



MCCJ

MASON COUNTY CLIMATE JUSTICE

MASON COUNTY: THE HOUSING CRISIS & SOLUTIONS

**PRESENTED BY
CEDAR STEWARDS OF
MASON COUNTY
(CSMC)**

01

DOCUMENT HOUSING NEEDS

AT EACH INCOME LEVEL

02

IDENTIFY & UNDO RACIAL DISPARITIES

LOOK AT RACIALLY DISPARATE IMPACTS, DISPLACEMENT, AND EXCLUSION IN HOUSING

03

PROVIDE FOR EXISTING & PROJECTED NEEDS

INCLUDING ACTIONS TO ADDRESS BARRIERS TO HOUSING AVAILABILITY AT ALL INCOME LEVELS

04

IDENTIFY SUFFICIENT LAND CAPACITY

FOR ALL HOUSING NEEDS, INCLUDING ALL INCOME LEVELS, EMERGENCY HOUSING, AND PERMANENT SUPPORTIVE HOUSING

05

URBAN GROWTH AREA STATEMENT

OF GOALS, POLICIES, OBJECTIVES, AND MANDATORY PROVISIONS FOR MODERATE DENSITY HOUSING OPTIONS WITHIN UGA

UPDATED REQUIREMENTS FOR COMP PLAN HOUSING ELEMENT

Housing Units by Income Level	Area Median Income (AMI)
Emergency housing/shelters	NA
Extremely low:	0-30% AMI, including some PSH*
Very low	>30-50%
Low	>50-80%
Moderate	>80-120%
Other	Above 120%

*PSH = permanent supportive housing

SUMMARIZED FROM HB 1220, CODIFIED IN RCW

36.70A.070(2). FOR MORE, SEE:

[HTTPS://DEPTOFCOMMERCE.APP.BOX.COM/S/NAX6X](https://deptoocommerce.app.box.com/s/nax6x)

[A4IEUC9V24ZE3RB3VA2QEDUGC18](https://deptoocommerce.app.box.com/s/nax6x)

1. DOCUMENT HOUSING NEEDS



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MASON COUNTY CLIMATE JUSTICE

WHAT HAS CHANGED SINCE LAST COMP PLAN? (2015-2022)

Progress Indicators

These indicators measure progress towards housing goals since approximately 2015

Goal	Indicator	Progress	
Reduce Housing Insecurity	Percentage of households experiencing housing cost-burden	↗	↑ Significant Improvement
	Homeless persons per capita	↘	
Reduce Housing Disparities	Racial and ethnic disparities in housing cost burden	↘	↗ Moderate Improvement
	Racial and ethnic disparities in homeownership rate	↘	
Increase Housing Production & Housing Diversity	Annual total housing unit production	↗	→ No Change / Insufficient Progress
	Annual middle housing production	↘	
	Annual multifamily unit production	↘	
	Annual units built with MFTE incentive	❖	
	Affordable and available units per renter household with income 50% of MFI	●	
Support Housing Affordability	Homeownership Affordability Index	↘	❖ No Usage of Program
	Transitional Renter Affordability Index	☒	
	Subsidized Affordable Housing Supply Compared to Need	↘	

Unfortunately, this indicator got significantly worse in 2023.

This indicator is also out of date. (Housing production dropped after 2021.)

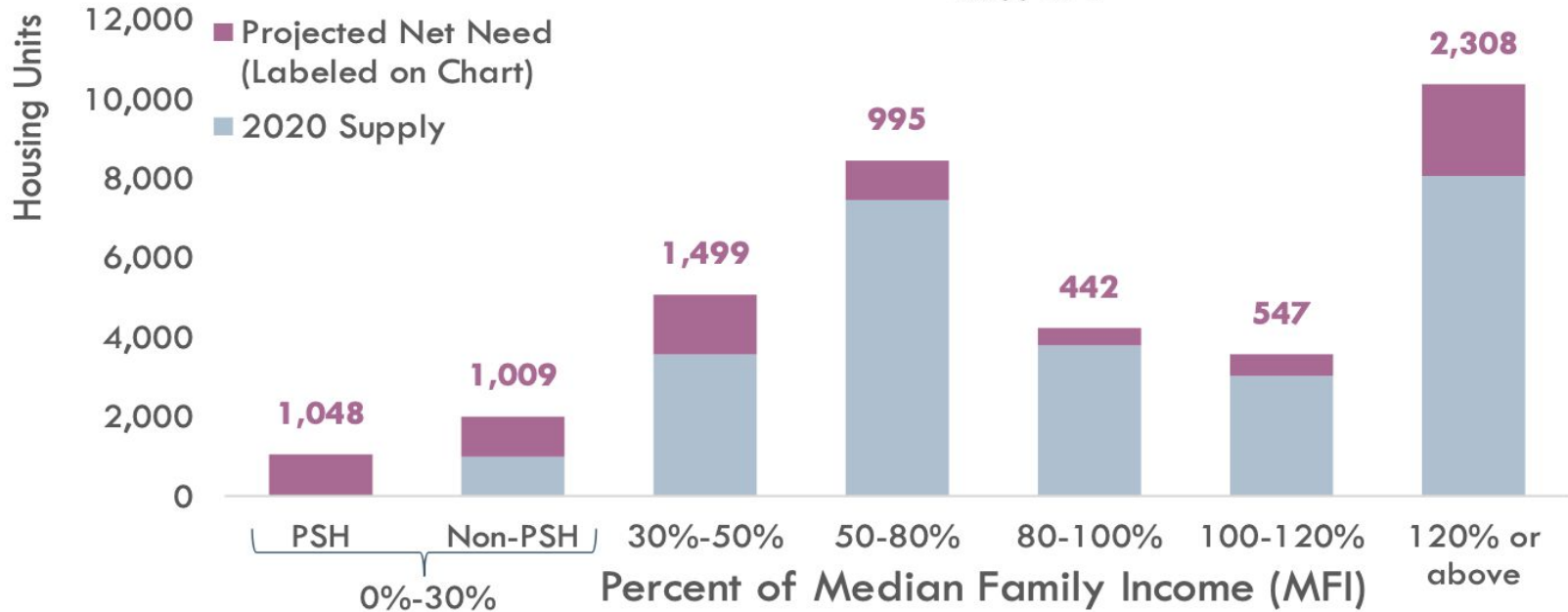
- ↑ Significant Improvement
- ↗ Moderate Improvement
- No Change / Insufficient Progress
- ↘ Conditions have Worsened
- ↓ Conditions Worsened Significantly
- High Margin of Error
- ❖ No Usage of Program
- ☒ Data Unavailable

NOTE: BASE CHART IS FROM LATEST WA DEPT OF COMMERCE MASON COUNTY HOUSING DIVISION REPORT, WHICH RELIES ON 2022 DATA: [HTTPS://DEPTOFCOMMERCE.APP.BOX.COM/S/9BBVQGXRNFRAP7GHQIXKA8BJ8IPL5EQE/FOLDER/272529165481](https://deptoocommerce.app.box.com/s/9bbvqgxrnfrap7ghqixka8bj8ipl5eqe/folder/272529165481)



WHAT HOUSING ARE WE REQUIRED TO PLAN FOR IN THIS COMP PLAN?

Mason needs an additional 7,848 housing units by 2044, an average of 327 per year (a 128.4% increase in rate of production compared to recent trend). 45% of the net need is for homes affordable at or below 50% MFI.



NOTE: PSH = PERMANENT SUPPORTIVE HOUSING. BASE CHART IS LATEST WA DEPT OF COMMERCE HOUSING DIVISION REPORT, BASED ON OFFICE OF FINANCIAL MANAGEMENT MEDIUM PROJECTIONS FOR MASON COUNTY:

[HTTPS://DEPTOFCOMMERCE.APP.BOX.COM/S/9BBVQGXRNFRAP7GHQIXKAHBJ8IPL5EQE/FOLDER/272529165481](https://deptofcommerce.app.box.com/s/9bbvqgxrnfrap7ghqixkahbj8ipl5eqe/folder/272529165481)

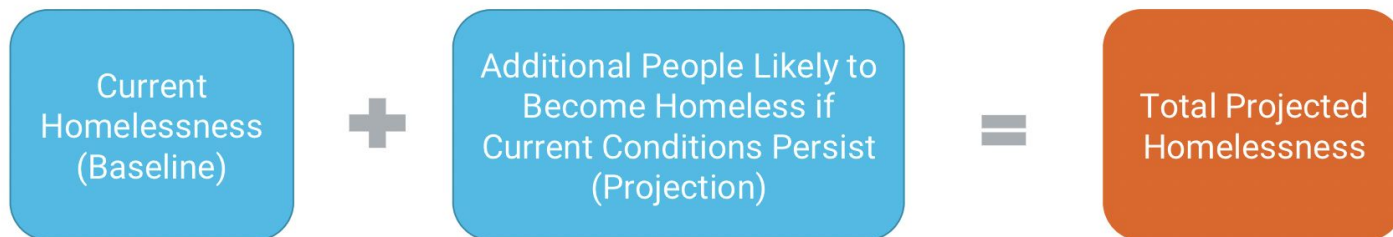


HOW WERE THESE NUMBERS CALCULATED?

Projecting Needs by Income Level



Emergency Housing Projection Methodology



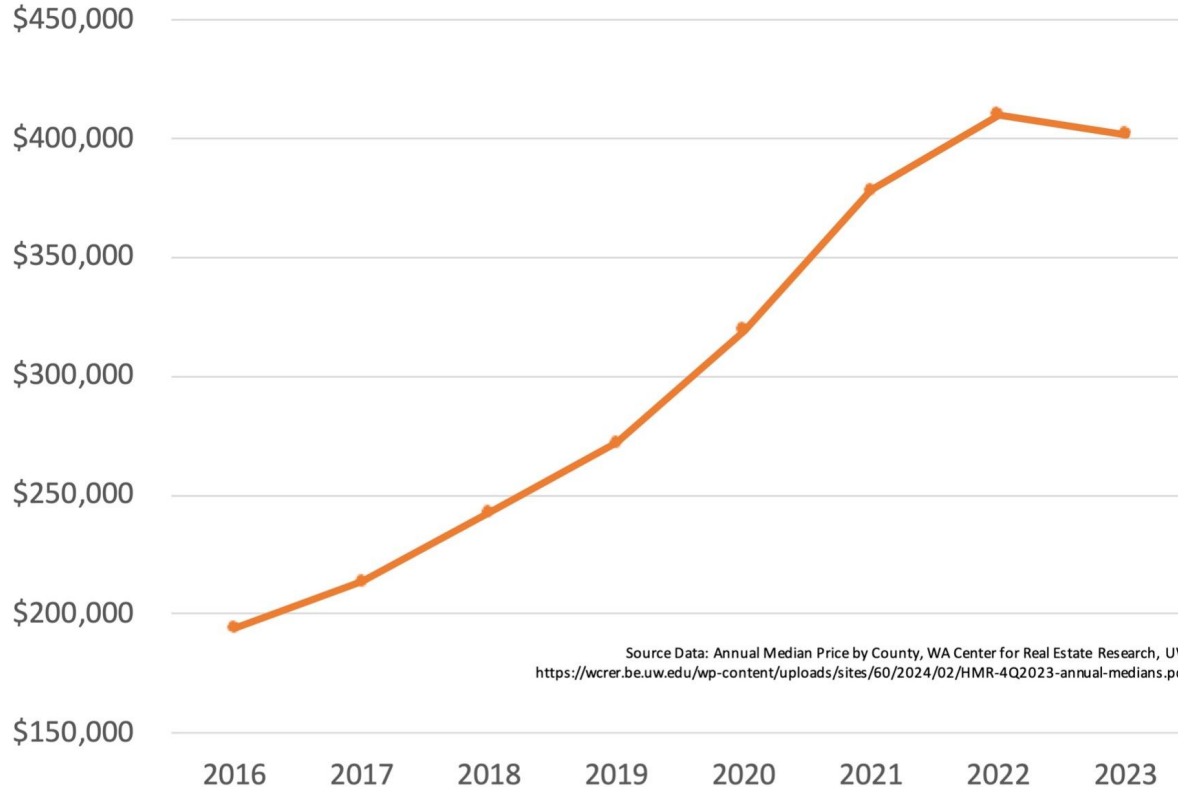
Source: "Guidance and Data for Updating Housing Elements: HB1220 Webinar #1" by Laura Hodgson, et al
Commerce Growth Management Services, Department of Commerce April 2023
<https://deptofcommerce.app.box.com/s/j348q3sh9jhmwedb6uyvwkr51njd9kw8>



