

September 10, 1990

INTRODUCED BY AUDREY GRUGER

PROPOSED NO. 90 - 839

MOTION NO. 8068

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A MOTION adopting the 1991 Annual Action Plan and authorizing the King County Executive to submit the Plan to the United States Department of Housing and Urban Development.

WHEREAS, the Housing and Community Development Act of 1974, as amended, establishes a program of financial assistance to local governments for the development of viable urban communities through the provision of decent housing and a suitable living environment and expanded economic opportunities, primarily for persons of low and moderate income, and

WHEREAS, the Act provides that the Annual Action Plan is the focus for mutual cooperation between local jurisdictions and United States Department of Housing and Urban Development (HUD) housing programs for carrying out locally determined housing strategies, and

WHEREAS, King County is in a consortium with twenty-six cities and towns, and

WHEREAS, the Joint Policy Committee has reviewed and approved the Annual Action Plan, required by federal law to be submitted as part of the community development block grant program, and

WHEREAS, the King County council has held public hearings to hear the views of citizens on housing and community development needs;

NOW, THEREFORE, BE IT MOVED by the Council of King County:

The 1991 Annual Action Plan is adopted as part of the overall community development program.

BE IT FURTHER MOVED:

A. The Council of King County finds and determines that this Annual Action Plan reflects current conditions for housing assistance in King County.

B. The Council of King County finds and determines that this Annual Action Plan reflects the needs and priorities for housing assistance in King County and that it shall supersede the 1990 Annual Action Plan after adoption by the council and approval by HUD.

1 C. The King County executive is hereby authorized to submit the 1991  
2 Annual Action Plan to HUD.

3 D. The King County executive is also authorized to use this Annual  
4 Action Plan in reviewing and ranking projects proposed for federal housing  
5 assistance under Section 213 of the Housing and Community Development Act  
6 of 1974, as amended.

7 E. It is the county's intention that federal housing agencies comply  
8 with both the spirit and the letter of the goals and priorities stated  
9 in this Annual Action Plan when making program allocations and conducting  
10 other activities in the county.

11 PASSED this 1st day of October, 1990.

12 KING COUNTY COUNCIL  
13 KING COUNTY, WASHINGTON

14 Lois North  
15 Chair

16 ATTEST:

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18 ACTING Jane M. Owens  
19 DEPUTY Clerk of the Council

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**8068**

**DRAFT**

**KING COUNTY  
1991 ANNUAL ACTION PLAN**

8008

## INTRODUCTION

The King County Planning and Community Development Division (PCDD) prepares the Housing Assistance Plan (HAP) and Annual Action Plans (AAP) on behalf of the King County Community Development Block Grant (CDBG) Consortium. The Consortium, organized in 1975 to receive CDBG funds as an entitlement urban county, is comprised of 26 cities and towns including the new City of SeaTac and the unincorporated areas of the County. The Cities of Auburn, Bellevue, and Seattle administer their own programs and develop their own housing assistance plans. The City of Federal Way has decided to become a separate entitlement community and undertake its own CDBG program.

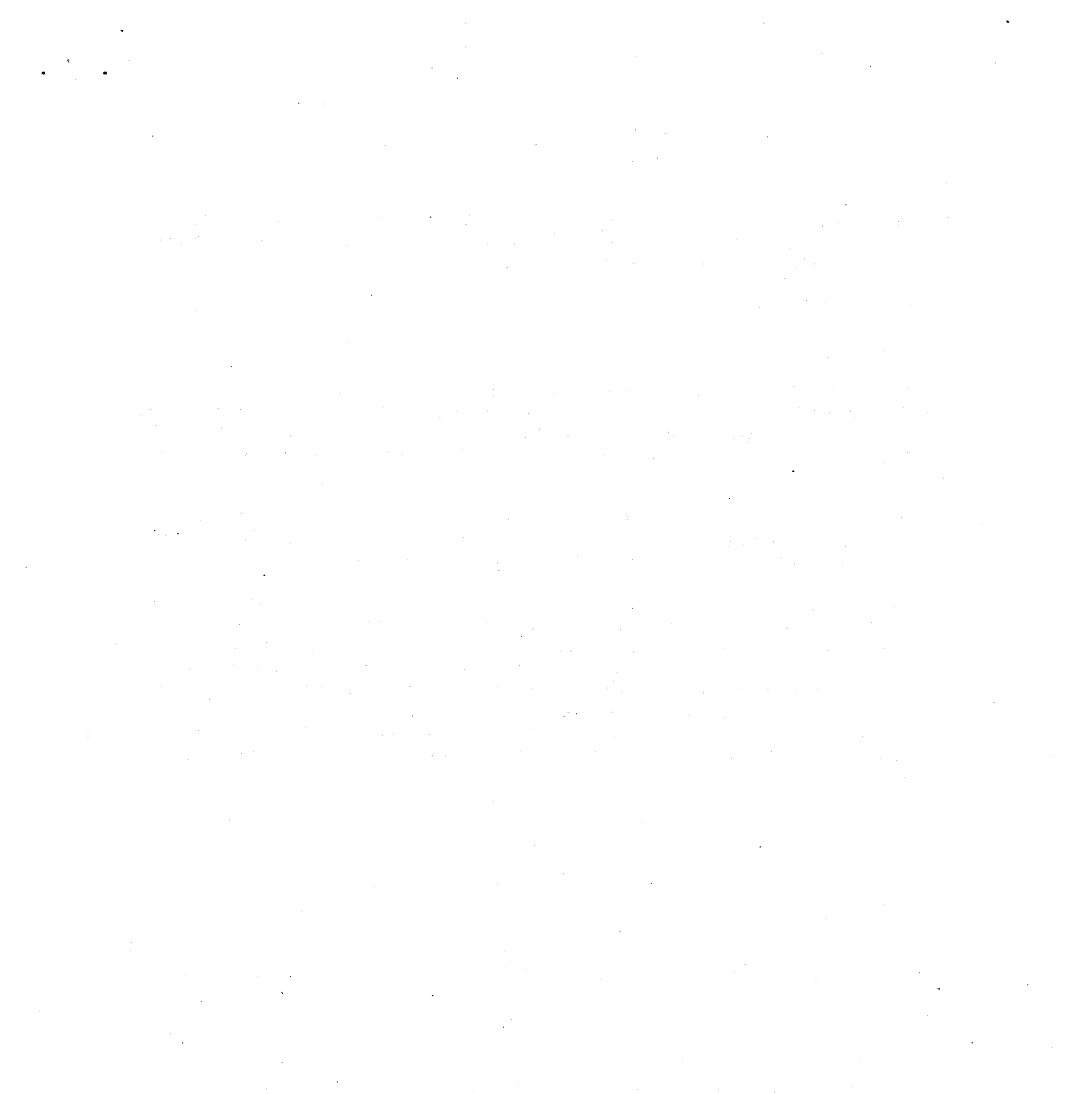
PCDD is responsible for housing planning and development, an integral part of the CDBG Program, and for coordinating assisted housing activities for low and moderate income households in the Consortium. Housing staff also manage and monitor single family, multifamily, and housing rehabilitation programs and work with local jurisdictions, public housing authorities, and nonprofit organizations in funding and implementing projects.

The development of the AAP allows PCDD to monitor the dynamics of the housing market and define changes in housing issues as they relate to low and moderate income households. The AAP contains goals and strategies for addressing the housing needs of those who lack adequate resources. The goals support County policy relating to housing and community development and encourage housing delivery in a manner that increases housing opportunities through geographic deconcentration and neighborhood revitalization. PCDD is concerned not only with housing production, preservation, and rehabilitation, but also with ensuring linkages among housing, support services, and other community development efforts.

The 1949 Housing Act asserted that there would be "a decent home and a suitable living environment for every American family," but the deep housing subsidies which historically were used to meet the needs of low and moderate income households are virtually nonexistent. Further, households with little or no income, including the homeless and individuals with special needs, are a growing proportion of those who need housing assistance. This has increased the burden on the few remaining traditional housing assistance programs.

Local and state governments are struggling to fill the funding gaps left by reductions in federal housing programs. Our thinking about approaches to addressing housing need and the development of resources has been reshaped, to some extent, by the general funding picture. It has become crucial to acknowledge housing as a human services issue and carefully weigh and balance the allocation of assistance among groups with very diverse needs.

The 1991 AAP set the goals, strategies, and programs for housing assistance in accord with the analyses of changes in housing needs and an assessment of available housing resources. It emphasizes assistance to those with very low or no income but also attempts a balance in programs to serve owners and renters, the elderly and families, the homeless, and those with special housing needs. Criteria for locations of assisted housing are also provided in order to promote a greater choice in housing opportunities.



# KING COUNTY HOUSING MARKET

Changes in the dynamics of the housing market affect the availability of decent and affordable housing to low income households throughout King County. PCDD annually monitors supply and demand factors in order to assess this impact as well market trends in general.

## Housing Supply Factors

### Cost and Availability

The cost of housing in King County continues to be an issue, particularly for low income households. Average monthly rents increased from \$267 in 1980 to \$501 in 1990, a 88 percent jump. Average rents for all bedroom sizes are also widely variable throughout the County, ranging from \$422 in the Airport area to \$640 in Bellevue. Larger units tend to have considerably higher rents, ranging from \$640 to over \$1,000 for three-bedrooms.

The strength of the employment market and inability of supply to keep pace with demand have resulted in increased costs and decreased vacancy rates in most subregions of the County. Overall rental vacancy rates decreased from 5.9 percent in Spring 1987 to 4.6 percent in Spring 1990.<sup>1</sup>

The average sales price for new and existing housing in King County continues to increase. From 1980 to 1990, the average price increased from \$75,734 to \$153,000, a 102 percent change. Increases in cost have been less sharp in the 1980's compared to the 1970's which showed a 230 percent increase between 1970 and 1980. This combined with income increases for some middle and upper income households has resulted in improved affordability and capability to move up in the market. However, the average sales price is clearly beyond the reach of low income households and many young first-time buyers as well. The costs of buying a home, as shown in Table 1, can be prohibitive as a result of higher prices, down payment requirements, and interest rates. Further, high rents make it difficult to save the money necessary for purchase.

**Table 1**  
**The Cost of Buying an Average Home\***

Average Sales Price	Interest Rate	Downpayment (10%)	Monthly Payment	Required Annual Income
\$153,000	10.5%	\$15,300	\$1,259	\$50,384

\* Figures do not include taxes and insurance which would increase monthly costs or closing costs which typically range from \$2,000 to \$4,000.

\*\* Figures assume that housing costs should not exceed 30 percent of income.

<sup>1</sup> Seattle-Everett Real Estate Report, Spring, 1989, Volume 40, Number 1, p. 45, Seattle-Everett Real Estate Research Committee.

