

Housing Action Flan

City of Yakima – June 2021

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Glossary

Affordable Housing. The U.S. Department of Housing and Urban Development (HUD) considers housing to be affordable if the household is spending no more than 30% of its income on housing costs. A healthy housing market includes a variety of housing types that are affordable to a range of different household income levels. However, the term "affordable housing" is often used to describe income-restricted housing available only to qualifying low-income households. Income-restricted housing can be located in public, nonprofit, or for-profit housing developments. It can also include households using vouchers to help pay for market-rate housing (see "Vouchers" below for more details).

American Community Survey (ACS). This is an ongoing nationwide survey conducted by the U.S. Census Bureau designed to provide communities with current data about how they are changing. The ACS collects information such as age, race, income, commute time to work, home value, veteran status, and other important data from U.S. households. We use data from the ACS throughout this needs assessment.

Area Median Income (AMI). This is a term that commonly refers to the area-wide median family income calculation provided by HUD for a county or metropolitan region.¹ Income limits to qualify for affordable housing are often set relative to AMI. In this report, unless otherwise indicated, AMI refers to the HUD Area Median Family Income (HAMFI).

Community Integration Committee (CIC). The nine-member City of Yakima Community Integration Committee was appointed by the City Council in 2017. The purpose and intent of the community integration committee is to advise the Yakima City Council on ways to improve community engagement; diversify the city government and workforce; provide additional review of policies, ordinances and resolutions if requested; and give a voice to all Yakima residents. (Ord. 2017-034 § 1 (part), 2017).

Cost Burden. When a household pays more than 30% of their gross income on housing, including utilities, 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.

¹ Note that HUD sometimes refers to HUD Area Median Family Income as just Median Family Income, or MFI. See <u>https://www.huduser.gov/portal/datasets/il.html</u>.

Household. A household is a group of people living within the same housing unit.² The people can be related, such as a family. A person living alone in a housing unit or a group of unrelated people sharing a housing unit are also counted as a household. Group quarters population, such as those living in a college dormitory, military barrack, or nursing home, are not considered to be living in households.

Household Income. The U.S. Census Bureau defines household income as the sum of the income of all people 15 years and older living together in a household.

Income-Restricted Housing. This term refers to housing units that are only available to households with incomes at or below a set income limit and are offered for rent or sale at a below-market rates. Some income-restricted rental housing is owned by a city or housing authority, while others may be privately owned. In the latter case the owners typically receive a subsidy in the form of a tax credit or property tax exemption. As a condition of their subsidy, these owners must offer a set percentage of all units as income-restricted and affordable to household at a designated income level.

Low-Income. Households that are designated as low-income may qualify for incomesubsidized housing units. HUD categorizes families as low-income, very low-income, or extremely low-income relative to HUD area median family incomes (HAMFI), with consideration for family size. See the table below.

HUD Income Categories Calculated Relative to HUD Area Median Family Income (HAMFI)

Income Category	Household Income
Extremely Low-Income	30% of HAMFI or less
Very Low-Income	50% of HAMFI or less
Low-Income	80% of HAMFI or less

Source: HUD, 2020; BERK, 2020.

Median Family Income (MFI). The median income of all family households in an area. Family households are those that have two or more members who are related. Median income of non-family households is typically lower than for family households, as family households are more lily to have more than one income-earner. Analyses of housing affordability typically group all households by income level relative to HUD area median family income (HAMFI), which is calculated for the county or metropolitan region.

² The census sometimes refers to "occupied housing units" and considers all persons living in an occupied housing unit to be a single household. So, Census estimates of occupied housing units and households should be equivalent.

Vouchers (Tenant-based and Project-based). HUD provides housing vouchers to qualifying low-income households. These are typically distributed by local housing authorities. Vouchers can be "tenant-based," meaning the household can use the vouchers to help pay for market-rate housing in the location of their choice, or they can be "project-based," meaning they are assigned to a specific building.³

Universal Design. Universal design is "the design and composition of an environment so that it can be accessed, understood, and used to the greatest extent possible by all people regardless of their age, size, or ability."⁴ When integrated into the built environment, universal design principles ensure that residents who are aging or who have a disability are not blocked from accessing housing and services.

³ See <u>https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/tenant_and</u> <u>https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/project</u> for more details.

⁴ <u>http://universaldesign.ie/What-is-Universal-Design/</u>

Introduction

This Housing Action Plan (HAP) is the City of Yakima's plan for promoting affordable housing options for all community members across the city's neighborhoods. Affordable housing has many implications for Yakima. Housing has a demonstrated relationship to improved life outcomes for children. Yet many young families with modest incomes face challenges finding a home in Yakima, and many senior households face difficulties staying in the community that has been their home for years. Workers who serve the community cannot afford to live near their jobs and face longer commutes, adding to regional and local congestion. The HAP's goal is to increase affordable housing opportunities for all households to improve community and economic health.

The Housing Action Plan's six objectives are:

- A. Encourage diverse housing development within existing neighborhoods.
- B. Create and preserve affordable homes.
- C. Create homeownership opportunities for low- and moderate- income households.
- D. Support housing options that meet the diverse needs of older adults.
- E. Address the needs of those struggling with homelessness.
- F. Protect against displacement and poor housing conditions.

The Housing Action Plan is a five-year strategy that supports and guides city actions and existing long-range planning, including the 2024 update of the City of Yakima's 2040 Comprehensive Plan. The HAP is intended to supplement and inform existing documents, including but not limited to:

- City of Yakima Equity Study Analysis
- City of Yakima Comprehensive Plan 2040: Housing and Land Use Elements
- City of Yakima Consolidated Plan 2015-2019
- Yakima County 5-Year Plan to Address Homelessness 2019-2024
- Yakima County Farmworker Housing Action Plan 2011-2016

While the City plays a key role in local housing, the local housing system also includes for-profit and nonprofit developers and other stakeholders. The HAP articulates a clear set of housing strategies the City can work on in partnership with developers, community service providers, and other stakeholders. The HAP will also guide the City's participation in multi-jurisdictional efforts to address regional housing needs.

Development of this HAP is supported by a state-funded grant to enable communities to assess their housing needs and develop strategies to address those housing needs. The HAP is built upon the best available data and broad community conversation around:

- Yakima's current and future housing needs.
- Yakima's existing housing policies and regulations.

Plan Organization

The Housing Action Plan is organized as follows:

- **Developing the HAP.** This section includes the following:
 - ^a Summary of community input received for the Housing Action Plan.
 - Description of the key findings from the analysis of housing needs in Yakima.
 - Findings from an evaluation of the city's land capacity and housing policies in Yakima's adopted Comprehensive Plan, zoning, and land use code that implements these policies.
- **Objectives and Strategies.** This section lists the six objectives that address community input, needs assessment findings, and policy review findings. Detailed strategies that nest under each objective are also included.
- Implementation. This section lists strategies, timelines, resource requirements, responsibilities for leading the tasks, and partnership opportunities.
- **Monitoring.** This section includes key indicators that the City will use to monitor and evaluate HAP implementation and outcomes.



Community members enjoying a street fair for Cinco de Mayo (pre COVID)

Developing the HAP

The Housing Action Plan was developed between March 2020 and April 2021. The HAP benefited from the expertise and guidance of a Technical Advisory Committee (TAC); interviews with stakeholders; and a communitywide survey (which captured 531 responses).

Information and perspectives collected through the community engagement process provided additional insight about how specific challenges affect the lives of residents, especially those populations that are not always represented in these conversations. See Appendix A for a full summary of the community engagement activities.

The HAP also used a wide range of quantitative data to help identify the key needs and challenges among Yakima residents and workers. Policies and regulations were also analyzed to inform strategies. Key findings from the engagement and analysis are presented below. See Appendix A, B, and C for a full summary of engagement activities, needs assessment, policy and regulatory review.

Community Input

The City of Yakima talked with residents as part of the HAP process to better understand barriers to securing affordable housing as well as residents' ideas for improving housing. The City conducted public engagement over the course of the project and heard from more than 500 members of the public and stakeholders. Engagement activities included:

Enga	gement Activities	Participants' Top Priorities and Concerns
531	survey responses, including 138 in Spanish.	Affordability
300	Targeted outreach to families supported by La Casa Hogar, including 144 confirmations and google responses	Availability Homelessness Quality of housing
79	community leaders and service providers contacted to help spread the word.	Safety, crime, drugs, and gangs
2	Spanish-language media outlets advertised the project.	
11	Outreach including social media posts, press releases in English and Spanish, reaching 70 community contacts. There were 751-page views on the City website.	

Broad community outreach and engagement:

Targeted stakeholder engagement, including:

Enga	gement Activities	Participants' Top Priorities and Concerns
3	meetings with a Technical Advisory Committee (TAC).	Need for a greater diversity of housing types, including intergenerational housing
4	Interviews with local housing developers	Shortage of housing and rising costs
1	detailed survey of the TAC.	Anti-displacement policies Quality of existing housing
1	Meeting-in-a-box hosted by a TAC member.	Institutional racism, income inequality, and
3	meetings and consultation with the Community Integration Committee (CIC).	geographic segregation Support for first-time homebuyers
7	phone- and email interviews with members of the CIC.	Transitional housing and mental health supports
5	phone interviews with members of the Yakima City Council, Mayor and City Manager.	Housing development challenges related to lack of infrastructure
3	additional interviews with community leaders.	

The above input informed strategic objectives, shaped specific implementation steps, and provided insight into what key barriers needed to be addressed.

Technical Analyses

Needs Assessment Findings

Like other communities across Washington, the City of Yakima faces a critical need for more affordable housing. The City of Yakima Housing Needs Assessment evaluated the current housing supply and summarizes housing needs across the full spectrum of household types and income levels. Below are key findings from the Yakima Housing Needs Assessment.

Yakima's Population

- The City of Yakima has grown since 2010, with a current estimated population of 594,440 residents. The city is expected to continue growing and is projected to be home to 110,387 people by 2040.
- Compared to Washington State, the City of Yakima has a slightly larger proportion of younger residents (Under 5 and under 18) and a slightly smaller proportion of residents between 50 and 69 years of age (20% between 50 and 69 in the city vs.

⁵ Based on WA Office of Financial Management, 2019; Yakima County Planning, 2020.

25% statewide).

- Yakima is ethnically diverse. The City of Yakima's Hispanic or Latinx population comprises 46% of its population, compared to 12% statewide. The younger population in the City of Yakima is far more ethnically diverse than the older age groups. This is particularly apparent in the student population. In 2019, 13,069 (80%) of students at Yakima School District identified as Hispanic/Latino.
- Reflecting its ethnic diversity, Yakima has a high proportion of residents who speak a language other than English at home. Approximately 37% of the city's total population speak a language other than English at home, compared to 19% statewide.
- The average household size in Yakima is 2.71, slightly larger than the statewide average of 2.55. While the average household size is larger relative to the state, more than half (58%) of the city's residents live in single or two-member households. Renters are more likely to be single-person households than owners (Exhibit 1).



Exhibit 1. Household Size by Tenure in City of Yakima, 2014-2018

Sources: American Community Survey (ACS), 2014-2018; BERK, 2020.

Housing Need

 There is a housing shortage in Yakima. Vacancy rates for both apartments and homes for sale are extremely low – below 1%. When vacancy rates are so low, people looking for new homes have fewer options, increasing competition for the limited supply of units available. This drives up both rents and housing prices.

- Local housing prices are rising faster than local incomes. The median home value in Yakima has risen by 33% between 2012 to 2019 while average rents increased by 26%. Over the same period, the median family income has only increased by 19%. This indicates homeownership is getting further and further out of reach for many prospective buyers. See Exhibit 2.
- In the last 3 years, the city grew by an annual average of 530 new residents, a greater annual amount compared to 2010-2017 at 386 persons per year. To achieve its growth target, the city will **need to add about 745 persons per year** over the next 20 years.
- The average household size in Yakima is 2.71.⁶ If applying a 2.7 household size to the remaining population target, about 5,517 dwelling units would be needed between 2020 and 2040.



Exhibit 2. Percent Change since 2012 in Average Home Values, Average Rents and HUD Median Family Income

Sources: Zillow, February 2020; HUD Income Limits, 2019; BERK, 2020.

Cost Burdened Households

Many households in Yakima are cost burdened. Between 2012 and 2016, 36% of all

⁶ Source: ACS, 2014-2018.

households in Yakima were cost burdened. Cost-burdened households spend a large portion (over 30%) of their available income on housing costs. This leaves less money available for other important needs like food, transportation, clothing, and education. With rising housing costs, the number of cost-burdened households has almost certainly increased during the past few years.

- Cost burden is not evenly distributed across households. For example, renters are more cost-burdened than owners. Nearly 50% of renter households were costburdened, compared to about a quarter of all homeowners (Exhibit 3 and Exhibit 4).
- Needs are greatest among low-income households. About three fourths of all households with incomes below 50% of the county median family income are cost-burdened. Nearly half of these households are severely cost-burdened, meaning they spend over 50% of their income on housing costs (Exhibit 3). While there are low-income households living in neighborhoods across the city, the greatest concentration of low-income households is in eastern Yakima, and many of these households are of Hispanic/Latino ethnicity.



Exhibit 3. Cost-Burden Status by Income Level of Households in City of Yakima, 2012-2016

Sources: HUD CHAS (based on ACS 5-year estimates), 2012-2016; BERK, 2020.



Exhibit 4. Household Tenure by Cost-Burden in City of Yakima, 2012-2016

Sources: HUD CHAS (based on ACS 5-year estimates), 2012-2016; BERK, 2020.

Residents with Special Housing Needs

Several groups may have special housing needs or supportive service needs, such as residents experiencing homelessness, residents with disabilities, and older residents. Given the city's proximity to a large seasonal agricultural workforce, farmworkers can also have special housing needs that differ from the general population.

- Low-wage workers are traveling long distances to jobs in Yakima. Over 7,000 lowwage workers commute more than 50 miles from their home to a workplace in Yakima. That is nearly a quarter of all low-wage workers in the city. Many of these workers may be living outside of Yakima due to housing affordability or the inability to find suitable housing in the city.
- There is considerable need among elderly residents. There are 5,400 elderly persons living alone in Yakima. About 42% of these residents are cost-burdened and 22% are severely cost-burdened. In comparison, there are only 926 units with federal subsidies set aside for elderly and disabled persons.

Housing Inventory

Yakima needs more housing diversity. Over 65% of all housing units in Yakima are singlefamily homes. Not all households require or can afford that much space. For example, about 30% of all households in Yakima are singles living alone, yet only 5% of housing units in Yakima are studios and only 13% have just one bedroom. Increasing the diversity of housing options available will increase housing supply and provide more choices for residents seeking more affordable housing that meets their current needs.



Multifamily housing in Yakima

 Countywide there is a shortage of seasonal farmworker housing. There are approximately 4,600 beds of seasonal farmworker housing provided throughout the county, despite over 23,700 migratory jobs available in the busiest summer months.⁷ Identifying safe and high-quality housing for seasonal workers is an important gap to address in Yakima County.

Policy Review Findings

The Housing Policy Framework Evaluation reviewed and evaluated the current City Comprehensive Plan Housing Element, as well as other elements, regulatory incentives, and barriers, to determine the City's progress and success in attaining planned housing types and units, achievement of goals and policies, and implementation of the schedule of programs and actions. Overall findings from the review and an evaluation of land capacity, infrastructure needs, and housing activity are presented below.

Overall Policy Review Findings

The policy framework evaluation found the City of Yakima could improve its policy implementation in these respects:

 Identify funding sources to extend utilities to otherwise 'undevelopable' parcels and developed parcels which at present cannot expand (e.g., an existing lot with a single-family home cannot add an ADU unless water and sewer is available).

⁷ This number may slightly overestimate the extent of the gap given that workers may hold multiple jobs.

- Explore incentives for projects that construct new senior housing such as: reduced parking requirements, clustering of units, variety of housing types.
- Consider expansion of the Multi-Family Tax Exemption (MFTE) into areas outside of the downtown core.
- Consider revision to parking standards, especially for high density residential and in the downtown core.

Land Capacity Evaluation

- The City has more than twice the housing capacity needed under current zoning (an approximate capacity of 14,500 dwelling units versus a need of about 5,500 dwellings). About 38% of the current capacity is for single-family dwellings, about 16% is for multiplexes and townhouses, and 46% is for dwellings in multi-family and mixed-use districts. Most of this capacity is in the western part of the city.
- Most vacant land is zoned R-1, with relatively less in other zones. Some land is in agricultural use and planned for future residential or non-residential uses.

Infrastructure Evaluation

There are about 2,795 vacant acres across the city and about 25% of it is located 200 feet away from sewer infrastructure. More than half of the vacant property that is 200 feet from sewer infrastructure is in the floodplain. District 5 has the most acres located further from sewer infrastructure of all districts. Vacant acres within 100 feet or more from sewer infrastructure represent about 30% of total vacant land, more equally distributed among areas inside and outside the floodplain.

Housing Activity Evaluation

- The City has demonstrated that it can produce both quantity and diversity in housing. Based on OFM data, since 2017 Yakima has produced 648 dwellings, or 216 dwellings per year, a little lower than the need between 2020-2040 at 295 units per year.⁸ However, based on permit data since 2017-2019, the City permitted 1,145 net new units, which would be 381 units per year, above the 295 units per year needed.
- The City is allowing a range of housing types including more affordable missing middle (plex, townhouse, etc.) ownership and rental housing, and apartments.

⁸ Based on the estimated remaining population target from 2020-2040 and the anticipated household size.

Objectives and Strategies

Six objectives were identified for the HAP based on a synthesis of the findings of the technical analyses and stakeholder and community engagement:

- A. **Housing Supply:** Encourage diverse housing development within existing neighborhoods.
- B. Affordability: Create and preserve affordable homes.
- C. Homeownership: Create homeownership opportunities for low- and moderateincome households.
- D. Older Adult Options: Support housing options that meet the diverse needs of older adults.
- E. Stability: Address the needs of those struggling with homelessness.
- F. Anti-Displacement: Protect against displacement and poor housing conditions.

All strategies are identified as being City- or Partner- lead, which is further defined as follows:

City Lead: Priority Strategies where the City is identified as the lead will be implemented by the City of Yakima. This will include, but not be limited to, review and modification to ordinances (zoning, subdivision, environmental review, etc.); review and modification of the Comprehensive Plan 2040; and analysis and modification of city policy for city-owned property, code enforcement, utility connections, permit review, fee structures, etc.

Partner Lead: Priority Strategies where Partner is identified as lead will be implemented by a variety of local partners with City support as available. It is anticipated that local partners will be able to point to Partner-Lead strategies in the HAP when seeking support for grant funding, developing projects, and implementing their programs.

The following sections present all the strategies categorized into three priority groupings.

Priority 1 Strategies

The following six strategies are top priority for the City of Yakima:

- 1. Update city regulations to remove barriers to innovative housing types.
- 2. Make strategic investments in infrastructure.
- 3. Encourage rent-to-own opportunities and sweat equity programs.
- 4. Expand and update down payment assistance programs.
- 5. Develop, acquire, or sell surplus or under-utilized city property.
- 6. Incentivize landlords to improve the quality and maintenance of housing.

Please use the below key to interpret the summary table under each strategy heading in the following pages.



1. Update city regulations to remove barriers to innovative housing types.

L	EAD	TIMELINE	INVESTMENT	EFFORT	OBJECTIVES		
City	Dartoor	000	* ¢ ¢ ¢		Affordability	Housing Supply	Homeownership
City	Partner	artner	> ⊅⊅⊅⊅		Older Adult Options	Stability	Anti-Displacement

Description. Most housing in the City of Yakima is single-family (65% of all housing inventory) or multifamily of three or more units (22% of all housing inventory). Supporting innovative housing types and arrangements will more fully meet the needs and preferences of Yakima's community members. For example, community engagement revealed that many Yakima residents seek multigenerational, senior, and more affordable housing opportunities that these types of innovative housing can facilitate. There are a wide variety of housing types that help reduce housing costs and fit into a small-town character. Each is defined below.

Exhibit 5. Housing Types



Examples of innovative housing types include:

Tiny homes are small dwelling units on a foundation or on a carriage with wheels with between 150-400 square feet of habitable floor area. They are affordable compared with traditional site-built homes. They may be located on their own lot, serve as an accessory dwelling unit, or be located in a village arrangement in a manufactured home or RV park. Their small size and cottage like nature make them compatible in single-family areas on their own lot or as an accessory dwelling unit. They may offer temporary or long-term housing for seasonal workers such as in a manufactured home or RV park.

Senate Bill (SB) 5383, passed in May 2019, legally permitted tiny houses as permanent dwellings in Washington State; as a result, the State Building Council adopted International Residential Code standards that apply to tiny houses, effective in November 2020. SB 5383 also expanded RCW 58.17.040(5) of the subdivision statute to allow the creation of tiny house villages such as through a binding site plan and stops cities from prohibiting tiny houses in manufactured/mobile home parks. House Bill (HB) 1085, passed in 2018, also allows local jurisdictions to remove minimum unit size limitations on detached houses.

- Microhomes are small dwellings in a multifamily style. There are two types:
 - Congregate housing "sleeping rooms" are often in the 140-200 square-foot range and may include private bathrooms and kitchenettes. Shared facilities include kitchens, gathering areas, and other common amenities for residents.
 - A small efficiency dwelling unit (SEDU) is a very small studio apartment including a complete kitchen and bathroom. Typically, the units will be as small as 220 square feet of total floor space, as compared to 300 square feet for the smallest typical conventional studio apartments.

Microhomes are more affordable apartment units, and could be located in commercial, mixed-use, and high-density multifamily zones.

- Modular homes are structures that are built offsite, then transported to a permanent site. They differ from manufactured or mobile homes in that modular homes are constructed to meet the same state, regional, or local building codes as site-built homes, while manufactured homes adhere to national HUD code standards.⁹
- Co-op housing is a form of shared housing in which a cooperative corporation owns housing, and residents own stock shares in the corporation and participate in governance of the cooperative.¹⁰ Shared property, usually including a common house, is part of what defines this type of housing. These spaces allow residents to gather for shared meals, activities, and celebrations as well as the collaborative work required to care for the spaces.
- Multi-generational homes are designed to provide space for multiple generations living together under one roof, with each generation benefiting from their own separate space and privacy. The design of the home is similar to a single-family residence in outward appearance with an interior layout designed around common areas with separate spaces for the different family groups.

Other related dwelling unit types include cottages – a cluster of small dwelling units, generally less than 1,200 square feet, around a common open space – and zero-lot line development, which allows a zero or minimal setback normally required within a particular zone thus promoting efficient use of buildable land. Zero-lot line development is common with townhouse developments and may also be designed as an attached single-family home.

The City of Yakima has made several changes recently to encourage the above housing types. Tiny houses on an individual lot are currently treated the same as a regular single-family home. The City has also updated its definition of multifamily

⁹ HUD <u>https://www.hud.gov/program_offices/housing/rmra/mhs/faqs</u>.

¹⁰ University of Wisconsin Center for Cooperatives. <u>http://reic.uwcc.wisc.edu/house/</u>

development to include any residential use where three or more dwellings are on the same lot. This can be 3+ tiny homes, a duplex and a tiny home, or other combinations. A new manufactured home can be placed anywhere a single-family home can locate, consistent with state law. However, process and level of review for these housing types can be improved. For example, to build a tiny home on a new smaller single lot (smaller than the city's current minimum lot size requirement of 6,000 SF) one must go through a Planned Development process. Streamlining and simplifying the review process for smaller housing types can further support encourage these housing types.

Gaps Addressed. Yakima needs to create housing units at a rate of 295 units annually through 2040. Housing like tiny homes and modular housing is often less expensive to develop than traditional, single-family homes. These cost savings could help encourage and facilitate the development of more housing that can also be more attainable for households with lower incomes. This housing is often also more suitable for small households, for whom Yakima currently has a shortage of housing options. Cooperative housing can provide a more affordable opportunity for homeownership than traditional single-family homeownership. Yakima, like many communities in Washington, also has a shortage of farmworker housing. Innovative housing types can provide farmworkers with high-quality housing that meets local codes, but at a lower cost to developers.

Considerations. Additional options to encourage tiny homes, micro housing, cottage homes, multigenerational homes and others include:

- Allowing for different zoning/density options to incorporate the above-listed housing types.
- Density/massing and review process:
 - Consider allowing a higher number of units than typical for the zone, due to smaller home size or where legacy pesticides are present. Some density increase is essential because the units are smaller and usually more expensive to build on a cost/square feet basis. Consider applying a maximum floor area ratio limit or an across the board allowed density for tiny houses, for instance one tiny house per 1,200 square foot of lot area. Consider reduced development standards such as lot coverage and setbacks for multi-generational homes.
- Design elements. Provide design standards in a manner similar to cottage housing clusters:
 - Consider providing design standards for both common open spaces and semiprivate open spaces for individual cottages.
 - Permit construction of a shared community building to provide a space for gathering and sharing tools.
 - Play close attention to how parking can/should be integrated with tiny house

clusters.

Example Communities

 <u>Cohousing:</u> Haystack Heights in Spokane is an intergenerational village that is close to downtown with clustered townhouses and flats to maximize efficiency, interaction, and green space. Designed to include 39 units spread out among four buildings, the development includes spaces to share skills and facilities.

	Ŭ					
LEAD	TIMELINE	INVESTMENT	EFFORT		OBJECTIVES	
City Partner	000			Affordability	Housing Supply	Homeownership
	Partner	\$\$\$\$	•••	Older Adult Options	Stability	Anti-Displacement

2. Make strategic investments in infrastructure.

Description. The Housing Needs Assessment found there is a housing shortage in Yakima. Increasing the overall supply of housing is one way to address this housing shortage. A key strategy to expand housing supply is to support the availability of sufficient land with infrastructure to respond to demand for more housing units. This includes identifying funding sources to extend utilities to otherwise 'undevelopable' parcels and developed parcels which at present cannot expand (e.g., an existing lot with a single-family home that cannot add an ADU unless water and sewer is available).

Strategic selection of infrastructure priorities in the capital facilities element can also help support the city's housing program as one cost associated with development is the cost of upgrading existing or developing new infrastructure to serve development.

Gaps Addressed. There are two types of gaps in Yakima: 1) lack of sewer in growing areas to the north and west and 2) existing developed neighborhoods with poor infrastructure and little to no amenities. This often included an incomplete street grid system and no curb, gutter, or sidewalks. Many of these areas are still on septic systems. There are some gaps in the extent of municipal water and sewer systems in particular that should be addressed to advance City goals for revitalization in already developed areas as well as future development areas.

There are about 2,795 vacant acres across the city, about 25% of which is located 200 feet away from sewer infrastructure. More than half of the vacant property that is 200 feet from sewer infrastructure is in the floodplain. District 5 has the most acres located further from sewer infrastructure of all districts. Vacant acres within 100 feet or more from sewer infrastructure represents about 30% of total vacant land, more equally distributed among areas inside and outside the floodplain.

Considerations. The policy review found that adding sewer infrastructure, especially in District 5, can expand land available for development or redevelopment. Infrastructure improvements in existing neighborhoods (sidewalks, streets) especially those highlighted in the displacement risk map as at high risk of displacement is a key consideration.

State laws allow community revitalization funding to be applied to infrastructure investments. Cities may also initiate latecomer's agreements and help fund extensions. Latecomer agreements allow a property owner to request that a municipality contract with them to extend street or utility improvements; the owner can recoup a portion of their costs to install the new facilities from others benefiting from the infrastructure

extension. A property owner who benefits from the infrastructure put in by the "first in" developer then contributes their fair share for connecting to the facility. Latecomer agreements are a way to share the cost of building infrastructure and can be a helpful tool to spur development in areas where the upfront cost of infrastructure is a challenge to development. Statutes authorize counties and cities to have a process to contract with owners of real estate for the construction or improvement of street projects; counties or cities may also participate in or finance all the costs and become the sole beneficiary of the reimbursements for streets.

