



**Snohomish County**

**ANALYSIS OF  
IMPEDIMENTS TO  
FAIR HOUSING CHOICE**

**NOVEMBER 2019**

**SNOHOMISH COUNTY  
URBAN COUNTY  
CONSORTIUM**

**Prepared by:**  
**Northwest Fair Housing Alliance**  
**35W Main, Suite 250**  
**Spokane, WA 99201**  
**(509) 325-2665**  
**1 (888) 376-6308 (Fax)**  
**[www.nwfairhouse.org](http://www.nwfairhouse.org)**



**NORTHWEST FAIR  
HOUSING ALLIANCE**

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## I. INTRODUCTION AND EXECUTIVE SUMMARY

The purpose of this Analysis is to identify impediments to fair housing choice in the towns, cities, and unincorporated areas of Snohomish County which make up the Snohomish County Urban County Consortium (“the Consortium”) based on race, color, religion, sex, disability, familial status, or national origin (“protected classes”) in violation of the Federal Fair Housing Act (FHA),<sup>1</sup> as well as impediments based on marital status, creed, sexual orientation, and veteran or military status, in violation of the Washington State Law Against Discrimination (WLAD)<sup>2</sup>, source of income discrimination in violation of the Washington Residential Landlord Tenant Act<sup>3</sup>, and violations of the Snohomish County Human Rights ordinance.<sup>4</sup>

The Consortium has received federal grant funds under the Community Development Block Grant (CDBG) program since 1975 and under the HOME Investment Partnership (HOME) program since 1992. The U.S. Department of Housing and Urban Development (HUD) administers these programs. Snohomish County is the lead agency and grant recipient for the Consortium.

For CDBG funds, the Consortium consists of Snohomish County and all the cities and towns within the County, except the cities of Everett, Marysville and the King County area of Bothell, a total of 18 cities and towns. Everett and Marysville receive CDBG funds directly from HUD as entitlement cities. Bothell overlaps Snohomish and King Counties and partners with both counties. For HOME funds, the Consortium consists of all cities and towns including the City of Everett. Everett is required to conduct a separate AI. The Tulalip Indian Reservation is not included in the Consortium.

For purposes of this AI, the following communities comprise the Snohomish County Consortium and are covered by this AI:

Arlington	Bothell (portion within Snohomish County)	Brier	Darrington	Edmonds		
Gold Bar	Granite Falls	Index	Lake Stevens	Lynnwood	Marysville	Mill Creek
Monroe	Mountlake Terrace	Mukilteo	Snohomish	Stanwood	Sultan	
Woodway	Unincorporated Snohomish County					

Data from Everett is included in this AI as relevant and as a comparator.

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<sup>1</sup> 42 U.S.C. 3601 et seq.

<sup>2</sup> RCW 49.60.

<sup>3</sup> RCW 59.18.255.

<sup>4</sup> SCC 2.460.

## **Requirement for Entitlement Jurisdictions to Affirmatively Further Fair Housing**

The Secretary of the U.S. Department of Housing and Urban Development (HUD) is required by Section 808(c) (5) of the Fair Housing Act to administer HUD's programs in a manner that affirmatively furthers fair housing (AFFH). Entitlement jurisdictions that receive federal funds to administer HUD's Community Planning and Development (CPD) programs are also required by federal regulations to certify that they will AFFH and undertake Fair Housing Planning (FHP). The Consortium received funds under the following CPD programs:

- Community Development Block Grant (CDBG), since 1975
- HOME Investment Partnerships (HOME), since 1992

Snohomish County is the lead agency and grant recipient for the Consortium.

Fair Housing Planning requires a jurisdiction to:

- Conduct an analysis to identify impediments to fair housing choice within the jurisdiction (Analysis of Impediments to Fair Housing Choice ("AI"));
- Take appropriate actions to overcome the effects of any impediments identified through the analysis; and
- Maintain records reflecting the analysis and actions taken in this regard.

Conducting an analysis of impediments and taking actions to overcome effects of any identified impediments means to:

- Analyze and eliminate housing discrimination in the jurisdiction;
- Promote fair housing choice for all persons;
- Provide opportunities for inclusive patterns of housing occupancy regardless of protected class;
- Promote housing that is structurally accessible to, and usable by, all persons, particularly persons with disabilities; and
- Foster compliance with the nondiscrimination provisions of the Fair Housing Act

The AI:

- Serves as the substantive, logical basis for Fair Housing Planning;
- Provides essential and detailed information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates; and
- Assists in building public support for fair housing efforts both within a State or Entitlement jurisdiction's boundaries and beyond.

Where the community planning and development perspective looks at needs for housing and possible barriers to meeting those needs, the fair housing perspective focuses as much on the causes of needs of groups or persons protected by the Fair Housing Act as it does on the needs themselves.

HUD suggests that jurisdictions conduct or update their AI at least once every 3 to 5 years consistent with the Consolidated Plan cycle. Snohomish County's most recent AIs include:

- *Analysis of Impediments to Fair Housing Choice*, September 14, 2012
- *Update to the Snohomish County Analysis of Fair Housing*, 2000

This report is intended to serve as the updated Analysis of Impediments to Fair Housing Choice (AI) for the Snohomish County Urban County Consortium, covering the period September 2012 to September 2019.

#### **Affirmatively Furthering Fair Housing (AFFH) Rule**

On July 16, 2015, HUD published the final Affirmatively Furthering Fair Housing (AFFH) rule that created a process for local jurisdictions and public housing authorities to analyze the local fair housing landscape and set fair housing priorities and goals through an Assessment of Fair Housing (AFH). Pursuant to the AFFH mandate in section 808(c) (5) of the Fair Housing Act, and in subsequent legislative enactments, the purpose of the AFFH regulations in 24 CFR §§ 5.150 through 5.180 is to provide program participants with an effective planning approach to aid program participants in taking meaningful actions to overcome historic patterns of segregation, promote fair housing choice, and foster inclusive communities that are free from discrimination. The AFFH regulations seek to improve community planning in order to overcome fair housing issues and have inclusive community participation, which will result in establishing fair housing goals in order to increase fair housing choices and provide equal access to opportunity for all community members.

An *Assessment of Fair Housing (AFH)* means the analysis undertaken pursuant to § 5.154 that includes an analysis of fair housing data, an assessment of fair housing issues and contributing factors, and an identification of fair housing priorities and goals, conducted and submitted to HUD using an "Assessment Tool" to be provided by HUD. Each program participant must certify it will take meaningful actions to further the goals identified in its AFH. On December 31, 2015 and again on January 13, 2017 HUD published notices in the Federal Register announcing the availability of a Local Government Assessment Tool designed to aid local

governments and consortia required to submit consolidated plans under HUD's Consolidated Plan regulations, in conducting an AFH.

According to the AFFH Rule, the submission deadline for the first AFH for program participants is a date not less than 9 months from the date of publication of the Assessment Tool. The AFFH Rule provides that, until program participants are required to submit an AFH, the program participant shall continue to conduct an analysis of impediments in accordance with requirements in effect prior to Aug. 17, 2015.

HUD encourages program participants to collaborate between and among public housing agencies (PHAs), local governments, States, and Insular Areas to conduct and submit a single Assessment of Fair Housing (AFH), through either a joint or regional AFH. 24 CFR §§ 5.152 and 5.156. "Regionally collaborating participants" refers to joint participants, at least two of which are Consolidated Plan program participants, conducting and submitting a single AFH (a regional AFH). 24 C.F.R. § 5.152. Snohomish County, the City of Everett and the Snohomish and Everett Housing Authorities, are subject to the affirmatively furthering fair housing requirements found at 24 CFR §§5.150 through 5.180 and each required to submit an AFH to HUD. For purposes of conducting updated Analyses of Impediments, the jurisdictions have determined to conduct separate AIs. Thus, the scope of this AI is limited to identifying and addressing impediments to fair housing choice within the Snohomish County Urban County Consortium.

On May 23, 2018, HUD published Notices in the Federal Register announcing withdrawal of the January 5, 2018 notice of AFH extension, as well as withdrawal of the Local Assessment Tool. The May 23, 2018 HUD Notice, *Affirmatively Furthering Fair Housing: Responsibility to Conduct Analysis of Impediments*, which withdrew the Local Assessment Tool, states that the deadline for local government program participants to submit a first AFH is extended to a date not less than 9 months following the future publication of a revised and approved Local Government Assessment Tool. To date HUD has not published a revised Local Government Assessment Tool. However, the May 23, 2018 HUD Notice, which withdrew the Local Assessment Tool, provides, "The data HUD has developed in order to implement the AFFH rule will remain available for program participants to use in conducting their AIs." HUD has made available, via the HUD Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), tables and maps to assess disparities in opportunities in communities. Accordingly, this AI utilizes selected maps and data tables generated through the AFFH-T, available at <https://egis.hud.gov/affht/>.

## Impediments to Fair Housing Choice

The AI is a review of impediments to fair housing choice in both the public and private sector. The AI involves:

- A comprehensive review of a State or Entitlement jurisdiction’s laws, regulations, and administrative policies, procedures, and practices;
- An assessment of how those laws, etc. affect the location, availability, and accessibility of housing;
- An assessment of conditions, both public and private, affecting fair housing choice for all protected classes; and
- An assessment of the availability of affordable, accessible housing in a range of unit sizes.

*Impediments to fair housing choice are:*

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin (“protected classes”) which restrict housing choices or the availability of housing choices
- Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of a protected class

Policies, practices, or procedures that appear neutral on their face, but which operate to deny or adversely affect the availability of housing to persons because of membership in a protected class may constitute impediments.

Policies and activities that decrease access to affordable housing can pose impediments to fair housing choice based on disparate impact on certain protected classes. The HUD Fair Housing Planning Guide (FHPG) notes both the distinction and the potential intersection between affordable housing activities and those that affirmatively further fair housing choice:

The two concepts are not equivalent but they are also not entirely separate. When a jurisdiction undertakes to build or rehabilitate housing for low- and moderate-income families, for example, this action is not in and of itself sufficient to affirmatively further fair housing. It may be providing an extremely useful service by increasing the supply of decent, safe, and sanitary affordable housing. Providing adequate housing and improving existing neighborhoods are vital functions and should always be encouraged.

Additionally, the provision of affordable housing is often important to minority families and to persons with disabilities because they are disproportionately represented among those that would benefit from low-cost housing. When steps are taken to assure that the housing is fully available to all residents of the community, regardless of race, color, national origin, gender, handicap, or familial status, those are the actions that affirmatively further fair housing.<sup>5</sup>

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<sup>5</sup> U.S. Dept. of HUD, *Fair Housing Planning Guide (FHPG)*, Vol. 1, Detailed Discussion of AI Areas For Entitlement, State, and State-Funded Jurisdictions. Ch. 5, sec. 5.1, p. 5-4.

## Executive Summary

The Snohomish County Human Services Department (HSD), Office of Housing and Community Development (OHCD) contracted with Northwest Fair Housing Alliance (NWFHA) to complete an Analysis of Impediments to Fair Housing Choice. The County allocated funding for this project from CDBG funds.

NWFHA is a HUD designated Qualified Fair Housing Organization and has provided nonprofit fair housing services since 1994. NWFHA's mission is to eliminate housing discrimination and ensure equal housing opportunity for the people of Washington State through education, counseling and advocacy.

The U.S. Department of HUD *Fair Housing Planning Guide* (FHPG) was used as the model for this Analysis of Impediments to Fair Housing Choice, with supplementation of maps and data tables from the HUD Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T).

The following sources were also reviewed and referenced:

- Home Mortgage Disclosure Act (HMDA) data
- Complaint Data from:
  - The U.S. Dept. of Housing & Urban Development, Fair Housing & Equal Opportunity (HUD)
  - The Washington State Human Rights Commission (WSHRC)
  - Fair Housing Center of Washington (FHCW)
- Census and American Community Survey Data, US Census Bureau
- WA Office of Financial Management population and demographics data
- Results of Fair Housing Center of WA and Northwest Fair Housing Alliance HUD Fair Housing Initiative Program (FHIP) grant testing
- HUD Low Income Housing Tax Credit online Query Tool
- PolicyMap online mapping and data
- Opportunity Insights, Harvard University, online mapping and data
- Community Survey results
- Federal, State, and Snohomish County laws and ordinances
- University of Washington, Runstad Department of Real Estate, Housing and Apartment Market Reports
- *Housing Authority of Snohomish County Analysis of Impediments to Fair Housing Choice & Language Access Plan*, May 10, 2019
- *Fair Housing Equity Assessment for the Central Puget Sound Region*, January 2014
- *Analysis of Impediments to Fair Housing Choice, Snohomish County Urban, County Consortium*, September 14, 2012
- *Analysis of Impediments to Fair Housing Choice, City of Everett, 2005-2010*
- *Housing Profile: Snohomish County*, July 2015, and Housing Profiles for individual towns and cities, Prepared by the Alliance for Housing Affordability
- *The Housing Consortium of Everett and Snohomish County Housing Snohomish County Project Report*, April 2018

Community surveys for housing consumers and advocates, and housing providers, were distributed in English, Russian, Spanish, Korean, and Vietnamese. Three community forums were noticed in these same languages, and held in Lynnwood, Arlington, and Monroe on October 27 and 28, 2019.

**The AI identifies the following impediments to fair housing choice in Snohomish**

**County:**

**Impediment 1:** There is a need for alternate language fair housing education materials in Spanish, Russian, Arabic, Korean, Vietnamese, and Marshallese.

***Recommended Actions:***

- Translate fair housing education materials into these languages and disseminate in a targeted manner, based on tract concentrations of these language speakers in the jurisdiction.
- Snohomish County and Consortium members to review the language needs in their jurisdictions, as identified in this AI, and make translated fair housing information available to the public in the needed languages.

**Impediment 2:** A shortage of affordable housing, low vacancy rates, and waitlists for subsidized housing, have a disparate impact on access to housing for people of color and people with disabilities, who are more likely to be living below the poverty level, be housing cost burdened, eligible for participation in subsidized housing programs, and overrepresented as renters and in the homeless population.

***Recommended Actions:*** Continue to increase the stock of affordable housing and affordable housing options in the County, especially subsidized units.

- Snohomish County and Consortium members to work to identify and remove barriers to affordable housing development, such as restrictions on density and building height and prohibitions on multi-family units and accessory dwelling units in single-family zoning;
- Snohomish County and Consortium members to promote affordable housing by identifying and implementing incentives for development of affordable housing, such as property tax exemptions and density bonuses, in exchange for requirements to set aside affordable units for specific periods of time.
- Enact ordinance an, as permitted by RCW 59.18.440, to require relocation assistance to be paid to low-income tenants upon the demolition, substantial rehabilitation whether due to code enforcement or any other reason, or change of use of residential property, or upon the removal of use restrictions in an assisted-housing development.

**Impediment 3:** People of color are disproportionately criminal justice system involved, thus, their housing access is disparately barred by overly stringent criminal records screening by housing providers.

***Recommended Actions:***

- Provide housing providers and consumers in the jurisdiction education about HUD's guidance memorandum on use of criminal records in housing screening.
- Snohomish County and Consortium members to consider enacting ordinances to prohibit consideration of criminal history during initial rental screening, then allowing limited screening based only on major, recent convictions involving safety of people or preservation of property.

**Impediment 4:** Disability-based housing discrimination complaints were the most common basis for filing a complaint with HUD or the WA State Human Rights Commission, representing nearly half of all complaints filed.

***Recommended Actions:***

- Provide information to housing providers, consumers, social service providers and disability advocates about how to request and respond to reasonable accommodation requests, through a variety of medium, including brochures, websites, and fair housing training.
- Contract with agencies knowledgeable about fair housing laws, who can advocate for people with disabilities who need reasonable accommodations and can negotiate with and inform housing providers about Fair Housing Act compliance requirements.

**Impediment 5:** Asians and Pacific Islanders, blacks and African Americans, and Hispanic and Latinx home mortgage applicants experience, in order of increasing disparity, lower origination and higher application denial rates than white non-Hispanic applicants.

***Recommended Actions:***

- Snohomish County to work with Consortium-funded homebuyer purchase assistance and homebuilding programs to conduct targeted outreach to potential minority borrowers.
- Conduct audit testing throughout the jurisdiction to identify mortgage brokers, originators and lenders who discriminate based on race or national origin.
- Provide fair lending training opportunities for mortgage lenders and originators in the jurisdictions.
- Incorporate fair housing and fair lending awareness education into first-time homebuyer classes offered in the jurisdictions.

**Impediment 6:** There has been no on-site auditing of newly constructed multi-family housing for compliance with the Fair Housing Act's design and construction requirements, thus it is unknown whether housing is being built to be usable or adaptable by people with disabilities.

***Recommended Actions:***

- Snohomish County and Consortium members to provide and require regular Fair Housing Act design and construction training for the jurisdictions' building department employees, and make the training available to architects, developers, and contractors.
- Conduct an on-site audit of multi-family housing with four or more units, constructed within the past two years, or under construction, for compliance with the Fair Housing Act's design and construction requirements.

**Impediment 7:** Land use and zoning regulations in some jurisdictions create fair housing barriers by containing restrictive definitions of the term “family”.

***Recommended Actions:***

- Consortium-member jurisdictions to review their codes in the context of the fair housing best practices referenced herein and to take actions to amend their zoning ordinances to reduce barriers to fair housing.

**Impediment 8:** Housing providers, consumers, and advocates responding to surveys demonstrated a lack of knowledge of state fair housing law protections for source of income, marital status, creed, and military / veteran status.

***Recommended Actions:***

- Include information on the Washington Law Against Discrimination housing discrimination protections and the Washington Residential Landlord Tenant Act’s source of income protection in comprehensive fair housing trainings offered to housing providers and consumers.

**COMPARISON TO IMPEDIMENTS TO FAIR HOUSING IDENTIFIED IN 2012**

The 2012 Analysis of Impediments to Fair Housing identified the following impediments and observations. Relevant comments for 2019 are included under each impediment and observation.

IMPEDIMENT NO. 1: Residents report experiencing discrimination, but few know what to do. Snohomish County residents responding to the survey express high levels of willingness to report housing discrimination, but low levels of awareness of how to report housing discrimination.

- About 60% of 2019 survey responders correctly identified the WA State Human Rights Commission, the Fair Housing Center of Washington, and the U.S. Department of Housing and Urban Development as appropriate agencies to contact to report a fair housing complaint. This may indicate a growing awareness, but still a need for public education about options for pursuing fair housing enforcement.

IMPEDIMENT NO. 2: Information about fair housing is difficult to find. A review of jurisdictional websites and calls to city government found that fair housing information is lacking on websites. Most jurisdiction staff do not know how to provide fair housing information when asked.

IMPEDIMENT NO. 3: Land use and zoning regulations in many jurisdictions create fair housing barriers by:

- Limiting or imposing conditions on group homes.

- Limiting the types of housing that can be developed.
- Containing restrictive definitions of the term “family.”
- Not encouraging or requiring sidewalks and accessible areas.
- A review of the zoning regulations and minimum lot requirements found several jurisdictions that restrict group homes and/or limit the types of housing that is usually most affordable.
- Many jurisdictions have a maximum number of unrelated persons of five, which is more restrictive than what is usually applied to group homes.
- Zoning language continues to be an impediment to equal opportunity housing in some cities and towns in the jurisdiction. See 2019 Impediment #7.

IMPEDIMENT NO. 4: Limited transit options for low income, disabled, senior residents and refugees create a fair housing barrier. Transit services are insufficient, if not unavailable, in the north and eastern parts of the County and in rural communities.

- Senior citizen public forum participants in Lynnwood believe public transportation in Lynnwood is affordable; non-senior citizens did not. The new light rail was a topic of concern of Lynnwood residents, due to the anticipated impact it will have on housing demand and increasing rental rates. An attendee at a public forum observed that transit cost should be included in calculating total housing costs; residents who live in rural areas outside public transit options have greater transportation costs.

IMPEDIMENT NO. 5: Hispanic and African American mortgage loan applicants are denied loans at much higher rates than Whites.

- Home mortgage origination and denial disparities based on race and Hispanic ethnicity continue to be impediments to equal opportunity housing in the jurisdiction. See 2019 Impediment #5.

#### **2012 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING OBSERVATIONS:**

OBSERVATION NO. 1: Low income renters have limited housing choices in the County in comparison to the need. Renters in Snohomish County have experienced a dramatic shift in rental affordability since 2000. Rental costs increased in every jurisdiction, except in Index. In all but two communities (Index and Lake Stevens), renter household income increased less than that of rent levels. Increases in rental costs were also a topic of concern in the public outreach. Residents and stakeholders surveyed and interviewed also frequently commented on the long waiting lists for public housing units and Section 8, that landlords won’t accept tenants with a criminal record, and the shortage of accessible housing.

- Housing affordability continues to be a primary concern for residents of the Consortium, as it was the number one concern of survey respondents and also raised by tenants at public forums. There are insufficient affordable units compared to the number of people in the jurisdiction who are living below the poverty level and housing cost burdened. This issue is identified as an impediment to fair housing choice in 2019 rather than an observation, due to the disparate impact an insufficient supply of affordable housing has on people of color and people with disabilities. See 2019 Impediment #2.

OBSERVATION NO. 2: Housing providers are not equipped to manage mounting housing and social service needs. There is need for a program and financial resources to train staff on how to work with residents to reduce biases and resolve conflicts more easily.

- This issue was not asserted during the 2019 surveying or public forums.

OBSERVATION NO. 3: Tenants interviewed did not understand their rights and responsibilities as tenants.

- Survey questions for the 2019 AI update focused on respondents' knowledge of fair housing laws, rather than Landlord Tenant laws. Manufactured homeowners who attended the Arlington public forum did have questions about their legal rights regarding increases in lot rents.

OBSERVATION NO. 4: Government processes and coordination could be improved. Stakeholders from city governments and nonprofits commented on the length of time that it takes to contract with Snohomish County. Stakeholders believe the lengthy contracting process creates an impediment because it prevents households from receiving housing subsidies in a timely manner.

- This issue was not asserted during the 2019 surveying or public forums.

## II. THE LAW

### A. Federal Fair Housing Act (FHA)

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act)<sup>6</sup>, as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (children under the age of 18 living with parents of legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability) (“protected classes”). The FHA prohibits both intentional discrimination and policies and practices that have an adverse disparate impact upon protected classes.

#### 1. Prohibitions

Fair Housing Act prohibitions include:

- Refusing to rent based on protected class
- Falsely represent that a dwelling is unavailable
- Imposing different rental charges
- Discriminatorily evicting tenants
- Using different qualification criteria or standards
- Discriminating in terms, conditions, or privileges of a rental based on protected class:
  - Using different provisions in leases
  - Failing to make or delaying repairs
  - Failing to process an application for rental
  - Limiting use of privileges, services or facilities
- Attempting to restrict housing choice through segregated housing patterns.
- Steering persons by discouraging them from rental, or exaggerating the drawbacks of living in a neighborhood, or communicating that the person wouldn’t be compatible with the residents
- Assigning persons to certain buildings or floors or developments
- Discharging or taking adverse action against an employee because he or she refused to participate in discriminatory acts
- Conduct that otherwise makes housing unavailable
- Representing that discriminatory deed or covenant provisions will preclude a rental
- Enforcing discriminatory deed or covenant restrictions
- Providing false or misleading information about availability to testers
- Making, printing, or publishing a notice, statement, or advertisement indicating a preference, limitation or discrimination
- Using words, phrases, photos or symbols that convey a preference or limitation.
- Expressing a preference to an agent or broker
- Selecting media or locations for advertising in order to attract only certain people
- Refusing to publish ads or requiring different charges
- Retaliating against someone for filing a fair housing complaint, exercising a fair housing right, or being a witness in a fair housing proceeding

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<sup>6</sup> 42 USC 3610, *et seq.*

## **2. Covered Dwellings**

Dwellings covered by the Fair Housing Act include:

- Any building, structure, or portion thereof which is occupied as, or designed or intended for occupancy as, a residence by one or more families;
- Any vacant land offered for sale or lease for the construction or location thereon of any such building, structure or portion thereof.

## **3. Exemptions**

Single-family dwellings are exempt from the FHA, if:

1. The owner owns 3 or less single-family houses;
2. The dwelling is sold or rented without the use of a real estate broker, or agent;
3. There has been no violation of Section 804(c) of the Act (discriminatory statements and advertising); and
4. If the owner does not reside in the dwelling at time of sale or is not the most recent resident prior to sale, the exemption applies to only one sale within 24-month period.

The FHA also exempts rooms or units in dwellings containing living quarters occupied or intended to be occupied by four or less families living independently of each other, if the owner maintains and occupies one of the living quarters as a residence. This exemption does not apply to the prohibition against discriminatory advertising.

## **4. Protections for Individuals with Disabilities**

The Fair Housing Act (FHA) was amended in 1988 to include protections for individuals with disabilities (“handicap is used in the FHA, but “disability” has come into usage as a preferred term). It is unlawful to discriminate in rental or to otherwise make unavailable or deny a dwelling to any renter because of a handicap of:

- That renter,
- A person residing in or intending to reside in that dwelling after it is rented or made available,
- Or any person associated with that renter.

“Handicapped” means:

- a physical or mental impairment which substantially limits one or more of such person’s major life activities;
- a record of having such an impairment; or
- being regarded as having such an impairment.

Discrimination based on disability includes:

- Refusing to make reasonable accommodations in rules, policies, practices or services
- Refusing to allow a person with a disability to make reasonable modifications
- Failing to meet disability design and construction access requirements

A reasonable accommodation is a change, adaptation or modification to a policy, program or service, which will allow a person with a disability to use and enjoy a dwelling. An accommodation request must be granted when a person has a disability, there is a nexus between the disability and the accommodation requested, and the accommodation is reasonable. To prove that an accommodation is necessary, a person must show that, but for the accommodation, they likely will be denied an equal opportunity to enjoy the housing of their choice. *Giebler v. M&B Assocs.*, 343 F.3d 1143, 1155 (9<sup>th</sup> Cir. 2003). An accommodation need not be granted if it would pose an undue financial and administrative burden on the housing provider (considering cost, financial resources of housing provider, benefits of the accommodation to tenant, and availability of alternative accommodations); or if it would fundamentally alter the nature of the housing provider's operations.

## **5. Familial Status**

The Fair Housing Act Amendments of 1988 included a prohibition of discrimination based on "familial status," which protects households that include one or more children under 18, and that child's parent, guardian, or other person with custody as a result of the written permission of the parent or guardian. The definition is broad and encompasses most extended family relationships. Pregnant women are also protected, as well as persons who are seeking to obtain legal custody of a child under age 18. While the FHA does not prohibit discrimination based on marital status, it does prohibit discrimination against single parents, divorced custodial parents, or those who have a child born out of wedlock.

Forms of familial status discrimination include:

- Adults only policies
- Refusal to renew lease because of a minor child
- Age segregated units based on age
- Charging higher rents or security deposits based on presence or number of children
- Advertising: *e.g.* "no children"
- Discouraging families from renting
- Excessive rent surcharges that lack adequate justification
- Unreasonable occupancy standards

The FHA was amended by the Housing for Older Persons Act of 1995 to allow a community that qualifies as housing for older persons to refuse to rent or sell to families with children provided it continues to meet certain requirements. There are three ways to qualify as housing for older persons:

- Housing provided under any state or federal program the Secretary determines is specifically designed and operated to assist elderly persons;
- Housing intended for and solely occupied by persons 62 or older, private or assisted;
- Housing for persons age 55 and older. At least 80% of occupied units must have one person 55 or older; must publish and adhere to policies and procedures that demonstrate intent to be housing for persons 55 and over; and must comply with procedures specified by the Secretary for verification of age of occupants by reliable surveys.

**B. Washington Law Against Discrimination (WLAD)**

The Washington Law Against Discrimination (WLAD)<sup>7</sup>, like the FHAct, prohibits discrimination in housing on the basis of race, color, national origin, sex, disability, and familial status, and additionally on the basis of creed, sexual orientation (including gender expression/identity), marital status, honorably discharged veteran or military status, the presence of any sensory, mental, or physical disability (unlike the FHA, the WLAD protects temporary and mitigated disabilities), the use of a trained dog guide or service animal by a person with a disability, and retaliation for opposing an unfair practice.

The WLAD is substantially equivalent to the federal Fair Housing Act. Amendments were made to the WLDA in 1993 to reflect major amendments to the federal fair housing law made in 1988. These changes added prohibitions against discrimination on the basis of disability and the status of being a family with children. There are, however, a few significant differences between the federal FHA and the WLAD. The WLAD includes four additional protected classes: creed (rather than religion), marital status, sexual orientation, and honorably discharged veteran or military status. Similarly, even if a dwelling is exempt under one of the FHA exemptions, the WLAD only exempts such dwellings from the requirements to make reasonable accommodations and modifications for people with disabilities. The WLAD was amended most recently by the Washington Legislature in 2018 to clarify that its narrow definition of “service animal” (a dog or miniature horse, individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability), a definition similar to that in the Americans with Disabilities Act (ADA) regulations, applies only in Washington employment and public accommodation settings, not to housing accommodations or real estate transactions.

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<sup>7</sup> RCW 49.60.

**C. Snohomish County Commission on Human Rights and Ordinance**

Snohomish County adopted a Human Rights Ordinance (SCC 2.460) on June 22, 2010, which was amended in 2010, 2013, 2016, and 2017. The Ordinance's Statement of Policy is:

Prejudice, intolerance, bigotry, and discrimination occasioned thereby threaten the rights and privileges of the county's inhabitants and menace the institutions and foundation of a free democratic state. It is the policy of the county to reject discrimination which denies equal treatment to any individual because of his or her race, creed, color, national origin, families with children, sex, marital status, sexual orientation, age, honorably discharged veteran or military status, or the presence of any sensory, mental, or physical disability or the use of a trained dog guide or service animal by a person with a disability, as provided in the law against discrimination, chapter 49.60 RCW, and this chapter. This ordinance is adopted to assure that persons within unincorporated Snohomish County are protected in the enjoyment of their civil rights and to promote mutual understanding and respect among all who live or work within the county. This chapter shall be liberally construed to accomplish its purpose.

The ordinance prohibits discrimination with respect to real estate transactions, facilities, or services, based on sex, marital status, sexual orientation, race, creed, color, national origin, families with children status, honorably discharged veteran or military status, the presence of any sensory, mental, or physical disability, or the use of a trained dog guide or service animal by a person with a disability.

Specific to real estate transactions, facilities, and services, Sec. 2.460.130 of the ordinance makes it unlawful, because of covered protected classes to:

- refuse to engage in a real estate transaction with a person;
- discriminate against a person in the terms, conditions, or privileges of a real estate transaction or in the furnishing of facilities or services in connection therewith;
- refuse to receive or to fail to transmit a bona fide offer to engage in a real estate transaction from a person;
- refuse to negotiate for a real estate transaction with a person;
- represent to a person that real property is not available for inspection, sale, rental, or lease when in fact it is so available, or to fail to bring a property listing to his or her attention, or to refuse to permit the person to inspect real property;
- discriminate in the sale or rental, or to otherwise make unavailable or deny a dwelling, to any person; or to a person residing in or intending to reside in that dwelling after it is sold, rented, or made available; or to any person associated with the person buying or renting;
- make, print, circulate, post, or mail, or cause to be so made or published a statement, advertisement, or sign, or to use a form of application for a real estate transaction, or to make a record or inquiry in connection with a prospective real estate transaction, which

indicates, directly or indirectly, an intent to make a limitation, specification, or discrimination with respect thereto;

- offer, solicit, accept, use, or retain a listing of real property with the understanding that a person may be discriminated against in a real estate transaction or in the furnishing of facilities or services in connection therewith;
- expel a person from occupancy of real property;
- discriminate in the course of negotiating, executing, or financing a real estate transaction whether by mortgage, deed of trust, contract, or other instrument imposing a lien or other security in real property, or in negotiating or executing any item or service related thereto including issuance of title insurance, mortgage insurance, loan guarantee, or other aspect of the transaction; or
- attempt to do any of the unlawful acts defined in this section.

Discrimination based on the presence of any sensory, mental, or physical disability or the use of a trained dog guide or service animal by a person who is blind, deaf, or physically disabled includes:

- a refusal to permit, at the expense of the person with a disability, reasonable modifications of existing premises occupied or to be occupied by such person if such modifications may be necessary to afford such person full enjoyment of the dwelling, except that, in the case of a rental, the landlord may, where it is reasonable to do so, condition permission for a modification on the renter agreeing to restore the interior of the dwelling to the condition that existed before the modification, reasonable wear and tear excepted;
- to refuse to make reasonable accommodation in rules, policies, practices, or services when such accommodations may be necessary to afford a person with the presence of any sensory, mental, or physical disability and/or the use of a trained dog guide or service animal by a person who is blind, deaf, or physically disabled equal opportunity to use and enjoy a dwelling; or
- to fail to design and construct covered multifamily dwellings and premises in conformance with the federal fair housing amendments act of 1988 (42 U.S.C. Sec. 3601 et seq.) and all other applicable laws or regulations pertaining to access by persons with any sensory, mental, or physical disability or use of a trained dog guide or service animal. Whenever the requirements of applicable laws or regulations differ, the requirements which require greater accessibility for persons with any sensory, mental, or physical disability shall govern.

The reasonable accommodation and modification provisions of the ordinance do not apply to the owner of a single-family house rented or leased by the owner if: (i) the owner does not own or have an interest in the proceeds of the rental or lease of more than three single-family houses at one time; (ii) the rental or lease occurred without the use of a real estate broker, (iii) the rental or lease occurred without the publication, posting, or mailing of any advertisement, sign, or statement in violation of the ordinance; or rooms or units in dwellings

containing living quarters occupied or intended to be occupied by no more than four families living independently of each other if the owner maintains and occupies one of the rooms or units as his or her residence.

Section 2.460.110 applies to credit transactions, which would cover home mortgages. The section makes it unlawful for any person, in connection with any credit transaction because of covered protected classes to:

- deny credit to any person;
- increase the charges or fees for or collateral required to secure any credit extended to any person;
- restrict the amount or use of credit extended or to impose different terms or conditions with respect to the credit extended to any person or any item or service related thereto; or
- attempt to do any of the unlawful acts defined in this section.

Section 2.460.140 makes “blockbusting” unlawful. However, this section omits marital status from the enumerated protected classes:

It is unlawful for any person for profit, to induce or attempt to induce any person to sell or rent any real property by representations regarding the entry or prospective entry into the neighborhood of a person or persons of a particular race, creed, color, sex, national origin, sexual orientation, families with children status, honorably discharged veteran or military status, or with any sensory, mental, or physical disability and/or the use of a trained dog guide or service animal by a person who is blind, deaf, or physically disabled.

#### **Considerations for the Jurisdiction:**

- ***Amend section 2.460.140 of the Snohomish County Human Rights Ordinance to include marital status.***
- ***Amend the definition of “service animal in section 2.460.060(24), to conform to the federal Fair Housing Act and the WA Law Against Discrimination. Unlike the Americans with Disabilities Act and the public accommodations of the WA Law Against Discrimination, the Fair Housing Act and the WLAD do not impose a definition of service animal or restriction to certain species in housing accommodations or real estate transactions. Section 2.460.060(0) of the County Ordinance defines “Service animal” as: “an animal that is trained for the purpose of assisting or accommodating a sensory, mental, or physical disability of a person with a disability.” Under federal and state law, an animal may be needed in housing as a reasonable accommodation for a disability although it is not “trained” to perform assistance for a person with a disability.***

See RCW 49.060.024, amended by the WA Legislature in 2018 to state: "Service animal" means any dog or miniature horse, as discussed in RCW 49.60.214, that is individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability. ... *This subsection does not apply to RCW 49.60.222 through 49.60.227 with respect to housing accommodations or real estate transactions.* (Emphasis added)

#### **D. WA Residential Landlord Tenant Act – Source of Income Protection**

Source of income discrimination was prohibited by a 2018 WA state legislative amendment to the WA Residential Landlord Tenant Act (RLTA)<sup>8</sup>, which took effect on September 30, 2018. It applies to all landlords covered by the WA RLTA, and unlike the FHA and WLAD, does not have exemptions for small landlords.

“Source of income” includes benefits or subsidy programs including: housing assistance, public assistance, emergency rental assistance, veterans benefits, social security, supplemental security income or other retirement programs; and other programs administered by any federal, state, local, or nonprofit entity. Income derived in an illegal manner is not protected.

A landlord may not refuse to rent based on source of income of an otherwise eligible prospective or current tenant unless: the source of income is conditioned on the property passing inspection; a written estimate of the cost of improvements necessary to pass inspection is more than \$1,500; and the landlord has not received moneys from the landlord mitigation program account (established by the WA Legislature in 2018 and administered by the WA Department of Commerce) to make the improvements. If a landlord requires a certain threshold level of income, any source of income in the form of a rent voucher or subsidy it must be subtracted from the total of the monthly rent prior to calculating if the income criteria have been met.

Like the FHA and WLAD prohibitions with respect to their protected classes, the RLTA prohibits the following practices, if based on source of income:

Expel from real property; Make any distinction, discrimination, or restriction in price, terms, conditions, fees, or privileges relating to the rental, lease, or occupancy of real property or in the furnishing of any facilities or services in connection with the rental, lease, or occupancy of real property; Attempt to discourage the rental or lease of real property; Assist, induce, incite, or coerce another person to commit an act or engage in a practice that violates this section; Coerce, intimidate, threaten, or interfere w/ any person in the exercise or enjoyment of, or on account of having exercised or enjoyed or having aided or encouraged any other person in the exercise or enjoyment of, any right granted or protected under this section; Represent that a dwelling unit is not available for inspection or rental when the dwelling unit in fact is available for inspection or rental; or Otherwise make unavailable or deny a dwelling unit that, but for source of income, would be eligible to rent; Publish, circulate, issue, or display, or cause to be published, circulated, issued, or displayed, any communication, notice, advertisement, or sign of any kind relating to the rental or lease of real property that indicates a preference, limitation, or requirement based on any source of income.

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<sup>8</sup> RCW 59.18.255.

### III. JURISDICTIONAL BACKGROUND DATA

Snohomish County is named for the Snohomish people, a Lushootseed Salish Native American tribe that were the original inhabitants of the land. Today there are three federally recognized Indian Tribes in Snohomish County: the Sauk-Suiattle Tribe, the Stillaguamish Tribe, and the Tulalip Tribes:

- The Tulalip Reservation is bordered on the east by Interstate 5 and Marysville; on the south by the Snohomish River; on the north by the Fire Trail Road (140th); and on the west by Puget Sound. The Tulalip Reservation exterior boundaries enclose a land-base of 22,000 acres, more than 50 percent of which is in federal trust status. The Tulalip Reservation was reserved for the use and benefit of Indian tribes and bands signatory to the Treaty of Point Elliott of January 22, 1855. Its boundaries were established by the 1855 Treaty and by Executive Order of President U.S. Grant dated December 23, 1873, to provide a permanent home for the Snohomish, Snoqualmie, Skagit, Suiattle, Samish and Stillaguamish Tribes and allied bands living in the region.<sup>9</sup>
- The Sauk-Suiattle Indian people lived for many generations in the region of Sauk Prairie near present-day Darrington. Their homelands were the drainage area of the Sauk, Suiattle and Cascade Rivers. Tribal membership numbered around 4,000 before 1855, and by 1924 numbers dwindled to 18 members. Current membership numbers around 300 individuals.<sup>10</sup>
- The Stillaguamish Tribe is composed of descendants of the Stoluck-wa-mish River Tribe. In 1855, the population resided on the main branch of the river, as well as the north and south forks. The name Stillaguamish, under various spellings, has been used since 1850 to refer to people who lived along the Stillaguamish River and camped along its tributaries. They were a party to the treaty of Point Elliott, under the spelling Stoluck-wa-mish. No separate reservation was established for the Stoluck-wa-mish Indians. Some moved to the Tulalip Reservation, but the majority remained in the aboriginal area along the Stillaguamish River. The Tribe has several facilities located in various parts of our reservation. The tribal administration building is located in Arlington.<sup>11</sup>

Snohomish County is located in northwest Washington State, between Puget Sound and the Cascade Mountains. Snohomish County begins 12 miles north of Seattle, and is less than 100 miles south of Vancouver, BC, Canada. Covering 2,090 square miles, it is the 13th largest county in total land area in Washington. Snohomish County is the third most populous county in Washington, after King and Pierce. As of July 1, 2018, 703,639 people live in the Consortium (Snohomish County (pop. 814,901) excluding Everett (pop. 111,262) (US Census Bureau, Est., July 1, 2018).

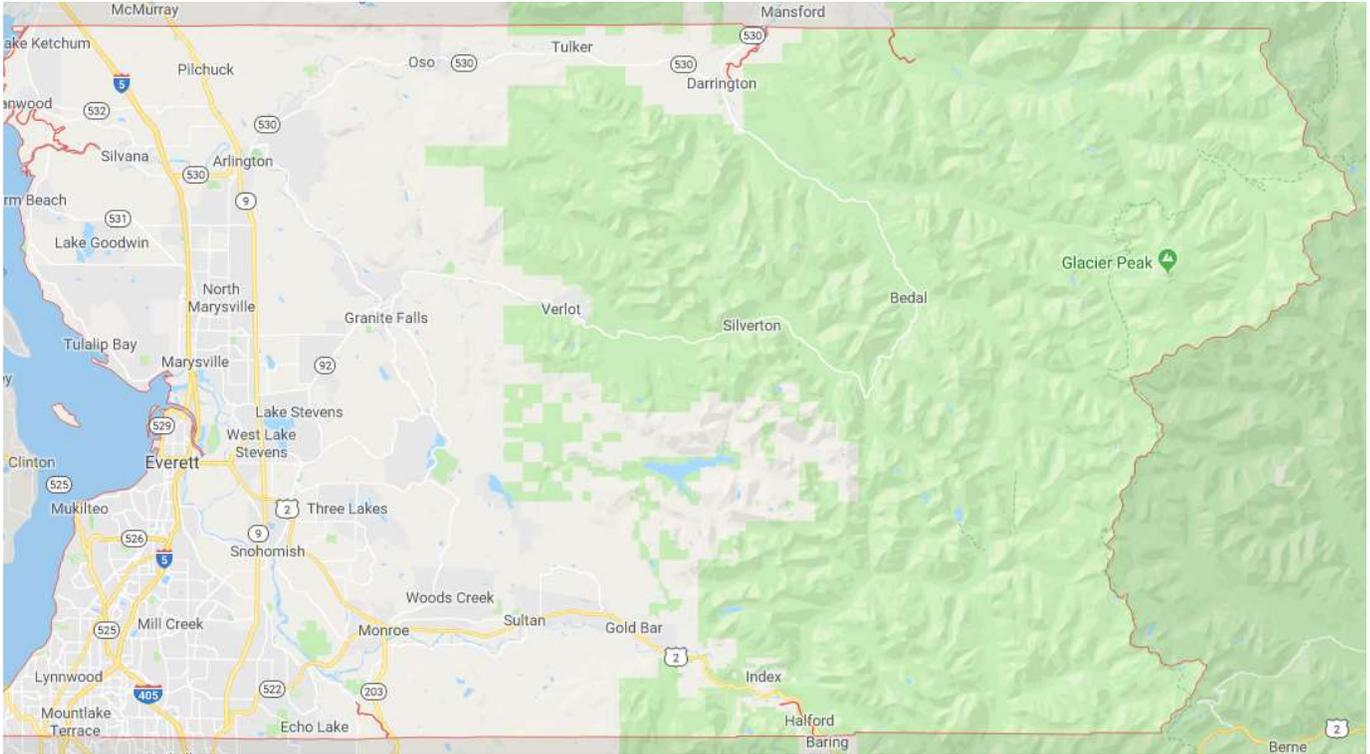
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<sup>9</sup> <https://www.tulaliptribes-nsn.gov/WhoWeAre>

<sup>10</sup> <http://www.sauk-suiattle.com/>

<sup>11</sup> <https://www.stillaguamish.com/about-us/>

**MAP 1 – Snohomish County**



Source: Google Maps 2019

**A. DEMOGRAPHICS**

**1. Total Population**

Snohomish County’s population (excluding Everett) increased by 93,413 people from 2010-2018, a 15.3% change, 3.2% more than the State’s rate of increase of 12.1% and 7.4% more than Everett’s rate for the same period.

Table 1: Population 1990-2018					
Location			Change	2018	Change
	2000	2010	2000-10	Estimate	2010-18
Everett	91,488	103,070	12.7%	111,262	7.9%
Snohomish County (without Everett)	514,536	610,226	18.6%	703,639	15.3%
Washington	5,894,121	6,724,540	14.1%	7,535,591	12.1%

Source: US Census

## Snohomish County Consortium Towns and Cities:

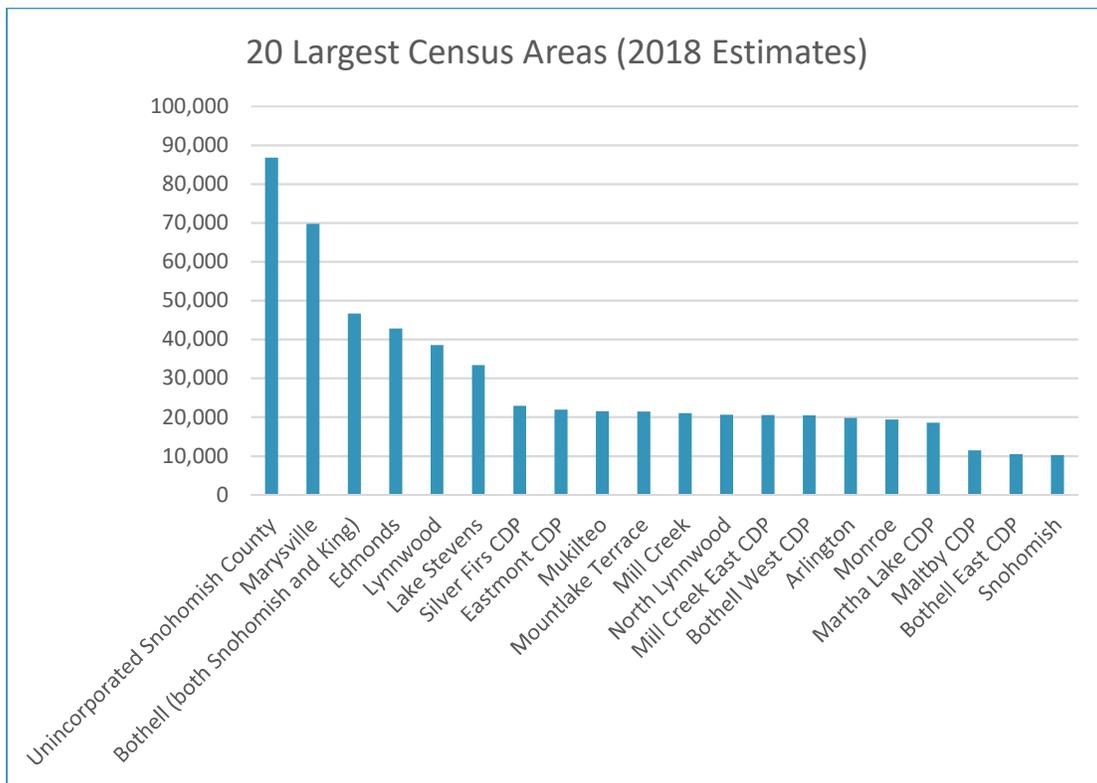
The Consortium includes the following cities, towns, and census designated places (CDP):

Table 2: Towns and Cities	
Town/ City	Population (2018 Estimate)
Arlington	19,803
Arlington Heights CDP	2,286
Bothell (both Snohomish and King)	46,657
Bothell East CDP	10,424
Bothell West CDP	20,472
Brier	6,978
Bryant CDP	1,990
Bunk Foss, CDP	3,604
Canyon Creek CDP	3,319
Cathcart CDP	2,506
Cavalero CDP	4,660
Chain Lake CDP	3,741
Clearview CDP	3,324
Darrington	1,420
Eastmont CDP	21,951
Edmonds	42,767
Esperance CDP	3,902
Fobes Hill CDP	2,779
Gold Bar	2,345
Granite Falls	3,803
Hat Island CDP	48
High Bridge CDP	3,028
Index	209
Kayak Point CDP	1,693
Lake Bosworth CDP	654
Lake Cassidy CDP	3,591
Lake Goodwin CDP	3,879
Lake Ketchum CDP	894
Lake Roesiger CDP	657
Lake Stevens	33,378
Lake Stickney CDP	9,667
Larch Way CDP	4,117
Lochsloy CDP	3,188
Lynnwood	38,511
Machias CDP	886
Maltby CDP	11,443
Martha Lake CDP	18,566
Marysville	69,779
May Creek CDP	663
Meadowdale	3,049
Mill Creek	20,986
Mill Creek East CDP	20,514
Monroe	19,363
Monroe North CDP	1,704
Mountlake Terrace	21,420
Mukilteo	21,545

North Lynnwood	20,626
North Marysville	172
North Sultan	241
Northwest Stanwood CDP	144
Oso CDP	212
Picnic Point CDP	9,002
Silvana CDP	0
Silver Firs CDP	22,937
Sisco Heights	2,810
Snohomish	10,185
Unincorporated Snohomish County	86,815
Stanwood	7,204
Startup	683
Sultan	5,194
Sunday Lake CDP	666
Swede Heaven	1,030
Three Lakes CDP	3,390
Verlot CDP	457
Warm Beach	2,495
Woods Creek	5,826
Woodway	1,387
<b>Total:</b>	<b>703,639</b>

Source: US Census

Unincorporated Snohomish County has more people than any city in the County, besides Everett. Marysville, Bothell, Edmonds, Lynnwood, and Lake Stevens are the five largest cities in the Consortium.



