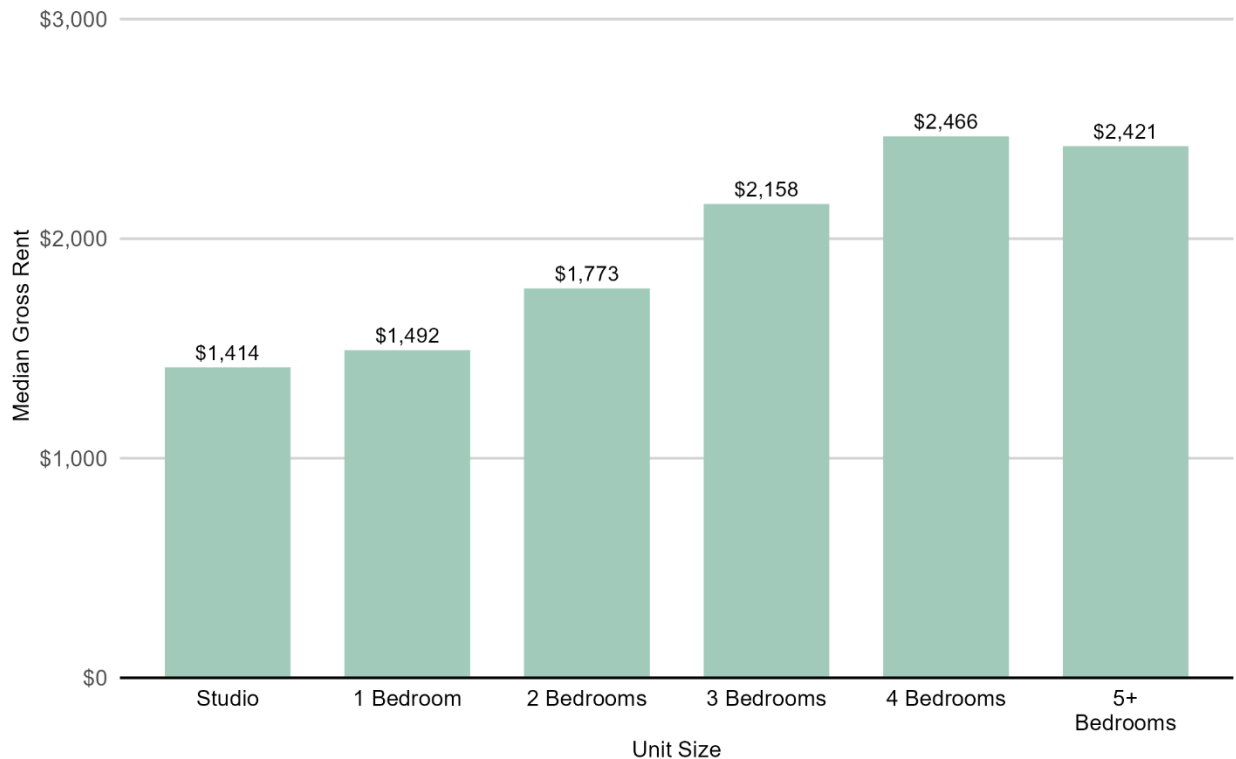
1637
 1638 Source: King County Assessor's Office, 2016 to 2021.

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

1639 *Rental Rates*

1640 Figure 69 shows the median gross rent by unit size in King County. The median rent for a studio unit in King
 1641 County is \$1,414. The most expensive units are four-bedrooms, with a median rent of \$2,466. It is not clear
 1642 why five or more-bedroom rentals are slightly less expensive than four-bedroom units, but these units are
 1643 less common, creating a larger margin of error.¹⁹⁰ Rentals with five or more bedrooms available for rent on
 1644 Zillow are located throughout the county but heavily clustered around the University of Washington,
 1645 indicating that these units are marketed towards students. Many landlords with large single detached
 1646 residences in this area rent individual rooms out to students or put multiple students on one lease, with
 1647 rents for each room ranging from \$900 to \$1,250, lower than the average rent of a studio. These rentals are
 1648 also older buildings, pushing down the by-room rent compared to newer apartment buildings.¹⁹¹
 1649

1650 **Figure 69: Median Gross Rent by Unit Size in King County**



1651
 1652 *Source: U.S. Census Bureau. (2022). Median Gross Rent by Unit Size, ACS 2016-2020.*

1653
 1654 The minimum wage in King County was \$14.49 per hour in 2022. This wage converts to an annual salary of
 1655 about \$30,100 for someone working full-time, assuming paid or no vacation time.¹⁹² Based on that income,
 1656 an affordable monthly rent would be about \$750, about half the cost of the median one-bedroom
 1657 apartment. A single person with an income of 50 percent of King County's area median income in 2022
 1658 (\$41,720) can afford a monthly rent of about \$1,040, almost \$400 less than the median gross rent for a
 1659 studio apartment. A household of four with an income of 50 percent area median income (\$59,560) can
 1660 afford a monthly rent of about \$1,490, about the median cost of a one-bedroom apartment.
 1661

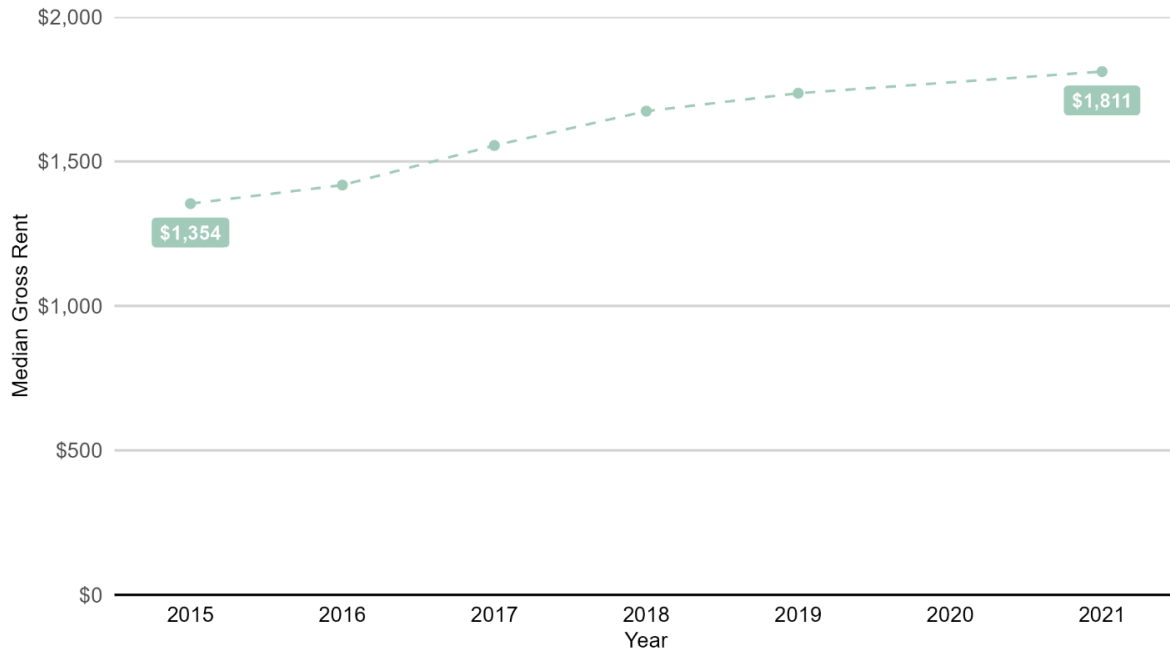
¹⁹⁰ U.S. Census Bureau. (2022). *Median Gross Rent by Unit Size, 5-year ACS 2016-2020.*

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

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

1662 Figure 70 shows the gross median rent in King County from 2015 to 2021. King County's gross median rent
 1663 increased significantly in this time: 33.8 percent, from \$1,354 to \$ 1,811.¹⁹³
 1664

1665 **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.

1666 Source: U.S. Census Bureau. (2022). *Median Gross Rent by Bedroom Size, 1-year ACS 2015-2021*.
 1667

1668 *Housing Affordability and Availability*

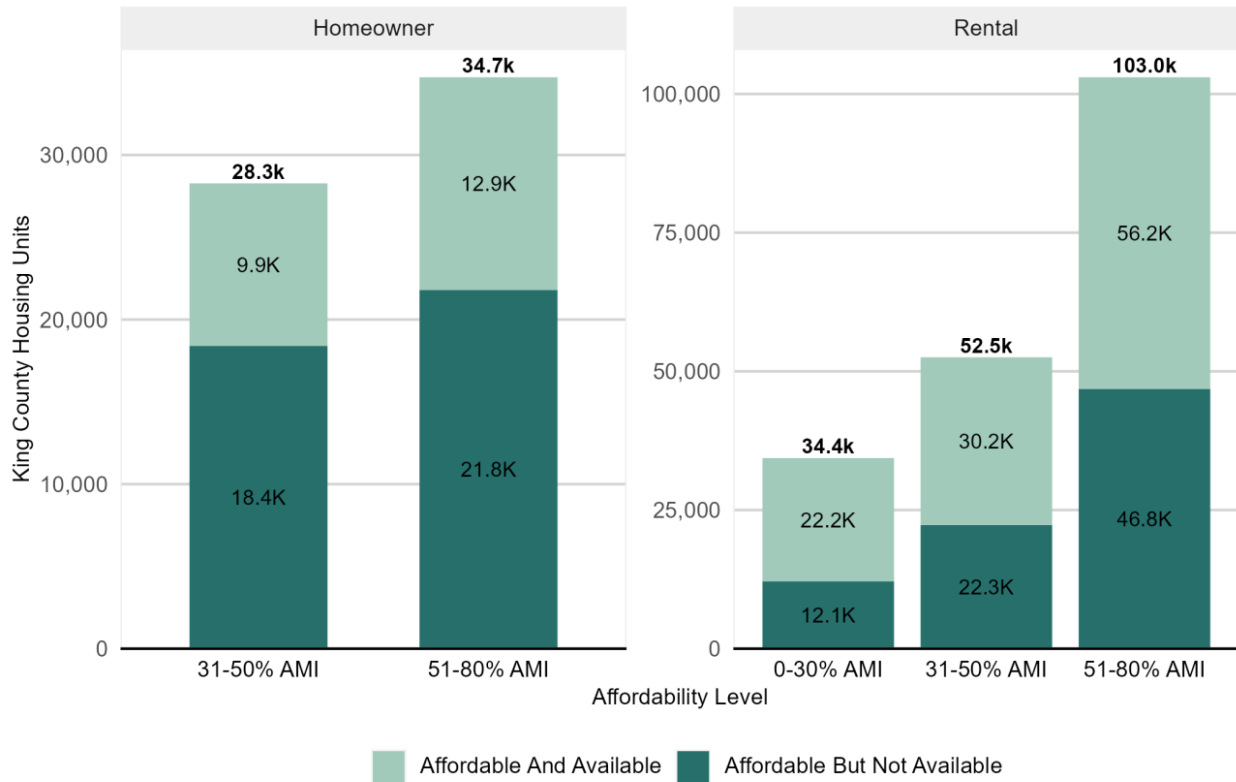
1669 Figure 71 shows the inventory of housing units that are affordable, but not available, and affordable and
 1670 available by tenure and income range, for King County. Units that are affordable, but not available mean
 1671 that the unit is occupied by a household at a higher income bracket than what the housing cost is affordable
 1672 to, such as a unit with rent affordable to households at or below 30 percent area median income occupied
 1673 by a household that earns the median income. Units that are affordable and available mean the unit is
 1674 occupied by a household at the same income bracket in which the unit is affordable to, such as a unit
 1675 affordable to households at or below 80 percent area median income occupied by a household in that
 1676 income bracket. The homeownership data does not include households with incomes less than or equal to
 1677 30 percent area median income because it is such a small subset of the population.

1678
 1679 The greatest disparity between number of households and units available in King County is for incomes at
 1680 or below 30 percent area median income. There are 81,250 cost burdened or severely cost burdened
 1681 households with incomes less than or equal to 30 percent area median income in King County, but only
 1682 22,235 units that are affordable and available to that population. Lower income households outnumber the
 1683 number of affordable and available units in unincorporated King County.¹⁹⁴ To account for down-renting,
 1684 there need to be more units than households in lower-income brackets to ensure every low-income
 1685 household can live in a unit affordable to their income.
 1686

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*.

1687 **Figure 71: Affordable and Available Units by Area Median Income and Tenure in King County**



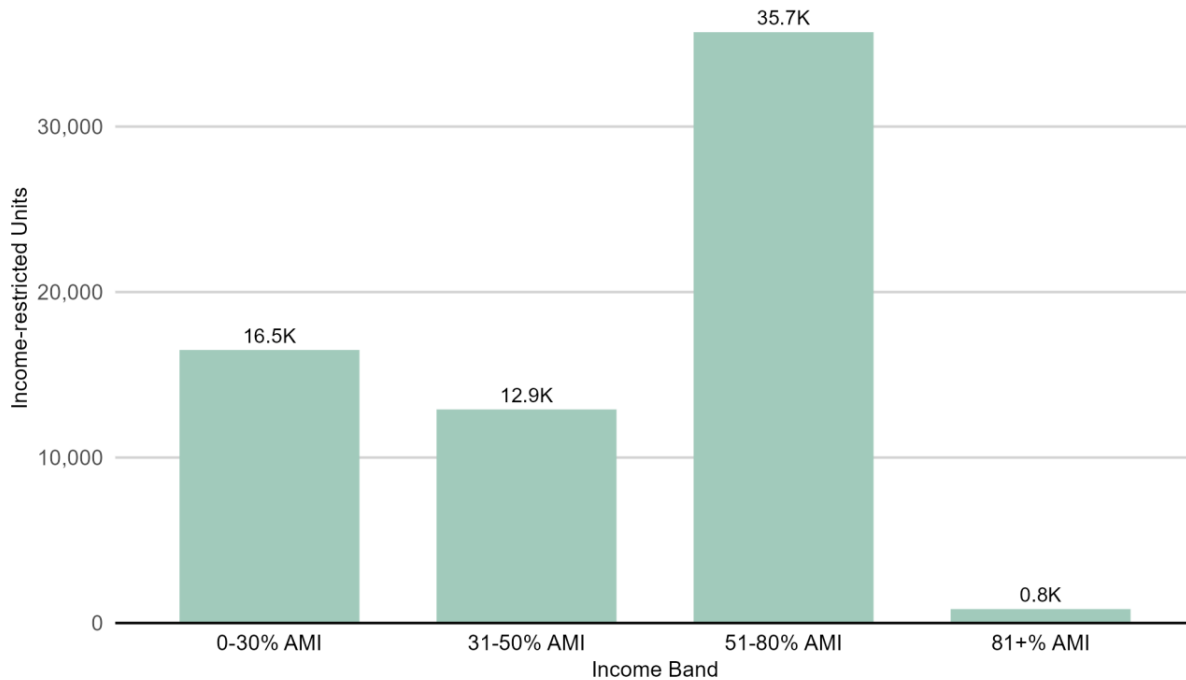
1688
 1689 Source: U.S. Department of Housing and Urban Development. (2021). Units Affordable and Available in King County and
 1690 Unincorporated King County, CHAS 2014-2018.

1691 **Special Housing Inventory**

1692 *Income-Restricted Housing*

1693 Figure 72 shows the number of income-restricted housing units in King County that are affordable to
 1694 different income ranges. King County has about 65,900 income-restricted housing units, including
 1695 permanent supportive housing, which is about 6.4 percent of all housing units in King County. Some units
 1696 are produced through regulatory incentives, but the significant majority are funded through a mix of local,
 1697 state, federal, and philanthropic funding, tax credits, private debt, and rent from residents. Generally, units
 1698 restricted at or below 60 percent area median income are rental units, while units restricted to 60 to 100
 1699 percent area median income are a mix of homeownership and rental units. Over half of King County
 1700 income-restricted units are for households between 51 to 80 percent area median income. Approximately
 1701 25 percent of income-restricted housing units serve households at or below 30 percent area median
 1702 income.¹⁹⁵
 1703

1704 **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.

1705
 1706 Source: King County Department of Community and Human Services. (2021). *King County Income-Restricted Housing Database*.

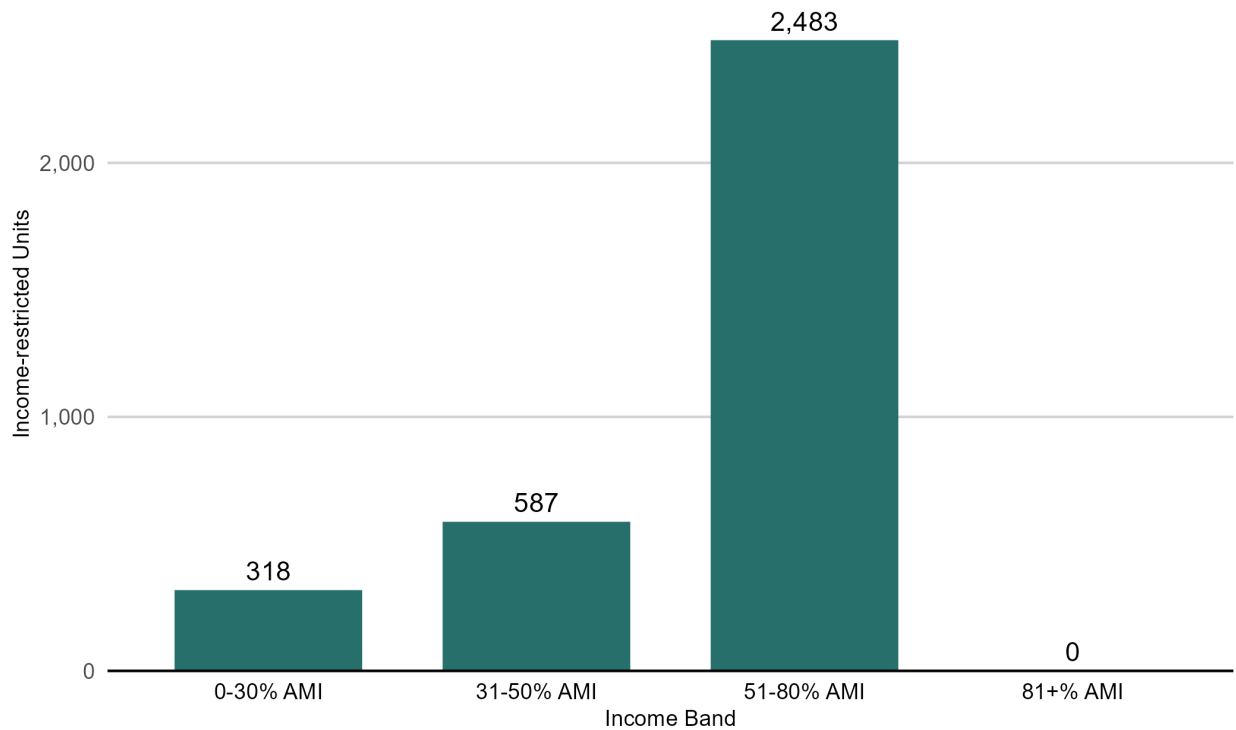
1707
 1708 Figure 73 shows the number of income-restricted housing units in unincorporated King County that are
 1709 affordable to different income ranges. Unincorporated King County has approximately 3,388 units for
 1710 households at 0 to 80 percent area median income. That makes up a significantly smaller portion of income-
 1711 restricted units in unincorporated King County (9.4 percent) compared to King County as a whole (25
 1712 percent). Approximately 73.3 percent of income-restricted units in unincorporated King County are for
 1713 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*.

1714 **Figure 73: Income-restricted Housing Units in Unincorporated King County**



1715 Data current as of December 31, 2021. Includes homeownership units, care facilities, and group homes. Units in the developr
 1716 Source: King County Department of Community and Human Services. (2021). King County Income-Restricted Housing Database.

1717 *Income Restricted Housing in Unincorporated King County within ½ mile of Transit and Countywide Centers*

1718 Of all income-restricted housing units in unincorporated King County, 49 percent, or 1,660 units, are
 1719 located within one half mile of frequent or high-capacity transit. The overwhelming majority of these units
 1720 are in North Highline and Skyway-West Hill. Maps 2 and 3 show the affordable housing projects within the
 1721 half mile walkshed in North Highline and Skyway-West Hill, respectively.

1722
 1723 The North Highline and Skyway Unincorporated Activity Centers are identified in the Countywide Planning
 1724 Policies as candidates for possible designation as "countywide centers," a new designation from Puget
 1725 Sound Regional Council's Regional Centers Framework, as of April 2023. In North Highline, Coronado
 1726 Springs Apartments, Coronado Springs Cottages, and Unity Village are in the current activity center, totaling
 1727 506 units. In Skyway, the Greentree Apartment Homes and Park Hill Apartments are in the activity center,
 1728 total 205 units.

1729 Map 2: Income Restricted Housing in North Highline within 1/2 Mile Walkshed of Frequent Transit

NORTH HIGHLINE 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
- North Highline Community Service Area
- Urban Growth Area Boundary
- Incorporated City
- City in Rural Area
- Tribal Lands
- King County Boundary

Data Sources:

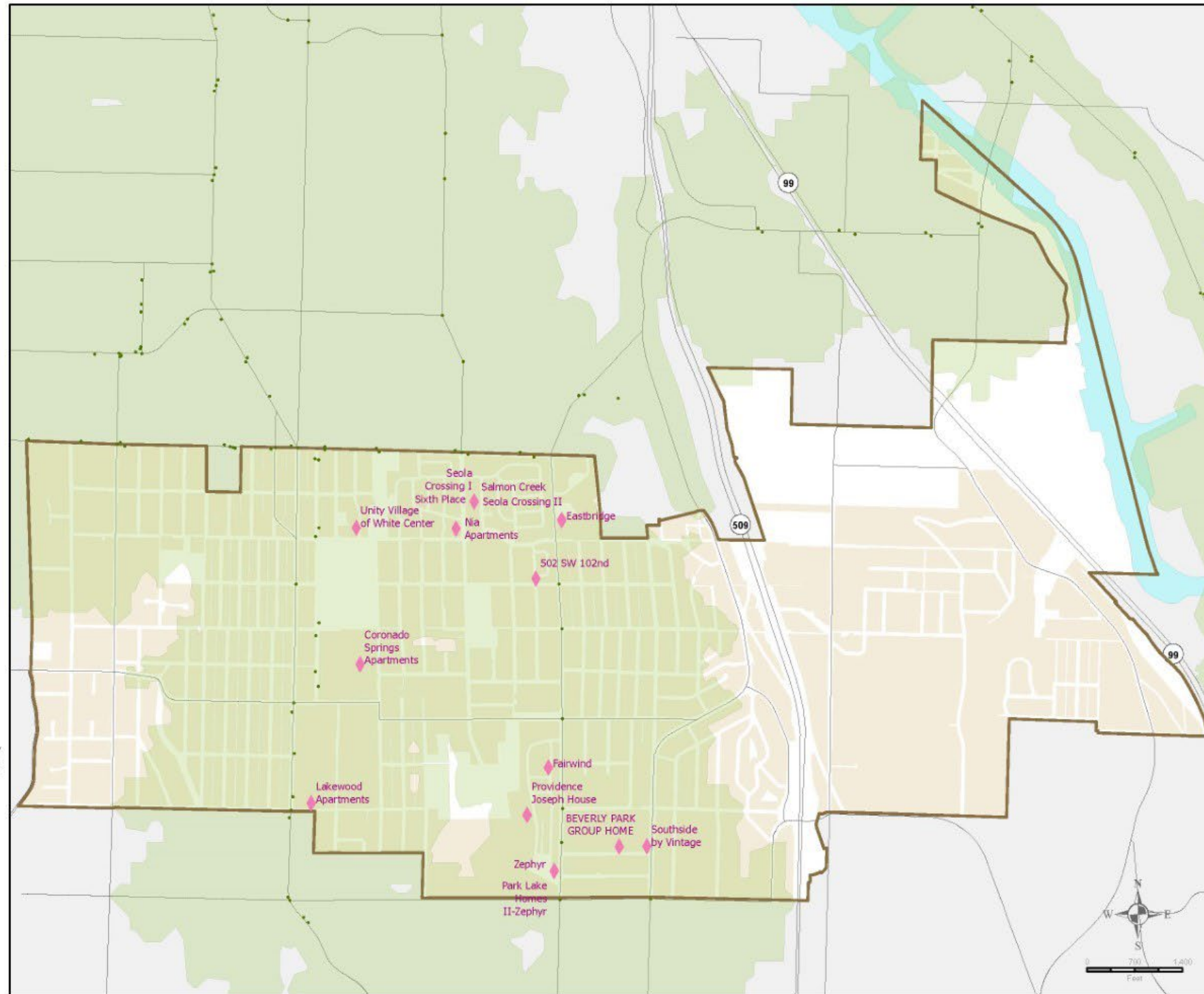
King County Department of Local Services
 King County Department of Assessments
 King County Department of Natural Resources and Parks
 King County Office of the Executive: Performance, Strategy and Budget
 King County Department of Community and Human Services
 Puget Sound Regional Council

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 Vashon 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

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1732 **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*

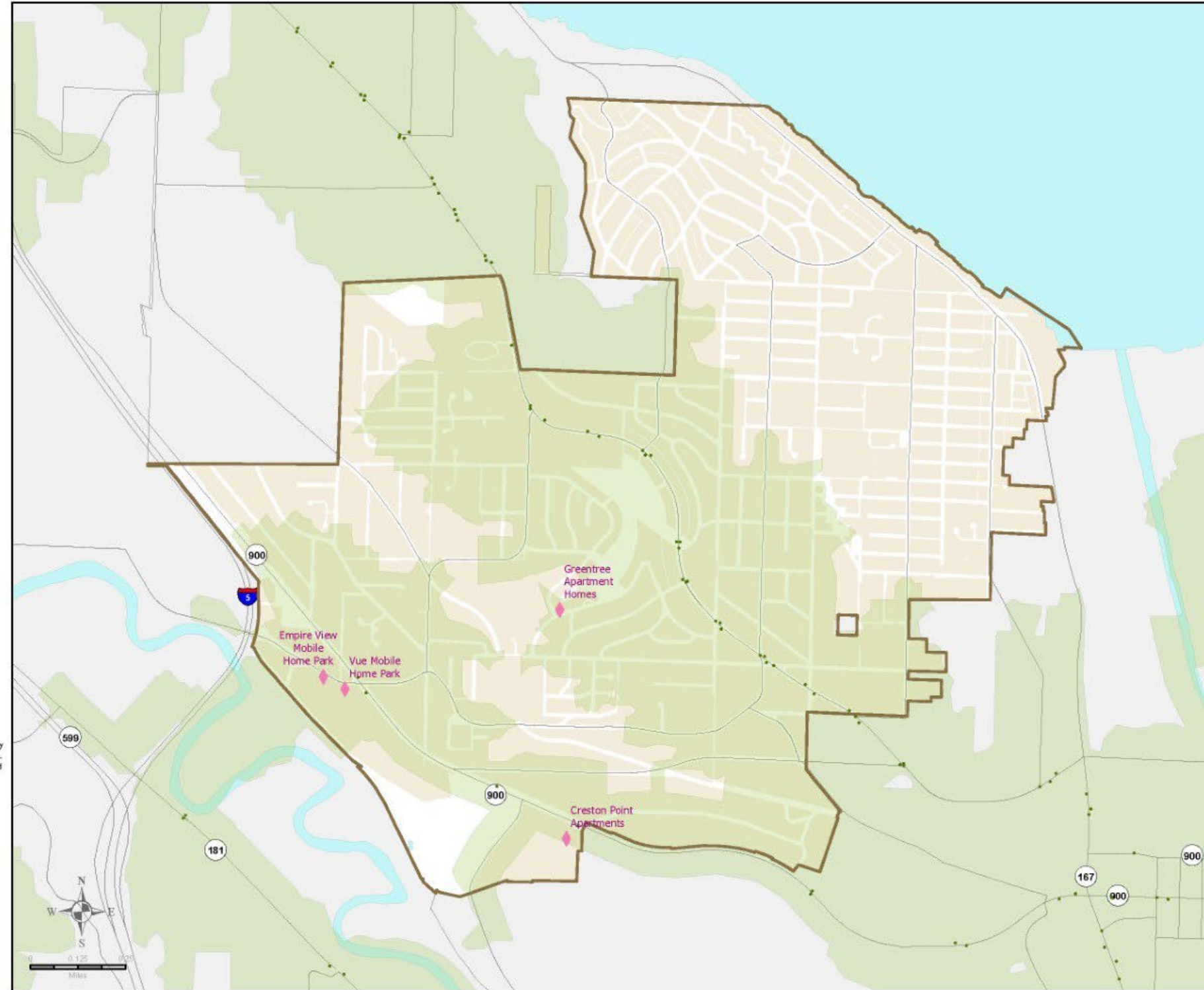
- ◆ Income Restricted Housing
- High Capacity & Frequent Transit Stops
- Half Mile Walk-Shed of High Capacity & Frequent Transit Stops
- Residential Land in Unincorporated King County
- Skyway/West Hill Community Service Area
- Urban Growth Area Boundary
- Incorporated City
- City in Rural Area
- Tribal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

Data Sources:
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 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

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 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

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**King County
 GIS CENTER**

Date: 7/24/2022
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1733
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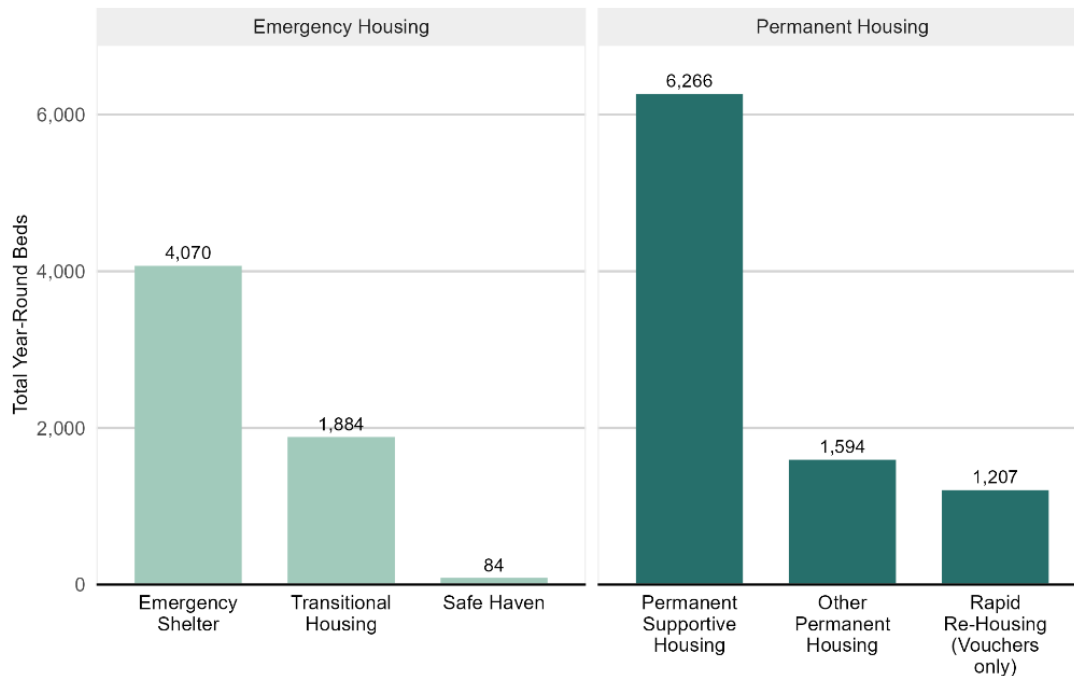
1735 *Permanent Supportive Housing*

1736 Many of the housing units reserved for the lowest income households are for households exiting
 1737 homelessness. King County has 6,266 housing units for permanent supportive housing,¹⁹⁸ which is a project
 1738 that offers permanent housing and services to households that are homeless on entry, where the individual
 1739 or a household member has a condition of disability, such as mental illness, substance abuse, chronic health
 1740 issues, or other conditions that create multiple and serious ongoing barriers to housing stability. King
 1741 County has 1,594 other permanent housing units that either do not require a member of the household to
 1742 have a disability or do not have additional services. Unincorporated King County does not have any
 1743 permanent supportive housing.

