



# CITY OF SEATAC

## PLANNING COMMISSION MEETING

Virtual Meeting  
February 2, 2021, 5:30 p.m.

Due to the current COVID-19 public health emergency, and social distancing protocols, pursuant to the Governor's and public health officials' orders, this meeting will be conducted virtually. The public may call in to the conference line to listen to the meeting. The number is 206.973.4555. While you will be able to hear the meeting; you will not be able to participate in the meeting through this phone number. Please note that if you are unable to mute your phone, everyone else on the call-in line will be able to hear you, so please refrain from speaking. No one will be able to physically attend this meeting. Public comment opportunities for this meeting are below.

### MEETING AGENDA

- 1) Call to Order/Roll Call
- 2) Approval of the minutes of January 5, 2021 regular meeting - [EXHIBIT 2]
- 3) Public Comment on items not on the agenda. *Comments on agenda items will be taken after the staff presentation and Commission discussion on each item below. See Public Comment Process below.*
- 4) Discussion on Housing Inventory and Assessment Report (HIAR) and next steps for Housing Action Plan project - [EXHIBIT 4a, 4b, & 4c]
- 5) CED Staff Report
- 6) Planning Commission Comments (including suggestions for next meeting agenda)
- 7) Adjournment

**Public Comment Process:** In an effort to adhere to the social distancing protocols, pursuant to the Governor's and public health officials' orders, and in order to keep our residents, Council and staff healthy, the Commission will not hear any in-person public comments during this COVID-19 public health emergency. The Commission is providing remote and written public comment opportunities. All comments shall be respectful in tone and content.

**How to Sign Up for Remote Oral Comments:** Signing-up for remote oral comments must be done by 3:30p.m. the day of the meeting. Instructions for providing remote oral comments are located at the following link: [Council Committee and Citizen Advisory Committee Virtual Meetings](#).

How to Provide Written Comments: Written public comments may be provided by email or text and must be submitted by 3:30p.m. the day of the meeting. If you wish to submit written testimony or comments, email/text your comments to [PCPublicComment@seatacwa.gov](mailto:PCPublicComment@seatacwa.gov). Written comments will be mentioned by name and subject and then placed in the commission handout packet posted to the website. All public comments submitted to an email/text address other than the provided address, or after the deadline, will not be included as part of the record.

**A quorum of the City Council may be present.  
All Commission meetings are open to the public.**

*The Planning Commission consists of seven members appointed by the Mayor and confirmed by the City Council. The Commission primarily considers plans and regulations relating to the physical development of the city, plus other matters as assigned. The Commission is an advisory body to the City Council.*

**CITY OF SEATAC  
PLANNING COMMISSION  
Minutes of January 5, 2021 Meeting**

**Members present:** Tej Basra, Tom Dantzler, Leslie Baker, Kyle Becker, Tony Zuniga Sanchez -  
(Arrived at 5:37pm)

**Members absent:** Andrew Ried-Munro, Jagtar Saroya

**Staff present:** Evan Maxim, *CED Director*; Jenn Kester, *Planning Manager*; Dennis Hartwick, *Senior Planner*; Stanley Tombs *Councilmember*, Peter Kwon *Deputy Mayor*

**1. Call to Order/Roll Call**

Chair Basra called the meeting to order at 5:30 p.m.

**2. Approval of minutes of the December 15, 2020 regular meeting**

Commissioner Baker moved to approve minutes, Commissioner Dantzler seconded. Motion passed.

**3. Public Comments on items not on the agenda**

None

**4. 2020 Miscellaneous Land Use Code Amendments**

Senior Planner Dennis Hartwick presented a follow up presentation to the 2020 Miscellaneous Land Use Code Amendments Package presented in the 12/15/20 Planning Commission meeting. As discussed at the 12/15/20 PC Meeting, it was determined that *Section 18 (15.455.120) & Section 19 (15.455.140)(A)(1)* needed more information and staff was advised to come back with revised language for City Center reduction only.

Senior Planner Hartwick presented the following proposed Amendments:

**Section 18 (15.455.120):** Parking Chart

- **Summary of change:** Consolidated specific land uses into more general land uses in the “Retail and Commercial” section of the parking chart. Deleted and added several land uses in the “Retail and Commercial” section of the parking chart.
- **Reason for change:** Streamline the use chart. Align the use chart with other charts in the SMC.

**Section 19 (15.455.140)(A)(1):** Parking Reductions

- **Summary of change:** 15.300.410(B) – Added parking reductions to City Center Overlay District that match those in the Angle Lake and South 154<sup>th</sup> Street Station Areas.
- **Reason for change:** Create consistency in the parking reductions for residential developments in the City’s overlay districts.

Commissioner Dantzler moved to recommend the proposed package to Council, Commissioner Baker seconded; Passed 5-0

**5. Brainstorm on Educational Topics for the Planning Commission in 2021**

Planning Manager Jenn Kester kicked off brainstorming discussion on education for the Planning Commission. Discussion commenced with Chair Basra, Commissioner Baker, Commissioner Dantzer, Commissioner Sanchez, Planning Manager Jenn Kester, and CED Director Evan Maxim.

**6. CED Director's Report**

• **HAP Briefing at the January 19, 2021 Special PED Meeting**

Director Maxim brought to attention an upcoming briefing about the Housing Action Plan (HAP) that will be presented at the January 19, 2021 Special PED meeting. Maxim indicated that the briefing is a follow up with in depth look into the HAP presentation conducted by Senior Planner Kate Kaehny in the November 2020 PC Meeting. Maxim recommended the Planning Commission to attend this meeting.

• **Work Plan**

Director Maxim iterated that the Planning Manager Jenn Kester and he have commenced dialogue regarding what the work plan will look like in the coming year or two. Maxim indicated that in the interest of providing additional trainings and briefings for the Planning Commission, the purpose of acquainting the Planning Commission with this information will help them to understand the bigger picture and provide context of the work plan status and progress.

**7. Planning Commission Comments (including suggestions for next meeting agenda)**

None

**8. Adjournment**

Commissioner Baker moved to adjourn meeting. Chair Basra adjourned meeting at 6:05pm



## MEMORANDUM COMMUNITY & ECONOMIC DEVELOPMENT

Date: January 28, 2021  
To: Planning Commission  
From: Kate Kaehny, Senior Planner  
Subject: Upcoming Discussion on Draft Housing Inventory & Assessment Report

---

On January 19, 2021, the Planning Commission was invited to attend a Special Planning & Economic Development (PED) Committee Meeting focused on a review of the Draft Housing Inventory & Assessment Report, which was created as part of the City's Housing Action Plan project. Staff is bringing the same presentation to the upcoming Planning Commission meeting in order to provide Commissioners with the opportunity to have a full discussion on the Report.

### **Housing Action Plan Project Background**

In July 2020, City Council finalized approval of a \$100,000 department of Commerce Grant for the purpose of creating SeaTac's first Housing Action Plan. The main goals of the Housing Action Plan are to identify strategies to increase the city's housing supply and options for current and future residents at all income levels.

### **Summary of Project Tasks & Activities to Date**

- **Task 1: Existing Conditions Analysis/Housing Inventory & Assessment Report**
  - Draft Housing Inventory & Assessment report completed
- **Task 2: Public Participation**
  - Early learning activities: Individual Council member interviews, meetings with Planning Commission and PED Committee
- **Task 3: Identify Strategies to Increase Housing Options**
  - Early learning activities: Potential strategies and priorities gathered from Council interviews and meetings with Planning Commission and PED Committee
- **Task 4: Complete Housing Action Plan**
  - Deadline: June 30, 2021

### **Summary of Draft Housing Inventory & Assessment Report**

Completing the Inventory and Assessment Report is one of the Housing Action Plan's main tasks. It provides a baseline of data that can be used in tandem with public input for the development of Housing Action Plan strategies, which is the next step in the project.