## 2. Sex and Age

Nearly half (49.8%) of Snohomish County is female, which is 1.3% higher than the percent of females in Everett (48.5%). The percentage of females in the County is close to the percentage for WA (50%). (US Census Bureau, Est., July 1, 2018)

The median age in Snohomish County is 38 years, which is about the same as the state of WA (37.7), and higher than Everett. The median age in the County has increased by 10.8 months since 2010, following regional and national trends of aging populations.

LOCATION	CENSUS	
	2010	2018 Est.
Everett	34.4	35.4 (2017 Est.)
Snohomish County	37.1	38
Washington	37.3	37.7
United States	37.2	38.2

Source: US Census

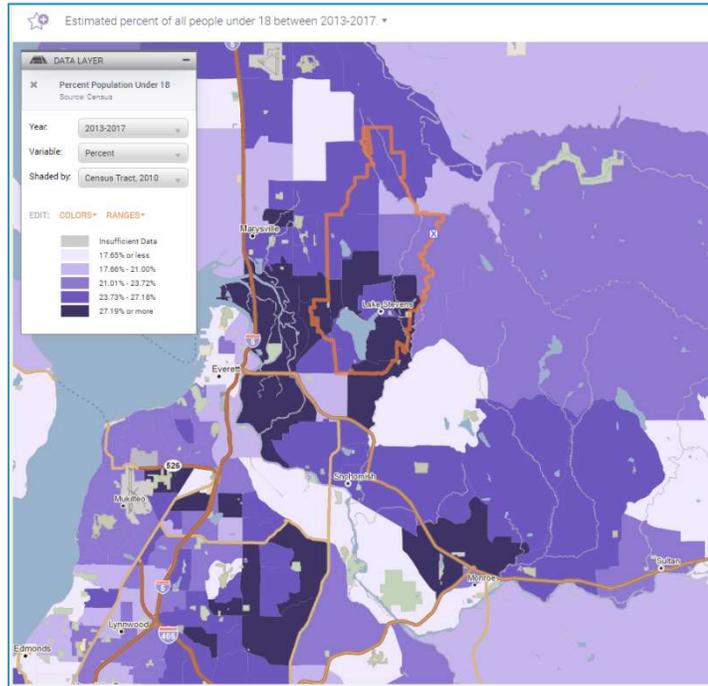
Over twenty-two percent of the County population is under the age of 18, and 13.5% are 65 years or older, with the majority (63.9%) between 18 and 64. Percentages of children under 18 are similar across the County, Everett, WA, and the nation. Snohomish County has a higher percentage of people 65 or older (13.5%) compared to Everett (11%), and conversely, a lower percentage of people 18-64 (63.9% compared to 66.8% in Everett). Snohomish County has a lower percentage of people 65 or older than both WA State and the United States.

Location	Range		
	<18	18-64	65+
Everett	22.1%	66.8%	11.1%
Snohomish County	22.6%	63.9%	13.5%
Washington	22.1%	62.5%	15.4%
United States	22.4%	61.6%	16%

Source: US Census

## MAP 2 – CHILDREN UNDER AGE 18

The darkest areas on Map 2 have more than 27% people under age 18.

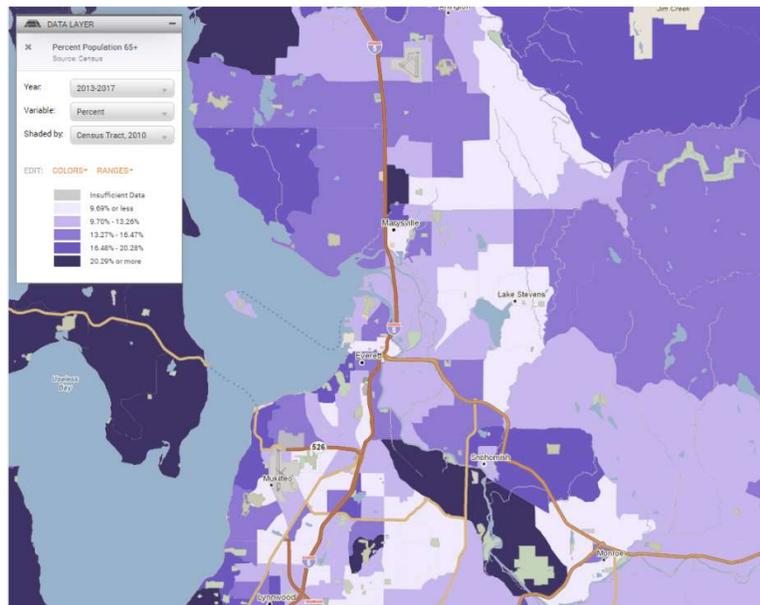


Source: <https://www.policymap.com/maps>

## MAP 3 – PEOPLE AGE 65 OR OLDER

The darkest areas on Map 3 had more than 20% of the population 65 or older between 2013 and 2017:

- 26% in Tract 53061053201 (Stanwood)
- 20.4% in Tract 53061052005 (Mill Creek)
- 23.8% in Tract 53061052105
- 23.7% in Tract 53061052805 (Marysville)
- 25.3% in Tract 53061050300 (Edmonds)
- 38.5% in Tract 53061050500 (Edmonds)



Source: <https://www.policymap.com/maps>

### 3. Households and Household Composition

The County has a higher percentage of family households with children (33.1%) than Everett (28%) or the State (30.5%). Conversely, Snohomish County has a lower percent of non-family households (31.6%) than Everett (44.4%) or the State (35.3%). Seniors age 65 and older living alone comprise 8.7% of all households, compared to 11.2% in Everett and 9.8% of WA.

<i>Types of Households</i>	<i>Everett</i>		<i>County</i>		<i>WA</i>	
Total households	42,652		284,477		2,755,697	
<b>Family households</b>	55.6%	23,723	68.4%	194,472	64.7%	1,782,539
% of total households with related children of householder <18	28%	11,950	33.1%	94,270	30.5%	839,963
<b>Non-family households</b>	44.4%	18,929	31.6%	90,005	35.3%	973,158
% of non-family households living alone (single person)	79%	14,953	75.5%	67,956	76.6%	745,842
% of all households living alone age 65+	11.2%	4,765	8.7%	24,704	9.8%	271,183

Notes: The US census includes same sex couples without related children or other related family members in non-family households.

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

### 4. Race and Ethnicity

The population of the Snohomish County Consortium is predominantly white. Out of the total County population (excluding Everett), 73.2% of residents are white, 9.6% are Asian, 2.4% are black or African American, 0.9% are American Indian or Alaskan Native, 0.4% are Native Hawaiian or Other Pacific Islanders, 2.4% identify as another race, 5.5% have two or more races, and 8.4% identify as Hispanic.

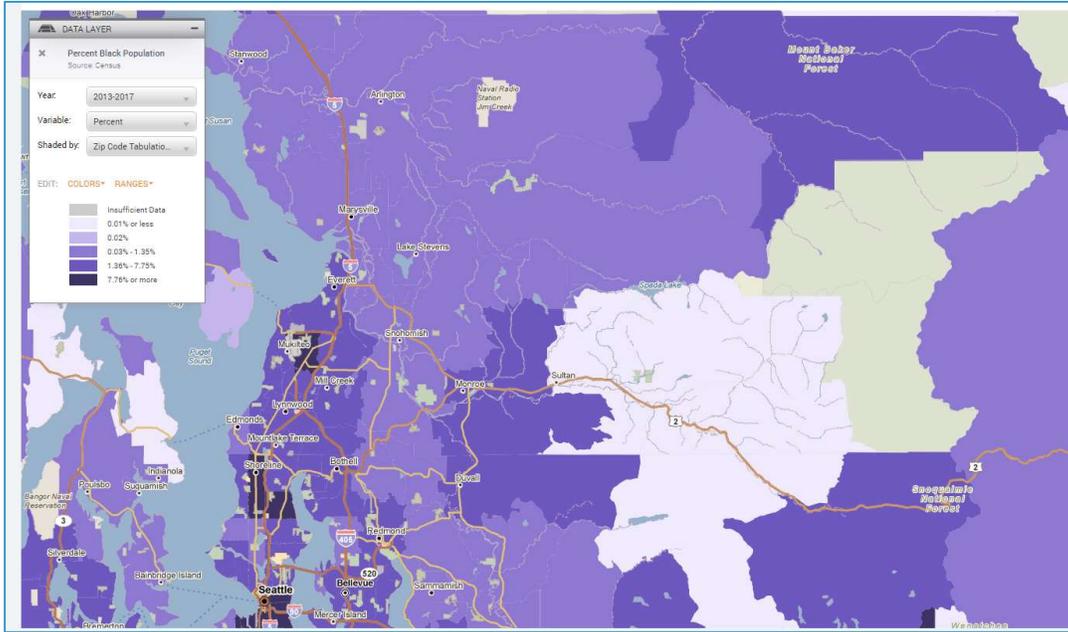
Black, Asian, and Alaska Native / American Indians have higher population percentages in Mountlake Terrace and Lynnwood than their percentages in the overall Consortium population. Asians also have higher percentages in Mill Creek and Mukilteo. See Table 6. White populations are inversely lowest in these areas.

**Table 6: Race 2013-2017**

Town/City	White		Black/African American		Alaska Native/American Indian		Asian		Native Hawaii and Pacific Islander		Two or more races		Total Pop.
	Pop.	%	Pop.	%	Pop.	%	Pop.	%	Pop.	%	Pop.	%	
<b>Snohomish County (w/o Everett)</b>	<b>515,317</b>	<b>73.2%</b>	<b>16,827</b>	<b>2.4%</b>	<b>6,149</b>	<b>0.9%</b>	<b>67,780</b>	<b>9.6%</b>	<b>2,580</b>	<b>0.4%</b>	<b>38,809</b>	<b>5.5%</b>	647,462
Index	203	97.1%	0	0.0%	0	0.0%	6	2.9%	0	0.0%	0	0.0%	209
Gold Bar	1,766	95.3%	0	0.0%	32	1.7%	3	0.2%	5	0.3%	47	2.0%	1,853
Granite Falls	3,270	92.7%	30	0.9%	0	0.0%	0	0.0%	0	0.0%	211	6.0%	3,511
Stanwood	6,169	90.7%	22	0.3%	107	1.6%	65	1.0%	0	0.0%	419	6.1%	6,782
Lake Stevens	27,128	87.4%	390	1.3%	109	0.4%	1,211	3.9%	118	0.4%	1,681	5.4%	30,637
Arlington	16,435	87.0%	291	1.5%	319	1.7%	468	2.5%	33	0.2%	767	4.1%	18,313
Snohomish	8,426	86.7%	56	0.6%	96	1.0%	312	3.2%	0	0.0%	416	4.3%	9,306
Darrington	1,216	86.5%	30	2.1%	22	1.6%	0	0.0%	0	0.0%	103	7.3%	1,371
Sultan	4,200	84.8%	0	0.0%	67	1.4%	123	2.5%	45	0.9%	248	5.0%	4,683
Brier	5,565	83.1%	73	1.1%	12	0.2%	439	6.6%	16	0.2%	411	6.1%	6,516
Woodway	1,063	82.5%	0	0.0%	0	0.0%	154	11.9%	0	0.0%	70	5.4%	1,287
Marysville	54,375	82.2%	655	1.0%	555	0.8%	4,726	7.1%	375	0.6%	3,679	5.6%	64,365
Edmonds	33,931	82.1%	442	1.1%	185	0.4%	3,518	8.5%	220	0.5%	2,195	5.3%	40,491
Monroe	14,645	80.7%	639	3.5%	207	1.1%	569	3.1%	18	0.1%	1,071	5.9%	17,149
Eastmont CDP	17,496	79.7%	446	2.0%	41	0.2%	2,476	11.3%	62	0.3%	1,249	5.7%	21,770
Silver Firs CDP	17,628	76.9%	500	2.2%	113	0.5%	3,052	13.3%	83	0.4%	1,265	5.5%	22,641
Mukilteo	15,296	72.5%	312	1.5%	162	0.8%	3,837	18.2%	19	0.1%	1,049	5.0%	20,675
Mill Creek	14,184	72.0%	327	1.7%	141	0.7%	3,859	19.6%	0	0.0%	1,033	5.2%	19,544
Bothell	31,607	71.7%	1,018	2.3%	236	0.5%	6,258	14.2%	58	0.1%	2,954	6.7%	42,131
Mountlake Terrace	14,766	70.6%	1,361	6.5%	221	1.1%	2,527	12.1%	242	1.2%	1,287	6.2%	20,404
Lynnwood	23,160	62.2%	2,654	7.1%	160	0.4%	6,371	17.1%	225	0.6%	2,625	7.0%	35,195
North Lynnwood	11,550	56.0%	1,266	6.1%	132	0.6%	3,564	17.3%	158	0.8%	2,830	13.7%	19,500

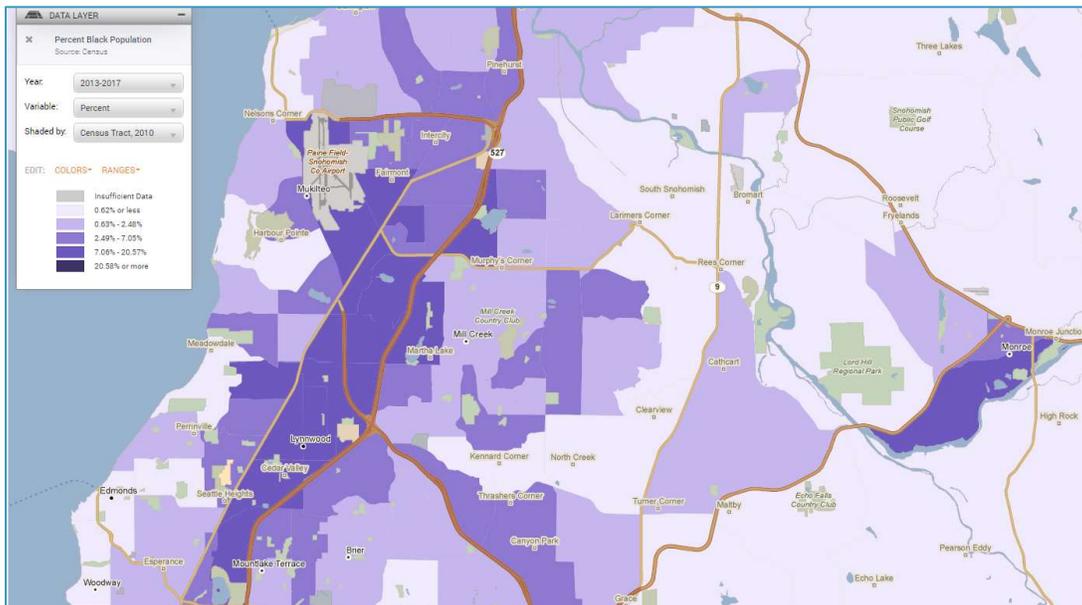
The darkest areas on Maps 4 and 5 have the highest concentrations of black people in the County (7.06 – 9.34%).

**MAP 4 – BLACK POPULATION**



Source: <https://www.policymap.com/maps>

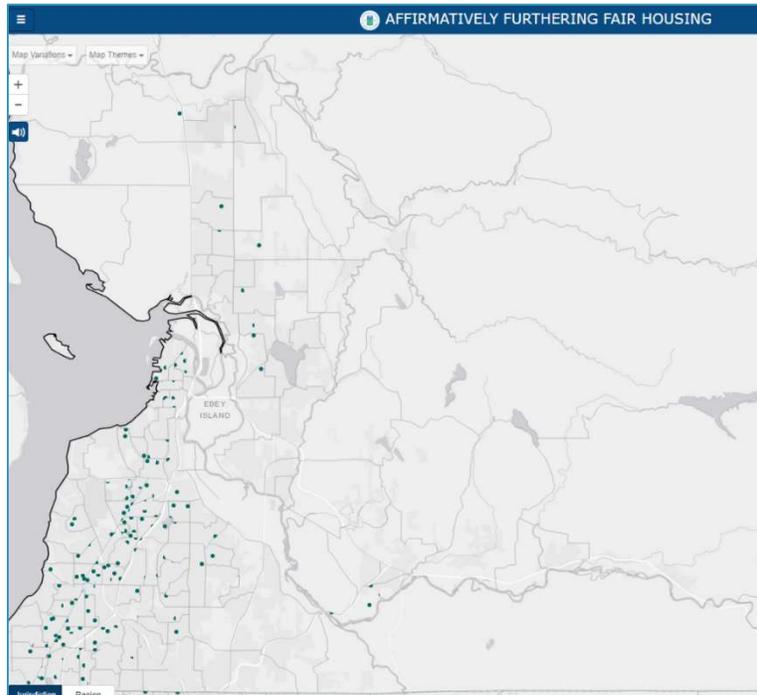
**MAP 5 – BLACK POPULATION**



Source: <https://www.policymap.com/maps>

## MAP 6 – BLACK POPULATION

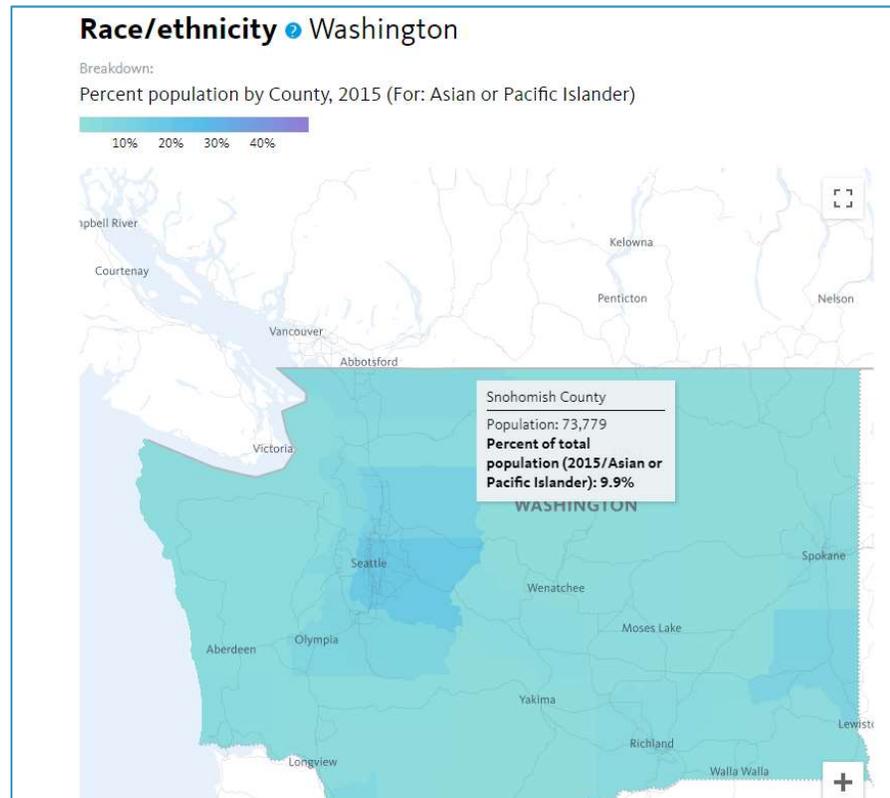
The green dots on Map 6 represent where black people are concentrated in the County.



Source: HUD MAP 1 – AFFH Data and Mapping Tool, <https://egis.hud.gov/affht/> (Data from 2010 Census)

## MAP 7 - ASIAN / PACIFIC ISLANDER POPULATION

As shown on Map 7, Snohomish County, along with the Counties on the I-5 corridor, and a region in the Southeast, have higher percentages of Asian people than the rest of the state.

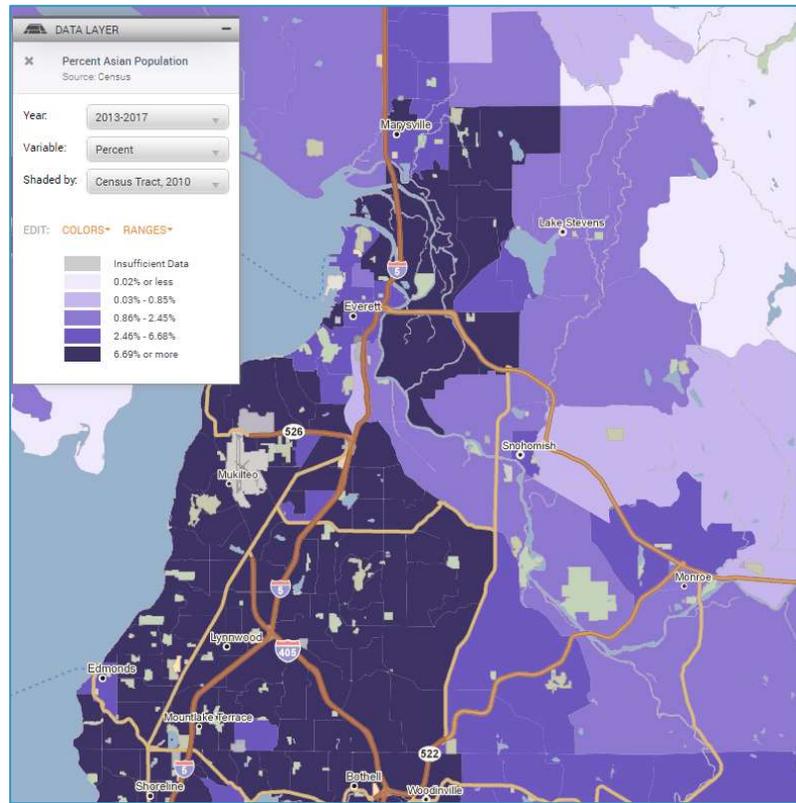


Source:

[https://nationalequityatlas.org/indicators/Race~ethnicity/Percent\\_population:41391/Washington/false/geotype:county/geo\\_parents.state:53/value1:2015/value2:4/](https://nationalequityatlas.org/indicators/Race~ethnicity/Percent_population:41391/Washington/false/geotype:county/geo_parents.state:53/value1:2015/value2:4/)

### MAP 8 – ASIAN POPULATION

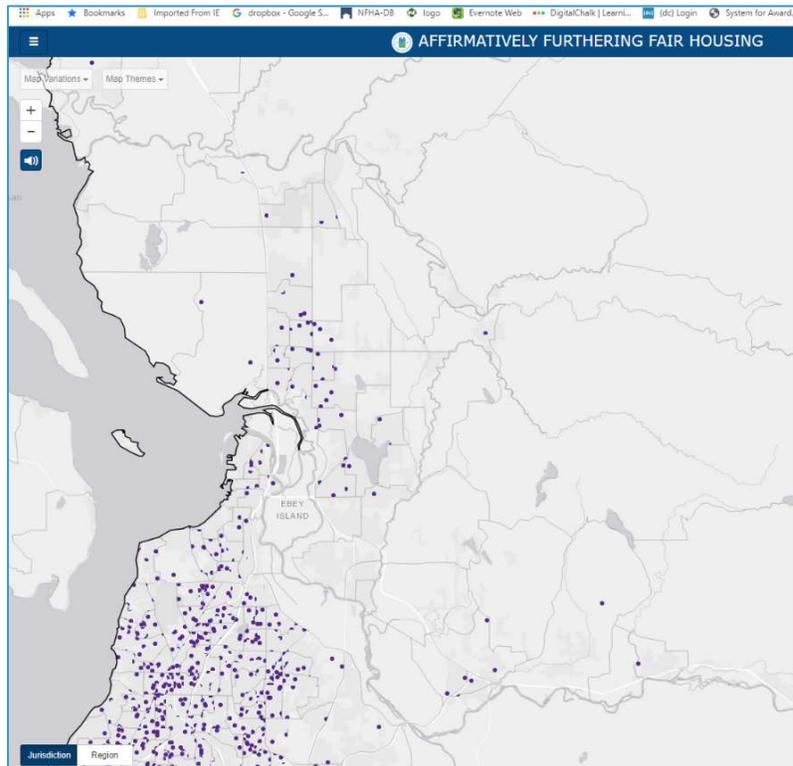
The darkest areas on Map 8 have the highest concentrations of Asian people in the County, ranging from 6.69% to 18.32% in zipcode 98275 (Mukilteo), 19.59% in 98021 (Bothel, Snohomish County) and 21.32% in 98037 (Lynnwood).



Source: <https://www.policymap.com/maps>

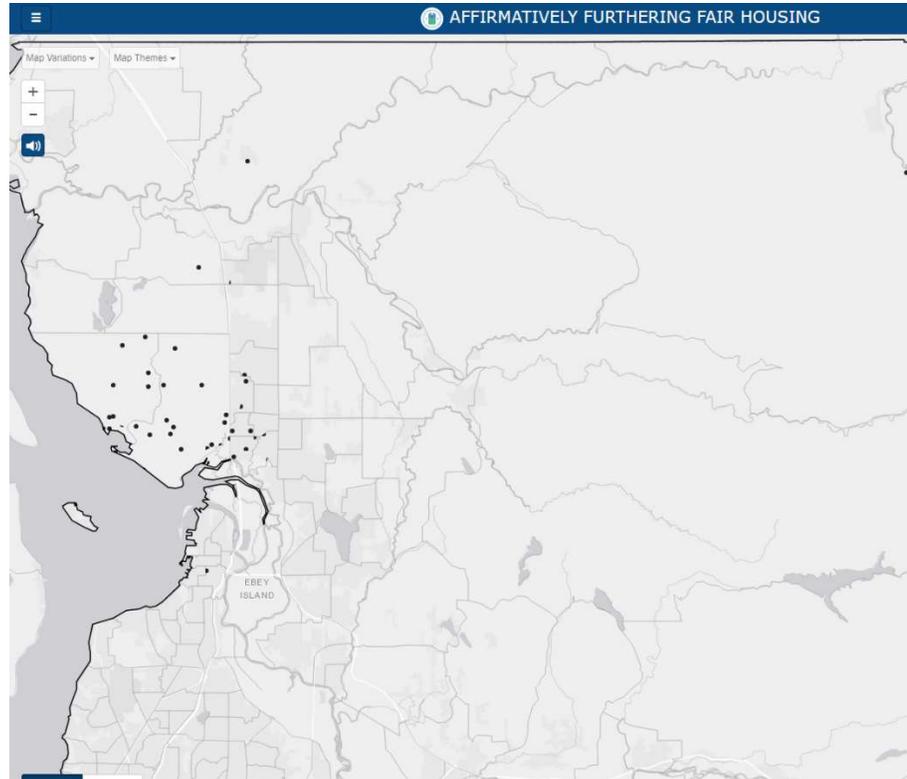
### MAP 9 – ASIAN POPULATION

The purple dots on Map 9 show the location of Asian populations in the County.



Native American populations, represented by the dots on Map 10, are concentrated around Marysville and the Tulalip Reservation.

### MAP 10 – NATIVE AMERICAN POPULATION



Source: HUD MAP 1 – AFFH Data and Mapping Tool, <https://egis.hud.gov/affht/> (Data from 2010 Census)

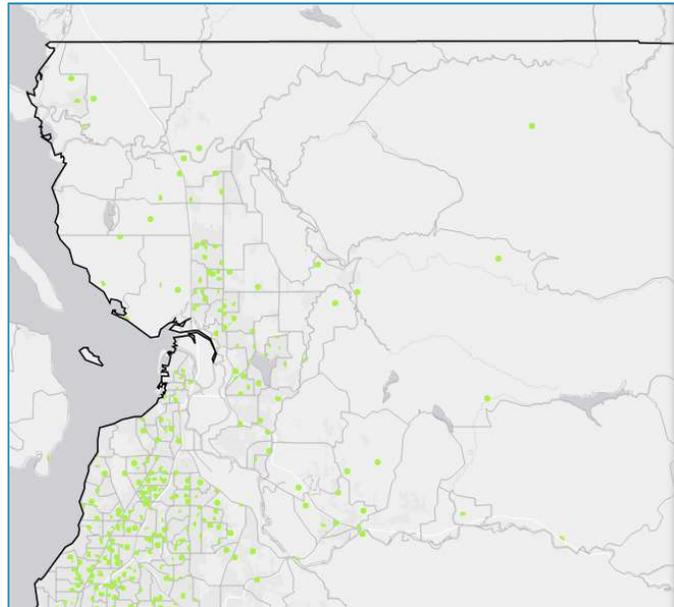
### MAP 11 – TULALIP RESERVATION



Google Maps, 2019

## MAP 12 – MULTI-RACIAL POPULATION

After Asians, people who identify as more than one race make up the second largest non-white population in the County (5.5%). The dots on Map 12 represent where people of mixed race reside.



Source: HUD MAP 1 – AFFH Data and Mapping Tool, <https://egis.hud.gov/affht/> (Data from 2010 Census)

## National Origin

Nearly fifteen percent of the Snohomish County Consortium area population are foreign born.

	Everett		County		Consortium (without Everett)		Washington	
<b>Foreign Born Pop.</b>	19,317	18%	118,479	15.3%	99,162	14.9%	986,504	13.8%
<b>Total Pop.</b>	107,560		771,904		664,344		7,169,967	

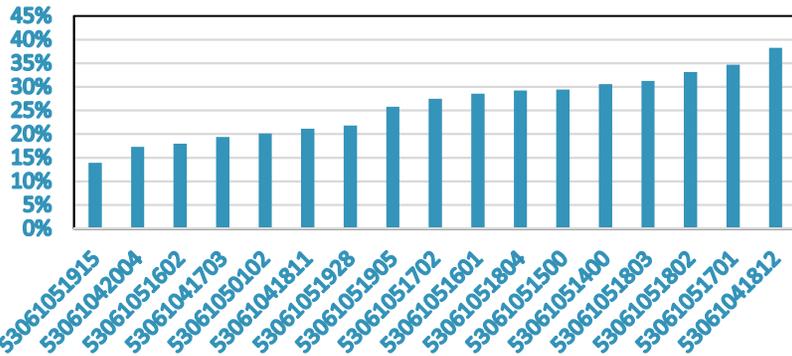
Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

Just over fourteen percent of the foreign-born in Snohomish County entered after 2010. Almost half (47.8%) are Asian, 21.9% are from Latin America, 16.3% from Europe, 7.75% from Africa, and 4.1% from North America.

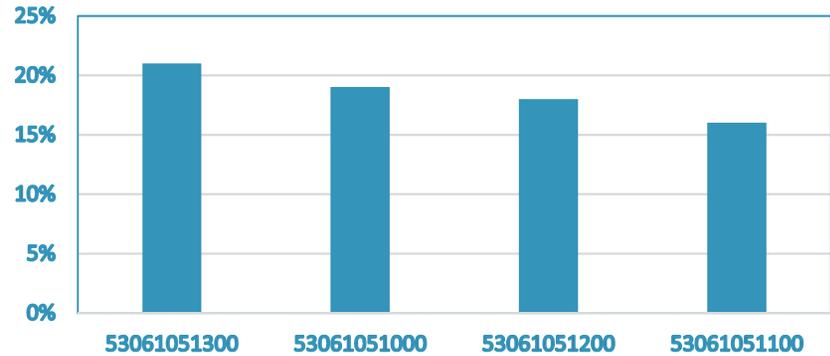
Within the County, the cities and towns vary greatly in the percentage of foreign-born individuals, and within each city, there are wide variations by tract: *e.g.*, Stanwood (3-4%), Lake Stevens (2-11%), Arlington (2-14%), Snohomish (4-12%), Marysville (5-14%), Monroe (4-20%), Mill Creek (14-21%), Mountlake Terrace (16-21%), Edmonds (11-22%), Lynnwood (14-38%), and Everett (3-32%).<sup>12</sup> See also Appendix A.

<sup>12</sup> <https://opportunityinsights.org/>

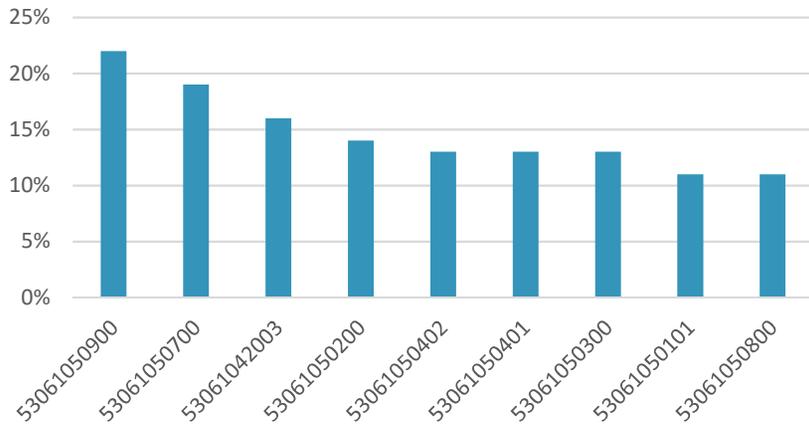
**Lynnwood Foreign-Born By Tract  
2012-2016**



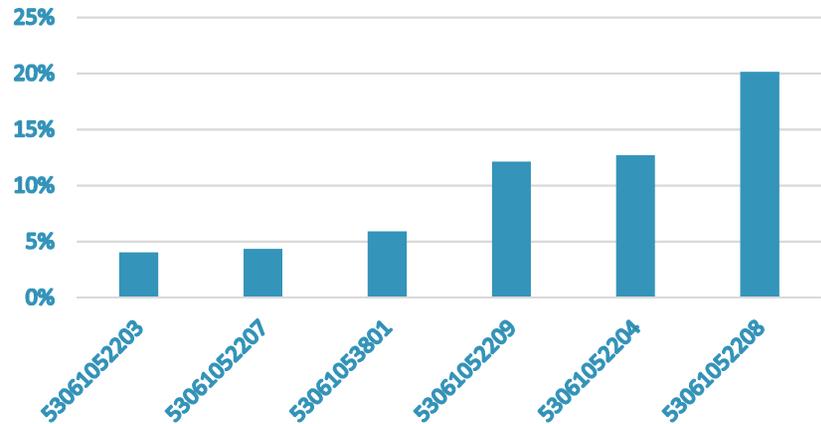
**Mountlake Terrace Foreign-Born By Tract  
2012-2016**



**Edmonds Foreign-Born By Tract  
2012-2016**



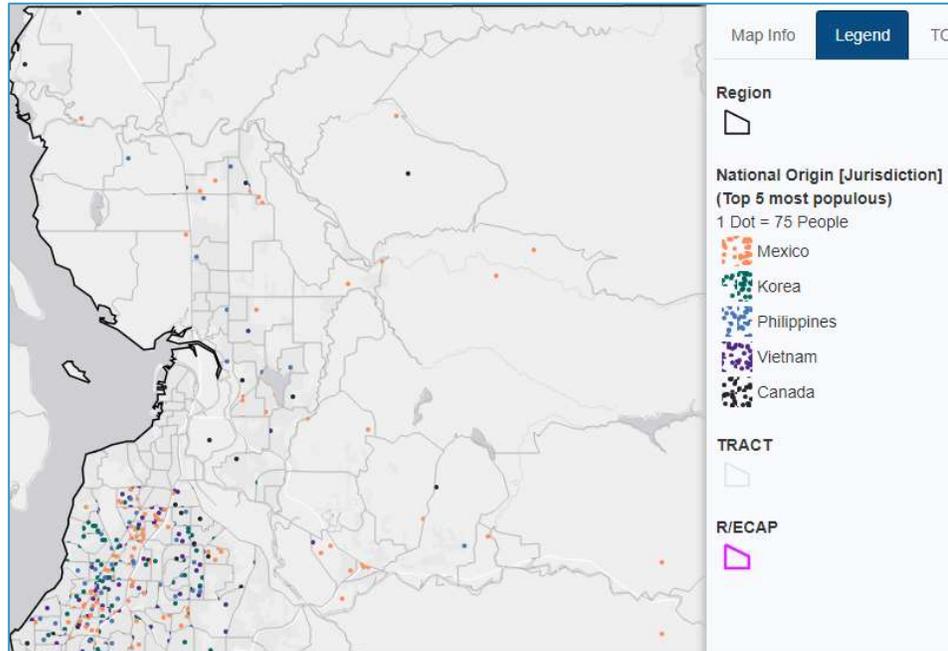
**Monroe Foreign-Born By Tract  
2012-2016**



Tables generated from data from Opportunity Insights, <https://opportunityinsights.org/>

### MAP 13 – NATIONAL ORIGIN

Map 13 depicts the dispersal of people of the five most populous national origins in the County: Mexican, Korean, Filipino, Vietnamese, and Canadian.



Source: HUD Map 3 – AFFH Data and Mapping Tool,

<https://egis.hud.gov/affht/> (Data from ACS 2009-2013)

## Hispanic Population

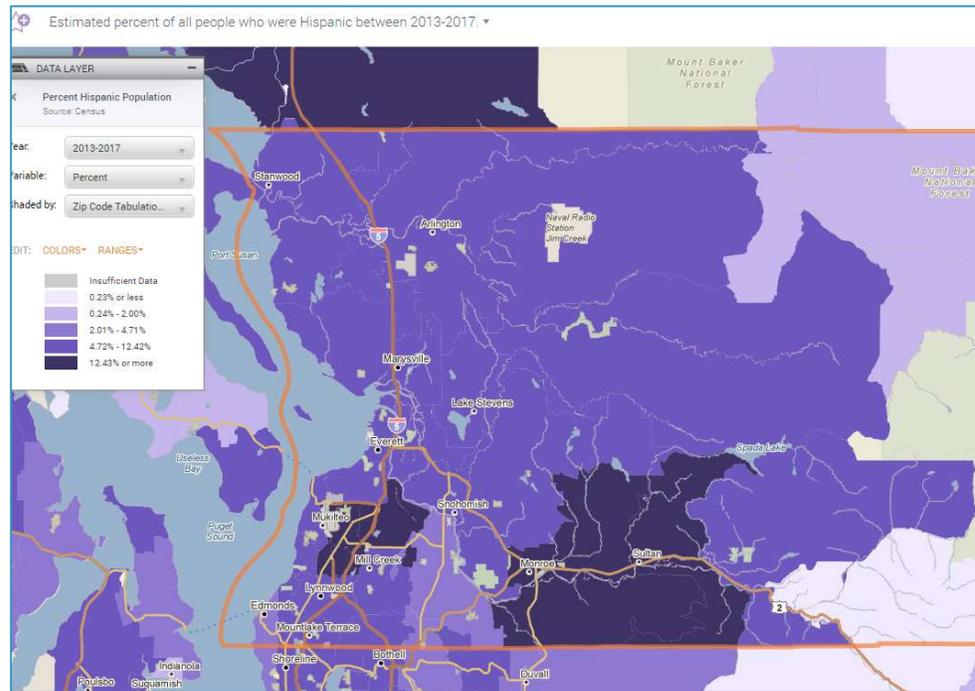
Ten percent of the overall County population is Hispanic. Twenty-one percent of these reside in Everett. Between 6% and 10% each reside in Bothell, Lynnwood, and Marysville. The largest percentage of the County’s Hispanic population are located in smaller towns, census designated places, and unincorporated Snohomish County (24%).

<b>Table 8: Hispanic Population</b>		
<b>Town/ City</b>	<b>Hispanic Pop. (2017 Est.)</b>	<b>% of Total pop. that is Hispanic</b>
Snohomish County	75,763	10%
	<b>Hispanic Pop. (2017 Est.)</b>	<b>% of Co. Hispanic pop.</b>
Other Snohomish County (smaller towns, CPDs, & unincorporated Snohomish County)	18,168	24%
Everett	15,965	21%
Marysville	7,368	10%
Lynnwood	4,971	7%
Bothell	4,673	6%
Lake Stevens	3,828	5%
Monroe	3,438	5%
North Lynnwood	3,092	4%
Edmonds	2,199	3%
Mountlake Terrace	2,173	3%
Eastmont CDP	2,019	3%
Arlington	1,650	2%
Silver Firs CDP	1,577	2%
Mukilteo	1,218	2%
Mill Creek	910	1%
Snohomish	824	1%
Stanwood	614	1%
Sultan	523	1%
Brier	399	1%
Gold Bar	104	0%
Woodway	40	0%
Darrington	10	0%
Granite Falls	0	0%
Index	0	0%
<b>Total</b>	<b>75,763</b>	<b>100%</b>

Source: US Census

### MAP 14 – HISPANIC POPULATION

Map 14 shows the distribution of people of Hispanic national origin in Snohomish County. The darkest areas have the highest Hispanic populations, including a large area east of the larger population centers.

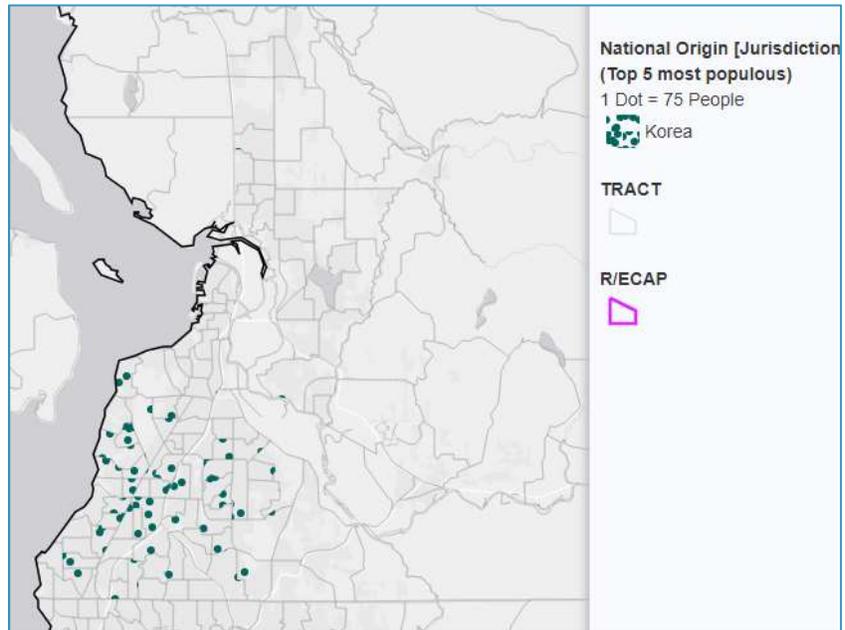


Source: <https://www.policymap.com/maps>

### Asian National Origin

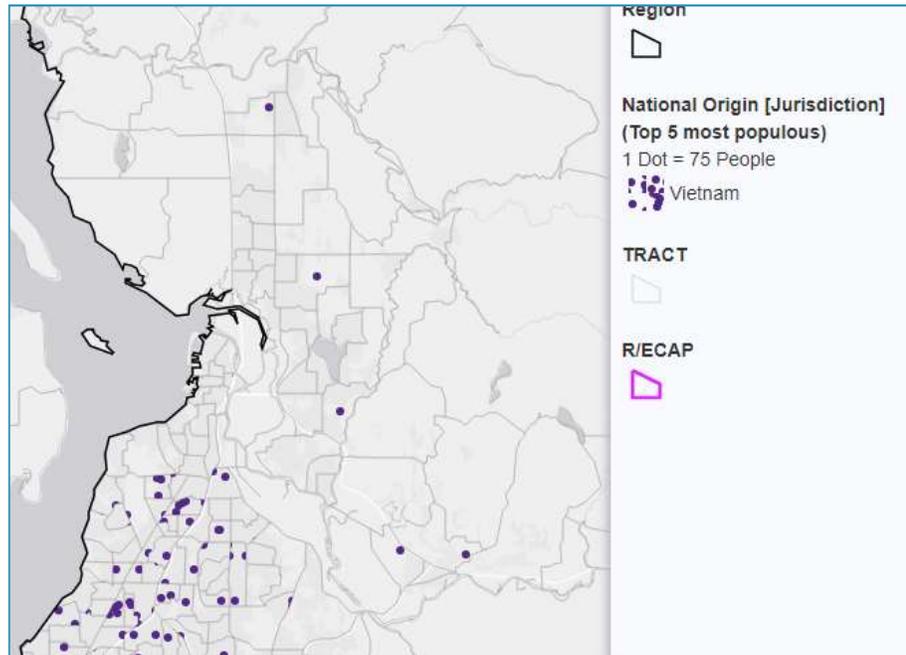
Maps 15-17 (HUD AFFH Map 3) depict Mexican, Korean, Vietnamese, and Filipino populations in the County, concentrated around Lynnwood as of 2013.

