

Housing Element

~~((Background))~~

BACKGROUND

The availability of healthy and safe housing that people can afford is pivotal to the success of our communities. Decent housing in a suitable living environment - our nation's housing goal - is essential to the pursuit of a vital economy and a healthy community. ~~((While nearly))~~ Around two-thirds of Snohomish County households are currently enjoying home ownership ~~((, this rate is falling and is expected to fall further in the future))~~. ~~((In addition, many low and moderate income))~~ Many households in all income groups are paying more for housing than they can afford.

Durable and safe housing located in areas that promote healthy living is essential to the pursuit of a vibrant economy. Housing should be built to last beyond 50 years and be built mindful of energy demands and environmental impacts to protect housing investments and resources. Moreover, there is a direct link between housing and the well-being of Snohomish County communities. Indoor air quality is a major contributor to asthma and other indoor-related health illnesses. Establishing walkable communities and equitable distribution of neighborhood amenities such as parks, schools, and community centers can help address health issues such as childhood obesity.

The GMA requires a housing element ensuring the vitality and character of established residential neighborhoods, that:

Subsection (a) ~~((includes))~~ Includes an inventory and analysis of existing and projected housing needs that identifies the number of housing units necessary to manage projected growth, as provided by the department of commerce, including:

- (i) Units for moderate, low, very low, and extremely low-income households; and
- (ii) Emergency housing, emergency shelters, and permanent supportive housing;

Subsection (b) ~~((includes))~~ Includes a statement of goals, policies, objectives, and mandatory provisions for the preservation, improvement, and development of housing, including single-family residences, and within an urban growth area boundary, moderate density housing options including but not limited to, duplexes, triplexes, and townhomes;

Subsection (c) ~~((identifies))~~ Identifies sufficient capacity of land for housing ~~((,))~~ including, but not limited to, government-assisted housing, housing for ~~((low income families))~~ moderate, low, very low, and extremely low-income households, manufactured housing, multifamily

housing, ~~((and))~~ group homes ~~((and))~~, foster care facilities, emergency housing, emergency shelters, permanent supportive housing, and within an urban growth area boundary, consideration of duplexes, triplexes and townhomes;~~((and))~~

Subsection (d) ~~((makes))~~ Makes adequate provisions for existing and projected housing needs of all economic segments of the community ~~((RCW 36.70A.070))~~, including:

(i) Incorporating considerations for low, very low, extremely low and moderate-income households;

(ii) Documenting programs and actions needed to achieve housing availability including gaps in local funding, barriers such as development regulations, and other limitations;

(iii) Consideration of housing locations in relation to employment location; and

(iv) Consideration of the role of accessory dwelling units in meeting housing needs;

Subsection (e) Identifies local policies and regulations that result in racially disparate impacts, displacement, and exclusion in housing, including:

(i) Zoning that may have a discriminatory effect;

(ii) Disinvestment; and

(iii) Infrastructure availability;

Subsection (f) Identifies and implements policies and regulations to address and begin to undo racially disparate impacts, displacement, and exclusion in housing caused by local policies, plans and actions;

Subsection (g) Identifies areas that may be at higher risk of displacement from market forces that occur with changes to zoning development regulations and capital investments; and

Subsection (h) Establishes antidisplacement policies, with consideration given to the preservation of historical and cultural communities as well as investments in low, very low, extremely low, and moderate-income housing; equitable development initiatives; inclusionary zoning; community planning requirements; tenant protections; land disposition policies; and consideration of land that may be used for affordable housing. (RCW 36.70A.070)

The inventory and analysis ~~((is))~~ are included in the Housing Needs Analysis technical report prepared for the Comprehensive Plan. ~~((#))~~ The report includes an inventory and analysis of existing and projected housing needs for the planning horizon. Table HO-1 summarizes the permanent housing needs by income level for unincorporated Snohomish County.

