

Passport to 2044: Housing Session 1 Racially Disparate Impacts October 26, 2022











Passport to 2044 Series

Comprehensive Planning – June 15 Climate – August 17 **Economic Development** – September 7 **Transportation** – October 18 Housing (1) – October 26 Equity (1) – November 8 **Tribal Coordination** – November 15 Critical Areas – November 30 **TOD and Centers** – December 13 **Elected Officials and Planning** Commissions – tbd



Logistics

- The recording for today's meeting and all presentations will be shared after the meeting
- Have a question? Ask in the "Q&A"
- Stick around at the end to complete our Title VI survey





Program

Welcoming Remarks and Introduction

WA State Department of Commerce Racially Disparate Impacts Guidance and Data

City of Tacoma Affordable Housing Anti-Displacement Strategy Update

Puget Sound Regional Council

Regional Guidance and Resources to Address Racially Disparate Impacts







Racially Disparate Impacts in Housing

- There are substantial inequalities in wealth, home ownership, and opportunity in our communities
- This inequitable housing landscape reflects decades of public policies and private practices
- Local comprehensive plans are an opportunity to address disparate impacts

2023 Housing Session 2: Housing Need and Capacity

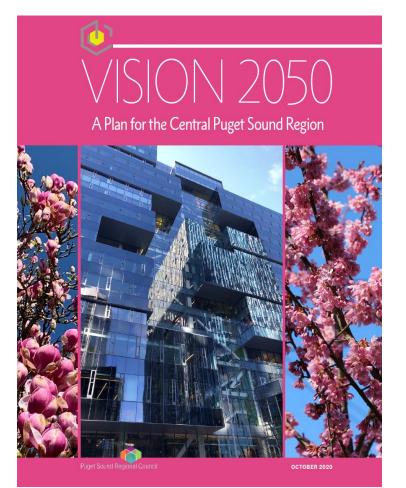
PSRC and Local Comprehensive Plans



Provide resources to help you create local plans that advance regional goals around mobility, climate change, housing affordability, racial equity, and more!

Key Policy Themes from VISION 2050





- Increase housing choices and affordability
- Reprovide opportunities for all
- 兪 Sustain a strong economy



- Significantly reduce greenhouse gas emissions
- Reep the region moving



- Restore the health of Puget Sound
- EXProtect a network of open space



Growth in centers and near transit



Act collaboratively and support local efforts

Plan Review Manual





VISION 2050 PLANNING RESOURCES

Plan Review Manual May 2021 Updated September 2022*

Regional Collaboration The plan supports collaboration for a healthy environment, thriving communities, and opportunities for all, including coordinatio with other jurisdictions and agencies, tribes, ports, military installations, and adjacent regions. Policies and programs should Support regional collaboratio Page/Policy Referenc Include a statement about how the plan relates to countywide planning policies. VISION 2050 and planning requirements of the Growth Management Act Coordinate with other jurisdictions, agencies, tribes, ports, military installations, special purpose districts, and adjacent regions (RCW 36.70A.070(6)(a)(v), MPP-RC-1, RC-4-5) Prioritize services and access to opportunity for people of color, people with low incomes, and historically underserved communities to ensure all people can attain the resources and opportunities to improve quality of life and address past inequities (MPP-RC-2) Address land use, transportation, and housing opportunities and challenges related to military installations, when applicable (MPP-RC-6) Prioritize investments in centers, including regional centers, countywide centers, high-capacity transit areas with a station area plan, and other local centers (MPP-RC-8-9) Explore funding sources, changes to regulatory, pricing, taxing, and expenditure practices, and other fiscal tools to meet infrastructure and other needs (MPP-RC-10-11, RC-Action-7, RC-Action-9) Additional comments on Regional Collaboration or additional documents to share [optional

Plan Review & Certification Webinar hosted on June 30, 2021

Available at https://www.psrc.org/our -work/plan-review

VISION 2050 Consistency Tools



VISION Consistency Tool for Local

Note: The tool shown here is for illustrative purposes. To fill out the tool, visit www.psrc.org/our-work/plan-review.

Comprehensive Plans

This tool is intended to help cities and counties integrate VISION 2050 into their local comprehensive plans. VISION 2050's multicounty planning policies serve as the adopted regional guidelines and principles required in state law to guide both regional and local planning. The tool also identifies transportation planning requirements of the Growth Management Act (GMA). The tool may be used at various times in the local planning process:

Plan Update Scoping: Use checklist items as guidance for scoping the extent of plan element updates. New or expanded issue areas in VISION 2050 are identified to support this process.

