

# Memo

**To:** King County Affordable Housing Committee Members  
**From:** Carson Hartmann, Regional Affordable Housing Planner  
Jesse Warren, Housing Policy and Finance Lead Evaluator  
**cc:** Housing Interjurisdictional Team  
**Date:** September 15, 2023  
**Re:** Regional Affordable Housing Dashboard Update Summary

## Purpose of the September 21 AHC Meeting

At the September 21 Affordable Housing Committee (AHC or Committee) meeting, AHC staff will brief the Committee on recent [Regional Affordable Housing Dashboard](#) updates completed in summer 2023. AHC members will have an opportunity to ask questions.

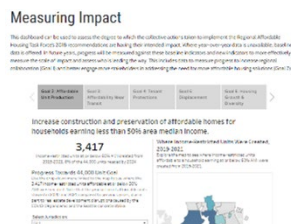
## Background

The [Regional Affordable Housing Dashboard](#) provides accessible metrics and performance measures that assist with understanding King County's housing affordability crisis and demonstrate the impact of solutions to address it. The dashboard monitors progress towards the 2018 Regional Affordable Housing Task Force's (RAHTF) goal of striving to eliminate cost burden in King County for households earning 80 percent area median income (AMI) and below, with a priority for serving households at or below 50 percent AMI, as well as regional progress to implement the RAHTF [Five Year Action Plan](#).

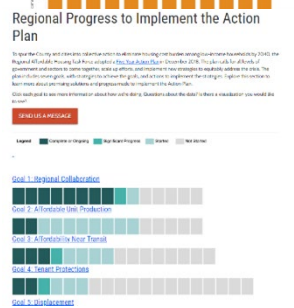
The dashboard has four sections:



**1. Key Housing Affordability Indicators**  
County-level housing data, including housing cost burden and progress to build or preserve 44,000 units affordable at or below 50% AMI between 2019 and 2024



**2. Measuring Impact**  
Impact of collective actions to implement the RAHTF Action Plan goals



**3. Regional Progress to Implement the Action Plan**  
RAHTF Five Year Action Plan implementation activity, broken into plan goals, strategies to achieve goals, and actions to implement the strategies



**4. Jurisdictional Housing Affordability Snapshots**  
Jurisdiction-level housing data, including housing cost burden, income-restricted housing production, demographics, housing cost, subregional collaboration status, and enacted housing policies

The dashboard updates to the "Key Affordable Housing Indicators" summarized in this memo represent the second updates to the dashboard completed this year.

## Summary of Dashboard Updates

King County AHC staff updated the “Key Housing Affordability Indicators” dashboard sections on August 14, 2023 to reflect current data from the US Census, specifically the 1-Year (2021) and 5-Year (2016-2021) Public Use Microsample (PUMS). The dashboard uses PUMS data to provide countywide measures of cost burden and affordable housing availability. Findings from this dashboard are described below.

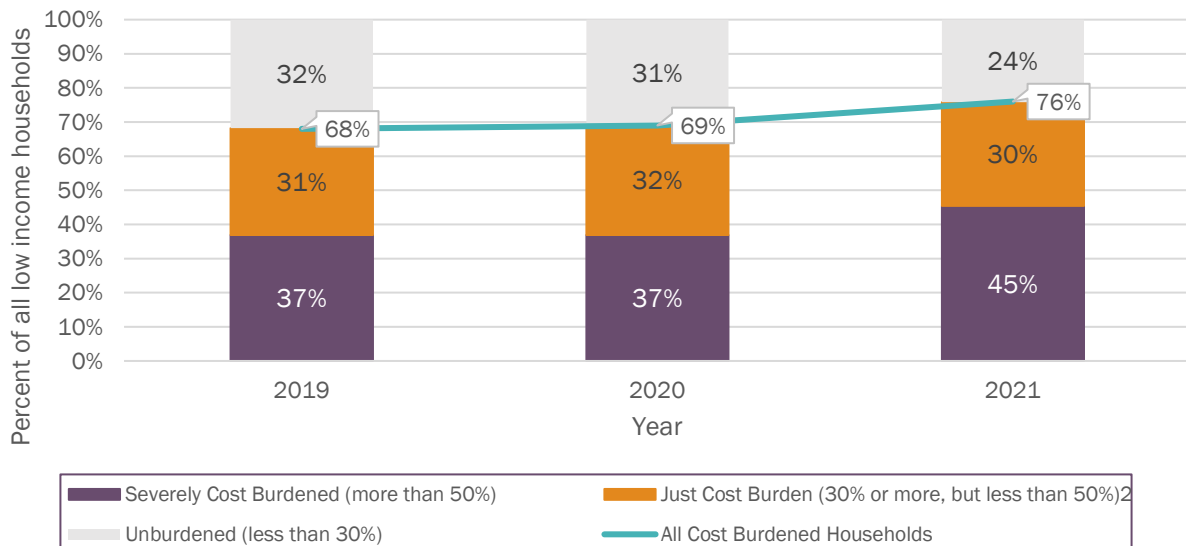
## Housing cost burden among low-income households increased from 2019 to 2021