MEDIAN HOME PRICE IN MASON COUNTY HAS MORE THAN DOUBLED SINCE 2016



Median Home Prices in Mason County 2016 - 2023

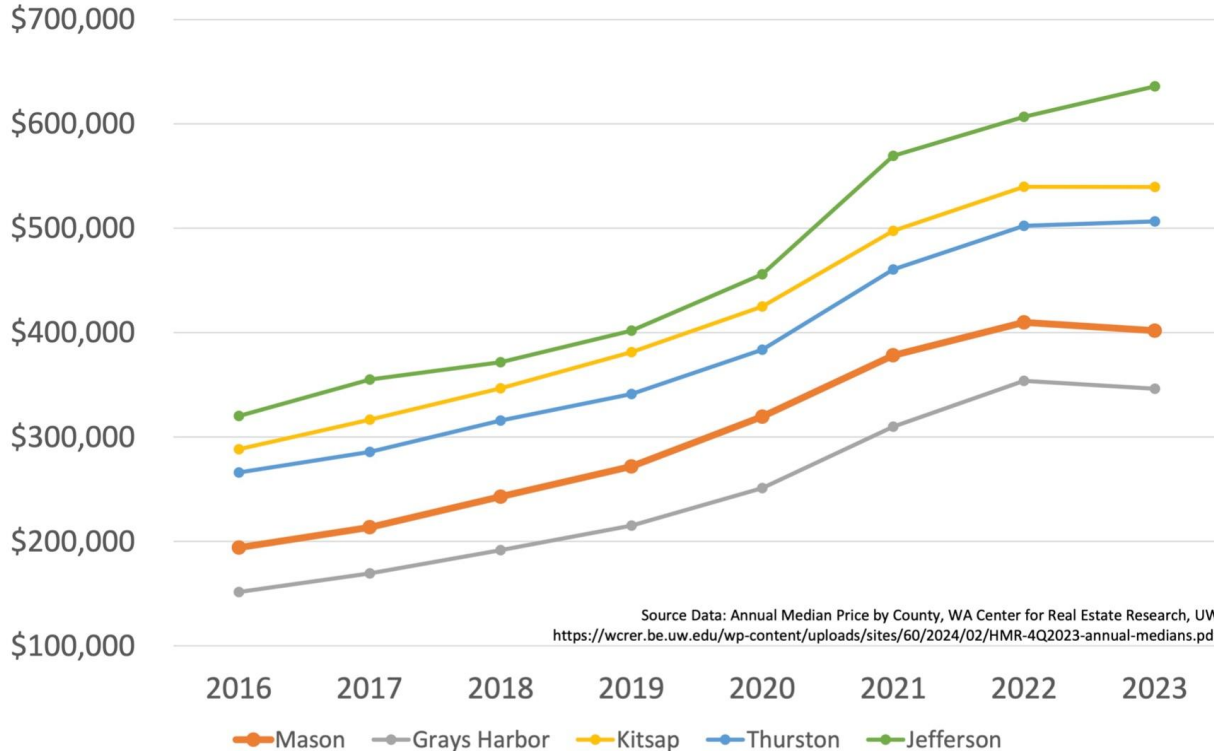


Source Data: Annual Median Price by County, WA Center for Real Estate Research, UW
<https://wcrer.be.uw.edu/wp-content/uploads/sites/60/2024/02/HMR-4Q2023-annual-medians.pdf>

MASON COUNTY HOME PRICES ARE “ON-TREND” WITH NEIGHBORING COUNTIES



Median Home Prices in Mason County and Surrounding Counties

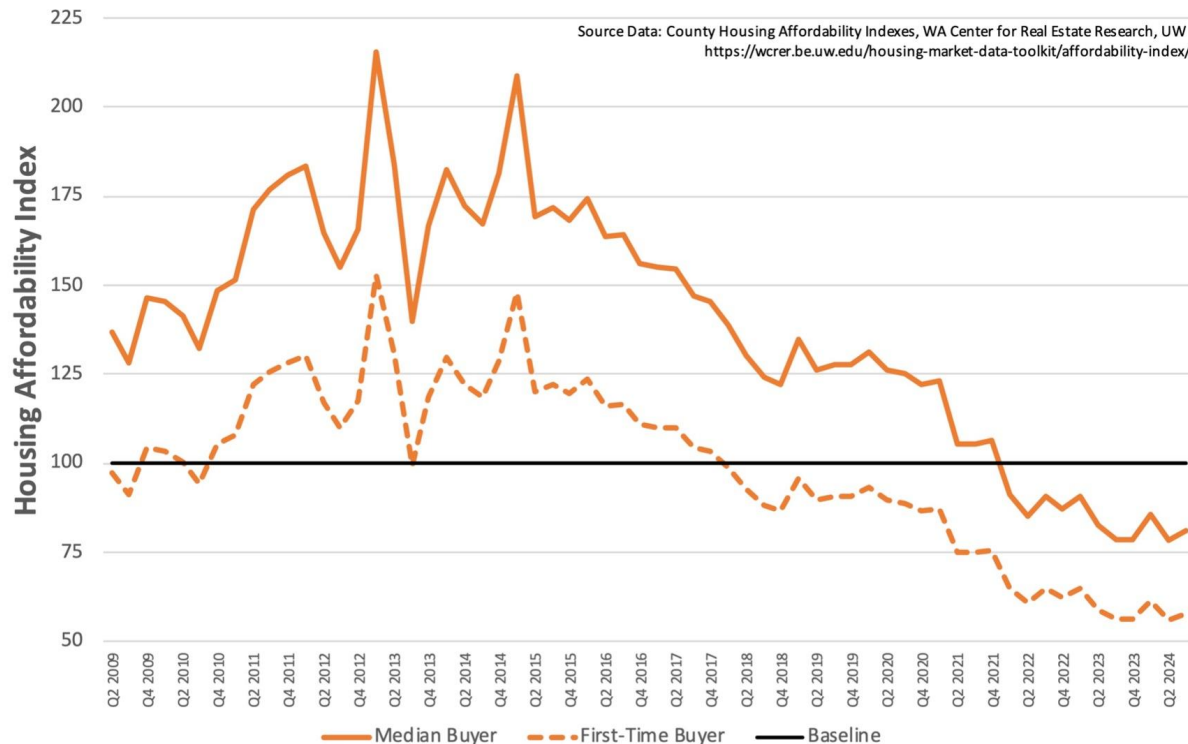


HOUSING AFFORDABILITY IS DECREASING: HARDER TO BUY



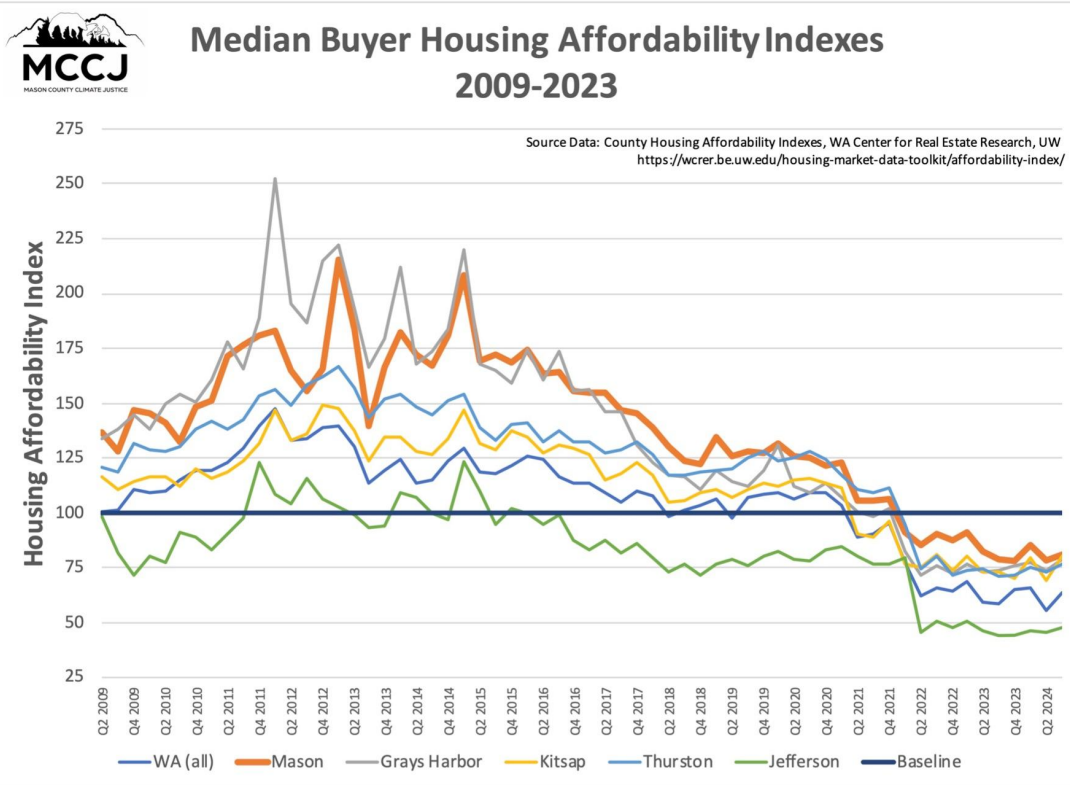
Housing Affordability Indexes in Mason County 2009-2023

Source Data: County Housing Affordability Indexes, WA Center for Real Estate Research, UW
<https://wcrer.be.uw.edu/housing-market-data-toolkit/affordability-index/>



- When HAI = 100 for a Median Buyer, that means that a family making median income has exactly enough money to qualify for a mortgage at median price.
 - Q1 2013: HAI was 215. This means the median buyer in Mason had more than twice the income needed to buy a median-priced home.
 - Q1 2024: HAI was 86, meaning the median buyer had only 86% of the income required to buy a median-priced home.
- First time homebuyers HAI is calculated at 70% of median.

THIS DECREASE IN HOUSING AFFORDABILITY IS “ON-TREND” STATEWIDE

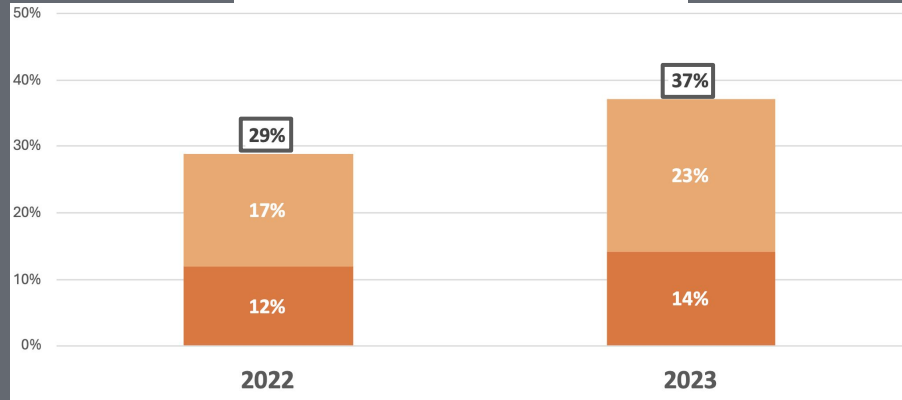


HOUSING COST-BURDEN IS HIGH AND GETTING WORSE

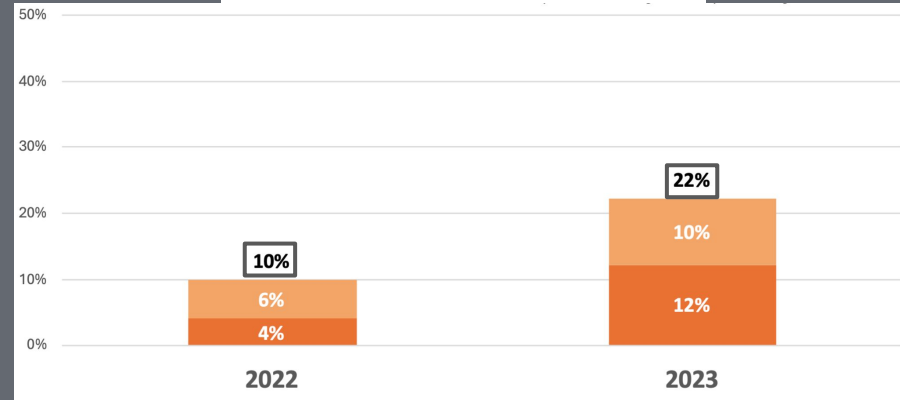
- MORE THAN 1 IN 3 MASON COUNTY HOUSEHOLDS WITH A MORTGAGE ARE COST-BURDENED.
- APPROX. 1 IN 7 MASON COUNTY HOUSEHOLDS WITH A MORTGAGE ARE SPENDING MORE THAN HALF OF THEIR INCOME ON HOUSING.