### MAP 15 – KOREAN POPULATION



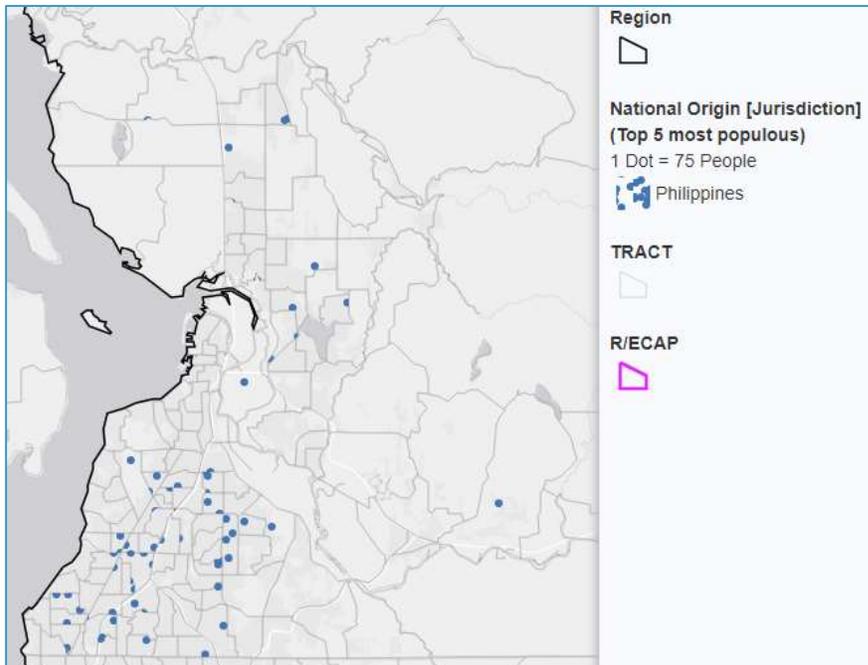
Source: HUD Map 3 – AFFH Data and Mapping Tool, <https://egis.hud.gov/affht/> (Data from ACS 2009-2013)

### MAP 16 – VIETNAMESE POPULATION



Source: HUD Map 3 – AFFH Data and Mapping Tool, <https://egis.hud.gov/affht/> (Data from ACS 2009-2013)

### MAP 17 – FILIPINO POPULATION



Source: HUD Map 3 – AFFH Data and Mapping Tool, <https://egis.hud.gov/affht/> (Data from ACS 2009-2013)

### Limited English Proficiency

Twenty percent of the Snohomish County population age five and over speaks a language other than English at home (2013-2017 US Census):

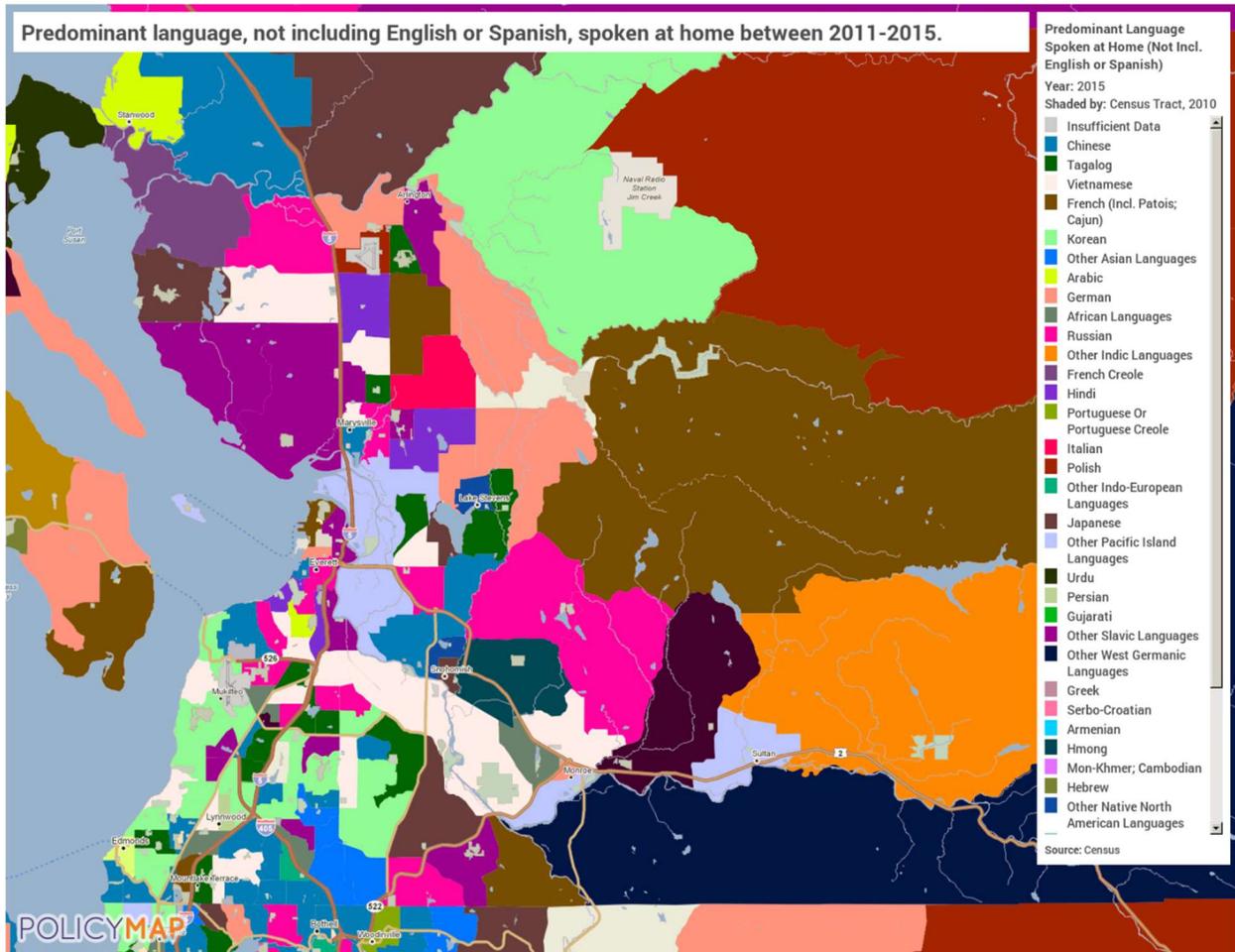
7.2% speak Asian and Pacific Islander languages,  
6.4% speak Spanish,  
4.8% speak other Indo-European languages,  
1.6% speak other language at home.

Seven and a half percent of the population 5 and over report that they speak English less than “very well.” (U.S. Census, 2013-2017 ACS 5-Year Estimates)

Map 18 depicts the locations of languages spoken at home by the largest number of people, excluding English and Spanish-speaking populations, between 2011-2015. These include the following languages in tracts in the listed towns and cities:

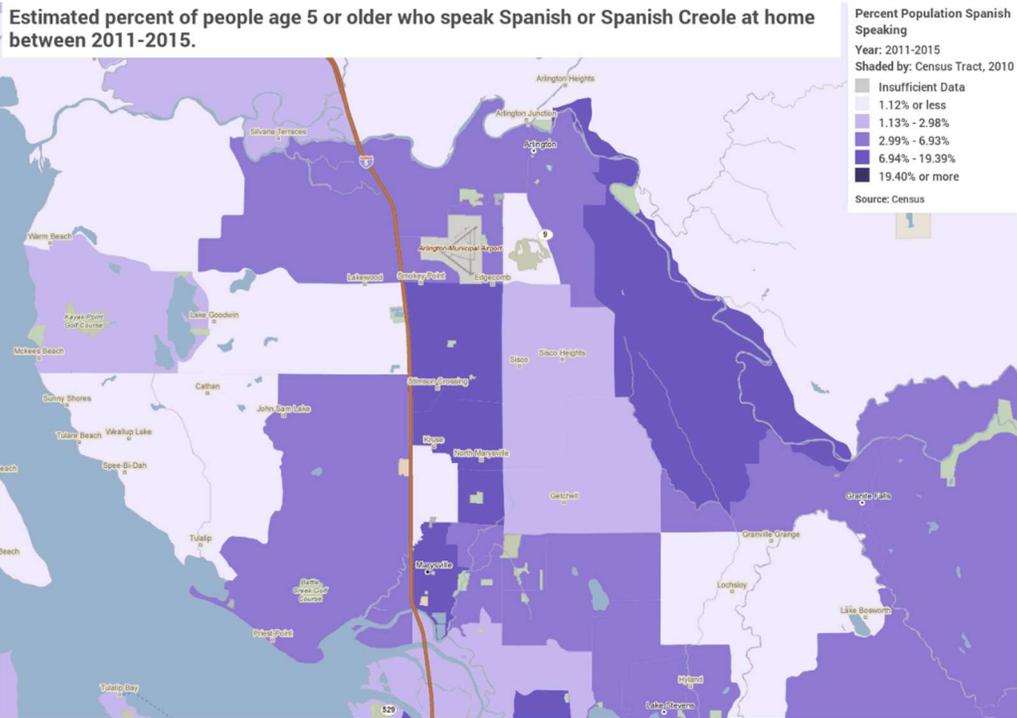
- ❖ **Russian:** Monroe, Bunk Foss, Eastmont, and Standwood
- ❖ **Other Slavic languages:** Marysville, Picnic Point, Mill Creek, Bothell West, Maltby, Arlington, and the Tulalip Reservation
- ❖ **Vietnamese:** Monroe, Lake Stevens, Mukilteo, Stanwood, Marysville, Brier, Mountlake Terrace, Edmonds, Lynnwood, Mill Creek East, Eastmont
- ❖ **Korean:** Arlington, Clearview, Silver Firs, Mill Creek, Martha Lake, Lynnwood, North Lynnwood, Mukilteo, Picnic Point, Edmonds, and Esperance
- ❖ **Chinese:** Fobes Hill, Lake Stevens, Marysville, Stanwood, Alderwood Manor, Brier, Bothell West, Bothell, Maltby, Silver Firs, and Mill Creek East
- ❖ **Tagalog:** Lake Stevens, Arlington, Marysville, Eastmont, Lake Stickney, North Lynnwood, Silver Firs, Mountlake Terrace
- ❖ **Japanese:** Stanwood and Maltby
- ❖ **Arabic:** Stanwood
- ❖ **Hmong:** west of Monroe
- ❖ **Mon-Khmer, Cambodian:** Granite Falls and Martha Lake
- ❖ **Hindi:** Lake Cassidy and Marysville
- ❖ **African language:** Monroe

## MAP 18 – PREDOMINANT LANGAUGES SPOKEN AT HOME

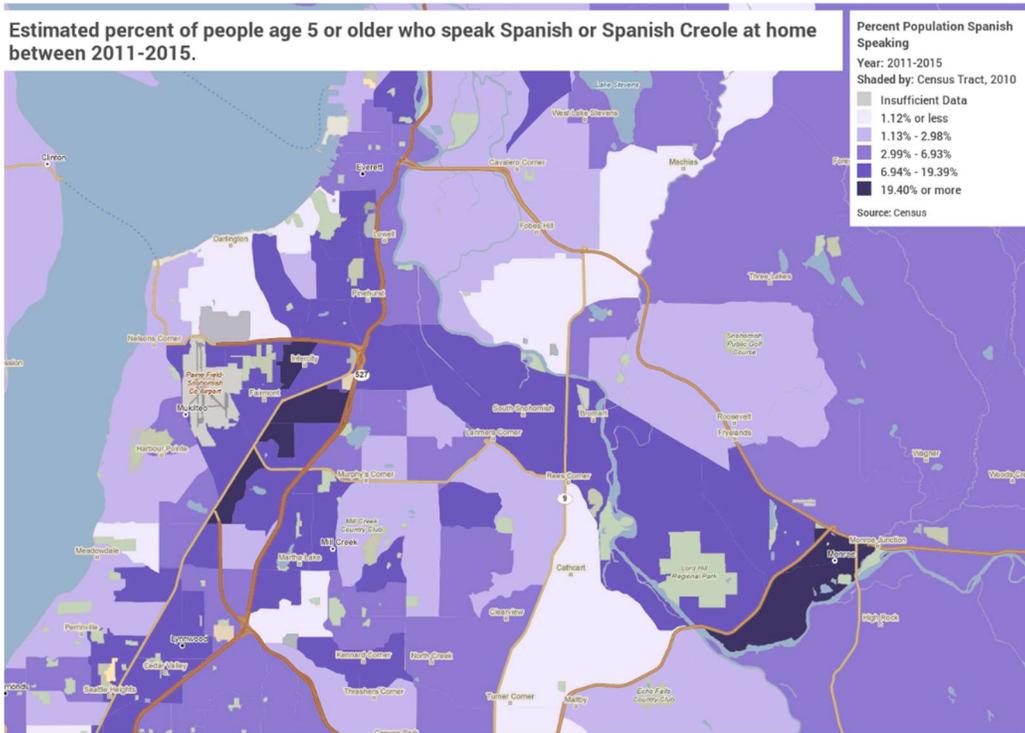


Maps 19 and 20 show the estimated percent of people age 5 or older who spoke Spanish or Spanish Creole at home between 2011-2015.

**Map 19**

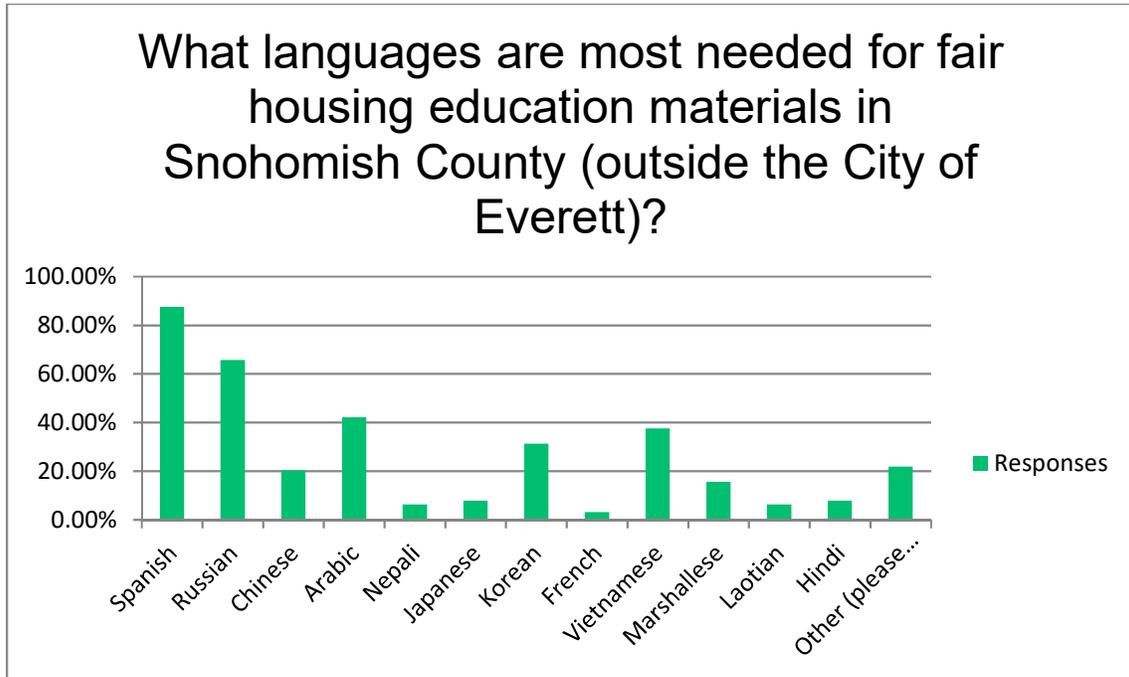


**Map 20**

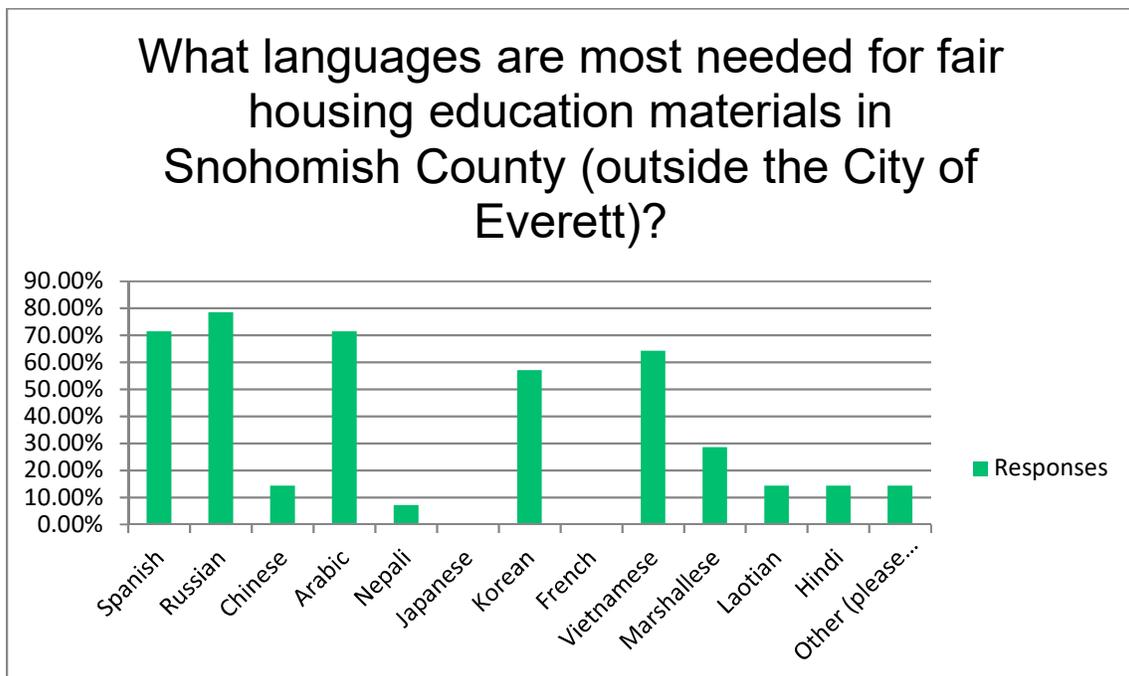


Community survey participants, housing consumers, advocates, and housing providers alike, identified the greatest need for alternate language fair housing education materials in Spanish, Russian, Arabic, Korean, and Vietnamese.

**Housing Consumer / Advocate Community Survey:**



**Housing Provider Community Survey:**



Twenty-seven staff members from the Housing Authority of Snohomish County (HASCO) participated in a survey about interactions with residents with Limited English Proficiency for the HASCO May 2019 Language Access Plan. Fifty-eight percent of survey responders selected Russian as a commonly encountered language; 42% identified Ukrainian; 37% selected Vietnamese; 32% selected Spanish, and 32% identified Arabic as commonly encountered languages. Twenty-one percent of survey responders selected “Other”, including ASL, Asian languages, and Amharic.

## **5. People with Disabilities**

Twelve percent of the non-institutionalized population in Snohomish County has a disability, a lower percentage than Everett (16.4%) and the State (12.8%) (2013-2017 ASC Survey). Snohomish County residents have lower rates of disability compared to Everett at all ages, and comparable rates to the State. See Table 9. The most common type of disability counted by the US Census Department is independent living difficulty, followed by ambulatory difficulty. See Table 10.

<i>AGE GROUP</i>	<i>EVERETT</i>	<i>COUNTY</i>	<i>WA</i>
Under 5 years	1.7%	0.6%	.8%
5-17 years	7.3%	5.5%	5.2%
18-34 years	10.3%	7%	6.9%
35-64 years	18.6%	12.1%	13.1%
65-74 years	32.2%	25.5%	26%
75 years and over	63.9%	52.8%	51.7%

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

<i>TYPE OF DISABILITY</i>	<i>EVERETT</i>	<i>COUNTY</i>	<i>WA</i>
Hearing Difficulty	4.4%	3.6%	4.1%
Vision Difficulty	3.1%	1.9%	2.2%
Cognitive Difficulty	7.5%	4.3%	5.4%
Ambulatory Difficulty	9.2%	5.2%	6.7%
Self-Care Difficulty	3.9%	2.3%	2.5%
Independent Living Difficulty	8.1%	5.3%	5.5%

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

## B. HOUSING PROFILE

### 1. Housing Units

There are an estimated 270,064 housing units in Snohomish County, excluding Everett. The mix of unit structures is as follows: 69% are single-unit structures, 24% are multi-unit structures and 7% are mobile homes. The total number of units has increased by 28,014 units since 2010, but the percentages of types of units has remained nearly the same.

**Table 11: Housing Units, 2010 and 2019 Estimates**

Jurisdiction	2010 Estimate of Total Housing Units	2010 Estimate of One Unit Housing Units	2010 Estimate of Two or More Unit Housing Units	2010 Estimate of Mobile Homes and Specials	2019 Estimate of Total Housing Units	2019 Estimate of One Unit Housing Units	2019 Estimate of Two or More Unit Housing Units	2019 Estimate of Mobile Homes and Specials
Arlington	6,929	4,564	1,771	594	7,524	4,815	2,107	602
Bothell (part)	6,702	4,396	1,510	796	7,198	4,872	1,530	796
Brier	2,220	2,162	31	27	2,386	2,325	32	29
Darrington	644	485	35	124	650	492	35	123
Edmonds	18,378	11,685	6,664	29	18,925	11,890	7,003	32
Gold Bar	837	525	28	284	863	551	28	284
Granite Falls	1,344	990	274	80	1,516	1,138	295	83
Index	116	113	0	3	117	114	0	3
Lake Stevens	10,414	8,223	1,801	390	11,823	9,590	1,841	392
Lynnwood	14,939	7,640	6,748	551	16,352	7,719	8,073	560
Marysville	22,363	17,197	3,935	1,231	25,057	18,513	5,309	1,235
Mill Creek	7,923	5,060	2,854	9	8,840	5,334	3,499	7
Monroe	5,306	3,740	1,477	89	5,840	4,201	1,553	86
Mountlake Terrace	8,602	5,293	3,207	102	9,144	5,466	3,576	102
Mukilteo	8,547	5,469	3,070	8	8,696	5,615	3,074	7
Snohomish	3,959	2,380	1,524	55	4,271	2,603	1,612	56
Stanwood	2,584	1,851	727	6	2,863	2,077	782	4
Sultan	1,752	1,168	201	383	1,905	1,310	206	389
Unincorporated Snohomish County	118,025	86,980	17,613	13,432	135,620	98,144	23,823	13,653
Woodway	466	466	0	0	474	474	0	0
<b>Total Units</b>	<b>242,050</b>	<b>170,387</b>	<b>53,470</b>	<b>18,193</b>	<b>270,064</b>	<b>187,243</b>	<b>64,378</b>	<b>18,443</b>
<b>% of Total</b>		<b>70%</b>	<b>22%</b>	<b>8%</b>		<b>69%</b>	<b>24%</b>	<b>7%</b>

Source: Postcensal Estimates of Housing Units, April 1, 2019, WA OFM, Forecasting and Research Division

a. **Rental Units:**

i. **Affordable Rental Units**

There are several types of publicly assisted housing in Snohomish County.

- The Tax Reform Act of 1986 created the Low-Income Housing Tax Credit (LIHTC) program, which provides State and local LIHTC-allocating agencies nearly \$8 billion in annual budget authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households.
- Section 8 project-based rental assistance housing is subsidized by funding provided by HUD to owners of multifamily rental housing, pursuant to housing assistance payment (HAP) contracts. Extremely low- and very low-income families whose income does not exceed 50% of area median income are eligible to occupy the assisted units, and pay the higher of 30% of adjusted income, 10 % of gross income, or the portion of welfare assistance designated for housing or the minimum rent established by HUD. A limited number of units may be rented to families whose incomes are between 50 and 80% of area median income. Section 8 project-based assistance was originally provided for new construction, substantial rehabilitation, or existing projects. Today it is only available to fund renewal of HAP contracts for units already assisted with project-based section 8 assistance.
- The project-based voucher (PBV) program allows a public housing agency to allocate tenant-based housing choice voucher (HCV) funding to project-based units.
- The HOME Investment Partnerships Program (HOME) provides formula grants to States and localities to fund activities including developing, purchasing, and rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. HOME funds are awarded annually as formula grants to participating jurisdictions. State and local governments use HOME funds for grants, direct loans, loan guarantees or credit enhancements, or rental assistance or security deposits. For rental housing and rental assistance, at least 90% of assisted families must have incomes no greater than 60% of the HUD-adjusted area median family income. In rental properties with at least five assisted units, at least 20% of the units must be occupied by families with incomes that do not exceed 50% of adjusted median. The incomes of households receiving HUD assistance must not exceed 80% of area median.
- The Section 202 Housing for the Elderly program provides very low-income elderly with supportive housing. HUD provides interest-free capital advances to nonprofit organizations to develop supportive housing for the elderly. The advance does not have to be repaid so long as the project serves very low-income elderly persons for 40 years. Project rental assistance funds cover the difference between the HUD-approved operating cost for the project and a tenant's rent contribution. Any extremely low-income household with at least one person 62 or over is eligible to reside in Section 202 housing.
- The Section 811 Supportive Housing for Persons with Disabilities program provides capital advances to non-profit developers of affordable housing, and/or project rental assistance. Eligible households for projects with capital advances and project rental assistance must be very low-income (within 50% of area median income) and have at least one adult household member with a disability. To be eligible to reside in units only assisted by project rental assistance, tenants must be extremely low-income (within 30% of area median income) and have one adult household member with a disability.
- Section 515 Rural Rental Housing Loans are USDA mortgages to provide affordable rental housing for very low-, low-, and moderate-income families, elderly persons, and persons with disabilities.
- Section 521 Rural Rental Assistance is available in properties financed by the USDA Section 515 Rural Rental or Section 514/516 Farm Labor Housing programs to cover the portion of rent above 30 percent of a tenant's income.

## ii. Public Housing Authority

### Portable Housing Vouchers

Two public housing authorities (PHAs) operate in Snohomish County: the Housing Authority of Snohomish County (HASCO), and the Everett Housing Authority (EHA). EHA and HASCO adopted a joint-operating area agreement, which allows voucher holders to receive a voucher from either the housing authority and rent the County.

Voucher holders are concentrated in Lynnwood, Mountlake Terrace, Mill Creek, southern Everett, and then follow the Interstate-5 corridor north to Marysville, with clusters in population centers in Arlington, Stanwood, Lake Stevens, Monroe, and Sultan.

As of 2017, 5323 vouchers were administered by the two PHAs through Snohomish County (4764 for 0-30% AMI, 457 for 31-50 AMI, and 101 for 51-80% AMI).<sup>13</sup> This was slightly fewer vouchers than in 2010 (5514).

In 2010, Everett Housing Authority administered 2,474 total Section 8 housing choice vouchers, which number remained similar at 2265 in 2017.

During 2016, HASCO administered 3663 Section 8 Housing Choice vouchers,<sup>14</sup> and in 2017 administered 3,058 of the 5323 total vouchers in Snohomish County.<sup>15</sup> 2016 HASCO vouchers included:

- 478 Project-Based Vouchers (PBV) for families with children, seniors, and people with disabilities.
- 305 Non-Elderly Disabled Vouchers (NED) for non-elderly disabled households that are on our Section 8 waiting list.
- 50 Non-Elderly Disabled Category 2 Vouchers (NED 2) for nonelderly disabled households that are currently in a nursing home or facility that want to transition into a rental unit.
- 199 Veterans Affairs Supportive Housing Vouchers (VASH) for homeless veterans that receive services through the Veterans Administration (VA)
- 50 Family Unification Program Vouchers (FUP) for families

HASCO currently administers 3,876 total vouchers.<sup>16</sup>

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<sup>13</sup> *The Housing Consortium of Everett and Snohomish County Housing Snohomish County Project Report*, April 2018  
[https://snohomishcountywa.gov/DocumentCenter/View/50837/Housing-Snoh-Co-Proj-Rpt\\_Final?bidId=](https://snohomishcountywa.gov/DocumentCenter/View/50837/Housing-Snoh-Co-Proj-Rpt_Final?bidId=)

<sup>14</sup> [https://hasco.org/wp-content/uploads/2017/09/hasco\\_program\\_overview\\_22916.pdf](https://hasco.org/wp-content/uploads/2017/09/hasco_program_overview_22916.pdf)

<sup>15</sup> <https://hasco.org/about-hasco/hasco-by-the-numbers/section-8-legislative-dist-stats/>

<sup>16</sup> *Housing Authority of Snohomish County Analysis of Impediments to Fair Housing Choice & Language Access Plan*, May 10, 2019.

### **Public Housing Authority Portfolios**

HASCO currently has 2,440<sup>17</sup> publicly supported housing units its portfolio.

- 71% serve families and individuals,
- 27% serve seniors and/or persons with disabilities, and
- 1% are in group homes.

HASCO has historically owned and operated the following types of subsidized and affordable units<sup>18</sup>:

- **Section 515 USDA Rural Development units:** rent-subsidized units for low-, very low- and extremely low-income seniors and people with disabilities. The tenant portion of rent is based on 30% of adjusted income. In 2010, HASCO had 186 units, 232 in 2016, 222 in 2017, and 270 in 2019.
- **Project-Based Section 8 and Project-Based Voucher Contracts:** In 2010, HASCO had 172 Project-Based units, 263 in 2016, and 200 in 2019.
- **Homeownership units:** HASCO has provided 143 homeownership units in in three manufactured home communities (2 55+ in Lynnwood and one for families in Silver Lake-Everett). Residents own their homes and HASCO owns the land. Residents pay rent to HASCO for utilities and maintenance of community facilities. Affordable financing is available through BECU to purchase homes in HASCO's manufactured housing communities and purchase assistance loans are available through HomeSight.
- **Public Housing units:** Until recently, HASCO owned and operated 210 units of public housing (since prior to 2010). In July 2011, HASCO submitted a Section 18 disposition application to HUD, which was approved in 2015. By the end of 2015, HASCO had finalized the disposition of its public housing units to a non-profit, providing tenant protection vouchers to the public housing residents. HASCO continues to operate one 30-unit development for people with disabilities and the elderly as Project-Based Voucher housing and operates the remaining units as affordable housing with below-market rents.
- **Low Income Housing Tax Credit / Bond and other affordable Units:** Non-subsidized apartment rental units owned by HASCO and mostly managed by property management companies, generally affordable to low-income households) – 1338 units in 2010, 1570 in 2016, 2694 in 2017.

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<sup>17</sup> *Id.*

<sup>18</sup> [https://hasco.org/wp-content/uploads/2017/09/hasco\\_alpha\\_member\\_profile.pdf](https://hasco.org/wp-content/uploads/2017/09/hasco_alpha_member_profile.pdf); [https://hasco.org/wp-content/uploads/2017/09/hasco\\_program\\_overview\\_22916.pdf](https://hasco.org/wp-content/uploads/2017/09/hasco_program_overview_22916.pdf); <https://hasco.org/our-properties>

The great majority of HASCO's housing inventory has been in its portfolio since well before 2012. Its most recent acquisitions and dispositions include:

- 2013: HASCO acquired a 46-unit senior/disabled Glenwood Apartments in Lake Stevens, with 41 units with rental assistance from USDA
- 2015: with funding from the Washington State Department of Commerce and Snohomish County, HASCO acquired the Tall Firs Apartments in Mountlake Terrace, a 40-unit building for seniors 62 and older, with 39 units with HUD Project-Based Voucher assistance. This property reopened as Trillium in 2018
- 2019: HASCO transferred ownership of Maud's House, a property in Marysville, to Volunteers of America Western Washington (VOA). VOA had been operating the property as Maud's House since 2013 as transitional housing for homeless families with children.

HASCO has also undertaken the following recent renovations at existing properties:

- 2014: a \$280,000 rehab at Stevens Circle Apartments, a 19-unit apartment complex near downtown Lake Steven
- 2015: a \$600,000 renovation at Ebey Arms in Marysville
- 2015: with \$1.9 million funding from the Washington State Department of Commerce and Snohomish County, a rehab of Woodlake Manor III, a 24-unit HUD Project-Based Voucher subsidized apartment complex for seniors and people with disabilities in the City of Snohomish

HASCO currently owns at least 37 properties within the County Urban Consortium (as well as 3 additional properties in Everett) with 1976 units in Arlington, Bothell, Edmonds, Lake Stevens, Lynnwood, Marysville, Mountlake Terrace, Snohomish, Stanwood and unincorporated Snohomish County. See Table 12.

**TABLE 12 - HOUSING AUTHORITY OF SNOHOMISH COUNTY – HOUSING PORTFOLIO**

Property Name	City	Zip Code	Total Units	Total Low-Income Units	Program	Target Pop.
Alderwood	Lynnwood	98037	25	25	Public Housing	Family
Alpine Ridge East - Manufactured Home Community - fka Kingsbury E	Lynnwood	98037	93	47	Bond, State & County HOME, Co. Affordable HTF	55+
Alpine Ridge South	Lynnwood	98037	93	46	Bond, State & Co. HOME, Co. Affordable Housing Trust Fund	55+
Aurora House	Edmonds	98026	20	20	Bond	Mental disabilities
Autumn Chase	Bothell	98012	120	60		Family
Bristol Square II	Lynnwood	98087	96	94	LIHTC	Family
Cedar Grove	Marysville	98270	28	28	Public Housing	Family
Craigmont	Lake Stevens	98258	36	36	Sec. 515 Rural Rental Housing	62+ & persons w/ disabilities
East Terrace I and II	Mountain Lake Terrace	98043	26	26	Public Housing, PBV, State HTF, County	Family
East Terrace II Duplex	Mountain Lake Terrace	98043	2	2	Public Housing, PBV, State HTF, County	Disability living with HIV/AIDS
East Terrace III	Mountain Lake Terrace	98043	12	12	Public Housing, PBV, State HTF, County	homeless families with children
Ebey Arms	Marysville	98270	54	54	Bond, State Housing Trust Fund	Family
Edmonds Highlands	Edmonds	98026	120	60	PBV, Bond, Sound Families	Family
Fairview I & II	Monroe	98272	31	31	Bond; Sec. 8 Project-Based Rental Assistance	55+ / General Low Income
Glenwood Apts.	Lake Stevens	98258	46	46	LIHTC; Sec. 521 USDA Rental Assistance	62+ and people with disabilities
Hilltop House I & II	Stanwood	98292	30	30	USDA Rural Rental Housing Loan	62+ and people with disabilities
Maplewood	Snohomish	98296	15	15	Public Housing	Family
Millwood Estates	Lynnwood	98037	300	150	Bond	General Low Income
North Terrace	Mountlake Terrace	98043	12	12	Public Housing	Family
Olympic View	Edmonds	98020	45	44	PBV, LIHTC, Bond, Co. Housing Trust Fund, St. HTF	62+
Pinewood	Lynnwood	98036	25	25	Public Housing	Family
River Vista 1	Arlington	98223	20	20	USDA Rural Rental Housing	62+ and people with disabilities
River Vista 2	Arlington	98223	20	20	USDA Rural Rental Housing	62+ and people with disabilities
Robin Park	Lynnwood	98036	30	30	Public Housing	62+ and people with disabilities
Soap Suds Row	Snohomish	98298	4	4	PBV, CDBG	62+ and people with disabilities
Sound View	Edmonds	98020	44	43	PBV, LIHTC, Bond, Co. Housing Trust Fund, St. HTF	62+
Stevens Circle	Lake Stevens	98258	19	19	Public Housing	Family
Trillium	Mount Lake Terrace	98043	40	40		62+
Valley Commons	Marysville	98270	51	26	Bond	Family
Westend Apts.	Marysville	98270	133	133	LIHTC	No
Whispering Pines Apts.	Lynnwood	98037	240	223	LIHTC; HOME Investment Partnerships Program	Family
Willow Run	Marysville	98270	84	84	USDA Housing Loan, USDA Rental Assistance	62+ and people with disabilities
Woodlake Manor III	Snohomish	98290	24	24	PBV	62+ and people with disabilities
Wrobliski Manor	Arlington	98223	32	32	USDA Rural Rental Housing	62+ and people with disabilities
Scattered site, DPLX	Lynnwood	98037	2	2	Public Housing	Family
Scattered site, DPLXs (2)	Marysville	98270	4	4	Public Housing	General Low Income
<b>TOTALS</b>			<b>1976</b>	<b>1567</b>		

In addition to its properties in Everett, EHA owns six affordable properties with 217 units subsidized by Section 202 Supportive Housing for the Elderly and the HOME Investment Partnership Program. Four properties are in Lynnwood, and one each in Lake Stevens and Monroe. The units are primarily one bedrooms and are reserved for seniors.

<b>TABLE: 13 - EVERETT HOUSING AUTHORITY AFFORDABLE PROPERTIES IN SNOHOMISH COUNTY</b>							
<b>Property Name</b>	<b>City</b>	<b>Zip Code</b>	<b>Type of units</b>	<b>Total Units</b>	<b>Total Low-Income Units</b>	<b>Program</b>	<b>Target Pop.</b>
Hawkins House Senior Apartments	Lake Stevens	98258	1 BRs	39	39	Sec. 202 Supportive Housing for the Elderly	62+
Lynn Crest Senior Apartments	Lynnwood	98036	1 BRs	39	39	Sec. 202 Supportive Housing for the Elderly	62+
Lynn Woods Senior Apartments	Lynnwood	98036	studio & 1 BRs	37	37	Sec. 202 Supportive Housing for the Elderly	62+
Pepperwood Senior Apartments	Lynnwood	98036	1 and 2 BRs	25	25	Sec. 202 Supportive Housing for the Elderly; HOME Investment Partnerships Program	55+
Scriber Pointe Senior Apartments	Lynnwood	98036	1 BRs	39	39	Sec. 202 Supportive Housing for the Elderly	62+
Village East Senior Apartments	Monroe	98272	1 BRs	38	38	HOME Investment Partnerships Program	62+
<b>TOTALS</b>				<b>217</b>	<b>217</b>		

## Distribution of Affordable Housing In County

Below are summaries of subsidized and workforce housing by city or town. The number and type of affordable housing units that existed in 2014 were used as comparators to those in 2018, to determine trends. The County and many of its towns and cities had Housing Profile analyses prepared in 2014, which reported baselines that can be used for comparison.

For purposes of this analysis, the term “subsidized rental units” refers to rental assistance or property operating assistance, that compensates for the portion of rent above 30% of a tenant’s income. Subsidized units are often reserved for target populations, such as people with disabilities, elderly, or homeless or low-income families. Subsidized units have income qualification requirements and are usually reserved for households with 30% or less adjusted median income (AMI), 31-50% AMI, 51-60% AMI, or 60-80% AMI.

“Workforce rental units” means units in properties for which a developer receives a tax credit, bond, or other capital funding, in return for agreeing to set aside a certain number of units for low-income target populations for a period. Like subsidized units, there are usually income qualification requirements for the units based on AMI percentages.

Generally, affordable housing units, both subsidized and workforce, in place in 2014 were still in existence in 2018. There was some reallocation of some units to different AMI restriction categories.

Of concern, is the expiration of the affordability period (generally 30 years) for low-income housing tax credit (LIHTC) properties, which can result in the loss of affordable housing. Several LIHTC properties in the Consortium jurisdiction were placed in service in the late 1980s and early 1990s, which means that the requirement to keep set-aside numbers units at affordable rates at these properties has or will soon expire. It appears that there has already been a loss of some affordable properties due to the expiration of LIHTC affordability periods (*e.g.*, Snohomish).

In addition, with the outstanding exception of Lynnwood, and some development in Arlington, Bothell, and Marysville, there has been little increase in affordable housing development in the County, despite demand from growing populations and more cost burdened households with less than 50% AMI than available units reserved for households at that income level.

## Arlington

In 2014, there were 142 Section 8 Housing Choice Vouchers in use in Arlington (124 administered by HASCO and 18 by EHA), including 68 Section 8 Project-Based Voucher units, 95 USDA Rental Assistance units, and 69 units with HUD Section 202 Supportive Housing for the Elderly. Another 254 units of subsidized housing were distributed among 10 properties; and 23 transitional units in two properties operate by Housing Hope (3 units funded by State and County Housing Trust Funds and 20 units funded with Section 8 Project-Based Vouchers). With 2,330 households earning less than 50% AMI, there was insufficient affordable housing to meet need.<sup>19</sup>

There were 244 units of workforce housing (private ownership with one-time subsidy for affordability restrictions) among four properties in 2014. 232 units had bond financing, 234 were in LIHTC properties, and nine units were supported by State and County Housing Trust Funds.

By 2035, Arlington is projected to need an additional 2,725 housing units. It is estimated that 935 of these needed units will be needed for households at or below 50% AMI.<sup>20</sup>

As of 2018, while two properties changed names (Twin Ponds Apartments is now The Timbers, and the Rosecreek Apartments is now Vintage at Arlington) all 2014 subsidized housing and workforce units were still in existence, and 21 transitional units at Maple Leaf Meadows are still subsidized. See Table 14, Appendix B. A tri-plex that had provided 3 transitional housing units was sold in September 2019.

The City added a LIHTC / bond property, Villas at Arlington, in 2018, which added 312 units (1, 2, and 3 BRs) of affordable housing. A senior affordable housing complex is currently under construction. Cedar Pointe Senior Apartments will add 255 units of affordable housing for people age 55 or older, earning up to 60% of AMI. This development will be the first residential community utilizing the City's recently adopted Mixed Use Overlay District.

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<sup>19</sup> *Housing Profile: City of Arlington*, Prepared by the Alliance for Housing Affordability, March 2015

<sup>20</sup> *Id.*

## Bothell – Snohomish County

There are three affordable properties (464 units) in the Snohomish County portion of Bothell, all of which became available since 2012. HASCO owns Autumn Chase, of which half the units are for people with 61-80% AMI.

TABLE 15 - AFFORDABLE HOUSING – BOTHELL – SNOHOMISH COUNTY												
Property Name	Zip Code	Type of units	Total Units	Total Low-Income Units	Program	Target Population	Owner	Placed-In-Service Year:	< 30% AMI	31-60% AMI	51-60% AMI	61-80% AMI
Autumn Chase	98012	1, 2, & 3 BRs	120	60		General Low Income	HASCO					60
District, The	98012	1, 2, 3, & 4+ BRs	227	225	LIHTC; Bond	General Low Income		2014				225
Willow Tree Grove	98012	2, 3, & 4 BRs	181	179	LIHTC	General Low Income / 55+ / Disabilities	Willow Tree Grove LLC	2012			179	
<b>TOTALS</b>			<b>528</b>	<b>464</b>							<b>179</b>	<b>285</b>

Sources Include: Housing Snohomish County Project Affordable Housing Inventory 2018.

## Darrington

There is one assisted property in Darrington, the 2-unit Whitehorse Apartments, a LIHTC and Section 515 Rural Rental Housing property. Six units are reserved for 30% or less AMI households, and 14 for 31-50% AMI.

## Edmonds

In 2014, Edmonds had 303 units of subsidized housing (including 98 Project-based Voucher units, 10 Supportive Housing Program units, and 12 Sound Families Initiative units), 201 units of workforce housing (in Mckinney House and Olympic View; 92 units were supported by LIHTCs, 200 by bonds, and 1 State and County Housing Trust Fund), 16 units of transitional housing (HASCO's Edmonds Highlands), and 195 Housing Choice Vouchers.<sup>21</sup>

The same properties that had workforce units in 2014 had virtually the same number in 2018. Although the properties that had subsidized units in 2014 were still in existence in 2018, the reported numbers of affordable units in the properties increased, from 255 in 2015 to 306.

<sup>21</sup> *Housing Profile, City of Edmonds*, Prepared for the City of Edmonds by the Alliance for Housing Affordability, May 2015; *Housing Profile: Snohomish County*, Prepared by the Alliance for Housing Affordability July 2015.

TABLE 16 - AFFORDABLE HOUSING – EDMONDS												
Property Name	Zip Code	Type of units	Total Units	Total Low-Income Units	Program	Target Pop.	Owner	Placed-In-Service Year:	< 30% AMI	31-60% AMI	51-60% AMI	61-80% AMI
Aurora House	98026		20	20	Bond	Mental disabilities	Compass Health			20		
Ballinger Court Apartments	98026-8490	1 & 2 BRs	94	92	Bond, LIHTC	55+	Senior Housing Assistance Group	2005		28	64	
Edmonds Highlands	98026	1, 2, & 3 BRs	108	60	Sec. 8 Project Based Vouchers, Bond, Sound Families	General Low Income	HASCO					60
McKinney House	98036		92	5	HUD Supportive Housing Program	CMI	Compass Health		5			
O'Leary House				4		Homeless families w/ children / mental disabilities				4		
Olympic View	98020-4113	1 BRs & 1 2 BRs	120	44	Sec. 8 Project-Based Voucher, LIHTC, Bond, County Housing Trust Fund, State Housing Trust Fund	62+	HASCO	2008		44		
Sound View	98020		44	42	Sec. 8 Project-Based Voucher, LIHTC, Bond, County Housing Trust Fund, State Housing Trust Fund	62+	HASCO			42		
Tri-level House	98026			43	HUD Supportive Housing Program	CMI	Compass Health		5			
Zeigen House	98037			1	State Housing Trust Fund, County Housing Trust Fund	CMI	Compass Health		1			
<b>TOTALS</b>			<b>478</b>	<b>311</b>					<b>11</b>	<b>138</b>	<b>64</b>	<b>60</b>

Source:  
Housing  
Snohomish  
County  
Project  
Affordable  
Housing  
Inventory  
2018.

## Granite Falls

In 2014, there were 30 units of housing for extremely low-income seniors and people with disabilities in two properties, the Cascade and Montclair apartments.<sup>22</sup> In 2014, there were also 36 Section 8 Housing Choice Vouchers in use in Granite Falls (27 extremely low, seven very low, and 2 low AMI).

The same number of affordable units were still available in these buildings in 2018. Additionally, 13 of 62 units of housing at Gencare Lifestyles at Granite Falls were set aside for extremely low-income seniors. Granite Falls also has 59 homeownership units (Cascade House, Blue Spruce, Bogart Meadows, and Lake Alyson), mostly for people with income between 61 and 60% of the AMI.

TABLE 17 - AFFORDABLE HOUSING – GRANITE FALLS												
Property Name	Zip Code	Type of units	Total Units	Total Low-Income Units	Program	Target Pop.	Owner	Placed-In-Service Year:	< 30% AMI	31-60% AMI	51-60% AMI	61-80% AMI
Cascade Apartments	98252	1 & 2 BRs	10	10	USDA Rental Assistance	General Low Income	Mercy Housing Northwest		10			
Gencare Lifestyles at Granite Falls	98252	Studio, 1 & 2 BRs	62	13	Bond; LIHTC	55+		2000	13			
Montclair Apartments	98252-8721	2 & 3 BRs	20	20	Bond; LIHTC; Sec. 515 Rural Rental Housing	55+ & Disabled		2009	20			

Sources include: Housing Snohomish County Project Affordable Housing Inventory 2018.

## Lake Stevens

Affordable housing units have stayed static in Lake Stevens. In 2014, there were 314 affordable housing units (including 271 subsidized and 43 workforce units).<sup>23</sup> As of 2018, these properties and units were still in existence, and affordable units totaled 320. See Appendix B, Table 18.

<sup>22</sup> *Housing Profile: City of Granite Falls*, Prepared by the Alliance for Housing Affordability, January 2015.

<sup>23</sup> *Housing Profile: Snohomish County*, Prepared by the Alliance for Housing Affordability, July 2015.

## Lynnwood

Lynnwood had 23% of the assisted housing units in the County in 2014 (2737 of 12,037).<sup>24</sup> These included 537 subsidized units in 22 properties (82 public housing, 212 Section 8 Project-based vouchers, 95 USDA Rental Assistance, and 149 HUD 202 Rental Assistance), 1430 workforce unit in 14 properties (951 units supported by tax credit, 793 bond, 566 HUD Multifamily Loan, 484 County HOME, 30 County Housing Trust fund, and 221 State Housing Trust Fund), and, 770 Housing Choice Vouchers administered through HASCO.

As of 2018, there were over 3335 assisted units in Lynnwood. See Table 19, Appendix B. 539 subsidized units and 1282 workforce units were in the same properties as in 2014. There was a loss of 148 workforce units in four of those properties and an increase of 22 subsidized units. Additionally, there was some reallocation of income-restricted units to different percentages of AMI.

In addition to preserving assisted housing stock, between 2014 and 2018, Lynnwood added at least 1508 assisted units, including 20 units for veterans. See Table 20. The majority of these are supported by tax credits and bond financing, and overwhelmingly are set-aside for the 51-60% AMI income-bracket (1434 units). In 2014, there were 1,818 units of assisted housing serving households earning 50% or less AMI, but an estimated 6,262 households earning 50% AMI or below. Extremely and very low-income household cannot income-qualify for much of the new assisted housing, indicating that the need for affordable housing for this income bracket is still going unmet.

