

# HOUSING

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# HOUSING

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THE PURPOSE OF THE HOUSING ELEMENT is to define the character of the existing residential housing stock, determine the future housing needs for the City of Maple Valley, and set policies to help the City implement programs to satisfy those needs.

This Housing Element has been developed in accordance with RCW 36.70A.070 to address the current and future housing needs of the City of Maple Valley. The Growth Management Act requires that jurisdictions develop:

*Ψ a housing element recognizing the vitality and character of established residential neighborhoods that:*

- (a) Includes an inventory and analysis of existing and projected housing needs;*
- (b) includes a statement of goals, policies, and objectives for the preservation, improvement, and development of housing;*
- (c) identifies sufficient land for housing, including, but not limited to, government-assisted housing, housing for low income families, manufactured housing, multifamily housing, and group homes and foster care facilities; and*
- (d) makes adequate provisions for meeting the existing and projected needs of all economic segments of the community.*

It has also been developed in accordance with the King County Countywide Planning Policies (CPPs) and has been coordinated with the other elements of this Plan.

The CPPs require that cities take the following specific measures to address affordable housing needs:

- ◆ Establish minimum density zoning;
- ◆ Remove regulatory barriers to affordable housing;
- ◆ Develop strategies to preserve existing low income housing, where feasible; and
- ◆ Adopt incentive programs to encourage the development of low-cost housing.

In accordance with the requirements of the GMA, the CPPs require that Maple Valley establish 20-year household growth projections and that these projections be consistent with zoning and infrastructure plans developed by the City. The CPPs also establish targets for the provision of affordable housing for all local governments in King County. The CPPs maintain that housing plans for Maple Valley must be designed to meet at least two targets:

1. At least 17 percent of projected housing unit growth must be at a price affordable to moderate income residents (those earning 50-80 percent of King County median income); and
2. Twenty-four (24) percent of projected housing growth must be at a price affordable to low income residents (those earning below 50 percent of King County median income).

In terms of meeting the requirements of the CPPs, Maple Valley's responsibility will be to demonstrate that the City's adopted Comprehensive Plan meets the housing requirements of the CPPs, including the affordability targets. For the targets in particular, the City must be able to demonstrate that, given anticipated market conditions for

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housing, Maple Valley's housing policies will allow for the development of sufficient units to meet the CPPs low and moderate income targets.

## **HOUSING ISSUES**

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During the public workshops held on the Comprehensive Plan, Maple Valley residents expressed a strong desire to protect the existing neighborhood quality as the City grows. Change will occur in the City as new neighborhoods are developed. Some existing neighborhoods will also see increases in densities. As new homes and new neighborhoods are built it will be the City's responsibility to ensure that the new and existing neighborhoods are safe, attractive, and livable communities. To meet this responsibility, City policies and standards must ensure land use compatibility, quality open space and landscaping, adequate provision for transportation facilities, sufficient parks and public facilities, pedestrian amenities such as sidewalks, and safe public and private spaces.

Perhaps the most important and complex housing issues facing the City will be providing appropriate housing opportunities for all economic segments of the population and ensuring that affordable housing opportunities are available for those households. Whether families and individuals can find the types of housing they desire at a price they can afford will define much of the City's ultimate quality of life.

## **INVENTORY AND ANALYSIS**

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### **Existing Housing Characteristics**

Data from the 1990 U.S. Census of Population and Housing provides some of the most comprehensive housing stock information for the City. Since the City was not incorporated at the time of the 1990 Census, however, it is difficult to determine exact information. However, approximate housing characteristics of the City can be measured through Forecast Analysis Zones (FAZs). These are aggregations of census tracts that make up Maple Valley and the immediate surrounding area. The City and its surrounding area is covered by two different FAZs. The information used to approximate City conditions are taken from these areas to match as close as possible to real world conditions. The FAZ boundaries, information data base and forecasts are generated and maintained by the Puget Sound Regional Council (PSRC). The year 2000 census will represent the next best available opportunity to determine details of the City's current population, employment, housing and household characteristics.

### **Types of Dwelling Units**

Maple Valley contains an estimated 4,421 units of all housing types as of April 1999. These include 3,805 single-family detached units (86%), 259 manufactured and/or mobile homes (6%) and 357 multifamily units (includes duplexes and townhouses) (8%). While single-family development comprises the bulk of the housing supply, multifamily housing developments have been steadily increasing in the City in recent years in response to accommodating the growing regional population and especially those households seeking affordable housing. More than three-quarters of the total housing stock is owner-occupied indicating a strong home ownership base in the City.

### **Vacancy Rates**

FAZ data provides some good indicators of housing conditions. For example, the census indicated a 96.5% occupancy rate for all units in 1990, or conversely a 3.5% vacancy rate. This indicates a healthy vacancy range for local housing conditions that has tightened even more so in the last several years.

### **Household Size**

More recent surveys of households indicate an average single-family household size of 3.1 persons per household. Multifamily units have a smaller average size of 2.0 persons per household, based on Tahoma School District estimates. Average household sizes for manufactured homes are likely to decrease to 2.0 or less as more senior housing is built in the City.

### **Age and Characteristic of Existing Housing Stock**

More than one-third of all housing units in the City have been built since 1980 while less than one percent of the housing stock was built before 1939. The same figures for King County were 23 percent and 17 percent, respectively. These figures indicate that compared to King County a majority of the housing in Maple Valley is relatively new and in very good condition.

### **Housing Costs**

The median single-family home price in 1990 was \$124,500 in Maple Valley while median monthly apartment rental costs were \$550. These figures have both increased substantially in the last several years, making it more difficult to provide affordable housing opportunities. By 1997, the median sales price for a single-family home in the City was \$165,237, while median monthly rental costs increased to \$660. The median sales price for a single-family home in the City jumped to \$179,950 as late as August 1998. This represents a 45 percent increase in the price of a single-family home over the last eight years. Comparison of City and County median housing and rental costs indicates that Maple Valley owner-occupied housing costs have been rising at three-fourths the rate of the Countywide average, while rents in Maple Valley have been increasing at half the Countywide rate for the same time period (see Figure HO.1).

Despite the tremendous increase, housing costs in the City are still lower than the median housing costs for the entire County. This indicates that Maple Valley is still a refuge for more affordable housing opportunities than can be found in most other parts of the County. More affordable housing opportunities can generally be found in Southeast King County than in the eastern or northern portions of the County, although Maple Valley housing costs are among the highest for the Southeast King County subarea.

A recent study by King County entitled the *King County Housing Affordability Report* (March 1999), tracked housing sales prices for 1998. Figure HO.2 displays the distribution of single-family home sales in Maple Valley versus King County.

The data indicate that the Maple Valley housing market actually provides a greater percentage of affordably-priced units in the \$120,000 to \$200,000 price range than the Countywide average. Compared with the Countywide average, the City provides a lower percentage of both single-family units priced less than \$120,000 and units priced in excess of \$200,000.

### **Household Income Levels**

Understanding the distribution of household income in Maple Valley is a vital step in Planning for its housing needs. A household's income dictates its housing decisions and opportunities in relation to finding "affordable housing." When the term "affordable" is used in terms of housing, its meaning is relative to a specific economic segment of the population. What is affordable to a family earning \$100,000 a year may be completely out of reach for a family with a yearly income of \$30,000. Thus, affordability is relative to household income, and household income most often is measured in terms of a region's median household income. Median household income for all of King County was \$51,103 in 1997.

