# North Whidbey
# Affordable Housing Task Force Summary

We are pleased to present a summary of the North Whidbey Affordable Housing Task Force accomplishments and the community input gathered from the Task Force Community Open House.

## TASK FORCE

Housing affordability is a growing problem for Island County and Washington State.  In 2016, Island County Commissioner, Jill Johnson and Oak Harbor Mayor, Bob Severns made housing affordability a priority for North Whidbey and created a Regional Housing Affordability Task Force.

*"Housing and housing affordability is a major policy area we must tackle with a great sense of urgency.  Too many of our seniors, young families, low and middle income workers are finding it increasingly difficult to find housing.  We are joining together with the ultimate goal to strengthen the health of the community by meeting affordable housing needs for working families and those who may need additional supports."  Commissioner, Jill Johnson*

In August 2016, Commissioner Johnson and Mayor Severns released a public notice seeking letters of interest from community members with experience and expertise related to housing and housing affordability.  Twenty eight community leaders responded and were tasked to serve on one of four work groups.

  Work Group #1 – Land Mapping and Land Banking & Transfer of Development Rights
  Work Group #2 – New Affordable Housing Resources & Financing and Funding
  Work Group #3 – Zoning and Housing Types & Construction and Timelines
  Work Group #4 – Tenant Access and Protections & Preserving Affordable Housing

The Task Force was designed and implemented as a scaled down version of the Seattle HALA (Housing and Livability Agenda) with support and input from its Co-Chair, Faith Pettis a Partner at PACIFICA Law Group.

The North Whidbey Affordable Housing Task Force held its first meeting on November 18, 2016.  Over the next nine months, the members studied multiple sources of data and information, explored best practices in other regions, considered important information from local and regional experts. This body of work represents a significant investment of time, expertise and collaboration.  On July 23, 2017, following a formal voting process the task force presented its final suite of forty recommendations designed to stimulate affordable housing development to Commissioner, Jill Johnson and Mayor, Bob Severns.

**COMMUNITY OPEN HOUSE**

On December 7, 2017, Commissioner Johnson and Mayor Severns hosted an Open House to engage the community and solicit input on important issues related to affordable housing and the forty recommendations put forth by the North Whidbey Affordable Housing Task Force. Seventy five community members attended and received a handout of the forty recommendations.

After a short program attendees freely circulated around 4 separate stations (listed below) to offer input and ideas.

1. All 40 Recommendations were listed on display boards where attendees were invited to vote on their highest priorities.
2. A short survey was provided inviting answers to six specific questions related to affordable housing issues.
3. "Love to hear your comment" cards provided an opportunity to share any idea or comment.
4. Comments were invited about possible types of housing in neighborhoods and in rural areas.

It proved to be an electric evening with tremendous engagement between community members, elected officials, Island County and City of Oak Harbor staff. Below is a summary of community input by category from this special evening.

## Input #1-Affordable Housing Task Force Recommendations

All 40 recommendations were sorted into 5 broad categories and posted onto 5 different display boards. Each of the 75 attendees received 15 stick on dots and had the opportunity to vote on the specific recommendation they felt were of the highest priorities. Below are those 5 broad categories and the total priority marks each received. (A list of all 40 recommendations is attached).

1. Increase Density – 193 dots
2. Reduce Regulatory Barriers – 158 dots
3. Stimulate Investment – 71 dots
4. Interjurisdictional Collaboration and Cooperation- 66 dots
5. New funding and repurposing existing resources – 49

However, there were 11 specific recommendations that received the highest support, representing all five categories. Those recommendations are listed below starting with the recommendation that received the most support.

1. **Reduce Regulatory Barriers – Island County only**
   Look at ways to streamline permitting process including allowing credit card payments

2. **Increase Density – Island County only**
   Reduce the five acre minimum lot size in the county to smaller lots where appropriate.

3. **Increase Density- Island County and Oak Harbor**
   Eliminate any minimum square footage requirements restricting tiny and park model homes.

4. **Reducing Regulatory Barriers – Island County only**
   Incentivize cluster housing by reducing permitting costs and or providing density bonuses for affordable units.

5. **Stimulate Investment – Island County and Oak Harbor**
   Develop marketing plan and actively pursue for-profit and non-profit affordable housing developers to bring expertise, experience and resources to Island County to build affordable housing units.

6. **Increase Density – Oak Harbor only**
   Reduce regulatory requirements for Accessory Dwelling units in order to encourage their construction.

