

Element 03 – Housing

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1. Introduction

This element will cover housing issues including current conditions, affordable housing, special housing considerations, projected need, available capacity, and goals and policies to accommodate housing needs in the future. The City of Milton has historically been a small bedroom community with a history of larger lot development creating a lower density rural feel. Through the public participation process, one of the main concerns identified is maintaining the City's small town character; of which housing types play a large role.

The Housing Element is a required element under the State's Growth Management Act (GMA). Specifically the GMA requires:

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

This element starts off by summarizing the main housing related issues identified during Comprehensive Plan update public participation efforts including online surveys and public meetings. This is followed by the Housing goals and policies addressing housing related issues in Milton, and how the City plans to meet the guidelines of the State GMA and applicable Countywide Planning Policies. These Goals and Policies are the City's legal framework to guide future decisions related to housing in the City of Milton.

This element concludes with a summary of existing housing stock and GMA related housing concerns. An analysis of the City's capacity is performed and compared to the City's anticipated growth targets over the next 20 years, to show the City's ability to accommodate its appropriate allocation of local and regional growth.

2. Major Issues, Concerns, and Citizen Input

The following are housing related issues identified through a visioning process, online surveys, public participation events, and public meetings:

- How will the City maintain its small town character while accommodating for projected growth?
- How can the City maintain and enhance neighborhood cohesiveness?
- Where are the most appropriate places for higher density and mixed-use type development, and how should it be designed and sited to accommodate and enhance the existing neighborhood character?
- How can the City encourage housing for all segments of the population including senior citizens, citizens with special needs, all generations and income levels?
- At what ratio should the City housing stock between housing types (single family, multi family, manufactured home park, and retirement facility) remain?
- Will the recent development of retirement facilities be able to provide a long-term tax base and support future needs of the City, such as schools?
- How can we encourage new development to blend into, and be consistent with, the existing neighborhood form and style?

All of these issues are part of the challenge surrounding housing in the City of Milton over the next twenty years. The continued growth of the Puget Sound region will undoubtedly have effects on the City of Milton. Nonetheless, effective growth management planning should permit such change to represent opportunities rather than constraints. The goals and policies adopted as part of Housing Element should maintain a strong relation to the issues that were raised during the public participation process.

3. Housing Goals & Policies

Goal 1 – The City shall ensure adequate housing for all current and future residents of Milton by achieving and maintaining a high quality residential housing stock.

Housing Policy 1.1 – The City will strive to set the conditions to encourage the development of a variety of housing types, including providing public facilities.

Housing Policy 1.2 – The City shall conserve its existing housing stock through such measures as code enforcement, appropriate zoning, participation in rehabilitation programs, and discouraging the conversion of housing to inappropriate nonresidential uses.

Housing Policy 1.3 – The City shall encourage the installation of appropriate supporting infrastructure in areas that are designated for higher density housing.

Goal 2 – Maintain the City’s small town character and protect existing single-family neighborhoods.

Housing Policy 2.1 – The city’s land use and housing plans should strive to maintain the predominantly single family residential character of Milton while ensuring adequate capacity to accommodate growth forecasts.

Housing Policy 2.2 – New development should be consistent with the character of existing neighborhoods.

Housing Policy 2.3 – The City shall encourage development of housing with a pedestrian orientation that promotes a sense of community and safety. This will ensure that residential neighborhoods are adequately buffered from noise, odors, and other environmental stresses.

Housing Policy 2.4 – The City will promote new residential development in the form of single-family homes, townhouses, duplexes, and accessory dwelling units around the Town Center area, at a density that will allow pedestrian access to commercial areas, employment, schools, services, and parks or recreational areas.

Housing Policy 2.5 – The City shall allow home occupations in residential areas where such home occupations or professions are incidental to the primary residential use and are conducted in a manner that does not change the

home's residential character.

Housing Policy 2.6 – Multi Family and mixed-use housing should be located in the areas that are most appropriate to handle the increase impact from higher densities.