Median income is broken into four household income groups:

1. *Low Income Households*. Households making up to 50 percent of King County median income (currently \$25,550 annually);
2. *Moderate Income Households*. Household with incomes between 50 and 80 percent of median income (\$25,551 to \$40,882 annually);
3. *Median Income Households*. Households at 80 to 120 percent of median income (\$40,883 to \$61,323 annually); and

Figure HO.1  
Rental vs. Owner-Occupied Housing Cost Increases  
Maple Valley vs. King County  
1990 vs. 1998

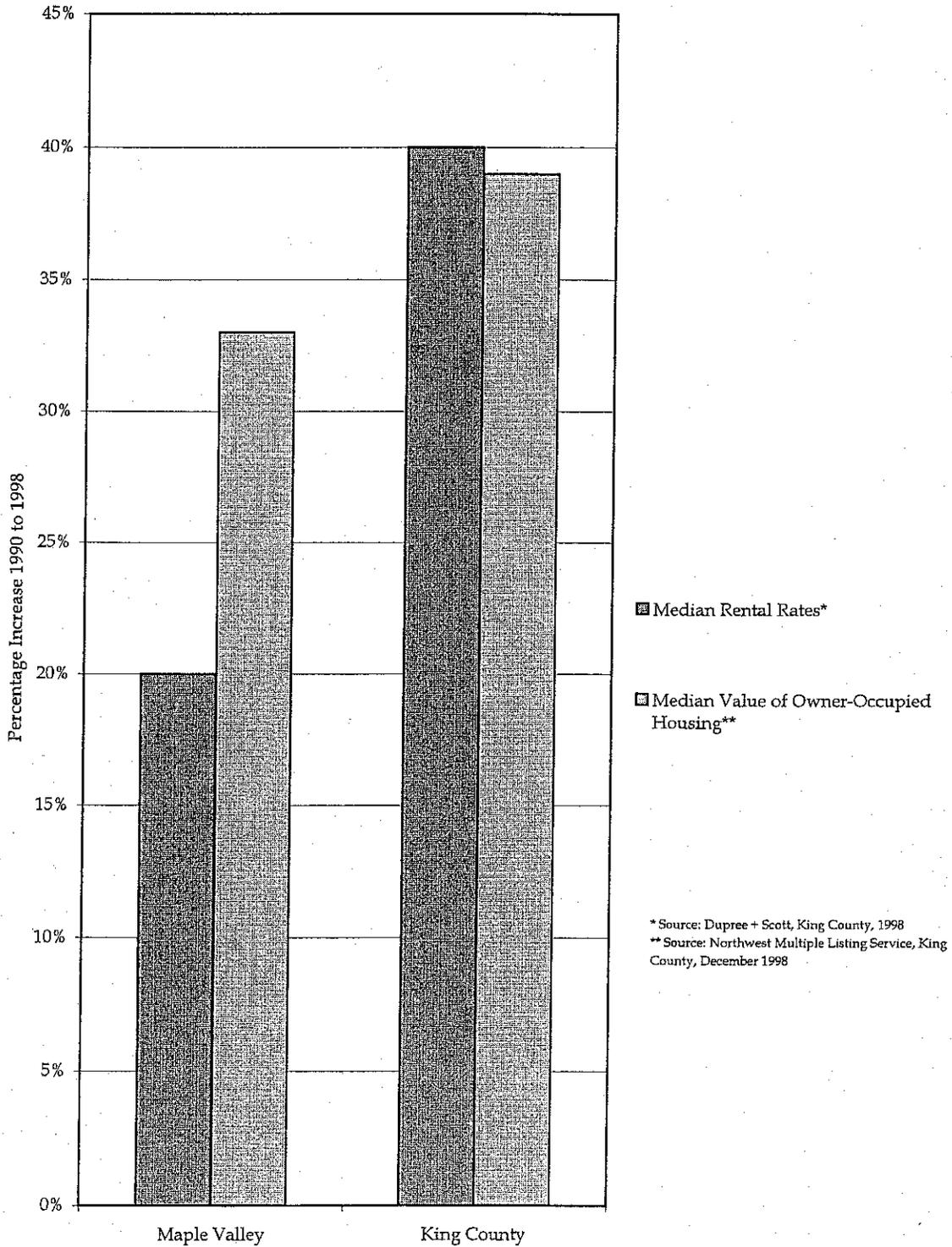
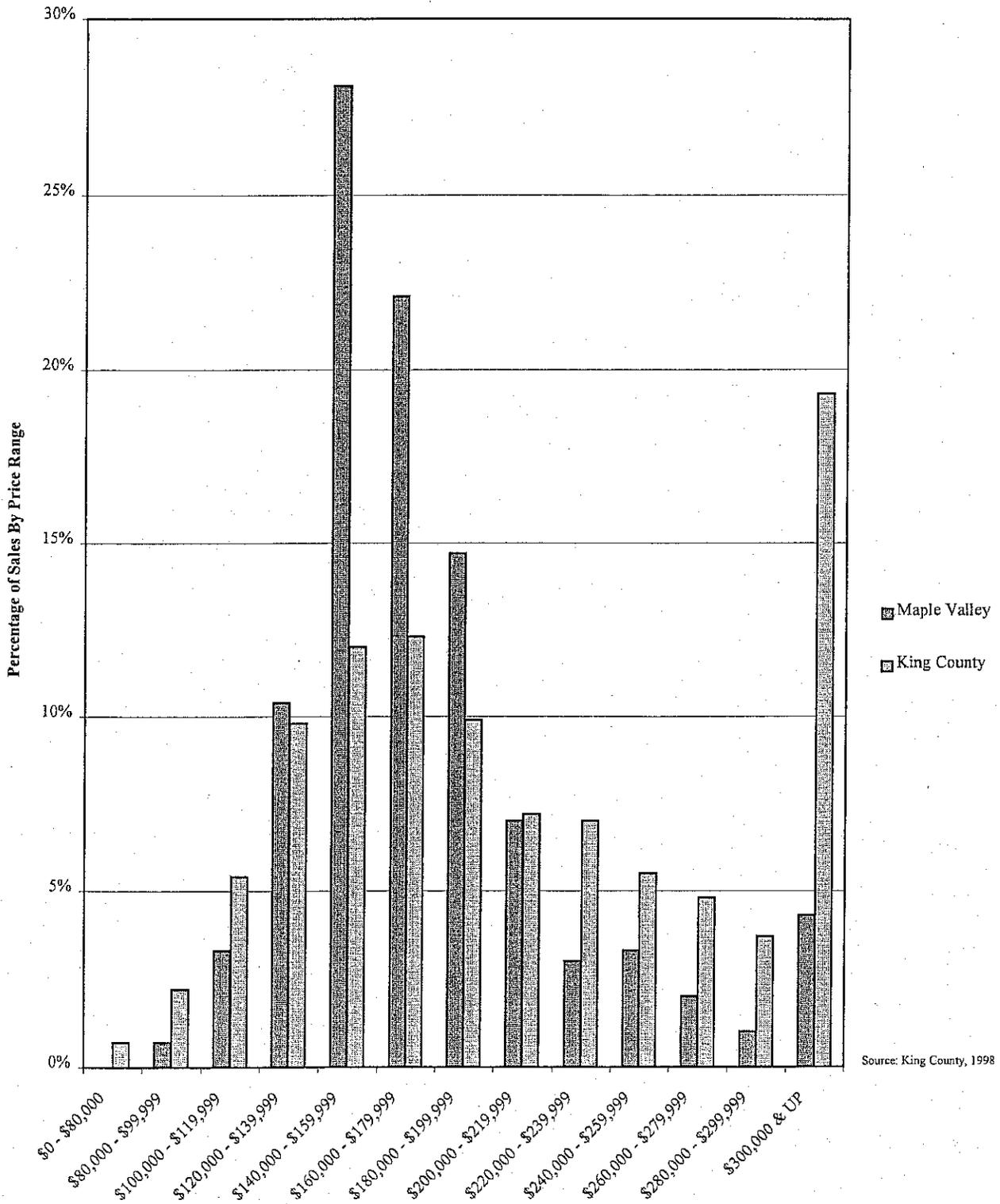


Figure HO.2  
 Single Family Home Sales  
 Period: 4/1/97 - 3/31/98



4. *Above Median Income Households.* Households making above 120 percent of median income (above \$61,323 annually).

A home is considered affordable if no more than 30 percent of a household's gross monthly income goes toward rent/mortgage and utility payments. Taxes, insurance and other related housing expenses usually are included in this percentage. This is a standard used by lending institutions, the real estate industry, and government. According to 1998 King County market conditions, affordable housing for low income households would mean a maximum monthly payment of \$640, while moderate income households would not be expected to pay more than \$1,022 for an "affordable" home.

Another way of assessing housing affordability is to compare changes in the cost of housing relative to changes in incomes. While household income levels have risen steadily during the past decade, in many areas they have not kept pace with the rate of housing cost increase. This has exacerbated the affordable housing situation by increasing the demand while at the same time widening the gap between what a household can afford to buy and what the market rate for housing will bear. Households must choose between either finding smaller less expensive housing or foregoing income available for other purposes.