In 2013 and 2015, the Washington State Legislature made changes to latecomers' laws to require a municipality or district to contract with the owners of real estate upon request to extend water or sewer service where it is a prerequisite to development. The legislative changes also allow counties or cities to participate in or to initiate latecomers' agreements for utilities. Facilities must be consistent with all applicable comprehensive plans and development regulations (e.g., consistent with comprehensive water system plans, sewer plans, infrastructure standards and specifications, etc.).

The applicable statutes for counties and cities have similar requirements regarding: 1) initiation of the improvement by the owner of real estate or by the municipality, provided the improvement is necessary for development; 2) determination of the beneficiaries in a reimbursement assessment area; 3) notification of property owners in the reimbursement area and a process to request a hearing (RCW 35.72 and RCW 35.91 only); 4) recording upon approval; and 5) reimbursement collection over a 15- 20-year period (roads shorter, utilities longer).

The City of Yakima has a latecomers agreement ordinance – <u>YMC Ch. 7.67</u>. Regular updates to this ordinance as well as strategic marketing of these regulations can help support housing development.

L	EAD	TIMELINE	INVESTMENT	EFFORT	OBJECTIVES		
City	Derriner	000	* ¢ ¢ ¢		Affordability	Housing Supply	Homeownership
CITY	City Partner		> ⊅⊅⊅⊅	•••	Older Adult Options	Stability	Anti-Displacement

3. Encourage rent-to-own opportunities and sweat equity programs.

Description. Traditional rent-to-own opportunities are a contractual agreement between a landlord-seller and a renter-buyer that grants the renter either the option or the obligation to purchase the rental home for a pre-determined price prior to the expiration of the lease term. In some cases, the agreement terms include a rent credit, in which the tenant pays rent above market-rate, but the landlord reserves a portion of the rent for the tenant's future down payment.

Traditional rent-to-own contracts tend to be financially risky for renters, as they can include upfront fees, higher rents, and an obligation for the tenant to pay for repairs and upgrades; all with the possibility that the deal can be terminated and additional costs forfeited if the tenant misses a rent payment, is evicted, or violates the agreement in any other way.

However, in the wake of the Great Recession, some municipalities have created publicly backed rent-to-own programs for foreclosed properties. ¹¹In cases where a nonprofit or public agency takes on the role of landlord-owner, such programs provide a unique opportunity for renters to build credit and make steps towards homeownership without leaving their community.

Program rules vary but the overall concept of sweat equity is to build new affordable homes or renovate distressed ones with the help of the people who will live there. The hours the buyers volunteer help save on labor costs and can be calculated to function as a down payment on the property. The buyers must also qualify for the mortgage. Habitat for Humanity is an example program.

Gaps Addressed. Publicly backed rent-to-own programs can help create more affordable homeownership opportunities and bring these opportunities to more households that have been traditionally excluded from homeownership, including BIPOC households. Similarly, sweat equity programs are designed for lower-income households and provide opportunities for those who otherwise might face challenges to afford to own a home.

Considerations. Publicly backed rent-to-own programs have higher rates of success (are more likely to result in the renter eventually owning the home) and provide

¹¹ One such program is Milwaukee's <u>Turnkey Renovation program</u>.

significantly more protections for renters than do traditional rent-to-own contract arrangements. Due to the limited amount of HOME Investment funds that the City of Yakima receives, combined with the limited number of qualified ONDS personnel, compared to the much larger entitlement amounts rewarded to the larger entitlements, the City has limited resources to directly build homes. City efforts since 2013 have concentrated on supporting its housing partners with gap financing on multifamily units for households with low to moderate incomes. The City currently partners with the Yakima Housing Authority and Habitat for Humanity who build homes.

_	L	EAD	TIMELINE	INVESTMENT	EFFORT		OBJECTIVES	
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(City	Partner		\$\$\$\$	$\bullet \bullet \circ$	Older Adult Options	Stability	Anti-Displacement

4. Expand and update down payment assistance programs.

Description. Because saving enough money for a down payment can take many years, and economic displacement pressures push households to relocate long before they save enough for a down payment, down payment assistance programs offer nointerest or low-interest capital for qualified buyers. Many programs support first-time home buyers and can be accompanied with home ownership education courses to support financial preparedness for first time homeowners.

Gaps Addressed. This strategy helps to support home ownership in the community by helping renters who want to invest long term in their neighborhood to purchase their first home.

Considerations. The City of Yakima had a "down payment assistance program" that was cancelled due to widespread fraudulent practices by some local lending institutions, realtors, and others. Identifying a roster of community-based organizations who can work with the community to apply eligibility and property selection criteria is one way to improve the program implementation.

	LEAD	TIMELINE	INVESTMENT	EFFORT		OBJECTIVES	. ,
City	Partner		\$\$ \$\$	•••	Affordability Older Adult Options	Housing Supply Stability	Homeownership Anti-Displacement

5. Develop, acquire, or sell surplus or under-utilized city property.

Description. The policy review found that the City of Yakima owns some under-utilized lands that could be suitable for housing development. These public lands could be donated or leased to affordable housing developers to reduce development costs and to make projects more financially feasible. Under RCW 39.33.015, the City could also discount or gift land that it owns for "public benefit," defined as affordable housing up to 80% AMI. The <u>City of Yakima Municipal Code Chapter 1.79</u> addresses the use of surplus property for affordable housing and establishes a transparent process to dispose of properties for affordable housing when properties are considered surplus to the city's needs.

Gaps Addressed. By making more land available for affordable housing, including different types of housing, this strategy would help increase the housing supply in Yakima. The new affordable housing units could also serve older adults or very-low income populations. By relieving the cost burden and creating a greater diversity of housing, this strategy could support affordable homeownership.

Considerations. This strategy is best suited for communities that may own surplus land. The City of Yakima has identified properties that could be considered as surplus property to donate for affordable housing or sold.¹²

¹² See Appendix D for an inventory of current city owned catalyst sites.

6. Incentivize landlords to improve the quality and maintenance of housing.

	LEAD	TIMELINE	INVESTMENT	EFFORT	OBJECTIVES		
City	Dortoor	000	0000		Affordability	Housing Supply	Homeownership
City	Partner		\$\$\$\$	$\bullet \bullet \circ$	Older Adult Options	Stability	Anti-Displacement

Description. While maintenance regulations discourage landlords from offering substandard housing, incentives can reward landlords that provide high-quality, well-maintained rental properties. Examples include providing landlords who meet the criteria with access to technical support, access to forums with city officials, fast-tracking of permits, reduced fees for municipal services, free or reduced cost equipment, free advertising of available rentals, and discounts at local merchants/contractors. Incentives that reward landlord who rent to lower-income residents or voucher holders have also been found to increase housing choice. The City could reduce permit fees for repairs or improvements and support programs that provide funding to cover security deposits and cost of damages and interest free loans for rehabilitation efforts.

Gaps Addressed. Incentives for landlords to improve rental housing helps ensure that renter households have access to safe and decent housing, while also supporting landlords in maintaining a high-quality rental housing stock. Weatherization incentives can ensure that the costs of outdated or inefficient utilities do not fall on renters.

Considerations. Consider how the City can leverage existing resources and systems to provide incentives that are low-cost to the City. Successful incentives are based on dialogue with property owners, landlords, and renters. This dialogue will help the City understand current gaps and shortcomings in maintenance of rental properties and how incentives could best help to maintain high-quality rental housing.

Examples

- Through its <u>low-income weatherization program</u> Pacific Power partners with local agencies to provide free weatherization services to income-qualifying homeowners and renters living in single-family homes, mobile homes or apartments. Based on the home's needs, a variety of measures can be installed to lower electric bills while keeping homes comfortable.
- The <u>Colorado Landlord Incentive Program/Landlords Opening Doors program</u> offers participating landlords' reimbursement for short-term vacancies and minor unit repairs when they rent units to a low-income renter with a housing voucher. To be eligible, a landlord must participate in the Landlord Recruitment Campaign. The threshold for repairs is up to \$300 and not more than \$1,000.

 In 2018, the Washington State Landlord Mitigation Law (RCW 43.31.605) became effective to provide landlords with an incentive and added security to work with tenants receiving rental assistance. The program offers such incentives as reimbursement for required move-in upgrades, up to 14 days' rent loss and reimbursement for damages caused by a tenant.

Priority 2 Strategies

The following nine strategies are second priority for the City of Yakima:

- 7. Create design standards for multifamily and mixed-use development.
- 8. Improve permitting and environmental review process.
- 9. Expand need-based rehabilitation assistance.
- 10. Add more permanent supportive housing.
- 11. Support seasonal farmworker housing as severe-weather shelters.
- 12. Ensure code enforcement does not displace residents.
- 13. Continue to support education programs on homeownership.
- 14. Revise parking standards in key areas.
- 15. Partner with local nonprofits and housing providers.

Please use the below key to interpret the summary table under each strategy heading in the following pages.

Key					
TIMELIN	E	INVEST	MENT	EFFORT	
	Short-term Mid-term Long-term	\$\$\$\$ \$\$\$\$ \$\$\$\$ \$\$\$\$	Minimal investment Moderate investment Significant investment Major investment		Minimal effort Moderate effort Significant effort

7. Create design standards for multifamily and mixed-use development.

LEAD	TIMELINE	INVESTMENT	EFFORT	OBJECTIVES		
City Partner		** **		Affordability	Housing Supply	Homeownership
City Partner		>> >⊅	$\bullet \bullet \circ$	Older Adult Options	Stability	Anti-Displacement

Description. Well-crafted design standards help to expand housing choices while minimizing impacts to adjacent uses and reinforcing the character of the area. They mitigate impacts of density, building massing/scale, parking and vehicle access areas, and service elements. Design standards can be used to promote compatible "infill" development in the downtown core, business districts, and neighborhoods, to incrementally transform automobile-oriented neighborhoods or corridors into more dynamic pedestrian-friendly communities, and to guide the design of new development sites consistent with the community's vision.

Universal design is a key element to integrate with design standards. Universal design creates an environment accessible by all people regardless of their age, size, ability, or disability. Universal design features include the layout and design of the home as well as specific features within homes. Typical layouts that accommodate universal design include locating a bathroom and bedroom on the first floor and others. Specific features include handrails or grab bars in the bathroom, doorways sized to fit wheelchairs, a wheelchair-accessible kitchen, and a step-free entryway into the home.

Gaps Addressed. Yakima does not yet have design standards for commercial and multifamily development. The City does allow "¹³mixed use buildings" as a class 1 permitted use in all commercial districts. Design standards on a citywide or targeted basis can help the City set expectations for quality and affordable design in new development and prioritize investments in existing neighborhoods lacking infrastructure, recreation, and other features. Addressing design quality can also increase the acceptance and compatibility of new housing types supporting housing type variety. Demand for universal design is expected to grow as the community ages.

Considerations. Balanced design standards should promote good design without imposing prohibitively costly standards on new developments. Design standards should focus on form to ensure housing scale and site design is compatible with surrounding neighborhoods. Form based standards that should be prioritized include floor-arearatio, façade articulation, building massing, height, and bulk, and trees/shade. Integrating development and design standards as complementary standards can help

¹³ "Mixed-use building" means a building in a commercial district or planned development used partly for residential use and partly for a community facility or commercial use.

balance design with feasibility. Allowing scaling of standards based on the form of the building rather than the number of units is also a key consideration to avoid discouraging small units on small lots. Design standards should also include allowances for modified parking standards, smaller unit sizes and different combinations of attached and detached units.

Considerations to develop an effective set of design standards include:

- Using a robust community engagement process can help define the vision and identify critical community design issues. This information can be valuable to define what types of developments are acceptable and unacceptable.
- Consider an approach that utilizes clear minimum standards but offers strategic flexibility with clear guidance in how alternative designs are evaluated. Such an approach offers a good mix of predictability and flexibility and can be tailored to fit the community. Ultimately if offers a community the opportunity to say no if the design doesn't meet the intent while offering applicants flexibility to propose alternative designs.
- Craft design standards to offer choices in how to conform with particular design provisions, whether it's the techniques to articulate a façade or how to add desired design details to storefronts. Such provisions allow greater flexibility in design and the ability to better control construction costs.
- Provide plenty of photos and graphics to effectively illustrate the standards. Consider providing multiple good examples so applicants understand there are several ways to meet the standard. Likewise, providing bad examples can be very effective tools at communicating "what not to do." Such illustrations should clearly communicate the standard or standards.
- Similar to form-based approach, some factors to consider in developing design standards:
 - Pay special attention to the review process and staffing resources and needs.
 - Make sure the required design features are economically feasible.
 - Consider the standard's usability by staff, applicants, and the community
 - Test key elements of the design standards prior to adoption to ensure that development is feasible from a physical and economic standpoint.

LEAD		TIMELINE INVESTMENT EFF		EFFORT	T OBJECTIVES			
City	Partner		\$ \$\$\$		Affordability	Housing Supply	Homeownership	
		> PPP	$\bullet \bullet \circ$	Older Adult Options	Stability	Anti-Displacement		

8. Improve permitting and environmental review process.

Description. Providing an efficient, predictable, and user-friendly permitting process can encourage new housing construction by reducing potential confusion or perception of risk among developers as well as lowering their administrative carrying costs. Many City practices facilitate permit processing and provide clarity and speed for applicants, such as the free of charge pre-application meeting, and an on-line permit building permit portal. The City did extensive work on the permit process in 2019 by simplifying permit levels for housing unit types, creating an infill exemption under the State Environmental Policy Act (SEPA), and raising maximum exemption thresholds under SEPA. The City provides monthly and annual permit summaries to track progress. There are potentially other ways in which the City can improve the clarity, speed, and consistency of the permit review process, consistent with legal requirements.¹⁴

Gaps Addressed. Improved permitting and review add clarity and certainty to the development process. This can translate to higher interest in development in Yakima and improvements in affordability.

Considerations. Adaptive management through permit procedure audits or studies and refinements can help ensure that permitting improvements are continuous and effective. This could identify additional policy and process changes to improve permit review timelines and communication.

Increased electronic capabilities should be introduced. The City recently incorporated Bluebeam electronic plan review software. Additional process or programmatic efficiencies should be looked at as technology continues to advance.

¹⁴ Legal requirements for jurisdictions planning under GMA: Chapter 36.70B RCW, Local Project Review; other Jurisdictions: Chapter 35.63 RCW, Chapter 35A.63 RCW, or Chapter 36.70 RCW

LEAD		TIMELINE	INVESTMENT	EFFORT		OBJECTIVES	
City	Partner		\$\$\$ \$	•••	Affordability Older Adult Options	Housing Supply Stability	Homeownership Anti-Displacement

9. Expand need-based rehabilitation assistance.

Description. Rehabilitation projects for existing housing supports community longevity. Need-based rehabilitation assistance helps low-income residents, people with disabilities, and older adults to make needed home repairs and safety upgrades by offering favorable financing terms or time-limited tax abatements to qualified homeowners. The City currently has two programs that address need-based rehabilitation. Continued support and expansion of this program is necessary to meet the community's housings needs.

- The City offers a Senior/Disabled emergency rehabilitation program to fix life and safety issues that would otherwise displace these elderly and frail homeowners into care facilities or risk homelessness. the City of Yakima Office of Neighborhood development Services assists approximately 100 Senior/Disabled low to moderate income Homeowner units a year with CDBG Single Family Rehabilitation program.
- The City's Senior/Disabled Home repair program was established over 20 years ago. The average grant awarded is approximately \$5000 per home over a lifetime. In 2019, 74 homes were served.

Gaps Addressed. This strategy helps to support home ownership in the community. Rehabilitation projects that address weatherization and energy efficiency improvements can improve long-term affordability for homeowners by reducing monthly energy costs.

Considerations. Affordable housing funds can directly provide loans or be used to partner with non-profit organizations specializing in rehabilitation assistance. RCW 84.37 and RCW 84.38 provide for property tax deferral for homeowners with limited incomes. Awareness of these programs is also an important component of success. Local housing websites should provide information on state and local programs for home repair assistance and help with energy bills to increase awareness and expand the reach of existing programs.

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LEAD		TIMELINE	INVESTMENT	EFFORT	OBJECTIVES		
City Partne	Partner	000	\$\$\$\$	•••	Affordability	Development	Homeownership
		2222		Older Adult Options	Stability	Anti-Displacement	

10. Add more permanent supportive housing.

Description. Permanent supportive housing programs provide households with a permanent, subsidized housing unit (typically residents are obligated to pay 30% of any income towards rent), along with supportive services, such as health care, mental health treatment, and substance use disorder counseling. Permanent supportive housing is more expensive than other homelessness interventions but has been shown to be highly effective in reducing homelessness and use of crisis services (such as shelters, hospitals, and jails) among the highest-need households experiencing homelessness. Because of the associated reduction in use of crisis services, permanent supportive housing has been shown to be cost-effective.

Gaps Addressed. Permanent supportive housing can bring together housing with supportive services that build independent living and tenancy skills and address the issue of chronic homelessness. It is also a cost-effective solution which has been shown to lower public costs associated with the use of crisis services.

Considerations. Communities are almost never able to provide permanent supportive housing for all households that need it; need outstrips supply, and many individuals who need permanent supportive housing will not receive the service. Coordination is also key to success. The City should coordinate with the local providers/developers of homeless services to ensure that any plans for permanent supportive housing are consistent with the countywide plan for homeless services.

Example Programs

Yakima Neighborhood Health Services offers permanent, supportive housing though a program called Master Lease. The program is based on relationships local landlords who lease with the program to house those experiencing homelessness. Once housed, clients receive regular case management from trained staff who support the participant's decision-making in their path to self-sufficiency. Through the recently completed Rhonda D. Hauff Resource Center, Yakima Neighborhood Health Services also offers temporary and permanent supportive housing for up to 37 people and provides case managers who connect residents to services, legal aide, employment, and other basic needs.
	LEAD	TIMELINE	INVESTMENT	EFFORT		OBJECTIVES	
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City	Partner		> \$\$\$	$\bullet \bullet \circ$	Older Adult Options	Stability	Anti-Displacement

11. Support seasonal farmworker housing as severe-weather shelters.

Description. Yakima County is home to more than 20,600 year-round agricultural jobs with more than 23,700 migratory jobs available during peak months. There are 4,637 beds available for seasonal workers in Yakima County. These beds house temporary farmworkers during peak times of agricultural production. As such, they are primarily used in the spring, summer, and autumn with comparatively little demand for these beds in winter months. By coordinating with operators of these facilities, public agencies and/or nonprofits could potentially secure additional winter shelter beds for individuals and families experiencing homelessness. Some housing providers have already started to use vacant seasonal farmworker housing for other purposes during the winter.

Gaps Addressed. This strategy has the potential to provide additional shelter beds for individuals and families experiencing homelessness in winter when the need is greater due to severe weather.

Considerations. The city of Yakima is a desirable location for farmworker housing due to its central location and proximity to services. However, farmworker housing is usually not at full capacity during the winter months. Farmworker housing facilities that receive public (state or federal) funds for construction or operations may be restricted in who they can serve. Advocacy with the legislature to remove these requirements will be needed. For example, the Department of Revenue's (DOR) policy is that any use other than farmworker housing during the winter in the first five years would make a property ineligible for the sales tax exemption provided for farmworker housing.

Case Study: Yakima Housing Authority Creative Use of Farmworker Housing to Help Residents Experiencing Homelessness

During the winter of 2016–2017, Yakima Housing Authority YHA initiated a creative use of the Cosecha Court apartment complex, located in the city of Granger, to meet the needs of both seasonal workers and residents at risk of homelessness. Cosecha Court was funded primarily through the U.S. Department of Agriculture (USDA) Section 514/516 Farm Labor Housing Loan and Grant program, with smaller amounts from the Washington State Housing Trust Fund and the HUD Community Development Block Grant Housing Enhancement program.

Given the limitations of the funding that limits occupancy to agricultural workers, the Yakima Housing Authority initially had been forced to close Cosecha Court when the agricultural season ended. The facility was not used during three of the coldest months of the year even as the community struggled with a severe shortage of housing and acute homelessness.

YHA worked with the USDA and state agencies to get permission to use Cosecha Court as temporary housing for residents experiencing homelessness, a purpose outside its funded mandate. Working with two local service providers, Yakima Neighborhood Health Services and the Northwest Community Action Center, the housing development was able to address, in the short term, homeless residents' need for stable housing. In total, the program sheltered 89 individuals, including 49 children, for 1,914 bed nights. The program has other benefits, such as relieving the burden on local churches, which typically provide temporary housing for residents experiencing homelessness.

Source: <u>https://www.huduser.gov/portal/casestudies/study-052819.html</u>

L	EAD	TIMELINE	INVESTMENT	EFFORT		OBJECTIVES	
City	Dartoor	000	** **		Affordability	Housing Supply	Homeownership
City	Partner		\$\$ \$\$	$\bullet \bullet \circ$	Older Adult Options	Stability	Anti-Displacement

12. Ensure code enforcement does not displace residents.

Description. Some residential rental units have code violations which impact the safety and health of occupants. In some cases, these living conditions may require tenants to vacate the structure to allow for extensive repairs. These code violations are often caused by deferred maintenance or negligence by the property owner. The City code enforcement would only cause eviction as a last resort if it is a life safety issue. The City works with community members and exercises a flexible approach to code enforcement when able. However, code enforcement could unintentionally cause the eviction of the tenant household from its residence. Using a phased code enforcement process allows owners more time to secure financing and complete upgrades, reducing the likelihood that owners are forced to sell, or landlords are forced to dramatically increase rents.

Gaps Addressed. Code enforcement plays an important role in ensuring that housing is safe and well-maintained.

Considerations. Code enforcement can trigger displacement. Code enforcement policies should balance the advantages of providing property owners flexibility and leniency in reaching code compliance with the need for equitable code enforcement. In the absence of carefully considered policies for phased code enforcement, enforcement discretion may advantage certain groups of owners above others.

The Centers for Disease Control (CDC) maintains the Social Vulnerability Index (SVI) as a tool developed to identify vulnerability to hazardous events nationwide. The index was developed to assist public health and emergency response experts to identify areas of extra concern in the event of a shock such as a natural disaster. Many of the included variables, however, relate to housing vulnerability as well: poverty rates, identifying minority communities, and housing issues like crowding. Not all factors captured are relevant to identifying displacement risk, but they help paint a picture of neighborhood demographics.

Results identify areas in Yakima with high vulnerability concerns. Over half (56%) of Census tracts have concentrated populations of lower socioeconomic status. Yakima city is also home to many people of color and non-English speaking residents, who also disproportionately face displacement risk. The map in Exhibit 75 (Appendix E) shows the areas of Yakima with higher concern for displacement risk. These neighborhoods in East Yakima and smaller neighborhoods to the north and west of the city should be of particular focus for outreach and anti-displacement policy implementation.

L	EAD	TIMELINE	INVESTMENT	EFFORT		OBJECTIVES	
City	Deuteror	000	0000		Affordability	Housing Supply	Homeownership
CITY	Partner		\$\$\$\$	$\bullet \bullet \circ$	Older Adult Options	Stability	Anti-Displacement

13. Continue to support education programs on homeownership.

Description. Many residents have needs for housing support programs that extend beyond mere production of units. First-time homeowners face several barriers to own homes, such as little or poor credit. Homeowner education helps residents prepare for the process of purchasing a home and the challenges of being a new homeowner. The City of Yakima's Office of Neighborhood Development Services (ONDS) currently works with Habitat for Humanity to educate through "certified" first time homebuyer classes, counsel credit, and assist to secure financial assistance. Continued support for this program is necessary.

Gaps Addressed. Promoting programs and organizations that can help first-time homebuyers will address barriers to homeownership. Research indicates that low- and moderate-income homebuyers might stand to benefit most from these programs.

Considerations. Community members benefit most from homeownership education and counseling when the available support is customized to their needs, easily accessible, and offered early in the process. Many first-time homeowners can face unexpected costs, struggle to maintain payments, and encounter foreclosure rescue scams. Education and counsel should address these issues. Community input also indicated the need for counsel to be offered in culturally competent ways.

Example Resources/Programs

 The NeighborWorks Center for Homeownership Education and Counseling (NCHEC) Training and Certification program offers practitioners certification to demonstrate advanced level knowledge and professional competency. Certification requirements include a level of training and examination, adoption of the National Industry Standards for Homeownership Education and Counseling, adoption of the National Code of Ethics and Conduct, and continuing education. Training towards NCHEC certification can be obtained through NeighborWorks Training Institutes (NTIs) and regional place-based training (PBTs).

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City	Partner		\$\$ \$\$	$\bullet \bullet \circ$	Older Adult Options	Stability	Anti-Displacement				

14. Revise parking standards in key areas.

Description. Yakima currently has minimum parking standards for residential buildings.¹⁵ Current parking standards require 1.5 or 2 stalls per multifamily unit (depending on density) and 2 per single-family detached dwelling. Parking facilities add substantial cost in the development new housing, whether it's surface or structured parking. Reducing parking can be an important way to increase affordability. Parking needs also vary by location and household type. Senior households, for instance, may have less need parking.

Gaps Addressed. Yakima needs to create housing units at a rate of 295 units annually through 2040. Decreasing development costs by revising parking standards could help encourage and facilitate the development of new housing.

Areas in the city near transit can support and benefit from higher-density multifamily housing. Revising parking standards has particular potential to increase housing available near transit where cars are less necessary. Increasing available housing near transit is also especially helpful when providing housing for older adults and people with disabilities, both of whom may have limited physical mobility or be unable to drive.

Considerations. There are several elements to consider when revising parking standards. These could include:

- Relating multifamily parking to the number of bedrooms.
- Counting on-street parking toward parking ratios.
- Adding additional parking tools for alternative compliance, such as contracting with car-share providers, providing transit passes to residents, shared use parking, and offsite parking.
- Reducing or eliminating parking requirements in areas such as the historic downtown where on-street parking serves needs, especially for change of use and redevelopment, to ensure historic and compact downtown character can be retained.
- Lowering parking requirements in areas with higher transit service as well as in areas targeted for redevelopment and affordable housing.

¹⁵ See chapter <u>15.06 YMC</u>.

- Adopting rules that allow third party sharing/rental of parking spaces to help even out parking supply and demand.
- Allowing developers to reduce parking stalls if a parking study by a certified transportation planner or engineer demonstrates minimum impacts to surroundings.
- Updating bike parking requirements concurrently and distinguish between shortterm and long-term bicycle parking.
- Allowing residents of multifamily housing with designated parking stalls to be able to rent their parking stall if they are carless.

One potential drawback is that reductions in parking requirements could prompt residents to park their cars on streets, eroding on-street parking opportunities in business districts. The City should also carefully consider the needs and impacts of revised parking standards on farmworkers or inter-generational families who depend on cars to access work.

Example Communities

- <u>Ellensburg Municipal Code Ch 15.550</u> Senior assisted housing requires less off-street parking than senior housing, single family homes, duplexes, or townhomes. The City also allows on-street parking adjacent to the site to count towards parking requirements for non-residential uses, which could benefit mixed-use but not solely residential development.
- Kennewick Municipal Code Ch. 18.36 Off-street parking requirements for senior or disabled housing can be reduced if public transportation is directly available, essential services are within ½ mile of the site, and a notarized agreement to provide additional off-street parking if the housing is no longer restricted to senior or disabled persons. Business in the central business district are also allowed to count adjacent on-street parking towards their parking requirements.
- Prosser Municipal Code Ch. 18.95 Allows on-site parking variances for projects applying for earned increased density by providing affordable housing.
- Bellevue Municipal Code <u>20.25A.070</u> and <u>20.20.128</u> Studio and 1-bedroom units affordable to 80% AMI in Downtown have reduced minimum parking requirements of 0.5 stalls per unit. The percent of compact parking stalls may also be increased for buildings containing affordable housing (up to 75% in non-Downtown zones and up to 85% in Downtown zones).

