

HOUSING



WHAT YOU WILL FIND IN THIS CHAPTER

- ▶ Characteristics of Covington's households, housing stock, and affordability.
- ▶ Conditions and trends in housing variety and jobs-housing balance.
- ▶ Policy directions to meet Covington's housing needs now and in the future.

PURPOSE

Quality housing is basic to every person's need for shelter and necessary for cohesive communities. Covington residents place a high value on having a safe place to live, a home that is affordable, and located within a neighborhood that is attractive, accessible and connected. This Element describes the community's housing needs and characteristics, key issues and trends, and housing goals and policies that support Covington's values and the Growth Management Act goal for housing:

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.020 (4))

WHAT DOES IT MEAN?

Covington is a family-oriented community with a predominance of single family homes, a larger household size, and higher percentage of children than countywide figures. Covington's share of senior citizens is expected to quadruple over the life of the Comprehensive Plan, and opportunities for seniors to age in place, quality apartments and condominiums, assisted living and day health, and other services will be needed. Covington is and will need to be a place for the young and the elderly.

Covington offers a high quality place to live with homes typically affordable for households at moderate and middle incomes. While most households are living in homes affordable to them, about one third of households are cost-burdened. Offering a variety of housing choices affordable to all economic segments would allow Covington's current and next generation to have a place in the community.

Today, Covington's housing pattern is largely single family. Over time, the mixed use nature of the Town Center and the new urban village in the Lakepointe Urban Village Subarea will mean a greater share of housing styles and variety for families and households today and tomorrow.

Residents value Covington because of its location in southeast King County, its housing stock offering relatively affordable homeownership opportunities in the region, and its quality schools. Presently, most residents commute to work in other locations in the region. While continuing to offer a high quality of life in its residential neighborhoods, Covington will also continue its transformation from a bedroom community to a community containing a commercial and employment core, trail and park network, and a variety of housing choices. Covington's projected increase in jobs will not only provide more opportunities for working and shopping in the community it may also improve the community's jobs-housing balance and potentially reduce transportation costs allowing more home and recreation time in Covington. Changes in travel patterns will depend on attracting jobs that match the community's education and offer living wages; some residents may continue choosing to commute.

HOUSING ISSUES AND TRENDS

CONDITIONS AND TRENDS

Covington's housing conditions and needs are summarized in this element with more detailed information available in the Existing Conditions Report. Key conditions and trends include:

- A population with a high proportion of children today that will have a much higher proportion of senior citizens over the next 20 years.
- A community offering homeownership opportunities, but with a third of the community cost-burdened and in need of affordable housing choices.
- A predominant single-family pattern that will offer greater housing variety in the future.
- A commuter-oriented bedroom community that is attracting more jobs and promise of a greater jobs-housing balance.

COVINGTON IS A COMMUNITY OF FAMILIES.

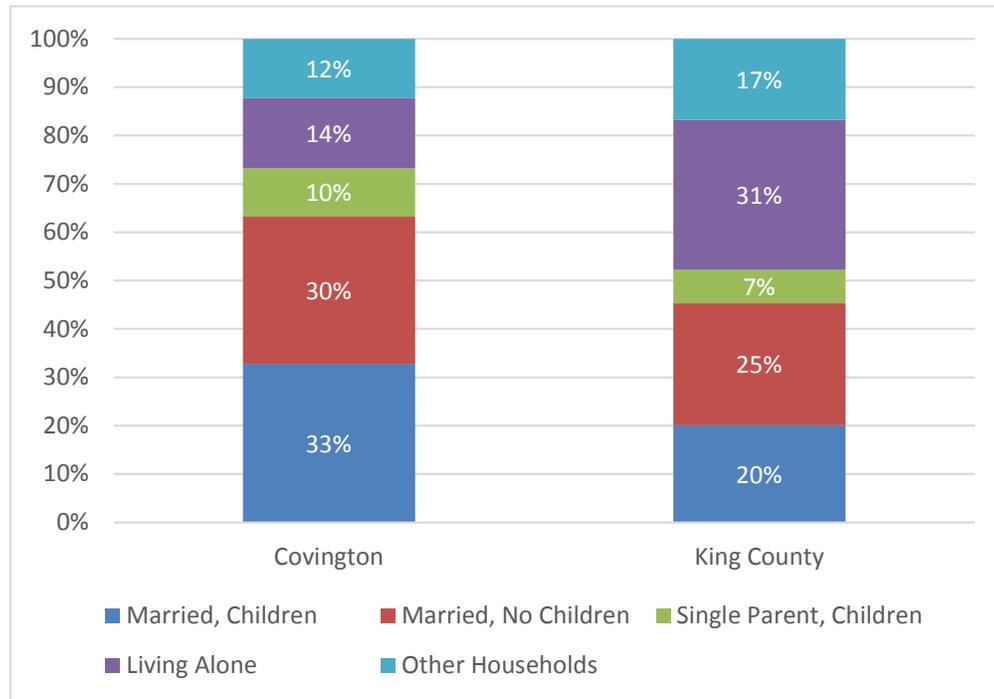
Covington has a higher proportion of children and a larger household size than King County. According to American Community Survey (ACS) 2009-2013 estimates:

- Covington has a larger percentage of population under 20 years old (31%) than King County (23.6%).
- Covington has an average household size of 3.02 persons compared to King County at 2.42.



Covington KidsFest

Exhibit 1. Household Composition: 2010



Source: US Census 2010

SENIOR CITIZENS WILL INCREASE IN NUMBER OVER THE 20-YEAR LIFE OF THE COMPREHENSIVE PLAN.

- Those in the 45-59 age range make up about 23% of Covington's total population and would become senior citizens during the planning period. This is almost four times the current senior population of around 6%. (2009-2013 ACS 5-Year Estimates)
- Seniors tend to have a greater likelihood of disability. Currently, about 34.5% of adults 65 years and older have a disability, with many having hearing, cognitive, ambulatory, self-care and independent living difficulty. (2009-2013 ACS data)
- Senior citizens may need alternative forms of housing, such as smaller units with less maintenance responsibilities, universal design features, assisted living units, and supportive services.

COVINGTON HOUSEHOLDS HAVE HIGHER INCOMES THAN THE COUNTY HAS A WHOLE BUT THERE ARE SOME AFFORDABILITY GAPS.

Covington’s median household income in 2013 is higher (+26%) than King County’s area median household income (AMI). Nevertheless, there are some challenges:

- Based on 2012 ACS data, about 35% of Covington’s households were cost-burdened or severely cost burdened – spending more than 30% or 50% of their incomes on housing and associated utilities respectively and earning less than 80% of the AMI. Nearly half of renter households had a cost burden: 47%. One-third of homeowners have a cost burden: 33%.
- Considering 2013 household incomes and unit rents, there is a gap in the availability of rental units affordable to households in Covington earning 0-80% of the countywide AMI. The gap in 2013 is about 560 dwellings. As of 2015, a mixed use housing proposal the Town Center is under construction that will offer 200 affordable family housing units and 156 senior units, helping to fill the current gap.

HOUSING VARIETY IS EXPECTED TO INCREASE.

Covington’s attractive and affordable housing inventory is an important component of the city’s healthy and thriving environment. Still, Covington has recognized that it needs – and there is an unmet demand for – more diversity in housing types. Covington’s share of single family homes is about 94% but is expected to transform to be 75% single family through a greater share of attached housing in mixed use developments in the Town Center and Lakepointe Urban Village

