

HOW TO PREPARE A HOUSING NEEDS ASSESSMENT

Wednesday, March 18, 2020



Presented in partnership with



Washington State
Department of
Commerce

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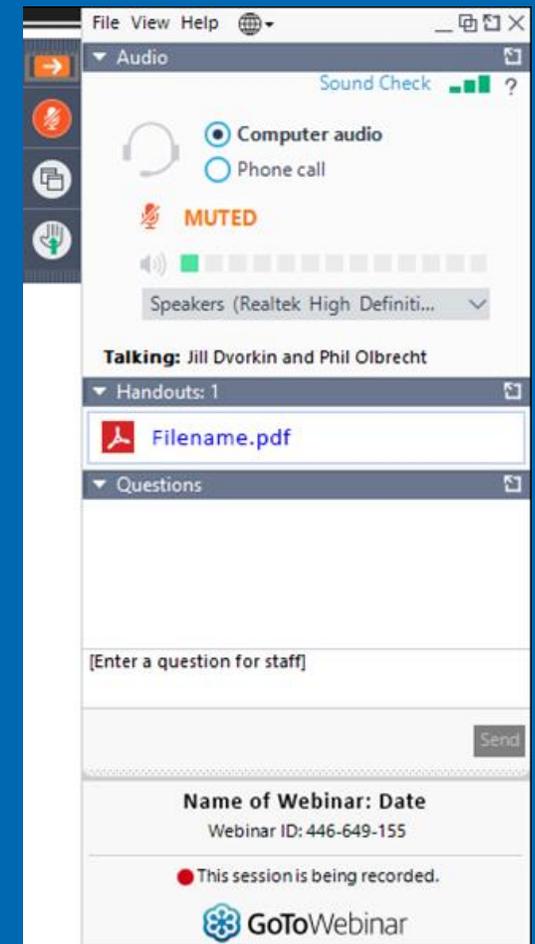
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Presenters



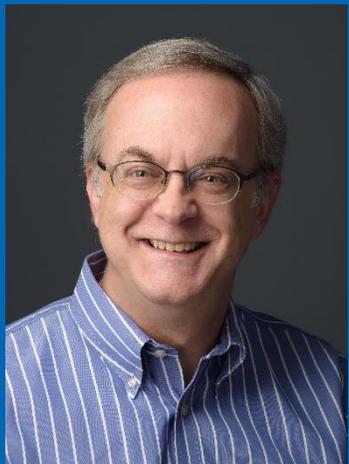
Anne Fritzel

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MRSC

How to Prepare a Housing Needs Assessment

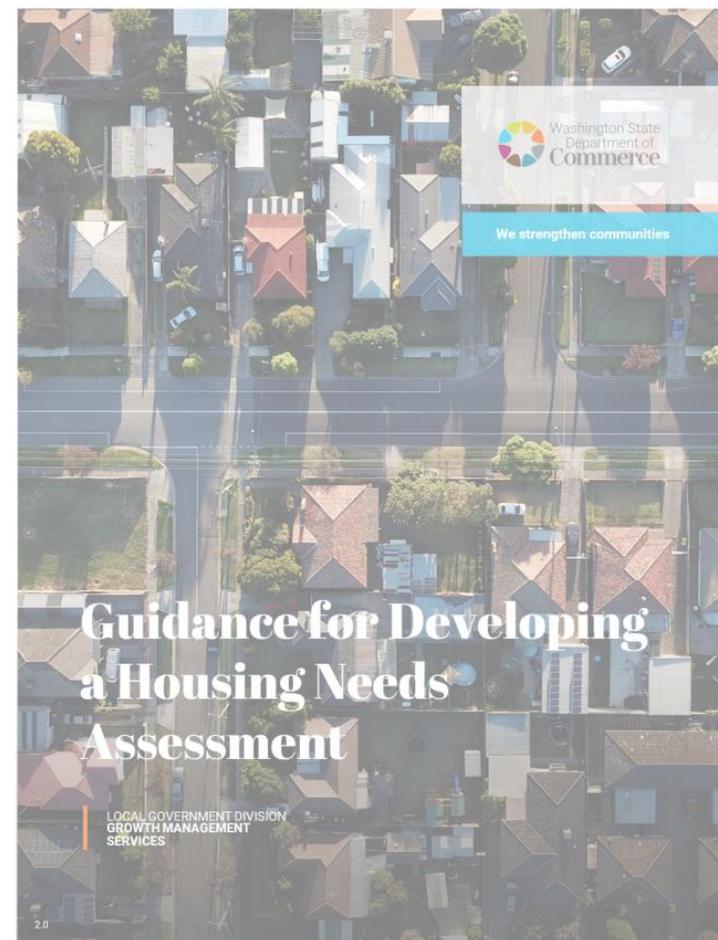
MARCH 18, 2020



Washington State
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Context for New Guidance

- Housing affordability / rising homelessness throughout WA
- HB 1923: Grants for housing action plans.
- Comprehensive plan updates due soon.



Growth Management Act Housing Goal



- Encourage the **availability of affordable housing to all economic segments** of the population of this state,
- Promote a **variety of residential densities and housing types**, and
- Encourage **preservation of existing housing stock**.

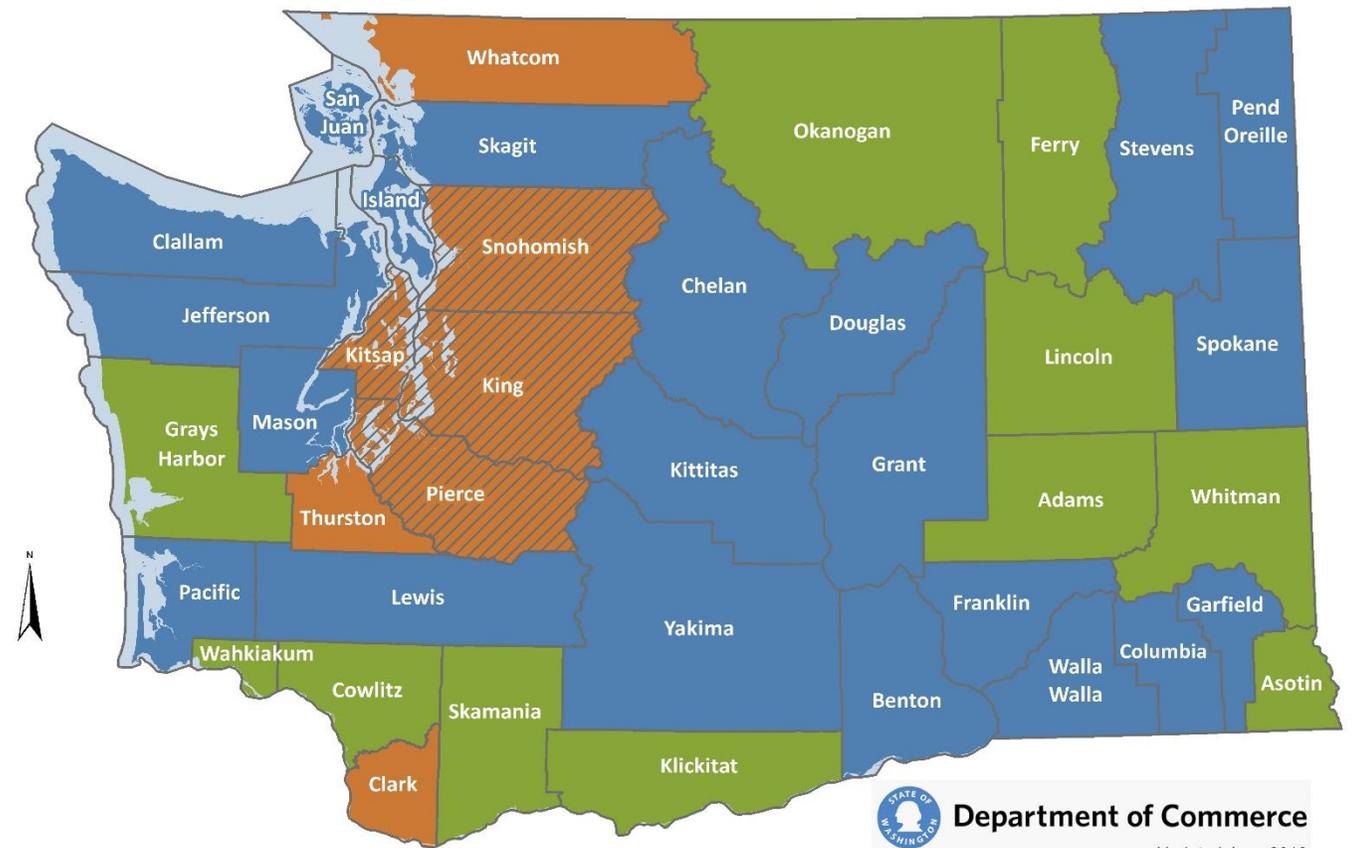
RCW 36.70A.030(4)

Countywide planning policies (CPPs), at a minimum, shall address:

Policies that consider the need for affordable housing, such as **housing for all economic segments of the population and parameters for its distribution.**

RCW 36.70A.210 (3)(e)

GMA Planning Responsibilities



 Department of Commerce
Updated June 2018

-  Partially Planning Counties
-  Fully Planning & Buildable Lands Counties
-  Fully Planning Counties
-  Multi-County Planning Policies

Counties and cities must develop a housing element ensuring vitality and character of established residential neighborhoods. It must contain at least:

1. An **inventory** and analysis of projected housing needs that identifies the number of housing units necessary to manage projected growth.
2. **Goals, policies, and objectives for the preservation, improvement, and development of housing**, including single-family residences.
3. Identification of **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.
4. Adequate provisions for existing and projected **housing needs of all economic segments of the community**.

RCW 36.70A.070(4)

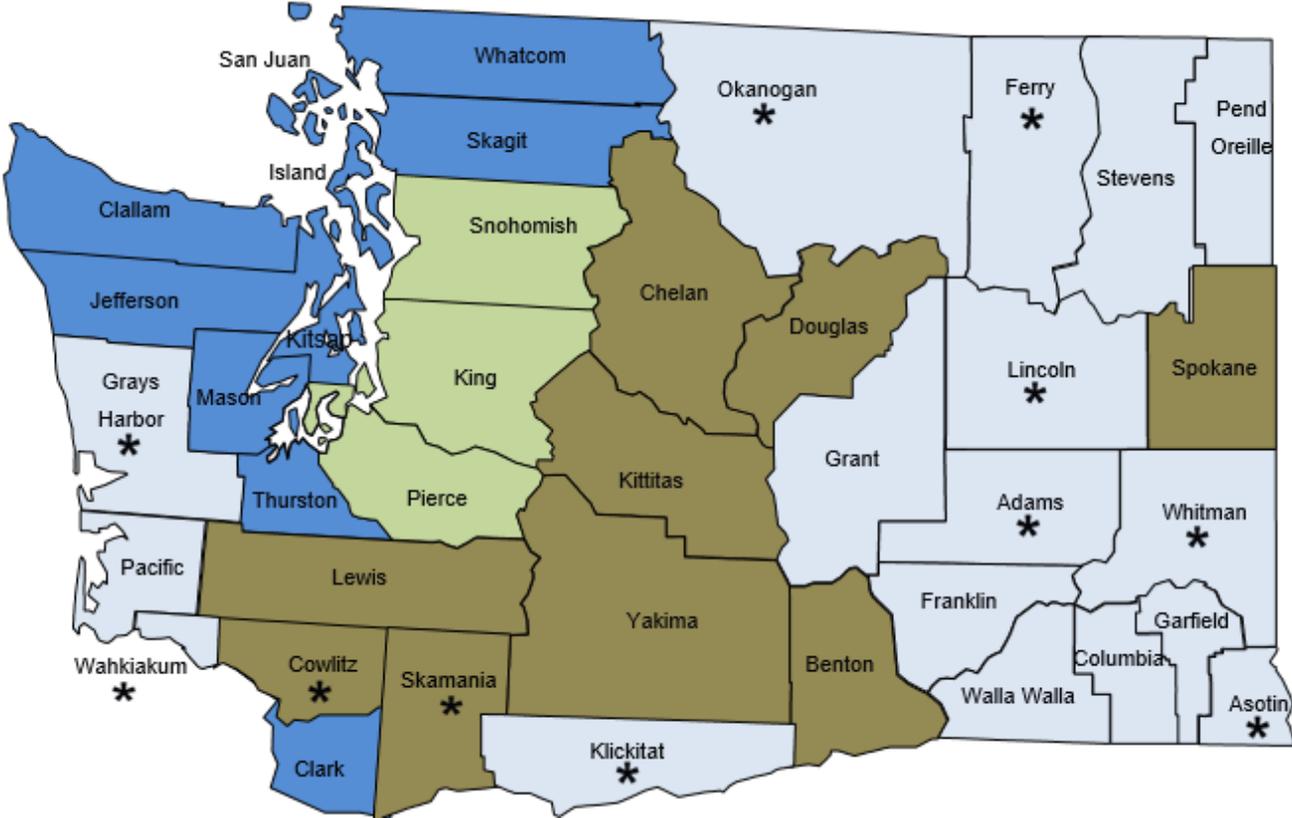
Other Resources for Housing Planners

Housing Action Plans funded under HB 1923 (RCW 36.70A.600)
Guidance and Webinar ~ May 2020

