

# Regional Housing Strategy Implementation

Equity Advisory Committee, April 3, 2025



Puget Sound Regional Council



*We are leaders in the region to realize equity for all. Diversity, racial equity and inclusion are integrated into how we carry out all our work.*

[psrc.org/equity](https://psrc.org/equity)



# Agenda

Regional Housing Strategy  
and PSRC's Work Plan

**Break**

State Requirements on  
Housing and Equity

Highlights from Local  
Work





# Icebreaker



What comes to mind  
when you think about  
housing and equity?

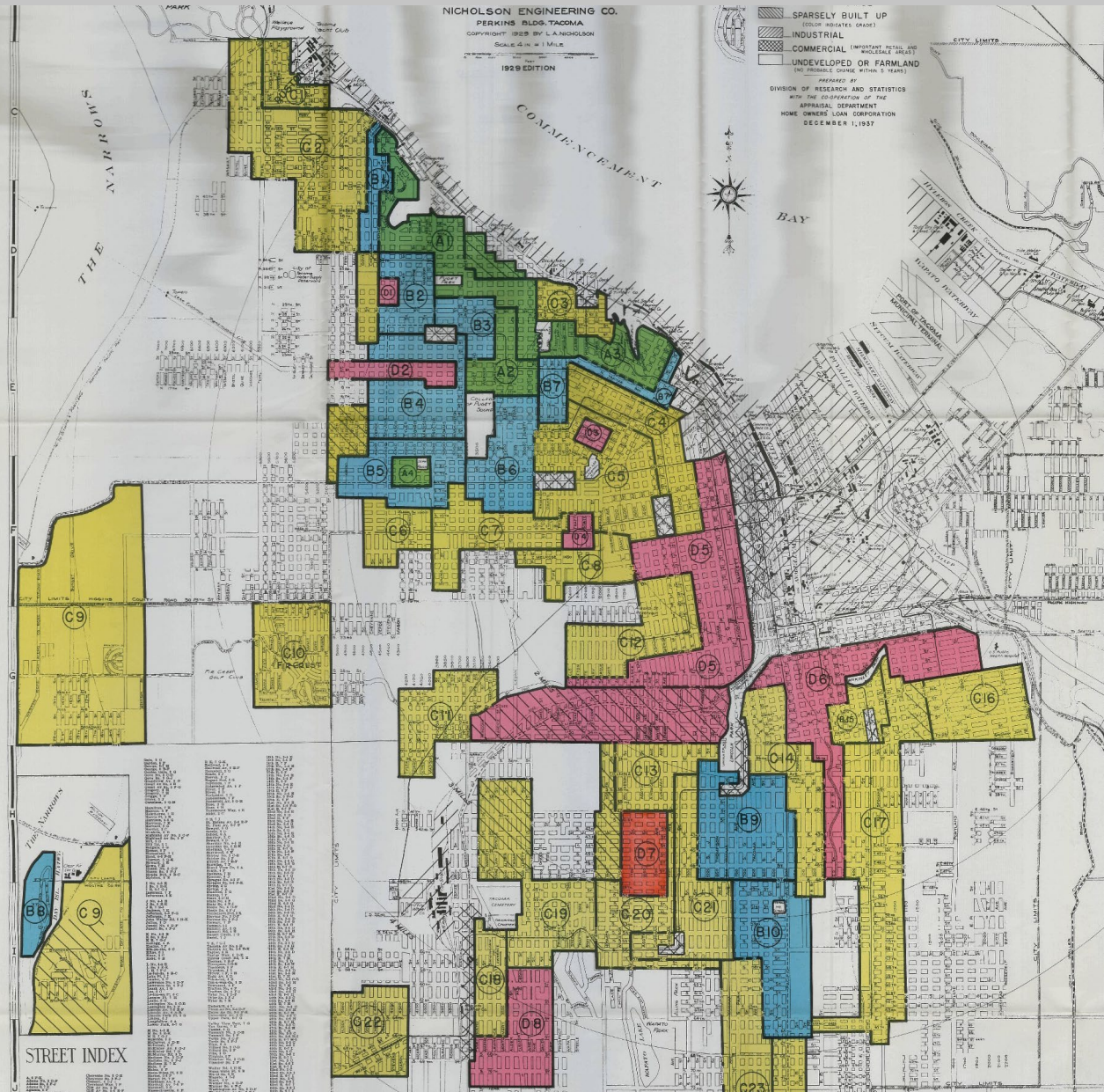


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# Housing + Equity



Housing access and affordability are critical equity issues, in light of historical injustices and present-day disparities.





