

CHAPTER 3

HOUSING ELEMENT

Contents

- A. Introduction
- B. Inventory & Analysis
- C. Direction For Housing Policies
 - C.1 Expansion of City Limits Strategy
 - C.2 Infill Housing Within Existing Residential Areas Strategies
 - C.3 Mixed-Use Development
 - C.4 Mix of Housing Types Strategies
 - C.5 Manufactures and Mobile Homes Strategies
- D. Affordable Housing
 - D.1 Preservation of Existing Affordable Housing
 - D.2 Subsidized Housing
 - D.3 Zoning Incentives
 - D.4 Non-Profit Housing Organization
 - D.5 Accessory Housing and Housing Sharing
 - D.6 Housing For Assisted Living
- E. Housing For Special Needs
- F. Senior Housing And Aging In Place
- G. Goals and Policies

A. INTRODUCTION

The Housing Element of the Comprehensive Plan sets policies that will guide future housing development, by both public and private sectors, to meet the long-range housing needs of the community and to respond to the objectives of the Growth Management Act. The policies are written to support opportunities for developing housing for all income groups and for a variety of lifestyle choices. The plan considers the condition of existing housing stock and the provision of a variety of housing types and densities to meet the needs of the population while seeking to retain the small town lifestyle that is so important to the community. The plan also seeks to develop policies that encourage the development of recognizable neighborhoods with supportive amenities such as parks, trail connections and open space.

It is the intention of the City, through its Housing Plan Element policies, to offer its residents a mix of attractive, safe, and well-maintained neighborhoods which contain a variety of housing options that are available without discrimination. Neighborhoods must be appealing, well kept, safe and close to city services, amenities, schools, jobs, and institutions.

The Housing Element was developed in accordance with the Growth Management Act, RCW 36.70A.070, WAC 365-195-310 (Housing Element Requirements), and the King County Countywide Planning Policies.

The GMA requires a housing element¹ ensuring the vitality and character of established residential neighborhoods, that:

- a. Includes an inventory and analysis of existing and projected housing needs that identifies the number of housing units necessary to manage projected growth, as provided by the department of commerce, including:
 - i. Units for moderate, low, very low, and extremely low-income households; and
 - ii. Emergency housing, emergency shelters, and permanent supportive housing;
- b. Includes a statement of goals, policies, objectives, and mandatory provisions for the preservation, improvement, and development of housing, including single-family residences, and

within an urban growth area boundary, moderate density housing options including, but not limited to, duplexes, triplexes, and townhomes;

c. Identifies sufficient capacity of land for housing including, but not limited to, government-assisted housing, housing for moderate, low, very low, and extremely low-income households, manufactured housing, multifamily housing, group homes, foster care facilities, emergency housing, emergency shelters, permanent supportive housing, and within an urban growth area boundary, consideration of duplexes, triplexes, and townhomes;

d. Makes adequate provisions for existing and projected needs of all economic segments of the community, including:

- i. Incorporating consideration for low, very low, extremely low, and moderate-income households;
- ii. Documenting programs and actions needed to achieve housing availability including gaps in local funding, barriers such as development regulations, and other limitations;
- iii. Consideration of housing locations in relation to employment location; and
- iv. Consideration of the role of accessory dwelling units in meeting housing needs;

e. Identifies local policies and regulations that result in racially disparate impacts, displacement, and exclusion in housing, including:

- i. Zoning that may have a discriminatory effect;
- ii. Disinvestment; and
- iii. Infrastructure availability;

f. Identifies and implements policies and regulations to address and begin to undo racially disparate impacts, displacement, and exclusion in housing caused by local policies, plans, and actions;

g. Identifies areas that may be at higher risk of displacement from market forces that occur with changes to zoning development regulations and capital investments; and

h. Establishes antidisplacement policies, with consideration given to the preservation

of historical and cultural communities as well as investments in low, very low, extremely low, and moderate-income housing; equitable development initiatives; inclusionary zoning; community planning requirements; tenant protections; land disposition policies; and consideration of land that may be used for affordable housing.

King County Countywide Planning Policies (CPPs) provide local direction to implement the GMA's mandate for consideration of housing for all economic segments of the population. The CPP's housing goals are either directly or indirectly applicable to North Bend. The CPP's are available on the King County Regional Planning website.