Updating your Housing Element
Guidance and Webinar ~ January 2021

Housing data from the WA Center for Real Estate Research (WCRER) for all counties and cities over 10,000 population
Data and a Webinar ~ October 2020

Periodic Update Schedule; Due June 30 of Indicated Year



Update deadlines to be extended by 1 year (HB 2342, 2020)

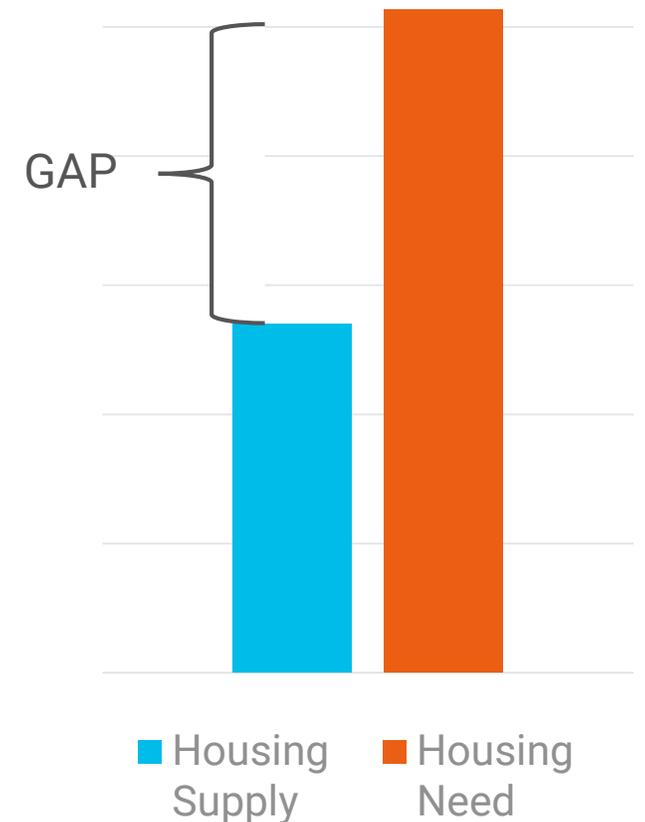
Outline

- What is a Housing Needs Assessment (HNA)?
- Scoping your Housing Needs Assessment
- Common sources of housing data
- Ideas for presenting housing data
- Gap analysis: what we can learn from the data
- Land capacity analysis
- Next Steps

What is a Housing Needs Assessment (HNA)?

A study that evaluates:

- **Current and future housing needs**
 - Among all economic segments of the community
 - For different household sizes and types
- **Gaps between the current housing supply and identified needs**



Components of an HNA

Community Profile	Workforce Profile	Housing Inventory	Gap Analysis
Who lives here? What are their household characteristics? What demographic trends are impacting housing needs?	Who works here? What are their incomes? What kinds of housing to they need?	What types of housing are currently available? How much does it cost?	How much new housing is needed to meet current and future housing needs? What types and what income levels served?

Scoping the HNA

Legend

- Requirement
- Recommendation

Housing Needs Assessment	GMA Housing Element	HB-1923 Housing Action Plan	HUD Consolidated Plan
Community Profile			
Population Characteristics			
Count of population	●	●	●
Population by age group		●	●
Population diversity: Race, ethnicity, languages spoken, etc		○	●
Population forecasts	20-year	Planning period	5-year
Household Characteristics			
Household count	●	●	●
Household sizes		●	●
Household types and housing tenure		○	
Overcrowding estimates		If applicable	●
Household Income and Cost Burden	●	●	●
Extremely low-, low-, moderate-, and middle-income families	●	●	●
Special Housing Needs			
Groups with special housing needs	○	○	●
Individuals and families experiencing homelessness	○	○	●

Scoping the HNA – cont.

- Legend
- Requirement
 - Recommendation

Workforce Profile

Local workforce characteristics		○
Jobs to housing ratio	In optional Economic Development element	○
Employment trends and projections		●

Housing Supply

General Housing Inventory

Unit count by type (single or multifamily, manufactured)	●	●	●
Size (number of bedrooms)	●	●	●
Rental versus ownership	●	●	●

Housing Market Conditions

Housing development trends		○
Sales prices	○	○
Rental rates	○	○
Vacancy rate		○

Special Housing Inventory

Subsidized/ public housing units	●	●	●
Group homes or care facilities	●	●	●
Other assisted living facilities		○	
Services for homeless individuals: shelters, transitional housing, etc.	○	○	

Scoping the HNA – cont.

Legend

- Requirement
- Recommendation

Gap analysis

Quantity of housing units available to various income brackets	●	●	●
Alignment of household size to housing unit sizes	○	○	●
Units needed for special demographic groups	○	○	●
Projection of future housing demand	●	●	

Land capacity analysis

Land available to meet housing unit demand	●	●	
Land available to meet special housing needs	○	○	

Community Profile

PURPOSE: To assess and measure community conditions related to housing needs:

- Population
- Age
- Race/ethnicity
- Income
- Household types
- Household sizes
- Cost-burden
- Groups with special housing needs
- Population and demographic projections

Sources for Community Profile Data

Census / American Community Survey (ACS)	Office of Financial Management (OFM)	HUD / HUD CHAS	Other Sources
<ul style="list-style-type: none"> • Age • Total Households • Household Sizes • Household Types • Income • Race and ethnicity • Languages Spoken • Housing Tenure 	<ul style="list-style-type: none"> • GMA County Population Projections (Totals and by age group) 	<ul style="list-style-type: none"> • HUD Area Median Family Income (AMI) • Income limits • Household incomes • Cost-burdened households 	<ul style="list-style-type: none"> • Office of the Superintendent of Public Instruction (OSPI) • Local housing authority • Service providers • Community organizations • Other stakeholders

Example: Population by Race in Burien

Population by Race in Burien city, Washington

White alone - 57.3%



Black or African American alone - 8.0%



American Indian and Alaska Native alone - 0.7%



Asian alone - 12.8%



Native Hawaiian and Other Pacific Islander alone - 1.3%



Some other race alone - 12.8%



Two or more races - 7.2%



Data.Census.Gov

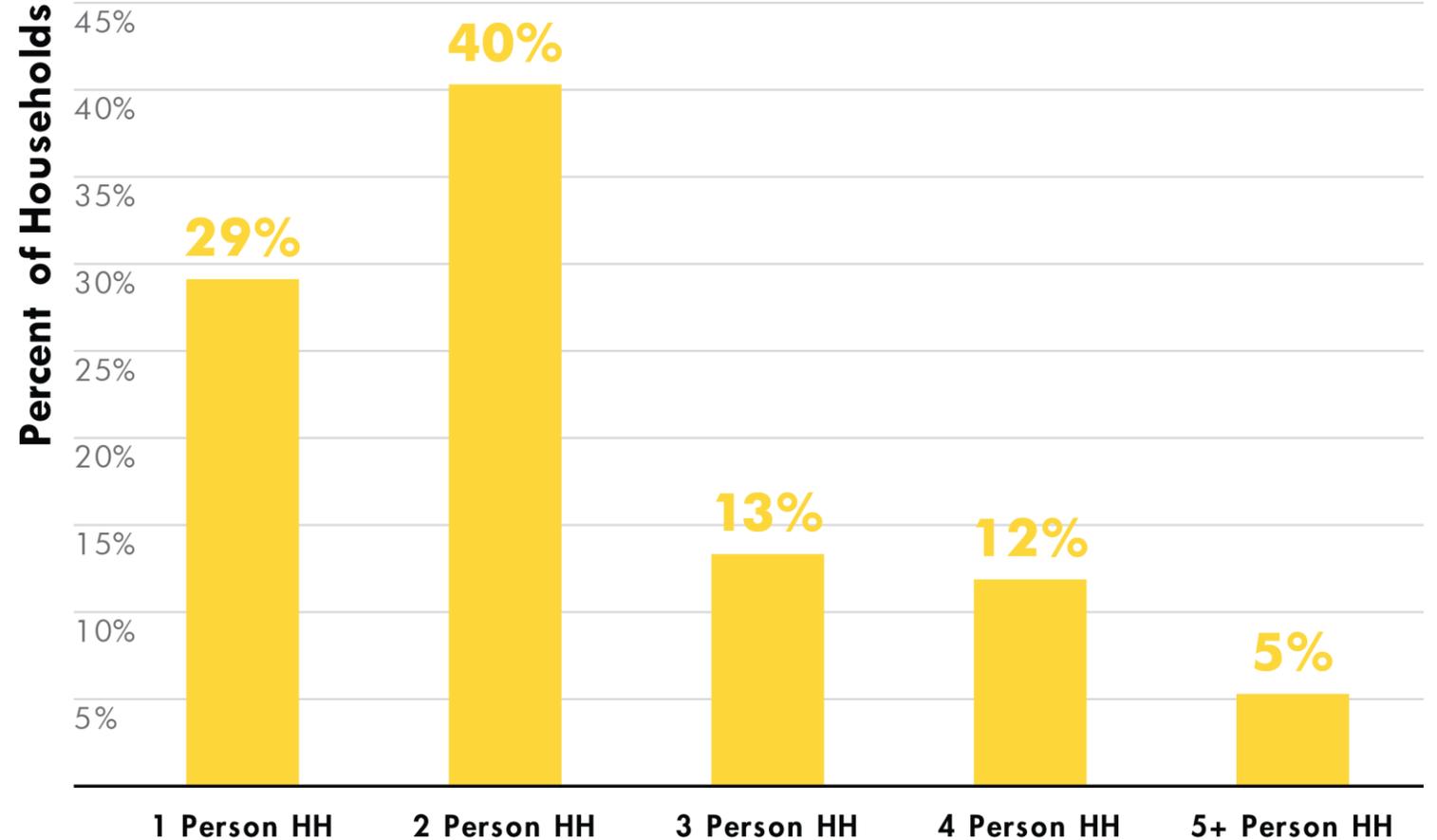
- “Profiles” for your selected city.
- Includes several charts ready to use in your HNA.
- Also links to additional data.

Source: Profile of Burien, Washington; U.S. Census, American Community Survey 5-Year Estimates, 2014 - 2018, Table [DP05](#).

