



## Housing and Homelessness Glossary

The NUHSA Housing & Homelessness Committee 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. This glossary was originally published in May 2024, and was mostly recently updated in May 2025.

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## 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 not cost more than 30% of your total income. Affordable housing means that no matter your income levels you are not spending more than 30% of it on housing.

The term “affordable housing” is often used interchangeably with “subsidized housing”, which can cause confusion. Many subsidized housing programs make housing affordable (within the 30% of income for residents), but that does not mean that all affordable housing is subsidized. Some housing options are affordable due to market demands, not because of a housing program or subsidy. (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, [Seattle, King County, and Pierce County](#) will have different AMIs based on income in each specific area.

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 2024.



## 2024 Income and Rent Limits - Multifamily Rental and Homeownership Housing

Maximum 2024 Household Income for Multifamily Rental and Homeownership Properties											
Household Size	30%	35%	40%	45%	HOME Very Low Income*	50%	60%	65%	70%	80%	HOME Low Income*
1 Person	\$ 31,650	\$ 36,890	\$ 42,160	\$ 47,430	\$ 52,700	\$ 52,700	\$ 63,240	\$ 68,510	\$ 73,780	\$ 77,700	\$ 77,700
2 Persons	\$ 36,200	\$ 42,175	\$ 48,200	\$ 54,225	\$ 60,250	\$ 60,250	\$ 72,300	\$ 78,325	\$ 84,350	\$ 88,800	\$ 88,800
3 Persons	\$ 40,700	\$ 47,460	\$ 54,240	\$ 61,020	\$ 67,800	\$ 67,800	\$ 81,360	\$ 88,140	\$ 94,920	\$ 99,900	\$ 99,900
4 Persons	\$ 45,200	\$ 52,745	\$ 60,280	\$ 67,815	\$ 75,350	\$ 75,350	\$ 90,420	\$ 97,955	\$ 105,490	\$ 110,950	\$ 110,950
5 Persons	\$ 48,850	\$ 56,980	\$ 65,120	\$ 73,260	\$ 81,400	\$ 81,400	\$ 97,680	\$ 105,820	\$ 113,960	\$ 119,850	\$ 119,850
6 Persons	\$ 52,450	\$ 61,215	\$ 69,960	\$ 78,705	\$ 87,450	\$ 87,450	\$ 104,940	\$ 113,685	\$ 122,430	\$ 128,750	\$ 128,750
7 Persons	\$ 56,050	\$ 65,380	\$ 74,720	\$ 84,060	\$ 93,400	\$ 93,400	\$ 112,080	\$ 121,420	\$ 130,760	\$ 137,600	\$ 137,600
8 Persons	\$ 59,700	\$ 69,615	\$ 79,560	\$ 89,505	\$ 99,450	\$ 99,450	\$ 119,340	\$ 129,285	\$ 139,230	\$ 146,500	\$ 146,500

Maximum RENTS for Projects Based on UNIT SIZE**											
Rent Incomes	30%	35%	40%	45%	Low HOME rent*	50%	60%	65%	High HOME rent*	70%	80%
Studio	\$ 791	\$ 922	\$ 1,054	\$ 1,185	\$ 1,317	\$ 1,317	\$ 1,581	\$ 1,712	\$ 1,735	\$ 1,844	\$ 1,942
1 bedroom	\$ 848	\$ 988	\$ 1,129	\$ 1,270	\$ 1,411	\$ 1,411	\$ 1,694	\$ 1,835	\$ 1,860	\$ 1,976	\$ 2,081
2 bedroom	\$ 1,017	\$ 1,186	\$ 1,356	\$ 1,525	\$ 1,695	\$ 1,695	\$ 2,034	\$ 2,203	\$ 2,234	\$ 2,373	\$ 2,497
3 bedroom	\$ 1,175	\$ 1,371	\$ 1,567	\$ 1,763	\$ 1,959	\$ 1,959	\$ 2,351	\$ 2,547	\$ 2,573	\$ 2,743	\$ 2,885
4 bedroom	\$ 1,311	\$ 1,530	\$ 1,749	\$ 1,967	\$ 2,186	\$ 2,186	\$ 2,623	\$ 2,842	\$ 2,850	\$ 3,060	\$ 3,218
5 bedroom	\$ 1,446	\$ 1,687	\$ 1,928	\$ 2,169	\$ 2,410	\$ 2,410	\$ 2,892	\$ 3,133	\$ 3,127	\$ 3,374	\$ 3,551

All Income and Rents Limits effective April 1, 2024 except for HOME.

