

Planning Ahead

County Planning, Land Use and Zoning
Strategies for Affordable Housing

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Introduction

Across the nation, county residents and county governments are struggling with housing costs.¹ County governments are most explicitly linked to housing through property assessments and the collection of property taxes – their top revenue source² – yet, they face a diverse set of challenges stemming from housing affordability issues. As housing becomes less affordable in a county, homelessness rises (increasing the costs of health and human services), commutes lengthen (increasing the costs to maintain county transportation infrastructure) and economic activity stagnates when businesses have difficulty attracting employees who can afford housing in the community.³ Initiatives designed to increase the housing stock using public funds are difficult due to limits on funding at the local, state and federal levels. All counties that collect property taxes have at least one state-imposed restriction on their ability to do so, and nearly three-quarters (73 percent) of states have further burdened counties by increasing mandates for counties, reducing funding to counties or both.⁴ Although counties have traditionally invested federal funding earmarked for affordable housing, counties cannot rely solely on federal funds. In fact, funding from the Community Development Block Grant (CDBG) program – the number one federal funding source for affordable housing – decreased by 23 percent from 1994 to 2018.⁵ Instead, county leaders are implementing innovative solutions using tools that will not further burden their county budgets or taxpayers.

Counties are in a unique position to respond to affordable housing challenges because of the role many play in planning and zoning. Most county governments have some planning, zoning, land use and permitting authority, which they use to protect residents and natural resources while simultaneously spurring economic growth. With this authority, county leaders can create a regulatory framework that incentivizes developers to build affordable units, without requiring additional funding from the county.

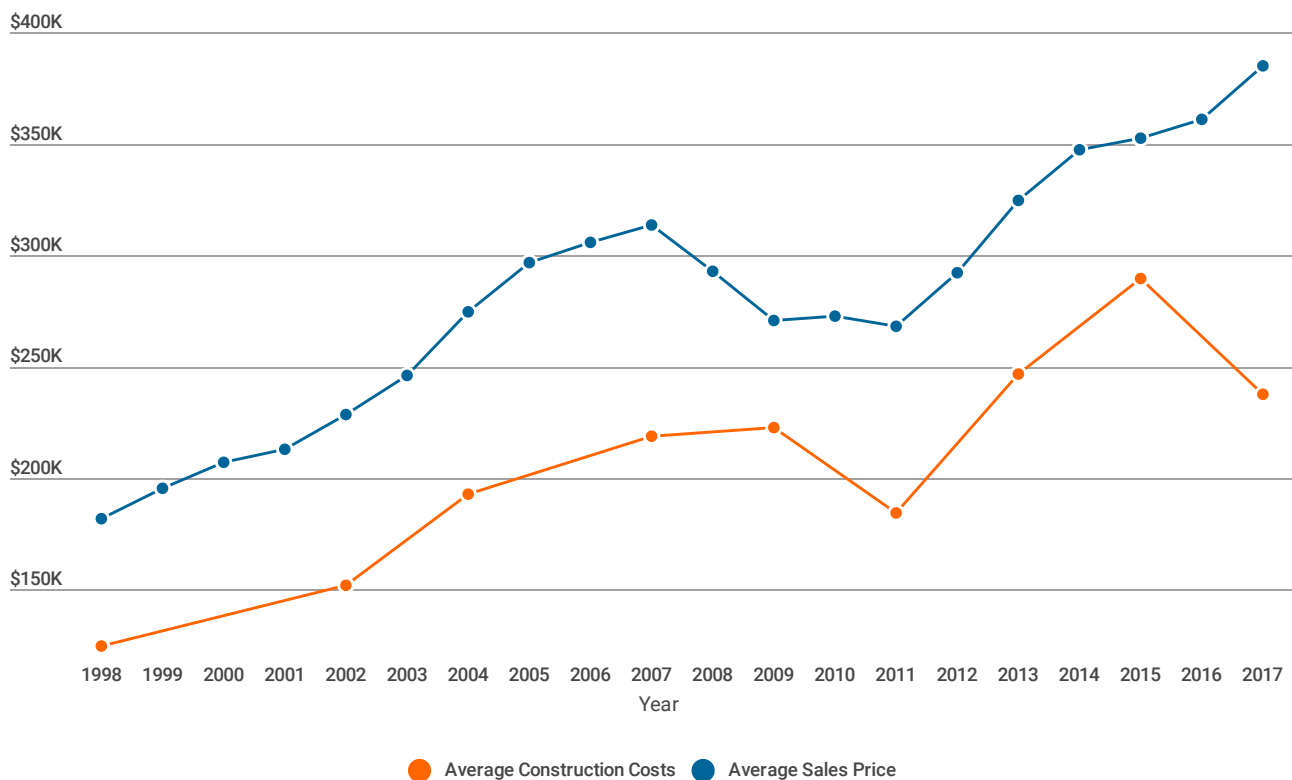
This report explores the role of counties in planning for development and in enacting zoning and land use ordinances that encourage the construction of affordable homes, as well as other county tools that do not require much new funding. Also featured in this report are four case studies in which county leaders are implementing innovative solutions to tackle housing affordability: Grand County (Utah), Buncombe County (N.C.), Greeley County (Neb.) and King County (Wash.). With a variety of tools at their disposal, county governments are well-positioned to help residents find adequate and affordable housing.

County Role in Planning and Zoning

The lack of affordable housing throughout the country is partially due to increases in construction costs, as well as a tendency to build large, expensive homes. As seen in Figure 1, both construction costs and sales prices for single family homes rose over the past two decades. From 1998 to 2017, the average construction cost increased by 91 percent and the average sales price increased by 112 percent.⁶ These increases in part represent a tendency to build larger homes, for, as seen in Figure 2, the average size of a single-family home increased by 22 percent over the past 20 years, reaching its peak of over 2,700 square feet in 2015.⁷ With the average sales price reaching \$384,900 in 2017, the housing market has moved towards favoring wealthier homebuyers.⁸

From 1998 to 2017, the average construction cost increased by 91 percent and the average sales price increased by 112 percent.

Figure 1: Construction Costs and Sales Prices of Single Family Homes, 1998-2017

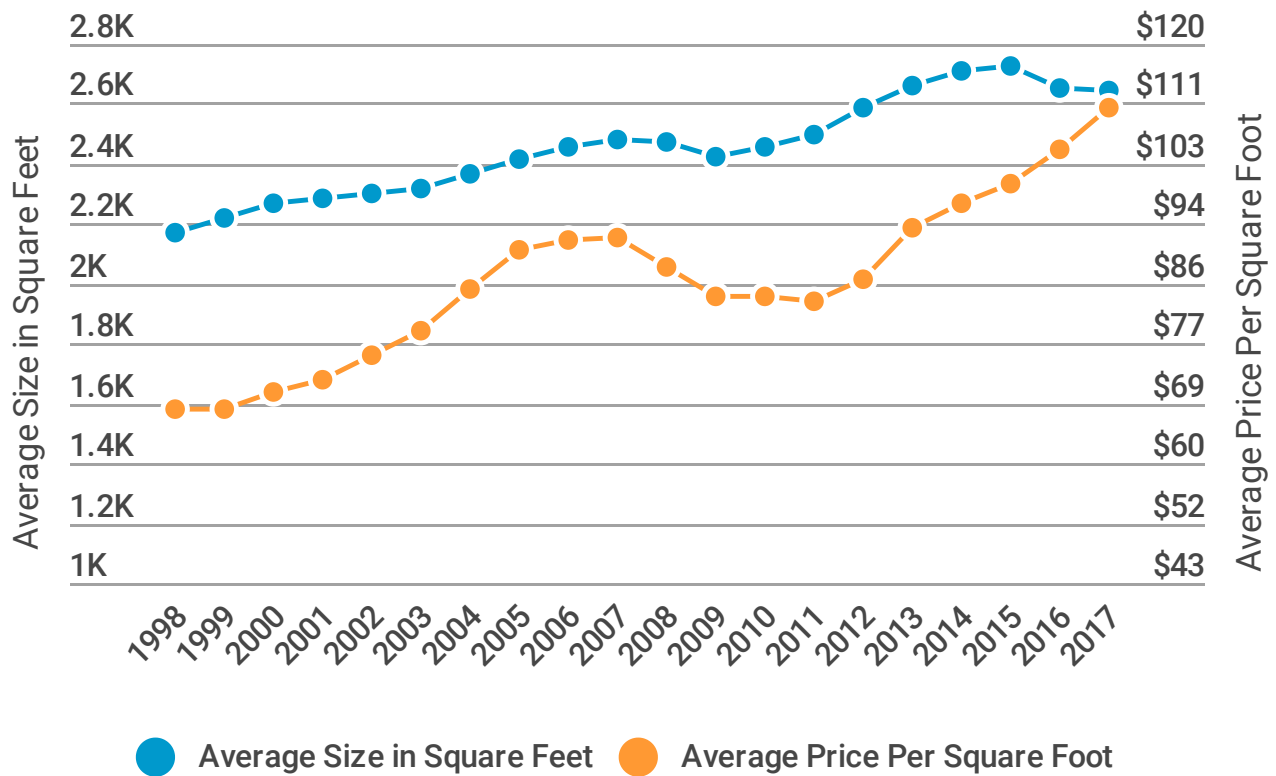


Source: National Association of Home Builders, Construction Cost Surveys, 1998-2017; U.S. Census Bureau, Characteristics of New Housing, 2018