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	LEAD	TIMELINE	INVESTMENT	EFFORT	OBJECTIVES		
City	Partner	er 🔲	6 ¢ ¢ ¢	••0	Affordability	Housing Supply	Homeownership
CITY			\$ \$\$\$		Older Adult Options	Stability	Anti-Displacement

15. Partner with local nonprofits and housing providers.

Description. Local governments can coordinate with local housing groups, faith-based organizations, and non-profit developers to pursue common goals and to identify ways to work together. This could include identifying property, creating incentives, developing housing assistance programs, supporting grant applications, code enforcement, property owner assistance, and other programs that help to increase affordability and reduce homelessness. Faith-based organizations often have resources such as land and buildings and a desire to use those resources for the public good in line with their congregation's values.

Gaps Addressed. This strategy can help to increase housing supply, support affordable homeownership, and support middle-income rental housing, senior housing, and very-low income housing.

Case Study: Veterans Supportive Housing and Service Center

An old U.S. Marine Corps Armory in Yakima is being turned into a veteran housing and service center by the Yakima Housing Authority (YHA). The adaptive reuse project, which is currently under construction, includes new construction of 5 apartment buildings for 41 supportive housing units serving homeless veterans. The land and existing buildings were conveyed from the U.S. Department of Health and Human Services to the Yakima Housing Authority. Veterans will not need to pay more than 30% of their income for rent. The project includes on-site services, such as primary care, dental, job resources, and case managers. The project was funded through grants, donations, the state budget, and the City of Yakima.

Considerations. This strategy works best when the City reaches out broadly to identify local organizations, resources, and housing needs of groups including people with disabilities, older adults, or people who are homeless.

House Bill 1377 works as an incentive to build affordable housing on faith community owned land. Faith communities who use their land to create homes for low- and middle-income residents with incomes below 80% AMI receive a density bonus. A density bonus allows a developer to build higher, build more units, or build units with more floor space than normally permitted in that area. Density bonuses are valuable in that they allow more to be homes created which can make it easier for affordable projects to become feasible financially. HB 1377 also stipulates that units must remain affordable for 50 years.

Priority 3 Strategies

The following 22 strategies are third priority for the City of Yakima:

- 16. Consider fee waivers or deferrals for affordable housing.
- 17. Give grants/loans to directly support small businesses.
- 18. Engage with local employers to support workforce housing.
- 19. Consider a levy or sales tax for affordable housing.
- 20. Collaborate with nonprofits to build transitional housing.
- 21. Expand landlord and tenant assistance.
- 22. Address mobile home parks that are dilapidated.
- 23. Encourage micro-retail and flexible cultural space design.
- 24. Support third-party purchases of existing affordable housing.
- 25. Explore "Right to Return" policies for promoting home ownership.
- 26. Incentivize senior housing.
- 27. Support aging in place services.
- 28. Minimize barriers to development of housing serving multiple populations.
- 29. Put in place Just Cause eviction protections.
- 30. Consider the strategic acquisition of existing multifamily housing.
- 31. Recalibrate the Multi-Family Tax Exemption (MFTE) program.
- 32. Incentivize backyard cottages and cottage housing.

33. Collaborate with faith-based organizations on temporary housing and permanent supportive housing.

- 34. Provide tenant relocation assistance.
- 35. Provide customized housing assistance through a Housing Navigator program.
- 36. Adopt a Notice of Intent to Sell / Sale Ordinance.
- 37. Put in place community benefits/development agreements.

Please use the below key to interpret the summary table under each strategy heading.

Key				
TIMELINE	INVEST	MENT	EFFORT	
Short-teMid-teLong-te	m \$\$ \$\$	Minimal investment Moderate investment Significant investment Major investment		Minimal effort Moderate effort Significant effort

L	EAD	TIMELINE	INVESTMENT	EFFORT	OBJECTIVES		
City	Dortoor	000	0000		Affordability	Housing Supply	Homeownership
City	Partner		\$\$\$ \$		Older Adult Options	Stability	Anti-Displacement

16. Consider fee waivers or deferrals for affordable housing.

Description. Fee waivers or deferrals reduce the up-front cost of construction for residential development. Utility connection fees and project review fees can bring high costs for residential properties. Waiving or deferring some fees for income-restricted units can be an incentive to encourage the development of income-restricted affordable units.

Gaps Addressed. By waiving or deferring fees, the City can support affordable homeownership, middle-income rental housing, older adult housing, and very-low income housing in Yakima.

Considerations. This incentive is most effective when combined with a larger incentive package for affordable housing.

Example Communities

- Port Townsend allows for deferral of system development charges, building fees, and utility connection charges to serve single-family or multifamily residences for low-income households. If there are mixed income proposals, the deferral is in proportion to the proportion of units that are proposed to be affordable. Up to four single family dwelling units per applicant per year are eligible or up to \$10,000 for multi-family developments. The deferral is subject to an agreement specifying the waiver/repayment period, criteria for waiver, reporting requirements, and a lien.
- <u>Puyallup</u> allows for a reduction in sewer system development charges (SDCs) if a senior or low-income housing project demonstrates lower average water consumption.
- <u>Pierce County, Washington</u>. Regulatory incentives for affordable housing at 80% or less of the Pierce County median household income include expedited permit processing (building permits, subdivisions, road and design review), fee waivers, bonus units, and alternative open space and parking standards. The County assumes shared equity when units increase in value, which is recaptured at time of sale to fund price reductions for additional units.

1	.EAD	TIMELINE	INVESTMENT	EFFORT		OBJECTIVES	
Citv	Partner	ппп	\$\$\$\$	•••	Affordability	Housing Supply	Homeownership
City	1 GITTIOT		****		Older Adult Options	Stability	Anti-Displacement

17. Give grants/loans to directly support small businesses.

Description. Support small businesses and cultural anchors in mixed-use buildings to help them invest in their space and keep up with rent.

Gaps Addressed. This strategy helps with affordable housing in the community by supporting small businesses and helping them to make rent costs. Vacant commercial space in a mixed-use building may result in higher rents for residential tenants.

Considerations. Economic development programs can help to support small businesses. Restrictions on city funds can make it difficult for local governments to support small businesses. Instead, communities are using federal and private funds that do not have the same strict restrictions on use of general city funds to support rent and operating costs for small businesses. Community lenders can help to meet small businesses' needs, and the City could help to connect businesses with these lenders.

L	EAD	TIMELINE	INVESTMENT	EFFORT	OBJECTIVES		
Citv	Dartoor	000	* ¢ ¢ ¢	• • • •	Affordability	Housing Supply	Homeownership
City	Partner		> ⊅⊅⊅⊅	000	Older Adult Options	Stability	Anti-Displacement

18. Engage with local employers to support workforce housing.

Description. While employer-provided housing is not the norm in most industries (agricultural work being the notable exception in the Yakima area), employers have an interest in ensuring that there is adequate affordable housing in reasonable proximity to work sites. Engagement with employers can encompass a variety of tactics, including consultation on zoning changes, housing incentive programs, and more.

Gaps Addressed. Engagement with local employers can help to facilitate the production of new housing units, addressing the overall shortage of housing units. Certain programs, such as linkage fees, can help to address more specific housing needs, such as the need for more affordable housing units.

Considerations. Ongoing dialogue with existing major employers can be an effective tool. Prior to implementing new policies or fees related to commercial development, the City could engage with the business community and employers to understand Yakima's advantages and disadvantages as a development site. Partnering with employers on housing issues can sometimes present a "chicken-and-egg" problem, as many employers will want to see evidence of sufficient housing for their workforce in a city prior to locating additional jobs in the area. At the same time, municipalities hope that employers adding jobs will bring more resources to the region, enabling more public investment in housing.

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	LEAD	TIMELINE	INVESTMENT	EFFORT				
City	Dortoor	000			Affordability	Housing Supply	Homeownership	
City	Partner		\$\$\$\$		Older Adult Options	Stability	Anti-Displacement	

19. Consider a levy or sales tax for affordable housing.

Description. The City could provide direct project funding through local taxes, fees, and levies to encourage production of income-restricted affordable housing. A local housing tax levy is authorized through RCW 84.52.105 and allows up to \$0.50 per \$1,000 of property tax to be allocated toward affordable housing serving very-low income households if approved by the majority of voters in the taxing district.

<u>RCW 82.14.540</u>, introduced as Substitute HB <u>1406</u> in 2019, authorizes counties or cities to redirect up to 0.0146% of the sales tax currently¹⁶ collected by the state to fund affordable housing programs serving households with income below 60% of the county AMI and within specific categories, including: individuals with mental illness, veterans, senior citizens, homeless families with children, unaccompanied homeless youth, persons with disabilities, or domestic violence victims. Counties or cities which participate are not imposing a new or additional tax on consumers but redirecting funds from existing tax revenues toward affordable housing initiatives. This increase must be approved by a ballot measure with simple majority.

At least 60% of the revenue must be used for constructing affordable housing, constructing mental and behavioral health-related facilities, or funding the operations and maintenance costs of new units of affordable housing and facilities where housing-related programs are provided. The remaining funds must be used for the operation, delivery, or evaluation of mental and behavioral health treatment programs and services or housing-related services (<u>RCW 82.14.530</u>). The funds can also be used for rental assistance to tenants for cities with a population at or under 100,000.¹⁷

A housing trust fund is a specific fund that receives ongoing dedicated funding to support housing affordability.

Gaps Addressed. This addresses the lack of affordable housing and also supports affordable homeownership, middle-income rental housing, senior housing, and very-low income housing.

Considerations. This strategy is most effective in communities with a shortage of very-low

¹⁶ This sales tax option is a credit against the state sales tax rate of 6.5%, and it will not increase the tax rate for consumers.

¹⁷ Association of Washington Cities, "Implementing HB 1406." <u>https://wacities.org/data-resources/implementing-hb-1406</u>.

income-restricted affordable housing where the community would support such a tax, fee, or ballot measure. Coordinate city funding with other known funding sources can maximize impact. Working with community groups to develop information about ballot initiatives and to demonstrate the connection to the types of housing needs in the community is an important element of success. For a housing trust fund, leveraging additional funding from state or national programs can maximize the benefits of the dollars raised.

Example Communities

- Ellensburg Resolution No. 2017-23. In 2017, voters in Ellensburg approved a 0.1% sales tax to support affordable housing projects. The tax passed with 61% in favor and is estimated to bring in \$450,000 to \$500,000 a year. The City has implemented an Affordable Housing Commission to administer the revenues generated by the sales tax for housing and related services. On November 13, 2019, the Affordable Housing Commission recommended two affordable housing development proposals be provided City assistance through affordable housing sales tax funds and City-owned surplus property. The Breezy Meadows project proposal at Bender and Water Street, and Addison Place on South Pearl Street will be forwarded to City Council for their approval.
- Leavenworth Resolution 13-2019 and Ordinance 1608. In March 2020, Leavenworth City Council adopted Ordinance 1608 authorizing the sales tax revenue and funding provisions for HB 1406. Money collected from the tax will be used for affordable and supportive housing and rental assistance (cities of less than 100,000 can use some of the funds for rental assistance). The City estimates the tax will bring in about \$16,000 per year.¹⁸

¹⁸ Bridget Mire, The Wenatchee World, "Revenue share would support affordable housing in Leavenworth." (September 25, 2019), <u>https://www.wenatcheeworld.com/news/revenue-share-would-support-affordable-housing-in-leavenworth/article_9f578a26-dfe7-11e9-b396-83d9abc5696d.html</u>.

	LEAD	TIMELINE	INVESTMENT	EFFORT	OBJECTIVES		
Citv	Deuthoor	000	0000		Affordability	Housing Supply	Homeownership
City	Partner		\$\$\$\$	•••	Older Adult Options	Stability	Anti-Displacement

20. Collaborate with nonprofits to build transitional housing.

Description. Transitional housing includes apartments or congregate housing where there is a limit on how long a household can stay, typically 24 months. Allowing transitional housing in more areas can increase the supply of transitional housing so that it meets the scale of need.

Gaps Addressed. Transitional housing can help to address the need for immediate shelter for households experiencing homelessness.

Considerations. Transitional housing projects can sometimes be controversial among neighbors, and thus difficult to site. Coordination is also key to success. The City should coordinate with the local lead agency for homelessness services to ensure that any plans for transitional housing are consistent with the countywide plan for homelessness services.

	L	EAD	TIMELINE	INVESTMENT	EFFORT	OBJECTIVES		
	Citv	Daudus au	nnn	0000		Affordability	Housing Supply	Homeownership
	City	Partner		\$\$\$\$	•••	Older Adult Options	Stability	Anti-Displacement

21. Expand landlord and tenant assistance.

Description. In areas where housing affordability is a growing issue, housing agencies have coordinated efforts to provide comprehensive Landlord and Tenant Assistance through policy and programming. Programming assistance comes in many forms, including tenant rights education, trainings for landlords and renters alike to understand local rental policies, etc. Other actions to provide assistance include offering low interest loans for code compliance and to create an ombudsman to liaise with tenants and landlords.

The City of Yakima currently offers Tenant/Landlord Counseling through the Office of Neighborhood Development Services program to assist tenants and landlords with disputes and advice on reaching agreements or seeking legal support. The Dispute Resolution Center of Yakima and Kittitas Counties is also a local resource. Continued support for the Office of Neighborhood Development Services program is necessary.

Gaps Addressed. Expanded assistance for landlords and tenants can increase their awareness and familiarity. It addresses the lack of oversight of rental housing and can maintain the quality of rental housing.

Considerations. Using an ombudsman as a single point of contact can work well as a trusted point of assistance.

Example Communities

- The <u>City of Tukwila</u> requires that all rental units be licensed and inspected; owners of residential property should obtain a Rental Business License annually. The City provides access to renter rights information on the Rental Housing Program webpage. Examples include a 'Renter's Tips Sheet,' redirection to the 'Tenants Union of Washington State' webpage, and 'Know You Rights' information. The City of Tukwila's Code Enforcement Team works with property owners to ensure compliance with Municipal Code related to private property.
- The Portland Housing Bureau, Renter Services Office (RSO) operates a helpline and provides technical assistance and information. The RSO is a resource for both landlords and tenants. The City has adopted the Fair Access in Renting (FAIR) ordinance as of March 1, 2020; RSO offers free trainings to renters and landlords to learn more about the ordinance. Rental property owners are required to register their units annually through the Residential Rental Registration Program and Schedule R.

	LEAD	TIMELINE	INVESTMENT	EFFORT		OBJECTIVES	
City	Partner		\$\$ \$\$	•••	Affordability Older Adult Options	Housing Supply Stability	Homeownership Anti-Displacement

22. Address mobile home parks that are dilapidated.

Description. Mobile homes are often an affordable option for renters and homeowners. There are various types of mobile home parks, which may be owned by a single entity or community-owned through a Resident Owned Communities (ROC) designation. Mobile home parks that are disinvested and lack proper infrastructure are often at risk of being acquired, which would displace residents of these communities. Addressing much needed repairs and upgrades can help to mitigate displacement of vulnerable residents and ensure improved safety and quality of life.

Gaps Addressed. Mobile home parks meet the needs of those who want to live in a detached single-family home but often cannot afford the associated mortgage or rent payment.

Considerations. Partnerships with non-profits experienced with mobile home rehabilitation may be necessary to address improvements and preserve housing.

Example Programs

- <u>CASA of Oregon's</u> Manufactured Housing Cooperative Development (MHCD) Center is one of nine Certified Technical Assistance Providers (CTAPs) under the national ROC USA network. ROC USA is a nonprofit that provides technical assistance with specialized purchase financing for resident cooperative corporations. CASA of Oregon delivers pre- and post-purchase technical assistance and helps manufactured homeowners secure the financing needed.
- The City of Auburn Home Repair Program Provides grants for minor and emergency repairs, including for mobile homes. The City offers \$7,000 grants paid directly to contractors.
- The City of Kent Home Repair Assistance Program offers home repair services to lowand moderate-income homeowners, including mobile homes. Mobile homes must be built in 1976 or newer with HUD certification in order to qualify and gross income must not exceed 80% AMI. Grants include a \$5,000 limit for mobile homes.
- The King County Housing Authority Weatherization Program provides weatherization services for homeowners, including mobile homeowners. An income threshold must be met to access free services. The King County Housing Repair Program provides grants up to \$8,000 to mobile homeowners who need to make quality of life repairs to their homes and do not own the land or pad where mobile home sits. Grants do not have to be repaid.

LEAD		TIMELINE	INVESTMENT	EFFORT		OBJECTIVES	
Citv	Dartoor	000	* ¢ ¢ ¢		Affordability	Housing Supply	Homeownership
City	Partner		\$ \$\$\$	$\bullet \bullet \circ$	Older Adult Options	Stability	Anti-Displacement

23. Encourage micro-retail and flexible cultural space design.

Description. In some cases, displacement occurs when smaller retailers and cultural spaces that anchor communities disappear from neighborhoods.

Gaps Addressed. Ensuring affordable commercial spaces in neighborhoods as new development come in can help reduce displacement.

Considerations. Preserving existing affordable space is most effective for maintaining affordability. If new space must be built or adapted, it works best to design the ground floor with nontraditional commercial uses, such as a flexible space for different types of businesses and arts organizations.

	LEAD	TIMELINE	INVESTMENT	EFFORT		OBJECTIVES	
City	Daurka au	000	2222		Affordability	Housing Supply	Homeownership
City	Partner		\$\$\$\$		Older Adult Options	Stability	Anti-Displacement

24. Support third-party purchases of existing affordable housing.

Description. Community-based organizations, non-profit organizations, and community land trusts can be important property owners in neighborhoods. Under RCW 35.21.685, public resources can be used to empower trusted institutions to preserve or create affordable housing and spaces for community-serving organizations and businesses. The City could help these institutions in land and property acquisition efforts to preserve affordable housing and prevent displacement in neighborhoods.

Gaps Addressed. This strategy helps to address the lack of housing supply in the community. The Housing Needs Assessment found that renters in Yakima face higher affordability challenges than owners. These challenges are not always solved by new construction since new homes are largely intended for the higher end of the market. Cities can partner with community-based organizations, non-profits, and community land trusts to add to the inventory of long-term affordable rental housing by purchasing existing housing with low-cost units. Acquisitions of this type is a faster and lower per-unit-cost than new construction of affordable housing. When acquisition is targeted in opportunity-rich areas this can increase equitable access to housing.

Considerations. Strategic investment expands the impact of public dollars. Setting goals for the location, quantity, and type of units created or preserved through this strategy can help ensure limited public dollars are spent in the most effective way. In addition, affordability covenants are critical to ensure the longevity of impact from these investments.

	EAD	TIMELINE	INVESTMENT	EFFORT		OBJECTIVES	
City	Derriner	000	0000		Affordability	Housing Supply	Homeownership
City	Partner		\$\$\$\$	•••	Older Adult Options	Stability	Anti-Displacement

25. Explore "Right to Return" policies for promoting home ownership.

Description. A "Right to Return" policy helps to reverse effects of past physical displacement by providing down payment assistance for first time homeowners who can prove that they have been victims of displacement. These policies can prioritize cases of displacement by direct government action.

Gaps Addressed. This strategy addresses homeownership gaps.

Considerations. Right to Return policies work by giving highest preference for housing support to those who can show that they were forced to move in the wave of displacement that occurred to make way for new development, including recently constructed streets or other development. These policies can also be designed to give preference to current or formerly displaced residents preference for income-restricted housing.

Example Communities

- Portland's "Right to Return" policy allows tenants, mainly minorities, to move back to communities that they were displaced from. An important aspect of the "Right to Return" initiative is the "preference policy." The Preference Policy is an effort to address the harmful impacts of urban renewal by giving priority placement to applicants who were displaced, are at risk of displacement, or who are descendants of households that were displaced due to urban renewal in North and Northeast Portland. The Portland Housing Bureau (PHB) funds the development of affordable rental housing, homeownership opportunities, and down payment assistance for first-time homebuyers. When any of these opportunities become available in North and Northeast Portland, PHB will open the waitlist for those interested in the housing opportunity. Priority status is given to households who owned property that was taken by Portland City government through eminent domain. Eminent domain is the right of a government agency to take private property for public use and relocates and/or compensates the owner of the property. Examples of eminent domain action include the construction of Memorial Coliseum and the expansion of Emanuel Hospital.
- <u>Austin</u> has also indicated its intent to develop a Right to Return and Right to Stay Program for East Austin.

	LEAD	TIMELINE	INVESTMENT	EFFORT		OBJECTIVES	
City	Dorthoor	ппп	* ¢ ¢ ¢		Affordability	Housing Supply	Homeownership
City	Partner		• •••	$\bullet \bullet \circ$	Older Adult Options	Stability	Anti-Displacement

26. Incentivize senior housing.

Description. Cities have several tools at their disposable to incentivize the production of new housing for older adults by private developers and builders. These include the authorization to waive or reduce impact fees for senior housing, the ability to offer density bonuses for buildings with units reserved for older adults, allowing a greater variety of housing types in existing zones (e.g., cottages, duplexes, etc.), offering property owners tax exemptions when constructing multi-family housing (MFTE), and more.

Gaps Addressed. The strategies highlighted here all address the need for additional housing that meets the needs of older adults, particularly as a segment of the population ages over the next 10 years.

Considerations. In implementing any new policies, decision-makers should consider the ability of the policy both to incentivize the production of housing that meets the affordability needs of older adults, but also the social needs (e.g., proximity to family) and housing design and layout needs (e.g., mobility considerations).

27. Support aging in place services.										
L	EAD	TIMELINE	INVESTMENT	EFFORT	OBJECTIVES					
City	Davidas en		* * * *		Affordability	Housing Supply	Homeownership			
City	Partner		\$ \$\$\$	$\bullet \bullet \circ$	Older Adult Options	Stability	Anti-Displacement			

27. Support aging in place services.

Description. Aging in place refers to the ability of individuals to remain in their home as they age. Older adults often have different physical, social, and affordability needs than younger adults, so supportive services are often necessary to allow older adults to remain in their home. Examples of services that support aging in place include meal delivery programs, home aides, shuttle services, social events through community centers, mobility modifications to homes (such as installing ramps), and senior property tax exemptions (available statewide in Washington). The City of Yakima's Office of Neighborhood Development Services (ONDS) supports aging in place through services that connect older residents with existing services and by providing additional services for older residents. Continued support of this program is necessary. The City can also consider refinements to the program such as:

- Connecting older adults to affordable and trustworthy contractors for home maintenance and modification assistance
- Grants that target older renters for assistance. Older renters living in market-rate apartments are often responsible for making any accessibility improvements they need. They may face the additional expense of restoring units to their original condition when they move out.

Gaps Addressed. Providing aging in place services can help Yakima to meet the need for additional housing units for older adults in the years ahead by allowing some older adults to remain in their current homes for longer.

Considerations. Aging in place will not meet the need of all older adults, so any plan to support the housing needs of older adults must consider a range of housing types, including congregate housing, multi-generational housing, and ADUs. It is also important to leverage the experiences of existing service providers to maximize the efficacy of any new aging in place service programs. Engage with older adults in the community to fully understand the needs and preferences of this community.

28. Minimize barriers to development of housing serving multiple populations.

I	EAD	TIMELINE	INVESTMENT	EFFORT	OBJECTIVES		
City	Dartoor		* ¢ ¢ ¢		Affordability	Housing Supply	Homeownership
City	Partner		\$ \$\$\$	$\bullet \bullet \bigcirc$	Older Adult Options	Stability	Anti-Displacement

Description. Housing providers often build housing that serves multiple populations to increase financial stability and local support for the development. For example, a housing development may include units for agricultural workers, people with disabilities, large families and people experiencing homelessness. Regulatory barriers should be reviewed to ensure they align with these practices and do not unintentionally add time and cost to the development process. The key barrier identified by stakeholders is when a use is defined as a "Mission" ¹⁹when services are open to the public at large. Uses that are defined as "Mission" uses are only allowed in General Commercial (GC), Central Business District (CBD) and the Light Industrial zones (M1).

Gaps Addressed. This strategy can help to increase housing supply, increase affordable housing options, and support the needs of vulnerable populations such as farmworkers, people with disabilities, and people experiencing homelessness.

Considerations. Review potential updates to the zoning code use table and definitions.

¹⁹ "Mission" means a facility typically owned or operated by a public agency or nonprofit corporation, providing a variety of services for the disadvantaged, typically including but not limited to temporary housing for the homeless, dining facilities, health and counseling activities, whether or not of a spiritual nature, with such services being generally provided to the public at large.

LEAD	TIMELINE	INVESTMENT	EFFORT		OBJECTIVES	
City Partner		\$ \$\$\$	••0	Affordability Older Adult Options	Housing Supply Stability	Homeownership Anti-Displacement

29. Put in place Just Cause eviction protections.

Description. Washington requires that tenants receive at least a 20-day notice when asked to leave a property, but the state law does not require landlords to provide an explanation. Cities may pass Just Cause eviction protections that require landlords to provide tenants with a legally justifiable reason when asking them to vacate. Legally justifiable reasons could include failure to pay on time, meet lease terms, building sale, or owner's desire to occupy the unit.

Gaps Addressed. This strategy helps to protect tenants against displacement and poor housing conditions.

Considerations. This protection does not prevent displacement, but the Just Cause eviction requirement supports rental stability and provides a legal recourse for residents who are asked to vacate without justification. It is important to be clear in city code about what reasons for asking a tenant to vacate would constitute just cause. It is also important to make sure that this information about the Just Cause protection is circulated widely so that tenants are aware of this protection.

Example Communities

 In Seattle, landlords must have 1 of 16 "Just Cause reasons" if they want to end month-by-month rental agreement. Landlords must give you a written notice commonly called a "Notice to Terminate Tenancy" and state the specific just cause. The amount of advance notice depends on the specific just cause reason. In general, the notice period is 20 days before the end of a rental period unless otherwise stated below.

L	EAD	TIMELINE	INVESTMENT	EFFORT		OBJECTIVES	
City	Dortsor	000	2222		Affordability	Housing Supply	Homeownership
City	Partner	000	\$\$\$\$	•••	Older Adult Options	Stability	Anti-Displacement

30. Consider the strategic acquisition of existing multifamily housing.

Description. This strategy uses acquisition to provide income-restricted affordable housing. When the acquired housing is in neighborhoods with amenities such as open space, good schools, and other public infrastructure it promotes equitable access to neighborhoods that may be otherwise out of reach for low-income residents. Community-based organizations, non-profits and community land trusts can be important property owners within a neighborhood. Leveraging public resources to empower trusted institutions can preserve or create affordable housing and space for community-serving organizations and is authorized with RCW 35.21.685. The City of Yakima's resources can assist these institutions in land and property acquisition that preserves affordable housing and prevents displacement within a neighborhood.

Gaps Addressed. The Housing Needs Assessment found that renters in Yakima face higher affordability challenges than owners. These challenges are not always solved by new construction since new homes are largely intended for the higher end of the market. Cities can partner with community-based organizations, non-profits, and community land trusts to add to the inventory of long-term affordable rental housing by purchasing existing housing with low-cost units. Acquisitions of this type is a faster and lower per-unit-cost than new construction of affordable housing. When acquisition is targeted in opportunity-rich areas this can increase equitable access to housing.

Considerations. Strategic investment expands the impact of public dollars. Setting goals for the location, quantity, and type of units created or preserved through this strategy can help ensure limited public dollars are spent in the most effective way. In addition, affordability covenants are critical to ensure the longevity of impact from these investments.

Example Communities/Programs

The <u>King County Housing Authority (KCHA)</u> has taken advantage of the flexibility granted by the U.S. Department of Housing and Urban Development's (HUD) Moving to Work (MTW) program to pursue multifamily acquisitions as a means of increasing units in high-opportunity neighborhoods (with high-performing schools, public transit, and jobs). King County has acquired mixed-income properties in high-opportunity areas through bond financing and other private financing tools. Under Washington's state authorizing legislation, KCHA can issue bonds directly, not dependent on the county government. In 2016, King County agreed to provide KCHA with access to the county's triple-A credit rating. This type of credit

enhancement is valuable to housing authorities that may not have strong, independent issuer ratings. Since 2016, KCHA has acquired more than 2,000 units of housing.

Launched in 2006, the <u>New York City Acquisition Fund</u> provides funds to developers to acquire and preserve affordable buildings which might otherwise be sold to speculative investors. The fund provides flexible loans for vacant sites or occupied buildings, predevelopment, and moderate rehabilitation to developers committed to the creation of new or preservation of existing affordable and/or supportive rental housing. 13,692 units have been created or preserved in 82 projects through this fund.

