



# CITY OF LAKE FOREST PARK PLANNING COMMISSION MEETING

**Tuesday, March 14, 2023 at 7:00 PM**

**Meeting Location: In Person and Virtual / Zoom**

**17425 Ballinger Way NE Lake Forest Park, WA 98155**

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## **INSTRUCTIONS FOR PARTICIPATING IN THIS MEETING VIRTUALLY:**

**Join Zoom Webinar: <https://us06web.zoom.us/j/87464653408>**

**Call into Webinar: 253-215-8782 | Webinar ID: 874 6465 3408**

The Planning Commission is providing opportunities for public comment by submitting a written comment or by joining the meeting webinar (via computer or phone) or in person to provide oral public comment.

### **HOW TO PARTICIPATE WITH ORAL COMMENTS:**

If you are attending the meeting in person, there is a sign-in sheet located near the entrance to the room. Fill out the form and the presiding officer will call your name at the appropriate time. Oral comments are limited to 3:00 minutes per speaker.

If you are attending the meeting via Zoom, in order to address the Commission during the Public Comment section of the agenda, please use the “raise hand” feature at the bottom of the screen. Oral comments are limited to 3:00 minutes per speaker. Individuals wishing to speak to agenda items will be called to speak first in the order they have signed up. The meeting host will call your name and allow you to speak. Please state your name and whether you are a resident of Lake Forest Park. The meeting is being recorded.

### **HOW TO SUBMIT WRITTEN COMMENTS:**

<https://www.cityoflfp.gov/617/Hybrid-Planning-Commission-Meetings> (use CTRL+CLICK to open this link)

Written comments for public hearings will be submitted to Planning Commission if received by 5:00 p.m. on the date of the meeting; otherwise, they will be provided to the Planning Commission the next day. Because the City has implemented oral comments, written comments are no longer being read under Citizen Comments.

For up-to-date information on agendas, please visit the City’s website at [www.cityoflfp.gov](http://www.cityoflfp.gov)

## **AGENDA**

### **1. CALL TO ORDER: 7:00 P.M. (confirm recording start)**

### **2. PLANNING COMMISSION'S LAND ACKNOWLEDGMENT**

*We'd like to acknowledge we are on the traditional land of a rich and diverse group of Native Peoples who have called this area home for more than 10,000 years. We honor, with gratitude, the land itself and the descendants of these Native Peoples who are still here today. In doing this we aim to illuminate the longer history of this land we call home, our relationship to this history, and the heritage of those peoples whose ancestors lived here before the European-American immigration that began in the 1800s.*

### **3. APPROVAL OF AGENDA**

### **4. PRESENTATIONS**

**A.** [Homestead Community Land Trust Presentation](#)

### **5. APPROVAL OF MEETING MINUTES**

**A.** [Approval of February 7, 2023 Special Planning Commission Meeting Minutes](#)

### **6. MEETING DATES**

**A.** The next regular meeting for the Planning Commission is April 11, 2023

### **7. CITIZEN COMMENTS**

*The Planning Commission accepts oral and written citizen comments during its regular meetings. Written comments are no longer being read during the meeting. Instructions for how to make oral Citizen Comments are available here <https://www.cityofflp.com/617/Hybrid-Planning-Commission-Meetings>. **Comments are limited to three (3) minutes.***

### **8. REPORT FROM CITY COUNCIL LIAISON**

### **9. OLD BUSINESS**

**A.** Comprehensive Plan Update

i. Reports from Commissioners on outreach to other City Advisory Boards

ii. Consultant selection process

### **10. NEW BUSINESS**

### **11. REPORTS AND ANNOUNCEMENTS**

**A.** RUE code recommendations to City Council

### **12. ADDITIONAL CITIZEN COMMENTS**

### **13. AGENDA FOR NEXT MEETING**

#### **14. ADJOURN**

*Any person requiring a disability accommodation should contact city hall at 206-368-5440 by 4:00 p.m. on the day of the meeting for more information.*



# Affordable Homeownership for our Communities

**The Community Land Trust Approach**

# NWCLTC DEFINITION OF A COMMUNITY LAND TRUST

**A community land trust (CLT) is a private, non-profit, community-governed and/or membership corporation**

**whose mission is to acquire, hold, develop, lease, and steward land for making homes, farmland, gardens, businesses, and other community assets permanently affordable for current and future generations.**

**A CLT's bylaws prescribe that the governing board is comprised of individuals who reside in the CLT's service area, one-third of whom are currently, or could be CLT leaseholders.**

**NWCLTC The Northwest Community Land Trust Coalition is a membership organization of community land trusts in Washington, Oregon, Idaho, Montana, and Alaska.**



# Distinctive Features

- 
- A close-up photograph of a person's hand holding a small, stylized house. The house is constructed from two wooden blocks: a light blue triangular block for the roof and a bright green rectangular block for the walls. The house sits on a mound of dark, rich soil. The background is a blurred, warm-toned surface, possibly a wooden table.
- **Accountability and local control**
  - **One-time investments stewarded for permanent affordability**
  - **Equitable governance**
  - **Prevents displacement**