The Draft Report document is split into two sections: 1) an inventory of housing supply and demand in SeaTac, and 2) an assessment of if the supply meets the demand. Staff will provide an overview of the Draft Report at Tuesday's meeting. The Draft Report document can be found on the project website at the following link: [www.seatacwa.gov/hap](http://www.seatacwa.gov/hap).

**Packet Materials**

- This Memo
- Copy of presentation slides
- Key Housing Terms information sheet

As noted above, the Draft Housing Inventory and Assessment Report can be found on the project webpage at the following link: [www.seatacwa.gov/hap](http://www.seatacwa.gov/hap).



Serving Communities ▾ Building Infrastructure

Growth Management Planning for Housing - Washington State Department of Commerce

Home | Serving Communities



HB 1923 Building Urban Residential Capacity Grants

# SeaTac Housing Action Plan “HAP” Project Update: Draft Housing Inventory & Assessment Report Review

Planning Commission  
February 2, 2021



# PRESENTATION OVERVIEW

## PURPOSE OF PRESENTATION

- Provide an overview of Draft Housing Inventory & Assessment Report findings on SeaTac's housing supply and demand.
- Provide Commissioners with the opportunity to ask questions and comment on the Report.

## WHY IS THIS ISSUE IMPORTANT?

1. In July 2020, City Council finalized approval of a \$100,000 Department of Commerce grant to fund a Housing Action Plan (HAP).
2. Regular briefings are needed to ensure City Council and the Planning Commission stay apprised of and provide input on project activities.





## NO ACTION REQUESTED

### NO ACTION REQUESTED

- Project briefing is informational, no action needed.

### REVIEWS TO DATE

- Planning Commission: 11/17/2020, 1/19/2021 (invited to participate in Special PED Meeting)
- Planning & Economic Development (PED) Committee: 9/24/2020, 11/18/2020, 1/19/2021



# MEETING LOGISTICS

## MEETING LOGISTICS

The presentation is split into three main sections to ensure time for comments and questions as follows:

- Project background, methodology definitions
- Housing inventory
- Housing assessment



# SEATAC HOUSING ACTION PLAN BACKGROUND

## WHAT IS A HOUSING ACTION PLAN?

- Funding program created by WA Legislature in May 2019 with HB 1923 and 2343
- Passed to encourage cities to **increase residential building capacity** to address housing affordability by enacting a **housing action plan** (HAP) or other mechanisms for increasing housing.

## MAIN GOAL OF SEATAC'S HAP PROJECT

To identify strategies to increase the city's housing supply and options for current and future residents at all income levels.



# SEATAC HOUSING ACTION PLAN BACKGROUND

## PROJECT STEPS PER GRANT REQUIREMENTS

1. **Assessment** of existing conditions and current housing policies and tools
2. **Participation** and input from City Council, the Planning Commission, community members, community groups, local builders, local realtors, nonprofit housing advocates, and local religious groups
3. **Based on input and participation, identify any strategies/tools desirable to SeaTac** for increasing housing supply and options
4. Project **adoption**



# SEATAC HOUSING ACTION PLAN EARLY GUIDANCE

## PROJECT GUIDANCE FROM COUNCIL INTERVIEWS

- Focus denser housing adjacent to light rail stations
- Maintain and strengthen single family neighborhoods
- Strive for a balance of housing options (i.e. higher & lower density and market rate & affordable cost options)
- Promote safe, healthy and high quality housing
- Increase home ownership options, including condos
- Explore housing for younger people and families
- Ensure strategies are feasible and tailored to SeaTac's unique character & opportunities
- Important to get input from entire community and builders

Guidance will be used to inform public participation & development of Housing Action Plan strategies



# SEATAC HOUSING ACTION PLAN

## Purpose of Housing Inventory & Assessment Report

### The Report does not recommend strategies

- Provides a baseline of data for use in developing the Housing Action Plan's strategies
- Responsive to grant requirements
- Intended to be a resource for City decision-makers, community members and stakeholders that can be a one-stop-shop for housing data and information, including:
  - **Inventory** of the current housing stock, residential population, and local housing market, and
  - **Assessment** of shortcomings or gaps in how the current housing supply meets the needs of residents now and in the future.



# METHODS & DEFINITIONS



# METHODOLOGY

## METHODOLOGY

- This report includes available statistics to determine the characteristics of SeaTac supply (housing) and demand (households)
- Available data sources include:
  - **King County Assessor** - property information
  - **State Office of Financial Management (OFM)** - population
  - **US Census Bureau American Community Survey (ACS)** - households
  - **US Housing & Urban Development HUD - Comprehensive Housing Affordability Strategy (CHAS)** – housing availability and characteristics
  - **CoStar, Zillow** - market data
  - Other sources: Puget Sound Regional Council (PSRC), employment data, building permits, etc.





# METHODOLOGY

## METHODOLOGY

- US HUD Comprehensive Housing Affordability Strategy (CHAS) data is a key dataset to find relationships between households and the housing they occupy:
  - Cost burdens of households (percent of income spent on housing)
  - Income categories for households (income as percent of area median income (AMI))
  - Type of housing occupied (rental versus owner-occupied)
  - Household demographics
- CHAS dataset is based on 5-year ACS data for SeaTac (from 2017)
- US Census's Public Use Microdata Sample (PUMS) is another source other communities are sometimes using



# DEFINITION OF TERMS

## MEDIAN INCOME

- Income at which half of all households make more money and half make less
- Includes all household/family sizes
- Median Household Income = includes all family and non-family households
- Median Family Income (MFI) = family households only (about 2/3 of all households)
- Median Household Income and Median Family Income for cities are provided by the American Community Survey (ACS) 5-year estimates.

SeaTac Median Household Income (no specific household size) <i>US Census 2018 5-year ACS</i>	\$58,995
SeaTac Median Family Income (no specific family size) <i>US Census 2018 5-year ACS</i>	\$71,405



## DEFINITION OF TERMS

### AREA MEDIAN INCOME (AMI)

- AMI is widely used to assess housing affordability.
- In this project, “AMI” refers to HUD’s Fair Market Rent (FMR) area MFI, called HUD Area Median Family Income (HUD-AMFI).
- SeaTac is in the Seattle-Bellevue FMR, which consists of King and Snohomish Counties.
- HUD uses this figure to calculate income limits for income categories for different household sizes.
- Population estimates for each category are published in the HUD CHAS; these provide the best available dataset for household incomes.