Draft Plan Review: Submit draft plans to PSRC prior to Planning Commission and Council review. Completing and submitting this tool and providing early drafts to PSRC help identify potential consistency issues early in the process.

Certification Review: Along with the adopted plan, the tool will assist in PSRC's review of the plan. Demonstrating inclusion of the necessary information in the checklist helps facilitate certification. Note: The PSRC Executive Board is the final decision-making body for plan certification.

Regional Collaboration: The tool provides cities and counties an opportunity to highlig supports sharing of best practices across the region and benefits jurisdictions as they

Resources

- Regional Plans: VISION 2050, Regional Transportation Plan, and Regional Econo
- <u>VISION 2040 to VISION 2050</u> summary of what changed in VISION 2050

Look for (!)

or *min the*

tools

- <u>VISION 2050 Policy Matrix</u> a comparison of multicounty planning policies and a
- <u>Plan Heview Manual webpage</u> access more information about the review and c and other resources by policy area. See previous <u>certification reports</u> for areas for

Go-to resources for VISION 2050 and Plan Review process

Tools should be

used throughout

the planning

process

The plan supports **collaboration for a healthy environment, thriving communities, and opportunities for all**, including coordination with other jurisdictions and agencies, tribes, ports, military installations, and adjacent regions.

Policies and programs should:

Regional Collaboration

S	upport regional collaboration	Page/Policy Reference
~	Include a statement about how the plan relates to countywide planning policies, VISION 2050, and planning requirements of the Growth Management Act	
ę	Coordinate with other jurisdictions, agencies, tribes, ports, military installations, special purpose districts, and adjacent regions (RCW 36.70A.070(6)(a)(v), MPP-RC-1, RC-4-5)	
137	Prioritize services and access to opportunity for people of color, people with low incomes, and historically underserved communities to ensure all people can attain the resources and opportunities to improve quality of life and address past inequities (MPP-RC-2)	
100	Address land use, transportation, and housing opportunities and challenges related to military installations, when applicable (MPP-RC-6)	
~	Prioritize investments in centers, including regional centers, countywide centers, high-capacity transit areas with a station area plan, and other local centers (MPP-RC-8-9)	
~	Explore funding sources, changes to regulatory, pricing, taxing, and expenditure practices, and other fiscal tools to meet infrastructure and other needs (MPP-RC-10-11, RC-Action-7, RC-Action-9)	

Additional comments on Regional Collaboration or additional documents to share [optional]

How to use the tools:

 Fill out tools using Formsite and submit with drafts and adopted plans

VISION 2050 Resources



Plan Review Manual



VISION Consistency Tool for Local **Comprehensive Plans**

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VISION 2050 PLANNIN Plan Review N

May 2021

Regional Collaboration: The tool provides cities and counties an opportunity to highlight innovative policies and programs. This supports sharing of best practices across the region and benefits jurisdictions as they apply for planning grants and awards.

Resource

body for plan certification.

- Regional Plans: VISION 2050, Regional Transportation Plan, and Regional Economic Strate
- VISION 2040 to VISION 2050 summary of what changed in VISION 2050
- VISION 2050 Policy Matrix a comparison of multicounty planning policies and actions from VISION 2040 to VISION 2050 Plan Review Manual webpage - access more information about the review and certification process and find PSRC guidance and other resources by policy area. See previous certification reports for areas for future work.