## Civil Rights Era Roots



**Community land trusts were created in the late 1960s by Civil Rights leaders when Black sharecroppers were evicted from their homes and farms for registering to vote. The original model combined:**  
**Collective ownership of land with**  
**Individual ownership of homes, farms and businesses**  
**to prevent displacement and to allow people to build wealth.**

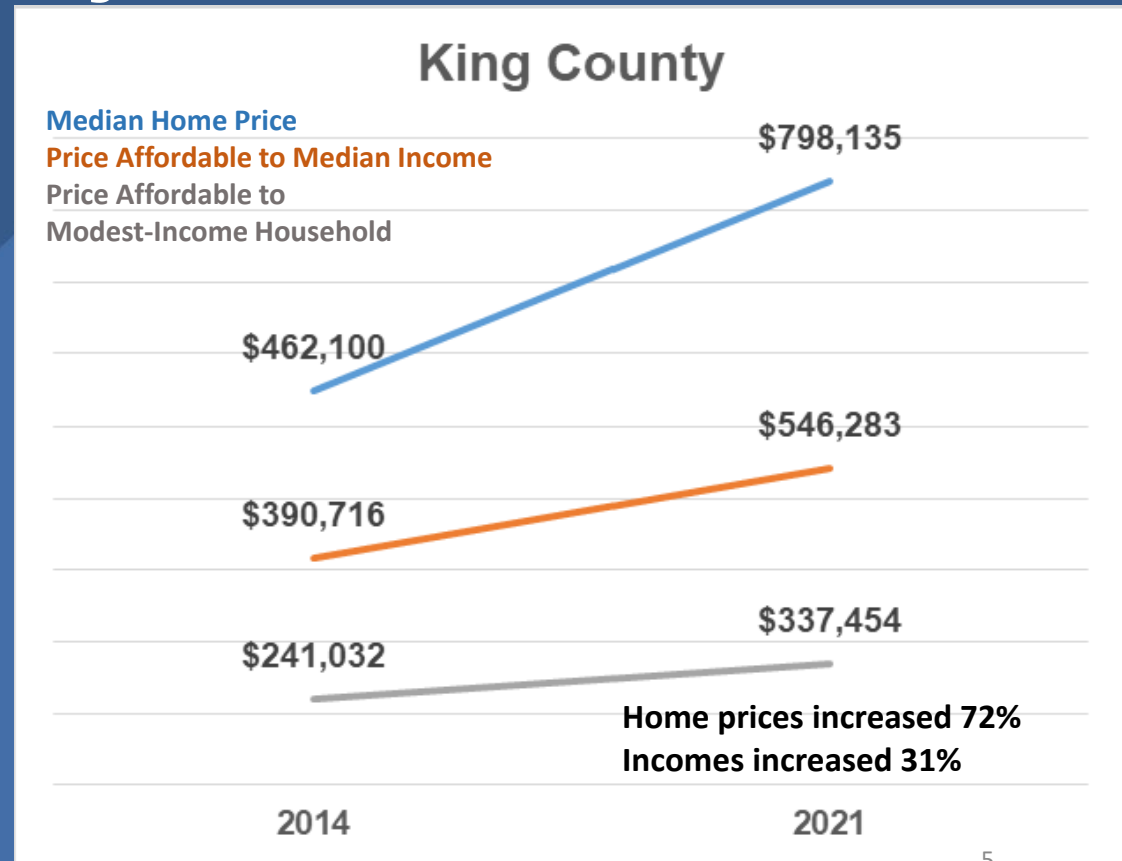
# Buying a home in King County

The reality is King County is expensive. Housing prices are out of reach for most of us.

When the median home price requires \$169,000 income (150% median income) and 65% in King County make less than \$100,000, the math just doesn't add up.

When you earn less than median income, homeownership is out of reach.

\*HUD Income Limits, 2021



Reminder: What does Median mean? It means the middle-point between higher and lower.