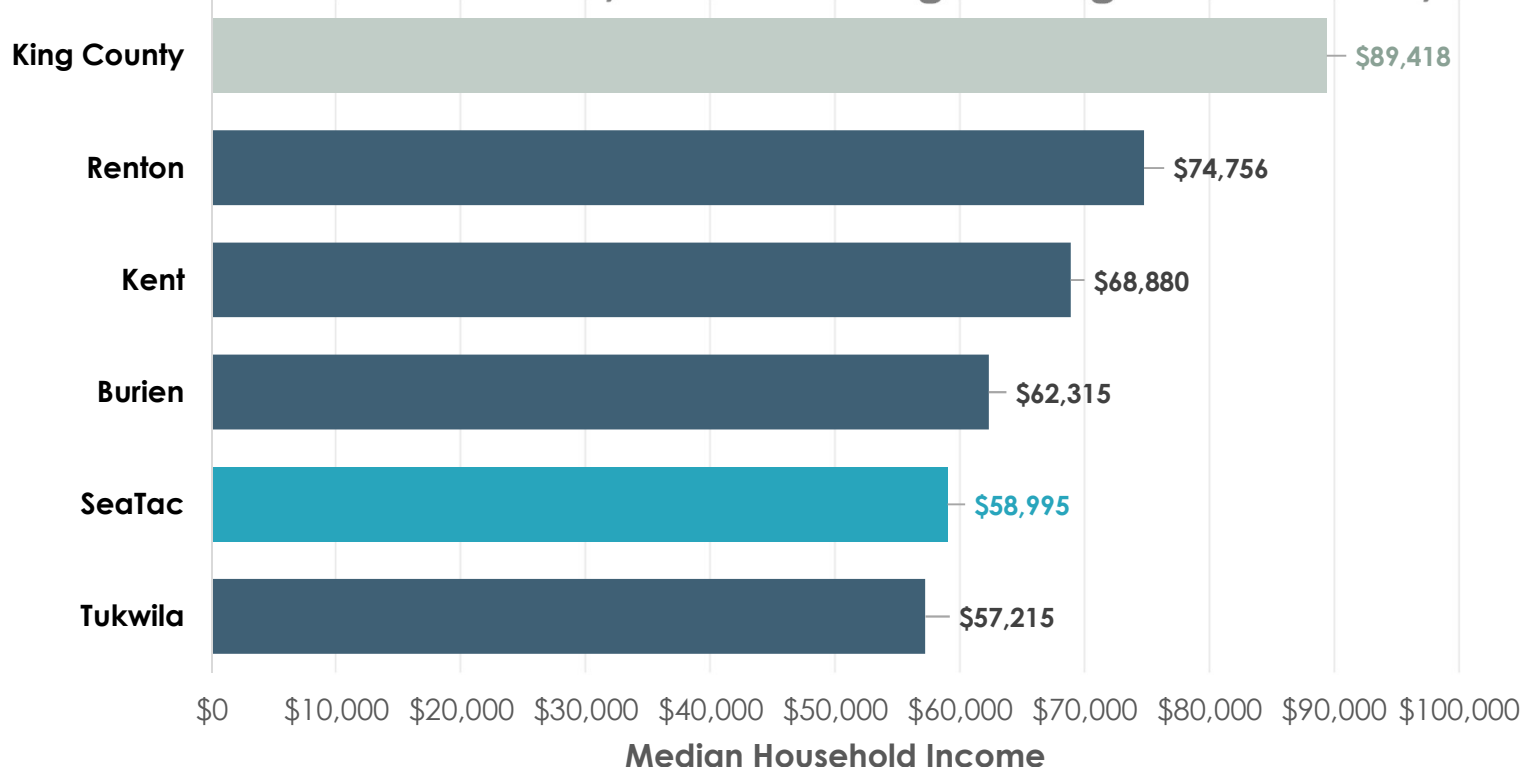
SeaTac Median Household Income (no specific household size) <i>US Census 2018 5-year ACS</i>	\$58,995
King County Household Income (no specific household size) <i>US Census 2014-2018 ACS 5-year Estimates, BERK 2020</i>	\$86,418



# COMPARISON OF MEDIAN INCOMES IN SEATAC & REGION

## SEATAC'S HOUSEHOLD MEDIAN INCOME IS 66% OF THE COUNTY MEDIAN INCOME

Median Household Income, SeaTac & Neighboring Communities, 2018



Source: US Census 2014-2018 ACS 5-Year Estimates; BERK, 2020.

# DEFINITION OF TERMS

## INCOME CATEGORIES

- HUD calculates income limits for different household sizes but general statistics like SeaTac median income **are not** tied to household size.
- AMI categories are calculated based on 2020 FMR data from HUD (HUD-AMFI), **not** SeaTac’s MFI.

INCOME LEVEL	EXTREMELY LOW INCOME	VERY LOW INCOME	LOW INCOME	MODERATE INCOME	ABOVE MEDIAN INCOME
AMI Range	≤30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	>100% AMI
Single-person household income	\$25,100	\$41,800	\$66,700	\$79,300	>\$79,300
Four-person household income	\$35,800	\$59,700	\$95,250	\$113,300	>\$113,300
Typical Jobs/ Income Sources	Uber Driver	Airport Maintenance	Flight Attendant	Firefighter	Airline Pilot
	Fast Food Worker	City of SeaTac parks operation worker	Middle School Teacher	Dental Hygienist	Software Engineer
	Retiree using Social Security Benefits	Administrative Assistant	EMT	Engineer	

Source: US HUD 2020; City of SeaTac 2020; Berk 2020



# QUESTIONS?



# HOUSING INVENTORY



# SEATAC BACKGROUND FACTS

## HOUSEHOLDS

Population	29,180	WA OFM 2020
Households	9,747	US Census 2019 5-year ACS
Families	64.5% of households	US Census 2019 5-year ACS
Homeownership	48.8% of households	US Census 2019 5-year ACS
Housing units	10,831	WA OFM 2020

## DEMOGRAPHICS

White*	32.1%	US Census 2019 5-year ACS
Black/African American*	24.7%	US Census 2019 5-year ACS
Hispanic	17.3%	US Census 2019 5-year ACS
Asian*	14.0%	US Census 2019 5-year ACS
All Other*	11.9%	US Census 2019 5-year ACS

\* Non-Hispanic

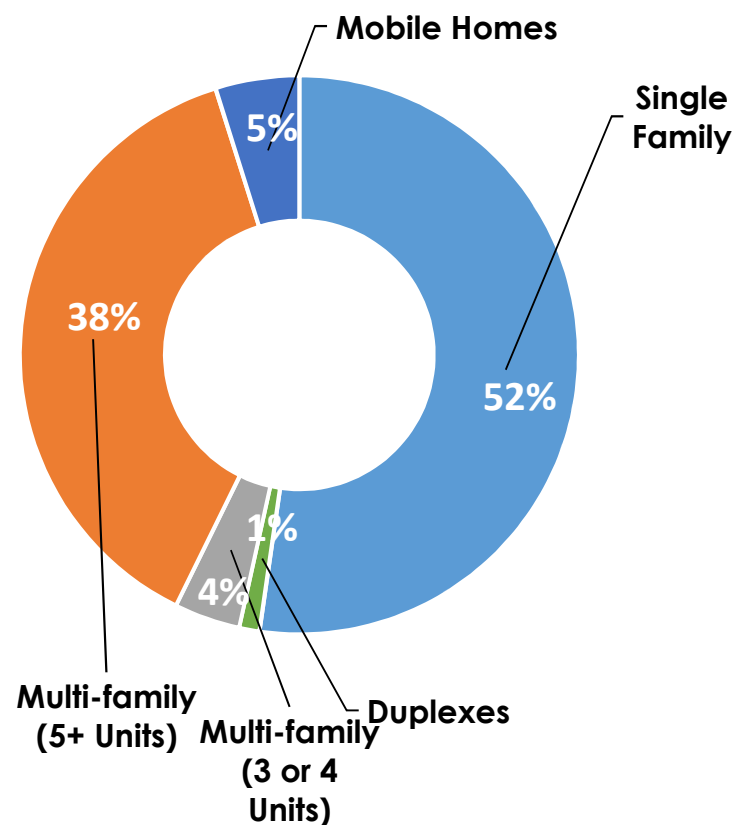




# HOUSING INVENTORY

## HOUSING TYPES

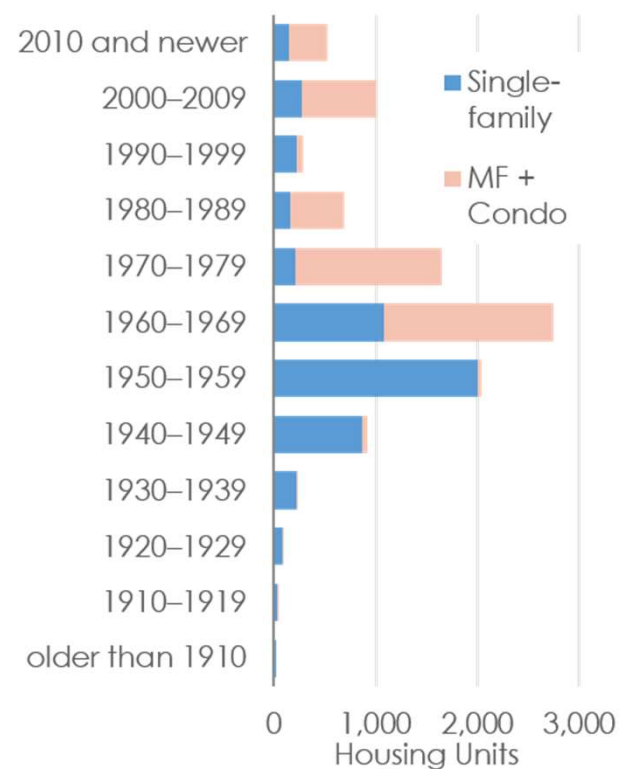
- 52% Single family
- 43% Multi-family & duplexes
- 5% Mobile homes



