



Housing Market Conditions in Tourism-Dependent Municipalities

Report to the Washington State Legislature
Engrossed Substitute Senate Bill 5950, Section. 603.(48)

December 31, 2024



WASHINGTON STATE UNIVERSITY
**Metropolitan Center for
Applied Research and Extension**

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Executive Summary

The 2023 supplemental operating budget, Section 603.(48) of Engrossed Substitute Senate Bill 5950 required WSU to conduct a comprehensive study on housing market conditions in tourism-dependent municipalities. This study aims to explore various aspects of housing affordability and workforce housing in these unique communities. Key objectives include examining nationwide policies supporting affordable housing, analyzing the correlation between rising area median incomes and housing costs, and assessing the equitable distribution of state housing funds across urban and rural regions. Additionally, the study investigates state policies affecting housing costs in rural areas, identifies strategies to enhance local government revenue flexibility, and evaluates the outcomes of these strategies in supporting workforce housing initiatives.

Rapid and dramatic increases in real estate prices have outpaced real income for a wide swathe of the population across the US, including in Washington State. The COVID-19 pandemic accelerated this problem and added a new dimension to housing affordability as many white-collar urban professionals moved to rural areas where they could work remotely, creating upward pressure on housing stock and real estate prices in so-called “Zoom towns”. These pressures were more intense in places where either natural or cultural amenities provided attractive recreational opportunities.

Local workers are among the populations most damaged by these dynamics, particularly those who labor within the tourism industry and related services. Such local populations are often pushed out of the local housing market, as wages in this industry fail to keep up with rising housing costs. Generally, jobs that cluster around the tourism industry are low paid, part-time, seasonal, and/or non-unionized. The situation is often exacerbated by the in-migration of well-resourced outsiders (both permanent residents and second-home owners) drawn to high-amenity communities for their recreational opportunities, who often lack interest in integrating themselves into the existing community.

For this report we focused primarily on accessing existing (secondary) data and using targeted interviews to help ground what we were learning from existing literature and data, along with our professional expertise. The six-month timeline for this study prevented us from collecting significant amounts of primary data and limited our ability to test for causation. The full demographic and economic picture of these high-amenity communities is difficult to capture using existing data sources.

There is no legislative or widely accepted definition of **tourism-dependent municipalities**, highlighting the complexity of the concept. A concentration of hotels, restaurants, attractions, and services catering to tourists alone does not define tourism dependency.

After consulting with stakeholders, we identified 14 tourism-dependent communities in Washington State with seasonal workforce housing needs for our study: Bellingham, Chelan, Cle Elum, Friday Harbor, Grays Harbor, Leavenworth, Long Beach, North Bend, Ocean Shores, Port Angeles, Port Townsend, Twisp, Walla Walla, and Winthrop. We also examined similar tourism-dependent communities in other parts of the country, many of whom have demonstrated significant effort and local initiative in addressing workforce housing, to inform our understanding and explore a broad range of existing and potential solutions.

It is often assumed that communities with significant tourism sectors are subject to **seasonal changes** in worker demand, and research supports this. However, some communities, particularly in the Northwest, have at least two peak seasons, the summer and winter, with slower but still substantial tourism in the fall. In these areas there are often “shoulder season” layoffs that are only a few weeks long, requiring many communities in our region to supply affordable year-round housing that allows workers to survive the shoulder season in place. Conversely, if there are true seasons and housing is provided for and targeted to the seasonal workforce, landlords then need to find income streams for those housing units when there is no one to rent them, and are often forced to build those costs into the seasonal rental rates.

Workforce housing refers to housing that is affordable for middle-income workers who earn too much to qualify for traditional affordable housing programs but still struggle to find housing within their budget. To localize the affordability of housing, HUD applies the **cost-burden** concept which is when a household spends greater than 30% of its income on housing and housing related costs. It is becoming increasingly difficult for employers in these high-amenity areas to maintain an employment base as even essential middle-income workers in the health, education and public services sectors are unable to find local housing. Additionally, many tourist-related businesses, e.g., resort maintenance, restaurants, hotels, and recreational equipment providers, are short-staffed and must either reduce their hours of operation or close several days of the week.

Several factors impact the development of workforce housing, including land availability and cost; zoning and land use regulations; construction costs; financing and subsidies; infrastructure and transportation; and community support and political will. Addressing these factors requires a coordinated effort from government, private sector, and community stakeholders to create sustainable and affordable housing solutions for all workers.

Nationwide State and Local Policies that Support Workforce Housing

Workforce housing challenges were significant in all of the tourism-dependent communities we examined. However, we consistently found that the problems and solutions related to affordable workforce housing are often place-based, revealing that a “one-size-fits-all” policy cannot be applied to every community.

Approaches used by local governments to address these issues can be broken down into three broad categories: (1) address supply-side and regulatory restrictions on housing construction; (2) increase access to grants and other funding to subsidize housing/rental costs for consumers and construction costs to builders; and (3) educate and engage community to overcome NIMBY (“Not in My Backyard”) attitudes of local populations resistant to the construction of “affordable housing.”

When describing alternative housing options, some communities suggest replacing words such as “affordable” and “low-income” housing with “mixed use” or “workforce”, and “modular housing” instead of “mobile homes” or “trailer parks.” Such terms can aid government officials and private advocates to promote pro-growth housing opportunities for service sector employees to established residents.

Construction companies are interested in building low-income, high-density, affordable housing if they can achieve a positive ROI. However, zoning restrictions, permitting delays, and other building regulations make such construction cost-prohibitive and incentivize contractors to focus on more lucrative single-family detached homes serving middle- and upper-class individuals and those purchasing second (or vacation) homes. The private sector is also interested in opportunities to collaborate on solutions as they, too, benefit from a housing infrastructure that attracts and retains a thriving workforce.

Communities may collaborate with seasonal employers to identify creative solutions to address and incentivize needed workforce housing, including purchasing underutilized buildings, such as vacant schools and commercial buildings, for conversion to communal employee housing, rental incentive programs for landlords and homeowners, and employer-provided units. Cash incentives for home sharing and seasonal billeting programs managed by municipalities can convert underutilized space in the homes of residents for seasonal workforce.

Comparing Income and Housing Costs and the Allocation of Housing Program Funds

Disparities between income and housing costs in rural communities provide insight into whether state housing funds are adequately supporting both rural and urban areas. We examined the relationship between household income and housing costs in our focus communities between 2017 and 2022 both for home ownership and rental housing. Our findings show median home values outpaced increases in median income, putting homeownership out of reach for new buyers with the potential to also displace long-term residents. Homeownership became less affordable during this period for 13 out of 14 of our sample communities while affordability improved in Leavenworth. Further research is needed to determine what factors contributed to this success in comparison to other communities.

The declines in rental affordability were not as pronounced as those for home buyers. Several communities witnessed improved rental affordability relative to income increases, yet in several of our focus communities 50% or more of households who rent were still cost-burdened.

Across the three major programs sponsored by the Housing Trust Fund, rural areas received a greater percentage of funds (22.24%) than their percentage of the total population relative to urban areas (10.25%).

How state policies and regulations influence the cost of housing

The issue of housing affordability is particularly prevalent in rural, tourism-dependent areas in which visitation and amenity-driven in-migration can drive high costs of housing. Understanding the relationship between housing costs and local policy is key to developing affordability strategies. We identified two policy areas that impact housing affordability in rural tourism-dependent areas of Washington: (1) short-term rental (STR) regulations; and (2) incentives, programs, and plans designed to encourage affordable and workforce housing development. STRs are generally defined as transient rental accommodations in which occupants stay for fewer than 30 days. Although the State of Washington has recently passed formal definitions and a permitting mandate for STRs, much of the regulation to-date has been done at the community-level, with municipalities possessing autonomy in how they choose to control STRs.

Previous research demonstrates that when STRs make up a substantial proportion of the potential housing supply, communities can face rising costs across all housing types. While some communities in Washington are moving to limit the impacts of STRs on local housing costs, more work could be done to impose regulations and create incentive programs to encourage operators to rent to long-term occupants such as “Lease to Locals” programs to encourage the conversion of STRs to long term use for both the seasonal and year-round workforce.

Measuring the impact of different types of ordinances, regulations, and incentive programs on housing affordability is important for identifying the best strategies for mitigating the preservation of community housing while providing short-term options for tourists and visitors. However, STR regulations and affordable housing initiatives are generally newer policies established within the last five years which allows limited ability to assess the efficacy of various strategies.

Identify various strategies deployed to enhance local government revenue flexibility

Local governments can enhance the adaptability and resilience of their revenue streams by diversifying revenue sources, implementing reforms to tax systems, securing grant funding, or adopting policies that enable more responsive and flexible approaches to budgeting and financial planning in the face of evolving economic and policy conditions. Local housing needs assessments, action plans and housing production strategies can provide frameworks for the coordination of funding sources needed to provide affordable housing. These planning tools can help identify pathways for the production of affordable units in alignment with the income levels of residents.

Washington is a home-rule state, therefore cities control two of the most powerful affordable housing tools: comprehensive planning and land use. Washington municipalities have flexibility for both supply and demand-side solutions to increase affordable and local workforce housing and lower the per-unit land cost of development.

Process barriers, such as permitting delays and fees, can discourage both private and nonprofit housing developers. Regulatory restrictions increase construction costs and reduce overall supply, which further drives up the funding needed for affordable projects.

Strategic planning for low-income and workforce housing requires the integration of both land use planning and expertise in the consolidation of multi-source capital funding for affordable housing construction. While even large cities may lack this expertise, it is available through intermediaries and non-profits who have shown an ability to deliver complex low-income housing projects. The concept of increasing smart growth through “missing middle” housing with set-asides for affordable workforce housing could be adopted by any community, although smaller cities and towns may require technical assistance.

Regional partnerships are particularly important when high-amenity communities exist in close proximity, or when an entire region is composed of tourism-dependent cities, towns, and unincorporated areas. Regional economic development councils allow communities to pool resources, collaborate on grant writing, and identify common problems while ensuring that solutions are mutually beneficial. To meet challenges related to the housing affordability gap, local governments need policies to encourage affordable housing development whether through public-private partnerships, affordable housing trusts, nonprofits, or by incentivizing private developers.

Identify outcomes of strategies deployed to enhance revenue streams to support workforce housing initiatives.

The state Housing Trust Fund and federal Low Income Housing Tax Credit (LIHTC) are the primary tools communities use to access funding for affordable projects. Both types of funding are often layered to achieve financing for needed housing. The LIHTC only funds rental housing and eligible income limits do not target the housing affordability gap in tourism-dependent communities. Similarly, the Housing Trust Fund also primarily supports rental housing with income limits of 80% AMI. However, in many tourism-dependent municipalities where the demand for housing is high, workforce and missing middle households with area mean incomes of 80%-120% and above are still priced out of the market. Adopting a housing cost-burdened metric could alleviate this issue.

Although plans and strategies for affordable housing are found in individual Housing Action Plans, there is no official accountability to ensure that jurisdictions implement their local comprehensive plans strategies, nor are there metrics to measure progress toward the outcomes expressed in these plans.

Without a dedicated revenue stream for workforce housing, local jurisdictions often lack the resources to address all the components that add to the cost of affordable housing, such as land, construction costs and financing. Providing funding and setting statewide standards for project review and permitting would give local jurisdictions more potential to engage in streamlined project reviews. These standards should be written responsibly with the awareness that smaller communities may not have adequate staffing to divert towards meeting strict approval timelines.

Project level data on the methods cities and counties are using to combine and leverage funding sources for affordable housing programs is extremely limited. Formal reporting structures for tax revenue streams that target affordable development could assist in understanding the effectiveness and outcomes of local affordable housing initiatives. Housing dashboards can provide a visualization of a city or county's progress toward affordable housing targets. At the state level, a housing dashboard can be used to identify the biggest gaps between wages and housing, revealing the areas of highest need for housing solutions. Technical assistance is also needed to develop data-based assessments and housing strategies at local and regional levels.

Conclusion

We view this study as an initial step in understanding the current landscape of the housing market conditions in tourism-dependent municipalities. The current condition has been decades in the making, and a six-month study will not provide all the answers and solutions. However, in the process of conducting the data analyses, review of literature, and application of our team's expertise, we have thoughts on the approach to solving this wicked problem of affordable housing, at the community level.

We recommend that the state develops and supports a community-based, applied research approach to support the generation of locally-based solutions, with funding to evaluate and assess the effectiveness of the solutions, which would include collecting original data designed specifically to answer the core questions developed by communities. Elements to consider when building out a long-term approach to understanding and overcoming this crisis include, but are not limited to: evaluating the variability in the implementation and effectiveness of existing strategies; engaging stakeholders; creating a technical assistance center to support cities; examining the role of federal policies; and taking an applied research / adaptive management approach to develop and test novel approaches before full deployment.



Introduction

The 2023 supplemental operating budget, Section 603.(48) of Engrossed Substitute Senate Bill 5950 (Appendix 1), required WSU to conduct a comprehensive study on housing market conditions in tourism-dependent municipalities. This study aims to explore various aspects of housing affordability and workforce housing in these unique communities. Key objectives include examining nationwide policies supporting affordable housing, analyzing the correlation between rising area median incomes and housing costs, and assessing the equitable distribution of state housing funds across urban and rural regions. Additionally, the study investigates state policies affecting housing costs in rural areas, identifies strategies to enhance local government revenue flexibility, and evaluates the outcomes of these strategies in supporting workforce housing initiatives. The findings of this study were submitted to the appropriate legislative committees by December 31, 2024.

Our project team included faculty from WSU's Pullman and Everett campuses, University of Washington and Utah State University, and a former city official, most of whom have previously published research in the areas we were asked to study. For this project they conducted 28 new interviews, analyzed publicly available data, reviewed over 240 studies, articles, and reports, and researched policies in Washington State and across the country. Staff of the Metropolitan Center for Applied Research and Extension directed the project and compiled the final report.

The five tasks listed in Section 603.(48) are each addressed in separate sections of this report in the order in which they appeared in the Senate bill.

Issue Overview

In communities across the United States, the issue of affordable housing has reached crisis levels over the past two decades [1], [2], [3]. Rapid and dramatic increases in real estate prices have outpaced real income for a wide swathe of the population, including in Washington State. The COVID-19 pandemic accelerated this problem and added a new dimension to housing affordability as many white-collar urban professionals moved to rural areas where they could work remotely, creating upward pressure on housing stock and real estate prices in so-called “Zoom towns” [4], [5], [6]. These pressures were more intense in places where either natural or cultural amenities provided attractive recreational opportunities [7], [8].

In communities heavily impacted by amenity and tourism-based development, multiple factors often combine to challenge housing affordability for the local workforce. Often wealthy individuals target resort communities with the intent to purchase high-end housing as recreational second homes, including both new and existing construction [7], [9]. Additionally, tourism economies spur the conversion of both private homes and rental properties into short-term rentals, removing these units from the long-term rental or purchase markets, thus further decreasing housing supply and increasing insecurity [10], [11], [12]. These multiple stressors generally combine to raise housing costs substantially while decreasing supply.

Local workers are among the populations most damaged by these dynamics, particularly those who labor within the tourism industry and related services. Such local populations are often pushed out of the local housing market, as wages in this industry fail to keep up with rising housing costs [13], [14], [15], [16], [17]. Generally, jobs that cluster around the tourism industry are low-paid part-time, seasonal, and/or nonunionized [18], [19]. As tourism rises to dominate rural economies in particular, better paying, more stable jobs in extractive industries and manufacturing are often replaced with low wage work in the service and hospitality sectors [20], [21]. While many tourism-related industries may attract seasonal workers, research on rural amenity-destinations finds that the bulk of workers in smaller tourism-focused communities are longtime community members reeling from decades of economic decline in other industries, not recent in-migrants [7], [8], [22]. Both in-migrant job seekers and local workers face the same housing crunches, however the confluence of high housing costs and low wages creates a situation where housing supply is unable to meet housing demand, and many cannot afford to live in their home communities [8], [15], [23].