The percent of low-income households with incomes at or below 80 percent of AMI in King County experiencing both cost burden and severe cost burden increased from 68 percent in 2019 to 76 percent in 2021 (Figure 1). Low-income households make below 80 percent of the County’s area median income in a given year. Cost burdened low-income households spend between 30 to 50 percent of their income on housing costs. Severely cost burdened low-income households spend over 50 percent of their income on housing. Since 2019, the low-income household cost burdened rate decreased from 31 to 30 percent, but the severe cost burden rate increased from 37 to 45 percent. The increase in low-income housing cost-burden, specifically severe cost burden, is likely due to income losses during the COVID-19 pandemic.<sup>1</sup>

In the May 1, 2023 AHC staff report on the “Jurisdictional Snapshot” section of the dashboard, staff reported a slight drop in cost burden across jurisdictions throughout the county. This finding however relied on 2015 to 2019 data from the US Census and compiled by the Department of Housing and Urban Development. The 1-Year 2021 PUMS data used in this update represents a more recent picture of cost burden in King County and reflects the impacts of the COVID-19 pandemic on incomes, employment, and experiences of housing cost burden.

**Figure 1: Housing cost burden for low-income households in King County, 2019-2021**

Data source: 1-Year PUMS 2019, 2020 & 2021



<sup>1</sup> Parker, K., Minkin, R., & Bennett, J. (2020). Economic Fallout from COVID-19 Continues to Hit Lower-Income Americans the Hardest. Pew Research Center. [\[link\]](#)

## People of color and renters still experience higher rates of housing cost burden

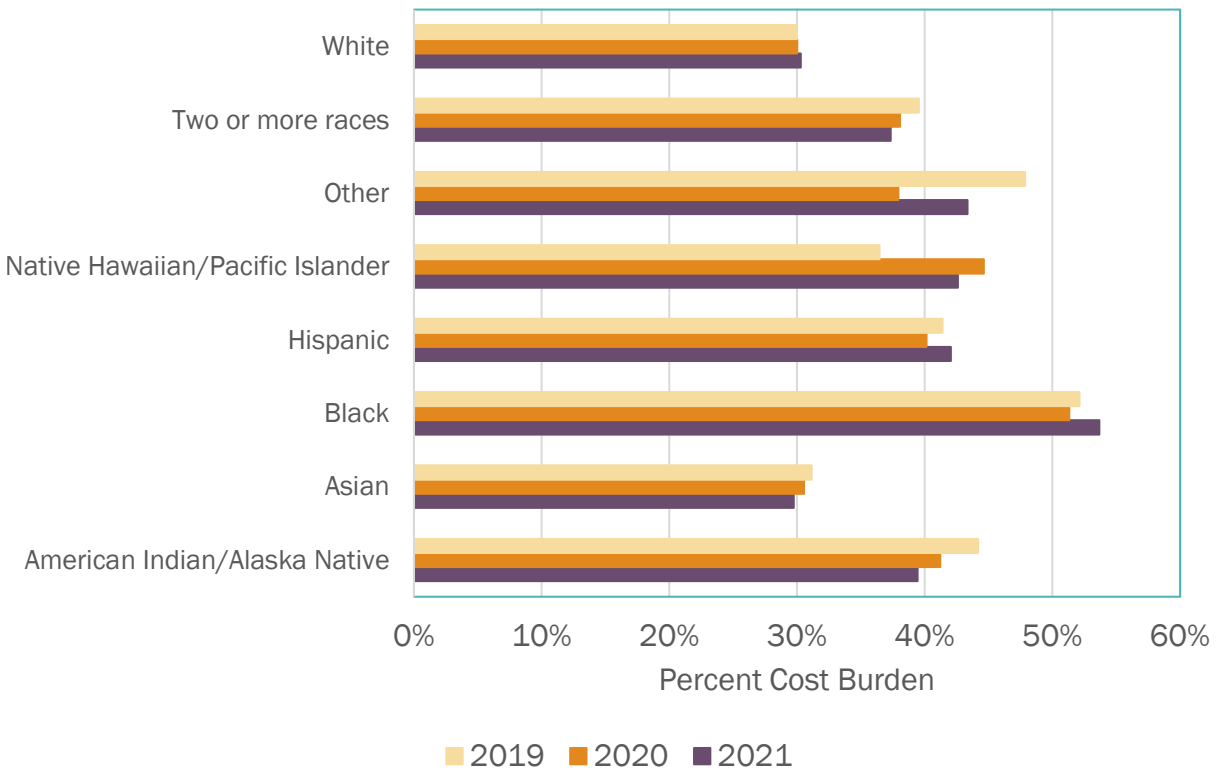
Certain people in King County—including people of color, renters, lower-income people, and older and younger adults—are still more likely than others to be burdened by housing costs. Figures 2 and 3 highlight findings by race and tenure. For data on income and age, see the dashboard.