\*2024 HOME Program Adjusted Income and Rents Limits (effective June 1, 2024)

\*\* King County uses 1.5 persons per bedroom to determine the household size and corresponding rent limits

## 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.'

## Brook Rule

The name for the federal housing policy that limits a tenant's contribution to rent in a public housing program to 30% of their income. This amount is considered to be the maximum amount a tenant should pay for rent without becoming 'burdened.' The rule is based on an amendment sponsored by then Senator Edward Brooke (R-MA) to the public housing program in 1971. The original Brooke amendment limited tenant contributions to 25%. The limit was increased from 25% to 30% in 1981.

## Chronically Homeless

Chronically homeless is a broad term 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, researchers, and is listed below:

1. An individual who:
  - a. Is homeless and lives in a place not meant for human habitation, 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, 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;
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.

## Community Land Trust (CLT)

A community land trust is a nonprofit corporation that holds land on behalf of a place-based 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.

## Continuum of Care (CoC)

The Continuum of Care (CoC) is a community group that organizes and provides housing and services for people at-risk or experiencing homelessness. CoC are organized regionally - ranging from city, county, to multi-county jurisdictions - depending on the local population and demand for services. Through federal resources, the CoC provides funding for five program components: Permanent housing, Transitional housing, Supportive services only, Homeless management information system, and Homelessness prevention.

CoCs also maintain the local Homeless Management Information System (HMIS), which collects and

reports data on people experiencing homelessness. King County's Continuum of Care is KCRHA.

## Coordinated Entry System (CES)

Coordinated Entry is a regionally based system that connects new and existing housing programs into a “no wrong-door network”. The purpose of Coordinated Entry is to remove barriers for those seeking services, and increase partnership 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:

- a system that is low-barrier and easy to access;
- a system that identifies and assesses people's needs; and
- 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.

To access Coordinated Entry in King County, [click here for location information](#).

## 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 their 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 or prohibiting duffle bags at the library).

## Emergency Shelter

A broad term for any facility, where 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.

## Eviction

The legal process where a landlord removes a tenant from their property. There are legal proceedings and requirements - this is not the same as “being kicked out.” A history of eviction is a frequent barrier to securing new housing. *See Just Cause Eviction*

## Extremely Low Income

A household income below 30% of area median income (AMI), as defined by HUD. As of 2024, of the King County residents living in HUD-subsidized housing, 96% of them were extremely-low income. *See AMI for specific numbers.*

## Department of Commerce

The Department of Commerce is vital in addressing the housing needs in Washington State. It provides funding, tools, and support to local governments, nonprofits and community groups. Specifically:

- **Funding Affordable Housing:** investing millions of dollars in affordable housing projects, including both multifamily rental housing and homeownership opportunities. They also host the Affordable Housing Advisory Board.
- **Growth Management and Planning:** supporting local governments in developing strategies to meet their housing needs, including those for low-income residents and emergency housing.
- **Housing Trust Fund:** since 1986, the state’s Housing Trust Fund has invested over \$2 billion in capital funding and helped build or preserve more than 58,600 affordable housing units statewide
- **Homelessness Response:** provides administrative support to advisory councils related to homelessness and offers grants for homeless crisis response systems.
- **Capacity Building and Support:** works to build capacity and provide support for housing development efforts, such as STEP housing initiatives.

For more details, see the [Department of Commerce’s program breakdown here](#).



## 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, and 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.*)

## Fair Housing

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. Washington State Fair Housing Laws [are linked here](#) and King County Fair Housing Laws [are linked here](#).

## Homeless Management Information System (HMIS)

Homeless Management Information System. Typically managed by the regional CoC, 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.

