# CHAPTER 5

## HOUSING



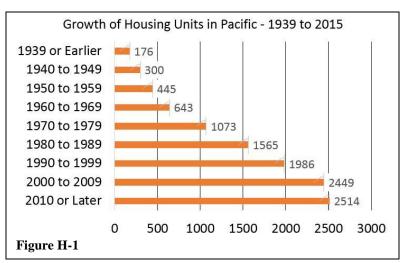
#### 1. INTRODUCTION

#### 1.1 Intent

The City of Pacific intends to maintain its present character and identity as a small town and preserve the desired quality of life for the community. These Framework Goals relate most directly to the Housing element:

- Encourage changes that promote livability, pedestrian orientation, and high quality design, and that limit stress factors such as noise pollution and traffic congestion.
- Stimulate the local economy by providing a predictable development atmosphere, by emphasizing diversity in the range of goods and services, and by ensuring that as the economy changes, employment opportunities are balanced with a range of housing opportunities.
- The City should also encourage consistency and efficiency in the permitting process, and the fullest protection of property rights.

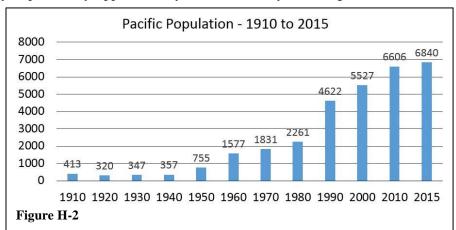
Pacific became a "bedroom" neighboring community for jurisdictions industrial as development occurred in the Puyallup and White River Valleys. In 1980, the City of Pacific had a population of 2,261 people with 958 housing units. Over the next 35 years. Pacific grew by 202% to (Office Financial 6,840 of Management (OFM)) people, while King County grew by 61%. This means that Pacific grew at over three times the rate that King County grew.



Pacific's location between the cities of Seattle and Tacoma is ideal for attracting new residents and businesses. In 1995, the City expanded by approximately 40% in area by annexing south into Pierce

County. The City annexed another small area in Pierce County between SR 167 and West Valley Highway in 1997. These areas were intended to be exclusively industrial and commercial, and moved

Pacific from being just a "bedroom community" towards a balanced community containing residential, commercial, and industrial uses.



The Housing element has been developed to meet the requirements of the Growth Management Act (GMA), and the GMA-mandated Countywide Planning Policies, to address City of Pacific's housing needs through the year 2035. This element seeks to meet the desires of the community, and is responsive to private, non-profit, and government providers of housing. Current challenges include accommodating approximately 230 additional housing units, providing for the housing needs of all citizens, and preserving the character of the community over the next 20 years.

The 2010 King County average household size was 2.59 persons per unit. In 2015, the Washington State Office of Financial Management (OFM) estimated the City of Pacific's average at over 2.88 persons per unit.

Citizen and elected officials of Pacific must recognize that the "ordeal of change" will be to provide sufficient land capacity and strategies to accommodate this growth, and to demonstrate to the public that the controlled directed planning proposed in the Comprehensive Plan is achievable.

#### The State Growth Management Act (GMA)

The GMA specifies fourteen basic growth management goals. The housing goal is to:

"Encourage the availability of affordable housing to all economic segments of the population of this state, promote a variety of residential densities and housing types, and encourage preservation of existing housing stock."

The GMA requires that the Housing element of comprehensive plans include:

- An inventory and analysis of the City's projected housing needs;
- An identification of sufficient land for a diverse range of needed housing; and
- Goals, policies, and objectives for the preservation, improvement, and development of housing.

GMA Procedural Criteria define "affordable housing" as residential housing that is rented or owned 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. With increasing home values, affordable housing is becoming more of an important issue. The City has shown it can encourage affordable housing and still maintain the character of the community.

The Housing element must comply with federal, state and county housing policies; including the U.S. Fair Housing Act, the Federal Community Development Block Grant program, the GMA, and Countywide Planning Policies (CWPPs).

#### **Countywide Planning Policies**

The Housing chapter has been developed in consideration with the King County Planning Policies and Multicounty Planning Policies (MPP), specifically with regard to policies dealing with the availability of housing for all income levels.

The CWPPs provide guidance for preparing the housing element. For example, CWPP methods of meeting housing demand, compatibility and fit of infill parcels of land should be considered, by using techniques such as performance standards, buffers, and open space provisions. The CWPP's also state that comprehensive plans shall strive to maximize available local, state and federal funding opportunities and private resources in the development of affordable housing.

The CWPP's also specify that the County, and each municipality within it, assess their success in meeting

housing demands. Achievement of the housing policies must be monitored at least once every five years. The City will monitor implementation of these policies during the Comprehensive Plan amendment process, on a schedule consistent with the CWPPs.

King County has established housing goals for each city under the GMA and the Buildable Lands Act. The King County Buildable Lands Study, 2014 indicates that Pacific will meet its 2035 housing targets with a surplus of 275 housing units (Table H-8).

#### **Integration of Comprehensive Plan Elements**

The Housing element has been integrated with all other Plan elements to ensure consistency throughout this Comprehensive Plan. The Housing element specifically considers the condition of the existing housing stock; the scope and nature of any housing problems; and the provision of a variety of housing types to match the lifestyle and economic needs of the community. This element also examines special housing needs, such as low and moderate-income family housing, foster care facilities, group homes, manufactured homes, government-supported housing, and historically significant housing.

#### Major Housing Considerations

The City's development regulations will be updated as needed for the adoption of this Plan. These regulations serve both to implement the policies set forth in the Plan and to inform the private sector as to specific procedures for development and construction. The Housing Plan in this element will guide decision making to achieve the community's goals.

#### 2. GOALS AND POLICIES

#### **GENERAL HOUSING CONSIDERATIONS**

GOAL H-1: The City should allow a broad choice of housing types, locations, tenures and prices as allowed within the context of environmental and utilities constraints. Housing opportunities should be provided for all ages and types of households, including family, single-headed households, individual, disabled, and elderly. The land use regulations, including the Zoning Ordinance, should contain regulations to reflect the availability of choice.

#### POLICIES

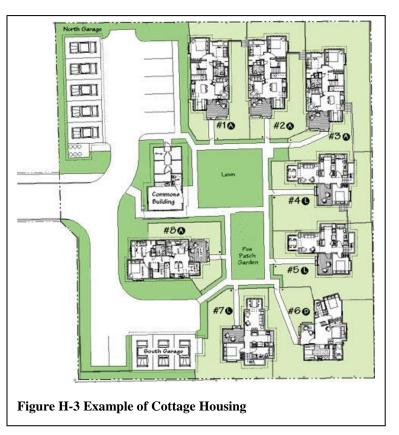
**Policy H-1.1:** Review the zoning code, subdivision code, building codes, and other developmentcontrol ordinances to identify and remove excessive, duplicative, or unnecessary regulations. The analysis shall consider in particular lot width, street improvement standards, parking, and common service lines, as well as other issues.