1744 *Emergency Shelter*

1745 In 2021, King County had approximately 6,038 year-round emergency housing beds, which consisted of
 1746 emergency shelter (4,070 beds), safe haven (84 beds), and transitional housing (1,884 beds), as shown in
 1747 Figure 74. Approximately 75 emergency housing beds are in unincorporated King County. Emergency
 1748 shelter provides temporary shelter for people experiencing homelessness, either for the general population
 1749 or for a specific population such as youth, families, and survivors of domestic violence. Safe haven beds are
 1750 for people experiencing homelessness with severe mental illness who have been unwilling or unable to
 1751 participate in services. Safe haven beds provide 24-hour residence for these individuals for an unspecified
 1752 period. Transitional housing provides temporary lodging, for no longer than 24 months, for people
 1753 experiencing homelessness with the goal of transitioning the household into permanent housing.¹⁹⁹

1755 **Figure 74: Emergency Housing and Permanent Housing Inventory in King County**



1756
 1757 Source: U.S. Department of Housing and Urban Development. (2021). HUD 2021 Continuum of Care Homeless Assistance
 1758 Programs Housing Inventory Count Report.

1759 *Group Homes and Retirement Facilities*

1760 King County has 264 group homes and 208 retirement facilities. Unincorporated King County has seven
 1761 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). [\[link\]](#)

1762 1.9 percent of retirement facilities are in unincorporated King County, based upon King County Assessor
1763 data.²⁰⁰
1764

V. Racially Disparate Impact Analysis

1765
1766 In alignment with requirements of the Washington State Growth Management Act, King County's
1767 Countywide Planning Policies (CPPs), and the Puget Sound Regional Council VISION 2050, this analysis
1768 documents and examines the local history of racially exclusive and discriminatory land use and housing
1769 practices that lead to racially disparate housing outcomes for residents in unincorporated King County. This
1770 section also analyzes current policies that could be perpetuating harms to Black, Indigenous, and People of
1771 Color communities and identifies the 2024 Comprehensive Plan policy and code changes that are helping
1772 to undo those harms as required by state law and the CPPs. Revised Code of Washington 36.70A.070(2)(e)
1773 requires jurisdictions to identify "local policies, regulations, and practices that have resulted in racially
1774 disparate impacts, displacement, and exclusion in housing, including: i) zoning that may have a
1775 discriminatory effect; ii) disinvestment; and iii) infrastructure availability." This analysis also fulfills CPP H-5,
1776 CPP H-3n, and CPP H-9.

1777
1778 CPP H-5 requires jurisdictions to:

1779
1780 *Document the local history of racially exclusive and discriminatory land use and housing*
1781 *practices, consistent with local and regional fair housing reports and other resources. Explain the*
1782 *extent to which that history is still reflected in current development patterns, housing conditions,*
1783 *tenure, and access to opportunity. Identify local policies and regulations that result in racially*
1784 *disparate impacts, displacement, and exclusion in housing, including zoning that may have a*
1785 *discriminatory effect, disinvestment, and infrastructure availability. Demonstrate how current*
1786 *strategies are addressing impacts of those racially exclusive and discriminatory policies and*
1787 *practices. The County will support jurisdictions in identifying and compiling resources to support*
1788 *this analysis.*

1789
1790 CPP H-3n requires jurisdictions to:

1791
1792 *Conduct an inventory and analysis in each jurisdiction of existing and projected housing needs of all*
1793 *segments of the population and summarize the findings in the housing element. The inventory and*
1794 *analysis shall include:*

1795 *n) Areas in the jurisdiction that may be at higher risk of displacement from market forces that*
1796 *occur with changes to zoning development regulations and public capital investments.*

1797
1798 CPP H-9 requires jurisdictions to:

1799
1800 *Adopt intentional, targeted actions that repair harms to Black, Indigenous, and other People of*
1801 *Color households from past and current racially exclusive and discriminatory land use and*
1802 *housing practices (generally identified through Policy H-5). Promote equitable outcomes in*
1803 *partnership with communities most impacted.*

1804
1805 This analysis also aligns with Puget Sound Regional Council's VISION 2050, which is the region's long-range
1806 plan for growth. The vision for 2050 is to provide exceptional quality of life, opportunity for all, connected
1807 communities, a spectacular natural environment, and an innovative, thriving economy.
1808

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

1809 The first section within this analysis outlines historic government actions and policies with an explicit racial
1810 discriminatory intent. The second section explores 20th and 21st century government policies and practices
1811 that contribute to or create racially disparate outcomes in housing. The third section details displacement
1812 occurring in unincorporated King County. The fourth section examines how current King County policies,
1813 and the 2024 Comprehensive Plan updates, aim to undo past racially exclusive and discriminatory land use
1814 and housing practices and identify where policies might be perpetuating harms to Black, Indigenous, and
1815 People of Color communities.

1816
1817 This analysis primarily focuses on urban unincorporated areas in King County because they have larger
1818 populations and a higher concentration of Black, Indigenous, and People of Color communities than rural
1819 unincorporated areas. Understanding the past and current policies that contribute to ongoing harms against
1820 Black, Indigenous, and People of Color communities and racially disparate impacts in housing is critical to
1821 identifying root causes and undoing these systemic injustices. However, this analysis does not analyze *all*
1822 discriminatory policies and programs that existed in unincorporated King County, and rather represents a
1823 best effort on the part of the County to analyze its policies for their contribution to racially disparate housing
1824 impacts, displacement, and exclusion over the course of its history. Skyway-West Hill and North Highline are
1825 referenced more often than other unincorporated areas in this section due to recent planning efforts such as
1826 the Skyway-West Hill and the North Highline Anti-displacement Strategies Report, the North Highline
1827 Community Service Area Subarea Plan, and the Skyway-West Hill Community Service Area Subarea
1828 Plan.^{201,202}

1829
1830 Historically, private property owners, lending institutions, and federal, state, and local governments
1831 implemented strategies to restrict access to housing and neighborhoods to people based on their race and
1832 sometimes religion.²⁰³ These strategies perpetuated racial segregation throughout the country, including in
1833 unincorporated King County.^{204,205} King County as a jurisdiction has both played a direct role in
1834 perpetuating racially disparate outcomes, such as not enforcing the first open housing ordinance it passed,
1835 as well as not always taking an explicit stand against these types of policies or reversing them, as shown in
1836 this section.

1837
1838 This analysis uses terms such as Black, Indigenous, and People of Color, White, Black, Asian, and
1839 Indigenous, when referring to racial groups today and in the past. Several historical texts cited in this
1840 analysis use language to describe racial groups that are not appropriate today. These terms are used within
1841 this section when pulling direct quotes and in citations.

1842 A. Historical Policies with an Explicit Racial Discriminatory 1843 Intent

1844 Public policies that have contributed to the racially disparate impact of the current housing crisis are rooted
1845 in the explicitly racist practices of the early United States. Some of these policies and practices known to
1846 have been enforced or practiced in unincorporated King County include Indigenous land dispossession, the
1847 Alien Land Law, Japanese internment and incarceration, racial restrictive covenants, and discriminatory
1848 lending practices that led to disproportionate access to homeownership. While federal, state, and local
1849 governments outlawed many of these overtly racist housing practices in the twentieth century, their legacy
1850 lives on through zoning, underinvestment in BIPOC neighborhoods, lack of annexation, lack of tenant
1851 protections, and other land use patterns and practices.

1852

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*. [\[link\]](#)

1853 *Broken Treaties, Indigenous Expulsion, and Indigenous Land Dispossession (early 1800's - early 1900's)*
1854 The Puyallup, Muckleshoot, Snoqualmie, Suquamish, Tulalip, and Duwamish Indigenous tribes have lived
1855 and stewarded the lands, waters, and resources in and around King County since time immemorial.²⁰⁶ Early
1856 settlers, people mostly of European descent who moved to the region with the intention to stay, arrived in
1857 the early 1800s. Upon arrival, they occupied land and consumed resources of importance to Indigenous
1858 communities, by claiming hunting and fishing rights and disrupting the tribes' way of living and impacting
1859 their survival.²⁰⁷ Many of these actions violated rights that tribes had reserved unto themselves by terms of
1860 treaties with the U.S. including dislocating tribes from their lands.^{208,209} The federal government perpetuated
1861 such violations by denying the signatory tribes their fishing and hunting rights in much of modern-day
1862 Washington State for over a century. The first "land laws" in Washington occurred in 1855 where U.S.
1863 government used treaties to restrict Indigenous people to reservations to use the rest of Washington
1864 territory for White settlements.²¹⁰

1865
1866 The U.S. Congress enabled other forms of land acquisition through methods created by the Homestead Act
1867 and Dawes Act.²¹¹ The Homestead Act in 1862 offered settlers "free" land that was acquired through
1868 coercive acts of Indigenous dispossession.²¹² In 1865, the Seattle Board of Trustees banned Native people
1869 from Seattle for about two years after the passage of Ordinance 5.^{213,214} In 1887 the federal government
1870 passed the Dawes Act,²¹⁵ allowing the government to divide Native reservations to individual tribal
1871 members with the intention to assimilate them as "responsible farmers."²¹⁶ It was not culturally relevant for
1872 many Indigenous communities to use land in this way, so they frequently either denied their allotments or
1873 used the land in ways the government deemed unsatisfactory. If Indigenous communities did not use their
1874 land in a way intended by the federal government, the federal government could determine Native families
1875 to be "incompetent" and take their allotted land. For example, the federal government took a significant
1876 amount of land from Port Madison Reservation, which had been created by the Treaty of Point Elliott in
1877 1855, through this process. By the early 1900's, the Port Madison Reservation became a "checkerboard"
1878 reservation with some land owned by the Suquamish and some land owned by non-Natives or the federal
1879 government, making building housing difficult. The federal government claimed part of this land and sold it
1880 to developers, who then used racial restrictive covenants to only allow for White homebuyers.²¹⁷

1881
1882 By 1910, Seattle's settler population surged and about 1,000 to 3,000 Native people experienced
1883 homelessness, and some starved to death. Today, King County government exists on and exerts power over
1884 land that is expropriated from Indigenous people. Despite being the original stewards of this land, and
1885 bearing unfair treatment for centuries, Indigenous people continue to be uniquely burdened today.²¹⁸

1886 1887 *Chinese Exclusion (1864-mid 1880s)*

1888 In 1864, the Washington Territory passed an alien land law that allowed non-citizens to own land, but this
1889 was designed to use White immigrants to displace Indigenous communities. During this time, Chinese
1890 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 Wilm, 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*. [\[link\]](#)

1891 Chinatown.²¹⁹ Anti-Chinese sentiment grew in the region during the hard economic times of the 1870's and
1892 mid-1880's as White workers viewed Chinese residents as economic competition because businesses
1893 generally paid Chinese workers less than White workers.²²⁰ The federal government passed the Chinese
1894 Exclusion Act in 1882, halting nearly all Chinese immigration for ten years.²²¹ After this law passed, Seattle
1895 Mayor Henry Yesler and Judge Thomas Burke advocated for the expulsion of Chinese residents in Seattle. In
1896 the mid-1880's, the anti-Chinese sentiment began to turn violent with the goal of pushing Chinese residents
1897 out of the region.²²² On September 28, 1885, labor organizations and other community members from
1898 multiple cities in Western Washington met in Seattle to organize to drive Chinese residents from the
1899 Washington Territory, advocating for the use of force if necessary. In the months following this meeting,
1900 Chinese residents were attacked in and driven out from Squak (renamed Issaquah in 1899), the Black
1901 Diamond area, and Tacoma.²²³

1902
1903 By February 1886, about 400 Chinese residents, approximately half of the Chinese residents who had lived
1904 in Seattle and nearly five percent of the City's population, left the area due to the threats of violence. In
1905 February 1885, a violent mob of Seattle residents used force to push nearly 300 Chinese residents onto
1906 ships leaving Seattle. Gradually, the remaining Chinese residents also left the area, only leaving a few dozen
1907 Chinese residents in Seattle. The Chinese population in Seattle did not return to the 1885 population levels
1908 of 950 people for twenty years. In 1889, Washington adopted a state constitution that restricted non-citizens
1909 from owning land in most situations. Due to the federal government's Immigration Act of 1790, Asian
1910 people were prohibited from becoming naturalized citizens during this time.²²⁴

1911
1912 *Alien Land Laws and Japanese Internment and Incarceration (early 1900s-1967)*
1913 By the early 1900's, the Japanese community grew significantly in the United States. The Japanese
1914 community found significant economic success, with one Japanese-owned business for every 22 Japanese
1915 residents. Hostility from White Washingtonians grew significantly in reaction to the economic success of the
1916 Japanese community. In 1921, Washington adopted the Alien Land Law, which went further than the state
1917 constitutional prohibition of non-citizen land ownership by barring non-citizens from leasing or renting land.
1918 This was passed after Japanese people became prominent farmers in the region, including on Vashon
1919 Island, Renton and South King County.^{225,226}

1920
1921 After the 1941 bombing of Pearl Harbor, the American government forcibly removed and imprisoned
1922 110,000 people of Japanese ancestry, two-thirds of whom were American citizens from the West Coast.²²⁷
1923 The U.S. interned and incarcerated far more Japanese people than people of other ancestries connected to
1924 the Axis powers, such as German and Italian residents. Seattle news coverage during World War II shows
1925 that non-Japanese residents felt more intense racial animosity towards Japanese people than German or
1926 Italian people.²²⁸

1927
1928 Japanese residents who were interned or incarcerated during World War II often lost their homes,
1929 businesses, and farms.²²⁹ After Japanese people were interned and incarcerated, a group of farmers and
1930 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." [\[link\]](#)

1931 Coast.^{230,231} For those who did return, the league advocated for boycotting Japanese-grown produce and
1932 were against landowners renting or selling their land to former internees. Most Japanese farmers from the
1933 Renton area and Vashon Island did not return after they were released from incarceration.^{232,233} For those
1934 that did return, the Alien Land Laws continued restricting their access to land until the law's repeal in 1967.
1935 While the Alien Land Law was passed by Washington State, King County did its due diligence in enforcing it.
1936 A 1923 newspaper article explains how a King County Superior Court Judge fined a realtor \$750 for aiding
1937 and abetting M. Miyagawa in owning farmland on Vashon Island.²³⁴

1938
1939 *Racial Restrictive Covenants (1920s-1960s)*

1940 Racial restrictive covenants refer to various types of documents such as deeds, plats, and homeowner's
1941 association's bylaws, used by property owners to restrict the sale of a property to someone based on their
1942 race and sometimes religion. Property owners recorded racial restrictive covenants with the King County
1943 auditor's office to protect the legal validity of the documents.²³⁵ In the early 20th century, the use of racial
1944 restrictive covenants increased in King County as the region's Black population increased.^{236,237} Private land
1945 development companies, homeowners, and neighborhood groups utilized these covenants to block Black
1946 and other people of color (and sometimes Jewish) households from moving into certain neighborhoods.²³⁸
1947 The federal government endorsed the practice, with the Federal Housing Administration (FHA)
1948 recommending the use of racial restrictive covenants to safeguard neighborhoods from declining property
1949 values because they believed the presence of non-White residents in a neighborhood would lower its
1950 property values. The FHA's 1935 *Underwriting Manual* states, "If a neighborhood is to retain stability it is
1951 necessary that properties shall continue to be occupied by the same social and racial classes. A change in
1952 social or racial occupancy generally leads to instability and a reduction in values."²³⁹ Racial restrictive
1953 covenants were an enforceable contract and homeowners risked forfeiting their property if they violated it
1954 by selling their home to a restricted party.

1955
1956 Deeds with racial restrictive covenants have been found in several properties and neighborhoods
1957 throughout unincorporated King County, such as Fall City, Vashon Island, and White Center. For example,
1958 Boulevard Park's Cedarhurst Division 1 & 2, covering 208 parcels, had a covenant that read:

1959 *No part of said property shall ever be used or occupied by any person of the Ethiopian,*
1960 *Malay, of any Asiatic race, and the grantees, their heirs, personal representatives or assigns,*
1961 *shall never place any such person in the possession or occupancy of said property, or any*
1962 *part thereof, nor permit the said property, or any part thereof, ever to be used or occupied*
1963 *by any such person excepting only employees in the domestic service on the premises of*
1964 *persons qualified hereunder as occupants and users and residing on the premises.*²⁴⁰

1965
1966 Racial Restrictive covenants heavily impacted the racial makeup of a neighborhood because excluded
1967 households were forced to live in areas that did not have such covenants. For example, in Seattle, this
1968 confined Black, Indigenous, and People of Color households to the Central District and the International
1969 District, as they were considered among the very few "open neighborhoods." Black and other households of
1970 color were forced into the rental market because racial restrictive covenants blocked homeownership
1971 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*. [\[link\]](#)

1972 they are today. This significantly impeded on their ability to build equity and generational wealth.²⁴¹ These
1973 racial restrictive covenants significantly lowered the housing supply available to Black and other residents of
1974 color, leading to an increase in rental prices for those communities.²⁴²
1975
1976 In 1917, the Supreme Court ruled in *Buchanan v. Warley* that the U.S. Constitution prohibited racial
1977 segregation ordinances. This ended state-sponsored racial restrictions on property, but the Court did not
1978 stop the private market's use of certain segregationist tools.²⁴³ This led to the proliferation of racial restrictive
1979 covenants across King County between the 1920s through 1948 adopted by the private market. In 1948, the
1980 Supreme Court ruled in *Shelley v. Kraemer* that racial restrictive covenants violate the Fourteenth
1981 Amendment and were legally unenforceable by the government. While this served as a milestone against
1982 the use of racial restrictive covenants, it did not end their use. While they were not legally enforceable, they
1983 also were not illegal to establish and enforce privately.²⁴⁴ King County did not pass fair housing legislation
1984 that prohibited racial restrictive covenants until 1964.²⁴⁵
1985
1986 Through the 1960s, Black communities continued to be blocked and excluded from housing in Washington
1987 because of their race. According to a 1961 Washington Law Review article, large portions of the housing
1988 market exclude Black, Indigenous, and People of Color communities "for reasons apart from their personal
1989 worth or ability to pay."²⁴⁶ This report stated that new housing went to White residents, who already had a
1990 larger housing supply available to them.²⁴⁷ This led to Black, Indigenous, and People of Color communities,
1991 particularly Black residents, paying more for housing compared to White residents.
1992
1993 Nationally, Black households who managed to purchase a home despite racist barriers, paid interest rates
1994 far beyond what White households paid.²⁴⁸ Nationally and locally, disparities in interest rates were common
1995 throughout much of the 20th century and continue to occur today.^{249,250,251} Black households were willing to
1996 pay these high housing costs because the housing supply available to them was so limited.²⁵²
1997
1998 Housing discrimination became illegal for both private and public market actors when the federal
1999 government passed the 1968 Fair Housing Act.²⁵³ Locally, the legacy of racial restrictive covenants lives on
2000 through sustained patterns of segregation and lack of Black, Indigenous, and People of Color, namely Black,
2001 household wealth.^{254,255,256}
2002
2003 *Long-Term Economic Impact of Explicitly Racist Discriminatory Policies (1950s-Present)*
2004 Private and public actors' enforcement of explicit racial discriminatory policies and practices that blocked
2005 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. [\[link\]](#)

2006 the racial wealth gap. Homeownership has consistently been the primary, most effective mechanism for
2007 wealth building in the U.S.²⁵⁷
2008
2009 In 1950, the King County homeownership rate for Black, Indigenous, and People of Color households was
2010 nearly 30 percent less than the White homeownership rate reflecting the impact of racial restrictive
2011 covenants, redlining, and other discriminatory housing practices, in addition to employment and wage
2012 discrimination.^{258,259} Between 1960 to 1970, there was a slight increase in Black, Indigenous, and People of
2013 Color homeownership rates in King County. Between 1970 to 1980, Black, Indigenous, and People of Color
2014 homeownership rates decreased from 50 percent to 45 percent, never surpassing the 50 percent peak,
2015 likely reflective of the exponential increase in housing prices at the time.^{260,261} As described in the *Household*
2016 *Characteristics* section, Black households in unincorporated King County are still far more likely to be
2017 renters, whereas White and Asian households in unincorporated King County are more likely to own their
2018 home.²⁶²
2019
2020 Home values began exponentially increasing in the 1970's, pushing homeownership out of reach for many
2021 Black families. By the time federal, state, and local governments outlawed explicitly racist housing policies in
2022 the mid-twentieth century, White Americans had already built substantial wealth from appreciating home
2023 values that Black families had been previously blocked from buying due to their race.²⁶³ According to
2024 estimates by ECONorthwest, King County Black, Indigenous, and People of Color households lost between
2025 \$12 billion and \$34 billion intergenerationally since 1950. ECONorthwest based this estimate on the loss of
2026 wealth from not realizing home value appreciation over time, rental payments that never turned into wealth,
2027 and wealth lost to lower home value appreciations for Black, Indigenous, and People of Color-owned homes
2028 compared to White-owned homes. Black households were the most disproportionately impacted by this
2029 loss of wealth. Black households lost a range of \$105,000 to \$306,000 per household, compared to other
2030 non-White households who lost between \$32,000 and \$85,000 per household. In addition to the housing
2031 barriers imposed by this racial wealth gap, post-1970s practices such as exclusionary zoning,
2032 underinvestment, lack of housing stability policies, and displacement contribute to racial housing injustices
2033 that exist currently.
2034
2035 While the racially discriminatory housing policies discussed in this analysis significantly contribute to the
2036 racial wealth gap, racial discrimination in other sectors, such as education and employment, intersect and
2037 compound racial economic injustices. As described in the *Workforce Profile* section, wage gaps exist
2038 between people with lower and higher levels of education and there are stark wage differences by race and
2039 ethnicity in King County. Due to barriers of access, large percentages of Black, Native, and Latin(a)(o)(x)
2040 people in the Seattle region do not have college degrees which hinders one's ability to secure a living wage
2041 job. However, increasing educational attainment alone will not alleviate racial workforce inequities. In the
2042 Seattle region, White workers without a high school diploma earn about the same income on average as
2043 Black workers with an associate degree.²⁶⁴ Discrimination in housing, education, employment, and other
2044 institutions, interact with and compound one another to result in certain racial groups having significantly
2045 lower incomes than others.²⁶⁵ As a result, many Black, Indigenous, and People of Color households have
2046 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*. [\[link\]](#)

2047 B. Policies with a Racially Disparate Impact

2048 The 20th century civil rights movement made great strides toward eliminating explicitly racist housing
2049 policies through laws like the Fair Housing Act. At the same time, however, jurisdictions continued to
2050 exacerbate racially disparate impacts in housing through seemingly race-neutral policies, such as zoning,
2051 lack of investment in communities of color, and lack of housing stability policies. This section summarizes
2052 the County's fair housing law, tenant protections, and policies that contribute to racial disparities in housing
2053 in unincorporated King County.

2054
2055 *Weaknesses in Fair Housing Protections*
2056 In 1964, King County prohibited explicit racial discrimination in the housing market in response to the
2057 activism of the civil rights movement.²⁶⁶ Over time, the federal, state, and many local governments, including
2058 King County, have adopted strong fair housing protections. In practice, however, these laws do not fully
2059 prevent racially disparate outcomes in the housing market. Black, Indigenous, and People of Color residents
2060 in unincorporated King County have been more likely to rent than own compared to White residents over
2061 the past several decades. Research has found racial discrimination in the rental market, in particular racial
2062 discrimination against Black tenants.^{267,268,269} Fair housing laws are difficult to enforce, especially without
2063 other tenant protections in place.^{270, 271,272} In addition, the effectiveness of fair housing protections is
2064 reduced if housing regulations and policies, such as zoning and investment decisions, are not designed to
2065 ensure housing access to every income level.

2066
2067 *King County's First Fair Housing Law*
2068 In the mid-twentieth century, Washington State and local governments began considering legislation to
2069 prohibit racial discrimination in the real estate market. In 1957, unincorporated King County residents were
2070 covered by limited fair housing protections through the passage of the state Law Against Discrimination.²⁷³
2071 Under this law, tenants could not be denied publicly assisted housing because of race, creed, color, or
2072 national origin, but the law did not apply to private-market housing.²⁷⁴ In the 1959 case *O'Meara v. Board of*
2073 *Discrimination*, the Washington State Supreme Court struck down the provision of the law relating to
2074 housing because the law did not apply the anti-discrimination requirements equally to both publicly
2075 assisted and private housing.²⁷⁵ In 1962, President John F. Kennedy signed Executive Order 11063 which
2076 prohibited discrimination because of race, color, creed, or national origin in federally owned and assisted
2077 housing.²⁷⁶ Washington State and King County did not adopt any protections against racial discrimination in
2078 private housing for unincorporated King County residents until 1964.

2079
2080 In 1964, King County was the first jurisdiction in Washington State to pass a law prohibiting discrimination in
2081 private real estate transactions, four years before the federal Fair Housing Act of 1968.²⁷⁷ The law prohibited
2082 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*.

2083 color, religion, ancestry, or national origin. The law was very controversial when it was passed, with 543
2084 people delivering petitions to the County in opposition to the law.²⁷⁸ This fair housing law also had
2085 significant support, including from the King County School District Superintendent Donald L. Kruzner, East
2086 Shore Unitarian Church, and Clyde Hill Baptist Church.^{279, 280, 281}

2087
2088 The County law was adopted a day before Seattle voters voted down a similar fair housing measure.²⁸² At
2089 the time, unincorporated King County residents were unable to pursue referendums, preventing the law
2090 from being overturned on the ballot.²⁸³ King County Prosecutor Charles O. Carroll claimed the ordinance
2091 was adopted in an illegal manner, so he refused to enforce the measure.²⁸⁴ Between the time this law was
2092 passed and the federal Fair Housing Act of 1968 was adopted, no complaints were filed, likely because the
2093 County Prosecutor publicly refused to investigate complaints.²⁸⁵ Even if there were no housing
2094 discrimination complaints filed under this law, Black, Indigenous, and People of Color residents, especially
2095 Black residents, clearly faced housing discrimination during this time period, including violence. For
2096 example, soon after several Black families moved to an unincorporated area near Kent, someone shot at
2097 their homes in the middle of the night.^{286,287} Soon after this incident, another Black resident's home in the
2098 area was bombed.^{288,289}

2099
2100 *Adding Additional Protected Classes to Fair Housing Laws*
2101 The County's early fair housing laws made significant progress towards racial justice by prohibiting
2102 discrimination based on race, color, religion, ancestry, and national origin. These first fair housing laws did
2103 not include sex and familial status.²⁹⁰ When multiple historically underrepresented identities intersect, the
2104 difficulty in attaining housing compounds, especially for Black, Indigenous, and People of Color residents.²⁹¹
2105 In addition, these anti-discrimination laws provided Black, Indigenous, and People of Color residents with
2106 limited protections because government and private actors continued to adopt policies with a racially
2107 discriminatory impact without overtly discriminating based on race.^{292, 293}

2108
2109 In 1974, the federal government amended the Fair Housing Act to add sex as a protected class.²⁹⁴ King
2110 County revisited the open-housing law in 1980.²⁹⁵ The most controversial part of the proposed County
2111 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*.

2112 Sound families, including in unincorporated King County, were discriminated against in the rental market for
2113 having children, ranging from being evicted due to children, charged higher rent, or denied
2114 housing.^{298,299,300,301,302,303,304}

2115
2116 Research performed in the 1970's and 1980's found that exclusionary policies against families with children
2117 were more prevalent in tight rental markets and that these policies affected Black, Indigenous, and People
2118 of Color and female-headed families more than White and male-headed families.³⁰⁵ According to the *Seattle*
2119 *Daily Times*, the vacancy rate in unincorporated King County while the Council was deliberating the
2120 ordinances ranged between two to four percent, indicating a tight market that put families with children at a
2121 disadvantage compared to households without children, likely creating a racially disparate impact.³⁰⁶
2122 Unincorporated King County residents delivered a petition with hundreds of signatures opposed to the
2123 ordinance to the King County Council, similarly to the petition opposing the County's first fair housing
2124 law.³⁰⁷

2125
2126 After a year of deliberation, the King County Council passed Ordinance 5280 in 1981 which expanded the
2127 law to include prohibitions against discrimination based on age, sex, marital status, sexual orientation,
2128 disability, and some limited prohibitions on discrimination based on family status. Under this law,
2129 apartments with an adults-only policy prior to the adoption of the ordinance could maintain that policy
2130 under the ordinance. The ordinance also allowed apartments with 40 or more units to consider familial
2131 status so long as at least half of the units were rented out without regard to familial status. The King County
2132 Code was amended again in 1986 to define marital status and amend enforcement procedures.³⁰⁸ In 1991,
2133 the code was amended to allow for housing for people 55 years of age and older as an exception to the
2134 protections for families with children.³⁰⁹

2135
2136 In 1988, the federal government passed the Fair Housing Amendments Act which added disability and
2137 familial status to classes protected against housing discrimination and created administrative enforcement
2138 authority for HUD. This law also significantly limited adults-only policies allowed in housing projects.³¹⁰ In
2139 1992, King County Executive Tim Hill transmitted an ordinance to amend the County's fair housing laws to
2140 be substantially equivalent to the federal Fair Housing Act so the County could continue to receive federal
2141 funding for fair housing activities.³¹¹

2142
2143 Later that year, the King County Council passed the ordinance which, in addition to aligning with the federal
2144 law, also made participation in the Section 8 program (called Housing Choice Vouchers today) a protected
2145 class, 26 years before Washington state.^{312,313} The County added Section 8 program participation as a
2146 protected class to increase access to housing for low-income households.³¹⁴ Black, Indigenous, and People

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.