# HOUSING INVENTORY

## BUILDING AGE

- Most single family houses built between 1940 and 1960
- Most apartments built between 1960 and 1980
- Older housing stock contributes market-rate affordable units to supply



# HOUSING INVENTORY



## PUBLIC & OTHER INCOME RESTRICTED HOUSING

- King County Housing Authority provides 802 income-restricted housing units in SeaTac, representing about 1/5 of rented housing
- Privately owned housing also provides income-restricted units, like The Reserve retirement apartments near the Angle Lake Station with 289 units for households at or below 60% AMI.
- As of 2019, 1,651 Section 8 Housing Choice vouchers were used in zip codes that cover SeaTac and parts of Des Moines, Burien and Tukwila. These vouchers can be used at publicly or privately owned properties.

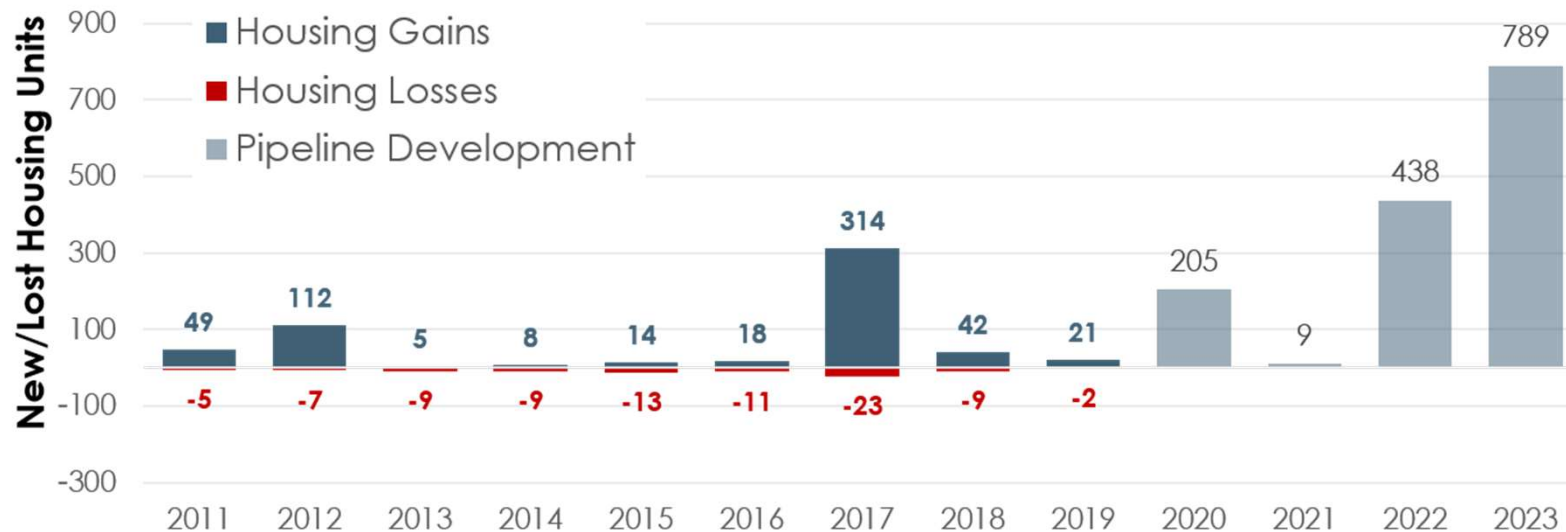
Source: King County Housing Authority 2020; US HUD 2019



# HOUSING INVENTORY

## HOUSING PRODUCTION

- Relatively few new units in the past decade
- Some demolitions
- 1,200-1,400 potential units in development pipeline with construction anticipated through 2023