Housing Policy 2.7 – New divisions of land should be laid out and designed in such a way as to preserve neighborhood cohesiveness and match the existing housing pattern.

Housing Policy 2.8 – Site and Building design for multifamily and mixed housing should be consistent with the neighborhood design and promote cohesiveness.

Housing Policy 2.9 – Continually investigate a variety of code amendments in order to protect the small town character and assure the development regulations implement the Comprehensive Plan.

Housing Policy 2.10 – Assure that site, landscaping, building, and design regulations create effective transitions between different land uses and densities.

Housing Policy 2.11 – The City should utilized available means including code enforcement and grant opportunities to protect neighborhoods from blight and dilapidation.

Goal 3 – Encourage the provision of a variety of housing types and densities, while recognizing the need for a range of affordable housing.

Housing Policy 3.1 – the City shall implement non-discriminatory zoning regulations for group homes, consistent with the Federal Fair Housing Act, so that different classes of group homes are permitted in appropriate residential neighborhoods.

Housing Policy 3.2 – the City's strategy for providing "affordable housing" shall rely on:

1. Protecting the quality of Milton's older neighborhoods to retain existing, affordable housing stock.
2. Allowing manufactured housing within single family neighborhoods.
3. Allowing manufactured home parks and multiple family developments in appropriate but limited areas.
4. Consideration of inclusionary or incentivized zoning techniques.
5. Encourage multi-family development in centers where urban services

currently exist.

Housing Policy 3.3 – The City will coordinate its affordable housing policy with the applicable affordable housing policies adopted by King County and Pierce County.

Housing Policy 3.4 – The City shall provide for accessory dwelling units in residential zones for low to moderate income, small family, single persons, or seasonal occupants, as long as the unit maintains the appropriate residential character and quality living environment.

Housing Policy 3.5 – The City should compile and make available housing and housing agency services information to assist low and moderate income families in finding adequate housing and to assist non-profit developers in locating suitable sites for affordable housing.

Housing Policy 3.6 – The City’s development regulations should not unnecessarily add to housing costs.

Housing Policy 3.7 – The City should explore participation in State housing programs, such as the Housing Assistance Program and the State Housing Finance Commission’s homeownership loan program, that facilitate home ownership by low and moderate income families.

Housing Policy 3.8 – Manufactured homes should be treated the same as stick build homes and be allowed in the same zones in which the City authorizes single family residential development.

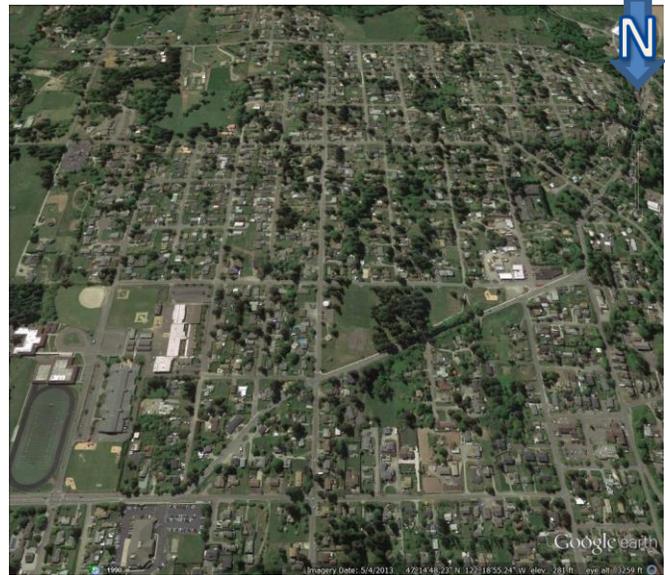
Housing Policy 3.9 – Partnerships with United Way and other non-profit or religious entities should be explored to assist in low-income housing and people with housing crisis.

3. Analysis

A. Current Conditions

Single-family development has occurred uniformly around the City with densities increasing towards the center of the City near the intersection of Milton Way and Oak Street, along the eastern portion of Milton way leading up to the Meridian St corridor.

