

Affordable Housing for Seniors in East King County: Needs, Challenges and Opportunities

BELLEVUE NETWORK ON AGING | OCTOBER 3, 2019

LINDSAY MASTERS - ARCH EXECUTIVE MANAGER

Need for Affordable Senior Housing

Single elderly households are the most likely to be severely cost burdened (paying over 50% of income towards housing).

Source: 2011-2015 CHAS 5-Year Estimates (Comprehensive Housing Affordability Strategy)

Housing Cost Burden by Household Type

	Not cost burdened	%	Cost burdened (30-49%)	%	Severely cost burdened (50%+)	%
EKC cities	130,150	69%	31,833	17%	26,484	14%
1-person non-elderly	26,398	63%	8,163	19%	7,562	18%
small family (2-4 person)	69,728	76%	13,778	15%	8,603	9%
large family (5+ person)	8,298	70%	2,284	19%	1,262	11%
Elderly Households						
1-person age 62+	9,334	47%	4,402	22%	6,269	31%
2-person age 62+	16,392	73%	3,206	14%	2,788	12%
Bellevue	37,115	68%	8,945	17%	8,139	15%
1-person non-elderly	8,110	63%	2,365	18%	2,425	19%
small family (2-4 person)	18,035	73%	3,715	15%	2,965	12%
large family (5+ person)	2,375	72%	545	17%	360	11%
Elderly Households						
1-person age 62+	3,325	52%	1,400	22%	1,635	26%
2-person age 62+	5,270	76%	920	13%	754	11%

“...nearly a third of the clients in homeless shelters funded by United Way of King County are over age 55.”

News

Senior Centers Help Address Homelessness Among Older Adults

April 14, 2017

While homelessness has not traditionally been thought of as a “senior issue,” older adults are not immune to the impacts of the homelessness crisis. In fact, the average age of the homeless population in King County is increasing. Among respondents to a [2016 survey](#), 22 percent of people experiencing homelessness, 22 percent were over age 50. And nearly a third of the clients in homeless shelters funded by United Way of King County are over age 55. Fortunately, senior centers and other older adult services providers have been collaborating on new approaches to



The issue is not new...

2009 Study: Quiet Crisis

“More than 6,700 low-income seniors are currently waiting to receive assistance from local housing authorities, and nearly 1,000 are homeless.”

Quiet Crisis:



*Age Wave Maxes Out Affordable Housing,
King County 2008–2025*

February 2009

2009 Findings:

Report predicted a demographic tidal wave that would increase the share of seniors in the county to 23% of the population by 2023, and exponentially grow the need for affordable housing.

Today:

The share of elderly population in Bellevue is now close to 25%. Whereas the average senior on social security would have to pay 80% of their income for an average rent apartment, today the typical \$1400 social security benefit is nowhere near enough to afford the average apartment rent in Bellevue of over \$2,300.

Housing-Related Recommendations:

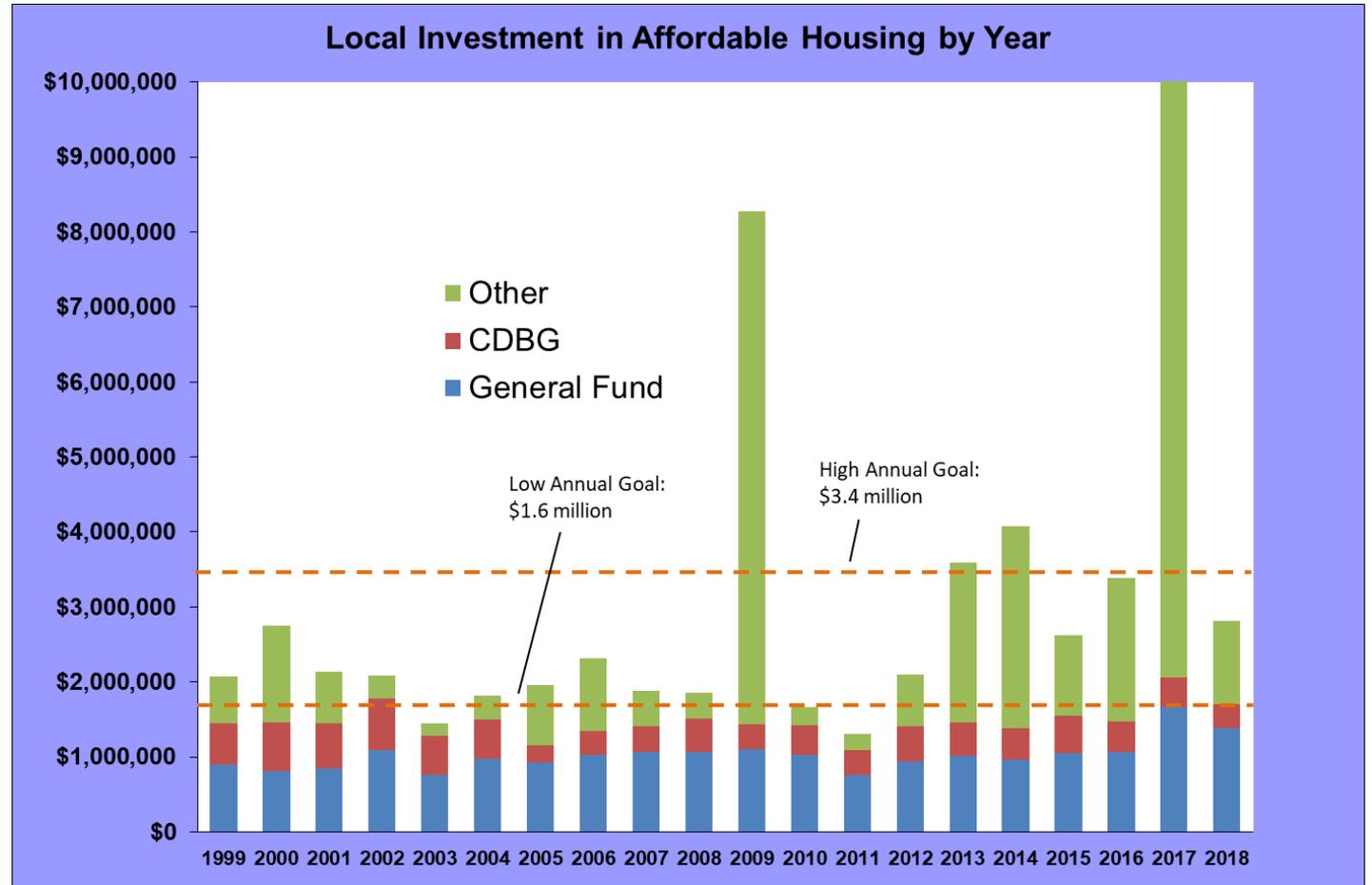
- Protect and preserve existing affordable rental senior housing.
- Preserve mobile home communities.
- Work with community-based providers, and state and federal agencies to create assisted living facilities for current and future residents of public and nonprofit housing.
- **Make strategic investments of local, state and federal public funding to expand the supply of affordable housing for seniors, and to encourage the creation of new types of supportive housing.**
- Leverage state and federal resources to meet the senior housing challenge.
- Provide a framework of regulations and incentives to encourage the development of affordable housing for seniors.
- Create development incentives for senior housing providers.
- Encourage the development of detached accessory dwelling units.

Accomplishments: Local Investment in Affordable Housing

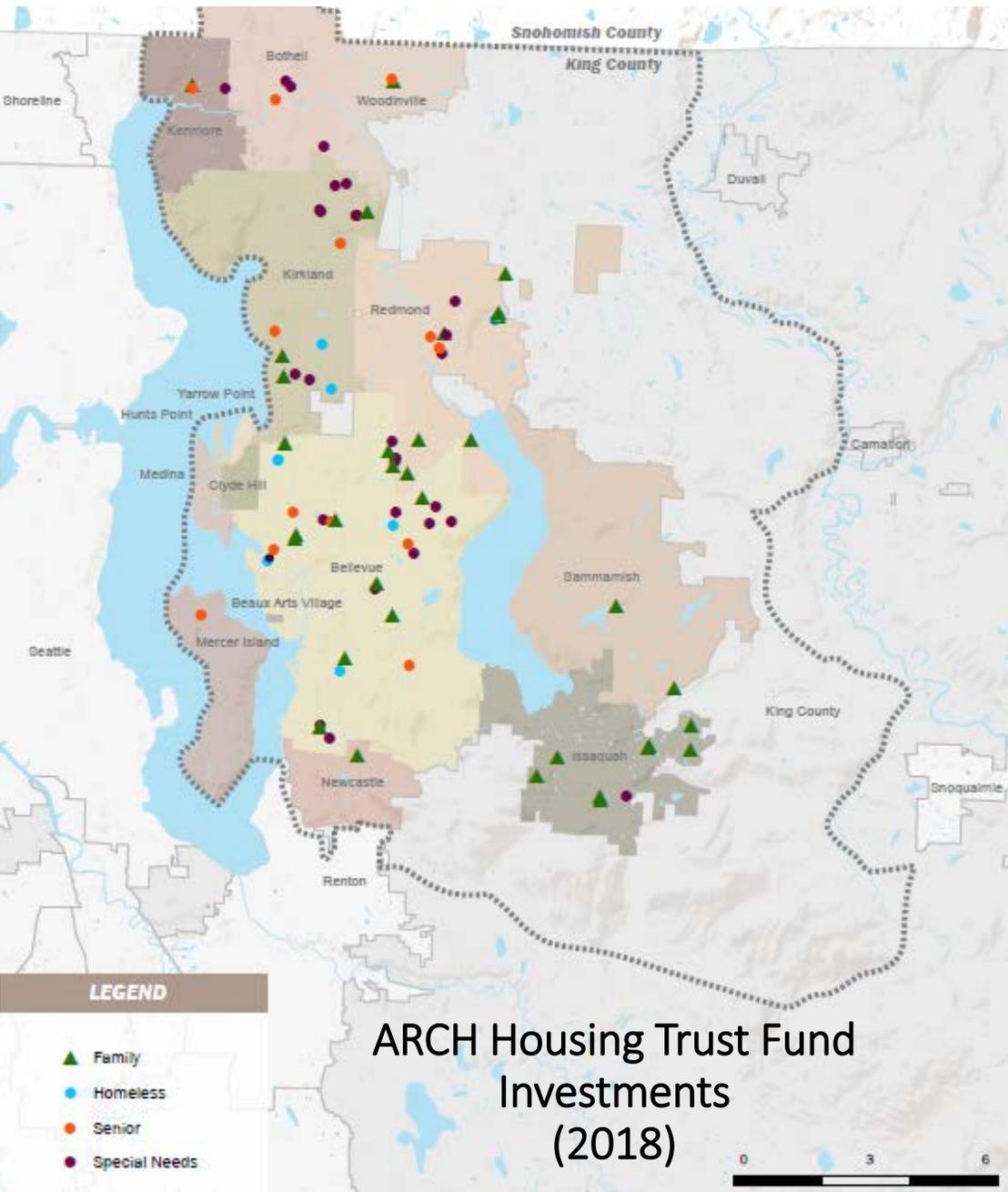
1993-2018 – ARCH cities jointly invest \$63 million in local resources through the ARCH Trust Fund to