As our team members’ previous work has shown, these dynamics can result in multiple disadvantages for local residents, particularly those who work in tourism-related industries. These include loss of access to homes and living wages, but also loss of social networks, social capital, and social standing in communities, as well as disadvantages in other institutional arenas including education, childcare, healthcare, and the labor market [8], [23], [24], [25]. These disadvantages are often exacerbated by the in-migration of well-resourced outsiders (both permanent residents and second-home owners) drawn to high-amenity communities for their recreational opportunities, who often lack interest in integrating themselves into the existing community [7], [26].



Methods

For this report we focused primarily on accessing existing (secondary) data and using targeted interviews to help ground what we were learning from existing literature and data, along with our professional expertise. The six-month timeline for this study prevented us from collecting significant amounts of primary data and limited our ability to test for causation.

Interviews

Between July and November 2024, we reached out to builders, small business owners, managers of tourism sites, destination management organizations, municipal leaders, nonprofits, and housing planners for 30-60 minute interviews. These interviews provided insight on the impact of tourism and workforce housing issues at the local level.

We selected interviewees from communities that characterize high-amenity, land-constrained regions where housing costs have outpaced wages even for middle-income workers, and where the lack of affordable workforce housing has resulted in workforce displacement as well as recruitment, retention and attrition issues for nearly all sectors of the local workforce, including seasonal workers.

Some interviewees had roles and/or expertise in tourism, while others were residents of high-amenity tourist regions involved in solving local housing issues. We assembled a diverse slate of interviewees as regards sex, race and ethnicity, physical location, and type of work. Our questions encouraged interviewees to consider 'what could be' and not to focus solely on problems. We promised interviewees confidentiality upon publication.

Key Terminology and Definitions

To ensure consistency and provide direction for our research we explored terms used in the bill language, and others associated with tourism and housing in the context of this study.

Tourism-dependent municipalities

There is no legislative or widely accepted definition of tourism-dependent municipalities, and nearly every expert interviewed objected to the term, highlighting the complexity of the concept. Tourism-dependent municipalities are sometimes defined as a city or town whose economy relies heavily on tourism, signifying that a substantial portion of its revenue, employment, and business activities are directly or indirectly linked to the tourism industry.

A concentration of hotels, restaurants, attractions, and services catering to tourists alone does not define tourism dependency. Markers of tourism dependency include a rise in construction that reflects: (1) a demand for new homes, (2) the displacement of owner-occupied homes by second home and investment homeownership that caters to seasonal visitors, and (3) increased employment in the tourist sector including “arts, entertainment, recreation, accommodation, and food services” [24, p. 183]. Communities exhibiting these markers can be described using various terms and definitions, reflecting some reliance on tourism for economic stability.

The economies of smaller towns and communities may be more dependent on tourism than regions with more diverse industries. The latter may be better described as tourism-enhanced in that they leverage tourism to boost their economic development, integrating it as one of several key sectors contributing to their overall economy.

Although the economic vitality of both tourism-dependent and tourism-enhanced communities benefits from tourist activity, the impact of tourism can also create an imbalance in the real estate market that disrupts the needs of long-term residents. This imbalance leads to rising desirability for second homes and increased prices in the housing market. These repercussions may result in housing being out of reach for the local workforce, including workers from sectors that are essential to the functioning and vitality of a community. Due to their unique characteristics, including a small number of year-round residents and a surge of people who visit or work seasonally, accurate profiles for high-amenity areas present challenges as population and economic trends are less predictable, and data sources are often unable to capture the full demographic and economic picture.

Lacking a clear definition of tourism dependence or available secondary data to determine a set of focus communities for our study, we consulted stakeholders from State of Washington Tourism, Association of Washington Cities, Washington Indian Gaming Association, and destination marketing associations. Their input yielded a consensus of 14 communities known to attract visitors for their natural amenities (i.e. ocean, lakes, etc.), facilities (i.e. ski areas), and/or activities (i.e. wine tasting, hunting): Bellingham, Chelan, Cle Elum, Friday Harbor, Grays Harbor, Leavenworth, Long Beach, North Bend, Ocean Shores, Port Angeles, Port Townsend, Twisp, Walla Walla, and Winthrop (Appendix 2). Many of these communities have a seasonal component, due to their outdoor-related attractions. We eliminated large cities with diverse economies from consideration (e.g. Seattle), and cities that attract tourists for single, high-profile events (e.g. Omak Stampede).

Seasonality

It’s often assumed that communities with significant tourism sectors are subject to seasonal changes in worker demand, and research supports this [27], [28]. Communities often have specific outdoor activities (e.g., skiing, boating, and the like), which occasion a significant in-migration of workers who then out-migrate after the high tourism season. Other tourism-dependent communities, particularly in the Northwest, have at least two peak seasons, the summer and winter, with slower but still substantial tourism in the fall for both foliage viewing and hunting opportunities. In these areas there are often “shoulder season” layoffs that are only a few weeks long

[8], requiring many communities in our region to supply affordable year-round housing that allows workers to survive the shoulder season in-place.

Workforce housing

Whereas there are several agreed upon definitions for workforce housing, the framework is still inconclusive. Workforce housing refers to housing that is affordable for middle-income workers who earn too much to qualify for traditional affordable housing programs but still struggle to find housing within their budget. The Urban Land Institute (ULI) describes workforce housing as housing that is affordable to workers who earn between 60%-120% of the area median income (AMI). However, in high-amenity tourist communities, where housing prices have significantly outpaced incomes, workforce housing may even address workers earning between 120%-200% AMI [29]. In the post-pandemic rural landscape, it is common for average monthly rental housing costs to equal monthly wages in service sector jobs [8], effectively pricing the local workforce out of the community.

In some high-amenity communities, the need for affordable workforce housing may impact all income levels. To localize affordable housing, HUD applies the "cost-burden" concept. Cost-burden frames affordability by examining income as it relates to housing costs, which the American Community Survey (ACS) refers to as the "housing cost ratio". This approach does not place the focus on wages alone, but contextualizes housing affordability to the local housing market. A household is considered cost-burdened when it spends greater than 30% of its income on housing and housing related costs. A household is considered severely cost-burdened when it spends greater than 50% of its income on housing and housing related costs [30].

Several factors impact the development of workforce housing, including land availability and cost; zoning and land use regulations; construction costs; financing and subsidies; infrastructure and transportation; and community support and political will. Addressing these factors requires a coordinated effort from government, private sector, and community stakeholders to create sustainable and affordable housing solutions for all workers.

Every tourism economy depends on workers to support the tourism industry, and housing is a principal societal element for a productive and thriving workforce. Engaging the private sector in solutions is an important strategy as workforce housing impacts overall community resilience. When the private sector understands the return on investment (ROI) in terms of well-being, employee retention, and the local economy, the benefits of supporting workforce housing initiatives become evident. There is also value for the private sector in keeping the workforce close to where they work, with implications for health, productivity, well-being, recruitment and retention. Many growing resort communities also note a "down valley" syndrome which describes worker displacement from areas of employment, resulting in longer commutes [31].

Solutions to address workforce housing have been criticized as privileging the needs of wage earners over lower-income community members, including the disabled and those transitioning out of homelessness. However, workforce housing represents an essential community need that impacts everyone. To function, a community depends on residents and workers; a local economy is hindered when the lack of affordable housing results in a failure to attract and retain a workforce that is essential to the vitality of the community. When the workforce cannot find adequate housing, they rely on temporary solutions, e.g., living in their vehicles, or camping without power or water. These challenges detract from their ability to access stable housing and to contribute to the overall vitality of the community.

Cost-burden

The lack of affordable housing creates economic repercussions that can have lasting impacts on a community. A cost-burdened worker or working family spending 30%-50% of their income on housing, power, and utilities is forced to rely on credit, often at high consumer interest rates. This reliance on short-term credit can create a revolving succession of debt across time as they attempt to shift from high interest rates to lower ones to finance daily living needs such as food, clothing, healthcare, and transportation. This cycle also cannibalizes their

ability to save and create upward mobility for the future, rendering them unable to create an emergency fund for unanticipated needs, finance the upkeep of their home, and save for better housing [32], [33], [34]. When a seasonal worker is cost-burdened by housing, it can impact their ability to accept a local job or require them to settle for substandard or unstable living conditions.

In high-amenity communities where the affordability gap between wages and housing is high, employers are working with municipalities to produce employee housing through a variety of strategies. Collaborations between cities and employers of essential sectors, e.g., health care, education, and public safety, are now common in such communities [35], [36]. Less common, however, are solutions for seasonal workforce housing, although some are in process. Through a provision in the 2018 Agriculture Improvement Act, National Forest officials and Summit County (CO) government are coordinating the first workforce housing project built on US Forest Service Land [37]. Future collaborations between the Forest Service and local officials could offer both workforce and seasonal workforce housing solutions through leased public lands.



Nationwide State and Local Policies that Support Workforce Housing

Nested within the general problem of housing affordability is the matter of affordable workforce housing for areas experiencing increased real estate prices. Increases in single-family and vacation housing prices impact other real estate pricing downstream, incentivizing developers and contractors to develop market segments with the highest financial returns, often neglecting segments with lower return on investment (ROI). This in turn affects the supply and affordability of housing for lower-income workers who often rely upon rental units or smaller homes.

Lower-wage earners, including those in the service industry, often find themselves priced out of the market, requiring them to move farther from their places of employment and hobbling them with additional costs for commuting. These added time and costs create a phenomenon known as “time poverty” wherein more resources are devoted to travel, leaving less money for other necessities and decreased time for other activities. Service industry businesses find themselves short-staffed because their workers cannot afford to live nearby [38], [39]. This results in shortened hours of operation for restaurants and other service-oriented businesses, declining quality of service, or the permanent closure of said businesses as fewer workers are stretched thin across tasks. These nested impacts can decrease the tourist experience, which can further erode the economic base for the community.

While affordable workforce housing is a problem common across all segments of the service sector, its impact is evident in areas that derive a significant portion of their economic activity from tourist and recreational

activities. Ski resort towns, summer beach/island communities, areas surrounding state and national parkland, and related geographies often rely upon seasonal workers to staff hotels, restaurants, and other recreation-based businesses [24], [40]. A seasonal worker may only be needed for a few months of the year either because they serve specific seasonal tasks (e.g., ski instructors) or backfill the workforce needed to support businesses experiencing seasonal increases in demand [7]. Some of these seasonal employees are local year-round residents, but others come from outside the region, including international workers with J-1 work visas [29].

This section of our report provides a look at some select communities around the country that have attempted to manage affordable tourism workforce housing difficulties, identify common problems and provide a list of solutions to address such concerns. The suggestions should not be viewed as a definitive set of solutions, but rather a buffet of options that may be applicable to some Washington State locales. We consistently found that both the problems and solutions related to affordable workforce housing are often place-based, revealing that a “one-size-fits-all” policy cannot be applied to every community. Exploring the range of policies used to address housing in tourism-dependents regions has demonstrated that while common themes exist, solutions are driven by the local context.

Methodology

Since a comprehensive examination of all tourism-dependent regions outside Washington was not possible, we selected regions that appear comparatively similar to our list of focus communities, identifying Western US recreational resort towns and other high-amenity areas in the US known for outdoor recreation.

We gathered contact information for various public agencies and private organizations involved in addressing housing issues and interviewed stakeholders in several target communities. Our project staff also reviewed and summarized various reports culled from housing commissions and non-governmental organizations that addressed workforce housing concerns and proposed solutions in these regions.

Communities examined included Berkshire County (MA), Blaine County (ID), Breckenridge (CO), Cedar City (UT), Clatsop County (OR), Cody (WY), Jackson/Teton (WY), Ketchum (ID), McCall (ID), Sitka (AK), Vail (CO), and Valley County (ID). We conducted several in-person interviews with individuals connected to government housing policy and/or private stakeholders in the Berkshires, Clatsop County, Ketchum, McCall, and Valley County. These communities have demonstrated significant effort and local initiative in seeking workforce housing solutions by engaging the local community, including city officials, nonprofits, the private sector, and private-public partnerships, to develop strategies for alleviating housing affordability and workforce displacement.

Our research showed that each community has its own unique context, affecting the problems and solutions around affordable workforce housing. Some communities have long-standing resorts that have managed workforce housing over decades (e.g., Breckenridge, Vail), whereas others have only recently experienced explosive growth in the tourism sector (e.g., McCall, Valley County). As noted previously, some communities experience a large in-migration of seasonal workers while others rely on year-round residents for their tourism workforce. Proximity to larger urban areas also impacts housing availability and affordability, as do differences in state, county, and local laws and governing structures. As such, many issues and solutions encountered outside Washington State may not be applicable locally. Nonetheless, as noted above, our intent was to gain the broadest perspective possible of the problems experienced and available solutions being pursued in order to identify a range of policy options for Washington communities.

Findings

Concern about affordable workforce housing and seasonal employment was a common theme in all of our interviews. Housing seasonal workers poses a unique challenge in that they may only need housing for a few weeks or months of the year, e.g. ski resorts in winter, beach and water sports in summer, hunting and hiking in fall. Seasonal or month-to-month leases for these populations must then find other uses during the “off-season” or go unrented. This practice disincentivizes property owners to offer seasonal leases and discourages the

construction of seasonal housing. The vacation home market has also severely impacted housing supply for the tourism workforce, as short-term rentals offer higher profitability than seasonal options. Finally, in their struggle to address housing needs for all, many communities prioritize permanent residents over seasonal workers, particularly when said residents resort to temporary interventions, e.g., cars, campers and tents [41]. This further complicates the relationship between seasonal workforce housing and affordable housing for all citizens generally.

Approaches used by local governments, nonprofits, and the private sector to promote housing availability and affordability track closely with housing solutions presented in the 2023-2028 Housing Advisory Plan produced by the Washington State Department of Commerce [42]. They can be broken down into three broad categories: (1) address supply-side and regulatory restrictions on housing construction; (2) increase access to grants and other funding to subsidize housing/rental costs for consumers and construction costs to builders; and (3) educate and engage the community to overcome NIMBY (“Not in My Backyard”) attitudes of local populations resistant to the construction of “affordable housing.” All these solutions are interconnected, as NIMBY attitudes often fuel pressure for zoning restrictions on low-income or high-density housing. Local political leaders thus have an electoral incentive to avoid promoting subsidies for such housing where there is strong resistance, particularly in upscale recreational areas. Greater regulatory restrictions increase construction costs, which further drive up the funding needed for affordable projects. In addition, many smaller “tourism-dependent” communities have only a single housing-related person ‘on staff,’ and lack resources to apply for competitive funding opportunities.

Supply-side regulatory restrictions on construction and land use

Housing availability and affordability relate first and foremost to basic supply and demand. The more housing that can be constructed relative to demand, the lower the price per unit. However, increased supply should occur across all segments of the housing market, including affordable units for service-sector workers and low-income households. Wealth disparities in resort communities result in scenarios where local wage earners cannot compete for housing against short-term rental investors, high-income earners, remote workers, seasonal homeowners and visitors. As private developers naturally favor construction in the market segments with the highest return on investment (ROI), it is important for local governments to enact policies that make affordable workforce housing a realistic investment opportunity for both private and nonprofit developers.

