HAGA

HOUSING ASSESSMENT & GAP ANALYSIS

CITY OF SNOHOMISH

December, 2022

A snapshot of housing needs in Snohomish, to inform City leaders for housing policy discussions.

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Executive Summary

The purpose of this Housing Assessment and Gap Analysis (HAGA) is to help the City of Snohomish understand the housing needs of all city residents today and in the future. It will do this by analyzing the best available data that describes Snohomish's housing stock, workforce, community demographics, housing market, and expected future demand. The intent is to provide a factual, data-driven basis for future policy discussions by City leadership and the community.

Snohomish must accommodate targeted growth.

Snohomish County growth targets for 2044 call for Snohomish's population to grow by 2,752 people and its Urban Growth Area (UGA) by 405 people for total populations of 12,878 and 1,805, respectively[1]. This projected growth rate is consistent with the historic trend in Snohomish.

Population growth in the City over the last decade, at 10.4%, was slower than other nearby cities. Population density per square mile also increased less than in nearby cities, at less than half the rate of Lake Stevens (7.9% growth compared to 18.7% growth).

If Snohomish's average household size of 2.33 remains consistent, an additional 1,398 housing units will be needed over the next 20 years to accommodate projected future growth.

Snohomish is aging and diversifying.

Community demographics have shifted in the last two decades. The average household size has decreased from 2.48 people per household in 2000 to 2.33 in 2020. The median age in Snohomish has increased steadily from 34.4 in 2000, to 37.8 in 2010, then to 38 in 2020. Snohomish's median age is older than that of the nearby cities of Lake Stevens and Monroe (both at 33.9) but slightly younger than Everett (38.4) and Snohomish County overall (38.3).

The proportion of Snohomish's population over the age of 65 is larger than comparable jurisdictions, at 17% of all residents. The growth of this age range occurred recently, unchanged from 2000 to 2010 then increasing by 5% in the last decade. This large percentage of older residents will affect the housing market, as they decide whether to age in place, or have to leave town for housing that meets their needs.

The minority population has increased by almost 15% since 2000. Hispanic/Latinx, Asian, and those who identify as two or more races account for most of the minority population growth.

Moreover, the composition of households has been changing over time. In 2000, over 40% of Snohomish households were comprised of three or more people. In 2020 that number was down to 34%, and one- and two-person households grew to nearly 66% of households (a 7% increase). Snohomish has a higher share of renters than Monroe, Lake Stevens, and Mill Creek, as well as the County overall, at nearly 47% of all households.

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[1] Puget Sound Regional Council (PSRC) VISION 2050; Snohomish County Countywide Planning Policies

Most Snohomish workers do not live in Snohomish.

Snohomish is not a self-sustaining community. Of the 6,204 jobs within city limits, fewer than 500 (8% of all jobs in the city) are held by city residents. The other 92% of workers commute to their jobs in Snohomish from neighboring cities and counties, primarily Everett, Lake Stevens, and Marysville, as well as unincorporated Snohomish County. Additionally, most employed Snohomish residents leave the city for their jobs with the top job destinations being Everett and Seattle, followed by Bellevue and Monroe[2]. The average commute time for working residents of Snohomish is 31.3 minutes, and most drive a single-occupant vehicle.

Housing in Snohomish is designed for larger households.

Snohomish's housing stock is overwhelmingly comprised of detached single-family homes, at nearly 60% of all units. New housing units constructed since 2007 have also been primarily detached single-family, at more than half of all new units built. Nearly two-thirds of the housing stock has two or three bedrooms, while studio apartments and one-bedroom units combined comprise only 19% of all units.

Housing in Snohomish is increasingly unaffordable.

Nearly 30% of Snohomish homeowners and 40% of Snohomish renters are cost-burdened or severely cost-burdened[3]. Cost-burdened households spend 30% or more of their income on housing costs. Severely cost-burdened households spend more than half of their income on housing costs. Cost burdened households are often forced to make tradeoffs in other areas, such as food, transportation, healthcare, or childcare costs to afford housing.

As a result of these tradeoffs, cost-burdened households are more likely to experience material hardship, poor health outcomes, and are more likely to fall into homelessness if the unexpected happens – such as a job loss, injury, divorce, or a death in the family[4]. Lower income households are at a greater risk of cost burden or living in poor quality housing due to their limited resources and the shortage of available housing that is affordable at their income level[5].

The average Snohomish annual household income in 2020 was $70,234. This is less than the median incomes of nearby cities and Snohomish County. The median home value was $392,000, also less than home values of nearby cities. Housing costs have continued to increase over the last decade. In 2010, the income required to afford a $350,000 home loan with typical terms was just over $65,000. Today, it's more than $75,000[6]. The number of homes selling at the $350,000 price point have dropped significantly from 81 homes sold in 2011 to just two in 2021. Sales data at a higher price point shows a similar situation; 148 homes sold for less than $500,000 in 2013 and 2016; down to only 16 in 2021. The required income for a $500,000 home loan rose from $73,618 in 2010 to $88,713 in 2022[7].

Lack of housing choice due to scarcity and the limited types of the housing stock means there is less choice for first-time home buyers, lower income buyers, and those wishing to downsize. This leads to

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[2] U.S. Census OnTheMap, 2019

[3] CHAS, 5-year 2015-2019

[4] Campbell & Shamsuddin, 2021

[5] NLIHC, 2020

[6] All income levels discussed in this section have been adjusted for inflation

[7] Alliance for Housing Affordability, 2022

more households renting out of necessity due to financial exclusion from ownership, which then causes rents to rise due to scarcity in the rental market as well.

This is not a problem that can be solved by Snohomish alone.

Snohomish is part of an interconnected metropolitan region. This patchwork tapestry is comprised of many cities and towns but is economically linked. Workforce data highlights the regional nature of Snohomish's economy, a trait that is shared by other cities in the County. The housing gap is partly driven by broader, regional housing issues that extend beyond the borders of Snohomish, Snohomish County, and the metropolitan area. Snohomish has a place in the region and therefore has a role to play.

Community Profile

All data from 2000 to 2020

Population

The Washington State Office of Financial Management (OFM) estimates the City of Snohomish's 2022 population to be 10,200 people. U.S. Census ACS data shows 54% of those residents are female, 46% are male, and the median age is 38. Figure 1 shows the population pyramid. The largest age cohort is in the 35-39 range, with a bulge between ages 30 and 49.

POPULATION

54% FEMALE / 46% MALE
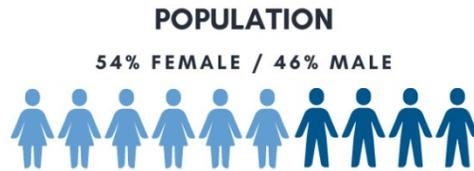
F1: Snohomish age by gender
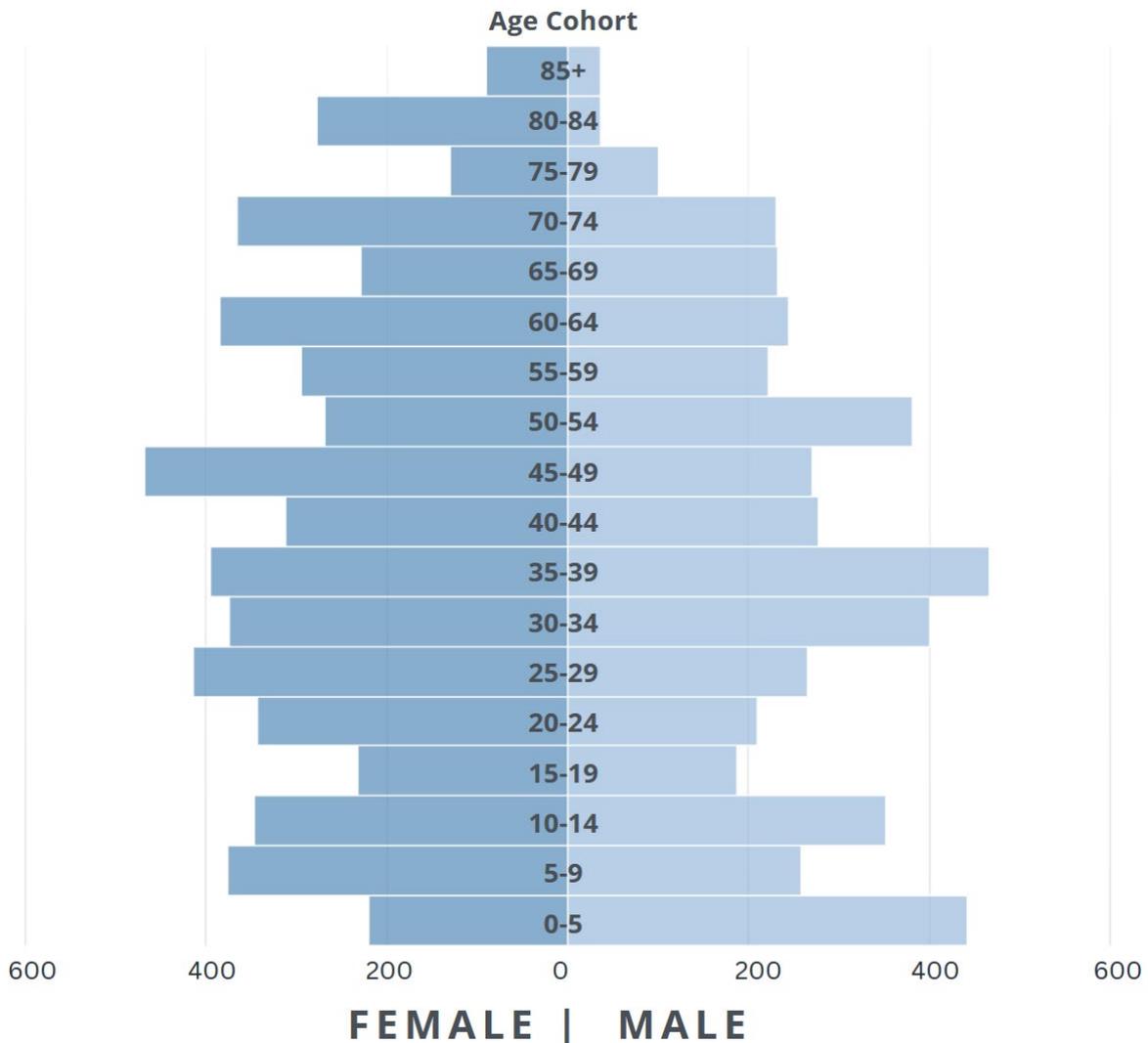
Source: U.S. Census ACS 2020, Table S0101

