



HOUSING ELEMENT

1. Introduction

1.1 PURPOSE AND INTENT

The Housing Element has a defining role in ensuring the provision of adequate and quality housing for existing and future residents of all economic segments of the community. It must provide an inventory and analysis of existing and projected housing needs, identify sufficient land for a variety of housing types, and make adequate affordable housing provisions for existing and projected populations, per Growth Management Act (GMA) requirements (Washington State Legislature, 1995). As Duvall's population and home prices continue to rise, balancing the need for preserving the City's character while meeting other community preferences and GMA requirements becomes a greater challenge.

Duvall's existing housing stock is comprised of a variety of styles and densities. Within the Old Town area, older, small-lot, single-family homes predominate, with some small, older, multifamily buildings also present. The upper plateau, or eastern, neighborhoods contain relatively large-lot, single-family, suburban-style homes, with some higher density neighborhoods located along NE 150th Street and the NE 143rd Place and NE 145th Street corridor. As new housing is developed, design elements should harmonize with existing housing and neighborhoods to ensure that the housing enhances the overall character of the community.

The Goals and Policies provide a framework for meeting short- and long-term housing needs, community preferences, and GMA requirements. The Housing Element Analysis that follows describes Duvall's historic demographics and related housing characteristics, future trends, and strategies for meeting affordable housing targets.

Goals and Policies

GOAL H1: Preserve, maintain, and enhance existing housing and residential neighborhoods.

Policies

- H .1 Implement site, building, and landscaping design standards for new development within existing neighborhoods to preserve the established neighborhood character.

- H .2 Manage the density and visual transition between new residential subdivisions and existing neighborhoods by encouraging compatible landscaping, building, and site designs.
- H .3 Ensure that new mixed-use, commercial, and industrial development adjacent to existing residential neighborhoods complements and enhances existing neighborhood character.
- H .4 Identify and promote programs that provide financial, labor, and technical resources to assist low income citizens in maintaining or repairing their homes.
- H .5 Fund improvements to streets, sidewalks, and other infrastructure to revitalize older neighborhoods within the city.
- H .6 Encourage infill development within existing residential neighborhoods that is compatible with surrounding structures and uses and is consistent with neighborhood character.

GOAL H2: Site and building design standards promote high-quality design and neighborhood character in new residential subdivisions and new multifamily structures.

Policies

- H2.1 Evaluate and implement subdivision and building standards in a manner that provides variety and quality design, avoids mundane repetition, and is consistent with existing character.
- H2.2 Balance usability, public safety, and access in larger residential developments where active and passive parks and open space are required, through the site plan review process.

GOAL H3: Innovative and creative uses of land enable a variety of housing types that accommodate changing design technologies, demands, and preferences, while maintaining Duvall’s character and accommodating the 20-year growth targets.

Policies

- H3.1 Allow for a variety of housing types and lot sizes consistent with land use designations including corner-attached housing, mixed-use, townhouses, cottage-style housing, duplexes, multiplexes and mobile homes. [Note: corner-attached housing added per EIS mitigation measure].

- H3.2 Consider regulations that would allow cottage housing in residential areas, and revise the Duvall Municipal Code to allow and create standards for a wider variety of housing styles.
- H3.3 Allow creative site planning techniques and clustering of new development that are compatible with surrounding community character, allow for a variety of housing products, and create and conserve open spaces.
- H3.4 Develop and implement, where compatible with underlying zoning and adjacent developed properties, a density bonus program and other incentives to increase open space and park areas and provide affordable housing for seniors, low income families, or other special-needs residents.
- H3.5 Implement minimum lot sizes and/or minimum units per acre to achieve allocated future growth and density targets.
- H3.6 Encourage the development of senior housing and assisted-living units through the application of H 3.1 and H 3.2, and other available means.
- H3.7 Allow for accessory dwelling units on single-family lots with minimal procedural requirements while addressing neighborhood compatibility through specific development, design, occupancy, and neighborhood character standards.
- H3.8 Allow for compatible multifamily infill above, and adjacent to, commercial and mixed uses on Main Street.
- H3.9 Periodically review and amend, as needed, subdivision, land use standards, and design guidelines to accommodate changing demands and trends.
- H3.10 Zone sufficient buildable land, create adequate usable development capacity and allow for an appropriate mix of housing types to accommodate Duvall's projected share of King County population growth over the next 20 years.