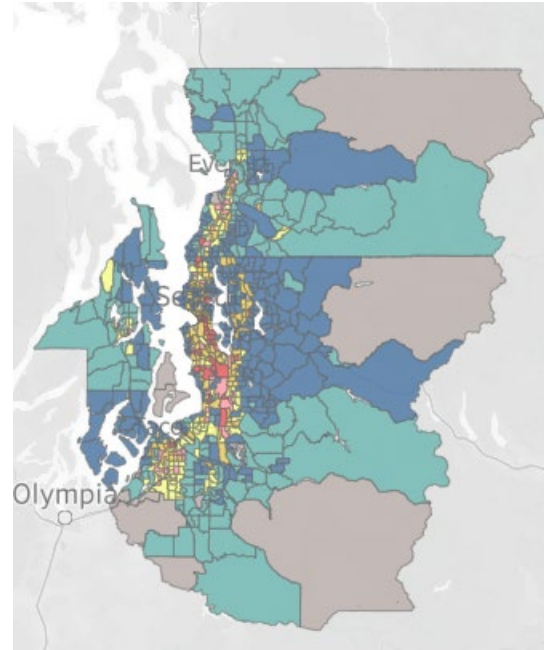
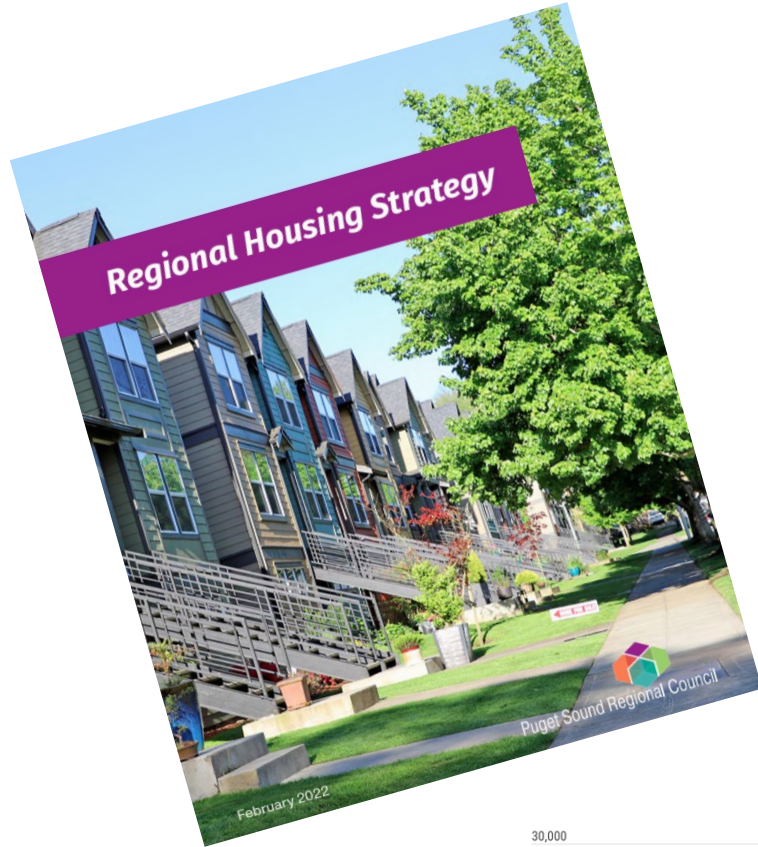
# Housing + Equity



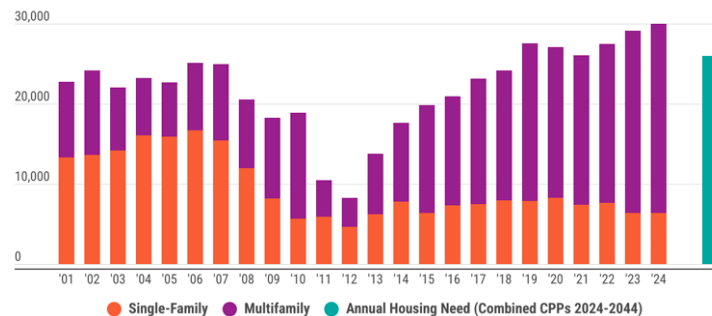
Housing is a fundamental need that intersects with many aspects of our lives and the health of our communities.



# Regional Housing Strategy



The Regional Housing Strategy guides PSRC's work to support jurisdictions in addressing our region's housing needs through data, policy guidance, and technical assistance.



# Regional Housing Strategy



## Supply

Build more housing, focusing on affordable units



## Stability

Support low-income residents to stay in their communities



## Subsidy

Establish funding sources to sustain low-income housing options





# Housing Innovations Program



## Alternative Homeownership Models

Homeownership opportunities are becoming less accessible to middle- and lower-income households, due in part to limited for-sale inventory and a lack of diverse home ownership options. Alternative homeownership models, specifically community land trusts, limited equity housing co-operatives (Co-ops), and lease purchase programs, provide benefits traditional markets cannot, such as long-term housing affordability and the ability for low- and moderate-income families to build equity.

