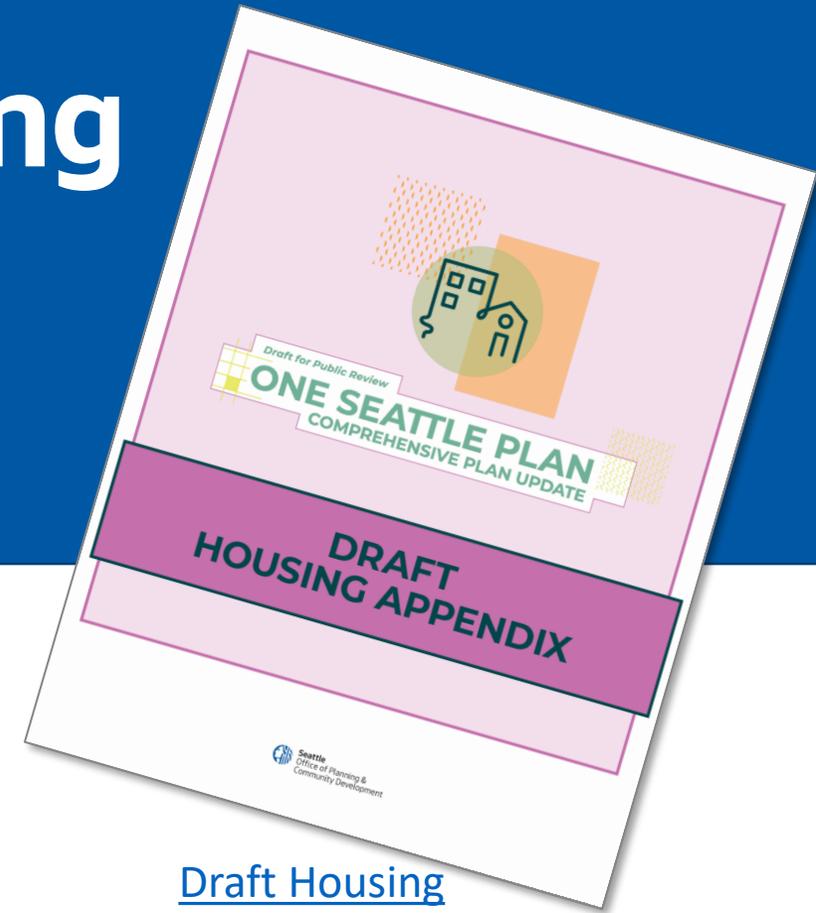


# Highlights from the Housing Appendix in the Draft One Seattle Plan

Diana Canzoneri, she/her, Demographer & Strategic Advisor

Phillip Carnell, they/them, Planning & Equity Data Analyst

Prepared for the May 23, 2024 meeting of the Seattle Planning Commission



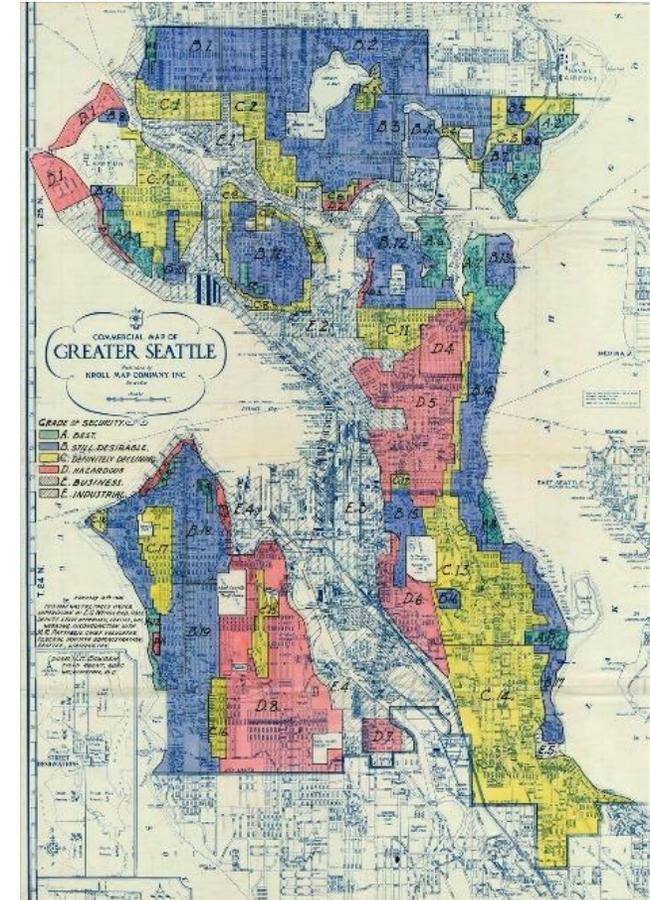
[Draft Housing Appendix](#)

# Historical Context of Racist Housing and Land Use Practices

Provides historical lookback at housing law and policies that have had racially disparate impacts in Seattle, including:

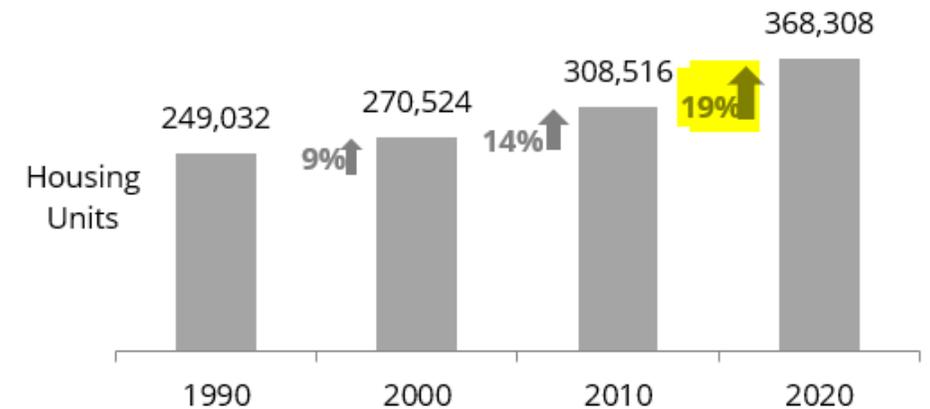
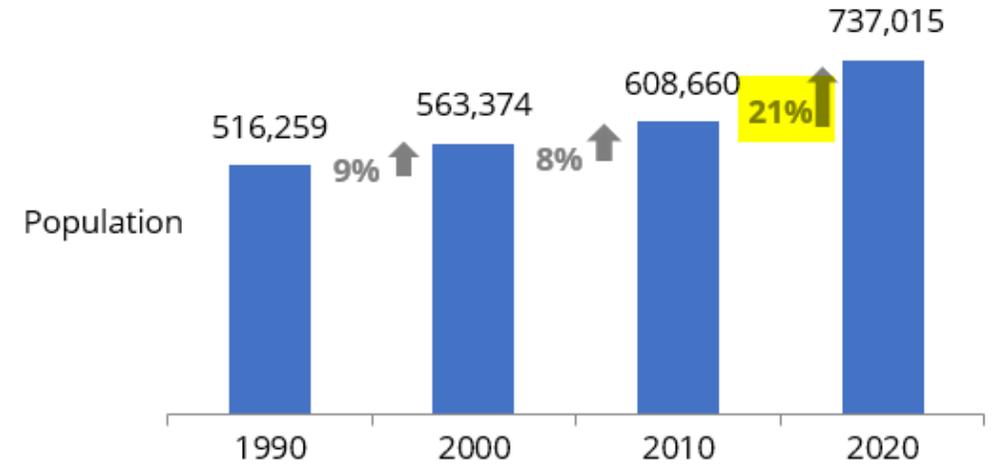
- federal,
- state,
- local
- and private.

