



Puget Sound Regional Council

Regional Housing Strategy **2022 HOUSING INCENTIVES AND TOOLS SURVEY**

February 2023

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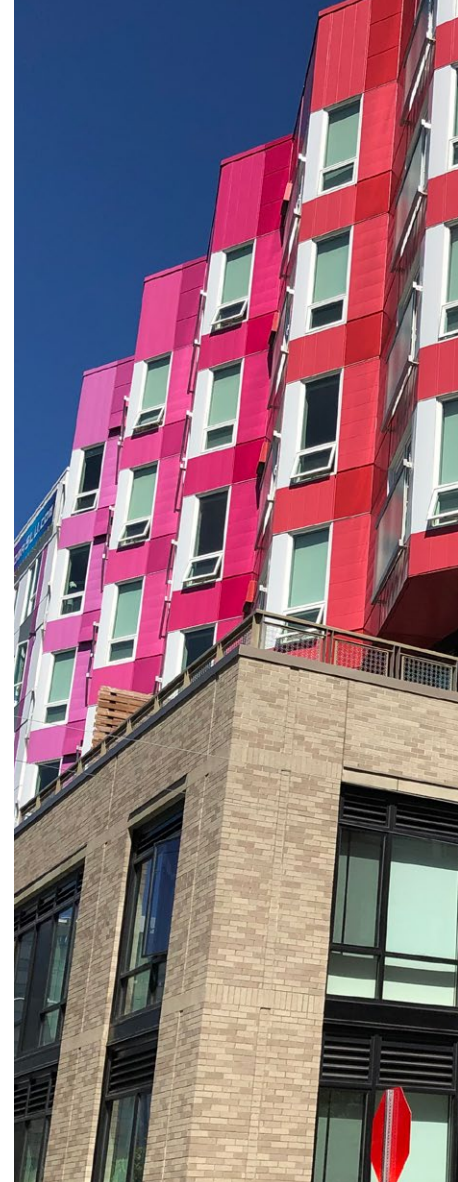
INTRODUCTION

Housing affordability and availability continue to be a major challenge for the central Puget Sound region. Addressing the full range of housing needs is complex and requires coordinated action from cities, counties, residents, businesses, and other agencies and stakeholders.

Local governments play a critical role in encouraging housing production and affordability through zoning and the implementation of tools, incentives and strategies, many of which can be tailored to local market conditions and community characteristics. Through development of the 2015/16 comprehensive plans, state-funded Housing Action Plans, and other initiatives, numerous local governments have adopted additional strategies and incentives to support housing affordability and access over the last decade.

As an implementation step for the Regional Housing Strategy, PSRC fielded a survey in the summer of 2022—the Housing Incentives and Tools Survey (HITS)—to local jurisdictions to better understand how tools, incentives and strategies are being used and which are having the biggest impact on increasing housing development and affordability. Local government staff and PSRC’s boards have also expressed a need for better data and best practices on the use of incentives to implement in their own communities.

Findings from the 2022 HITS can support local comprehensive plan updates and other housing work by identifying best practices, resources, and opportunities for subregional collaboration.





BACKGROUND

Since PSRC last surveyed the region in 2019, more local jurisdictions have adopted or are considering new strategies and actions for housing. The 2022 HITS accounts for tools and incentives adopted since 2019, as well as new successes, challenges, and opportunities in implementing housing strategies.

2019 Survey

The 2019 HITS helped inform the development of the Regional Housing Strategy and established a baseline understanding of what tools and incentives local jurisdictions are using, as well as successes and challenges for implementation. The survey also reassessed findings from a similar survey in 2009. A total of 73 local jurisdictions completed the 2019 HITS.

Findings in the 2019 survey included:

- Implementation of housing tools is uneven across the region.
- Mandatory, locally calibrated tools are most effective.
- Many cities are planning to increase density.
- Use of the Multifamily Property Tax Exemption (MFTE) has grown since 2010.
- Displacement is an increasingly important part of local housing conversations.

Full findings from the 2019 HITS are [available online](#).

POLICY CONTEXT

Local jurisdictions are doing more to address housing access and affordability than in past decades. Since 2019, updates to regional policy, new resources and guidance, as well as state funded grants, have all helped to support local housing work.

Housing in VISION 2050

VISION 2050, adopted in October 2020, is the shared regional plan for moving toward a sustainable and more equitable future. The region is expected to reach a total population of 5.8 million people by 2050. The population in 2050 will be older and more diverse, with smaller households than today. PSRC estimates that this growth will require the production of about 800,000 additional housing units.

VISION 2050 sets out a regional growth strategy that calls for the majority of future residential growth to occur in major regional centers and in areas that are within walking distant of high-capacity transit, services and jobs. The policies and actions in VISION 2050 set the stage for updates to countywide planning policies and the 2024 updates of local comprehensive plans by cities and counties.



Regional Housing Strategy

The Regional Housing Strategy is a playbook of regional and local actions to preserve, improve and expand housing stock in the region. It was adopted in 2022 to guide the implementation of VISION 2050 housing policies. The aim is to make a range of affordable, accessible, healthy and safe housing choices available to every resident and to promote fair and equal access to housing for all people.

The Regional Housing Strategy is organized around the areas of supply, stability and subsidy as a way to recognize the multiple facets of housing challenges. The strategy seeks to identify those tools and actions that are most important to address through regional and multijurisdictional coordination, along with effective ways for local jurisdictions, the state and other entities to address housing needs.