In general, the residential development pattern is laid out on a traditional grid system allowing for the efficient provision of public services and the promotion of cohesive neighborhoods. However, south of Milton Way, the development pattern has a tighter established street grid with common lot sizes and a distinct housing pattern of lots “double loaded” in a block. The north side of town is characterized by larger subdivisions, with cul-de-sacs and dead ends, with single-family homes on larger lots, interspersed within a larger street grid.



Map 1 - Housing pattern south of Milton Way

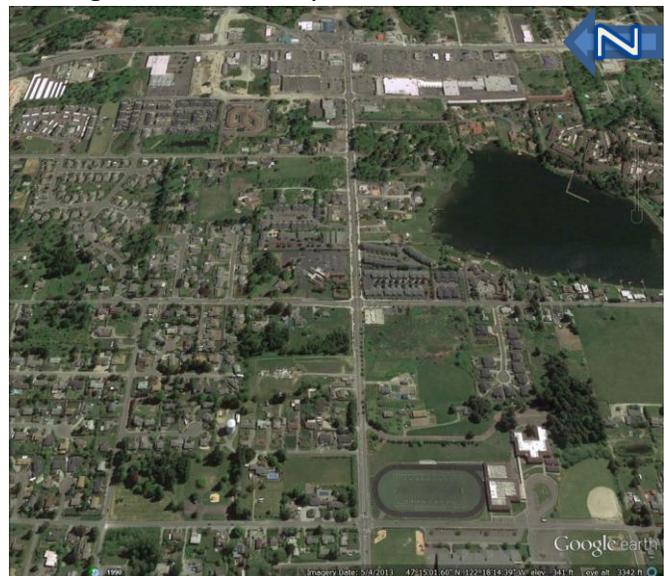


Map 2 - Housing pattern north of Milton Way

As identified in the 2010 Census the overall condition of the occupied housing units in the City of Milton are generally good.

The 2010 Census provides certain measures of interior housing conditions considered to be substandard. These conditions include a lack

Multifamily development has occurred primarily along the City’s eastern limits adjacent to, or near, Meridian St, with some multi-family also occurring in southwestern portion of the City and along the eastern length of Milton Way.



Map 3 - Housing pattern east of 23rd St.

of complete plumbing, and/or kitchen facility, heating, and overcrowding. More than one of these conditions may occur in the same housing unit. A unit may also be considered substandard or dilapidated if the housing tilts, the foundation sags, the porch or chimney is collapsed, or fire damage exists.

The 2010 Census shows that virtually all of the City’s housing units have complete plumbing facilities (98.4%), complete kitchen facilities (97.7%), and heating (99.6%). Approximately 48% of the City’s housing units were built after 1980, with the remaining 52% being constructed prior to 1980.

Table 1 shows the existing ratio of housing types located within the City and the City’s UGA.

TABLE 1
Number of Dwelling Units by Type

	Total Units	Single Family (includes duplexes)	Multi Family (3 or more units per structure)	Manufactured Home Park	Retirement Facility
Milton	3755	1838	1456	193	268
Milton PAA	517	463	54	0	0
Total of City and PAA	4272	2302	1510	193	268
% of Overall Total	100.0%	53.9%	35.3 %	4.5%	6.3%

Source: Parcel based GIS analysis

Table 2 shows the number of owner and renter occupied housing units in the City and the Counties.

TABLE 2
Number of Housing Units by Tenure

	Total Units	Owner Occupied	Renter Occupied	Vacant
Milton % of Total Units	3,081 100.0%	1,667 54 %	1,234 40%	180 6%
Pierce County % of Total Units	325,375 100%	189,080 58%	110,838 34%	25,457 8%
King County % of Total Units	851,261 100%	466,718 55%	322,514 28%	62,029 7%

Source: 2010 US Census

Table 3 below shows the number of Owner Occupied structures at specified value ranges as well as the median home value in the City and the Counties.

