

King County Countywide Housing Needs Assessment 2025

King County

 **ECONorthwest**
IMPACT THROUGH INSIGHT

DCHS
Department of Community
and Human Services

King County Housing Needs Assessment Overview

- **Housing Needs and Outcomes**
- **Tools and Resources**

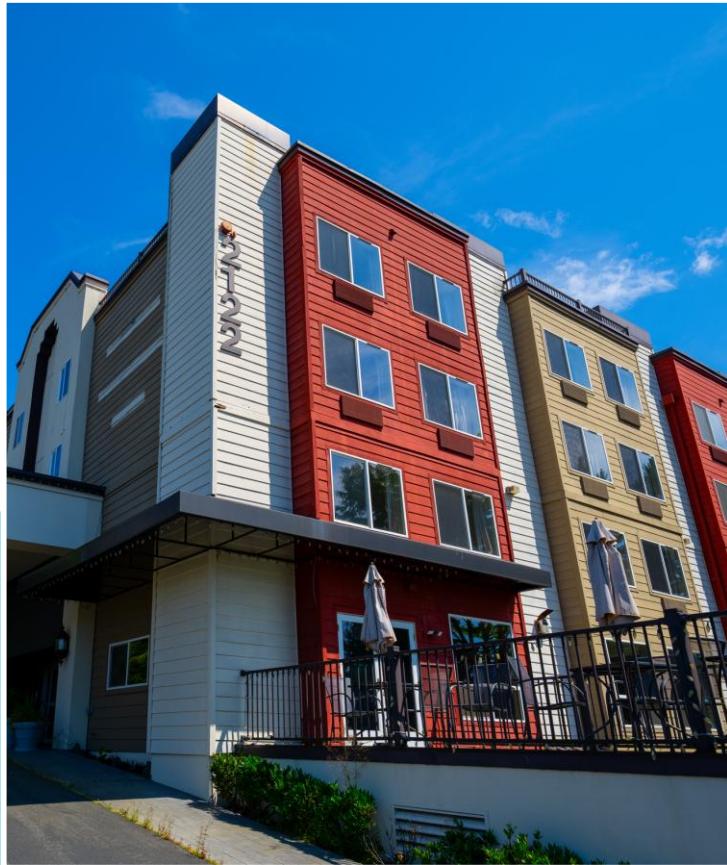


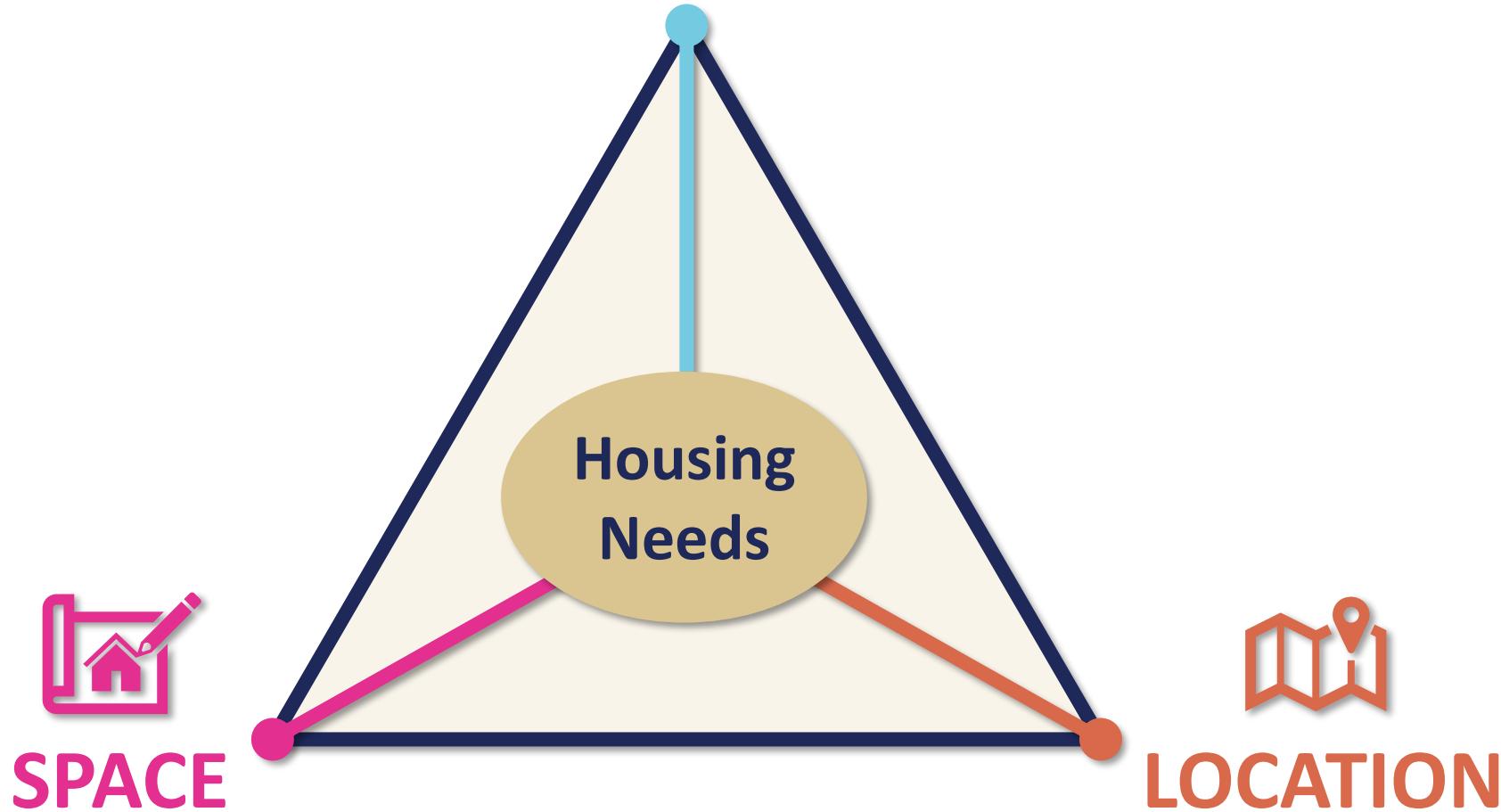
Image: Haven Heights in Honor of Bruce Thomas in Redmond, WA

Housing Needs in King County

- Housing is a fundamental building block of vibrant communities and resilient local economies.
- Some housing needs are universal, and some are unique.
- Black, Indigenous, and People of Color; low-income households; and people with disabilities face the highest barriers to accessing housing that meets their needs.

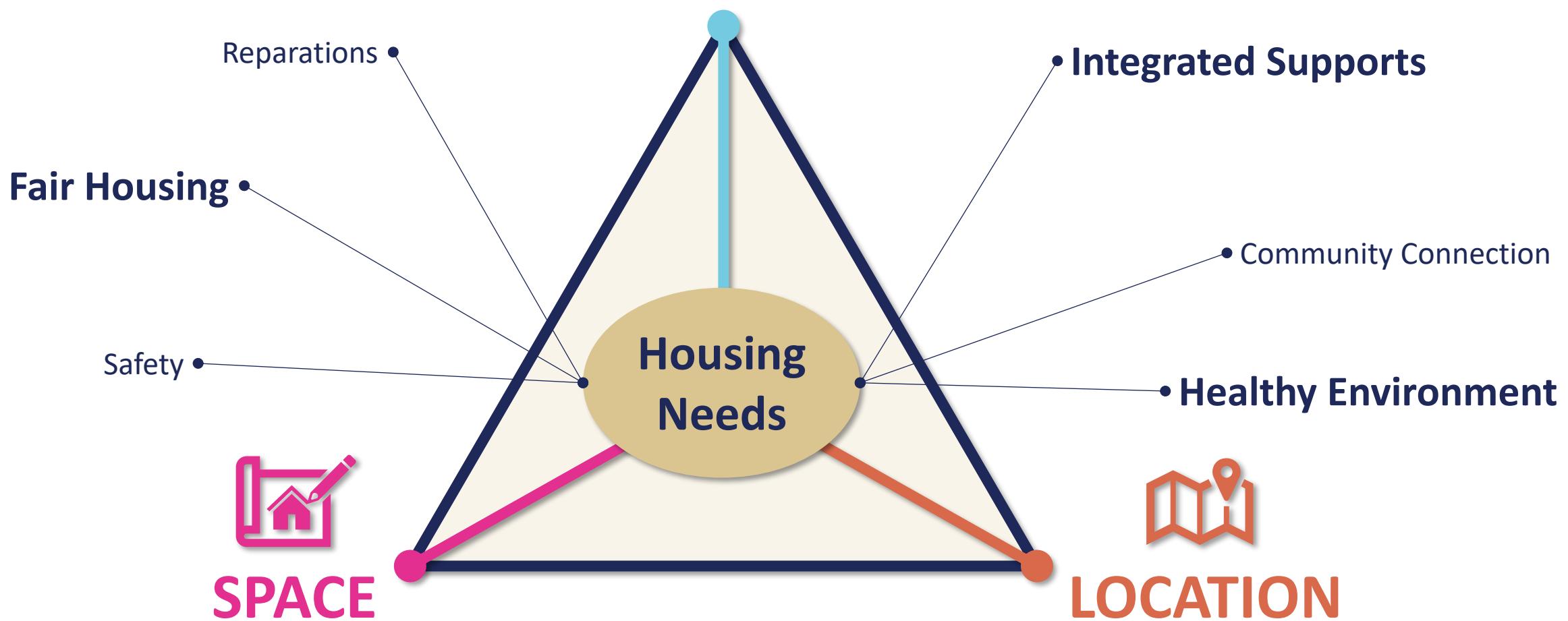


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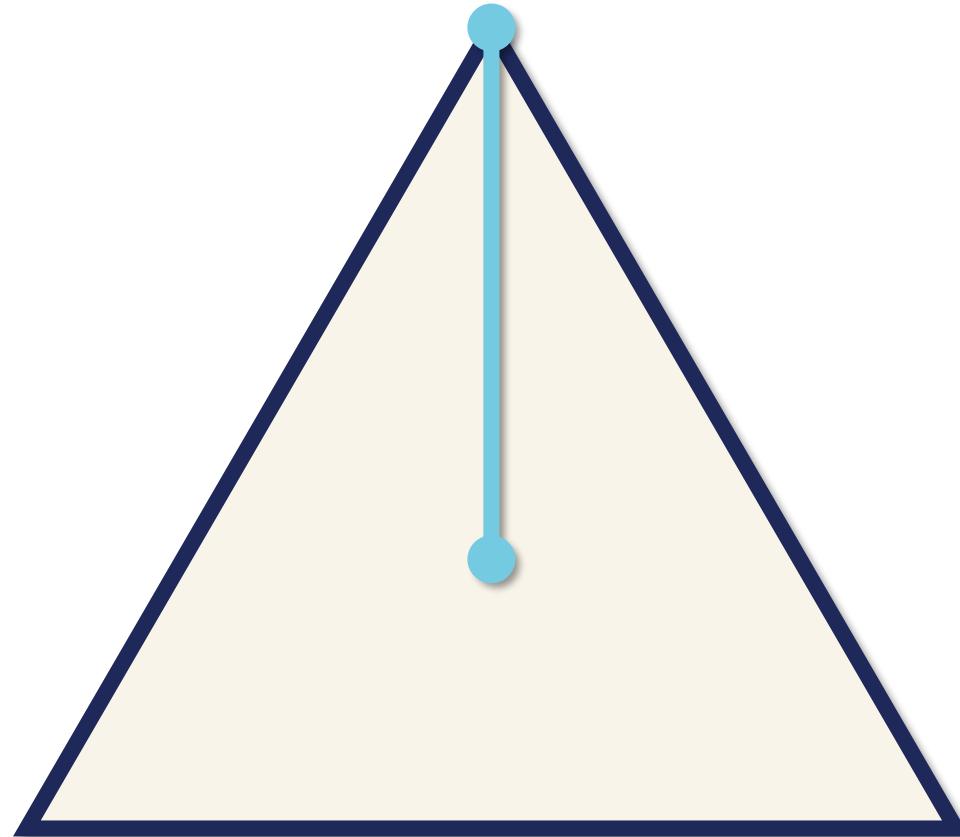


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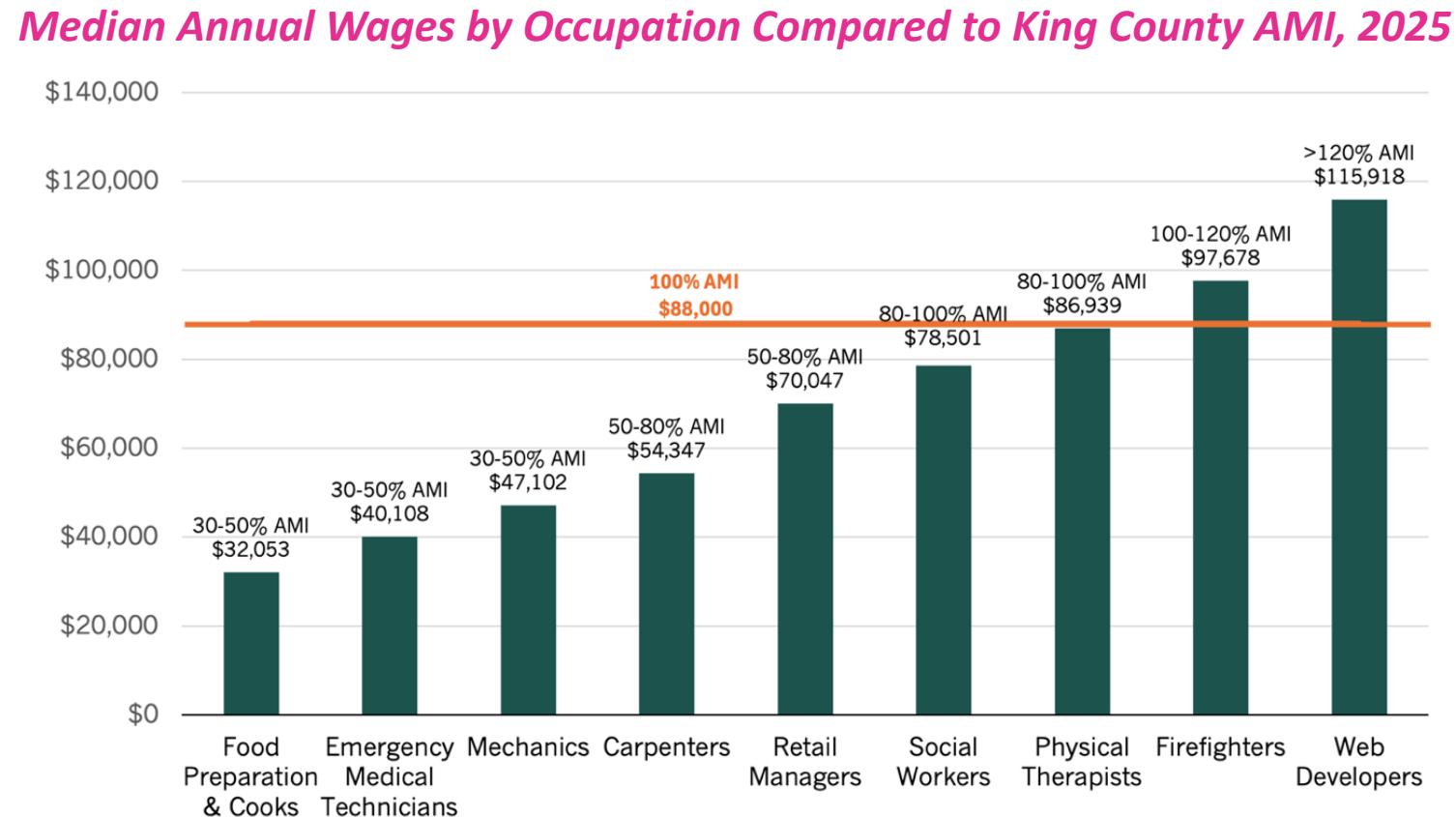
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Housing Needs: Affordability

Disparities in wages stratify residents based on jobs and employment sectors.



