

# **2007 Housing Evaluation Report Snohomish County Tomorrow**

**As approved by the Steering Committee**

**May 28, 2008**

***A five-year review of progress meeting the  
Housing Objectives of the Countywide Planning Policies***

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## **Acknowledgements**

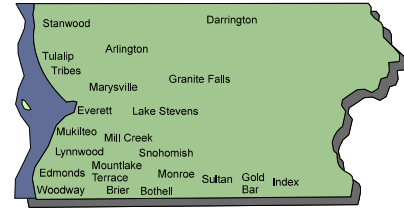
Other Snohomish County Planning & Development Services staff, notably Jessica Coburn and Allison Sanders, contributed significant effort and expertise to this *Report*. The *Report's* authors also wish to thank the Snohomish County Office of Housing, Homelessness, and Community Development for the assisted rental housing inventory; the Housing Authority of Snohomish County and the Everett Housing Authority for contributing inventory and voucher data; and the Housing Consortium of Everett and Snohomish County for welcoming our trial presentations and reviewing our findings.

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# Snohomish County Tomorrow

A GROWTH MANAGEMENT ADVISORY COUNCIL



## Executive Summary

# 2007 Housing Evaluation Report

A five-year assessment of progress toward achieving housing goals and objectives

Every five years, to fulfill Housing Objective 9 on the right, SCT will evaluate and report what its cities and the county are doing to achieve the Countywide Planning Policies (CPPs) on housing, and what results they have obtained.

This Executive Summary covers the highlights of the full *Housing Evaluation Report*, which is available on the SCT website at [www.snoco.org](http://www.snoco.org).

“Implement a coordinated monitoring program to evaluate progress towards achieving housing goals and objectives on a countywide and jurisdictional level. Such a monitoring program shall entail the preparation of a housing monitoring report every five years or more frequently if housing conditions and data availability warrant. The housing report will include ... an assessment of the jurisdictions’ strategies for achieving their housing objectives ...” (Countywide Planning Policy Housing Objective 9)

## Action

Individual local governments used a variety of means to promote affordable housing; strategies for single-family housing used most often, while others are fairly untried.

Local governments cannot make anyone build, sell, or rent housing affordably for lower-income families; but we do have many options for encouraging affordable housing to be created or preserved. The CPPs point us toward dozens of these, as seen at right. What steps have our jurisdictions taken to meet local or countywide housing objectives?

We surveyed the planning staffs of every city and Snohomish County to see how many of the recommended strategies were put to use. We found that these efforts most frequently went toward single-family development (such as small lots, accessory dwelling units, and lot-size averaging) and urban design strategies (including cottage housing, Planned Residential Developments, mixed-use, and infill). On the other hand, multifamily housing strategies, flexible site requirements, incentives, and government subsidies were relatively underused.

In addition to affordable housing objectives, the CPPs contain objectives relating to preserving

From the Countywide Planning Policies (paraphrased): Has each jurisdiction (city or county)...

... adopted strategies to attain its fair share housing objectives, and considered the *Strategies to Achieve Affordable Housing Objectives?* (HO 5)

... encouraged affordable housing in UGAs through land use and density incentives? Has Snohomish County encouraged affordable housing in rural areas by means of cluster housing that minimizes infrastructure costs? (HO 7)

... tried policies or programs for upgrading neighborhoods, or for rehabilitating or preserving existing affordable housing? (HO 8)

... encouraged community acceptance of infill, using a variety of housing types and densities and innovative urban design? (HO 12)

... encouraged environmentally-sensitive housing development? (HO 14)

... considered economic impacts before adopting new building and land use regulations? (HO 15)

... improved the cost and timeliness of processing development applications, without lowering environmental and land use standards? (HO 16)

... considered the use of a variety of infrastructure funding methods to minimize housing production costs? (HO 17)

## Executive Summary

natural resources, special needs housing, neighborhood quality and vitality, and community acceptance of infill development. Few local governments reported much activity on these objectives.

... required that enough affordable housing must be provided in Fully Contained Communities for the people who would work there? (HO 19; applies to Snohomish County only)

... considered housing relocation programs, as provided in state law? (HO 21)

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## Working Together

Until recently, few intergovernmental projects or programs have been carried out, but SCT and Snohomish County are leading concerted new efforts.

Our CPPs also call for interjurisdictional effort to achieve affordable housing goals and objectives. Little of this nature has occurred, continuing a theme found in the *2002 Housing Evaluation Report*. Likewise, little action has been taken on the “recommendations for working together” of the *2002 Report*.

SCT did adopt a new Fair Share Housing Allocation in 2005, which advised cities and the county on the affordable housing needed in their jurisdictions by 2025.

One successful example of public/non-profit collaboration saved 220 units of existing housing for very low-income families in 2007 in Lynnwood, Mountlake Terrace, and Everett, when Snohomish County lent its borrowing authority to the YWCA and the Everett Housing Authority. SCT began a concerted planning effort in 2008 to study the feasibility of interlocal housing programs, funded by a state grant.

More recently, Snohomish County has convened a countywide Oversight Committee to generate consensus for new strategies. This Committee will collaborate with the Housing Consortium, whose current project is to plan aggressively for the assisted housing needs projected for the next ten years.

From the Countywide Planning Policies (paraphrased): Have the cities and the county collaborated to ...

... strengthen efforts to ensure an adequate supply of housing is available at all income levels? (HO 3)

... adopt and implement a fair share distribution of low-income and special needs housing so as to prevent further concentration of such housing into only a few areas? (HO 4)

... explore the establishment of private/public financing programs which involve local lenders and non-profit housing developers? (HO 6)

... consider implementing the 11 recommendations of the *2002 Housing Evaluation Report*?

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## Assistance

Assisted housing increased more (17%) than all housing in Snohomish County (13%) in the early 2000s.

Making adequate provisions for all economic segments, it stands to reason, includes accommodating assisted housing for households who cannot meet the costs of decent market-rate housing.

Since the 2002 Housing Evaluation Report, approximately 2,019 new fixed units or vouchers were added throughout the county, an increase of 17%. Fixed units—where the housing itself is subsidized—increased more (22%) than vouchers (9%), which households can take where they choose. By comparison, all housing units increased 13% from 2000 to 2006. No significant changes in the geographic distribution of these units has occurred between the Southwest UGA and other parts of the county.

From the Countywide Planning Policies (paraphrased): Have the cities and the county ...

... made adequate provisions for existing and projected housing needs of people of all incomes? (HO 2)

... adopted and implemented a fair share distribution of low-income and special needs housing so as to prevent further concentration of such housing into only a few areas? (HO 4)

# Affordability

**Affordable housing is less available, and housing cost burden is rising.**

We evaluated housing results in two ways: (1) the output of affordable housing units, and (2) outcomes for families and their ability to pay for the homes where they live.

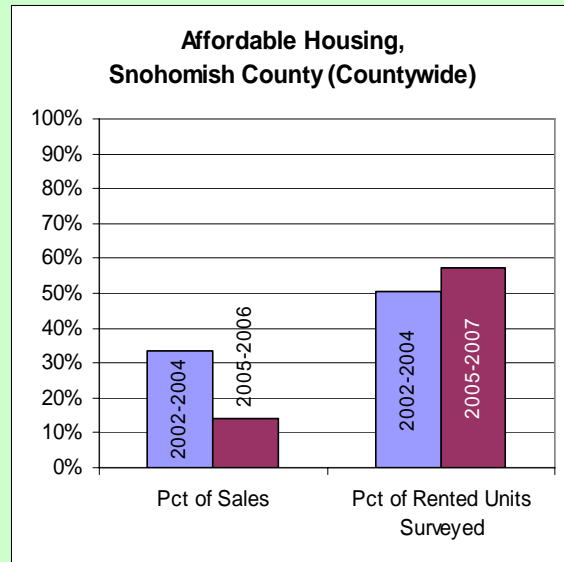
When we speak of “affordable housing,” we refer to housing that costs less than 30% of a household’s income. Which households? We know from survey data that virtually all rental housing is affordable to middle-income households, and over 95% of all apartments are affordable to those at 80% of the median income. Those at 50% of median income (\$32,000 in 2006), however, are vulnerable to market fluctuations. These are people in such occupations as medical assistants, school bus drivers, and many manufacturing jobs—or families with two full-time, minimum wage workers. Our study found that affordability was slightly better for these in 2005–2007, when 57% of rentals were affordable at this income level, than in 2002–2004, when only 51% of rentals were affordable (see the chart on the right).

For affordable homeownership, we studied a higher threshold—95% of median income (or about \$60,000 in 2006). At this level, our study found that 33% of houses sold from 2002–2004 were affordable, but only 14% of those sold from 2005–2006 (the most recent data available). These are homes that were affordable to patrol officers, construction inspectors, and many first-line supervisors—or two people making \$15.00 per hour, full-time.

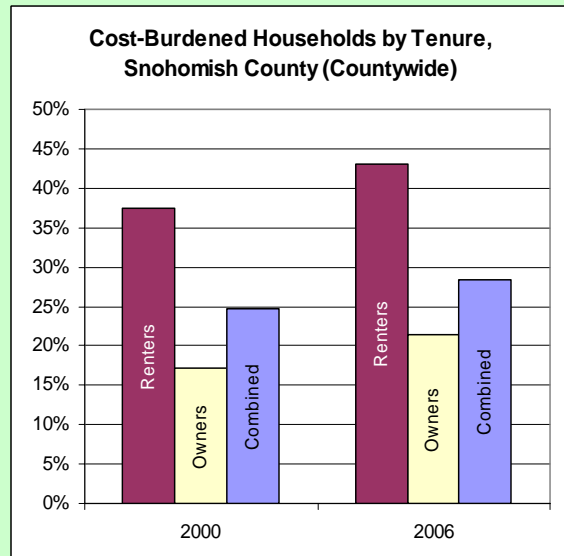
The negative impacts of less affordable housing on lower-income households has been measurable in terms of how much of their income is required for housing, and thus not available for food, medical care, and other necessities. When a lower-income household spends more than 30% of its income on housing, it is called “housing cost burdened.” Twenty-eight percent (28%) of all households in the county were cost burdened in 2006, up from 25% in 2000. Cost burdened households increased among

From the Countywide Planning Policies (paraphrased):  
Have the cities and the county ...

... provided a variety of decent, safe, and affordable housing opportunities to all segments of the county’s population? (Housing Goal)



... made adequate provisions for existing and projected housing needs of people of all incomes? (HO 2)

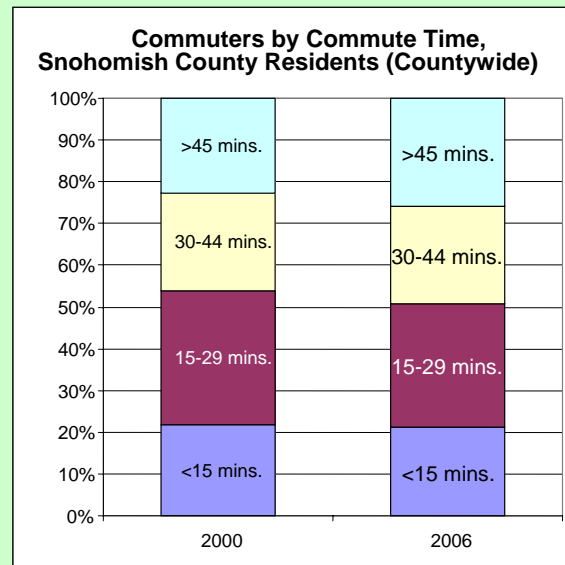


## Executive Summary

renters as well as owners, and at all low-income levels.

A housing-related cost that is sometimes overlooked is commuting cost. Commuting costs are directly related to commute time. Virtually half of all county resident-commuters travel 30 minutes or more to work (an increase from 46% in 2000), indicating that a greater percentage of households are spending more to get from home to work.

... provided adequate and affordable housing with satisfactory access to work for all segments of the County's work force? (HO 13)



## Conclusions

Strategies taken were not enough to achieve our housing goals and objectives, given economic conditions and private actions.

Our local governments have tried a number of strategies to improve housing conditions, and these have helped many families and individuals; but our goals and objectives are not yet achieved. There is no doubt that cities and counties cannot achieve the desired results by themselves—that requires the cooperation of economic conditions and the decisions of those in the private marketplace.

Nevertheless, the overall situation has gotten worse since 2002, which indicates that we need to try new things, or increase the effort and resources we apply, or both, if we want better results in the future.

To view the entire 2007 Housing Evaluation Report, search “HER07” on the Snohomish County website:

[www.snoco.org](http://www.snoco.org)

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Sets forth the purpose and scope of the <i>Report</i> as defined by Countywide Planning Policies (CPPs); also provides background information on Snohomish County Tomorrow and discusses briefly how the evaluation was conducted.	
<b>Action</b>	<b>5</b>
Assesses jurisdictions' responses to CPPs on housing, including steps taken to promote affordable housing; includes the Strategies Matrix and Strategies Frequency Table.	
<b>Working Together</b>	<b>15</b>
Examines the steps cities and the county have taken, as directed by CPPs, to collaborate in the interest of affordable housing; also reports our responses to recommendations made in the 2002 <i>Housing Evaluation Report</i> .	
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Analyzes an inventory of assisted rental housing in the county, including both subsidized units and resident-controlled vouchers.	
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CPPs on housing were developed by SCT and adopted by the Snohomish County Council, and form the basis for this evaluation.	
<i>The Strategies for Achieving Affordable Housing Objectives</i>	111
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# Introduction

The *Housing Evaluation Report* is produced every five years by Snohomish County Tomorrow (SCT). The *Report*:

- Assesses the strategies our communities have used to meet local and countywide housing objectives.
- Evaluates progress toward achieving housing goals and objectives; notably, housing affordability.
- Updates most of the indicators of housing strategies and progress from the *2002 Housing Evaluation Report*.

SCT creates this *Report* for the information of its members: the city and county governments of Snohomish County and the Tulalip Tribes, their officials and staff personnel. The *Report* is also intended to inform the public at large. Monitoring and reporting information such as this helps governments be more effective and accountable, and may be used to craft better public policies and programs for the future.

## **Snohomish County Tomorrow and the Countywide Planning Policies**

As Snohomish County's growth management advisory body, SCT studies and recommends planning policies that apply to cities and the unincorporated county. SCT's mission is "to adopt a publicly shared vision to guide effective growth management and preserve Snohomish County's unique quality of life."

The policies that SCT recommends are known as the Countywide Planning Policies (CPPs), which are written and used solely for the purpose of establishing a countywide framework. The Growth Management Act (GMA), originally passed by the State Legislature in 1990, requires that counties and cities collaborate on a set of framework policies to guide each jurisdiction's comprehensive plan.<sup>1</sup> In this way, local government plans are consistent with each other

and support goals that extend beyond political boundaries (such as housing markets). CPPs address topics ranging from the location of future population and employment growth, environmental protection, and providing decent, safe, and affordable housing for all.

The CPPs are adopted formally by the Snohomish County Council. First adopted in 1993, they have been amended several times since then through "the SCT process." This process typically involves two or more of SCT's six standing committees, including the Steering Committee, which comprises representatives of all member jurisdictions.

The Planning Advisory Committee (PAC), another of SCT's standing committees, recommended this *Report* to the Steering Committee. The PAC is composed of professional planners from SCT's member governments.

## **How the Report was produced**

A subcommittee of the PAC authored this *Report*. Snohomish County staff gathered and analyzed the data (as described in more detail later in this *Report*) and wrote the text with oversight by the subcommittee. The PAC reviewed drafts of the *Report* in December, 2007 and January and March, 2008. County staff presented findings from the data analysis to the PAC prior to the first draft, and to the Housing Consortium of Everett and Snohomish County after the first draft. SCT's Community Advisory Board reviewed the final draft at their meeting in March, 2008.

More information on the methods used in data collection and analysis can be found in each of the four evaluation chapters, as well as the Appendix.

## **Basis for the Report**

The *Housing Evaluation Report* itself is required by Countywide Planning Policy:

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<sup>1</sup> Revised Code of Washington (RCW) 36.70A.210

# Introduction

## Countywide Planning Policy Housing Objective 9

Implement a coordinated monitoring program to evaluate progress towards achieving housing goals and objectives on a countywide and jurisdictional level. Such a monitoring program shall entail the preparation of a housing monitoring report every five years or more frequently if housing conditions and data availability warrant. The housing report will include an assessment of the adequacy of the jurisdictions' supply of undeveloped, partially used and redevelopable residential land and applications/ permits for residential development, the jurisdictions' supply of land for non-residential land uses, the location of urban growth boundaries, and an assessment of the jurisdictions' strategies for achieving their housing objectives. The preparation of the housing report may be combined with the review and evaluation program required by UG-14. (Amended Feb. 16, 2000 – Amended Ord. 99-121; Amended Mar. 31, 2004 – Amended Ord. 04-007)

SCT agreed to pool its resources and jointly prepare this *Report* to fulfill the monitoring requirement of HO 9 on behalf of all jurisdictions, as it did the first *Housing Evaluation Report* in 2002.

### Scope of the Report

The *Housing Evaluation Report* evaluates aspects of 17 CPPs on housing. Most of these policies concern the costs of housing, but others address:

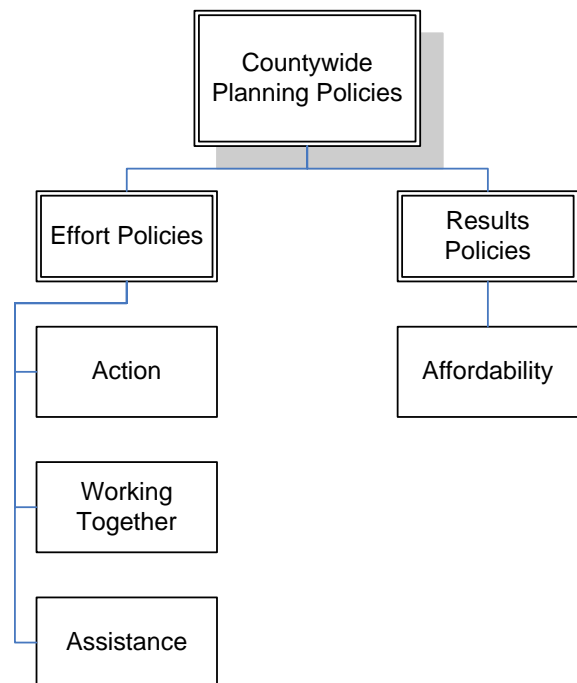
- Special needs housing.
- Impacts of housing development on natural resource protection.
- Neighborhood vitality and character.
- Infill development and community acceptance.
- Housing relocation assistance.

The evaluation considers both *effort* policies and *results* policies, as illustrated in Figure 1. Some CPPs contain both effort and results policies.

Effort policies prescribe activities that should be performed. The evaluation tries to determine whether or how extensively efforts have been made, divided into three chapters: Action, Working Together, and Assistance.

Results policies state what outcomes should be achieved. The evaluation tries to assess the degree to which those results have occurred, combined into one chapter: Affordability.

Figure 1



The contents of the four chapters are described in more detail below, under “How the Report is Organized.”

In addition to evaluation, which is the focus of this effort, the *Report* also provides a substantial amount of other demographic and housing information in the Appendix.

Wherever possible, the evaluation and other data are provided for each city, the unincorporated county, and Snohomish County as a whole. Unfortunately, 2006 American Community Survey (ACS) data, which is the source of cost-burdened households and other counts, are available only at the countywide level and for

the city of Everett. This is because the ACS uses a small survey sample. In the future, reliable estimates will be derived for smaller populations. More information on this can be found in the Appendix.

The scope of the *Report* was further limited, compared with the 2002 edition, because of SCT’s decision to do a less extensive evaluation. Given that many of the indicators could not be updated with more current data, the PAC recommended that SCT adopt a work program for this *Report* in which County staff would update the quantitative indicators and jurisdictions themselves would update their own housing strategy assessments. This resulted in a significant cost savings to SCT.

The *Housing Evaluation Report* does not address this part of CPP HO 9: “the adequacy of the jurisdictions’ supply of undeveloped, partially used and redevelopable residential land and applications/permits for residential development, the jurisdictions’ supply of land for non-residential land uses, the location of urban growth boundaries.” SCT’s *Buildable Lands Report* fulfills this requirement.

Three other policies were not evaluated.

**Countywide Planning Policy Housing Objective 1**  
Ensure that fair and equal access to housing is available to all persons regardless of race, color, religion, gender, sexual orientation, age, national origin, familial status, source of income, or disability.

Snohomish County’s Office of Housing, Homelessness, and Community Development (OHHCD), a division of the Department of Human Services, monitors fair housing and evaluates the actions taken to ensure that equal access to housing is available to all. OHHCD publishes this evaluation in its *Consolidated Annual Performance and Evaluation Report (CAPER)*. The City of Everett produces its own CAPER for activities in its jurisdiction.

**Countywide Planning Policy Housing Objective 10**  
Ensure consistent application of countywide housing planning policies by adopting definitions of affordable housing, extremely low-income housing, very low-income housing, low and moderate-income housing, and middle income housing as established in the Snohomish County Tomorrow growth monitoring system. These definitions may be periodically revised based on consideration of local demographic data and the definitions used by the Department of Housing and Urban Development. The generally accepted definition of housing affordability is for a household to pay no more than 30 percent of its annual income on housing (HUD). The following definition of special needs housing shall be adopted:  
  
“Affordable housing for persons that require special assistance or supportive care to subsist or achieve independent living, including but not limited to persons that are frail, elderly, developmentally disabled, chronically mentally ill, physically handicapped, homeless, persons participating in substance abuse programs, persons with AIDS, and youth at risk.”

This policy directs each jurisdiction to define “affordable housing” and affordability/income levels consistent with those used in other Snohomish County Tomorrow analyses. These definitions are detailed in the Affordability chapter of this *Report*. The survey instrument that cities and the County used to assess their housing strategies did not address this policy, and as a result we do not know whether any communities have adopted definitions, consistent or otherwise.

**Countywide Planning Policy Housing Objective 20**  
Require that adequate quantities of affordable housing for support staff are provided in new master planned resort developments concurrent with the development of other publicly-approved project improvements. (This would be applicable only if the County has made provision for new master planned resort developments.)

# Introduction

Snohomish County has not adopted a policy specifically for new master planned resorts, and none have been proposed or developed. Therefore, the policy is not applicable.

Finally, we point out these limitations of the evaluation: The *Report* does not forecast housing needs for the future, nor does it attempt to explain why the results we found happened as they have. Public policies and programs alone do not determine housing outcomes. To the extent that explanations can be made, more sophisticated analysis is needed. SCT's Fair Share Housing Allocation projects affordable housing needs for lower-income households in the year 2025.

## How the *Report* is organized

This 2007 *Report* follows closely the structure of the 2002 edition for the purpose of consistency and comparability over time. The evaluation is divided into four parts:

**Action** – What steps have jurisdictions taken to meet local or countywide housing objectives? This chapter evaluates jurisdictions' efforts to achieve CPPs on housing, including steps taken to promote affordable housing.

**Working Together** – What steps have jurisdictions taken jointly in order to achieve countywide housing objectives? This chapter evaluates actions taken by two or more local governments working together. Some of those actions are called for by CPPs on housing, and others were recommended in the 2002 *Report*.

**Assistance** – How much assisted housing does the county have, and in which jurisdictions? This chapter presents analysis of an inventory of assisted rental housing, including both subsidized units and resident-controlled

vouchers, by city, urban growth area, and types of households assisted.

**Affordability** – Is market-rate housing in each jurisdiction becoming more affordable and available to households with lower incomes? This chapter evaluates the effectiveness of the steps described in the Action, Working Together, and Assistance chapters, using data on housing affordability, commute times, non-single-family detached housing permits, and cost-burdened households.

## Changes to Countywide Planning Policies since 2000

Seven CPPs were amended since the 2002 *Report*. None of the amendments have significantly changed the scope of the evaluation or affected comparability of the two reports. The only substantive amendment, to HO 6, added the policy of “foster(ing) cooperative efforts with non-profit housing developers” to the objective of “exploring ... interjurisdictional private/public financing programs (involving local lenders.” This objective is addressed in the Working Together section.

## A note concerning annexations

A factor that will make it hard to compare the 2002 and 2007 reports is the number and size of annexations of residential land from the unincorporated county to incorporated cities. This will be especially important when studying Marysville, Lake Stevens, and the unincorporated Urban Growth Area, for example, where annexations have affected considerable amounts of land, population, and housing units.



This chapter addresses the efforts that jurisdictions have made to achieve countywide housing objectives. We look at actions taken that respond to 14 Countywide Planning Policies (CPPs) on housing, covering a wide range of strategies aimed at housing affordability, community acceptance of new development, proximity of housing and workplaces, and environmentally sensitive development.

In this evaluation, by “actions” we mean any adopted goals, policies, ordinances, regulations, works, or other measures taken to promote or implement housing objectives. The results or effectiveness of these actions is the focus of the Affordability chapter of this *Report*.

The Action chapter acknowledges many efforts that local governments of Snohomish County have taken. It also recognizes that achieving desirable housing outcomes often requires more than what local governments are able to do. Achieving housing goals and objectives often requires compatible economic conditions and private-sector actions that are beyond the control of local governments. Thus, a fair evaluation should look not only for desirable results, but also assess and understand the extent to which our cities and County have established housing goals or policies and acted on them.

This evaluation was conducted largely as a self-assessment; that is, cities and the County were asked to report their own efforts. As a collection of self-assessments, the research for this part of the study was much less extensive than that of the 2002 *Report*, which involved many interviews and other meetings with city staff and other officials and stakeholders. The previous *Report* also incorporated a detailed scan of the housing elements of local comprehensive plans, which wasn't repeated for this edition.

Each jurisdiction received an open-ended questionnaire asking about their use of 41 different strategies aimed at increasing

affordable housing.<sup>2</sup> Snohomish County and all cities except Darrington, Index, Gold Bar, Granite Falls, and Sultan returned questionnaires with updated strategy assessments. The information on these five cities has been carried over from the 2002 *Housing Evaluation Report*.

To analyze together all the self-assessments, we compiled the list of strategies into a matrix similar to one created for the 2002 *Housing Evaluation Report*. Chart 1 (pages 6–8) displays the survey responses characterized into categories of effort:

- Not in Use,
- In Comprehensive Plan (but not enacted as a program or code regulation),
- In Zoning Regulations (but not used in actual housing development),
- Used Some (that is, in no more than a few actual housing developments)
- Used Frequently

The survey asked for detailed information on whether the actual housing was affordable to lower-income households, but we obtained too little information for evaluation purposes. Therefore, Chart 1 does not tell us whether these efforts produced affordable housing.

Chart 2 summarizes Chart 1 by counting the jurisdictions that reported a given level of effort for each strategy. For instance, 15 cities and Snohomish County (total of 16 jurisdictions) reported that they have taken some action to permit housing on lots smaller than 9,600 square feet; five of those have enacted this into their code, but it hasn't been used, while ten others have had some use or frequent use. This chart

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<sup>2</sup> Snohomish County Tomorrow (SCT) adopted this list of strategies in January 1994 in a document titled *Strategies to Achieve Affordable Housing Objectives*, as an aid (or “toolkit”) to jurisdictions trying to develop new Growth Management Act (GMA) comprehensive plans. SCT later recommended the *Strategies* as means of achieving Fair Share Housing Allocation targets in 1995 and 2005. The full *Strategies* document is included in the Appendix of this *Report*.

# Action

Chart 1

## Strategies Used or Identified for Promoting Affordable Housing

	Arlington	Bothell	Brier	Darrington*	Edmonds	Everett	Index*
<b>Single Family</b>							
Small lots (under 9,600 sq. ft.)	R	R			S	F	
Accessory dwelling units	R	R	R	F	S	S	
Preservation of existing affordable units	C	F			S	F	C
Minimum densities	C	R	C				
Lot size averaging		R	R		S	F	
Manufactured homes allowed	R	R	R	F	S	S	S
Other strategies		S	S			F	
<b>MultiFamily</b>							
Upzoning	C	S			S	F	
Preservation of existing affordable units	C	C			S	S	
No maximum densities	R	R			S	R	
Small units	C					R	
Other strategies		C				R	
<b>Site Requirements</b>							
Reduced parking requirements	R	R			S	R	
Street width reductions (less than 40 ft)		F			R	R	
Credits for preserving open space		R			R	R	
Zero lot line	C				R	R	
Flexibility with front and back setbacks	R	R	C	S	R	R	
Flexibility with sidewalk widths					R		
ROWs and easements	R				R	R	
Flexibility in stormwater requirements		R			R	R	
Flexible curb standards					R		
Other strategies							
<b>Design</b>							
Cottage housing	C	S	C		R	R	
PUD (a.k.a. PAD or PRD)		S			R	S	
Mixed-use	S	F	C	C	S	R	F
Infill	R	S	R	R	S	R	
Other strategies						R	
<b>Incentives</b>							
Density bonuses: in exchange for affordable units					S		
Impact fee waivers or deferral					S		
Priority permitting							
Other strategies						R	
<b>Administrative Reform</b>							
Regulatory reform		C			S	S	
Streamlined permitting	R	F			S		
Other strategies	S	F					
<b>Other Organizations</b>							
Active partnerships w/ nonprofit providers	S	F			S	F	C
Cooperate w/ other jurisdictions	S	F	S		S	F	
Other strategies							
<b>Government Actions</b>							
Financial assistance programs					C	S	
Displacement resources		R			C	S	
Pursue funding for housing	S	F			C	S	
Other strategies							

\* Cities that did not respond to 2007 self-assessment.  
The information above was extracted from the 2002 Housing Report

LEGEND	
Not in Use	
In Comp Plan	C
In Zoning Regs	R
Has Been Used Some	S
Used Frequently	F

### Strategies Used or Identified for Promoting Affordable Housing

	Gold Bar*	Granite Falls*	Lake Stevens	Lynnwood	Marysville	Mill Creek	Monroe
<b>Single Family</b>							
Small lots (under 9,600 sq. ft.)		F		R	F	S	F
Accessory dwelling units			R	R	R	S	R
Preservation of existing affordable units				R	C	C	S
Minimum densities				R	C	R	
Lot size averaging				R	F	S	
Manufactured homes allowed		S	R	R	R	R	F
Other strategies		F	R		R		F
<b>MultiFamily</b>							
Upzoning			C	R	S	R	S
Preservation of existing affordable units			C			C	F
No maximum densities			R	R	S		R
Small units			R	C	R	S	
Other strategies				R	R		
<b>Site Requirements</b>							
Reduced parking requirements			R	R		S	R
Street width reductions (less than 40 ft)			R	R	R	S	R
Credits for preserving open space				R	S	S	R
Zero lot line			R	R	R	S	S
Flexibility with front and back setbacks			R	R	S	S	S
Flexibility with sidewalk widths			R			S	
ROWs and easements			R		S	S	
Flexibility in stormwater requirements					R	S	R
Flexible curb standards				R	S	S	
Other strategies							
<b>Design</b>							
Cottage housing			C	R	C	S	
PUD (a.k.a. PAD or PRD)		F	R	R	R	S	S
Mixed-use		S	R	S	S	S	R
Infill			R	F	S	S	F
Other strategies							
<b>Incentives</b>							
Density bonuses: in exchange for affordable units					R	C	R
Impact fee waivers or deferral		S	R	R		S	R
Priority permitting						C	
Other strategies				R			
<b>Administrative Reform</b>							
Regulatory reform			S	R	S	S	R
Streamlined permitting		F	S	R	S	S	R
Other strategies			S				
<b>Other Organizations</b>							
Active partnerships w/ nonprofit providers			C	S	C	S	S
Cooperate w/ other jurisdictions			C		S	S	S
Other strategies			S				
<b>Government Actions</b>							
Financial assistance programs			C	R		R	
Displacement resources						R	
Pursue funding for housing			C			R	
Other strategies				C			

\* Cities that did not respond to 2007 self-assessment. The information above was extracted from the 2002 Housing Report

LEGEND	
Not in Use	
In Comp Plan	C
In Zoning Regs	R
Has Been Used Some	S
Used Frequently	F

# Action

## Strategies Used or Identified for Promoting Affordable Housing

	Mountlake Terrace	Mukilteo	Snohomish, City of	Snohomish County	Stanwood	Sultan*	Woodway
<b>Single Family</b>							
Small lots (under 9,600 sq. ft.)	R	S	C	R	S	S	
Accessory dwelling units	R	C	R	R	R	S	R
Preservation of existing affordable units				R			
Minimum densities			C			C	
Lot size averaging		R		R	S		
Manufactured homes allowed	R	R	R	R	R		R
Other strategies				C		S	R
<b>MultiFamily</b>							
Upzoning			C	C	C		
Preservation of existing affordable units		C					
No maximum densities	R			R			
Small units			R	R			
Other strategies			R	C	C		
<b>Site Requirements</b>							
Reduced parking requirements	R	R	R	R	R	S	
Street width reductions (less than 40 ft)		R	C	R	R	C	R
Credits for preserving open space	R			R			
Zero lot line	R			R	R	C	
Flexibility with front and back setbacks		R		R	R	C	
Flexibility with sidewalk widths		R		R	R	C	
ROWs and easements					R		R
Flexibility in stormwater requirements			C	R			
Flexible curb standards		R		R		F	R
Other strategies				R		S	R
<b>Design</b>							
Cottage housing		S	C	R	S		
PUD (a.k.a. PAD or PRD)	R	F	R	R	S	S	
Mixed-use	R	S	R	R	R		
Infill		R	R			S	R
Other strategies	R					R	R
<b>Incentives</b>							
Density bonuses: in exchange for affordable units					C		
Impact fee waivers or deferral				R	C	S	
Priority permitting			R	R			R
Other strategies					C		
<b>Administrative Reform</b>							
Regulatory reform			S	R		C	
Streamlined permitting	S	C	S	C		C	S
Other strategies				R			
<b>Other Organizations</b>							
Active partnerships w/ nonprofit providers	S		S	S	S		
Cooperate w/ other jurisdictions			S				S
Other strategies							
<b>Government Actions</b>							
Financial assistance programs							
Displacement resources							
Pursue funding for housing							
Other strategies							

\* Cities that did not respond to 2007 self-assessment.  
The information above was extracted from the 2002 Housing Report

LEGEND	
Not in Use	
In Comp Plan	C
In Zoning Regs	R
Has Been Used Some	S
Used Frequently	F

Chart 2

## Frequencies of Strategy Use

	In Comp Plan	In Zoning Regs	Used Some	Used Frequently	Total
<b>Single Family</b>	<b>C</b>	<b>R</b>	<b>S</b>	<b>F</b>	
Small lots (under 9,600 sq. ft.)	1	5	6	4	16
Accessory dwelling units	1	12	4	1	18
Preservation of existing affordable units	4	2	2	2	10
Minimum densities	5	3	0	0	8
Lot size averaging	0	5	3	2	10
Manufactured homes allowed	0	13	4	2	19
Other strategies	1	3	3	3	10
<b>MultiFamily</b>	<b>C</b>	<b>R</b>	<b>S</b>	<b>F</b>	
Upzoning	5	2	4	1	12
Preservation of existing affordable units	5	0	2	1	8
No maximum densities	0	8	2	0	10
Small units	2	5	1	0	8
Other strategies	3	4	0	0	7
<b>Site Requirements</b>	<b>C</b>	<b>R</b>	<b>S</b>	<b>F</b>	
Reduced parking requirements	0	11	3	0	14
Street width reductions (less than 40 ft)	2	10	1	1	14
Credits for preserving open space	0	7	2	0	9
Zero lot line	2	8	2	0	12
Flexibility with front and back setbacks	2	9	4	0	15
Flexibility with sidewalk widths	1	5	1	0	7
ROWs and easements	0	7	2	0	9
Flexibility in stormwater requirements	1	6	1	0	8
Flexible curb standards	0	5	2	1	8
Other strategies	0	2	1	0	3
<b>Design</b>	<b>C</b>	<b>R</b>	<b>S</b>	<b>F</b>	
Cottage housing	5	4	4	0	13
PUD (a.k.a. PAD or PRD)	0	7	6	2	15
Mixed-use	2	7	7	2	18
Infill	0	8	5	2	15
Other strategies	0	4	0	0	4
<b>Incentives</b>	<b>C</b>	<b>R</b>	<b>S</b>	<b>F</b>	
Density bonuses: in exchange for affordable units	2	2	1	0	5
Impact fee waivers or deferral	1	4	4	0	9
Priority permitting	1	3	0	0	4
Other strategies	1	2	0	0	3
<b>Administrative Reform</b>	<b>C</b>	<b>R</b>	<b>S</b>	<b>F</b>	
Regulatory reform	2	3	6	0	11
Streamlined permitting	3	3	7	2	15
Other strategies	0	1	2	1	4
<b>Other Organizations</b>	<b>C</b>	<b>R</b>	<b>S</b>	<b>F</b>	
Active partnerships w/ nonprofit providers	3	0	9	2	14
Cooperate w/ other jurisdictions	1	0	8	2	11
Other strategies	0	0	1	0	1
<b>Government Actions</b>	<b>C</b>	<b>R</b>	<b>S</b>	<b>F</b>	
Financial assistance programs	2	2	1	0	5
Displacement resources	1	2	1	0	4
Pursue funding for housing	2	1	2	1	6
Other strategies	1	0	0	0	1

## Action

proves useful for spotting a few countywide patterns (keeping in mind that positive indications do not necessarily mean that a strategy is adopted or used specifically for low-cost housing).

### **Countywide Planning Policy Housing Objective 2**

Make adequate provisions for existing and projected housing needs of all economic segments of the county.

HO 2 calls upon the county’s jurisdictions to make sure that people of all income levels, present and future, are included in their housing efforts (plans and programs). It may be considered the overarching policy for most of the other housing CPPs. Using Chart 2, we determined that Snohomish County jurisdictions (on the whole) have taken action on 46% of the opportunities presented in the *Strategies*.<sup>3</sup>

### **Countywide Planning Policy Housing Objective 5**

Each jurisdiction’s comprehensive plan housing element will include strategies to attain the jurisdiction’s fair share housing objectives. Jurisdictions will consider as appropriate the strategies for achieving affordable housing as described in OD-13. (Amended Mar. 31, 2004 – Amended Ord. 04-007)

HO 5 speaks directly to the Fair Share Housing Allocation of SCT. By referencing CPP OD 13, it directs cities and the County to consider specifically the *Strategies* described above.

Chart 2 suggests a few patterns. First, most of the jurisdictions’ efforts or attention went into Single-Family and Design strategies. This is determined by looking at the total number of jurisdictions with any level of activity. A secondary tier of effort went to Administrative Reform, Multifamily, Site Requirements, and Other-Organization strategies.

<sup>3</sup> That is, there are 41 strategies in the list, and 21 jurisdictions (including the county), for 861 “opportunities.” The jurisdictions took action in 393 of those cases.

Second, Other-Organization strategies have received the most use (either “used some” or “used frequently”), followed by Single-Family, Administrative Reform, and Design efforts.

Third, many jurisdictions that have yet to see usage nevertheless have prepared themselves at the code level with Design, Site Requirement, and Single-Family strategies.

The strategies matrix (Chart 1) raises interesting findings by jurisdiction. Simply counting the number of responses indicates that Edmonds, Everett, Lake Stevens, Lynnwood, Marysville, Mill Creek, and Snohomish County have been the most active, or at least tried the greatest variety of these strategies. Everett, Mill Creek, and Monroe report the most usage of their strategies.

### **Countywide Planning Policy Housing Objective 7**

Encourage the availability of adequate affordable housing in designated urban growth areas by implementing land use and density incentives as provided in RCW 36.70A.90 and in rural areas by means of cluster housing that minimizes infrastructure costs. (Amended Feb. 2, 1994 – Ord. 94-002; Amended Mar. 31, 2004 – Amended Ord. 004-007)

Section 36.70A.90 of the Revised Code of Washington (RCW) says that GMA Comprehensive Plans “should provide for innovative land use management techniques, including, but not limited to, density bonuses, cluster housing, planned unit developments, and the transfer of development rights.” HO 7 directs cities and the County to implement these in Urban Growth Areas (UGAs), and specifically cluster housing outside the UGAs.

Nearly three-quarters of our jurisdictions offer some form of Planned Unit Development (PUD) option for new subdivisions. These often provide flexibility that can lead to less expensive development and homes. Although we do not have the research to determine the effects in actual development, the frequency table reports that seven communities have had either some or frequent use of their PUD codes.

Another option, which may be gaining in popularity (although it was not surveyed in the 2002 *Report*), is lot size averaging. This strategy permits developers to obtain the number of lots allowed in zoning that would otherwise be lost to critical areas or other restrictions, as long as the average lot size reaches the minimum stated in the code. Two entities (Everett and Mill Creek) have used this provision, and another seven have adopted it.

“Density bonuses,” in the context of this evaluation, means that a developer may build more units than otherwise allowed in return for making a certain number or percentage of those units affordable to buyers or renters of a certain income. Five jurisdictions have adopted this strategy, and one (Mill Creek) has reported development occurring from it.

Snohomish County and the City of Everett have both adopted transfer of development rights (TDR) programs, which provide incentives for rural land owners to sell unused residential development capacity to urban land owners, in order to preserve rural areas from development and to increase densities in urban areas.

Snohomish County, which of course is the only entity with rural area in its jurisdiction, has made extensive use of cluster housing as directed in HO 7. While there is some evidence (not presented here) that most new housing in rural cluster subdivisions has not been affordable to middle- and lower-income buyers, we do not have research to determine whether those homes are more or less expensive than homes that might have been built without the rural cluster subdivision provisions.

**Countywide Planning Policy Housing Objective 8**  
Implement policies and programs that encourage the upgrading of neighborhoods and the rehabilitation and preservation of the supply of existing affordable housing, including but not limited to mobile home park housing, single room occupancy (SRO) housing, and manufactured housing.

HO 8 urges jurisdictions to protect existing supplies of affordable housing. The County Assessor’s sales data supports the conventional wisdom that older housing tends to be smaller and less expensive for rent and purchase, and therefore represents our largest source of affordable housing.<sup>4</sup> This CPP presents something of a dilemma faced in many older communities, where “upgrading” neighborhoods begins to make existing, low-cost housing unaffordable.

Five of our jurisdictions have adopted policies to preserve existing affordable housing (single-family, multifamily, or both), and another six have begun implementing them. Three of these (Bothell, Everett, and Monroe) report some or frequent use of this strategy, but we do not know how many housing units have been preserved.

**Countywide Planning Policy Housing Objective 11**  
Adopt a local planning process that reconciles the need to encourage and respect the vitality of established residential neighborhoods with the need to identify and site essential public residential facilities for special needs populations, including those mandated under RCW 36.70A.200.

“Essential public residential facilities for special needs populations” refers to housing that residents sometimes find objectionable for adding to their neighborhoods, such as group homes, transitional housing, and correctional facilities.

Lake Stevens appears to have the most directly stated policy in favor of special needs housing: “no residential neighborhoods (may) be closed to such facilities.” Mill Creek also expressly encourages providing housing for special needs populations, including congregate care facilities.

<sup>4</sup> Although we are not presenting the evidence in this Report, Snohomish County plans to do so in a subsequent report.



## Action

### **Countywide Planning Policy Housing Objective 12**

Encourage a variety of housing types and densities that allow for infill using innovative urban design techniques to foster broad community acceptance. (Amended Mar. 31, 2004 – Amended Ord. 004-007)

As mentioned above, design strategies have been one of the most popular subjects of affordable housing effort. Every jurisdiction (except Gold Bar, which did not participate in the survey) has either adopted or tried to implement at least one of these strategies: cottage housing, Planned Unit Development, mixed-use, or encouraging infill housing. Nine of those jurisdictions report some or frequent development stemming from those activities. While none said whether those techniques have fostered broad community acceptance, Edmonds's updated design review process is expressly intended to promote this.

### **Countywide Planning Policy Housing Objective 13**

Provide adequate, affordable housing choices for all segments of the County's work force within close proximity or adequate access to the respective places of work.

HO 13 implies that each jurisdiction will do its part to make sure that housing is available and affordable for those who would work in the jurisdiction, when travel costs and modes are considered. Snohomish County and Lynnwood have been particularly aggressive in planning for new high density, mixed-use, transit- and pedestrian-oriented urban centers to bring jobs closer to housing. Mountlake Terrace, Lake Stevens, and Mill Creek also promote mixed-use or transit-oriented development for this reason. Everett, on the other hand, is working hard to balance jobs and housing from the other direction; that is, to bring more housing close to existing jobs, especially downtown.

### **Countywide Planning Policy Housing Objective 14**

Encourage the use of environmentally sensitive housing development practices in order to minimize the impacts of growth on the county's natural resource systems.

HO 14 is one of a select number of policies not directly aimed at housing affordability. It is intended not only to keep growth from unnecessarily reducing forest, farm, and mineral lands, but also to protect water resources, especially from overuse and pollution. Protecting water resources, however, can have the added long-term benefit of saving utility costs for residents.

Although lot size averaging or Planned Residential Development is available in most of our cities, only Lake Stevens promotes them specifically for this purpose. In addition, Marysville and Snohomish County have developed low-impact development standards that aim to protect water resources.

### **Countywide Planning Policy Housing Objective 15**

Consider the economic implications of proposed building and land use regulations so that the broader public benefit they serve is achieved with the least additional cost to housing.

A number of cities and Snohomish County have policies in favor of knowing the cost impacts of development controls on housing prices. Nine said they have implemented regulatory reforms aimed at reducing the regulatory costs on housing, and another two have established that goal. No jurisdictions reported that they actually conduct a fiscal analysis of any proposed land use or development regulation.