Accompanies sections that look at ongoing disparities, woven in throughout the Housing Appendix



# Recent growth, in a nutshell

- Between 2010 and 2020.
  - Seattle's population grew by 21 percent; more than double the population growth rate in Seattle during the two preceding decades.
  - While Seattle added housing at a rapid pace, housing construction did not keep up with the pace of population or job growth.



Source: Decennial census counts, U.S. Census Bureau.

# Age Patterns and Trends

- Children (<18) are an especially low share of our city's residents.
  - 14% in Seattle compared to 23% in remainder of King County.
  - Among large cities, only San Francisco is more childless.
- Young adults (25-34) are an especially large and growing population in Seattle
  - 25% of Seattle's population compared to 15% in rest of King County
- Older adults (65+)
  - Roughly same share of residents in Seattle as in rest of King County (13% v. 14%).
  - Projected to grow by nearly 75% between 2022 and 2045

Source: ACS 2021 1-year estimates, U.S. Census Bureau. OFM population projections for population 65+.  
Notes: ACS estimates based on a sample and carry margins of error.

# Race/Ethnicity Patterns and Trends

- Seattle’s population of color grew between 2010 and 2020.
  - Seattle’s population of color grew at five times the rate of the city’s white population growth
- Trends vary for individual groups of color. From 2010 to 2020:
  - Multiracial, Asian, and Hispanic/Latino populations grew fastest.
  - Seattle’s Black population grew very slowly
  - Number of Native American residents and Pacific Islander residents declined.

Racial and Ethnic Composition of Seattle Population		
	'10 to '20 Growth	2020 Population
<b>Total population</b>	21%	737,015
<b>People of Color</b>	46%	298,847
<b>Black</b>	7%	50,234
<b>Native American</b>	-16%	3,268
<b>Asian</b>	49%	124,696
<b>Pacific Islander</b>	-14%	1,941
<b>Another race</b>	205%	4,473
<b>Two or more races</b>	102%	53,672
<b>Hispanic/Latino, of any race</b>	50%	60,563
<b>White</b>	9%	438,168

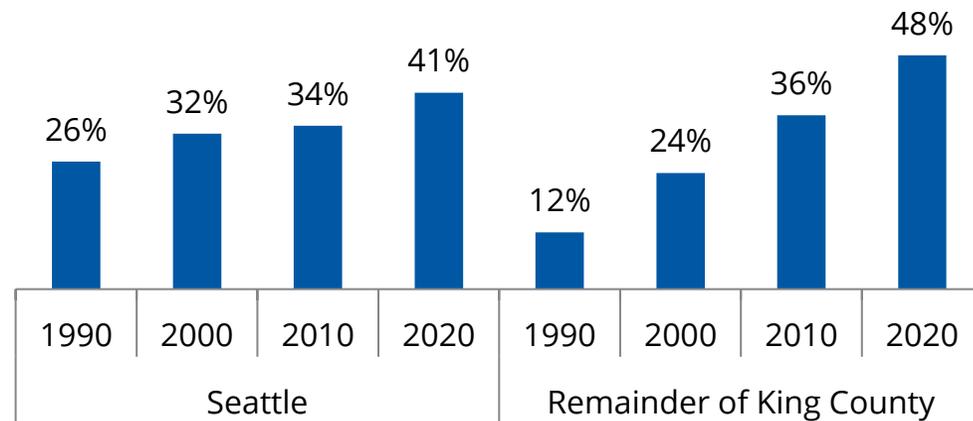
Source: Decennial census counts, U.S. Census Bureau.

# Trends in People of Color As % of Population

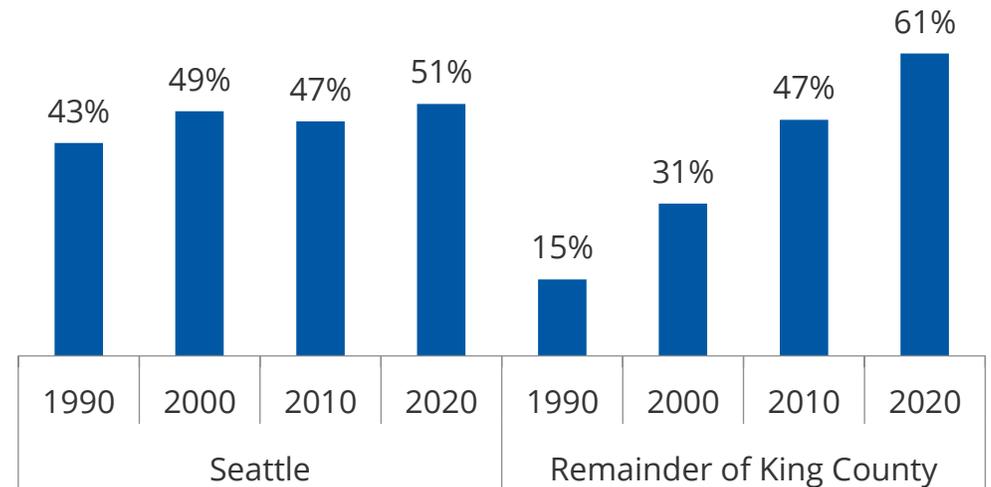
The population of color has risen much faster in the rest of King County than in Seattle.

This is especially true for *children of color*.

**Persons of Color  
As Share of Total Population**



**Children of Color As Share of  
Population Under 18 Years of Age**



# Household Types and Sizes

Household Types and Sizes in Seattle, 2020	
TOTAL HOUSEHOLDS	345,627
HOUSEHOLD TYPE	
Family households	43.0%
Cohabiting couples	9.2%
Roommate households	7.0%
Householder living alone	40.8%

} Family and couple households

# Household Types and Sizes

Household Types and Sizes in Seattle, 2020	
PRESENCE OF CHILDREN AND OLDER ADULTS	
With one or more people under 18	17.9%
With one or more people 65 years and over:	19.1%
Householder 65 years and over living alone	8.9%
HOUSEHOLD SIZE	
1 person	40.8%
2 persons	34.8%
3 persons	11.6%
4 persons	8.6%
5 or more persons	4.2%
AVE. NUMBER OF PERSONS PER HOUSEHOLD	2.05

Source: U.S. Census Bureau 2020 Census

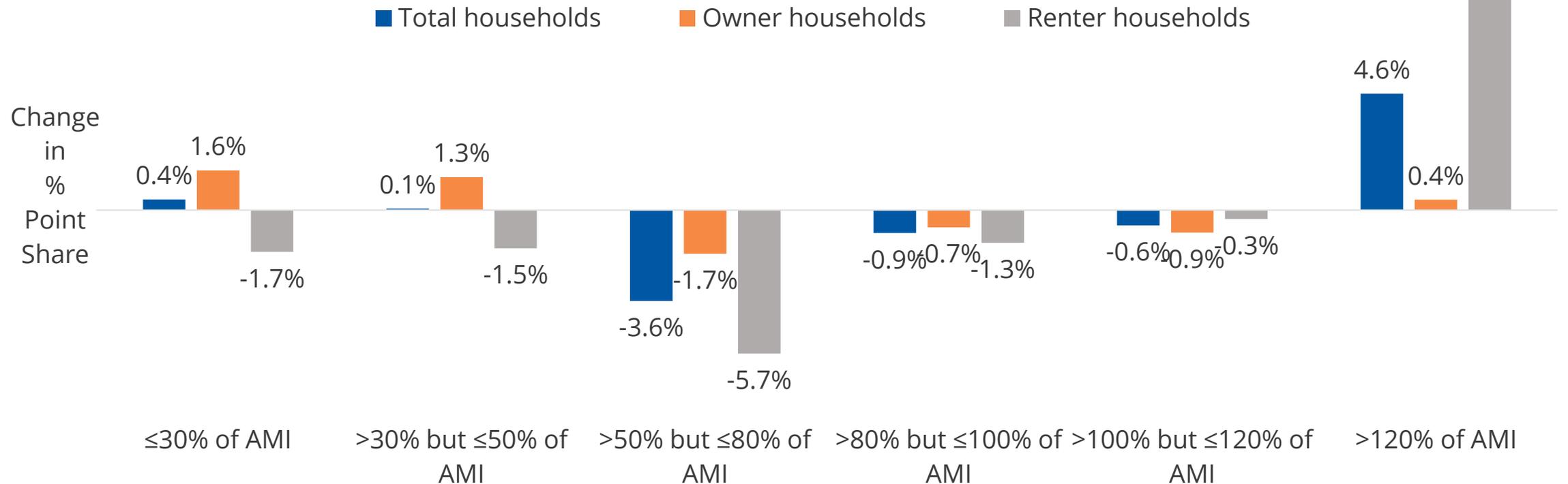
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AVE. NUMBER OF PERSONS PER HOUSEHOLD	2.05

