

Crisis Response: Building Equitable and Resilient Transit Communities at Scale

RICHARD MOHLER

University of Washington

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Washington State’s Puget Sound Region faces a crisis. A shortfall of over 156,000 affordable housing units has yielded the nation’s third largest population of people experiencing homelessness, which disproportionately impacts people of color. Without swift and decisive action at scale, the crisis will worsen as the region is expected to grow by an additional 1.8 million residents by 2050. At the same time, the region is investing nearly \$56 billion in light rail and bus rapid transit with over sixty additional high-capacity transit stations scheduled to open between now and 2041. Sound Communities, a volunteer group of civic leaders from the public, private, non-profit, and academic sectors, including architecture and real estate faculty from the University of Washington, is focused on leveraging this historic transit investment to address the region’s housing and climate crises at scale by building complete, equitable and resilient communities with an abundance of affordable housing, public open space, and neighborhood amenities at station areas. With funding from the JP Morgan Chase Foundation and Washington State Department of Commerce, the group is working with elected leaders, city staff, technical advisors and community stakeholders from multiple jurisdictions in designing and advocating for an entity, the Housing Benefits District, that will ensure that all of the region’s residents prosper from its historic transit investment.

A REGION IN CRISIS

The Central Puget Sound Region is in crisis. Located in the northwest corner of Washington State the region is bounded by the Cascade Mountain Range to the east and the Olympic Mountain Range to the west. Its geography is characterized by mountainous and hilly terrain and an abundance of water bodies, most notably Puget Sound. The region’s economy following the arrival of white settlers in the late 19th century was based on resource extraction. From the mid-twentieth century to the early 1990’s the Boeing Company was the region’s major employer with its headquarters in Seattle, the State’s largest city,

and major aircraft assembly facilities at Everett to the north and Renton to the south. After decades of steady population increases, the region’s growth was tempered by the so-called “Boeing Bust” during which Seattle lost almost fifteen percent of its population from the early nineteen seventies to the mid-nineteen eighties¹. This prompted policymakers to diversify the regional economy and place less reliance on a single employer.

Beginning in the mid-nineteen eighties several events altered the region’s trajectory. Microsoft, based in Redmond to the east of Seattle, launched the first version of its Windows operating system in 1985. In 1987, Seattle-based Starbucks Coffee opened its first coffee shop (it had been roasting coffee since 1971) establishing Seattle as the epicenter of a growing national interest in coffee culture. In the early nineteen-nineties, Grunge music began to garner national attention through Seattle-based bands including Nirvana and Pearl Jam. Within the span of a decade, the Puget Sound region recovered from the economic downturn of the Boeing Bust to becoming a national destination for migrants seeking employment, cultural resources, and the region’s abundant natural beauty and recreational opportunities.

However, the region was, and continues to be, unprepared for this migration. To its credit, the State of Washington established the Growth Management Act (GMA) in 1990.² Designed as anti-sprawl legislation, the GMA requires jurisdictions in urban areas such as the Puget Sound Region to accommodate projected growth through increased density. While this is laudable from an environmental standpoint, it creates political challenges with respect to housing production. In 2010, Seattle had 462,000 jobs and 308,000 homes, or a 1.5 ratio of jobs for each housing unit. By 2020, the number of jobs in the city increased to 620,000 while the number of housing units increased to only 368,000 units or a shortfall of 45,000 units in Seattle alone.³ In Bellevue, the State’s second largest city located ten miles east of Seattle, the conditions are similar. The city is home to 150,000 jobs and only 63,000 housing units or a shortfall of 38,000 units using the 1.5 ratio of jobs to housing units.⁴ In 2019, the Regional Affordable Housing Task Force (RAHTF) used a different metric to determine housing need and arrived at an even more sobering estimate. The RAHTF sought

to determine both the number of housing units and their level of affordability to ensure that no household in King County, the largest of the region's four counties, would be burdened by housing costs, defined as spending no more than 30% of one's income on housing. They determined that 156,000 housing units available at 80% of area median income and below would be required to meet this threshold in 2019 and that this number would rise to a shortfall of 244,000 units by 2040.⁵