7. **Increase Density – Island County and Oak Harbor**
   Allow high density affordable housing development in the unincorporated portion of the Urban Growth Area, contingent on a future annexation agreement

8. **Reducing Regulatory Barriers – Island County and Oak Harbor**
   Take advantage of affordable housing incentives offered by the state including;
   
   -density, height, and bulk bonuses
   -fee waivers or exemptions
   -parking reductions
   -expedited permitting

9. **Stimulate Investment – Island County and Oak Harbor**
   Strategically locate and "bank" land for affordable housing development

10. **New Funding and Repurposing Existing Resources-Island County Only**
    Request Island County Housing Advisory Board to direct funds toward programs that develop new affordable housing units or new shelter programs.

11. **Interjurisdictional Collaboration and Cooperation – Island County and Oak Harbor**
    Establish an Inter-jurisdictional Housing Affordability Task Force to follow-up and ensure implementation of the recommendations and to share ideas going forward.

# Input #2 - We Asked…You Answered:

Community members were given the opportunity to answer 6 questions related to affordable housing. 18 people answered some or all of the questions on the questionnaire.

**Question #1 – Do you think affordability is an issue in the City of Oak Harbor?**
**If yes, what do you think could help?**

1. Yes, have to offer more housing in exchange for density to keep costs "Low", but not "too" dense.
2. Yes, more apartments that are affordable and for some period of time, rents can't be raised.
3. Yes, smaller lots, lower parking, reduced site/environmental costs.
4. The allowance of tiny houses and additional ADU's. Give extra consideration to those using environmentally conscious measures (composting/incinerating toilets).
5. Yes, eliminate any minimum square footage requirements preventing the use of tiny houses and ADU's.
6. Yes, it is a problem. Infill is not a solution with current raw land prices and development costs. Solution! Decrease burden on all development-LID, impact, etc.
7. Yes, especially for those who grew up here/non-military.
   Solutions:
   -streamlining/simplifying/reducing cost for building.
   -zoning reconfiguring-example-allowing large lots to be subdivided easier.
   -anything to make the creation of more housing easier so that inventory in a lower range can increase.
8. Yes, but not only in the City of Oak Harbor-it is an issue throughout the county – Zoning restrictions need to be changed to accommodate more affordable housing.
9. I don't know as I don't live in Oak Harbor proper.
10. Yes, possibly mixed housing neighborhood.
11. Yes, home sharing; providing technology to the community to match those with housing to share with those in need.
12. Yes, improve the permitting process, including naming a specific person as coordinator with permitting experience, specific to affordable housing. Although this staffing would be very beneficial for all building permitting.
13. Yes, incomes and housing costs are not within a reasonable amount.
14. Yes! Lower property taxes for low-income owners. Lower power bills, lower water bills. The home mortgage might be affordable but when combined with all monthly housing costs, it's almost impossible. (power, water, insurance, taxes, owner associations, etc.)
15. Apparently not, work at sales.

16. Yes! More options at $450-$600/month.
17. Yes.  Do not immediately dismiss good ideas just because they come from someone off island.  Economy of scale to build homes a young family can afford requires a planned community of more than two houses here and three houses there…

**Question #2-Do you think affordability is an issue in Island County?  If yes, what do you think could help?**

1.  Yes, have to offer more housing in exchange of density to keep costs low, but not too dense.
2.  More places for small houses, cottages, etc.  More apartments that are affordable where rents cannot be raised for some period of time.
3.  Yes, county subsidized large on-site septic (Loss) systems in RAIDS and well shares, creating limited board/septic HOD. (hard to read writing, so not sure if this is totally accurate.)
4.  Yes.  The development of tiny house neighborhoods.
5.  Yes.  Eliminate any minimum square footage requirements preventing the use of tiny houses and ADU's.
6.  Yes.  Go back to RAIDs and allow areas of more dense development.  4 acre minimums encourage rural sprawl and destruction of established forests and farmland.
7.  Yes, streamline and simplify permitting process and reduce cost for building.  Allow larger lots to be subdivided easier and anything to increase inventory of rentals for lower wage incomes.
8.  Yes, especially in rural areas where most of the jobs are service industry.  Expedite permitting and waive permitting fees for developers to create more housing.
9.  Yes, more apartments, condos, and concentrated quality housing in the $1200/mo and below range.  Especially need homes in $900 range and below.
10. YES! 2 ½ acre minimums.
11. Yes, we share a workforce and the technology to connect community members that have housing with those who need it.
12. Yes, I don't think its actual contractors, although in order to get pricing down, off island labor is often required.  I think naming a specific employee to help those permitting, or consultants to work as a go between with staff and owners.  "PERMIT PROCESS" freezes projects.
13. Yes.  Streamline housing to accommodate those who are in need.
14. Yes!  The Navy could help by sharing this issue.  Lower property taxes for low-income owners.  Lower power bills, lower water bills.  Home mortgage might be affordable but when combined with all monthly housing costs it is almost impossible.
15. Apparently not, housing sales are way up.
16. I don't really have experience beyond Oak Harbor.
17. Yes, basic economies.  Lack of inventory=higher demands=higher costs.