*Discussion:* Codes should be clearly written to ensure ease of use and understanding. Codes that are contradictory or overly complex can lead to inconsistent decisions that could lead to unnecessary delays of development proposals. Codes on a periodic basis should be reviewed for inconsistencies and ease of understanding.

**Policy H-1.2:** Provide flexibility in development regulations so that a variety of housing types and site planning techniques (such as cottage housing) can achieve the maximum housing potential of a particular site.

Discussion: Codes should be periodically reviewed to determine if additional housing types should be designated zones allowed in as permitted uses subject to defined criteria. For example, in the singleresidential zones, family cottage housing could be allowed as a permitted use, provided that this type of housing type meets specific criteria regarding design and layout.

Policy H 1.3: Allow home occupations in all residential areas to permit occupations or professions which are contained within a dwelling place and consistent with the residential character of the neighborhood.



*Discussion:* Allowing home occupations in the residential zones will help a budding business get started until such time as business grows and relocates to a commercial site.

**Policy H-1.4:** Adequate public utility services and community services should be easily accessible to all residents.

*Discussion:* See the Utilities and Capital Facilities elements for more detail and examples.

Policy H-1.5: Promote the development of senior housing units in proximity to needed services.

**Discussion:** Senior housing should be located in proximity to services such as medical facilities, transit facilities or services or other community services to provide ease of access to such services. Dependent on the type of senior housing provided (Assisted living, active senior housing), ease of access to these facilities increases the quality of life for the seniors.

Policy H-1.6: Provide for transit and pedestrian improvements to support special needs populations.

**Discussion:** The special needs population often need more specialized services than the general population. Such services could include an on-call transit services (either public or private) to transport the special needs population to medical facilities or other services. Public facilities could also include transit stops outside of housing supporting the special needs population.

#### **DEVELOPMENT CAPACITY**

## GOAL H-2: Provide sufficient development capacity to accommodate the 20 year growth forecast by promoting the creative and innovative use of land designated for residential uses.

#### POLICIES

**Policy H-2.1:** Reduce the number of households earning 95% of King County median income and paying more than 30% of their income on housing by at least 30% during the planning period, through:

- the encouragement of a variety of housing types;
- revisions to zoning and other regulations which constrict the housing market;
- the creation of affordable dwelling units by developers or non-profit agencies, and;
- Other methods to meet affordable housing needs.

*Discussion:* In 2013, the median household income in King County was \$71,811, while in Pacific it was \$53,438 (66% of the King County median).

**Policy H-2.2:** Review and revise regulations that address group homes and foster care facilities permitted in residential areas to ensure compliance with federal and state law.

**Discussion:** Special needs housing can be facilitated at the local level by accommodating such uses through the Zoning Code. The Washington State Housing Policy Act states that "special needs housing must be treated as any single-family use." Special needs housing uses cannot be prohibited from locating in a certain area.

Policy H-2.3: Encourage compatible infill development on vacant or underutilized sites.

*Discussion:* Where infrastructure (utilities, services, and street improvements) is already available, vacant lots in and between single-family neighborhoods can provide opportunities for infill development.

**Policy H-2.4:** Create incentives for developing underutilized parcels into new uses that allow them to function as pedestrian-oriented, environmentally sensitive, mixed-use residential neighborhoods (i.e., waiving development fees). Existing uses which are complementary, economical, and physically viable shall integrate into the form and function of the neighborhood.

**Discussion:** As residential infill occurs on underutilized and vacant property in existing neighborhoods, neighborhood character can be significantly impacted. Innovative methods to allow effective in-fill development include flexibility in lot sizes, zero lot lines, clustering, flag lots, planned residential developments, cottage housing, and non-traditional housing forms.

#### SAFE NEIGHBORHOODS AND HOUSING

GOAL H-3: Develop strategies and methods to create safe and secure neighborhoods and housing.

#### POLICIES

**Policy H-3.1:** Develop economically integrated, walkable neighborhoods which generate a secure atmosphere for both residents and visitors.

**Discussion:** Neighborhoods should be designed to foster a sense of security. One method could be the incorporation of "CPTED" (Crime Prevention Through Environmental Design) principles in the design of the neighborhood. CPTED principles outline the need for natural surveillance, natural access control, territorial reinforcement and regular maintenance. Such principles use a combination of lighting, landscaping, signage, walkways, pavement treatments, and well maintained properties to provide a sense of ownership by the neighborhood that provides more eyes on the neighborhood to help fight crime and provide for a more secure neighborhood.

**Policy H-3.2:** Encourage and identify neighborhood groups to address issues and concerns which include, but are not limited to, land use, projected growth/decline, neighborhood identity, safety, education, youth and recreational activities.

*Discussion:* One of the functions of city government is to create a forum and mechanism for neighbors to come together to address common concerns.

**Policy H-3.3:** The City recognizes that the development of safe neighborhoods requires the cooperation of property owners and/or their property managers. The City shall organize, educate, and assist owners, citizens, and the general population in the creation and preservation of safe neighborhoods.

*Discussion:* Using CPTED principles, the City could help property owners and property managers conduct a CPTED audit of their properties to help determine what improvements could be instituted to create a safer neighborhood.

#### **OPEN SPACE & ENERGY CONSERVATION**

#### GOAL H-4: Provide both private and public open space areas in new residential development.

#### POLICIES

**Policy H-4.1:** Utilize open space areas to buffer higher density residential development from lower density residential development.

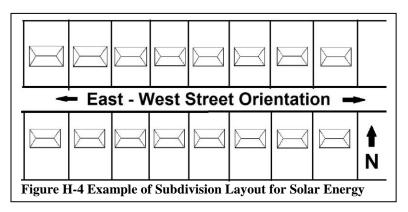
*Discussion:* Open space in residential developments can provide benefits such as play areas for children, natural vegetation areas for surface water and wastewater mitigation, and buffers. The environmental review process, and code requirements related to development and critical areas, may be used to implement policies.

Policy H-4.2: Encourage voluntary open space conservation easements.

*Discussion:* Voluntary open space easements can be encouraged through tax breaks, such as Public Benefit Rating System, transfers of development rights, or purchasing of development rights (i.e. wetland mitigation and steep slope preservation).

**Policy H-4.3:** Encourage energy efficiency in existing and new housing developments.

**Discussion:** Passive and active solar use by home owner's can dramatically lower a household's power use. To gain the most benefit from solar access, the house should be oriented on the lot to provide the maximum exposure of the south face solar radiation. To provide this orientation, the street and lot configuration needs to be carefully considered. An



east/west layout of streets provides the greatest opportunity to maximize solar access to future homes. Given the physical constraints on a parcel of property, a developer should strive for an east/west street orientation of a new subdivision.