Over the last decade, Snohomish has seen population growth in most age cohorts except in the 15-19, 40-44, 50-59 and 85+ age ranges. The 30-34 and 35-39 age groups increased dramatically, as did the 70-74 age group. Population growth has remained moderate since Snohomish was incorporated in 1890, keeping up with increases in land base through annexation at a relatively steady pace. Today's population density is much lower than nearby cities, at 2,876 people per square mile. The increase in population density since 2010 (after the last annexation) is less than 8%, compared to a density increase of 11.4% in Monroe and 18.7% in Lake Stevens over the same time period.

T1: Population density over time compared to other locations (people per square mile)

Location	Population Density, 2020	Population Density, 2010	Increase
Snohomish	**2,876**	**2,648**	**7.92%**
Monroe	3,231	2,862	11.41%
Lake Stevens	3,887	3,162	18.65%
Everett	3,333	3,080	7.59%

F2: Snohomish population and land base growth, 1890-current
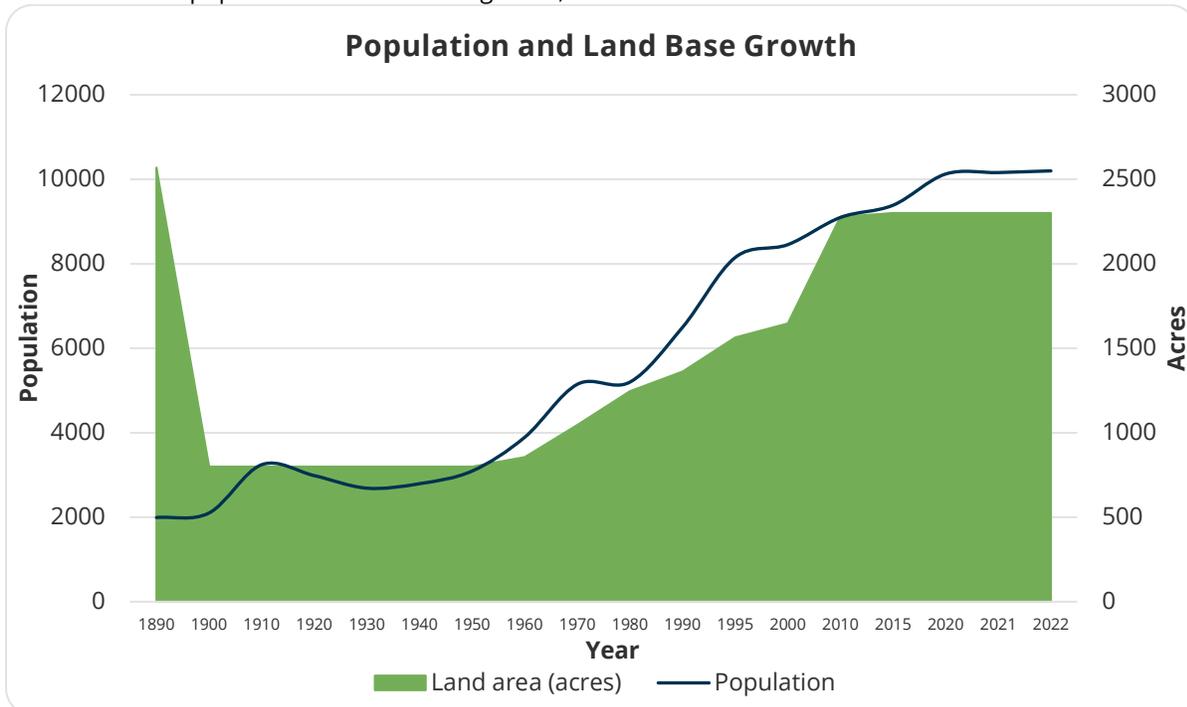
Source: U.S. Decennial Census; *The Snohomish Central Business District*; 1990 Comprehensive Plan; City of Snohomish Annexation data 1900-2013

Not all growth over the ten-year period is accounted for through births and aging of the 2010 population. It is evident that the population has grown in some respects due to migration as people move to town from elsewhere. Figure 3 shows where residents of Snohomish lived one year ago.

F3: Residence one year ago, Snohomish residents

Residence 1 year ago

Same state 2%

Same county 11%

Different state 2%

Same house 84%

Abroad 1%

Source: U.S. Census ACS 2020, Table DP02
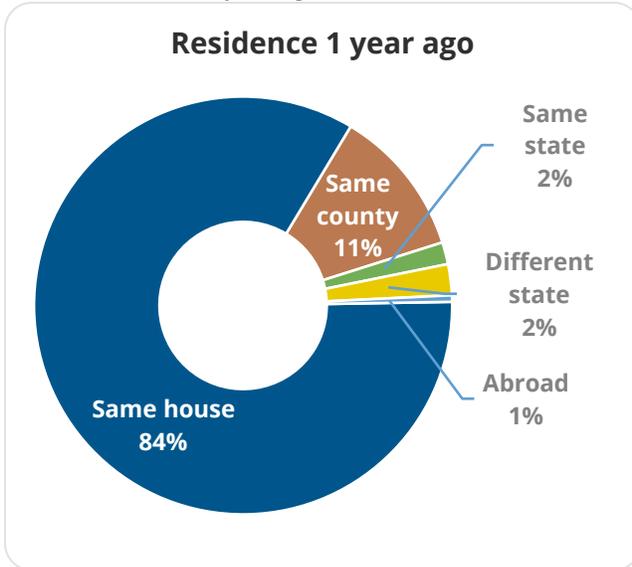
Most (nearly 84%) of existing Snohomish residents lived in the same house as their current residence one year ago, while 11.5% of residents moved from somewhere else in Snohomish County. Less than 2% moved to Snohomish from elsewhere in Washington, and nearly 2.5% moved from a different state. Very few (0.5%) moved to Snohomish from abroad over the previous year.

Community Characteristics

Household/Family Composition

The average family size in Snohomish is 2.97, while the average household size is 2.33 people per household[8]. These numbers differ due to the prevalence of smaller, and non-family households.

One- and two-person households have increased over the last two decades. In the 2000 U.S. Census, small households of one or two people made up 59.4% of all Snohomish households. This percentage grew to nearly 66% of all households in 2020, while three- to four-person households dropped from more than 40% to less than 35% of all households.

Most households are married couples, at 40.3% of the total. Single females comprise 36.2%, single males comprise 16.7%, and unmarried couples represent 6.8% of all households.