Lynnwood will lose 240 affordable units at Whispering Pines, a 51-year old complex of 2-story buildings, scheduled to close on September 1, 2021 due to failing sewer and fire alarm systems. Whispering Pines is a tax credit property that rents to households who make less than 60% of AMI, and currently houses 74 residents with Section 8 vouchers. HASCO notified residents of their coming displacement.<sup>25</sup> HASCO had planned to rebuild a 300-400-unit affordable housing

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<sup>24</sup>*Housing Profile: City of Lynnwood*, Prepared by the Alliance for Housing Affordability, December 2014.

<sup>25</sup> [https://hasco.org/wp-content/uploads/2019/05/move-out-guide\\_ver3-FINAL-nonbleed\\_05-07-2019.pdf](https://hasco.org/wp-content/uploads/2019/05/move-out-guide_ver3-FINAL-nonbleed_05-07-2019.pdf)

complex, contingent on the City approving a comprehensive plan amendment and rezone that would allow higher density and taller structures. After public hearing, the Council voted in April 2019 to disapprove the amendments. The rebuild was opposed by a petition signed by over 100 people, many from neighboring single-family homes, concerned about building height, street parking, traffic, and perceptions of increased criminal activity. HASCO representatives had promoted the idea of a new complex with more open space, amenities and better access for people with disabilities. The City has not enacted a requirement, allowable RCW 59.18.440, for landlords to pay tenants up to \$2,000 relocation assistance to low-income tenants upon the demolition, substantial rehabilitation whether due to code enforcement or any other reason, or change of use of residential property, or upon the removal of use restrictions in an assisted-housing development. Rebuilding with the current zoning would only allow for 219 units.

Tenants of Destinations Center Senior Living (Destinations Lynnwood an Overture Community Lynnwood City Center Senior Living), are concerned about rising rents. Senior citizens attending the Lynnwood public forum communicated distress over rising rents, and these concerns were also reported in local newspapers. Forum attendees also expressed concern about housing affordability due to the imminent expansion of the light rail, which will allow higher wage earners in Seattle to relocate to and commute from Lynnwood, increasing the local median income, increasing demand for rentals, and leading to further increasing rents.

**TABLE 20 –NEW AFFORDABLE HOUSING (2014 – 2018) - LYNNWOOD**

Property Name	Zip Code	Type of units	Total Units	Total Low-Income Units	Program	Targets Pop.	Owner	Placed-In-Service YR:	< 30% AMI	31-60% AMI	51-60% AMI	61-80% AMI
Beaver Creek Apartment Homes	98036		118	118	LIHTC	Physical Disability & General Low Income	Hearthstone Housing Foundation / DH&G	2014		42	76	
Urban Center Apartments	98087	1, 2, 3, & 4 BRs	395	393	LIHTC	General Low Income		2014			393	
Vantage Apartments	98037	1, 2, 3, & 4 BRs	199	199	LIHTC	General Low Income		2014			199	
Douglas, The	98036	1, 2 & 3 BRs	62	61	Bond; LIHTC	General Low Income		2015			61	
Beaver Cove Apartment Homes	98036		116	116	LIHTC	Physical Disability & General Low Income	DH&G	2016			116	
Scriber Creek	98036	2, 3 & 4+ BRs	274	272	LIHTC	General Low Income / People with disabilities		2016			272	
Sebastian Place	98036	1 BRs	20	20		Veteran		2016	20			
Destinations Lynnwood an Overture Community Lynnwood City - Center Senior Living	98036		308		Bond, Tax Credit	Seniors	Pacific Northern / SHAG	2017				
City Center at Lynnwood	98036	Studio, 1 & 2 BRs	347	140	LIHTC; Bond	General Low Income		2017			140	
Madison Way Apartments	98092	1, 2, 3, & 4+ BRs	180	177	LIHTC	General Low Income / Persons with Disabilities		2017			177	
Reserve at Lynnwood, The	98036		295		Bond, LIHTC	55+	AVS Communities	2017				
Homeward Bound Shelter	98036		18	5		Family/Homeless			5			
Kiwanis House	98036		5	5		Homeless			5			
Nordic Pines Apts.	98037		38	2		Family/SW/SM/ Other						2
Rambler House - Shared Housing Program	98036					CMI	Compass Health					
<b>TOTALS:</b>			<b>2375</b>	<b>1508</b>					<b>30</b>	<b>42</b>	<b>1434</b>	<b>2</b>

## Marysville

In 2014, there were 394 Housing Choice Vouchers in use, administered by HASCO and EHA. There were 287 additional subsidized units across twelve properties (210 USDA Rental Assistance, 32 Public Housing, 16 Sec. 811, 15 Sec. 202 Rental Assistance, and 14 Project-Based Vouchers), seven shelter units, and 924 workforce units over thirteen properties.<sup>26</sup> By 2018, there were 288 subsidized units and 1018 workforce units in the same 25 properties. See Table 21, Appendix B. The income restrictions on some assisted units in these properties changed, some increasing the AMI limit, and some lowering it.

Between 2014 and 2018, Marysville added 246 units of assisted housing at two properties (Twin Lakes Landing and Vintage at Lakewood Apartments), both LIHTC properties. The AMI income requirements for these new units are: 25 (30% or less), 25 (31-50%), and 196 (51-80%).

As of 2014, there were 7,006 people earning less than 50% AMI, therefore there is still insufficient affordable housing in Marysville to meet this need.

## Mill Creek

In 2014, Mill Creek had only two properties (Heathwood and Merrill Gardens) with workforce housing units (266 and 45 units respectively).<sup>27</sup> Subsidized housing was entirely comprised of Section 8 Housing Choice Vouchers (155 administered by HASCO and 26 by EHA).

As of 2018, the same 311 units in the two properties were still in existence, although there had been of 21 units reallocated from very low-income requirements to low income. See Table 22.

In 2018 the Vintage at Mill Creek, a bond financed property, added 215 units of housing of people earning 31-50% AMI.

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<sup>26</sup> *Housing Profile: City of Marysville*, Prepared by the Alliance for Housing Affordability, October 2014.

<sup>27</sup> *Housing Profile City of Mill Creek*, Prepared for the City of Mill Creek by the Alliance for Housing Affordability, August 2014

TABLE 22 - AFFORDABLE HOUSING - MILL CREEK												
Property Name	Zip Code	Type of units	Total Units	Total Low-Income Units	Program	Target Pop.	Owner	Placed-In-Service Year:	< 30% AMI	31-60% AMI	51-60% AMI	61-80% AMI
Brookdale at Mill Creek (fka Emeritus)	98012		45	45	Bond	55+		1997		45		
Chelsea Pointe	98012	2 & 3 BRs	11	11		General Low Income				3		8
Heatherwood Apartments	98012-2078	1, 2, 3, 4+ BRs	266	263	LIHTC	General Low Income		2004		79	184	
Merrill Gardens at Mill Creek	98012			45	Tax exempt bond	Senior				45		
Vintage at Mill Creek	98012		215	215	Bond	55+		2018			215	
<b>TOTALS</b>			<b>537</b>	<b>579</b>						<b>172</b>	<b>399</b>	<b>8</b>

Sources include: Housing Snohomish County Project Affordable Housing Inventory 2018.

## **Monroe**

In 2015 Monroe had 152 subsidized housing units in seven properties, 25 shelter units in two properties, and 42 workforce units in three properties.<sup>28</sup> These units continue to be available for low-income households.

In 2015, Monroe added 47 units of workforce housing at Monroe Family Village, a LIHTC property for extremely low and very low-income households. See Table 23, Appendix B.

There are also 64 units of assisted home ownership properties in Monroe (Woods Creek Village, Marvin Gardens, Monroe Hegger, Monroe Main Street, Sky Meadow East, and Sky Meadow West) for a range of income levels between 31 and 80% AMI).

## **Mountlake Terrace**

In 2014, there were 155 subsidized housing units in three properties and 34 workforce units in the Brentwood Terrace Apartments.<sup>29</sup> As of 2018, there were 169 units for low-income households in these four properties.

In 2015, 96 workforce units were added at Mountlake Senior Living, a bond and LIHTC property. See Table 24, Appendix B.

## **Mukilteo**

There has been only one assisted property in Mukilteo, The Elliott (formerly Anchor Village), was a 1997 LIHTC and bond financed property. Sixty-one of 301 units were set aside for low-income households with less than 50% AMI.<sup>30</sup> The tax credit expired in December 2017, along with the requirement to set aside low-income units.

## **Snohomish**

In 2014, the City of Snohomish had 254 subsidized units (110 Housing Choice Vouchers) and 144 other units subsidized in eight properties (67 USDA Rental Assistance, 4 HUD Supportive Housing, 15 Public Housing, 28 Project-Based Vouchers, and 30 Project-Based Section 8).<sup>31</sup> There were also 110 workforce units in five properties, 4 developed by the non-profit Snohomish Affordable Housing Group.

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<sup>28</sup> *Housing Profile: Snohomish County*, Prepared by the Alliance for Housing Affordability July 2015.

<sup>29</sup> *Id.*

<sup>30</sup> *City of Mukilteo Affordable Housing Profile*, Prepared by the Alliance for Housing Affordability, November 2013.

<sup>31</sup> *Housing Profile: City of Snohomish*, Prepared by the Alliance for Housing Affordability, September 2014.

As of 2018, there were 164 subsidized and 176 workforce units in these 13 properties. See Table 25, Appendix B. There are also 19 units of assisted home ownership housing in Snohomish (French Creek and Rose Park) for households with 51-80% AMI.

The Riverview and Swifty Creek, both put into service as low income housing tax credit properties in 1988, and previously on the County' list of affordable housing inventory, are now market rate, representing a loss of 53 affordable units combined.

### **Stanwood**

In 2014 there were 58 workforce units in three properties in Stanwood (29 USDA 515. 24 HOME, 24 Housing Trust Fund), still in existence in 2018. <sup>32</sup>

There were 174 subsidized units in 2014 in six properties (including 17 Section 8 Project-Based Voucher, 41 Section 202 Supportive Housing for the Elderly, 13 WA Housing Assistance Payment, and 92 USDA Rental Assistance).

As of 2018, there were 173 units in these same six properties, as well as 57 workforce units for seniors in Warm Beach Cedar Court (15 units) and Warm Beach Manor (42 units). See Table 26, Appendix B. There are also 55 units of assisted home ownership housing in Stanwood (Copper Station and Port Susan Condominiums) for households with 51-80% AMI.

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<sup>32</sup>*Housing Profile: City of Stanwood*, Prepared by the Alliance for Housing Affordability, November 2014.

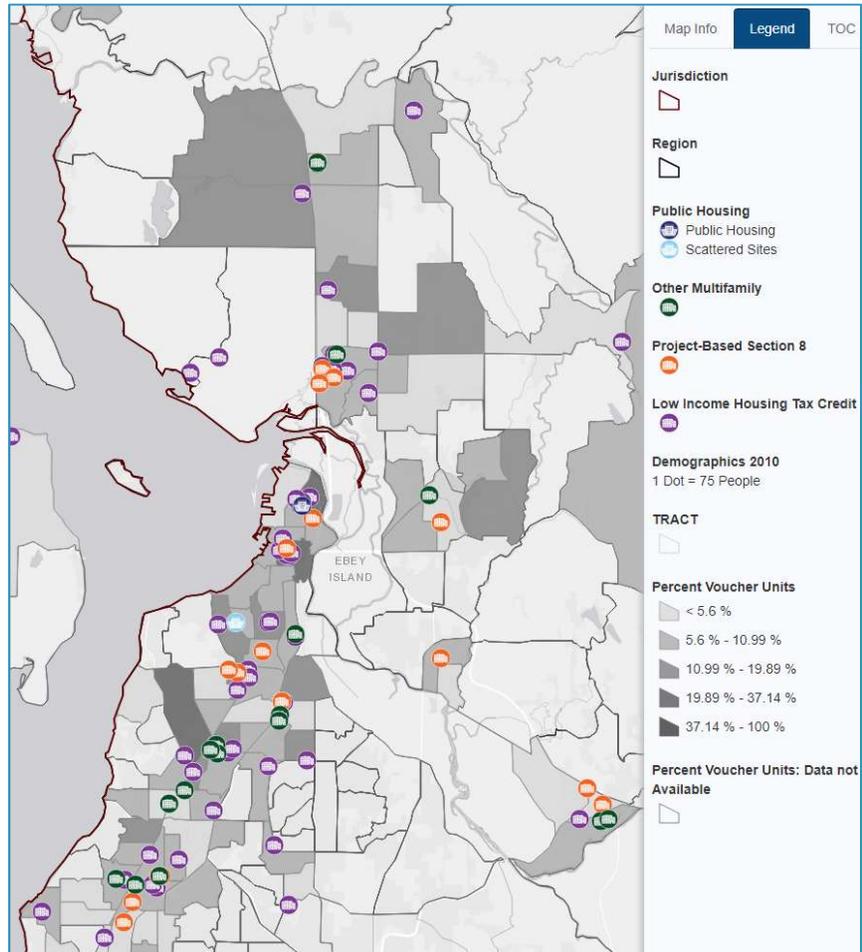
## Sultan

Sultan has three assisted properties with 42 units.

TABLE 27 - AFFORDABLE HOUSING – SULTAN												
Property Name	Zip Code	Type of units	Total Units	Total Low-Income Units	Program	Target Pop.	Owner	Placed-In-Service Year:	< 30% AMI	31-60% AMI	51-60% AMI	61-80% AMI
Galway Bay	98294	1 & 2 BRs	26	26	USDA Rental Assistance Program	62+ or people with disabilities of any age	National Retirement Community Build			26		
Winter's Creek North (Formerly Sultan Eleven Plex)	98294	2 & 3 BRs	11	11		Families with children / General Low Income	Housing Hope			11		
Winter's Creek South (Formerly Sultan Five-Plex)	98294	2 & 3 BRs	5	5		Families with children / General Low Income	Housing Hope			5		
<b>TOTALS</b>			<b>42</b>	<b>42</b>						<b>42</b>		

## MAP 21 – PUBLICALLY SUPPORTED HOUSING

Map 21 shows the distribution of public housing and scattered site, project-based Section 8, other multifamily, and Low-Income Housing Tax Credit properties as of 2013. Publicly supported housing types are distinguished by color. The majority (40 properties) are LIHTC (seven of these are in Everett).



Source: Map 5 – Data and Mapping Tool, <https://egis.hud.gov/affht/> (Data from National Low Income Housing Tax Credit (LIHTC) Database 2013, TRACS 2013, and IMS/PIC 2013).

There were two public housing sites in the County, both in Everett. There were 20 project based section 8 (7 in Everett, 3 in Lynnwood, 3 in Marysville, 2 in Monroe, and 1 each in Arlington, Stanwood, Lake Stevens, Snohomish, and Mountlake Terrace), and 16 other multifamily (6 in Everett, 5 in Lynnwood, 2 in Monroe, and 1 each in Arlington, Stanwood, Marysville, and Lake Stevens).

Recent construction of new affordable housing not shown on Map 18 has been concentrated in Lynnwood.

### iii. Multifamily Vacancy Rates

A vacancy rate below 5% is considered low, and 3% is considered an acute shortage. According to the University of Washington Runstad Department of Real Estate, the vacancy rate of all apartments in Snohomish County has increased from 3.7% in 2017 to 5.2% in 2019. The average rent of all apartments has also increased by \$140, almost 11% in those two years.

Table 28: Snohomish County Vacancy Rates				
SIZE OF APT	UNITS SURVEYED	VACANCIES	AVE. RENT	VACANCY RATE
<b>Spring 2019</b>				
1 Bedroom (Ave. 671 sf)	13,110		\$1,312	
2 Bedroom (Ave. 867 sf)	7,008		\$1,450	
All apartments (Ave. 832 sf)	32,800	1,701	\$1,465	5.2%
<b>Spring 2018</b>				
1 bedroom (Ave. 691 sf)	960	41	\$1,241	4.3%
2 bedroom (Ave. 882 sf)	630	26	\$1,323	4.1%
All apartments (Ave. 883 sf)	2,919	117	\$1,432	4.0%
<b>Spring 2017</b>				
1 bedroom (Ave. 691)	1,167	425	\$1,167	3.8%
2 bedroom (Ave. 882 sf)	7,339	294	\$1,244	4.0%
All apartments (Ave. 883 sf)	32,463	1,201	\$1,325	3.7%

WA State Apt. Market Report, Spring 2019, 2018, and 2017, U. of WA, Runstad Dept. of Real Estate<sup>33</sup>

### b. Residential Real Estate Listings

The number of residential listings in Snohomish County has varied over the years. The lowest number of listings in recent years was 646 in the first quarter of 2018, but then listings jumped to 1,099 the following year (still relatively low compared to earlier years). With the general decreased supply, the median sales price has increased 60% in from 2013 to 2019.

Table 29: Snohomish County Real Estate Market Trends (2013-2019)							
	Q1 2013	Q1 2014	Q1 2015	Q1 2016	Q1 2017	Q1 2018	Q1 2019
# of residential listings	1,355	1,753	1,437	1,080	768	646	1,099
Median Sales Price	\$299,100	\$328,700	\$719,500	\$391,700	\$439,300	\$472,200	\$479,800

Source: Washington State's Housing Market, Univ. of WA, Runstad Dept. of Real Estate.<sup>34</sup>

<sup>33</sup> <http://realestate.washington.edu/research/wcrer/housing-reports/>

<sup>34</sup> <http://realestate.washington.edu/wp-content/uploads/2019/05/2019Q1WSHMR.pdf>

## 2. Tenure

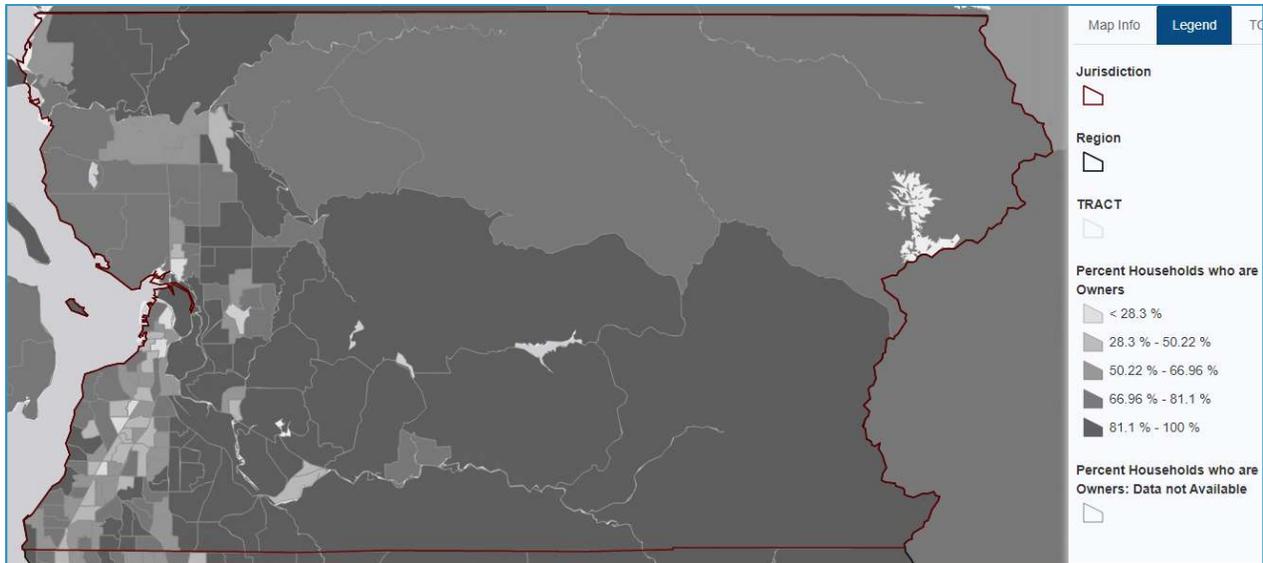
There were more owner-occupants than renters in Snohomish County (70.5% owner-occupants and 29.5% renters) according to 2013-2017 ACS estimates. Single-family homes are occupied by owners 85% of the time, and 15% by renters. Table 17. Multifamily units are predominantly occupied by renters, at rates above 79% (2-4-unit properties had a 20.8% owner occupancy rate, and five units or more had a 16.9% owner occupancy rate). Mobile homes are occupied by owners 76.7% of the time, and by renters 23.3% of the time.

Table 30: Tenure Occupied Units						
PROPERTY TYPE	EVERETT		COUNTY		WASHINGTON	
	OWNERS	RENTERS	OWNERS	RENTERS	OWNERS	RENTERS
All units	44.4%	55.6%	70.5%	29.5%	62.7%	37.3%
Single family*	76%	24%	85%	15%	81.1%	18.9%
2-4 units	17%	83%	20.8%	79.2%	12.7%	87.3%
5 or more units	8.6%	91.4%	16.9%	83.1%	11%	89%
Mobile homes, other	78.7%	21.3%	76.7%	23.3%	75%	25%

\*Detached and attached, U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

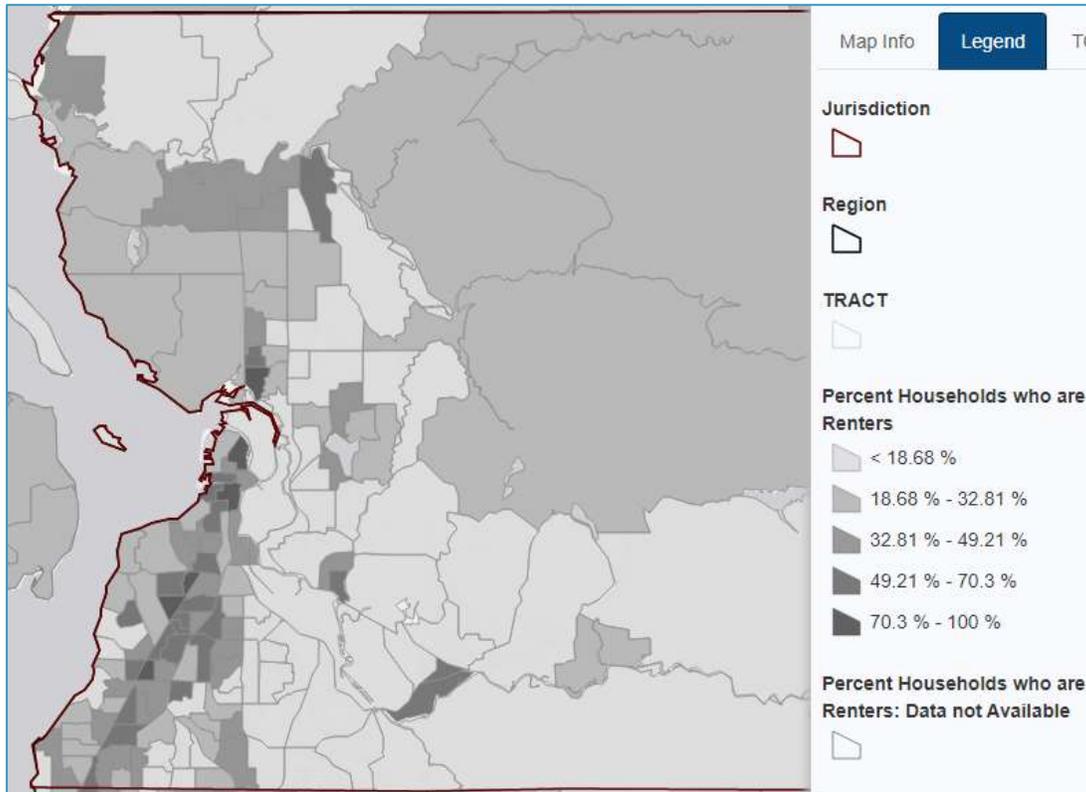
In urban areas, the numbers of rental households are significantly higher than owner occupied households and the reverse is true in areas that are more rural. See Maps 22 and 23. The darkest areas on Map 22 have higher rates of owner occupancy. The urban corridor has lower ownership rates. The lightest areas on Map 23 have the highest renter occupancy rates.

**MAP 22 – OWNER HOUSEHOLDS**



Source: Map 16 – Data and Mapping Tool, <https://egis.hud.gov/affht/>

**MAP 23 – RENTER OCCUPIED HOUSING UNITS**



Source: Map 16 – Data and Mapping Tool, <https://egis.hud.gov/affht/>

Hispanic and black people in the County Consortium are more likely to be renters than homeowners. For example, black people occupy 2.2% of housing units; yet only 1.35% of owner-occupied units are black households, while black people occupy 4% of renter occupied units. The same is true for Hispanic households, which have a 4.2% owner occupancy rate and a 9.8% renter occupancy rate, while comprising 6% of the occupancy of all housing units. White households occupy 80% of all housing units but have an 83% ownership rate and a 73% rental rate. Asians are divided nearly equally between renters and homeowners, with a slight edge in favor of homeownership.

**TABLE 31 – Homeownership and Rental Rates by Race/Ethnicity  
(CNSRT-Snohomish County, WA CONSORTIA) Jurisdiction**

Race/Ethnicity	Homeowners		Renters	
	#	%	#	%
White, Non-Hispanic	150,254	83.68%	65,615	73.59%
Black, Non-Hispanic	2,429	1.35%	3,699	4.15%
Hispanic	7,516	4.19%	8,722	9.78%
Asian or Pacific Islander, Non-Hispanic	14,528	8.09%	6,932	7.77%
Native American, Non-Hispanic	1,371	0.76%	1,269	1.42%
Other, Non-Hispanic	3,456	1.92%	2,899	3.25%
Total Household Units	179,549	-	89,159	-

Source: Data and Mapping Tool, <https://egis.hud.gov/affht/>

## IV. IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING

### A. EVIDENCE OF SEGREGATION

Past systemic, institutionalized, and individual racism determined where people of color could live in the United States, and often there is still evidence of the impacts of these policies and practices in housing patterns today.

#### 1. Historic Systems of Racism

##### a. Redlining

In the late 1930s, the Home Owners' Loan Corporation (HOLC) graded neighborhoods into four categories, based in large part on racial makeup. Neighborhoods with minority occupants were marked in red — redlined — and considered high-risk for mortgage lenders. HOLC maps of the largest cities have recently become available to the public, including Seattle, Spokane, and Tacoma, which were heavily redlined.<sup>35</sup> HOLC mapping is not available for Snohomish County, therefore it is unknown whether HOLC reached this far north.

##### b. Steering by Real Estate Agents

Segregation throughout the nation was also perpetuated by the institutionalized policies of real estate associations and the steering practices of individual real estate agents, away from or to certain neighborhoods based on race. National and local real estate associations included in their bylaws and codes of ethics, prohibitions on introducing into a neighborhood people of a race whose presence was believed to negatively affect property values.

For example, the National Code of Ethics for Realtors stated: Part III, Article 34. A Realtor should never be instrumental in introducing into a neighborhood ... members of any race or nationality, or any persons whose presence will be detrimental to property values in that neighborhood.

##### c. Restrictive Residential Real Estate Covenants

Real estate developers also played a crucial role in ensuring that people of color could not live in certain neighborhoods throughout the United States. Racially restrictive covenants were often included in plats, subdivisions, and deeds, for homes in neighborhoods. It is unknown how

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<sup>35</sup><https://dsl.richmond.edu/panorama/redlining/#loc=13/47.668/-117.441&city=spokane-wa&area=D10&text=downloads>

pervasive these are in Snohomish County, but they have been identified in older neighborhoods in Everett.<sup>36</sup>

In 1948, in *Shelley v. Kraemer*, the United States Supreme Court unanimously ruled that restrictive covenants were unenforceable by state or federal courts. However, restrictive covenants continued to be added in many property records into the 1950s. The ability of County Auditors to remove such language pursuant to the following provisions in the WA Revised Code of Washington has been the subject of recent litigation:

If a written instrument contains a provision that is void by reason of RCW [49.60.224](#), the owner, occupant, or tenant of the property which is subject to the provision or the homeowners' association board may cause the provision to be stricken from the public records by bringing an action in the superior court in the county in which the property is located. The action shall be an in rem, declaratory judgment action whose title shall be the description of the property. The necessary party to the action shall be the owner, occupant, or tenant of the property or any portion thereof. The person bringing the action shall pay a fee set under RCW [36.18.012](#).

If the court finds that any provisions of the written instrument are void under RCW [49.60.224](#), it shall enter an order striking the void provisions from the public records and eliminating the void provisions from the title or lease of the property described in the complaint.

RCW 49.60.227.

In May 2019, a Superior Court Commissioner agreed with the Spokane County Auditor that she was not legally permitted to remove the covenants. That decision is under appeal.

In 2018, the WA Legislature enacted an alternative process, which allows a property owner to record a modification document that does not remove the discriminatory language but advises that it exists. The following legal provision went into effect on January 1, 2019:

Restrictive covenant modification document as alternative. (2)(a) As an alternative to the judicial procedure set forth in subsection (1) of this section, the owner of property subject to a written instrument that contains a provision that is void by reason of RCW [49.60.224](#) may record a restrictive covenant modification document with the county auditor, or in charter counties the county official charged with the responsibility for recording instruments in the county records, in the county in which the property is located. (b) The modification document shall contain a recording reference to the original written instrument. (c) The modification document must state, in part: "The referenced original written instrument contains discriminatory provisions that are void and unenforceable under RCW [49.60.224](#) and federal law. This document strikes from the referenced original instrument all provisions that are void and unenforceable under law." (d) The effective date of the modification document shall be the same as the effective date of the original written instrument. (e) If the owner causes to be recorded a modification document that contains modifications not authorized by this section, the county auditor or recording officer shall not incur liability for recording the document. Any liability that may result is the sole responsibility of the owner who caused the recordation. (f) No filing or recording fees or otherwise authorized surcharges shall be required for the filing of a modification document pursuant to this section. (3) For the purposes of this section, "restrictive covenant modification document" or "modification document" means a standard form developed and designed by the Washington state association of county auditors.

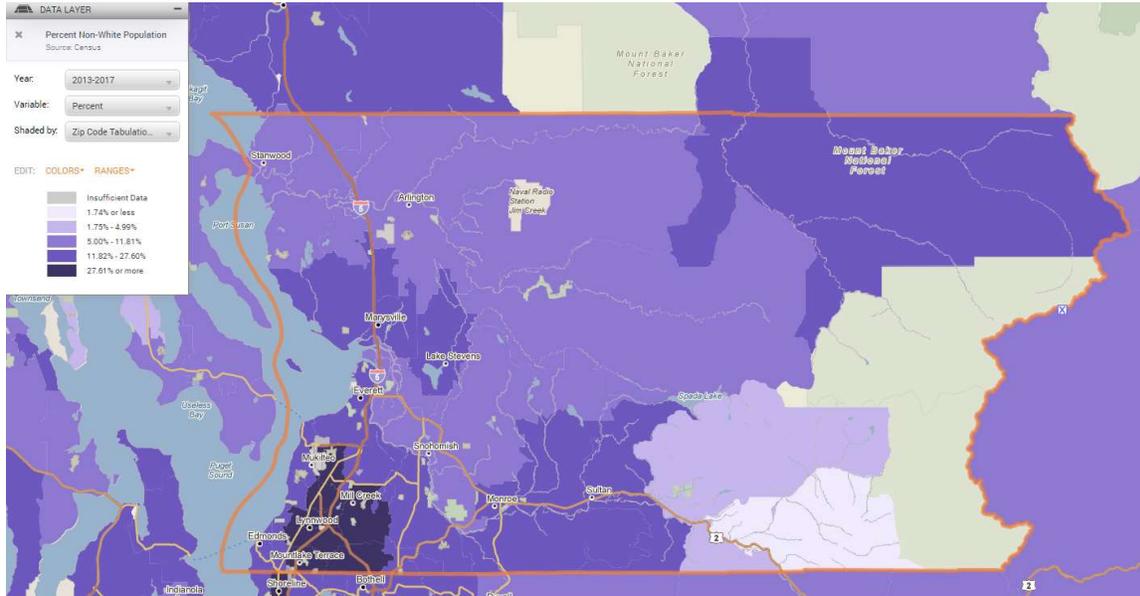
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<sup>36</sup> Kerley, Joni. "Does Your Home's CCR's Include Bizarre Restrictions?" Everett Area Real Estate Blog – Discovering All of Snohomish County WA. Mar. 12, 2012 at <http://activerain.com/blogsviw/3035622/does-your-home-s-ccr-s-include-bizarre-restrictions>

## 2. Segregation Today

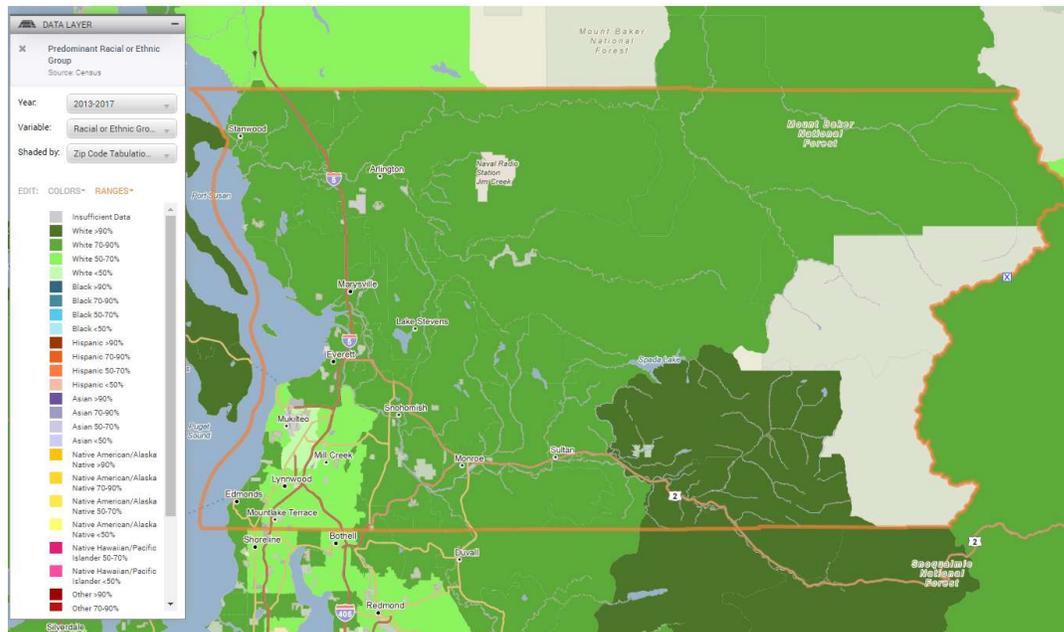
Today people of color in the Consortium are concentrated in the southwest areas of the County, including Mountlake Terrace, Lynnwood, Mill Creek, and Mukilteo (Map 24). See also Table 6. White populations are inversely lowest in these areas (Map 25). See also Maps 4 – 16.

**MAP 24 – PREDOMINANT RACIAL OR ETHNIC GROUP – 2013-2017**



Source: <https://www.policymap.com/maps>

**MAP 25 – NON-WHITE POPULATION**



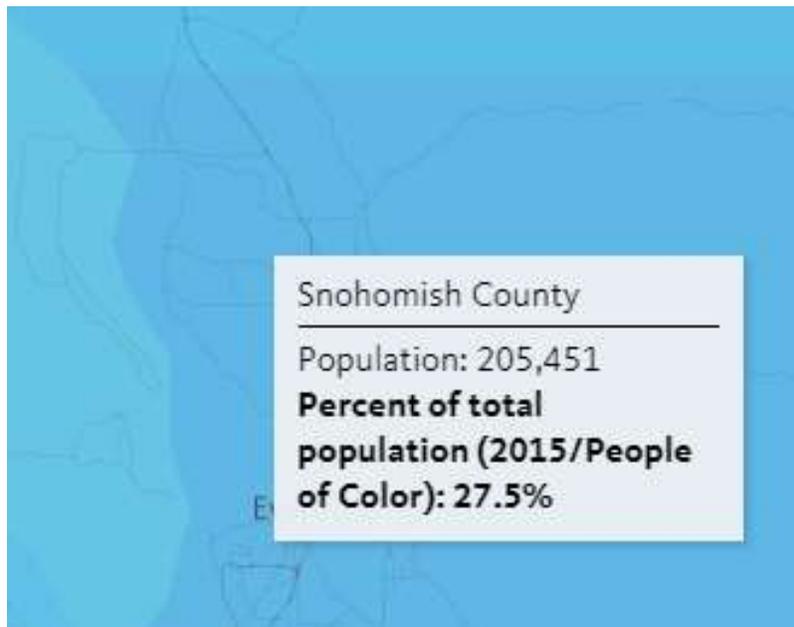
Source: <https://www.policymap.com/maps>

## Disproportionate Concentrations of Non-White Populations

HUD defines a racially or ethnically concentrated area of poverty (R/ECAP) as having a non-white population of 50% or more, where 40% or more of the population is at or below the poverty line (or the poverty rate is greater than 3 times the average poverty rate in the area). Snohomish County does not have any census tracts that have non-white populations of 50% or more.

Areas of disproportionate concentration are those in which there is a greater than 10% difference than the jurisdiction as a whole. Again, there are no areas in the Consortium where a non-white race meets that definition for a disproportionate concentration. However, combining all non-white races with Hispanic ethnicity, so that “racial and ethnic minority” is defined as Hispanic and/or a race other than white alone (single race), 27.8% of the population in the Consortium is minority (479,380 white, non-Hispanic in County, minus Everett white non-Hispanic as a percent of 664,344 total County population minus Everett pop., 2017 Est.). See also Map 26. This definition was used in determining disproportionate concentrations of minority populations. Any block group with greater than 37.8% (27.8% + 10%) minority population is considered to have a disproportionate minority concentration. Lynnwood has numerous tracts with non-white populations exceeding 37.8%: 53061051802, 1051803, 1051804, 1051500, 1051400, 1051701, 1051601, 1051500, 1051928, 1041811, 1041812, 1041905, and 10422004; as well as 1042006 in Mukilteo, and 1052003 and 1052007 in Bothell.

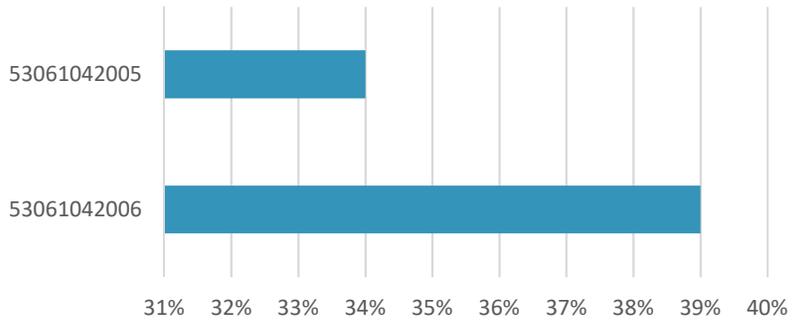
**MAP 26 – PEOPLE OF COLOR – 2015**



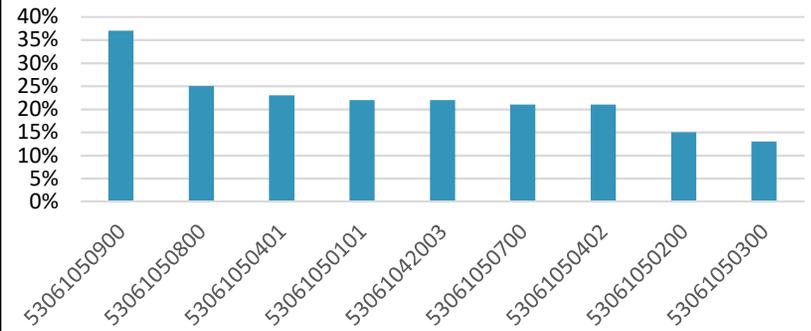
Source:

[https://nationalequityatlas.org/indicators/false/Percent\\_population:41391/Washington/false/geotype:county/value1:2015/value2:7/geo\\_parents.state:53/](https://nationalequityatlas.org/indicators/false/Percent_population:41391/Washington/false/geotype:county/value1:2015/value2:7/geo_parents.state:53/)

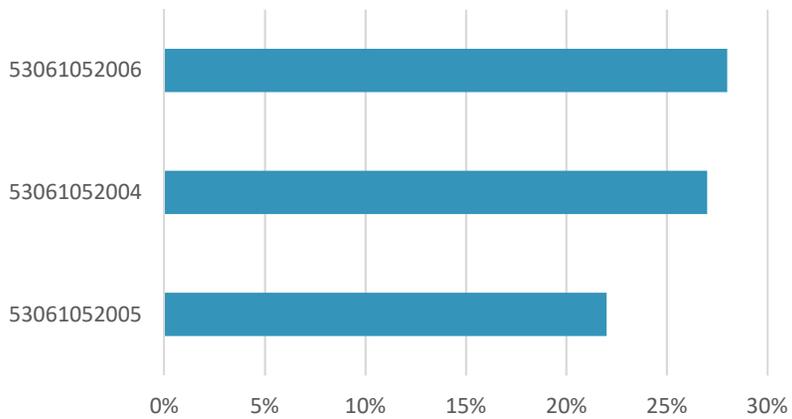
**Mulkiteo Terrace Non-White % By Tract  
2010**



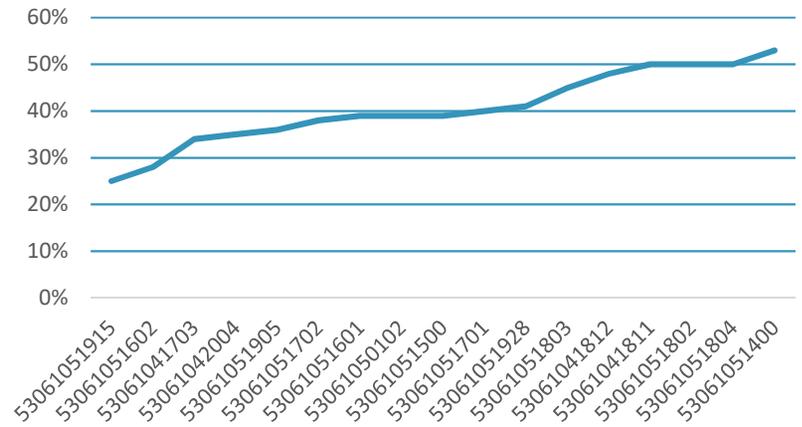
**Edmonds Non-White % By Tract  
2010**

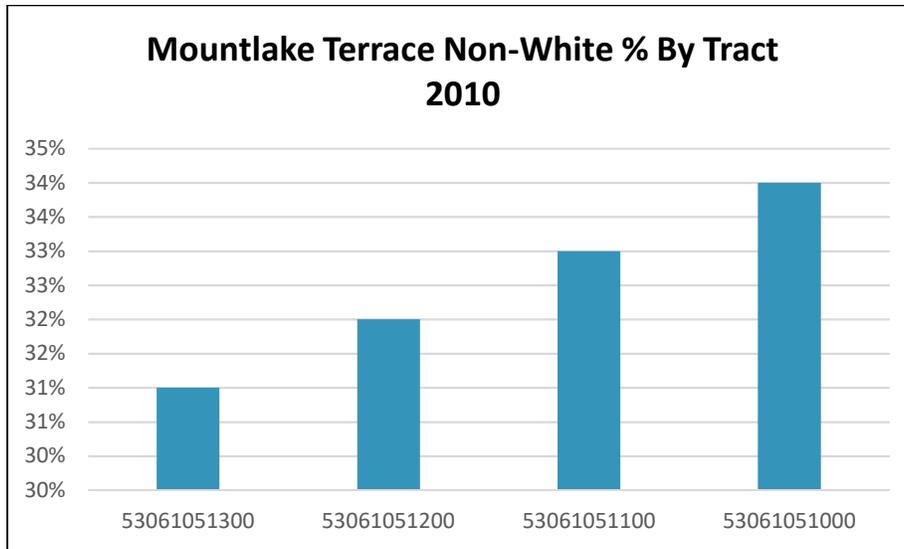


**Mill Creek Non-White % By Tract  
2010**



**Lynnwood Non-White % By Tract  
2010**





### Race and Ethnicity Dissimilarity Index

A dissimilarity index is a measure of community level segregation. The values of a dissimilarity index range from 0 to 100, with a value of zero representing perfect integration between the racial groups, and a value of 100 representing perfect segregation between the racial groups. A dissimilarity index of less than 40 is deemed low segregation, while greater than 55 indicates high segregation.<sup>37</sup>

As a whole, Snohomish County has low dissimilarity indexes for white to non-white, Hispanic, and Asian and Pacific Islander (ranging from 29.97 – 39.38). The dissimilarity index between white and black is highest, at 41.99.

TABLE 32								
HUD AFFH-T Table 3 – Racial/Ethnic Dissimilarity Trends								
Racial/Ethnic Dissimilarity Index	(CNSRT-Snohomish County, WA CONSORTIA) Jurisdiction				(Seattle-Tacoma-Bellevue, WA) Region			
	1990 Trend	2000 Trend	2010 Trend	Current	1990 Trend	2000 Trend	2010 Trend	Current
Non-White/White	20.54	22.91	25.16	29.97	35.40	32.59	31.01	35.76
Black/White	30.26	33.54	33.98	<b>41.99</b>	56.31	49.60	45.65	51.72
Hispanic/White	14.97	23.10	26.92	30.40	22.15	30.29	32.80	35.92
Asian or Pacific Islander/White	32.48	31.91	33.23	39.38	36.71	34.62	34.05	40.13
Note 1: Data Sources: Decennial Census								
Note 2: Refer to the Data Documentation for details ( <a href="http://www.hudexchange.info/resource/4848/affh-data-documentation">www.hudexchange.info/resource/4848/affh-data-documentation</a> ).								

Source: HUD AFFH Data and Mapping Tool, <https://egis.hud.gov/affht/> (Data from Decennial Census 2010, 2000)

<sup>37</sup> See *Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T) Data Documentation*, Data Version AFFHT0004a, March 5, 2019.

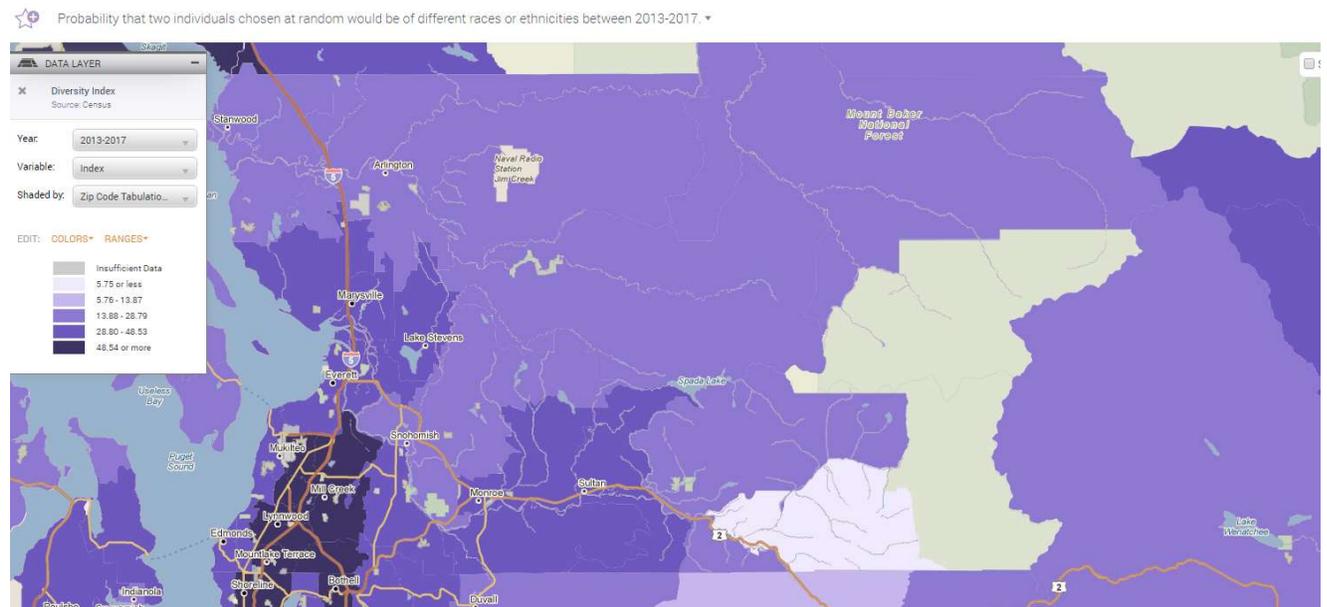
## Diversity Index

The diversity index is an index ranging from 0 to 87.5 that represents the probability that two individuals, chosen at random in the given geography, would be of different races or ethnicities. Values between 0 and 20 suggest more homogeneity and values above 50 suggest more heterogeneity. Racial and ethnic diversity can be indicative of economic and behavioral patterns. For example, racially and ethnically homogenous areas may sometimes represent concentrated poverty or wealth or indicate past or present discriminatory housing policies or barriers.