State-Funded Housing Action Plan Grants

In the 2021–2023 biennium, the Washington State Department of Commerce allocated \$5 million to cities planning under the Growth Management Act (GMA) to adopt new housing action plans (HAPs) or implement actions from adopted HAPs. Over one-third (32) of the local jurisdictions in the central Puget Sound region received grant funding to complete and/or implement a HAP.

Local jurisdictions have developed HAPs to define strategies and implement actions that promote greater housing diversity, affordability and access to opportunity for residents of all income levels. For many local jurisdictions, the development of a HAP was the first deep dive into housing data analysis and policy updates since the 2015/16 major periodic update of their comprehensive plans.

LIMITS TO THE SURVEY

The survey helps to provide a snapshot of local housing policy implementation. However, there are limitations to the survey data. Recognizing these limitations helps to identify future data needs and policy questions.

The survey focused on tools in use by local jurisdictions. It did not ask for the specific geographic constraints of housing types and incentives within jurisdictions. Respondents were asked to indicate if incentives and housing types are allowed in their jurisdiction and/or targeted to regional centers, local subareas, transit station areas or other locations, but there were no follow-up questions to determine the specific location. As such, a jurisdiction may allow a specific incentive or housing type, but the survey does not capture how widespread it is. The existing buildable land analyses and forthcoming local housing needs assessments as part of the 2024 major periodic update to local comprehensive plans can help to answer questions regarding scale and capacity.

The survey also has limited ability to ascertain accurate numbers of new housing units built because of incentives and zoning changes. While respondents were asked to estimate the number of new housing units created through adoption of incentives and zoning changes, few were able to provide accurate figures. PSRC's [Income-Restricted Housing Database](#) provides an alternate source of income-restricted units in the region.

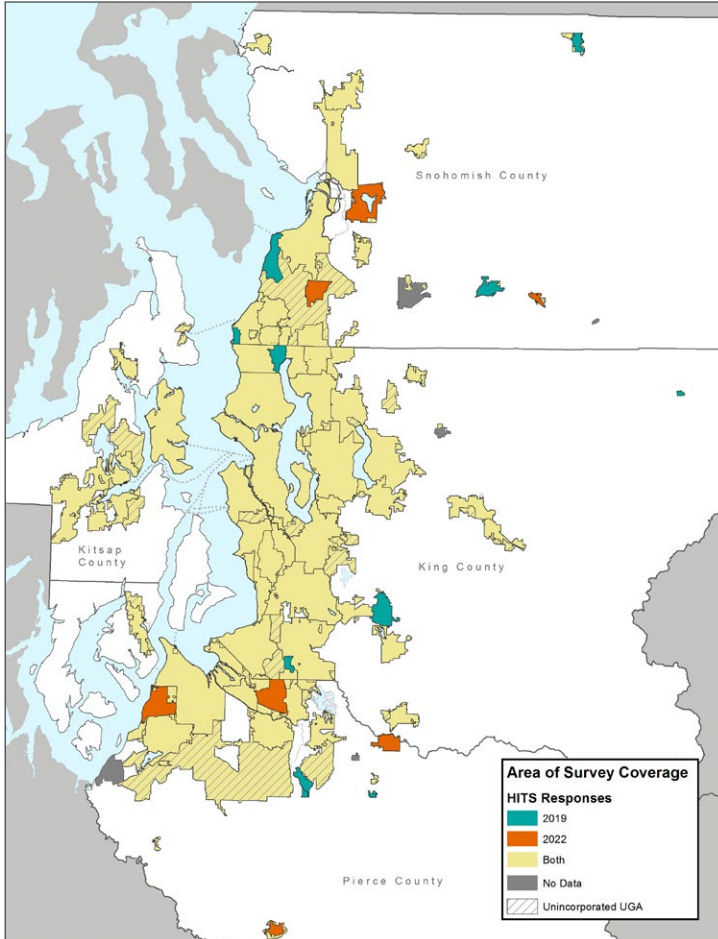


METHODOLOGY

The 2022 survey was developed by PSRC in partnership with staff at King County to ensure that it meets county-specific requirements to report information on income-restricted units. PSRC also partnered with staff at Snohomish County to minimize duplication of efforts on a similar survey recently completed by Snohomish County jurisdictions.

The survey included a variety of check box and open-ended responses covering the following topics:

- Housing incentives and tools, including location specifics and income restrictions
- Changes in zoning, residential capacity, and/or housing type
- Funding
- Tenant protections
- Racial equity goals
- Displacement mitigation
- Partnerships
- Housing for larger households
- Accessible housing



The survey was sent to all cities and towns and counties in the central Puget Sound region from July 1 to September 30, 2022. The survey could be completed by email, or by paper submission. A total of 74 responses were collected — 87% of the cities, towns, and counties in the central Puget Sound. PSRC received 63 responses directly from local staff. A Regional Coalition for Housing (ARCH) staff provided responses for seven of its King County member jurisdictions, and the South King Housing and Homeless Partnership (SKHHP) staff provided responses for five of its King County member jurisdictions.

While the 2022 survey builds on surveys conducted in 2019 and 2009, the questions were updated to reflect the current state of the housing market and best practices in local housing planning, and to support the implementation and monitoring of VISION 2050 and the Regional Housing Strategy.