## Homeless

A person who lacks a fixed and regular nighttime residence. A common stereotype may think of “homeless” as persons living on the streets, but the term also includes anyone without a fixed address, and staying short-term with a friend or family member, or in any location that is not considered to be fit for human habitation (such as a garage, barn, car, etc).

## Housing as a Human Right

In his 1944 State of the Union address, Franklin Roosevelt declared it was “the right of every family to a decent home.” In 1948, the United States signed the Universal Declaration of Human Rights (UDHR), recognizing adequate housing as a component of the human right to an adequate standard of living. The UDHR is a non-binding declaration, so the right to adequate housing was codified into a binding treaty law by the International Covenant on Economic, Social, and Cultural Rights (ICESCR) in 1966.

In 2021, President Joe Biden posted online “Housing should be a right — not a privilege. But far too many people are struggling to keep a roof over their head.” For more details: [Housing as a Human Right](#).

## Housing Development Consortium (HDC)

A Seattle-King County coalition of providers, advocates and leaders advocating for progressive housing policy and justice. See: [HDS website here](#).

## Housing First

Housing First is currently the HUD standard for federally funded housing programs. It is an evidence-based model that prioritizes moving homeless people into housing without any preconditions and minimal barriers, in addition to providing voluntary supportive services to meet individuals’ needs. This approach is a contrast to previous housing models which set sobriety, employment stability or rehabilitation completion, as prerequisites to qualify for housing programs.

Housing First acknowledges the long-term challenges associated with homelessness, and asserts that securing stable housing allows those challenges to become more manageable and for resources to become more accessible. Housing First prescribes housing to be the first step, not the only step, in stabilizing vulnerable people experiencing housing crisis.

Residents living in Housing First programs are still subject to HUD or local ordinances. For example, registered sex offenders must still comply with residence laws, residents must still sign and abide by lease agreements, and specific locations may focus on serving a subtype of vulnerable population (domestic violence survivors) and not another (veterans). Housing First is not an open-door policy, but a call to remove barriers and offer stable housing asap. .

See: [HUD Brief: Housing First](#) for more details, and [HUD Exchange: Criminal History](#) to learn how Housing First programs can be both accommodating and flexible to especially vulnerable residents.

## Housing Inventory Count (HIC)

The Housing Inventory Count (HIC) is a point-in-time inventory of CoC provider programs that provide beds and units dedicated to serve people experiencing homelessness (for permanent housing projects, number serving those who were 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 semi-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 program grants funding, provides guidelines, and program direction for housing and homeless service programming throughout the country. HUD responsibilities include (but are not limited to):

- Promoting Affordable Housing: HUD provides affordable housing options for various income levels, including through the Housing Choice Voucher Program (Section 8) and public housing initiatives.
- Enforcing Fair Housing Laws: HUD oversees the Fair Housing Act, which prohibits discrimination in housing based on race, color, religion, sex, national origin, familial status, and disability.
- Community Development: HUD provides grants to states, local governments, and community agencies to support community development projects, such as community safety and housing infrastructure.
- Homeownership Assistance: HUD offers programs and resources to help individuals and families become homeowners, including FHA loans and homeownership counseling. See: [HCV Homeownership program](#).
- Preservation and Rehabilitation: HUD works to preserve existing housing stock and rehabilitate buildings, including working with local governments on projects to address lead-based paint hazards in older homes.

## Hostile Architecture

Hostile architecture is an urban design strategy that uses elements of the built environment to influence behavior, usually as prevention against doing something. Hostile architecture is often used to limit uses of public space by homeless populations. Examples include: water that regularly sprays on sidewalks or staircases, benches that are narrow or uncomfortable for extended seated, or the placement of thorny plants to block nearby walking or waiting. See [more examples here](#).

## King County Regional Housing Authority (KCRHA)

KCRHA is the 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. [Linked here is the KCRHA sub-regional provider list](#). See *CoC for an expanded definition of CoC*.

## Just Cause Eviction

In Washington State, thanks to HB 1236 (2021) landlords must provide a valid reason for ending a tenancy, expanding notice requirements and requiring at least 60 days' notice for month-to-month leases. This is an effort to end discriminatory evictions and create a more just process throughout the state.