VISION 2050 Consistency Tool for Comprehensive Plans

Plan Review Handout



policies are developed by the region's





VISION 2050 Booklet





V2050 Policy Matrix & Updates Summary

organized by po	licy section in the p	actions in VISION 2040 were used as a starting point for VISION 2000. This table complets specific revisions and rati ing policips in VISION 2050 and translates between the policy numbering in VISION 2040 and VISION 2050. The table plan. Anondments made by the Growth Management Policy Board or the Executive Board in response to comment ange" column. PSRC's General Assembly adopted VISION 2050 on October 29, 2020.		
		VISION 2050 Regional Collaboration Goal, Policies, an	d Actions	
Goal		The region plans collaboratively for a healthy environment, thriving communities, and opportunities for all.	New goal. Prior chapter (General Polici include a goal statement.	
MPP-RC-1	MPP-G-1	Coordinate planning efforts among jurisdictions, agencies, and federally recognized ledien /ribes, <u>ports, and adjacent regions</u> , where there are common borders or related regional issues, to facilitate a common vision.	Coordination - change adds reference to regions; GMPB amended in response to comment review	
MPP-RC-2	n/a	Prioritize services and access to opportunity for people of color, people with low incomes, and historically underserved communities to ensure. all people can attain the resources and opportunities to improve quality of life and address past inequilies.	Equity - new policy focuses on advancing equity; GMPB amended in response to o review	
MPP-RC-3	n/a	Make reduction of health disparities and improvement of health, outcomes across the region a priority when developing and carrying out regional, countywide, and local plans,	comment review	
MPP-RC-4	n/a	Coordinate with tribes in regional and local planning, recognizing the mutual benefits and potential for impacts between growth occurring within and outside tribal boundaries.	Tribes - new policy emphasizes the need coordination between local and regional and tribes	
MPP-RC-5	n/a	Consult with military installations in regional and local planning, recognizing the mutual benefits and potential for impacts between growth occurring within and outside installation boundaries,	Military - new policy emphasizes the nee coordination between local and regional and the military	
MPP-RC-6	n/a	Recognize the beneficial impacts of military installations as well as the land use, housing, and transportation challenges for adjacent and nearby communities.	GMPB added in response to comment re	
MPP-BC-7	MPP-DP-7, DP- 10, T-12	Give funding priority – both for transportation infrastructure and for economic development – to support designated regional growth centers and manufacturing/industrial centers, consistent with the regional vision. Regional funds are prioritized to regional evision. County-lovel and local funding are also appropriate to prioritize to regional growth centers.	Funding - change consolidates existing f related policies that address funding for l regional growth centers and manufacturing/industrial centers	

Recorded Webinar



VISION 2050: Plan Review & Certification Program - June 30, 2021

PSRC Guidance and Resources



Available Now:

- o <u>Conservation Toolkit</u>
- o Growth Target Guidance
- o Economic Development Element Guide
- o <u>Tribal Coordination</u>
- o Community Data Profiles
- o Equitable Engagement
- TOD + Centers Guidance
- <u>Climate Change Guidance (draft)</u>

Upcoming:

- Transportation Guidance
- Growth Outreach Toolkit
- $\circ~$ Housing Guidance
- Equity Planning Resources
- $\circ~$ Land Use Vision Forecast

VISION 2050 Planning Resources

PSRC develops guidance, research, and data products to support local planning and advance VISION 2050. Browse resources below by policy topic area.



Regional Plans

- > VISION 2050
- > Regional Transportation Plan
- > Regional Economic Strategy

Guidance by Policy Topic Area (from PSRC and partner agencies)

Regional Collaboration and Equity	,
Regional Growth Strategy	•
Environment	,
Climate Change	•
Development Patterns: Centers and Transit-Focused Growth	,