Local governments are typically not involved in housing finance but can support alternative ownership models in a variety of ways. They can offer administrative or financial support during the planning and start-up phase, transfer ownership of surplus public land at low- or no-cost, and they can offer grants or low interest loans for developing and financing projects. They may also help a nonprofit acquire and preserve housing provided by private developers to comply with inclusionary zoning, density bonuses, and other mandates or incentives.

**WHAT ISSUES DO ALTERNATIVE OWNERSHIP MODELS ADDRESS?**

Long-term affordable ownership options

Government agencies and nonprofits can spend large sums on down-payment assistance and other programs that help low-income people afford a place to live. These programs are critical but limited to single home sales. Families that purchase a home with down-payment assistance can sell it at a profit. To prevent this, alternative ownership models that include restrictions or requirements on the resale of the property to ensure it continues to provide an affordable ownership opportunity.

**TOOL PROFILE**

**Objectives**

- Housing Options in Expensive Markets
- Mitigate Residential Displacement
- Addressing Racial Inequities

**Type of Tool**

Other Financial Tools

**Project Type**

Single family

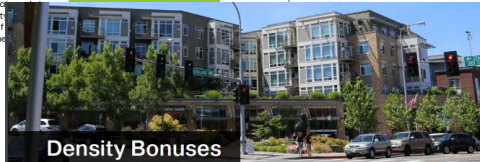
Multifamily

Ownership

**Affordability Level**

Market-rate incentives and tools

Puget Sound Regional Council | Housing Innovations Program



## Density Bonuses

Density bonuses are a zoning tool that permits developers to build more housing units, taller buildings, or more floor space than normally allowed in exchange for providing a defined public benefit, such as including affordable units in the development. An affordable housing density bonus program can also be designed to allow developers to contribute to a housing fund in lieu of building the affordable units on site.

**WHAT ISSUES DO DENSITY BONUSES ADDRESS?**

Density bonuses provide incentives for development that helps achieve an agreed upon community vision. Density bonus programs can be used to encourage developers to create more affordable housing options in areas where there is a need for more housing affordable to low- and moderate-income households. Density bonuses can also be used to entice development to specific neighborhoods or zones, such as transit-oriented development in station areas or housing in urban centers, or to provide amenities, including open space, parks, or transit and nonmotorized transportation features.

The result is development that provides public benefits without direct public funding. The added density is intended to compensate the developer with additional revenue from constructing affordable dwellings or other public benefits, recognizing the added costs or differences in profit margins between market-rate and below-market-rate units.

**TOOL PROFILE**

**Objectives**

- Housing in Centers and Near Transit
- Housing Options in Expensive Markets
- Missing Middle Density
- Mitigate Residential Displacement

**Type of Tool**

Incentives

**Project Type**

Multifamily

Ownership

Rental

**Affordability Level**

Market-rate incentives and tools

Most effective for units <80% AMI

Puget Sound Regional Council | Housing Innovations Program



## Community Engagement Plans

Community engagement plans act as a strategic road map for bringing key stakeholders and underrepresented groups into the planning process. They can be used to gather input from community members and provide an opportunity to educate the public on key housing issues.

Engagement plans may contain a background assessment of the issue at hand, why the issue is important, public opinions on the issue, and strategies to address potential barriers and community needs. Plan development is a great time to identify the level of engagement to be used and what resources will be needed.

**WHAT ISSUES DO COMMUNITY ENGAGEMENT PLANS AND STRATEGIES ADDRESS?**

People are often sensitive to the possibility of neighborhood change. While you may not see affordable housing opportunities as a threat to the character of a neighborhood or city, residents may be uncomfortable or resistant for a variety of reasons. Community engagement allows local jurisdictions to better understand the needs of their communities and provides an opportunity to involve the public in a decision-making process.