Valid reasons for eviction in Washington state:

- Failure to pay rent
- Breach of rental contract or tenant duty
- Criminal acts, waste, nuisance or unlawful activity
- Landlord or immediate family intend to occupy the premises.
- No-cause eviction at the end of a 12-month term.

## Impact Fees

Impact fees are a one-time charge from the local government to developers to offset the "impact" the new development will have on the community. Fees can be used for such things as road 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 exchange, 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.

## 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 at or below 60% of median income and must accept Section 8 vouchers.

## 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 [Fair Market rent](#) for a 2 bedroom apartment in the Seattle-Bellevue area was \$2,645.

## 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.

## NIMBY

A colloquial term standing for “Not in My Backyard”. This perspective expresses that housing, shelters, or other community developments should not be in that person's neighborhood. Public comments often will voice support for the general idea of a public service, but then emphasize why their local neighborhood is the wrong fit due to fear-based reasons (e.g., it will increase crime, change the neighborhood culture, decrease property values, isn’t needed by current residents, etc).

## 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 put back 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

## Operating Subsidy

This is a type of subsidy going to 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 can’t afford rents covering the actual costs of 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 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 or MFTE programs), which do not typically provide central services or rapid re-housing, which provides subsidies and limited support services for a temporary period of time.

## 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 a biennial 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. Some CoCs, like King County, aim to conduct PIT counts annually for their own growth and planning purposes.

It is important to note, that although PIT data is widely used and considered valuable, it is generally understood to be an undercount. Biases and limitations in the methodology are well documented: missing data from the homeless shelters not participating in PIT (eg: 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). ([Link for more info.](#))

## Private Market or For-profit Housing

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

## 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 criteria. This means the discount voucher is assigned to a person, who can relocate with that voucher as needed.

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. This means the discount voucher is assigned to a specific housing unit, and the tenant may rotate, but the discount remains at the housing project.

## Public Housing

Public housing is a broad term referring to housing owned and operated by a local housing authority. Public housing has long existed in the UK and was first established in America with the Housing Act of 1937, the oldest federal housing program. Its aim is to provide housing to the elderly, disabled and low-income. See more details: [HUD Public Housing Program](#)

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/subsidized housing. As federal and local housing programs have expanded, the term Public Housing is growing less popular, in exchange for using more specific program names (such as Permanent Supportive Housing).

## Rapid Re-Housing Programs

An approach offered to households who have *very recently* lost their housing. Common rapid re-housing intervention programs include cash and/or rental assistance to move into new housing opportunities, 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.

## 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 supermarkets or healthcare services, or intentionally not investing in green spaces, community centers or schools in specific neighborhoods.

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 do not want to make loans.

Redlining may have been 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 housing, and affordable housing to the less desirable corners of a community, is a byproduct of redlining.

## Rent Control

Rent control is a specific subset of rental price regulation, where the local government sets a limit on the price a landlord can charge for rent. Sometimes these regulations are grandfathered agreements, where long-term residents who have lived in a unit for many years are paying a lower rate than their new neighbors who have recently moved into the building/neighborhood. America's first rent control laws

were established in the 1920s, and the term rent control is more widely known than its more modern, nuanced counterpart “rent stabilization”.

## Rent Stabilization

The percentage limit that landlords can increase rent annually. It's a subtype of rental price regulation that falls between full rent control (where the government sets rent limits) and a free market (where landlords can raise rents without limits). America's rent stabilization laws were first introduced in the 1970s, and most modern policy efforts to prevent rental price gouging are rental stabilization, not rent control. Rent stabilization bills can be nuanced, allowing exceptions for economic hardships or vacancies, even distinguishing between house and apartment rentals.

## Section 8: Housing Choice Vouchers

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.

## Safe Parking

Safe Parking programs provide safe, overnight parking opportunities for unsheltered people sleeping in their car. Safe Parking programs are typically operated on property located outside of the public right-of-way (such as a church parking lot), and managed by a social service provider that can offer referrals to shelters, and information about housing programs, and related resources to support them transitioning to stable housing.

## Severe Weather Shelters

These shelters only operate when cold temperatures or snow accumulation, heat or smoke call for increased extra shelter capacity in a community. Such shelters are often staffed by volunteers, not paid staff. They can be used overnight or for the duration of the severe weather conditions.