TABLE 3
Value of Owner Occupied Units

Owner-occupied units	1,706
Less than \$50,000	49
\$50,000 to \$99,999	51
\$100,000 to \$149,999	41
\$150,000 to \$199,999	323
\$200,000 to \$299,999	825
\$300,000 to \$499,999	347
\$500,000 to \$999,999	70
\$1,000,000 or more	0
Milton Median	\$240,700
Pierce County Median	\$251,400
King County Median	\$388,700

Source: 2008-2012 American Community Survey

B. Population Demographics

The demographics associated with current residents within the City of Milton are fairly consistent with current trends within both King and Pierce Counties. The following tables outline the current demographics for residents in these areas.

TABLE 4
Population by Age, Milton, Pierce and King Counties

<u>Age</u>	<u>Milton</u>	<u>% of Total</u>	<u>Pierce County</u>	<u>% of Total</u>	<u>King County</u>	<u>% of Total</u>
0-19	1,807	26%	220,369	28%	461,892	24%
20-39	2,002	29%	221,078	28%	591,697	31%
40-64	2,325	33%	265,993	33%	666,981	35%
65+	1,314	14%	87,785	11%	210,679	11%
Total	6,968		795,225		1,931,249	
Median Age	36.70		35.90		37.10	

Source: 2010 Census Summary/Boyce 2012

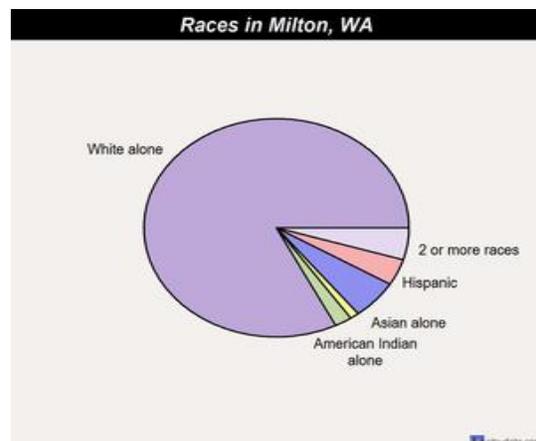
TABLE 5
Household Income for Milton and Pierce County

<u>HH Income</u>	<u>Milton</u>	<u>% of Total</u>	<u>Pierce County</u>	<u>% of Total</u>
Less than \$20K	323	13%	46,986	18%
\$20k-\$59,999	1,335	55%	123,578	47%
\$60k-\$99,999	561	23%	63,123	24%
\$100K+	188	8%	27,210	10%
Total	2,407		260,897	
Average Income	\$53,351		\$54,972	

Source: 2010 Census Summary/Boyce 2012

FIGURE 1
Ethnicity within the City of Milton

White alone - 5,745 (79.5%)
Asian alone - 554 (7.7%)
Two or more races - 383 (5.3%)
Hispanic - 267 (3.7%)
American Indian alone - 194 (2.7%)
Black alone - 61 (0.8%)



Source: City-Data.com

C. Affordable Housing

The Growth Management Act requires each county and city to identify sufficient land for housing, including but not limited to, government-assisted housing, low-income housing, manufactured housing, multifamily housing, group homes, and foster care facilities.

Generally speaking “affordable housing” means housing opportunities for which the rent or mortgage costs are limited to a certain percentage of household income. The City of Milton’s median income in 2010 was \$62,730. This compares to \$59,105 in Pierce County and \$71,175 in King County.

Median is the numerical value separating the higher half, from the lower half of a data set. If all the numbers in a data set were placed in numerical order the **median** would be the one in the middle.

Pierce County, King County and the United States Department of Housing and Urban Development (HUD) all have standards related to affordable housing, and all view affordable housing through a slightly different, although relatively consistent lens.

The United States Department of Housing and Urban Development identifies affordable as paying less than 30 percent of household income. Households that are paying more than 30% of household income for housing are “overpaying.” Tables 6 and 7 below identify rent and housing costs as a percentage of gross household income.