Each of the four counties—King, Kitsap, Pierce and Snohomish—submitted responses that cover unincorporated areas. King County staff noted their responses apply only to urban unincorporated areas in the county. While other unincorporated areas may be included in responses for other counties, some housing types and incentives surveyed may be applicable only to urban areas or select zones.



SURVEY FINDINGS

Supply

- More local jurisdictions are promoting housing affordability and access, but adoption of local zoning changes and incentives remains uneven.
- Local jurisdictions are expanding capacity and diversity of housing types, with a large increase in the number of jurisdictions offering considering middle density.
- Incentives and tools can have the greatest impact when calibrated to local conditions and used in combination with other tools.
- Housing access and affordability is a focus area for 2024 local comprehensive plan updates, including a focus on housing for larger households.

Stability

- The Multifamily Tax Exemption (MFTE) is a critical incentive for many cities.
- Housing Action Plan grant funding is linked to adoption of new housing tools and zoning regulations.
- Jurisdictions are beginning work to link larger goals for racial equity with housing access and affordability.

Subsidy

- Subsidies are needed to meet need for very affordable (0%–50% AMI) housing.
- Jurisdictions are contributing to subregional partnerships to fund and implement local housing goals.



SUPPLY



The region needs more housing of varied types in all communities. There is already a backlog of about 50,000 units required to address current housing gaps. Looking ahead, the region needs over 800,000 new units to accommodate needs through the year 2050. The Regional Housing Strategy calls for the region to build more housing of different types.

Although jurisdictions do not typically build housing, zoning and development regulations at the local level play a significant role in whether and how much housing is built as the construction industry responds to growth.

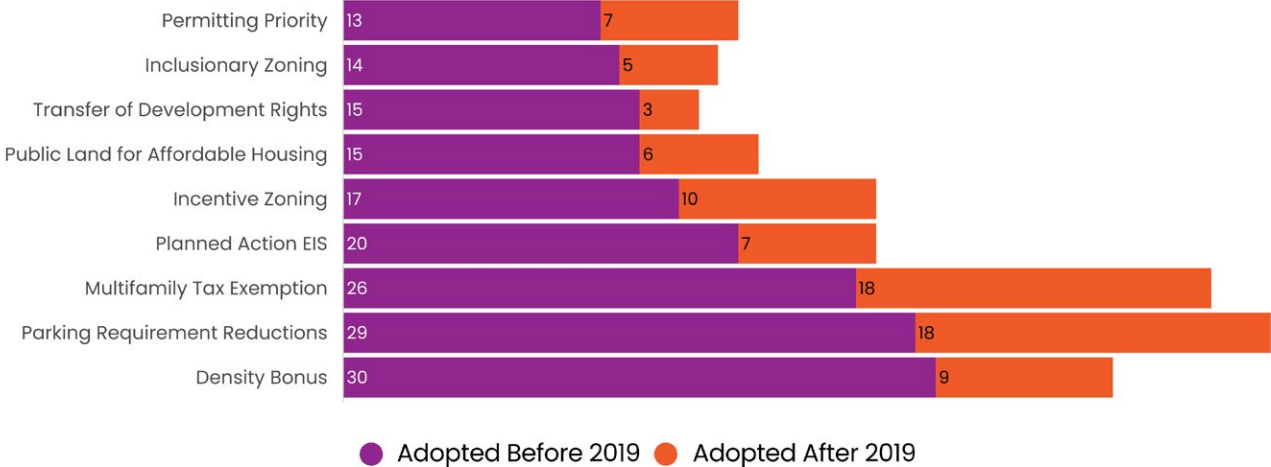
The 2022 Housing Incentives and Tools survey findings highlight what local jurisdictions are doing to promote the development of different types of housing in communities across the region, as well as opportunities to better encourage housing production in coming years.

More local jurisdictions are promoting housing affordability and access, but adoption of local zoning changes and incentives remains uneven.

Respondents indicated on the 2022 survey indicate that jurisdictions continue to adopt new incentives and tools to their toolkits. On the 2019 HITS, 50 respondents indicated they had adopted at least one incentive to promote housing development and affordability. Since then, several jurisdictions that previously had no incentives have adopted at least one. A total of 43 local jurisdictions (61% of respondents and 50% of jurisdictions in the region) have adopted new incentives since 2019.

The incentives with the most widespread adoption according to the 2022 HITS are parking requirement reductions, the Multifamily Tax Exemption (MFTE), and density bonuses. Responses to the 2019 HITS likewise identified these as the incentives with the most widespread adoption.

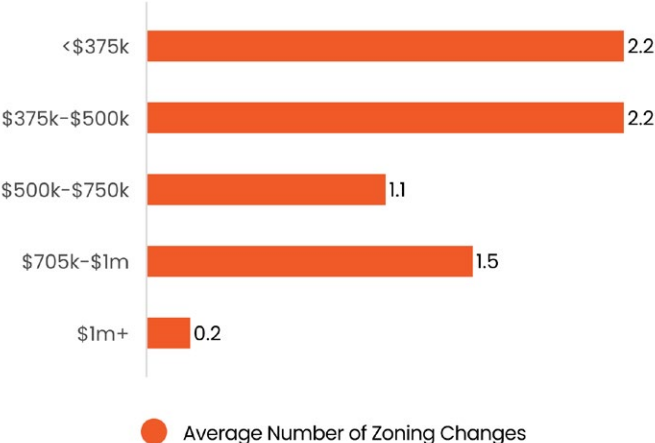
Tools and Incentives adopted by local jurisdictions in 2019 and 2022 survey