2147 of Color residents, women, and people with disabilities are disproportionately represented among Housing
2148 Choice Voucher recipients, so prohibiting discrimination against these program participants improves
2149 housing access for these individuals.^{315,316}

2150
2151 King County amended the fair housing law to update enforcement provisions in 1998 and reflect County
2152 departmental reorganization in 2001.^{317,318} In 2006, Washington State amended state laws against
2153 discrimination to include sexual orientation, which was defined to also include gender identity.³¹⁹ King
2154 County then added gender identity to its housing, employment, and public accommodation laws.³²⁰ In
2155 2018, King County amended the housing anti-discrimination protections for Section 8 program participants
2156 to include all alternative sources of income, such as Social Security benefits and child support.³²¹ The
2157 County's fair housing law was most recently updated in 2019 when the County passed an ordinance to
2158 ensure the definition of service animal aligned with the State's definition and sexual orientation and gender
2159 identity were separated into distinct protected classes.³²²

2160 The Fair Housing Act applies to policies that have a discriminatory effect on protected classes, not just
2161 explicitly discriminatory policies and actions. Soon after the federal government passed the Fair Housing
2162 Act, civil rights activists throughout the country pushed the legal theory through lawsuits that policies that
2163 create a disparate impact, even if not overtly discriminating against a protected class, could violate the Fair
2164 Housing Act.³²³ In 1974, the 8th Circuit Court of Appeals in St. Louis ruled that policies with a discriminatory
2165 effect, even if not overtly discriminatory, could violate the Fair Housing Act of 1968.³²⁴ Over the years,
2166 different federal circuits adopted different standards for plaintiffs to prove discriminatory effect, making it
2167 difficult for people to bring cases relying on this concept. In 2015, the Supreme Court ruled that disparate
2168 impact claims could be brought under the Fair Housing Act, however, the plaintiff's burden of proof is
2169 incredibly high.³²⁵

2170
2171 *Just-Cause Eviction Protections and Fair Housing*

2172 King County adopted local fair housing protections often before the federal and state governments, but the
2173 lack of tenant protections such as just-cause eviction protections significantly reduced the effectiveness of
2174 these ordinances.³²⁶ Just-cause eviction protections, which limit the reasons a landlord could evict a tenant,
2175 did not exist statewide or in unincorporated King County until 2021.³²⁷

2176
2177 Prior to these tenant protections, a landlord could evict an unincorporated King County tenant with no
2178 cause, making it difficult for any tenant to prove racial discrimination led to the eviction.³²⁸ In 2019,
2179 unincorporated King County had more no-cause evictions filed than any other jurisdiction countywide.³²⁹
2180 That year, 19.8 percent of all no-cause evictions in King County were in unincorporated King County, even
2181 though only 3.5 percent of King County renter households lived in unincorporated King County (13,894

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. [\[link\]](#)

2182 households) and only 6.9 percent of all the evictions in the County happened in unincorporated areas.^{330,331}
2183 Evictions disparately impact Black households as they are more likely to be renters than any other racial
2184 group in unincorporated King County.³³²
2185

2186 King County first considered just-cause eviction protections in 1989. That year, King County Executive Tim
2187 Hill transmitted a just-cause eviction ordinance to the Council, but the Council did not adopt the
2188 ordinance.³³³ Tenant advocates pushed for the ordinance to protect tenants from discrimination and
2189 retaliation. King County Councilmember Cynthia Sullivan introduced a just-cause ordinance five times
2190 between 1989 and 1993, but the proposed ordinance was not passed.
2191

2192 During this time, unincorporated tenants raised concerns with King County councilmembers that no-cause
2193 notices were used by landlords as a form of retaliation against tenants who tried to enforce their rights. For
2194 example, in 1992, a property manager in Shoreline, which was unincorporated at the time, sent no-cause
2195 eviction notices to several tenants after they raised concerns about apartment rule changes, filed complaints
2196 with the County about code violations, and filed complaints with HUD about fair housing violations.³³⁴
2197 Tenants sent a letter to their County councilmember regarding the situation, who did reach out to the
2198 property manager, but the Council did not pass a just-cause eviction ordinance.
2199

2200 *2021 Tenant Protections*

2201 In 2021, Washington state passed just-cause eviction statewide.³³⁵ Soon after, the County passed a suite of
2202 tenant protections to help tenants maintain stable housing.³³⁶ The County ordinance:

- 2203 • reduced barriers to housing by limiting upfront charges required at move-in and allowing longer move-
2204 in costs payment plans than what is required in state law;
- 2205 • created more housing stability by providing stronger protections against eviction and requiring a longer
2206 rent increase notice period than what is prescribed in the state law;
- 2207 • protected undocumented tenants by prohibiting landlords from requiring prospective tenants to
2208 provide a Social Security Number; and
- 2209 • adopted other tenant protections.
2210

2211 Since this law passed, landlords will not be able to use no-cause eviction notices to get around fair housing
2212 protections. King County has led both locally and nationally on fair housing protections, such as passing the
2213 first fair housing law in Washington state and providing anti-discrimination protections for Section 8 voucher
2214 participants in 1992 – when most states still do not have this protection in 2023.³³⁷ Fair housing laws have
2215 had some success in reducing overt racial discrimination in housing and housing financing but have not
2216 reduced segregated housing patterns. The success of fair housing protections depends heavily on housing
2217 regulations, such as those that govern the landlord-tenant relationship.³³⁸
2218

2219 *Exclusionary Zoning*

2220 Zoning is a practice used by planners to divide land into different categories based on their designated use
2221 and purpose.³³⁹ In the late 1800s, Germany created the concept of zoning to keep nuisances, such as
2222 polluting industries, away from incompatible land uses such as residential areas.³⁴⁰ Beginning in the early

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*.

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. [\[link\]](#)

2223 1900's, cities throughout the U.S. adopted zoning policies which were soon leveraged to maintain
2224 segregation.³⁴¹

2225
2226 In 1917, the U.S. Supreme Court ruled in *Buchanan v. Warley* that cities could not explicitly use zoning to
2227 divide cities by race. However, contemporary exclusionary zoning can create the same patterns of
2228 segregation as policies pre- *Buchanan v. Warley*.³⁴² Exclusionary zoning laws restrict the types of homes that
2229 can be built in specific areas. Examples of this include minimum lot size requirements, base densities per
2230 dwelling unit, minimum square footage requirements, building height limits, and disallowing multiunit
2231 homes.³⁴³ Single detached residence zoning, which is prominent in some jurisdictions within King County,
2232 and low-density zoning, which is prominent in unincorporated King County, are considered exclusionary.³⁴⁴
2233 Large minimum lot size requirements are considered a form of exclusionary zoning as they reduce
2234 affordability by restricting the number of dwellings that can exist on a certain sized property.³⁴⁵ Urban
2235 minimum lot area requirements are considered large, and thus exclusionary, when they are at or above
2236 5,000 square feet.³⁴⁶ From 1963-1993, King County's minimum lot area requirements were above 5,000
2237 square feet, in both rural and urban areas.^{347,348}

2238
2239 In the wake of *Buchanan v. Warley*, some planners were explicit in their segregationist goals for zoning.³⁴⁹
2240 The City of Seattle hired St. Louis city planner Harlan Bartholomew as a consultant for Seattle's first zoning
2241 ordinance in 1923. Bartholomew previously stated that his goals in St. Louis's plan were to "preserve the
2242 more desirable residential neighborhoods," and to prevent movement into "finer residential districts ... by
2243 colored people."³⁵⁰ The strategy employed to achieve this was the use of single detached residence zoning,
2244 as Black people often could not afford those homes. However, zoning ordinances did not explicitly use
2245 racial terms such as "Black neighborhoods," so the practice was and is deemed legal under the 1917
2246 *Buchanan v. Warley* Supreme Court ruling.³⁵¹ In the years that followed the 1917 *Buchanan v. Warley*
2247 Supreme Court decision, cities across the country adopted Bartholomew's zoning methods.³⁵²

2248
2249 The Federal Housing Administration (FHA) was established in 1934 to facilitate homeownership throughout
2250 the country, primarily through providing mortgage insurance so banks and other private lenders would offer
2251 more loans to prospective homebuyers. Fueled by FHA-backed programs and subsidies, homeownership
2252 rates dramatically increased for primarily White families residing in single detached residences.³⁵³ The FHA
2253 created a manual for developers which stated that racial restrictive covenants were "more effective than a
2254 zoning ordinance in providing protection from adverse influences," since zoning codes by themselves, "are
2255 seldom complete enough [...] to assure a homogenous and harmonious neighborhood."³⁵⁴ While words
2256 such as "harmonious" are not explicitly racist, they do connote racial and economic segregation.³⁵⁵ The FHA
2257 incentivized single detached residence zoning by prioritizing mortgage insurance for developments with
2258 racial restrictive covenants in areas with predominantly single detached residences.^{356,357} By the 1950's,

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

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)." [\[link\]](#)

2259 about 98 percent of FHA-backed homes were owned and occupied by White households.³⁵⁸ FHA programs
2260 and subsidies gave rise to low-density suburbs on the outskirts of cities, as they had the space for
2261 developers to build single detached residences that only White families could access.³⁵⁹

2262
2263 *Zoning Conducive to Single Detached Residences*

2264 Each city within King County has jurisdiction over their own zoning code, while King County has jurisdiction
2265 over the zoning for unincorporated areas. Since King County's first zoning code in 1937, most of its urban
2266 residential areas have been zoned low- or medium-density, which are predominantly developed with single
2267 detached residences. Low-density zones generally refer to areas where only one dwelling unit per acre is
2268 permitted, medium density refers to four-12 dwelling units per acre or more, and high density refers to 12
2269 units or more per acre. Since housing density is restricted to specific areas, per the Growth Management
2270 Act's goal in reducing sprawl, the preponderance of single detached residences reduces the area's housing
2271 supply.³⁶⁰ Lack of housing supply leads to an increase in housing price if there is not enough housing
2272 available to meet the needs of the population.³⁶¹

2273
2274 Zoning conducive to single detached residences limits housing choice by restricting a diversity of housing
2275 types. Building and lot size regulations limit the type of housing that can be built in an area by impacting the
2276 buildable area of a lot. For example, King County's current zoning code has limitations on the number of
2277 dwelling units per acre, a minimum lot width, a minimum street setback, and limits on building height. While
2278 lot development standards have many benefits including furthering environmental and public health, the
2279 combined effect of these standards can be exclusionary. To meet environmental and public health goals,
2280 King County will need to continue to utilize traditional zoning regulations. However, the County will consider
2281 the racially disparate impacts of such regulations and work toward mitigating them.

2282
2283 Interviewees in a 2018 community outreach effort facilitated by King County identified expansion of housing
2284 types and changing restrictive zoning as a priority way to increase affordable housing.³⁶² Zoning that is more
2285 conducive to multiple dwelling units per land parcel allows for more density and housing types. Zoning that
2286 allows for higher levels of density provide opportunities for private and nonprofit developers to increase the
2287 housing stock with units at a larger spectrum of affordability than areas with only single detached
2288 residences. The availability of multiple housing types can reduce racial disparities in the housing market
2289 because it allows people of a wider spectrum of income levels to access housing. Households of American
2290 Indian/Alaska Native, Black, Native Hawaiian/Pacific Islander, and Two or Multiple Races on average, have
2291 lower incomes compared to White and Asian households.

2292
2293 King County zoning updates and some accompanied demographic changes are summarized below.

2294
2295 *1937-1964*

2296 Prior to 1937, all unincorporated King County areas were designated as an "unclassified use district" where
2297 almost all uses were permitted.^{363,364} The 1937 zoning code, King County's first, extended over a large
2298 geographic area because only 17 cities and towns were incorporated in the County at this time, compared
2299 to the 39 incorporated cities within King County today. In this first zoning code, King County introduced and
2300 applied low-density zoning (R-1 Residence District) which allowed up to two dwellings on one, one-acre
2301 sized lot. However, there were distance requirements between the dwellings, which made the use of
2302 duplexes prohibitive. R-2 districts allowed for multiple dwellings, flats, apartments, lodging houses, and
2303 boarding houses so long as front, side and rear yard spatial requirements were met. The renting of rooms
2304 for lodging was permitted but could not exceed five people in a one-family dwelling.³⁶⁵ Family, across the

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

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*. [\[link\]](#)

2305 1937 zoning code, was defined as "one person living alone, or two or more persons living together, whether
2306 related to each other or not. Eight unrelated persons is the limit of a so-called family." Restrictions on
2307 density, the number of renters permitted to occupy a dwelling, and putting limitations on the definition of
2308 "family," can be exclusionary to Black, Indigenous, and People of Color households, who are often over-
2309 represented among low-income households.^{366,367}

2310
2311 In 1958, the King County Superior Court ruled that King County's 1937 zoning code was invalid because the
2312 County had not created a comprehensive zoning plan.³⁶⁸ Shortly after this ruling, the King County Board of
2313 County Commissioners enacted a comprehensive zoning plan. This plan introduced districts where only
2314 single detached residences were permitted.³⁶⁹

2315
2316 The next zoning update occurred in 1964, accompanied by the first King County comprehensive plan to
2317 include a statement of general policy in addition to zoning code. This plan adopted an "Urban Center
2318 Development Concept" which aimed to focus economic activity and cultural services in existing cities and
2319 towns, with low density development and open space between them. Seattle would remain the major urban
2320 center, but this plan encouraged growth in other cities and towns as well. An intention for this concept was
2321 to centralize density to reduce suburban sprawl and protect rural and natural areas by limiting where denser
2322 housing could be built.^{370,371} The 1964 Comprehensive Plan states, "To superimpose even a diluted
2323 centralized form on King County now would mean that all future outward growth would have to be
2324 discouraged completely and development allowed only within the existing urbanized area by filling up
2325 vacant land and redeveloping other land at increasing densities." King County does exhibit the intention of
2326 accommodating density within urbanized areas in their 1964 Comprehensive Plan; however, exceptions
2327 were made. The plan also reads that "Some areas of the County should be kept at a lower density even
2328 though close to an urban center. These areas include locations where a pattern of large lot sizes is already
2329 established or is desired and where residents need the assurance that the character of their neighborhood
2330 will be stabilized." While the 1937 zoning code allowed one- and two-family dwellings on lots zoned R-1, the
2331 1964 zoning code restricted it to only one-family dwelling and read that the purpose of the classification was
2332 to "create a living environment of the highest standards for single detached residences."^{372,373} Minimum lot
2333 size requirements became more restrictive in 1964 than they were in 1937. In the 1937 zoning code, the
2334 residential minimum lot area for each one- and two-family dwelling was 4,800 square feet. In the 1964
2335 zoning code, minimum required lot area standards for residential zones ranged from 7,200 square feet to
2336 15,000 square feet, which is far more exclusionary.

2337
2338 **1980-1990**

2339 In the 1980's, Skyway-West Hill and the surrounding areas went from being a predominately White suburb
2340 to a burgeoning hub of racial diversity. Figure 75 reveals an increase in racial diversity across all
2341 unincorporated King County beginning in the 1980s.³⁷⁴ In Skyway-West Hill, the Black population increased
2342 from seven percent in 1980 to 20 percent in 1990, and the Asian population increased from eight percent in
2343 1980 to 13 percent in 1990. The second largest wave of population growth in Skyway-West Hill came in the
2344 early 1990s and consisted of mostly Black and Asian people who were attracted to the area's location,
2345 affordability, and growing racial and ethnic diversity.³⁷⁵ White Center became racially diverse after federal

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*. [\[link\]](#)

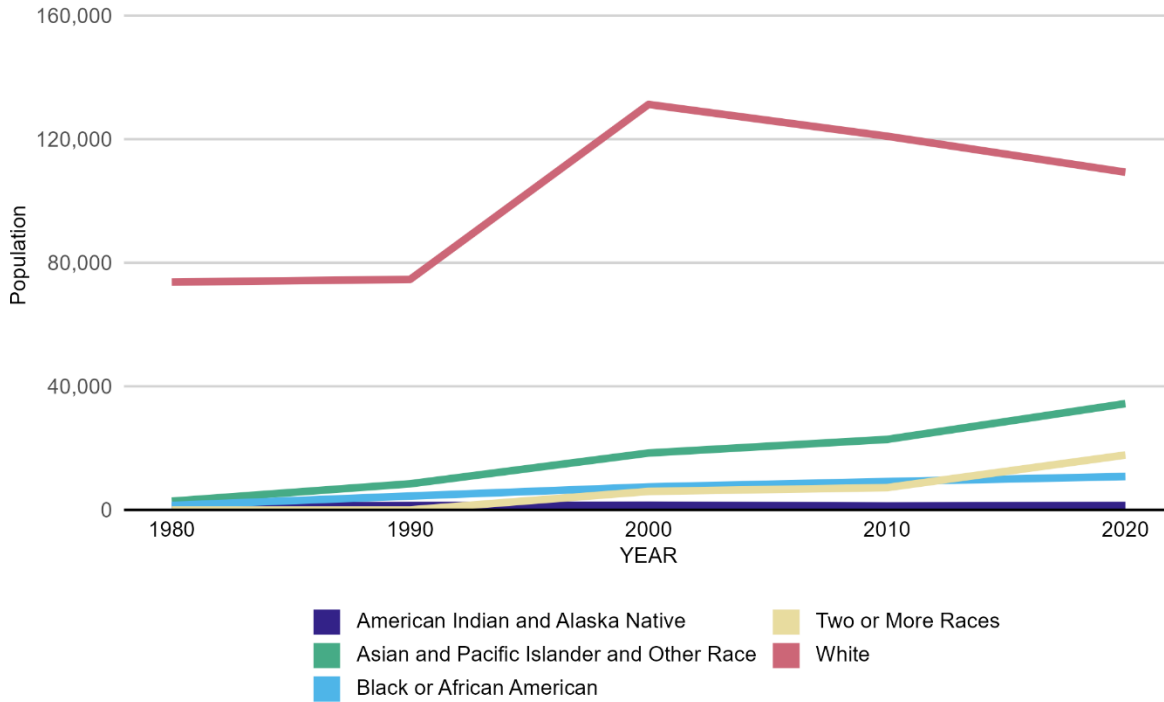
³⁷³ King County (1937). Resolution No. 6493. *Journal of Proceedings of County Commissioners*. [\[link\]](#)

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*.

2346 housing projects for World War II workers turned into homes for low-income households and immigrant
2347 families in the 1970s.³⁷⁶
2348

2349 **Figure 75: Population by Race in Unincorporated King County**



Data for Two or More Races category not collected prior to 2000 Census

2350 Source: U.S. Census Bureau. *Population by Race, Decennial Census 1980-2010*.
2351

2352
2353 As the Skyway-West Hill and White Center areas were racially diversifying and growing in population, long-time
2354 residents in unincorporated King County began to fight density and upzoning.^{377,378} As shown in Figure 76,
2355 Black households made up the largest percentage of renters in the 1980s (and continue to today) in
2356 unincorporated King County, so blocking apartments reduced the housing supply available to these
2357 households. In 1981, members of the Seahurst Community Club in Burien fought the plans for a HUD-financed
2358 38-unit apartment building for low-income elderly people, arguing it was spot zoning in their single detached
2359 residential neighborhood. In 1978, White Center residents organized themselves to fight against the
2360 development of a 22-unit apartment building after the King County Council approved a zoning change to
2361 accommodate the project. In some cases, the areas were upzoned or lot sizes were adjusted, and in others, the
2362 King County Council appeased homeowners by retracting their plans for upzoning or retained larger minimum
2363 lot sizes.^{379,380} For example, the McMicken Community Club residents successfully pressured Council to reverse
2364 a dozen upzones to protect their single detached residential neighborhood in North Highline. North Highline
2365 residents successfully opposed a zoning change proposed by the King County Council from the existing 7,200-
2366 square foot minimum lot size to a 5,000 square foot minimum lot size.
2367

³⁷⁶ Richardson, R. (2008). *White Center - Thumbnail History*. History Link. [\[link\]](#)

³⁷⁷ Reiner, C. (1981, June 3). Group fights apartment zoning. *The Seattle Times*.

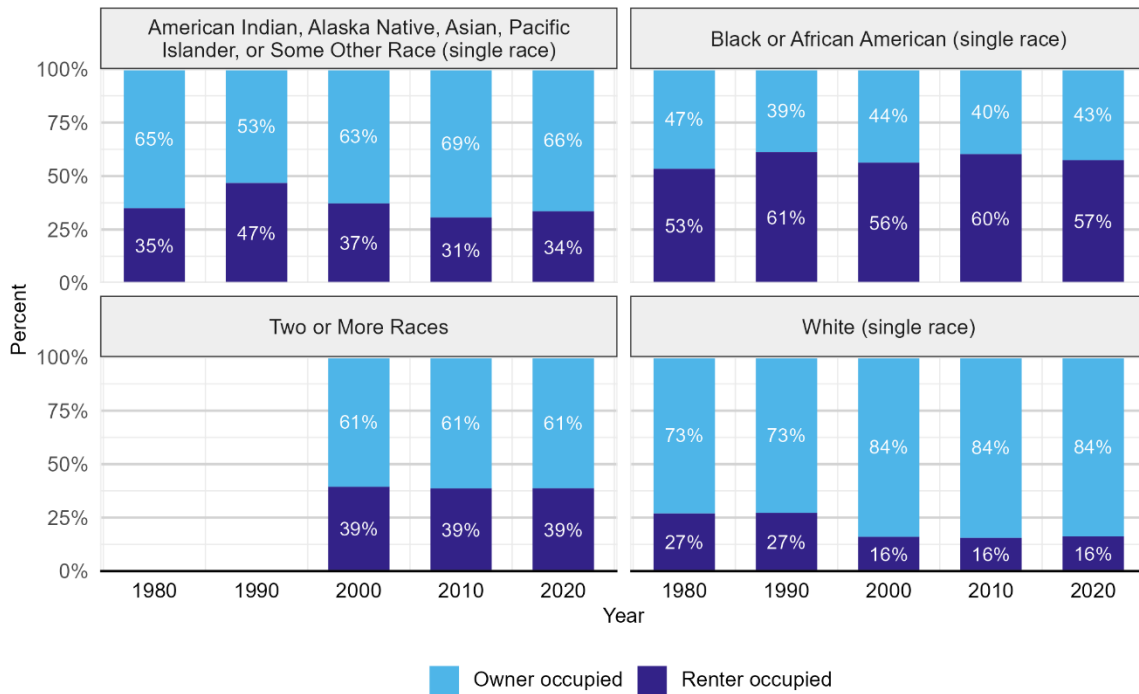
³⁷⁸ Temple, S. (1978, March 1). 'People power' floored in Top Hat rezoning fight. *Seattle Times*.

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*.

2368
2369

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.

2370
2371
2372
2373
2374
2375
2376

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.

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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.

2392
2393 In 1986, in attempt to accommodate the growing population, the King County Council proposed a plan to
2394 upzone five percent of Federal Way, which was unincorporated at the time, to allow for multiunit
2395 development.³⁸⁶ The plan was adopted against significant disapproval from Federal Way residents.³⁸⁷ In
2396 deep opposition to additional apartment buildings, Federal Way residents ran their fourth campaign to
2397 incorporate.^{388,389} In 1989, Federal Way residents voted in a landslide to incorporate.³⁹⁰

2398
2399 *Adoption of the Growth Management Act (1990s)*
2400 The Growth Management Act (GMA), enacted in 1990, adopted King County's Urban Growth Area strategy
2401 and required all fast-growing counties to establish their own UGAs in collaboration with the cities in each
2402 county. UGAs are designed to prevent sprawling and uncontrolled development by focusing growth in
2403 designated areas where urban services can efficiently be provided. By limiting most housing growth to
2404 specified UGAs, jurisdictions within the UGA that had a growing population needed to plan for more density
2405 and housing production. Many of these jurisdictions did not make significant upzones or increase their
2406 infrastructure investments, resulting in an underproduction in housing. This contributed to an increase in
2407 prices for existing housing, which has disproportionately impacted Black, Indigenous, and People of Color
2408 communities for decades.³⁹¹

2409
2410 *Current Zoning (1993-current)*
2411 Prior to King County's 1993 zoning code, King County used minimum lot size requirements to determine the
2412 square footage needed per dwelling unit. Beginning with the 1993 update, the zoning code provides a
2413 base density of dwelling units per acre instead of minimum lot sizes. While base density of dwelling units
2414 per acre is slightly more flexible than minimum lot size requirements, they impose very similar restrictions.
2415 For example, areas zoned R-4 have a base density of four dwelling units per acre, which generally allows for
2416 one home per 10,890 square feet of lot size (though the actual configuration may vary by parcel).

2417
2418 King County's 1993 zoning code has many of the same restrictions as the current zoning code. As shown in
2419 Map 4, most of unincorporated King County's urban residential land is zoned R-1 through R-12, which are
2420 considered low and medium densities. Zones R-1 through R-8 provide for predominantly single detached
2421 homes. The current zoning code has a minimum lot width of 30 feet, and a minimum street setback of 10
2422 feet for the R-4 through R-48 residential zones. King County limits building base height to 35 feet for all
2423 buildings in R-1 through R-8 zones. These are the same requirements listed in the 1993 zoning code,
2424 resulting in minimum lot requirements that have not become conducive to higher densities since 1993.

2425
2426 Notable changes that occurred between 1993 and the current zoning code involve inclusionary housing and
2427 the Residential Density Incentive Program. Buildings within zones R-18, R-24, R-48, Neighborhood Business,
2428 Commercial Business, Regional Business, and Office, are permitted, with additional setbacks, to have
2429 increased height through the inclusionary housing program. The inclusionary housing program applies to
2430 zones within Skyway-West Hill and North Highline, and the Residential Density Incentive Program generally
2431 applies to the rest of urban unincorporated King County, though cannot be applied to R-1 zones. Through
2432 the inclusionary housing program, buildings may use maximum height which is 75-80 feet in high density
2433 zoning classifications. The Residential Density Incentive Program provides a density bonus in exchange for
2434 providing some affordable units. Although, the program has been utilized only to a limited extent. For more
2435 information on inclusionary housing and the Residential Density Incentive Program, see the *Unincorporated*
2436 *King County Policies* subsection in *X. Existing Strategies*.

2437

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*.

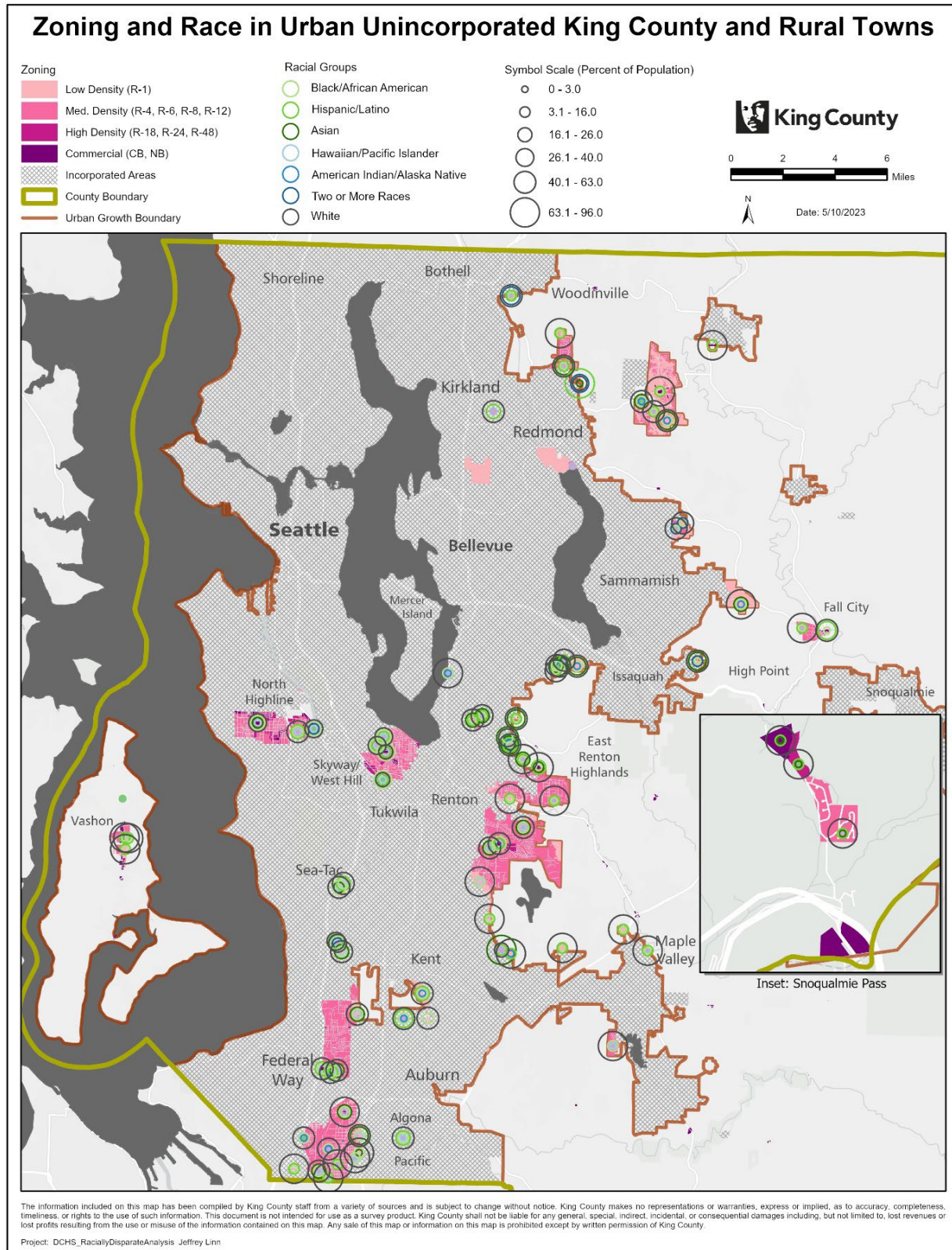
³⁹⁰ Parrish, M. (1990, February 28). The History. *The Seattle Times*.

³⁹¹ ECONorthwest, "Redlining and Wealth Loss." [[link](#)]

2438 Map 4 displays current zoning for unincorporated King County, divided into four categories: low density (R-
2439 1),³⁹² medium density (R-4, R-6, R-8, R-12), high density (R-18, R-24, R-48), and areas zoned commercial
2440 which is mixed-use and generally allows for high-density residential housing. Each zoning category is
2441 accompanied by the race of residents living within them. This map reveals the previously mentioned
2442 preponderance of low- and medium-density zoning in unincorporated King County.

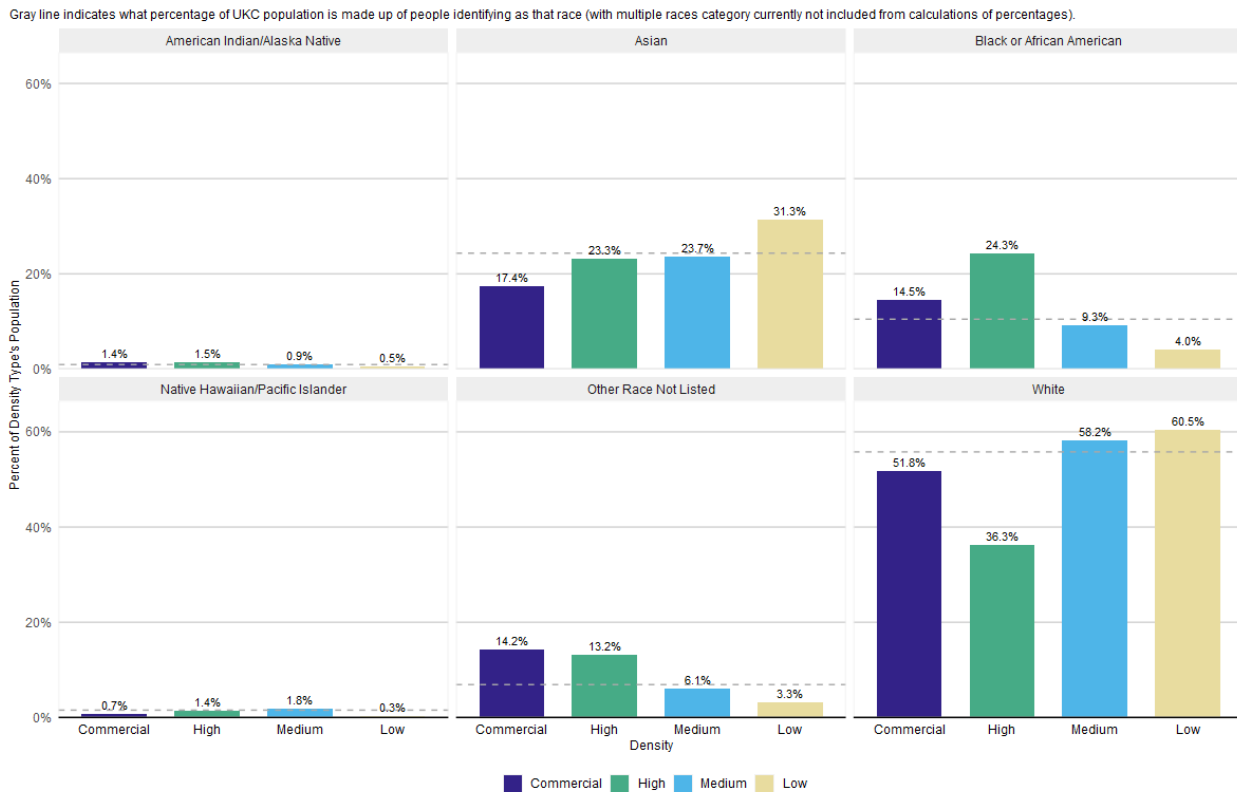
³⁹² The R-1 zone is generally used for 1) urban separators to protect critical areas in the interface between rural and urban areas 2) urban park lands such as the large red areas on the map above in northern Bellevue for Bridle Trails Park and southern Redmond for Marymoor Park, and 3) schools, such as the larger red areas north of Covington and Maple Valley.

