

# Affordable Housing



## Background

### Definition

Households that pay [more than 30% of their income for housing](#) are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care. High quality affordable housing includes a mix of rent-restricted and/or subsidized and market units that all residents can afford. Special attention should be paid to strategies that provide housing for households that earn less than 30% AMI.

Less than **50%** of the almost **300,000** renter households in King County can afford the average two-bedroom apartment.

Ensuring the availability of housing affordable to persons at all income levels is a stated tenet of Washington’s Growth Management Act (GMA) ([RCW 36.70A](#)). [VISION 2040](#), the Puget Sound Regional Council’s integrated, long-range growth strategy, also calls for increasing the supply of housing throughout the region by providing a variety of housing types and densities for both renters and owners.

Among jurisdictions in the central Puget Sound region there is a variety of existing tools to promote affordable housing. This resource guide presents some of the guiding principles of affordable housing that successfully promote health, equity, and sustainability. More comprehensive sets of affordable housing tools that have proven effective in the central Puget Sound Region can be found in the Resources section at the end of this guide.

## Healthy, Equity and Sustainability Considerations

### Physical and psychological health

Significant numbers of households pay more than 30% of income for housing. With over 30% of income devoted to housing costs, households have less money for other necessities like food, clothing, transportation and medical care. Lower-income, cost-burdened households are of particular concern, because they are more likely to have to choose between rent or a mortgage payment and other necessities.

Residential instability—frequent moves, eviction, and foreclosure—are related to elevated stress levels, depression, and hopelessness. Unstable housing environments can also negatively affect readiness to learn and school achievement.

Affordable housing is also important for age and lifecycle inclusivity. Affordable rentals and home-ownership opportunities in expensive markets provide housing opportunities for older residents looking to “age-in-place,” young adults entering the housing market, and families.

### **Access to services and amenities**

Physical neighborhood attributes, including access to services and amenities, play a significant role in promoting health. These include:

- Pedestrian-friendly design to reduce car usage, support walking, encourage biking and transit ridership, improve local air quality, and promote neighborhood security
- Mixed-use development to increase the likelihood of locating healthy food, retail, and other services within neighborhoods
- Access to well-maintained parks and recreation facilities to increase the likelihood that residents will engage in regular physical activity and subsequently reduce the risk of obesity, diabetes, heart disease, cancer, and stroke, and promote social interactions and community cohesiveness.

Many of the changes that make neighborhoods healthier increase demand for housing by affluent households, causing rents and home prices to rise and forcing low- and moderate-income families to relocate to more dispersed areas. Local jurisdictions can implement policies to preserve existing affordable housing, ensure that a share of new developments is affordable, and reduce the negative effects of displacement.

### **Connecting home and work**

Another important reason to address affordable housing in expensive markets is to help attract and retain a skilled workforce. Every community, even the most affluent, requires workers at a variety of low- to middle-wage levels, including civil servants, educators, public safety professionals, and service industry employees, to thrive. Without affordable housing options near jobsites, employers may also find it more difficult to recruit and retain workers.

The lack of affordable housing near employment opportunities can force lower-income workers and their families to relocate from urban to suburban areas with cheaper rents and home prices. This relocation can result in a longer commute, often by car instead of transit. This contributes to traffic congestion, exacerbates the cost of transportation for low-income households, and leads to increased GHG emissions.

### **Sustainable building practices**

The use of green building strategies can reduce environmental pollutants, lower energy costs, and improve indoor environmental quality. VISION 2040 outlines the many benefits of sustainable building practices:

*“Conserving resources and reducing environmental impacts can literally begin at home. Efficient fixtures, appliances, and landscaping can help conserve water and energy. New systems and technology provide opportunities for the reuse of wastewater. Improved indoor air quality and increased daylight contribute to better health and comfort. More efficient sources of energy allow each household to decrease the amount of carbons entering the atmosphere and can save money as well.”*

Sustainable building practices and upgrading and repairing homes can also promote investment in a community. This investment, when done on a neighborhood scale, can contribute to positive effects that facilitate safety and walkability, and reduce stress.