It is more cost effective to design a home with a passive or active solar energy system than to retrofit an existing home. For the most effective passive system, the south face of the home should be designed with the largest wall and window area. This will provide for the maximum heating potential under a passive system. For an active system, the home can be designed for the four different components of an active solar energy system. These components include: 1) The solar panels; 2) Batteries which store the electricity for



Figure H-5 Active Solar Energy System

future use; 3) The controller which regulates the flow of electricity to the battery; and 4) The inverter which converts energy in the batteries to voltage that will run standard electrical equipment. The costs of



installing an active solar energy system can be recouped in 10 to 20 years depending on the cost of the active system and electrical rates.

Existing homes, with the right solar orientation can be retrofitted with an active or passive solar energy system. Costs may be higher in retrofitting an existing residence. Recovering the costs of installing an active system may take longer than in a new home where an active system could be designed into the structure.

Policy H-4.4: 11.8 Review and update codes as necessary regarding solar energy.

Discussion: The City should consider adopting revisions to the Zoning and Subdivision codes to enact regulations to encourage the use of subdivision design and the placement of homes on lots to foster either passive or active solar energy use.

#### VISUAL ENVIRONMENT

#### GOAL H-5: Ensure a quality visual environment through appropriate design standards.

#### POLICIES

**Policy H-5.1:** The City should attempt to create residential peace and economic development through procedures which encourage high quality architectural and landscape design, including the placement of artwork in public places.

**Discussion:** The image of the community is seen through many different eyes. The image of the City is based upon the first impression as one enters the City. If the City seems rundown and not well maintained, this is the impression the public will retain of the City. If through architectural features and landscape design, the first impression of the City is positive, there will be a more favorable impression of the City which can lead to higher quality employers relocating to the City with family wage jobs.

**Policy H-5.2:** Encourage specific architectural characteristics for single family areas, such as porches, bay windows, accessory buildings that are characteristic of Pacific's residential areas.

**Discussion:** Additional architectural features in a house can lead to higher levels of homeowner satisfaction. With a higher level of pride in the home, there is a greater likelihood of regular maintenance of the home and property. This enhances the overall look of the neighborhood.

**Policy H-5.3:** The scale and appearance of multiple family developments or townhouses should maintain the character of single-family residential neighborhoods by incorporating characteristics like separate entrances for each unit, porches, pitched roofs, decks, and bay windows,

*Discussion:* Design regulations can ensure that any multifamily housing as well as commercial development, fits into the scale and character of the community. Design guidelines addressing access points, circulation, parking, building pads, maximum heights, and roof designs contribute to the character of the area.

**Policy H-5.4:** Create effective transitions between substantially different land uses and densities by implementing site regulations, building regulations, and design standards.

**Discussion:** Zoning codes protect areas from encroachment by dissimilar land uses that create noise, traffic, and other problems. By creating intermediate zones of medium intensity, they enable a gradual transition between uses. Zoning and other regulations can require amenities such as buffers, landscaping, open space, and design standards to protect neighborhoods.

**Policy H-5.5:** Encourage varied and human-scaled building design that provides visual interest to pedestrians, compatibility with historic buildings or other neighborhood structures, security, and enhancement of the streetscape.

*Discussion:* A variety of architectural features can provide visual interest in the streetscape to pedestrians and the passing public. This in turn could translate into property owners being more willing to maintain their property on a regular basis.

**Policy H-5.6:** Recognize the links between transportation, land use and site design and encourage development which provides access by pedestrians, bicyclists and transit users.

**Discussion:** New development should be designed to take into account the adjacent transportation system, including the road system, bike paths, bus routes, or other forms of mass transit. If adjacent to a bike path, the provision of bike racks may be feasible. If adjacent to a major bus route, a covered bus stop could be provided in coordination with the local transportation agency.



# COMMUNITY CHARACTER, PRESERVATION & REHABILITATION

GOAL H-6: Maintain and enhance Pacific's character as a family-oriented community by:

- Maintaining and protecting all viable and stable residential neighborhoods
- Providing housing opportunities for a wide array of household types and sizes.
- Managing potential economic opportunities in a manner that provides necessary employment
- Recognizing the need to provide social services
- Fiscal support for needed services

#### POLICIES

**Policy H-6.1:** Conserve the livability of viable residential areas through the preservation of existing housing stock and amenities.

*Discussion:* Existing housing is a valuable resource to the community. The preservation of existing housing stock is an appropriate means of creating a variety of housing styles, and is important to the preservation of stable residential neighborhoods.

**Policy H-6.2:** Identify rehabilitation areas, with priority given to blighted areas having a low income population, for possible designation with performance zoning.

*Discussion:* Identifying blighted areas in the City could help the City determine funding sources to help rehabilitate and enhance such areas. Rehabilitation of such areas could lead to higher property values. Performance zoning could be one tool to help rehabilitate a blighted area, Criteria for performance zoning could consider the generation of affordable housing, protection of natural features and open spaces, impact on existing utilities, traffic generation, neighborhood compatibility, and the policies of this Comprehensive Plan.

**Policy H-6.3:** Support the revitalization of older neighborhoods by keeping the streets and other municipal systems in good repair.

*Discussion:* If municipal systems are allowed to deteriorate, this could be a disincentive to invest in the rehabilitation of older neighborhoods.

#### **HOUSING REHABILITATION AND RENOVATION**

#### GOAL H-7: Encourage rehabilitation or renovation of housing.

#### POLICIES

**Policy H-7.1:** Support existing housing through housing rehabilitation programs and strong code enforcement.

*Discussion:* Existing housing will continue to be an asset to the community if it is maintained. As housing units' age, the need for repair and maintenance becomes more common. The City should enforce code regulations that protect residential areas from illegal land uses and health and safety violations.

**Policy H-7.2-:** Work with the appropriate local, state and federal agencies to encourage grants, loans and other mechanisms for individual homeowners to rehabilitate or renovate housing.

*Discussion:* A number of different federal and state grant programs are available to help maintain and rehabilitate renovate housing. Many of this programs have limited funds and are targeted towards low and moderate income housing (such as the State Housing Trust Funds (HTF)). Staff should work with the State to identify the applicable funding sources that could help homeowners rehabilitate their homes.

**Policy H-7.3:** In cooperation with King County and Puget Sound Energy, promote the use of weatherization programs for existing housing.

**Discussion:** Puget Sound Energy provides weatherization assistance to low income families through their Weatherization Assistance Program (Home Energy Lifeline Program through the Federal LIHEAP) to help reduce energy use and lower bills. This includes free upgrades to homes such as insulation, sealing air leaks, lighting and refrigerator replacements.

**Policy H-7.4:** Encourage "pride of home ownership" by providing information on home maintenance and repairs to homeowners.

**Discussion:** Neglected housing can negatively affect a neighborhood's property values and quality of life. The City should provide information to citizens about existing programs that offer assistance and encourage residents to volunteer for efforts similar to "Paint Tacoma" that help with minor maintenance and improvements.

