

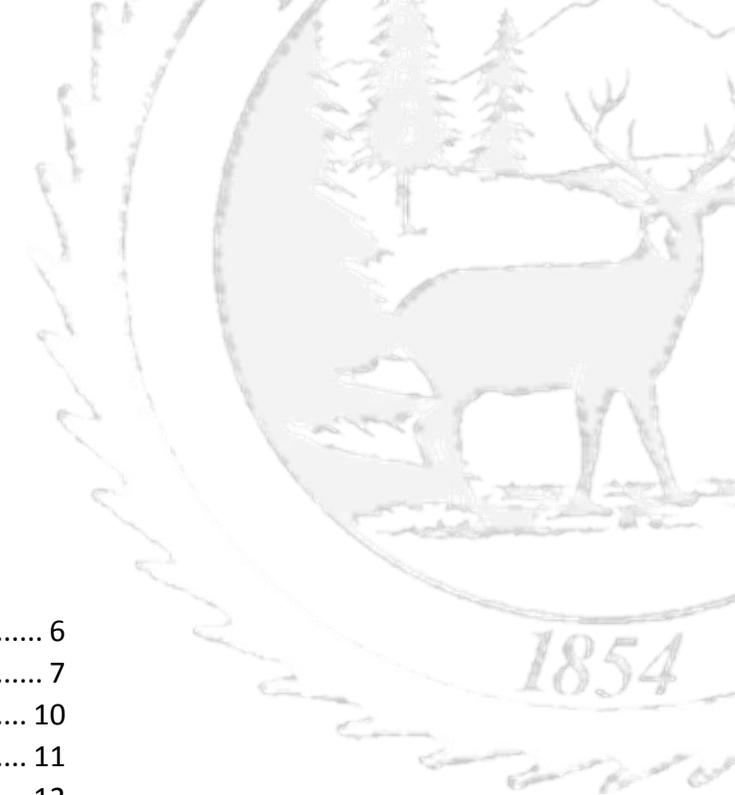
CHAPTER 5 - HOUSING ELEMENT



Table of Contents

I.	INTRODUCTION	5
	<i>MASON COUNTY'S VISION</i>	5
	<i>REQUIREMENTS</i>	5
II.	DEMOGRAPHICS & HOUSING CONDITIONS	6
III.	HOUSING NEEDS ASSESSMENT	12
IV.	AFFORDABLE HOUSING	15
V.	HOMELESSNESS	19
	<i>WHO ARE THE HOMELESS</i>	20
VI.	EXISTING HOUSING POLICIES & OPPORTUNITIES	21
VII.	VISION, GOALS, POLICIES FOR HOUSING	23





LIST OF TABLES

Table 1. Mason County Population Projection 2016-2036.....	6
Table 2. Number of Homes by Structure Type in Mason County - 2016.....	7
Table 3. Mason County Households by Type.....	10
Table 4. Age of Housing Stock.....	11
Table 5. Mason County Housing Projection 2016-2036	12
Table 6. Housing Cost as a Percent of Income, Mason County and Washington State	15
Table 7. Income Distribution and Affordable Housing Costs.....	16
Table 8. Housing Assistance Needs – Low and Moderate Income Households 2009-2013.....	17
Table 9. Homelessness in Mason County 2006-2015	19

LIST OF FIGURES

Figure 1. 2016 Mason County Housing Types.....	8
Figure 2. Mason County Housing Stock by Number of Rooms.....	9
Figure 3. Mason County Households by Type	10
Figure 4. Housing Demand Projection 2016-2036.....	13
Figure 5. Housing Cost as a Percent of Income, Mason County and Washington State	15
Figure 6. Homeless Living Status in Mason County – 2006-2015.....	20

I. INTRODUCTION

Mason County's Vision for Housing

To assure adequate affordable housing that is available and accessible to all income levels, Mason County will review zoning and building regulations to ensure they encourage affordable and accessible housing and are responsive to demographic changes. Mason County will identify and utilize incentives and creative “out of the box” thinking to maximize the potential for appropriate growth, rehabilitation, and maintenance of Mason County’s housing stock and to increase low-income housing units to both ease the affordable housing shortage and the cost burden borne by our low-income citizens. Mason County will support housing opportunities that adhere to and fit within Smart Growth Principles¹.

Requirements for the Housing Element

Washington State’s Growth Management Act (GMA) requires that comprehensive plans include a housing element. This requirement grew out of concerns over affordability, availability, and housing condition. The public also identified

environmental regulations and the infrastructure financing demands imposed by GMA as potentially having negative impacts on housing. As a result, the Growth Management Act includes the following as goal number four of its thirteen goals in RCW 36.70A.020, GMA Planning Goals:

“(4) Encourage the availability of affordable housing to all economic segments of the population of this state, promote a variety of residential densities and housing types, and encourage preservation of existing housing stock.”

¹ *About Smart Growth*. (2016, October 17) Retrieved from <https://www.epa.gov/smartgrowth/about-smart-growth>

GMA also includes specific requirements for Housing Elements (RCW 36.70A.070) adopted as part of a County Comprehensive Plan including:

“(2) A housing element ensuring the vitality and character of established residential neighborhoods that:

- (a) Includes an inventory and analysis of existing and projected housing needs that identifies the number of housing units necessary to manage projected growth;*
- (b) includes a statement of goals, policies, objectives, and mandatory provisions for the preservation, improvement, and development of housing, including single-family residences;*
- (c) identifies sufficient land for housing, including, but not limited to, government-assisted housing, housing for low-income families, manufactured housing, multifamily housing, and group homes and foster care facilities; and*
- (d) makes adequate provisions for existing and projected needs of all economic segments of the community.”*

I. DEMOGRAPHICS AND HOUSING CONDITIONS

Mason County relies on population data provided by the U. S. Bureau of the Census and Washington State’s Office of Financial Management. The Washington State Office of Financial Management prepares the population forecasts for cities and counties to use in Comprehensive Planning. Mason County's population reached 60,699 full time residents in 2010, reflecting an increase of more than 22,358 since 1990. About 2,500 people or 11 percent of this growth, occurred in the City of Shelton.