As daunting as these figures are today, they will greatly expand given the region's anticipated trajectory. The Puget Sound Regional Council (PSRC) is responsible for projecting the region's growth and working with local jurisdictions to accommodate it. The PSRC projects that the Puget Sound Region will grow by 1.8 million residents by 2050, a 43% increase over the current population of 4.2 million people. This is equivalent to adding nearly two and a half new cities the size of Seattle to the region.⁶ The PSRC also projects that the region will require 810,000 additional housing units to accommodate this increased population during this same timeframe.⁷

Several consequences stem from this misalignment between job growth, population growth, and housing production. Regional housing costs are 115% higher than the national average.⁸ While wages are rising as well, they are not keeping pace. As a result, the number of households being burdened by housing costs is increasing. Of the 900,000 households in King County today, 156,000, or nearly one in five, are burdened by housing costs. This burden disproportionately impacts households of color as Indigenous and Black households are twice as likely as white households to be severely burdened by housing costs (spending more than half of one's income on housing).⁹ As households and individuals become increasingly burdened by housing costs the number of people experiencing homelessness rises as well. The Puget Sound Region, the nation's twelfth largest by population, includes its third largest population of people experiencing homelessness.¹⁰ This misalignment also contributes to increased transportation costs and regional carbon emissions and climate change. As housing costs rise in established urban areas with access to transit, residents are displaced to outlying auto dependent areas with lower housing costs. However, this also increases their transportation time and costs as well as the carbon emissions contributing to climate change as automobile usage is the largest contributor to regional carbon emissions.¹¹

A HISTORIC OPPORTUNITY

The magnitude of the ongoing crises outlined above is daunting. However, there is an opportunity to address them at scale. The region is investing \$56 billion in the expansion of a high-capacity transit system that will connect sixteen cities with light rail, thirty cities with bus rapid transit and twelve cities with commuter rail.¹² Sound Transit, the regional transit authority, opened the first section of the light rail line in 2006 and the completion of what will be a 116-mile system with 76 stations is

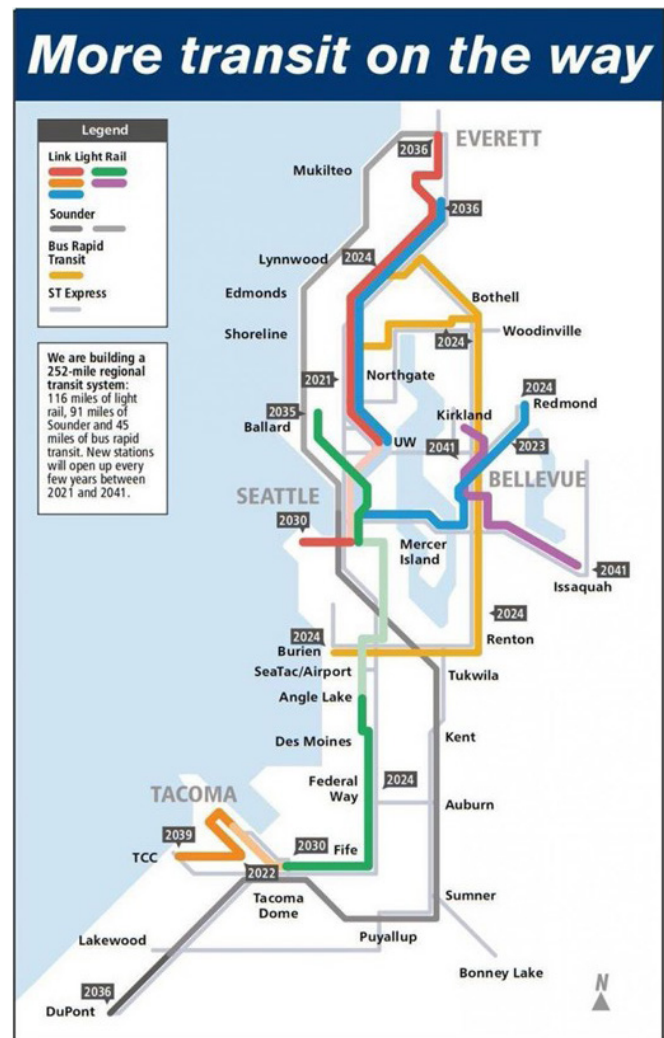


Figure 1. Regional expansion of light rail, bus rapid transit, and commuter rail to be completed in 2041. Image credit: Sound Transit