F4: Occupied household Size, by number of people

1,500

1,000

500

0

1-person   2-person   3-person   4+ person
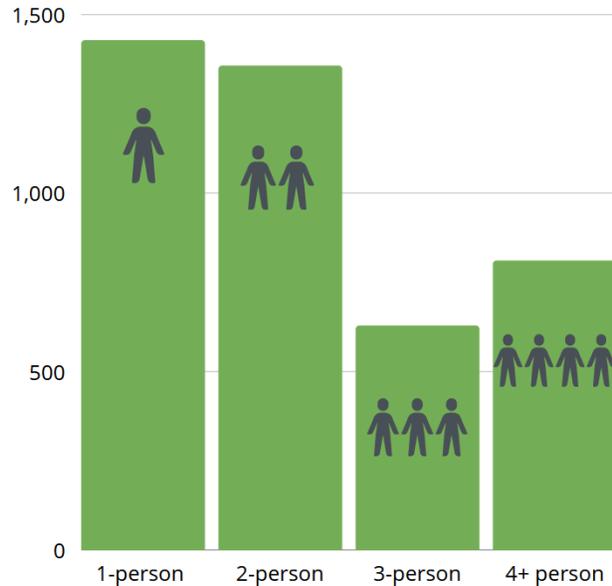
Source: U.S. Census ACS 2020, Table S2501

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[8] The U.S. Census defines "household" as all persons who occupy a housing unit as their usual place of residence, while "family" is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together.

F5: Householder type

Householder Type

- Single female 36%
- Married couple 40%
- Single male 17%
- Unmarried couple 7%

Source: U.S. Census ACS 2020, Table DP02

F6: Typical housing needs by life stage
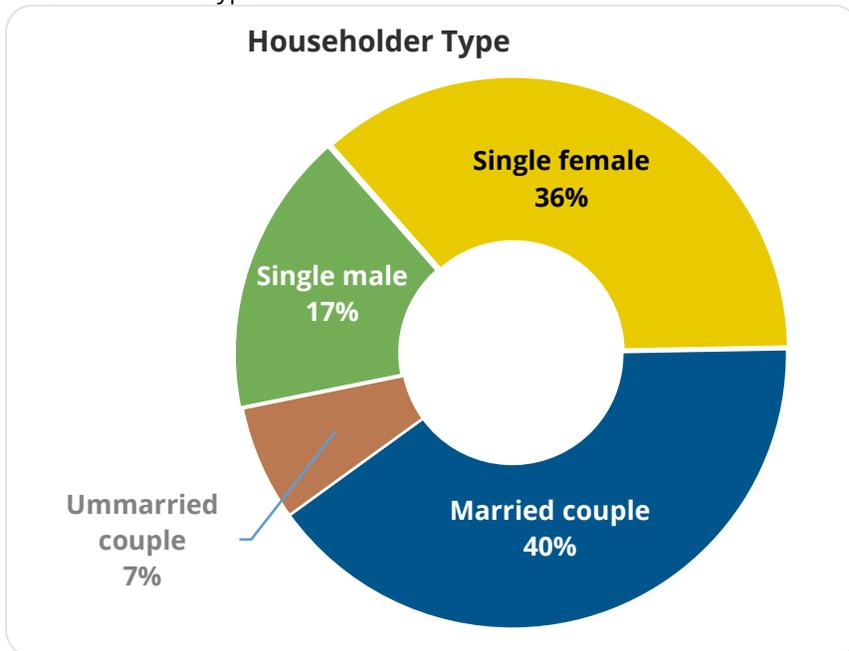
More than 32% of Snohomish households have children under the age of 18, meaning nearly 68% of households do not[9]. Household size has a significant impact on housing need for a community.

Housing needs and preferences change throughout a person's lifetime. These changes are generally predictable, as illustrated in the image in Figure 6. Single adults have different needs than families, and families of different sizes need different types of housing.

family with 2 children
single young adult
young couple
1 parent family
older couple
family with 3 children
family with 1 child

Source: ECONorthwest, adapted from Clark, William A.V. and Frans M. Dieleman. 1996. Households and Housing. New Brunswick, NJ: Center for Urban Policy Research.

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[9] U.S. Census ACS 2020, Table S2201

Tenure

Nearly half of Snohomish residents rent their homes. The percentage of renters in Snohomish is larger than all neighboring cities except for Everett. It is also a larger proportion of the population than Snohomish County overall.

F7: Household tenure
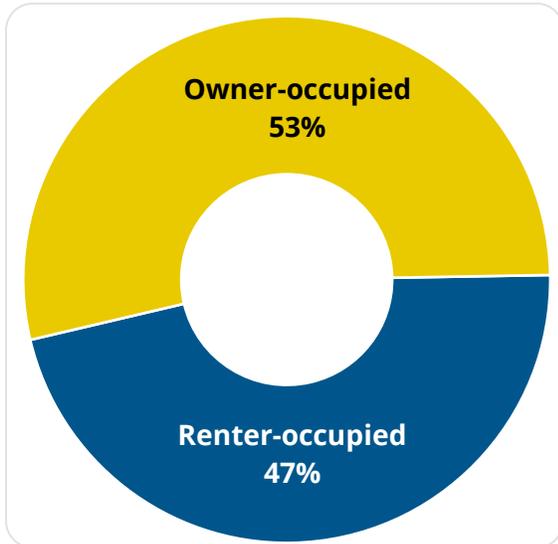
Source: U.S. Census ACS 2020, Table

T2: Proportion of renter households compared to other locations

Location	Renter Proportion
Snohomish	**46.6%**
Monroe	32.3%
Lake Stevens	24.2%
Everett	52.7%
Snohomish County	30.7%

Age

Householders are largely under the age of 35 when renters are included, but Snohomish homeowners are generally older, between the ages of 45 and 74. The 65-74 age range is predominantly comprised of homeowners, at 79% of that age group. A large portion of residents between the ages of 75 and 84 rent their homes, but there are no renters over the age of 85.

F8: Age of householder
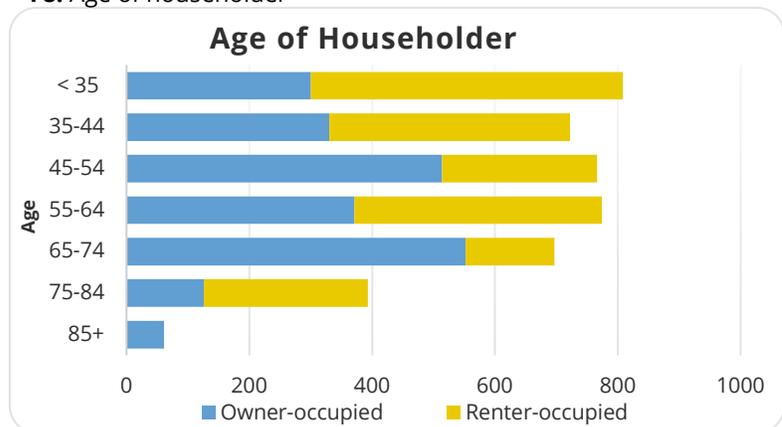
Source: U.S. Census ACS 2020, Table S2502

Race and Ethnicity

Snohomish residents are predominantly white non-Hispanic; however, the population is diversifying, as shown in Figure 10. Five percent of residents are foreign-born, with Asia and Latin America being the predominant regions of birth. Over 92% of Snohomish households only speak English at home, while 3.5% speak Spanish, 2.5% speak Asian and Pacific Islander languages, and 1.6% speak Indo-European languages[10].

F9: Languages spoken at home
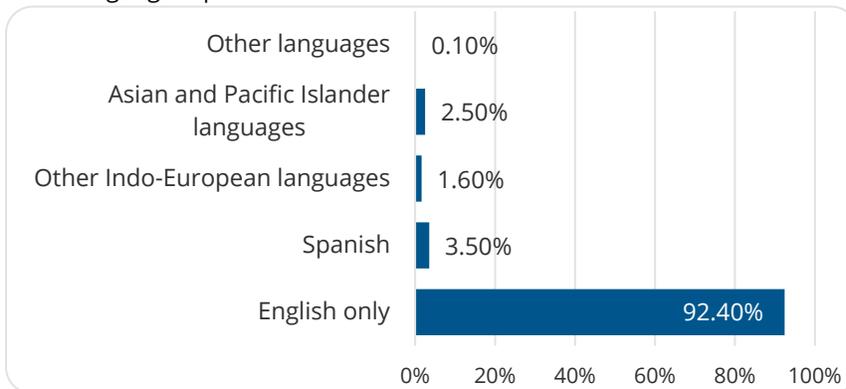
Source: U.S. Census ACS 2020, Table

Non-white residents are still a minority in Snohomish but have been growing over the last two decades. Since the 2000 Decennial Census, Hispanic/Latinx individuals, Asian individuals, and those who identify as two or more races have grown significantly, while American/Alaska Native, Black/African American, Native Hawaiian/Pacific Islander, and other races have shown more moderate growth. Overall, people of color currently make up approximately 16% of the City's overall population, an increase of 3.5% over the last five years[11].