*Compares to 2.66 in remainder of King County*

# Income Patterns and Trends

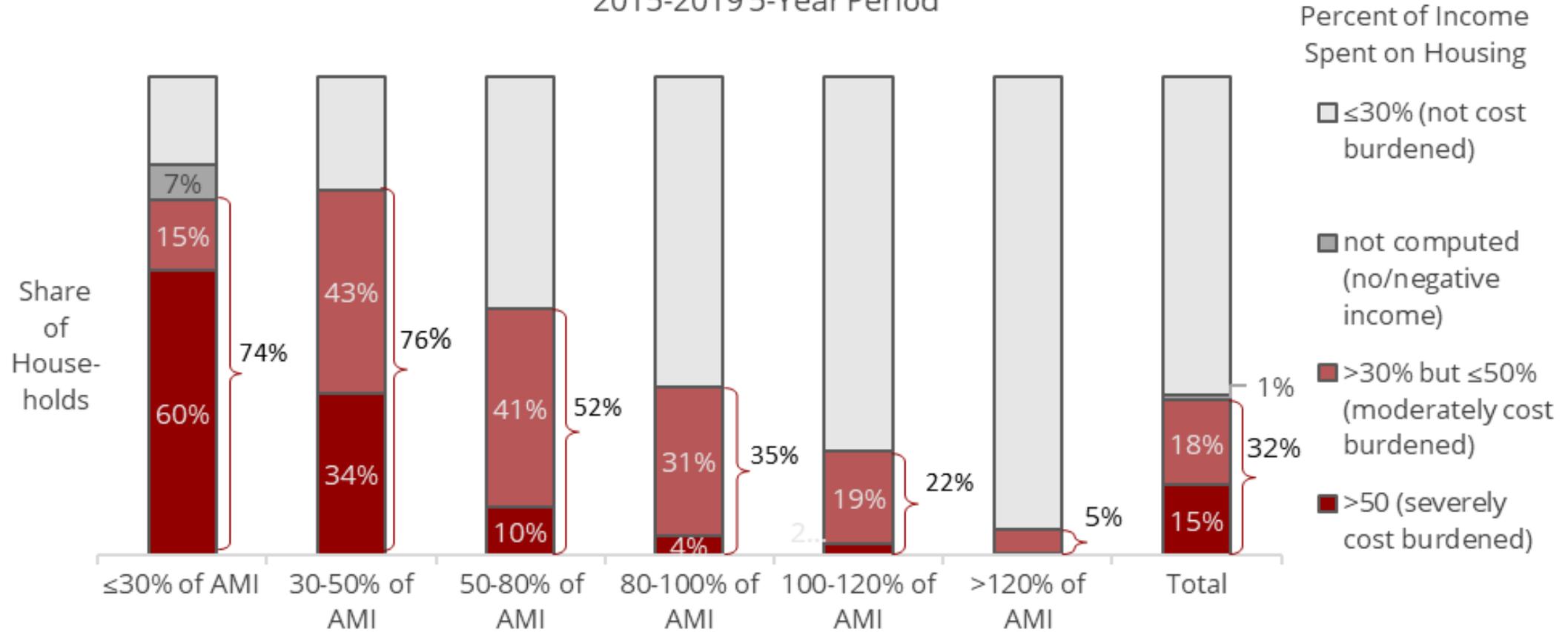
Change in Seattle Household Income Distribution  
2010 5-Year Period to 2019 5-Year Period



Source: CHAS tabulations of 2006-2010 and 2015-2019 ACS 5-year estimates, U.S. Census Bureau and HUD..

# Cost Burden by Household Income

Prevalence of Housing Cost Burden by Household Income Category  
2015-2019 5-Year Period

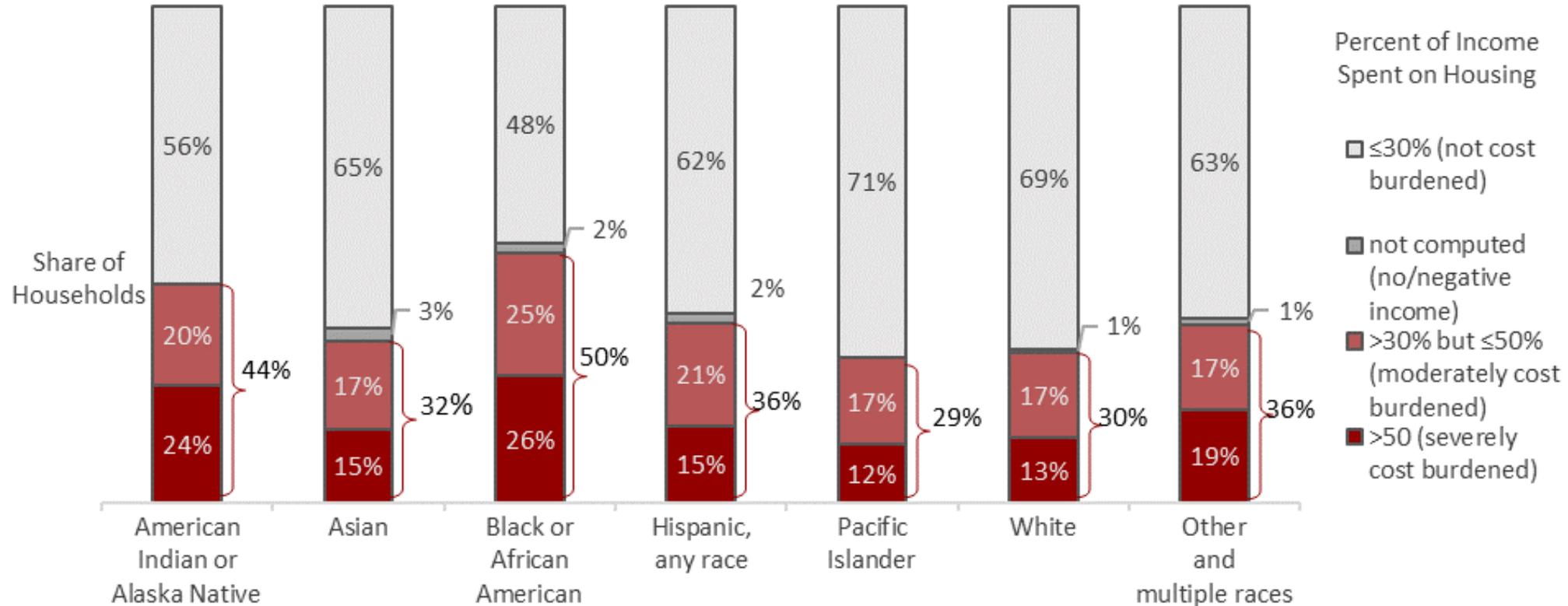


Source: CHAS tabulation of 2015-2019 ACS 5-year estimates, U.S. Census Bureau and HUD.

