

# Housing

## Background

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

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

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

- (a) includes an inventory and analysis of existing and projected housing needs that identifies the number of housing units necessary to manage projected growth;
- (b) includes a statement of goals, policies, objectives, and mandatory provisions for the preservation, improvement, and de-

velopment of housing, including single-family residences;

- (c) identifies sufficient land for housing, including, but not limited to, government-assisted housing, housing for low-income families, manufactured housing, multi-family housing, and group homes and foster care facilities; and
- (d) makes adequate provisions for existing and projected housing needs of all economic segments of the community. (RCW 36.70A.070)

The inventory and analysis is included in the Housing Needs Analysis technical report prepared for the Comprehensive Plan. It includes an inventory and analysis of existing and projected housing needs for the planning horizon. The Needs Analysis also includes the analysis of the adequacy of the capacity of lands zoned in various residential categories to meet the needs of all economic segments of the population. This analysis is called the residential land use needs analysis (RLUNA). Additional information on housing supply and demand, both countywide and by jurisdiction, is found in the Introduction of the Comprehensive Plan, and in the *Snohomish County Housing Characteristics and Needs Report* prepared in collaboration with Snohomish County cities through Snohomish County Tomorrow. This report is the common data foundation for all housing elements among Snohomish County jurisdictions. The focus for affordable housing is on the three lowest HUD groupings for household incomes:

- Extremely Low Income (less than 30% Area Median Income (AMI));

- Very Low Income (30% to 50% AMI); and
- Low Income (51% to 80% AMI).

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

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

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

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

Also included in the Housing Element are policies and measures which the county in-

tends to implement to ensure that sufficient land for housing is identified and will be available in an efficient and competitive land market.

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

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

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

#### Relationship to other GPP elements

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

The Housing Element is also closely tied to the county's land capacity evaluation pro-

gram, particularly efforts to use urban land more efficiently (RCW 36.70A.215). Residential land uses are analyzed to assure that there is sufficient land devoted to the more dense housing types where low and moderate cost housing development typically takes place.

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

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

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

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

### **Current Housing Trends**

The Introduction includes description and analysis of significant demographic trends that affect housing policies. Most critical are the changes in household composition. While in 1990 close to half the households were traditional married couples with children, by 2012 the proportion was under one-quarter.

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

## **GOAL HO 1**

**Ensure that all county residents have the opportunity to obtain safe, healthy, and affordable housing.**

### **Objective HO 1.A**

**Ensure fair and equal housing opportunities.**

#### **HO Policies**

- 1.A.1 County regulations shall continue to be in compliance with state and federal fair housing laws.
- 1.A.2 The siting of group homes shall be facilitated, especially those designed to house special needs populations.
- 1.A.3 Broader public understanding of fair housing shall continue to be promoted through support of educational and informational outreach programs.

1.A.4 Information regarding the development of ADA-accessible housing units, or units that can be easily modified to meet the individual needs of a person with disabilities, shall be developed and promoted.

1.A.5 Support the coordination of housing and service providers to serve persons with special needs.

**Objective HO 1.B Ensure that a broad range of housing types and affordability levels is available in urban and rural areas.**

**HO Policies** 1.B.1 The county shall facilitate affordable home ownership and rental opportunities by promoting an increased supply of safe and healthy lower-cost housing types, such as housing on small lots, townhouses, multiplexes, manufactured housing, mobile homes, and mixed-use housing.

1.B.2 The county shall recognize the increasing diversity in the cultural and economic backgrounds of its residents and shall encourage a broad range of affordable ownership and rental housing opportunities, including opportunities for persons with special needs

1.B.3 The county shall support the development and preservation of mobile and manufactured home parks.

a. Create a comprehensive plan designation and development regulations that will encourage the long-term preservation of mobile and manufactured parks.

b. Investigate the development of site size and buffering standards for mobile and manufactured parks that permit development in all medium and high density residential zones and conditional development in low density residential zones.