- MORE THAN 1 IN 5 MASON COUNTY HOUSEHOLDS THAT OWN THEIR HOME OUTRIGHT ARE COST-BURDENED.
- APPROX. 1 IN 8 MASON COUNTY HOUSEHOLDS THAT OWN THEIR HOME OUTRIGHT ARE SPENDING MORE THAN HALF THEIR INCOME ON HOUSING.

OWNED HOMES WITH A MORTGAGE



OWNED HOMES WITHOUT A MORTGAGE



□ % Total Cost-Burdened

■ Moderately Cost-Burdened (30-50% of income spent on housing)

■ Severely Cost-Burdened (more than 50% of income spent on housing)

Source: US Census American Community Survey 1-year estimate, Table B25140 Housing Costs as a Percentage of Household Income in the Past 12 Months

<https://data.census.gov/table?q=b25140&g=050XX00US53045>

Housing costs include: mortgage, taxes, insurance, utilities, fuel, condo/HOA fees, and mobile home fees (site rent and license/registration fees). For more info: https://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2023_A_CSSubjectDefinitions.pdf

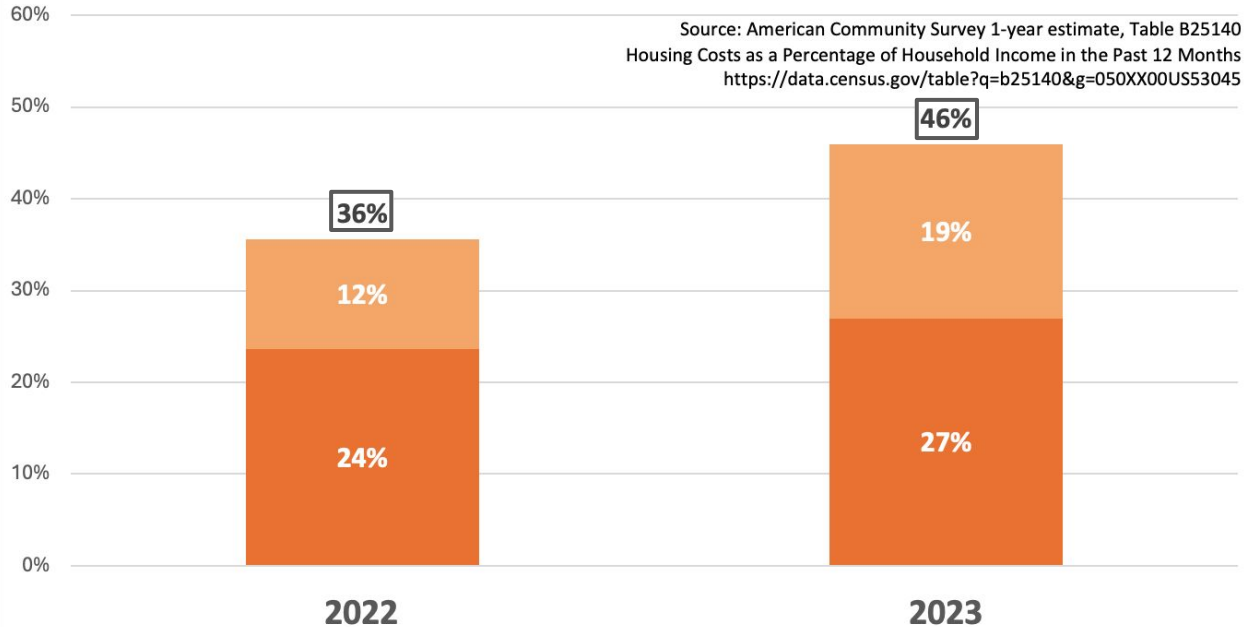


IT'S EVEN WORSE FOR RENTERS IN MASON COUNTY



COST-BURDENED RENTAL UNITS IN MASON COUNTY

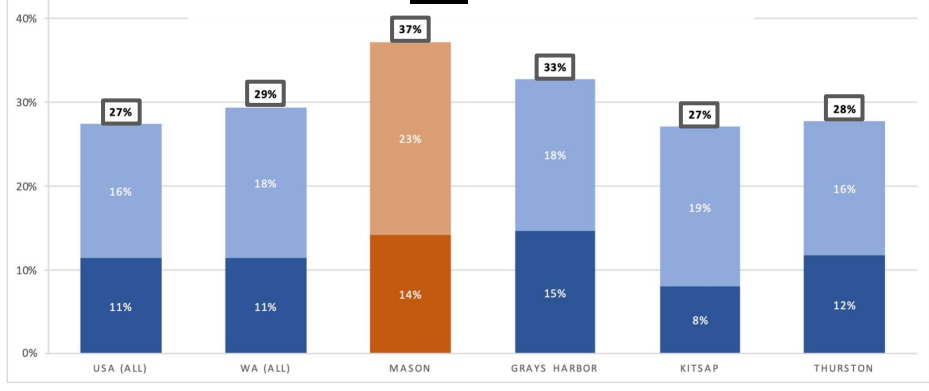
- % Total Cost-Burdened
- Moderately Cost-Burdened (30-50% of income spent on housing)
- Severely Cost-Burdened (more than 50% of income spent on housing)



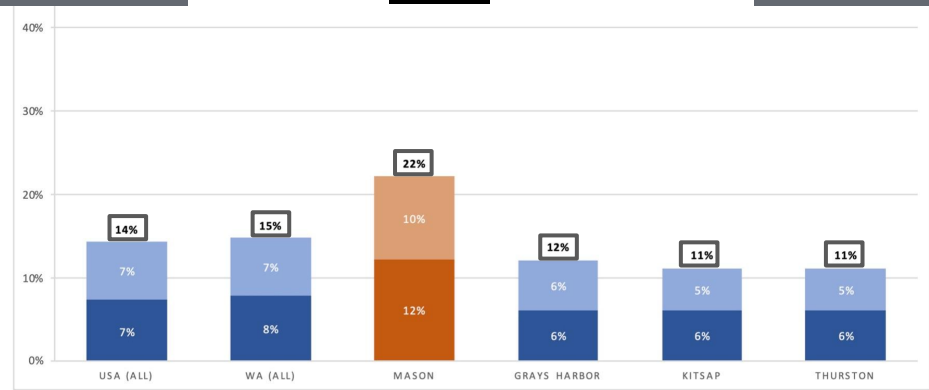
- **NEARLY HALF OF ALL RENTER HOUSEHOLDS ARE COST-BURDENED.**
- **MORE THAN A QUARTER OF ALL RENTER HOUSEHOLDS ARE SPENDING MORE THAN 50% OF THEIR INCOME ON HOUSING.**

MASON COUNTY IS MORE COST-BURDENED THAN SURROUNDING COUNTIES

OWNED HOMES WITH A MORTGAGE (2023)



OWNED HOMES WITHOUT A MORTGAGE (2023)



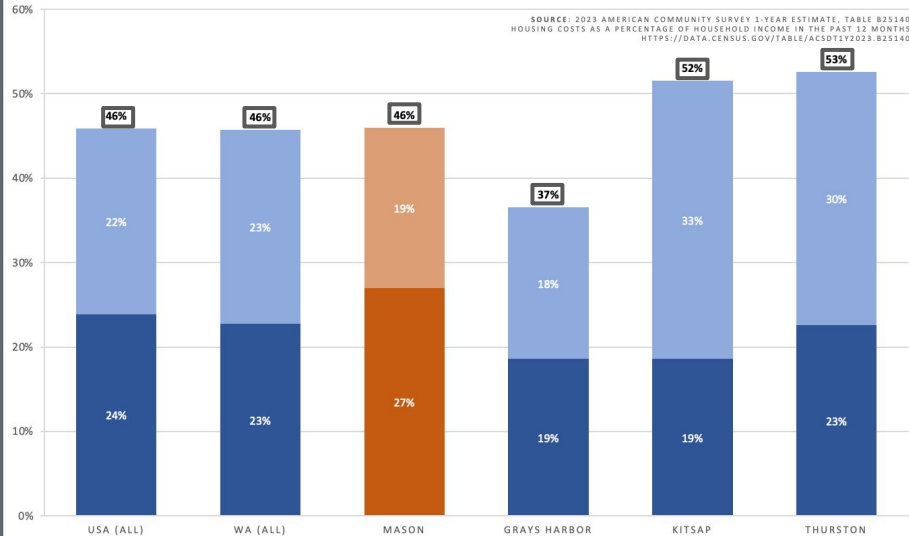
☐ % Total Cost-Burdened

- Moderately Cost-Burdened (30-50% of income spent on housing)
- Severely Cost-Burdened (more than 50% of income spent on housing)



COST-BURDENED RENTAL UNITS (2023)

- Severely Cost-Burdened (more than 50% of income spent on housing)
- Moderately Cost-Burdened (30-50% of income spent on housing)
- ☐ % Total Cost-Burdened



Source: US Census American Community Survey 1-year estimate, Table B25140 Housing Costs as a Percentage of Household Income in the Past 12 Months <https://data.census.gov/table?q=b25140&q=050XX00US53045>

POLICY PROBLEM: LIMITED DATA ON RENTAL COSTS IN MASON COUNTY



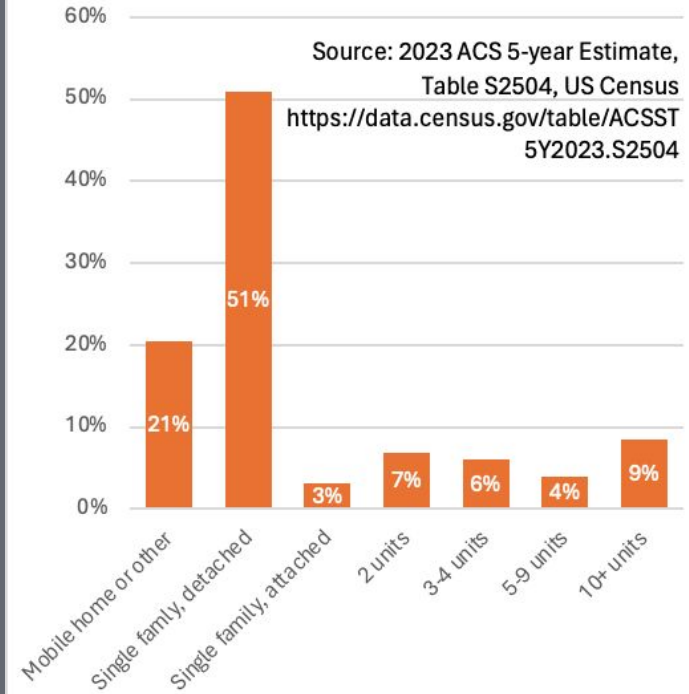
- STATEWIDE/NATIONAL RENTAL DATA DOESN'T REFLECT MASON COUNTY SPECIFICS.

