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Opening doors to a better life



The “Other” Infrastructure: Housing and Beyond!

2018 IACC Conference
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Wenatchee, Washington

Presenters: Anne Fritzel & Rich Zwicker




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Anne Fritzel

The Department of Commerce

We work with local governments, businesses and civic leaders throughout the state to strengthen communities so all residents may thrive and prosper.




Planning




Infrastructure



Community Facilities



Housing




Safety / Crime Victims



Business Assistance

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Rich Zwicker

Washington State Housing Finance Commission

We are a publicly accountable, self-supporting team, dedicated to increasing housing access and affordability and to expanding the availability of quality community services for the people of Washington.

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Together, We All Are:

Our Shared Values

being a steward of good government

advocating for the best community

creating a culture of inclusiveness in our neighborhoods

education, safety, health, transportation and homes for our families

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Why Does Affordability Matter?

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**“The more money I pay for
rent, the less money I have to
spend on other things.”**

--Said Every Person Everywhere
2018

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Affordable Housing: So, What Does *That* Mean?

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Housing is “**Affordable**” if the family is paying no more than 30% of their income for housing costs

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A Family is “**Cost-Burdened**” if they are paying more than 30% of their income for housing costs

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What do Affordable Housing Residents Look Like?

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AFFORDABLE HOUSING? MARKET RATE?

Affordable: Cabrini Green
Chicago





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AFFORDABLE HOUSING? MARKET RATE?

Affordable: High Point Public Housing
Seattle



AFFORDABLE HOUSING? MARKET RATE?

Affordable: Wilson Hotel
Anacortes



AFFORDABLE HOUSING? MARKET RATE?

Affordable: Velocity Apartments
Kirkland Park and Ride





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Affordable Housing & Your Jurisdiction

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What local governments are required to do to address affordable housing:

Homelessness planning applies in all counties

State/federal programs / funds

For 29 “GMA” counties: mandate to plan for affordable housing



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Growth Management Act Housing Goal

Encourage the availability of affordable housing to all economic segments of the population of this state,

Promote a variety of residential densities and housing types, and

Encourage preservation of existing housing stock.

RCW 36.70A.030 (4)



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GMA Planning Responsibilities



Partially Planning Counties

Fully Planning Counties

Fully Planning & Buildable Lands Counties

Multi-County Planning Policies

Countywide Planning Policies at a minimum shall address

(e) Policies that consider the need for affordable housing, such as housing for all economic segments of the population and parameters for its distribution.

RCW 36.80A.210(3)(e)

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Counties and cities must develop a housing element ensuring vitality and character of established residential neighborhoods. It must contain at least

- 1. An **inventory** and analysis of existing and projected housing needs.
- 2. A statement of the **goals**, policies, and objectives for the **preservation, improvement, and development of housing**, including single-family residences.
- 3. Identification of **sufficient land for housing**, including, but not limited to, government-assisted housing, housing for low-income families, manufactured housing, multifamily housing, group homes and foster care facilities.
- 4. Adequate provisions for existing and projected **housing needs of all economic segments of the community**.

RCW 36.70A.070(4)



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Three Sets of Tools to Support Housing Affordability:

Tools to increase
Market Rate Housing
Production



Incentives to Build
Housing that is
Affordable by Design



Tools to Support
Subsidized Housing





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Tools for more market rate housing

Increase Density Seven units/acre is a baseline for transit.
Consider minimum densities and bonus densities.

Make it easier/less costly for developers

- Flexible development standards, bulk, height, parking,
- Short plats now nine lots. Admin. final subdivision approval.
- Defer collection of impact fees RCW 82.02.050, first 20 per developer.

State Environmental Policy Act (SEPA) Tools

- SEPA Categorical Exemptions (30 SF/ 60 MF). WAC 187-11-800
- SEPA Planned Action – EIS for specific area. RCW 43.21C.440
- SEPA exemption for infill development in certain area. RCW 43.21C.229



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Tools for more affordable housing types

Allow a Broader Range of Housing Types

- Allow multi-family development / Mixed-use/ Townhomes
- Allow Duplex (or 3-4 units) / Cottage Housing / Live/Work / Small lot
- Accessory dwelling units must be allowed if > 20,000 pop
- Manufactured /Modular Housing must be allowed on SF lot
- Micro-apartments /single room occupancy / co-housing





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Support for subsidized housing

- **Multi-family tax exemption (MFTE)** 8 & 12 year programs) RCW 84.14
- **Affordable housing incentives under RCW 36.70A.540**, must remain affordable for 50 years. <80% AMI.
- **Permitting priority** for affordable housing projects
- **Fees waivers** Permits, sewer and water connection, RCW 35.92.380
Impact fees RCW 82.02.060(3)



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Support for subsidized housing

Local Funding Options

- **Okay to gift publicly-owned land!**
for affordable housing & special needs.
RCW 39.33.015 < 80% AMI (2018)
- **Affordable housing sales and use tax**
up to 0.1% for affordable housing & services.
RCW 82.14.530(2)(b) <60% AMI (2015)
- **Affordable Housing Property Tax Levy**
Up to \$.50 per \$1,000 for affordable housing
RCW 84.52.105 <50% AMI (1995)




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What about tiny homes?



A tiny mobile house in Olympia, Washington, United States

Still in the works!

- Religious groups can host encampments. RLUIPA (2000) ESHB 1956 (2010)
- RVs are legal in mobile home parks. RCW 35.21.684
- Tiny homes a difficult to permit, so far. (ADU? RV?)
- >120 sqft = regulated by IBCC.



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Some Messaging to Take Home

The Mantra:

“We need more homes, all shapes and sizes, for all our neighbors.”

Connect affordability to opportunity:

Where we live shapes our lives and long term success.

Talk up balance, variety and options:

Our lives, our families, and our incomes come in all shapes.

Tell people’s stories:

Give examples of affordable housing choices that work for all kinds of families and communities.

Courtesy of Sightline.org/neighbors



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Commerce Resources

Commerce Housing Resources

Washington's Housing Trust Fund

Community Development Block Grants

Homelessness Assistance

Washington State Foreclosure Fairness Program

Housing Services for Farmworkers

Mobile and Manufacture Home Relocation Assistance

The Emergency Solutions Grant (ESG) Program

The Low-Income Home Energy Assistance Program (LIHEAP)

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Commerce Resources

Commerce Community and Energy Facilities Resources

Commerce's Community Capital Facilities: grants and loans for the Building Communities Fund, Building for the Arts, Youth Recreational Facilities, Early Learning Facilities or behavior Health Facilities.

www.commerce.wa.gov/building-infrastructure/capital-facilities/

Commerce's Clean Energy Fund

www.commerce.wa.gov/growing-the-economy/energy/clean-energy-fund/

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WSHFC Programs That ~~May~~ Will Interest You!

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- Non-Profit Facilities:
 - Available to 501(c)(3) Nonprofits;
 - Construction and Rehab of Buildings;
 - Purchase of Land, Equipment & Bldgs;
 - Refinancing Current Debt;
 - Purchase/Lease of Equipment;
 - Development and Feasibility Studies.

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- Land Acquisition:
 - Short Term, Low Interest Financing;
 - Purchase Land for Affordable Housing.

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- Homeownership:
 - Homebuyer Education;
 - Competitive mortgage rates;
 - Down Payment Assistance;
 - EnergySpark.

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- Technical Assistance:
 - Data and Policy Assistance;
 - Outreach Assistance.

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Thank You & Visit Our Booths!

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