GOAL H4: Affordable housing needs are met for low- and moderate-income residents.

Policies

- H4.1 Develop and implement strategies, in collaboration with King County, to achieve targets for low- and moderate-income housing that are consistent with Countywide Planning Policies.

- H4.2 Develop partnerships with federal, state, and regional housing agencies, such as A Regional Coalition for Housing (ARCH), to provide opportunities for affordable housing in Duvall.
- H4.3 Promote the preservation and rehabilitation of existing affordable housing stock, such as multifamily housing, manufactured housing, and mobile home units.
- H4.4 Encourage the development of affordable housing by providing creating regulatory incentives such as density bonuses, expedited permit processing, fee waivers, and development transfers. [Note: these programs are not currently in place but this policy could be implemented at a later time]
- H4.5 Create meaningful incentives to facilitate development of affordable housing in both residential and commercial zones, including allowing height increases, density increases, and larger floor-area ratios. [Note: Added per EIS mitigation measure]
- H4.6 Identify and promote financial housing assistance for low- and moderate-income individuals and families.
- H4.7 Develop a multifamily property tax exemption program to encourage for-profit developers to include affordable units as part of new housing developments. [Note: Added per EIS mitigation measure]
- H4.8 Consider requiring a percentage of affordable housing units as part of pre-annexation agreements. [Note: Added per EIS mitigation measure]
- H4.9 Recruit and support the development of workforce housing, defined as housing affordable to workers in agricultural, clerical, and service occupations including, but not limited to, farmworkers, teachers, law enforcement officers, firefighters, some health care professionals, and retail salespeople.
- H4.10 Identify and promote use of surplus public and quasi-public owned land for housing affordable to low- and moderate-income households. [Note: new policy for your consideration]
- H4.11 As part of any rezone that increases residential capacity, consider requiring a portion of units to be affordable to low- and moderate-income households. [Note: new policy for your consideration]
- H4.12 Allow manufactured homes in all zones where residential development is permitted in the city. [Note: new policy for your consideration]

- H4.13 Promote fair and equal access to housing for all persons and prohibit discourage any activity that results in discrimination in housing. [Note: new policy for your consideration]

GOAL H5: Permanent and temporary housing is provided for residents with disabilities, health care needs, or other special needs.

Policies

- H5.1 Support the preservation and development of special-needs housing that serves both city residents and those in surrounding communities.
- H5.2 Encourage and promote partnerships with public and private agencies, as well as developers, which provide funding for special-needs housing.
- H5.3 Support the integration of special-needs housing throughout Duvall's residential neighborhoods while taking into account proximity to relevant services.
- H5.4 Evaluate potential regulatory obstacles and ensure that codes or ordinances do not restrict development of special-needs housing.
- H5.5 Support opportunities for older adults and people with disabilities to remain in the community as their housing needs change, by encouraging universal design or and home retrofitting homes for lifetime use. [Note: new policy for your consideration]

GOAL H6: Pedestrian-scaled mixed-use development fills a unique and attractive niche in Duvall's overall housing mix (Note: new goal for your consideration).

Policies

- H6.1 Support mixed-use development close to employment and retail opportunities, with connections to parks and trails, transit services, and other amenities. [Note: new policy for your consideration]
- H6.2 Promote mixed-use development to achieve housing targets consistent with demographic and housing forecasts. [Note: new policy for your consideration]
- H6.3 Support design measures in mixed-use areas that promote compact, inviting, diverse, cohesive, and appropriately-scaled development in line with community character. [Note: new policy for your consideration]

- H6.4 Adopt strategies to further encourage efficient use of land and infrastructure as part of mixed-use developments. [Note: new policy for your consideration]
- H6.5 Allow for housing on upper floors of commercial buildings in commercial and mixed-use zones. Allow housing on ground floors in mixed-use developments in specific areas as designated by an adopted plan.
- H6.6 Ensure that housing and commercial components of mixed-use developments are integrated in a way that is advantageous to both uses.

Housing Element Analysis

The following section describes Duvall’s existing population demographics and household trends, Duvall’s population and housing targets based on local plans, policies and inter-jurisdictional coordination efforts, and strategies for meeting affordable housing targets during the planning horizon. The information contained in this section provides a basis for the goals and policies contained in this Element.