**Policy H-7.5:** Accommodate and encourage non-profit housing agencies' efforts to purchase and rehabilitate housing to meet affordable housing needs and special needs of the community.

*Discussion:* The Dept. of Housing and Urban Development (HUD) administer funding programs to allow non-profit organizations to purchase low income property or housing. The Self-Help Home Ownership Opportunity Program (SHOP) can help provide funds to non-profit organizations to 1) purchase home sites for low-income families and 2) develop or improve the infrastructure for sweat equity and volunteer-based homeownership programs.

The HOME Investments Partnerships Program (HOME) provides grants to States and local governments to fund a wide range of activities including building, buying, and/or rehabilitating housing from rent or homeownership and providing direct rental assistance to low-income families.

#### AFFORDABLE HOUSING

**GOAL H-8:** Pursue opportunities to preserve and develop affordable housing throughout the City to address the needs of all economic segments.

#### POLICIES

**Policy H-8.1:** Respond to the housing needs of individuals and families that cannot afford, or do not choose, to live in traditional detached single-family housing.

*Discussion:* The City should review its existing housing stock and housing assistance programs to ensure that low-income families have opportunities to find affordable housing. The City can point prospective developers to King County Housing Assistance programs to build affordable housing.

**Policy H-8.2:** Base any assessment of the need for affordable housing in Pacific on the community providing for its fair share of regional need for low and moderate income households.

**Discussion:** Work with all jurisdictions within the region (coordinating with the Puget Sound Regional Council (PSRC)) to develop a regional approach to affordable housing. Each jurisdiction should be urged to provide for its fair share of the region's affordable housing needs.

**Policy H-8.3:** After evaluating housing needs, the City should investigate and reevaluate development regulations, permit procedures, and funding decisions as they affect housing.

*Discussion:* City land use, zoning, and subdivision regulations can be used to encourage the development of affordable housing. While administering the codes, City staff is likely to learn about their potential drawbacks and problems. The City should reevaluate its codes, procedures, and funding decisions in light of experience and housing needs.

Policy H-8.4: The City should continue to permit manufactured homes in all single-family zones.

*Discussion:* As off-site manufactured housing becomes less distinguishable from on-site stick-built housing, it can become an option in more locations, subject to specific design standards. Mobile homes that are built to different standards should continue to be restricted to mobile home parks.

**Policy H-8.5:** Encourage affordable housing opportunities throughout the City.

**Discussion:** The Growth Management Act defines affordable housing as residential housing that is rented or owned 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. The City should provide information to its residents regarding affordable housing. The City can implement this policy by creating variety in its land use map and subsequent zoning regulations.

**Policy H-8.6** Provide incentives and work cooperatively with private and non-profit housing developers in the provision of affordable housing.

**Discussion:** The issue of affordable housing transcends local boundaries. The needs of the community and of the region can best be addressed through cooperation and the regional pooling of resources. The King County Countywide Planning Policies require each jurisdiction to maximize available resources to develop affordable housing.

**Policy H-8.7:** Encourage good management, preservation, maintenance, and improvements to existing affordable housing.

*Discussion:* Existing housing serves as a valuable source of affordable housing, and is important to the preservation of stable residential neighborhoods.

#### CONSISTENCY

GOAL H-9: Maintain consistency with the King County Countywide Planning Policies on Affordable Housing.

#### POLICIES

**Policy H-9.1:** Determine the demand for housing for all economic segments of the population projected for the community over the planning period. The projection shall:

- Be made in dwelling units, by type, provided that the projections may be a range and that the types of dwelling units may be in broad categories;
- Be reflective of census or other reliable data indicating the economic segments of the population for whom housing needs to be provided;
- Incorporate the City's fair share of King County's housing needs; and
- Be reflective of the countywide fair share housing allocation established pursuant to federal or state law and supplemented by provisions established in intergovernmental agreements between jurisdictions in King County.

*Discussion:* With the strong economy in the Puget Sound region, the City will need to work with the Puget Sound Regional Council to integrate its fair share of affordable housing. This should be achieved while not impacting the City's small town atmosphere or overwhelming City resources.

**Policy H-9.2:** Consider the availability and proximity of transit facilities, government facilities and services, and commercial and recreational services in determining the suitability of the location and identification of sites for affordable housing.

**Discussion:** Typically, lower income families use a higher percentage of their family resources to commute to work with the ownership of a car. This is due to the need to acquire insurance, maintain the car, and purchasing gas. The location of affordable housing in proximity to transit facilities, government facilities and services could provide alternate transportation options (such as walking or biking to work or taking public transit) that could reduce expenditures on transportation costs.

**Policy H-9.3:** Assess the City's success in meeting the housing demands. Monitor the achievement of the policies under this goal not less than once every five years.

*Discussion:* To determine if the City is meeting its affordable housing goals, the City should track the construction of affordable housing within the City (for example; housing units constructed by Habitat for Humanity).

**Policy H-9.4:** Maximize available local, state, and federal funding opportunities and private resources in the development of affordable housing. Explore and identify opportunities for non-profit developers to build affordable housing.

*Discussion:* The Dept. of Housing and Urban Development (HUD) administers funding programs to allow non-profit organizations to purchase low income property or housing. The Self-Help Home Ownership Opportunity Program (SHOP) can help provide funds to non-profit organizations to 1) purchase home sites for low-income families and 2) develop or improve the infrastructure for sweat equity and volunteer-based homeownership programs.

The HOME Investments Partnerships Program (HOME) provides grants to States and local governments to fund a wide range of activities including building, buying, and/or rehabilitating housing from rent or homeownership and providing direct rental assistance to low-income families.

**Policy H-9.5:** The City shall contain a range of dwelling units to provide its "fair share" of the countywide housing for all segments of the population that are projected for King County over the planning period.

*Discussion:* A mixture of housing presents a choice of housing lifestyles for all economic groups within Pacific.

**Policy H-9.7:** Provide a means of controlling costs and providing opportunities for single-family home ownership by increasing single-family residential densities in appropriate areas, such as areas with minimal surface water impacts.

*Discussion:* Increased densities of single-family units should be allowed only in areas where the land can support increased housing in the long-term without adverse impacts to existing homes. The City can implement this policy through consideration of critical areas locations in the Comprehensive Plan Land Use element and map.

#### **RESIDENTIAL GROWTH**

GOAL H-10: Guide new residential growth so that it occurs in a manner consistent with community objectives.

#### POLICIES

**Policy H-10.1:** Allow accessory dwelling units in single-family areas subject to specific regulatory standards.

*Discussion:* Accessory dwelling units (ADU) can either be located within single-family homes or on existing single-family lots as separate structures. They can be used as accessory apartments or for the care of relatives or others. The City's policy to permit ADUs shall be maintained.