Now, according to Harvard University’s Joint Center for Housing Studies, developers targeted wealthier homebuyers in the wake of the recession, constructing larger, more luxurious houses than in previous periods.⁹ In fact, in 2016, only 22 percent of newly-constructed single-family homes were small, entry-level homes (under 1,800 square feet) – a marked decrease from 1999-2007, when small homes made up 33 percent of new construction, on average.¹⁰ While home sizes increased, the average price per square foot also increased at a quicker rate, rising by 64 percent from 1998 to 2017 (see Figure 2).¹¹ Hence, though the cost of building a home rose rapidly, developers still built large homes primarily for wealthy homebuyers, neglecting the entry-level homebuyer market and exacerbating the housing affordability problem.

The average price per square foot rose by 64 percent from 1998 to 2017.

Figure 2: Average Size vs. Average Price per Square Foot of Single Family Homes, 1998-2017



Source: U.S. Census Bureau, *Characteristics of New Housing*, 2018



The goal of most county comprehensive plans is to plan for population increases and economic development while preserving the county’s natural and cultural resources.

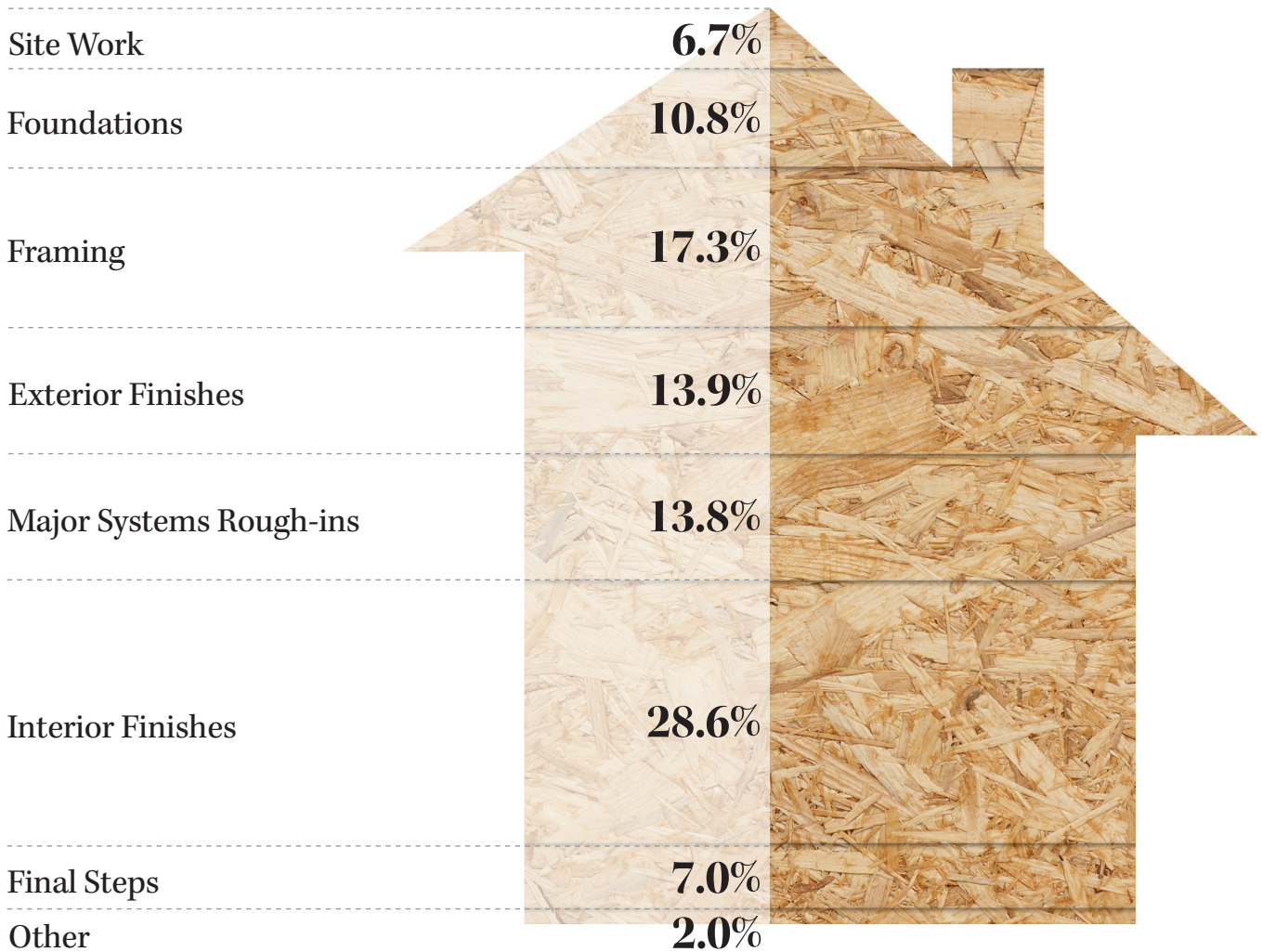
As developers construct more high-cost housing, county leaders can leverage their land use planning and zoning authority to help ensure that the demand for affordable housing is met. To plan for future growth, many counties create comprehensive plans, which vary depending on state regulations and the needs of residents. Comprehensive plans provide a road map for local zoning and land use regulations. Although they vary greatly in content, most seek the same goal: to plan for population increases and economic development while preserving the county’s natural and cultural resources.

With this goal in mind, county plans generally include many similar elements. Counties often plan for future infrastructure expansion – whether transportation, water, sewer or other infrastructure – to support new commercial and residential growth. Alongside infrastructure expansion comes economic development planning, in which county leaders examine county industries and the needs of these industries. The plans also tend to include policies to protect natural resources, such as

nutrients in the soil that support agricultural industries or waterways that feed into community drinking water. Finally, most plans include a housing element. Counties evaluate their current housing stock and determine the future housing needs of the growing community and economy. County leaders can encourage affordable housing development by recognizing housing affordability as a key priority for the well-being of residents and for economic development. Counties can then work with community and business leaders to weave affordable housing incentives and regulations into zoning and land use policies, thereby ensuring future housing needs are met.

Depending on state statutes and constitutions, counties have a variety of zoning and land use incentives available to encourage developers either to build affordable units or to reserve some units in larger developments for low- and moderate-income households. Counties often have authority over the creation of subdivisions, density regulations and the timing of development, and they can use this authority to foster affordable housing

Figure 3: Single Family Home Construction Cost Breakdown



Source: National Association of Home Builders, Construction Cost Survey, 2017.

development. For example, some counties provide density bonuses, which allow developers to build units at a higher density if they build units that are affordable for low-income residents. Counties can also allow smaller subdivisions or reduce setback or lot size requirements, so residents may purchase less land with a home. County leaders are experimenting with a range of similar tools to help residents secure affordable housing.

Alongside planning processes and zoning regulations, counties can influence the cost of housing and provide incentives through local permitting procedures. According to the National Association of Home Builders' (NAHB) 2017 Construction Cost Survey, 6.7 percent of the cost of constructing a home in 2017 was comprised of site work, which included building permit

fees, impact fees, water and sewer fees, inspections, architecture and engineering, among other items.¹² Many county governments have authority over these fees, inspections and permits. Hence, they can reduce fees or expedite the permitting process for developers building affordable homes.

County governments are best positioned to understand the housing needs of residents. When housing is unaffordable, county staff and budgets are strained, the demand for county services increases and, more importantly, county residents suffer. Counties may not have the funding necessary to build hundreds and thousands of new affordable units, but their role in planning and zoning provides opportunities to develop new tools that still improve the lives of residents.