The income required to purchase an average home exceeds the median income of \$30,900 for King County. Only about one-fifth (22%) of County households would qualify for ownership based on income alone.<sup>2</sup>

### Housing Condition

Throughout the last decade, overall housing condition in King County appears to have improved. This was, to some degree, assisted by the County housing boom of the 1970s which resulted in more than two-thirds of existing units outside of Seattle being less than 20 years old by 1980. Many suburban cities and unincorporated areas of the County continue to be high growth rate areas. Improvements in housing condition likely reflect this increase in the total supply of housing as well as private investment and local housing rehabilitation programs for lower income households.

Information on housing condition in King County<sup>3</sup> suggests that 5.9 percent of the rental stock and 8.7 percent of the owner stock are inadequate and require major home repair. This affects about 24,000 households. Over half or 12,803 are low income households and of these, about three out of four are homeowners. Major repair is defined as having one or more major defects contributing to structural unsoundness and/or lacking in adequate weather protection.

### **Housing Demand Factors**

#### Population<sup>4</sup>

The population of King County grew by 14 percent from 1980 to 1989 to approximately 1,446,000. Over the next decade population growth is predicted to exceed 20% of the current total. Growth was uneven across age and ethnic groups for the County as a whole. The senior population (65 and over) increased by 34,326 or 26% percent and those in the 35-44 age group grew by 51 percent. The 10-24 age group experienced a 13 percent decline, reflecting the "baby bust." Ethnic groups are a growing proportion of the County's population. The percentage of Asians and African-Americans is increasing and are 6.1 percent and 4.7 percent of the population, respectively. Hispanics are 2.8 percent and American Indians, 1 percent. Minorities comprise over 14% of the County's population, up from 12% in 1980.

Household size declined from 2.49 in 1980 to 2.3 in 1989. This trend indicates more oneperson households, single parent households, and childless couples.

#### Household Income

Income has not kept pace with the cost of housing. The King County median household income increased from \$20,700 in 1980 to \$30,900 in 1989, a 49 percent change.<sup>5</sup> However, rents in King County increased 88% and average house prices spiraled 102% to \$153,000 in the same period. Low income households

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2 Puget Sound Council of Governments Estimate of Households in Income Classes - 1988. (It should be noted that the U.S. Department of Housing and Urban Development estimates the 1990 median family income to be \$41,500. Household income estimates of \$30,900 is used here as more representative of all households in the County.

3 King County Consortium Housing Conditions Survey, King County, June 1982. (Figures adjusted by King County PCDD).

4 1988 Annual Growth Report, King County, 1987, p. 3

5 1980 Census/Puget Sound Council of Governments, 1988 Income Estimates by Census Tract.

grew from 22% to 30% of total County households and number over 180,000 households. On the other hand, households earning over \$50,000 soared 277%.<sup>6</sup>

It should also be noted that in 1980, the median renter income of \$13,067 was little more than half of the median owner income of \$25,366. 1986 estimates indicate that this income disparity and attendant housing problems persist. While 40,255 renters (18%) in King County have incomes below 50 percent of the state median and pay more than 30 percent of their income for housing costs, only 3,246 (1%) owner households are in the same circumstances.<sup>7</sup>

### Labor Force/Employment

Despite the fact that nearly 60,000 new jobs have been added to the King County economy between 1988-1989 and unemployment statistics declined from 6.1 percent in 1986 to 4.1 percent in 1991, the number of unemployed people has actually increased during the time period from 26,726 to 47,800.<sup>8</sup> Further, two out of every three new jobs created are in services and trades which pay significantly less than manufacturing. Manufacturing jobs, in fact, are expected to decline relative to other jobs in the next 10 years. For example, an individual earning federal minimum wage has a yearly income of about \$10,000 as compared to approximately \$25,000 earned by a worker in the manufacturing sector.

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<sup>6</sup> Draft Washington State Housing Needs Study, Volume 2, (King County data) Joshi, Thomas, Lane, Phillips, Consultant, July 1988.

<sup>7</sup> Draft Washington State Housing Needs Study, Volume 2, (King County data) Joshi, Thomas, Lane, Phillips, Consultants, July 1988.

<sup>8</sup> "Washington Labor Market," Washington State Employment Security Department, April 1989, p. 33.



## HOUSING ASSISTANCE NEEDS OF LOW AND MODERATE INCOME HOUSEHOLDS IN KING COUNTY

"America is increasingly becoming a nation of housing haves and have nots. While the majority of American homeowners are well housed and have significant equity in their homes, the prosperity of these homeowners does not reflect the plight of the nation's growing number of low and moderate income households . . ."

Housing need has traditionally been defined to include family or elderly households with 80 percent or less of area median income who 1) occupy substandard or overcrowded dwellings and/or 2) pay in excess of 30 percent of household income for housing costs. These general indicators of need are humanized to some extent when one considers that continuing high housing costs create a diversity of housing problems ranging from the "frustration of a young couple unable to qualify for a home loan to the desperation of low income families with children who cannot secure any housing at all."<sup>9</sup>

The 1991 AAP data includes a range of populations with housing needs, but emphasizes those households with income at or below 50 percent of median and no income as well as the moderate income households at or below 80% of median. This responds to the changing nature of housing problems, programs, and policies. Housing demand for affordable housing has increased enormously and resources are limited.

Housing need, in general, has become more acute for very low income households as a result of a decreasing supply of low cost housing, increased costs, declining federal subsidies for housing programs and lack of livable wages. The problems of homelessness, in particular, have increased the community's awareness of the "working poor" who cannot afford housing, the unemployed, those with special needs who lack adequate housing and support services, the increases in single parent households, the disproportionate share of minorities in shelters and on the streets, and many with cultural or language barriers. The number of those at risk of becoming homeless has grown as well due to the widening gap between income and housing costs. Housing has become a human services issue.

Limited housing and support service resources are increasingly stretched among programs that respond to short term, emergency situations and programs for longer term, permanent solutions.

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<sup>9</sup> The State-of the Nation's Housing, Joint Center for Housing Studies of Harvard University, 1988, p. 1.

**TABLE 2**

**Low and Moderate Income Households in Need of Assistance  
King County Consortium**

<u>Household Type</u>		<u>Number of Households</u>
<u>Homeowner</u>		
Low and moderate income households Substandard conditions		9,270
Minority Households	1,222	
<u>Renter</u>		
Low and moderate income single non-elderly		4,169
Elderly		5,969
50% of median	3,106	
80% of median	706	
Expected to reside	2,157	
Small Family (4 or less)		24,028
50% of median	12,074	
80% of median	3,581	
Expected to reside/be displaced	8,373	
Large Family (5 or more)		2,215
50% of median	1,101	
80% of median	344	
Expected to reside/be displaced	770	
Single Female Head of Household (Living below poverty- 1980 Census reflected in family figures)	3,448	
Minority Households (reflected in family and elderly figures)	454	
<u>Special Housing Needs*</u>		3,760
Mentally Ill	1,010	
People with AIDS	200	
People with Developmental Disabilities	900	
Alcohol and Substance Abusers	880	
Runaway and Parenting Youth	30	
Domestic Violence Victims	540	
Veterans	200	
<b>TOTAL</b>		<b>49,411</b>

\*These figures are the estimated number of additional beds needed.

The figures in Table 2, and the distinction between low and moderate income households, tell only a small part of the story. Within the numbers are families at risk of becoming homeless; single parent heads of households, many of whom live in poverty; minority households for whom the housing affordability issue is often more pronounced than for white households; and families who forego food and health care in order to pay their rent. The following indicators of changes are presented to lend perspective and definition to "need".

The Income Issue

Median household income has increased and the number of households with incomes of \$50,000 and more per year has grown substantially, yet this improvement obscures problems at the other end of the income scale. More striking is the fact that the number of persons in households receiving some form of public assistance is steadily increasing, as shown in Table 3. In 1980 over 26,000 households received some form of public assistance; the average allotment was \$2,642. Currently over 70,000 individuals or 35,732 households are recipients. The increase in households between 1980 and 1990 is 37 percent. Almost one in 16 people in King County are currently receiving some kind of income assistance. Further, monthly income from these programs is generally considered to be inadequate in relation to the costs of basic necessities. A household of four would qualify for \$589 per month or \$7,068 per year in assistance through Aid to Families with Dependent Children (AFDC). At the average monthly rent of \$501, housing costs would constitute over 85 percent of their income.

**Table 3  
Total King County Households Receiving Public Assistance(1980 & 1990)**

# of Total Households	1980		# of Total Households	1990		% Change 1980-1990
	# on Public Assistance	% of Total Households		# on Public Assistance	% of Total Households	
498,221	26,000	5.2%	588,000	35,732	6.0%	37%

While economic indicators reflect a healthy economy and the unemployment rate has dropped, 47,800 people were reported as unemployed in King County in February 1990.<sup>10</sup> Unemployment is currently 4.1% down slightly from 4.6% in 1989. Further, in the next 10 years 7 out of every 10 jobs created will be in services and retail which pays less than half of manufacturing, industrial, or professional jobs. Job training that realistically meets the income needs of low and moderate income households is critical in combating the disparity between income and housing cost.

<sup>10</sup> The State of the Nation's Housing, Joint Center for Housing Studies of Harvard University, 1988, p. 1.

