



# Affordable Housing Techniques A Primer for Local Government Officials

March 1992 - Report No. 22

## Contents

### INTRODUCTION

### THE NEED FOR AFFORDABLE HOUSING

### THE CHANGING FEDERAL ROLE

### THE GROWING STATE AND LOCAL ROLE

### WHAT LOCAL GOVERNMENTS CAN DO

### LAND USE TECHNIQUES

- Upzoning (higher density)
- Inclusionary Zoning
- Density Bonuses
- Performance/Impact Zoning
- Mobile/Manufactured Housing
- Accessory Dwelling Units
- Planned Unit Development
- Cluster Subdivisions
- Small Lots and Small Lot Districts
- Zero Lot Line Development (ZLL)
- Infill Development
- Adaptive Reuse
- Mixed-Use Development
- Rezoning Vacant Land for Residential Use
- Office/Housing Linkage
- Transfer of Development Rights
- Exemption from Impact Fees
- Subdivision/Development Standards

### REFERENCES/ILLUSTRATION CREDITS

## [APPENDIX A - Selected Bibliography \(available at MRSC library\)](#)

## [APPENDIX B - Affordable Housing Resources](#)

---

### **FOREWORD**

Affordable housing is fast becoming one of the most important issues for city officials in the 1990s. Rapid increases in home prices and rents together with high mortgage interest rates through the 1980s have pushed the dream of homeownership beyond the reach of growing numbers of Washington residents. Population growth and changing demographics have added more people to the state and increased the number of households, placing intense demand pressures on local housing markets.

In order to meet this need, a growing number of Washington's local government officials are beginning to take a hard look at the ways in which their land development regulations can be modified to increase the availability of decent, safe and affordable housing in their communities.

This report is intended as a primer for local policy makers on land use techniques that other communities in Washington and across the country have implemented to encourage affordable housing. It is recognized that local government efforts in this area form only one part of the housing equation and that similar efforts are needed from all segments of the community including public, private, and nonprofit groups interested in the creation and maintenance of affordable housing.

Special acknowledgement is given to Byron Katsuyama, Public Policy Consultant, and Brooke Madrone, Policy Research Intern, who prepared this report, to Lois Weed for her assistance with copy preparation, and to Sandy Dameron for her assistance in format design and preparation.

*Richard Yukubousky, Executive Director*

### **Municipal Research & Services Center of Washington**

---

### **INTRODUCTION**

The American dream of owning a home is becoming less and less of a reality to millions of Americans. And for those who are financially ill-equipped to buy, it is becoming increasingly difficult to obtain sound, desirable rental housing at affordable prices.

What is affordable housing? Affordable housing is generally defined as decent, quality housing that costs no more than 30 percent of a household's gross monthly income for rent/mortgage and utility payments.

Contrary to popular belief, the people who are unable to find affordable housing are not limited to those at the bottom rungs of the income ladder. Increasingly, they include growing numbers of middle income families and individuals. More often than not they are the children or elderly parents of residents from our own communities. Many who hold jobs in essential services—trade, manufacturing and government—are being forced to commute long distances to work because they are unable to locate affordable housing near their jobs. For a growing number of workers this means that they cannot afford

to live in the same community where they work. Long commutes contribute, in turn, to the worsening of other problems including increased traffic congestion, air pollution and the over-consumption of fossil fuels. Longer commutes also add more stress to daily routines and can result in the disruption of households and lower productivity at work.

To save costs and meet changing market demands, pressures have increased in recent years to allow higher density housing development, make more efficient use of existing housing stocks, reduce regulatory barriers to the siting of mobile/manufactured housing and housing for those with special needs, and to allow greater flexibility in the housing development process.

Recent state and federal legislation have underscored the need to review local housing needs and to plan for and take specific actions to encourage housing affordability.

The purpose of this publication is to assist local officials in their efforts to provide affordable housing in their communities. It is intended as a primer for city council and planning commission members on the need for affordable housing and some of the approaches that are being used in other communities to increase housing affordability. The report is focused primarily on regulatory techniques that can be applied through local zoning and subdivision ordinances. It does not include discussion of reform measures aimed at streamlining local administrative review and permitting procedures. The list of additional readings in Appendix A contains several references to reports on the subject of administrative streamlining. With the exception of a brief overview, the report does not discuss federal or state programs that provide direct or indirect financial assistance in support of housing. These are also covered in other sources listed in the appendix.

The report begins with a discussion of the growing problem of housing affordability and how it affects all Washington residents. It briefly reviews federal and state programs which have an impact on the provision of affordable housing at the local level. The remaining sections focus on a range of regulatory and other affordable housing techniques, providing basic definitions, and highlighting intended benefits and key policy issues.

Appendix A contains a list of additional reading materials on the subject of affordable housing that are available through the Library of the Municipal Research and Services Center. Finally, a resource list is provided in Appendix B to assist local officials in identifying public and private agencies that can serve as resources in developing and implementing affordable housing strategies.

## **THE NEED FOR AFFORDABLE HOUSING**

There has been a major reduction in the supply of affordable housing both statewide and nationally since 1980. The causes of this reduction are multiple. Rapid population growth has led to growing demands for additional housing which, in turn, has led to a rapid rise in housing prices. The dwindling supply and high cost of developable land, as well as the rising costs of materials and labor, have contributed significantly to increases in development costs for new housing. In addition, incomes in most areas have not increased sufficiently to overcome the effects of inflation and escalating home prices.

### **Population Growth Fuels Demand for Housing**

Nearly 735,000 persons have been added to Washington's population since 1980, representing an overall increase of 18 percent. Ninety percent of this growth has taken place in communities located along the I-5 corridor. [1992 *Comprehensive Housing Affordability Strategy* - Draft, pp. 12 and 35] Rapid population and employment growth in the region have created intense demand pressures for additional

housing. Declines in average household size—from 2.68 in 1980 to 2.53 in 1990—have also added to the increase in housing demand. [1992 *Comprehensive Housing Affordability Strategy* - Draft, p.13] These factors, in turn, have contributed to an equally rapid escalation in the prices for new and existing housing. Escalating land costs, in particular, have been a primary contributor to the rise in housing costs.

We might think of all the housing possibilities in the State of Washington arranged on a ladder, with the housing that has been seen as most desirable—large owner-occupied single-family homes on good-sized lots in secure neighborhoods—on the top rung, and poorly-maintained, single-room rental units in dangerous neighborhoods on the bottom. If we look at that classic American ladder of housing opportunities against the evidence coming in from the 1990 census, it becomes clear that in the past ten years many of us in the State of Washington, and in many other parts of the country, have moved down a notch on the housing ladder.

*The Washington State 1992 Comprehensive Housing Affordability Strategy - Final Draft for Citizen Review*  
Washington State Department of Community Development

### **Slow Growth in Incomes**

In spite of the fact that the Puget Sound/I-5 corridor has been a leader in economic growth nationwide in the past 10 years, average incomes per job exceeded inflation by only 3 percent. In the remainder of the state, average incomes per job actually fell behind inflation by more than 20 percent during the same period. [*Closing the Gap*, p. 1] Declining Homeownership

Housing prices have risen faster than incomes since 1980. For home buyers, the price of single family homes has risen 75 percent over the last ten years, exceeding the growth in average incomes by over 25 percent. In the central Puget Sound region, average home prices have actually doubled since 1980. [*Closing the Gap*, p. 3] As a result, homeownership rates, statewide, have dropped from 65.6 percent

in 1980 to 62.6 percent in 1990. This decline is particularly striking since it comes at a time when homeownership rates were actually expected to be increasing, as the crest of the baby boom generation reached prime home buying ages. [1992 *Comprehensive Housing Affordability Strategy* - Draft, p. 41]

### **Increasing Demand for Rental and Mobile/Manufactured Housing**

Many of the households that have been priced out of the conventional single-family home market have begun moving into the relatively more affordable rental and mobile/manufactured housing markets. The results of this market shift have been reflected in the growing numbers of new rental units and mobile/manufactured homes. During the 1980s the number of mobile/manufactured homes grew by 57% (accounting for 20% of all new housing units), while the number of multi-family units increased by 30% (accounting for 38% of all new housing units). [*Closing the Gap*, p. 4]

As a result of increased market pressures, rents during the 1980s increased by 63 percent, amounting to a 13 percent rise over the rate of inflation. [*Closing the Gap*, p. 4] In addition, many of the new multi-family units have been built for the high end of the market and, therefore, have not resulted in increased housing opportunities for low income households.

In the part of Washington where rapid growth and high demand are the signs of a hot economy, people are hurt by rising rents or soaring home prices and a shrinking stock of low-rent buildings. In the state's slower regional economies, people suffer from the lack of jobs and lack of

construction activity. In all areas of the state, a severe shortage of apartments that are available and affordable means greater and greater difficulty in finding housing at all.

*The Washington State 1991 Comprehensive Housing Affordability Strategy - Final Draft for Citizen Review*

Washington State Department of Community Development

Although increased demand has led to price increases for mobile/manufactured homes, an average price of \$40,000 for new mobile/manufactured homes can still provide an affordable housing option for many low- and moderate-income households. However, zoning restrictions in many communities continue to place barriers to the siting of mobile/manufactured homes and increasing development pressures are threatening existing mobile/manufactured home parks with closures and conversions.

A recent study by the University of Washington’s Institute for Public Policy and Management indicated that more than 10 percent of Washington households in 1989 (approximately 191,000 households) were in need of rental housing assistance either because they were living in substandard housing or paying more than 30 percent of their incomes for housing. This estimate did not include those already receiving housing or rental assistance. [*Closing the Gap*, p. 15]

An estimate of the gap between 1991 fair market rent levels and affordable rent (at 30 percent of income) for a three-person family earning 50 percent of 1991 median family income was made for each of Washington’s counties. Only in three counties could that family afford to pay fair market rent; the gap ranged as high as \$208 per month.

The amount of money a three-person family would need to earn to be at 50 percent of median income varies from county to county, as income levels vary. But if our three-person family has only one breadwinner, she or he would have to work full time at wages ranging from \$5.50 in the poorest county to \$9.50 in the wealthiest to make 50 percent of median income. These very-low income families, our working poor families, are very likely to be forced to spend a disproportionate amount of their income to rent housing, and that housing is likely to be substandard.

Annual Income Ranges for Families of Four in Selected Counties				
Region / County	Median Income	80% of Median	50% of Median	30% of Median
Northwest/Skagit	\$30,400	\$24,320	\$15,200	\$9,120
Puget Sound/King	\$43,900	\$35,120	\$21,950	\$13,170
Olympic/Clallam	\$30,900	\$24,720	\$15,450	\$9,270
Columbia Basin/Klickitat	\$28,500	\$22,800	\$14,250	\$8,550
Central/Yakima	\$29,800	\$23,840	\$14,900	\$8,940
Southeast/Walla Walla	\$28,600	\$22,880	\$14,300	\$8,580

Northeast/Lincoln	\$32,200	\$25,760	\$16,100	\$9,660
-------------------	----------	----------	----------	---------

Source: *The Washington State 1992 Comprehensive Housing Affordability Strategy - Final Draft for Citizen Review*

Washington State Department of Community Development

### **Impacts on Moderate and Low Income Households**

Hopeful first-time homebuyers earning moderate incomes (between 81 and 95 percent of median income) in particular are finding it increasingly difficult to purchase a home without some form of assistance. Many in this group have been forced to remain in rental housing, delaying home purchases indefinitely. Increasing rents, in turn, have made it even more difficult to save for down payments, thus further delaying plans for home purchases. In fact, across the U.S., 80 percent of young adults (between the ages of 25 and 34) do not have the 20 percent down payment needed for a starter home. Of those who have enough for a down payment, 60 percent do not have incomes that are sufficient to meet monthly mortgage payments. [*Blueprint for Affordable Housing*, p. 11]

Those whose incomes are 50 percent below the area median income (very low-income group) are particularly at risk because they are now being displaced by higher income groups who are "buying down" into housing that had previously served this group. If they are displaced, they may experience great difficulty in finding replacement housing at affordable rates.

Extremely low income families (earning less than 30 percent of median income) receiving public assistance support, as a group, are the least able to afford housing. The vast majority of these households rent and typically pay over 40 percent of their incomes in rental payments. For the poor who are not receiving public assistance this figure is even greater--amounting to 50 percent of their annual incomes. [*1992 Comprehensive Housing Affordability Strategy - Draft*, p.17]

The end result of this chain reaction of higher income groups displacing lower income groups for those at the bottom of the housing chain is all too often homelessness.

---

## **THE CHANGING FEDERAL ROLE**

In addition to the unfavorable economic trends, changes in federal housing policies have increased the burden on state and local resources to deal with housing needs. In 1983, federal housing policy was revised, discontinuing subsidies for low income housing construction and rehabilitation. In addition, federal programs offering down-payment assistance for first-time buyers were cut. Housing advocates have argued that new federal programs, which rely more heavily on the use of housing voucher systems to stimulate the production of low income housing, are not working and have failed to adequately meet housing needs. [*1992 Comprehensive Housing Affordability Strategy - Draft*, p. 88]

### **National Affordable Housing Act**

The Cranston-Gonzalez National Affordable Housing Act (NAHA) passed in 1990 is the first major federal housing legislation in over ten years. [*1992 Comprehensive Housing Affordability Strategy - Draft*, p. 1] The Act is intended to address affordable housing needs by promoting the production of low-income housing through federal/local partnerships and existing HUD programs, including the Community Development Block Grant (CDBG) program.