VISION 2050 Planning Resources

Previous Certification Reports

Regional Guidance & Resources to Address Racially Disparate Impacts in Housing

Passport to 2044 Workshop • October 26, 2022

Overview

Today's workshop

- Regional framework
- Regional data
- Resources and guidance

Future workshop (early 2023)Assessing and accommodating need

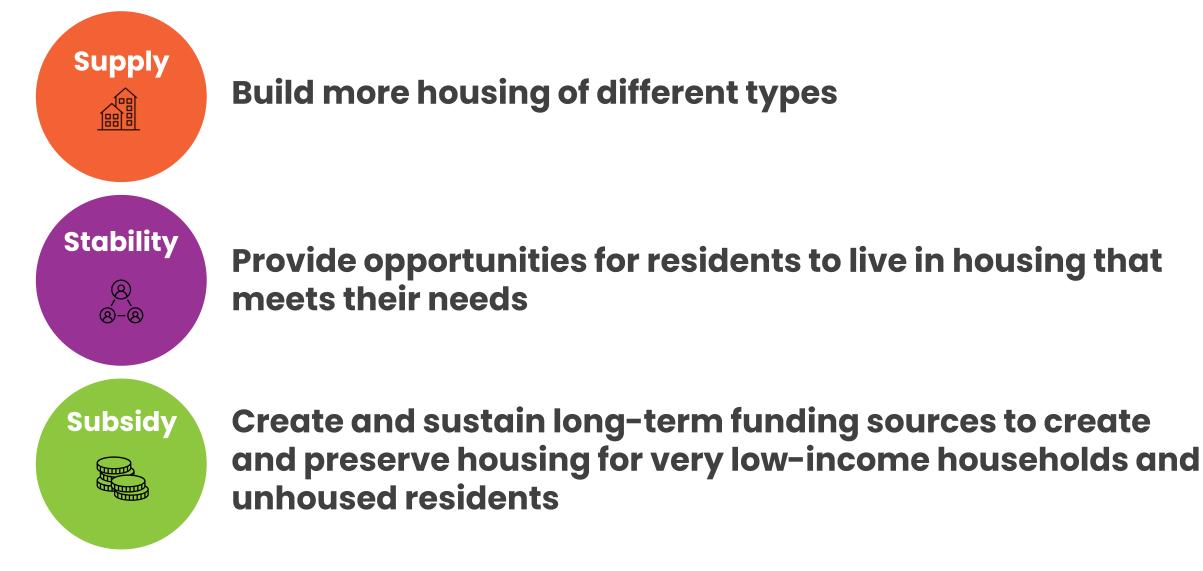
Regional Framework

Housing in VISION 2050

- Housing is a regional issue
- Housing access and affordability are tied to transportation, the economy, the environment, and overall quality of life
- Jobs-housing balance is a key issue



Regional Housing Strategy Actions and Tools



Housing Checklist in Plan Review Manual

Housing

The plan guides the preservation, improvement, and expansion of the housing stock to provide a range of affordable, accessible, healthy, and safe housing choices to every resident. It continues to promote fair and equal access to housing for all people.

Policies and programs should:

Asse	ess housing needs	Page/Policy Reference
e a a b	Address affordable housing needs by developing a housing needs assessment and evaluating the effectiveness of existing housing policies, and documenting strategies to achieve housing targets and affordability goals. This includes documenting programs and actions needed to achieve housing availability including gaps in local funding, parriers such as development regulations, and other limitations_(H-Action-4)	
Incre	ease housing supply and choices	Page/Policy Reference
	ncrease housing supply and densities to meet the region's current and projected needs at all income levels_consistent with the Regional Growth Strategy (MPP-H-1)	
i	Expand the diversity of housing types for all income levels and demographic groups, ncluding low, very low, extremely low, and moderate-income households (MPP-H-2-6, H-9)	
e e	Expand housing capacity for moderate density housing, i.e., "missing middle" (MPP-H-9)	
a	Promote jobs-housing balance by providing housing choices that are accessible and attainable to workers. Include jobs-housing balance in housing needs assessments to petter support job centers with the needed housing supply (MPP-H-1, H-6, H-Action-4)	
√ E	Expand housing choices in centers and near transit (MPP-H-7-8)	
	Promote flexible standards and innovative techniques to encourage housing production hat keeps pace with growth and need (MPP-H-10)	
Supp	port the development and preservation of affordable housing	Page/Policy Reference
	Use inclusionary and incentive zoning to provide more affordable housing when creating additional housing capacity (H-Action-5)	
	Jurisdictions planning for high-capacity transit stations: Create and preserve affordable	
Add	Iress inequities in access to housing	Page/Policy Reference
ł	dentify potential physical, economic, and cultural displacement of low-income nouseholds and marginalized populations and work with communities to develop anti- displacement strategies in when planning for growth (MPP-H-12, H-Action-6)	
	Promote homeownership opportunities while recognizing historic inequities in access to nomeownership opportunities for communities of color (MPP-H-5)	
i	dentify and begin to undo local policies and regulations that result in racially disparate mpacts, displacement, and exclusion in housing including zoning that may have a discriminatory effect and areas of disinvestment and infrastructure availability	

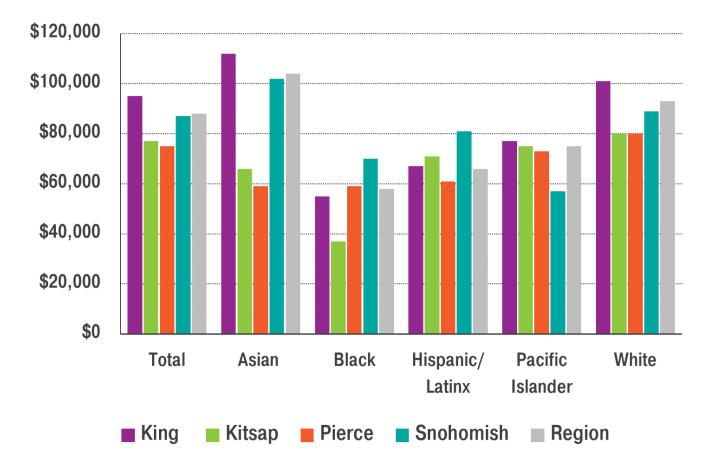
Plan Review Manual available online at https://www.psrc.org/media/3565