scheduled for 2041 (Figure 1). However, building the transit infrastructure alone will not address the regional crisis of housing affordability and transportation related carbon emissions. The at-grade and elevated light rail guideway alignments typically follow state and Interstate highways, which reduces the cost of land acquisition. However, this locates most of the stations in what are now low-density, auto-dependent commercial areas with little to no pedestrian infrastructure or sense of place. Many of the jurisdictions in which the planned stations are sited lack the capacity to conduct the community outreach and engagement, station area planning and zoning reform necessary to allow an appropriate mix of uses and density to leverage the transportation investment through the development of complete, walkable mixed-use communities with an abundance of both market rate and affordable housing.

One of these planned stations is in Kent/Des Moines roughly twenty miles south of Seattle scheduled to open in 2024. The



Figure 2. *Interceptor* - UW student team design proposal for the Kent / Des Moines light rail station area to open in 2024. Image credit Yuansi Cai, Derek Holmer, Jouko Loikkanen and Yinxi Shi.

station area is bounded by state highways to the north and west, Interstate 5 to the east, and a decommissioned and capped municipal landfill to the south. On the other side of the highway to the west in Highline College, a public college serving lower income students and students of color that is primarily accessed by automobile. The station area itself will be bisected by the elevated light rail line with the station located a quarter mile east of the college.

In the fall quarter of 2017, David Blum, an instructor in the Department of Urban Design and Planning, Al Levine, an instructor in the Department of Real Estate and a former Deputy Executive Director of the Seattle Housing Authority, and the author, an Associate Professor in the Department of Architecture, co-taught a ten-week interdisciplinary urban design studio focused on leveraging the region's historic transit investment using the planned Kent/Des Moines light rail station as a case study. The studio included students from architecture, landscape architecture, urban design and planning and real estate.

The twenty-four students were divided into six teams, each of which was tasked with envisioning a complete, walkable, mixed-use community with an abundance and diversity of housing, open spaces, and community amenities. Each team prepared a station area plan, designs for housing typologies, streets, and open spaces.

One of the proposals, named *Interceptor*, illustrates strategies that were common to all six proposals (Figure 2). It proposes "neighborhoods within neighborhoods" in which the roughly 160-acre station area is divided into three distinct communities allowing for a variety of uses, housing typologies and open spaces. The plan provides for increased density and a mix of retail, office and housing surrounding a public square at the light station itself. Moving away from the station the intensity of development decreases to allow for a variety of "missing middle" housing typologies including opportunities for affordable home ownership. A variety of public opens spaces allow for community gathering and recreational opportunities while