TABLE 6
Gross Rent as a % of Household Income
for Households Paying Rent

Occupied units paying rent	1,281	% of Milton Households	Less than 30% Greater than 30%
Less than 15.0 percent	226	17.6	56.1
15.0 to 19.9 percent	159	12.4	
20.0 to 24.9 percent	212	16.5	
25.0 to 29.9 percent	123	9.6	
30.0 to 34.9 percent	223	17.4	43.8
35.0 percent or more	338	26.4	

Source: 2008-2012 American Community Survey

TABLE 7
Housing Cost as a % of Household Income
for Households with a Mortgage

Housing units with a mortgage	1,422	% of Milton Households	Less than 30% Greater than 30%
Less than 20.0 percent	314	22.1	53.7%
20.0 to 24.9 percent	296	20.9	
25.0 to 29.9 percent	152	10.7	
30.0 to 34.9 percent	182	12.7	46.3%
35.0 percent or more	478	33.6	

Source: 2008-2012 American Community Survey

Each County has a different process by which affordable housing should be addressed. This is adopted in the County’s respective comprehensive plans, of which the applicable policies are listed below.

The King County Countywide Planning Policies regarding affordable housing state as follows:

Overarching Goal: *The housing needs of all economic and demographic groups are met within all jurisdictions.*

H-1 Address the countywide need for housing affordable to households with moderate, low and very-low incomes, including those with special needs. The countywide need for housing by percentage of Area Median Income (AMI) is:

50-80% of AMI (moderate) 16% of total housing supply
 30-50% of AMI (low) 12% of total housing supply
 30% and below AMI (very-low) 12% of total housing supply

H-2 Address the need for housing affordable to households at less than 30% AMI (very low income), recognizing that this is where the greatest need exists, and addressing this need will require funding, policies and collaborative actions by all jurisdictions working individually and collectively.

The Pierce County Countywide Planning Policies regarding affordable housing state as follows:

AH-3. The County, and each municipality in the County, shall encourage the availability of housing affordable to all economic segments of the population for each jurisdiction.

3.1 For the purpose of the Pierce County Countywide Planning Policies the following definitions shall apply:

3.1.1 “Affordable housing” shall mean the housing affordable to households earning up to 80 percent of the countywide median income.

3.1.2 “Low income households” shall mean households earning 80 percent or less of the countywide median income.

3.1.3 “Moderate income households” shall mean households earning 80 to 120 percent of the countywide median income.

3.1.4 “Special Needs Housing” shall mean supportive housing opportunities for populations with specialized requirements, such as the physically and mentally disabled, the elderly, people with medical conditions, the homeless, victims of domestic violence, foster youth, refugees, and others.

3.2 Affordable housing needs not typically met by the private housing market should be addressed through a more coordinated countywide approach/strategy.

3.2.1 Each jurisdiction may adopt plans and policies for meeting its affordable and moderate income housing needs in a manner that reflects its unique demographic characteristics, comprehensive plan vision and policies, development and infrastructure capacity, location and proximity to job centers, local workforce, and access to transportation.

3.3 It shall be the goal of each jurisdiction in Pierce County that a minimum of 25% of the growth population allocation is satisfied through affordable housing.

3.3.1 Jurisdictions with designated regional centers should consider incorporating affordable housing allocations as part of their adopted allocations for these centers.

3.4 Each jurisdiction should provide a sufficient supply of special needs housing opportunities that is equitably and rationally distributed throughout the County.

Table 8 below shows the household incomes for the City of Milton as well as King and Pierce County. This is further broken down to show the various income levels as a percentage of Milton’s median household income.

TABLE 8
Household Income

Median Household Incomes			
Milton Median household income	\$62,730		
Pierce County Median household income	\$59,105		
King County Median household income	\$71,175		
Household Income Levels	% of Milton Median income	Number of households	% of Households in each income level
Less than \$10,000	(<16%)	67	2.2%
\$10,000 to \$14,999	(16-24%)	138	4.6%
\$15,000 to \$24,999	(24-40%)	235	7.8%
\$25,000 to \$34,999	(40-55%)	163	5.4%
\$35,000 to \$49,999	(55-80%)	470	15.7%
\$50,000 to \$74,999	(80-120%)	803	26.7%
\$75,000 to \$99,999	(120-160%)	408	13.6%
\$100,000 to \$149,999	(160-240%)	534	17.8%
\$150,000 to \$199,999	(240-318%)	117	3.9%
\$200,000 or more	(>318%)	69	2.3%
Total	N/A	3,004	100%