Overview

Duvall is obligated to comply with population and employment targets adopted in the King County Countywide Planning Policies. The targets are for a 20-year planning horizon and are based on countywide allocations. The relationship between demographic conditions in Duvall and the county as a whole establishes the basis for the amount of growth Duvall is required to absorb.

In 2015, Duvall's population was 7,345, which represented 0.4 percent of the County’s total population (Washington State OFM, 2015). Duvall’s demographic characteristics differ from the County’s as a whole in the following ways:

- Larger average household size of 2.99 people;
- Lower median age, with a higher percentage of total households having members less than 18 years of age;
- Greater percentage of housing units is owner-occupied rather than rented.

Table ED-1, in the Economic Development Element, provides a detailed comparison of demographic characteristics.

Population and Household Allocations

Future housing needs for King County, its cities, and towns for the planning period are derived from an overall population forecast provided by the state Office of Financial Management (OFM). The forecasted population is allocated to King County jurisdictions based on their lands capacity (land available for

development after accounting for critical areas, rights-of-way, and other considerations), as well as other factors such as infrastructure capacity and current and anticipated land use densities and intensities. This results in population, household, and employment targets adopted in the Countywide Planning Policies that the jurisdictions are expected to meet in 20 years. Further, the Puget Sound Regional Council (PSRC) prepares forecasts for jurisdictions' growth that provide analytical tools for evaluating growth in the context of Vision 2040, the regional growth plan.

The King County growth targets were adopted in 2012 for the period 2006 to 2031. The targets were developed through a process that starts with totals from the OFM and PSRC. Population and employment forecasts are allocated to regional geographies based closely on PSRC VISION 2040 baseline forecasts but also account for factors such as recent growth trends and anticipated annexations.

The County housing target for Duvall for the period 2006 to 2031 is 1,140 additional households. The employment target is 840 jobs.

Puget Sound Regional Council Forecasts

PSRC provides employment and population forecasts at the regional and local level for use in regional transportation and land use planning. While these forecasts are not specific targets, they are considered in King County's allocation process. The most recent forecasts were published in July 2013. In addition to baseline forecasts, PSRC provides a second set of target forecasts that reflect household and population growth (see **Table H-1**). PSRC employment forecasts are discussed in the Economic Development Element, and presented in **Table ED-2**.

Table H-1. Comparison of PSRC Household and Population Growth Target Forecasts King County and Duvall¹

	2010 ¹	2025	2030	2031	2035	2010-2035 % Growth
King County						
Households	789,238	947,143	993,467	1,002,739	1,039,796	31.7%
Household Population	1,931,277	2,196,287	2,290,110	2,308,882	2,383,978	23.4%
Group Quarters ¹	37,139	42,299	44,136	44,505	45,980	23.8%
Duvall						
Households	2,280	2,916	3,137	3,181	3,358	47.3%
Household Population	6,829	8,198	8,838	8,967	9,479	38.8%
Group Quarters ¹	39	48	52	52	55	41.0%

Source: Puget Sound Regional Council, 2013 Forecasts, Land Use Target.

¹Group Quarters: A group living arrangement, which is owned or managed by an entity or organization providing housing and/or services for the residents.

As shown, population for Duvall is forecasted at higher growth rate for the period 2010 to 2035 than for the county as a whole.

Demographics

Population Growth

Duvall experienced steady growth in the 2000's, as illustrated in **Table H-2**. Duvall grew from 4,616 residents in 2000 to 7,325 residents in 2014 – an average annual growth rate of 23.3 percent.

¹ 2010 population base data is derived using PSRC Land Use Target (LUT) methodology and is therefore not identical to 2010 US Census demographic data. Year 2010 US Census demographic data is otherwise used throughout the Comprehensive Plan.

Table H-2. Population Growth 2000 – 2014

Year	Population April 1	Increase	Annual % Increase	% Increase Since 2000
2000	4,616	-	-	-
2001	4,911	295	6.4	5.3
2002	5,311	400	8.1	15.1
2003	5,667	356	6.7	22.8
2004	5,855	188	3.3	26.8
2005	5,958	103	1.8	29.1
2006	6,134	176	3.0	32.9
2007	6,311	177	2.9	36.7
2008	6,486	175	2.8	40.5
2009	6,613	127	2.0	43.3
2010	6,695	82	1.2	45.0
2011	6,715	20	0.3	45.5
2012	6,900	185	2.8	49.5
2013	7,120	220	3.2	54.2
2014	7,325	205	2.9	58.7

Source: WA State OFM Intercensal Estimates 2000 to 2014

Household Trends

As noted in **Table H-3**, Duvall saw a significant population increase over the last decade. Household size has also shifted, as noted below. The total number of households in Duvall increased from 1,596 to 2,224 between 2000 and 2010, a change of almost 40 percent. Average population per household rose slightly from 2.88 in 2000 to 2.99 per household in 2010.