2443 **Map 4: Zoning and Race in Urban Unincorporated King County and Rural Towns**



2445 Figure 77 shows that White and Asian households in unincorporated King County are slightly more likely to
 2446 live in medium- to low-density neighborhoods, whereas Black, American Indian/Alaska Native, and other
 2447 races not listed households are slightly more likely to live in commercial and high-density neighborhoods.³⁹³
 2448 As previously described, White and Asian households, on average, have higher incomes than households of
 2449 American Indian/Alaska Native, Black, Native Hawaiian/Pacific Islander, and Two or Multiple Races. Many
 2450 Black, Indigenous, and People of Color residents have lower incomes, on average, than White residents due
 2451 to discrimination in housing, education, and employment. While the zoning designation may not have been
 2452 racially motivated, it does impact who can afford to live there. By systematically driving housing prices up in
 2453 certain neighborhoods with mechanisms such as zoning, some level of racial segregation occurs.
 2454

2455 **Figure 77: Race by Zoning Type in Unincorporated King County**



2456 Source: U.S. Census Bureau. (2022). Population by Race, 5-year ACS 2016-2020; King County Geographic Information Systems.
 2457

2458 **Housing Supply**

2459 King County's continued retention of lot development standards that are conducive to single detached
 2460 houses coincided with other drivers of housing cost increases, such as an influx of jobs and a growing
 2461 population. As described in the following section, King County is also hampered from fully providing the
 2462 necessary infrastructure to meet the urban unincorporated areas' housing needs because funding
 2463 mechanisms allowed under state law prevent counties from stewarding urban areas in the same way as
 2464 cities, which have more flexible revenue tools.³⁹⁴ From 2010 to 2019, 2.57 jobs were created in King County
 2465 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." [\[link\]](#)

2466 the housing pressure it creates extends across jurisdictions.^{396,397} This underproduction in housing supply,
2467 coupled with an influx of high earners moving to the region, led to higher housing costs.³⁹⁸
2468 Not only is general housing supply an issue, but the number of rental homes affordable to low- and
2469 moderate-income families decreased by 36,000 between 2008 and 2019.³⁹⁹ This dramatic increase in
2470 housing price and decrease in affordable housing for lower-income residents has a disproportionate impact
2471 on households of American Indian or Alaska Native, Black, Native Hawaiian/Pacific Islander, and Two or
2472 Multiple Races, as they, on average, have lower incomes and are more likely to be renters, compared to
2473 White and Asian households.⁴⁰⁰

2474
2475 *Lack of Funding, Underinvestment, and Pattern of Annexation*

2476 For the purposes of growth management, annexation is the process of transferring unincorporated land
2477 from a county's jurisdiction into incorporated land in a city's jurisdiction. The GMA requires that cities
2478 coordinate with their respective county to identify an UGA, as annexation can only occur within the
2479 designated UGA. The GMA states that cities are more appropriately situated than counties to provide urban
2480 governmental services because cities have the infrastructure, organizational structure, and finance tools to
2481 serve an urban area.⁴⁰¹ This construct presumes that counties are primarily designed to provide local
2482 services to the rural area with dispersed, low-density resource uses and regional services throughout the
2483 county. As outlined in the 1998 CPPs, all unincorporated Urban Growth Areas were encouraged to annex or
2484 incorporate by 2012, which did not occur.

2485
2486 While Washington state has attempted to incentivize urban unincorporated areas to annex into a city, King
2487 County still has six large unincorporated urban areas. Many of the remaining portions of urban
2488 unincorporated King County are home to lower-income and racially diverse communities compared to the
2489 whiter, higher-income areas on the edge of the UGA that have been annexed in recent decades. Excluding
2490 East Renton Highlands, all remaining urban unincorporated areas have a median household income below
2491 the King County average.⁴⁰²

2492
2493 *Lack of Revenue Tools*

2494 In general, King County has a limited ability to invest in all unincorporated areas because of the taxing
2495 structure imposed by the state.^{403,404} King County's taxing authority generally only includes property and
2496 sales taxes, whereas cities' taxing authority includes property, sales, business and occupation, and utility
2497 taxes. This structure allows cities to collect more taxes and in turn provide urban-level services for their
2498 residents.

2499
2500 King County does not have the finance streams to provide urban-level services within urban unincorporated
2501 areas. Modern urban infrastructure such as sewers, sidewalks, maintained roadways, trails and parks, are
2502 needed to both accommodate higher densities and to attract annexation of these areas by surrounding
2503 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*. [\[link\]](#)

2504 of the sewer systems that most urban areas such as Seattle and Renton use.^{406,407} Septic systems require a
2505 minimum lot size and can cause serious public health hazards if not maintained properly.^{408,409}
2506

2507 The 2022 North Highline Subarea Plan notes, "Like other urban unincorporated areas, there has been
2508 insufficient investment in North Highline's transportation system..."⁴¹⁰ Underinvestment in urban services in
2509 higher density zoned areas disincentivizes annexation because of additional costs required to serve more
2510 intense development.

2511
2512 *Pattern of Annexation*

2513 Areas that have a strong commercial core and homes with high assessed values are attractive for cities to
2514 annex because these areas can increase their tax base and cover the cost of servicing that new area.
2515 Unincorporated areas without strong commercial cores are less appealing for cities to annex because these
2516 areas do not have a large tax base.⁴¹¹ Since 1990, partly because of King County's success in implementing
2517 the GMA, the areas that have been incorporated or annexed held 85 percent of unincorporated area jobs
2518 and only 69 percent of unincorporated area residents.^{412,413} This left behind a very small number of jobs and
2519 commercial land in the remaining unincorporated areas. Unincorporated areas only have one percent of
2520 countywide employment, and five percent of countywide population. This pattern of annexation and
2521 incorporation continues to reduce tax generating resources, such as sales tax, away from King County which
2522 further impacts the County's already limited financial capacity to support services in the remaining urban
2523 unincorporated areas. This contributes to a widening deficit between growing service maintenance costs
2524 and the reduced amount of revenue received by the County, which limits King County's ability to invest in
2525 unincorporated areas.⁴¹⁴
2526

2527 Due to discriminatory practices, Black, Latin(a)(o)(x), and Indigenous communities are less likely to be
2528 homeowners, and those that are, have homes with lower median values than homes owned by White
2529 people.⁴¹⁵ Assessed property values provide a metric for cities to determine annexation; so, if an area with a
2530 higher proportion of Black, Latin(a)(o)(x), and Indigenous residents has lower assessed property values,
2531 cities may not want to annex the area.^{416,417} For example, in 1991, Burien proposed annexation boundaries
2532 to include parts of Shorewood, an upper middle-class neighborhood, while leaving White Center, an
2533 ethnically diverse neighborhood with low-income housing, unincorporated. A 1991 *Seattle Times* article
2534 stated that, "...no one's vying to annex Skyway/Bryn Mawr or White Center, both of which are relatively
2535 developed but include working-class neighborhoods with comparatively low property values - and low
2536 property-tax revenues."⁴¹⁸
2537

2538 *Skyway-West Hill PAA, North Highline PAA, and Fairwood PAA*

2539 Skyway-West Hill, North Highline, and Fairwood PAAs, outlined in Map 5, are all home to a significantly
2540 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*.

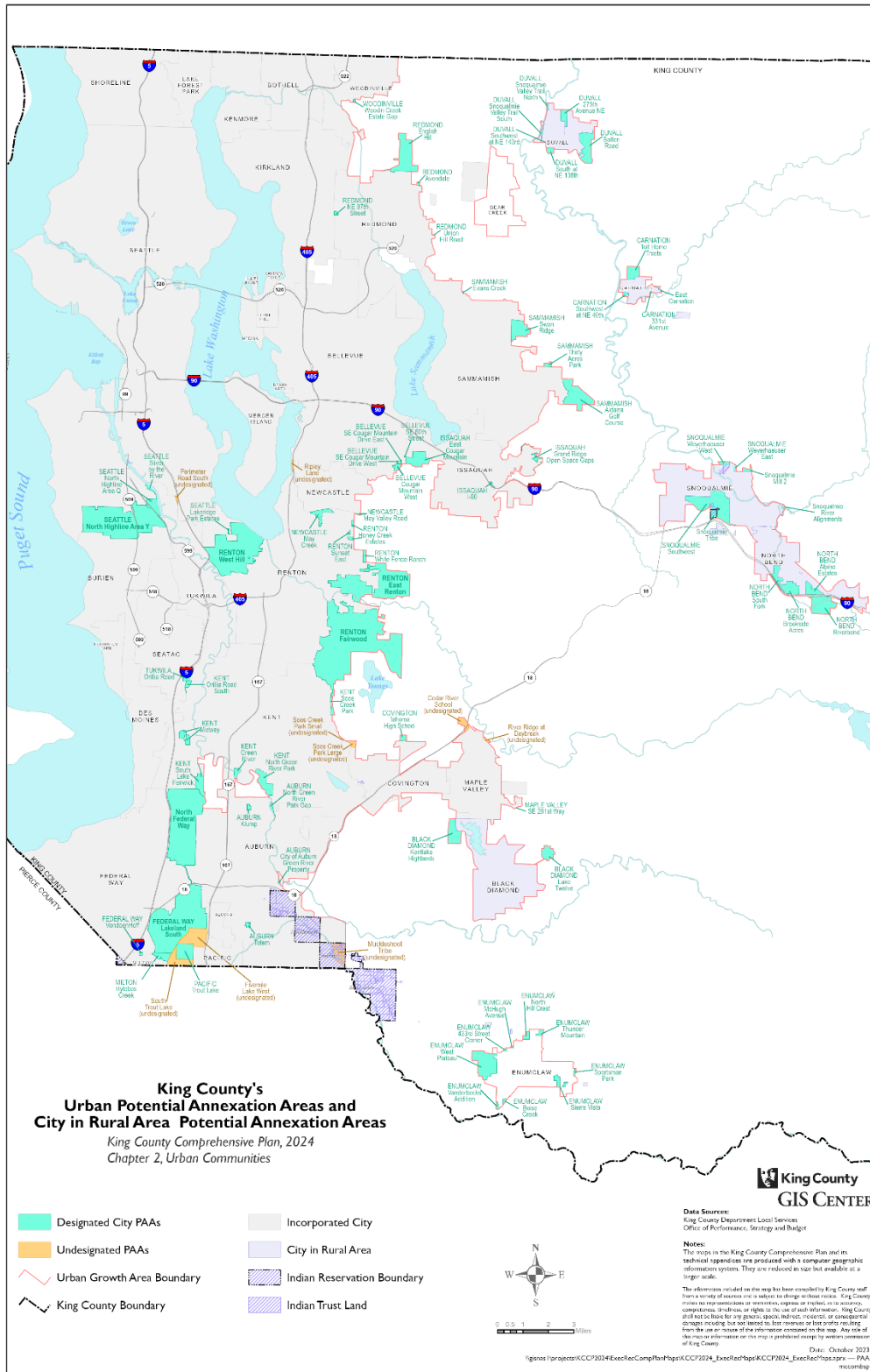
2541 have lower median incomes than the King County average.⁴¹⁹ This pattern, combined with the County's
2542 limited taxing authority highlights the need for annexation to advance racial justice.^{420,421}

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. [\[link\]](#)

2543 **Map 5: King County's Urban Potential Annexation Areas and City in Rural Area Potential**
 2544 **Annexation Areas**



2545

2546 Institutionalized racism contributed to underinvestment in affordable housing projects in Skyway-West Hill
2547 and North Highline neighborhoods. For example, redlining, displacement from Seattle’s Central District, as
2548 well as the widening of the racial wealth gap partially resulted in the relatively lower real estate values in
2549 Skyway-West Hill and North Highline.^{422,423} However, areas in close proximity to Seattle grew rapidly which
2550 drove home prices up, creating the conditions for gentrification.⁴²⁴ For at least a decade, King County did
2551 not invest in affordable housing in Skyway-West Hill, aside from housing repair assistance. King County has
2552 only recently started investing housing funds in Skyway-West Hill after years of community advocacy and
2553 organizing.^{425,426,427} In 2022, King County awarded two projects from a \$5 million request for proposal (RFP)
2554 to support affordable housing development in the Skyway-West Hill neighborhood that align with
2555 community identified anti-displacement priorities.^{428,429,430} In the 2023-24 King County biennial budget, an
2556 additional \$5 million has been earmarked for affordable housing capital investments in Skyway-West Hill.

2557 C. Displacement

2558 The history of racially exclusive, discriminatory land use and housing practices, and seemingly race-neutral
2559 policies that perpetuate the racial wealth gap, patterns of segregation, and exclusion, and underinvestment
2560 in neighborhoods of color culminates in an increased risk of displacement for Black, indigenous, and People
2561 of Color communities. Displacement describes a pattern in which households move involuntarily as a result
2562 of aforementioned factors.⁴³¹ Displacement can increase the risk of homelessness and have lasting negative
2563 effects on health, education, earnings, and cultural connections.⁴³² While homeowners build equity and
2564 typically have a fixed monthly payment, renters make monthly payments they will never recoup, and rental
2565 prices typically increase over time. As rental costs increase, many households, especially cost-burdened
2566 households, cannot save money to buy a home.⁴³³ This stems from and exacerbates the pre-existing racial
2567 wealth gap, which is a result from the legacy of mechanisms used to block Black, Indigenous, and People of
2568 Color households from buying homes, such as racial restrictive covenants.⁴³⁴

2570 Map 6 was created using the Puget Sound Regional Council’s (PSRC) Displacement Risk Mapping Tool. This
2571 map identifies census tracts that are at low, moderate, and higher risk of displacement.⁴³⁵ North Highline
2572 and a small area of unincorporated Kent are at higher risk of displacement.⁴³⁶ East Federal Way, Fairwood,
2573 and South Park are at risk of moderate displacement. Skyway-West Hill has all three levels of displacement
2574 risk with the western most area at moderate risk and the eastern most area, adjacent to Renton, at higher
2575 risk of displacement.

2576
2577

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*. [\[link\]](#)

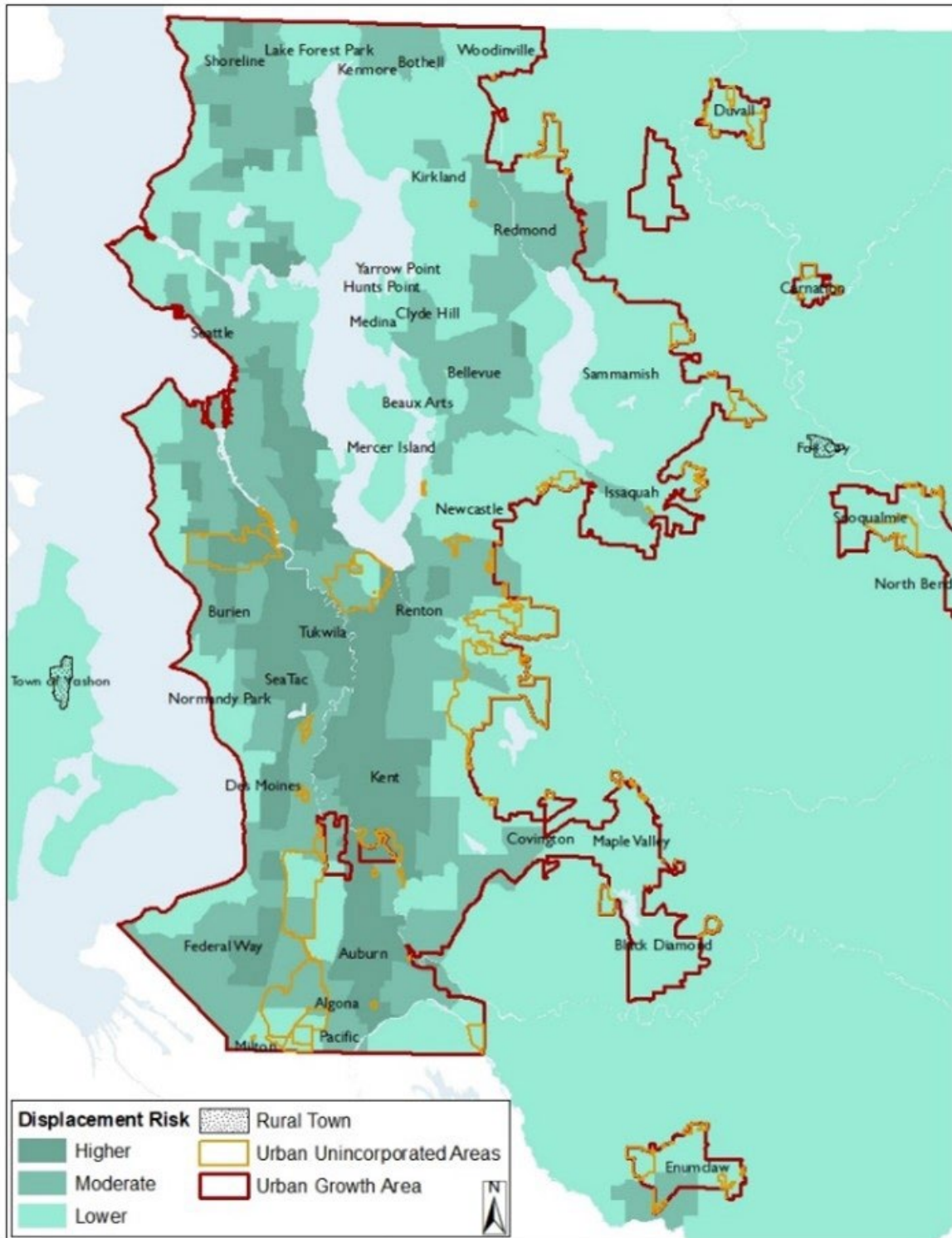
⁴³³ ECONorthwest, “Redlining and Wealth Loss.” [\[link\]](#)

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.

2578 **Map 6: Displacement Risk by Census Tract**

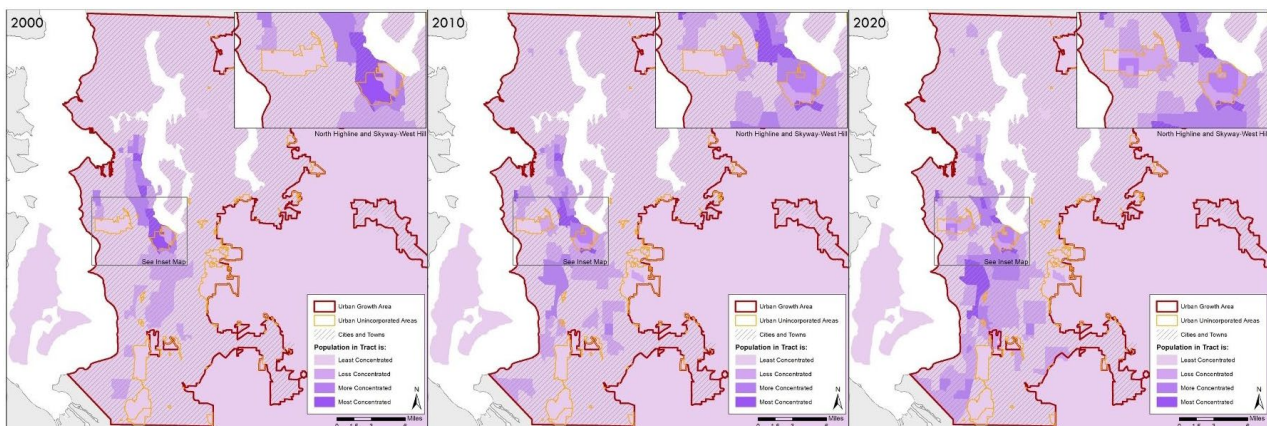


2579
2580 Housing costs in Skyway-West Hill and North Highline have risen faster than the countywide average.
2581 Between 2012 and 2020, the average annual rent increase in King County was 3.8 percent; in Skyway-West
2582 Hill and North Highline the average annual increases were four percent and 4.9 percent, respectively.
2583 Median incomes in both areas remain significantly lower than the countywide average, placing residents at

2584 increased risk of displacement. Fifty-three percent of renter households in North Highline were cost
 2585 burdened and 26 percent were severely cost burdened in 2017. Nearly one-third of all renters and two-
 2586 thirds of extremely low-income renters in Skyway-West Hill were severely cost burdened, spending more
 2587 than 50 percent of their income on rent.⁴³⁷ For more analysis on cost burden, see *III. Community Profile*.
 2588

2589 Black, Indigenous, and People of Color households are twice as likely as White households to be housing
 2590 cost burdened in Skyway-West Hill and North Highline.⁴³⁸ In North Highline, most White households owned
 2591 their homes, while 13 percent of Black households and 49 percent of Asian households owned their homes.
 2592 Most Black and Latin(a)(o)(x) renter households in North Highline were cost burdened in 2017 (72 percent
 2593 and 64 percent, respectively). An analysis found there were enough affordable units across most income
 2594 groups in Skyway-West Hill, but housing could only meet the needs of about 37 percent of households with
 2595 incomes below 30 percent area median income. There are also housing gaps in North Highline to meet the
 2596 needs of households with incomes below 30 percent area median income. The combination of rising
 2597 housing prices, the high rate of cost-burdened households, and lower than average incomes put residents
 2598 who live in places like Skyway-West Hill and North Highline at increased risk of displacement.⁴³⁹ Figure 78
 2599 show the decrease in concentration of Black residents in Skyway-West Hill from 2000, to 2010, to 2020. As
 2600 the maps indicate, and community members report, Black residents were displaced from Seattle’s Central
 2601 District and moved further south, which then puts housing pressure on the places they move to, such as
 2602 Skyway-West Hill, which then forces people to move even further south.
 2603

2604 **Figure 78: Black/African American Concentration of Population 2000, 2010, and 2020**



2605 Source: U.S. Census Bureau. (2020). Decennial Census.
 2606

2607 Skyway-West Hill and North Highline community members have noted that gentrification can lead to the
 2608 deterioration of the cultural character of a community. This can lead to cultural displacement, which takes
 2609 place when existing residents move out of a neighborhood because their social or cultural connections have
 2610 declined due to gentrification. Displaced residents may lose connections to community establishments and
 2611 faith-based organizations that provide direct support or connect people to support systems. In Skyway,
 2612 residents who are displaced are often not able to find housing in Skyway again because of a lack of
 2613 affordable, available housing located in walkable areas or near other accommodations.⁴⁴⁰
 2614
 2615

2616 **Conclusion**

2617 Policies that do not explicitly discriminate based on race can and do lead to racially disparate outcomes.
 2618 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).

2619 and lack of tenant protections have contributed to displacement and other racial disparities in housing in
2620 unincorporated King County. While not explicitly limited to single detached housing, King County's zoning
2621 code does not sufficiently incentivize other, allowable types of high- and middle-density housing. This limits
2622 housing supply and housing choice by not having a diversity of housing types, which leads to prices that
2623 aren't affordable to low-income communities, of which Black, Indigenous, and People of Color are most
2624 overly represented in.^{441,442} Urban unincorporated areas have higher proportions of Black, Indigenous, and
2625 People of Color populations and have historically been underinvested in compared to other unincorporated
2626 areas with higher proportions of White populations. Investment is needed in order to accommodate more
2627 density and encourage cities to annex PAAs.⁴⁴³ The next section details the policies and codes King County
2628 has either recently passed or is exploring through the 2024 Comprehensive Plan update to address the
2629 policies and actions discussed in this analysis that have created racially disparate housing outcomes in
2630 unincorporated King County.

2631 D. Undoing Racially Disparate Housing Policies in the 2632 Comprehensive Planning Process

2633 This section identifies the actions that have been and will be taken by King County in the 2024
2634 Comprehensive Plan to undo racially disparate housing outcomes.

2635 *Barriers in Undoing Racially Disparate Impacts*

2636 Multiple barriers prevent King County from fully remedying harms inflicted on Black, Indigenous, and
2637 People of Color communities. Racial wealth inequities result from exclusive housing practices and policies,
2638 in addition to other injustices such as discrimination in employment and education. Despite understanding
2639 that race-neutral policies can perpetuate harm due to pre-existing access inequities, there are multiple
2640 policies in King County's Comprehensive Plan that are, indeed, race-neutral. While providing financial
2641 resources to specific Black, Indigenous, and People of Color communities could reduce racially disparate
2642 impacts in housing, the Fair Housing Act prohibits the prioritization of funds or programs based on a
2643 protected class, such as race. The updates to the Comprehensive Plan policies and codes center on actions
2644 King County has leverage over, such as building partnerships, implementing policies to reduce
2645 displacement, and adopting code changes that could diversify the housing stock and increase the supply of
2646 affordable housing.

2647
2648 Revenue is critical to implement many of the King County Comprehensive Plan policies. While King County
2649 has put forward new levies to meet the needs of different communities throughout the county, the funding
2650 raised is not enough to solve the housing crisis. King County has significant limits imposed by the state on
2651 raising revenue. For decades, King County has advocated for increased revenue from the state and federal
2652 government to address structural revenue problems and the affordable housing crisis. King County has yet
2653 to receive either the taxing authority or the resources at a scale needed to meaningfully and effectively do
2654 so.

2655 *Summary of 2024 Comprehensive Plan Updates*

2656 To promote equitable outcomes in partnership with communities most impacted by racially disparate
2657 housing policies, King County has intentionally solicited engagement from members of underrepresented
2658 communities through a broad, community survey and the 2024 Comprehensive Plan Equity Work Group.
2659 The Equity Work Group is an advisory group composed of 15 people from historically underrepresented
2660 groups who worked closely with Executive staff to incorporate equity considerations into the
2661 Comprehensive Plan update. The Comprehensive Plan includes new policies, edits to former policies, and
2662 code changes to reflect the new GMA and CPP requirements and community feedback.
2663
2664

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. [\[link\]](#)

2665
2666 King County is committed to addressing past and current racially exclusive and discriminatory land use and
2667 housing practices that resulted in disparate impacts on Black, Indigenous, and People of Color households.
2668 The County aims to repair these harms and promote equitable outcomes in partnership with impacted
2669 communities through intentional, targeted actions and support for affordable housing initiatives. King
2670 County's 2024 Comprehensive Plan incorporates new policies and updates to existing policies to begin to
2671 undo the racially disparate impacts caused by the policies and practices discussed in the Racially Disparate
2672 Impact Analysis which found:

- 2673 • explicitly racist policies and practices existed in unincorporated King County and contributed to long-
2674 term economic racial disparities;
- 2675 • the lack of tenant protections for unincorporated King County undermined the effectiveness of fair
2676 housing protections;
- 2677 • exclusionary zoning laws in unincorporated King County limit the availability of more affordable housing
2678 options for low- and moderate-income households who are disproportionately Black, Indigenous, and
2679 People of Color;
- 2680 • King County has historically underinvested in urban unincorporated areas with higher Black,
2681 Indigenous, and People of Color populations; and
- 2682 • the combination of rising housing prices, the high rate of cost-burdened Black, Indigenous, and People
2683 of Color households, and lower than average incomes put Black, Indigenous, and People of Color
2684 residents who live in places like Skyway-West Hill and North Highline at increased risk of displacement.
2685

2686 To begin rectifying these harms, the 2024 King County Comprehensive Plan included changes that commit
2687 King County to:

- 2688 • participate in regional solutions to address critical housing needs;
- 2689 • engage historically and currently underrepresented communities in the development and
2690 implementation of affordable housing programs to ensure the County's investments and policies are
2691 culturally relevant and meet the needs of communities most in need;
- 2692 • invest in programs and policies that help tenants stay housed and assert their rights, reducing racial
2693 disproportionality among households who experience housing stability;
- 2694 • adopt code changes to allow middle housing and create an inclusionary housing program to encourage
2695 the creation of more affordable and diverse housing options so more low- and moderate-income
2696 households can access homeownership and generate long-term wealth for their families;
- 2697 • prioritize funding for affordable housing projects that are community-driven, promote access to
2698 opportunity, and create wealth-building opportunities for communities at-risk of displacement; and
- 2699 • take actions to prevent and mitigate residential and cultural displacement for unincorporated
2700 communities at risk of displacement to address racial disparities in housing, such as implementing
2701 programs to create affordable homeownership opportunities and investing in equitable development
2702 projects.
2703

2704 These new and updated housing policies demonstrate King County's commitment to addressing racial
2705 disparities in housing and promoting equitable access to affordable and culturally relevant housing options
2706 for all residents, particularly those historically underserved and disproportionately impacted by
2707 discriminatory practices. The equity analysis of the 2024 Comprehensive Plan details specific proposals
2708 prioritized by the Equity Work Group.
2709

2710 *Current and Future Actions of King County*

2711 King County is committed to undoing policies that result in racially disparate outcomes in housing and is
2712 taking several future actions to achieve this goal. King County is currently developing and exploring
2713 programs such as:

- 2714 • investing in rental assistance and eviction prevention programs to keep tenants housed;
- 2715 • launching a community preference program to prevent displacement;
- 2716 • investing in equitable development to support community-driven priorities;
- 2717 • preserving manufactured home communities and affordable housing to prevent displacement; and
- 2718 • expanding affordable homeownership programs to increase wealth-building opportunities for low- and
2719 moderate-income households.

2720
2721 For more information about the inventory of existing and proposed partnerships, strategies and funding
2722 aimed at meeting countywide housing need, especially for Black, Indigenous, and People of Color
2723 populations disparately impacted by discriminatory land use and housing practices, see X. *Existing*
2724 *Strategies Summary*.

2725 VI. Housing Needs Analysis

2726 A. Section Summary

2727 This section fulfills, in part, King County CPP H-3l and H-3m.

2728
2729 CPP H-3l and H-3m require jurisdictions to:

2730 *Conduct an inventory and analysis in each jurisdiction of existing and projected housing needs of all*
2731 *segments of the population and summarize the findings in the housing element. The inventory and analysis*
2732 *shall include:*

- 2733 l) *The housing needs of people who need supportive services or accessible units, including but not*
2734 *limited to people experiencing homelessness, persons with disabilities, people with medical*
2735 *conditions, and older adults;*
- 2736 m) *The housing needs of communities experiencing disproportionate harm of housing inequities*
2737 *including Black, Indigenous, and People of Color (BIPOC).*

2738
2739 The 2022 Point-in-Time Count found that the number of individuals experiencing homelessness in King
2740 County increased nearly 14 percent from 2020 to 2022.⁴⁴⁴ Black, Hispanic/Latin(a)(o)(x), American Indian,
2741 Alaska Native, or Indigenous, and Native Hawaiian or Pacific Islander individuals were overrepresented in
2742 this group compared to King County’s overall demographics.⁴⁴⁵ Shelter and case management can help
2743 people experiencing homelessness find resources and housing.⁴⁴⁶ Expanding access to stable housing and
2744 care can directly improve health outcomes for people experiencing homelessness.⁴⁴⁷

2745
2746 Over ten percent of King County residents live with a disability.⁴⁴⁸ People living with disabilities and
2747 disability rights advocacy organizations have shared that many people living with disabilities face challenges
2748 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. [\[link\]](#)

2749 The availability of accessible housing units and increasing access to housing navigators and vouchers would
2750 help meet the need for this population.⁴⁵¹

2751
2752 People aged 65 years and older who wish to remain in their homes and communities may face difficulties
2753 because of rising housing costs. Homeowners who have paid off their mortgage may struggle to afford
2754 property taxes, utilities, and maintenance costs. People aged 65 years and older with low or fixed incomes
2755 need more affordable housing options to help them age in place.⁴⁵²

2756
2757 Housing quality, cost, and stability impacts people’s physical and mental health. Individuals receiving
2758 housing assistance who are recovering from medical conditions or with persisting conditions may need
2759 additional support, such as occupational therapy or chore services. The King County Regional Homeless
2760 Authority’s Draft Five-Year Plan found that people with medical conditions, particularly individuals who are
2761 unstably housed or experiencing homelessness, need access to care and a safe place to recover after
2762 leaving the hospital, such as recuperative housing.⁴⁵³

2763
2764 Black, Indigenous, and People of Color households, particularly Black and Hispanic households, are more
2765 likely to experience housing problems such as incomplete kitchen and plumbing facilities, overcrowding,
2766 and cost burden. Black households are also more likely to be renters and face higher rates of denial for
2767 home loans compared to White households.⁴⁵⁴ The Black Home Initiative, a coalition of organizations
2768 working to increase and sustain Black homeownership, identified a need for greater access to
2769 homeownership opportunities and diverse housing types.⁴⁵⁵ Black, Indigenous, and People of Color
2770 residents living in unincorporated King County shared with the Department of Community and Human
2771 Services that many Black, Indigenous, and People of Color households face displacement due to rising
2772 housing costs, so these households need access to affordable housing and homeownership opportunities
2773 as well as support in preventing and mitigating displacement.⁴⁵⁶

2774
2775 Some immigrants and refugees, especially those with limited English proficiency and low-incomes, may
2776 have difficulties communicating with landlords, finding stable employment, building a credit history, and
2777 understanding their rights.⁴⁵⁷ Immigrants and refugees who are undocumented face additional barriers to
2778 accessing housing, such as landlords requiring Social Security Numbers for prospective tenants, though this
2779 requirement is not allowed under County code. The King County Comprehensive Plan Equity Work Group
2780 shared that immigrants and refugees need increased access to large, affordable rental units.⁴⁵⁸

2781
2782 The National LGBTQ+ Health and Longevity Center and Goldsen Institute found that LGBTQ+ people
2783 experience systematic disparities in Washington State, including higher rates of housing instability,
2784 homelessness, cost burden, and poverty and less access to care and other services.⁴⁵⁹ LGBTQ+ community
2785 organizations reported that LGBTQ+ residents in King County need access to affordable housing in
2786 neighborhoods where they feel safe and connected to the community.⁴⁶⁰ LGBTQ+ community members
2787 report that it is important to find information about housing from a trusted source, such as a queer housing
2788 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*.