Source: 2008-2012 American Community Survey

D. Special Housing Considerations

Housing units are generally thought of as consisting of traditional single family, and multifamily development. However, there are a number of special housing considerations that are not as clear cut as this. These generally include accessory dwelling units, adult day care and adult family home facilities, assisted living facilities, group homes, mobile home parks and manufactured homes.

All of these special housing types are currently authorized in the City of Milton, in appropriate areas. Manufactured homes are reviewed and approved the same as stick built single family homes when individually located on a single parcel; manufactured home parks are authorized on parcels of sufficient size.

The City of Milton currently has three senior housing facilities, comprising approximately 6.3% of the City's housing units.

E. Capacity, Allocation and Forecast Analysis

The housing capacity for the City is determined by analyzing three main variables:

- Vacant and underutilized land (through County Buildable Lands review)
- Density allowances for vacant and underutilized land (development regulations)
- Constraints on vacant and underutilized land (Assumptions based on observed local development patterns and development regulations)

As required by the GMA, Counties are required to create a buildable lands report. Specifically this report is required *“to determine if urban densities are being achieved within urban growth areas by comparing local planning goals and assumptions with actual development and determining if actual development is consistent with the comprehensive plan. It also determines if there is sufficient commercial, industrial and housing capacity within the adopted urban growth area to accommodate the county’s twenty-year planning targets.”*

Since the City of Milton is located in two counties, it participates in two buildable lands programs. The buildable lands process begins by identifying the vacant and underutilized land within the City limits. These areas were then adjusted based on observed development patterns, to obtain adjusted net acres available for development. Assumptions on future development were created, based on observed development patterns. The area available for development is then compared to the assumed densities per zone, in order to determine a capacity.

The analysis associated with each County’s respective buildable lands report is being utilized by the City, to determine the City’s housing unit capacity. This is then compared against the “allocation” ratified by each respective county by adoption of the County-Wide Planning Policies to show that the City can accommodate the required allocation.

The “allocation” the City of Milton is expected to accommodate is created at staff level by coordinating committees that are composed of planning staff from the respective cities and towns within the County as well as County staff. The Puget Sound Regional Council identifies the amount of growth each county is expected to accommodate for the next planning period, which is 2015 to 2035. The coordinating committees work together to determine how much growth should be allocated each City within the county. This process is designed to make sure that population is allocated consistent with the Countywide Planning Policies and Vision 2040. The allocations are the minimum requirements a jurisdiction must ensure that they have capacity to accommodate during the 20-year planning horizon. Determining if a jurisdiction has capacity is determined through the Buildable Lands Report which shows if a jurisdiction has capacity to meet the allocations. In Milton’s case, the City was allocated a much smaller share of regional growth than is forecasted (from the Puget Sound Regional Council) based on regional growth patterns. As such, the allocation from the County cannot be accurately compared to the forecast from the Puget Sound Regional Council.

The “forecasted” population growth is created by the Puget Sound Regional Council. This process uses a model called the UrbanSim model, which looks at the City’s development regulations, available land, and regional development trends. As mentioned above, the “forecast” by PSRC may be a more reliable expectation of forecasted growth than the “allocations” adopted in the CWPPs.

Since the City cannot accurately compare King and Pierce County Housing Unit allocations to the PSRC Forecast, these are split out and discussed separately below. The discussion below shows the City of Milton meeting the housing unit allocation for King and Pierce County, as well as the Population forecast created by PSRC.

Pierce County Housing Allocation

Below is the housing capacity, as identified in the 2014 Pierce County Buildable Lands Report. This table was created by the Pierce County Buildable Lands program, in consultation with its cities and towns. The complete analysis is contained in the 2014 Pierce County Buildable Lands Report. Table 9 and 10 below shows the outcome of the 2014 Buildable Lands Report which identifies the Pierce County portion of the City as having enough capacity to accommodate the Housing Unit allocation in the Pierce County Countywide Planning Policies.