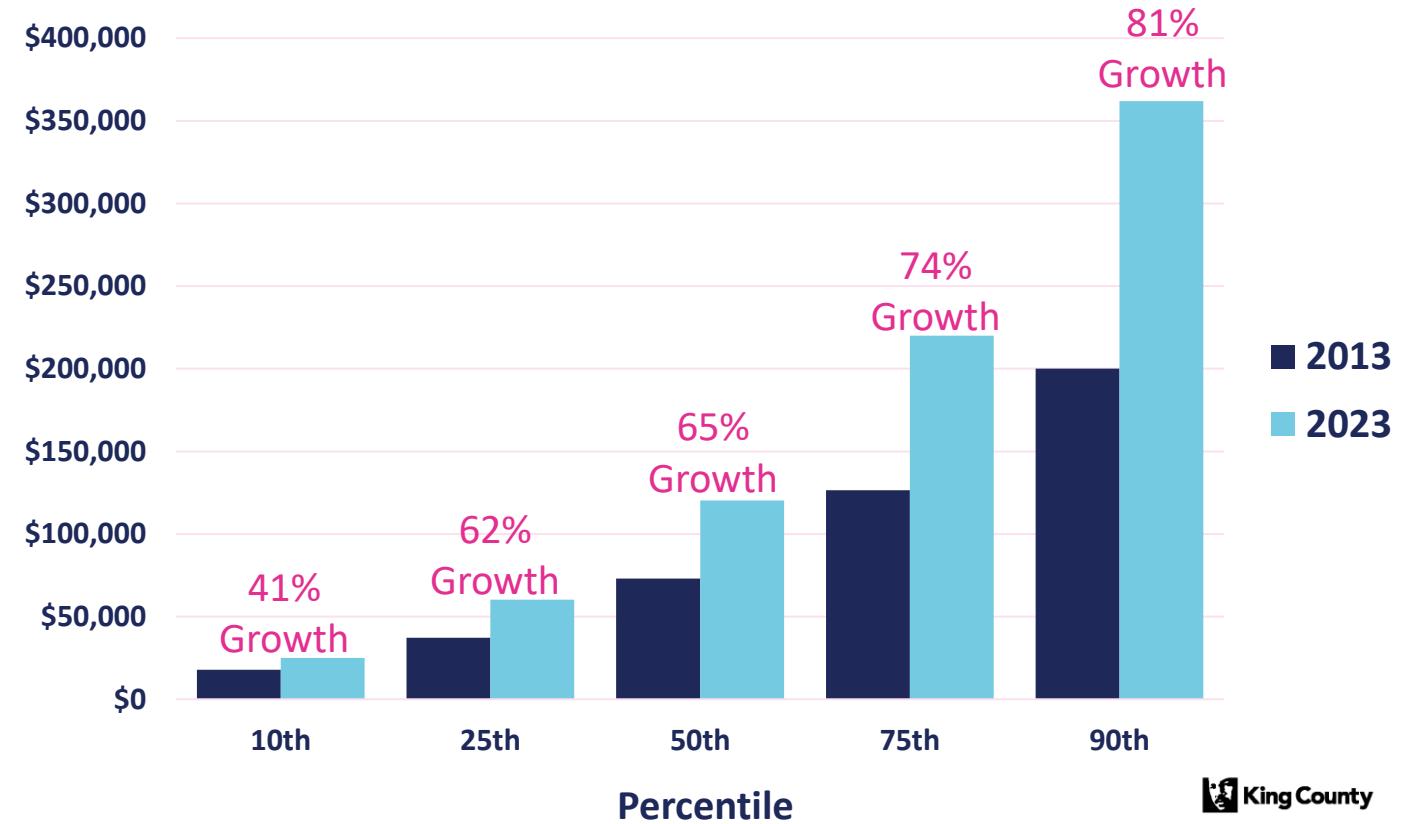
Source: U.S. Census Bureau, 2019–2023 ACS 5-Year PUMS, 2025 HUD AMI for single-person household



Housing Needs: Affordability

Income growth
is concentrated
in the highest
income
households.

Household Income by Percentile, King County, 2013 to 2023



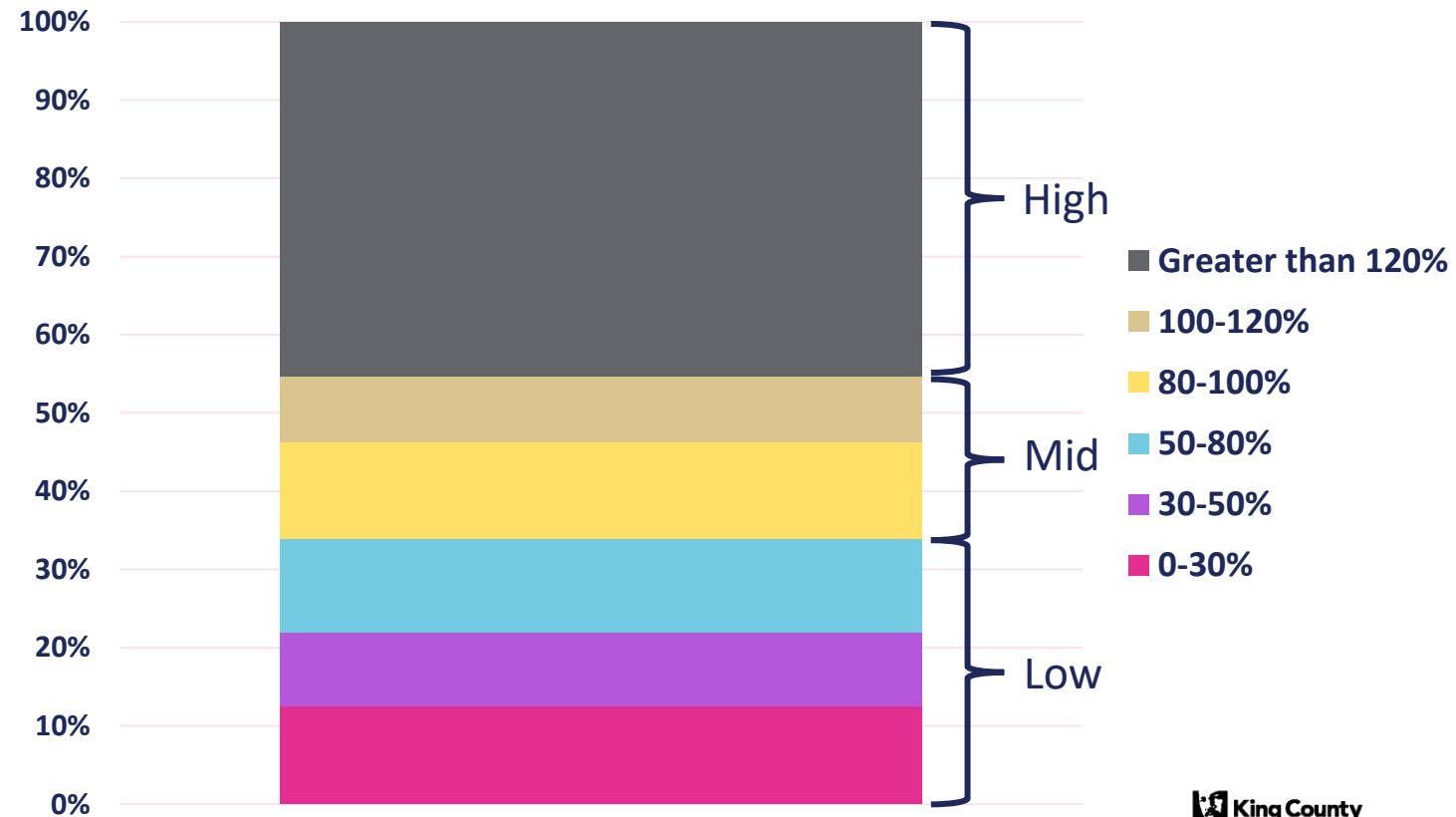
Source: U.S. Census Bureau, 2019–2023 ACS 5-Year PUMS



Housing Needs: Affordability

One in three households is considered low income.

King County Income Distributions, 2023



Source: U.S. Census Bureau, 2019–2023 ACS 5-Year PUMS

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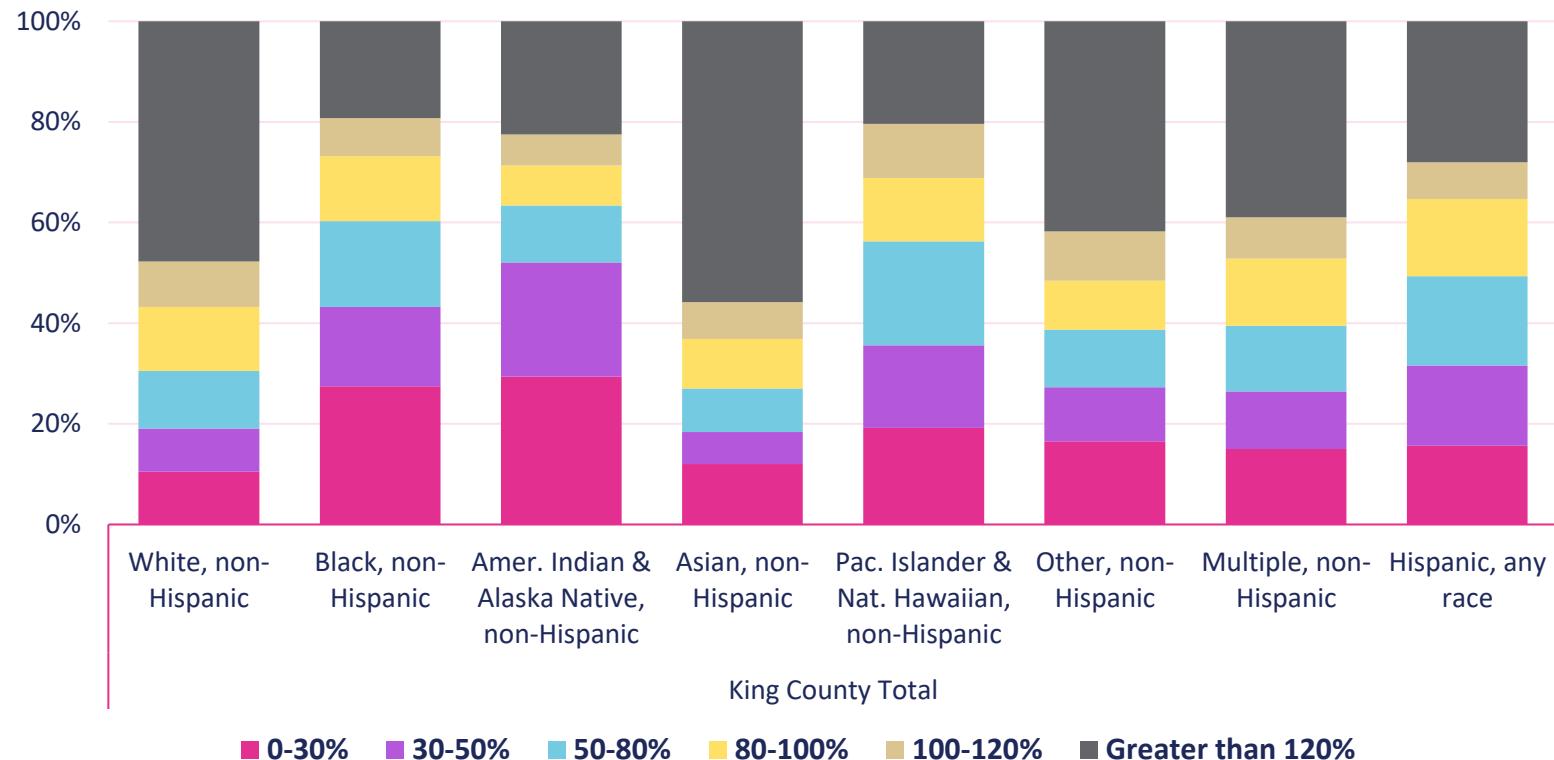
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Housing Needs: Affordability

Racial disparities in incomes mean Black, Indigenous, and Native Hawaiian people are more likely to be low income.

Race and Ethnicity by AMI, King County, 2023



Source: U.S. Census Bureau, 2019–2023 ACS 5-Year PUMS

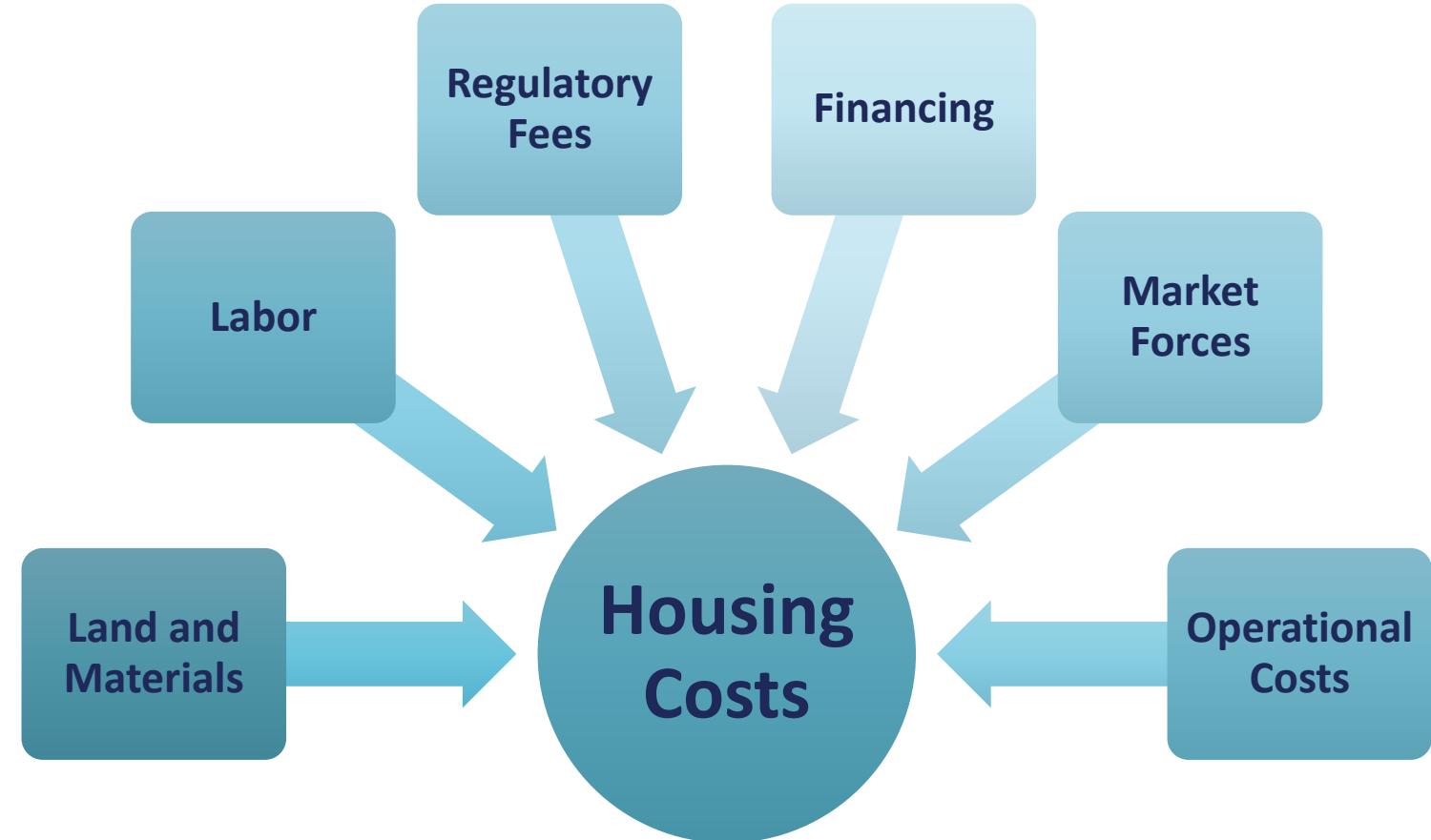
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Housing Needs: Affordability

High interest rates compound with relatively high land and labor costs to significantly drive up housing costs.

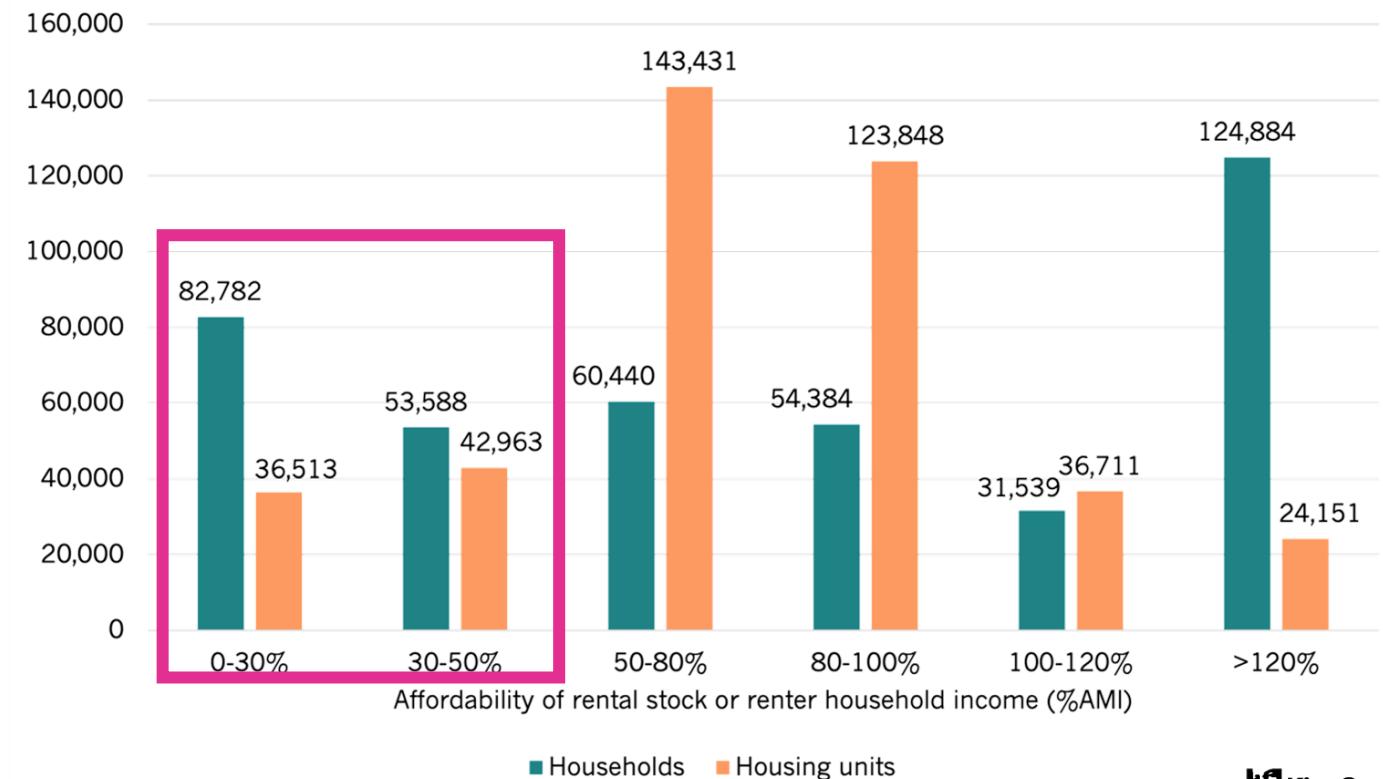




Housing Needs: Affordability

There is a shortage of housing affordable to households earning less than 50% AMI.

