

**APPENDICES**

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## Appendix A:

### Data Sources and Notes

The majority of the data included in this assessment comes from publicly available data sources, including:

- U.S. Census Bureau, American Community Survey (ACS)
- U.S. Department of Housing of Urban Development, Comprehensive Housing Affordability Strategy data (CHAS)
- Washington State Office of Financial Management (OFM)
- PSRC Permit Database
- PSRC Covered Employment Database
- PSRC Regional Macroeconomic Forecast

Other data sources include:

- CoStar
- Feedback from Focus Groups (See Appendix B)

Many data measures highlight differences by race. In this report, people of color include Individuals who report as black, Hispanic, Asian, American Indian, Alaskan Native, Native Hawaiian, other, Pacific Islander, or two or more races or ethnicities. People of color are sometimes referred to as “minority populations” in other PSRC publications or elsewhere to be consistent with U.S. Census Bureau data.

While the Regional Housing Needs Assessment uses the most recent data available, the majority of the data included in the assessment is only available for 2018 and 2019. Thus, much of the data and analysis included in this assessment does not reflect the recent impacts of COVID-19, including changes in employment, evictions and housing instability due to job losses and the economic downturn, and commuting changes as many residents in the region work remotely.

### Measures and Sources

The following table lists the measures found in the report and describes data sources and notes. Additional notes follow about some data sources.

Measures	Data Sources and Notes
<b>Population and Demographics</b>	
Population Growth	WA State Office of Financial Management (OFM)
Household Composition	U.S. Census Bureau – 2018 American Community Survey 1-Year Estimates

Measures	Data Sources and Notes
Racial and Ethnic Composition	U.S. Census Bureau – 1990, 2000, and 2010 Decennial Census and 2018 American Community Survey 1-Year Estimates
Households in Poverty	U.S. Census Bureau – 2018 American Community Survey 1-Year Estimates
Access to Opportunity	See: <a href="#">Opportunity Mapping (2018)</a>
Seniors	U.S. Housing and Urban Development – Comprehensive Housing Affordability Strategy, 2012-2016
Households with Persons with Health Impairments and/or Limitations	U.S. Housing and Urban Development – Comprehensive Housing Affordability Strategy, 2012-2016
People Experiencing Homelessness	Point in Time Counts, 2008-2019
Homeless Students (McKinney-Vento)	WA Office of the Superintendent of Public Instruction, 2008-2019
Displacement Risk	See: <a href="#">Displacement Risk Mapping (2018)</a>
Reasons for Households Moving in Past 5 Years	PSRC Household Travel Survey, 2019
Household Income (Median, Distribution)	U.S. Census Bureau – 2010-2018 American Community Survey 1-Year Estimates
<b>Housing Characteristics</b>	
Housing by Tenure (Race/Ethnicity, Subareas)	U.S. Census Bureau – 2007-2018 American Community Survey 1-Year Estimates
Household Size (Current)	U.S. Census Bureau – 2018 American Community Survey 1-Year Estimates
Household Size (Forecast)	PSRC Regional Macroeconomic Forecast, 2018
Housing Units by Structure Type	U.S. Census Bureau – 2018 American Community Survey 1-Year Estimates
Housing Cost Burden	U.S. Census Bureau – 2018 American Community Survey 1-Year Estimates
Housing Cost Burden (Race/Ethnicity)	U.S. Census Bureau – 2018 American Community Survey Public Use Microdata Sample 1-Year Estimates
Overcrowding	U.S. Census Bureau – 2018 American Community Survey 1-Year Estimates
Housing Condition	U.S. Housing and Urban Development – Comprehensive Housing Affordability Strategy, 2012-2016
Vacancy	U.S. Census Bureau – 2010-2018 American Community Survey 1-Year Estimates