The centerpiece of the Act - the HOME Investment Partnerships Program - will provide grants, allocated by formula, to state and local governments to develop and support affordable rental housing and homeownership opportunities through the acquisition, construction, reconstruction or moderate or substantial rehabilitation of affordable housing, including property acquisition, site improvement, and other expenses. In order to receive HOME funds, state and local governments will be required to contribute matching funds, ranging from 25 percent, for rehabilitation of low income housing, to 50 percent, for projects involving new construction . [Summary of the Cranston-Gonzalez National Affordable Housing Act of 1990, p. 9]

In addition to the substantial matching fund requirements, NAHA also provides that "participating jurisdictions," including state and local governments, applying for HOME program or CDBG funds, must have an approved five-year "comprehensive housing affordability strategy" (CHAS). To complete the CHAS, state and local governments must examine housing needs comprehensively, establish goals, and develop short and long-term action plans for implementing these goals. The completed housing strategy must then be used to guide the distribution of federal and other housing resources within the participating jurisdiction.

While this federal legislation shows some promise of a continued, but very small, role for the federal government in stimulating the supply of housing in markets with acute housing shortages, these measures should not be mistaken for a return to its previous largesse in supplying housing dedicated for low income households. The unilateral withdrawal of the federal government from its primary policy of housing supply stimulus in the mid-1980's was not an ideological deviation, but a conscious bi-partisan budget decision by both Congress and the Reagan Administration designed to extract the federal government from a costly social policy.

*Closing the Gap: Housing Needs in Washington State*  
James L. McIntire and Stanislav Fritz

Several of NAHA's provisions appear to reflect the current federal administration's concerns about the role that regulatory barriers play in reducing affordable housing opportunities.\* (See "'Not In My Back Yard' - Removing Barriers to Affordable Housing," Report to President Bush and Secretary Kemp by the Advisory Commission on Regulatory Barriers to Affordable Housing, Washington, D.C., 1991) In addition to the requirement that CHAS documents review housing needs and the allocation of housing resources, those jurisdictions completing a CHAS must also include an analysis of local tax policies, building and zoning codes, land use controls, development fees and other growth control regulations, and their impact on housing affordability. The CHAS must further describe how the identified negative impacts will be removed or ameliorated.

Of course, the primary source of public subsidies to support homeownership is the tax system. In 1989, it is estimated that federal tax expenditures for housing amounted to over \$53 billion—nearly three and one-half times the amount of direct expenditures on housing assistance for low and moderate income households.

*Closing the Gap: Housing Needs in Washington State*  
James L. McIntire and Stanislav Fritz

---

## THE GROWING STATE AND LOCAL ROLE

While federal support has diminished, state and local governments have gradually begun to assume larger roles in the provision of low- and moderate-income housing.

Over the past ten years, Washington State has established a variety of new programs designed to promote affordable housing opportunities, including establishment of the Washington State Housing Finance Commission, the Housing Trust Fund Program (now called the Housing Assistance Program), and, most recently, the Affordable Housing Program. In addition to these programs, the state Department of Community Development is currently in the process of completing a Comprehensive Housing Affordability Strategy as required by the National Affordable Housing Act. Finally, the state's new Growth Management Act contains several planning measures designed to promote the development of affordable housing.

### **Washington State Housing Finance Commission**

Established in 1983, the Washington State Housing Finance Commission was the state's first program to promote home ownership by assisting first-time homebuyers with low-interest mortgage loans and low down payments. The Commission's programs are generally aimed at first-time homebuyers with incomes between 50 and 115 percent of area median income. Since its inception, the program has assisted in financing more than 20,000 single-family housing units. The commission also provides low-interest financing for affordable multifamily housing projects.

### **Housing Trust Fund/Housing Assistance Program**

The Housing Trust Fund program, established in 1986, makes grants or low interest loans to provide housing for low income households, or households with special housing needs, with incomes at or below 50 percent of area median income. Trust fund moneys can be used to assist new construction, rehabilitation, rent subsidies, and other costs related to the development of low-income housing. During the 1991 session of the state legislature, the Housing Trust Fund program was expanded and renamed the Housing Assistance Program. The program is administered by the state Department of Community Development.

### **Affordable Housing Program**

The Affordable Housing Program was established in the state Department of Community Development by the legislature in 1991 to provide loans and/or grants to increase the availability and affordability of low-income housing. Funding from the program is targeted to households with incomes at or below 80 percent of area median incomes. Activities eligible for funding include: new construction, rehabilitation, or acquisition of low-income housing, rent subsidies, assistance with down-payments or closing costs for first-time buyers, and mortgage subsidies for construction of multi-family units.

### **Washington State CHAS**

The Department of Community Development was designated as the state agency responsible for preparing the Comprehensive Housing Affordability Strategy (CHAS) required by the 1990 National Affordable Housing Act (NAHA). Local governments or government consortiums which are eligible to apply for Community Development Block Grants or for funding through NAHA's HOME Investment Partnership program are also required to prepare a CHAS.

The Washington CHAS reviews housing market trends and their impacts on various income groups, including special needs groups, and develops an assessment of housing needs. It also contains an

evaluation of the current institutional structure and resources available for delivering housing in the state. After reviewing housing needs, the plan sets forth one-year and five-year action plans to guide the use of state and federal resources for the development of affordable housing in the state.

The plan focuses on strategies that are designed to build public/private partnerships for the development of affordable housing, including cities, counties, private lenders, developers, nonprofit groups, and the users of low-income housing. [*1992 Comprehensive Housing Affordability Strategy - Draft, p. 2*]

The State recognizes that it shares responsibility with the Federal and local government for shaping a regulatory climate that is housing friendly while maintaining needed health, safety, environmental, and consumer protections. The costs, benefits, and tradeoffs of various regulations must be carefully weighed so that they promote the affordability and availability of housing. In addition, the process for administering the regulations must be done in a way that minimizes cost and delay.

*The Washington State 1992 Comprehensive Housing Affordability Strategy - Final Draft for Citizen Review*

Washington State Department of Community Development

### **Washington Growth Management Act**

The Growth Management Act (GMA), passed by the legislature in 1990 and amended in 1991, establishes an extensive planning and land use regulatory framework and requires the counties (and cities within those counties) with the greatest population growth to formulate both a comprehensive plan and development regulations in conformance with the plan. Counties that are not required to plan under the GMA may elect to do so. The GMA establishes a framework and timelines for comprehensive plans to be developed together with local regulations for implementation of the comprehensive plans.

In addition to its many other requirements, the GMA contains a number of mandatory and discretionary provisions specifically designed to enhance the development of affordable housing. In developing comprehensive plans, the GMA provides that communities should strive to "encourage the availability of affordable housing to all economic segments of the population" and to "promote a variety of residential densities and housing types, and encourage the preservation of existing housing stock." The Act also discourages the conversion of undeveloped land "into sprawling, low-density development." [RCW 36.70A.020, 1990 Supp.]

Comprehensive plans developed under the GMA are required to have a separate housing element that includes:

- An inventory and analysis of existing and projected housing needs;
- A statement of goals and policies for housing preservation, improvement and development;
- Identification of sufficient land for housing, including government-assisted housing, housing for low-income families, mobile/manufactured housing, multifamily housing, and special needs housing; and
- A plan for meeting the housing needs of all economic segments of the community

[RCW 36.70A.070, 1990 Supp.]

A 1991 amendment to the GMA adds a requirement for county-wide planning policies which include, among other things, "policies that consider the need for affordable housing for all economic segments of

the population and parameters for its distribution." [RCW 36.70A.210(3)(e), 1990-91 Supp.]

Finally, the GMA specifically encourages the use of innovative land use management techniques to enhance affordable housing opportunities, including, "density bonuses, cluster housing, planned unit developments, and the transfer of development rights." [RCW 36.70A.090] Each of these land use techniques, and others, will be discussed further in the remaining sections of this publication.

---

## **WHAT LOCAL GOVERNMENTS CAN DO**

Local governments have little or no control over many of the factors that affect housing prices, including national and international economic trends, private lending practices and interest rates, labor and materials costs, and other factors that are subject to, and change, along with the cycles of the national and regional economies. Population growth, migration patterns and shifting demographics can have dramatic effects on the demand for land and housing, but are also matters largely out of the realm of local government's control and influence.

Local governments do, however, exercise clear control in setting local land use and development regulations, which can, and do, have significant impacts on housing development costs, most notably in the areas of land acquisition, site development and construction costs. These costs, in turn, are reflected in local housing prices.

### **How Can Cities Help to Reduce Housing Prices?**

Recognizing the links between land use regulation and housing costs, cities can encourage affordable housing by reviewing and updating, where appropriate, land use and development policies contained in local comprehensive plans, zoning ordinances and subdivision ordinances that regulate how land can be used and developed.

### **Comprehensive Plans**

The comprehensive plan sets out the broad outlines of the community's plans and goals governing land use. Under the Growth Management Act, a community's comprehensive plan must include a housing element that addresses the issue of housing affordability by reviewing existing and projected housing needs and developing plans to accommodate those needs with a variety of housing types and densities. For those communities not planning under the GMA, the inclusion of a housing element within the comprehensive plan will be a logical place to begin the process of planning for affordable housing.

While comprehensive plans establish the broad policies and goals which guide the land development process, a community's zoning and subdivision regulations provide the detailed means for achieving those goals.

The housing agenda for local governments is best written by local governments in cooperation with State and Federal governments. The Growth Management Act provides real opportunity to positively impact affordable housing at the local level and will be the tool through which that agenda is written.

*The Washington State 1992 Comprehensive Housing Affordability Study - Final Draft for Citizen Review*

## Washington State Department of Community Development

### Zoning Regulations

Zoning ordinances govern such matters as density (the number of housing units per acre of land), lot sizes, setbacks, frontage requirements, and the placement and mix of residential, commercial, and industrial uses. Density standards in particular have been identified as having a direct relationship to land values. Land values, in turn, are a central component of housing costs. According to a study by the U.S. Department of Housing and Urban development, the cost of raw land may range from 8 to 25 percent of the cost of a new housing unit, depending upon the local market. [*How Local Regulatory Improvements Can Help*, p. 3] Where density standards are unduly restrictive, land prices per housing unit are likely to be high. In many of the techniques discussed in this primer, reducing land costs through increased density is generally the largest single factor in achieving affordability.

### Subdivision Regulations

Subdivision regulations set standards for street widths and construction, sidewalks, parking, drainage and other site development requirements. Site planning and development represent major areas of potential cost savings for housing developers. These costs may make up 10 to 20 percent of the cost of a new single-family home. [*Streamlining Local Regulations*, p. 4] A number of communities are reviewing the development standards in their subdivision ordinances to determine where they can be modified to enhance housing affordability.

Successful approaches to affordable housing require more efficient utilization of land than has often characterized American home building practices in the past.

*Affordable Residential Land Development*  
HUD/Joint Venture for Affordable Housing

### Additional Strategies

Many cities are also employing new approaches that encourage development of affordable housing either by providing incentives to developers to include affordable housing in new developments or by giving developers greater flexibility in design and site development, or some combination of the two. Other approaches seek to make more efficient use of existing housing resources by removing regulatory barriers or by encouraging the adaptive reuse of existing buildings.

The remainder of this publication will highlight a number of regulatory and other types of techniques being used by local governments in Washington and across the country that are designed to encourage affordable housing.

---

## LAND USE TECHNIQUES

### UPZONING (HIGHER DENSITY)

Upzoning is one of the most basic and potentially effective techniques for promoting housing affordability. It involves the selective rezoning of residential land to allow greater density (measured by the number of housing units that can be placed on a parcel of land). Higher density can include both

multi-family and single-family housing. Cities that allow higher densities may also enact special design requirements to ensure that new higher density developments are compatible with existing housing in the community.

Simple arithmetic reveals an extreme divergence. A single-family home on a half-acre lot uses 12.5 times as much land per household as a garden apartment of 25 units per acre. At the extremes, a steel and concrete high-rise of 80 units per acre holds 400 times as many households per acre as a five-acre lot development of single-family homes.

*Blueprint for Affordable Housing*  
King County Housing Partnership

### **Benefits:**

Increasing allowable density generally has the effect of reducing land and site development costs for developers, letting them spread these costs over a larger number of units, and therefore, reducing purchase prices for homes and rents for apartments. Site development costs include the labor, material and equipment expenses for the construction of roads, sidewalks, water and sewer lines, drainage, landscaping, and other on-site work.

Higher density urban development may help to preserve farm land, open space and environmentally sensitive areas by reducing the overall amount of land needed for residential development.

Density increases near employment centers and transit stops can help reduce traffic congestion by providing more opportunities for residents to live near their jobs

Higher densities can result in more efficient use of existing infrastructure capacity (assuming it is adequate to serve growth).

### **Key Policy Issues:**

Higher density development requires greater attention to design (architectural style, landscaping, lot coverage, open space, parking, etc.) to enhance aesthetic appeal and to blend in with surrounding developments.

High density developments require convenient access to recreation and transit.

Opposition in community may be based on concern over out-of-scale buildings, increased traffic congestion, longer lines, impact on property values, and the perception that people who live in higher density housing are somehow "different."

Debate over desirability of greater density is often couched in terms of "high" verses "low."  
Communities may want to consider other options, including "moderate" densities or a mix of densities.

---

## **INCLUSIONARY ZONING**

Inclusionary zoning is a technique applied to new housing developments in which a certain portion of the units being constructed are set aside to be affordable to low- and moderate-income home buyers.

[*Affordable Housing - Local Government Regulatory and Administrative Techniques*, p.16] This technique may be applied to both rental and owned units, and single- or multi-family housing projects.

Inclusionary zoning ordinances can be either mandatory, requiring developers to build a specified number of affordable units, or voluntary, based on development incentives, such as density bonuses which allow a developer to build more units (at a higher density) on the same site in exchange for the inclusion of a number of affordable units.