2789
2790 In addition to systems-level barriers and housing needs, community input and housing discrimination
2791 testing conducted in King County found that individual-level discrimination based on disability, familial
2792 status, national origin, religion, and source of income is still prevalent in King County.^{462,463} Community
2793 members noted experiencing discrimination as part of their search for and while living in affordable
2794 housing.⁴⁶⁴ Housing discrimination needs to be eliminated to ensure all King County residents can access
2795 housing.⁴⁶⁵

2796
2797 As of September 2023, King County is conducting interviews with various housing providers and
2798 community-based organizations across King County to understand barriers to accessing housing for people
2799 of a housing protected class status. These interviews are part of an outreach effort for the 2025 update to
2800 the Analysis of Impediments to Fair Housing Choice report. Preliminary findings indicate that barriers to fair
2801 housing choice include high cost of rent, high cost of deposit, steep rent increases, long waitlists for
2802 affordable housing units, an eviction on a person's record, area median income inequities, and
2803 discrimination based on source of income, race, country of origin, sexual orientation, and gender. Other
2804 findings are discussed in this section.

2805 B. Housing Needs of People who Need Supportive Services 2806 or Accessible Units

2807 *People Experiencing Homelessness*

2808 In 2020, the Department of Community and Human Services (DCHS) found that more than 40,000 people
2809 experienced homelessness in King County.⁴⁶⁶ DCHS found that homelessness in King County
2810 disproportionately impacts certain populations in King County; Black, Hispanic/Latin(a)(o)(x), American
2811 Indian, Alaska Native, or Indigenous, and Native Hawaiian or Pacific Islander individuals were all
2812 overrepresented in this group compared to King County's overall demographics. Veterans are also
2813 overrepresented among the group who received homelessness services compared to the rate of veterans
2814 countywide.⁴⁶⁷ The 2022 Point in Time count found that more than half of households experiencing
2815 homelessness in King County are unsheltered (57 percent).⁴⁶⁸

2816
2817 In September 2022, 9,636 households experienced homelessness and received services from the homeless
2818 response system. Most of the households who received services (58 percent) were sheltered in some way.
2819 Approximately a quarter (26 percent) of households who received services were unsheltered and 17
2820 percent of households had an unknown shelter status. Households who are sheltered may be more aware of
2821 services so they may be overrepresented among people who access homelessness services.

2822
2823 Approximately 60 percent of households who entered the homeless response system in King County were
2824 households of color. Black households are more likely than White households to return to the homeless
2825 response system after being permanently housed within the previous two years.⁴⁶⁹ The King County
2826 Regional Homelessness Authority Five Year Plan identifies a need for culturally competent services to meet
2827 the needs of people experiencing homelessness.⁴⁷⁰

2828

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)*. [\[link\]](#)

2829 The King County Regional Homelessness Authority finds that experiencing homelessness is traumatic, and
2830 can create or exacerbate health conditions, disability, or substance use disorders. More than half (51
2831 percent) of individuals experiencing homelessness in 2022 identified as having a disability, and more than
2832 one-third identified as having a mental health or substance use disorder (31 percent and 37 percent,
2833 respectively). Interviews for the 2022 Point in Time Count found that navigating the complex health care
2834 system and accessing supportive services is difficult for people experiencing homelessness. Expanding
2835 access to stable housing and care can directly improve health outcomes for people experiencing
2836 homelessness.⁴⁷¹ People experiencing homelessness may need support to meet health needs and manage
2837 their care (see the *People with Medical Conditions* subsection in VI. *Housing Needs Analysis* for information
2838 about medical respite care and recuperative housing).

2839
2840 The King County Regional Homeless Authority's Five-Year Plan finds that people experiencing
2841 homelessness need access to shelter and supportive services, such as case management, to quickly
2842 transition to permanent housing. Shelters that provide people with personal space and safety, secure
2843 storage, and a consistent place to live are linked to increased resident health and wellbeing. The Health
2844 Through Housing (HTH) Initiative found that single room shelter settings, like in hotels, increased feelings of
2845 stability, reduced interpersonal conflict, and decreased the volume of 911 emergency calls compared to
2846 congregate settings. HTH also found that moving individuals from congregate shelters to hotel rooms
2847 increased exits to permanent housing.⁴⁷²

2848 *People Living with Disabilities*

2849 Households with a member that has a cognitive limitation are the most likely out of all disability types to rent
2850 countywide.⁴⁷³ Urban unincorporated King County has a higher rate of residents with disabilities compared
2851 to rural unincorporated King County.⁴⁷⁴ This may be because cultivating community support and finding
2852 housing in areas with access to healthcare providers and other services can be more difficult in the rural
2853 area compared to the urban area.⁴⁷⁵ Community members report there is less housing for people with
2854 intellectual and developmental disabilities (IDD) in the rural area.⁴⁷⁶

2855
2856
2857 Disability advocacy organizations have shared with King County that people living with disabilities need
2858 housing that is accessible, near supportive services, and in the community of their choice.⁴⁷⁷ Housing choice
2859 is limited for people living with disabilities due to a lack of available, accessible, affordable housing, as well
2860 as discrimination. Providing reasonable accommodations for people with disabilities, such as adding a ramp
2861 or grab bars, is more likely to carry a financial burden to a landlord.⁴⁷⁸ This may mean that a landlord is less
2862 likely to rent to someone, even with fair housing laws in place. Under federal and state law, landlords must
2863 make reasonable accommodations for tenants with disabilities to ensure they have equal opportunity to use
2864 and enjoy the unit.^{479, 480} A reasonable accommodation is a change, exception, or adjustment so a person
2865 with a disability can live and enjoy the premises, such as installing a wheelchair ramp, allowing a service
2866 animal in the unit or adjusting a rent payment schedule. Tenants who need an accommodation due to a
2867 disability can request that the landlord make the accommodation.

2868
2869 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. [\[link\]](#).

- 2870 • the tenant does not have a disability;
2871 • there is no nexus between the disability and the accommodation; or
2872 • the accommodation request creates an undue burden on the landlord.

2873
2874 A landlord is supposed to engage with the request in a meaningful way, such as considering requests on a
2875 case-by-case basis and not adopting a blanket policy against reasonable accommodations or not unduly
2876 burdening a tenant with excessive documentation requirements to submit an accommodation request.
2877

2878 King County staff heard in interviews with housing providers and community-based organizations that some
2879 tenants with disabilities believe they experience discrimination from landlords when making reasonable
2880 accommodation requests. Interviewees explained that landlords oftentimes do not understand what is
2881 required of them when asked to make a reasonable accommodation and refuse to do so. Interviewees
2882 described how challenging it is for people with disabilities to find accessible housing units.
2883

2884 Additionally, staff from the King County Developmental Disability and Early Childhood Supports division
2885 identified a need for family-sized affordable rental units with appropriate accommodations, like roll-in
2886 showers or laundry in the unit, for families with at least one individual living with a disability in King County.
2887 Disabilities can also pose an inherent barrier to searching, applying for, and moving into housing.⁴⁸¹ Rising
2888 costs and a competitive housing market further exacerbate these barriers.⁴⁸² Community feedback identified
2889 a need for affordable housing and increased support in navigating and accessing the housing market to
2890 reduce or eliminate these barriers for individuals with disabilities and their families.⁴⁸³
2891

2892 *People Aged 65 Years and Older*

2893 People aged 65 years and older who wish to remain in their homes and communities may face difficulties
2894 because of rising housing costs. While many people aged 65 years and older in King County and
2895 unincorporated King County own their homes, even homeowners who have paid off their mortgage may
2896 struggle to afford housing costs, like property taxes or maintenance costs.⁴⁸⁴ Although the Seniors, Persons
2897 with Disabilities, and Disabled Veterans Property Tax Exemption program provides some property tax relief,
2898 not all eligible households are enrolled, and enrolled households in unincorporated King County with
2899 incomes between 55 and 65 percent area median income still pay thousands of dollars per year in property
2900 taxes.⁴⁸⁵ Research has shown that senior renters, particularly those with disabilities, are more likely to have
2901 difficulty accessing housing suited to their needs. Black, Indigenous, and People of Color renters 65 years
2902 and older with lower incomes are disproportionately cost burdened and are at increased risk of housing
2903 instability and homelessness. Individuals who are severely cost burdened may have to choose between
2904 housing costs and other necessities, like medication.⁴⁸⁶
2905

2906 Older adult renters are more likely to spend a significant portion of their income on rent.⁴⁸⁷ Extremely low-
2907 income renter households are most likely to include a resident aged 62 years or older countywide, likely
2908 because some of these households rely on programs such as Social Security for their sole source of income
2909 rather than wages.⁴⁸⁸ These households would likely have difficulty maintaining housing in the private
2910 market without additional financial support. Community members shared with King County staff that many
2911 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*.

2912 years and older on fixed incomes experiencing homelessness.⁴⁸⁹ People aged 65 years and older need
 2913 more affordable housing options and financial assistance programs to help them remain in their homes and
 2914 communities.⁴⁹⁰ King County staff heard in interviews with housing providers and community-based
 2915 organizations that more affordable housing types conducive to multi-generational living would also help
 2916 people aged 62 years and older age in their communities and with their families. As explained by a
 2917 representative from African Community Housing and Development, "When family-sized homes exist, the
 2918 family stays together longer, people can age in place, and there is less youth homelessness." These
 2919 interviews indicated that community members considered middle housing as a model that supports multi-
 2920 generational living.⁴⁹¹

2921
 2922 *People with Medical Conditions*

2923 Housing quality, cost, and stability impacts people’s physical and mental health. Individuals receiving
 2924 housing assistance who are recovering from medical conditions may need additional support to restabilize,
 2925 such as occupational therapy. People living in supportive housing with a persisting medical condition may
 2926 need to be offered chore service to maintain their unit. Medical conditions can lead to households falling
 2927 behind on rent, due to medical costs or because they are unable to work, and eventually facing eviction.
 2928 People who have experienced eviction report that eviction can lead to worsening or new mental and
 2929 physical health problems.⁴⁹² People with medical conditions that impact their ability to pay their housing
 2930 costs need support to keep their housing.

2931
 2932 People with medical conditions, particularly individuals who are unstably housed or experiencing
 2933 homelessness, need access to care and a safe place to recover after leaving the hospital. The King County
 2934 Regional Homelessness Authority has found that experiencing homelessness can create and exacerbate an
 2935 individual’s physical, mental, and behavioral health conditions, and many people experiencing
 2936 homelessness develop complex medical needs. The King County Regional Homelessness Authority Five
 2937 Year Plan finds that people experiencing homelessness with medical conditions often need recuperative
 2938 housing or medical respite programs. Recuperative housing or recuperative shelter beds are designed to
 2939 support people who do not need to remain in a hospital and have medical needs or a follow up medical
 2940 appointment and need support in the short term. Recuperative housing prevents emergency room visits
 2941 and can improve the health, safety, and stability of residents.⁴⁹³

2942 **C. Housing Needs of Communities Experiencing**
 2943 **Disproportionate Harm of Housing Inequities**

2944 *Discrimination Against Housing Protected Classes*

2945 Despite being illegal for over 55 years, individual-level housing discrimination is still ongoing throughout
 2946 King County, based on community feedback and housing discrimination testing. The Civil Rights Act of
 2947 1968, Title VIII through IX, or Fair Housing Act, banned discrimination in housing nationwide against certain
 2948 protected classes. Washington State and King County have also established other protected classes that
 2949 may not be discriminated against regarding housing. Table 5 shows the different groups that are protected
 2950 at different levels of government, excluding protected classes that are already protected at a higher level of
 2951 government.

2952
 2953 **Table 5: Housing Protected Classes**

Federal	State of Washington	King County
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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		

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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*. [\[link\]](#)

2993 that recent immigrant and refugee families are often unable to find rental units large enough to
2994 accommodate their needs so multiple families will rent a single home so they can stay together.
2995

2996 Multiple housing providers and community-based organizations shared with King County staff through
2997 interviews that it is not uncommon for eight people to crowd into a two-bedroom apartment because that is
2998 all they could afford. Families and large households need access to affordable rental units that
2999 accommodate their needs. Representatives from the Eastside Legal Assistance Program explained that
3000 landlords have enforced occupancy standards as a means to evict larger families. There are instances where
3001 one household extends their home to a recently evicted household, and then gets evicted themselves for
3002 exceeding occupancy standards.
3003

3004 *Black, Indigenous, and People of Color*

3005 Black, Indigenous, and People of Color households disproportionately experience housing problems,
3006 including incomplete kitchen facilities, incomplete plumbing facilities, overcrowding, and cost burden. In
3007 King County, more than half of Hispanic and Black households experience at least one housing problem.
3008 During the community engagement for the Skyway-West Hill and North Highline Anti-Displacement
3009 Strategies Report, residents identified a need for more publicly subsidized affordable housing for
3010 households below 60 percent area median income. These community members also noted the need for
3011 more affordable, family-sized housing units and culturally specific housing for elders.⁵⁰²
3012

3013 Black households and households of races not listed are significantly more likely to be renters than White
3014 and Asian households.⁵⁰³ In 2016 and 2017, Black households were more than twice as likely to be denied
3015 and half as likely to apply for a home loan than White households in King County. Native American
3016 households were also significantly more likely to be denied a loan than White households.⁵⁰⁴
3017

3018 Racial restrictive covenants and other discriminatory housing practices blocked homeownership and wealth
3019 building opportunities for residents of color in King County (see the discussion in *V. Racially Disparate
3020 Impacts Analysis*). The racial wealth gap is exacerbated by a lack of affordable housing. Increasing the
3021 supply of middle housing will increase homeownership opportunities because these housing types are
3022 more affordable than new single detached homes. Middle housing types, like duplexes, triplexes, and
3023 townhomes, are the main housing type purchased by Black and Hispanic homeowners.⁵⁰⁵
3024

3025 Some Black, Indigenous, and People of Color and low- and moderate-income households may have
3026 difficulty saving for a down payment due to high rent prices and disproportionate rates of cost burden and
3027 severe cost burden. Saving for down payment is a leading barrier to homeownership. Down-payment
3028 assistance programs provide more opportunities for homeownership for households at or below 80 percent
3029 area median income who have been historically excluded from building generational wealth through
3030 homeownership. In Skyway-West Hill and North Highline, most renter households are 80 percent area
3031 median income or below.⁵⁰⁶
3032

3033 The Equity Work Group noted that the displacement happening in Skyway is visible, and that Black,
3034 Indigenous, and People of Color communities that have lived in areas for generations are being displaced.
3035 They also reported that households at risk of displacement are often those that were displaced from other
3036 neighborhoods, such as Black residents in Skyway who were displaced from the Central District or Rainier
3037 Valley. The Equity Work Group also raised concerns that residents who are displaced are unable to find new
3038 housing in their communities, particularly housing located in walkable areas near grocery stores and other
3039 necessities.
3040

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](#)]

3041 Skyway-West Hill and North Highline residents shared that displacement impacts local businesses and that
3042 cultural displacement takes place when community members lose social and cultural connections in their
3043 community because of gentrification factors.⁵⁰⁷ Displaced residents may lose connections to community
3044 establishments and faith-based organizations that provide direct support or connect people to support
3045 systems (see the discussion of displacement in the *V. Racially Disparate Impacts Analysis* for more
3046 information about displacement in King County). The Equity Work Group reported that Black, Indigenous,
3047 and People of Color residents need affordable housing near accommodations that reflect community
3048 members' needs and in communities of their choice.

3049
3050 *Immigrant Communities*

3051 In 2019, approximately 6.5 percent of refugees coming to the United States resettled in Washington, and
3052 about half of refugees who come to Washington settle in King County.⁵⁰⁸ Approximately 5.8 percent of King
3053 County residents and 3.9 percent of unincorporated King County residents have limited English
3054 proficiency.⁵⁰⁹ Immigrant households with limited English proficiency may face additional barriers to finding
3055 housing, as rental postings and applications may not be readily available in languages other than English.
3056 Residents and organizations that serve immigrants and refugees informed King County staff about
3057 misunderstandings about housing rights, responsibilities, and protections for residents with limited English
3058 proficiency.⁵¹⁰

3059
3060 Refugees face barriers when transitioning from temporary cash assistance. Through a Washington State
3061 program, refugees receive eight months of temporary cash assistance upon arrival.⁵¹¹ Households can have
3062 difficulty finding stable employment and obtaining affordable housing before their assistance expires.
3063 Refugees who find stable employment still face difficulties building credit history before their assistance
3064 period ends, which presents a barrier to securing housing.

3065
3066 Immigrants and refugees who are undocumented face barriers to accessing affordable housing, even if the
3067 housing does not require documentation of citizenship status. Requirements such as documentation of pay
3068 create difficulties for households who are paid only in cash. Community members also shared that credit
3069 scores, requiring social security numbers at the time of application, and source of income can be used as
3070 tools to discriminate against housing applicants.⁵¹² King County staff heard through community
3071 engagement efforts that some landlords have taken advantage of someone's undocumented status by
3072 charging them substantially higher move-in costs.

3073
3074 Housing providers and community-based organizations interviewed by King County staff shared that
3075 undocumented workers are recurrently too fearful to make a formal discrimination complaint out of fear of
3076 landlord retaliation.

3077
3078 The King County Tenant Protections Access Plan recommended that the County provide greater access to
3079 information regarding tenant protections and housing rights for immigrant and refugee residents by
3080 providing tenant rights information in multiple languages. The Comprehensive Plan Equity Work Group
3081 identified a need for increased access to large, affordable rental units for immigrant and refugee residents.
3082 Affordable rental units with two or more bedrooms or middle housing types can accommodate these needs.
3083 Middle housing is conducive to multi-generational living, as large or multi-generational families can reside
3084 in the same building. King County staff heard in interviews with housing providers and community-based
3085 organizations that immigrants oftentimes arrive in the area with their extended families and need housing
3086 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*. [\[link\]](#)

3087 culturally appropriate; however, most new affordable housing units in recently funded projects are studios
3088 or one-bedroom units.

3089
3090 *LGBTQ+ Communities*

3091 LGBTQ+ people experience systematic disparities in Washington State, including higher rates of housing
3092 instability and poverty and less access to care and other services. LGBTQ+ people in Washington
3093 disproportionately experience bias, traumatic events, and social isolation. LGBTQ+ adults in Washington
3094 have higher rates of disability, frequent mental distress, and poorer general health compared to cisgender
3095 and straight people. Black, Indigenous, and People of Color LGBTQ+ adults experience greater health
3096 disparities.⁵¹³ Research finds that 10.7 percent of Seattle and 5.5 percent of the Seattle-Tacoma metro area
3097 identified as LGBTQ+, the third highest rate among the 15 largest metro areas in the U.S.⁵¹⁴

3098
3099 In a 2019 survey of LGBTQ+ adults in Washington, participants were renters (54 percent), and one-third
3100 lacked confidence about staying in their current housing. More than half of participants were cost burdened
3101 (60 percent), and 27 percent had experienced homelessness. More than one-fifth of trans and gender
3102 diverse participants experienced repeated homelessness or moved two or more times within the previous
3103 year. Trans and gender diverse participants also reported the highest rate of housing insecurity (39 percent).
3104 Nearly half (47 percent) of LGBTQ+ participants residing in King County reported having difficulty securing
3105 food, and 42 percent noted difficulty paying bills due to income instability.⁵¹⁵

3106
3107 LGBTQ+ community organizations shared that LGBTQ+ residents in King County need access to affordable
3108 housing in neighborhoods where they feel safe and connected to the community.⁵¹⁶ Community members
3109 report that the quality, safety, and diversity of the neighborhood are important to finding housing⁵¹⁷
3110 Community engagement indicated that LGBTQ+ people aged 62 years and older will sometimes hide their
3111 LGBTQ+ identity in order to feel safe in housing. LGBTQ+ community members in South King County
3112 identified the need for expanded access to services in the rural area of South King County. LGBTQ+
3113 residents in South King County reported that the most common reason they moved to South King County
3114 was due to affordability. Often, these residents moved out of Seattle and further south due to increasing
3115 housing costs.⁵¹⁸

3116
3117 LGBTQ+ residents of South King County reported experiencing housing discrimination based on their
3118 sexual orientation and gender identity. A representative from Queer Power Alliance, formerly LGBTQ
3119 Allyship, shared with King County staff that the use of a chosen name that does not match identification
3120 records has been leveraged by landlords and property owners to deny an application. LGBTQ+ residents
3121 believe it is important that housing organizations have inclusivity in statements, use inclusive terminology
3122 and images, have experience working with trans people, and have LGBTQ+ staff. Community members
3123 share that they need to feel like they can trust their landlords or other housing service providers. They also
3124 note that finding information about housing from a trusted source, such as a community-based organization
3125 or queer housing group, is important.⁵¹⁹ Stronger enforcement of fair housing laws and expanded access to
3126 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*.

3127

VII. Land Capacity Analysis

3128

A. Section Summary

3129

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.

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CPP H-11 requires jurisdictions to:

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Identify sufficient capacity of land for housing including, but not limited to income-restricted housing;

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housing for moderate-, low-, very low-, and extremely low-income households; manufactured housing;

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multiunit housing; group homes; foster care facilities; emergency housing; emergency shelters; permanent

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supportive housing; and within an urban growth area boundary, duplexes, triplexes, and townhomes.

3137

3138

CPP H-3d and H-3i requires jurisdictions to:

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Conduct an inventory and analysis in each jurisdiction of existing and projected housing needs of all

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segments of the population and summarize the findings in the housing element. The inventory and analysis

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shall include:

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d) Percentage of residential land zoned for and geographic distribution of moderate- and high-density housing in the jurisdiction; and

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3144

i) Housing development capacity within a half-mile walkshed of high-capacity or frequent transit

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service, if applicable.

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3147

This land capacity analysis follows guidance from the Washington State Department of Commerce.⁵²⁰ The

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guidance assumes certain urban zone categories match to different housing types and affordability levels.

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Although these assumptions may appear simplified, King County's comprehensive plan must identify a

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quantifiable and sufficient capacity of land to accommodate all projected housing needs, per the Growth

3151

Management Act. Table 6 shows the analysis and assumptions for urban unincorporated King County.

3152

These assumptions reflect the current economic conditions of King County's housing market.

3153

3154

This land capacity analysis finds sufficient urban zoning capacity to accommodate permanent housing needs

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at all income levels and special housing types. However, this analysis finds there is insufficient capacity in

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urban commercial zones to meet unincorporated King County's emergency housing need of 1,034 beds by

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2044. The analysis found a deficit of 116 emergency housing units in urban commercial zones. To address

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this deficit, King County added permanent supportive and emergency housing types as allowed uses in the

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development code to reduce barriers to producing permanent supportive and emergency housing. These

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types of housing will now be allowed in the higher density residential zones, most commercial zones, and

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the office zone. See emergency housing analysis in IX. *Making Adequate Provisions to meet the Housing*

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Needs of All Economic Segments of the Community, which identifies barriers for emergency housing in

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unincorporated King County.

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Approximately 94 percent of the land in the urban unincorporated area that allows residential housing is

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zoned for eight dwelling units per acre or fewer. Except for accessory dwelling units, moderate or high-

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density housing is unlikely to be constructed in these areas.

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3169

Urban unincorporated King County has a total development capacity of 4,173 housing units within a half

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mile walkshed of high-capacity or frequent transit. North Highline and Skyway-West Hill contain 86 percent

3171

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. [\[link\]](#)

3172 **B. Permanent Housing**

3173 King County must plan to accommodate 5,412 permanent housing units in unincorporated King County by
3174 2044. King County staff conducted a land capacity analysis to determine if there is sufficient capacity to
3175 meet future permanent housing needs in unincorporated King County under current zoning and
3176 development regulations. This analysis first identifies the net developable acres and planned density in each
3177 land use zone to determine total capacity in zone categories. Land use zones, for this analysis, are grouped
3178 into the following four zone categories:

- 3179 • Low density: single detached homes;
- 3180 • Middle density: townhomes, duplex, triplex, quadplex;
- 3181 • Low rise: apartments or condominiums up to three floors; and
- 3182 • Mid rise: apartments or condominiums up to six floors.

3183
3184 Table 6 compares the aggregated housing needs of each income level to the total capacity in each zone
3185 category. The land capacity analysis finds there is sufficient capacity to meet projected permanent housing
3186 needs at all income levels in unincorporated King County under current zoning and development
3187 regulations. The analysis identifies a land capacity surplus of 27,965 permanent housing units.
3188

3189

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

3190 **C. Emergency Housing**

3191 *Emergency Housing Land Capacity in Commercial Zones*

3192 King County must plan to accommodate 1,034 emergency housing units in unincorporated King County by
3193 2044. Emergency housing is non-permanent housing types such as shelters and tiny homes. King County
3194 staff analysis found there is insufficient capacity to meet projected emergency housing needs in commercial
3195 zones under current zoning and development regulations. The analysis found a land capacity deficit in
3196 commercial zones of 116 emergency housing and shelter beds/units in unincorporated King County. The
3197 2024 Comprehensive Plan adopted code changes that clarify which emergency housing types are allowed
3198 in which zones and streamline permitting, thereby increasing the zoning capacity and reducing barriers to
3199 developing emergency housing (see the emergency housing analysis in IX. *Making Adequate Provisions for
3200 Housing Needs of All Economic Segments of the Community*).

3201 Table 7 compares the total land capacity to the total projected emergency housing need in commercial
3202 zones in unincorporated King County. The analysis calculates the capacity by totaling the acres in the 117
3203 parcels identified as potential sites for emergency housing or shelter in Commercial Business (CB), Regional
3204 Business (RB), and Office (O) zones. Potential parcels are those which are larger than half an acre and within
3205 ¼ mile of a transit stop. The analysis identifies the average density based on the densities of existing
3206 emergency housing projects.
3207
3208

3209 **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					

3210
3211

3212 *Emergency Housing Land Capacity in Residential Zones*
 3213 Some emergency housing types could be permitted outside commercial zones in unincorporated King
 3214 County. King County staff therefore conducted an additional analysis and found there is sufficient land
 3215 capacity in urban residential zones to meet projected emergency housing needs in unincorporated King
 3216 County.⁵²¹ This analysis identified a land capacity surplus in residential zones of 4,728 emergency housing
 3217 and shelter beds/units in unincorporated King County.

3218 Table 8 compares the total land capacity to the total projected emergency housing need in unincorporated
 3219 King County. This analysis calculates the zoning capacity by totaling the acres in the 2,235 parcels identified
 3220 as potential sites for emergency housing or shelter in residential zones. Potential parcels are those which are
 3221 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.

3222

⁵²¹ Residential zones include R-4, R-6, R-8, R-12, R-18, and R-24; this analysis excludes R-48.

3223 **D. Percentage of Residential Land Zoned for and Geographic**
3224 **Distribution of Medium- and High-Density Housing**

3225 This section analyzes the zoning and land use for unincorporated King County to understand how much
3226 land is zoned for different levels of residential density. See Table 9 for King County’s land use zones
3227 organized by category. Staff classified R-8, which allows up to eight dwelling units per acre under base
3228 density, as low-density housing, as developers are unlikely to construct "middle housing" types, such as
3229 townhomes, rowhouses, or duplexes, triplexes or quadplexes, in this zone. Developers could build middle
3230 housing types at eight dwelling units per acre, but it would require a significant percentage of the property
3231 remain open space.
3232

3233 **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

3234 Table 10 shows that 94 percent of the land in the urban area that allows residential housing is zoned for low
3235 density. Although King County’s zoning code does not exclude multiunit housing types in the zones
3236 identified as low density in this assessment, the dwelling units allowed per acre effectively make single
3237 detached housing the most likely form of development.
3238
3239

3240 **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

3242 Map 7 shows the geographic distribution of land zoned for moderate and high density residential in
3243 unincorporated King County. The majority of the land in the urban area zoned for moderate and high
3244 density is in North Highline, Skyway West-Hill, and Fairwood. About 90 percent of the land, by area, that
3245 allows residential development is rural, or outside the urban growth area, and therefore is not targeted for
3246 residential growth. In the rural area, almost all parcels that allow residential development are zoned for low
3247

⁵²² Land Use data collected July 2022.

3248 density. The rural towns of Fall City, Snoqualmie, and Vashon account for most of the land outside the urban
3249 areas that are zoned for moderate or high density.

3250 **Map 7: Moderate and High Density Zoning**

MODERATE AND HIGH DENSITY ZONING

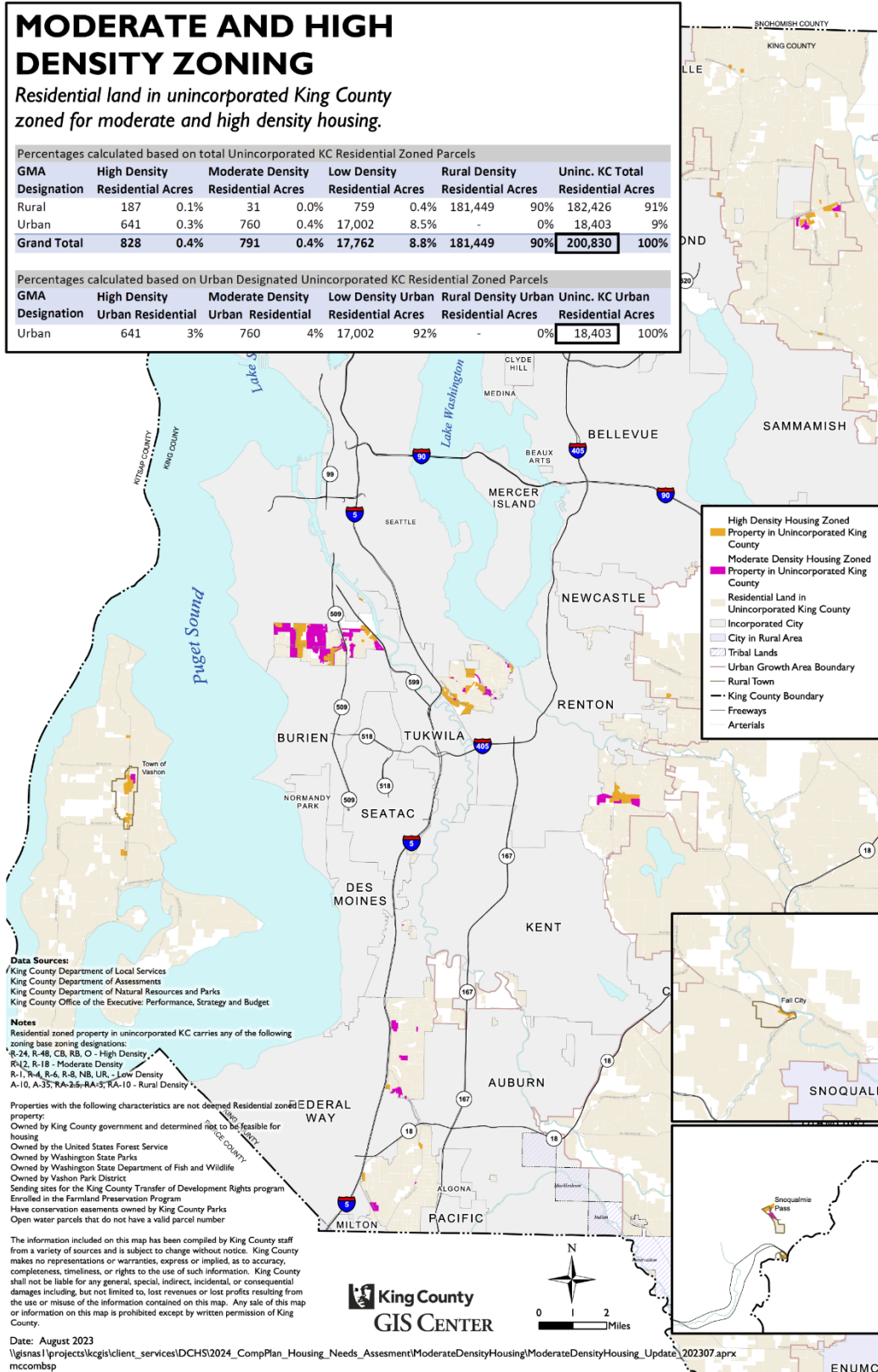
Residential land in unincorporated King County zoned for moderate and high density housing.