**Countywide Planning Policy  
Housing Objective 16**

Ensure the expeditious and efficient processing of development applications by endeavoring to process complete development applications consistent with the timelines established in state law and local ordinances. The jurisdictions shall maintain clear and specific submittal standards and the most current available information on wetlands, geologic hazardous areas, and fish and wildlife habitat conservation areas. The expeditious processing of development applications shall not result in the lowering of environmental and land use standards. (Amended Mar. 31, 2004 -Amended Ord. 04-007)

Fourteen cities and the County have streamlined permit processes in order to minimize the various costs that accrue to applicants as local governments determine the permissibility of their proposals. This represents significant cost savings to home builders and developers, who may then pass those savings on to buyers (but may not, depending on economic conditions).

**Countywide Planning Policy  
Housing Objective 17**

Minimize housing production costs by considering the use of a variety of infrastructure funding methods, including but not limited to existing revenue sources, impact fees, local improvement districts, and general obligation bonds.

Snohomish County reported policies for reducing infrastructure costs through alternative funding methods and through cluster housing in rural areas, but no other jurisdictions mentioned such an approach for minimizing production costs.

**Countywide Planning Policy  
Housing Objective 18**

Ensure that each jurisdiction's impact fee program adds no more to the cost of each housing unit produced than a fairly-derived proportionate share of the cost of new public facilities needed to accommodate the housing unit as determined by the impact fee provisions of the Growth Management Act cited in RCW 82.02.

The 2002 *Report* contained a thorough analysis of impact fees assessed by each jurisdiction for parks, roads, and schools. The survey used to collect that data was not repeated for this Report, and no jurisdictions reported conducting new impact fee studies or changing their impact fee programs

**Countywide Planning Policy  
Housing Objective 19**

Require that adequate quantities of affordable housing for a broad range of income levels are provided in fully contained communities concurrent with the development of jobs, services, and other publicly-approved project improvements (This would be applicable only if the County has made provision for new fully contained communities.)

In 2005, Snohomish County did amend its Comprehensive Plan land use element with a Fully-Contained Communities (FCC) policy, and subsequently adopted an implementing ordinance. The new policy requires that at least 30% of the total housing with an FCC shall be affordable at or below 120% of the countywide median income, with some portions of that 30% affordable at 80% and 100%, which would be determined by the director of the County's Planning & Development Services department. This policy has yet to be applied.

## Action

### **Countywide Planning Policy Housing Objective 21**

Encourage local jurisdictions to implement housing relocation programs as provided under chapter 59.18 RCW.

Finally, HO 21 refers to a state law that enables local governments to require property owners to pay up to half of a resident's relocation costs when residents are forced to move because of "the demolition, substantial rehabilitation ..., or change of use of residential property, or upon the removal of use restrictions in an assisted-housing development" or conversion from rental to condominium. Edmonds has such a policy, not implemented. Mill Creek has put its policy into code. Everett's policy has actually been applied in a small number of circumstances.

# Working Together

The 2002 *Report* included a chapter entitled, “Recommendations for Working Together,” which consolidated the issues that emerged from that evaluation, and gave recommendations for resolving those issues. Using the theme of “working together,” we focus this chapter on the four Countywide Planning Policies (CPPs) that call for cooperation between local governments to achieve housing objectives. Following this evaluation, we revisit those recommendations from the 2002 *Report* and comment on how they have been addressed.

We obtained the information for this chapter from the narratives submitted by each jurisdiction as part of the self-assessment survey (described in the Action chapter). As a result, the findings are largely anecdotal, pertaining to specific projects or programs, and do not indicate significant trends.

## Countywide Planning Policy Housing Objective 3

Strengthen interjurisdictional cooperative efforts to ensure an adequate supply of housing is available to all economic segments of the county.

Similar to HO 2, this is a very general, overarching type of policy, in this case for directing cities and the county to work together for the benefit of residents of all income levels; but at least one anecdotal finding fits best under this objective.

The City of Everett and Snohomish County have adopted an interlocal agreement, which is intended to encourage infill housing in Everett through Transfer of Development Rights (described further in the Action chapter), and which makes use of density incentives; however, no such transactions have occurred.

## Countywide Planning Policy Housing Objective 4

Adopt and implement a fair share distribution of low-income and special needs housing so as to prevent further concentration of such housing into only a few areas. The county and cities will collaborate in formulating a methodology to assess existing and projected housing needs of the county’s population and a fair share housing allocation methodology.

SCT adopted a new Fair Share Housing Allocation in 2005 for planning through the year 2025. The SCT Steering Committee advised cities and the County to adopt their allocations into comprehensive plan updates. Through SCT’s Planning Advisory Committee (PAC), all jurisdictions assisted in developing the new Allocation. See HO 5, in the Action chapter, concerning implementation.

The Steering Committee also directed the PAC to propose a new method that would be easier to understand and implement. That revision process is scheduled to begin in 2008.

## Countywide Planning Policy Housing Objective 6

Production of an adequate supply of low and moderate income housing will be encouraged by exploring the establishment of interjurisdictional private/public financing programs which involve local lenders and foster cooperative efforts with non-profit housing developers. (Amended Mar. 31, 2004 – Amended Ord. 04-007)

Two new events have addressed the intent of HO 6 (although some of the specific policy details are missing) to produce more affordable units through cooperation between local governments and nonprofits. One is a recently awarded grant from the Washington Department of Community, Trade, and Economic Development (CTED) to SCT for a study of cooperative programs between local governments to increase the supply of affordable housing. Snohomish County wrote the grant application and will manage the project, and the

## Working Together

City of Lake Stevens will administer the grant. This will help SCT and its local governments identify successful programs from other housing affordability-challenged regions and adapt them for our use.

The second is a 2007 deal between Snohomish County, the YWCA, and the Everett Housing Authority. The County has lent its credit to the YWCA so that the latter benefits from lower borrowing costs. This makes possible the purchase and rehabilitation of three multi-families housing complexes in Everett, Lynnwood and Mountlake Terrace. A total of 220 units will serve families at or below 50% of area median income.

No other interjurisdictional private/public financing programs we know of have reached the implementation stage.

### **Responses to Recommendations of the 2002 Housing Evaluation Report**

The 2002 *Report*, as recommended by the PAC, included eleven recommendations, which arose from issues identified through the consultants' surveys, interviews, and meetings with representatives of the jurisdictions and other stakeholders. The table below lists these recommendations and comments about follow-up activity. It would appear that, aside from monitoring reports, little follow-up has taken place.

2002 Recommendations	Responses
1. "Consider revising/re-organizing the objectives, putting objectives that are means hierarchically beneath them."	SCT has not undertaken an effort to reorganize or revise the CPPs on housing in this manner.
2. "Promote the widespread use of an analysis, similar to the Residential Land Use Needs Analysis the County uses, to determine the amount of land, designated at various densities, needed to accommodate fair share housing goals for a given area."	Snohomish County and the City of Lake Stevens collaborated on an RLUNA for the city's planning purposes, but it has not been updated or used in subsequent comprehensive plans.  This is the only known quantitative effort outside of the County's Comprehensive Plan to ensure that enough land is designated at appropriate quantities for accommodating Fair Share Allocations.
3. "Provide forums and guidance to jurisdictions to achieve the proper balancing between objectives seen to be in conflict."	An example given in the 2002 <i>Report</i> is the often-cited competing needs to accommodate affordable housing and to preserve open space. No special forums or guidance to local governments for resolving these issues are known to have occurred in Snohomish County.
4. "Encourage jurisdictions with similar housing needs and conditions to work together on housing alternatives, and resources, with outside partners appropriate to their needs."	The main idea behind this recommendation was that "Working together ... would reduce the duplication of individual jurisdiction meetings with providers and advocates." No efforts of this nature have been identified.

<p>5. “Facilitate formation of partnerships to plan and implement appropriate housing solutions between jurisdictions or groups of jurisdictions, and housing providers and advocacy organizations.”</p>	<p>The Housing Consortium of Everett and Snohomish County has succeeded in bringing representatives of Snohomish County and the cities of Everett and Lynnwood into its membership, and to meet with housing authorities and nonprofit housing providers serving a variety of needs.</p> <p>Late in 2007, the Consortium initiated an effort to produce an Affordable Housing Action Plan, and secured a partnering agreement with the county.</p> <p>In turn, the County Executive convened a Housing and Homelessness Policy Oversight Committee to focus on ways of improving living conditions for low- and middle-income residents throughout the county. The Committee is charged with advising the Executive on the Consortium’s Plan, as well as other long-term strategies. Represented are leaders of local and state governments, the housing and real estate industries, educators, nonprofit executives, other businesses, and faith communities.</p>
<p>6. “Facilitate educational events and special studies related to meeting Snohomish County Housing Objectives and to removing impediments to success that draw on successful solutions to similar problems and needs from inside and outside of the County.”</p>	<p>The idea of this recommendation was for SCT to be a focal point for special studies and follow-up, public discussions about issues and opportunities affecting multiple jurisdictions; e.g. “methods to accommodate affordable housing that also preserve existing neighborhood character.” As far as we know, SCT has not taken on this role.</p>
<p>7. “Actively work with housing event sponsors to frame housing events that contribute to meeting better understanding of housing alternatives and to local partnerships for housing affordability.”</p>	<p>SCT members have attended and participated actively in events, such as the Housing Consortium’s 2007 Affordable Housing Conference, but were not active in planning such events or framing the featured issues.</p>
<p>8. “Coordinate a system of housing data sources and countywide housing planning that works together to provide appropriate data for local plans.”</p>	
<p>o “Housing Evaluation Report”</p>	<p>Fulfilled in this Report</p>

## Working Together

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○ “Consolidated Plan”	The U.S. Department of Housing & Urban Development (HUD) requires Consolidated Plans of local governments that receive and distribute Community Development Block Grants and other housing funds. The City of Everett and the Snohomish County Department of Human Services last prepared their five-year plans in 2005, with the cooperation of Snohomish County Planning & Development Services, the Housing Authority of Snohomish County, and the Everett Housing Authority.
○ “2060 Interlocal Agreements”	This is a state program that created county-level Affordable Housing Trust Funds, including one in Snohomish County. It is funded by a \$10 recording fee on real property sales, and has since been supplemented by an extra \$8 recording fee (HB 1359, 2007).
○ “Assisted Rental Housing Inventory”	Snohomish County Department of Human Services is preparing a new Inventory at this time.
○ “Reasonable Measures”	“Reasonable measures” are actions that a city or county may take to increase residential capacity in urban areas. Many reasonable measures amount to affordable housing strategies, such as allowing accessory dwelling units or density bonuses. Snohomish County Planning & Development Services released a GMA reasonable measures report in 2005, which includes statements by most Snohomish County cities self-certifying their compliance with the reasonable measures requirements of GMA.
○ “Annual Growth Monitoring Reports”	Every Growth Monitoring Report (GMR) includes population and employment growth trends, as well as reports on new residential development activity. The 2003 GMR included a short research paper on Housing Affordability Trends. The 2004 GMR did not include an extra section on housing needs, prices, or affordability. The 2005 GMR provided a rental housing affordability survey. The 2006 GMR was passed over in favor of preparing the Buildable Lands Report and this Housing Evaluation Report.
9. “Adopt the Growth Monitoring Reports to include an every other year expanded affordable housing assessment composed of three sections.”	This recommendation was intended to cause more frequent re-evaluations of the type in the 2002 Report, based on the idea that five-year Housing Evaluation Reports “do not provide information often enough to support an active multi-jurisdictional housing effort.”

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<ul style="list-style-type: none"> <li>○ “Assisted Housing Provision”</li> </ul>	<p>This has not been done.</p>
<ul style="list-style-type: none"> <li>○ “Action steps implemented according to specific local plans”</li> </ul>	<p>This has not been done.</p>
<ul style="list-style-type: none"> <li>○ “Affordability as measured by Housing Sale and Rental Survey information”</li> </ul>	<p>Prior to this <i>Report</i>, the rental housing affordability survey was last published in the 2005 GMR. The previous sales housing affordability report appeared in the 2003 GMR.</p>
<ul style="list-style-type: none"> <li>○ “Continue the Five-Year Housing Evaluation Reports to evaluate progress meeting housing goals, building on this report and the reporting and planning measures recommended above.”</li> </ul>	<p>Continued with this <i>Report</i>.</p>
<p>10. “Retain the 95% of median Fair Share standard, but consider changing income subcategories to match HUD definitions.”</p>	<p>Fulfilled in the 2025 Fair Share Housing Allocation, the 2005 GMR (rental housing affordability report), and this <i>Report</i>. Subcategories or thresholds are now set at 30%, 50%, and 80% of the countywide median household income.</p>
<p>11. “Consider adopting, possibly as a subset, targets for households within or below standard HUD income ranges of 50 and 80 percent. Consider a standard based on meeting the affordability needs of new households only. Consider converting the numeric goal to a percentage of new housing standard that can be more easily applied to current production.”</p>	<p>This pertains to the Fair Share Housing Allocation model. As stated in the 2002 <i>Report</i>, referring to the 2012 Allocation, “Fair Share Housing Allocations provide a single goal for each jurisdiction of the number of household with annual incomes below 95% of median income that should be affordably housed in the year 2012. The goal includes all need, projected future as well as historic, producing a very high target. A goal to be met so far in the future is difficult to apply to current housing activities.”</p> <p>The recommendation is based on King County’s policy, which the 2002 <i>Report</i> characterizes as a “much simpler and less idealistic approach to meeting growth management housing obligations.” King County jurisdictions are required to ensure that 17% of all new housing is affordable to low-income households, and 20% or 24% (depending on the community) are affordable to very low- or extremely low-income households.</p> <p>This recommendation is bound to be considered as the Fair Share remodel study proceeds in 2008.</p>



# Working Together

# Assistance

*“Jurisdiction activities that promote the provision of low-income housing assistance are the most direct ways to accommodate local housing need. Unfortunately, there is very little publicly-subsidized assistance available. This makes it all the more important that this scarce resource be allocated within Snohomish County in the best manner possible.”*

## **-2002 Housing Evaluation Report**

This excerpt from the 2002 *Report* puts the issue succinctly. Extremely low-income households, in particular, depend on subsidies (i.e. financial assistance) to obtain basic shelter. Virtually no affordable market-rate housing exists for them.<sup>5</sup> Those who cannot obtain assisted, affordable housing must spend resources that would otherwise go toward food, medical care, or both, or else go homeless.

Low-income housing assistance, depending on the program, generally serves households with incomes below 80% of median. Many programs serve households at certain other levels, such as low-income housing tax credits at or below 60% of median. This chapter looks at the number and locations of two categories of low-income housing: housing assistance dedicated to a particular housing unit (sometimes referred to as “fixed,” “project-based,” or “permanent”), and housing assistance made available to individuals, who then must find rental housing eligible for this form of assistance (“tenant-based” or “vouchers”).

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<sup>5</sup> The Affordability chapter, which follows this, shows that a large and increasing segment of the county’s population is housing cost burdened, and that an insufficient supply of housing offered in the private market is affordable at the lowest income levels.

## **Countywide Planning Policy Housing Objective 2**

Make adequate provisions for existing and projected housing needs of all economic segments of the county.

Making adequate provisions for all economic segments, it stands to reason, includes accommodating assisted housing for households who cannot meet the costs of decent market-rate housing. How much assisted housing does the county have, and in which jurisdictions? Where are housing providers creating permanent assisted housing? Where do households receiving vouchers find housing? Besides low-income households, what special needs are also served?

According to the latest inventories obtained by Snohomish County Human Services (Table 1), the county now has a total of 14,000 assisted housing units, comprising 5% of all housing units.<sup>6</sup> Almost two-thirds (63%) of these are subsidized units, and 37% through vouchers. Fifty-five percent (55%) assist families without a senior citizen in the household.

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<sup>6</sup> Keep in mind that these figures represent housing units, and not beds. In some cases, especially with special needs populations (group homes) and emergency shelters, a unit contains several beds. As a result, the data understate the number of people receiving housing, even in the “individuals” columns.

Table 1

**Assisted Housing Units by Jurisdiction, January 2008**

	Seniors			Families			Individuals			Totals				
	Fixed	Vouchers	Total	Fixed	Vouchers	Total	Fixed	Vouchers	Total	Fixed	Vouchers	Total	Pct of County	
Arlington	320	16	336	180	71	251	7	31	38	507	118	625	4%	
Bothell (Sno Co only)	0	3	3	0	6	6	0	8	8	0	17	17	0%	
Brier	0	0	0	0	1	1	0	0	0	0	1	1	0%	
Darrington	20	1	21	0	1	1	0	7	7	20	9	29	0%	
Edmonds	178	13	191	120	83	203	31	55	86	329	151	480	3%	
Everett	744	488	1,232	1,484	761	2,245	437	442	879	2,665	1,691	4,356	31%	
Gold Bar	0	1	1	0	2	2	0	2	2	0	5	5	0%	
Granite Falls	30	5	35	0	16	16	0	10	10	30	31	61	0%	
Index	0	0	0	0	0	0	0	2	2	0	2	2	0%	
Lake Stevens	112	10	122	55	68	123	0	22	22	167	100	267	2%	
Lynnwood	485	98	583	753	253	1,006	21	212	233	1,259	563	1,822	13%	
Marysville	338	31	369	470	165	635	176	144	320	984	340	1,324	9%	
Mill Creek	45	12	57	277	94	371	0	29	29	322	135	457	3%	
Monroe	124	10	134	52	33	85	3	14	17	179	57	236	2%	
Mountlake Terrace	0	20	20	113	73	186	2	28	30	115	121	236	2%	
Mukilteo	0	4	4	0	37	37	61	19	80	61	60	121	1%	
Non-SW Uninc. UGA	0	13	13	109	172	281	6	18	24	115	203	318	2%	
Rural	68	5	73	128	64	192	0	22	22	196	91	287	2%	
Snohomish	144	12	156	96	26	122	14	42	56	254	80	334	2%	
Stanwood	144	9	153	46	10	56	32	27	59	222	46	268	2%	
Sultan	26	2	28	7	18	25	7	9	16	40	29	69	0%	
SW Uninc. UGA	326	126	452	774	801	1,575	27	346	373	1,127	1,273	2,400	17%	
Woodway	0	0	0	0	0	0	0	1	1	0	1	1	0%	
Unidentified Locations	0	2	2	257	1	258	20	4	24	277	7	284	2%	
County Total	3,104	881	3,985	4,921	2,756	7,677	844	1,494	2,338	8,869	5,131	14,000	100%	
Percentage of Total	28%			55%			17%			63%			37%	100%

Source: Snohomish County Department of Human Services; analysis by SCT

Has there been much change since the 2002 Report? On the whole, yes; the county added approximately 1,614 (22%) more fixed units since the 2002 *Report* and 405 (9%) more housing vouchers, so that the overall gain between March, 2002 and January, 2008 was 2,019 units, a 17% increase. (See Table 2.) Compare this to the countywide increase of all housing units at 13% between 2000 and 2006.

At the local level, the changes are interesting but not very illuminating. Because of annexations, a considerable number of fixed units and vouchers are now located in cities that would have been found in unincorporated areas in 2002. In particular, Lake Stevens, Marysville, and Mill Creek annexed significant areas since 2005, but we have not determined how this affects the results in Table 2.

Table 2

**Change in Assisted Housing Units by Jurisdiction**

	Fixed Units			Vouchers			Fixed & Vouchers Combined			
	2002	2008	Change	2002	2008	Change	2002	2008	Change	Pct Change
Arlington	329	507	178	90	118	28	419	625	206	49%
Bothell (Sno Co only)	1	0	-1	32	17	-15	33	17	-16	-48%
Brier	0	0	0	3	1	-2	3	1	-2	-67%
Darrington	20	20	0	12	9	-3	32	29	-3	-9%
Edmonds	209	329	120	128	151	23	337	480	143	42%
Everett	2,775	2,665	-110	1,516	1,691	175	4,291	4,356	65	2%
Gold Bar	0	0	0	5	5	0	5	5	0	0%
Granite Falls	30	30	0	37	31	-6	67	61	-6	-9%
Index	0	0	0	1	2	1	1	2	1	100%
Lake Stevens	91	167	76	52	100	48	143	267	124	87%
Lynnwood	705	1,259	554	553	563	10	1,258	1,822	564	45%
Marysville	979	984	5	321	340	19	1,300	1,324	24	2%
Mill Creek	56	322	266	31	135	104	87	457	370	425%
Monroe	178	179	1	52	57	5	230	236	6	3%
Mountlake Terrace	230	115	-115	131	121	-10	361	236	-125	-35%
Mukilteo	61	61	0	112	60	-52	173	121	-52	-30%
Non-SW Uninc. UGA	187	115	-72	291	203	-88	478	318	-160	-33%
Rural	164	196	32	122	91	-31	286	287	1	0%
Snohomish	276	254	-22	85	80	-5	361	334	-27	-7%
Stanwood	178	222	44	33	46	13	211	268	57	27%
Sultan	26	40	14	12	29	17	38	69	31	82%
SW Uninc. UGA	760	1,127	367	1,107	1,273	166	1,867	2,400	533	29%
Woodway	0	0	0	0	1	1	0	1	1	--
Unidentified Locations	0	277	277	0	7	7	0	284	284	--
County Total	7,255	8,869	1,614	4,726	5,131	405	11,981	14,000	2,019	17%

Source: Snohomish County Department of Human Services; analysis by SCT

## Assistance

### Countywide Planning Policy Housing Objective 4

Adopt and implement a fair share distribution of low-income and special needs housing so as to prevent further concentration of such housing into only a few areas. The county and cities will collaborate in formulating a methodology to assess existing and projected housing needs of the county's population and a fair share housing allocation methodology.

The purpose of allocating fair shares of low-income and special needs housing across the county is to make sure that people in those circumstances have a reasonable opportunity to meet their needs for decent, affordable shelter anywhere in the county; in other words, they are not forced to choose from a small selection of less desirable places.

Are assisted housing units and voucher users found in numbers proportionate to the present need in each community? Are they proportionate to the jurisdictions' fair share allocations? Proper questions for this evaluation, but because housing need data are not available at the city level (except for Everett) until at least 2010, we were unable to answer them for this *Report* as we did in 2002.

It is possible, however, to look at current geographic distributions of assisted housing units and households. Referring back to Table 1, we found that 61% are concentrated in Everett, Lynnwood, or the unincorporated part of the Southwest Urban Growth Area (SW Uninc. UGA). For comparison, those jurisdictions combine to make up 43% of the county's population and 42% of the total Urban Growth Area.

Although changes in the distribution of assisted housing by cities is not useful (again, because of annexations since 2002), we can get some idea by grouping areas geographically, as seen in Table 3. This shows that 71% were located in cities or unincorporated areas of the Southwest Urban Growth Area (SWUGA), an insignificant change from 2002.

Table 3  
Assisted Rental Housing in Urban Growth Areas

	2002		2008	
	Assisted Units	Pct	Assisted Units	Pct
SWUGA	8,410	70%	9,891	71%
Non-SW UGA	3,285	27%	3,538	25%
Rural	286	2%	287	2%
Unid. Location	-	0%	284	2%
Total	11,981	100%	14,000	100%

Source: Snohomish County Department of Human Services; analysis by SCT

# Affordability

## Countywide Planning Policy Goal

Provide a variety of decent, safe, and affordable housing opportunities to all segments of the county's population.

Snohomish County's housing goal is a powerful statement of a policy toward satisfying the housing needs of all residents. It features an issue—affordability—that has become increasingly prominent among public policy issues.

The Countywide Planning Policy Housing Goal implies a result, benefit, or outcome: that all residents have decent and safe housing that they can afford. Local government actions can and do influence these outcomes, but obviously they also depend a great deal on private markets and many other factors beyond the control of our local governments. Thus, our evaluation of housing conditions on this outcome should not be taken to mean that they are the direct results of actions taken by those governments. The policy goal nevertheless tells us that we are ultimately concerned with, and need to evaluate, the housing affordability that people experience.

Before residents find homes they can afford, the housing economy produces housing units in a variety of types and prices in different locations. These products or “outputs” of the housing system are intermediate results stemming in part from the actions described in previous chapters.

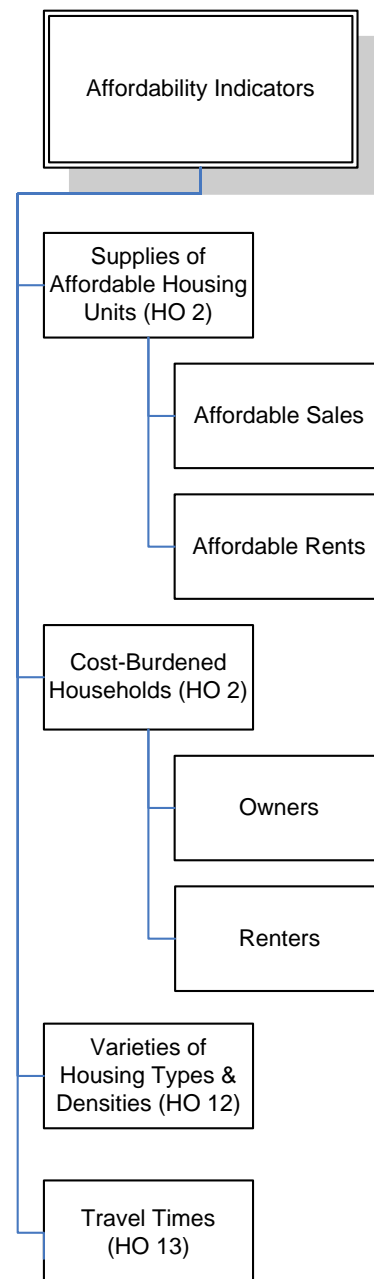
This chapter covers four aspects of housing affordability:

- Three outputs of the production system that public policies regulate:
  - The supply of affordable housing units (Housing Objective 2).
  - The variety of housing types and densities (HO 12).

- Travel times that result from decisions residents make about location—where to live and work (HO 13).
- One outcome: households that pay more for housing than they can afford (HO 2).

Figure 2 below is a graphical depiction of how the chapter presents this part of the evaluation.

Figure 2



# Affordability

## Countywide Planning Policy Housing Objective 2

Make adequate provisions for existing and projected housing needs of all economic segments of the county.

We discussed the many provisions made by cities and the County in the Action chapter. To learn something about how “adequate” those provisions have been, we now examine the affordability of supplies of housing units for sale and rent. Following this, we assess the housing affordability “outcome,” cost burden.

### Supplies of Affordable Housing

Housing supply is measured in prices of closed sales and contract rents. Both sales and rent price data are provided for all jurisdictions of the county, according to the percentage that are affordable at key income levels.

Table 4 is a reference table for the affordability charts that follow. It shows the median incomes of all households in Snohomish County for the given years, and seven income points based on the median. The next column over provides the highest price that a household with that income could afford that year, given certain assumptions (which we detail in the Appendix). Finally, the third column under each year shows the highest rent that a household at each income level could afford.

Table 4: Maximum Affordable Housing Prices, 2000 & 2006

	2000		
	Household Income	Max. Affordable House	Max. Affordable Rent
<i>County Median</i>	\$55,956	\$192,339	\$1,399
Extremely Low 30%	\$16,787	\$49,878	\$420
Very Low 50%	\$27,978	\$83,130	\$699
Low 80%	\$44,764	\$133,009	\$1,119
Moderate 95%	\$53,157	\$157,948	\$1,329
Middle 120%	\$67,146	\$230,806	\$1,679

	2006		
	Household Income	Max. Affordable House	Max. Affordable Rent
<i>County Median</i>	\$63,313	\$237,117	\$1,583
Extremely Low 30%	\$18,994	\$61,653	\$475
Very Low 50%	\$31,657	\$102,755	\$791
Low 80%	\$50,650	\$164,409	\$1,266
Moderate 95%	\$60,147	\$195,235	\$1,504
Middle 120%	\$75,976	\$284,541	\$1,899

Source: County median household incomes from Washington Office of Financial Management. Other figures calculated by SCT.

## Sales Affordable to Moderate-Income Households

We obtained sales data from the County Assessor, reviewed the dataset to extract just single housing unit sales with a lot, and condominiums, and then sorted the results by price and location. With sales, we focus on affordability for those at 95% of the countywide median income (“moderate-income”).

Most cities, urban areas, and the county overall experienced dramatic declines in sales affordability from 2002-2004 to 2005-2006 for moderate-income households. One apparent exception, Mukilteo, is explained by the sale of approximately 200 apartments as relatively low-priced condominiums during 2005-2006.

One way to evaluate this result: Only Everett, Lynnwood, and Mukilteo had at least 1,000 total sales, and at least 20% of them affordable, during 2005-2006.

Table 5

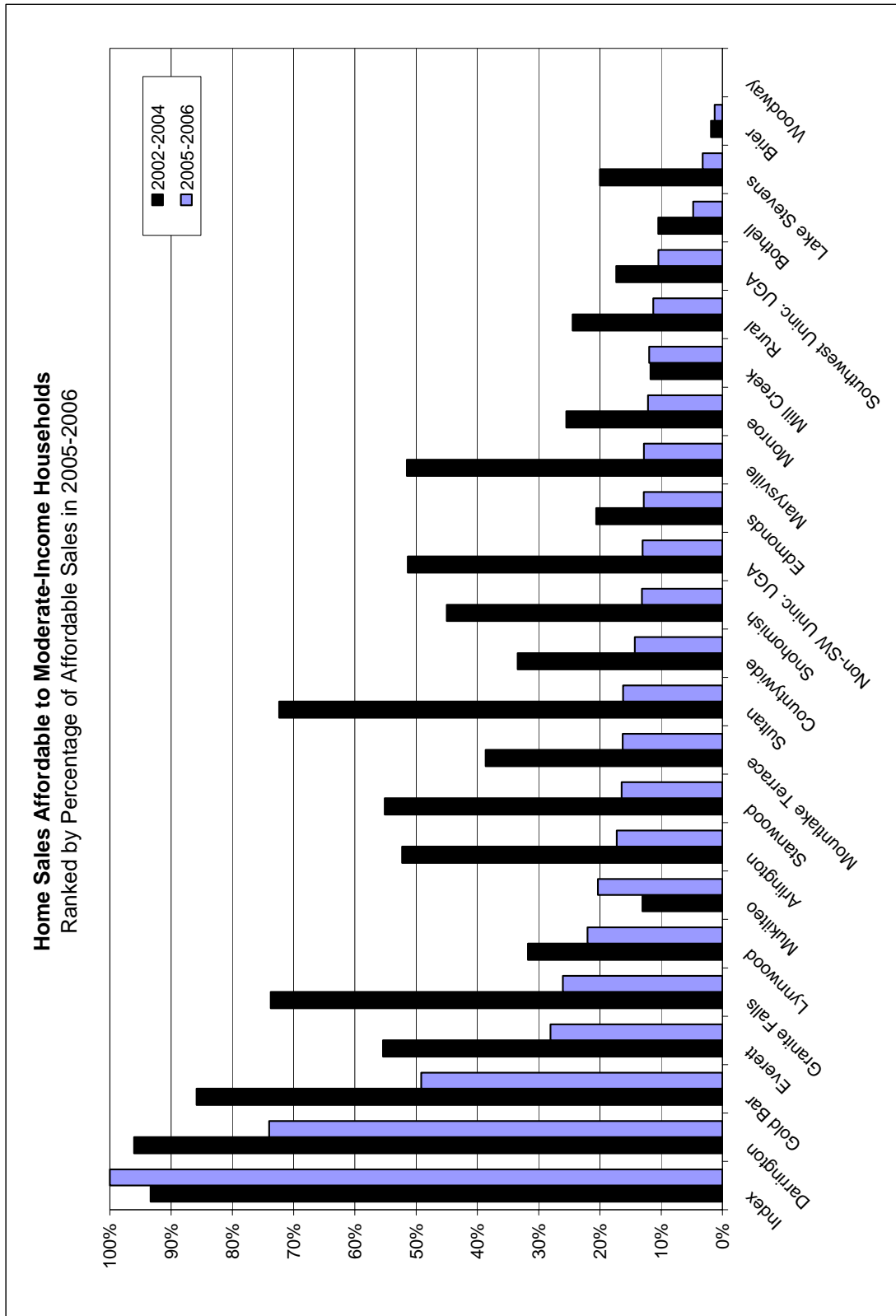
### Home Sales Affordable to Moderate-Income Households

Ranked by percentage of affordable sales in 2005-2006

	2002-2004		2005-2006	
	Affordable Sales	Pct of Local Sales	Affordable Sales	Pct of Local Sales
Index	14	93%	4	100%
Darrington	73	96%	54	74%
Gold Bar	103	86%	60	49%
Everett	2,627	55%	1,112	28%
Granite Falls	188	74%	49	26%
Lynnwood	547	32%	304	22%
Mukilteo	181	13%	240	20%
Arlington	673	52%	203	17%
Stanwood	226	55%	79	16%
Mountlake Terrace	481	39%	146	16%
Sultan	212	72%	54	16%
<b>Countywide</b>	<b>15,802</b>	<b>33%</b>	<b>5,656</b>	<b>14%</b>
Snohomish	216	45%	55	13%
Non-SW Uninc. UGA	2,347	51%	449	13%
Edmonds	495	21%	255	13%
Marysville	1,170	52%	251	13%
Monroe	302	25%	123	12%
Mill Creek	132	12%	101	12%
Rural	1,350	24%	508	11%
Southwest Uninc. UGA	2,127	17%	1,166	10%
Bothell	88	10%	32	5%
Lake Stevens	113	20%	14	3%
Brier	6	2%	3	1%
Woodway	0	0%	0	0%



Chart 3



Source: Snohomish County Assessor; analysis by SCT

## Rents Affordable to Very Low-Income Households

Snohomish County Tomorrow (SCT) purchases rent data from Dupre+Scott Apartment Advisors, who conduct semi-annual surveys of rental property managers across Snohomish, King, and Pierce counties. Dupre+Scott provided us with the percentage of units rented at price points and locations we requested, and we processed and combined the data further for the analysis that follows. In the rental market, we watch the 50% of median (very low-income) level most closely, because exceptionally few fair market rents are affordable at 30% of median (extremely low-income), and consistently 97% or more of all rental housing is affordable at 80% of median. Dupre+Scott's reports market-rate units only; subsidized or assisted units are excluded.

Rents have been rather volatile for very low-income households (i.e., those making 50% of the county's median household income). Consequently, affordability findings are mixed across cities for these two three-year periods. Six cities increased their percentages at least five points, and three cities decreased theirs by five points or more. Overall, the apparent stability (59% to 57% countywide) masks annual variations that can be seen in annual data.

Table 6

**Rental Housing Affordable to Very Low-Income Households**  
Ranked by Percentage of Affordable Rents in 2005-2007

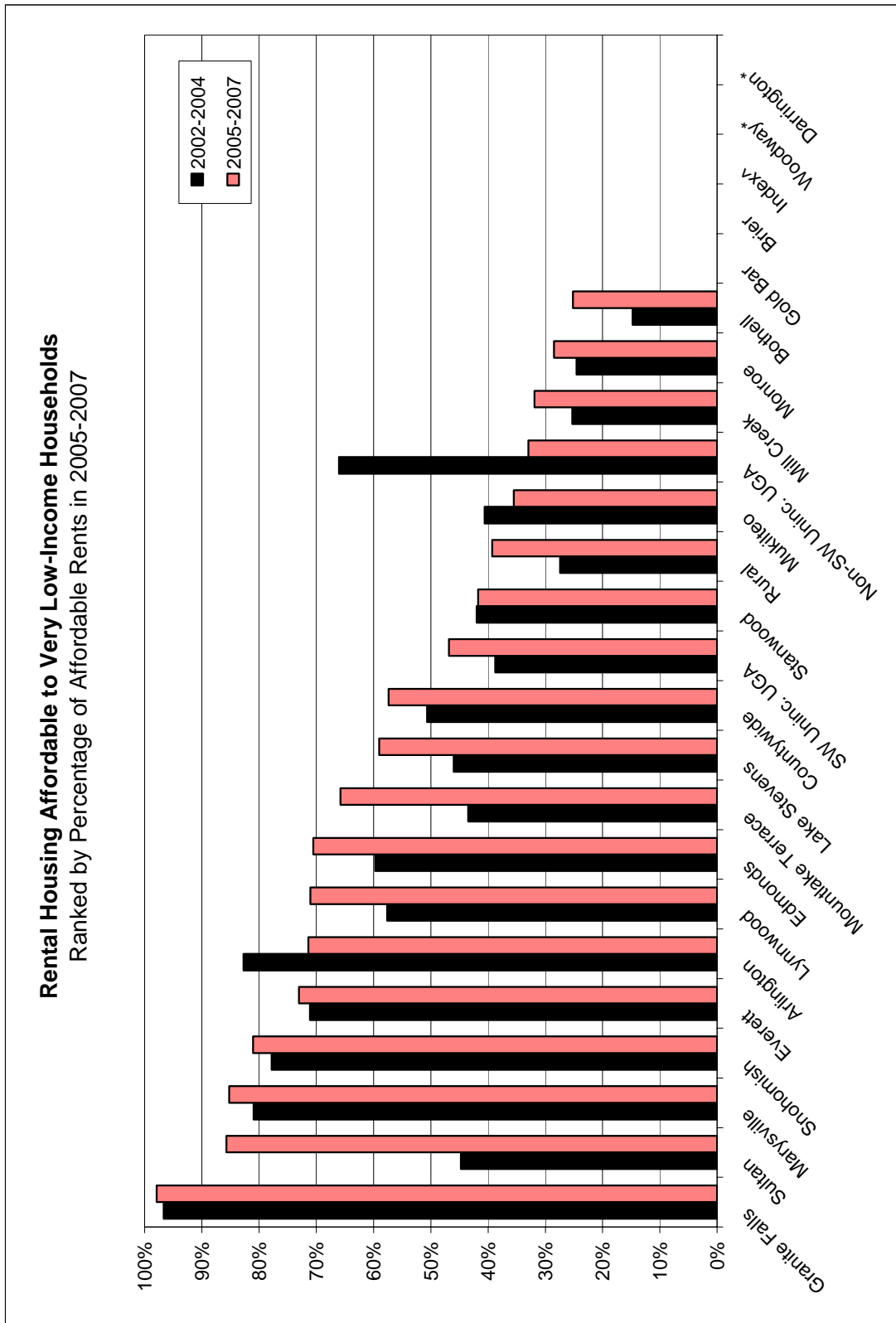
	2002-2004		2005-2007	
	Affordable Rental Units	Pct of Local Units Surveyed	Affordable Rental Units	Pct of Local Units Surveyed
Granite Falls	29	97%	47	98%
Sultan	17	45%	24	86%
Marysville	1,462	81%	1,288	85%
Snohomish	193	78%	227	81%
Everett	18,859	71%	18,546	73%
Arlington	192	83%	100	71%
Lynnwood	4,616	58%	5,513	71%
Edmonds	4,206	60%	4,513	71%
Mountlake Terrace	2,467	43%	3,495	66%
Lake Stevens	110	46%	225	59%
<b>Countywide</b>	<b>48,413</b>	<b>51%</b>	<b>52,111</b>	<b>57%</b>
SW Uninc UGA	11,529	39%	13,125	47%
Stanwood	185	42%	175	42%
Rural	225	27%	339	39%
Mukilteo	2,157	41%	1,905	36%
Non-SW Uninc UGA	169	66%	65	33%
Mill Creek	1,262	25%	1,544	32%
Monroe	295	25%	262	28%
Bothell	455	15%	759	25%
Gold Bar	0	0%	0	0%
Brier	0	0%	0	0%
Index <sup>^</sup>	0	-	0	0%
Woodway*	0	-	0	-
Darrington*	0	-	0	-

Source: Dupre+Scott; analysis by SCT

<sup>^</sup> - No surveys were completed in 2002-2004 for the Town of Index

\* - No surveys were completed in 2002-2007 for the Town of Darrington and Town of Woodway

Chart 4



### **Cost Burdened Households**

SCT has a standard measure for considering the percentage of incomes that residents pay as a housing outcome: cost-burdened households. These are households, of any size, whose incomes are less than 95% of the countywide median household income (i.e. “lower-income”), and whose housing costs—including utilities—exceeded 30% of their incomes according to the Census Bureau.<sup>7</sup> In most cases, we examine this outcome for four lower-income groups, which are defined by their relation to the county’s median household income: 0% to 30% of median (known as “extremely low-income”), 31% to 50% of median (“very low-income”), 51% to 80% of median (“low-income”) and 81% to 95% of median (“moderate-income”).

As mentioned previously, American Community Survey data are not available for cities smaller than 65,000 people. Thus, we can report cost burdened households only for Everett and the county as a whole.

First, we compare cost burdened households between homeowners and renters. Then we isolate the owners and renters, and look for differences between income groups.

**An important caution** about making comparisons in this data: household *counts* should not be compared directly for 2000 to 2006. The reason for this is that in the 2000 Census, only households in “specified housing units” were reported, which excludes condominiums and housing units on ten or more acres of land. The actual total number of occupied housing units in 2000 was 224,852, but the Census does not report how many of those were cost-burdened. In the 2006 American Community Survey (also by the Census Bureau), all types of housing units were surveyed, so the estimate includes condos and housing units on ten or more acres. To compare

2000 and 2006 estimates, concentrate on the percentages, not the counts. Counts are provided to give an idea of the scale of the survey, not the absolute change between the surveys. This caution holds true for all tables and charts in this Report that read “specified housing units” for 2000. For more information, see the methodology section of the Appendix.

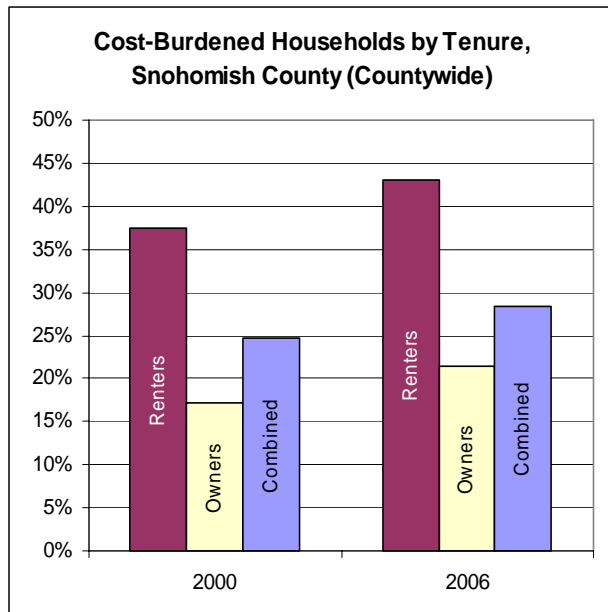
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<sup>7</sup> Households whose incomes exceed 95% of median, even when housing costs are greater than 30% of income, are not considered housing cost-burdened. “Median” means the point at which one half of the households have higher incomes, and half have lower incomes.

# Affordability

Chart 5 below shows the incidence of housing cost burden increasing from 25% in 2000 to 28% in 2006. The breakdown between owners and renters (called “tenure”) indicates increases for both groups. Cost burden is much more common for renters (43% in 2006) than for owners (21%).

Chart 5

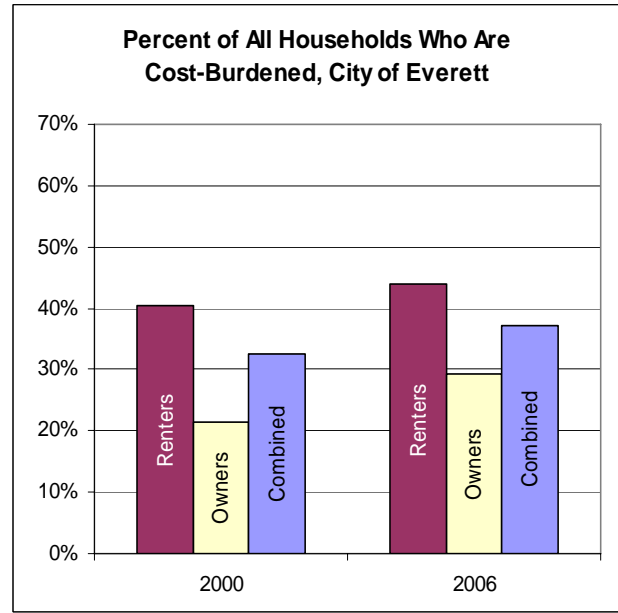


	Estimated Households (HH)			
	2000		2006	
	Specified Housing Units	All Occupied Housing Units	Specified Housing Units	All Occupied Housing Units
	Count	Pct of All HH	Count	Pct of All HH
Cost-Burdened Renters	27,027	38%	35,161	43%
All Renter HH	72,015	100%	81,765	100%
Cost-Burdened Owners	21,097	17%	37,141	21%
All Owner HH	122,703	100%	173,270	100%
All Cost-Burdened HH	48,124	25%	72,303	28%
All Households	194,718	100%	255,035	100%

Source: US Census Bureau; analysis by SCT

The findings are similar in Everett, although the overall percentages are higher. Thirty-seven percent (37%) of all households were cost-burdened in 2006, up from 33% in 2000, and increases occurred both for renters and owners.

Chart 6

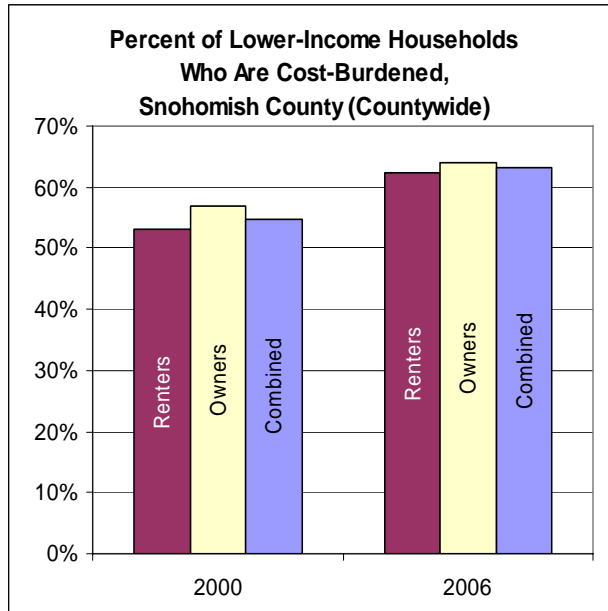


	Estimated Households (HH)			
	2000		2006	
	Specified Housing Units	All Occupied Housing Units	Specified Housing Units	All Occupied Housing Units
	Count	Pct of All HH	Count	Pct of All HH
Cost-Burdened Renters	7,945	40%	9,423	44%
All Renter HH	19,645	100%	21,468	100%
Cost-Burdened Owners	2,945	22%	5,589	29%
All Owner HH	13,692	100%	19,026	100%
Cost-Burdened HH	10,889	33%	15,011	37%
All Households	33,337	100%	40,494	100%

Source: US Census Bureau; analysis by SCT

If we focus on lower-income households (in other words, removing those whose incomes are greater than 95% of the county median), the perspective is quite different. Sixty-three percent (63%) of lower-income households were housing cost-burdened in 2006, compared to 55% in 2000. Cost burden increased for homeowners and renters alike.