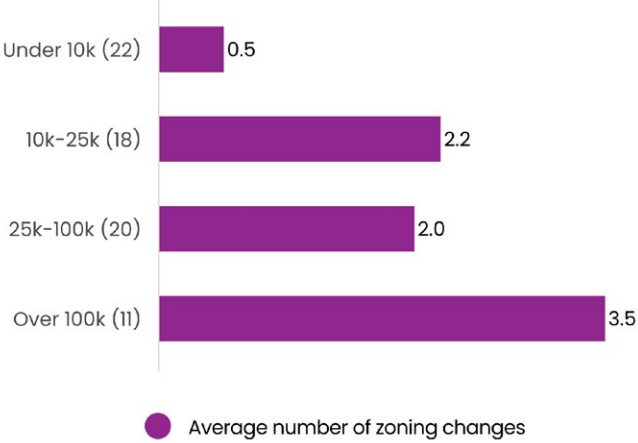
However, in addition to staff capacity and political will, community needs and the local housing market play a big role in determining which and how many, incentives and zoning changes jurisdictions consider and adopt.

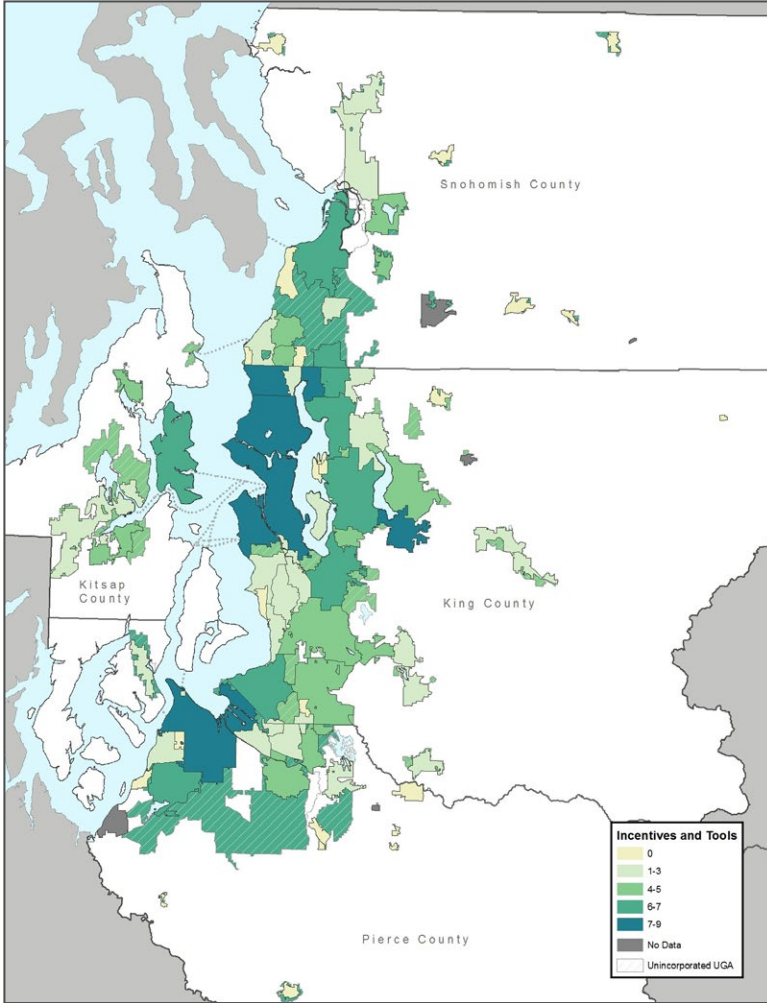
The 2022 HITS shows that the number of zoning changes is often related to local jurisdictions' population and median housing values, a condition similar to the 2019 survey. In many instances, jurisdictions that are larger (populations over 100,000) or have lower housing values (median home value below \$750,000) have adopted and/or are considering more zoning changes than smaller cities and cities with higher home values.

Local Jurisdiction Zoning Changes Adopted and Under Consideration by Median Housing Value, 2022



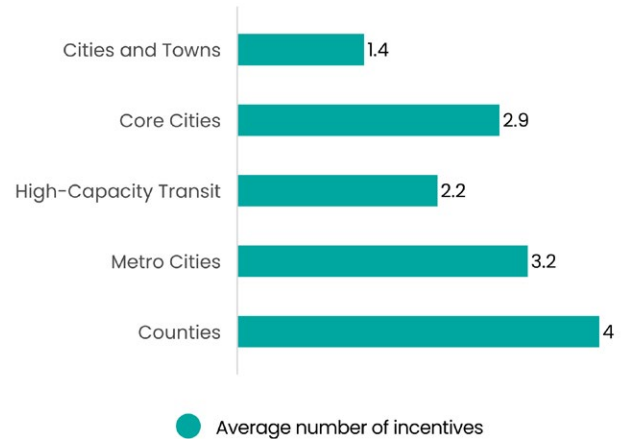
Local Jurisdiction Zoning Changes Adopted and Under Consideration by Population, 2022





Responses also show uneven adoption of incentives and tools by jurisdiction size and regional geography designation. The region's Metro cities have adopted more incentives on average since 2019 than jurisdictions with HCT, Core, or Cities and Towns designations.

