

North Urban Human Services Alliance

Housing and Homelessness Glossary

NUSA Housing & Homelessness Committee (2024) has created this document to (1) provide a list of important terms related to housing and homelessness, and (2) define and clarify these terms to empower community members to engage in the critical housing discussions happening throughout Northern King County.

General Terms Affordability Gap Affordable Housing Area Median Income (AMI) **Attainable Housing Chronically Homeless** Cost Burdened / Rent Burdened **Criminalization of Homelessness Discriminatory Zoning / Exclusionary Zoning** Exiting Homelessness **Homeless** Hostile Architecture **Impact Fees** Incentive Zoning (IZ) or Inclusionary Zoning Market Rate Rent **Operating Subsidy**

Redlining Vacancy Rate **Unsheltered Individuals** Waiting List **Types of Housing and Shelter** Accessory Dwelling Units (ADUs) Community Land Trust (CLT) Emergency Shelter Enhanced Shelter Nonprofit Housing Permanent Housing Permanent Supportive Housing Private Market or For-Profit Housing **Public Housing** Rapid Re-Housing Programs Safe Parking Severe Weather Shelters Shelters Single Room Occupancy (SRO) Subsidized Housing **Supportive Housing** Tent Encampments **Transitional Housing** Workforce Housing **Government Programs and Systems** Continuum of Care (CoC) Coordinated Entry System (CES) Fair Housing Laws Homeless Management Information System (HMIS) Housing Choice Vouchers (Section 8) Housing Inventory Count (HIC) (HUD) Department of Housing and Urban Development Housing Trust Fund (HTF) King County Regional Housing Authority (KCRHA) Low Income Housing Tax Credit (LIHTC) Multifamily Tax Exemption (MFTE) McKinney-Vento National Alliance to End Homelessness (NAEH) Point-in-Time Count (PIT)

Project-Based Housing Voucher (PBV) Housing
Tenant-Based Rental Assistance (TBRA or TRA)
Relevant State Legislation or Mandates
Growth Management Act (GMA)
Comprehensive Plans
<u>HB 1110</u>
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General Terms

Affordability Gap

The difference between the home price you can afford and the current market price of a typical home for your household size. A *deficit* or *shortage* in affordable housing for a region is the difference between the number of affordable homes available and the number of homes needed to house all of that region's low-income residents.

Affordable Housing

According to federal government standards, housing, including utilities, should cost no more than 30% of your total income. Generally affordable housing means that no matter your income levels you are not spending more than 30% of it on housing.

However, the term "affordable housing" is often used interchangeably with "subsidized housing," which can cause confusion. Many subsidized housing programs aim to make housing affordable (within the 30% of income for residents). But not all housing that is affordable, within a community, is subsidized. Some housing options are affordable due to market demands, not because of a housing program. And some subsidized affordable housing programs can cost more than 30% of a household's income depending on circumstances (See *subsidized housing* for more details.)

Area Median Income (AMI)

AMI is the midpoint of a region's income: half the region's households earn more than this income level, half earn less. This number can be calculated for a specific area, for instance, <u>Seattle, King County</u>, and Pierce County will have different AMIs based on income in each of these areas.

When discussing housing affordability, AMI is referenced frequently, as it captures both income data and is region-specific. The U.S. Department of Housing and Urban Development (HUD) defines "Low-Income"

as households earning below 80% AMI. However, the specific income level of what "80% AMI" means, is unique to each region. Below is the chart for AMI in King County effective June 2023.