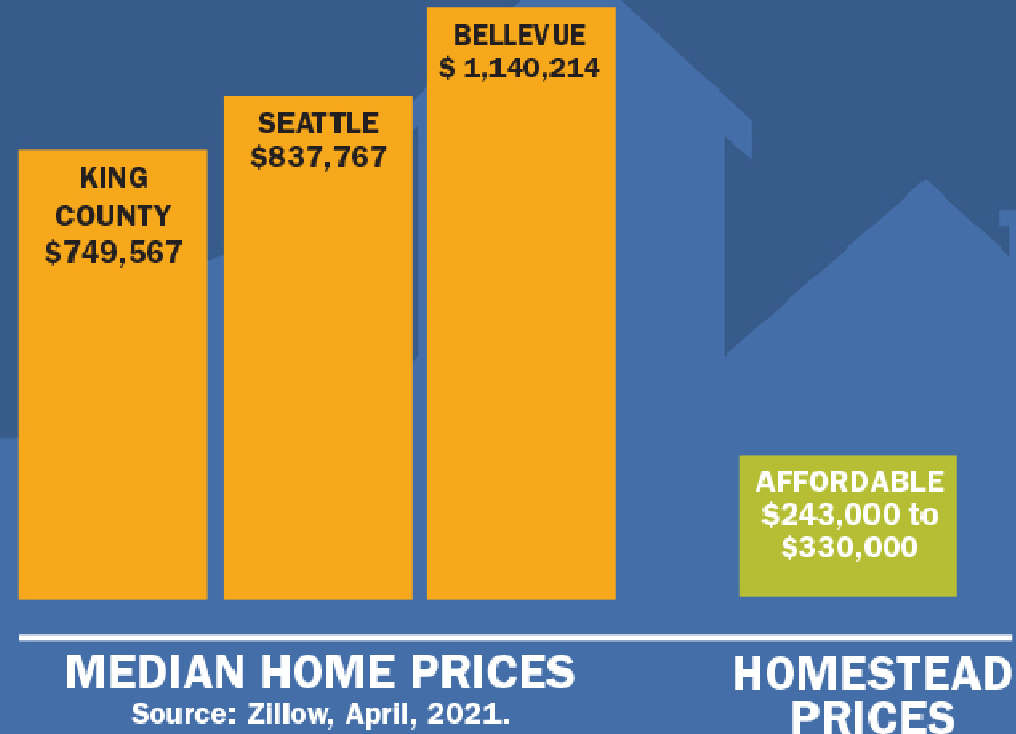


## Solution: We put homeownership within reach

Homestead makes and keeps homes affordable to modest income families.

By building homes ourselves and acquiring them through partnerships, we are able to reduce the price of homes to 30% to 50% of market rate prices).

We keep homes affordable permanently through partnerships with our homeowners:



# Tools for affordable homeownership



**DOWNPAYMENT ASSISTANCE = Fill the gap**

**(Also known as Shared Appreciation, Subsidy Recapture)**

- **Deferred no payments**
- **Repaid at resale with interest**
- **Examples: Homesight, House Key – Finance**

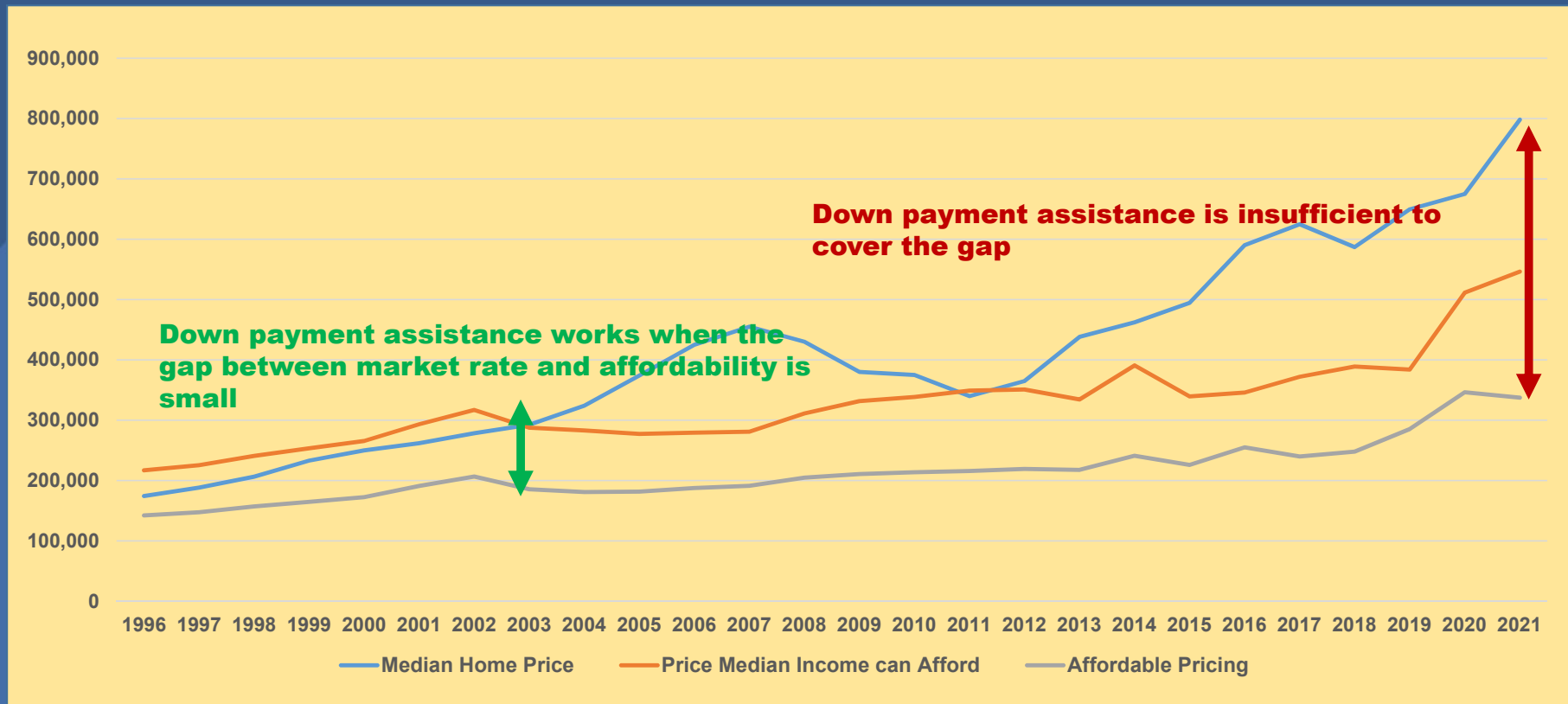


**PERMANENTLY AFFORDABLE = Reduce price/control price increase**

**(Also known as Shared Equity or Resale Restricted or Subsidy Retention)**

- **Resale formula**
- **Ensures on-going affordability**
- **CLTS, Some Habitat affiliates**

