

Chapter Three Housing

Introduction

Housing is not only a basic human need; it is a fundamental building block in the development of strong communities. The quality, price and availability of housing have far reaching effects. Housing is an issue of equity, and a healthy community strives to provide housing affordable to households at all income levels.

Every community and neighborhood needs a healthy mix of housing sizes, types and prices, affordable at the wages of the jobs nearby. A balanced mix will have housing costs in sync with wages and incomes.

Purpose

The purpose of this housing element is to consider future needs for housing in Whatcom County by examining existing housing patterns, projected population growth, and most-likely growth scenarios, and to suggest realistic ways to provide for those housing needs within the wishes of county citizens, sound public policy, and within the mandates of the Washington State Growth Management Act (GMA).

~~First, the number, type, and condition of housing units in place today must be compared with current housing needs. Second, future housing needs must be proposed based on expected needs of identifiable social and economic groups. Third, future housing needs must be addressed through a package of incentives, local requirements, and regulations that encourage development of housing that matches the incomes of citizens throughout the county.~~

Reason for Change: Addressed in GMA Requirement section.

Process

~~In 2004 and 2009, the Housing Chapter of the Comprehensive Plan has been updated, adding new information and updated data to the chapter produced in the mid-1990s. The earlier chapter was produced through the efforts of the Residents' Housing Advisory Committee (RHAC). The committee was formed and appointed by, the Whatcom County Executive, in September 1993. Members included representatives of the building industry, of special needs groups, of Christian, AIDS and other advocate groups, and an attorney. The RHAC met every month, and frequently more than once per month. The focus on identification of key issues, development of goals and policies, and careful framing of action plans. Two members were delegated by the committee to sit on the GMA Coordinating Committee to review all comprehensive plan chapters for consistency. When the RHAC completed its tasks in June 1994, those two members continued making valuable contributions to the work of the Coordinating Committee. The RHAC sent the final version of the chapter to Planning Commission for review.~~

Reason for Change: Outdated information.

GMA Goals, County-Wide Planning Policies, and Visioning Community Value Statements

Realization of all the thirteen Growth Management Act goals is fostered by the goals, policies, and action plans in this chapter. Those directly relating to housing will be met with successful adoption of this comprehensive plan chapter. This chapter has been written to satisfy those goals while also meeting the intent of the County-Wide Planning Policies (CWPP) and general guidelines of Visioning Community Value Statements. CWPP's direct the county and its cities to ensure a balance of housing and economic growth consistent with diverse income levels and allowing for a range of housing types and costs. Further, the county and cities can employ innovative techniques providing for a variety of housing types: single-family-detached, multifamily building for both ownership and rental, accessory dwelling units (~~Ado's~~ADUs), manufactured and modular homes, manufactured and mobile home parks, along with mixed use and increased densities as affordable housing alternatives. Visioning Community Value Statements identify the importance of affordable housing and encourage even distribution of housing affordability and a mix of housing types throughout the county. Growth Management goals, Visioning Community Value Statements, and County-Wide Planning Policies will be served by adoption and implementation of this chapter.

GMA Requirements

~~The Growth Management Act mandates that counties required to plan under the act adopt comprehensive plans that "encourage the availability of affordable housing to all segments of the population of this state, promote a variety of residential densities and housing types, and encourage preservation of existing housing stock." (RCW 36.70A.020 (4))~~

~~In accordance with RCW 36.70A.070 tThe Growth Management Act requires that a housing element 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;~~
- ~~b. Includes a statement of goals, policies, objectives, and mandatory provisions for the preservation, improvement, and development of housing, including single-family residences;~~
- ~~c. Identifies sufficient land for housing, including, but not limited to, government-assisted housing, housing for low-income families, manufactured housing, multi-family housing, and group homes and foster care facilities; and~~
- ~~d. Makes adequate provisions for existing and projected housing needs of all economic segments of the community.~~

~~In accordance with RCW 36.70A.070:~~

Reason for Change: Updating.