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	31	759	181,449	182,426
Urban	641	760	17,002	-	18,403
Grand Total	828	791	17,762	181,449	200,830

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	Uninc. KC Urban Residential Acres
Urban	641	760	17,002	-	18,403



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-35, 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 Nathan 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

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3252 E. Housing Development Capacity within a Half-Mile 3253 Walkshed of High-Capacity or Frequent Transit Service

3254 This section analyzes the development capacity in unincorporated King County and Sound Transit and King
3255 County Metro and Sound Transit service to estimate the potential new housing units that could be
3256 constructed within a half mile walkshed of high-capacity or frequent transit. High-capacity transit includes
3257 transit systems such as rail and bus rapid transit. King County staff used the criteria established by the King
3258 County Urban Growth Capacity Report⁵²³, and the Affordable Housing Report: Inventory and Feasibility
3259 Analysis of Affordable Housing on County-owned Properties⁵²⁴ to identify parcels as having potential
3260 development capacity. The Urban Growth Capacity Report identified parcels that are vacant and re-
3261 developable and calculated the potential capacity to construct new housing under existing zoning using
3262 data from the King County Assessor's Office. King County staff used the following definitions to identify
3263 parcels in unincorporated King County as having growth capacity:

- 3264 • vacant: parcels identified as vacant or the "improvement value" is less than \$10,000;
- 3265 • re-developable (Single and Multiunit): parcels with zoning capacity that is 2.5 times greater than the
3266 existing units and the "improvement value" is less than half the land value; and
- 3267 • re-developable (Mixed-Use and Non-residential): parcels with an improvement value less than half the
3268 land value.

3269
3270 The Affordable Housing Report: Inventory and Feasibility Analysis of Affordable Housing on County-owned
3271 properties identified parcels that met the following criteria as potentially developable:

- 3272 • within the Urban Growth Area;
- 3273 • greater than 5,000 square feet;
- 3274 • at least 5,000 square feet unencumbered by critical areas, including streams, lakes, rivers, wetlands, or
3275 landslide risk;
- 3276 • at least 5,000 square feet unencumbered by operational stormwater ponds or public right-of-way;
- 3277 • less than 50 percent of the parcel is used as a park, airport runway, wastewater treatment plant, or
3278 pumping station;
- 3279 • if in a census tract with greater than 49.5 percent of its population with incomes at or below 80 percent
3280 of area median income, within a ¼ mile walk to a bus stop;
- 3281 • within 200 feet of a public sewer and road;
- 3282 • a developable shape (an area to perimeter ratio greater than 0.2); and
- 3283 • if a non-residential zoning category (industrial/manufacturing, commercial), a parcel or combination of
3284 adjacent parcels that are greater than 20,000 square feet.

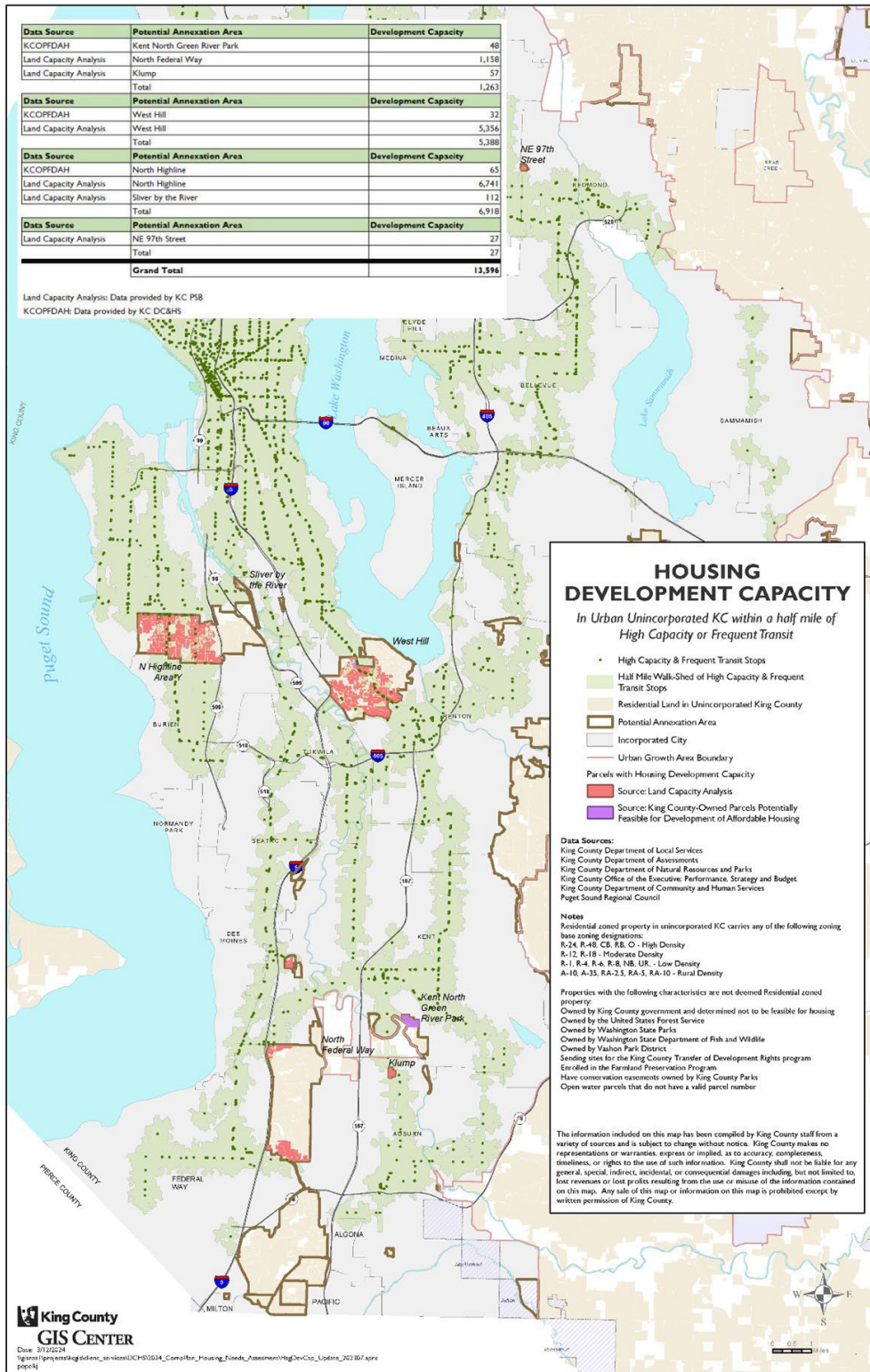
3285
3286 Map 8 shows the identified parcels in red below. The results of the analysis found a total development
3287 capacity of 13,596 housing units. North Highline and Skyway-West Hill contain 91 percent of the capacity
3288 identified. Maps 9 and 10 show the total housing development capacity within a half-mile of high-capacity or
3289 frequent transit in North Highline (6,918 housing units) and Skyway West-Hill (5,388 housing units),
3290 respectively. Map 11 shows the total housing development capacity within a half-mile of high-capacity or
3291 frequent transit in North Federal Way, Kent North Green River Park, and Klump PAA (1,263 housing units).

⁵²³ Ordinance 19369 (2021). [\[link\]](#)

⁵²⁴ *Affordable Housing Report: Inventory and Feasibility Analysis of Affordable Housing on County-owned Properties.* [\[link\]](#)

3292
 3293

Map 8: Housing Development Capacity within a half mile of high-capacity or frequent transit, Unincorporated King County



3294

3295 **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

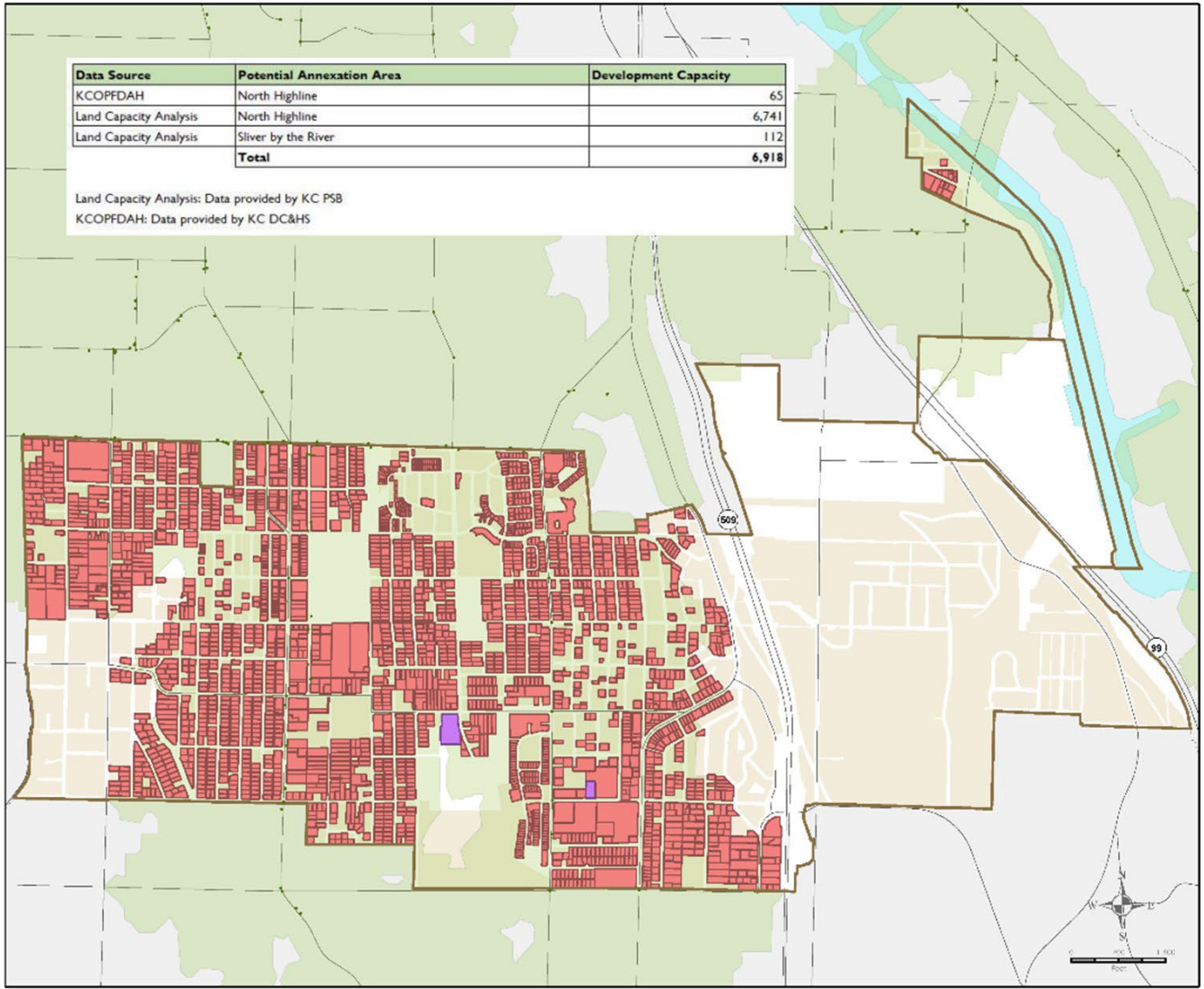
Data Sources:
 King County Department of Local Services
 King County Department of Assessments
 King County Department of Natural Resources and Parks
 King County Office of the Executive, Performance, Strategy and Budget
 King County Department of Community and Human Services
 Puget Sound Regional Council

Notes
 Residential zoned property in unincorporated KC carries any of the following zoning base zoning designations:
 R-25, R-48, CB, BB, Q - High Density
 R-12, R-18 - Moderate Density
 R-1, R-4, R-6, R-8, N8, 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 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 National Park District
 Siting sites for the King County Transfer of Development Rights program
 Enrolled in the Federal Preservation Program
 Have conservation easements owned by King County Parks
 Open water parcels that do not have a valid parcel number

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Data Source	Potential Annexation Area	Development Capacity
KCOPFDAH	North Highline	65
Land Capacity Analysis	North Highline	6,741
Land Capacity Analysis	Sliver by the River	112
Total		6,918

Land Capacity Analysis: Data provided by KC PSB
 KCOPFDAH: Data provided by KC DC&HS



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3296 **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 Bioscience
 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

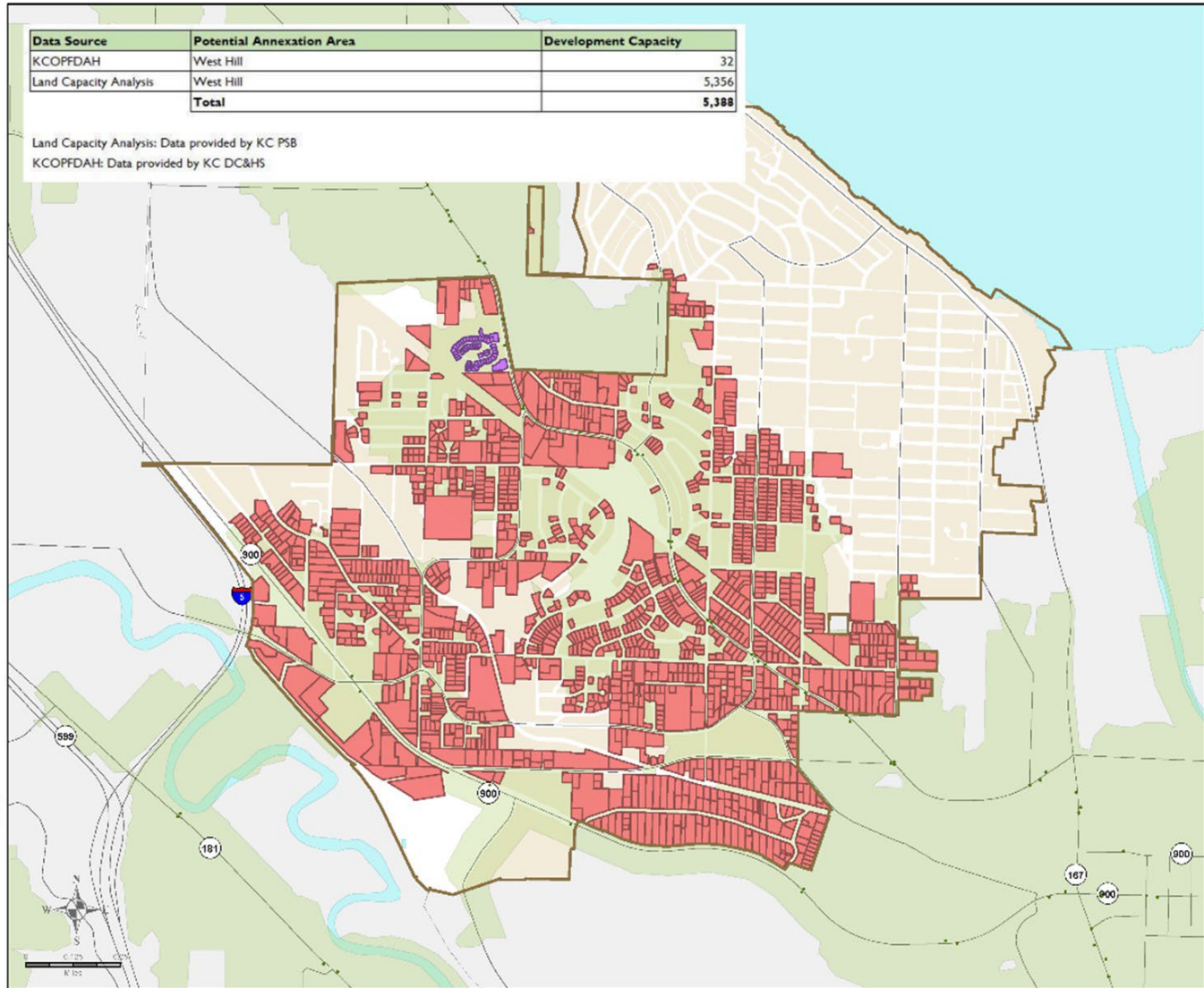
Notes:
 Residential zoned property in unincorporated KC carries any of the following zoning base zoning designations:
 R-24, R-48, CE, RB, O - High Density
 R-12, R-18 - Moderate Density
 R-1, R-4, R-6, R-8, NS, UR - Low Density
 A-10, A-15, RA-2.5, RA-5, RA-10 - Rural Density

Properties with the following characteristics are not shown Residential zoned property:
 Owned by King County government and governmental entities for use 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
 Seeding 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

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3297 **Map 11: Housing Development Capacity within a half mile of high-capacity or frequent transit, North Federal Way, Kent North Green**
 3298 **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*

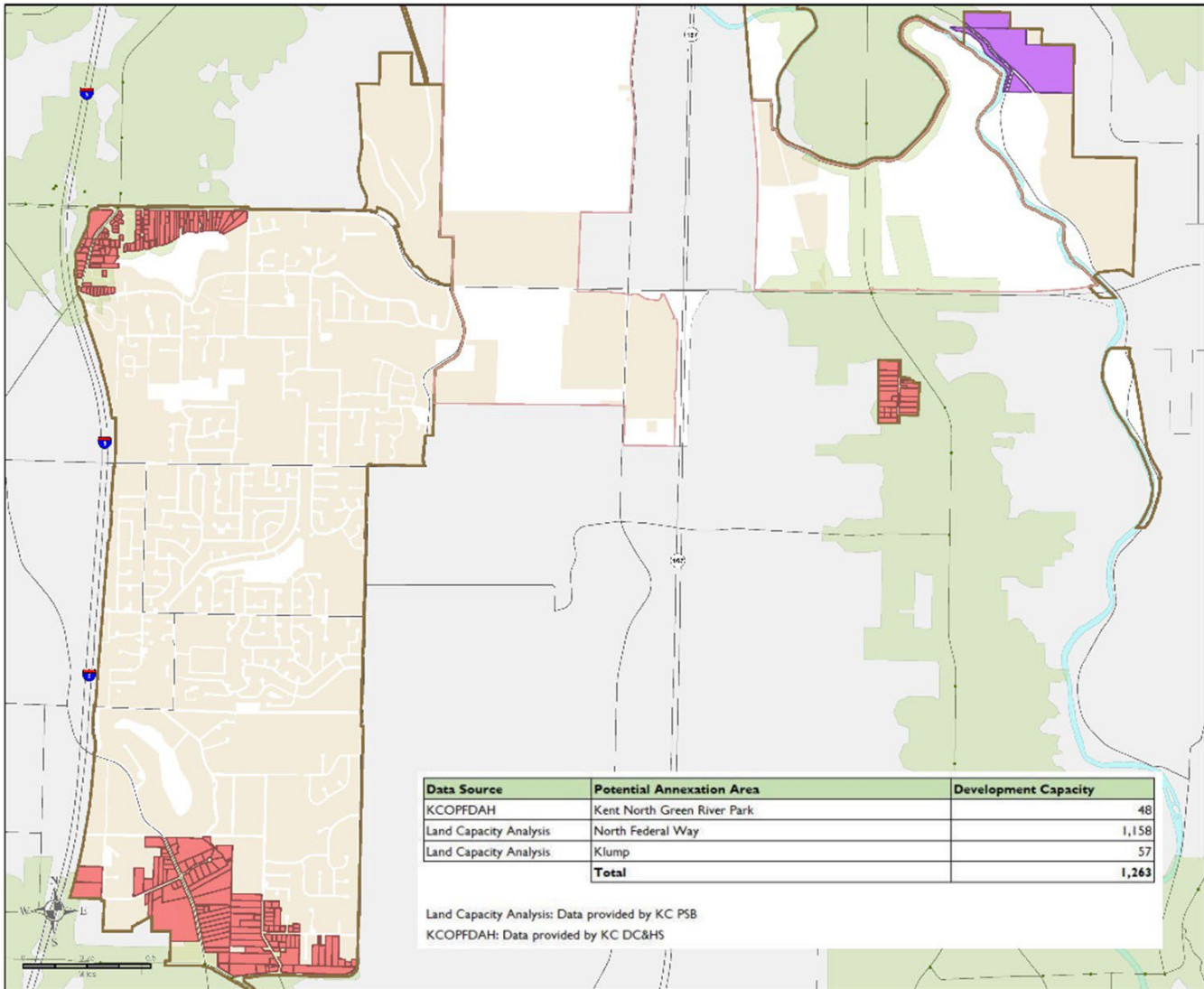
- High Capacity & Frequent Transit Stops
- Half Mile Walk-Short of High Capacity & Frequent Transit Stops
- Residential Land in Unincorporated King County
- Potential Annexation Area
- Incorporated City
- Urban Growth Area Boundary
- Parcels with Housing Development Capacity
 - Source: Land Capacity 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 Assessment
 King County Department of Natural Resources and Parks
 King County Office of the Executive Parks and Recreation 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
 lower 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, NB, 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 its 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 Yakima 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

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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

3348 analysis projects that urban unincorporated King County will have less than half of the 1,034 emergency
 3349 housing beds needed by 2044.
 3350
 3351 King County staff also conducted an affordable housing funding gap based on the net new units needed for
 3352 households with incomes at or below 80 percent area median income.

B. Net New Housing Units Needed, 2019 through 2044

3354 In alignment with House Bill 1220, King County updated the existing and projected housing needs using the
 3355 data and methodology provided by the Washington State Department of Commerce. State law requires all
 3356 jurisdictions plan to accommodate the housing needs of residents at every income level.⁵²⁵
 3357

3358 Table 11 shows the identified projected housing needs for extremely low-, very low-, low- and moderate-
 3359 income households, permanent supportive housing, and emergency housing.⁵²⁶
 3360

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
	>80-100%	366
Moderate	>100-120%	415
	>120%	2,003
Above Moderate		
All Income Levels		5,412
Temporary Housing Needs		Net New Beds Needed, 2020-2045
Emergency Housing/Shelter		1,034

C. Housing Production Gap Analysis

3362 This section conducts a housing production gap analysis to project the potential surplus or deficit of
 3363 housing units that are affordable to different income levels through 2044. The analysis uses permit data
 3364 compiled by Puget Sound Regional Council and data from the programs and policies that produce income-
 3365 restricted units to meet the need for affordable housing units in unincorporated King County to estimate
 3366 production during the previous Comprehensive Plan period, from 2016 through 2024, and to project the
 3367 assumed production from 2025 through 2044.^{527,528} The analysis uses income-restricted housing production
 3368 data to calculate the gap for households with incomes at or below 80 percent area median income and
 3369 permit data for housing allocated to households with incomes above 80 percent area median income.
 3370

3371 The analysis makes the following assumptions to calculate the housing gap:
 3372

- 3373 • 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*.

- 3374 • market-rate single detached homes will serve households with incomes at or above 120 percent area
3375 median income;
- 3376 • market-rate multiunit, accessory dwelling units (ADUs), and manufactured homes will serve households
3377 with incomes between 80 and 100 percent area median income; and
- 3378 • no cities will annex portions of the unincorporated areas through 2044.
3379

3380 The gap value is calculated by crediting two-thirds of the production from 2016 through 2024 and the
3381 assumed 2025 through 2044 production toward the 2019 through 2044 allocated need.
3382

3383 Table 12 shows the actual and projected housing production and the potential deficit or surplus. The
3384 analysis finds an overall gap or deficit of 357 units for households earning at or below 80 percent area
3385 median income, with a significant gap for households earning less than 50 percent area median income and
3386 a significant surplus for households earning 50 to 80 percent area median income. Although King County
3387 has made significant investments in permanent supportive housing from 2016 through 2024 countywide, it
3388 did not fund a permanent supportive housing project located in unincorporated King County in that period.
3389

3390 There are multiple factors contributing to the gap in housing affordable to households earning less than 50
3391 percent area median income. The largest single source of funding for affordable housing, four percent Low-
3392 Income Housing Tax Credits, typically create units affordable to households earning at or below 60 percent
3393 area median income. Inclusionary housing and other land-based regulatory policies also typically produce
3394 units above 50 percent area median income.
3395

3396 The total amount of housing constructed through 2044 in unincorporated King County, regardless of
3397 income level, is projected to be more than double the total net new need. Construction of housing for
3398 households with incomes above 80 percent area median income during the previous 2016 to 2024 planning
3399 period exceeded the net new units needed by 2044.⁵²⁹ This indicates that housing developers have
3400 identified demand or opportunities beyond the goals of state and local planning. However, this analysis
3401 projects that the majority of market rate construction in unincorporated King County will be single detached
3402 housing, which is not affordable for most King County residents. These estimates may be skewed by two
3403 major projects completed during the 2016 through 2024 planning period: Greenbridge in White Center
3404 and Redmond Ridge. Similar projects may be unlikely from 2025 through 2044, which would mean the
3405 calculation for housing units affordable to households with incomes above 120 percent area median income
3406 is an overestimate of production.
3407

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*.

3408 **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

3409

3410 D. Emergency Housing Production Gap Analysis

3411 Table 13 shows the gap analysis for emergency housing production in unincorporated King County. The
3412 emergency housing production analysis makes the same assumptions as the housing production gap
3413 analysis above as well as the assumption that the emergency housing that opened since 2016 will remain
3414 open through 2045.

3415
3416 The 2024 King County Comprehensive Plan adopted code changes to define emergency housing and to
3417 make emergency housing an allowed use in some zones. This removes a significant barrier to meeting the
3418 need for emergency housing in unincorporated King County.
3419

3420 **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

3421 E. Affordable Housing Funding Gap Analysis

3422 King County staff conducted a cost modeling analysis to calculate the additional funds required to meet the
3423 projected gap in production for households with incomes at or below 80 percent area median income in
3424 unincorporated King County. The analysis makes the following assumptions:

- 3425 • all net new permanent housing need at or below 80 percent area median income must be achieved
3426 through public financing of income-restricted housing;
- 3427 • the per unit cost of building new affordable units averages about the same for 0 to 30 percent, 30 to 50
3428 percent, and 50 to 80 percent and is therefore not differentiated;
- 3429 • all existing revenue sources for affordable housing are renewed and the average total number of units
3430 created at 0 to 80 percent area median income continue to be produced at the same rate;
- 3431 • the average cost per unit to build affordable housing is \$475,404 based on all projects funded by the
3432 King County Housing Finance program in 2022 and;
- 3433 • inflation will increase annually at a rate of 7.4%, based on the average annual percentage increase in the
3434 Seattle Mortenson Construction Cost Index from 2016 through 2022.⁵³⁰ Mortenson is a national
3435 construction engineering firm that calculates the index quarterly by pricing a representative non-
3436 residential construction project in Seattle and other geographies throughout the country.

3437
3438 Based on the overall deficit of 357 housing units, this analysis identifies a need for approximately
3439 \$450,936,000 more than current funding levels to meet the housing needs of unincorporated King County
3440 households with incomes at or below 80 percent area median income over the 2025 through 2044 planning
3441 period. On an annual basis, the funding gap is approximately \$10,524,000 beginning in 2025. Adjusting for
3442 inflation, the average annual gap is approximately \$22,547,000.
3443

3444 This analysis does not account for operational costs to maintain the affordable housing or the potential new
3445 administrative costs for King County or other funders to disburse the additional funds. Additional staffing
3446 may be required if King County allocated additional funding to address this gap.
3447 King County may need to identify external fund sources or other partners to meet this need. Affordable
3448 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*. [\[link\]](#)

3449 sometimes, private debt. The King County Housing Finance program typically provides about fifteen
3450 percent of the total development costs for affordable housing projects it funds. However, this share has
3451 been much higher for projects in unincorporated King County as there is no other local government funding
3452 partner.

3453
3454 King County and other funders would need to prioritize affordable housing projects that serve lower
3455 incomes to meet unincorporated King County's housing needs. The housing production gap analysis finds
3456 an overall net new need of 357 units affordable to 0 to 80 percent area median income, but a surplus of
3457 1,638 units affordable to 50 to 80 percent area median income and a deficit of 1,995 units affordable at or
3458 below 50 percent area median income. Additionally, funding allocated to meet this need may not meet
3459 other King County affordable housing goals, such as affordable homeownership or community-driven
3460 equitable development.

3461 IX. Making Adequate Provisions for Housing 3462 Needs of All Economic Segments of the 3463 Community

3464 A. Section Summary

3465 This section fulfills Revised Code of Washington 36.70A.070(2)(d) and King County CPP H-4.

3466
3467 Revised Code of Washington 36.70A.070(2)(d) requires jurisdictions:

- 3468 • consider low-, very low-, extremely low-, and moderate-income households;
- 3469 • document programs and actions needed to achieve housing availability including gaps in local funding,
3470 barriers such as development regulations, and other limitations;
- 3471 • consider housing locations in relation to employment locations; and
- 3472 • consider the role of accessory dwelling units in meeting housing needs.

3473
3474 CPP H-4 requires jurisdictions to:

3475
3476 *Evaluate the effectiveness of existing housing policies and strategies to meet a significant share of*
3477 *countywide need. Identify gaps in existing partnerships, policies, and dedicated resources for meeting the*
3478 *countywide need and eliminating racial and other disparities in access to housing and neighborhoods of*
3479 *choice.*

3480
3481 This section fulfills the adequate provisions analysis required in Revised Code of Washington
3482 36.70A.070(2)(d) and King County CPP H-4. The process followed guidance from the Washington State
3483 Department of Commerce. The guidance provides an adequate provisions checklist for jurisdictions to
3484 utilize to review barriers to meeting housing needs goals, such as development regulations and process
3485 obstacles to housing production. Development of the 2024 Update occurred prior Commerce finalizing
3486 their guidance. Given this, King County staff used an earlier version of the adequate provisions guidance to
3487 inform the review of potential barriers to housing development in the 2024 Update. Since then, County staff
3488 reviewed the final version of the checklist to ensure compliance with the State's guidance. The only
3489 substantive difference was that final checklist now includes a list of development regulations consistent with
3490 HB 1337, such as not requiring the owner to live on the property, allowing ADUs in structures detached from
3491 the principal unit, and not requiring public street improvements as a condition of permitting. While the
3492 early version of the checklist did not include this information, the County did review and update regulations
3493 in the 2024 Update to comply with HB 1337. As such, the County is compliant with the final checklist.