**Questions #3 – Which segments of the population are the most affected by affordability issues?  What can we do to help that segment?**

1. The majority of our residents with one or two wage earners making minimum wage or slightly higher.
2. Those earning minimum wage or not able to work because of disability.  Two people may both be working and can't afford to live here.
3. Middle class, low income.
4. Low-middle income, students, single parents, fixed income elderly.
5. Work force – minimum wage earners.  First time home buyers and renters, just out of school and entering workforce.
6. Non-military under the age of 35.  Same as how you defined "workforce".
7. Those working minimum wage jobs; elderly and disabled.  We need more affordable housing for these populations.
8. People working at minimum wage jobs and those with poor credit.  Some kind of rent control; limit rent increases to 20% annually for some tenants.
9. Lower income population – give them more options for housing.
10. Seniors and those starting out.  Help those seniors that want to work find meaningful opportunities and think about exchanging their wisdom and mentoring for more affordable opportunities in housing.  Also, caregivers and seniors and helping to match them is helpful.  The village concept/home-sharing is a good model to explore.
11. Provide incentives to builders to build higher density housing – REDUCE PARKING STANDARDS.
12. The under $20 per hour people, but not just them.  Affordable @ under $200K – 80K-200K.  Smaller minimum lot sizes and smaller units per lot/acre.
13. Low income.
14. The higher end of low-income.  They typically have jobs and give back to the community.  The very-low incomes would likely not ever find affordable housing.  Very low income as a result of government supplemented income; disability, SSI.
15. Dumb question – poor people.
16. Singles/lower income folks.  Households on a single income due to minimum wage jobs, etc.  Need more housing options at the rent specified above - $450-$600/mo.
17. Young families with their life ahead of them.

**Question #4 – Do you think it is good to have mixed housing types in neighborhoods, including single family homes, duplexes and triplexes?  Why or why not?**

1. I would prefer single family homes in a small neighborhood and multi-family in a separate neighborhood, BUT have the neighborhood in very close proximity.
2. Yes – I think any kind of mixed-use is good.  Neighborhoods then don't get "reputations".  Everyone is better off when everyone is welcome.
3. Yes! Absolutely!  Diversity gives less fortunate opportunities at a "leg up" and give more established the opportunity to "give back".
4. Yes.

5. Yes – Many taste affordability/but still allow you to be in a location that works for you (jobs)
6. Yes, a mixture creates a more cohesive neighborhood
7. Depends on the neighborhood.  It has to flow and look integrated.
8. Yes, as long as it doesn't detract from the appeal of the neighborhood.  Has to be done right.
9. Yes, a neighborhood that allows those of mixed incomes leads to increase in diversity and resiliency.
10. YES!  Allow ADU's and Tiny Homes.
11. GROUPED, but not mixed (meaning not every other etc.)  Low income appear in much of multifamily housing.  If this is to be mixed, limit should be 12 unit complexes as to not over burden the adjacent neighbors.
12. Yes, diversity is healthy for community.
13. It honestly depends on what "high profile" neighbors are already in that neighborhood.  If the high profile person dislikes the changes – it will be made impossible.
14. Hard to say – Depends on water, sewer, streets, power as to how many you can have in a given area.
15. Sure; more options are good!
16. Depends on the neighborhood.  It would downgrade a high end neighborhood but may enhance a middle class neighborhood.