THE CYCLES OF INVESTMENT

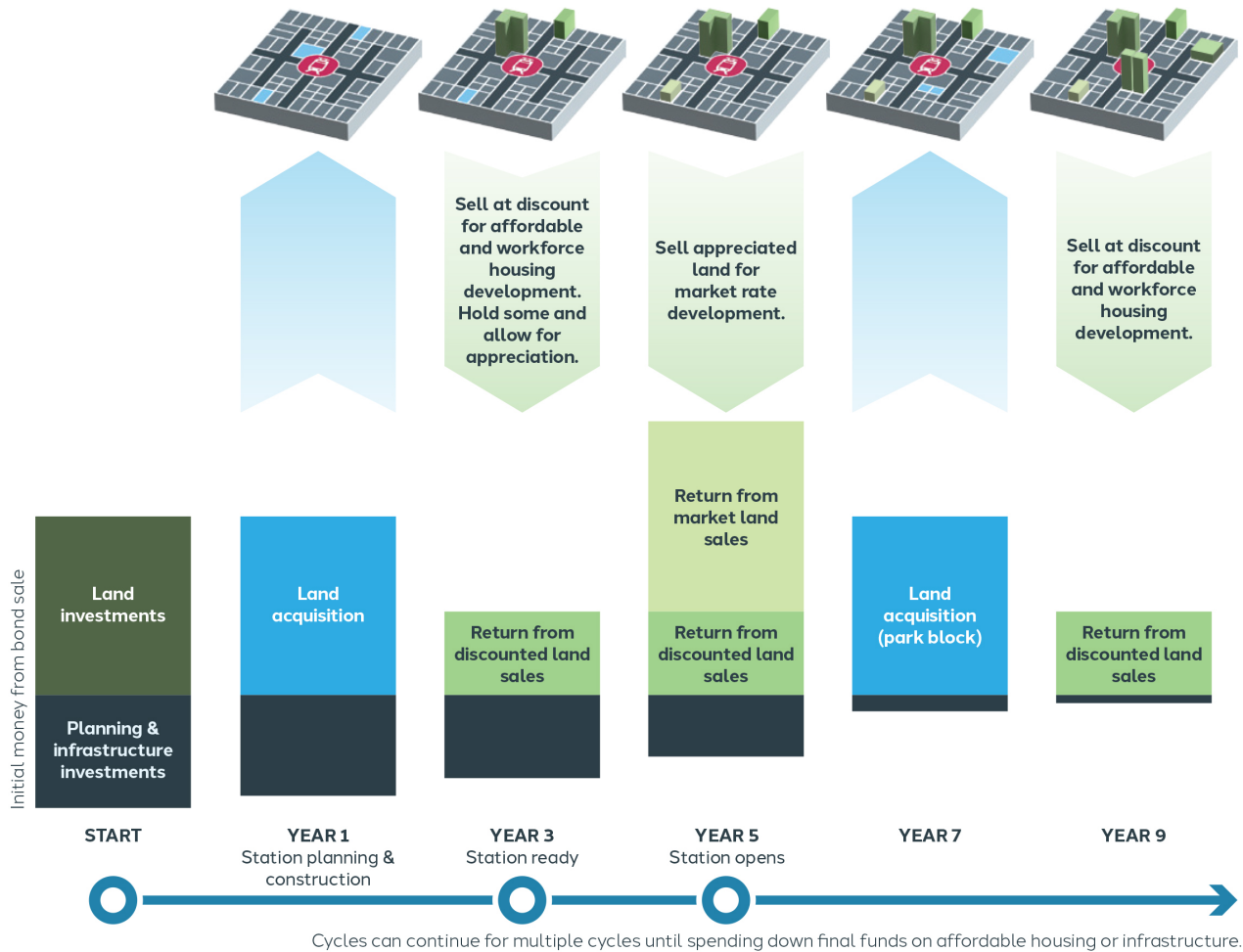


Figure 3. The Housing Benefits District cycles of land acquisition and sales provide discounted land for affordable housing development and community infrastructure investments. Some land is held and sold to market rate developers at market prices to generate additional revenue for affordable housing and community benefits. Image credit.Sound Communities/Maul Foster Alongi

robust pedestrian and bicycle infrastructure allows for safe access to the station and reduced reliance on the automobile. Traffic calming measures along the state highway to the west strengthen the connection between the station, Highline College, and the new community.

With the assistance of the real estate students, each team prepared a high level pro forma allowing the proposals to be compared with respect to infrastructure costs and development capacity. The pro formas also documented the total quantity and types of development proposed including retail, office, and institutional uses as well as the quantity and variety of housing typologies. Of note was that each of the six proposals included between seven and twelve thousand housing units within the station area walkshed. Multiplying this number of units by the 76 stations in the completed light rail system would yield 760,000 new housing units over the next two decades which is at the scale needed to address the

projected need. And, with proper planning and community-focused investments, this housing would be in high-opportunity neighborhoods with access to regional high-capacity transit, walkable streets, open spaces, and cultural resources.

This prompted the author and co-instructor Al Levine to publish an Op Ed in the *Seattle Times* in July of 2018 urging that the region proactively leverage its investment in high-capacity transit to address its housing affordability crisis at scale.¹³ The piece garnered enthusiastic support from both housing advocates and elected officials in Seattle and beyond.