31. Recalibrate the Multi-Family Tax Exemption (MFTE) program.

_	L	EAD	TIMELINE	INVESTMENT	EFFORT		OBJECTIVES	
	Citv	Partner	ппп	CCCC		Affordability	Housing Supply	Homeownership
	City	Funner		\$\$ \$\$	$\bullet \bullet \circ$	Older Adult Options	Stability	Anti-Displacement

Description. The Multifamily Tax Exemption (MFTE) is an incentive program that enables cities in Washington State to waive a portion of property taxes for housing builders and developers that are creating multifamily and income-restricted housing in designated areas. ²⁰ The City of Yakima established its MFTE program, called the Downtown Redevelopment Tax Incentive Program, in 2006.²¹ The program applies to the residential target area established in the City's central business district, approximately centered around the intersection of the BNSF railroad tracks and Yakima Avenue. Through the downtown redevelopment incentive, Yakima can grant a property tax exemption for residential or mixed-use development that includes at least four units of multiple-unit housing. So far, the City has attracted about 51 units under the program. There are currently 24 units receiving the exemption; 27 units have completed the tax-exempt period and are now fully taxed.



Downtown Redevelopment Tax Incentive Program Area

Gaps Addressed. Yakima needs more housing for small households and more housing for residents with incomes below 50% AMI. Recent changes in the MFTE program from SHB2950 also allow the program to be used for the conversion or rehabilitation of residential buildings.

Considerations. As a voluntary program, the

MFTE is effective only if developers choose to use it. There are several options the city of Yakima can consider adding variations in the program to meet the goals of the HAP,

²⁰ See chapter <u>84.14 RCW</u>.

²¹ See chapter <u>11.63 YMC</u>.

including:

- Expand the MFTE to more areas in the city to encourage denser growth in areas with the greatest capacity and significant challenges to development feasibility. The program could also be expanded to areas where more multifamily is desired.
- Use the MFTE to encourage more rental or ownership housing. The MFTE programs applies differently to buildings with rental units versus ownership units.
- The City could consider other possible conditions to attract desired housing such as senior affordable housing.
- State law does not limit the type or size of units that may qualify. <u>According to a</u> <u>study by JLARC</u>, about 75% of the units created between 2007 and 2018 using the MFTE are studios or one bedroom. At least four cities have enacted local policies to encourage larger units:
 - Bellevue requires at least 15% of units to have two or more bedrooms.
 - Seattle, Bellingham, and Shoreline encourage large units by applying stricter affordability requirements for smaller units.
 - All three require that units with fewer than two bedrooms be affordable at lower income thresholds. This has the effect of lowering the maximum monthly rental price for smaller units.
 - Seattle also requires that a development that does not have at least four larger units out of every hundred must include more affordable units overall.

Proforma analyses of sample projects can help estimate the developer's expected return on investment under different scenarios. This can be helpful to calibrate requirements such as percentage set-asides and affordability levels to maximize the benefits without discouraging use of the incentive by developers. Some additional options to consider for increasing the effectiveness of the program include advertising the MFTE program and opportunities on the City website, and layering MFTE with other incentives for affordable housing, such as density bonus or fee reductions, to magnify the overall effects.

Although the program can help address Yakima's housing needs, the City may lose potential future property tax revenues. Additionally, affordable units may be at risk of losing their affordable status both at the end of the MFTE period and during its existence if a developer decides to opt out of the program. Requiring affordability covenants for these units is one method for preserving affordability.

	LEAD	TIMELINE	INVESTMENT	EFFORT		OBJECTIVES	
Citv	Partner	nnn	S \$\$\$	•••	Affordability	Housing Supply	Homeownership
•,			• • • • •		Older Adult Options	Stability	Anti-Displacement

32. Incentivize backyard cottages and cottage housing.

Description. Cottage housing refers to a cluster of small dwelling units, typically less than 1,200 square feet, around a common open space. This arrangement offers a development approach that is appropriate and compatible with low-density residential neighborhoods, and their smaller size makes them more affordable than a typical single-family residence. Like cottage housing, backyard cottages or accessory dwelling units (both attached and detached) provide housing alternatives that increase the capacity of residential neighborhoods. The City has put in place several modifications in 2020 to expand the zones in which these homes are allowed and simplified the overall process. Creating pre-approved ADU plans is a potential way to further incentivize these smaller housing types.

Gaps Addressed. Providing cottage housing and backyard cottages helps to diversify the housing stock, increasing housing supply for individuals and families with different needs. Backyard cottages or accessory dwelling units can also be a helpful option for multi-generational families. These units may serve as rentals providing additional income for homeowners or as main unit extensions that offer privacy for older or extended family members. They offer affordable options to renters and can assist homeowners in need of additional income to avoid displacement. Increasing the diversity of the housing stock also supports affordable homeownership.

Considerations. Some density increases may be needed for cottage housing in singlefamily areas since these units are smaller and can be more expensive to build on a cost-per-square-foot basis. The typical density increase is two cottages per one traditional single-family home. Applying design standards and a maximum floor area ratio limit can ensure these units fit well into the applicable single-family contexts. It is important that the approval process for the units is not overly burdensome.

33. Collaborate with faith-based organizations on temporary housing and permanent supportive housing.

	LEAD	TIMELINE	INVESTMENT	EFFORT		OBJECTIVES	
Citv	Partner				Affordability	Housing Supply	Homeownership
City	Panner		\$\$\$\$	$\bullet \bullet \circ$	Older Adult Options	Stability	Anti-Displacement

Description. Faith-based organizations often have resources such as land and buildings and have a desire to use those resources for the public good in line with their congregation's values. Several faith-based organizations in Yakima operate affordable housing projects and housing programs for individuals and families experiencing homelessness. By partnering with faith-based organizations, the City can draw on the valuable experience these organizations have in providing services to individuals and families experiencing homelessness.

Gaps Addressed. By partnering with faith-based organizations, the City can help to address the needs for temporary and permanent housing for individuals and families experiencing homelessness. See Strategy 15 for additional information about partnering with faith-based organizations.

Considerations. Faith-based organizations have a unique set of strengths and resources that are important to partner with to provide services to those experiencing homelessness. Several policy provisions are uniquely available to faith-based organizations to provide shelter. For example, HB 1377 grants faith communities a density bonus for developing homes for households with incomes below 80% of AMI on their land. While these partnerships are important, it is important to consider how the City will approach any policy differences with faith-based organizations. For example, in 2018, the City of Seattle came under fire for contracting for shelter services with a faith-based organization that had a policy of not hiring LGBTQ staff. The City's hiring policies prohibited it from contracting with organizations that discriminate based on sexual orientation in hiring.

To maximize success, the City should broadly reach out to identify local organizations, resources, and existing temporary and permanent housing programs. It should also fully explore any potential policy conflicts with faith-based organizations before entering into contracts.

_	L	EAD	TIMELINE	INVESTMENT	EFFORT					
	itv	Dautaor	000			Affordability	Housing Supply	Homeownership		
C	ПУ	Partner		\$\$\$\$	•••	Older Adult Options	Stability	Anti-Displacement		

34. Provide tenant relocation assistance.

Description. Rezoning in neighborhoods may cause an increase in demolition of existing housing units to build newer housing. This process can displace existing tenants. Under WAC 365-196-835 and RCW 59.18.440, local governments can pass an ordinance to require developers, public funds, or both to provide relocation funds to displaced tenants.

Gaps Addressed. This strategy provides relocation assistance to displaced tenants and improves housing stability.

Considerations. Tenants at or below 50% of county median income, adjusted for family size, qualify for these funds. Resident relocation assistance resulting from public action is required (details are in RCW 8.26). It is important to be clear about who qualifies for tenant relocation assistance, what is covered, and who pays the amount. It is also important to ensure that information about tenant relocation assistance is easily available to all members of the community.

Two of the most important federal programs that fund affordable housing are the HOME Investment Partnerships Program (HOME) and the Community Development Block Grant (CDBG) Program. Both HOME and CDBG are important resources in the local development of homes and communities. While sharing similar goals related to improving the living conditions of low-income families, each program has specific eligible activities and requirements.

Due to the limitations of both Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) investment regulations, City of Yakima's Office of Neighborhood Development Services (ONDS) is only able to provide relocation assistance when a property is acquired and/or displaced with Federal Funds through specific program guidelines. Housing assistance is provided through the developers as subrecipients as program guidelines allow. To implement these types of programs and/or strategies through ONDS, a measure of "Administrative costs" would need to be financed through sources other than "CDBG or HOME admin" such as general fund in order to remain CDBG and HOME Investment program compliant.

35. Provide customized housing assistance through a Housing Navigator program.

LEAD		TIMELINE	INVESTMENT	EFFORT	OBJECTIVES						
City	Partner	000	\$\$\$\$	•••	Affordability Older Adult Options	Housing Supply Stability	Homeownership Anti-Displacement				

Description. Housing Navigators work with both landlords and tenants and offer customized assistance to reduce barriers through supports such as search assistance, landlord engagement, and short-term financial assistance. Examples of customized assistance include providing information on amenities and resources across neighborhoods, facilitating neighborhood tours, preparing individuals to be tenants on the private rental market, identifying barriers to renting, budgeting, preparing materials needed for rental applications, support during the housing search process, referrals to units, and providing flexible funds to help families overcome additional costs associated with moving.

Gaps Addressed. The needs assessment revealed that there is a need for housingrelated support that extend beyond housing production and vary across groups in the community. Since barriers in the housing search process are an important driver of residential segregation, providing customized assistance in housing search could reduce residential segregation and increase upward mobility.

Considerations. This program will need significant resources to operationalize. Partnerships with locally based housing providers and organizations will be necessary for implementation. Housing Navigators will be most successful if they have background/familiarity working with property management firms and other for-profit entities, landlords, social service providers and the rental housing sector in Yakima, have knowledge of local rental housing resources and social services, and have cultural competence.

Example Communities

King County's <u>Creating Moves to Opportunity (CMTO) program</u> is a housing mobility program offered to eligible families from the Seattle and King County Housing Authorities' Housing Choice Voucher waitlist.. A key feature of this program is the use of hosing navigators who provide customized search assistance, landlord engagement, and short-term financial assistance. Evaluation of the pilot program, and interviews with participants, revealed that barriers in the housing search process are a central driver of residential segregation by income. The customized assistance that addresses each family's needs in a specific manner from emotional support to brokering with landlords to financial assistance was critical to the program's success.

L	EAD	TIMELINE INVESTMENT		EFFORT	OBJECTIVES						
Citv	Dortoor	000	* ¢ ¢ ¢		Affordability Housing Supply Homeowner						
City	Partner		> \$\$\$	$\bullet \bullet \circ$	Older Adult Options	Stability	Anti-Displacement				

36. Adopt a Notice of Intent to Sell / Sale Ordinance.

Description. A "Notice of Intent to Sell" ordinance requires owners of multifamily buildings to provide official notification to tenants and local housing officials. The ordinance could apply specifically to properties with rents at or below certain income levels.

Gaps Addressed. This strategy addresses the lack of affordable housing supply especially for low- and moderate-income populations.

Considerations. The notice gives public authorities an opportunity to plan for a potential purchase of the property, in the interest of preserving housing serving low- or moderate-income residents. The ordinance also serves as a mitigation measure for residents by providing additional time for potential moves.

Example Communities

Seattle's <u>Notice of Intent to Sell ordinance</u> reauthorized by Council in 2019, provides the City with information about the intention to sell residential rental property with at least one unit rented at 80% of Area Median Income (AMI) or below. The City, in partnership with the Seattle Housing Authority and community partners, can use the notification information to evaluate properties and deploy a range of property preservation tools, including incentives and acquisition. The notice can also help residents seek tenant protections and relocation resources if necessary.

_	L	EAD	TIMELINE INVESTMENT		EFFORT	OBJECTIVES						
		Partner	000	* ¢ ¢ ¢		Affordability	Housing Supply	Homeownership				
City	JIY		000	> \$\$\$	> \$\$\$	> \$\$\$	$\bullet \bullet \circ$	Older Adult Options	Stability	Anti-Displacement		

37. Put in place community benefits/development agreements.

Description. Development agreements or community benefit agreements are voluntary, negotiated contracts between developers and municipalities. These agreements specify the public benefits that the development will provide, along with each party's responsibility. They support affordable housing, affordable commercial space, community gathering spaces, and other public amenities.

Gaps Addressed. This strategy helps to ensure that new developments will provide affordable spaces for housing and commercial activities, along with public benefits.

Considerations. Examples include developers agreeing to build out ground floor space for small businesses and cultural anchors, making it more affordable for them to get into new spaces and gradually afford market rent with time.

Implementation

The HAP establishes a framework for aligning efforts across the city, coordinating with partners, and measuring progress. To support an effective implementation program, this section includes:

- A comprehensive listing of strategies, timelines, resource requirements, responsibilities for leading the tasks, and partnership opportunities. This matrix will also support the City's budgeting and implementation processes and provide a mechanism for assessing progress and maintaining accountability.
- A timeline summary for implementation of the specific actions identified in this report. Strategies are categorized by short-term (1-2 years), medium-term (3-5 years), and long-term (5+ years) implementation timelines.

The information in this section is duplicated in the timeline section below, in which the strategies are grouped by the anticipated timeline instead of priority.

The following key defines the symbols used in the tables below.



								OBJECTIVES					
STRATEGY	LE/	AD	POTENTIAL PARTNERS	TIMELINE	INVESTMENT	EFFORT	Affordability	Housing Supply	Homeownersh	Older Adult	Stability	Anti- Displacement	
1. Update city regulations to remove barriers to innovative housing types.	City	Partner	 Catholic Charities Housing Services Central Washington Home Builders Association Yakima Housing Authority Independent architects or design firms Justice Housing Yakima Next Step Housing Nonprofit housing developers Yakima County Yakima County Homeless Coalition Homeless Network of Yakima County 		\$ \$\$\$	•• • •	1	~		V	1	~	
2. Make strategic investments in infrastructure.	City	Partner	 Central Washington Home Builders Association For-profit developers Nonprofit developers Yakima County Yakima Housing Authority Yakima Valley Conference of Governments Yakima County Homeless Coalition Homeless Network of Yakima County 		\$\$\$\$	•••	~	~			~	~	
OBJECTIVES

									0031			
STRATEGY	IFA	D	POTENTIAL PARTNERS	TIMELINE	INVESTMENT	FFFORT	Affordability	Housing Supply	Homeownersh	Older Adult	Stability	Anti- Displacement
STRATEGY	LEA	D	POTENTIAL PARTNERS Catholic Charities	TIMELINE	INVESTMENT	EFFORT				-		
3. Encourage rent-to-own opportunities and sweat equity programs.	City	Partner	 Canolic Chamles Housing Services Yakima Valley Landlords Association Yakima Valley Partners Habitat for Humanity Yakima County Homeless Coalition Homeless Network of Yakima County 		\$ \$\$\$	• 0 0	~		~		~	1
4. Expand and update down payment assistance programs.	City	Partner	 Catholic Charities Housing Services Rental assistance programs Washington State Housing Trust Fund Yakima County Yakima Neighborhood Health Services Yakima Valley Farm Workers Clinic Northwest Community Action Center Yakima Valley Partners Habitat for Humanity Yakima County Homeless Coalition Homeless Network of Yakima County 		\$\$\$\$	•• • •	1		~		1	✓
5. Develop, acquire, or sell surplus or under-utilized city property.	City	Partner	 Yakima County Homeless Coalition Homeless Network of Yakima County 		\$\$ \$\$	••0	~				~	~
6. Incentivize landlords to improve the quality and maintenance of housing.	City	Partner	 Yakima Valley Landlords Association Yakima County Homeless Coalition Homeless Network of Yakima County 		\$\$\$ \$	••0	~	~			~	~

										CTIVE	S	
STRATEGY	LE	AD	POTENTIAL PARTNERS	TIMELINE	INVESTMENT	EFFORT	Affordability	Housing Supply	Homeownership	Older Adult	Stability	Anti- Displacement
7. Create design standards for multifamily and mixed-use development.	City	Partner	 Central Washington Home Builders Association 		\$\$ \$\$	••0	~			~		
8. Improve permitting and environmental review process.	City	Partner	 Washington State Department of Commerce Central Washington Home Builders Association 		\$ \$\$\$	••0	~					
9. Expand need-based rehabilitation assistance.	City	Partner	 Yakima County Care Campus Yakima County Homeless Coalition Homeless Network of Yakima County 		\$\$\$ \$	••0	~	~		1	~	1
10. Add more permanent supportive housing.	City	Partner	 Yakima Neighborhood Health Services Yakima County Homeless Coalition Homeless Network of Yakima County 		\$\$\$\$	••0					~	1
11. Support seasonal farmworker housing as severe-weather shelters.	City	Partner	 Washington Growers League Yakima County Homeless Coalition Homeless Network of Yakima County 		\$ \$\$\$	••0					~	1
12. Ensure code enforcement does not displace residents.	City	Partner	 Yakima County Homeless Coalition Homeless Network of Yakima County 		\$\$ \$\$	•••	~				~	~

Priority 2 Strategies

							OBJECTIVES								
STRATEGY	LEA	AD	POTENTIAL PARTNERS	TIMELINE	INVESTMENT	EFFORT	Affordability	Housing Supply	Homeownership	Older Adult	Stability	Anti- Displacement			
13. Continue to support education programs on homeownership.	City	Partner	 Yakıma County Homeless Coalition Homeless Network of Yakima County 		\$\$\$\$	•••			~		~	~			
14. Revise parking standards in key areas.	City	Partner	 Central Washington Home Builders Association 		\$\$ \$\$	•••	~	1		~					
15. Partner with local nonprofits and housing providers.	City	Partner	 Catholic Charities Housing Services Yakima Housing Authority Yakima County Homeless Coalition Homeless Network of Yakima County 		\$ \$\$\$	• • •	√				1	✓			

Priority 3 Strategies

								C	OBJE	CTIVE	S	
STRATEGY	LE	AD	POTENTIAL PARTNERS	TIMELINE	INVESTMENT	EFFORT	Affordability	Housing Supply	Homeownership	Older Adult	Stability	Anti- Dicnlaramant
			 Central Washington 					(Anna 1997)				
16. Consider fee waivers or deferrals for affordable housing.	City	Partner	Home Builders Association Puget Sound Energy or other utility providers Yakima County		\$\$\$ \$	•••	~	~				
17. Give grants/loans to directly support small businesses.	City	Partner	 Greater Yakima Chamber of Commerce Yakima County Homeless Coalition Homeless Network of Yakima County 		\$\$\$\$	•••	~				~	~
18. Engage with local employers to support workforce housing.	City	Partner	 Washington State Tree Fruit Association Yakima County Farm Bureau 		\$ \$\$\$	• • •	~	~				
19. Consider a levy or sales tax for affordable housing.	City	Partner		000	\$\$\$\$	•••	~	~				
20. Collaborate with nonprofits to build transitional housing.	City	Partner	 Catholic Charities Housing Services Yakima Housing Authority Yakima County Homeless Coalition Homeless Network of Yakima County 		\$\$\$\$	•••	~				~	
21. Expand landlord and tenant assistance.	City	Partner	 Department of Commerce Landlord Mitigation Fund Local housing assistance providers Yakima Neighborhood Health Services 		\$\$\$\$	•••	~		1		~	~

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STRATEGY	LE	AD	POTENTIAL PARTNERS	TIMELINE	INVESTMENT	EFFORT	Affo	Hou	Hor	Old	Stat	Anti
22. Address mobile home parks that are dilapidated.	City	Partner	Yakima County Homeless Coalition Homeless Network of Yakima County Local Mobile/Manufactured Home park owners Yakima County Homeless Coalition Homeless Network of Yakima County		\$\$ \$\$	••0	~	~	~	~	~	√
23. Encourage micro-retail and flexible cultural space design.	City	Partner	 Greater Yakima Chamber of Commerce Yakima County Homeless Coalition Homeless Network of Yakima County 		\$ \$\$\$	•••					~	~
24. Support third-party purchases of existing affordable housing.	City	Partner	 Yakima County Homeless Coalition Homeless Network of Yakima County 		\$\$\$\$	•••	~	~	~		✓	√
25. Explore "Right to Return" policies for promoting home ownership.	City	Partner		000	\$\$\$ \$	•••						~
26. Incentivize senior housing.	City	Partner	 Yakima County Homeless Coalition Homeless Network of Yakima County 		\$ \$\$\$	•••		~		~	~	~
27. Support aging in place services.	City	Partner	 Yakima County Homeless Coalition Homeless Network of Yakima County 		\$ \$\$\$	•••	~			1	~	~
28. Minimize barriers to development of housing serving multiple populations.	City	Partner	 Central Washington Home Builders Association Yakima County Homeless Coalition 		\$ \$\$\$	•••	1		~		✓	√

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STRATEGY	LE	AD	POTENTIAL PARTNERS	TIMELINE	INVESTMENT	EFFORT	Affo	Hou	Hom	Olde	Stab	Anti- Nico
			 Homeless Network of Yakima County 									
29. Put in place Just Cause eviction protections.	City	Partner	 Yakima County Homeless Coalition Homeless Network of Yakima County 		\$ \$\$\$	•• • •	~				√	√
30. Consider the strategic acquisition of existing multifamily housing.	City	Partner	 Yakima County Homeless Coalition Homeless Network of Yakima County 	000	\$\$\$\$	•••	~	~			✓ ·	√
31. Recalibrate the Multi-Family Tax Exemption (MFTE) program.	City	Partner	 Central Washington Home Builders Association Yakima Valley Landlords Association 		\$\$ \$\$	•••	1	~				
32. Incentivize backyard cottages and cottage housing.	City	Partner	 Central Washington Home Builders Association Yakima County Homeless Coalition Homeless Network of Yakima County 		\$ \$\$\$	•••	~		√	~	√	✓
33. Collaborate with faith-based organizations on temporary housing and permanent supportive housing.	City	Partner	 Catholic Charities Housing Services Nonprofit affordable housing developers Union Gospel Mission Yakima County Homeless Coalition Homeless Network of Yakima County 		\$\$\$\$	•••	1		~		J	1
34. Provide tenant relocation assistance.	City	Partner	 Yakima County Homeless Coalition Homeless Network of Yakima County 		\$\$\$\$	•••	~				✓ -	√

Affordability Iousing Supply Iomeownership Dider Adult tability isolocement

STRATEGY	LE	AD	POTENTIAL PARTNERS	TIMELINE	INVESTMENT	EFFORT	Aff	Hol	HOI	00	Sta	Anti Die
35. Provide customized housing assistance through a Housing Navigator program.	City	Partner	 Chambers of Commerce and businesses Housing placement providers Yakima Neighborhood Health Services Yakima County Homeless Coalition Homeless Network of Yakima County 	000	\$\$\$\$	•••	V				~	~
36. Adopt a Notice of Intent to Sell / Sale Ordinance.	City	Partner	 Yakima County Homeless Coalition Homeless Network of Yakima County 		\$ \$\$\$	•• • •	~				~	~
37. Put in place community benefits/development agreements.	City	Partner	 Yakima County Homeless Coalition Homeless Network of Yakima County 	000	\$ \$\$\$	•• • •	~				√	~

Timeline

The HAP emphasizes implementation over the next five years. **Error! Reference source not found.** The tables in the following pages illustrate the anticipated timeframe for implementation of the recommended actions. They present the same information as the tables in the implementation section above, but they are grouped by the anticipated timeline instead of priority.

- Short-term strategies are those prioritized for implementation in the one- to two-year timeframe.
- Mid-term strategies are those prioritized for implementation in the three- to five-year timeframe.
- **Long-term** strategies are those prioritized for implementation in the five-or-more year timeframe. These strategies may rely on short- and medium-term strategy success, have longer legislative processes, or require infrastructure projects to materialize prior to implementation.

The following key defines the symbols used in the tables below.