Chart 7

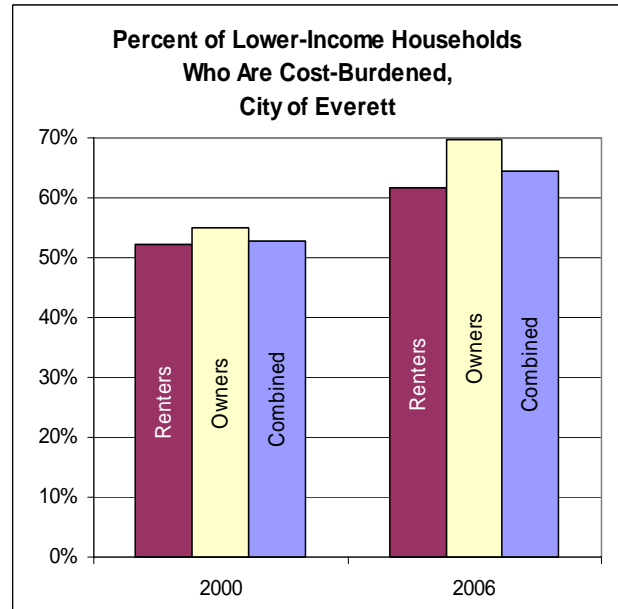


	Estimated Households (HH)			
	2000		2006	
	Specified Housing Units	Pct of All HH	All Occupied Housing Units	Pct of All HH
Cost-Burdened Renters	27,027	53%	35,161	62%
All Lower-Inc. Renter HH	50,798	100%	56,273	100%
Cost-Burdened Owners	21,097	57%	37,141	64%
All Lower-Inc. Owner HH	37,065	100%	58,032	100%
All Cost-Burdened HH	48,124	55%	72,303	63%
All Lower-Inc. HH	87,863	100%	114,305	100%

Source: US Census Bureau; analysis by SCT

Everett's figures are very similar to those countywide, but the cost burden on owners was greater at 70% of all lower-income owners (compared to 64% countywide).

Chart 8



	Estimated Households (HH)			
	2000		2006	
	Specified Housing Units	Pct of All HH	All Occupied Housing Units	Pct of All HH
Cost-Burdened Renters	7,945	52%	9,423	62%
All Lower-Inc. Renter HH	15,238	100%	15,268	100%
Cost-Burdened Owners	2,945	55%	5,589	70%
All Lower-Inc. Owner HH	5,360	100%	8,029	100%
All Cost-Burdened HH	10,889	53%	15,011	64%
All Lower-Inc. HH	20,597	100%	23,296	100%

Source: US Census Bureau; analysis by SCT

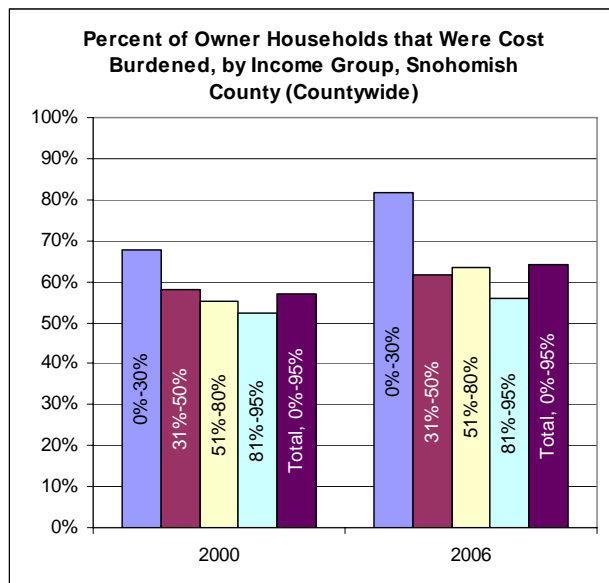
# Affordability

## Cost Burden among Owner Households, 2000 and 2006

### Cost-Burdened Owners by Income Group

Next, we examine cost burden among homeowners more closely by looking within each income group. The following chart says, for example, that 82% of all extremely low-income homeowners, and 62% of all very low-income homeowners, were cost-burdened in 2006. Cost-burdened households were 64% of all lower-income households, up from 57% in 2000. Percentages rose for every income subgroup, but the changes were most dramatic at the extremely low-income (0% to 30% of median) level, which increased from 68% to 82%, and at the low-income level, which had the highest number of owners and cost burdened owners.

Chart 9



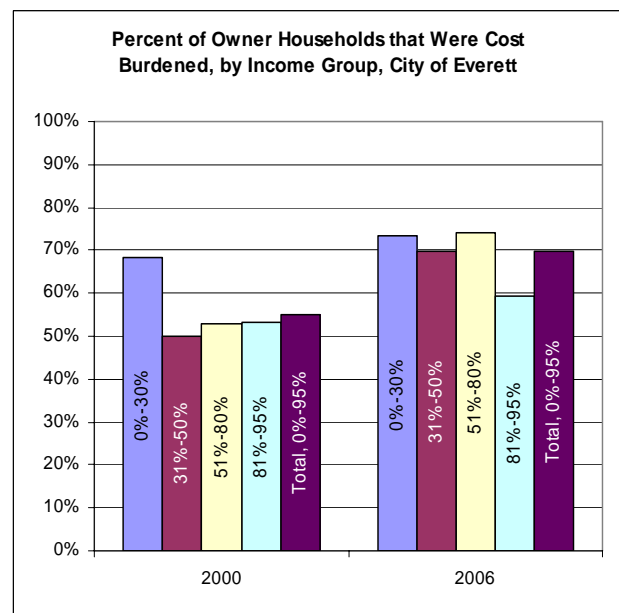
Estimated Owner Households

HH Income as Pct of County Median HH Income	2000			2006		
	Specified Housing Units			All Owner-Occ. Housing Units		
	Cost-Burdened	Total	Pct	Cost-Burdened	Total	Pct
0%-30%	3,584	5,285	68%	7,264	8,901	82%
31%-50%	4,203	7,236	58%	7,150	11,624	62%
51%-80%	8,479	15,332	55%	14,777	23,249	64%
81%-95%	4,831	9,212	52%	7,951	14,258	56%
Total, 0%-95%	21,097	37,065	57%	37,141	58,032	64%

Source: US Census Bureau; analysis by SCT

Changes in Everett were less pronounced for extremely low-income households, but more so at higher income levels. In particular, 70% of very low-income owners and 74% of low-income owners were cost burdened in 2006, up from 50% and 53%, respectively. Overall, 70% of homeowners with incomes less than 95% of median were paying more than 30% of their incomes for housing, an increase from 55% six years before.

Chart 10



Estimated Owner Households

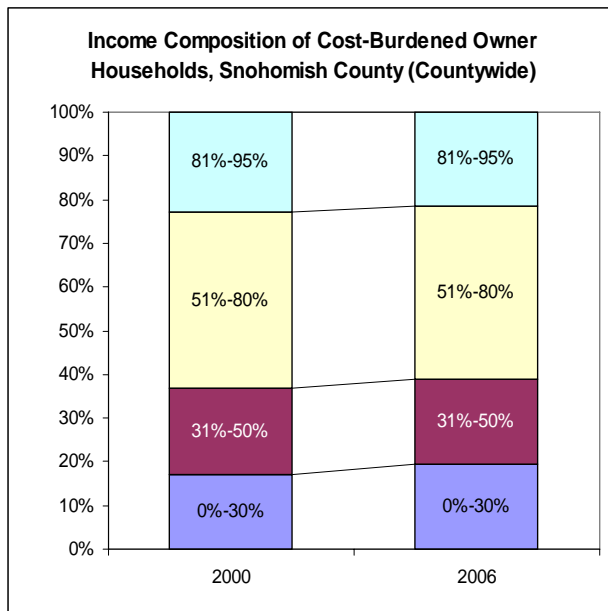
HH Income as Pct of County Median HH Income	2000			2006		
	Specified Housing Units			All Owner-Occ. Housing Units		
	Cost-Burdened	Total	Pct	Cost-Burdened	Total	Pct
0%-30%	589	864	68%	963	1,311	73%
31%-50%	544	1,085	50%	995	1,423	70%
51%-80%	1,151	2,172	53%	2,456	3,318	74%
81%-95%	661	1,238	53%	1,175	1,977	59%
Total, 0%-95%	2,945	5,360	55%	5,589	8,029	70%

Source: US Census Bureau; analysis by SCT

## Income Composition of Cost-Burdened Owners

Although incidence of cost burden is very high for extremely low-income homeowners, the following chart shows that they represent a relatively low percentage of the total number of cost-burdened homeowners. Low-income owners (51% to 80% of median) are 40% of the total, and the other three income groups split the remaining 60%. This is partly a function of the size of the income bands—30 percentage points at the low-income level, but only 15 points at the moderate-income level. The relatively small numbers of cost-burdened owners at the low- and very low-income levels, however, suggest that many more low-income households are striving to be homeowners, even if it means a cost burden. Changes in this composition since 2000 have been minor.

Chart 11

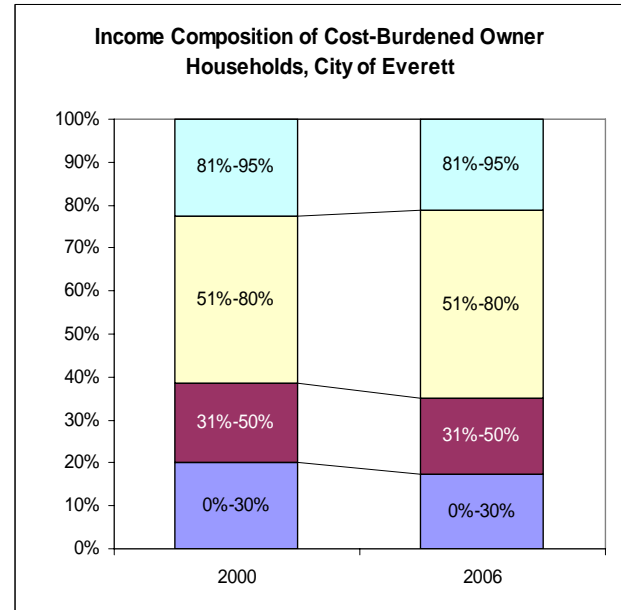


HH Income as Pct of County Median HH Income	Estimated Cost-Burdened Owner Households			
	2000		2006	
	Specified Housing Units	All Owner-Occ. Housing Units	Specified Housing Units	All Owner-Occ. Housing Units
	Cost-Burdened	Total	Cost-Burdened	Total
0%-30%	3,584	17%	7,264	20%
31%-50%	4,203	20%	7,150	19%
51%-80%	8,479	40%	14,777	40%
81%-95%	4,831	23%	7,951	21%
Total, 0%-95%	21,097	100%	37,141	100%

Source: US Census Bureau; analysis by SCT

In Everett, there was a fairly large change at the low-income level (39% to 44%) that did not occur countywide. The reason for this is unknown, but purely speculating, it could be a function of adding condominium owners into the totals.

Chart 12



HH Income as Pct of County Median HH Income	Estimated Cost-Burdened Owner Households			
	2000		2006	
	Specified Housing Units	All Owner-Occ. Housing Units	Specified Housing Units	All Owner-Occ. Housing Units
	Cost-Burdened	Total	Cost-Burdened	Total
0%-30%	589	20%	963	17%
31%-50%	544	18%	995	18%
51%-80%	1,151	39%	2,456	44%
81%-95%	661	22%	1,175	21%
Total, 0%-95%	2,945	100%	5,589	100%

Source: US Census Bureau; analysis by SCT

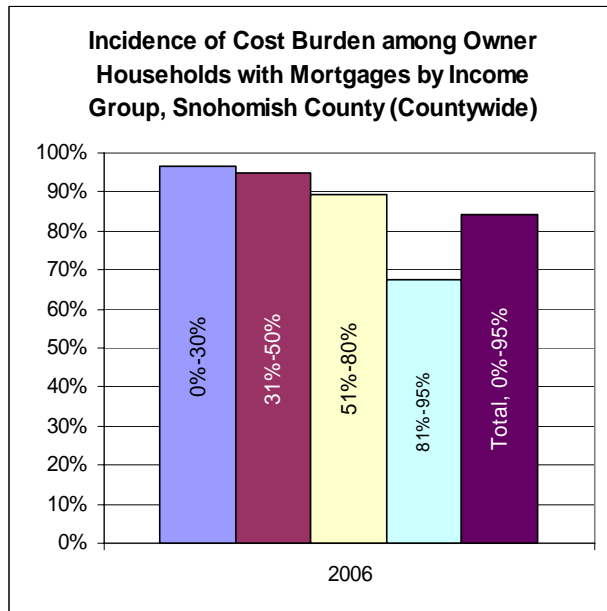


# Affordability

## Owner Households with Mortgages

In 2006, the American Community Survey reported the incidence of housing cost burden among homeowners with mortgages, data not available in the 2000 Census. This enables us to separate out homeowners who have paid off their homes. For mortgage holders, cost burden is far more severe, especially below 80% of median income. Eighty-four percent (84%) of all lower-income homeowners with mortgages pay more than 30% of their incomes for housing, and virtually all mortgage holders under 50% of median are cost-burdened.

Chart 13



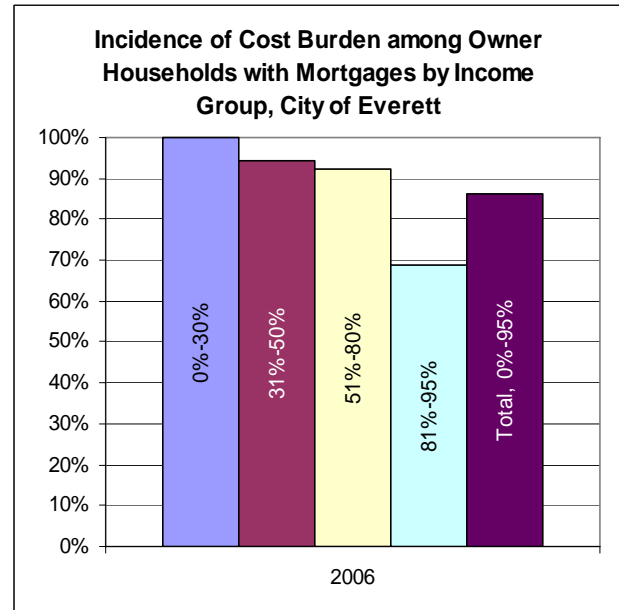
Estimate of Lower-Income Owner Households with Mortgages

HH Income as Pct of County Median HH Income	All Owner-Occ. Housing Units		Pct of Income Group
	Cost-Burdened Only	Total	
0%-30%	3,885	4,022	97%
31%-50%	5,702	5,998	95%
51%-80%	14,157	15,831	89%
81%-95%	7,938	11,768	67%
Total, 0%-95%	31,681	37,618	84%

Source: US Census Bureau; analysis by SCT

Again, the picture is virtually the same in Everett, but the figures are a bit higher.

Chart 14



Estimate of Lower-Income Owner Households with Mortgages

HH Income as Pct of County Median HH Income	All Owner-Occ. Housing Units		Pct of Income Group
	Cost-Burdened Only	Total	
0%-30%	532	532	100%
31%-50%	733	775	94%
51%-80%	2,348	2,547	92%
81%-95%	1,175	1,702	69%
Total, 0%-95%	4,788	5,557	86%

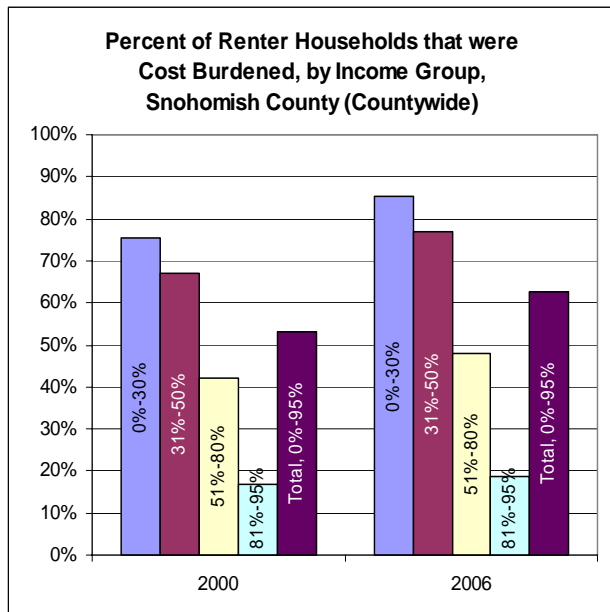
Source: US Census Bureau; analysis by SCT

**Cost Burden among Renter Households, 2000 and 2006**

*Cost-Burdened Renters by Income Group*

Finding affordable rental housing has been a great deal easier for low- and moderate-income households than for very low- and extremely low-income households. Nevertheless, almost half of all low-income renters were cost-burdened in 2006. (And needless to say, it has been a great deal easier than finding affordable homes for sale; compare 48% cost burdened, low-income renters to 89% cost-burdened mortgage holders in Chart 13.) Cost burden rose in the three lowest income groups of renters since 2000 and overall for renters from 53% to 62% of those under 95% of median income.

Chart 15

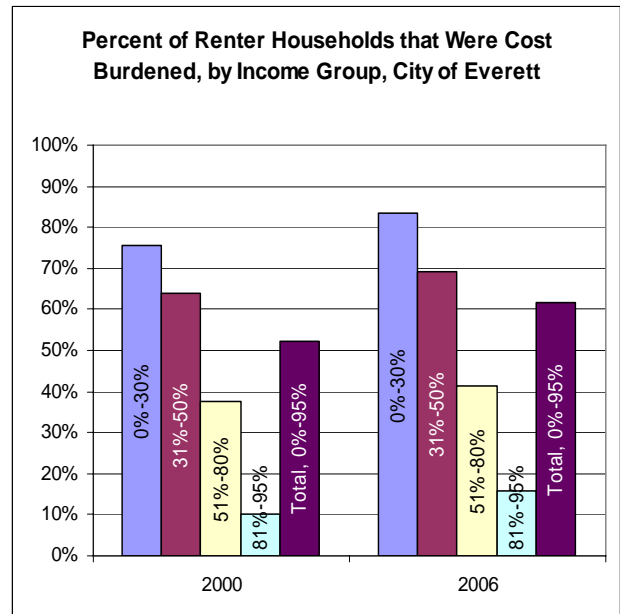


HH Income as Pct of County Median HH Income	2000			2006		
	Specified Housing Units			All Renter-Occ. Housing Units		
	Cost-Burdened	Total	Pct	Cost-Burdened	Total	Pct
0%-30%	10,174	13,469	76%	14,241	16,678	85%
31%-50%	8,117	12,118	67%	10,129	13,147	77%
51%-80%	7,457	17,646	42%	9,575	19,897	48%
81%-95%	1,278	7,566	17%	1,216	6,550	19%
Total, 0%-95%	27,027	50,798	53%	35,161	56,273	62%

Source: US Census Bureau; analysis by SCT

Although the effects in Everett are again similar to those countywide, an interesting sidelight seen below is that cost burden increased even though very few new lower-income renters were added in six years. (The definition of “specified housing units” does not exclude as many rental units as owner-occupied housing, so that is not likely to be a distorting factor in this case.) In fact, the extremely low-income group increased and the other three lower-income groups decreased in Everett.

Chart 16



HH Income as Pct of County Median HH Income	2000			2006		
	Specified Housing Units			All Renter-Occ. Housing Units		
	Cost-Burdened	Total	Pct	Cost-Burdened	Total	Pct
0%-30%	3,443	4,551	76%	5,134	6,154	83%
31%-50%	2,449	3,842	64%	2,294	3,310	69%
51%-80%	1,860	4,953	38%	1,745	4,218	41%
81%-95%	192	1,892	10%	250	1,586	16%
Total, 0%-95%	7,945	15,238	52%	9,423	15,268	62%

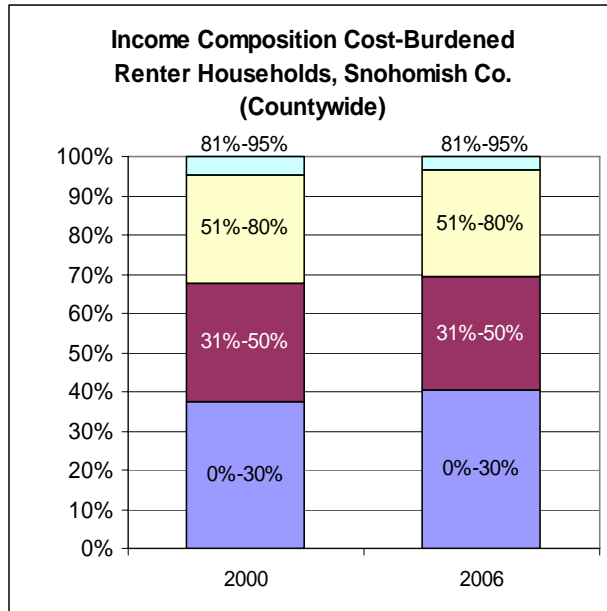
Source: US Census Bureau; analysis by SCT

# Affordability

## Income Composition of Cost-Burdened Renters

The change in composition of cost-burdened renters indicates that extremely low-income households make up a bigger share than in 2000. This parallels a rise in the share that this income group has of renter households overall.

Chart 17

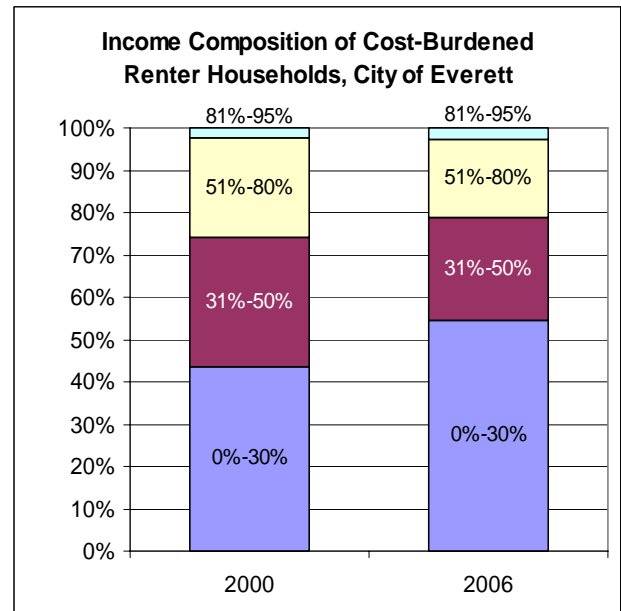


HH Income as Pct of County Median HH Income	2000		2006	
	Specified Housing Units		All Renter-Occ. Housing Units	
	Cost-Burdened	Total	Cost-Burdened	Total
0%-30%	10,174	38%	14,241	41%
31%-50%	8,117	30%	10,129	29%
51%-80%	7,457	28%	9,575	27%
81%-95%	1,278	5%	1,216	3%
Total, 0%-95%	27,027	100%	35,161	100%

Source: US Census Bureau; analysis by SCT

Everett experienced an actual reduction in the number of cost-burdened renters between 31% and 80% of median income (even with the expanded definition of housing units counted in the 2006 American Community Survey). This suggests that the improved supply of affordable rental housing shown above helped Everett residents find places they could afford.

Chart 18



HH Income as Pct of County Median HH Income	2000		2006	
	Specified Housing Units		All Renter-Occ. Housing Units	
	Cost-Burdened	Total	Cost-Burdened	Total
0%-30%	3,443	43%	5,134	54%
31%-50%	2,449	31%	2,294	24%
51%-80%	1,860	23%	1,745	19%
81%-95%	192	2%	250	3%
Total, 0%-95%	7,945	100%	9,423	100%

Source: US Census Bureau; analysis by SCT

**Countywide Planning Policy  
Housing Objective 12**

Encourage a variety of housing types and densities that allow for infill using innovative urban design techniques to foster broad community acceptance. (Amended Mar. 31, 2004—Amended Ord. 004-007)

Although the intent of this policy is rather difficult to interpret, we evaluated HO 12 as an affordability policy because of the conventional belief that multifamily housing, which is typically smaller and less land-consumptive than single-family housing, costs less and is more affordable. Given this assumption, we considered new multifamily housing permits as an output indicator of progress toward increasing the supply of affordable housing.

**Multifamily Housing Production**

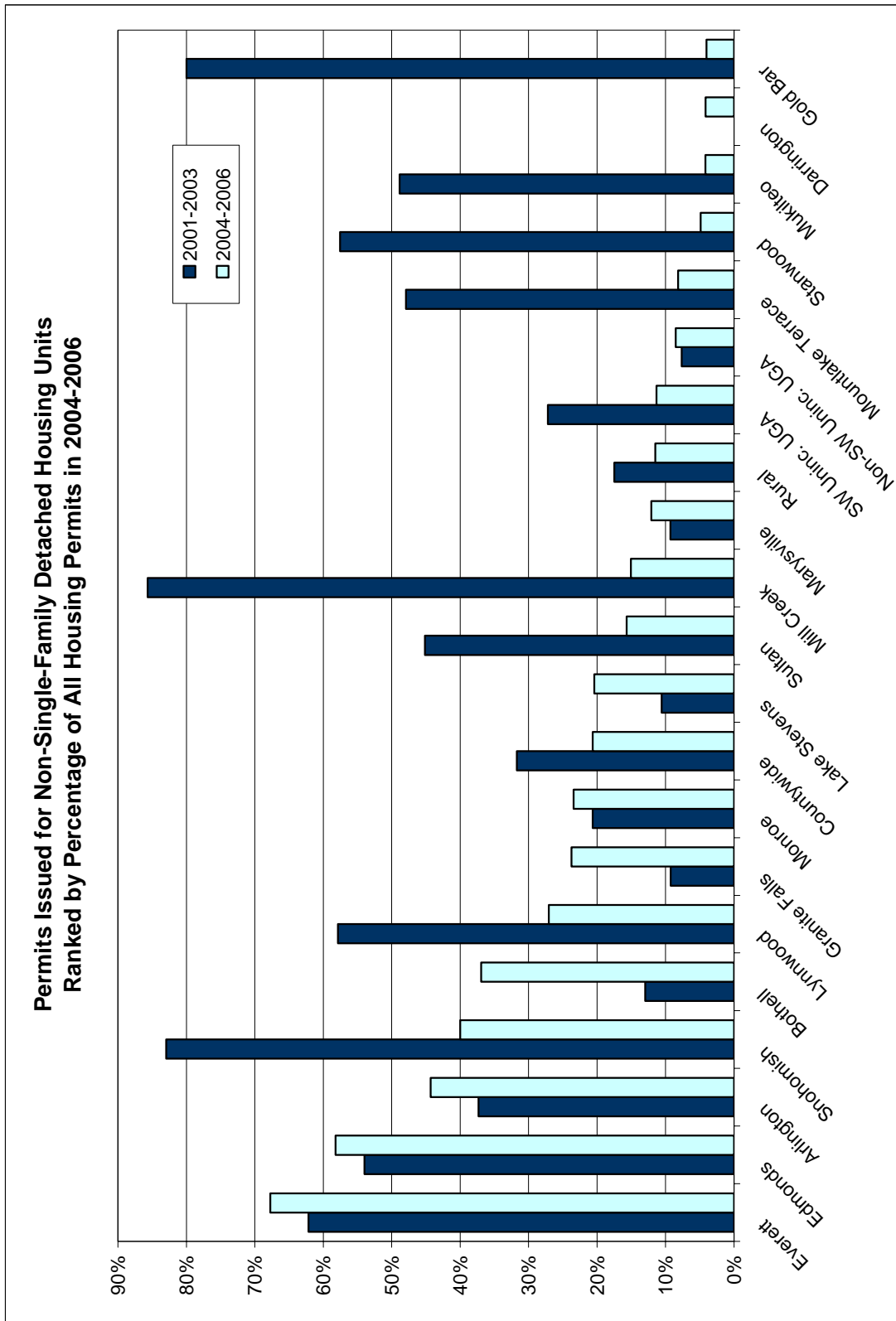
Encouraging a variety of housing types and densities appears to have taken hold in many communities. Countywide, however, permits are moving toward lower-density housing and away from higher densities. Chart 7 displays the percentage of housing permits that went to non-single-family detached units—duplexes, manufactured homes, or multifamily apartments. From 2004 to 2006, at least 50% of residential permits went to non-single-family units in just two communities, down from seven in 2001-2003. Six other communities increased their percentages, even though they are still under 50%. Countywide, just 21% of all housing permits were issued for higher-density units, down from 32% in the previous period.

Table 7

	Non-Single-Family Permits Issued			
	Duplexes, Multifamily, or Mobile/Manufactured Homes			
	2001-2003		2004-2006	
	Count	Pct	Count	Pct
Everett	780	62%	1,189	68%
Edmonds	231	54%	380	58%
Arlington	269	37%	288	44%
Snohomish	68	83%	59	40%
Bothell	28	13%	140	37%
Lynnwood	324	58%	101	27%
Granite Falls	10	9%	19	24%
Monroe	56	21%	87	23%
<b>Countywide</b>	<b>5,071</b>	<b>32%</b>	<b>3,839</b>	<b>21%</b>
Lake Stevens	13	11%	20	20%
Sultan	51	45%	29	16%
Mill Creek	781	86%	22	15%
SW Uninc. UGA	1,328	27%	888	13%
Marysville	99	9%	99	12%
Rural	450	17%	344	11%
Non-SW Uninc. UGA	127	8%	133	8%
Mountlake Terrace	69	48%	9	8%
Stanwood	122	58%	12	5%
Mukilteo	253	49%	18	4%
Darrington	-	0%	1	4%
Gold Bar	12	80%	1	4%
Brier	-	0%	-	0%
Index	-	0%	-	0%
Woodway	-	0%	-	0%

Source: Puget Sound Regional Council; analysis by SCT

Chart 19



Source: Snohomish County PDS

**Countywide Planning Policy  
Housing Objective 13**

Provide adequate, affordable housing choices for all segments of the County’s work force within close proximity or adequate access to the respective places of work.

Transportation costs are a typically overlooked aspect of housing affordability. Because land and housing tend to go down in price the further they are from central cities, we have the phenomenon known as “driving to qualify”—households searching further and further out to find the house they want at a price a lender will approve. But driving to qualify is not an effective decision if the buyer’s costs exceed what they can afford when housing and travel from that location are combined. HO 13, then, is aimed at creating more affordable housing opportunities near job locations so that travel costs don’t make homes unaffordable. (Travel costs are not included as “housing costs” in the cost burden analysis, above.)

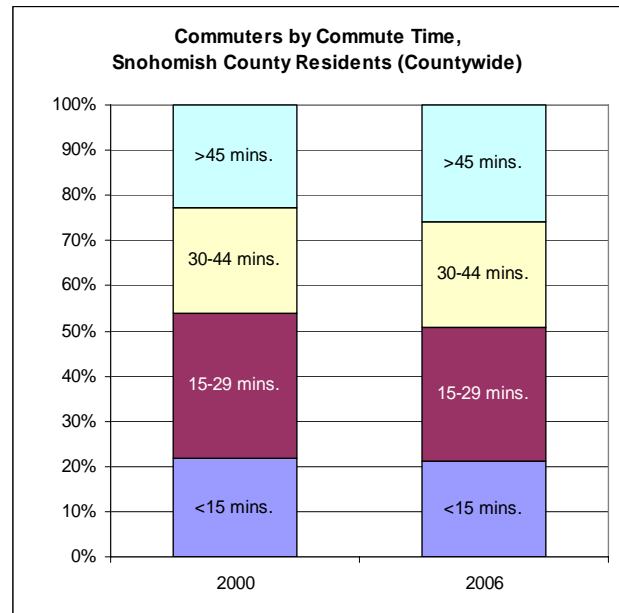
To study the impact that land use, transportation, and housing policies have had on housing costs in this broader sense, we continue from the 2002 *Report* the analysis into commute times. The U.S. Census Bureau provides travel time data. Census data used in this *Report* come from two sources: the 2000 decennial census, and the 2006 American Community Survey.

As mentioned previously, American Community Survey data are not available for cities smaller than 65,000 people. Thus, we can report travel times from 2006 only for Everett and the county as a whole.

**Commute Time**

Countywide, a larger percentage of commuting households traveled more than 45 minutes on their commutes in 2006, compared to 2000. In raw numbers, that group increased the most as well, by far. This indicates a growing jobs-housing imbalance. Whether that is due more to the locations of affordable homes or the locations of jobs is beyond the scope of this *Report*; but clearly, more households are spending more time and money because of the distance between their homes and their work.

Chart 20



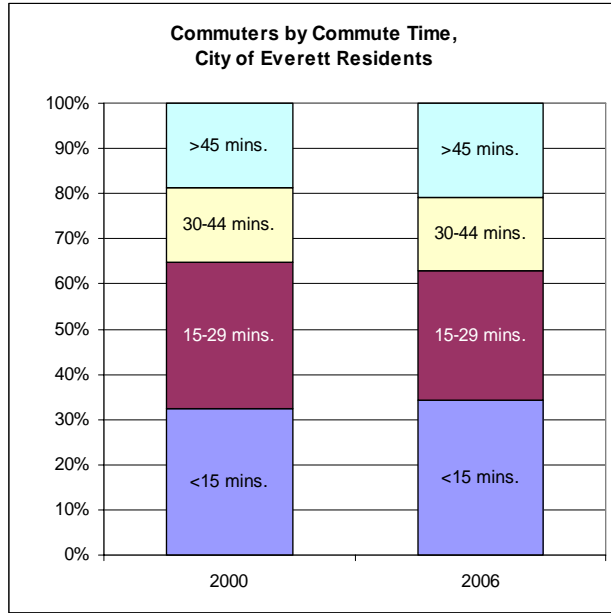
	2000		2006		Percent Increase
	Commuters	Percent	Commuters	Percent	
Less than 15 mins.	62,918	22%	67,756	21%	8%
Less than 30 mins.	92,628	32%	95,222	30%	3%
Less than 45 mins.	66,891	23%	74,749	23%	12%
More than 45 mins.	65,430	23%	83,163	26%	27%
All Commuting HH	287,867	100%	320,890	100%	11%

Source: US Census Bureau: analysis by SCT

# Affordability

Among Everett residents, a similar pattern appears, although because the changes are all within the statistical margin of error, it is impossible to say with certainty whether more Everett commuters are commuting longer.

Chart 21



Workers 16 & Over Who Did Not Work at Home

	2000		2006		
	Households	Percent Households	Households	Percent Households	Percent Increase
Less than 15 mins.	13,634	33%	15,492	34%	14%
Less than 30 mins.	13,571	32%	12,945	29%	-5%
Less than 45 mins.	6,833	16%	7,446	16%	9%
More than 45 mins.	7,887	19%	9,395	21%	19%
All Commuting HH	41,925	100%	45,278	100%	8%

Source: US Census Bureau: analysis by SCT

# Conclusions

This edition of the *Housing Evaluation Report* has:

- Reviewed the actions taken by Snohomish County communities to fulfill Countywide Planning Policies (CPPs) on housing.
- Reported the number, types, and locations of assisted housing units, and changes since the previous *Report*.
- Evaluated the results of all of these efforts in terms of affordable housing supply, housing types and densities, commute times, and cost-burdened households.

This chapter offers a digest of the *Report's* major findings, followed by conclusions from these findings. Finally, we make suggestions for future study based upon some of the questions not answered by this Report.

## Summary of Findings

Here are the important findings, in brief:

- Of all the efforts made by our jurisdictions, strategies aimed at improving single-family detached housing affordability, including design innovations, received the most widespread activity. Other categories of strategy—multifamily housing, site requirements, incentives, administrative reform, collaboration with other agencies, and direct government actions—present underused opportunities, by comparison.
- Until recently, recommendations for interjurisdictional cooperation have received little attention. New activities, such as the grant obtained by SCT to study intergovernmental programs for affordable housing, indicate that cities, the County, and nonprofits are thinking more collaboratively.

The news on affordability is sobering:

- Countywide, only 14% of all sales from 2005 to 2006 were affordable at 95% of median income, compared to 33% from 2002 to 2004.
- 57% of all market-rate rentals were affordable at 50% of median income (2005-2007), an increase from 51% (2002-2004).
- Virtually no market-rate housing is affordable to those making 30% of the county's median household income or less.
- Cost-burdened households rose from 25% to 28% of all households between 2000 and 2006. Cost burden rose among both owners (17% to 21%) and renters (38% to 43%).
  - Fifty-six percent (56%) of moderate-income homeowners were cost-burdened in 2006, up slightly from 52% in 2000.
  - Among low-income households (making 51% to 80% of median income), 64% of the homeowners and 48% of the renters were cost-burdened in 2006.
  - Of very low-income households (the 31% to 50% of median income category), 95% of the homeowners with mortgages and 77% of the renters were cost-burdened in 2006.

## Implications

This evaluation suggests that the strategies of local governments in Snohomish County have not been enough to achieve our county's housing goals, especially affordable housing, under the real estate market of the past several years. We caution again that the results found in this study cannot be attributed entirely to governmental policies or actions. Many of the policies and programs implemented locally have surely helped Snohomish County residents obtain decent, safe, affordable housing. The fact



## Conclusions

remains that if economic conditions and the actions of others in the real estate market are similar in the future, we will need additional strategies or a greater level of effort to reach our goals.

### Suggestions for Future Study

The Introduction states that this *Report* is a study to identify achievements and issues with respect to Countywide Planning Policies on housing, and not to determine *why* issues exist. Accordingly, we simply offer the following ideas for future study, which may help address unanswered questions and lead to improved programs and policies.

1. The sales database is rich with housing characteristics—such as the age, type, and size of housing units—and geographic variables that can be used to identify more closely the types and locations of housing that have become most and least affordable. More advanced statistical analysis on this data could improve our understanding of housing prices.
2. Our understanding of housing affordability might also be enhanced by further consideration of transportation costs. Research by the Center for Neighborhood Technology and the Surface Transportation Policy Project shows that adding travel costs to housing costs yields a much different picture of housing affordability across metropolitan areas. We may not be able to replicate their research, but we may be able to learn enough to know whether

different transportation and land use policies would improve housing affordability.

3. Housing Objective 7 includes the policy, “Encourage the availability of adequate affordable housing ... in rural areas by means of cluster housing that minimizes infrastructure costs.” Additional research might determine how affordable rural cluster subdivisions have been.

### Other Things to Consider

1. The 2002 *Report* found that the CPPs on housing were an awkward mix of ends (goals) and means, which made difficult the task of balancing or ordering priorities. The CPPs have remained essentially as they were, and this difficulty appears to persist. Goals that establish clear values and priorities, and leave flexibility in how they are accomplished, may improve implementation and accountability. The findings of this evaluation, and the process of producing it, can be helpful if SCT decides to revise the CPPs in this manner.
2. Update *Strategies to Achieve Affordable Housing Objectives* with revised definitions and new options; e.g. land banking, community land trusts, tax exemptions and deferrals, no net loss policies, speculation taxes, demolition taxes (mitigation fees for loss of affordable units), jobs-housing balance (and other means of reducing the travel costs of housing). The present document is not 14 years old.

# Profiles

## Introduction

The following community profiles provide additional context to the *Report's* evaluation by offering related demographic and housing data, as well as narratives from each jurisdiction about their local housing strategies.

Each profile begins with population growth estimates. The countywide and Everett profiles are enhanced by the latest (2006) information on the number of households, their average size, their incomes, and the number experiencing housing cost burden. (This information is available from the American Community Survey (ACS) only for counties and communities larger than 65,000 people, so we are unable to report it for other cities.)

The “Housing Conditions” section of each profile covers market rate affordable housing sales and rents for two periods, and compares the most recent period countywide. We also report each community’s inventory of assisted rental housing, with information on the populations served and the types of units. More information is available from the ACS on countywide and Everett housing conditions: total housing units, their ages and types, and owner and renter costs.

Finally, the “Strategies” section describes the housing policies of each jurisdiction, the extent of their implementation, and their outlook. These narratives were submitted by planning staff from their respective communities, except where noted and the narrative of the 2002 *Report* is repeated.

# Profiles

# Countywide Profile

## Demographics

Table 8

	2000	2006 <sup>8</sup>	Change
Population	606,024	671,800	65,776; 11%
Households (HH)	224,966	255,035	30,069; 13%
Avg HH Size	2.65	2.60	-0.05 persons
Median HH Income <sup>9</sup>	\$63,746 <sup>10</sup>	\$60,002	-6%
HH in Poverty	14,569; 6%	18,866; 7%	4,297; 29% 14% <sup>11</sup>
Cost-Burdened HH (Total) <sup>12</sup>	48,124 <sup>13</sup> ; 25%	72,303 <sup>14</sup> ; 28%	15% <sup>15</sup>
Moderate-Income <sup>16</sup>	6,109; 36%	9,167; 44%	21%
Low-Income	15,936; 48%	24,352; 56%	17%
Very Low-Income	12,320; 64%	17,279; 70%	10%
Extremely Low-Income	13,758; 73%	21,505; 84%	15%

Sources: Washington State OFM and U.S. Census Bureau

<sup>8</sup> All 2006 estimates, except population, were obtained from the American Community Survey (U.S. Census Bureau) and have margins of error associated with a 90% confidence interval. Therefore, small differences with 2000 figures may be statistically insignificant.

<sup>9</sup> The median is the amount at which half the households earned more, and half earned less.

<sup>10</sup> The 1999 median household income (\$53,060) has been adjusted to 2006 dollars. The 2000 Census reported 1999 incomes.

<sup>11</sup> This means the 2006 percentage is 14% larger than the 2000 percentage.

<sup>12</sup> Cost-burdened households in this table include homeowners regardless of their mortgage status. For cost burden information on homeowners with mortgages only, see the Affordability chapter.

<sup>13</sup> Cost-burdened household counts in 2000 represent “specified, occupied housing units” only. See the Methodology section for more information.

<sup>14</sup> Cost-burdened household counts in 2006 represent all occupied housing units.

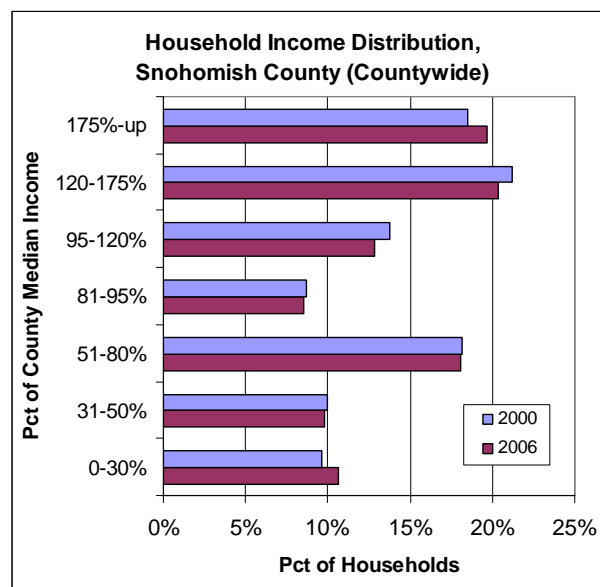
<sup>15</sup> This means the 2006 percentage is 15% higher than the 2000 percentage. The count estimates are not comparable for reasons cited in notes 13 and 14 above.

<sup>16</sup> For definitions of “moderate-income,” “low-income,” etc., see the Methodology section.

## Income Distribution

Income distribution is a factor in housing markets because people at different incomes demand different types of housing at different prices. Chart 22 shows that the highest and lowest income groups grew in their percentages of households (in 2006 compared to 2000), while of the middle and upper-middle income groups lost the most in percentage.

Chart 22



Source: U.S. Census Bureau

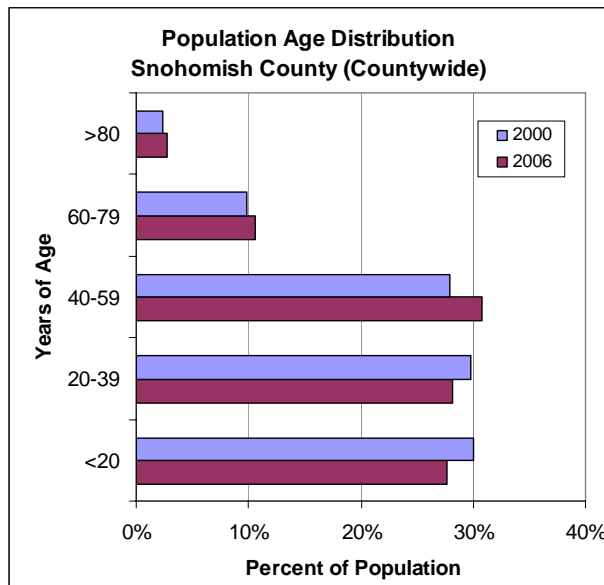
# Countywide Profile

## Age Distribution

Population ages influence housing markets through differences in household sizes and needs, abilities to pay, and preferences that accompany different stages of life. These differences often translate into different housing needs, or housing demand.