In many tourism-dependent and recreational resort regions, development often favors single-family, detached vacation homes, luxury condominiums/townhouses, and short-term housing options (e.g., hotels, bed & breakfasts) for seasonal visitors. This type of development does little to alleviate the housing needs of year-round residents, including the local workforce. A Blaine County nexus study examining the impact of new development on employee generation finds that for every 10 new market-rate homes built in the county, approximately one new household is generated for the local workforce [31]. New development (both commercial and market-rate residential) in high-amenity areas generates new employment, which fuels a need for local workforce housing. Market-rate residential development, however, is largely not affordable to the local workforce and therefore exacerbates rather than reduces workforce housing gaps. Demand for second homes has not been shown to increase with new development, however, demand is strong and the market is producing residential homes for this buyer-profile – not for the workforce. It should be noted that an increasing residential population requires service workers to support the amenities used by these new residents, particularly as many resort communities report a critical need for workforce housing. However, the affordability gap between median household income and that needed to afford market rate production continues to put housing out of reach for residents. Local governments should ensure that housing development is in alignment with community needs, including for local workers.

Various stakeholders indicated that construction companies are interested in building low-income, high-density affordable housing if they can achieve a positive ROI. However, zoning restrictions, permitting delays, and other building regulations make such construction cost-prohibitive and incentivize contractors to focus on more lucrative single-family detached homes serving middle and upper class individuals and those purchasing second (or vacation) homes.

Below is a list of general solutions pursued by several tourism-dependent communities outside of Washington. Starred items [*] apply specifically to seasonal housing. Many of these solutions are consistent with “smart growth,” a planning concept that employs a mix of housing types and land use strategies [43]:

- **General Zoning Issues:** One of the common impediments to increasing the supply of affordable housing relates to restrictions on residential zoning, which range from the ability to build on unused land to the type of housing units allowed. Several common suggestions for easing zoning restrictions are as follows, sourced from conversations and community housing reports:
 - **High-Density Housing.** Seasonal tourist areas are frequently located in rural communities that allow the development of single-family homes on large plots. However, as the value of land increases, this practice reduces the buildable land available for needed housing near employment areas. Single-family home construction is too expensive for many low-income workers in high-amenity markets, often forcing them to relocate farther from their workplace. Development of higher-density housing such as apartment complexes, duplexes, condominiums, and micro-housing should be considered, with the understanding that these options are not popular among existing residents who seek to maintain a more “rural” (or “less urban”) feel in their communities.
 - **Vertical Development.** Rural communities have long favored “flat” development with building heights restricted to one or two stories to preserve scenic views and retain a natural, small-town feeling. Nonetheless, land can be used more efficiently by relaxing such regulations, and expanding to three to four stories can significantly enhance the overall supply of units available. This practice is complementary to high-density housing.
 - **Mixed Residential and Commercial Housing.** Zoning regulations that isolate residential buildings from commercial ones restrict efficient use of available space. Permitting mixed-use buildings with commercial activities (e.g., retail shops, restaurants) on the first floor and residential apartments or condominiums on the floors above provides more housing units. In addition, the workforce gains access to housing closer to points of employment, shortening commuting time and easing “time poverty.” Such mixed-use housing is popular in rapidly expanding suburban areas such as Redmond, WA and has been considered in places such as McCall, ID and Pittsfield, MA.
 - **[*] Modular and Micro-Housing.** Modular housing, e.g., mobile homes or tiny houses, can provide relatively inexpensive options for temporary workers. Likewise, micro-housing (also known as “apodments”) and bunkhouses provide living alternatives for individuals who are young and/or need only short-term housing. These units are similar to studio apartments with kitchenettes in urban areas, but also include “dormitory-style” living arrangements with communal recreational spaces and/or kitchens. Such accommodations are amenable to seasonal workers seeking shorter leases. This suggestion was sourced from the Ketchikan, AK Comprehensive Housing Assessment of 2019 [44] and was noted in interviews with individuals in Berkshire County (MA). Container homes are another option, used in Blaine County and McCall, ID as an explicit means of housing seasonal workers [45], and built by a company called indieDwell. As with high-density housing, though, modular and micro-housing projects often meet with local resistance from residents seeking to preserve the rural ambiance of their towns. Small dwelling units are however often inappropriate for families and those caring for dependents.
- **[*] Zoning and Permitting for Seasonal Rentals.** Zoning restrictions not only affect new construction but relate to the use of preexisting buildings that can be repurposed to expand housing options. The rise of rental services such as AirBnB and Vrbo have allowed owners of residential property to offer short-term accommodations to vacationers, but these platforms have also reduced the available housing stock for local workers. The short-term rental model could be leveraged to provide seasonal options for workers who need living arrangements for a few months and do not want to sign a full-year lease. This option requires safeguards to ensure that the housing will be preserved for the local workforce and not for short-term

vacation rentals of less than 30 days. Landlords are wary of renting to younger individuals, families with children or pets, and often prefer upscale vacationers who they believe will be less likely to damage their properties [8], [23]. Nonetheless, in areas with aging populations, such house sharing services and intergenerational living arrangements can help retirees stay in their homes, earn extra income, and provide temporary housing for seasonal workers.

Resort towns such as South Lake Tahoe (CA) and Wood River Valley (ID) have promoted the “Lease to Locals” rental incentive program, and online services such as Placemate [46] help facilitate such connections. The “Lease to Locals” model, incentivizes homeowners to convert short-term rentals for seasonal or long-term use in exchange for a cash subsidy. The program is used as a strategy to “unlock” workforce housing in Ketchum (ID) and Berkshire County (MA). The City of Ketchum partners with the Placemate platform to develop localized policies and marketing support for the conversion of under-utilized housing. Using funds generated by a local option tax, a cash incentive is provided to landlords in exchange for leases of 5 months or more that meets local need [47]. The “Lease to Locals” program can be used to encourage seasonal workforce rentals while also promoting the conversion of short-term rentals for local housing.

- **[*] Zoning and Permitting of Mobile Home, Small Houses, and RV Park Areas.** Beyond permanent construction, providing access to mobile housing opportunities can also alleviate stress on local housing markets. Mobile home parks provide easy and quick options for increasing housing. Although “trailer parks” are often stigmatized as places of run-down housing, a number of companies are now building “small houses” or “tiny homes on wheels” with attractive designs that can also be transported easily to locales as seasonal employment opportunities shift. Pallett, a startup based in Everett, Washington, originated as a provider of homeless housing solutions. Their workforce housing segment offers cost-effective palletized shelter systems targeted at agricultural workers. Designed to house two employees, Pallett’s 100 square foot units could be used to solve housing for temporary construction or seasonal resort workers [48]. With a 10-year material lifespan, the structures provide portability and can be disassembled and reconstructed as needed. The portable housing concept is also a possible intervention for resorts with existing land for temporary housing. Some seasonal workers live in recreational vehicles situated on either employer-provided or public lands, such as the National Forest [41]. All options that allow for portable living spaces require hook-up facilities for water, sewage, and electricity, as well as other possible amenities such as laundromats and communal gathering spaces (recreational facilities).
- **Reducing Delays in Construction Permitting.** Another frequently mentioned challenge related to the difficulty housing developers experience obtaining a variety of construction permits and licenses. This issue affects all levels of housing construction. Each day and week of delay in acquiring proper building permits adds to the overall cost of a project. This is particularly salient for low-income housing as long delays can disincentivize builders from undertaking projects with price caps. More local government resources should be devoted to providing faster permitting to reduce overall building project times. Additionally, affordable developers can be incentivized to build housing if they can “jump the line” and receive expedited timelines for process-related barriers such as land use entitlements and permits. Oregon’s House Bill 2001 [49] reduces timelines specifically for middle housing projects, allowing developers to skip intensive requirements that add to the overall cost of production.

Even without state legislation, developer concessions can encourage the construction of affordable workforce housing for low and moderate income households who are otherwise unable to compete in the market. Local governments can incentivize a “set-aside” that allocates a percentage of units for affordable or workforce housing through developer concessions such as reduced parking restrictions and system development charges (SDCs). Barriers to housing development are community dependent and informed by a combination of local zoning policies, comprehensive plans, funding and regulatory structures, and governed by community priorities for use of local funds. Municipal efforts to produce needed housing by easing restrictions and implementing developer-friendly timelines for permitting could be rewarded through state-level funding to generate additional aligned development. Reassessing urban growth boundaries and

bringing land to a development-ready state also provides an opportunity for state-level coordination of policy options to address missing middle and workforce housing.

- **Streamlining Regulations for Remodeling Unused Housing Stock.** New construction costs, including permitting, are not the only barrier to providing affordable housing. Numerous other regulations may exist on the books of local governments that make it difficult to remodel or repurpose vacant real estate. For example, Massachusetts requires any remodeling project exceeding 30% of the building's value to bring the entire project up to the most recent building codes. This rule negatively affects rural areas with abandoned properties built decades earlier, where bringing such properties up to code can often double the remodel price of the project. We recommend that local governments examine their existing regulations with the intent to understand the costs they impose on building, remodeling, and repurposing incentives to create affordable housing.
- **[*] Streamlined Permitting for Corporate Housing.** Seasonal housing options in tourism-dependent areas used to accommodate workers for the “high season” often lie vacant in the “off-season,” with attendant financial difficulties for developers and landlords. One solution allows resort operators to build on-site housing for their seasonal employees, a particularly beneficial option for J-9 (international) visa workers, as the resort can bundle housing with other forms of compensation, allowing this group an easier transition into living arrangements. In addition, communities can incentivize businesses to make such investments by providing companies access to streamlined building and other permits, as well as opportunities to “jump to the front of the line” in such permitting. Finally, on-site employee housing for seasonal workers reduces the demand for off-site housing, which in turn frees up availability for year-round renters.
- **[*] Complementary Seasonal Housing.** In some instances, resort towns and organizations – for instance, Berkshire County (MA) or the Boston Symphony Orchestra – utilize housing facilities that are underused during the primary tourist season for their seasonal employees, e.g., college dormitories or summer camps. Local governments can encourage such complementary seasonal uses by providing networking opportunities for resorts and other businesses.

Demand-Side funding opportunities

Even when affordable workforce housing exists, cost-burdened households may still face economic hardship in gaining entry to such units. Communities and/or employers that rely upon a migratory and temporary workforce can either provide financial assistance to these individuals or subsidize the costs of rental units near places of seasonal employment.

- **Housing and Land Trusts.** Civil society organizations concerned about affordable housing issues provide a valuable resource for communities seeking to secure low-income and short-term lease housing options for service sector workers. These organizations consolidate funding from private donors and government grants to purchase land and pay for the construction or remodeling of affordable housing units. Many also provide counseling services centered around mortgage planning and aid individuals to secure rental assistance. They frequently partner with local government administrations and other public agencies to coordinate resources and policy initiatives to eliminate barriers to affordable housing construction. Examples of such groups in our study include: Alaska Housing Finance Corporation [50], the ARCH Community Housing Trust (ID) [51], and the Neighborhood Nonprofit Housing Corporation (UT) [52]. Local governments create and manage some trust funds, e.g., the Pittsfield Affordable Housing Trust (MA) [53], with input from the private sector.
- **Funds for Deed-Restricted Housing.** Deed-restricted housing is a regulatory tool limiting the use of residential and commercial property, often for the purposes of retaining affordable units in areas with rapidly increasing housing prices. For example, McCall (ID) created a land bank fund that allows the city to purchase real estate for the express purpose of preserving affordable housing opportunities. Vail (CO), an area known for high housing costs as well as a high demand for service-oriented and seasonal workers, established an

active program called Vail InDEED [54] to purchase deed-restricted housing with the goal of maintaining an adequate supply of affordable workforce housing. Resort communities are implementing deed-restricted workforce housing programs through a variety of models, including developer incentives to restrict housing for use of local workers [55]. Some variations of the program include a developer “set-aside” to provide a percentage of affordable workforce units when building a market-rate project.

- **State and Federal Grant Opportunities.** Numerous opportunities to obtain financial grants for affordable housing projects exist at the state and federal level. Washington State’s Housing Trust Fund provides such opportunities, and similar opportunities exist in many of the other non-Washington communities we examined. However, obtaining such grants is contingent upon having the staff resources to locate, apply for, and manage these opportunities. Many governments in tourism-dependent and tourism-enhanced regions are short-staffed and unable to pursue grant programs. Collaborating with nonprofit organizations such as the housing trust groups mentioned above, or exploring ways to share staff with other local governments in the region provides an opportunity to pool resources for grant writing and management.

Local Option Taxes. Another common suggestion for improving workforce affordability is to allow local governments the ability to raise revenue from their own communities via local option taxes. State laws often limit such revenue opportunities; thus, it is important to understand state law and work with state legislatures to unlock the ability to raise local funding. Idaho currently allows resort towns to create local option taxes, but these initiatives must be voter approved, which requires local politicians to convince citizens of the importance for increased affordable housing. Several interviewees told us that their communities lack a public funding source for “missing middle” housing. Local option taxes can be used to leverage funds to build or subsidize needed workforce housing. In addition to the above findings, a summary of recent state legislative actions in Colorado, Idaho, Montana, and Oregon related to creating more funding opportunities for affordable housing is listed in Appendix 3.

Addressing the problem of NIMBYism

There is a symbiotic relationship between both the supply-side barriers to building construction and the need for financial assistance to subsidize such construction and/or provide financial resources for low-income home buyers and renters. Mitigating supply-side restrictions reduces the costs of construction, thereby lowering rental and mortgage expenses for the housing consumer. This, in turn, reduces the need for demand-side financial assistance (e.g., construction subsidies, rent support programs), which is often scarce and difficult to obtain.

Underlying this dynamic is a set of “not in my backyard” (NIMBY) attitudes by local residents regarding the construction of high-density, low-income, or other forms of affordable housing (e.g., high-density construction, modular (or tiny) home parks, and the conversion of unused housing stock for short-term and seasonal leases). Both long-term and second-home residents resist such construction because they fear it will undermine the bucolic nature of their communities, increase crime rates, diminish the perceived favorable qualities that make these resort/tourist areas attractive, and/or lower the resale value of residential homes. NIMBYism manifests itself when preexisting residents resist affordable housing solutions by insisting on zoning regulations, building code restrictions, or outright bans on building construction that make workforce housing less expensive [56].

An irony of NIMBYism in tourist areas exists, however. While local residents and owners of vacation homes prefer restrictions on added growth, the lack of affordable housing in the area means service industry workers are less likely to seek employment in these regions. As a consequence, many tourism-related businesses, e.g., resort maintenance, restaurants, hotels, and recreational equipment providers, are short-staffed and must either reduce their hours of operation or close for several days of the week [57]. Given that both tourists and long-term residents rely upon these commercial amenities, the overall quality of the vacation experience (for tourists) and daily life (for residents) is reduced. If the community cannot provide the means to support a tourism-related workforce with affordable housing, the overall recreational experience is diminished, undercutting the community’s economic advantage.

The solutions to NIMBYism are much more difficult to identify than the issues surrounding supply-side restrictions and demand-side subsidies. Shifting attitudes to favor increased affordable housing that supports a service industry workforce takes time. Nonetheless, several potential paths to doing so arose in our conversations and reviews of tourist communities outside Washington.