- [Background Summary](#)
- [Demographic Overview](#)
- [Income Distribution](#)
- [Needs Assessment](#)
- [Market Inventory and Analysis](#)

These 5 sections will be covered in detail in an external technical report that will be referenced in this chapter. Short summaries from the report will fill these sections in the final chapter. Beckwith Consulting is currently creating the technical report. It will be completed in June.

Issues, Goals, and Policies

In order to offer appropriate and affordable housing for everyone in the County, programs and policies designed to meet a variety of housing needs can be implemented. With the right mix of policy decisions and local programs, we can increase the supply of affordable housing and offer a variety of housing choices, thereby strengthening our communities. Thousands of Whatcom County households do not live in affordable housing. Looking ahead, the incomes of working people in Whatcom County will make affordability one of the County’s biggest challenges. Both public and private investments can be directed into housing that ensures that low- to moderate-income people will be able to continue to live near where they work in the community.

Adopting an Ambitious but Achievable Affordable Housing Vision-Goal

Whatcom County and its cities might consider adopting a HOUSING VISIONGOAL that sets the bar at a high but achievable level:

“By the year 2036~~20~~, every community and neighborhood has a healthy mix of housing sizes, types and prices, affordable at the wages of the jobs nearby. A balanced mix of housing will have housing costs in sync with wages and incomes in the community.”

To achieve this overarching goal, the following goals, and policies ~~and actions~~ are adopted:

Reason for Change: This is more of a vision statement, as opposed to the following goals. Action Plan items have been incorporated into the policies where relevant.

Permitting Process Efficiency

Building codes and zoning ordinances, in part, influence costs of development and construction of housing. The permitting processes require time (raising finance costs), fees, and the personal time investment of parties involved. Building plan reviews increase cost and time. Local plans checking of non-commercial development by county officials could save time and money. A budget that allows

adequate staff is necessary to minimize processing time. Also, to the extent possible, regulatory predictability and certainty in the processes required of the private sector will contribute to its willingness to contribute to housing affordability.

Goal 3A: Minimize the time required for processing housing-related development and construction permits in the interest of overall cost reduction.

Policy 3A-1: Streamline and simplify existing and proposed permitting processes and review any changes to county regulations affecting the provision of housing that increase costs and/or permit processing time.

Reason for Change: Added text to incorporate #5 in action plan.

Policy 3A-2: Educate interested parties in the permitting processes required for land use actions using easy to understand publications such as brochures ~~or~~ handouts, workshops and websites readily available to the public.

Reason for Change: Amended to incorporate action items #27, and 28.

Policy 3A-3: Consistently apply the International Building Codes ~~and do not increase requirements.~~

Reason for Change: The State Building Code Council makes amendments to the International Building Codes.

Mixed Land Uses with Appropriate Buffering and Siting Criteria

Where feasible, mixed land uses should be encouraged. The concept of encouraging housing near employment and siting employment near the work force is well-accepted and logical. Housing, transportation, and employment-base needs are well-served by this proximity; it is desirable from public, employer, employee, and public service perspectives. Incompatible uses such as heavy, noisy, or noxious industrial facilities adjacent to residential uses should continue to be discouraged. Some non-polluting, low-impact types of light industrial uses such as textile manufacturing, which could be large-scale but not environmentally or aesthetically offensive, could, with some buffering, be perfectly acceptable and probably desirable near residential development. Design standards and funding sources will be needed to fully explore the potential for mixed use since, in some instances; lenders are reluctant participants in mixed-use projects.

County-Wide Planning Policies, Visioning Community Value Statements, preservation of agricultural lands and environmentally sensitive areas, the comprehensive plan and zoning regulations generally prescribe preferred locations for housing a growing population of county residents. Various levels of affordability

and types of housing are needed and must be somehow blended into locational constraints.