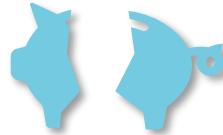
Number of Rental Housing Units and Renter Households by AMI, King County, 2023



Source: U.S. Census Bureau, 2019–2023 ACS 5-Year PUMS

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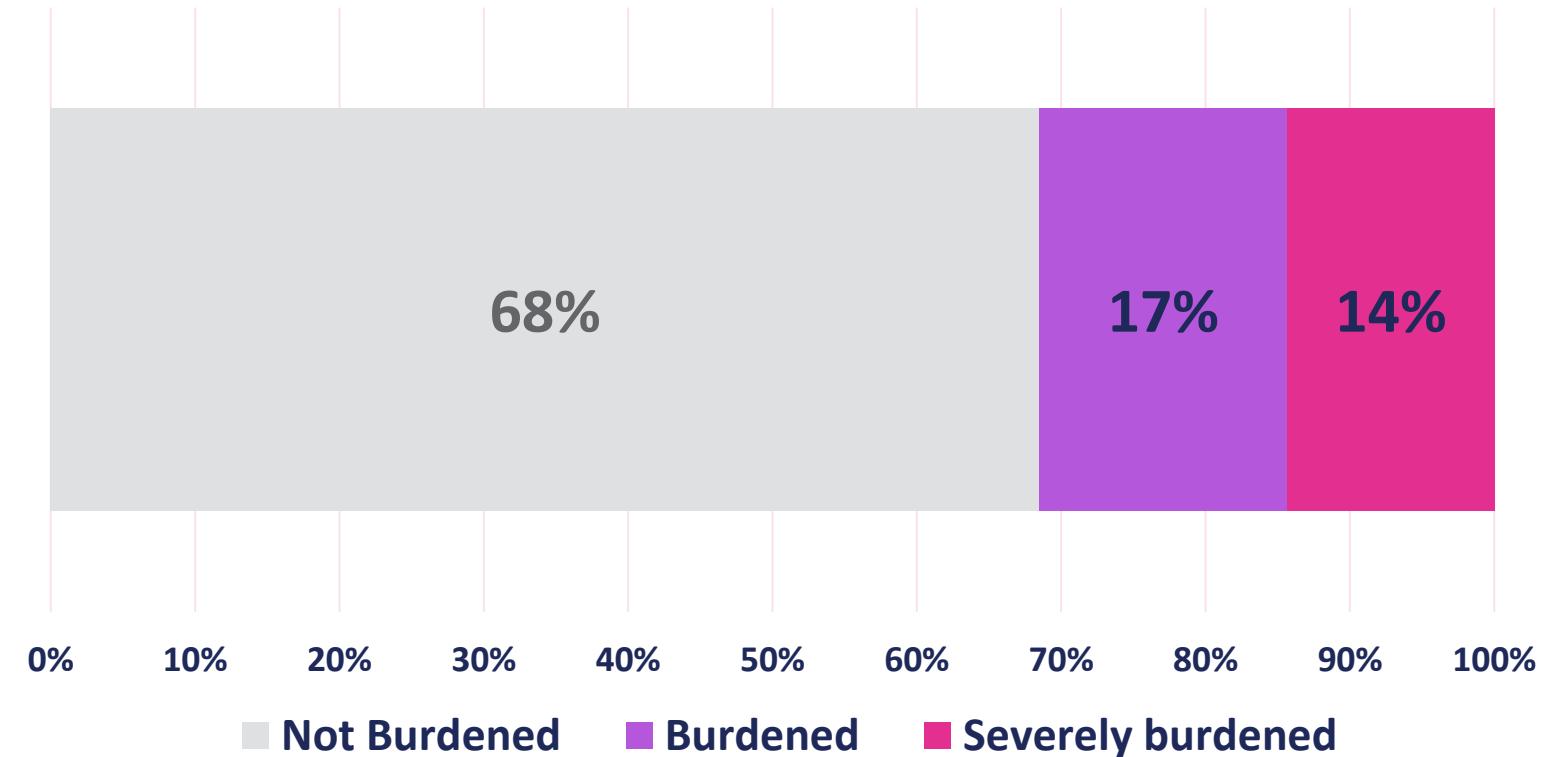
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Housing Outcomes: Cost-Burden

Nearly 300,000 households (1 in 3) are housing cost-burdened.

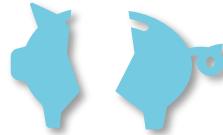
Housing Cost-Burdened Households, King County, 2023



Source: US Census Bureau, 2019-2023 American Community Survey 5-Year data

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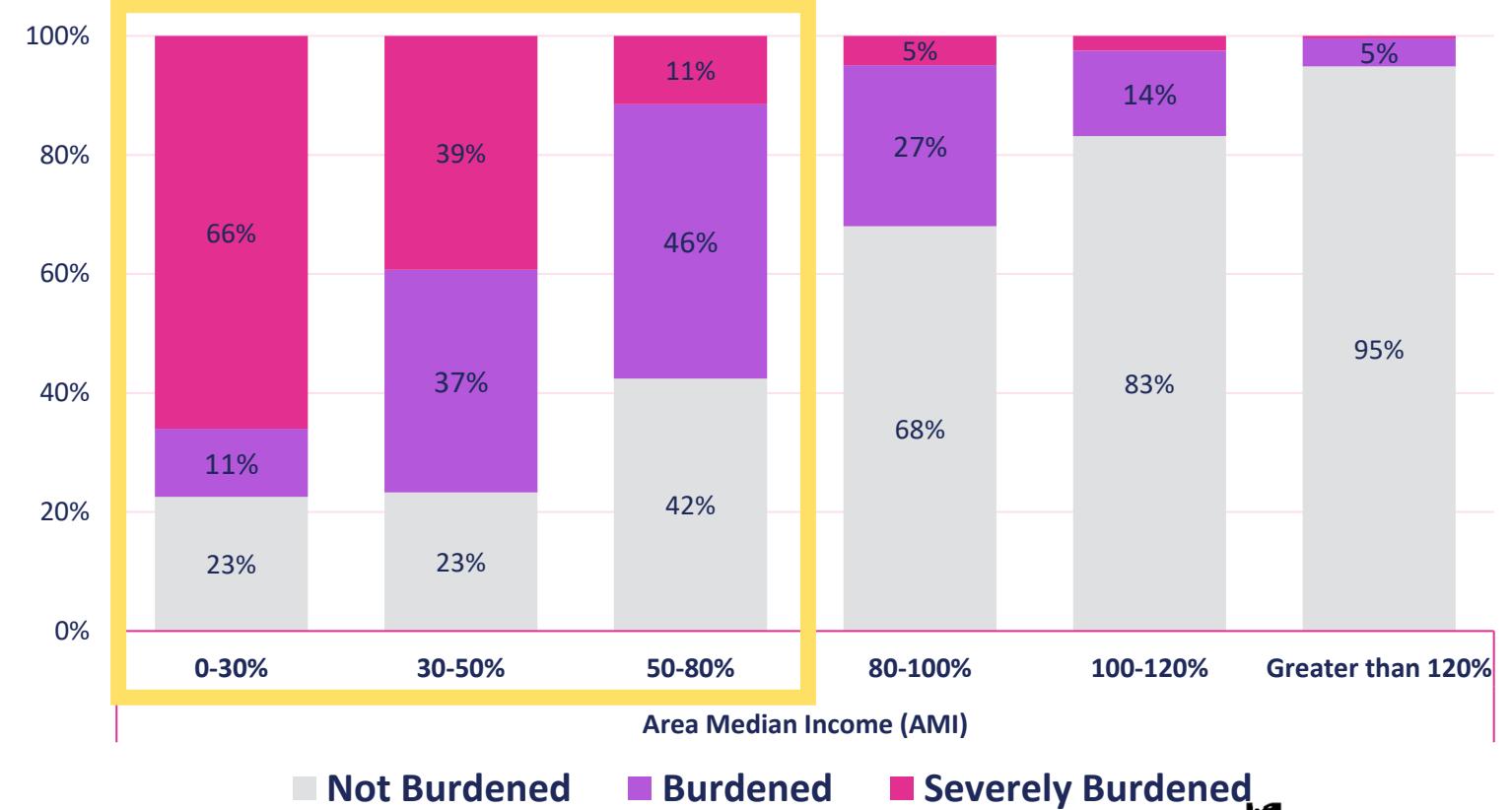
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Housing Outcomes: Cost-Burden

Low-income households are most impacted by housing cost burden.

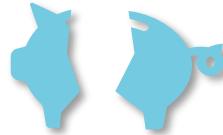
Housing Cost Burden by AMI, King County, 2023



Source: US Census Bureau, 2019-2023 American Community Survey 5-Year data

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Housing Outcomes: Homelessness

**Nearly 17,000
people are
experiencing
homelessness,
most of whom
are unsheltered.**

People Experiencing Homelessness, King County, 2024

16,868
2024 Point-In-Time

Individuals Experiencing Homelessness

This is 26% higher than the number of individuals living in homelessness in 2022. More detailed information is available online.

58% Unsheltered (9,810)

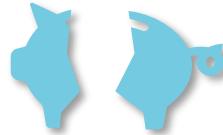
42% Sheltered (7,058)

Source: King County Regional Homelessness Authority, 2024 Point-in-Time Count

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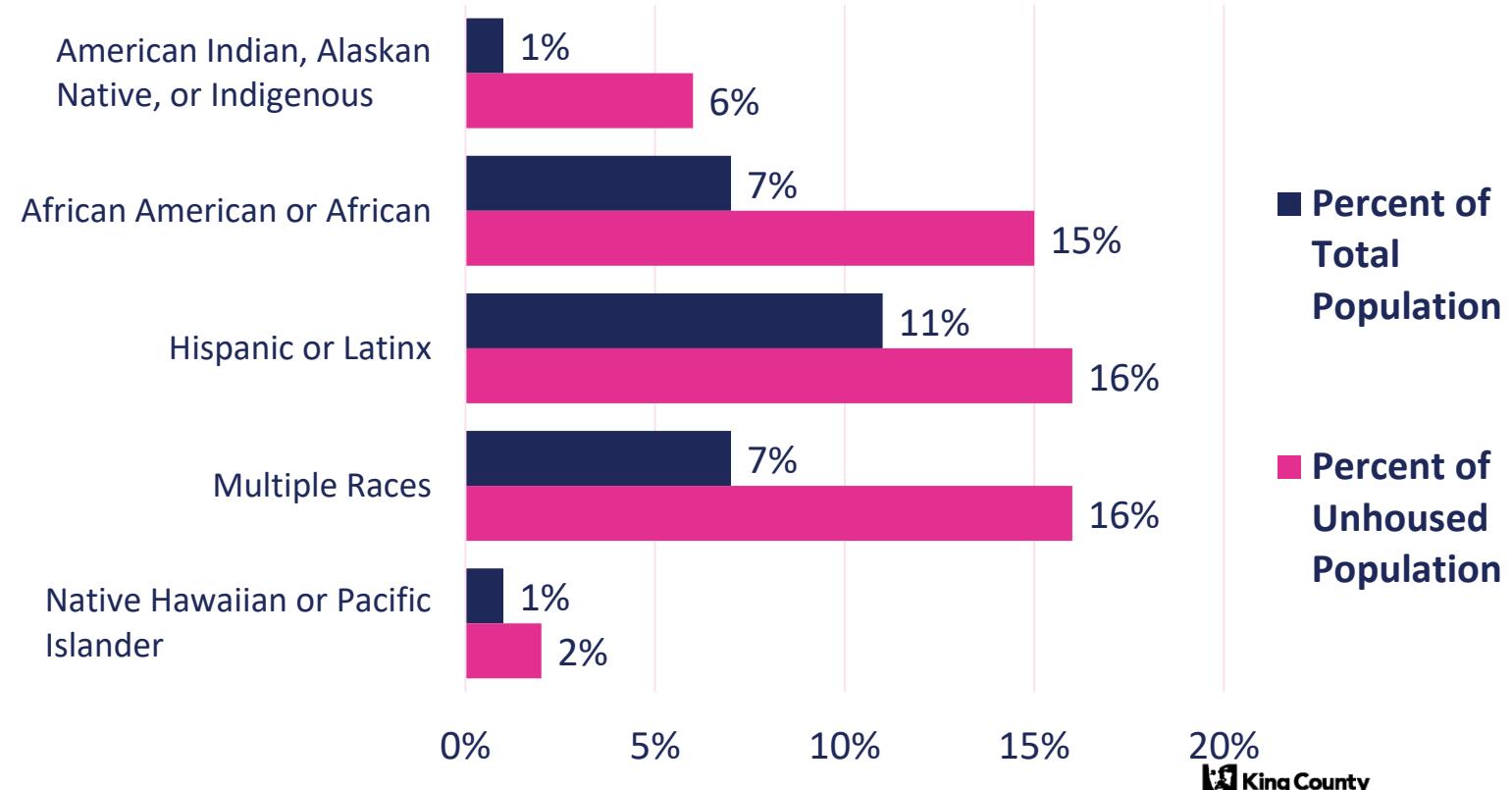
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Housing Outcomes: Homelessness

Black, Indigenous, and people of color disproportionately experience homelessness due to systemic racism and discrimination.

Racial Inequities in Homelessness in King County, 2024



Source: King County Regional Homelessness Authority, 2024 Point-in-Time Count

Housing Policy Implications: Net New Housing Needs



308,677
net new homes
needed

Source: King County Countywide Planning Policies

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Housing Policy Implications: Net New Housing Needs



61,714

net new homes
produced over
the past 5 years

246,963

net new homes
needed over the
next 20 years

Source: King County Countywide Planning Policies; 2024 ACS 1-Year Total Housing Units (less migrant, seasonal, and recreational units)

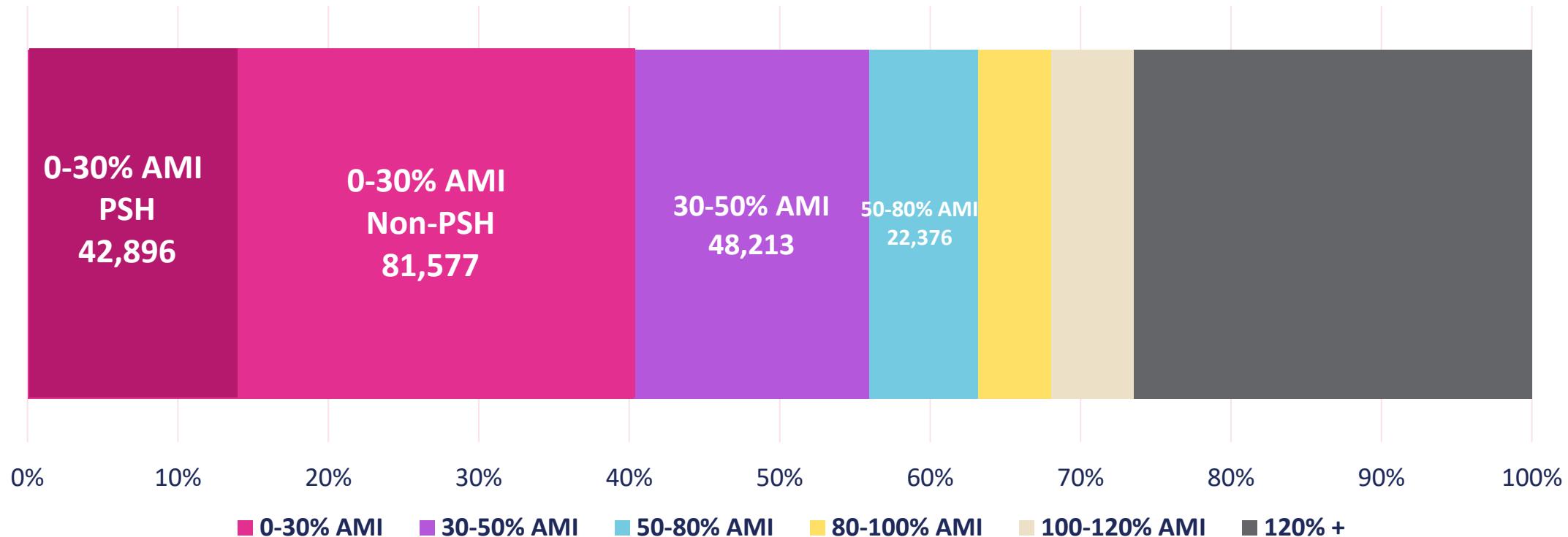
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Housing Policy Implications: Net New Housing Needs by Income



Countywide Net New Housing Needed: 2019-2044



Source: King County Countywide Planning Policies

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Housing Progress

We've created
22,661 net new
income-restricted
housing units
since 2019.



Source: King County Income-restricted Housing Database, data as of December 31, 2024.