County Tools for Expanding Affordable Housing

ACCESSORY DWELLING UNITS (ADUs): An accessory dwelling unit, or “ADU,” is an additional, separate living quarter built on a single-family lot that is independent of the primary housing unit. Counties can help increase housing affordability by enacting ordinances to allow for easier development of ADUs. Landowners can then build ADUs to increase the affordable housing stock in the area, the variety of housing options for residents and, potentially, their own income.¹³

ADAPTIVE RE-USE: Affordable housing units can be developed by repurposing existing buildings which used to serve a different purpose. Vacant or underutilized commercial properties, for example, often provide opportunities for adaptive re-use.¹⁴

AFFORDABLE HOUSING IMPACT STATEMENTS: Counties can include in their comprehensive plans a housing element that takes an inventory of existing housing and predicts future housing needs of the community. When doing so, county leaders can examine the location, form and cost of future homes and include incentives for developers to build more affordable homes, if necessary.¹⁵

COUNTY-OWNED LAND FOR AFFORDABLE HOUSING: Counties can help create affordable housing units by assessing the land that the county owns and donating some of it, or selling it at a reduced price, to a developer wishing to build affordable units.¹⁶

DENSITY BONUS: A density bonus allows developers to build more in a certain area in exchange for a community benefit, such as affordable housing units. A density bonus could allow the development of additional square footage or of additional units. For example, in exchange for making 20 percent of their units affordable for households making less than 80 percent of the Area Median Income (AMI), a developer may be able to build 45 housing units on a plot of land zoned for only 35 units.¹⁷

EXPEDITED DEVELOPMENT REVIEW AND PERMITTING: Counties can expedite review and permitting processes for developers building affordable housing units, thereby reducing the time – and the cost – to build these units.¹⁸

FORM-BASED CODE: Form-based codes establish regulations for the physical structure and form of a building, rather than its specific use. Counties can use form-based code to encourage mixed-income communities, since it can allow developers to build higher-density units next to lower-density ones. For example, a neighborhood zoned with form-based code could have a mix of single family homes, duplexes and fourplexes throughout, and still look uniform.¹⁹

INCLUSIONARY ZONING: Counties can use inclusionary zoning policies to require or encourage affordable housing development in certain areas of the county. Developers must designate a certain portion of housing units for low- and/or moderate-income residents if operating in an area with inclusionary zoning.²⁰

MEDIUM-DENSITY ZONING: Medium-density housing refers to housing units with densities between those of single-family homes and those of multi-family housing complexes. It can include townhouses, duplexes, triplexes and other small multi-family properties which provide a wider range of options for families with different needs and income levels.²¹

OVERLAY ZONE: An overlay zone is a special type of zoning district with additional requirements for properties in that area. This zone is “laid over” one or more existing zoning districts, meaning that the requirements for the overlay zone apply to portions of multiple zones, or to just a portion of one zone. Counties use these zones to require the development or preservation of affordable housing in a specific area.²²

Grand County, Utah

2017 Population: 9,674

2016 Median Household Income: \$43.5k

2016 Median Home Value: \$223.9k

2017 New Authorized Housing Units: 153

2016 % Mortgaged Housing Above Affordability Threshold: 28.9%

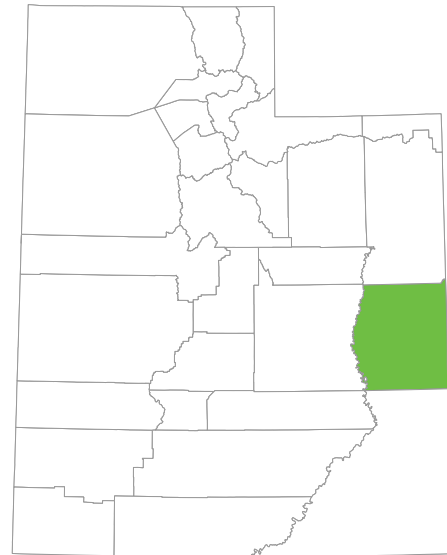
2016 % Rentals Above Affordability Threshold: 56.3%

2016 Housing & Transportation as % of Income: 65.0%

Source: NACo County Explorer data, 2018

Interviewees:

- Mr. Zacharia Levine, Community and Economic Development Director, Grand County, Utah
- Ms. Kaitlin Myers, Community and Economic Development Specialist, Grand County, Utah



Context

Grand County, Utah, is one of many “gateway” communities across the U.S. The county serves as an entry point for millions of tourists each year visiting Arches National Park and other areas of natural beauty in eastern Utah. In spite of the 3 million visitors that pass through the county each year, the county population remains below 10,000.²³ Since over 90 percent of the county’s land is owned by tribes, the state or the federal government, the county population is mostly concentrated in a single valley, with slightly over half of residents living in the county seat of Moab, while the other portion lives in unincorporated Grand County.²⁴ Hence, Grand County is an isolated community with an economy based on the tourism industry.

The county’s tourism industry is a large contributing factor to its affordable housing problem. Most tourism workers in the county earn low wages, and high levels of external purchasing power drive up home prices in the county. External demand for second homes, seasonal vacation rentals and general investment properties have put pressure on the county’s housing market, driving prices above what county residents can afford. New construction has not kept pace with the demand, in part due to the difficulty of finding construction workers in such an isolated community. Finally, since the county’s planning and zoning policies traditionally favored

“In our small, isolated community, housing is economic development.”

–Mr. Zacharia Levine, Community and Economic Development Director, Grand County, Utah

low-density, single-family homes, these policies did not evolve in step with the demands of the housing market. Now, the county is seeking to rectify this issue and spur economic development with an updated county plan and updated zoning ordinances.

Solution

In response to rising home prices, Grand County and Moab adopted an Affordable Housing Plan in 2009 and updated it in 2017.²⁵ The plan contains various elements to make the development of affordable housing easier. First, the plan calls for a thorough review of land use regulations to remove any barriers to housing development. Second, the plan includes an Assured Housing Policy – an inclusionary zoning policy set to be adopted at the end of 2018. Third, the plan includes a separate

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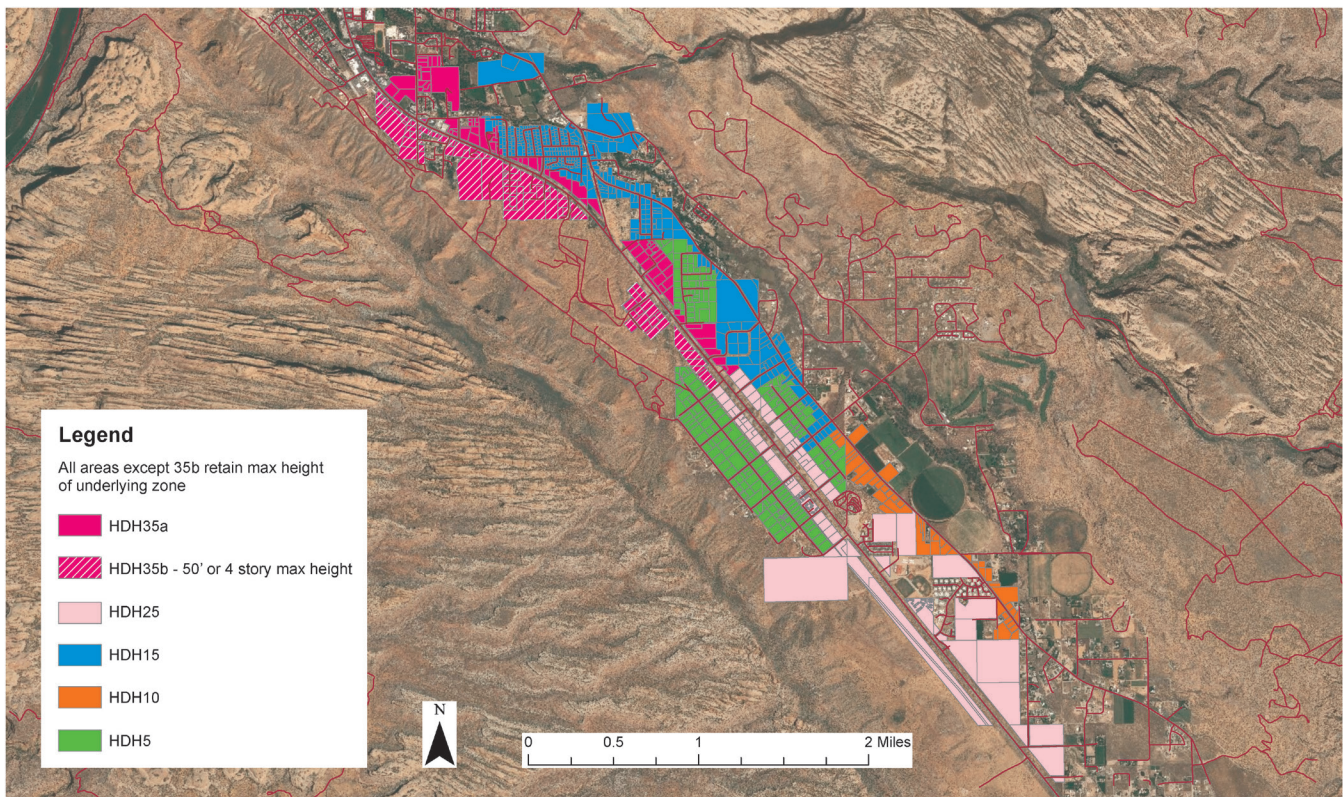
policy proposal to allow higher-density residential developments through density bonuses.²⁶ This “high-density housing” policy is also set to be adopted at the end of 2018 and allows for different types of housing development, especially medium- and high-density housing, which the county has traditionally lacked.