Figure HO.3 illustrates Maple Valley's household income distribution compared to King County.

The information in Figure HO.3 indicates that the City has fewer low- and upper-income households than the Countywide average. Conversely, Maple Valley has a higher share of moderate- and middle-income households than the County average. Currently, approximately 22 percent of all households in the County are low income and another 17 percent are moderate income. This compares to Maple Valley's current estimates of 15 percent and 21 percent, respectively. The King County CPP targets require that 24 percent of all new housing in the City be affordable to low-income residents and an additional 17 percent of new units be affordable to moderate-income households.

Figure HO.4 indicates the percentage of single-family home sales from April 1997 to April 1998 that fell into median household income sectors for Maple Valley and the County overall. This information is important because it provides insight into the most current housing market conditions and characteristics. It indicates that, compared to Countywide averages, the City provides a higher proportion of its single-family home sales to households earning between 80 and 120 percent of the median household income and proportionately fewer units to households at the extreme lower and upper household income brackets. Of particular importance to meeting future housing needs is the unmet demand for units from low- and moderate-income households earning less than 80 percent of the Countywide median household income.

Another perspective of the affordable housing issue can be examined by looking at the relative rate of change in the household income distribution levels. Figure HO.5 illustrates the relative changes in the distribution of income groups for households in the Maple Valley area from 1990 to 1998. The data indicate that the percentage of low and moderate income household groups in Maple Valley is decreasing relative to the middle and upper-income level households. While this indicates a positive trend in household income levels City-wide, it still indicates that more than one-third of the City's households earn 80 percent or less of the 1998 County median household income (\$51,103). This is especially important since census data indicate that lower-income families spend a significantly higher percentage of their income on housing, with most paying more than 35% percent of their income for housing costs. This information indicates that the rapidly rising value of housing will continue to make it difficult for many families, especially first-time home buyers, the elderly, and current homeowners with low incomes, to find affordable housing opportunities in Maple Valley.

### **Rental Housing**

Segments of our community often cannot or choose not to purchase a home. While the provision of policies supporting sufficient and affordable home ownership opportunities is important, it is equally important to provide a

Figure HO.3  
Household Income Distribution  
Maple Valley vs. King County  
1997

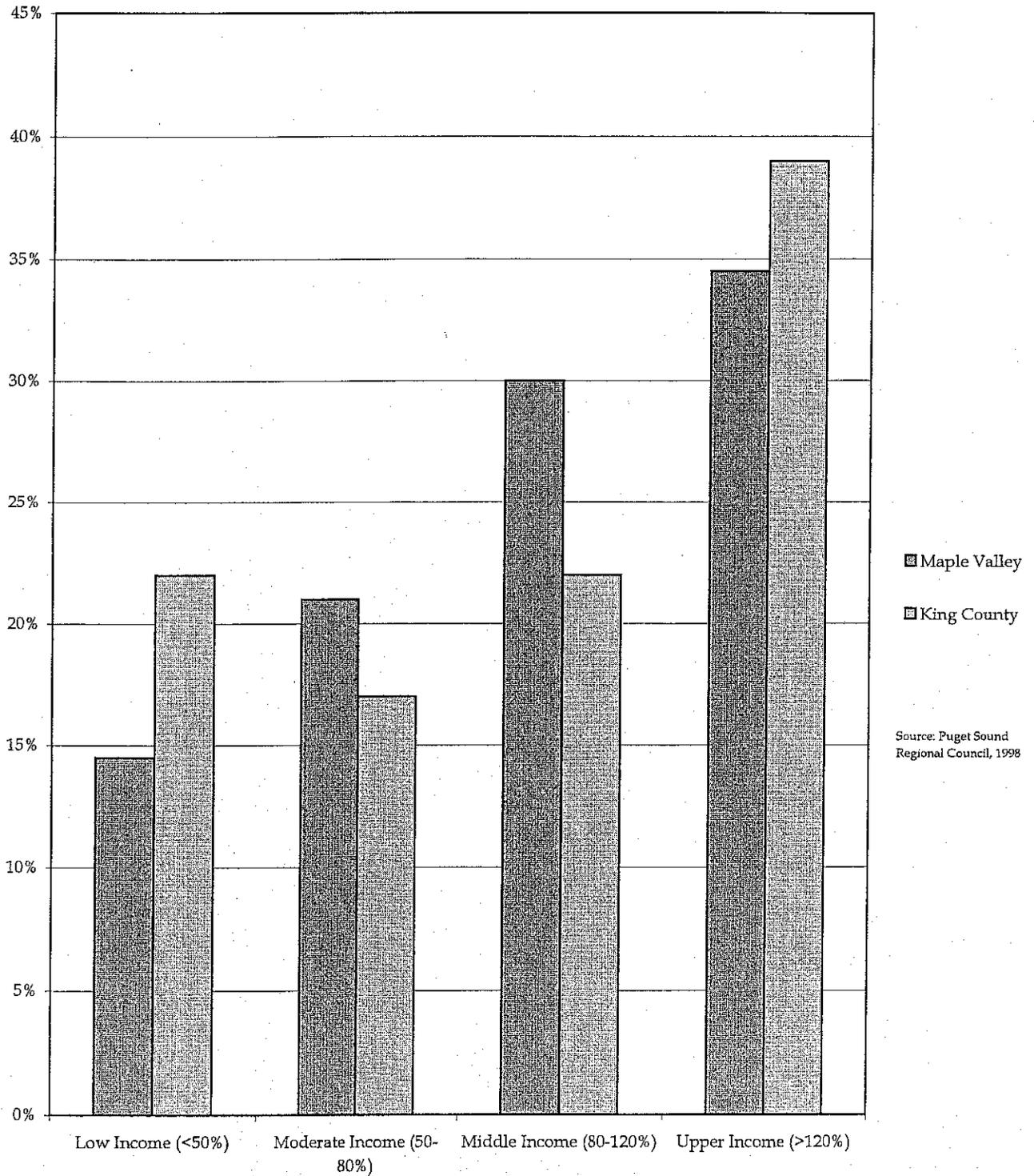


Figure HO.4  
Single Family Home Sales by Household Income Group  
Period: 4/1/97 - 3/31/98