Table 1. Mason County Population Projection 2016-2036

MASON COUNTY AND URBAN GROWTH AREA				
20 YEAR POPULATION PROJECTION				
	2016	2036	Population Increase	Percent Increase 2016-2036
Mason County Total	62,320	83,800	21,480	34%
City of Shelton	10,070	16,200	6,130	61%
Shelton UGA	3,740	7,220	3,480	93%
Urban Growth	2,990	4,720	1,730	58%
Rural County	45,520	55,660	10,140	22%

Source: Washington State Office of Financial Management

From 2000 to 2010, Mason County grew at a much greater rate (23 percent) than the state of Washington (14 percent) as a whole. The highest concentrations of population are in Shelton and along the Hood Canal and inland waterways. Population increases over the last decade can be attributed mostly to net migration.

The Washington State Office of Financial Management projects that the County's population will increase to 81,616 by 2036, which is an approximate increase of 31 percent over the next two decades.

Table 2. Number of Homes by Structure Type in Mason County - 2016

Structure Type	Occupied Housing		Owner-Occupied Housing		Renter-Occupied Housing	
	Total	Percent of Total	Total	Percent of Total	Total	Percent of Total
Occupied Housing Units	24,345	70.90%	19,038	78.20%	5,307	21.80%
1-detached	17,967	73.80%	15,325	80.50%	2,632	49.60%
1-attached	268	1.10%	171	0.90%	96	1.80%
2 apartments	365	1.50%	38	0.20%	324	6.10%
3-4 apartments	146	0.60%	0	0.00%	143	2.70%
5-9 apartments	170	0.70%	57	0.30%	117	2.20%
10+ apartments	414	1.70%	0	0.00%	430	8.10%
Mobile Home/Other	5,015	20.60%	3,446	18.10%	1,566	29.50%

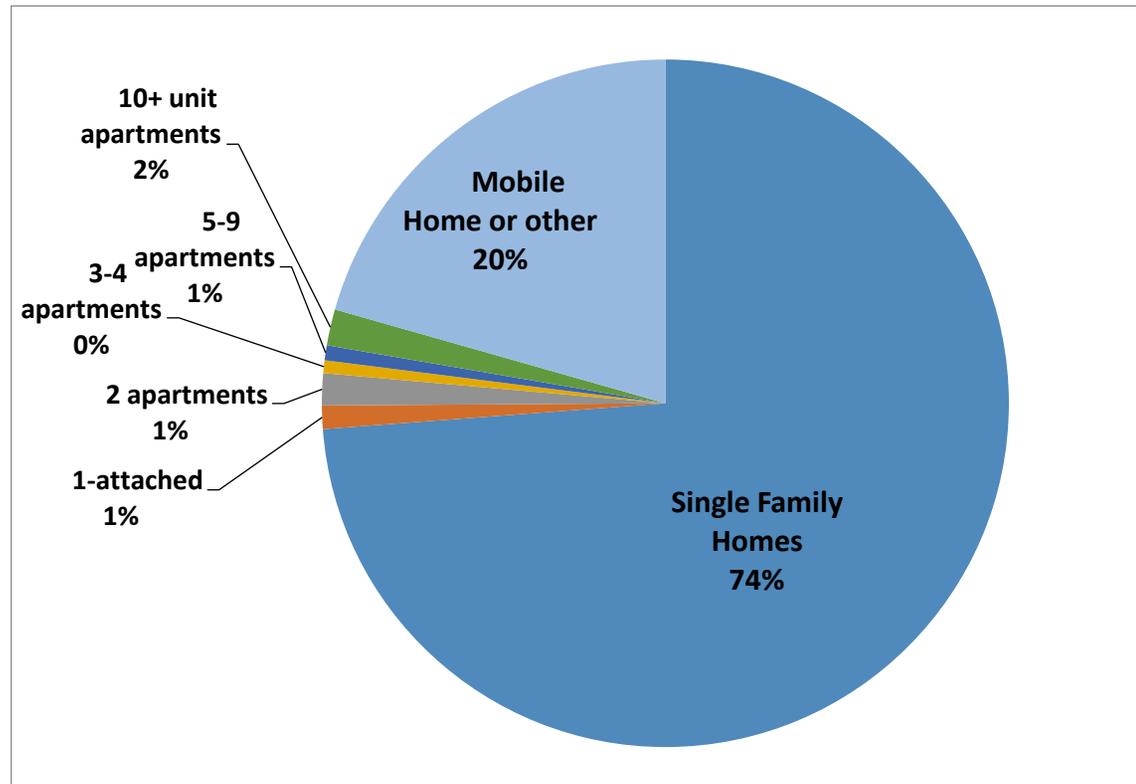
Source: Washington Office of Financial Management and U.S. Census, 2010-2014 American Community Survey 5-Year Estimates

Housing Type

Mason County had 33,400 housing units in 2016 according to the State Office of Financial Management, Small Area Estimates. About 24,350 of these homes or about 73 percent are permanently occupied.

Using the US Census, American Community Survey to determine housing type, approximately 74 percent of Mason County housing is single family homes. Table 2 and Figure 1 summarize the types of housing in Mason County in 2016. Table 2 also identifies owner-occupied and rental housing for the permanently occupied units.

Figure 1. 2016 Mason County Housing Types



Source: Washington Office of Financial Management and U.S. Census, 2010-2014 American Community Survey 5-Year Estimates