3494
3495 This section identifies several key barriers to development, including:

- 3496 • barriers and lack of clarity permitting emergency housing;
- 3497 • increased time and risk from applying for a Conditional Use Permit;
- 3498 • delays and increased costs to comply with requirements related to the State Environmental Policy Act;
- 3499 and
- 3500 • permitting timelines and staffing challenges.

3501 This section finds that King County's zoning and land use policies will focus growth in the urban areas, which
3502 are closer to employment centers. Finally, this section identifies the previous owner-occupancy requirement
3503 as a past potential barrier to developing accessory dwelling units.
3504

3505 Identifying Barriers to Development

3506 Revised Code of Washington 36.70A.070(2)(d)(ii) requires jurisdictions document barriers to housing
3507 production. King County staff reviewed housing production trends and used guidance from the Washington
3508 State Department of Commerce to identify the following barriers to housing production.
3509

3510 *Emergency Housing*

3511 Staff identified a gap and barrier in King County's code in allowing for and regulating emergency housing.
3512 Emergency housing can take multiple forms, including:

- 3513 • converted existing residential units, hotels and motels, and supportive housing for people aged 62
3514 years and older;
- 3515 • congregate shelter in residential or commercial buildings;
- 3516 • tiny house villages;
- 3517 • tent cities or encampments; and
- 3518 • safe parking lots.

3519 The emergency housing projects opened in unincorporated King County since 2016 were opened using
3520 temporary use permits. King County is unlikely to meet the identified need of 1,034 beds by 2044 if each
3521 project is permitted on a temporary basis.
3522

3523 Some of the housing types above could be permitted under the current code as dormitories, community
3524 residential facilities, or simply residential. Some emergency housing types, such as tiny house villages, are
3525 designed to be temporary shelters and do not meet the County's requirements for permanent structures.
3526 Community residential facilities and dormitories have a minimum of one parking space per two bedrooms,
3527 which is a significant barrier to development for emergency shelters and likely unnecessary as people in
3528 need of an emergency shelter are much less likely to own a car.
3529

3530 The 2024 King County Comprehensive Plan adopted code changes to reduce regulatory barriers to
3531 developing emergency housing in unincorporated King County and create additional zoning capacity to
3532 address the deficit in needed beds. The zoning change will explicitly allow shelters in the R1-R48,
3533 Commercial Business, Residential Business, and Office zones.
3534

3535 *Environmental Constraints*

3536 There are multiple factors that limit development such as:

- 3538 • steep slopes;
- 3539 • shoreline, streams, rivers, wetland, and floodplains;
- 3540 • seismic and erosion hazard areas; and
- 3541 • toxic/environmental contamination.

3542

3543 While regulations that limit development in these areas pose a barrier to developing housing, they meet life
3544 safety and environmental goals of King County. This assessment therefore does not recommend changes to
3545 the King County Code to address this barrier.

3546
3547 *Conditional Use Permits*

3548 The 2024 King County Comprehensive Plan adopted code changes eliminating an entitlement process for
3549 most multiunit projects, including middle housing and townhomes in low and medium zoning classifications
3550 when the proposed project exceeds base density for the zone. This will eliminate the requirement to go
3551 through a conditional use permit process, reducing zoning barriers to development.

3552
3553 In addition to the general requirements for a conditional use permit, the residential land use code also
3554 includes specific development conditions depending on the land use type and the zone.

3555
3556 Conditional use permits provide flexibility in the code. Many of the affordable housing projects constructed
3557 in unincorporated King County since 2016 required a conditional use permit.

3558
3559 *State Environmental Policy Act Process*

3560 The Washington State Environmental Policy Act process identifies and analyzes environmental impacts
3561 associated with governmental decisions. Projects undergoing the State Environmental Policy Act process
3562 are required to hold a public notice and comment period, and anyone may submit an appeal to a State
3563 Environmental Policy Act decision. The State Environmental Policy Act process can cause significant delays
3564 and increased cost for housing projects.⁵³¹ Washington State law recently changed to increase the maximum
3565 allowed exemptions for housing projects under a certain size threshold, reducing a barrier to housing
3566 construction.

3567
3568 Raising State Environmental Policy Act exemption thresholds was explored as part of the development of
3569 the 2024 King County Comprehensive. In order to raise the exemption levels, state law requires
3570 demonstration by the jurisdiction that appropriate review would be captured via other regulations. The
3571 County has previously relied on the State Environmental Policy Act to address protections for historic and
3572 cultural resources and would need to develop new regulations via a tribal consultation process prior to
3573 raising the State Environmental Policy Act exemption thresholds.

3574
3575 *Permitting Timelines and Staffing Challenges*

3576 Affordable housing developers have shared concerns about significant delays during the permitting
3577 process. Delays in the permitting process can have major impacts on the cost of a project, as developers
3578 have holding costs and prices generally increase over time.⁵³² About 75 percent of the King County
3579 Department of Local Services - Permitting Division's operating budget is supported by fees charged to
3580 permit applicants, and 17 positions were cut after construction slowed at the beginning of the pandemic.⁵³³
3581 This has impacted the Permitting Division's ability to review and respond to permit applications in a timely
3582 manner.

3583
3584 Permitting timelines are being addressed as part of the implementation of SB 5290, which requires local
3585 governments to issue permit decisions within a certain number of days. Specific measures include:

- 3586
- 3587 • providing dedicated permit review resources for County-funded affordable housing development applications;
 - 3588 • updating the permit application screening process;
 - 3589 • making code updates to streamline permit review;
 - 3590 • implementing new electronic review management software;
 - 3591 • 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*. [\[link\]](#)

- 3592
- seeking grant funding to provide technical assistance to applicants.

3593

3594 *Permanent Supportive Housing*

3595 The 2024 King County Comprehensive Plan adopted code defining permanent supportive housing and
3596 allowing permanent supportive housing in certain zones. This removes barriers to meeting the gap between
3597 historical production and the need for 1,005 additional units. The land capacity analysis found sufficient
3598 zoning capacity for permanent supportive housing in unincorporated King County. However, there is still a
3599 significant gap between the historical production and the target number allocated to unincorporated King
3600 County due to a lack of funding. The affordable housing funding gap section explores this issue further.

3601 **B. Considering Employment Locations**

3602 This section considers the relationship between housing and employment locations as required by Revised
3603 Code of Washington 36.70A.070(d). The Economic Development chapter of the Comprehensive Plan
3604 provides more analysis of the employment needs of the local workforce.

3605

3606 The largest employment centers in unincorporated King County are the two unincorporated activity centers
3607 Skyway-West Hill and North Highline. Both neighborhoods have recently completed subarea planning
3608 processes that increased residential density in and near the commercial areas. The rural towns of Fall City
3609 and Vashon are also employment locations and allow for increased residential density in and near the
3610 commercial areas. Residential is not allowed in industrial zones to limit potential exposure to toxic or
3611 unhealthy activities.

3612

3613 At a regional scale, King County is focusing growth in the urban areas. The urban areas are closer to the
3614 major employment centers of the Eastside and City of Seattle.

3615 **C. The Role of ADUs in Meeting Housing Need**

3616 Revised Code of Washington 36.70A.070(2)(d)(iv) requires jurisdictions consider the role of ADUs in
3617 meeting projected housing needs. This section describes the role of ADUs in meeting housing needs, past
3618 regulations for ADUs, and actions King County took to reduce barriers to production.

3619

3620 The revised Code of Washington 36.70A.696 defines ADUs as dwelling units located on the same lot as a
3621 single detached housing unit, duplex, triplex, townhome, or other housing unit. Property owners can
3622 construct an ADU within or detached from the primary dwelling unit. ADUs can increase access to
3623 traditionally single detached residential neighborhoods by providing smaller, more affordable units. ADUs
3624 can also facilitate multi-generational living arrangements and allow people aged 62 years and older to age
3625 in place by moving into an ADU and renting the primary dwelling unit.⁵³⁴

3626

3627 King County permitted about 160 ADUs data during the previous planning period of 2016 through 2024.
3628 ADUs are projected to help meet unincorporated King County's overall net new units needed from 2019
3629 through 2044. King County allows for ADUs in all rural, residential, and commercial zones. King County
3630 Code previously imposed limitations on the development of accessory dwelling units which may have
3631 caused barriers to production.

3632

3633 In the 2024 Comprehensive Plan, King County adopted code changes that reduce barriers to the
3634 production of ADUs. These changes differ between urban and rural unincorporated King County. For rural
3635 unincorporated areas, King County there will no longer be an owner occupancy requirement. For urban
3636 unincorporated areas, King County made the following code changes:

- 3637
- 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*. [\[link\]](#)

- 3638 • an allowance for up to two ADUs per lot;
- 3639 • no off-street parking requirement;
- 3640 • allowance to convert legal nonconforming structures to be converted into accessory dwelling units;
- 3641 and
- 3642 • not regulating entry door locations.

3643
3644 The City of Seattle eliminated the owner-occupancy requirement in 2019, among other reforms, and
3645 established pre-approved plans.⁵³⁵ ADU construction in Seattle increased by over 250 percent from 2019 to
3646 2022.^{536,537} Although there are many factors influencing the rate of construction of ADUs in the City of
3647 Seattle, the timing of the change in regulation and subsequent development indicates the owner-occupancy
3648 requirement was a factor.

3649 X. Existing Strategies Summary

3650 A. Section Summary

3651 This section fulfills King County CPP H-3k.

3652
3653 CPP H-3k requires jurisdictions:
3654 *Conduct an inventory and analysis in each jurisdiction of existing and projected housing needs of all*
3655 *segments of the population and summarize the findings in the housing element. The inventory and analysis*
3656 *shall include:*

- 3657 k) *Summary of existing and proposed partnerships and strategies, including dedicated resources, for*
3658 *meeting countywide housing need, particularly for populations disparately impacted.*

3659
3660 This section outlines the funding, programs, policies and regulations, and partnerships that seek to address
3661 the affordable housing and homelessness needs in King County. The elements described often overlap the
3662 different categories as some fund sources are dedicated to a single program and programs are often
3663 required to implement policies and partnerships.

3664 B. Funding

3665 King County receives federal and state funding that can be used to meet different housing needs, including
3666 providing capital for development, acquisition, and rehabilitation of housing. Most housing projects are
3667 funded by a mix of funds from government programs and philanthropic organizations, tax credits, private
3668 debt, and rent from residents. Most housing sources of funds serve households at or below 50 percent area
3669 median income. Federal funds serve up to 60 percent area median income for rental and 80 percent area
3670 median income for homeownership. Homeownership projects generally serve households with incomes
3671 between 50 percent area median income to 80 percent area median income. Most of the local funds for
3672 permanent supportive housing and other supportive services come from sales and property taxes.

3673
3674 [King County Housing Funding Allocated to Unincorporated King County](#)

3675 King County serves as the local government for unincorporated areas. However, King County also serves as
3676 a regional funder of affordable housing and most King County programs serve the whole county.

3677 Historically, King County has not made significant investments in affordable housing for unincorporated
3678 King County.

3679

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. [\[link\]](#)

3680 In 2019, King County created the Department of Local Services (DLS) to serve the unique and diverse needs
3681 of unincorporated King County. In 2021, DLS launched a participatory budgeting process for \$11.3 million
3682 for unincorporated King County, as authorized by the 2021-2022 King County Biennial Budget. This process
3683 allocated funds to several projects and programs, including \$100,000 for a home repair fund in East Renton,
3684 \$250,000 for down payment assistance in Skyway, and \$750,000 for the White Center Community HUB
3685 Project.⁵³⁸

3686
3687 King County allocated \$5 million in the 2021-2022 King County Biennial Budget to affordable housing in
3688 Skyway-West Hill. Through this funding, Homestead Community Land Trust in partnership with Skyway
3689 Coalition was awarded \$2.5 million to develop up to 53 permanently affordable homeownership units for
3690 households at 50 to 80 percent area median income. King County awarded the Low Income Housing
3691 Institute in partnership with Childhaven \$2.5 million to develop up to 43 affordable rental units for
3692 households at 30 to 50 percent area median income.⁵³⁹ This award consisted of funding from the Short-
3693 Term Lodging Tax and HB 1406 tax. In 2021, the Low Income Housing Institute opened the Progressive
3694 Skyway Tiny House Village on a local religious facility property with funding from the County.⁵⁴⁰

3695
3696 The White Center Community HUB project is a community-driven affordable housing and community center
3697 project on County-owned property.⁵⁴¹ The project is led by the White Center Community Development
3698 Association, Community Roots Housing, Southwest Youth and Family Services, and HealthPoint. In 2021, the
3699 King County Housing Finance Program awarded the project \$3.25 million. The second omnibus
3700 supplemental budget for the 2021-2022 biennium also included a Climate Equity bond, which awarded \$5
3701 million to the White Center Community HUB project. In 2022, the King County Council approved the
3702 disposition of the County-owned property to the White Center HUB partners for transaction costs only.⁵⁴²

3703
3704 Island Center Homes is an affordable housing project by Vashon HouseHold that will serve 40 individuals on
3705 Vashon Island.⁵⁴³ The project was selected as part of the 2016 King County Comprehensive Plan's
3706 Alternative Housing Demonstration Project. In 2018, the King County Housing Finance Program awarded
3707 the project \$3.1 million.⁵⁴⁴

3708 C. Local Funds

3709 King County has several revenue sources that fund housing efforts throughout the county. Local
3710 governments can only impose taxes and levies as authorized by the state.⁵⁴⁵ Generally, counties in
3711 Washington do not have as many revenue options as cities.⁵⁴⁶ Some revenue sources require voter
3712 approval. The revenue sources listed in this section can fund projects throughout King County, including,
3713 but not limited to, unincorporated King County.⁵⁴⁷

3714 *Best Starts for Kids Levy*

3715
3716 The Best Starts for Kids Levy (BSK) was approved by King County voters in 2015, raising over \$400 million
3717 over six years. BSK was renewed in 2021 and will raise an estimated \$800 million through 2027. BSK funds
3718 support programs for pregnant people and childhood and youth development, including childhood and
3719 family homelessness prevention. King County estimates approximately \$30 million will be invested in youth
3720 and family homelessness prevention from 2022 to 2027 helping almost 2,000 families annually. When BSK
3721 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.* [\[link\]](#)

3722 renovations, new construction and expansion to improved access to high quality programs for low-income
3723 families and children as well as Black, Indigenous, and People of Color residents.⁵⁴⁸ This capital funding can
3724 support a variety of projects including housing.⁵⁴⁹

3725
3726 *Document Recording Fees*

3727 Document recording fees are one-time fees that are assessed when certain documents are filed with county
3728 auditors. Washington had several document recording fees that fund different housing and homelessness
3729 programs as well as the administrative costs incurred to manage these programs. In 2023, the Washington
3730 State Legislature passed SB 5386, combining the \$100 recorded document surcharge; \$13 Affordable
3731 Housing for all surcharge; \$62 Local Homelessness Housing and Assistance surcharge; and \$8 additional
3732 local Affordable Housing for All surcharge into a single \$183 surcharge related to affordable housing and
3733 homeless services.

3734
3735 Thirty one percent of the revenue raised from this fee is distributed to the county.⁵⁵⁰ One percent of the fee
3736 is retained by the county auditor for administrative purposes, and the remaining 30 percent may be used as
3737 follows:

- 3738 • up to 10 percent for administration and distribution of funds by the county
- 3739 • at least 75 percent to accomplish the purposes of its local homeless housing plan under the
3740 Homelessness Housing and Assistance act; and
- 3741 • at least 15 percent for:
 - 3742 ○ acquisition, construction, or rehabilitation of housing projects or units within housing projects that
3743 are affordable to very low-income households;
 - 3744 ○ supporting building operation and maintenance costs of housing projects or units eligible to
3745 receive housing trust funds, that are affordable to very low-income households, and that require a
3746 supplement to rent income to cover ongoing operating expenses;
 - 3747 ○ rental assistance vouchers for housing units that are affordable to very low-income households; or
 - 3748 ○ operating costs for emergency shelters and licensed overnight youth shelters.

3749
3750 King County manages this revenue with its cities through the Regional Affordable Housing Program (RAHP)
3751 Interlocal Agreement.⁵⁵¹ For the purposes of this program, King County is divided into three subregions.
3752 Approximately 35.8 percent, 31.9 percent, and 32.2 percent are allocated to the City of Seattle, the South
3753 Subregion, and the North/East Subregion, respectively. This document recording fee raises approximately
3754 \$2,500,000 annually. Approximately \$700,000 is reserved for shelter operations and the balance for capital
3755 housing.

3756
3757 *Health Through Housing*

3758 In 2020, through HB 1590, Washington counties were authorized to implement a 0.1 percent sales tax and
3759 use the tax for affordable housing through councilmanic action rather than submitting a proposal to voters
3760 for approval. King County adopted this sales tax in October 2020.⁵⁵² The COVID-19 pandemic shaped the
3761 Health Through Housing (HTH) initiative. The pandemic forced King County to swiftly move people from
3762 congregate settings to individual rooms to reduce the spread of the virus. King County incorporated this
3763 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*. [\[link\]](#)

3764
3765 The pandemic also incentivized property owners to sell hotels and apartment buildings. King County began
3766 purchasing hotels and apartment buildings to develop the HTH property portfolio. King County has
3767 partnered with local jurisdictions to convert these properties, and continues to buy new properties, to
3768 operate emergency housing and permanent supportive housing units for people experiencing chronic
3769 homelessness. King County also used several of these properties to house refugees.⁵⁵⁴
3770

3771 The HTH initiative's paramount goal is to create and support the operation of 1,600 emergency housing and
3772 permanent supportive housing units. The initiative will also invest in a mobile behavioral health intervention
3773 program and help residents enroll in and access health care services. The HTH initiative aims to annually
3774 reduce racial and ethnic disproportionality among individuals experiencing homelessness. The HTH
3775 initiative intends to increase the number of organizations operating this housing that specialize in serving
3776 communities overrepresented among the region's chronically homeless population. As of November 2022,
3777 the HTH initiative has purchased ten properties throughout the county. These properties are in Auburn,
3778 Federal Way, Kirkland, Redmond, Renton, and Seattle.⁵⁵⁵ King County will perform an in-depth evaluation of
3779 the HTH initiative by the end of 2026.
3780

3781 *House Bill 1406 Sales Tax*

3782 House Bill 1406 in 2019 allows participating Washington cities and counties to fund affordable or supportive
3783 housing using a local state-shared sales tax. The allowed use of the funds depends on the local population.
3784 All participating jurisdictions may use the funds to acquire, construct, or rehabilitate existing affordable
3785 housing and cover operating and maintenance costs of new eligible housing units. Counties with
3786 populations under 400,000 and cities with populations under 100,000 may additionally use the funding to
3787 provide rental assistance to eligible tenants. Renters eligible for assistance must earn at or below 60 percent
3788 area median income in the jurisdiction imposing the tax. Jurisdictions can determine how the funds are
3789 used based on local housing needs. There is no additional cost to consumers in participating jurisdictions,
3790 as counties, cities, and towns that enacted the ordinance receive a credit against the 6.5 percent state sales
3791 tax. King County authorized this tax in August 2019.⁵⁵⁶
3792

3793 *Mental Illness and Drug Dependency (MIDD) Behavioral Health Sales Tax*

3794 The Mental Illness and Drug Dependency (MIDD) Behavioral Health Sales Tax levies a countywide 0.1
3795 percent sales tax to fund high-quality programs and services to address mental health, substance use, and
3796 other behavioral health conditions for King County residents. The funds raised by this tax are invested in
3797 many different programs, including homelessness response and housing stability programs. The sales tax
3798 generates approximately \$136 million per two-year biennium. The economic downturn in 2020 caused by
3799 the pandemic created short-term reductions in MIDD, but these reductions reversed in 2022.⁵⁵⁷
3800

3801 The Housing Supportive Services program combines funding and resources with other government
3802 agencies to serve adults experiencing chronic homelessness who have difficulty maintaining housing. The
3803 program served 793 people in 2021 and nearly all (91 percent) program participants experienced fewer
3804 episodes of crisis. Program participants had fewer emergency department admissions, jail bookings, and
3805 psychiatric inpatient hospitalizations. In 2021, King County awarded MIDD funds to two permanent
3806 supportive housing projects in Bellevue and Burien. In Seattle, 44 permanent supportive housing units
3807 funded by MIDD completed construction and opened in 2021.⁵⁵⁸ Approximately \$300,000 of MIDD revenue
3808 funded housing vouchers and case management for Adult Drug Court participants to help these individuals
3809 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.* [\[link\]](#)

3810 vouchers for people in early recovery who are either experiencing homelessness or at risk of becoming
3811 homeless.⁵⁵⁹

3812
3813 *Regional Equitable Development Initiative*

3814 The Regional Equitable Development Initiative (REDI) Fund is a revolving loan program administered by
3815 Enterprise Community Partners and funded via a partnership of public agencies and private funders. King
3816 County, the City of Seattle, Washington State, and A Regional Coalition for Housing (ARCH) partnered with
3817 four private funders to create a \$21 million revolving acquisition loan fund to develop and preserve
3818 affordable, transit-centered communities. The fund provides low-cost financing to developers to purchase
3819 existing property or develop new housing near high-capacity transit centers in King, Pierce, and Snohomish
3820 County. The REDI fund can finance mixed-use projects and multiunit affordable rental and homeownership
3821 housing and prioritizes financing projects that serve low-income households. At the fund level, 25 percent of
3822 units built on properties acquired with REDI funding must be affordable to households earning at or below
3823 50 percent area median income.⁵⁶⁰

3824
3825 *Lodging Taxes*

3826 The Lodging Tax, sometimes referred to as the "hotel/motel tax," was created by the Washington
3827 Legislature in 1967 to fund the development of tourism activities. Participating jurisdictions charge a two
3828 percent tax on the sales related to short-term lodgings or stays less than 30 consecutive days. Some types of
3829 short-term, or transient, lodgings include camping sites, recreational vehicle parks, time shares and
3830 condominium, and hotel and motel rooms.

3831 State law regulates the allowable uses for the lodging tax. At least 37.5 percent of the lodging tax must fund
3832 affordable workforce housing and services for homeless youth. At least 37.5 percent must also fund art,
3833 cultural and heritage facilities and performing arts. The remainder of the funds, 25 percent or less of the
3834 revenue, can be used towards tourism promotion, including sports stadiums and events.⁵⁶¹ In 2016, King
3835 County committed \$87 million in bonds to fund approximately 1,700 preserved and new affordable units. In
3836 2021, King County issued \$300 million in bonds for transit-oriented development in 2021.⁵⁶² Bonds are one-
3837 time, not annual or ongoing, funds. The funds must serve households earning between zero and 80 percent
3838 area median income. Projects must be located within half of a mile of a high-capacity transit station to be
3839 eligible for funding. Additionally, transit-oriented development rental projects must prioritize 10 percent of
3840 housing units for tenants referred by King County or an approved agency.⁵⁶³ These bonds will be paid off by
3841 future lodging tax revenue. The lodging tax is estimated to generate \$559 million for housing in King
3842 County between 2021 to 2045.

3843
3844
3845 *Veterans, Seniors, and Human Services Levy*

3846 The Veterans, Seniors and Human Services Levy (VSHSL) supports veterans and older adults, and their
3847 caregivers and families, and other vulnerable populations in areas such as employment, housing, and
3848 health. VSHSL was first passed by voters in 2005 and was most recently renewed for the fourth time in
3849 2023.⁵⁶⁴ VSHSL housing stability funding invests in eight strategies to meet the housing needs of VSHSL
3850 populations. In 2022, VSHSL contracted \$20.3 million out to community organizations for housing stability
3851 programs, including:⁵⁶⁵

- 3852 • opening two affordable housing projects for VSHSL populations totaling 332 units;
3853 • awarding funding to seven affordable housing projects for VSHSL populations totaling 155 units;
3854 • 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*. [\[link\]](#)

- 3855 • providing thousands of households housing counseling, foreclosure prevention, and alternative dispute
3856 resolution services;
- 3857 • funding attorneys to represent over a thousand tenants to prevent eviction; and
- 3858 • performing similar housing stability work.

3859 D. State Funds

3860 The Washington State Department of Commerce grants funds for housing and homelessness services and is
3861 a key partner for funding affordable housing in King County. Most funds are awarded to projects that King
3862 County may fund and not provided directly to King County. The following funds are awarded directly to
3863 King County.

3864 *Housing and Essential Needs*

3866 The Washington State Department of Social and Human Services provides funding for the Housing and
3867 Essential Needs program to King County, which is administered by Catholic Community Services of
3868 Washington in King County. The program serves individuals who are unable to work for at least 90 days due
3869 to a physical and/or mental incapacity and have zero income. Clients receive an ORCA transportation pass,
3870 a monthly bag of hygiene and cleaning supplies, and rental and utility assistance, including back pay
3871 assistance and one-time move-in assistance.⁵⁶⁶

3872

3873 *Consolidated Homeless Grant*

3874 The Washington State Department of Commerce provides Consolidated Homeless Grant funding to King
3875 County. The grant combines state grant opportunities to provide resources to fund homeless crisis response
3876 systems to support communities in ending homelessness. Eligible uses include emergency shelter,
3877 transitional housing, rapid re-housing, permanent supportive housing, and prevention for households at
3878 imminent risk of homelessness.⁵⁶⁷

3879

3880 *Emergency Shelter Program Grant*

3881 The Washington State Department of Commerce provides Shelter Program Grant funding to King County.
3882 The grant seeks to fund equitable and creative approaches to develop or expand shelter programs and to
3883 quickly exit people from homelessness and into permanent housing and positive destinations.⁵⁶⁸

3884 E. Federal Funds

3885 The King County Department of Community and Human Services (DCHS) administers federal funds
3886 distributed from the U.S. Department of Housing and Urban Development (HUD) on behalf of the County
3887 and most cities within King County through consortia of jurisdictions. The City of Seattle manages their own
3888 federal funds. Some larger cities partner with King County for only one type of federal funding.⁵⁶⁹

3889

3890 *Community Development Block Grant*

3891 HUD provides annual grants to states, cities, and counties through the Community Development Block
3892 Grants (CDBG) Program to create thriving urban communities. Grants can support jurisdictions in
3893 developing economic opportunities for low- and moderate-income residents and must meet one of the
3894 following requirements:

- 3895 • benefit people with low- or moderate-incomes;
- 3896 • 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*. [\[link\]](#)

- 3897 • address urgent needs that threaten community health and welfare which cannot be resolved by other
3898 available funding.⁵⁷⁰
3899

3900 Grantees must also develop a detailed community engagement plan. In King County, a wide range of
3901 projects that benefit low- and moderate-income residents are funded through CDBGs, such as community
3902 facilities and home repairs. Public housing authorities, nonprofit organizations, and local governments may
3903 apply for CDBG non-housing capital funds.⁵⁷¹ In 2021, the King County CDBG Consortium awarded \$1.7
3904 million in CDBG funds to 100 projects throughout King County, including shelter capital improvements,
3905 sidewalk improvements, and home repairs. Annual funding is about \$5 million.⁵⁷²
3906

3907 *Home Investment Partnerships*

3908 The HOME Investment Partnerships Program (HOME) is a federal program run by HUD. HOME provides
3909 annual grants to state and local governments for a variety of housing activities, such as developing, buying,
3910 and rehabilitating affordable housing for low-income households or providing rental assistance. The
3911 program assists homeowners earning below 80 percent area median income and typically funds rental units
3912 for households earning less than 60 percent area median income. HOME income limits are set based on
3913 HUD area median income estimates.⁵⁷³ King County uses these funds to serve households with incomes at
3914 or below 80 percent area median income. Up to 15 percent of funds are awarded to community housing
3915 development organizations. Annual funding to King County is about \$3 million.
3916

3917 *Emergency Solutions Grant*

3918 HUD grants funding to King County through the Emergency Solutions Grant to assist people to quickly
3919 regain stability in permanent housing after experiencing a housing crisis or homelessness.⁵⁷⁴ King County
3920 administers the funding for the County and most of the cities in King County through the King County
3921 Consortium. Annual funding to King County is about \$300,000.

3922 **F. Programs**

3923 This section provides information regarding the programs administered by King County and other King
3924 County strategies that address homelessness and housing needs for residents.
3925

3926 *Affordable Housing on County-owned Properties*

3927 King County Code 4.56.100 regulates the disposition of surplus property and prioritizes its use for
3928 affordable housing. The Facilities Management Division coordinates with DCHS and landholding
3929 departments to consider each surplus property for affordable housing. King County transferred three
3930 County-owned properties at low or no cost for affordable housing since the beginning of the previous
3931 Comprehensive Plan planning period.
3932

3933 King County transferred surplus property in Bellevue to Polaris at Eastgate, LLC for affordable housing. The
3934 project includes affordable housing, permanent supportive housing, and an emergency shelter.⁵⁷⁵ King
3935 County also transferred land and entered into a development agreement with BRIDGE Housing Corporation
3936 and Community Roots Housing to develop a ground lease at the former Northgate Park and Pool lot in
3937 2021.⁵⁷⁶ The Northgate project will provide 232 affordable apartments at the site of the Northgate Link light
3938 rail station and include a nearly 10,000 square foot daycare on the ground floor.⁵⁷⁷ King County entered into
3939 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*. [\[link\]](#)

3940 Association to construct the White Center Community HUB. The project will provide 76 units of affordable
3941 and a community center including a health clinic, educational space, and nonprofit office space.⁵⁷⁸ In August
3942 2023, King County released a Brooks Village Direct Negotiation Request for Proposals (RFP) to select a
3943 nonprofit developer and/or Community-Based Organization interested in developing affordable
3944 homeownership at Brooks Village, a county-owned property in Skyway.⁵⁷⁹

3945
3946 *King County Housing Finance Program*

3947 The King County Housing Finance Program administers funds for the development and preservation of
3948 affordable housing throughout King County. The Housing Finance program administers an annual request
3949 for proposals for capital construction of affordable housing, the Credit Enhancement Program, and the
3950 Interim Loan Program.

3951
3952 *King County Housing Stability Program*

3953 Previously known as the Homeless Housing Program, the King County Housing Stability Program works with
3954 public and private funders and the King County Regional Homelessness Authority to fund community-based
3955 and governmental agencies that provide housing and services to people experiencing homelessness or
3956 who are at risk of homelessness in King County. Activities funded by this program include permanent
3957 supportive housing, homelessness prevention, and rapid re-housing.

3958
3959 *King County Housing Repair Program*

3960 King County's Housing Repair Program provides funding in the form of grants and no-interest loans for
3961 housing repair services to low-income homeowners and special needs renters in most parts of King County.
3962 The funding provides for repairs such as roof replacement, installing a new septic system, repairs
3963 addressing emergency conditions, health and safety repairs, and major building preservation issues within
3964 single detached owner-occupied residences, including manufactured homes. The program also provides
3965 funding to improve accessibility for renters living with a disability. From 2016 to 2022, the most recent data
3966 available, the Housing Repair Program completed 149 projects and expended \$2,549,579 for projects in
3967 unincorporated King County.⁵⁸⁰

3968
3969 *King County Youth and Family Homelessness Prevention Program*

3970 In response to Ordinance 18088, the King County Youth and Family Homelessness Prevention Initiative
3971 (YFHPI) was launched in 2016 to assist families at imminent risk of homelessness. The Initiative is funded
3972 through the Best Starts for Kids (BSK) Levy. Annually, YFHPI works with about 2,000 families across King
3973 County. BSK awards flexible funding to numerous community partners to assist low-income families,
3974 including providing financial assistance to households to remain permanently housed. King County
3975 contracts with 18 organizations to provide case management tailored to the specific needs of clients and
3976 aims to address the root causes of housing instability for youth and families.⁵⁸¹

3977
3978 From 2017 to 2020, YFHPI services reached more than 10,000 people. Within the same period, 96 percent
3979 of households served by the program remained housed six months after exiting the program. The BSK Levy,
3980 now Best Starts 2.0, was renewed in 2021. Best Starts plans to increase investments in addressing critical
3981 community needs. The Levy will invest almost \$30 million into the YFHPI and over \$800 million in various
3982 community support programs through 2027.

