

CHAPTER 7: Housing Element

BACKGROUND AND CONTEXT

This Housing Element contains the goals and policies that identify steps the City of Des Moines can take in response to housing issues found within the community. These steps, or “implementation measures,” are intended to ensure the vitality of the existing residential stock, estimate current and future housing needs, and provide direction to implement programs that satisfy those needs consistent with the goals and requirements of the Growth Management Act (GMA). Specifically, the housing goal stated in the GMA is to:

“Plan for and accommodate housing affordable to all economic segments of the population of this state, promote a variety of residential densities and housing types, and encourage preservation of existing housing stock.”

The Puget Sound Regional Council’s (PSRC’s) VISION 2050 contains multi-county planning policies that provide a policy framework for local growth management planning. The plan also sets out specific growth projections (for housing and employment) for the cities to accommodate and plan for in the future. One of the overarching goals of VISION 2050 is for the region to preserve, improve, and expand its housing stock to provide a range of affordable, healthy, and safe housing choices to every resident, with fair and equal access to housing for all people.

The King County Countywide Planning Policies (CPPs) require all cities to share the responsibility for achieving a rational and equitable distribution of affordable housing and provide for a variety of housing types and opportunities for all economic segments in King County.



Accessory Dwelling Unit



Cottage Housing



Townhomes



Mixed Use



Senior Housing

IMAGINE DES MOINES 2044

The Des Moines Housing Needs Assessment (HNA)¹ provides useful data and analysis relating to the housing needs in Des Moines and the HNA is adopted into this plan by reference and included at Appendix A to this Plan. The City's Housing Action Plan (AHBL and ECONorthwest, 2023) is also an important document outlining steps and approaches that the city can take to improve conditions.

A few resolutions and ordinances have been passed in the past three years that directly support the goals of the Housing Element of the Comprehensive Plan including Resolution No.1456 "Approving the South King Housing and Homelessness Partners 2024 Work Plan and 2024 Operating Budget", Resolution No.1458 "Adopting a Housing Action Plan (adopted in 2023)", and Ordinance No. 1750 – "Adding and codifying a new chapter entitled Supportive Housing Standards to the Des Moines Municipal Code (adopted in 2021)."


HOUSING TARGETS

In conjunction with the 2021 King County Countywide Planning Policies² on housing, each city within the County was assigned a set of targets for future accommodation of affordable housing. The targets are assigned consistent with the regional geographies established per PSRC's Regional Growth Strategy and represent a proportion of the City's overall housing growth target (see Exhibit 7-1). Des Moines is classified as a **High Capacity Transit Community** (HCT), which means that it's one of the 34 cities and unincorporated areas in the region that are connected to the regional high-capacity transit system, but are organized below the classifications of **Metropolitan City** or **Core City** which are allocated the greatest distribution of growth. PSRC targets growth within communities having transit assets in order to help support mobility and reduce the number and length of vehicle trips.

These targets are intended for planning purposes and as broad quantitative guidance to the County and cities in:

CITY OF

DES MOINES



HOUSING ACTION PLAN

The City's Housing Action Plan (2023) sets out specific goals (improve housing access and supply, mitigate displacement, etc.) and includes five strategies, together with specific regulatory, programmatic or incentive-based actions to support each strategy:

Strategy 1. Support and create new partnership to address housing needs.

Strategy 2. Support the acquisition and preservation of income restricted rental housing by housing partners.

Strategy 3. Amend the development code to support housing options.

Strategy 4. Remove regulatory barrier to support the development of a variety of housing types.

Strategy 5. Reduce development costs for affordable housing.

¹ Des Moines **Housing Needs Assessment** (November 2022) by ECONorthwest was Appendix B to the City's Housing Action Plan (adopted June 8, 2023) and it contains data and analysis on a variety of topics relating to population and household characteristics, housing characteristics and costs/ affordability, housing production, and so on.

² As amended in 2023 via King County Ordinance 19660.

IMAGINE DES MOINES 2044

1. Establishing a mix of future land use and zoning designations sufficient to accommodate housing affordable to low-, very-low, extremely-low, and moderate-income households, and
2. Implementing a range of regulations and programs designed to achieve the targets over the planning period.

The housing/household targets shown in **Table 7-1** assume a 2044 planning horizon. King County's GMPC (Growth Management Planning Council) further specifies that the 3,800 net new housing units that are needed by 2044 should be supplied in order to accommodate a wide variety of household incomes as shown in **Table 7-2**. Additionally, the jurisdictional emergency housing need is 726 beds.

Table 7-1: King County Housing Unit Growth Target and PSRC Household Projection for 2044

| Projections for the Year 2044 | |
|---|--|
| GMPC Targets ³ | 17,022 Housing Units (comprised of a baseline supply of 13,222 units plus 3,800 additional units) |
| PSRC Forecasted Households ⁴ | 16,096 Households |

Table 7-2: Current Housing Units and Estimated Housing Needed by Area Median Income⁵ Bracket Groups

| | Total Future Need Forecasted (Total Future Need by 2044) | Current Number of Housing Units (Baseline Supply 2019) | Number of New Housing Units To be Added to Meet the Need (Net, new need 2019-2044) |
|------------------------|---|--|---|
| 0 to ≤30% AMI; Not PSH | 1,246 | 456 | 790 |
| 0 to ≤30% AMI; PSH | 415 | 0 | 415 |
| >30 to ≤50% AMI | 2,857 | 2,626 | 231 |
| >50 to ≤80% AMI | 3,537 | 3,310 | 227 |
| >80 to ≤100% AMI | 2,933 | 2,652 | 281 |
| >100 to ≤120% AMI | 1,948 | 1,630 | 318 |
| >120% AMI | 4,086 | 2,548 | 1,538 |
| TOTAL | 17,022 | 13,222 | 3,800 |

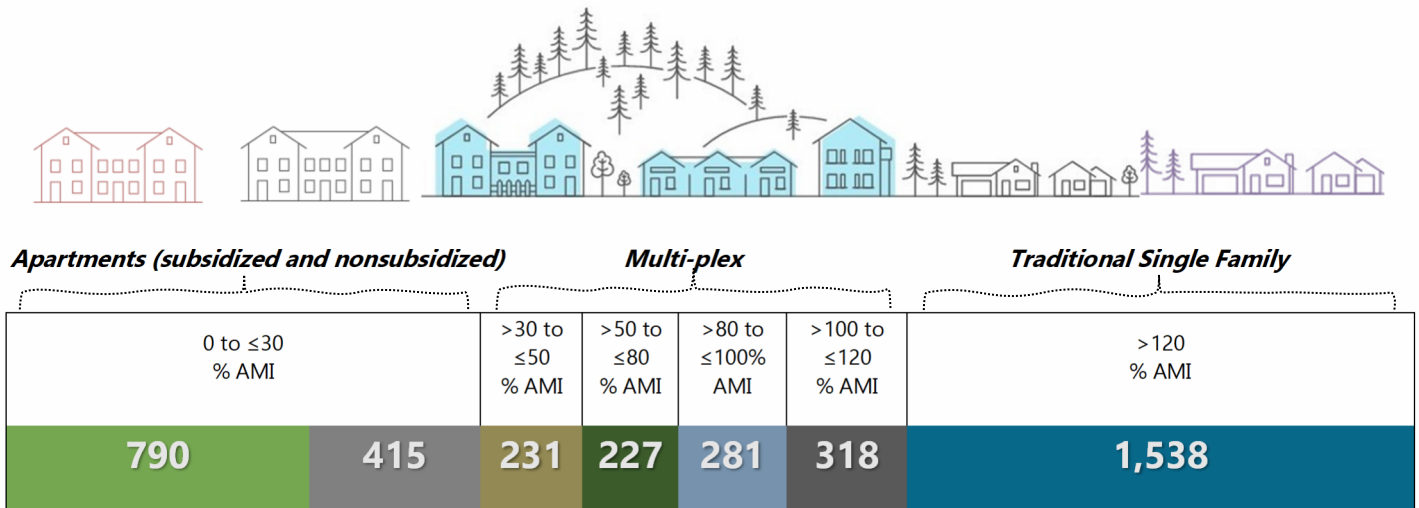
³ The Growth Management Planning Council (GMPC) targets are documented in the 2021 King County Countywide Planning Policies Amended August 15, 2023 (King County Ordinance 19660) and Ratified November 30, 2023.

⁴ The Puget Sound Regional Council's Forecasted Households figure is sourced from the LUV-it City Summaries database, Updated May 30, 2023.

⁵ As of 2024 the Area Median Income (AMI) for King County is \$137,700. This means that approximately half of households earn less than this figure and approximately half earn above this figure. A household is considered "low income" if it earns between \$70,227 and \$110,150. "Extremely low-income households" earn less than \$41,310 and "very low income" households earn between those two brackets.

IMAGINE DES MOINES 2044

Based on Des Moines' current household income distribution, 1,663 new housing units (or 43.7% of Des Moines housing growth target) are needed for households earning 80% or less of the area median income.



3,800 new homes will be needed over the next 20 years in Des Moines

Figure 7-1: New Housing Unit Needs by Area Median Income groups and Examples of the Spectrum of Housing Types Needed ⁶

⁶ Graphic adapted from and inspired by Exhibit 3 in Washington Dept. of Commerce Book 2: Guidance for Updating your Housing Element (August 2023); the various building forms indicated are suggestive of the types of housing typically need to address a range of housing needs.

What are the housing needs in Des Moines?