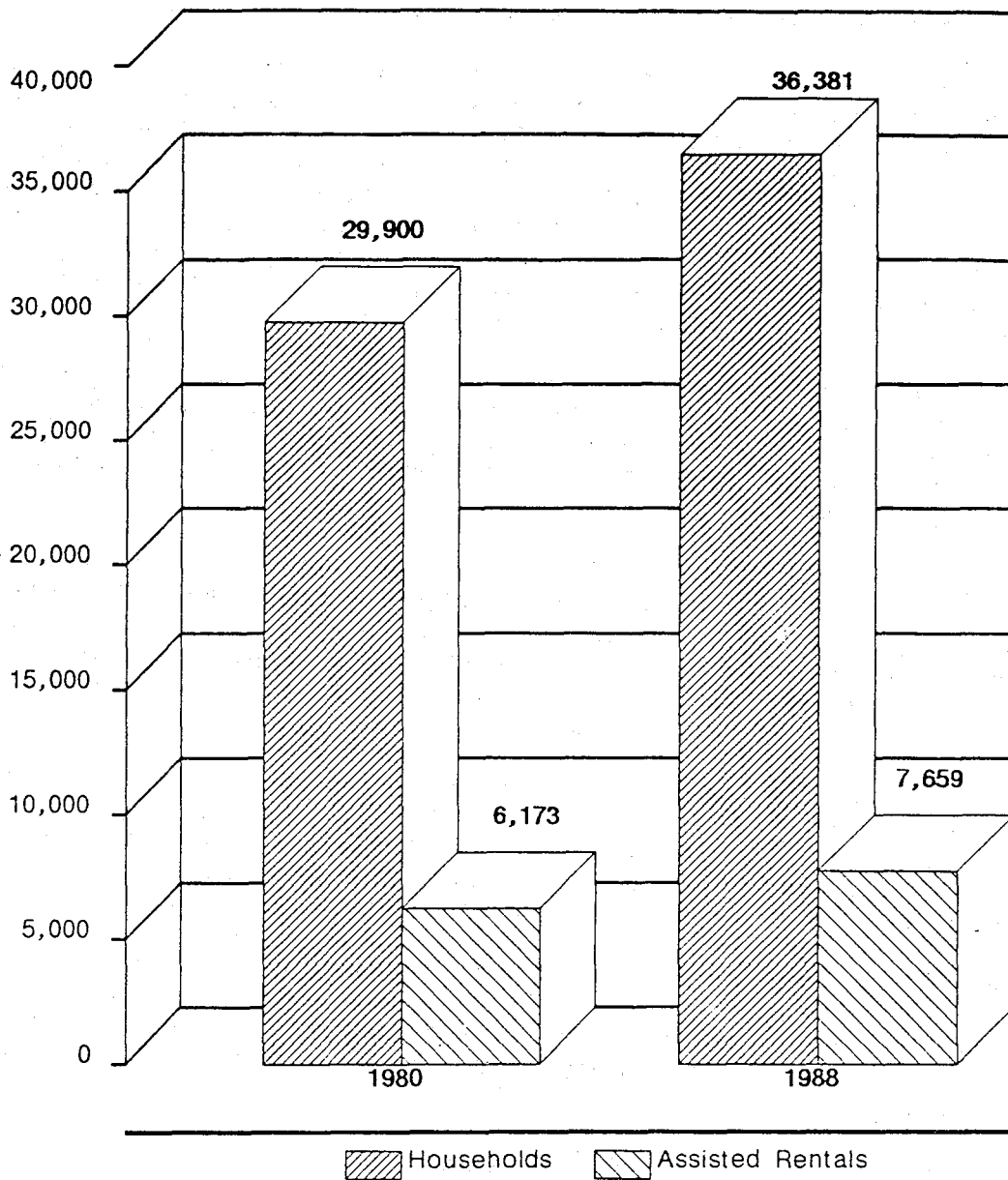
### Affordability -- Affordable to Whom?

Low income households are particularly vulnerable to changes in the housing market. While overall rents increased 88 percent in King County from 1980 to 1988, median income increased only 49 percent. Low income households are more likely to experience increased rent burdens under these circumstances. A household with an annual income of \$10,000, for example, could afford a monthly rent of \$170, yet average rent ranges from \$422 to almost \$640 throughout the County. Additional rental information for King County further amplifies the disparity between low incomes and market rents. In 1988, Cain and Scott, Inc.<sup>11</sup> prepared a special report for PCDD on apartment units within specified rent ranges in King County. The following information is based on their current apartment vacancy survey including nearly 70,000 units in 858 buildings in the areas defined as north, east, southwest, and southeast. For one-bedroom units only 4 percent rented for below \$300 per month. The availability of two-bedroom units for under \$300 was only .2 percent, and for three bedrooms below \$400, only .1 percent. The private market is clearly not in the business of providing affordable units to low income households.

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<sup>11</sup> King County 20 Plus Unit Apartments by Rent Range and Barrier Free Units, Cain and Scott, Inc., April, 1988.

**Figure 1**  
**Needy Renter Households**  
**to Assisted Units**  
**King County Consortium - 1980-1988 <sup>1/</sup>**



Source: 1980 and 1988 King County Annual Housing Action Plans  
 Households include families and elderly in need of assistance.  
 Assisted rentals include public housing, certificates/vouchers,  
 and federally subsidized/privately developed units.

<sup>1/</sup>King County excluding Seattle, Bellevue and Auburn

## Housing Need in Relation to Supply

Figure 1 illustrates the gap between households in need of assistance and the supply of subsidized units. Although the number of assisted units increased 24 percent and households in need increased 22 percent, the gap between need and supply grew from about 23,700 units in 1980 to 28,700 units in 1988. Further, in 1988 only about one in five needy households were actually assisted through housing subsidy programs.

Not only is the subsidized supply inadequate, a proportion of it is also at risk. Of the 5,634 permanently assisted units in King County excluding Seattle, Bellevue, and Auburn, 1,936 were privately developed and federally assisted through U.S. Department of Housing and Urban Development mortgage subsidy programs, substantial tax benefits, and tenant and project rent subsidies. These low income units are now threatened by either prepayment of assisted mortgages or expiring rental subsidy contracts which could remove the units from low income use. A majority of these assisted projects were developed in the mid to late 1970s and early 1980s. During the next five years, contracts for nearly one third, or 574 family and elderly units will expire. This could potentially continue through the year 2011, resulting in either large increases in rent for tenant households or, at worst, evictions into a market in which little is affordable.

A King County survey of tenants residing in assisted buildings shows that a majority are either children or seniors. Thirty percent are under the age of 19 and 40 percent are 65 and over. Most (89 percent) have annual incomes of less than \$11,000. Over one-third (38.5 percent) are paying under \$100 per month for rent and 40 percent are paying between \$100 and \$199, significantly less than the private market. The preservation of these units is crucial.

Some mitigating actions have been taken. Congress has imposed a moratorium on prepayments of mortgages assisted by the U. S. Department of Agriculture Farmers Home Administration through the 515 program for rural rental housing. HUD has also developed a "plan of action" required of owners wanting to prepay insured mortgages on some low income housing projects. HUD options for evaluation of the plan include approving prepayment but protecting current subsidized tenants, approving prepayment but providing incentives to the owner to continue use as low income housing, and not approving prepayment.

Locally, vouchers were obtained to assist tenants in a HUD-assisted building in which the owner "opted-out" of the rental subsidy contract. Vouchers, however, do not necessarily ensure affordable housing as tenants may have to pay more than 30 percent of their income for rent, nor do vouchers address the need for additional housing stock. Currently 90% of the households paying more than 30% of their income for housing are renters as compared to a small percentage of owner-occupied households.

According to real estate experts, King County can expect increased condominium conversions due to the high cost of purchasing single family homes.<sup>12</sup> This will exacerbate the already existing displacement problem caused by conversion of mobile home parks for more profitable land uses and expiring low-income use restrictions in private developed, federally subsidized housing. An estimated 6,000 households are threatened by displacement.

### The Section 8 Rental Assistance Program - Does it work?

The Housing Authorities of King County and the City of Renton jointly administer over 2,600 Section 8 Certificates and Vouchers. This rental assistance program provides a critical affordable housing resource for low income households throughout the County, allowing them to find housing in the private market with the Section 8 subsidy. The program is not, however, achieving its goals of racial and economic integration to the extent possible, due to several problems in the U.S. Department of Housing and Urban Development's administrative policies.

<sup>12</sup> Cain and Scott, Apartment Vacancy Report, April 9, 1990.

One of the main problems is that Fair Market Rents (FMR) are not high enough to enable Section 8 program participants to find housing in many communities in the County. The dramatic increase in rent levels, particularly on the Eastside, has resulted in the use of the program in communities with lower rent in South King County. These communities typically have existing concentrations of low-income households and assisted housing.

This concentration of assisted households defeats not only the purposes of the Section 8 Program, but important local housing policies as well. Because of inadequate FMR's, households that receive assistance through the Section 8 program are congregating in the very areas that, by local policy, are restricted or discouraged from further subsidized housing development.

Another problem is the concentration of racial minorities in those census tracts of the County that have higher proportions of minority households than the County as a whole. A Section 8 program that works properly to promote racial integration would not find a significant number of its assisted racial minority families residing in these census tracts.

As a fundamental element of housing and economic development policy, many local communities throughout the County have emphasized the creation and preservation of affordable low-income housing. This emphasis has been stated in local Housing Assistance Plans as well as local housing plans and policies. As the federal government's primary contribution to this effort, the proper functioning of the Section 8 program is crucial to the implementation of these local policies. Participating families are finding it increasingly difficult to find housing using Section 8 certificates. A dramatic indication of the program's failure is the returned certificate rate of 25% to 50% compared to a negligible rate only four years ago. Many of these families become homeless and seek emergency shelter as a result.

## CHARACTERISTICS OF HOUSING NEED

### Low and Moderate Income Homeowner Needs

Current information regarding homeowner needs is somewhat limited. However, data compiled by PCDD for the 1989-1991 HAP indicates that 23,714 housing units in King County are in need of major repair and suitable for rehabilitation. About 2 of every 5 units, or 9,270 are occupied by low and moderate income owner households. Poor housing conditions, as well as low and moderate income households, tend to be geographically dispersed throughout King County.

Housing conditions appear to have improved in the County throughout the past decade, however, affordability continues to be a problem. Household income has not kept pace with the costs of homeownership. Low and moderate income households are likely paying an increasingly disproportionate share of their income to meet housing costs as well as deferring maintenance and needed repairs. In fact, 1980 King County Census information shows that owner households with incomes less than \$10,000 were paying close to a median of 30 percent of their income for housing costs, while those with incomes of \$20,000 or more paid only 11 percent. In addition, many households have been forced out of the ownership market altogether due to rising costs, mortgage rates, and down payment requirements.

### Low and Moderate Income Renter Needs

The Puget Sound Council of Governments prepared information regarding the number of renter households in need of assistance, as defined by HUD. This includes two levels of numbers. "Low income" households are defined as those with income at or below 50 percent of the County median family income and "moderate income" is between 50 percent and 80 percent of the County median income. The figures also include the number of lower income households expected to reside in the Consortium if lower cost housing was available.

As shown in Table 2, 40,445 low and moderate income renter households are estimated to be in need of assistance. Over one-half (55 percent) of the elderly/handicapped, small family, and large family households are low income and a significant proportion of the total, 68 percent, are small families. Elderly/handicapped housing needs comprise about one quarter of the total.

### Low and Moderate Income Minority Households

Information from the 1980 Census shows that the median income of white households in King County was significantly higher than that of minority households. African-American household income was 64 percent of white; American Indian, 70 percent; and Asian 95 percent. Further, a higher proportion of both owner and renter minority households paid 30 percent or more of their income on housing than white households. The disparity between income and housing costs increases with lower incomes. The problem has become more acute in the past several years, as rents continue to rise faster than income.

Table 4 identifies the number of low and moderate income minority households living in substandard housing. Table 5 provides information on the rental subsidy needs of the elderly, small families, and large families by race. Consistently in minority households, small families seem to have the greatest need for rental subsidies.