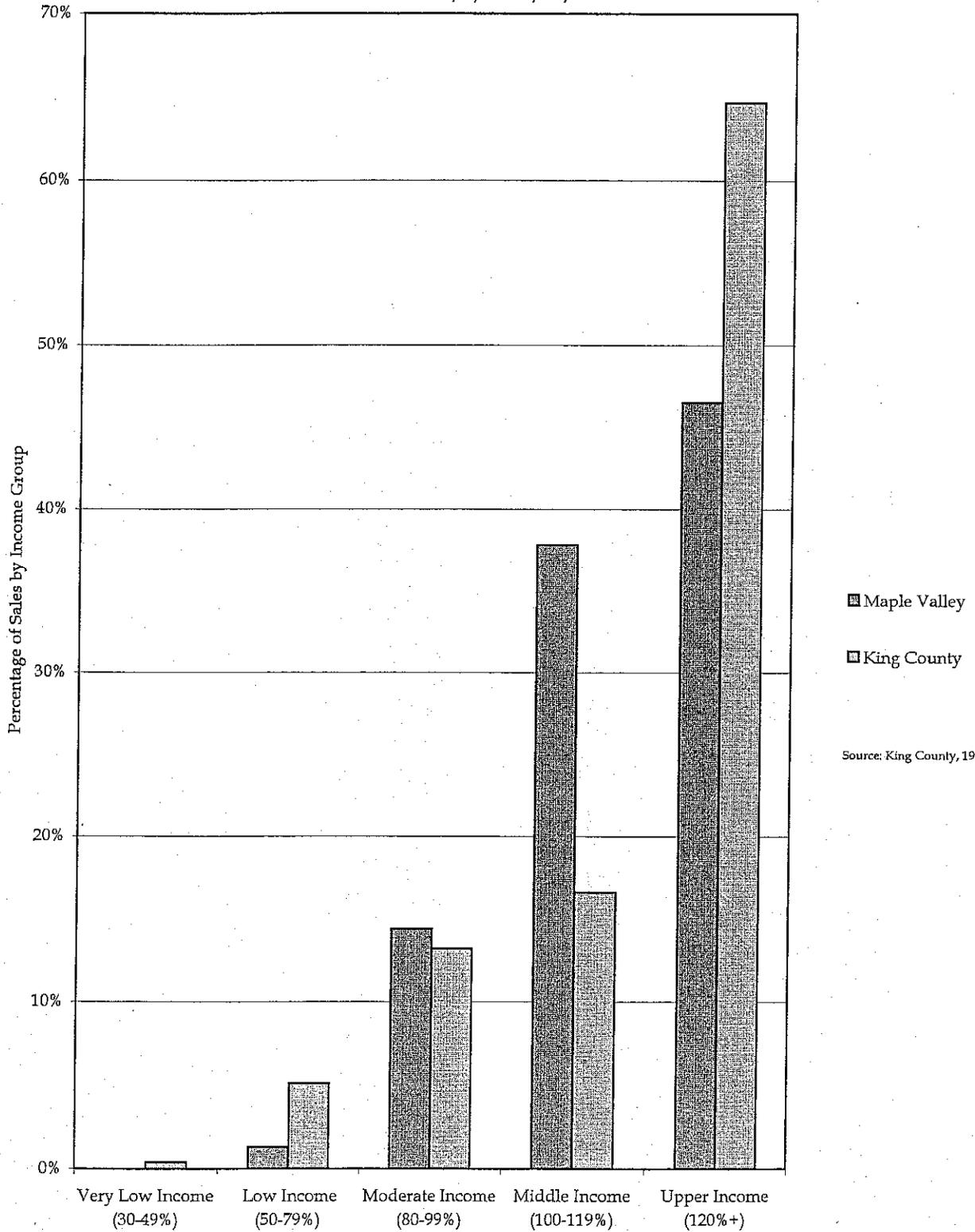
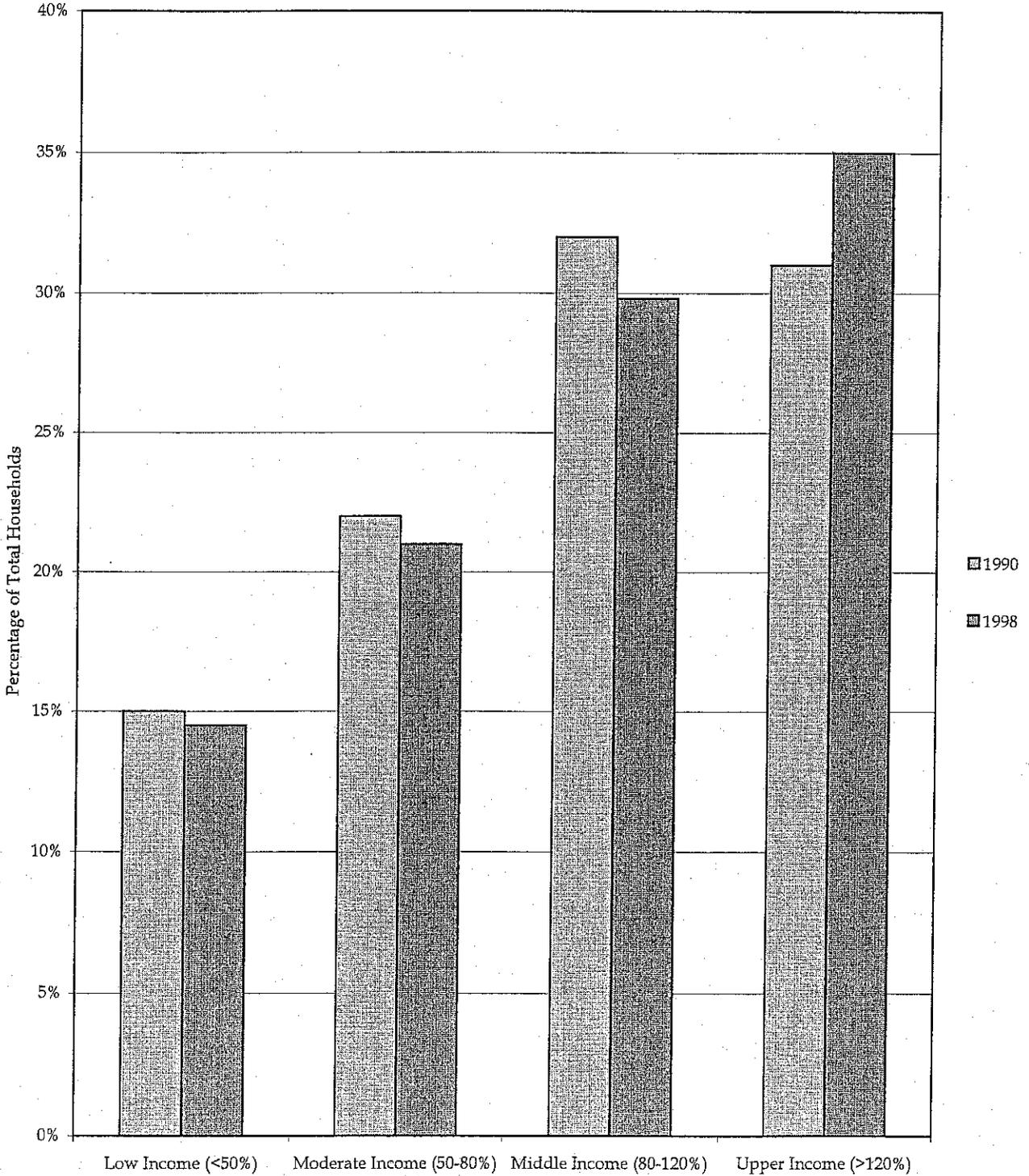


Figure HO.5  
Maple Valley Households by Median Income Group  
1990 - 1998

Source: Puget Sound Regional Council,  
1998



diverse range of rental opportunities. According to the 1990 Census, King County households in rental units earned approximately 38 percent less than the all-household median incomes. At the same time, the availability of affordable rental opportunities in Maple Valley is mostly found in apartments. Most of the major multifamily units have been built in the last decade and include:

- ◆ Wilderness Village Apartments;
- ◆ Westlake Apartments;
- ◆ Maple Crossing; and
- ◆ Lakeland Apartments.

The range of rental housing costs in the City are shown in Figure HO.6. The information is taken from the *King County Housing Affordability Report*, which surveyed rental housing costs throughout King County in 1998. The data indicate that rental units are one of the best sources of affordable housing in the City – with 50 percent of the rental units occupied by low-income households earning less than 50 percent of the County median household income, and the other 50 percent occupied by moderate-income households earning between 50 percent and 80 percent of the median household income.

### **Affordable Housing**

Affordability concerns all households, regardless of income. It pertains to a household's attempt to reach a balance between its financial means and its desire for decent housing and amenities. The accepted definition of affordability is based on the percentage of household income spent on dwelling costs. Dwelling costs for an owner occupied unit include principle and interest payments, taxes, insurance and public utilities. *A housing unit is considered affordable if dwelling costs are less than 30 percent of the household's gross income.* If a household expends a larger share of its income on dwelling costs, then the household is probably redirecting monies that are normally spent for other basic needs such as food, health care, child care, and education.