## Shelters

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

## Single Room Occupancy (SRO)

Single room occupancy units. The traditional SRO unit is a single room, typically between 150-500 square feet, designed to accommodate one person. Amenities such as a bathroom, kitchen or 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:

- providing tenants with a rental-assistance voucher,
- helping homebuyers with down payment assistance,
- reducing the interest on a mortgage,
- providing deferred loans to help developers acquire and develop property,
- giving tax credits to encourage investment in low- and moderate-income housing,
- authorizing tax-exempt bond authority to finance the housing and/or providing ongoing assistance to reduce the operating costs of housing and others.

The implementation and public opinion on these programs is varied. Some subsidized housing programs tend to face negative social stigma (eg: 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 federal, state or local funding for these programs.

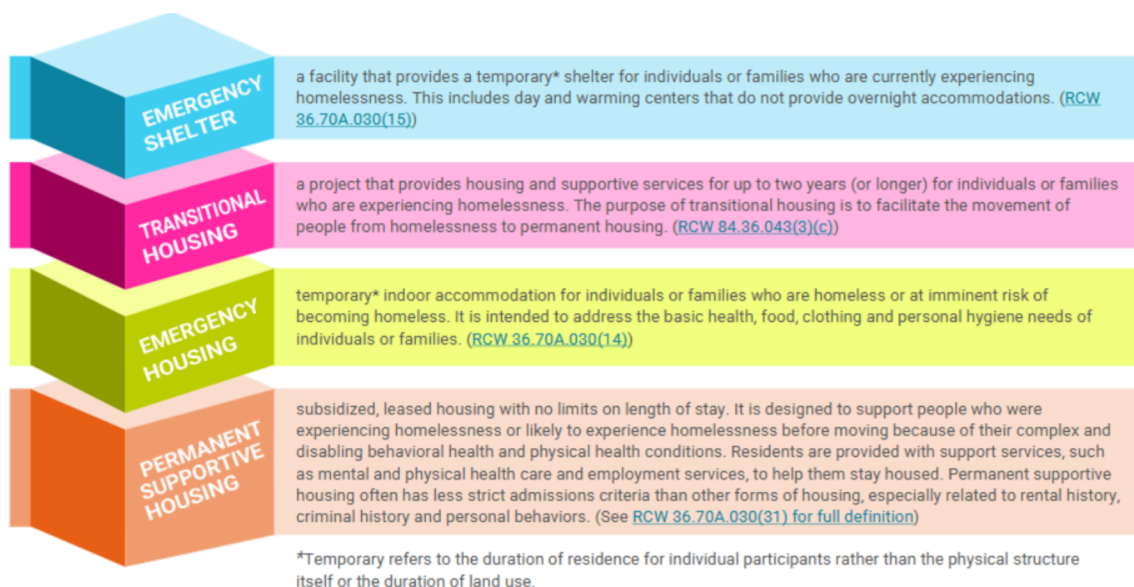
## Supportive Housing

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.

## Step Housing

STEP housing is a term for emergency shelters, transitional housing, emergency housing, and permanent supportive housing. It is a set of housing types that Washington state cities are required to plan for to help people who are experiencing or are at risk of experiencing homelessness.



*Step Housing graphic from the WA State Department of Commerce.*

## 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.

## Vacancy Rate

The percentage of unoccupied units in a particular rental building or complex. A desirable low vacancy rate is generally considered to be 5% and factors for recently-vacated units being prepared for the next occupants. 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.

## Unsheltered Individuals

Unsheltered is 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.

## 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.

## 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 program. 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.

## YIMBY

A colloquial term standing for “Yes in My Backyard”. This perspective explicitly supports the development of housing or community developments within that person’s local space. Public comments typically express bold support for public service, including why they believe their local neighborhood would benefit from the new development, or how their existing infrastructure could offer more benefits (e.g. local schools would be a benefit for low-income children moving into housing). See: [Seattle YIMBY for more local information](#).

## Relevant State Legislation & 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 with 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 outlines 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)

## WA HB 1110

[WA HB 1110](#) 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.



## WA HB 1220

[WA 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.