Chart 23 indicates that that more of the county's population was over 40 years of age in 2006 versus 2000. In fact, all three age groups over 40 increased in percentage from 2000 to 2006, while younger age groups decreased. The population aged 40 and over grew from 40% to 44% of the total.

Chart 23



Source: U.S. Census Bureau

## Housing Conditions

### Market Rate Housing

Total housing units (15%) increased slightly more than the number of households countywide (13%). There was no significant loss of older housing, which is often priced less than comparable new units and an important source of affordable housing.

Table 9<sup>17</sup>

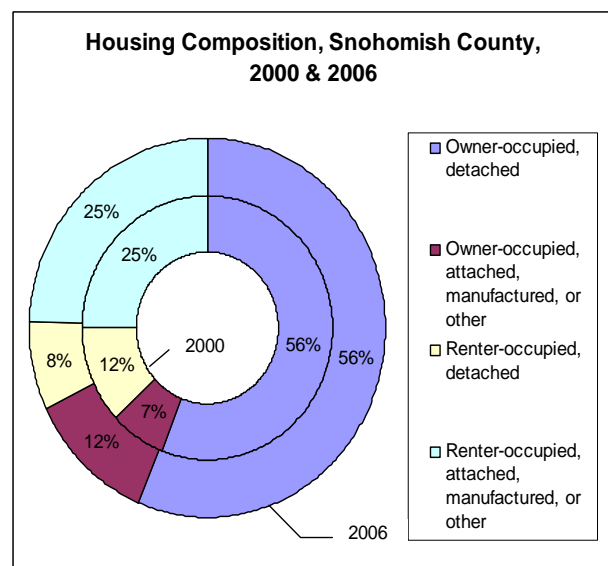
	2000	2006	Change
Total Housing Units	236,205	270,547	34,342; 15%
Housing Units Built Pre-1970	73,245	68,507 – 83,306 <sup>18</sup>	N/A

Source: U.S. Census Bureau

### Housing Type Composition

Proportions of owner-occupied detached and renter-occupied attached or manufactured housing have stayed the same, but the other two categories have swapped positions. Owner-occupied attached or manufactured housing rose to 12% of the total in 2006, while renter-occupied, detached housing dropped to 8%. Perhaps this signals a combination of rising condominium ownership and declining single-family home rentals, which also sold for owner occupation.

Chart 24



Source: U.S. Census Bureau

<sup>17</sup> Includes vacant units.

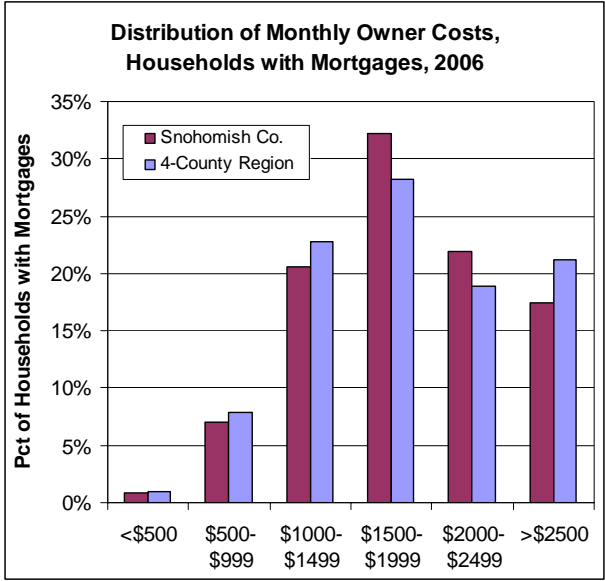
<sup>18</sup> See note 8 above for explanation.

## Owner Costs

Chart 25 shows the monthly housing costs of households with mortgages in Snohomish and a four-county housing market.<sup>19</sup> Without an accurate way to adjust 2000 Census figures for inflation, we could not compare 2000 and 2006 costs in Snohomish County. Instead, it is somewhat informative to compare Snohomish County to the four-county region to which it belongs in the Puget Sound Regional Council: King, Pierce, Kitsap, and Snohomish counties.

The chart indicates that monthly owner costs in Snohomish County were in between those of the rest of the region, where many were higher (i.e. greater than \$2,500) and many were lower (less than \$1,500); this does not suggest that the housing is of equal size or quality, however. The median monthly owner cost for households with a mortgage in Snohomish County was \$1,815.<sup>20</sup>

Chart 25



Source: U.S. Census Bureau

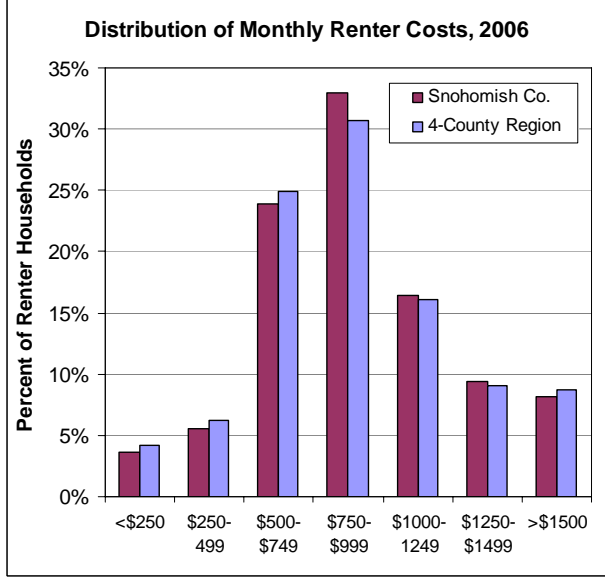
<sup>19</sup> “Monthly owner costs” includes principal, interest, taxes, insurance, utilities, and where appropriate, condominium or mobile home fees.  
<sup>20</sup> Not available for the four-county region.

## Renter Costs

Chart 26 is a similar look at renter costs, but in this case the differences between Snohomish and the rest of the region on the highest rents are slight. As with owner costs, this data does not control for size or quality of the housing.

The median gross rent in Snohomish County in 2006 was \$869.<sup>21</sup>

Chart 26



Source: U.S. Census Bureau

<sup>21</sup> “Gross rent” includes utility costs. Median gross rent not available for the four-county region.

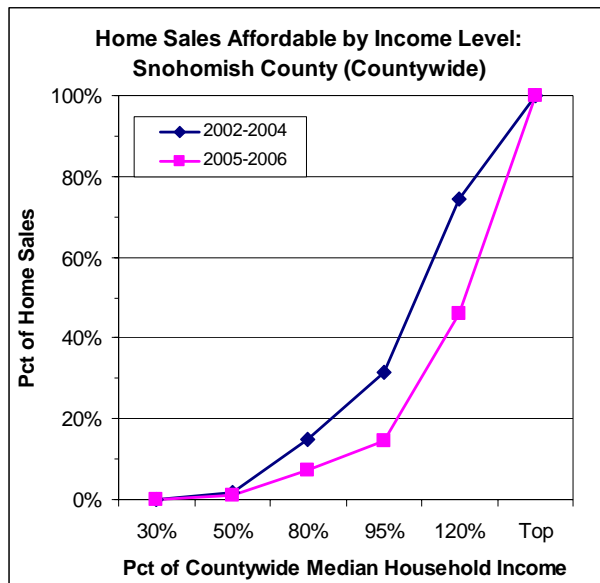
# Countywide Profile

## Home Sales Affordability

Chart 27 shows the percentage of home sales that sold at prices affordable at certain income levels. It indicates that those at 80% of the countywide median income (CMHI) could afford a smaller portion of the homes sold in 2005-2006 than during the years 2002-2004. Single-family detached houses, condos, and mobile homes with land are included.<sup>22</sup>

In determining what price each income level could afford, actual annual interest rates were used, and assumptions were made concerning down payment, taxes, and insurance.<sup>23</sup>

Chart 27



	Countywide 2002-2004	Countywide 2005-2006
Total Sales	43,193	36,518

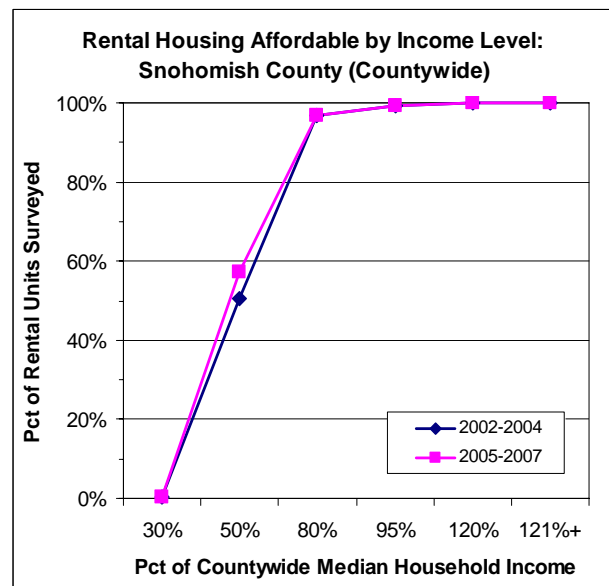
Source: Snohomish County Assessor sales records; analysis by Snohomish Co. PDS

## Rental Housing Affordability

Chart 28 is similar to the home sales analysis above, but it is drawn from surveys of apartment owners and managers every spring, and includes 2007 data. Some single-family rentals are also included.

Rental affordability in the county as a whole was virtually the same in 2005-2007 compared to 2002-2004, although this disguises a general reduction in rents between 2004-2006, and an increase in 2007.

Chart 28



	Countywide 2002-2004	Countywide 2005-2007
Units Surveyed	95,579	90,839

Source: Dupre+Scott Apartment Advisors; analysis by Snohomish Co. PDS

<sup>22</sup> For a comparison to sales in 1995-1997 and 1998-2000, see the 2002 SCT *Housing Evaluation Report*.

<sup>23</sup> For more information, see the Methodology section of the Appendix.

## Assisted Housing

The number of assisted (or subsidized) housing units grew by 17% over the past eight years, faster than the rate of overall housing growth (13%). Nevertheless, the percentage of all housing that was assisted remained the same as in 2000, at 5%.

Table 10

	2000	2008	Change	Pct of Occupied Units in 2006
Assisted Rental Units	7,255 <sup>24</sup>	8,869	1,614; 22%	3%
Voucher Users	4,726	5,131	405; 9%	2%
Total Assisted Housing	11,981	14,000	2,019; 17%	5%

Sources: Snohomish Co. OHHCD; U.S. Census Bureau

Table 11: Assisted Rental Housing Inventory<sup>25</sup>

Tenancy	Household Type	Incomes Served				Asst Units	Emer Beds	CMI Units	Bedrooms					
		<30 %	31-50%	51-60%	61-80%				0	1	2	3	>3	
Emergency	Family/Homeless	29				16	65							1
Emergency	Men/Homeless						130							
Emergency	Single Women	16				1	16							
Emergency	Teen/Homeless	8	8			2	16							
Emergency	Women/Homeless w/child						75							
Emergency, subtotal		53	8	0	0	19	302	0	0	0	0	0	0	1
Permanent	AIDS	2				2					2			
Permanent	All		46	83		129					81	48		
Permanent	CMI	67	31			60	14	44	13	47	6			8
Permanent	DD	16				10								6
Permanent	Family	476	1261	1030	662	3484	9	13	67	874	1846	542	40	
Permanent	Family/Adult	232				232			35	92	69	28	8	
Permanent	Family/DD		57			57				12	29	16		
Permanent	Family/Disabled		4			4				2	1	1		
Permanent	Family/Homeless	30	23	70	19	142			42	29	19	24	28	
Permanent	Family/Senior		64	60		124				49	76	16		
Permanent	Family/Senior/Disabled	199	38	26	5	268			8	105	105	47	3	
Permanent	Family/Very Low Inc.	79	118			197				21	108	57	11	
Permanent	Homeless	5	8			13				2	5	5	1	
Permanent	Homeless/Section 8	3				3					1	2		
Permanent	Indv/Homeless/CMI	32	16			48	48		48					
Permanent	Mixed			145		145				44	77	23		
Permanent	No restrictions		37	63	11	111			16	63	32			
Permanent	Physically Disabled	4				1								1
Permanent	Senior	404	1436	503	109	2448		20	105	1927	379	23		
Permanent	Senior/18+ Disabled		40			40				35	5			

<sup>24</sup> This figure was reported as 7,350 in the 2002 Housing Evaluation Report, apparently due to a math error.

<sup>25</sup> For the meanings of acronyms (e.g. CMI, DD) and other definitions, please see the Glossary section.



## Countywide Profile

Tenancy	Household Type	Incomes Served				Asst Units	Emer Beds	CMI Units	Bedrooms				
		<30 %	31-50%	51-60%	61-80%				0	1	2	3	>3
Permanent	Senior/Disabled	352	236			588			141	403	44		
Permanent	Senior/Family	5	23			28				13	15		
Permanent	Single persons/CMI	11	36			43		5	31	1	9	1	1
Permanent	Teen Parent		4			4				1	2	2	
Permanent	Teen/Homeless	15				15				15			
Permanent	N/A	3	70			71		3		25	45		1
Permanent	Large Family		100	166		266				83	83	52	48
Permanent, subtotal		1935	3648	2146	806	8533	71	85	506	3843	3039	887	156
Transitional	CMI	20	16			36		36	20	16			
Transitional	CMI/Homeless	12				12							1
Transitional	Family	5				5					2	3	
Transitional	Family/DD		15			15				3	6	6	
Transitional	Family/Disabled	13	8			21				12	5	4	
Transitional	Family/Homeless	24	37			61	8		4	16	16	25	
Transitional	Homeless	18	6			24					6	9	3
Transitional	Homeless/Section 8	3	6			9					3	6	
Transitional	Men/Homeless	10				1							1
Transitional	Single persons	4				4				4			
Transitional	Single w/ children	8				8					8		
Transitional	Teen Parent		6			6					3	2	
Transitional	Teen/Homeless	32				32	12		16		6		
Transitional	Women/Homeless	32				11							3
Transitional	N/A	21	10			31					12	19	
Transitional, subtotal		202	104	0	0	276	20	36	40	51	67	74	8
Permanent/ Emergency	Homeless	6	6			12	24		9	2		1	
Transitional/ Permanent	Family/Homeless	9	2			11				7	1	3	
N/A	Single persons		18			18			18				
Other Tenancy, subtotal		15	26	0	0	41	24	0	27	9	1	4	0
Totals, countywide		2205	3786	2146	806	8869	417	121	573	3903	3107	965	165

Source: Snohomish Co. OHHCD

# Arlington Profile

## Demographics

Table 12

	2000	2006	Change
Population	11,927	15,430 <sup>26</sup>	3,503; 30%

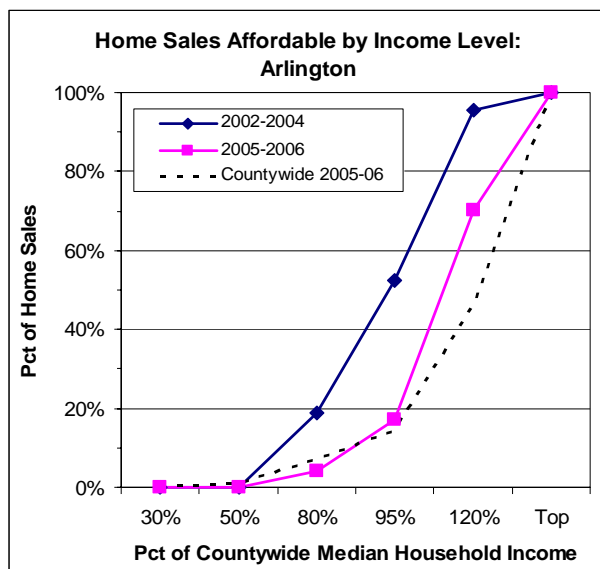
Source: Washington State OFM

## Housing Conditions

### Market Rate Housing Home Sales Affordability

As in the county's market overall, Arlington's housing became less affordable at the 80%, 95%, and 120% of median income levels from 2002-2004 to 2005-2006. But Arlington's housing was somewhat more affordable than the county's at 120% of median in the latter period.<sup>27</sup>

Chart 29



	Arlington 2002-2004	Arlington 2005-2006	Countywide 2005-2006
Total Sales	1,287	1,177	36,518

Source: Snohomish County Assessor sales records; analysis by Snohomish Co. PDS

<sup>26</sup> Includes population gained by annexations.

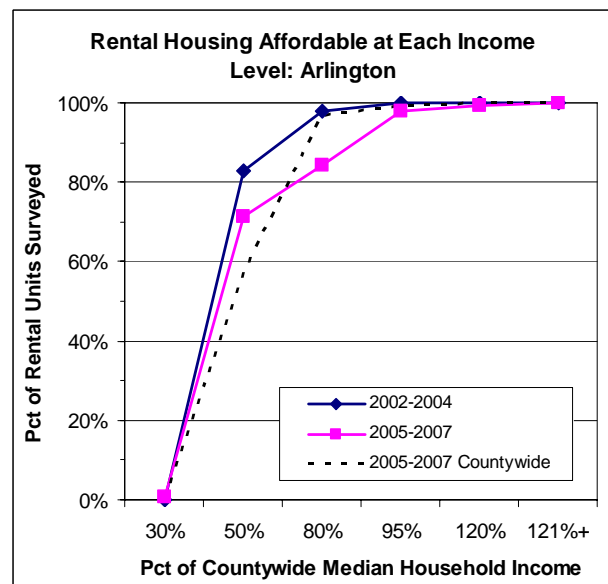
<sup>27</sup> For comparison to other cities, see Chart 3. For comparison to Arlington sales before 2002, see the 2002 SCT Housing Evaluation Report, p. 115.

### Rental Housing Affordability

Affordable rents fell at the 50% and 80% income levels during 2005-2007, over 2002-2004.

Arlington has a higher percentage of rents affordable than the rest of the county for those at 50% of the county median income, but a lower proportion at the 80% level.<sup>28</sup>

Chart 30



	Arlington 2002-2004	Arlington 2005-2007	Countywide 2005-2007
Units Surveyed	232	140	90,839

Source: Dupre+Scott Apartment Advisors; analysis by Snohomish Co. PDS

### Assisted Housing

Table 13

	2000	2008 <sup>29</sup>	Change
Asst. Rental Units	329	507	54%
Voucher Users	90	118	31%
Total Assisted Units	419	625	49%

Source: Snohomish Co. OHHCD

<sup>28</sup> For comparison to other cities, see Chart 4. For comparison to Arlington rents before 2002, see the 2002 SCT Housing Evaluation Report, p. 115.

<sup>29</sup> Includes units and vouchers gained by annexation.

# Arlington Profile

Table 14: Assisted Rental Housing Inventory

Tenancy	Household Type	Incomes Served				Asst Units	Emer Beds	CMI Units	Bedrooms					
		<30 %	31-50%	51-60%	61-80%				0	1	2	3	>3	
Emergency	Teen/Homeless		8			1	8							
Permanent	CMI	4				4			2	2				
Permanent	DD	5				2								2
Permanent	Family	16	48	93		157			13	75	70			
Permanent	Family/Homeless		9			9				3	6			
Permanent	Senior	6	274			280		4	232	49				
Permanent	Senior/18+ Disabled		40			40			35	5				
Transition/Permanent	Family/Homeless		2			2							2	
Transitional	Family/Homeless		12			12				4	8			
Totals, city of Arlington		31	393	93	0	507	8	4	0	282	138	86	2	

Source: Snohomish Co. OHHCD

For the meanings of acronyms (e.g. CMI, DD) and other definitions, please see the Glossary section.

## Strategies

*Note: the following is repeated from the 2002 SCT Housing Evaluation Report, as the City of Arlington declined to submit an updated assessment.*

### Housing Element

The overall emphasis in City of Arlington’s housing element is to:

- Encourage the development of a range of housing types
- Provide fair and equal access to housing
- Ensure strong, stable neighborhoods through infrastructure investment and housing preservation

Possible mechanisms or strategies to achieve their housing element include:

- Preserving the “old town” area
- Encouraging high density housing in areas currently moving in that direction
- Utilizing regional and federal funding programs to encourage housing ownership
- Locating housing development in areas within existing sewer service areas

### Implementation

Though the focus of Arlington’s housing element is on diversity, access, and preservation, most housing activity since adopting its housing element occurred as new development in areas surrounding the city’s Old Town center. Though much of

Arlington’s housing stock is considered “affordable,” the city nonetheless uses a number of affordable housing strategies in their development efforts. These strategies include:

- Adopting small lot zoning districts
- Permitting infill development
- Allowing use of alleyways
- Reducing parking requirements
- Encouraging mixed use development

Excluding the rural towns of Darrington, Index, Sultan, and Gold Bar, Arlington ranked 5th to last in the percentage of new non single family housing permitted in the five years between 1996 and 2000, 22.7%. However, this was a gain from only 12.8% over the previous five years.

### Future Housing Issues

Not yet realized, but very much desired by the city council and citizens of Arlington, is achieving greater diversity in its housing stock. Because the PRDs developed over the past few years in and around Arlington were not considered successful in terms of design and quality, the city council repealed their Planned Area Development ordinance in order to avoid continuing the trend. Instead, future efforts will likely include looking at design standards as well as encouraging ways to offer housing to all incomes levels, which includes increasing housing opportunities for upper income households and encouraging more residential development in commercial areas.

# Bothell Profile

## Demographics

Table 15

	2000	2006	Change
Population	13,965	15,090 <sup>30</sup>	1,125; 8%

Source: Washington State OFM

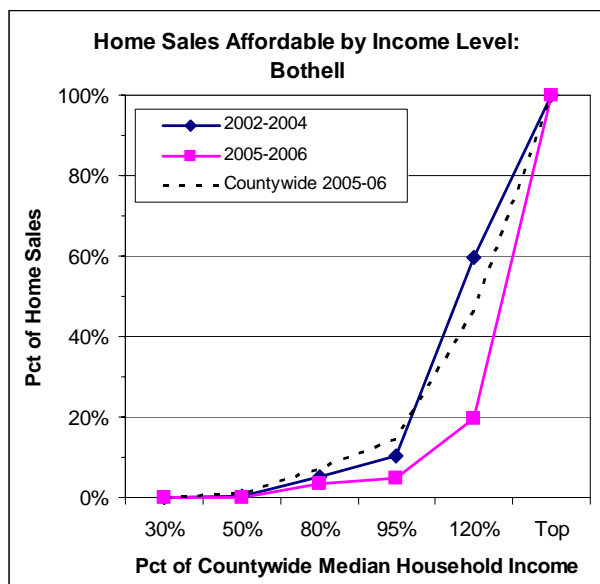
## Housing Conditions

### Market Rate Housing

#### Home Sales Affordability

The big change in Bothell's ownership affordability from 2002-2004 to 2005-2006 is at the 120% of median income level—a drop from 60% to 20%.<sup>31</sup>

Chart 31



	Bothell 2002-2004	Bothell 2005-2006	Countywide 2005-2006
Total Sales	841	672	36,518

Source: Snohomish County Assessor sales records; analysis by Snohomish Co. PDS

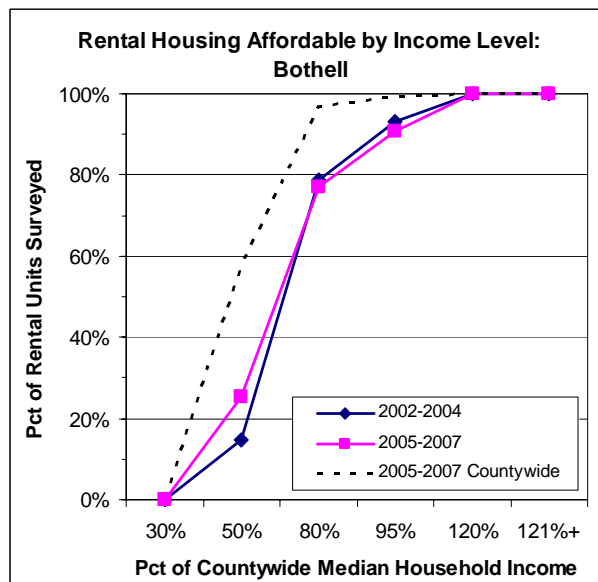
<sup>30</sup> Includes population gained by annexations.

<sup>31</sup> For comparison to other cities, see Chart 3. For comparison to Bothell sales before 2002, see the 2002 SCT Housing Evaluation Report, p. 119.

### Rental Housing Affordability

Rental affordability in Bothell increased at very-low income (50% of median). Bothell is one of only two cities (Brier is the other) where less than 95% of surveyed rental units were affordable for moderate-income households.<sup>32</sup>

Chart 32



	Bothell 2002-2004	Bothell 2005-2007	Countywide 2005-2007
Units Surveyed	3,087	3,016	90,839

Source: Dupre+Scott Apartment Advisors; analysis by Snohomish Co. PDS

### Assisted Housing

All of Bothell's assisted housing units—over 200—are in King County, where the city is an active participant in A Regional Coalition for Housing (ARCH).

Table 16

	2000	2008 <sup>33</sup>	Change
Assisted Rental Units	1	0	-100%
Voucher Users	32	17	-47%
Total Assisted Housing	33	17	-48%

Source: Snohomish Co. OHCD

<sup>32</sup> For comparison to other cities, see Chart 4. For comparison to Bothell rents before 2002, see the 2002 SCT Housing Evaluation Report, p. 119.

<sup>33</sup> Includes units and vouchers gained by annexation.

# Bothell Profile

Table 17: Assisted Rental Housing Inventory

Tenancy	Household Type	Incomes Served				Asst Units	Emer Beds	CMI Units	Bedrooms													
		<30 %	31-50%	51-60%	61-80%				0	1	2	3	>3									
Totals, city of Bothell (Sno. Co. only)												0	0	0	0	0	0	0	0	0	0	0

Source: Snohomish Co. OHHCD

For the meanings of acronyms (e.g. CMI, DD) and other definitions, please see the Glossary section.

## Strategies

### Housing Element

The City adopted a completely revised and updated housing element in 2006. The main goals contained within the housing element include:

- Promoting a variety of residential densities and housing types
- Promoting fair and equal access
- Promoting strong residential neighborhoods through infrastructure investment and preservation
- Encouraging availability of affordable housing
- Preserving existing housing stock
- Ensuring the vitality and character of established residential neighborhoods
- Ensuring coordination with regional agencies to address regional and City housing needs

Within an extensive list of policies and actions items, Bothell highlights a set of strategies designed to promote affordable housing. This list includes:

- Allowing mixed-use
- Reducing development regulations that are outdated, redundant or overly restrictive
- Adoption of a Housing Strategy Plan in 2008 to implement the goals and policies of the housing element
- Removal of dimensional standards within designated activity centers to encourage and promote mixed use development
- Establish processes for measuring the effectiveness of policies and regulations in meeting the housing needs of City residents and update policies as warranted

### Implementation

Overall, Bothell’s housing element is designed to promote diversity and affordability in its housing stock. A key affordability strategy has been to preserve the more than 1,600 mobile home units located on fee simple lots. Bothell has also supported the development of senior and low income housing by donating surplus land to ARCH. Other strategies implemented by the city have included:

- Creating small lot districts in transition areas between single family and multi-family areas
- Allowing for infill development in short subdivisions
- Creating “activity center” zoning to encourage and promote mixed uses

Though the city has adopted a Planned Unit Development ordinance, the ordinance contains little flexibility in lot size dimensions.

### Future Housing Issues

A goal that remains a high priority for Bothell is creating a more diversified housing stock. To allow for greater diversity, future strategies might include:

- Considering additional approaches within the R-AC (Residential–Activity Center) designation to require, encourage, promote, and/or provide incentives for housing that provides a variety and range of types and affordability.
- Providing regulatory flexibility to allow innovative housing.
- Reviewing small lot single family zoned areas to determine if sufficient land is available to meet a variety of household types.

# Brier Profile

## Demographics

Table 18

	2000	2006	Change
Population	6,383	6,480 <sup>34</sup>	97; 2%

Source: Washington State OFM

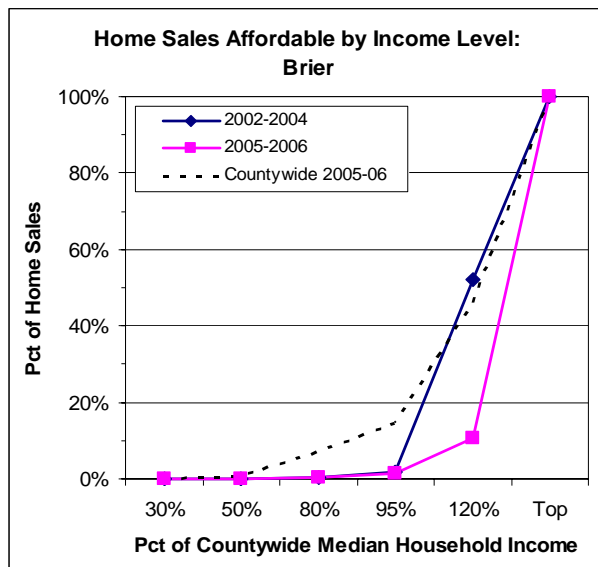
## Housing Conditions

### Market Rate Housing

#### Home Sales Affordability

Like Bothell, the main difference in ownership affordability from 2002-04 to 2005-06 is at the 120% of median income level – a drop from 52% of sales to 11%. Overall, Brier had the lowest percentage (2%) of sales affordable for moderate-income buyers (95% of median) of all cities except Woodway.<sup>35</sup>

Chart 33



	Brier 2002-2004	Brier 2005-2006	Countywide 2005-2006
Total Sales	320	233	36,518

Source: Snohomish County Assessor sales records; analysis by Snohomish Co. PDS

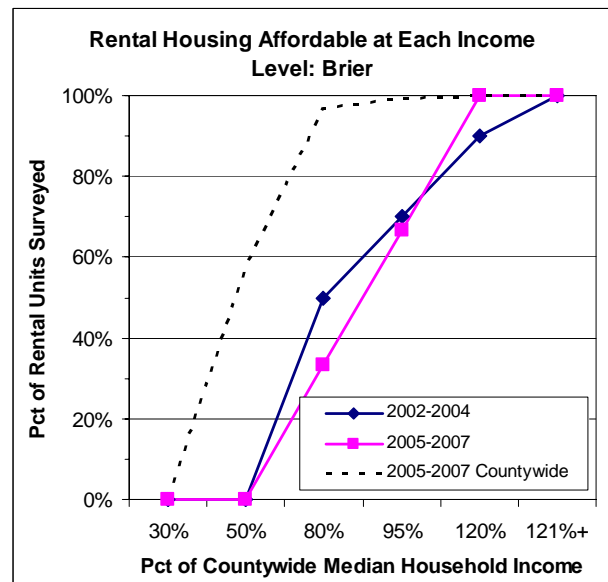
<sup>34</sup> Includes population gained by annexations.

<sup>35</sup> For comparison to other cities, see Chart 3. For comparison to Brier sales before 2002, see the 2002 SCT Housing Evaluation Report, p. 123.

### Rental Housing Affordability

Too few rental units (10 in 2002-04, and 3 in 2005-07) were surveyed within the city of Brier to consider the results significant.<sup>36</sup>

Chart 34



	Brier 2002-2004	Brier 2005-2007	Countywide 2005-2007
Units Surveyed	10	3	90,839

Source: Dupre+Scott Apartment Advisors; analysis by Snohomish Co. PDS

### Assisted Housing

Table 19

	2000	2008	Change
Assisted Rental Units	0	0	0%
Voucher Users	3	1	-67%
Total Assisted Housing	3	1	-67%

Source: Snohomish Co. OHHCD

<sup>36</sup> For comparison to other cities, see Chart 4. For comparison to Brier rents before 2002, see the 2002 SCT Housing Evaluation Report, p. 123.

# Brier Profile

Table 20: Assisted Rental Housing Inventory

Tenancy	Household Type	Incomes Served				Asst Units	Emer Beds	CMI Units	Bedrooms				
		<30 %	31-50%	51-60%	61-80%				0	1	2	3	>3
Totals, city of Brier		0	0	0	0	0	0	0	0	0	0	0	0

Source: Snohomish Co. OHHCD

For the meanings of acronyms (e.g. CMI, DD) and other definitions, please see the Glossary section.

## **Strategies**

*Note: the following is repeated from the 2002 SCT Housing Evaluation Report, as the City of Brier declined to submit an updated assessment.*

### **Housing Element**

The City of Brier housing element contains five main goals:

- Ensure adequate housing for current and future residents
- Preserve its existing housing stock
- Encourage availability of affordable housing
- Promote strong residential neighborhoods through investment and preservation
- Promote fair and equal access to housing

Key strategies to meet these goals include:

- Use of code enforcement and rehabilitation programs to preserve existing stock
- Maintain existing infrastructure
- Utilize federal and state funds to promote housing opportunities for all economic segments of the population
- Evaluate local development standards and regulations for their effect on housing costs

## **Implementation**

Housing development in Brier has been largely single family in nature. Though permitted, multi-family development is not heavily promoted. A key affordability strategy is emphasizing the preservation of the city’s existing housing stock. Though the city does not actively coordinate a preservation program (i.e. rehabilitation loan programs), the city is nonetheless interested in limiting demolition of existing housing in order to promote rehabilitation by the owner or developer. Also, as infill development and accessory dwelling units are established, the city encourages new development to conform to the character of the surrounding neighborhood.

## **Future Housing Issues**

While much of Brier’s existing housing stock is single family based, the city recognizes the growing need for senior housing that is more multi-family in nature. Potential development opportunities in Brier might likely include locating a senior housing development that is consistent with the look and feel of the city’s neighborhoods

# Darrington Profile

## Demographics

Compare this to 9% growth in all of the 1990s.

Table 21

	2000	2006	Change
Population	1,136	1,485 <sup>37</sup>	349; 31%

Source: Washington State OFM

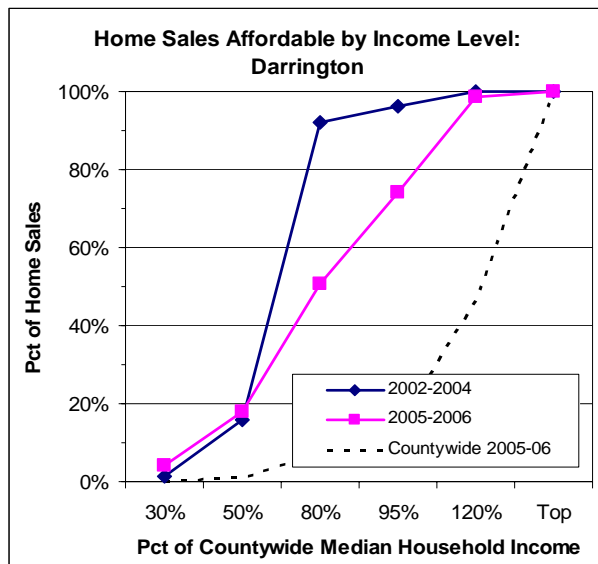
## Housing Conditions

### Market Rate Housing

#### *Home Sales Affordability*

Darrington prices are typically very affordable compared to the county overall, but even Darrington experienced drop-offs in 2005-06 at the low-income (92% to 51%) and moderate-income levels (96% to 74%).<sup>38</sup>

Chart 35



	Darrington 2002-2004	Darrington 2005-2006	Countywide 2005-2006
Total Sales	76	73	36,518

Source: Snohomish County Assessor sales records; analysis by Snohomish Co. PDS

<sup>37</sup> Includes population gained by annexations.

<sup>38</sup> For comparison to other cities, see Chart 3. For comparison to Darrington sales before 2002, see the 2002 SCT Housing Evaluation Report, p. 127.

### *Rental Housing Affordability*

No rental units were surveyed within the city of Darrington from 2002 to 2007.<sup>39</sup>

### Assisted Housing

Table 22

	2000	2008	Change
Assisted Rental Units	20	20	0%
Voucher Users	12	9	-25%
Total Assisted Housing	32	29	-9%

Source: Snohomish Co. OHHCD

<sup>39</sup> For Darrington rents before 2002, see the 2002 SCT Housing Evaluation Report, p. 127.



# Darrington Profile

Table 23: Assisted Rental Housing Inventory

Tenancy	Household Type	Incomes Served				Asst Units	Emer Beds	CMI Units	Bedrooms				
		<30 %	31-50%	51-60%	61-80%				0	1	2	3	>3
Permanent <sup>1</sup>	Senior/Disabled		20			20			18	2			
Totals, city of Darrington		0	20	0	0	20	0	0	0	18	2	0	0

Source: Snohomish Co. OHHCD

For the meanings of acronyms (e.g. CMI, DD) and other definitions, please see the Glossary section.

## Strategies

*Note: the following is repeated from the 2002 SCT Housing Evaluation Report, as the Town of Darrington declined to submit an updated assessment.*

### Housing Element

Four key goals within the City of Darrington’s housing element include:

- Ensure availability of affordable housing
- Preserve character and vitality of existing residential neighborhoods
- Minimize costly impacts of land use policies
- Establish a process for adjusting fair share housing targets

To realize these goals, Darrington adopted the following strategies:

- Ensure existing housing stock is in adequate physical condition
- Encourage development of middle and upper income multi-family and single family housing
- Replace deteriorating housing on a “one-for-one basis”
- Establish a sewer system within the city limits

## Implementation

Darrington’s greatest development challenge has been establishing a sewer system within the city limits. With no sewer system, development of multi-family housing has been viewed as too costly by developers who have looked to Darrington for possible development opportunities. Such conditions limit the city’s ability to achieve the goal of diversifying its housing stock. Also, with the city’s fixed income (senior) population growing, preserving existing housing is considered key to continuing to offer affordable housing. While most, if not all, of Darrington’s housing stock is considered affordable, the city does not coordinate a preservation program (i.e. loan program), but instead relies on private individuals to rehabilitate or remodel their homes.

Darrington does allow for detached accessory dwellings, a method of development that is considered widely used.

### Future Housing Issues

The city has expressed a desire to maintain the small town feel of the city and not pursue the expansion of a sewer line into the city. Instead, the focus will be on ways to preserve the natural environment, as opposed to encourage increased development of more affordable housing.

# Edmonds Profile

## Demographics

Table 24

	2000	2006	Change
Population	39,544	40,360 <sup>40</sup>	816; 2%

Source: Washington State OFM

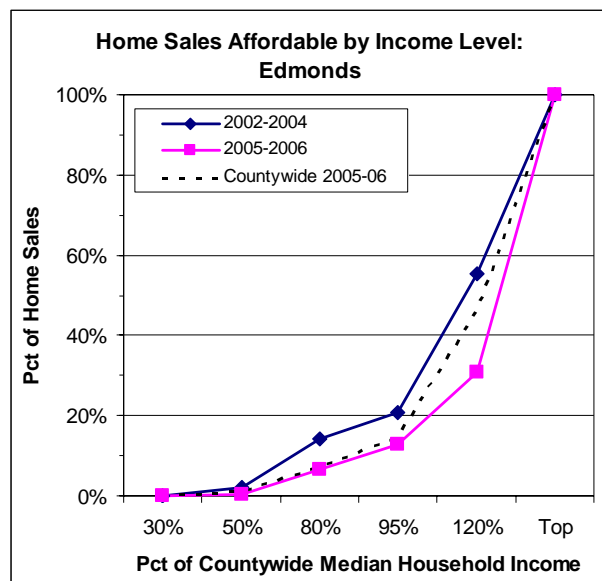
## Housing Conditions

### Market Rate Housing

#### Home Sales Affordability

Edmonds's sales affordability tracks that of the county rather closely, but Chart 36 shows that where the city's sales had been slightly more affordable in 2002-04, they were somewhat less so in 2005-06. At 13%, Edmonds ranked 13<sup>th</sup> among jurisdictions for affordability at the moderate-income level.<sup>41</sup>

Chart 36



	Edmonds 2002-2004	Edmonds 2005-2006	Countywide 2005-2006
Total Sales	2,404	1,986	36,518

Source: Snohomish County Assessor sales records; analysis by Snohomish Co. PDS

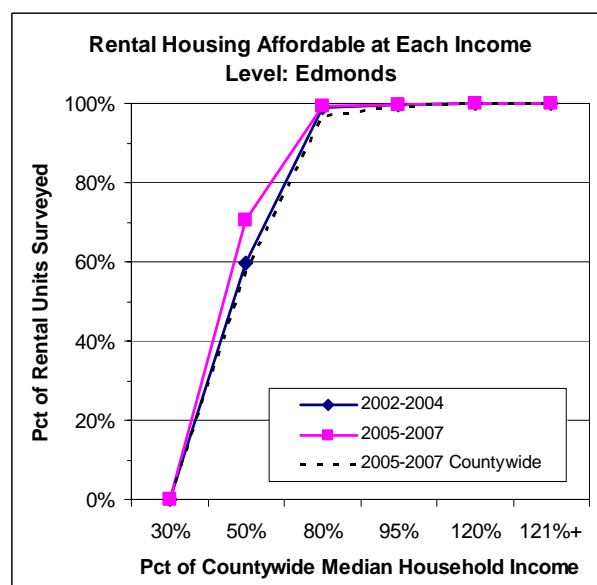
<sup>40</sup> Includes population gained by annexations.

<sup>41</sup> For comparison to other cities, see Chart 3. For comparison to Edmonds sales before 2002, see the 2002 SCT Housing Evaluation Report, p. 131.

### Rental Housing Affordability

As with sales, rents in Edmonds are similarly affordable to the county's. Affordability within the very-low income level rose 11 percentage points between 2002-2004 and 2005-2007.<sup>42</sup>

Chart 37



	Edmonds 2002-2004	Edmonds 2005-2007	Countywide 2005-2007
Units Surveyed	7,041	6,397	90,839

Source: Dupre+Scott Apartment Advisors; analysis by Snohomish Co. PDS

### Assisted Housing

Table 25

	2000	2008 <sup>43</sup>	Change
Assisted Rental Units	209	329	57%
Voucher Users	128	151	18%
Total Assisted Housing	337	480	42%

Source: Snohomish Co. OHHCD

<sup>42</sup> For comparison to other cities, see Chart 4. For Edmonds rents before 2002, see the 2002 SCT Housing Evaluation Report, p. 131.

<sup>43</sup> Includes units and vouchers gained by annexation.

# Edmonds Profile

Table 26: Assisted Rental Housing Inventory

Tenancy	Household Type	Incomes Served				Asst Units	Emer Beds	CMI Units	Bedrooms					
		<30 %	31-50%	51-60%	61-80%				0	1	2	3	>3	
Permanent	CMI	11				3	5	6						3
Permanent	Family				108	108			60	48				
Permanent	Senior		115	63		178			145	35				
Transitional	CMI		16			16		16	16					
Transitional	Family/Homeless		12			12			12					
Transitional	N/A	12				12							12	
Totals, city of Edmonds		23	143	63	108	329	5	22	0	233	83	12	3	

Source: Snohomish Co. OHHCD

For the meanings of acronyms (e.g. CMI, DD) and other definitions, please see the Glossary section.

## Strategies

### Housing Element

City of Edmond’s housing element contains three main sections: a general background discussion, strategies to promote affordable housing, and a set of goals and policies. The city’s goals are based on the city’s character as a mature community focused on infill and redevelopment opportunities. Its housing policies focus on several areas:

- Ensure adequate housing opportunities and choices for all families and individuals;
- Ensure a suitable living environment for low income, elderly and disabled persons;
- Preserve and rehabilitate the older housing stock; and
- Encourage regulatory processes and standards that improve housing quality and affordability.

The city’s housing element includes a detailed listing of affordability strategies broken into key areas, including: land use, administrative procedures, development standards, low-cost housing types, housing production and preservation programs, and housing financing strategies. Specific strategies range from preserving existing affordable units and streamlining the permitting of accessory dwellings and low-income housing to encouraging infill development and flexibility in allowable housing types. The city has a policy of constantly evaluating its codes and regulations, keeping in mind their effects on housing quality and affordability.

## Implementation

To meet its housing goals to increase access and preservation, Edmonds has utilized a number of strategies. More recent strategies include promoting infill and mixed-use development, supporting the Housing Authority’s acquisition of low-rent housing within the city, creating flexibility in front and side yard setbacks, eliminating minimum lot size (PRD only), and streamlining the permit approval process (particularly useful when working with housing agencies). In pursuing these strategies, citizens have expressed concerns regarding the possible lack of consistency between new high-density development and existing development. To address these concerns, the city is implementing an updated design review process to ensure development such as infill and mixed-use do not impact the character of the neighborhood. The city also permits manufactured homes in single family zoned residential areas.

## Future Housing Issues

To ensure Edmonds can continue to promote redevelopment and infill housing projects, the city will emphasize preserving the character of existing housing and neighborhoods, while looking for ways to ensure availability of affordable housing. Current efforts to support the construction of adequate and affordable senior housing, for instance, will continue along with maintaining the existing affordable housing market, which includes a substantial number of multi-family units along the Highway 99 corridor. Streamlined permitting and development standards will play a key role in encouraging continued housing choices and opportunities in the city.

# Everett Profile

## Demographics

Table 27

	2000	2006 <sup>44</sup>	Change
Population	91,488	101,100 <sup>45</sup>	9,612; 11%
Households (HH)	36,255	40,494	4,239; 12%
Avg. HH Size	2.40	2.39	-0.01 persons
Median HH Income <sup>46</sup>	\$48,176 <sup>47</sup>	\$44,867	-7%
HH in Poverty	3,924 11%	6,183 15%	2,259; 58% 41% <sup>48</sup>
Cost-Burdened HH (Total) <sup>49</sup>	10,889 <sup>50</sup> ; 33%	15,011 <sup>51</sup> ; 37%	13% <sup>52</sup>
Moderate-Income <sup>53</sup>	853; 27%	1,424; 40%	47%
Low-Income	3,011; 42%	4,201; 56%	32%
Very Low-Income	2,993; 61%	3,289; 69%	14%
Extremely Low-Income	4,032; 74%	6,097; 82%	10%

Sources: Washington State OFM; U.S. Census Bureau.