The Housing Needs Assessment (HNA) revealed the following information:

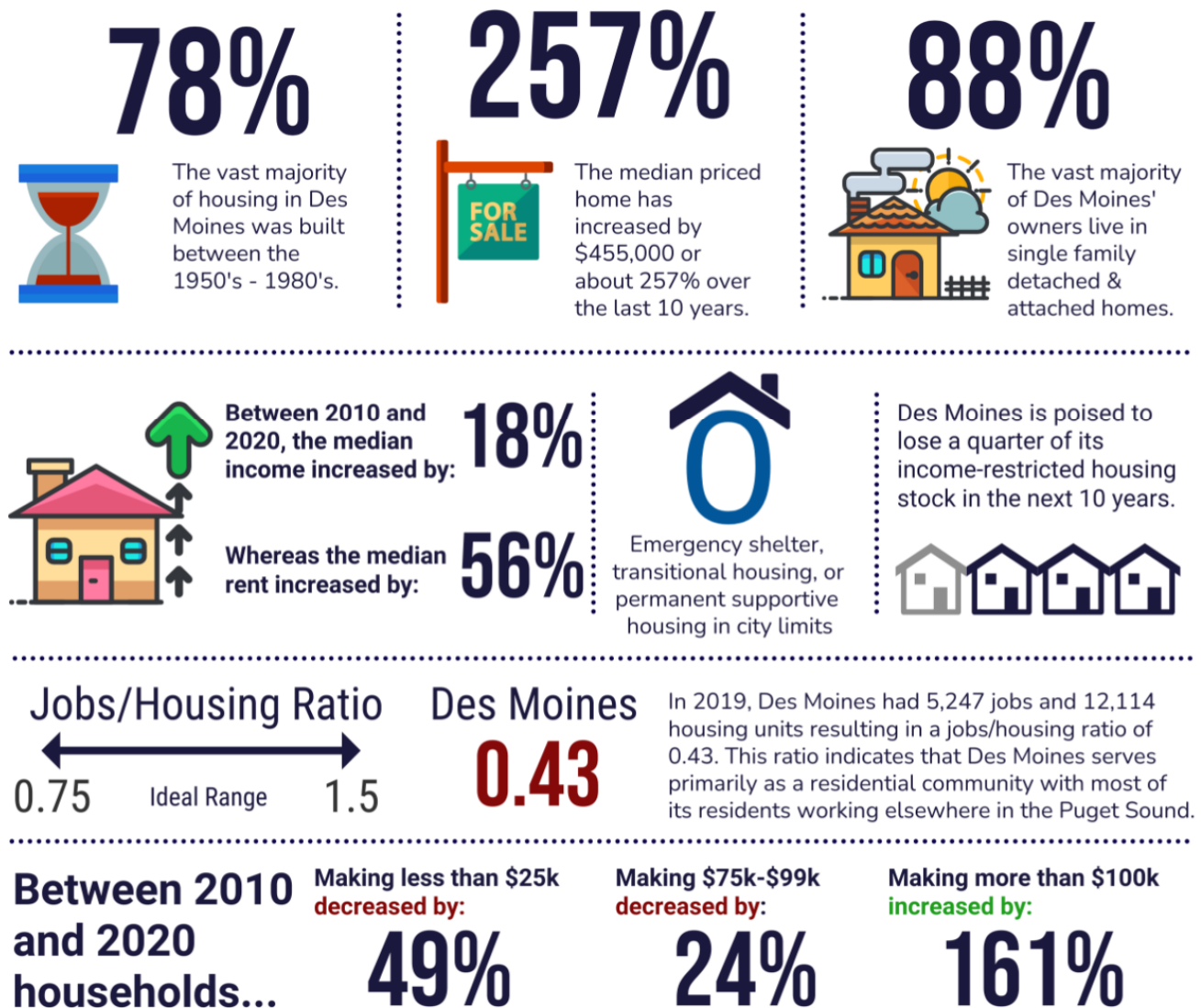


Figure 7-2: Des Moines Housing Needs

IMAGINE DES MOINES 2044

AFFORDABLE HOUSING

Affordable housing is a significant need that shapes the quality of life for our community. Current and future residents of Des Moines, together with people throughout the region, need housing which is affordable and available to accommodate a variety of income levels.

The term Affordable Housing is often conflated with “Low-income housing” (typically referred to as “subsidized housing” in this element) but should not be confused:

- Affordable housing: Housing is typically considered to be affordable if total housing costs (rent, mortgage payments, utilities, etc.) do not exceed 30 percent of a household’s gross income.
- Cost-burdened household: A household that spends more than 30 percent of their gross income on housing costs. (A household that spends more than 50 percent of their gross income on housing costs is called “Severely cost-burdened.”)
- Subsidized housing: Public housing, rental assistance vouchers like Section 8, and developments that use Low-Income Housing Tax Credits are examples of subsidized housing. Subsidized housing lowers overall housing costs for people who live in it.

The U.S. Census 2022 American Community Survey 5-year estimates data indicate that 11.8 percent of Des Moines’ population lives at or below the poverty level⁷. According to data reported by King County⁸, in the year 2020 the median sales price of a single-family home in Des Moines was \$467,000, a significant increase over the figure of \$186,000 from 2012.

According to the GMA, housing is considered to be “affordable housing” when the total housing costs, including basic utilities, does not exceed 30% of the income limit (for renters, 50% or less of the County median family income, adjusted for family-size, and for owners, 80% or less of the County median family income, adjusted for family size for owners). In accordance with WAC 365-196-410(2)(e)(iii), planning for affordable housing should be done on a regional basis. Using the general assumption that market factors will guarantee adequate housing for those in the upper economic brackets, it is important to recognize that some combination of appropriately zoned land, regulatory incentives, financial subsidies, and innovative planning techniques will be necessary to ensure adequate provisions for the needs of the entire population.

In King County’s Urban Growth Capacity Report⁹, it is evident that Des Moines retains ample land supply – or “capacity” – to accommodate its projected housing expansion. Most of this capacity is accounted for in Des

⁷ The percentage of people under 18 years of age in poverty is 13.9 percent.

⁸ 2021 King County Urban Growth Capacity Report (also known as the Buildable Lands Report) was adopted December 14, 2021 by King County Ordinance 19369) and Ratified on April 6, 2022.

⁹ *Ibid.*

IMAGINE DES MOINES 2044

Moines' high- and medium high-density zones¹⁰. Additional detail regarding capacity for housing to accommodate broad income spectrums is included in Appendix A.

HOUSING TYPES

One approach the City will take to address shifts in market demands and potential constraints is to broaden the availability of “middle housing” opportunities in the City. Middle housing encompasses a diverse range of residential structures with multiple units, designed to harmonize in scale and form with single-family homes¹¹. By allowing middle housing, Des Moines aims to provide a broader array of housing choices that cater to different lifestyles and income levels while fostering infill development opportunities and supporting multi-modal transportation choices by focusing increased density in certain areas.

While the City does not control private sector investment, which is necessary for the development of quality housing and neighborhoods, the City should take the steps within its power to facilitate development of the types of housing that will create the best opportunity for success. Steps that can be taken (and in most cases already have) include the creation of development regulations that allow these types of products, establishment of incentives for certain development types, evaluation of current codes for barriers to certain housing types, and creation of public-private partnerships.

Finally, additional Special Needs Housing is needed in Des Moines. Special Needs Housing is defined as housing arrangements for populations with special physical or other needs; the populations needing special housing may include the elderly, disabled persons, people with medical conditions, homeless individuals and families, and displaced people.

GOALS

- Goal HOU 1** Encourage the development, preservation, or replacement of housing stock that is affordable to all economic segments of the community.
- Goal HOU 2** Encourage and support a variety of housing opportunities for those with special-needs, particularly those with challenges related to age, health, or disability.

¹⁰ The County's Urban Growth Capacity Report identified there was available capacity for 8,386 housing units as of 2018; over 6,000 of which were tallied for “high density” zones. Des Moines has seen an increase of 889 housing units between April 1, 2018 and April 1, 2024 (OFM). According to the Department of Commerce's “Guidance for Updating Your Housing Element,” the highest density zones are assumed to be available for persons in the low income (>50-80% AMI) category without market interventions and to extremely low and very low income (>50-80% AMI) households with subsidies and/or incentives (in addition to the “higher” categories, of course). There is no question that Des Moines meets the capacity requirement (with a future surplus) and no changes are needed to the city's zoning map at this time.

¹¹ “Middle housing” means buildings that are compatible in scale, form, and character with single-family houses and contain two or more attached, stacked, or clustered homes including duplexes, triplexes, fourplexes, fiveplexes, sixplexes, townhouses, stacked flats, courtyard apartments, and cottage housing. (RCW 36.70A.030).

IMAGINE DES MOINES 2044

- Goal HOU 3** Protect existing and planned residential areas from adverse impacts associated with incompatible land uses.
- Goal HOU 4** Encourage the development of a suitable mix of housing choices through innovative land use and well-crafted regulations.
- Goal HOU 5** Implement policies and strategies to meet housing needs equitably.

POLICIES AND IMPLEMENTATION STRATEGIES

Housing Supply

- HOU 1.1 Zone sufficient buildable land, create adequate usable development capacity and allow for a suitable mix of housing types to accommodate Des Moines' projected share of King County population growth over the next 20 years.**
- HOU 1.1.1 Continue to provide opportunities and incentives through the Planned Unit Development (PUD) process for a variety of housing types and site planning techniques that can achieve the maximum housing potential of the site.
- HOU 1.1.2 Promote and foster, where appropriate, innovative and non-traditional housing types such as live/work housing, attached and detached accessory dwelling units, as well as other "middle housing" types, as alternative means of accommodating residential growth and providing affordable housing options.
- HOU 1.1.3 Encourage infill development on vacant or underutilized sites.
- HOU 1.1.4 Incorporate the Housing Action Plan implementation strategies to overcome the lack of access to affordable housing options.