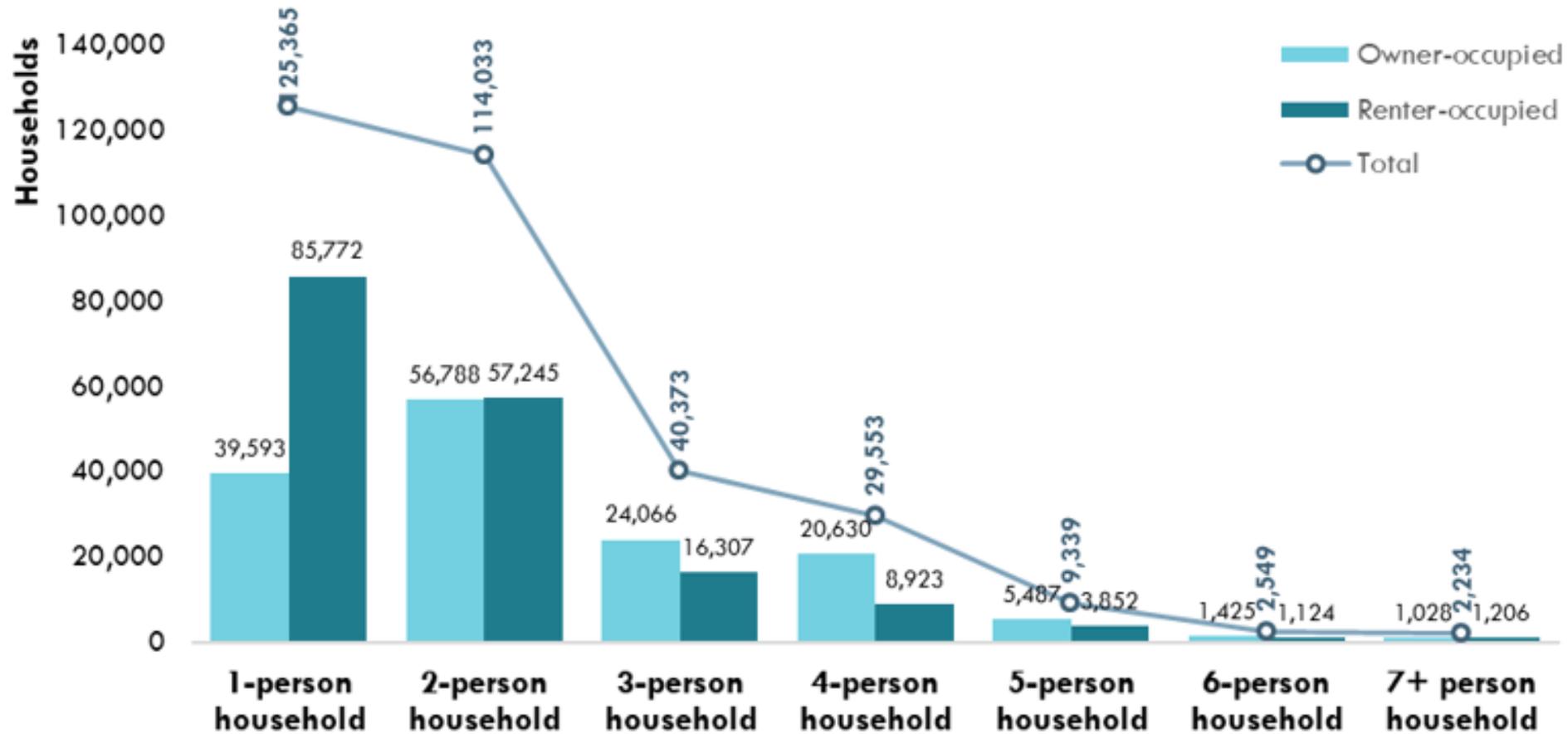
Example: Household Characteristics in Edmonds

Total Households	17,456
Owner	12,405
Renter	5,051
Average HH size	
Owner	2.38
Renter	2.20

Source: U.S. Census American Community Survey 5-Year Estimates, 2013–2017.



Household Size by Tenure in Seattle



Source: 2014-2018 ACS 5-Year Estimates. Table B25009

Household Income Definitions

Term	Definition	Data Source
Household Income	Sum of the income of all people 15 years and older living together in a housing unit.	Census ACS
Median Income	The median income of all households in an area	Census ACS
Median Family Income	The median income of all family households in an area	Census ACS
HUD Area Median Family Income	Official HUD-defined median family income for a county or metropolitan area. AKA: AMI, HAMFI, or MFI	HUD/ WSHFC

HUD Income Limits

FY 2019 Income Limit Area	Median Family Income Explanation	FY 2019 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Kittitas County, WA	\$72,300	Very Low (50%) Income Limits (\$) Explanation	25,350	28,950	32,550	36,150	39,050	41,950	44,850	47,750
		Extremely Low Income Limits (\$)* Explanation	15,200	17,400	21,330	25,750	30,170	34,590	39,010	43,430
		Low (80%) Income Limits (\$) Explanation	40,500	46,300	52,100	57,850	62,500	67,150	71,750	76,400

- <https://www.huduser.gov/portal/datasets/il/il2019/2019summary.odn>
- Also available from Washington State Housing Finance Commission

HUD CHAS Data Query Tool

<https://www.huduser.gov/portal/datasets/cp.html>

Please Select Data Year

Please Select Geographic Summary Level

Please select a State

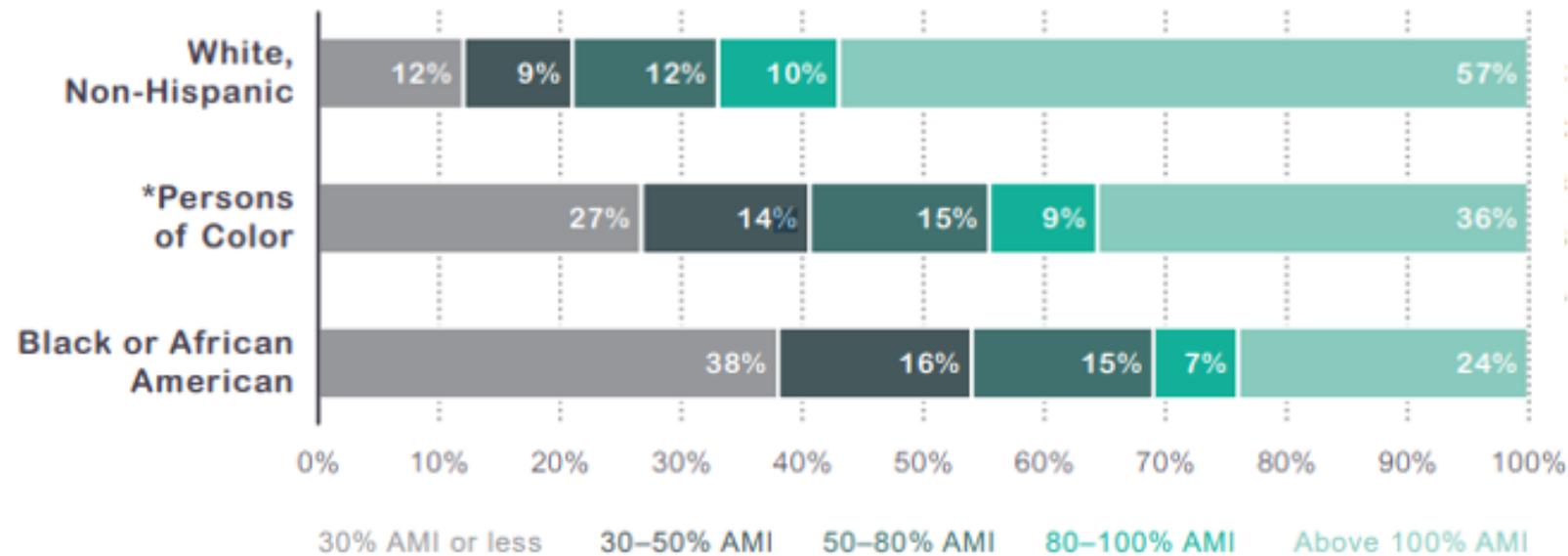
Please select Place

Income Distribution Overview	Owner	Renter	Total
Household Income less-than or= 30% HAMFI	85	2,295	2,380
Household Income >30% to less-than or= 50% HAMFI	105	975	1,080
Household Income >50% to less-than or= 80% HAMFI	415	890	1,305
Household Income >80% to less-than or=100% HAMFI	240	355	595
Household Income >100% HAMFI	1,530	725	2,255
Total	2,370	5,235	7,610

Source: HUD CHAS Data Query Tool (based on ACS 2012-2016 5-year estimates); HAMFI = HUD Area Median Family Income (also known as AMI)

Household Income Disparities

Exhibit 10: Household Income by Race/Ethnicity of Householder, City of Seattle



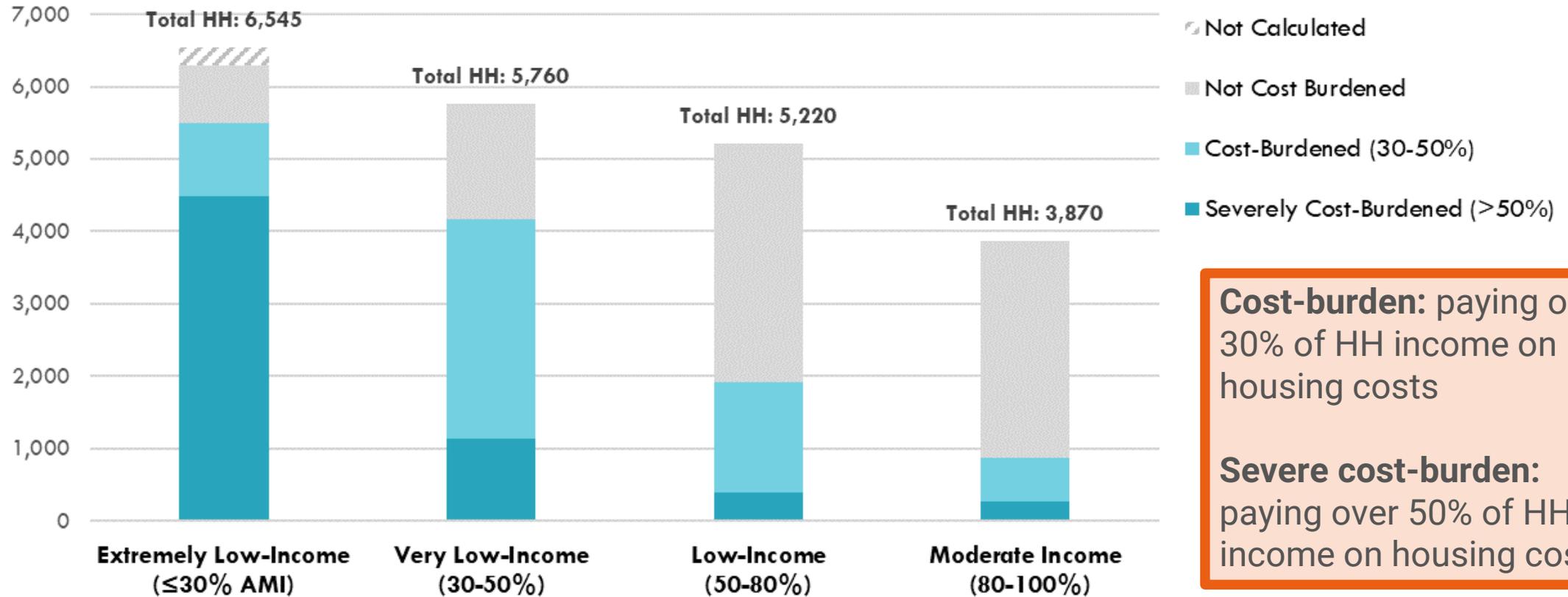
Household Income by Race/Ethnicity of Householder, 2009–2013

*Persons of color includes households with householder who is Hispanic or Latino of any race and households with a householder who is any race other than White alone.

Source: HUD CHAS (based on ACS Five-Year Estimates, 2009–2013); BERK, 2017.