Focus of today's presentation : Addressing inequities in access to housing



A Black household will earn one-third less than the regional median income

Median Household Income by Race/Ethnicity



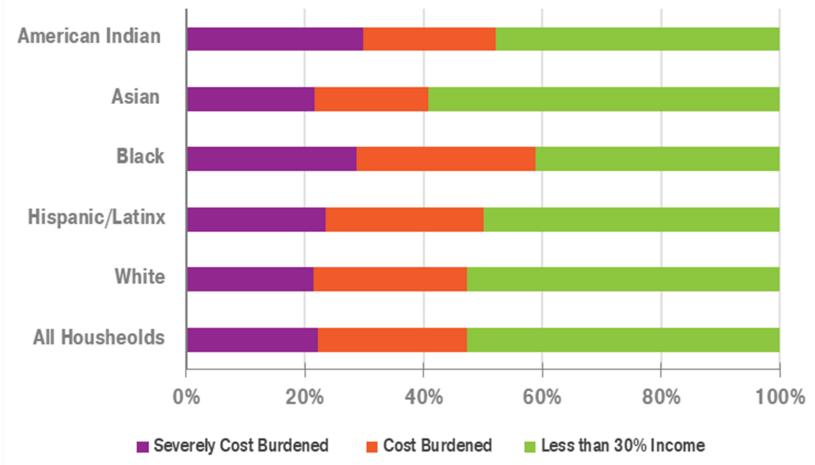


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Source: ACS

Black and American Indian households are more likely to spend the majority of income on housing costs

Cost Burdened Renters by Race/Ethnicity Asian





34

Source: ACS PUMS

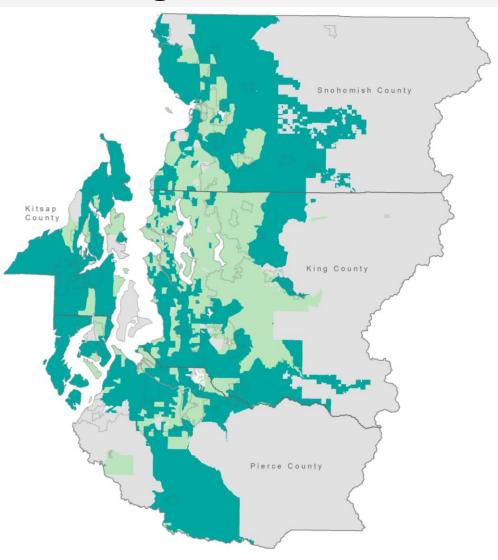
Rent is Unaffordable

No Data, Federal Forest, Military

Rent is Affordable

Urban Growth Area

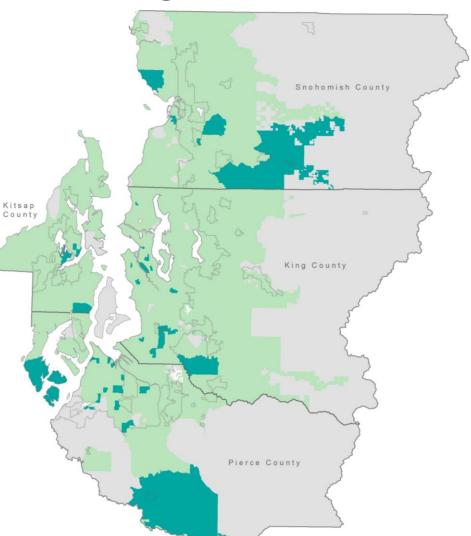
Access to Affordable Rentals by Race/Ethnicity – White Renter Households