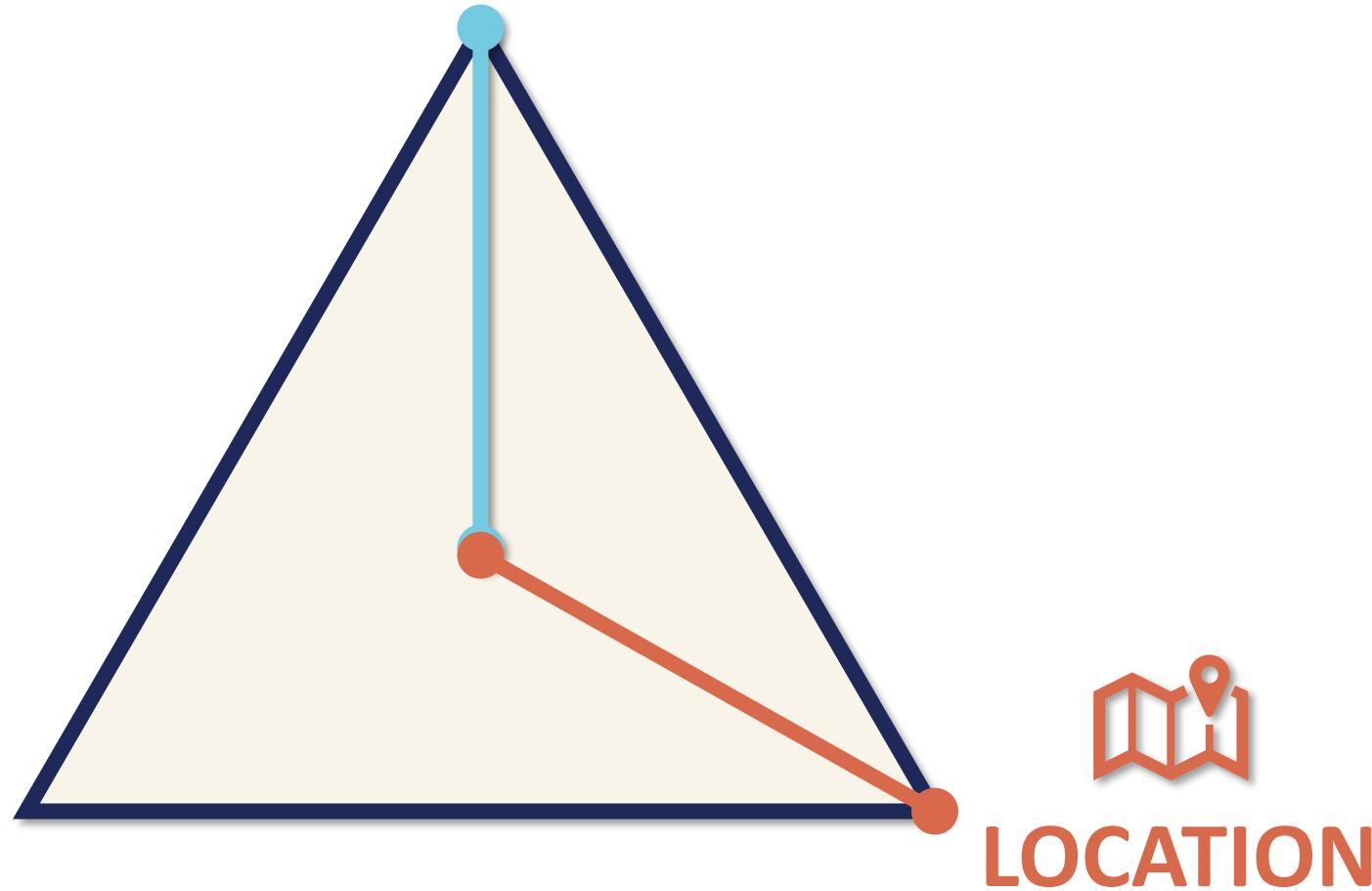
Note: Data may differ from other data products given the continual improvement of the database.

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LOCATION

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Housing Needs: Location

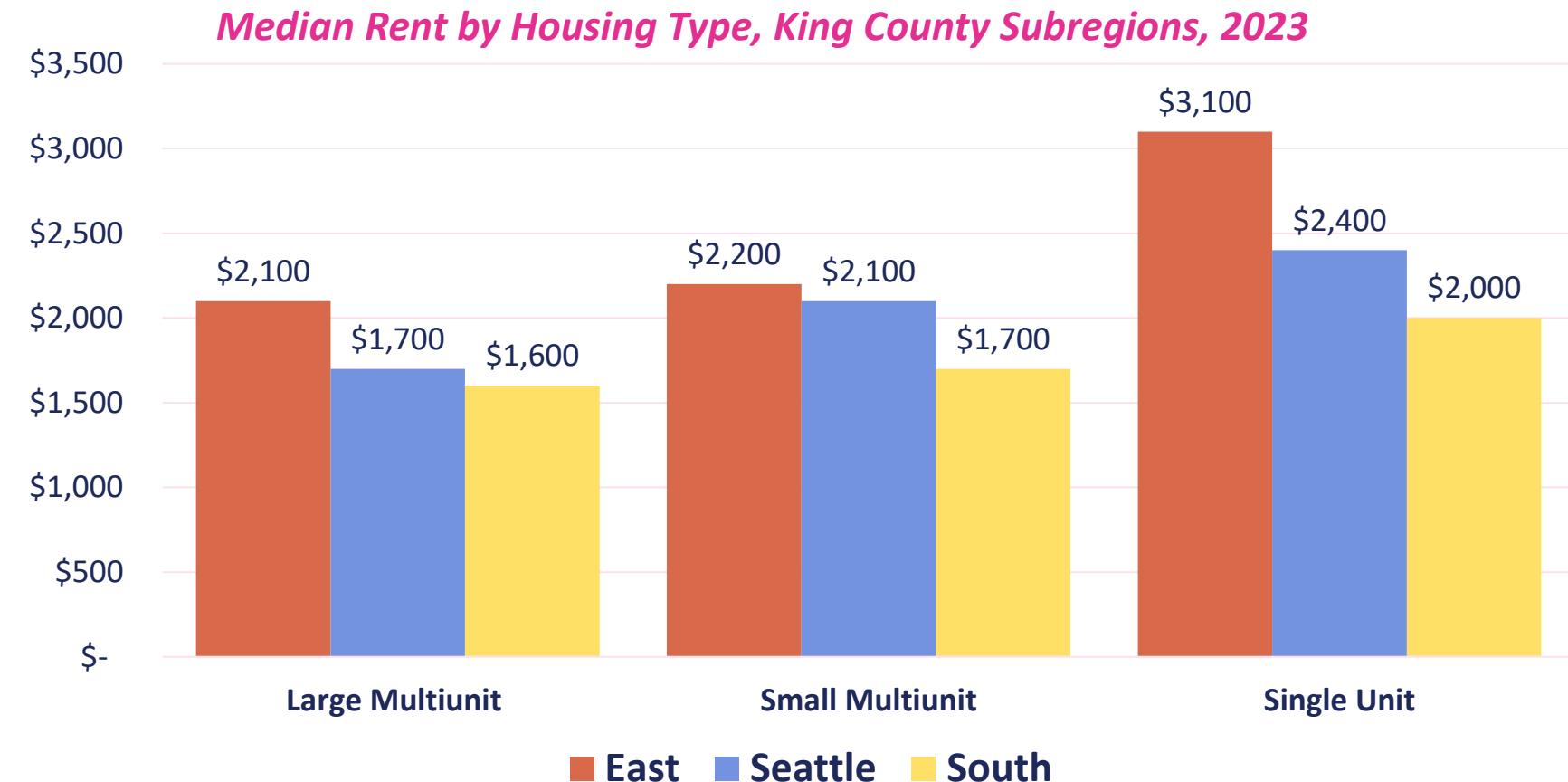
King County has three large and diverse subregions and 39 cities.





Housing Needs: Location

**East County
has the
highest rents
across all
housing
types**



Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-year Public Use Microdata Sample (PUMS)

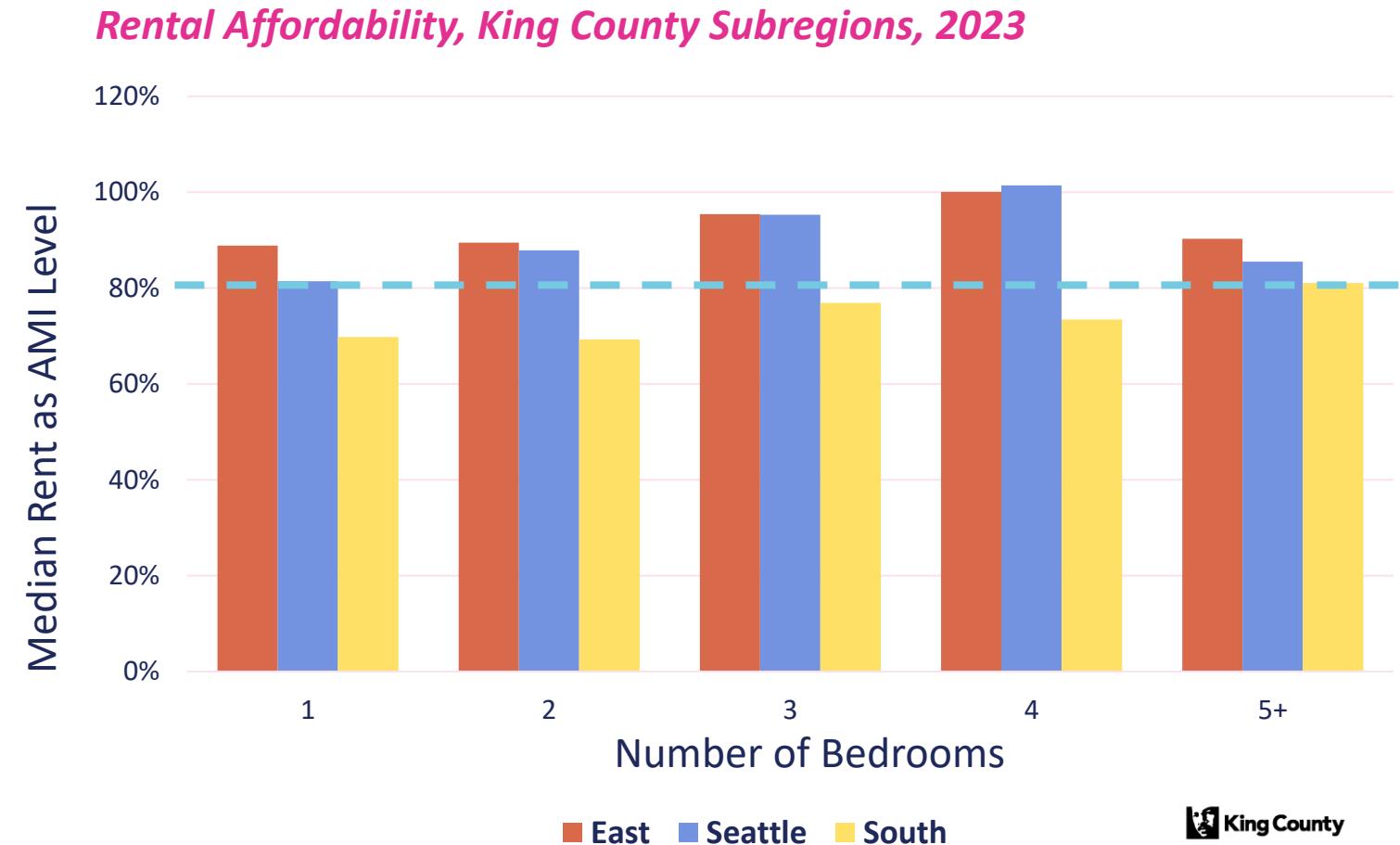
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Housing Needs: Location

South County offers relative rental affordability for smaller households.

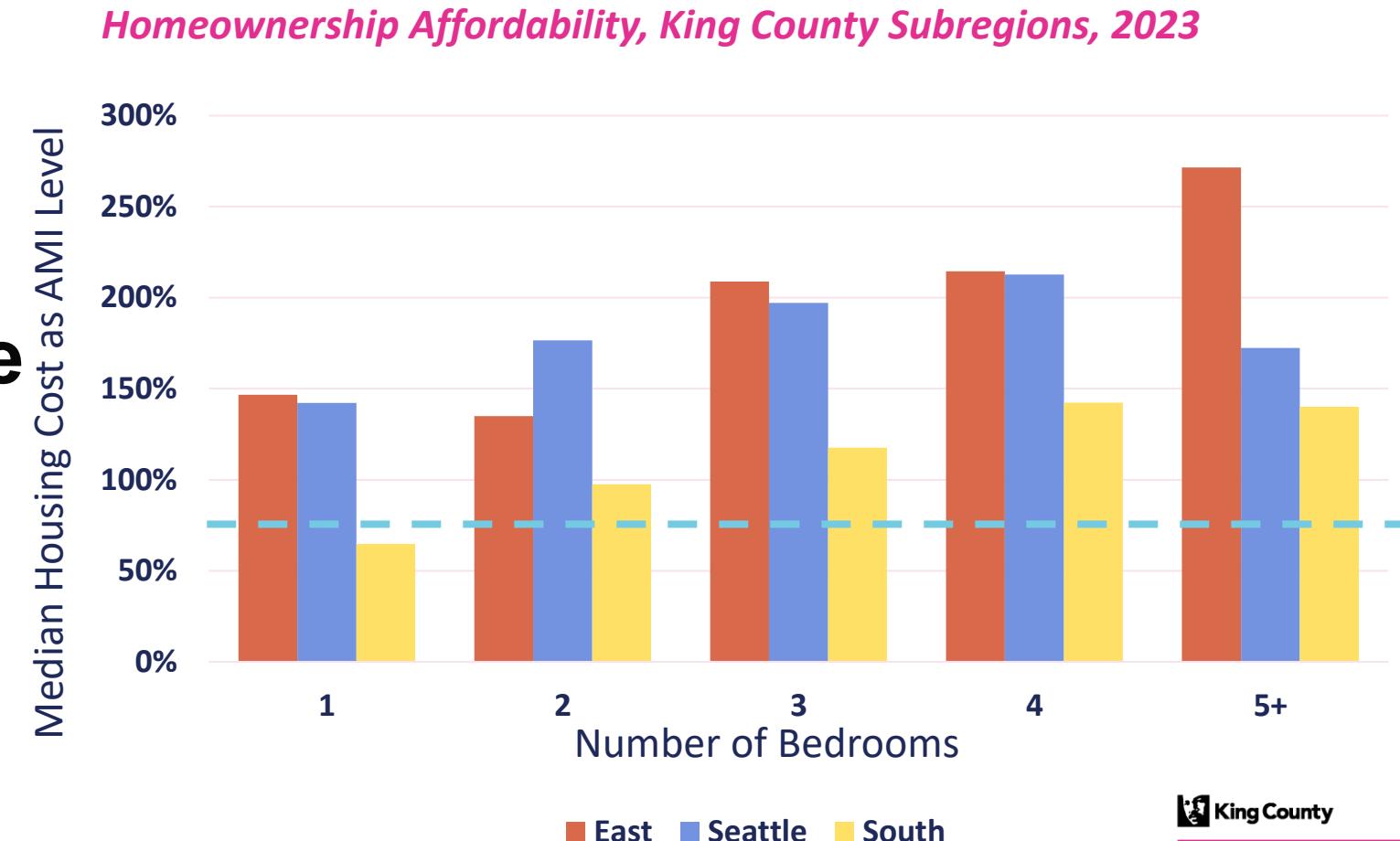


Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-year Public Use Microdata Sample (PUMS)



Housing Needs: Location

**Homeownership
is out of reach
for low- and
moderate-income
households in
Seattle and East
County.**



Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-year Public Use Microdata Sample (PUMS)

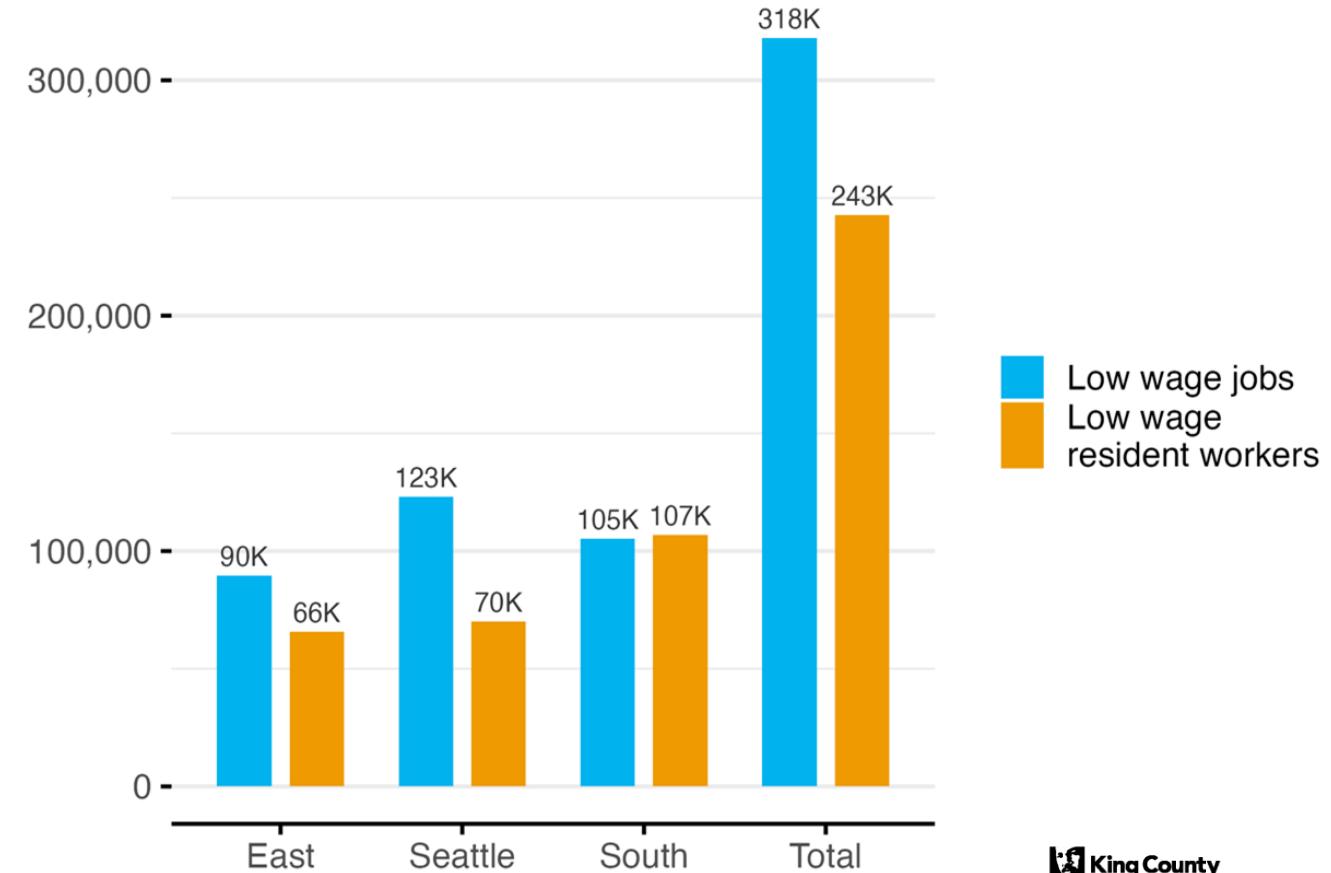


Housing Outcomes: Longer Commutes

Low-wage jobs are distributed throughout the county, but housing for low-wage workers is not.