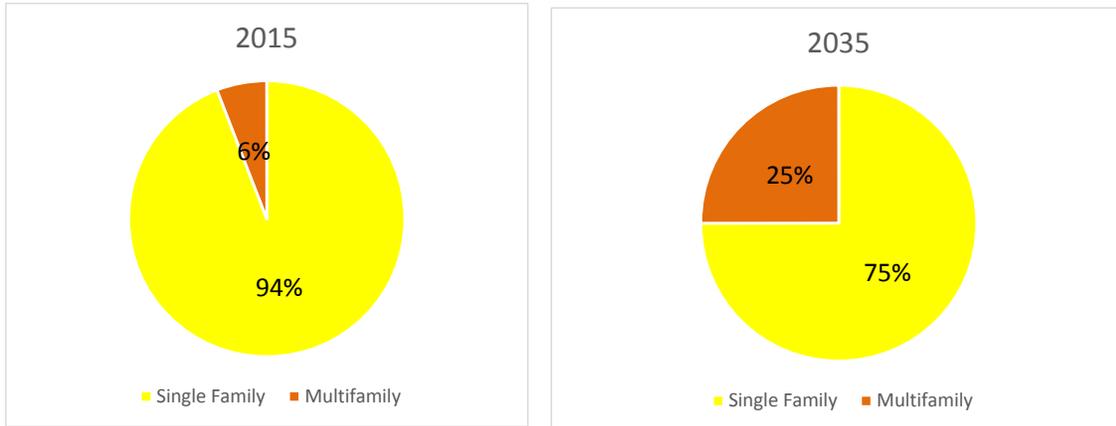
KEY TERMS

► Housing cost burden is defined according to the HUD CHAS data definition as: Cost burden is when monthly housing costs (including utilities) exceed 30% of monthly income. Please see http://www.huduser.org/portal/datasets/cp/CHAS/bg_chas.html.



Senior Mentor at Kent School District

Exhibit 2. Current and Future Share of Single Family and Multifamily Housing



Source: Washington State Office of Financial Management, 2015; BERK Consulting 2012 and 2015.

JOBS-HOUSING BALANCE IS EXPECTED TO IMPROVE OVER THE NEXT 20 YEARS.

While the traditional measure of housing cost burden looks at the cost of housing alone, transportation costs can also be factored in to housing affordability. Transportation costs are usually a household’s second largest expense, making location an important part of the affordability equation.

- As of 2013, Covington has a higher percentage (78%) of workers over 16 years old who travel to work via car, truck or van alone compared to King County overall (65%).
- According to the Center for Neighborhood Technology’s H+T index, Covington households on average spend about 56% of their income on housing and transportation costs combined. This is slightly more than King County households overall, which on average spend 51%.

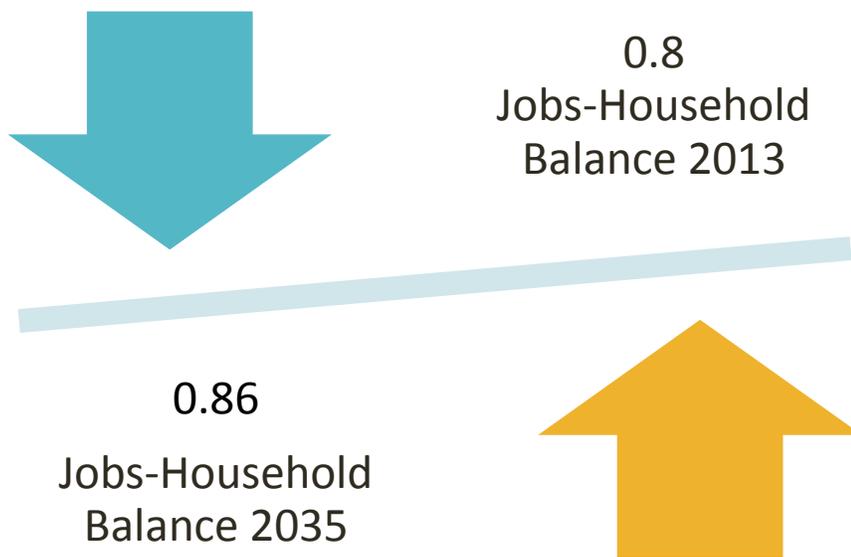
Exhibit 3. Housing + Transportation Costs as Percent of Income

	Covington	King County
Housing	35%	33%
Transportation	21%	18%
Housing + Transportation	56%	51%

Source: Center for Neighborhood Technology, H+T Affordability Index, 2015.



