

# 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, and a home that is affordable, and located within an accessible, attractive, and connected neighborhood. 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 (GMA) 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 a higher percentage of children than King County as a whole. Covington's share of senior citizens is expected to quadruple over the life of the Comprehensive Plan; to accommodate this population segment, 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 both 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 Lakepointe Urban Village will mean a greater share of housing styles and variety for families and households.

Residents value Covington because of its location in southeast King County, its housing stock offering relatively affordable homeownership, and its quality schools. Presently, most residents commute to work in other locations. 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 with a commercial and employment core, a 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, but it may also improve the community's jobs-housing balance and reduce transportation costs, allowing more home and recreation time in Covington. While 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.

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# HOUSING ISSUES AND TRENDS

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## CONDITIONS AND TRENDS

Covington's housing conditions and needs are summarized in this element, with more detailed information available in the Existing Conditions Report prepared for the 2015-2035 periodic update of the Comprehensive Plan. 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 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. See Exhibit HO-1. According to American Community Survey (ACS) 2009-2013 estimates:

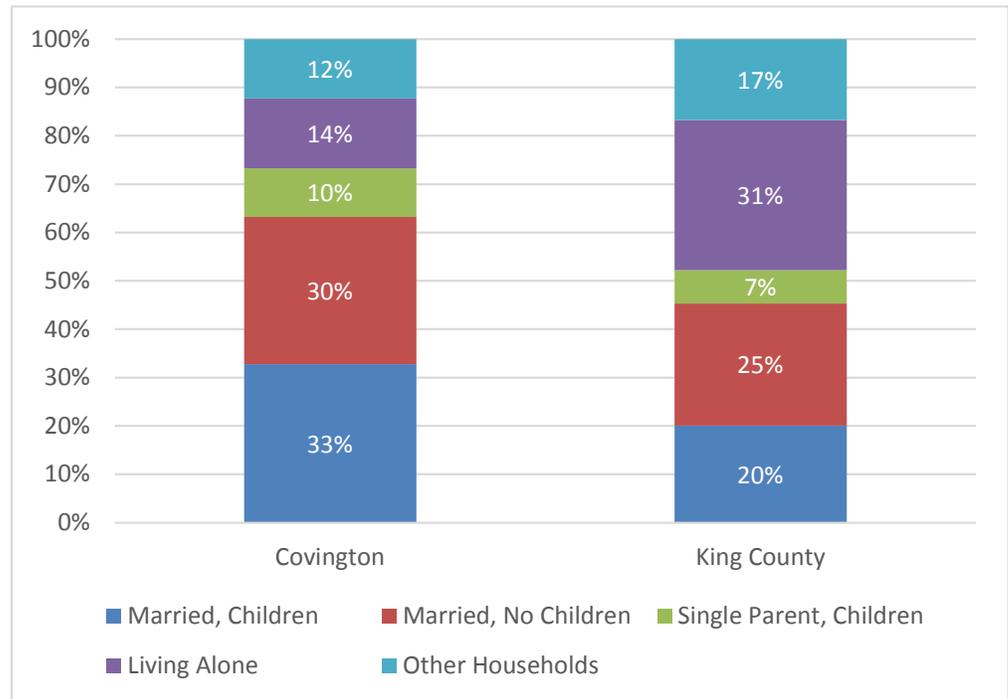
- Covington has a larger percentage of population under 20 years old (31%) than King County (23.6%).
- Covington has an average household size of 3.02 persons compared to at 2.42 persons for King County.



Covington KidsFest

Source: City of Covington, 2015

Exhibit HO-1. Household Composition 2010



Source: US Census 2010

Note: Due to rounding, the graph on the left does not total 100%

### *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 proportion of seniors, 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, and many have 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 and universal design features, assisted living units, and supportive services.



***Covington households have higher incomes than the County as a whole, but there are some affordability gaps.***

Covington’s median household income in 2013 is 26% higher 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%, respectively, of their incomes on housing and associated utilities, respectively, and earning less than 80% of the AMI. Forty-seven percent of renter households and 33% of homeowners have a cost burden.
- 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 in the Town Center is under construction and will offer 200 affordable family housing units and 156 senior units, helping to fill the current gap.