ARCH	Annual Income and Rent Limits
Median Income:	\$146,500

Effective Date 6/15/2023

HOUSEHOLD INCOME LIMITSdetermined by household size	
	1

ALL LAND USE & MFTE PROJECTS																
Percentage																
of AMI	1	person	2	persons	3	persons	4	persons	5	persons	6	persons	7 persons		8 person	
30%	\$	30,765	\$	35,160	\$	39,555	\$	43,950	\$	47,466	\$	50,982	\$	54,498	\$	58,014
35%	\$	35,893	\$	41,020	\$	46,148	\$	51,275	\$	55,377	\$	59,479	\$	63,581	\$	67,683
40%	\$	41,020	\$	46,880	\$	52,740	\$	58,600	\$	63,288	\$	67,976	\$	72,664	\$	77,352
45%	\$	46,148	\$	52,740	\$	59,333	\$	65,925	\$	71,199	\$	76,473	\$	81,747	\$	87,021
50%	\$	51,275	\$	58,600	\$	65,925	\$	73,250	\$	79,110	\$	84,970	\$	90,830	\$	96,690
55%	\$	56,403	\$	64,460	\$	72,518	\$	80,575	\$	87,021	\$	93,467	\$	99,913	\$	106,359
60%	\$	61,530	\$	70,320	\$	79,110	\$	87,900	\$	94,932	\$	101,964	\$	108,996	\$	116,028
65%	\$	66,658	\$	76,180	\$	85,703	\$	95,225	\$	102,843	\$	110,461	\$	118,079	\$	125,697
70%	\$	71,785	\$	82,040	\$	92,295	\$	102,550	\$	110,754	\$	118,958	\$	127,162	\$	135,366
75%	\$	76,913	\$	87,900	\$	98,888	\$	109,875	\$	118,665	\$	127,455	\$	136,245	\$	145,035
80%	\$	82,040	\$	93,760	\$	105,480	\$	117,200	\$	126,576	\$	135,952	\$	145,328	\$	154,704
85%	\$	87,168	\$	99,620	\$	112,073	\$	124,525	\$	134,487	\$	144,449	\$	154,411	\$	164,373
90%	\$	92,295	\$	105,480	\$	118,665	\$	131,850	\$	142,398	\$	152,946	\$	163,494	\$	174,042
95%	\$	97,423	\$	111,340	\$	125,258	\$	139,175	\$	150,309	\$	161,443	\$	172,577	\$	183,711
100%	\$	102,550	\$	117,200	\$	131,850	\$	146,500	\$	158,220	\$	169,940	\$	181,660	\$	193,380
105%	\$	107,678	\$	123,060	\$	138,443	\$	153,825	\$	166,131	\$	178,437	\$	190,743	\$	203,049
110%	\$	112,805	\$	128,920	\$	145,035	\$	161,150	\$	174,042	\$	186,934	\$	199,826	\$	212,718
120%	\$	123,060	\$	140,640	\$	158,220	\$	175,800	\$	189,864	\$	203,928	\$	217,992	\$	232,056

Attainable Housing

Attainable housing refers to housing that is affordable to individuals and households earning around the Area Median Income (AMI).

Specifically, households residing in attainable housing and earning between 80% and 120% of the AMI should not need to allocate more than 30% of their income toward housing costs. Many King County homes are not currently considered attainable because a family earning 100% of AMI would have to spend more than 30% of their income on housing. These families would be considered 'Cost burdened.'

Chronically Homeless

Chronically homeless is broadly used to describe people who have experienced homelessness for at least a year — or repeatedly — while struggling with a disabling condition such as a serious mental illness, substance use disorder, or physical disability.

This definition becomes more specific when considering stints of incarceration, rehab, hospitalization, and other experiences that impact shelter. The more specific definition used by housing programs,

government agencies, and researchers is listed below:

1. An individual who:

a. Is homeless and lives in a place not meant for human habitation, in a safe haven, or in an emergency shelter; AND

b. Has been homeless and living or residing in a place not meant for human habitation, in a safe haven, or in an emergency shelter continuously for at least twelve months or on at least four separate occasions in the last three years where those occasions cumulatively total at least twelve months; *AND*

c. Can be diagnosed with one or more of the following conditions: substance use disorder, serious mental illness, developmental disability (as defined in section 102 of the Developmental Disabilities Assistance Bill of Rights Act of 2000), post-traumatic stress disorder, cognitive impairments resulting from brain injury, or chronic physical illness or disability; or

2. An individual who has been residing in an institutional care facility, including a jail, substance abuse or mental health treatment facility, hospital, or other similar facility, for fewer than 90 days and met all of the criteria in paragraph (1) of this definition, before entering that facility; or

3. A family with an adult head of household (or if there is no adult in the family, a minor head of household) who meets all of the criteria in paragraph (1) of this definition, including a family whose composition has fluctuated while the head of household has been homeless.

Cost Burdened / Rent Burdened

A household is cost burdened when it allocates more than 30% of its income toward housing expenses. This includes costs related to rent or mortgage payments and utilities. Being cost burdened can strain a household's budget and impact the ability to afford other necessities.

