

## Data Notes, Methodology & Glossary

This document describes the sources, data methodology and key terms used in the King County Regional Affordable Housing Dashboard. Each section header references the title of the dashboard section, and the notes are numbered for easy reference. If there are any additional questions, comments, or suggestions, please contact King County staff through the link in the dashboard.

### Data Notes & Methodology

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The dashboard uses two different types of United States (US) Census-derived data for housing affordability. Countywide data is derived from **Public Use Microdata Sample (PUMS)** to provide the most recent estimates of population trends. Jurisdictional data in the dashboard generally comes from **Comprehensive Housing Affordability Strategy (CHAS)**, which is released two years behind PUMS data. CHAS has the advantage of being much more accurate for smaller jurisdictions due to its larger sample size and alignment with jurisdictional boundaries. To keep calculations as consistent as possible, CHAS methodologies were replicated for calculating affordability, including the use of the **HUD Area Median Family Income (HAMFI)** limits for determining housing unit affordability, household income categories, and cost burden.

### Countywide Affordability

1. Cost Burden. “Cost burden” is defined by the US Department Housing and Urban Development (HUD) as a household paying more than 30% of their annual income for housing. “Severe cost burden” is defined as a household paying more than 50% of their annual income for housing. “Just cost burden” are households spending between 31% and 50% of their annual income on housing. A household is considered “unburdened” if they pay 30% or less of their annual income on housing. Countywide cost burden over time is calculated using PUMS 1-year data.

Cost burden in PUMS is calculated by determining what percentage of a household’s annual income is spent on housing costs, and then using that percentage to place them into one of the three cost burden categories listed above. To calculate housing costs for renters, gross rent is used, which includes contract rent plus additional costs for utilities (water, electricity, gas) and fuels (oil, coal, kerosene, wood, etc.). To calculate housing costs for homeowners, all ownership costs are used, which includes mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgages, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.). It also includes, where appropriate, the monthly condominium fee for condominiums and mobile home costs (installment loan payments, personal property taxes, site rent, registration fees, and license fees).

2. Disparities in Cost Burden. Disparities in cost burden are calculated using PUMS 5-year 2018-2023 data. The same methodology and definitions of cost burden described in section 1, *Cost Burden* are used. Five-year PUMS data is used instead of 1-year PUMS data because sample sizes are larger, which provides more accurate estimates for smaller demographic groups. Disparities

are calculated at the household level for four categories: income, race/ethnicity, tenure, and age. To determine the race/ethnicity and age category of a household, the PUMS defined "reference person" is used, which is analogous to the head of the household. This requires joining PUMS housing- and person-level datasets together (PUMS data for each year comes in two datasets, one of all households, and one of all individual people), as household income and housing costs are in the housing level dataset, and race and age of the reference person are in the person level dataset. The PUMS serial number is used to link between these two datasets. Group quarters and vacant units in the households dataset are excluded from all figures. The "Other race not mentioned" category was left off this list due to its small sample size. "Cost burden not computed" for those who do not have an income was also left off for legibility.

3. The Gap. Affordable and available unit status is calculated using 1-year 2023 PUMS data. Housing units are defined as being "affordable" differently for rental and homeownership units. A rental unit is defined as being affordable to a renter in a certain AMI category if people in that AMI category can afford to pay its gross rent without being cost burdened (see section 1, *Cost Burden* for more details on how cost burden is defined). A homeownership unit is defined as being affordable based not on its monthly costs, but rather its property value. This is because a home with a high property value with a mortgage fully paid off may have relatively low monthly homeownership costs, but the home would still not be affordable to most low-income households. To calculate this, HUD methodology used to calculate affordability in CHAS is replicated. For more details on that methodology, see HUD's CHAS Affordability Analysis [here](#). An owner affordability ratio of 3.36 is used, which indicates that a household could afford to purchase a home if the home's value is less than or equal to 3.36 times the household's household-size-adjusted income. This ratio is subject to changes in interest rates, which fluctuate yearly, but is used to align with available HUD methodology used to create the CHAS dataset. HUD staff confirmed this 3.36 ratio in 2023.

Housing units are defined here as being "available" if they are currently being occupied by someone in or below the current AMI bracket they are affordable to. For example, if a unit is affordable at 30% AMI or below and is being rented by someone with an income of 30% AMI or below, that unit is classified as being affordable at 30% AMI or below, and is available. However, if that same unit was instead being rented by someone making higher than 30% AMI, then that unit would still be affordable at 30% AMI or below, but would not be available, as it is occupied by someone above that AMI bracket.