3983
3984 *King County Equitable Development Initiative*

3985 In line with Motion 16062, King County began planning for an Equitable Development Initiative (EDI) in
3986 March 2022. Motion 16062 was codeveloped with community members in 2021, following a yearlong
3987 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*. [\[link\]](#)

3988 implement an equitable development initiative similar to the City of Seattle program. DCHS formed the
3989 Community Planning Workgroup (CPW) to participate in the planning of the EDI in May 2022.⁵⁸² DCHS
3990 intentionally selected workgroup members based on geographic diversity and individuals' lived
3991 experiences and perspectives related to equitable development. In January 2023, King County released
3992 Phase 1 of the King County Equitable Development Initiative Implementation Plan, which included an
3993 equitable development framework consistent with community-driven development principles for county
3994 and community structure, capacity, and related resources necessary to support an equitable development
3995 initiative at King County.⁵⁸³

3996
3997 *King County Eviction Prevention and Rent Assistance Program*

3998 In 2020, King County created a new Eviction Prevention and Rent Assistance Program (EPRAP) to provide
3999 direct rental assistance and eviction prevention services to households economically impacted by COVID-
4000 19. Between August 2020 and May 2022, EPRAP provided over 37,000 tenants with back rent and, if
4001 needed, future rent obligations.⁵⁸⁴

4002
4003 Two components of EPRAP, the Outreach and Application Assistance Program and the Hub and Spoke
4004 Program, strengthened EPRAP accessibility by utilizing existing community connections to raise awareness
4005 of the program and assist eligible applicants. EPRAP minimized evictions using eviction diversion and
4006 mediation methods. As of May 2022, DCHS contracted with United Way of King County to continue the
4007 Tenant Pool Program. New participants are selected to receive rental assistance from the registered tenant
4008 pool weekly. DCHS has also continued a partnership with the Housing Justice Project (HJP) to administer the
4009 Eviction Prevention Program in 2022.⁵⁸⁵

4010
4011 *King County Interim Loan Program*

4012 King County's Interim Loan Program provides low-cost predevelopment and acquisition loans to affordable
4013 housing developers. Priority is given to permanent housing projects with at least 25 percent of units
4014 available to extremely low-income households experiencing homelessness. All units must serve households
4015 with incomes at or below 50 area median income.⁵⁸⁶ In 2020, Ordinance 19203 amended King County Code
4016 24.22 to increase the limit of the program from \$10 million to \$15 million.⁵⁸⁷

4017
4018 *King County Credit Enhancement Program*

4019 King County's Credit Enhancement Program was created to incentivize developers to build affordable
4020 housing in urban centers for vulnerable households, such as low-income households or those with a
4021 member who has a disability. Public housing authorities, government agencies, and nonprofit and for-profit
4022 organizations are eligible to receive credit enhancement. This program makes it possible for organizations
4023 to obtain lower cost interest rates which reduce financing costs for housing projects deemed financially
4024 viable. The Program prioritizes financing mixed-income or affordable housing projects that supply housing
4025 for King County workers near transit centers. Both rental and homeownership units financed through the
4026 program are to be affordable in the long term.⁵⁸⁸

4027 **G. Policies and Regulations**

4028 This section provides information about policies and regulations King County has enacted since the 2016
4029 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.

4030 H. Countywide Policies

4031 The following policies serve areas throughout King County.

4032

4033 *Prioritization for Equitable Community-Driven Affordable Housing Development*

4034 In 2021, the King County Housing Finance Program established a new priority to fund equitable,
4035 community-driven affordable housing development to mitigate displacement pressures and ensure that
4036 historically marginalized communities have access to affordable housing investments. This priority supports
4037 the creation of affordable housing developed by and in collaboration with communities facing displacement
4038 pressures and communities that have historically experienced policies that limit opportunities for Black,
4039 Indigenous, and People of Color residents. The program will prioritize funding projects led by impacted
4040 communities, conceived and created through inclusive community engagement processes, and driven by a
4041 place-based Community Based Organization (CBO).

4042

4043 *Climate Readiness*

4044 King County is incorporating strategies to address climate change into the 2024 Comprehensive Plan
4045 update. These policies support climate equity by ensuring that those most impacted have access and
4046 opportunity to benefit from climate solutions while not bearing an unequal burden of the impacts of climate
4047 change. This includes strategies such as:

- 4048 • *Cross-reference to the Strategic Climate Action Plan (SCAP) as the County's "comprehensive legislative*
4049 *and policy plan for climate action"* and that a subset of the policies and commitments from the plan are
4050 also reflected in the Comprehensive Plan;
- 4051 • *Commit County to reduce regional greenhouse gas emissions:* targets for reducing greenhouse gas
4052 emissions; policies committing to transparency and public reporting;
- 4053 • *Commit County to reduce government operations greenhouse gas emissions:* agency specific policies;
4054 commitments to energy efficiency, renewable energy, waste to resources;
- 4055 • *Land use and development policies that promote healthy communities:* enable walking, bicycling, and
4056 public transit use, thereby reducing greenhouse gas emissions; and
- 4057 • *Promote regional collaboration:* collaborate with partners on approaches to reduce greenhouse gas
4058 emissions.

4059 I. Unincorporated King County Policies and Regulations

4060 The following policies specifically serve areas in unincorporated King County.

4061

4062 *Alternative Housing Demonstration Project*

4063 King County began the Alternative Housing Demonstration Project as Action Item 6 in the 2016
4064 Comprehensive Plan. The King County Council approved the demonstration project ordinance in June
4065 2020.⁵⁸⁹ The project allowed for the construction of two demonstration projects, one nonprofit development
4066 on Vashon Island and one for-profit development in White Center, to test micro-housing models not
4067 currently allowed in King County Code. The project involved significant interdepartmental coordination for
4068 a Request for Information, followed by a Request for Proposals, to identify potential housing models and
4069 interested and capable developers. The eligibility for these two communities has since expired, and the
4070 Executive will explore whether to recommend permanent code changes through a report that will be
4071 completed two years after the second project is opened, in approximately 2025. In the meantime, the
4072 demonstration project is proposed to be expanded to Snoqualmie Pass Rural Town as part of the
4073 Snoqualmie Valley/Northeast King County Community Service Area Subarea Plan to help support the
4074 development of needed workforce housing in that community.

4075

⁵⁸⁹ Ordinance 19119 (2020). [\[link\]](#)

4076 *Skyway-West Hill and North Highline Anti-Displacement Strategies*

4077 Motion 15539 and the 2020 Comprehensive Plan Update⁵⁹⁰ directed the Executive branch to write a report
4078 examining a suite of anti-displacement strategies and conduct a robust community engagement process.
4079 The 2021 Skyway-West Hill and North Highline Anti-displacement Strategies Report analyzes and
4080 recommends a set of actions, policies, and programs to reduce displacement risk and increase housing
4081 stability. The report analyzes the recommendations based upon a variety of factors, including community
4082 interest, feasibility, magnitude of impact, and time and cost of implementation. The report recommended
4083 ten anti-displacement strategies. These actions intend to:

- 4084 • increase the supply of deeply affordable housing;
- 4085 • mitigate displacement and prioritize current and past residents for affordable housing; and
- 4086 • leverage the private market to generate affordable units.

4087
4088 King County engaged with community members in Skyway-West Hill and North Highline to collect input
4089 from people most impacted by displacement.

4090

4091 *King County Community Preference Program in Skyway-West Hill and North Highline*

4092 The 2024 King County Comprehensive plan adopted a Work Plan Action item to explore expanding the
4093 Community Preference Program to urban unincorporated King County. The King County Community
4094 Preference Program in Skyway-West Hill and North Highline requires affordable housing projects receiving
4095 funding from King County prioritize 40 percent of affordable units for applicants with a connection to the
4096 community.⁵⁹¹ An applicant is considered to have a connection to the community if they:

- 4097 • are, or have a parent, guardian or ancestor who is a current or former resident;
- 4098 • use, participate in, volunteer in, or work for a local organization; or
- 4099 • live within half a mile of the property.

4100

4101 The current program intends to mitigate displacement by ensuring current and former residents are more
4102 likely to benefit from investments in affordable housing in their communities. Housing developers must
4103 submit an Affirmative Marketing and Community Preference Plan to the County and coordinate with local
4104 community-based organizations to conduct outreach to community members. The 2022 Housing Finance
4105 Program funding round included the requirement for community preference in Skyway-West Hill and North
4106 Highline.

4107

4108 *King County Inclusionary Housing Program*

4109 In the 2024 Comprehensive Plan, King County adopted code changes to expand the Inclusionary Housing
4110 program to all urban unincorporated communities and the Rural Towns of Vashon and Snoqualmie Pass.
4111 This code change does not include community preference or a mandatory component. Guided by
4112 community input, the 2024 King County Comprehensive plan includes a Work Plan Action item to review
4113 and consider whether to also expand the community preference and/or the mandatory inclusionary housing
4114 program elements. This review will take place after the Comprehensive Plan is adopted.

4115

4116 The North Highline Community Service Area Subarea Plan and Skyway/West Hill Subarea Plan were
4117 adopted in December 2022 as part of the 2022 update to the 2016 Comprehensive Plan.⁵⁹² The ordinance
4118 included new inclusionary housing regulations. Inclusionary housing programs support housing choice,
4119 increase housing stability, and mitigate residential displacement. In Skyway-West Hill and North Highline,
4120 inclusionary housing is required for residential and mixed-use developments within the unincorporated
4121 activity centers and voluntary elsewhere. Inclusionary housing offers developers the option of increased
4122 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](#)]

4123 payment in lieu of providing all affordable housing as part of the project. The payment must result in the
4124 same number, quality, and mix of affordable rental or ownership housing units as would have been
4125 provided on-site, and at least one affordable unit must be provided on-site.⁵⁹³

4126
4127 *Tenant Protections*

4128 In 2021, the County passed a suite of tenant protections for unincorporated King County to help tenants
4129 maintain stable housing.⁵⁹⁴ The ordinance:

- 4130 • reduces barriers to housing by limiting upfront charges required at move-in and allowing longer move-
4131 in costs payment plans than what is required in state law;
- 4132 • creates more housing stability by providing stronger protections against eviction and requiring a longer
4133 rent increase notice period than what is prescribed in the state law;
- 4134 • protects undocumented tenants by prohibiting landlords from requiring prospective tenants to provide
4135 a Social Security Number; and
- 4136 • adopts other tenant protections.

4137
4138 *Transfer of Development Rights Affordable Housing Pilot*

4139 In 2019, King County Ordinance 19146 established a pilot program in which transferrable development
4140 rights (TDR) are sold at the administrative cost incurred by the County or 15 percent of the fair market value,
4141 whichever is less, to developments that provide rental or ownership housing that is affordable to
4142 households with incomes at or below 40 percent area median income. The ordinance also requires the
4143 Department of Natural Resources and Parks to transmit a report when 100 units of affordable housing are
4144 constructed through the program that includes information about the use of TDR credits, lessons learned,
4145 and recommendations for potential permanent changes. As of September 2023, no units have been built
4146 using this provision.

4147 **J. Partnerships**

4148 This section provides a description of each partnership with other governments, housing providers,
4149 advocates, and members of the public King County engages in to further its efforts for affordable housing.

4150
4151 *A Regional Coalition for Housing*

4152 A Regional Coalition for Housing (ARCH) was created in 1992 through an interlocal agreement between
4153 three cities and King County to address the need for affordable housing in Eastside King County. The
4154 Coalition, now made up of 15 East King County cities and King County, has helped create more than 7,000
4155 affordable homes.

4156
4157 *Combined Funders Application*

4158 The Combined Funders Application was developed jointly by King County and the Washington State
4159 Department of Commerce to centralize the application process to receive capital funding for affordable
4160 housing projects. The application is accepted by the following funders: Washington State Housing Trust
4161 Fund, City of Seattle Office of Housing, King County Housing Finance Program, Snohomish County Office of
4162 Housing and Community Development, A Regional Coalition for Housing (ARCH), South King Housing and
4163 Homelessness Partners (SKHHP), and the Washington State Housing Finance Commission for Low-Income
4164 Housing Tax Credits.

4165
4166 *Housing Development Consortium of Seattle-King County*

4167 The Housing Development Consortium (HDC) is made up of over 190 government agencies, businesses,
4168 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](#)]

4169 collaboration and brings together a broad spectrum of housing advocates to address housing needs across
4170 the region.

4171
4172 *King County Affordable Housing Committee*

4173 The Affordable Housing Committee operates under the Growth Management Planning Council (GMPC) to
4174 advance housing affordability solutions in King County. The Committee of elected officials and community
4175 leaders formed in 2019 to recommend and track progress on the 2018 Regional Affordable Housing Task
4176 Force Five Year Action Plan. The Action Plan includes strategies to help meet the needs of low-income
4177 communities by creating more affordable homes.

4178
4179 *King County Consortium*

4180 The King County Housing, Homelessness, and Community Development Division administers federal funds
4181 from HUD on behalf of King County and most cities in King County. King County and these cities work
4182 together to further the goals of federal programs in an urban county consortium. There are different types of
4183 partnerships, which depend on the size and population of the city, within the consortium. Most cities in the
4184 consortium partner with King County to distribute both CDBG and HOME funds.

4185
4186 *King County Regional Homelessness Authority*

4187 The King County Regional Homelessness Authority (KCRHA) was created in 2021 to coordinate King County
4188 and the City of Seattle's homeless crisis response system. The KCRHA unifies funding, policies, and program
4189 administration across 39 cities and King County. The Authority released a draft 5-Year Action Plan in 2023,
4190 which includes seven goals and specific strategies to reduce homelessness. The plan is informed by people
4191 with lived experience of homelessness.

4192
4193 *Puget Sound Regional Council*

4194 The Puget Sound Regional Council is made up of Tribal governments, transportation agencies, cities and
4195 towns, and King, Pierce, Snohomish, and Kitsap counties. The nearly 100 members of the Council
4196 collaborate to make decisions about growth management, transportation, and economic development.

4197
4198 *Seattle King County Coalition on Homelessness*

4199 The Seattle/King County Coalition on Homelessness was created in 1979 to advocate for resources to
4200 reduce homelessness. The coalition is made up of direct providers of housing, as well as local governments,
4201 advocacy organization, professional groups, and people with lived experience of homelessness.

4202
4203 *South King Housing and Homelessness Partners*

4204 South King Housing and Homelessness Partners (SKHHP) is a joint board formed by an interlocal agreement
4205 between the ten jurisdictions and King County to coordinate approaches to increase housing stability.
4206 SKHHP provides a unified voice for South King County to increase affordable housing options for residents.

4207
4208 *Washington Low-Income Housing Alliance*

4209 The Washington Low-Income Housing Alliance is a coalition of organizations working to create and preserve
4210 affordable housing across the state. The Housing Alliance develops policy, mobilizes housing advocates
4211 across Washington, and works with national housing organizations to support strong housing policy at the
4212 federal level.

4213

XI. Existing Strategies Gap Analysis

4214

A. Section Summary

4215 This section fulfills King County CPP H-4.

4216
4217 CPP H-4 requires jurisdictions to:

4218 *Evaluate the effectiveness of existing housing policies and strategies to meet a significant share of*
4219 *countywide need. Identify gaps in existing partnerships, policies, and dedicated resources for meeting the*

4220 countywide need and eliminating racial and other disparities in access to housing and neighborhoods of
4221 choice.

4222
4223 King County staff reviewed the findings and analysis from the previous sections in this assessment and
4224 recommendations from previous plans and reports to identify funding gaps for:

- 4225 • affordable housing for households with incomes 0 to 50 percent area median income;
- 4226 • affordable homeownership;
- 4227 • permanent supportive housing;
- 4228 • flexibility for equitable community-driven development; and
- 4229 • affordable two-, three-, and four-bedroom units.

4230
4231 The following programs were recommended in previous King County plans and reports but have not been
4232 implemented:

- 4233 • Equitable Development Initiative;
- 4234 • rental inspections;
- 4235 • relocation assistance for tenants;
- 4236 • redevelopment assistance; and
- 4237 • fair housing testing, education, and enforcement.

4238
4239 The King County Interim Loan Program includes language that creates barriers to community-driven
4240 equitable development, and the Inclusionary Housing Program has only been implemented in North
4241 Highline and Skyway-West Hill.

4242
4243 This section also identifies gaps in the following policies and partnerships:

- 4244 • middle housing;
- 4245 • Multifamily Tax Exemption program; and
- 4246 • King County Regional Homelessness Authority.

4247
4248 Similar to the existing strategies summary section, the elements within the categories of funding, programs,
4249 policies, and partnerships often overlap. The gaps identified in this analysis require substantial funding
4250 beyond what King County currently has available.

4251 B. Funding

4252 This section describes gaps in King County's funding to meet unincorporated King County's housing needs.
4253 Some gaps are due to a lack of funding, while others are due to a restriction on how King County can spend
4254 existing fund sources. These gaps were identified based on the housing production gap analysis, racially
4255 disparate impact analysis, and community feedback.

4256 *Affordable Housing for 0 to 50 Percent Area Median Income Households*

4257 This assessment's affordable housing production gap analysis identified an overall gap in unincorporated
4258 King County of 357 units affordable to households with incomes at or below 80 percent area median
4259 income, but a much larger gap of 1,592 units affordable to households with incomes at or below 50 percent
4260 area median income. About 85 percent of the income-restricted units produced in unincorporated King
4261 County serve households with income between 50 and 80 percent area median income. However, nearly 90
4262 percent of the need for affordable housing is for households with incomes at or below 50 percent area
4263 median income. See *Table 12. Unincorporated King County Housing Production Gap Analysis* for more
4264 information on the housing production gap analysis.

4265
4266

4267 *Affordable Homeownership*

4268 Homeownership has been the single largest method of creating intergenerational wealth in communities
4269 across the United States but is out of reach for most renter households.⁵⁹⁵ The fund sources currently
4270 available to King County for affordable homeownership are the HOME Investment Partnership Program
4271 from HUD, Veterans, Seniors, and Human Services Levy funding, transit-oriented development bonds,
4272 Regional Affordable Housing Program funds, and Green Building Zero Energy funds. However, affordable
4273 homeownership projects typically represent a small percentage of the total units in the projects funded by
4274 the King County Housing Finance Program.

4275

4276 *Permanent Supportive Housing*

4277 Permanent Supportive Housing is permanent housing for a household that:

- 4278
- is homeless on entry;
 - 4279 • has a condition of disability, such as mental illness or chronic health issues; or
 - 4280 • has other conditions that create multiple and serious ongoing barriers to housing stability.

4281

4282 These households have a long-term high level of service needs in order to meet the obligations of tenancy
4283 and maintain their housing. Moving people experiencing chronic homelessness from congregate shelter to
4284 single room settings increased the residents' health, wellbeing, and feelings of stability and reduced
4285 interpersonal conflict and 911 emergency calls.⁵⁹⁶ Permanent supportive housing also gives residents more
4286 time to think about future steps, increases exits to permanent housing, and improved engagement with
4287 supportive services. This housing model requires significantly more ongoing operations, maintenance, and
4288 services funding as compared to other affordable housing models.

4289

4290 Health Through Housing is the largest local fund source dedicated to the creation of permanent supportive
4291 housing. However, it is still insufficient to meet the countywide need, and there are few, if any, properties
4292 that are good candidates for acquisition in unincorporated King County using the Health Through Housing
4293 model. It would cost about \$289 million to construct all 608 permanent supportive housing units needed in
4294 unincorporated King County through 2044, based on the 2022 average cost per unit of \$475,404 used as
4295 the cost basis for the housing finance gap analysis. This excludes costs for ongoing operations,
4296 maintenance, and services.

4297

4298 *Flexibility for Equitable Community-Driven Development*

4299 Equitable community-driven development is an approach to planning and community development paired
4300 with public and private investments and service delivery that advances equity and self-determination of
4301 communities:

- 4302
- adversely impacted by structural racism and discrimination;
 - 4303 • experiencing disparities in economic and health outcomes; and
 - 4304 • facing a heightened risk of displacement.

4305

4306 These communities primarily include Black, Indigenous, and People of Color, low-income, immigrants and
4307 refugees, people with disabilities, people aged 62 years and older, and LGBTQ+ communities. This
4308 approach centers the needs and visions of these groups because having opportunities to own and develop
4309 land to serve their communities needs builds power and creates wealth, opportunity, and stability by and for
4310 these communities.⁵⁹⁷ These projects are often led by smaller community-based organizations or have a less
4311 common project design, such as a community land trust or a mixed-use project. The 2023-2024 Biennial
4312 Budget includes \$25 million for equitable, community-driven affordable housing, with \$5 million allocated
4313 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.* [\[link\]](#)

4314 housing development serving households with one or more individuals with disabilities.⁵⁹⁸ However, most
4315 funding for affordable housing includes requirements that make these types of projects or applicants less
4316 competitive or ineligible.

4317

4318 *Affordable Two-, Three- and Four-Bedroom Units*

4319 As discussed in *Section IV. Housing Needs Analysis*, over 2,000 households in unincorporated King County
4320 live in overcrowded apartments and community members have raised the need for more family-sized units.
4321 The King County Housing Finance Program regularly awards funding to projects that include units with two
4322 or more bedrooms. Although the Washington State Housing Finance Commission's scoring summary does
4323 incentivize larger-sized units, it is one of many incentives in their scoring criteria.⁵⁹⁹ Additionally, nine
4324 percent Low-Income Housing Tax Credits have been focused on permanent supportive housing or deeply
4325 affordable housing for formerly homeless households, which are more likely to be studios and one-
4326 bedroom units.

4327 C. Programs

4328 This section describes gaps in King County's programs to meet different housing needs. The following
4329 programs were recommended in previous King County plans and reports but have not been implemented:

- 4330 • Equitable Development Initiative;
- 4331 • rental inspections;
- 4332 • relocation assistance for tenants;
- 4333 • redevelopment assistance; and
- 4334 • fair housing testing, education, and enforcement.

4335

4336 King County staff identified gaps in the existing King County Code Interim Loan Program includes and
4337 Inclusionary Housing Program based on previous planning efforts and community feedback. These gaps
4338 identified in this analysis require substantial funding beyond what King County currently has available.

4339

4340 *Equitable Development Initiative*

4341 The King County Executive transmitted the Equitable Development Initiative (EDI) Implementation Plan -
4342 Phase 1 in January 2023.⁶⁰⁰ The plan includes recommendations on needed resources and capacities
4343 necessary to establish and begin implementing a King County EDI capable of meeting the needs of the
4344 community. Community needs include:

- 4345 • funding for capital investments and capacity building;
- 4346 • clear and effective partnership and collaboration with King County staff and elected officials;
- 4347 • an expanded approach to land banking and strategic acquisition;
- 4348 • access to technical experts and peers; and
- 4349 • clear expectations and compensation for those serving on Advisory Boards and community
4350 workgroups/committees.

4351

4352 King County needs include:

- 4353 • sustained and flexible funding;
- 4354 • 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). [\[link\]](#)

- 4355 • cross sector partnerships.

4356

4357 *Fair Housing Testing, Education, and Enforcement*

4358 King County and partner cities pooled funds to contract with the Fair Housing Center of Washington in 2019
4359 and 2022 to understand the nature and extent of housing discrimination in King County. The results found
4360 evidence of discrimination in about half of tests. King County does not conduct regular housing
4361 discrimination testing and has not yet pursued additional efforts related to education and enforcement of
4362 fair housing laws.

4363

4364 The current system to address housing discrimination is complaint based, in which individuals who believe
4365 they have been discriminated against may file a complaint with the Washington State Human Rights
4366 Commission or pursue direct legal action. This imposes a significant burden on the discriminated party and
4367 is unlikely to help the harmed party find housing. The 2019 King County Analysis of Impediments to Fair
4368 Housing Choice recommends King County invest in programs that provide fair housing, education,
4369 enforcement, and testing.

4370

4371 *Inclusionary Housing*

4372 Inclusionary housing programs requires or incentivizes housing developers to include a percentage of
4373 affordable housing dwelling units in their developments, often in exchange for increased density. King
4374 County implemented an Inclusionary Housing program as part of the Skyway-West Hill and North Highline
4375 Anti-displacement Strategies Report and related subarea plans.⁶⁰¹

4376

4377 The Skyway-West Hill and North Highline Inclusionary Housing program was adopted in December 2022
4378 with the intention to address displacement risks these communities. The program became effective in
4379 January 2023. King County code mandates the Inclusionary Housing program in the Skyway West-Hill and
4380 North Highline unincorporated Activity Centers. In the remainder of the Skyway-West Hill and North
4381 Highline subarea geographies, developers may voluntarily opt into the program. This program allows for
4382 125 to 200 percent density bonuses in exchange for a percentage of affordable housing dwelling units.
4383 Households with incomes at or below 80 percent area median income are eligible for homeownership units
4384 build under the program. Households with incomes at or below 60 percent area median income are eligible
4385 for rental units built under the program.⁶⁰²

4386

4387 In the 2024 Comprehensive Plan, King County expanded the voluntary inclusionary housing elements the
4388 rest of urban unincorporated King County and the Rural Towns of Vashon and Snoqualmie Pass. This code
4389 change does not expand the existing community preference or mandatory inclusionary housing elements of
4390 the program. Guided by community input, the 2024 King County Comprehensive plan included a Work Plan
4391 Action item to evaluate whether to expand these elements to any of these other communities as well.

4391

4392 *Interim Loan Program and Land Banking*

4393 King County Code 24.22 establishes the Interim Loan Program. The program's purpose is to facilitate
4394 acquisition of land for low-income housing. It allows King County to loan money to experienced housing
4395 developers on a short-term, interim basis to acquire property for affordable and homeless housing for
4396 households at or below 50 percent area median income.

4397

4398 Requiring the funds be loaned to "experienced housing developers" excludes community-based
4399 organizations that have less experience developing affordable housing. Additionally, requiring the resulting
4400 project on the property serve households with incomes at or below 50 percent area median income
4401 effectively excludes affordable homeownership projects, which often need to serve households with
4402 incomes at or below 80 percent area median income to be financially feasible. King County could also
4403 directly purchase land for affordable housing and conduct a public process to select an owner and
4404 developer.

4405

⁶⁰¹ King County Code Chapter 21A.48. *Inclusionary Housing*. [[link](#)]

⁶⁰² King County Ordinance 19555 (2022). [[link](#)]

4406 *Rental Inspection Program*

4407 Rental inspection programs seek to ensure that all residents live in safe and healthy housing units and can
4408 address persistent place-based and race-based inequities.⁶⁰³ The Housing and Community Development
4409 Division's asset management team and other public funders regularly inspect income-restricted affordable
4410 housing. While the Code Enforcement section of the King County Permitting Division may investigate
4411 complaints of substandard housing, it does not enforce tenant-landlord disputes.
4412

4413 There is no proactive rental inspection program for market rate rental housing in unincorporated King
4414 County. A proactive rental inspection program would remove the burden on tenants to report substandard
4415 housing to a prevention-based model.⁶⁰⁴ There are significant barriers to establishing a rental inspection
4416 program, including establishing a method to identify or register market-rate rental housing, establishing a
4417 new program with sufficient staffing, and identifying an available fund source. Implementing proactive rental
4418 inspection policies would achieve Goal 4, Strategy D, in the King County Regional Affordable Housing Task
4419 Force's Five Year Action Plan. King County does not currently have resources to implement a rental
4420 inspection program.
4421

4422 *Redevelopment Assistance Program*

4423 The Skyway-West Hill and North Highline Anti-displacement Strategies Report recommended King County
4424 implement a redevelopment assistance program that provides financial and technical assistance for
4425 homeowners with incomes at or below 80 percent area median income to build an accessory dwelling unit
4426 (ADU) or tenants with incomes at or below 60 percent area median income. The report found that a
4427 redevelopment assistance program would require at least 1.5 FTEs to manage 10 projects annually, with
4428 annual costs of \$266,000 for staffing and \$1.68 million for capital funding. The report also found that the
4429 program should be a lower priority for King County as compared to other strategies that result in a higher
4430 number of units. King County has so far not acted to implement the program due to lack of resources.
4431

4432 *Relocation Assistance Program*

4433 Relocation assistance programs provide financial assistance from the government or the landlord to tenants
4434 who are displaced for reasons outside the tenant's control. Relocation assistance for low-income households
4435 increases the likelihood a tenant will find nearby housing rather than become homeless or move far from
4436 their community.⁶⁰⁵
4437

4438 The Skyway-West Hill and North Highline Anti-displacement Strategies Report recommended King County
4439 Executive to transmit a tenant relocation assistance ordinance, after identifying sufficient resources for
4440 implementation, that provides tenants with financial assistance when the tenant is involuntarily displaced
4441 due to development-related reasons or conversion of the unit into a condominium. The report found the
4442 program would cost King County between \$30,000 to \$50,000 annual in direct costs to tenants, and
4443 between one and three full-time equivalent (FTE) staff to support enforcement and implementation of the
4444 program. King County would need to find an appropriate fund source for the County portion of the costs.
4445 DCHS and DLS are currently exploring this program.

4446 **Policies and Regulations**

4447 *Middle Housing*

4448 Middle housing refers to housing types that are denser than traditional single detached residences but less
4449 dense than apartment buildings. The data presented in this assessment show that housing production
4450 slowed significantly over the past 20 years while the population has continued to increase in King County.
4451 Middle housing types can help contribute to meeting the housing need in urban unincorporated King
4452 County by providing greater density and diversity of housing types. King County staff heard through
4453 interviews with housing providers and community-based organizations that middle housing should help
4454 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*. [\[link\]](#)

4455 from cultures where communities are deeply connected. We did not live in massive homes, we lived in
4456 apartment communities, with a mix of ages, grandparents taking care of the children."⁶⁰⁶
4457

4458 Washington State adopted House Bill 1110 in 2023, requiring most jurisdictions allow middle housing types
4459 on current lots zoned for single detached residences, particularly in areas within a half mile walkshed of
4460 transit. However, unincorporated King County was not included in that requirement. King County adopted
4461 an ordinance to reduce barriers to developing middle housing and creating a voluntary program for a
4462 density bonus while providing some affordable housing. This aligned with the Equity Work Group
4463 discussions for middle housing in this Comprehensive Plan update.
4464

4465 The 2024 Comprehensive Plan adopted code changes that reduce regulatory barriers for and incentivize
4466 middle housing in residential zones. These zones include unincorporated urban areas and Rural Towns. The
4467 code changes streamline the development process for duplexes, triplexes, and fourplexes and offer
4468 regulatory flexibilities to encourage their development.
4469

4470 *Multifamily Tax Exemption Program*

4471 Chapter 84.14 Revised Code of Washington established the Multifamily Tax Exemption program. The
4472 program authorizes local governments to exempt the value of new housing construction, conversion, and
4473 rehabilitation from property taxes for eight to twenty years, depending on the location of the project and the
4474 income levels served.
4475

4476 In 2021, Senate Bill 5287 changed the population threshold that makes counties eligible to implement the
4477 program, making King County eligible. The 2024 Comprehensive Plan adopted a Work Plan Action item for
4478 King County to conduct a study evaluating the benefit and impacts of a Multifamily Tax Exemption program,
4479 and if recommended, to propose an ordinance to adopt a Multifamily Tax Exemption program for
4480 unincorporated King County. Further community engagement to inform this recommendation will be
4481 necessary before recommending whether to allow a Multifamily Tax Exemption program.
4482

4483 *Emergency Housing*

4484 House Bill 1220 required that cities conduct a Land Capacity Analysis. King County conducted a Land
4485 Capacity Analysis and found that there was sufficient land capacity for all housing types, except for
4486 emergency and permanent supportive housing. The 2024 Comprehensive Plan adopted code changes
4487 aimed at clarifying the allowed zones these housing types are allowed in to ensure sufficient zoned capacity
4488 and to reduce barriers to their development.

⁶⁰⁶ Staff from organization focused on the Indian American community.