Black households at all incomes experienced the highest rate of cost burden across all racial and ethnic groups in 2019, 2020, and 2021. The rate of total Black household cost burden also increased by around two percent from 2019 to 2021. White and Asian<sup>2</sup> households had the lowest cost burden rates, at around 30 percent of all households.

Fluctuations in cost burden rates for relatively small populations, such as the decrease in cost burden for American Indian/Alaskan Native and the increase in cost burden for Native Hawaiian/Pacific Islander communities are likely due to small sample sizes in the PUMS data. In both 2019 and 2021, American Indian/Alaskan Natives made up less than one percent of the total King County population, and Native Hawaiian/Pacific Islanders made up about one percent.

**Figure 2: Total housing cost burden by race in King County, 2019-2021**

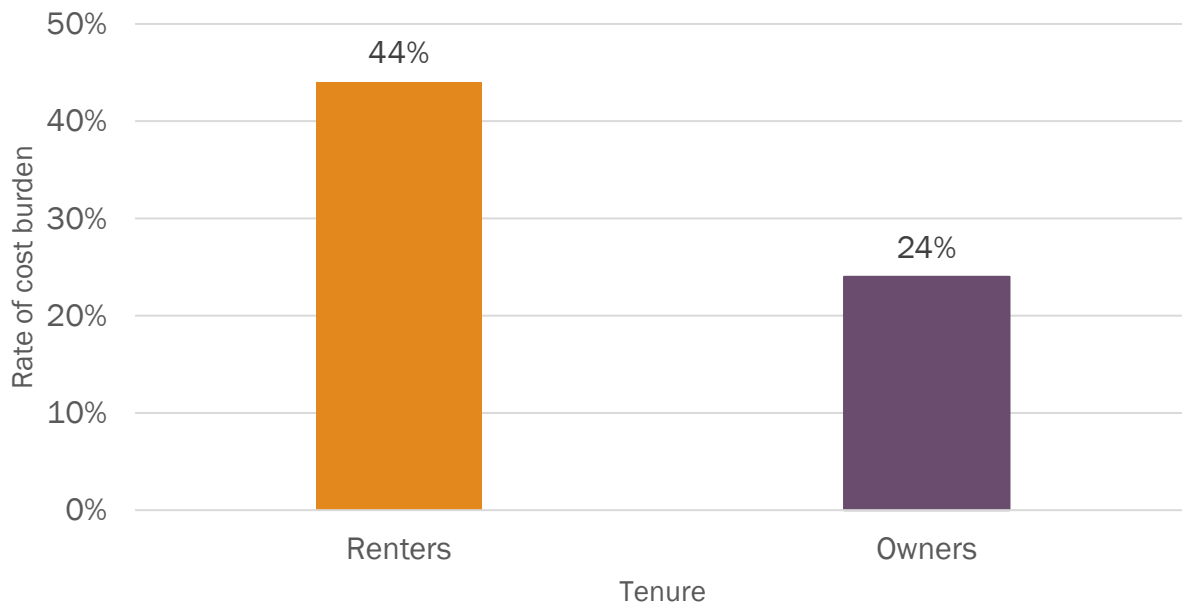
Data source: 5-Year PUMS 2016-2021



<sup>2</sup> According to a 2018 report from the Pew Research center, Asian Americans have the largest intra-category wealth gap of any ethnic group, with top 10 percent of the income distribution earning 10.7 times as much as those in the bottom 10 percent. [\[link\]](#) The Asian housing cost burden statistic hides disparities in cost burden otherwise visible if data was disaggregated by selected groups within the “Asian alone” category (the US Census distinguishes between a total of 21 different detail groups).