- MOST STATEWIDE/NATIONAL RENTAL COST DATA IS BASED ON HOUSING COMPLEXES WITH 5+/10+/20+ UNITS
→ DATA CAPTURES JUST 13% OF RENTALS IN MASON
- 64% OF ALL MASON COUNTY RENTALS WITH 5+ UNITS ARE LOW-INCOME
→ COMBINED MEDIAN RENTAL COSTS ARE ARTIFICIALLY LOW

- “FAIR MARKET RENT” FOR 2024 IS CALCULATED BY HUD USING 2022 AMERICAN COMMUNITY SURVEY CENSUS DATA

- MEDIAN RENT INCREASED 11% IN 2022 AND 8% IN 2023
→ HOUSING VOUCHERS ARE INSUFFICIENT SUPPORT

Percentage of Occupied Rentals by Complex Size in Mason County



POLICY PROBLEM: LIMITED DATA ON RENTAL COSTS IN MASON COUNTY



POLICY SOLUTION 1: COLLECT MEANINGFUL LOCAL RENTAL DATA

POLICY SOLUTION 2: INCORPORATE LOCAL RENTAL DATA INTO POLICY

POLICY SOLUTION 3: APPEAL HUD INCOME LIMITS AS RECOMMENDED IN 2022 MASON COUNTY HOUSING NEEDS ASSESSMENT:

It is recommended that Mason County follow the approach used by the Bremerton Housing Authority to formally appeal the current HUD-calculated income limits for determining housing voucher eligibility levels.

HUD income levels are used to determine fair market rents which in turn determines the value of housing vouchers. The wide variance between HUD income limits for Kitsap County (median income \$102,500) and Mason County (\$77,200) is significant. And this results in a large variance in current HUD fair market rents as shown in the following table for 2021-22.

Location	Efficiency	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Mason County	\$779	\$1,029	\$1,173	\$1,652	\$1,659	\$1,931	\$2,183
Kitsap County	\$1,406	\$1,639	\$2,116	\$2,920	\$3,488	\$4,012	\$4,535

While appealing the current HUD calculated income levels for Mason County will come with a legal and technical cost, the benefits to low income households would be significant for many years.

AFFORDABLE HOUSING SURVEY

QUESTIONARIO DE HOGARES BARATOS Q'ALNEB'AL YIBANTOOQ TE' NA' AHINAQTEQ STOJOL

ENTER TO WIN \$\$\$
Let your voice be heard in Mason County!
25 winners of \$25-\$100
Scan the code or visit: mccj.questionpro.com/housing



ENTRA PARA GANAR \$\$\$
¡Deja que tu voz se escuche en el condado de Mason!
25 ganadores de \$25-\$100
Escanea el código QR o visite mccj.questionpro.com/housing

OKANTOQ KA CHIHON JUN SAB'EJAL
Ab' yabchaj yula nuq yul condado yet Mason!
25 eb' oq chahon \$25-\$100
Aq escanjar jun código QR ma okantoq yul mccj.questionpro.com/housing

Questions? Contact julianne@masoncountyclimatejustice.org or 360-545-3671
¿Tiene preguntas? Contacta a Alan a 360-515-1982
Q'alneb'al? Ahujan bai Rosa 360-229-8072 8a-11a Lunes, Jueves, Viernes



A blue-tinted photograph of a steam locomotive on tracks next to a sidewalk and a car. The locomotive is the central focus, with a large smokestack and a prominent front boiler. To the left, a portion of a dark-colored car is visible. The scene is set outdoors with a cloudy sky and some buildings in the background. A dark semi-transparent rectangle is overlaid on the image, containing the text.

2. IDENTIFY AND UNDO RACIAL DISPARITIES IN HOUSING



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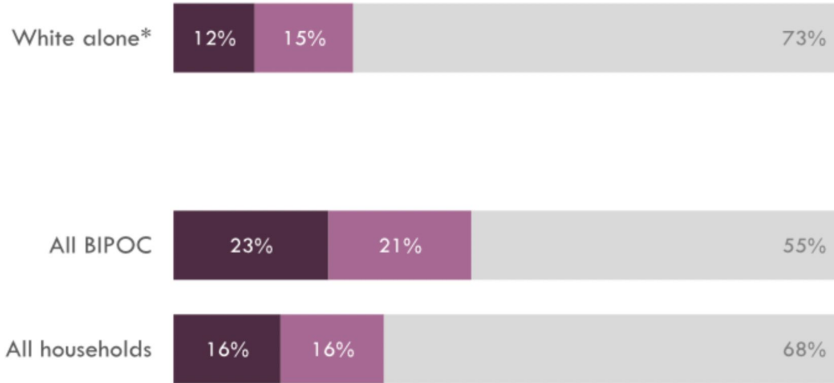
MASON COUNTY CLIMATE JUSTICE

BIPOC [BLACK, INDIGENOUS, PEOPLE OF COLOR] HOUSEHOLDS ARE MORE LIKELY TO BE RENTERS AND MORE LIKELY TO BE COST-BURDENED.



Severely Cost-Burdened Moderately Cost-Burdened Not Cost-Burdened

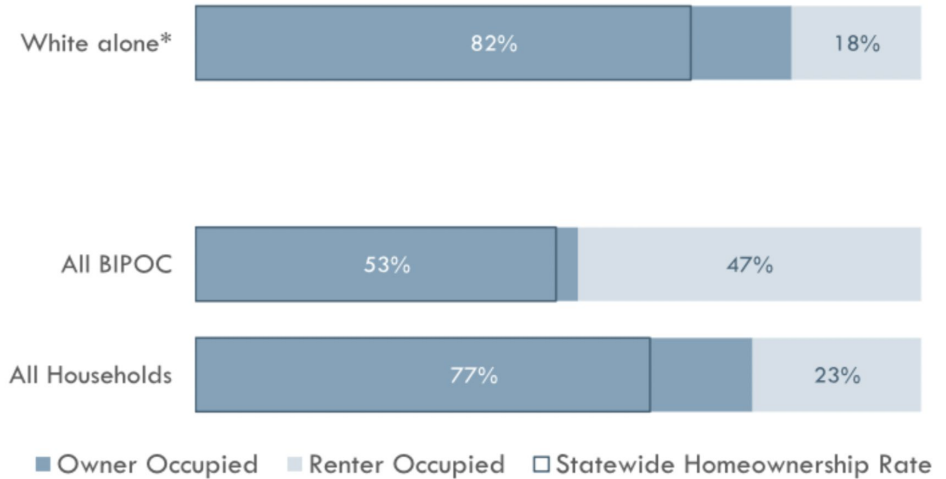
Cost-Burden by Race and Ethnicity



Note: One or more groups were excluded from chart due to high margin of error

Roughly **6,828** households in Mason County are moderately or severely cost-burdened, including **1,397** BIPOC households (45% of all BIPOC households, which is 17.7 percentage points higher than White alone households)

Homeownership Rate by Race and Ethnicity



Source: 2023 County and Urban Area Profiles, Department of Commerce. <https://deptofcommerce.app.box.com/s/9bbvqgxrnfrap7ghqixkahbj8ipl5eqe>
Note: This 2023 report uses census data from 2015-2019 (left) / 2017-2021 (right). Thus, it does not reflect most current numbers, but does show racial disparity.

POLICY PROBLEM: RACIAL DISPARITIES IN HOUSING



POLICY SOLUTION 1: PRIORITIZE POLICIES THAT SUPPORT LOW-INCOME RENTERS

- SEEK OUT PUBLIC FUNDING OPPORTUNITIES FOR AFFORDABLE HOUSING DEVELOPMENT & MAINTENANCE
- FORECLOSURES: RIGHT OF 1ST REFUSAL TO AFFORDABLE HOUSING
- PRIORITIZE AFFORDABLE HOUSING THAT HAS LONGER LENGTHS OF AFFORDABILITY
- INCENTIVIZE AFFORDABLE AND MULTIFAMILY HOUSING (E.G. EXPEDITED PERMITTING PROCESS, MF UNITS PAY LOWER FEES)
- LEGALIZE LIVING IN RVS/TINY HOMES ON AXLES

POLICY SOLUTION 2: MAKE OPPORTUNITIES ACCESSIBLE TO BIPOC

- MAKE SURE PROGRAMS AND PUBLIC OUTREACH ARE AVAILABLE IN MULTIPLE LANGUAGES
- PARTNER WITH ORGANIZATIONS THAT HAVE GOOD RELATIONSHIPS WITH BIPOC COMMUNITIES TO ENSURE BIPOC PARTICIPATION
- DIVERSIFY LEADERSHIP POSITIONS / SUPPORT BIPOC IN LEADERSHIP POSITIONS
- SHIFT THE CULTURE OF RACISM (E.G. CULTURAL COMPETENCE TRAININGS FOR NON-BIPOC LEADERS)

POLICY SOLUTION 3: TRACK PROGRESS ON ENDING RACIAL DISPARITIES

- USE TOOLS (E.G. EJSscreen, WA ENVIRONMENTAL HEALTH DISPARITIES MAP, CENSUS DATA) TO IDENTIFY RACIAL DISPARITIES
- SET REGULAR PROGRESS REVIEW SCHEDULE
- ADJUST POLICIES REGULARLY TO BETTER END RACIAL DISPARITIES

A blue-tinted photograph of a steam locomotive on a street next to a sidewalk and a car. The locomotive is the central focus, positioned on tracks that run parallel to a concrete sidewalk. To the left of the sidewalk, a dark-colored car is parked. The background shows a street with buildings and trees under a cloudy sky. The entire image has a strong blue color cast.

3. PROVIDE FOR EXISTING AND PROJECTED HOUSING NEEDS



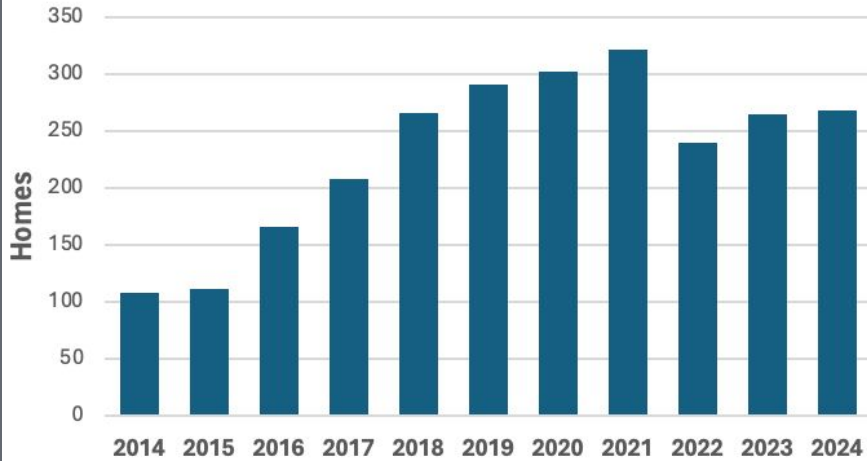
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MASON COUNTY CLIMATE JUSTICE