Cities make contributions in the form of funding, land, and fee waivers.

ARCH Trust Fund supports over 3,600 units/beds in a wide variety of projects.



Regional Community Impact: Housing Trust Fund Production



Housing Type	Number of Units/Beds	Investment*
Family	2,331	\$36,798,511
Senior	669	\$10,478,642
Homeless	480	\$12,244,513
Special Needs	165	\$3,470,167
TOTAL	3,645	\$62,991,833

*includes loans/grants, land , and fee waivers

Accomplishments: Inclusionary Zoning and Affordable Housing Incentives

Eastside cities lead early adoption of inclusionary housing programs.

City of Redmond is an early leader in requiring affordable units as part of new development.

Seven cities offer property tax exemptions for affordable housing.

Ten cities offer impact fee waivers/reductions.

CITY	OWNER	RENTER	GRAND TOTAL
Bellevue	91	287	378
Issaquah	322	80	402
Kenmore		56	56
King County	303	367	670
Kirkland	42	128	170
Mercer Island		13	13
Newcastle	6	31	37
Redmond	112	584	696
Sammamish	7	48	55
Woodinville	22		22
Grand Total	905	1594	2499

	50% AMI - 80% AMI	80 AMI - 100% AMI	100 AMI - 120% AMI	Grand Total
Bellevue	157	243	0	400
Issaquah	45	147	233	425
Kenmore	49	7	0	56
Kirkland	121	44	11	176
Mercer Island	13	0	0	13
Newcastle	46	6	0	52
Redmond	135	547	0	682
Sammamish	0	55	0	55
Woodinville	0	28	0	28
King County	0	596	214	810
Grand Total	566	1,673	458	2,697

Regional Community Impact: Incentive/Inclusionary Production

- Housing serves a range from low to moderate and middle income households, with a majority at 80% AMI.
- Significant share of affordable units (over 1/3) were occupied by seniors in 2018.

Opportunities: Local Investment

Seattle	East King County
1 city	15 cities
2018 population: 730,400	2018 population: 501,215
2017 investment: \$93.44 million	2012-2017 average annual investment: \$4.4 million
Per capita 2017 investment: \$127.93	Per capita annual investment: \$8.86

In the same period ARCH cities invested \$63 million to create 3,600 units, Seattle has invested over ten times that amount (\$650 million) to produce about 14,000 permanently affordable homes.

Existing Local Funding Tools

Consistently Used Tools:

- General fund revenues (but little growth in 20 years; structural deficits constrain local budgets)

Tools that have been used occasionally:

- Land Donation
- REET – flexibility to use for housing extended in recent legislative session (used only by City of Kirkland)
- Developer “in-lieu” payments (used infrequently in Kirkland, Bellevue, Redmond);
 - Cities have not applied incentive programs to commercial development.

Tools that have not been utilized:

- Property tax levy (requires voter approval)
 - Passed by Seattle voters in 1981, 1995, 2002, 2009, and 2016 (with over 70% of the vote)
- 0.1% Sales tax for housing and services (requires voter approval)
- NEW: Local option sales tax (HB 1406)
 - Newly authorized tool, creates up to ~\$1.4m annually in EKC

What can we do
to move the
needle?

Who needs to get involved?

- Faith Communities
- Local elected leaders
- State legislators
- Major employers
- Community leaders/organizers
- Housing developers/providers
- Homeless providers
- People affected by the housing crisis
- Seniors

What can we do
to move the
needle?

ADVOCACY

- Make the case to use existing funding tools, and request new tools from the state.
- Make affordable housing the highest priority use of public land.
- Engage employers and faith communities to dedicate available land and resources.
- Require all new development (commercial and residential) to contribute to affordable housing.
- Allow more land to be available for multifamily and other housing types, including ADUs.
- **Organize support for affordable housing in your community.**
- **Organize existing apartment communities to preserve their housing.**
- **Learn people's stories – share how the lack of affordable housing affects our community, and how its presence can change people's lives.**