Incentives by Regional Geography





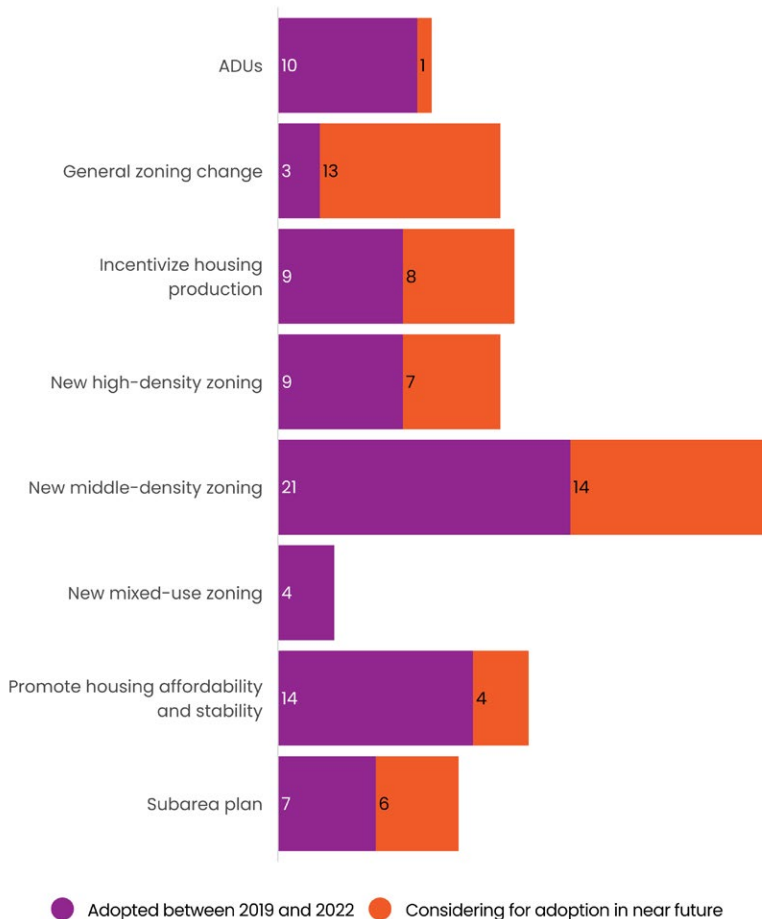
Local jurisdictions are expanding capacity and diversity of housing types, with a large increase in the number of jurisdictions considering middle density.

Local jurisdictions have adopted—or are considering in upcoming plans—a wide variety of changes to zoning and development regulations to increase capacity and diversity of housing types. Middle density has had the highest rate of adoption among all housing types.

Since 2019, 23 respondents have adopted or are considering at least one zoning or development regulation change to allow for new middle-density housing types, such as townhomes, duplexes/triplexes, cottage housing, and zero-lot-line construction. A total of 12 local jurisdictions have completed adoption of changes while 11 are considering changes in upcoming comprehensive plan updates, housing action plans or other local actions.

The survey also asked local jurisdictions where new housing types will be allowed. Most jurisdictions adopting middle-density changes are doing so across a wide range of existing single-family zones or citywide.

Number of local jurisdictions adopted or considering regulation changes, 2019–2022



ADUs: Change made to allow ADUs in detached single-family residential zones or expand existing ADU allowance.

General Zoning Change: Unspecified zoning change, or combination. Most general zoning changes were identified as near-term future goals.

Incentivize Housing Production: Development incentive (not a zoning change).

High Density/Multifamily: Increasing density via new zones for middle- and high-rise housing or form-based codes. Most new and considered multifamily is near HCT.

Middle Density: Change made to permit middle-density housing types in existing single-family residential zones, including townhomes, zero lot line construction, cottage housing, and duplexes/triplexes.

Mixed Use: Change made to allow housing and mixed-use development in areas previously limited to commercial or industrial uses.

Promote Affordability and Stability: Change made specifically to address housing affordability, displacement, and transitional/supportive housing.

Subarea Plan: Comprehensive change to a specific neighborhood or local or regional growth center to expand housing capacity and access to transit.

“

When we reduced parking and recreation space requirements and increased density for senior housing we saw development of 400 units when we previously had no senior housing in the City.

”

Incentives and tools can have the greatest impact when calibrated to local conditions and used in combination with other tools.

Similar to the 2019 findings, jurisdictions indicated that a mix of housing incentives and tools work best to promote local access, affordability and production of housing. Also similar to 2019, respondents indicated that incentives and tools are optimal when locally calibrated and used in combination with other tools.

Local development markets vary considerably, and an incentive that works well in one jurisdiction may not have the desired effect in others. For example, a jurisdiction with access to high-capacity transit (HCT) may see more use of reduced parking requirements than a jurisdiction without HCT access.

Some respondents articulated that combining incentives is key to enabling housing development. Single incentives can be helpful in reducing costs or regulatory barriers, but a combination of incentives may be needed to achieve the greatest affordability.

Survey Responses on Effective Incentives and Tools

The most effective of these tools have been inclusionary zoning, MFTE, and leveraging public land. By combining land use regulations and tax incentives, [our city] has effectively been able to require 10% of new homes in multifamily zones to be affordable at 50% AMI (or receive fees-in-lieu).