Subsidized housing, homeless housing, transient, emergency, and special needs housing are all part of the affordability riddle, and in some instances a major part. Citizens currently possessing safe and decent housing may not fully understand the scope of the housing problem and they may tend not to want housing for less advantaged households near them. In that regard, the location of affordable housing can be as difficult an issue as funding.

Goal 3B: Support residential housing near employment opportunities and transit.

Policy 3B-1: Enable and support housing development opportunities integral with, and near, compatible industrial and commercial activities and transit.

Policy 3B-2: Establish commercial zoning regulations that accommodate residential uses at a density higher than surrounding residential or rural zoning provided adequate transportation access and services are available.

Policy 3B-3: Establish industrial zoning regulations that accommodate temporary residential uses at a density higher than surrounding residential or rural zoning provided adequate transportation access is available.

Policy 3B-4: Residential development adjacent to major transportation routes may require buffering.

Goal 3C: Create opportunity for a broad range of housing types and encourage mixed affordability.

Policy 3C-1: Support lot clustering, varied lot sizes, small-scale multi-family dwellings, accessory housing and reductions in infrastructure requirements for subdivisions as incentives for development of housing obtainable by purchasers with the greatest possible mix of needs and household incomes.

Policy 3C-2: Support programs in which citizens participate in the construction of their own home.

Policy 3C-3: Support development of manufactured and mobile home parks and establish design criteria that will enable them to fit into the surrounding community.

Policy 3C-4: Develop zoning criteria in order to appropriately site group homes and accessory dwelling units within county residential urban growth areas.

Policy 3C-5: Review any changes to regulations affecting the provision of housing for current housing preferences and needs.

Reason for Change: Modified and moved item #6 from action plan here.

Policy 3C-6: In UGAs, consider easing lot consolidation criteria, increasing density, and decreasing minimum lot sizes, in the interest of serving housing affordability.

Reason for Change: Moved items #16 and 17 from action plan here.

Policy 3C-7: Coordinate with the cities to address issues that inhibit efficient development in UGAs such as public utility extension and annexation policies, and costs to provide urban capital facilities.

Policy 3C-8: Encourage adequate urban land supply to provide for a broad range of housing types commensurate with residential market demand.

Reason for Change: Added to further encourage growth inside of UGAs.

Access to Housing

Changing demographics demand flexibility in siting, regulating, and designing future housing stocks. Family size, household size, proximity to employment and services, living space requirements due to cultural preferences, immigration patterns, and other factors contribute to changes in the type, number, and location of housing opportunities required for the future. The demographic makeup of Whatcom County's population can logically be expected to change over time through the 20-year Growth Management Act planning period.

Availability of housing for seniors, young adults, single parents, and groups is frequently overlooked by both the private development sector and the public sector. In addition, many migrant farm workers entering the county each season face substandard housing and homelessness. While the upper ends of the housing scale are normally well-served by the developers of housing projects, other housing needs are frequently overlooked or neglected. Making housing affordable and accessible in all residential areas will help integrate these groups of people into the larger community.

Housing appropriate for those with temporary, transitional, emergency, and special needs is available only on an exceptional basis. Population growth will directly affect the number of people seeking such shelter.

A portion of the agricultural workers have difficulty in obtaining adequate housing. Prior to adoption of the comprehensive plan, Whatcom County considered ordinance amendments allowing for easier and better provision of migrant worker housing. Difficult issues associated with the amendments such as water, sewer, and other

health concerns caused them to be tabled while an accessory housing ordinance allowing development of detached second dwelling units was adopted. Nevertheless, those farm worker housing amendments must proceed to provide some relief for this important housing need.

Goal 3D: Encourage provision of housing at every income level.

Policy 3D-1: Participate with other local, state, and federal agencies, non-profit organizations, and jurisdictions to provide housing options for all income levels by considering donating land, providing expertise, expediting permits, and other appropriate mechanisms.

Reason for Change: Incorporating #s 30 and 31 from action plan.