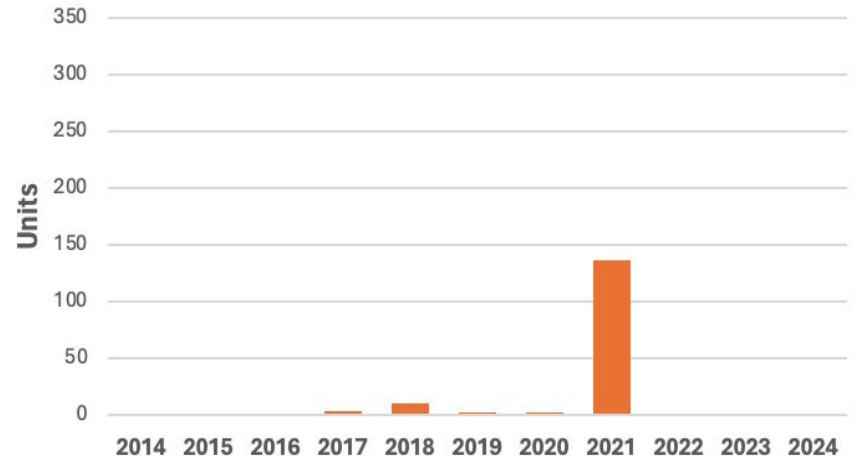
BUILDING ACTIVITY IN MASON COUNTY



Annual Building Activity - Single Family Homes



Annual Building Activity - Multifamily Units



POLICY PROBLEM: NOT ENOUGH MULTIFAMILY HOUSING BEING BUILT

POLICY SOLUTION: GOVERNMENT INVESTMENT IN MULTIFAMILY HOUSING

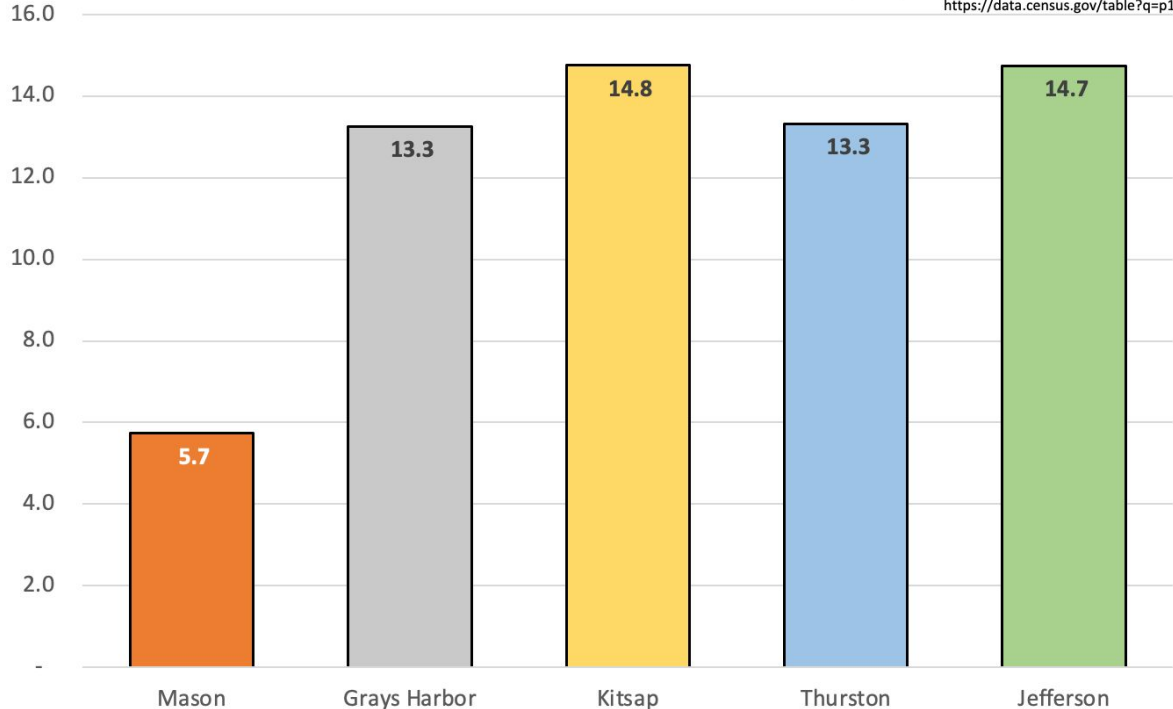
Source: Mason County Market at a Glance, PD&R, Economic & Market Analysis Division, HUD (with data from US Census Building Permits Survey). Note: data for 2024 is preliminary, through Oct 2024. <https://www.huduser.gov/portal/ushmc/mag.html>

MASON COUNTY IS FAR BEHIND NEIGHBORING COUNTIES IN SUBSIDIZED RENTALS



Number of Subsidized Units Per 1,000 Residents

Source Data: Subsidized Housing Rental Inventory 2023, WA Center for Real Estate Research, UW
<https://wcrer.be.uw.edu/wp-content/uploads/sites/60/2023/08/Subsidized-Rental-Housing-Inventory-2023.xlsx>
US Census American Community Survey 2023 (5-year), Table P1 (Total Population)
<https://data.census.gov/table?q=p1>



**POLICY PROBLEM:
NOT ENOUGH
AFFORDABLE HOUSING**

**POLICY SOLUTION 1: INVEST IN
AFFORDABLE HOUSING**

**POLICY SOLUTION 2:
SEEK FUNDING FOR
AFFORDABLE HOUSING**

Sources: 2023 US Census ACS 5-year estimate [Table P1 Subsidized Housing Rental Inventory 2023](#), WCRER

AFFORDABLE HOUSING FUNDING IS AVAILABLE



Exhibit 26: Affordable Housing Funding Programs in Washington

Funding Source	Funding Focus	Required Use of Funds	Income Restrictions
Low Income Housing Tax Credits (LIHTC)	Affordable Housing & Homelessness	Creation of new units	60% of the Area Median Income (AMI) or below
Washington State Housing Trust Fund	Affordable Housing & Homelessness	Preservation, creation of new units, and supportive services	80% of the AMI or below with special focus on those at 30% of AMI or below
State Authorized Sales Tax	Affordable Housing	Development of new units & housing-related services	60% of the AMI or below
Housing Choice Voucher (Section 8)	Affordable Housing	Subsidizing rents	50% of the AMI or below
Community Development Block Grants (CDBG)	Affordable Housing	Renovations to housing stock & affordable home ownership opportunities	80% of the AMI or below
HOME Investment and Partnership Program	Affordable Housing	Development and maintenance of affordable units, subsidized rents	50% of the AMI or below
Affordable Housing Property Tax Levy	Affordable Housing	Programs identified in local affordable housing plans	50% of the AMI or below
HB 1406 Funds	Affordable Housing	Local investments in affordable housing	60% of city median family income
HUD Continuum of Care Program	Homelessness	Housing and wrap-around services for the homeless	N/A
Document Recording Fees	Homelessness	Development of homeless housing units, homelessness prevention activities	N/A
Mental Illness and Drug Dependency Tax	Homelessness	Housing and wrap-around services for mentally ill or drug addicted residents	N/A
Real Estate Excise Tax (REET)	Affordable Housing & Homelessness	Development, planning, property acquisition, maintenance of affordable housing, especially for the homeless	N/A
Lodging Tax (Hotel/Motel Tax)	Workforce Housing	Paying down debt issued to fund transit adjacent workforce housing.	N/A
Public Private Partnerships	Workforce Housing & Business Development	Usually entails private construction of housing or commercial on public land	Varies

Source: Association of Washington Cities and Municipal Research Service Center; and FCS GROUP.

“AFFORDABLE HOUSING IS NOT EXCLUSIVELY A SOCIAL SERVICE ISSUE AND SHOULD BE LOOKED AT AS A DRIVER FOR ECONOMIC GROWTH...”

AFFORDABLE HOUSING CAN BOTH RETAIN AS WELL AS ATTRACT EMPLOYEES.

UP TO 80% OF JOB GROWTH COMES FROM EXISTING BUSINESSES AND THEY NEED MORE EMPLOYEES WHO CAN LIVE NEAR WHERE THEY WORK.”

- MASON COUNTY WORKFORCE HOUSING SUMMIT REPORT (2019)

01

LOWER CRIME RATES

AFFORDABLE HOUSING DECREASES CRIME RATES IN DISTRESSED AREAS (& NO IMPACT UPON CRIME RATE IN HIGH INCOME AREAS)

02

BOOSTS LOCAL ECONOMY

CREATES JOBS, INCREASES DISPOSABLE INCOME FOR SPENDING AT LOCAL BUSINESSES

03

SAVES TAXPAYER MONEY

REDUCES EMERGENCY SERVICE COSTS (POLICE, HEALTHCARE) AND CREATES OPERATING SURPLUS FOR LOCAL GOVERNMENT

04

REDUCES RENT COST-BURDEN

THE ONLY LEGAL WAY TO IMPLEMENT RENT CAPS LOCALLY

05

INCREASES PROPERTY VALUE

AFFORDABLE HOUSING IS PROVEN TO INCREASE PROPERTY VALUES IN DISTRESSED NEIGHBORHOODS

BENEFITS OF AFFORDABLE HOUSING

READ MORE:

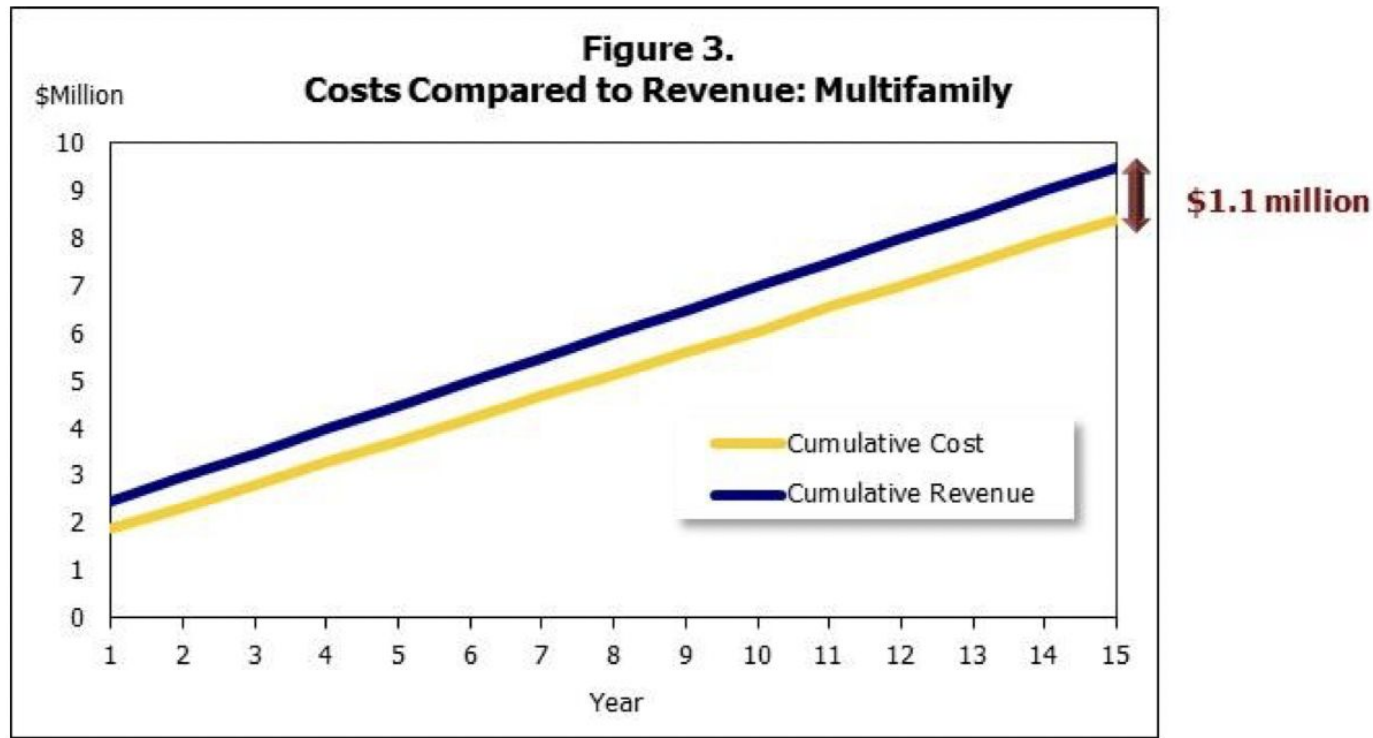
["THE ECONOMIC AND FISCAL BENEFITS OF AFFORDABLE HOUSING"
BY REBECCA COHEN AND KEITH WARDRIP](#)

["HEALTH CARE AND PUBLIC SERVICE USE AND COSTS AFTER
PROVISION OF HOUSING FOR CHRONICALLY HOMELESS PERSONS
WITH SEVERE ALCOHOL PROBLEMS" BY LARIMER, ET AL](#)