Table H-3. Household Composition

	2000	2010	% change
Population	4,616	6,695	45
Total Households	1,596	2,224	39.3
Avg. Household Size	2.88	2.99	3.8

Source: 2000 and 2010 U.S. Census Bureau

Another indicator of a shift in household trends is household composition (marital status of heads of household; households with individuals under 18 years; households with individuals over 65 years; and so forth). Although Duvall experienced an increase in all categories of household types, there remained little change in household composition between 2000 and 2010 (U.S. Census Bureau, 2000; U.S. Census Bureau, 2010).

A final indicator of the shift in household trends is age composition. **Table H-4** shows an increase between 2000 and 2010 in 45-64 year olds and 65 years old and over. During the same period, the number of individuals aged 20-34 rose very slightly, but declined as a percentage of the overall population.

Table H-4. Age Composition

	2000 (percent of total)	2010 (percent of total)	% change
Total population	4,616	6,695	45
65 and over	147 (3%)	300 (5%)	104
45-64 years	763 (17%)	1,585 (24%)	105
35-44 years	1,153 (25%)	1,381 (21%)	20
20-34 years	971 (21%)	1,028 (15%)	5.9
5-19 years	1,123 (24%)	1,751 (26%)	56
< 5 years	459 (10%)	650 (10%)	42

Source: 2000 and 2010 U.S. Census Bureau

Inventory of Existing Housing

Duvall had **2,577** total housing units as of 2015, as indicated in **Table H-5**. The housing stock consists of **91.7** percent single-family units (includes manufactured housing) and **8.3** percent multifamily units.

Table H-5. Housing by Type

Type of Housing Unit	2000 ¹	% of total	2010 ²	% of total	2015 ³	% of total
Single-family*	1,415	88.7	2,161	93.3	2,374	91.7
Multifamily	181	11.3	154	7.7	213	8.3
Total Units	1,596	.	2,315	.	2,587	.

* Including mobile/manufactured homes

¹ 2000 U.S. Census Bureau

² OFM Forecasting Division, Postcensal Estimates of Housing Units, April 1, 2010 to April 1, 2013.

³ City of Duvall, 2016.

The majority of Duvall’s housing units (approximately 58 percent, per 2012 Census data) were built after 1989 (U.S. Census, American Community Survey 5-Year Estimates, Table DP04). This indicates that most of the city’s housing stock is relatively new and in good condition. It is not anticipated that the average housing condition will decline significantly due to the increase in development of new housing since 2010.

Projection of Future Housing Demand
Housing Growth Targets

Duvall’s housing growth targets are assigned by King County (King County, see Population and Household Allocation section above). The King County housing growth target for the period from 2006-2031 is 1,140 new housing units.

Residential Capacity

Residential capacity is generally defined as the amount of existing housing units plus new housing a city can accommodate based on city rules (e.g., residential density requirements in the zoning code) and land available for new development. Residential capacity relates to residential growth targets in a number of ways. First, the city is required to plan for at least the residential growth target when determining residential capacity. Second, capacity relates to the actual physical landscape while a target is a minimum number of housing units allocated to Duvall by King County, irrespective of actual capacity. Third, capacity is in part driven by requirements for urban levels of development. For example, a minimum net density of 4 units per acre is required in urban areas (Washington State Legislature, 1995). Fourth, capacity is a result of the citizens’ vision for what level of development they want in their city.

Evaluation of residential growth capacity is necessary to determine whether the King County housing growth target (new housing units) can be accommodated within city limits and/or the UGA. Sufficient capacity is available if residential growth capacity is equal to or greater than the King County target. If sufficient

capacity is not available, the shortfall must be addressed by revising allowable density or UGA annexation to provide additional area for residential growth capacity.