A household is *severely* cost burdened when it pays at least 50% of its income toward housing expenses. This level of cost burden significantly limits a household's financial flexibility and may lead to homelessness.

Criminalization of Homelessness

Laws or local ordinances that target or disproportionately impact those who are experiencing homelessness. These measures can be explicit (such as making it illegal for groups to share food with homeless persons in public spaces or outlawing panhandling), or implicit (such as banning napping in parks and duffle bags at the library).

Discriminatory Zoning / Exclusionary Zoning

Discriminatory zoning and exclusionary zoning are terms that refer to the legal practice of strategically using land use and building codes to prevent affordable housing from entering neighborhoods. These laws can include minimum lot size requirements, minimum square footage requirements, prohibitions on multi-family homes, and limits on the height of buildings.

These laws can limit the types of homes that can be built in a neighborhood, which can lead to fewer homes being built and more expensive housing. They can also exacerbate social segregation by deterring racial and economic integration, which can channel lower income students into lower performing schools.

Discriminatory zoning has been used for decades to keep lower-income people, disproportionately racial minorities, out of wealthy and middle-class neighborhoods. (See redlining for additional historical context.)

Exiting Homelessness

Exiting homelessness refers to the process by which individuals transition from experiencing homelessness to obtaining stable housing. It involves moving from temporary shelters, emergency housing, or places not meant for habitation into more permanent and secure living arrangements.

HUD now considers people exiting an institution where they resided for up to 90 days as homeless if they were in a shelter or a place not meant for human habitation immediately before entering that institution. This expanded definition recognizes the need to address housing stability for those leaving institutions and emphasizes the importance of affordable housing across all economic levels to prevent homelessness in the first place.

Homeless

A person who lacks a fixed and regular nighttime residence. A typical assumption is that the "homeless" are persons living on the streets, but the term can also include anyone without a fixed address, or living involuntarily with a friend or family member, or in any location that is not considered fit for human habitation (such as a garage, barn, car, etc).

Housing First

Housing First is a flexible and adaptable service model that addresses homelessness by placing homeless individuals and families with children into housing without any preconditions or barriers, and while also providing voluntary supportive services to meet individuals' needs.

This means the projects allow entry to program participants regardless of their income, current or past substance use, history of victimization (e.g., domestic violence, sexual assault, childhood abuse), and a criminal record–*except* restrictions imposed by federal, state, or local law or ordinance (e.g., restrictions on serving people who are listed on sex offender registries). Housing First programs may be specialized and cater to the needs of specific vulnerable groups, such as veterans, survivors of domestic violence, etc.

Housing First is premised on the assumption that housing is a human right, that everyone is "housing ready," and whatever other challenges a person might face, housing instability or homelessness typically compounds those challenges, and housing stability makes addressing them more manageable. Housing First also asserts that people can be housed successfully, and remain in housing without preconditions such as sobriety, a minimum income, or the absence of a criminal record.

Housing First is currently the HUD mandated standard for federally funded housing programs. It has been piloted, studied, and analyzed since the early 1990s.

For additional details: <u>HUD BRIEF: HOUSING FIRST</u> and <u>HUD: EVIDENCE MATTERS</u>

Hostile Architecture

Hostile architecture is an urban design strategy that uses elements of the built environment to guide or restrict behavior, especially to stop people from doing something. Hostile architecture is often used to limit uses of public space, or stop homeless people from sleeping in public spaces. Examples include water that regularly sprays on sidewalks or staircases, benches that are narrow or uncomfortable for extended seating, or the placement of thorny plants to block nearby walking or waiting.

Impact Fees

Impact fees are imposed to charge the owners of newly developed properties for the "impact" the new development will have on the community. Fees can be used for such things as transportation improvements, new parks, and expansion of schools. Impact fees are not used to maintain existing facilities, but instead are used to create new facilities in proportion to the number of new developments in the area.

Incentive Zoning (IZ) or Inclusionary Zoning

Incentive zoning is a policy requiring developers to make a percentage of housing units in new residential developments available to low- and moderate-income households.