Mixed Income Housing

- HOU 1.2 Continue to assist regional, multi-jurisdictional efforts to address the region's need for low-, very low-, extremely low-, and moderate-income housing, and special-needs housing.**
- HOU 1.2.1 Work cooperatively with other King County cities/agencies to address regional housing issues, including the South King County Housing and Homeless Partners group.
- HOU 1.2.2 Encourage affordable housing availability in all neighborhoods throughout the City, particularly in proximity to future or existing high-capacity transit, employment, and/or educational opportunities.
- HOU 1.2.3 Consider mandating an affordability component or requiring minimum density requirements for build out in areas within walking distance to light rail stations.

IMAGINE DES MOINES 2044

HOU 1.2.4 Support programs and strategies aimed at providing housing that is affordable to all income groups, such as regional, state, and federal housing programs, housing trust fund, inclusionary zoning, development incentives, fee waivers, fast-track processing or assistance to housing agencies.

HOU 1.2.5 Review all requirements related to the construction of homes to identify where the cost of construction may be reduced, in an effort to make housing more affordable.

HOU 1.2.6 Consider inclusionary zoning tools which require developers to include a certain percentage of affordable housing units in each development.

Housing Preservation

HOU 1.3 Promote the preservation, repair, and maintenance of existing housing stock in Des Moines to keep healthy, safe, sanitary, and affordable units.

HOU 1.3.1 Coordinate with neighborhood-based groups and other organizations to promote preservation and rehabilitation of existing residential areas.

HOU 1.3.2 Consider a housing program to encourage landlords to retain and repair rental housing as affordable.

HOU 1.3.3 Publicize King County's Minor Home Repair Program available to low-, very low-, extremely low-, and moderate income residents of Des Moines.

HOU 1.3.4 Consider forming partnerships, implementing regulatory changes, and offering financial assistance programs to assist residents to remain in their homes.

HOU 1.3.5 Establish policies and procedures to mitigate displacement if and when new development occurs, with specific considerations for low-, very low-, extremely low-, and moderate-income housing options.

Special Needs Housing

HOU 2.1 Assist the private sector, non-profit agencies, and public entities in the planning and development of special-needs housing within and near Des Moines.

HOU 2.1.1 Assist social service organizations, non-profit housing providers, and community organizations that provide housing for low income and special needs populations, operate emergency shelters, or provide other housing-related services available to Des Moines residents.

HOU 2.1.2 Support the acquisition and preservation of income-restricted rental housing by housing partners.

HOU 2.1.3 As required by state law, do not impose regulatory barriers to the siting of group homes, foster care facilities, and facilities for other special populations. Strive for equitable

IMAGINE DES MOINES 2044

distribution of special-needs housing within the City of Des Moines and among neighboring jurisdictions.

HOU 2.1.4 Coordinate with housing partners to create a centralized web page in the City's website to host all programs and services that Des Moines residents can access through the City and partners.

HOU 2.1.5 Implement programs to identify gaps in partnerships with underrepresented groups and build those relationships into City housing policy.

HOU 2.1.6 Identify potential barriers to housing access and remove where feasible.

HOU 2.1.7 As required by state law, amend development regulation to allow and regulate the development of permanent supportive housing and transitional housing in all zoning districts where residential dwellings (and/or hotels) are permitted, and allow and regulate emergency housing and emergency shelter in all zoning districts where hotels are permitted.

HOU 2.2 Encourage equitable distribution of low-income and special-needs housing throughout King County.

HOU 2.2.1 Promote compatible residential development that is affordable to all economic segments of the Des Moines community. Ensure City codes and development regulations do not create unnecessary barriers to affordable housing.

HOU 2.2.2 Encourage the development of mixed-income projects and communities.

HOU 2.2.3 The City should allow and have capacity for government-assisted housing, group homes, foster care facilities, emergency housing, emergency shelters, and permanent supportive housing.

HOU 2.2.4 Encourage the acquisition and preservation of income-restricted rental housing by housing partners.

HOU 2.2.5 Ensure conditions for affordable housing to be built in the future through proper zoning and development regulations and maintain a sufficient supply of land capacity to address housing needs; the city must ensure there are sufficient lands available to accommodate the required new units to be built for households earning below the Area Median Income.

Land Use

HOU 3.1 Protect residential areas from adverse impacts associated with incompatible land uses or nearby transportation facilities/activities.

HOU 3.1.1 Protect existing and planned residential areas from unmitigated adverse impacts that may be generated by nearby incompatible land uses or transportation facilities or activities.

IMAGINE DES MOINES 2044

HOU 3.1.2 Strongly advocate to the Port of Seattle and the Federal Aviation Administration (FAA) for proper mitigation of environmental noise impacts upon Des Moines' residential areas.

HOU 3.1.3 Avoid siting housing in close proximity to Sea-Tac Airport pursuant to RCW 36.70.547 and the Washington State Department of Transportation Airports and Compatible Land Use Guidebook, M3074.00 (January 2011, as amended).

HOU 4.1 Promote consistency with the Land Use Element's residential policies regarding density, population, housing mix, and siting criteria.

HOU 4.1.1 Implement the residential policies of the Land Use Element regarding dispersion of housing types, unit mix, and future population and encourage the construction of middle housing.

HOU 4.1.2 Maintain a consistent code enforcement program to maintain neighborhood quality and reduce the potential for nuisance properties and housing.

HOU 4.1.3 Allow middle housing types in single family zoning districts when appropriate criteria can be met, as required by law.

HOU 4.1.5 Allow mobile/manufactured and modular homes within Des Moines when such structures satisfy all applicable health and safety codes.

HOU 4.1.6 Continue to allow accessory dwelling units in a way that complies with all applicable laws.

HOU 4.2 Initiate and encourage equitable and inclusive community involvement that fosters civic pride and positive neighborhood image.

HOU 4.2.1 Establish regulations and procedures that provide a high degree of certainty and predictability to applicants and the community at-large and minimize unnecessary time delays in the review of residential permit applications, while still maintaining opportunities for public involvement and review.

HOU 4.2.2 Encourage the establishment of Block Watch/Neighborhood Watch programs in all residential areas.

HOU 4.2.3 Encourage private reinvestment in residential neighborhoods and private rehabilitation of housing by providing information, technical assistance, and referrals to appropriate agencies and organizations.

HOU 4.2.4 Coordinate with housing partners to create a centralized web page in the City's website to host all programs and services that Des Moines residents can access through the city and partners.

IMAGINE DES MOINES 2044

HOU 4.3 Integrate and coordinate construction of public infrastructure with private development to minimize housing costs wherever possible or practicable.

HOU 4.3.1 Use funds from local Capital Improvement Program, grants, and other sources to provide needed capital improvements, such as sidewalks, street lighting, and neighborhood parks in existing residential neighborhoods.

HOU 4.3.2 Continue to require on-site recreation areas (or fee-in-lieu) within new subdivisions and multifamily developments per development regulations. Consider if the City should adopt a procedure to provide relief from this requirement in certain cases, such as reductions or exemptions for below market-rate housing development.

HOU 4.3.3 Consider if the city should provide reductions or exemptions for parking requirements for certain housing development such as infill projects or housing which is provided below market-rate.

HOU 4.4 Provide guidelines that encourage flexibility in housing types while ensuring compatibility of housing with the surrounding neighborhood.

HOU 4.4.1 Encourage site and building designs that promote the safety and security of residents and visitors, and that create effective transitions between substantially different land uses and densities.

HOU 4.4.2 Use guidelines to ensure that new and infill developments minimize impacts on surrounding development.

HOU 4.4.3 Encourage middle housing types and accessible design that provides seniors the opportunity to remain in their own neighborhood as their housing needs change.

Land Use

HOU 5.1 Implement, promote, and enforce fair housing policies and practices so that every person has equitable access and opportunity to thrive in their communities of choice, regardless of their race, gender identity, sexual identity, ability, use of a service animal, age, immigration status, national origin, familial status, religion, source of income, military status, or membership in any other relevant category of protected class.

HOU 5.1.1 Promote zoning and development regulations that are non-exclusionary, and which avoid racially disparate impacts and/or disinvestment. Action against disparate impacts should include review of existing policies, codes, and procedures.

HOU 5.1.2 Promote fair housing for all persons and ensure that no City policies, programs, regulations, or decisions result in housing discrimination.

Note to Council members: The Appendix is all new.

TECHNICAL APPENDIX A: Housing

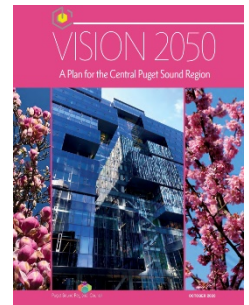
BACKGROUND

In 2021, the Washington Legislature revised its housing planning requirements through House Bill 1220 (HB 1220). This legislation amended the Growth Management Act (GMA) to mandate that local governments actively “plan for and accommodate” housing that is affordable for all income levels, marking a significant change over the previous directive to merely “encourage” affordable housing. Additionally, the new law compels local jurisdictions to assess the racially disparate impacts of their housing policies and regulations, as well as the risks of exclusion and displacement. The City is now required to adopt measures aimed at addressing and reversing these harmful effects.