**Policy H-10.2:** Develop opportunities for higher density multifamily development in designated areas of the City.

**Discussion:** The Growth Management Act specifies that cities must take their share of population growth. Allowing some of this growth to occur in multifamily dwelling units will decrease the growth of impervious surfaces and associated surface water impacts.

**Policy H-10.3:** Encourage the use of clustering, and other site planning techniques to improve the quality of developments.

*Discussion:* Site planning techniques can provide continuity of community character, minimize urban sprawl, and protect the environment.

**Policy H-10.4:** Provide opportunities for clustered medium and high density multifamily development near commercial and mass transit facilities.

*Discussion:* Locating medium and high density family housing near commercial centers can provide a buffer between single-family residential uses and commercial uses, while focusing medium and high density housing near mass transit centers provide the opportunity for multi-modal transportation including pedestrian and bicycle access.

**Policy H-10.5:** Require the use of clustering, and other site planning techniques to balance and integrate development with critical areas.

**Discussion:** The natural environment of Pacific is the backdrop of its built environment. Therefore, residential development should be designed in a way that fits the natural environment. The City can implement this policy by providing flexibility in its codes while maintaining the intent of protecting critical areas. See the Natural Environment chapter for more detail.

**Policy H-10.6:** Require adequate buffering between developments where needed to mitigate adverse impacts between different types of housing.

*Discussion:* Buffers can include landscaping or natural features. They can help mitigate adverse impacts from new development and provide areas for surface water management. The City already contains well-buffered multifamily development. New multifamily development should maintain this pattern to minimize adverse visual impacts.

#### SOCIAL SERVICES

GOAL H-11: Preserve and promote those community facilities and programs that are important to the safety, health and social needs of families and children.

POLICIES

**Policy H-11.1:** Special attention shall be given to maintaining and improving the quality of public services in declining areas of the City.

#### Discussion:

**Policy H-11.2:** The City shall recognize the important role of public improvements, facilities and programs in providing a healthy family environment within the community.

*Discussion:* Strong social programs for youth and families provide for an overall higher level family environment. Programs for youth activities and facilities can lead to the following benefits:

- Increased status and stature in the community
- Improved competencies and increased self-esteem
- Stronger skills and experience as leaders
- Greater knowledge and understanding of other cultures
- Increased self-discipline and schedule management
- Greater appreciation of the multiple roles of adults
- Broader career choices

This can lead to a healthier family environment.

**Policy H-11.3:** Review proposals to site facilities providing new or expanded social services to determine their potential impacts and whether they meet the needs of the City.

*Discussion:* The City should determine what criteria should be used to review such facilities. Such criteria may include the following:

- The funding of social service centers that are sited in Pacific should serve an area larger than Pacific and rely on an equitable regional source of funding.
- The siting of all facilities shall be based on sound land use planning principles and should establish working relationships between the facilities and affected neighborhoods.

#### 3. INVENTORY & ANALYSIS

#### **3.1 Population, Income, and Tenure**

	TABLE H- 2010 CITY O RESIDENT # of People	F PACIFIC
Age		
<5	511	7.7%
5-9	447	7.2%
10-14	534	8.1%
15-19	551	8.4%
20-24	454	6.8%
25-34	943	14.2%
35-44	956	14.5%
45-54	1028	15.5%
55-59	412	6.2%
60-64	267	4.0%
65-74	275	4.1%
75-84	142	2.2%
85 +	56	0.8%

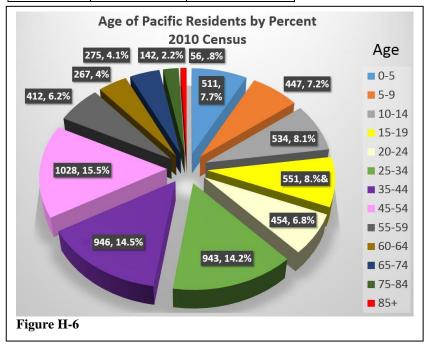
Three key components to housing demand are population, income, and tenure (occupancy type). Population characteristics, particularly age and household formation, identify the type of housing that might be in demand within a community. Income determines the quality and type of housing that residents can afford, as well as to what extent households may need housing assistance. Tenure helps identify which type of housing (renter or owner) is prevalent in the community.

#### Table H-1 is based on 2010 U.S. Census information.

Table H-1 and Figure H-6 shows a range of ages in relation to the number and percentage of residents within the City of Pacific. Population between the ages of 25 and 44 made up 28.7% of the total residents in the City of Pacific in 2010.

#### Population

Age is an important indicator of housing need.



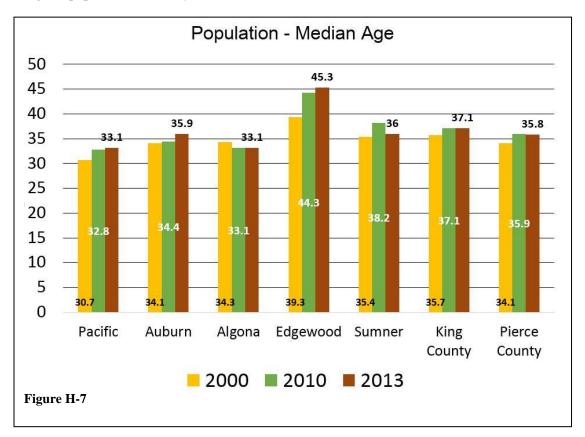
Different housing types are typically needed at various stages of people's lives. Year 2010 U.S. Census data indicates that Pacific citizens are younger than the average age in adjoining communities. Just over 57 percent of the population was less than 35 years of age, and 34.3 percent of this group was under age 19.

	TAB	LE H-2	
	Year 2000, 2010 an	d 2013 – Median Age	
	A	Age	
City/County	2000	2010	2013
PACIFIC	30.7	32.8	33.1
Auburn	34.1	34.4	35.9
Algona	34.3	33.1	33.1
Edgewood	39.3	44.3	45.3
Sumner	35.4	38.2	36.0
King County	35.7	37.1	37.1
Pierce County	34.1	35.9	35.8

The median age in the City of Pacific is younger than our neighboring communities, except for Algona.

The word "median" means "middle." 50% of the data is higher and 50% is lower than the median. The above statistics tend to reflect a population with young workers, families, individuals, and couples. People under 34 years of age are considered potential first-time owners of entry-level homes. This characterizes Pacific as a town with a larger share of potential first-time home buyers.

Only 7.1 percent of Pacific's population was 65 years of age or over in 2010. This is low compared 10.2 percent in Auburn, 14 percent in Edgewood, and 14.9 percent in Sumner. Only Algona had a lower percentage of population over 65 years.