Measures	Data Sources and Notes
<b>Housing Cost &amp; Affordability</b>	
Average Rent	CoStar –2020 Q1. Note: This also includes average rent for Regional Growth Centers and High-Capacity Transit areas.
Value of Owner-Occupied	Zillow – September 2019
Sales Price by Unit Type	Redfin – September 2019
Homes Sold by Unit Price	Redfin – September 2019
Home Value Distribution	U.S. Census Bureau – 2018 American Community Survey 1-Year Estimates
Median Rent by Age of Structure	U.S. Census Bureau – 2018 American Community Survey 1-Year Estimates
Median Home Value by Age of Structure	U.S. Census Bureau – 2018 American Community Survey 1-Year Estimates
Housing Affordability Index (First Time Buyer)	Washington Center for Real Estate Research, 2020
Housing and Transportation (H+T)	Center for Neighborhood Technology H+T Index, 2017
Housing Availability	U.S. Housing and Urban Development – Comprehensive Housing Affordability Strategy, 2012-2016
Subsidized Housing	PSRC Income Restricted Housing Database, 2020
<b>Housing Supply</b>	
Housing Production (Decennial, Annual)	WA State Office of Financial Management – Intercensal Estimates of Housing Units, April 1, 1980 to April 1, 2010, Postcensal Estimates of Housing Units, April 1, 2010 to April 1, 2019
Single Family and Multifamily Housing Production (Regional Growth Centers, HCT Areas)	PSRC Residential Permits Database, 2018
For Sale Inventory	Zillow – September 2019
Units Permitted in Moderate Density Zones	PSRC Residential Permits Database, 2018
Missing Middle (Age, Tenure)	U.S. Census Bureau – 2018 American Community Survey 1-Year Estimates
Missing Middle (Sales Price)	King County Assessor, 2019
Units in Structure	U.S. Census Bureau – 2018 American Community Survey 1-Year Estimates

Measures	Data Sources and Notes
<b>Employment</b>	
Employment	PSRC 2000 & 2010 Covered Employment Database. Database is derived from Quarterly Census of Employment and Wages (QCEW), Washington State Employment Security Department (ESD), and PSRC Supplemental Survey of Job Locations – see note that follows regarding employment estimates.
Employment by Industry Sector	PSRC 2010 Covered Employment Database. Data are subject to suppression at the individual center level.
Employment by Industry Cluster	PSRC 2010 Covered Employment Database. Based on clusters as defined by the Regional Economic Strategy, including: Aerospace; Business Services; Clean Technology; Information Technology; Life Sciences and Global Health; Maritime; Military; Philanthropies; Tourism and Visitors; and Transportation and Logistics. Data that is suppressed for confidentiality purposes is included in the 'Remaining Clusters' category
Wages	Washington State Employment Security Department (ESD) – 2018
Jobs-Housing Balance	Jobs – PSRC 2019 Covered Employment database. Housing – WA State Office of Financial Management – Postcensal Estimates of Housing Units, April 1, 2019.
Low and Moderate Wage Jobs in Relation to Affordable Housing	U.S. Census Bureau – 2017 American Community Survey 5-Year Estimates
Commute Flow	U.S. Census Bureau – 2017 Longitudinal Employer-Household Dynamics
Commute Flow by Household Income	American Association of State Highway and Transportation Officials (AASHTO) 2016 Census Transportation Planning Products (CTPP) data
<b>Housing Need</b>	
Housing Unit and Job Growth	WA State Office of Financial Management – Postcensal Estimates of Housing Units, April 1, 2010 to April 1, 2019; PSRC 2010 Covered Employment Database
Housing Unit and Household Growth	WA State Office of Financial Management – Postcensal Estimates of Housing Units and Households, April 1, 2010 to April 1, 2019
Household Size and Size of Housing Units	U.S. Census Bureau – 2018 American Community Survey 1-Year Estimates