**Table HO-1. Snohomish County Unincorporated Permanent Housing Needs by Income Level
(Area Median Income)**

	Total	0-30% Non PSH	0-30% PSH	>30- 50%	>50- 80%	>80- 100%	>100- 120%	>120%
Estimated 2020 Housing Supply	132,804 ¹	2,444	546	13,443	21,303	25,010	25,631	44,427
Housing Needs 2020-2044	50,604	10,644	5,012	11,952	10,951	5,180	161	6,704

¹The total estimated 2020 housing supply number according to the Washington State Department of Commerce Housing For All Planning Tool (2023)

PSH = Permanent supportive housing

Additionally, by 2044 the county will need to accommodate 3,128 beds of emergency housing. The projected housing need shows a significant percentage of housing needed in the extremely low-income bracket. As of 2020 about 2% of the housing in the unincorporated county is affordable to households making less than 30% of the Area Median Income (AMI). To meet the county’s 2044 projected housing need, 31% of the housing built between 2020 and 2044 will need to be affordable to households making less than 30% AMI. The Needs Analysis also includes the analysis of the adequacy of the capacity of lands zoned in various residential categories to meet the needs of all economic segments of the population. This analysis is called the residential land use needs analysis (RLUNA). Additional information on housing supply and demand, both countywide and by jurisdiction, is found in the Introduction of the Comprehensive Plan, and in the ((~~Snohomish County~~)) *Housing Characteristics and Needs in Snohomish County Report* prepared in collaboration with Snohomish County cities through Snohomish County Tomorrow. This report is the common data foundation for all housing elements among Snohomish County jurisdictions. The ((~~focus for affordable housing is on the three lowest~~)) report includes information on the following U.S Department of Housing and Urban Development (HUD) grouping for household incomes:

- Extremely Low Income (less than 30% Area Median Income (AMI));
- Very Low Income (30% to 50% AMI); ((~~and~~))
- Low Income ((~~51%~~) <50% to 80% AMI);
- Moderate Income (<80% to 120% AMI); and
- Above Moderate Income (<120% AMI).

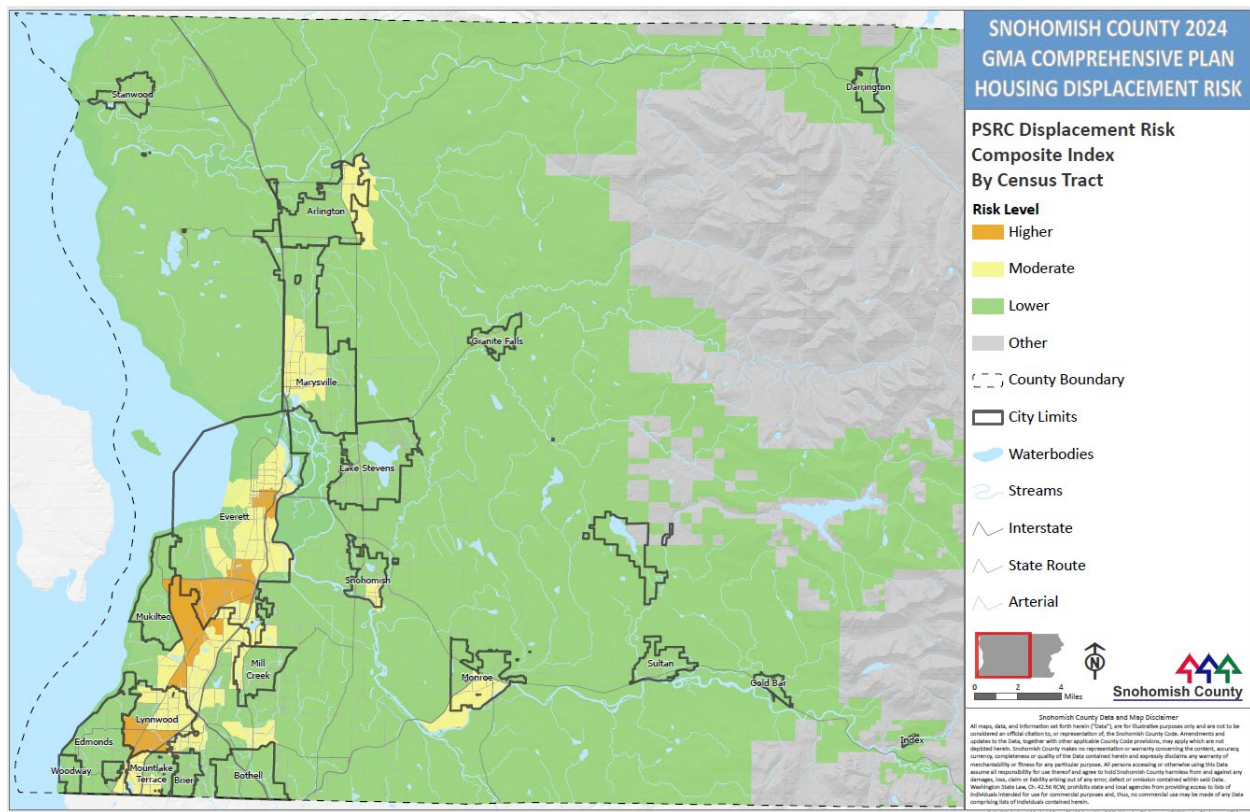
The assessment of adequate provisions is included in the Housing Needs Analysis technical report prepared for the Comprehensive Plan. This technical report includes the identification of barriers and limitations of housing production, and documents programs and actions needed to achieve housing availability.