Policy 3D-2: Enable the ability of the farmer to provide housing for all agricultural workers.

Policy 3D-3: Support programs which assist agricultural workers seeking affordable housing opportunities.

Policy 3D-4: Consider establishing a housing development fund, accessible to individuals qualified for affordable housing assistance who are legal residents of the county, administered by an agency and funded by contributions from developers wishing to utilize affordable housing incentives and bonuses, but not wishing to include affordable housing in their own projects.

Reason for Change: Moved #25 from the action plan here.

Goal 3E: Provide for future housing needs by responding to changing household demographics.

Policy 3E-1: Review and revise existing regulations to identify inhibitions to housing for the varying preferences of those needing housing. Focus on population segments with particular needs such as temporary, transitional, or emergency housing.

Policy 3E-2: Evaluate all new regulations or codes developed at the county level to ensure they accommodate housing preferences and needs existing at that time.

Policy 3E-3: Encourage financial institutions to participate in creative housing solutions which respond to changing demographics and needs.

Policy 3E-4: Support the development of housing specifically for young adults, seniors, groups, and single parents.

Incentives for Affordability

Profit generally drives the production of most housing. Some types of housing, particularly some of the more affordable types, are less profitable to build. If the private sector is expected to play a part in the provision of affordable, obtainable housing, there must be incentives encouraging them to do so.

Goal 3F: Provide incentives to create affordable housing.

Policy 3F-1: Include incentives density or inclusionary bonus provisions in land use regulations, in UGAs and in PUDs, to offset the reduced profit inherent in more affordable types of housing. ~~These bonuses may be transferred to other locations. Incentives might include transfer of development rights, density bonuses, and/or infrastructure concessions to protect developers wherever special needs populations are specifically served.~~

Reason for Change: Specify UGAs as an appropriate location for this policy, and added incentive examples from action plan item #22 and #24.

Policy 3F-2: Review accessory housing regulations/ordinances for effectiveness and appropriateness and revise when necessary.

Policy 3F-3: Support innovative housing ideas including co-housing (essentially a micro-community with some centralized facilities), elder cottages (~~temporary~~ housing units for healthy but aging family members), and shared living residences or group quarters in UGAs, and educate the public about them.

Reason for Change: Specify UGAs as an appropriate location for this, and add education element to incorporate action item #29.

Policy 3F-4: Support existing agencies which provide for, or provide assistance in obtaining, low- or no-interest loans for those needing assistance to purchase homes.

Reason for Change: Moved action item #26.

Policy 3F-5: Explore and consider various financial incentives and funds to support affordable housing including but not limited to:

- Tax credits for low-income households.
- Creation of a "housing trust fund" to provide dedicated funding for housing priorities set by the jurisdictions involved.

- “Housing levy” that funds affordable housing development.
- Using a “Real Estate Excise Tax” or a “Real Estate Transfer Tax” a County-wide tax or levy to provide a revenue stream for the local housing trust fund for affordable housing.

Reason for Change: Moved action items #37, 39-43 here.

Regulatory Controls

Many forces act to inhibit the availability of affordable housing. Among these are regulatory controls, including zoning, subdivision regulations, development standards, and critical areas requirements. In addition, growth management itself implies some restrictions to affordable housing, by excluding land from development by focusing growth in urban areas, avoiding environmentally sensitive areas, and other ways. Mechanisms are needed to balance these inhibitions to affordability, such as design variety promoted through covenants, conditions, and restrictions, relaxed infrastructure requirements, and zoning.

Goal 3G: Identify and remove impediments to affordable housing.

Policy 3G-1: Create opportunities to provide more affordability by relaxing or eliminating some infrastructure requirements or impact fees where it is clearly demonstrated that such action does not create a safety hazard and is not contrary to the interests of the health and well-being of county residents.

Policy 3G-2: Review and revise existing and proposed regulations for consistency with other housing goals.

Policy 3G-3: Educate the public on equal opportunity laws specifically related to housing and housing conditions including options available to anyone discriminated against.