**TABLE 4****Minority Housing Need by Tenure  
King County**

	African- American	American Indian Eskimo/Aleut	Asian and Pacific Islander	Hispanic Origin	Total
Owner	340	312	497	268	1,417
Renter	132	122	194	105	553
<b>TOTAL</b>	<b>472</b>	<b>434</b>	<b>691</b>	<b>373</b>	<b>1,970</b>

Source: 1980 Census data adjusted to 1988 by King County PCDD.

**TABLE 5****Rental Subsidy Needs of Low and Moderate Income Minority Households  
King County CDBG Consortium**

	African- American	American Indian Eskimo/Aleut	Asian and Pacific Islander	Hispanic Origin	Total
Elderly	53	36	123	79	291
Small Family	217	143	503	319	1,182
Large Family	17	13	47	30	107

Source: 1980 Census Data adjusted to 1988 by King County PCDD.

## **Affirmative Marketing**

Information available throughout King County supports the importance of affirmative marketing in furthering the County's fair housing goals. Patterns of racial and economic segregation persist in our communities and are seen by many as troubling signs of continuing discrimination. Minority households have on the average significantly lower income than whites; a higher proportion of both renter and owner minority households pay an excessive amount of their income for housing. Not surprisingly, a high proportion of minority households live in low income communities.

Racial segregation in housing can be caused by a number of factors, namely, racial and cultural discrimination and a lack of economic access and information. However affirmative marketing is a means of ensuring housing opportunity and freedom of choice by actively providing information about available affordable housing in non-traditional areas to prospective minority buyers and renters. A 1986 study by the Seattle-King County Community Housing Resources Board, a group advocating for fair housing, found that 52 percent of respondents would prefer to live in a racially mixed neighborhood but don't, and 62 percent felt that not enough was being done to promote integration.

## **Single Female Heads of Households**

"Unmarried women maintaining families are the workers with the greatest risk of living in poverty. Their earnings are rarely supplemented by those of other family members, and their wages, like those of women in general, are substantially lower than men's. Almost one-fourth of single-earner families maintained by women are poor"<sup>13</sup>

Recent studies report that the fastest growing family unit in the United States is single women supporting children. Lower wages for women, unemployment, lack of training opportunities, and lack of adequate support for children have contributed to the "feminization of poverty" in King County as elsewhere.

Census information from 1980 showed nearly 3,500 female headed households with children living in poverty in King County. (This figure excludes Seattle, Bellevue, and Auburn.) The mean income for these households was \$12,195, a little over one-third of the married couple family income of \$32,042. Married couples with children earned 63 percent more than female headed households with children. This income disparity points to the potential difficulty of finding and maintaining adequate rental housing.

The problem is confirmed by recent figures on homelessness. County shelter provider reports show that over half (52 percent) of families served in 1989 were female-headed. Increasing numbers are in shelters as a result of evictions, domestic violence and family crisis.

Domestic violence occurs in 60 percent of King County families, but there are few shelters and safe homes in the County outside the City of Seattle. Certain geographic areas, particularly east and south King County and rural areas, are not being adequately served by existing programs. Unmet needs are severe, due to the magnitude of the problem. While approximately 3,000 domestic violence victims are annually provided with shelter, counseling, and support groups, about 10,000 are turned away each year for lack of space. About 540 additional beds are needed to help fill the gap in resources.

A broad range of community based support services are critical to stopping the cycle of violence in King County. Emergency and transitional shelter and low cost permanent housing are crucial elements of the domestic violence support system and are in short supply. Available affordable housing is a factor that stops many victims of abuse from becoming independent.

<sup>13</sup>

Bruce W. Klein and Philip L. Rones, "A Profile of the Working Poor," Washington State Labor Areas Summaries, March 1990, p. 6

### **People with Special Housing Needs**

Special needs groups include those with supportive service needs such as the mentally ill, people with developmental disabilities, people with AIDS, alcohol and substance abusers, frail elderly, veterans, and victims of domestic violence. The combination of low cost housing and support services is often the key to helping people succeed with treatment or counseling programs and/or assisting them to live as independently as possible in the community.

Support services range from counseling and supervision to case management and may be provided either on- or off-site. The types of housing include permanent low-cost housing for people who can live independently in the community, transitional housing to prepare for independent living, and short-term emergency shelter to address immediate, crisis situations.

Over the past ten years, it has become increasingly difficult for lower income persons to obtain adequate, affordable housing. The problem has become especially critical for those persons who are in greatest need due to the inability to care for themselves, the lack of family support, and/or very low or no income. As a result, disabled or chronically ill adults and runaway or abandoned youths make up a large portion of the growing homeless population. They are also seen as the subgroups most difficult to help. Providing shelter or housing alone is not sufficient, since they often cannot manage by themselves. Housing and social service workers have noted that the failure to maintain needed treatment and support is often due to the lack of adequate living arrangements.

The King County Department of Human Services recently prepared a study on special needs housing concentrating on four populations: the mentally ill, run-away and parenting youth, veterans and victims of domestic violence. Table 6 is based on the results of the study and shows a breakdown of beds currently provided and additional bed needs.

**Table 6  
Estimates of Need  
King County Including Seattle**

	Currently Provided	Additional Need
Mentally Ill	1,089	1,010
Runaway and Parenting Youth	200	30
Veterans	786	200
Victims of Domestic Violence	185	540
<b>Total</b>	<b>2,260</b>	<b>1,780</b>

### The Mentally Ill

Chronically mentally ill and seriously disturbed adults living in the community are those most likely to need long-term housing assistance coordinated with out-patient treatment and other support services. Safe, sanitary, and affordable housing, a key element of the long-term community support approach, is still not available for the vast majority of the low-income mentally ill in King County. The need for this housing is increasing. The stock of low-income housing, where many mentally ill people live, continues to decline due to demolition and rising rents. The mental health system reform legislation will fund increased services to people in normal housing in the community. However, rent subsidies are still needed because of the rising cost of housing and the low income of most mentally ill persons.

Problems and barriers to appropriate community-based housing for the mentally ill include lack of adequate income to pay market rate rents, rising rents, lack of funding for housing development and maintenance, community opposition, and landlord reluctance to rent to people with mental health problems.

Significant progress has been made in the past several years in providing communitybased housing options for the mentally ill. There are currently over 1,000 beds ranging in a continuum of care from supervised settings with on-site staff to small houses and apartments with limited support services. The King County Housing Authority has also reserved 31 units for up to 62 mentally ill clients, and a special allocation of Section 8 certificates to subsidize rents in private apartments has assisted 40 mentally ill adults.

Even with the addition of this assistance, there continues to be a need for additional housing resources. Approximately 1,000 adults need long-term, low-income housing ranging from semi-institutional to independent settings. There is also a growing awareness of the need for specialized housing for the dual diagnosed alcoholic/mentally ill, particularly in the homeless population.

### People with Developmental Disabilities

The deinstitutionalization movement and supporting legislation for people with developmental disabilities has resulted in a variety of community residential housing alternatives. Current housing philosophy for these individuals promotes an array of appropriate, affordable, and supportive housing provided in the least restrictive setting.

While strides have been made in increasing alternatives to institutional settings, continuing barriers create housing problems for hundreds of individuals. Affordability is a primary issue for those on public assistance. Adequate locations are also crucial, and housing must be accessible to public transportation, services and facilities. Limited new development funding has made the use of existing housing (including assisted units) crucial to providing any housing services at all. However, there is an inadequate supply of affordable housing in suitable neighborhoods, close to needed services.

The State Disabilities Planning Council asserts that "affirmative marketing is required of the housing market to ensure that special units are occupied by the disabled."<sup>14</sup> When affordable housing can be found its accessibility for disabled people is often problematic. Barriers to affordable, accessible housing for the disabled include lack of social integration, low income and social attitudes. With the advent of the Fair Housing Amendment Act in 1991, new multifamily units of four or more units must be accessible to the disabled. The Act is intended to combat practices that discriminate against the disabled, requiring access and strikes down local zoning that restricts group homes.

Housing needs for people with developmental disabilities range from 285 individuals who need more appropriate housing settings to 612 who are in state institutions targeted to return home. In addition to these numbers, another 188 individuals are in need of housing over the next year due to the closure or downsizing of several large institutional settings. Housing types and programs include semi-institutional beds, adult family homes, group homes, and tenant support programs.

Current providers and advocates in King County favor the use of existing housing (single family and multi-family) with tenant support options.

#### People with Physical Disabilities

While a variety of residential options suitable for the physically disabled have been developed throughout the past several years, the need for affordable, appropriate, and accessible housing continues to be a serious concern. The need for housing ranges from single adults to disabled individuals with families for whom larger units would be most suitable.

Detailed information on the extent of housing needs for lower income physically disabled individuals is limited. Many live independently but in inappropriate settings or could live independently if more opportunities were available. The Easter Seal Society of Washington assisted 3500 clients in finding appropriate housing in 1989 and provided over 4500 with housing information and referral. Twenty-five percent of those were estimated to live in King County outside of Seattle. This has changed significantly since 1985 when over half lived outside Seattle. It appears that Seattle has more appropriate facilities for this population and they are coming to Seattle to seek available facilities. Further, requests for assistance far outweigh staff ability or available resources. Table 7 reflects a breakdown of King County special needs populations with physical disabilities.

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<sup>14</sup> State of Washington Disabilities Planning Council, 1990 Vision into Reality, April, 1990.

**TABLE 7**  
**Special Needs Populations With Physical Disabilities**

Mobility Impaired	60%
Chronic & Multiple Disabilities	19%
Vision Impaired	7%
Developmental Disabilities	6%
Mental Illness	5%
Drug/Alcohol Abuse	3%

1989 Statistics from the Easter Seal Society of Washington

### Runaway and Homeless Youth

Youth under 18 may be homeless or absent from their legal residence for a variety of reasons. Some are runaways, others are abandoned, and some may be living independently. It is estimated that there are 5,000 homeless youth annually. If youth return home it is normally within 2 weeks. After that time period they usually do not return.

Housing has come to be identified as a critical link in providing services to youth and their families. Youth who are homeless or repeatedly run away need a secure place to stay if such services as counseling, drug and alcohol treatment, and family reunifications are to succeed. The current system of out-of-home placements is overburdened, and many youth are not served.

The primary problems and barriers to providing housing to runaway and homeless youth include a shortage of group home beds, difficulties reuniting and supporting foster families, shortage of runaway prevention/intervention services, lack of services to older youth, difficulty of outreach to youth, shortage of placement options for those difficult to place, and community opposition to shelters and group homes. Most residential programs for youth are state funded, and in many cases, the current level of funding is inadequate. This is particularly a problem with state reimbursement rates, which may provide as little as 40 percent of a group home budget.