- **Educational Outreach.** Involving diverse stakeholders – e.g., full-time and seasonal residents, private developers, and nonprofit housing organizations – in discussions around housing issues and their complexity and meaning for the larger community is critical to fostering a climate amenable to the provision of more affordable housing.
- **Rebranding Affordable Housing.** As noted earlier, the terms “affordable” and “low-income” housing often create negative reactions among rural residents, evoking notions of urbanization, congestion, and crime. When describing alternative housing options, we suggest using “mixed-use” or “workforce” housing to replace “affordable” and “low-income,” and “modular housing” instead of “mobile homes” or “trailer parks.” Such terms can aid government officials and private advocates to promote pro-growth housing opportunities for service sector employees. The housing crisis has now expanded to include middle-income workers, and several housing programs use a “community housing” mindset to describe housing that addresses a variety of needs and income levels [58].



Comparing Income and Housing Costs and the Allocation of Housing Program Funds

This section highlights the linkage between income and housing costs and attempts to determine if state housing funds are supporting both rural and urban areas. We approached this task by examining whether increases in household income in Washington State were keeping pace with housing costs in our focus communities (Appendix 2) over a five-year period between 2017 and 2022 both for homeownership and rental housing. We further examined the percentage of the population who are housing cost-burdened, i.e., spending more than 30% of gross income on housing and housing-related costs as defined by HUD [30].

Information about the distribution of housing funds was drawn from the Washington State Housing Trust for the biennium period of 2023-25. More historical data would have required us to file a public disclosure request, which was not possible given the timeframe of our study.

Comparison of Increases in Housing Costs and Income

Methodology

We obtained information on household income and housing costs for our focus communities from the American Community Survey [59]. We then ‘drew’ a five-mile radius around each of the communities for calculation purposes as it encompasses most of their housing stock and represents a reasonable commute to work and essential services (e.g., grocery stores, pharmacies).

To visualize how housing costs relate to income, we then plotted the five-year percentage increases in median home values (Figure 1) and rental costs (Figure 2) against median income increases. The 45-degree line indicates the rate at which median income would be keeping up with housing costs. Communities where housing has become less affordable relative to increases in median income lie above the 45-degree line and communities

with *improving* housing cost affordability lie below the line. It is important to understand that these figures are calculated at an aggregate level and only give an approximation of the conditions in the represented communities.

Increases in median income versus median home values

Homeownership became less affordable over the 2017-2022 period for the state at large, but also for 13 out of 14 of our sample communities (Figure 1). Only Leavenworth demonstrated improved housing affordability for buyers during this time frame. Cle Elum was a significant outlier with home values increasing by 98% whereas median income only increased by 19.4%. Several other communities fared worse in terms of homeownership affordability relative to the state average, including North Bend and Walla Walla. The other communities were either on par with the overall performance of the state (e.g., Bellingham, Grays Harbor, Port Townsend, Twisp, and Winthrop) or did not fare as poorly. Communities such as Chelan, Ocean Shores, and Port Angeles experienced decreasing homeownership affordability, but were closer to the 45-degree affordability line.

Median Income vs Median House Value (% Change) 2017-2022



Figure 1. Comparison of median household income versus median home values as percent change for the time period 2017-2022. Source: American Community Survey 2022.

Increases in median income versus median rental costs

Rental affordability during the same time period was better than homeownership with 8 communities showing increased affordability with respect to rental units (Figure 2). Leavenworth again showed the most improvement in housing affordability with respect to the rental market, with Ocean Shores, Port Angeles, and Twisp also experiencing increased affordability. The declines in rental affordability were not as pronounced as those for home buyers. Nonetheless, communities such as Bellingham, Chelan, Cle Elum, and Grays Harbor fared worse than the state average.

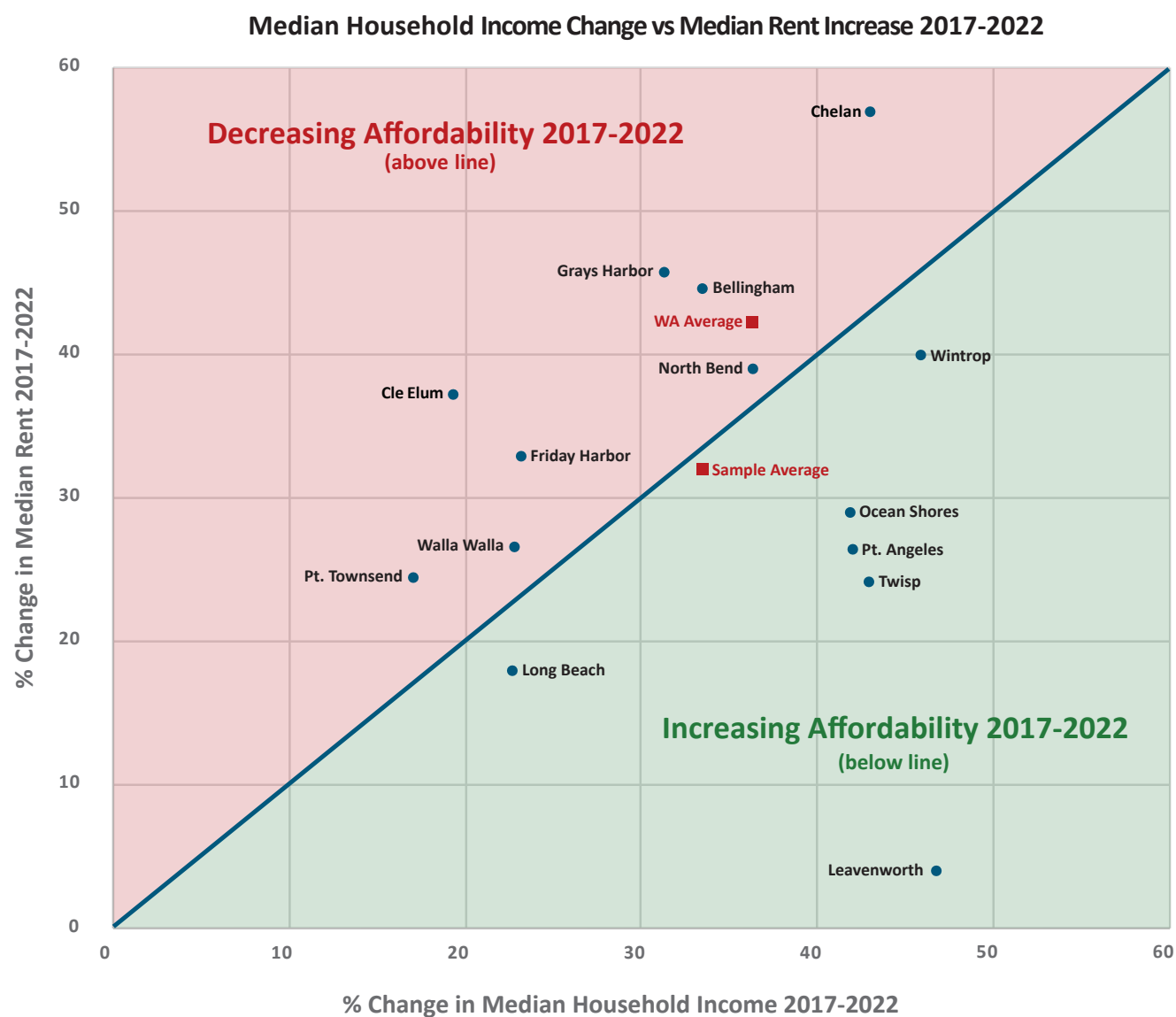


Figure 2. Comparison of median household income versus median rental prices as percent change for the time period 2017-2022. Source: American Community Survey 2022.

It should again be noted that these aggregate figures represent only a partial picture of the housing affordability situation. Data limitations prevented us from calculating the increase in median income of renters relative to homeowners, thus it is possible that increases in rental affordability are overestimated. Increases in median income in these communities may reflect income increases among homeowners and buyers instead of renters. The movement of salaried, professional workers into rural “Zoom towns” during the COVID-19 pandemic may be skewing the changes in median income towards wealthier individuals who are likely to be in the home buying, as compared to rental, market. Further investigation with more granular population data is warranted here. Nonetheless, these figures provide a general indication of where policymakers and non-governmental organizations should focus their attention in alleviating problems associated with workforce housing costs.

Another method of determining housing affordability is to examine the percentage of renters who are cost-burdened. Used in combination with data in Figure 2, this can assist in identifying areas in need of more affordable rental units or rent subsidies for low-income individuals, which may include seasonal workers. In several communities, 50% or more of their households who rent were cost-burdened in 2022 (Figure 3). These communities include Bellingham (58.1%), North Bend (54.6%), Walla Walla (52.2%), and Port Angeles (51.6%).

Percent of Renters Paying More than 30% of Gross Income on Rent (2022)

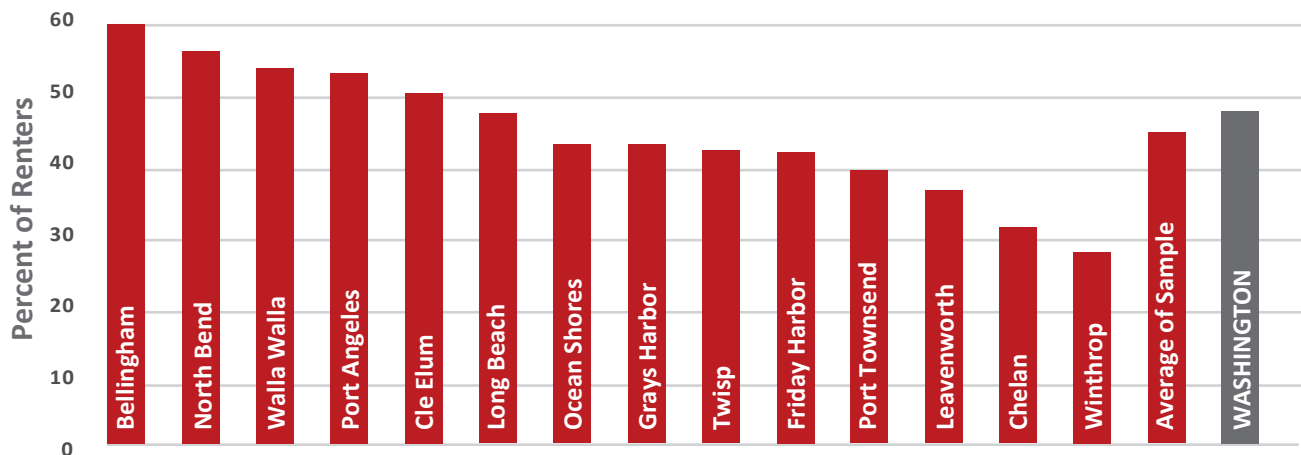


Figure 3. Percent of renters who are cost-burdened (paying greater than 30% of their gross income on rent) for the study communities in 2022. Source: American Community Survey 2022.

While the number of 2022 cost-burdened rental households is concerning, the percent change in this metric since 2017 indicates some communities are improving while others are falling even further behind in providing affordable rental homes (Figure 4). Washington State as a whole remained flat – i.e., there has not been an increase or decrease in the percentage of renters who are cost-burdened. Ocean Shores has improved substantially, witnessing a 29.2 percentage point drop in the number of cost-burdened renters. Port Townsend also improved significantly on this metric, with Grays Harbor, Winthrop, and Port Angeles also showing some movement toward greater affordability. It should be noted that data limitations do not allow us to determine why these improvements occurred. Possible factors could include an increase in low-income housing options, subsidized rents, or demographic shifts that either moved low-income individuals away from those regions or saw increases in higher-income renters.

Change in Percentage of Renters Paying 30%+ of Gross Income in Rent (2017-2022)

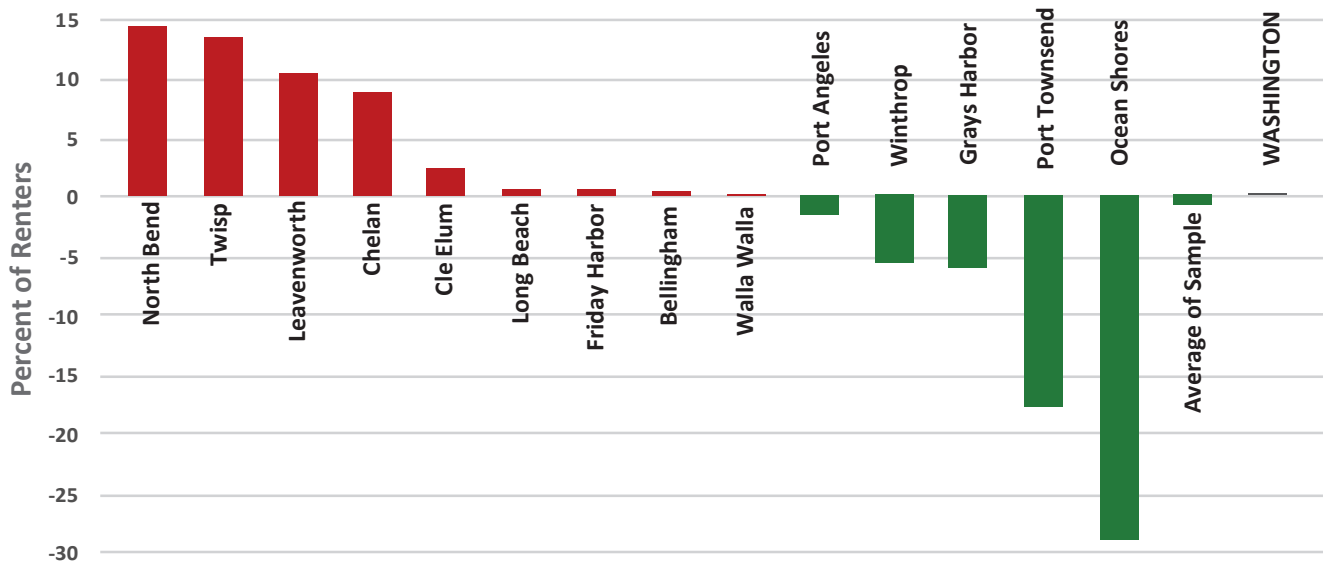


Figure 4. Change in the percent of renters cost-burdened (paying greater than 30% of gross income on rent) for each of the study communities aggregated from 2017-2022. Source: American Community Survey 2022.

The three communities that experienced the largest increases in the percentage of cost-burdened renters were North Bend (14.0%), Twisp (13.1%), and Leavenworth (10.1%). Chelan and Cle Elum also witnessed increases in the percentage of renters in less affordable units.

Considering that both Leavenworth and Twisp fell below the 45-degree line in Figure 2 (indicating greater rental affordability), there is a strong reason to believe that the increase in median income in these communities is being driven by those owning or purchasing homes rather than individuals who are renting. Availability of affordable rental options remains a concern here given that we see movement in the wrong direction. Greater attention to rent affordability should be considered in these communities. As service sector and seasonal workers are more likely to be renters than homeowners, further attention needs to be paid to those communities witnessing increases in the population who rent and are housing cost-burdened.

Distribution of State Housing Program Funds

As per proviso (ii), we were asked to evaluate whether “the allocation of state housing program funds has been equitable and proportional throughout all regions in the state, placing specific emphasis on understanding the disparity between urban and rural counties.”

To accomplish this, we obtained data on funding from 2023-25 Cumulative Biennial Investment List (as of July 2024) operated through the Washington State Department of Commerce and the State Housing Trust Fund [60], [61], [62]. This list represents the most current and comprehensive data available without obtaining additional information via a public disclosure request. These data recognized funding coming from three programs: (a) Competitive Grants; (b) Resources from Direct Appropriations, and financial awards from the Housing Portfolio Preservation; and (c) Continuing Affordability Set-Asides. Descriptions of these programs can be found in the Department of Commerce’s Washington State Housing Trust Fund Handbook.