<u>Key</u> Priority		INVEST	WENT	EFFORT	
1 23 1 2 3 12 3	Priority 1 Priority 2 Priority 3	\$\$\$\$ \$\$\$\$ \$\$\$\$ \$\$\$\$	Minimal investment Moderate investment Significant investment Major investment		Minimal effort Moderate effort Significant effort

Short-Term Strategies

								ODJE	CIIVE			
STRATEGY	L	EAD	POTENTIAL PARTNERS	PRIORITY	INVESTMENT	EFFORT	Affordability	Housing Supply	Homeownership	Older Adult	Stability	Anti- Disnlarement
			Local housing providers									
5. Develop, acquire, or sell surplus or under-utilized city property.	City	Partner	 Yakima County Homeless Coalition Homeless Network of Yakima County 	1 23	\$\$ \$\$	•••	~	√			~	~
7. Create design standards for multifamily and mixed-use development.	City	Partner	 Central Washington Home Builders Association 	1 2 3	\$\$ \$\$	•••	~			~		
8. Improve permitting and environmental review process.	City	Partner	 Washington State Department of Commerce Central Washington Home Builders Association 	1 2 3	\$ \$\$\$	•••	~	√				
14. Revise parking standards in key areas.	City	Partner	Central Washington Home Builders Association	1 2 3	\$\$ \$\$	•••	✓	~		~		
27. Support aging in place services.	City	Partner	 Yakima County Homeless Coalition Homeless Network of Yakima County 	1 2 3	\$ \$\$\$	••0	~			~	~	~
28. Minimize barriers to development of housing serving multiple populations.	City	Partner	 Central Washington Home Builders Association Yakima County Homeless Coalition Homeless Network of Yakima County 	1 2 3	\$ \$\$\$	•• • •	~		~		~	~
29. Put in place Just Cause eviction protections.	City	Partner	 Yakima County Homeless Coalition Homeless Network of Yakima County 	1 2 3	\$ \$\$\$	••0	~				~	~
32. Incentivize backyard cottages and cottage housing.	City	Partner	 Central Washington Home Builders Association Yakima County Homeless Coalition Homeless Network of Yakima County 	1 2 3	\$ \$\$\$	••0	~		~	~	~	~

OBJECTIVES

OBJECTIVES Homeownership Housing Supply Displacement Affordability Older Adult Stability Anti-STRATEGY LEAD POTENTIAL PARTNERS PRIORITY INVESTMENT EFFORT Catholic Charities Housing Central Washington Home **Builders Association** Yakima Housing Authority Independent architects or design firms 1. Update city regulations to remove **\$**\$\$\$ City Partner • Justice Housing Yakima 123 1 \checkmark 1 barriers to innovative housing types. Next Step Housing Nonprofit housing developers Yakima County Yakima County Homeless Homeless Network of Yakima County Catholic Charities Housing Yakima Valley Landlords Association 3. Encourage rent-to-own opportunities Yakima Valley Partners Habitat Partner 123 **\$**\$\$\$ 5 \checkmark and sweat equity programs. for Humanity Yakima County Homeless Homeless Network of Yakima County Catholic Charities Housing Rental assistance programs 4. Expand and update down payment Washington State Housing Trust 123 \$\$\$\$ \checkmark Partner $\bullet \bullet \circ$ \checkmark 1 1 assistance programs. Yakima County Yakima Neighborhood Health Services

Mid-Term Strategies

									OBJE	CTIV	ES	
STRATEGY		.EAD	POTENTIAL PARTNERS	PRIORITY	INVESTMENT	EFFORT	Affordability	Housing Supply	Homeownership	Older Adult	Stability	Anti- Displacement
			 Yakıma Valley Farm Workers Clinic Northwest Community 									
			Action Center Yakima Valley Partners Habitat for Humanity Yakima County Homeless Coalition Homeless Network of Yakima County									
6. Incentivize landlords to improve the quality and maintenance of housing.	City	Partner	 Yakima Valley Landlords Association Yakima County Homeless Coalition Homeless Network of Yakima County 	1 23	\$\$\$ \$	••○	1	~			~	~
9. Expand need-based rehabilitation assistance.	City	Partner	 Yakima County Care Campus Yakima County Homeless Coalition Homeless Network of Yakima County 	1 2 3	\$\$\$ \$	••0	1	1		√	~	~
10. Add more permanent supportive housing.	City	Partner	 Yakima Neighborhood Health Services Yakima County Homeless Coalition Homeless Network of Yakima County 	1 2 3	\$\$\$\$	••○					~	~
11. Support seasonal farmworker housing as severe-weather shelters.	City	Partner	 Washington Growers League Yakima County Homeless Coalition Homeless Network of Yakima County 	1 2 3	\$ \$\$\$	••0	✓	√			~	~
12. Ensure code enforcement does not displace residents.	City	Partner	 Yakima County Homeless Coalition Homeless Network of Yakima County 	1 2 3	\$\$ \$\$	•••	√				~	~
13. Continue to support education programs on homeownership.	City	Partner	 Yakima County Homeless Coalition Homeless Network of Yakima County 	1 2 3	\$\$\$\$	••0			1		✓	~

									OBJE	CTIVI	ES	
STRATEGY		EAD	POTENTIAL PARTNERS	PRIORITY	INVESTMENT	EFFORT	Affordability	Housing Supply	Homeownership	Older Adult	Stability	Anti- Displacement
15. Partner with local nonprofits and housing providers.	City	Partner	 Catholic Charities Housing Services Yakima Housing Authority Yakima County Homeless Coalition Homeless Network of Yakima County 	1 2 3	\$ \$\$\$	• • •	~	~			~	~
16. Consider fee waivers or deferrals for affordable housing.	City	Partner	 Central Washington Home Builders Association Puget Sound Energy or other utility providers Yakima County 	1 2 3	\$\$\$ \$	•• • •	~	~				
17. Give grants/loans to directly support small businesses.	City	Partner	 Greater Yakima Chamber of Commerce Yakima County Homeless Coalition Homeless Network of Yakima County 	1 2 3	\$\$\$\$	••0	~				~	~
18. Engage with local employers to support workforce housing.	City	Partner	 Washington State Tree Fruit 	1 2 3	\$ \$\$\$	• 0 0	~	~				
20. Collaborate with nonprofits to build transitional housing.	City	Partner	 Catholic Charities Housing Services Yakima Housing Authority Yakima County Homeless Coalition Homeless Network of Yakima County 	123	\$\$\$\$	•••	√				~	
21. Expand landlord and tenant assistance.	City	Partner	 Department of Commerce Landlord Mitigation Fund Local housing assistance providers Yakima Neighborhood Health Services Yakima County Homeless Coalition Homeless Network of Yakima County 	1 2 3	\$\$\$\$	•••	~		✓		1	1

									OBJE	CTIVI	ES	
STRATEGY		EAD	POTENTIAL PARTNERS	PRIORITY	INVESTMENT	EFFORT	Affordability	Housing Supply	Homeownership	Older Adult	Stability	Anti- Displacement
22. Address mobile home parks that are dilapidated.	City	Partner	 Local Mobile/Manutactured Home park owners Yakima County Homeless Coalition Homeless Network of Yakima County 	1 2 3	\$\$ \$\$	•• • •	~	~	~	~	~	1
23. Encourage micro-retail and flexible cultural space design.	City	Partner	 Greater Yakima Chamber of Commerce Yakima County Homeless Coalition Homeless Network of Yakima County 	1 2 3	\$ \$\$\$	•• • •					1	~
24. Support third-party purchases of existing affordable housing.	City	Partner	 Yakima County Homeless Coalition Homeless Network of Yakima County 	1 2 3	\$\$\$\$	•••	1	1	~		~	~
26. Incentivize senior housing.	City	Partner	 Yakima County Homeless Coalition Homeless Network of Yakima County 	1 2 3	\$ \$\$\$	•••		✓		✓	~	✓
31. Recalibrate the Multi-Family Tax Exemption (MFTE) program.	City	Partner	 Central Washington Home Builders Association Yakima Valley Landlords Association 	1 2 3	\$\$ \$\$	•••	√	√				
33. Collaborate with faith-based organizations on temporary housing and permanent supportive housing.	City	Partner	 Catholic Charities Housing Services Nonprofit affordable housing developers Union Gospel Mission Yakima County Homeless Coalition Homeless Network of Yakima County 	1 2 3	\$\$\$\$	•••	✓		~		✓	√
34. Provide tenant relocation assistance.	City	Partner	 Yakima County Homeless Coalition Homeless Network of Yakima County 	123	\$\$\$\$	•••	~				1	~

								OBJE	CTIVE	S	
						Affordability	Housing Supply	omeownership	Older Adult	Stability	iti- splacement
STRATEGY	LEAD	POTENTIAL PARTNERS	PRIORITY	INVESTMENT	EFFORT	Af	Ĭ	Hor	ō	Sto	Anti- Disp
36. Adopt a Notice of Intent to Sell / Sale Ordinance.	City Partner	 Yakima County Homeless Coalition Homeless Network of Yakima County 	1 2 3	\$ \$\$\$	••0	√				1	~

Long-Term Strategies

STRATEGY	L	EAD	POTENTIAL PARTNERS	PRIORITY	INVESTMENT	EFFORT	Affordability	Housing Supply	Homeownership	Older Adult	Stability	Anti- Dicolaramant
2. Make strategic investments in infrastructure.	City	Partner	 Central Washington Home Builders Association For-profit developers Nonprofit developers Yakima County Yakima Housing Authority Yakima Valley Conference of Governments Yakima County Homeless Coalition Homeless Network of Yakima County 	1 2 3	\$\$\$\$	•••	~				~	~
19. Consider a levy or sales tax for affordable housing.	City	Partner		1 2 3	\$\$\$\$	•••	~	~				
25. Explore "Right to Return" policies for promoting home ownership.	City	Partner		1 2 3	\$\$\$ \$	•••						~
30. Consider the strategic acquisition of existing multifamily housing.	City	Partner	 Yakima County Homeless Coalition Homeless Network of Yakima County 	1 2 3	\$\$\$\$	•••	1	√			~	~
35. Provide customized housing assistance through a Housing Navigator program.	City	Partner	 Chambers of Commerce and businesses Housing placement providers Yakima Neighborhood Health Services Yakima County Homeless Coalition Homeless Network of Yakima County 	1 2 3	\$\$\$\$	•••	~				1	~
37. Put in place community benefits/development agreements.	City	Partner	 Yakima County Homeless Coalition Homeless Network of Yakima County 	1 2 3	\$ \$\$\$	•• • •	~				1	~

Monitoring

In order to monitor the results of HAP actions in comparison to the 2040 Comp Plan goal of constructing an average of 295 dwelling units/year, the city intends to monitor and evaluate HAP implementation and outcomes on a regular basis. Performance monitoring will show whether HAP actions are achieving the desired results. This will allow the city to be flexible and agile to any refinements to actions that may be necessary and focus limited public dollars on actions that are most effective. Key indicators based on results from the Housing Needs Assessment will be used to monitor performance.

Key Indicators

The following key indicators were selected to reflect the overall desired outcomes of this Housing Action Plan. These indicators reflect success over the long-term, rather than easy wins in the one- to two-year timeframe. Indicators are intended to capture important pieces of the larger puzzle that is a healthy, equitable housing market. Importantly, an adjustment in strategy is needed if Yakima is not making progress with these indicators.

- Key Indicator 1: Annual production rate of ADU, duplex, townhome, smaller multifamily (49 units or less), and multifamily units overall. This reflects the goal of increasing the mix of housing choices in Yakima.
- **Key Indicator 2: Monitor and track the units built for seniors.** This reflects the goal of increasing housing affordable to the city's older residents.
- Key Indicator 3: Cost-burden of residents and the share of residents with low- and moderate-incomes in the city. This reflects the goal of increasing housing affordable to the city's low-and moderate-income residents.

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A // Community Engagement

Engagement Activities

Community engagement activities consisted of targeted stakeholder engagement and broad public engagement.

Targeted stakeholder engagement included the following groups:

- Technical Advisory Committee. The City created a committee of residents and community stakeholders involved in affordable and market rate housing development, community services, and education to serve as a sounding board for the HAP development. The Technical Advisory Committee (TAC) met three times from August 2020 through February 2021 to discuss and advise on the HAP.
- Community Integration Committee. The City's Community Integration Committee (CIC) was established in 2017 to advise the Yakima City Council on ways to improve community engagement, diversify the city government and workforce, provide additional review of policies, ordinances, and resolutions if requested, and give a voice to all Yakima residents. The project team conducted interviews of CIC members by email and by phone, presented at CIC meetings, and supported CIC members in hosting roundtables in a box (see broad public engagement below).
- Interviews with Real Estate Community. The project team interviewed local real estate professionals to gather input on marker feasibility of HAP strategies and identify barriers to housing development.
- Yakima City Council. The project team interviewed city councilmembers to learn about their priorities and concerns for the HAP and to gather their insight on Yakima's housing needs.

Broad public engagement included:

- Community survey. The project team hosted an online survey to engage residents across the city and gather feedback on residents' housing needs and priorities. The survey was open during summer and fall of 2020, and again during early 2021, and was available in English and Spanish. The project team publicized the survey in El Sol de Yakima to gather additional Spanish-language respondents. In total, 531 individuals responded, including 138 in Spanish.
- Roundtable in a box. The project team provided materials and support for members of the Community Integration Committee, City of Yakima staff, and other locally based partners to lead small virtual group discussions and act as "trusted liaisons" to reach key audiences.

 Legislative Process. The public had two opportunities to engage in the legislative process. A Council study session in December 2019 was an introduction and public kickoff to project, during which members of the public provided comment on the proposed HAP approach. In 2021, BERK will present a draft HAP to the planning commission followed by a hearing and possible adoption by City Council.

Key Engagement Findings

This section describes the major themes, concerns and other ideas that were raised during the public engagement process.

There is need for housing-related supportive programs.

 Housing needs extend beyond housing production and include needs for housingrelated support. These needs vary across groups such as older residents, residents with disabilities, people of color, people who don't speak English very well and farmworkers.

Stakeholder Findings

The TAC, CIC, and City Councilmembers contributed several ideas to improve availability of housing in Yakima, including:

- The need for a proactive approach to address the shortage of housing.
- The need for a mix of housing types as preferences and needs vary across the population.
- The need for intergeneration housing as an important part of the housing model in Yakima.
- The need to promote programs and organizations that can help first-time homebuyers. Many stakeholders referenced the need for programs that can help renters become homeowners in the neighborhoods in which they currently live.
- The need to address impacts of institutional racism and income inequality, including geographic segregation by socioeconomics and race.
- The need to incorporate anti-displacement policies and mixed-income communities so that new development does not displace current residents.
- The need for more supportive transitional housing, including housing for recovery and comprehensive mental health supports.

Specific strategies that were recommended include:

- Tiny Homes that could help serve homeless population and small households. Tiny homes are small dwelling units on a foundation or on a carriage with wheels with between 150-400 square feet of habitable floor area. They are affordable compared with traditional site-built homes. They may be located on their own lot, serve as an accessory dwelling unit, or be located in a village arrangement in a manufactured home or RV park.
- Addressing the repair of mobile home parks that are dilapidated.
- Addressing opportunities for farmworker housing: COVID has resulted in loss of about 30% of Farmworker inventory. Farmworker wages have grown enough that many farmworkers can't qualify for low-income housing and can't afford market-rate housing. There is potential for seasonally based coordination of seasonal farmworker housing and winter sever-weather shelter for people experiencing homelessness.

Community Survey Findings

Survey respondents represented the following demographics and housing preferences:

- Respondent Ethnicity: The ethnic background of respondents was fairly reflective of the ethnicity and race of the city as a whole. About half were White and the other half persons of color, primarily Hispanic/o or Latinx/o.
- Live/Work in Yakima: Over three-fourths (83%) of respondents indicated they live in Yakima and about two-thirds (65%) work in Yakima. More than half (55%) live and work in Yakima. Respondents were found across all the Council Districts.
- Personal Housing Affordability/Security: About one-fourth of respondents indicated they are struggling with housing affordability. 13% indicated the COVID-19 pandemic impacted their housing.
- **Tenure and Occupancy:** Half of respondents own a home. Almost 60% reported having 3 or more residents in their home and just under 40% had 1-2 persons.
- Housing Types They Live In: Over 60% live in a single-family home. About 4% did not have permanent housing.
- Housing Types Desired: Single-family homes are desired by most respondents. Manufactured and mobile homes, apartments, duplexes, and triplexes were the next most desired housing types. Other housing styles that can offer affordable ownership were also desired including townhomes and condominiums.

Housing preferences: Respondents showed a preference for a diverse range of

detached ownership units, illustrated in Exhibit 6.

Exhibit 6. Current and Desired Housing Types

Survey question: "What type of housing do you currently live in?" (n = 508) Survey question: "What type of housing would you most like to live in? (check all that apply)." (n = 487)



Source: BERK, 2021.

Housing Challenges: The survey asked respondents, "Have you faced challenges in finding safe and affordable housing that meets your needs? Please tell us your story." Of the 275 responses, the following themes were most common:

- Affordability
- Lack of availability
- Safety
- Housing quality

The survey also asked respondents: "Are there any issues or challenges that impact quality of life in your neighborhood? Please share them here." The 287 respondents most frequently referenced the following concerns:

Crime

- Safety
- Gangs
- Homelessness
- Affordability
- Drugs

Community Needs: Survey respondents most commonly identified more affordable ownership housing options as a housing option in greatest need in Yakima, as shown in Exhibit 7.

Exhibit 7. Community Housing Needs: All Survey Responses

Survey question: What kind of housing options do you think are in greatest need in your community? (check all that apply)" (n = 513)



Source: BERK, 2021.

Disaggregating by ethnicity as shown in Exhibit 8, Hispanic/o or Latinx/o residents show higher preference for ownership housing, short-term housing for migrant workers and larger homes. HAP strategies will need to address this preference to respond to diverse needs in the community.





Source: BERK, 2020.

As shown in Exhibit 9, respondents across the income spectrum said more affordable ownership options is a key need. Respondents with lower incomes and higher income households also identified affordable housing for seniors, and apartments and other rental housing, as key needs.

Exhibit 9. Community Housing Needs: Survey Responses by Income Bracket



Source: BERK, 2020.

Exhibit 10 shows that respondents with a range of family sizes said more affordable ownership options is a key need. Respondents with larger household sizes referenced the need for larger units and flexibility for backyard cottages. Respondents with smaller household sizes referenced the need for affordable housing for seniors and for smaller rental housing.



Exhibit 10. Community Housing Needs: Survey Responses by Household Size

Source: BERK, 2020.

B // Housing Needs Assessment

See the document here on the project website: https://www.yakimawa.gov/services/planning/files/2020/05/Yakima-HNA-2020_0422.pdf



City of Yakima Housing Needs Assessment

April 22, 2020

Prepared by BERK Consulting

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Introduction

The City of Yakima is developing a Housing Action Plan. This plan will identify a set of actions the city can take to support and encourage housing production that meets local housing needs. The purpose of this plan is to increase housing choice and affordability for Yakima residents and workers of all income levels.

This Housing Needs Assessment will help inform and guide the selection of actions to include in the Housing Action Plan. It provides an evaluation of current housing supply and housing needs in Yakima, across the full spectrum of household types and income levels, by answering the following kinds of questions:

- Who lives and works in Yakima and what are their socioeconomic characteristics?
- What types of housing are available in Yakima?
- Are there any groups of people who are not able to find housing that is safe, affordable, and meets their household needs?
- How much housing, and what types of housing, are needed to meet current and future housing needs of Yakima residents?

The data in this Needs Assessment will be synthesized with information gathered through engagement with stakeholders and residents during the formation of the Housing Action Plan.

Summary of Key Findings

- There is a housing shortage in Yakima. Vacancy rates for both apartments and homes for sale are extremely low below 1%. When vacancy rates are so low, people looking for new homes have fewer options, increasing competition for the limited supply of units available. This drives up both rents and housing prices.
- Housing prices are rising faster than incomes. The median home value in Yakima has risen by 38% between 2010 to 2019. Over the same period, the median family income has only increased by 19%. This indicates homeownership is getting further and further out of reach for many prospective buyers.
- Many households in Yakima are cost burdened. Between 2012 and 2016, 36% of all households in Yakima were cost burdened. Nearly 50% of renter households were cost-burdened, about a quarter of all homeowners. Cost-burdened households spend a large portion (over 30%) of their available income on housing costs. This leaves less money available for other vital needs like food, transportation, clothing, and education. With rising housing costs, the number of cost-burdened households has almost certainly increased during the past few years.
- Needs are greatest among low-income households. About three fourths of all households with incomes below 50% of the county median family income are cost burdened. Nearly half of these households are severely cost burdened, meaning they spend over 50% of their income on housing costs.
 While there are low-income households living in neighborhoods across the city, the greatest concentration of low-income households is in eastern Yakima, and many of these households are of Hispanic/Latino ethnicity.
- Low-wage workers are traveling long distances to jobs in Yakima. Over 7,000 lowwage workers commute more than 50 miles from their home to a workplace in Yakima. That is nearly a quarter of all low-wage workers in the city. Many of these workers may be living outside of Yakima due housing affordability, or inability to find suitable housing in the city.
- There is considerable need among elderly residents. There are 5,400 elderly persons living alone in Yakima. 42% of these residents are cost burdened and 22% are severely cost burdened. Yet there are only 926 units with federal subsidies set aside for elderly and disabled persons.
- Yakima needs more housing diversity. Over 65% of all housing in City of Yakima are single-family homes. Not all households require, or can afford, that much space. For example, about 30% of all households in Yakima are singles living alone. Yet only 5%

of housing units in Yakima are studios and only 13% have just one bedroom. Increasing the diversity of housing options available will increase housing supply and provide more choices for residents seeking more affordable housing that meets their current needs.

 Countywide there is a shortage of seasonal farmworker housing. There are approximately 4,600 beds of seasonal farmworker housing provided throughout the county, despite over 45,000 seasonal jobs available in the busiest summer months.²² Identifying safe and sanitary housing facilities for seasonal workers is an important gap to address in Yakima County.

²² This number may slightly overestimate the extent of the gap given that workers may hold multiple jobs.

Housing Terminology

This guidebook uses some terminology, acronyms, or data sources that may be unfamiliar. Here are some definitions.

Affordable Housing

The United States Department of Housing and Urban Development (HUD) considers housing to be affordable if the household is spending no more than 30 percent of its income on housing costs. A healthy housing market includes a variety of housing types that are affordable to a range of different household income levels. However, the term "affordable housing" is often used to describe income-restricted housing available only to qualifying low-income households. Income-restricted housing can be located in public, nonprofit, or for-profit housing developments. It can also include households using vouchers to help pay for market-rate housing (see "Vouchers" below for more details).

American Community Survey (ACS)

This is an ongoing nationwide survey conducted by the U.S. Census Bureau. It designed to provide communities with current data about how they are changing. The ACS collects information such as age, race, income, commute time to work, home value, veteran status, and other important data from U.S. households. We use data from the ACS throughout this needs assessment.

Area Median Income (AMI)

This is a term that commonly refers to the area-wide median family income calculation provided by the federal Department of Housing and Urban Development (HUD) for a county or metropolitan region.²³ Income limits to qualify for affordable housing are often set relative to AMI. In this report, unless otherwise indicated, AMI refers to the HUD Area Median Family Income (HAMFI).

Cost Burden

When a household pays more than 30 percent of their gross income on housing, including utilities, they are "cost-burdened." When a household pays more than 50

²³ Note that HUD sometimes refers to HUD Area Median Family Income as just Median Family Income, or MFI. See https://www.huduser.gov/portal/datasets/il.html

percent of their gross income on housing, including utilities, they are "severely costburdened." Cost-burdened households have less money available for other essentials, like food, clothing, transportation, and medical care.

Household

A household is a group of people living within the same housing unit.²⁴ The people can be related, such as family. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit, is also counted as a household. Group quarters population, such as those living in a college dormitory, military barrack, or nursing home, are not considered to be living in households.

Household Income

The census defines household income as the sum of the income of all people 15 years and older living together in a household.

Income-Restricted Housing

This term refers to housing units that are only available to households with incomes at or below a set income limit and are offered for rent or sale at a below-market rates. Some income-restricted rental housing is owned by a city or housing authority, while others may be privately owned. In the latter case the owners typically receive a subsidy in the form of a tax credit or property tax exemption. As a condition of their subsidy, these owners must offer a set percentage of all units as income-restricted and affordable to household at a designated income level.

Low-Income

Households that are designated as low-income may qualify for income-subsidized housing units. HUD categorizes families as low-income, very low-income, or extremely low-income relative to HUD area median family incomes (HAMFI), with consideration for family size (Exhibit 11).

²⁴ The census sometimes refers to "occupied housing units" and considers all persons living in an occupied housing unit to be a single household. So, Census estimates of occupied housing units and households should be equivalent.

Exhibit 11. HUD Income Categories Calculated Relative to HUD Area Median Family Income (HAMFI)

Income Category	Household Income
Extremely Low-Income	30% of HAMFI or less
Very Low-Income	50% of HAMFI or less
Low-Income	80% of HAMFI or less

Source: HUD, 2020; BERK, 2020.

Median Family Income (MFI)

The median income of all family households in an area. Family households are those that have two or more members who are related. Median income of non-family households is typically lower than for family households, as family households are more lily to have more than one income-earner. Analyses of housing affordability typically group all households by income level relative to HUD area median family income (HAMFI), which is calculated for the county or metropolitan region.

Vouchers (Tenant-based and Project-based)

HUD provides housing vouchers to qualifying low-income households. These are typically distributed by local housing authorities. Vouchers can be "tenant-based", meaning the household can use the vouchers to help pay for market-rate housing in the location of their choice. Or they can be "project-based", meaning they are assigned to a specific building.²⁵

Universal Design

Universal design is "the design and composition of an environment so that it can be accessed, understood and used to the greatest extent possible by all people regardless of their age, size, or ability".²⁶ When integrated into the built environment, universal design principles ensure that residents who are aging or who have a disability are not blocked from accessing housing and services.

²⁵ See <u>https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/tenant</u> and <u>https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/project</u> for more details.
²⁶ http://universaldesign.ie/What-is-Universal-Design/

Community Profile

Located in central Washington, on the banks of the Yakima River, Yakima is the largest city in Yakima County. The cities of Selah and Union Gap lie immediately to the north and south of Yakima. In addition, the unincorporated suburban areas of West Valley and Terrace Heights are considered a part of greater Yakima.

Yakima is comprised of numerous neighborhoods. Older neighborhoods cover the east side of the City, from the Yakima River to approximately 16th Avenue. This area includes the original City and the growth occurring prior to World War II. This area also contains some of the more architecturally-significant, historical neighborhoods in the City, including portions of Northeast and Southeast Yakima. Growth in Yakima has been largely westward from Downtown, despite a limited east-west street network and pedestrian-oriented infrastructure. Newer housing in the west provides residents with fewer opportunities to walk to destinations or amenities. Coupled with the long distance from employment centers in the east, this creates greater dependence on cars to access jobs, services and amenities.

Exhibit 12. 4th Street from a 1940s Postcard



Source: HistoryLink, 2020.



Exhibit 13. East Yakima Avenue from a 1900s Postcard

Source: HistoryLink, 2020.

Population

During the last 10 years, Yakima County had an annual average population growth rate of about 0.6%, which was slower than Washington's 1.2% growth rate. Yakima County's population was estimated at 251,466 in 2018, up 3.4% from the 243,240 county residents in 2010. During the same period, Washington's state's population grew by 12.1%, nearly three times faster.

The City of Yakima has grown since 2010, with a current estimated population of 94,440 residents. The city is expected to continue growing and is projected to be home to 110,387 people by 2040, as shown in Exhibit 14. This would add 15,947 new persons between now and 2040, or about 760 new residents per year. The city has grown slower than the county as a whole, especially between 2015 and 2018, as shown in Exhibit 15.



Exhibit 14. Historical and Projected Population in City of Yakima, 2000-2040

Source: WA Office of Financial Management, 2019; Yakima County Planning, 2020; BERK Consulting, 2020.



Exhibit 15. Population Growth Rates in City of Yakima and Comparison Geographies, 2010-2018

Source: WA Office of Financial Management, 2019; Yakima County Planning, 2020; BERK Consulting, 2020.

Age of Population

Compared to Washington State, the City of Yakima has a slightly larger proportion of younger residents and a slightly smaller proportion of residents between 50 and 69 years of age (22% vs. 25% statewide), as shown in Exhibit 16. Yakima has larger proportions of residents under 5 (8% vs. 6% statewide, and under 18 (28% vs. 22%).



Exhibit 16. Age and Sex Distribution in City of Yakima and Yakima County, 2018

Source: American Community Survey S0101 5-Yr Estimates, 2010 & 2018; BERK Consulting, 2020.

Demographic patterns across Yakima vary by geography, with areas east and west of 16th Avenue showing markedly different patterns shown in Exhibit 17. Key geographic differences in age include:

- The proportion of youth is higher on the east side.
- There are fewer older residents (over 60) on the east side.


Exhibit 17. Population Under 18 Years Old and Over 65 Years Old in City of Yakima, 2010

Source: City of Yakima Comprehensive Plan, 2017.

Race and Ethnicity

Yakima is ethnically diverse. The City of Yakima's Hispanic or Latinx population comprises 46% of its population, compared to 12% statewide. A comparison of Yakima's Hispanic or Latinx population to comparable communities is shown in Exhibit 18.

The younger population in the City of Yakima is far more ethnically diverse than older age groups. This is particularly apparent in student population. In 2019, 13,069 (80%) of students at Yakima School District identified as Hispanic/Latino.

A relatively small proportion in the City of Yakima identify as American Indian or Alaska Native. The city's American Indian/Native Alaskan population was 1.2%, smaller than the 3.6% countywide and slightly higher than the 1.1% statewide. These percentages likely reflects the nearby presence of the Yakama Nation in Yakima County.



Exhibit 18. Percentage of Population by Race and Ethnicity **in City of Yakima and Comparison Geographies**, 2010 and 2018

Source: American Community Survey DP05 5-Yr Estimates, 2010 & 2018; BERK, 2020.

HISTORY OF THE LATINX COMMUNITY IN YAKIMA COUNTY

The large number of Latinx and Hispanic residents in the city reflects historical patterns of migration and employment, tied mostly to the local agricultural industry. While the city has been a destination for migrant Hispanic farmworkers over the years, growing numbers of Hispanic farmworkers began permanently settling in the area from the 1930s to 1980s due to changes in the agricultural industry and immigration reforms.

Yakima's population grew from roughly 3,200 residents in 1900, steadily increasing decade after decade, to 45,500 in 1960. These population increases were in part due to the arrival of Mexican American farmworkers from Texas in the early 1930s. During World War II, the U.S. government established the Bracero program, which allowed Mexican citizens to come to the Yakima Valley to work. While these workers did not settle in the Valley, this established the Yakima Valley as a destination for Latinx farmworkers. By the 1980s many former seasonal workers settled permanently in the Yakima Valley due to changes in immigration policies. By the 1980s, Yakima County's Hispanic population was 14.8%, and by the 2000 census, 33% of the residents of Yakima County were of Hispanic or Latino origin, compared to 7.5% in the state. Today, 48.4% of Yakima County's population is Hispanic, nearly four times the statewide percentage of 12.3%

Source: HistoryLink.org Essay 9187 by Jim Kershner

Reflecting its ethnic diversity, Yakima has a high proportion of residents who speak a language other than English at home. 37% of the city's total population speak a

language other than English at home, compared to 19% statewide, shown in **Exhibit 19**. Spanish is the most common language among non-English speakers, with 35% of the city's total population speaking it.



Exhibit 19. Languages Spoken at Home in City of Yakima and Washington State, 2010 and 2018

Source: American Community Survey \$1601 5-year Estimates, 2010 & 2018; BERK, 2020.

The distribution of race and ethnicity across Yakima varies by geography, with areas east and west of 16th Avenue showing markedly different patterns. The proportion of residents who are of Hispanic origin is greater on the east side, shown in **Exhibit 20**.



