

Housing

Introduction

Seattle's vision is that all people should have safe, healthy, and affordable housing options in neighborhoods throughout Seattle. The city's housing supply should grow and adapt to meet the needs of all households, including those with low incomes and communities of color. As the city grows, people should be able to afford to stay in their neighborhoods with established community resources and cultural institutions. People of all races, ethnicities and abilities should have meaningful access to housing.

The recent few years have seen an unprecedented growth in the number of housing units in the city, due to booming demand. Rent prices are susceptible to sharp increases during periods of high demand, and this particularly impacts lower-income households. Growing income inequality, the effects of which are exacerbated by sharply rising housing prices, destabilizes the regional economy.

Housing costs unduly affect marginalized populations. Thirty-one percent of African American households struggle with severe housing cost burden, meaning they pay more than 50% of their income for rent. That compares the 17% of all Seattle households that are severely cost-burdened. Seattle's demographic patterns trace back to its history of racial segregation and displacement of communities of color caused by market pressures. The resulting cost burden and generational wealth gained from homeownership have resulted in inequity and racial disparities. Addressing these inequities and protecting marginalized populations is a primary focus of the Housing Element.

The City addresses race and social equity when financing, siting, preserving, and developing affordable housing. The City engages historically underrepresented communities in the development, implementation, and evaluation of land use and housing policies and programs in order to reverse known trends of social and racial inequality. Public investments in affordable housing serve to both prevent displacement and expand affordable housing options in historically unaffordable neighborhoods with access to jobs, schools, and transit.

This Housing Element establishes goals and policies that respond to the housing needs of all Seattleites and contribute to the building of vibrant, resilient, cohesive communities throughout our city. The goals and policies are grouped within the following five topic areas: equal access to housing, supply of housing, diversity of housing, housing construction and design, and affordable housing. Various policies in this Element refer to rent/income-restricted housing. That term refers to housing with conditions that legally restrict the income of tenants and the rents they may be charged.

Equal Access to Housing

Discussion

The federal Fair Housing Act prohibits landlords from discriminating against or giving preferential treatment to people based on the definition of a protected class — a characteristic that cannot be used to discriminate against or in favor of any individual or group. The Fair Housing Act specifies the following seven protected classes: race, religion, national origin, sex, color, disability, and familial status (presence of children under 18 or pregnancy). The State of Washington and the City of Seattle have extended protection to additional classes, including marital status, sexual orientation, gender identity, age, use of Section 8 voucher, political ideology, and veteran/military status. Educating Seattleites about and enforcing federal, state, and local fair housing laws is critical to making the city welcoming and inclusive and to increasing housing choices for people of all incomes and backgrounds.

The City also supports removing barriers that are preventing families and individuals from securing housing. This aligns with the City’s “Housing First” approach to homelessness, which eliminates a series of progressions from emergency shelter to transitional housing to permanent housing. Social service agencies nationwide have found that, without stable housing, it is extremely difficult someone to tackle problems such as health, mental health, or addiction that may have led to their homelessness. Housing First has proven to be a more effective approach to the problem of homelessness. Removing barriers to housing could help people avoid the humiliation and vulnerability caused by not having a home, and can reduce homelessness, particularly if implemented in coordination with other jurisdictions in the region.

GOAL

HG1 Help ensure that all people have fair and equal access to housing in Seattle.

POLICIES

H1.1 Take the lead in creating a culture grounded in fair housing doctrine so that everyone fully understands the rights protected by federal, state, and local fair housing laws and the City becomes a leader in the protection of those rights.

H1.2 Promote diverse, inclusive communities through housing programs that serve extremely low-income to low-income households.

H1.3 Promote equitable housing practices for protected classes through fair housing education and enforcement.

H1.4 Seek ways to promote use of tenant-based rental assistance in compact, complete communities in greater parts of Seattle.

- H1.5 Identify and remove barriers to stable housing for individuals and families, in coordination with other jurisdictions in the region.