<sup>44</sup> All 2006 estimates, except population, were obtained from the American Community Survey (U.S. Census Bureau) and have margins of error associated with a 90% confidence interval. Therefore, small differences with 2000 figures may be statistically insignificant.

<sup>45</sup> Includes population gained by annexations.

<sup>46</sup> The median is the amount at which half the households earned more, and half earned less.

<sup>47</sup> The 1999 median household income (\$40,100) has been adjusted to 2006 dollars. The 2000 median is not available for the city of Everett.

<sup>48</sup> This means the 2006 percentage is 41% larger than the 2000 percentage.

<sup>49</sup> Cost-burdened households in this table include homeowners regardless of their mortgage status. For cost burden information on homeowners with mortgages only, see the Affordability chapter.

<sup>50</sup> Cost-burdened household counts in 2000 represent “specified, occupied housing units” only. See the Methodology section for more information.

<sup>51</sup> Cost-burdened household counts in 2006 represent all occupied housing units.

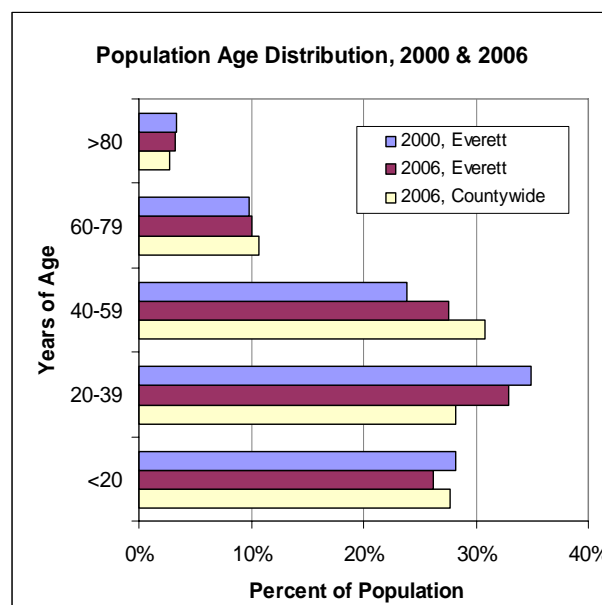
<sup>52</sup> The 2006 percentage is 13% higher than the 2000 percentage. The count estimates are not comparable for reasons cited in notes 50 and 51 above.

<sup>53</sup> For definitions of “moderate-income,” “low-income,” etc., see the Methodology section.

## Age Composition

Everett’s population appears to be aging a bit, naturally enough, having smaller percentages of children and young adults, and more middle-age adults. This may indicate that fewer young families are moving to the community. The city is still young relative to the county’s overall population.

Chart 38



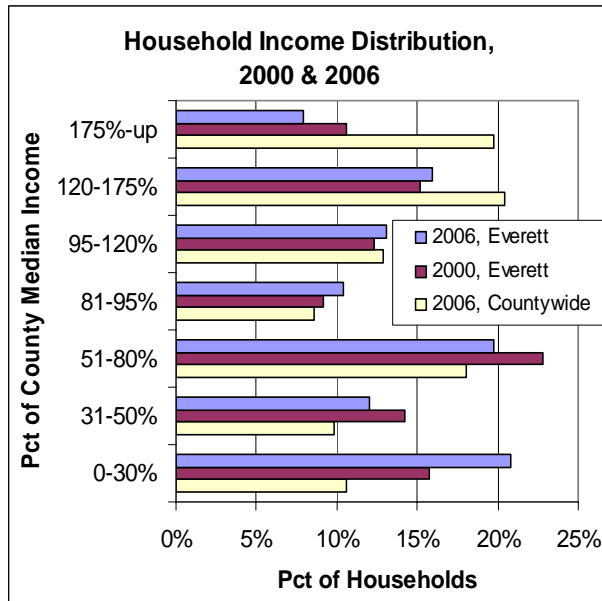
Source: U.S. Census Bureau

# Everett Profile

## Income Composition

Everett households tend to have lower incomes than those of the rest of Snohomish County. Everett has higher proportions in the income categories under \$75,000, while the county overall has two to three times the percentage of households making over \$100,000.

Chart 39



Source: U.S. Census Bureau

## Housing Conditions

### Market Rate Housing

While Everett gained 12% more households from 2000 to 2006, its housing stock increased 11%. There was no significant loss of older housing, which is often priced less than comparable new units and an important source of affordable housing.

Table 28

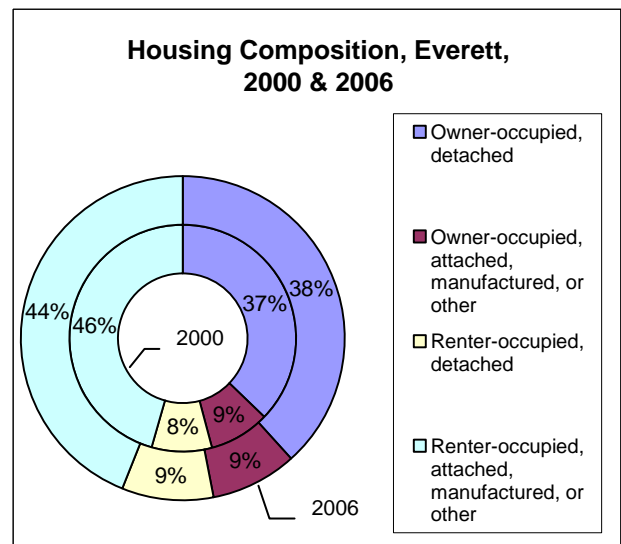
	2000	2006	Change
Total Housing Units <sup>54</sup>	38,512	42,777	4,265; 11%
Housing Units Built Pre-1970	17,668	16,973-25,905 <sup>55</sup>	n.a.

Source: U.S. Census Bureau

### Housing Composition

Everett's housing stock has been fairly stable with respect to tenure (renters vs. owners) and building type (detached vs. attached). In comparison with countywide figures, however, the city has a larger proportion of renter-occupied, attached housing, and a lower proportion of owner-occupied, detached housing.<sup>56</sup>

Chart 40



Source: U.S. Census Bureau

<sup>54</sup> Includes vacant units.

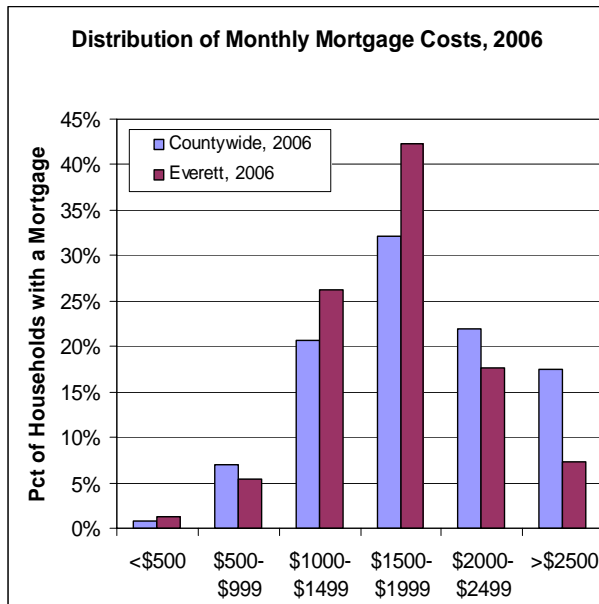
<sup>55</sup> See note 44 above for explanation.

<sup>56</sup> See Countywide Profile for comparable chart of countywide housing stock.

## Owner Costs

Everett households with mortgages paid less than those in the rest of the county, indicating a more affordable supply of ownership housing in the city. Everett had especially larger percentages in the \$1,000 to \$1,999-per-month categories.

Chart 41

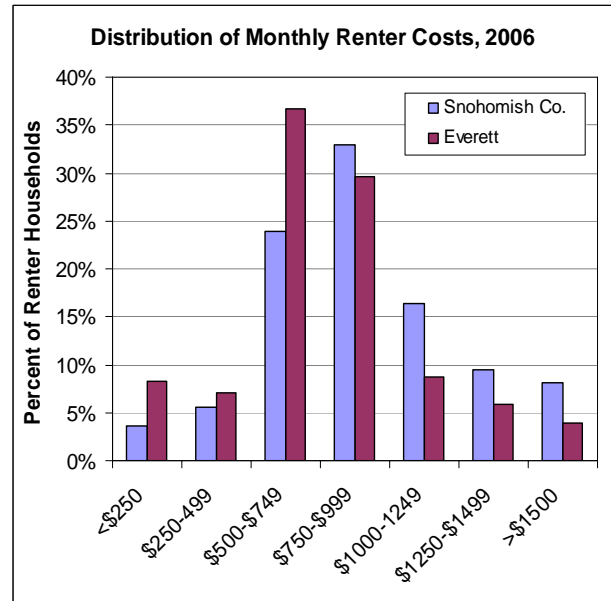


Source: U.S. Census Bureau

## Renter Costs

Everett rents were very favorable to those in the rest of Snohomish County, especially below \$750 per month.

Chart 42



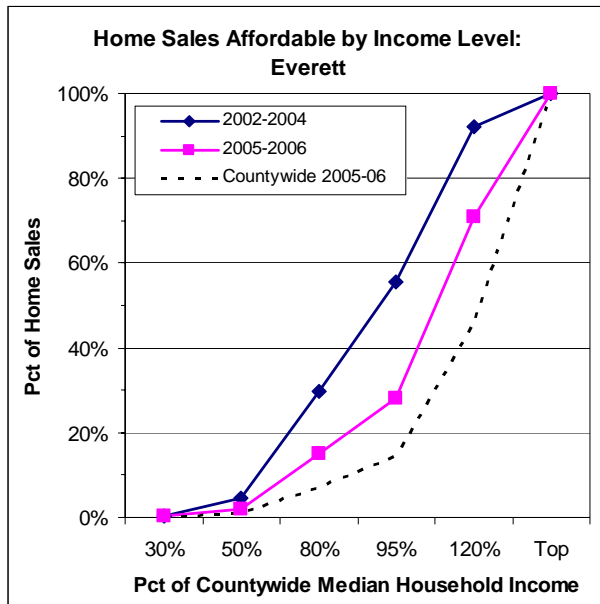
Source: U.S. Census Bureau

# Everett Profile

## Home Sales Affordability

Everett experienced declines in affordable sales in 2005-06 over 2002-04, but is still more affordable than the county overall. For low-income buyers, affordable sales fell from 30% to 15%, and for moderate-income households, from 55% to 28%. At 120% of median income, affordable sales dropped from 92% to 71%. But Everett had the highest percentage of affordable sales of any large city in the county in 2005-06; only Index, Darrington, and Gold Bar rank higher.<sup>57</sup>

Chart 43



	Everett 2002-2004	Everett 2005-2006	Countywide 2005-2006
Total Sales	4,742	3,963	36,518

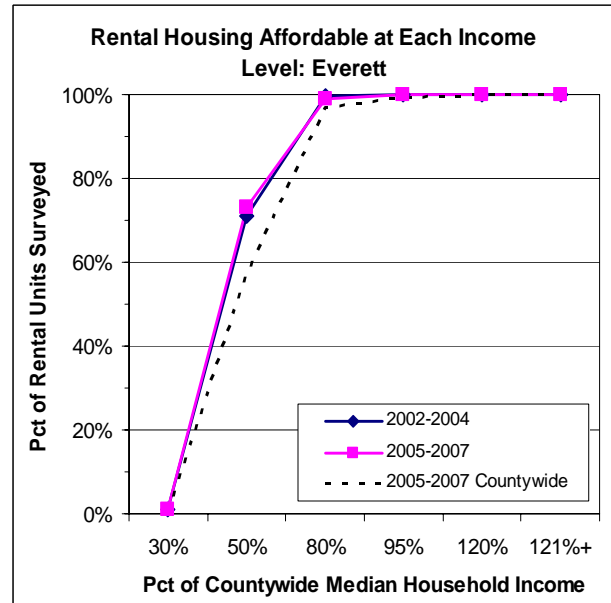
Source: Snohomish County Assessor sales records; analysis by Snohomish Co. PDS

<sup>57</sup> For comparison to other cities, see Chart 3. For comparison to Everett sales before 2002, see the 2002 SCT *Housing Evaluation Report*, p. 135.

## Rental Housing Affordability

There has been little change in affordability of rental units in Everett. The city's rents remain more affordable than the county overall.<sup>58</sup>

Chart 44



	Everett 2002-2004	Everett 2005-2007	Countywide 2005-2007
Units Surveyed	26,523	25,382	90,839

Source: Dupre+Scott Apartment Advisors; analysis by Snohomish Co. PDS

<sup>58</sup> For comparison to other cities, see Chart 4. For Everett rents before 2002, see the 2002 SCT *Housing Evaluation Report*, p. 135.

**Assisted Housing**

Table 29

	2000	2008 <sup>59</sup>	Change	Pct of Occupied Units in 2006
Assisted Rental Units	2,775	2,665	110; -4%	7%
Voucher Users	1,516	1,691	175; 12%	4%
Total Assisted Housing	4,291	4,356	65; 2%	11%

Source: Snohomish Co. OHHCD; U.S. Census Bureau

Table 30: Assisted Rental Housing Inventory<sup>60</sup>

Tenancy	Household Type	Incomes Served				Asst Units	Emer Beds	CMI Units	Bedrooms					
		<30 %	31-50%	51-60%	61-80%				0	1	2	3	>3	
Emergency	Family/Homeless	24				10	55							
Emergency	Men/Homeless						130							
Emergency	Teen/Homeless	8				1	8							
Emergency	Women/Homeless w/child						75							
Permanent	CMI	20				20		20	20					
Permanent	Family	227	439	127		792			1	126	453	182	31	
Permanent	Family/DD		22			22				3	16	3		
Permanent	Family/Disabled		4			4				2	1	1		
Permanent	Family/Homeless	12	7	57		76			42	24	6	4		
Permanent	Family/Senior		64			64				24	46	10		
Permanent	Family/Senior/Disabled	199	38	5	5	247				100	98	46	3	
Permanent	Family/Very Low Inc.	79	118			197				21	108	57	11	
Permanent	Homeless/Section 8	3				3					1	2		
Permanent	Indy/Homeless/CMI	32	16			48	48		48					
Permanent	Mixed			145		145				44	77	23		
Permanent	No restrictions		5	63	11	79			16	51	12			
Permanent	Senior	68	255	127	4	454				380	74			
Permanent	Senior/Disabled	246	44			290			132	144	14			
Permanent	Single persons/CMI	11	36			43		5	31	1	9	1	1	
Permanent	Teen Parent		4			4				1	2	2		
Permanent	N/A	3	9			10		3			9		1	
Permanent/Shelter	Homeless	6	6			12	24		9	2		1		
Transition/Permanent	Family/Homeless	9				9				7	1	1		
Transitional	CMI	20				20		20	20					
Transitional	CMI/Homeless	12				12							1	
Transitional	Family/Disabled	13	8			21				12	5	4		
Transitional	Family/Homeless	11	13			24	8		4		7	13		
Transitional	Homeless/Section 8	3	6			9					3	6		
Transitional	Men/Homeless	10				1							1	
Transitional	Single w/ children	8				8					8			
Transitional	Teen Parent		6			6					3	2		

<sup>59</sup> Includes units and vouchers gained by annexation.

<sup>60</sup> For the meanings of acronyms (e.g. CMI, DD) and other definitions, please see the Glossary section.



# Everett Profile

Tenancy	Household Type	Incomes Served				Asst Units	Emer Beds	CMI Units	Bedrooms					
		<30 %	31-50%	51-60%	61-80%				0	1	2	3	>3	
Transitional	Teen/Homeless	32				32	12		16		6			
Transitional	Women/Homeless	23				2								2
Totals, city of Everett		1079	1100	524	20	2665	360	48	319	962	959	358		51

Source: Snohomish Co. OHHCD

## Strategies

### Housing Element

*Overall Housing Goal:* To provide sufficient housing opportunities to meet the needs of present and future residents of Everett for housing that is decent, safe, accessible, attractive, and affordable.

Graphics are used in the housing element to communicate desired housing types and options.

Objectives of the plan include:

- Promote a variety of housing types.
- Preserve and enhance the value and character of neighborhoods by improving and extending the life of existing housing stock.
- Increase access to affordable housing while preserving existing neighborhoods.
- Promote a housing policy and land use pattern that increases the ratio of housing units to jobs.
- Maximize the public investment by increasing residential density.
- Promote programs that increase home ownership.
- Promote efforts that change the incorrect public perception that tenants of rental housing are less responsible citizens than home owners.
- Support housing programs that increase the supply of housing for low-income households and special needs population.
- Promote a “fair share distribution” of providing housing opportunities through out Snohomish County in cooperation with other jurisdictions.
- Provide land use density, policies and regulations that accommodate the projected 2025 population.

Strategies supporting each of these key objectives are comprehensive. They include but are not limited to:

- Provide density incentives for affordable ownerships and rental units.
- Promoting inclusionary zoning.
- Increase residential densities in and around the downtown.
- Revise codes to allow rear yard dwellings, flexibility in project review, and encouragement of infill.

### Implementation

City of Everett’s housing stock contains a significant number of low-income and affordable housing units. Everett has a housing authority which provides services in Everett and in unincorporated areas within five miles of Everett. Low-income housing has strong support by the city. Everett has assisted a number of non-profits with funding and environmental review assistance including: Habitat for Humanity, Senior Services of Snohomish County, Interfaith Association of Northwest Washington, Housing Hope, Snohomish County Housing Authority, Everett Housing Authority, Home Site, Compass Health, Evergreen Manor, Everett Gospel Mission, and the Snohomish County Battered Women Shelter.

Considering Everett’s low-income and affordable housing market is substantial, the city has implemented a number of incentives and regulatory changes to expand housing opportunities in the downtown area as well as to foster a broad range of housing types throughout the city. Along with:

- Unlimited residential density in the designated downtown and near the downtown.
- In areas where unlimited density is permitted, projects with a density of about 150 dwellings per acre have been built in attractive urban style buildings of five stories of wood frame construction over two stories of concrete construction (parking and commercial space). Even higher densities would be possible under current zoning using taller, more expensive

construction types (steel and concrete), but there does not appear to be a market in Everett at this time for this type of housing construction.

- Utilize multiple family design guidelines to improve neighborhood aesthetics.
- Promote mixed use development in downtown and commercial zones including the waterfront/riverfront.
- To preserve existing housing stock with programs like the CHIP housing rehabilitation program.
- Use the tax exemption from property taxes for housing when located in designated redevelopment areas. Currently the tax

exempt area is in the downtown and Everett Station area.

- Provide funding for housing programs from Federal, State and Local sources.

### **Future Housing Issues**

Everett will continue to promote affordable housing in the future. A primary goal is to develop in a manner with encourages quality while providing for needed housing opportunities. With increased economic activity in Everett's downtown and commercial areas, housing opportunities will expand thereby increasing densities as well as enhancing quality.

# Everett Profile

# Gold Bar Profile

## Demographics

Table 31

	2000	2006	Change
Population	2,014	2,125 <sup>61</sup>	111; 6%

Source: Washington State OFM

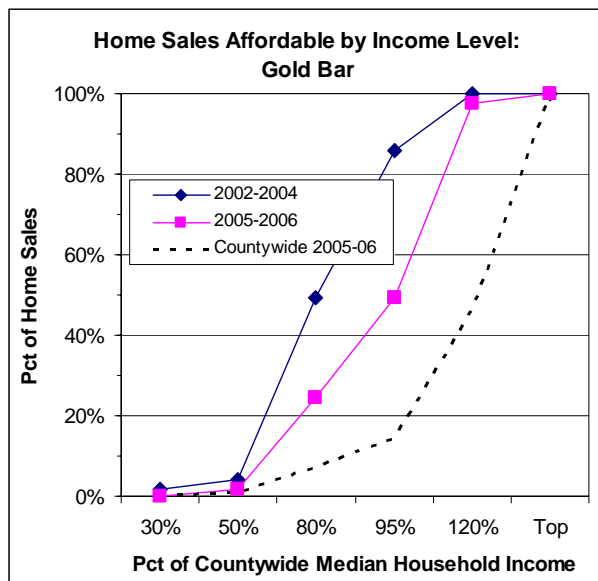
## Housing Conditions

### Market Rate Housing

#### Home Sales Affordability

For low-income (80% of median) and moderate-income (95% of median) home buyers, affordable sales dropped nearly in half from 2002-04 to 2005-06. Sales affordable at 120% of median, however, were unchanged.<sup>62</sup>

Chart 45



	Gold Bar 2002-2004	Gold Bar 2005-2006	Countywide 2005-2006
Total Sales	120	122	36,518

Source: Snohomish County Assessor sales records; analysis by Snohomish Co. PDS

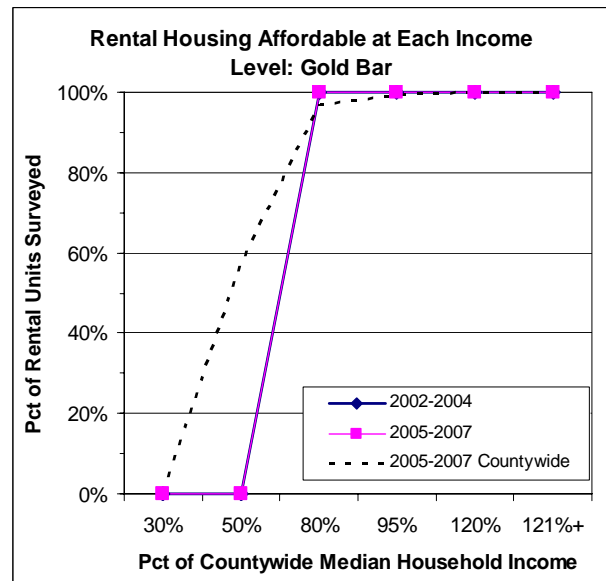
<sup>61</sup> Includes population gained by annexations.

<sup>62</sup> For comparison to other cities, see Chart 3. For comparison to Gold Bar sales before 2002, see the 2002 SCT Housing Evaluation Report, p. 139.

### Rental Housing Affordability

Too few rental units (3 in 2002-04, and 4 in 2005-07) were surveyed within the city of Gold Bar to consider the results significant. However, it appears that few affordable rentals exist.<sup>63</sup>

Chart 46



	Gold Bar 2002-2004	Gold Bar 2005-2007	Countywide 2005-2007
Units Surveyed	3	4	90,839

Source: Dupre+Scott Apartment Advisors; analysis by Snohomish Co. PDS

### Assisted Housing

Table 32

	2000	2008 <sup>64</sup>	Change
Assisted Rental Units	0	0	0%
Voucher Users	5	5	0%
Total Assisted Housing	5	5	0%

Source: Snohomish Co. OHHCD

<sup>63</sup> For comparison to other cities, see Chart 4. For comparison to Gold Bar rents before 2002, see the 2002 SCT Housing Evaluation Report, p. 139.

<sup>64</sup> Includes units and vouchers gained by annexation.

# Gold Bar Profile

Table 33: Assisted Rental Housing Inventory

Tenancy	Household Type	Incomes Served				Asst Units	Emer Beds	CMI Units	Bedrooms				
		<30 %	31-50%	51-60%	61-80%				0	1	2	3	>3
Totals, city of Gold Bar		0	0	0	0	0	0	0	0	0	0	0	0

Source: Snohomish Co. OHHCD

For the meanings of acronyms (e.g. CMI, DD) and other definitions, please see the Glossary section.

## Strategies

*Note: the following is repeated from the 2002 SCT Housing Evaluation Report, as the City of Gold Bar declined to submit an updated assessment.*

### Housing Element

Contained within Gold Bar’s housing element are five goals:

- Ensure adequate housing for all residents
- Preserve existing housing stock
- Invest in physical improvements to protect and preserve existing neighborhoods
- Encourage availability of affordable housing to all economic segments
- Promote fair and equal access to housing for all persons

Strategies designed to achieve these goals include:

- Promote code enforcement to ensure quality housing development
- Encourage private reinvestment by homeowners
- Maintain existing infrastructure to preserve character and vitality of existing neighborhoods
- Endorse private sector efforts to secure federal and state funds for the elderly and disabled
- Evaluate local development standards and regulations for effects on housing costs

## Implementation

With approximately 43 percent Gold Bar’s housing market deemed low income or affordable (most being mobile or manufactured homes), recent efforts have been primarily centered on developing more moderate to high-income housing units. The strategies used to achieve this goal have included:

- Zoning larger lots (12,500 sf)
- Prohibiting location of multi-family duplexes and mobile homes on these large lot parcels

Aside from encouraging new, high-end development, the city recognizes the need to maintain its existing low-income and affordable housing. However, because the city is not connected to a main sewer system, city officials believe the existing housing stock is safe from demolition due to the development of large subdivisions or rehabilitation.

Gold Bar has the fourth lowest percent of permitted new non single family housing at 10%.

## Future Housing Issues

Estimating that Gold Bar’s housing market contains a significant number of low-income housing (most being mobile home developments), the city is continuing to promote development of high-income housing. Without a sewer system, it is unlikely the city will pursue higher density housing, focusing instead on large lot developments.

# Granite Falls Profile

## Demographics

Table 34

	2000	2006	Change
Population	2,347	3,095 <sup>65</sup>	748; 32%

Source: Washington State OFM

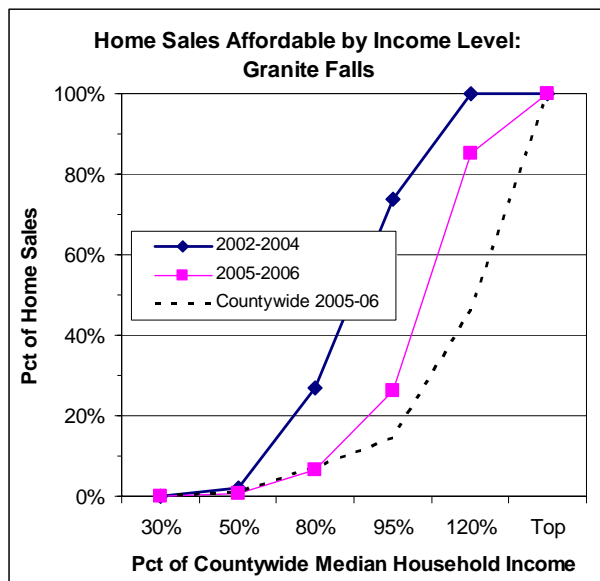
## Housing Conditions

### Market Rate Housing

#### Home Sales Affordability

Home sales in Granite Falls remain more affordable than the countywide average. However, home sales affordable to moderate income households dropped from 74% to 26% between 2002-2004 and 2005-2006.<sup>66</sup>

Chart 47



	Granite Falls 2002-2004	Granite Falls 2005-2006	Countywide 2005-2006
Total Sales	255	188	36,518

Source: Snohomish County Assessor sales records; analysis by Snohomish Co. PDS

<sup>65</sup> Includes population gained by annexations.

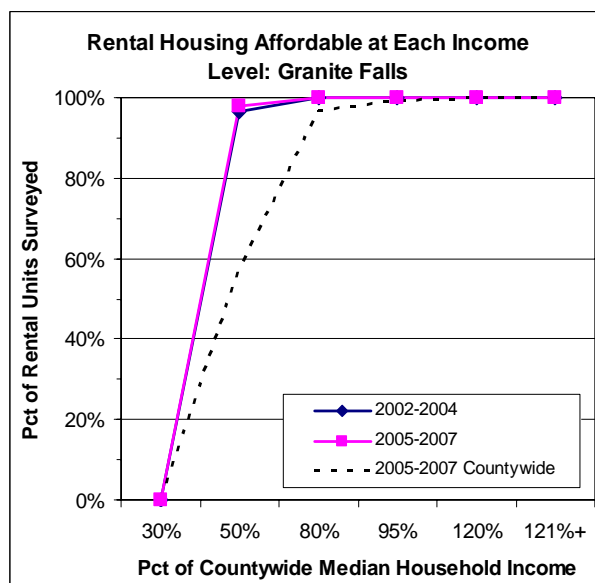
<sup>66</sup> For comparison to other cities, see Chart 3. For comparison to Granite Falls sales before 2002, see the 2002 SCT Housing Evaluation Report, p. 143.

### Rental Housing Affordability

Rental affordability in Granite Falls has changed very little between 2002-2004 and 2005-2007.

Affordability remains above the countywide average.<sup>67</sup>

Chart 48



	Granite Falls 2002-2004	Granite Falls 2005-2007	Countywide 2005-2007
Units Surveyed	30	48	90,839

Source: Dupre+Scott Apartment Advisors; analysis by Snohomish Co. PDS

### Assisted Housing

Table 35

	2000	2008 <sup>68</sup>	Change
Assisted Rental Units	30	30	0%
Voucher Users	37	31	-16%
Total Assisted Housing	67	61	-9%

Source: Snohomish Co. OHHCD

<sup>67</sup> For comparison to other cities, see Chart 4. For comparison to Granite Falls rents before 2002, see the 2002 SCT Housing Evaluation Report, p. 143.

<sup>68</sup> Includes units and vouchers gained by annexation.

# Granite Falls Profile

Table 36: Assisted Rental Housing Inventory

Tenancy	Household Type	Incomes Served				Asst Units	Emer Beds	CMI Units	Bedrooms				
		<30 %	31-50%	51-60%	61-80%				0	1	2	3	>3
Permanent	Senior/Disabled	7	23			30			26	4			
Totals, city of Granite Falls		7	23	0	0	30	0	0	0	26	4	0	0

Source: Snohomish Co. OHHCD

For the meanings of acronyms (e.g. CMI, DD) and other definitions, please see the Glossary section.

## Strategies

*Note: the following is repeated from the 2002 SCT Housing Evaluation Report, as the City of Granite Falls declined to submit an updated assessment.*

### Housing Element

City of Granite Falls housing element contains three overriding goals:

- Provide housing choices for current and future residents
- Sustain a constant supply of affordable housing
- Provide for people with special housing needs

To achieve these goals, the city adopted the following policies:

- Encourage an appropriate mix of residential densities
- Retain and rehabilitate existing or older housing stock
- Increase mixed-use and infill development
- Allow for adaptive reuse, conversions of existing structures, accessory dwelling units and manufactured housing
- Locate new housing within the existing sewer service area

### Implementation

With the focus on housing diversity, affordability and provision of housing for individuals with

special needs, Granite Falls combined a few strategies that encourage higher density development and preserve older housing stock. These strategies include:

- Creating small lot zoning districts (6500 sf)
- Offering developers density bonuses
- Encouraging development of low cost housing (or starter housing)
- Preventing subdivisions in the downtown area in order to preserve existing older housing

Further promoting housing choices, the city allows manufactured homes to locate in standard residential zones rather than limiting such housing development to parks.

### Future Housing Issues

The majority of new housing developments over the last few years in Granite Falls were largely affordable in nature, with most housing costing below \$200,000. With more than 200 new housing units built during this time, Granite Falls is turning its attention toward increasing commercial development in order to increase local employment opportunities. The city will continue meeting its housing goals by utilizing its existing strategies, with an added emphasis on mixed-use development in the commercially zoned areas to expand new housing opportunities while growing the city's employment base.

# Index Profile

## Demographics

Table 37

	2000	2006	Change
Population	157	155 <sup>69</sup>	-2; -1%

Source: Washington State OFM

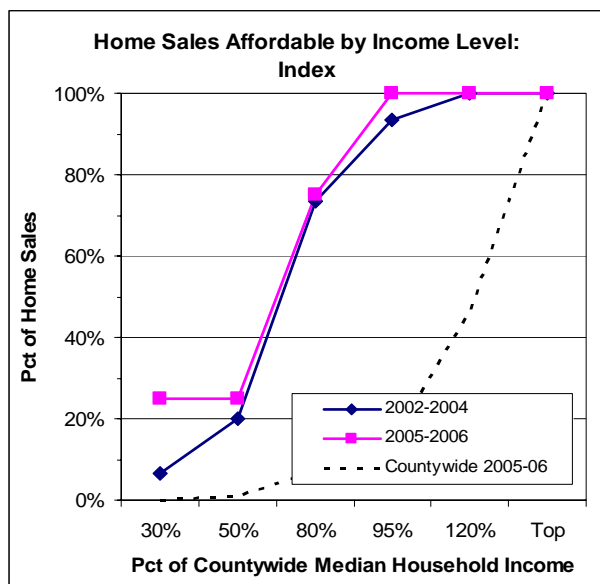
## Housing Conditions

### Market Rate Housing

#### Home Sales Affordability

Home sales affordability in Index rose between 2002-2004 and 2005-2006. However, the 2005-2006 data was based on a very small number of sales.<sup>70</sup>

Chart 49



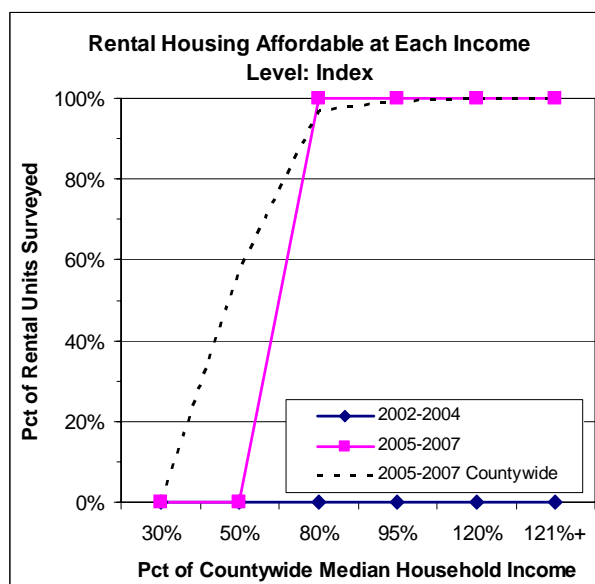
	Index 2002-2004	Index 2005-2006	Countywide 2005-2006
Total Sales	15	4	36,518

Source: Snohomish County Assessor sales records; analysis by Snohomish Co. PDS

### Rental Housing Affordability

Too few rental units (0 in 2002-04, and 1 in 2005-07) were surveyed within the city of Index to consider the results significant.<sup>71</sup>

Chart 50



	Index 2002-2004	Index 2005-2007	Countywide 2005-2007
Units Surveyed	0	1	90,839

Source: Dupre+Scott Apartment Advisors; analysis by Snohomish Co. PDS

### Assisted Housing

Table 38

	2000	2008 <sup>72</sup>	Change
Assisted Rental Units	0	0	0%
Voucher Users	1	2	100%
Total Assisted Housing	1	2	100%

Source: Snohomish Co. OHHCD

<sup>69</sup> Includes population gained by annexations.

<sup>70</sup> For comparison to other cities, see Chart 3. For comparison to Index sales before 2002, see the 2002 SCT Housing Evaluation Report, p. 147.

<sup>71</sup> For comparison to other cities, see Chart 4. For comparison to Index rents before 2002, see the 2002 SCT Housing Evaluation Report, p. 147.

<sup>72</sup> Includes units and vouchers gained by annexation.



# Index Profile

Table 39: Assisted Rental Housing Inventory

Tenancy	Household Type	Incomes Served				Asst Units	Emer Beds	CMI Units	Bedrooms				
		<30 %	31-50%	51-60%	61-80%				0	1	2	3	>3
Totals, town of Index		0	0	0	0	0	0	0	0	0	0	0	0

Source: Snohomish Co. OHHCD

For the meanings of acronyms (e.g. CMI, DD) and other definitions, please see the Glossary section.

## Strategies

*Note: the following is repeated from the 2002 SCT Housing Evaluation Report, as the Town of Index declined to submit an updated assessment.*

### Housing Element

Keeping the housing element attainable, City of Index adopted two main goals:

- Ensure adequate housing is available for existing and projected residents
- Maintain and create healthy residential neighborhoods

With attention focused on access and preservation, the strategies adopted to achieve these goals include:

- Coordinating with agencies that provide low and moderate income housing
- Support the retention and revitalization of older housing in the “Town” area

### Implementation

Much of the city’s existing housing stock is affordable or low-income. However, current

market trends show an increase of older homes being purchased, renovated, and used for vacation homes. As a result, the goal to preserve existing housing has been difficult, as the city struggles with ideas to prevent buyers from converting what was low rent property into high-end housing. Developing new low-income housing is also a challenge in that most developable property is contained within critical areas, which tends to increase development costs. Because Index is another rural community that lacks a sewer connection, providing low income or affordable housing for residents is a challenge.

### Future Housing Issues

In spite of the fact that Index has an increased number of displaced low-income renters, options to create affordable or low income housing for these individuals are limited. Without multi-family zoning, and with no plans to connect to a sewer line, the city believes preserving its existing housing is one important way of providing affordable housing. Specific rehabilitation programs are being considered as ways to achieve this goal.

# Lake Stevens Profile

## Demographics

Table 40

	2000	2006	Change
Population	6,361	9,650 <sup>73</sup>	3,289; 52%

Source: Washington State OFM

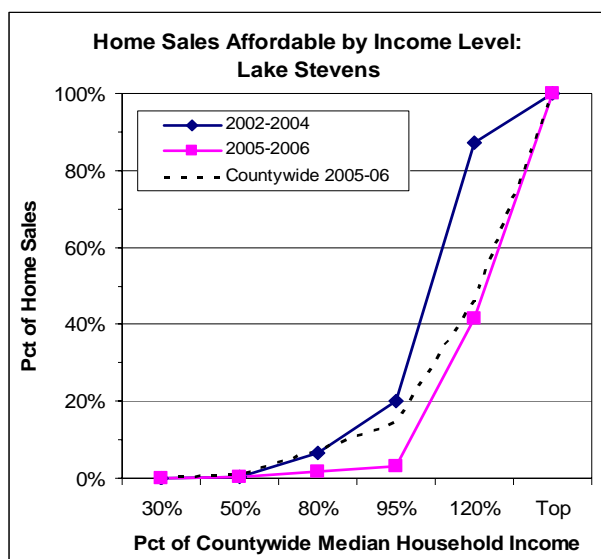
## Housing Conditions

### Market Rate Housing

#### Home Sales Affordability

Affordability in Lake Stevens dropped beneath the county average. The largest drop in affordability between 2002-2004 and 2005-2006 occurred at the 120% CMHI level, where affordability was more than halved. Lake Stevens is the least affordable large city at the moderate income level.<sup>74</sup>

Chart 51



	Lake Stevens 2002-2004	Lake Stevens 2005-2006	Countywide 2005-2006
Total Sales	565	437	36,518

Source: Snohomish County Assessor sales records; analysis by Snohomish Co. PDS

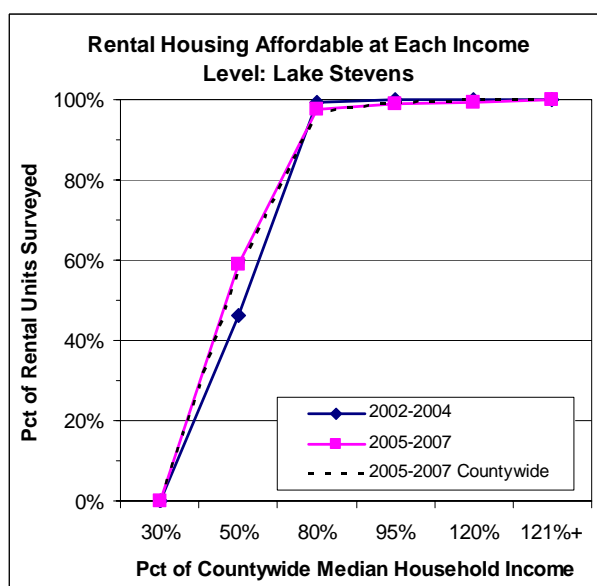
<sup>73</sup> Includes population gained by annexations.

<sup>74</sup> For comparison to other cities, see Chart 3. For comparison to Lake Stevens sales before 2002, see the 2002 SCT Housing Evaluation Report, p. 151.

### Rental Housing Affordability

Affordability of rents in Lake Stevens remains relatively even with that of the county average and unchanged in the two time frames. However, affordability at the 50% CMHI level rose slightly between 2002-2004 and 2005-2007, raising it to the county average.<sup>75</sup>

Chart 52



	Lake Stevens 2002-2004	Lake Stevens 2005-2007	Countywide 2005-2007
Units Surveyed	239	381	90,839

Source: Dupre+Scott Apartment Advisors; analysis by Snohomish Co. PDS

### Assisted Housing

Table 41

	2000	2008 <sup>76</sup>	Change
Assisted Rental Units	91	167	84%
Voucher Users	52	100	92%
Total Assisted Housing	143	267	87%

Source: Snohomish Co. OHHCD

<sup>75</sup> For comparison to other cities, see Chart 4. For comparison to Lake Stevens rents before 2002, see the 2002 SCT Housing Evaluation Report, p. 151.

<sup>76</sup> Includes units and vouchers gained by annexation.

# Lake Stevens Profile

Table 42: Assisted Rental Housing Inventory

Tenancy	Household Type	Incomes Served				Asst Units	Emer Beds	CMI Units	Bedrooms				
		<30 %	31-50%	51-60%	61-80%				0	1	2	3	>3
Permanent <sup>1</sup>	Family	24	31			55	9		17	31	7		
Permanent	Senior	14	22			36		4	36				
Permanent	Senior/Disabled	63	13			76			64	12			
Totals, city of Lake Stevens		101	66	0	0	167	9	4	0	117	43	7	0

Source: Snohomish Co. OHHCD

For the meanings of acronyms (e.g. CMI, DD) and other definitions, please see the Glossary section.

## Strategies

### Housing Element

City of Lake Stevens' housing element contains the following goals:

- Support variety of housing types and densities through regulations and capital investments
- Encourage new multi-family and small single family units compatible with existing neighborhoods
- Increase opportunity for purchase or rent affordable, safe and sanitary housing
- For the elderly, zone for high densities to encourage compact housing types and planned residential developments
- Strive to promote pedestrian activities, sense of community, and high quality design
- Streamline permit process
- Promote measures to prolong useful life of structures
- Move towards more affordable housing opportunities to all economic segments of population.

Some key strategies adopted to implement these goals include:

- Land use strategies (small lots, minimum density, density bonus)
- Administrative procedures (impact fee waiver, streamlined permitting)
- Development standards (flexible site requirements, alternative housing types)

The City is considering the use of innovative affordable housing techniques like inclusionary zoning, building code improvements, impact fee waivers, design standards, fast track permit processing, and area-wide housing authority.

## Implementation

Lake Stevens has implemented a number of strategies to achieve its range of goals. To encourage more affordability, strategies have included:

- Adoption of a Planned Residential Development (PRD) ordinance that allows for no minimum lot size and zero lot line

Lake Stevens also offers density bonuses through their PRD, however, development under the PRD has not occurred since the city was placed under a moratorium. Other implementation strategies have included:

- Creating mixed-use zones
- Allowing flexibility in street widths
- Permitting accessory dwelling units under the use-by-right approach

## Future Housing Issues

Lake Stevens will be looking to build and maintain an infrastructure that can support a vibrant, growing community. Though housing is an important issue, even more important is looking at ways to provide the type of social, employment, and transportation services currently not available, but very much needed. The city will rely partly on the private market to assist in building the proper infrastructure necessary to support the community's needs.

Lake Stevens needs to preserve the housing alternatives currently available and will be looking to increase the alternatives including cottage housing, work/live units and more mixed use areas. The City needs to work with the state and the county to begin housing production and preservation program.

# Lynnwood Profile

## Demographics

Table 43

	2000	2006	Change
Population	33,847	35,230 <sup>77</sup>	1,383; 5%

Source: Washington State OFM

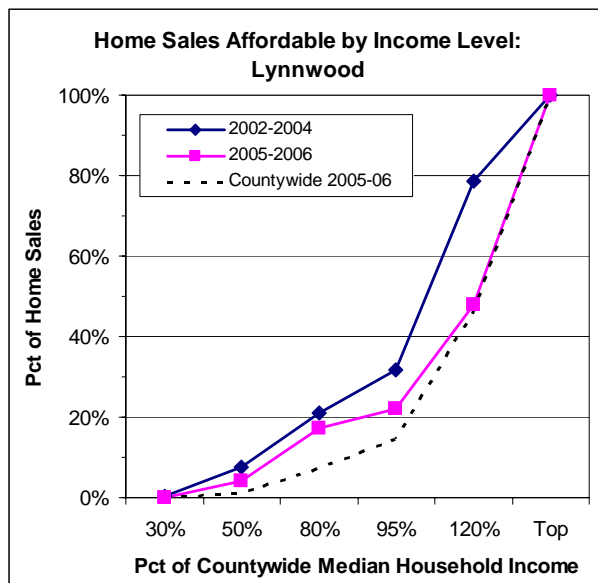
## Housing Conditions

### Market Rate Housing

#### Home Sales Affordability

Lynnwood home sales dropped more closely in line with the countywide average. The largest drop in affordability occurred at the 120% CMHI level where affordable sales went from 79% in 2002-2004 to 48% in 2005-2006.<sup>78</sup>

Chart 53



	Lynnwood 2002-2004	Lynnwood 2005-2006	Countywide 2005-2006
Total Sales	1,722	1,380	36,518

Source: Snohomish County Assessor sales records; analysis by Snohomish Co. PDS

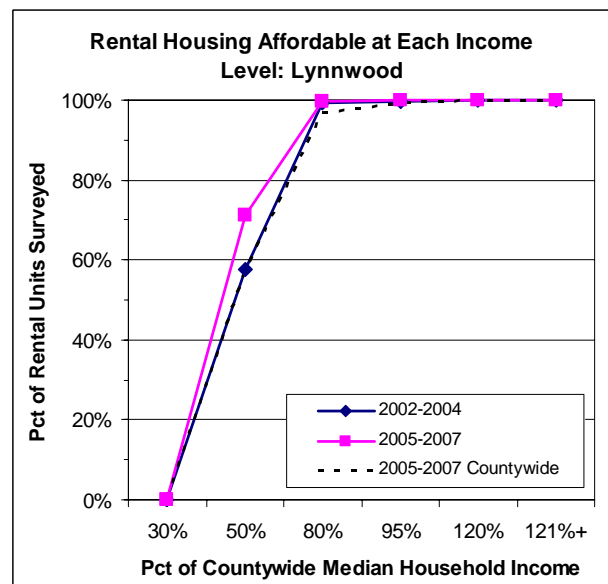
<sup>77</sup> Includes population gained by annexations.