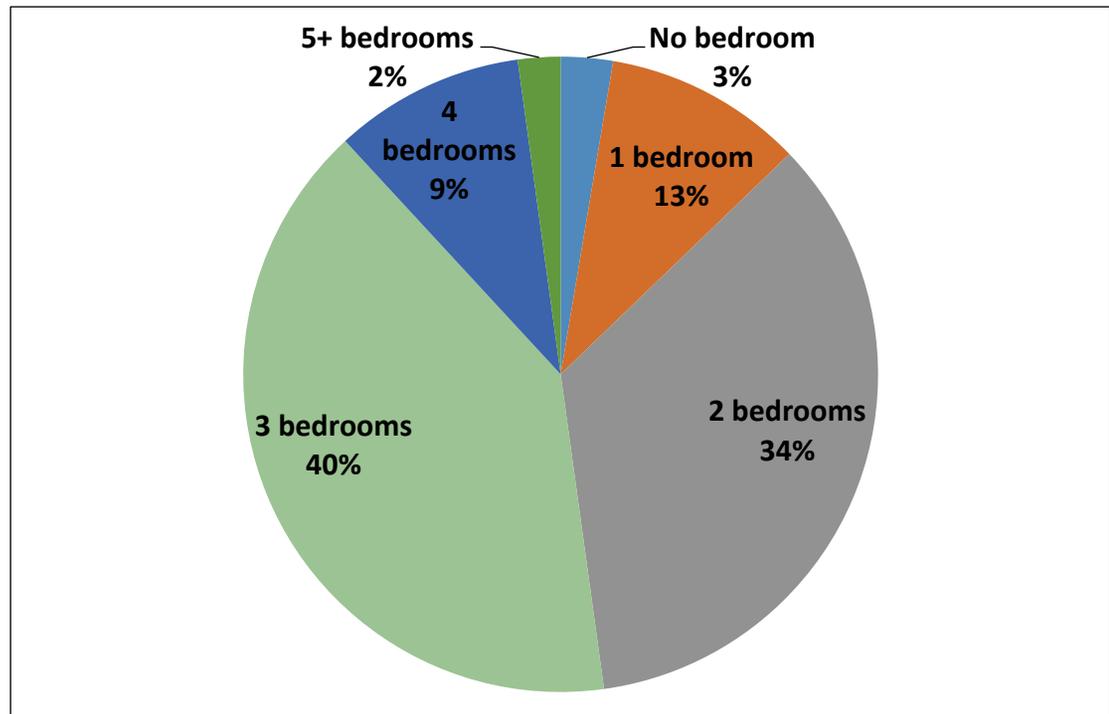
Housing Stock

According to the U.S. Census, only 22 percent of homes are renter occupied. This is significantly lower than the statewide average of 37 percent.

Single-family units represent the majority of the County's housing stock. Mobile homes and other types of housing accounted for 20 percent of the housing units in the County. Multi-family units comprise approximately 5 percent of the County's housing stock. Most of the multi-family housing is located in the City of Shelton.

The total housing stock in Mason County grew just over 27 percent from 2000 through 2010.

Figure 2. Mason County Housing Stock by Number of Rooms



Source: U.S. Census, 2015 American Housing Survey

Mason County Households

Mason County currently has a lower rate of occupied housing (70 percent) than generally occurs in its neighboring counties and Washington State as a whole as shown in Table. 5. Further, the percentage of the County's housing stock made up of mobile homes and trailers (20 percent) is among the highest compared with other counties and the state.

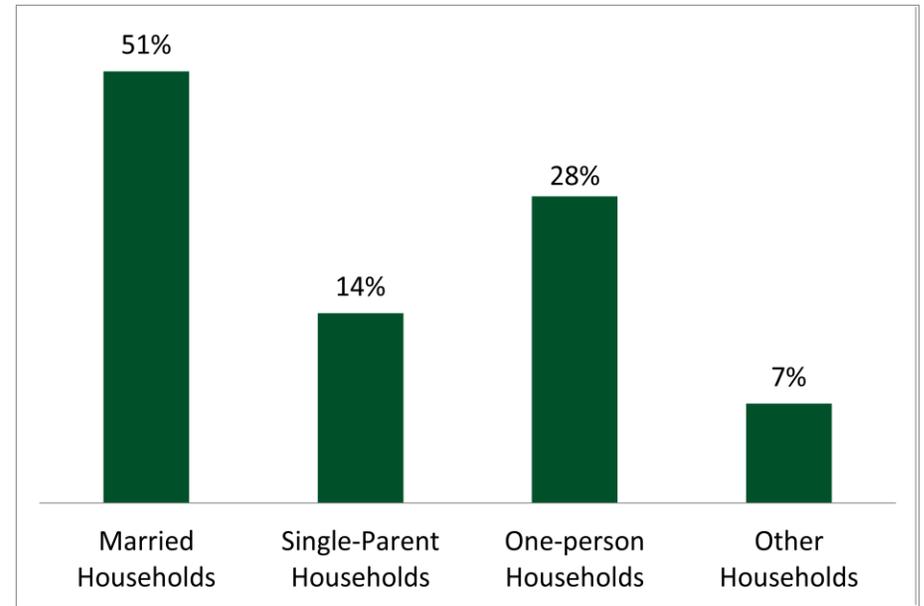
While mobile homes and trailers tend to be affordable, they have a higher rate of dilapidation than other types of housing within the County. Therefore, while many of the residents of Mason County are homeowners, it should not be assumed that they are not in need of housing assistance programs. Mason County also has a relatively low concentration of multi-family units (5 percent).

Table 3. Mason County Households by Type

Household Type	Percent of Population
Married Households	51%
With Children Under 18 Years of Age	25%
Without Children Under 18 Years of Age	75%
Single Parent Households	14%
One-person Households	28%
Other Households	7%
% Households without Children	35%

Source: U.S. Census, 2015 American Housing Survey

Figure 3. Mason County Households by Type



Source: U.S. Census, 2015 American Housing Survey

Housing Quality

The age of a structure can indicate the amount of repair or maintenance that may be needed to maintain safety and habitability of the structure. As a structure ages, it requires more maintenance to remain livable and functioning. Table 4 chronicles the age of Mason County's housing stock and the number of homes that are either renter or owner occupied. It shows that the greatest percentages of homes in the County were built in the 1980's and 1990's.

Table 4 shows a spike in ownership rates of homes built in the 1980s and 90s, with a decrease in ownership of newer homes. Rental rates show a similar pattern of older units dating between 1960 and 1999. Rental homes built between 1980 and 1999 show the highest owner and owner occupied rates, while rentals are highest in structures built between 1960 and 1979.

Table 4. Age of Housing Stock

Year Built	Total Units	Percent of Total
2010 or later	135	0.4%
2000 to 2009	6,084	18.7%
1980 to 1999	12,593	38.6%
1960 to 1979	9,326	28.6%
1940 to 1959	2,924	8.9%
1939 or earlier	1,534	4.7%
Total	32,596	100%

Source: Mason County

II. HOUSING NEEDS ASSESSMENT

Washington’s Growth Management Act requires an assessment of existing and projected housing needs to be conducted as part of the Housing Element of Mason County’s Comprehensive Plan. The following section uses the demographic and housing information from the previous section to assess existing needs, future needs and gaps in policy.

Housing Demand

The population in Mason County is expected to increase by 21,500 over the 20 year planning horizon. Using the US Census data for average household size, the housing needed to accommodate these new residents is estimated to be approximately 8,300 homes over the same period.