Notes: The Census Bureau and HUD do not calculate the percentage of income spent on housing for households with zero or negative income.

# Racial & Ethnic Disparities: Cost Burden

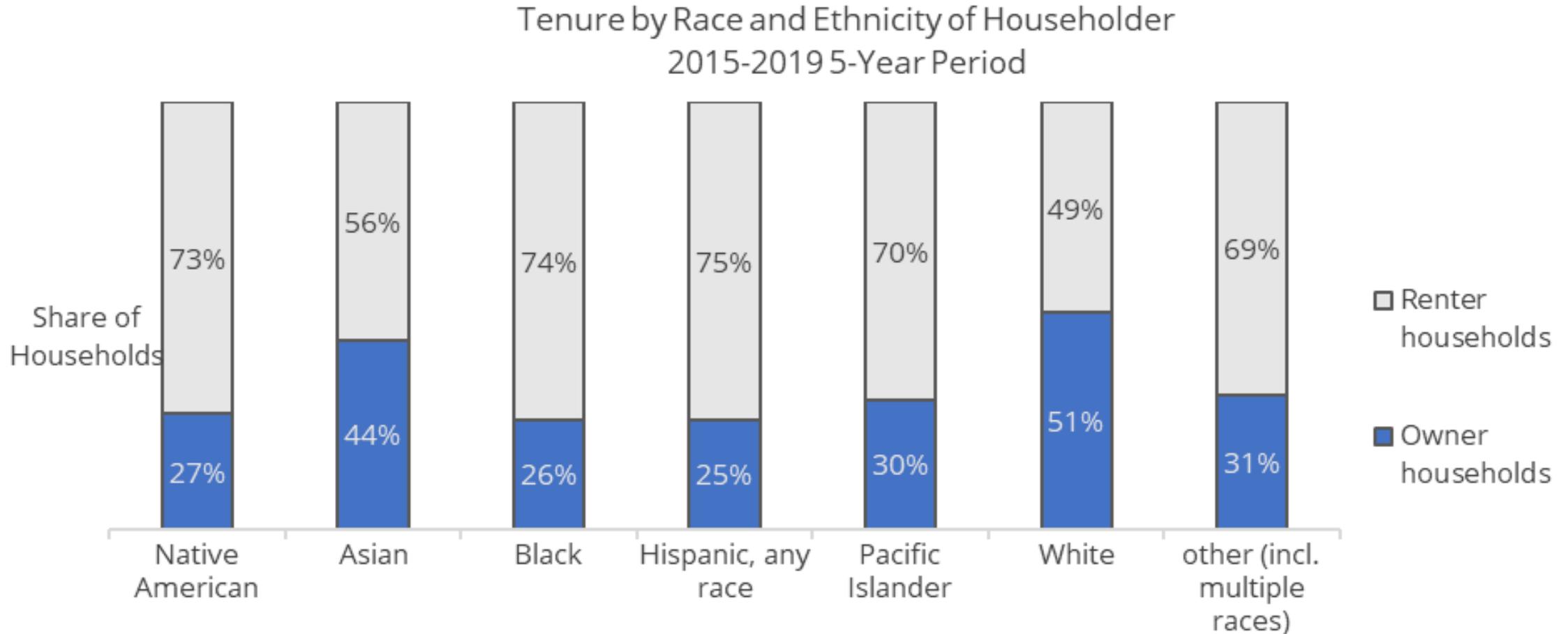
Prevalence of Housing Cost Burden by Race and Ethnicity  
2015-2019 5-Year Period



Source: CHAS tabulation of 2015-2019 ACS 5-year estimates, U.S. Census Bureau and HUD.

Notes: ACS estimates are based on a sample and may be unreliable for small demographic groups including Native Americans and Pacific Islanders. See previous figure for additional notes.

# Racial & Ethnic Disparities: Home Ownership



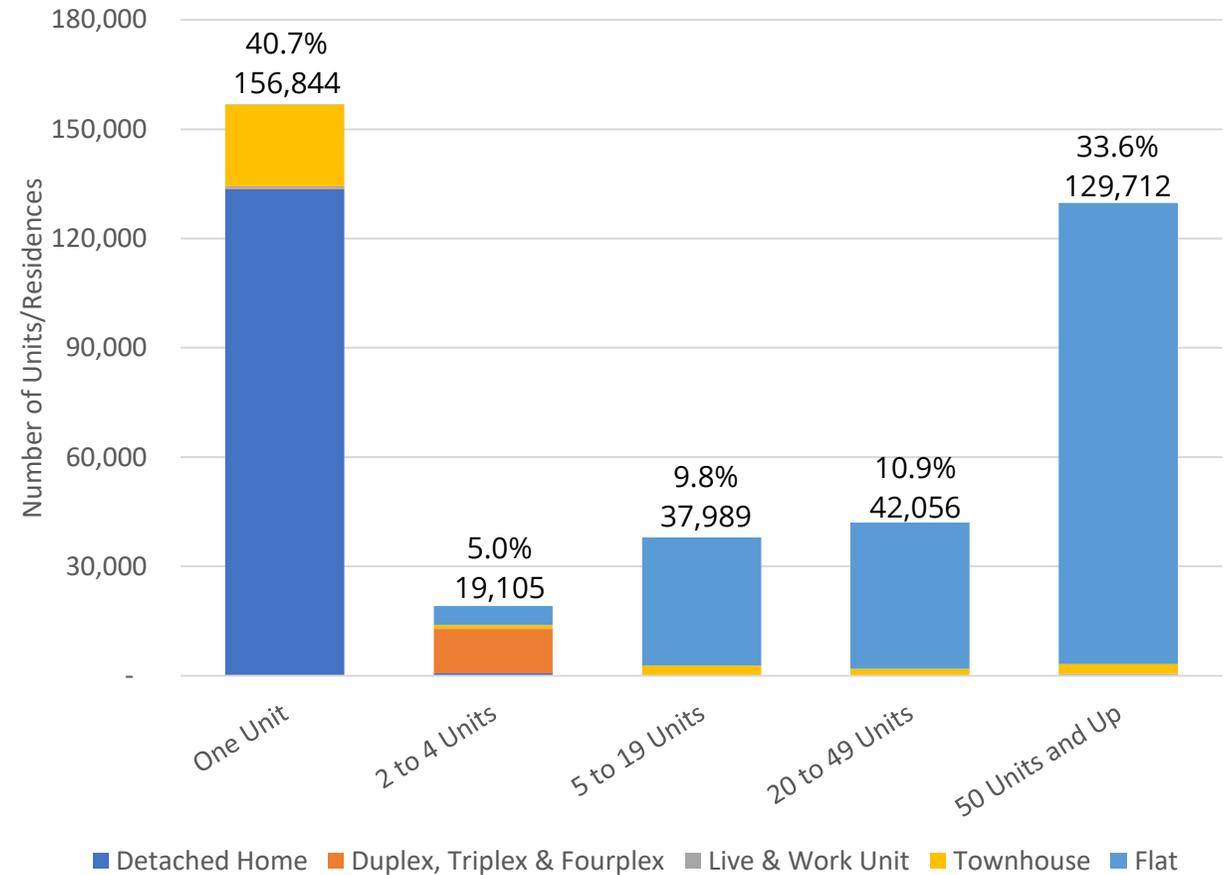
Source: CHAS tabulation of 2015-2019 ACS 5-year estimates, U.S. Census Bureau and HUD.

Notes: ACS estimates are based on a sample and may be unreliable for small demographic groups including Native Americans and Pacific Islanders. See previous figure for additional notes.

# Existing Housing Supply

- Single-unit homes account for just above 40 percent of the total housing supply. Buildings with 50 or more units have approximately a third of the housing supply in approximately 1,050 buildings
- Three-quarters of existing flats are 0- and 1-bedroom units. Townhomes tend to have 2 to 3 bedrooms, while a majority of 3+ bedroom units are detached homes.