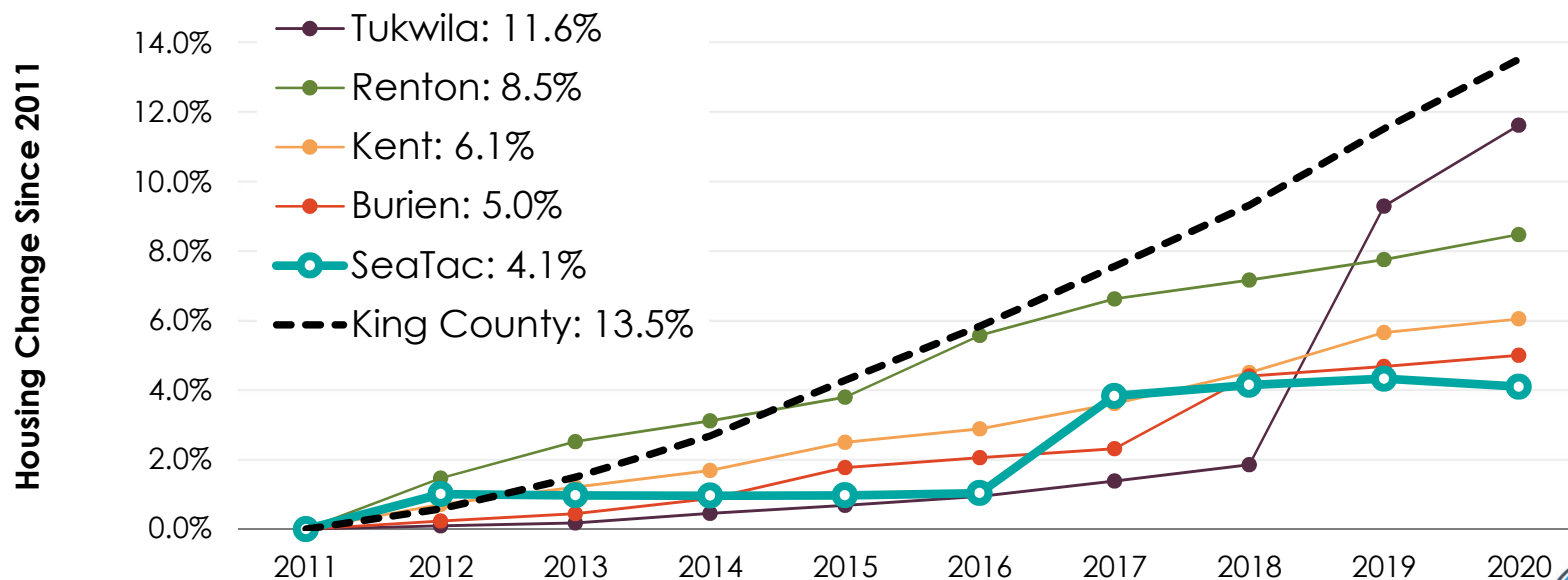
Source: WA OFM 2020



# HOUSING INVENTORY

## HOUSING PRODUCTION

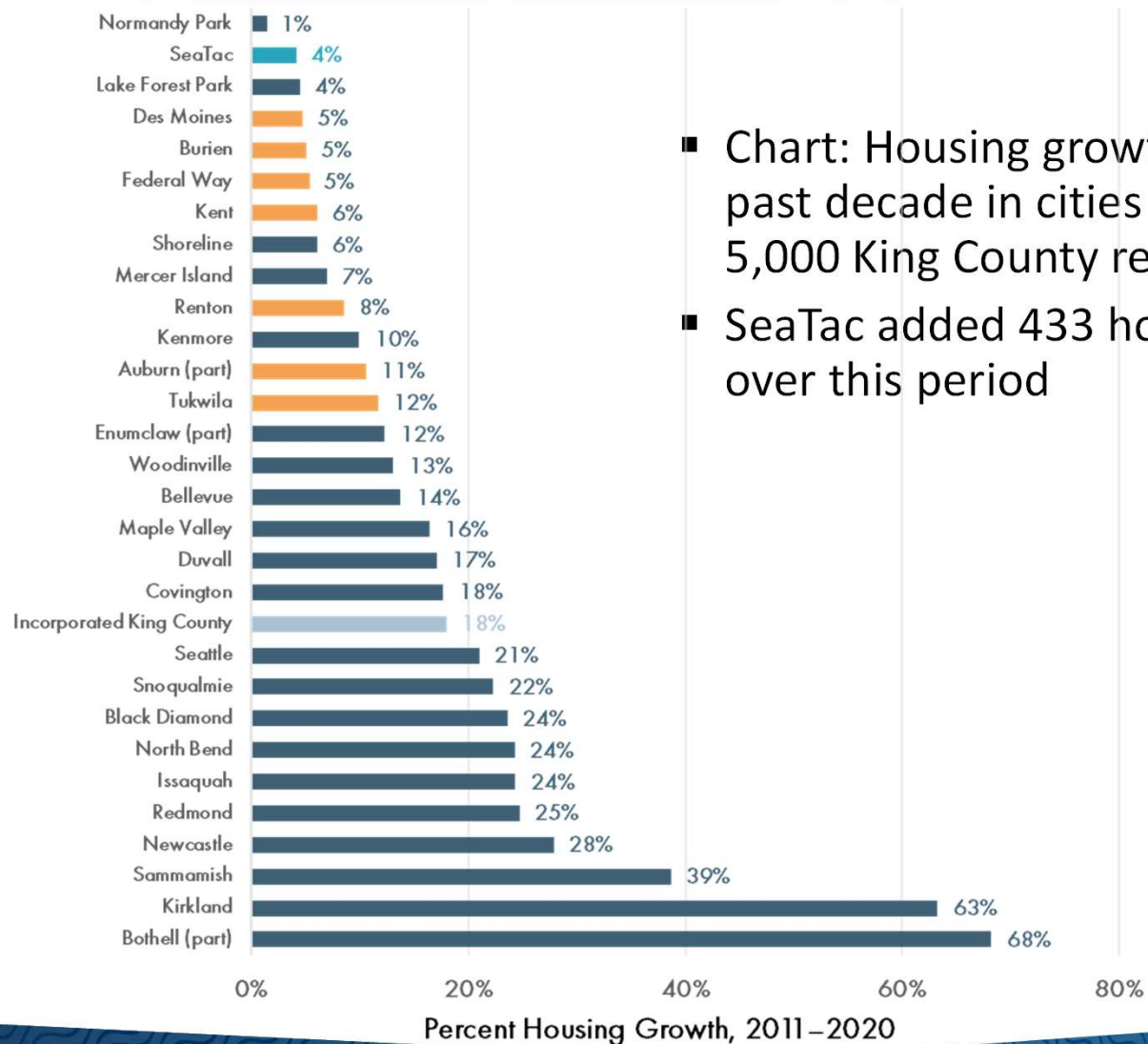
- Total housing growth in SeaTac has been slower than most cities in King County, including south King County peer cities
- Most housing construction and pipeline development is within and near the station areas and city center



Source: WA OFM 2020



# HOUSING INVENTORY



- Chart: Housing growth over the past decade in cities with at least 5,000 King County residents
- SeaTac added 433 housing units over this period

Source: WA OFM 2020

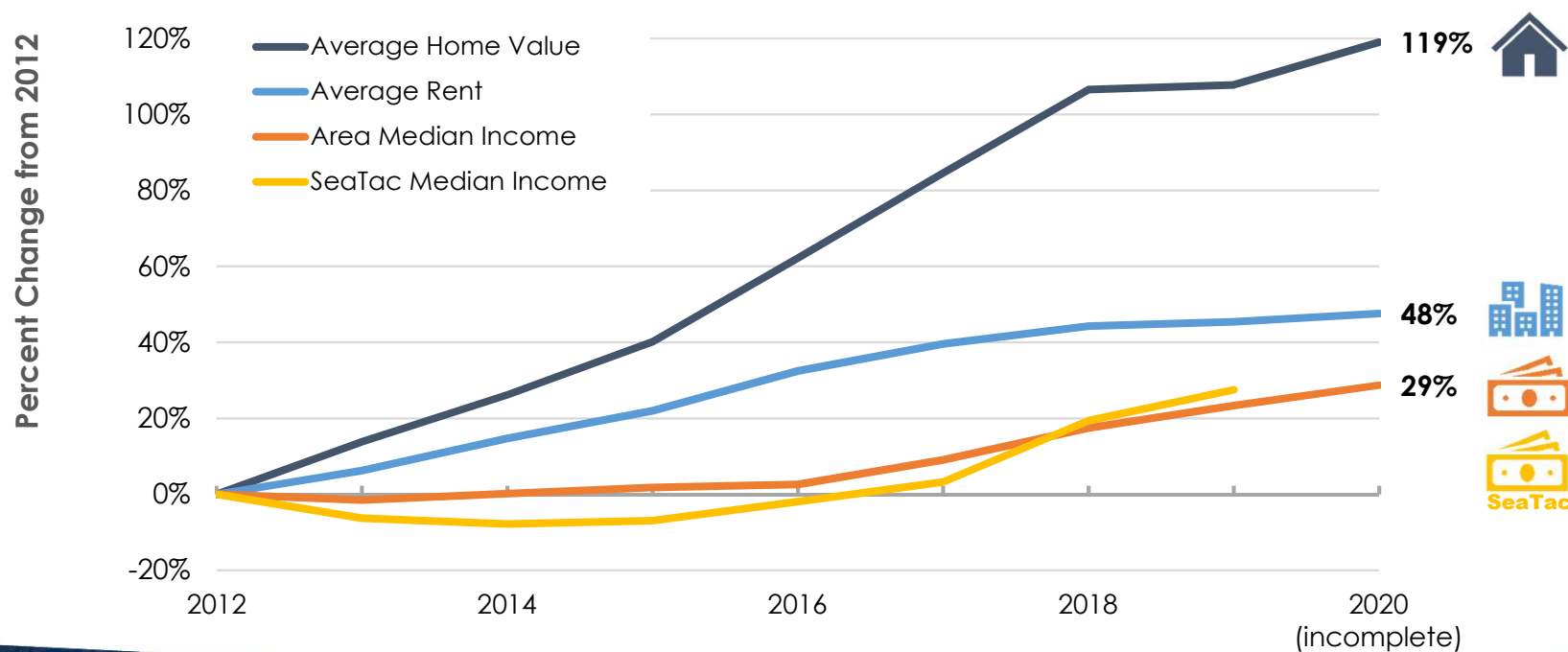




# HOUSING INVENTORY

## RISING PRICES

- Incomes in SeaTac and King County have risen about 29% since 2012
- Home prices and rents have risen faster than incomes