REGIONAL AND COUNTY REQUIREMENTS

The Puget Sound Regional Council (PSRC) and King County have set out specific requirements for the City of Des Moines to address in this element. This includes several documents:

- ◆ The **PSRC VISION 2050** document is a regional plan which sets out a Regional Growth Strategy, focusing growth in “centers” and near transit, and addresses how jurisdictions should work together to increase housing choices and affordability on a regional level. VISION 2050 stresses that strategies and actions to promote distributional equity, cross-generational equity, process equity and reparative policies are needed to equitably meet housing needs.
- ◆ The **2021 King County Countywide Planning Policies** (as amended in 2023 via King County Ord. 19660) are policies set forth to “support a range of affordable, accessible, and healthy housing choices for current and future residents.” In addition, the policies were developed to “respond to the legacy of discriminatory housing and land use policies and practices (e.g. redlining, racially restrictive covenants, exclusionary zoning, etc.) that have led to significant racial and economic disparities in access to housing and neighborhoods of choice. These disparities affect equitable access to well-funded schools, healthy environments, open space, and employment.” There are 25 housing policies, many of which are very detailed, organized around five primary themes:
 - 1- Plan for and Accommodate Housing Needs
 - 2 - Conduct a Housing Inventory and Analysis
 - 3 - Collaborate Regionally



- 4 - Implement Policies and Strategies to Meeting Housing Needs Equitably*
- 5 - Expand Housing and Neighborhood Choices for all Residents*

EQUITY AND RACIALLY DISPARATE IMPACTS

CPP H-5 requires the City of Des Moines to:

- Document the local history of racially exclusive and discriminatory land use and housing practices, consistent with local and regional fair housing reports and other resources;
- Explain the extent to which that history is still reflected in current development patterns, housing conditions, tenure, and access to opportunity;
- Identify local policies and regulations that result in racially disparate impacts, displacement, and exclusion in housing, including zoning that may have a discriminatory effect, disinvestment, and infrastructure availability; and
- Demonstrate how current strategies are addressing impacts of those racially exclusive and discriminatory policies and practices.

The Washington State Department of Commerce (Commerce) provided guidance for local governments on “how to integrate the new requirements related to racially disparate impacts, displacement, exclusion, and displacement risk (hitherto “racially disparate impacts”) in their housing element updates” in their document: *Guidance to Address Racially Disparate Impacts* (April 2023).

According to Commerce, racially disparate impacts arise when policies, practices, or systems disproportionately affect specific racial groups. To effectively assess potential disparities within their communities, jurisdictions should incorporate a range of measures into their data analysis.

It is important to note the local history overall in Des Moines. The Coast Salish peoples were the first inhabitants in Des Moines, since time immemorial. European settlement began in 1867 when John Moore acquired a claim for 154 acres near Puget sounds and build a little cabin, followed by other homesteaders who settled into the surrounding land. Not much development occurred until after the year that Washington obtained statehood (1989) and in that year the townsite of Des Moines was platted and the “Des Moines City Improvement Co.” was formed. Later, suburbanization occurred in Des Moines following WWII and Des Moines was incorporated on June 17, 1959.

The *Racial Restrictive Covenants Project for Washington State*¹² is a project of University of Washington and Eastern Washington University researchers who are identifying and mapping racial restrictions in property records, which were used in American communities to prevent people who were not white from buying or occupying property. The project has identified such documents covering about 80,000 properties and the work is ongoing. As of February 2025, a limited number of records for properties in the City of Des Moines have been posted to the project website at <https://depts.washington.edu/covenants/>.

¹² The project is in support of HB 1335, passed by the state legislature in 2021

- One subdivision was identified as having racially restrictive language (restrictions recorded in a plat, in covenants, or on a deed) on record: : Woodmont Beach (1943).
- The website indicates that a portion of the Woodmont Beach neighborhood was noted in a newspaper ad as being restricted.
- It is also possible that Des Moines was a “sundown town” given that census records indicate that in the year 1970 (just two years after the passage of the Fair Housing Act of 1968) the population was 3,871 persons, yet there was only 1 black household.

The impacts of racial restrictive covenants in King County are described on the website. According to the project team, these covenants played a key role in shaping patterns of segregation and exclusion that persist today. The site reports that while 62% of White families in King County own homes, only 28% of Black families do—a stark decline from 1970, when Black homeownership stood at 50%. This trend underscores the enduring effects of historical discrimination, which continue to influence homeownership rates, family wealth, and broader social inequalities across the region.

The enduring impact of discriminatory housing and land use policies, such as redlining, racially restrictive covenants, and exclusionary zoning, has perpetuated profound racial and economic disparities in housing access and neighborhood opportunities. As highlighted in VISION 2050, historical practices have been instrumental in both shaping and upholding racial inequities. Presently, these disparities continue to impede equitable access to quality education, healthy environments, open spaces, and employment opportunities.

The following data charts provide some basic information that is useful for review, together with observations. However, the data presented in the tables and charts below are insufficient on their own to draw a conclusion on racially disparate impacts, displacement risks, or exclusion that may be present within Des Moines.

The data and charts below are all sourced from Commerce’s “RDI Tool” with data for Des Moines which uses Census data (American Community Survey) and HUD’s Comprehensive Housing Affordability Strategy (CHAS), with the exception of Figures A-2 and A-8.

Figure A-1. Des Moines population by race and Hispanic ethnicity, 2020

Source: US Census Bureau, 2016-2020 American Community Survey 5-Year Estimates (Table DP05); Washington Department of Commerce, 2023

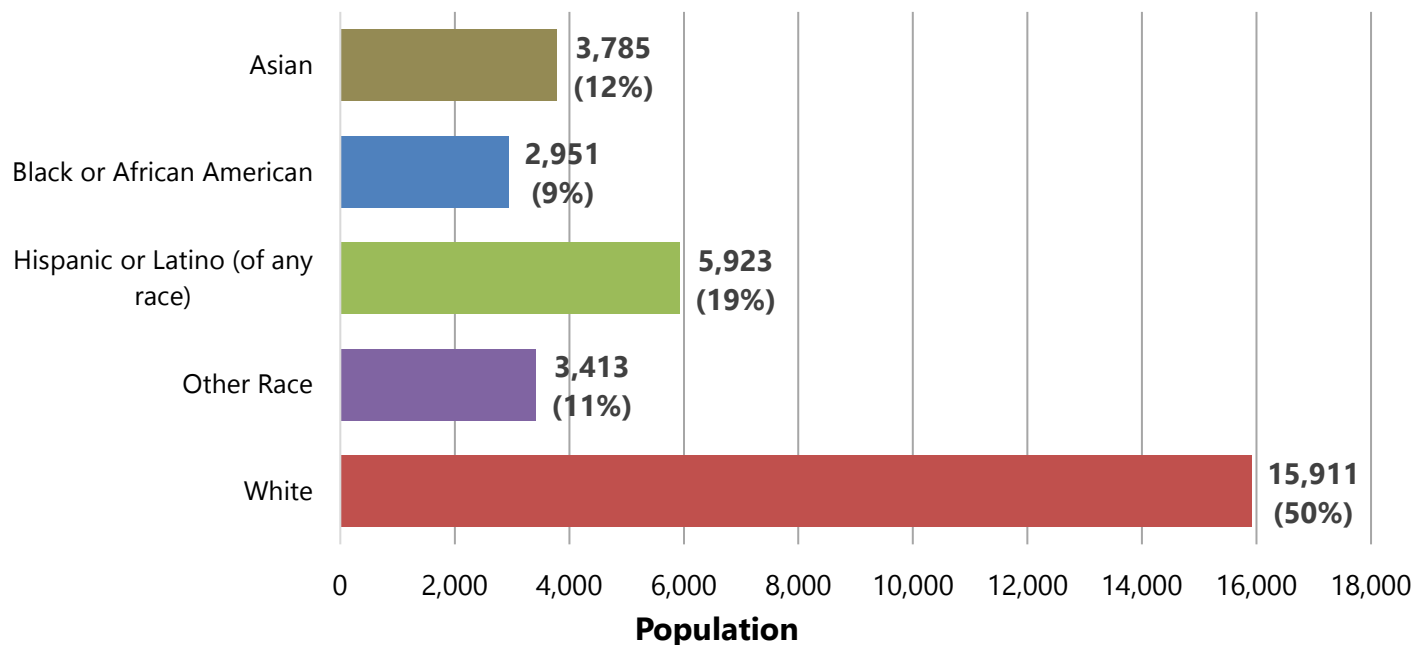


Figure A-2. Des Moines Percentage of Persons of Color and Ranking of Persons living in Poverty, by Census Blocks