Funding awards were categorized according to whether they went to rural areas (R), urban regions (U), or King County (K) specifically. We categorized any funding going to King County as being urban for comparison purposes. All of the awarded grants in King County went to predominately urban areas (e.g., Seattle, Issaquah, Burien); none were directed towards the more rural areas of the county (e.g., Skykomish, Black Diamond).

According to the US Department of Agriculture, Washington State's total population in 2023 was 7,812,880. Of this total, 801,292 residents were categorized as rural, representing 10.25% of the population. The remaining 7,011,588 (or 89.75%) were classified as urban [63].

The total amount of state housing funding available through the Housing Trust Fund amounted to \$385, 033, 952 for the 2023-25 biennium. When comparing the total amount of state housing funds allocated across rural and urban sectors, rural regions of the state obtained a greater portion of the funding relative to the total population living in these areas. While representing 10.25% of total population, rural areas received 22.2% (or \$85,628,140) of the funding (Figure 5).

Housing Trust Fund Total Distributions: Urban vs Rural Percentage 2023-2025 Biennium

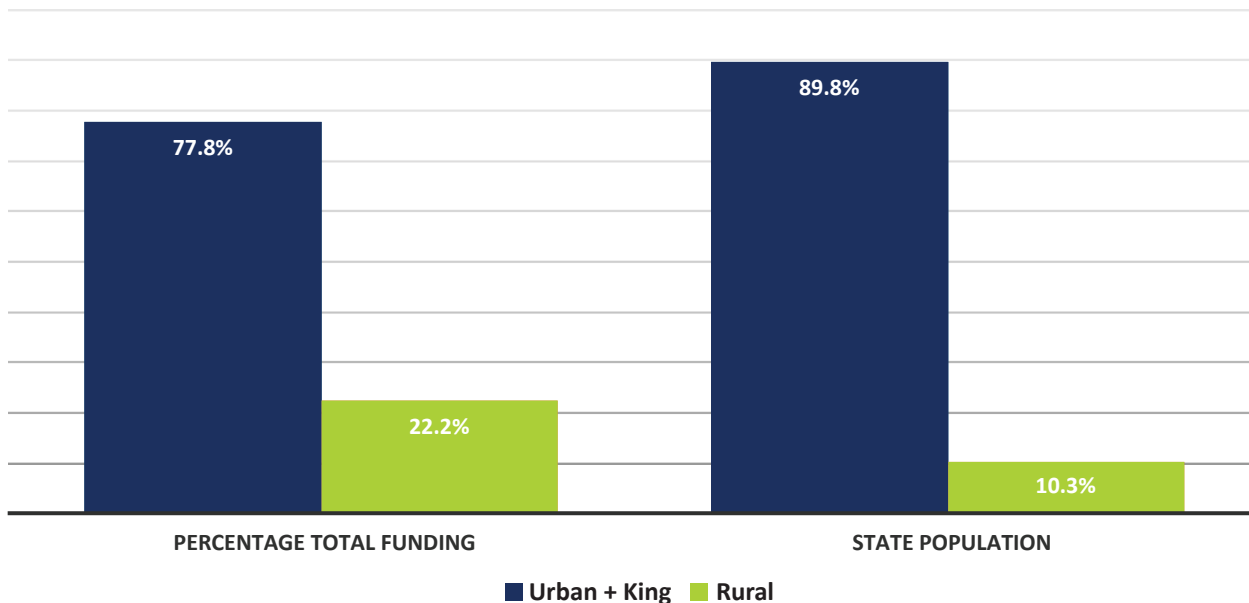


Figure 5. How Washington Housing Trust Funds have been allocated across urban versus rural compared to the state's population for the 2023-25 biennium. Source: State Housing Trust Fund.

Broken down across the three separate programs, rural areas received a greater portion of funding relative to their percentage of the population in all three programs. Rural counties performed the best with respect to the Housing Portfolio Preservation and Continuing Affordability Set-Asides (Figure 6).

Housing Trust Fund Distributions: Urban vs Rural Percentage 2023-2025 Biennium

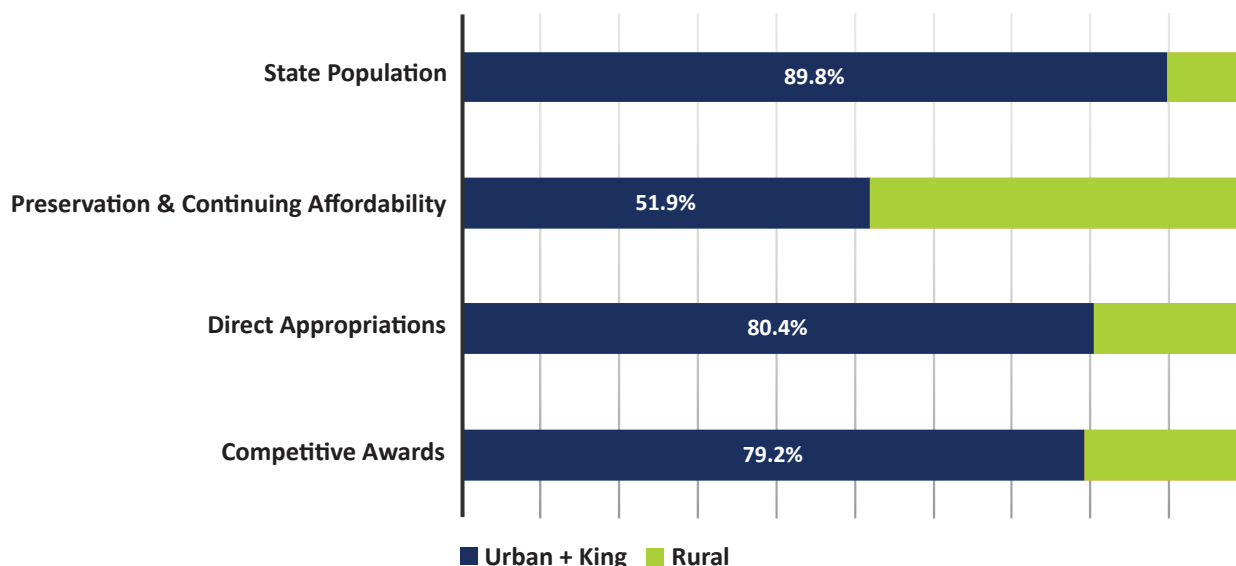


Figure 6. How Washington Housing Trust Fund funds have been allocated to urban versus rural communities relative to the state population for the 2023-25 biennium, comparing preservation and continuing affordability, direct appropriation, and competitive awards. Source: State Housing Trust Fund.

The judgment as to whether these distributions are “equitable” beyond simple comparisons to population is beyond the scope of this analysis. Both the Competitive Grants and Housing Portfolio Preservation and Continuing Affordability Set-Asides allocated funds according to the competitive merit of the proposals received. Factors determining grant distribution will include the general need and program effectiveness for any particular community applying for funding, as well as the resources various communities have to compete for funding (e.g. grant writing staff and experience, ability to manage funds, ability to meet reporting requirements). Given current data and limited research resources, it is difficult to determine whether staff resources and expertise for writing and managing grants are distributed evenly across communities. It would not be surprising to find that smaller, rural towns would lack such resources. However, from the allocation of resources above, rural communities considered as a whole, are doing well in obtaining the housing funding they deem necessary. Nonetheless, there may be communities throughout the state who need housing support, particularly for seasonal workforce housing, but lack adequate staff to apply for and manage state funds. Understanding how differential staffing resources affect the overall distribution of housing funds will require a future study.



How State Policies and Regulations Influence the Cost of Housing

As communities across Washington and the United States deal with rapidly increasing housing costs, many rural places face particularly steep challenges in maintaining adequate affordable housing stock. The issue of housing affordability is particularly prevalent in rural, tourism-dependent areas in which visitation and amenity-driven in-migration can drive high costs of housing [24], [64], [65], [66]. In this section, we discuss findings and implications from a search for policies, ordinances, and incentive programs relevant to housing affordability in our focus communities (Appendix 2). The documents included in this analysis were collected via searches in municipal codes, policy documents, and local regulations in our focus communities. Key words and phrases¹ were used to search in municipal codes of these communities as well as databases of municipal policies in Washington. We collected a variety of policy documents and included 40 documents in the final analysis. The policy documents were coded and analyzed for key similarities and differences. The results of this analysis comprise most of the discussion in this section.

The search and analysis focused on two policy areas in which state and local policies impact housing affordability in Washington. The first policy area is short-term rental (STR) regulations. While the State of Washington has recently passed formal definitions and a permitting mandate for STRs [67], much of the state-wide regulation to date has been done on the community-level, with municipalities possessing autonomy in how they choose to control STRs. The second policy area discussed in this section is incentives, programs, and plans designed to

¹ Search terms for policies related to short-term rentals included “short-term rental,” “short term rental,” and “vacation rental.” Search terms related to affordable housing were “affordable housing” and “workforce housing.”

encourage affordable and workforce housing development in tourism-dependent areas in Washington. While the State of Washington has enacted legislation that allows rural counties to appropriate sales tax revenue to affordable housing development [68], most policy and regulation is enacted on the local and county-level. Many communities have enacted recent plans or policy to further meet affordable housing needs. Thus, the focus of our analysis on affordable housing initiatives will similarly be conducted largely on the community-level, assessing the landscape of affordable housing development programs in rural, tourism-dependent areas in Washington.

Short-Term Rental Regulations

One policy area in which housing costs and tourism interact in rural places is regulations and restrictions, or the lack thereof, on STR properties. STRs are generally defined as transient rental accommodations in which occupants stay for fewer than 30 days, and are increasingly prevalent in many tourism-dependent communities where strict limits or regulations are not put into place [10]. Previous research demonstrates that when STRs make up a substantial proportion of the potential housing supply, communities can face rising costs across all housing types [10], [69], [70]. To prevent the negative impacts stemming from too many STR properties in a community, many rural municipalities in Washington have enacted policies to regulate, tax, and/or strictly limit the number of STRs that are allowed to operate within their locality. Given that tourism-dependent rural communities are the most likely places to experience an over-abundance of STR properties in potential local housing supply, we felt that including STR-related policies in this search was necessary for discussing the factors that contribute to housing affordability in these areas.

All communities included in this analysis have a mandatory permitting or licensing process for STR properties. In this section, we will summarize key themes and takeaways from this analysis; for a summary of notable policies and ordinances in all partner-identified communities, see Appendix 4. Generally included in permitting protocols are a safety inspection, guidelines for maximum occupancy, and clarification on which zoning districts can have STRs. Additionally, some communities have a variation of the “good neighbor guidelines” established in Chelan, in which standards for occupant behavior are enforced through potential consequences for an STR operator [71]. Chelan also requires STR property owners to have a local 24-hour contact person for both occupant and resident concerns [71]. While both these policies help confront potential social nuisances arising from STRs, they do not combat potential issues arising from diminished housing supply.

Licensing and permitting processes can help communities keep tabs on the number of STR properties operating within their area, but without explicitly establishing limits they do not regulate the number of STRs. Walla Walla is the best example of a community imposing strict regulations on STRs, only allowing a very limited number of STR properties to operate within city limits. Walla Walla received news coverage for “banning” STRs, and grandfathered in a limited number of STR properties in single-family homes that had begun operation before the stricter regulations were imposed in 2019 [72], [73]. Chelan has also taken efforts to regulate the number of STRs, enforcing a limit of one property per owner [71].

Several communities only allow STRs in certain zoning districts in an effort to mitigate the infringement of STR properties on residential housing stock. Examples of these places include Bellingham [74], Grays Harbor County [75], Twisp [76], and Winthrop [77]. Limiting STR properties to commercial districts, or Accessory Dwelling Units (ADUs), can allow some STRs to operate in a community without severely impacting housing supply and subsequently increasing housing costs.

Outside Washington, there are examples of communities in the West that have successfully taken steps to regulate STRs in an effort to ensure greater access to affordable housing for community members [78]. These examples may demonstrate possible avenues for replicated legislation in Washington’s rural tourism-dependent areas. South Lake Tahoe (CA) and Eagle County (CO) are two of several communities involved in a “Lease to Locals” program that encourages rental property owners to rent to members of the local workforce, with deed restrictions imposing maximum rent and incentive structures to encourage property owner participation [79],

[80]. Winter Park (CO) has a similar incentive program for property owners who rent to a member of the local workforce, offering \$5,000 for 6-month leases and \$10,000 for 12 months [81]. Bozeman (MT) has engaged in a similar strategy to Walla Walla, imposing strict limits on the number of STRs allowed to operate within the city after grandfathering in a select number of previously operating properties [82].

Constructing policies around STR properties affects housing costs in rural areas in a clear and immediate way, particularly in communities with sizeable tourism economies. While some communities in Washington are moving to limit the impacts of STRs on local housing costs, more work could be done to impose regulations and create incentive programs to encourage operators to rent to long-term occupants. In the majority of communities included in this analysis, the need for affordable housing options is immediate and has been recognized by local government entities [Appendix 5].

Affordable and Workforce Housing Initiatives

Discussions of affordable housing needs are common on national, state, and local levels in recent years, and many rural communities have developed plans to increase housing stock while decreasing or stabilizing costs. Particularly in rural tourism-dependent areas, members of the local workforce are essential to community life and economic vitality. However, exorbitant housing costs can displace lower and middle-income workers and force them to move or commute long distances to work, detrimentally impacting their individual quality of life and overall community well-being [64], [83]. In response to these needs, many communities have developed Housing Action Plans (HAPs), strategic community development plans, or enacted policies that directly address workforce and affordable housing issues [Appendix 5].

The State of Washington recently allowed rural counties to appropriate a portion of their sales tax to affordable housing development [68], and some areas have taken advantage of this opportunity [84], [85]. This policy is helpful for funding some initiatives, but does not solve the affordable housing crisis facing many rural areas by itself. Many rural areas in this sample encourage developers to build affordable housing units in the form of multifamily housing, townhomes, or other higher density options. Additionally, many rural communities alter zoning regulations to encourage development of smaller homes or units other than detached, single-family structures.

Perhaps the most novel example of this is Port Townsend, in which “tiny houses on wheels” are allowed as ADUs and provide an alternative housing option [86]. ADUs are also encouraged as alternative solutions to higher density housing in residential neighborhoods in Friday Harbor and Port Angeles [87], [88]. Other examples of communities implementing policy to achieve higher density housing are Ocean Shores and Winthrop [85], [89]. Each community has changed zoning regulations to allow different types of housing structures to be built in an effort to expand housing options and increase residential density.

Several communities implement tax incentives, grant opportunities, or other financial programs to stimulate affordable housing development. Examples of these communities include Bellingham, Friday Harbor, Leavenworth, Moses Lake, Port Angeles, Walla Walla, and Winthrop [85], [87], [88], [90], [91], [92], [93]. Voucher programs and fee waivers have also been implemented in Kittitas County and Moses Lake, respectively, to encourage developers to build affordable housing and increase access to affordable housing for community members [92], [94]. Some places have also established dedicated funding programs for affordable housing initiatives; examples include Grays Harbor County and Port Angeles [84], [87].

In rural places outside Washington, there are additional examples of policy initiatives to encourage affordable housing development and decrease housing costs in rural communities and tourism-dependent areas. In Vail (CO), several affordable housing developments have deed restrictions that ensure members of the local workforce have first access to those units [54]. Similarly, McCall (ID) has a deed restriction program targeted at members of the workforce and seniors who are long-time residents [95], resolving a common problem of

displaced elderly residents in high-amenity rural communities [24]. At the state level, Georgia’s governor recently proposed dedicating funds to a “Rural Workforce Housing Fund” in an attempt to combat housing insecurity in rural communities [96].