Low-wage workers commute across subregions and from outside the County.

Low-Wage Jobs and Low-Wage Residents, King County Subregions, 2023



Source: US Census Bureau, 2023 Longitudinal Employer Household Dynamics (LEHD) Origin Destination Employment Statistics

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Housing Outcomes: Segregation

There are persistent disparities in economic and housing outcomes for King County residents based on race, ethnicity, and disability.

Percent of King County Neighborhoods Affordable to the Median Household by Race or Ethnicity	
American Indian and Alaska Native	7.5%
Black	14.6%
Native Hawaiian/Pacific Islander	49.4%
Hispanic	55.9%
Multiple Races	83.0%
White Alone, Not Hispanic	92.3%
Asian	98.6%
All Races/Ethnicities	91.3%

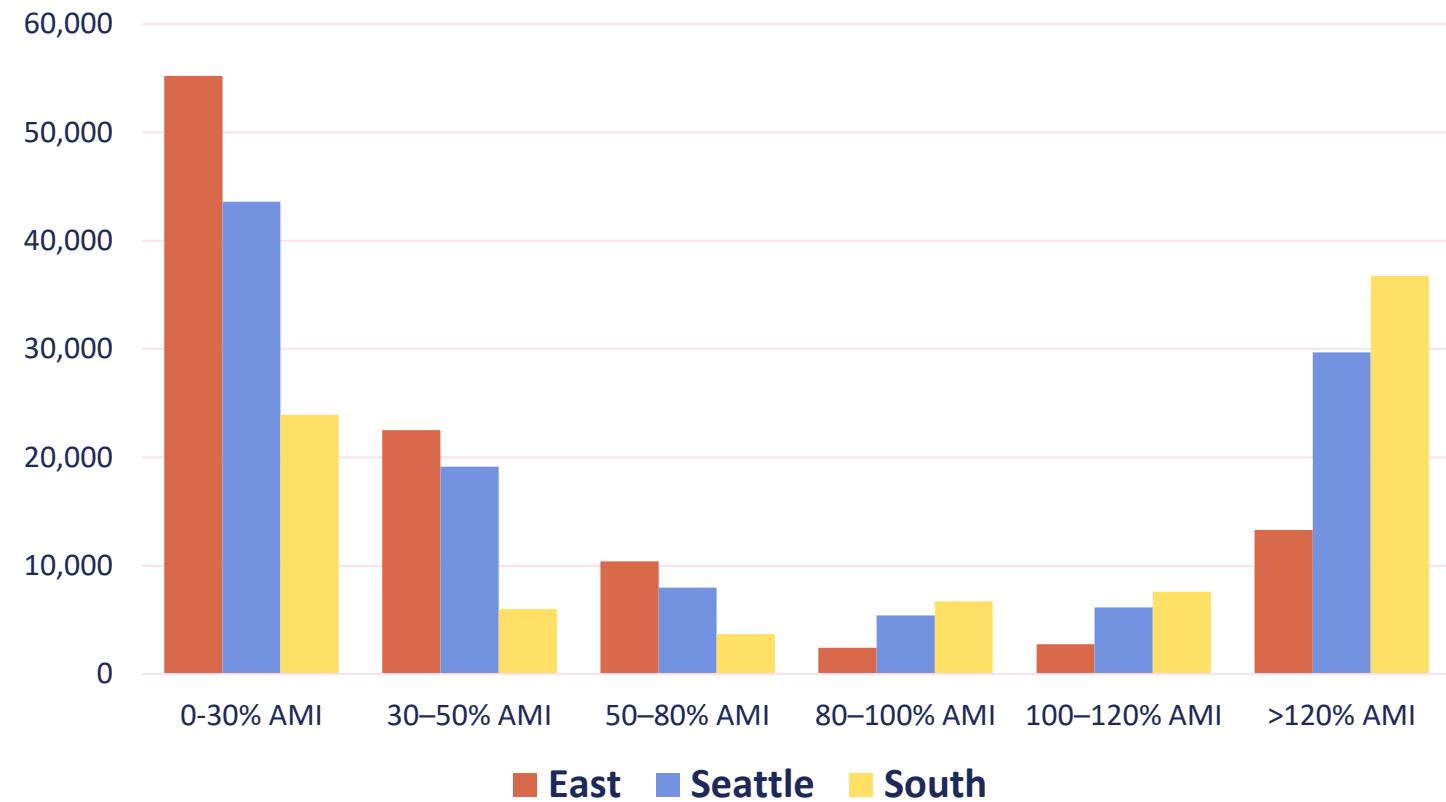
Source: 2025 King County Consortium Analysis of Impediments to Fair Housing Choice; US Census Bureau, 2018-2022 5-year ACS

Housing Policy Implications: Equitable Distribution of Housing Needs



Low-income housing needs are higher in East County and Seattle to improve the balance of low-wage jobs to affordable housing

Housing Needs Allocations by Income, King County Subregions



Source: King County Countywide Planning Policies

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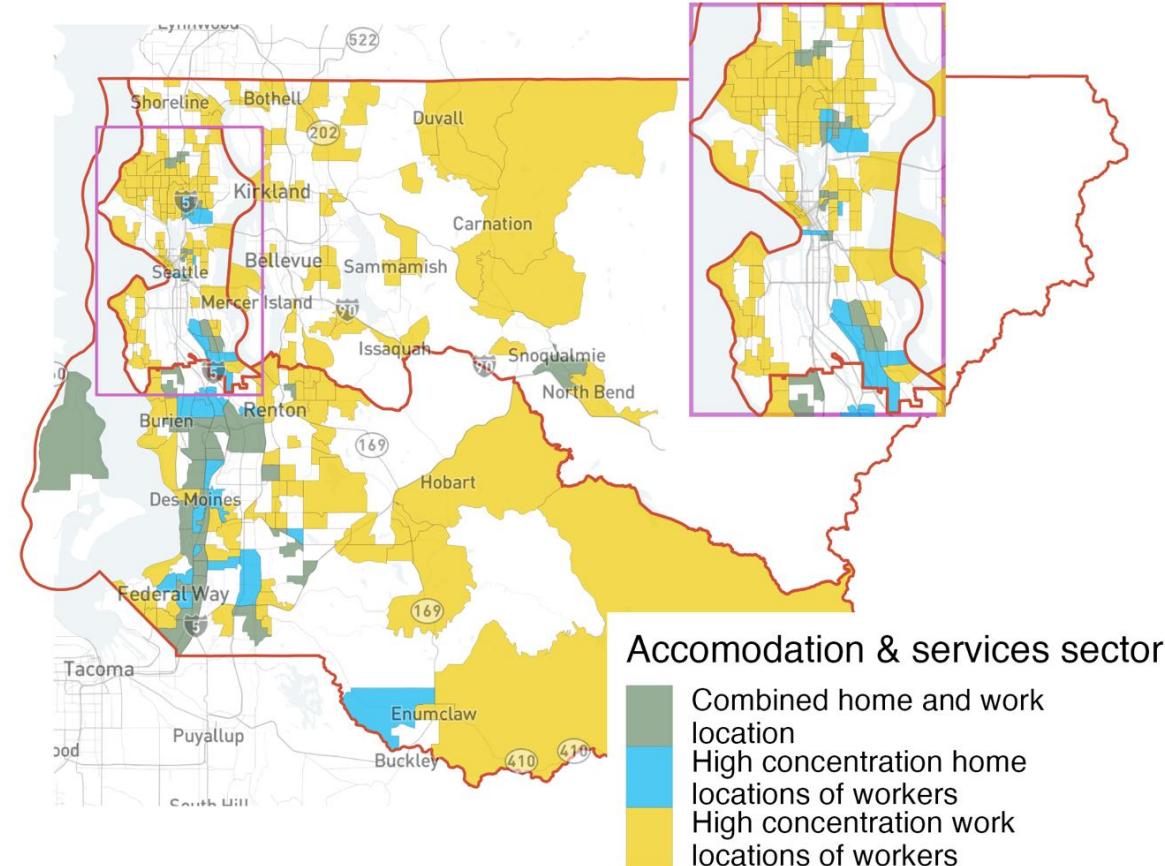
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Housing Policy Implications: Access to Transit



Increase housing options near transit and employment to better connect low-wage jobs with affordable homes

Spatial Relationship between Service Industry Jobs and Housing, 2022



Source: U.S. Census Longitudinal Origin Destination Employment Statistics (LODES), 2022

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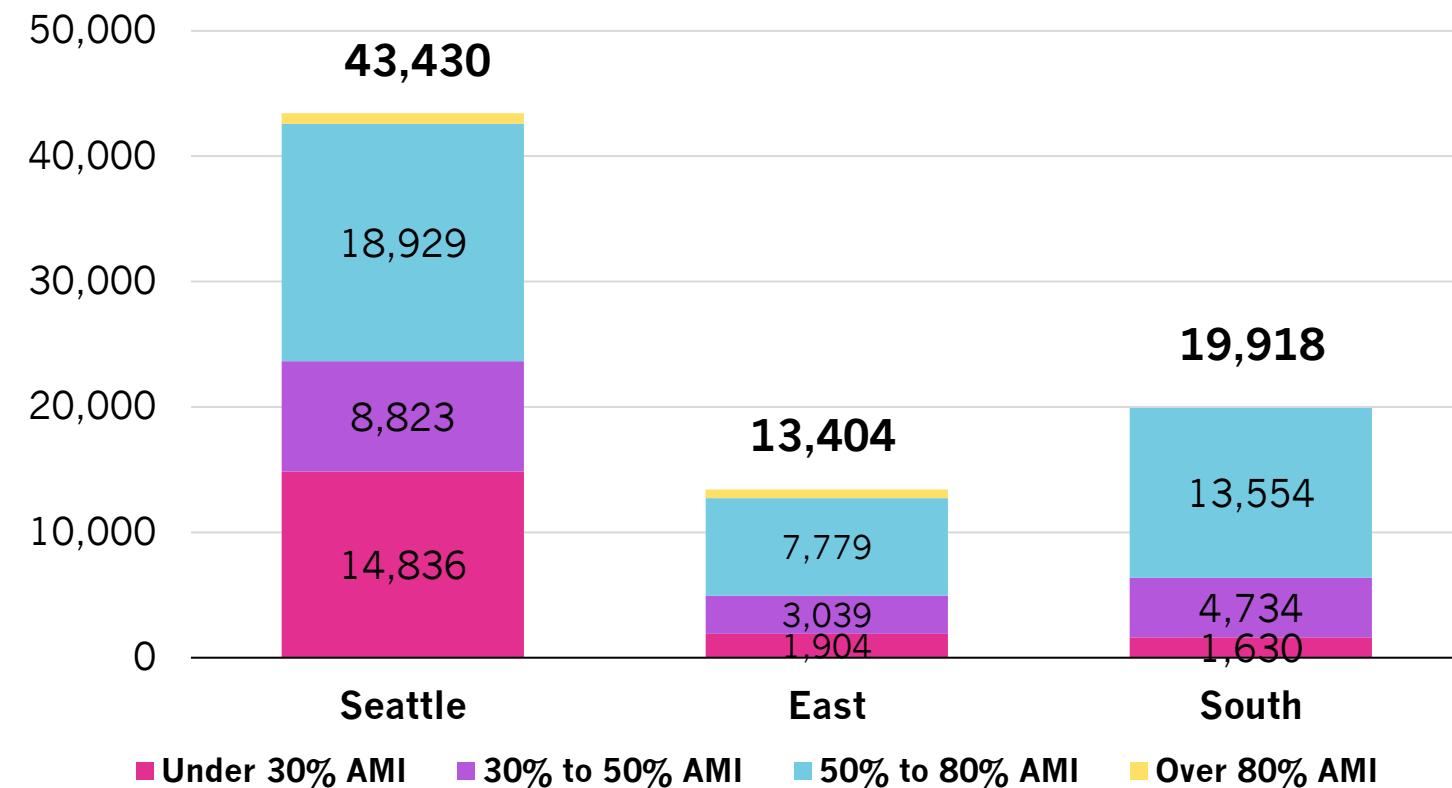
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Housing Progress



Income-restricted housing units, especially deeply affordable units, are concentrated in Seattle

Income-Restricted Housing Delivered, King County Subregions, 2024



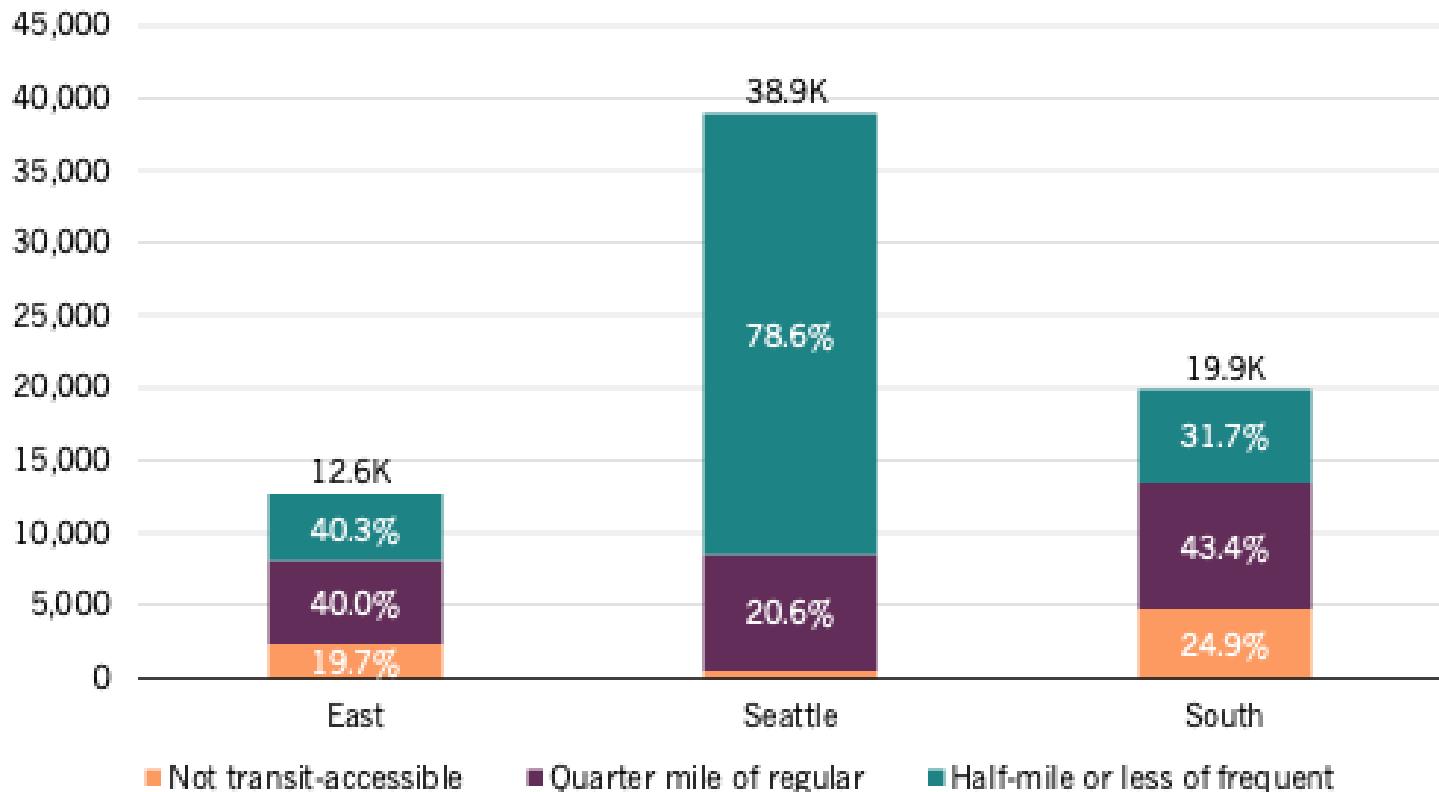
Source: King County Income-Restricted Housing Database



Housing Progress

More than 75%
our income-
restricted
housing stock is
connected to
transit

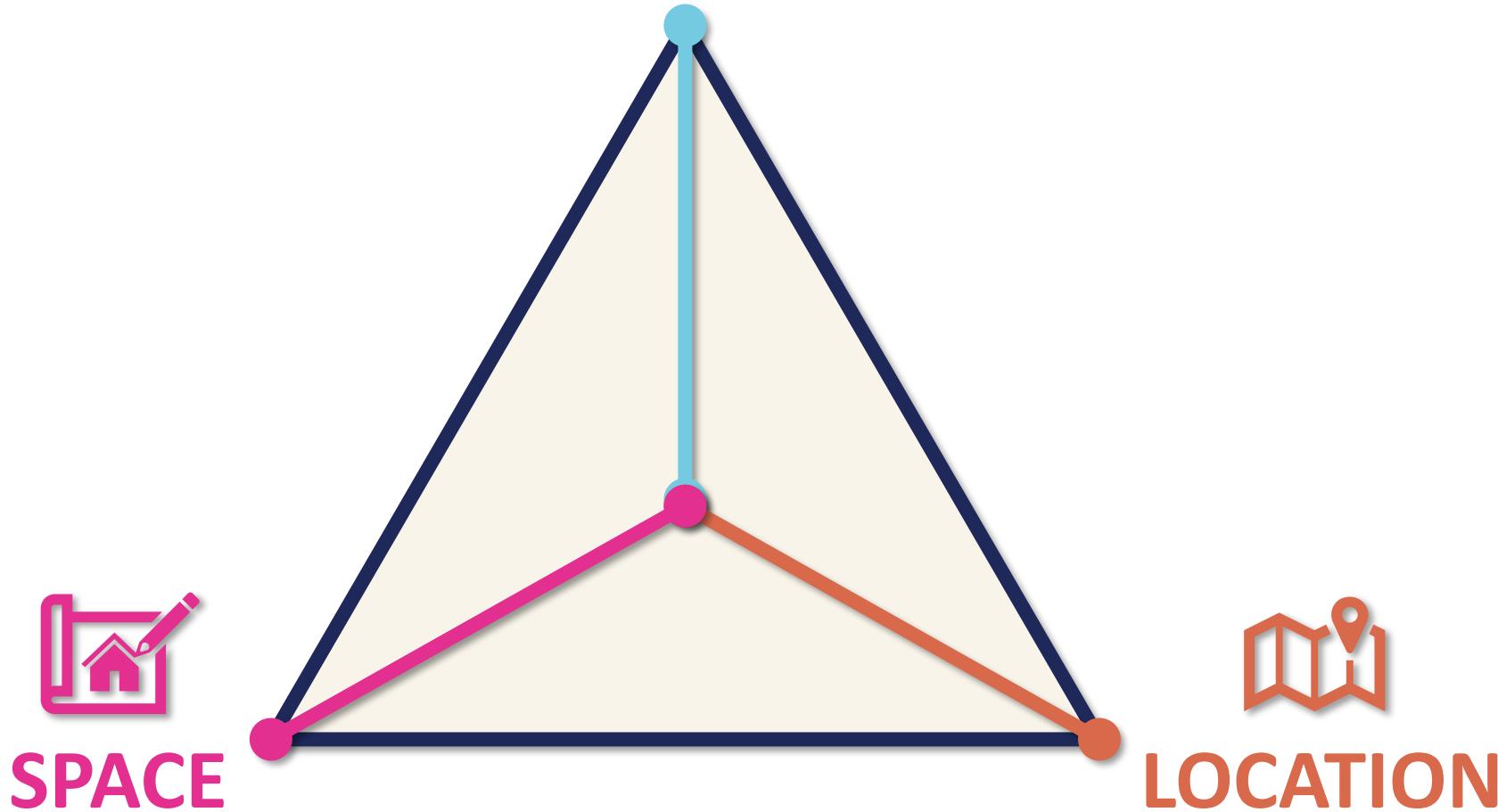
Income-Restricted Housing Proximity to Frequent Transit, King County Subregions, 2024



Source: Sound Transit Puget Sound Consolidated GTFS, OpenStreetMap, King County Income-restricted Housing Database, data extracted 23 July 2025. Data Current as of December 31, 2023.