Source: Seattle [MHA Final Environmental Impact Statement](#), 2017

Cost-Burden By Income Level, Federal Way

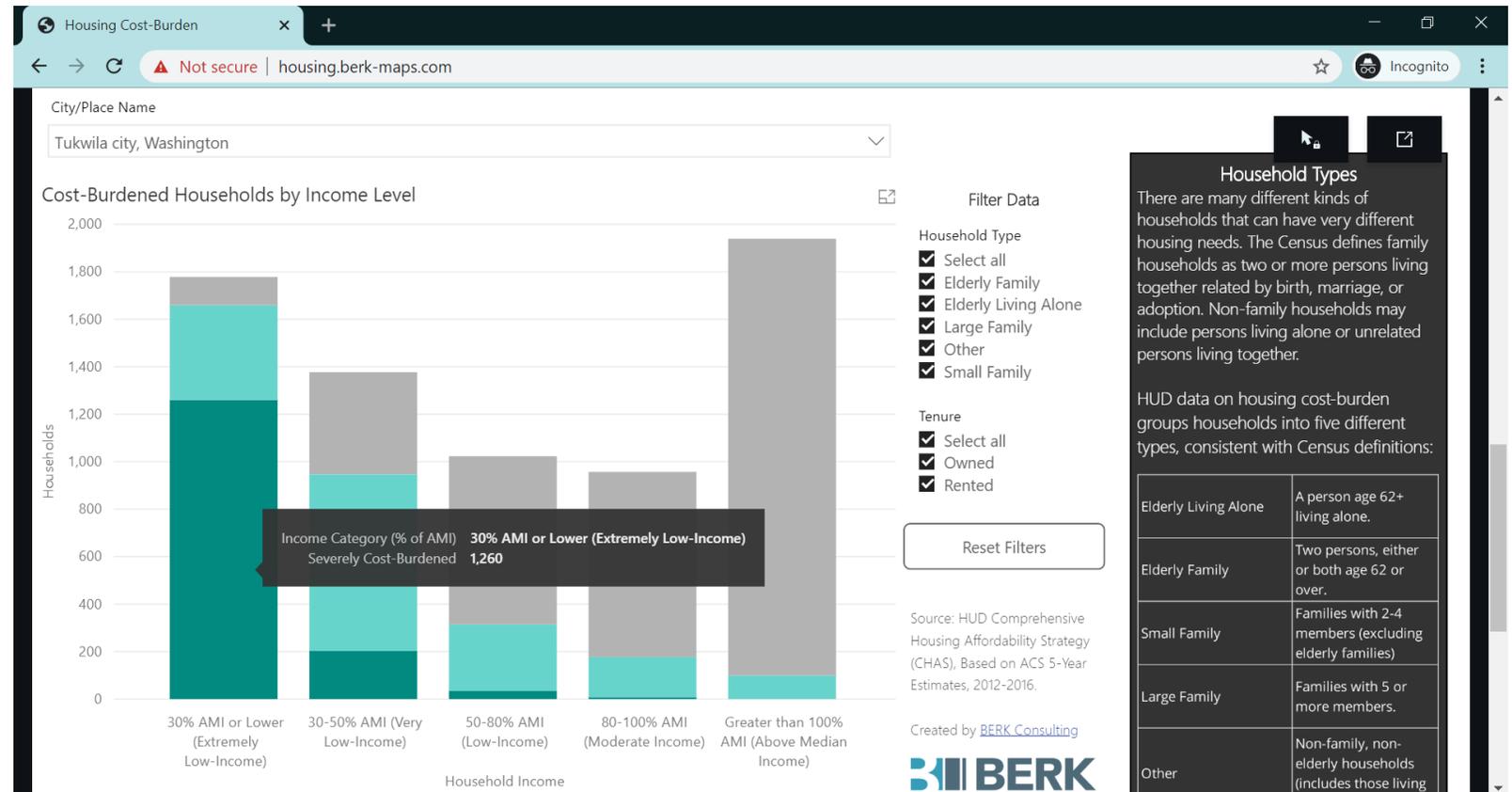


New Tool!: Explore Cost Burden Data

<http://housing.berk-maps.com/>

New tool for exploring HUD cost burden data.

- Select your city/place
- Filter by household types and tenure (owner/renter) to narrow down on populations of concern.



Workforce Profile

PURPOSE: To assess the housing needs of individuals working in your community



Common Sources for Workforce Data

Census OnTheMap	WA Employment Security Dept (ESD)	Other Sources
<ul style="list-style-type: none">• Jobs by wage level, sector, age• Historic trends• Inflow/Outflow• Distance traveled	<ul style="list-style-type: none">• County/regional employment by detailed sectors• Wages by job type• Employment projections	<ul style="list-style-type: none">• Comprehensive plans• Local employers• Regional Economic Development Orgs.

Census OnTheMap

<https://onthemap.ces.census.gov/>

OnTheMap
LEHD Home Help and Documentation Reload Text-Only

Start Base Map Selection Results
Save Load Feedback Previous Extent Hide Tabs Hide Chart/Report

Distance/Direction Analysis

Work to Home

Display Settings

Labor Market Segment Filter: All Workers

Year: 2017

Map Controls

Color Key: Thermal Overlay Point Overlay Selection Outline

Identify Zoom to Selection Clear Overlays Animate Overlays

Report/Map Outputs

Detailed Report Export Geography Print Chart/Map

[Change Settings](#)

Job Counts by Distance/Direction in 2017

All Workers

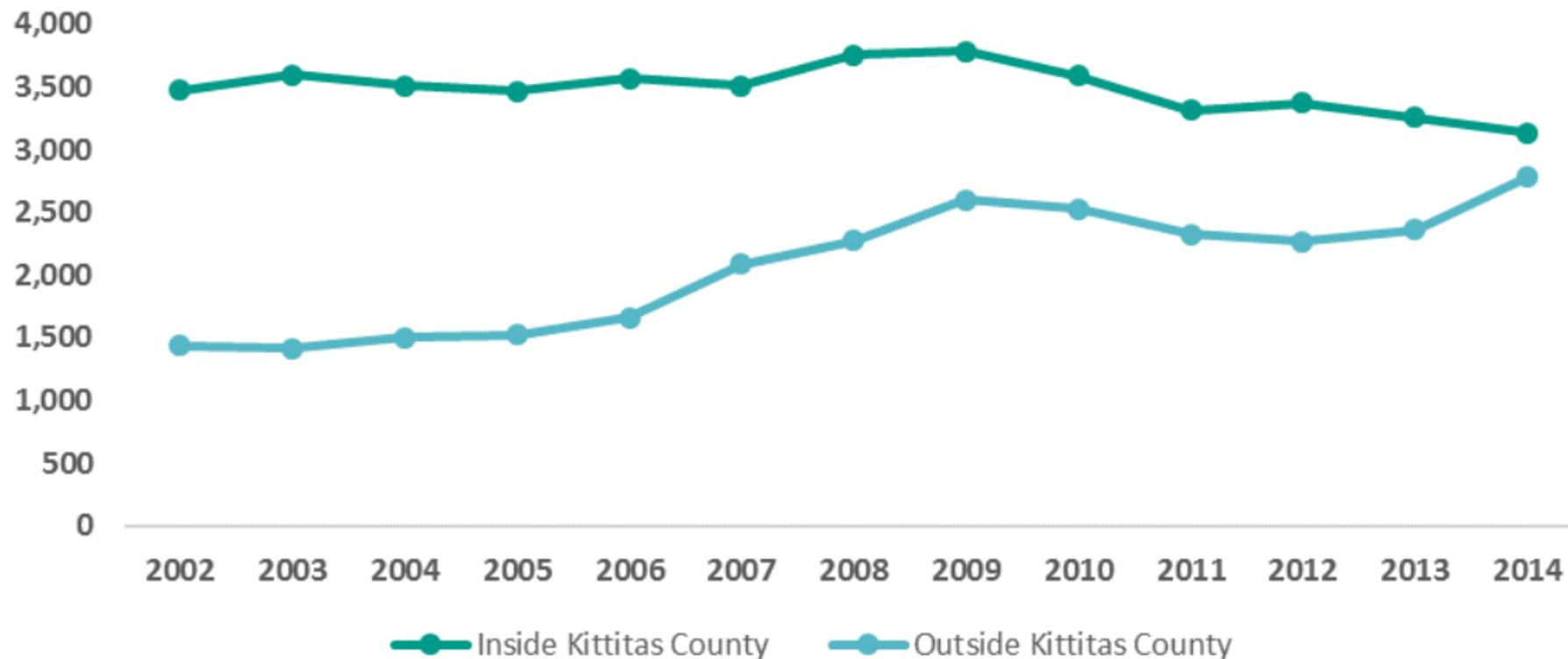
View as: Radar Chart

Jobs by Distance - Work Census Block to Home Census Block

	2017	
	Count	Share
Total Primary Jobs	2,291	100.0%
■ Less than 10 miles	1,000	43.6%
■ 10 to 24 miles	239	10.4%
■ 25 to 50 miles	422	18.4%
■ Greater than 50 miles	630	27.5%

28% of workers in City of Chelan commute over 50 miles to their job location.

Job Location of Workers Who Live in Ellensburg



An increasing share of Ellensburg residents have work locations outside of their home county

Source: U.S. Census Bureau, Center for Economic Studies, 2016; BERK 2016.

ESD Employment Projections

<https://esd.wa.gov/labormarketinfo/projections>

A	B	C	D	E	F	G	H		
1	Occupational employment projections, June 2019	return to content							
2	North Central								
3	Source: Employment Security Department/LMEA								
4									
5	SOC code	Occupational title	Estimated employment 2017	Estimated employment 2022	Estimated employment 2027	Average annual growth rate 2017-2022	Average annual growth rate 2022-2027	Average annual opening due to growth 2017-2022	Average opening 2022-20
6	00-0000	Total, All Occupations	138,832	149,913	157,433	1.55%	0.98%	2,199	
7	11-0000	Management Occupations	6,067	6,533	6,895	1.49%	1.08%	91	
8	11-1000	Top Executives	1,669	1,800	1,893	1.52%	1.01%	26	
9	11-1011	Chief Executives	172	189	201	1.90%	1.24%	3	
10	11-1021	General and Operations Managers	1,422	1,532	1,610	1.50%	1.00%	22	
11	11-1031	Legislators	75	79	82	1.04%	0.75%	1	
12	11-2000	Advertising, Marketing, Promotions, Public Relations, and Sales Managers	157	173	182	1.96%	1.02%	3	
13	11-2011	Advertising and Promotions Managers	*	*	*	*	*	*	*
14	11-2021	Marketing Managers	24	29	32	3.86%	1.99%	1	
15	11-2022	Sales Managers	117	127	132	1.65%	0.78%	2	
16	11-2031	Public Relations and Fundraising Managers	13	14	15	1.49%	1.39%	0	
17	11-3000	Operations Specialties Managers	719	784	829	1.75%	1.12%	12	
18	11-3011	Administrative Services Managers	113	120	126	1.21%	0.98%	1	
19	11-3021	Computer and Information Systems Managers	109	130	142	3.59%	1.78%	4	
20	11-3031	Financial Managers	281	302	321	1.45%	1.23%	4	
21	11-3051	Industrial Production Managers	104	107	111	0.57%	0.74%	1	
22	11-3061	Purchasing Managers	18	20	20	2.13%	0.00%	0	
23	11-3071	Transportation, Storage, and Distribution Managers	49	56	58	2.71%	0.70%	1	
24	11-3014	Operations Managers	*	*	*	*	*	*	*

Wages by Industry Subsectors Covered Employment (QCEW)

<https://esd.wa.gov/labormarketinfo/covered-employment>

2-digit NAICS	3-digit NAICS	Industry subsectors	Firms	Apr	May	Jun	Total quarterly wages paid	Average employment	Average quarterly wage	Average weekly wage
TOTAL		Total	3,333	42,133	42,846	48,245	\$462,131,173	44,408	\$10,406	\$800
11		Agriculture, forestry, fishing and hunting	491	8,015	8,007	12,284	\$67,296,095	9,435	\$7,133	\$549
	111	Crop production	459	4,532	4,139	5,970	\$31,418,361	4,880	\$6,438	\$495
	112	Animal production	*	*	*	*	*	*	*	*
	113	Forestry and logging	*	*	*	*	*	*	*	*
	114	Fishing, hunting and trapping	0	0	0	0	\$0	0	\$0	\$0
	115	Agriculture and forestry support activities	24	3,466	3,843	6,286	\$35,694,001	4,532	\$7,876	\$606
		Other industries	8	17	25	28	\$183,733	23	\$7,988	\$614
21		Mining	*	*	*	*	*	*	*	*
	211	Oil and gas extraction	0	0	0	0	\$0	0	\$0	\$0
	212	Mining, except oil and gas	*	*	*	*	*	*	*	*
	213	Support activities for mining	0	0	0	0	\$0	0	\$0	\$0
		Other industries	*	*	*	*	*	*	*	*
22		Utilities	*	*	*	*	*	*	*	*
	221	Utilities	*	*	*	*	*	*	*	*
		Other industries	*	*	*	*	*	*	*	*

[Back to index](#)

Employment Projection by Wage Level

Annual Growth Projections in South Central Washington State for Occupation Types with Central Washington Nonmetropolitan Annual Wage Data Available

Income Category	Income Range	Average Annual Growth Projections		
		2015-2017	2014-2019	2019-2024
Very Low Income	Less than 30% AMI	0.00%	0.00%	0.00%
Low Income	30% to 50% AMI	0.98%	1.97%	0.76%
Moderate Income	50% to 80% AMI	1.09%	1.63%	0.78%
Lower Middle Income	80% to 100% AMI	1.56%	1.73%	1.24%
Above Median Income	Greater than 100% AMI	1.59%	1.83%	1.33%

Source: BERK 2016; Washington State Employment Security Department, 2016.

