ATTACHMENT A

PROPOSED TEXT CHANGE FOR THE COMPREHENSIVE PLAN:

Chapter 3 Housing of the Comprehensive Plan is hereby amended to read as follows:

Deleted Text: Strikethrough  Proposed Changes: Underlined
Staff Comments: Italics  Unaffected Omitted Text: (…)

2004 Update: This Comprehensive Plan update is geared to meeting the requirements of the GMA. It also reflects the recognition that most new housing, and particularly affordable housing, will be focused towards the Urban Growth Areas surrounding the county's cities and towns.

New housing development should be directed into the most suitable areas. The most intensive, for example, should be located where public facilities and services can be provided most economically and where rural and sensitive areas will be least impacted. There is also a need for a variety of housing types to meet the requirements of special needs populations such as low income, elderly and handicapped residents, those with physical or developmental disabilities, drug and alcohol addictions, victims of domestic violence, the homeless, civil and military veterans, those who are linguistically isolated, the chronically mentally ill, single parents, HIV/AIDS infected citizens, while generally providing a broad range of units for family sizes, age groups, and income levels characteristic of the county.

Examples of the topics addressed in this 2009 update are:
• Population and housing needs projections;
• Fair Share Housing targets; and
• Special needs housing.

As the previous tables show there is sufficient land within the rural county and to accommodate the expected population increases through 2025. Land, however, is not the only consideration. The challenge lies in adequately providing for the low- and moderate-income households. For these households, location, social, health, transportation, and housing services, and proximity to jobs, shopping, and businesses, become much more integral to determining housing affordability. For example, it costs approximately $6,000 yearly to own and operate a vehicle. If a household's gross annual income is $19,300 (see Table 4-4), this cost for transportation becomes prohibitive. If a household is able to reduce this cost, more money is available for housing and other essentials. When located in or near town, a household is able to avail itself more easily of transportation alternatives and subsidized housing. This can reduce the need for an automobile, or at least, multiple vehicles. Necessarily, more housing is being focused into the urban areas (which also addresses other GMA requirements, such as containing urban sprawl) where public services and facilities can more cost-effectively be provided.
Affordability: According to federal guidelines, housing is affordable when it costs no more than 30 percent of gross household income, including the cost of utilities. Finding affordable housing is not a problem when income levels are substantially higher than average. However, low- and moderate-income households are increasingly challenged to find housing within their budgets.

The U.S. Department of Housing and Urban Development (HUD) established national definitions of low- and moderate-income levels. They are based on percentages of county median incomes. People most likely to have difficulty finding housing are within the following income ranges:

- Extremely Low: 0 percent to 30 percent of the median income
- Very Low: 31 percent to 50 percent of the median income
- Low to moderate: 51 percent to 80 percent of the median income
- Moderate: does not exceed 80 percent to 95 percent of the median income

Substandard housing is a large consideration when discussing affordable housing. Typically, as housing costs go down so do amenities and basic features. Housing may be affordable to someone but may be lacking basic features (electricity, heat source, complete kitchen or plumbing) or may be overcrowded, dilapidated, or unfit for habitation. The following table shows those housing units that are lacking basic features or are of substandard condition:

Fair Share Affordable Housing: The Fair Share Affordable Housing targets, required by the County-Wide Planning Policies, were adopted January 31, 1994. The Urban Growth Management Committee of the Thurston Regional Planning Council established these regional numbers prescribing the amount of low-income housing the County and its jurisdictions would need to provide through the year 2015. The categories are based on the HUD income levels discussed above.

The following table estimates the needs for affordable housing which have been unmet by the current housing stock. As shown, there is still a lack of affordable housing units for Thurston County residents who make below 50% of the median household income.

This being the case, it is very likely that the county will not be able to accommodate its full share of the Fair Share Affordable Housing targets within the rural area. Therefore, the county will need to identify any potential shortfalls and work with the cities and towns to explore ways to accommodate a portion of the county's targeted share within urban growth areas. The Goals, Objectives, and Policies section below outlines ways to accomplish this.

- Single family
- Manufactured housing
- Duplex
- Mixed residential/commercial
- Special needs housing
- Family member units
Additional types of housing, such as accessory dwelling units, are also allowed within urban growth areas around cities and towns. Co-housing, community land trusts, and other housing alternatives are not precluded in the rural area. At the same time, the Joint Plans provide more housing diversity near services in the urban growth areas.

IV. SPECIAL NEEDS

Special needs populations include low-income households, people with physical or developmental disabilities, the homeless, the frail elderly, and others who have particular difficulty securing housing due to unusual circumstances (i.e., single parents, HIV/AIDS infected citizens, battered women—domestic violence victims, civilian veterans, those who are linguistically isolated, the chronically mentally ill, drug and alcohol addicted etc.). Rising costs and limited housing choices are especially hard on low-income households and other people with special needs.

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