1.B.4 The county shall encourage and support the development of innovative housing types that make efficient use of the county land supply such as residential units in mixed-use developments, accessory dwelling units, cottage housing, co-housing, and live/work units.

1.B.5 The county shall allow for new residential development at the county Cathcart site that incorporates a mix of housing types and densities and is supported by public and private infrastructure, including transit, pedestrian facilities and adequate parking. This development shall provide complementary housing types not generally available within the neighborhood.

**Objective HO 1.C Make adequate provisions for the existing and projected housing needs of all economic segments of the population.**

<b>HO Policies</b>	1.C.1	The county shall cooperate with public, private and non-profit providers in applying techniques for increasing the supply of owner-occupied homes, including affordable home ownership opportunities.
	1.C.2	REPEALED BY AMENDED ORDINANCE NO. 14-129.
	1.C.3	The county shall encourage for-profit and non-profit sector production of new housing units that are affordable to and occupied by low income households. <ul style="list-style-type: none"><li>a. Explore and evaluate various fiscal and regulatory tools and funding resources and strategies to encourage housing providers to increase the supply of affordable housing units generally, and particularly within mixed-income developments and communities.</li><li>b. Provide incentives that encourage residential developers to address low- and moderate-income housing needs, such as priority permit processing and exemptions or reductions in impact fee mitigation payments for low-income projects with long-term affordability commitments.</li><li>c. Evaluate the feasibility of reducing minimum permitted lot sizes in non-PRD developments.</li><li>d. Encourage through incentives and other techniques a balance of affordable and market-rate housing within urban centers and along transit emphasis corridors.</li></ul>
	1.C.4	The county has implemented and shall maintain the Snohomish County Affordable Housing Trust Fund to develop and maintain housing affordable to households with incomes below 50 percent of median.
	1.C.5	The county shall continue to support the efforts of the Housing Authority of Snohomish County to increase the supply of low and moderate income housing
	1.C.6	The county shall encourage the capacity of nonprofit housing and community development organizations to develop and manage low income housing.
	1.C.7	The county shall pursue techniques to minimize the displacement of low and moderate income households resulting from losses in the county's existing stock of low-cost housing.
	1.C.8	The county shall evaluate the feasibility of implementing a mitigation program for low-income households (<50 percent of median income as defined by the Department of Housing and Urban Development, the agency that defines eligibility for assistance based on that definition) displaced as a result of manufactured or mobile hous-

ing community closures, or the conversion of public assisted housing stock to market rate housing.

- 1.C.9 The county shall investigate methods of ensuring that redevelopment will not result in a net loss of affordable housing; i.e. every unit of affordable housing lost to redevelopment is replaced with like, affordable housing, suitable for and in a location beneficial to the same demographics as those displaced by redevelopment. To this end, the county shall consider requirements for the inclusion of low-income housing or fees in lieu of providing low-income housing.
- 1.C.10 The county should consider measures that avoid concentrations of low-income and special needs housing.
- 1.C.11 The county shall, through the *Snohomish County Housing Characteristics and Needs Report*, update the demographic changes and housing needs of county residents, as required by the county's Consolidated Plan and in other planning efforts, to identify the gaps in housing availability for low-income households, special needs populations, and the homeless.
- 1.C.12 The county should encourage developments that include units affordable to a spectrum of incomes, including low and moderate income households.

**Objective HO 1.D**

**Maintain an adequate supply of appropriately zoned developable land.**

**HO Policies**

- 1.D.1 The county shall establish a mix of densities in residentially zoned land that is served with adequate infrastructure based on the public's housing preferences, demonstrated need of low and moderate income households, preservation of critical areas, and coordination with the transportation system.
- 1.D.2 The supply and mix of residentially zoned developable land that is served with adequate infrastructure shall be sufficient to accommodate the needs of low-income, moderate income and special needs households and support an efficient and competitive market for market-rate housing to meet the county's changing demographic profile.
- 1.D.3 The county shall encourage expeditious and efficient infill development in urban growth areas.
- 1.D.4 The county shall encourage housing in mixed-use and mixed-income developments in designated Urban Centers in unincorporated Snohomish County.
- 1.D.5 The county shall assure that there is sufficient zoned land allowing group homes to accommodate the demand for this type of residence.