LEVERAGING THE OPPORTUNITY

During this same time, a group of seven volunteers, including Al Levine and the author, acquired seed funding from the University of Washington College of Built Environments to explore the potential of leveraging the Puget Sound Region’s historic transit investment to address its housing affordability

crisis at scale while reducing transportation related carbon emissions. Calling itself Sound Communities, the collective combines expertise in urban design, land use, zoning and housing policy, affordable and market rate housing development, and municipal finance and the legislative process and seeks to realize multiple goals with a single “shoot the moon” idea. The goals are, first, to capture community benefit from the massive public investment in transit by transferring some station area control from private to public interests. Second, to ensure and accelerate the development of both market rate and permanently affordable housing at high-capacity transit hubs. Third, to create vibrant and walkable, complete, mixed-use, and mixed-income communities with an abundance of green and social infrastructure such as parks, open space, and community hubs. Finally, to proactively prevent the displacement of existing residents and small businesses that so often follows public investment in transportation and green and social infrastructure.¹⁴

The tool created to realize these goals is the Housing Benefits District, or HBD. Modelled after the well-established Transportation Benefits District, the HBD framework would be legally established at the state level but would operate at the local level with state oversight. The HBD would have local taxing authority to generate revenue against which it would bond to produce enough resources to have a meaningful impact. The primary function of the HBD would be to purchase and hold

land in station area walksheds, defined as the half-mile radius around existing or planned high-capacity transit stations, before market forces drive the cost of land out of reach (Figure 3). Most of the land would be purchased and held for the development of permanently affordable housing. In this instance, the HBD would hold the acquired land and eventually sell it to an affordable housing developer at either the original purchase price or at a discount. This shields the affordable housing provider from the market driven escalation of land costs while also eliminating their land holding costs as they assemble construction funding and complete the entitlement process. The HBD would also acquire parcels for strategic community infrastructure investments such as parks, playgrounds, and community centers. Additional land would be purchased, held, and sold at a profit to market rate developers with the proceeds being returned to the HBD for additional land purchases, deeper discounts to affordable housing providers, or both. The HBD would also provide funding for community engagement, station area planning and anti-displacement strategies for jurisdictions with existing or planned stations but without the capacity to execute these functions on their own.

In the fall of 2020, a dozen Master of Science in Real Estate students at the University of Washington College of Built Environments were assembled to test the efficacy of the HBD model under the advisement of Sound Community members Peter Orser, the former CEO of Weyerhaeuser Real Estate