While the number of existing vacant housing units in Mason County appears to be sufficient to accommodate this population (approximately 9,000 housing units not permanently occupied), assessing housing needs also considers type of housing, condition, seasonal occupancy needs, affordability, accessibility and other factors.

Table 5. Mason County Housing Projection 2016-2036

	2016 Housing Units	2036 Housing Units	Number of New Housing Units	% Increase 2016-2036
Mason County Total	33,400	44,000	10,650	32%
City of Shelton	3,900	5,000	1,150	30%
Urban Growth Areas (Allyn, Belfair, Shelton)	3,000	4,500	1,500	50%
Rural County	26,500	34,500	8,000	30%

Source: Washington State Office of Financial Management

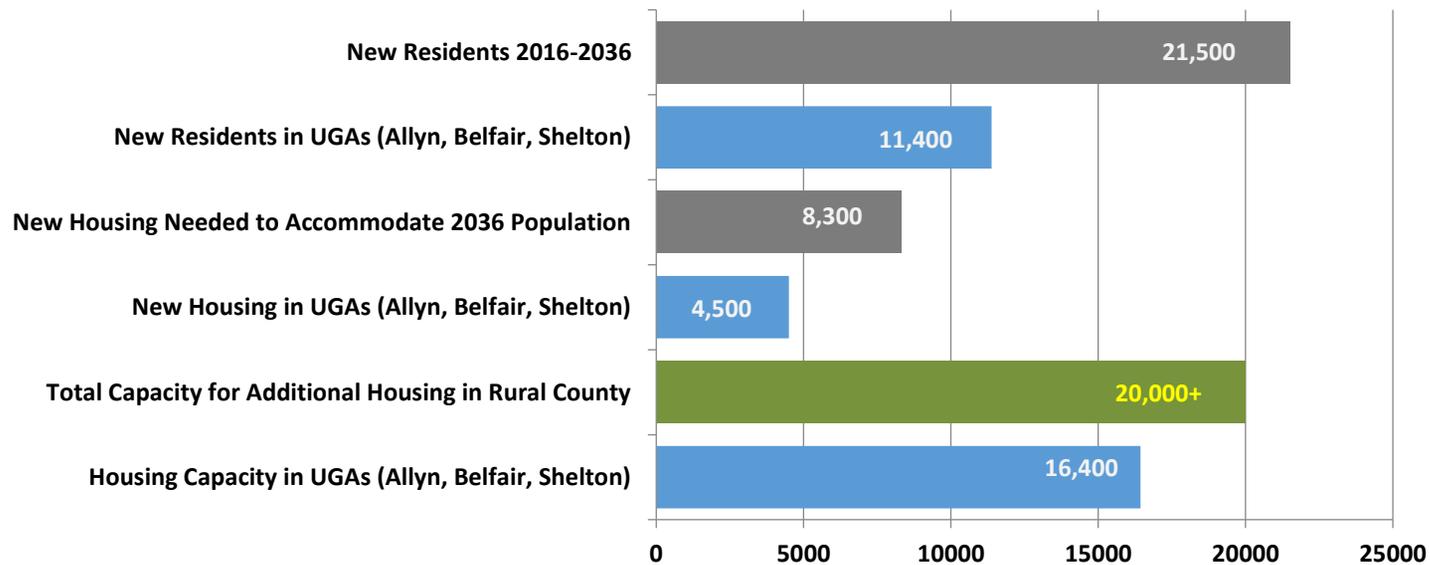
Land Capacity for Housing

The State Growth Management Act requires local jurisdictions to ensure sufficient land for housing to accommodate population growth, including but not limited to, government-assisted housing, housing for low-income families, manufactured housing, multifamily housing, group homes, and foster care facilities. RCW 36.70A.070(c)(c).

Mason County has three urban growth areas designated for residential development at higher densities, in addition to larger rural residential areas outside the urban areas. Rural

residential zoning accommodates the development of housing at less concentrated levels on larger parcels to include agriculture, farming, and timber occupations, as well as provisions for clustering. Clustering provides more options for higher density with provisions for community open space. Urban residential zoning allows a more concentrated development of housing together with residential-friendly commercial uses to support the surrounding residents. See Figure 4 for a comparison between housing demand and capacity.

Figure 4. Housing Demand Projection 2016-2036



Source: Washington State Office of Financial Management

Rural Residential

Residential zoning districts in rural areas of the County allow for housing to acreage ratios varying from one home for every two and a half acres to one home for every twenty acres. These districts also permit small hobby farms and cottage industries enabling people to work from home, as well as group homes, churches and community centers to meet the needs of rural lifestyles. With the approval of special permits, schools and day care centers can also be developed, further accommodating people living outside the urban areas and alleviating the need for commuting for those families without the resources to do so. There are also multi-family housing districts in the rural areas that provide for duplexes, multi-family housing complexes and mobile home parks. This type of housing can be a more affordable option for low-income families.

Urban Residential

Residential districts in the Urban Growth Areas provide several options to meet the housing needs of Mason County. They permit single dwelling units, multi-family units, accessory dwelling units, assisted living facilities, day cares, and group homes as well as the necessary schools, churches, and community centers to support those residents. Having family support facilities such as schools, group housing, and day cares in residential areas increases access and reduces travel, especially for financially disadvantaged.

III. AFFORDABLE HOUSING

The U.S. Department of Housing and Urban Development (HUD) calculates housing need for every county in the nation. Households that pay more than 30 percent of their incomes for rent or housing costs are considered in need of housing assistance. Households with incomes under 50 percent of median income are also eligible for most assistance programs. For rental housing, housing costs include rent and utilities. For owner-occupied housing, housing costs include mortgage principal and interest, property taxes, property insurance, and utilities.