Conclusion

Many rural communities in Washington recognize the importance of housing affordability as an important area for proactive policy and planning. The short-term rental regulations and affordable housing initiatives discussed in this section are generally newer policies established within the last five years, providing a limited ability to assess the efficacy of various strategies. In municipalities that allow STRs to operate, it is important to monitor the proportion of STR properties relative to the general housing supply, particularly if STRs are operating in single-family homes or apartment units that may limit housing options for full-time residents. Moving forward, it will also be important to measure the impact of different types of ordinances, regulations, and incentive programs on housing affordability. There have been calls for developing a rigorous measure of the effectiveness of affordable housing policies, but there is limited agreement on how best to gauge efficacy of these programs [97]. Community-specific strategies for determining the effectiveness of incentive programs are likely the best way to assess success in the short-term. Additionally, community needs often vary greatly based on context, and state or national level policies should allow for flexibility in community-level implementation based on local needs.



Strategies Deployed to Enhance Local Government Revenue Flexibility

The directive for this section requires an analysis of methods by which local governments can enhance the adaptability and resilience of their revenue streams. Such methods may include diversifying revenue sources, implementing reforms to tax systems, securing grant funding, or adopting policies that enable more responsive and flexible approaches to budgeting and financial planning in the face of evolving economic and policy conditions. Accordingly, comprehensive local housing strategies can provide a framework for the coordination of funding sources needed to provide affordable housing.

Although the lack of affordable housing is an issue across the US, our research found that solutions must be community and context-sensitive. Nationally, methods employed to fill funding gaps in low-income and workforce housing programs involved public-private partnerships and nonprofit housing organizations. By stacking municipal resources, higher level government sources, private investment, and philanthropic funding, these organizations fund and develop permanently affordable housing while meeting diverse community needs. In smaller communities, regional partnerships provide opportunities for collaboration, bringing the right people to the table and potentially expanding a community's capacity for grant writing.

Nonprofit developers have become skilled at incorporating funding strategies; however, the process of financing affordable housing and assembling the capital stacks necessary for development remains prohibitively complex. Streamlining state affordable housing programs to mitigate developer uncertainty in accessing state funding

could position affordable developers for success in applying for competitive opportunities. A centralized funding application form for affordable developers can streamline the process and allocate funds on a “first-ready,” “first-reviewed” basis [31].

Affordable Housing Supply and Demand Options

Any meaningful approach to addressing affordable housing must encompass both supply-side and demand-side solutions. Supply-side solutions involve both the creation of new and rehabilitated housing units as well as establishing the appropriate community level mix of rental and owner-occupied units within a comprehensive housing plan. Demand-side solutions provide home sizing for a variety of incomes, as well as financial support for those seeking housing.

Because Washington is a home rule state, cities control two of the most powerful affordable housing tools: comprehensive planning and land use. If they choose, municipalities in this state can include flexibility for both supply and demand-side solutions to increase affordable and local workforce housing.

Supply-side limitations are often directly related to land use issues and regulatory complexity. Cities in Washington have significant control of land use planning within their boundaries. With comprehensive planning, cities can increase densities, provide for multiple categories of housing in residential zones, establish mixed use development overlays, and provide a host of other land use efficiencies. All these strategies lower the per-unit land cost of development.

Cities also control **development processes and regulations**. Regulations have the potential to either impose a chilling effect on local housing development, or can be crafted to incentivize innovation and flexibility. Process barriers, such as permitting delays and fees, can discourage both private and nonprofit housing developers. When local regulations impose an unreasonable burden or a heightened level of cost or uncertainty, developers are reluctant to take on the increased risk of affordable housing construction. Cities have the authority to mitigate these risks without sacrificing accepted and forward-thinking urban design principles.

Barriers to affordable housing production include the limited purchasing power of low-and moderate-income earners to compete in the market in areas where real estate prices have outpaced wages. To address these barriers, housing supply should include pathways for the production of affordable units in alignment with the income levels of residents, a housing concept referred to as “aligned production” [98]. Since the private sector is not producing needed housing that is affordable to low-and-moderate income earners, affordable housing developers need access to funding through grants, subsidies, and incentives. Buildable land also presents an issue for development in high-amenity areas. Underused state lands could be leveraged through private-public partnerships to produce affordable development in high-amenity areas.

Comprehensive and Strategic Planning

Enacted in 1990, Washington State’s Growth Management Act (GMA) requires cities and counties to develop comprehensive plans through 15 goals to guide local plans and regulations. Goal 4 of the GMA relates directly to housing, requiring jurisdictions to “plan for and accommodate housing affordable to all economic segments of the population, promote a variety of residential densities and housing types, and encourage preservation of existing housing stock” [99]. Eighteen Washington State counties, and the cities within them, are required to plan fully under the GMA; an additional 10 counties have “opted in” to the planning requirements. These counties account for 95% of the state’s population. Cities with populations under 500 people may fully opt out under certain conditions. 11 remaining Washington State counties are not required to “fully plan,” but must plan for critical areas and natural resource lands [100]. Puget Sound Regional Council, for example, requires additional planning to accommodate low-income housing. Many Washington Comprehensive Plan housing elements address housing affordability from a supply-side perspective without significant integration of sustainable funding strategies for demand-side issues beyond existing higher level government programs.

Strategic planning for low-income and workforce housing requires the integration of both land use planning and expertise in the consolidation of multi-source capital funding for affordable housing construction. Housing Needs Assessments and Housing Action Plans are **two planning tools** used by communities to develop a housing production strategy and inform aligned production. These tools are designed to work in conjunction with local comprehensive plans, although they may be developed through regional partnerships where housing needs intersect. Good, reliable data is needed to inform housing strategy; however, many communities lack funding and technical assistance to develop these plans. Administered by the Washington State Department of Commerce, HB 1923 has provided some Washington State communities with populations over 20,000 assistance to amend comprehensive plans to increase housing capacity [101]. Technical assistance is also needed to develop data-based assessments and housing strategy at local and regional levels. Regional economic development councils allow communities to pool resources, collaborate on grant writing and identify common problems while ensuring that solutions are mutually beneficial. Regional partnerships are particularly important when high-amenity communities exist in close proximity, or when an entire region is composed of tourism-dependent cities and towns.

A contextualized housing needs assessment (CHNA) is an additional strategy used to address demographic, housing and market conditions specific to a community's needs. A CHNA evaluates the challenges of the community, including barriers to affordability and production and projections of future housing need, as well as identifying the needs of underrepresented communities and assessing existing programs. For example, a land-constrained resort community may have the additional challenge of higher construction and labor costs, and may lack needed infrastructure to accommodate construction workers during project development. The housing strategies identified through a CHNA consider such place-based needs and localized interventions. Many Oregon communities have implemented these assessments to enrich local housing production strategies [102].

Two significant **land use bills** enacted in 2023 address Washington State's ongoing housing crisis. The "missing middle" housing bill (HB 1110) [103] amends zoning codes and increases density with a set-aside for affordable units in cities with populations above 25,000. Also enacted in 2023, the ADU bill (HB 1337) promotes Accessory Dwelling Units (ADUs) [104]. Although the legislation does not apply to every small tourism-dependent community, the concept of increasing smart growth through "missing middle" housing with set-asides for affordable workforce housing could be adopted by any community. The challenge to implementing these strategies is often economic, as many communities lack a dedicated funding source to develop missing middle and workforce housing. ADUs have become essential remedies in many communities where seasonal workforce housing needs are unmet; however, zoning tools must also allow for their development. Existing zoning restrictions that permit the development of a larger unit on a lot where a smaller home already sits, but do not allow a property owner to add an ADU to serve seasonal wage earners, defy logic and contribute to community resentment. To combat flawed policy, community-wide planning is a strategy high-amenity communities can use to highlight zoning inconsistencies, promote transparency and engage all sectors in developing housing solutions and fostering consensus for housing need.

Partnerships with Nonprofits

Although not a Washington organization, San Francisco's Housing Accelerator Fund (HAF) provides an example of the potential impact of a nonprofit organization dedicated to affordable housing [105]. Since its inception in 2014, the HAF has delivered over 2,600 affordable units [106]. As a 501(c)(3) non-profit, this fund has provided a valuable link between funding sources, regulators, and developers. Coordinating these elements at scale is a formidable task. As their website indicates, "Creating affordable housing is hard: it takes time, expertise, and often many different funding sources stacked up like a game of Tetris" [105]. Programs like the HAF are feasible at large scales; however, some of the basic concepts employed are also adaptable to smaller community programs, as demonstrated by Washington State's Methow Housing Trust.

Since 2017, the Methow Housing Trust (MHT) has produced 49 homes with another 7 under construction [107]. This organization, in partnership with the Okanogan Housing Authority, has leveraged limited local resources

to develop a housing program that addresses barriers to housing production while producing needed housing. Their sustainability strategy is based on a land trust model where MHT owns the land in perpetuity and the buyer owns the residence. By using this model, affordability is created through a community investment in the development of permanently affordable homes. The homeowners lease the land from the community land trust in a long-term (often 99-year), renewable lease. The homeowners agree to sell the home at a restricted price to keep it affordable in perpetuity, but they may be able to realize appreciation from improvements they make while they live in the house. Several funding sources were stacked to make these developments possible, proving that small, committed groups can manage relatively complex projects for the benefit of their residents.

Another example, the Bremerton Housing Authority (BHA), has been in existence since 1940 and provides a historical exemplar of community-led workforce housing. Formed originally to provide housing for shipyard workers, BHA has grown to an organization with a \$174 million annual budget that provides housing for low-income residents, and coordinates support from HUD's Housing Choice Vouchers [108]. Recognizing that those cost-burdened by housing may not have the funds to maintain their home, Bremerton funds a weatherization and home repair program administered through Kitsap Community Resources. Additionally, the city is encouraging housing development through the creation of infill housing and the modification of parking standards [109].

The following is a list of funding tools that jurisdictions can use to incentivize or finance the development of workforce housing (Table 1):

- **Tax Increment Financing:** Authorized under RCW 39.114 to fund public improvements that encourage private development and increase assessed valuations within the increment area. The anticipated private development must be allowed under the jurisdiction's zoning and development standards [110].
- **Real Estate Excise Taxes (REET):** In addition to the state-imposed REET, cities and counties may impose local real estate excise taxes. The two REET options include: REET 1 (the first 0.25%) the revenue from which is generally reserved for capital projects; and REET 2, which may be imposed by any jurisdiction that is fully planning under the GMA for a second 0.25%. Under RCW 82.46.035 some REET 2 revenue may be used for affordable housing projects through January 1, 2026, subject to certain limitations.
- **An Affordable Housing REET:** Authorizes an excise tax of 0.5% upon all real estate sales in the county under RCW 82.46.075; to be eligible, however, counties must have first imposed a conservation area REET at the full rate of 1.0% no later than January 1, 2003. To-date, San Juan County is the only eligible county to have passed an affordable housing REET measure (2018). Cities have no affordable housing REET authority. This tax requires voter approval and must be periodically renewed: "The revenues must be used exclusively for the development of affordable housing, including acquisition, building, rehabilitation, and maintenance and operation of housing for very low-income, low-income, and moderate-income persons and those with special needs" [111].
- **Lodging Tax:** Under RCW 67.28.150 and RCW 67.28.160 Lodging Tax Revenues may be used "to repay general obligation bonds and revenue bonds issued to finance loans or grants to nonprofit organizations or housing authorities for affordable workforce housing located near transit." Transit is broadly defined in RCW 9.91.025 as "all passenger facilities," including bus stops, bus zones, shelters, properties, and "rights-of-way of all kinds that are owned, leased, held, or used by a transit authority for the purpose of providing public transportation services" [112].
- **Affordable Housing Levy:** Authorized under RCW 84.52.105, with voter approval, an additional property tax of 0.1% can be imposed by cities, towns, and counties. Revenues from the levy can only be used for programs that support affordable home ownership, assist with owner-occupied home repair, or prevent foreclosure, for low-income households whose income is at or below 80% of the median income for the county. The additional tax may only be imposed once "the governing body of the county, city, or town

declares the existence of an emergency with respect to the availability of housing that is affordable to very low-income households or low-income households in the taxing district” [113]. The jurisdiction imposing the tax must also develop an affordable housing financing plan for the expansion and preservation of affordable housing. To-date, only Jefferson County has attempted to pass an affordable housing levy, but this effort was not successful. Bellingham and Vancouver have both successfully passed this levy. Additional study is required to determine what barriers jurisdictions perceive in pursuing the levy. Some jurisdictions may require technical assistance for developing the ballot measure or the affordable housing financing plan.

- **Affordable Housing Sales Tax Credit:** Between July 2019 and July 2020 HB 1406 provided the option for cities and counties to opt-in to the affordable housing sales tax revenue sharing program. Participating jurisdictions will receive a share of the state’s portion of the sales tax for 20 years. The revenues may be used for acquiring, rehabilitating or constructing affordable housing. The funds may only be used for projects that target households at or below 60% of the city/county median income, or up to 80% of the median income if the housing is used for owner occupancy [114].
- **Rural County Public Facilities Sales Tax credit:** HB 1987 amends RCW 82.14.370 and gives authority to a rural county to impose a sales and use tax to finance the construction of affordable workforce housing infrastructure or facilities [115].

Funding Source	Voter Approval Required	Local Decision/ Jurisdiction	Authorizing Statute
Tax Increment Financing	No	Yes	RCW 39.114
Local Real Estate Excise Tax (REET)	No	Yes	RCW 82.45
Affordable Housing REET	Yes	Yes (County-level only)	RCW 84.52.105
Lodging Tax	No	Yes	RCW 67.28.150 and RCW 67.28.160
Affordable Housing Levy	Yes	Yes	RCW 84.52.105
Affordable Housing Sales Tax Credit	No (opt-in period ended July 2020)	Yes	RCW 82.14.540
Rural County Public Facilities Tax Credit	No	Yes	RCW 82.14.370 as amended by HB 1987

Table 1. Funding tools that jurisdictions can use to incentivize or finance the development of workforce housing, including if local voter approval is required, if local jurisdictions have decision making authority and the authorizing statute.



Strategies Deployed to Enhance Revenue for Workforce Housing Initiatives

The Washington Legislature created the Housing Trust Fund in 1986 as the primary tool to allocate supportive funding toward affordable housing. This funding has helped build approximately 58,600 housing units since its passage. In each 2-year state budget cycle, at least 30% of the funding must be designated for rural areas. To qualify for funding, projects have to address households earning less than 80% of the annual median income and must be restricted as affordable for a minimum of 40 years.

Many affordable housing developers stack the Housing Trust Fund and the federal Low Income Housing Tax Credit (LIHTC) to leverage the funds needed for development. According to a recent report from the Washington State Department of Commerce, about 81% of projects included in the report accessed both types of funding [116, p.5].

In the most recent round of investments, 11 of the 48 multifamily projects were in rural areas, 14 are located in King County, and 23 are in other urban areas [117]. Four awardees from our focus communities were included in the last round of funding: Bayside Housing and Services (Port Townsend), Catholic Housing Ventures (Twisp), Walla Walla Housing Authority (Walla Walla) and Housing Authority of Okanogan County (Winthrop). The number of units funded for those earning between 51%-80% AMI include 12 (Twisp); 12 (Walla Walla); 10 (Winthrop). Although the city received funding, Port Townsend's projects did not build units for earners in the 51%-80% range, but focused on other housing aligned to community needs [118]. Of the 118 total awarded low-income units funded in the remaining three communities (Twisp, Walla Walla and Winthrop), 34 of are designated for 51%-80% AMI.