Inclusionary zoning ordinances generally contain provisions defining income eligibility requirements, criteria used for determining the pricing of affordable units, restrictions on the resale of affordable units (to ensure that new owners do not turn around and resell the units at market rates), and provisions for the payment of fees in-lieu of construction. [*Blueprint for Bay Area Housing*, p. 49]

### **Benefits:**

Inclusionary zoning programs do not generally require the expenditure of local tax dollars to fund the construction of affordable housing units.

Ordinances based on developer incentives, such as density bonus programs, offer a positive alternative to mandatory programs that may be resisted by local developers. Voluntary programs allow developers to determine for themselves whether participation will be cost effective.

Inclusionary programs that do not provide for density bonuses can preserve zoning restrictions on higher density development and may be more acceptable in communities opposed to general upzoning as a solution to affordable housing shortages.

Inclusionary programs avoid the problems of overconcentration, isolation, and stigmatization of affordable housing units, by integrating them into housing developments located throughout the community.

Inclusionary zoning can be flexible, since the provision for affordable housing can either be regulated or encouraged by developer incentives.

### **Key Policy Issues:**

Mandatory requirements should be relatively modest (10 -15 percent of total units) if there are no compensating developer incentives. [*Blueprint for Bay Area Housing*, p. 50]

Inclusionary programs will require some ongoing administrative oversight to provide for the collection and management of fees paid by developers who opt to pay into a housing fund and to ensure that units that are constructed will be maintained as affordable housing.

The legal authority for inclusionary programs based on mandatory requirements remains unclear in Washington. Cities contemplating this type of program should consult with their city attorney.

### **Inclusionary Zoning (Bellevue, Washington)**

#### **20.20.128 Affordable Housing**

A. **Purpose:** The purpose of this Section is to implement through regulations the responsibility of

the City under the State Environmental Policy Act, Chapter 43.21C RCW, and the Growth Management Act, Chapter 17, Laws of 1990, 1st ex. sess., to consider the housing needs of all economic segments of the community, and to assure that the impacts of new development will be mitigated to the extent feasible to assure an adequate affordable housing supply in the City.

**B. General:** This Section applies to: all new residential development (Paragraph 1); all new subdivisions (Paragraph 2); and all rezone applications (Paragraph 3). These requirements are adopted pursuant to the authority of the State Environmental Policy Act and the review of all projects under these requirements is SEPA based.

**1. Multifamily Development:** At least 10% of the units in all new multifamily development proposals of ten units or greater must be affordable units. In addition, one bonus market rate unit is permitted for each affordable unit provided, up to 15% above the maximum density permitted in the underlying zoning district.

**2. Subdivision Development:** At least 10% of the units in all new subdivision proposals of ten lots or greater must be affordable units. In addition, one bonus market rate unit is permitted for each affordable unit provided, up to 15% above the maximum density permitted in the underlying zoning district.

**3. Rezones:** All rezone proposals for an increase in residential zoning density must provide that at least 10% of the units buildable under the original maximum density be affordable units and that at least 20% of the units buildable as a result of the increase in density from the original maximum density to the total number of approved units must be affordable units. In addition, one bonus market rate unit is permitted for each of the affordable units provided to meet the minimum 10% requirement of the original maximum density, up to 15% above the original maximum density.

Source: Bellevue Municipal Code

---

## DENSITY BONUSES

Many communities have developed programs that offer developers "density bonuses" in exchange for the inclusion of affordable units within a proposed residential project. A density bonus allows a developer to build more units within a project than would otherwise be permitted under normal density limits. Both zoning and subdivision regulations can be modified to allow density bonuses.

### Benefits:

See "Inclusionary Zoning," p. 19.

By increasing the overall value of a project, density bonuses make the provision of affordable housing units more economical.

Density bonus programs allow for the provision of affordable housing that in many cases would not be economically feasible for either the developer or the municipality.

### Key Policy Issues:

Density bonuses alone may not be sufficient, depending on market conditions, as an incentive to developers. Cities may want to consider additional incentives such as reduced setbacks, street frontages, and other cost reducing inducements.

City officials need to consider what level of additional density will be allowed in exchange for a specified number of affordable units. Density bonuses are usually expressed as a percentage of the density allowed under normal zoning regulations.

Density bonus programs must be designed on the basis of a thorough understanding of the real estate market to determine feasibility and to develop appropriate regulations. If current zoning allows enough density to satisfy current market demand, developers may have no interest in using a density bonus.

Attention should be given to the location and design of affordable housing units within proposed projects to ensure project quality.

If most new houses in the community are built individually or two and three at a time, density bonuses may not be appropriate. This approach generally works best in larger scale developments. [*How Regulatory Improvements Can Help*, p. 19]

### **Density Bonuses (Vancouver, Washington)**

#### **20.13.310 Density provisions.**

Duplexes and multifamily developments may be allowed in the R-3 district, provided no residential development shall be constructed at a density higher than the standard density of 1 d.u./2,500 sq. ft., in the R-3 district, except as provided in Sections 20.13.311 and 20.13.312. (Ord. M-2254 (part), 1981)

#### **20.13.311 Density bonus "A."**

Residential development may be permitted up to a density of 1 d.u./2,000 sq. ft., subject to staff review, if all of the following features are provided:

A. Compatible design;

B. Energy-conscious construction;

C. Private open space;

D. One covered parking space per unit;

E. Sidewalk and curb dedicated and constructed to city standards (if not already in place), unless in a planned development;

F. Either solar heating, large unit size, tree preservation, or underground utilities. (Ord. M-2254 (part), 1981)

#### **20.13.312 Density bonus "B."**

Residential development may be permitted up to a density of 1 d.u./1,250 sq. ft., subject to staff

review, if the following features are provided:

A. Compatible design;

B. A minimum twenty-thousand-square-foot site;

C. One covered parking space per unit;

D. Private open space;

E. Energy-conscious construction;

F. Sound transmission reduction;

G. Half-street, curb and sidewalk constructed to city standards (right-of-way to be dedicated). As an alternate, the developer may place funds sufficient to complete such part of the project in an escrow account by an instrument approved as to form by the city attorney. If the city does not participate in full street improvements within five years of project approval, all such money shall revert to developer upon petition and approval of the city council;

H. Either solar heating, large unit size, tree preservation, underground utilities, or one garage per unit (as replacement for covered parking). (Ord. M-2254 (part), 1981)

Source: Vancouver Municipal Code

---

## PERFORMANCE/IMPACT ZONING

Performance/impact zoning is a type of flexible zoning which determines land use locations and characteristics through the application of a system of performance criteria, which establish basic development standards and limitations, and specify the conditions under which developments will be allowed.

Unlike traditional, "euclidean" zoning, which separates land uses into discreet districts based on their presumed compatibility or incompatibility with predetermined lists of permitted and prohibited uses, performance-based zoning systems evaluate proposed land uses on a case-by-case basis according to the merits of each proposal. Projects are evaluated on the basis of their particular "size, shape, location, natural features, and site development concept, rather than according to a predetermined zoning district classification." [*Streamlining Local Regulations*, pp. 15-16]

Performance zoning is based in part on the model of environmental impact analysis which focuses on identification of a project's physical impacts. Under this model, identified negative impacts must be mitigated before a project can be approved. Under a performance-based zoning system, a proposed land use must be able to show that it can meet the specified performance standards without negatively impacting the community in order to obtain a development permit.

Many communities implement performance zoning through a point system that ties development approval to the ability of a proposed project to qualify for a sufficient number of points. Points are awarded for meeting basic performance criteria.

A typical list of performance criteria may include such items as:

- compliance with density standards
- traffic generation - capacity of existing streets
- neighborhood compatibility
- impact on and capacity of existing utilities
- proximity to existing infrastructure (water and sewer lines, schools, police and fire stations, transportation facilities)
- parking
- noise levels
- proportion of open space
- protection of natural features

In theory, under this system, any use could locate next to any other use provided it could satisfy the performance standards in place. For example, a commercial use may be allowed to locate next to a residential area if the proposed use can meet certain conditions, such as landscape buffering and arterial street access rather than access via neighborhood streets. While performance based zoning systems allow considerable flexibility in determining the potential uses of a particular site, proposals must still meet the performance standards which govern actual development.

### **Benefits:**

Performance zoning permits all types of housing units, and provides more flexibility for developers to respond to a broader spectrum of the housing market. This added flexibility encourages developers to build a broader range of housing types including affordable units. [*Affordable Housing - Local Government Regulatory and Administrative Techniques*, pp. 14-15]

By substituting performance criteria for designation of zoning districts as a means for determining land uses, performance systems have the effect of increasing the supply of developable land. The increased land supply can translate into lower land prices and lower cost development, which can contribute to the development of affordable housing. [*Flexible Zoning - How It Works*, p. 79]

Performance-based standards typically allow greater flexibility in site design and project density, which encourages use of cost-saving techniques such as building clustering, mixed-use, and small-lot developments.

### **Key Policy Issues:**

This technique involves the establishment of detailed performance criteria to be used for impact measurement and mitigation.

A key challenge is to develop performance criteria that will mitigate the negative impacts of developments without unnecessarily restricting developers from applying creative design and use solutions. [*Flexible Zoning - How it Works*, p. 94]

Few communities have developed performance-based systems which have replaced all traditional zoning districts. Most have incorporated performance zoning within a traditional framework, but with fewer zoning districts and more flexible use and density regulations.

Performance zoning allows the marketplace to decide how to meet the specified standards that the

community sets. It is a conscious legislative attempt to protect the interest of all parties involved while providing the basis for compromise and flexible criteria for development.

*Streamlining Local Regulations*  
HUD/Joint Venture for Affordable Housing

---

## **MOBILE/MANUFACTURED HOUSING**

With production costs substantially lower than conventional built housing, mobile/manufactured homes represent a significant source of affordable housing, particularly for low- and moderate-income households.

For purposes of regulation, most cities make a distinction in their zoning codes between conventional site-built housing and mobile/manufactured housing. The term "mobile/manufactured home" is defined as:

"A structure, originally designed and constructed to be transportable in one or more sections, that is built on a permanent chassis, and designed to be used as a dwelling with or without a permanent foundation when connected to the required utilities that include plumbing, heating and electrical systems contained therein. The structure must comply with the National Mobile Home Construction and Safety Standards Act of 1974 as administered by the U.S. Department of Housing and Urban Development and as adopted in RCW 43.22, if applicable." [*A Model Ordinance for Siting Mobile/Manufactured Home Parks*, p. 3]

Conventional site-built housing is defined as:

"Residential units that are assembled at their site of permanent location. Construction materials and equipment are brought to the site in unassembled form. Construction is regulated by the state building code." [*A Model Ordinance for Siting Mobile/Manufactured Home Parks*, p. 4]

Mobile/manufactured homes are also distinguished from "factory-built" housing such as modular, panelized, prefabricated, and kit homes. The major difference between mobile/manufactured and factory-built homes is that they are built to different building codes. Factory-built, like conventional site-built homes, are constructed to the requirements of the Uniform Building Code (UBC), while mobile/manufactured homes, built after June 1976, are constructed according to the standards adopted by the U.S. Department of Housing and Urban Development (HUD code). Factory-built homes that are built to UBC standards generally enjoy a greater level of acceptance in communities and are usually treated like conventional site-built homes in local zoning codes.

Cities in Washington have taken a number of different approaches to regulating the location of mobile/manufactured housing within their borders. Many cities allow mobile/manufactured homes to be placed on single-family residential lots in the same way as conventional site-built homes. Other cities have established certain zones in which mobile/manufactured homes are a permitted use, but do not permit them in all zones. Still other cities permit mobile/manufactured homes only in mobile home parks or subdivisions, but not in other residential areas.

Lack of public acceptance has been one of the biggest stumbling blocks for a more generalized siting of mobile/manufactured homes. Public perceptions of mobile/manufactured homes are, however,

improving for reasons of improved appearance, better quality construction, and affordability.

As prices on conventionally built houses have rapidly increased, growing numbers of households in Washington have turned to mobile/manufactured homes as a more affordable alternative. Between 1980 and 1989, the number of mobile/manufactured homes in the state increased by 57 percent and accounted for 20 percent of all new housing (including single- and multi-family) added to the state's housing stock. As a result, mobile/manufactured homes now comprise over 9 percent of the total housing units in the state. [*Closing the Gap*, p. 4]

As affordable housing becomes harder to find, manufactured housing remains a major option for low and moderate income households seeking ownership or rental of single-family housing. As manufactured housing becomes less distinguishable from stick-built housing, and public and governmental perceptions begin to match this reality, manufactured housing should be an option in more and more locations.

*The Washington State 1992 Comprehensive Housing Affordability Strategy - Final Draft for Citizen Review*

Washington State Department of Community Development

The problem of siting mobile/manufactured homes in Washington has recently become more pressing due to an increase in the number of mobile/manufactured home park closures. Park closures, particularly in urban areas where the number of parks has been dwindling, have caused the displacement of many mobile/manufactured homeowners, leaving them with few, if any, alternative sites for their homes. In many cases, the homes that are displaced are older, single-wide models, that are difficult to relocate because of restrictions placed by local governments and park owners. In 1991, the Washington State Legislature passed a new law establishing the Mobile Home Relocation Assistance Program to provide financial assistance to low-income mobile home park tenants who are forced to relocate due to a park closure. In addition to the financial assistance measure, this law also exempts mobile homes that are relocated due to a park closure from complying with the requirements of city or county fire, safety, or construction codes. [See RCW 59.21.105]

### **Benefits:**

Mobile/manufactured homes cost substantially less to build than conventional site-built homes. According to the Washington Manufactured Housing Association, the average price of a new multi-section mobile/manufactured home is approximately \$40,000.