Synthesizing wage data with employment projections to estimate rates of growth by income level.

Housing Inventory

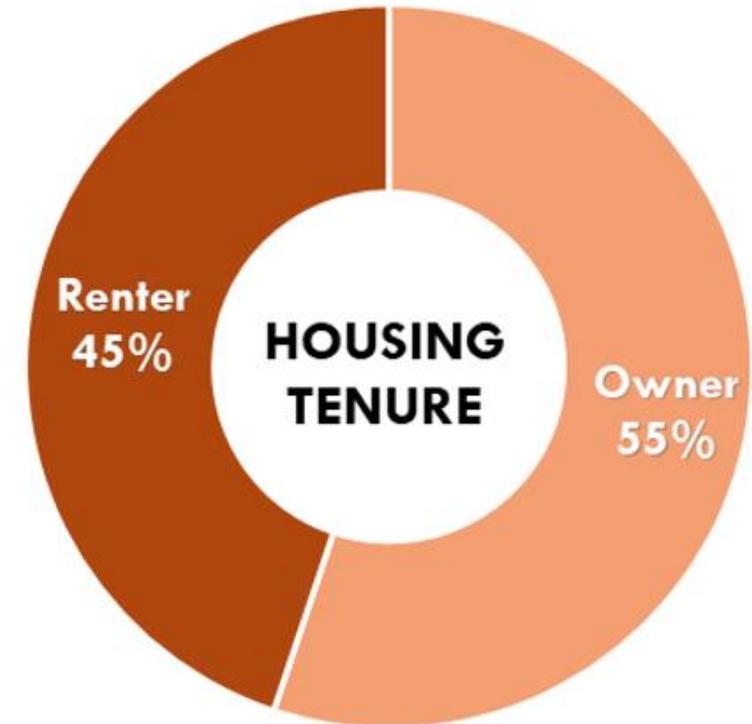
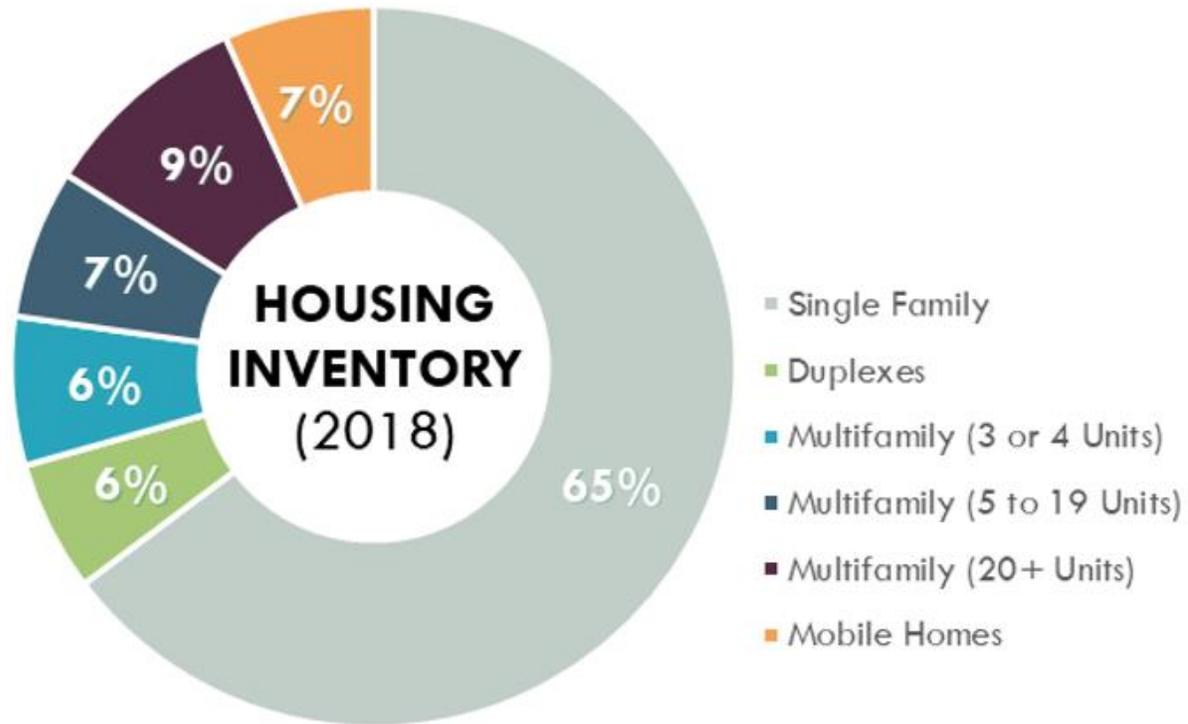
PURPOSE: To summarize the housing available within the community to compare it to housing needs and identify housing problems.



Sources for Housing Data

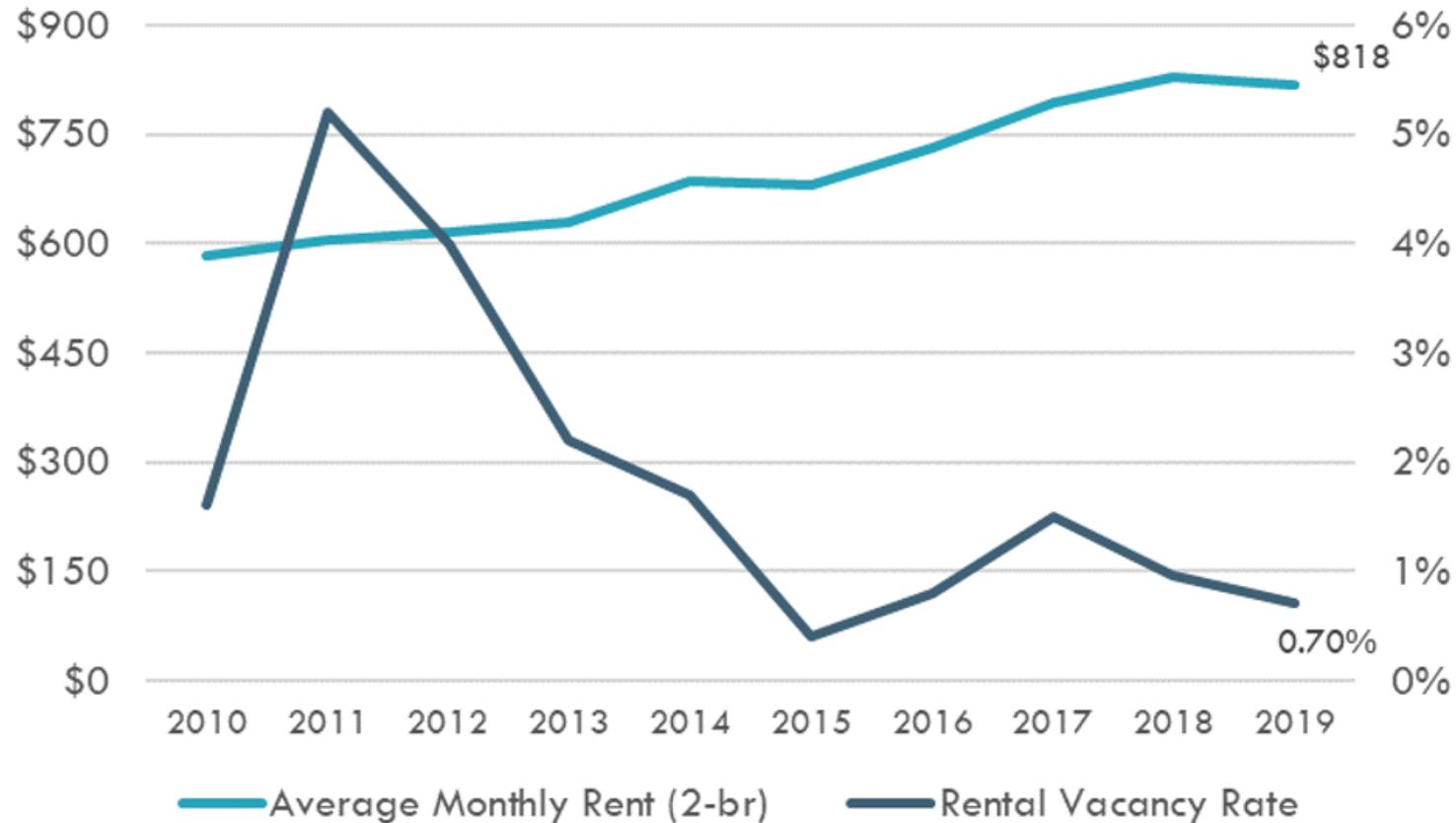
Census / American Community Survey	Office of Financial Management	Zillow, MLS, WCRER	HUD, USDA, PolicyMap, Local Housing Authorities	Other Data Sources
<ul style="list-style-type: none"> • Housing tenure • Housing types • # of bedrooms • Vacancy rates • Housing Condition • Special housing types • Crowding 	<ul style="list-style-type: none"> • Housing units by type • Housing production trends 	<ul style="list-style-type: none"> • Housing Sales Prices • Rental Housing Costs • Median daily listings • Housing production • Vacancy rates 	<ul style="list-style-type: none"> • Income-restricted affordable housing • Tenant-based vouchers 	<ul style="list-style-type: none"> • DSHS (group homes & assisted living) • County assessor data • Local permitting office

Housing Inventory by Units in Structure and Tenure, City of Yakima



Source: 2014-2018 ACS 5-Year Estimates, TableID: DP04 and S1101.

Yakima County Multifamily Rents and Vacancy



Yakima has had extremely low vacancy rates in recent years while rents steadily rise.

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

Affordability of Rental Housing by Income Level in City of Edmonds , 2018

Household Income % of AMI	Affordability of Average Cost Rental Units, Q4 2018					
	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4+ Bedroom*	
120%	Yes	Yes	Yes	Yes	Yes	Yes
100%	Yes	Yes	Yes	Yes	Yes	Yes
80%	Yes	Yes	Yes	Yes	Yes	Yes
60%	No	No	No	No	No	No
50% or less	No	No	No	No	No	No

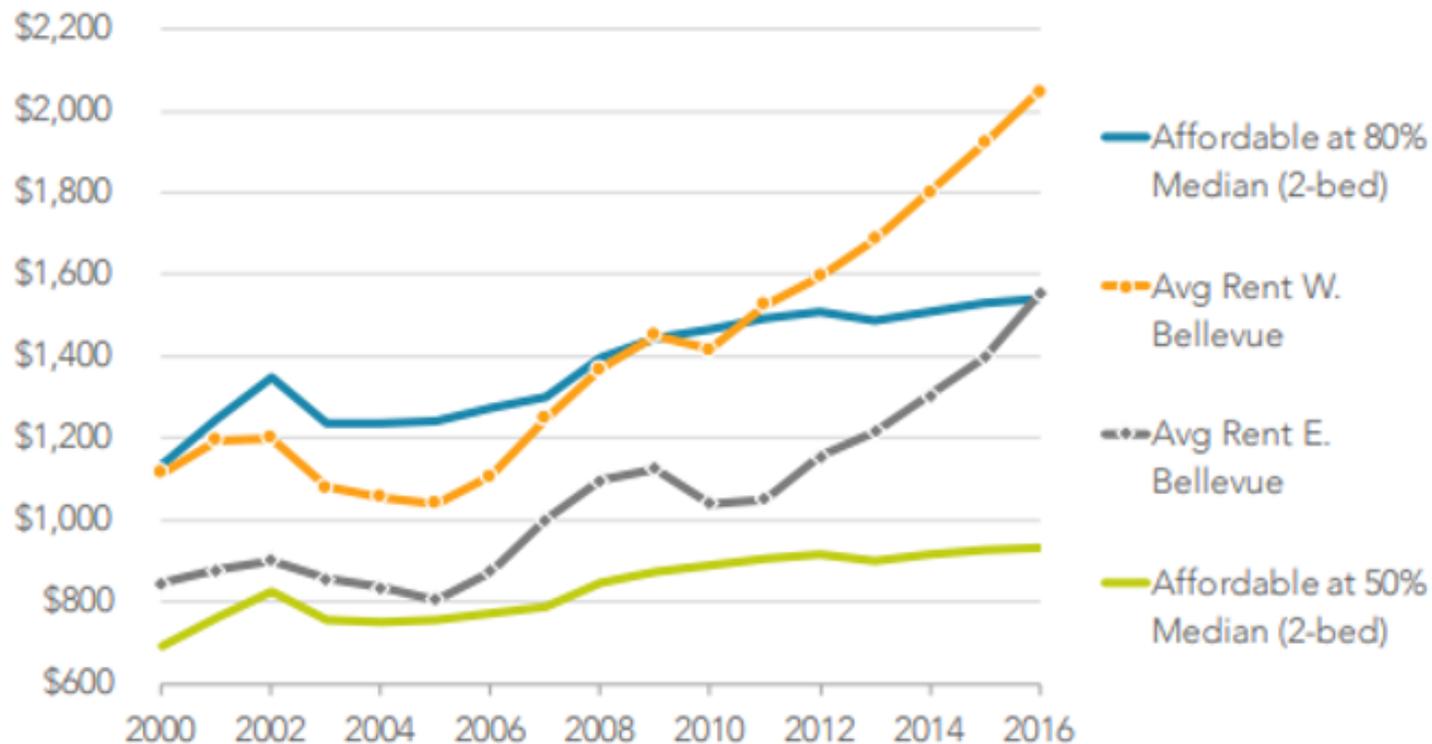
Note: Affordability limits based on HUD definitions of household income, adjusted for household and unit size.

