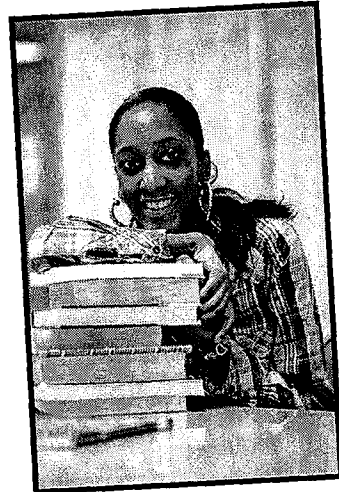


Attachment A
2009-622

The King County Consortium



Consolidated Housing and Community Development Plan 2010 – 2012



King County

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Executive Summary

The Consolidated Housing and Community Development Plan (consolidated plan) guides the investment of approximately \$11 million per year in federal housing and community development funds, and an additional \$23 million per year in other federal, state and local funds. These funds are used to address housing, homelessness, and community development needs throughout King County over the next three years, from 2010 – 2012.

The King County Consortium includes nearly all of the suburban cities in the county, including the unincorporated areas of the county. It excludes Medina, Newcastle, Milton and Normandy Park. It also does not include the City of Seattle, which prepares its own consolidated plan.

The consolidated plan is a requirement of the U.S. Department of Housing and Urban Development (HUD), through which King County receives federal dollars. These HUD-funded housing and community development programs have a broad national goal: to develop viable urban communities by providing decent affordable housing and a suitable living environment, and by expanding economic opportunities, principally for low and moderate-income persons (Housing and Community Development Act of 1974, as amended). Within that broad national goal, HUD requires the King County Consortium to consider its own needs and set its own goals, objectives, and strategies, as well as performance measures. The goals and objectives set forth in this consolidated plan for 2010 – 2012 are:

Goal One: Ensure Decent, Affordable Housing

- Objective 1: Rental Housing. Preserve and expand the supply of affordable rental housing available to low and moderate-income households, including households with special needs.
- Objective 2: Home Ownership. Preserve the housing of low and moderate-income home owners, and provide home ownership assistance programs for low and moderate-income households that are prepared to become first time home owners.
- Objective 3: Fair Housing. Plan for and support fair housing strategies and initiatives designed to affirmatively further fair housing choice and to increase access to housing and housing programs and services.

Goal Two: End Homelessness (this goal, and its associated objectives and strategies, is intended to be consistent with the Ten-Year Plan to End Homelessness prepared by the regional Committee to End Homelessness (CEH) in King County).

- Objective 1: Prevention. Support programs that prevent homelessness.
- Objective 2: Permanent Housing. Support the creation of a range of permanent affordable housing options for homeless people.
- Objective 3: Homeless Housing Programs. Provide programs and services to address the temporary housing needs and other needs of households when homelessness occurs.
- Objective 4: Regional Planning and Coordination. Approach homeless planning and coordination as a regional issue. The consortium will work with the CEH and with cities, mainstream systems, the Safe Harbors initiative, housing funders, community agencies, United

Way, the private sector including business, and homeless people on various coordination efforts.

Goal Three: Establish and Maintain a Suitable Living Environment and Economic Opportunities for Low and Moderate-Income Persons

- Objective 1: Human Service Agencies. Improve the ability of health and human service agencies to serve our low and moderate-income residents effectively and efficiently.
- Objective 2: Low and Moderate-Income Communities. Improve the living environment in low and moderate-income neighborhoods/communities in accordance with jurisdictions' adopted Comprehensive Plans and the Countywide Planning Policies.
- Objective 3: Economic Opportunities. Expand economic opportunities for low- and moderate-income persons.

A more detailed description of the goals and objectives above, together with specific strategies and associated outcomes and performance measures, can be found in Section III of the consolidated plan.

I. Introduction

A. Purpose of the Consolidated Plan

The purpose of the King County Consortium Consolidated Housing and Community Development Plan for 2010 – 2012 is to guide the investment of certain federal housing and community development funds in King County outside the City of Seattle. The consolidated plan sets forth goals and performance measures, which are detailed in Section III.

King County has prepared this consolidated plan on behalf of, and with the assistance of, a consortium of jurisdictions. Thirty-four suburban cities and towns in King County, along with the unincorporated areas of the county, make up the King County Consortium.¹ The consortium is committed to finding effective, coordinated approaches to address the unmet housing and community development needs of low and moderate-income residents.