# Different tools for different market conditions



## What We Do



**We Build  
& Rehab  
Homes**



**We Subsidize  
the Price  
to What is  
Affordable**



**Land is  
Owned  
Collectively  
through the  
Trust**



**Home  
Purchased  
with Fixed-  
Rate Bank  
Mortgage**



**Owners  
Lease the  
Land for  
a Small  
Monthly  
Fee**

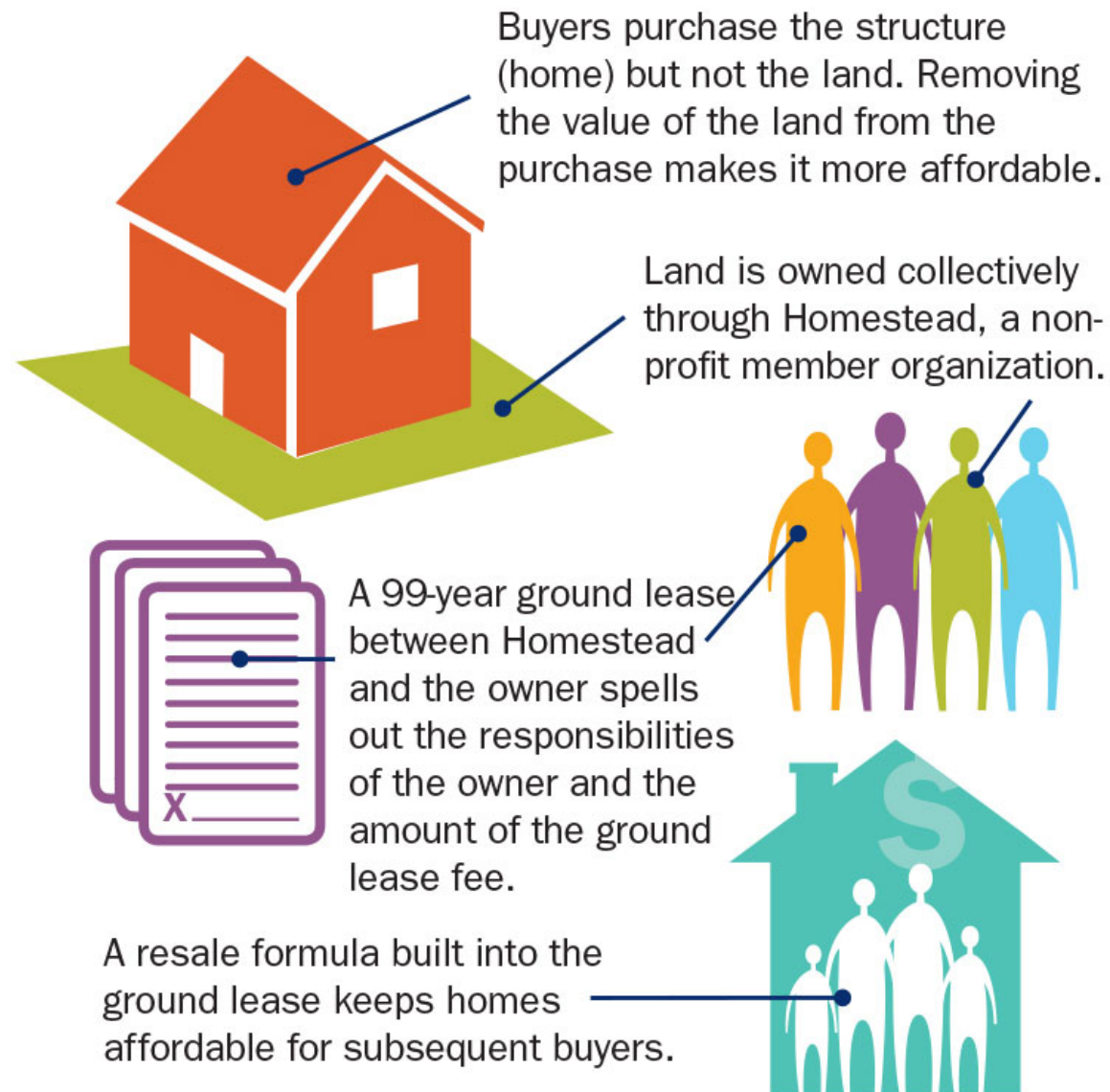


**Owners  
Resell at  
a Formula  
Price, Still  
Affordable**

# How it Works

Community Land Trust homeownership subsidizes the initial price of the home and controls the future cost increase through agreements with the buyers

**Ground leases are used when the home sits on land. When land is shared, such as in a condominium building, we use a covenant.**





## Who Qualifies

Qualified applicants to our program are:

- First-time homebuyers – Have never owned a home or have not owned within the last three years
- Income lower than 80% AMI (Area Median Income)
- Make more than \$50,000 per year (with exceptions)
- Qualify for a conventional 30-year mortgage from a participating lender (ITIN or Halal financing)
- Contribute 1% of the home price as down payment
- Minimum income qualifications are determined for each home as well



# Income Qualifications

Area median income as defined by the United States' Housing and Urban Development (HUD). In real dollars, 80% AMI means:

Individuals in your household	Yearly Gross Household Income (before taxes) cannot be more than:	Monthly Gross Household Income (before taxes) cannot be more than:
1	\$66,720	\$5,560
2	\$76,250	\$6,354
3	\$85,800	\$7,150
4	\$95,300	\$7,942
5	\$102,950	\$8,579
6	\$110,550	\$9,213
7	\$118,200	\$9,850
8	\$125,800	\$10,483

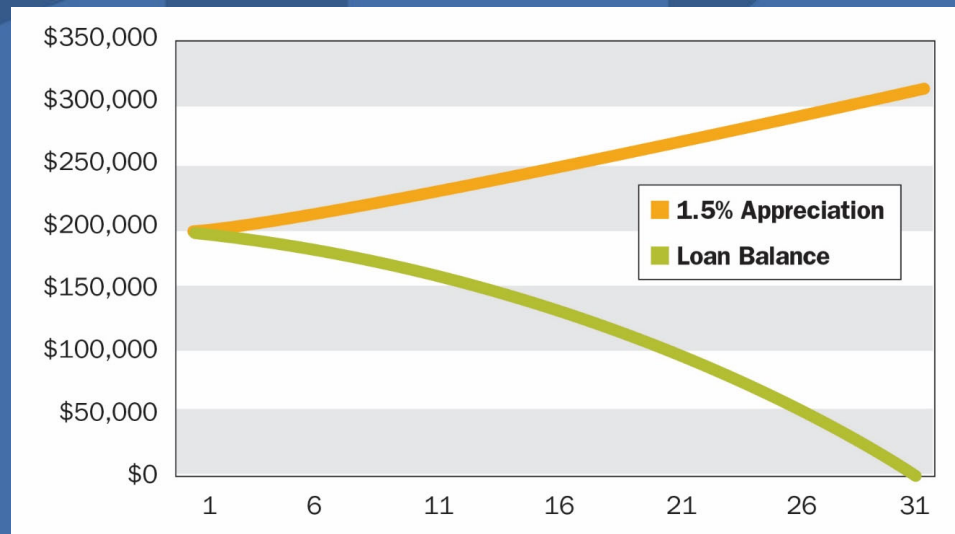
Source: HUD 2022; income limits are adjusted each year in April



## How do our homeowners build wealth?

Let's say you buy your home for \$200,000 and in the tenth year you decide to sell it. Your maximum formula resale price would be \$221,968 (\$200,000 + 1.5% compounding annually).

Your equity at the time of sale would be roughly **\$67,026**. This is made up of both the 1.5% formula increase (\$32,108) and the amount of your loan that you have paid off (\$34,918) over those ten years. The equity amount does not account for your share of closing costs at the time of sale.



## Our model works with many home types



**Renton: Net-Zero Energy townhomes, 3- and 4-bedrooms, 12 homes in Phase I.**



**Tukwila: Net-Zero Energy cottage homes, 11 affordable; five market rate.**

**Scattered Site Single Family**



**VILLAGE GARDENS**  
CENTRAL DISTRICT, SEATTLE



**Seattle: Condominiums**









# Community and homeowner governance

Centering the voices of those we serve in decisions that affect them

## Homestead Community Land Trust Governance



## New Developments Have Homeowners Associations



# Stewardship preserves affordability

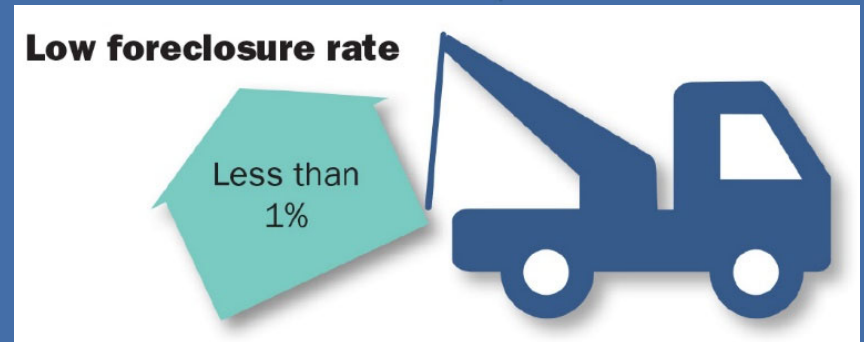
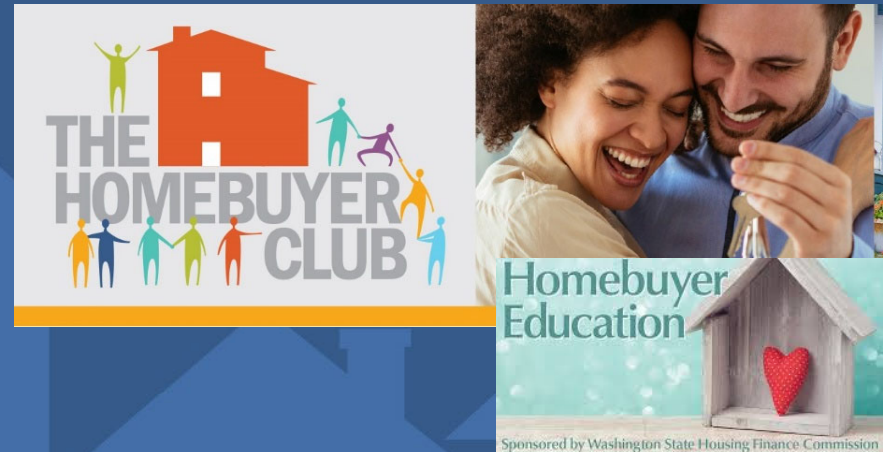
## Informed homebuyers