Projected Impact: UW Studio Project - Everett

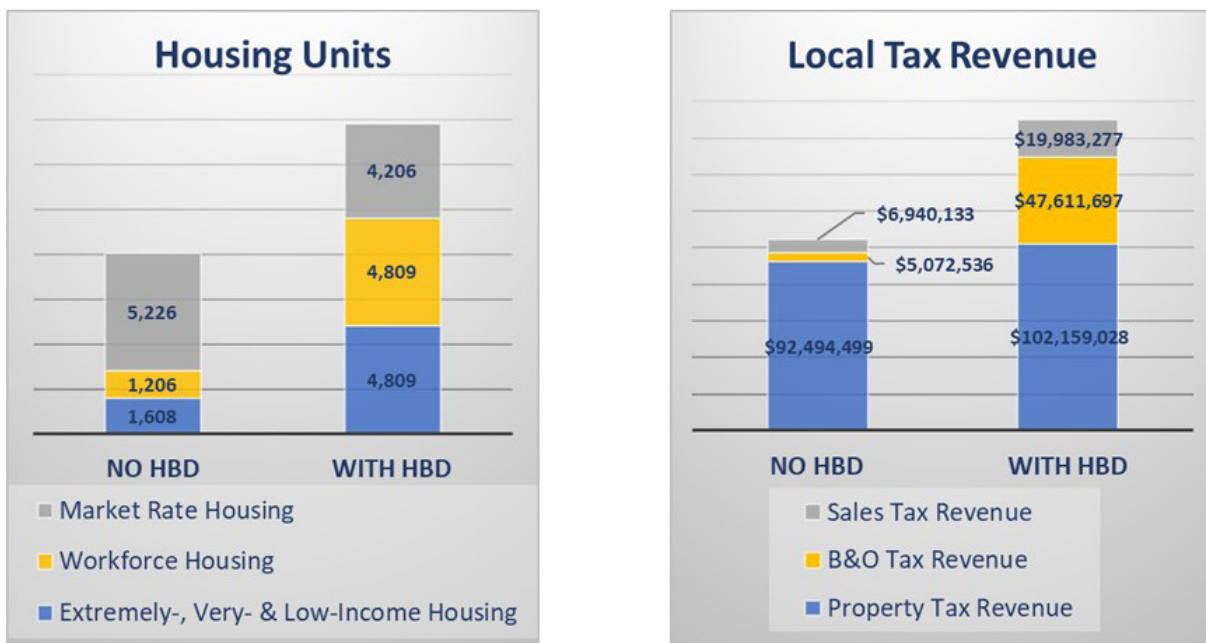
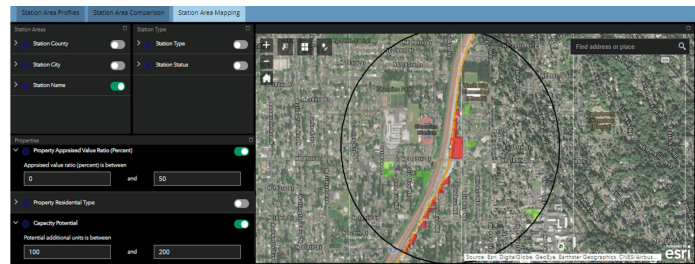
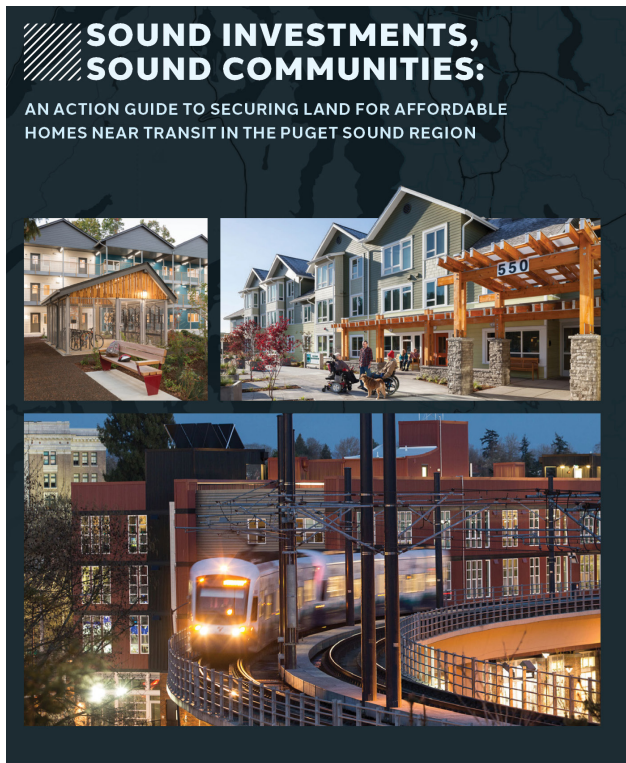


Figure 4. UW real estate students modelled the production of affordable and market rate housing units and the local tax revenue generated over twenty years without the intervention of the Housing Benefits District (left side of tables) and with HBD intervention (right side of tables). Image credit.Sound Communities



Scenario A: Mixed Portfolio, Value Recapture						
Tier	Capital Allocation	Sale Capture (current market price)	Total Capital Placed	Total Land Purchased (acres)	Potential Housing Unit Capacity	Land Subsidy per Unit
Low Income	34.0%	90%	\$67,718,290	10.3	1,583	\$4,821
Workforce	33.0%	90%	\$65,726,575	10.0	1,537	\$4,821
Market Rate	33.0%	100%	\$65,726,575	10.0	1,537	\$0
Totals	100%		\$199,171,440	30.3	4,657	