The table below shows the federally-funded programs whose investments are governed by this consolidated plan. The King County Consortium receives an annual entitlement, or formula grant, from each of these funds: the Community Development Block Grant (CDBG) program, the HOME Investment Partnerships program (HOME), and the Emergency Shelter Grant (ESG) program. The consolidated plan specifically applies to those formula grants, but it also provides guidance on federal homeless assistance funding priorities, as well as state and local dollars to address housing and homelessness.

Federally-Funded Programs Governed by the Consolidated Plan

Federal Fund Source	Geographic Areas Covered	Major Allowable Activities
CDBG Amount per Year: Approximately \$6 million	King County ² (except Auburn, Bellevue, Kent and Seattle which receive their own CDBG funds) ³	Community facilities, affordable housing, housing repair, homelessness prevention services, operating assistance for homeless housing, public infrastructure improvements, economic development, limited human services
HOME Amount per Year: Approximately \$4.5 million	King County (except Seattle)	Affordable housing and home ownership
ESG Program Amount per Year: approximately \$200,000	King County (except Seattle)	Services and operations for emergency shelters for homeless people and prevention of homelessness

¹ The cities of Normandy Park and Milton have chosen not to participate in the King County Consortia (Milton participates with Pierce County). The cities of Medina and Newcastle wish to participate in the Consortia, but did not submit an agreement in time to participate in 2009. Consequently HUD entitlement funds are not currently available to address the needs of the residents.

² See note 1.

³ The cities of Shoreline, Renton and Federal Way have entered into a CDBG joint agreement with King County to allocate the CDBG funds to which they are entitled. The funds for these cities are administered separately from the CDBG funds for the remaining cities and unincorporated King County in the regular CDBG Consortium.

B. Guidance on Funds

In addition to the funds listed above, the consolidated plan provides guidance on the priorities for the use of federal homeless assistance funds accessed through HUD's annual national continuum of care competition, known as McKinney Homeless Assistance Funds. The consolidated plan also provides guidance for the use of other state and local funds that can help meet the objectives of the consolidated plan, such as state Transitional Housing, Operating and Rental Assistance (THOR) funds, King County Housing Opportunity Funds (HOF) and Regional Affordable Housing Program (RAHP) funds. In addition, certain other housing programs, such as the Low Income Housing Tax Credit program, must show that their investments are consistent with this consolidated plan.

The Countywide Planning Policies (CPPs) provide the framework for the development of Growth Management Act (GMA) required local comprehensive plans for the jurisdictions in King County, contain housing policies that address local and regional efforts to provide housing for all income segments of the population, and establish objective goals for affordable housing development. The CPPs provide that all jurisdictions must cooperatively plan for an equitable and rational distribution of low income and affordable housing throughout King County.

The GMA requires that local governments plan for 20 years of growth in their comprehensive plan. Growth projections are provided by the state every ten years and King County must allocate the projected growth through growth targets to cities and unincorporated urban areas. Each comprehensive plan must contain chapters addressing the following elements: land use, transportation, utilities, parks and recreation, capital facilities, economic development and housing.

As an example, King County's comprehensive plan establishes policies to guide future growth and development so that:

- Twenty-four percent of the new housing stock should be affordable to households below 50 percent of the King County median income.
- Seventeen percent of the new housing stock should be affordable to households between 50 percent and 80 percent of the King County median income.
- Twenty percent of the new housing stock should be affordable to households between 80 percent and 120 percent of the King County median income.
- Thirty-nine percent of the new housing stock should be affordable to households above 120 percent of the King County median income.

The comprehensive plan must support its goals by promoting adequate zoning capacity and the development regulations needed to accommodate a range of housing types, including affordable housing developed through subsidized, as well as private sector development and preservation efforts.

The King County Comprehensive Plan provides a wide range of policies to support housing preservation, development and affordability, mandating the following:

- Housing choice and opportunity throughout King County, providing a range of housing choices and ensuring and expanding affordable housing resources
- Affordable housing development incentives for low and moderate-income households and housing development subsidies
- Preservation of existing affordable housing
- Access to housing
- Reducing development costs
- New housing models
- Direct assistance to households
- Homeowner assistance
- Renter assistance and homeless prevention
- Balancing jobs and housing.