Today's mobile/manufactured homes built to HUD code standards are more attractive, safe, and durable than earlier models, and can provide not only affordable, but also high quality housing, to low- and moderate-income buyers.

Growing numbers of low- and moderate-income buyers, who have been priced out of the conventional home market, are turning to mobile/manufactured homes as their only affordable alternative for homeownership. Increasing the availability of land zoned to accommodate these new homes will enhance the location options for mobile/manufactured home buyers and contribute further to their affordability.

### **Key Policy Issues:**

Cities that are planning under the new Growth Management Act are required to prepare comprehensive

plans that include a housing element. The housing element must specifically identify sufficient land for housing, including manufactured housing, as well as other types of low- and moderate-income housing.

Due to the variety in mobile/manufactured home styles, flexible community ordinances may be more useful for siting mobile/manufactured homes than restrictive ordinances which may not accommodate the full range of homes that are commercially available. [*A Model Ordinance for Siting Mobile/Manufactured Home Parks*, p. 8]

Local governments can establish a design review process utilizing appearance standards to ensure that mobile/manufactured homes are compatible with the neighborhoods in which they are sited.

Allowing siting of mobile/manufactured housing on individual lots offers financial advantages. Because mobile/manufactured housing is taxable as real rather than personal property in Washington State, allowing permanently sited, mobile/manufactured homes in residential zones provides a source of tax revenue. This is also advantageous to homeowners since permanently sited mobile/manufactured homes that are compatible with their neighborhoods are likely to hold their value and be eligible for long-term loans.

Provision in zoning codes for enough mobile/manufactured park sites to provide competition among park owners will help ensure attractive, low-cost living environments for mobile/

manufactured home owners. [*How Local Regulatory Improvements Can Help*, p. 8]

Community controls can ensure that allowable lot sizes are small enough to make the development of mobile/manufactured home parks cost-effective for developers and affordable for home owners. Space saving siting techniques such as zero lot lines and clustering are also useful in mobile/manufactured home developments.

Infill development is an option to consider in siting mobile/ manufactured housing on individual lots. This is particularly true if the lots are small or irregularly shaped, including surplus rights-of-way.

Communities may want to consider offering density bonuses as an incentive to mobile home park developers who agree to accept older, displaced mobile homes.

---

## **ACCESSORY DWELLING UNITS**

Allowing the development of accessory units is a technique for providing affordable housing which uses surplus space in existing single-family homes. An accessory dwelling unit is an additional living unit, including separate kitchen, sleeping, and bathroom facilities, attached or detached from the primary residential unit, on a single-family lot.

Attached units, contained within a single-family home, known variously as "mother-in-law apartments," "accessory apartments," or "second units," are the most commonly encountered type of accessory dwelling unit. Accessory apartments typically involve the renovation of a garage, basement family room, attached shed, or a similar space in a single-family home.

Less common are detached "accessory cottages" or "echo homes," which are structurally independent from the primary residence. These units, typically placed in the rear yard area, are usually constructed or

installed for the purpose of providing housing for an elderly parent being cared for by their adult children living in the primary unit. Accessory cottages or echo homes are less frequently allowed in zoning codes and are generally more expensive to build than accessory apartments. [*Accessory Units: An Increasing Source of Affordable Housing*, p.5]

**Benefits:**

Accessory apartments are a relatively easy to obtain source of affordable housing.

Allowing accessory units is a way to provide affordable rental housing without the necessity of local government expenditures or subsidies.

Rents for accessory apartments are generally lower than rents for comparably sized non-accessory apartments, both because the owner lives in one of the units and because they are cheaper to build. [*Accommodating Accessory Apartments*, p. 34]

Older residents who are living on fixed incomes can use the added income to offset the costs of rising property taxes and utility bills, thus allowing them to stay in their homes. Elderly home owners may also offer lower rents to tenants in exchange for help in performing routine maintenance chores.

Young, first-time home buyers can use the extra income to help pay their mortgage payment.

Accessory apartments use surplus space in large older homes, thus making the most efficient use of the existing housing stock.

Accessory apartments encourage the upkeep of existing housing stocks since owners have extra income that can be applied to maintenance expenditures.

Accessory apartments offer renters affordable housing located in more desirable single-family neighborhoods.

**Key Policy Issues:**

Opposition to accessory units usually arises from neighborhood concerns about declining property values, exterior appearance of accessory units, and impacts on parking and traffic from increased density.

In response to community concerns, regulations are usually devised to deal with such issues as the size of units, exterior appearance, off-street parking, and concentration of units. The challenge to policy-makers is to address the concerns of opponents without making conversions too difficult or expensive for homeowners.

If 1 in every 10 of America's owner-occupied single-family homes built before 1975 were to devote space to an accessory unit, 3.8 million rental units would be generated, increasing the supply of rental housing by about 10 percent.

*"Not In My Backyard": Removing Barriers to Affordable Housing*  
Advisory Commission on Regulatory Barriers to Affordable Housing  
U.S. Department of Housing & Urban Development

Many communities that allow accessory units do so through a special permit or conditional use procedure which may require a public hearing. An alternative which may make conversions less burdensome for applicants would be to require a public hearing only when requested by a certain number of neighboring property owners.

Although opposition groups often express concern that single-family neighborhoods will be overrun by accessory apartment conversions, studies done in cities which have allowed accessory units show that the actual number of conversions has been relatively small. [*Accessory Apartments -Using Surplus Space in Single-Family Houses*, p. 4]

American Planning Association

---

## PLANNED UNIT DEVELOPMENT

Planned unit development (PUD) regulations give developers an increased level of flexibility in the overall design of residential projects in exchange for a higher quality of development. PUD ordinances often allow developers greater latitude in locating buildings on the development site, mixing various housing types and densities (single- and multi-family), and land uses (including some neighborhood commercial uses), and in some cases grant density increases over those normally allowed in the zoning ordinance.

PUD ordinances may be adopted as a part of a community's zoning or subdivision code, or may be adopted as a stand-alone ordinance. PUDs may be regulated as a separate zoning district, or as a conditional or special use permitted in selected districts. Some cities also designate PUDs as "floating zones" which do not apply to a particular location until an application is received and approved.

PUDs are generally characterized by:

- flexible zoning standards (lot size, setbacks, street frontage, etc.)
- focus on overall project design rather than traditional lot-by-lot zoning
- encouragement of innovative site design and housing types
- provision for on-site amenities (e.g., open space and recreational facilities)
- negotiation between developers and the community for improved design and amenities [*PUDs in Practice*, p. 13]

### Benefits:

The most effective features of PUDs for encouraging affordable housing are the economies that can be achieved through clustering of buildings and the related savings in site development costs such as for streets and utilities.

Design flexibility allows for the concentration of buildings on that portion of the site that is most suitable for building, resulting in a more environmentally sensitive development that preserves open space and other natural features.

PUD ordinances often allow developers the opportunity to build at higher densities, spreading development costs over a larger number of units.

PUD ordinances often allow a mixture of land uses in addition to residential. Commercial revenues from mixed-use areas can be used to help subsidize affordable housing in the development. [*Blueprint for Bay Area Housing*, p. 55]

PUDs which allow clustering of homes on small lots and a mixture of uses, including some commercial uses, reflect not only a desire for more affordable housing developments, but also a response to new lifestyle preferences for efficient low maintenance homes, with easy access to recreation and services.

PUDs give communities greater control over design during the permit review process allowing officials to negotiate for public benefits in return for concessions on density, mixed uses, and other development standards.

### **Key Policy Issues:**

PUDs require greater attention to a development's planning and design including detailed reviews by the city's planning staff, planning commission, and the city council.

Some cities may limit PUDs to residential developments (sometimes called Planned Residential Developments or PRDs) with no allowance for the inclusion of commercial uses.

Cities should be careful to avoid an overly cumbersome PUD process which may discourage developers from using this alternative. Flexibility is a major key to successful PUD projects.

Reducing minimum land area requirements for PUDs can encourage greater use of this development technique.

---

## **CLUSTER SUBDIVISIONS**

This technique provides for the clustering of housing units within a residential development (usually single-family detached- or attached-housing) on lots smaller than those normally allowed under existing zoning, usually with the provision that the land that is saved be set aside permanently as open space.

Cluster subdivisions generally conform to a zoning districts "gross density" requirements (measured by the number of housing units per acre relative to the total area of the site), but may increase the site's "net density" (measured by the number of housing units per acre relative to the buildable area of the site), by reducing lot sizes and concentrating development on a smaller portion of the available site. [*Affordable Housing - Local Government Regulatory and Administrative Techniques*, p. 13]

Cluster subdivisions are similar to planned unit developments (PUDs) to the extent that they both involve clustering of homes on smaller lots; however, a cluster subdivision is a narrower concept, limited to residential uses (as opposed to mixed uses allowed in a PUD), usually requiring less stringent review procedures, and which may or may not result in higher overall densities. Cluster subdivisions are more closely related to traditional subdivision development since they generally comply with existing zoning standards governing overall density and land use restrictions. [*The Cluster Subdivision: A Cost-Effective Approach*, pp.1-2]

Cluster subdivision ordinances may include:

- A statement of purpose (to clarify intent and benefits sought)
- Provisions permitting transfer of densities within the subdivision (which give flexibility in site designing and allow clustering)
- Review criteria (to insure conformance with development standards and compatibility with surrounding neighborhoods)
- Identification of districts where cluster subdivisions will be allowed
- Minimum size requirements (in terms of total acreage or number of units)
- Open space requirements (usually requires that total lot reductions allowed equal open space) [*The Cluster Subdivision: A Cost-Effective Approach*, p. 5]

### **Benefits:**

As in PUDs, clustering decreases development costs by reducing street lengths, sidewalks, utility lines, and other site development costs. This, in turn, also helps to reduce the costs of infrastructure maintenance.

Clustering allows for more environmentally sensitive site planning by concentrating development on the most buildable portion of the site while preserving natural drainage, vegetation, and other natural features. [*The Cluster Subdivision: A Cost Effective Approach*, p. 3]

Permitting cluster subdivisions "by-right" in certain zones can provide a relatively straightforward (and therefore, less costly) way of encouraging economical development without increasing overall density.

Cluster developments can provide residents with an enhanced sense of community and security within each cluster and among neighboring clusters. [*Affordable Residential Land Development*, p. 30]

### **Key Policy Issues:**

Many communities set a minimum size for cluster subdivisions. Careful consideration should be given to minimum size requirements so as not to unduly discourage developers from using this option.

Consideration should be given to the issue of how much of a reduction in lot sizes will be allowed. Some communities set maximum reduction limits.

Cluster subdivisions usually require that the amount of open space must at least equal the total reduction in lot areas.

Communities may allow for either public or private ownership and maintenance of open space.

Cluster subdivisions may be permitted as a use "by-right" or as a special permit use, depending upon the level of development review desired by the community.

## **Cluster Developments (Seattle, Washington)**

### **23.44.024 Clustered housing planned developments**

Clustered housing planned developments (CHPDs) may be permitted as an administrative conditional use in single-family zones. A CHPD is intended to enhance and preserve natural features, encourage the construction of affordable housing, and allow for development and design flexibility. CHPDs shall be subject to the following provisions:

**A. Site Requirements.**

1. The minimum size of a CHPD shall be two (2) acres. Land which is of steep slope and designated environmentally sensitive in Section 23.62.002 and submerged land shall not be used to meet minimum size requirements unless it can be demonstrated that it is an integral part of the proposed development or that its exclusion would result in undesirable development in the excluded area.
2. The Director may exclude land from a CHPD if it is separated from the site by topographical conditions, if it has a poor functional relationship with the site, or if inclusion of the land would negatively impact adjacent single-family zoned lots.

**B. Type of Dwelling Units Permitted.** Only single-family dwelling units shall be permitted in a CHPD.

**C. Number of Dwelling Units Permitted.**

1. The number of dwelling units permitted in a CHPD shall be calculated by dividing the CHPD land area by the minimum lot size permitted by subsection A of Section 23.44.010 in the single-family zone in which the CHPD is located. Land which is of steep slope and designated environmentally sensitive in Section 23.62.002 and submerged land shall be excluded from the land used to calculate density in a CHPD unless it can be demonstrated that it is an integral part of the proposed development or that its exclusion would result in undesirable development in the excluded area. For CHPDs which include more than one (1) zone, the number of dwelling units shall be calculated based on the proportion of land area in each zone.
2. One (1) additional detached single-family structure may be permitted if the development includes recreational, meeting and/or day care facilities open to the surrounding community.

**D. Subdivision.** A CHPD may be subdivided into lots of less than the minimum size required by subsection A of Section 23.44.010.

**E. Yards.** Yards shall be required for structures within a CHPD.

1. Structures shall be set back a minimum distance of twenty feet (20') from the street property line of a CHPD.
2. No dwelling unit in a CHPD shall be closer than five feet (5') to a side lot line of an abutting single-family zoned lot.

...

6. To provide a sense of privacy, and to mitigate the effects of shadows between structures which are more than one hundred feet (100') from the property line of CHPD, required yards between structures in the CHPD shall vary depending on the design of the facing facades as follows:
  - a. Walls shall be not less than ten feet (10') apart at any point.
  - b. A principal entrance to a structure shall be at least fifteen feet (15') from the nearest interior facade which contains no principal entrance.

c. A principal entrance to a structure shall be at least twenty feet (20') from the nearest interior facade which contains a principal entrance.

7. The Director may increase the minimum required yards or require alternate spacing or placement of structures in order to preserve or enhance topographical conditions, adjacent uses and the layout of the project and to maintain a compatible scale and design with the surrounding community.