Table 9 – Pierce County Buildable Lands: Housing Unit needs (2010-2030)				
2010 Total Housing Units ¹	2030 Total Housing Units Needed ²	Additional Housing Needed (2010-2030)	Displaced Units	Total Housing Units Needed
2,724	2,779	55	126	181

Table 10 – Pierce County Buildable Lands: Housing Unit Capacity						
Zoning District	Adjusted Net Acres	Assumed Density	Unit Capacity	One Dwelling Unit per Vacant (Single Unit) Lot	Pipeline ¹	Housing Capacity
RS	83.30	3.25	271	32	25	328
RM	27.22	8	218	0	0	218
RMD	3.90	8	31	4	0	35
MX	2.65	8	21	0	0	21
Total Housing Capacity						602

Based on Pierce County’s analysis, the City of Milton maintains a 421 housing surplus once the total housing needs (181 housing units) is subtracted from the total housing capacity (602 units).

King County Allocation

The 2014 King County Buildable Lands Report utilized an abridged version of the buildable lands update for smaller cities like Milton.

In doing this, it was first determined that development regulations had not been drastically changed since the last report was completed in 2006.

It was then determined how many new homes were built in the King County portion of Milton. The capacity and target contained in the 2006 report was then modified to reflect the changes in the reporting period.

Table 11 below shows the outcome of the 2014 King County Buildable Lands Report which identifies the King County portion of the City as having enough capacity to accommodate the Housing Unit allocation in the King County Countywide Planning Policies.

TABLE 11 – King County Buildable Land Analysis		
<u>Growth Target Update, 2006 to 2012</u>		
Housing Growth Target (2006-2031)		50
<u>Housing Unit Change: 2006-2012</u>		
Net New SF Units Permitted	2	
Net New MF Units Permitted	30	
Net New Units, Annex Area	0	
Net New Units (2006-2012)	32	
Plus Annexation Area Target	0	
Net Adjustment to Target	32	
Net Adjustment to Target		(32)
Remaining Target (2012-2031)		18

Housing Capacity (units, 2006)		420
Less 2006 - 2011 Units Permitted		-32
Total Capacity (units, 2012)		388
Remaining Housing Target (2012-2031)		18
Surplus/Deficit Capacity		370

Puget Sound Regional Council Forecast

The Puget Sound Regional Council provides two data sets for Cities to use in updating their comprehensive plans. The first data set utilizes the numbers from the adopted Countywide Planning Policies. As mentioned above, these numbers only identify the City’s “allocation” under the Countywide Planning Policies for each County. The other data set produced by the PSRC is a regional growth forecast. This data is created by looking at the City’s development regulations, underutilized land, and regional development trends to create a “forecast” for regional growth.

Table 12 below identifies the forecast created by the PSRC which is the population the City of Milton has adopted for the 2035 growth target. According to this table, the City will need to accommodate 1,619 additional people by the year 2035.

Table 12 – Population Forecasts

	2000*	2010*	2014**	2020***	2030***	2035***	2040***
Population	5795	6968	7265	7452	8434	8884	9335

* Decennial Census

**Office of Financial Management official estimate

*** PSRC Forecast

According to the 2000 and the 2010 Census the City’s occupied households contained 2.39 (2000), and 2.4 (2010) people per household. The 2000 and 2010 census also identified a vacancy rate of 4.5% (2000) and 5.8% (2010). According to table 10 and 11 above, the City has the Total capacity for 990 (Pierce and King County combined) homes. By averaging the vacancy rates identified for years 2000 and 2010 above (5.15%) and multiplying this by the total housing capacity of 990, it is estimated that Milton can provide for 939 occupied dwelling units. With each occupied dwelling unit containing an average of 2.4 people per household, the City can accommodate 2,254 additional people, which is greater than the expected growth of 1,619 (PSRC) in the 20-year planning horizon between 2015 and 2035.