Currently, Covington has fewer jobs than households at a ratio of 0.80, but with the projected market demand for commercial and residential uses the ratio is projected to be closer to a balance at 0.86; the true balance would be determined by the type of jobs and wages the marketplace offers. Continued service and retail job growth would be beneficial for the community's tax base but generally offer lower-wage jobs. The Economic Development Element identifies some areas of focus such as regional businesses and professional services, including healthcare and educational institutions could offer family wage jobs. This may allow for less vehicle miles travelled with jobs and services more available to Covington residents. A greater jobs-housing balance could also help reduce the share of household expenses for transportation.



CHALLENGES AND OPPORTUNITIES

Planning for growth that is expected to surpass growth targets



Source: Berk Consulting 2015

Covington has traditionally offered neighborhoods with stand-alone single-family residences, and a challenge and opportunity is to encourage development of a wider variety of housing types for different economic levels. With City investments in planning and local service providers investing in necessary infrastructure and requiring mixed-use development in the Town Center the City of Covington is already seeing market interest through permit applications. Future development of a mix of housing types is expected to be developed within the Lakepointe Urban Village Subarea within the next 15 years.

The City has also built in flexibility in housing choice in existing single family neighborhoods by allowing accessory dwelling units, though little permit activity has occurred.

The City will continue to attract more family wage jobs as it becomes a medical services hub for southeast King County, but many of Covington's existing jobs are retail and service oriented with lower wages. For an improved jobs-housing balance the projected new jobs will need to include family wage jobs better suited Covington's well-educated households.

Covington has a higher percentage (78%) of workers over 16 years old who travel to work via car, truck or van alone compared to King County overall (65%). Covington has a lower percentage of workers who use public transportation (4%) compared to King County overall (11%). Because Covington does not have a lot of transit options, the City could create mixed use activity centers in the Town Center and an urban village on the Lakepointe Urban



Village . This is anticipated to reduce the length of car trips and support alternative mode use such as walking/ biking to these activity centers.

While King County has a large percentage of households living alone at 31%, Covington has only 14%. It may be that young Covington residents move away from the City and potentially return as married householders seeking homes in proximity to quality schools and recreation areas. By attracting more family wage jobs the City could retain more young households to stay in Covington.

OUR HOUSING PLAN

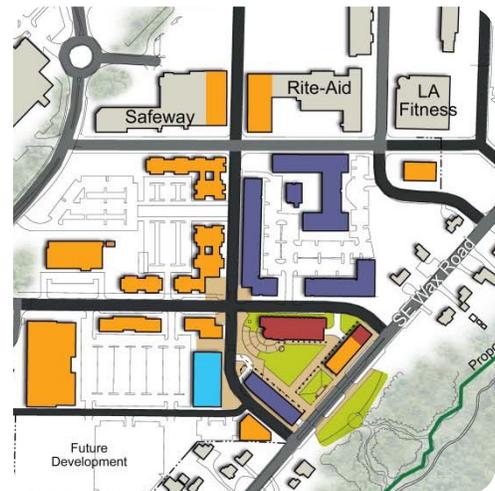
Covington’s plan for housing is to create opportunities for new residences that meet the needs of Covington’s people, preserve and enhance existing neighborhoods, facilitate a healthy and thriving environment that promotes individual well-being with design that encourages active living.

INVEST IN RESIDENTIAL NEIGHBORHOODS.

Covington seeks to protect the character of its vibrant residential neighborhoods through an investment in amenities such as parks and multimodal transportation facilities, and quality maintenance of infrastructure such as stormwater and streets.

PROMOTE HOUSING VARIETY IN TOWN CENTER AND LAKEPOINTE URBAN VILLAGE.

Covington will continue to implement its vision for the Town Center and Lakepoimte Urban Village that promote compact, affordable, and well-designed mixed use development with public spaces and that create vibrant centers and neighborhoods.



Town Center Mixed Use, Source: Panattoni 2015



Covington adopted design standards to ensure new, higher-intensity housing looks good and is compatible with its surroundings.