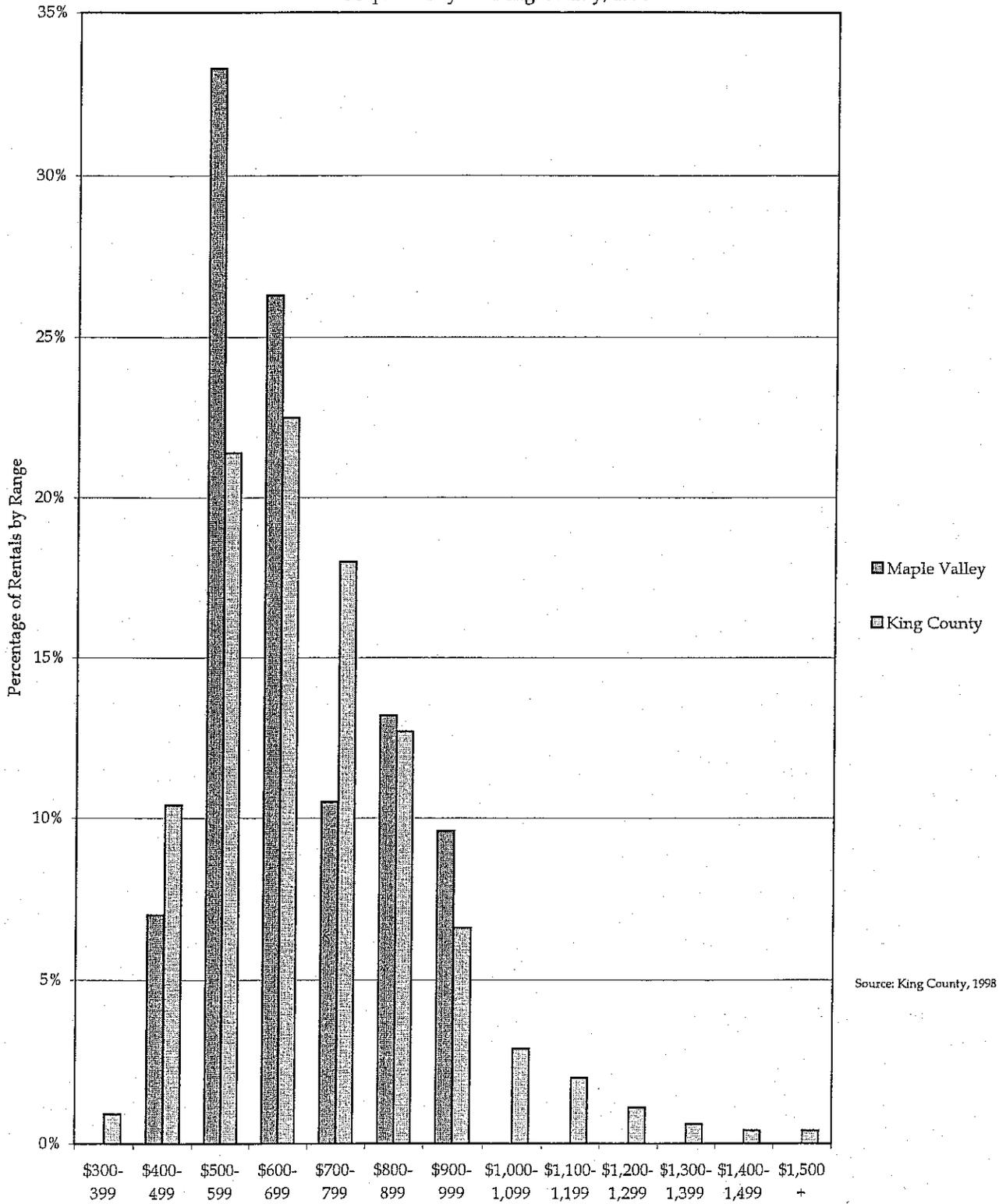
The term "affordability gap" refers to the difference between the average price of housing and the recommended, affordable price of housing. A positive gap means the price of housing is less than the recommended amount which a household could afford to pay. Households with positive affordability gaps have an adequate choice of affordable housing. A negative gap indicates the price of housing exceeds the recommended, affordable amount for housing. Households with a negative affordability gap have fewer housing choices.

Data from King County shown in Figure HO.7 indicate the gap between what the typical King County household could afford to pay for housing and actual market values from 1980 to 1997. The gap has continued to widen, especially in the last several years, owing to the population and job growth in the central Puget Sound region.

Development proposals involving manufactured housing, attached townhouses, and multifamily developments are on the rise and are indicative of the real estate market's attempts to react to the affordable housing challenge in King County, including Maple Valley.

The Vision Statement demonstrates Maple Valley's commitment to maintaining the neighborhood quality and character of the City. However the Growth Management Act and King County Countywide Planning Policies mandate that cities develop specific policies for affordable housing. While multifamily housing plays an important role in affordable housing, it is not the only component of an affordable housing program. Indeed, increasing the potential for home ownership (be they single- or multifamily units) is a key goal. The City's challenge is also to seek affordable housing strategies that strike a balance between the need for affordable housing and the preservation of existing neighborhoods.

Figure HO.6  
 Apartment Rental Ranges  
 Maple Valley vs. King County, 1998

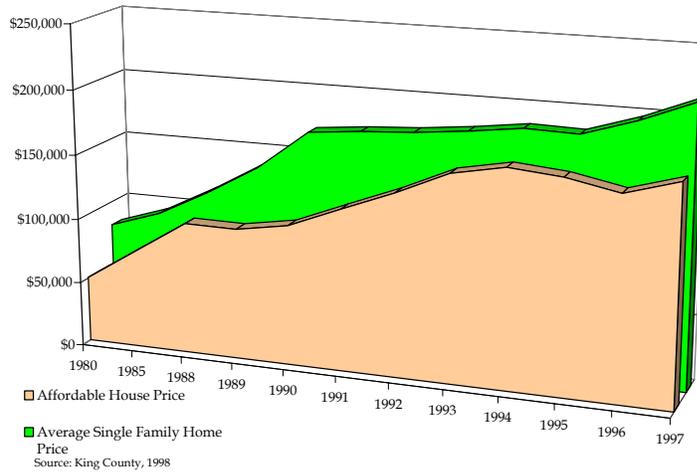


Source: King County, 1998

HOUSING ELEMENT

City of Maple Valley Comprehensive Plan

Figure HO.7  
King County Housing Affordability Gap  
1980 - 1997



**PROJECTED HOUSING NEEDS**

In addition to addressing the needs of existing residents, the City must plan for meeting the needs of future residents. Much of the demand for future residential growth will come from employment growth within Maple Valley and the Puget Sound region. In order to meet the need for new housing there must be a sufficient supply of new housing, but it must also be affordable to a range of incomes. Accommodating future housing needs means that we must examine both the City’s population and employment characteristics.

**Population Characteristics Affecting Housing**

An understanding of Maple Valley’s residential population and the types of demographic trends the City has experienced is important to determining the types of housing that the City should encourage. Several characteristics have important relevance to housing plans and policies. First among these is the City’s population growth which increased 80 percent from 6,660 to 11,964 between 1990 and 1998. In the next 20 years, the City expects to grow at a slower pace with the potential to reach a population of 19,272 by 2018. Second, the age of City residents is low relative to other King County communities. The percentage of seniors in the overall population in 1990 was well below the Countywide average (5 percent vs. 11 percent). As the City matures, it should expect to accommodate a growing number of seniors who will wish to remain in the community. Finally, the proportion of families with children is slightly higher than the Countywide average.

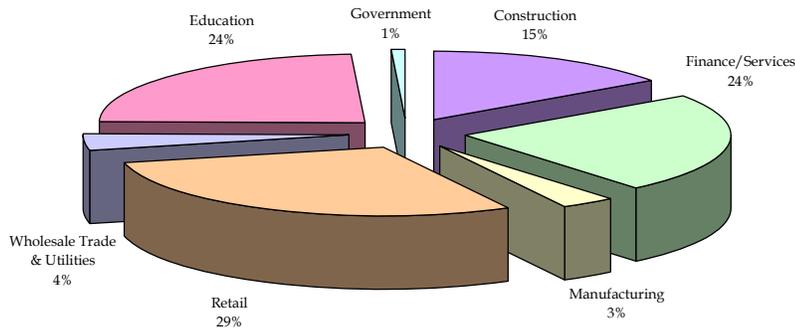
**Jobs/Housing Balance**

The balance between jobs and housing in the City is important in determining the type and affordability of housing in the City. The purpose of linking jobs and housing is to plan for suitable housing opportunities for current and future Maple Valley employees. When there are more houses than jobs in a community, most residents must commute outside the City to work. This has adverse impacts on traffic congestion, environmental impacts and increases transportation costs, which means households have fewer dollars available to spend on housing or other expenses. Achieving a balance between jobs and housing can help to promote local employment, reduce commuter traffic, lower local transportation costs and increase revenues to fund public services and facilities for the local community.

Housing data indicate there are 4,421 housing units in the City as of 1999. Employment data indicate that Maple Valley is home to approximately 1,756 jobs in more than 200 businesses. This translates into a ratio of 2.5 housing units for every job in the City. The largest employers are the Tahoma School District, Safeway and QFC.

As shown in Figure HO.8, retail is the largest sector of the local economy accounting for almost 30 percent of all jobs in the City. The financial/professional services and education sectors each account for about one-quarter of the total employment. Residential and construction-related jobs account for 15 percent of total employment. The manufacturing and wholesale trade/utilities sectors each provide less than 5 percent of the City's total employment.