King County has completed the required update of its comprehensive plan. New and revised policies are aimed at:

- Strengthening support for housing that serves special needs households by promoting independent living opportunities, including universal design features
- Strengthening efforts that preserve existing housing and that improve housing quality through flexible development standards
- Creating more opportunities to diversify new housing stock through measures such as transit oriented development, five story wood frame construction, cottage housing and accessory dwelling units
- Supplementing efforts to create affordable housing for low-income households through apprenticeship programs and accessory dwelling units
- Strengthening measures to increase affordable home ownership through opportunities such as cottage housing
- Working to preserve adequate affordable housing capacity and supporting low-cost infill development and growth management efforts such as job housing balance.

These policies guide development in the unincorporated areas of King County, as well as the county's efforts in working with federal, state and local partners on efforts such as the King County CDBG and HOME Consortia and the Consolidated Housing and Community Development Plan.

C. The King County Consortium

King County is the official grantee that receives federal CDBG, HOME and ESG funds from HUD on behalf of the King County Consortium. This means that King County, through the HUD program, is responsible for the overall administration, planning, monitoring and reporting requirements for these HUD programs. The King County Consortium has selected a single program year of January 1 to December 31 for all the federal programs.

King County prepares the consolidated plan on behalf of the King County CDBG and HOME Consortia. Most jurisdictions belong to both - but not all jurisdictions do. Therefore, there are differences between these two consortia.

The CDBG Consortium, organized in 1975 as a HUD-designated urban county to receive CDBG funds, comprises 31 cities and towns and the unincorporated areas of the county. Different counties across the nation have different arrangements with their cities for administering CDBG funds.

In addition to the City of Seattle, the cities of Bellevue, Kent and Auburn do not participate in the CDBG Consortium because they receive their own CDBG funds directly from HUD. The cities of Milton and Normandy Park have opted out of both the King County HOME and CDBG Consortia (the City of Milton participates with Pierce County). The cities of Medina and Newcastle currently do not participate in the consortia, but plan to participate in the future. In King County, three additional cities are eligible for their own CDBG funds from HUD, but have entered into a three year CDBG Joint Interlocal Agreement with King County to receive and administer those funds, with the allocation of the majority of each cities share of funds at the discretion of the Joint Agreement Cities. These Joint Agreement Cities are Shoreline, Renton, and Federal Way.

King County has negotiated a three-year Regular CDBG Consortium Interlocal Cooperation Agreement with the remaining 28 cities. The Regular CDBG Consortium Agreements and CDBG Joint Agreements will expire at the end of 2011 and will need to be renegotiated for the 2012 – 2014 period. The Regular CDBG Interlocal Cooperation Agreement specifies consortium-wide activities, and divides the remainder of the CDBG funds between the north/east sub-region and the south sub-region. These funds are allocated competitively to projects serving the residents of these sub-regions, based on the Consortium-wide objectives in the consolidated plan.

The City of Seattle receives and administers its own CDBG and HOME funds and does not participate in either of the King County Consortia. The cities of Bellevue, Auburn and Kent, which receive their own CDBG funds, participate only in the HOME Consortium (HOME-only cities), as well as other local consortium programs. All but four of the remaining King County jurisdictions participate in the HOME Consortium, which was organized in 1992 for the purpose of sharing HOME funds and other federal housing funds, such as ESG funds.⁴ Thus, the HOME Consortium is larger than the CDBG Consortium, comprising 34 cities and the unincorporated areas of the county.

⁴ See note 1 regarding cities of Normandy Park, Milton, Medina and Newcastle.

The HOME and ESG funds are allocated and administered as single Consortium-wide pots of funds with a Request for Proposals (RFP) process at least annually. The Housing and Community Development Program (HCD) announces the availability of ESG funds through a periodic Homeless Assistance Fund RFP process for multiple year awards.