Source: Washington State Dept. of Health Washington Tracking Network

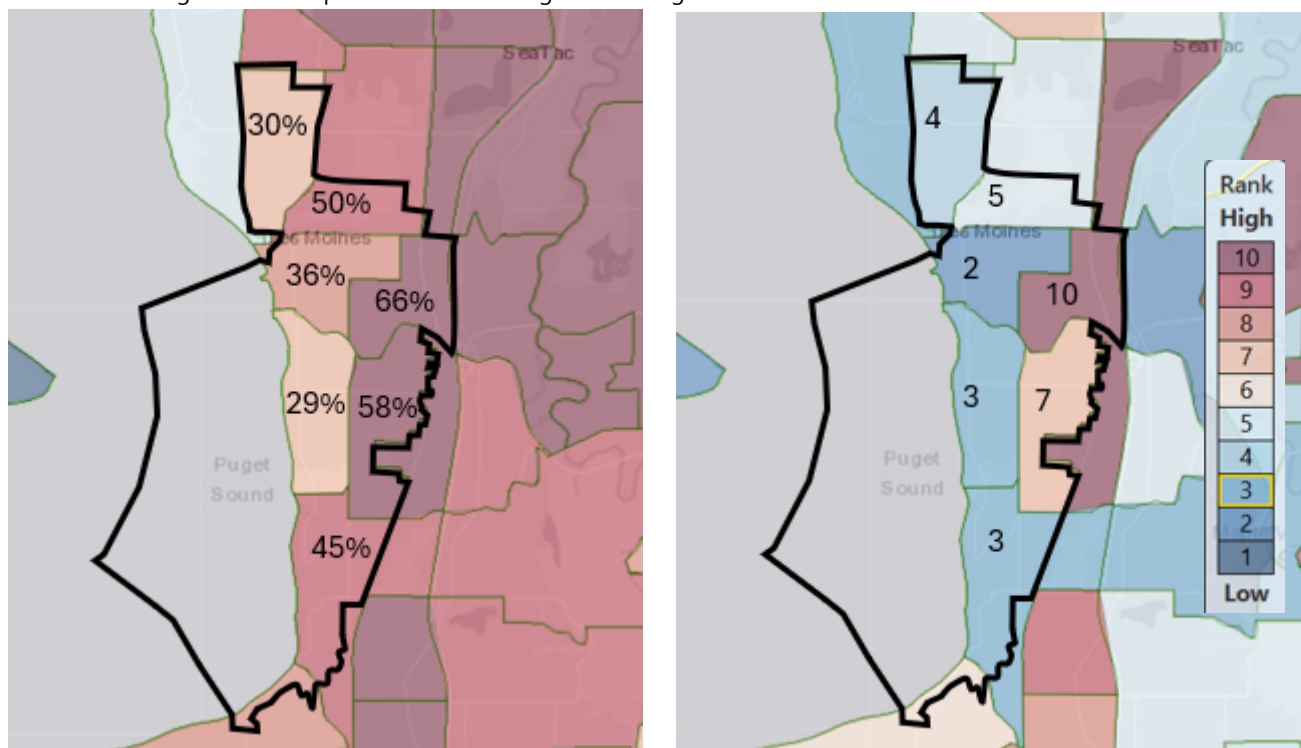


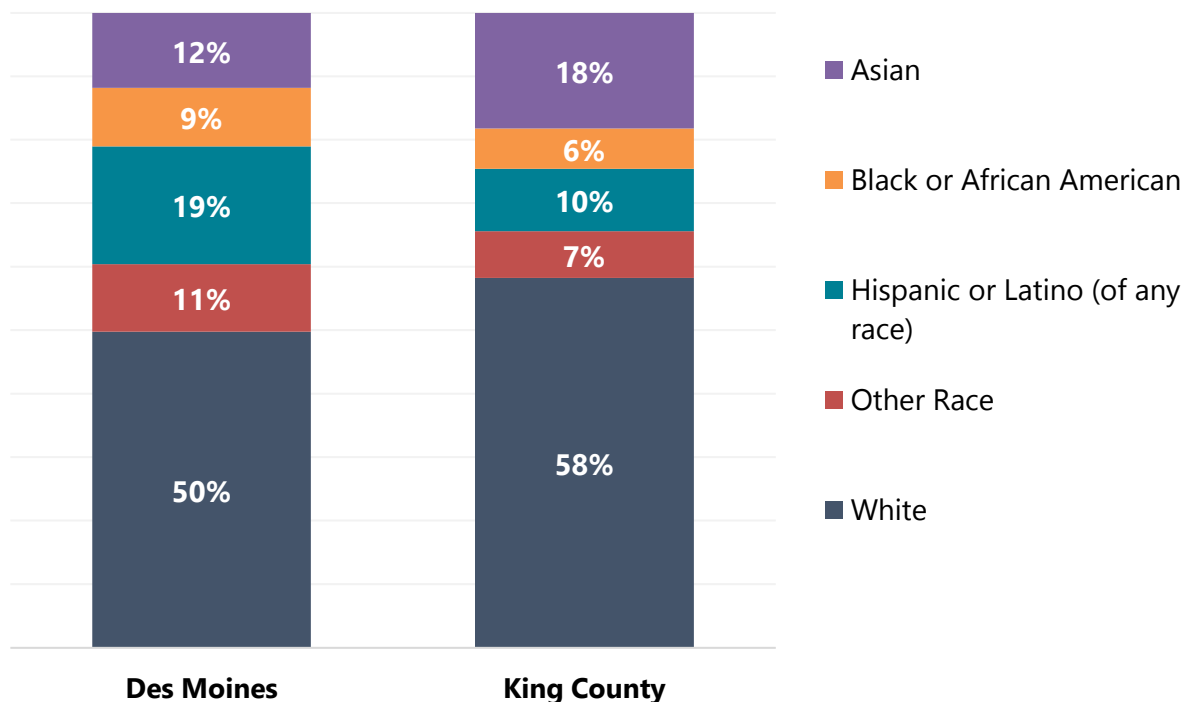
Figure A-3. Racial composition percentage of Des Moines and King County, 2015 and 2020

Source: US Census Bureau, 2016-2020 American Community Survey 5-Year Estimates (Table DP05); Washington Department of Commerce, 2023

| <i>Race or Ethnic Category</i> | Des Moines | | King County | |
|---|-------------------|-------------|--------------------|-------------|
| | 2015 | 2020 | 2015 | 2020 |
| <i>Asian</i> | 13% | 12% | 16% | 18% |
| <i>Black or African American</i> | 8% | 9% | 6% | 6% |
| <i>Hispanic or Latino (of any race)</i> | 17% | 19% | 9% | 10% |
| <i>Other Race</i> | 7% | 11% | 6% | 7% |
| <i>White</i> | 55% | 50% | 63% | 58% |

Figure A- 4. Racial composition of Des Moines and King County, 2020

Source: US Census Bureau, 2016-2020 American Community Survey 5-Year Estimates (Table DP05); Washington Department of Commerce, 2023



Key Observations from Figure A-1 through A-4:

1. Des Moines is slightly more racially diverse in comparison to King County (entire population within the County boundaries).
2. Racial demographics in Des Moines are unevenly distributed across the city. Census block data reveals that the eastern portion of the city, particularly near the highways, has the highest concentration of residents identifying as non-white or Persons of Color. Notably, there is a strong correlation between these areas and

higher poverty rankings, with many of these neighborhoods scoring at the upper end of the poverty scale (as ranked 1 to 10 by the Department of Health). This pattern suggests a significant link between racial composition and economic hardship within the city.

3. Des Moines has a smaller percentage of Asian and White residents as compared to King County and a higher percentage of Black or African American, Hispanic or Latino, and Other Races as compared to King County.
4. As Des Moines' population has increased from 2015 to 2020, the racial makeup of the population has shifted and appears to be more racially diverse.

Cost Burden

According to Commerce, a household experiencing housing cost burden is paying more for housing than it can afford based on income. This means one or multiple of a houses' critical needs (i.e., food, physical health, mental health, education, and/or general well-being) are not being met. A household is considered cost-burdened if its monthly housing costs are greater than 30% of its monthly income. The threshold for households to be considered as experiencing cost-burden are classified as below:

- *Not cost-burdened* includes households paying less than 30% of their household income on housing costs.
- *Cost-burdened* includes households paying between 30% and 50% of their household income on housing costs.
- *Severely cost-burdened* includes households paying more than 50% of their income on housing costs.

Figure A-5. Des Moines number of households by housing cost burden, 2019

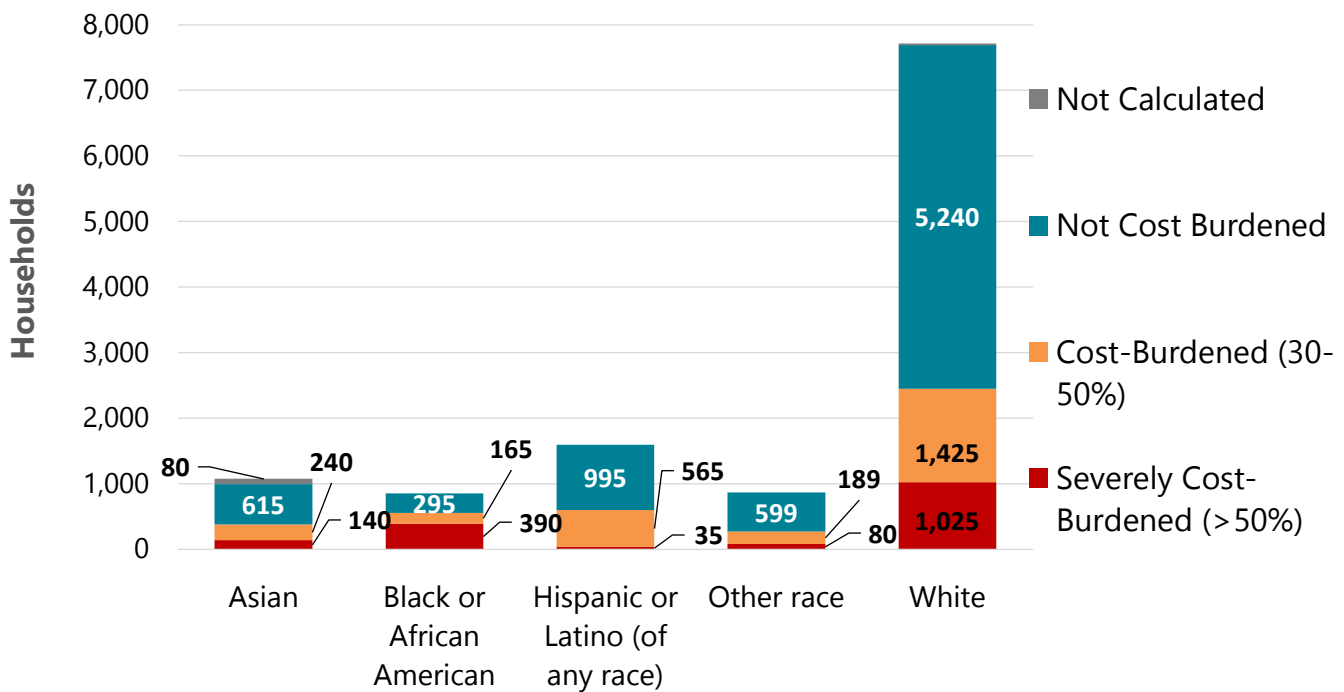
Source: US HUD, 2015-2019 Comprehensive Housing Affordability Strategy (CHAS) (Table 9); Washington Dept. of Commerce, 2023