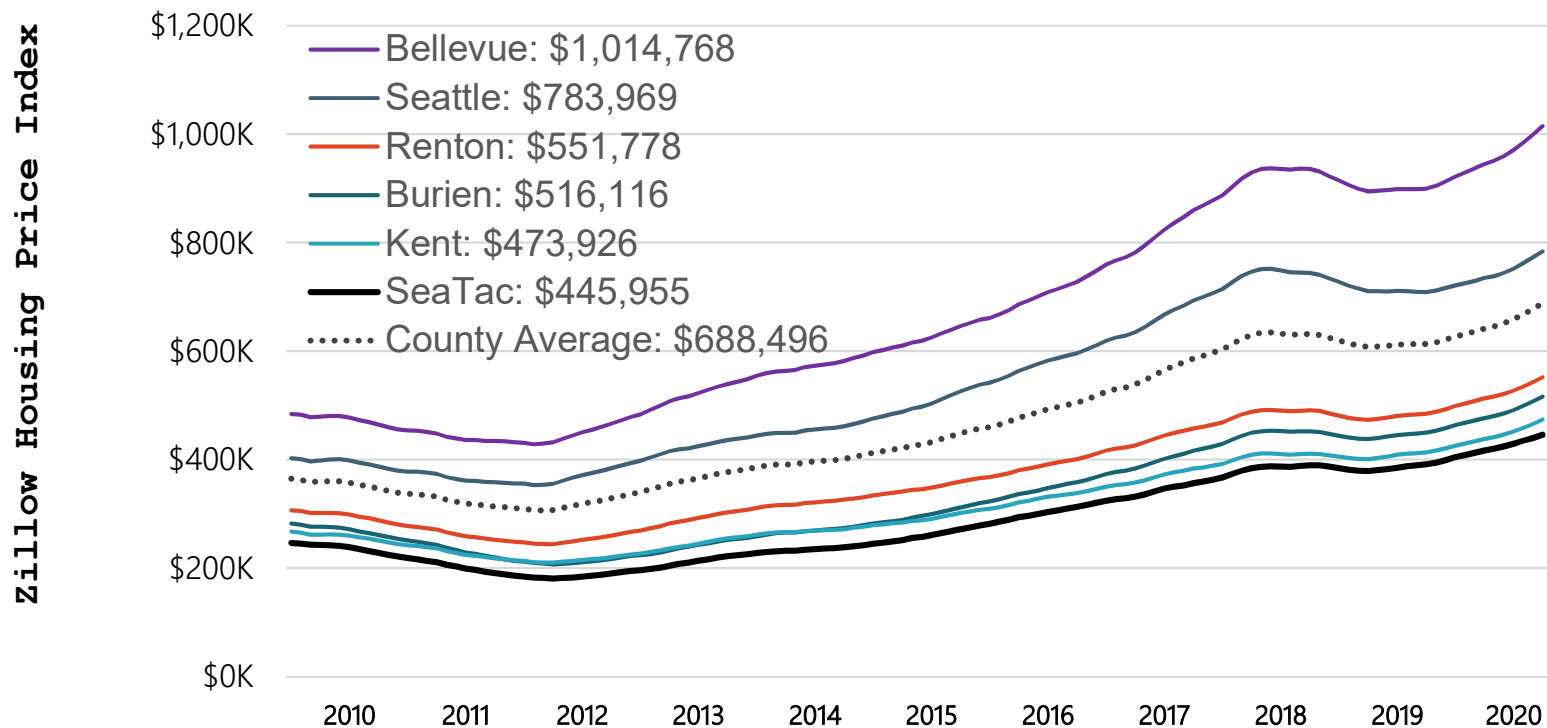
Source: Zillow, 2020; HUD 2020, ACS 2019 5-Year Estimates



# HOUSING INVENTORY

## HOUSE PRICES

- Home prices in SeaTac have risen but remain lower than most other King County cities



Source: Zillow, 2020

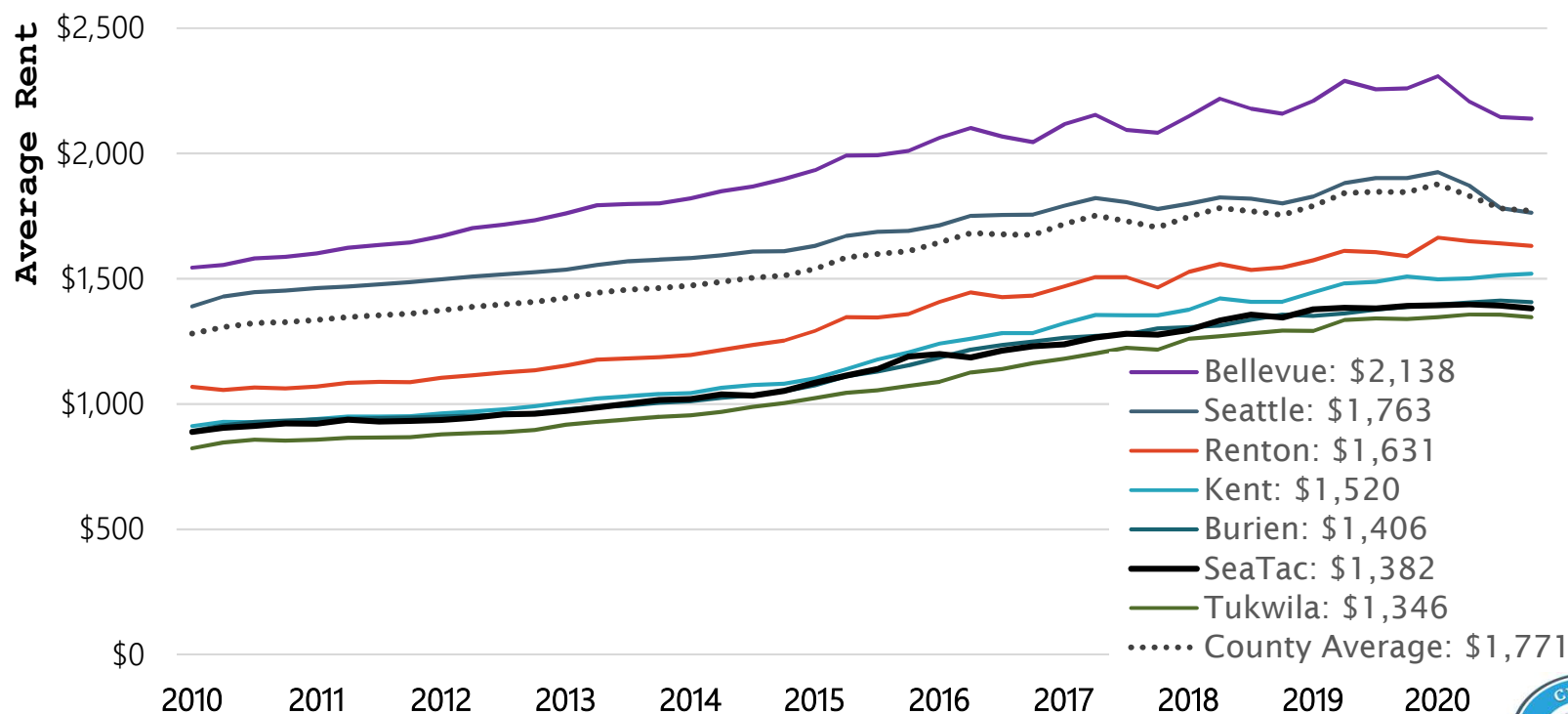




# HOUSING INVENTORY

## RENT

- Rents in SeaTac have risen proportionally more than other cities in the county but remain lower than peer cities



Source: Co-Star, 2020



# HOUSING INVENTORY

## INVENTORY SUMMARY

- SeaTac is about evenly split between homeowners and renters
- Dwelling units in SeaTac are about half houses and half other types
- Few units are in small-scale multi-family buildings
- Most dwelling units in SeaTac are more than 50 years old
- SeaTac has added housing slowly compared to other King County cities
- SeaTac housing prices are lower than most other cities in King County
- SeaTac prices have risen more than incomes in the past decade