**Question #5 – Some communities have levies that provide funding for housing development for the lowest-income residents.  In order to help struggling families have access to affordable housing, I would support pursuing a housing levy?**

*Example: $0.25 for every $1000.00 in property value=$3 million in annual revenue*

1. Yes! Use levy money to show community support and attract other investment.  And/or use it ($) to purchase property for future affordable housing development.
2. Yes
3. Not yet
4. Not until other avenues (such as those recommended by the task force) have been pursued (tiny house/additional ADU's etc.)
5. No, not until tiny houses are allowed.  Allow people to help themselves first.
6. Sure!  But let's not conflate affordable housing with subsidized housing.  Subsidized housing may be affordable, but not vice versa.
7. If I felt other options had truly been executed, yes.
8. No, because the middle class is struggling and that is who bears the brunt of taxes.  3 million might build a small complex.
9. Yes
10. Yes, as long as it is minimal
11. I would be willing to entertain this, yes
12. Yes
13. No, I would not support
14. Yes

15. No.  Absolutely NOT!  We all struggle so increasing taxes would only create more people unable to afford homeownership.  Why punish property owners?
16. Absolutely, positively, no
17. Would it affect people who rent?  I think I support it
18. No, subsidizing failure =  failure

**Question #6 – Do you think an ongoing multi-jurisdictional housing policy committee, should be formed to assist in the implementation of these recommendations?**

1. Yes
2. Yes
3. Yes
4. Yes, to ride herd to make sure they aren't dropped
5. If you the government feel a special committee is needed to get these things done, then yes.  Focus on IMPLEMENTATION- we need change, not just talk
6. Yes
7. Yes
8. Yes I do
9. Yes
10. Yes
11. Yes
12. Yes I do, anything most anything that keeps it moving or no one will agree on items to implement (staff can't) – Weary of a lot of work being done and sitting in a binder on a shelf.
13. Yes
14. Yes
15. No.  It should be a budgeted staff position(s) under Island County.  Having the tasks or goal executed by an employee or employees eliminates the political motivations that hinder progress or selfless changes.
16. Yeah, we need more bureaucrats doing studies…
17. Perhaps
18. Need to think about that…inclusion of rural is pointless until the legislature overturns HIRST.

# Input #3 - Incorporating Affordable Housing Types in Rural Areas and in Neighborhoods:

**Pictures of various affordable housing types currently being developed in rural areas and in city neighborhoods were displayed.**

1.  **Rural** area examples included cluster housing, duplexes, triplexes, quadraplex, accessory dwelling units and mixed residential and commercial uses.

**Question asked:  Is there any housing type that is missing here?  Is the level of intensity appropriate for these rural areas?  Would you want more intensity?**

Comments from attendees:
- Manufactured/mobile home parks.
- Factory built prefab modules can be done at lower cost than custom built and even for duplex, triplex and quadraplex units.
- Allow tiny houses which are far more affordable than most traditional housing.
- Yes, allow tiny houses
- Tiny houses, YES!
- Tiny houses yes!

2. **Neighborhood** examples included pictures of duplexes, tiny homes, cottage housing, accessory dwelling units.

**Question asked: How would you feel about living in a neighborhood that incorporates housing types shown?**

Comments from attendees:
- I like the look and feel of a neighborhood.  Not "too big".  Cottage housing could serve as cohousing for seniors.
- Tiny houses allow more affordable housing with less environmental impact (usually only 1 bathroom) than most traditional housing.  Let's try a tiny home neighborhood!
- Develop more neighborhoods like "Whidbey Cottages – tiny homes.
- Tiny house neighborhoods please!
- I love cottage homes and ADU's – it allows some feel of independence and still affordable.
- Try tiny house neighborhood like Mt. Hood Village.

## Input #4 - **We Would Love To Hear Your Comments:**

**Two attendees gave input on these cards, detailed below.**

1. Serious effort needs to be applied to make sure low impact development and other slow-growth burdens do not make it impossible to keep new housing from being built affordably.
2. Please explore technology to help islanders connect.  Those with housing to share with those who are housing insecure.

# Thank You for Your Time and Expertise!

We want to recognize and thank our elected officials and task force members for giving their time and expertise in this important work of understanding the complexities of housing affordability and their dedication to this process and ultimately presenting to our elected officials the final suite of recommendations.

## TASK FORCE STEERING COMMITTEE

Jill Johnson, Island County Commissioner
Bob Severns, City of Oak Harbor Mayor

## AFFODABLE HOUSING TASK FORCE MEMBERS

### Work Group 1-Land Mapping and Land Banking &Transfer of Development Rights

Bill Massey, Work Group Lead-Community Leader
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**Work Group 4 – Tenant Access and Protections & Preserving Existing Affordable Housing**

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## EXPERT GUESTS

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