### Education & Purchase Support

- Is homeownership right for me?
- Purchase support
- Being part of an HOA

## Supported homeowners and neighborhoods

- Household support (financial distress, maintenance resources)
- Re-selling to an income-qualified buyer
- HOA support



**245**  
Homes in Trust  
(Permanently  
Affordable)



total ownership  
opportunities created  
**300**



**58%**  
BIPOC ownership  
rate compared with  
26% King County

## LOW FORCLOSURE RATE





# What cities can do to advance affordable homeownership

## Policy

- **Homeownership in the continuum of housing (three legs of the stool: shelter, subsidized rental, affordable homeownership)**
- **Access to homeownership as a racial equity issue**

## Public Subsidies

- **Protect the State Housing Trust Fund and advocate for homeownership**
- **County funding source, in the form of grants not interest bearing loans**
- **City funding mechanism (\$30K to \$50K per home)**
- **Contributing land at no or low cost**
- **Advocacy with State and County on behalf of specific projects**

## Zoning and Incentives

- **Permit townhomes, duplexes, triplexes**
- **Property tax exemptions**
- **Reduced or waived permit fees**
- **Reduced or waived impact fees**

**Continued.....**



# What cities can do to advance affordable homeownership

## Land Use

- Streamlined subdivision process; no requirement for advance infrastructure improvements
- No requirement for off-site infrastructure upgrades
- Streamlined permitting process
- Permit the whole subdivision not individual homes
- Internal ombudsperson to assist with system obstacles

## Inclusionary-Density Bonus

- Increase density in exchange for 3 or more homes (up to 10%)
  - Require resale-restricted model for homeownership
    - Award stewardship to nonprofit organization

## Corporate Partnerships

- Advocate for bank grants, community foundation support
- Major employers, corporations – direct investments, philanthropic support

## Advocacy

- Advocate for condominium law reforms

# CLOSED DOORS:

The Crisis of Supply  
of Affordable  
Homeownership in  
Washington State



Report and online Tableau dashboard  
that examine prices, inventory and  
the crisis' disproportionate impact  
on homeownership opportunities  
for Black, Indigenous and People of  
Color Households

**HOMESTEAD**  
Community Land Trust

**ClosedDoorsReport.com**

**Thank you for your interest!**

**Kathleen Hosfeld, Executive Director**  
**[kathleen@homesteadclt.org](mailto:kathleen@homesteadclt.org)**

**City of Lake Forest Park - Planning Commission  
Draft Special Meeting Minutes: February 7, 2023  
In-person and Zoom Hybrid Meeting**

**Planning Commissioners present:** Chair Maddy Larson, Vice Chair Lois Lee, Ira Gross, David Kleweno, Ashton McCartney, Meredith LaBonte

**Staff and others present:** Steve Bennett, Planning Director; Nick Holland, Senior Planner; Councilmember Lorri Bodi

**Members of the Public:** Cherie Finazzo, Casey Sundin

**Planning Commissioners absent:** Melissa Cranmer, Walter Hicks

**Call to order:** Chair Larson called the meeting to order at 7:04 pm. She indicated that the Climate Action Committee and the Planning Commission meeting were taking place at the same time tonight which will not allow for the zoom session to be used for the purpose of broadcasting the Planning Commission meeting. She indicated that an audio recording would be taken in place of a video broadcast. Councilmember Bodi suggested that each speaker recite their name prior to speaking so that the recording can capture the speaker.

**Land Acknowledgement:** Chair Larson read the land acknowledgement.

**Approval of Agenda**

Cmr. Gross made a motion to approve the agenda, Cmr. LaBonte seconded, and the motion to approve the agenda carried unanimously.

**Approval of Meeting Minutes**

Cmr. Gross made a motion to approve the January 10, 2023, meeting minutes. Vice Chair Lee seconded. A discussion of rules of order occurred. Chair Larson asked if there were any needed changes. Vice Chair Lee proposed a change to Page 2 line 4; "Director Bennett said that the council serves as."

All voted to approve the January 10, 2023 minutes as amended, and the motion carried unanimously.

**Meeting Dates:**

The next regular meeting is scheduled for March 14, 2023.

**Citizen Comment**

Casey Sundin said he has been a resident since 1987 and that he is an applicant for the Planning Commission.