Measures	Data Sources and Notes
Supply: 2010-2020 Backlog	PSRC. Backlog determined by assessing latent demand in relation to housing unit growth. Latent demand estimated by annual population growth divided by the average household size and an estimated vacancy rate of 6%.
Supply: 2020-2050 Need (County, Regional Geographies)	PSRC. Forecasted population growth from 2017 to 2050 was translated to future housing need with the following assumptions: 6% vacancy rate, 1.8% of population in group quarters, 2.4 people per household in 2050. The supply timeline was updated to 2020 by factoring in actual housing production from 2017-2020.
Affordability: Current Need by Income Level	U.S. Census Bureau – 2017 American Community Survey Public Use Microdata Sample 1-Year Estimates. Current need determined by calculating gap between households and available housing units by AMI category (0 – 30%, 31 – 50%, 51 – 80%, 81 – 100%, >100%).
Affordability: Future Need by Income Level	PSRC. Future need determined by estimating housing units needed at each AMI level (0 – 30%, 31 – 50%, 51 – 80%, 81 – 100%, >100% per U.S. Census Bureau – 2017 American Community Survey Public Use Microdata Sample 1-Year Estimates) to accommodate future population growth (from Housing Supply analysis). Add current and future need to determine total need.
Cost Burden: Current Need	PSRC. Current need determined by estimating housing units needed to eliminate cost burdened households (up to 100% AMI (per U.S. Census Bureau – 2017 American Community Survey Public Use Microdata Sample 1-Year Estimates) and people experiencing homelessness today (per Point in Time Counts, 2017).
Cost Burden: Future Need	PSRC. Future need determined by estimating future households at each AMI level (per U.S. Census Bureau – 2017 American Community Survey Public Use Microdata Sample 1-Year Estimates) commensurate with estimates of future population growth (from Housing Supply analysis). Add current and future numbers to determine total need.

Measures	Data Sources and Notes
<b>Other</b>	
MPPs	Multicounty Planning Policies, per VISION 2050 and Revised Code of Washington 36.70A.210, and Washington Administrative Code 365-196-305 (8)
CPPs	Countywide Planning Policies. King County (March 2013), Kitsap County (February 2012), Pierce County (June 2012), and Snohomish County (June 2011)

### **2018 Estimates of Covered Employment**

PSRC Covered Employment database is derived from the Washington State Employment Security Department's (ESD) Quarterly Census of Employment and Wages (QCEW) series. This series consists of employment for those firms, organizations and individuals whose employees are covered by the Washington Unemployment Insurance Act. Covered employment excludes self-employed workers, proprietors, CEOs, and other non-insured workers. Typically, covered employment has represented 85-90% of total employment.

The dataset for March of each year is presented here as a representative month when seasonal fluctuations are minimized. The unit of measurement is jobs, rather than working persons or proportional full-time employment equivalents; part-time and temporary positions are included.

To provide more accurate workplace reporting, PSRC gathers supplemental data from the Boeing Company, the Office of Washington Superintendent of Public Instruction (OSPI), and governmental units throughout the central Puget Sound region.

### **2018 Residential Permit Database**

PSRC collects residential building permit records authorizing the construction, demolition, and any other gain or loss in housing units that occurs in a given year. Permit data is collected on an annual basis; each data file represents one calendar year's worth of permit data. Permit data is collected from the permit issuing bodies, the individual jurisdictions and counties in the four county Central Puget Sound region.

### **2019 Household Travel Survey**

The Puget Sound Regional Travel Studies seek to capture quality, regionally representative data for residents' travel behavior on a typical weekday. This data includes household and person demographics, household vehicle information, and information about daily travel patterns (e.g., locations, travel times, travel modes).

The spring 2019 household travel survey is part of a six-year survey program for three waves (two-year survey cycles). This effort builds upon the 2017, 2014/2015 and 2006 household travel surveys to continue to support a wide variety of agency and member data and analysis needs. The final wave is for the current program is set for 2021.

### **2020 Income Restricted Housing Database**

The Income Restricted Housing Database is a geocoded database of subsidized housing developments and units throughout King, Kitsap, Pierce, and Snohomish counties. The full database includes Federal, State, and local funding sources, incentives, and subsidies and additional attributes, such as: the physical address; the project sponsor; number of units; affordability level by % AMI; unit size and mix; tenure; and expiration of subsidy.

Data source: HUD, USDA, Washington Department of Commerce, Washington State Housing and Finance Commission (WSHFC), King County Housing Authority (KCHA), King County Housing Finance Program, Kitsap County Housing Kitsap, Bremerton Housing Authority, Housing Consortium of Everett and Snohomish County, A Regional Coalition for Housing (ARCH), Renton Housing Authority (RHA), Seattle Office of Housing, Tacoma Housing Authority, WBARS; PSRC.