**Objective HO 1.E                    Strengthen interjurisdictional cooperative efforts to ensure an adequate supply of housing is available to all economic segments of the county.**

- HO Policies**            1.E.1            Snohomish County in cooperation with cities, public housing agencies, and other public, non-profit and private housing developers shall continue to strive to meet the housing needs of all income groups and demographic groups within the county as provided in the joint housing report as prescribed in countywide planning policy HO-5.
- 1.E.2            In cooperation with the cities, the nonprofit housing development community, and local housing advocacy organizations, investigate the feasibility of initiating an effort to pass a voter-approved countywide low-income housing levy.
- 1.E.3            The county should continue to participate in the multi-jurisdictional affordable housing collaboration known as the Alliance for Housing Affordability, and other cooperative efforts to promote an adequate and diversified supply of housing countywide.

**Objective HO 1.F                    Encourage and support housing programs and policies that promote healthy living and improve occupant health and safety.**

- HO Policies**            1.F.1            The county shall encourage housing developments that incorporate healthy living features such as non-toxic building materials and green design, access to transit and healthy foods, pedestrian-friendly environments, and safe routes to school.
- 1.F.2            The county shall promote public understanding of healthy homes, through programs such as the Healthy Homes Initiative from the U.S. Department of Housing and Urban Development (HUD) that educate on issues regarding indoor air quality, safe drinking water, and mold and moisture.
- 1.F.3            For affordable housing projects supported by county funding, the county should encourage, and where applicable, require green building design and practices that promote sustainability, such as the Evergreen Sustainable Development Standard, Leadership in Energy and Environmental Design (LEED), or Built Green consistent with county and state building codes.
- 1.F.4            The county shall provide support, subject to funding availability, for weatherization, repairs, and/or replacement of substandard units to benefit occupant health and safety.

**GOAL HO 2                            Ensure the vitality and character of existing residential neighborhoods.**

**Objective HO 2.A      Promote opportunities for all county residents to reside in safe and decent neighborhoods.**

- HO Policies**      2.A.1      The county should preserve the character of stable residential neighborhoods through selective and innovative land use measures.
- 2.A.2      The county shall continue programs to repair and maintain existing housing in neighborhoods to reduce blight and deterioration and preserve and enhance the housing stock.
- 2.A.3      The county shall encourage the distribution of assisted rental housing in communities where less than 30 percent of the housing stock is assisted rental housing.
- 2.A.4      The county shall encourage development and maintenance of safe and secure outdoor environments, including the development of sidewalks in new subdivisions.

**Objective HO 2.B      Encourage the use of innovative urban design techniques and development standards to foster broad community acceptance of a variety of housing types affordable to all economic segments of the population.**

- HO Policies**      2.B.1      The county shall encourage a variety of housing types and densities in residential neighborhoods.
- 2.B.2      The county shall facilitate the development of urban centers and urban villages in appropriate locations within UGAs.
- 2.B.3      The county shall work to develop and update, as needed, technical resources, such as those in Appendix I, to encourage innovative residential design and development practices.
- 2.B.4      The county shall encourage the integration of a variety of dwelling types and intensities in residential neighborhoods.

**GOAL HO 3      Land use policies and regulations should contribute as little as possible to the cost of housing.**

**Objective HO 3.A      Encourage land use practices, development standards, and building permit requirements that reduce housing production costs.**

- HO Policies**      3.A.1      The county shall complete an economic analysis of all proposed building and land use regulations. The economic analysis shall evaluate the regulations’ impact to the cost of housing and the county’s fair-share housing goals. The county shall ensure that the intent of proposed building and land use regulations be achieved in a manner that imposes the least amount of additional economic costs to devel-

opment, including infill development, redevelopment, new housing, and renovation of existing housing.