Grand County’s plan was based on a thorough analysis and projection of future county needs, conducted to ensure the plan would be accurate and data-based.²⁷ The analysis found that unaffordable housing was impacting residents of all income levels, from hourly wage earners to business owners and developers; thus, county leaders communicated with the public to gather resident input. The plan was a result of the collaboration between Grand County’s elected leaders, community leaders and many other stakeholders. It was processed as an amendment to the General Plan and adopted by resolution after public hearings. The Utah Chapter of the American Planning Association and the Utah Governor’s Quality Growth Commission honored the county with awards in recognition of the project’s excellence.

Outside of Grand County’s Affordable Housing Plan, the county has taken other steps to encourage the development of affordable housing. Grand County updated its ADU ordinance to allow ADUs on smaller lots – specifically, any lot 5,000 square feet or greater. The county also removed the requirement that an owner must live in either the ADU or primary unit, so developing additional rental units became easier. Moreover, the county amended its land use code to allow employers to set up employee housing on commercial properties, which is especially useful for seasonal employers linked to tourism. Recently, an employer operating within the county set up an RV campground on a commercial property due to the change in policy. Grand County also expanded its use of deed restrictions to preserve existing affordable housing and streamlined the county’s review process to the bare minimum required under state law, thus saving developers time and money.

To better work with the City of Moab and other community partners, the county formed the Moab Area Housing Task Force. The primary purpose of the Task

HDH - August 2018 DRAFT



Grand County, Utah, zoning map of proposed high density housing (HDH) overlay districts for employed, full-time county residents. The legend refers to maximum densities per acre (e.g., HDH25 refers to a maximum of 25 units per acre).

“Housing is the backbone of every community, and ours is no exception. Indeed, drawing connections between housing, economic development and community well-being has enabled individuals and groups across the political spectrum to see the need for new and innovative land use policies and housing practices.”

– Mr. Zacharia Levine, Community and Economic Development Director, Grand County, Utah

Force is to develop and implement plans to expand local affordable housing projects and policies. The Task Force is a voluntary, collaborative effort between nonprofits, industry representatives, development professionals, city and county staff and other community stakeholders. The Task Force lobbies for fair housing opportunities, and also started to engage counties in surrounding areas, since affordable housing is rarely an isolated issue.

Outcomes and Challenges

As a result of Grand County’s Affordable Housing Plan, the county was able to pass the code amendments mentioned above to encourage the development of affordable housing. Numerous partners have been involved in increasing Grand County’s affordable housing stock, and these amendments have made it easier for them to do so. The cooperation between the City of Moab and Grand County to create an updated Affordable Housing Plan has also been useful as a reference for local governments and nonprofits seeking federal funding for affordable housing projects. The 2017 plan enabled local entities to apply for and receive \$5 million in low-income housing tax credits (LIHTC) and \$350,000 in CDBG.²⁸

An element of the Affordable Housing Plan, the Moab Area Community Land Trust was created in 2012 to preserve land in Moab City, Grand County and northern San Juan County (Utah) for permanent affordable housing development. In May 2018, Grand County negotiated the Trust’s first donation of 38 acres of raw land, formerly known as the “Arroyo Crossing” subdivision. The Trust recently received an additional donation of land and plans to utilize this resource to construct several hundred affordable units for local residents and employees.

Through the work of the Moab Area Housing Task Force, the county has also helped to facilitate a paradigm shift in the politics of affordable housing development. Grand County is situated in a political environment where residents traditionally have not supported public development of affordable housing. Through the collaboration and action plans of the Moab Area Housing Task Force, however, the political will has begun to change, increasing support among residents for affordable housing development. Housing affordability has become a standing topic of discussion at both the municipal and county level, and the Task Force has played a major role in engaging with the community to change attitudes toward affordable housing.

Despite these headways, the need for affordable housing in Grand County is increasing at a rate faster than the production of units. Demand for affordable housing units is projected to increase by 316 units in 2020.²⁹ Given that the affordable housing planning was not undertaken sooner, the county will have to leverage numerous financial resources and land use policies to catch up with housing demand.

For other county leaders, Mr. Zacharia Levine and Ms. Kaitlin Myers from Grand County’s Community and Economic Development Department recommend counties invest in research before developing comprehensive plans. They also recommend that county leaders seek to understand the housing market, find key items for change and identify key leaders to help the county implement those changes. County leaders can garner support for affordable housing initiatives by stressing that housing is the backbone of every community and connecting it with broader economic development goals.

Buncombe County, N.C.

2017 Population: 257.6k

2016 Median Household Income: \$46.9k

2016 Median Home Value: \$198.1k

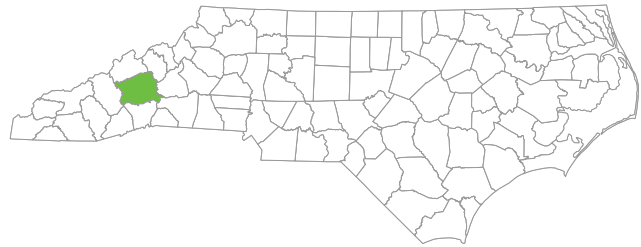
2017 New Authorized Housing Units: 1,900

2016 % Mortgaged Housing Above Affordability Threshold: 30.3%

2016 % Rentals Above Affordability Threshold: 51.5%

2016 Housing & Transportation as % of Income: 58.0%

Source: NACo County Explorer data, 2018



Interviewees:

- Ms. Donna Cottrell, Accountant II, Buncombe County Planning and Development, N.C.
- Ms. Cynthia Fox-Clark, Planner III, Buncombe County Planning and Development, N.C.
- Mr. Nathan Pennington, Planning Director, Buncombe County Planning and Development, N.C.
- Ms. Debbie Truempy, Zoning Administrator, Buncombe County Planning and Development, N.C.

Context

Each year, Buncombe County, N.C., attracts millions of visitors to enjoy the county’s natural beauty and surrounding western North Carolina attractions. Not only have visitors found the county a great place to vacation, but also to live. In fact, the county’s seat, Asheville, was ranked 36th on Livability’s 2018 Top 100 Best Places to Live.³⁰ From 2000 to 2017, therefore, the county’s population grew by approximately 25 percent.³¹ Because of the region’s mountainous topography, however, the amount of habitable land is limited, as is access to municipal infrastructure, like roads and sewer systems. Limited land and infrastructure availability, as well as increases in population and in tourism, have all contributed to Buncombe County’s affordable housing problem. As new residents arrive in the county, land and home prices increase, and the rising demand for housing is pushing costs to unaffordable levels. This trend of growth and rising expense has put immense pressure on mid- to low-income residents, like teachers, police, firemen and residents working in tourism.

Solutions

When Buncombe County’s Board of Commissioners recognized the county’s need for affordable housing, they made housing affordability one of the county’s six strategic priorities, then took both a macro- and a

“The Community Oriented Development (COD) program focused on finding internal mechanisms to incentivize affordable/workforce housing while also encouraging environmental sensitivity, promoting smart growth and fostering green and mixed use buildings.”

– Ms. Debbie Truempy, Zoning Administrator, Buncombe County, N.C.

micro-level approach. At the macro-level is Buncombe County’s Comprehensive Land Use Plan, and at the micro-level is a points-based incentive program called Community Oriented Development (COD).

Better understanding the housing affordability issue has been a priority for Buncombe County leaders. In the Comprehensive Land Use Plan, the county investigated regional trends, identifying where people are moving and building, how much people can spend on housing

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and the costs of construction. The resulting data presented county leaders with a clear view of the housing affordability issue, thereby allowing them to develop more effective solutions. Among other recommendations, the Plan particularly recommends that the county encourage affordable housing development through density bonuses – which, in part, led to the development of the COD program.