Outreach opportunities allow community members to share their needs and priorities, learn about proposed actions, and participate in shaping development. Frequently, however, those who participate in the traditional planning process are not representative of the entire community. Plan development presents jurisdictions with an opportunity to bring disenfranchised or underrepresented voices into the conversation. Targeted engagement efforts can be used to reach out to specific groups that are not usually present in the decision-making process and provide them with opportunities and

Planners can use community engagement plans to provide residents input into policy, provide

**TOOL PROFILE**

**Objectives**

- Housing in Centers and Near Transit
- Housing Options in Expensive Markets
- Missing Middle Density
- Mitigate Residential Displacement
- Build Community Support
- Addressing Racial Inequities

**Type of Tool**

Education and Outreach

**Project Type**

Single family

Multifamily

Ownership

Rental

**Affordability Level**

Market-rate incentives and tools

Most effective for units <80% AMI

HOUSING INNOVATIONS PROGRAM



## HOUSING INNOVATIONS PROGRAM

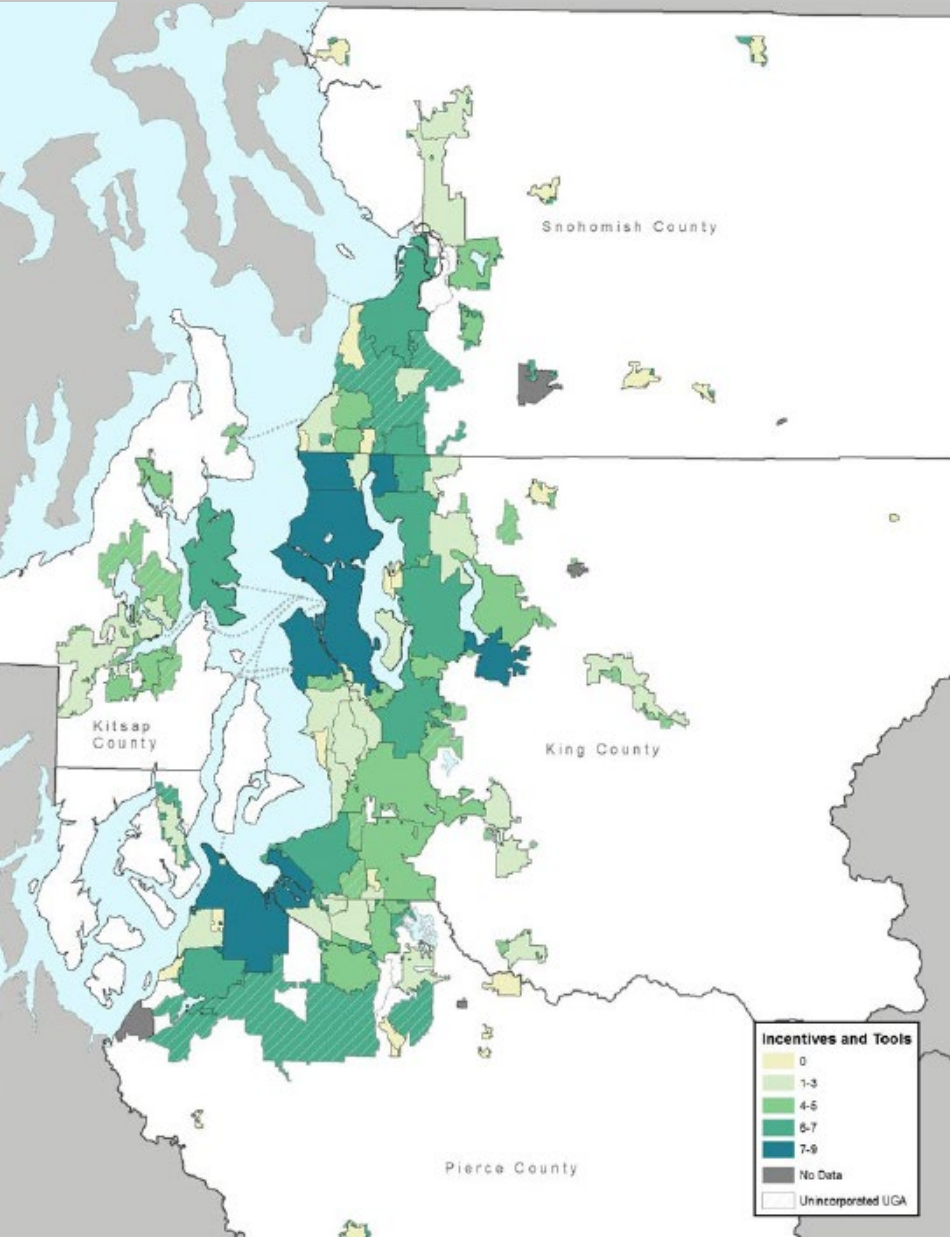
Six key objectives:

- Addressing racial inequities
- Housing near transit
- Housing in expensive markets
- Missing middle
- Mitigating displacement
- Community support