The Joint Recommendations Committee (JRC) recommends the allocation of federal and local funds to specific projects, and advises on specific guidelines and procedures for King County and the consortium partners. The JRC was created through the interlocal cooperation agreements, and is the official advisory body to the King County Executive. The JRC is also involved in the development, review, and endorsement of the Consortium's Consolidated Housing and Community Development Plan. The JRC consists of eight city representatives⁵ (elected officials or high-level staff) and three county representatives (executive staff and/or department directors). The JRC has the following general duties under the current interlocal cooperation agreements:

- *Housing:* The JRC allocates about \$3 million to \$4 million in federal HOME funds, about \$2 million to \$4 million in local document recording fee surcharge funds, and about \$1 million in Veterans and Human Services Levy capital to low-income housing projects throughout the county. The King County members of JRC advise the county on the allocation of the county's local housing dollars, if such are available.
- *Community Development:* The JRC advises the County Executive on consortium-wide CDBG guidelines, including loan guarantees that would involve the entire consortium's funds, and the portion of the CDBG dollars available (about \$2.5 million) for annual allocation to the north/east and south sub-regions of the consortium.
- *Homelessness:* The JRC allocates approximately \$700,000 per year in RAHP homeless/transitional housing operating funds, and about \$800,000 per year in CDBG and ESG funds for emergency shelter and emergency funds for households at risk of homelessness. The JRC also advises King County and Seattle on the priority activities to include in the joint application for federal McKinney homeless assistance funds.
- *Guidelines and Procedures:* The JRC recommends guidelines and procedures on a range of housing, homeless, community and economic development issues to the King County Executive, including review/recommendation of the Consolidated Housing and Community Development Plan.
- *State and Federal Legislative Priorities:* The JRC advises King County on state and federal legislative priorities regarding housing, homeless, and community development issues.

⁵ Four (4) city representatives from the Regular CDBG Consortium, two (2) city representatives from the Joint Agreement cities and two (2) city representatives from the HOME-only cities.

II. Key Findings: A Summary of the Needs Assessment, Housing Market Survey, and Input from the Public and Stakeholders

This chapter is a summary of demographic information compiled from the U.S. Census (2000), the American Community Survey (2007), a survey of private housing market conditions in the consortium, the One-Night Count of the Homeless in King County (January 2009), and input from the public and from housing and community development stakeholders throughout the consortium. For more detailed information in any of these areas, please refer to Appendices.

A. Demographics

1. Growth

- The growth rate for all of King County, including the City of Seattle, slowed from that of the 1990's. From 2000 – 2007, the county grew by just over seven percent. Given the 2008 – 2009 recession, the county will probably grow by about nine percent over the 2000 – 2010 decade.
- Growth in the consortium area is projected to be around 12.5 percent.
- The highest rate of growth in the consortium since 2000 has been in the east small cities and south small cities. The east urban area grew by the largest number.

2. Diversity

The percentage of persons of color residing in the consortium doubled from 10.2 percent of the population in 1990 to 23.9 percent of the population in 2000. In 2007, the percentage of persons of color⁶ was 30.6 percent, three times the proportion in 1990.

3. Language

- In 2007, 24.1 percent (about 288,100 residents) of the consortium population over the age of five spoke a language other than English at home. Forty-four percent of these speak English less than very well.
- An average of 50 different languages are spoken in many jurisdictions in the consortium, with as many as 77 languages spoken in some jurisdictions.⁷ This highlights the need for a multilingual approach to providing services.

⁶ Persons of color include all residents except those identified as non-Hispanic white. Some of those identified as “white only” (73.9%) are also identified as Hispanic, and hence count as persons of color; 69.4 percent of the population self-identifies as non-Hispanic white.

⁷ United Way of King County, “Languages Spoken in King County School Districts.”

4. Income

Incomes grew in King County during the 1990's and mid-2000's, but growth has been sporadic. Growth in real income is likely to stabilize or decline in the last two years of the decade, resulting in very modest real income growth over the decade.

5. Low-Income and Poverty Households

- The percent of low-income households and households in poverty increased in the consortium at the same time that high-income households were also increasing.
- In 2007, nearly 21 percent of the households in the consortium earned 50 percent of area median income (AMI) or less, up from 16 percent in 1990.
- The poverty rate⁸ increased from eight percent to 8.4 percent of the population in King County from 1990 to 2000. In 2007, it is estimated at 9.9 percent for King County as a whole.
- In the consortium in 2007, approximately 98,200 people, or 8.4 percent of the population lived in poverty.
- A two-person household with an income at 100 percent of the federal poverty threshold could afford about \$360 per month in rent.
- Poverty in the consortium is most concentrated in the South Urban Area (see Maps in Appendix A: Needs Assessment).