Seattle's Housing Supply by Building Size

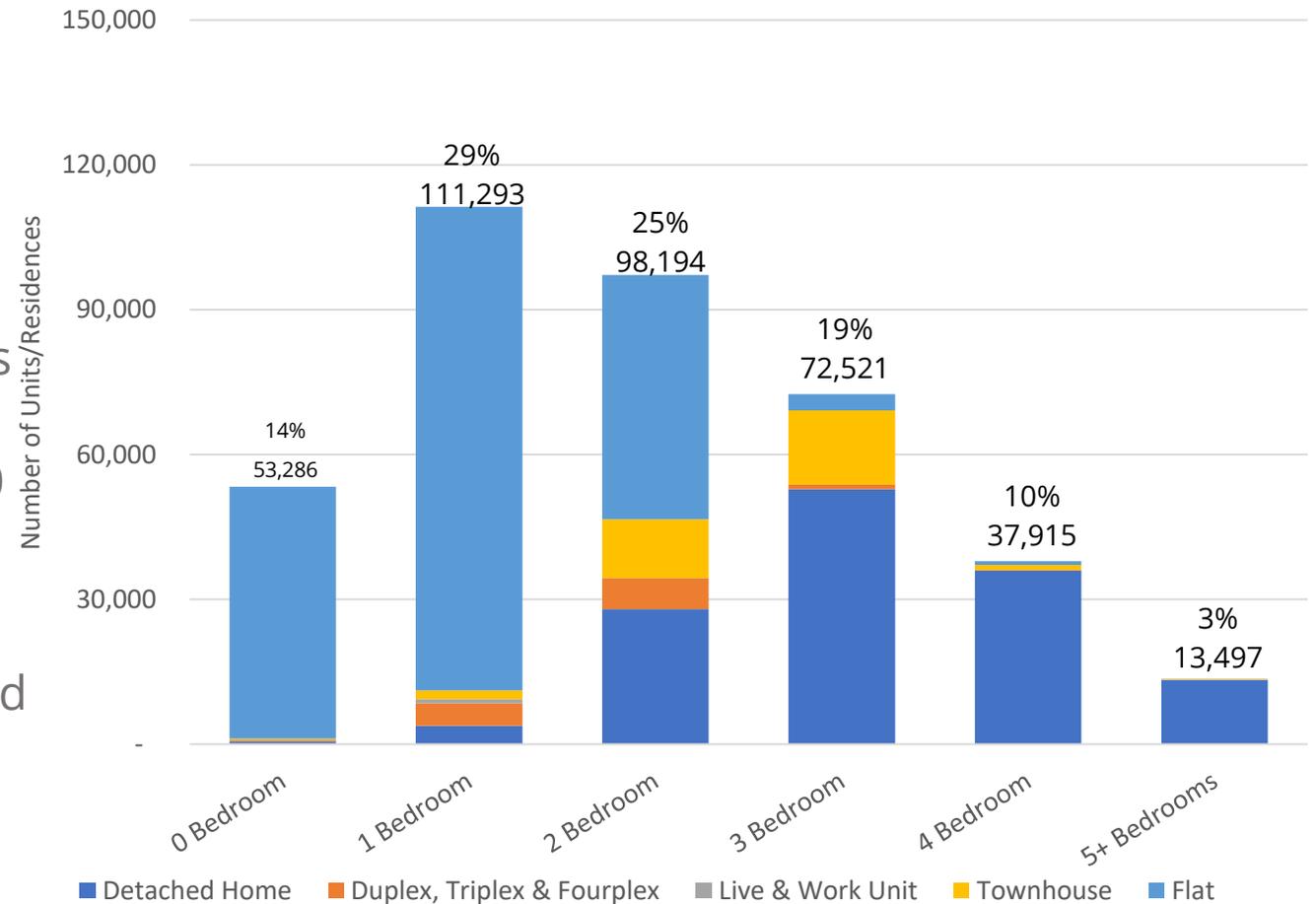


Source: King County Department of Assessments, compiled by City of Seattle, July 2022

# Existing Housing Supply

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Seattle's Existing Housing Supply by Number of Bedrooms



Source: King County Department of Assessments, compiled by City of Seattle, July 2022.  
 Note: AADUs, DADUs, and Principal Units are wrapped into "Detached Home" and "Townhouses" in the Assessors data

# Development Since Last Comprehensive Plan Update (2015)

- Strong overall production.
- From 2016 through 2022, had a net addition of 58,328 units.
- New construction types.
- Seattle gained a net 1,100 new DADUs and 1,000 AADUs, while just 1,500 net new detached homes were finalized.
- Small units in big buildings.
- Two-thirds of units built since 2016 were 0- or 1-bedroom units, nearly all of which were flats.
- Over 70 percent of new units were in buildings with 50 or more units.

Housing Development by Housing Type			
January 2016 – December 2022			
Unit Type	New Units Finaled	Demolitions	Net New Units
Total Units:	62,739	4,411	58,328
Multifamily	11,705	1,490	10,215
Mixed-use	44,854	257	44,597
Detached	3,999	2,518	1,481
DADU	1,102	17	1,085
AADU	1,071	24	1,047
Institutional, industrial, or other	8	105	(97)

Source: City of Seattle Quarterly Housing Report Dashboard as of April 10, 2023

# Ownership Housing Market

The Zillow Home Value Index showed that lower-cost homes **tripled in value from 2012 to 2022**

- Ownership housing that is not income-restricted is rarely affordable to households at or below 120% of AMI.
- While the cost of ownership housing is prohibitive to most Seattle households today, it is more prohibitive to households of color than it is proportionately to white households.

Income as a Percent of AMI Necessary to Afford Monthly Cost of Homes						
Unit Type	With a 20% Downpayment			With a 5% Downpayment		
	All Units	Less than 10 Years Old	Over 30 Years Old	All Units	Less than 10 Years Old	Over 30 Years Old
Fee Simple Ownership						
Detached Home	164%	236%	153%	214%	308%	200%
Townhouse	131%	134%	147%	169%	173%	190%
Condominium Ownership						
Accessory Dwelling Unit	142%	142%	-	183%	183%	-
Principal Dwelling Unit	194%	193%	-	251%	251%	-
Multifamily Unit	119%	163%	112%	152%	208%	142%