**Appendix B: Focus Groups**



*“When you don’t own any part of where you live, you don’t control the placemaking.”*

# Pathways to Stable Housing, Choice, and Ownership

**Community Recommendations on the Puget Sound  
Regional Council’s Regional Housing Strategy**

Focus Group Executive Summary | September 2021

# Introduction

Between December 2020 and June 2021, The Vida Agency conducted focus groups with community members who have experience with housing instability and/or homelessness. Our goal was to ground truth the Puget Sound Regional Council's Regional Housing Needs Assessment and provide input on the Regional Housing Strategy.

The Regional Housing Strategy is a "playbook" of regional and local actions to preserve, improve, and expand housing stock in the region. The aim is to make a range of affordable, accessible, healthy, and safe housing choices available to every resident and to promote fair and equal access to housing for all people.

## Lived Experience Chart

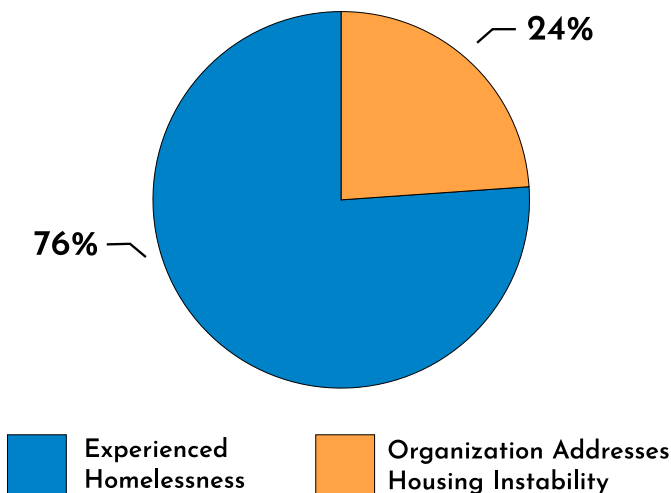


Figure 1: Participant Lived Experience

## Wayfinding Icons

To help navigate this document, look for these icons:



**Key Finding**



**Recommendations**

## Demographics Chart

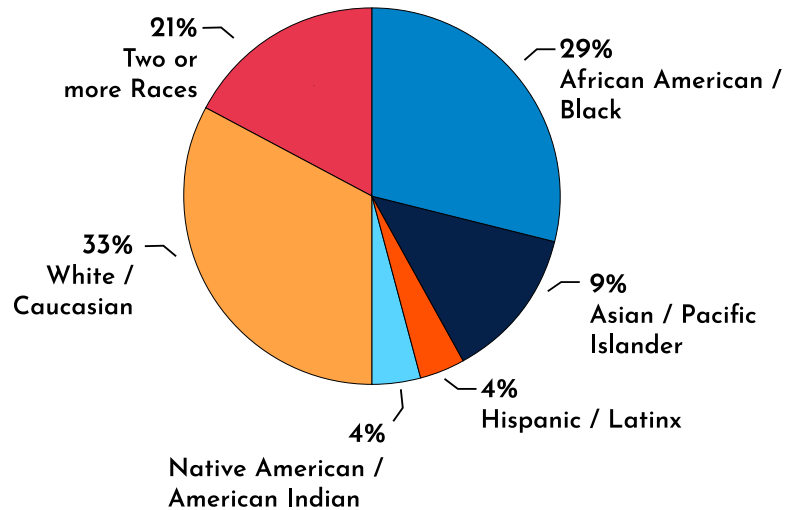


Figure 2: Participant Demographics

Twenty-four participants were recruited from King, Kitsap, Pierce, and Snohomish Counties, 16 of whom had personally experienced homelessness, and five of whom work in organizations that serve people with housing instability. They participated in three rounds of discussions (six total sessions) over the course of six months.

Throughout our conversations, participants commented that current affordable housing is structured in a way which keeps people impoverished rather than providing upward mobility toward stability and multi-generational wealth. Their personal accounts of housing in Puget Sound portrayed an overall lack of dignity, from the absence of choice, restrictions on guests, lack of ownership over living spaces, unsafe conditions, overt racism, body-wrecking commutes, and income restrictions that force residents to make tradeoffs between things like employment, housing, utilities, and childcare.