6. Unemployment

The jobless rate in King County has varied this decade, but rose sharply in 2008 – 2009, reaching nearly eight percent in March 2009. Unemployment and loss of reliable income due to the recession has put more low, moderate, and even median income households at risk of losing their homes, or of being heavily burdened with their housing costs.

7. Families and Children in Poverty

- Twenty-two percent of female-headed families are poor, compared to 6.4 percent of all families.
- Children constitute nearly 40 percent of all persons living in poverty in the consortium. They constitute about 30 percent of poor persons in the county as a whole.

⁸ The poverty level is a threshold measure prescribed by the federal government. The measure has two components, income level and family size by number of related children. Unrelated individuals and two-person households are further differentiated by age (under 65 and 65 and over). The poverty level in 2008 was \$22,017 for a family of four with two related children; the poverty level was \$14,490 for a two-person household under 65; and was \$13,032 for a two-person household 65 and over.

8. Elderly Households

- King County residents between the age of 60 and 64 increased by 72.4 percent between 2000 and 2007. In addition, residents from 55 – 59 increased by 49.5 percent. Together, this means that 225,000 residents could reach retirement age between 2008 and 2016.
- In the consortium, over 150,000 residents are likely to reach retirement age in the next seven years (by 2016).
- Senior housing needs could reach critical proportions in the next ten years and there is strong support for a variety of programs and policies, including promotion of universal design in housing, and elder-friendly accessible neighborhoods, which will allow seniors to age in place.

9. Disabilities

In 2007, 10 percent of King County residents between the ages of five and 64 had some level of disability, essentially the same percentage as in 2002 (10.1 percent).

10. Change in Household Size and Type

- By 2007, two-thirds of all households in King County were one or two-person households, housing 40 percent of the population.
- While large (six and seven person households) increased during the 1990s, they have declined somewhat from 2000 – 2007. However, that trend could reverse if hardship in finding affordable housing causes more households to double up, or young adults to stay in their family home.
- Just over 40 percent of people in King County live in non-family households.

11. Criminal Justice Continuum

- In June 2008, there were about 14,000 offenders and ex-inmates from state facilities on active community supervision residing in King County.⁹ In addition, about 48,000 persons were held and released from jail in King County in 2008, after an average stay of less than 20 days.
- Many ex-inmates are homeless, and because of their record are excluded from a number of housing programs.
- Lack of access to stable housing upon release reduces the likelihood of successful re-entry into society, thus increasing threats to public safety through higher rates of recidivism.¹⁰

⁹ Department of Corrections, "Community Classification by County of Supervision as of June 30, 2008."

¹⁰ Bradley, K., Oliver, M., Richardson, N., Slayter, E., "No Place Like Home: Housing and the Ex-prisoner," Community Resource for Justice, November 2001.

12. HIV/AIDS Population

- There were at least 6,320 King County residents living with Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) at the beginning of 2008.¹¹ Public Health staff estimate that approximately 80 percent or 5,047 of those individuals reside in Seattle, and approximately 20 percent or about 1,270 live in King County outside Seattle (consortium area).
- Based on assessment data, over 1,030 people living with HIV/AIDS need assistance finding housing and/or emergency, short-term or ongoing rental assistance. These needs include transitional and permanent housing placements, as well as help paying rent to maintain current housing.
- Local and national evidence indicates that homelessness puts people at higher risk of contracting HIV/AIDS.

B. Housing Market: Rental Housing

1. Market Rate Rentals

- Apartment rents have risen slightly faster than inflation despite two periods of relatively high unemployment this decade. In 2009, the median rent for all units in South King County was \$825, while it was \$930 in the Seattle and Shoreline area, and \$1,156 in the east King County sub-region. At a median of \$1,295, rents are highest in the rural cities.
- Those earning 80 percent of AMI and above can usually find rentals they can afford, but the supply of affordable rental housing drops off significantly between 40 – 60 percent of AMI, and a housing cost burden becomes apparent.
- In King County as a whole, 85 percent of market rate rentals are affordable to those earning 80 percent of AMI or above. About 34 percent are affordable to those earning 50 percent of AMI, although about 44 percent of renter households earn that amount or less.
- At 40 percent of AMI, only 8.3 percent of rental units are affordable throughout the county. That income group represents about one-third of all rental households.
- The sufficiency of the supply of market-rate rentals is complicated by the fact that very low-income renters are often forced to occupy higher cost units because there are virtually no rental units in their affordability range. On the other hand, households in higher income brackets (median income or above) also occupy mid-range units although they could afford more expensive ones. Thus the supply of mid-range units is constricted by demand from both ends, making it difficult for renters in the 50 – 80 percent of AMI range to find units they can afford.