Figure HO.8  
City of Maple Valley Employment  
1997



Source: Puget Sound  
Regional Council

### Affordable Housing Targets

To provide a regional approach to housing issues and to ensure that affordable housing opportunities are provided for the lower and moderate income groups, King County has developed Countywide Planning Policies (CPPs) through the Growth Management Planning Council (GMPC) which establish lower and moderate income household targets for each jurisdiction within the County. The Countywide Planning Policies State: *“Each jurisdiction will Plan for its fair share of low income housing developments. Jurisdictions that currently have a comparatively low concentration of affordable housing for low income groups will be required to take positive steps towards accommodating a greater share of such housing in their future housing growth.”* In the future, Maple Valley will seek to provide adequate affordable housing in an effort to remain in compliance with King County Countywide Planning Policies. It will strive to achieve a more equitable distribution of low income housing development.

The CPPs set a target for Maple Valley to Plan for approximately 41 percent of its projected new household growth to be affordable to low and moderate income households – 24 percent for low income and 17 percent for moderate income households. Under this Plan, the City will take positive steps towards these goals over the 20 year Planning period by utilizing both increased densities in selected areas and offering regulatory incentives for the provision of more affordable units. According to household income data from King County for the Maple Valley area, the City currently has a slightly lower ratio of low-and moderate-income households than the Countywide average. Approximately 36 percent of all households in the Maple Valley FAZ were in the low- to moderate-income group while the CPP targets require that the City “plan for” the provision of affordable housing for 41 percent of the projected new household growth. Encouraging the development of these new low-to moderate-income households while still preserving the single-family character of the existing neighborhoods will be one of the most significant challenges facing implementation of the Comprehensive Plan.

Table HO-1, Affordable Housing Demand Analysis, describes King County targets for affordable housing and the commensurate demand for low-and moderate-income households in the City under the Comprehensive Plan’s growth projections.

**Table HO-1:  
City of Maple Valley  
Affordable Housing Demand Analysis**

Household Income Group (% of King County Median Household Income)	Maple Valley FAZ* Household Income Group Distribution	King County Affordable Housing Targets	CPP Targeted Demand For Net New DUs By Income Group (1998-2018)
Low Income <50%	15%	24%	693
Moderate Income 50-80%	21%	17%	491
Middle Income 80-120%	30%	39%	1,126
Upper Income >120%	34%	20%	578
<b>TOTALS</b>	<b>100%</b>	<b>100%</b>	<b>2,888</b>

*\*Includes portions of Tahoma-Raven Heights Community Plan Area*

Based on pending housing projects and Land Use Plan growth forecasts, it is estimated that a total of approximately 2,888 net new housing units are anticipated to be built within the City during the next twenty years. Under the King County CPP affordable housing targets, the City should plan for 41 percent or approximately 1,184 of these units as being affordable for low-and moderate-income households over the next twenty years. Almost one-quarter (24 percent) of the total net new growth (or almost 700 units) should be affordable to low-income households.

Housing prices and household incomes will change annually over the planning period, making it difficult to accurately predict the future value of an affordable unit in any given year. Nevertheless, the City is already diversifying its mix of housing stock in an effort to provide more affordable housing opportunities. Under this Plan, more than one-third of the net new residential units anticipated to be developed from the City’s vacant and underutilized lands will be at a density of R-12. In addition, according to data from the list of proposed and permitted projects in the City (found in the Land Capacity Analysis in the Appendix), there are approximately 300 units of senior housing and 84 townhouses already in the development “pipeline.” These units will be an important part of the City’s overall strategy to meet its affordable housing targets.

The challenge for the City is to provide adequate housing options for all new and existing households in need of affordable housing. This will require a variety of approaches to succeed. Specific and unique sets of techniques must be developed and used to create adequate housing options for each portion of the household income spectrum. Approaches which rely upon the private housing market will be used to accommodate middle and upper income households, while a combination of increased densities in selected areas, participation in regional affordable housing programs, and various regulatory measures should be utilized to address the future housing needs of low and moderate-income households.

***Upper-Income Housing***

Though there is a limited amount of developable land remaining, the production of an adequate number of units within the price range of upper income households is expected to occur through the normal processing and implementation of the Land Use Element and Zoning. All upper income housing development will occur through the private sector.

***Moderate- and Middle-Income Housing***

All of the new moderate to middle income housing units in the City will be developed through the private sector. Some moderate income households may be housed with quality rental units or with duplex, townhouse, and manufactured housing units and smaller lot single-family homes.

***Low- and Very Low-Income Housing***

The number of existing households in the community in need of affordable housing is a function of both the price of housing and the demographic profile of the population. Though some housing for low income households may be built by the public sector, the majority may be as a result of allowing manufactured homes, smaller lot homes, attached single-family and multifamily units (in close proximity to public transit routes and commercial nodes) as well as the City's participation in regional affordable housing programs such as A Regional Coalition for Housing (ARCH), King County Housing Assistance Plan, etc. Innovative zoning and land use techniques that encourage (or provide incentives for) the development of affordable housing should also be used to meet the additional affordable housing needs.

**AFFORDABLE HOUSING STRATEGY**

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The CPPs have established that all King County communities share in the responsibility to rationally and equitably distribute affordable housing to meet the housing needs of low and moderate income residents.

Over the next twenty years, Maple Valley will attempt to economically integrate its community by diversifying its housing stock to include all income groups. The future housing market is projected to continue to be characterized by strong demand for single-family development. Nevertheless more than 300 units of multifamily housing have been built since 1990. Although zoning land for multifamily housing does not ensure that it will be affordable to low or moderate-income households, most housing that is affordable to these households is multifamily. As discussed in the Land Use Element, the Comprehensive Plan evaluated the potential for increased densities in several areas of the City. Information from studies Countywide indicate that because the supply of urban land is shrinking, affordable home ownership opportunities will increasingly be in the form of small-lot detached housing, semi-attached housing, mixed-use housing and townhouses.

The City can play an important role in ensuring that affordable housing is available to City residents. The City is responsible for establishing local land use development regulations that can encourage or discourage a variety of housing types affordable to a range of incomes. Through its land use code and permitting procedures, the City can directly and indirectly impact several housing cost components such as land, fees, and time of development. For example, City regulations governing density, lot size, road widths, setback requirements and other site standards can affect development costs and the type of housing that is produced.

The challenge for Maple Valley is to balance the provision of public desires to maintain safe and high quality neighborhoods (e.g., safe roads, sidewalks, landscaping, environmental protection, etc.) and not adversely impact the cost of housing.

To assist lower-income households, the City could also take a more direct role in the private sector housing market by establishing incentive programs that encourage developers to provide affordable housing. Density bonuses, exemptions from impact fees, monetary assistance and land donations are examples of incentives that the City could offer to encourage the development of affordable units by the private sector.

The City can also take a number of actions to insure that adequate affordable housing (be it single-family or multifamily) will be available in adequate numbers for future residents. A wide range of various regulatory techniques to encourage affordable housing are discussed in more detail in the following section.

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### **Planned Unit Developments**

Future development could take greater advantage of Planned Unit Developments (PUD) zoning provisions. When properties develop as PUDs, there is the opportunity for flexibility. By developing as a PUD, there can be a greater opportunity to meet the needs of a targeted population. The use of PUDs can make housing more affordable through techniques such as increased density, common wall construction, and more efficient utility and roadway configurations.

### **Mixed Use Developments**

Mixed use developments combine a range of different land uses on the same site. They may include housing and retail/commercial or a wider range of uses usually kept separate by traditional zoning. They may be large (such as the Redmond Town Center site for regional retail, office and entertainment) or small (a neighborhood retail/office building with apartments on the upper floors) in scale. They can include a wide range of different housing types aimed at different income levels within the same development (e.g., Northwest Landing at Dupont). Combining the retail and residential uses in the right environment can generate an instant market to support the adjoining commercial uses. They are growing in popularity and are seen as an innovative technique to accommodate affordable housing needs.

### **Accessory Apartments**

Accessory housing has also been discussed as a method of providing a more diverse and affordable housing stock while maintaining existing neighborhood quality. Accessory housing also provides opportunities for “infill development,” the most efficient and cost effective development type. Accessory apartments are independent living units usually installed in the surplus space of a single-family residence (e.g., basements) or attached to it. This results in two independent households living under one roof. This program is supported by the American Association of Retired Persons.