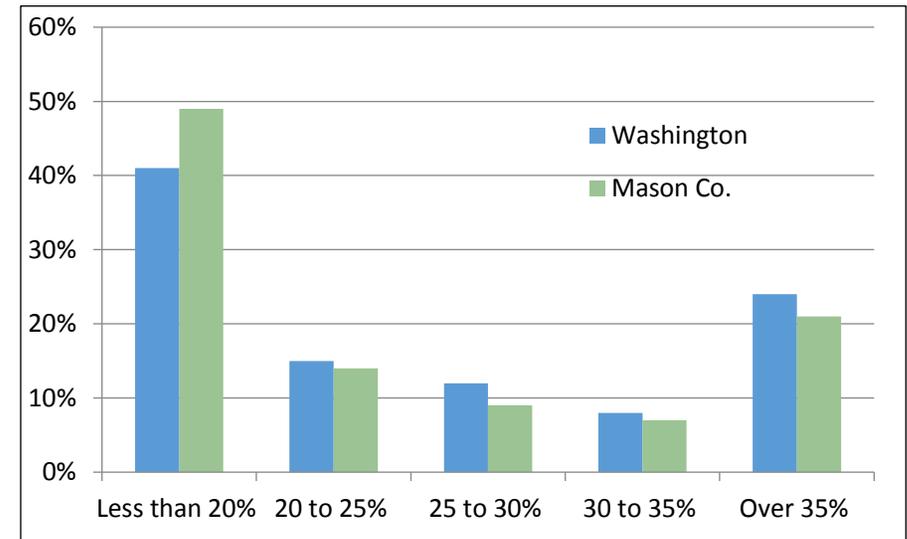
In Mason County, the two ends of the spectrum are strongly represented. Those with a small housing cost burden, less than 20 percent of their income and those with a large housing cost burden, more than 30 percent of their income are the largest portions of the population.

Table 6. Housing Cost as a Percent of Income, Mason County and Washington State

Percent of Income	Washington	Mason County
Less than 20%	41%	49%
20 to 25%	15%	14%
25 to 30%	12%	9%
30 to 35%	8%	7%
Over 35%	24%	21%

Source: U.S. Census, 2015 American Community Survey

Figure 5. Housing Cost as a Percent of Income, Mason County and Washington State



Source: U.S. Census, 2015 American Community Survey

Income Distribution

The following list provides definitions for income levels commonly used to characterize housing affordability:

- *Extremely Low Income:* Below 30 percent of the median income.
- *Very Low Income:* Between 31 and 50 percent of the median income.
- *Low Income:* Between 51 and 80 percent of the median income.

- *Moderate Income: Between 81 and 95 percent of the median income.*
- *Middle Income: Between 96 and 120 percent of median income.*
- *High Income: Above 121 percent of median income.*

Table 7 shows the income ranges of Mason County families. It also identifies the affordable cost of housing for each income classification. More than 11 percent of the County's residents earn incomes that place them in the extremely low-income category. This means they live on less than \$1,238 per month. Affordable housing for that 11 percent of the population would have to cost less than \$372.

Table 7. Income Distribution and Affordable Housing Costs

Income Status	Definition	Annual Income Range	Monthly Affordable Housing Costs	Household	
				Number	Percent of Total
Extremely Low Income	<30% Median Income	< \$14,861	\$371.53	2,657	11.5%
Very Low Income	30% to <50% Median Income	\$14,861 to <\$24,769	\$371.53 - \$619.22	3,059	13.2%
Low Income	50% to <80% Median Income	\$24,769 to <\$39,630	\$619.22 - \$990.75	2,492	10.8%
Moderate Income	80% to <95%	\$39,630 to <\$47,061	\$990.75 - \$1,176.52	3,431	14.9%
95% and above Median Income		=/>\$47,061	=/>\$1,176.52	11,460	49.6%

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates
Median Family Income, 2014 US Census - \$49,538

Formula: Median Family Income (MFI) x % Below MFI ÷ 12 x 30%

Table 8 shows that in the period between 2009 and 2013, more than 68 percent of renters and more than 65 percent of home owners in Mason County earned 30 percent or less of the median income and had a housing cost burden that exceeded 30 percent of their household income. This is a slight decrease over the past ten years. In 2000, 69 percent of renters and 67 percent of homeowners earning the least had a housing cost burden that exceeded 30 percent of their incomes.

Table 8 also shows that of households earning more than 30 but less than or equal to 50 percent of median income, more than 77 percent of renters and more than 51 percent of homeowners had a housing cost burden of over 30 percent of

their income. Just over 30 percent of renter and 54 percent of owner households earning more than 50 but less than or equal to and 80 percent of median income also had a housing cost burden greater than 30 percent of their incomes.

Looking at all income classifications, there has been a significant increase over the past decade in renters (48 percent or nearly half) with a housing cost burden greater than 30 percent of their income. In 2000, 34 percent or a third of renters had this housing cost burden.

Table 8. Housing Assistance Needs – Low and Moderate Income Households 2009-2013

Households by Income	Households Number of Renters	Gross Rent (% of Income)		Households Number of Owners	Owner Costs (% of Income)	
		% with Cost Burden >30%	% with Cost Burden >50%		% with Cost Burden >30%	% with Cost Burden >50%
< 30% Median Income	1,130	68.1% (770)	61.1% (690)	1,245	65.9% (820)	57% (710)
30% to 50% Median Income	1,335	77.1% (1,030)	38.6% (515)	1,735	51.3% (890)	37.5% (650)
50% to 80% Median Income	950	50.5% (480)	4.2% (40)	2,540	54.9% (1,345)	16.9% (415)
More than 80%	1,755	12.8% (225)	4.8% (85)	12,670	19.7% (2500)	1.7% (210)
Total	5,175	48.4% (2,505)	25.7% (1,330)	18,190	30.5% (5,555)	10.9 (1,985)

Source: Office of Policy Development and Research, U.S. Department of Housing and Urban Development, October 2016

For home owners in all income classes, there has also been an increase. Over the past decade, home owners with a high housing cost burden of more than 30 percent of their income went from 27 percent of all homeowners to 31 percent. According to the HUD Comprehensive Housing Affordability Strategy (CHAS), 1,205 renter households were at risk of homelessness, meaning that they earned less than 50 percent of median income and paid more than 50 percent of their incomes for rent.

Housing affordability is a complex and changing issue. Interest rates may fluctuate, affecting the number of people who can afford to buy a home. Housing stock and availability also plays a role in affordability. Should the federal government continue to reduce its role in low income housing, a greater burden will fall on local government to assist low income and special needs households.

Limited Access to Affordable Housing

Approximately 38% of Mason County's housing demand (5,165 units) is a combination of purchase and rental housing that is affordable to households earning less than 80% of the County's median income including:

- 9 percent (1,287 units) for *Extremely Low- Income* households,
- 12 percent (1,711 units) for *Very Low-Income* households, and
- 16 percent (2,166 units) for *Low-Income* households.