PROMOTE EXCELLENCE IN DESIGN AND COMPATIBILITY IN NEW HIGHER DENSITY HOUSING AND MIXED USE DEVELOPMENT.

Covington has implemented design standards and guidelines for townhouses, condominiums, apartments and mixed-use development, reflecting the community's wish for higher intensity development to be constructed of high quality material and design. Covington's existing neighborhoods and households have invested time and money into their homes, and they want to see their property values maintained. There is community support for housing all of the community's economic segments; this is coupled with community support for high quality design to assure that new developed at higher densities maintains or enhances the value and connection with nearby residential areas.

PROMOTE EXPANDED TRANSPORTATION ACCESS AND ECONOMIC PROSPERITY.

Implementation of the City's Housing Element should be accomplished in tandem with the Economic Development and Transportation Elements to improve the City's jobs-housing balance, offer mobility options, and reduce combined housing and transportation costs.

OFFER EFFECTIVE HUMAN SERVICES THROUGH PARTNERSHIPS.

Covington's Human Services department is active in implementing a series of grant and assistance programs to improve living conditions in the community's lower-income housing units. The Human Services Master Plan outlines the department's priorities and programs. The City of Covington currently provides grant funding to sixteen agencies for twenty-one different programs.



Services provided include emergency assistance for food, shelter, utility bills, health care, victim assistance, counseling and transportation, and a sampling of programs is listed below:

- Access to basic needs such as food, clothing, and housing. An example program includes the joint home repair program with Covington, Des Moines, SeaTac and Tukwila, providing free grant money for the cost of minor home repairs. Another program includes the Auburn Youth Resources (AYR) Street Outreach Team providing mobile street outreach services to Covington and Maple Valley.
- Safety for children and adults through domestic violence services and safe housing options as well as crime prevention programs. For example, when emergency and transitional shelters for victims of domestic violence are full the Covington Domestic Violence Task Force has been able to bridge this gap by providing critical motel vouchers to the victims. They have also partnered with Project U(th) to provide teen dating violence prevention in the Covington and Kent junior and senior high schools.
- Access to affordable health and dental care, substance abuse treatment, and suicide prevention. The City of Covington human services funding has supported a number of agencies to provide health and dental care for low to moderate-income residents.
- Youth and recreation activities available to all income levels. The City has provided funding to agencies (for mentoring, education, recreation programs and more). The City has expanded its recreation offerings and is planning for a connected trail and park system.



Family Recreation

Covington's Human Services program is unique for a community of Covington's size, demonstrating the community's commitment to providing safe, affordable,

VISION CONNECTION

Fostering housing variety and affordability will help meet citywide goals to maintain and create City neighborhoods that offer a variety of housing options that are diverse, safe, accessible, and well-designed and develop the Town Center as a vibrant human scale mixed use residential and commercial activity center with public gathering spaces,. Housing with supportive human services respects the dignity of our people as they seek to live, work, learn, shop and play in Covington.

and suitable housing for its residents. Covington’s continued effort to partner with and support local and regional housing organizations is necessary to provide safe and affordable housing for all of the City’s economic segments, and this plan underscores and supports the City’s work to build and maintain these effective housing partnerships.

CREATE SUSTAINABLE ENVIRONMENTS THAT PROMOTE ACTIVE LIVING.

Ensuring that dwellings have onsite open space or are in proximity to public parks and trails, and promoting an interconnected street system would promote use of walking and biking, less vehicle miles travelled, more green space and pervious area, and other features beneficial for personal health, and water and air quality.

GOALS & POLICIES

HOUSING GOALS

- Goal HO-I. Covington fosters livable neighborhoods with green space and recreation opportunities, multi-modal connections between and within neighborhoods and commercial areas, and access to healthy, local food and services.**
- Goal HO-II. Covington encourages the preservation, maintenance, and improvement of the city’s existing neighborhoods.**
- Goal HO-III. Covington assures that the full range of incomes and special needs populations are provided with sufficient, appropriate, accessible and affordable housing and services.**

Goal HO-IV. Covington participates in a coordinated and regional response to providing affordable housing, based on local understanding of Covington’s housing needs, issues and strategies (HGG 7.0, HGG 8.0) and high quality urban design.