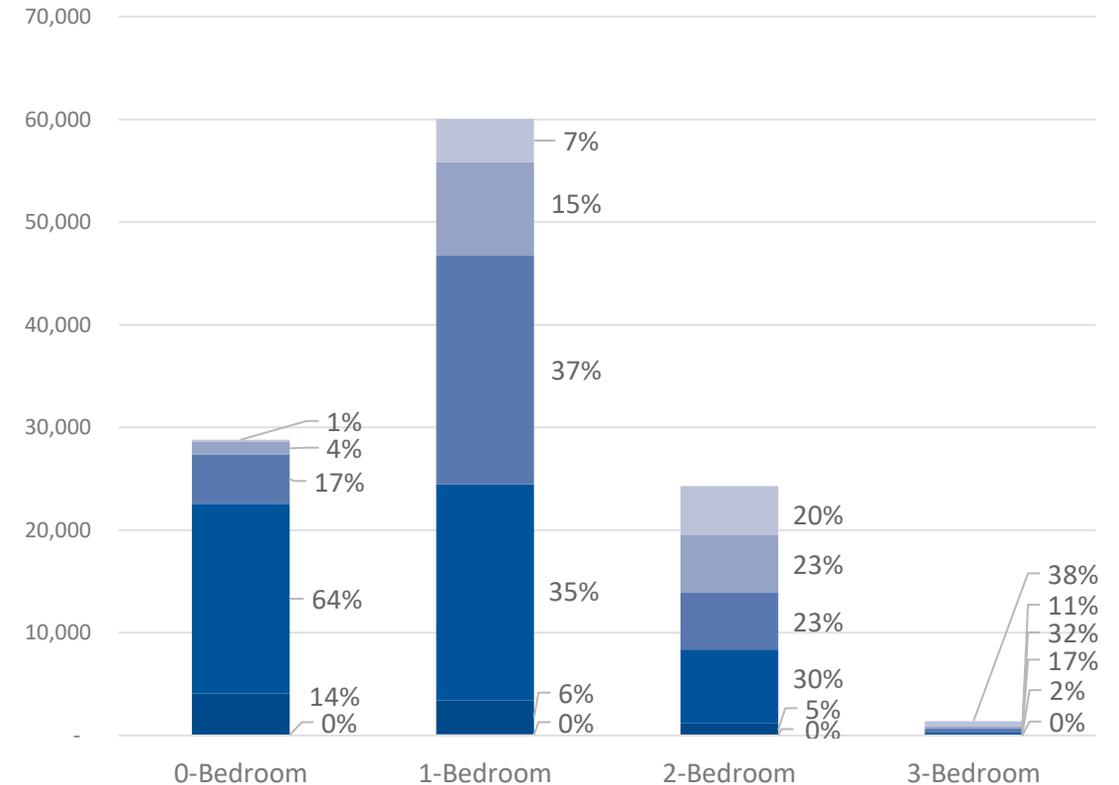
Source: King County Recorded Sales, prepared by OPCD as of February 2022; HUD 2022 AMI.  
 Notes: Income necessary to afford each unit is a weighted average of bedroom-adjusted AMI using 1 person for a 0-bedroom unit, and 1.5 persons per bedroom thereafter.

# Rental Housing Market

Median monthly gross rents in Seattle grew 81% (+\$797) from \$990 in 2010 to \$1,787 in 2021 (ACS).

- Renters of 1-unit homes pay a large premium to live in larger units in neighborhoods that fit their needs
- Less than half of Seattle households can reasonably afford the median gross rent of a 1-bedroom unit. An even smaller share of BIPOC families can afford units due to racial income disparities.
- Older apartments provide a critical supply of units affordable to households at or below 80% of AMI. Newer apartments vary in affordability by number of bedrooms with multi-bedroom apartments being largely unaffordable.

Apartments Affordable to AMI brackets by Number of Bedrooms



■ 30% of AMI ■ 50% of AMI ■ 80% of AMI ■ 100% of AMI ■ 120% of AMI ■ Over 120% of AMI

Source: CoStar Group, [www.costar.com](http://www.costar.com); ACS 5-Year PUMS 2017-2021

Note: Median gross apartment rents are calculated using CoStar Effective Rents for apartments described in the Housing Appendix and PUMS estimates of tenant-paid utilities by the number of bedrooms.

# Unable to Afford Average Rent for a Studio

Worker(s) in Household	Average Annual Wage Paid in Seattle
Min-Wage Worker (w/large employer)	\$35,922
Housekeeping Cleaner	\$38,490
Baker	\$40,660
Childcare Worker	\$41,551
Groundskeeper	\$48,920
Waitperson (part-time) and Bank Teller (part-time)	\$51,475
Medical Assistant	\$56,895

Studio Apartment	
Average monthly rent	\$1,463
Annual earnings needed to afford	\$58,520

Source and notes:

- CoStar average effective rents in Seattle, Q2 2022.
- Metro area wages from BLS, May 2022; adjusted upward for occupational categories paying more in Seattle. Affordability requires spending no more than 30% of income on rent.

# Unable to Afford Average Rent for a 1-BR Apt

*All of the above, and...*

<b>Worker(s) in Household</b>	<b>Average Annual Wage Paid in Seattle</b>
<b>Construction Worker</b>	\$59,676
<b>Administrative Assistant</b>	\$59,686
<b>Bus Driver</b>	\$68,910
<b>Family Social Worker</b>	\$74,122
<b>Two full-time minimum-wage workers</b>	\$71,843
<b>Assembly Worker (full time) and Medical Assistant (part-time)</b>	\$74,878

<b>1-Bedroom Apartment</b>	
<b>Average monthly rent</b>	\$2,006
<b>Annual earnings needed to afford</b>	\$80,240

Source and notes:

- CoStar average effective rents in Seattle, Q2 2022.
- Metro area wages from BLS, May 2022; adjusted upward for occupational categories paying more in Seattle. Affordability requires spending no more than 30% of income on rent.

# Unable to Afford Average Rent for a 2-BR Apt

*All of the above, and...*

Worker(s) in Household	Average Annual Wage Paid in Seattle
Firefighter	\$84,270
Admin Assistant (full-time) and Hairdresser (part-time)	\$85,934
Elementary School Teacher	\$92,296
Electrician	\$92,521
Environmental Scientist	\$98,510
Community Service Manager	\$107,871

2-Bedroom Apartment	
Average monthly rent	\$2,701
Annual earnings needed to afford	\$108,040

Source and notes:

- CoStar average effective rents in Seattle, Q2 2022.
- Metro area wages from BLS, May 2022; adjusted upward for occupational categories paying more in Seattle. Affordability requires spending no more than 30% of income on rent.

# Barriers to Housing Development at all Income Levels

*The Land Capacity Analysis concluded that Seattle currently has sufficient zoned development capacity to accommodate the projected housing needs allocated to the City through 2044.*

Capacity alone is insufficient to address our housing needs and goals moving forward. We provide review and analysis in several sections of the Housing Appendix:

## Housing Production Barriers and Actions

### Barriers

- Restrictive Zoning
- Development Standards
- Permitting Times
- Cost and Financing

### Actions

- Zoning reform, NR responsive to HB 1110
- Modified development standards
- Simplify, streamline, accelerate permitting

## Income-Restricted Housing

Income-Restricted Housing Supply

City Investments in Permanently Affordable Housing

Income-Restricted Units in Market Rate Multifamily Buildings

Funding for Production & Preservation:  
**Cumulative gap of \$30.4B through 2044, incl. Capital and Operations & Maintenance**

# Geographic Analysis of Racial and Social Equity in Housing:

## GROWTH AND DIVERSITY IN URBAN CENTERS AND URBAN VILLAGES

- The City's Urban Centers and Urban Villages (UCUVs) experienced rapid population growth from 2010 to 2020
- By 2020, half of Seattle's residents of color lived in UCUVs, disproportionately higher than White non-Hispanic residents
- While this section shows net change in population of all UCUVs, it does not show:
  - Differentiation between regions and racial groups in the city (*Changes in the Racial & Ethnic Makeup of Seattle Neighborhoods*)
  - Where displacement is happening, esp. low-income people of color (*Displacement*)
  - Disaggregated demographic, housing data at the Center level (*forthcoming Centers Profiles*)

	Population						Housing	
	People of Color		White		Total		Number of Units	Percent of Units
	Number	Percent	Number	Percent	Number	Percent		
2020								
Inside UCUVs	149,369	50%	158,938	36%	308,307	42%	181,810	49%
Outside UCUVs	149,478	50%	279,230	64%	428,708	58%	186,498	51%
Total	298,847	100%	438,168	100%	737,015	100%	368,308	100%
2010								
Inside UCUVs	91,785	45%	129,241	32%	221,026	36%	130,400	42%
Outside UCUVs	113,297	55%	274,337	68%	387,634	64%	178,116	58%
Total	205,082	100%	403,578	100%	608,660	100%	308,516	100%

Source: 2010 and 2020 decennial Census estimates, U.S. Census Bureau; City of Seattle Office of Planning and Community Development.