Between 2013 and 2017, Snohomish County (including Everett), had an overall index value of 47.04. Three cities, Lynnwood, Monroe, and Mukilteo had index values of 57.52 or more. Four others, Mill Creek, Mountlake Terrace, Marysville, and Bothell had index values of between 45.32 and 57.51. Lake Stevens, Sultan, Woodway had values of 29.95 to 45.31. Arlington, Gold Bar, Brier, Darrington, Index, Standwood, Edmonds, and Snohomish had values of 14.84 to 29.84. Granite Falls and most of unincorporated Snohomish County had values of 14.83 or less.

The darkest tracts on Map 27 have the highest diversity indexes while the lightest tracts have the lowest diversity.

### MAP 27: DIVERSITY INDEX



## B. MEAUREMENTS OF OPPORTUNITY

The HUD AFFH-T Table (Table 19) summarizes the results for the Consortium for seven opportunity indexes: Low Poverty Index, School Proficiency Index, Labor Market Index, Transit Index, Low Transportation Cost Index, Jobs Proximity Index, and Environmental Health Index. For each category, a higher index rate correlates to higher opportunity. White and Asian / Pacific Islanders have the two highest rates for Low Poverty, School Proficiency, and Labor Market Indices, followed by blacks, Hispanics, and Native Americans, in that order. For Transit and Low Transportation Costs, blacks have the highest rates, followed by Asian / Pacific Islanders, Hispanics, whites, and Native Americans. Job Proximity Index rates are highest for Hispanics, followed by blacks, Native Americans, Asians, and then whites. Native Americans have the highest index rate for Environmental Health (the only category in which Native Americans were not last), followed by whites, Hispanics, blacks, and Asians. Each of these is discussed in the sections that follow.

TABLE 33							
HUD AFFH-T Table 12 – Opportunity Indicators, by Race/Ethnicity							
(CNSRT-Snohomish County, WA CONSORTIA) Jurisdiction	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
<b>Total Population</b>							
White, Non-Hispanic	63.21	56.57	55.90	68.19	68.85	45.30	29.41
Black, Non-Hispanic	53.20	53.55	52.04	77.14	77.17	51.87	16.26
Hispanic	52.84	50.25	48.89	74.73	74.65	52.15	21.42
Asian or Pacific Islander, Non-Hispanic	62.59	60.15	62.11	75.12	73.93	46.11	16.22
Native American, Non-Hispanic	51.26	40.96	41.38	63.89	68.60	51.31	34.81
<b>Population below federal poverty line</b>							
White, Non-Hispanic	51.84	51.45	47.70	71.57	72.70	49.94	25.93
Black, Non-Hispanic	40.68	47.98	43.35	78.93	79.55	53.76	14.45
Hispanic	42.42	44.74	41.64	78.00	78.47	53.39	18.21
Asian or Pacific Islander, Non-Hispanic	49.11	56.93	54.43	80.27	80.18	51.38	12.69
Native American, Non-Hispanic	51.81	37.49	43.46	60.27	64.09	50.55	39.72
Note 1: Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA							
<a href="http://www.hudexchange.info/resource/4848/affh-data-documentation">Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).</a>							

Source: Data and Mapping Tool, <https://egis.hud.gov/affht/>

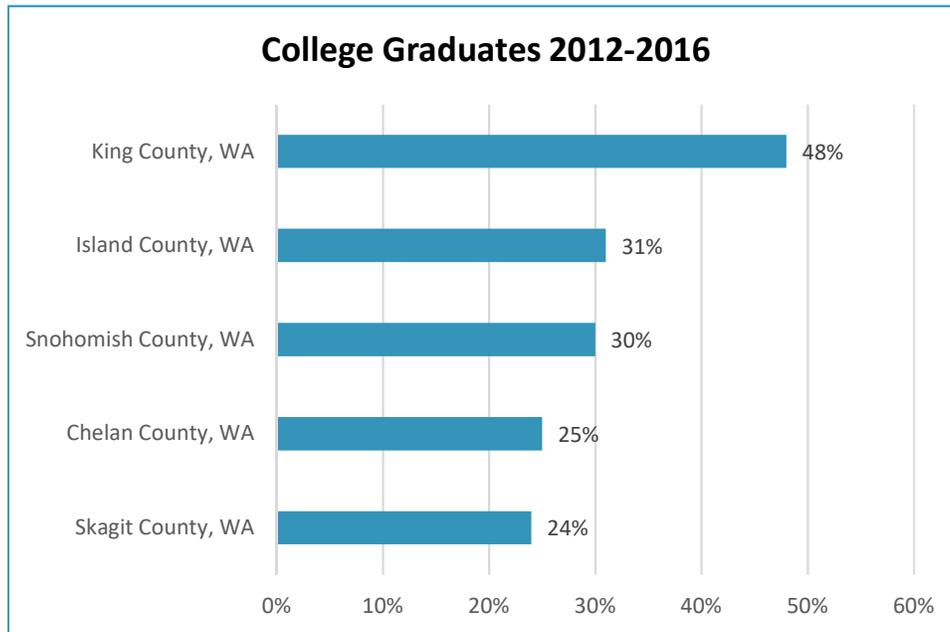
## 1. Education

Of the population 25 years and over in Snohomish County (includes Everett), 91.9% are high school graduates or higher; 31.3% have a bachelor's degree or higher; and 8% of the population has not completed high school.

EDUCATIONAL ATTAINMENT	POPULATION	
Population 25 years and over	530,177	
Less than 9 <sup>th</sup> grade	15,018	2.8%
9 <sup>th</sup> to 12 <sup>th</sup> grade no diploma	27,761	5.2%
High school graduate (includes equivalency)	125,483	23.7%
Some college, no degree	140,184	26.4%
Associate's degree	55,530	10.5%
Bachelor's degree	114,528	21.6%
Graduate or professional degree	51,613	9.7%

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

Thirty percent of the Snohomish County population were college graduates (2012-2016). This is within the middle range of neighboring counties.

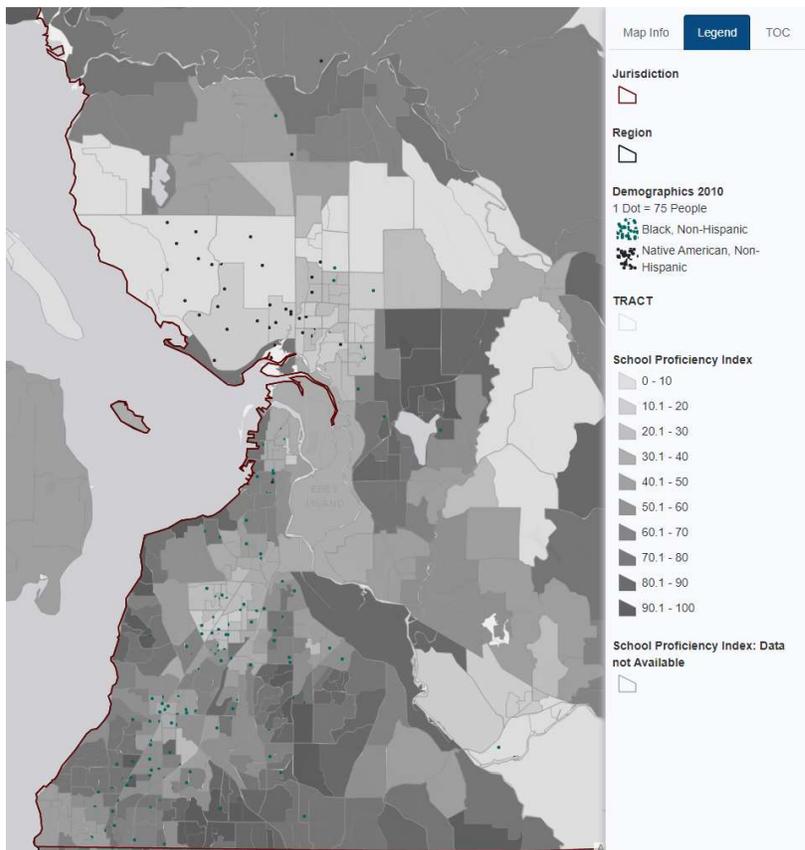


## School Proficiency Index

The school proficiency index uses school-level data on the performance of 4<sup>th</sup> grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing schools. The school proficiency index is a function of the percent of 4<sup>th</sup> grade students proficient in reading and math on state test scores for up to three schools within 3 miles of the block group centroid. Values are percentile ranked at the state level and range from 0 to 100. The higher the score, the higher the quality of the school system in a neighborhood.<sup>38</sup>

For the total Snohomish County Consortium population, the school proficiency index for white, non-Hispanics, was 3.02 percentage points higher than for black non-Hispanics, 6.32 higher than for Hispanics, and 15.61 higher than for Native Americans. The index for Asians was 3.58 higher than for whites.

### **MAP 28 – SCHOOL PROFICIENCY AND BLACK AND NATIVE AMERICAN DEMOGRAPHICS**



When only the population below the federal poverty line is examined, similar disparities are still evident: the white index is 3.49, 6.71, and 13.96 higher than for black, Hispanic, and Native Americans, and 5.48 less than for Asians.

The darker the census tracts on HUD AFFH-T Map 7, the better the quality of the schools.

African Americans tend to be concentrated in the lighter areas of the SW area of the County, and Native Americans in the light areas near the Tulalip Reservation.

Source: Map 7 – HUD Data and Mapping Tool, <https://egis.hud.gov/affht/>

<sup>38</sup> See *Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T) Data Documentation*, Data Version AFFHT0004a, March 5, 2019, Cloud Nine Technologies and Brent Mast, HUD Office of Policy Development and Research.

## 2. Income and Poverty

### a. Income

The median household income in Snohomish County in 2017 was \$78,020. Median household income includes all households, singles and families. Median household income for Snohomish County was \$11,846 more than households in Washington overall. Median family income in Snohomish County was \$91,181, \$13,161 higher than median household income (which may be due to multiple wage earners), and higher than both Everett and Washington State median family incomes. Median family income includes only households defined by the census as families by relationships, marriage or the presence of children.

Median earnings for males working full-time, year-around was about 36% higher than that for equivalently working female workers in Snohomish County. Median earnings for all workers (\$42,094) was \$15,394 below the median for full-time workers. This indicates that significant numbers of workers in Snohomish County are likely employed part-time or only seasonally.

MEASURES OF INCOME*	EVERETT	COUNTY	WASHINGTON
Median household	\$54,562	\$78,020	\$66,174
Median family	\$64,931	\$91,181	\$80,233
Median earnings male**	\$49,703	\$63,195	\$58,374
Median earnings female**	\$40,821	\$47,864	\$45,206
Median earnings workers full time	\$45,127	\$56,488	\$52,136
Per capita income	\$29,266	\$35,737	\$34,869

\*Income in the last 12 months in 2017 inflation-adjusted dollars.

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

INCOME LEVELS	SNOHOMISH COUNTY	EVERETT
	% OF HOUSEHOLDS	% OF HOUSEHOLDS
Total households	284,825	42,652
Less than \$10,000	2.7%	8.2%
\$10,000-\$14,999	1.5%	4.2%
\$15,000-\$24,999	3.7%	9.7%
\$25,000-\$34,999	5%	10.1%
\$35,000-\$49,999	8.9%	13.6%
\$50,000-\$74,999	17%	19.3%
\$75,000-\$99,999	16.7%	13.8%
\$100,000-\$149,999	23.8%	13.2%
\$150,000-\$199,999	11.3%	4.9%
\$200,000 or more	9.3%	3%

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates, Income In the Past 12 Months in 2017 Inflation-adjusted dollars

White median household income was slightly higher than overall median income. Asian median income was the highest, just below \$90,000. Black, Hispanic, and Native American were below 80% of area median income.

As noted in, *The State of Evictions: Results from the University of Washington Evictions Project*:

The legacy of segregation in has largely contributed to the consistently low incomes for black and Latinx households where redlining, block-busting, and housing covenants disallowed lending to households of color and access to segregated white neighborhoods that saw improved conditions.<sup>39</sup>

**Table 37: MEDIAN HOSHEOLD INCOME BY RACE 2013-2017**

Race / Ethnicity	Snohomish County	% of all median income	Everett	Lynnwood	Mukilteo	Monroe	Marysville
All	\$78,020	100%	\$54,562				
Asian	\$88,622	114%	\$73,981	\$70,439	\$84,250	\$98,156	\$82,721
White	\$78,809	101%	\$55,638	\$60,003	\$103,351	\$74,732	\$72,256
Black	\$62,093	80%	\$44,634	\$60,134	\$88,750	\$53,906	\$58,438
Hispanic	\$59,138	76%	\$45,241	\$42,130	\$76,786	\$49,688	\$55,590
Native American / AK Native	\$59,002	76%	\$36,094	\$62,938	NA	NA	\$73,302

<sup>39</sup> *The State of Evictions: Results from the University of Washington Evictions Project*, Timothy A. Thomas, Ott Toomet, Ian Kennedy, and Alex Ramiller, U. of WA, <https://evictions.study/washington/results.html#eviction-counts>

**b. Poverty**

Almost 9% of all people in Snohomish County were living below the poverty line between 2013 and 2017. “ALICE” is an acronym for Asset Limited, Income Constrained, and Employed, which are households with income above the Federal Poverty Level but below the basic cost of living. A household includes all people who occupy a housing unit but does not include group quarters such as a dorm, nursing home, or prison. According to the 2018 United Way ALICE Report, 43% of all households in Snohomish County meet the definition for ALICE.<sup>40</sup>

Over 20% of all female-headed family households (with no husband present) lived in poverty between 2013-2017. The percent of people living in poverty in Snohomish County was lower than both Everett and the State of Washington.

Table 38: Poverty 2013-2017*			
POPULATION	EVERETT	COUNTY	WASHINGTON
Individuals (all)	16.3%	8.8%	12.2%
Under 18	23.2%	11.1%	15.8%
65 and older	13.5%	7.6%	7.9%
Single householder (male or female) with own children	unavailable	8.7%	29.52%
Single female householder w/ own children	31.3%	20.4%	34.42%

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

People of color are more likely to live below the poverty level in Snohomish County: 14% of black people, 15.5% of Native Americans / Alaska Natives, and 15.6% Hispanics live below the poverty level. Only 7.6% of whites and 8.6% Asians live below the poverty level. See Table 39.

Table 39: POVERTY STATUS IN PAST 12 MONTHS BY RACE - 2013-2017 ACS 5 YEAR ESTIMATE									
Population	County	Everett	Marysville	Lynnwood	Mill Creek	Mukilteo	Lake Stevens	Monroe	Mountlake Terrace
Individuals (all)	8.8%	16.3%	9%	14.4%	5.9%	4.9%	8.3%	11.2%	7.6%
White (non-Hispanic)	7.6%	14.5%	7.8%	12.2%	6.3%	2.5%	7.3%	7.5%	6%
Black	14.1%	24.3%	17.0%	11.9%	9.7%	0.6%	4.6%	19.7%	12.5%
American Indian	15.5%	25.1%	6.2%	22.2%	5.0%	0.0%	43.5%	9.3%	42.5%
Asian	8.6%	13.2%	10.8%	16.2%	0.0%	15.6%	6.9%	0.0%	4.8%
Hawaiian Native / Pacific Islander	3.2%	4.2%	2.9%	0.0%	-	0.0%	0.0%	-	0.0%
Some Other Race	17.6%	14.6%	25.4%	32.2%	0.0%	0.0%	8.6%	22.7%	25.6%
2 or more Races	11.8%	28.6%	7.8%	15.5%	24.4%	4.6%	14.6%	14.2%	7.5%
Hispanic / Latino	15.6%	21.8%	16.0%	22.7%	1.5%	1.5%	12.4%	25.7%	19.6%

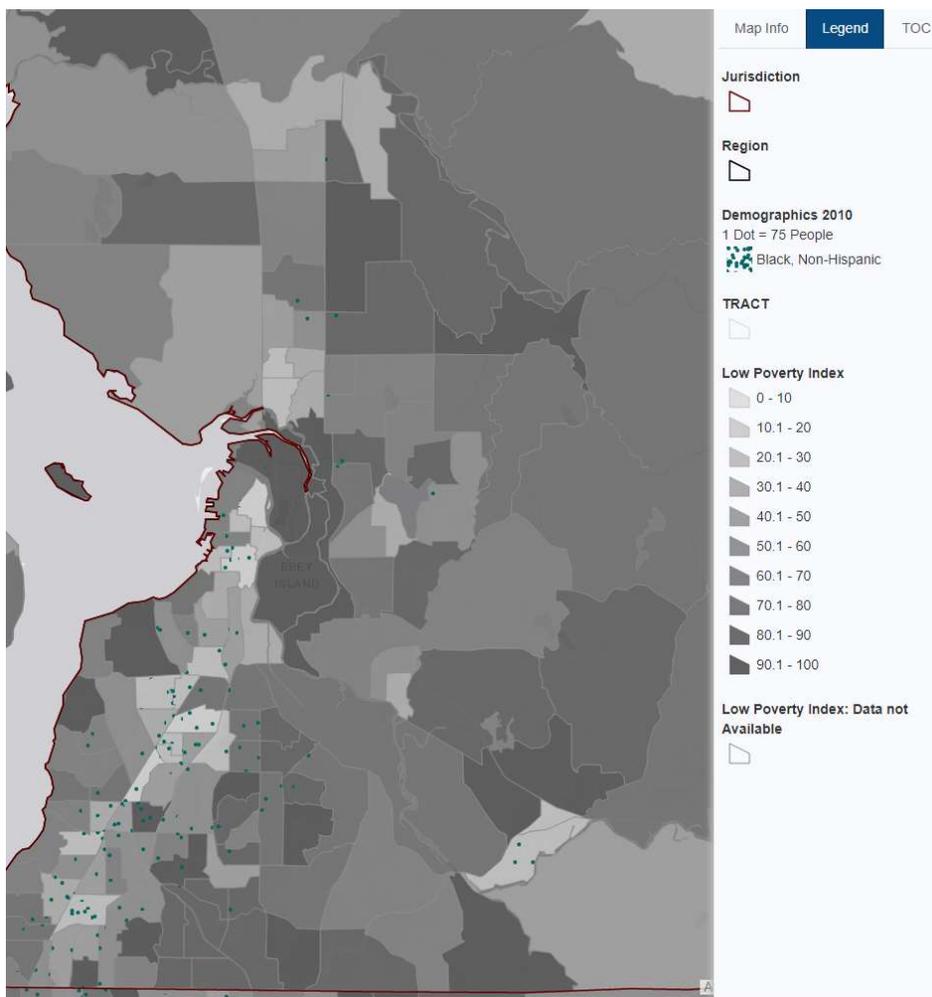
<sup>40</sup> <https://www.unitedforalice.org/all-reports>

## Low Poverty Index

The low poverty index identifies poverty by census tract. Values range from 0 to 100. The higher the score, the less exposure to poverty in a neighborhood.<sup>41</sup>

White non-Hispanics and Asians and Pacific Islanders have higher poverty index rates in the County (63.21 and 62.59) compared to 53.20 for blacks (difference of 10.01 points between white and black), 52.84 for Hispanics (10.37 difference), and 51.26 for Native Americans (11.95 difference). The zip code that one lives in matters for exposure to poverty. See Map 29.

### MAP 29 – LOW POVERTY INDEX AND BLACK DEMOGRAPHICS



The darker the shading on the census tracts on Map 29, the less exposure to poverty.

Source: Map 12 – Race – AFFH Data and Mapping Tool, <https://egis.hud.gov/affht/> (Data from Census 2010, ACS 2009-2013, Location Affordability Index (LAI) 2008-2012).

<sup>41</sup> See *Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T) Data Documentation*, Data Version AFFHT0004a, March 5, 2019, Cloud Nine Technologies and Brent Mast, HUD Office of Policy Development and Research.

### 3. Housing Affordability

Estimated median housing costs in overall Snohomish County are higher for both owner-occupants and renters than in Everett and Washington State.

The median owner-estimated value of homes in overall Snohomish County was 26.4% more than the estimated value in Everett. See Table 40.

Table 40: Cost of Home Owner Housing			
OWNER / RENTER	EVERETT	COUNTY	WASHINGTON
Median home value	\$267,800	\$338,400	\$286,800
Median monthly owner cost with mortgage	\$1,741	\$1,977	\$1,763
Median monthly owner cost without mortgage	\$558	\$611	\$539

Source: 2013-2017 American Community Survey

Almost half (48.5%) of households with a mortgage in Snohomish County had housing costs more than \$2,000 per month, including utilities, a significantly higher rate than Everett or Washington. Only 22.6% of households with a mortgage paid less than \$1,500 a month. See Table 41.

Table 41: Range of Monthly Owner Costs*			
RANGE	EVERETT	COUNTY	WASHINGTON
Less than \$1,000	8.7%	5.4%	11%
\$1,000-\$1,499	24%	17.1%	24.8%
\$1,500-\$1,999	36%	28.9%	25.7%
\$2,000 or more	31.2%	48.5%	38.6%

\*Households with a mortgage; includes mortgage, taxes, insurance, condo fees and utilities

Source: 2013-2017 American Community Survey

Snohomish County renters pay a median gross rent of \$1269, 15.5% and 13% higher than Everett and Washington median rents.

Table 42: Range of Gross Rents*			
	EVERETT	COUNTY	WASHINGTON
Median gross rent	1097	1269	\$1120
RANGE	EVERETT	COUNTY	WASHINGTON
Less than \$500	9.5	6.4	7.8%
\$500-\$749	30	19.9	33.3%
\$750-\$999	42.3	41.1	33%
\$1,000 or more	14.7	21.7	16.6%
\$1,000-\$1,499	2.9	7.8	5.8%
\$1,500 or more	.8	3.1	3.5%

\*Includes contract rent and utilities; excludes no cash payment Source: 2013-2017 American Community Survey

Housing is considered affordable when the cost of housing plus utilities equals no more than 30% of household income. The National Low Income Housing Coalition provides an annual analysis of the cost of housing in relation to income. The 2019 *Out-of-Reach* data for Snohomish County is presented in Table 43. To afford a 2- bedroom unit, a household would need to earn \$36.52 an hour – 304% of Washington minimum wage (the equivalent of 3 full time minimum wage jobs).

HOUSING/INCOME FACTOR	TWO BRS
Fair Market Rent (FMR) 2019	\$1899
Annual income to afford	\$75,960
Hourly wage to afford* (housing wage)	\$36.52
Minimum wage in Washington 2019	\$12.00
Housing wage compared to minimum wage	304%

Source: National Low Income Housing Coalition ([www.nlihc.org](http://www.nlihc.org))

Almost half of all WA renters (46%) are rent burdened (paying more than 30% of their income for rent). Nearly half of these are paying more than 50% of their income to rent. Adjusting HUD fair market rent for 2017 dollars, King and Snohomish County had rents under \$1,400 in 2003, which began increasing steeply in 2012 to an average of over \$2,200 in 2019. To maintain less than 30% rent burden, a \$2,200 rent requires a net income after taxes of nearly \$90,000.<sup>42</sup>

As of 2013, in Snohomish County, 14.7% of white non-Hispanic households had a severe housing cost burden, defined as paying more than 50% of their income for housing. The rates of severe cost burdened households increase for people of color: 17.42% of Asians and Pacific Islander households, 18.54% of black households, 18.77% of Native American households, and 22.65% of Hispanic households had a severe cost burden. See Table 44. Overall, 15.56% of all households had a severe rent burden. With rising rents, it is very likely that the percentage of households that have a severe housing cost burden has only increased.

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<sup>42</sup> *The State of Evictions: Results from the University of Washington Evictions Project*, Timothy A. Thomas, Ott Toomet, Ian Kennedy, and Alex Ramiller, U. of WA, <https://evictions.study/washington/results.html#eviction-counts>

TABLE 44						
HUD AFFH-T Table 10 – Demographics of Households with Severe Housing Cost Burden						
Households with Severe Housing Cost Burden	(CNSRT-Snohomish County, WA CONSORTIA) Jurisdiction			(Seattle-Tacoma-Bellevue, WA) Region		
Race/Ethnicity	# with severe cost burden	# households	% with severe cost burden	# with severe cost burden	# households	% with severe cost burden
White, Non-Hispanic	31,717	215,778	14.70%	144,365	1,015,560	14.22%
Black, Non-Hispanic	1,131	6,101	18.54%	18,815	73,655	25.54%
Hispanic	3,673	16,215	22.65%	19,295	87,020	22.17%
Asian or Pacific Islander, Non-Hispanic	3,736	21,449	17.42%	24,335	143,702	16.93%
Native American, Non-Hispanic	490	2,610	18.77%	1,835	10,173	18.04%
Other, Non-Hispanic	1,052	6,364	16.53%	8,340	41,870	19.92%
<i>Total</i>	41,799	268,708	15.56%	216,985	1,371,945	15.82%
Household Type and Size						
Family households, <5 people	19,385	157,890	12.28%	92,370	747,770	12.35%
Family households, 5+ people	3,823	24,855	15.38%	15,890	111,150	14.30%
Non-family households	18,512	85,941	21.54%	108,730	513,020	21.19%
Note 1: Severe housing cost burden is defined as greater than 50% of income.						
Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.						
Note 3: The # households is the denominator for the % with problems, and may differ from the # households for the table on severe housing problems.						
Note 4: Data Sources: Comprehensive Housing Affordability Strategy (CHAS), 2009-2013)						
<a href="http://www.hudexchange.info">Note 5: Refer to the Data Documentation for details (www.hudexchange.info).</a>						

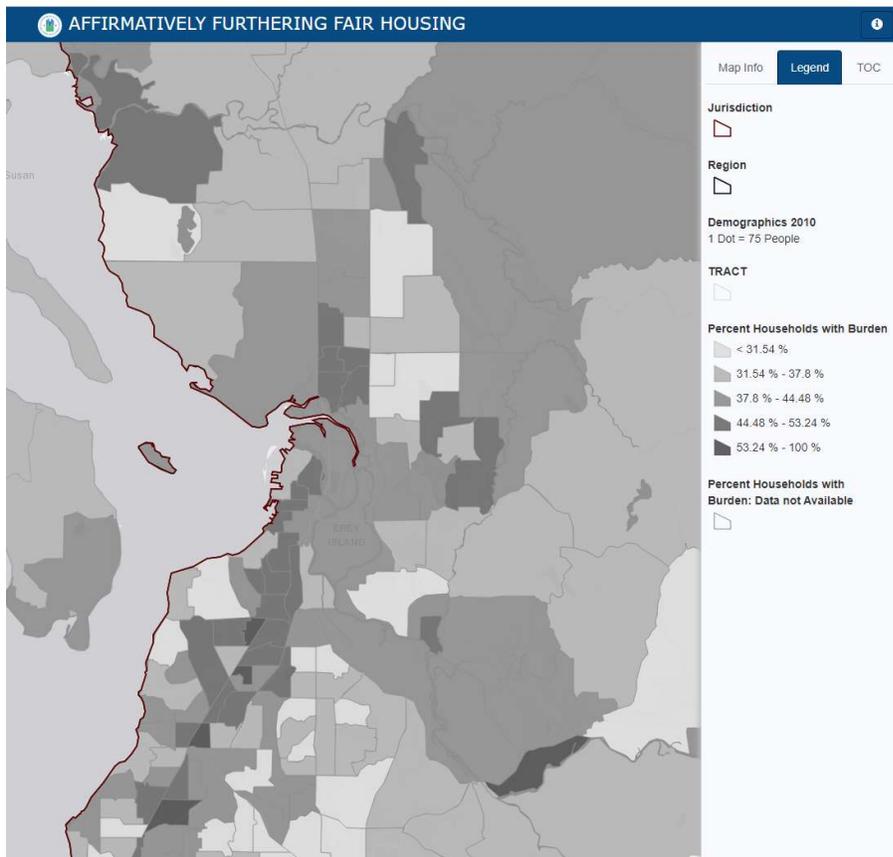
Source: AFFH Data and Mapping Tool, <https://egis.hud.gov/affht/>

#### 4. Housing Needs

Tables 45 and 46 provide data identifying instances where “housing problems” or “severe housing problems” exist. Information on housing problems is drawn from CHAS, which demonstrates the extent of housing problems and housing needs, particularly for low-income households. The U.S. Census Bureau produces the CHAS data via custom tabulations of ACS data. The AFFH-T provides data on the number and share of households with one of the following four “housing problems”: 1. Lacks complete kitchen facilities 2. Lacks complete plumbing facilities 3. More than one person per room 4. Cost Burden – monthly housing costs (including utilities) exceed 30% of monthly income.<sup>43</sup>

Almost 40% of all households in Snohomish County were experiencing at least one of four housing problems as of 2013. See Table 45. The percent of white non-Hispanic households experiencing at least 1 household problem was similar, at 37.66%. Black, Hispanic, Asian / Pacific Islander, and Native American households experienced at least one problem at the following higher rates: 48.29%, 56.69%, 44.28% and 39.08%.

**MAP 31 – HOUSEHOLDS WITH HOUSING COST BURDEN**



Source: Map 6 – Race – AFFH Data and Mapping Tool, <https://egis.hud.gov/affht/> (Data from Census 2010, ACS 2009-2013, Location Affordability Index (LAI) 2008-2012)

<sup>43</sup> See *Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T) Data Documentation*, Data Version AFFHT0004a, March 5, 2019, Cloud Nine Technologies and Brent Mast, HUD Office of Policy Development and Research.

<b>TABLE 45 – HOUSING PROBLEMS</b>						
<b>HUD AFFH-T Table 9 –</b>						
<b>Demographics of Households with Disproportionate Housing Needs</b>						
<b>Disproportionate Housing Needs</b>	<b>(CNSRT-Snohomish County, WA CONSORTIA) Jurisdiction</b>			<b>(Seattle-Tacoma-Bellevue, WA) Region</b>		
<b>Households experiencing any of 4 housing problems</b>	<b># with problems</b>	<b># households</b>	<b>% with problems</b>	<b># with problems</b>	<b># households</b>	<b>% with problems</b>
<b>Race/Ethnicity</b>						
White, Non-Hispanic	81,271	215,778	37.66%	366,015	1,015,560	36.04%
Black, Non-Hispanic	2,946	6,101	48.29%	39,700	73,655	53.90%
Hispanic	9,192	16,215	56.69%	47,990	87,020	55.15%
Asian or Pacific Islander, Non-Hispanic	9,497	21,449	44.28%	60,049	143,702	41.79%
Native American, Non-Hispanic	1,020	2,610	39.08%	4,109	10,173	40.39%
Other, Non-Hispanic	2,831	6,364	44.48%	19,205	41,870	45.87%
<i>Total</i>	106,869	268,708	39.77%	537,080	1,371,945	39.15%
<b>Household Type and Size</b>						
Family households, <5 people	52,892	157,890	33.50%	244,450	747,770	32.69%
Family households, 5+ people	13,594	24,855	54.69%	58,395	111,150	52.54%
Non-family households	40,402	85,941	47.01%	234,240	513,020	45.66%
Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%.						
Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.						
Note 3: Data Sources: Comprehensive Housing Affordability Strategy (CHAS), 2009-2013						
<a href="http://www.hudexchange.info">Note 4: Refer to the Data Documentation for details (www.hudexchange.info).</a>						

Source: AFFH Data and Mapping Tool, <https://egis.hud.gov/affht/>

Table 46 provides data on the number and share of households with one or more of the following “severe” housing problems: 1. Lacks complete kitchen facilities 2. Lacks complete plumbing facilities 3. More than one person per room 4. “Severe” Cost Burden – monthly housing costs (including utilities) exceed 50% of monthly income.<sup>44</sup>

Eighteen percent of all households in the County experienced at least one “severe” housing problem. See Table 31. The rates for white non-Hispanic, Black, Hispanic, Asian / Pacific Islander, and Native American households were: 16.38%, 21.87%, 32.64%, 22.53%, and 24.6%. See also Map 31, Cost Burden.

<b>TABLE 46 – SEVERE HOUSING PROBLEMS</b>						
<b>HUD AFFH-T Table 9 –</b>						
<b>Demographics of Households with Disproportionate Housing Needs</b>						
<b>Disproportionate Housing Needs</b>	<b>(CNSRT-Snohomish County, WA CONSORTIA) Jurisdiction</b>			<b>(Seattle-Tacoma-Bellevue, WA) Region</b>		
<b>Households experiencing any of 4 Severe Housing Problems</b>	<b># with severe problems</b>	<b># households</b>	<b>% with severe problems</b>	<b># with severe problems</b>	<b># households</b>	<b>% with severe problems</b>
<b>Race/Ethnicity</b>						
White, Non-Hispanic	35,348	215,778	16.38%	161,345	1,015,560	15.89%
Black, Non-Hispanic	1,334	6,101	21.87%	21,685	73,655	29.44%
Hispanic	5,292	16,215	32.64%	28,480	87,020	32.73%
Asian or Pacific Islander, Non-Hispanic	4,832	21,449	22.53%	32,359	143,702	22.52%
Native American, Non-Hispanic	642	2,610	24.60%	2,203	10,173	21.66%
Other, Non-Hispanic	1,302	6,364	20.46%	9,590	41,870	22.90%
<i>Total</i>	48,828	268,708	18.17%	255,645	1,371,945	18.63%
Note 1: The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.						
Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.						
Note 3: Data Sources: Comprehensive Housing Affordability Strategy (CHAS), 2009-2013						
<a href="http://www.hudexchange.info">Note 4: Refer to the Data Documentation for details (www.hudexchange.info).</a>						

Source: AFFH Data and Mapping Tool, <https://egis.hud.gov/affht/>

<sup>44</sup> Id.

## 5. Publicly Assisted Households

As reported in the *Housing Authority of Snohomish County Analysis of Impediments to Fair Housing Choice & Language Access Plan*, May 10, 2019, residents in HASCO properties and voucher holders have a similar racial and ethnic composition as income-qualified residents in Snohomish County, with a few exceptions.

- Black/African American and Non-Hispanic households are slightly overrepresented in the housing voucher program:
  - 11% of voucher holders are black; 3% of the County population that income qualifies at 50% AM are black
  - 95% of voucher holders are non-Hispanic; 91% of the County non-Hispanic income qualified people are non-Hispanic
  - Asian and Hispanic households are slightly underrepresented
- 55% of HASCO voucher holders and 39% residing in HASCO properties have a disability, compared to 12% of the County population

According to HUD data, people of color and people with disabilities participate in publicly supported housing programs at higher rates than other people.

In 2016, black people in Snohomish County were 2.7% of the population, but 8.7% of public housing residents and 10% of housing choice voucher holders. See Table 47. Asian and Pacific Islanders, 12% of the County population in 2016, made up 15.9% of public housing households, 23% of section 8 project-based households, and 41% of households in “Other Multifamily” housing, which includes properties funded through the Section 202 Supportive Housing for the Elderly Program (with both capital advance grants and Project Rental Assistance Contracts) and Section 811 Supportive Housing for Persons with Disabilities Program.

People with disabilities were 11.9% of the County population in 2016, but comprised 20% of public housing residents, 17.5% of project-based section 8 housing residents and 31% of section 8 housing choice vouchers. See Table 48.

TABLE 47								
HUD AFFH-T Table 6 – Publicly Supported Households by Race/Ethnicity								
(CNSRT-Snohomish County, WA CONSORTIA) Jurisdiction	White		Black		Hispanic		Asian or Pacific Islander	
	#	%	#	%	#	%	#	%
Housing Type								
Public Housing	193	69.68%	24	8.66%	14	5.05%	44	15.88%
Project-Based Section 8	574	66.90%	29	3.38%	44	5.13%	199	23.19%
Other Multifamily	304	55.07%	0	0.00%	18	3.26%	227	41.12%
HCV Program	4,883	78.89%	619	10.00%	285	4.60%	323	5.22%
Total Households	215,778	80.30%	6,101	2.27%	16,215	6.03%	21,449	7.98%
0-30% of AMI	24,660	74.64%	1,153	3.49%	2,946	8.92%	2,764	8.37%
0-50% of AMI	40,734	63.49%	2,129	3.32%	5,953	9.28%	4,973	7.75%
0-80% of AMI	71,315	69.05%	3,023	2.93%	9,329	9.03%	7,789	7.54%
Note 1: Data Sources: Decennial Census; APSH; CHAS HCV: census tract-level data extract from the Family Report Form HUD-50058 (PIC) 2016 Public Housing: development-level data extract from the Family Report Form HUD-50058 (PIC) 2016 PBRA and other multifamily properties: development-level data extract from HUD-50059 (TRACS) 2016								
Note 2: #s presented are numbers of households not individuals.								
<a href="http://www.hudexchange.info">Note 3: Refer to the Data Documentation for details (www.hudexchange.info).</a>								

Source: Data and Mapping Tool, <https://egis.hud.gov/affht/>

TABLE 48		
HUD AFFH-T Table 15 – Disability by Publicly Supported Housing Program Category		
(CNSRT-Snohomish County, WA CONSORTIA) Jurisdiction	People with a Disability	
	#	%
Public Housing	57	20.21%
Project-Based Section 8	156	17.47%
Other Multifamily	84	14.6%
HCV Program	1,986	31.9%
Note 1: The definition of “disability” used by the Census Bureau may not be comparable to reporting requirements under HUD programs.		
Note 2: Data Sources: ACS HCV: census tract-level data extract from the Family Report Form HUD-50058 (PIC) Public Housing: development-level data extract from the Family Report Form HUD-50058 (PIC) PBRA and other multifamily properties: development-level data extract from HUD-50059 (TRACS)		
<a href="http://www.hudexchange.info">Note 3: Refer to the Data Documentation for details (www.hudexchange.info).</a>		

Source: Data and Mapping Tool, <https://egis.hud.gov/affht/>

Persons of color are also concentrated within several publicly assisted housing developments. As of 2016, black people made up 29% and 9% of two project-based section eight complexes and 9% of a subsidized property located in Mountlake Terrace (98043), Lynnwood (98036), and Lynnwood (98087) respectively. Asian residents occupied 19%, 18%, 54%, and 28% of project-based section 8 units in complexes in Monroe (98272) and Lynnwood (3 properties in 98036), and 68-94% of units in four other subsidized properties in Lynnwood (3 in 98036, 1 in 98037). See Table 49.

TABLE 49						
HUD AFFH-T Table 8 –						
Demographics of Publicly Supported Housing Developments, by Program Category						
(Cnsrt-Snohomish County, WA CONSORTIA) Jurisdiction						
Project-Based Section 8						
Development Name	# Units	White	Black	Hispanic	Asian	Households with Children
Cedarwood II	40	95%	N/a	5%	N/a	83%
Athena I Apartments	20	81%	N/a	0%	19%	69%
Athena II Apartments	8	N/a	N/a	N/a	N/a	N/a
Brentwood Terrace Apartments	33	58%	29%	3%	3%	81%
Fairview Apartments	24	77%	5%	5%	14%	91%
Harmony House North	15	92%	N/a	0%	N/a	N/a
Hidden Firs	56	71%	9%	2%	18%	33%
Lynn Woods Senior Apartments	37	36%	3%	5%	54%	N/a
Pilchuck II Apartments	30	83%	N/a	0%	N/a	N/a
Plaza 44	40	69%	N/a	3%	28%	N/a
Stillaguamish Apartments	40	92%	3%	3%	N/a	N/a
Woodlake Apartments	30	90%	3%	3%	3%	N/a
Other HUD Multifamily Assisted Housing						
Development Name	# Units	White	Black	Hispanic	Asian	Households with Children
Stillaguamish Gardens	30	97%	3%	0%	N/a	N/a
Hawkins House Senior Apart	39	87%	N/a	3%	8%	N/a
Shepherds Garden	39	26%	N/a	0%	74%	N/a
Harmony House East	12	N/a	N/a	N/a	N/a	N/a
Lynn Crest Senior Apartments	39	24%	N/a	8%	68%	N/a
Stillaguamish Pointe	39	100%	N/a	0%	N/a	N/a
Morning Calm	18	6%	N/a	0%	94%	N/a
Village East Apartments	38	92%	N/a	3%	3%	N/a
Scriber Pointe Senior Apartments	39	10%	N/a	0%	90%	N/a
Marysville Quilceda Meadows	16	100%	N/a	0%	N/a	N/a
Lincoln School Senior Apts.	86	98%	N/a	0%	2%	N/a
Counterpoint Commons	11	73%	9%	18%	N/a	18%
Note 1: For LIHTC properties, this information will be supplied by local knowledge.						
Note 2: Percentages may not add to 100 due to rounding error.						
Note 3: Data Sources: APSH Inventory Management System (IMS)/ PIH Information Center (PIC), 2016; Tenant Rental Assistance Certification System (TRACS), 2016; Low Income Housing Tax Credit (LIHTC) database, 2014						
Note 4: Refer to the Data Documentation for details ( <a href="http://www.hudexchange.info">www.hudexchange.info</a> ).						

Source: Data and Mapping Tool, <https://egis.hud.gov/affht/>

## 6. Environmental Health

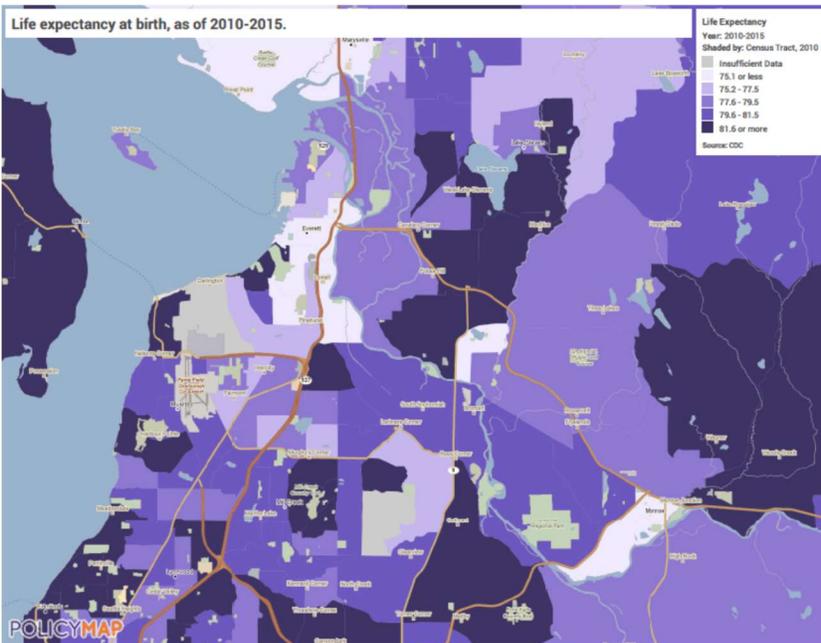
### Environmental Health Index

The environmental health index summarizes potential exposure to harmful toxins at a neighborhood level. The index is a linear combination of standardized EPA estimates of air quality carcinogenic, respiratory, and neurological hazards with indexing census tracts. Values range from 0 to 100. The higher the value, the less exposure to toxins harmful to human health, and the better the environmental quality of a neighborhood.<sup>45</sup>

The Environmental Health Indexes for white non-Hispanics, both in the total population and just those under the federal poverty line, were higher than all other races (29.4 and 25.9), except Native Americans (34.8 and 39.7) and Hispanics. Indexes for blacks and Asians in the total population were both 16.2, and only 14.5 and 12.7 respectively for those under the poverty line. Hispanic indexes were 21.4 and 18.21.

### Life Expectancy

The zip code that one resides in makes a difference for quality and longevity of life. See Map 32. The Centers for Disease Control released detailed data on life expectancy for 90% of the



census tracts in the United States. The overall Snohomish County life expectancy is 80 years, the same as WA State.<sup>46</sup> It is 78.4 for the United States.

#### MAP 32 –AVERAGE LIFE EXPECTANCY

The darkest tracts on Map 32 have the highest life expectancy (81.6 years or more). The lightest tracts on the map have life expectancies of 75 or less.

Source: <https://www.policymap.com/maps>

<sup>45</sup> See *Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T) Data Documentation*, Data Version AFFHT0004a, March 5, 2019, Cloud Nine Technologies and Brent Mast, HUD Office of Policy Development and Research.

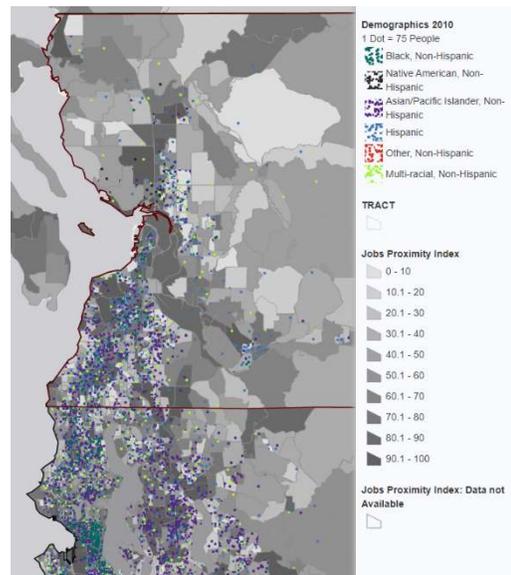
<sup>46</sup> Quartz, <https://qz.com/1462111/map-what-story-does-your-neighborhoods-life-expectancy-tell/>

**7. Labor Force and Employment**  
**Jobs Proximity Index**

The jobs proximity index quantifies the accessibility of a neighborhood as a function of its distance to all job locations within a core-based statistical area (CBSA), with larger employment centers weighted more heavily. A gravity model is used, where the accessibility of a residential block group is a summary description of the distance to all job locations, with the distance from any single job location positively weighted by the size of employment (job opportunities) at that location and inversely weighted by the labor supply (competition) to that location. Values are percentile ranked at the CBSA level with values ranging from 0 to 100. The higher the value, the better the access to employment opportunities for residents.<sup>47</sup>

The Jobs Proximity Index is one of the measures where people of color in all instances had higher or near equivalent rates to white, non-Hispanics in Snohomish County. The rate for white non-Hispanics was 45.3 for total population and 49.9 for the population below the poverty line. The corresponding rates for other races were: blacks (51.8 and 43.8); Hispanics (52.2 and 53.4); Asians and Pacific Islanders (46.1 and 51.4); and Native Americans (51.3 and 50.6). People of color in the County are more concentrated in urban areas rather than more remote tracts, which may explain the closer proximity to job locations. Notably, the index rates rose for all races when measuring only people under the poverty line, compared to the total population, possibly also explained by more affluent people choosing to live further from urban centers.