F10: Race/Hispanic origin, 2000-2020
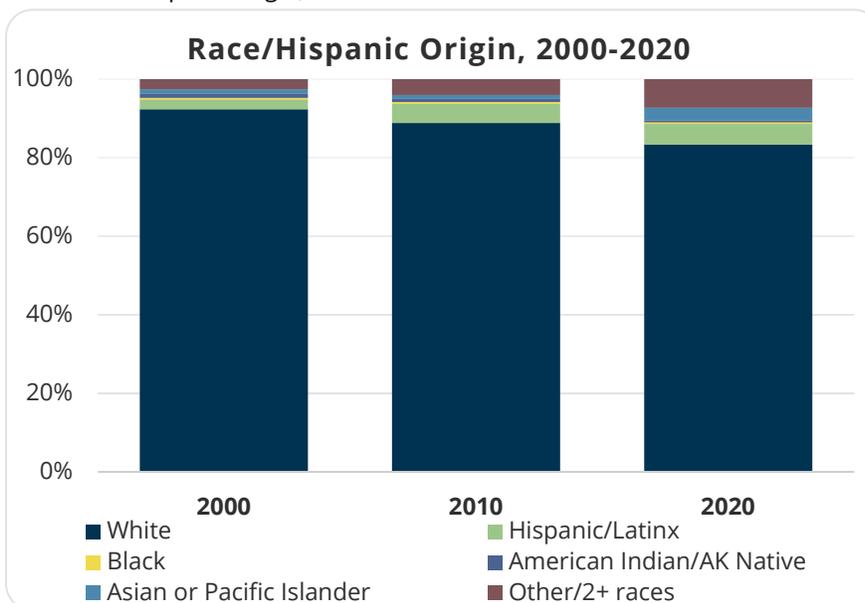
Source: U.S. Decennial Census, U.S. Census ACS 2020, Table P2

A growing minority population can impact the community's housing need. Ethnic and minority households are more likely to live in multi-generational housing types, such as duplexes or residences with Accessory Dwelling Units (ADUs)[12].

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[10] U.S. Census ACS 2020, Table DP02

[11] PSRC Community Profiles. 2011-2015 ACS and 2016-2020 ACS

[12] Spivak, 2012

Education

Most Snohomish residents over age 25 do not have a bachelor degree. Just over 40% have some college or an associate degree and 25.5% have a bachelor degree or higher.

F11: Educational attainment, age 25 and older

Educational Attainment
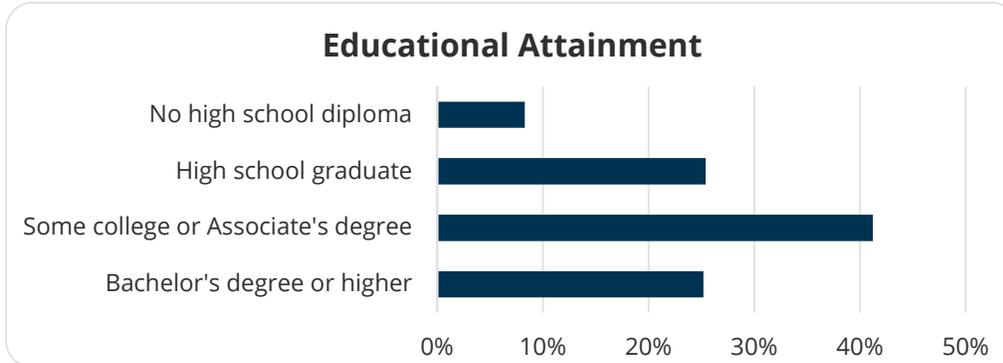
Source: U.S. Census ACS 2020, Table DP02

F12: School enrollment, age 3 and older
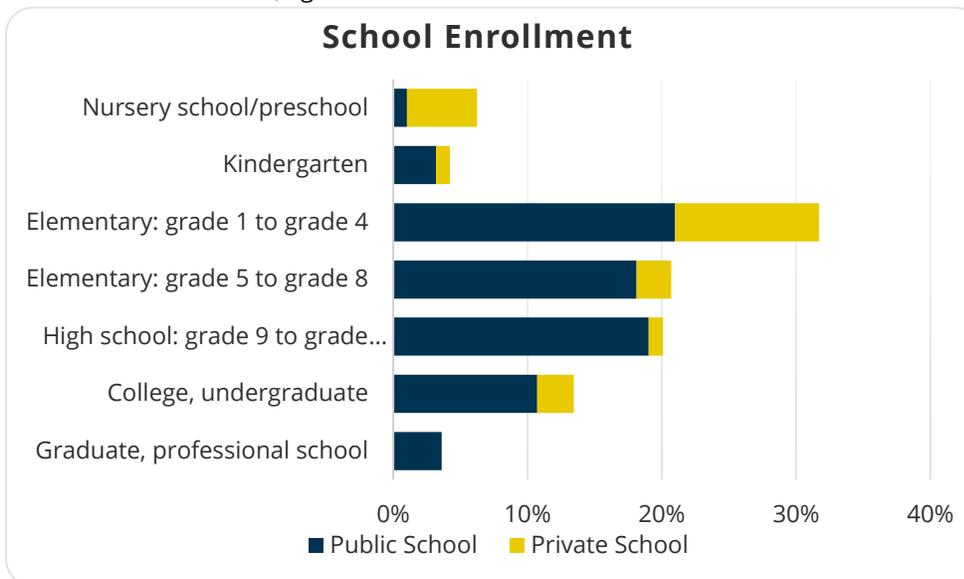
School Enrollment

Source: U.S. Census ACS 2020, Table S1401

Most children over age three are enrolled in elementary or middle school (52.4%), while just over 6% go to preschool. High schoolers (20%) and college students (17%) follow. Kindergarteners account for just over 4% of schoolchildren over age three.

Income and Poverty

The 2020 median household income in Snohomish was $70,234[12]. This is lower than nearby cities (except for Everett), the County median, and the state-wide median. The City's poverty rate according to the U.S. Census Bureau is 8%[13].

MEDIAN INCOME: $70,234

[13] The U.S. Census Bureau measures poverty by calculating the combined income for all family members in a household, compared to a national poverty threshold for the number of people.

F13: Household income

Household Income

Income Range	
$200k +	▇ ~6%
$150k -$199,999	▇ ~11%
$100k - $149,999	▇ ~17.5%
$75k - $99,999	▇ ~15%
$50k - $74,999	▇ ~14%
$35k - $49,999	▇ ~17%
$25k - $34,999	▇ ~3.5%
$15k - $24,999	▇ ~9%
$10k - $14,999	▇ ~5.5%
< $10k	▇ ~3%
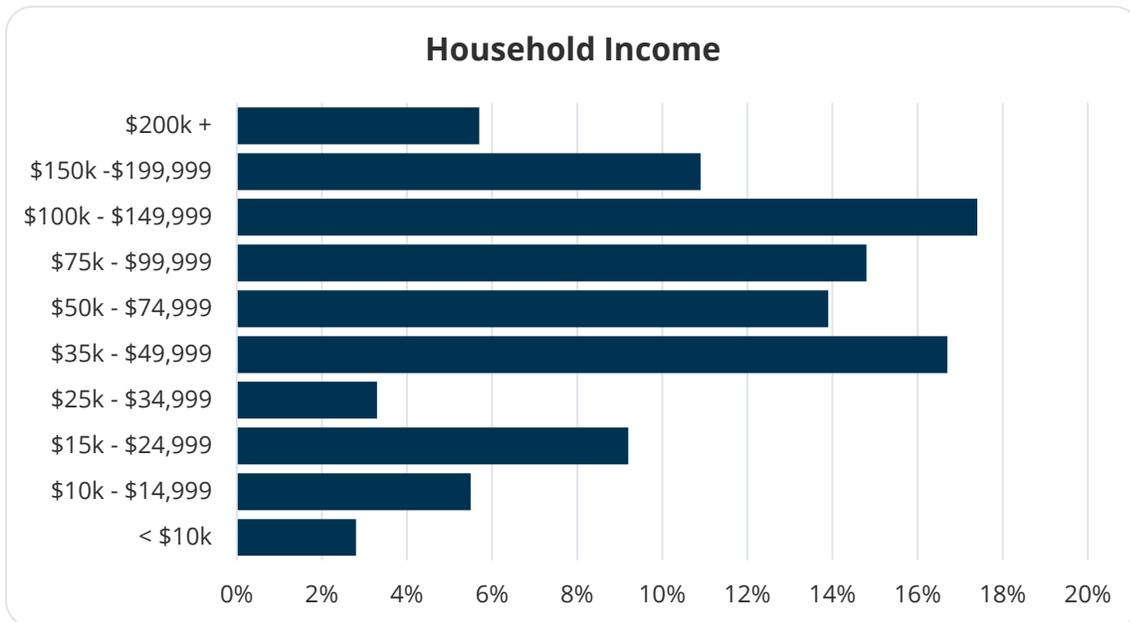
Source: U.S. Census ACS 2020, Table S1901
Income level groups are represented as a percentage of total households

T3: Snohomish median income compared to other locations

Location	Median Income
Snohomish	**$70,234**
Everett	$70,023
Washington State	$84,247
Monroe	$88,683
Lake Stevens	$93,087
Snohomish County	$100,042
Mill Creek	$104,951

Source: U.S. Census ACS 2020, Table S1901

Consistent with the large proportion of older adults in Snohomish, 19.5% of residents earn a retirement income; the average amount being $26,223 per year[14]. Just under 2% of residents receive public assistance income at an average amount of $10,301 per year, and 7% of the population receives food stamps or SNAP benefits. Of the total households in Snohomish, 95% have a computer and just under 90% have broadband internet.