The form-based code resulted in a surge of multi-family development not seen in years. The form-based code was effective because it removed density caps, allowed taller structures and most importantly off the primary arterials does not require a commercial component.

ADU allowances have probably been the single most-effective tool once we eliminated the land use approval requirement. It alone is not enough to do much to housing stock overall, but it is the most-used tool/allowance we currently have in place.

Bonus Density for Affordable Housing, Waived Fees, and Unit Lot Subdivisions have been very successful in the last few years. We see many more projects using bonus density, and Unit Lot Subdivisions are our most common townhome style of development. For bonus density, [our city] has only fairly recently developed a market that could command a desire to exceed the outright maximum density. For Unit Lot Subdivisions, the market wanted the tool, we just needed to enable it. It is what developers prefer.

Mandatory affordable housing in the Light Rail Station Areas; Planned Action Ordinances; MFTE - #1 incentive; Expedited permitting and fee reductions. These incentives, exemptions and tools save time and substantial money.

Housing access and affordability is a focus area for 2024 local comprehensive plan updates, including a focus on housing for larger households.

A number of respondents indicated they are looking to make more widespread changes to zoning codes and development regulations in support of their 2024 comprehensive plan updates. Some local jurisdictions have identified specific changes they intend to make to encourage housing development and affordability, while others are planning to identify needs through engagement and outreach as part of the comprehensive plan update process.

PSRC has also heard about a greater interest in housing for larger households near transit in upcoming comprehensive plan updates. Currently, most new multifamily rental housing consists of studios and one-bedroom units. For larger households, particularly ones who prefer to live close transit, there are fewer options for rental housing that meet their needs. Responses to the 2022 HITS indicate that few jurisdictions currently provide incentives for developing housing that can accommodate larger households in multifamily developments but that attention to this issue is increasing.

“

During our engagement activities for... subarea plans, community members expressed a desire for a greater supply of family-size rental units (3 or more bedrooms). Through the rezone process following the subarea planning effort, [the city] may adopt incentives for family-size housing units.

”

Survey Responses on Focus Areas in Plan Updates

Comprehensive Plan scoping items to expand housing options, to improve affordable housing supply, especially for those who are Black, Indigenous, People of Color, immigrants, and/or refugees and that earn less than 80 percent of the area median income, and scoping item for comprehensive housing policy review and update.

Zoning code changes to increase capacity are a core component of the Comprehensive Plan update, but there's no polished proposal yet.

The City's MFTE updated code provides incentives for larger units and will be evaluating other incentives and policy changes as part of the Comprehensive Plan Periodic Update.

[Our city] is currently recommending adoption of new regulations to establish a bedroom number unit mix requirement. For example, for every six studio or 1 bedroom units, the seventh unit must be a 2 bedroom unit. Also, further requirements to encourage 3 bedroom units.





STABILITY



The rising cost of housing threatens the ability of people to remain in their communities. The housing market has experienced great highs and lows. This has benefitted some, while creating and exacerbating hardship and inequalities for others. There are substantial disparities in housing access between white and person of color households, underscoring the ongoing effects of systemic racism in housing. The Regional Housing Strategy calls for the region to provide opportunities for residents to live in housing that meets their needs.

The 2022 Housing Incentives and Tools survey findings highlight how local jurisdictions are working to strengthen neighborhood stability and to reduce racial disparities in housing access and affordability, and areas for increased focus and work in the future.



The Multifamily Tax Exemption (MFTE) is a critical incentive for many cities.

The Multifamily Tax Exemption (MFTE) enacted in 1995 allows jurisdictions to exempt property taxes for new multifamily construction within certain areas and parameters.

In 2021, the program allowed more cities to participate and offered increased incentives for developing income-restricted housing. Many respondents said it's the most effective housing incentive in their jurisdiction and that the 2021 changes have had a measurable impact.

Survey Responses on Impacts of the MFTE

“The MFTE has been utilized the most, and the 12-year exemption has been the most requested. We believe the MFTE and 12-year program have been the most helpful in allowing developers’ projects to “pencil.”

“The updates to the MFTE program have been particularly effective at increasing participation due to two primary reasons. First, the program has been simplified and made less stringent in order to increase participation with the goal of making it work for nearly every eligible project. Second, staff have altered the process regarding outreach for the program to a much more active outreach role rather than passively waiting for applications to come in MFTE changes.

“Multiple developments have taken advantage of our density bonus and MFTE.