Supply of Housing

Discussion

Seattle is a fast growing city, and as the population increases, demand for housing will continue to increase. The City is planning for 70,000 new housing units by 2035. Where housing should be located is being taken into consideration, since location can make a big difference in Seattleites' quality of life. The majority of new housing is planned for urban centers and urban villages where investments in transportation, open space, and services have been made or are planned. Based on Seattle's and other cities' experiences, it is unlikely that increased supply would be enough to cause housing prices to decline. However, providing more housing can help slow Seattle's increasing unaffordability, especially for households in the moderate- and middle-income levels. Accommodating growth must be done with an eye toward stabilizing marginalized populations in their communities. This may involve production or preservation of housing where the rents are subsidized for people at certain income levels, and robust tenant protections.

GOAL

- HG2 Help meet current and future regional housing needs of all economic and demographic groups by increasing Seattle's housing supply.

POLICIES

- H2.1 Allow and promote innovative, and non-traditional housing types and construction types to accommodate residential growth and provide a wider variety of affordable housing options.
- H2.2 Encourage using vacant or under-developed land for housing and mixed-use development, and promote turning vacant housing back into safe places to live.
- H2.3 Promote innovative strategies that increase the supply of housing that moderate- and middle-income households, including families with children, can afford.
- H2.4 Consider land use and building code regulations that allow for flexible reuse of existing structures in order to maintain or increase housing supply, while maintaining life safety standards.
- H2.5 Explore ways to reduce the cost of housing development.

- H2.6 Engage local communities, particularly in neighborhoods with marginalized populations, to identify and jointly address unique housing and community amenity or service needs.
- H2.7 Identify publicly owned sites appropriate for co-location of uses that include housing; prioritize use of sites for subsidized housing for extremely low-, very low-, and low-income households.
- H2.8 Encourage the replacement of occupied housing that is demolished or converted to non-residential use.

Diversity of Housing

Discussion

Seattle needs a broader variety of housing types and spectrum of affordability. Seattle's high housing costs are making it increasingly difficult for lower- and moderate-income households to live in the city. Even middle-income families are struggling, given the high prices for Seattle home sales in almost all areas of the city. The City may need to consider expanding the use of areas currently zoned as "single-family" beyond individual detached single-family houses to other compatible low-density housing types. Rezoning areas within urban villages that are currently zoned single-family would allow for a greater number of housing units in areas where this Plan encourages growth. In areas with amenities attractive to families with children, courtyard housing, row housing, and flats are all housing types that could provide affordable and family-friendly housing options. An increased diversity of housing types will respond to demographic needs and contribute to expanded affordable housing choices. The policies below seek to accommodate a broader array of housing choices in Seattle.

GOAL

- HG3 Achieve a mix of housing types that provide opportunity and choice throughout Seattle for people of various ages, races, ethnicities, cultural backgrounds, household sizes, types, and incomes.

POLICIES

- H3.1 Identify strategies for accommodating a variety of housing sizes and designs in ways that reflects the unique character of each neighborhood.
- H3.2 Explore ways to align development and design standards with strategies for extremely low-, very low-, and low-income housing, in order to encourage housing production and preservation in urban centers and urban villages in order to increase attractive and

affordable housing options for households of varied sizes, types, and income levels, including families with children and mixed generation households.

- H3.3 Allow and encourage housing for older adults and people with disabilities, including designs that allow for independent living, various degrees of assisted living, and skilled nursing care, in or near urban centers and villages with access to health care services.
- H3.4 Encourage the development of housing with affordable family-sized units in urban centers and villages with access to parks, and other child-focused amenities and services.
- H3.5 Considering allowing additional housing types that respect existing neighborhood character in single-family areas, particularly within or near urban centers and urban villages.