COD was added to the Buncombe County Planning and Zoning Ordinance in 2015. The program awards density bonuses to developers based on a point system, with each point representing one percentage point, adding up to a maximum density bonus of 250 percent (for earning 250 points). COD merges another county plan – the county’s Sustainability Plan – with its zoning ordinances. The county awards COD points according to four categories to take a holistic approach to development: (1) Community, (2) Environment/Transit, (3) Economy and (4) Added Amenities. The first three categories are key priorities in the Sustainability Plan, and

developers must earn points in at least two of these first three categories to earn any density bonus at all.

Under the COD’s Community category, developers can earn up to 140 points for affordable housing (two points for each percentage of units affordable for households making less than 80 percent of the AMI, with a 10 percent minimum) or up to 105 points for workforce housing (1.5 points for each percentage of units affordable for households making between 80 percent and 120 percent of the AMI, with a 20 percent minimum). The units must remain at these price levels for at least 15 years, but developers can earn two points for each additional year. The Environment/Transit section includes points for conserving open spaces, using alternative energy sources and for being located near public transit routes, among other items. The Economy category awards points for mixed-use buildings, preserving active farmland and community building. Finally, the Added Amenities category awards points for sidewalks, trees planted along streets, pools, playgrounds and other



Affordable housing units in Buncombe County, N.C., built with the help of county funding.

community benefits. Each item that awards points also comes with specific performance metrics.

On top of the COD program and the Comprehensive Land Use Plan, Buncombe County has taken other steps to increase housing affordability. The county's zoning ordinances allow residents to have up to two homes on a property, so most can build ADUs. The county also recently reduced its setback requirements and the minimum lot size requirements. Outside of its zoning regulations, the county has an Affordable Housing Services Program (AHSP) that provides funding assistance in the form of low-interest loans to developers constructing new affordable units or converting existing non-residential structures to homes. The program also provides down payment assistance for homebuyers in the form of low-interest loans, funding for emergency repairs in the form of no-interest loans and rental assistance to those at risk of homelessness. AHSP is funded by the county's general fund – an annual allocation of \$299,250, usually. The county also provides rebates of up to 50 percent of the building permit fee for developers constructing affordable units and works to keep its review process as expedited as possible for all residents, allowing a maximum of 10 working days to review (though, not necessarily approve) major subdivisions and providing same-day review for most other requests, often in person.

Outcomes and Challenges

Buncombe County has taken a multifaceted, holistic approach to addressing housing affordability for its residents. The county has included affordable housing as a key priority in its macro-level planning, as well as in its micro-level zoning ordinances. It has merged elements of its Sustainability Plan with affordable housing and has provided a variety of incentives for developers. Through eligible affordable housing program activities, the county has assisted 692 families since 2012 and has supported 580 new rental units with AHSP funding since 2004.³² Among the projects completed with the assistance of Buncombe County are Williams-Baldwin Teacher Housing, which provides 24 affordable units for county and city teachers; Eagle Market Place, which provides 62 affordable or workforce units in a mixed-use development; Larchmont, a 60-unit complex built to match the form of nearby existing residential homes constructed in the 1920s; and Glen Rock apartments, which were built from a reconstructed hotel.³³

692 Families Assisted Since 2012



580 New Rental Units Supported Since 2004



Despite Buncombe County's efforts, affordable housing persists as a major challenge for the county. Between the expansion of the tourist industry and new residents migrating to the county, the demand for affordable housing consistently outpaces the county's efforts to address the issue. The expansion of the county's transportation, sewer and other infrastructure is also limited by mountainous topography, further compounding the challenges. Buncombe County, however, has persisted in its efforts to increase housing affordability and has tailored its programs and regulations to meet the unique needs of residents.

In Buncombe County, leaders have learned that no two lots are the same in the mountains of western North Carolina, so they must have flexible zoning regulations and housing programs. In the same way, Mr. Nathan Pennington, Ms. Cynthia Fox-Clark and Ms. Donna Cottrell from Buncombe County's Planning and Development Department recognize that no two communities or counties are the same across the country. Hence, they recommend that county leaders tailor programs to meet the specific needs of residents. Working with local builders, developers and non-profits can help counties create efficient and effective programs. For other counties beginning affordable housing initiatives, the interviewees recommended that county leaders "aim small, miss small, at first," then expand efforts as they learn which programs are best suited for their community.

Greeley County, Neb.

2017 Population: 2,374

2016 Median Household Income: \$48.2k

2016 Median Home Value: \$65.6k

2017 New Authorized Housing Units: 7

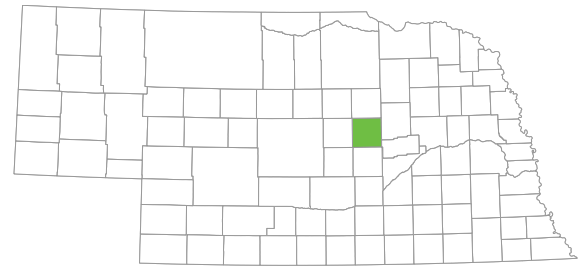
2016 % Mortgaged Housing Above Affordability Threshold: 22.0%

2016 % Rentals Above Affordability Threshold: 27.6%

2016 Housing & Transportation as % of Income: 61.0%

Source: NACo County Explorer data, 2018

Interviewee: Mr. Franz Trumler, Planning and Zoning Administrator, Greeley County, Neb.



Context

Located in central Nebraska, Greeley County is a small county comprised of less than 2,500 residents (as of 2017) and driven by livestock- and grain-based agricultural industries. Affordable housing remains a critical issue in the county, particularly as the population dwindles and the value of housing falls. Between 2000 and 2017, the population of Greeley County decreased by 12.5 percent, and the median home value was only 35 percent the national median in 2016.³⁴ In spite of the low cost of housing, a 2015 county-wide housing study found that an estimated 15.1 percent of households were cost burdened, spending more 30 percent of their general income on housing costs. The number of renter and owner cost-burdened households was projected to decline by 2025, but the study estimated that a total of 62 new affordable housing units would be needed to meet demand from the county's workforce.³⁵

Greeley County's population decline is attributable to its agricultural economy and diminishing town economies. Many small towns in the county have removed their post offices, and other important services are waning – for example, the county has a nursing home in one town, but lacks doctors to service its occupants. Residents must often travel to adjoining counties to receive essential services. Amid the loss of important services, the value of housing in Greeley County is also in decline. Thus, there is a low financial incentive to build new homes in Greeley County, as opposed to building in larger, more developed counties. Additionally, the county's existing housing stock is aging and in need of replacement. A Greeley County Housing Structural

Condition Survey of the county's housing stock (1,289 units) revealed that an estimated 296 housing structures were in "minor deteriorating condition," 90 structures were in "major deteriorating condition," and 29 properties were rated as "dilapidated" and in need of being demolished.³⁶

Given limited county financial resources, the county developed unique solutions to foster new residential development. Since each village in the county has control over zoning for the village limits, plus one mile around the village, the county can only implement zoning strategies in the unincorporated, rural areas of the county. Through innovative zoning policies tailored specifically to the community, the county encouraged the development of housing that is both affordable and in adequate condition.

Solution

To address housing affordability, Greeley County conducted a "County-Wide Housing Study with Strategies for Affordable Housing – 2025" that would back up its policies with data. This study was developed while the county was updating its Comprehensive Plan. It engaged county residents through a housing needs survey, collected data on the county's housing market to analyze the demand for housing in detail and provided suggestions for Greeley County to expand its affordable housing stock. The study was funded by the Nebraska Investment Finance Authority Housing Study Grant Program, with matching funds from Greeley County's Planning and Zoning Board.

Alongside the county-wide Housing Study in 2015, Greeley County developed an updated Comprehensive Plan. The plan identified goals to encourage affordable housing, adjusting for specific land-use constraints in the rural areas of the county. With limited resources available to put toward replacing or rehabilitating existing housing structures, Greeley County instead focused its efforts on making it easier for people to build homes and purchase homes that are in good condition.

