

## Affordable Housing

### **In the Business General and Business Village zones**

1. What does affordable housing in the Business General and Business Village zone look like? Is it residential above commercial, condominiums where an owner can work out of their ground floor, street front business and have their home attached (behind or above)?
2. How do we ensure that the BG and BV zones stay true to their commercial purpose but still support some affordable housing? Is it controlled by size of unit? Ratio of commercial to residential?
3. How do we ensure that residential units are affordable? Do we not allow residential in these zones unless it hits an affordable pricing point that is established by code (in essence saying that it is a commercial property, but the developer gets a bonus for incorporating some affordable housing in the form of additional development potential, e.g. increased height limit).
4. Units may be affordable to begin with, but if demand for the units is high the price will go up. Is it the job of the code or the government to require that prices be kept low? If so, how?
5. Is it appropriate to consider transferable development rights (TDR's)? This concept would allow people outside of Freeland to extinguish their development rights on a rural parcel and move them into Freeland thus preserving the rural area. Could this program be used in a manner that only applies to housing units that are "affordable?" *Editorial remark – I think that the County would like to see this concept advanced. We will approach this sub-committee to talk about it in some more detail.*

### **In other zones**

6. It is important to not isolate affordable housing into one area. Instead, we want to develop policies that encourage a mix of housing type and cost throughout the community. How do we build incentives into the residential zones for a developer to build a mix of housing? Should it be mandatory that a certain percentage of any higher density residential development incorporate affordable housing?
7. What is affordable? Median income in the county is about \$57,000 per household. The federal government and many housing authorities target their policies towards three groups – very low income (households earning less than 50% median household income); low income (households earning less than 80% median household income), and lower income (households earning less than 96% median household income). How do we utilize these thresholds to encourage affordable housing?
8. Is affordable housing a function of cost, size of house, number of bedrooms, ownership vs. rental, etc.? Individual circumstances change within households. Hopefully, ownership followed by appreciation can help elevate some people out

of the a lower income status, but other families will remain in need. How are units made available to people? Is it market controlled or is some form of governmental policy required to keep units in the stock of available affordable housing.

9. Different communities have addressed the issue of affordability in different ways. Some communities have allowed the market to take care of affordability by ensuring that there is an adequate supply of housing available which helps keep prices down. Other communities have taken an active approach of controlling house prices for some units. Controls usually come in the form of recorded requirements that establish income parameters on who can buy the unit and limit the profit an owner can make on the unit so that when they sell it, it will be available to another household who needs assistance. What is the right approach for Freeland?
10. Is it appropriate for residential zoning designations to allow accessory dwelling units that can be rented or leased? This has the potential effect of doubling the allowed density. It allows a primary residence along with an attached apartment that is limited in size. Some communities allow a detached home on the same parcel as well, e.g. a guest cottage, or an apartment above a detached garage.