Housing Construction and Design

Discussion

Quality housing construction and design helps protect our natural environment and resources, prepare for challenges that climate change will present, and respond to housing needs resulting from demographic shifts. The safety, resilience, and maintenance of all Seattle housing is of utmost concern. People generally have a common understanding of what constitutes safe housing. The City's Department of Planning & Development (DPD) enforces numerous codes that protect public health, safety and general welfare, such as the Building Code and the Housing and Building Maintenance Code. Now that the majority of housing units in Seattle are rentals, the rental inspection program that DPD also implements is particularly important. Resilience enables individuals, households, communities, and regions to maintain livable conditions in the event of natural disasters, loss of power, or other interruptions in normally available services. This section considers vital factors in the physical design of housing, in order to improve the health and safety of residents and further goals for a more environmentally sustainable and resilient city.

GOAL

- HG4 Promote housing design and construction that provides health, safety, environmental sustainability, and adaptability to changing demographic and environmental conditions.

POLICIES

- H4.1 Provide programs, regulations, and enforcement to help ensure that all housing is healthy and safe and meets basic housing maintenance requirements.
- H4.2 Accommodate innovative designs and construction types, especially those that increase attractive and affordable housing options for extremely low- to middle-income households.

- H4.3 Implement green home-building and renovation requirements.
- H4.4 Encourage innovation in residential design, construction, and technology to conserve water, reduce greenhouse gas emissions, and otherwise minimize environmental impacts.
- H4.5 Consider providing assistance for seismic retrofit of residential buildings, particularly those occupied by extremely low-, very low-, and low-income households, to reduce risk of displacement in aftermath of an earthquake.
- H4.6 Increase housing opportunities for older adults and people with disabilities by promoting universal design features for new or renovated housing.
- H4.7 Adopt development standards and design guidelines that help achieve a variety of quality housing types and respond flexibly to unique neighborhood contexts.
- H4.8 Promote use of customizable modular designs and other flexible housing concepts to allow for households' changing needs, including in areas zoned single-family.
- H4.9 Promote opportunities to combine housing and historic preservation efforts through rehabilitation of structures of historic value for residential use.

Affordable Housing

Discussion

Providing housing affordable to lower income households is critical to ensuring that those populations have equal access to opportunities in the city and to reducing existing disparities. Research shows that investing in affordable housing for extremely low- to low-income households yields positive social and economic outcomes, beyond providing essential, especially for children and families. Protecting the natural environment and sustaining a strong economy require a sufficient affordable housing supply for households throughout the income spectrum.

The Housing Appendix provides an inventory and analysis of Seattle's existing and projected affordable housing needs. There are currently about 27,200 rent/income-restricted housing units in Seattle. Even with these units, large gaps remain between the demand for and supply of housing for households at the lowest income levels.

The needs analysis in the Housing Appendix indicates that the numbers of renter households in Seattle with incomes in the extremely low-income and very low-income ranges greatly exceed the existing number of rental units that are affordable and available to households with incomes at or below those

ranges. For instance, households making 30% of the area median income (AMI) outnumber, the affordable and available units by at least 23,500 units.

Only rental/income-restricted housing ensures that that housing will serve households with low incomes. Unless affordable housing units have some kind of a regulatory agreement or other long-term restriction, the overall number of units required to address need could be substantially higher than the estimated affordable housing gaps.

Meeting the need associated with the anticipated addition of 70,000 households in Seattle in the next 20 years will require creating many more affordable units beyond those needed to address existing gaps. To meet housing affordability needs associated with growth, 27,500 to 36,500 additional housing units affordable at or below 80% of AMI are estimated to be needed by 2035. This includes 10,500 rent/income-restricted housing units for extremely low-income households. (The Glossary contains definitions of the various “income levels,” used in this Plan.)

Seattle currently has some low-cost market-rate rental housing, although not nearly enough to meet demand. Higher income households occupy a portion of this housing; for example, an estimated 34% of the units that have rents affordable to low-income households are actually rented by households that have incomes greater than 80% of AMI, leaving an insufficient supply for those households who need it. While increasing rent/income-restricted housing continues to be a critical component of Seattle’s affordable housing strategy, preservation of quality low-cost housing is an increasingly important element of the City’s housing affordability strategy.