In return, developers receive non-monetary compensation in the form of density bonuses, zoning variances, and/or expedited permits that reduce construction costs. By linking the production of affordable housing to private market development, incentive zoning expands the supply of affordable

housing while dispersing affordable homes throughout a city or county to broaden opportunity and foster mixed-income communities. Although some jurisdictions have voluntary programs, the vast majority of jurisdictions require compliance. Most programs mandate that 10-20% of the homes developed be affordable.

Market Rate Rent

The prevailing monthly cost for rental housing. It is set by the landlord without restrictions. The rate varies on market conditions but historically trends higher over time. The 2024 <u>Fair Market rent</u> for a 2 bedroom apartment in the Seattle-Bellevue area is \$2,645.

Operating Subsidy

This is a type of subsidy for property owners to reduce the management, maintenance and utility costs of housing. It is needed for projects housing extremely low-income (0-30% AMI) residents who cannot afford rents covering the full costs of housing.

Redlining

Redlining is a discriminatory practice that involves denying financial services to residents of certain areas based on their race or ethnicity. It can also include withholding other services, such as the construction of grocery stores and supermarkets, or healthcare services.

Redlining originated in the 1930s and was outlawed in 1968 by the Fair Housing Act. The practice involved drawing red lines around areas on a map to indicate where lenders did not want to make loans.

Redlining was intended to reduce lender risk, but it institutionalized racial bias and limited home buying opportunities for Black Americans. While redlining is now illegal, its legacy continues to impact home values, homeownership, and wealth. The exclusionary zoning culture of limiting dense and affordable housing to the less desirable corners of a community, is a byproduct of redlining.

Vacancy Rate

The percentage of unoccupied units in a particular rental building or complex. Generally, in boom times, vacancy rates fall; while in recessions, vacancy rates rise. Low vacancy rates often are a signal for market providers to raise rents. 5% is generally considered to be a desirable vacancy rate in a given community.

Unsheltered Individuals

Unsheltered individuals make up a specific subset of the homeless population. This group includes those who are currently living in a space that is considered unfit for human habitation such as outdoors, in cars, in garages or abandoned buildings, and excludes those who are staying in shelters.

Waiting List

Due to the high demand of affordable housing programs, many individuals and families must sign up to be on a waiting list for their desired housing resource. Depending on regional decisions, waiting lists may be cleared by random lottery, first-come-first-serve, by ranking of applicant vulnerability, or other prioritization method.

Waiting lists in King County can be up to three years depending on location and type of subsidy offered.

Types of Housing and Shelter

Accessory Dwelling Units (ADUs)

An Accessory Dwelling Unit (ADU) is a secondary residential dwelling located on the same lot as a larger single-family home. These units are sometimes referred to as Mother-in-law units. ADUs usually have their own kitchen, living area, and separate entrance. They can be attached to the primary house or garage, or built as stand-alone units. Generally, they share water and energy connections with the main house. They are considered naturally affordable housing because their smaller size lends itself to less expensive rent.

Community Land Trust (CLT)

A community land trust is a nonprofit corporation that holds land on behalf of a geographically anchored community, while serving as the long-term steward for affordable housing, community gardens, civic buildings, commercial spaces and other community assets on behalf of a community.

Emergency Shelter

Any facility, the primary purpose of which is to provide temporary or transitional shelter for the homeless in general or for specific populations of the homeless. Includes day and warming centers that do not provide overnight accommodation.

Enhanced Shelter

Enhanced Shelter is a subtype of Emergency Shelter that serves guests seven days a week, 24 hours a day. The Enhanced Shelter typically provides case management, meals, hygiene, health services, and laundry. Individuals may be referred to the facility by local first responders and social services agencies.

Nonprofit Housing

Nonprofit housing is developed by nonprofit corporations with a community board of directors and specific mission. Most housing developed by nonprofit housing developers is affordable with rents or

prices below market-rate. Income generated from the housing is reinvested into the buildings and the mission of the organization, rather than being distributed to stockholders or individual investors as would be the case in for-profit housing

Permanent Housing

Rental apartments or ownership homes that provide individuals and families with a fixed street address and residence and do not have a fixed period of tenancy. Most rental housing is considered permanent.

Permanent Supportive Housing

Permanent Supportive Housing (PSH) is permanent housing in which housing assistance (e.g., long-term leasing or rental assistance) and supportive services are provided to assist households with at least one member (adult or child) with a disability or other barrier in achieving housing stability.