The primary barrier to the implementation of this program has been local regulatory requirements, particularly local zoning codes. This could be permitted in some single-family and the multifamily housing districts, provided the overall unit contains a required minimum amount of living space.

### **Accessory Dwelling Units**

Accessory dwelling units (ADUs) are small, usually detached housing units placed in the rear or side yards of existing larger single-family homes. They are designed for long-term living facilities for individuals. They are usually limited in size to between 800 and 1,000 square feet, depending on the underlying zone and lot sizes. They have been shown to be an effective technique for “infill” development of affordable housing in existing older neighborhoods. They are often called “carriage houses” when designed as a dwelling unit over a detached garage. Occupancy regulations typically vary by community. Some allow the ADUs to be rented out to anyone while others require occupants to be directly related to the owners of the principal residence.

### **Population with Special Needs**

Special needs populations include those people who require some assistance in their day-to-day living, such as the physically or mentally disabled, victims of domestic violence, substance abusers, the elderly, people living with AIDS and youth at risk. Relative to Countywide averages, Maple Valley is currently home to relatively few persons with special needs. The City’s role in meeting the demand for special needs housing is two-fold: first, by making funding available to social service agencies that do provide housing for these populations; secondly, by zoning and land use ordinances that regulate the location of special needs housing within the City.

The segment of the population having special housing needs due to age, health conditions, or disabilities is expected to increase over time, though by what degree is difficult to predict. In addition, the specific type of housing needed cannot be predicted with accuracy. In order to ensure that the community is prepared to accommodate a wide range

of special needs housing and care facilities, the City should consider zoning regulations which would remove regulatory and procedural barriers to such uses.

Many of the housing accommodations built for special needs population are called “group homes.” These types of facilities are classified as essential public facilities under the GMA and cannot legally be excluded from a community through its zoning and development regulations.

### ***Elderly Oriented Group Homes***

There are a number of different types of housing which have emerged over the past 15 years to serve the elderly population in a group setting. The two major types are generally divided into life-care communities and Adult Congregate Living Facilities (ACLFs).

Life-care communities are generally larger scale developments with a minimum of 150 units and a typical density range of 10 to 15 units per acre. They offer guaranteed health care, as well as other services. They are costly to develop and, due to their expensive entry fees (typically ranging from \$20,000 to \$200,000) plus monthly payments, these communities are geared toward affluent elderly people.

The other form of service-oriented housing for the elderly is ACLF, also known as elderly group care housing. This version of senior adult congregate living is normally a smaller scale development than life-care and generally does not have medical facilities on the premises. It often includes units without kitchens for individuals requiring daily living assistance. Such facilities typically comprise one-bedroom units and are targeted toward middle-income elderly people. Recent trends in this type of housing include double-sized, one-bedroom units for couples, as well as some double-sized, two-bedroom units. Areas within the facility are designated for different congregate or common functions such as meeting rooms, dining areas, library, etc.

The following locational criteria are recommended when developing these elderly congregate housing types in existing or designated residential areas:

- ◆ They should be located in areas that are proposed to be residential in character and within close proximity (15-minute driving or response time) to hospitals, emergency medical units, neighborhood shopping, banks, restaurants, and other essential commercial services. Additionally, they should be within reasonable proximity to local cultural, recreational, educational, and entertainment facilities. Also, such housing should be located where residents can easily be served by specialized demand-oriented transportation services such as “Dial-A-Ride” programs.
- ◆ The intensity of the development should be compatible with that of the general area in which it is located.
- ◆ Congregate living facilities may be located in predominantly commercial areas if the adjacent uses are compatible, sufficient buffers are provided, and pedestrian networks are in place.
- ◆ Additional yard requirements and special buffering provisions should be included in the Zoning Code whenever these facilities are located adjacent to single-family housing areas.

### ***Specialized Congregate Living Facilities/Group Homes***

Two other categories of group housing are those for the physically and developmentally disabled and halfway houses. The need for these types of facilities is more difficult to forecast than that for elderly housing, but their need should be discussed and provisions for these types of housing arrangements should be made in the Zoning Code, consistent with State and federal regulations.

- A. *Group Homes for the Developmentally and Physically Disabled.* This is a broad category that includes housing for the physically handicapped as well as for those with mental disabilities. The principal



difference between this classification and elderly housing is one of scale. Group homes for the disabled generally house fewer residents than facilities for the elderly. They also tend to occupy existing vacant homes rather than new, purpose-built structures.

The locational criteria and siting provisions for these types of group homes are similar to those for elderly congregate facilities. Group homes for the developmentally and physically disabled should be allowed in areas that permit higher density single-family homes and/or multifamily housing.

- B. *Halfway Houses.* This is generally the most controversial type of facility and requires the most carefully considered siting criteria. The group housing facilities in this category include approved homes for juvenile offenders, halfway houses to be used in the rehabilitation process for adult offenders in lieu of institutional sentencing, facilities providing residential care for persons leaving mental institutions, and rehabilitation centers for alcohol and drug users.

These facilities would not be appropriate in single-family residential areas. The most compatible surroundings would be multifamily and commercial areas. Careful attention must be given in the Zoning Code to provisions for yards, buffering, and security needs for these facilities.

- C. *Emerging Group Home Facilities.* There are several group home types that have come into being in recent years in response to changing societal demands. These include facilities for abused and battered wives and children and homes for individuals with eating disorders. Though the siting of this type of home would be less controversial than that of a halfway house, both types of homes share much with respect to occupancy allowance. Therefore, the same siting criteria for halfway houses should be used for these types of housing.

Although general provisions should be made for the inclusion of group homes in Maple Valley in the future, specific parcels will not be designated. Specific requirements for group homes have been included in the Zoning Code, consistent with this Comprehensive Plan. These requirements address minimum site areas, off-street parking, yard setbacks, and buffering requirements. One general guideline that is to be noted is that group homes should be dispersed throughout the City to the maximum extent possible. No one area or neighborhood should contain all or most of the group housing.

#### ***Supportive Housing Programs for the Elderly***

According to the U.S. Bureau of the Census, a larger percentage of the elderly owned their own home in 1990 (70 percent) compared to the general adult population (65 percent). The study also noted that most elderly households want to and will stay in their present homes without going into either group or institutionalized care facilities.

Therefore, it is believed that future housing programs for the elderly should concentrate on innovative methods for assisting this segment of the population by supporting them in an independent living environment. Much of this effort can be performed by the City, possibly in conjunction with a non-profit organization charged with assisting the housing needs of the elderly. The following supportive programs should be considered for implementation:

- ◆ “*Granny Flats.*” “Granny flats” are small, permanent housing units placed in the yards of single-family homes. They are designed for long-term living facilities for individuals and are limited in size. They are essentially the same as Accessory Dwelling Units. Although in this case, their occupancy can be restricted to elderly or family members of the principal residence.

Here again, local zoning regulations present the most significant hurdle to be overcome for the successful implementation of these programs. Traditionally, single-family residential zoning districts prohibit this type of accessory use. Modifications should be considered that would allow this addition to the permitted accessory uses in single-family districts.

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- ◆ *Shared Housing Program.* Another program that assists the elderly in maintaining an independent living environment is shared housing. This is an innovative living arrangement where two or more unrelated individuals live in the same residence, each having separate bedrooms. The major difference between shared housing and other elderly programs is that under this concept, the individuals share common areas.

Shared housing programs can involve either a government agency or a private non-profit housing corporation. The agency or corporation provides assistance in structuring this communal living environment, and assumes the ultimate responsibility for the arrangement.

Necessary modifications to the zoning code should be minimal compared to other programs previously discussed. These revisions would include modifications to the definition for households and a new definition and provision for shared housing. A maximum number of persons allowed in shared housing should be specified.

- ◆ *Tenant-Homeowner Match Program.* A concept similar to shared housing is the tenant-homeowner match program. The principal difference is that in the tenant-homeowner match program, the services to be rendered by the tenant to the elderly homeowner is more formalized than in shared housing. These services are spelled out in an official contract between the parties. Another difference is that in shared housing the two parties are generally elderly individuals, while the tenant-homeowner match program usually involves either a young single person or a young couple and an elderly homeowner. The tenant, in return for paying a minimum rent to the homeowner, provides such stipulated services as yard work, home maintenance, errand running, house cleaning, etc. The modifications to the Zoning Code that were discussed in the shared housing concept would be similarly required to accommodate this program.