**Figure 3: Total housing cost burden by tenure in King County, 2021**

Data source: 5-Year PUMS 2016-2021



### **Very low-income households can't find affordable and available homes**

King County's lowest income households still face enormous challenges finding an affordable place to live. In 2021, the number of rental homes affordable and available to a household earning at or below 50 percent of AMI remained well below the total affordable housing needs at that income level, with the most significant disparities at or below 30 percent of AMI (i.e., extremely low-income households). A rental unit is considered *affordable and available* to a household making a specific percent of AMI when a unit's rent and utility costs do not exceed 30 percent of the household's monthly income and is either vacant or not occupied by a higher-income household.<sup>3</sup>

In 2021, which is the most recent data available, only 21 units were affordable and available per 100 extremely low-income households (Figure 4). Meanwhile, the number of affordable and available units for households making between 50 and 80 percent of AMI was 131 units per 100 households in 2021.

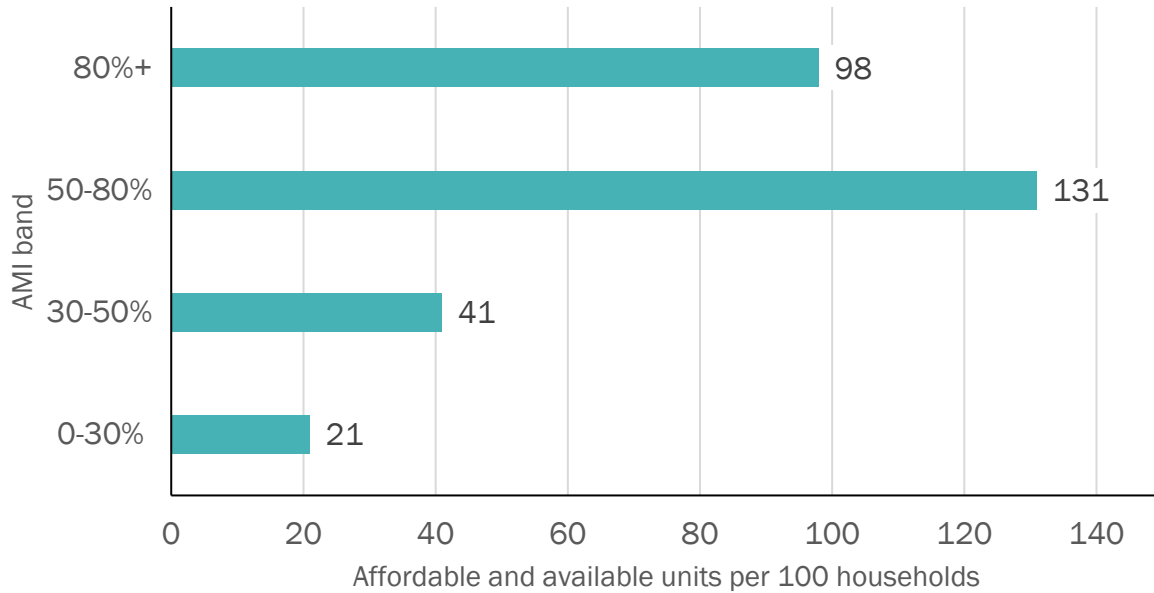
With fewer affordable options available, low-income households occupy the most affordable units available—in this case units with rents affordable to 50 to 80 percent of AMI—and dedicate a larger share of their income to rent in order to stay housed. In 2021, 61 percent of units affordable and available to households making from 50 to 80 percent of AMI were occupied by households making below 50 percent of AMI. Along with income, the lack of housing affordable to the lowest income households significantly contributes to countywide increases in cost burden, emphasizing the need for more income-restricted units affordable to households making 0 to 30 percent of AMI.

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<sup>3</sup>At the September 7, 2023 HIJT members expressed potential pitfalls with the the affordable and available method used in the "Key Affordability Indicators" section of the dashboard. In the future, staff will consider HIJT feedback and potentially change the method for determining affordable and available units.

**Figure 4: Affordable and available units per 100 households by AMI in King County, 2021**

Data source: 1-Year PUMS 2021



### What's Next

AHC staff will update the Regional Affordable Housing Dashboard again before the end of 2023, incorporating data from Puget Sound Regional Council's 2022 Housing Incentive Tools Survey (HITS)<sup>4</sup> into the "Jurisdictional Snapshot" section of the dashboard to include information on housing policies enacted in jurisdictions since the adoption of the RAHTF Five Year Action Plan. Staff will also update the status of Goals, Strategies, and Actions in the "Regional Progress to Implement the Action Plan" section, to reflect analysis presented to the AHC on June 15, 2023.<sup>5</sup> AHC staff will brief the AHC on these updates at a future AHC meeting.

<sup>4</sup> Results from PSRC's HITS survey can be found on the PSRC website [\[link\]](#)

<sup>5</sup> See draft AHC Charter Amendments Staff Report [\[link\]](#) for analysis on the status of RAHFT Five-Year Action Plan goals, strategies, and actions