| | White | Black or African American | Asian | American Indian or Alaska Native | Pacific Islander | Other Race | Hispanic or Latino (of any race) | Total |
|---|--------------|---------------------------------|--------------|---|---------------------|---------------|---|---------------|
| Owner Households | | | | | | | | |
| Not Cost Burdened | 4,020 | 160 | 535 | 0 | 4 | 185 | 555 | 5,459 |
| Total Cost-Burdened | 1,355 | 125 | 190 | 4 | 10 | 70 | 105 | 1,859 |
| <i>Cost-Burdened (30-50%)</i> | <i>815</i> | <i>75</i> | <i>115</i> | <i>4</i> | <i>10</i> | <i>55</i> | <i>105</i> | <i>1,179</i> |
| <i>Severely Cost-Burdened (>50%)</i> | <i>540</i> | <i>50</i> | <i>75</i> | <i>0</i> | <i>0</i> | <i>15</i> | <i>0</i> | <i>680</i> |
| Not Calculated | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 65 |
| Total* | 5,375 | 285 | 790 | 4 | 15 | 255 | 660 | 7,384 |
| Renter Households | | | | | | | | |
| Not Cost Burdened | 1,220 | 135 | 80 | 55 | 150 | 205 | 440 | 2,285 |
| Total Cost-Burdened | 1,095 | 430 | 190 | 0 | 35 | 150 | 495 | 2,395 |
| <i>Cost-Burdened (30-50%)</i> | <i>610</i> | <i>90</i> | <i>125</i> | <i>0</i> | <i>35</i> | <i>85</i> | <i>460</i> | <i>1,405</i> |
| <i>Severely Cost-Burdened (>50%)</i> | <i>485</i> | <i>340</i> | <i>65</i> | <i>0</i> | <i>0</i> | <i>65</i> | <i>35</i> | <i>990</i> |
| Not Calculated | 25 | 0 | 15 | 0 | 0 | 0 | 0 | 40 |
| Total* | 2,340 | 560 | 285 | 55 | 185 | 360 | 935 | 4,720 |
| Total Households* | 7,715 | 845 | 1,075 | 59 | 200 | 615 | 1,595 | 12,104 |

*Numbers may not add precisely due to rounding

Figure A-6. Des Moines number of households by race and housing cost burden, 2019

Source: US HUD, 2015-2019 Comprehensive Housing Affordability Strategy (CHAS) (Table 9); Washington Dept. of Commerce, 2023



Key Observations from Figure A-5 through A-6:

1. In 2019, Des Moines had a total of 12,104 households. There were 7,715 households categorized as *White*, and 845 households categorized as *Black or African American*, 1,075 households categorized as *Asian*, 59 households categorized as *American Indian or Alaska Native*, 200 categorized as *Pacific Islander*, 615 categorized as *Other Race*, and 1,595 categorized as *Hispanic or Latino* in Des Moines.
2. In 2019, there were 1,859 Cost-Burdened Households for owner-occupied units, making up **25 percent** of all owner-occupied unit households. In 2019, there were 2,395 Cost-Burdened Households for renter-occupied units, making up **51 percent** of all renter-occupied unit households.
3. In 2019, for households where residents owned the home, there were 1,355 Cost-Burdened Households that were *White*, 125 Cost-Burdened Households that were *Black or African American*, 190 Cost-Burdened Households that were *Asian*, 4 Cost-Burdened Households that were *American Indian or Alaska Native*, 10 Cost-Burdened Households that were *Pacific Islander*, 70 Cost-Burdened Households that were *Other Races*, and 105 Cost-Burdened Households that were *Hispanic Or Latino*. Accordingly, Cost burdened households where residents owned the home made up **25 percent** of all owner households that were *White*, **44 percent** of all owner households that were *Black or African American*, **24 percent** of all owner households that were *Asian*, **100 percent** of all owner households that were *American Indian or Alaska Native*, approximately **71 percent** of all owner households that were *Pacific Islander*, **28 percent** of all owner households that were *Other Races*, **16 percent** of all owner households that were *Hispanic Or Latino*.
4. In 2019, for households where residents rented the home, there were 1,095 Cost-Burdened Households that were *White*, 430 Cost-Burdened Households that were *Black or African American*, 190 Cost-Burdened

Households that were *Asian*, 0 Cost-Burdened Households that were *American Indian or Alaska Native*, 35 Cost-Burdened Households that were *Pacific Islander*, 150 Cost-Burdened Households that were *Other Races*, and 495 Cost-Burdened Households that were *Hispanic Or Latino*. Accordingly, Cost burdened households where residents rented the home made up **47 percent** of all renter households that were White, **77 percent** of all renter households that were *Black or African American*, **67 percent** of all renter households that were *Asian*, **0 percent** of all renter households that were *American Indian or Alaska Native*, **19 percent** of all renter households that were *Pacific Islander*, **42 percent** of all renter households that were *Other Races*, **53 percent** of all renter households that were *Hispanic Or Latino*.

5. Based on the data presented above, it appears that households that were *Black or African American*, *American Indian or Alaska Native*, or *Pacific Islander* in owner households have a higher percentage of cost burden as compared to owner households that were *White*, *Asian*, *Other Races*, or *Hispanic or Latino*.
6. Based on the data presented above, it appears that households that were *Black or African American* or *Asian* in renter households have a higher percentage of cost burden as compared to renter households that were *White*, *American Indian or Alaska Native*, or *Pacific Islander* *Asian*, *Other Races*, or *Hispanic or Latino*.
7. Based on the data presented above, for renter households, all household categories except for *American Indian or Alaska Native* and *Pacific Islander* were significantly more cost burdened than the same race for owner households.

The data show that owner households that were *Black or African American*, *American Indian or Alaska Native*, and *Pacific Islander* may appear to be disproportionately experiencing housing cost burden when compared to other owner households. The data shows that renter households that were *Black or African American* and *Asian* may appear to be disproportionately experiencing housing cost burden when compared to other owner households. However, it is important to note that there are a number of factors that we have not studied, which could be further explored in order to draw any substantial conclusions. Still, it will be important to continue tracking these trends when future comprehensive plan updates are performed.

Income and Housing Tenure

Data regarding household income and housing tenure can be useful in assessing risk of displacement and looking at potential indicators of exclusions in housing. These terms are defined by Commerce (in this context) as follows:

Displacement: The process by which a household is forced to move from its community because of conditions beyond their control. Specific types of displacement include:

- Physical displacement: Households are directly forced to move for reasons such as eviction, foreclosure, natural disaster or deterioration in housing quality.
- Economic displacement: Households are compelled to move by rising rents or costs of home ownership like property taxes.
- Cultural displacement: Residents are compelled to move because the people and institutions that make up their cultural community have left the area.

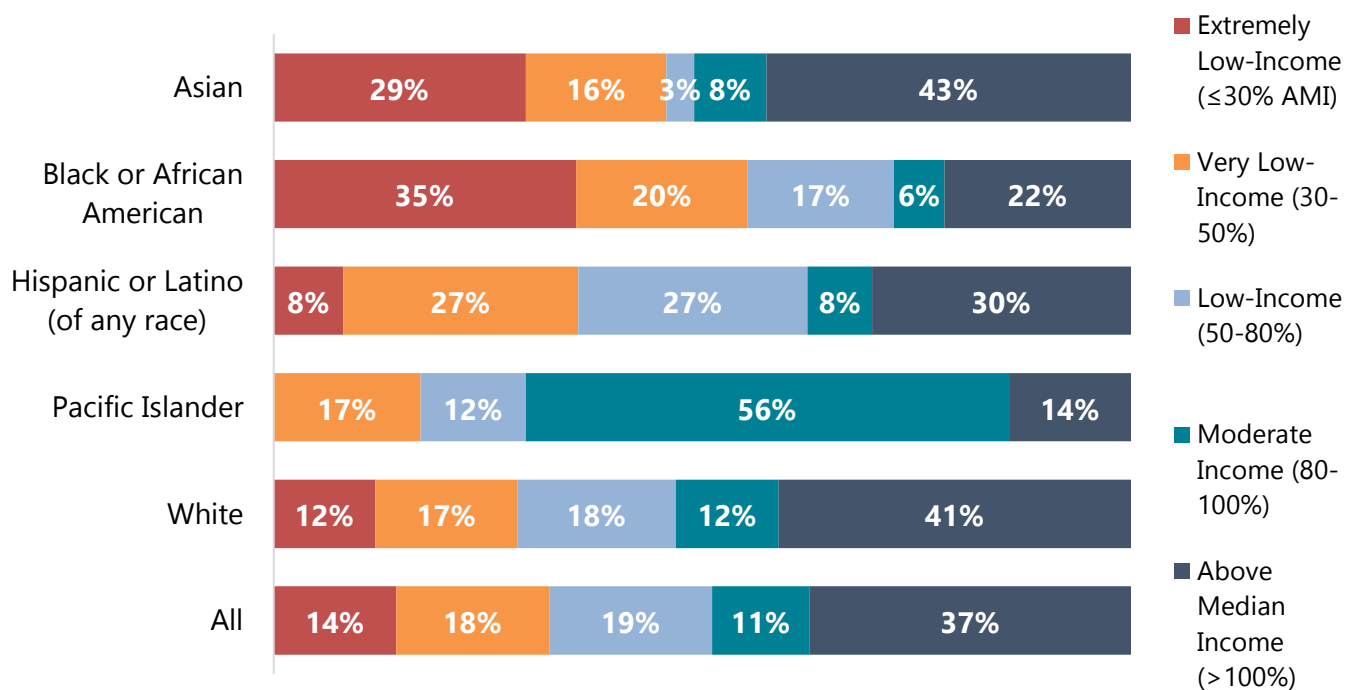
Displacement risk: The likelihood that a household, business, or organization will be displaced from its community.