The King County CPPs define an overarching goal for housing:

Provide a full range of affordable, accessible, healthy, and safe housing choices to every resident in King County. All jurisdictions work to:

- preserve, improve, and expand their housing stock;
- promote fair and equitable access to housing for all people; and
- take actions that eliminate race-, place-, ability-, and income-based housing disparities

Community Engagement Findings

As detailed further in the Housing Action Plan and Appendix B of the Plan 435 responses were received from the survey (5.5% of the population). 87% of the survey respondents were white. There was a lack of input received overall and renters were less represented. 17.5% of respondents rent while 63% indicated they owned their home. Community interviews were conducted, and students were engaged with a drawing contest. The City handed out fliers regarding the survey to nearly all business including downtown, grocery stores, fast food, and more. The City received written responses from Senior Center members, held numerous open houses and attended Kiwanis & Rotary meetings. As shown in the Housing Needs Assessment 47% of renters are cost burdened and 16% of homeowners are. Most of North Bend residents commute out of the City for work and most that work in the City do not live here. Access to affordable housing, help to pay for home repairs, and help to pay for utilities all received interest from 12% of the sample.

B. INVENTORY & ANALYSIS

In order to get the most accurate data the city hired blueline to prepare a Housing Needs Assessment for the City of North Bend, and a Regional Housing Needs Assessment for the Snoqualmie Valley. The North Bend Housing Needs Assessment includes Community Overview, Housing Conditions, and Gap Analysis. The North Bend Housing Needs Assessment and Snoqualmie Valley Housing Needs Assessment can be found at the City's Housing Website and included by reference.

The key takeaways of the Housing Needs Assessment include:

Housing Inventory

- North Bend has a total of 2,792 housing units. About 66% are single-family residential units.
- About 36% of North Bend's households are 2-person households
- Approximately 83% of housing was built before 1999 and is at least 20 years old
- About 91% of permits issued since 2010 were for single-family homes, though the number of multifamily permits increased in 2018 and 2019

Housing Ownership

- Of the total housing units, 66% or 1,745, are owner-occupied
- An estimate 100% of the group aged between 75 to 84 years are homeowners
- In 2021, the median home value was \$760,430, nearly double the median home value in 2010 of \$382,083

Rental Housing

- A third, 34% or 919 units, of North Bend's housing stock is rental units
- The group aged 85 is 86% of renters, and 72% of those under 35 years of age rent.
- In 2020, the median rent in North Bend was \$1,424, nearly \$270 less than King County median rent of \$1,695

Subsidized Housing

- North Bend has three properties that provide subsidized, income-restricted rental units providing 68 units to the elderly and 20 to families.

Housing Needed to Accommodate Future Growth

- In 2018, the City added 51 new housing units
- From 2010 to 2019, the City added an annual average of 67 housing units, on track with the growth rate needed to satisfy the 2044 housing target.

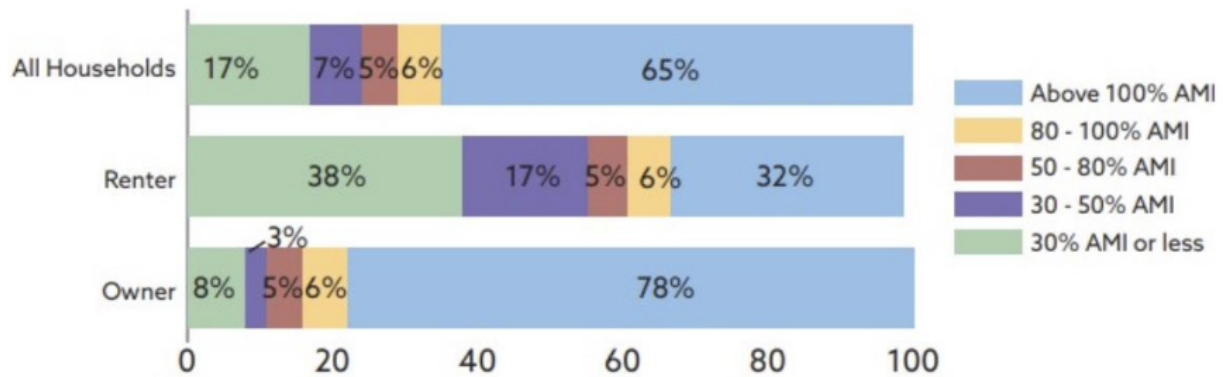
Diversity of Housing Choices

- Most households are occupied by two people (36%)
- Some households are occupied by one person (24%)
- Of the households occupied by one person, 36% are older adults, and 34% are in other, or non- family, non-elderly adult households, including those living alone or with housemates. This makes them the most severely cost burdened.
- Three developments contain 88 units, most of which are one-bedroom units targeted towards families and the elderly.