AFFORDABILITY





Housing Needs: Space





Housing Needs: **Space**

Overcrowding

Space

Ample Space

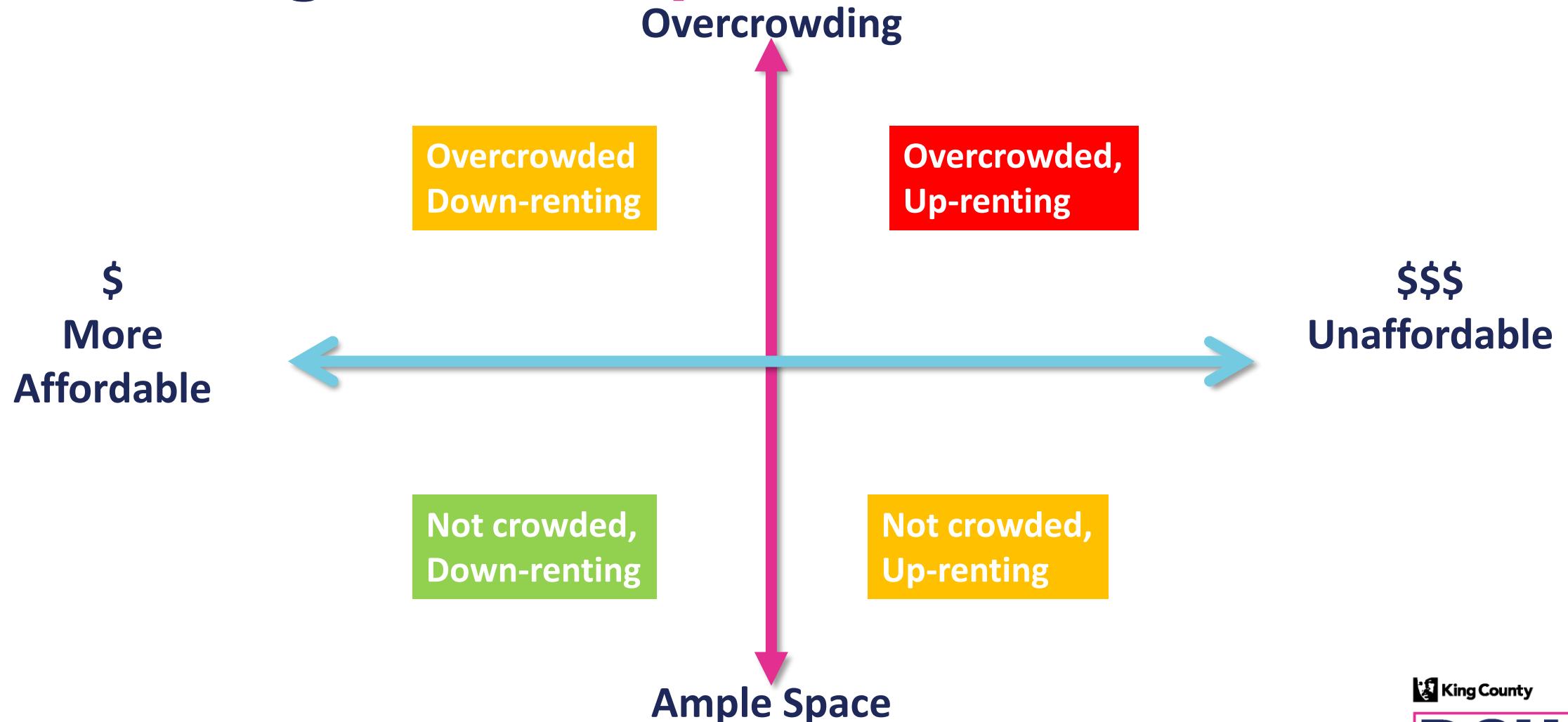
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Housing Needs: Space

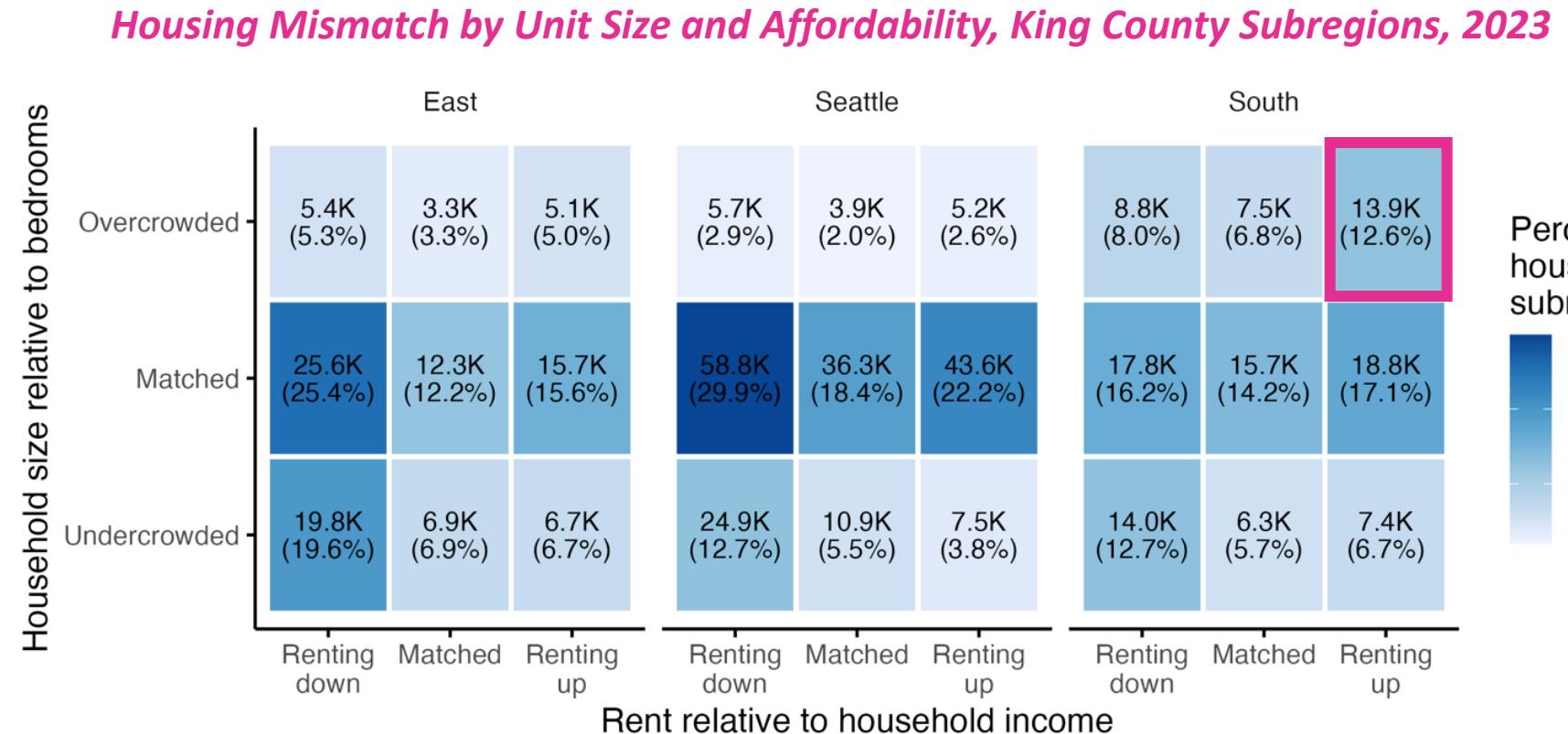




Housing Needs: Space

Overcrowding and up-renting is most prevalent in South County.

Up-renting is common in all subareas.



Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-year Public Use Microdata Sample (PUMS)

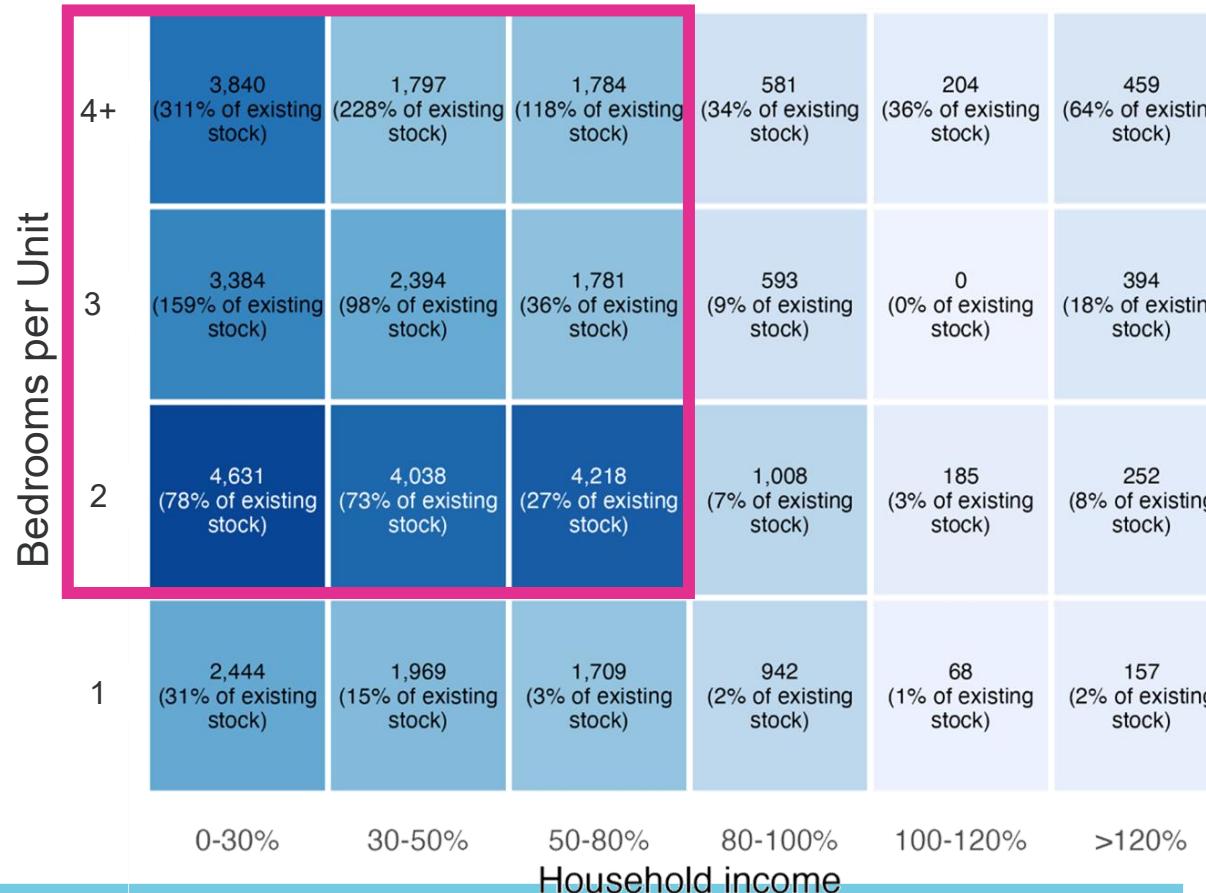


Housing Needs: Space

Low-income households experience the largest gaps in housing that meets their space needs

Severe supply shortages for 2+ bedroom units

Housing Needs by Unit Size and Affordability, King County, 2023



Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-year Public Use Microdata Sample (PUMS)

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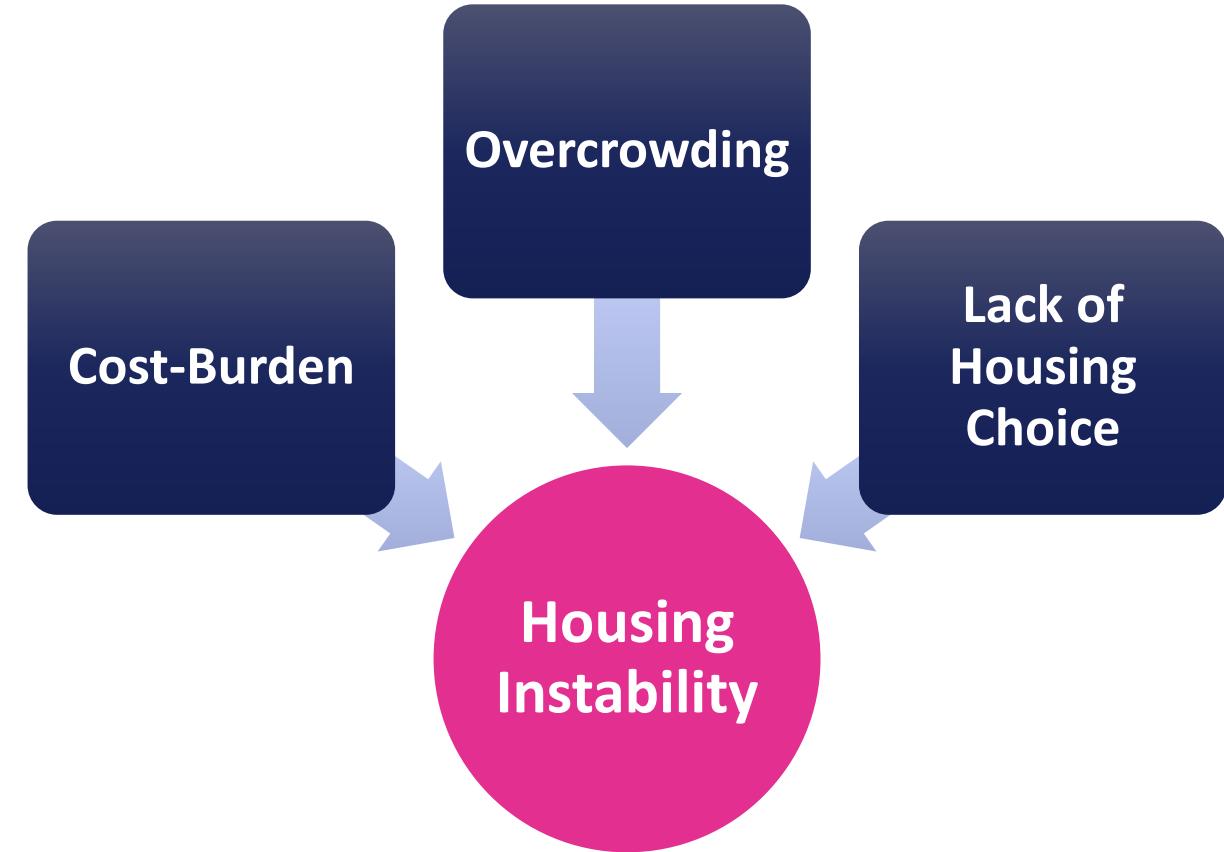
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Housing Outcomes: **Overcrowding**

An estimated 15% of King County renter households are overcrowded

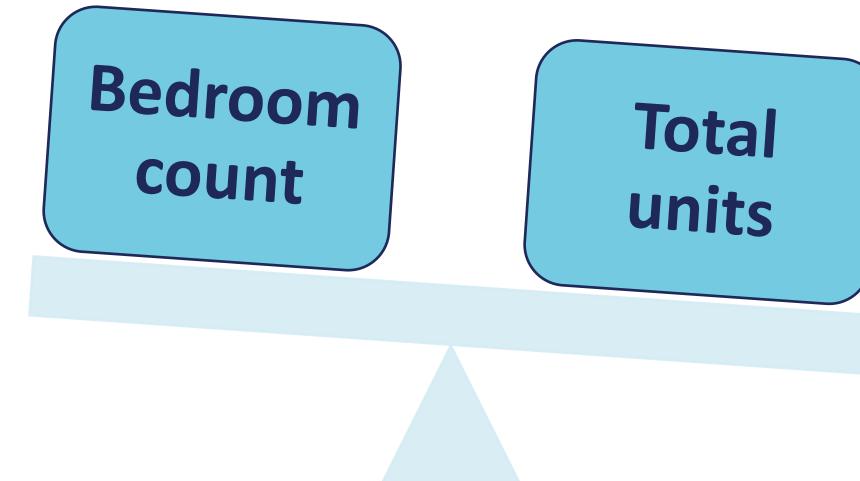
Over 90% of low income 3+ person renter households are either overcrowded, renting up, or both