HOUSING POLICIES

Healthy Community

Policy HO-1. Maintain future land use designations that accommodate Covington’s regionally determined housing growth target and support regional objectives for walkability, housing diversity, affordability, job-housing balance and flexibility.

- A. Work in partnership with King County and other cities to meet the countywide need for very low-, low-, and moderate-income households. (CPP Consistency)
- B. Promote individual and collective action by Covington, King County, other cities, and the state and federal government to provide housing affordable to very low-income households (30% AMI), where the greatest need exists. (CPP Consistency)
- C. Provide for higher density housing in proximity to multimodal transportation options and job centers. (CPP Consistency)
- D. Promote social connections and access between neighborhoods and to parks, recreation, and educational opportunities, as well as healthy food choices through the design of residential environments (e.g. adding trails, sidewalks, allowing community gardens, , and the incorporation of



Covington Neighborhood
Source: Studio Cascade, 2014



Parks in proximity to neighborhoods for active living
Source: Studio Cascade, 2014

landscaping and other features).(Framework Policies)

Policy HO-2. Allow for a variety of housing types, densities and lot sizes, including mixed use development, small and large lot single family development, manufactured housing, accessory dwelling units, townhomes, duplexes, apartment and condominiums.



Walking to shopping and services.
Source: Studio Cascade 2014

- A. Encourage mixed use developments with apartments and condominiums in the Town Center and Lakepointe Urban Village subareas. Promote market rate, affordable, and special needs housing with quality gathering space, transit, pedestrian, bicycle, and other amenities to meet community needs. (CPP Consistency)
- B. Promote a range of lot sizes in residential land use designations implemented by associated zones. (Provides context for policy above.)
- C. Allow accessory dwelling units in single family areas to support compatible affordable housing that benefits homeowners and tenants. (Provides context for policy above.)
- D. Allow for designated manufactured homes on single family lots. (2004 Law)
- E. Conditionally allow new mobile home / manufactured home parks. (Match code)
- F. Allow housing that provides quality homeownership and rental options such as cottages and townhomes. (Provides context for policy above.)

Policy HO-3. Ensure that community and public services, including, but not limited to, fire, emergency



medical services, police, library facilities, healthcare, educational facilities, shopping, childcare, healthy food sources, and recycling services, are easily accessible to Covington's residents. (HGP 1.1)

Policy HO-4. Support the development of senior housing and long-term care/assisted living facilities in the Downtown and other areas in combination with or in close proximity to commercial uses. (HGP 1.5)

Policy HO-5. Ensure development regulations allow for and have suitable provisions to accommodate housing opportunities for all economic segments and special needs populations in Covington. When developing new regulations or amendments, consider the cost of city regulations and rates together with non-city utility provider costs and rates on the affordability of housing in the community. (Related to PC Comments in January 2014 regarding utility costs)

Policy HO-6. Promote energy-efficient housing and the use of renewable energy.

Policy HO-7. Encourage innovative and environmentally sustainable development and universal design techniques.

Policy HO-8. Promote infill and redevelopment designed to be compatible with existing neighborhoods while creating new housing opportunities.

Policy HO-9. Maintain a strong code enforcement program service capacity and infrastructure.

A. Coordinate with all public service providers to ensure services can support Covington's planned growth and shifts in demand while



Residential Street and Landscaping
Source: Studio Cascade 2014



Traffic in Covington
Source: Studio Cascade 2014



Shiloh Condominiums, Housing Variety
Source: Google Earth, 2015

maintaining acceptable levels of service.

- B. Implement City transportation level of service standards, concurrency, and impact fee requirements to support future land development. Coordinate with the Washington State Department of Transportation and adjacent jurisdictions to manage transportation demand and facilitate improvements. (Address Planning Commission comments January 2015 meeting)

Housing Affordability, Choice & Preservation

Policy HO-10. Support both rental and ownership forms of affordable housing, in a variety of locations, types, and sizes.