# Equitable Development Community Indicators

## HOME

- Homeownership
- Housing cost burdens
- Affordability and availability of rental housing
- Family-size rental housing
- Rent- and income-restricted housing

## COMMUNITY

- Proximity to community centers
- Access to public libraries
- Proximity to grocery stores
- Access to parks and open space (to be included in next report)
- Air pollution exposure risk

## TRANSPORTATION

- Sidewalk coverage
- Access to frequent transit with night and weekend service
- Jobs accessible by transit
- Average commute time

## EDUCATION AND ECONOMIC OPPORTUNITY

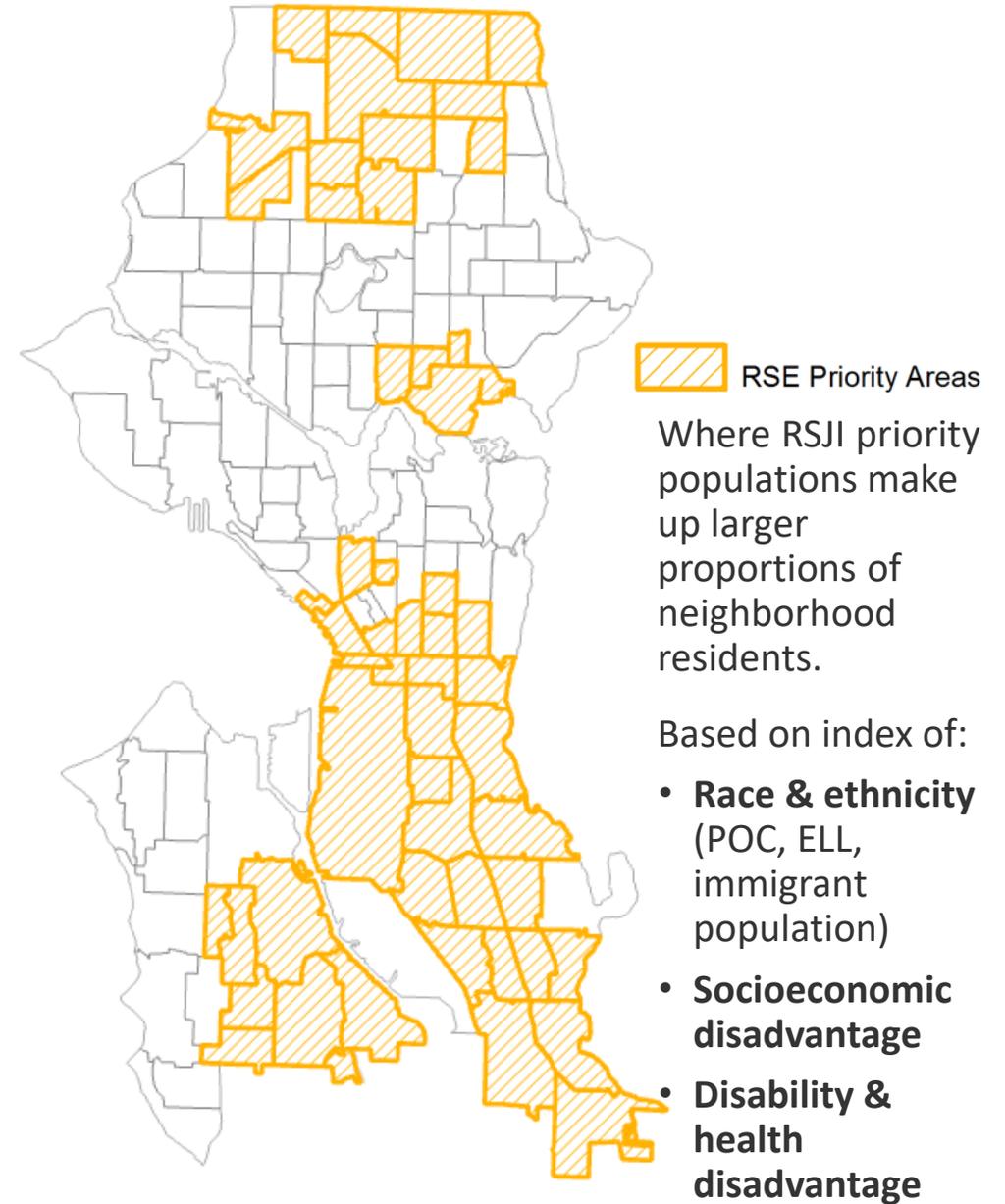
- Performance of neighborhood elementary schools
- Unemployment
- Disconnected youth
- Educational attainment
- Poverty and near-poverty
- Full-time workers in or near poverty
- Business ownership



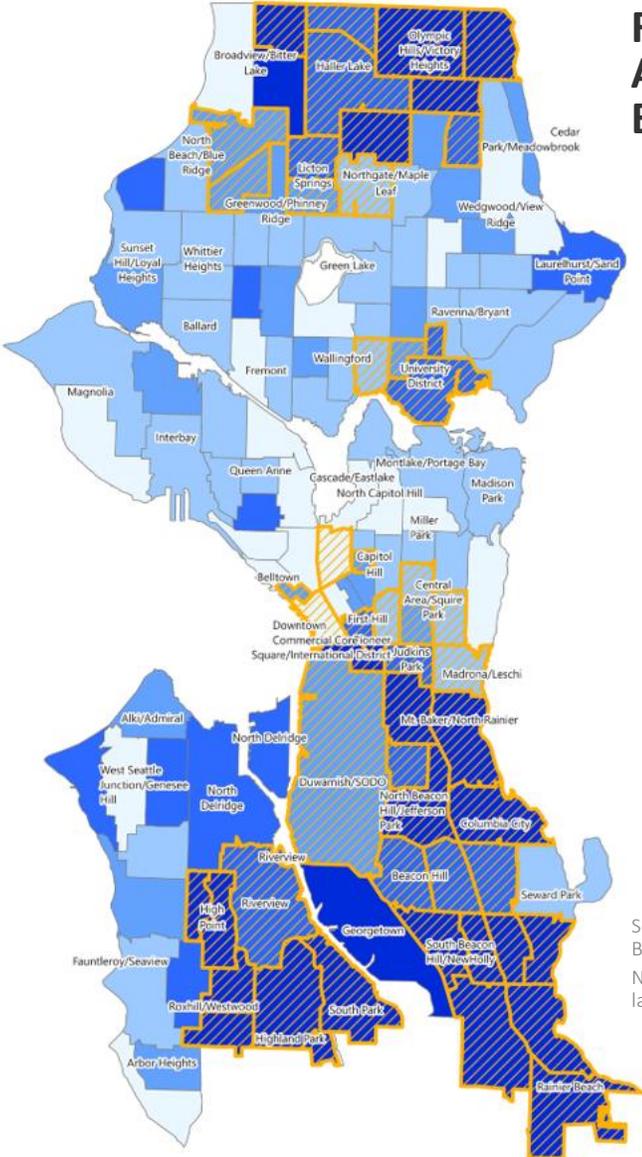
# Analysis of Community Indicators

- **Racial and ethnic disparities** in city as a whole
- **Neighborhood-based disparities**; focus on priority areas identified in the City's [Race and Social Equity \(RSE\) Index](#).