**Data for 4-bedroom units or larger is not available for 2018; therefore 2017 data from Dupre+Scott is used instead.*

Source: BERK, 2018; Apartment Insights, 2018; HUD, 2018.

Gap Analysis – Current Market Rents and What Households Can Afford

Exhibit 48: Affordable and Actual Average Rents in City of Bellevue



The gap between median rents in Bellevue and what households can afford is widening rapidly.

Source: ARCH; HUD King County Median Income 2016; Dupre and Scott Apartment Advisors, 2016; Bellevue Affordable Housing Strategy, 2017.

Housing Affordability Index

<http://realestate.washington.edu/research/wcrr>

	Q2 2017	Q2 2018	Q2 2019
Yakima County	121.1	98.5	98.4
Yakima County, First Time Buyers	86	70.7	73.4
Washington State	109.5	98.5	98.4
Washington State, First Time Buyers	77.8	70	69.9

Measures ability of a middle-income family to afford a median priced home.

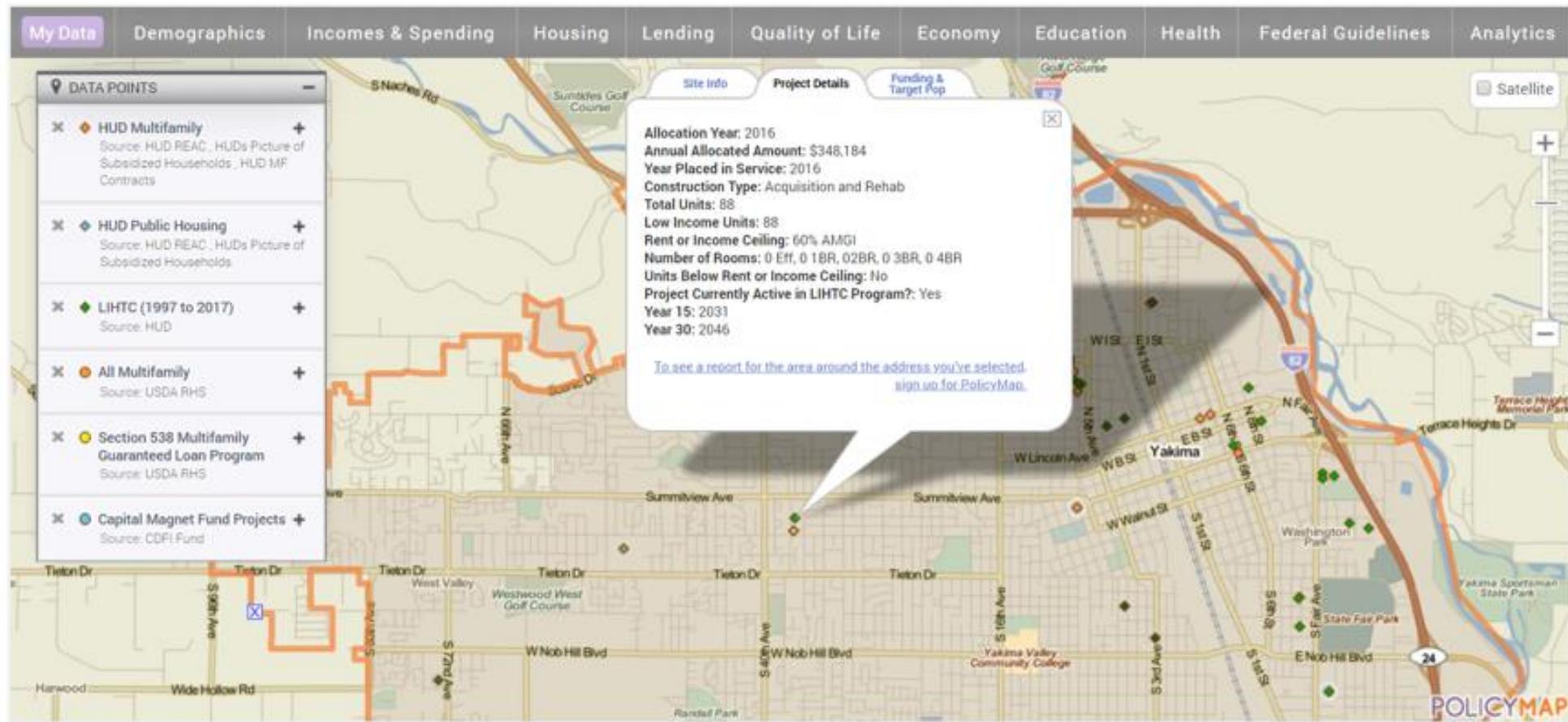
- 100 = balance between incomes and ability to pay.
- Yakima County shows affordability challenges for first-time buyers

Source: Washington Center for Real Estate Research, 2019.

Income-Restricted Housing Inventory - PolicyMap

<https://www.policymap.com/>

Exhibit 43: Affordable Housing Data Available in PolicyMap, City of Yakima



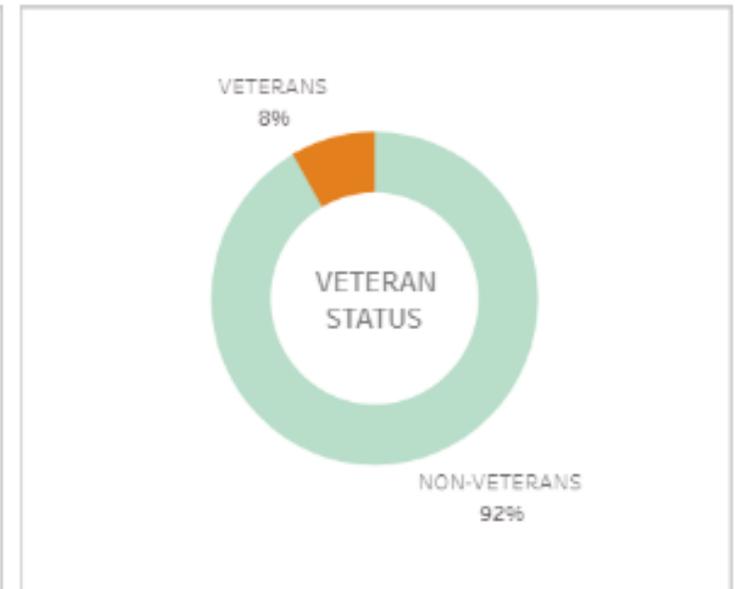
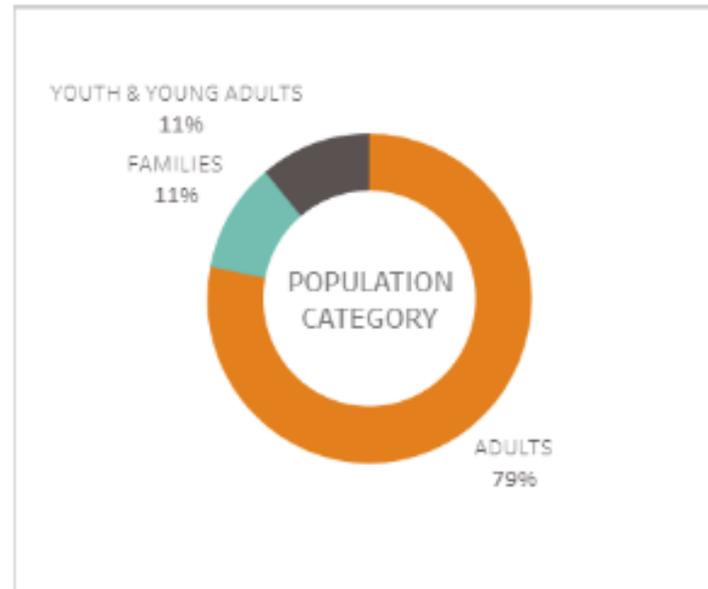
Aggregates and maps data available through various HUD and USDA programs. Also consult local housing authorities.

Data on Homelessness

- Point in Time counts
- OSPI homeless student counts
- Service provider records

13,003 households experiencing homelessness

received services in the homeless response system on **10/31/2019**



Source: [King County All Home](#), 2019

Gap Analysis

PURPOSE: To identify the gaps between the housing your community needs and the housing it has:

- Estimate total number of units needed to meet growth projections
 - Estimate unmet housing needs by income level
 - Estimate unmet housing needs by housing types
 - Engage with community stakeholders for qualitative input
- 

Projecting Future Housing Needs

Yakima City Calculations

1. Projected average annual population growth, 2019-2035*: **812 people**

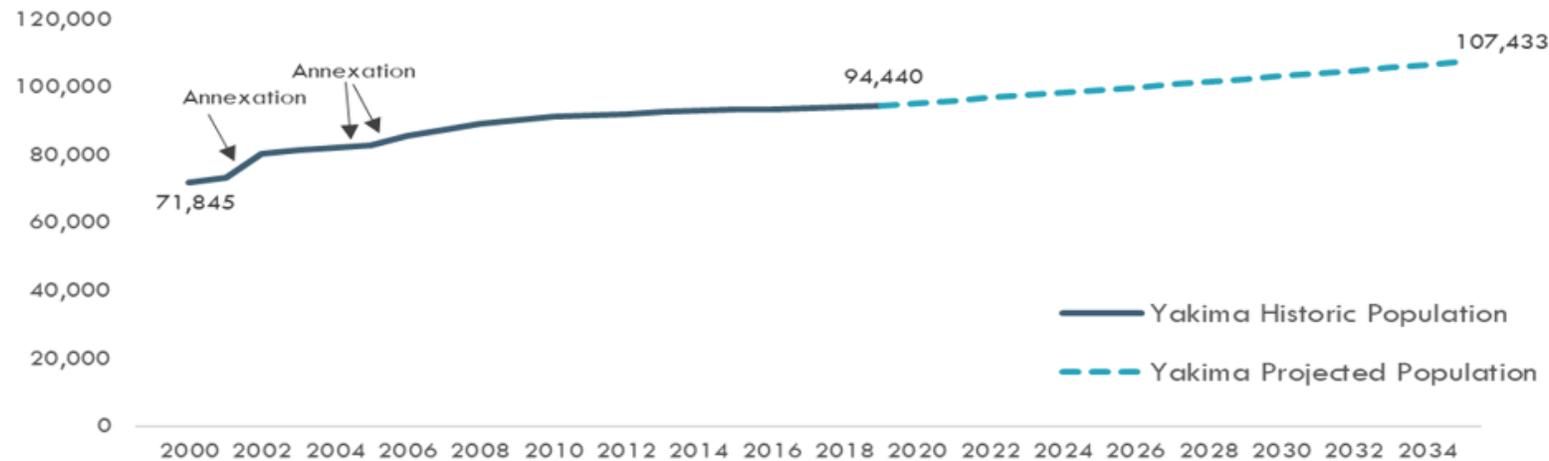
2. Projected average annual household growth, 2019-2035: **301 households**

3. Number of housing units needed to meet population growth: **316 housing units annually - 5,057 housing units by 2035***

*Per Yakima County, Horizon 2040.