Scenario B: Affordable Portfolio, Deep Discount						
Tier	Capital Allocation	Sale Capture (current market price)	Total Capital Placed	Total Land Purchased (acres)	Potential Housing Unit Capacity	Land Subsidy per Unit
Low Income	50.0%	0%	\$30,708,829	6.6	974	\$34,276
Workforce	50.0%	50%	\$30,708,829	6.6	974	\$17,138
Market Rate	0.0%	100%	\$0	0.0	0	\$0
Totals	100%		\$61,417,657	13.2	1,949	

Figure 5. A suite of tools has been developed to assist jurisdictions in establishing and leveraging the Housing Benefits District model including an Action Guide (left), a Station Area Knowledge Base (upper right), and an Impact Modelling Tool (lower right) Image credit.Sound Communities / Maul Foster Alongi / ECONorthwest

Development, Al Levine, and the author. The goal was to compare the station area development outcome over twenty years with and without the intervention of the HBD. Using a real estate modelling tool called CityBldr, the students analyzed station area walksheds at planned light rail and bus rapid transit stations in the cities of Everett, Renton, and Tacoma. Each team assumed a \$75 million bond investment for land acquisition in four, five-year cycles over twenty years. It was assumed that \$50 million would be dedicated to land acquisition for affordable housing development and resale to market rate developers while \$25 million would be dedicated to land acquisition for strategic community infrastructure investments. While all three station areas demonstrated the HBD’s capacity to substantially alter the development trajectory in favor of greater community benefit, this was particularly true for the Everett station area walkshed (Figure 4). Here, the intervention of the HBD increased overall housing production by seventy percent over the twenty-year timeframe. While the quantity of market rate housing production was reduced, the production of workforce housing increased nearly threefold, low-income housing production nearly doubled, very low-income housing production nearly tripled and more than 700 units of extremely low-income housing was produced that otherwise would not be developed. In addition, the HBD provided land and financing for a public plaza, public market, and a pedestrian bridge. In addition, the students modelled the potential property and

sales tax revenue that the city would realize over the same timeframe with and without the intervention of the HBD.

NEW TOOLS FOR JURISDICTIONS

Planning and community development staff from the cities of Everett, Tacoma and Renton have been engaged by Sound Communities as collaborative partners to refine the HBD model and assist in the development of tools for its implementation. Each of the three cities is home to at least one planned light rail or bus rapid transit station and in a different county to provide a breadth of jurisdictional input. All three cities are experiencing the displacement of existing residents by the region’s escalating housing costs. Recognizing the benefit of equitable transit-oriented development, they have engaged with their respective communities in station area planning and up zoning efforts but remain concerned that inadequate funding for permanently affordable housing in emerging stations areas will yield inequitable outcomes. In response, they have embraced the HBD model and have been partners in its development.

With funding from the Washington Department of Commerce, Sound Communities, its city partners, and technical consultants have developed a suite of tools to leverage the HBD model to advance complete, walkable, mixed-use, and mixed-income communities (Figure 5). The first of these tools is the Action Guide which serves as a how-to manual for implementation.

The guide provides guidelines and recommendations for community engagement, assessing displacement risk, design and placemaking, land acquisition, disposition and preparing for development. The second is the Station Area Knowledge Base. The Knowledge Base enables city staff to combine and manipulate multiple GIS-based data sets to better understand station area demographics, identify areas of high displacement risk, visualize potential synergies between existing publicly owned parcels and potential parcels to acquire and maximize the return on investment through land acquisition and assembly. The Impact Modelling Tool allows jurisdictions to analyze outcomes based upon a range of portfolios through multiple land acquisition cycles to best leverage their investments in response to community needs. For example, a portfolio focused on providing deep discounts for affordable housing development will place less total capital, purchase less land, and provide fewer total units over time than a portfolio that leverages the revenue generation through sales to market rate developers in addition to providing discounts for affordable housing.

ENGAGEMENT WITH COMMUNITY STAKEHOLDERS AND LEGISLATORS

In addition to the conceptualization, development, testing, and refinement of the Housing Benefits District model, Sound Communities has devoted considerable time and energy to stakeholder engagement. This includes jurisdictional staff at the city, county, and state levels as well as affordable and market rate housing developers, community land trusts, limited equity cooperatives, affordable housing advocates, grassroots organizations focused on racial justice and social equity and elected leaders at the local and state level. Coupled with paid lobbying efforts, the broad and strategic socialization of the Housing Benefits District concept has led to bills supporting it being introduced in the last two Washington State legislative sessions.