HUD Location Affordability Index

- A very low-income individual spends 117% of their income on housing and transportation.
- Everyone in North Bend spends at least 30% of their income on housing and transportation.

North Bend currently has 60% of all lands zoned for some type of residential use, with 14% available for moderate to high density in the DC, MDR and HDR NB, IMU and IC. The City allows ADU's on single family lots and will follow state law changes to be consistent with the allowance for 2 per lot. Per Exhibit 4 of the HNA the City 66% (1,745) households are owner occupied and 34% (919) households are renter occupied. Per Exhibit 7 of the HNA median household income for all households is \$119,392.00, family income household type is \$156,619.00 and non-family household type is \$32,217.00. From the data we have it is clear that renter households experience more impact to housing costs and are at a higher risk of displacement. Senior housing has been identified as a need, as well as transitional housing for those that are homeless. Per Exhibit 8 of the HNA cost burdened households are summarized as follows:



Source: HUD Office of Policy Development and Research Comprehensive Housing Affordability Strategy, 2019. Data for North Bend city, Washington. Year Selected: 2015-2019 ACS

C. DIRECTION FOR HOUSING POLICIES

The Housing Element of the Comprehensive Plan outlines the City's direction or response to three basic objectives:

1. The need to provide adequate capacity for residential growth to meet regional growth targets;
2. The need to encourage the development of a wide variety of housing alternatives to meet the needs of a diverse population; and
3. The need to foster opportunities that provide housing of all economic segments of the population, especially affordable housing.

The City can influence the local housing market through a variety of means:

- by directing the location and amount of land available for residential development;
- by amending its ordinances and codes to affect the size, type, and design of new and renovated housing;
- by building amenities that attract quality residential development; and
- by seeking financial resources and partnerships which can help meet the objectives of maintaining the City's existing housing stock and providing affordable housing.

Housing type	Definition from RCW
Affordable Housing RCW 84.14.010	"Affordable housing" means residential housing that is rented by a person or household whose monthly housing costs, including utilities other than telephone, do not exceed thirty percent of the household's monthly income. For the purposes of housing intended for owner occupancy, "affordable housing" means residential housing that is within the means of low or moderate-income households.
Permanent Supportive Housing (PSH) RCW 36.70A.030	Subsidized, leased housing with no limit on length of stay that prioritizes people who need comprehensive support services to retain tenancy and utilizes admissions practices designed to use lower barriers to entry than would be typical for other subsidized or unsubsidized rental housing, especially related to rental history, criminal history, and personal behaviors. Permanent supportive housing is paired with on-site or off-site voluntary services designed to support a person living with a complex and disabling behavioral health or physical health condition who was experiencing homelessness or was at imminent risk of homelessness prior to moving into housing to retain their housing and be a successful tenant in a housing arrangement, improve the resident's health status, and connect the resident of the housing with community-based health care, treatment, or employment services.
Emergency Housing RCW 36.70A.030	Temporary indoor accommodations for individuals or families who are homeless or at imminent risk of becoming homeless that is intended to address the basic health, food, clothing, and personal hygiene needs of individuals or families. Emergency housing may or may not require occupants to enter into a lease or an occupancy agreement.

The CPP's require all jurisdictions to have the capacity to accommodate housing and employment targets. North Bend's net housing target for 2024-2044 is 1,748 new houses. While much of the demand for housing will be met by new housing construction, rehabilitation of existing older structures and selective infill development within existing neighborhoods will also help satisfy this future demand.

Some of the future demand for housing will be for persons with special housing needs including those seeking group homes, emergency or transitional housing, senior housing, single room occupancy housing and so on. The City will work with the County to ensure that housing for persons with special needs can be accommodated here. The City will also work with providers of special needs housing to site new facilities or adapt to reuse other residential or non-residential buildings.

Recent State Law changes include updated definitions and requirements for Affordable Housing, Permanent Supportive Housing (PSH), and Emergency Housing. The table below outlines State definitions for these housing types:

King County has distributed growth targets pertaining to these housing types through adoption of the CPPs that were developed in coordination with jurisdictions in the county. King County ordinance 19660, adopted August 15th, 2023, establishes the City's housing growth target allocations; the table below outlines permanent housing targets by income and emergency housing target in beds. Emergency housing and emergency shelters are not subject to restrictive regulations and are outright permitted in zones that allow hotels for the provision of emergency housing capacity.