***Housing variety is expected to increase.***

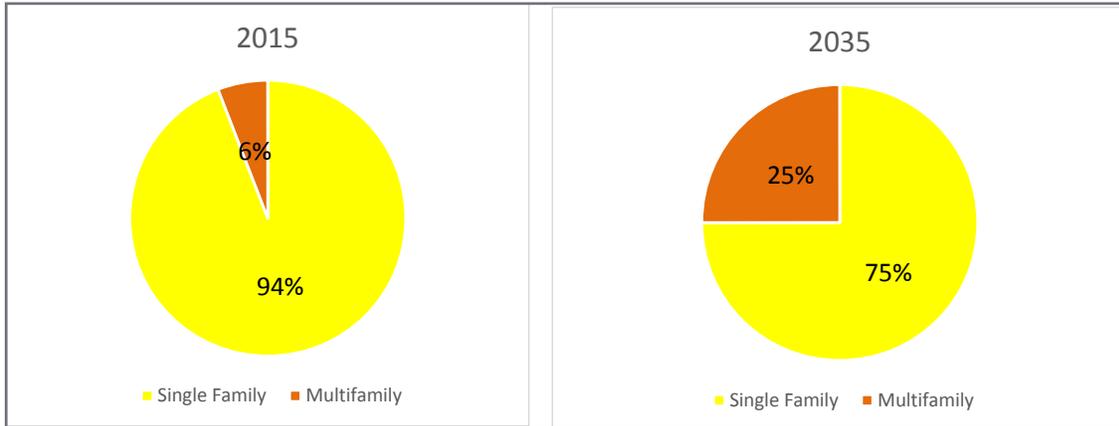
Covington’s attractive and affordable housing inventory is an important component of the city’s healthy and thriving environment. Still, Covington has recognized that it needs – and there is an unmet demand for – more diversity in housing types. Covington’s share of single family homes is about 94% today, 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. See Exhibit HO-2.

**KEY TERMS**

“Housing cost burden” is defined by HUD CHAS as: when monthly housing costs (including utilities) exceed 30% of monthly income. Please see [http://www.huduser.org/portal/datasets/cp/CHAS/bg\\_chas.html](http://www.huduser.org/portal/datasets/cp/CHAS/bg_chas.html).



Senior Mentor at Kent School District  
Source: Kent School District, 2015

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

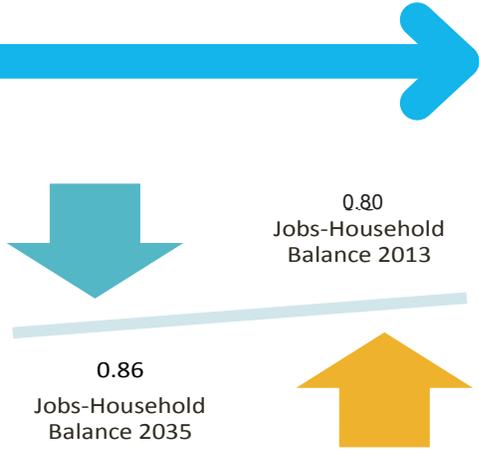
Source: Washington State Office of Financial Management, 2015; BERK, 2012 and 2015

***The 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 into 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%. See Exhibit H-3.

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 of 0.86 in 2035; 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 that 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. Covington has a greater transportation cost than King County as a whole. See Exhibit HO-3.



**Exhibit HO-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

## CHALLENGES AND OPPORTUNITIES

### *Planning for growth that is expected to surpass growth targets*

Covington has traditionally offered neighborhoods with stand-alone single family residences. 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 within the next 15 years.

The City also has 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 to Covington's well-educated households.

As described previously, Covington has a higher percentage of workers over 16 years old who travel to work alone compared to King County overall (65%). Covington also has a lower percentage of workers who use public transportation. Because Covington does not have a lot of transit options, the City in planning for development of mixed-use activity centers in the Town Center and in the Lakepointe Urban Village. This is anticipated to reduce the



Source: Berk, 2015



length of car trips and support walking or 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 return as married householders seeking homes in proximity to quality schools and recreation areas. By attracting more family wage jobs, the City plans to retain more young households in Covington.

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## OUR HOUSING PLAN

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Covington's plan for housing is to create opportunities for new residences that meet the needs of Covington's expanding population, preserve and enhance existing neighborhoods, and 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 multi-modal transportation facilities and through maintaining 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 Lakepoirnte Urban Village. The Vision promotes compact, affordable, and well-designed mixed-use development, with public spaces, 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.