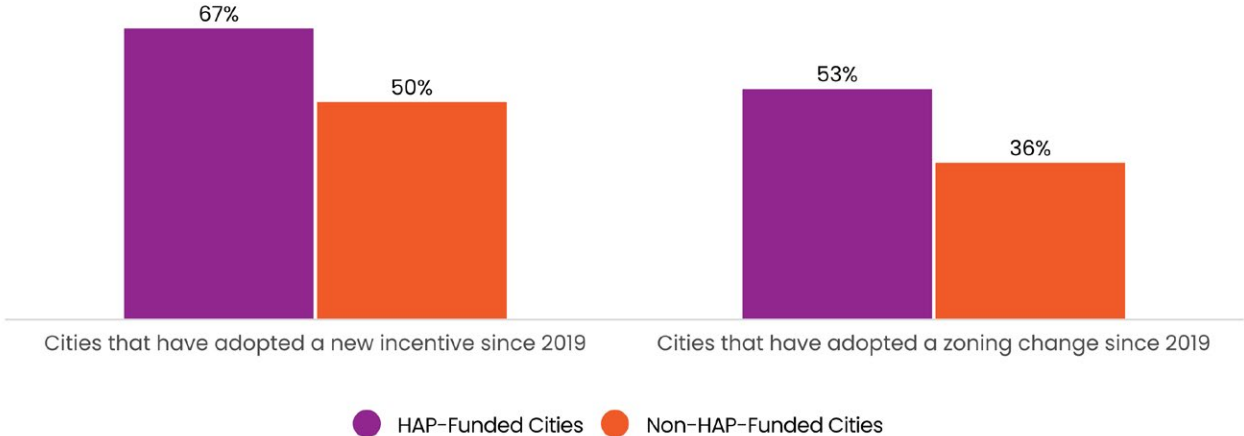


Housing Action Plan grant funding is linked to adoption of new housing tools and zoning regulations.

The Washington State Legislature allocated \$5 million in the 2019–2021 and the 2021–2023 bienniums for cities to adopt new housing action plans (HAPs) or implement zoning changes to increase housing capacity. In the central Puget Sound region, 36 cities received funding for housing actions in the 2019–2021 biennium and [43 cities](#) received funding for housing actions in the 2021–2023 biennium.

Data from the 2022 HITS shows that cities with HAP funding have adopted or considered more zoning changes and incentives compared to cities with no HAP funding. More than half (67%) of respondents with HAP funding have adopted or considered housing incentive changes, compared to 50% of cities without HAP funding. Similarly, 53% of HAP-funded cities have adopted new zoning changes, compared to 36% for other cities.

New incentives and Zoning Changes by Cities Receiving HAP Funding in 2021–2023 Biennium



Jurisdictions are beginning work to link larger goals for racial equity with housing access and affordability.

Housing policies play a major role in advancing racial equity. PSRC research has shown that people of color are less likely to secure a home loan and have significantly lower rates of homeownership compared to white households. Providing support for tenants, increasing options and affordability of housing, and providing homeownership opportunities for people of color are strategies that jurisdictions have enacted or are considering to advance racial equity and reduce disparities in housing access and homeownership.

Similar to the 2019 survey, a sizable portion of jurisdictions are utilizing strategies, tools, and fostered partnerships to help promote housing stability. Some cities indicated they are looking ahead at the 2024 comprehensive plan update to consider tenant protections. A total of 22 cities (30% of respondents) cited a tenant protection measure in place or under consideration.

The 2022 survey also includes responses referencing the GMA amendment, [HB 1220](#), which was adopted in 2021 and requires jurisdictions to examine racially disparate impacts, displacement and exclusion in local housing policies. Seven respondents (10%) identified specific changes to development regulations to promote or allow supportive and transitional housing to address these requirements.



Survey Responses on Incorporating Racial Equity

[Our city] has recently concluded an Analysis of Systemic Disparities In Achievable Housing Options study. This report summarizes findings from analyzing race-based disparities associated with homeownership citywide. The study documents disproportionate housing outcomes that are clearly linked to race. A focus on rectifying racial inequities will support building up [our city] as a place where everyone, regardless of race or ethnicity, has an opportunity to secure stable housing and generate wealth through homeownership.

[The] city adopted a Housing Action Plan (HAP) in 2021. One of five guiding principles of the HAP was equitable outcomes. Five of the six recommendations explicitly centered equitable outcomes, including recognizing and addressing racially disparate outcomes. Action 6.1 is to reinforce the commitment of the City to address racial equity in housing across the Comprehensive Plan, on which work is ongoing.

Additionally, the City as a member of HDC participates in the Black Home initiatives and advocates for legislation and additional resources for permanently affordable homeownership.

Our housing funding policies emphasize avoiding sudden, sizable rent increases that could cause undue financial hardship or displacement of tenants in buildings acquired and/or rehabilitated to provide rent/income-restricted housing.



SUBSIDY



The current housing crisis is not something that we can build our way out of with market-rate housing alone. It will require significant incentives, subsidies and funding as the private market cannot produce housing affordable to these households without public intervention. The Regional Housing Strategy calls on the region to create and sustain long-term funding sources to create and preserve housing for very low-income households and unhoused residents.

The 2022 Housing Incentives and Tools survey findings highlight if and how local jurisdictions are allocating local revenues and leveraging other funding, as well as using local tools to help fund the creation and maintenance of income-restricted housing.