["HOW STABLE HOUSING SUPPORTS RECOVERY FROM SUBSTANCE
USE DISORDERS" BY SAVANNAH PRESCOTT, JOHN HOPKINS UNIV.](#)

["THE WHAT, WHERE, AND WHEN OF PLACE-BASED HOUSING
POLICY'S NEIGHBORHOOD EFFECTS" BY DILLMAN, ET AL](#)

CONSTRUCTING 100 MULTIFAMILY UNITS INCREASES LOCAL GOVERNMENT REVENUE



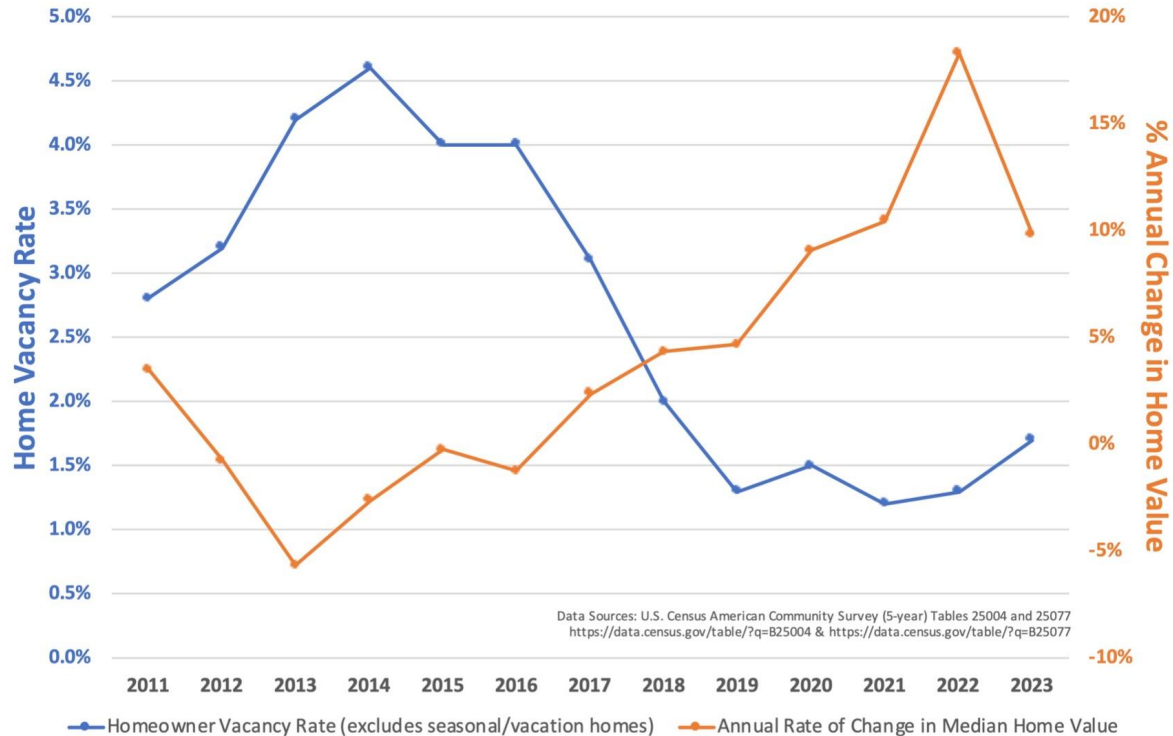
Source: “The Economic Impact of Home Building in a Typical Local Area: Comparing Costs to Revenue for Local Governments”
National Association of Homebuilders Housing Policy Department

<https://www.nahb.org/-/media/NAHB/news-and-economics/docs/housing-economics/economic-impact/economic-impact-local-area-comparing-costs-2015.pdf>

CONSEQUENCES OF NOT ENOUGH HOUSING: AS AVAILABILITY GOES DOWN, PRICES GO UP. VACANCY RATES ARE INVERSELY RELATED TO HOME PRICE INCREASES



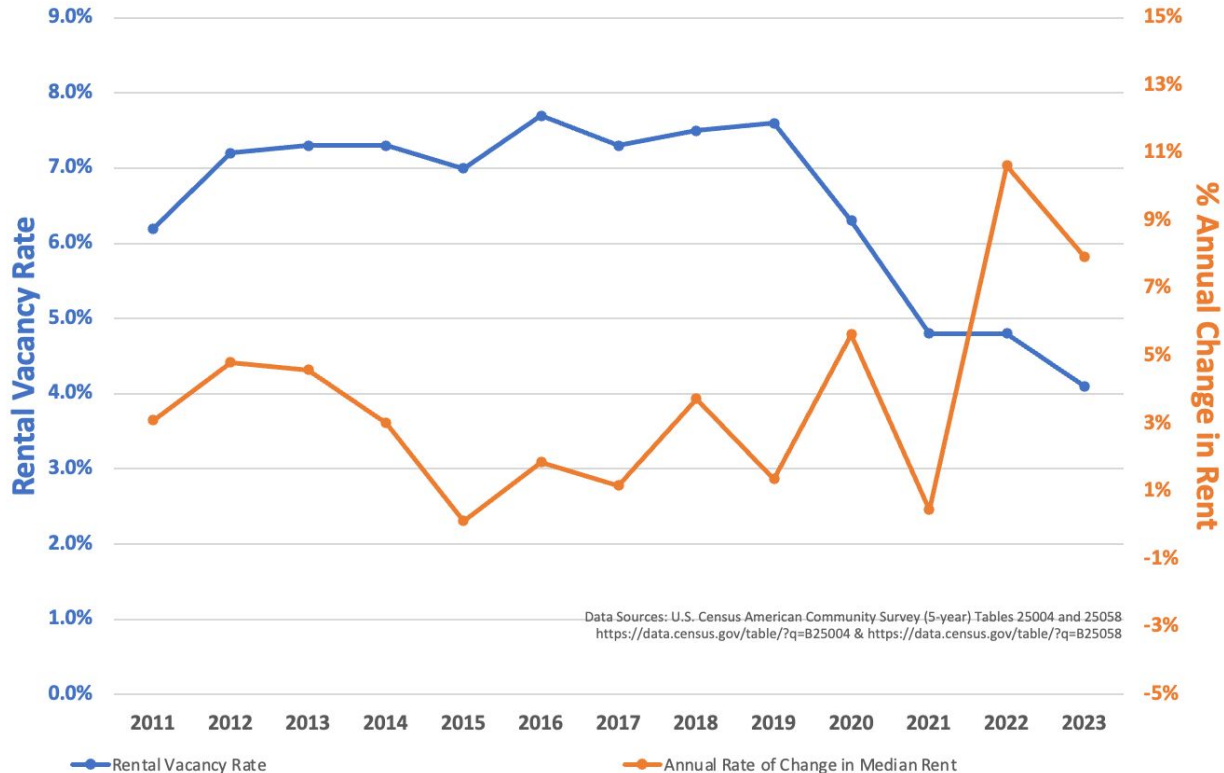
Trends in Rates of Home Vacancy & Median Home Prices in Mason County, WA



VACANCY RATES ARE ALSO INVERSELY RELATED TO RENTAL COSTS



Trends in Rental Vacancy Rate and Rent Increases in Mason County, WA



WHY DO WE NEED RENT STABILITY?

“RISING RENT IS THE STRONGEST PREDICTOR OF HOMELESSNESS.”

- MASON COUNTY WORKFORCE HOUSING SUMMIT REPORT
(2019)

“INCREASING RENT HAS BEEN THE MAIN DRIVER IN HOMELESSNESS.”

- 2023 MASON COUNTY HEALTH REPORT

“EVERY \$100 INCREASE IN RENT IS ASSOCIATED WITH A 32% INCREASE IN HOMELESSNESS IN NON-METRO AREAS.”

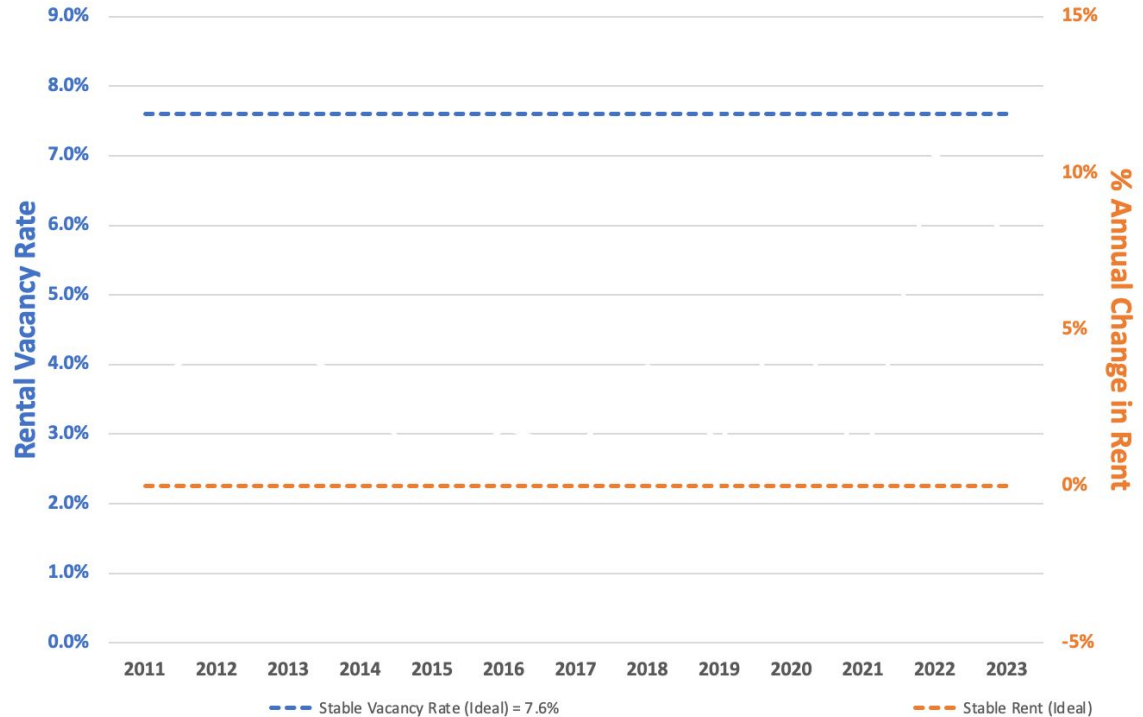
- 2017 DEPT OF COMMERCE PRESENTATION, REFERENCING 2012 “JOURNAL OF URBAN AFFAIRS, NEW PERSPECTIVES ON COMMUNITY-LEVEL DETERMINANTS OF HOMELESSNESS”

HOW DO WE GET THERE?



What vacancy rate would support rent stability?