AMI Income Bracket							Emergency Needs Housing
0 - 30%		30 - 50%	50 - 80%	80 - 100%	100 - 120%	120% Plus	
PSH*	Non- PSH						
228	433	121	221	98	111	536	334 beds

*PSH – Permanent Supportive Housing

The income brackets that these targets are established in are based on the Area Median Income (AMI), as defined by the Department of Housing and Urban Development (HUD).

HUD Income Brackets	
Relative Income	Income Bracket
Extremely Low Income	0-30% AMI
Very Low Income	30-50% AMI
Low Income	50-80% AMI
Moderate Income	8-100% AMI
Greater than AMI	>100% AMI

The City can plan to provide housing for households within each income bracket by prioritizing current zoning designations that are likely to support housing types affordable to households in each bracket. In its LCA, the City identified local housing types and zones that provide housing affordable to each income bracket; this was done according to guidance provided by the Washington Department of Commerce.

The following table summarizes which income bracket each housing type is likely to provide affordable housing for and which zones those housing types are likely to be constructed in to meet current and future housing needs:

<i>Supported Housing Types</i>		
<i>Income Bracket</i>	<i>Housing Type</i>	<i>Zones supporting this Housing Type</i>
<i>>120%</i>	<i>Single-Family Detached</i>	<i>CLDR and LDR</i>
<i>>80 - 120%</i>	<i>Townhomes, duplex, triplex, quadplex</i>	<i>MDR</i>
<i>0 - 80% and PSH</i>	<i>Walk-up apartments, condominiums, PSH (2-3 floors)</i>	<i>DC, NMU, and HDR</i>
<i>>50 - 80%</i>	<i>ADUs on developed residential lots</i>	<i>Infill in all zones</i>

The City of North Bend is committed to meeting the future demand for housing through the following strategies:

Expansion of City Limits:

The City of North Bend will accommodate increased population growth through annexations of land within its UGA. The North Bend UGA boundary is shown in Map 1-1 of the Land Use Element, North Bend Land Use Designations. The UGA will permit the City to grow to the south to I-90. These areas contain existing low-density residential and some open rural land uses. The remaining undeveloped land within the UGA will provide additional capacity to meet the City's new housing demand over the next 20 years.

- Acknowledge the growth capacity of potential annexation areas
- Align annexation strategy and growth targets
- Administratively adjust growth targets upon annexation

Infill Housing Within Existing Residential Areas:

This strategy would encourage additional housing on remaining lots within the City limits and existing residential areas. This strategy would permit development of smaller lots that are compatible with the existing neighborhood scale and character, helping to maintain and increase the vitality of these neighborhoods over time. Plats of smaller lots located within the existing city limits could allow for innovative housing types such as cottages, that would blend with surrounding homes and be more affordable, as well as other small, fee-simple units.

Mixed-Use Development:

Mixed-use development is a mix of different land uses in an area, on a property or within a single building such as commercial use first floor with residential above. Redevelopment of existing commercial areas would permit the development of housing over retail shops or adjacent to commercial uses. Mixed-use in the downtown will encourage transit by providing increased density to support alternate modes of transportation.

The City permits the creation of low intensity home businesses that encourages entrepreneurship without changing the character of existing neighborhoods. The City promotes concurrent commercial/residential uses in the DC and NMU zones that do not negatively impact the quality of life of adjacent neighbors.

Mixed-use strategies are encouraged within a number of zoning districts through “Planned Neighborhood Development” review.

Mix of Housing Types:

Mixed-use development may also take the form of a mix of housing types within existing or yet-to-be-established neighborhoods. The goal of creating varied residential developments is to provide housing choices, integrate income and age groups, and encourage affordability. A variety in housing types should be permitted when the existing neighborhood character can be maintained or enhanced. An overall objective of the City is to work towards meeting Countywide Planning Policies on affordability by providing a mix of housing types in new and infill development. The City has established a Medium Density Residential (MDR) zone that allows smaller lot sizes at higher densities.

Critical to the success of neighborhoods with mixed housing types is attention to scale and neighborhood character, the provision of adequate parking and the concurrent creation of mini parks supported by the homeowners, expansion of existing City parks, or fee in-lieu option for smaller plats to meet the needs of new residents.



Figure 3-1: New LDR Development with attention to open space, scale, parking and neighborhood character.

As North Bend’s population changes, so will its demographic profile. To respond to the expected changes in the population, lifestyles, and the rising cost of housing, the City should provide opportunities for a mix of housing types including townhouses, duplexes, small lot single family innovative housing including cottage housing and other alternative types of housing that would blend with surrounding homes and be more affordable, accessory dwelling units and mixed-use residential and commercial development. All new development should both meet the City’s goal of retaining its small town charm and rural appeal and serve the future and current housing needs of all residents regardless of income or race. Accomplishing this objective will be achieved in part by the creation and retention of integrated systems of open spaces, bikeways and pedestrian paths.