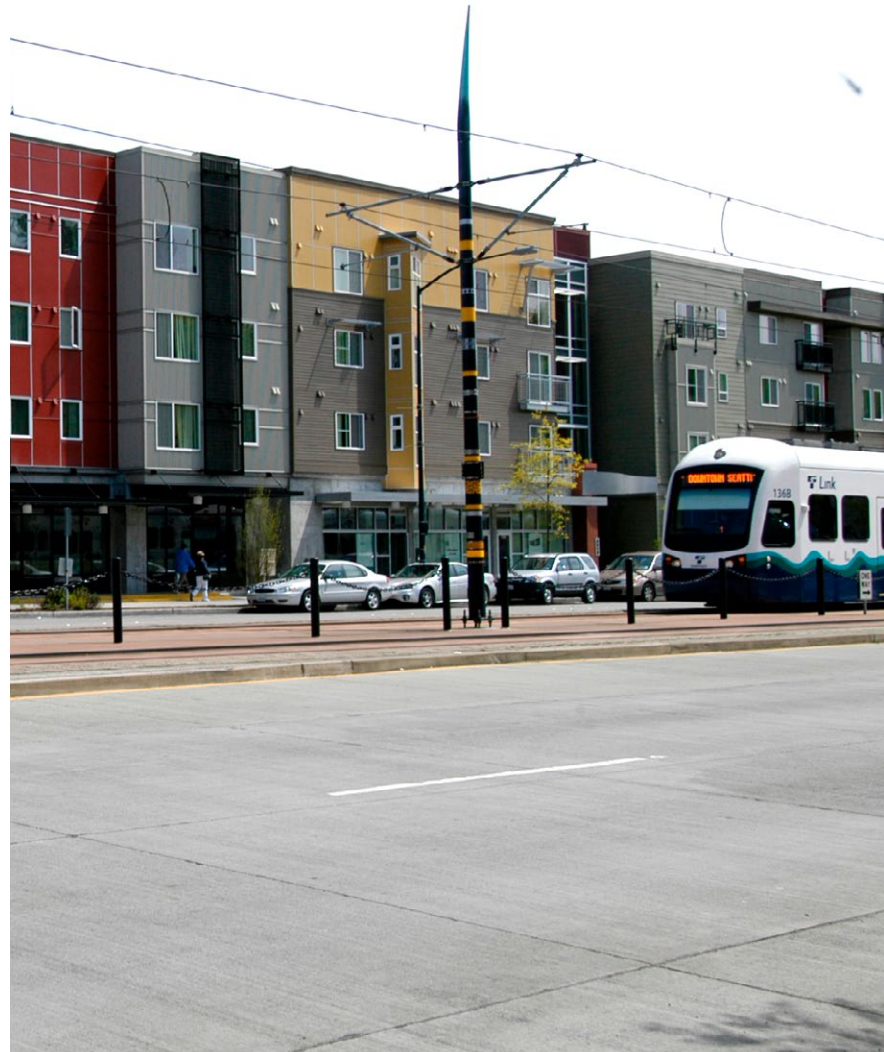
Subsidies are needed to meet need for very affordable (0%–50% AMI) housing.

Respondents indicated that market-rate incentives aren't enough to meet the need for housing lower income categories. Making deeply affordable housing pencil out requires actions to directly reduce housing costs (such as surplus property for affordable housing) and dedicated funding streams (like local taxes).

A total of 31 respondents (42%) currently employ at least one funding source—through local revenue and/or state—to help construct or maintain housing. Many indicated they take advantage of state-level incentives like the HB 1590 and HB 1406 sales tax credits or contribute to subregional partnership trust funds.

Jurisdictions are contributing to subregional partnerships to fund and implement local housing goals.

Many respondents indicated they would not be able to meet their goals for housing without support—both staff capacity and pooled funding resources—from subregional organizations including A Regional Coalition for Housing (ARCH), South King Housing and Homelessness Partners (SKHHP), the Alliance for Housing Affordability (AHA) and the South Sound Housing Affordability Partners (SSHA3P). Many local jurisdictions have limited staff capacity, and technical expertise to address specific challenges for housing. Subregional partnerships allow for cities to pool funds and other resources to work together and address housing at larger scale.



Survey Responses on Housing Partnership

- “Our jurisdiction is a member of SSHAP with the intention that shared resources will help to further our housing goals.”*
- “The Housing Options Plan established a goal to work with CBOs to establish partnerships to further housing goals. Our Human Services division currently partners with over 90 agencies, many of whom help with displacement, emergency housing, rental assistance, etc.”*
- “We are a member of the South King Housing & Homelessness Partners (SKHHP) group. SKHHP is a joint board formed by an interlocal agreement between the jurisdictions of Auburn, Burien, Covington, Des Moines, Federal Way, Kent, Maple Valley, Normandy Park, Renton, Tukwila, and King County. Through SKHHP, South King County jurisdictions can take a coordinated and comprehensive approach to increasing housing stability and producing and preserving quality affordable housing in South King County.”*





LOCAL PLAN UPDATES

This survey helps catalog local policy implementation. It highlights strengths and gaps in housing tools and incentives to meet local and regional goals. It also helps inform forthcoming housing work and provides a comparison point against the 2019 survey baseline of local implementation efforts.

After the 2024 major periodic update to local comprehensive plans, PSRC will work with stakeholders to develop a periodic review and update to the Regional Housing Strategy based on the monitoring program’s results—including a new Housing Incentives and Tools Survey—as well as gaps and opportunities identified through regional and local work.

Local Plans

VISION 2050 sets a vision for housing that meets the needs of all residents over the next 30 years. Understanding the adopted tools can help inform this effort. Further, the survey’s findings will help inform local governments in updating their comprehensive plans and development regulations.

Technical Assistance

Survey responses highlight the importance of staff capacity and expertise in developing and implementing effective housing tools and incentives. While the need for local intervention to create and preserve affordable housing has grown significantly over the past decade, most local jurisdictions' staff capacity and resources to address housing have not increased at the levels needed. Technical assistance can help to fill this gap. Subregional coalition building is also critical to help scale up housing solutions for jurisdictions that do not have local resources or expertise. This survey can be a resource for local jurisdictions to learn more from one another. As a regional convener and data resource, PSRC can provide regional technical assistance to support local jurisdictions to meet regional and local housing goals.