Source: U.S. Census Bureau

Access to Affordable Rentals by Race/Ethnicity – Black Renter Households

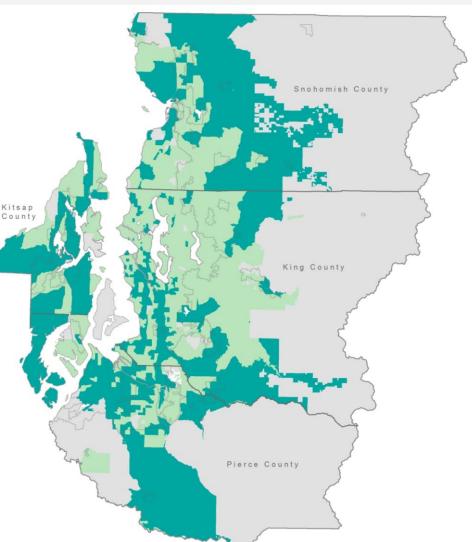




Source: U.S. Census Bureau

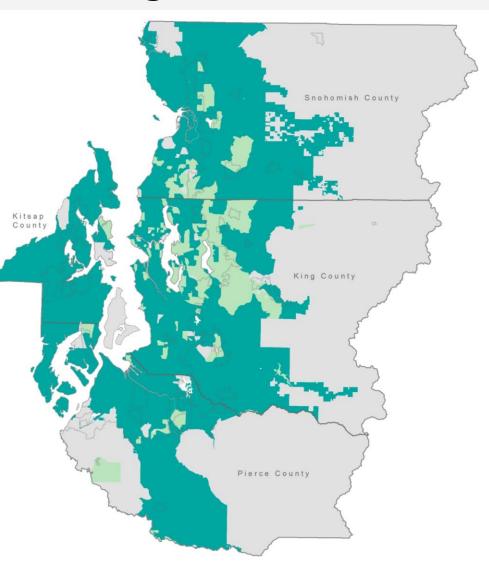
Access to Affordable Rentals by Race/Ethnicity – Latinx Renter Households





Access to Affordable Rentals by Race/Ethnicity – Asian Renter Households

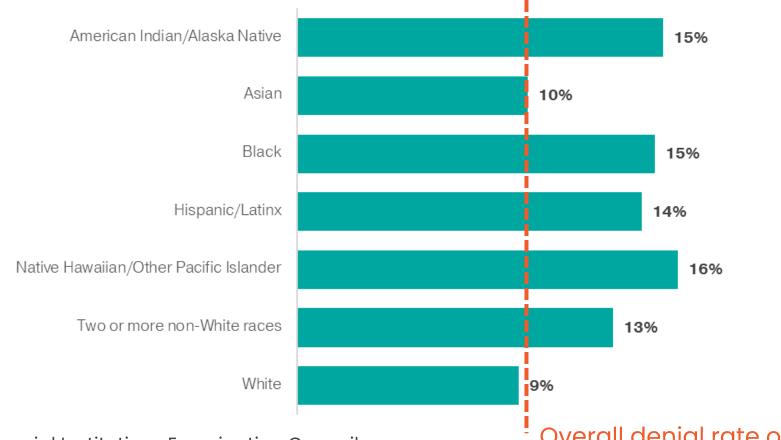




Source: U.S. Census Bureau

People of color are less likely to get a home loan, even when controlling for income

Loan Denial Rates by Race and Ethnicity





Source: Federal Financial Institutions Examination Council

Overall denial rate of 10%

Middle density housing continues to provide less costly ownership opportunities

Median Sales Price by Housing Type





Source: Redfin

There continue to be disparities in home ownership between white and BIPOC households

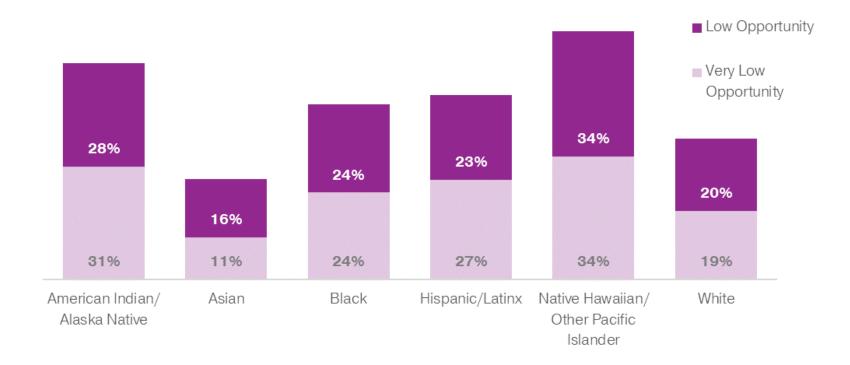
Homeownership Rates by Income and Race/Ethnicity



Source: U.S. Census Bureau

There continue to be disparities in access to opportunity between white and BIPOC households