Manufactured and Mobile Homes:

North Bend has approximately 113 mobile homes within the city limits based on 2022 Census data. These structures are located primarily in two mobile home parks located along North Bend Way and one on Bendigo Boulevard N. These mobile home parks provide a source of affordable housing, both rental and owner-occupied. Mobile home parks should provide safe and healthy neighborhoods and be adequately served with utilities and city amenities.

Manufactured homes, which are produced in factory-controlled settings and shipped to a housing site for assembly, can provide an affordable alternative to the conventional site-built single family home. By state law the City must permit manufactured housing that conforms to uniform codes in areas of the City with adequate utility service and capacity where they meet city zoning codes and are placed on permanent foundations.

D. AFFORDABLE HOUSING

"Simply put, the region needs more housing of varied types in all communities. Meeting the housing needs of all households at a range of income levels is integral to promoting health and well-being and creating a region that is livable for all residents, economically prosperous, and environmentally sustainable. (Puget Sound Regional Council, Vision 2050)

The City of North Bend is committed to providing development opportunities for affordable and low-income housing. Housing is considered affordable when the total housing costs, including basic utilities, does not exceed 30 percent of the household income, this applies to renters and owners. Residents need assistance with the escalating cost of housing to ensure they have access to housing which best meets their needs. At time of plan adoption, the City has already progressed significantly on its housing targets for households with incomes greater than 50% AMI through recent developments. The City has identified sufficient capacity to meet the remaining housing targets (including housing affordable to households making less than 50% AMI) through land use map and development regulation revisions incorporated in this plan, see the Land Use Capacity analysis. for more details.

Concurrent with the need to provide safe, decent, and affordable housing is the need to ensure that lower income residents have equal access to the provision of social, recreational and community services.

Preservation of Existing Affordable Housing:

Older homes in existing neighborhoods, accessory units, mobile homes, shared housing, and existing subsidized housing currently provide affordable housing opportunities for some residents. Preservation of the existing affordable housing stock is critical to maintaining access to those sources. The City will seek ways of maintaining and increasing the availability of low-income housing through pursuit of Grant funds, developing links with affordable housing providers not currently operating in North Bend, and the consideration of developing or partnering with a Housing Authority, either alone or in conjunction with other valley cities, that could be charged with meeting residents' housing needs. The City will also work to enforce its building and maintenance codes to ensure that the existing housing stock provides decent, safe, and sanitary housing.

Subsidized Housing:

The City of North Bend currently has approximately 114 units of subsidized rental housing located in the downtown area. The Sno-Ridge Apartments (39) are exclusively senior housing, the Cascade Park apartments (27) is for seniors and disabled persons under 62, the Si View Court Apartments (20) are exclusively for families, and the River Run Apartments development includes income restricted housing

(28). Additionally, Habitat of Humanity built 7 for ownership affordable units. This housing was developed through federal, state, and King County housing assistance programs. The City will continue to seek housing assistance programs to meet the needs of its low-income population while seeking to preserve its existing stock of subsidized housing.



Figure 3-2: Cascade Park Apartments for seniors and disabled persons under 62.

Zoning Incentives:

Zoning incentives are a key mechanism to encourage the development of affordable housing through the private market. Incentives can include density bonuses, forgiveness or reduction of impact fees or permit costs, and streamlined permit and development review processes. Amendments to the zoning codes can also provide new mechanisms for development to contribute to a low-income housing trust fund for future affordable housing production.

Non-Profit Housing Organizations:

Non-profit housing organizations can provide opportunities for developing low-income housing in the communities they serve. These organizations can assist in preservation and rehabilitation of existing housing or construction of new housing and acquisition of property for housing. The City of North Bend will encourage these organizations to become active housing partners in the North Bend community.

The City can act as a catalyst to encourage the organization and participation of these groups and as a conduit through which to seek additional government support.

Accessory Housing and Housing Sharing:

Accessory housing is a means of providing additional housing in new and existing neighborhoods. Larger homes can often accommodate a rental unit without causing negative impacts in an existing neighborhood. State Law changes in 2023 require the City to allow up to two ADUs per lot in with the option for separate sale³. ADUs can be added to a developed parcel with an existing single-family home, and they may provide a lower cost housing option in areas where housing is typically more expensive, providing a way to help pay for a mortgage.