Policy 3G-4: Allow development of smaller lots and creative options.

Policy 3G-5: Consider developing inclusionary zoning incentives and requirements that integrate affordable housing into new market rate developments. A system may be developed for inclusionary zoning payments made in lieu of providing inclusionary units in some developments.

Reason for Change: Moved action items #34 and 35 here.

Preservation of Existing Housing Stocks

Destruction of existing housing units due to redevelopment may be counterproductive for housing affordability. Instead, redevelopment should be taken as an opportunity to increase affordable housing.

Goal 3H: Facilitate maintenance and rehabilitation of existing housing.

Policy 3H-1: Wherever there is potential for destruction of existing structures, provide for preserving existing housing or creating new housing, whether by incorporation into the new project, moving, or recycling.

Policy 3H-2: Support creation of one or more additional housing units, within permitted density, when existing housing is remodeled or commercial or light industrial facilities are redeveloped.

Policy 3H-3: Identify and implement incentives to preserve and sensitively rehabilitate historic properties.

Healthy Housing

The 1949 Federal Housing Act established the goal of “a decent home and suitable living environment for every American family.” As rents rise and affordable housing options are sparse, low-income populations are more likely to select lower-quality housing that they can afford. As a consequence, low-income families and individuals may be more likely to live in housing subject to rodents, mold, lead and asbestos, or structural problems. Not only does this environment jeopardize the health, safety, and welfare of residents, it poses an especially acute risk to sensitive populations like young children and seniors.

Goal 3I: All housing is designed and built in a way that facilitates health, sustainability, and efficiency.

Policy 3I-1: Ensure that all new housing is constructed from materials that do not contain known hazardous elements.

Policy 3I-2: Encourage departments to support pollutant-free homes. For example, consider encouraging the fire department to provide households with free or low-cost smoke detectors and carbon monoxide detectors.

Policy 3I-3: Work with developers and other agencies to prioritize health in planned construction.

Policy 3I-4: Encourage sustainable and “green building” practices.

Reason for Change: Adding a health element was a recommendation of the Whatcom County Housing Advisory Committee (WCHAC).

Housing — Action Plan

Zoning

- ~~1. Amend regulations and establish criteria for appropriate development standards to allow an appropriate mix of manufactured and mobile home parks in certain Urban Residential (UR) zones.~~

Reason for Change: Addressed in Policy 3C-3.

- ~~2. Amend zoning regulations to more broadly allow child and senior day care facilities with traffic and buffers adequately addressed.~~
- ~~3. Allow innovative housing ideas including co-housing, elder cottages, and shared living residences or group quarters.~~

Reason For Change: Addressed in Policy 3F-3.

Permitting

- ~~4. Allow conditional occupancy by the owner of a residence under construction, yet not ready for permanent occupancy, where health, liability, and legal concerns have been addressed. Such occupancy would be conditioned on identified criteria.~~

Reason for Change: This is already allowed by International Building Code [A] 111.3: Temporary Occupancy.

Regulatory Review and Reform

- ~~5. Review any changes to county regulations affecting the provision of housing for negative influence on direct costs and on the indirect costs of permit processing time.~~

Reason for Change: Moved to Policy 3A-1.

- ~~6. Review any new changes to regulations affecting the provision of housing for population and housing preferences and needs prevailing at that time.~~

Reason for Change: Created Policy 3C-5.

- ~~7. Establish a regular periodic review schedule of policies and procedures, including accessory housing ordinance, by Planning Commission, panel, task force, executive review, or other methods.~~

Reason for Change: Addressed in Policy 3G-2.

- ~~8. Adopt land use regulations and development standards which allow lot clustering, varied lot sizes, small scale multi-family dwellings and reductions to infrastructure requirements for subdivisions to encourage development of housing obtainable by purchasers with the greatest mix of household incomes.~~

Reason for Change: Addressed in Policy 3C-1.