The state's strategies address a range of housing, including permanent supportive housing, workforce housing and both development and redevelopment of residences for low-income households. The strategies also provide funding and tax exemptions to incentivize increased production of affordable housing options [119], [120], [121], [122], [123]. In June 2024, the Washington Legislature passed HB 2003 to authorize a leasehold excise tax exemption for low-to-moderate income housing built on state lands [124]. To qualify for the exemption, the housing must be 100% affordable to those earning below 80% AMI for a minimum of 20 years. Also passed in June 2024 is a bill to incentivize the conversion of underutilized commercial buildings to affordable housing under SB 6175. Recognizing that housing projects can take years to develop, the legislation allows existing buildings to be repurposed for workforce and affordable housing [125].

Local jurisdictions often lack the resources to address all the components that add to the cost of housing, such as the cost of land, construction costs, infrastructure and financing. Providing funding and setting statewide standards for project review and permitting would give local jurisdictions more potential to engage in streamlined project reviews. Between 2016 and late 2018, the Washington State Department of Commerce expanded its regulatory roadmap program to include manufacturing and construction, and provided interactive tools to help address specific pain points tailored to business needs, local codes and agency requirements [126]. The addition of a regulatory road map for affordable housing projects would provide cities with a template to streamline processes and developers to access incentives for producing housing.

In 2024, the Washington Affordable Housing Advisory Board (AHAB) prepared a five-year housing advisory plan as required by the State Legislature. The plan reports conditions worsened in nearly all communities. While new housing production is increasing, it is not well aligned with housing needs. Most jurisdictions are not producing enough middle and multifamily housing to meet the needs of low-to-moderate-income households [127].

Of the 155,214 affordable housing units designated for low-to-moderate income households, 42% are in King County, and about two-thirds are located in the central Puget Sound region [127]. In rural tourism-dependent communities, affordable housing options remain quite limited.

At the local level, the plans and strategies for affordable housing inventory are found in individual Housing Action Plans, with these strategies incorporated into their comprehensive plans and subsequent updates. In Washington there is no official accountability to ensure that local comprehensive plans actually follow their strategies, nor are there metrics to measure progress toward the outcomes expressed in these plans.

Through Substitute House Bill 1892, the State of Washington established the Workforce Housing Accelerator Fund, created under the Department of Commerce and administered by the Washington State Housing Finance Commission [128]. While not yet funded, this bill creates an innovative new revolving loan program to encourage for-profit housing developers to build "workforce" housing in the 50%-80% AMI range. Interestingly, the AMI used as a reference in this legislation is determined by the county, not by HUD's Fair Market Rent (FMR) area. The AMI in the Seattle/Bellevue metro FMR is about \$147,000, while in Snohomish County, the AMI is about \$101,000. This eligibility strategy addresses the discrepancy between the median household income and the income needed to afford market rate housing. It is unclear if the state will establish eligibility standards based on county or HUD FMR income estimates.

Because the program was recently authorized and remains to be funded, specific data for projects funded through SHB 1892 is lacking. There are a large number of for-profit and nonprofit organizations in the state with experience in assembling capital financing packages for affordable housing projects using the Low-Income Housing Tax Credit and tax-exempt bonds as well as private funding. Commonly called syndicators, these companies have the experience to assist cities and counties with creating the capital structure to finance local affordable housing solutions. Hopefully, the State Finance Commission will provide this same expertise to local Washington communities through technical assistance to secure funding for needed development.

While it is too early to point out specific outcomes derived from SHB 1892, this legislation closely mirrors the functions of the accelerator programs in California that have proven successful in their housing markets. Since 2017, the San Francisco Fund has been a major partner in the production of over 2,500 affordable homes for 4,400 residents with 365 million in capital raised [129]. Markets in the Bay Area are certainly larger than in Washington; however, the Fund's success speaks as much to its process and mechanism as it does to its relative size.

While not fully developed, the State has provided Washington counties with another potentially powerful tool to help create long-term affordable housing for those families earning workforce level wages. The State Finance Commission is authorized to award loans that may be used in combination with a variety of other funding sources [130]. In addition, these projects must remain affordable for a minimum of 99 years to secure long-term housing affordability.

Legislative Outcomes Outside Washington

Other states, including California and Oregon, have developed legislation to foster accountability for housing production and address housing shortages. Legislative interventions in both states foster a pro-housing supply agenda to designate how much housing a community needs to produce in a year and map housing data to production. In 2019, the Oregon Housing and Community Service (OHCS) agency launched its first five-year Statewide Housing Plan with a shared vision: to ensure every person across Oregon has a safe, stable, and affordable place to call home. Since 2019, OHCS has built or has in the pipeline over 28,000 affordable rental homes, assisted over 3,300 households become homeowners, and helped 1,840 households of color purchase homes [131].

Oregon's 2022 State Housing Needs Analysis included a study conducted by the University of Oregon on barriers to development [132]. The results of the research indicate that regulatory barriers are community-dependent and difficult to address through state policy. The study also finds that zoning regulations are often perceived as unclear and unobjective by developers. Developers highlighted uncertainty and the potential for regulatory delays as factors that can destroy a housing project. While regulatory barriers vary by community, the report acknowledges that the tensions between housing developers and public entities could be alleviated if the state took "a more proactive role in mediating conflicts related to procedural barriers and delays" [122, p.40].

State-level legislation can ease the burden on developers by forging pathways to permitting and regulating decision turnaround times. The legislation of procedural timelines, however, can also result in undue pressures on limited municipal staff whose work is redirected to meet statutory obligations. The recommendations of the Oregon study informed the establishment of Oregon's Housing Accountability and Production Office (HAPO) to assist local governments in overcoming procedural hurdles while providing technical and legal support to reduce permitting delays and ease zoning restrictions. HAPO also oversees the coordination of state agencies involved in development review, including the Oregon Department of State Lands, the Department of Environmental Quality and the Building Code Division to mitigate conflicting procedural complexities [133]. As the study highlighted system development fees as barriers to housing production, public agencies should consider reduced fees for affordable projects that build needed housing. While communities develop local tools to address housing issues, state-level legislation could also help local community leaders circumvent entrenched NIMBYism and open up pathways for community housing.

California's housing accountability legislation limits local government's ability to deny, reduce the density of, or make infeasible housing development projects that are consistent with objective local development standards and contribute to housing need [134]. In their 2021-2022 legislative session, California established a Housing Accountability Unit to ensure cities meet their housing targets [135]. Once local housing plans are certified by the California Department of Housing and Community Development, local jurisdictions are required to provide annual reports on progress toward meeting their housing needs. In Washington, there is no requirement to quantify comprehensive plan housing plans nor to meet them.

Legislative Tools Available

Much has been written about the variety of tools that cities and counties have to address affordable housing issues. For example, the Lincoln Institute of Land Policy estimates that a total of 1,379 local inclusionary zoning policies were identified in 791 jurisdictions active in 2017 [136]. This tool works best in areas of high housing demand that have both the resources and the public will to provide sufficient trade-offs so that developers can profitably build in their communities. In addition, Washington State requires inclusionary zoning projects to guarantee 50 years of affordability.

Following is a list of some of the tools that cities use to promote affordable housing in their jurisdictions which could involve local funding sources:

- Inclusionary Zoning
- Local Housing Trust Funds
- Density bonuses
- Reduction or elimination of parking requirements
- Addition of middle density housing in residential zones
- Streamline development processing regulations
- Support ADUs in all residential zones
- Property tax reductions for affordable housing units
- Low-income Tax Credits
- Tax Increment Funding
- REET taxes
- Lodging taxes
- Access to State housing funds

While it is true that smaller jurisdictions realistically have more control over zoning and building codes than they might over direct funding for affordable housing, none of the above tools are exclusive. Since the recession of 2008, we have seen housing construction lag behind household formation. As a result, affordability issues have been climbing the income ladder, creating housing burdens for families even in the middle-income range. According to the Department of Commerce, Washington State is severely underbuilt and will need to build more than 1 million homes over the next 20 years according to population projections. The State will need to build over 50,000 units a year, and over half of these need to be affordable for households at the lowest income levels. Housing is a prerequisite for economic growth, yet according to recent data, approximately 30% of Washington residents are cost-burdened by housing [137]. To meet demand, Washington State will need to build a range of housing to address all income levels. To assist communities in planning for needed housing, the Department of Commerce has released a Housing for All Planning Tool (HAPT) [138]. As the affordability gap continues to grow, communities should be updating their comprehensive plans to address housing that is affordable to missing middle and workforce households.

The failure of the market to provide housing at rents attainable for millions of renter households means a substantial increase in housing assistance is needed to fill the gap. Given the scale of the problem, the support must begin at the federal level [129]. The availability of state funding and expertise can provide sufficient leverage for limited local resources to build the combinations of available capital sources to fund meaningful affordable housing solutions. The state should also consider providing financial support and incentives to municipalities that “make production happen” and build “what’s needed, where it’s needed” [139].

Dashboards

To address transparency in mapping housing funds to housing production, some states have developed comprehensive housing dashboards. Data can tell a story about a state, county, or city's progress in addressing needed units across the spectrum, including low-income, affordable, missing middle, or workforce housing. By integrating a variety of data points and visualizations, housing dashboards are one strategy used to track housing needs and production while encouraging transparency for programs and funding. At the state level, a housing dashboard can be used to identify the biggest gaps between wages and housing, revealing the areas of highest need for housing solutions.

Kirkland, Washington's housing dashboard provides a visualization of the city's progress toward its 2019-2044 countywide affordable housing targets, as required by the Growth Management Act. With an intended audience that includes the "City Council, general public, housing advocates, developers, and students," the dashboard also provides a tool to educate the community on housing need and affordability. In addition to housing supply and major development projects, the dashboard also "tracks the construction for market-rate units and progress towards increasing the supply of Accessory Dwelling Units (ADUs), cottages, and other types of "missing middle" housing in the City" [140].

In Washington State, project level data on the methods cities and counties are using to combine and leverage funding sources for affordable housing programs is extremely limited. Every county, city and town in the state is involved to one degree or another in affordable housing programs. In addition to government efforts, nonprofit and philanthropic organizations also support or manage affordable housing programs. Without more extensive research it is difficult to tell if these programs are providing short-term relief, or sustainable, strategic approaches to affordability; or both.



Conclusion

Tourism and housing are interrelated; however, causality should be avoided in the interpretation of our study. While tourism in and of itself does not cause housing shortages, demand for housing in high-amenity communities can disrupt the functioning of local housing markets [141]. Housing shortages can broadly impact a community's workforce, including clerks, teachers, healthcare and public safety workers whose wages are often too high to qualify for affordable housing programs. These are parallel and entwined issues that require further study beyond the timeframe and funding allocated for this study.

We view this study as an initial step in understanding the current landscape of the housing market conditions in tourism-dependent municipalities. The current environment has been decades in the making, and a six-month study will not provide all the answers and solutions. However, in the process of conducting the data analyses, review of literature, and application of our team's expertise, we have thoughts on useful approaches to resolve this wicked problem of affordable housing at the community level and not the state-wide or national level.

As a unit of Washington State University Extension, the Metro Center strongly believes in the principles of community-based research and co-creation. This process emphasizes the involvement of stakeholders, both the typical and those usually not at the table, in all aspects of the project process – defining the questions and what success looks like, what and how data are collected, who owns this data, how data are analyzed and interpreted, and how impacts and outcomes are measured.

We recommend that the state develop and support a community-based, applied research approach to explore the existing locally-based solutions, as well as provide funding to evaluate and assess their effectiveness. This process would include collecting original data designed specifically to address the housing issues identified by our target communities. Using existing data collected for other purposes is insufficient to address these community-specific housing challenges.

Elements for consideration in building out a long-term approach to understanding and overcoming this crisis include, but are not limited to:

Evaluate the **variability in the implementation and effectiveness** of strategies to enhance revenue streams for workforce housing initiatives. Different regions may experience varying levels of success with these strategies due to local conditions and contexts. By studying this variability, we can identify best practices and areas for improvement, ensuring that strategies are tailored to the specific needs of each community.

Engaging stakeholders is essential for success. Involving local governments, community organizations, residents, and other stakeholders in the research, solution, and adoption processes ensure that solutions address the needs and concerns of all affected parties. Stakeholder input can help refine the research questions, improve data collection methods, and enhance the relevance and impact of the findings.

Create a data-driven **technical assistance** center to support cities in further understanding the complexity of this issue and how to implement strategies that support the community's vision. This center could develop a resource toolkit for municipalities to draw from. Additionally, such a center could support smaller or under-resourced jurisdictions in applying for and receiving grant funding to implement local efforts.

Survey private and public developers as well as public officials and community leaders to illuminate barriers to housing production in Washington State. The Oregon study referenced in our report emphasized that barriers are governed by the context of the community. A **survey of stakeholders** in Washington would prioritize areas for improvement and inform the priorities of a technical assistance center.

Examine federal policies and market-driven factors. State policies and regulations are important, but they do not operate in isolation. Federal policies and broader market dynamics also significantly impact housing costs and availability. By incorporating an analysis of these factors, solutions can capture the full range of influences on the housing market, leading to more comprehensive and effective recommendations.

Finally, conducting **pilot studies** in selected communities before scaling up research, policies, and solutions can help test the feasibility and effectiveness of proposed strategies. These pilot studies can provide preliminary insights and identify potential challenges, allowing researchers to refine their approach and ensure better outcomes in the larger study.

Pilot Studies

Conducting pilot studies is an invaluable step in the research process, allowing researchers to test the feasibility and effectiveness of their methods and strategies before scaling up. These preliminary studies help identify potential issues, refine approaches, and ensure that the larger study is well-designed and effective. Here are some examples of how pilot studies would be conducted in different contexts:

- **Housing market analysis** is a critical area where pilot studies can provide significant insights. The objective here is to test data collection methods for analyzing housing market conditions. To achieve this, we would build upon the small, representative sample of tourism-dependent municipalities used in this study. By collecting data on housing prices, rental rates, and availability, it is possible to analyze trends and challenges within these communities. The outcome of this pilot study would be the refinement of data collection tools and methods, ensuring accuracy and reliability in the larger study.
- In the realm of **community engagement**, pilot studies can evaluate the effectiveness of stakeholder engagement strategies. The objective is to implement community-wide activities such as public meetings, surveys, and focus groups with a few selected communities. By gathering feedback on the process and outcomes, researchers can identify best practices for engaging stakeholders. This feedback allows for adjustments to improve participation and satisfaction in the broader study, ensuring that the engagement strategies are effective and inclusive.

- **Policy impact assessment** is another area where pilot studies are essential. The objective is to assess the impact of specific housing policies on local communities. Researchers would choose a few communities where new housing policies have been implemented. By collecting data on housing affordability, availability, and resident satisfaction before and after policy implementation, researchers can determine the effectiveness of these policies and identify any unintended consequences. These insights are crucial for informing policy recommendations in the larger study.
- **Integrating technology** into research methods can also benefit from pilot studies. The objective here is to test the use of new technologies for data collection and analysis. Researchers might pilot the use of geographic information systems (GIS), mobile apps, or other technologies in a small number of communities. By evaluating the ease of use, data quality, and cost-effectiveness, they can assess the feasibility of scaling up the technology for use in the full study. Necessary adjustments can be made based on the pilot study results.
- **Intervention programs** aimed at improving housing conditions can be evaluated through pilot studies as well. The objective is to assess the effectiveness of housing intervention programs such as rental subsidies or homebuyer education. We could implement these programs in a limited number of communities and monitor outcomes such as housing stability, economic impact, and participant satisfaction. By identifying successful elements of the program and areas for improvement, researchers can design more effective interventions for the larger study.
- Finally, the feasibility of **data sharing and collaboration** among different agencies and organizations can be tested through pilot studies. Researchers might establish data-sharing agreements with a few local governments, nonprofits, and research institutions. By piloting the process of data collection, sharing, and analysis, they can identify challenges and solutions for effective data sharing. Developing protocols and best practices for collaboration in the larger study ensures that data sharing is efficient and beneficial.