*"The system is designed to keep you in, not designed to help you out."*

*"It's degrading. You can't call it home. It's not a home."*



## A Vision for Affordable Housing in Puget Sound

Together, participants envisioned what affordable housing might look like in our region if we were to meet the anticipated need for 880,000 additional housing units in the coming decades. They shared the following aspirations:

- Those who work in a neighborhood can afford to live there because there is an adequate **supply of affordable units** with a variety of sizes and income thresholds. In this context, affordable generally meant below 80% AMI (area median income).
  - New affordable housing developments: are designed and constructed with involvement from the community that live around it; are located everywhere (urban, suburban, rural); are mixed income; contain mandated **affordable units that never revert back to market rate**; offer small and large units to fit different family sizes; offer a mixture of private and communal spaces, such as art, play, and gathering space; as well as aesthetically pleasing design features that fit the culture of the neighborhood.
  - Affordable housing is **located nearby**: jobs and career opportunities; grocery stores; reliable and frequent public transportation; parks, green spaces, and community gardens; a variety of healthcare (emergency care, hospitals, primary care, affordable clinics); banks and reliable financial institutions; cultural and religious gathering spaces; family and support networks; libraries; and schools that are safe, academically thriving, and equipped with resources for special needs.
  - Physical buildings create **pathways to community** involvement, safety, and support by clustering homes around lifestyles and needs, such as senior housing grouped with shared caregivers, or family housing clustered around shared childcare and play spaces.
- Rental units meet a standard of **health and safety**, and tenants are aware of their rights and resources when conflicts arise.
  - People who are at risk of losing their housing receive **preventative assistance** that keeps their family from becoming homeless in the first place.
  - When receiving housing assistance, individuals have a **choice where they live**, with a variety of unit sizes and locations.
  - Renters have clear **pathways to gain ownership** in neighborhoods they prefer and/or feel affinity to.

*"Affordable housing should be available where you work."*

*"Access to outdoor space for mental health and general wellness. I think this pandemic has shown us all how important that is."*

*"Aesthetically it should be part of the community, it doesn't have to look like affordable housing."*

*"Investing in the way housing looks reflects the way people inside are treated."*



Image 1: Child watering garden

## **Determining an Accurate Cost of Living**

Participants agreed that current cost of living indicators do not accurately reflect what it takes to make ends meet in this region. They suggest that an effective housing strategy must account for more than a roof over one's head, and include:

**Upfront Rental Costs:** *Initial funds needed to secure housing, such as application/screening fees, first and last month's rent, safety deposit, utilities (water, sewer, electric, oil heating).*

*"I was able to get into the home but not able to afford the deposit to get heating."*

**Home Maintenance:** *Planned and unexpected repairs.*

*"There are homeowners who are barely making it and don't have budget to repair unexpected needs."*

**Transportation:** *Housing located far from transportation, work, services, and community makes it necessary to purchase and maintain a car, insurance, or high-priced on-demand rides/transportation.*

*"Some days if I missed that one bus and it wasn't coming for another one and a half hours, I would need to figure out a plan really quickly to get my daughter where she needs to go and then to work. Often that was done by Uber or cab."*

**Dependents:** *Expense and time associated with care and logistics for children and/or aging parents, such as childcare.*

*"I can't afford rent and childcare."*

**Food:** *Affordable housing is often located in food deserts, necessitating residents to commute long distances to procure healthy, fresh, or culturally relevant foods. Housing located in affluent communities also results in higher food expense, as grocery store prices and quality fluctuate.*

*"I'm in a food desert for Mexican, there's no local store to get ingredients from. I have to drive North or South to get ethnic food."*

**Technology:** *Purchasing and maintaining internet, phone, and computer in order to secure employment, education, housing, services, etc.*

*"You have to have a phone, but that's not included in the bills you pay. They say you should pay your rent first, but you need your phone."*

**Healthcare:** *Insurance, and the added expense and risk from physical strain of sitting for long commutes, lack of time for exercise or to cook healthy meals, loss of sleep.*

*"There's a physical strain on your body from the lack of exercise, the stagnant time we spend commuting."*