Based on calculations completed by the City of Duvall in 2005 and 2006, Duvall’s total residential growth capacity was estimated to be 2,650 new housing units within city limits and UGA/UGAR areas. The total residential growth capacity was used as the basis by King County for establishing a target of 1,140 new housing units by 2031 (King County, 2007). King County maintained this target for their 2014 Buildable Lands Report (King County GMPC, 2014) and Countywide Planning Policies (King County GMPC, 2012) for Duvall.

Throughout the course of the 2015 Comprehensive Plan update, Duvall completed an updated buildable lands and capacity analysis based on the 2016 Future Land Use Map and 2016 Zoning Map, and future land use designations for urban growth areas (see the Land Use Element for more detail) (City of Duvall, 2015). The updated buildable lands and capacity analysis is consistent with this adopted Comprehensive Plan. Results from the 2015 updated capacity analysis show sufficient residential growth capacity for the King County target as summarized in Table H-6.

Table H-6. Duvall Residential Housing Unit Target and Capacity

	King County Growth Target (2006-2031)	Housing Units Built in Duvall (2006-2014)	Remaining King County Growth Target (2015-2031)	Capacity for New Housing Units (2015-2031)	Growth Target Surplus	Total Residential Capacity
Duvall	1,140 ¹	352	788	1,293 ²	505	3,880 ³

¹King County developed this target in 2006 based on the assumption that Duvall had the capacity for 2,650 net new residential units within city limits and adjacent Urban Growth Areas (King County, 2007).

²This value identifies the anticipated number of new housing units that could be accommodated within city limits consistent with the City’s Future Land Use Map (see Land Use Element) and Zoning Map, along with within the North UGA, should it be annexed, and two parcels in the UGA-Reserve South, and the should they be annexed. The Southwest UGA would result in the loss of one house should it they be annexed (City of Duvall, 2015/2016).

³This value identifies the number of new housing units that could be accommodated within city limits and UGA anticipated within areas described in Footnote 2 plus 2,586 587 existing housing units as of 2015 (City of Duvall, 2015).

Employment vs. Housing Growth

Duvall was traditionally a rural service center for the Snoqualmie River Valley and surrounding area. However, with a significant increase in housing and slow economic growth, including limited job growth, the city has become a bedroom community. Most residents commute to nearby cities including Seattle, Redmond, Woodinville, and Bellevue for employment. The Economic Development Element provides further information describing employment characteristics.

Income and Housing Costs

Income

According to the 2010 U.S. Census Bureau, median household income in Duvall was \$111,300, and the median family income was \$124,400, a dramatic increase over 2000 figures, when the median household income was \$37,537 and the median family income was \$38,773. The income surge has had a significant impact on housing affordability within Duvall and surrounding UGA. **Table H-7** shows the range of household incomes within the city, as compared to King County income levels. Household income refers to the income of all persons who occupy a housing unit, the related family members and all unrelated people who share the housing unit. Family income refers to the income of all related persons residing together.

Table H-7. Comparative Income Categories in 2010

Income Category	Duvall			King County		
	\$	Total Households	%	\$	Total Households	%
Median Household Income	111,300	2,157	.	53,157	711,235	.
Median Family Income	124,400	1,688	.	65,035	423,511	.
Income \$35,000 or less	.	108	6.0	.	257,932	36.3
Income \$40,000 - \$74,999	.	252	15.0	.	223,254	31.4
Income above \$75,000	.	1,328	79.0	.	230,049	32.3

Source: 2010 U.S. Census Bureau

Housing Costs

Rental Units:

As of 2012 there were 318 occupied rental units (15 percent of all occupied units) including single-family and multifamily units. Although this number is up from the 2000 Census (181 units, 13 percent), it is still far below the total number of units in comparable cities near Duvall. As the population steadily increases and market demand for housing continues to increase, the need for more rental units (both market-rate and affordable) in Duvall will increase.

Single-Family Houses:

The 2010 Census reported 1,839 owner-occupied single-family homes in Duvall (85 percent). The median home value of a single-family house was an estimated \$385,300. Values in Duvall are higher than Monroe and lower than Redmond. Duvall is becoming an expensive location for many families that traditionally could afford to live here.

Housing Affordability

Historically, Duvall offered housing that was affordable for moderate-income and low-income families. (Moderate income in King County is defined as 50 percent to 80 percent of the County median income; low-income is defined as up to 50 percent of County median income). Prices for single-family homes, which were lower than homes in most Eastside communities, have become more expensive, making them out of reach for many first-time home buyers.