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[14] U.S. Census ACS 2020, Table DP03

Residential mobility

A high level of residential mobility can lead to neighborhood problems such as crime, delinquency, and erosion of social capital as the community composition changes. Depending on the reason for the move, it may be a transition to better circumstances, or may be indicative of unstable housing. Residential moves are generally more common among lower-income households, renters, and young people[15].

F14: Length of time in home

Length of Time in Home

■ Owner-occupied ■ Renter-occupied

Year householder moved into unit
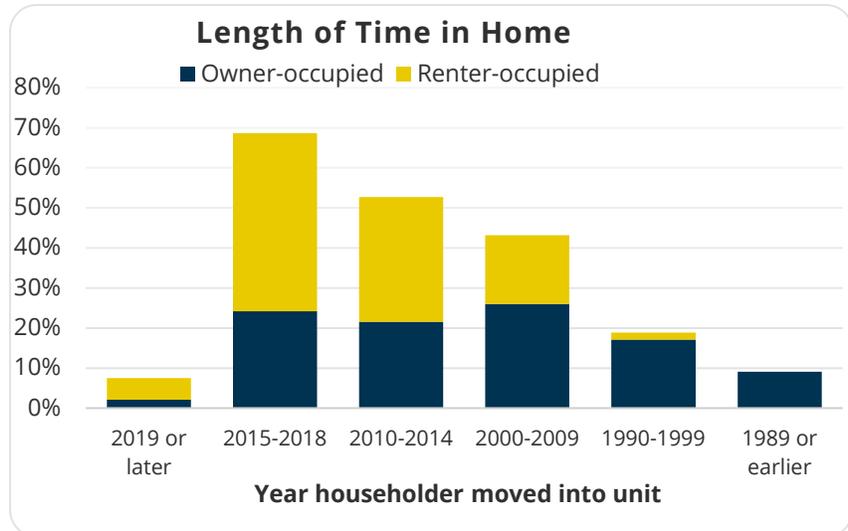
Source: U.S. Census ACS 2020, Table S2502

Snohomish renters tend to move more often than homeowners. Most renters have been in their residence for approximately five years, while homeowners have been in their residence for 10 to 20 years.

Workforce Profile

This section will first review information about employed Snohomish residents (those who live in Snohomish) and then assess jobs located in Snohomish.

Workforce Characteristics

The 2020 ACS estimates there are 4,693 employed residents in Snohomish over the age of 16[16]. That's about 46% of the total city population. Employed residents are 52% female and 48% male. The unemployment rate for residents of working age was estimated to be 5.4%.

The top industry of employment for Snohomish residents is Education, Healthcare, and Social Assistance at 18.7% of the total, followed closely by Manufacturing at 16%, then Professional, Management, and Administrative industries at 12.4% of employed residents.

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[15] Coulton, Theodos, & Turner, 2012
[16] U.S. Census ACS 2020, Table S2401

F15: Employment by industry (Snohomish residents)

Employment by Industry
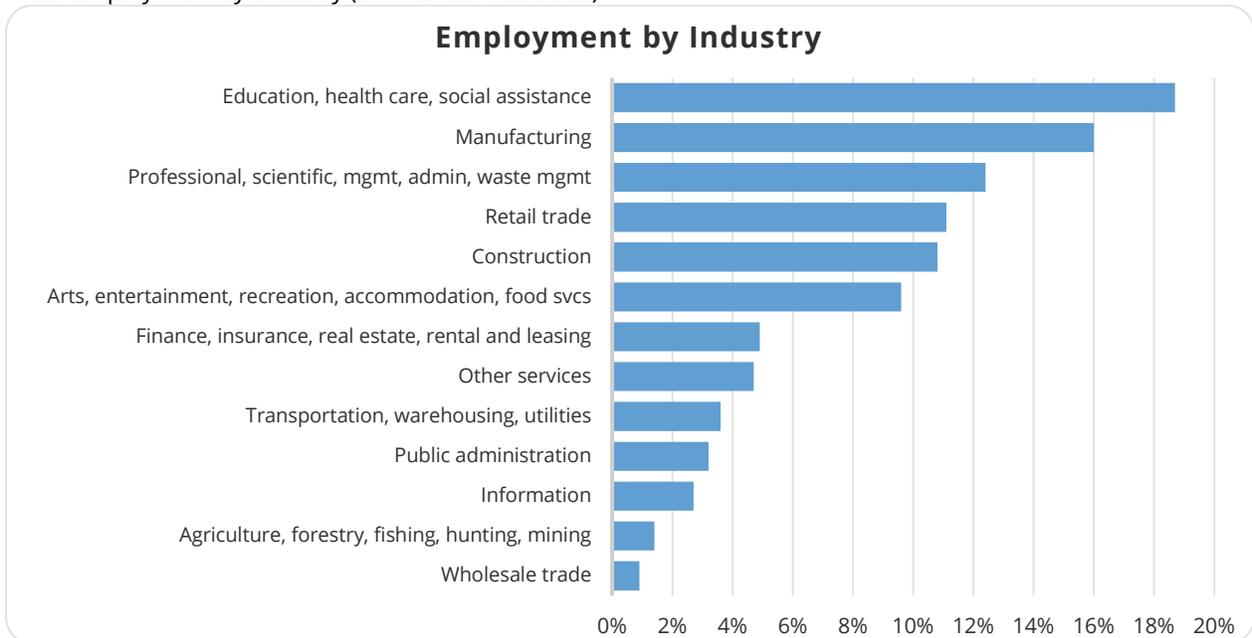
Source: U.S. Census ACS 2020, Table DP03

Snohomish residents work primarily in Management, Business, and Financial occupations at over 17%, followed by Office and Administrative Support occupations at over 10%, then Sales and Related occupations at 10%. The breakdown of Snohomish resident occupation by sex can be seen in Figure 16.

F16: Employment by occupation (Snohomish residents)

Employment by Occupation
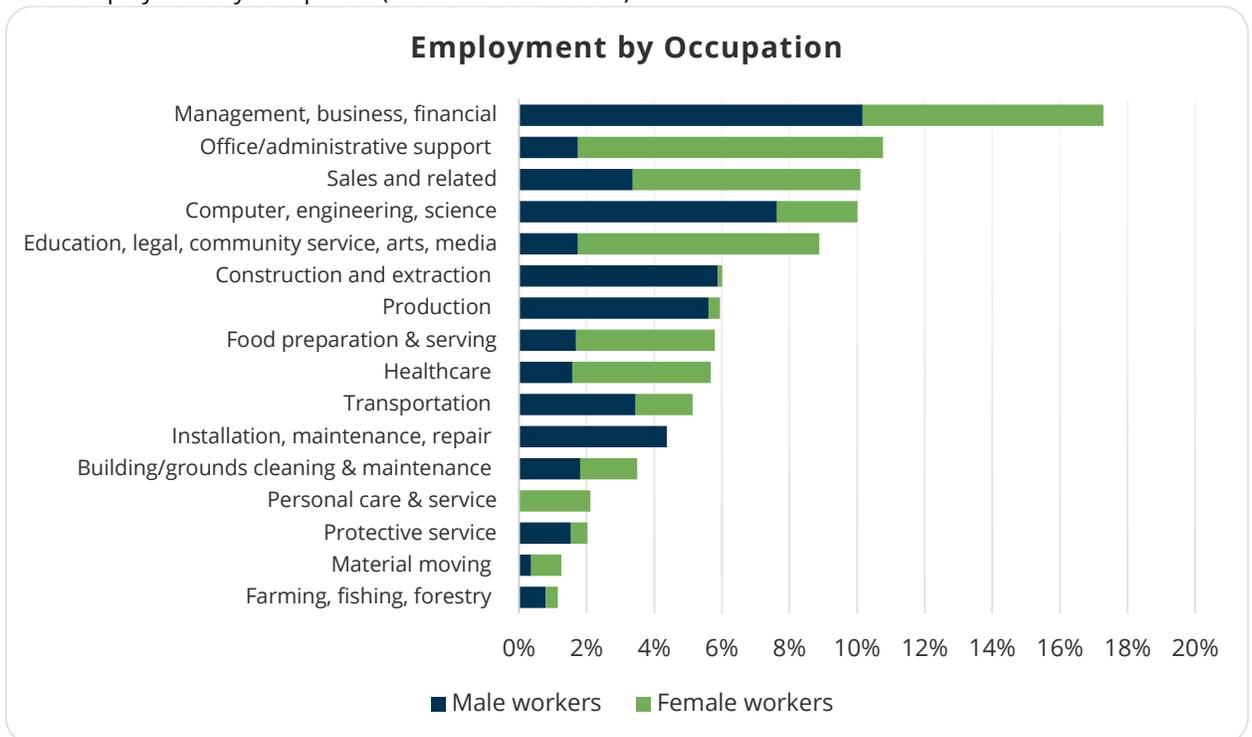
Source: U.S. Census ACS 2020, Table S2401