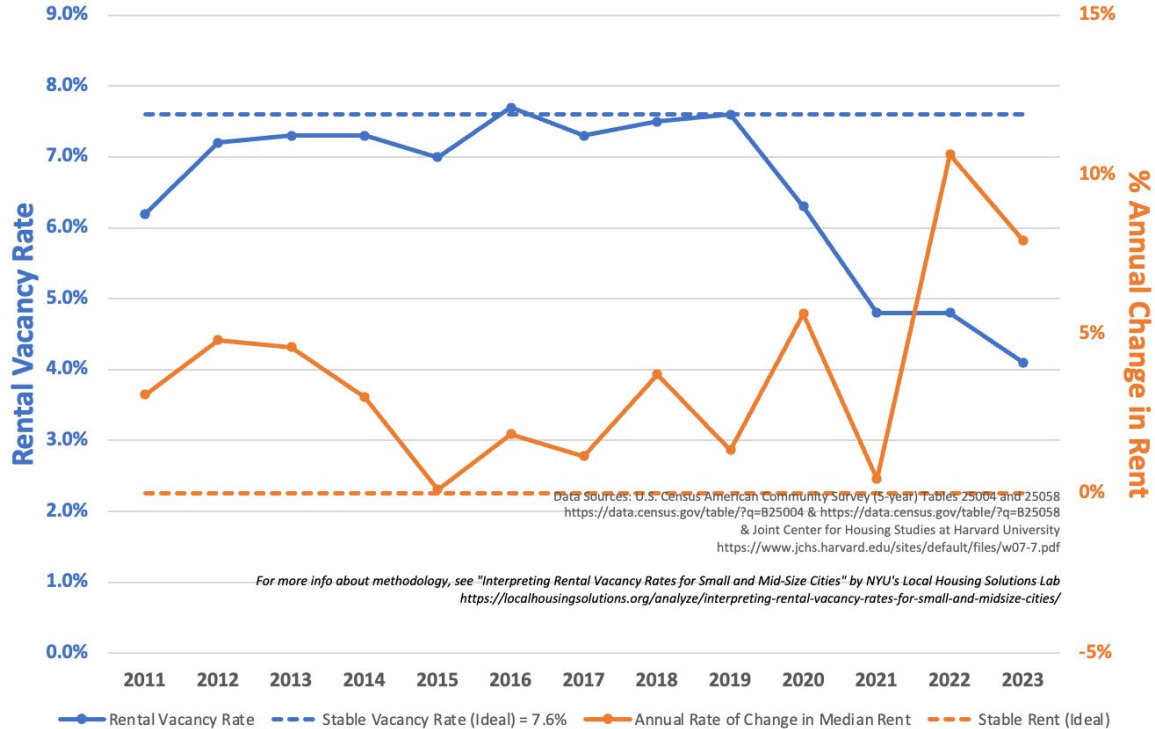
Source: Joint Center for Housing Studies at Harvard University
<https://www.jchs.harvard.edu/sites/default/files/w07-7.pdf>



THEORY MATCHES REALITY



Mason County Vacancy Rate & Change in Rent (compared to ideal rates)



POLICY PROBLEM: LOW VACANCY RATES (LOW AVAILABILITY OF HOUSING)



- **CAUSE: SHORT-TERM RENTALS TAKING UP WHAT WOULD OTHERWISE BE LONG-TERM RENTALS**

- **SOLUTION: SHORT-TERM RENTAL REGULATIONS AND PERMIT FEES**

- **CAUSE: LOW STOCK OF AFFORDABLE/SUBSIDIZED HOUSING AVAILABLE & VERY FEW NEW MULTIFAMILY UNITS DEVELOPED**

- **SOLUTION: SEEK OUT FUNDING OPPORTUNITIES TO DEVELOP LOW-INCOME MULTIFAMILY HOUSING UNITS AND PERMANENT SUPPORTIVE HOUSING**
- **SOLUTION: CONFIRM THAT ZONING AND CODES ALLOW MULTI-FAMILY DEVELOPMENT AND ADJUST AS NECESSARY**
- **SOLUTION: EXPLORE INCENTIVES FOR DEVELOPING MULTIFAMILY UNITS**
- **SOLUTION: PERMANENT/LONGEST TIMELINE FOR AFFORDABLE UNITS BEFORE CONVERTING TO MARKET-RATE**
- **SOLUTION: COMMUNITY LAND TRUSTS**

- **CAUSE: SEASONAL/VACATION HOMES (19-25% OF MASON COUNTY HOUSING; MORE SEASONAL HOMES THAN RENTED HOMES)**

- **SOLUTION: DISINCENTIVIZE SECOND HOMES UNLESS THEY ARE LONG-TERM RENTALS**
(“EVERYONE GETS 1 HOME BEFORE ANYONE GETS 2.”)

POLICY PROBLEM: ENVIRONMENTAL HEALTH RISKS

- **INDOOR EXAMPLES: MOLD, LEAD PAINT, LOW AIR QUALITY, EXTREME TEMPERATURES**
- **OUTDOOR EXAMPLES: SEPTIC SYSTEM FAILURE, FLOODING, LANDSLIDES/EROSION, CONTAMINATION**

POLICY SOLUTION 1: PROMOTE EDUCATION & TAKE ADVANTAGE OF PROGRAMS

- **INDOOR POLLUTION EDUCATION & ABATEMENT**
- **ENERGY RETROFITS/WEATHERIZATION**

POLICY SOLUTION 2: CLEAN UP POLLUTION BEFORE BUILDING

- **REVIEW WA DEPT OF ECOLOGY'S LIST OF CONTAMINATED SITES BEFORE APPROVING BUILDING PERMITS IN POLLUTED AREAS**
- **ENSURE POLLUTERS CLEAN UP SITES THEY CONTAMINATED**

POLICY SOLUTION 3: CONSIDER CLIMATE CHANGE IN PLANNING DEVELOPMENT

- **REVIEW BUILDING SITES FOR CLIMATE IMPACTS BEFORE ISSUING PERMITS (FLOODING, LONG-RANGE SEA LEVEL RISE, ETC.)**
- **INCENTIVIZE DEVELOPMENT IN APPROPRIATE AREAS (ABOVE SEA LEVEL, LOTS WITHOUT MATURE FOREST, ETC.)**
- **DISINCENTIVIZE CLEARCUT LOGGING TO PREVENT LANDSLIDES, EROSION, WINDFALL**
- **INCENTIVIZE REGENERATIVE AGRICULTURE/FOOD GROWING IN HOUSING DEVELOPMENTS**
- **ALLOW COMPOST TOILETS / ENCOURAGE GREY WATER SYSTEMS TO CONSERVE RESOURCES AND LOWER PRICE OF DEVELOPMENT**
- **FORECLOSURES: RIGHT OF 1ST REFUSAL TO AFFORDABLE HOUSING**

SUMMARY OF RECOMMENDED HOUSING POLICIES WITH HOUSING CHECKLIST REFERENCES



1. INCREASE HOUSING AVAILABILITY (A, B, C, F, G, H, PUBLIC PARTICIPATION A)
 - A. ALLOW/INCENTIVIZE SMALLER UNITS/LOTS AND HIGHER DENSITIES (ESPECIALLY MULTIFAMILY HOUSING & TINY HOMES) (A, B, C, F, G, H)
 - B. ENACT SHORT-TERM RENTAL REGULATIONS AND PERMIT FEES (F, G, H)
2. SUPPORT HOUSING AFFORDABILITY DIRECTLY (A, B, C, F, G, H, PUBLIC PARTICIPATION A)
 - A. INCENTIVIZE A WIDE VARIETY OF HOUSING TYPES AND SIZES (E.G. MULTIFAMILY UNITS PAY LOWER IMPACT/HOOKUP FEES) (A, B, C, F, G, H)
 - B. INCENTIVIZE AFFORDABLE HOUSING SPECIFICALLY (E.G. SUBSIDIZED HOUSING, PERMANENT SUPPORTIVE HOUSING, EXPEDITED PERMITTING PROCESS, ETC.) (F, G, H)
 - C. PRIORITIZE AFFORDABLE HOUSING THAT HAS LONGER LENGTHS OF AFFORDABILITY (F, G, H)
 - D. SEEK OUT PUBLIC FUNDING OPPORTUNITIES FOR AFFORDABLE HOUSING DEVELOPMENT & MAINTENANCE (F, G, H)
 - E. APPEAL HUD INCOME LIMITS (F, G, H)
 - F. REQUIRE MARKET-RATE DEVELOPERS TO CONTRIBUTE MORE TO SUBSIDIZE AFFORDABLE DEVELOPERS (F, H)
 - G. SUPPORT COMMUNITY LAND TRUSTS (A, B, C, F, H)
3. COLLECT LOCALLY APPROPRIATE DATA ON RENTAL COSTS IN MASON COUNTY (DIRECTLY OR IN PARTNERSHIP) & INCORPORATE INTO POLICY (F, G, H, PUBLIC PARTICIPATION A)
4. TAKE ADVANTAGE OF STATE REQUIREMENTS/UPDATES TO ENCOURAGE AFFORDABLE HOUSING (F, G, H, PUBLIC PARTICIPATION A)
 - A. UPDATE POLICIES AND REGULATIONS TO BE CONSISTENT WITH LATEST STATE LAWS (F, G, H)
 - B. LEVERAGE AFFORDABLE HOUSING FINANCING (LOCAL FUNDING HELPS COUNTY TO BE HIGHER PRIORITY IN STATE FUNDING POOL) (F, G, H)
5. WORK WITH STATE LEGISLATORS ON LEGISLATIVE CHANGE (F, G, H, PUBLIC PARTICIPATION A)
 - A. CONSTITUTIONAL AMENDMENT TO TAX SECOND HOMES AT A HIGHER RATE (WITH EXEMPTION FOR LONG-TERM RENTALS) (F, G, H)
 - B. LEGALIZE LIVING IN RVS/TINY HOMES ON AXLES ON PRIVATE PROPERTY (F, G, H, PUBLIC PARTICIPATION A)
6. MAKE OPPORTUNITIES ACCESSIBLE TO BIPOC (LANGUAGE, PARTNERS, LEADERSHIP DIVERSITY, CULTURE SHIFT/TRAINING) (G, H, PUBLIC PARTICIPATION A)
7. MAKE PROGRESS ON ENDING RACIAL DISPARITIES (TRACKING TOOLS, REGULAR REVIEW SCHEDULE, REGULARLY ADJUST POLICIES APPROPRIATELY) (G, H, PUBLIC PART. A)
8. PROMOTE HOUSING HEALTH EDUCATION & TAKE ADVANTAGE OF EXISTING PROGRAMS (E.G. LEAD ABATEMENT, WEATHERIZATION/RETROFITTING) (F, G, H, CONSISTENCY B, PP. A)
9. ADDRESS ENVIRONMENTAL AND CLIMATE HAZARDS IN DEVELOPMENT (F, G, H, CONSISTENCY B, PUBLIC PARTICIPATION A)

Note: Numbers do not indicate any order/priority. They are there for ease of referencing policies.

Q&A

AFFORDABLE HOUSING SURVEY

CUESTIONARIO DE
HOGARES BARATOS

Q'ALNEB'AL YIBANTOOQ TE'
NA' AHINAQTEQ STOJOL

ENTER TO WIN \$\$\$

Let your voice be heard in Mason County!

25 winners of \$25-\$100

Scan the code or visit:
mccj.questionpro.com/housing



ENTRA PARA GANAR \$\$\$

¡Deja que tu voz se escuche en
el condado de Mason!

25 ganadores de \$25-\$100

Escanee el código QR o visite
mccj.questionpro.com/housing

OKANTOOQ KA CHIHON JUN SAB'EJAL

Ab' yabchaj yula nuq yul condado yet Mason!