Source: Seattle Municipal Code

---

## SMALL LOTS AND SMALL LOT DISTRICTS

Allowing a reduction in minimum lot sizes for single-family detached or attached housing is a basic technique for reducing residential development costs. Small lot developments, whether in a cluster or traditional "grid pattern" subdivision, increase density and the opportunity for affordable housing.

Small lots (which may range from 2,500 to 6,000 sq. ft.) and small lot districts can be utilized more fully by: (1) reducing minimum lot size requirements to allow building on lots that are currently below the specified minimum size for their locales; and (2) dividing large lots that currently have excess space. [*Affordable Residential Land Development*, p.5]

Many communities have designated special small lot zoning districts which permit development on small lots within an entire district and encourage the use of innovative site design techniques.

### **Benefits:**

The lower land and development costs associated with higher densities in small lot developments can result in significant savings, and therefore, lower cost housing.

With a higher density, land and infrastructure costs of multiple unit developments can be spread over a large number of units, resulting in reduced per-unit costs.

As in cluster development and PUDs, the reduced frontage and front-yard setbacks characteristic of small lots, allow for less pavement, sidewalk, and gutters per unit, shorter utility runs, and reduced material costs. [*Affordable Single-Family Housing - A Review of Development Standards*, p. 3]

Reduced lot size requirements allow the development of smaller houses, which may be more desirable and affordable for many of today's smaller households.

### **Key Policy Issues:**

Small lot developments require greater attention to site design -- the layout of streets, lots, mixing of lot and house sizes, variation in building setbacks and elevations, variation in exterior designs, and landscaping -- to enhance aesthetic appeal and to blend well with surrounding developments.

Some cities include a site plan review process for small lot developments to ensure quality design.

Requirements for two side-yard setbacks are often relaxed in small lot developments, allowing for "zero

lot line" development (see p. 37) and other similar design innovations which can enhance the appearance and liveability of higher density developments.

Special consideration should be given to parking in small lot developments to avoid the problem of cars dominating the streetscape (the visual quality of the development as seen from the street). Consideration may be given to staggering front-yard setbacks or allowing parking access through alleys running along rear yards.

The maintenance of privacy will also require some attention in small lot developments. Use of landscaping, fences, walls, staggered setbacks, and windowless side walls, are common techniques used to enhance privacy in small lot and other high-density single-family developments.

Some small lot development ordinances require the use of buffers at the perimeter of small lot projects to lessen the visual impact from near-by larger-lot developments and to help in achieving neighborhood acceptance. [*Affordable Single-Family Housing - A Review of Development Standards*, p. 20]

### **ZERO LOT LINE DEVELOPMENT (ZLL)**

This is a technique that is used in small lot housing developments (including planned unit developments and development in small lot districts) to preserve some of the privacy and yard usefulness that is characteristic of single-family dwellings and to enhance their aesthetic appeal.

Use of conventional zoning provisions which require that the home must be set back from every lot line is not always practical for small lots since the "yards" created on each side of the house are generally very small. Zero lot line houses are sited on one side lot line and sometimes also on the rear or front lot line to maximize the available yard space. [*Planning for Affordable Single-Family Housing*, p. 5]  
Placing the house on one of the side lot lines doubles the amount of useable space on the other side.

Zero lot line development can be allowed in PUDs, in separate residential districts, and/or as exceptions in existing residential districts. Some communities permit ZLL houses to be sited on a common lot line so that they resemble duplexes. Other communities require that they be sited on alternate lot lines, to give the appearance of housing in a conventional development. [*Zero Lot Line Development*, p. 1]

Local officials can utilize review criteria to encourage high-quality design and include provisions in their ZLL regulations that will ensure that this type of housing is compatible with conventional housing. With these provisions, ZLL housing can be well-suited to most single-family neighborhoods. [*Zero Lot Line Development*, p. 10]

As developers around the country have gained more experience with ZLL development they have also been improving on the original concept with variations such as the "angled Z-lot," "zipper lots," and "alternate width lots." The angled Z-lot turns the home at a 45 degree angle to the street which enhances visual appeal and makes it possible to add more windows without compromising privacy. Zipper lots vary the depths of rear lot lines which concentrates open space on one side of the lot making wider lots possible with only garages located on the property line. Alternating width lots combine narrow and wide lots to give visual variety to the streetscape. [*Density by Design*, pp. 55-75]

#### **Benefits:**

Siting on one side lot line provides a useful side yard, while siting on the front or back lot line provides a useful front or back yard area as well.

The ZLL approach permits the lot width to be reduced (to a 40 foot frontage or even less) allowing for lower site development, utility, and materials costs. Increasing allowable density generally has the effect of reducing land and site development costs allowing developers to spread costs over more units and, therefore, reduce purchase prices in these developments.

ZLL offers the lower costs associated with high-density development while still maintaining the privacy and appearance of traditional single-family detached housing.

### **Key Policy Issues:**

Residents in established neighborhoods may resist smaller lot development if they perceive that the new housing will be of a lower quality having a negative impact on property values. Attention to design is a key factor in gaining acceptance from surrounding property owners.

Space and privacy issues may be a problem if they are not taken into consideration in the design and planning stage.

Many ZLL ordinances require windowless walls on the side of houses located on lot lines to preserve privacy.

Some communities require easements for the maintenance of the sidewall for the benefit of the adjacent property owner.

Special consideration should be given to the location and design of parking and garages which may tend to dominate the appearance of the development from the street.

---

## **INFILL DEVELOPMENT**

Infill refers to development that takes place on land within built-up urban areas that has been passed over for various reasons during previous development phases and has remained vacant or under-utilized.

Interest in infill development stems from a desire to channel development into areas that are already served by public facilities, including police, fire, utilities, schools, and transit, to make more efficient use of existing land and public facilities.

Many communities also encourage infill development as part of a strategy to revitalize and bring new activity to older neighborhoods. This type of development can also provide opportunities for the construction of affordable housing.

Infill development can range from construction of single-family housing on one or two adjacent lots, to an entire city block containing mixed residential and commercial uses. [*Affordable Housing - Local Government Regulatory and Administrative Techniques*, p. 15]

In most mid-sized and large American cities, there are thousands of vacant sites in built-up areas. These sites represent a major opportunity for development at relatively low cost.

*Streamlining Local Regulations*  
HUD/Joint Venture for Affordable Housing

**Benefits:**

Infill sites are often already served by utilities and other public services can reduce a developers up-front costs, and, in turn, may help in reducing the costs of completed housing units. [*Blueprint for Affordable Housing*, p. 57]

Infill sites in urban areas that are well served by public transit can help to reduce traffic congestion by offering housing options that are closer to employment centers. [*Blueprint for Affordable Housing*, p. 57]

New housing, or mixed-use projects resulting from infill development, can have a revitalizing effect on surrounding neighborhoods.

Encouragement of infill development which seeks to make the best use of existing urban land and infrastructure can also help to reduce development pressures on suburban locations, slowing the tendency toward urban sprawl and preserving open space and agricultural lands.

**Key Policy Issues:**

Washington's new Growth Management Act calls for the establishment of urban growth areas which will have the effect of channeling new growth and development into existing urban areas. As cities begin planning for higher densities within the boundaries of urban growth areas, infill development will be receiving greater attention.

Where infill sites are located on higher cost urban land, multi-family housing and/or mixed-use projects, with lower per-unit development costs, may be the most appropriate type of development.

Where land costs are particularly high, incentives such as density bonuses or allowance of mixed uses, may add to a project's feasibility.

Careful design, with particular attention to enhancing compatibility with surrounding buildings, parking, and traffic problems, will help to increase neighborhood acceptance.

Communities can encourage infill development by:

- preparing an inventory of potential infill sites and making it available to developers.
- sponsoring a work-shop for developers to demonstrate infill development opportunities and tour potential sites. The type of development required on small infill parcels may be unfamiliar to some developers.
- adopting flexible zoning and building regulations which allow development of irregular or substandard infill lots.
- allowing mixed uses for infill developments which may enhance the economic feasibility of projects.
- assisting in the consolidation of infill lots into larger, more easily developed sites. Assembling large parcels can be difficult if there are different owners who may be holding out for higher prices.
- allowing sufficient density to induce housing development.

[*Blueprint for Affordable Bay Area Housing*, pp. 57-58; *Streamlining Local Regulations*, pp. 19-20]

---

## ADAPTIVE REUSE

This technique involves the conversion of surplus and/or outmoded buildings including old school buildings, hospitals, train stations, warehouses, factories, etc., to economically viable new uses. In its broadest application adaptive reuse projects are aimed at conserving, preserving, and recycling surplus property by adapting older buildings to current market needs. Many such projects have involved the conversion of old structures into new office and retail space, markets, restaurants, and other similar commercial applications. Adaptive reuse projects can also be used for the production of new housing through conversion of old buildings to new apartments or studio units.

### Benefits:

Adaptive reuse is one method to introduce housing into non-residential areas.

Many older buildings which may be adapted to housing uses are located in downtown areas and may therefore offer new residents convenient access to transportation, shopping and employment centers.

Renovation and reuse of previously vacated or deteriorated buildings can be less expensive than new construction since infrastructure and other site improvements are already in place. In addition, the basic structure, although it may need renovation, is already there. With the lower construction costs associated with renovation, developers can produce affordable living units.

Projects which involve historically or architecturally significant buildings may qualify for preservation tax credits for private investors if used for low-income housings. [*Blueprint for Bay Area Housing*, p. 61]

Adaptive reuse projects can assist in revitalizing declining areas by giving new life to deteriorating buildings and by bringing in new residents.

### Key Policy Issues:

Communities can facilitate adaptive reuse projects by adopting flexible zoning policies, such as mixed-use zoning (see "Mixed-Use Development," p. 42), or by allowing residences as a permitted or conditional use in appropriate commercial and industrial zones. [*Blueprint for Bay Area Housing*, p. 61]

Utilizing this technique may involve various steps, including making inventories of potential adaptive reuse sites, amending local zoning regulations, arranging for possible property transfers of publicly-owned buildings, and providing assistance in obtaining sources of funding such as loans, grants and rent subsidies.

Some contractors are unwilling to renovate old buildings, particularly wooden structures, for which commercial financing may be difficult to find. In addition, lengthy or difficult renovations may decrease profit margins.

---

## MIXED-USE DEVELOPMENT

Mixed-use development is an example of flexible zoning which allows various types of land uses, including office, commercial, residential, and in some cases, light industrial or manufacturing, to be combined within a single development or district. A major purpose of mixed-use zoning is to allow a balanced mix of office, commercial, and residential uses in close proximity to increase convenience to residents and reduce the number of shopping and/or commuting trips needed. Mixed-use developments can range in size from single buildings with apartments located over retail uses, to large-scale projects that include office and commercial space along with hotels, convention centers, theaters, and housing.

Mixed-use developments can be regulated in various ways. A number of communities allow residential uses by-right in certain identified commercial zones, or, in other cases, as conditional uses. Other communities allow mixed uses within a planned unit development or in special mixed-use districts which would allow this type of development by-right in designated areas.

### **Benefits:**

Mixed-use projects can offer cost savings to developers in the form of shared parking arrangements and shared costs for building operation, maintenance, and security. [*Zoning for Mixed-Use Development*, p. 1]

Commercial uses can help subsidize affordable or low-income housing, which may be necessary because of high urban land prices and development costs.

Mixed-use zoning can create new housing opportunities in areas that may have previously allowed only commercial, office, or light industrial uses.

Mixed-use zoning offers one way to accommodate the higher housing densities called for under the state's Growth Management Act. Higher density housing in commercial zones may be more politically acceptable than increasing densities in established single-family zones.

Mixed-use zoning can be utilized to better integrate land uses by locating residential developments near downtown commercial (shopping) areas. With residents working or shopping close to home, traffic congestion is reduced.

Allowing mixed uses can help to revitalize distressed neighborhoods by creating a sense of community and safety. [*Streamlining Local Regulations*, p. 20]

If a community wishes to encourage a mixture of land uses, it must do more than permit residential uses. It must actively promote them. The zoning ordinance should reflect this need by providing incentives or requirements for residential development and by encouraging the continuance of existing residential use.

"Mixed-Use Districts"  
Teresa Zogby *PAS Memo No. 79-11*

### **Key Policy Issues:**

Mixing of uses often requires changes in the zoning ordinance, PUD regulations, or site plan requirements.

Mixed-use developments require attention to development standards and site planning to assure that

different uses are compatible (or buffered).

Mixed-use projects may be particularly useful as a type of infill development in underdeveloped commercial areas (see "Infill Development," p. 39). A common example would be small retail shops with apartments located on upper floors.

Density bonuses, or other types of incentives, may be useful to encourage developers to include residential development in mixed-use areas.

---

## **REZONING VACANT LAND FOR RESIDENTIAL USE**

This technique involves amending the comprehensive plan and rezoning surplus industrial and/or commercial land for residential uses. It can include land zoned for office, commercial, and industrial uses as well as underutilized agricultural land and surplus land owned by public entities.

### **Benefits:**

The advantages to rezoning for residential use include close proximity to job centers, shopping and transit.

Land for affordable housing development can be created without disturbing current residential areas.

Residential use generates less traffic than industrial, office or commercial uses. [*Blueprint for Bay Area Housing*, p. 53]

### **Key Policy Issues:**

A land use inventory, together with an analysis of projected need for commercial and industrial land, will assist in determining the availability of surplus commercial and industrial land supply.

Special attention must be paid to site development in terms of proximity to factories and plants which produce emissions or may be unattractive in appearance.