Snohomish Employment

There are 6,204 jobs within Snohomish city limits[17]. The top industry of employment for jobs located in Snohomish is Education (23%), followed closely by Retail Trade (21%) and Accommodation and Food Services (12.9%). The wage for these primary industries tends to be less than the median household income in Snohomish, according to estimated wage data provided by the U.S. Census. The median wage paid to those who work in the city is approximately $38,309[18]. This data includes part-time workers, which may lower the figure.

F17: Snohomish jobs – wages paid (to Snohomish workers)

Source: U.S. Census ACS 2020, Table B08519

F18: Employment concentrations
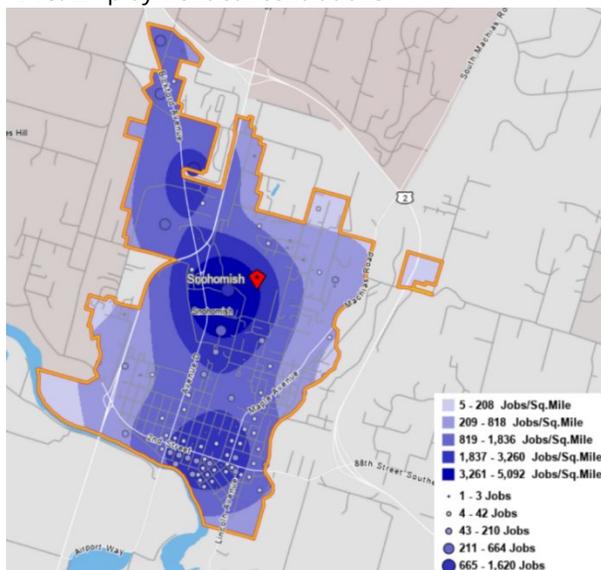
Source: U.S. Census OnTheMap, 2019

Employment concentrations are largely along the Avenue D/Bickford Avenue corridor, and to a lesser degree in the Historic and Pilchuck Districts.

Employment growth targets for Snohomish are 1,824 jobs in city limits and 37 jobs in the UGA[19].

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[17] U.S. Census OnTheMap, 2019

[18] U.S. Census ACS 2020, Table S0804; median wage is for individual workers age 16 and older, including part-time and full-time

[19] Puget Sound Regional Council VISION 2050; Snohomish County Countywide Planning Policies

Jobs to Housing Ratio

The jobs-to-housing ratio in Snohomish is approximately 1.4, as there are currently 4,461 housing units and 6,204 jobs in the city[20].

Industry Growth

The industries employing the most workers in Snohomish are Education Services and Retail Trade. These industries have grown by 36.2% and 21%, respectively, between 2002 and the most recent reported year of 2019.

The industries that showed the most growth are Administration, Waste Management, Remediation at 518.4% and Arts, Entertainment, Recreation at 442.3%. The growth rate for these industries is largely attributed to the low employment numbers in 2002, relative to 2019. Overall job growth for employment in the city since 2002 has been 37.6%.

T4: Job growth in Snohomish – highest gains by industry sector, 2002 to 2019

Industry Sector	2002	2010	2015	2019	% Change
Education Services	1,029	1,231	1,296	1,402	36.2%
Retail Trade	1,053	894	1,194	1,274	21%
Accommodation & Food Services	457	482	766	803	75.7%
Construction	317	387	612	656	106.9%
Professional, Scientific, Technical	119	207	199	269	126.1%
Administration, Waste Mgmt., Remediation	38	77	149	235	518.4%
Arts, Entertainment, Recreation	26	13	98	141	442.3%
Total Jobs (all industries)	4,510	4,799	5,744	6,204	37.6%

Source: U.S. Census OnTheMap, 2002, 2010, 2015, 2019

Estimated annual wages for occupations in these industries can be derived from the Bureau of Labor Statistics, as shown below for the major industries in Snohomish. These occupations are not an exact match with the industry sectors provided by the U.S. Census but can provide a general idea of wages paid in Snohomish[21].

- Educational Instruction and Library: $71,120
- Sales and related: $57,660
- Food preparation and serving: $40,380
- Construction and Extraction: $74,550

The highest wage bracket (more than $3,333 monthly) showed the most job growth between 2002 and 2019, while other wage ranges remained steady during the same period[22].

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[20] Office of Financial Management, 2022
[21] Bureau of Labor Statistics, 2021
[22] U.S. Census OnTheMap, 2019

The characteristics of Snohomish workers has changed since 2010 (the earliest reporting period for this data). The proportion of white-only workers has declined by 3% of the overall Snohomish workforce while other races/ethnicities have increased. Black/African American workers have increased by 129%, while workers comprised of two or more race groups grew by 149%. Hispanic/Latinx workers have grown by 82%.

T5: Workers in Snohomish - race/ethnicity, 2010 to 2019

Race/Ethnicity	2010	2015	2019
Total Employment Count	4,510	5,744	6,204
White alone	93.1%	91.4%	90%
Black/African American alone	0.9%	1.8%	1.7%
American Indian or Alaska Native alone	0.8%	0.8%	0.9%
Asian alone	3.5%	3.8%	4.2%
Native Hawaiian or Pacific Islander alone	0.2%	0.2%	0.3%
Two or more race groups	1.5%	2.1%	2.9%
Hispanic or Latinx	5.2%	5.5%	7.3%
Not Hispanic or Latinx	94.8	94.5%	92.7%

Source: U.S. Census OnTheMap, 2010, 2015, 2019

The percentage of workers younger than age 29 has remained steady between 2002 and 2019, while workers age 30-54 have decreased by about 10%. Workers over age 55 have increased as a proportion of the workforce by about 10%.

The educational attainment of the Snohomish workforce has increased slightly since 2002. Job growth is evident at all levels, but the most significant change is in the high school graduate group, with a 33% increase over 2010 (303 jobs). Most Snohomish workers have some level of college or an associate degree, and 22% have a bachelor degree. This data may be somewhat skewed, as educational attainment information is unavailable for 28% of all workers.

F19: Employment change by industry for jobs in Snohomish, 2002-2019

Employment Change by Industry, 2002-2019

Legend:
- Educational Services
- Retail Trade
- Accommodation & Food Services
- Construction
- Health Care & Social
- Professional, Scientific, Technical
- Administration, Waste Mgmt, Remediation
- Manufacturing
- Other Services
- Wholesale Trade
- Arts, Entertainment, Recreation
- Finance & Insurance
- Public Administration
- Real Estate, Rental, Leasing
- Information
- Utilities
- Transportation & Warehousing

Chart callouts:
- Educational Services, 22.6%
- Retail Trade, 20.5%
- Accommodation & Food Services, 12.9%
- Health Care & Social, 8.3%
- Construction, 10.6%
- Manufacturing
- Wholesale Trade
- Professional, Scientific, Technical

Y-axis: # Jobs (0 to 1,400)
X-axis: 2002, 2010, 2015, 2019

Source: U.S. Census OnTheMap, 2019; percentages in callouts represent the percent of workers employed in the industry sector

The five largest industries shown in Figure 19 are Educational Services; Retail Trade; Accommodation and Food Services; Construction; and Health Care and Social. All other industries have remained below the 400-employee mark, with most industries employing fewer than 200 workers.

Commuting Trends

Most Snohomish residents commute out of the city to go to work, and most people who have jobs in the City live outside Snohomish. According to the U.S. Census OnTheMap data, only 498 people live and work in Snohomish, representing a mere 5% of the total daily commute. Compared to other nearby cities, only Mill Creek has a lower percentage of the daily commute represented by those who live and work within the city.