In the 2021-22 session, House Bill 1880 “Concerning housing benefits districts” was sponsored by Representative Cindy Ryu of the thirty-second legislative district in Shoreline, Washington. Located just north of Seattle, Shoreline is home to a bus rapid transit line and two planned light rail stations and is an enthusiastic supporter of the HBD framework. The bill passed out of the Housing, Human Services and Veterans Committee but stalled in the Finance Committee. With a new suite of jurisdictional tools and expanded stakeholder engagement, Sound Communities is cautiously optimistic for legislative success in 2023.

POLITICAL RESISTANCE AND STRUCTURAL CHALLENGES

Political resistance to the Housing Benefits District concept from some sectors, despite strong support from others, substantial funding from the State Department of Commerce, and convincing evidence of its potential community benefit, illustrates the pitfalls of challenging the status quo. Ironically, some

resistance stems select members of two groups who could most benefit from its implementation – affordable housing developers and advocates for communities at risk of displacement. With respect to the former, some affordable housing developers are consumed with the daily grind of cobbling together funding for their projects within the existing culture of scarcity. The prospect of a new model that both expands sources of funding and allows those resources to have greater impact is an unfamiliar and potentially threatening concept. With respect to the latter, some critics express concern regarding the inclusion of market rate development as a strategy to address the region’s housing affordability crisis. Nonetheless, Sound Communities stands firm that the Puget Sound Region’s housing affordability crisis can only be addressed through action by both market rate and publicly funded affordable housing providers, and this is well supported by the evidence.¹⁵

Another source of resistance stems from a challenging set of circumstances over which Sound Communities has no control. Washington State does not have either a personal or net corporate income tax and past efforts to amend the state constitution to allow them have failed. As a result, Washington State has the most regressive tax structure in the U.S.¹⁶ Families with income in the bottom twenty percent of all households pay nearly eighteen percent of their income in taxes. By contrast, families with income in the top one percent of all households pay only three percent of their income in taxes. This creates a vicious cycle of inequity in which even modest proposed taxes that will ultimately yield substantial benefit to lower income households are resisted. This is a hurdle that all progressive policy initiatives, including housing benefit districts, must clear.

DESIGN EDUCATION AND PUBLIC POLICY

Sound Communities’ goal is to leverage market forces for community benefit by shifting station area control from private to public ownership. This is not an ideological position. Rather, it is a position that results from the critical understanding of the regional context in which the crisis of housing affordability exists and the use of iterative design thinking to formulate potential solutions. The 2017 interdisciplinary urban design studio played an essential role in galvanizing a vision of complete, walkable, mixed-use, and mixed-income communities at planned transit hubs. It provided critical metrics including the number of housing units that can be accommodated within the walkshed, the amount of open space required and the need for robust complete streets infrastructure and traffic calming measures given the current auto-dependent condition of most planned station areas.

The subsequent real estate studio provided convincing modeling of the potential impacts of HBD intervention and bolstered the argument for HBD legislation with housing advocates, affordable and market rate developers, and elected leaders. In addition, these studios provided students the opportunity to advance their collaborative trans-disciplinary skills, analytical

abilities and iterative design thinking by addressing the grad challenges of our time while providing them with agency over their future in the process.

PROJECT CREDITS

Sound Communities Steering Committee:

- Josh Brown, Puget Sound Regional Council
- Gregg Colburn, University of Washington
- Jessyn Farrell, Civic Ventures
- Al Levine, University of Washington
- Patience Malaba, Housing Development Consortium
- Richard Mohler, University of Washington
- Uche Okezie, HomeSight
- Peter Orser, Weyerhaeuser Real Estate CEO (retired)
- Faith Pettis, Pacifica Law Group
- Darryl Smith, HomeSight

Consultants:

- Matt Hoffman, Maul Foster & Alongi, Inc.
- Morgan Shook, ECONorthwest
- David Goldberg

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