Opportunities for shared housing can be encouraged by promoting local recognition of groups or agencies that assist in linking a housing provider with those seeking housing.

E. HOUSING FOR SPECIAL NEEDS

Federal and State law mandates that cities provide the same residential opportunities to individuals of special needs as are available to single family residences. These individuals may be part of group homes and require some assistance in their day-to-day living, such as the physically or mentally disabled, victims of domestic violence, substance abusers, people living with AIDS, youth at risk, and seniors. Family living situations, institutional settings, social service programs and assisted housing, specifically excluding Secure Community Transition Facilities as defined in Washington State law, all serve a portion of those with special needs. The Federal Fair Housing Act (Chapter 151B) includes all individuals with special needs and states that no individual shall be denied the opportunity for safe and independent living. In addition, the Washington Housing Policy Act states that a “decent home in a healthy, safe environment for every resident of the State” shall be provided (RCW 43.185B.009).

The Housing Element supports goals and policies that provide equal and fair housing access for all residents of North Bend, including special needs residents. In order to provide housing opportunities for residents of special needs, the City shall work with public and private agencies to provide opportunities and services that would not be available otherwise to these residents. In addition, the City shall provide for these residences by continuing to support codes and ordinances which allow for a variety of housing opportunities, as well as encouraging the increase of social support services within the city and surrounding area. Adding flexibility to the City’s land use code to allow group homes and home-based care is also a significant opportunity available to the City for meeting the demand for special needs housing.

F. SENIOR HOUSING AND AGING IN PLACE

The population age distribution in North Bend has fluctuated over the last decade. The median age in North Bend has declined slightly from 42 years in 2010 to 39 years in 2020. Since 2010, the percentage of the population under 19 years of age and between 35 to 54 years of age has declined while the remaining population groups have been increasing. There are more residents aged over 55 years of age in North Bend now than there were in 2010. The City will need to accommodate this growing senior population by enabling the development of additional senior and assisted living housing, and by supporting the uses and needs of those residents. There are a rising number of challenges that communities, families and individuals face as the population over 60 increases. Communities can address these challenges by striving to become elderly-friendly. Elderly-friendly communities address the basic needs, optimize health and well-being, promote social and civic engagement, and increase independence for all people, but especially people who are frail or have disabilities.⁴ An aging-friendly community is also a community that is livable for all ages. These

³ <https://lawfilesexternal.wa.gov/biennium/2023-24/Pdf/Bills/Session%20Laws/House/1337.SL.pdf?q=20230602124224>

communities can be created by improving health care quality for older adults and adults with disabilities, addressing basic needs (education, housing, transportation, financial empowerment, and food security) that improve health and well-being, increase independence for older adults, and promote age readiness.

HOUSING CAPACITY ANALYSIS AND ZONING UPDATES

The City partnered with LDC, Inc to assess the City's ability to meet its projected housing need identified in the HNA and the King County Countywide Planning Policies (CPPs). This assessment was done through a Land Capacity Analysis (LCA) which assesses an inventory of the developable and redevelopable land within a city's jurisdiction and determines whether the city can accommodate its projected growth targets. This assessment allows the city to gain a better understanding of how much land is available for development, how the city can utilize the available land to meet the projected growth targets, and highlights potential changes needed to achieve the land capacity necessary to accommodate all housing and employment needs projected for the city.

This LCA initially identified the City of North Bend's (City) housing capacity was deficient for Households making less than 50% AMI. This shortage was due to the lack of available developable land for low-income serving housing solutions and required the City to adjust the zoning map and development regulations to accommodate an additional 439 residential units by 2044. The City developed plans to revise the zoning map and development regulations to ensure there is sufficient capacity provided for these housing needs. The changes to the zoning map and development regulation implemented as a part of the 2024 Comprehensive Plan Update include:

- Re-zoning of Single-Family Residential Land on North Bend Way to Downtown Commercial.
- Allow a height up to 35 feet for residential development in the IMU zone
- Re-zone a portion of the EP-1 zone along North Bend Way to Neighborhood Mixed Use
- Allow for second story residential development in the IC zone where the Outlet mall is located, through future development of a master plan in partnership with the property owner.
- Allow two Accessory Dwelling units per lot where single Family homes are permitted.