Housing units without complete kitchen or plumbing facilities were excluded from these figures. Vacant units that were not listed as being for rent or for sale were also excluded, as were group quarter units.

4. Closing the Gap. The King County Income-restricted Housing Database was used to determine the number of income-restricted units in the county, in individual jurisdictions, and within transit walksheds. The database was created jointly by Puget Sound Regional Council (PSRC) and King County Department of Community and Human Services. It includes data on income-restricted units in King County that had been placed in service as of December 31, 2024. Units in the development pipeline are excluded. Data was provided by the City of Seattle Office of

Housing, King County Department of Community and Human Services, King County Housing Authority, Seattle Housing Authority, Renton Housing Authority, A Regional Coalition for Housing (ARCH), HUD, the Washington State Housing Finance Commission, and King County jurisdictions via an annual survey. The data was then compiled and deduplicated to determine the number of properties and income-restricted units in King County.

The database includes income-restricted units funded by government subsidy (often referred to as government subsidized housing) and units created without the use of government subsidy that are income-restricted and projected to remain affordable long-term. The database also includes units created through regulatory requirements or incentives such as incentive zoning, inclusionary zoning, density bonuses, or Multifamily Tax Exemption. The database does not include data on housing choice vouchers, a federal housing program that helps low-income households rent privately-owned housing.

Data displayed at the jurisdictional level may differ from totals reported by individual public funders and providers. For example, income-restricted units in Seattle may be funded by City of Seattle Office of Housing, King County Housing Authority, or Seattle Housing Authority, and thus the total number of income-restricted units in Seattle is greater than individual totals reported by City of Seattle Office of Housing or Seattle Housing Authority. Providers submitted data on the total number of restricted units in a property, and the number of restricted units at each specific AMI level. For a small number of properties, the total number of restricted units at each of the specific AMI's did not match the total number of restricted units reported. For all totals reported in the dashboard, we used the sums of the specific AMIs so that we can report the number of units at each AMI, not the total number of restricted units value.

The database is updated yearly to track year-over-year progress. Each update results in more accurate and reliable data. Thus, data may change slightly as it is validated by housing funders and providers, new years of data are added, and better measures of units going out of service are added. Recent updates included more complete in-service data which resulted in adjustments to the number of income-restricted units created each year.

## Countywide Progress

5. Affordable Unit Production. Data comes from the King County Income-restricted Housing Database (for further information, please see section 4 about income-restricted units above). The number of income-restricted units created in 2019 only counts the number of units that went into service in 2019. It does not take into account units that went out of service in 2019. Thus, it does not represent the net change in income-restricted units in 2019. The 2020-2024 totals account for units that went out of service in those years and thus are reflective of net change. Data in this section only includes units affordable to a household earning at or below 80% AMI. The King County Income-restricted Housing Database is updated each year. Each update results in more accurate and reliable data. Recent updates provided more accurate in-service data which resulted in adjustments to the number of income-restricted units created each year.

6. Affordability Near Transit. Affordability near transit is measured using data on housing units from two datasets: CoStar rental data and the King County Income-restricted Housing Database. CoStar is a private firm that surveys apartments to measure affordability, and CoStar data comes from December 2021. The King County Income-restricted Housing Database was developed in collaboration with PSRC and the King County Department of Community and Human Services, and measures income-restricted units in all of King County as of December 31, 2021 (for more information, see section 4 about income-restricted units). Data from these two datasets was joined with data on the locations of transit stops served by high-capacity or frequent transit locations (see definitions section for more) data compiled from PSRC Vision 2050, Sound Transit, and King County Metro. One half-mile radial walksheds were calculated around each high-capacity or frequent transit stop. Then CoStar data on unrestricted rental units and King County Income-restricted Housing Database data on income-restricted units was used to determine what percentage of rental housing units were affordable at each AMI band, and how many of those units were income-restricted or unrestricted. Where transit walksheds overlap, units were counted towards the percentage of affordable rental units in each walkshed.