Permanent Supportive Housing means in addition to deeply affordable housing (below 30% AMI), residents have access to a range of onsite services designed to help them achieve stability in their new home, including personalized housing case management services, veterans counseling, health care, 24/7 staffing, and other critical services.

Permanent Supportive Housing is distinct from market-rate or subsidized rental housing (such as via Housing Choice Vouchers of MFTE programs), which do not typically provide central services or rapid re-housing, and only provide subsidies and limited support services for a temporary period of time.

Private Market or For-Profit Housing

Housing that rents or sells at market rate and is developed and owned by for-profit individuals, partnerships, or corporations. Most housing is privately developed.

Public Housing

Public housing usually refers to a type of housing owned and operated by a local housing authority under the oldest federal housing program — the Housing Act of 1937. To be eligible to live in public housing, tenants must meet program requirements, including being low income. Typically, households living in a public housing unit pay no more than 30% of their income on rent and utilities.

The Seattle Housing Authority owns and operates over 8,000 units of public or subsidized housing on about 400 sites within the City of Seattle. For the rest of King County, KCHA provides approximately 4,000 units of public or subsidized housing. Housing authorities operate significant numbers of other types of affordable housing programs, including tenant-based Housing Choice Vouchers (formerly Section 8) and Workforce Housing, in addition to public housing."

Rapid Re-Housing Programs

An approach offered to households who have *very recently* lost their housing. Typical rapid re-housing intervention programs include cash and/or rental assistance to move into new housing opportunities, or to assist with employment, or other quickly resolved barriers (such as transportation). Typically, the rental subsidies, or case management benefits connected to Rapid Re-Housing last one year. Rapid Re-Housing is not a program for chronically-homeless households.

Safe Parking

Safe Parking programs provide individuals and families with vehicles a safe place to park overnight in designated Safe Parking Areas on property located outside of the public right-of-way and managed by a social service provider.

Severe Weather Shelters

These shelters are offered when persistently cold temperatures, snow accumulation, heat, or smoke warrant it. They can be used overnight or for the duration of the severe weather conditions.

Shelters

Shelters provide temporary overnight sleeping accommodations. Shelters are often not open during the day, and typically have limits on length of stay for those seeking services. Rules and guidelines for admission and behavior within shelters vary greatly across federally-funded, community-based, and faith-founded shelters.

Single Room Occupancy (SRO)

Single room occupancy units are traditionally a single room, typically between 150-500 square feet, designed to accommodate one person. Amenities such as bathrooms, kitchens, and common areas are located outside the unit and are shared with other residents. Many SROs are located in renovated hotels, in downtown urban areas, and provide affordable options for recently homeless individuals linked with supportive services.

Subsidized Housing

A generic term including all federal, state or local government programs that reduce the cost of housing for low- and moderate-income residents. The aim of subsidized housing is to bridge the affordability gap and make more housing attainable.

Housing can be subsidized in a variety of ways:

- (a) providing tenants with a rental-assistance voucher,
- (b) helping homebuyers with down payment assistance,
- (c) reducing the interest on a mortgage,

- (d) providing deferred loans to help developers acquire and develop property,
- (e) giving tax credits to encourage investment in low- and moderate-income housing,
- (f) authorizing tax-exempt bond authority to finance the housing and/or providing ongoing assistance to reduce the operating costs of housing.

The implementation of and public opinion on these programs are varied. Some subsidized housing programs tend to face negative social stigma (e.g. PSH apartments often provoke images of depreciated public housing towers), while other housing subsidies tend to face less public backlash (such as assistance for home buyers or tax credits). Unfortunately, the number of people needing subsidized housing is far greater than available federal, state or local funding for these programs.

Supportive Housing

A housing approach which combines affordable housing with individualized health, counseling, and employment services for persons with mental illness, chemical dependency, chronic health problems, or other challenges. Supportive housing may be transitional housing or short-term, but it can be permanent housing in cases such as a group home for persons with mental illness or developmental disabilities. Supportive housing is an effective solution to homelessness as it addresses its root causes by providing a proven, effective means of re-integrating families and individuals into the community by addressing their basic needs for housing and on-going support.

Tent Encampments

Any temporary tent or structure encampment providing shelter to the homeless. These can be either legally permitted and well-organized, such as Camp United We Stand, or ad hoc collections which appear on the public right of way.