The Housing Needs Assessment technical report also identifies areas that are at higher risk of displacement as well as policies that contribute to disparate impacts. Snohomish County’s housing landscape reflects more than market forces and conditions. It is also the product of

decades of public policies and private practices that throughout the 20th century often excluded lower-income households, immigrant communities, people of color, and other historically and currently marginalized communities from accessing housing and living in certain areas. Practices such as restrictive covenants and loan discrimination limited where people could live because of their race, ethnicity, or religious affiliation. These actions contributed to patterns of racially disparate impacts and exclusion in housing still seen today. The Comprehensive Plan recognizes this legacy and is committed to working to undo these impacts.

Figure HO-1 below identifies the areas that are at greater risk of displacement in Snohomish County. The higher risks of displacement are primarily located within cities, although in the unincorporated Southwest UGA, including the Urban Core Subarea where future light rail stations are planned, there are areas at higher risk of displacement. Renters, and renters of color in particular, are at a greater risk of displacement. As these central places connected by transit continue to grow and develop, policies to prevent displacement are required to give residents in these communities the option to remain and thrive and take advantage of new amenities and services.

Figure HO-1. Snohomish County Housing Displacement Risk



Goals, objectives, and policies in the Housing Element are based on the Needs Analysis, the other requirements of the GMA, the recommended procedural criteria included in WAC 365-196-410, the countywide planning policies, other documents prepared by the county and cities cooperatively, and public input.

The Countywide Planning Policies (CPPs) coordinate county and city efforts to meet GMA housing goals. They set requirements for the county and the cities to report on housing characteristics and needs, utilize consistent definitions of housing income classifications, monitor the effectiveness of housing actions, and reconcile neighborhood preservation with special needs housing. The CPPs also encourage infill housing, support a relationship between the location of housing and jobs, environmental sensitivity in housing development, and consideration of the impact of regulations, mitigation fees, and processing time on housing costs.

The ~~((Countywide Planning Policies))~~ CPPs are addressed, though not duplicated, in the goals and policies of the Housing Element.

The CPPs provide guidance for a housing report prepared by the county and cities to prepare for conducting comprehensive plan updates and assessing progress on achieving policies relating to housing. This report monitors the performance of jurisdictions in meeting housing needs, particularly of extremely low-, very low-, low- and moderate-income households. It also monitors the supply of housing units, including the availability and location of housing and the number of housing units necessary to meet the various housing needs of the projected population.

Also included in the Housing Element are policies and measures which the county intends to implement to ensure that sufficient land for housing is identified and will be available in an efficient and competitive land market.

The ~~((housing element))~~ Housing Element assumes that the ~~((market place))~~ marketplace will guarantee adequate housing for those in the upper economic brackets but that some combination of appropriately zoned land, regulatory incentives, financial subsidies, and innovative planning techniques will be necessary to make adequate provisions for the needs of lower income households.

The GMA Housing Element provides the overall housing policy guidance to the county. Other policy documents deal with more specific policies and implementation devices for housing programs funded under state and federal legislation. Chief among these is the Consolidated Plan, prepared by the county's Office of Housing and Community Development every five years. It focuses on the housing needs of low- and moderate-income households. The county's Homeless Policy Task Force prepares a plan to deal with homelessness from prevention to provision of permanent housing.

While government policies and programs alone cannot ensure that everyone is adequately housed, attention has been given to removing regulatory barriers to affordable housing where such action is otherwise consistent with the ~~((Act))~~GMA.