The affordability of the single-family housing is based on at least 20 percent of that housing being manufactured housing.

The “affordability gap” in Mason County, or the comparison of very low- and extremely-low income households to housing units by cost, is a concern. In 2015, for every 100 households earning less than 50 percent of the Median Family Income of \$60,200 in Mason County, there are only 33 units available that are “affordable” within these affordability guidelines².

In 2015 Mason County, a four person family renting a three bedroom home or apartment needs 71.5 percent of the Median Family Income or \$43,040 per year. That translates to a full time household hourly income rate of \$20.69. A one person/one bedroom rental needs an income of 44 percent of the median family income or \$26,280 per year. That translates to a full time hourly income of \$12.63. Finally, 57 percent of the housing stock is affordable to purchase for a family making the median family income of \$60,200. That translates to a full time household hourly rate of \$28.94.

² Statistics and demographics obtained from the 2015 Housing Needs Assessment may not be the same or similar to those found in other sections of this Chapter or the remainder of the Comprehensive Plan.

IV. HOMELESSNESS

A review of the data provided in the Mason County Point in Time County summary indicates a stark increase in homelessness from 2015 to 2016. Where progress had been made in 2012, worsening economic conditions, lack of new employment opportunities, job losses, reduction in public assistance programs and lack of affordable housing have contributed to our increase in homelessness.

Point in Time count data comes from the annual Point in Time count required by the Department of Housing and Urban Development (HUD) and Washington State in compliance with the Homelessness Housing and Assistance Act (RCW 43.158C). The count is completed each year through a collaboration of private, non-profit, governmental and citizen staff and volunteers. Every other year, HUD requires communities to conduct unsheltered counts of people living in a place unfit for human habitation, such as in an abandoned building, encampment or park. In the past, the homelessness count was primarily focused in the City of Shelton and Belfair UGA through partnerships with local shelters and non profits offering meals. However, through newly established communication with our law enforcement representatives, we have discovered that there are 21 or more homeless encampments throughout the county, some of which are remote.

In addition to ensuring we are capturing data from homeless encampments, Mason County is working to improve our Homeless Veteran and Special Needs counts. In future counts we will look to partner with our Veteran Advisory Board and recruit veteran volunteers to help with the count.

Table 9. Homelessness in Mason County 2006-2015

Year	Homeless
2006	145
2007	271
2008	222
2009	195
2010	198
2011	345
2012	225
2013	224
2014	351
2015	250
2016	416

Source: Mason County Point in Time County, 2106

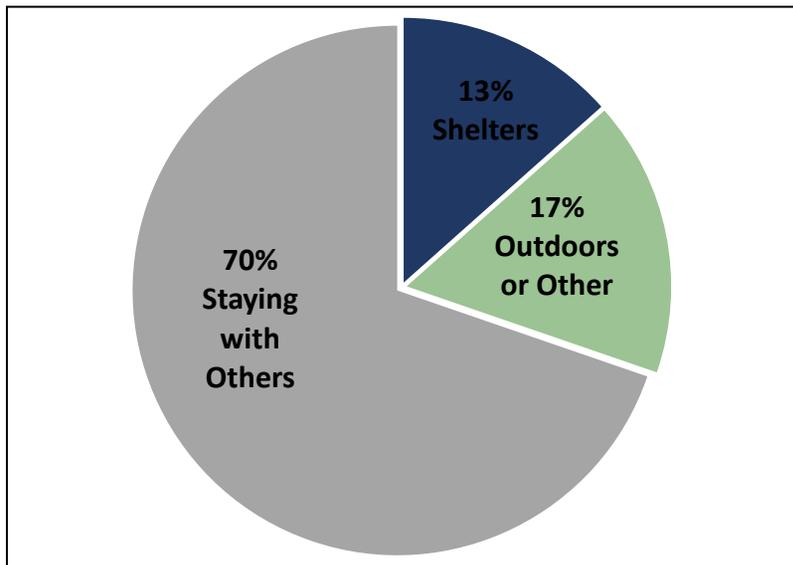
*Note: Does not include information about those reporting "staying with others"

Who Are the Homeless in Mason County?

Based on recent studies conducted by Mason County Public Health and the Report, *Housing Matters: 3 Year Housing and Homelessness Strategy for Mason County*, more is known about homelessness in the area than historically. The annual survey data, summarized in Figure 7, shows trends and characteristics including:

- +40 percent - children, aging or disabled
- 65 percent due to economic reasons - job loss, family crisis
- 17 percent live outdoors or in other unsheltered circumstances

Figure 6. Homeless Living Status in Mason County – 2006-16



Source: Mason County Point in Time County, 2016

V. EXISTING HOUSING POLICIES AND OPPORTUNITIES

Multi-Family Housing Tax Incentive Program

In June of 2015, Mason County adopted a Multi-Family Housing Tax Incentive Program under the authority of Chapter 84.14 RCW providing additional affordable housing opportunities. The intent is to “stimulate the construction of new multifamily housing in urban growth areas where housing options, including affordable housing, are severely limited.” It allows the value of new housing construction, conversion, and rehabilitation improvements to be exempt from ad valorem property taxation for eight to twelve years as an incentive to developers who construct housing to increase affordable housing units. Ultimately, any property owner or developer interested in taking advantage of these tax incentives needs to commit to renting or selling at least 20 percent of the housing units as affordable housing³ units to low⁴ and moderate⁵ income households.

³ "Affordable housing" means residential housing that is rented by a person or household whose monthly housing costs, including utilities other than telephone, do not exceed thirty percent of the household's monthly income. For the purposes of housing intended for owner occupancy, "affordable housing" means residential housing that is within the means of low or moderate-income households.

⁴ "Low-income household" means a single person, family, or unrelated persons living together whose adjusted income is at or below eighty percent of the median family income adjusted for family size, for the county where the project is located, as reported by the United States department of housing and urban development. For cities located in high-cost areas, "low-income household" means a household that has an income at or below one hundred percent of the median family income adjusted for family size, for the county where the project is located

The Multi-Family Housing Tax Incentive Program is codified in the County's zoning code. In that Chapter, the program is outlined to include the County's legislative authority, the process for designating Residential Targeted Areas, and the application and review requirements. The adopted Designated Residential Target Areas are in the Allyn, Belfair, and Shelton Urban Growth Areas.