**MAP 33**  
**JOBS PROXIMITY INDEX**



Source: Map 8 – Race- AFFH Data and Mapping Tool, <https://egis.hud.gov/affht/> (Longitudinal Employer-Household Dynamics (LEHD) data, 2014)

<sup>47</sup> See *Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T) Data Documentation*, Data Version AFFHT0004a, March 5, 2019, Cloud Nine Technologies and Brent Mast, HUD Office of Policy Development and Research.

## Labor Market Engagement Index

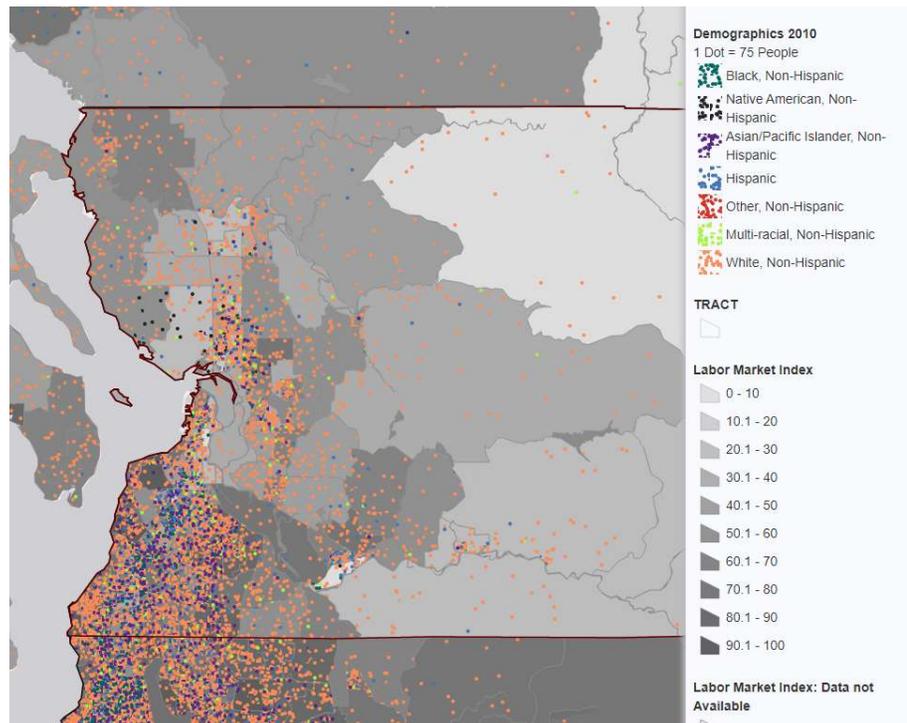
The labor market engagement index describes the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment in a census tract. The labor market index is a linear combination of three standardized vectors: unemployment rate, labor-force participation rate, and percent with a bachelor's degree or higher. Values are percentile and range from 0 to 100. The higher the score, the higher the labor force participation and human capital in a neighborhood.<sup>48</sup>

The labor market index for white, non-Hispanics, exceeds that for blacks, Native Americans, and Hispanics, for both the total population (white, non-Hispanics: 55.9; blacks: 52; Hispanics: 48.9; and Native Americans: 41.4), and the population below the federal poverty line (white, non-Hispanics: 47.7; blacks: 43.4; Hispanics: 41.6; and Native Americans: 43.5). Asians had higher indexes than any other race in both the total population and below the poverty level (62.1 and 54.4). Native American and Hispanic indexes were lowest, perhaps accounted for by concentration of these populations on the Tulalip Reservation and in rural areas, away from urban centers. See Map 34, for specific census tracts. The darker the shading, the better the labor market engagement index in that neighborhood.

### **MAP 34** **Demographics and** **Labor Market**

#### Labor Engagement Index with race / ethnicity

Source: Map 9 – AFFH Data  
and Mapping Tool,  
<https://egis.hud.gov/affht/>



<sup>48</sup> See *Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T) Data Documentation*, Data Version AFFHT0004a, March 5, 2019, Cloud Nine Technologies and Brent Mast, HUD Office of Policy Development and Research.

## 8. Transportation

### Transit Trips Index

The Transit Trips Index is based on estimates of transit trips taken by a 3-person single-parent family with income at 50% of the median income for renters for the region (i.e., CBSA). The estimates come from the Location Affordability Index (LAI). The AFFH-T models annual transit trips for renters. Values are percentile ranked nationally, ranging from 0 to 100. The higher the value, the more likely residents in the neighborhood utilize public transit. The index controls for income such that a higher index value will often reflect better access to public transit.<sup>49</sup>

Blacks, Asians, and Hispanics have higher Transit Trip Index rates than white non-Hispanics in Snohomish County for both the total population and people below the federal poverty line. Native Americans have lower indexes than whites do. The total population and poverty line rates for each race are: whites, non-Hispanic (68.2 and 71.6); blacks (77 and 78.9); Hispanics (74.7 and 78); Asian and Pacific Islanders (75 and 80.3); and Native Americans (63.4 and 60.2). The greater use of public transit by people of color may be explained by the greater frequency that they reside in urban neighborhoods near transit lines, and on average have lower income and personal wealth with which to purchase and maintain private vehicles. Native Americans are concentrated around the Reservation, with less access to public transit.

### Low Transportation Cost Index

The Low Transportation Cost Index is based on estimates of transportation costs for a 3-person single-parent family with income at 50% of the median income for renters for the region (i.e., CBSA). The estimates come from the Location Affordability Index (LAI). The AFFH-T models transportation costs as a percent of income for renters. Neighborhoods are defined as census tracts. Values range from 0 to 100. The higher the value, the lower the cost of transportation in a neighborhood. Transportation costs may be low for a variety of reasons, including greater access to public transportation and the density of homes, services, and jobs in the neighborhood and surrounding community.<sup>50</sup>

Like the Job Proximity and Transit Trip Indexes, low income and people of color, with the exception of Native Americans, have higher Low Transportation Cost Indexes, both for the total population and when only people below the poverty line are considered: whites, non-Hispanic (68.9 and 72.7); blacks (77.1 and 78.9); Hispanics (74.7 and 78); Asian and Pacific Islanders (75.1 and 80.3); and Native Americans (68.6 and 64).

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<sup>49</sup> See *Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T) Data Documentation*, Data Version AFFHT0004a, March 5, 2019, Cloud Nine Technologies and Brent Mast, HUD Office of Policy Development and Research.

<sup>50</sup> Id.

## 9. Homeless

The annual Point-in-Time (PIT) count measures people residing in emergency shelters, transitional housing, and living without shelter on a single day. During Snohomish County's 2019 PIT, conducted on January 23, 2019, 1116 (599 unsheltered and 517 in emergency shelters or transitional housing). People of color were overrepresented in the counted homeless population: 25.8% of 1116 counted as homeless were persons of color, non-Hispanic, and 18.2% were Latinx.

Of 599 unsheltered (note, 243 were in Everett), 128 (21.4%) were people of color (17 black, 7 Asian, 21 American Indian / Alaska Native, 38 Native Hawaiian or Other Pacific Islander, and 45 multiple races). Native Hawaiian or Other Pacific Islander were 6.3% of all unsheltered, a much higher rate than their representative rates in the overall population. 68 (11.4%) of the 599 unsheltered were Hispanic/Latinx. Of 540 unsheltered adults, 14.9% were non-Hispanic people of color, and 9.5% were Latinx.

Of 517 sheltered homeless, 406 were in emergency shelters. 79 of these (15.2%) were Hispanic / Latinx color. 21.7% were people of color (43 black, 4 Asian, 7 American Indian / Alaska Native, 15 Native Hawaiian or Other Pacific Islander, and 43 multiple races). Black people, 7% of those in emergency shelters, were overly represented.

111 were in transitional housing (35 black, 1 Asian, 1 American Indian / Alaska Native, 0 Native Hawaiian or Other Pacific Islander, and 9 multiple races). Again, black people were overrepresented, making up 31.5% of those in transitional housing.

## 10. Criminal Justice Impacted

### Community Perceptions

Participants in the community surveys repeatedly identified criminal records screening policies as a barrier to accessing housing. Related survey questions and responses included:

*Question:* If you believe that discrimination occurs in the rental of housing, on what bases do you believe that discrimination is most often based on?

- 53% of those who responded to the housing consumer / advocate survey selected criminal history. Following source of income and race, criminal history was the third most commonly selected option out of 14 choices.
- 64% of those responding to the housing provider survey selected criminal history, tied with familial status after source of income as the most common basis selected.

*Question:* If you believe that discrimination occurs in the sale of housing, on what bases do you believe that discrimination is most often based on?

- 43.5% of those on the housing consumer/ advocate survey selected criminal history (tied for third as the most common selected of 14 options)
- 28.6% of housing providers selected criminal history (6<sup>th</sup> most common reason selected).

*Question:* If you believe that discrimination occurs in mortgage lending in Spokane, on what bases do you believe that discrimination is most often based on?

- 38.7% of housing consumers / advocates selected criminal history (3<sup>rd</sup> out of 14 options after source of income and race).
- Only 7% of housing providers chose criminal history.

*Question:* What are you most concerned about with respect to fair housing opportunity in Snohomish County? Check your top 10 concerns (of 19 options).

- 24.6% of housing consumers / advocates (9 of 19 choices) and 21.4% of housing providers (tied for 10<sup>th</sup> with 2 other options) selected "Use of criminal records for rental applicants"

*Question:* I believe I have been illegally discriminated against while attempting to obtain rental housing in Snohomish County. If so, describe. Narrative responses included:

- criminal record from 20 years ago

*Question:* Are you aware of any housing practices in Snohomish County that are barriers to equal and full access to housing?

Housing provider survey responses:

- Eligibility criteria that screen out people with criminal records

Sixty-five percent of those responding to the housing provider survey selected criminal history screening, tied with reasonable accommodations, as a fair housing topic they would like more training about.

### Racial Disparities in the Criminal Justice System

In Snohomish County, black, Native American, and Latinos are jailed at higher rates than whites, Asian / Pacific Islanders, and Latinos. For every 100,000 residents age 15-64 in 2015, there were 509 black, 462 Native American, 163 white, 89 Latino, and 24 Asian/ Pacific islanders jailed. See Table 50.

<b>TABLE 50</b>					
<b>Jail population per 100,000 Snohomish County Residents age 18-64</b>					
<b>Date</b>	<b>Asian / Pacific Islander</b>	<b>Latino</b>	<b>Native American</b>	<b>White</b>	<b>Black / African American</b>
1990	81	131	443	139	872
1991	16	79	352	148	931
1992	116	48	246	150	1129
1993	72	140	236	119	644
1994	36	138	332	133	614
1995	54	134	241	145	1046
1996	45	193	408	178	1007
1997	45	140	240	163	1016
1998	40	188	452	156	1225
1999	52	190	419	186	747
2000	51	142	409	187	764
2001	63	124	413	241	750
2002	70	175	457	237	1056
2003	42	144	567	177	818
2004	37	133	459	172	722
2005	65	175	615	266	987
2006	51	140	488	243	844
2007	54	249	1154	244	1018
2008	47	202	1036	243	1020
2009	55	179	869	218	861
2010	66	144	780	208	875
2011	65	180	851	232	1036
2012	54	144	870	216	1001
2013	55	156	1049	206	556
2014	41	135	989	191	576
2015	24	89	462	163	509

Source: <http://trends.vera.org/rates/snohomish-county-wa>

For every 100,000 residents age 15-64 in 2015, there were 819 black, 523 Native American, 274 white, 238 Latino, and 12 Asian/ Pacific islanders in prison. See Table 51.

<b>TABLE 51</b>					
<b>Prison Population per 100,000 Snohomish County Residents age 18-64</b>					
<b>Date</b>	<b>Asian/ Pacific Islander</b>	<b>Latino</b>	<b>Native American</b>	<b>White</b>	<b>Black / African American</b>
1990	45	364	542	160	969
1991	32	502	633	173	1105
1992	36	490	649	179	1549
1993	52	496	493	186	1336
1994	54	452	456	187	1755
1995	60	384	522	195	1589
1996	60	403	739	210	1758
1997	67	433	627	223	2048
1998	56	439	678	228	1965
1999	41	455	688	228	1641
2000	55	385	605	235	1554
2001	47	361	762	247	1533
2002	53	337	772	257	1674
2003	50	283	897	254	1481
2004	34	270	826	265	1413
2005	12	290	705	262	1362
2006	14	255	577	248	1300
2007	17	252	614	257	1279
2008	17	232	720	273	1227
2009	16	169	684	260	1148
2010	15	181	624	238	963
2011	13	173	710	246	923
2012	13	218	670	256	950
2013	12	209	680	265	944
2014	12	238	523	274	819

Source: <http://trends.vera.org/rates/snohomish-county-wa>

For every 100,000 residents age 15-64 in 2015, there were 294 black, 198 Native American, 119 white, and 139 Latinos admitted to prison. See Table 52.

<b>TABLE 52</b>					
<b>Prison Admissions per 100,000 Snohomish County residents age 15-65</b>					
<b>Date</b>	<b>Asian / Pacific Islander</b>	<b>Latino</b>	<b>Native American</b>	<b>White</b>	<b>Black / African American</b>
1990		160	123	91	484
1991		251	305	82	553
1992		215	291	92	919
1993	46	237	150	84	668
1994	30	256	124	79	856
1995	22	125	221	81	744
1996	20	153	311	87	989
1997	22	196	148	94	1079
1998	16	182	226	85	854
1999	22	207	168	82	520
2000	31	105	131	89	592
2001	16	143	318	98	557
2002	35	158	205	115	693
2003	25	135	394	113	539
2004	19	156	291	126	534
2005		136	255	117	530
2006		124	237	110	506
2007		129	321	109	537
2008		101	374	122	540
2009		33	328	110	518
2010		64	241	93	350
2011		97	326	108	325
2012		134	242	120	344
2013		98	241	118	341
2014		139	198	119	294

Source: <http://trends.vera.org/rates/snohomish-county-wa>

## **Disparate Impacts and HUD Criminal History Guidance**

On April 4, 2016, HUD issued, *“Office of General Counsel Guidance on Application of Fair Housing Act Standards to the Use of Criminal Records by Providers of Housing and Real Estate-Related Transactions.”* The HUD guidance addresses how the Fair Housing Act applies to the use of criminal history by providers or operators of housing and real estate related transactions.

The background section of the HUD Guidance notes that formerly incarcerated individuals, people who have been convicted but not incarcerated, and people who have been arrested but not convicted encounter significant barriers to securing housing because of criminal history. As many as 100 million U.S. adults – nearly 1/3 of the population – have a criminal record. The US prison population of 2.2 million adults is the largest in the world. As of 2012, the US accounted for about 5% of the world’s pop., yet almost 1/4 of the world’s prisoners were held in American prisons. Since 2004, an average of 650,000+ individuals have been released annually from federal and state prisons, and over 95% of current inmates will be released at some point. When individuals are released from prisons and jails, their ability to access safe, secure and affordable housing is critical to successful reentry to society. The increasing numbers of people leaving institutions face an increased risk for homelessness and, conversely, persons experiencing homelessness are vulnerable to incarceration.

Across the US, African Americans and Hispanics are arrested, convicted and incarcerated at rates disproportionate to their share of the general population. Criminal records-based barriers to housing are therefore likely to have a disproportionate impact on minority home seekers. Having a criminal record is not a protected characteristic under the Fair Housing Act. However, criminal history-based restrictions on housing opportunities violate the Fair Housing Act if, without justification, their burden falls more often on renters or other housing market participants of one race or national origin over another (i.e., known as discriminatory effects liability). The HUD guidance focuses on race and national origin discrimination but notes that criminal history policies may result in discrimination against other protected classes.

The guidance reviews two methods of proving that a housing provider’s criminal history policy violates the Fair Housing Act: discriminatory effects (disparate impact) and disparate treatment. A facially neutral policy or practice that has a discriminatory effect violates the Fair Housing Act if not supported by legally sufficient justification – intent to discriminate is not required. To analyze claims that a housing provider’s use of criminal history to deny housing opportunities results in a discriminatory effect in violation of the FHA, Courts utilize a 3-step burden-shifting standard requiring a fact-specific analysis. 24 C.F.R. § 100.500:

1. Evaluate Whether the Criminal History Policy or Practice Has a Discriminatory Effect
2. Evaluate Whether the Challenged Policy or Practice is Necessary to Achieve a Substantial, Legitimate, Nondiscriminatory Interest
3. Evaluate Whether There Is a Less Discriminatory Alternative

For step 1, a complainant may present National statistics that provide grounds for HUD to investigate complaints challenging criminal history policies. National statistics may be used

where, state or local statistics are not readily available and there is no reason to believe they would differ markedly from national statistics. Nationally, racial and ethnic minorities face disproportionately high rates of arrest and incarceration. E.g. in 2013, African Americans were arrested at a rate more than double their proportion of the general population. African Americans comprised 28.3% of all arrestees; yet individuals identifying as African American or black alone made up only 12.4% of the total U.S. population. In 2014, African Americans comprised 36% of the total prison pop. in the US, but only about 12% of the country's total pop. Hispanics were incarcerated at a rate disproportionate to their share of the general pop.: 22% of the prison population, but only about 17% of the total U.S. population. Non-Hispanic whites comprised approximately 62% of the total U.S. population but only about 34% of the prison population. Across all age groups, the imprisonment rates for African American males is almost 6 times greater than for white males, and for Hispanic males, it is over twice that for non-Hispanic white males.

Additional evidence to show that a policy has a disparate impact on a protected class can be demonstrated through applicant data, tenant files, local census demographic data, and state or local statistics on racial and ethnic disparities in the criminal justice system where available (see local disparity data re: Snohomish County above) and appropriate based on a housing provider's market area or other facts particular to a given case. Regardless of the data used, determining whether a policy or practice results in a disparate impact is ultimately a fact-specific and case-specific inquiry.

For step 2, a housing provider must prove that a policy or practice is justified (necessary to achieve a substantial, legitimate, nondiscriminatory interest of the provider). The interest proffered by the housing provider may not be hypothetical or speculative. The housing provider must provide evidence proving a substantial, legitimate, nondiscriminatory interest supporting the challenged policy and that the challenged policy actually achieves that interest. Ensuring resident safety and protecting property are often considered to be among the fundamental responsibilities of a housing provider. Courts may consider such interests substantial and legitimate, assuming they are the actual reasons for the policy or practice. A housing provider must prove through reliable evidence that its policy or practice of making housing decisions based on criminal history actually assists in protecting resident safety and/or property. Bald assertions based on generalizations or stereotypes that any individual with an arrest or conviction record poses a greater risk than any individual without a record are not sufficient to satisfy the burden.

A housing provider with a policy or practice of excluding individuals because of one or more prior arrests (without any conviction) cannot satisfy its burden of showing that such policy or practice is necessary to achieve a substantial, legitimate, nondiscriminatory interest. Arrest alone does not prove a crime was committed. An arrest is not a reliable basis upon which to assess the potential risk to resident safety or property posed by a particular individual. A housing provider who denies housing based on arrests not resulting in conviction cannot prove that the exclusion actually assists in protecting resident safety and/or property.

In most instances, a record of conviction (as opposed to an arrest) will serve as sufficient evidence to prove that an individual engaged in criminal conduct. However, housing providers that apply a policy or practice that excludes persons with prior convictions must prove that such policy or practice is necessary to achieve a substantial, legitimate, nondiscriminatory interest. A housing provider that imposes a blanket prohibition on any person with any conviction record – no matter when the conviction occurred, what the underlying conduct entailed, or what the convicted person has done since then – will be unable to meet this burden. A housing provider with a more tailored policy or practice that excludes individuals with only certain types of convictions must still prove its policy is necessary to serve a substantial, legitimate, nondiscriminatory interest. A housing provider must show that its policy accurately distinguishes between criminal conduct that indicates a demonstrable risk to resident safety and/or property and criminal conduct that does not. A policy or practice that fails to take into account the nature and severity of an individual’s conviction is unlikely to be necessary to serve a substantial, legitimate, nondiscriminatory interest. A policy or practice that does not consider the amount of time that has passed since the criminal conduct occurred is unlikely to satisfy this standard, esp. in light of criminological research showing that, over time, the likelihood that a person with a prior criminal record will engage in additional criminal conduct decreases until it approximates the likelihood that a person with no criminal history will commit an offense.

Step 3 is only applicable if a housing provider successfully proves that its criminal history policy or practice is necessary to achieve a substantial, legitimate, nondiscriminatory interest. Step 3 shifts the burden shifts back to plaintiff to prove that such interest could be served by another practice that has a less discriminatory effect. The HUD guidance provides that, conducting an individualized assessment of relevant mitigating information beyond that contained in an individual’s criminal record is likely to have a less discriminatory effect than categorical exclusions. Relevant individualized evidence might include facts regarding the conduct, age at time of conduct, tenant history before and after conduct, and rehabilitation efforts. Delaying consideration of criminal history until after an individual’s financial and other qualifications are verified, minimizes any additional costs that such individualized assessment might add to screening process.

HUD’s guidance does not preclude housing providers from creating criminal history-based policies. However, housing providers should create thoughtful policies, narrowly tailored to serve substantial, legitimate, and nondiscriminatory interests of the housing provider.

## 11. Evictions

Between 2013 and 2017, 1 in 55 (1.8%) adults in Washington had an eviction action filed against them in court.<sup>51</sup> Most counties, except King, which had decreased evictions, have had near level numbers of evictions each year. In Snohomish County, the numbers of eviction filings ranged from a high of 2,934 in 2004, to 2,063 in 2017. See Table 53. One in 374 adults had an eviction filing in 2017.

Total	2004	2005	2006	2007	2008	2009	2010
33,322	2,934	2,773	2,625	2,429	2,251	2,257	2,358
	2011	2012	2013	2014	2015	2016	2017
	2,606	2,274	2,249	2,174	2,174	2,155	2,063

Source: Data from Table 4.1, *The State of Evictions: Results from the University of WA Evictions Project*

The University of Washington Evictions Project has correlated the three trends of supply of affordable housing, homelessness, and evictions.<sup>52</sup> Any decline in evictions, while seemingly positive, may in fact be the result of fewer low-income households available for eviction due to lost affordable housing stock and increased homelessness. At the time of the Great Recession, there was more affordable housing, but high homelessness rates and steady evictions, as many households experienced economic distress. As the economy recovered, affordable housing units increased marginally, and homelessness and evictions decreased. However, in 2012, WA started to lose affordable housing due to rising rents and has since lost 76,865 homes at the \$800 or less rent level. In 2014, evictions started to decrease, but homelessness increased. By 2017, homelessness increased above Great Recession levels.

Approximately 35% of Snohomish County unlawful detainer actions are resolved by default judgment (a judgment in favor of the landlord after non-appearance by the tenant), usually ordering the tenant to pay past due rent, late fees, court costs, and attorney fees. A public eviction record creates a barrier to accessing future housing.<sup>53</sup>

Between 2004 and 2017, females were evicted 6% more than males in Washington State. However, in Snohomish County (and King County), men were evicted about 3% more than females.<sup>54</sup>

<sup>51</sup> *The State of Evictions: Results from the University of Washington Evictions Project*, Timothy A. Thomas, Ott Toomet, Ian Kennedy, and Alex Ramiller, U. of WA, <https://evictions.study/washington/results.html#eviction-counts>

<sup>52</sup> Id.

<sup>53</sup> Id.

<sup>54</sup> Id.

**V. EVALUATION OF SNOHOMISH COUNTY'S CURRENT FAIR HOUSING LEGAL STATUS**  
**(FAIR HOUSING COMPLAINTS)**

**A. The Complaint Process**

**1. HUD / WSHRC**

The Fair Housing Act (FHA) allows all aggrieved persons to file fair housing complaints with the U.S. Department of Housing & Urban Development (HUD). An aggrieved person includes any person who (1) claims to have been injured by a discriminatory housing practice; or (2) believes that such person will be injured by a discriminatory housing practice that is about to occur. Complainants can also file complaints directly with the Washington State Human Rights Commission (WSHRC). Complainants may include: tenants, rental applicants, home buyers, mortgage borrowers, fair housing organizations, neighbors denied the opportunity of an integrated community, and real estate agents and brokers who lost commissions. Anyone residing in the United States has fair housing protections, regardless of citizenship status.

Respondents can include: real property owners, property management companies and their employees, real estate agents and brokers, lending institutions, insurance companies, neighbors or persons who interfere with the use and enjoyment of property, and local, state and federal officers and agencies. A principal is legally responsible for all acts of an agent done within the scope of an agent's authority.

Administrative complaints must be filed with HUD within one year of the alleged discriminatory practice. 24 CFR § 103. In Washington, HUD refers almost all complaints to a HUD recognized Fair Housing Administration Program (FHAP) (a state or local enforcement agency with a substantially equivalent fair housing law or ordinance) for investigation and enforcement. The WSHRC is the only FHAP with jurisdiction over fair housing complaints filed with HUD arising out of Snohomish County.

After a complaint is filed with HUD and/or the WSHRC, a Respondent receives notification and a copy of the complaint, and then has ten days in which to file an answer. The Assistant General Counsel has authority to authorize the U.S. Department of Justice (DOJ) to seek preliminary relief in appropriate matters. HUD can also issue subpoenas in aid of its investigation. The FHA and its regulations require that HUD investigators attempt to resolve a complaint through conciliation prior to the issuance of a determination. If conciliation attempts are unsuccessful, the investigation will continue, with two possible outcome determinations: "no reasonable cause", or "reasonable cause", accompanied by the issuance of a charge of discrimination. Upon issuance of a charge, any party may elect to have the matter heard in federal district court. If elected, the matter is referred to the DOJ to file a civil action (or WA Attorney General if the WSHRC investigates). Otherwise, an Administrative Law Judge (ALJ) hears the matter. However, a complainant is not required to file a HUD administrative complaint or exhaust administrative remedies before filing an action in federal district or state court. A complaint must be filed in Court within two years of the last act of discrimination. If a complainant is successful in either an ALJ hearing or in Federal District Court, he or she can be awarded compensatory damages (tangible out-of-pocket actual damages, and intangible damages (for emotional distress, loss of housing opportunity, and violation of civil rights)), equitable relief (injunctive and declaratory), and attorney fees. 42 U.S.C. §3613. Respondents can also be ordered to pay civil penalties, monetary sums that are payable to the federal or state government. If a complaint is filed in federal district court, a plaintiff can also receive punitive damages, as well as a jury trial.

## **2. WA Residential Landlord Tenant Act**

There is no government agency that enforces the source of income protections the WA Residential Landlord Tenant Act (RLTA). A rental applicant or tenant with a claim for source of income discrimination must file a civil action in WA Superior Court. This will usually require that a complainant retain an attorney with the legal knowledge to do so. A person found by the Court to have violated RCW 59.18.255 shall be liable in a civil action for up to 4.5 times the monthly rent of the real property at issue, court costs and reasonable attorneys' fees.

### **B. Snohomish County Fair Housing Complaint Data**

#### **1. Fair Housing Center of Washington:**

##### **Intakes, Allegations, and Reasonable Accommodations Requested**

The Fair Housing Center of Washington is a non-profit fair housing advocacy agency. It does not have binding authority to adjudicate fair housing disputes or enforce penalties for violations of the FHA. Instead, FHCW receives its primary grant funding from HUD's Fair Housing Initiatives Program (FHIP) to provide outreach, advocacy, and fair housing counseling to people who experience housing discrimination. Such activities include assisting complainants with filing administrative fair housing complaints with HUD and the WA State Human Rights Commission (WSHRC) and serving as an advocate for the complainant through the investigation and fact-finding process and conciliation discussions. FHCW also has legal standing to file complaints on its own behalf for violations of fair housing laws, and to seek compensation for diversion of resources and frustration of its mission. FHCW serves 23 counties in Western and Central Washington, including Snohomish.

##### **a. Intakes**

FHCW receives 1500-2000 intakes from the public each year. Most initial inquiries to FHCW are made via phone, with additional in-person walk-in and website inquiry submissions. Of these, about 80% do not concern fair housing but instead involve issues of landlord-tenant law (repairs, security deposits, tenancy terminations, etc.) or requests for resources (housing, financial assistance, public subsidies, etc.). People seeking non-fair housing assistance are referred to appropriate resources in the community (legal aid, Housing Authorities, etc.). During the period 2012 to September 30, 2019, FHCW received 200 intakes from Snohomish County.

##### **b. Fair Housing Allegations**

From the intakes FHCW receives, allegations of fair housing are opened as in-house cases for further review and investigation. A matter is only considered a fair housing allegation if a violation of the FHA based on a protected class is alleged. Fair housing allegations are reviewed to determine if evidence exists to substantiate the filing of a fair housing complaint with HUD and/or the WSHRC. FHCW receives 200-250 fair housing allegations from its service area

annually. Of the 200 intakes received from Snohomish County during the period 2012 to September 30, 2019, 148 involved fair housing allegations.

By far, the greatest number of fair housing allegations involve alleged discrimination based on disability. This is in accord with national trends. In 2005, the number of disability-based complaints filed with HUD nationally overtook race-based complaints as the most common basis of filed complaints. The large number of disability-related allegations may stem from a combination of an aging baby-boomer population with increasing disabilities, greater awareness by housing consumers of the FHA protections for individuals with disabilities (added to the FHA in 1988), and the greater number of potential violations in the FHA regarding individuals with disabilities (failure to grant reasonable accommodations or modifications; failure to design and construct in accordance with FHA accessibility requirements), as compared to possible violations involving the other protected classes.

The majority of fair housing allegations received by FHCW involve requests for assistance to obtain reasonable accommodations (see subsection 1(c) below). The remainder of allegations are resolved through informal negotiations with housing providers, closure due to failure of complainant to cooperate (lack of communication, failure to locate, etc.), closure due to lack of allegations or evidence sufficient to meet the requirements for a prima facie case of housing discrimination, or the filing of complaints with HUD and the WSHRC (see subsection 2 below).

#### **c. Reasonable Accommodations**

FHCW successfully assisted people with disabilities in Snohomish County with 29 reasonable accommodation requests and 1 reasonable modification request 2012- September 2019, 19 requests were granted by housing providers, 7 denied, and 4 closed for administrative reasons. The successful resolution of landlord-tenant disputes through the accommodation process obviates the need to file complaints with HUD and the WSHRC.

Reflecting the difficulty of people with disabilities on low fixed disability-related income to easily find alternative housing in a low-vacancy rental market with rising rents, and the lack of financial resources to move personal belongings and pay application fees, security deposits, and first and last month's rent on a new unit, the largest number of reasonable accommodation requests (12) involved requests for more time to move. Other reasonable accommodation requests involved the need for assistance animals (6), advance notice prior to entering home, fee reimbursement due to breaking lease, more time to review documents, reserved parking, move to ground floor unit, voucher reinstatement, lease release, enforcement of smoking policy, identify chemicals used to spray grounds, keep patio furniture, keep windows in laundry and common areas open, and a reasonable modification for stair lift.

reserved nearby parking, unit transfers, opportunity to mitigate behavior, adjustment of payment terms (e.g., synching rent due dates with monthly date of disability income receipt to avoid late fees), reinstatement or retention of section 8 vouchers and subsidies, lease release, and adjustment of terms and conditions of tenancy needed because of disability.

## 2. Administrative Fair Housing Complaints Filed with HUD and/or WSHRC

### a. Fair Housing Complaints filed w/ HUD and WSHRC

Between 2012 and mid-June 2019, 82 complaints filed with HUD and / or the WSHRC originated in Snohomish County (exclusive of Everett).

Complaint data for Snohomish County was obtained from HUD and the WSRHC for the period 2012 through mid-June 2019. Most, but not all, complaints filed with HUD are referred to the WSHRC for investigation pursuant to WSHRC's status as a HUD recognized Fair Housing Administrative Program (FHAP). Until 2019, when the WA Law Against Discrimination amended provisions regarding service animals went into effect, HUD retained and investigated housing discrimination complaints involving assistance animals. HUD also typically retains and investigates complaints based on allegations of design and construction provisions of the Fair Housing Act. Complaints that are referred by HUD to the WSHRC are "dual filed" and assigned both HUD and WSHRC complaint numbers. Therefore, the separate complaint data provided by HUD and WSHRC for Snohomish County included complaints that should only be counted as one complaint for purposes of calculating the number of discrimination complaints originating in the County.

The WSHRC has jurisdiction over additional protected classes not included in the Fair Housing Act (marital status, veteran/military status, creed, and sexual orientation), therefore complaints based on these protected classes are only filed with the WSHRC, not HUD.

The Complaint Tables below detail the number and type of complaints from Snohomish County as reported by HUD and the WSHRC. The number of complaints filed with these agencies exceeds the number of complaints FHCW filed with HUD and the WSHRC (5 during the subject time period), as complainants can file complaints directly with HUD and the WSHRC and need not enlist FHCW's assistance. In total, 82 separate complaints were filed with HUD and/or the WSRHC from Snohomish County from 2012 – mid-2019 (average 10.9/yr.).

#### **Fair Housing Act Protected Class Complaints:**

**Disability-based housing discrimination complaints were the most common basis for filing a complaint (48.8% of all complaints).** See Table 54, Appendix F.

- 40 complaints based on disability were filed with HUD and/or the WSHRC.
- 2 of these complaints alleged race as a second basis of discrimination, and 2 complaints alleged sex as a second basis
- Six of the complaints also alleged retaliation as a basis for the complaint.

- Issues in disability-based complaints included (1 complaint may have multiple issues):
  - Discrimination in terms, conditions or privileges relating to rental
  - Failure to make a reasonable accommodation
  - Failure to make a reasonable modification
  - Discriminatory acts under Section 818 (coercion, etc.), including harassment
  - Refusal to rent
  - Refusal to sell
  - Restrictions of services related to a sale

**National Origin complaints made up 14.6% of housing discrimination complaints filed with HUD and or the WSHRC in Snohomish County.**

- 10 of 12 complaints were based on national origin alone, one was also based on race, and one was also based on disability
- 7 of 12 were based on Hispanic or Mexican national origin
- The issues alleged in the national origin-based complaints were:
  - Discrimination in terms, conditions or privileges relating to rental (5)
  - Refusal to rent (6)
  - Discriminatory acts under Section 818 (coercion, etc.) - Harassment (1)

TABLE 55					
NATIONAL ORIGIN COMPLAINTS					
Basis	Issue	Date Filed	City	HUD & / or WSHRC Complaint	% of All
National Origin (Mexico)	Discriminatory Terms, Conditions	2012	Lynnwood	HUD / WSHRC	14.6%
National Origin (Turkey); Race	Refusal to Rent	2013	Lynnwood	HUD / WSHRC	
National Origin (Mexico)	Refusal to Rent	2013	Marysville	HUD / WSHRC	
National Origin (Mexico)	Refusal to Rent	2013	Marysville	HUD / WSHRC	
National Origin (Hispanic)	Refusal to Rent	2013	Marysville	HUD / WSHRC	
National Origin (Hispanic)	Refusal to Rent	2013	Marysville	HUD / WSHRC	
National Origin (Hispanic)	Refusal to Rent	2013	Marysville	HUD / WSHRC	
National Origin (Mexico)	Discriminatory Terms, Conditions	2014	Lynnwood	HUD / WSHRC	
National Origin; Disability	Discriminatory Terms, Conditions; Failure to Make Reasonable Accommodation	2015	Mill Creek	HUD	
National Origin	Discriminatory Terms, Conditions	2016	Lynnwood	HUD	
National Origin	Discriminatory Terms, Conditions	2017	Lynnwood	HUD	
National Origin	Harassment	2017	Lynnwood	HUD / WSHRC	

**Race based complaints were 12.2% of housing discrimination complaints filed with HUD and or the WSHRC in the County.**

- Of the 10 race complaints, at least 4 were based on black race, 1 on Asian race, and 1 on being multi-racial
- Issues in race-based complaints included (1 complaint may have multiple issues):
  - Discrimination in terms, conditions or privileges relating to rental (7)
  - Refusal to rent (6)
  - Discriminatory acts under Section 818 (coercion, etc.) – Harassment (1)

TABLE 56					
Race Complaints					
Basis	Issue	Date Filed	City	HUD & / or WSHRC Complaint	% of All
Race (Black)	Refusal to Rent; Discriminatory Terms, Conditions	2012	Lynnwood	HUD / WSHRC	<b>12.2%</b>
Race (Multi-racial)	Discriminatory Terms, Conditions	2012	Lynnwood	HUD / WSHRC	
Race (Black)	Discriminatory Terms, Conditions,	2013	Arlington	HUD / WSHRC	
Race	Refusal to Rent	2013	Marysville	HUD / WSHRC	
Race	Refusal to Rent	2013	Marysville	HUD / WSHRC	
Race (Asian)	Refusal to rent; Failure to Make Reasonable Accommodation	2014	Lynnwood	HUD / WSHRC	
Race	Discriminatory Terms, Conditions	2016	Lynnwood	HUD	
Race	Refusal to rent; Discriminatory Terms, Conditions	2016	Mill Creek	HUD / WSHRC	
Race (Black)	Refusal to rent; Discriminatory Terms, Conditions	2016	Mill Creek	HUD / WSHRC	
Race (Black)	Harassment; Discriminatory Terms, Conditions	2019	Monroe	HUD / WSHRC	

**Familial Status complaints were 9.8% of housing discrimination complaints filed with HUD and or the WSHRC from Snohomish County.**

- 2 of the 8 familial status complaints also alleged retaliation as a basis for the complaint
- Issues in familial status-based complaints included (1 complaint may have multiple issues):
  - Discrimination in terms, conditions or privileges relating to rental (6)
  - Refusal to rent or negotiate for rental (5)
  - Discriminatory Advertising, statements or notices (5)
  - Steering (2)

TABLE 57					
Familial Status Complaints					
Basis	Issue	Date Filed	City	HUD & / or WSHRC Complaint	% of All
Familial Status	Discriminatory Terms, Conditions	2012	Lynnwood	HUD / WSHRC	9.8%
Familial Status	Refusal to Rent; Discriminatory Advertising, statements or notices; Steering	2014	Edmonds	HUD / WSHRC	
Familial Status	Refusal to rent; Discriminatory Advertising, statements or notices; Steering; Discriminatory Terms, Conditions; false denial or representation of availability	2014	Edmonds	HUD	
Familial Status	Discriminatory Advertising, statements or notices; Discriminatory Terms, Conditions	2014	Mountlake Terrace	HUD / WSHRC	
Familial Status	Refusal to rent, Discriminatory Advertising, statements or notices; Discriminatory Terms, Conditions	2016	Lynnwood	HUD / WSHRC	
Familial Status; Retaliation	Refusal to rent, Discriminatory Advertising, statements or notices; Discriminatory Terms, Conditions	2016	Monroe	HUD / WSHRC	
Familial Status; Retaliation	Discriminatory Terms, Conditions	2017	Lynnwood	HUD / WSHRC	
Familial Status	Refusal to rent	2018	Edmonds	HUD / WSHRC	

**Sex-based complaints were 7.3% of housing discrimination complaints filed with HUD and or the WSHRC from Snohomish County.**

- 2 of the 6 sex complaints also alleged retaliation as a basis for the complaint, and 2 of the 6 also alleged disability as a second basis of discrimination
- Issues in sex status-based complaints included (1 complaint may have multiple issues):
  - Discrimination in terms, conditions or privileges relating to rental (5)
  - Refusal to rent or negotiate for rental (4)
  - Discriminatory acts under Section 818 (coercion, etc.) – (1)
  - Failure to make reasonable accommodation (1)
  - Other (1)

TABLE 58					
Sex Complaints					
Basis	Issue	Date Filed	City	HUD & / or WSHRC Complaint	% of All
Sex	Other	2012	Snohomish	HUD / WSHRC	7.3%
Sex; Retaliation	Refusal to rent; Discriminatory Terms, Conditions	2015	Gold Bar	HUD / WSHRC	
Sex; Retaliation	Refusal to rent; Discriminatory Terms, Conditions	2016	Gold Bar	HUD / WSHRC	
Sex; Disability	Terms & Conditions relating to rental; discriminatory acts under section 818 (coercions, etc.)	2016	Index	HUD	
Sex	Refusal to rent; Discriminatory Terms, Conditions	2017	Bothell	HUD / WSHRC	
Sex; Disability	Refusal to rent; Discriminatory Terms, Conditions; Failure to Make Reasonable Accommodation	2018	Lynnwood	HUD	

**One complaint based on marital status and sex was filed based on harassment and discrimination in terms, conditions or privileges.**

TABLE 59					
Marital Status Complaints					
Basis	Issue	Date Filed	City	HUD & / or WSHRC Complaint	% of All
Marital Status; Sex	Harassment; Discriminatory Terms, Conditions; Different Treatment	2016	Edmonds	HUD / WSHRC	1.2%

**Retaliation-based complaints were 4.9% of housing discrimination complaints filed with HUD and or the WSHRC from Snohomish County.**

- In addition to the claims of retaliation alleged in complaints based on other protected classes, four complaints were filed based on retaliation alone.
- Issues in retaliation-based complaints included (1 complaint may have multiple issues):
  - Intimidation (2)
  - Sexual harassment (1)
  - Discriminatory acts under Section 818 (coercion, etc.) – (1)

TABLE 60					
Retaliation Complaints					
Basis	Issue	Date Filed	City	HUD & / or WSHRC Complaint	% of All
Retaliation	Intimidation	2012	Mukilteo	HUD / WSHRC	4.9%
Retaliation	Intimidation	2013	Marysville	HUD / WSHRC	
Retaliation	Sexual Harassment	2016	Gold Bar	HUD / WSHRC	
Retaliation	Discriminatory acts under Sec. 818 (coercion, etc.)	2017	Lynnwood	HUD	

**One complaint (1.2% of all complaints) was based on religion due refusal to rent and discrimination in terms, conditions or privileges relating to rental.**

TABLE 61					
Religion Complaints					
Basis	Issue	Date Filed	City	HUD & / or WSHRC Complaint	% of All
Religion	Refusal to rent; Discriminatory Terms, Conditions	2019	Lynnwood	HUD / WSHRC	1.2%

Lynnwood, Marysville, and Edmonds originated the largest number of complaints each giving rise to 35.4%, 15.9%, and 11% respectively of all complaints filed in Snohomish County. See Table 62, Appendix F.

**b. Fair Housing Complaint Outcomes:**

Of the complaints filed with HUD and the WSHRC originating from Snohomish County, 23.2% were resolved through conciliation, a mediation process required to be attempted by investigators pursuant to regulations. These resolved agreements are characterized in the Complaint Tables below by HUD and WSHRC as “conciliation / settlement successful”, or “Pre-Finding Agreement”. There were at least 19 such resolutions. See Table 63, Appendix F. Conciliation agreements resulted in the following types of relief for complainants and the public interest: requirements for Respondents to obtain Fair Housing training, make policy revisions, undertake affirmative advertising, and compensatory monetary damages for complainant.

One complaint resulted in a private settlement between the parties and the withdrawal of the complaint. Table 64.

TABLE 64								
COMPLAINT WITHDRAWN AFTER RESOLUTION								
Finding	Date Filed	Close Date	City	Basis	Issue	HUD & / or WSHRC	Settlement - Other	% of All
Complaint withdrawn by complainant after resolution	2012	2012	Lake Stevens	Disability	Discriminatory Terms, Conditions; Failure to Make Reasonable Accommodation	HUD	Affirmative Action	1.2%

One complaint resulted in the issuance of a charge of discrimination following a “reasonable cause” finding, referral by HUD to the US Department of Justice, and subsequent resolution through a conciliation agreement.<sup>55</sup> The complaint was filed with HUD against the owners and manager of three Edmonds apartment buildings, alleging refusal to rent to families with children and discriminatory advertising. The properties were allegedly advertised as “adult buildings”. Under the terms of the settlement agreement, the defendants agreed to pay \$35,000 in damages to a family denied a rental because of a one-year old child, \$35,000 for a victims funds to compensate other families that were harmed by defendants’ practices; and \$25,000 as a civil penalty to the United States. The defendants also agreed to adopt non-discriminatory policies and practices that ensure compliance with Fair Housing Act and submit to record keeping and monitoring requirements for a 3-year period of the settlement agreement.

The low number of regional caused complaints is in accord with national statistics. In recent years, HUD has issued reasonable cause findings in only 1% of complaints. FHAPS nationally have had a 3% reasonable cause rate. In contrast, nearly 50% of complaints filed nationally are resolved through conciliation. Reasons for the large number of conciliated complaints and the miniscule number of charged complaints may include 1) the emphasis placed on conciliation by regulatory mandate; 2) limited federal and state resources to conduct fair housing hearings or engage in litigation, and, 3) the burden a complainant must meet to prevail against a respondent when there is often only conflicting oral testimony in the absence of corroborating witnesses or documentation.

<sup>55</sup> See <https://www.justice.gov/opa/pr/justice-department-settles-lawsuit-edmonds-washington-landlords-discriminating-against>

TABLE 65									
REASONABLE CAUSE FINDINGS									
Finding	Date Filed	Close Date	City	Basis	Issue	HUD & / or WSHRC	Settlement Monetary	Settlement Other	% of All
Referred to DOJ; Conciliation / Settlement Successful	2014	2017	Edmonds	Familial Status	Refusal to rent; Discriminatory Advertising, statements or notices; Steering; Discriminatory Terms, Conditions; false denial or representation of availability	HUD	\$60,000; victims fund \$35,000	Training	1.2%

TABLE 66							
ADMINISTRATIVE CLOSURES							
Finding	Date Filed	Close Date	City	Basis	Issue	HUD & / or WSHRC Complaint	% of All
Admin Closure/ Fail to Cooperate	2013	2013	Marysville	National Origin	Refusal to Rent	HUD / WSHRC	9.8%
Admin Closure/ Fail to Cooperate	2013	2013	Marysville	National Origin	Refusal to Rent	HUD / WSHRC	
Admin Closure/ Fail to Cooperate	2013	2013	Marysville	National Origin	Refusal to Rent	HUD / WSHRC	
Admin Closure/ General	2014	2015	Edmonds	Familial Status	Refusal to Rent; Discriminatory Advertising, statements or notices; Steering	HUD / WSHRC	
Admin Closure/ Fail to Cooperate	2016	2017	Edmonds	Marital Status; Sex	Harassment; Discriminatory Terms, Conditions; Different Treatment	HUD / WSHRC	
Admin Closure/ Fail to Cooperate	2016	2017	Index	Sex; Disability	Terms & Conditions relating to rental; discriminatory acts under section 818 (coercions, etc.)	HUD	
Admin Closure/ Fail to Cooperate	2016	2017	Monroe	Disability; Sex	Eviction; Harassment	HUD / WSHRC	
Admin Closure/ Fail to Cooperate	2017	2018	Lynnwood	Disability	Discriminatory Terms, Conditions; Failure to Make Reasonable Accommodation	HUD / WSHRC	

Eight complaints (9.8%) were closed as administrative closures (7 for failure to cooperate and 1 for other reasons.) Table 66.

Forty-one complaints (50%) were dismissed after investigation led to a “no reasonable cause” finding. The complainant bears the burden to prove discrimination occurred, and often there are no corroborating witnesses or documentary or other evidence of violations frequently alleged to occur verbally without other people present. See Table 67, Appendix F.

Twelve (14.6%) complaints have unknown resolutions, not disclosed in the complaint data provided by HUD and WSHRC. Seven were filed in 2019, 3 in 2018, and 2 in 2017. Therefore, these more recently filed complaints may still be pending resolution. See Table 68.