Source: Studio Cascade, 2014

## 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 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 development 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 will 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 implements 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 16 agencies for 21 different programs. Services provided include emergency assistance for



food, shelter, utility bills, health care, victim assistance, counseling, and transportation. Programs include:

- *Access to basic needs such as food, clothing, and housing.* For example, the joint home repair program with Covington, Des Moines, SeaTac and Tukwila provides free grant money for the cost of minor home repairs. Another program is the Auburn Youth Resources (AYR) Street Outreach Team, which provides mobile street outreach services to Covington and Maple Valley.
- *Safety for children and adults through domestic violence services, safe housing options, and 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 motel vouchers to the victims. The Task Force has 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 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.

Covington's Human Services program is unique for a community of Covington's size, demonstrating the community's commitment to providing safe, affordable, and suitable housing for its residents. Covington's continued partnership with local and regional housing organizations helps to provide safe and affordable housing



Kids Fest in Covington  
Source: City of Covington, 2015

### VISION CONNECTION

Fostering housing variety and affordability will help meet citywide goals to maintain and create neighborhoods that offer a variety of housing options. Housing choices will also meet the goal of developing the Town Center as a vibrant, human scale, mixed-use center with public gathering spaces. Housing with supportive human services respects the dignity of our people as they seek to live, work, play, shop, and learn in Covington.

for all of the City's residents, and this plan underscores and supports the City's work to build and maintain these partnerships.

### CREATE SUSTAINABLE ENVIRONMENTS THAT PROMOTE ACTIVE LIVING.

Ensuring that dwellings have on-site open space or are close to public parks and trails, and promoting an interconnected street system will encourage walking and biking, reduce driving, and provide more green space, pervious area, and other features beneficial for health, and water and air quality.

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## GOALS AND POLICIES

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### 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 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 market demand, that support regional objectives for walkability, housing diversity, affordability, jobs-housing balance, and flexibility.



Covington Neighborhood  
Source: Studio Cascade, 2014



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



Walking to shopping and services.

Source: Studio Cascade 2014

- A. Work in partnership with King County and other cities to meet the countywide need for very-low-, low-, and moderate-income households.
- 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% of area median income), where the greatest need exists.
- C. Provide for higher-density housing in proximity to multi-modal transportation options and job centers.
- 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 landscaping and other features).

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, apartments, and condominiums.

- A. Encourage mixed-use developments with apartments and condominiums above commercial uses in the Town Center and the Lakepointe Urban Village. Promote market-rate, affordable, and special-needs housing with quality gathering space, transit, pedestrian, bicycle, and other amenities to meet community needs.



- B. Promote a range of lot sizes in residential land use designations implemented by associated zones.
- C. Allow accessory dwelling units in single family areas to support compatible affordable housing that benefits homeowners and tenants.
- D. Allow for designated manufactured homes on single family lots.
- E. Allow housing that provides quality homeownership and rental options such as cottages and townhomes.

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, are easily accessible to Covington's residents.

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 and medical services and facilities.

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.



Residential Street and Landscaping  
Source: Studio Cascade 2014



Shiloh Condominiums, Housing Variety  
Source: Google Earth, 2015

- 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, transportation 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 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.

### *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 to prepare for emergency assistance to pay rent, mortgage, or utility bills.
- C. Families or individuals, including low- and moderate income, have access to affordable housing.
- 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. Support non-profit organizations involved in housing repair and rehabilitation through the Human Services Program.

- 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.

### *Regional Partnerships & Education*

- Policy HO-18. Promote education and guidance for low- and moderate-income households on financing assistance, home purchasing techniques, and assistance in locating affordable rentals.
- Policy HO-19. Participate in local and regional resource, education, and lobbying programs regarding housing data, housing programs, design alternatives, and funding sources.
- Policy HO-20. Participate in educational campaigns in the community that support low-income and special needs housing.

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.

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.

Policy HO-23. Use housing and community development block grant funds to provide housing opportunities for low- and moderate-income households.

Policy HO-24. Work with affordable housing providers on the acquisition and rehabilitation of housing for long-term affordability.

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.

Policy HO-26. Support veterans and their families by facilitating information such as business incubation and housing opportunities, as well as available health and human services.



Community Parade, Advertisement of Human Service Programs

Source: City of Covington

## 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, the adopted Town Center Design Standards and Guidelines, and the Hawk Property (Lakepointe Urban Village) Subarea Plan, all of which 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 families secure housing, food, and other basic needs.
- Covington’s Parks and Recreation Element and Transportation Element that provide non-motorized pedestrian, bicycle, trail, parks, and recreation improvements to promote a healthy and active community.

See Exhibit HO-4 for a summary Action Plan.

### Exhibit HO-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 Office of Financial Management 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 |