- ~~9. Adopt land use regulations and development standards which allow innovative housing ideas including co-housing, elder cottages, and shared living residences or group quarters.~~

Reason for Change: Addressed in Policy 3F-3.

~~Review Committees~~

- ~~10. Form a special task force consisting of farmers, workers, lenders, public housing providers, and elected officials to initiate regulations designed to encourage and enable farmers to provide housing for farm workers.~~

Reason for Change: This is a policy decision and is similar to Policy 3D-2.

- ~~11. Establish a broad-based citizen committee consisting of interested and affected parties to:~~
- ~~• Review existing regulations for consistency with the goals contained in this plan and review proposed regulations for their effect on housing affordability and availability.~~
 - ~~• Evaluate local legislative actions for opportunities to enhance availability of affordable housing to all residents of the county and enforcement of laws pertaining to tenant rights.~~

Reason for Change: Addressed in Policies 3A-1 and 3C-5.

~~Staffing~~

- ~~12. In general budget review, allow for adequate staff to provide timely review of land use proposals.~~

Reason for Change: The County's legislative body considers this on a regular basis.

~~Building Standards~~

- ~~13. Encourage private groups to inventory sets of pre-approved residential building plans that can be offered to the public free of charge.~~

Reason for Change: We already encourage this, but it is ultimately up to the private groups whether or not they do it.

~~14. Investigate and enable creative options to reduce or eliminate infrastructure requirements such as road width, sidewalks, curbs and gutters where it is clearly demonstrated that such action does not create a safety hazard and is not contrary to the interests of the health and well-being of county residents.~~

Reason for Change: Addressed in Policy 3C-1.

~~Lot Size/Shape~~

~~15. Adopt land use regulations and development standards that allow innovative lot designs (Z lots, zero lot lines, small lot districts) in the interest of reducing the serviced lot portion of overall housing development costs.~~

Reason for Change: Addressed in Policies 3C-1 and 3G-4.

~~16. Eliminate lot consolidation criteria when it is in the interest of serving housing affordability.~~

~~17. Where appropriate, and through density adjustments, decrease minimum lot sizes.~~

Reason for Change: Action items 16 and 17 integrated into Policy 3C-6.

~~Mixed Use~~

~~18. Adopt development regulations that provide for adequate buffering requirements (trees, other vegetation, and fences) and sound insulation between uses to minimize drawbacks of mixed use such as noise, odors, and cluttered views.~~

Reason for Change: Covered by WCC 20.80.300 development regulations.

~~19. Review and revise land use regulations and adopt "adaptive re-use" to allow the conversion of single-family dwellings, commercial/light industrial facilities and other non-residential structures to a variety of housing types where water and sewage treatment can be provided.~~

Reason for Change: This is already allowed under the current edition of the International Existing Building Code.

~~Developer Incentives~~

~~20. Review potential for offering density bonuses, reduced lot size, and other incentives for including specified proportions of housing targeted for low- and moderate-income households.~~

Reason for Change: Addressed in Policies 3F-1 and 3G-4.

~~21. Through adoption of a set of incentives, use some form of inclusionary zoning that encourages provision of housing targeted for low- and moderate-income households.~~

Reason for Change: Addressed in Policy 3F-1.

~~22. Make a series or menu of incentives, including but not limited to density bonuses, transfer of development rights, and/or infrastructure concessions available to project developers wherever special needs populations are specifically served.~~

Reason for Change: Added to Policy 3F-1.

~~23. Require impact and mitigation fees, if any, to be paid at the time the occupancy permit is issued by Whatcom County.~~

Reason for Change: Not in compliance with current WCC 20.75. This would require a policy decision if/when mitigation fees were implemented.

~~24. Provide additional bonus housing density for inclusion of affordable housing in a Planned Unit Development.~~

Reason for Change: Added to Policy 3F-1.