<sup>78</sup> For comparison to other cities, see Chart 3. For comparison to Lynnwood sales before 2002, see the 2002 SCT Housing Evaluation Report, p. 155.

### Rental Housing Affordability

Affordability of rents in Lynnwood remains relatively even with that of the county average and unchanged in the two time frames. However, affordability at the 50% CMHI level rose slightly between 2002-2004 and 2005-2007, raising it 14 percentage points above the county average.<sup>79</sup>

Chart 54



	Lynnwood 2002-2004	Lynnwood 2005-2007	Countywide 2005-2007
Units Surveyed	8,012	7,759	90,839

Source: Dupre+Scott Apartment Advisors; analysis by Snohomish Co. PDS

### Assisted Housing

Table 44

	2000	2008 <sup>80</sup>	Change
Assisted Rental Units	705	1,259	79%
Voucher Users	553	563	2%
Total Assisted Housing	1,258	1,822	45%

Source: Snohomish Co. OHHCD

<sup>79</sup> For comparison to other cities, see Chart 4. For comparison to Lynnwood rents before 2002, see the 2002 SCT Housing Evaluation Report, p. 155.

<sup>80</sup> Includes units and vouchers gained by annexation.

# Lynnwood Profile

Table 45: Assisted Rental Housing Inventory

Tenancy	Household Type	Incomes Served				Asst Units	Emer Beds	CMI Units	Bedrooms				
		<30 %	31-50%	51-60%	61-80%				0	1	2	3	>3
Emergency	Family/Homeless	5				5	5						
Permanent	CMI <sup>1</sup>	4				1	4						1
Permanent	DD <sup>1</sup>	5				2							2
Permanent	Family	70	198	417	18	703		3	264	398	46	1	
Permanent	Family/Homeless	5		13	19	37			3	1	5	28	
Permanent	Senior	12	204	185	47	448			304	121	23		
Permanent	Senior/Disabled		37			37		9	28				
Transitional	Family/Homeless	8				8			4	3	1		
Transitional	Homeless	3				3				1		2	
Transitional	N/A	5	10			15				10	5		
Totals, city of Lynnwood		117	449	615	84	1259	9	3	9	603	534	80	34

Source: Snohomish Co. OHHC

For the meanings of acronyms (e.g. CMI, DD) and other definitions, please see the Glossary section.

## Strategies

### Housing Element

City of Lynnwood’s overall housing goal is to provide sufficient availability and variety of opportunities for safe, decent, and affordable housing in strong, cohesive neighborhoods that meet the needs of present and future residents of Lynnwood

Sub-goals for the city include:

- Preserve, protect, and enhance the quality, stability and character of established neighborhoods in Lynnwood.
- Provide for diverse, safe, and decent housing opportunities that meet local housing needs without encroachment into established single-family neighborhoods.
- Encourage the development of affordable housing for all income levels within the City.

Objectives and policies that work to support these goals include:

- Protect, enhance and revitalize existing neighborhoods and housing stock
- Allow mixed use development around the Community College;
- Allow a variety of innovative types of housing throughout the city;
- Comply with and use available funding sources to meet the city’s Fair Share housing allocation;
- Institute an affordable housing awareness/information program;

- Encourage development of housing for senior citizens.

### Implementation

High on the list of priorities is housing preservation, with particular emphasis on preserving the city’s single family homes and mobile home parks. Preservation efforts are largely driven by the city’s comprehensive plan target of a 60 percent single family to 40 percent multi-family housing ratio. Infill and redevelopment is allowed; however, the focus is on preserving existing housing.

In the Lynnwood City Center, the city has rezoned the downtown area to include higher density, mixed-use development that would be exempt from the 60/40 requirement. Lynnwood City Center project is intended to redevelop the major commercial area near I-5 and 196th Street, allowing for increased densities not permitted under current regulations.

### Future Housing Issues

The future for Lynnwood is to continue its focus on preserving existing single family residential neighborhoods, while incorporating higher densities within the city center area. To support an increase in commercial activity, the city will look to include a mix of housing types that would allow for high density, multi-family (condominiums/ townhouses) units. The city is also has an ongoing project to evaluate its existing development standards and regulations to ensure success in achieving their housing goals.

# Marysville Profile

## Demographics

Table 46

	2000	2006	Change
Population	25,315	32,150 <sup>81</sup>	6,835; 27%

Source: Washington State OFM

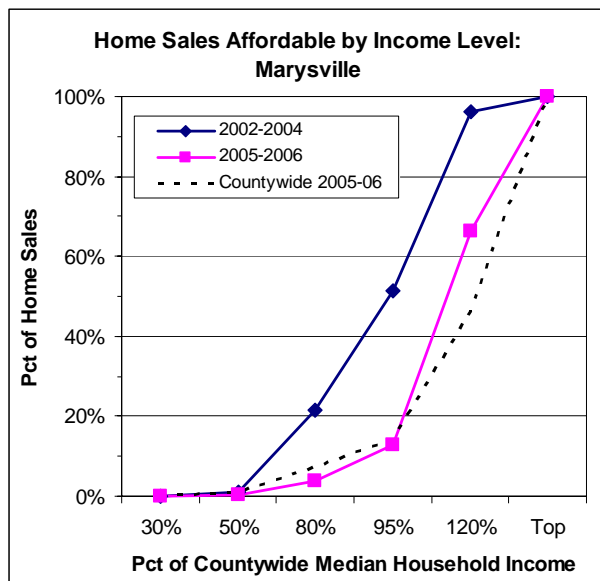
## Housing Conditions

### Market Rate Housing

#### Home Sales Affordability

Affordability at the moderate income level dropped in Marysville from 52% of home sales in 2002-2004 to 13% of home sales in 2005-2006. The affordability of 2005-2006 home sales closely track the countywide average.<sup>82</sup>

Chart 55



	Marysville 2002-2004	Marysville 2005-2006	Countywide 2005-2006
Total Sales	2,271	1,958	36,518

Source: Snohomish County Assessor sales records; analysis by Snohomish Co. PDS

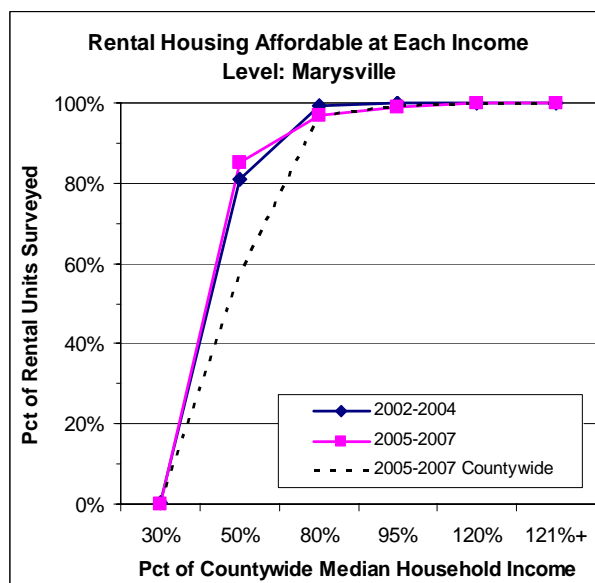
<sup>81</sup> Includes population gained by annexations.

<sup>82</sup> For comparison to other cities, see Chart 3. For comparison to Marysville sales before 2002, see the 2002 SCT Housing Evaluation Report, p. 159.

### Rental Housing Affordability

Rental affordability in Marysville remains relatively unchanged. In 2005-2007, rental affordability at the very-low income level was 28 percentage points higher than the county average.<sup>83</sup>

Chart 56



	Marysville 2002-2004	Marysville 2005-2007	Countywide 2005-2007
Units Surveyed	1,806	1,511	90,839

Source: Dupre+Scott Apartment Advisors; analysis by Snohomish Co. PDS

### Assisted Housing

Table 47

	2000	2008 <sup>84</sup>	Change
Assisted Rental Units	979	984	1%
Voucher Users	321	340	6%
Total Assisted Housing	1,300	1,324	2%

Source: Snohomish Co. OHHCD

<sup>83</sup> For comparison to other cities, see Chart 4. For comparison to Marysville rents before 2002, see the 2002 SCT Housing Evaluation Report, p. 159.

<sup>84</sup> Includes units and vouchers gained by annexation.

# Marysville Profile

Table 48: Assisted Rental Housing Inventory

Tenancy	Household Type	Incomes Served				Asst Units	Emer Beds	CMI Units	Bedrooms					
		<30 %	31-50%	51-60%	61-80%				0	1	2	3	>3	
Permanent <sup>1</sup>	All		46	83		129				81	48			
Permanent	CMI <sup>1</sup>		31			17		15	13	15	3			
Permanent	Family	44	119	281	26	470		2		168	256	46	3	
Permanent	Senior	156	137			293		9		261	32			
Permanent	Senior/Disabled		45			45				41	4			
Transitional	Homeless	12				12					2	3	1	
N/A	Single persons		18			18			18					
Totals, city of Marysville		212	396	364	26	984		26	31	485	378	97	4	

Source: Snohomish Co. OHHCD

For the meanings of acronyms (e.g. CMI, DD) and other definitions, please see the Glossary section.

## Strategies

### Housing Element

Marysville’s main housing goals include:

- Ensuring all residents have the opportunity to obtain safe, sanitary, and affordable housing
- Respecting the character of existing residential neighborhoods
- Working with other elements of the comprehensive plan to better understand and enhance their relationship to housing
- Weighing benefits to community against the cost of land use policies and regulations that contribute to housing costs

Key affordable housing strategies include:

- Increasing flexibility and creative approaches to housing development and design
- Allowing for small lot and cottage housing
- Developing and preserving mobile home parks
- Adopting a planned unit development ordinance to allow for variety of housing types and site planning techniques
- Allowing accessory dwellings, duplexes and certain multi-family housing in single family zones
- Promoting mixed-use and infill development
- Ensuring regulations and permit processing requirements are reasonable, predictable and do not adversely impact housing costs

### Implementation

Marysville’s emphasis on housing development is less on preservation and more on creating quality,

new development. To ensure an adequate supply of affordable housing within the new development, the city has implemented a number of strategies that include:

- Offering a density bonus
- Allowing lot size averaging
- Reducing lot sizes (3500 sf detached, 2000 sf attached units through PRD provisions)
- Permitting detached accessory dwelling units
- Offering flexibility in housing techniques by using zero lot lines and flexibility in setbacks

Some infill development has occurred; however, a fair amount of land remains vacant, such as in the downtown area, so most housing development is in new subdivisions. To ensure policies and regulations do not contribute to the cost of housing, the city has continued looking for ways to streamline the permit process, which includes changing to a hearing examiner system and consolidating the public works and planning departments.

### Future Housing Issues

Housing in Marysville is considered largely affordable. The City has a high percentage (85%) of its rental housing affordable to very low-income households, a high percentage of assisted housing, and a large number of mobile/manufactured home parks and units within the City limits. Therefore, the City is focusing on preserving existing affordable housing and improving the quality and design of new owner and rental housing, in addition to diversifying its housing mix to include housing attractive to middle and upper-income households.



## Marysville Profile

Residents in particular have expressed a desire to see more upper-end housing developed in the city as these choices are not currently available to move-up buyers. The City has implemented a number of zoning measures to provide for greater flexibility in site design for new developments, while simultaneously increasing design standards. This has been part of its effort to achieve higher

quality in design while reducing land costs through allowances for smaller lot sizes. As the City has a large number of mobile/manufactured home parks and units, which are vulnerable to redevelopment, the City is also investigating mechanisms for long term preservation of some of these units in its affordable housing stock.



# Marysville Profile

# Mill Creek Profile

## Demographics

Table 49

	2000	2006	Change
Population	11,525	17,460 <sup>85</sup>	5,935; 51%

Source: Washington State OFM

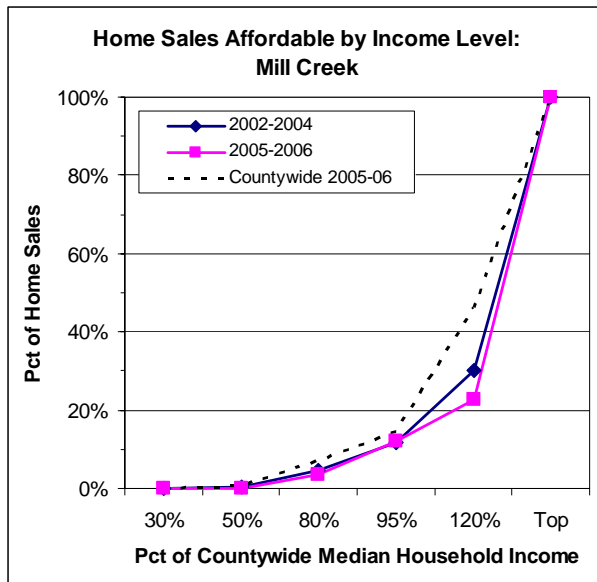
## Housing Conditions

### Market Rate Housing

#### Home Sales Affordability

Mill Creek home sales affordability remained relatively unchanged. Home sales remain less affordable in Mill Creek than the average countywide.<sup>86</sup>

Chart 57



	Mill Creek 2002-2004	Mill Creek 2005-2006	Countywide 2005-2006
Total Sales	1,124	845	36,518

Source: Snohomish County Assessor sales records; analysis by Snohomish Co. PDS

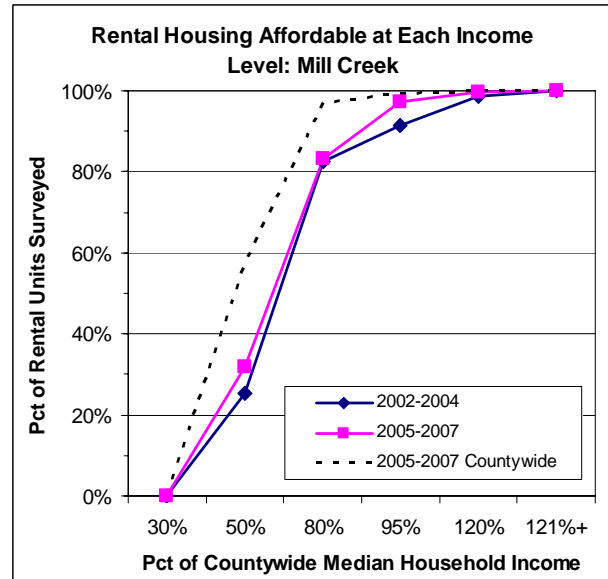
<sup>85</sup> Includes population gained by annexations.

<sup>86</sup> For comparison to other cities, see Chart 3. For comparison to Mill Creek sales before 2002, see the 2002 SCT Housing Evaluation Report, p. 163.

### Rental Housing Affordability

Rental affordability in Mill Creek did not change significantly between 2002-2004 and 2005-2007. In 2005-2007, Mill Creek rents were 25% less affordable than the county average at the very-low income level.<sup>87</sup>

Chart 58



	Mill Creek 2002-2004	Mill Creek 2005-2007	Countywide 2005-2007
Units Surveyed	4,981	4,841	90,839

Source: Dupre+Scott Apartment Advisors; analysis by Snohomish Co. PDS

### Assisted Housing

Table 50

	2000	2008 <sup>88</sup>	Change
Assisted Rental Units	56	332	475%
Voucher Users	31	135	335%
Total Assisted Housing	87	457	425%

Source: Snohomish Co. OHHCD

<sup>87</sup> For comparison to other cities, see Chart 4. For comparison to Mill Creek rents before 2002, see the 2002 SCT Housing Evaluation Report, p. 163.

<sup>88</sup> Includes units and vouchers gained by annexation.

# Mill Creek Profile

Table 51: Assisted Rental Housing Inventory

Tenancy	Household Type	Incomes Served				Asst Units	Emer Beds	CMI Units	Bedrooms				
		<30 %	31-50%	51-60%	61-80%				0	1	2	3	>3
Permanent <sup>1</sup>	Family		3		8	11			8	3			
Permanent	Senior		45			45		16	26	3			
Permanent	Large Family		100	166		266			83	83	52	48	
Totals, city of Mill Creek		0	148	166	8	322	0	0	16	117	89	52	48

Source: Snohomish Co. OHHCD

For the meanings of acronyms (e.g. CMI, DD) and other definitions, please see the Glossary section.

## Strategies

### Housing Element

Because housing in Mill Creek is more expensive than in most other cities in Snohomish County, the housing element for City of Mill Creek centers largely on:

Creating affordable housing opportunities.

Key policies contained within the housing element include:

- The City will work with the development community to encourage affordable housing within the City.
- The City will cooperate with surrounding jurisdictions and the County to provide housing for all economic segments of the community.
- The City will work with Snohomish County and other cities and towns in the County to develop a methodology that fairly allocates affordable housing throughout the County.
- The City shall pursue strategies that encourage a variety of housing choices to be developed. Examples of the types of housing that will be considered are accessory dwelling units, congregate care facilities, retirement homes, mixed-use development, multifamily complexes, inclusionary zoning, manufactured housing and home-sharing programs.
- The City will strive to accommodate the special needs of various segments of the community including the elderly, developmentally disabled, physically handicapped and others with housing needs.
- The City will take steps to ensure that development regulations and housing policies will preserve existing residential neighborhoods.

- The City will consider the effect new regulations will have on existing residential neighborhoods as well as the impact on future construction within the community, prior to enacting changes in the zoning and development codes.

### Implementation

The key strategies outlined in the city’s housing element include:

- The City will participate in regional discussions on how to plan for adequate affordable housing for very low, low, moderate and middle income households consistent with the Countywide Planning Policies.
- The City will participate in the development of any Countywide monitoring program that will determine the Countywide status of housing.
- As a part of its implementation of the Comprehensive Plan, the City will continue to consider zoning mechanisms and development standards that can increase density in appropriate areas. These mechanisms include compact development, minimum densities for selected residential zone districts, planned residential development, and zero lot line development and density bonuses for up-zoning. Most of these mechanisms are available in the City’s development regulations and have been used in the SR 527 Corridor Subarea, as well as other areas in the City.
- The City will continue to update its zoning ordinance to include strategies that encourage affordable housing and provide housing for special needs populations such as mixed-use development, congregate care facilities,

retirement homes, accessory apartments and inclusionary zoning.

- To keep the costs of new housing to a minimum, the City will review its permit process to ensure that it is efficient and does not add significantly to development costs.

### **Future Housing Issues**

Housing development in Mill Creek will take into consideration ways to address water and air quality, noise and preserving of the natural

environment while implementing low impact development techniques and build green materials into existing and new developments. Concurrently, Mill Creek will maintain its commitment to utilizing its affordable housing strategies as they create high density, pedestrian active and transit-oriented development in areas like its developing East Gateway Urban Village.

# Mill Creek Profile

# Monroe Profile

## Demographics

Table 52

	2000	2006	Change
Population	13,795	16,170 <sup>89</sup>	2,375; 17%

Source: Washington State OFM

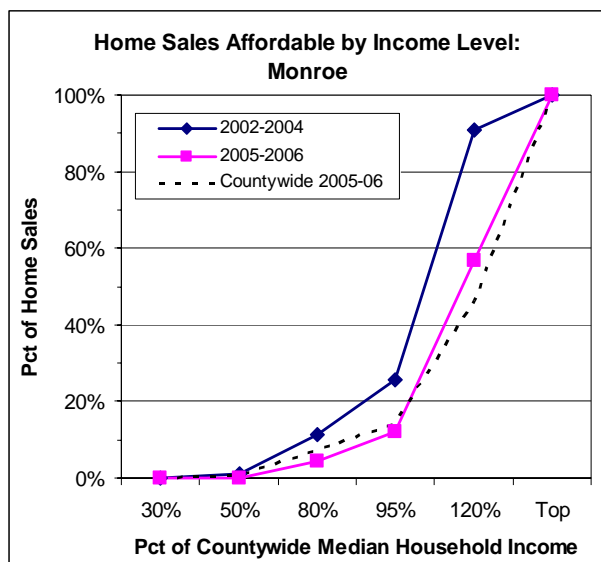
## Housing Conditions

### Market Rate Housing

#### Home Sales Affordability

Affordability dropped in Monroe home sales between 2002-2004 and 2005-2006 at three income levels. Low income homebuyers found 7% fewer affordable homes. Moderate income homebuyers found 13% fewer affordable homes. And households with 120% of the CMHI found 34% fewer affordable homes.<sup>90</sup>

Chart 59



	Monroe 2002-2004	Monroe 2005-2006	Countywide 2005-2006
Total Sales	1,185	1,012	36,518

Source: Snohomish County Assessor sales records; analysis by Snohomish Co. PDS

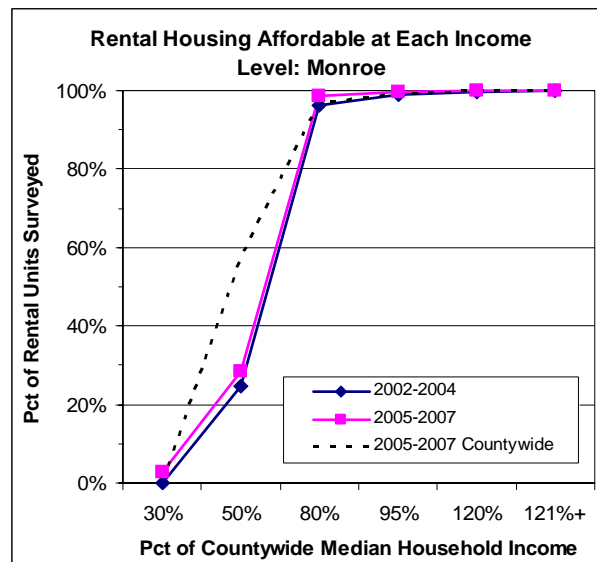
<sup>89</sup> Includes population gained by annexations.

<sup>90</sup> For comparison to other cities, see Chart 3. For comparison to Monroe sales before 2002, see the 2002 SCT Housing Evaluation Report, p. 167.

### Rental Housing Affordability

Rental affordability in Monroe at the very-low income level is approximately half of the countywide average in 2005-2007. Rental affordability did not change significantly between 2002-2004 and 2005-2007.<sup>91</sup>

Chart 60



	Monroe 2002-2004	Monroe 2005-2007	Countywide 2005-2007
Units Surveyed	1,200	919	90,839

Source: Dupre+Scott Apartment Advisors; analysis by Snohomish Co. PDS

### Assisted Housing

Table 53

	2000	2008 <sup>92</sup>	Change
Assisted Rental Units	178	179	1%
Voucher Users	52	57	10%
Total Assisted Housing	230	236	3%

Source: Snohomish Co. OHHCD

<sup>91</sup> For comparison to other cities, see Chart 4. For comparison to Monroe rents before 2002, see the 2002 SCT Housing Evaluation Report, p. 167.

<sup>92</sup> Includes units and vouchers gained by annexation.

# Monroe Profile

Table 54: Assisted Rental Housing Inventory

Tenancy	Household Type	Incomes Served				Asst Units	Emer Beds	CMI Units	Bedrooms					
		<30 %	31-50%	51-60%	61-80%				0	1	2	3	>3	
Emergency <sup>1</sup>	Single Women	16				1	16							
Permanent <sup>1</sup>	CMI <sup>1</sup>	8				2		2						2
Permanent	Family	15	37			52					44	8		
Permanent	Senior	14	46			60			56	4				
Permanent	Senior/Disabled	29	35			64			58	6				
Totals, city of Monroe		82	118	0	0	179	16	2	0	114	54	8	2	

Source: Snohomish Co. OHHCD

For the meanings of acronyms (e.g. CMI, DD) and other definitions, please see the Glossary section.

## Strategies

### Housing Element

City of Monroe’s housing element contains the following goals:

- Promote a variety of residential densities and housing types
- Promote fair and equal access to housing
- Promote strong residential neighborhoods through investment in physical improvements
- Encourage availability of affordable housing
- Maintain and revitalize neighborhoods

Several strategies have been adopted to support these goals, with the affordable housing strategies including:

- Requiring a percentage of dwelling units to meet affordability criteria
- Providing density incentives
- Rezoning land to allow for higher densities
- Eliminating current occupancy restrictions on accessory dwelling units
- Allowing for mixed use
- Providing for more flexible development standards (i.e. street widths, setbacks, and lot coverage)

### Implementation

City of Monroe has amended its Planned Residential Development ordinance to include an affordable housing component, which adds greater emphasis on promoting affordability in new housing developments. Mixed use development is permitted within the current code, which was recently amended to increase the height limit in the downtown area, and requiring 1/3 of a three-story building to be dedicated for residential use. While Monroe’s policies require a housing ratio of 60 percent single family and 40 percent multi-family, the city is currently looking to amend existing codes to increase density by creating flexibility in street widths and sidewalks, allowing detached accessory dwelling units be subject to an administrative review process, and allowing manufactured home parks at a density of up to 8 units per acre, through a special approval process similar to a PRD.

### Future Housing Issues

Monroe does not expect to amend further the housing element; rather the focus will be on creating the tools needed to meet its existing goals. Some of the actions noted above, such as revising the accessory dwelling unit and PRD ordinances, are some of the tools designed to promote development of affordable housing.

# Mountlake Terrace Profile

## Demographics

Table 55

	2000	2006	Change
Population	20,362	20,390 <sup>93</sup>	28; <1%

Source: Washington State OFM

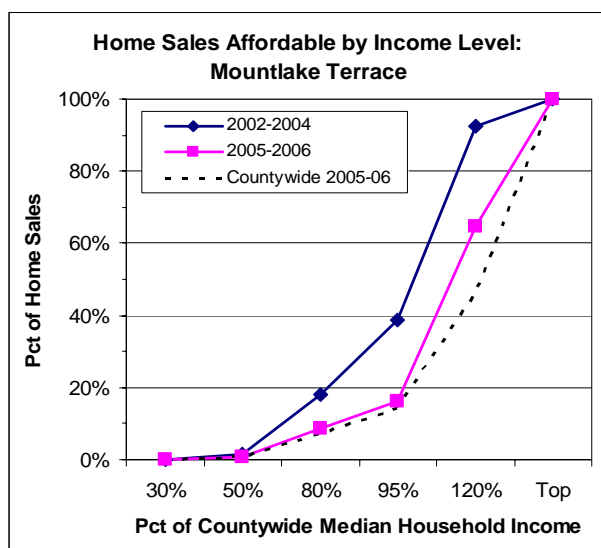
## Housing Conditions

### Market Rate Housing

#### Home Sales Affordability

Affordability of 2005-2006 home sales in Mountlake Terrace track closely with the countywide average. This represents a drop from the 2002-2004 trend. Home sales affordable at 95% of CMHI dropped more than half in this time frame.<sup>94</sup>

Chart 61



	Mtlk Terr 2002-2004	Mtlk Terr 2005-2006	Countywide 2005-2006
Total Sales	1,244	897	36,518

Source: Snohomish County Assessor sales records; analysis by Snohomish Co. PDS

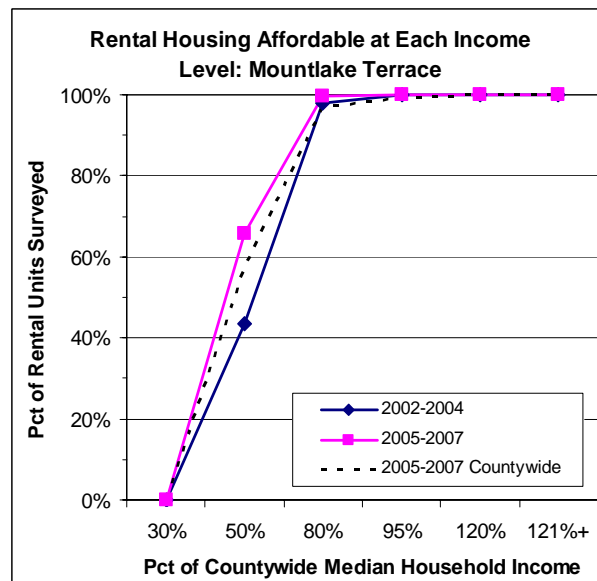
<sup>93</sup> Includes population gained by annexations.

<sup>94</sup> For comparison to other cities, see Chart 3. For comparison to Mountlake Terrace sales before 2002, see the 2002 SCT Housing Evaluation Report, p. 171.

### Rental Housing Affordability

Rental affordability in Mountlake Terrace at the very-low income level rose 23 percentage points between 2002-2004 and 2005-2007. This rise in affordability brought Mountlake Terrace just above the average of the county.<sup>95</sup>

Chart 62



	Mtlk Terr 2002-2004	Mtlk Terr 2005-2007	Countywide 2005-2007
Units Surveyed	5,674	5,312	90,839

Source: Dupre+Scott Apartment Advisors; analysis by Snohomish Co. PDS

### Assisted Housing

Table 56

	2000	2008 <sup>96</sup>	Change
Assisted Rental Units	230	115	-50%
Voucher Users	131	121	-8%
Total Assisted Housing	361	236	-35%

Source: Snohomish Co. OHHCD

<sup>95</sup> For comparison to other cities, see Chart 4. For comparison to Mountlake Terrace rents before 2002, see the 2002 SCT Housing Evaluation Report, p. 171.

<sup>96</sup> Includes units and vouchers gained by annexation.



# Mountlake Terrace Profile

Table 57: Assisted Rental Housing Inventory

Tenancy	Household Type	Incomes Served				Asst Units	Emer Beds	CMI Units	Bedrooms					
		<30 %	31-50%	51-60%	61-80%				0	1	2	3	>3	
Permanent	AIDS	2				2					2			
Permanent	Family	28	83		2	113				15	47	51		
Totals, city of Mountlake Terrace		30	83	0	2	115	0	0	0	15	49	51	0	

Source: Snohomish Co. OHHCD

For the meanings of acronyms (e.g. CMI, DD) and other definitions, please see the Glossary section.

## Strategies

### Housing Element

Goals contained within Mountlake Terrace’s housing element include:

- Reasonable accommodation of projected population
- Diversity of housing
- Affordability for a range of income levels
- Residential neighborhoods with vitality and character
- Housing options for people with special needs

Key affordability strategies to meet these goals include:

- Accommodate 2025 population.
- Use strategies to provide more affordable housing if a credible study shows that housing costs in Mountlake Terrace exceed that of most other nearby jurisdictions;
- Ensure a timely, fair, and predictable permitting process
- Encourage a variety of housing sizes to meet the diverse needs of individuals and families

- Work with agencies such as HASCO

### Implementation

The City adopted new residential development codes in 2007. The codes allow more flexibility in building setbacks for residential lots and allow detached (as well as attached) accessory dwellings in single-family districts. The codes also establish multi-family design standards to encourage more attractive, pedestrian-friendly development; at the same time, lot coverage and parking requirements are made more flexible in the multi-family districts. In addition, the City adopted a Town Center Plan that, by 2025, is expected to add 737 housing units downtown.

### Future Housing Issues

The Planning Commission recommended new code provisions for cottage housing. However, the City Council chose to not adopt the recommendations at this time. The Council has asked for more information to be provided later in 2007 and may consider other cottage housing options in the future.

# Mukilteo Profile

## Demographics

Table 58

	2000	2006	Change
Population	18,019	19,620 <sup>97</sup>	1,601; 9%

Source: Washington State OFM

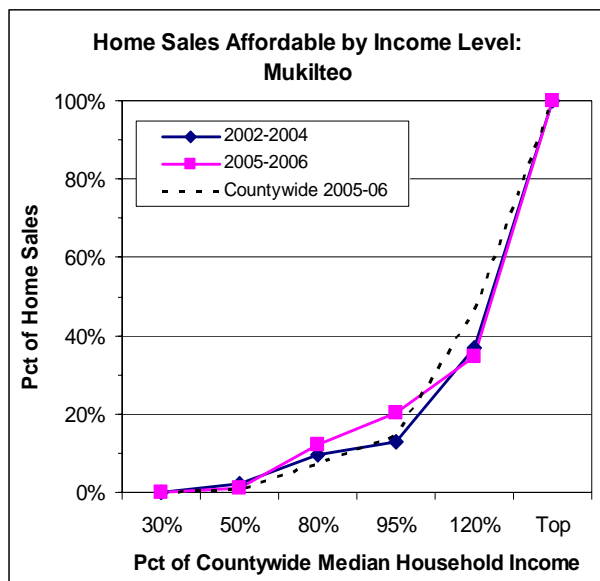
## Housing Conditions

### Market Rate Housing

#### Home Sales Affordability

Mukilteo home sales affordable at the moderate income level rose modestly between 2002-2004 and 2005-2006. Mukilteo is the only city where this occurred. However, overall, affordability in Mukilteo home sales remained unchanged.<sup>98</sup>

Chart 63



	Mukilteo 2002-2004	Mukilteo 2005-2006	Countywide 2005-2006
Total Sales	1,387	1,181	36,518

Source: Snohomish County Assessor sales records; analysis by Snohomish Co. PDS

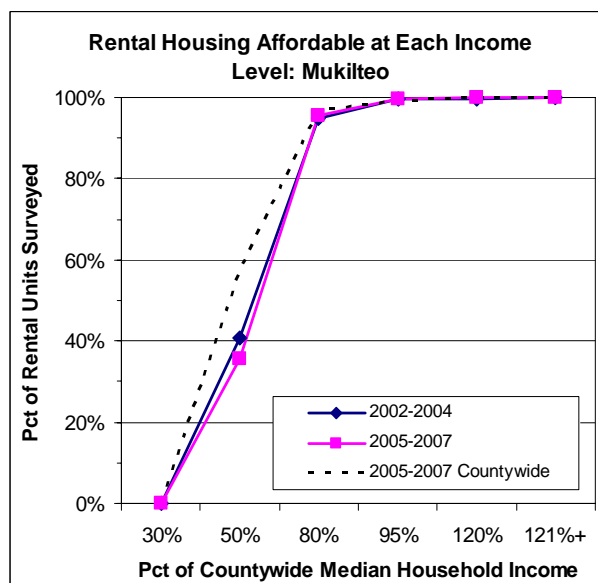
<sup>97</sup> Includes population gained by annexations.

<sup>98</sup> For comparison to other cities, see Chart 3. For comparison to Mukilteo sales before 2002, see the 2002 SCT Housing Evaluation Report, p. 175.

### Rental Housing Affordability

No significant changes in affordability occurred between 2002-2004 and 2005-2007 in Mukilteo. Affordability at the very-low income level is 21% below the county average in 2005-2007.<sup>99</sup>

Chart 64



	Mukilteo 2002-2004	Mukilteo 2005-2007	Countywide 2005-2007
Units Surveyed	5,311	5,361	90,839

Source: Dupre+Scott Apartment Advisors; analysis by Snohomish Co. PDS

### Assisted Housing

Table 59

	2000	2008 <sup>100</sup>	Change
Assisted Rental Units	61	61	0%
Voucher Users	112	60	-46%
Total Assisted Housing	173	121	-30%

Source: Snohomish Co. OHHCD

<sup>99</sup> For comparison to other cities, see Chart 4. For comparison to Mukilteo rents before 2002, see the 2002 SCT Housing Evaluation Report, p. 175.

<sup>100</sup> Includes units and vouchers gained by annexation.

# Mukilteo Profile

Table 60: Assisted Rental Housing Inventory

Tenancy	Household Type	Incomes Served				Asst Units	Emer Beds	CMI Units	Bedrooms				
		<30 %	31-50%	51-60%	61-80%				0	1	2	3	>3
Permanent	N/A		61			61			25	36			
Totals, city of Mukilteo		0	61	0	0	61	0	0	0	25	36	0	0

Source: Snohomish Co. OHHCD

For the meanings of acronyms (e.g. CMI, DD) and other definitions, please see the Glossary section.

## Strategies

### Housing Element

Because Mukilteo’s housing stock is relatively higher priced and newer than in most Snohomish County jurisdictions, the housing element contains the following policies:

- Ensure housing development meets market demand, promote residential maintenance to prevent deterioration
- Increase density in multi-family residential districts
- Monitor the supply of affordable housing
- Provide adult family homes and residential care facilities in multifamily zoned areas
- Establish standards for accessory dwelling units
- Evaluate housing rehabilitation programs for older and historical homes

### Implementation

City of Mukilteo has a substantially high median housing value compared to other cities in Snohomish County. The 2000 Census shows the median home value was \$272,300, which was up from \$181,800 in 1990. With the high cost of land in Mukilteo, providing affordable housing through the private market has been difficult. However, strategies used by the city to encourage affordability have included:

- Allowing small lot developments (5000 sf), offering density bonuses and transfers of density credits
- Creating flexibility in set backs, parking requirements, and sidewalk and street widths
- Allowing lot size averaging
- Streamlining the administrative permit review procedures
- Allowing the location of manufactured homes in single family zones
- Encouraging mixed-use development
- Cottage code was adopted to allow more affordable homes on smaller lots
- Re-zones took place to preserve existing multi-family housing

The city is interested in promoting infill development as well as using commercially zoned land for mixed-use purposes. Mukilteo had the fourth highest percentage, 55.3% of total residential permits issued between 1996 and 2000 representing non single family permits, after Bothell, Lynnwood, and Everett.

### Future Housing Issues

As Mukilteo looks for ways to provide affordable housing opportunities, the accessory dwelling ordinance will be modified to allow for detached housing, which is not permitted under existing single family residential zoning code. Also, additional re-zones are being sought to preserve existing multi-family housing.

# Snohomish Profile

## Demographics

Table 61

	2000	2006	Change
Population	8,494	8,920 <sup>101</sup>	426; 5%

Source: Washington State OFM

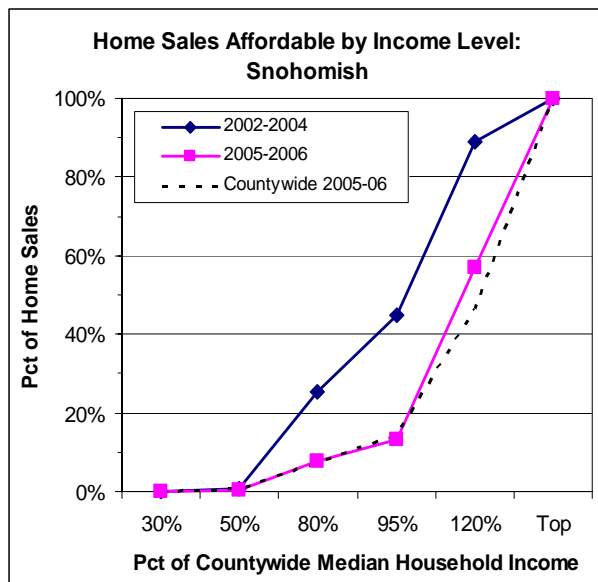
## Housing Conditions

### Market Rate Housing

#### Home Sales Affordability

Homes sales affordability dropped at three income levels in the city of Snohomish. Affordability in 2005-2006 at the low and moderate income levels dropped to a third of the levels of 2002-2004. In 2005-2006, city of Snohomish affordability follows the countywide average closely.<sup>102</sup>

Chart 65



	Snohomish 2002-2004	Snohomish 2005-2006	Countywide 2005-2006
Total Sales	480	419	36,518

Source: Snohomish County Assessor sales records; analysis by Snohomish Co. PDS

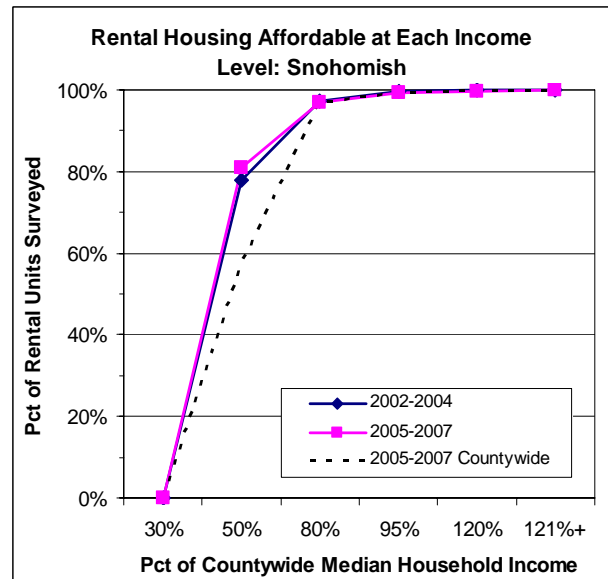
<sup>101</sup> Includes population gained by annexations.

<sup>102</sup> For comparison to other cities, see Chart 3. For comparison to Snohomish sales before 2002, see the 2002 SCT Housing Evaluation Report, p. 179.

### Rental Housing Affordability

Affordability of rents in the city of Snohomish is relatively unchanged between 2002-2004 and 2005-2007. Affordability at the very low income level is 24% above that of the countywide average.<sup>103</sup>

Chart 66



	Snohomish 2002-2004	Snohomish 2005-2007	Countywide 2005-2007
Units Surveyed	248	280	90,839

Source: Dupre+Scott Apartment Advisors; analysis by Snohomish Co. PDS

### Assisted Housing

Table 62

	2000	2008 <sup>104</sup>	Change
Assisted Rental Units	276	254	-8%
Voucher Users	85	80	-6%
Total Assisted Housing	361	334	-7%

Source: Snohomish Co. OHHCD

<sup>103</sup> For comparison to other cities, see Chart 4. For comparison to Snohomish rents before 2002, see the 2002 SCT Housing Evaluation Report, p. 179.

<sup>104</sup> Includes units and vouchers gained by annexation.

# Snohomish Profile

Table 63: Assisted Rental Housing Inventory

Tenancy	Household Type	Incomes Served				Asst Units	Emer Beds	CMI Units	Bedrooms				
		<30 %	31-50%	51-60%	61-80%				0	1	2	3	>3
Permanent	Family	6	9			15				12	3		
Permanent	Family/Senior			60		60			25	30	6		
Permanent	Family/Senior/Disabled			21		21			8	5	7	1	
Permanent	Physically Disabled	4				1							1
Permanent	Senior	74	42			116		3	102	14			
Permanent	Senior/Family	5	23			28			13	15			
Transitional	Single persons	4				4			4				
Transitional	Women/Homeless	9				9							1
Totals, city of Snohomish		102	74	81	0	254	0	3	8	149	78	10	2

Source: Snohomish Co. OHHCD

For the meanings of acronyms (e.g. CMI, DD) and other definitions, please see the Glossary section.

## Strategies

### Housing Element

Contained in the City of Snohomish housing element are the following eight goals:

- Ensure housing for individuals at all economic levels and with special needs
- Ensure over 50 percent of housing units are single family detached
- Ensure design and scale of new residential development meets character of existing neighborhood
- Increase residential densities
- Maintain 50 percent owner occupied units
- Ensure development regulations allow for production of lowest cost housing
- Preserve and enhance historic character and heritage of city
- Improve appearance of the city through design and neighborhood planning

The strategies adopted to support these goals are many. However, the city’s key affordability strategies include:

- Encourage innovative designs that reduce cost of owner occupied and rental units
- Allow accessory apartments and mobile homes in single family zones
- Allow for reduction of lot sizes and infrastructure requirements for single family developments
- Transfer density to the buildable portion of the site

- Minimize time to approve and issue completed residential building permits, and charge no impact fees for new residential development

### Implementation

Under the city’s Planned Residential Development ordinance (adopted in 1993), the city allows for small lot development (3000 sf with critical areas) and narrower sidewalks (3 to 4 ft in critical areas), setbacks, and streets (30 ft). With more development occurring on lots in places with critical areas, the city is allowing for greater flexibility in its layouts, such as zero lot line developments, which allows for densities otherwise not feasible under the standard development codes. Other affordability strategies include:

- Allowing manufactured homes in all single family zoned areas,
- Encouraging mixed-use development
- Allowing for detached accessory dwelling units

The City of Snohomish also assists low income developers by:

- Offering a fee waiver for water and sewer connections
- Vacating right of ways at no cost

### Future Housing Issues

It is anticipated that the City of Snohomish will have a difficult time creating affordable housing opportunities as market values continue to rise. Despite this, Snohomish will continue to implement the affordability strategies allowed under existing regulations.

# Stanwood Profile

## Demographics

Table 64

	2000	2006	Change
Population	3,923	4,940 <sup>105</sup>	1,017; 26%

Source: Washington State OFM

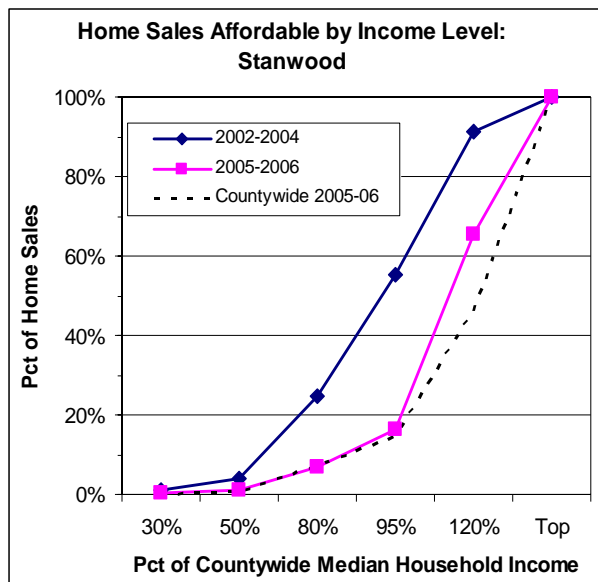
## Housing Conditions

### Market Rate Housing

#### Home Sales Affordability

Homes sales affordability dropped at three income levels in Stanwood. Affordability in 2005-2006 at the low and moderate income levels dropped to a third of the levels of 2002-2004. In 2005-2006, Stanwood affordability follows the countywide average closely.<sup>106</sup>

Chart 67



	Stanwood 2002-2004	Stanwood 2005-2006	Countywide 2005-2006
Total Sales	410	480	36,518

Source: Snohomish County Assessor sales records; analysis by Snohomish Co. PDS

<sup>105</sup> Includes population gained by annexations.