Population in Areas of Lower Opportunity by Race/Ethnicity





Black households are four times more likely to live in communities with higher displacement risk than white households

Population in Areas of Higher and Moderate Displacement Risk by Race/Ethnicity Moderate Risk Higher Risk 42% 38% 39% 29% 34% 23% 17% 8%

Black

Hispanic/Latinx

White

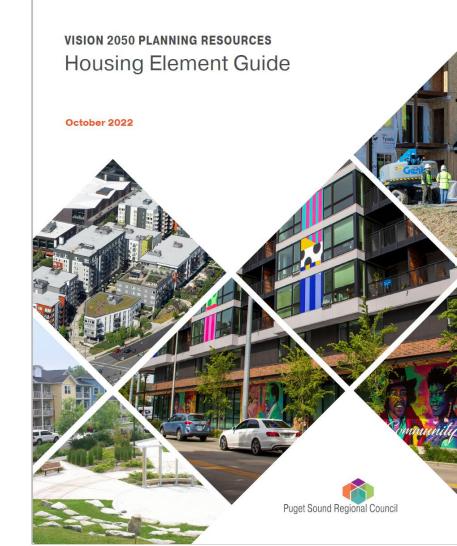
Source: U.S. Census Bureau

Asian

Resources & Guidance

Draft Updated Housing Element Guide

- Planning framework for housing in VISION 2050 and Regional Housing Strategy
- Regional housing data and resources
- Guidance on developing plans and needs assessments to meet the Plan Review Manual checklist
- Available in November 2022



Equitable Engagement Guide

Four Considerations:

1) Identify communities most impacted

2) Develop the right engagement strategy

3) Establish meaningful relationships

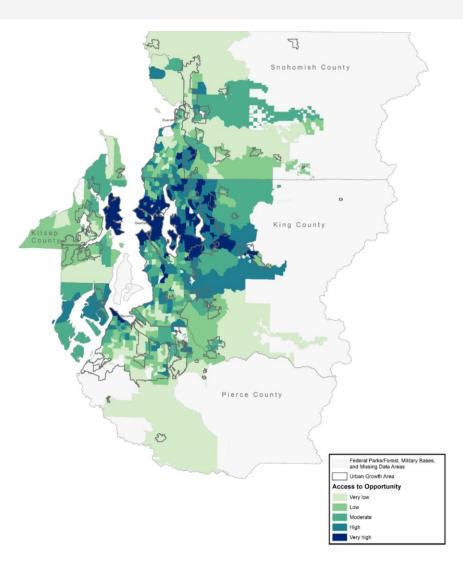
4) Make engagement easy

Available online at https://www.psrc.org/media/5933



Opportunity Mapping

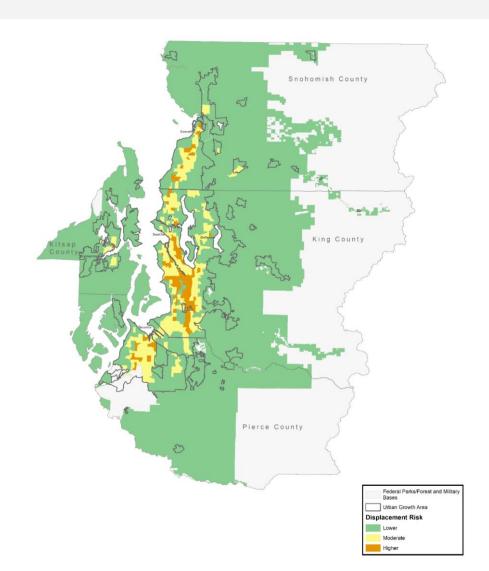
- Assesses amount of opportunity that exists in neighborhoods today
- Allows analysis of growth that may take place in areas with different levels of opportunity
- Available online at https://www.psrc.org/ourwork/opportunity-mapping





Displacement Risk Mapping

- Identifies areas at greater risk of displacement based on current neighborhood conditions
- Highlights need for more housing opportunities and mitigation measures for growth in areas of higher displacement risk
- Available online at https://www.psrc.org/ourwork/displacement-risk-mapping





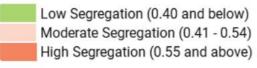
Racial Residential Segregation

- Racial settlement patterns in the region
- Dissimilarity index to help us to understand the degree of racial residential segregation in the region
- Patterns of residential segregation in relation to access to opportunity
- Available online at <u>https://www.psrc.org/our-</u> work/racial-residential-segregation