Policy HO-11. Support affordable housing throughout the city for all economic segments and special needs populations, especially in areas with good access to transit, employment, healthcare, education and shopping.

Policy HO-12. In partnership with service providers, implement the City's Human Services Master Plan to promote stable housing outcomes, including, but not limited to:

- A. Homeless individuals and families will have access to transitional housing and emergency shelter.
- B. Provider agencies are financially supported as resources for emergency assistance to pay rent, mortgage, or utility bills.
- C. Families or individuals have access to affordable housing including low-and moderate income.
- D. Life skills guidance and education are provided



for long-term sustainability.

- E. Provider agencies are financially supported as resources to the elderly and the disabled to sustain independent living.
- F. Families have access to domestic violence services and safe housing options.
- G. Veterans have access to housing assistance services.

Policy HO-13. Promote educational and outreach efforts regarding preservation, improvements, maintenance and rehabilitation of existing residential structures. (HGP 3.2) Support non-profit organizations involved in housing repair and rehabilitation through the Human Services Program. (HGP 3.3)

Policy HO-14. Support housing options, programs and services that allow seniors and people with disabilities to stay in their homes or neighborhood as their housing needs change, such as encouraging universal design or retrofitting homes for lifetime use.

Policy HO-15. Provide incentives and work in partnership with non-profit and private developers to build affordable housing.

Policy HO-16. Coordinate with public and private lending institutions to find solutions that reduce housing financing costs for both builders and consumers.

Policy HO-17. Promote equal and fair access to housing through application of federal and state fair housing laws. (CPP Consistency)

Regional Partnerships & Education

- Policy HO-18. Promote education and guidance of low and moderate-income households on financing assistance, home purchasing techniques, and assistance in locating affordable rentals. (HGP 7.1)
- Policy HO-19. Participate in local and regional resource, education, and lobbying programs regarding housing data, housing programs, design alternatives, and funding sources. (HGP 7.2)
- Policy HO-20. Participate in educational campaigns in the community that support low-income and special needs housing. (HGP 7.3)
- Policy HO-21. Participate in the development of countywide resources, funding, and programs to assist low and moderate-income households in obtaining affordable and appropriate housing. (HGP 8.2)
- Policy HO-22. Work cooperatively with regional and federal programs and with private and nonprofit developers and social and health service agencies to address local housing needs. (HGP 8.4)
- Policy HO-23. Use housing and community development block grant funds in order to provide housing opportunities for low and moderate-income households. (HGP 8.5)
- Policy HO-24. Work with affordable housing providers on the acquisition and rehabilitation of housing for long-term affordability. (CPP Consistency)
- Policy HO-25. Monitor housing supply, affordability, and diversity as part of Comprehensive Plan Updates and at the time of the Buildable Lands Report. Consider adaptive management measures and removal of identified barriers to meet the jurisdiction's share of the countywide need. (CPP Consistency)



ACTION PLAN

The Housing Element is implemented by related elements in this Comprehensive Plan as well as regulations in the Covington Municipal Code and programs, including:

- Covington’s Comprehensive Land Use Element and Zoning Code and the adopted Town Center Design Standards and Guidelines and the Lakepointe Urban Village Subarea Plan that provide for capacity and variety in housing,
- The Human Services Master Plan that provides direction on how the City’s resources should be targeted to help Covington’s family secure housing, food, and other basic needs.
- Covington’s Parks and Recreation Element and Transportation Element that provides non-motorized pedestrian, bicycle, trail, parks and recreation improvements to promote a healthy and active community.

Exhibit 4. Housing Action Plan

Implementing Action	Responsibility
Monitor housing supply, affordability, and diversity as part of Comprehensive Plan Updates and at the time of the annual OFM building permits report, Multifamily Tax Exemption annual reporting to the State Department of Commerce, and the King County Buildable Lands Report. Adapt plans and codes as needed to meet the local housing need and share of the countywide need.	Community Development Department
Consider updates to zoning and design standards to implement principles of universal design, environmental sustainability and site design to encourage active living.	Community Development Department