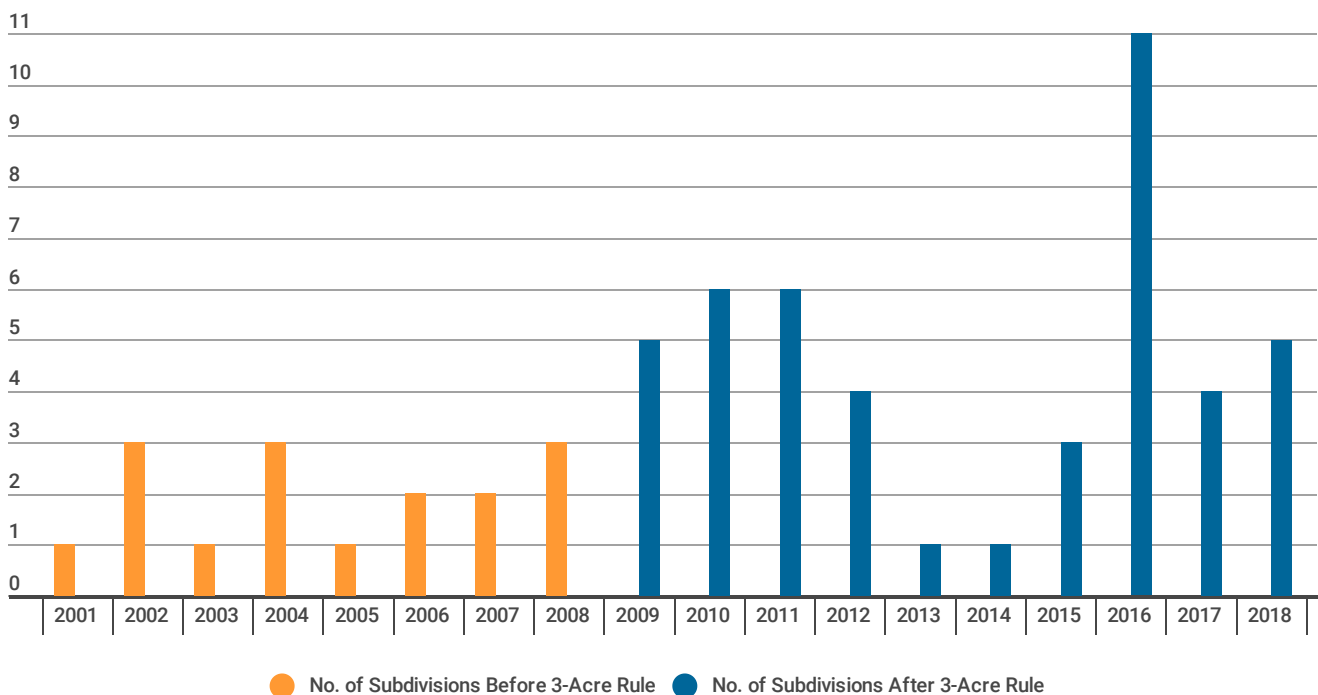
Greeley County has learned to work within its own unique situation to increase the stock of affordable housing. Nebraska state law requires farmstead owners to have a minimum of 20 acres and generate a minimum income of \$1,000 annually in farm-related products. This law requires that, in rural Greeley County, if a farmer wants to build and sell a house, they also have to sell 20 acres with the house, which most farmers are hesitant to do. In 2008, therefore, Greeley County adjusted its zoning regulations to allow farmers to create one subdivision of at least three acres – the minimum needed to build a house with its own water and sewage system – every quarter section, or 160 acres, for a “non-farming residence” with no farming production requirements.³⁷ Thus, a farmer

who owns at least 320 acres (two quarter sections) could potentially build and sell two houses, along with at least three acres for each house.

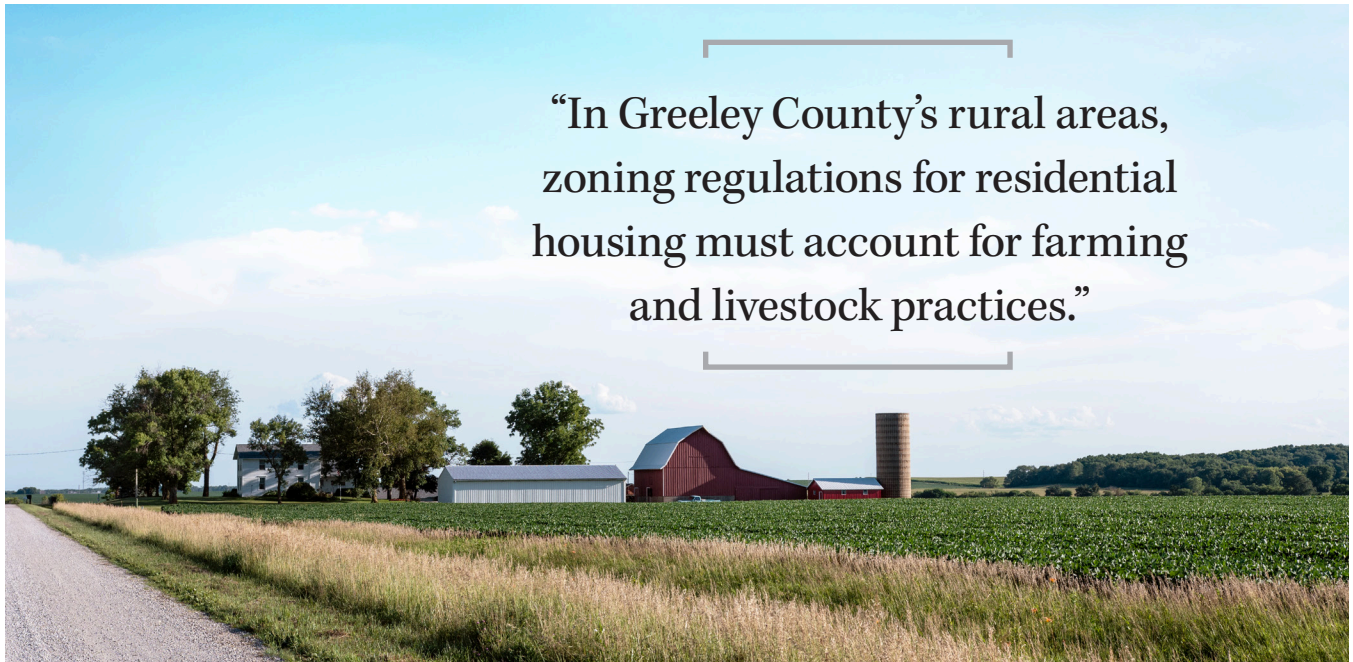
This zoning adjustment has brought benefits to both older and younger residents in the community. Older farmers who are ready to retire now have more flexibility in managing their land. For example, a property owner can now construct a home on three acres and sell their complete farm or pass it on to their children as an inheritance. Younger families who are at the beginning of their farming career can start small operations on a three-acre lot, such as chicken houses, and eventually work their way up to developing a full-sized farm. The county adjusted another regulation to allow smaller livestock feeding operations, which also helped young residents live and work in the county. Since many younger families cannot afford much land at first, these regulations have allowed them to move back into the county.

Alongside these adjustments, Greeley County’s zoning regulations allow for the construction of ADUs, including trailer homes, with some density restrictions. Farmers who wish to build second homes on a farm-

Figure 4: No. of Subdivisions in Greeley County, Neb., 2001-2018



Source: NACo Interview with Greeley County, Neb., 2018 – from the records of Greeley County’s Planning and Zoning Administrator.



“In Greeley County’s rural areas, zoning regulations for residential housing must account for farming and livestock practices.”

stead – whether for hired workers, family members or others – or who wish to construct buildings for agricultural use are not required to have a building permit, so they can construct ADUs and other buildings easily on their own land. Young families that do not use the three-acre option often live in trailer homes or another type of ADU on land owned by their parents or other property owners. Because of Greeley County’s work on its zoning regulations, young families are beginning to return to the county and begin farming operations.³⁸

Outcomes and Challenges

As a result of Greeley County’s adjustments to its zoning regulations, the county has seen a large increase in the creation of subdivisions, most of which are non-farming residences. As can be seen in Figure 3, there were 16 subdivisions created in the eight years before the three-acre rule went in effect, and 37 created in the eight years following – a 131 percent increase.³⁹

Despite these successes, Greeley County faces the challenges of developing affordable housing programs that include the removal and rehabilitation of unsafe, low-quality housing. Residents are finding purchasing land and housing more feasible with the county’s recent zoning adjustments, but the overall availability of housing continues to decline because of the number of aging homes in disrepair. Much of the county’s low-quality housing is due in part to a lack of strict standards for

both homes and ADUs – a direct result of the county’s and towns’ lack of funding needed to hire building inspectors. Since many residents opt to live in mobile or manufactured homes, too, the county’s capacity for strong housing development is further limited. Greeley County, therefore, hopes to develop plans and channel resources towards assisting residents repurpose properties in need of repair.

