

DEVELOPING A VISION FOR

HOUSING

AROUND LIGHT RAIL STATIONS



Transit-Oriented Communities Provide a Variety of Housing Choices

Successful transit-oriented communities offer a variety of housing choices, including places for families, seniors, people with disabilities, and people with various income levels. In general, the more people living and working around light rail transit stations, the more successful the system will be because more people will ride the train for daily purposes. As such, Shoreline will be planning and analyzing a variety of options for housing in various forms (cottage and cluster style neighborhoods, four-plex and eight-plex homes, low rise and mid-rise buildings, etc.) and mixed use development. It is also important to recognize that seniors, people with disabilities, and people with lower incomes tend to rely on transit the most to serve their daily travel needs.

As the Shoreline community develops the vision for land use in the light rail station subareas, including desired character, scale, and locations for housing and mixed use development, it will be important to integrate affordable housing options, as well as diverse housing choices for families of various sizes and to meet the needs of seniors and people with disabilities. As neighborhoods in the station subareas transform gradually over decades, vibrant transit-oriented developments will emerge with expanded housing choices and neighborhood amenities such as sidewalks and bicycle paths, neighborhood shops and cafes, public open spaces, and other places that will benefit Shoreline citizens.

What is Affordable Housing?

Housing is defined as affordable if its occupants pay no more than 30 percent of their household income for rent and utilities or for mortgage, taxes, and insurance. According to the U.S. Department of Housing & Urban Development, households that pay more than 30 percent of their income for housing are considered cost-burdened. Households that pay more than 50 percent of their income for housing are considered severely cost-burdened, and may have trouble affording basic necessities such as food, clothing, transportation, and medical care.

There are three categories that most cost-burdened households fall into, and these categories are recognized as income definitions by local cities in Washington state planning under GMA:

- Moderate-income households, that earn 50 to 80 percent of area median income (AMI), and that are typically able to rent without cost burden, but have difficulty buying a home or condominium.
- Low-income households, that earn up to 50 percent of area median income, and that often have difficulty finding an apartment they can afford.
- Very low-income households, that earn 30 percent of area median income or less, may be severely cost-burdened, and/or may be homeless or at risk of homelessness due to the gap between their income and housing costs.

Note: See page 2 for an explanation of area median income (AMI).



What Happens When There is a Lack of Affordable Housing?

When communities don't have enough affordable housing, many people are affected. Business leaders and policymakers agree that affordable housing is vital to keep our communities strong and growing. Without enough affordable housing:

- **Businesses have trouble recruiting and retaining qualified workers**, as employees are less likely to stay in a job if they cannot afford to live nearby.
- **Traffic congestion worsens** when people must commute long distances to work.
- **Children lose stability** when their parents cannot afford housing and must move frequently, and this affects the schools they attend.
- People who pay too much for housing **risk homelessness**.

What Does “Area Median Income” Mean?

When discussing levels of affordability, households are characterized by their income as a percent of their Area Median Income (AMI). The countywide median income serves as the AMI for King County and Shoreline.

2013 AREA MEDIAN INCOME FOR KING COUNTY (COUNTYWIDE)

Household Size					
1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
\$60,690	\$69,360	\$78,030	\$86,700	\$93,636	\$100,572

Source: A Regional Coalition for Housing (ARCH)

With a household size of 3 persons, the calculated percentages of AMI would be as follows:

100%	\$78,030
80%	\$64,424
70%	\$54,621
60%	\$46,818
50%	\$39,015
40%	\$31,212
30%	\$23,409

Families who pay more than 30% of their income for housing are considered “cost-burdened” and may have difficulty affording necessities such as food, clothing, transportation, and medical care. Households paying more than 50% of their income are considered to be severely or extremely cost-burdened and are at the greatest risk for homelessness.