F20: Daily commuting flows, 2002 compared to 2019
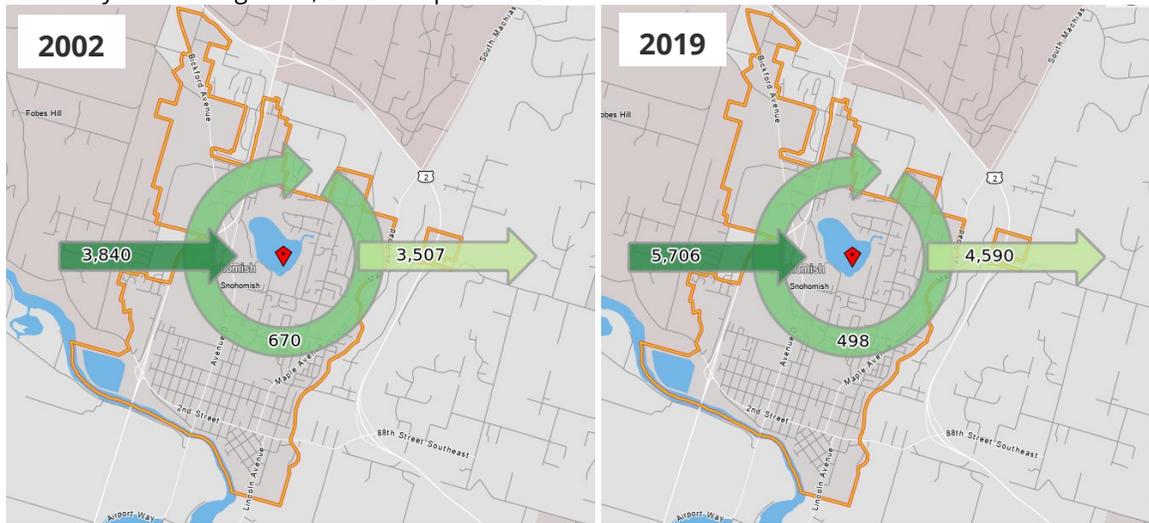
Source: U.S. Census OnTheMap, 2019

T6: Commuting trends, 2002 to 2019

Commuting data	2002		2019	
	#	%	#	%
Inflows	3,840	48%	5,706	53%
Outflows	3,507	44%	4,590	43%
Live/work in town	670	8%	498	5%
Total Jobs	4,510		6,204	

Source: U.S. Census OnTheMap, 2019

T7: Snohomish daily commute compared to nearby cities

City	Total Jobs	Inflow	Outflow	Live/Work	Live/Work as % of Total Commute
Snohomish	**6,204**	**5,706**	**4,590**	**498**	**4.8%**
Mill Creek	6,672	6,369	9,602	303	1.9%
Lake Stevens	5,719	4,553	16,757	1,166	5.5%
Marysville	14,431	11,248	29,621	3,183	7.8%
Monroe	9,529	8,241	7,585	1,288	8.1%
Everett	98,156	84,095	38,081	14,061	11.5%

Source: U.S. Census OnTheMap, 2019

Outflow data shows that Snohomish residents commute largely to Everett and Seattle, with a larger percentage unaccounted for ("other"). The median commute time for a Snohomish resident is 31.3 minutes, and most travel alone in a personal vehicle[23].

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[23] U.S. Census ACS, Table B08006 and B08406

F21: Snohomish resident workplace location, 2019
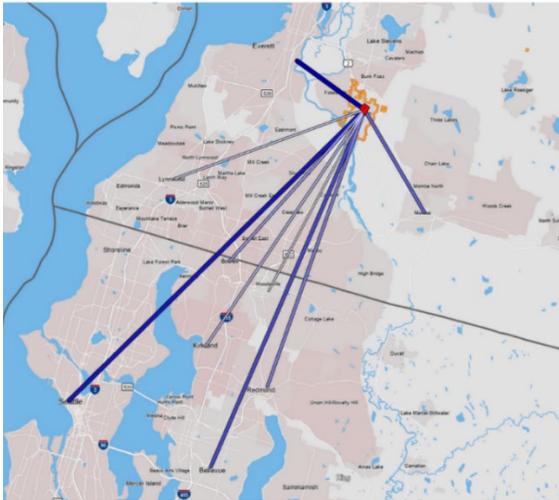
EVERETT: **793** (15.6%)
SEATTLE: **696** (13.7%)
BELLEVUE: **240** (4.7%)
MONROE: **184** (3.6%)
REDMOND: **181** (3.6%)
BOTHELL: **160** (3.1%)
KIRKLAND: **153** (3.0%)
LYNNWOOD: **126** (2.5%)
WOODINVILLE: **115** (2.3%)
OTHER: **1,942** (38.2%)

Source: U.S. Census OnTheMap, 2019

Most Snohomish workers commute in from Everett, Lake Stevens, unincorporated Snohomish County, and Marysville.

F22: Snohomish workforce home location, 2019
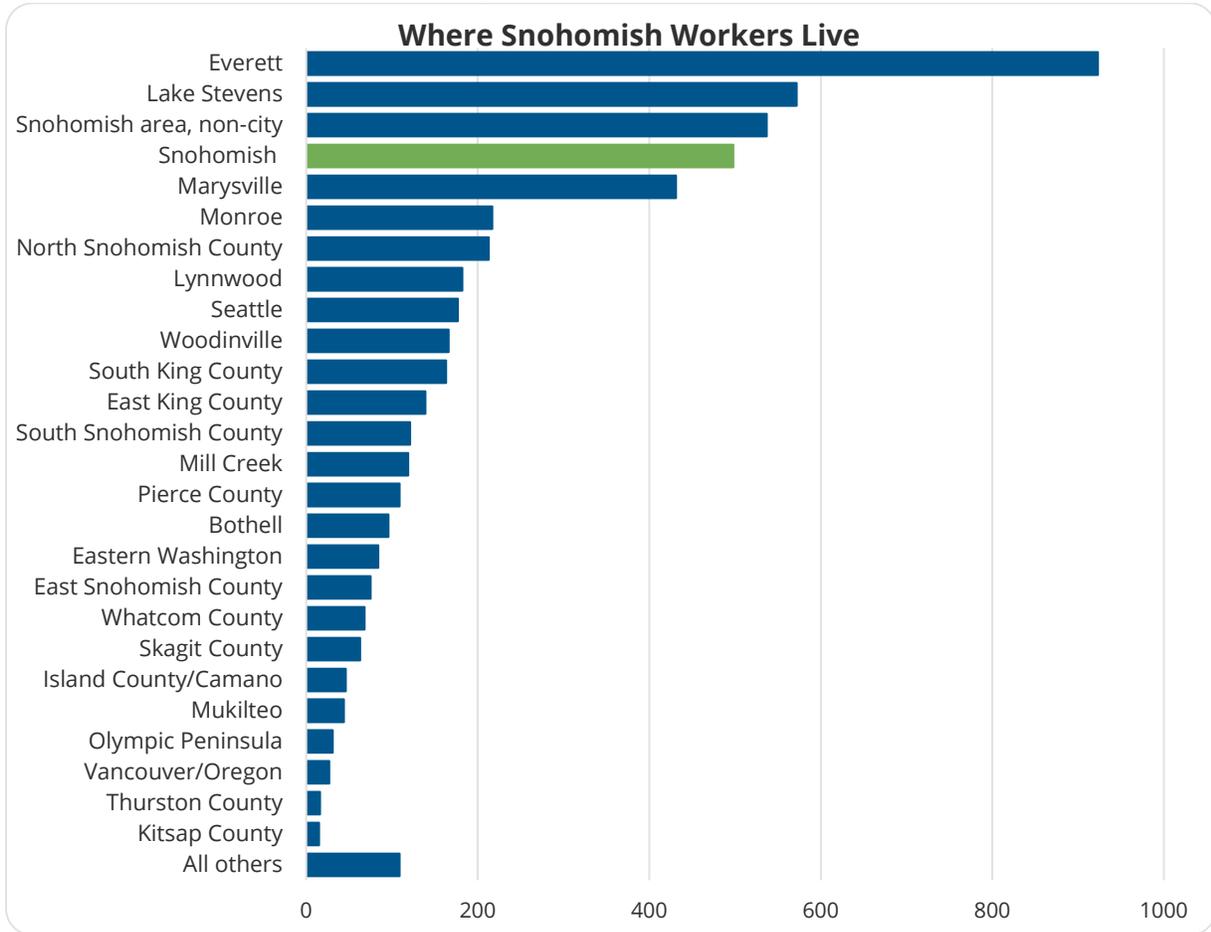
Source: U.S. Census OnTheMap, 2019

Housing Supply

Housing Inventory

There are currently 4,461 housing units in city limits[24]. Most of the Snohomish housing stock is comprised of detached, single-family homes. Single-family housing makes up nearly two-thirds of all housing in Snohomish and is the predominant construction type as indicated by new building permit applications over the last 15 years.