TABLE 68						
UNKNOWN FINDINGS						
Finding	Date Filed	City	Basis	Issue	HUD & / or WSHRC	% of All
Unknown	2017	Arlington	Disability	Discriminatory Terms, Conditions; Failure to Make Reasonable Accommodation	HUD / WSHRC	14.6%
Unknown	2017	Lynnwood	Familial Status; Retaliation	Discriminatory Terms, Conditions	HUD / WSHRC	
Unknown	2018	Lynnwood	Disability	Refusal to rent; Discriminatory Terms, Conditions; Failure to Make Reasonable Accommodation	HUD	
Unknown	2018	Lynnwood	Sex; Disability	Refusal to rent; Discriminatory Terms, Conditions; Failure to Make Reasonable Accommodation	HUD	
Unknown	2018	Mountlake Terrace	Disability	Refusal to rent; Failure to Make Reasonable Accommodation; Discriminatory Terms, Conditions	HUD	
Unknown	2019	Arlington	Disability; Retaliation	Harassment; Restrictions of Services related to a sale	HUD / WSHRC	
Unknown	2019	Bothell	Disability	Discriminatory Terms, Conditions; Failure to Make Reasonable Accommodation	HUD / WSHRC	
Unknown	2019	Bothell	Disability	Discriminatory Terms, Conditions, Privileges, or Services and Facilities; Failure to Make Reasonable Accommodation	HUD	
Unknown	2019	Lynnwood	Disability	Discriminatory Terms, Conditions; Failure to Make Reasonable Accommodation	HUD / WSHRC	
Unknown	2019	Lynnwood	Religion	Refusal to rent; Discriminatory Terms, Conditions	HUD / WSHRC	
Unknown	2019	Marysville	Disability	Discriminatory Terms, Conditions; Failure to Make Reasonable Accommodation	HUD / WSHRC	
Unknown	2019	Marysville	Disability; Race (Black)	Harassment; Discriminatory Terms, Conditions,	HUD / WSHRC	

### 3. Fair Housing Act Litigation

One complaint based on alleged denial of reasonable accommodation to a person with a disability was filed in Washington State Court.<sup>56</sup> A tenant of Harmony House East, a 3-bedroom group residence for people with chronic mental illness in Monroe, filed a complaint with the WA State Human Rights Commission (WSHRC) in 2012, alleging that the property management company failed to provide sufficient advanced notice to tenants when entry into the house was required to perform inspections. After investigation, the WSHRC in December 2012, concluded that the "preponderance of the evidence does not support a finding that Respondent failed to reasonably accommodate Complainant's disability." The Commission found:

Respondent and Complainant engaged in a prolonged interactive process to determine a way to accommodate Complainant's request for notice of entry and to allow for Respondent's business needs and support of the home. Although Respondent did not grant Complainant's specific accommodation request, Respondent's reasonable accommodation of prior written notice for maintenance on two Thursdays per month with a three-hour window is a reasonable alternative accommodation.

In 2013, acting pro se, the tenant filed a lawsuit against the owner and property managers of Harmony House East, alleging that the property management company stopped consistently providing 48-hours' notice prior to entry and generally failed to inform tenants when the scheduled maintenance would not occur. The tenant asserted numerous causes of action under both state and federal law, including violations of the Washington Law Against Discrimination, ch. 49.60 RCW, the Fair Housing Act, 42 U.S.C. § 3601-3619; Sec. 811, sec. 504 of the Rehabilitation Act of 1973, 29 U.S.C. § 794; the Washington Consumer Protection Act, ch. 19.86 RCW; and the Residential Landlord-Tenant Act, ch. 59.18 RCW. Defendants filed a motion for summary judgment, arguing there was no genuine issues of material fact to preclude summary judgment and that the Plaintiff could not establish the elements of the causes of action she raised. The Court granted the defendants' motion for summary judgment. The Plaintiff appealed the trial court's order granting summary judgment. The Appellate Court affirmed the lower Court's order on June 12, 2017.

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<sup>56</sup> *Nason v. Hoban and Associates, Inc. d/b/a Coast Real Estate Services, Harmony House East Assoc., Compass Health As successors to Family Counseling Services of Snohomish County, and Does 1-20, Inclusive*, Case No. 74011-3-1.

## **VI. Rental, Sales, Lending, Design & Construction, & Zoning**

### **A. Rental Testing in Snohomish County**

Fair housing audit testing is a controlled method for measuring and documenting variations in the quality, quantity and content of information and services offered or given to various home seekers by housing service providers. Testing is a legitimate method of uncovering and detecting discrimination. In 1982, the U.S. Supreme Court confirmed the importance and validity of fair housing testing, in a unanimous decision, by reaffirming the role of the tester. *Havens Realty Corp. v. Coleman*, 455 U.S. 363 (1982) Testing refers to the use of individuals who, without a bona fide intent to rent or purchase a home, apartment, or other dwelling, pose as prospective renters or purchasers to obtain information for the purpose of evaluating the compliance of housing providers with fair housing laws. Fair housing testing utilizes rigorous protocols to ensure that any discrepancies identified in the course of testing can be attributed to differential treatment. The aggregate results of testing conducted in Snohomish County provide an objective opportunity to identify trends critical to the identification of impediments to fair housing choice.

Testing has taken place throughout the State of Washington since the mid-1990s as evidence for complaints and for audit testing, the latter of which is to gain perspective on housing practices in a given area. In general, the Fair Housing Center of Washington is the only agency that conducts testing in Western Washington, pursuant to HUD FHIP grant awards.

The following two tables detail the scope of FHCW's rental testing activities in Snohomish County since 2012. The first table is organized by protected class tested. The second table is organized by city or town where testing was conducted. 37 tests were conducted during this period. Twenty-five tests (67.8%) showed discrimination. 30% (11) of all tests conducted were based on disability; of these, 9 showed discrimination (24.3% of all tests conducted).

Sixteen race-based tests resulted in 10 (27% of all tests) positive for discrimination, 5 negative for discrimination, and 1 inconclusive.

Seven tests were conducted based on national origin. Three (8% of all tests conducted) showed discrimination, three did not, and one was inconclusive.

Small numbers of tests based on familial status (1) and sexual orientation (2) were also conducted, all positive for discrimination.

TABLE 69											
TESTING BY PROTECTED CLASS											
City	Zip	Protected Basis	Test Type	Test Date	Negative for discrimination	Positive for discrimination	Inconclusive			% of All	
Edmonds	98026	Disability	Systemic	2019		2					
Arlington	98223	Disability	Rental	2018	1						
Edmonds	98020	Disability	Rental			1					
Edmonds	98020	Disability	Rental	2017		1					
Lynnwood	98037	Disability	Rental			1	24.3%				
Lynnwood	98036	Disability	Rental			1					
Mountlake Terrace	98043	Disability	Rental			1					
Mukilteo	98275	Disability	Rental	2012	1	2					
Edmonds	98026	Familial Status	Systemic	2018		1	2.7%			2.7%	
Lynnwood	98036	National Origin	Rental	2013				1			
Arlington	98223	National Origin	Rental	2012	2						
Lynnwood	98087	National Origin	Rental			1	8.1%			2.7%	18.9%
Marysville	98271	National Origin	Rental			1					
Marysville	98270	National Origin	Rental				1				
Mukilteo	98275	National Origin	Rental				1				
Lynnwood	98087	Race	Rental	2017		1					
Mill Creek	98012	Race	Rental			1	2				
Mountlake Terrace	98133	Race	Rental				1				
Lynnwood	98087	Race	Systemic	2016	1						
Mill Creek	98012	Race	Rental				2				
Mountlake Terrace	98043	Race	Rental	2014		1	27%		2.7%	43.2%	
Lynnwood	98087	Race	Rental	2013		2					
Mountlake Terrace	98043	Race	Rental						1		
Lynnwood	98087	Race	Rental	2012	1	1					
Mountlake Terrace	98043	Race	Rental			2					
Lynnwood	98087	Sexual Orientation	Rental	2016		1	5.4%			5.4%	
Mill Creek	98012	Sexual Orientation	Rental				1				
<b>Total:</b>	<b>37</b>				<b>10</b>	<b>25</b>	<b>67.6%</b>	<b>2</b>	<b>5%</b>	<b>100%</b>	

Edmonds, Mill Creek, Mukilteo, and Lynnwood had the highest rates of tests positive for discrimination, as percentages of all tests conducted in the city / town (100%, 83%, 75%, and 73% respectively). Mountlake Terrace and Lynnwood each had a rate of 50%.

TABLE 70																
TESTING BY CITY / TOWN																
City	Zip Code	No. tests per City / Town	Protected Basis	Test Type	Test Date	% of all tests in Sno. Co.	% of all Sno. Co. tests negative for discrimination		% of all Sno. Co. tests positive for discrimination		% of all Sno. Co. tests inconclusive					
Arlington	98223	3	Disability	Rental	2018	8.1%	1	8.1%								
Arlington	98223		National Origin	Rental	2012		2									
Edmonds	98026	5	Disability	Systemic	2019	13.5%		13.5%	2							
Edmonds	98020		Disability	Rental					1							
Edmonds	98026		Familial Status	Systemic	2018		1									
Edmonds	98020		Disability	Rental	2017		1									
Lynnwood	98087	11	Race	Rental	2017	29.7%		5.4%	1	21.6%	2.7%					
Lynnwood	98037		Disability	Rental					1							
Lynnwood	98036		Disability	Rental					1							
Lynnwood	98087		Race	Systemic	2016		1									
Lynnwood	98087		Sexual Orientation	Rental					1							
Lynnwood	98087		Race	Rental	2013											
Lynnwood	98036		National Origin	Rental					2							
Lynnwood	98087		National Origin	Rental	2012											
Lynnwood	98087		Race	Rental					1							
Marysville	98271		2	National Origin	Rental		2012		5.4%			1	2.7%		2.7%	
Marysville	98270			National Origin	Rental									1		
Mill Creek	98012	6	Race	Rental	2017	16.2%	1	2.7%	2	13.5%						
Mill Creek	98012		Race	Rental					2							
Mill Creek	98012		Sexual Orientation	Rental	2016		1									
Mountlake Terrace	98043	6	Disability	Rental	2017	16.2%		5.4%	1	8.1%	2.7%					
Mountlake Terrace	98133		Race	Rental					1							
Mountlake Terrace	98043		Race	Rental	2014		1									
Mountlake Terrace	98043		Race	Rental	2013											
Mountlake Terrace	98043		Race	Rental	2012											
Mountlake Terrace	98043		Race	Rental	2012		2									
Mukilteo	98275	4	Disability	Rental	2012	10.8%	1	2.7%	2	8.1%						
Mukilteo	98275		National Origin	Rental					1							
<b>Total:</b>		<b>37</b>				<b>100%</b>	<b>10</b>	<b>27%</b>	<b>25</b>	<b>67.6%</b>	<b>2</b>	<b>5.4%</b>				

## **B. Lending**

### **1. Lending Testing in Snohomish County**

During 2014-2017, the Fair Housing Center of WA and Northwest Fair Housing Alliance conducted statewide audit lending testing based on sex and familial status. Testing was designed to determine if mortgage lender polices violated the Fair Housing Act by requiring mortgage borrowers on paid maternity leave to return to work before being approved for a loan. None of the six tests performed in Snohomish County (included 2 in Everett) showed discrimination.

<b>TABLE 71</b>			
<b>City</b>	<b>Test Date</b>	<b>Basis</b>	<b>Test Result</b>
Everett	2017	Familial status /Sex	No discrimination
Everett	2017	Familial status /Sex	No discrimination
Fircrest	2017	Familial status /Sex	No discrimination
Lake Stevens	2017	Familial status /Sex	No discrimination
Marysville (98270)	2015	Sex	No discrimination
Mill Creek	2014	Familial status /Sex	No discrimination

### **2. Home Mortgage Disclosure Act Data**

The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and implemented by the Federal Reserve Board's Regulation C. Rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB) on July 21, 2011,

Home Mortgage Disclosure Act, or HMDA, data consist of information about mortgage loan applications for financial institutions, savings banks, credit unions and some mortgage companies. The data contain information about the location, dollar amount, and types of loans made, as well as racial and ethnic information, income, and credit characteristics of all loan applicants. The data are available for home purchases, loan refinances, and home improvement loans. HMDA data can provide a picture of how different applicant types fare in the mortgage lending process. These data can be used to identify areas of potential concern that may warrant further investigations. For example, by comparing loan approval rates of minority applicants with non-minorities that have similar income and credit characteristics, areas of potential discrimination may be detected.

#### **Loan Origination and Denial Rates**

#### **Snohomish County, Exclusive of Everett**

A Federal Financial Institutions Examination Council (FFIEC) and Consumer Protection Bureau website allows for downloading of HMDA data sets by State or MSA/ MD. A HMDA data set for Snohomish County alone is not available. Tables 72 and 73 were created by extracting Snohomish County coded data for Federal Housing Administration (FHA), Farm Service Agency/Rural Housing Services FSA/RHS), and Veteran Administration Loans (Table 72) and

Conventional loans (Table 73) from a 2018 Seattle – Bellevue – Everett dataset, then excluding Everett census tracts.<sup>57</sup>

<b>Table 72: 2018 Home Mortgage Disclosure Act (HMDA) - FHA/ FSA/RHS, VA Loans Snohomish County (w/o Everett)</b>				
Applications	FHA, FSA/RHS, VA			
	N	Originated / approved and not accepted / preapproval request approved but not accepted	App denied / preapproval request denied	withdrawn by applicant / closed for incompleteness
<b>All applications</b>	2,717	2144 78.9%	169 6.2%	404 14.9%
<b>Race/ethnicity of applicants</b>				
White, non-Hispanic	1626	1297 79.8%	96 5.9%	233 14.3%
White - All	1,796	1429 79.6%	111 6.2%	256 14.3%
American Indian / Alaska Native	25	18 72.0%	0 0.00%	7 28.0%
Asian	158	119 75.3%	15 9.5%	24 15.2%
Black or African American	87	61 70.1%	9 10.3%	17 19.5%
Native Hawaiian / other Pacific Islander	11	11 100%	0	0
Joint applications, each applicant of a different race	165	136 82.4%	6 3.6%	23 13.9%
2 or more minority races (each applicant)	41	28 68.3%	2 4.9%	11 26.8%
Race not available	434	342 78.8%	26 6.0%	66 15.2%
Hispanic or Latino	130	99 76.2%	10 7.7%	21 16.2%

Source: [https://ffiec.cfpb.gov/data-browser/data/2018?msamds=42644&loan\\_types=](https://ffiec.cfpb.gov/data-browser/data/2018?msamds=42644&loan_types=). Dataset set download 42644 - SEATTLE-BELLEVUE-EVERETT – WASHINGTON.

Nearly 79% of all of FHA / FSA/RHS, VA loans were originated or preapproved but not accepted. Just over six percent of applicants were denied or had preapproval requests denied. Fifteen percent of applications were withdrawn or closed for incompleteness.

Non-Hispanic white applicants had a 79.8% positive application outcome and a 5.9% denial rate, followed by Asian applicants with 75.3% and 9.5% rates. Black and African American applicants accounted for 3.2% of all applications; they had a lower positive outcome rate (70.1%)

<sup>57</sup> Methodology: Snohomish Co. coded loans extracted, and Everett census tracts, reverse mortgages, refinance loans, conventional loans, home improvement loans, manufactured loans, loans for a business or commercial purpose, and subordinated loans, filtered out, leaving only primary conventional or FHA,FSA/RHS, VA loans for Single Family (1-4 Units), used as principle residences in Snohomish County, exclusive of Everett.

and higher denial rate (10.3%) compared to whites and Asian applicants. American Indian / Alaskan Native and Hawaiian and other Pacific Islanders had only 25 and 11 applications respectively.

<b>Table 73: 2018 Home Mortgage Disclosure Act (HMDA) - Conventional Loans Snohomish County (w/o Everett)</b>				
<i>Applications</i>	<i>Conventional</i>			
	<i>N</i>	<i>Originated / approved and not accepted / preapproval request approved but not accepted</i>	<i>App denied / preapproval request denied</i>	<i>withdrawn by applicant / closed for incompleteness</i>
<b>All applications</b>	10,481	8205	542	1734
		78.3%	5.2%	16.5%
<b>Race/ethnicity of applicants</b>				
White, non-Hispanic	5383	4447	236	700
		82.6%	4.4%	13.0%
White - All	5,671	4658	263	750
		82.1%	4.6%	13.2%
American Indian / Alaska Native	22	18	1	3
		81.8%	4.5%	13.6%
Asian	2502	1820	159	523
		72.7%	6.4%	20.9%
Black or African American	171	128	14	29
		74.9%	8.2%	17.0%
Native Hawaiian / other Pacific Islander	44	36	1	7
		82%	2%	16%
Joint applications, each applicant a different race	415	336	22	57
		81.0%	5.3%	13.7%
2 or more races (each applicant)	38	25	2	11
		65.8%	5.3%	28.9%
Race not available	1618	1184	80	354
		73.2%	4.9%	21.9%
Hispanic or Latino	358	262	33	63
		73.2%	9.2%	17.6%

Source: [https://ffiec.cfpb.gov/data-browser/data/2018?msamds=42644&loan\\_types=](https://ffiec.cfpb.gov/data-browser/data/2018?msamds=42644&loan_types=). Dataset set download 42644 - SEATTLE-BELLEVUE-EVERETT – WASHINGTON.

Seventy-eight percent of all conventional loans were originated or preapproved but not accepted and 5.2% were denied or had preapproval requests denied. Sixteen and a half percent of applications were withdrawn or closed for incompleteness.

Non-Hispanic white applicants had an 82.6% positive application outcome and a 4.4% denial rate; Asian applicants had 72.7% and 6.4% rates. Black and African American applicants accounted for only 1.6% of all applications; they had a positive outcome rate (74.9%), higher than

Asians, but a higher denial rate (8.2%) than white and Asian applicants. American Indian / Alaskan Native and Hawaiian and other Pacific Islanders had only 22 and 44 applications respectively.

Seattle / Bellevue / Everett

Tables 74 - 77 (Appendix G) list the disposition of 52,345 conventional loan applications made in 2017, based on race, ethnicity, gender and income. Tables 78-81 list the same information for 9,757 FHA, FSA/RHS, VA loans, and Tables 82 – 85 for 61,760 refinance loans.

White non-Hispanic applicants had the highest percentage (79.6%) for conventional loans originated, and lowest rate denied (6%). The percentages for other races and Hispanic or Latino applicants were: Asian (73.8% and 7%); Hispanic or Latino (72.2% and 8.8%); black or African American (70% and 11%); and American Indian/Alaskan Native (70.8% and 10%), There were relatively few applications from Native Hawaiian and Other Pacific Islanders, but their origination and denial rates were 76.8% and 9%.

<b>Table 89: Disposition of applications for CONVENTIONAL home-purchase loans 1- to 4- family and manufactured home dwellings, by race and ethnicity of applicant, 2017</b>						
<b>MSA/MD: 42644 - Seattle-Bellevue-Everett, WA</b>						
	<b>Applications Received</b>	<b>Loans Originated</b>	<b>Apps. Approved But Not Accepted</b>	<b>Applications Denied</b>	<b>Applications Withdrawn</b>	<b>Files Closed for Incompleteness</b>
<b>Race</b>						
American Indian / Alaska Native	161	70.8%	2.5%	10%	12%	5%
Asian	13530	73.8%	3.3%	7%	13%	2.2%
Black or African American	1075	70%	2.7%	11%	14%	2.2%
Native Hawaiian or Other Pacific Islander	271	76.8%	2.6%	9%	10%	1.8%
White	26187	79.1%	2.8%	6%	11%	1.7%
<b>Ethnicity</b>						
Hispanic or Latino	1560	72.2%	3.4%	8.8%	13.2%	2.3%
Not Hispanic or Latino	40916	77.4%	3%	6.2%	11.6%	1.9%
<b>Minority Status</b>						
White Non-Hispanic	25247	79.6%	2.8%	5.4%	10.6%	1.7%
Others, Including Hispanic	140	77.1%	3.6%	10%	7.1%	2.1%

White non-Hispanic applicants had 78.8% of FHA/FSA/RHS/VA loans originated and 7.4% denied. Corresponding percentages for other races were: black or African American (68.4% and 12.7%); American Indian / Alaskan Native (71% and 8%); and Asian (70.8% and 12.3%); Native Hawaiian / Pacific Islander (79% and 10.2%).

**Table 90: Disposition of applications for FHA, FSA/RHS, and VA home-purchase loans, 1- to 4-family and manufactured home dwellings, by race and ethnicity of applicant, 2017**

MSA/MD: 42644 - Seattle-Bellevue-Everett, WA						
Race	Applications Received	Loans Originated	Apps. Approved But Not Accepted	Applications Denied	Applications Withdrawn	Files Closed for Incompleteness
American Indian / Alaska Native	100	71%	1%	8%	16%	4%
Asian	894	70.8%	2.6%	12.3%	12.9%	1.5%
Black or African American	551	68.4%	2.0%	14.2%	12.7%	2.7%
Native Hawaiian or Other Pacific Islander	118	79%	3.4%	10.2%	7.6%	0%
White	6211	78%	2.2%	7.7%	10.6%	1.2%
<b>Ethnicity</b>						
Hispanic or Latino	664	72.1%	2.9%	10.1%	13.3%	1.7%
Not Hispanic or Latino	7518	77.1%	2.2%	8.5%	10.8%	1.3%
<b>Minority Status</b>						
White Non-Hispanic	5743	78.8%	2.2%	7.4%	10.4%	1.1%
Others, Including Hispanic	51	74.5%	2%	11.8%	7.8%	3.9%

Refinance applications had the lowest origin rates and highest denial rates of all types of home loans. Again, disparities by race are evident. White non-Hispanic applicants had the highest percentage (61%) of refinance loans originated, and lowest rate (13.3%) denied. The rates for other races and Hispanic or Latino applicants were: black or African American (45.2% and 22.4%); American Indian/Alaskan Native (52.8% and 18%); Asian (53.2% and 17.9%); Native Hawaiians / Pacific Islanders: (51.3% and 20.3%); and Hispanic or Latino (46.1% and 20%).

**Table 91: Disposition of applications to REFINANCE loans on 1- to 4- family and manufactured home dwellings, by race and ethnicity, 2017**

MSA/MD: 42644 - Seattle-Bellevue-Everett, WA						
Race	Applications Received	Loans Originated	Apps. Approved But Not Accepted	Applications Denied	Applications Withdrawn	Files Closed for Incompleteness
American Indian / Alaska Native	339	52.8%	4.4%	18%	18%	6.8%
Asian	7078	53.2%	2.9%	17.9%	18.9%	7.1%
Black or African American	1933	45.2%	2.9%	22.4%	22.3%	7.1%
Native Hawaiian or Other Pacific Islander	493	51.3%	2.6%	20.3%	19.7%	6.1%
White	38334	60.4%	2.8%	13.6%	17.4%	5.8%
<b>Ethnicity</b>						
Hispanic or Latino	1928	46.1%	3.0%	21%	23%	7%
Not Hispanic or Latino	47949	59%	2.8%	14.5%	17.8%	6.0%
<b>Minority Status</b>						
White Non-Hispanic	37068	61%	2.8%	13.3%	17.2%	5.7%
Others, Including Hispanic	216	42.6%	3.7%	25%	22.2%	6.5%

Tables 86 – 88 provide aggregate loan data for applications made in 2018, by race, income and ethnicity; race and sex; and ethnicity and sex. 647 financial institutions reported data for the 2018 Seattle / Bellevue / Everett MSA aggregate HMDA report.<sup>58</sup>

Like 2017, white applications were originated at a higher rate (65.9%) and denied at a lower rate (13.1%), compared to applications from other races and Hispanics.

<b>Table 92: Disposition of loan applications, by race and ethnicity of applicant, 2018</b>						
<b>MSA/MD: 42644 - SEATTLE-BELLEVUE-EVERETT, WA</b>						
<b>Race</b>	<b>Applications Received</b>	<b>Loans Originated</b>	<b>Apps. Approved But Not Accepted</b>	<b>Applications Denied</b>	<b>Applications Withdrawn</b>	<b>Files Closed for Incompleteness</b>
American Indian or Alaska Native	731	53.5%	1.2%	26.7%	13.8%	4.8%
Asian	26905	61.4%	2.6%	17.7%	14.5%	3.8%
Black or African American	4562	51.6%	2.5%	25.6%	15.9%	4.3%
Native Hawaiian or Other Pacific Islander	858	52.3%	1.6%	26.6%	15.2%	4.3%
White	88250	65.9%	1.9%	15.9%	13.1%	3.3%
2 or more minority races	494	54.3%	1.4%	21.1%	18.8%	4.5%
<b>Ethnicity</b>						
Hispanic or Latino	5595	55.7%	2.3%	22.9%	15.3%	3.9%
Not Hispanic or Latino	118377	64.5%	2.0%	16.6%	13.4%	3.5%

Even when applications are compared by income level, white non-Hispanic applications were originated at higher rates, and denied at lower rates, than applications from blacks, Asians, Native Americans and Alaska Natives, and Hawaiian or other Pacific Islanders at every income level (with the exception of Hawaiian / Pacific Island applications at 80-99% median income, although only by .1%). See Table 86, Appendix G.

<sup>58</sup> <https://ffiec.cfpb.gov/data-publication/aggregate-reports/2018/WA/42644/i>

### C. Accessibility

Inaccessible properties limit the housing choices of individuals with disabilities. They may be discouraged from applying to rent a unit, may not have full use of their unit, or may have to endure minor to major inconveniences that other tenants do not. To address these concerns, the federal Fair Housing Act requires that multi-family dwelling complexes constructed for first occupancy on or after March 13, 1991 comply with seven accessibility requirements. Buildings that meet the following criteria must comply with the FHA accessibility requirements:

- Have 4 or more dwelling units
- Have been built for first occupancy after March 13, 1991
- Have at least one dwelling unit actually occupied
- Have had a certificate of occupancy issued

If building meets these criteria, then all dwelling units in buildings with one or more elevators, and all ground floor dwelling units in other buildings, must meet the seven accessibility requirements. Examples of covered buildings include: single-story townhouses, vacation timeshare units, college dormitories, apartments, and condominiums. Multistory dwelling units are not covered unless the building has an elevator, in which case the primary entry level is covered.

The seven FHA accessibility requirements are:

1. Accessible Building Entrance on an Accessible Route
2. Accessible and Usable Public and Common Areas
3. Usable Doors
4. Accessible Route Into and Through the Covered Dwelling Units
5. Light Switches, Electrical Outlets, Thermostats and Other Environmental Controls in Accessible Locations
6. Reinforced Walls for Grab Bars
7. Usable Kitchens and Bathrooms

To assist developers of multi-family housing comply with the FHA accessibility requirements, HUD issued a Fair Housing Act Design Manual (FHADM) in 1996. The FHADM includes:

- Fair Housing Accessibility Guidelines (March 6, 1991, 56 F.R. 9472-9515, 24 CFR Ch.I, Subch.A, App.II & III). Compliance with the Guidelines provides a safe harbor for compliance with the Fair Housing Act. The Guidelines reference the 1986 ANSI A117.1 American National Standard for Buildings and Facilities as an acceptable standard to meet; or an equivalent or stricter standard (e.g. 1992 CABO/ANSI).
- Supplement to Notice of Fair Housing Accessibility Guidelines: Q & As About the Guidelines (59 F.R. 33361-33363 (6/28/94), 24 CFR Ch. 1, SubCh. A, App. IV.

On April 30, 2013, US Depts. HUD and DOJ issued joint guidance, *Accessibility (Design and Construction) Requirements For Covered Multifamily Dwellings under the Fair Housing Act*.<sup>59</sup> The guidance includes a list 10 HUD-recognized “safe harbors” for compliance with the Fair Housing Act’s design and construction requirements:

1. HUD’s March 6, 1991 Fair Housing Accessibility Guidelines and the June 28, 1994 Supplemental Notice to Fair Housing Accessibility Guidelines: Questions and Answers About the Guidelines;
2. ANSI A117.1-1986 - Accessible and Usable Buildings and Facilities, used in conjunction with the Act, HUD’s Regulations and the Guidelines;
3. CABO/ANSI A117.1-1992 - Accessible and Usable Buildings and Facilities, used in conjunction with the Act, HUD’s Regulations, and the Guidelines;
4. ICC/ANSI A117.1-1998 - Accessible and Usable Buildings and Facilities, used in conjunction with the Act, HUD’s Regulations, and the Guidelines;
5. HUD’s Fair Housing Act Design Manual published in 1996 and revised in 1998;
6. Code Requirements for Housing Accessibility 2000 (CRHA), approved and published by the International Code Council (ICC), October 2000;
7. International Building Code (IBC) 2000, as amended by the IBC 2001 Supplement to the International Codes;
8. 2003 International Building Code (IBC), with one condition\*. Effective Feb. 28, 2005, HUD determined that the IBC 2003 is a safe harbor, conditioned upon the ICC publishing and distributing the following statement to jurisdictions and past and future purchasers of the 2003 IBC; ICC interprets Sec. 1104.1, and specifically, the exception to Sec. 1104.1, to be read together with Sec. 1107.4, and that the Code requires an accessible pedestrian route from site arrival points to accessible building entrances, unless site impracticality applies. Exception 1 to Sec. 1107.4 is not applicable to site arrival points for any Type B dwelling units because site impracticality is addressed under Sec. 1107.7;
9. ICC/ANSI A117.1-2003 - Accessible and Usable Buildings and Facilities, used in conjunction with the Act, HUD’s Regulations, and the Guidelines; and 21
10. 2006 International Building Code, published by ICC, January 2006, with the 2007 erratum (to correct the text missing from Section 1107.7.5), and interpreted in accordance with relevant 2006 IBC Commentary.

HUD has not yet recognized the 2015, 2012, and 2009 editions of the IBC, which editions incorporate 2009 ANSI A117.1, as safe harbors. Accordingly, care should be taken by developers, architects, contractors, and engineers to ensure that new multi-family housing is designed and constructed in compliance with one of the 10 HUD-approved safe harbors.

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<sup>59</sup> <https://archives.hud.gov/news/2013/JOINTSTATEMENT.pdf>

### **Violations in Snohomish County:**

Despite the fact that the FHA design and construction requirements have been in existence for 28 years, and significant litigation has occurred involving the Fair Housing Act accessibility requirements and rental properties in Washington and the nation. Multi-family complexes are still being built in non-conformance with the law. Historically, fair housing agencies have not audited new constructed multi-family properties in Snohomish County, therefore it is unknown to what extent violations exist.

### **Enforcement:**

The Fair Housing Act itself does not require local governments to ensure compliance with the federal law. However, it is the policy of HUD to encourage States and units of general local government to include, in their existing procedures for the review and approval of newly constructed covered multifamily dwellings, determinations as to whether the design and construction of such dwellings are consistent with the FHA design and construction requirements. Determinations of compliance or noncompliance by a State or a unit of general local government are not conclusive in enforcement proceedings under the FHA. 44 FR 9502 (March 6, 1991). Importantly, however, the State Building Code is to be enforced by Counties and Cities. RCW 19.27.050.

### **More on the 7 FHA Accessibility Requirements:**

#### **i. Accessible Entrance on Accessible Route**

Covered dwelling units must have at least one building entrance on an “accessible route” (an unobstructed path that a wheelchair can negotiate). Route examples include corridors, floors, ramps, elevators, lifts, parking access aisles, curb ramps. Violations include: dwelling entrances with steps or entrance walks that are too steep, steep ramps without safety provisions such as handrails, edges, and landings, and accessible entrance walks that do not connect to a pedestrian arrival area (e.g. parking lot).

#### **ii. Accessible and Usable Public and Common Areas**

Common use areas include: rooms, spaces, or elements inside or outside of buildings that are made available for use by residents and guests. Public use areas include the interior or exterior spaces of a building that are available to the general public. Examples are: lobbies, parking areas, laundry rooms, lounges, refuse rooms, recreation areas, passageways, hallways, pools, decks, playgrounds, rental offices, mailbox areas, club houses, tennis courts, spas, game rooms, and bathrooms.

Violations of this requirement include: curb ramps that are steep, lack side wings, or are accessible only from heavily trafficked areas; not enough curb ramps to make a site accessible, requiring people with wheelchairs to run into dead ends, have to travel much further, or use parking lots or driveways to get around; and no accessible parking at site facilities (mailboxes, laundry rooms, playgrounds, offices, garbage dumpsters).

Two percent of all parking spaces serving dwelling units must be accessible, and at least one space of every type (covered, garage, etc.). If visitor parking is provided, then there must be one accessible parking space at each rental/sales office.

Inaccessibility in public and common areas may also violate Title III of the Americans with Disabilities Act (ADA). The ADA governs the public and common areas of rental complexes, including on-site rental offices, recreation rooms, walkways, and parking lots.

### iii. Usable Doors

All doors into and within all premises must be sufficiently wide to allow wheelchairs to pass through. Violations include: doors to walk-in closets and storage rooms that do not provide clear opening so that tenants with wheelchairs or walkers can use these areas of a dwelling; a second door into a bathroom that does not provide a nominal 32" clear opening (multiple doors to a bathroom allow privacy and convenience).

### iv. Accessible Route Into and Through Unit

Violations include: level changes at primary entrances that exceed the allowable ½" between the floor of unit and the exterior entry landing; and door thresholds that exceed the maximum height and are not beveled.

### v. Light Switches, Electrical Outlets, Thermostats and Other Environmental Controls in Accessible Locations

Violations include: Electrical Outlets placed too low for wheelchair access and light switches and thermostats placed too high.

### vi. Reinforced Walls For Grab Bars

Bathrooms must have reinforcements in the walls to allow later installation of grab bars around the toilet, bathtub, shower stall, and shower seat. The FHA requires that covered units be "adaptable"; in some instances they require less accessibility than state or local building code requirements.

### vii. Usable Kitchens and Bathrooms

Kitchens and bathrooms must allow space for wheelchair maneuvering. An example of a violation is a kitchen sink that is not positioned with a 30" x 48" clear floor area parallel to and centered on the sink, but instead the sink is in the elbow of an "L" shape so that wheelchair users cannot access the sink.

**D. Land Use and Zoning**

**1. Applicable Law**

**a. The Fair Housing Act**

As expressed in a House Report of the 100th Congress, one of the intentions of the Fair Housing Amendments Act of 1988 was:

that the prohibition against discrimination against those with handicaps apply to zoning decisions and practices. The Act is intended to prohibit the application of special requirements through land-use regulations, restrictive covenants, and conditional or special use permits that have the effect of limiting the ability of such individuals to live in the residence of their choice in the community.

[HR Report 100-711, page 24] reprinted in 1988 U.S.C.A.N. 2173, 2184-85.

**i. Maximum Occupancy Restrictions vs. Family Composition Regulations:**

Section § 3607 (b)(1) of the Fair Housing Act states: Nothing in this subchapter limits the applicability of any reasonable local, State, or Federal restrictions regarding the maximum number of occupants permitted to occupy a dwelling. ... Maximum occupancy restrictions are permissible if “applied to all occupants” and do not distinguish between related and unrelated persons. H.R. Rep. No 711, 100th Cong., 2d Sess. 24, at 31 (1988), reprinted in 1988 U.S.C.C.A.N. 2173, at 2192.

The U.S. Supreme Court distinguished between maximum occupancy restrictions and family composition regulations in 1995, in a case involving a group home Oxford house for 10 to 12 adults recovering from alcohol and drug addiction in a leased house in Edmonds, WA.<sup>60</sup> The City issued criminal citations to the owner and a resident of the house, charging them with violating zoning restrictions that limited to five the maximum number of unrelated persons living within a single-family residence. The Court held that Edmond’s restriction was a component of a family composition rule and therefore not exempt from the Fair Housing Act.

A restriction placed on the number of unrelated persons does not qualify as a maximum occupancy restriction and is not exempt from the FHA under 42 U.S.C. § 3607(b) (1). Whereas, “[m]aximum occupancy restrictions ... cap the number of occupants per dwelling, typically in relation to available floor space or the number and type of rooms.” Maximum occupancy restrictions apply uniformly to all and are created for health and safety concerns.

Municipal land-use restrictions designate “districts in which only compatible uses are allowed and incompatible uses are excluded. ... Policy considerations in support of reserving a place of peace and quiet enjoyment for families necessitate the defining of family in that “family composition rules are an essential component of single-family residential use restrictions.” However, rules “designed to preserve the family character of a neighborhood, fastening on the composition of households rather than on the total number of occupants living quarters can contain, do not” fall within the absolute exemption of the FHA. *Id.*

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<sup>60</sup> *City of Edmonds v. Oxford House*, 514 U.S 725 (1995).

- ii. If a regulation is not exempt from the Fair Housing Act as a maximum occupancy standard, the next step of evaluation is to determine whether it violates the Fair Housing Act.

Another Washington case, based on a Bellevue ordinance, addressed whether a definition of “family” violated the Fair Housing Act.<sup>61</sup> Bellevue Ordinance No. 4861 defined “family” as “[o]ne or more persons (but not more than six unrelated persons) living together as a single housekeeping unit.” The ordinance defined a “group facility” as a “staffed living facility for a group of persons, which may include both children and adults.” Each group facility was required to be at least 1,000 feet from another group facility of the same type; group facilities located in residential zones R-1 through R-7.5 were limited to six residents, two resident staff, and minor children of the residents and the staff even though any number of related individuals could reside together. The Court held that the language of the ordinance was facially invalid because it distinguished between group facilities and families based on the presence of “staff” who provide “care and supervision for and assistance with the daily living activities of the Residence in a Group Facility.” “Staff” was a proxy for a classification based on the presence of individuals under 18 and individuals with handicaps as both groups require supervision and assistance. The distinction drawn between families and groups constituted a Fair Housing Act violation because of the burdens placed on the latter but not on the former.

- iii. Reasonable Accommodations.

The failure to modify the definition of family or make an exception for group homes for people with disabilities may also constitute a refusal to make a reasonable accommodation under the Fair Housing Act.<sup>62</sup>

- iv. Familial Status.

The Fair Housing Act also includes a prohibition against discrimination based on familial status (one or more individuals, under the age of 18 living with a parent, a person having legal custody of such individual(s), or the designee of such parent or legal custodian). This provision may be violated when land use practices effect group or other supported housing for disabled children.<sup>63</sup>

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<sup>61</sup> *Children's Alliance v. City of Bellevue*, 950 F.Supp. 1491 (W.D.Wash.1997).

<sup>62</sup> See e.g., *US v. City of Taylor*, 872 F.Supp.423 (E.D. Mich. 1995), modified in part, 102 F. 3d 781 (6th Cir. 1996); *Oxford House v. Babylon*, 819 F.Supp. 1179 (E.D.N.Y. 1993); *Oxford House-Evergreen v. City of Plainfield*, 769 F.Supp. 1329 (D.N.J. 1991); *Parish of Jefferson v. Allied Health Care, Inc.*, C.A. No. 91-1199, (E.D. La., June 10, 1992), 1992 WL 142574 (E.D.La. 1992); *Hovsons, Inc. v. Township of Brick*, 89 F.3d 1096 (3rd Cir.1996); *Oxford House-C v. City of St. Louis*, 77 F.3d 249 (8th Cir.1996); *US v. Village of Palatine*, 37 F.3d 1230 (7th Cir.1994).

<sup>63</sup> See e.g., *Children's Alliance v. City of Bellevue*, 950 F.Supp. 1491 (W.D.Wash.1997).

### **b. The Washington Housing Policy Act.**

The Washington State Legislature adopted the WHPA to, among other things, “[i]ncrease the supply of housing for persons with special needs.” RCW 43.185B.005(2) (e). The WHPA is a broad provision tailored to address municipal ordinances, practices, or policies that treat similar residential structures “differently” based on the residents' handicap and familial status.

WA RCW 35.63.220 and RCW 35A.63.240 states:

No city may enact or maintain an ordinance, development regulation, zoning regulation or official control, policy, or administrative practice which treats a residential structure occupied by persons with handicaps differently than a similar residential structure occupied by a family or other unrelated individuals. As used in this section, "handicaps" are as defined in the federal fair housing amendments act of 1988 (42 U.S.C. Sec. 3602).

In variance from the federal Fair Housing Act, the WHPA:

- Does not contain an intent requirement
- Does not require a showing of “discrimination”
- Prohibits ordinances, practices, or policies that distinguish between residential structures based on the residents' handicaps and familial status
- Prohibits an ordinance, practice, or policy that treats residential structures occupied by handicapped persons “differently” than a structure occupied by a family or other unrelated individuals.
- Does not require a city to make reasonable accommodations to permit a person with a handicap to occupy a dwelling.

A Pasco, WA zoning ordinance was the subject of Court review for compliance with WHPA.<sup>64</sup> Pasco denied an application for a special use permit to operate a group care facility for handicapped youth in a residential area. The primary use of the house would be residential, as the children would be transported off site to school, counseling, and treatment. The location of the proposed group home was within an R-1 single-family, low-density residential zoning district. The City argued that a SUP proceeding was required because the proposed group home was either a “group care facility” or a “community service facility”. After two public hearings, the city council denied the SUP. The City applied the home occupation ordinance that was designed to determine whether “the conduct of business may be permitted as a use accessory to an established residence.” The Court held that Pasco’s land use decision violated the WHPA. Because of the City’s definitions of “family” and “home occupation,” and the application of the home occupation environmental standards, handicapped children who required specialized care were denied access to a single-family home based on their handicap and familial status.

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<sup>64</sup> *Sunderland Family Treatment Services v. City of Pasco*, 26 P.3d 985 (Wash. App. Div. 3) (2001).

## **2. Snohomish County Urban County Consortium Zoning Ordinances**

Appendix D provides a summary of the varying definitions of “family” in zoning ordinances enacted by jurisdictions within the County. Comments and recommendations are included for consideration by the jurisdictions. Most definitions of family in the Consortium provide for an unlimited number of related people but cap the number of unrelated people. Such a definition can be a barrier for unrelated people with disabilities to live in a group home setting. If a definition of family is used, it should allow at least six unrelated people, so as to permit group homes (defined by WA RCW as up to six unrelated people). Further, a best practice to avoid creating fair housing barriers is to omit children and people with disabilities from being counted as unrelated persons and include adult family homes in the definition of family. An example of such an ordinance is in the Monroe municipal code, which defines “family” as:

two or more persons related by blood, marriage, or adoption, or not more than six unrelated persons, living together within a single dwelling unit. For the purposes of this definition, children with familial status within the meaning of Title 42 USC, Section 3602(k), and individuals with disabilities within the meaning of Title 42 USC, Section 3602(h), will not be counted as unrelated persons. Adult family homes, as defined by RCW 70.128.175, are included within the definition of “family.

Appendix C lists the location adult family homes within the County, excluding Everett.

Appendix E provides a summary of reasonable accommodation provisions enacted by Arlington, Edmonds, Woodway, and Snohomish County. Local jurisdictions within the Consortium without such provisions should consider enacting formalized reasonable accommodation procedures. For example:

Arlington Municipal Code, 20.44.072:

(a)Any person claiming to have a handicap, or someone acting on his or her behalf, who wishes to be excused from an otherwise applicable requirement of this Land Use Code under the Fair Housing Amendments Act of 1988 ("FHA"), 42 USC 3604(f) (3) (b), or the Washington Law Against Discrimination ("WLD"), Chapter 49.60 RCW, must provide the director of the department of planning and community development with verifiable documentation of handicap eligibility and need for accommodation. The director shall act promptly on the request for accommodation. If handicap eligibility and need for accommodation are demonstrated, the director shall approve an accommodation which may include granting an exception to the provisions of this Code. The director shall not charge any fee for responding to such a request. The director's decision shall constitute final action by the city on the request for accommodation, and review of that decision will be available only in court. An action seeking such review must be filed not more than twenty-one days after the director's decision.

## **VII. Community Perception of Housing Discrimination in Snohomish County**

### **A. Community Surveys**

Community surveys were distributed to gain a better understanding of the general knowledge of fair housing and perception and exposure to discrimination among the public. Two surveys were designed, one for housing providers (current and former housing providers, including property managers, landlords, real estate brokers, and mortgage lenders and originators, and their advocates (landlord associations and landlord attorneys)) (40 questions), and one for housing consumers and their advocates (including current and former tenants, transitional housing residents, homebuyers / owners, home mortgage borrowers, healthcare providers, tenant advocates, housing counselors, and social service providers) (37 questions). Surveys were also made available in Russian, Spanish, Korean and Vietnamese. The surveys were designed to seek information on the level of knowledge possessed by those in the community about fair housing laws, resources, and enforcement processes, and community exposure to and perceptions about the frequency of housing discrimination.

The County Human Services Department, Office of Housing and Community Development, distributed surveys to its email distribution list. NWFHA also sent 1,517 emails containing links to the surveys, including to employees or representatives of: Lynnwood Diversity, Equity and Inclusion Commission; Asian Pacific Islander Coalition; Bellwether Housing; Bridgeways; Catholic Immigration Legal Services; Catholic Refugee and Immigration Services; Coalition of Immigrants Refugees & Communities of Color; Daily Realty Group; Delta Property Management; Edmonds Community College; Everett Community College (International Education Division); Everett Gospel Mission; Everett Housing Authority; Friends of Youth; Habitat for Humanity of Snohomish County; Hand in Hand; HASCO Community Services Division; Home Sight; Housing Authority of Snohomish County; Impact Property Management; Korean Women's Association; Maltby Community Club; Marysville Diversity Advisory Committee; NAMI Snohomish County; Northwest Immigrant Rights Project; Northwest Justice Project; Quantum Management Services; Refugee & Immigrant Services and Empowerment NW; Refugee Connections Spokane; Refugee Women's Alliance; Snohomish Co. Developmental Disabilities Program; Snohomish County Human Rights Commission; Snohomish County Human Services Department; Snohomish County Legal Services; Snohomish County-Camano Association of REALTORS®; Snohomish Health District Refugee Health Screening Program; Solid Ground; Take the Next Step; Tenants Union of WA State; The Arc of Snohomish County; United Way of Snohomish County; Vietnamese Friendship Association; Volunteers of America; WA State Commission on Asian Pacific American Affairs; WA State Migrant Education Program; Windermere Property Management NW; WA Low Income Housing Consortium; Columbia Legal Services. Links to the surveys were posted on NWFHA's website, Twitter account and Facebook Page (10/1/19, 9/17/19 and 9/19/19).

The surveys are unscientific as it they are subjective in nature, including some open-ended questions, and were provided to housing consumers, housing providers, and social service agencies assumed to have an interest in the outcome and enforcement of fair housing issues.

### **Survey Participants:**

Eighty-one surveys were completed (66 housing consumer/advocate surveys, 14 housing provider surveys, and one Vietnamese survey).

Twenty-six percent of all survey respondents reside in Everett and 12% in Arlington. Ten percent reside outside the County (in Seattle, Mount Vernon, and Lake Forest Park). The remaining housing consumer / advocate survey responders were well distributed across most cities and towns in the County, while housing provider survey responders reside in Granite Falls, Marysville, Mountlake Terrace, Mukilteo, and Sultan.

Responders to the housing consumer/advocate survey were fairly representative of overall percentages of black, white, and two or more race populations in the County, but lower for Asian representation. Housing provider survey responders, though only 17% of total survey responders, were well represented as white, black, and Asian. There were no Native American responders to either survey. One Vietnamese survey was completed.

There was Hispanic / Latinx representation among housing consumers/advocates (7.7%), but no housing provider survey responders identified as Hispanic or Latinx. More females than males responded to surveys (75%).

Of housing consumers/ advocates who responded to the survey, 25.8% reported they are tenants, 53% are home buyers or owners, 24% are social service providers, and the remainder selected tenant advocate, housing counselor, mortgage borrower, health care provider, tenant attorney, or other (landlord, realtor, person with disabilities, educator on fair housing and renting, and resident and municipal employee).