Typically youth are in need of shelter for two-four days and 400 to 600 of the total homeless/street youth need housing up to 18 months. Housing for emancipated minors or youth 18-22 is significantly lacking. Options include:

- o Short term placements such as emergency shelter, receiving homes, and volunteer homes primarily to serve runaways and allow a "time out" for family reconciliation. Street youth also use shelters.
- o Long-term treatment-oriented group homes for very disturbed people.
- o Long-term foster home care for those needing a family setting.
- o Transitional/emancipation housing for older youth (18-22).

### Alcohol and Substance Abuse

Income factors among lower income people with alcohol and substance abuse problems may contribute to housing problems. Income is often unstable, both for those with earned income and income from public assistance. Low-income levels and high housing costs create difficulties for clients in finding adequate housing.

The current system of alcohol and substance abuse treatment and services is based on philosophical and legislative changes that occurred in the 1970s. The notion of long-term care as part of the treatment

continuum of care has become the new focus. Housing (and other necessary support) has been identified as a significant gap. Individuals in the publicly funded treatment system are often involved in a cycle of unemployment, poverty, and substance abuse. Housing is important to breaking that cycle. It includes affordable transitional housing with aftercare and supportive settings (6 to 18 months), as well as permanent stable low-income housing.

In a general sense, according to treatment providers, suitable housing is lacking, both for those leaving treatment programs and those not amenable to treatment. Many single adults, in particular, currently live in emergency shelters or on the streets as a result of being discharged from treatment programs prior to locating housing. Others live in single room occupancy hotels downtown. Aftercare housing and support are particularly important for those who lack a home and family because housing can be the stabilizer that keeps this population alcohol and drug-free. Alcohol-and-drug-free housing must be combined with financial and social/psychological support in order to assure any kind of treatment success.

The Alcohol and Drug Addiction Treatment and Shelter Act, passed by the Washington State Legislature in 1987, made significant changes to the system. The treatment track, when fully operational, provided detox, in-patient treatment, and transitional or recovery housing. The shelter track provided beds in a permanent shelter facility for those not amenable to treatment. The program was so successful in meeting the needs of clients that the Legislature in 1989 lidded the treatment track at 50% of high utilization and lidded the shelter track at less than 50% of utilization. New rules for eligibility further eroded the effectiveness of the shelter track and has resulted in a return to the crisis that existed prior to 1987.

Today, the lack of suitable housing, for the more chronic population in particular, remains a critical issue.

The King County Alcohol and Substance Abuse Services Division estimates 180 people in need of recovery house beds, 200 for transitional housing, and up to 500 for the permanent shelter beds.

#### People with AIDS

The housing needs of people with AIDS and disabling AIDS-related condition (ARC) have become a critical issue in King County as numbers grow and the need for a coordinated system of care becomes crucial. The absence of residential long-term care services has been identified as one of the greatest gaps in this system. The development of housing alternatives to fill this gap in the continuum of care is no easy task. Housing must be humane, appropriate, and provided in the least restrictive setting. It must respond to patient needs that can change radically and rapidly, and it must be coordinated with an array of services, including meals, care, transportation, and emotional support.

According to a study conducted by the Northwest AIDS Foundation, 50 percent of the individuals with AIDS needed housing assistance, 37 percent of which required long term residential care. The life expectancy of persons with AIDS in Washington State is about 20 months. Currently the AIDS population in King County is 1100 and expected to increase to 1,500 in 1991 and 5,000 by in 1995. Clearly, the need for assisted housing for this population is pressing. The need for housing in 1990 is 188 dwelling units and in 1991 it will be 253.

Housing options, particularly for those in need of long-term residential settings, are limited in Seattle-King County. Individual ability to pay for housing and support services varies widely. While some forms of public assistance are available, the amount is not always adequate for housing and reimbursement for the types of care needed. To date, there are no housing facilities currently available for intravenous drug users with AIDS. However, the Multifaith AIDS Project (MAPS) is developing a five unit home for this population.

The Seattle King County Department of Public Health (SKCDPH) has developed short range and long range housing options which will allow people to stay in their own homes or home-like settings with varying levels of support services as needed. None of the options preclude the continuing need for public housing authority units or skilled nursing home and hospital beds in a number of facilities throughout King County.

## The Homeless

Recent information on homelessness in King County reinforces the causes and consequences that have previously been identified and discussed throughout the region. Homelessness is a systemic problem of poverty for which there are no easy solutions. The problems continue and, in many cases have intensified, despite new resources and efforts to coordinate those resources and services. The homeless population is composed of a diversity of households and individuals who share the problems of lack of housing opportunities and inadequate income. More specifically defined, this includes factors relating to:

Economics - Many households do not earn living wages in the labor market. Others either lack access to or find public assistance to be inadequate.

Labor Market - A decreased unemployment rate is not reflected in decreasing homelessness. The service sector pays low wages. Other jobs require high communication skills and education.

Family Violence - Stress related to income problems is increasing as is alcohol and substance abuse. Lack of early intervention contributes to child abuse, and domestic violence can lead to homelessness.

Housing Market - There is a growing disparity between income and housing costs, and an increasing gap between those in need and available assisted housing.

Homelessness is a regional issue unconfined by state, county, or city boundaries. The City of Seattle and King County share the problems and must continue to seek regional solutions. For the purposes of the AAP, however, characteristics of the homeless in the County have been separated from those of the City. This is because the composition of the client population is somewhat different, and shelter programs and services vary as a result. King County shelters are oriented to families and youth. Few single adults are served in the County system, while singles in Seattle shelters are a large proportion of the total.

Of 615 households sheltered in the County in 1989, 52% were women with children, and 35 percent were two parent families. Almost two thirds (58 percent) of the 1,824 individuals served were children under 17, and 32 percent were minorities. This is more than twice the proportion of minorities in the general population of King County which is 14.4 percent.

Reasons for seeking shelter among those served in the County in 1989 included:

Eviction/displacement	27%
Employment and income-related problems	20%
Domestic violence	13%
Family Crisis	10%

In 1989 of those leaving the shelter system, only 15 percent found permanent or transitional housing.

Current research points to gaps in service throughout the shelter and services continuum including particularly vulnerable groups such as victims of domestic violence, teen parents, and runaway youth.



## 1991 HOUSING GOALS AND STRATEGIES

The 1991 housing goals and strategies weave a number of programs, funded through a variety of sources, into a comprehensive approach to meeting the needs of low and moderate income households in King County. In light of reduced resources, it is necessary to target housing funds to those whose needs are most pronounced given: unstable or no income; the inability to pay market rent with limited public assistance income; and the need for appropriate types of housing, often with support services. At the same time, some balance must be maintained and affordable housing opportunities and repair programs for a wide range of owner and renter households must be expanded. Housing programs for those with special housing needs and the homeless are targeted to very low income households. Strategies to increase new construction and preserve housing through repair and rehabilitation programs will serve a mix of low and moderate income households.

Housing may be viewed as a continuum which includes emergency, transitional and permanent low cost housing for a diversity of households. Strategies are designed to fill gaps in this continuum as well as gaps in geographic location throughout King County. There is emphasis on an increased technical role for PCDD housing staff in assisting provider agencies to find funding and develop housing units and programs. King County is also concerned with the condition of housing and continued funding for repair and rehabilitation programs.

It should be noted that some of the strategies do not directly result in housing unit production. However, they must be recognized as part of the overall King County effort to provide housing resources in response to scarce federal funding.

1. **Increase the opportunities and resources for decent and appropriate low-cost housing in King County.**
  - a. Assist sponsors to implement 1990 Housing Opportunity Fund projects, providing 128 units for teen parents, homeless families, people displaced from mobile home parks, and mentally ill adolescents. Work with potential sponsors to develop 1991 project ideas to meet urgent needs.
  - b. Encourage CDBG applications for land acquisition and site improvements for housing projects that demonstrate affordable renter and owner housing opportunities for low and moderate income households.
  - c. Continue the CDBG-funded revolving loan fund for land acquisition to be used in conjunction with the FMHA 523 program for self-help housing development in rural areas of King County.
  - d. Continue the CDBG-funded Community Development Loan Fund for predevelopment costs associated with housing development projects for low and moderate income persons.
  - e. Encourage CDBG applications for acquisition/construction of housing for service-dependent groups, if applicants have service dollars.
  - f. Explore the use of HUD and local lender foreclosed houses for transitional and permanent housing.
  - g. Provide increased technical assistance to private and nonprofit housing developers to support and facilitate affordable housing development for low income households using county, state, federal, and private resources.

- h. Continue to provide funds for housing counseling, including fair housing counseling, mortgage default counseling, and tenant counseling and advocacy.
  - i. Coordinate with the King County Human Services Roundtable to develop funding and programs to respond to identified housing and human services issues.
  - j. Continue support for an urban homesteading program in King County which will involve the relocation and rehabilitation of Port Authority houses and/or the acquisition of lender repossessed houses and County and other local jurisdictions' surplus property.
  - k. Participate in the King County Housing Partnership which brings together the public and private sectors to increase low and moderate income housing production throughout King County.
  - l. Work with private and nonprofit developers to encourage handicapped accessible and/or adaptable features in new housing development.
  - m. Review project applications to the Washington State Housing Finance Commission for the Low Income Housing Tax Credit for consistency with King County's housing needs and location criteria. Project factors to be considered include the provision of low cost units to very low income and/or special needs groups, dedicated space for day care and support services, and handicapped accessible units so that proposed projects better serve very low income households.
  - n. Implement 142 units lease-purchase homeownership program for first time buyers in partnership with the King County Housing Authority (HACK).
  - o. Work with HUD and local housing authorities to increase the value of Section 8 Certificates to more adequately reflect current market conditions and achieve the program goals of racial and economic integration.
- 2. Work with government agencies and housing and service providers to explore new funding sources and best use existing ones to implement housing programs for people with special housing needs.**
- a. Continue to work with HUD, the King County Department of Human Services, and the King County Housing Authority for special allocations of Section 8 Certificates/Housing Vouchers for people with special needs.
  - b. Coordinate with the Washington State House Finance Commission to house special populations in units set-aside for low-income households.
  - c. Identify County-owned land and buildings appropriate for housing for special populations and assist potential providers in packaging development funding.
  - d. Provide technical assistance to CDBG applicants to submit the highest quality applications for funding.
  - e. Provide technical assistance to County housing authorities and non-profit organizations to apply for funds (serving special populations) under the Stewart B. McKinney Homeless Assistance Act.
  - f. Encourage providers of small group homes (less than nine) to consider HAP location criteria in their siting.