Exhibit 20. Percent of Residents that Identify as Hispanic or Latino in City of Yakima, 2014-2018

Source: American Community Survey, 2014-2018; BERK Consulting, 2020. Households

Households

A household is a group of people who live in a single dwelling unit, such as a house or apartment. Households can have only one member or many members. They can be families or unrelated people living together. As of 2017, there are an estimated 33,466 households living in the City of Yakima. Understanding the makeup of the households in the city across age, race, and family sizes helps us to better understand and provide affordable housing to a diversity of household types and sizes.

Household Size

The average household size in Yakima is 2.71, slightly larger than the statewide average of 2.55. More than half (58%) of the city's residents live in single or two-member households. Exhibit 21 shows the breakdown of households by size by tenure.



Exhibit 21. Household Size by Tenure in City of Yakima, 2014-2018

Source: American Community Survey, 2014-2018; BERK Consulting, 2020.

Household Income

When summarizing housing affordability by income level, households are typically grouped relative to the U.S. Department of Housing and Urban Development (HUD) Area Median Family Income (also known as "AMI"). The 2019 AMI for Yakima County is **\$56,078**. Exhibit 22 lists 2018 median income in the city and county for families (households with two or more related persons) and non-families. Family incomes are

typically higher than non-family incomes due to the higher earnings from potential dual income households. However, the gap between family and non-family incomes in Yakima is particularly wide, as the median non-family income in the city is a little over half (53.6%) of AMI. This likely reflects the presence of agricultural workers who may live in non-family arrangements and make relatively lower wages.





Source: American Community Survey, 2014-2018; BERK Consulting, 2020.

Exhibit 23 breaks down renter- and owner-occupied households in the City of Yakima by income level relative to AMI. It shows a significant difference between owner-occupied and renter-occupied households, with owner households much more likely to have incomes above 100% AMI.²⁷ Only 21% of renter households earn at or above AMI, compared to 54% of owner households. Close to a quarter of renter households have extremely low incomes, compared to 8% of owner households.

²⁷ Note that when grouping households by income level, HUD adjusts income thresholds based on household size to reflect the fact that the living expenses for a 1-person household are significantly less than those of a family of four. These adjustments are based on HUD's published household <u>Income Limits</u> needed to qualify for income-restricted affordable housing that is set aside for households at a specified income level or below. <u>Washington State Housing Finance Commission</u> publishes an expanded version of these income limits for each county in Washington State.



Exhibit 23. Percentage of Households by Income Level in City of Yakima, 2012-2016

Source: HUD CHAS (based on ACS 5-year estimates), 2012-2016; BERK Consulting, 2020.

Median household incomes vary by ethnicity as well, as shown in Exhibit 24. The median Hispanic or Latino household has an income about 15% lower than median white alone (not Hispanic/Latino) households.



Exhibit 24. Median Household Income by Ethnicity in City of Yakima, 2018

Source: American Community Survey 5-Yr Estimates, 2014-2018; BERK Consulting, 2020.

A map showing strong disparities in income by neighborhood is provided in Exhibit 25.



Exhibit 25. Median Household Income by Census Tract in City of Yakima, 2014-2018

Source: American Community Survey, 2014-2018; BERK Consulting, 2020.

Cost-Burdened Households

One of the best indicators of affordable housing needs is the number of households that are "cost-burdened" or spending too much of their income on housing. These households have limited resources left over to pay for other life necessities such as food, clothing, medical care, transportation, and education. They are also at higher risk of displacement when housing costs rise, or life circumstances change.

The U.S. Department of Housing and Urban Development (HUD) considers housing to be affordable if it costs no more than 30% of a household's income. Households paying more than 30% of their income for housing are cost-burdened, and households paying more than 50% are severely cost-burdened.

Between 2012 and 2016, 36% of all households in Yakima were cost burdened, as shown in Exhibit 26. Households with lower incomes are more likely to be cost-burdened. *Source: HUD CHAS (based on ACS 5-year estimates), 2012-2016; BERK Consulting, 2020.*

Exhibit 27 presents estimates of total households by income level and cost burden status. While there are cost burdened households across the income spectrum, severe cost burden is most prevalent among the lowest income groups. Slightly more than 3,000 households (63%) with extremely low incomes, roughly 1,500 (30%) households with very low incomes, and 600 (9%) households with low incomes are severely cost-burdened.



Exhibit 26. Cost Burden Status by Income Level of Households in City of Yakima, 2012-2016

Source: HUD CHAS (based on ACS 5-year estimates), 2012-2016; BERK Consulting, 2020.



Exhibit 27. Total Cost-Burdened Households by Income Level in City of Yakima, 2012-2016

Source: HUD CHAS (based on ACS 5-year estimates), 2012-2016; BERK Consulting, 2020.

As shown in Exhibit 28, renters are more likely to be cost-burdened than owners, with nearly half of renter households (48%) cost-burdened, compared to a quarter (25%) among owner households. Renters are also more severely cost-burdened than owners, with 23% of renter households severely cost-burdened compared to 10% of owner households.



Exhibit 28. Household Tenure by Cost Burden in City of Yakima, 2012-2016

Source: HUD CHAS (based on ACS 5-year estimates), 2012-2016; BERK Consulting, 2020.

Renter households are most vulnerable to the impacts of rising housing cost. Exhibit 29 shows estimated counts of cost-burdened renter-occupied households by household type and income level. While there are households struggling with housing costs across the entire income spectrum, the greatest number are among household types with incomes below 50% of AMI. The greatest need is among small families (2–4 members) and non-family households, which are typically people living alone or with unrelated housemates.

Takima, 2012-2016							
Household Type	Extremely Low-Income (≤30% AMI)	Very Low-Income (30-50% AMI)	Low-Income (50-80% AMI)	Moderate Income (80-100% AMI)	Above Median Income (>100% AMI)	All Cost-Burdened Renter Households	
Senior Family	25	85	65	25	65	265	
Senior Living Alone	365	430	335	35	95	1,260	
Large Family	535	350	180	4	0	1,069	

470

320

55

49

30

0

2,680

2,069

Exhibit 29. Cost-Burdened Renter Households by Household Type and Income Level in City of Yakima, 2012-2016

Total	2,775	2,840	1,370	168	190	7,343
Household Type	Descriptior	ı				
Elderly living alone	A person ag	ge 62+ living a	lone			
Elderly family	Two persons	s, either or bot	h age 62 or old	der		
Small family	Families with	n 2-4 members	s (excluding eld	derly families)		
Large family	Families with	n 5 or more me	embers			
Other	Non-family,	non-elderly h	ouseholds (incl	udes those livi	ng alone or w	ith housemates)

970

880

1,155

820

Small Family

Other

Residents with Special Housing Needs

Several groups may have special housing needs or supportive services, such as residents experiencing homelessness, residents with disabilities, and older residents. Given the city's proximity to a large seasonal agricultural workforce, farmworkers can also have special housing needs that differ from the general population.

Residents Experiencing Homelessness

According to the 2019 Yakima County Point-in-Time (PIT) Count, 636 individuals were experiencing homelessness countywide, with over half reporting having slept in an emergency shelter the prior night. A summary of the count results is shown in Exhibit 30. Most households surveyed in the 2019 PIT Count were actively seeking housing and 7 in ten households reported needing assistance to find housing. The top reasons cited as the cause of homelessness included economic, job loss, alcohol/substance use, and family crisis. However, there are often a combination of factors that contribute to housing insecurity and homelessness. Exhibit 31 ranks the reasons cited by survey respondents.



Exhibit 30. Yakima County Homeless Point-in-Time Count Summary, 2019

Source: ACR Business Consulting, 2019

Exhibit 31. Top Reasons Cited as Cause of Homelessness, 2019 Yakima County PIT Count
(Participants could select more than one reason)

	Number of Responses
1. Economic	178
2. Job Loss	177
3. Alcohol / Substance Use	174
4. Family Crisis	171
5. Lost Temporary Living Situation	134
6. Kicked Out / Left Home	108
7. Eviction	102
8. Domestic Violence	99
9. Physical / Mental Disability	97
10. Mental Illness	97
11. Illness / Health Related	92
12. Released from Jail	77
13. Personal Choice	68
14. Lacking Job Skills	63
15. Medical Costs	34
16. Lack of Childcare	15
17. Language Barrier	13
18. Aged out of Foster Care	12

Source: ACR Business Consulting, 2019

Another source of information about families experiencing homelessness and housing insecurity is available from the Yakima School District. Each year the district surveys the families of all students regarding their housing situation. During the 2017-2018 school year the district found that at least 621 students experienced housing instability. However, not all of these students meet the strict standards of homelessness in a PIT count. A summary of the living situation of these students is shown in Exhibit 32. The term "doubled-up" refers to students who are sleeping in a friend or family member's home temporarily.

Exhibit 32. Students Experiencing Housing Instability in Yakima School District, 2017-18 School Year



- 448 were doubled-up
- 53 stayed in hotels/motels
- 101 stayed in shelters
- 19 were unsheltered

Source: WA Office of Superintendent of Public Instruction, 2019; BERK Consulting, 2020.

Yakima County's Five-Year Plan to End Homelessness (2018) identified the following population as needing specific attention with regards to homelessness are:

- Individuals experiencing chronic homelessness;
- Unaccompanied youth;
- Veterans;
- Families with children (including victims of domestic violence); and
- Individuals over the age of 62.

Households with Disabilities

Exhibit 33 shows households in Yakima by disability status and income. While there are households with disabilities across the entire income spectrum, the proportions decrease across income categories. The percentage of households with one or more members with any disability among households with extremely low incomes is close to double the percentage among households with extremely high incomes. This is higher for ambulatory limitations, with 37% of total households with this disability belonging to the extremely low-income category compared to 17% in the moderate income or higher income category.

				Moderate		
	Extremely	Very		Income or	Total Households	
Disability Status	Low-Income	Low-Income	Low-Income	Higher	with 1 or more	
(any household member)	(≤30% AMI)	(30-50% AMI)	(50-80% AMI)	(>80% AMI)	housing problems	
Hearing or vision impairment	725	640	565	395	2,325	
Ambulatory limitation	1,080	815	640	370	2,905	
Cognitive limitation	675	850	305	340	2,170	
Self-care or ind. living limitation	730	640	620	385	2,375	
None of the above	2,370	2,450	2,130	1,480	8,430	

Exhibit 33. Households by Disability Status and Income Level in City of Yakima, 2012-2016

AMI = HUD Area Median Family Income

Source: HUD CHAS (based on ACS 5-year estimates), 2012-2016; BERK Consulting, 2020.

Older Residents

13,432 residents in Yakima are age 65 or older, or about 14% of the population. Another

9,000 residents are age 55–64, indicating that the elderly population will likely grow significantly over the next 10 years. While older residents have a range of housing preferences, many need affordable, accessible housing in age-friendly neighborhoods with close links to healthcare and other supports. Some of these households in Yakima have the financial means to afford appropriate housing and services. Many others do not.

Exhibit 34 shows the prevalence of cost burden among elderly households across income ranges. The greatest need is among elderly residents living alone with incomes below 30% AMI.

Exhibit 34. Cost-Burdened Households by Household Type Income Level (Elderly households) in City of Yakima, 2020-2016

Household Type	Extremely Low-Income (≤30% AMI)	Very Low-Income (30-50% AMI)	Low-Income (50-80% AMI)	Moderate Income (80-100% AMI)	Above Median Income (>100% AMI)	All Cost-Burdened Households
Elderly Family	105	170	140	110	140	665
Elderly Living Alone	815	620	625	60	155	2,275

Source: HUD CHAS (based on ACS 5-year estimates), 2012-2016; BERK Consulting, 2020.

Farmworkers

Yakima County is the biggest county in Washington for agriculture, measured both by number of employees and by number of farms.²⁸ As of 2018, Yakima County is home to approximately 20,630 year-round agricultural jobs, and this number more than doubles during the peak months for seasonal employment, as shown in Exhibit 35.

Agricultural workers have unique housing needs: year-round agricultural employees in this region are estimated to earn less than the median household income, \$31,719 annually in wages, and will likely be looking for bottom-tier homes or rental units for their households. Seasonal workers who come from outside areas will need housing for shorter time periods, and may desire lower-cost, temporary options such as single-occupancy rooms or barracks-style accommodations. Because of these needs, seasonal worker housing is typically measured in beds, rather than housing units.

Employment Type	Annual Estimate, Jobs	Farmworker Housing Stock
Permanent, Covered	20,630	948 units
Seasonal, Covered and H2A	Lowest Month: 2,434 Highest Month: 45,337	4,637 beds
Total (Annual Range)	23,064 – 65,967	5,585 units or beds

Exhibit 35. Farmworker Jobs and Housing in Yakima County, 2018 Estimate

Source: Washington State Employment Security Department, 2019; Washington State Finance Committee, 2019; US Department of Labor, 2020; BERK, 2020.

²⁸ ESD 2017 Agricultural Workforce Report, Labor Market and Economic Analysis

Workforce Profile

Countywide Employment

Yakima County had a total covered employment of 116,332 and average annual wage was \$39,893 or 60.3% of the state average of \$66,195. Agriculture was the largest provider of jobs and wages in the county in 2018, accounting for 28% of all jobs (32,320 jobs) and 22% of total covered wage income. While agriculture accounts for 28% of jobs in the county, it accounts for only 22% of wage income, reflecting the seasonal nature of its jobs.

Citywide Employment Trends

According to the Census, as of 2017 there were 40,482 jobs in the City of Yakima. During the past 15 years the city has gained about 8,370 jobs averaging about 1.7% growth, or about 558 jobs per year.²⁹ Reflecting countywide employment, top sectors in the city include agriculture, health care, retail, and manufacturing. The City of Yakima's agricultural and manufacturing employers are diverse and include fruit packers, beef processors, and canneries. The City's jobs in the health sector reflects its role as a regional medical center, with a hospital and the nearby Pacific Northwest University of Health Sciences (in Terrace Heights). City jobs are concentrated in the Downtown in the eastern part of the city and near US-12 in the north.

Almost a quarter (23%) of the jobs in Yakima pay less than \$1,250 per month. A worker earning that wage alone would be severely cost burdened by the average onebedroom rental cost of \$666 per month. About one half (48%) of the jobs pay between \$1,250 and \$3,333 per month. Maybe of the workers in this wage category would also have trouble afford average cost rental units without working multiple jobs.

To balance their household budgets, many lower-wage workers may move to areas farther away from the city in search of more affordable housing options. Exhibit 36 shows the home location of workers who are employed inside the City of Yakima. Some of these workers may desire to live in Yakima but currently live in surrounding areas. It is likely that some of these households living outside of Yakima are doing so to access more affordable housing or due to a lack of housing options that meet their needs.

²⁹ Source: U.S. Census Bureau, Center for Economic Studies, 2020; BERK, 2020.

Investments in affordable and workforce housing within the city can ensure that the local workforce, especially lower-wage workers, can live within easy reach of employment centers and in the communities they serve.

Employment Projections

There is a great deal of uncertainty about future employment growth in Yakima due to the current³⁰ stay-at-home order in Washington State that has resulted in widespread layoffs and unemployment. However, employment growth in recent history has been healthy: an average of 1.7% growth per year between 2002 and 2017.³¹ According to the 2017 City of Yakima Comprehensive Plan, the city's growth target is to add 8,556 jobs between 2017 and 2040, or about 372 jobs per year (about 0.9% annual growth). This would represent a slowdown compared to recent years.

Many lower-paying occupations, such as healthcare support (nursing/medical assistants or home health aides), retail, and sales, are expected to be in demand in the region in the next five years based on occupational projections and current supply-demand data provided by the Washington State Employment Security Department (ESD).³² ESD also projects the fastest growth in Construction, Transportation Warehousing and Utilities, Education and Health Services, and Leisure and Hospitality.

³¹ Source: U.S. Census Bureau, Center for Economic Studies, 2020; BERK, 2020.

³⁰ This needs assessment was drafted in April 2020.

³² Source: ESD, 2019. See the Occupations in Demand (OID) list at

https://www.esd.wa.gov/labormarketinfo/learn-about-an-occupation.



Exhibit 36. Place of Residence for Workers in City of Yakima, 2017

Source: U.S. Census Bureau Center for Economic Studies, 2020; BERK Consulting, 2020.

Housing Inventory

Housing Supply Characteristics

Housing Units by Type

There is a total of 36,120 housing units in Yakima, shown in Exhibit 37. Nearly two thirds (65%) of these units are single family homes and 15% are multifamily buildings of 5+ units. Another 12% of units are smaller multifamily structures such as duplex, triplex, and quadplex buildings. Close to 7% of the housing stock is in mobile homes, which likely reflects the supply for local seasonal housing for farmworkers.



Exhibit 37. Housing Inventory by Type in City of Yakima, 2018

Source: American Community Survey DP04, 2014-2018; BERK Consulting, 2020.

Unit Size

Exhibit 38 shows Yakima housing stock by number of bedrooms and households by household size. It indicates a potential undersupply of both smaller units. 30% of households in Yakima have only one or two members, but only 18% of housing units are studios or 1-bedroom units.



Exhibit 38. Percentage of Housing Unit Sizes Compared to Household (HH) Sizes in City of Yakima, 2012-2016

Source: HUD CHAS (based on ACS 5-year estimates), 2012-2016; BERK Consulting, 2020.

Housing Condition

According to the Yakima Comprehensive Plan, in 2014 only 10% of the city's residential structures had been built since 2000, and roughly half (50.1%) of units were built 40 or more years ago. These older units may represent lower quality housing stock that may require additional investments for upkeep. Older housing may also need modifications

for access to ensure their suitability for older residents, differently-abled residents, and families. While some housing units may need upkeep or accessibility improvement, older housing stock may also represent much of the more affordable housing available in the city. Exhibit 39 compares images of housing in southeast and northeast Yakima.



Exhibit 39. Images of Housing in Southeast (left) and Northeast (right) Yakima

Source: Yakima Comprehensive Plan, 2017.

Exhibit 40 maps the geographical distribution of residential structure by year built. It shows that much of the older housing stock in the city is located in eastern Yakima, in areas that are typically close to amenities, services, and jobs. Preservation and support for home maintenance can be important elements of housing affordability.



Exhibit 40. Residential Properties by Year Built in City of Yakima

Source: City of Yakima Comprehensive Plan, 2017.

Housing Tenure

In Yakima, just over half of housing units are owner-occupied (55%) while 45% are renter-occupied, as shown in Exhibit 41.





Source: American Community Survey, 2014-2018; BERK, 2020.

Home Ownership

Homeownership is an important topic to consider since it is the main way most American families accumulate wealth. Homeownership in advantaged neighborhoods also provides access to higher performing school districts, amenities, and social capital that lead to better opportunities. There are a total of 18,081 owner-occupied housing units in Yakima. In terms of race, 85% of these units are occupied by whites, and in terms of ethnicity, 70% of these units are occupied by non-Hispanic white residents. Only 44% of Hispanic or Latino households own their homes.

Exhibit 42 shows change in housing values over time in Yakima and Washington State. Homes in Yakima are relatively more affordable and housing costs in the city are not rising as rapidly as they are statewide. However, **the median home value in Yakima has risen by 38% from 2010 to 2019. Over the same period, the median family income has only increased by 19%.** This indicates homeownership is getting further and further out of reach for many prospective home buyers.



Exhibit 42. Percent Change since 2010 in Average Home Values and HUD Median Family Income in City of Yakima, Yakima County, and Washington state, 2010-2020

Homeownership Affordability

Exhibit 43 estimates the income needed to afford an Average and "Bottom Tier"³³ cost home in the City of Yakima, assuming the household has 20% down payment in savings available for the purchase. It also shows the percentage of all households at or above these income thresholds. **Based on household income estimates from 2018, just under half of all households in Yakima have incomes high enough to afford an average cost home, and 62% had incomes high enough to afford a Bottom Tier home**, as shown in Exhibit 44. Unfortunately, data about household savings is not available, so it is impossible to estimate how many of these households have the means to become homeowners. At current housing prices, a 20% down payment is equivalent to approximately one full year's income for households at these income thresholds, as shown in Exhibit 45.

Source: Zillow, February 2020; HUD Income Limits, 2019; BERK, 2020.

³³ Zillow data on housing values for the City of Yakima provide average for all ownership homes as well as averages among "Bottom Tier" homes (those in the bottom third of all units by cost) and "Top Tier" (those in the top third of all units by cost).

	Average Home Price	20% Down Payment	Annual Income Needed to Afford (Assuming access to 20% Down Payment)	Percentage of Households at or Above this Income Threshold (as of 2018)
Average Home	\$244,763	\$48,953	\$52,027 (about 86% of AMI)	45%
Bottom-Tier Home	\$161,586	\$32,317	\$34,347 (about 57% of AMI)	62%

Exhibit 43. Home Ownership Affordability in City of Yakima, 2018-2020

Source: Zillow Data, 2020; ACS 5-year Estimates, 2014-2018; BERK, 2020.





Source: ACS \$1901 5-year Estimates, 2014-2018; BERK, 2020.

Exhibit 45. Home Ownership Costs for Average and Bottom-tier Homes in City of Yakima, February 2020

	A٧	erage home	Bottom tier home	
Monthly Mortgage				
Sales Price (\$)	\$	244,763	\$	161,586
Assumed 20% down payment (\$)	\$	48,953	\$	32,317
Mortgage amount (\$)	\$	195,810	\$	129,269
Interest rate		4%		4%
Monthly payments over course of loan		360		360
Monthly mortgage payment (\$)	\$	935	\$	617
Annual Housing Expenses				
Mortgage payments (\$)	\$	11,218	\$	7,406
Property tax (\$)	\$	3,182	\$	2,101
Insurance (\$)	\$	1,224	\$	808
Annual costs (\$)	\$	15,624	\$	10,314
Monthly costs (\$)	\$	1,302	\$	860
Monthly Income Needed	\$	4,336	\$	2,862
Annual Income Needed	\$	52,027	\$	34,347

Source: Zillow, February 2020; BERK, 2020.

Rental Housing

There are a total of 15,385 rental housing units in Yakima. In terms of race, 77% of these units are occupied by whites, and in terms of ethnicity, 54% of these units are occupied by non-Hispanic white residents. A larger proportion of Hispanic households are renters than owners.

Rental Housing Costs and Vacancy

Exhibit 46 shows average apartment rents as of 2019 as well as the household income level needed to afford the unit as a percentage of AMI. Households with incomes at 60% of AMI can still afford average market rents for 1- and 2-bedroom apartments. Those with lower incomes cannot. This helps to explain the fact that so many lower-income households in Yakima are cost-burdened.

Exhibit 46. Yakima County* Rental Rates and Affordability, 2019

	1-bedroom	2-bedroom
Average Rental Rates	\$666	\$818
% AMI Needed to Afford	60%	60%

*Most apartment buildings surveyed for these county-wide estimates are assumed to be in the City of Yakima.

Source: Washington Center for Real Estate Research, 2019; WSHFC, 2019; BERK, 2020.

Rents in Yakima are also rising at a faster rate than incomes. Between 2010 and 2019 average rents in multifamily buildings such as apartments have risen by about 40%. During the same period median family income increased by only 19%.

One likely reason for the continued increase in rent is extremely low vacancy rates, as shown in Exhibit 47. Since 2015 the vacancy rate in multifamily buildings has stayed very low since 2015, while rents have continued to increase. The latest data shows Yakima's vacancy rate at less than 1%, whereas a healthy housing market has a vacancy rate of around 5%. When vacancy rates sink much below 5% there are fewer options on the market for households seeking to move. This increases competition for the limited supply of available units and results in upward pressure on market rents.



Exhibit 47. Yakima County Multifamily Rents and Vacancy, 2010-2019

Source: Washington Center for Real Estate Research, 2010-2019; ACS DP04 5-Year Estimates, 2014-2018; BERK, 2019.

Housing Production

Single-family has been developed at a fairly steady pace over the past several years in Yakima, as shown in Exhibit 48. However, 2018 and 2019 have shown a sharp increase in the number of multifamily housing units permitted for development. Overall, 1,590 units of new housing have been added in Yakima since 2015. Mobile home production has maintained steady throughout this period, likely reflective of the housing needs of farmworkers population who often need more flexible and temporary housing solutions (see discussion on page 122).



Exhibit 48. Count of Permitted Dwelling Units by Project Type in City of Yakima, 2015-2019

Subsidized Housing

Yakima has 686 units with federal subsidies. These units may be funded by one of several programs at HUD or the United States Department of Agriculture (USDA). These units typically have sub-market rents and are set aside for low- or moderate-income households and specific target populations. The breakdown of federally-subsidized units by target population is shown in Exhibit 49.

Source: City of Yakima, 2020; BERK, 2020.

Exhibit 49. Housing Units with Federal Subsidies in City of Yakima, 2020

Target Population	Units Available
Family	220
Elderly	446
Target population unspecified	20
Total	686

Source: National Housing Preservation Database, 2020; BERK, 2020.

The Yakima Housing Authority also provides rental assistance to low-income families in the private rental market through the HUD Housing Choice Voucher Program.³⁴

³⁴ Statistics on voucher users is forthcoming.

Gap Analysis

Housing Needed to Accommodate Future Growth

The projected population growth for the city is 15,947 new persons by 2040, or an average annual population growth of 760 people.³⁵ Using a consistent household size of 2.7, this translates to an annual increase of 281 households. Assuming a healthy vacancy rate of 5%, this indicates the need for **295 housing units annually** or 6,196 units by 2040.

Between 2015 and 2018 the city permitted an average of 185 units per year, or only about 63% of the rate needed to keep up with growth projections. In 2019, the city permitted 852 units. While this recent boost in production is encouraging, it is unclear whether this is a trend that will continue in years to come, particularly given the threat of an economic recession associated with the 2020 Coronavirus pandemic. Additionally, it is not yet clear if these units will be provided at price points, sizes, and locations that directly address the greatest housing needs.

Rental Market Affordability Gaps

Current average market rents for apartments in Yakima are affordable to households with incomes at 60% of AMI or above. Residents in households at lower income levels will have difficulty findings affordable housing under current market conditions, and rents are increasing faster than incomes.

Using older data available from HUD, Exhibit 50 presents estimates for the number of renter households with incomes below three different thresholds, as well as the number of rental housing units in Yakima that would be affordable to them. It shows a clear gap in the number of affordable units available for those with incomes below 30% AMI or 50% AMI. However, there is a surplus of units affordable at the 80% AMI level. Significantly, this data reflects conditions from several years ago. Since then, it is likely there has been a reduction in the number of units affordable to the lower-income categories.

³⁵ Population projects based on 2040 target in the Yakima Comprehensive Plan.





Source: HUD CHAS (based on ACS 5-year estimates), 2012-2016; BERK Consulting, 2020.

Home Ownership Affordability

Median value homes in Yakima are potentially affordable to households around 86% of AMI, assuming that a given household has access to a 20% down payment. Nearly half of the households in Yakima do not have incomes high enough to afford a home at this price, and many of these households likely do not have savings available for a 20% down payment (\$52,027 for a median value home). Homes in the "Bottom Tier" (lower third) in terms of value are, on average, potentially affordable to households at 57% of AMI. However, many of these homes may be small or in poor conditions.

As noted earlier, Hispanic and nonwhite households are underrepresented among homeowners. In many communities, nonwhite households often face additional barriers to homeownership such as overt discrimination or steering from real estate agents, bankers, or others in the housing market; challenges related to immigrations status, employment, or credit background; or lack of access to knowledge networks. This means that these households may be less likely to own, even if they meet the income thresholds necessary to own a home in Yakima.

Farmworkers

There are approximately 4,600 beds of seasonal farmworker housing provided throughout the county, despite over 45,000 seasonal jobs available in the busiest

AMI = HUD Area Median Family Income

summer months.³⁶ Identifying safe and sanitary housing facilities for seasonal workers is an important gap to address in Yakima County.

³⁶ This number may slightly overestimate the extent of the gap given that workers may hold multiple jobs.