Note: This estimate assumes a consistent average household size of 2.7.

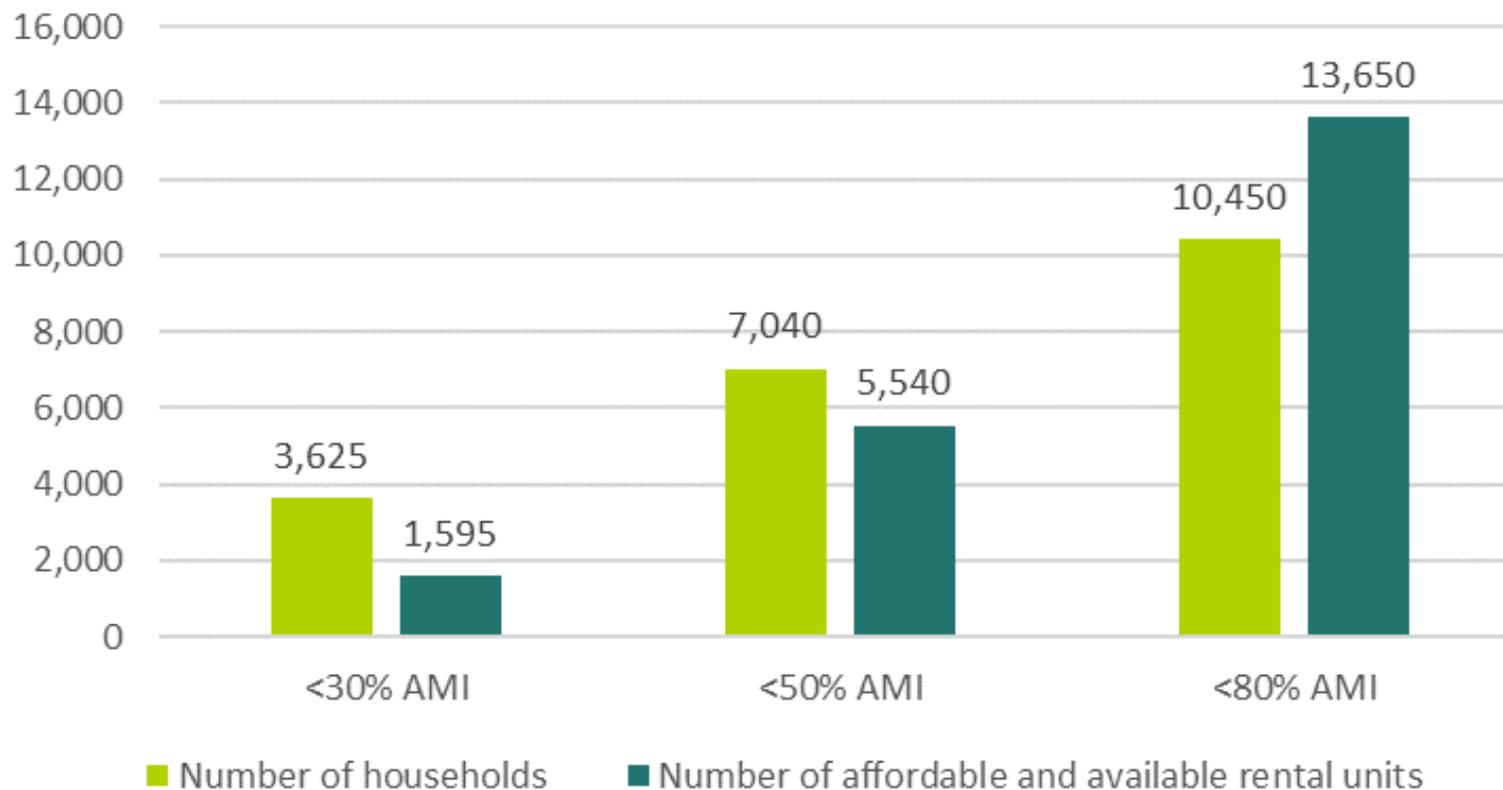
Exhibit 4: Historic and Projected Population in City of Yakima, 2000-2035



Source: Washington State OFM, 2019; Yakima County Horizon 2040 Comprehensive Plan, 2017; BERK, 2019.

Note: Only annexations adding population of 1,000 or more are labeled on this graph

Affordable and Available Rental Housing, City of Yakima

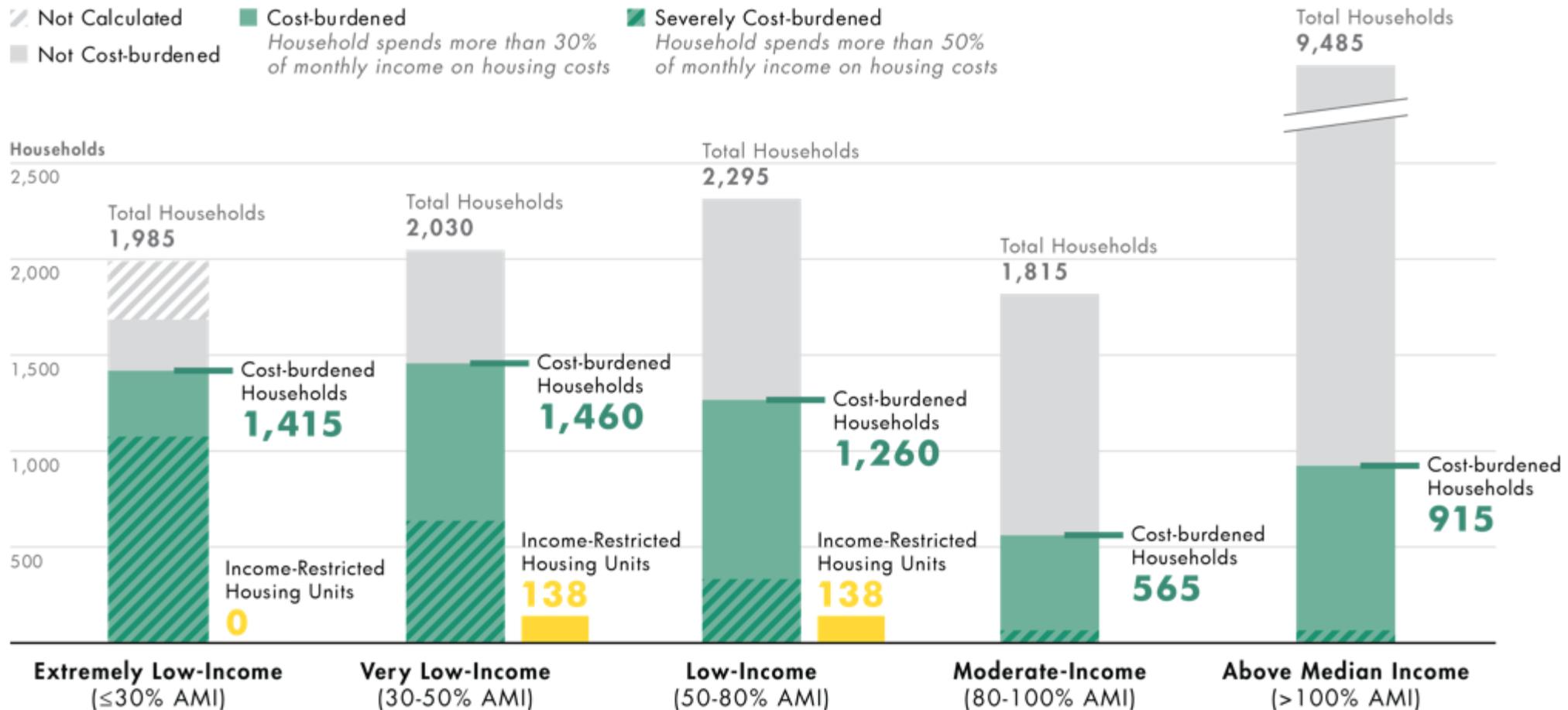


- **Gap of over 2,000** units affordable to households with incomes below 30% of AMI
- **Gap of 1,500** units affordable to households with incomes below 50% of AMI

Source: HUD CHAS (based on ACS 2012-2016 5-year estimates); AMI = HUD Area Median Family Income

Cost-burdened households in Edmonds

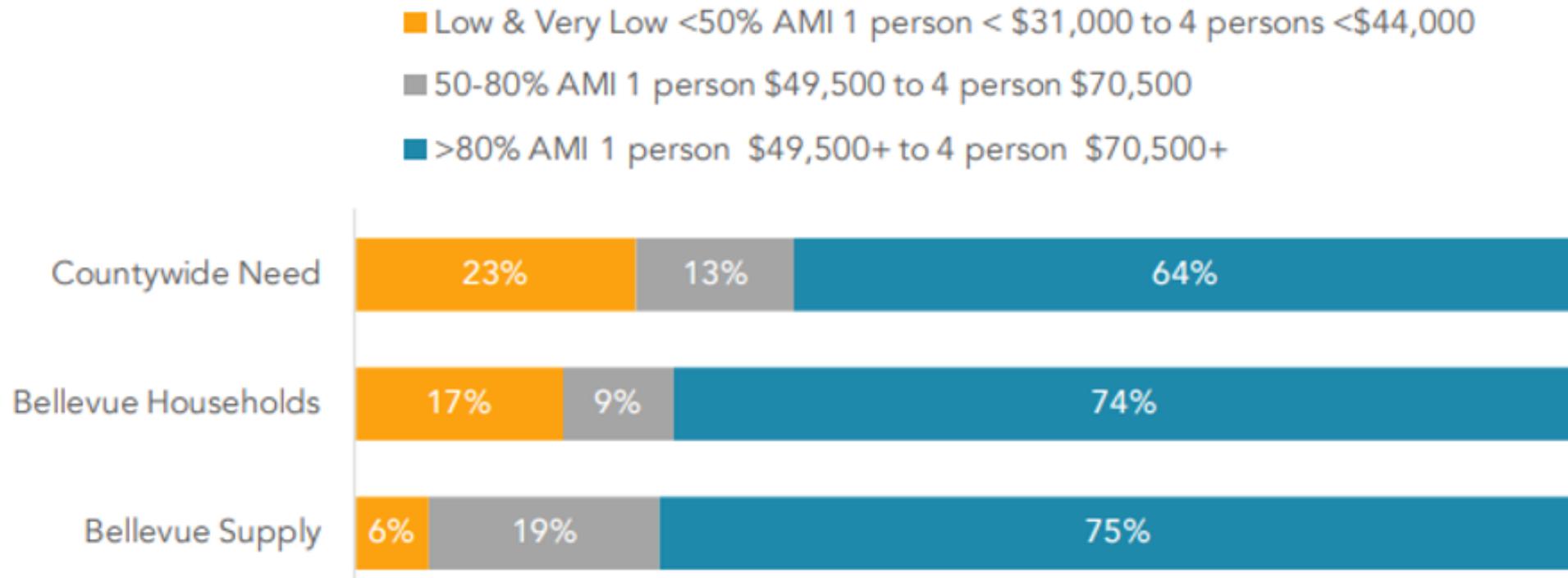
Exhibit 46: Cost-Burdened Households and Current Income-Restricted Housing Inventory, City of Edmonds



Source: HUD CHAS (based on ACS 2012-2016 5-year estimates); AMI = HUD Area Median Family Income