Transitional Housing

A facility that provides housing and supportive services to homeless individuals or families for up to two years and whose primary purpose is to enable homeless individuals or families to move into independent living and permanent housing. Transitional housing programs are most commonly targeted towards veterans, and those exiting in-patient addiction recovery programs.

Many low income housing providers and funders are moving away from the transitional-housing model, and toward permanent supportive housing (PSH) due to the challenges vulnerable residents face in securing and maintaining market-rate housing.

Workforce Housing

Workforce housing is typically defined as housing that is affordable for those earning between 80% and 120% of AMI. This includes workers such as teachers, firefighters, and other workers that are essential to the health of our community.

Government Programs and Systems

Continuum of Care (CoC)

The Continuum of Care (CoC) is a federally mandated community plan that organizes and provides housing and services for people at-risk or experiencing homelessness. The plan is organized regionally - ranging from city, county, to multi-county jurisdictions - depending on the local population and demand for services. King County's Continuum of Care is represented by KCRHA. (See KCRHA for additional details.)

The CoC, through accessing federal resources, provides funding for five program components: permanent housing, transitional housing, supportive services only, homeless management information system, and homelessness prevention.

CoCs organization also maintains the local Homeless Management Information System (HMIS), which collects and reports data on people experiencing homelessness.

Coordinated Entry System (CES)

Coordinated Entry is a regionally based system that connects new and existing programs into a "no wrong-door network." The purpose of Coordinated Entry is to remove barriers for those seeking services and to increase partnerships between providers. CES is a federally-mandated approach to managing housing resources, but each regional CoC has the responsibility and ability to customize the partnerships/programs to the unique needs of their community.

The essential components of Coordinated Entry System are:

- 1) a system that is low-barrier and easy to access;
- 2) a system that identifies and assesses people's needs; and
- 3) a system that prioritizes and matches housing resources based on those needs.

Each regional CoC typically has designated staff to oversee the partnerships and coordination between the shelters, rapid-rehousing programs, and permanent supportive housing within their region. Coordinated case conferencing, regional transparency regarding the disbursement of housing vouchers, and shared data in HMIS are all benefits of a successful CES partnership.

Fair Housing Laws

Laws and regulations that prohibit discrimination based on race, color, religion, sex, handicap, familial status, and national origin. It also refers to actions taken by state and local governments to enforce or evade these laws.

Homeless Management Information System (HMIS)

The Homeless Management Information System is typically managed by the regional CoC (KCRHA). It is a local, secure online database that collects data on people experiencing homelessness and those at risk of homelessness, as well as the services they provide. HMIS data is used to help evaluate programs, plan, and request funding.

Housing Choice Vouchers (Section 8)

Created in the 1970s, the "Section 8" Housing Choice Voucher Program is the nation's largest source of rental assistance. Low income households use vouchers to help pay for privately owned housing. The program is federally funded and run by HUD and a network of about 2,170 state and local public housing agencies. More than 5 million people in 2.3 million low-income families use vouchers. In King County, Section 8 Vouchers help more than 11,000 households rent affordable private-market housing.

Federal rules ensure that vouchers are targeted to the families who need them most. Seventy-five percent of new households admitted each year must have "extremely low incomes," defined as incomes up to the poverty line or 30 percent of the local median, whichever is higher. Other new households may have incomes up to 80 percent of the area median. Local housing agencies may set admissions preferences based on housing need or other criteria.

Housing Inventory Count (HIC)

The Housing Inventory Count (HIC) is a point-in-time inventory of provider programs within a CoC that provide beds and units dedicated to serve people experiencing homelessness (and, for permanent housing projects, where homeless at entry). The information is categorized by five Program Types: Emergency Shelter, Transitional Housing, Rapid Re-housing, Safe Haven, and Permanent Supportive Housing.

The HIC occurs annually with the Point-in-Time count, but rather than focusing on the local homeless population like the PIT, the Housing Inventory Count aims to measure the local program capacity.

(HUD) Department of Housing and Urban Development

U.S. Department of Housing and Urban Development (HUD). This federal department grants funding, provides guidelines, and program direction for housing and homeless service programming throughout the country.