- 3.A.2 Development standards and building permit requirements shall be reviewed every five years to ensure clarity and consistency while providing for a timely, fair, and predictable application processing outcome.
- 3.A.3 The county shall encourage cluster housing in order to minimize land and infrastructure costs.
- 3.A.4 Snohomish County shall endeavor to process completed development applications within 120 days.
- 3.A.5 The county's impact fee program shall be based on a fair assessment of the cost of new public facilities needed to accommodate each housing unit.

**Objective HO 3.B Evaluate the feasibility of reducing housing development costs.**

- HO Policies**
- 3.B.1 The county shall analyze alternative funding methods to finance low-income housing, such as local improvement districts, bond levies, partnerships with non-profit agencies and housing authorities, and grants.
  - 3.B.2 The county shall consider reducing residential parking requirements in neighborhoods with high levels of public transportation.
  - 3.B.3 The county shall determine the feasibility of preparing programmatic areawide environmental impact statements for housing developments in communities where residential development is targeted.
  - 3.B.4 The county shall evaluate mechanisms to facilitate land assembly for residential developments in UGAs.
  - 3.B.5 The county shall continue the demonstration program that provides for the use of environmentally sensitive housing development practices that minimize the impacts of growth on the county's natural resource systems without adding to the cost of housing.

**GOAL HO 4 The county shall monitor progress toward achieving the housing goals, objectives and policies of this General Policy Plan and the countywide planning policies.**

**Objective HO 4.A Maintain a long-term monitoring process through Snohomish County Tomorrow to evaluate the progress of housing strategies and the need for adjusting housing goals and policies.**

- HO Policies**      4.A.1      The land capacity analysis of urban and rural unincorporated areas shall continue to include housing data.
- a. The county shall monitor the adequacy of the supply of appropriately zoned developable land within urban and rural areas including land and housing prices and rents, in comparison with trends in household income.
- 4.A.2      Based on the evaluation of housing data and the adequacy of the supply of developable residential land, the county shall, if necessary, apply reasonable measures and revise county comprehensive plan designations, housing densities, and zoning regulations to increase land capacity. If these measures do not suffice, the county may consider expanding UGA boundaries, consistent with RCW 36.70A and Snohomish County policies and codes.
- 4.A.3      The county shall monitor housing discrimination complaints in Snohomish County.

**Objective HO 4.B**      **Track the provision of affordable housing units to assess whether an adequate supply of housing affordable to the county’s lower income and special needs residents, as defined in the *Housing Characteristics and Needs report for Snohomish County*, is being provided.**

- HO Policies**      4.B.1      In support of countywide housing policies, the county shall seek partnerships with other jurisdictions, through the Alliance for Housing Affordability, the Housing Consortium of Everett and Snohomish County, Snohomish County Tomorrow and similar forums, to track the provision of housing by type and affordability. This effort will include an assessment of progress toward meeting the county’s housing goals, including housing that addresses the needs of households within the Under 30% AMI, 30-50% AMI and 51-80% AMI segments, as projected in the current *Housing Characteristics and Needs Report for Snohomish County*.
- 4.B.2      Based upon the monitoring and evaluation results from Policy 4.B.1, the county shall evaluate the effectiveness of its zoning regulations to produce housing developments that meet the diverse housing needs identified in the *Housing Characteristics and Needs Report for Snohomish County*.

**GOAL HO 5**      **The county shall support efforts to generate additional housing finance resources and programs that assist in addressing the housing goals, objectives and policies of this General**

**Policy Plan and the countywide planning policies.**

**Objective HO 5.A**

**The county shall pursue new local resources necessary to leverage federal and state programs that support the development and preservation of affordable housing and increase the capacity of the county to meet the identified housing needs in the county.**

**HO Policies**      5.A.1

The county shall support the continuation of existing affordable housing financing programs to the county, including those enabled by state authorizing law.

5.A.2

The county shall work to secure new local resources for affordable housing, particularly dedicated and on-going funding sources, including those enabled by state authorizing law.