Additionally, in Greeley County’s rural areas, zoning regulations for residential housing must account for farming and livestock practices. If the county permits residential housing to overlap with farming operations, the proximity can cause problems between neighbors because of odor, dust, baling at night, spraying crops and other inevitable effects of farming. In fact, a neighboring county (Howard County, Neb.) attempted to implement a regulation allowing four three-acre subdivisions per quarter section, but had to change the regulation to mirror Greeley County’s three-acre rule when legal issues arose between farmers and non-farmers. The county has also helped strike this balance by designing an odor footprint for livestock operations, not allowing homes to be built within these footprints. For other county leaders wishing to implement similar regulations in their counties, Mr. Franz Trumler, Greeley County’s Planning and Zoning Administrator, recommends keeping in mind the dominant industries of the county – as well as the type of land use practices that stem from these industries – and developing regulations accordingly.

King County, Wash.

2017 Population: 2.2 million

2016 Median Household Income: \$78.8k

2016 Median Home Value: \$407.4k

2017 New Authorized Housing Units: 18.6k

2016 % Mortgaged Housing Above Affordability Threshold: 32.0%

2016 % Rentals Above Affordability Threshold: 46.4%

2016 Housing & Transportation as % of Income: 50.0%

Source: NACo County Explorer data, 2018



Interviewees:

- Hon. Claudia Balducci, Councilmember, King County, Wash.
- Hon. Jeanne Kohl-Welles, Councilmember, King County, Wash.
- Ms. Kelly Rider, Housing Policy & Special Projects Manager, King County Department of Community & Human Services, Wash.

Context

King County is one of the fastest growing counties in the nation. In the last year alone (2017), the county's population increased by 36,500 persons, with an average of 100 people moving into the county each day.⁴⁰ From 2011 to 2017, the population increased by about 11 percent – that is, by over 216,000 residents.⁴¹ This growth is anchored by the Seattle-metropolitan area, which has seen some of the highest housing price growth in the country. The median price of a home in Seattle in February 2018 was approximately \$777,000, meaning that basic homeownership is out of reach for most residents.⁴² In fact, 32 percent of households living in mortgaged homes were paying more than 30 percent of their income on housing costs alone in 2016.⁴³ Rents in the area have also risen rapidly, with the average for King and Snohomish counties settling around \$1,647 at the end of 2017.⁴⁴ This increase in rents left 46 percent of King County's renters living in housing they could not afford in 2016.⁴⁵

A primary factor contributing to increasing housing costs has been increased economic development in the county. Jobs in the Amazon headquarters and the biotech industry created thousands of high-paying jobs and sparked the development of high-end, expensive housing. Many affordable housing units were subsequently replaced with housing most residents cannot

“It will take action from every level of government, including our 39 cities, and our partners in philanthropy and business, to stem the tide of homelessness and inadequate supply of affordable housing.”

– Hon. Jeanne Kohl-Welles, Councilmember, King County, Wash.

afford. Income levels have grown so much in King County that even households making \$80,000 annually qualify for affordable housing – yet, housing costs have still outpaced this growth.⁴⁶ Finally, the metropolitan area is expanding its light rail transit system, which will increase housing costs around stations and further spur economic development in those areas. Such rapid development has pushed lower-income residents to the far-off suburbs, or even onto the streets, as the number of affordable housing options decreases. In 2018, King County had a homeless population of over 12,000, a 4 percent increase from the previous year; thus, the county's focus on affordable housing is in part a response to this homeless population.⁴⁷

Planning Ahead: County Planning, Land Use and Zoning Strategies for Affordable Housing

Although housing affordability impacts the whole region, under state law, King County only has planning and zoning authority over unincorporated areas. The county lacks the authority to mandate housing development within incorporated areas, where the county's 39 cities have planning and zoning authority. Hence, the county has learned to work with cities to coordinate regional efforts around housing affordability, especially near the region's transportation centers.

Solution

Leaders from King County, its municipalities and neighboring counties all recognize the challenge of housing affordability and the need for regional planning. King County is part of the Puget Sound Regional Council, along with Kitsap, Pierce and Snohomish counties, as well as more than 75 other entities including cities, towns, ports and transportation agencies. The Council's "Vision 2040" recognizes affordable housing as a key priority. In this plan, the Council encourages counties and other jurisdictions to balance jobs and housing growth, increase the density and mixed-use areas in urban centers and implement innovative land use policies – such as flexible zoning, streamlined regulations and density bonuses to developers.⁴⁸

Using the Puget Sound Regional Council's plan as guidance, King County works with the 39 municipalities in an interlocal agreement called the "Growth Management Planning Council" (GMPC) to develop the Countywide Planning Policies (CPP) – a framework within which each jurisdiction, including the county, must develop its comprehensive plan. The CPP requires all jurisdictions to conduct an affordable housing inventory and needs analysis. The CPP supports all of Vision 2040's recommendations, adding that jurisdictions in Urban Growth Areas should zone for a variety of housing types and densities, that officials should concentrate the development of affordable housing around transit centers and that jurisdictions should work together to tackle housing affordability issues. The CPP also includes metrics each jurisdiction should track, such as the housing stock, housing market trends and the number of fair housing violations, among others.⁴⁹

Although neither the Regional Council nor King County can compel the jurisdictions to create comprehensive plans consistent with their own plans, there is accountability between these levels of governance and cooperation. For the region to receive federal grant funding, the GMPC must certify that the final comprehensive plan of each jurisdiction is consistent with the CPP, and



the Puget Sound Regional Council must certify that the plans are consistent with Vision 2040. The region continues to receive federal grant funding because of the collaboration between localities.

Separate from the GMPC, King County has a Regional Affordable Housing Task Force, which the county started in 2017. The Task Force consists of 12 members evenly split between county and city officials (six of each). The Task Force identifies strategies that, first, support building affordable housing near jobs, transit and key services; second, reduce the disproportionate impacts of housing affordability on communities of color, older adults and low-income residents; and, third, address the needs of large families, individuals with physical or mental disabilities and residents aging in place. The Task Force has a standing advisory panel comprised of housing experts, and is tasked with setting real, attainable goals, discussing implementation strategies and developing accountability structures. In 2017, the advisory panel conducted a study identifying land use, regulatory and funding factors that were impacting the county's housing supply – such as, limited housing options, the profitability of higher-end housing and the high price of land – for the sake of guiding the Task Force to respond with appropriate policies.⁵⁰

Alongside these regional and countywide planning efforts, King County is also a member of A Regional Coalition for Housing (ARCH) – a smaller, regional effort that coordinates affordable housing efforts between King County and 15 cities on the east side of the county. Through ARCH, the cities and county work together to increase staff capacity, provide technical assistance to local organizations and pool public resources to fund the development of affordable housing. Each ARCH member contributes to funding the coalition, including King County, which provides contributions from its general fund. In return, ARCH helps its members develop affordable housing in a few different ways. First, it directly assists the development of affordable units by providing loans and grants to affordable housing developers, making surplus, locally-owned public land available and waiving impact and permit fees. Second, ARCH helps develop housing policies that will encourage the development of affordable homes, including providing density bonuses and allowing the construction of ADUs. Third, the Coalition helps with the administration of housing programs by monitoring contracts, by tracking local housing production and by assisting residents

find affordable housing. Fourth, ARCH helps members engage the community on affordable housing issues.