¹¹ HIV/AIDS Epidemiology Unit, Public Health – Seattle and King County and the Infectious Disease and Reproductive Health Assessment Unit, Washington State Department of Health. HIV/AIDS Epidemiology Report, Second Half 2007: Volume 71.

2. Assisted Housing Units

There are at least 36,700 assisted housing units in King County. These provide affordable housing – mostly rentals, but some ownership units – to households under 80 percent of AMI. While this assisted housing stock is an essential contribution to providing housing for the lowest income groups, there remains a significant deficit of units for the approximately 120,000 households earning below 50 percent of median income.

3. Affordability in the Sub-Regions

- The south King County urban sub-region of the consortium has the vast majority (about two-thirds) of affordable assisted housing (publicly funded), as well as the greatest amount of affordable market rate housing.
- In the south urban sub-region, approximately 14 percent of market rate rentals are affordable to those earning 40 percent of AMI.
- The south urban sub-region also has the oldest housing stock in the consortium, with many apartment units in need of rehabilitation, maintenance of affordable rents, and, in some cases, more stable management.
- The King County Housing Authority HOPE VI Project at Park Lake Homes (now Greenbridge) in White Center is a priority project that addresses the need to revitalize deteriorating public housing stock in the south urban area and to revitalize the most distressed community in unincorporated King County, to integrate public housing residents into a new mixed-income community, and to diversify the housing stock in this area of concentrated poverty.
- The south urban sub-region has by far the largest percentage of existing affordable units of housing in the consortium and the oldest housing stock. New affordable housing projects in the south urban area should generally be acquisition and rehabilitation projects that rehabilitate existing rental housing and preserve it as affordable, and that yield at least a portion of rental units that are more affordable than the existing units being acquired.
- Only about eight percent of the market rate rental housing in east King County is affordable to those at 50 percent of AMI. This group includes workforce households with incomes from \$30,000 to \$40,000 per year. The creation of new affordable apartments was the number one priority of the low to moderate-income persons in the east urban sub-region who participated in the public input process. The percentage of low-income households in this area that are cost-burdened is the highest of all the urban areas of the consortium.
- The rural cities follow the east urban sub-region, with the second lowest percentage of rental units affordable to persons at or below 50 percent of AMI, or at or below 40 percent of AMI.

4. Policy Implications

- In order to actualize the framework Countywide Planning Policies that address both regional and local efforts, and that require jurisdictions to work cooperatively to ensure that each sub-region has a fair share of affordable housing to meet the needs of the lowest income residents of the region, new construction of affordable rental housing should generally be focused in the east and north urban sub-regions of the consortium.
- It is important the consortium continue to work with the private market to encourage the development of affordably-sized single-family houses and other affordable ownership options, as well as affordable rental options at a range of income levels within privately developed projects. This allows qualified moderate and median-income households to transition from rental housing to home ownership, and thereby reduces the demand on the rental market.

C. Housing Market: Owner Housing

1. In 2008, ownership housing was more affordable than in 2004 – 2007, but the median-priced home still cost almost \$100,000 more than the median-income household could afford.
 - The median sales price of all homes in King County (single family, townhomes, condominiums, and mobile homes) declined about two percent from \$397,000 to \$390,000 in 2008 and had dropped to \$351,500 by May 2009. This represented roughly a 12 percent drop over the previous twelve months. Nationally, home prices fell about 19 percent during the same 12-month period.
 - The median sales price for single family homes in 2008 was \$425,000, a seven percent decline since 2007 and about the same as the median price in 2006. The median sales price for condominiums fell from \$292,000 in 2008 to \$270,450 in May 2009.
 - In 2008, a median-income household of two to three persons could just barely afford the medium-priced condominium, or a comparably-priced townhouse. However, the continued decline of prices into early 2009 meant a larger inventory of homes that the median income household could afford.
 - A two-person household earning 80 percent of median income, or about \$55,000 in 2009, could afford a home priced at no more than \$223,000. Less than 10 percent of all homes sold in King County in 2008 (including condominiums) were priced at that amount or less.