Affordable Housing Capacity-Target Comparison								
	0 - 30%		30 - 50%	50 - 80%	80 - 100%	100 - 120%	120% Plus	Total
	Non-PSH	PSH						
Adopted Targets	433	228	121	221	98	111	536	1,748
Capacity Surplus (or Deficit)	41		0	0	0	687	829	

HISTORY OF DISCRIMINATORY PRACTICES IN HOUSING

Historically, private property owners, lending institutions, and federal, state, and local governments implemented strategies to restrict access to housing, land, and neighborhoods to people based on their race, nation of origin, and sometimes religion. These strategies perpetuated racial segregation and wealth inequities throughout the country and in North Bend. Some of these policies and practices known to have been enforced or practiced in King County include Indigenous land dispossession, the Alien Land Law, Japanese internment and incarceration, racial restrictive covenants, and discriminatory lending practices that led to disproportionate access to homeownership. While federal, state, and local governments outlawed many of these overtly racist housing practices in the twentieth century, their legacy lives on through low-density zoning and large minimum lot requirements, lack of affordable housing investment in urban unincorporated areas, and lack of tenant protections. To the past, North Bend's zoning code did not prioritize types of high- and middle-density housing types, which limits housing supply and housing choice and leads to unaffordable housing prices that disproportionately impact low-income communities, of which Black, Indigenous, and People of Color are most overly represented in. However recent changes have encouraged more mixed use and higher density housing, especially in the downtown near services.

G. GOALS AND POLICIES

H - Goal 1: Encourage a variety of housing types and densities compatibly located to meet the demands of a diverse population.

Policies:

- H - 1.1 Encourage the development of single-family residential infill that would blend with surrounding homes and be more affordable and be compatible with existing neighborhoods within the city limits.
- H - 1.2 Encourage the provision of a diversity of housing types including income-restricted housing and sizes to meet the needs of a wide range of economic levels, age groups and household make-up.
- H - 1.3 Encourage a mix of housing types, models and densities, including but not limited to income levels outlined in the countywide policy.
- H - 1.4 Create incentives for developers to include affordable housing voluntarily in new developments. Including but not limited to investigating the feasibility of incentive-based zoning schemas for affordable housing.
- H - 1.5 Encourage non-profit housing providers to pursue housing development opportunities that supply affordable housing while providing a high-quality residential living environment.
- H - 1.6 Work with King County to develop affordable housing opportunities within the Snoqualmie Valley communities.
- H - 1.7 Reduce impact fees for residential developments that include affordable housing for those with low or very low-incomes.
- H - 1.8 Seek housing assistance programs to meet the needs of low-income or other special-needs city residents, while seeking to preserve the existing subsidized housing currently located within the city.
- H - 1.9 Work with the King County Housing Authority and other low-income housing providers to provide affordable units to households at or below 80% of median income by the end of the target period.
- H - 1.10 Work with other governmental agencies to develop methods that can streamline the residential permit review process to reduce the impact on affordable housing development.
- H - 1.11 Encourage affordable housing near transit and green spaces, as well as commercial spaces, including but not limited to colocation of working-wage housing with job opportunities.
- H - 1.12 Monitor and assess the City's success in meeting housing needs to accommodate its 20- year population allocation at least every 5 years and revise strategies if projected housing needs are not on target to be met.

H - Goal 2: Promote residential neighborhoods that contain the necessary public amenities and support facilities that contribute to a high quality of life for North Bend residents.

Policies:

- H – 2.1 Consider development of parks and recreational facilities jointly with the School District and Si View Metropolitan Park District.
- H – 2.2 Encourage the formation of neighborhood or homeowners associations to help develop a sense of community within a particular neighborhood.
- H – 2.3 Seek to create or to retain and protect links to a Citywide Trail System that connects neighborhoods with areas of commerce and areas that cross jurisdictional boundaries in an effort to promote alternative transportation systems with the added benefit of supporting habitat corridor linkages to better facilitate wildlife movement throughout North Bend.
- H – 2.4 Ensure infrastructure plans are developed concurrently with adopted housing plans, both of which shall take into consideration future climate-related hazards.

H - Goal 3: The City should encourage the preservation and rehabilitation of the existing housing stock as a means of providing affordable housing.

Policies:

- H - 3.1 Enforce building maintenance codes, and health and safety codes for the City's housing stock.
- H - 3.2 Encourage the preservation of affordable older residential structures to maintain the available housing stock.
- H - 3.3 Work to preserve and physically improve existing mobile home parks as a means of preserving affordable housing.
- H - 3.4 Seek ways of maintaining and increasing the availability of low-income housing through pursuit of Community Development Block Grant funds for housing repair and maintenance, developing links with affordable housing providers.
- H – 3.5 Encourage preservation of the existing stock of mobile home parks as a viable source of affordable and permanent supportive housing.
- H – 3.6 Explore and identify opportunities to reutilize and redevelop existing parcels where rehabilitation of the buildings is not cost-effective, provided the same is consistent with the countywide policy on historic, archaeological, and cultural preservation.