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C // Policy and Regulatory Review

Introduction and Purpose

The purpose of this policy framework evaluation is to review and evaluate the current City of Yakima Comprehensive Plan Housing Element to determine the City's progress and success in attaining planned housing types and units, achievement of goals and policies, and implementation of the schedule of programs and actions. (RCW 36.70A.600 (2)(e)) This evaluation will inform potential strategies in the future Housing Action Plan.

In addition to reviewing the Housing Element, this document reviews other related Comprehensive Plan Elements, particularly Land Use. As well, regulatory incentives and barriers are considered.

The evaluation is organized as follows:

- Introduction
- Developing the HAP
- Objectives and Strategies
- Implementation
- Monitoring
- References
- Appendices

Growth Target Evaluation

Population Targets and Growth

The County has distributed population in consultation with cities. The City of Yakima's 2040 population target is 110,387. (Yakima County, 2017) (City of Yakima, 2017) Yakima's 2020 population is 95,490. See Exhibit 51. Since 2010 the City has added 4,294 residents. Since the City's adoption of its 2017 Comprehensive Plan, the city has added 1,590 residents. In the last 3 years the City's annual average new residents is 530, a greater annual amount compared to 2010-2017 at 386 persons per year. To achieve its growth target, the city will need to add about 745 persons per year over the next 20 years. See Exhibit 52.





Source: (Yakima County, 2017) (City of Yakima, 2017) OFM, BERK 2020.

Exhibit 52. Progress on Comprehensive Plan Population Targets

	2010-2017	2017- 2020	2020- 2040
New Population	2,704	1,590	14,897
Annual Average	386	530	745

Source: (Yakima County, 2017) (City of Yakima, 2017) OFM, BERK 2020.

The average household size in Yakima is 2.71.³⁷ If applying a 2.7 household size to the remaining population target, about 5,517 dwelling units would be needed between 2020 and 2040.

Land Capacity

Exhibit 53 identifies council districts around which land capacity information has been developed. Based on a land capacity analysis, the City has more than twice the housing capacity needed ~14,500 dwelling unit capacity versus a need of about 5,500 dwellings. About 38% of the capacity is for single-family dwellings, about 16% is for multiplexes and townhouses, and 46% is for dwellings in multifamily and mixed-use districts. Most of the capacity is in the western part of the city. See Exhibit 54.

<figure>

Exhibit 53. City of Yakima Council Districts

Source: (City of Yakima, 2017).

³⁷ Source: American Community Survey, 2014-2018.

DISTRICT	DETACHED SINGLE-FAMILY	"MISSING MIDDLE" (TOWNHOMES AND PLEX)	MULTIFAMILY (APARTMENTS AND CONDOS)	GRAND TOTAL	SHARE
District 1	129	74	998	1,201	8%
District 2	273	236	305	814	6%
District 3	108	216	396	719	5%
District 4	29	83	210	321	2%
District 5	1,406	124	1,085	2,615	18%
District 6	1,729	378	231	2,337	16%
District 7	1,771	1,201	3,482	6,453	45%
Total	5,445	2,312	6,705	14,462	100%
Share	38%	16%	46%	100%	

Exhibit 54. Dwelling Unit Capacity Under Current Zoning

Source: City of Yakima GIS, BERK 2020.

Most vacant land is zoned R-1, with relatively less in other zones. Some land is in agricultural use and planned for future residential or non-residential uses. See Exhibit 55 and Exhibit 56.



Exhibit 55. Vacant, Infill, and Agriculture Acres in City Limits by Zone

Source; City of Yakima, BERK, 2020.



Exhibit 56. Yakima Zoning Map

SR Suburban Residential R-1 Single Family R-2 Two Family R-3 Multi-Family B-1 Professional Business B-2 Local Business HB Historical Business SCC Small Conveneice Center LCC Large Convenience Center CBD Central Business District GC General Commercial M-1 Light Industrial M-2 Heavy Industrial RD Regional Development AS Airport Support

Source; City of Yakima, 2020.

Vacant Lands and Infrastructure

There are about 2,795 vacant acres across the City and about 25% of it is located 200 feet away from sewer infrastructure. More than half of the vacant property that is 200 feet from sewer infrastructure is in the floodplain. District 5 has the most acres located further from sewer infrastructure of all districts. See Exhibit 57.

COUNCIL DISTRICT	NOT IN FLOODPLAIN	IN FLOODPLAIN	TOTAL
1	59	20	79
2	22	44	66
3	32	79	111
4	0		0
5	63	213	277
6	44		44
7	81	24	104
Total	301	381	682

Exhibit 57. Vacant Acres 200 feet or more from Sewer Infrastructure by District

Source; City of Yakima, BERK, 2020.

Vacant acres within 100 feet or more from sewer infrastructure represents about 30% of the vacant acres, more equally distributed among areas inside and outside the floodplain. District 5 has the most acres located further from sewer infrastructure of all districts. See Exhibit 58.

COUNCIL DISTRICT	NOT IN FLOODPLAIN	IN FLOODPLAIN	GRAND TOTAL
1	69	20	89
2	37	44	81
3	38	81	119
4	8		8
5	99	213	312
6	73	44	117
7	105	24	129
Total	429	427	856

Exhibit 58. Vacant Acres 100 feet or more from Sewer Infrastructure by District

Source; City of Yakima, BERK, 2020.

Most of the vacant acres not yet hooked up to sewer regardless of distance to infrastructure is located in District 7 followed by District 5. Per the tables above, more vacant land is in proximity to sewer in District 7 than in District 5. See Exhibit 59.

COUNCIL DISTRICT	NOT IN FLOODPLAIN	IN FLOODPLAIN	GRAND TOTAL
1	263	20	283
2	124	51	175
3	193	158	350
4	58		58
5	356	213	569
6	289	61	350
7	714	294	1,009
Total	1,997	798	2,795

Exhibit 59. Total Vacant Acres without Sewer by District

Source; City of Yakima, BERK, 2020.

Housing Permits and Housing Variety

The City has demonstrated that it can produce both quantity and diversity in housing. Since 2017 Yakima has produced 648 dwellings, or 216 dwellings per year, a little lower than the need between 2020-2040 at 276 units per year. See Exhibit 60 and Exhibit 61.





Source: OFM, BERK 2020.

Exhibit 61. Housing Supply 2010-2040

		2017-2020	
Net New Housing	1,031	648	5,517
Annual Average Homes	147	216	276

Source: OFM, BERK 2020.

Annually, most dwelling units have been single family, but there have consistently been duplex permits, and an increasing number of multiplexes and multifamily, particularly in 2019. See Exhibit 62. The City is allowing a range of housing types including more affordable missing middle (plex, townhouse, etc.) ownership and rental housing, and apartments. See Exhibit 63 and Exhibit 64.

ТҮРЕ	2015	2016	2017	2018	2019	TOTAL
Single Family	114	107	90	144	89	544
Duplex	26	40	32	70	96	264
3 & 4	3	0	3	36	35	77
5 +	0	0	0	15	616	631
Mobile Home	15	10	18	15	16	74
Total New	158	157	143	280	852	1,590
Demolitions*	40	29	27	48	55	199
Net New Units	118	128	116	232	797	1,391

Exhibit 62. Permitted Dwelling Units by Type and Year

Notes: * Table matches annual permit reports. If sorting individual permit records by "status" and excluding expired/pending permits, the results shows about 30 more demolished units, but fewer mobile homes. Source: City of Yakima, BERK 2020.





Source: City of Yakima, BERK 2020.



Exhibit 64. Permits by Dwelling Type 2015-2019

Source: City of Yakima, BERK 2020.

About half of the dwellings have been developed in the R-1, R-2, and R-3 zones combined. However, in 2019 larger numbers of multifamily dwellings were permitted, predominantly in commercial mixed-use districts, particularly in GC, B-1, and CBD. See Exhibit 65 and Exhibit 66.

ZONE	2015	2016	2017	2018	2019	TOTAL
R-1	94	100	76	89	52	411
R-2	30	35	22	108	124	319
R-3	9	1	22	67	100	199
RD	1	2	0	0	3	6
SR	16	11	11	6	4	48
CBD	0	0	24	7	2	33
GC	0	2	4	71	435	512
B-1	0	0	0	0	80	80
M-1	2	2	2	3	2	11
SCC	0	0	0	0	0	0
Total	152	153	161	351	802	1619

Exhibit 65. Permits by Year and Zone*

Note: *Differs from Exhibit 62 – does not "net" out demolitions; includes permits except those that expired, are pending, or need additional information. Based on geocoded permits. Source: City of Yakima, BERK 2020.



Exhibit 66. Permits by Zoning District

Source: City of Yakima, BERK 2020.

Based on household income estimates from 2018, just under half of all households in Yakima have incomes high enough to afford an average cost home - \$245,000, and 62% had incomes high enough to afford a Bottom Tier home - \$162,000. More than two thirds of the single-family homes were valued at the average or bottom tier home price affordable to about half or more of Yakima households. See Exhibit 67 and Exhibit 68.





Source: City of Yakima, BERK 2020.

Exhibit 68. Single Family Permit Average Values and Affordability Table

VALUE RANGE	SINGLE FAMILY HOMES VALUES PERMITS 2015-19
\$0-\$162,000	94
\$163,000- \$245,000	296
\$246,000+	173

Source: City of Yakima, BERK 2020.

The value of townhomes per unit is less than single-family homes. About three homes are above the bottom tier home value and 86 are lower. See Exhibit 69.

Exhibit 69. Townhome Permit Values

townhome Units	AVERAGE VALUE
6	\$35,490
16	\$38,347
3	\$73,515
4	\$73,515

townhome Units	AVERAGE VALUE
3	\$74,083
8	\$86,386
2	\$89,100
3	\$91,345
6	\$93,853
4	\$94,756
5	\$97,970
8	\$138,671
15	\$162,261
3	\$173,965
86	

Source: City of Yakima, BERK 2020.

In addition to permits identified above, two accessory dwelling units were permitted between 2015 and 2019. As of 2020, the City received four permits; there are two pending as of September 2020. The permits relate to properties in the R-1 and R-2 zones.

Policy Evaluation

This section considers the growth target evaluation and permitting results above, as well as community survey results to consider the progress in the City's Comprehensive Plan Housing and Land Use policy implementation and how well the policies relate to the Yakima Housing Needs Assessment.

The policy review considers the following evaluation criteria in terms of success/productivity in achieving the housing units and capacity, and the status and achievement of goals and policies. The relationship of the goals and policies and the housing needs assessment is also referenced.

Evaluation Criteria

Success in attaining planned housing types and units

- P#: Count of relevant projects built since 2017 or in pipeline
- D#: Dwelling capacity in projects built since 2017 or in pipeline

Achievement of goals and policies

- Goal and policy progress in implementation:
 - E: Early/initiated
 - M: Moderate progress/maturing implementation through funding/code/program development
 - C: Completed
- Compatibility with GMA Law & Rules and CPPs since Adoption:
 - R: Retain, still compatible and valid
 - U: Update to recognize recent city initiatives, clarity, or ease of implementation

Linkage to Housing Needs Assessment and HAP Objective

- V: Valid, continuing need for goal/policy to meet identified gap in HNA and/or HAP Objectives or City Vision/Comprehensive Plan
- A: Amend to address gap in HNA or HAP Objectives³⁸
- I: Indirectly related to HNA or HAP Objective

Housing Element Policy Review

Exhibit 70 lists each policies in the Housing Element chapter, the data and information considered, and the relationship to the evaluation criteria.

The City has implemented policies around housing preservation, supply, and diversity, and its permit trends show the range and numbers of dwelling units increasing. The City's community services program supports housing quality and construction though its funding must be prioritized as it is limited. Most policies directly support the findings of the housing needs assessment; a few on design or on services could be more clearly written. The main consideration is funding to implement policies that are early or moderate in their implementation status.

³⁸ Strategies should focus on four priority issues: Infill Development; Promote Home Ownership for Low to Moderate income families; Affordable Senior Housing; and Permanent Supportive or Transitional Housing.

Exhibit 70. Housing Element Goal and Policy Review

Adopted Goal and Policy GOAL 5.1. ENCOURAGE DIVERSE AND AFFORDABLE HOUSING CHOICES.	Type of Evaluation	Success in attaining planned housing types and units	Achievement of goals and policies	Link to HNA or HAP Objective
5.1.1. Monitor market rate and affordable housing needs. Review and adjust land capacity for housing development and redevelopment based on housing needs.	Quantitative: Growth Capacity	Updated land capacity shows more than sufficient for target and illustrates range of housing types. See Exhibit 54.	Μ	V
5.1.2. Promote the preservation, improvement, and development of single-family homes in Yakima.	SF permits SF home repair program	Single family units have been developed for market rate purposes. See Exhibit 62. The City's Senior/Disabled Home repair program was established over 20 years ago. The average grant awarded is approximately \$5000 per home over a lifetime. In 2019, 74 homes were served. ³⁹	Μ	V
5.1.3. Encourage mixed use infill development, particularly Downtown and in commercial nodes.	Number of MU projects Number of DUs	From 2015-2019, four mixed use projects were completed in the CBD zone, creating 33 dwelling units. In 2019, The GC and B- 1zones saw larger multifamily projects. See Exhibit 66.	Μ	V
5.1.4. Facilitate small lot sizes, condominiums, clustering and other options that increase the supply of affordable homeownership options and the diversity of housing that meet the needs of aging, young professional, and small and large households.	each type	The City allows zero lot line/common wall single family developments that have been developed in the R-1 and R-2 zones. Townhomes have been developed in the R-2, R-3 GC, and RD zones. Multifamily development in the GC zone includes apartments with studio, 1, 2, and 3-bedroom units (The Lodges). Units specifically developed for seniors not recently achieved.	Μ	V

³⁹ City of Yakima. Office of Neighborhood Development Services, Year End Report 2019: <u>https://www.yakimawa.gov/services/neighborhood-development-services/files/Year-End-2019.pdf</u>.

Adopted Goal and Policy	Type of Evaluation	Success in attaining planned housing types and units	Achievement of goals and policies	Link to HNA or HAP Objective
	-	Data on bedrooms not available in consistent format. City has developed a tracking approach to address this for future years.		_
5.1.5. Allow accessory dwelling units in single family zones to increase the supply of affordable housing units and to help existing homeowners remain in their homes.	Number of ADUs and location	See Growth Target discussion above including permit trends. While just two ADUs were permitted in 2015-2019, there are four permits submitted in 2020 and two pending ADU permits anticipated.	Μ	٧
5.1.6. Allow manufactured homes on individual lots in residential zones in accordance with the provisions of state and federal law. Apply development and design standards equally to manufactured housing and other residences.	Code present. Manufactured homes added or replaced.	The City allows both manufactured homes on properties (13 permitted over 2015-2019) and in parks (40 permitted in last 5 years).	С	۷
5.1.7. Promote the improvement of existing mobile home parks to meet health and safety standards and quality of life needs of residents.	Programs in place, units replaced, park infrastructure improved.	Comprehensive improvements to manufactured home parks have not been made. Units have been replaced individually. One park did expand to add ~six units, but only that expansion area was upgraded to current standards.	Μ	V
5.1.8. Encourage and incentivize affordable housing to development.	Number of units built at below 80% AMI by income band.	Bicycle Apartments constructed in 2019 includes 40 of 80 units for homeless/low income (B-1 zone). The Yakima Armory developed by the housing authority in 2019 provides 41 units of housing for homeless and low-income veterans (R-2 Zone).	Μ	۷
 5.1.9. Support proposals for affordable assisted and market rate housing based on the following criteria: Dispersion of affordable housing throughout the City Convenient access to transit 	Spread of unit types using permit data. Overlay permitted housing on map of transit	There have been a range of unit types, both ownership and rental, across zones. See Exhibit 66. Developments in the commercial and mixed-use areas are more well-served by	Μ	٧

Adopted Goal and Policy	Type of Evaluation	Success in attaining planned housing types and units	Achievement of goals and policies	Link to HNA or HAP Objective
 A range of unit types Ownership housing when possible Long-term affordability 	stops (if available). Housing with long-term affordability agreements.	transit, and there has been an increasing share of units in these zones. ⁴⁰ See discussion under 5.1.8. The affordable apartment developments have long-term affordability agreements.		
 5.1.10. Remove barriers to development of affordable and market rate housing. Maintain a zoning system that allows a wide range of housing types and densities. Use creative SEPA tools such as exemption thresholds, infill and mixed-use exemptions, or planned actions to encourage housing and streamline permitting. Ensure that City fees and permitting time are set at reasonable levels so they do not adversely affect the cost of housing. 	Document 2019 ordinance for rezones and SEPA tools. Compare fees to cities of similar size/ make up in Eastern Washington? Review target permit review to actuals if City has data.	The City adopted Ordinance No. 2019-044. It reduced permit review types for housing, increased SEPA threshold exemptions, adopted an infill exemption, and modified densities including reducing limits in densities in multifamily and mixed-use zones. City fees for a Preliminary Plat are similar and lower than similar eastside communities of similar population or role in counties: • Kennewick: \$1,080 + \$33/lot, max. \$2,160 • Spokane Valley: \$2,324+\$40/lot • Wenatchee: \$1,700 + \$45/lot • Yakima: \$1,720	Μ	V
5.1.11. Encourage a range of affordable homeownership options and provide access to education for first time buyers.	HNA stats on affordability – sales price of recently permitted homes	More affordable home ownership types are being built including common wall single family and townhouses. See Exhibit 68 and Exhibit 69. Between 2015-2019, the City added 2 homeowner units in its first-time homeownership program. (Page 18 <u>Annual Action</u> <u>Plan, Draft 2019</u>)	Μ	V

⁴⁰ See Yakima "City Map" and click zoning and transit layers: <u>https://gis.yakimawa.gov/citymap/</u>.

Adopted Goal and Policy	Type of Evaluation	Success in attaining planned housing types and units	Achievement of goals and policies	Link to HNA or HAP Objective
5.1.12. Participate in efforts to secure land available for affordable housing.	Document City participation.	Due to limited federal funding, and preference for other programs, the City's 2020-2024 Consolidated Program does not anticipate acquisition.	E	V
5.1.13. Allow for well-designed farmworker housing recognizing the City of Yakima's role as the primary city in the agricultural Yakima valley with the greatest range of housing opportunities, urban infrastructure, and public services.	Report on recent farmworker housing projects (e.g. hotel conversion). Status of design code.	In 2018, FairBridge Inn & Suites was converted into housing for up to 800 seasonal farmworkers. The Yakima Housing Authority operates about 44 farmworker housing units and 16 units for seasonal farmworker housing.	Ε	V
GOAL 5.2. PRESERVE AND IMPROVE EXISTING RESIDENTIAL NEIGHBORHOODS.				
5.2.1. Invest in and improve quality of life in existing neighborhoods.	City programs regarding quality.	Policy is broad and could be improved to assist in implementation. The City has a program to replace streetlights in neighborhoods. The City has mapped pavement conditions, sidewalk problems, safe routes to schools, and bicycle connections and areas of improvement to help prioritize efforts ⁴¹ . The City has also identified non-motorized improvements that improve walkability, mobility, and drainage in its capital facility plans. ⁴²	U	A

⁴¹ City Map: <u>https://gis.yakimawa.gov/citymap/</u>. Planning Gallery: <u>https://gis.yakimawa.gov/portal/apps/MinimalGallery/index.html?appid=8b762817e48a4bdf93e7cbeadf2</u> <u>e3a93</u>.

⁴² Capital Facilities Plan 2017: <u>https://www.yakimawa.gov/services/planning/files/2014/12/Final-CFP-</u> 2017_0525-CLEAN.pdf.

Adopted Goal and Policy	Type of Evaluation	Success in attaining planned housing types and units	Achievement of goals and policies	Link to HNA or HAP Objective
5.2.2. Support programs that improve and preserve Yakima's existing housing stock.	Housing repair and CIP investments.	See discussion under 5.1.2.	Μ	V
5.2.3. Seek alternatives, when feasible, to demolition and removal of units from housing stock.	Unclear, qualitative.	Unclear, qualitative. Over the 2015-2019 period the City saw 199 units demolished about 14% of the units permitted. It is unknown if the units demolished were replaced in new developments.	U	A
5.2.4. Encourage maintenance and preservation of existing housing. Maintain the City's Housing Repair Assistance Program for low- and moderate-income homeowners.	households	See discussion under 5.1.2.	Μ	V
GOAL 5.3. ENSURE AN ADEQUATE SUPPLY OF HOUSING FOR PERSONS WITH SPECIAL NEEDS.				
5.3.1. Prioritize the provision of fair share housing opportunities to all economic segments of the population and those with special needs.	Average values based on permit valuations.	In addition to the development of affordable and special needs housing described under 5.1.8 the City has allowed a variety of housing types that are available at different price points. See Exhibit 67. Single Family Permit Values and Affordability Chart to Exhibit 69.	Μ	A
5.3.2. Support development of new units and the operation of existing units for housing persons with special needs such as the disabled and elderly. Promote universal design principles in new and rehabilitated housing to ensure housing is designed for all persons and abilities.	Zones/acres allowing attached housing or senior housing. Units built for seniors, disabled. Status of design code.	Retirement homes are allowed in all residential zones except R-1 and commercial and mixed-use zones. Universal design not adopted yet; however, the City has a provision to allow for reasonable accommodations and waiver of building code requirements to ensure access to housing that meets the needs of the disabled.	Μ	V

Adopted Goal and Policy	Type of Evaluation	Success in attaining planned housing types and units	Achievement of goals and policies	Link to HNA or HAP Objective
	_	(YMC 15.09.110 Reasonable accommodations process)		
5.3.3. Support programs that offer assistance to homeless individuals and families.	City funding (human services, CDBG) and City participation. HNA, Schools? Related to need identified: Number of shelter beds, number of families assisted.	The City restricts unlawful camping on sidewalks; to assist the homeless, the City worked with Yakima Union Gospel Mission, Transform Yakima Together, Yakima Neighborhood Health Services, and multiple City departments as part of a taskforce to help homeless find shelter, food, and services. ⁴³ The City has been working towards building more affordable housing as a longer term solution. Bicycle Apartments constructed in 2019 includes 40 of 80 units for homeless/low income (B-1 zone). The Yakima Armory developed by the housing authority in 2019 provides 34 units of housing for homeless and low-income veterans (R-2 Zone).	Μ	V
5.3.4. Support programs and housing options that allow the senior population to age in place as their housing needs change.	Housing repair programs – seniors served. Supportive services (meals on wheels) and households served.	The City offers a Senior/Disabled emergency rehabilitation program to fix life and safety issues that would otherwise displace these elderly and frail homeowners into care facilities or risk homelessness. the City of Yakima Office of Neighborhood development Services assist approximately 100 Senior/Disabled low to moderate income Homeowner units a year with CDBG Single Family Rehabilitation program. Housing repair programs: see discussion under 5.1.2.	Μ	V

⁴³ See: <u>https://www.yakimawa.gov/media/news/task-force-helps-homeless-find-shelter-food-services/</u>.

Adopted Goal and Policy	Type of Evaluation	Success in attaining planned housing types and units	Achievement of goals and policies	Link to HNA or HAP Objective
GOAL 5.4. ENCOURAGE DESIGN, CONSTRUCTION, AND MAINTENANCE OF HIGH QUALITY HOUSING.				
5.4.1. Promote sustainable development practices in housing development.	Code status. Not a HNA gap. Could review in strategies.	Policy language is undescriptive of what sustainable means. It could include access to open space and walkable communities, as well as healthy building materials, energy efficient equipment, and indoor air quality.	U	V, I
5.4.2. Use transitional densities, design and landscape standards to ensure housing is compatible with existing character and planned goals.	Existing Code Not a HNA gap. Could review in strategies.	The City applies site screening standards as a buffer between uses. Design standards are not widely applied.	Μ	V, I
5.4.3. Encourage development of well- designed new housing in coordination with population growth, employment growth, and transportation goals.	Land capacity. Housing built versus demand (vacancy).	The City has adequate housing capacity. See Exhibit 54.	Μ	V
5.4.4. Coordinate future housing development with capital planning and investment.	Sewer and water service gap areas and investments. Code status for concurrency.	There are vacant acres that require extension of sewer infrastructure to be served. See Exhibit 57 to Exhibit 59. Densities are limited until services are available; see YMC 15.05.030.	Μ	V
5.4.5. Implement utility standards that encourage infill development.	Same as above.	Addressing strategies to advance infrastructure at a level that can help advance housing construction. The City does have a program to fund public facilities for low- and moderate- income households. Another program to advance all types of housing (market rate and	Μ	V

Adopted Goal and Policy	Type of Evaluation	Success in attaining planned housing types and units	Achievement of goals and policies	Link to HNA or HAP Objective
		affordable) could assist in providing for housing.		
5.4.6. Ensure multimodal public and private transportation options are available for new and redeveloped housing.	Review transit in relation to zoning density.	See Policy 5.1.9 for transit; transit serves higher density areas. City standards address street standards for new development. See 5.2.1 for investments in non- motorized improvements.	Μ	٧
5.4.7. Promote complete streets and trails to interconnect Yakima's neighborhoods and promote walkability.	Code status. Lower priority for data analysis: not a HNA gap. Miles of new streets and trails and sidewalks.	Yakima has adopted a complete streets policy in YMC 8.96. See 5.2.1 for investments in non-motorized improvements.	Μ	V
5.4.8. Promote safe, energy efficient, and healthy housing attainable to very low-, low-, and moderate-income households. Explore measures to improve indoor air quality and foster construction methods that reduce dust, mold, and air toxics concentrations in the homes.	Lower priority for data analysis: not a HNA gap. Consider focusing future survey for HAP on design topics.	City applies state energy code. Sustainable building practices have not been implemented in regulations.	Μ	V
GOAL 5.5. FOSTER A CARING COMMUNITY THAT NURTURES AND SUPPORTS INDIVIDUALS, CHILDREN, AND THEIR FAMILIES.				
5.5.1. Make human services more inclusive and accessible to the Yakima community.	Indirectly related to HAP. Discuss with TAC.	The City offers a wide variety community services including housing repair for existing residents, and landlord-tenant counseling. For new housing opportunities, the City helps fund public facilities that benefit low and moderate income residents. The City also acquires property	Μ	A

Adopted Goal and Policy	Type of Evaluation	Success in attaining planned housing types and units	Achievement of goals and policies	Link to HNA or HAP Objective
		to help construct homes under federal funding. The City helps develop affordable housing through a Community Housing Development Organization (CHDO). Some programs have been cut back due to limited funding (e.g. having to strictly prioritize housing repair funds). ⁴⁴		
5.5.2. Identify opportunities and develop strategies that are proactive and preventative in their approach to human services needs.	Indirectly related to HAP. Discuss with TAC	This broad policy could mean advanced assistance to households prior to their becoming homeless. See 5.3.4.	U	A
5.5.3. Allocate City general funds and seek federal and state funds to offer human services that the City can best provide to address a spectrum of community needs.	HAP. Discuss	See Policy 5.5.1.	E	V
5.5.4. Consider human services objectives in developing City regulations and codes. For example, enforcing code abatement may mean making people homeless. Ensuring there are community resources to assist these residents, before they are abated, is critical.	Code abatement and loss of housing stock, and assistance offered to households.	The City has a code enforcement program and a transparent "Yak Back" requests to assure quality neighborhoods and safety; the City also offers programs to address housing and facility repair, addition of streetlights, and graffiti removal. ⁴⁵	E	V
5.5.5. Cooperate with school districts and non-profit human service providers to identify needs and effective delivery of	in roan o o ny	The City cooperates with service providers such as with the homeless task force. The City	Μ	V

⁴⁴ Yakima's <u>Draft 2019 Annual Action Report</u>, indicates "[d]due to the limited Federal Entitlement funds from HUD, the City of Yakima has cut a number of programs and continues to serve a growing number of Senior/Disabled homeowners with severe emergency repairs such as; no heat, no power, no water, no sewer, and deteriorated roofs that have become insurance concerns that may lead to cancellation."

⁴⁵ See Code Compliance: <u>https://www.yakimawa.gov/services/code-compliance/</u>. Yak Back Requests:

https://gis.yakimawa.gov/portal/apps/View/index.html?appid=bb906efd6d2d4e87a07dd93b906a298d. See Community Service: https://www.yakimawa.gov/services/neighborhood-developmentservices/community-service/.