- g. Continue to provide matching funds to nonprofits serving people with special needs to leverage, state, federal and private funds.
  - h. Revise the special needs housing provisions of the King County Zoning Code to reflect the new Fair Housing Act Amendments.
- 3. Maintain the existing supply of emergency shelter facilities and strengthen services and transitional housing for homeless clients with a particular emphasis on families and youth.**
- a. Provide CDBG and ESGP funds for operating costs for previously acquired shelter facilities.
  - b. Provide CDBG funds to rehabilitate and improve existing shelter facilities in the King County Consortium.
  - c. Inventory facilities, property, and buildings in King County that could be appropriately used as emergency shelter and transitional housing.
  - d. Encourage CDBG applications for acquisition/construction of emergency/transitional shelter facilities in the King County Consortium, if applicants have operating dollars.
  - e. Continue to maintain contact with HUD and FMHA in reviewing housing units in surplus inventory that would be appropriate for emergency shelters. Coordinate with agencies interested in acquiring surplus military housing for emergency and transitional use.
  - f. Work with providers, other government agencies, and housing authorities to apply for shelter and homeless support program funding available through the Stewart B. McKinney Homeless Assistance Act and the State. This includes the Emergency Shelter Grants Program, SRO/Section 8/Moderate Rehabilitation, the Supportive Housing Demonstration Program, and the Washington State Housing Trust Fund.
  - g. Explore project ideas and funding for emergency shelter for single adults in King County.
  - h. Continue the King County Housing Opportunity Fund to leverage funding from the State Housing Trust Fund, McKinney Act Programs, the Washington State Housing Finance Commission's Special Nonprofit Assistance Program, and private sources for housing projects to assist homeless families and individuals.
  - i. Continue intergovernmental cooperation in planning and implementing homeless assistance projects.
  - j. Identify strategies to prevent homelessness and continue to use ESGP funding for this purpose.
  - k. Work with shelter providers and other nonprofits to access homes available through HUD's new Single Family Lease/Sale Assistance Programs for the Homeless.
  - l. Work with domestic violence programs and the King County Women's Program to increase the supply of facility-based emergency and transitional housing for victims of domestic violence.

- 4. Preserve the existing supply of housing in King County that is at risk due to substandard condition, land use changes, or expiring low income use restrictions. Specifically target this assistance to low and moderate income households.**
- a. Continue CDBG funding of low or interest free rehabilitation loans through the Affordable Monthly Payment Loan Program and Housing Repair and Weatherization Program for low-income single family homeowners. Prioritize applicants by income and urgency of repairs.
  - b. Prepare amendment to 1979 King County Condominium Conversion Ordinance to conform with changes required by the State legislature; continue to protect low income tenants at risk of displacement by ensuring relocation payments.
  - c. Propose local option relocation ordinance as provided under the state Growth Management Act.
  - d. Propose Just Cause eviction ordinance to protect tenants in unincorporated areas from eviction without reasonable cause. Encourage similar tenant protections in suburban jurisdictions.
  - e. Encourage suburban cities to allocate funds to King County housing repair programs in order to make their citizens eligible for all programs operated by King County.
  - f. Continue to use HUD Section 312 funding for single family and multifamily housing rehabilitation as funds are available.
  - g. Continue the operation of the Federal Rental Rehabilitation Program, using local funds, if necessary, for low-income occupied rental properties. Expand the program to provide services in Bellevue.
  - h. Contract with the City of Redmond to provide housing rehabilitation services within the city limits.
  - i. Coordinate with FMHA to notify rural households of the availability of FMHA housing repair loans and grants.
  - j. Develop assistance programs for mobile home park residents who are displaced due to land use changes, including development of replacement mobile home parks, land use revisions, amendment of current SEPA policies, and tenant purchase of existing parks.
  - k. Develop strategies to mitigate or prevent the loss of nearly 2,000 low income housing units in King County. Develop sources of funding and strategies to enable public housing authorities or non-profit housing groups to buy projects in which owners wish to prepay federally assisted loans.
  - l. Develop and implement a Relocation Assistance Policy for low-income households displaced when housing is demolished, substantially rehabilitated, or converted to market rate housing or other uses.

5. **Continue cooperative interdepartmental and intergovernmental efforts to expand housing opportunities.**
  - a. Provide housing planning, development, and rehabilitation assistance to cities and towns in the King County Consortium.
  - b. Propose the use of two King County-owned parcels of land to provide replacement mobile home park sites; one each in north and south King County.
  - c. Inventory facilities, property, and buildings owned by King County or Consortium jurisdictions for either permanent housing or emergency shelter use.
  - d. Work with King County, suburban cities, and Seattle special populations provider agencies to increase communication and program coordination.
  - e. Create a staff level housing and human services working group with City of Seattle and King County government agencies and provider groups.
  - f. Work with King County Departments and suburban jurisdictions to implement the Regional Affordable Housing Finance Plan.
  
6. **Increase affordable housing opportunities for residents of King County through the implementation of policies and programs contained in the Affordable Housing Policy Plan.**
  - a. Negotiate with developers of large parcels to include low, moderate and median income housing in new master plan developments.
  - b. Monitor and enforce compliance of restrictive deeds and covenants with developers of large parcels responsible for providing median income housing as a condition of approval of the development.
  - c. Contribute to the development of the Northshore, Soos Creek and East Sammamish Community Plans to ensure that affordable housing is addressed in each plan.
  - d. Complete the Regional Affordable Housing Finance Plan, providing the County Executive and Council with a levy proposal for 1991.
  - e. Complete the affordable housing demonstration project, demonstrating cost-saving approaches for housing construction and site design that can be replicated in future housing developments.
  - f. Market available land, review projects and negotiate development conditions with developers who are interested in using County owned land for low income housing.
  - g. Negotiate interlocal agreements with cities to retain affordable housing in newly annexed or incorporated areas and to expand affordable housing opportunities through public and private development.
  - h. Expand land use incentives to encourage affordable housing through the King County Zoning Code revision project.

## 1991 NUMERICAL GOALS FOR HOUSING ASSISTANCE

The 1991 Annual Action Plan goals reflect PCDD's continuing efforts to provide housing assistance in the face of decreasing resources. Much of the federal housing assistance previously relied upon to meet housing needs is unavailable or questionable for 1991. Because of these circumstances, PCDD considers every potential source of assistance as equally important. The goals represent a diverse approach to meeting housing needs and are based on federal, state, local, and private funds.

## HOUSING SERVICE PROGRAM GOALS FOR 1991

### Housing Hotline

The Housing Hotline is a widely advertised phone number to provide information to King County residents outside of Seattle, Bellevue, and Auburn seeking housing assistance. The Hotline provides centralized intake for King County's available housing repair programs. The Hotline is staffed by a CDBG-funded employee who takes applications for home repair programs, interviews clients, processes home repair loan documents, and monitors progress of repairs. In addition, the Hotline staff handles a variety of calls seeking general information and referrals. An up-to-date catalog of housing assistance provided by local jurisdictions and private agencies in King County is maintained.

ANNUAL GOAL  
Serve 3,500  
callers

### Fair Housing Office

It is the policy of King County that discrimination in the rental, sale, or financing of housing accommodations against any persons on the basis of race, color, religion, national origin, age, sex, marital status, parental status, sexual orientation, the presence of any sensory, mental, or physical handicap, or the use of a trained dog guide by a blind or deaf person are contrary to the public welfare, health, peace, and safety of the citizens of King County.

ANNUAL  
Assist 150  
residents

Such practices of housing discrimination are prohibited by King County Ordinance No. 5280, as amended, which was enacted in January 1981. This Ordinance is administered and enforced by the Fair Housing Section of the King County Office of Civil Rights and Compliance.

In 1990, the Fair Housing Section plans to serve over 150 residents of King County through education, information, and referral, and resolution of discrimination complaints.

If adopted by the King County Council in 1990, the Office of Civil Rights and Compliance will implement the Just Cause Eviction Ordinance. This will assist an additional 3,000 individuals in unincorporated King County through information and referral, resolution of eviction problems, and actual filing of cases.

### **Housing Counseling**

Comprehensive housing counseling will be provided to households with mortgage default problems, those preparing to purchase homes, and delinquent renters. The program will serve King County residents outside of Seattle.

**ANNUAL GOAL:**  
Initiate 100  
counseling  
contacts

### **CDBG Housing Repair and Weatherization Program**

Emergency grants of up to \$1,500 per house (\$2,700 for mobile homes) or a deferred payment loan up to \$13,500 are available under this program. Health and safety repairs must be made before other repairs can be assisted. The program is coordinated by King County for small cities and unincorporated areas. The bidding process and construction management for this program are carried out by rehabilitation staff of the King County Housing Authority.

**ANNUAL GOAL:**  
Repair 120  
homeowner units

### **King County Housing Authority Weatherization Program**

Weatherization grants of up to \$2,300 are available. The King County Housing Authority coordinates the program. Weatherization is carried out by Housing Authority staff or private contractors. The Housing Authority is currently working with Puget Power and Washington Natural Gas which will enable an expansion of the Program.

**ANNUAL GOAL**  
Weatherize 800-1,000  
homeowner and  
renter units.

### **Consortium Cities' Housing Repair Program**

Various grants and deferred payment loans are available from two cities which have their own repair programs. Currently, Kent and Renton operate local housing repair programs. Most other cities participate in the County's other housing repair programs.

**ANNUAL GOAL:**  
Repair 100  
homeowner units

### **Emergency and Transitional Shelter for Families and Youth**

Operating and leasing costs will be provided in part, through King County CDBG and ESGP funds to maintain the supply of emergency shelters throughout King County. Approximately 1,600 homeless individuals will be sheltered in 30 family units, and 365 homeless youth will be served through 6 units in Auburn.

**ANNUAL GOAL:**  
Serve 1,900  
individuals in youth  
and family units



## MAJOR HOUSING ASSISTANCE PROGRAM ANNUAL GOALS FOR 1991

### Homeowner Rehabilitation

#### **Affordable Monthly Payment Loan (AMPL) Program**

This program combines CDBG funds with a private lender market rate loan to provide a homeowner with affordable monthly payments. The maximum loan per unit is \$15,000. This program makes it possible for homeowners to rehabilitate their properties and allows lenders to serve an expanded market.

**ANNUAL GOAL:**  
Rehabilitate 30  
single family units

#### **HUD Section 312**

This program provides single family and multifamily housing repair loans. In King County, single family loans are given higher priority. Loans of up to \$33,500 are available at three percent interest for 20 years. While new authorizations for the 312 program have been eliminated, funds are made available to eligible local governments as loans are repaid to the Federal government. Future 312 funding is uncertain. Should funds become available, the housing rehabilitation staff will package any appropriate application at that time.

**ANNUAL GOAL:**  
Rehabilitate  
5 units as funds  
are made available

#### **Farmers Home Administration 504 Program**

Loans and grants for health and safety repairs are available to residents in the rural parts of the County. The maximum loan amount is \$15,000, and grants up to \$5,000 are available to senior citizens.