Gap Analysis – Housing Availability by Affordability

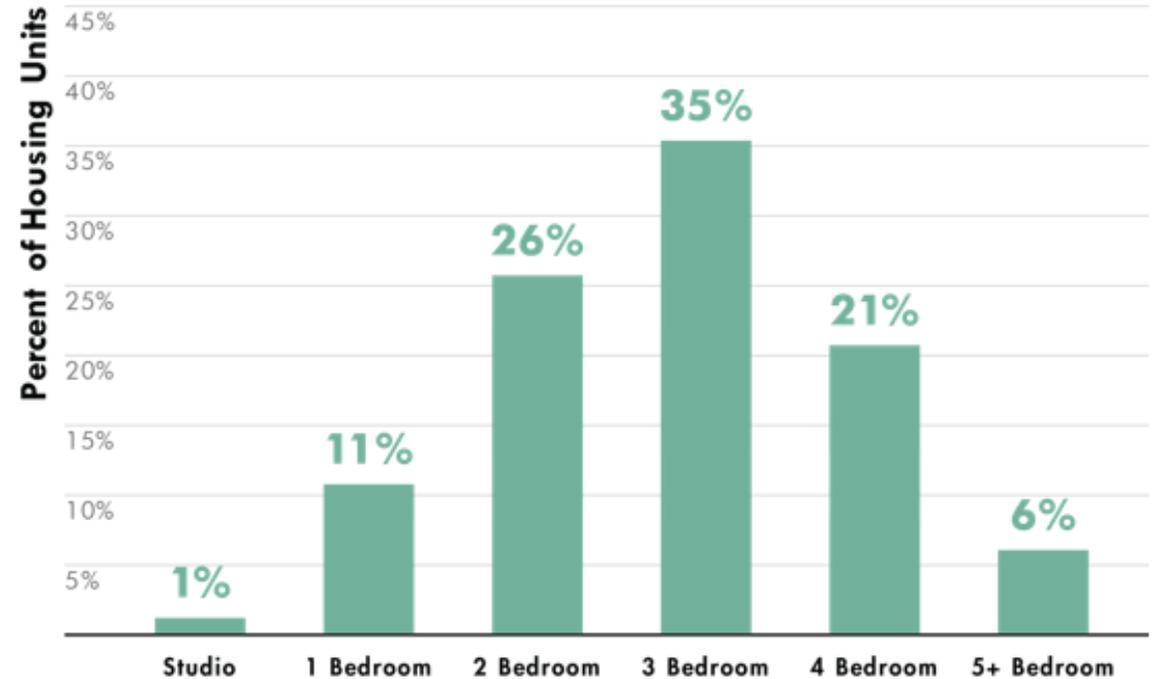
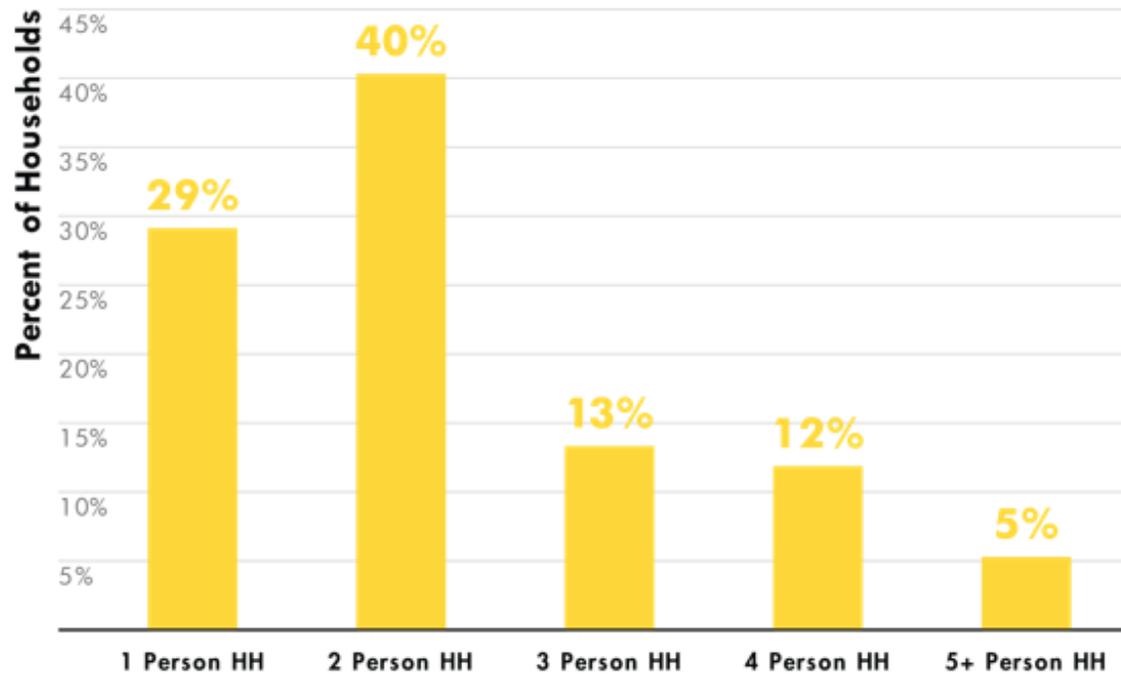
Exhibit 47: Affordable Housing Need in Bellevue



Source: HUD CHAS (based on ACS 2008-2012 5-year estimates); AMI = King County Median Income for 2014; [Bellevue Affordable Housing Strategy, 2017](#).

Gap Analysis – Housing Sizes vs. Household Sizes

Exhibit 49: Household Sizes Compared to Housing Unit Sizes, City of Edmonds



Source: U.S. Census American Community Survey 5-Year Estimates, 2013–2017.

Gap Analysis – Other Themes

Projected job growth	<ul style="list-style-type: none">• What do employers say about the housing needs of their workforce?• Are there enough units affordable to workers in wage groups with projected job growth?• How many more units are needed? What types?
Seniors	<ul style="list-style-type: none">• What is the projected growth in senior population?• Is there enough senior housing to address this growth?• Is there enough housing in formats that support seniors in independent living?
Other populations with special housing needs	<ul style="list-style-type: none">• What do service providers say about housing needs among populations they serve?• What shortages do they identify?

Spreadsheet Template to Support Analysis

- **Template in Appendix B supports:**
 - Pointers to available data sources
 - Templates for data collection and analysis
 - Support for topics like gap analysis

Table 15: Rental Units Available by Income Bracket				
Units Affordable to Households	Total Rental Units at Affordability Level	Renter Households at Income Level	Over / Under	
<= 30% HAMFI		0	0	
>30% to <=50% HAMFI		0	0	
>50% to <-80% HAMFI		0	0	
>80% HAMFI		0	0	
Table 16: Home Ownership Affordability				
Median household income brackets	% of household population	Count of households		
< \$10,000		0		
\$10,000 - \$14,999		0		
\$15,000 - \$24,999		0		
\$25,000 - \$34,999		0		
\$35,000 - \$49,999		0		
\$50,000 - \$74,999		0		
\$75,000 - \$99,999		0		
\$100,000 - \$149,999		0		
\$150,000 - \$199,999		0		

Gap Analysis – Summarize Findings

- Total units needed to meet future growth projections
- Types of units where the greatest shortages currently exist
- Income levels likely to be served (or not) by market rate housing production
- Counts of cost-burdened households by income level
- **Findings will be used in the next step: Housing Action Plan**

Land Capacity Analysis

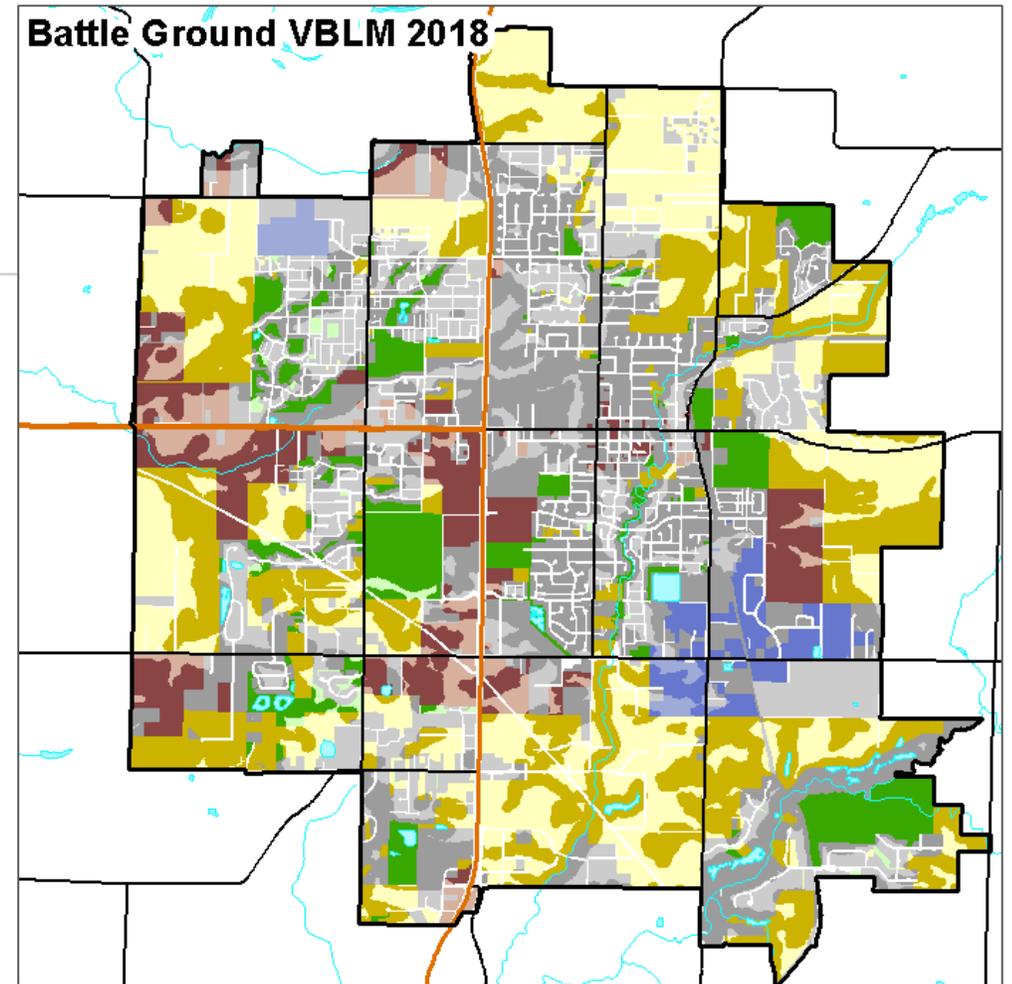
PURPOSE: To identify how much land is available for future development for what types of housing and where.



Land Capacity Analysis

Typically answers the following questions:

- Is there sufficient buildable land capacity available for projected housing demand?
- Does this capacity allow for the kinds of units in highest need and demand?



Next Steps

Steps to Affordability

HNA

Clarify and Quantify Housing Needs



Identify Strategies and Policy Solutions



Create Implementation Plan to change goals, policies, zoning, regulations, processes, programs



Monitor progress

- An HNA is the first step towards addressing housing affordability challenges in your community
- The next steps are to:
 - Identify suitable housing strategies for addressing housing needs, and
 - Create an action plan for implementing these strategies
- Both of these next steps are part of developing a Housing Action Plan
- Housing Action Plan Webinar is planned for May 2020

Questions?



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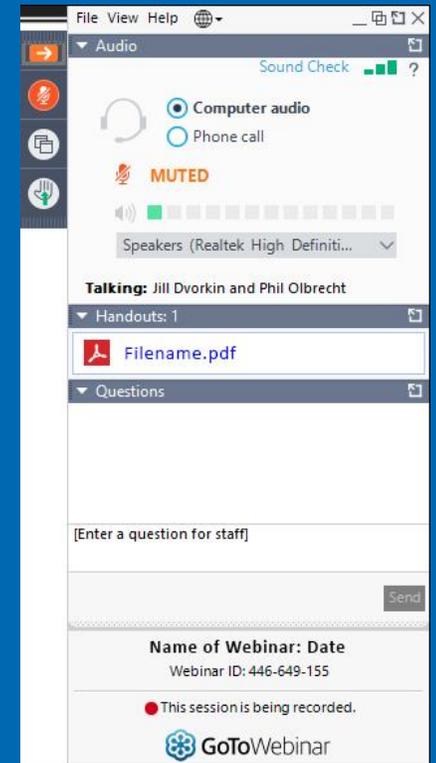
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1. Click the orange arrow to expand or collapse the toolbar.
2. Enter your inquiry in the “Questions” dialogue box and click the “Send” button.



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