## Implementation

Despite the many connections between housing and health, there is often a lack of coordination between the two. Using an interdisciplinary approach in the local planning process can help to engage a diverse group of constituents to develop and support more effective and coordinated policies to achieve shared goals.

Regulatory tools, incentives, and other local government strategies can help to foster local affordable housing production and/or preservation and innovative, compact development. Local jurisdictions may need a range of tools to achieve this, and strategies will be different for each community. The Resources section provides links to several toolkits and policy guides with a focus on integrating health, equity, and sustainability into affordable housing efforts.

### Opportunities for funding

Adopted in 1981 and renewed in 2009, the [Seattle Housing Levy](#) creates affordable housing in the City of Seattle through one bond and four levies.

[The National Housing Trust Fund](#), a program under the U.S Department of Housing and Urban Development (HUD), was established as a provision of the Housing and Economic Recovery Act of 2008. The fund will, once capitalized, provide communities with funds to build, preserve, and rehabilitate rental homes that are affordable for extremely and very low income households. It is a permanent program and is targeted toward rental housing for extremely low income households. As of January 2015, \$114,000,000 of [funding was allocated to Washington-state](#).

The [HOME Investment Partnerships Program](#) provides grants to States and localities (often in partnership with local nonprofit group) to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership. HOME funds are awarded annually as formula grants. The program's flexibility allows States and local jurisdictions to use the funds for grants, direct loans, loan guarantees, or other forms of credit enhancements or rental assistance.

### Considerations for local implementation

Each local jurisdiction should consider its community housing goals before adopting tools and policies that affect affordable housing development. Affordable housing tools are likely to vary depending on the goals the jurisdiction chooses to implement.

For some homeowners, affordable housing tools may be viewed as a potential threat to the stability of single-family neighborhoods. For these homeowners, the most important goals may be to protect property values, neighborhood stability, and to preserve the single-family character of community neighborhoods. The challenge for local jurisdictions and other policy makers is to find the right balance between the community's need for more affordable housing and the desire to preserve the status quo in residential neighborhoods.

When affordable units are integrated into a market rate development, it is crucial that they do not stand out from market units. This is important for community character, as well as marketability of the rest of the

project. One approach is to use design standards to require that the affordable units look the same as the market units on the exterior, while using less costly fixtures and finishes on the interior.

### **Challenges to implementation**

Opposition to affordable housing strategies usually arises from neighborhood concerns about property values, density, changes in neighborhood appearance, and increased parking and traffic congestion. In response to these concerns, many communities have adopted regulations designed to deal with such issues as the size of units, their exterior appearance, off-street parking, and their concentration in neighborhoods. These types of regulations work to calm neighborhood fears by controlling the number of conversions, minimizing neighborhood change, and upholding prevailing standards.

## **Resources**

Center for Disease Control and Prevention's (CDC) [Healthy Places: Health Effects on Gentrification](#) (2013)

Center for Housing Policy's Insights from Housing Policy Research [The Impacts of Affordable Housing on Health: A Research Summary](#) (2011)

Center for Housing Policy: [Inclusionary Housing Toolkit](#) (2012)

National Center for Healthy Housing's [Housing and Health: New Opportunities for Dialogue and Action](#) (2012)

Nonprofit Quarterly's [Confronting the Health Impacts of Gentrification and Displacement](#) (2014)

Puget Sound Regional Council's [VISION 2040: Housing](#) (2008)

Puget Sound Regional Council's [Growing Transit Communities](#) (2013)

Puget Sound Regional Council's [Housing Innovations Program](#) (2008)

A Regional Coalition for Housing's (ARCH) [Housing 101 Workbook](#) (2011)

Tacoma-Pierce County Health Department's Healthy Community Planning Toolbox—Policy Intervention Tools: [Physical Activity](#), [Access to Opportunity](#) (2013)

Urban Land Institute's [Using Safe and Affordable Housing as a Vaccine for Healthier Children](#) (2014)