If all or most of these elderly housing initiatives were to be implemented over the next 20 years, they could substantially reduce the need for the institutionalization of elderly households, lower the demand for congregate living facilities, and maintain a high level of quality in the housing stock of the City.

### **Factors Affecting Housing Cost**

There are many factors which contribute to the cost of housing, including land, materials, labor, and the development approval process. Recent studies undertaken in King County indicate that land acquisition costs had the single greatest impact on increasing housing costs in the region during the 1980s. Land development was the second largest cost factor. Land availability and the land development review process can be influenced by City policy and should be considered when developing affordable housing policies. A discussion of the issues affecting these costs follows:

- ◆ *Permitting Process.* The time it takes to receive approval for a new subdivision, PUD or multifamily development adds to the carrying cost of the land. The uncertainty inherent in any discretionary decision-making process makes additional risk-taking (such as pursuing innovative development configurations which might lessen housing development costs) less likely for the developer.
- ◆ *Environmental Regulations.* Surveys conducted during the Planning process identified residents' concern about protecting the environmental quality of the City. This comes at a cost, however, which gets built into housing costs. Like the permitting process, the environmental review process can take time which increases the carrying cost of the land. In addition, mitigation required for identified impacts usually costs money. Examples include off-site street or utility improvements or impacts fees. The State Regulatory Reform Act has mandated the streamlining of the permitting and SEPA process to limit these excess costs. The City should implement these measures and look for other ways to make the permitting process more responsive to the community.



- ◆ *Development Regulations.* Zoning, subdivision, building, and similar codes all regulate the development of land. Like environmental regulation, these codes are designed to achieve legitimate public purpose. Also like environmental regulation, many of the requirements contained in these codes add to the cost of housing. Examples include requirements pertaining to minimum lot sizes, maximum densities, landscaping, parking, recreation, storm drainage control, and permit and Plan check fees.
- ◆ *Land Availability.* The supply of land will be constrained in the future. As the City develops, less land will be available for development and as demand continues, land will escalate in price due to the constraint on supply. Allowing increased densities and smaller lots on remaining areas and/or expanding the urban growth boundary when the current supply of available land is consumed are two options to help alleviate these rising costs in the future.
- ◆ *Utility Connection Charges.* With few exceptions, all new housing in Maple Valley should connect to public sewer and water systems unless a viable alternative is available. The sewer and water districts levy charges for these services in the form of capital improvement fees and service connection fees. Depending on the type of connection and who is installing it (water district or developer) connection fees typically add thousands of dollars to each new dwelling unit.
- ◆ *Impact Fees.* The City has implemented school and traffic impact fees for new residential development in the City to offset the need for additional classrooms/school facilities and roadway improvements brought on by new development. These fees will typically add several hundred or even thousands of dollars to the cost of each new dwelling unit.

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## GOALS AND POLICIES

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### GOALS

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- HO-G1 To provide a range of housing types and to encourage an adequate choice of living accommodation for those desiring to live in Maple Valley, regardless of income level.
- HO-G2 To provide fair and equal opportunity access to housing for *all* persons.
- HO-G3 To ensure strong, stable residential neighborhoods through public investment in capital facilities and public services and the preservation of existing housing stock.
- HO-G4 To increase home ownership opportunities for those desiring to live in Maple Valley.
- HO-G5 To preserve the City's historic rural character and wilderness theme.

### POLICIES

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#### Preserve Existing Housing Stock

- HO-P1 The City of Maple Valley shall strive to preserve the existing housing stock by supporting agencies and organizations involved in and programs targeted at housing repair and rehabilitation.
  - HO-P2 The City of Maple Valley shall protect the quality and character of existing residential neighborhoods by incorporating multifamily residential design guidelines in the development code and enforcing building code requirements.
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HO-P3 The City of Maple Valley shall foster public notification and participation in decisions affecting neighborhoods.

HO-P3A The City will strive to minimize the impacts of new development on the character, lifestyle, and quality of existing neighborhoods.

**Housing Choice**

HO-P4 The City of Maple Valley shall provide for a variety of housing types and prices including, but not limited to multifamily development, townhouses and small-lot, single-family development.

HO-P5 The City of Maple Valley shall designate areas of medium and high density housing close to the commercial nodes, transportation facilities, and public services.

HO-P6 The City of Maple Valley shall adopt provisions for the allowance of accessory housing units in single-family residences. This ordinance shall develop design standards which address traffic generation, parking, noise, health and safety standards, and owner occupancy.

HO-P7 The City of Maple Valley shall allow manufactured and mobile home development under specific ordinances and site plan requirements.

HO-P8 The City of Maple Valley should explore land use and investment strategies to stimulate mixed use and mixed-income developments as a way to integrate neighborhoods and increase housing choices.

HO-P9 Especially large housing developments (e.g., in excess of 100 units) should provide a mix of housing types and densities, including housing that is affordable to moderate- and middle-income households.

**Affordable Housing**

HO-P10 In order to provide housing opportunities for all income levels, housing and community development block grant funds may be used for low and moderate income housing.

HO-P11 The City of Maple Valley should explore coordination of incentive programs with other jurisdictions to develop common affordable housing program guidelines and reduce administrative costs.

HO-P12 Incentives should be available to both single-family and multifamily developments that provide rental or ownership housing affordable to low- and moderate-income households.

**Reduce Housing Costs**

HO-P13 The City of Maple Valley shall evaluate the cumulative impact of fees, off-site mitigation, permit process, regulations (e.g., zoning, building, fire codes) and fees in an effort to reduce negative impacts on housing costs without compromising environmental protection, public safety design and public review.

HO-P14 The City of Maple Valley shall continue to improve development standards to allow flexibility of housing types in all residential zones, in order to best accommodate the environmental conditions on the site and the surrounding neighborhood.

HO-P15 The City of Maple Valley shall evaluate the use of flexible zoning regulations for residential development.

HO-P16 The City of Maple Valley should coordinate with public and private lending institutions to find solutions that reduce housing financing costs for both builders and consumers.

HO-P17 The City of Maple Valley shall seek to minimize the time necessary to process development permits, but in a manner so as to not jeopardize the integrity of the permitting process.

HO-P18 The City of Maple Valley should encourage new models for home ownership by supporting projects such as owner-built housing, land trusts and other innovative developments.

**Foster Special Needs**

HO-P19 The City of Maple Valley shall disperse special needs housing throughout residential areas. Special needs housing serves persons who, by virtue of disability or other circumstances, face difficulty living independently and require supportive services on a transitional or long-term basis.

HO-P20 The City of Maple Valley shall promote opportunities for assisted housing, including housing for low-income people with special needs by:

- a. Adopting land use regulations that treat government-assisted housing and other low-income housing the same as housing of a similar size and density;
- b. Adopting funding and program policies that allow the integration of assisted housing within communities; and
- c. Encouraging developers and owners of assisted housing units to undertake activities to establish and maintain positive relationships with neighbors.

HO-P21 The City of Maple Valley shall make reasonable accommodations in its rules, policies, practices and services when such accommodations may be necessary to afford persons with disabilities equal opportunity to use or enjoy a dwelling.

HO-P22 The City of Maple Valley shall permit group living situations, including those where residents receive such supportive services as counseling, foster care or medical supervision, within a single-family house or apartment.

**Participate In Regional Partnerships**

HO-P23 City of Maple Valley shall encourage housing opportunities for those with housing assistance needs through the use of available regional and federal funding programs.

HO-P24 City of Maple Valley shall work cooperatively with, and support efforts of, private and not-for-profit developers and social and health service agencies to address local housing needs.

HO-P25 City of Maple Valley shall work with cities and community representatives to establish new, Countywide funding sources for housing preservation and development, and related services.

HO-P26 City of Maple Valley shall work with other jurisdictions throughout the State to urge federal and State governments to expand funding for low-income housing for people with disabilities and other special needs.

HO-P27 City of Maple Valley shall work with jurisdictions and housing providers across the State to urge State and federal governments to expand funding for rental assistance and emergency services, including sufficient funding to allow people with disabilities to afford community-based housing.