# QUESTIONS?

HOUSING INVENTORY



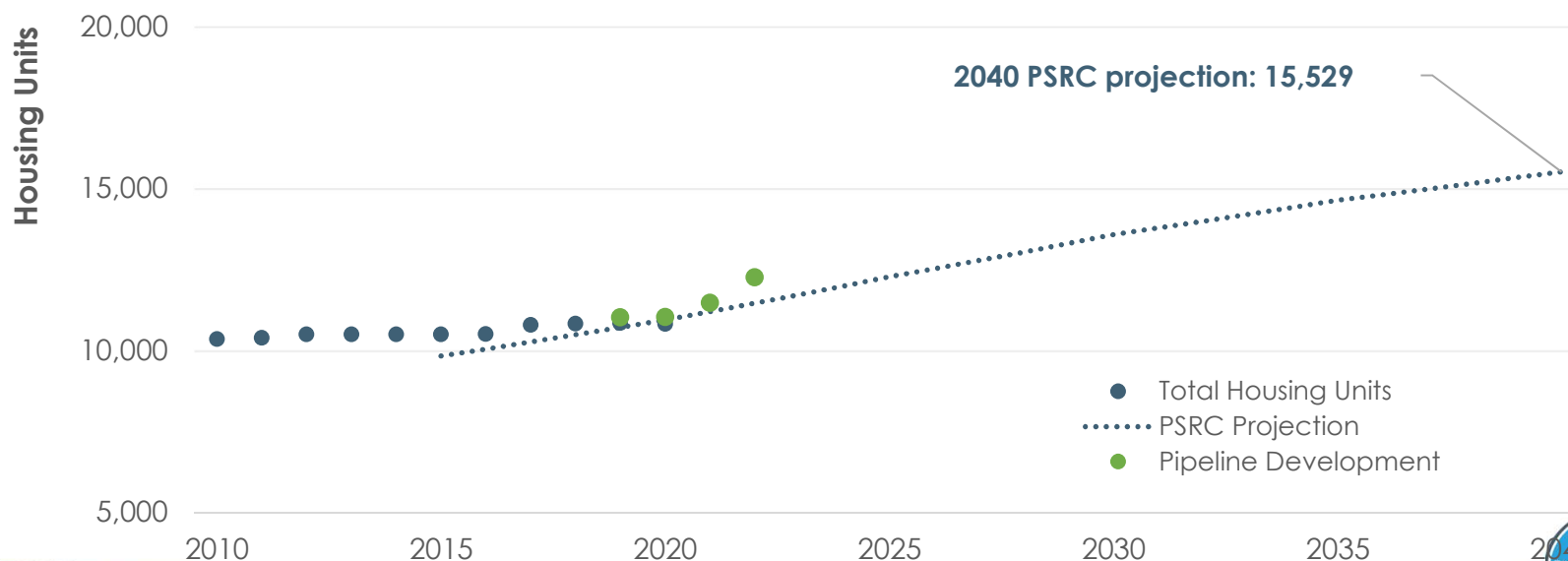
# HOUSING ASSESSMENT



# HOUSING ASSESSMENT

## PROGRESS ON CITY HOUSING GOALS

- In 2017, Puget Sound Regional Council (PSRC) projected SeaTac would have an additional 4,700 homes by 2040 to support population growth
- Approximately 1,300 units currently in development pipeline
- Pipeline projects are primarily multi-family in station areas, in line with the City's strategy to create urban villages adjacent to light rail stations



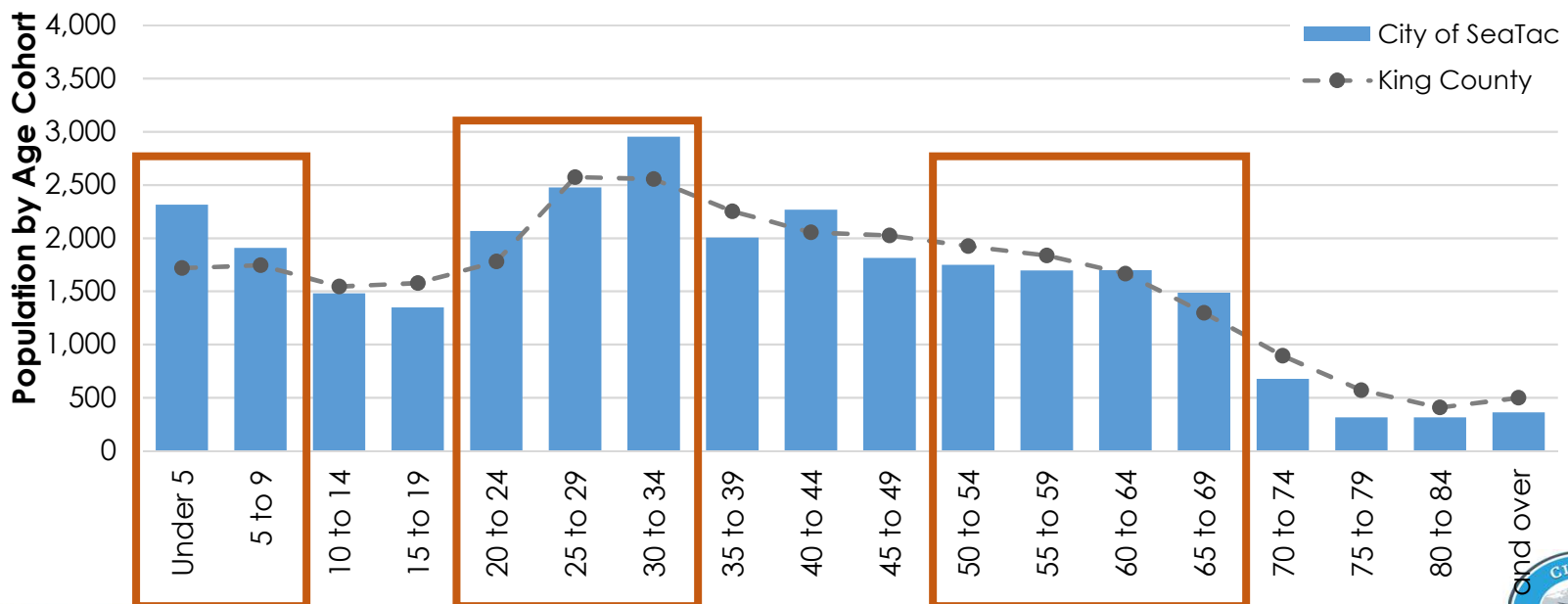
Source: WA OFM 2020, PSRC LUV2 2017



# HOUSING ASSESSMENT

## DEMAND FOR FAMILY, SINGLES, & ACCESSIBLE HOUSING

- Young kids: above County average
- Young adults: above County average
- Aging population: Nearly a quarter of SeaTac's population is between the ages of 50 and 70



Source: US Census ACS 2019 5-Year estimates



# HOUSING ASSESSMENT

## FAMILY SIZE HOUSING

- SeaTac households are larger on average and more likely to be families with children than households countywide
- Renter households are more likely to have children than homeowner households

## SMALL UNITS

- SeaTac has more 1-and 2-person households than 1-bedroom and studio apartment units, indicating demand for those unit types

## ACCESSIBLE HOUSING

- 25% of population is over 50 years old indicating demand for ground-floor or elevator accessible housing with no internal stairs, ideally located in walking/rolling distance of resources and amenities.