Special attention must be paid to the possible presence of toxic materials in the soils of industrial lands developed for housing. [*Blueprint for Bay Area Housing*, p. 54]

Allowable densities should be sufficient to ensure economical development. Higher densities will generally result in lower per unit development costs.

Consider allowing density bonuses, or other types of developer incentives, in return for construction of affordable housing.

---

## **OFFICE/HOUSING LINKAGE**

Office/housing linkage refers to a variety of programs that either require or induce developers of commercial office buildings, or other non-residential building projects, to directly construct or make

financial contributions toward the construction of market-rate or affordable housing. Linkage programs make developer compliance or participation a condition for permit approval or a prerequisite for receiving some type of development incentive (usually an increase in allowable density). Linkage provisions may apply either to new construction or expansion of existing space.

Housing linkage programs are based on the theory that new commercial office development results in increased demand for housing and that developers should make some contribution toward meeting the increased housing needs which they help to create. In essence, housing linkage programs are designed to mitigate the effects of new employment on housing within the community. [*Blueprint for Bay Area Housing*, p.51]

Linkage programs generally are either voluntary/incentive-based or mandatory. Mandatory programs work in a way that is similar to impact fees by requiring a developer to mitigate the impact of new office development on the provision of affordable housing by paying into a housing construction fund or building the required housing. Developers are usually given the opportunity to choose between a cash payment, construction, or some other type of mitigation, such as participation in a joint public-private housing project. Voluntary linkage programs offer developers various development incentives, such as density bonuses, reduced setbacks and reduced parking requirements, which add value to the developers project or reduce development costs, in exchange for the provision of affordable housing units.

### **Benefits:**

Incentive-based linkage programs benefit both the developer and the city. Developers benefit by acquiring development bonuses which increase the value of the project or reduce construction costs. Cities benefit from more affordable housing.

Developers are often free to select the most advantageous option for the provision of housing: constructing housing off-site; contributing to a housing trust fund; purchase of development rights (see "Transfer of Development Rights," p. 47) and rehabilitation of a building; or some other method provided by the city. [*Zoning Bonuses in Central Cities*, p.7]

By providing or preserving housing close to office centers, more employees are provided with the opportunity to live near where they work.

Linkage programs do not generally require the expenditure of local tax dollars to fund the construction of affordable housing units.

Office/housing linkage may be particularly useful in cities that are experiencing high growth rates with accompanying tight, high-priced housing markets to reduce some of the pressure on available housing.

A successful linkage program first must work economically; that is, it must benefit both the developer and the municipality without imposing unacceptable burdens on either.

### *Defensible Linkage*

Christine J. Andrew and Dwight Merriam  
Journal of the American Planning Association

### **Key Policy Issues:**

The legal basis for mandatory office/housing linkage programs has not yet been clearly established in

Washington State. Mandatory linkage requirements in other states have been challenged on various legal grounds, including whether linkage regulations constitute an illegal tax, or whether there is a "rational nexus" or relationship between new commercial development and an increased need for housing. Mandatory linkage programs should be carefully designed to provide a defensible legal foundation. Cities should be prepared to demonstrate an actual link between the need for housing and commercial development. [*Defensible Linkage*, p.205] Cities contemplating this type of program should consult their city attorney.

Voluntary/incentive-based linkage programs which provide benefits to developers in exchange for housing are more likely to avoid or withstand legal challenges.

Office/housing linkage programs will be more successful in a strong commercial office market where developments are more numerous and developers more willing to take advantage of development incentives.

Some programs allow the substantial rehabilitation of residential buildings to count as new construction, so that developers may have the option to build new residential facilities or rehabilitate existing facilities.

Linkage programs may be pre-set in an adopted zoning ordinance or negotiated on a case-by-case basis.

---

## **TRANSFER OF DEVELOPMENT RIGHTS**

Transfer of development rights (TDR) programs have been implemented in a number of cities across the country as a means of generating funds for the preservation and/or rehabilitation of low- and moderate-income housing primarily in downtown areas. TDR programs have also been used as a means for preserving historic landmark structures, open space, and agricultural land.

TDR programs are based on the idea that ownership of real property is comprised of a "bundle of rights," including, among other things, a property's "development rights," which can be separated, sold, and transferred to another piece of property. "Development rights" are defined as the "difference between the existing use of the parcel and its potential use as permitted by existing law." [*Making TDR Work*, p. 203]

A TDR program allows for the sale and transfer of unused development rights from one building or parcel of land (the "sending site") to another (the "receiving site"). For example, if a four-story building were located in a zoning district that actually allowed the construction of buildings up to six stories, the unused development potential of the building would be equal to two stories (the difference between the existing use of the property and its potential use permitted under the zoning law). Under a TDR system, the development potential represented by these two stories could be separated from the property, sold, and transferred to another property. The purchased development rights can then be used to increase the development potential of the receiving site.

### **Benefits:**

Use of this technique benefits both developers, who can increase the density of their projects, and the community, which benefits from the preservation of low- and moderate-income housing in the downtown.

Increased housing opportunities in the downtown area can help to reduce traffic congestion and provide workers with housing close to employment centers.

When development rights are transferred between nearby properties, there is no net increase in allowable density in the area.

TDR programs can also be used to preserve historically significant sites in the downtown.

### **Key Policy Issues:**

TDR programs can be complex to administer and apparently work best primarily in healthy downtown real estate markets where developers have sufficient incentives to purchase and use development rights.

Communities should determine whether they are willing to accept increased density in receiving areas in order to preserve low- and moderate-income housing. Property owners in receiving areas may find TDRs to be acceptable in theory, but not in their back yards.

Once development rights have been transferred, most communities place legal restrictions on the sending site, prohibiting future use of the transferred development potential.

TDR programs often provide only limited funds which may need to be supplemented, depending upon needs, through other fund sources including private financing and public subsidies.

TDR programs must be designed on the basis of a thorough understanding of the real estate market both to determine feasibility and to develop appropriate regulations. If existing zoning allows enough density to satisfy current market demand, developers will have no interest in purchasing additional development rights.

Communities may want to consider a requirement that construction or rehabilitation of housing units be completed within some fixed period of time.

---

## **EXEMPTION FROM IMPACT FEES**

Over the last ten to fifteen years, many cities in Washington have enacted measures to impose impact fees to help pay for infrastructure improvements necessitated by new developments. Fees have been collected for traffic mitigation, water and sewer utilities, parks and open space, school sites, and other purposes. Impact fees have been imposed under various sources of authority, including the State Environmental Policy Act (SEPA), the State Subdivision Law, and more recently enacted legislation authorizing "voluntary agreements" with developers to help pay for development impacts. The new State Growth Management Act (GMA) also contains specific authority for cities to impose impact fees for "public streets and roads, publicly owned parks, open space, and recreation facilities, and fire protection facilities in jurisdictions that are not part of a fire district." [ RCW 82.02.090(7)]

Recognizing that impact fees can have a negative effect on the construction of affordable housing, some jurisdictions have enacted measures to reduce or waive such fees for projects that include affordable housing units.

The GMA also gives recognition to the effects of impact fees on housing affordability by granting cities

specific authority to exempt low-income housing projects from the payment of impact fees. [See RCW 82.02.060, 1990-91 Supp.]

**Benefits:**

Fee reductions or waivers reduce developer's upfront costs and can help to support the construction of affordable housing units.

**Key Policy Issues:**

Many communities that impose impact fees have determined that new home buyers should bear the financial responsibility for the infrastructure costs necessitated by new developments. These policies are based on the notion that the person who benefits should pay. In the case of affordable housing construction, a good argument can be made that such developments benefit the entire community, and, therefore, reductions or waivers of impact fees are appropriate.

In order to use impact fee reductions and/or waivers, communities need to review all current impact fees and exaction requirements to determine where reductions and/or waivers for affordable housing projects may be appropriate.

Impact fee reductions and/or waivers can be used in conjunction with other affordable housing techniques such as density bonuses or inclusionary requirements to promote the construction of affordable housing.

---

**SUBDIVISION/DEVELOPMENT STANDARDS**

Communities can lower the costs of creating affordable housing by reevaluating their subdivision ordinances and updating or modifying regulations where possible. Minimum requirements can often be lowered to reflect actual projected usage and needs.

Most subdivision requirements involve site-improvement standards which are designed to hold down future maintenance and minimize both public and private repair and replacement costs. These standards are also used to prevent flooding, minimize accidents, protect air and water quality, and to preserve or enhance the residential setting. [*How Local Regulatory Improvements Can Help*, p. 5]

In subdivisions, the frontage, or width, of the lot determines the linear distance of streets, sidewalks and utility lines that must be put in place for each house. Communities requiring lot widths of, say, 100 feet when 50 feet would suffice, may be almost doubling the cost of the major site improvements per housing unit. Reducing the minimum lot frontage is an important way to reduce housing costs in many communities.

*How Local Regulatory Improvement Can Help*  
HUD/Joint Venture for Affordable Housing

Site improvement standards include drainage requirements, dimensions and spacing of storm drains or other storm catchments, street construction standards, minimum street pavement widths and cul-de-sac turning radii, parking standards, sidewalk standards, sewer pipe sizes and spacing of manholes.

Cost savings in site improvements allow direct reductions in the cost of new housing. Site improvement costs (including labor and materials) have been found to account for roughly 10 percent or more of development costs for a new single-family home. [*How Local Regulatory Improvements Can Help*, p. 5] Such savings passed on to the consumer, may make the difference between affordable and non-affordable housing.

Affordable housing demonstration projects in Washington State and elsewhere have utilized various types of cost reduction methods, including:

Modification of street requirements. For example, minimum pavement width (and depth in some cases) of low-volume subdivision streets have been reduced, as well as minimum turning radii of cul-de-sacs.

Curbs and gutters have been made optional, or less expensive rolled curbs were used.

Reduction of sidewalk requirements to allow narrower widths, sidewalks on one side of the street, replacement with pathways, or elimination altogether.

Costs have been decreased by using methods which reduce water and sewer utility requirements including: running the main lines close to the setback line to reduce house connection distance; common trenching for multiple utilities; shared sewer laterals and water service lines serving two or more dwellings; reduced water and sewer line sizes; and curvilinear sewers.

Grass swales and temporary impoundments may be used in many cases instead of more expensive storm drains and underground systems.

Parking space size and quantity can be reduced based on the size of current compact cars, the actual number of residents in the development, and the availability of transit. Off-street parking on driveways, in carports, or in common areas may be less costly.

[*Affordable Housing - Local Government Regulatory and Administrative Techniques*, pp. 17-24]

### **Benefits:**

The money savings in development costs can significantly reduce the cost of housing, particularly when they can be spread over a large number of housing units.

The revision of subdivision standards can promote more efficient use of labor, materials and time, thus expediting the construction process and saving on total development costs. These savings can also be passed along to the consumer.

### **Key Policy Issues:**

Washington State subdivision requirements and local ordinances must be carefully reviewed before implementing cost saving techniques.

Care must be taken to avoid site development shortcuts which may prove to be more costly in the long run.

Subdivision ordinances that have not been amended in many years and which may contain some out-dated standards, in particular, may benefit from a review aimed at increasing housing affordability.

---

## REFERENCES

*A Model Ordinance for Siting Mobile/Manufactured Home Parks: Mobility, Permanence, and Affordability*, by James L. McIntire and Melinda McFadden, University of Washington, Graduate School of Public Affairs, Institute for Public Policy and Management, Seattle, WA, August 1991

"Accessory Apartments - Using Surplus Space in Single-Family Houses," by Patrick H. Hare, with Susan Conner and Dwight Merriam, *Planning Advisory Service Report Number 365*, American Planning Association, Chicago, IL, 1981

"Accessory Units: An Increasing Source of Affordable Housing," by Patrick H. Hare and John Danbury, *Public Management*, International City Management Association, September 1991

"Accommodating Accessory Apartments," by Edith M. Netter, *Urban Land*, The Urban Land Institute, April 1984

*Affordable Housing - Local Government Regulatory and Administrative Techniques*, Washington State Planning and Community Affairs Agency, Olympia, WA, May 1984

*Affordable Housing: Streamlining Local Regulations - A Handbook for Reducing Housing and Development Costs*, U.S. Department of Housing and Urban Development, Joint Venture for Affordable Housing, Washington, D.C., May 1983

*Affordable Housing: How Local Regulatory Improvements Can Help*, U.S. Department of Housing and Urban Development, Joint Venture for Affordable Housing, Washington, D.C., September 1982

"Affordable Single-Family Housing - A Review of Development Standards," by Welford Sanders, et al., *Planning Advisory Service Report Number 385*, American Planning Association, Chicago, IL, August 1984

*Blueprint for Affordable Housing*, King County Housing Partnership, Seattle, WA, 1991

*Blueprint for Bay Area Housing - A Handbook for Addressing the Critical Housing Shortage in the Bay Area*, Association of Bay Area Governments and the Bay Area Council, the Local Housing Element Assistance Project, Oakland, CA, May 1990

*Challenge and Response - Volume I - Affordable Residential Land Development - A Guide for Local Government and Developers*, U.S. Department of Housing and Urban Development, Joint Venture for Affordable Housing, Washington, D.C., July 1987

*Closing the Gap: Housing Needs in Washington State*, by James L. McIntire and Stanislav Fritz, University of Washington, Graduate School of Public Affairs, Institute for Public Policy and Management, Seattle, WA, prepared for the Washington State Department of Community Development, December 1990

"The Cluster Subdivision: A Cost Effective Approach," by Welford Sanders, *Planning Advisory Service Report Number 356*, American Planning Association, Chicago, IL, 1980