Dissimilarity Indices - Central Puget Sound Region

	2000	2010	2020
White - American Indian/Alaska Native	0.36	0.36	0.39
White - Asian	0.41	0.42	0.43
White - Black	0.55	0.52	0.50
White - Hispanic/Latinx	0.34	0.35	0.31
White - People of Color	0.34	0.33	0.30

Source: U.S. Census Bureau, HUD, PSRC





Housing Innovations Program

- Collection of planning resources to promote housing affordability and smart growth
- Updated materials and new webpages, including updated search and sorting functions
- Available online at <u>https://www.psrc.org/our-</u> work/housing-innovationsprogram-hip

Increase Neighborhood Stability by Mitigating Residential Displacement

Objective

Create opportunities for residents to stay in their neighborhoods as housing markets change.

WHAT IS DISPLACEMENT?

Displacement occurs when housing or neighborhood conditions force residents to move. Displacement can be physical, when building conditions deteriorate – or economic, as costs rise. Communities of color, low-income communities, and renter neighborhoods are at a higher risk of displacement.

Gentrification is the process of changing the character of a neighborhood through the influx of more affluent residents and businesses. Gentrification can often be a precursor to displacement. Depending on the local and regional context, displacement may precede gentrification or the two may occur simultaneously. Several key factors drive gentrification and displacement: proximity to rail stations, jobs centers, historic housing stock, and location in a strong real estate market. Gentrification and displacement are regional issues as they are inherently linked to shifts in the regional housing and job market.

PSRC developed a <u>displacement risk tool</u> to identify areas at greater risk of residential displacement based on neighborhood conditions. In addition to this tool, PSRC is developing further guidance on residential displacement for local jurisdictions.

RELATED TOOLS

Affordability covenants Alternative homeownership models **Commercial linkage fees Community engagement plans Density bonuses Direct household assistance Foreclosure resources** Incentive zoning Inclusionary zoning Local housing fund MFTE **Micro units and SROs** Mixed use development Mobile/manufactured homes **Multifamily development** Nonprofit partnerships Preservation and rehabilitation **TDR for affordable housing Tenant protections Upzones and rezones**





Equity Planning Resources for Comprehensive Plans

- Policy by chapter Equity-related items from the comp plan checklist
 - Background
 - Highlight external planning resources
 - Local examples
 - Relevant data resources
- Highlight other interesting planning work, especially outside the region
- Available by end of 2022



Equity Planning Resources for Comprehensive Plans

Regional Collaboration

• Prioritize access to opportunity to address past inequities

Environment, Climate Change

• Prioritize reduction of impacts to vulnerable populations

Growth + Development Patterns

- Inclusive engagement
- Health disparities

Housing

• Residential displacement

Economy

 Commercial displacement, barriers for economically disadvantaged communities

Transportation

• Mobility choices, racial and social equity as a core objective

Public Services



Equitable access to services

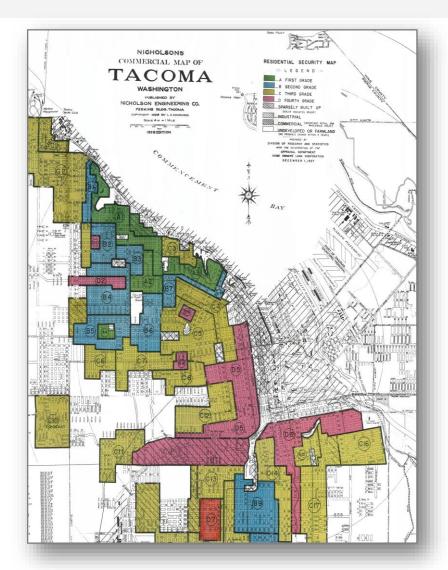
Racial Equity Impact Assessment

- Tool to examine racial equity impacts of policies and actions in local comprehensive plan updates and other local planning efforts
- Incorporates equity in decision-making process
- Series to questions asked when evaluating policies and plans
- Available early 2023



Legacy of Structural Racism Interactive Report

- Interactive website to identify root causes of racial disparities
- Topic Covered
 - Colonization
 - Immigration and Migration
 - Redlining and Restrictive Covenants
 - WWII Era
 - Civil Rights Movement and Urban Renewal
 - Contemporary History and Policies
- Available in early 2023





Laura Benjamin, AICP Principal Planner Lbenjamin@psrc.org •206-464-7134

Thank you.