#### Household Income

CITY OF PA	ABLE H-3 CIFIC HOUS COME 2013	EHOLD
Household	Number of	Percent of
Income Range	Households	Households
< \$10,000	226	09.9%
\$10,000-\$14,999	74	03.2%
\$15,000-\$24,999	167	07.3%
\$25,000-\$34,999	205	09.0%
\$35,000-\$49,999	312	13.6%
\$50,000-\$74,000	641	28.0%
\$75,000-\$99,999	271	11.8%
\$100,000- \$149,999	300	13.1%
\$150,000- \$199,999	40	01.7%
\$200,000 >	51	02.2%

Edgewood, 6.4% higher than the median Sumner household, but 34.3% lower than the median for King County.

A household is considered "*in need*" if it spends more than 30 percent of its monthly income on housing costs. A household earning the 2013 median income in Pacific could spend up to \$1,336 per month on housing without being "*in need*". Another general rule of home ownership affordability is that a household can afford a house that is 2 1/2 to 3 1/3 times their gross annual income of \$53,438. This means that a household earning the median income in 2013 could afford a

	EHOLD INCOME
2013 Inflation	Adjusted Dollars
SUMNER	\$50,206
PACIFIC	\$53,438
AUBURN	\$55,483
ALGONA	\$56,658
PIERCE COUNTY	\$59,204
KING COUNTY	\$71,811
EDGEWOOD	\$73,016

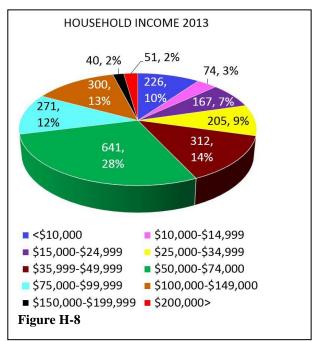
TABLE H-4:

Households include individuals that are living together, but are not a family unit. Household income dictates housing opportunities and choices, or a lack thereof, and household income distribution is another factor in planning for housing demand. Table H-3 and Figure H-8 shows 2013 U.S. Census household income for Pacific.

Numbers shown after the Income Range are the actual number of households in that range in 2013.

Table H-4 and Figure H-9 shows the 2013 median household incomes for Pacific and surrounding communities.

Based on these figures, the purchasing power of the median household in Pacific was 3.8% lower than the same family in Auburn, 36.6% lower than in



house of between \$133,595 to \$187,033. Based on the value of owner occupied homes as shown in Figure H-15, approximately 36% percent of the households in Pacific would be affordable to residents earning the median income in Pacific.

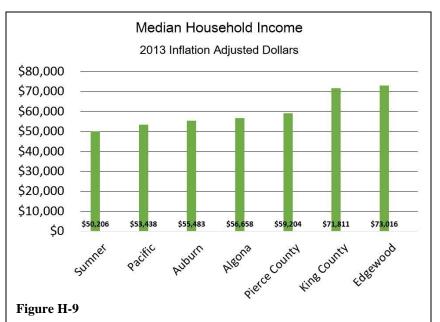
Tenure, the length of time a person resides in a dwelling, is another component of evaluating housing demand. It helps assess the demand for rental and owner-occupied housing in the area's housing market.

Table H-5 and Figure H-11 shows the housing tenures in Pacific, Auburn, Sumner, Algona, and King County, based on 2013 U.S. Census data.

#### 3.2 Characteristics of the Existing Housing Stock

#### 3.2.1 Age and Condition of the Housing Stock

The City of Pacific has a significant supply of older dwelling units. Figure H-10 illustrates the age of housing units in Pacific. Most of the dwelling units in Pacific



# appeared to be well constructed, and the condition of the housing stock was deemed above average.

According to the King County Assessor and the 2013 U.S. Census, approximately 35% of Pacific housing stock is less than 25 years old. In King County as a whole 29% where less than 25 years old.

Pride in ownership is apparent in the level of residential construction and maintenance throughout the City. The size and assessed value of most dwelling units are still moderate.

The newer homes have increased the quality of the housing stock due to development regulations and Building Code enforcement.

#### 3.2.2 Occupancy Types and Rates

#### **Owner Occupied and Renter Occupied Dwelling Units**

The majority of the housing units in Pacific are owner-occupied. In 1990, 60% of the 1,707 occupied

	H		TABLE H TENURE b	•	(%)
	Pacific	Auburn	Sumner	Algona	King
YEARS					County
<5	23.3	21.8	27.3	10.6	21.6
6-15	43.6	54.5	55.5	54.4	49.0
16-25	18.4	12.9	11.1	20.6	15.2
26-35	6.9	5.7	4.8	8.7	7.2
36-45	3.2	2.4	1.9	2.7	4.1
46+	2.6	2.7	3.0	3.0	2.9

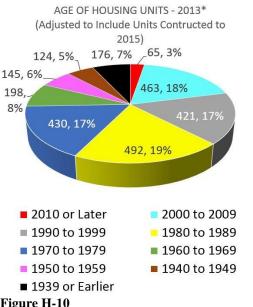


Figure H-10

dwelling units were owner-occupied. Of the 1,992 occupied dwelling units in 2000, 1,114 (56%) were occupied by owners with 878 (44%) occupied by renters. In 2013, of 2,287 occupied housing units, 53% were owner occupied with 47% rental units (See Figure H-12).

Table H-5: Housing Tenure is shown as a percentage of total housing in each jurisdiction

#### Vacancy Rates

The 1990 Census reported that 108 (6% of 1,815 dwelling units) were vacant. The 2000 Census reported a total of 2,090 housing units, and a 4.7% overall vacancy rate in Pacific. This represented 1.2% vacant owner occupied dwellings and 6.8% vacant rental In 2013, of 2,514 units. housing units, the vacancy approximately rate was 6.6% with a homeowner vacancy rate of 3.8% and rental vacancy rate of 5.7%.

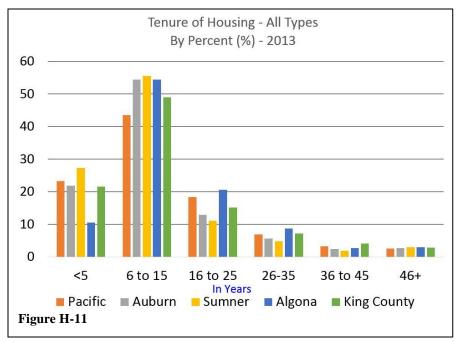
#### **Type of Dwelling Units**

The majority of dwelling units in Pacific are single

H		TABLE H- TYPE CO 2013	6 MPARISOI	N
	Total Units	Single- Family	Multiple Family	Mobile & Others
Pacific	2,449*	1,448 (59%)	877 (36%)	124 (5%)
Auburn	29,085	16,467 (57%)	9,898 (34%)	2,720 (9%)
Algona	981	763 (78%)	60 (6%)	158 (16%)
Sumner	4,008	2,262 (56%)	1,401 (35%)	345 (9%)
King County	856,720	510,893 (60%)	326,887 (38%)	18,840 (2%)

of housing typically available to those in the housing market. Relative housing costs are determined by all of the above, and influenced by employment, mortgage rates, taxes, and utility rates.