GOAL

HG5 Advance the opportunity for households of all income levels to live affordably in Seattle and reduce over time the unmet housing needs of extremely low-, very low- and low-income households in Seattle.

POLICIES

- H5.1 Recognize that the provision of housing affordable to lower income households can help increase access to education, employment, and social opportunities, support creation of a more inclusive city, and reduce displacement from a neighborhood or from the city.
- H5.2 Pursue new public and private funding sources for housing preservation and production to provide housing opportunities for lower-wage workers, people with special needs and for those who are homeless.
- H5.3 Prioritize efforts to address the housing needs of Seattle’s extremely low-income households where possible and consistent with local, state, and federal laws and program requirements.

- H5.4 Collaborate with King County and other jurisdictions in efforts to prevent and end homelessness and ensure that those efforts focus on providing permanent housing with wrap-around services and on securing the resources to do so.
- H5.5 Increase housing choice and opportunity by funding extremely low-, very low-, and low-income rental housing throughout Seattle, especially in areas where less rent/income restricted housing is available, including in high-cost areas with high frequency transit, parks, quality public schools, and other amenities where greater subsidies may be needed.
- H5.6 Consider access to high frequency transit and estimated housing and transportation costs when funding extremely low-, very low-, and low-income housing.
- H5.7 Consider implementing programs that preserve or enhance affordability, preferably long-term, of market-rate housing for extremely low-, very low-, and low-income households, including for families with children.
- H5.8 Encourage no net loss of rent/income restricted housing.
- H5.9 Address the needs of communities most vulnerable to displacement due to redevelopment pressure through policies and funding decisions related to extremely low-, very low-, and low-income housing.
- H5.10 Encourage rental housing owners to preserve, rehabilitate, or redevelop their properties in ways that minimize housing displacement and maintain affordability, health, and safety for current residents, and considers cultural and economic needs of the surrounding neighborhood.
- H5.11 Require advance notice to tenants and payment of relocation assistance to extremely low- and very low-income tenants before issuing permits for housing demolition, change of use, or substantial rehabilitation or before removing use restrictions from rent/income-restricted housing.
- H5.12 Require neighborhood notification when agencies apply for City funding for rental housing preservation and production projects and provide guidelines for effective communication between housing owners and neighbors.
- H5.13 Ensure that City strategies for community revitalization help meet the needs of marginalized populations in underserved areas or where people are at risk of displacement due to increasing housing costs.

- H5.14 Seek to reduce the number of Seattle households who are burdened by housing costs by supporting the production and preservation of affordable housing for extremely low-, very low-, and low-income households.
- H5.15 Encourage new federal, state, and county laws, regulations, programs, and incentives that would increase the production and preservation of extremely low-, very low-, and low-income housing.
- H5.16 Encourage a shared responsibility between the private and public sectors for addressing affordable housing needs.
- H5.17 Consider providing incentives to help ensure that a portion of newly constructed housing is affordable to a range of lower income and middle-income owner households.
- H5.18 Require planning for affordable housing needs for extremely low-, very low-, and low-income households as part of major institution master plans and development agreements approved by the City when such plans would lead to housing demolition or employment growth.
- H5.19 Implement strategies and programs to help ensure a range of housing opportunities affordable to Seattle's workforce.
- H5.20 Encourage major employers to develop housing assistance programs for their very low- to middle-income employees.
- H5.21 Continue to promote best practices in use of green building materials, sustainability, and resiliency in rent/income-restricted housing policies.
- H5.22 Support programs that enable Seattle's extremely low- to low-income homeowners to remain safely and affordably housed.
- H5.23 Promote financially sustainable strategies to provide homeownership opportunities for low-, moderate-, and middle-income households, especially for families with children, in part to enable these households to have a path toward wealth accumulation.