The data includes planned transit locations as of 2020 as identified in PSRC's Vision 2050 process. Some of these stations may not be built as funding and planning changes. Planned Bus Rapid Transit stop locations assume that any existing and overlapping non-Bus Rapid Transit stations along that line would be converted to a Bus Rapid Transit station by the year 2050. High-capacity transit includes Link, Sounder Train, RapidRide, and Sound Transit Swift and Stride. Frequent transit is defined as wait times of 15 minutes or less during weekday peak service, 20 minutes or less during weekday midday/evening service, and 30 minutes or less during weekend mid-day service. Frequent transit includes some of the above, high-capacity transit types, as well as some King County Metro service as well. New units are defined as units created in 2019-2021 as reported by CoStar or 2019-2021 as reported in the King County Income-restricted Housing Database.

7. Jurisdictional Affordability Covenant Policies. This list is non-exhaustive and reflects self-reported information from jurisdictions via the PSRC Housing Incentives and Tools Survey. Information is current as of Fall 2025. Information on each policy is available in the dashboard tooltip.
8. Tenant Protection Policies. This list is non-exhaustive and reflects self-reported information from jurisdictions via the PSRC Housing Incentives and Tools Survey. Information is current as of Fall 2025. The definition of each tenant protection is available in the dashboard tooltip.

## Affordability in Your Jurisdiction

9. Cost Burden by Household Income. Data comes from 2017-2021 CHAS Table 8. Unlike in the Countywide Affordability section, which uses PUMS data to calculate cost burden, this section uses CHAS data. This is because CHAS data is summarized at the jurisdictional level (which are defined by HUD and the American Community Survey as "places"), unlike PUMS, which does not provide information at a geographic scale that aligns with smaller jurisdictions boundaries.

People who are marked as having cost burden “not computed” in CHAS are not included in the data shown in the dashboard. CHAS data is collected using a 5-year sample, so the 2021 data includes sampling over a period of 2017-2021 and thus is slightly less current than PUMS data used for countywide indicators elsewhere in the dashboard, which provides a one-year sample.

10. Total Housing Units. Data comes from 2017-2021 CHAS Tables 17A, 17B, 18A, 18B, and 18C. Vacant units and units without complete kitchen and plumbing facilities are included in these totals. HUD uses VHUD and RHUD affordability measures for rental and homeownership unit affordability respectively, which correspond to HAMFI AMI levels used throughout the dashboard and is why we report housing units by AMI category. While lower-income rental units are grouped into 0-30% RHUD and 31-50% RHUD categories, homeownership units affordable below 50% VHUD are grouped into just one single 0-50% VHUD category. To align rental and homeownership unit categories, we assume that all 0-50% VHUD homeownership units are affordable at 31-50% AMI, and none are affordable at 0-30% AMI, as the distribution of home sale prices in King County means almost no units are affordable at 0-30% AMI.
11. All Existing Income-Restricted Units. Data comes from the King County Income-restricted Housing Database and includes all income-restricted units in that database in-service as of December 31, 2024. For more information on the King County Income-restricted Housing Database, see section 4.
12. Cost Burden by Race/Ethnicity. Data comes from 2017-2021 CHAS Table 9. For more details on the definition of cost burden and how it was calculated, see section 1.
13. Housing Costs. Data comes from either the 2019-2023 5-year ACS or the 2017-2021 CHAS. Which data source each measure uses can be found in the tooltip when hovering over the measure. Data on median gross rent, median home value, and median household income comes from the 2019-2023 5-year ACS. Data on homeownership comes from 2017-2021 CHAS Table 11. Data on the number of households cost burdened comes from 2017-2021 CHAS Table 8 (see section 24 for more details). Data on the number of housing units comes from 2017-2021 CHAS Tables 17A, 17B, 18A, 18B, and 18C (see section 10 for more details).
14. Number of Households, By AMI Level. Data comes from 2017-2021 CHAS Table 1.
15. Number of Households, By Race/Ethnicity. Data comes from 2017-2021 CHAS Table 9.
16. Subregional Collaboration Membership. Data on membership was provided by ARCH and South King Housing and Homelessness Partners (SKHHP). Unincorporated areas were assigned a subregional collaboration membership based on their location within the respective ARCH and SKHHP sphere of influence maps, which were provided to King County.
17. Housing Policies Enacted. Data on “Policies That Increase Housing Diversity” and “Policies that Protect Tenants”, are from PSRC’s 2025 Housing Tools and Incentives Survey, which surveys jurisdictions about which policies they have enacted. The scale of implementation and effectiveness for each policy may vary greatly between two different jurisdictions who both

have enacted a policy and is not measured in this dataset. Data here is the same as the Jurisdictional Affordability Covenant Policies and Tenant Protection sections of Countywide Progress.