"Defensible Linkage," by Christine I. Andrew and Dwight H. Merriam, *JAPA Journal of the American Planning Association*, Volume 54, Number 2, American Planning Association, Chicago, IL, Spring 1988

*Density by Design*, edited by James W. Wentling and Lloyd W. Bookout, The Urban Land Institute, Washington, D.C., 1988

*Flexible Zoning - How it Works*, by Douglas R. Porter, Patrick L. Phillips, and Terry J. Lasser, et al., The Urban Land Institute, Washington, D.C., 1988

"Making TDR Work," by Peter J. Pizor, *JAPA Journal of the American Planning Association*, Volume 52, Number 2, American Planning Association, Chicago, IL, Spring 1986

*Planning for Affordable Single-Family Housing*, American Planning Association, Chicago, IL, prepared for the U.S. Department of Housing and Urban Development, January 1986

*PUDs in Practice*, by Colleen Grogan Moore and Cheryl Siskin, The Urban Land Institute, Washington, D.C., 1985

*The State of Washington - 1992 Comprehensive Housing Affordability Strategy - Final Draft for Citizen Review*, Washington State Department of Community Development, Olympia, WA, September 1991

*Summary of the Cranston-Gonzalez National Affordable Housing Act of 1990*, National Community Development Association, November 28, 1990

"Zero Lot Line Development," by Welford Sanders, *Planning Advisory Service Report Number 367*, American Planning Association, Chicago, IL, March 1982

"Zoning Bonuses in Central Cities," by Judith Getzels and Martin Jaffe, *Planning Advisory Service Report Number 410*, American Planning Association, Chicago, IL, September 1988

"Zoning for Mixed-Use Development," *Zoning News*, American Planning Association, Chicago, IL, August 1984

#### Illustration Credits

pages 2, 16 and 34 - "Affordable Single-Family Housing - A Review of Development Standards," by Welford Sanders, et al., *Planning Advisory Service Report No.385*, American Planning Association, Chicago, IL, August 1984

page 27 - "Accessory Apartments - Using Surplus Space in Single-Family Houses," by Patrick H. Hare, with Susan Conner and Dwight Merriam, *Planning Advisory Service Report No. 365*, American Planning Association, Chicago, IL, 1981

pages 29, 31, 35, 41, 49, 50 and 51 - *Challenge and Response - Volume I - Affordable Residential Land Development - A Guide for Local Government and Developers*, U.S. Department of Housing and Urban Development, Joint Venture for Affordable Housing, Washington, D.C., July 1987

pages 6 and 36 - *Density by Design*, edited by James W. Wentling and Lloyd W. Bookout, The Urban Land Institute, Washington, D.C., 1988

---

## APPENDIX A

### SELECTED BIBLIOGRAPHY (*available at MRSC library*)

#### General References

Advisory Commission on Regulatory Barriers to Affordable Housing, *"Not In My Backyard": Removing Barriers to Affordable Housing - Executive Summary*, Report to President Bush and Secretary Kemp, U.S. Department of Housing and Urban Development, Washington, D.C., 1991.

Advisory Commission on Regulatory Barriers to Affordable Housing, *"Not In My Backyard": Removing Barriers to Affordable Housing*, Report to President Bush and Secretary Kemp, U.S. Department of Housing and Urban Development, Washington, D.C., 1991.

Association of Bay Area Governments and The Bay Area Council, *Blueprint for Bay Area Housing*, The Local Housing Element Assistance Program, San Francisco, CA, 1990.

Bookout, Lloyd and James Wentling, eds., "Density by Design," *Urban Land*, The Urban Land Institute, Washington, D.C., June 1988.

Bratt, Rachel G., *Rebuilding A Low-Income Housing Policy*, Temple University Press, Philadelphia, PA, 1989.

Burchell, Robert W., Ph.D., *Affordable Housing - Concepts and Methodology*, prepared for Achieving A Jobs-Housing Balance: Land Use Planning For Regional Growth Conference, Washington, D.C., May 1991.

Governor's Task Force on Homelessness, *A Comprehensive Political and Social Strategy to End Homelessness in Washington State*, Washington State Department of Community Development, Olympia, WA, 1990.

Grogan Moore, Colleen, with Cheryl Siskin, *PUDs in Practice*, The Urban Land Institute, Washington, D.C., 1985.

Huffman, Forrest E., Arthur C. Nelson, Marc T. Smith, and Michael A. Stegman, "Who Bears the Burden of Development Impact Fees?" *JAPA American Planning Association Journal*, Chicago, IL, Winter 1988.

Kennedy, Carolyn, "Housing Plans and Elements for the 1990s," *PAS Memo*, American Planning Association, Chicago, IL, July 1991.

King County Housing Partnership, *Blueprint for Affordable Housing: Case Studies*, Seattle, WA, 1991.

King County Housing Partnership, *Blueprint for Affordable Housing*, Seattle, WA, 1991

National Association of Home Builders, *Cost Effective Site Planning - Single Family Development*, Washington, D.C., 1986.

Porter, Douglas R., Patrick L. Phillips, and Terry J. Lasser, *Flexible Zoning - How It Works*, The Urban Land Institute, Washington, D.C., 1988.

Puget Sound Council of Governments, *Vision 2020: Housing Analysis - Supplementary Report*, Seattle, WA, October 1990.

Roddewig, Richard J., and Cheryl A. Inghram, "Transferable Development Rights Programs," *Planning Advisory Service Report Number 401*, American Planning Association, Chicago, Illinois, May 1987.

Sanders, Welford, "The Cluster Subdivision: A Cost-Effective Approach," *Planning Advisory Service Report Number 356*, American Planning Association, Chicago, IL, December 1980.

Spitzer, Hugh D., "Financing Low and Moderate Income Housing in Washington Cities," *Legal Notes*, Municipal Research and Services Center of Washington, Information Bulletin No. 473,

Kirkland, WA, January 1992.

Suchman, Diane R., with D. Scott Middleton and Susan L. Giles, *Public/Private Housing Partnerships*, The Urban Land Institute, Washington, D.C., 1990

U.S. Department of Housing and Urban Development, *The Affordable Housing Demonstration: Lacey, Washington - A Case Study*, Joint Venture for Affordable Housing, Washington, D.C., 1984.

U.S. Department of Housing and Urban Development, *Affordable Housing - What States Can Do*, Joint Venture for Affordable Housing, Washington, D.C., September 1987.

United Way of America and Community Information Exchange, *Raising the Roof: A Sampler for Affordable Housing*, Alexandria, VA, 1988.

Washington State Planning and Community Affairs Agency, *Affordable Housing - Local Government Regulatory and Administrative Techniques*, Olympia, WA, 1984.

White, S. Mark, "Impact Fee Exemptions for Affordable Housing," *Urban Land*, The Urban Land Institute, Washington, D.C., August 1991.

White, S. Mark, "Using Fees and Taxes to Promote Affordable Housing," *Land Use Law and Zoning Digest*, American Planning Association, Chicago, IL, September 1991.

### **Accessory Units**

Gellen, Martin, *Accessory Apartments in Single-Family Housing*, Center for Urban Policy Research, New Brunswick, NJ, 1985.

Hare, Patrick H., with Susan Conner and Dwight Merriam, "Accessory Apartments - Using Surplus Space in Single-Family Houses," *Planning Advisory Service Report Number 365*, American Planning Association, Chicago, IL, December, 1981.

### **Developer Incentives**

Getzels, Judith and Martin Jaffe, "Zoning Bonuses in Central Cities," *Planning Advisory Service Report*

*Number 410*, American Planning Association, Chicago, IL, September 1988.

Johnston, Robert A., Seymour I. Schwartz, Geoffrey A. Wandesforde-Smith, and Michael Caplan, "Selling Zoning: Do Density Bonus Incentives for Moderate-Cost Housing Work?" *Land Use Law and Zoning Digest*, American Planning Association, Chicago, IL, Vol. 42, No.8, August 1990.

Lassar, Terry J., "Great Expectations - The Limits of Incentive Zoning," *Urban Land*, The Urban Land Institute, Washington, D.C., May 1990.

Lasser, Terry Jill, *Carrots and Sticks: New Zoning Downtown*, The Urban Land Institute, Washington, D.C., 1989

### **Development Standards**

National Association of Home Builders, *Cost Effective Site Planning - Single Family Development*, Washington, D.C., 1986.

Sanders, Welford and David Mosena, "Changing Development Standards for Affordable Housing," *Planning Advisory Service Report Number 371*, American Planning Association, Chicago, IL, October 1982.

Sanders, Welford, Judith Getzels, David Mosena and JoAnn Butler, "Affordable Single-Family Housing - A Review of Development Standards," *Planning Advisory Service Report Number 385*, American Planning Association, Chicago, IL, August 1984.

U.S. Department of Housing and Urban Development, *Affordable Housing - Streamlining Local Regulations - A Handbook for Reducing Housing and Development Costs*, Joint Venture for Affordable Housing, Washington, D.C., May 1983.

U.S. Department of Housing and Urban Development, *Challenge and Response - Volume I - Affordable Residential Land Development - A Guide for Local Government and Developers*, Joint Venture for Affordable Housing, Washington D.C., 1987.

U.S. Department of Housing and Urban Development, *Challenge And Response - Volume II, Affordable Residential Construction: A Guide For Homebuilders*, Joint Venture for Affordable Housing, Washington, D.C., November 1987.

U.S. Department of Housing and Urban Development, *Affordable Housing - How Local Regulatory Improvements Can Help*, Joint Venture for Affordable Housing, Washington, D.C., September 1982.

### **Housing Needs**

Joshi, Raj, Cheryl Thomas, Theodore Lane and Tom Phillips, *Washington State Housing Needs and Market Trends: An Overview*, Washington State Department of Community Development, Olympia, WA, March 1989.

McIntire, James L., and Stanislav Fritz, *Closing the Gap: Housing Needs in Washington State*, University of Washington, Graduate School of Public Affairs, Institute for Public Policy and Management, Olympia, WA, 1990.

McIntire, James L., *Households at Risk: Loss of Federally Assisted Housing in Washington*, Institute for Public Policy and Management, University of Washington, Graduate School of Public Affairs, Seattle, WA, February 1989.

### **Infill Development**

Real Estate Research Corporation, *Infill Development Strategies*, The Urban Land Institute and American Planning Association, Washington, D.C., 1982.

Smart, Eric, *Making Infill Projects Work*, The Urban Land Institute, Washington, D.C., 1985.

### **Mobile/Manufactured Housing**

Bergman, David, "New Visions for Manufactured Housing," *Zoning News*, American Planning Association, Chicago, IL, July 1991.

McIntire, James L. and Melinda McFadden, *A Model Ordinance for Siting Mobile/Manufactured Home Parks: Mobility, Permanence, and Affordability*, Institute for Public Policy and Management, Graduate School of Public Affairs, University of Washington, for the Office of Mobile/Manufactured Housing, Housing Division, Department of Community Development, State of Washington, Olympia, Washington, August 1990.

Sanders, Welford, "Regulating Manufactured Housing," *Planning Advisory Service Report No. 398*, American Planning Association, Chicago, IL, December 1986.

Washington State Department of Community Development, *1986 Manufactured Housing Siting Study*, Olympia, Washington, 1986.

Washington State Planning and Community Affairs Agency, *A Report on the Siting of Mobile/Manufactured Housing in Washington State*, Olympia, WA, December 1981.

### **NAHA/Comprehensive Housing Affordability Strategy**

King County Planning and Community Development Division, *The 1992 Comprehensive Housing Affordability Strategy*, King County, Seattle, WA, February 1992.

National Council of State Housing Agencies, *CHAS Under the National Affordable Housing Act - A Guidebook to Understanding and Preparing State and Local Comprehensive Housing Affordability Strategies*, Washington, D.C., June 1991.

Washington State Department of Community Development, *1992 Comprehensive Housing Affordability Strategy - Final Draft for Citizen Review*, Olympia, WA, September 1991.

### **Office Development Linkage**

Alterman, Rachelle, "Evaluating Linkage, and Beyond," *Land Use Law and Zoning Digest*, American Planning Association, Chicago, IL, Volume 41, Number 6, June 1989

Andrew, Christine I., and Dwight H. Merriam, "Defensible Linkage," *JAPA Journal of the American Planning Association*, Volume 54, Number 2, Spring 1988.

Hausrath, Linda L., "Economic Basis for Linking Jobs and Housing in San Francisco," *JAPA Journal of the American Planning Association*, Volume 54, Number 2, Spring 1988.

Huffman, Forrest E., Jr., and Marc T. Smith, "Market Effects of Office Development Linkage Fees," *JAPA Journal of the American Planning Association*, Volume 54, Number 2, Spring 1988.

Keating, Dennis W., "Linking Downtown Development to Broader Community Goals: An Analysis of Linkage Policy in Three Cities," *JAPA Journal of the American Planning Association*, Volume 52, Number 2, Spring 1986.

### **Zero Lot Line Development**

Jensen, David R., and HOH Associates, *Zero Lot Line Housing*, The Urban Land Institute, Washington, D.C., 1981.

Sanders, Welford, "Zero Lot Line Development," *Planning Advisory Service Report Number 367*, American Planning Association, Chicago, IL, 1982.

### **Bibliographies/Compilations**

Brownlow, Judith, "Fair Share Housing: A Partially Annotated Bibliography," *CPL Bibliography No. 270*, Council of Planning Librarians, Chicago, IL, 1991.

Manufactured Housing Institute, *Manufactured Housing: A Bibliography for Zoning and Land Use Planning*, Arlington, VA, April 1986.

Snyder, Jacqueline, "Adaptive Reuse of School Buildings: A Selective and Annotated Bibliography," *CPL Bibliography #182*, Council of Planning Librarians, Chicago, IL, December 1986.