Housing Trust Fund (HTF)

The Housing Trust Fund (HTF) provides capital financing through loans or grants to affordable housing projects through annual application cycles. HTF dollars support a wide range of capital projects that

house diverse low-income populations. The population served includes individuals and families experiencing homelessness, people needing supportive housing, seniors, veterans, and individuals with developmental or other disabilities.

King County Regional Housing Authority (KCRHA)

KCRHA was created through an interlocal agreement between King County and the City of Seattle. This is the local CoC for King County, meaning it oversees coordination, funding, and policy for homeless response services in Seattle and King County. KCRHA also documents all existing funded services, which are broken down into <u>sub-regional lists</u>.

Low Income Housing Tax Credit (LIHTC)

Many for-profit and nonprofit-developed rental properties use federal income tax credits to create financially viable projects. The Washington State Housing Finance Commission allocates these credits to developers to build or rehabilitate low-income housing. Large corporations, financial institutions, pension funds, and insurance companies invest in the housing projects as a method to gain tax credits and reduce their income tax obligations. Projects funded through this source must serve residents <u>*at or*</u> below 60% of median income and must accept Section 8 vouchers.

Multifamily Tax Exemption (MFTE)

The Multifamily Tax Exemption (MFTE) program provides a state tax exemption on eligible multifamily housing in exchange for income- and rent-restricted units. By supporting mixed-income residential development in urban centers, the MFTE program ensures affordability as development occurs. The MFTE program authorizes 8, 12, and 20-year property tax exemptions to encourage the development of multifamily housing. Property owners who participate in the program commit to a compliance period in return for a tax exemption period.

McKinney-Vento

The McKinney-Vento Homeless Assistance Act supports homeless students. It provides federal funding for states to support homeless students, in addition to providing rights to the students/youth residing within the district. The Act was first published in 1987, and reauthorized in 2015 by the Every Student Succeeds Act (ESSA). Typically, school districts have a homeless liaison or resource coordinator that offer support to students and their families in navigating resources and rights, with the aim of maintaining school attendance/engagement for the student.

National Alliance to End Homelessness (NAEH)

The National Alliance to End Homelessness (NAEH) is a United States based non-profit, not-partisan organization committed to preventing and ending homelessness in the U.S. The alliance is a leading voice on the issue of homelessness.

Point-in-Time Count (PIT)

The Point-in-Time (PIT) Count is a count of sheltered and unsheltered people experiencing homelessness on a single night in January. HUD requires that CoCs conduct an annual count of people experiencing homelessness who are sheltered in emergency shelter, transitional housing, and Safe Havens on a single night. CoCs also must conduct a count of unsheltered people experiencing homelessness every other year (odd numbered years). Each count is planned, coordinated, and carried out locally, and the data is used for grant funding, program evaluation and various regional decisions.

Although widely used and considered valuable, PIT data is generally understood to be an undercount. Biases and limitations in the methodology are well documented, and include: missing data from the homeless shelters not participating in PIT (e.g. some faith-based programs), homeless populations who are invisible to PIT volunteers (such as those working full time, or near college campuses) or temporarily staying indoors (such as hospitals, criminal justice facilities, rehab, etc). The PIT aims to measure the total number of unique individuals experiencing homelessness in an area *over a single night*, not those who experience homelessness over a given year (as the location population typically cycles and evolves).

Project-Based Housing Voucher (PBV) Housing

Most Housing Choice Vouchers are "tenant-based," meaning people can use them to rent any private apartment that meets program guidelines. Project-based vouchers (PBV), in contrast, are attached to a specific unit whose landlord contracts with the state or local public housing agency to rent the unit to families and individuals with low incomes.

Tenant-Based Rental Assistance (TBRA or TRA)

Tenant-based rental assistance (TBRA or TRA) is a rental assistance subsidy that can be used to obtain housing in any unit that meets the program guidelines. The main form of TBRA is the Section 8 Housing Choice Voucher Program (see Housing Choice Voucher definition above).

Relevant State Legislation or Mandates

Growth Management Act (GMA)

The Washington State Growth Management Act (GMA) was adopted to address ways to accommodate growth. It requires that the fastest-growing cities and counties complete comprehensive plans and development regulations to guide future growth. All jurisdictions are required to protect critical environmental areas and conserve natural resource lands, such as farms and forests. The GMA calls for communities to review and, if necessary, revise their plans and regulations every ten years to ensure they remain up-to-date. Jurisdictions that do not comply can be hit with significant penalties and loss of revenue from the state.