Exclusion in housing: The act or effect of shutting or keeping certain populations out of housing within a specified area, in a manner that may be intentional or unintentional, but which leads to non-inclusive impacts.

Figure A-7 shows the spectrum of households according to income levels, as organized by race or ethnicity.

Figure A-7. Des Moines distribution of households by income and race or ethnicity, 2019

Source: US HUD, 2015-2019 Comprehensive Housing Affordability Strategy (CHAS) (Table 9); Washington Department of Commerce, 2023



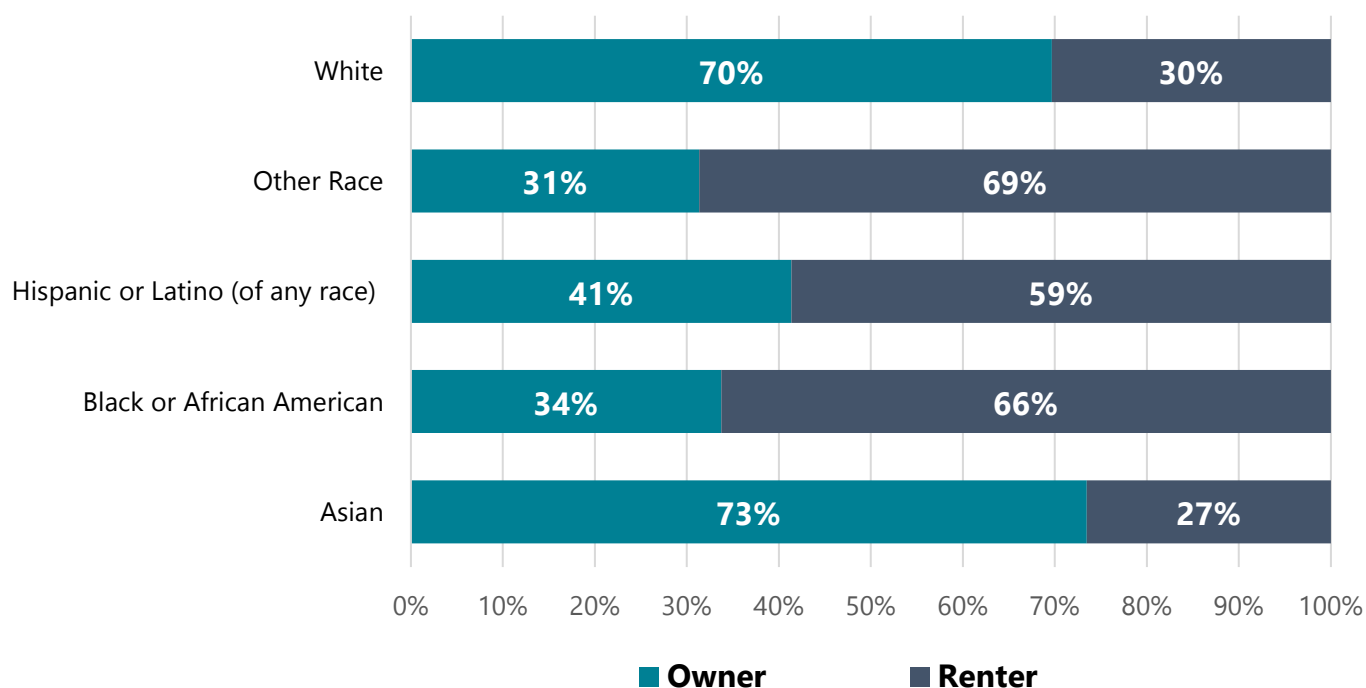
Key Observations from Figure A-7:

1. In Des Moines, households that are *Black or African American* have a similar percentage of households in the "very low income" and "low income" categories compared to *White* households, but are almost three times as likely to be in the "extremely low income" category compared to *White* households.
2. Households that are *Asian* are over two times as likely to be in the "extremely low income" category compared to *White* households. However, households that are *Asian* had a slightly higher percentage of households in the "above median income" category compared to households that are *White*.
3. Although households that are *Pacific Islander* have the lowest percentage of households in the "above median income" category, they have the highest percentage of households earning in the "moderate income" and "above median income" categories when combined, compared to all other race households. Additionally, households that are *Pacific Islander* have the lowest combined percentages of households in the "very low income" and "low income" categories compared to all other race households.

4. *Hispanic or Latino* households have a lower percentage of households in the “extremely low income” category as compared to *White* households, but when combining “extremely low income”, “very low income” and “low income”, approximately 15 percent more *Hispanic or Latino* households fall within these combined categories than *White* households.

Figure A-8. Des Moines percent owner and rental households by race and ethnicity, 2019

Sources: US HUD, 2015-2019 Comprehensive Housing Affordability Strategy (CHAS) (Table 9)



Key Observations from Figure A-8:

1. In Des Moines, the share of households that are renting is 30 percent among White households, 69 percent among Other Race households, 59 percent among Hispanic/Latino households, 66 percent among Black or African American households, and 27 percent among Asian households.
2. All non-white household groups, except for Asian households, are approximately two times more likely than White households to be renter households rather than owner households.

DISPLACEMENT RISK

The City must evaluate and identify areas that might face heightened vulnerability to displacement due to market forces that occur with changes to zoning regulations and capital investments.

Commerce developed a Draft Displacement Risk Map to support jurisdictions with the new housing element requirements. The purpose of the map is to help jurisdictions meet GMA requirements to “identify areas that may be at higher risk of displacement from market forces.” The Puget Sound Regional Council also furnished a different version of a Displacement Risk map, but may have used differing data sets and/or methodology, based on the varying map results.

The PSRC mapped lands among three categories for risk levels (Higher, Moderate or Lower) and indicated the City of Des Moines within the “Lower”, “Moderate”, and “Higher” categories. Commerce mapped lands among three categories for risk levels (High Risk, Moderate Risk, or Low Risk) and indicated a large portion of the City of Des Moines mapped as a “Low Risk” community for Displacement Risk, however small northern portions of the City are mapped as “Moderate Risk” and “High Risk” (shown below). The two maps used similar rating systems but they vary on location of risk ratings for multiple areas within Des Moines city limits. For example, the PSRC Displacement Risk Map depicts a large portion of the southern half of Des Moines within the “Moderate” risk category, compared to the Commerce Draft Displacement Risk Map which depicts this area as primarily “Low Risk”. Northern portions of Des Moines that are mapped on the Commerce Draft Displacement Risk Map as “Moderate Risk” and “High Risk” are mapped as “Low Risk” on the PSRC Displacement Risk Map.

Utilizing the Commerce Draft Displacement Risk Map shown below, the risk ratings shown for Des Moines are similar to many other communities surrounding Des Moines and is also aligned with PSRC’s findings that areas with high-value investments (such as mass transit) are at higher risk of displacement. Des Moines has taken opportunities to review and amend its goals, policies, and regulations to address and, where applicable, reverse the risk of exclusion or displacement. Combined with the state laws that Washington has enacted providing eviction protections to tenants, risk of displacement in Des Moines is even further reduced. Des Moines expects to continue monitoring displacement risk over time as market conditions and other factors change.

What is Displacement?

Displacement describes a situation where households are forced to move from their current residence due to circumstances outside of their control, such as a rent increase or other rising housing costs that don’t match up with income changes. Displacement can be economic, physical, or cultural, often leading to the loss of community ties, identity, and access to resources.

The challenges of displacement due to economic forces, such as gentrification, disproportionately affect renters, low-income residents, and BIPOC (Black, Indigenous, and People of Color) communities.