Manufactured Housing

Mason County has not adopted any ordinances or policies that discriminate against the placement of mobile homes or manufactured homes in any area the County that permits any other type of housing. The zoning code defines mobile homes as dwelling units and as such is permitted wherever dwelling units are permitted. Mobile Homes parks, a group of two or more homes on a single parcel are, however, limiting to specific zoning districts.

⁵ "Moderate-income household" means a single person, family, or unrelated persons living together whose adjusted income is more than eighty percent but is at or below one hundred fifteen percent of the median family income adjusted for family size, for the county where the project is located, as reported by the United States department of housing and urban development. For cities located in high-cost areas, "moderate-income household" means a household that has an income that is more than one hundred percent, but at or below one hundred fifty percent, of the median family income adjusted for family size, for the county where the project is located

Washington State - Governor's Affordable Housing Advisory Board

Access to safe and affordable housing is a critical component of education and job success, health, and general wellbeing. In January of 2015 the Governor's Affordable Housing Advisory Board published the most comprehensive affordable housing study⁶ in more than a decade. This study creates a baseline for measurement of the effectiveness of state and local housing programs, policies and funding. The study identified the housing affordability gap (the number derived from comparing households by income to housing units by cost), and the number of households that are cost-burdened (households who spend more than 30 percent of their income on housing and housing related costs).

Another aspect of the lack of affordable housing identified in the study is apparent in the number of households that are "cost-burdened" regardless of income – households which spend more than 30 percent of their income on their mortgage/rent and utilities. Taken together, one-third of Mason County homeowners and renters are cost-burdened.

Since 2000, incomes in the state have declined by 2 percent but median rents have increased 8 percent in real dollars. This means housing affordability in the state has been a growing

problem over the past decade. Projected population growth over the next five years will be largely driven by low-income households. Washington State's above-average economic and job growth is forecasted to continue, resulting in continued population increases, however most of that growth will be driven by low-income households.

The Study forecasted that the number of housing units priced for low-income households will likely grow at a similar but slightly faster rate than the number of low-income households. Applying the forecast to the current affordable housing gap, Washington State will see a slight reduction in the affordable and available housing gap. However, if other changes are not made it will take at least 30 years for the gap in affordable and available housing to close.

⁶ State of Washington Department of Commerce. (January 2015) *2015 Housing Needs Assessment*. Olympia, Washington. Mullin & Lonergan Associates Incorporated.

II. VISION, GOALS, POLICIES FOR HOUSING

Home ownership and home affordability have long been recognized as a foundation for social stability. Home ownership, however, continues to be out of reach for many county residents. Similarly, rental units are often unaffordable, may not be well maintained, or are simply unavailable within the County.

Until the Great Recession of the late 2000s, Mason County was one of the fastest growing counties in the State (the fourth highest percentage population increase from 2000 to 2010). From 2010 to 2015, however, population growth changed significantly and Mason County dropped to 25th place in population growth⁷. Economic instability in the years since the last Comprehensive Plan has dramatically impacted the housing situation in Mason County. Development has stalled; the need for low income and affordable housing has increased; and the population of un-housed persons continues to rise.

To assure adequate affordable housing that is available and accessible to all income levels, Mason County will review zoning and building regulations to ensure they encourage affordable and accessible housing and are responsive to

⁷ Office of Financial Management. (September 2015) *State of Washington 2015 Population Trends*. Retrieved from <https://www.ofm.wa.gov>.

demographic changes. Mason County will identify and utilize incentives and creative “out of the box” thinking to maximize the potential for appropriate growth, rehabilitation, and maintenance of Mason County’s housing stock and to increase low-income housing units to both ease the affordable housing shortage and the cost burden borne by our low-income citizens. Mason County will support housing opportunities that adhere to and fit within Smart Growth Principles.

Mason County is rural. It will support principles of the Washington State Growth Management Act.

“[I]n defining its rural element under RCW 36.70A.070 (5), a county should foster land use patterns and develop a local vision of rural character that will: Help preserve rural-based economies and traditional rural lifestyles; encourage the economic prosperity of rural residents; foster opportunities for small-scale, rural-based employment and self-employment; permit the operation of rural-based agricultural, commercial, recreational, and tourist businesses that are consistent with existing and planned land use patterns; be compatible with the use of the land by wildlife and for fish and wildlife habitat; foster the private stewardship of the land and preservation of open space; and enhance the rural sense of community and quality of life.”

Mason County, in partnership with the City of Shelton, the Ports, the PUDs and other stakeholders, will help existing places thrive by taking care of assets and investments such as downtowns, Main Streets, existing infrastructure, and places that its communities value.

Countywide Planning Policies

4: HOUSING

GMA encourages the availability of affordable housing to all economic segments of the population, promotes a variety of residential densities and housing types, and encourages preservation of existing the housing stock.

- 4.1** Incentivize affordable housing, promote a variety of residential densities and housing types, and encourage preservation of existing housing stock.
- 4.2** Define and establish the need for affordable housing through development of a Housing Plan.
- 4.3** Encourage affordable housing through innovative land use techniques including infill housing incentives, smaller urban lots in urban areas, mixed use, multifamily units, density bonuses for affordable units. Encourage affordable housing in rural areas by utilizing the supply of existing platted smaller lots which can meet applicable subdivision, environmental and building regulations, and ensuring existing legally built lots

retain their conforming status, and by allowing manufactured housing, mobile homes, micro or tiny homes and other options in both urban and rural areas. It is recognized that the techniques for encouraging affordable housing will differ in rural and urban areas.

- 4.4** Within the Urban Growth Areas, a wide range of housing types, densities, and mixtures will be encouraged, including affordable housing.
- 4.5** As part of a comprehensive program to address the affordability issue, examine current local regulations and policies for impacts on housing cost. Prior to adoption of any new ordinance or regulation affecting homebuilding, evaluate the impact on the provision of affordable housing options.
- 4.6** Affordable housing should be convenient to public transportation, major employment centers, and public services.
- 4.7** Affordable housing needs will be examined in both city and rural contexts. Strategies to address housing affordability will reflect local definitions of affordable housing, urban and rural values, cost and availability of land, infrastructure cost, private property rights, and broad-based citizen involvement.

Housing Objectives and Procedures

1. Mason County will provide opportunities for housing that are within the financial means of all of its residents, which include meeting the social service needs and providing a reasonable opportunity to live and work in their community.