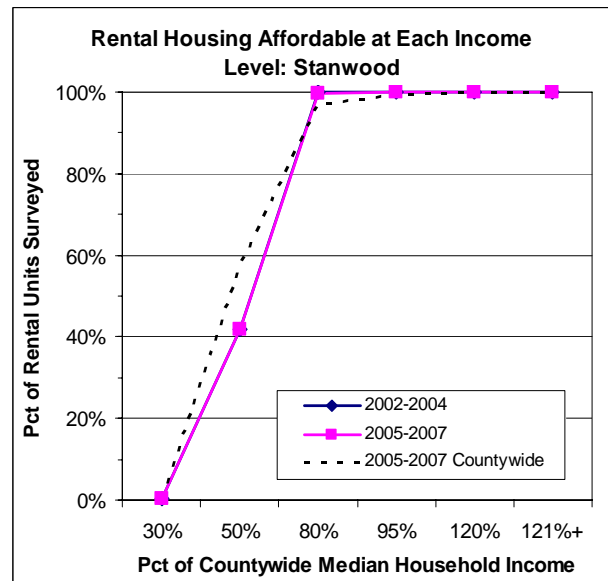
<sup>106</sup> For comparison to other cities, see Chart 3. For comparison to Stanwood sales before 2002, see the 2002 SCT Housing Evaluation Report, p. 183.

### Rental Housing Affordability

Stanwood rental affordability remains unchanged and tracks countywide affordability closely.

Rentals at the very-low income level are 15% lower in Stanwood than countywide.<sup>107</sup>

Chart 68



	Stanwood 2002-2004	Stanwood 2005-2007	Countywide 2005-2007
Units Surveyed	441	419	90,839

Source: Dupre+Scott Apartment Advisors; analysis by Snohomish Co. PDS

### Assisted Housing

Table 65

	2000	2008 <sup>108</sup>	Change
Assisted Rental Units	178	222	25%
Voucher Users	33	46	39%
Total Assisted Housing	211	268	27%

Source: Snohomish Co. OHHCD

<sup>107</sup> For comparison to other cities, see Chart 4. For comparison to Stanwood rents before 2002, see the 2002 SCT Housing Evaluation Report, p. 183.

<sup>108</sup> Includes units and vouchers gained by annexation.

# Stanwood Profile

Table 66: Assisted Rental Housing Inventory

Tenancy	Household Type	Incomes Served				Asst Units	Emer Beds	CMI Units	Bedrooms					
		<30 %	31-50%	51-60%	61-80%				0	1	2	3	>3	
Emergency	Family/Homeless					1	5							1
Permanent	Family	3	30			33			4	25	4			
Permanent	Family/Homeless		7			7			2	2	3			
Permanent	No Restrictions		32			32			12	20				
Permanent	Senior	60	81	7		144			128	16				
Transitional	Family/Homeless	5				5				2	3			
Totals, city of Stanwood		68	150	7	0	222	5	0	0	146	65	10		1

Source: Snohomish Co. OHHCD

For the meanings of acronyms (e.g. CMI, DD) and other definitions, please see the Glossary section.

## Strategies

### Housing Element

The main goals contained with City of Stanwood’s housing element include:

- Provide fair and equal access to housing for all persons
- Provide a range of housing types
- Ensure strong, stable residential neighborhoods
- Encourage an appropriate mix of residential densities
- Encourage larger lots where appropriate
- Encourage rehabilitation of older housing and infrastructure
- Create unique residential neighborhoods
- Maintain residential character
- Minimize environmental impacts of new housing developments

Key affordability strategies adopted to support these goals include:

- Provide opportunities for siting manufactured housing
- Allow for mixed-use development
- Locate multi-family housing within existing sewer service area
- Permit accessory units on lots where feasible
- Develop incentives to encourage property owners to retain and rehabilitate existing or older housing stock

### Implementation

Because the Stanwood community is recognized as having an adequate supply of affordable housing, the focus of the city’s implementation efforts have been on providing a range of housing types throughout the city. Efforts to create a balance in the city’s housing stock also involved utilizing a variety of affordable housing strategies, which include:

- Designating small lot districts
- Allowing for infill development
- Offering density bonuses
- Reducing side yard setbacks and off street parking requirements
- Streamlining the permit approval process
- Encouraging mixed-use development
- Allowing for accessory dwelling units and manufactured homes in all residential zoned areas

Stanwood achieved the highest percentage of non single family residential permits granted between 1996 and 2000 of any non-southwest jurisdiction at 53.3%, and the fourth highest percentage, countywide.

### Future Housing Issues

With a considerable degree of attention given to redeveloping the old town center of Stanwood, future efforts will consist of reaching a balance in the type of housing being developed in and around the town center area.



# Sultan Profile

## Demographics

Table 67

	2000	2006	Change
Population	3,344	4,440 <sup>109</sup>	1,096; 33%

Source: Washington State OFM

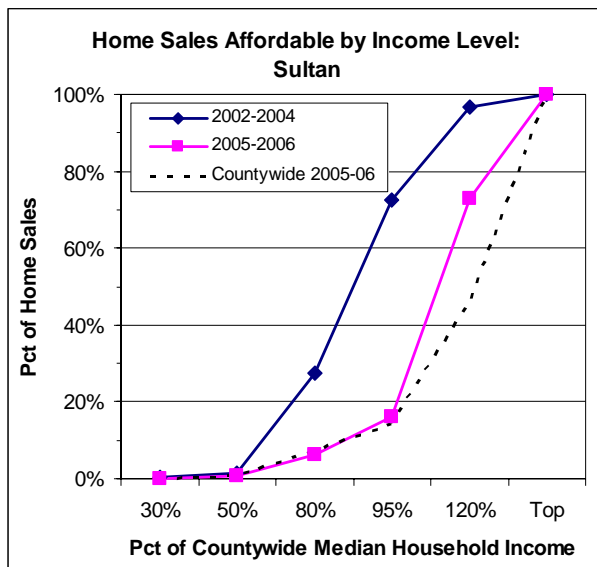
## Housing Conditions

### Market Rate Housing

#### Home Sales Affordability

Homes sales affordability dropped at three income levels in Sultan. Affordability in 2005-2006 at the low and moderate income levels dropped to a quarter of the levels of 2002-2004. In 2005-2006, Sultan affordability follows the countywide average closely.<sup>110</sup>

Chart 69



	Sultan 2002-2004	Sultan 2005-2006	Countywide 2005-2006
Total Sales	293	333	36,518

Source: Snohomish County Assessor sales records; analysis by Snohomish Co. PDS

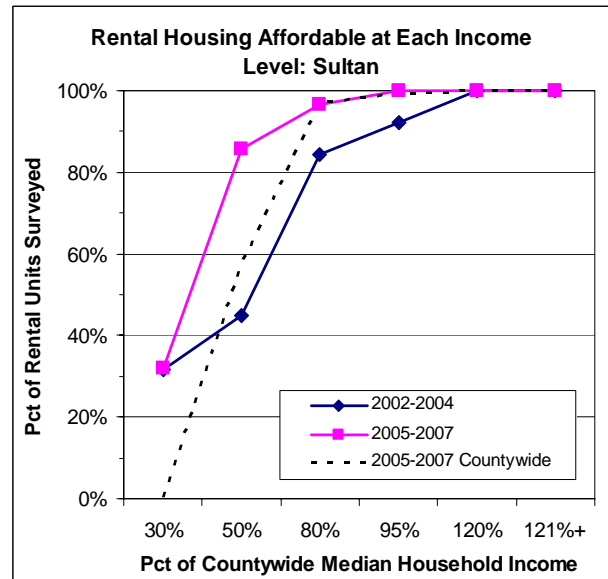
<sup>109</sup> Includes population gained by annexations.

<sup>110</sup> For comparison to other cities, see Chart 3. For comparison to Sultan sales before 2002, see the 2002 SCT Housing Evaluation Report, p. 187.

### Rental Housing Affordability

Affordability of rents in 2005-2007 in Sultan is well above the countywide average at the extremely-low and very-low income levels. Significant changes from 2002-2004 include a doubling of affordability at the very-low income level and slight increases at the low and moderate income levels.<sup>111</sup>

Chart 70



	Sultan 2002-2004	Sultan 2005-2007	Countywide 2005-2007
Units Surveyed	38	28	90,839

Source: Dupre+Scott Apartment Advisors; analysis by Snohomish Co. PDS

### Assisted Housing

Table 68

	2000	2008 <sup>112</sup>	Change
Assisted Rental Units	26	40	54%
Voucher Users	12	29	142%
Total Assisted Housing	38	69	82%

Source: Snohomish Co. OHHCD

<sup>111</sup> For comparison to other cities, see Chart 4. For comparison to Sultan rents before 2002, see the 2002 SCT Housing Evaluation Report, p. 187.

<sup>112</sup> Includes units and vouchers gained by annexation.



# Sultan Profile

Table 69: Assisted Rental Housing Inventory

Tenancy	Household Type	Incomes Served				Asst Units	Emer Beds	CMI Units	Bedrooms				
		<30 %	31-50%	51-60%	61-80%				0	1	2	3	>3
Permanent	Family		7			7					5	2	
Permanent	Senior/Disabled	7	19			26			24	2			
Transitional	Homeless	3				3						3	
Transitional	N/A	4				4					2	2	
Totals, city of Sultan		14	26	0	0	40	0	0	0	24	9	7	0

Source: Snohomish Co. OHHCD

For the meanings of acronyms (e.g. CMI, DD) and other definitions, please see the Glossary section.

## Strategies

### Housing Element

City of Sultan’s housing element contains four key goals:

- Ensure adequate housing is available for households with different income levels and lifestyle choices
- Encourage maintenance and creation of healthy residential neighborhoods
- Encourage design techniques to aid acceptance of various housing types
- Encourage environmentally sensitive housing development practices

Key affordable housing strategies that were adopted include:

- Provide areas for mixed use residential development
- Allow manufactured housing in all designated residential areas
- Ensure buildings are in conformance with current building codes
- Support retention and revitalization of older housing
- Allow for more flexibility in design and density to encourage environmentally sensitive development

### Implementation

Contained within Sultan’s housing stock is a large number of lower-end market, low-cost housing. To create a more diverse balance of housing, Sultan is looking to adopt a full range of strategies not permitted under existing codes. These strategies include:

- Density transfer program
- Zero lot line development
- Flexibility in front-yard setbacks
- Modified street and sidewalk standards
- Impact fee credit program
- Density bonuses
- Cluster housing provisions

Other strategies that are indeed permitted under existing code include:

- Allowing for infill development and detached accessory dwelling units (allowed under use by right permitting)
- Affordable dwelling standards
- Permit streamlining and basic plan review
- Scattered multi-family sites

Sultan achieved the highest numeric increase in net average single family/segregated condo permitted density from 1995-1997 to 1998- 2000, from 3.82 to 7.22 units per acre. The latter was the fifth highest density in the county after Monroe, Snohomish, Mountlake Terrace, and Everett.

### Future Housing Issues

Efforts underway to adopt more flexible development standards to allow for higher density (smaller lots) as well as diversify the housing stock are issues the city will be required to negotiate with many residents of Sultan. Concerned citizens express unfavorable viewpoints regarding building high density neighborhoods that include multi-family housing, which the city will take into consideration as they look for ways to continue meeting their housing goals.

# Woodway Profile

## Demographics

Table 70

	2000	2006	Change
Population	936	1,165 <sup>113</sup>	229; 24%

Source: Washington State OFM

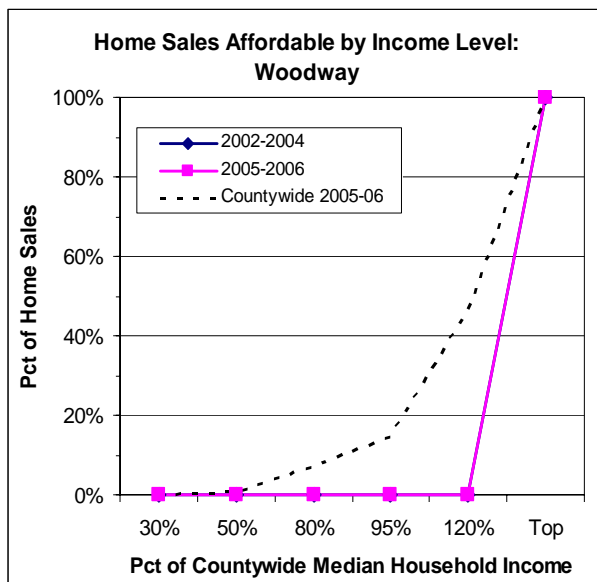
## Housing Conditions

### Market Rate Housing

#### Home Sales Affordability

Homes in Woodway remain unaffordable to households making less than 121% of the countywide median household income.<sup>114</sup>

Chart 71



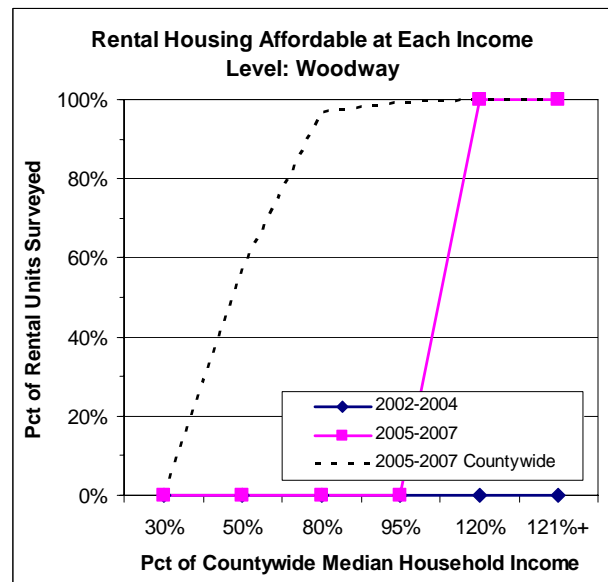
	Woodway 2002-2004	Woodway 2005-2006	Countywide 2005-2006
Total Sales	99	44	36,518

Source: Snohomish County Assessor sales records; analysis by Snohomish Co. PDS

### Rental Housing Affordability

Too few rental units (0 in 2002-04, and 1 in 2005-07) were surveyed within Woodway to consider the results significant.<sup>115</sup>

Chart 72



	Woodway 2002-2004	Woodway 2005-2007	Countywide 2005-2007
Units Surveyed	0	1	90,839

Source: Dupre+Scott Apartment Advisors; analysis by Snohomish Co. PDS

### Assisted Housing

Table 71

	2000	2008 <sup>116</sup>	Change
Assisted Rental Units	0	0	0%
Voucher Users	0	1	—
Total Assisted Housing	0	1	—

Source: Snohomish Co. OHHCD; U.S. Census Bureau

<sup>113</sup> Includes population gained by annexations.

<sup>114</sup> For comparison to other cities, see Chart 3. For comparison to Woodway sales before 2002, see the 2002 SCT Housing Evaluation Report, p. 191.

<sup>115</sup> For comparison to other cities, see Chart 4. For comparison to Woodway rents before 2002, see the 2002 SCT Housing Evaluation Report, p. 191.

<sup>116</sup> Includes units and vouchers gained by annexation.

# Woodway Profile

Table 72: Assisted Rental Housing Inventory

Tenancy	Household Type	Incomes Served				Asst Units	Emer Beds	CMI Units	Bedrooms				
		<30 %	31-50%	51-60%	61-80%				0	1	2	3	>3
Totals, town of Woodway		0	0	0	0	0	0	0	0	0	0	0	0

Source: Snohomish Co. OHHCD

For the meanings of acronyms (e.g. CMI, DD) and other definitions, please see the Glossary section.

## Strategies

### Housing Element

The City of Woodway housing element contains one main housing goal to:

- Balance the existing housing supply with suitable new development

The City adopted three key policies to meet its main housing goal:

- Add new development in keeping with the character of existing development
- Conserve existing housing stock
- Accommodate housing needs as they arise (being sensitive to historic character, residential density, and changes in the demographic composition)

## Implementation

Residential neighborhoods in Woodway today contain only single family housing. Because the city seeks to preserve its existing housing stock, the type of affordable housing strategies that ensure new residential development is consistent with the character of the community are limited to allowing accessory or secondary units in all residential districts and infill development. Woodway, does, however, provide use-by right permitting for new residential development. An added measure to preserve existing housing includes the city conducting public improvements to its infrastructure.

### Future Housing Issues

Woodway will be seeking the necessary resources to further examine its existing permitting system to ensure that building permit approvals are coordinated with goals and policies.

# Unincorporated Snohomish Co. Profile

## Demographics

Table 73

	2000	2006	Change
Population	291,142	316,365 <sup>117</sup>	25,223; 9%

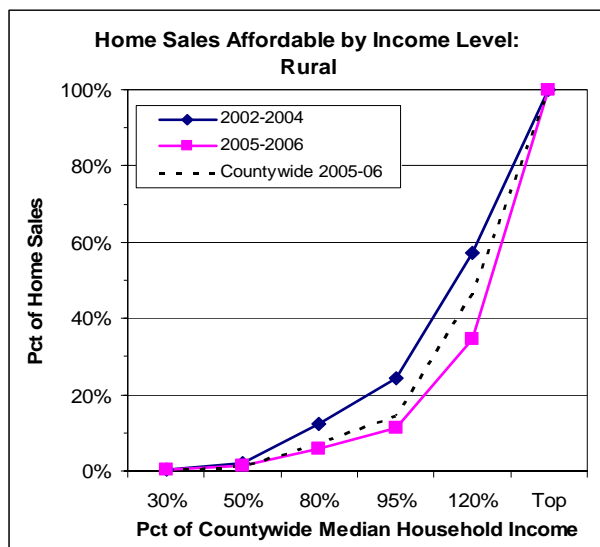
Source: Washington State OFM

## Housing Conditions

### Market Rate Housing: Rural Home Sales Affordability

Home sales affordability in rural Snohomish County at each income level follows a similar trend in both the 2002-2004 and 2005-2006 time frames. However, home sales dropped from slightly more affordable than the countywide average to slightly less affordable.<sup>118</sup>

Chart 73



	Rural 2002-2004	Rural 2005-2006	Countywide 2005-2006
Total Sales	5,523	4,493	36,518

Source: Snohomish County Assessor sales records; analysis by Snohomish Co. PDS

<sup>117</sup> The 2006 population excludes areas annexed to cities by that time, so the 2006 land area is smaller than the 2000 area, and the actual population increase in the 2000 area would be much higher.

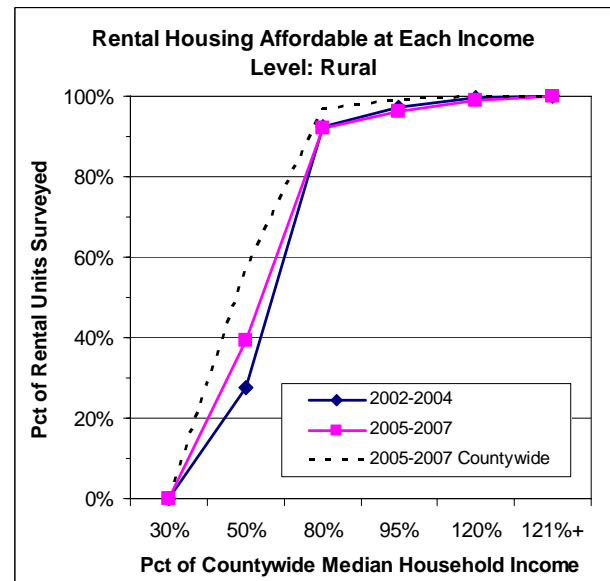
<sup>118</sup> For comparison to other cities, see Chart 3. For comparison to Rural sales before 2002, see the 2002 SCT Housing Evaluation Report, p. 195.

### Rental Housing Affordability

Affordability of rents in rural Snohomish County is slightly less than the countywide average.

However, the affordability of very-low income rose 12% between 2002-2004 and 2005-2007.<sup>119</sup>

Chart 74



	Rural 2002-2004	Rural 2005-2007	Countywide 2005-2007
Units Surveyed	820	863	90,839

Source: Dupre+Scott Apartment Advisors; analysis by Snohomish Co. PDS

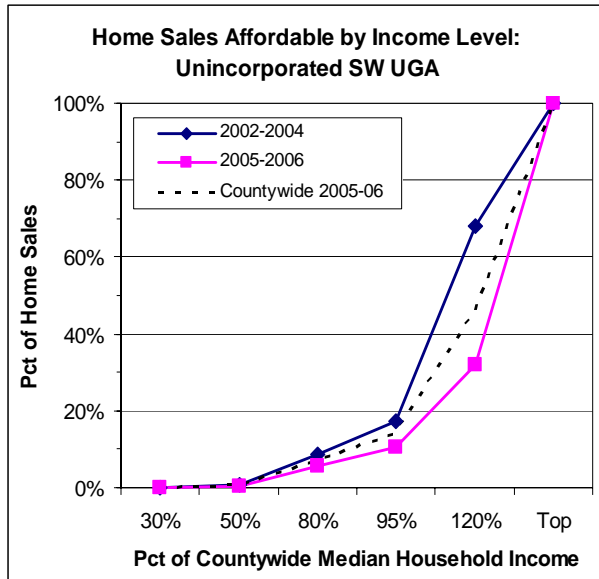
<sup>119</sup> For comparison to other cities, see Chart 4. For comparison to Rural rents before 2002, see the 2002 SCT Housing Evaluation Report, p. 195.

# Unincorporated Snohomish Co. Profile

## Market Rate Housing: Unincorporated SW UGA Home Sales Affordability

The largest change in affordability in the unincorporated areas of the Southwest UGA occurred at the 120% of countywide median household income level where affordability was halved.<sup>120</sup>

Chart 75



	Uninc SW 2002-2004	Uninc SW 2005-2006	Countywide 2005-2006
Total Sales	12,260	11,177	36,518

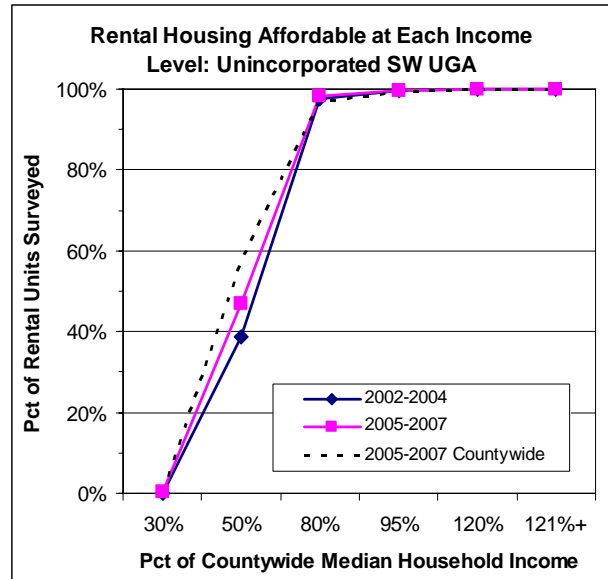
Source: Snohomish County Assessor sales records; analysis by Snohomish Co. PDS

<sup>120</sup> For comparison to other cities, see Chart 3. For comparison to Unincorporated SW UGA sales before 2002, see the 2002 SCT Housing Evaluation Report, p. 199.

## Rental Housing Affordability

Affordability of rents in 2005-2007 in the unincorporated areas of the Southwest UGA remain relatively unchanged from 2002-2004 and are fairly in line with the countywide average.<sup>121</sup>

Chart 76



	Uninc SW 2002-2004	Uninc SW 2005-2007	Countywide 2005-2007
Units Surveyed	29,729	28,030	90,839

Source: Dupre+Scott Apartment Advisors; analysis by Snohomish Co. PDS

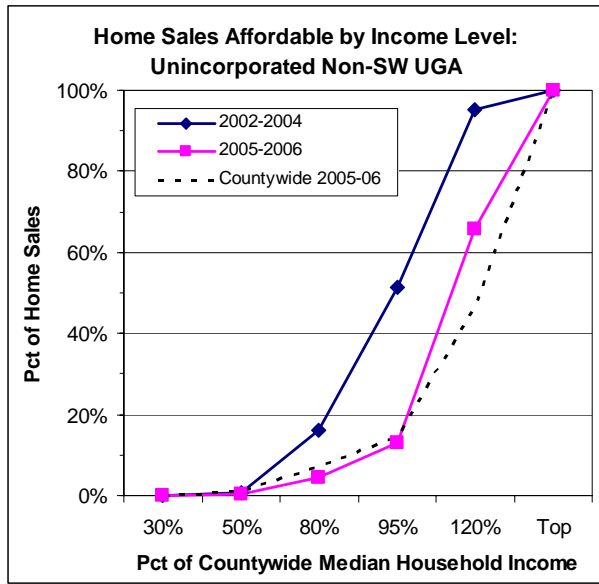
<sup>121</sup> For comparison to other cities, see Chart 4. For comparison to Unincorporated SW UGA rents before 2002, see the 2002 SCT Housing Evaluation Report, p. 199.

# Unincorporated Snohomish Co. Profile

## Market Rate Housing: Unincorporated Non-SW UGA Home Sales Affordability

Homes sales affordability dropped at three income levels in the non-Southwest unincorporated areas of the Snohomish County UGA. Affordability in 2005-2006 at the low- and moderate-income levels were reduced to a third of the levels of 2002-2004.<sup>122</sup>

Chart 77



	Uninc Non-SW 2002-2004	Uninc Non-SW 2005-2006	Countywide 2005-2006
Total Sales	4,570	3,444	36,518

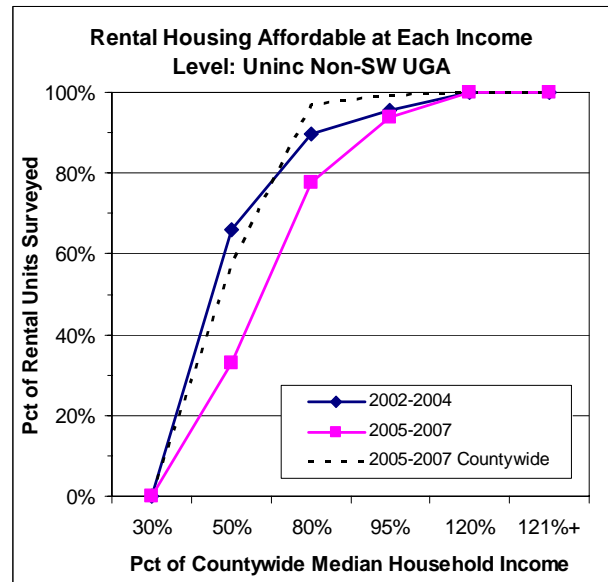
Source: Snohomish County Assessor sales records; analysis by Snohomish Co. PDS

<sup>122</sup> For comparison to other cities, see Chart 3. For comparison to Non-SW Unincorporated UGA sales before 2002, see the 2002 SCT Housing Evaluation Report, p. 203.

## Rental Housing Affordability

Rental affordability in the unincorporated areas of the Non-Southwest Snohomish County UGA dropped beneath the countywide average and the 2002-2004 trend in 2005-2007. The largest drops occurred at the very-low (66% to 33%) and low (90% to 78%) income levels.<sup>123</sup>

Chart 78



	Uninc Non-SW 2002-2004	Uninc Non-SW 2005-2007	Countywide 2005-2007
Units Surveyed	256	197	90,839

Source: Dupre+Scott Apartment Advisors; analysis by Snohomish Co. PDS

<sup>123</sup> For comparison to other cities, see Chart 4. For comparison to Non-SW Unincorporated UGA rents before 2002, see the 2002 SCT Housing Evaluation Report, p. 203.

# Unincorporated Snohomish Co. Profile

## Assisted Housing

Assisted housing counts in 2008 include units and vouchers lost to annexation.

Table 74

	2000	2008	Change
Assisted Rental Units	1,111	1,438	29%
Voucher Users	1,520	1,567	3%
Total Assisted Housing	2,631	3,008	9%

Source: Snohomish Co. OHHCD

Table 75: Assisted Rental Housing Inventory

Tenancy	Household Type	Incomes Served				Asst Units	Emer Beds	CMI Units	Bedrooms				
		<30 %	31-50%	51-60%	61-80%				0	1	2	3	>3
Permanent	CMI	20				13	5	1	10	1			2
Permanent	DD	6				6							2
Permanent	Family	40	253	112	500	961		8	66	199	449	117	4
Permanent	Family/DD		35			35				9	13	13	
Permanent	Homeless		8			8					4	4	
Permanent	Senior		215	121	58	394			89	257	31		
Transitional	Family/DD		15			15				3	6	6	
Transitional	Homeless		6			6					3	3	
Totals, unincorporated Snohomish Co.		66	532	233	558	1438	5	9	155	478	507	143	8

Source: Snohomish Co. OHHCD

For the meanings of acronyms (e.g. CMI, DD) and other definitions, please see the Glossary section.

## Strategies

### Housing Element

Contained within Snohomish County's housing element are four key goals:

- Ensure that all county residents have the opportunity to obtain safe, sanitary and affordable housing.
- Ensure the vitality and character of existing residential neighborhoods.
- Land use policies and regulations should contribute as little as possible to the cost of housing.
- Establish a process for adjusting fair share housing targets and housing strategies when required.

Key policies adopted to implement these goals in the Non-SW unincorporated UGAs include:

- Ensure availability of range of housing types

- Maintain adequate provisions for existing and projected housing needs of all economic segments of population.
- Maintain adequate supply of zoned developable land
- Encourage use of innovative urban design techniques
- Encourage land practices, development standards and building permit requirements that reduce housing production costs
- Establish a long-term monitoring process to review and adjust fair share housing goals

Ensure a no-net-loss of housing capacity that preserves the County's ability to accommodate the 2025 growth targets, while pursuing compliance with all relevant federal, state and local laws and regulations.

# Unincorporated Snohomish Co. Profile

## Implementation

Since the 2002 Housing Evaluation Report, Snohomish County has implemented a number of strategies to achieve affordable housing, including:

- Process streamlining
- Mobile Home Park zoning – designed to allow a property owner to see a reduction in property value and thus a reduction in taxes as a way to reduce the pressure to convert. A rezone must be initiated by the property with the understanding that if approved there is 5 year moratorium on rezones. The longer the property stays in the mobile home park zone the greater the likelihood the value will go down.

Other strategies that have been a part of Snohomish County's rural affordable and low-income housing development include:

- Urban future land use designations sized adequately to support apartments, duplexes, etc.: Sufficient quantities of undeveloped and underdeveloped land are designated for high- and medium density zoning; i.e. lower-cost housing types. (RLUNA)
- Adoption of the Planned Residential Development ordinance that allows for the following: no minimum lot size, 20 percent density bonus, reduced set backs, flexibility in parking, street and sidewalk requirements, zero lot line development, and lot size averaging.
- Lot size averaging is a strategy that is also allowed as a subdivision technique separate from the PRD. The County is currently considering amendments to PRD provisions and lot size averaging standards.
- The county recently adopted the centers demonstration ordinance that promotes higher density, mixed use development.
- Allowing the location of manufactured homes in all single-family zoned areas
- Permitting development of accessory dwelling units
- SEPA exemptions for subdivisions up to 20 units have been invoked in several cases.
- Short plats are allowed for up to 9 lots, the most allowed by state law, and this likewise has been invoked on many small developments of new housing.

- Guaranteed bond sales for the Housing Authority of Snohomish County and the YWCA of Seattle-King County-Snohomish County to preserve over 300 affordable housing units

On the horizon, Snohomish County:

- Continues work on process improvements,
- Has a project underway to improve design standards
- Convened a Housing and Homelessness Policy Oversight Committee to develop recommendation for improving living conditions for low- and middle-income residents throughout the county. (More information on this is located in the Working Together chapter.)

## Future Housing Issues

Priority permit processing and impact fee waivers are allowed, but haven't been used.

Low Impact Development standards have been adopted, which may lower development costs for new subdivisions.

Fully Contained Communities policy may be used, which will test the policy's provisions for jobs-housing balance and inclusionary housing.

Urban centers will be encouraged, providing housing close to jobs, shopping, and transit options for reducing transportation costs.

Other policies pertaining to rural areas, yet to be implemented: feasibility studies for mobile home park resident relocation assistance, a countywide housing levy, reducing minimum lot sizes, inclusionary housing, and programmatic EISs; and analyses of land assembly mechanisms, local improvement districts, bond levies, and other means of financing low-income housing.



# Unincorporated Snohomish Co. Profile

# Countywide Planning Policies on Housing

## Countywide Planning Policies of Snohomish County<sup>124</sup>

As adopted Feb. 4, 1993, and amended through Mar. 31, 2004  
Effective date Apr. 23, 2004

The goal is to provide a variety of decent, safe, and affordable housing opportunities to all segments of the county's population.

The countywide housing goals and planning policies that follow are intended to provide a framework for local jurisdictions to meet the county's housing needs in a consistent and coordinated way. The housing policies strive towards meeting the county's housing needs by a variety of means, including new and redeveloped mixed-use projects in urban activity centers that are complemented by an infrastructure of schools, parks, shopping areas, and work places. These urban activity centers should be interconnected by a network of walkways, bikeways, and readily accessible transit stops.

HO-1. Ensure that fair and equal access to housing is available to all persons regardless of race, color, religion, gender, sexual orientation, age, national origin, familial status, source of income, or disability.

HO-2. Make adequate provisions for existing and projected housing needs of all economic segments of the county.

HO-3. Strengthen interjurisdictional cooperative efforts to ensure an adequate supply of housing is available to all economic segments of the county.

HO-4. Adopt and implement a fair share distribution of low-income and special needs housing so as to prevent further concentration of such housing into only a few areas. The county and cities will collaborate in formulating a methodology to assess existing and projected housing needs of the county's population and a fair share housing allocation methodology.

HO-5. Each jurisdiction's comprehensive plan housing element will include strategies to attain the jurisdiction's fair share housing objectives. Jurisdictions will consider as appropriate the strategies for achieving affordable housing as described in OD-13. (Amended Mar. 31, 2004 – Amended Ord. 04-007)

HO-6. Production of an adequate supply of low and moderate income housing will be encouraged by exploring the establishment of interjurisdictional private/public financing programs which involve local lenders and foster cooperative efforts with non-profit housing developers. (Amended Mar. 31, 2004 – Amended Ord. 04-007)

HO-7. Encourage the availability of adequate affordable housing in designated urban growth areas by implementing land use and density incentives as provided in RCW 36.70A.090 and in rural areas by means of cluster housing that minimizes infrastructure costs. (Amended Feb. 2, 1994 - Ord. 94-002; Amended Mar. 31, 2004 – Amended Ord. 04-007)

HO-8. Implement policies and programs that encourage the upgrading of neighborhoods and the rehabilitation and preservation of the supply of existing affordable housing, including but not limited to mobile home park housing, single room occupancy (SRO) housing, and manufactured housing.

HO-9. Implement a coordinated monitoring program to evaluate progress towards achieving housing goals and objectives on a countywide and jurisdictional level. Such a monitoring program shall entail the preparation of a housing monitoring report every five years or more frequently if housing conditions and data availability warrant. The housing report will include an assessment of the adequacy of the jurisdictions' supply of undeveloped, partially used and redevelopable residential land and applications/permits for residential development, the jurisdictions' supply of land for non-residential land uses, the location of urban growth boundaries, and an assessment of the jurisdictions' strategies for achieving their housing objectives. The preparation of the housing report may be combined with the review and evaluation program required by UG-14. (Amended

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<sup>124</sup> The complete Countywide Planning Policies of Snohomish County may be found online at [www.snoco.org](http://www.snoco.org). Type “CPP” in the keyword search box.

# Countywide Planning Policies on Housing

Feb. 16, 2000 – Amended Ord. 99-121; Amended Mar. 31, 2004 – Amended Ord. 04-007)

HO-10. Ensure consistent application of county-wide housing planning policies by adopting definitions of affordable housing, extremely low-income housing, very low-income housing, low and moderate-income housing, and middle income housing as established in the Snohomish County Tomorrow growth monitoring system. These definitions may be periodically revised based on consideration of local demographic data and the definitions used by the Department of Housing and Urban Development. The generally accepted definition of housing affordability is for a household to pay no more than 30 percent of its annual income on housing (HUD). The following definition of special needs housing shall be adopted:

Affordable housing for persons that require special assistance or supportive care to subsist or achieve independent living, including but not limited to persons that are frail, elderly, developmentally disabled, chronically mentally ill, physically handicapped, homeless, persons participating in substance abuse programs, persons with AIDS, and youth at risk.

(Amended Mar. 31, 2004 – Amended Ord. 04-007)

HO-11. Adopt a local planning process that reconciles the need to encourage and respect the vitality of established residential neighborhoods with the need to identify and site essential public residential facilities for special needs populations, including those mandated under RCW 36.70A.200.

HO-12. Encourage a variety of housing types and densities that allow for infill using innovative urban design techniques to foster broad community acceptance. (Amended Mar. 31, 2004 – Amended Ord. 04-007)

HO-13. Provide adequate, affordable housing choices for all segments of the County's work force within close proximity or adequate access to the respective places of work.

HO-14. Encourage the use of environmentally sensitive housing development practices in order to minimize the impacts of growth on the county's natural resource systems.

HO-15. Consider the economic implications of proposed building and land use regulations so that the broader public benefit they serve is achieved with the least additional cost to housing.

HO-16. Ensure the expeditious and efficient processing of development applications by endeavoring to process complete development applications consistent with the timelines established in state law and local ordinances. The jurisdictions shall maintain clear and specific submittal standards and the most current available information on wetlands, geologic hazardous areas, and fish and wildlife habitat conservation areas. The expeditious processing of development applications shall not result in the lowering of environmental and land use standards. (Amended Mar. 31, 2004 – Amended Ord. 04-007)

HO-17. Minimize housing production costs by considering the use of a variety of infrastructure funding methods, including but not limited to existing revenue sources, impact fees, local improvement districts, and general obligation bonds.

HO-18. Ensure that each jurisdiction's impact fee program adds no more to the cost of each housing unit produced than a fairly-derived proportionate share of the cost of new public facilities needed to accommodate the housing unit as determined by the impact fee provisions of the Growth Management Act cited in RCW 82.02.

HO-19. Require that adequate quantities of affordable housing for a broad range of income levels are provided in fully contained communities concurrent with the development of jobs, services, and other publicly-approved project improvements. (This would be applicable only if the County has made provision for new fully contained communities.)

HO-20. Require that adequate quantities of affordable housing for support staff are provided in new master planned resort developments concurrent with the development of other publicly-approved project improvements. (This would be applicable only if the County has made provision for new master planned resort developments.)

HO-21. Encourage local jurisdictions to implement housing relocation programs as provided under chapter 59.18 RCW.

# Strategies to Achieve Affordable Housing Objectives

(Adopted by Snohomish County Tomorrow, January 1994)

## LAND USE STRATEGIES

**Upzoning:** Over the past decade, land costs have increased faster than household income as well as most other housing development costs. Because lenders typically look for a 4:1 ratio between total housing value and land value, increases in land costs drive up all other housing costs as well. One of the most direct methods of reducing land costs is by reducing minimum lot sizes through upzoning.

Since high density land is equally suitable for market rate housing and low-cost housing, jurisdictions pursuing the upzone strategy should ensure that sufficient high density land is made available to meet the community's affordable housing needs as well as its market rate housing needs.

**Small Lot Districts and Overlays:** In some instances, broad brush upzones may endanger the character and vitality of established residential neighborhoods. Geographically-specific small lot districts offer the opportunity to exercise greater control over the incidental impacts of upzones, especially when such districts incorporate design guidelines that moderate the effects of higher density developments. Small lot districts and overlays may be applied to (1) residential land that serves as a buffer between commercial zones and detached, single-family residential neighborhoods, (2) residential land that fronts on collector roads, and (3) newly platted residential subdivisions.

**Minimum Densities:** Traditionally, zoning regulations establish maximum land use densities while builders' market-based decisions determine the extent to which maximum permitted densities are actually achieved. In some instances, residential land may become significantly under built. In order to discourage sprawl, maintain a steady supply of lower-cost land, and ensure the cost-effectiveness of capital finance plans, jurisdictions may find it necessary to ensure that new plats in some zoning districts

are designed to achieve minimum densities. Although this strategy would not prevent the construction of a single dwelling on several lots, it would provide the opportunity to build a single residence on a small lot.

**Density Bonus:** While upzoning can result in small lot sizes, higher building densities, and lower land costs, it will not necessarily lead to the production of less expensive housing, especially where market tastes will support the construction of high cost dwelling units or higher density building sites. Providing density bonuses in exchange for the construction of affordable housing is one means of ensuring that a jurisdiction's incentive of higher density building sites will actually result in the production of affordable units.

Jurisdictions pursuing this strategy should recognize that its effectiveness in stimulating low-cost housing production may be reduced if density bonuses are also offered in exchange for other types of development objectives, such as open space set asides or preservation of historic sites. To maximize the effectiveness of density bonuses for production of affordable housing, a greater bonus relative to incentives for other development objectives could be offered.

**Inclusionary Zoning:** Upzones and density bonuses represent opportunities for housing developers to produce less costly housing. However, if developers have concurrent opportunities to build more expensive housing that is either equally profitable or less administratively complex to process, it is not likely that less costly housing will be built.

For jurisdictions with a finite supply of residential land and the desire to ensure that a portion of its land supply supports low-cost housing, inclusionary zoning can be a tool for achieving that end. Inclusionary zoning programs typically require that a percentage of lots in a new subdivision or residential units in a new apartment project are set aside for low-cost

## Strategies to Achieve Affordable Housing Objectives

housing. Density bonuses are often provided to offset the cost of the inclusionary requirement.

**Cluster Subdivisions:** As communities mature, the remaining parcels of vacant residential land tend to be less suitable for development on account of poor soils, steep slopes, the need to protect aquatic resources, and similar environmental constraints. The cost of developing housing on such “constrained” parcels tends to be disproportionately high as a result of additional site improvement expenses or the need to leave a portion of building site undeveloped.

Cluster subdivisions offer a means of keeping housing development costs down by reducing minimum lot sizes and confining development to the most suitable portion of a building site. In addition to providing a means of achieving greater land efficiency, other advantages that cluster subdivisions offer include: (1) lower infrastructure development and maintenance costs by reducing street lengths, sidewalks, and utility lines; (2) lower site grading and drainage costs when natural stormwater drainage features can be retained; and, (3) the preservation of open space, native vegetation, and other natural features for community use and enjoyment. If development regulations are designed to Permit cluster subdivisions without additional review and approval steps beyond normal platting requirements, this option may be more attractive to developers.

**Planned Unit Development (PUD):** A common objection to some low-income housing projects is that their sparse design and low-cost building materials intrudes on the prevailing (aesthetic) character of adjoining residences and lowers neighborhood property values. However, when low-income housing is relegated to other neighborhoods where community opposition may be less vocal, fair housing principles are compromised and problems associated with community segregation arise.

PUDs represent one means of addressing this problem by offering incentives to projects that integrate mixed-income housing into a single development plan. In addition to the advantages

discussed above in connection with clustering, other incentives PUDs may offer include mixing types of residences (detached, duplex, and multifamily), mixing land uses (residential and neighborhood commercial), and awarding density bonuses to help underwrite the cost of producing low-income housing. PUDs may be less successful as a means of fostering affordable housing development when density bonuses are also offered for other development objectives or administrative processing time is greater than a formal plat.

**Infill Development:** Some mature cities have numerous unutilized parcels located in older, built-up sections of town that were passed over for various reasons during previous development phases. Many such parcels offer unique opportunities for the development of low-cost housing. Because most infill sites are already served by public utilities and transportation services, infill housing development costs may be less and infill residents living on limited incomes may avoid the cost of buying and maintaining a private vehicle. Infill housing situated close to employment centers may also contribute to a reduction in traffic congestion and make more efficient use of the existing utility infrastructure and developable land supply.

Jurisdictions interested in pursuing this strategy may wish to incorporate it into a broader neighborhood revitalization program by providing density bonuses and land use variances to infill projects that incorporate low-cost housing into an overall urban redevelopment scheme. Projects such as this would be ideal candidates for use of federal CDBG and HOME funds.

**Conversion/Adaptive Reuse:** Many mature communities also have a supply of underutilized, surplus, or outmoded buildings that offer many of the same low-cost housing opportunities as infill development. Conversion of old schools, commercial buildings, warehouses, and factories to residential or mixed-use projects can result in housing that (1) is close to public transportation, shopping and employment centers, (2) can be less expensive than new construction, (3) makes



## Strategies to Achieve Affordable Housing Objectives

more efficient use of the existing infrastructure and land supply, (4) may be eligible for both low-income housing and historic preservation tax credits, and (5) can achieve broader community redevelopment objectives. Adaptive reuse strategies would also be appropriate for the conversion of strip developments along major arterials (such as Highway 99) to more pedestrian friendly neighborhoods.

Jurisdictions can encourage adaptive reuse projects by offering flexible land uses in neighborhoods targeted for redevelopment, providing inventories of potential sites, and assisting financing arrangements by co-sponsoring applications for public funding assistance or identifying such projects to commercial lenders as projects worthy of support under their Community Reinvestment Act program.