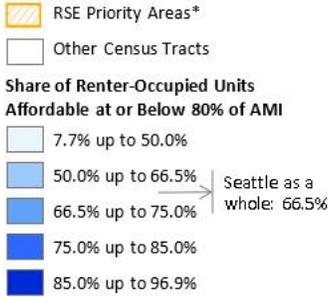
*First report provides pre-pandemic baseline.*



# Concentrations of Housing That's Affordable with a Low Income

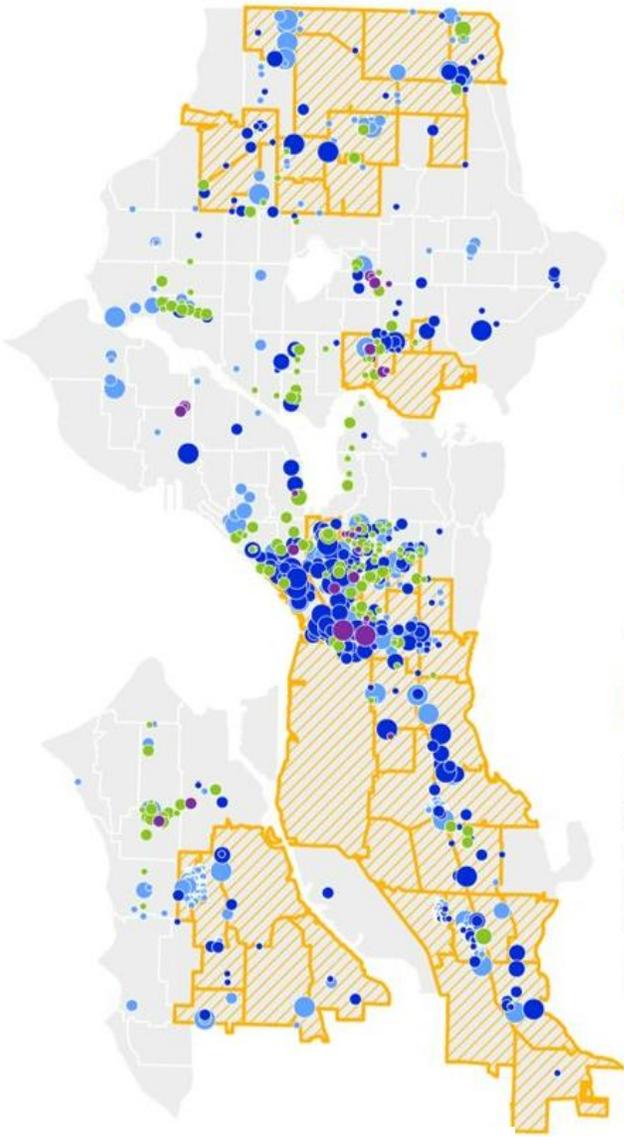


## Rental Units Affordable at or Below 80% of AMI



\*RSE Priority Areas are tracts in the two highest priority quintiles of the RSE Index.

Source: ACS 2011-2015 5-Year CHAS estimates, U.S. Census Bureau and HUD. City of Seattle OPCD RSE Index.  
 Notes: ACS estimates are based on a sample and can carry large margins of error.



## Rent- and Income-Restricted Units\*

- City Funded (with or without additional funding from other agencies)
- City Incentives (e.g., MHA, IZ)
- City Multifamily Tax Exemption (MFTE)
- Non-City Agency Funding or Incentives Only

### Number of Units\*\*

- 1 - 19
- 20 - 59
- 60 - 79
- 80 or more

■ RSE Priority Areas

### Notes:

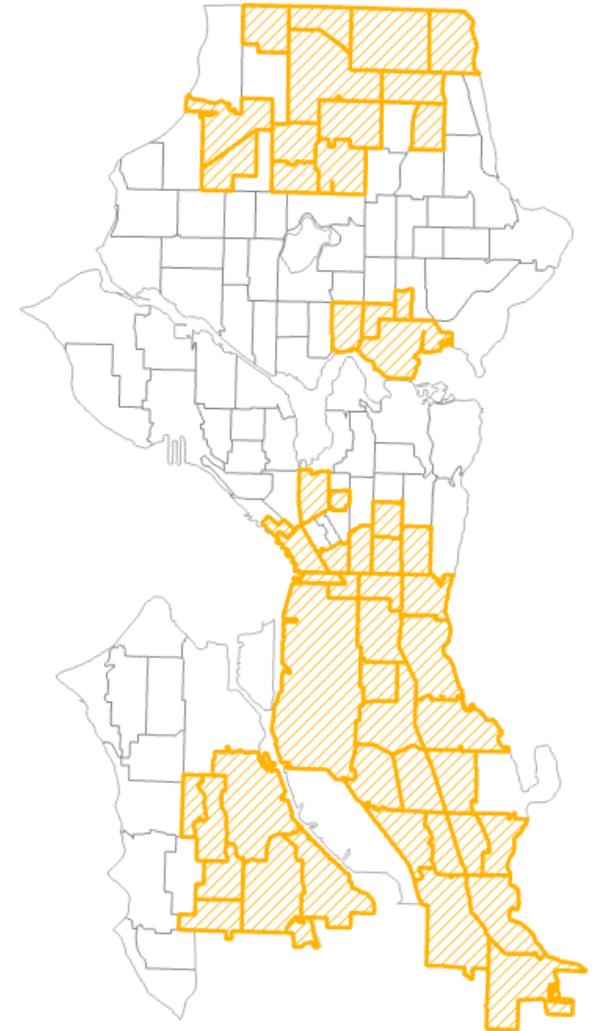
Units displayed are in service as of 12/31/2018  
 \* Omits addresses with fewer than four units except those in High Point, New Holly, and Rainier Vista communities. Also omits confidential addresses.  
 \*\*Refers to the number of rent- and income- restricted units at the address.

Source: City of Seattle Office of Housing

# A few key findings on the community indicators

## RSE Priority Areas:

- Have as good or somewhat better geographic access to:
  - frequent transit service
  - jobs accessible via transit
  - City-owned community centers and libraries although equal access does not imply equitable access.
- Face disproportionately high risk of **exposure to pollution**
- Are less likely to include **neighborhood elementary schools** scoring high on quality.
- Are among the areas w/greatest need for **parks and open space** (see [Outside Citywide](#))
- Include areas that lack access to **grocery stores** selling produce



# Community Indicators part of broader suite of monitoring reports

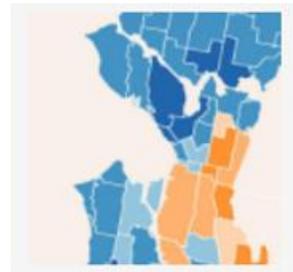
## Community Indicators

21 indicators (housing, community livability, transportation, and economic opportunity)



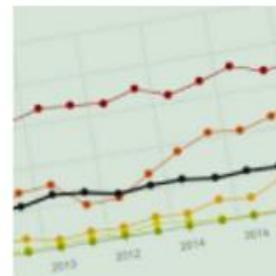
## Displacement Risk Indicators

Indicators of heightened risk and displacement that's underway

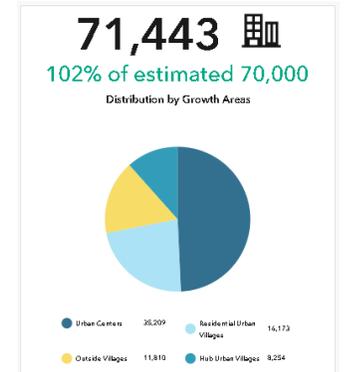


## Neighborhood Change

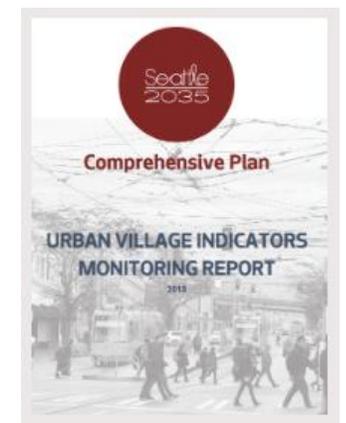
Historical context and recent data on shifts in racial and ethnic demographics



## Seattle 2035 Comp Plan Growth Monitoring



## 2018 Urban Village Monitoring Report



# Questions for Planning Commissioners

As OPCD gears up to resume monitoring to gauge progress on advancing equity in implementation of the Comprehensive Plan:

- **What topics and metrics are most important to include in monitoring?**
- **What *geographies\** and *place types in the growth strategy* do you recommend we include in monitoring?**

\*in addition to RSE Priority Areas