**ANNUAL GOAL:**  
Repair 3  
homeowner units

## Rental Rehabilitation

### **Federal Rental Rehabilitation Program**

This program leverages private funds with Federal funds to rehabilitate rental units. Loan funds are available for half the cost of rehabilitation ranging from \$5,000 to \$8,500 per units depending on the number of bedrooms. A limited number of low income tenants living in the rehabilitated units may be assisted with Section 8 Housing Vouchers. These repairs are targeted to areas where postrehabilitation rents are not expected to rise beyond HUD Fair Market Rent levels.

**ANNUAL GOAL:**  
Rehabilitate 50  
rental units

## New Rental Construction

### **Low Rent Public Housing Program**

The King County Housing Authority manages about 3,000 low-cost housing units throughout the County and the Renton Housing Authority manages about 310 units. Under the conventional public housing program, housing authorities sell bonds to finance the construction cost while the Federal government pays the annual cost of paying off those bonds (Annual Contributions Contract or ACC). Rents can thus be quite low, since they cover operating expenses only.

**ANNUAL GOAL:**  
Provide new rental  
units for 20  
elderly, and 155  
family households

### **Section 202 Housing Program**

HUD provides the funding for this program in the form of direct development loans and Section 8 rental assistance payments for the eligible tenants. The goal of this program is to develop rental housing for low income elderly and special needs persons.

**ANNUAL GOAL:**  
20 new rental units  
for elderly and 30  
units for special  
needs housing

### **Farmers Home Administration 515 Program**

This program provides direct loans to private developers and non-profit sponsors at below market rates for construction of multifamily rental housing in designated rural areas.

**ANNUAL GOAL:**  
18 new family units  
and 12 elderly units

## Existing Rental Units

### **Section 8 Existing Certificates/Housing Vouchers**

With funds from HUD, housing authorities can guarantee landlords Fair Market Rents, while the tenant pays no more than 30% of his or her income.

Both the King County and Renton Housing Authorities can issue available certificates to eligible low-income renters to live in existing housing units that are approved as being in standard condition. The housing authorities administer more than 2,000 units of leased, assisted housing.

**ANNUAL GOAL:**  
Provide assistance to 238 family renters and 50 elderly and special needs renters

### **Special Needs Housing**

CDBG funds will be used to write down the costs of acquisition for one house for individuals with special housing needs.

**ANNUAL GOAL:**  
Serve 5 individuals with special housing needs

## Homeownership

### **Farmers Home Administration 502 Program**

This program provides loans to eligible low and moderate income households for home purchase in rural areas. This program is managed by the Farmers Home Administration County Office in Auburn.

**ANNUAL GOAL:**  
Provide loans for the purchase of 80 homes

### **Self-Help Housing Development**

King County will continue a revolving loan fund for land acquisition to be used in conjunction with self-help housing development in rural areas of the County. FMHA provides grants to sponsor of self-help housing programs under the Section 523 Program. The sponsors use the funding to provide technical and supervisory assistance and equipment to enable groups of households to build their own homes in designated rural areas. The self-help approach substantially reduces the cost of housing below the market rate, providing homeownership opportunities to lower income households.

**ANNUAL GOAL:**  
8 single family homes

### **Urban Homesteading**

King County will begin an urban homesteading program, combining different sources of fundings to provide homeownership and rehabilitation financing to four to eight low and moderate income households.

**ANNUAL GOAL:**  
Provide homeowner-ship opportunities to 4-8 families

### **Lease - Purchase Homeownership Program**

King County would finance land as necessary for 3 to 4 years at below market rates. HACK would acquire mobile housing units wholesale from the factory and sell to low and moderate income home buyers. Priority will be given to people at risk of being displaced. Low and moderate income households would make payments exceeding the debt service. Excess payments would be deposited into a maintenance/reserve account which in 3 to 5 years is used as the downpayment for an FHA-insured mortgage.

**ANNUAL GOAL:**  
Provide 142 units to  
first time buyers.

TABLE 8

Major Housing Assistance Program Annual Goals for 1991

	Elderly or Handicapped Units	Small Family Units	Large Family Units	Total
<u>Homeowner Rehabilitation</u>				
AMPL	3	22	5	30
FmHA 504	3	0	0	3
<u>Rental Rehabilitation</u>				
Federal Rental Rehabilitation Program				
Housing Opportunity Fund	10	30	10	50
	0	14	0	14
<u>New Rental Construction</u>				
Low Rent Public Housing	20	146	9	175
HUD Section 202	50 *	0	0	50
FmHA Section 515	12	18	0	30
Washington State Housing Finance Commission Low Income Housing Tax Credit Program	25	60	15	100
Housing Opportunity Fund	35	10	0	45
<u>Existing Rental Units</u>				
HUD Section 8 Existing				
Certificates/Housing Vouchers	50 *	225	13	288
Emergency Shelter	0	32	4	36 **
Transitional Housing	0	5	5	10
Special Needs Housing	5	0	0	5
SRO/Section 8/Moderate Rehabilitation	-	-	-	15 ***
Housing Opportunity Fund	0	56	4	60
<u>Homeownership</u>				
FmHA Section 502	0	74	6	80
Self-Help Housing	0	6	2	8
Urban Homesteading	0	4	2	6
Lease-Purchase Program	0	143	5	148

\* This category includes housing goals for special needs groups. Assistance is evenly divided between elderly and handicapped.

\*\* Operating costs for these shelter units will be provided through King County CDBG and ESGP funds. The figure includes family and youth shelters.

\*\*\* This program is designed to serve single adults.

## LOCATION CRITERIA FOR ASSISTED HOUSING

The location criteria for housing assistance are based on the concern of King County and Consortium cities and towns that housing be appropriate to the area in which it is located and to the residents it serves. The criteria incorporate King County's housing policies and provides the basis for review of assisted housing proposals and determination of suitability and consistency with the Housing Assistance Plan.

In general, the location criteria seek to promote the diversity and vitality of neighborhoods, avoid undue concentration of assisted housing, and provide increased housing opportunities for low and moderate income households. The general location criteria address new construction and rehabilitation programs. The specific site and location criteria address the County's growth policies, accessibility issues, and environmental conditions. Additional criteria provide the basis for sensitive and appropriate development for families, the elderly, and special populations in rural and urban areas of King County.

### Displacement and Relocation

1. Projects resulting in displacement are strongly discouraged. King County encourages the following practices to minimize displacement for low and moderate income households.
  - a. acquisition of vacant properties, or of properties which are being voluntarily sold by an owner-occupant so that relocation is not the direct result of the project;
  - b. projects which require only temporary relocation if relocation is needed;
  - c. retention of buildings currently housing low and moderate income tenants;
  - d. projects which will not cause increases in neighborhood rents as a result of cumulative impacts of CDBG investment in the neighborhood.

### Displacement and Relocation Assistance Policy

1. Applicants for the Consortium's CDBG funds and the County's Housing Opportunity Fund dollars for projects where displacement is likely to occur (e.g., housing acquisition) must include a budget covering the maximum benefits to displacees and the realistic staff and operating costs associated with helping them relocate.
2. For projects where displacement is unavoidable, King County will require project grantees to follow the regulations of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 as amended April 2, 1989, for financial and relocation assistance. Potential relocatees are entitled to benefits if they occupied the property for at least 90 days prior to written offer to acquire the property.

King County is developing a Displacement and Relocation Policy which when completed, will augment the above for County projects. The policy will provide displacement assistance and benefits to income-eligible tenants who are being displaced due to redevelopment or conversion to other land uses. The County is exploring a relocation grant program involving the property owner and the County. It is estimated that 200 households would be affected, needing grants of \$2,000. This may be viable though the State Growth Management Act authorizing local jurisdictions to require owners to pay up to one half relocation costs to low-income tenants. King County would match the owner's assistance with local Real Estate Excise Tax revenue. Because the State Growth Management Act does not cover relocation through condominium conversion, the County has revised existing County requirements for relocation assistance to displaced tenants to conform to a new State Condominium Act.

### **General Location Criteria for New Construction (12 or More Units)**

New subsidized rental housing construction will be encouraged in areas where it will promote a good income mix leading to healthy, vital communities. In an effort to avoid the concentration of low and moderate income households in areas of assisted housing and promote choice in housing throughout King County, the following criteria have been established which provide a relative measure of concentration of assisted housing.

**1. Areas unacceptable for assisted housing development**

Census tracts in which permanently assisted housing units comprise over ten percent (10%) of the total year-round housing stock.

**2. Areas in which assisted housing development will be discouraged**

Family and Elderly - Census tracts in which permanently assisted family and elderly units combined comprise five percent (5%) to ten percent (10%) of the total year-round housing stock.

Family - Census tracts in which permanently assisted family units comprise five percent (5%) of the total year-round housing stock.

Elderly - Census tracts in which permanently assisted elderly units comprise five percent (5%) to ten percent (10%) of the total year-round housing stock.

**3. Areas in which assisted housing will be acceptable**

Census tracts in which permanently assisted units comprise less than five percent (5%) of the total year-round housing stock.

The criteria are graphically demonstrated on Map 1, General Locations for New Assisted Housing. Table 9 provides the background for the census tract designations indicated on the map.

An exception to these limitations is made for the location of elderly housing units in certain central city areas where services are available and a high degree of unmet need can be documented.

Assisted housing units proposed in census tracts designated as discouraged areas will be reviewed on a case-by-case basis.

### **General Location Criteria for Rehabilitation of Existing Housing**

Housing programs such as rehabilitation, home repair, and weatherization seek to improve the housing stock in areas characterized by conditions leading to blight and a concentration of low income residents. The goal of these programs is to provide resources to households who cannot afford improvements without outside assistance and to create a climate favorable to renewed private investment in the neighborhood.

While housing repair resources are available to all eligible households in King County, rehabilitation and repair assistance will be marketed and targeted to the lowest income communities with housing needs as determined by PCDD.

**Insert Map 1**  
**General Locations for New Assisted Housing**



### **Specific Site and Location Criteria**

In addition to establishing general location maps and general standards for the development of new assisted housing, King County will review each assisted housing proposal for consistency with site and location criteria. These criteria do not replace HUD's Site and Neighborhood Standards, but are intended to augment them and provide the County with an ability to carefully analyze housing proposals. Each proposal will be ranked against other proposals as determined by King County's review of each proposal's attainment of each of the appropriate following criteria. In addition to the basic site and location criteria, described below are specific types of housing, i.e., elderly, family, etc., with additional criteria against which they are evaluated.