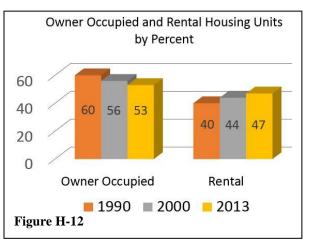
While the housing stock is growing, the community is changing in others ways. The average family size



family stick-built or manufactured housing on a permanent foundation. Mobile homes are no longer allowed, except in Mobile Home Parks. Existing mobile homes are located throughout the City. In 2013 there were 877 multi-family dwelling units. Table H-6 and Figure H-13 compares data for the cities of Pacific, Auburn, Sumner, Algona and for King County as a whole.

#### **3.3 Housing Affordability**

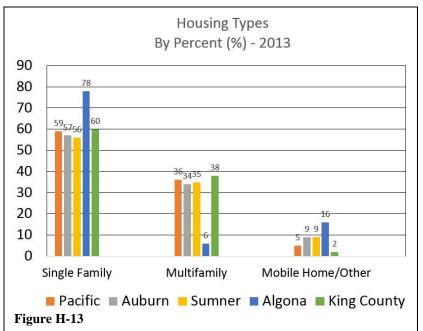
In addition to evaluating components of housing demand, there are also measures of housing supply. Housing value helps determine how accessible housing is to different income groups. Housing type information also illustrates the forms



is decreasing. The numbers of seniors, singles and single parent families are higher than in the past.

### 3.3.1 Value of Owner Occupied Housing

The median value of owner occupied housing units in Pacific is \$224,800, based on the US Census American Community Survey (2009-2013) This is an increase in value of \$78,900 over the median value of \$145,900 in 2000. This was an increase of nearly 54%, however; Pacific's median home value was still less than 67% of the median for King County in 2013.

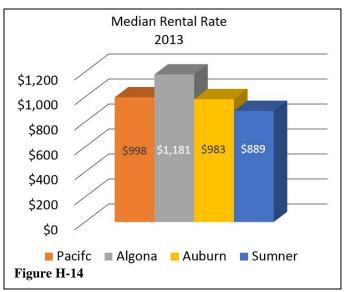


#### 3.3.2 Median Monthly Rent

In Pacific, the 2013 Census median monthly rental rate was \$998, compared to \$983 in Auburn, \$1,181 in Algona and \$889 in Sumner (See Figure H-14). The average household size of renter-occupied units in Pacific was 2.95 people. The average was only 2.44 in Auburn, and 2.36 in Sumner. Average rental household size is 4.27 in Algona, which may reflect the higher percentage of single-family housing units in Algona. Rates may not reflect an equivalent cost per person.

#### 3.3.3 Criteria for Affordable Housing

The December 2002 King County Housing Affordability bulletin assumed that a household was paying an unacceptable



amount of their income for housing if their cost for rental housing, with utilities included, exceeded 30% of their income. An affordable mortgage payment is 25% of household income, plus another 5% of income paying for taxes, insurance, utilities and maintenance. Provision of affordable housing is a GMA planning mandate for all jurisdictions.

2013 U.S. Census data for Pacific indicated over 40% of owners and 58% of renters paid more than 30% of their household income for housing (See Figure H-16). These percentages are higher than King County's, Algona's or Sumner's. Auburn had a higher percentage of owner occupied units that exceeded the 30% threshold.

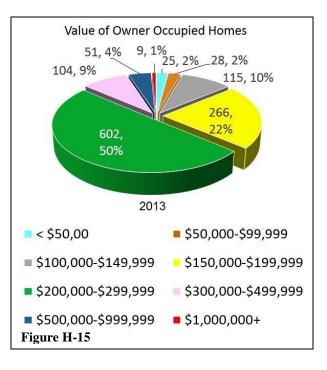
#### 3.3.4 Income Guidelines

The following criteria are generally accepted for purposes of establishing eligibility for assisted housing:

Low Income:	50% to 80% of median
Moderate Income:	80% to 120% of median
High Income: median	greater than 120% of

Very Low Income: less than 50% of median

Based on 2013 income data (Table H-7), approximately 19.2% of households have earnings less than 50% of the median income for Pacific. Approximately 22.6% have incomes within the 50% to 80% median income. Approximately 42% of Pacific residences have incomes ranges from less the 19% to 80% of the median income for Pacific. The CWPPs require that each jurisdiction plan for this proportion of housing to be available to those populations.



Household Income Med	lian Household Incomes	- 2013	
Pacific Median househo	old income	\$53,438	
King County Median ho	ousehold income	\$71,811	
Household Income	% of Pacific Median	Number of households	% of Households in
Levels	income		each income level
Less than \$10,000	(<19%)	226	9.9%
\$10,000 to \$14,999	(19-28%)	74	2.0%
\$15,000 to \$24,999	(28-48%)	167	7.3%
\$25,000 to \$34,999	(48-65%)	205	9.0%
\$35,000 to \$49,999	(65-94%)	312	13.6%
\$50,000 to \$74,999	(94-140%)	641	28.0%
\$75,000 to \$99,999	(140-187%)	271	11.8%
\$100,000 to \$149,999	(187-280%)	300	13.1%
\$150,000 to \$199,999	(280-374%)	40	1.7%
\$200,000 or more	(>374%)	51	2.2%
Total	N/A	2,449	2.3%

Table H	-7
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#### 4. FUTURE NEEDS AND ALTERNATIVES

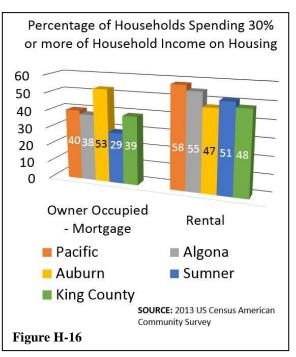
The population of Pacific has shown continual, growth over the past fifty years. The population has increased as transportation corridors improved and suburban population moved to South King County. It is expected that this trend will continue through the planning period to 2035.

#### **4.1 Projected Population Changes**

Population projection is a tool used for estimating and planning for a community's size and needs over time. It is inexact because population growth depends on so many local and external factors.

In 1994 population growth was estimated using the following three scenarios or development alternatives:

- Alternative 1: No action alternative. The City does not expand beyond its present city limits.
- Alternative 2: Controlled Growth Alternative. The City expands to the Urban Growth Boundaries and includes the area to the west in King County and smaller areas to the south in Pierce County. This is the "preferred alternative".
- Alternative 3: Urban Expansion Alternative. The City will expand to the Urban Growth



Boundaries and infill all areas to urban densities (Minimum 4 units dwelling units per acre, average dwelling units per acre, with many areas at 22 dwelling units per acre).

The year 2015 (OFM) City's population was approximately 200 people less than that projected by the "no action" Alternative 1 used in the last update of the Comprehensive Plan.