25 eb' oq chahon \$25-\$100

Aq escanar jun código QR ma okantooq yul
mccj.questionpro.com/housing

CEDAR
HIGH SCHOOL



FOUNDED BY MASON COUNTY'S
CLIMATE
COMMITMENT
ACT

Questions? Contact julianne@masoncountyclimatejustice.org or 360-545-3671

¿Tiene preguntas? Contacta a Alan a 360-515-1982

Q'alneb'al? Ahujan bai Rosa 360-229-8072 8a-11a Lunes, Jueves, Viernes



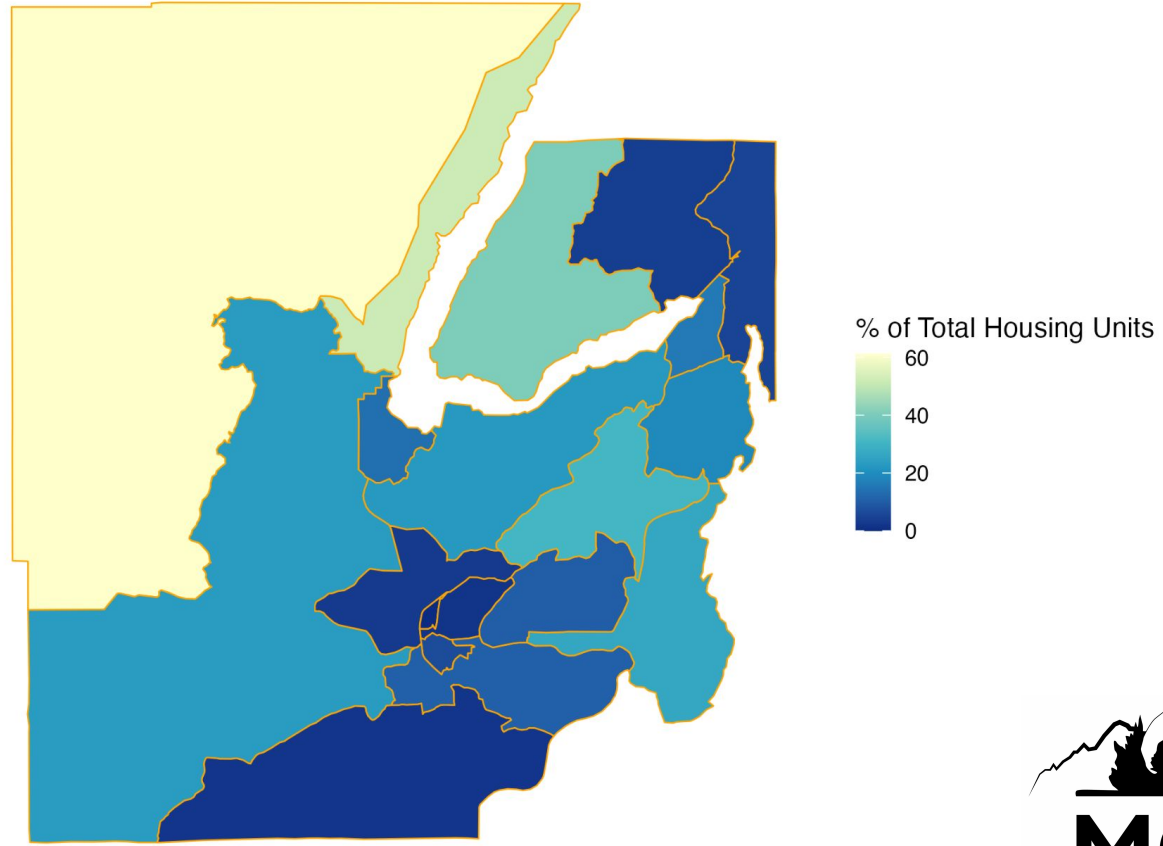
**ADDITIONAL DATA MAPS
TO GUIDE POLICY DECISIONS**



MCCJ

MASON COUNTY CLIMATE JUSTICE

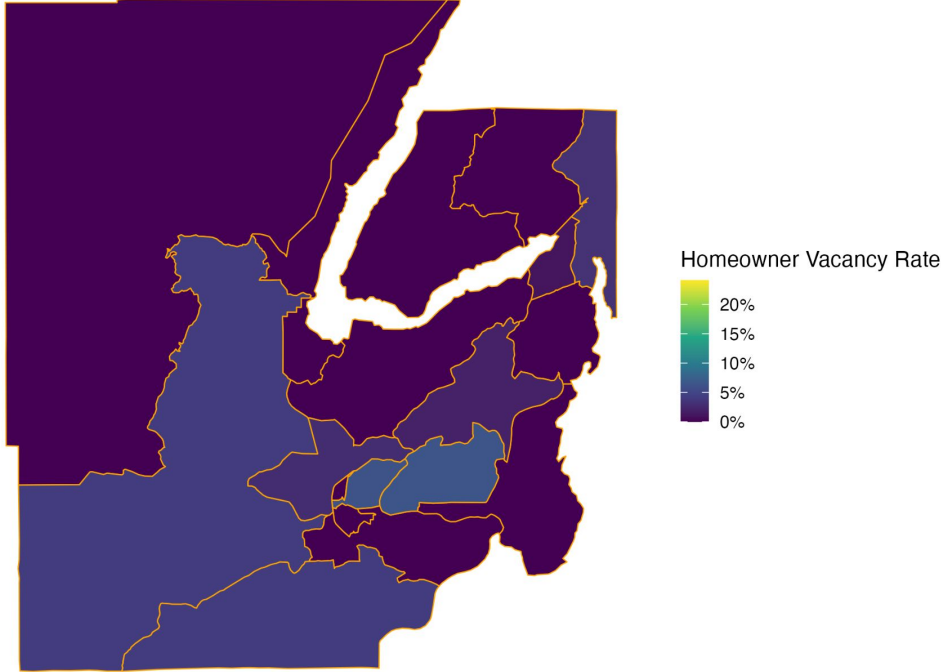
Seasonal/Vacation Homes by Census Tract in Mason County



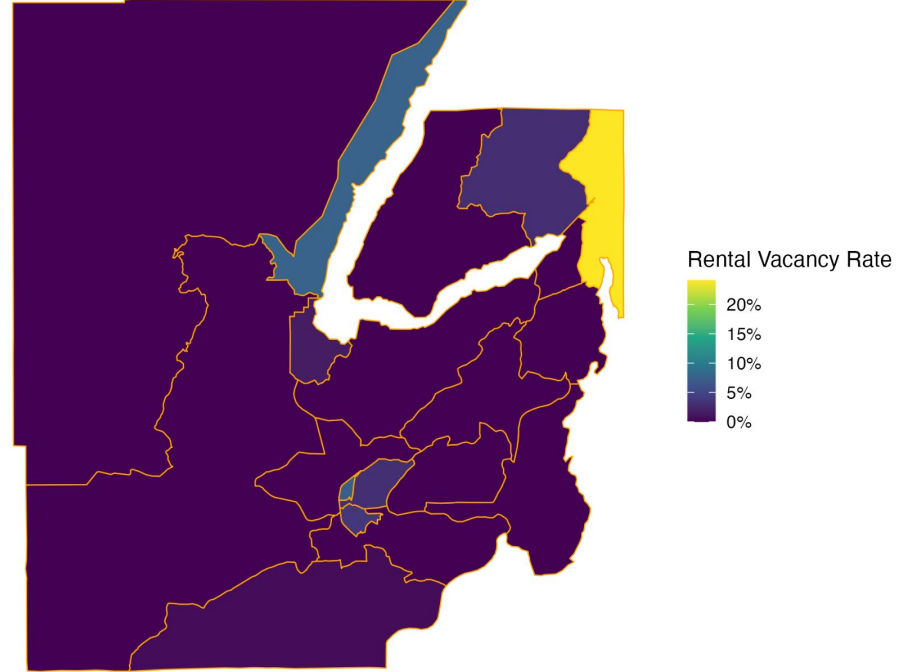
Source: 2023 American Community Survey 5-year estimates, Table B25004: Vacancy Status
<https://data.census.gov/table?q=B25004>
Map created by Shirley Huang, PhD, Center for Environmental Health Equity, University of Washington



Available Homes for Sale by Census Tract in Mason County



Available Homes for Rent by Census Tract in Mason County



Source: 2023 American Community Survey 5-year estimates, Table DP04: Selected Housing Characteristics
<https://data.census.gov/table?q=DP04>
Map created by Shirley Huang, PhD, Center for Environmental Health Equity, University of Washington

Source: 2023 American Community Survey 5-year estimates, Table DP04: Selected Housing Characteristics
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Map created by Shirley Huang, PhD, Center for Environmental Health Equity, University of Washington



ADDITIONAL RESOURCES & DEFINITIONS



MCCJ

MASON COUNTY CLIMATE JUSTICE

RESOURCES FOR AFFORDABLE HOUSING POLICY



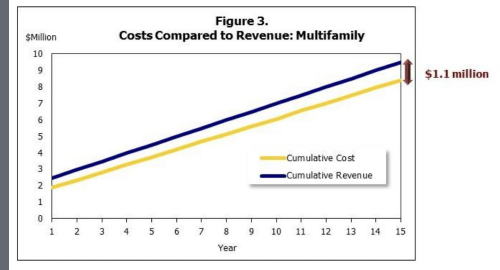
- **MUNICIPAL RESEARCH AND SERVICES CENTER OF WASHINGTON - [MRSC](#)**
 - **BUILDING AFFORDABLE HOUSING THROUGH COMMUNITY LAND TRUSTS - [LINK](#)**
 - **AFFORDABLE HOUSING TECHNIQUES AND INCENTIVES - [LINK](#)**
- **DEPARTMENT OF COMMERCE**
 - **MANUFACTURED/MOBILE HOME COMMUNITY PRESERVATION FOR LOCAL GOVERNMENTS - [LINK](#)**
- **CITY OF PORT TOWNSEND**
 - **TINY HOUSES ON WHEELS (THOWS) AS ACCESSORY DWELLING UNITS - [LINK](#)**
- **NORTHWEST COMMUNITY LAND TRUST COALITION**
 - **SHARED EQUITY HOMEOWNERSHIP: COMMUNITY LAND TRUSTS - [LINK](#)**

NATIONAL ASSOCIATION OF HOMEBUILDERS: NUMBERS BEHIND THE CHART

- In the first year, the 100 rental apartments built in a typical local area result in an estimated
 - **\$2.5 million** in tax and other revenue for local governments,
 - **\$232,000** in current expenditures by local government to provide public services to the net new households at current levels, and
 - **\$1.6 million** in capital investment for new structures and equipment undertaken by local governments

The analysis assumes that local governments finance the capital investment by borrowing at the current municipal bond rate.

- In a typical year after the first, the 100 rental apartments generate
 - **\$503,000** in tax and other revenue for local governments, and
 - **\$464,000** in local government expenditures needed to continue providing services at current levels.
- The difference between government revenue and current expenditures is defined as an “operating surplus.” As was the case with single-family construction, the surplus generated by multifamily construction during the first year is large enough to service and pay off all debt incurred by investing in structures and equipment at the beginning of the first year by the end of the first year. After that, future operating surpluses will be available to finance other projects or reduce taxes. After 15 years, the apartments will generate a cumulative **\$9.5 million in revenue** compared to **\$8.4 million in costs**, including annual current expenses, capital investment, and interest on debt (Figure 3).



Source: “The Economic Impact of Home Building in a Typical Local Area: Comparing Costs to Revenue for Local Governments”
National Association of Homebuilders
Housing Policy Department
<https://www.nahb.org/-/media/NAHB/news-and-economics/docs/housing-economics/economic-impact/economic-impact-local-area-comparing-costs-2015.pdf>

NOTE: This data shows an “average local area.” A custom cost-revenue analysis is available for specific projects in a local jurisdiction for a fee.

Emergency and Permanent Supportive Housing: Definitions

Housing Type	Definition
Permanent Supportive Housing (PSH)	Subsidized, permanent housing that serves people who need comprehensive support services, have barriers to housing, or are living with a disabling condition. PSH is paired with voluntary services designed to support successful tenancy, improve the resident's health status, and connect the resident of the housing with community-based health care, treatment, or employment services.
Emergency Housing	Temporary indoor accommodations for those who are homeless or at imminent risk of becoming homeless that address basic needs. Emergency housing may or may not require occupants to enter into a lease or an occupancy agreement.
Emergency Shelter	Temporary shelter for those who are currently homeless. Emergency shelter may not require occupants to enter into a lease or an occupancy agreement. Emergency shelter facilities may include day and warming centers that do not provide overnight accommodations.

Emergency and Permanent Supportive Housing: Populations Served

Housing Type	Examples of Populations Served
Permanent Supportive Housing (PSH)	<ul style="list-style-type: none">• Disabled veterans• People with developmental disabilities• People living with chronic medical conditions or mental health challenges (e.g., some elderly)• Chronically homeless individuals• Families dealing with traumatic stress (e.g., domestic violence)• People recovering from substance use• People of all ages with significant housing barriers
Emergency Housing & Shelter	<ul style="list-style-type: none">• People experiencing homelessness• People who were evicted or cannot pay rent• People fleeing domestic violence or human trafficking• Unaccompanied youth• People recovering from a disaster (e.g., flood or fire)• People experiencing a crisis

Source: "Guidance and Data for Updating Housing Elements: HB1220 Webinar #1" by Laura Hodgson, Commerce Growth Management Services, et al
Department of Commerce April 2023
<https://deptofcommerce.app.box.com/s/j348q3sh9jhmwedb6uyvwkr51njd9kw8>