**Compounding Expenses:** *Child support, immigration services, attorney fees, student loans, and debt payment.*

*"The idea of affordable is not even realistic. Not at all."*



Image 2: High Point Public Housing in Seattle



## The Hidden Cost of Commuting

In addition to tangible financial costs, participants noted the loss of time associated with commuting long distances between their affordable housing and places of employment, childcare, and services. Participants say that lack of affordable housing within proximity to frequented destinations is resulting in:

- Extended length of time away from family.
- Reduced ability to form relationships and connections, date/socialize, or build a family.
- Reduced ability to participate or invest in local community (volunteering, civic life, shopping local, placemaking).
- Increased wear and tear on commute vehicle.
- Negative impact on health from sitting for long commutes and loss of time for exercise, sleep, eating.
- Negative environmental impact from driving long distances regularly.

***“There’s a lot of energy to get People of Color to care about plastic bags. But if we could afford to live fifteen minutes from work it would lower our carbon footprint more than anything.”***

***“Waking up at four in the morning takes something out of your soul. And then commuting back home in traffic.”***

***“I used to have that commute and I would cry every morning.”***

***“I’m up in the morning and it’s dark, I come back and it’s dark, and the only thing you can do is eat, sleep, and shit.”***

***“You miss out on the life that you should be enjoying.”***

***“You don’t have time to volunteer, you can’t participate in your kid’s activities, you can’t be connected to anything going on locally.”***



Image 3: Traffic coming into Downtown Seattle

## Supply

The Regional Housing Strategy calls for three areas of action:

- Supply:** Build more housing of different types.
- Stability:** Provide opportunities for residents to live in housing that meets their needs.
- Subsidy:** Create and sustain long-term funding sources to create and preserve housing for very low-income households and unhoused residents.

Housing choice was critically important to participants, who noted that due to limited supply and long wait lists, individuals and families are often provided with only one option. Participants recommend the following near-term priorities for the Regional Housing Strategy:

*Increase the land zoned for multifamily and mixed-use housing and **make areas near high-capacity transit systems (such as light rail) zoned for the highest density housing.***

*“That is such a priority for families without a car and makes it easier to live there.”*

*Reduce lot size minimums, **increase densities, and increase site flexibility** for single-family homes.*

*“Less cookie cutter, more individual.”*

***Make development regulations predictable** across the region.*

*“It just makes sense.”*

***Incentivize middle density housing, such as cottage courts, townhomes, fourplexes, and live-work spaces.***

*“...the ordinances and codes should fit the growth patterns.”*

## Stability

Participants agreed that housing should be multi-income and allow tenants to remain even as they find jobs and begin to achieve stability. While income levels might be a determinant of who can move in, they felt that no one should lose housing on their journey toward a long-term home, and that in most cases, as people achieve higher income levels, they are likely to move out of low-income housing regardless of income restrictions.

To create stability for those experiencing housing instability, participants recommend the following near-term priorities:

*Incentivize creation of affordable housing (near transit, childcare, medical care, and employment opportunities) that **does not transition back to market rate over time.***

*“It would be awful if this place went back to market rate instead of helping the next family. Why would you create something for low-income that only one wave or two waves of people benefit from? Why not create a permanent benefit?”*

***Mandate development of affordable units** within all new housing developments.*

*“Unfortunately, there are developers who are in it for the money, not homelessness issues.”*

*Advocate for state and federal legislation to **expand home ownership, rent to own, and down payment assistance programs.***

*“Let me invest in my future descendants.”*



Image 4: Cottage Court Development in Shoreline

## Subsidy

To subsidize more affordable housing in Puget Sound, participants recommend the following near-term strategies:

Advocate for adequate **Federal and State Funding for the development of affordable housing** and expansion of **tenant supports** like tax credits, Section 8 housing, WIC.

*“There are folks in affordable housing still paying over fifty percent of their income to stay there.”*

*“Resources to help [domestic violence] victims transition faster away from danger to something safer.”*

*“We definitely do not have enough funds and resources for the number of people needing section 8 vouchers.”*

Encourage **major employers** to finance the **construction and preservation of affordable housing**.

*“Employers should want employees to live closer anyway for handling family emergencies that come up.”*

*“These companies should have some stake in the game and be responsible for their expansion in the area.”*



Image 5: Mother and daughter baking in their home

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