



# Affordable Housing

Growth Management Services

*Communities wrestle with how to provide affordable housing for all income levels*



## Description

Affordable housing has long been an issue in this state, with or without the Growth Management Act (GMA). Many things, especially population growth and economic growth, influence the cost of housing. As communities come to terms with this, they are trying to better define the problem and are looking for a range of solutions.

## Background

Counties, cities, and towns planning under the GMA have prepared housing chapters as part of their 20-year comprehensive plans. These housing chapters provide the policy framework to help ensure that adequate, decent, and affordable housing is available to all income levels as communities grow. Under the act, the term affordable housing applies to housing for all economic levels.

Recently, some people have asserted that urban growth areas are restricting the supply of available land and, therefore, increasing the costs of housing. However, others contend that many urban growth areas contain far more than the required 20-year supply of urban land, thereby reducing the amount of rural and resource land.

Many other factors, often overlooked in the affordability issue, are more directly and dramatically increasing the costs of housing. They include the following:

- Economic growth is usually associated with higher housing prices.
- Lumber prices have risen sharply.



Allowing smaller residential lots and permitting manufactured housing on individual lots are ways to encourage affordable housing.

- The average size of a housing unit has nearly doubled in the last 40 years.
- Lot sizes have increased since the 1940s (from 3,000 to 5,000 square feet to 7,000 to 10,000 square feet).
- Building codes are stricter to ensure safety and energy efficiency.
- Building permits often take longer to obtain in high-growth communities.

- Developers have a greater incentive to build “higher-end” housing since the profit margin is greater than for affordable housing.

## What’s Being Done

The housing plans many local governments have adopted are beginning to be carried out. Communities are refining their comprehensive plans and development regulations to better provide for affordable housing. Some of the innovative techniques being considered locally to ensure affordable housing include:

- Encouraging a wider variety of housing options in comprehensive plans and development regulations.
- Allowing smaller residential lots and expanding the range of allowable lot sizes.
- Permitting manufactured housing on individual lots.
- Providing density or height bonuses for including affordable housing in a project.
- Encouraging infill development where infrastructure already exists.
- Establishing minimum densities in residential zones. (For example, requiring that houses be sited to allow future development at densities similar to older towns and small cities).
- Rehabilitating older buildings.
- Re-introducing the mixed-used concept into permitted development. (Mixed use is development of a tract of land or building with two or more different uses – such



as residential, office, and retail.)

- Preserving or improving existing housing stock.
- Providing tax incentives for multifamily housing in urban centers.
- Using old-style homes, with front porches and alleys in the back, to foster livable, walkable neighborhoods.
- Encouraging unique design options to better blend increased densities in existing neighborhoods.
- Allowing townhomes and “zero-lot line” homes.
- Incorporating the regional “fair-share” affordable housing concept into policies and plans to more equally contribute toward housing needs within a region.

A statewide conference, “Affordable Housing for Great Neighborhoods,” was offered by the Washington Department of Community, Trade and Economic Development (CTED) in 1997 and attracted favorable attention. Other conferences, co-sponsored with the Washington Housing Finance Commission, were offered in subsequent years.

Technical assistance on affordable housing is available from Growth Management Services and CTED’s Housing Division. They provide local jurisdictions with information about affordable housing issues and how to carry out GMA housing chapters of comprehensive plans.



## What's Next

Local governments preparing comprehensive plans under the GMA are required to review, evaluate, and, if needed, revise their plans and development regulations to ensure they comply with the GMA. The deadline to complete this requirement varies from county to county. The earliest deadline for some counties and cities is December 1, 2004.

As a part of this review process, communities will have the opportunity to re-examine their approaches to affordable housing for all income levels. Opportunities are ripe to include more of the innovative techniques through plans, regulations, and incentive programs. One of the continuing challenges will be how to pay for the streets, transit, sidewalks, sewer, water, schools, and other services needed for more housing units.

Besides the technical assistance to local jurisdictions, through both Growth Management Services and the Housing Division at CTED, financial assistance is also available for some projects. In addition, the Buildable Lands Program is monitoring and evaluating whether communities have an adequate supply of land suitable for development.

### For More Information

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[www.cted.wa.gov/growth](http://www.cted.wa.gov/growth)

## Guidebooks Available

CTED guidebooks are available by calling (360) 725-3000:  
*Assessing Your Housing Needs; Housing Your Community: A Housing Element Guide; Affordable Housing Techniques; Issues in Designating Urban Growth Areas: Part 1 – Providing Adequate Supply; The Art and Science of Designating Urban Growth Areas: Part II – Some Suggestions for Criteria and Densities; and Buildable Lands Program Guidelines.*

Photos: CTED/Rita R. Robison; AIA