By conducting these pilot studies, researchers can identify potential issues, refine their methods, and ensure that the larger study is well-designed and effective. These preliminary steps are crucial for the success of any comprehensive research project, providing a solid foundation for more extensive investigations and ultimately leading to more reliable and actionable results. One methodology for integrating these key pilot study objectives is Rapid Qualitative Inquiry (Appendix 6) [142].

To address **this issue more completely we would also recommend:**

- **Broadening the scope** of the research to include various types of communities, not just those dependent on tourism. By doing so, we can gain a more holistic view of both housing market and workforce conditions across different regions. This broader approach will help identify unique challenges and opportunities in diverse settings, from urban centers to rural areas, and provide a more inclusive analysis.
- Incorporating a focus on **urban and Tribal areas** is also vital. While the current study emphasizes rural counties, it is important to include urban areas and Tribal communities to provide a more holistic view of housing market conditions. These areas often face unique challenges that differ from those in tourism-dependent municipalities. By including them in the study, we can develop strategies that address the needs of all communities, ensuring that no group is overlooked.



Appendices

Appendix 1 – Section. 603.(48) of Engrossed Substitute Senate Bill 5950

(a) \$135,000 of the general fund—state appropriation for fiscal year 2025 is provided solely for a study to investigate housing market conditions in tourism-dependent municipalities. The study must:

- (i) Examine state and local government policies nationwide that address and support affordable and workforce housing projects and programs in tourism-dependent communities;
- (ii) Examine how the increase in area median incomes correlates with the rise in housing costs statewide and whether the allocation of state housing program funds has been equitable and proportional throughout all regions in the state, placing specific emphasis on understanding the disparity between urban and rural counties;
- (iii) Examine state policies and regulations that have influenced the cost of housing with a specific emphasis on rural counties;
- (iv) Identify various strategies deployed to enhance the flexibility of local government revenue; and
- (v) Identify outcomes of strategies deployed to enhance revenue streams to support workforce housing initiatives.

(b) The study must be submitted to the appropriate committees of the legislature, pursuant to RCW 43.01.036, by December 31, 2024.

Appendix 2 – List of Focus Communities for this Report

Listed alphabetically:

- 1 Bellingham
- 2 Chelan
- 3 Cle Elum
- 4 Friday Harbor
- 5 Grays Harbor
- 6 Leavenworth
- 7 Long Beach
- 8 North Bend
- 9 Ocean Shores
- 10 Port Angeles
- 11 Port Townsend
- 12 Twisp
- 13 Walla Walla
- 14 Winthrop

Appendix 3 – State-Level Policy to Support Community and Workforce Housing

State	Legislation or Remedy
Colorado	• SB22-232 (2022) [143] Creates a middle-income housing authority to finance affordable rental housing projects for middle-income workforce housing with stable rents. • SB23-001 (2024) [144] Allows public-private partnerships access to underused state land for affordable workforce housing. • SB24-174 (2024) [145] Provides for data-based housing needs assessments at local, regional, and state levels, and for local governments to respond to these assessments through actionable housing plans. • SB24-174 Also provides affordability and anti-displacement measures. To be eligible for funding, local governments must identify and pursue at least three affordability and one displacement mitigation strategies. • HB24-1152 (2024) [146] Allows certain municipalities and county areas to build one ADU on any single-family zoned lot. Additional state grants are available to local governments who proactively facilitate ADU development. Financing available for low-to-moderate income (LMI) homeowners for ADU construction to provide long-term rentals to LMI renters and local workers. • HB24-1175 (2024) [147] Allows local governments to make an offer to purchase existing affordable multifamily rental properties that have expiring affordability restrictions for long-term affordable housing. The property seller is required to notify the local government before the final expiration of the last remaining affordability restriction and the local government may make an offer on the property.
Idaho	• HB-701 [148] Approves \$50 million from the American Rescue Plan Act to establish a Workforce Housing Fund for gap financing, with 20% of the allocations directed to rural areas. Administered by the Idaho Housing and Finance Association. The funding expires December 2026. • Local Option Taxes can only be collected by resort cities and must be voter-approved [149].
Montana	HB-819 [150] Funds affordable and attainable workforce housing: • Initially funded with a one-time \$50 million state investment which must be matched locally, includes a Reinvestment Plan Account to fund community reinvestment. organizations (CROs) to assist eligible households in purchasing deed-restricted housing. Eligible households must earn between 60%-140% of the median household income for the county or state where they reside. The program can partner with local employers to help attract and retain employment in Montana. - Increases funding for multifamily housing projects through the existing Coal Trust Multifamily Homes Program to provide low-interest loans for multifamily home projects. - Funds the HOMES (Homeownership Means Economic Stability) Revolving Loan Account which provides loans and bonds to increase housing supply, homeownership, and long-term rental opportunities through partnerships with state and local governments and the private sector. - Expands workforce housing for state facilities, allocating \$6 million. - Provides \$12 million dollars in funding for workforce housing for employees who work at state-owned facilities that house individuals who have been incarcerated or behavioral health patients. - \$1 million to fund community housing grants to local and Tribal governments for planning and zoning reforms to increase housing supply.

Oregon	• HB-2003 (2019) [151] requires cities with populations over 10,000 to conduct a Housing Needs Analysis and adopt a Housing Production Strategy to address housing needs and encourage a development-friendly environment. • The Statewide Housing Plan (SWHP) 2019-2024 included a rural communities goal to increase Oregon Housing and Community Services (OHCS) funding by 75%. This goal was surpassed, with funded housing development in rural areas increasing by 248%, for 5,058 units. • SB-919 (2023) [152] Addresses “middle housing” through tools for local governments to incentivize new construction. • HB-3395 (2023) [153] Provides grants to develop community based farmworker housing, encourages housing production through a construction loan guarantee fund (\$24.1 million) and policy changes for converting commercial buildings to residential and to encourage middle housing development. • In 2024, Oregon Governor Kotek’s housing production package (SB-1537) [154] established The Housing Accountability and Production Office (HAPO) which acts as a clearinghouse for developers, to create a development-friendly environment and streamline permitting. The package also awards lawyer fees for housing appeals and creates a fund for grants to developers of affordable housing • Related to SB-1537: March, 2024, \$75 million was directed to the State Moderate-Income (80-120% AMI) Revolving Loan Fund to fill financing gaps in the provision of ongoing, targeted and strategic support for moderate-income projects. \$2 billion 2023-2025 Housing Affordability and Supply Budget framework [155] which includes: • \$350 million toward programs established by the Emergency Homelessness and Housing Response Package for shelter beds and housing for people transitioning out of homelessness. • \$600 million in new construction of affordable, multifamily rental housing developments through the Local Innovation and Fact Track (LIFT) Rental program; LIFT Homeownership Program develops homeownership opportunities for low-to-moderate income families [156]. Funding set-asides provide dedicated pathways for rural communities [157]. Affordable housing developers apply for loans, grants, and tax credit funds through the Centralized ORCA application [158]. • \$50 million in net lottery bond proceeds for affordable housing preservation. • \$900 million in private equity bonding (PAB) to leverage Low-income Housing Tax Credit program funds which require projects to be funded with 50% PAB, opening the door for the state to use federal and state bonds to bring in private dollars in affordable housing deals through Senate Bill 5505 [159].
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Appendix 4 – Overview of Relevant Policies Pertaining to Short-Term Rentals (STRs) in Our Focus Communities

Community	Types of policy
Bellingham, WA [74]	STR permitting process Geographic and zoning restrictions on STRs Guidelines for types of buildings that can house an STR STR operators are limited to one property per owner
Chelan, WA [71]	STR licensing requirements, Require a 24-hour contact person for each STR Establishes “good neighbor guidelines” for STR occupant behavior Farmers are allowed to host STRs on property as a source of supplemental income.
Cle Elum, WA [160]	Permitting process STR room tax that contributes to funding tourism-related activities and facilities in Cle Elum STR operation and inspection standards
Friday Harbor, WA [88], [161]	ADUs can be used as transient accommodations in residential neighborhoods
Grays Harbor County, WA [75]	STRs limited to specific zoning districts Safety and property management standards Complaint procedure with a 4-strike policy for operation violations and a 2-strike policy for permit violations
Leavenworth, WA [91]	STRs limited to commercial zoning districts (Bed and Breakfasts allowed in residential) STRs must have a business license City has received multiple complaints about unlicensed STRs operating in residential districts
Long Beach, WA [162], [163]	Operating and zoning standards for STRs Quiet hours for STRs, annually renewed licensing process STRs are registered businesses STRs are required to have an approved property management plan.
Moses Lake, WA [92]	STR permitting process Local property representatives required when an STR owner does not live in Moses Lake
North Bend, WA [164], [165], [166], [167]	North Bend maintains an STR inventory to keep track of prevalence and location Permitting process and limit to two adults per bedroom
Port Angeles, WA [168]	STR permit program Safety inspection requirements Platform-based restrictions.
Port Townsend, WA [169]	Specifically written to “prevent unreasonable burdens on services and impacts on residential neighborhoods posed by short term rentals” No STRs in ADUs, maximum of two adults per bedroom STRs are only allowed in residential zoning districts in detached single family homes.
Twisp, WA [76]	Separate permitting process for STRs in residential zoning districts than commercial districts Annual permitting process.

Walla Walla, WA [170]	The only STRs allowed in the city are ADUs where the rental is onsite with the owner A limited number of traditional STRs were grandfathered in but must cease business if there are no renter-occupants within a 6-month period.
Winthrop, WA [77]	STRs are considered a commercial use STR permitting process STRs are only allowed in certain zoning districts.

Appendix 5 – Overview of Policies and Initiatives Pertaining to Affordable and Workforce Housing in Our Focus Communities

Community	Types of policy
Bellingham, WA [90]	• Supports subsidized and rent-restricted housing for low-income households • Fee and utility reduction applications • Home rehabilitation loan program • Specific sources of funding available for developers who build workforce housing
Cle Elum, WA [94]	• Kittitas County-wide housing voucher program • Encourages development of long-term affordable housing units
Friday Harbor, WA [88]	• Encourages use of ADUs as an affordable housing option • Facilitates non-profit and for-profit affordable housing development and financing initiatives.
Grays Harbor County, WA [84]	• Utilizes ability to allocate sales tax to a county affordable housing fund.
Leavenworth, WA [91], [171]	• Establishes 3 types of affordable housing: 1) affordable housing is housing that costs less than 30% of household's monthly income 2) low-income renter households are those with incomes less than 50% of county median income (adjusted for family size) 3) low-income owner households are those with incomes less than 80% of county median income (adjusted for family size). • Specific grant and loan programs to encourage development of each type of affordable housing.
Long Beach, WA [163]	• Working towards programs that emphasize the development of more workforce housing and fewer vacation rentals.
Moses Lake, WA [92]	• Density bonus for developments with 20% or more income restricted units • Reduced parking minimums for some housing types • Multifamily housing tax exemptions • Fee waivers for income-restricted units
North Bend, WA [166], [167]	• Working towards strategies to fund and encourage the development of workforce and affordable housing options.
Ocean Shores, WA [89]	• Amends zoning to allow more small lot developments • Removed minimum house sizes • Allows group homes with up to 8 unrelated people • Working towards more high-density solutions
Port Angeles, WA [87]	• Differential taxing rates for affordable housing • Encourages innovative housing designs and products • ADU program • Incentives for density • Established Port Angeles Affordable Housing Fund • Home rehabilitation fund, • Renovation and home acquisition fund

Port Townsend, WA [86]	• Tiny Houses on Wheels (THOWs) allowed as ADUs • Housing Fund Board established • Working towards “tactical infill” focused on building out residential capacity with attached townhomes, duplexes, quadplexes, and ADUs
Walla Walla, WA [93]	• Stimulating new construction and rehabilitation of buildings for multifamily housing • Requires minimum percentages of units to be rent or sold as affordable housing to low-income households
Winthrop, WA [85]	• Changed zoning to encourage different types of affordable housing development • Multifamily housing tax exemption • Sales tax allocated to affordable housing • Public utility funding to serve “strategic housing sites” • Repair and renovation funding program
State of Washington [68]	• Rural counties are allowed to allocate sales tax to affordable workforce housing needs.

Appendix 6 – Rapid Qualitative Inquiry

In the dynamic field of research, the ability to quickly gather and analyze data is invaluable. Rapid Qualitative Inquiry (RQI) emerges as a powerful method designed to achieve this goal [142]. RQI is a team-based, iterative approach that emphasizes flexibility and adaptability, allowing researchers to develop a deep understanding of complex, real-world situations in a short amount of time. By leveraging multiple data sources and focusing on the insider's perspective, RQI provides timely and actionable insights that are crucial for effective program and policy planning. This essay explores the key aspects of RQI, illustrating its application through various examples and highlighting its significance in contemporary research.

Rapid Qualitative Inquiry (RQI) is a powerful research method designed to quickly develop an insider's perspective on complex, real-world situations. This approach is particularly valuable for program and policy planning, as it provides timely and actionable insights that can inform decision-making processes.

At the heart of RQI is its **team-based approach**. Unlike traditional long-term individual fieldwork, RQI relies on the collaborative efforts of a research team. This teamwork enhances the depth and breadth of data collection and analysis, allowing for a more comprehensive understanding of the study context.

The **iterative process** is another key feature of RQI. Researchers engage in cycles of data collection, analysis, and further data collection. This iterative approach enables continuous refinement of understanding and adaptation of methods as new insights emerge. It ensures that the research remains responsive and relevant to the evolving situation.

RQI also emphasizes the use of **multiple data sources** and triangulation to ensure the reliability and validity of findings. By incorporating various sources such as interviews, observations, and document analysis, researchers can cross-verify information and build a robust evidence base.

A central goal of RQI is to capture the **emic perspective**—the views and experiences of the people directly involved in the situation being studied. This insider's perspective is crucial for understanding the nuances and complexities of the context, which might be overlooked by external observers.

Despite its rapid nature, RQI is not rushed. It is designed to be **flexible and adaptable**, allowing researchers to respond to emerging findings and adjust their approach accordingly. This flexibility ensures that the research remains focused and effective, even under time constraints.

Rapid Qualitative Inquiry is a rigorous and efficient qualitative research method that combines teamwork, iterative processes, multiple data sources, and a focus on the insider's perspective. Its flexibility and adaptability make it an invaluable tool for quickly generating insights that can inform practice and policy, ultimately leading to more effective and responsive interventions.

In conclusion, Rapid Qualitative Inquiry (RQI) stands out as a vital research method in today's fast-paced world. Its team-based, iterative approach allows researchers to quickly and effectively gather and analyze data, providing deep insights into complex situations. By leveraging multiple data sources and focusing on the insider's perspective, RQI ensures that findings are both reliable and relevant. This method's flexibility and adaptability make it particularly suited for program and policy planning, where timely and actionable insights are crucial. As we continue to navigate an ever-changing landscape, RQI offers a robust framework for conducting rigorous and impactful qualitative research, ultimately contributing to more informed and effective decision-making.

By addressing these recommendations, future research can provide a more comprehensive and actionable understanding of housing market conditions. This, in turn, will support the development of effective strategies to improve housing availability and affordability across various communities, ultimately contributing to more equitable and sustainable housing solutions [142].



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