# Housing Incentives + Tools Survey



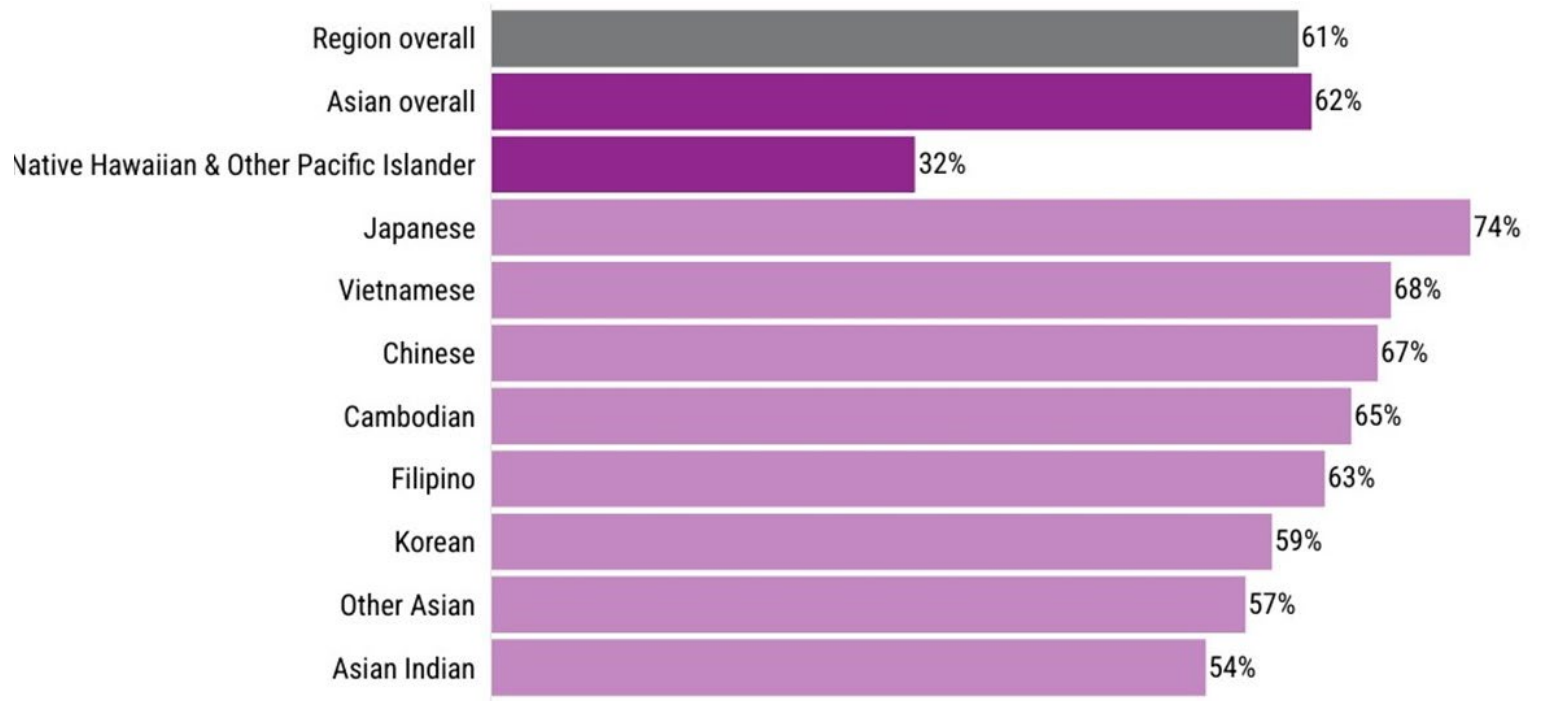
- Documenting the changes in housing policy across the region
- Coordination with all PSRC jurisdictions
- Identify and highlight best practices
- Recognize the region's progress



# Housing Monitoring

- Tracking housing development and affordability
- Deep dives on special topic areas

## Homeownership Rates for AANHPI Sub-Populations





# Breakout Discussion



What questions do you have about housing?



How can we incorporate the perspectives of your communities into our work?



What feedback do you have for our work plan/priorities?







**Break (10 minutes)**







# **Racially Disparate Impacts in Housing and Comprehensive Plans**





# What is a Comprehensive Plan?

- Creates meaningful, community-driven vision for local communities
- Forward-looking plan for growth
- Collectively plans to address interconnected regional issues, like mobility, climate, housing affordability, and equity



Notes by Natalie Dupilla for City of Burien Open House / BERK • April 2023

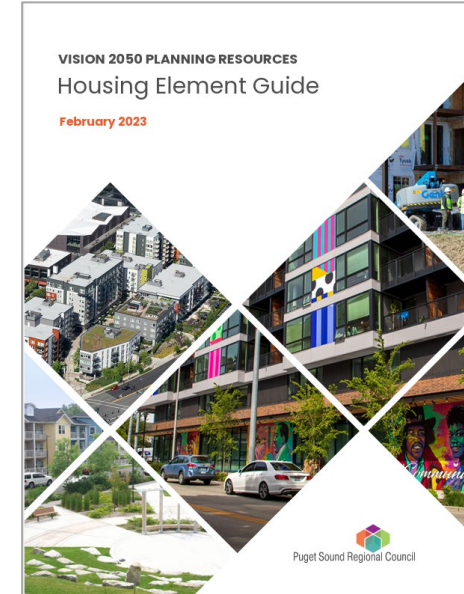
Illustration by Natalie Dupilla for City of Burien Open House/BERK – April 2023