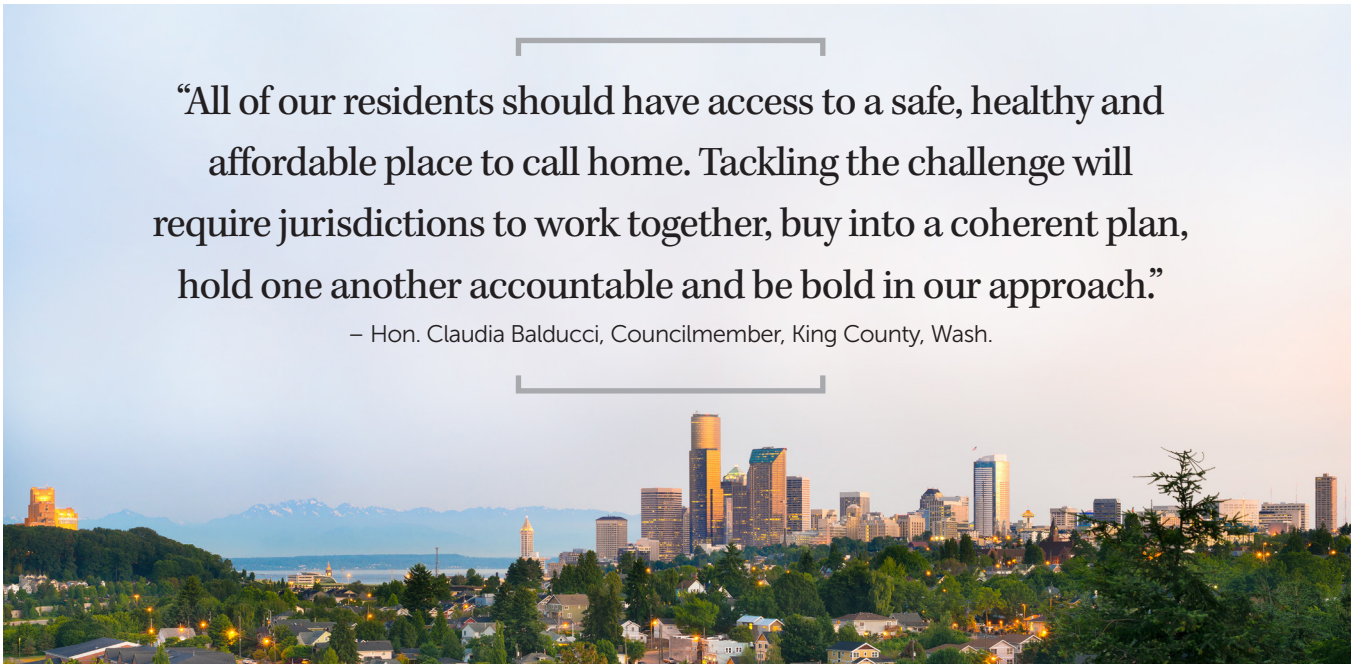
Though King County only has planning and zoning authority over unincorporated areas, affordable housing is a focus of the county's comprehensive plan and zoning ordinances. The county's zoning incentives for affordable housing are codified in the county's Comprehensive Plan, which includes a full chapter dedicated to expanding housing affordability.⁵¹ Part of the county's management of land in unincorporated areas includes determining which portions should be zoned for new urban growth and which should remain rural. Within urban growth zones, the county provides density bonuses for developers who construct affordable units and provide other community benefits, such as open spaces, preservation of historic sites, community art or units that conserve energy. The county also has designated some special affordable housing overlay zones with additional density incentives if all units in that area are affordable. Finally, the county has an inclusionary zoning policy which mandates that 30 percent of all units in any "Urban Planned Development" are affordable.⁵²

Another program that King County implemented works to convert already-existing buildings into affordable homes. Through King County's Housing Finance Program, the county provides funding for the acquisition of sites for affordable housing development, preservation or rehabilitation of existing affordable rental units, construction of affordable units and down payment assistance, among other projects. The county uses federal funding from HUD's HOME Investment Partnerships Program and CDBG Program, as well as local funds from the Regional Affordable Housing Program, the county's Homeless Housing Document Recording Fee Surcharge and some of the county voter-approved Veterans and Human Service Levy.

Finally, King County is making surplus, locally-owned public land available for affordable housing development during the expansion of the region's light rail system. Sound Transit – the public transit authority created by King, Pierce and Snohomish counties – must offer 80 percent of the surplus land it acquires for the expansion first to developers willing to build developments that designate 80 percent of new units as affordable for families making 80 percent of the AMI or less. Also known as the 80-80-80 rule, it was passed by Sound

“All of our residents should have access to a safe, healthy and affordable place to call home. Tackling the challenge will require jurisdictions to work together, buy into a coherent plan, hold one another accountable and be bold in our approach.”

– Hon. Claudia Balducci, Councilmember, King County, Wash.



Transit’s board of directors as part of the latest light rail expansion.

Outcomes and Challenges

King County created an environment that has enabled developers, ARCH, the King County Housing Authority and many nonprofit organizations to more easily construct affordable units. In King County, no single organization is responsible for affordable housing development; rather, it is a regional effort among many entities. To highlight a few, since 1993, ARCH’s Housing Trust Fund supported the development of over 3,250 affordable units in eastern King County.⁵³ The King County Housing Authority (KCHA) currently provides rental and housing assistance to over 55,000 county residents, and owns 10,215 affordable units.⁵⁴ The Seattle Housing Authority served 34,715 individuals and owned and managed 8,012 units in 2016.⁵⁵ Additionally, the Low Income Housing Institute – a large nonprofit affordable housing developer – owns or manages over 2,000 affordable units throughout the Puget Sound region.⁵⁶ The results of King County’s work on affordable housing are best summarized by the impact of the Housing Development Consortium of Seattle-King County (HDC) – a 165+ member consortium around affordable housing that includes as members ARCH, KCHA and the other organizations mentioned above. As of 2017, members of HDC built and preserved more than 45,300 affordable homes to house 122,900 individuals

– most of whom are making below 50 percent of the AMI.⁵⁷ Absent the interjurisdictional collaboration led by county and municipal officials, this success would not have been possible.

Although officials can point to several measurable advances, many challenges remain for King County. With multiple municipalities and stakeholders involved in the planning process, it is often difficult and time-consuming to reach a consensus and implement regional solutions together. King County leaders have also had trouble translating political will into unified action. Many business leaders, nonprofits and individuals support expanding affordable housing as a general policy, but will oppose certain kinds of development in their own neighborhoods. King County has been working to overcome these challenges by continuing to promote affordable housing as a key priority, by building stronger partnerships with municipal and nonprofit partners and by engaging communities in the decision-making process.

For other counties looking to increase housing affordability, King County Councilmembers Claudia Balducci and Jeanne Kohl-Welles recommended viewing affordable housing as an issue that is greater than any single county. Affordable housing is a regional – even a national – issue. County leaders can better address the problem by working with other local jurisdictions, businesses, nonprofits and community leaders, rather than attempting to meet this challenge alone.



Conclusion

Counties across the nation are struggling to address rising housing costs with limited funding. By prioritizing affordable housing in comprehensive plans, by removing barriers in land use regulations and by encouraging affordable housing development in zoning ordinances, counties can help increase housing affordability. County leaders continue to develop innovative methods to tackle affordable housing issues and provide residents the housing they need to thrive.

Key Takeaways

1. Housing is the Backbone of Economic Development

- By connecting housing policy with broader economic development goals, county leaders can garner support for programs and policies that support affordable housing development. County officials in Grand County (Utah) recognized the importance of housing as the backbone of their community, prioritized it and have been able to take steps toward tackling their affordable housing issues.

2. Create a Customized Plan that Fits the Needs of the County

- Each county has its own set of unique strengths and weaknesses. County officials, therefore, can more effectively serve residents by customizing their affordable housing initiatives to the needs of the community. In Buncombe County (N.C.) the county has learned to do just that with flexible land use regulations and an incentive program for developers that can function across varying plots of land.

3. Invest in Research to Inform Affordable Housing Program Design

- Since no two counties are the same, each county must invest in research to understand their own situation fully and create programs well-suited to the community. Greeley County's (Neb.) research allowed it to adjust its zoning regulations to encourage more affordable housing without upsetting the balance between farming and non-farming residences.

4. Form Partnerships to Build on What a County Can Do Alone

- Affordable housing is not an isolated challenge; rather, it is a regional and national problem that affects large areas spanning multiple counties throughout the country. King County (Wash.) leaders recognized this aspect of housing affordability and sought to work with the county's 39 municipalities, as well as with surrounding counties, to coordinate their efforts at multiple levels.

Acknowledgments

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For more information:

For more information, make sure to read our companion reports: *Building Homes: County Funding for Affordable Housing* and *Access to Housing: Supporting County Workers Through Affordable Homes*.

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About NACo

The National Association of Counties (NACo) unites America's 3,069 county governments. Founded in 1935, NACo brings county officials together to advocate with a collective voice on national policy, exchange ideas and build new leadership skills, pursue transformational county solutions, enrich the public's understanding of county government and exercise exemplary leadership in public service.

Counties have vast responsibilities when it comes to delivering our infrastructure. This report showcases how housing is a critical portion of the infrastructure portfolio. To learn more, visit www.NACo.org/CountiesBuild.

About the Counties Futures Lab

The NACo Counties Futures Lab brings together leading national experts to examine and forecast the trends, innovations and promises of county government with an eye toward positioning America's county leaders for success. Focusing primarily on pressing county governance and management issues – and grounded in analytics, data and knowledge sharing – the Lab delivers research studies, reports and other actionable intelligence to a variety of venues in collaboration with corporate, academic and philanthropic thought leaders to promote the county government of the future.

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