Seven percent of the City’s housing stock is comprised of mobile/manufactured homes and eight percent is multifamily housing. These units provide housing for many low- and moderate-income households, and are essential to maintaining an inventory of affordable housing in the community. The challenge facing Duvall is to continue providing opportunities for housing for families in the full range of income groups. The City’s primary strategy for ensuring the provision of affordable housing is to accommodate a range of new housing types and densities in its Comprehensive Plan Future Land Use Map.

Housing affordability, regardless of income, relates to the balance between a family’s income level and their desire for housing and other amenities. Housing costs are considered “affordable” when 30 percent or less of a household’s income is spent on housing. **Table H-8** shows the various income levels in Duvall compared to the percentage of median.

Table H-8. Household Income

Household Income	Percent of Median*
Less than \$10,000	1.9
\$10,000 -14,999	0
\$15,000 – 24,999	4.6
\$25,000 – 34,999	3.6
\$35,000 – 49,999	3.8
\$50,000 – 74,999	13.4
\$75,000 – 99,999	13.5
\$100,000 – 149,999	34.4
150,000 – 199,999	13.4
\$200,000 or more	11.5

* Median household income is \$111,356

Source: U.S. Census Bureau, 2008-2012 American Community Survey, Selected Economic Characteristics.

Table H-9. Monthly Housing Costs

Owner Costs*	Number of Units (%)
Less than 20 percent	484 (29.5)
20.0 – 24.9 percent	285 (17.4)
25.0 – 29.9 percent	318 (11.6)
30.0 – 34.9 percent	185 (11.3)
35 percent or more	366 (22.3)
Rental Costs*	Number of Units (%)
Less than 15 percent	52 (16.4)
15.0 – 19.9 percent	59 (18.6)
20.0 – 24.9 percent	68 (21.4)
25.0 – 29.0 percent	41 (12.9)
30.0 – 34.9 percent	11 (3.5)
35 percent or more	87 (27.4)

* Percent of Median Income

Source: U.S. Census Bureau, 2008-2012 American Community Survey, Selected Housing Characteristics.

Housing Affordability Index

The Housing Affordability Index (HAI) provides a way to track over time whether home ownership is becoming more or less affordable for the typical household. The index measures median-household income relative to the income needed to purchase a median-priced home. The HAI has a value of 100 when the median-income household has sufficient income to purchase a home, with a higher HAI indicating increased affordability.

The HAI is derived by dividing the affordable home price for a median-income household by the median sale price of homes in the area and multiplying the figure by 100. The HAI assumes borrowers make a 20 percent down payment, with a 30-year fixed mortgage, and that the maximum mortgage payment is 25 percent of the household's gross monthly income. The following table compares Duvall's HAI over the past real estate cycle.

Table H-10. Duvall Housing Affordability Index

	June 2007	Sept 2010	March 2014
Affordable Home Price			
Estimated Annual Income*	\$111,531	\$111,356	\$119,841
30 Fixed Mortgage Rate	6.15%	4.46%	4.30%
Affordable Monthly Principal & Int. (@25%)	\$2,324	\$2,320	\$2,497
Affordable Mortgage	\$381,396	\$460,017	\$504,512
Affordable Home Price (80% Mortgage)	\$476,745	\$575,021	\$630,640
Median Sale Price	\$474,000	\$361,000	\$417,000
Housing Affordability Index*	100.6	159.3	151.2

* Extrapolated from 2010 ACS figure based on OFM King County estimates.

As shown, the affordable sales price for a home at the peak of the market in 2007 was \$476,745, approximately equal to the median sale price of \$474,000, and the HAI was 101.6. In 2014, the HAI was up to 151.2, indicating increased affordability. Housing was most affordable in 2010 when home prices and mortgage rates were at their lowest levels.

On average, homes in Duvall are very affordable relative to Duvall’s median household income. The HAI indicates that home-ownership has become more affordable since 2007, but slightly less affordable since 2010. While the HAI indicates consistent affordability for the typical Duvall household, affordability is low compared to the average (lower) King County income and there are undoubtedly instances where prospective first time homebuyers are unable to find homes that they can afford to purchase.

Housing Affordability Targets

As part of local and regional population projections specified by provisions of the GMA, affordable housing targets are established for the 20-year planning period based on the City’s residential growth target. The King County Countywide Planning Policies specifically state a moderate income housing target is equal to 16% of the city’s growth target and a low income housing target is equal to 12% of the city’s growth target (King County GMPC, 2012). **Table H-11** shows housing affordability targets in Duvall for the 20-year planning period.