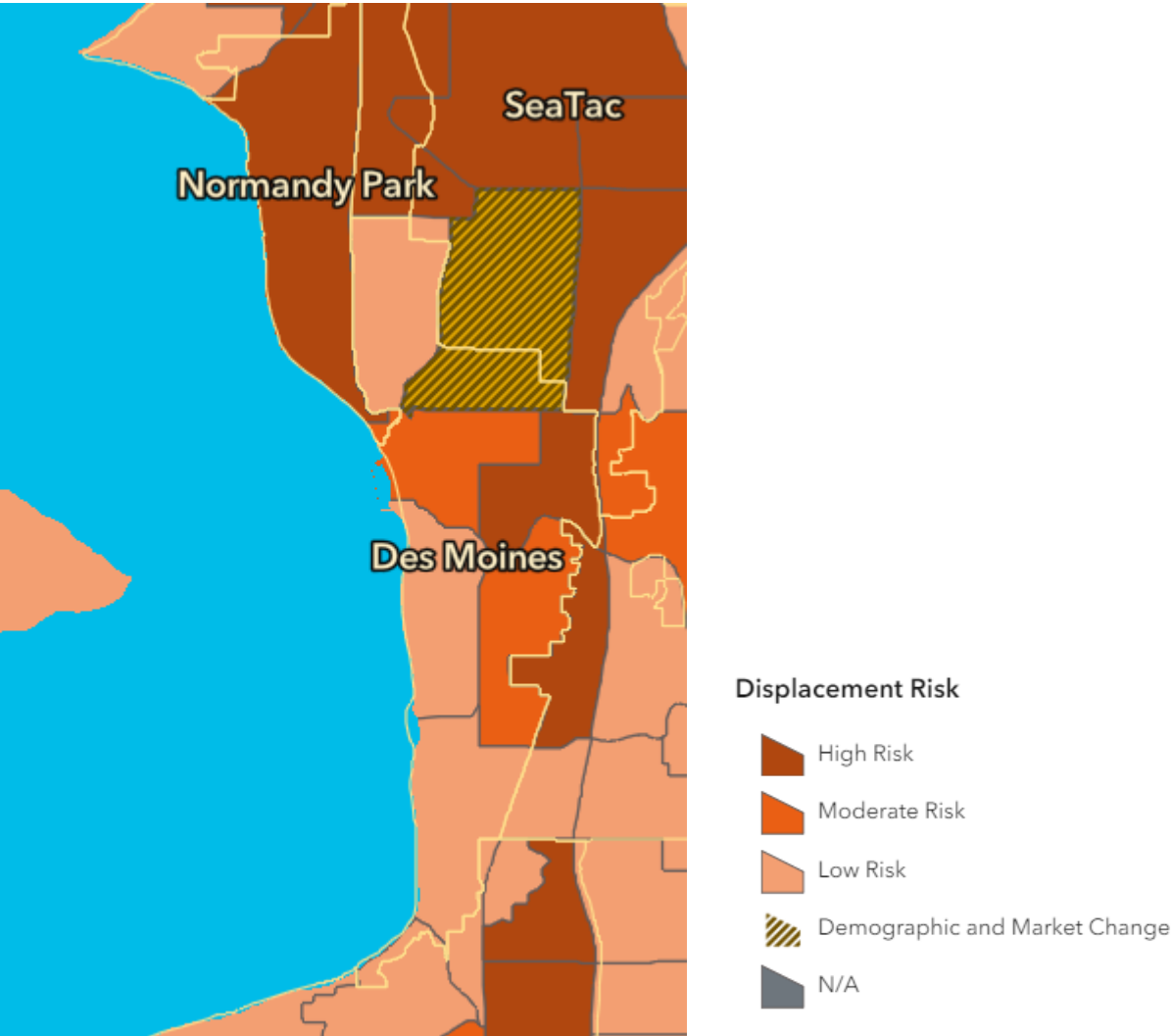
These shifts worsen inequality, as displaced residents are pushed into lower-quality living situations while wealthier newcomers reshape previously stable neighborhoods.

During the preparation of the Housing Action Plan (HAP) many existing Des Moines residents identified this as a key issue and local concern.

In summary, resources provided by PSRC and the Washington State Department of Commerce indicate that the majority of Des Moines faces low to moderate risk. Nevertheless, ongoing vigilance is imperative, as market dynamics and other variables are subject to change, warranting ongoing monitoring of this concern over time. Displacement risk is “high” due to gentrification occurring in census tract 289.02 and the census tract is also identified as having “social vulnerability.”

Figure A-8. Des Moines Displacement Risk, by Census Blocks

Source: Washington State Department of Commerce Displacement Risk Map



PERMANENT AND EMERGENCY HOUSING CAPACITY

Using guidance from Commerce¹³ and data from the 2021 King County Urban Growth Capacity Report, the city staff assessed the ability for Des Moines to meet the housing targets. The housing targets are shown in Table

¹³ Washington State Department of Commerce. Guidance for Updating your Housing Element” HB 1220 guidance, Growth Management Services. Land Capacity. August 2023. Available: <https://deptofcommerce.app.box.com/s/1d9d5l7g509r389f0mjpowh8isjpirlh>

7-2 and are listed according to income bracket groups. Des Moines must demonstrate that adequate quantities of land in certain zoning district categories are available for development, while accounting for land deductions due to infrastructure, the presence of environmentally critical areas, and other factors. In other words, there must be a sufficient “capacity” of land available.

For the purposes of the analysis, the zoning districts were categorized as Low Density (Zones RS-15000, RS-9600, RS-8400 and RS-7200), Moderate Density (RS-4000 and RA-3600), Low Rise Multi Family (RM-1800) and finally High Density (RM-1800, RM-900A, RM-900B, RM-900, PR-C, PR-R and D-C). Further, it was assumed that 400 new ADUs could be developed in the city over the time period of 20 years; it was also assumed these units would typically serve households earning 80% or above the AMI, consistent with King County recommendations.

Table A-1 shows the results, affirming that there is sufficient capacity in the city for housing to be constructed according to the need targets.

Table A-1: Current Housing Units and Estimated Housing Needed by Area Median Income Bracket Groups

| | Projected Housing Need | Aggregated Housing Needs | Zone Categories Serving These Needs | Zoned Capacity | Capacity Surplus (or deficit) |
|------------------------|-------------------------------|---------------------------------|---|-----------------------|--------------------------------------|
| 0 to ≤30% AMI; Not PSH | 790 | 1,663 | Low-Rise Multifamily and High-Rise Multifamily | 2,645 | +982 |
| 0 to ≤30% AMI; PSH | 415 | | | | |
| >30 to ≤50% AMI | 231 | | | | |
| >50 to ≤80% AMI | 227 | | | | |
| >80 to ≤100% AMI | 281 | 599 | Moderate Density, Low-Rise Multifamily and ADUs | 838 | +239 |
| >100 to ≤120% AMI | 318 | | | | |
| >120% AMI | 1,538 | 1,538 | Low Density | 2,671 | +1,133 |
| TOTAL | 3,800 | | | 6,154 | +2,354 |

Furthermore, the city must adopt regulations for Middle Housing in accordance with E2SHB 1110 (Laws of 2023) which will further increase opportunities for additional capacity, particularly near high-transit areas.

Des Moines has been allocated a responsibility to assure capacity for 726 beds in emergency housing. Emergency Housing/Emergency Shelters are allowed in the N-C, I-C, C-C, D-C, H-C, PR-C, T-C and W-C zoning districts with a Conditional Use Permit and are subject to the Performance Standards of DMMC 18.182.050. King County’s Urban Growth Capacity Report identified that there was 157.8 acres in net buildable area among lands that were classified as commercial, mixed use or industrial, demonstrating adequate land capacity for

emergency housing needs. Additionally, implementation of Housing policy HOU 2.1.7 will provide additional land without the requirement for a Conditional Use Permit.

Sources:

Affordable Housing Committee (King County Growth Management Planning Council). Letter. November 7, 2024. [Available: <https://cdn.kingcounty.gov/-/media/king-county/depts/dchs/housing/affordable-housing-committee/ahccompplanreview/ahc-plan-review-letterdesmoinesfinal2024117.pdf>]

Commerce's "RDI Tool" data for Des Moines which uses Census data (American Community Survey) and HUD's Comprehensive Housing Affordability Strategy (CHAS). Downloaded from https://www.ezview.wa.gov/Portals/_1976/Documents/rdi-toolkit/Des%20Moines%20Commerce%20RDI%20Tool%20EXPORT%202023%200316.xlsx

Guidance to Address Racially Disparate Impacts: Updating your housing element to address new requirements. Washington State Department of Commerce – Local Government Division. April 2023 [Accessed at: <https://deptofcommerce.app.box.com/s/11217198jattb87qobtw63pkplzhxege>]

Guidance for Updating Your Housing Element: Updating Your Housing Element to Address New Requirements. Local Government Division, Growth Management Services. Department of Commerce. August 2023. [Accessed at <https://deptofcommerce.app.box.com/s/1d9d517g509r389f0mjpowh8isjpirlh>]

MRSC Insight Blog. "Dealing with Housing Displacement in Your Comprehensive Plan." [Available: <https://mrsc.org/stay-informed/mrsc-insight/may-2024/housing-displacement>]

State of Washington 67th Legislature (2021 Regulation Session) Engrossed Second Substitute House (ESSB) Bill 1220 (Chapter 254, Laws of 2021) [Accessed at <https://lawfilesexternal.wa.gov/biennium/2021-22/Pdf/Bills/Session%20Laws/House/1220-S2.SL.pdf?q=20211209114015%20%20>]

Stein, Alan J. HistoryLink.org. Des Moines -- Thumbnail History. 1999. [Accessed at: <https://www.historylink.org/file/697>]

Washington State Department of Commerce Displacement Risk Map. [Accessed at: https://experience.arcgis.com/experience/d26f4383cab3411cb45f39ddfc666b74/#data_s=id%3A83713d4b3ea34743bed49d3d61be4fb3-187dd75e9f2-layer-27-187dcfb6357-layer-4%3A499]

Washington State Dept. of Health Washington Tracking Network (WTN). February 2025. [Accessed at: <https://fortress.wa.gov/doh/wtnibl/WTNIBL/>]