### Dashboard Updates

The Regional Affordable Housing Dashboard was last updated in November, 2025. Updates were limited to data points from available Census Bureau surveys (e.g., American Community Survey), the King County Income-restricted Housing Database, and the 2025 PSRC HIT Survey. See the table below for a more detailed list of the dashboard components and the update status.

Dashboard Component	Update Status
Countywide Affordability	Partially updated, depending on Census data availability
Countywide Progress	
Affordable Unit Production	Updated
Affordability Near Transit	Not updated
Jurisdictional Affordability Covenant Policies	Updated
Tenant Protections	Updated
Affordability in Your Jurisdiction	
Key Housing Affordability Indicators	Partially updated, depending on Census data availability
Demographics and Housing Costs	Not updated
Subregional Collaboration Membership	Not updated
Housing Policies Enacted	Updated
Dashboard last updated: November, 2025	

### Glossary

**Affordable Housing:** Housing that is affordable at 30 percent or less of a household’s monthly income. This is a general term that may include housing affordable to a wide range of income levels and includes income-restricted and non-income restricted units.

**Available Housing:** The number of units affordable at a certain AMI band, minus the number of those units occupied by households with a higher monthly income band that are “downrenting” those units.

**Affordable Housing Committee:** A committee of the King County Growth Management Planning Council chartered to recommend actions and assess regional progress to advance affordable housing solutions and function as a point of coordination and accountability for affordable housing efforts across King County.

**Area Median Income (AMI):** The midpoint income for an area, where half the people earn more than the median, and half the people earn less. The U.S. Department of Housing and Urban Development (HUD) calculates a median income for each metropolitan region and uses it to determine income limits for government affordable housing programs. In alignment with the HUD practices for CHAS data, when used without a household size qualification, AMI refers to HAMFI, which takes household sizes into account.

**Cost Burden:** When a household spends more than 30 percent of their gross monthly income on housing costs.

**Extremely Low-Income Households:** Households earning 30 percent of the Area Median Income or less for their household size.

**Frequent Transit:** Transit service is frequent if transit comes regularly within the following time windows:

- Weekday peak: 15 minutes and under
- Weekday mid-day/evening: 20 minutes and under
- Weekend mid-day service: 30 minutes and under

**High-Capacity Transit:** Various types of transit systems, such as light rail and bus rapid transit, operating on fixed guideway or dedicated right-of-way designed to carry a large number of riders at higher speeds. Transit types in King County that fall into this category are RapidRide, ST Stride, Light rail, Community Transit SWIFT, Streetcar/Monorail, and Sounder.

**High-Density Housing:** Multifamily housing of a certain density that is considered to be more intensive than moderate-density housing. This designation includes housing types of 20 or more units.

**Household:** All people living in a housing unit. Members of a household can be related or unrelated.

**Housing Affordability:** Refers to the balance (or imbalance) between incomes and housing costs within a community or region. A common measurement compares the number of households in certain income categories to the number of units in the market that are affordable at 30% of gross income.

**HUD Area Median Family Income (HAMFI):** This is the median family income calculated by the U.S. Department of Housing and Urban Development (HUD) for each jurisdiction. HUD further segments the HAMFI based on different household sizes and uses these more specific income limits to determine suitability for key housing programs. These benchmarks are then also used by other public housing programs.

**Income-restricted Units:** Housing units that provide lower-income people with an affordable place to live. To be eligible to live in one of these units, a prospective tenant's gross monthly income must be below a certain income threshold.

**Low-Income Households:** Households earning between 51 percent and 80 percent of the Area Median Income for their household size.

**Moderate-Income Households:** Households earning between 81 and 120 percent of the Area Median Income for their household size.

**Severe Cost Burden:** When a household spends more than 50 percent of their gross monthly income on housing costs.

**Tenure:** The legal status by which people have the right to occupy their accommodation. Common housing tenure are renting (which includes public and private rented housing) and homeownership (which includes owned outright and mortgaged).

**Very Low-Income Households:** Households earning between 30 percent to 50 percent of the Area Median Income for their household size.

**Walkshed:** The area around a transit center, measured as half-mile radius. Used to measure the area in which walking or biking can serve as viable way to access a transit location.