Regional Values

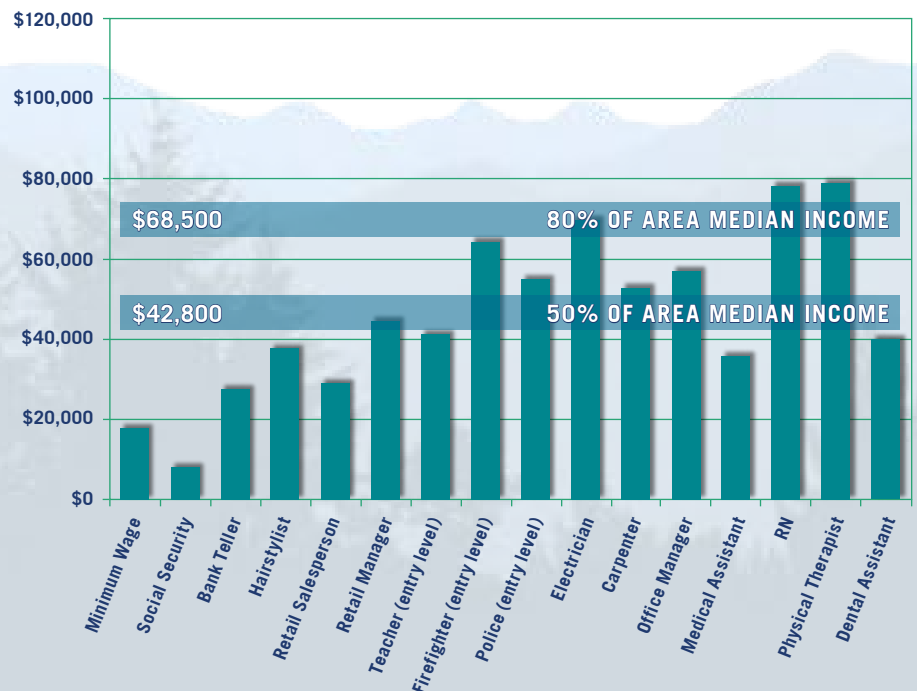
People in neighborhoods and communities around the Puget Sound region tend to share common values that have a direct relationship to providing affordable housing.

- **Quality of life.** Affordable housing can help the community's overall quality of life, for instance by being well-designed and integrating green building standards, helping to reduce commute times, or addressing homelessness.
- **Stability.** Affordable housing can create opportunities to increase stability for its residents and, consequently, the broader community.
- **Personal accountability and responsibility.** Affordable housing programs can be designed to encourage and reward personal and community responsibility.
- **Housing choices.** People should be able to live near their work or family. As personal housing needs change over time, households should be able to find housing in the community.
- **Homeownership.** Homeownership helps to build personal stability and wealth, and contributes to overall community stability. A healthy housing market should provide homeownership opportunities to a full range of income households.

Wage and Area Median Income Levels

Many residents in the King County area hold jobs that pay wages at moderate (50% to 80% of AMI) and low (Below 50% AMI) income levels.

SAMPLE WAGES IN KING COUNTY 2011



City of Shoreline Housing Policies

The Housing Element of the City of Shoreline Comprehensive Plan contains the goals and policies that identify steps the City of Shoreline can take in response to housing issues found within the community. These steps are intended to ensure the vitality of the existing residential stock, estimate current and future housing needs, and provide direction to implement programs that satisfy those needs consistent with the goals and requirements of the GMA. Adopted City policies include the following:

- Facilitate provision of a Variety of Housing Choices
- Promote Affordable Housing Opportunities
- Maintain and Enhance Neighborhood Quality
- Address Special Housing Needs
- Participate in Regional Housing Initiatives



What Income Levels are Referenced for Planning Purposes?

VISION 2040 for Puget Sound Regional Council uses the following household income categories and definitions to track regional housing affordability:

- **Middle:** 80%-120% of area median income
- **Moderate:** 50%-80% of area median income
- **Low:** Below 50% of area median income
- **Very Low:** Below 30% area median income

Cities planning under Washington State's Growth Management Act (GMA) use two commonly defined levels of affordability:

- Low-income is 50 percent of countywide median income.
- Moderate-income is 80 percent of countywide median income



GMA Housing Goal

The housing goal stated in the GMA is to:

“Encourage the availability of affordable housing to all economic segments of the population of this state, promote a variety of residential densities and housing types, and encourage preservation of existing housing stock.”

SOURCES:

*City of Shoreline Comprehensive Plan, Housing Element
A Regional Coalition for Housing (ARCH)
Puget Sound Regional Council
Washington State Growth Management Act*

DO YOU HAVE QUESTIONS OR NEED MORE INFORMATION?



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Also, visit the City of Shoreline webpage devoted to station area planning:

www.shorelinewa.gov/ligtrail