HOUSING TARGETS

The GMA requires allocation of the state Office of Financial Management’s population projection for Snohomish County to county subareas to ensure that the 20-year growth expectations are used for GMA local plans are consistent across jurisdictions. In addition, the Puget Sound Regional Council’s Multi-County Planning Policies (MPPs) and the CPPs also require the development and adoption of 20-year housing unit growth targets, consistent with the population growth targets. Both the population and housing growth targets are developed through Snohomish County Tomorrow, and adopted by the County Council. A greater discussion of the growth targets and the growth allocation process can be found in the Population and Employment Element.

The Snohomish County Tomorrow Steering Committee reviewed and recommended the initial 2044 housing allocation to the County Council in May 2023. The county council adopted initial 2044 housing growth targets recommended by SCT into Appendix B of the countywide planning policies in _____ 2023 (Ordinance _____).

As part of the process for preparing the 2024 plan update for the county, an analysis of different plan alternatives was conducted. The CPPs require that the county evaluate the adopted initial targets in at least one of the plan alternatives under consideration. Following the plan alternatives analysis, the county council selected a plan alternative for adoption. The 2044 housing targets shown in Tables HO-2 and Table HO-3 reflect the alternative chosen by the county council for adoption in the 2024 plan update.

[INSERT Tables HO-2 and HO-3 Housing Targets by UGA and MUGA ONCE ADOPTED BY COUNTY COUNCIL]

~~((Relationship to other GPP elements))~~

RELATIONSHIP TO OTHER ELEMENTS

The Housing Element relates closely to many elements of the Comprehensive Plan. The Land Use Element determines the types and locations of various types and densities of residential uses. This is part of the Land Use Element’s function of laying out all land uses in suitable amounts, locations, and relationships to each other.

The Housing Element is also closely tied to the county’s land capacity evaluation program, particularly efforts to use urban land more efficiently (RCW 36.70A.215). Residential land uses are analyzed to assure that there is sufficient land ~~((devoted to the more dense housing types~~

~~where low and moderate cost housing development typically takes place))~~ at a variety of densities to accommodate housing needs at all income levels, including special needs housing.

The Housing Element and Economic Development Element are closely related. Affordable, well-planned housing located with good accessibility to employment is an essential part of a healthy economy.

The Housing Element and the Urban Core Subarea Element are also closely related. The Urban Core Subarea includes the planned light rail stations. The ability of transportation projects to transform land-use patterns, and of land use to either support or subvert transportation investments, particularly in mass transit projects, is another key factor in crafting housing policy and programs. The Urban Core Subarea is a place where significant growth is planned to occur, and that would include housing. All of the Housing Element policies apply to housing in the Urban Core Subarea Element, and the Urban Core Subarea Element also has subarea-specific housing policies, including additional anti-displacement policies.

The Housing Element is related to the Climate Change and Resiliency Element. The county's climate change and resiliency strategies include green building practices to conserve resources and promote healthy living.

The Housing Element is related to ~~((Utilities, Capital Facilities))~~ the Capital Facilities and Utilities Element and Transportation Element, as well as education and government services. All these facilities and services are necessary to support households directly, or support their ability to connect to jobs and government support programs.

The integration of housing and transportation planning is especially important because of the inter-connection between housing and transportation costs in the household budget.

~~((The ability of transportation projects to transform land use patterns, and of land use to either support or subvert transportation investments, particularly in mass transit projects, is another key factor in crafting housing policy and programs. The federal government has recognized these relationships in its Sustainable Communities Initiative. These and similar federal policy initiatives will likely exert a significant influence on local comprehensive planning.))~~

~~((Current Housing Trends))~~

CURRENT HOUSING TRENDS

The Introduction ~~((includes))~~ and Population and Employment Element include description and analysis of significant demographic trends that affect housing policies. ~~((Most critical are the changes in household composition. While in 1990 close to half the households were traditional married couples with children, by 2012 the proportion was under one quarter.))~~ Housing affordability and availability are increasing concerns in Snohomish County. While the median home price increased by 117 percent between 2000 and 2021, the countywide median

household income only increased by 9 percent. In the last decade, housing supply has not kept up with growth, and underbuilding has led to increasing numbers of cost-burdened households. A household is considered to be cost-burdened when they are spending 30% or more of their gross monthly income on housing. In 2020, an estimated 30% of households with a mortgage were cost-burdened, and 48% of renter households were cost burdened in the unincorporated county.

~~((Other trends: aging of the population; increasing ethnic diversity; and high mobility all point toward increasing flexibility in the types and locations of housing that the county should permit and encourage.))~~