**Report from City Council Liaison**

Councilmember Bodi said that there is a lot of legislation at the State level dealing with Sound Transit. She mentioned a request from the City Council to Sound Transit for a 90-day delay and said that Sound Transit denied the request. She said that 100 property acquisitions are scheduled for LFP. She said that the public meeting involving LFP which was to be scheduled by Sound Transit has yet to occur. She indicated that the project is a disappointment because of the environmental impacts that would occur. She spoke about the details of the retaining wall planned for SR522 portion within LFP. She said that the Council would like vegetation on the retaining wall as well as other green amenities, which could better simulate tree canopy and the existing buffer to adjacent single-family homes.

Councilmember Bodi talked about housing legislation being considered in the state legislature. She spoke about height limit changes for multi-family buildings and proposed subdivision law changes. She said that the

housing bills are designed to increase housing stock and density, but the bills in place don't have any affordability provisions. She talked about how the city has lobbyists at the state which will argue for the city's interests. She also spoke about a bill to alter some Accessory Dwelling Unit (ADU) provisions.

Councilmember Bodi said that she has been trying to get the sign and RUE code recommendations on the Council's agenda. Director Bennett responded that the RUE code recommendations would be introduced on 2/23/2023.

Cmr. Gross asked Councilmember Bodi if entire parcels will be condemned by Sound Transit or, if condemnation would consist of partial sections of properties in LFP. Councilmember Bodi responded that it was a combination of both scenarios. She talked about the difficulty getting responses from the Sound Transit Board.

Director Bennett talked about the comments LFP has provided on Sound Transit's most recent tree inventory. He talked about how the tree regulations might be applied to the project. Discussion occurred on how the project's environmental impacts might be mitigated. Chair Larson said that LFP citizens and elected officials have repeatedly asked the Sound Transit Board to be more transparent about the project's progress. She spoke about the inaccurate perceptions of LFP citizens wanting to halt the Bus Rapid Transit (BRT) project. Discussion occurred on the project's timing. Councilmember Bodi talked about how the Sound Transit Board usually accepts whatever the Sound Transit staff proposes.

## **Old Business**

### **Comprehensive Plan Update**

Director Bennett summarized his memorandum to the Planning Commission and talked about how the discussions from the previous comprehensive plan update in 2014-15 can provide the Planning Commission with information to assist in the current update. He talked about how the update process might occur and how each element's updates are brought together for a final product. Director Bennett spoke about how a consultant can assist in keeping to a schedule and how to keep the public involved throughout the update process.

Cmr. Gross asked how each consultant is vetted and what the process would be for selecting a consultant. Director Bennett responded and explained how the selection process would occur. Chair Larson asked about the current status of the consultant's RFP. Director Bennett responded that his goal is to get the RFP published in the first quarter of 2023. Chair Larson asked who would be on the selection committee for the consultant and Director Bennett responded that the Mayor will decide on the make-up of the selection committee but that it usually would include a Councilmember, a Planning Commissioner, and staff members. Discussion ensued on how to structure Planning Commission meeting agendas during the coming months and Director Bennett said that the consultant would likely be on board by June.

## **Review of Land Use and Environmental Quality Elements**

Chair Larson began the discussion for this agenda item. Vice Chair Lee provided copies of some of the maps from Volume 2 of the Comprehensive Plan which illustrated the types of land uses within the city, tree canopy, and other land use components. Chair Larson asked if the Commission would be changing zoning designations within the city. Director Bennett responded that comprehensive land use designations would need to be changed prior to any zoning designation being changed. He talked about how pending state legislation on land uses could affect which type of land use designations in the comprehensive plan. He said that the comprehensive plan needs to be consistent with the Growth Management Act (GMA) or the city could risk being brought before the Growth Management Hearings Board if the plan was challenged.



Director Bennett talked about how the housing growth targets are characterized in the comprehensive plan. Chair Larson asked about how housing equity and diversity is addressed in the comprehensive plan. She asked about how the Planning Commission prioritizes policy recommendations like the comprehensive plan updates when also considering code change recommendations. Director Bennett responded and indicated typically policy recommendations occur prior to code amendment recommendations, but it can sometimes occur in the reverse, when Council actions require it.

Cmr. LaBonte suggested that some of the categories in the comprehensive plan could be combined and organized differently to streamline the format and reduce redundancies in the goals and policies.

## ENVIORNMENTAL QUALITY AND SHORELINES ELEMENT

Director Bennett introduced the Environmental Quality and Shorelines element and said that shoreline master program (SMP), which is chapter of the City code needing updating, will likely occur while the Commission updates the comprehensive plan. He suggested the Commission think about what kind of changes might resonate with them and encouraged them to suggest comprehensive plan amendments to support their and community interests. Councilmember Bodi said that the need for dredging at the civic club should be addressed in the comprehensive plan. She said that the dredging is a topic of concern and interest to the community. Discussion continued about the timeline for the SMP update and how it relates to the comprehensive plan update timeline. Director Bennett noted that the Council is handling the SMP update the remaining steps of the SMP adoption process but didn't have any specifics when that would occur.