Of housing providers responding to the survey, 43% are developers of housing, one is a manager of a homeless shelter and one is a manager of transitional housing. 57% chose "other" and identified in the comments as EHA employee, Housing Specialist with S8 vouchers rental assistance Housing Director, Director of the HCV Program, Employed by Housing Authority - rental assistance program, Affordable homeownership, Housing Authority, and Homeless housing services provider.

Housing provider survey responders who reported managing or owning dwelling units were represented at the 200+ unit level (4 responses), 5-9-unit level (2 responses), 16-20-unit level (1 response), and 76-100-unit level (1 response).

### **Participant Fair Housing Knowledge**

Thirteen of fourteen housing providers and most tenants/advocates correctly identified that race is a protected class.

86% of housing providers correctly identified disability and sex as protected classes; 79% identified national origin and familial status as protected classes; 71% identified religion and sexual orientation as protected classes; and 64% chose color as a protected class. Troublingly, only 50% identified source of income, 42% chose marital status, 35% identified creed, and 29% selected military / veteran status as protected classes; all of these are WA state protected classes not included in the federal Fair Housing Act.

Of housing consumer/advocate survey responders, 94% correctly identified disability, 85% religion, 83% sex, 82% color, 79% national origin, 74% sexual orientation, 70% military / veteran status, and 62% familial status as protected classes. Only 50% knew that marital status is a protected class, 44% source of income, and 41% creed; again, all of these are WA state protected classes.

Only 30% of housing consumers / advocates say they have a good understanding of fair housing laws, compared to 71% of housing providers. The numbers are reversed for those who report just an understanding of some of the basics of fair housing laws (58% and 29% respectively). Twelve percent of housings consumers /advocates reported they did not know anything about fair housing laws.

### **Perception of Type and Frequency of Housing Discrimination**

Perceptions of if, and how often, housing discrimination occurs in rental housing in Snohomish County was similarly reported by housing consumers / advocates and housing providers. Forty-one percent of the former believe housing discrimination in rentals commonly occurs, and 43% of housing provers. 45% of housing consumers/ advocates and 50% of housing providers believe discrimination in rentals occurs occasionally. Nine percent of housing consumers / advocates and no housing providers believe it rarely occurs. 5% of housing consumers / advocates and 7% of housing providers believe rental discrimination does not occur. The three most common bases selected by housing consumers / advocates for believing discrimination occurred in rentals were source of income, race, and criminal history, followed closely by disability. The top three for housing providers were source of income, criminal history, and familial status, followed by race.

Fewer survey participants believe that sales and lending discrimination occurs in the County. 18.5% of housing consumers and 21.4% of housing providers believe discrimination commonly occurs in sales; 48% of housing consumes/ advocates and 57% of housing providers believe discrimination in sales occurs occasionally; 28% of housing consumers / advocates and 14% of housing providers believe it rarely occurs; and 8% of housing consumers / advocates and 7% of housing provides believe it does not occur. The most common bases for sales discrimination identified by housing consumers / advocates was again race, source of income, and criminal history. Housing providers selected race, source of income, and color as the most common reasons for sales discrimination.

23% of housing consumers / advocates and 21% of housing providers believe lending discrimination happens commonly; 43% of housing consumers / advocates and 57% of housing provider believe it occurs occasionally; 29% of housing consumes / advocates and 14% of housing providers believe it occurs rarely; and 7% of each believe it does not occur. The most commonly selected bases for housing consumers / advocates to believe lending discrimination occurs was source of income, race, and color. Housing providers selected race, source of income and disability race as their top three reasons.

## Community Concerns

When asked what most concerned survey participants with respect to fair housing opportunity in the Snohomish County Consortium, of 19 options, the top 8 selected by each survey group are listed in the tables below. Three of the same issues made the top five for each survey group: Rental affordability – cost of rental; Rental unit availability – quantity available for rent; Habitability (quality/condition) of rental properties.

### Housing Consumers / Advocates:

Rental affordability – cost of rental	96.92%
Rental unit availability – quantity available for rent	64.62%
Housing purchase affordability – cost of home purchase	61.54%
Acceptance of vouchers, subsidies, or alternative sources of income by housing providers	44.62%
Habitability (quality/condition) of rental properties	41.54%
Accessibility of rental properties for individuals with disabilities	32.31%
Discrimination in rental housing	30.77%
Public transportation – frequency or connections between housing and employment / education opportunities	26.15%

### Housing Providers:

Rental affordability – cost of rental	92.86%
Rental unit availability – quantity available for rent	64.29%
Housing purchase affordability – cost of home purchase	57.14%
Accessibility of rental properties for individuals with disabilities	50.00%
Representation of people of different protected classes on County and City Boards and Commissions	50.00%
Acceptance of vouchers, subsidies, or alternative sources of income by housing providers	42.86%
Discrimination in rental housing	42.86%
Technology requirements to access housing – searching, submitting applications, screening, paying rent, etc.	35.71%

When asked if survey responders were aware of any housing practices in the Consortium that are barriers to equal and full access to housing, 19 of 66 housing consumers / advocates and 6 of 14 housing providers utilized the “please explain” narrative section to provide additional detail. Concerns included:

- Lack of affordable housing
- Source of income discrimination, including refusing to accept vouchers, and refusing to provide 12-month leases to evade having to accept section 8 vouchers.
- Eligibility and screening requirements (high credit scores, 12 months prior rental history is bar to housing homeless; criminal history;
- Steering of protected classes
- Single family zoning restrictions
- Use of otherwise available units as short-term rentals
- Insufficient notice to vacate

## Identified Needs

### *Fair Housing Information*

Housing consumers / advocates said that tenants, landlords, and property managers are all in need of fair housing education (83%, 86%, and 77% of respondents respectively). Housing providers selected the same three groups as needing fair housing education (with response rates of 93%, 79%, and 71%).

Seventy-four percent of housing consumers / advocates believe that providing training for those who work with tenants and homebuyers is an effective way to provide fair housing information to tenants and homebuyers. 57% of housing providers and 43% of housing consumers / advocates believe that conducting in-person trainings is an effective way to provide fair housing information to tenants, homebuyers, and housing providers in the County. 46% of housing consumers / advocates and 50% of housing providers responding to the survey said that television public service announcements were an effective way to provide fair housing information to tenants, homebuyers, and housing providers. Fifty percent of housing providers Recorded webinars selected recorded webinars as an effective means to provide fair housing information. Moderate numbers of survey responders identified live webinars and community outreach tables. Radio, newspapers, and brochures had the lowest selection rate. Comments identified social media, on-line ads, targeted emails, schools, and utility bill inserts as other options.

71% of housing providers and 58% of housing consumer / advocate survey participants said that fair housing training was most needed to improve equal access to housing opportunities in the County. 52% of housing consumer / advocates and 79% of housing providers identified fair housing enforcement by administrative agencies as most needed to improve equal access to housing opportunities, and 52% of housing consumers /advocates and 71% of housing providers selected fair housing testing and investigation as most needed.

### **B. Public Forums**

Three community forums were held on October 28th and 29th in the cities of Arlington, Lynnwood, and Monroe. The forums were two hours each and included discussion of demographics and housing in Snohomish County as well as the research conducted for the AI. There were 25 total attendees (11 in Arlington, 10 in Lynnwood, and 4 in Monroe).

## **Forum Surveys**

A short two-page survey was distributed to attendees at each of the three public forums to allow attendees to provide feedback on the information shared at the forums, and express fair housing concerns and questions. Each survey had 18 open-ended short answer questions.

### **Survey Participants**

In total, 13 surveys were collected from the three forums. 39% of survey participants resided in Lynnwood, while 23% resided in Everett. Fifteen percent were located in Marysville, 15% in Arlington, and the last 8% in Unincorporated Snohomish County.

Seventy-seven percent of respondents identified as white. Fifteen percent identified as Asian, and eight percent identified as biracial. Only one person (8%) identified as Hispanic.

Thirty-nine percent said that they, or someone in their household has a disability. Twenty-three percent identified as homosexual and 8% provided no answer. The remaining 69% identified as heterosexual. The majority of respondents were female with 69%. Thirty-one percent were male.

Seven out of thirteen respondents were tenants, making up about 54%. Thirty-nine percent were homeowners, and one person (8%) was a home loan borrower.

### **Participant Fair Housing Knowledge & Perception**

When asked about how well they understand fair housing laws, 46% of respondents said they understood “pretty well”, while 23% said they “somewhat” understood, 15% said they don’t understand well, and 15% said they don’t understand at all.

Thirty-nine percent of respondents said that they believed discrimination happened often in home mortgage lending in Snohomish County (outside Everett). Another 39% said they do not know. When asked why they think housing discrimination occurs, some answers were racism, lack of knowledge, fear, and bias.

Fifteen percent of respondents (2 people) reported experiencing housing discrimination, one because of familial status and one based on sexual orientation.

When asked what the best way to get fair housing information to tenants and homebuyers in Snohomish County was, 23% said they had no idea. Other suggestions were to utilize the internet, and senior centers and libraries to provide free trainings. They also suggested the government have regular mailings to help people understand fair housing laws.

Seventy-seven percent of respondents said that they felt like they learned something from the forums and called it helpful and productive.

## Forum Concerns

The following were voiced concerns from the discussions during each forum:

### Arlington:

- Why don't they include transportation costs when looking at housing costs?
- Are there any limitations on how much landlords can increase rent? Is there a maximum amount?
- Do you have any information on nimbyism in Snohomish County?
- What have you seen in building/contractors to make more affordable housing/accessible housing?
- Are there any recent studies for source of income discrimination? Will that be added as a protected class?
- Will seniors ever be a protected class?
- How long does complaint-based testing last?
- What are the design and construction violations/requirements?
- What protections are there for rent increases in manufactured home parks?

Generally, this group was engaged and had a few questions regarding specific incidences they had experienced.

### Lynnwood:

- People coming to Lynnwood from Seattle are raising AMI
- Duplex was asking for same religion (Christian tenant), is this discrimination?
- Health and safety issue in Whispering Pines.
- Are there no policies on rent control in Snohomish County?
- How do we address these problems? Who should we talk to?
- How do we create affordable housing (in the 0-30% index)?
- What is the city's plan for the people who are poor? What do they want? Are they expecting the people who are poor to just leave?
- What organizations are working for low-income housing?

This group had many questions and wanted to know what the city and state are doing to try to fix housing issues.

### Monroe:

- Do you discuss or study zoning?
- There is no housing for seniors!
- There is a lack of training geared to smaller mom/pop shop owners. There needs to be more "landlord friendly" language.
- Are you doing any tracking on predatory toxic mortgages in WA?
- Some screening companies report arrests and are very extensive and maybe should not be allowed so that people can find housing easier.
- There should be a notification set up on Craigslist so that people can notify landlords if their post is discriminatory so that the LL's can learn.
- "Treat Equal Response" is really the biggest problem for landlords.
- Does having one eviction prove to lead to another eviction in the future? Is University of WA doing a study on that?

This was the smallest group. They were all professionals and had some experience working in housing.

## **VIII. ASSESSMENT OF CURRENT PUBLIC AND PRIVATE FAIR HOUSING PROGRAMS AND ACTIVITIES IN THE JURISDICTION**

### **A. Fair Housing Enforcement**

Effective fair housing enforcement is essential to a comprehensive program to affirmatively further fair housing. The following entities provide varying degrees of fair housing enforcement in Snohomish County:

#### **1. FAIR HOUSING CENTER OF WASHINGTON (FHCW)**

1517 South Fawcett, Suite 250  
Tacoma, WA 98402  
Phone: (253) 274-9523  
Fax: (253) 274-8220  
Web Site: [www.fhcwashington.org](http://www.fhcwashington.org)

The Fair Housing Center of Washington is a 501 (c) 3 nonprofit organization with the mission of “[assuring] equal access to housing and other related services to the residents of WA. The Fair Housing Center serves western and central WA by accepting and investigating complaints of housing discrimination, conducts training and education for housing providers and housing consumers to prevent and address housing discrimination, conducts rental, sales and mortgage lending testing and prepares *Analysis of Impediments to Fair Housing Choice* (AI) for entitlement regions along with other specialized contracts. The agency has also been involved in programs that cover the State of WA and HUD’s Region X. The agency is known for its excellence in the field through monitoring by HUD (FHCW has received the highest of possible scores in HUD evaluations since 2002).

#### **2. SNOHOMISH COUNTY HUMAN RIGHTS COMMISSION**

Authorized by and Date: SCC 2.460.020, June 7, 2010.

Website: <https://snohomishcountywa.gov/149/Human-Rights-Commission>

The Snohomish County Human Rights Commission (SCHRC) serves as an advisory body to the County Executive, County Council, Washington State Human Rights Commission, and other county officers and agencies in matters concerning human rights. The Commission consists of nine members appointed by the County Executive and confirmed by the County Council, including at least one commissioner residing in each county council district and four at-large members. There is one vacancy for district 5 at the writing of this report. The commission must meet at least quarterly and submit annual reports to the county executive and council on the activities and any recommendations of the commission.

The commission has authority to:

- Advise and consult with the county executive and council on all matters involving unlawful discrimination, including discrimination in the form of sexual harassment, and recommend executive or legislative action when needed to effectuate the policy of this chapter;
- Advise and consult with the county executive and council and other county officers and agencies on assuring and improving equality of county services to all eligible persons;

- Advise and consult with the department of human resources and other county officers and agencies on the development and implementation of programs to train county employees in methods of dealing with intergroup relations in order to develop respect for equal rights and to achieve equality of inhabitants regardless of race, creed, color, national origin, families with children, sex, marital status, sexual orientation, age, honorably discharged veteran or military status, or the presence of any sensory, mental, or physical disability or the use of a trained dog guide or service animal by a person with a disability;
- Advise and consult with the office of human rights and hearing examiner on adoption of rules as may be needed to implement this chapter;
- Advise and consult with the county executive and council on preparation and implementation of affirmative action plans required by chapter 3.57 SCC;
- Apply for grants and conduct research, public forums, and educational programs relating to tensions between or practices of unlawful discrimination affecting racial, ethnic, religious, cultural, and social groups within the county: PROVIDED, That acceptance of grants requires county council approval;
- Conduct public hearings to ascertain the status and treatment of racial, ethnic, religious, cultural, and social groups within the county; means of alleviating unlawful discrimination within the county; and means of improving human relations within the county;
- Issue such publications as may assist in the performance of its functions, subject to appropriation of necessary funds; and
- Propose to the county executive and council written agreements between the county and any municipal government within the county, or any state or federal agency, providing for joint processing, transfer, or referral for processing and investigation of complaints alleging unlawful discrimination within the meaning of this chapter.
- Advise the county executive and council on all matters involving human rights, including but not limited to unlawful discrimination, and shall recommend executive or legislative action when needed to effectuate the policy of the county charter section 9.05.

Section 2.460.290 of the Snohomish County Human Rights Ordinance provides implementation of the ordinance in two phases in order to accommodate county budget and staffing constraints.

The first phase began on the effective date of the ordinance. During the first phase, the commission operates as provided in the chapter, but the office of human rights is not yet created and its functions are not to be performed by the commission. County staff under the supervision of the executive provide staff support for the commission as the executive determines appropriate. Any person claiming to be aggrieved by alleged unlawful discrimination may file a complaint with the executive. Promptly after receiving a complaint under this subsection, the executive shall refer the complaint to the Washington state human rights commission for processing in accordance with chapter 49.60 RCW, which in this phase shall be the exclusive source of legal remedies. Copies of complaints shall also be filed with the commission.

The commission may, if requested and supervised by the WA State Human Rights Commission (WSHRC) and after such training or certification as the Washington state human rights commission determines appropriate, endeavor to investigate and resolve complaints by conference, conciliation, and persuasion; but the commission must first obtain the consent of the complainant and respondent, and may not compel the complainant or respondent to attend, provide documents, or participate in such investigation, conference, conciliation, or persuasion, or agree to a particular resolution. The commission may refer information obtained during the first phase to the WSHRC.

The second phase of implementation shall begin on the effective date of a separate ordinance that terminates the suspension of the section of the ordinance that creates an office of human rights. SCC2.460.050(4). Once an ordinance is passed to terminate the suspension, section 2.460.050 will go into effect. An office of human rights will be created as an executive department of county government to administer and enforce the human rights ordinance and provide staff support to the commission. The office shall be headed by an executive director, appointed by the county executive and confirmed by the county council. The executive director may appoint staff as provided for in the applicable annual or biennial county budget. The executive director may, after consultation with the commission, adopt procedural rules to promote efficient and effective enforcement of the ordinance. Such rules may address time requirements for filing and processing complaints, issuance of subpoenas in connection with office enforcement activities, and other matters relating to enforcement. Rules for processing complaints alleging unlawful discrimination with respect to real estate transactions shall be consistent with the federal fair housing amendments act of 1988 (42U.S.C. Sec. 3601 et seq.) and shall not exceed or be more restrictive than the requirements or standards of that act.

During the second phase, the office of human rights may refer complaints to the WSHRC until the office acquires sufficient staff resources and adopts necessary rules that enable it to fully discharge its responsibilities. Thereafter, the office of human rights will process complaints in accordance with the procedures set out in SCC2.460.210-2.460.240.

The Snohomish County Human Rights Ordinance shall apply and may be enforced within a city or town located within the county if the city or town adopts or incorporates the provisions of this ordinance by lawful ordinance or resolution and enters into an interlocal agreement with the county that provides for application and enforcement within the city or town. If a complaint is filed with the County arising within a city or town, which has not adopted the provisions of the ordinance, it shall be forwarded to the WSHRC for processing.

***Considerations for the Jurisdiction:***

- Adopt an ordinance to terminate the indefinite suspension of section 2.460.050(4) that creates the office of human rights.
- Amend the Snohomish County Human Rights ordinance to conform to HUD requirements for a substantially equivalent fair housing law to enable the Commission to qualify for federal funding as a Fair Housing Advocacy Program (FHAP)

### 3. WASHINGTON STATE HUMAN RIGHTS COMMISSION (WSHRC)

711 S. Capitol Way, Suite 402  
Olympia, WA 98504-2490  
Tel: (360) 753-6770  
Fax: (360) 586-2282  
TDD: 1 (800) 233-3247

The WSHRC administers the State law prohibiting discrimination in employment, credit, and insurance transactions, public accommodations, and real property transactions against the federally protected classes and based on marital status, sexual orientation, and veteran status. The duties of WSHRC include processing complaints, establishing regulations, conducting studies, and providing educational and consulting services. WSHRC has five members appointed by the Governor and operates district offices in Olympia, Vancouver, Spokane, Yakima, and East Wenatchee.

The WSHRC has a cooperative agreement with the Department of Housing and Urban Development (HUD) to process and investigate dual-filed housing complaints for which the Commission receives federal funding under the Fair Housing Assistance Program (FHAP). The Commission is a FHAP agency because Washington's law is substantially equivalent to the federal Fair Housing Act. Most of the Commission's housing cases are dual filed with HUD; however, in some instances, the state fair housing law is more expansive than the federal fair housing law and the Commission will prepare a complaint with Commission jurisdiction only.

### 4. U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT (HUD)

FHEO HUB Office  
909 1<sup>st</sup> Ave., Ste. 205, OAE  
Seattle, WA 98104  
(800) 877-0246 or (206) 220-5170  
TDD: (206) 220-5185  
FAX: (206) 220-5447

Nationally, the HUD Office of Fair Housing and Equal Opportunity administers federal laws and establishes national policies that make sure all Americans have equal access to the housing of their choice. Particular activities carried out by the Office of Fair Housing and Equal Opportunity include implementing and enforcing the Fair Housing Act and other civil rights laws, including Title VI of the Civil Rights Act of 1964, Section 109 of the Housing and Community Development Act of 1974, Section 504 of the Rehabilitation Act of 1973, Title II of the Americans with Disabilities Act of 1990, the Age Discrimination Act of 1975, Title IX of the Education Amendments Act of 1972, and the Architectural Barriers Act of 1968. In addition, FHEO

- manages the Fair Housing Assistance Program (FHAP) (WSHRC is a FHAP)
- administer the award and management of Fair Housing Initiatives Program (FHIP) grants (NWFHA and FHCW are FHIP grantees);
- proposes fair housing legislation;
- works with other government agencies on fair housing issues;

- reviews and comments on Department clearances of proposed rules, handbooks, legislation, draft reports, and notices of funding availability for fair housing considerations;
- interprets policy, process complaints, perform compliance reviews and offer technical assistance to local housing authorities and community development agencies regarding Section 3 of the Housing and Urban Development Act of 1968;
- ensures the enforcement of federal laws relating to the elimination of all forms of discrimination in HUD's employment practices;
- conducts oversight of the Government-Sponsored Enterprises, Fannie Mae and Freddie Mac, to ensure consistency with the Fair Housing Act and the fair housing provisions of the Federal Housing Enterprises Financial Safety and Soundness Act; and
- works with private industry, fair housing and community advocates on the promotion of voluntary fair housing compliance.

### B. Informational Programs

Fair Housing education and outreach activities have been conducted in Snohomish County by the Fair Housing Center of Washington, and by the Volunteers of America Dispute Resolution Center (under contract with Snohomish County).

#### 1. Fair Housing Center of Washington

Fair Housing Center of Washington staff members regularly provide fair housing information and training to consumers, housing providers, lending institutions, and social service and government agencies in Western and Central Washington. The Fair Housing Center will provide instruction about federal, state, and local fair housing laws, reasonable accommodation and modification, and current trends/cases pursuant to grant funding and on a fee for service basis. FHCW's training and outreach activities in Snohomish County during 2012-2019 are listed in the table below.

<b>Snohomish County Education &amp; Outreach - January 2012 - September 2019</b>					
<b>Training / Outreach and Education</b>	<b>Location</b>	<b>City / Town</b>	<b>Date</b>	<b>Attendees</b>	<b>Materials Distributed</b>
General Fair Housing Training (Panel and Discussion)	Edmonds Community College	Lynnwood	5/17/2014	50	English Brochures - 3
Reasonable Accommodation/Modification Training	Multifamily Housing Association (FH Symposium)	Lynnwood	6/14/2017	85	English Brochures - 200
Brochure Distribution	Northwest ADA Center	Mountlake Terrace	1/29/2019		English Brochures - 50; Testing Fliers - 50
General Fair Housing Training	Indigo Real Estate	Lynnwood	7/24/2019	56	English Brochures - 56
Distribution	Community Health Center - Edmonds Medical	Edmonds	9/25/2019		Medical Guide (Reasonable Accommodation / Modification) - 17

## 2. Volunteers of America Dispute Resolution Center

Volunteers of America Western Washington (VOAWW) is headquartered in Everett and serves six Western Washington counties: Island, King, San Juan, Skagit, Snohomish and Whatcom. VOAWW supports and promotes Fair Housing through education, outreach, and counseling to ensure that people have the opportunity to provide and secure housing without discrimination. The VOAWW Dispute Resolution Center (DRC) is an alternative justice center with extensive experience as a mediation and training program. The DRC was founded by the Volunteers of America in 1982 as the Rental Housing Mediation Service and serves as the Fair Housing Counselor for Snohomish County. In 1986, it became the first dispute resolution center in the State of Washington pursuant to state legislation RCW 7.75. The DRC provides a wide range of professional and affordable conflict resolution services that include: Fair Housing and Landlord/Tenant Services, Large Group Facilitation, Mediation, and Small Claims Court Mediation. DRC Fair Housing Counselors can meet with landlords or tenants and discuss fair housing concerns and problem solve next steps. These steps may include providing information, coaching, mediation, or referrals to other agencies.

In recent years, VOAWW has offered at least 10 Fair Housing trainings annually for tenants at the Carnegie Resource Center in Everett, providing information on protected classes; Fair Housing laws, compliance & protections; disabilities and accommodations; and formal complaints. The VOA also provides two 3-hour Fair Housing trainings conducted in conjunction with the Washington State Human Rights Commission annually. The DRC also maintains a website (<https://www.voaww.org/fairhousing>) with fair housing information, including brochures in English, Spanish, Russian, Chinese, Korean, Arabic, Nepali, and Vietnamese, and links to file complaints with HUD, WSHRC, and the FHCW.

Four employees of VOA and DRC (the Senior Director, Housing Program Manager, and both the former and current Landlord-Tenant and Fair Housing Counselors) were interviewed on October 28, 2019 for this Analysis of Impediments. The Housing Program Manager provided reports on fair housing education and renter recertification activities conducted under Ending Homelessness Program and CDBG grants from the County. See also Section C below, for specific activities conducted by VOA since 2012 on behalf of the County pursuant to contract.

### **C. STATUS OF 2012 RECOMMENDED FAIR HOUSING ACTION PLAN**

As reported in annual CAPERs, the following actions were taken by the County during the 2013 - 2018 program years to address fair housing impediments and observations identified in the Consortium's 2012 Analysis of Impediments to Fair Housing Choice (AI) and 2012-2016 Fair Housing Action Plan:

#### **2018 Program Year:**

##### Fair Housing Information, Education, and Outreach:

- The Snohomish County Division of Housing and Community Services (H&CS) continued to contract with the Volunteers of America (VOA) to provide fair housing education and counseling services to low-income and homeless people and to maintain a fair housing webpage.
- H&CS contracted with a consultant to update the Analysis of Impediments to Fair Housing Choice.

##### Accessibility Improvements:

- One project to remove material and architectural barriers at an agency providing services to persons with disabilities was completed.
- The Tenant Accessibility Program assisted low-income renters for apartment accessibility accommodations. Eleven households were assisted with apartment accessibility accommodations.

##### Increase and Diversify Affordable Housing Options:

- Snohomish County and Consortium members continued their efforts to increase and diversify affordable housing options for low-income persons. One affordable rental housing project created nine new units of affordable rental housing in Marysville. The projects will provide housing for families, previously homeless households, and persons with substance use disorders. Support expanded transit service
- HSD continued to be an active participant and sponsor of SNOTRAC, a countywide special needs transportation coalition.

#### **2017 Program Year:**

##### Fair Housing Information, Education, and Outreach:

- H&CS continued to contract with the Volunteers of America (VOA) to provide fair housing education and counseling services to low-income and homeless people and to maintain a fair housing webpage. Services were expanded to provide fair housing training to housing and service providers and landlords.
- H&CS conducted outreach to Consortium members to expand the availability of fair housing information to the public.

##### Accessibility Improvements:

- H&CS acted as the lead agency in implementing the Consortium's 2015-2019 Consolidated Plan infrastructure strategy for street and sidewalk improvements.
- The Consortium provided funding for a newer program for assistance to low-income renters for apartment accessibility accommodations. Ten households were assisted with apartment accessibility accommodations.

##### Increase and Diversify Affordable Housing Options:

- Four affordable housing projects that will create 31 new units of affordable rental housing in Everett, Marysville, and Monroe were underway or completed. The projects will provide housing to individuals, families, homeless persons, veterans, seniors, and persons with disabilities. Additional increased rental housing options included rapid rehousing, permanent supportive housing; options were augmented through continued use of housing navigators, embedded social workers, a landlord engagement program, and additional funding for security and utility deposit assistance. Increased homeownership options include single-family homes and condominiums.

- The Division of Developmental Disabilities within HSD contracts with the local Arc of Snohomish County to help individuals with developmental disabilities and their families advocate and address housing issues.

Support expanded transit service:

- Two new routes were created to serve communities between the Tulalip Indian Reservation, Lake Stevens, and Lynnwood, the paratransit service area was expanded, and adjustments and new trips were made to local and commuter routes.
- HSD continued to be an active participant and sponsor of SNOTRAC, a countywide special needs transportation coalition.

**2016 Program Year:**

Fair Housing Information, Education, and Outreach:

- H&CS continued to contract with the Volunteers of America (VOA) to provide fair housing education and counseling services to low-income and homeless people and to maintain a fair housing webpage. Services were expanded to provide fair housing training to housing and service providers and landlords.
- H&CS conducted outreach to Consortium members to expand the availability of fair housing information to the public. 52% of local jurisdictions added fair housing information to their websites and 37% established a fair housing point of contact.

Accessibility Improvements

- H&CS acted as the lead agency in implementing the Consortium’s 2015-2019 Consolidated Plan infrastructure strategy for street and sidewalk improvements.
- The Consortium funded a new project to provide assistance to low-income renters for apartment accessibility accommodations.
- Snohomish County, through its Public Works Department, completed a comprehensive ADA Self-Evaluation of Pedestrian Facilities in the Public Right-of-Way in May 2017 for curb ramps, pedestrian crossings, pedestrian signals, sidewalks, and bus stops in unincorporated Snohomish County. The Public Works Department has taken several initial actions to address barriers identified and is in the process of developing a longer-term plan.

Increase and Diversify Affordable Housing Options:

- Three affordable housing projects that will create 117 new units of affordable rental housing in Lynnwood, Marysville, and Monroe were either underway or completed during the year. The projects will provide housing to individuals, families, homeless persons, veterans, and persons with disabilities. Additional increased rental housing options included rapid rehousing, permanent supportive housing; options were augmented through continued use of housing navigators, embedded social workers, a landlord engagement program, and additional funding for security and utility deposit assistance. Increased homeownership options include single-family homes and condominiums.
- The Division of Developmental Disabilities within HSD continued educational outreach activities on affordable housing for persons with developmental disabilities and their families.

Support expanded transit service:

- A voter-approved increase in funding allowed Community Transit to increase transit services in Snohomish County over the past year. Two new routes were created to serve communities between the Tulalip Indian Reservation, Lake Stevens, and Lynnwood, the paratransit service area was expanded, and adjustments and new trips were made to local and commuter routes. In March 2017, additional improvements were made to the span of service, frequency, and reliability on most local routes.
- HSD continued to be an active participant and sponsor of SNOTRAC, a countywide special needs transportation coalition.

**2015 Program Year:**

Fair Housing Information, Education, and Outreach:

- H&CS continued to contract with the Volunteers of America (VOA) to provide fair housing education and counseling services to low-income and homeless people and to maintain a fair housing webpage.
- H&CS collaborated with the WA State Human Rights Commission to provide a fair housing training for housing and service providers in April 2016. H&CS also enhanced fair housing information on its website and placed 36 HUD fair housing public services ads in local newspapers in June 2016.

Accessibility Improvements:

- H&CS acted as the lead agency in implementing the Consortium's 2015-2019 Consolidated Plan infrastructure strategy for street and sidewalk improvements.
- Snohomish County, through its Public Works Department, continued to allocate a portion of the County's six-year Transportation Improvement Program (TIP) funds to sidewalk/accessibility improvements in public right of ways as part of road improvement projects funded. Lending Disparities
- H&CS continued to work with Consortium-funded homebuyer purchase assistance programs to conduct targeted outreach to potential minority borrowers.

Increase and Diversify Affordable Housing Options:

- Affordable housing projects completed and in progress will increase affordable rental and homeownership options in various locations in the Consortium area. The projects will provide housing for small and large households; for homeless youth, veterans, individuals and families; for persons with developmental and other disabilities; and for persons with mental health and/or chemical dependency disorders. Increased rental housing options include rapid rehousing, permanent supportive housing, apartments, and single-family homes. Increased homeownership options include single-family homes and condominiums. The projects primarily serve extremely low-income and low-income individuals and households, with a small percentage of moderate-income households also served.
- The on-line affordable housing locator system implemented in the 2012 program year continued to operate.
- Snohomish County and the Continuum of Care continued to refine its coordinated entry system for housing and services for homeless and at-risk persons.
- The Developmental Disabilities division with HSD continued educational outreach activities on affordable housing for persons with developmental disabilities and their families.

Support expanded transit service:

- Voters approved an increase in funding for Community Transit (CT), which will allow the agency to increase transit services in Snohomish County over the next year by 14% and by a projected total increase of 40% by 2021.
- HSD continued to be an active participant and sponsor of SNOTRAC, a countywide special needs transportation coalition.

**2014 Program Year:**

- H&CS held three implementation oversight team meetings for the 2012-2016 Fair Housing Action Plan during the program year. The team consists of the Human Services Director, management, and program staff.
- H&CS contracted with Volunteers of America (VOA) to provide fair housing education and counseling to low-income and homeless people, to develop a fair housing web page, and to provide fair housing consultation to the Division of Housing and Community Services with a current focus on consultation related to the Continuum of Care coordinated entry system.
  - VOA provided fair housing education and counseling services to homeless and low- and moderate-income persons. Fair housing and renter certification trainings were provided in Bothell, Everett, Lynnwood, Marysville, Monroe, Mountlake Terrace, Stanwood, and Sultan. VOA also partnered with the Washington State Human Rights Commission to provide two additional fair housing trainings in Lynnwood and Snohomish. Fair housing education, counseling, and referral services were provided

through a call-line operated by the VOA Dispute Resolution Center. Fair-housing related calls received through the North Sound 2-1-1 system are referred to the VOA's call line. The VOA also provides fair housing information to attendees of the Project Homeless Connect event in Everett. Outreach was also conducted via a fair housing brochure developed by the VOA, available in English, Russian, and Spanish.

- VOA developed a comprehensive fair housing web page in English and Spanish with information, resources, and links regarding fair housing laws and a list of upcoming offerings. H&CS started development of a fair housing webpage for the County's website that, once active, will link to the VOA's fair housing webpage. VOA provided consultation on fair housing services to H&CS during development of the local coordinated entry system for housing and services homeless and at-risk persons.
- Major milestones reported by VOA included increased awareness and knowledge of fair housing in the community, provision of trainings in different locations across the county, and collaboration with community agencies in distributing fair housing information in the community.
- H&CS added a provision to its Continuum of Care contracts with community agencies requiring them to provide fair housing information to clients served and plans to add this provision to CDBG Public Services and ESG contracts with community agencies for the 2015 program year.
- Snohomish County continued to act as lead agency in implementing the Consortium's 2010-2014 Consolidated Plan infrastructure strategy for streets and sidewalks. Two street and sidewalk projects were completed, with another three that had funds budgeted or were underway. Projects are located in neighborhoods that are principally low- and moderate-income. Most of the projects include required ADA improvements to increase accessibility. The projects are located in the following communities: Edmonds, Lynnwood, Monroe, and Mountlake Terrace.
- Snohomish County, through the Public Works Department, continued to allocate a portion of the County's six-year Transportation Improvement (TIP) funds to sidewalk/accessibility improvements in public rights of ways as part of road improvement projects funded.
- H&CS staff worked with Consortium-funded homebuyer purchase assistance programs to finalize and implement their plans for additional targeted outreach to potential minority borrowers. Parkview Services has successfully implemented an extensive list of homebuyer education classes in Spanish by partnering with Spanish-speaking lenders and realtors. Parkview Services also mailed an informational postcard to under-served zip codes in Snohomish County. HomeSight is in the process of hiring new staff who will help with the implementation of their additional targeted outreach plan in Snohomish County. HomeSight has continued to provide homebuyer education for Snohomish County residents and 58% of the participants have been households of color.
- H&CS continued to actively participate in the Snohomish County Asset Building Coalition (SCABC), which includes a variety of public agency and private organizations, including homeownership and credit counseling agencies. The mission of SBACC is to develop a variety of resources, educational opportunities, and pathways to financial health for individuals through private and public collaboration.
  - The financial educational development trainings provided education, tools, and resources for community agency staff to help their low-income clients develop money management skills, increase financial stability, establish credit, and work toward long-term goals such as acquisition of financial assets like a home, car, education, or business.
  - Another initiative, Bank On North Sound, provides an opportunity for low-to-moderate income people in the North Sound region who are un-banked or under-banked to gain access to and utilize mainstream financial services including affordable checking, savings, credit, and financial education. A Latino Financial Expo held in March 2015 in Lynnwood that offered workshops on many topics including starting a business, credit and debt counseling, homeownership, and budgeted.
  - The County and Consortium members sought opportunities to increase affordable housing stock and affordable housing options during the program year. A summary of notable accomplishments include: 1) completion of a 30-unit apartment complex rehabilitation in Lake Stevens for low-income

households; 2) final implementation of a tenant-based rental assistance project for 5 units of permanent supportive housing for chronically homeless individuals at scattered sites in Snohomish County; 3) continuation of a local sales tax program which provides funding a) to create permanent units of rental housing for low-income persons with mental illness and/or chemical dependency with 4 units completed during the program year and another 38 units underway, and b) for rental vouchers for this population with 405 households assisted during the program year; 4) award of CDBG, HOME, and/or Snohomish County AHTF funds to three 2014 projects to create new, or maintain existing, rental housing units for low-income veterans, seniors, and persons with disabilities, 5) continued participation in an interjurisdictional housing committee which provides a forum for education on affordable housing issues, local government staff support on affordable housing issues, and an opportunity to be more creative and collaborative on approaches to affordable housing, with an interlocal agreement executed and local housing profiles for participating jurisdictions completed during the program year, and 6) several additional affordable housing projects and programs that are currently underway.

- The County completed an update to its Comprehensive Plan, which included revisions to the housing element to further encourage and support programs and policies to ensure there is an adequate supply of housing types and affordability to accommodate projected population growth and to encourage and support housing programs and policies that promote healthy living and improve occupant health and safety. The County is continuing to explore additional policies, programs, and regulations that may lead to enhanced participation of the private housing market in the production of affordable or mixed-income housing. In addition, the County led development of the 2015-2019 Consolidated Plan during the 2014 program year and incorporated the County's and Consortium's Fair Housing Action Plan and the County's Comprehensive Plan into the development process. The affordable housing strategies in the 2015-2019 Consolidated Plan include investment of a portion of the projected grant funds for new housing units, new tenant-based rental assistance, and rental unit accessibility to help increase affordable housing stock and options in the county. The housing goals support a variety of housing options along the housing continuum and identifies the unit sizes and populations most in need of rental housing, which will help guide investment of the funds.
- The County and Consortium members sought opportunities to diversify housing stock and create more opportunities for all income levels to reside in all communities. This included providing funding for affordable housing unit development and rental housing vouchers to address unmet needs and supporting agencies working to secure units with landlords in the private housing market. Some activities include providing funding to projects that will create new units of affordable housing in a variety of locations in the Consortium area for persons with developmental disabilities, for small and large households (one- to three-bedroom units), for homeless veterans, and for persons with disabilities. Other activities include efforts to increase housing opportunities for households with barriers in the private market such as prior evictions, criminal history, and low-income and refinement of the County's outreach and engagement system for persons living in encampments or other places not meant for human habitation.
- During the 2012 program year, the goal to develop and implement an online affordable housing locator system was completed. The affordable housing locator system continued to operate in PY 2014, with oversight now provided by the YWCA. Due to the high costs of rental housing, plans are underway to expand the site listings to include rooms for rent and advertisements for persons looking for a roommate to share the cost of housing.
- Activities by Snohomish County and the Continuum of Care to develop and implement a coordinated entry system continued. More coordination with shelters occurred as common assessment tools and processes have been implemented. This helps ensure equitable and efficient access to housing and services by shelter residents. Housing Navigators for the coordinated entry system provide all persons

entering the coordinated entry system with the fair housing brochure developed by the VOA; available in English, Spanish, and Russian.

- The Developmental Disabilities Division within HSD engaged in the following educational outreach activities on affordable housing for persons with developmental disabilities and their families: 1) Helped sponsor and coordinate the Annual Transitions fair in March 2015. The fair provides information and resources for people with developmental disabilities and their family members. 2) Continued to maintain an on-line and printed resource book with housing and community resources for persons with developmental disabilities. The Arc provided training to individuals on housing options and homeownership and 3 individuals on fair housing.
- Snohomish County continued to act as lead agency implementing the Consortium's 2010-2014 Consolidated Plan strategy to provide minor home repairs to low-income seniors and adults with disabilities through the county. Minor home repairs were provided by one program to homeowners, including elderly persons and persons with disabilities.
- Due to a recovering economy, Community Transit (CT) was able to expand bus service starting June 2015, including expansion of DART paratransit services. Route changes were made along Highway 2 in East Snohomish County and on Route 280 between Granite Falls and Boeing to better serve work centers, provide more coverage in Monroe, improve reliability, and reduce transfers. A Title VI Analysis by CT indicated that these service changes would have a positive, rather than a disparate or disproportionate, impact to minority and low-income populations and that minority and low-income areas would likely benefit from the service changes at substantially higher rates than areas with lower minority and low-income populations.
- The Snohomish County Human Services Department (HSD) continued to be an active participant and sponsor of SNOTRAC, a countywide special needs transportation coalition.
  - Within HSD, the Long-Term Care and Aging, Case Management, Developmental Disabilities, and Community Mental Health programs provided funding for coalition for the 2014 program year so SNOTRAC would meet its local match requirements and maintain eligibility for coordinated transportation funds. SNOTRAC also received additional funding which allowed it to hire a Mobility Manager starting January 2015.
  - SNOTRAC and HSD staff, including the HSD Director, worked with a consultant over a six-month period to review its governance structure and revise its five-year strategic plan. SNOTRAC will prioritize its major goals and activities for the next five years and test a core team style of governance in the fall of 2015.
  - SNOTRAC continued to operate its Pay Your Pal (PYP) program for clients with a disability living in rural Snohomish County who needed transportation to medical appointments, work, and/or school/training when no other transportation is available.
  - SNOTRAC operated the "Ride Around the Sound" (RAS) program for six senior centers and/or senior housing facilities in Snohomish County.
- H&CS successfully completed the action item last year to evaluate the subcontracting process for housing and social services programs and implement efforts to streamline the contracting process was completed last year.

#### **2013 Program Year:**

- The H&CS established a team to oversee implementation of the 2012-2016 Fair Housing Action Plan consisting of County management, supervisory, and program staff. The team met four times during the program year.
- The H&CS undertook fair housing planning activities needed to implement local fair housing trainings and contracted with Volunteers of America to provide fair housing education and counseling to low-income and homeless people, to develop a fair housing web page, and to provide fair housing

consultation services to the County with a current focus on consultation related to the Continuum of Care coordinated entry system.

- Snohomish County continued to act as lead agency in implementing the Consortium's 2010-2014 Consolidated Plan infrastructure strategy for streets and sidewalks. Four street and sidewalk projects were completed, with another three that had funds budgeted or were underway. Projects are located in neighborhoods that are principally low- and moderate-income. Most of the projects include required ADA improvements to increase accessibility. The projects are located in the following communities: Edmonds, Lynnwood, Monroe, and Mountlake Terrace.
- Snohomish County, through the Public Works Department, continued to allocate a portion of the County's six-year Transportation Improvement (TIP) funds to sidewalk/accessibility improvements in public rights of ways as part of road improvement projects funded. In addition, the Public Works Department also established a citizen's advisory committee that met to provide input on the ADA Transition Plan.
- The H&CS and Department of Planning and Development Services participated in the Puget Sound Fair Housing and Equity Assessment. Part of the assessment included review of 2010 home lending data under the Home Mortgage Disclosure Act (HMDA) for the region as a whole, which includes Snohomish County. The data review and findings were similar to the review of 2009 home lending data conducted for the Snohomish County AI, which provided more detailed information specific to Snohomish County.
- H&CS worked with Consortium-funded homebuyer purchase assistance programs to develop plans for additional targeted outreach to potential minority borrowers, including in areas where lending disparities are highest.
- The County and Consortium members sought opportunities to increase affordable housing stock and affordable housing options during the program year. Notable accomplishments include: 1) completion of a 14-units rental housing project in Monroe, which includes six units of transitional housing for homeless households; 2) completion of a 52-bed emergency shelter for victims of domestic violence; 3) securing grant funding for 22 new leased units of permanent supportive housing for chronically homeless individuals with disabilities and 24 units of tenant based rental assistance to rapidly re-house victims of domestic violence and their children; 4) continued implementation of a local sales tax program which provides funding to create permanent affordable rental housing for persons with mental illness and/or chemical dependency disorders, with 42 units currently underway, and which provides funding for rental housing vouchers for persons with mental illness and/or chemical dependency disorders; 5) establishment of an interjurisdictional housing committee which is intended to provide a forum for education on affordable housing issues, local government staff support on affordable housing issues, an opportunity to be more creative and collaborative in approaches to affordable housing, with an interlocal agreement executed in the 2013 program year; and 5) several additional affordable housing projects and programs in the Consortium area that are underway or that have funds budgeted. In working on its update to the Comprehensive Plan, Snohomish County began to identify housing policies that promote housing types and affordability ranges for the County's diverse demographics and to accommodate projected population growth.
- The County and Consortium members sought opportunities to diversity housing stock and create more opportunities for residents of all income levels to reside in all communities. This included provided funding for affordable housing development or rental housing vouchers to address unmet needs or supporting agencies working to secure units with landlords in the private housing market. Some activities include providing funding to projects that will create new units of affordable rental housing in a variety of locations in the Consortium area for persons with developmental disabilities, for small and large households (studios to three-bedroom units), for homeless veterans, and for persons with mental health and/or chemical dependency disorders. The County continued building out a pilot effort, aimed

at outreach and engagement of persons living in encampments or other places not meant for human habitation.

- During the 2012 program year, the goal to develop and implement an online affordable housing locator system was completed. The system continued to operate. Housing Consortium of Everett and Snohomish County staff actively engaged in outreach and education with non-profit affordable housing providers, property management companies, social service organizations and other community stakeholders to raise awareness and increase use of the site.
- Activities by Snohomish County and the Continuum of Care to develop and implement a coordinated entry system for housing and services for homeless and at-risk persons continued and increased. The County contracted with Volunteers of America to provide fair housing education and fair housing consultation in the implementation of the coordinated entry system.
- The Developmental Disabilities Division within the Snohomish County Human Services Department engaged in educational outreach activities regarding affordable housing for persons with developmental disabilities:
  - Helped sponsor and coordinate the Annual Transition Fair in March 2014. The fair provides information and resources for people with developmental disabilities and their family members.
  - Continued to maintain an on-line and printed resource book with housing and community resources for persons with developmental disabilities.
- Snohomish County continued to act as lead agency implementing the Consortium's 2010-2014 Consolidated Plan strategy to provide minor home repairs to low-income seniors and adults with disabilities through the county. Minor home repairs were provided by two programs to homeowners, including elderly persons and persons with disabilities.
- HSD continued to be an active participant and sponsor of the Snohomish County Transportation Coalition (SNOTRAC), a county-wide coalition composed of human service agencies, transit agencies, tribes, people with special transportation needs and others, that works to develop and improve coordinated transportation options that serve all people, including their attendants, who because of physical or mental disability, income status, or age, are unable to transport themselves or purchase transportation.
  - With the Human Services Department, the Long-Term Care & Aging, Developmental Disabilities, and Community Health programs provided funding to SNOTRAC.
  - SNOTRAC continued to operate its Pay Your Pal (PYP) program for clients with a disability living in rural Snohomish County who needed transportation to medical appointments, work, or school/training when no other transportation is available.
  - SNOTRAC operated the "Ride Around the Sound" (RAS) program from six senior centers and/or senior housing facilities in Snohomish County.
- H&CS made significant progress in streamlining the subcontracting process for housing and service contracts that it administers. Both areas have implemented enhanced tools for oversight of contract status, which includes establishing goals for the drafting and execution of contracts and allows for earlier identification of delays that need to be addressed. Where feasible, multiple sources of funding have been combined into one contract to achieve greater efficiencies. Some items related to the timing of contracts are not within the County's control such as the date grant funds are made available to the County for subcontracting or delays encountered by project sponsors in meeting certain regulatory requirements before subcontracting may occur. H&CS has substantially resolved delays in both housing and service subcontracting with sub recipients that existed at the time the Analysis of Impediments was conducted and is not aware of any recent complaints. Division staff continue to work on further refinements to the subcontracting process to implement further efficiencies, where possible.

SIGNATURE PAGE

Chief Elected Official

Date