# PSRC's Work with Local Jurisdictions

- Guidance on addressing housing and equity in local plans
  - [Housing Element Guide](#)
  - [Housing Innovations Program](#)
  - [Plan Review and Assistance](#)
- Mapping and data
  - [Displacement Risk](#)
  - [Opportunity Mapping](#)
  - [Racially Disparate Impacts + Housing](#)
- Passport to 2044: Three housing webinars



# House Bill 1220 Requirements

Plan for and accommodate  
housing affordable to all  
income levels

[RCW 36.70A\(2\)\(a-d\)](#)

Identify and address policies  
and regulations resulting in  
racially disparate impacts,  
displacement, and exclusion  
in housing

[RCW 36.70A.070\(2\)\(e-h\)](#)





# Recommended Process



Engage the Community



Gather and Analyze Data



Evaluate Policies



Revise Policies



Review and Update Regulations



# Community Engagement

Approaches to engagement across the region included:

- Housing focus groups
- Intentional outreach to diverse communities
- Youth engagement
- Multi-lingual outreach resources

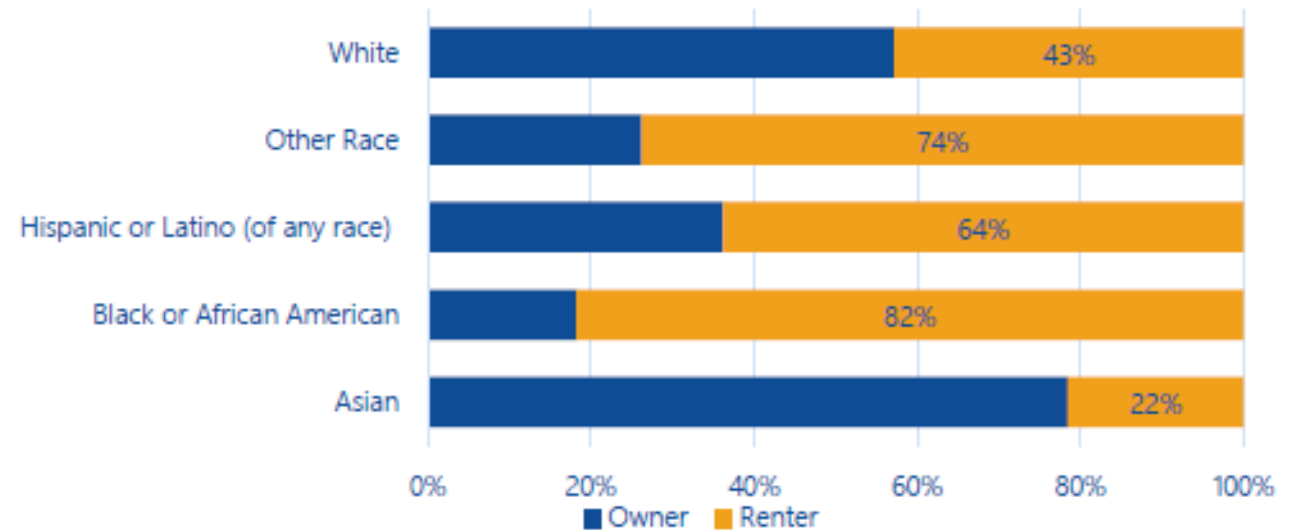




# Data: Existing Disparities

Many plans document racial disparities in income, homeownership, and housing cost burden.