Housing Policy Implications: Investing in Larger Housing Units



Housing needs are more than just the total units produced – the affordability, location, and size of the units matter



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AFFORDABILITY

SEGREGATION

TRAFFIC

ENVIRONMENTAL
INJUSTICE



SPACE

INACCESSIBILITY

OVERCROWDING

NEGATIVE HEALTH
OUTCOMES



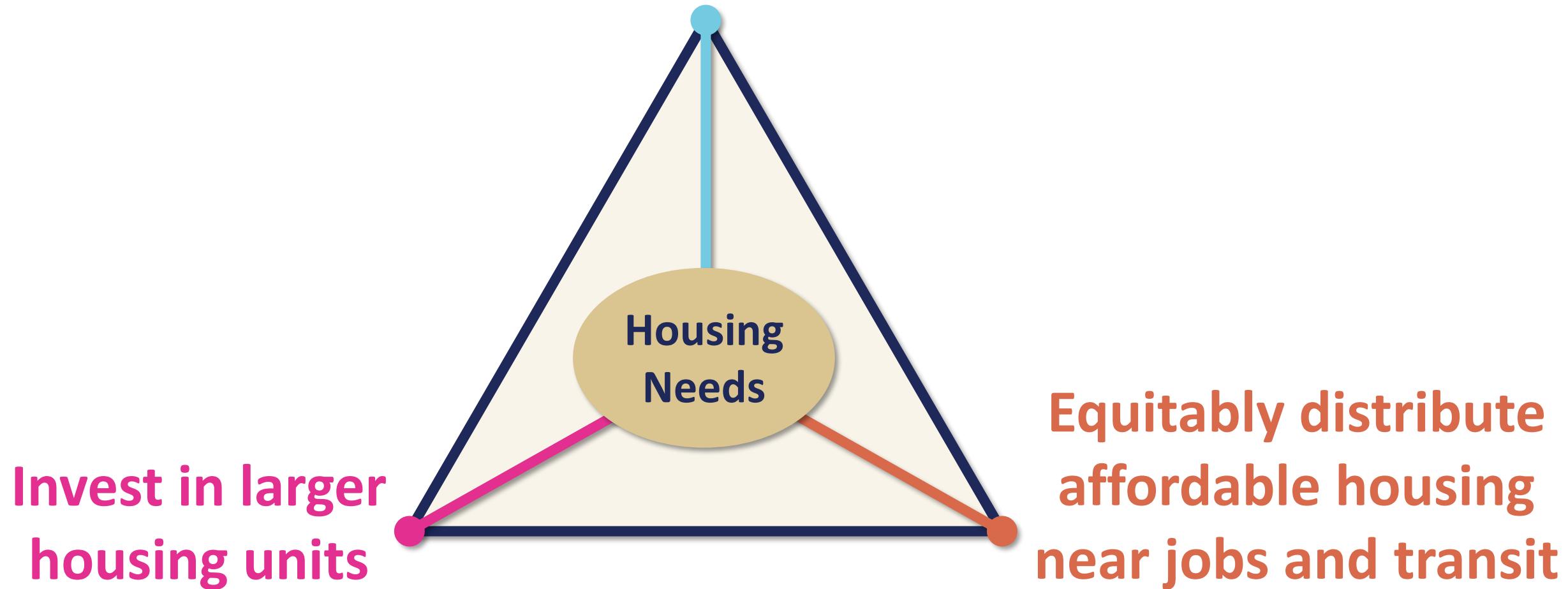
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Focus where the need is
greatest: <50% AMI



King County's Housing Needs: Review

Affordability: Housing needs are greatest for households with incomes below 50% AMI and for populations that need deeply affordable and supportive housing

Location: We need an equitable distribution of affordable housing production near jobs and transit

Space: There is an outstanding need for larger rental units to reduce overcrowding faced by larger, low-income households

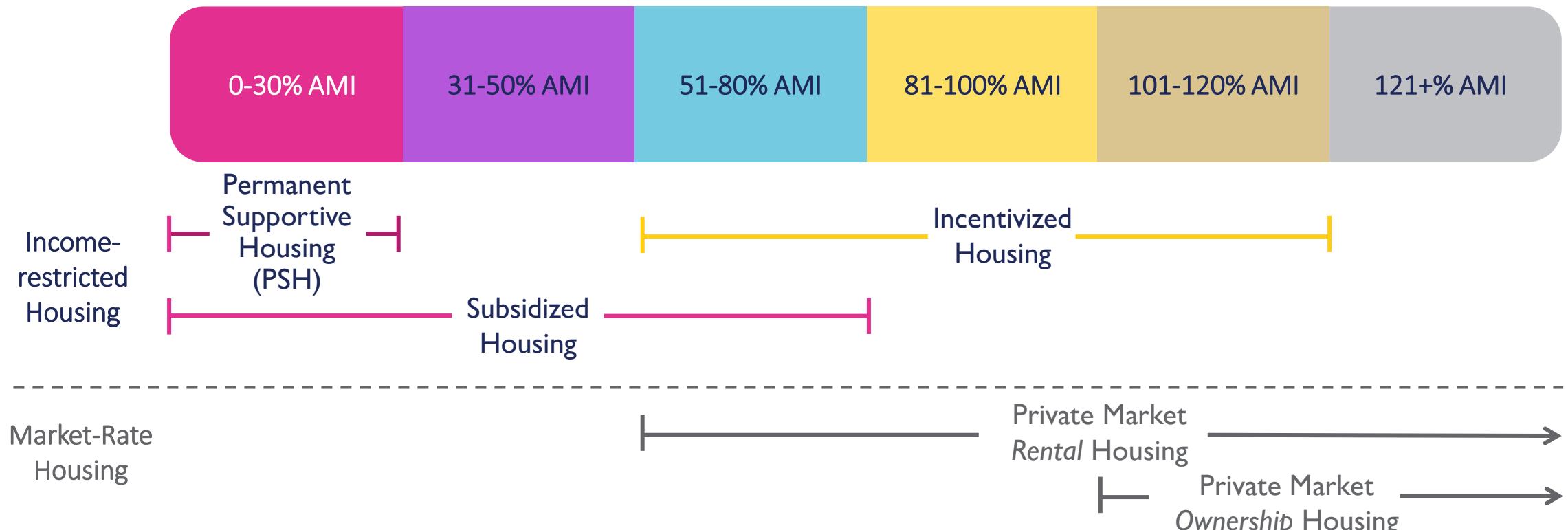
Equity: There are persistent and systemic disparities in housing outcomes based on race and disability



Funding Tools, Resources, and Gaps

- The market cannot meet everyone's housing needs. The amount of subsidy that is required to close funding gaps varies by the depth of affordability.
- There is a fragmented, fragile, and complex set of existing affordable housing subsidy sources. Existing sources of subsidy are inadequate to fully meet our housing needs.
- The scale of the funding gap to meet our housing needs is structural, large, and driven by both capital and operating costs.

AMI levels typically served by income-restricted and market-rate housing



32% of units created between 2019 and 2024 used a local incentive policy tool



Almost 7,300 income-restricted units across King County created, in part or in whole, using a local incentive policy tool

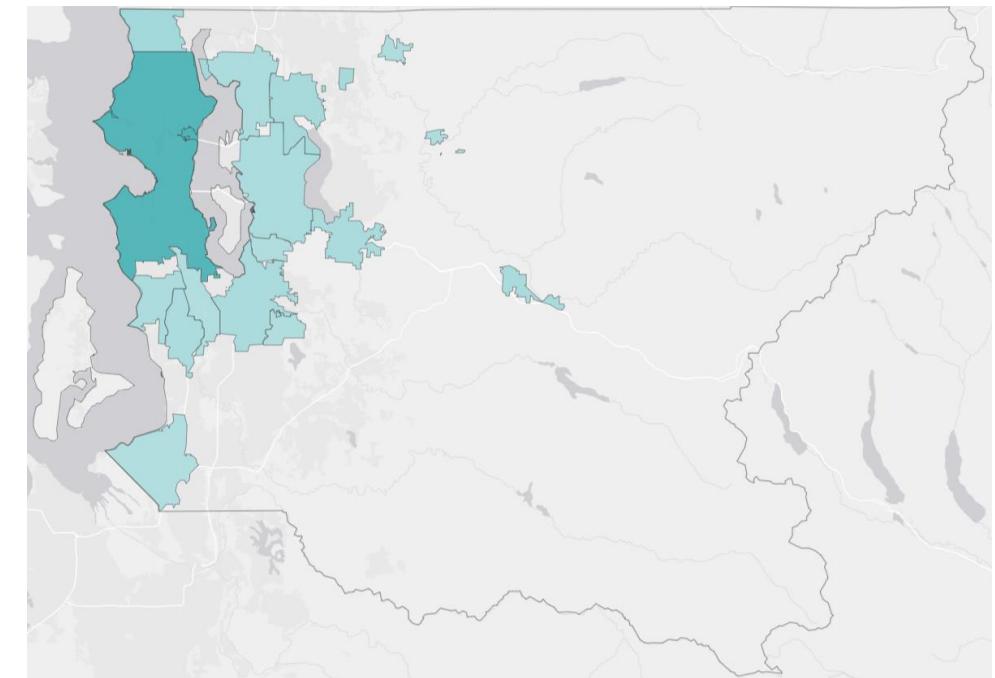
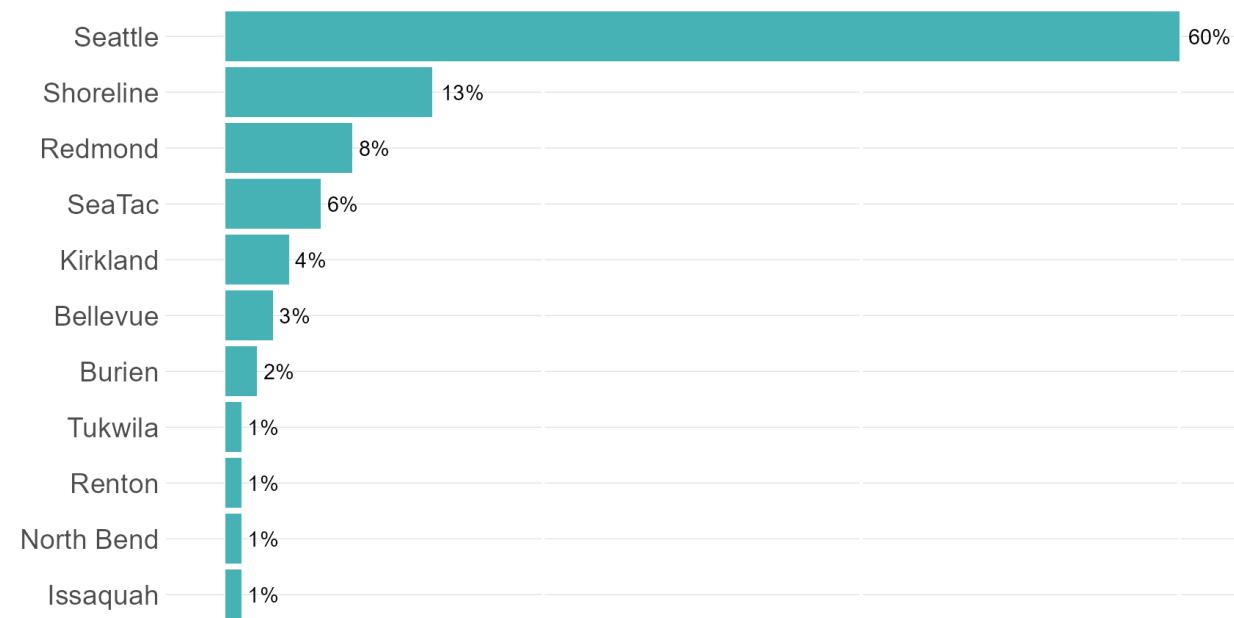
Local Incentive Policy Tools

- Affordable housing overlay zone
- Density bonus, on-site performance
- Development agreement
- Fee waiver or reduction
- Mandatory inclusionary housing, on-site performance
- Multifamily Tax Exemption, 8-year, 12-year, 20-year
- Public land for affordable housing
- Transfer of development rights
- Voluntary inclusionary zoning, on-site performance



60% of units created utilizing, in part or in whole, a local affordability covenant tool are in Seattle

Percent of Units Produced Utilizing Local Affordability Covenant Tools by Jurisdiction, 2019-2024



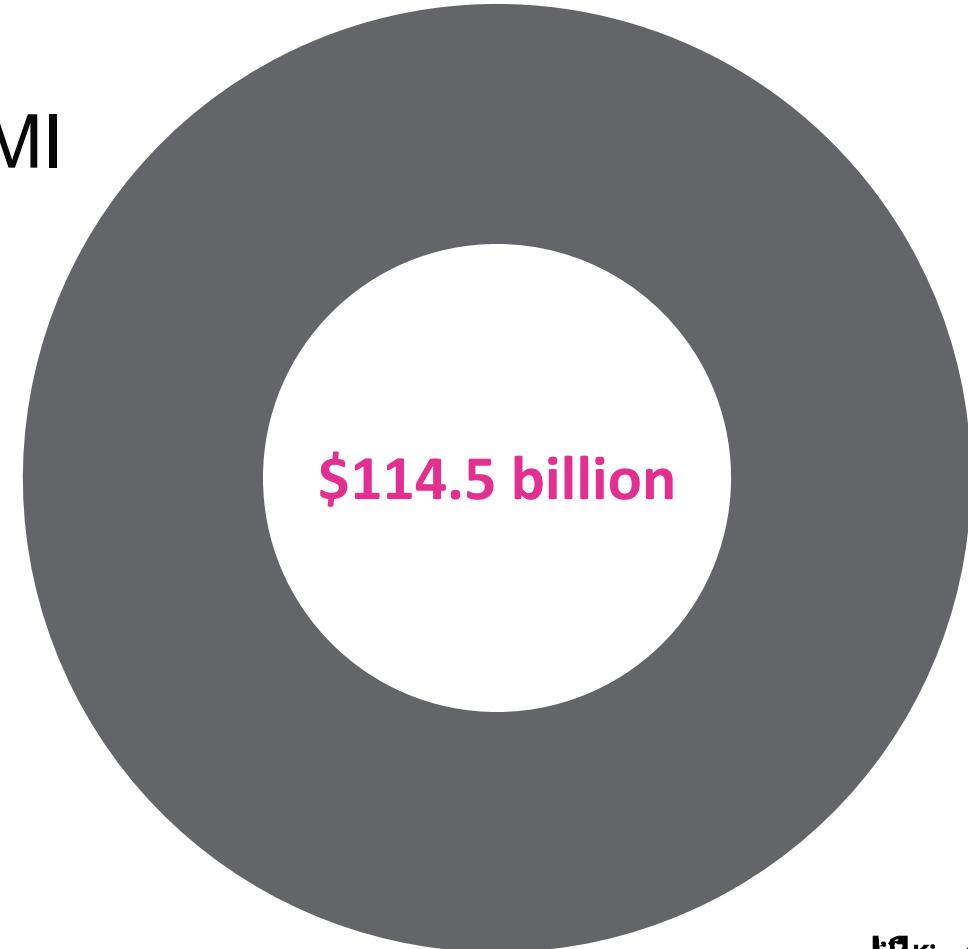
Source: King County Income-restricted Housing Database, data as of December 31, 2024.

Note: Data may differ from other data products given the continual improvement of the database. Jurisdictions with less than 0.5% of incentive units between 2019-2024 (Newcastle, Federal Way, Fairwood, Duwamish, Green Lake) not shown in bar chart.