Table H-11. Housing Affordability Targets 2001-2022

	Total Housing Units	Very-Low Income Target (Up to 30% of median income) (12% of total units) ¹	Low Income Target (30-50% of median income) (12% of total units) ¹	Moderate Income Target (50-80% of median income) (16% of total units) ¹
Growth Target	1,140	137	137	182

Source:¹Affordable Housing Goal H-1, 2012 King County Countywide Planning Policies, November, 2012.

Strategies to Encourage Affordable Housing

As previously noted, 7% of the housing stock within the city is mobile homes and 8% are multifamily units. The need for these types of units will continue to rise in the city because of the increase in lower- to middle-wage jobs, an aging population that depends on more affordable housing, and people with special housing needs. In order to meet current and future affordable housing needs, the Housing Element encourages the following measures:

1. Development of Innovative Housing Techniques – Allow new housing techniques and styles, such as cottages, compact single-family homes on smaller lots, and duplexes and triplexes designed to look like single-family homes.
2. Accessory Dwelling Units (ADUs) – Given proper guidelines, these accessory units can provide affordable housing with minimum disruption of neighborhoods and can also allow families to stay in their homes despite changing economic circumstances such as divorce or loss of job. Many ADUs are affordable to low- and moderate-income families. ADUs are either conditionally permitted or allowed outright in all residential zones.
3. Manufactured Homes – These units are typically much less expensive than a traditional single-family home. The City allows these types of homes in all single-family neighborhoods.
4. Flexible Subdivision Standards/New Street Design Standards – The City may wish to allow more flexibility in the development of land with regard to subdivision standards.
5. Infill Development – Infill development allows parcels of land that are vacant but are within areas that are mostly built out to be developed. Although such sites are often smaller and may be more difficult to develop than raw land, there may be cost savings due to the existence of utilities that already serve the site. Opportunities may exist for this type of development in Old Town.

6. Mixed-use Development – Mixed-use development allows residential development in the same building as commercial development. Usually the residential development is above or behind the commercial development. Mixed-use development may provide affordable urban density housing with good access to services and employment. The advantage for the commercial development is a built-in customer base. Duvall allows residential development on the upper floors of commercial and industrial structures. The Comprehensive Plan Future Land Use Map designates areas in the SR-203 corridor for commercial and residential mix of uses. There may also be areas that have potential for commercial development along Main Street, with residential uses behind other structures or above commercial uses.
7. Development Incentives – Incentives such as density bonuses, subsidies, and streamlining the permitting process waiver of impact fees can help reduce development costs and encourage developers to include affordable units within their housing projects. Also, streamlining the permitting process can expedite the development process and reduce costs. Reduction or waiving of impact fees could also be considered with the understanding that impact fee funds not collected must be paid back to the City from other funding sources.
8. Participation in a Regional Housing Agency – The City should consider joining a regional housing agency such as ARCH, a King County consortium that supports and encourages the preservation and expansion of affordable and special-needs housing. As a member, Duvall could actively participate in regional solutions that seek opportunities to provide for additional affordable-housing options.

Housing for Special Needs

Federal and state law mandates cities to provide residential opportunities for individuals with special needs, defined as those people requiring some assistance in their day-to-day living, such as the physically or mentally disabled, victims of domestic violence, substance abusers, people living with AIDS, youth at risk, and seniors. Family living situations, institutional settings, social service programs, and assisted housing all serve those with special needs. The Federal Fair Housing Act includes all individuals with special needs and states that no individual shall be denied the opportunity for safe and independent living (U.S. HUD, 2015). In addition, the Washington Housing Policy Act states that a “decent home in a healthy, safe environment for every resident of the State” shall be provided (Washington State Legislature, 2005). The Housing Element supports goals and policies that provide equal and fair housing access for all residents of Duvall, including special-needs residents.

In order to provide housing opportunities for residents of special needs, the City should collaborate with other agencies to provide opportunities and services that would not be otherwise available to special-needs residents. In addition, the City should continue to support codes and ordinances which allow for a variety of housing opportunities, as well as encourage the increase of social support services within Duvall and the surrounding area. Adding flexibility to Duvall's land use code to allow group homes and home-based care is also a significant opportunity for meeting the demand for special-needs housing.

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