U.S. Conference of Mayors, *Partnerships For Affordable Housing - An Annotated Listing of City Programs*, Washington, D.C., September 1989.

U.S. Department of Housing and Urban Development, *Affordable Housing - Bibliography*, Joint Venture for Affordable Housing, Washington, D.C., 1987.

The Urban Land Institute, *Transfer of Development Rights: Selected References*, Development Information Service, Info Packet #312, Washington, D.C., January 1990.

### **Videocassettes**

Arendt, Randall G., *Conserving Rural Character and Open Space Through Innovative Land Use Techniques*, Center for Rural Massachusetts, University of Massachusetts, Amherst, MA, 1989.

Merriam, Dwight H., AICP Attorney, *Inclusionary Housing Programs*, Video program from AICP's Planners Training Service, Robinson and Cole, Hartford, CN, 1989.

National Association of Homebuilders, *Affordable Housing - Restoring the Dream, Introduction to Cost Savings in Land Development*, Urban Land Institute, Washington, D.C., 1989.

The Urban Land Institute, *Nottingham, Fairfax County, Virginia: Residential Z-lot (zero) Design*,

Accompanied by Project Reference File, Washington, D.C., Vol. 19, No. 4, January - March 1989.

The Urban Land Institute, *Ocean Pointe, High Density Detached Residential*, Washington, D.C., 1990

The Urban Land Institute, *Seaside, Walton County, Florida: Multiuse New Town Resort*, Accompanied by Urban Land Institute Project Reference File, Washington, D.C., Vol. 16, No. 16, October-December 1986.

The

Urban Land Institute, *Straw Hill - Manchester, New Hampshire - Residential Cluster Plan Design*, Washington, D.C., 1987.

## **APPENDIX B**

---

### **AFFORDABLE HOUSING RESOURCES: LOCAL HOUSING AUTHORITIES**

Housing Authority of the City of Anacortes  
719 "Q" Avenue  
Anacortes, Washington 98221  
Elaine Lynch, Executive Director (206) 293-7831

Housing Authority of Asotin County  
1212 Fair Street  
Clarkston, Washington 99403  
Alice White, Executive Director (509) 758-5751

Bellingham/Whatcom County Housing Authority  
208 Unity Street  
Bellingham, Washington 98225  
John Harmon, Executive Director (206) 676-6887

Housing Authority of the City of Bremerton  
110 Russell Road  
P.O. Box 631  
Bremerton, Washington 98310  
Merill Wallace II, Executive Director (206) 479-3694

Chelan/Douglas County Housing Association  
236 N. Mission  
Wenatchee, Washington 98801-2004  
Alicia Robertson, Executive Director (509) 663-8078

Housing Authority of the County of Clallam  
2603 South Francis Street  
Port Angeles, Washington 98362  
Cleo Johnson, Executive Director (206) 452-7631

Everett Housing Authority  
1401 Poplar Street  
Everett, Washington 98201  
Allan L. White, Executive Director (206) 258-9222

Fremont Housing Advocacy (Seattle)  
6314 20th Avenue NE  
Seattle, Washington 98115  
Sharon Lee, Program Coordinator (206) 548-8374

Grant County Housing Authority  
1139 Larson Boulevard  
Moses Lake, Washington 98837  
Kenneth Snelgrove, Executive Director  
Rene Rooker, Administrator of Management Services (509) 762-5541

Housing Authority of Grays Harbor County  
505 North "F" Street  
Aberdeen, Washington 98520  
Phillip Perkins, Executive Director  
Margaret Gurrad, Program Coordinator (206) 532-0570

Housing Authority of Island County  
7 Northwest 6th Street  
Coupeville, Washington 98239  
Steven Gulliford, Executive Director (206) 678-4181

City of Kalama Housing Authority  
226 Cloverdale Road  
Kalama, Washington 98625  
Marie Williams, Executive Director (206) 673-3444

Kelso Housing Authority  
1415 South 10th Avenue  
P.O. box 599  
Kelso, Washington 98626  
Karen Monroe, Executive Director (206) 423-3490

City of Kennewick Housing Authority  
421 South Tacoma  
Kennewick, Washington 99336  
Robert Barrett, Executive Director (509) 586-8576

Housing Authority of the County of King  
15455 65th Avenue South  
Tukwila, Washington 98188  
Jim Wiley, Executive Director (206) 244-7750

Kitsap County Housing Authority  
9265 Bayshore Drive Northwest

Silverdale, Washington 98383  
Norman McLoughlin, Executive Director  
Chris Ang, Self-Help Program Manager (206) 692-5596

Housing Authority of Kittitas County  
107 West 11th Street  
Ellensburg, Washington 98926  
Art Bunger, Executive Director (509) 962-9006

Housing Authority of the City of Longview  
1207 Commerce Street, Suite 21  
Longview, Washington 98632  
Donald Cardon, Executive Director (206) 423-0140

Mason County Housing Authority  
210 West Cota  
Shelton, Washington 98584  
Merrill Wallace, Executive Director (206) 426-0027

Housing Authority of the City of Othello  
335 North 3rd Street  
Othello, Washington 99344  
Jim Taylor, Executive Director (509) 488-3527

Pasco Housing Authority  
820 North 1st Avenue  
Pasco, Washington 99301  
Jack Lippold, Executive Director (509) 547-3581  
Section 8: (509) 547-5292

Pierce County Housing Authority  
603 South Polk Street  
Tacoma, Washington 98444  
Michael Kucharzak, Executive Director (206) 535-4400

Puyallup Housing Authority  
212 West Pioneer Street  
Puyallup, Washington 98371  
Michael Kucharzak, Executive Director (206) 845-1758

Housing Authority of the City of Renton  
Post Office Box 2316  
970 Harrington Avenue NE  
Renton, Washington 98056  
A.J. Ladner, Executive Director (206) 226-1850

Housing Authority of Richland  
Community House  
650 George Washington Way  
Richland, Washington 99352

Vieno Lindstrom, Executive Director (509) 943-9161

Housing Authority of the City of Seattle  
120 6th Avenue North  
Seattle, Washington 98188  
Harry Thomas, Executive Director (206) 443-4400

Seattle Emergency Housing Services  
905 Spruce Street  
Suite 111  
Seattle, Washington 98104  
Martha Dilts, Director (206) 461-3660

Housing Authority of Sedro-Woolley  
Washington Housing Services  
15455 65th Avenue South  
Seattle, Washington 98188  
Jim Wiley, Executive Director (206) 244-7750

Skagit County Housing Authority  
2405 Austin Lane  
Mount Vernon, Washington 98273  
John Smith, Executive Director (206) 428-1959

Snohomish County Housing Authority  
3425 Broadway  
Everett, Washington 98201  
Stephen L. Holt, Executive Director (206) 259-5543

Housing Authority of the City of Spokane  
West 55 Mission Street  
Room 104  
Spokane, Washington 98201  
Mary Jo Harvey, Executive Director (509) 328-2953

Housing Authority of Sunnyside  
1500 Federal Way  
Sunnyside, Washington 98944  
Ketha Kimbrough, Executive Director (509) 837-5454

Housing Authority of the City of Tacoma  
1728 East 44th Street  
Tacoma, Washington 98404  
Bill Hunter, Executive Director (206) 475-1170

Thurston County Housing Authority  
505 West 4th Avenue  
Olympia Washington 98501  
Bill Linch, Chairman  
Chris Lowell, Executive Director

Mauren Hill, Housing Program Manager (206) 753-8292

City of Vancouver Housing Authority  
500 Omaha Way  
Vancouver, Washington 98661  
Donald Clark, Acting Executive Director (206) 694-2501

Walla Walla Housing Authority  
501 Cayuse  
P.O. Box 475  
Walla Walla, Washington 99362  
Charlene Diggins, Executive Director (509) 527-4542

Wenatchee Housing Authority  
236 N. Mission  
Wenatchee, Washington 98801  
Alicia Robertson, Executive Director (509) 663-7421

Housing Authority of the City of Yakima  
110 Fair Avenue  
Yakima, Washington 98901  
Jim Adamski, Executive Director (509) 453-3106

## **STATE HOUSING CONTACTS**

American Institute of Architects, Washington Chapter  
Capitol Court, Suite 237  
1110 Capitol Way South  
Olympia, Washington 98501  
Mary Mauerman, Executive Director (206) 943-6012

American Planning Association, Washington Chapter  
1600 Dexter Avenue N., Suite E  
Seattle, Washington 98109 (206) 441-5519  
Robin McClelland, Western President (206) 528-7636

Building Industry Association of Washington  
P.O. Box 1909  
Olympia, Washington 98507  
John Piazza, President (206) 352-7800

Growth Management Clearinghouse  
Department of Urban Planning and Design  
410 Gould Hall  
JO-40  
University of Washington  
Seattle, Washington 98195  
Gary Pivo, Assistant Professor/Clearinghouse Director  
Lona Badgett, Program Assistant (206) 543-5168

Institute for Public Policy and Management  
Graduate School of Public Affairs  
324 Parrington Hall, DC-14  
University of Washington  
Seattle, Washington 98195  
James McIntire, Research Assistant Professor (206) 685-0311

Office of Rural and Farmworker Housing  
1400 Summitview, Suite 203  
Yakima, Washington 98902  
Kay Haynes, Executive Director (509) 248-7014

Washington Apartment Association  
2326 Easton Avenue  
Richland, Washington 99352  
Bob Zinsley, President (509) 627-1157

Washington Association of Building Officials  
1322 Harrison Avenue NW  
P.O. Box 7310  
Olympia, Washington 98507  
Roxanne M. Michael, President  
Blair Patrick, Executive Director (206) 586-63725

Washington Manufactured Housing Association  
1111 Archwood Drive SW #375  
Post Office Box 621  
Olympia, Washington 98502  
Joan Brown, Executive Director  
Carol Wedman, Executive Secretary  
Ron Clarke, Local Planner/Legislative Coordinator (206) 357-5650

Washington Mobile Park Owners Association, Inc.  
509 East 12th Avenue, #7  
Olympia, Washington 98501  
Bonnie Swietzer, Operations Coordinator (206) 753-8730

Washington Research Council  
906 South Columbia, Suite 350  
Olympia, Washington 98501  
Dick Davis, President (206) 357-6643

Washington State Building and Construction Trades Council  
1063 South Capitol Way, Room 211  
Olympia, Washington 98501  
Robert L. Dilger, Executive Secretary (206) 357-6778

Washington State Coalition for the Homeless  
1424 Tacoma Ave. South, Suite A  
Tacoma, Washington 98402

Margaret Maxwell, Coordinator (206) 572-4237  
Maureen Howard, Board President (206) 383-1585  
Washington State Department of Community Development  
9th and Columbia Building  
Mail Stop: GH - 51  
Olympia, Washington 98504-4151  
Ben Bonkowski, Unit Manager, Housing Assistance Programs (206) 753-0515  
Steve Payne, Weatherization Programs (206) 586-8980  
Linda Ramsey, Building and Energy Codes (206) 586-3423  
Corine Foster, Program Manager, Emergency Shelter (206) 586-1363  
Mimi Curry, Program Manager, Office of Mobile/Manufactured Housing:  
Problem Resolution Assistance and Information Clearinghouse (206) 586-1362  
Maureen Markham, Consultant - Housing Needs Assessment and Plan (206) 586-5882  
Jeff Robinson, Comprehensive Housing Affordability Strategy (CHAS) (206) 753-6652  
Al D'lessandro (CHAS) (206) 586-3370

Washington State Housing Finance Commission  
1111 Third Avenue, Suite 2240  
Seattle, Washington 98101-3202  
Kim Herman, Executive Director  
Sally Sweet, Assistant Director, and Multifamily Programs Coordinator (206) 464-7139

## **NATIONAL HOUSING CONTACTS**

American Planning Association  
1313 East 60th Street  
Chicago, IL 60637  
William Klien, Director  
Jim Hecimovich, Research Manager (312) 955-9100

Farmers Home Administration, U.S. Department of Agriculture  
Federal Building, Room 319  
Post Office Box 2427  
Wenatchee, Washington 98807  
Earl Tilly, State Director (509) 662-4353

Housing and Urban Development, Region X, U.S. Department of (HUD)  
1321 2nd Avenue  
Mail Stop 10C  
Seattle, Washington 98101  
Richard L. Bauer, Regional Administrator and Regional Housing Commissioner (206) 553-5414  
John Peters, Director, Office of Regional Community Planning and Development (206) 442-4521  
John Taylor, Regional Economist (206) 442-5350  
Interagency Council on the Homeless (206) 553-4610

International City Management Association  
77 N. Capitol St. NE, Suite 500  
Washington, D.C. 20002  
Donald Borut, Director of Information Services  
Elizabeth Keller, Deputy Director  
Joy Pierson, Director of Inquiry Service (202) 289-4262

Manufactured Housing Institute  
1745 Jefferson Davis Highway, Suite 511  
Arlington, Virginia 22202  
Jerry Conners, President (703) 979-6620

National Association of Home Builders  
1201 15th St. NW  
Washington, D.C. 20005  
Michael O'Brien, Director of State and Local

Government Affairs (202) 822-0338  
National Association of Housing and Redevelopment Officials  
1320 18th Street NW, Suite 500  
Washington, D.C. 20036  
Richard Y. Nelson, Executive Director (202) 429-2960

National Center for Housing Management  
1275 K Street NW  
Suite 700  
Washington, D.C. 20005  
Roger Stevens, President (202) 872-1717

The Urban Land Institute  
625 Indiana Ave. NW, Suite 400  
Washington, D.C. 20004-2930  
Executive Vice President (202) 624-7000