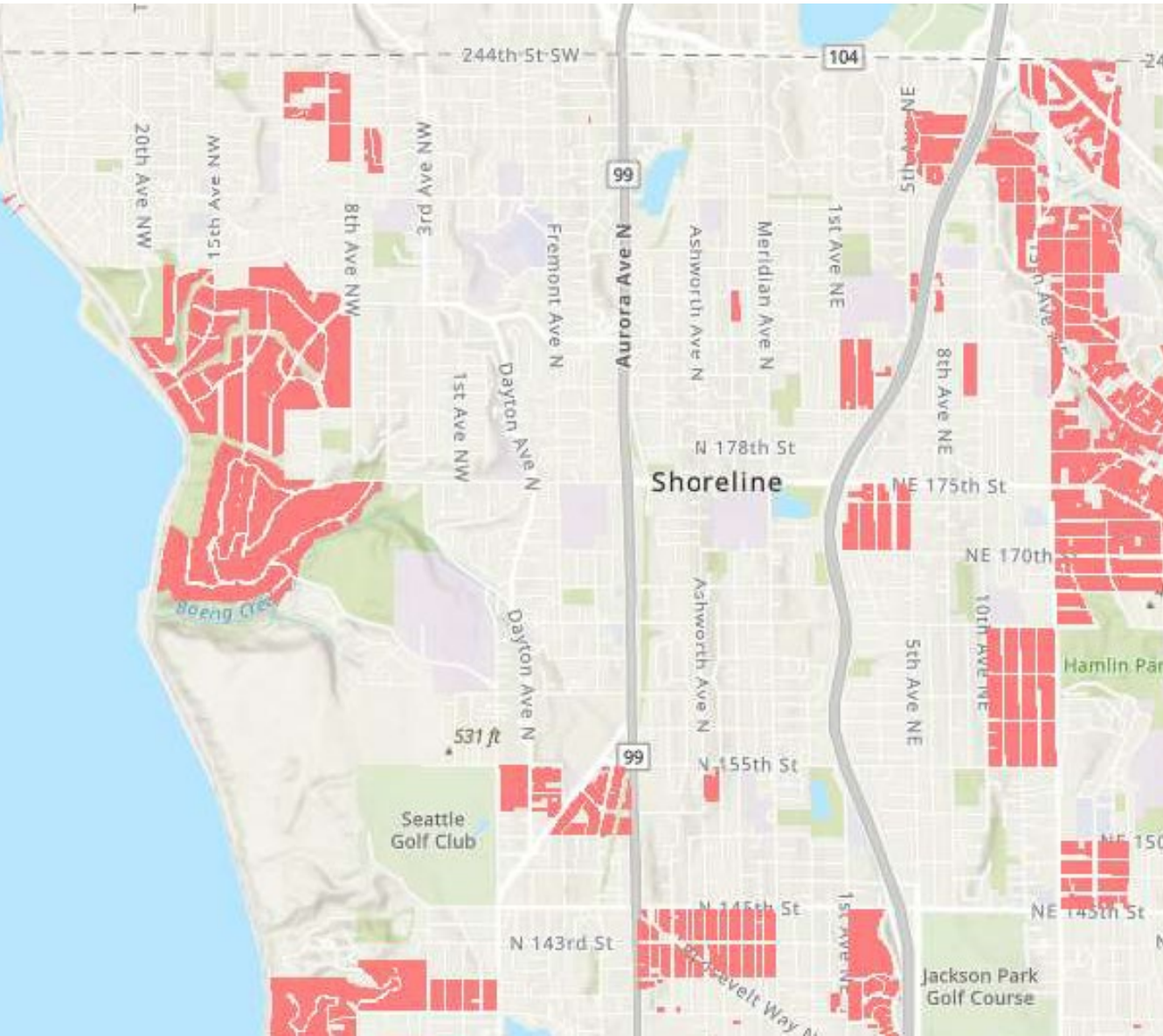
Figure 41. Households by Tenure and Race/Ethnicity, 2019



Source: US HUD, 2015-2019 Comprehensive Housing Affordability Strategy (CHAS) (Table 9).



# Data: Racially-Restrictive Covenants



“Shoreline has the second highest number of properties with racially restrictive covenants in King County, after Seattle. This legacy of exclusion continues to impact demographic patterns and property values in the city today.”