Comprehensive Plans

The Growth Management Act (GMA) requires many cities and counties in Washington to adopt comprehensive plans, and it lays out the following mandatory and optional elements: For the housing elements of this plan, local governments are required to "plan for and accommodate" housing affordable to all economic segments, promote a variety of residential densities and housing types, and encourage preservation of existing housing stock.

- Planning for sufficient land capacity for housing needs, including all economic segments of the population (moderate, low, very low, and extremely low income, as well as emergency housing and permanent supportive housing). King County Jurisdictions have a specific number of housing units assigned per AMI level that they must plan to accommodate per HB1220.
- Providing moderate density housing options within Urban Growth Areas (UGAs), including but not limited to duplexes, triplexes, and townhomes.
- Making adequate provisions for housing for existing and projected needs for all economic segments of the community, including documenting programs and actions needed to achieve housing availability.
- Identifying racially disparate impacts, displacement, and exclusion in housing policies and regulations, and beginning to undo those impacts; and identifying areas at higher risk of displacement and establishing anti-displacement policies.
- The statutory changes signed into law in 2023 require some or all GMA planning communities to accommodate a greater number of "missing middle" housing and accessory dwelling units (ADUs).

Mandatory Comp Plan Elements (RCW 36.70A.070)

Optional Comp Plan Elements

- Land Use
- Housing
- Capital Facilities Plan
- Utilities
- Rural Development (counties only)
- Transportation
- Climate Change and Resiliency*
- Ports (mandatory for cities with annual maritime port revenues exceeding \$60 million, RCW 36.70A.085)

- Economic Development**
- Parks and Recreation**
- Conservation (RCW 36.70A.080)
- Solar Energy (RCW 36.70A.080)
- Recreation (RCW 36.70A.080)
- Subarea Plans (neighborhoods, rural villages, urban growth areas, tribal areas, etc.)
- Ports (optional for cities with annual maritime port revenues of \$20 million to \$60 million, RCW 36.70A.085)

HB 1110

<u>HB 1110</u> addresses the state's acute housing shortage, by providing requirements for cities to incorporate middle housing in their zoning. Middle housing is a term for homes that are at a middle scale between detached single-family houses and large multifamily complexes. Examples include duplexes, triplexes, fourplexes, fiveplexes, sixplexes, courtyard apartments, cottage clusters, and townhomes.

HB 1220

House Bill 1220 amended the Growth Management Act (GMA) to instruct local governments to "plan for and accommodate" housing affordable to all income levels. This significantly strengthened the previous goal, which was to encourage affordable housing.

The amended law also directed the Department of Commerce to project future housing needs for jurisdictions by income bracket and made significant updates to how jurisdictions are to plan for housing in the housing element of their comprehensive plans. These new changes to local housing elements include:

- Planning for sufficient land capacity for housing needs, including all economic segments of the population (moderate, low, very low, and extremely low income, as well as emergency housing and permanent supportive housing).
- Providing for moderate density housing options within Urban Growth Areas (UGAs), including but not limited to duplexes, triplexes and townhomes.

- Making adequate provisions for housing for existing and projected needs for all economic segments of the community, including documenting programs and actions needed to achieve housing availability.
- Identifying racially disparate impacts, displacement, and exclusion in housing policies and regulations, and beginning to undo those impacts; and identifying areas at higher risk of displacement and establishing anti-displacement policies.

HB 1337

House Bill 1337 requires local jurisdictions to allow two ADUs per lot within urban growth areas of the state. ADUs come in a variety of types, including attached to a single-family, a duplex, triplex, townhomes, or other housing unit, or detached from the primary residential unit.

Construction of new ADUs has many benefits, including to:

- Add diversity of housing options.
- Provide a housing type that blends in well with existing low density residential neighborhoods.
- Cater to changing demographics, including more seniors and smaller household sizes.
- Provide housing that is typically more affordable than traditional detached single-family homes.
- Add housing units without expanding urban growth areas.
- Correct historic economic and racial exclusion by opening up single-family neighborhoods to more diverse housing and household types.
- Reduce climate impacts because ADUs tend to be smaller and use less energy than traditional single-family homes.
- Use existing infrastructure such as sewer, water, and streets.