Chair Larson said that collaboration with the Climate Action Committee (CAC) may be a good idea for contribution on the comprehensive plan update and asked for input. Cmr. Kleweno asked what type of research the Climate Action Committee is performing. Chair Larson responded that they are trying to gauge what the community wants in terms of climate. Cmr. Kleweno said that he wouldn't be interested in meeting with them at this point. Vice Chair Lee noted that the Climate Action Committee is creating a climate action plan for adoption by the Council. Discussion occurred about coordination with the other city advisory boards for the purpose of updating the comprehensive plan. Chair Larson suggested that each commissioner research the minutes of the other advisory boards to become familiar with what they are discussing and then using the information to aid in comprehensive plan update discussions. Director Bennett said that he thought researching the meeting topics of the other boards and committees was a good idea. He suggested skipping a Planning Commission meeting cycle and, instead, attend another committee's meeting to become familiar with how their work may relate to what the Planning Commission is working on related to the comprehensive plan. Councilmember Bodi said that the Parks Board may not be aware that he comprehensive plan is being updated and that they could use the opportunity to comment on an amendment to the parks element in the comprehensive plan. Commissioners agreed to be assigned to specific boards and committees and to review their minutes and attend a regular meeting. Cmr. LaBonte suggested involving the police department to create a safety element in the comprehensive plan and suggested that the Planning Commission coordinate with the police department on safety. Chair Larson summarized the progress of the discussion to this point.

Chair Larson reminded others that this was Cmr. Gross' last meeting and she said that she was very appreciative of his work on the commission. She summarized some of the projects he worked on and indicated that his work was invaluable to the efforts of the commission. Cmr. Gross said thanks to all and that he has enjoyed his time on the commission. Councilmember Bodi expressed her thanks to Cmr. Gross for his on the commission. Director Bennett thanked Cmr. Gross for his work and dependability as a commission member.

## New Business

Election of Chair and Vice Chair

Chair Larson said that it was time to Commission officers for the upcoming term and asked Director Bennett to explained and lead the process of officer elections.

After a brief explanation, Director Bennett asked for nominations for Chair. Vice Chair Lee nominated Cmr. LaBonte for Chair, Cmr. McCartney seconded. Cmr. LaBonte said that she wasn't sure if she could assume the responsibilities of Chair. Chair Larson suggested delaying the election of officers until next meeting, so that the full commission can be present for voting. Cmr LaBonte asked what the specific duties and responsibilities are for each position. Director Bennett stated the responsibilities of each officer. Vice Chair Lee nominated Cmr. McCartney for Vice Chair. Councilmember Bodi spoke about her perspective on officer duties and what a chair and vice chair for the Planning Commission will typically do. Chair Larson said that the chair should ensure each commissioner's voice is represented. Cmr. Kleweno nominated Vice Chair Lee for Chair and Cmr. McCartney for Vice Chair.

Discussion occurred on potentially delaying the selection of officers so that the full commission can be present for voting. Vice Chair Lee suggested proceeding and all agreed. Cmr. LaBonte suggested that Chair Larson continued with performing the duties of Chair. Chair Larson said that she has confidence in each commissioner to perform the role of Chair. Cmr. McCartney nominated Chair Larson to continue as chair. Chair Larson said that she would be happy to continue on as chair. Director Bennett noted that the rules dictate that any one chair can only serve 36 consecutive months in a 48 month period. Chair Larson nominated Cmr. McCartney for chair. Cmr. McCartney accepted the nomination. Cmr. Kleweno made a motion to close nominations, Gross seconded, and the motion passed unanimously.

Cmrs. Lee, Kleweno, McCartney, and Labonte voted for Chair Larson to retain the position of Chair.

Cmrs. Gross and Larson voted for Cmr. McCartney for Chair.

With four votes for Chair Larson it was determined that she would continue as the Planning Commission Chair.

Director Bennett asked for nominations for Vice Chair. Chair Larson nominated Cmr. McCartney for Vice Chair; and Cmr. Labonte made a motion to close nominations which passed unanimously.

All voted for Cmr. McCartney to be Vice Chair.

There was additional discussion about who would assume chair duties when Chair Larson's term as chair expired.

### **Reports and Announcements**

Director Bennett said that the RUE code update that the Planning Commission recommended will be scheduled for introduction to Council on February 23<sup>rd</sup>. Chair Larson asked for additional commissioners to be present at that Council meeting.

Director Bennett talked about a set of design guidelines for retaining walls that are under consideration by the Council. He said that Council would be considering these standards as well at the meeting on the February 23<sup>rd</sup>.

### **Additional Citizen Comments:**

None.

### **Agenda for Next Meeting:**

1 Comprehensive Plan updates. Talk about what was learned at the city committee meetings that were  
2 attended. Housing trust group presentation. Updates on RFP consultant process. Updates on RUE code  
3 recommendations at Council.  
4

5 Ms. Finazzo asked how many commissioners are needed for a quorum. Director Bennett responded that five  
6 are required.  
7

8 **Adjournment:**

9 Cmr. Gross made a motion to adjourn the meeting, Cmr. Lee seconded, and the motion carried unanimously.  
10 The meeting was adjourned at 9:03 pm.  
11

12 APPROVED:  
13

14 \_\_\_\_\_  
15 Maddy Larson, Planning Commission Chair  
16

DRAFT