~~Buyer Assistance~~

~~25. Establish a housing development fund, accessible to individuals qualified for affordable housing assistance who are legal residents of the county, administered by an agency such as Bellingham-Whatcom County Housing Authority or the Whatcom County Opportunity Council, and funded by contributions from developers wishing to utilize affordable housing incentives and bonuses, but not wishing to include affordable housing in their own projects.~~

Reason for Change: Moved to Policy 3D-4.

~~26. Support existing agencies which provide for, or provide assistance in obtaining, low- or no-interest loans for first-time home buyers and others needing assistance to purchase homes.~~

Reason for Change: Moved to Policy 3F-4.

Education

- ~~27. Prepare an easily-understood guide or set of guides, readily available to the public, describing in a step-by-step fashion the processes required for land use actions.~~
- ~~28. Educate the public about permitting processes, and the availability of existing house plans by providing easy access to information through media such as videotapes, workshops, the Internet and others.~~

Reason for Change: 27 and 28 incorporated into Policy 3A-2.

- ~~29. Educate the public about innovative housing ideas including co-housing, elder cottages, and shared living residences or group quarters.~~

Reason for Change: Added to Policy 3F-3.

- ~~30. Coordinate with local, state, and federal housing agencies, organizations and jurisdictions to further Whatcom County's goals and polices relating to housing.~~
- ~~31. Work with local, state and federal agencies to coordinate programs and secure grants or other funds available for housing programs.~~

Reason for Change: 30 and 31 incorporated into Policy 3D-1.

Housing Affordability, Distribution, and Targeting

- ~~32. Allocate to each UGA and city a "fair share allocation" that specifies the number of affordable housing units that are needed to accommodate each economic segment of the population in each area.~~

Reason for Change: There would need to be a collaborative agreement/process amongst the County and cities to do this and such an agreement does not presently exist.

Policy Priority in Favor of Permanent Community Benefit

- ~~33. Seek perpetual affordability achievable through nonprofit-owned rental housing and certain forms of homeownership including community land trusts, limited equity condominiums, and deed restricted homeownership.~~

Reason for Change: Addressed in 3D-1.

~~Inclusionary Zoning~~

~~34. Develop inclusionary zoning incentives and requirements that integrate affordable housing into new market-rate developments.~~

Reason for Change: Integrated into new Policy 3G-5.

~~35. Develop a system for inclusionary zoning payments made in lieu of providing inclusionary units in some developments.~~

Reason for Change: Integrated into new Policy 3G-5.

~~Financial Incentives to Encourage Affordability~~

~~36. Explore legislative authority to use "current use taxation policies" to benefit affordable housing by applying the tax abatement policy now available for farmland, timberland and other open spaces.~~

Reason for Change: This appears to require a State Constitutional amendment, and would require a larger policy discussion.

~~37. Explore other financial incentives such as tax credits for low-income households who opt into a non-speculative housing market.~~

Reason for Change: Moved to Policy 3F-5.

~~38. Encourage "employer-assisted housing" as a recruitment/retention strategy using down payment assistance, interest rate buy-downs, second mortgages, etc.~~

Reason for Change: This is a private sector incentive.

~~Funding Strategies~~

~~39. Create a "housing trust fund" to provide dedicated funding for housing priorities set by the jurisdictions involved.~~

~~40. Consider using the "Housing and Conservation Trust" used in Vermont to fund affordable housing inside urban areas that takes pressure off farmland, open space and rural lands.~~

~~41. Consider a ballot measure for a "housing levy" that funds affordable housing development.~~

- ~~42. Consider a housing levy that adapts the Vermont model by proposing a combination of open space/farmland/salmon protection along with support for permanently affordable housing at the right location.~~
- ~~43. Consider using a "real estate excise tax" or a "real estate transfer tax" a County-wide tax or levy to provide a revenue stream for the local housing trust fund for affordable housing.~~

Reason for Change: All these funding strategies require a regional policy discussion, however, they are integrated into Policy 3F-5 as options to consider.