King County's Housing Needs: Funding

Total housing need below 80% AMI
from 2023-2044: **177,698 units**

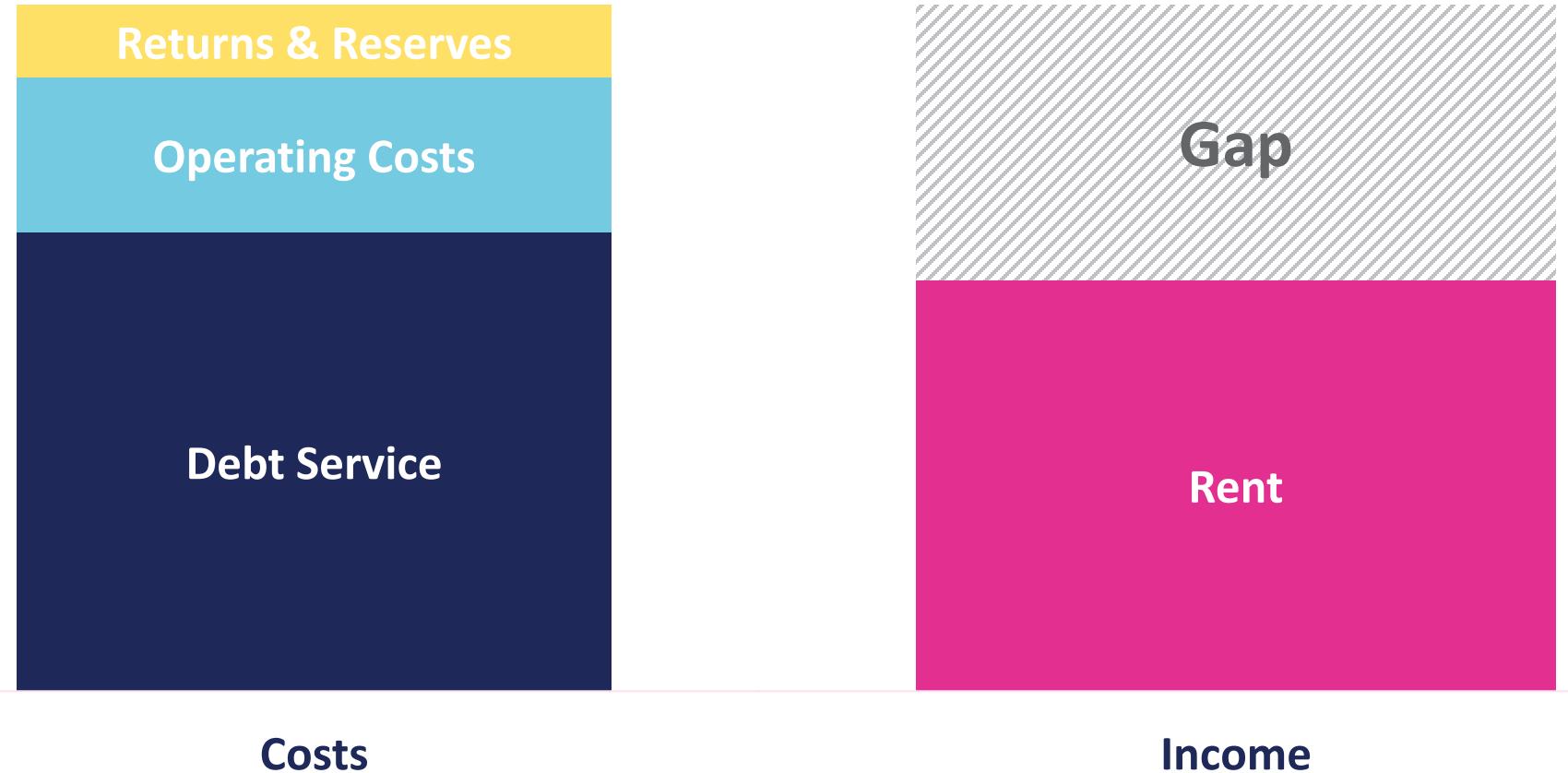
- Total cost to develop and operate: **~\$114.5 billion**



Estimates in 2025 dollars; housing need estimates were produced before 2024 income-restricted housing production data was available



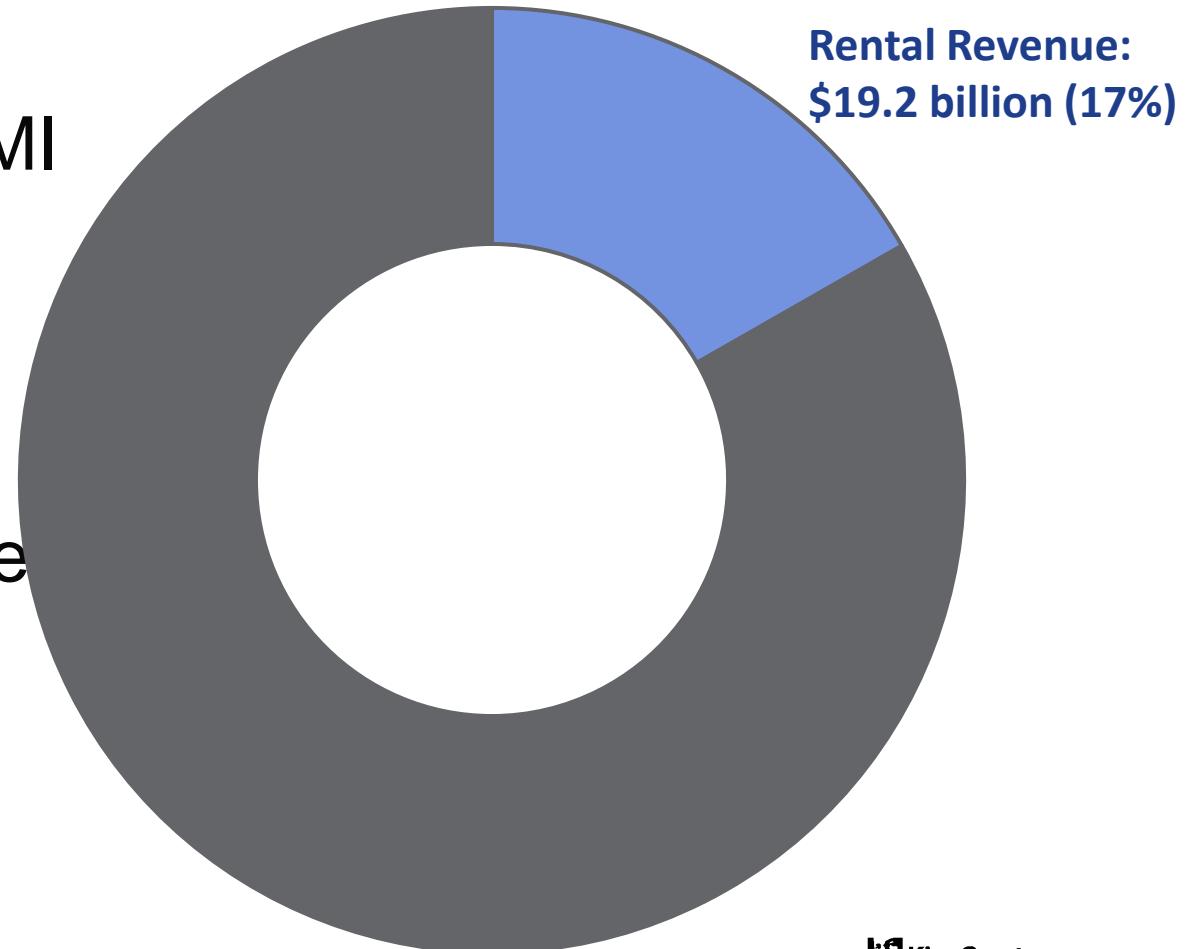
Housing Costs vs Affordable Rents



King County's Housing Needs: Funding

Total housing need below 80% AMI
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- Total anticipated rental revenue **~\$19.2 billion**

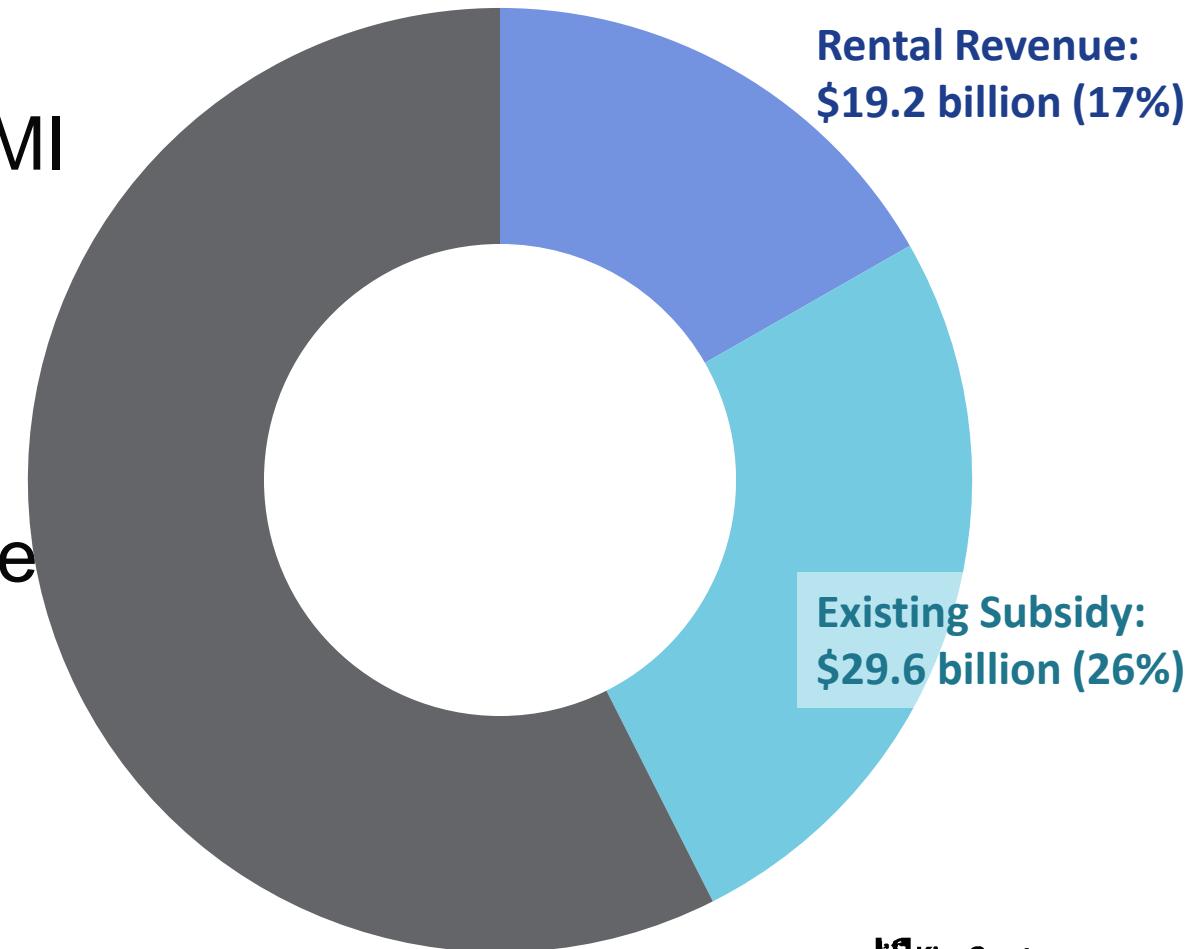


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King County's Housing Needs: Funding

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- Total anticipated rental revenue **~\$19.2 billion**
- Estimate of existing subsidies: **~\$29.6 billion**

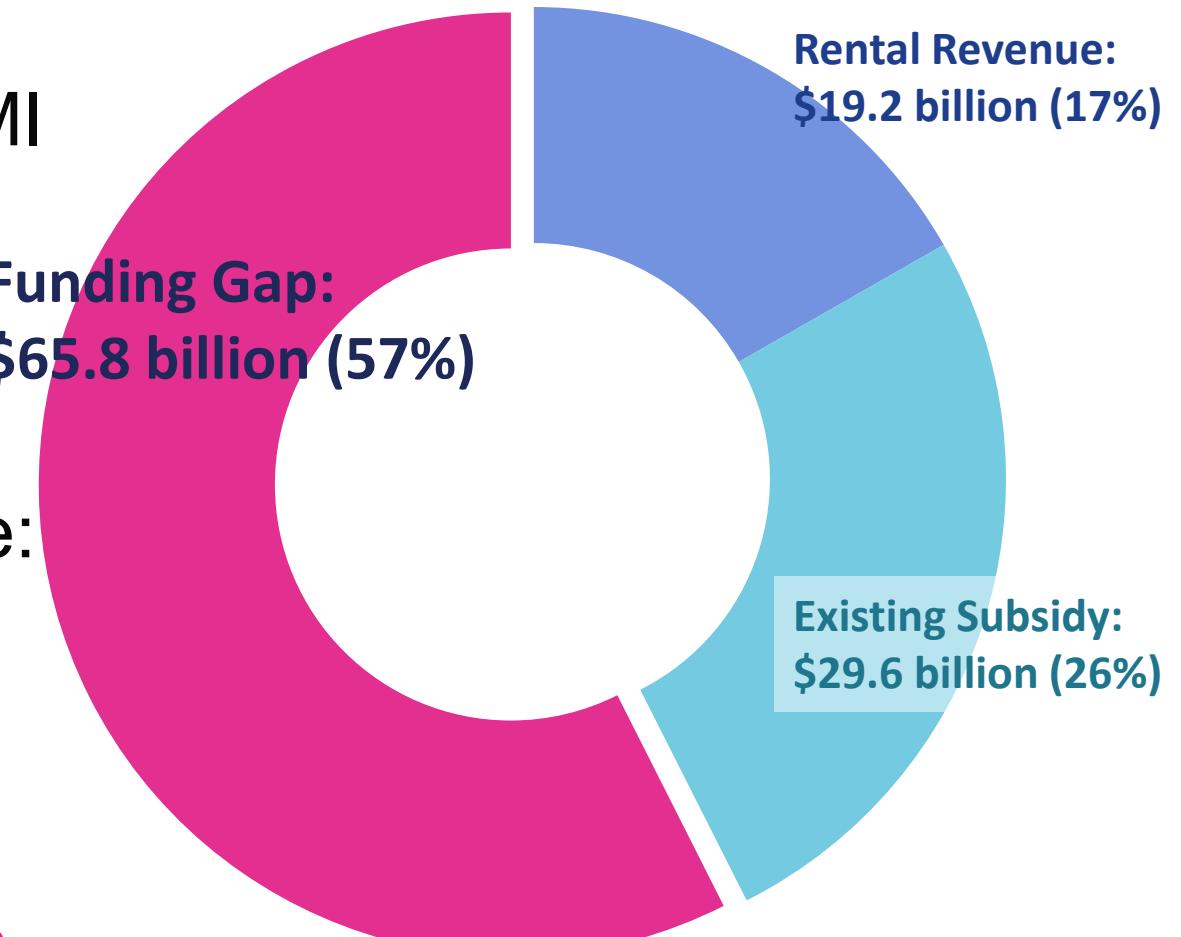


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King County's Housing Needs: Funding

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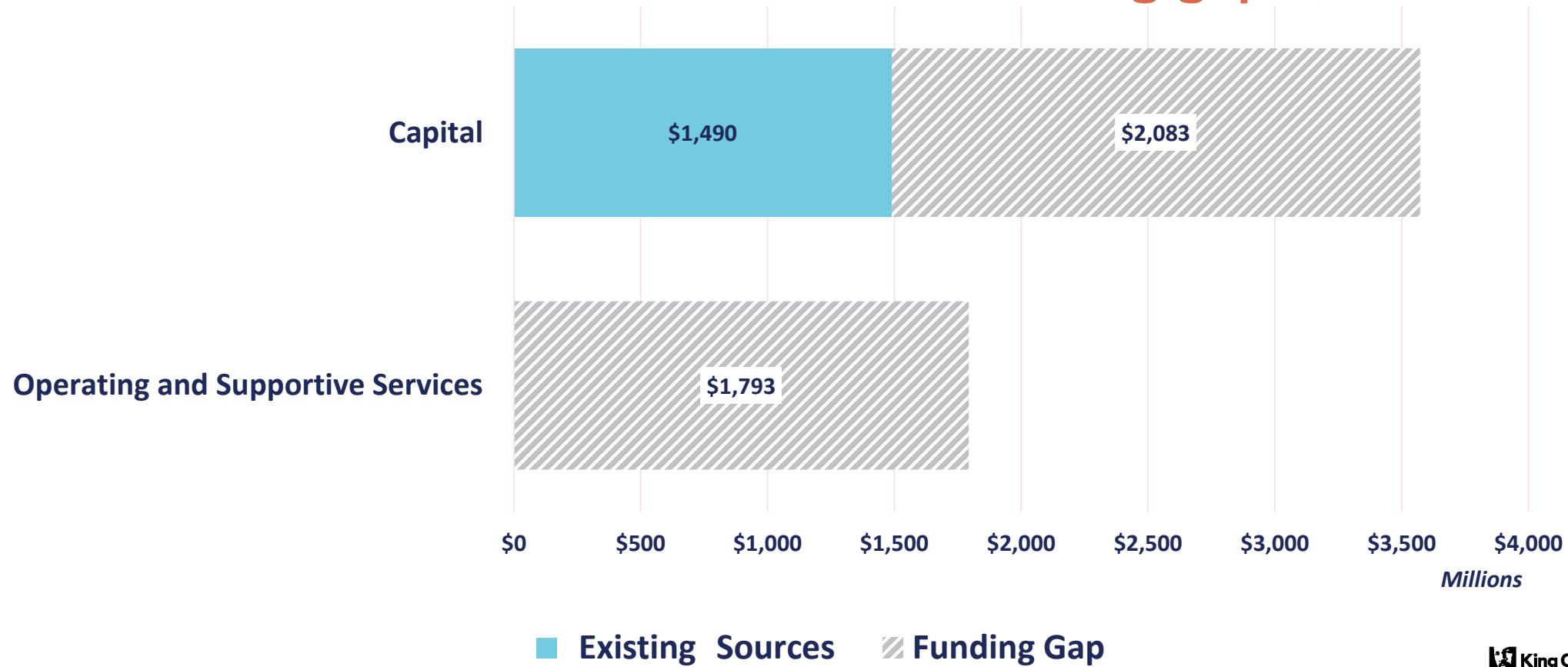
- Total cost to develop and operate: ~\$114.5 billion
- Total anticipated rental revenue: ~\$19.2 billion
- Estimate of existing subsidies: ~\$29.6 billion
- Gap Remaining: **~\$65.8 billion**



Estimates in 2025 dollars; housing need estimates were produced before 2024 income-restricted housing production data was available

King County's Housing Needs: Funding

Estimated annual funding gap: \$3.9 billion



Source: ECONorthwest calculations

Existing operating and supportive services are currently deployed to maintain existing housing stock – no funding is currently available to support new units



King County's Housing Needs: Funding

5-Year Period	Total Units Needed	Capital Gap	Operating and Supportive Services Gap	Total Gap
2024–2029*	44,425	\$10.8 B	\$2.2 B	\$13.1 B
2030–2034	44,425	\$10.8 B	\$4.5 B	\$15.3 B
2035–2039	44,425	\$10.8 B	\$6.7 B	\$17.6 B
2040–2044	44,425	\$10.8 B	\$9.0 B	\$19.8 B
Total	177,698	\$43.2 B	\$22.4 B	\$65.8 B

*Estimates in 2025 dollars; *housing need estimates were produced before 2024 income-restricted housing production data was available*





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Blog



YouTube



Website



Data Dashboard