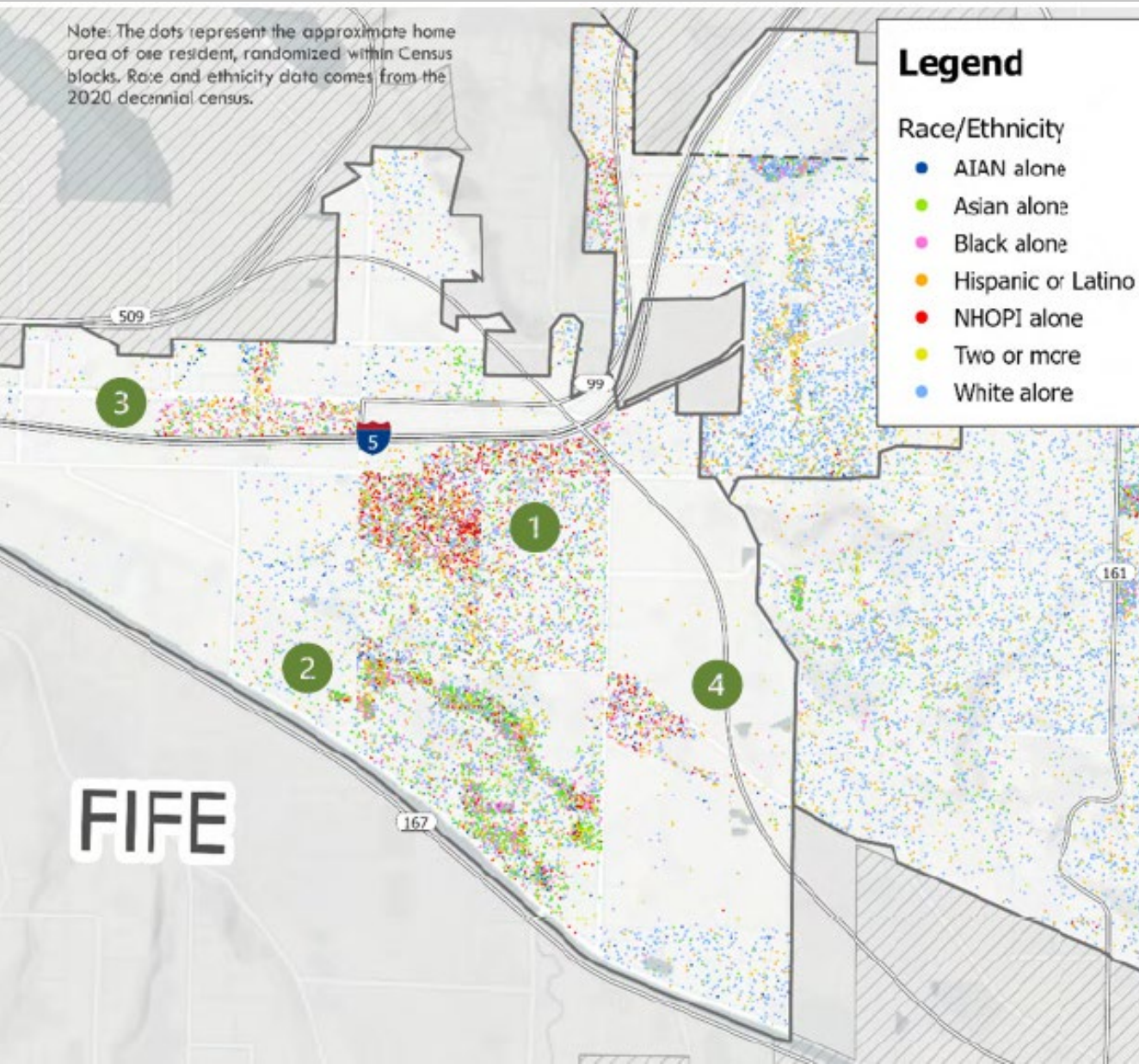
– Shoreline Comprehensive Plan

For more, see [UW Racial Restrictive Covenants Project](#)





# Data: Residential Segregation



“The distribution of people by race and ethnicity suggests some geographic clustering, which could be a sign of exclusion or represent patterns of segregation.”

– SSHAP Middle Housing Project Racial Equity Analysis, BERK Consulting



# Evaluate Policies

## Bellevue Racially Disparate Impact Analysis – Policy Examples

Policy	Evaluation	Rationale
HO-3 Maintain the <u>character of established single family neighborhoods</u> , through adoption and enforcement of <u>appropriate regulations</u> .	Policy may challenge the jurisdiction's ability to achieve the state goal for housing	Policy [...] could result in a high potential for disparate impacts to underserved communities. <b>Subjective and undefined terms should be clarified so that an equitable balance of policy benefits and burdens is clearly understood.</b>
HO-28 Explore all available federal, state, and local programs and private options for financing affordable housing.	Policy supports achieving the state goal for housing	





# Policy and Program Review

Redmond “did not discover any explicitly racist land use or housing regulations...

***However, the absence of that evidence is not evidence for the absence of racist practices...***

...as such, greatly increasing the supply of affordable housing units is a key strategy to help address racial equity issues.

– Redmond Comprehensive Plan





# General Policy Strategies/Takeaways



Consistent with state guidance, **most** jurisdictions:

- Allow for more affordable housing types as a primary strategy to addressing RDI
- Commit to ongoing, equitable engagement
- Establish (or consider) anti-displacement strategies
- Prioritize the needs of BIPOC communities





# Breakout Discussion



What recommendations would you give to city staff and policymakers as they consider future work?



How could this process better incorporate the perspectives of your communities?



# Upcoming PSRC Housing + Equity Work

- Research on single-family property restrictions
- More on racially disparate impacts and comprehensive plans through our housing survey
- UW Evans School project







# Thank You!

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