#### 4.2 Rational for Projected Population

#### 4.2.1 Household Type and Size

In 1995, the population of Pacific and the Urban Growth Area was assumed to consist of families averaging 2.71 members. The current household size is 2.88 persons per household as estimated by the Office of Financial Management (OFM) in 2015. Table H-6 shows the 2013 U.S Census breakdown of housing types in the City of Pacific. Single family homes still dominate.

In 2013, the adjusted King County 2006-2031 Household Target within Pacific municipal boundaries was 285 new households. King County, housing growth targets extended to the 2035 and 2040 timeframes would yield 331 units targeted for 2035 and 397 targeted for 2040 (King County Technical Memo on Growth Targets Extension – 10/16/2013). Based on the 2015 Office of Financial Management (OFM) estimated household size of 2.88 persons per household, 285 new households would add 820 more people by 2031, 953 by 2035 and 1,143 by 2040. This would result in a 2040 population of 7,983 persons (not including the population of the Potential Annexation Area). (See Chart LU-2 in the Land Use chapter).

#### 4.2.2 2035 Projected Population

Year 2000, and 2010 Census data, 2015 OFM population information, and proposed land use activity provide the basis for the Population Projection in Table LU-5 in the Land Use chapter. The King County portion of Pacific is expected to grow at an average rate of 2% per year through 2035. The population of the Pierce County portion is expected to decline by 20% or more per year, until all but a few dwelling units in the Pierce County White/Stuck River UGA are converted to commercial and industrial uses. Total Projected Population meets King County and Pierce County targets for the year 2035.

#### **4.3 Analysis of Projected Housing Needs by Type and Cost.** New Household Formations

The City will need a variety of new, rehabilitated, and renovated dwelling units to accommodate its population by the year 2035. New units and replacement units will contain a mixture of types and be available to a range of income levels for owners and renters in accordance with Housing Goals and Policies.

#### 4.3.1 Income Range of Households

The 2013 Census median gross income in Pacific was \$53,157. The King County median gross income is \$71,811 (See Table H-4). The income groups in this analysis are based on the requirements of various public assistance programs. Because many factors may affect the affordability of housing, it was assumed that the relationship between income and housing costs in today's market would be the same projected into the future. The City of Pacific household incomes as compared to the median income for Pacific are found in Table H-7.

#### 4.3.2 City of Pacific 2013 Household Incomes (Approximates)

Very Low	(< 50% of median)	19%*
Low	(50% - 80% of median)	22%*
Moderate	(80% - 120% of median)	28%
High:	(>120% of median)	31%

\*King County CWPPS require only 21% of housing to be available for those earning less than 50% of median income, and 17% for those earning 50% to 80% of median income in the year 2000.

The City of Pacific will make every effort to supply adequate, affordable housing in conformance with King County CWPPs multicounty planning policies. The City will also continue to encourage provision of housing to accommodate the needs of all Pacific citizens, along with efforts to lower the numbers of residents who earn below median income. Facilitating an employment/housing balance and the creation of more local living wage jobs are ways in which we can support current and future citizens. The Land Use and Economic Development elements discuss these issues.

#### 4.3.3 Replacement or Rehabilitation

The 1994 housing condition survey found less than 5% substandard units in Pacific. Substandard units will need to be replaced or rehabilitated within the planning period. While no further surveys have been done, it is assumed that this percentage has decrease due to the construction of new housing units since 1994.

#### 4.3.4 Housing Resources

The King County Housing Authority is responsible for the development and management of housing under various subsidy programs offered by the state and federal government. However, the City can assist in providing housing for all tenancies and price ranges by establishing Housing Plan Goals and Policies, and subsequent development regulations that encourage the creation and maintenance of affordable housing. This Plan element supports the availability of housing for all tenancies and price ranges in Pacific.

#### 4.3.5 Types of Housing

Single Family dwellings will predominate both as to the use of land and by numbers of housing units available in the City of Pacific. Multi-family dwellings in appropriate locations and at appropriate densities are allowed. Commercial Residential Mixed Use (MC) and Neighborhood Center (NC) districts allow a relatively new type of housing in the City of Pacific: mixed use with housing above or behind commercial or other non-residential uses. Mixed use development can help provide the increased supply of housing that will be needed to accommodate increased population with fewer impacts on single family neighborhoods. As the need for housing and for targeted housing (e. g. retirement housing, assisted living) increase, MC expansion along Ellingson Road can help meet the increased housing demand.

#### 4.4 King County Housing Growth Targets – 2006 to 2035-2040

The 2014 King County Buildable Lands Report indicates that the City meets its housing targets for the 2012-2031 time horizon with a surplus of 275 housing units (See Table H-8). The growth target for the 2012-2031 time frame is 285 housing units. Using a "straight line" extension provided by King County, housing growth targets extended to the 2035 and 2040 timeframes would yield 331 units targeted for 2035 and 397 targeted for 2040 (King County Technical Memo on Growth Targets Extension – 10/16/2013). Based on these new targets, Pacific would still have a surplus capacity of 230 units in 2035 and 131 units in 2040.

Housing Unit Upd	date, 2000		
	Single	Multi-	Total
	Family*	family	Hous'g Units
2006 Base Year	1,386	830	2,216
+ 2006-12 Permits	115	29	144
= 2012 H.U.	1,501	859	2,360
Plus anxtn, adjustmt	40	-20	20
= 2012 Adj. H.Units	1,541	839	2,380
* single family includes			
· · ·			-4
<u>Growth Target Ur</u> Housing Growth Ta <u>Housing Unit Chan</u>	odate, 200 arget (200 ge: 2006-2	06 to 201 6-2031) 2012	285
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Growth Target Up Housing Growth Ta Housing Unit Chan Net New SF Units Pe Net New MF Units Pe Net New Units, Anne Net New Units, Anne Net New Units (200 Plus Annexat'n Area Net Adjustment to Ta Net Adjustment to Ta Net Adjustment t Remaining Target (	Description   Description     ar get (200   ge: 2006-2     ger mitted   ermitted     ermitted   ermitted     ermitted   ermitted     ex Area   D6-2012)     Target   arget     o Target   (2012-2031)     (units, 200   100	06 to 201 6-2031) 0012 -115 -29 0 -144 0 -144	285 (144) 141 560
Growth Target Up Housing Growth Ta Housing Unit Chan Net New SF Units Pe Net New MF Units P Net New Units, Anne Net New Units, Anne Net New Units (200 Plus Annexat'n Area Net Adjustment to Ta Net Adjustment to Ta Net Adjustment t Remaining Target ( Housing Capacity ( Less 2006 - 2011 U	arget (200 ge: 2006-2 ermitted ermitted ermitted ermitted ex Area 06-2012) Target arget o Target (2012-2031 (units, 200 nits Perm	06 to 201 6-2031) 0012 -115 -29 0 -144 0 -144	285 (144) 141 <u>560</u> -144
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