# HOUSING ASSESSMENT

## CURRENT HOUSING CHOICES ARE LIMITED

- 80% of all units are either single family houses or multi-family buildings with more than five units
- Middle density housing, such as duplexes, townhouses, or small apartment buildings, do not play a large role in SeaTac's supply of housing
- Homeownership units are primarily single family houses; only 7 percent of multi-family units are condominiums
- 3/4 of all housing units are more than 40 years old

*Source: WA OFM, HUD CHAS (based on ACS 2017 and 2012 5-year estimates);*





# HOUSING ASSESSMENT

## HIGH AND LOW INCOME HOUSING GAPS

- There are gaps in the availability of housing units that cost less than 30% of household income at the lowest and highest income levels

INCOME LEVEL	EXTREMELY LOW-INCOME	VERY LOW-INCOME	LOW-INCOME	MODERATE INCOME	ABOVE MEDIAN INCOME
AMI Range	≤30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	>100% AMI
Existing Demand (units)	1,710	2,410	1,565	1,325	2,850
Existing Supply (units)	345	3,365	3,430	1,555	1,245
Existing Gap/Surplus (units)	<u>-1,365</u>	+955	+1,865	+230	<u>-1,605</u>

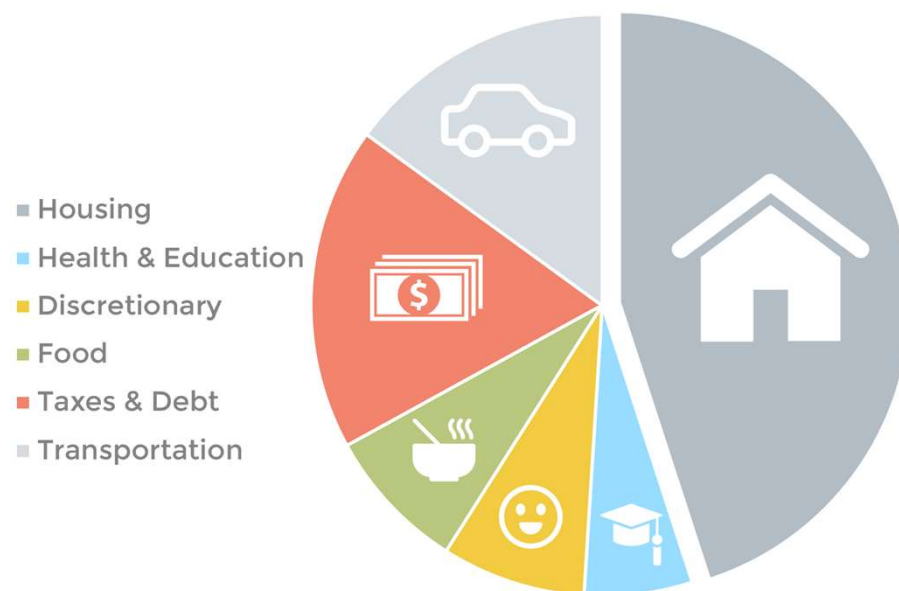
Source: HUD CHAS, 2020 (based on ACS 2017 5-year estimates)



# HOUSING ASSESSMENT

## COST BURDEN

- When a household pays more than 30 percent of their gross income on housing, utilities (including heating and water but not telephone, TV, or internet), they are “**cost-burdened.**”
- 41% of SeaTac residents are housing cost-burdened, including:
  - more than half of all renters, and
  - about a quarter of home-owners.



Source: HUD CHAS (based on ACS 2017 5-year estimates)



## HOUSING ASSESSMENT SUMMARY

### Data indicates housing supply gaps in:

- Accessible housing for seniors
- Diverse unit sizes: housing for families and singles
- Units for households at the lowest and highest income levels
- “Missing” middle-density housing: few options available apart from houses and apartment buildings, including homeownership opportunities

### Note:

- Existing market-rate affordable homes, especially rentals for families, are playing an important role; highlighting the need to look at displacement risk



# QUESTIONS?



# MILESTONES & OPPORTUNITIES FOR INPUT



# PROJECT MILESTONES & OPPORTUNITIES FOR INPUT

**Opportunities for Input:**  
PED & Planning Commission will have monthly project briefings

Summer/  
Fall 2020

**Project  
Initiation &  
Early Learning**

Winter  
2021

**Draft Housing  
Inventory &  
Assessment  
Report**

Winter/Spring  
2021

**Strategy  
Development  
& Public  
Participation**

- Housing Producers Forum
- Residents Housing Forum
- Other engagement activities

Spring  
2021

**Draft  
Housing  
Action Plan  
& Public  
Participation**

Summer  
2021

**June 30th:  
Complete  
Housing  
Action  
Plan**



# SEATAC HOUSING ACTION PLAN

## UP NEXT: Public Participation

January – April 2021

- **Resident Housing Forum** with 10-14 residents appointed by mayor, representative of SeaTac's demographics
- **Housing Producers Forum** (for-profit & non-profit housing producer per grant requirement)
- **Small focus groups or individual interviews** with social service/community groups, neighborhood associations, religious organizations (to meet grant requirements)
- **Project website & questionnaire**





# HOUSING ACTION PLAN



## COMING UP: Strategy Development

- Housing Inventory & Assessment Report does not recommend specific strategies
- Strategies & ideas from early Council and Planning Commission guidance
  - Focus on housing opportunities near the light rail stations as part of City's urban village strategy
  - Consider "missing middle" options like duplexes, triplexes, townhouses
  - Strategies to promote market-rate housing construction to relieve pressure on higher end of market
  - Strategies to preserve existing affordable owner-occupied and rental housing and ensure adequate condition
  - Strategies to promote ownership options





# SEATAC HOUSING ACTION PLAN (HAP) Key Housing Terms

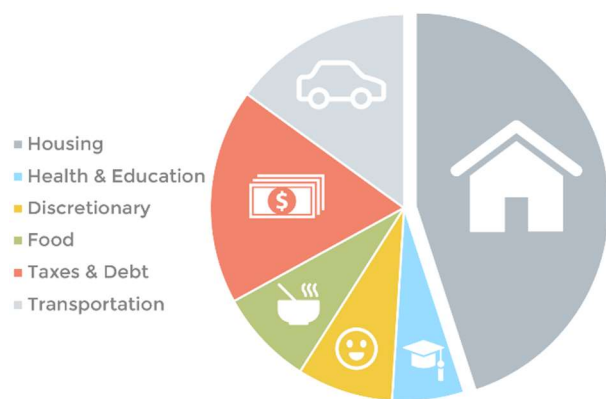
## Area Median Income (AMI)

The Department of Housing and Urban Development (HUD) Area-wide Median Family Income (MFI) calculation sets limits for income-related subsidy programs. SeaTac is part of the Seattle-Bellevue fair market rent area, which consists of King and Snohomish Counties. HUD calculates income thresholds for its programs based on the MFI with adjustments for household size. For example, a four-person household at 50% AMI has a higher income threshold than a one-person household at 50% AMI.

## Cost Burdened

When a household pays more than 30% of their gross income on housing and utilities (including heating and water but not telephone, internet, or TV), they are “cost-burdened.” When a household pays more than 50% of their gross income on housing, including utilities, they are “severely cost-burdened.” Cost-burdened households have less money available for other essentials, like food, clothing, transportation, and medical care.

*(US Department of Housing and Urban Development, HUD)*



## Household

A household is a group of people living in the same housing unit. The US Census recognizes two types of households: families and non-family households. A person living alone in a housing unit or a group of unrelated people sharing a housing unit are counted as a non-family households. Group quarters population, such as those living in a college dormitory, detention center, or nursing home, are not considered to be living in households. Incomes for family households are typically higher than incomes for non-family households, so median family income for a city is typically higher than median household income.

## **Family**

"A family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family. ...The number of families is equal to the number of family households, however, the count of family members differs from the count of family household members because family household members include any non-relatives living in the household" ([US Census Bureau Subject Definitions](#)).