- 1.1 Ensure that all residents of Mason County have an equal and fair opportunity to obtain adequate, safe and sanitary housing suitable to their needs and financial resources regardless of race, religion, gender, sexual orientation, gender identity, age, national origin, family status, income or disability.
- 1.2 Actively pursue job creation and economic diversification strategies that provide better paying, secure jobs capable of creating new employment opportunities so that housing becomes affordable and available to increased numbers of county residents.
- 1.3 Support a continuum of housing and related services for homeless people and forestall growth in homelessness through prevention and intervention. This continuum of housing may include, but not be limited to Housing First programs; year-round shelters; and sanctioned

tent encampments which, at a minimum, provide adequate toilet facilities, garbage collection, and access to public transportation. Services will be of sufficient number to distribute units throughout the County without overburdening any particular part of the County.

- 1.4 Promote a continuum of housing and related services for people with special needs, such as frail elderly, mentally and physically disabled persons, and recovering substance abusers.
- 1.5 Fully utilize federal and state housing programs to meet the needs of low-and moderate-income households, and the special needs population that cannot be served by the private sector.
- 1.6 Pedestrian pathways should be provided that link residential areas with schools, recreational areas, shopping and employment in the Urban Growth Areas and in Local Areas of More Intense Rural Development (LAMIRD).
- 1.7 Mason County will allow creative design practices that allow for residential uses in business zones.

- 1.8 Mason County will allow development of residential buildings that have shared facilities, such as single-room occupancy facilities, and micro-housing. Mason County will also allow development utilizing creative design such as tiny homes, etc. Mason County will ensure compatibility of residential uses through development standards.
- 1.9 The County will partner with low-income housing advocacy organizations and assist in the timely processing of applications for low-income housing.
- 1.10 Mason County will encourage and support the efforts of non-profit organizations and “self help” housing groups such as Habitat for Humanity to develop housing for low-and moderate-income households.
- 1.11 Mason County will coordinate housing policies and programs with the City of Shelton and other Urban Growth Areas of the county in planning for low-and moderate-income housing and for shelter for those currently un-housed.
- 1.12 Mason County, in partnership with the City of Shelton, will develop a set of priority housing measures to monitor housing short-fall on an

annual basis as a means of evaluating the effectiveness of housing policies, goals and implementation measures.

- 2. Reduce regulatory barriers and allow greater flexibility in the housing development process while ensuring that future residential development carefully considers and protects natural ecosystems including wetlands, streams, wildlife habitat, and fresh and marine water quality and quantity.**

POLICIES

- 2.1 Mason County will develop consistent, fair and enforceable regulations that maintain environmental quality and public health and safety standards while minimizing housing development costs.
- 2.2 When developing housing regulations, the County will consider the balance between housing affordability and environmental quality, design quality, and maintenance of neighborhood.
- 2.3 Mason County will encourage and facilitate development of housing stock that is energy efficient and that conserves non-renewable

energy resources while also protecting air and water quality and quantity.

- 2.4 Mason County's regulations and standards for housing proposed near critical ecosystems and aquifer recharge areas will ensure that these areas are protected from degradation.
- 2.5 The County will develop standards and incentives that facilitate restoration of existing structures, historic structures, and rehabilitation of substandard housing including existing manufactured and mobile home rental parks.
- 2.6 Identify and employ cost-effective incentives that are reasonably likely to result in an increased supply of housing suitable to the needs and income of all Mason County residents. Incentives may include, but not be limited to, smaller lot sizes, zero-lot-line design, fee waivers and exemptions, parking requirement reductions, and expedited permitting.
- 2.7 The County will prioritize the development of safe and affordable housing that is in close proximity to jobs, transportation and daily activities.

- 2.8 The County will provide for exemptions to or reductions of impact fees and/or permit fees to encourage the development of low-income housing.
- 2.9 The County will ensure that regulations do not create impediments to fair housing choice and will ensure that neighborhoods include a mix of housing types and affordability levels so as not to create isolated pockets of low-income and/or special-needs housing.
- 2.10 Mason County will offer a variety of pre-approved housing designs available to developers and builders that serve to streamline the permitting process.
- 2.11 Mason County will periodically assess the impact of policies and regulations on the growth in housing stock, the affordability of housing, and access to fair housing choice, and will modify policies and regulations to reduce any negative impacts.

3. Mason County will support and encourage housing that meets the requirements of special-needs populations and will ensure equal access to housing for all persons with special needs.

This policy provides guidance for special-needs housing for persons with physical and mental disabilities. The Supreme Court and Fair Housing laws talk about people with physical and mental disabilities as a protected class of people. Those included under disabilities are individuals with severe mental illness, developmentally disabled, alcohol and drug addiction, physically disabled, frail elderly and persons with HIV/AIDS. A shortage of available, decent and affordable living units makes it difficult for these persons and their families to maintain an acceptable living standard. Providing for people with special needs means accommodating affordable special needs housing in land use plans and regulations and offering incentives to provide affordable, accessible housing.

POLICIES

3.1 Decisions on locating special-needs housing will be based on the facilities and the impacts on infrastructure and services, and not be based on the circumstances of the occupants.

- 3.2 Mason County will ensure that codes and ordinances allow for a continuum of housing that can provide appropriate care opportunities for special-needs populations, such as emergency housing, transitional housing, congregate housing, independent living, assisted living, family-based living, intergenerational housing or institutions.
- 3.3 Mason County will identify and refer to and/or provide incentives for the development of special-needs housing.
- 3.4 Mason County will adopt a process, consistent with the Countywide Planning Policies, for the siting of those special needs housing defined as essential public facilities.
- 3.5 Mason County will ensure the development of housing units for individuals with disabilities, consistent with the Americans with Disabilities Act (ADA).

Land Use Element – Objectives and Procedures

The objectives and procedures in the Land Use Element are related to housing and are intended to implement housing goals and address housing needs. These include:

1. Encouraging a range of lot sizes, development densities and housing types to meet the needs of a diverse population and provide affordable housing choices for all income levels.
2. Establishing an Urban Growth Area large enough to minimize restrictions on the residential land supply that would limit access to affordable housing for numerous economic segments of the County's residents.
3. Providing for clustering, planned unit developments, and other innovative techniques which will result in a greater variety of lot sizes and housing types.
4. Providing for a new fully contained community, this is required to provide for variety of housing options for households with different incomes.