Adopted Goal and Policy	Type of Evaluation	Success in attaining planned housing types and units	Achievement of goals and policies	Link to HNA or HAP Objective
services to individuals, children, and families.	HAP. Discuss with TAC	also works with the school districts such as on the Comprehensive Plan policies and capital facilities plan.		
5.5.6. Educate the community about and promote affordable and special needs housing and human services facilities and programs. Conduct early and ongoing public outreach and communication during program or project review and apply appropriate conditions of approval that address community concerns such as traffic congestion, public service provision, or environmental quality.		The City engages the community through its housing and land use plans. The HAP process has included community engagement.	E	V

The Housing Element has an Implementation Strategy. See Exhibit 71. Most of the strategies have been implemented on an ongoing basis.

Implementation Item	Action Type	Desired Result	Implementation of the schedule of programs and actions
City of Yakima Consolidated Plan	Strategic plan, updated periodically, that provides an assessment of current and projected housing needs, housing market trends, inventory conditions, barriers to providing affordable housing, a list of current providers, and a five-year strategy for providing affordable housing.	 Data on housing inventory and needs Inventory of affordable housing providers Increase in affordable housing 	 Regularly updated. Most recent is <u>2020-</u> <u>2024</u>.
A Ten-Year Plan to End Homelessness: A Five-Year Update	Report on local efforts and strategies.	Data on homelessnessDecrease homelessness	 Last version adopted in <u>2012</u>. City developed more coordinated homeless support

Exhibit 71. Ho	ousing Element	Implementation	of Programs ar	nd Action
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Implementation Item	Action Type	Desired Result	Implementation of the schedule of programs and actions
			and response to address homeless. ^{46 47 48}
Annual Action Plan for CDBG and HOME Investment Partnership Funds, 2016	Plan for use of federal funds, updated annually	 Investment in affordable housing needs and community development needs 	 Latest plan, <u>2019</u>.
Yakima County Farmworker Housing Action Plan, 2011 – 2016	Strategic plan for approaching issues related to farmworker housing	 Housing needs data for seasonal and year-round farmworkers Increased housing stability for farmworkers 	 The plan does not appear updated since 2016. The City has allowed use of a hotel for seasonal farmworker housing. Farmworker housing is provided by the Yakima Housing Authority and by producers if participating in the H-2A program.
Zoning Code, YMC Title 15	Regulatory law on housing development, amended as needed	 Ensure code aligns with goals and needs in the community Remove barriers to affordable housing 	City made extensive code updates in 2019 to address barriers to affordable housing.
Senior/Disabled Persons Home Repair Program	City housing program administered through the Office of Neighborhood Development to those who	 Increased investment in neighborhoods Aesthetic improvements 	 Some programs have been cut back due to limited funding

⁴⁶ <u>https://www.yakimawa.gov/media/news/task-force-helps-homeless-find-shelter-food-services/</u>

⁴⁷ <u>https://www.yakimawa.gov/media/news/participation-sought-yakima-annual-homeless-count/</u>

⁴⁸ <u>https://www.yakimawa.gov/media/news/wp-content/blogs.dir/6/files/sites/6/Ad-Hoc-Homeless-Facility-</u> <u>Review-Committee-News-Release.pdf</u>

Implementation Item	Action Type	Desired Result	Implementation of the schedule of programs and actions
	qualify (income and asset restrictions)		(e.g. having to strictly prioritize housing repair funds). ⁴⁹
Exterior Paint Program	City housing program administered through the Office of Neighborhood Development to those who qualify (age and disability restrictions)	 Increased investment in neighborhoods Aesthetic improvements 	•
Homeownership Through New Construction	City housing program administered through the Office of Neighborhood Development to those who qualify (income restrictions)	 Increased homeownership 	 The City also acquires property to help construct homes under federal funding. The City helps develop affordable housing through a Community Housing Development Organization (CHDO).
Tenant/Landlord Counseling	Office of Neighborhood Development Services program to assist either tenants or landlords with disputes and advice on reaching agreements or seeking legal support.	 Improved tenant/landlord relationships Education on legal support for those in need 	 The City offers landlord-tenant counseling.
Lot Acquisition Program	A City program within the Yakima Target Area that provides funds to purchase lots for residential development projects. Lots must be residentially zoned, have	 New housing stock Neighborhood revitalization New infill development 	 The City also acquires property to help construct homes under federal funding.

⁴⁹ Yakima's <u>Draft 2019 Annual Action Report</u>, indicates "[d]due to the limited Federal Entitlement funds from HUD, the City of Yakima has cut a number of programs and continues to serve a growing number of Senior/Disabled homeowners with severe emergency repairs such as; no heat, no power, no water, no sewer, and deteriorated roofs that have become insurance concerns that may lead to cancellation."

Implementation Item	Action Type	Desired Result	Implementation of the schedule of programs and actions
	vacant or substandard buildings, and be developed within 12 months of purchase.		
Downtown Redevelopment Tax Incentive Program (YMC 11.63)	A City program designed to provide increased residential opportunities. This program is intended to stimulate new multi-family housing and the rehabilitation of vacant and underutilized buildings for multi- family housing.	 Special valuations for eligible improvements in residentially deficient urban centers. 	 Between 2007- 2019 27 market rate units were constructed with the MFTE program.⁵⁰

⁵⁰ https://public.tableau.com/profile/jlarc#!/vizhome/MFTEdashboard-final/Dashboard

Land Use Element Evaluation

The Land Use Element is evaluated with similar criteria as the housing element. See Exhibit 72. The City has implemented the 2017 Comprehensive Plan with areawide rezones as well as processed docket applications to change zoning, such as from R-1 (single family) to R-3 multifamily.

Policies regarding diverse housing types have largely been implemented with flexibilities integrated into the zoning code in 2019. Other than landscaping, policies regarding design standards are early in implementation, and could assist in improving compatibility and character. Policies addressing incentives for affordable housing are also early in implementation.

Some policies are broad and more difficult to determine implementation. Only one policy appears to be a barrier to missing middle housing: "F. Discouraging the conversion of single-family detached structures to multi-family structures except where they conform to density, design, and parking standards for the applicable zoning district."

	Type of Evaluation	Success in attaining planned housing types and units	Achievement of goals and policies	Link to HNA or HAP Objective
GOAL 2.3. RESIDENTIAL USES. PRESERVE AND ENHANCE THE QUALITY, CHARACTER AND FUNCTION OF YAKIMA'S RESIDENTIAL NEIGHBORHOODS.				
2.3.1. Provide for a wide variety of housing types within the city to meet the full range of housing needs for Yakima's evolving population.		There is a sufficient land capacity across zones to meet growth targets. See Exhibit 54.	Μ	V

	Type of Evaluation	Success in attaining planned housing types and units	Achievement of goals and policies	Link to HNA or HAP Objective
 A. <u>Accessory dwelling units</u> (<u>ADU</u>). Allow for attached and detached ADU's in all residential districts provided size, design, and other provisions are included to promote compatibility with surrounding uses. Additional considerations may include: Reduce the minimum lot size for lots qualifying for an ADU. Allow free-standing ADU's provided lots retain usable open space and units minimize privacy impacts to adjacent properties. Provide an owner occupancy requirement (owner must live in primary home or ADU) 	Code status. Number built.	Accessory dwelling units were limited in 2015-2019 but more recently have been increasing. Based on the updates to the Zoning Code, the last bullet on owner occupancy should be removed.	M/U	V/A
B. <u>Standard single family.</u> Continue to allow for detached single family dwellings in residential districts.	Relate to land capacity.	The majority of units in land capacity are for detached single family. See Exhibit 54.	С	V

	Type of Evaluation	Success in attaining planned housing types and units	Achievement of goals and policies	Link to HNA or HAP Objective
 C. <u>Small lot single family.</u> Allow for small lot single family development (lots smaller than 6,000 square feet) in special circumstances, including: Within a master planned development on sites over two acres in size in applicable zones, provided the development incorporates traditional neighborhood design concepts and conformity with district density requirements. On infill sites in R-2 and R-3 district provided the traditional neighborhood design concepts. Consider reducing the lot size minimum for small lot single family in the R-2 district to 5,000sf and 4,000sf in the R-3 district. 	Code status. Density of new development by zoning district. (Achieved densities.)	In the zoning code lot sizes of 6,000 square feet are allowed. For attached housing smaller lot sizes of 3,500 to 4,000 square feet are allowed.	M/U	V

		Type of Evaluation	Success in attaining planned housing types and units	Achievement of goals and policies	Link to HNA or HAP Objective
D.	<u>Cottage housing.</u> Allow the development of cottage housing (a cluster of small homes around a common open space) in residential zones, provided special design provisions are included to ensure a pedestrian-oriented design, inclusion of common open space, and strict cottage size limitations.	Code status. Units built if any.	Cluster development is allowed in City zones. Cottage is not specifically called out.	Μ	V
E.	Duplexes. Continue to allow duplexes in appropriate residential zones, provided density standards are met. Consider incorporating design standards that emphasize a pedestrian- oriented design and the inclusion of usable open space.	Number built.	Duplexes have been developed. See Exhibit 62. The City recently adopted a zoning update which allows duplexes on corner lots in new R-1 subdivisions as an outright permitted use – See YMC Ch. 15.04, Table 4-1.	C	V
F.	Townhouses. Encourage the development of townhouses in the R-2 and R-3 zones and commercial/mixed-use zones as an efficient form of housing. Design standards should emphasize pedestrian- oriented design, façade articulation, and usable open space.	Status of code incentives. Number built.	Zero lot line is allowed such as townhouses. See Exhibit 62.	Μ	V

		Type of Evaluation	Success in attaining planned housing types and units	Achievement of goals and policies	Link to HNA or HAP Objective
G.	Senior and assisted housing. Encourage these housing types in the R-2 and R-3 zones and zones and commercial/mixed-use zones. Design standards should emphasize pedestrian-oriented design, façade articulation, and usable open space.	Status of code incentives. Number built.	Retirement homes are allowed in all residential zones except R-1 and commercial and mixed-use zones. The City allows for more housing styles and types that would be affordable to all ages. There are no recent age- restricted housing projects in recent years.	Μ	V
H.	Walk up apartments and stacked flats. Encourage these housing types in the R-2 and R-3 zones and commercial/mixed- use zones. Design standards should emphasize pedestrian- oriented design, façade articulation, and usable open space.	Status of design code. Number built.	There were about 34 multifamily homes permitted in R-2 and none in R-3 in 2015-2020. However missing middle attached housing was developed in both zones at 204 and 122, respectively.	Μ	V
Ι.	Live-work units. Promote opportunities to combine live and workspaces in commercial and mixed- use zones.	Status of code. Number built.	Live work is allowed in commercial and mixed-use zones. The City does not track these unit types now but can do so in the future.	Μ	V
neigh	Preserve and enhance lished residential borhoods. Specifically: Ensure that new development is compatible in scale, style, density, and aesthetic quality to an established neighborhood.	Code status.	The City provides landscaping and site design requirements, but design guidelines and standards are limited.	Μ	V

		Type of Evaluation	Success in attaining planned housing types and units	Achievement of goals and policies	Link to HNA or HAP Objective
Β.	Protect the character of single-family neighborhoods by focusing higher intensity land uses close to commercial and community services and transit.	Rezones accomplished.	Following the 2017 Comprehensive Plan rezones were conducted for consistency and to allow more opportunities for housing and mixed uses.	Ε	V
C.	Prioritize the upkeep and improvement of streets, sidewalks, landscaping, parks, utilities, and community facilities in established neighborhoods.	Identify City programs.	The City has a <u>program</u> to replace streetlights in neighborhoods. The City has mapped pavement conditions, sidewalk problems, safe routes to schools, and bicycle connections and areas of improvement to help prioritize efforts. ⁵¹ The City has also identified non-motorized improvements that improve walkability, mobility, and drainage in its transportation improvement program and capital facility plan. ⁵² The City adopted a Bicycle Master Plan. The City has contracted with a consultant to create a Pedestrian Master Plan, due for completion in 2021.	Μ	V
D.	Maintain neighborhood upkeep through strict City code compliance.	Code enforcement actions/type.	The City has a code enforcement program and a transparent "Yak Back" requests to assure quality neighborhoods and safety; the City also offers programs to address housing and facility repair, addition of streetlights, and graffiti removal. ⁵³	Μ	V

⁵¹ City Map: <u>https://gis.yakimawa.gov/citymap/</u>. Planning Gallery: <u>https://gis.yakimawa.gov/portal/apps/MinimalGallery/index.html?appid=8b762817e48a4bdf93e7cbeadf2</u> <u>e3a93</u>.

⁵² Capital Facilities Plan 2017: <u>https://www.yakimawa.gov/services/planning/files/2014/12/Final-CFP-</u> 2017_0525-CLEAN.pdf.

⁵³ See Code Compliance: <u>https://www.yakimawa.gov/services/codes/code-compliance/</u>. Yak Back Requests:

		Type of Evaluation	Success in attaining planned housing types and units	Achievement of goals and policies	Link to HNA or HAP Objective
 more inten residential mixed-use, Specifically Proposals s conform to criteria set desired des the applica under Goal Is the site p suited for t designation Is the desir of the impl zones of th designation applicable Goal 2.2)? 	and use a changes to sive designations, or industrial. : hould locational forth for the signation in ble policies 2.2. ohysically he proposed a? ed zone one ementing e land use a (per policies under zones or nges that may ability with ading	Not applicable. Application review.	The City has conducted areawide rezones consistent with the Comprehensive Plan. Annually, the City has a docket. This policy assists with site-specific rezones.	C	
	of single- ched to multi- ctures except conform to sign, and ndards for	Potential barrier.	Consider amending policy. This precludes missing middle.	U	V

https://gis.yakimawa.gov/portal/apps/View/index.html?appid=bb906efd6d2d4e87a07dd93b906a298d. See Community Service: https://www.yakimawa.gov/services/neighborhood-developmentservices/community-service/.

	Type of Evaluation	Success in attaining planned housing types and units	Achievement of goals and policies	Link to HNA or HAP Objective
G. Allow home occupations that would not generate excessive traffic, create parking problems, or degrade the livability or appearance of the neighborhood.	Indirectly related to HAP.	Unrelated to housing strategies.	С	V
2.3.3. Create walkable residential neighborhoods with safe streets and good connections to schools, parks, transit, and commercial services.	Indirectly related to HAP. Discuss with TAC	See Policy 5.1.9 for transit. Yakima has adopted a complete streets policy in YMC 8.96. See 5.2.1 for investments in non-motorized improvements.	Μ	V, I
A. Construct sidewalks along all new residential streets.	See above.	See above.	Μ	V, I
B. Provide streetscape standards that create safe and walkable streets within residential developments.	See above.	The City has street tree standards (YMC 8.77) Yakima Tree Board has developed a Tree Inventory. ⁵⁴	Μ	V, I
 C. Promote small block sizes to ensure good connectivity and reduced walking distances between residences and schools, parks, and services. Specifically: Low density residential: Blocks between 400-800 feet long are appropriate. 	See above.	City subdivision block sizes are to be no less than 250 feet and no greater than 1,000 feet. (YMC 14.25.050) A gradation of block sizes has not been codified but city range accommodates policy.	Μ	V, I
 Mixed residential: Blocks between 300-660 feet long are appropriate. 	See above.	See above.	Μ	V, I
 Provide for through public through block connections for large 	See above.	To be implemented.	E	Ι, V

⁵⁴ See: <u>https://www.yakimawa.gov/services/planning/yakima-tree-board/</u>.

		Type of Evaluation	Success in attaining planned housing types and units	Achievement of goals and policies	Link to HNA or HAP Objective
resic	lential blocks.				
use Cont to pr cont 660 Cont to pr cont 1,32 Allow priva to m	imercial and mixed- designations: figure development rovide pedestrian nections at 300 to feet intervals. figure development rovide vehicular nections at 600 to 0 feet intervals. w flexibility for ate internal streets neet connectivity ctives.	See above.	To be implemented.	Ε	I, V
publ park dista	rovide for usable licly accessible land within walking ance (1/2 mile) of all residences.	Indirectly related to HAP. Discuss with TAC. Location of new housing proximity to parks.	Per ParkScore 65% of Yakima residents live within a 10-minute walk of a park. ⁵⁵ City equity study has considered investment in parks across districts. City maintains a parks plan.	E	Ι, V
standards f family dever gracefully in into existin, ways that m neighborho character. Key concep design stan • A cove street.	red entry facing the ize the impacts of	Code status. Lower priority for data analysis: not a HNA gap. Consider focusing future survey for HAP on design topics.	City has updated zoning standards to allow for smaller lots. The City can require common open space as a condition of approval for Type 2 or 3 review. Design standards for transparency and FAR are not yet fully implemented.	E, M	V
	s and driveways on eetscape.				

⁵⁵ See: <u>https://parkserve.tpl.org/mapping/index.html?CityID=5380010</u>

	Type of Evaluation	Success in attaining planned housing types and units	Achievement of goals and policies	Link to HNA or HAP Objective
 Provide usable open space on all single-family lots. Consider a maximum floor area ratio to better ensure that homes are proportional to lot sizes. Minimum amount of façade transparency to promote more "eyes on the street" for safety and to create a welcoming streetscape. 				
 2.3.5. Consider new design standards for new multifamily development to promote neighborhood compatibility, enhance the livability of new housing, and enhance the character of residential and mixed-use areas. Key concepts to emphasize in the design standards: Emphasize pedestrian oriented building frontages. Emphasize façade articulation consistent with neighborhood scale. Integrate high quality durable building materials and human scaled detailing. Provide for usable open space for residents. Provide compatible site edges and sensitive service area design. 	Code status. Lower priority for data analysis: not a HNA gap. Consider focusing future survey for HAP on design topics.	Design standards available for parking and landscaping, but other standards not yet in place. Parking standards could be evaluated for rightsizing, such as linking to bedrooms, if there are high rates of available street parking, and in areas with frequent transit service.	E	V

	Type of Evaluation	Success in attaining planned housing types and units	Achievement of goals and policies	Link to HNA or HAP Objective
 Provide for vehicular access and storage while minimizing visual and safety impacts of vehicles. Integrate landscaping elements to soften building elevations, enhance neighborhood compatibility, and improve the setting for residents. 				
2.3.6. Allow some compatible nonresidential uses in residential zones, such as appropriately scaled schools, churches, parks and other public/community facilities, home occupations, day care centers, and other uses that provide places for people to gather. Maintain standards in the zoning code for locating and designing these uses in a manner that respects the character and scale of the neighborhood.	Not an HNA gap.	Such uses are allowed in the residential zones; while there are landscape standards, other design standards are limited.	Μ	V
2.3.7. Explore the development of zoning incentives to help meet housing diversity and affordability goals. Examples could include residential density bonuses, variations in allowed housing type, or flexibility in regulations, if a proposal meets community goals for affordable, senior, size-limited, or other types of innovative	Code status. Use of density bonuses, MFTE, requests for variances.	The City increased permitted types of innovative housing in 2019. Between 2007-2019 27 market rate units were constructed with the MFTE program. ⁵⁶ The City could consider other incentives and bonuses.	Μ	V

⁵⁶ https://public.tableau.com/profile/jlarc#!/vizhome/MFTEdashboard-final/Dashboard

honsing the policies and units and u

outright or through discretionary review processes, consider providing for these incentives through pilot programs or other innovative measures.

Other Elements

The City's Capital Facilities Plan was created in 2017. Some of the specific capital improvements will be outdated in 2022. The City could update it with infrastructure investments in amenities and walkability to address policies on neighborhood quality or to unlock some land for development distant from sewer (e.g. latecomers' approach with City leading; see below).

Regulatory Incentives and Barriers

At the time of the Comprehensive Plan update, the Existing Conditions Report (2017) identified some findings about the City's development barriers. As well, the City has recently reviewed its success in amending its code to add missing middle housing types and remove regulatory barriers.

In 2019/2020, the City adopted regulations that accomplished:

- Adding or amending unit type allowances and revising density limits: The City added allowances for Duplexes on corner lots administratively. Multi-family development up to 7 units per acre is allowed in the R-1 zone.
- Modifying environmental regulations: The City adopted an infill exemption relying on the EIS prepared for the Comprehensive Plan in 2017. The City also adopted the maximum SEPA exemption for single family and multifamily uses.
- Streamlining the permitting or development approval process: The City modified the levels of review for several housing types to have more administrative approvals.

Reviewing the status of Comprehensive Plan Housing and Land Use policy

Link to HNA or <u>HAP Obje</u>ctive implementation, areas for additional implementation to support housing needs include:

- Revising development standards such as off-street parking requirements: Parking is about 1.5 stalls per multifamily unit and 2 per single-family detached dwelling. The City could consider relating multifamily parking to the number of bedrooms. The City could also consider counting on-street parking. As well, the City could consider higher transit service areas in determining stall requirements.
- Addressing infrastructure gaps or inadequate infrastructure: there are two types of gaps 1) lack of sewer in growing areas to the north and west and 2) existing developed neighborhoods with poor infrastructure and little to no amenities. This often included an incomplete street grid system and no curb, gutter, or sidewalks. Many of these areas are still on septic systems. There are some gaps in the extent of municipal water and sewer systems that should be addressed to advance City goals for revitalization in already developed areas as well as future development areas. There are state laws allowing community revitalization funding. Cities may also initiate latecomer's agreements and help fund extensions.⁵⁷
- Implement quality design: Most of the policies around design are only partially implemented. As noted in the Comprehensive Plan Existing Conditions Report, Yakima is the only city among Washington's most populous cities that does not have design standards for commercial and multifamily development. The City can set expectations for quality and affordable design in new development and prioritize investments in existing neighborhoods lacking infrastructure, recreation, and other features. Addressing quality design can increase the acceptability and compatibility of denser housing types.
- Addressing incentives more holistically beyond the MFTE to attract affordable and senior housing: The City has only attracted about 27 units under the program. The boundary is focused on downtown. The City could consider other possible conditions to attract desired housing such as senior affordable housing. The City could also consider if other areas beyond Downtown would be candidates as urban centers around which to encourage housing. This could include other subarea centers where multifamily is desired.

⁵⁷ In 2013 and 2015, the Washington State Legislature made changes to latecomers' laws to require a municipality or district to contract with the owners of real estate upon request to extend water or sewer service where it is a prerequisite to development. The legislative changes also allow counties or cities to participate in or to initiate latecomers' agreements for utilities. Facilities must be consistent with all applicable comprehensive plans and development regulations, e.g. consistent with comprehensive water system plans, sewer plans, infrastructure standards and specifications, etc.

The Community Survey and Technical Advisory Committee has also noted some areas for review that can be carried forward for considering in the Housing Action Plan objectives and strategies.

Findings

This policy framework evaluation has found the City of Yakima could improve its policy implementation in these respects:

- Identify funding sources to extend utilities to otherwise 'undevelopable' parcels and developed parcels which at present cannot expand, i.e. an existing lot with a SFR cannot add an ADU unless water and sewer is available.
- Explore incentives for projects that construct new senior housing such as: reduced parking requirements, clustering of units, variety of housing types.
- Consider expansion of the MFTE into areas outside of the downtown core.
- Consider revision to parking standards, especially for high density residential and in the downtown core.

D // Potential City-owned Catalyst Sites

Exhibit 73. City-owned Sites



E // Displacement Risk Analysis

Displacement refers to instances when a household is forced or pressured to move from their home against their will. Direct, physical displacement occurs in cases of eviction, the termination of a tenant's lease, or public land claims through eminent domain. Physical displacement can also occur when a property owner decides to renovate units to appeal to higher-income tenants or when buildings are sold for redevelopment. Another cause might be the expiration of an affordability covenant and resulting conversion of the unit to market rate housing. Economic displacement occurs when a household relocates due to the financial pressure of rising housing costs. Renters are more vulnerable to economic displacement, particularly those who are low-income, although some homeowners can experience this as well with significant increases to property tax bills. Cultural displacement affects community businesses and a concentration of racial or ethnic minority households, other households who affiliate with the affected cultural group may begin to feel increased pressure or desire to relocate.

This analysis evaluates displacement from two perspectives:

- 1. **Monitoring the count and rate of evictions** paints a picture of the intensity of physical displacement in Yakima. Available datasets do not tell the entire story, as they only capture court-filed evictions and will not include residents who are priced out of units or who are asked to vacate a unit outside of the court system. Despite these limitations, data can highlight if evictions are common or at a high rate relative to county averages.
- 2. Understanding social factors that make a household more vulnerable to displacement is one way to understand areas of the city that could be hardest hit by residential displacement. Tools such as the Social Vulnerability Index (SVI), assist with this effort. Proactive engagement with identified neighborhoods is an important step to avoiding or mitigating displacement that can result from policy changes and new development.

Combining results of the eviction analysis and the vulnerability mapping tools, neighborhoods in the eastern part of the city are the highest priority for anti-displacement work in Yakima. These subareas contain economically and socially vulnerable households who may benefit from additional engagement and anti-displacement policy efforts.

Evictions

A count of evictions reveals that between 550 and 600 households face eviction every year in Yakima County. Eviction rates evaluate the number of evictions against the total number of renters within a given Census tract. Local reporting estimates that the city of Yakima ranks second in Washington state for highest eviction rate. See Exhibit 74.

Residential eviction is very disruptive for the social fabric of a household and moving costs add to the financial burden of a family struggling to afford rent. Eviction can result in people living in poor housing conditions or even experiencing homelessness. The impacts of eviction can last for many years. It can affect a household's ability to rent other apartments, find jobs, or qualify for federal assistance.



Exhibit 74. Eviction Rate, City of Yakima

Sources: Evictions Lab, 2020; BERK, 2020.

Social Vulnerability

The Centers for Disease Control (CDC) maintains the Social Vulnerability Index (SVI) as a tool developed to identify vulnerability to hazardous events nationwide. The index was

developed to assist public health and emergency response experts to identify areas of extra concern in the event of a shock such as a natural disaster or chemical spill. Many of the included variables, however, relate to housing vulnerability as well: poverty rates, identifying minority communities, and housing issues like crowding. Not all factors captured are relevant to identifying displacement risk, but they help paint a picture of neighborhood demographics.

Results identify areas many areas in Yakima with high vulnerability concerns. Over half (56%) of Census tracts have concentrated populations of lower socioeconomic status. Yakima city is also home to many POC and non-English speaking residents, who also disproportionately face displacement risk. The map in Exhibit 75 shows the areas of Yakima with higher concern for displacement risk. These neighborhoods in East Yakima and smaller neighborhoods to the north and west of the city should be of particular focus for outreach and anti-displacement policy implementation.



Exhibit 75. Social Vulnerability Index Ranking, City of Yakima

Sources: Social Vulnerability Index, 2020; BERK, 2020.

F // Providing Housing for Future Households by Income

The HNA gap analysis indicated a need for ownership/rental housing at all income levels. Based on the City of Yakima's adopted growth targets up to 5,517 dwelling units would be needed by 2040. As <u>new</u> households are added to the city, if their incomes are similar to today's share of household incomes, about 45-51 % of future households would need housing affordable at 80% AMI or lower. See Exhibit 76. This table may help the City prioritize different strategies over time and is meant as information if the City were to add households in a similar share as the present make up. It is not a set of targets.

Household Income Distribution 2013-2017 ACS	Need per Yakima County Household Share Percent	Net Future Units with County Shares Applied	Need per City Household Share Percent	Net Future Units with City Shares Applied
Extremely Low-Income (≤ 30% MFI)	10.8%	594	15.1%	833
Very Low-Income (30-50% MFI)	14.0%	770	15.3%	846
Low-Income (50-80% MFI)	19.7%	1,089	20.1%	1,109
Moderate Income (80-100% MFI)	11.4%	631	10.6%	584
Above Median Income (>100% MFI)	44.1%	2,433	38.9%	2,146
TOTAL	100.0%	5,517	100.0%	5,517

Exhibit 76. 2020-40 Growth - Household Need by Income Level