### **ADMINISTRATIVE PROCEDURES**

**Streamlined Approval Processing:** Holding costs are one of the hidden expenses in a housing development budget. They include the variety of costs involved in carrying a project through the development phase, such as the monthly cost of insurance, office & staff, equipment, security patrols, landscape maintenance, the financing of land and construction, etc. As project development time passes, holding costs mount and housing becomes more expensive.

In some jurisdictions, the sheer time involved in issuing a complete set of zoning and building permit approvals drives up the cost of housing. Jurisdictions with a permit backlog of more than 90 days may consider implementing streamlined approval processing procedures, such as centralized counter services, pre-application conferences, printed information summarizing building permit and approval requirements, area-wide environmental assessments, reducing the number of residential zoning districts, reducing complicated administrative procedures, concurrent permit and approval processing, permit expeditors, fast tracking routine applications, permit and approval deadlines, and

elimination of multiple hearings for a single project.

**Use-By-Right:** In some cases, the difference between a successful and unsuccessful land use incentive may depend on whether it is a use-by-right or whether the incentive is a conditional use that will require additional processing time and risk before the requested land use approval is granted. In order to avoid the cost of additional permit processing, jurisdictions may consider establishing the following low-cost housing incentives as uses-by-right in many residential districts: mobile/manufactured housing, accessory dwellings, low-cost housing density bonuses, planned unit developments, cluster subdivisions, mixed-use developments, and single-room occupancy housing. In circumstances where use-by-right may be inappropriate, the substitution of administrative discretionary authority for public hearings may be considered.

**Priority Permit Processing:** Priority permit processing can reduce housing costs by minimizing the amount of time and expense involved in permit and approval processing. The more permits that receive priority attention, however, the less valuable the incentive may become if the priority waiting line is as long as the normal waiting line. Priority processing is most effective when used selectively, such as an inducement to develop a particular type of housing the market is not currently producing. If priority processing is offered as an incentive to develop low-cost housing, the jurisdiction should establish a means of ensuring the housing is actually occupied by persons in need of low-cost housing and the housing remains affordable for an extended period of time.

**Impact Mitigation Payment Exemption:** For jurisdictions with impact mitigation payment programs, impact fee exemptions offer a means of encouraging low-cost housing development and lowering housing production costs. As with priority permit processing, this incentive should be used selectively because of the statutory requirement that all exempted impact fees must be replaced with other public funds. To avoid creating a special impact fee replacement fund,

## Strategies to Achieve Affordable Housing Objectives

jurisdictions may choose to limit their impact fee exemptions in any given year to an amount that does not exceed the amount of public funds that would be otherwise budgeted for the respective infrastructure development accounts.

Jurisdictions offering impact mitigation payment exemptions may want to maintain a monitoring program to ensure that housing produced with the help of the exemption is in fact occupied by persons in need of low-cost housing and the housing remains affordable for an extended period of time.

### **Impact Mitigation Payment Deferral:**

Jurisdictions can minimize the effect of impact fees on market rate housing by deferring the collection of impact mitigation payments from the permit approval stage of development to either final project approval or occupancy. Deferring the collection of impact fees can reduce project finance costs. Fees postponed until occupancy can be paid from project proceeds, rather than funds borrowed at interest. Jurisdictions can secure impact fee deferral agreements with a bank letter of credit or equivalent security that guarantees payment to the named infrastructure development account.

## **DEVELOPMENT STANDARDS**

**Front Yard Setback Requirements:** Many building costs are incurred on a lineal foot basis, such as water lines, sewer lines, sidewalks and driveways. Adjustments to front yard setback requirements, such as a shallower front yard, will reduce the length and cost of installing utility lines, sidewalks and driveways between the street and house and may result in an overall reduction in the cost of housing.

### **Side Yard ~Setback Requirements:**

Adjustments to side yard requirements can result in land cost savings through the elimination of wasted space in narrow side yards. Narrower yard widths may also reduce road and utility costs by increasing the number of housing units that can be served by a street or utility main.

**Zero Lot Line (ZLL):** Siting houses in a ZLL configuration may result in narrower overall lot

dimensions, with a single, functional yard area on one side of the house and no yard area on the opposite side. Under this arrangement, garages may be relocated to the front or rear of the house adjacent to the zero setback lot line. Privacy may be enhanced by requiring building facades along side lot lines to remain windowless. ZLL configurations may result in lower-cost housing on account of reduced land, road, and utility costs. Other adaptations of the ZLL configuration include the Z lot and zipper lot. See pages 37-38 in the MRSC Primer for a discussion and illustrations of the Z and zipper lot configurations.

**Street Design and Construction:** Traditional residential street design and parking requirements in single-family neighborhoods typically call for a paved street wide enough to accommodate two lanes of moving traffic, a lane for street parking on either side of the street, and off-street parking for two additional vehicles. Because street design and construction standards can account for up to 20% of the cost of a developed lot, some jurisdictions have sought to reduce the cost of housing by revising their street requirements.

Examples of such initiatives include: narrower street widths in order to reduce the costs of road construction, road maintenance, and the unnecessary use of land; road design and materials based on actual load requirements rather than general, city-wide standards; and, use of unpaved shoulders and alleys for parking to reduce paving costs and the rate of stormwater runoff. Reductions in street design standards may be most appropriate in low-density residential developments where streets are not as heavily used and represent a larger proportion of total lot costs. Any street design revisions should consider the minimum roadway and turnaround requirements of emergency vehicles.

**Alleys:** In some circumstances, the use of unpaved alleys combined with narrower residential streets may offer an appropriate means of reducing housing development costs. Moving driveways, garages, utility easements, and a traffic lane to a rear alley can result in a reduction in paving and utility costs, the

## Strategies to Achieve Affordable Housing Objectives

elimination of numerous curb cuts and unsightly curbside garbage containers, and a decrease in the quantity of stormwater runoff.

Alleys are not likely to be cost effective unless the additional land, design and construction costs associated with their development are more than offset by the savings resulting from reduced street widths and development costs.

**Off-Street Parking Requirements:** The effect of parking requirements on housing affordability is primarily related to the amount of land needed to be set aside for off-street parking. Because parking requirements are typically the same regardless of the size or sales price of a housing unit, the effect of stringent or inflexible parking requirements is greater on low-cost housing than it is on larger or more expensive housing.

Jurisdictions can minimize the cost of parking requirements by ensuring the minimum parking stall size is not greater than the actual need, by counting all off-street driveway area towards the minimum parking space requirement, by adjusting parking requirements by the number of bedrooms per unit, and by reducing requirements for housing types with less need for parking, such as lower income and elderly households or housing complexes which have transportation demand management programs (e.g., bus passes, shuttle bus service, etc.). In areas served by public transportation, imposing maximum limits on the amount of parking provided on site may be appropriate in order to reduce housing costs as well as encourage higher levels of ridership.

### **Public Rights-of-Way & Easements:**

Traditionally, residential Street design requirements were based on general guidelines applied on a jurisdiction-wide basis, rather than flexible standards based on a detailed, project-specific traffic analysis. As a result, jurisdictions often found themselves accepting the dedication of broad, 60' street rights-of-way with improved roadway covering only about half the right-of-way width. The remaining right-of-way was usually reserved for sidewalks and utility lines that were often neither needed nor installed.

To make the most cost effective use of an increasingly scarce and expensive residential land supply, jurisdictions can reevaluate their actual right-of-way width needs, reduce design requirements when adequate alternate provisions are available for pedestrian circulation and buffering, and encourage the dedication of easements for sidewalks and utility lines in lieu of broader street rights-of-way. The use of utility easements in place of utility rights-of-way would also return the area covered by the easement to the property tax rolls.

**Curbs & Gutters:** Curbs and gutters are typically required to collect and carry away stormwater from impervious road surfaces. In addition to adding up to \$500 to the cost of a detached single family house, curbs and gutters increase the volume of stormwater that must be conveyed, retained, and sometimes treated by a municipal stormwater sewer system. A less costly alternative may be the construction of grassy swales adjacent to residential streets.

A grassy swale may be less expensive to install and maintain, reduce the jurisdiction's stormwater sewer capacity requirements, increase the volume of on-site stormwater dispersion, recharge the local aquifer, and result in the more effective removal of street runoff contaminants by means of bio-filtration.

Where curbs and gutters are deemed necessary, consideration can be given to whether the more costly vertical curb is needed in residential neighborhoods. Less expensive systems, such as the rolled curb (mountable curb) or extruded curb, could result in cost savings of several hundred dollars for a single-family house.

**Sidewalks:** Sidewalks can add up to \$1,000 to the cost of a detached, single-family house. In circumstances where high pedestrian traffic volume is likely, the expense of sidewalks can be justified. Sidewalk requirements could be made optional, however, where foot traffic is light, graded shoulders exist, alternative off-street pathways lead to frequented destinations, or adequate off-street parking is available. Where sidewalks are deemed necessary, requiring a sidewalk on only one side of a street



## Strategies to Achieve Affordable Housing Objectives

may be adequate and could result in a 50% cost savings. A reduction in minimum sidewalk width from 5' to 4' could result in a further 20% cost reduction. Other savings can be found in permitting the use of a one piece curb and sidewalk system as described on page 68 of the HUD Development Guidelines.

**Sanitary Sewer Systems:** Costs associated with waste water collection and treatment are one of the larger expenses associated with new housing development. Although some of these expenses may be unavoidable, such as sewer hookup fees to finance additional waste treatment capacity, innovations in utility line material and construction techniques offer a variety of cost-saving opportunities. These opportunities may be particularly appropriate for jurisdictions whose public works departments have lacked the time or resources to update their utility requirements in light of new engineering innovations in the field.

Such innovations include pipe and materials made of PVC or other synthetics which can be less expensive to purchase and install, curved pipe that reduces the total length of pipe and manholes needed, and modern manhole clean-out equipment that may also reduce the quantity of manholes needed. Other savings may be available through more flexible design requirements, such as increased spacing between manholes, the substitution of clean-outs for manholes, the use of vertically flexible pipe in lieu of drop manholes, pipe sizing based on performance standards rather than generalized codes, the use of common laterals to serve individual residences, and the use of community drain fields in lieu of individual septic and drain field systems.

**Stormwater Drainage Systems:** Traditionally, stormwater sewer systems were designed to collect stormwater runoff as quickly as possible and convey it to a safe or convenient discharge point. As urban areas have grown more densely populated and less surface area is available to naturally absorb storm runoff, problems have arisen with traditionally designed “closed” stormwater systems. These problems include added costs associated with downstream

flooding and water table lowering resulting from stormwater diversion, increased demand placed on waste treatment facilities in jurisdictions served by combined storm and sanitary sewers, declining water quality where contaminant-bearing runoff is directly diverted to nearby water bodies without benefit of natural biofiltration, and on-going construction and maintenance costs.

As a result of these problems, modern engineering practices are moving toward more “open” drainage systems which favor grassy swales and detention basins that maximize local runoff filtration and dispersion. Because modern drainage systems may actually add to the cost of housing, jurisdictions can be alert to opportunities to apply the innovations in materials and construction techniques discussed above to closed sections of stormwater sewer systems. Other savings may result from encouraging project proponents to develop innovative stormwater drainage designs, such as siting park or open space land on top of a storm runoff detention facility.

**Water Supply Systems:** Water supply systems offer comparatively fewer cost savings opportunities than road and stormwater systems. In part, this is because some water system requirements are set at the state level, beyond the control of local jurisdictions. However, local officials can review design and material specification requirements to ensure that local regulations are as cost effective as possible.

For example, the use of plastic pipe and fittings can reduce material and installation costs of water mains and service lines. Other savings can result from serving more than one residence from a single service line, installing water and sanitary service lines in a single utility trench, basing pipe size requirements on the size and number of houses served, and using blow-off valves in place of fire hydrants when the latter are not needed for fire protection.

**Fire Safety Regulations:** Fire codes affect housing construction costs in several important respects, including sprinkler requirements, subdivision development standards regarding the

## Strategies to Achieve Affordable Housing Objectives

number and spacing of fire hydrants, minimum roadway width and turnaround radii needed to accommodate fire and emergency vehicles, and the siting of fire lanes and fire access roads. Because fire codes can have the effect of setting the minimum design requirements for roads and fire hydrants, local jurisdictions can review fire safety regulations to ensure they are necessary and as cost effective as possible.

Fire sprinkler regulations can have a significant impact on both the cost of housing and the supply of low-cost housing. As a result of several widely publicized high-rise building fires, some jurisdictions in the region are strengthening sprinkler regulations for both new and existing apartment buildings. The cost of sprinkling a new apartment is estimated at \$1,200 to \$1,500 and up to twice that amount for retrofitting existing buildings. If care is not taken, costly fire safety regulation revisions can lead to the abandonment or demolition of scarce, low-cost housing stock. To avoid this outcome, jurisdictions considering upgrading fire safety requirements can establish a low-interest loan fund to help owners of low-cost apartments finance sprinkler installation.

### **LOW-COST HOUSING TYPES**

**Shared Housing:** In recent years, the proportion of single person households has grown faster than the total number of households in Snohomish County, resulting in a tendency to under utilize existing housing stock and increase the need for additional single person housing units. Shared housing arrangements offer a means of providing housing for the growing number of single person households while avoiding the added cost of constructing new housing units.

Jurisdictions that have implemented shared housing programs have found it especially attractive to single, elderly homeowners who desire help with household chores and the security that can be provided by a young adult “housemate.” Such housing arrangements also reduce the growing need for separate elderly housing facilities and compliment the “aging in place” approach to elderly care. Typically,

shared housing programs are implemented by means of a clearing house that matches suitable household members.

**Accessory Dwelling Units:** Suburban bedroom communities with little remaining vacant land and few multifamily buildings suitable for rehabilitation face a unique challenge in providing their fair share of low-cost housing. Accessory dwelling units offer a means of providing low-cost rental opportunities in more affluent communities while maintaining the look and scale of the neighborhood. They are also generally much less expensive to develop compared to new construction and can be produced more quickly.

Accessory dwelling units are independent, self-contained living units that are created out of surplus space in existing single-family homes. In addition to providing comparatively inexpensive rental housing, accessory units offer elderly homeowners on fixed incomes a stream of rental income that may enable them to remain in their homes longer. Accessory dwellings can also provide prospective first-time homebuyers extra income to finance a home purchase sooner than would otherwise be possible. Like shared housing arrangements, accessory dwellings encourage more efficient use of existing housing stock.

**Cottage Housing Developments (CHD):** Cottage housing developments have been proposed as one means of providing smaller and less expensive detached housing in single-family neighborhoods. Under a recent proposal prepared by the King County Housing Partnership, CHDs would allow the construction of more than one single-family unit on an existing single-family lot when strict design standards and-special review processes have been met. A CHD would be permitted as an administrative conditional use when the resulting intensified residential use is compatible with the character of single-family uses. Proposed CHD regulations authorize no more than 12 dwelling units per site and restrict each building’s footprint to less than 550 square feet—about one-half the area of the typical starter home. Other proposed development

## Strategies to Achieve Affordable Housing Objectives

standards would control maximum lot coverage and density, minimum common open space, and landscaping.

**Mixed-Use Development:** The Growth Management Act requires all jurisdictions to identify sufficient land for low-income housing. For communities that lack enough high density land to meet their housing responsibilities, encouragement of mixed-use developments may provide one means of meeting their GMA responsibilities. Mixed-use developments integrate various land uses into a single development or district, such as office, commercial, and residential buildings [situated around a single site or along a transportation corridor] grouped together in a single building or around a single site.

Mixed-use developments may offer more politically acceptable sites for higher density housing than established single-family neighborhoods. Mixed-use developments situated along public transportation routes can help reduce dependency on private vehicles, provide housing opportunities for persons that require public transportation and may, in some circumstances, produce an income stream from commercial rents that help subsidize low-cost housing. Rezones that allow residential uses in commercial districts under a mixed-use scheme should not reduce overall commercial land capacity below what is needed to sustain economic development.

**Single-Room Occupancy (SRO) Housing:** Some jurisdictions have found success in addressing their affordable housing needs by encouraging preservation, rehabilitation, or construction of single-room occupancy housing. SROs are very small living units, usually no larger than 150 to 200 square feet that share some kitchen and bathroom facilities with other units in the building. Traditionally, SROs have operated as worker quarters located in commercial or industrial sections of older towns that offer low-cost housing to persons on limited incomes. In many jurisdictions, this type of housing has been lost due to redevelopment pressures.

Some jurisdictions have sought to maintain a share of SRO housing in their overall housing stock by implementing code and regulatory revisions that reduce the cost of SRO preservation and development. Examples of such revisions include reductions in parking requirements and utility connection fees based on actual need or usage and modifications to electrical, mechanical, building, and fire requirements.

**Mobile/Manufactured Housing:** Mobile home and manufactured housing is another form of low-cost housing with an established record of successfully addressing affordable housing needs. In the past decade, mobile home and manufactured housing represented 20% of all new housing created in Washington State. Like SRO housing, however, the supply of mobile home park housing has declined in some jurisdictions as a result of redevelopment pressures. In some instances, this has occurred without a one-to-one replacement of equally low-cost housing, resulting in a net loss to the affordable housing stock. Jurisdictions have sought to protect their supply of low-cost mobile home housing by rezoning existing mobile home parks, enacting mobile home park conversion ordinances, or exempting mobile homes relocated due to park closures from having to comply with new building regulations.

In the past, it has not been uncommon for manufactured housing to be relegated to only certain zones. Under GMA, however, jurisdictions are required to identify sufficient land for housing, including manufactured housing. Jurisdictions which have sought to place constraints on the siting of manufactured housing in the past may need to revise their regulations to offer more siting opportunities for manufactured housing, along with appropriate design review protections for established neighborhoods where manufactured housing is encouraged as an infill strategy.

### **HOUSING PRODUCTION & PRESERVATION PROGRAMS**

**Housing Preservation:** In addition to producing more affordable housing, it is important to

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preserve and enhance the existing stock of affordable housing. Each jurisdiction should assess its housing conditions and design appropriate strategies for housing preservation in their area. Active code enforcement can catch problems early and avoid extensive deterioration of housing units. Public and private sources of home improvement grants and loans for both owner-occupied and rental units can be used to address housing repair needs. Weatherization of housing units should also be encouraged and information disseminated regarding assistance available from the electric and gas utility companies, charitable organizations, and public agencies. Local tool banks and home repair classes can be established to help owners and renters improve their housing conditions. Free paint and some types of building materials can be obtained at various recycling and hazardous waste collection stations.

The County housing authority operates a rental rehab program which provides low-interest loans to landlords to finance improvements to low-income rental units. The Minor Home Repair Program operated by Senior Services of Snohomish County (see the Housing Resource Directory) provides free repair services to low-income elderly and handicapped homeowners.

Each jurisdiction should have a monitoring mechanism to track losses to the affordable housing stock through demolition, conversion of apartments to condominiums, and closure of mobile home parks. Policies regarding relocation assistance for low-income residents displaced by these activities may be considered. Incentives and regulations may be investigated and utilized to help minimize unnecessary reductions to the supply of affordable housing.

**Public Housing Authority:** With the enactment of the Housing Authorities Law in 1939, the legislature created a public housing authority in each city and county of the state. Under RCW 35.82, these housing authorities are authorized to conduct business when their respective governing bodies have passed a resolution declaring a need to address the existence of sanitary or unsafe living accommodations, a shortage of low-income rental housing, or a

shortage of senior housing. Determinations as to the need for a housing authority can be made either by the governing body upon its own motion or upon the filing of a petition signed by twenty-five residents of the city.

In addition to providing local jurisdictions a direct means of addressing its housing needs, housing authorities are able to underwrite the cost of low-income housing development by a variety of means, including eligibility to administer HUD housing assistance programs and payment contracts, exemption from paying property taxes on housing authority facilities, and authority to issue tax-exempt bonds and low-interest bond anticipation notes. Under state statute, bonds and other obligations of a housing authority are neither a debt of its respective city nor are cities liable for housing authority obligations.

**Public Development Authority:** Jurisdictions interested in coordinating their initiatives in the areas of economic development, community revitalization, and low-income housing may consider creating a public development authority (PDA) to achieve these ends. Under RCW 35.21.730-757, PDAs may be created by cities or towns to “improve general living conditions in the urban areas of the state” and “to perform all manner and type of community services.”

PDAs may exercise many of the powers of housing authorities, such as own and sell property, contract for services, loan and borrow funds, and issue bonds and other debt instruments. Any property owned or operated by a PDA that is used primarily for low-income housing receives the same exemption from taxation as the municipality that created it. By statute, all PDA liabilities must be satisfied exclusively from PDA assets and PDA creditors are denied any right of action against the municipality that created it.

**Public and Nonprofit Housing Developers:** Jurisdictions that prefer to remain less directly involved in housing production may establish cooperative arrangements with public or nonprofit housing developers to ensure adequate levels of low-income or special needs housing



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are available in their community. In addition to the Everett and County housing authorities, there are over a dozen nonprofit organizations in Snohomish County with a range of practical housing development experience that extends from the production of homeless shelters to special needs housing to low-rent senior housing and first-time home buyer programs.

Jurisdictions can encourage the production of these types of housing in their community by committing land use incentives, development standard variances, surplus land, or financial resources to housing authority or nonprofit sponsored projects targeted for their jurisdiction.

### **For-Profit Housing Builders and Developers:**

For-profit builders and developers produce virtually all middle and upper income housing in the County and a substantial share of moderate income rental housing that is affordable to households with incomes between 80% and 95% of median income.

Compared to past decades, however, the private sector currently produces relatively fewer small starter homes affordable to low and moderate income home buyers. This is because land and housing production costs have increased faster than the household income of many prospective first-time buyers, resulting in a dwindling market for small starter homes. The cessation of HUD's first-time homebuyer mortgage program in the early 1980s further reduced the number of low-income families able to finance home purchases.

Jurisdictions may encourage more first-time homeownership in their community by maintaining an adequate supply of smaller, less expensive building lots, offering builders and developers land use incentives to produce low and moderate income housing, reviewing the appropriateness and cost effectiveness of administrative procedures and development standards, and creating an interjurisdictional second mortgage lending pool to expand the first-time homebuyer market.

The private sector also builds fewer low-income rental units than in the past because of

increasing land and production costs, the cutbacks in HUD's apartment production programs, and the elimination of key federal tax incentives for passive investors.

Nonetheless, opportunities still remain for private builders and developers to produce low-income rental housing through the Washington State Housing Finance Commission's tax credit and tax-exempt bond financing programs, Farmers Home Administration's rural rental housing program, and the Washington Community Reinvestment Association's revolving loan pool. Jurisdiction's can encourage private sector builders and developers to increase the supply of low-income rental housing in their communities by combining these financial tools with the land use and procedural initiatives outlined in the preceding paragraph.

### **HOUSING FINANCING STRATEGIES**

**City/County resources:** There are a variety of means by which local government can provide financial support for the development of low-cost housing. In 1986, the state legislature formally authorized cities, towns and counties to use general funds for low-income housing: "A city or town may assist in the development or preservation of publicly or privately owned housing for persons of low income by providing loans or grants of general municipal funds to the owners or developers of the housing." (RCW 32.21.685) Local jurisdictions may also use general funds to underwrite general obligation or councilmanic bonds sold to support low-income housing.

With voter approval, local governments can enact special purpose housing levies, such as the \_\_\_-year, \$\_\_\_\_\_ senior housing bond levy approved by City of Everett voters in 198\_ or the eight-year, \$50 million low-income housing levy approved by Seattle voters in 1986. In order to minimize administrative costs and equalize the tax burden across the county, local jurisdictions could support an interjurisdictional levy effort, such as the countywide housing levy which fell about 4,500 votes short of voter approval in September 1991.

## Strategies to Achieve Affordable Housing Objectives

Local governments can also provide financing for low-cost housing by contributing to the Snohomish County Housing Assistance Leverage Fund (HALF), endorsed by the Snohomish County Tomorrow Steering Committee in March 1993. Under the HALF proposal, local jurisdictions would annually contribute about \$2 per capita to a \$1 million county-administered housing finance program. It is estimated the HALF would leverage an additional \$40 to \$50 million dollars in housing financing over a five year period.

**State resources:** In 1986, the State Legislature created the Housing Trust Fund to serve as a renewable financing resource to assist low and very low income citizens and special needs populations. Since its inception, state trust fund dollars have helped finance more than 7,000 housing units statewide. In the 1993 legislative session, \$44 million was appropriated for state trust fund use over the following biennium. Local jurisdictions may apply for state trust fund resources, along with Indian tribes, housing authorities, and nonprofit housing organizations. In July 1993, the city of Raymond was awarded \$1 million in state trust fund resources to acquire and preserve the Willapa Hotel, an existing building with 34 units of very low-income housing and commercial space at street level.

The Washington State Housing Finance Commission administers a variety of programs that provide housing financing directly to multifamily housing lenders, developers and first-time, single-family homebuyers. Some of the commission's finance programs, such as the low-income housing tax credit program, are operated on a competitive basis wherein projects receiving strong statements of local government support receive preference over those that do not.

Altogether, an estimated \$16.5 million in state resources was committed for housing activities in all Snohomish County jurisdictions in 1992.

**Federal resources:** Although the federal government has cut back its housing finance effort by about 75% since the early 1980s, federal programs remain by far the largest single

publicly-funded housing finance resource in Snohomish County.

On a nationwide basis, an estimated three-quarters of the financial benefit of federal housing subsidy programs goes to existing homeowners in the form of mortgage interest and property tax deductions. In Snohomish County, other forms of federal housing assistance are provided to homeless populations through the McKinney Act programs, to housing authorities through HUD's public housing development programs, to low-income renters through HUD's Section 8 rental assistance programs, to the elderly and handicapped through HUD's Section 202 loan programs, to rural homebuyers and renters through various Farmers Home Administration programs, and to middle income homebuyers through FHA mortgage insurance programs.

Aside from mortgage interest subsidies and FHA mortgage insurance programs, in 1992 an estimated \$32.5 million in federal resources was committed for housing activities in all Snohomish County jurisdictions. Included in these resources was over \$2.5 million in federal CDBG and HOME funds administered through the City of Everett and the Snohomish County entitlement jurisdiction processes. Local governments are eligible to apply at the local level for CDBG and HOME resources to support the development of low-cost housing projects in their jurisdictions.

**Private resources:** Since the enactment of the Community Reinvestment Act (CRA) of 1977, federally-insured banks have taken a more proactive role in assisting the development of low and moderate income housing and the revitalization of low-income communities. To ensure compliance with the CRA Act, banks are periodically evaluated in terms of their effectiveness in meeting the credit needs of their community. In 1991, Seafirst Bank announced a 10-year, statewide CRA financing commitment of \$1.5 billion, including over \$1 billion targeted for lower-income housing. In 1992, Cascade Savings Bank received an "outstanding" rating by the federal Office of Thrift Supervision, a

## Strategies to Achieve Affordable Housing Objectives

designation reserved for the top ten percent of the nation's banks and thrifts.

As a result of savings and loan "bailout" legislation enacted in 1989, the nation's 12 Federal Home Loan Banks were required to take a variety of steps to support the development of low and moderate income housing. Since 1990, the Federal Home Loan Bank of Seattle has helped house nearly 8,000 low and moderate income families by providing recoverable grants for predevelopment assistance, direct subsidies, and reduced-rate loans to member banks that finance affordable housing projects. In the past several years, Federal Home Loan Bank subsidized loans have helped underwrite the cost of housing projects developed by Housing Hope and Counterpoint Community Mental Health Services.

Another means by which some local financial institutions are carrying out their CRA responsibilities is through a newly organized nonprofit mortgage banking corporation known as the Washington Community Reinvestment Association (WCRA). The WCRA operates a \$75 million revolving loan pool that provides long-term financing for affordable housing projects throughout the state. Comprised of about 20 of the state's bank and thrift institutions, WCRA targets its financing to projects that guarantee long term affordability. The Colby Crest Apartments in Everett was one of the first low-income housing projects to receive WCRA long-term financing.

Local Initiatives Support Corporation (LISC) is a New York-based organization that provides financial support to nonprofit organizations involved in improving urban neighborhoods and the supply of affordable housing. Financial support for LISC comes from private philanthropic organizations and major corporations, including Boeing, Weyerhaeuser, Tramco, and a number of banks with branches in Snohomish County. Since initiating an office in Seattle in 1984, LISC has invested about \$6 million in the region. LISC is currently in the process of establishing a Snohomish county office and recruiting local government financial participation in a LISC-administered

Community Development Loan Fund (CDLF). The CDLF will provide recoverable grants and low-interest loans to nonprofit organizations to cover essential predevelopment costs associated with low-income housing and commercial development projects. In the past year, LISC has provided financial assistance for projects developed by Senior Services of Snohomish County, Cocoon House, and Housing Hope.

# Table of Sources

“ACS” stands for American Community Survey

“OFM” stands for Office of Financial Management

Data Point	Source Agency	Dataset	Table or Date
Ages of persons	U.S. Bureau of the Census	Census 2000 SF1 2006 ACS	P12 B01001
Assisted housing units	Snohomish County Tomorrow Snohomish Co. Dept. of Human Services	2002 Housing Evaluation Report Assisted Rental Housing Inventory	p. 56 2008
Average household size	U.S. Bureau of the Census	Census 2000 SF1 2006 ACS	P17 B25010
Building permits by dwelling type	Snohomish County Tomorrow	2007 Growth Monitoring Report	34-54 and 60-61
Cost-burdened owner households by income	U.S. Bureau of the Census	Census 2000 sf3 2006 ACS	h97 and QT-H16 B25106
Cost-burdened owner households with mortgages by income	U.S. Bureau of the Census	2006 ACS	B25101
Cost-burdened renter households by income	U.S. Bureau of the Census	Census 2000 sf3 2006 ACS	h73 B25106
Home sales prices	Snohomish Co. Assessor	unpublished	2006-2007
Household incomes	U.S. Bureau of the Census	Census 2000 sf3 2006 ACS	p52 B19001
Households	U.S. Bureau of the Census	Census 2000 sf3 2006 ACS	p92 B25106
Households in poverty	U.S. Bureau of the Census	Census 2000 sf3 2006 ACS	p92 B17017
Housing units	U.S. Bureau of the Census	Census 2000 SF1 2006 ACS	H1 B25024
Housing units by tenure and dwelling type	Snohomish County Tomorrow U.S. Bureau of the Census	2002 Housing Evaluation Report 2006 ACS	p. 101 B25032
Housing units by year built	U.S. Bureau of the Census	Census 2000 sf3 2006 ACS	h34 B25034
Inflation rate	U.S. Bureau of Labor Statistics	CUURA423SA0, CUUSA423SA0	
Median household income (used to determine affordable sales & rents)	Washington State OFM	Median Household Income Estimates by County: 1989- 2005 and Projection for 2006	
Median household income (used in demographic profiles)	U.S. Bureau of the Census	Census 2000 sf3 2006 ACS	p53 B19013
Monthly gross rent	U.S. Bureau of the Census	2006 ACS	B25063
Mortgage interest rates	Federal Housing Finance Board	Mortgage Interest Rate Survey	V & VIII
Mortgage status and selected monthly owner costs	U.S. Bureau of the Census	2006 ACS	B25087
Population	Washington State OFM	April 1 Population of Cities, Towns, and Counties	6/27/2007
Rents	Dupre+Scott	Snohomish County Rental Housing Study, Spring 2002- 2004 Rental Data and Revised Income Groups for 1996- 2001 Snohomish County Rental Housing Study, Spring 2005- 2007 Rental Data	
Workers 16 & over who did not work at home	U.S. Bureau of the Census	Census 2000 sf3 2006 ACS	p31 B08303



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# Acronyms & Glossary

**2060 Interlocal Agreements** – Contracts between counties and cities to administer low-income housing funds, based upon a bill (HB 2060) adopted into state law in 2002. 2060 funds come from a fee collected by counties on the recording of real estate transactions.

**Affordability** – A measure of a housing unit's cost relative to a household's income. The conventional standard is that no household should pay more than 30 percent of their monthly income for housing. Therefore, a housing unit is “affordable” to any household that can pay its cost with less than 30 percent of that household's income.

**Affordable Housing** – Conventionally, shelter that a lower-income household can retain with 30 percent or less of the household's monthly income. The term is also extended in some uses to apply to middle-income households, and used sometimes to describe subsidized housing.

**Annexation** – The incorporation of land to the jurisdiction of an existing city.

**Assisted Housing** – Housing serving lower-income households, using government subsidies of the housing cost; or, the subsidies given to households to pay for housing that would otherwise be unaffordable to them.

**Assisted Rental Housing Inventory** – A database, produced by OHHCD, of all the units or households assigned housing assistance in Snohomish County under a variety of subsidy programs.

**Beds** – An alternative measurement of the quantity of low-income housing. It is often more useful to report the number of “beds” than the number of “housing units” for special populations, where unrelated individuals may share the same quarters; e.g. rehabilitation centers and emergency shelters.

**CAPER** – Consolidated Annual Performance and Evaluation Report, a report made by

jurisdictions receiving federal housing funds that summarizes and evaluates how those funds were used to carry out objectives of a jurisdiction's Consolidated Plan.

**Chronic Mental Illness** – An impairment of an individual's normal cognitive, emotional, or behavioral functioning which is severe, persistent, and long term in nature. The lack of decent, affordable housing linked with supportive services is a significant barrier to participation in community life for people with chronic mental illness, and has resulted in disproportionately high rates of homelessness.

**Community Development Block Grants (CDBG)** – Federal funding to local governments and housing authorities to carry out affordable housing and community development activities directed toward revitalizing neighborhoods, economic development, and providing improved community facilities and services.

**Companion Homes** – Provide residential services and support in an adult foster care model to no more than one adult client with developmental disabilities. The services are offered in a regular family residence approved by a state agency to assure client health, safety, and well-being. The state reimburses the provider for the instruction and support service. Companion homes provide 24-hour available supervision.

**Comprehensive Plan** – The guiding document of a jurisdiction, required by the Growth Management Act, that specifies land uses sufficient to accommodate projected households living in the jurisdiction, as well as employment. The plan must also address housing needs, transportation, economic development, and the provision of public facilities needed to serve new housing and employment. Local comprehensive plans must be consistent with Countywide Planning Policies.

**Consolidated Plan** – A plan required every five years by the U.S. Department of Housing &

## Acronyms & Glossary

Urban Development of all jurisdictions receiving federal Community Development Block Grants or HOME Investment Partnership grants. The plan must assess housing and community facility needs, particularly among lower-income populations, and specify how those needs will be met.

**Cost-Burdened Household**– A lower-income household paying more than 30% of its income on housing.

**CPPs, or Countywide Planning Policies** – Policies required by the GMA to provide a framework for cities and counties to plan consistently and work together to accommodate projected population and employment growth.

**CTED** – Community, Trade, and Economic Development, a department of Washington state government.

**Developmental Disability** – A disability attributed to mental retardation, cerebral palsy, epilepsy, autism or another neurological condition that occurs prior to the age of 18 and continues or is expected to continue indefinitely and results in substantial limitations to an individual's intellectual and/or adaptive functioning (RCW 71A.10.020(3)).

**Displacement Resources** – Programs that require public or private parties acting to displace lower-income residents from their dwellings to provide one-time or limited-time compensation for the costs of relocating into other housing. Legally restricted in Washington state.

**Emergency Housing** – Short-term, temporary shelter for homeless individuals and families for a period of up to three months. This shelter is usually provided as part of a program that also includes supportive services to assist homeless persons to obtain more stable housing.

**Extremely Low-Income** – As defined in the SCT monitoring system (and consistent with HUD definitions), households whose incomes are no more than 30% of the county's median household income.

**Fair Share Housing Allocation** – A determination of unmet existing and projected future need for affordable housing by lower-income households for each jurisdiction. The Fair Share Allocation methodology and guidelines were originally adopted by SCT in 1994, and updated in 2005.

**Families** – With respect to assisted housing data in this *Report*, two or more related persons with qualifying lower household income and not otherwise categorized as senior.

**Future Land Use Map** – Part of a comprehensive plan that designates a range of possible uses for land throughout a jurisdiction.

**GMA, or Growth Management Act (RCW 36.70A)** – A Washington state law, adopted in 1990 and 1991, requiring certain counties and municipal subdivisions to develop comprehensive plans to accommodate projected growth for twenty-year periods. The Act requires that housing needs be met, the environment protected, that most growth occur within delimited urban growth areas (not in rural areas), and that essential natural resource lands be preserved.

**Gross Rent** – According to the U.S. Census Bureau, “the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else).”

**Group Home** – Housing occupied by two or more single persons or families consisting of common space and/or facilities for group use by the occupants of the unit and (except in the case of shared one-bedroom units) separate private space for each family. In large part, group homes have been replaced by adult family homes and supported living.

**Group Quarters** – A U.S. Census Bureau classification of shelter. The group quarters population includes all people not living in households. Two general categories of people in group quarters are recognized: (1) the institutionalized population includes people

## Acronyms & Glossary

under formally authorized, supervised care or custody in institutions at the time of enumeration; such as correctional institutions, nursing homes, and juvenile institutions; (2) the noninstitutionalized population includes all people who live in group quarters other than institutions, such as college dormitories, military quarters, and group homes. Also, included are staff residing at institutional group quarters.

**Growth Monitoring Report** – An annual publication of SCT that reports on population, employment, annexation, residential development and housing cost trends in the county, particularly changes over the previous years. The GMR uses the best available data, including state estimates, data from surveys, and data from local permitting activity.

**HO** – Housing Objective

**Household** – As defined by the U.S. Census Bureau: “A household includes all the persons who occupy a housing unit.” Households may be one or more persons, and may be families or non-families. People living in group quarters are not counted as living in households.

**Housing Authority** – An independent agency charged with housing for low-income citizens; it often owns and/or operates public housing units. Public housing authorities are chartered by states, separate from cities in which they operate.

**Housing Element** – A section or chapter of a comprehensive plan, required by the GMA to assess the jurisdiction’s housing needs and delineate how the jurisdiction will meet that need.

**Housing Evaluation Report** – A report required every five years by Snohomish County Countywide Planning Policy HO 9 that evaluates progress of SCT members meeting their housing objectives and goals.

**Housing Objectives** – A category of Countywide Planning Policies. The complete list of Housing Objectives is included in the

Appendix section titled, “Countywide Planning Policies on Housing.”

**Housing Relocation Payments** – See “Displacement Resources.”

**Housing Unit** – According to the U.S. Census Bureau, “A housing unit may be a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from the outside of the building or through a common hall.” Group quarters are not counted as housing units by the Census Bureau.

**HUD** – Housing and Urban Development, and department of the United States government.

**Impact Fee** – A payment assessed on new development by a jurisdiction or special purpose public agency, including school districts, as allowed by the Growth Management Act and other state law, and designed to help mitigate the public financial costs associated with the increased public service needs of that development.

**Individuals** – With respect to assisted housing data in this *Report*, single people not over age 62 and not living with relatives.

**Infrastructure** – Those utilities, roads, amenities, and services that must or are appropriate to accompany development to meet the burdens and needs of that development. May be publicly or privately provided.

**Jurisdiction** – As used in this *Report*, the territorial range of a county or incorporated city.

**Low-Income** – As defined in the SCT monitoring system (and consistent with HUD definitions), households whose incomes are greater than 50 percent, and not more than 80 percent, of the county’s median household income. When used in the term, “low-income housing,” however, it may be less specific,

## Acronyms & Glossary

referring to any income level that qualifies for an assisted housing program.

**Lower-Income** – As used in this *Report*, encompasses extremely low-, very low-, low-, and moderate-income households; in other words, households whose incomes are not more than 95 percent of the county’s median household income.

**Median Income** – The dollar amount at which half the households (or other population unit) in the population had incomes below, and half above.

**Middle-Income** – As defined in the SCT monitoring system, households whose incomes are greater than 95 percent, and not more than 120 percent, of the county’s median household income.

**Mobile/Manufactured Housing** – Housing that is constructed off-site and placed on a site, not “stick-built.” Because it can be mass-produced, it is generally less expensive than housing built on a site.

**Moderate-Income** – As defined in the SCT monitoring system, households whose incomes are greater than 80 percent, and not more than 95 percent, of the county’s median household income.

**Non-Single-Family Permits** – As used in this *Report*, permits issued for duplex, multi-family and mobile home units; excludes detached single-family residences.

**OD** – Orderly Development, a category of Countywide Planning Policies.

**OFM** – Office of Financial Management, a division of Washington state government.

**OHHCD** – Office of Housing, Homelessness, and Community Development, a division of Snohomish County Department of Human Services.

**PAC** – Planning Advisory Committee, a panel of planning professionals appointed by each jurisdiction member of SCT.

**PDS** – Planning & Development Services, a department of Snohomish County government.

**Permanent Assisted Housing** – A subsidized housing unit offering long-term residence for qualifying households; may or may not provide supportive services as well. Program participants typically pay up to 30 percent of their monthly income towards housing costs. Contrast with “Voucher Assisted Housing.”

**Planned Residential Development, or Planned Unit Development** – A housing project that receives the right to build more units, or other considerations, than would normally be allowed in exchange for careful attention to design, including adherence to a special set of rules governing items such as setbacks, vegetation, and open space.

**Poverty** – The U.S. Census Bureau compares total household income in 1999 to a table composed of poverty thresholds that vary, depending on the size of a family and the age of family members, whether under 18 or over 65. A single individual living alone was in poverty according to the 2000 Census if his or her total annual income was less than \$8,501. A four-person household with two children under age 18 was in poverty if total annual income was less than \$17,465.

**PRD** – Planned Residential Development.

**PUD** – See “Planned Residential Development.”

**RCW** – Revised Code of Washington, the official compilation of laws of Washington state.

**Reasonable Measures** – Under GMA, steps to increase capacity that a jurisdiction must consider if it lacks the capacity to meet growth targets.

**Regulatory Reform** – The process of trimming unnecessary or undesirable regulations and development permitting processes; sometimes

associated with replacing individual project impact analysis with more careful analysis, assessment, and mitigation planning for larger areas within which individual project parcels are located.

**RLUNA, or Residential Land Use Needs**

**Analysis** – An assessment of the adequacy of Snohomish County’s Future Land Use Map to accommodate the county’s Fair Share Housing Allocation; last completed in 2005.

**SCT** – Snohomish County Tomorrow.

**Segregated Condominium** – Detached unit development, similar to single-family detached housing, except that the land is jointly owned and it is developed through the condominium process.

**Selected Monthly Owner Costs** – According to the U.S. Census Bureau, “the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgage, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.). It also includes, where appropriate, the monthly condominium fees or mobile home costs (installment loan payments, personal property taxes, site rent, registration fees, and license fees).”

**Seniors** – With respect to assisted housing data in this *Report*, one- or multiple-person households where one of the persons is at least 62 years old.

**Snohomish County Tomorrow** – Please see the description on page 1 of the Introduction.

**Special Needs Populations** – People having a chronic mental illness, substance abuse, physical illness or any disability that impairs their abilities to maintain housing without supportive services and rental/leasing assistance.

**Specified owner-occupied housing units** – According to the U.S. Census Bureau, “include

only 1-family houses on less than 10 acres without a business or medical office on the property. The data for “specified units” exclude mobile homes, houses with a business or medical office, houses on 10 or more acres, and housing units in multiunit buildings.”

***Strategies to Achieve Affordable Housing***

**Objectives** – A document, included in the Appendix, developed by SCT in 1994 to provide Snohomish County cities and the county with a list of tools it may use to increase housing affordability.

**Subsidized Units** – Housing units for which capital costs are written down by public subsidy funds, and for which occupancy is governed by income restrictions.

**Supportive Services** – Services provided to residents of supportive housing to facilitate residents' independence. Examples include case management, medical or psychological counseling and supervision, childcare, transportation, and job training.

**SW UGA** – Southwest Urban Growth Area, the geographic area encompassing Everett, Mukilteo, Edmonds, Woodway, Lynnwood, Brier, Mountlake Terrace, Bothell, Mill Creek, and the unincorporated areas between them.

**TDR** – Transfer of Development Rights.

**Tenure** – Classification of a housing unit as either owner-occupied or renter-occupied.

**Transfer of Development Rights** – Through individual, voluntary transactions, development rights are transferred from privately owned farmland, forestland and natural areas (sending sites) to areas that can accommodate additional growth (receiving sites). Landowners in sending areas receive compensation for giving up their right to develop, while developers in receiving areas pay for the right to a bonus in the receiving area, such as additional height or density than would otherwise be allowed. When development rights are removed from a parcel, a conservation easement is placed on the sending site.



## Acronyms & Glossary

**Transitional Housing** – Longer-term temporary housing provided for homeless individuals and families for a period of up to two years. This housing is usually provided as part of a program that includes supportive services to assist homeless persons to obtain more stable housing. Program participants typically pay up to 30 percent of their monthly income towards housing costs.

**UGA** – Urban Growth Area.

**Upper-Income** – As defined in the SCT monitoring system (and consistent with HUD definitions), households earning more than 175 percent of county median household income.

**Upper Middle-Income** – As defined in the SCT monitoring system (and consistent with HUD definitions), households earning between 121 percent and 175 percent of county median household income.

**Urban Growth Area** – Any geographic area designated pursuant to the GMA to which urban growth in that county is restricted. Urban growth refers to development that makes intensive use of land for the location of buildings, structures, and impermeable surfaces to such a degree as to be incompatible with the primary use of such land for the production of food, other agricultural products or fiber, or the extraction of mineral resources.

**Very Low-Income** – As defined in the SCT monitoring system, households whose incomes are greater than 30 percent, and not more than 50 percent, of the county's median household income.

**Voucher Assisted Housing** – A means to provide affordable housing in which lower-income households receive a certificate from a housing authority entitling the person from whom they rent (in the private market) to receive the difference between what the household can reasonably pay for housing (up to 30 percent of their monthly income) and the market rent for the unit. Units must rent below established maximums established by the voucher programs. Vouchers travel with

individuals or families to the housing units they find unlike “Permanent Assisted Housing,” where a subsidy is assigned to a unit and individuals and families come to it.