### **Basic Site and Location Criteria**

1. Projects must conform to the County's growth policies and agricultural preservations plans and policies, with particular attention paid to the proposed project's conformance to approved utility plans and plan requirements. If a project site is located within an incorporated area, projects must also conform to local land use policies.
2. New assisted housing must also be in a local utility service area (sewer and water). In addition, developers should make sure that a proposed site is located outside 100-year flood plains and not located in the SeaTac Airport Noise Clearance Zone. Details for a specific site may be obtained by contacting the King County Building and Land Development Division or the appropriate local jurisdiction planning department.
3. Assisted housing sites must have adequate sewers or septic tank facilities and should not involve serious storm drainage problems.
4. Assisted housing should be located in areas free from adverse environmental conditions, natural or manmade, such as soil instability, flooding, harmful air pollution, smoke or dust, excessive noise, vibration, vehicle traffic, fire hazards, or where sites are in neighborhoods where substandard dwellings or other blighted conditions predominate, unless a coordinated strategy to improve a neighborhood is underway.
5. Project sites will be favored to the extent they help to diversify a neighborhood economically.
6. Appropriately zoned sites will be preferred.
7. Assisted housing sites more accessible to appropriate social services and facilities will be favored over other sites.
8. Assisted housing sites must be located within a reasonable distance (2 - 4 blocks) of public transportation.
9. Project sites located on or near handicapped accessible public transportation routes will be favored.
10. New assisted housing designed with public and open spaces accessible for handicapped persons will be favored. These features include accessible parking lots, walkways, building entrances, public meeting rooms and spaces, and public bathrooms. In these spaces, signs should be in tactile symbols and/or Braille.

### **Additional Family Project Site and Location Criteria**

1. One hundred percent (100%) assisted projects for families will be limited to 30 units. Mixed income family projects may contain 30 assisted units; plus, up to an additional twenty percent (20%) of the residual number of units in the project may also be assisted.
2. Assisted housing for non-elderly households should be located at least one-quarter mile from any permanently assigned project of more than 30 units (unless the specific written approval of the jurisdiction within which the development will be located is obtained).
3. Family projects will be favored to the extent to which they limit project size and promise to fit harmoniously into the surrounding community through the sensitive application of special design, high construction standards, and appropriate amenities.
4. Family projects will be favored to the extent they provide three, four, or more bedroom units to meet the needs of large families.
5. Mixed-income developments which do not segregate low and moderate income from conventional units within the project will be favored.
6. Family projects will be favored where handicapped units are two bedrooms or larger in size.

### **Additional Elderly Project Site and Location Criteria**

1. Projects for the elderly must be located near shopping and other necessary facilities, such as medical care, recreation, and social services. Good bus service must be available within two blocks. Projects more than a 15-minute bus ride from grocery shopping will be unacceptable.

### **Additional Rural Housing Project Site and Location Criteria**

1. Projects must be in close proximity to recognized city or town centers and must not encourage unwanted additional development through the extension of facilities to serve the projects.
2. Rural projects will be favored where there is an evident need to provide low and moderate income housing for existing residents or to meet needs arising out of increased local employment.

### **Additional Site and Location Criteria for Acquisition or Development of Existing Units**

1. Emergency Shelter for Families
  - a. Buildings that conform to local zoning codes will be preferred.
  - b. Buildings must be suitable for families.
    - 1) The majority of units must have at least two bedrooms.
    - 2) Site must be located near shopping and other necessary facilities, such as medical care, recreation, and social services.
  - c. Good bus service must be available within five blocks.
  - d. Projects will be preferred that are not fronting on busy arterials.

### **People With Special Needs**

King County government responsibility in the location of special needs housing includes sensitivity to the community, clients, and provider agencies. The HAP location criteria provides suggested guidelines for siting special needs housing.

### Projects Serving Nine or More People

The HAP criteria can be reasonably used only for special needs projects serving more than eight people. Any project receiving funding from federal or county sources will be required to consider the HAP designations of areas acceptable, discouraged, and unacceptable for assisted housing development in locating special needs projects. This is in accord with HUD and PCDD's funding policies which require compliance with the HAP. on a case by case basis, this requirement may be waived to allow for reasonable accommodation of housing projects serving those with special needs.

### Smaller Projects

The HAP location criteria is not appropriate for tracking or regulating small group homes for eight or less people. However, providers of small group homes are encouraged to consider HAP designations in their siting decisions. Unacceptable areas, in particular, should be considered by providers as unsuitable for clients. The concentration of assisted housing in a given area could affect community integration and normalization.

Other criteria for publicly funded projects include:

### Group Homes General Criteria

#### 1. New Construction

Group homes and semi-independent living facilities should be assigned and located in the same way as normal residences for the same type of living arrangements.

- a. Group or family living homes for children and adults should be designed to meet single family residential codes and should generally be located in single family areas.
- b. Multifamily housing (apartments, duplexes, condominiums) for adults receiving supervision and training in daily living should meet the appropriate codes.
- c. There is a need for a greater variety of facilities for physically handicapped persons than have resulted from applying minimum Federal standards. Proposals which include physically accessible units for family or group living (multiple bedroom units) should be given priority.

#### 2. Leased Units

- a. Units should be safe, sanitary, and adequate.
- b. Maintenance of external structure and building systems should be the responsibility of the building owner.

**TABLE 9**

**Assisted Housing as Percent of Total Housing Stock  
by Census Tract  
King County**

Census Tract	Total Housing Units/	# of Assisted Family Units	% of Total	# of Assisted Elderly/ Handicapped Units	% of Total	# of Assisted Family & Elderly Units	% of Total	# of Additional Units Allowable Under Current Designation
203	1,993			74	3.7			18
204	3,348	100	3.0	10	.3	110	3.3	57
205	2,635			140	5.3			111
207	1,466			70	4.8			67
208	1,728	37	2.1	58	3.4	95	5.5	77
209	1,182			60	5.2			55
211	1,542			70	5.1			6
216	1,496	9	.6					65
217	1,773			55	3.1			22
218	4,220	28		46	1.1	74	1.8	116
219.01	2,184			12	.5			89
219.02	4,178	184	4.4	26	.6	210	5.0	204
220.02	5,148	138	2.7	9	.2	147	3.0	102
221	2,843	46	1.6					93
222	5,647	30		80	1.4	110	2.0	168
224	2,733			24	.9			112
226.01	2,801	28	1.0					111

1/

1988 estimates from Population and Housing Estimates: April 1, 1989 Puget Sound Council of Governments. Ap

2/

A - Acceptable  
D - Discouraged  
U - Unacceptable

**TABLE 9** (cont'd)

Census Tract	Total Housing Units/	# of Assisted Family Units	% of Total	# of Assisted Elderly/ Handicapped Units	% of Total	# of Assisted Family & Elderly Units	% of Total	# of Additional Units Allowable Under Current Designation
228	6,623	16	.3	6	.2	41	1.0	292
229	3,282	35	1.0	59	2.0			112
243	2,597			3	.2	22	1.0	70
248	2,061	19	1.0	110	6.0			75
252	1,972			73	2.0			84
253	3,622			72	2.4	180	6.1	107
254	2,951	108	3.7	44	1.3	284	8.7	115
257	3,385	240	7.0					44
258.01	2,898	10	.4	8	.3	35	1.0	123
261	2,439	27	1.0	48	6.0	536	67.3	82
265	796	488	61.3	58	1.7	206	5.0	132
268	3,513	148	4.0	70	6.0			47
271	1,165			67	3.0			24
275	1,824			32	1.7	51	2.7	44
277.01	1,937	19	1.0	38	2.0			33
278	1,435			135	4.0			11
279	2,941			60	3.0			13
280	1,898			30	1.0	60	3.0	25
282	1,734	30	1.0	43	1.0			73
286	2,345							

**TABLE 9** (cont'd)

Census Tract	Total Housing Units <sup>1</sup>	# of Assisted Family Units	% of Total	# of Assisted Elderly/Handicapped Units	% of Total	# of Assisted Family & Elderly Units	% of Total	# of Additional Units Allowable Under Current Designation
293.02	2,707	134	4.9	18	4.9	218	5.2	123
294.01	4,209	200	4.8	61	4.8	83	1.8	199
295	4,680	22	.5					144
296	2,002	346	17.3					
299	2,180	172	7.9					
300.02	2,799	92	3.3					
302.02	1,901			80	4.2			37
303.02	3,127	48	1.5	16	.5	64	2.0	43
303.03	2,494	60	2.4	15	.6	75	3.0	15
305	4,023	139	3.5	32	.8	171	4.2	60
306	2,326	24	1.0					42
307	1,332	104	7.8	86	6.5	190	14.3	29
308	3,287	56	1.7	22	.7	78	2.4	92
313	1,890	48	2.5	36	1.9	84	4.5	84
314	2,035			35	1.7			10
321.01	3,577	20	.5	190	5.3	210	5.9	64
323.01	6,474	30	.5					126
323.03	4,697	61	1.2	80	1.7	141	3.0	273
324	1,980			12	.6			72
327	4,250	46	1.1	31	.7	77	1.8	81
								130

K:Tb19

**NARRATIVE FOR HOUSING ASSISTANCE PLAN - OMB FORM 2506-0063**

**o Definition of Substandard and Suitable for Rehabilitation**

Definition of "Substandard" Used - Does not provide apparently adequate housing. Having one or more major defects contributing to structural unsoundness and/or lacking in adequate weather protection. Requiring replacement of materials and/or repair beyond ordinary maintenance.

Definition of "Suitable for Rehabilitation" - Housing that falls into the substandard category that may still be economically feasible to rehabilitate. Units with rehabilitation costs equal to or greater than new construction costs are not economically feasible, except in cases of historic preservation.

**o Expected to Reside Estimates**

Figures provided by the Puget Sound Council of Governments indicate that there are 11,292 low and moderate income households expected to reside in King County which will require rental assistance. These expected-to-reside figures consist of estimates for currently employed and planned employment. Currently-employed figures identify the number of lower income workers who work in King County but cannot find adequate housing. Planned employment is an estimate of the number of lower income housing units that will be needed in the County to accommodate employment growth over the next three years.

Households Expected to Reside in the Consortium 1989-1991

	Elderly	Small Family	Large Family	Total
Currently Employed	0	0	0	0
Planned Employed	0	8,367	768	9,135
Elderly	2,157	0	0	<u>2,157</u>
				11,292

**o Condominium Conversion**

Condominium conversion reached a peak of 5,753 units during the year of 1978 in King County. In April 1979, King County passed an ordinance to regulate the conversion process in unincorporated King County. Throughout much of the 1980's new condominium construction, lack of easily converted buildings, and a generally soft market for such housing resulted in decreased demand. Currently, however, due to the high cost of purchasing a single family home in the current market, real estate experts are predicting that condo conversion will be the likely alternative. King County has amended its ordinance to conform with changes required by State legislation to ensure tenant protection.

**o Demolition**

King County does not expect any housing units to be demolished by direct governmental action in either of the time periods of the one-year and three-year goals.