H - Goal 4: The City of North Bend should provide adequate land capacity for forecasted population and residential growth within its city limits and Urban Growth Area in order to promote stable housing prices, foster affordability and broaden housing choices.

Policies:

- H – 4.1 Allow for flexibility in housing development in order to meet population forecasts.
- H – 4.2 Focus efforts to increase moderate- and higher-density housing in or near Downtown and other commercial districts where jobs, supporting services, and multi-modal transportation choices can be provided.
- H – 4.3 Provide affordable housing with new housing development by creating incentives in zoning regulations that implement the countywide planning policies
- H – 4.4 Provide areas for mixed use and high density housing to support a wide range of housing options at all economic segments for residents.
- H – 4.5 Continue to allow cottage housing as infill development at higher densities outside of the established zones” as established in the development standards or consider additional similar policies. .
- H – 4.6 Continue to consider mixed use development, which includes either a mix of residential densities or a mix of residential and compatible non-residential land uses through Master Planning and/or Development Agreements.
- H – 4.7 Consider the Regional Growth Strategy while managing the City’s jobs/housing balance
- H – 4.8 Use available reports to identify and update policies which do not effectively help achieve housing targets and goals for affordability.
- H – 4.9 Support and allow the development of a variety of housing types including long-term income restricted housing that increases the availability of housing affordable to all economic segments of the city’s population.

H- Goal 5: Support and provide for the availability of housing for residents of North Bend with special housing needs,, including supportive housing and emergency housing needs.

Policies

- H – 5.1 Support the preservation and development of special needs housing in North Bend that serves both city residents and those in surrounding communities.
- H – 5.2 Encourage and promote partnerships with public and private agencies, as well as developers, that provide funding for housing opportunities for those with special needs.
- H – 5.3 Evaluate potential regulatory obstacles utilizing Commerce’s adequate provisions checklist and adopt necessary amendments to ensure that codes or ordinances do not restrict development of special needs housing within North Bend.
- H - 5.4 Encourage the provision of a sufficient supply of permanent supportive housing and special needs housing. Such housing should be dispersed throughout North Bend while avoiding the creation of impacts from inappropriate scale and design. Clustering of special needs housing may be allowed if proximity to public transportation, medical facilities or other essential services is necessary.
- H – 5.5 North Bend will prioritize 0-30% AMI Permanent Supportive Housing and facilitate that housing as much as possible.

H-Goal 6: Support and provide for the ability to age in place safely, independently and comfortably, regardless of age, income or ability level.

Policies:

- H – 6.1 Empower older adults, their families, and other consumers to make informed decisions and to easily access available services
- H – 6.2 Enable older adults to age in their place of choice with appropriate services H – 6.3 Prepare North Bend for an aging population
- H – 6.4 Strive to make the City of North Bend accessible, safe, and inclusive for children, youth, families, adults, and the elderly
- H – 6.5 Allow people to age in place, be it in their homes or neighborhoods, by encouraging the development of neighborhoods that provide a mix of housing typologies and sizes to accommodate a broad range of lifestyles and abilities.
- H – 6.6 Encourage and support accessible design and housing strategies, such as ADUs, that provide seniors the opportunity to remain in their own neighborhood as their housing needs change.

H – Goal 7: Promote social justice and reduce racial disparities through equitable access to housing in North Bend.

Policies:

- H – 7.1 Identify local policies and regulations that result in racially disparate impacts, displacement, and exclusion in housing, including zoning that may have a discriminatory effect, disinvestment, and infrastructure availability. Demonstrate how current strategies are addressing impacts of those racially exclusive and discriminatory policies and practices.
- H – 7.2 Document and recognize historic racially exclusive and discriminatory land use and housing practices, consistent with local and regional fair housing reports and other resources through support from State planning grants.
- H – 7.3 Use periodic housing needs analysis and displacement risk reports to identify and update policies which do not effectively help achieve housing targets and regional goals for affordability, inclusivity, and environmental justice in planning for housing.
- H – 7.4 Prevent discrimination and encourage fair and equitable access to housing for all persons in accordance with state and federal law.
- H – 7.5 Ensure that equitable housing initiatives avoid areas currently experiencing or projected to experience climate-related hazards, such as flooding and other hazards identified in Washington Department of Ecology's Risk MAP.