F23: Snohomish housing type

Housing Type
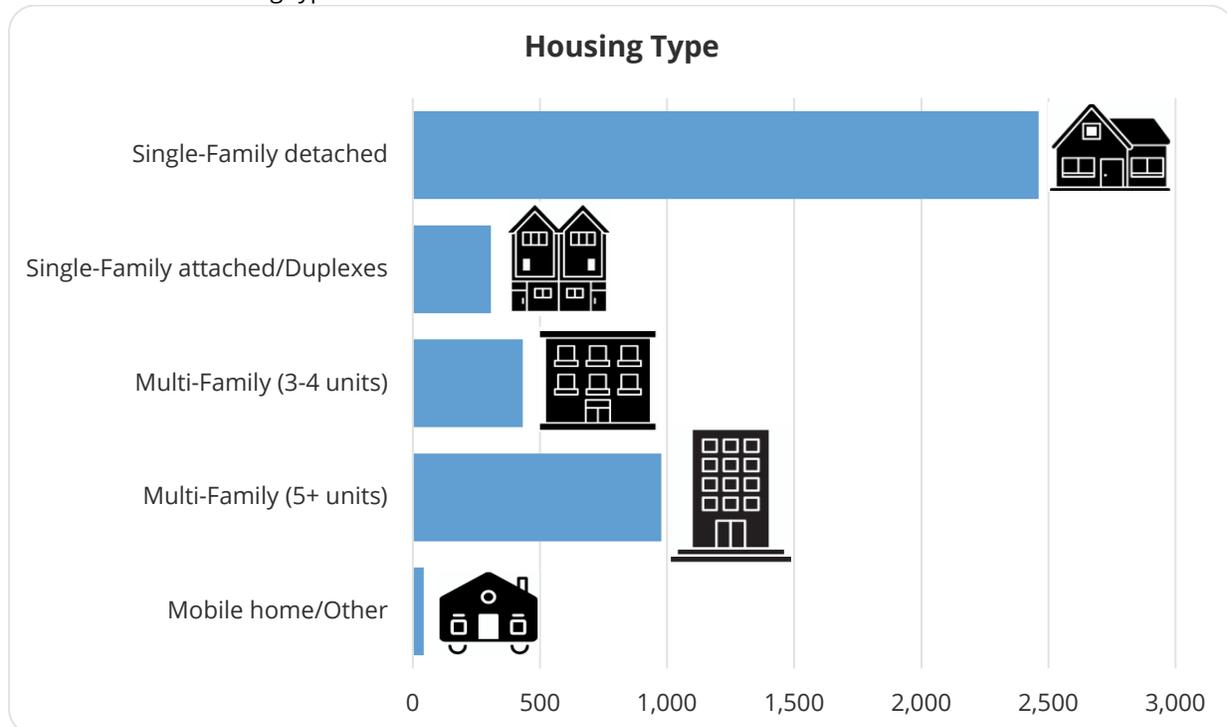
Source: U.S. Census ACS 2020, Table DP04

There have been only minor changes in the housing stock composition since 2000, with the percentage of multi-family units decreasing 2.2% and single-family units increasing 1%. Mobile homes have stayed below 3% of the housing stock, dropping slightly as a percentage of the overall unit count.

T8: Housing stock composition in 2000 and 2020

Housing Type (units)	2000	2020
Single-Family Detached	57.9%	58.9%
Single-Family Attached	2.5%	4.4%
Multi-Family	36.8%	34.4%
Mobile Home	2.8%	2.3%

Source: U.S. Decennial Census; U.S. Census ACS 2020, Table DP04

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[24] Office of Financial Management April 1 population estimates, 2022

F24: Age of construction for residential structures (year built)

Structure Age

Year Built	Percentage
2014 or later	3.5%
2010 - 2013	2.8%
2000 - 2009	16.0%
1990 - 1999	15.1%
1980 - 1989	13.1%
1970 - 1979	11.2%
1960 - 1969	12.6%
1950 - 1959	9.6%
1940 - 1949	2.9%
1939 or earlier	13.1%
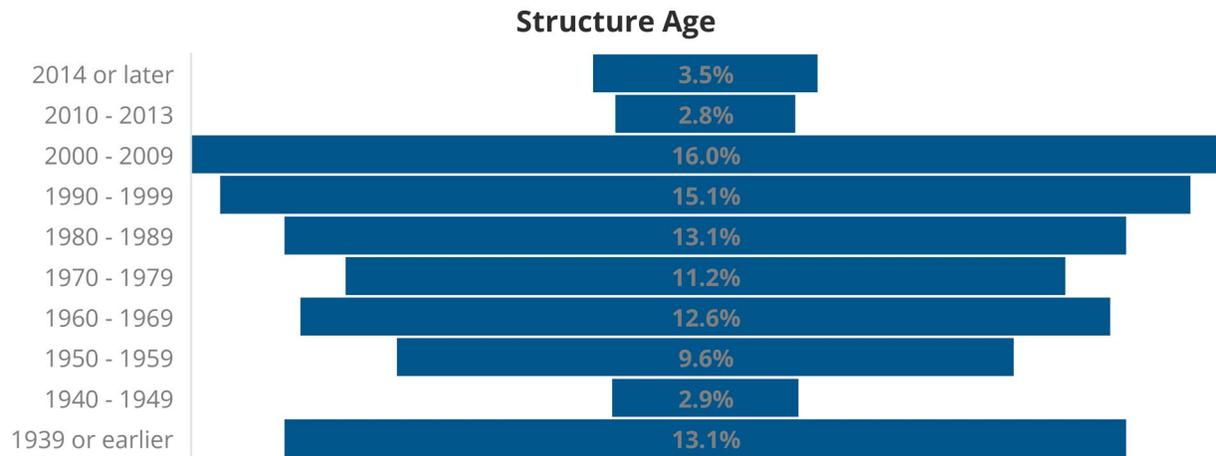
Source: U.S. Census ACS 2020, Table DP04

F25: Age of construction for residential structures (year built) compared to population growth

Population Growth Compared to Construction
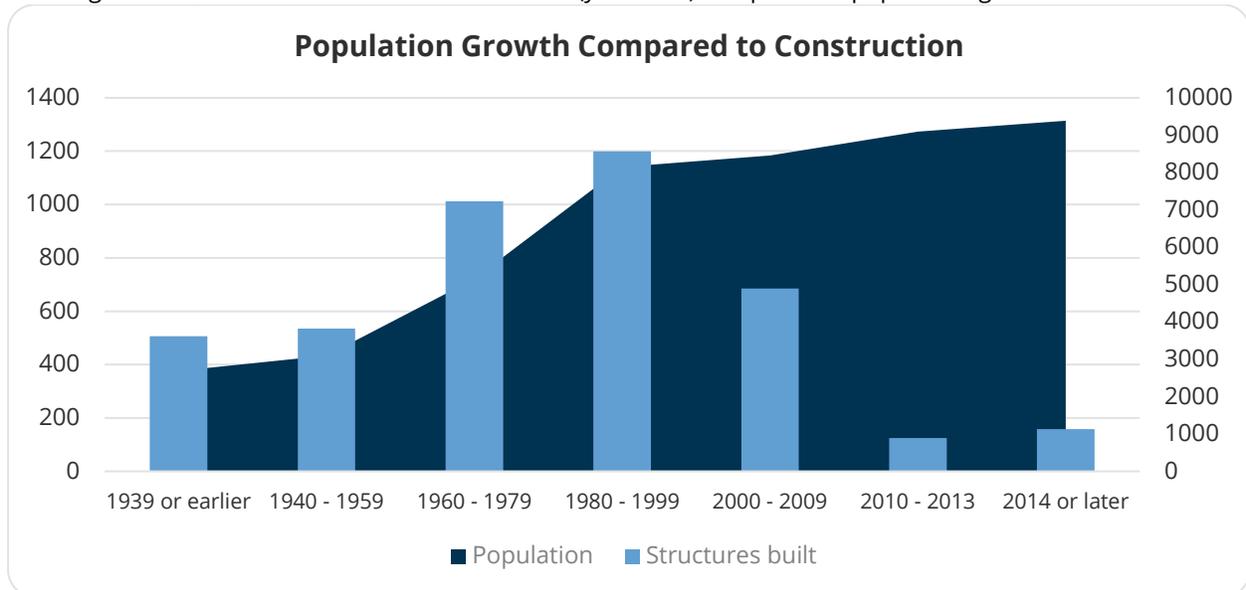
Source: U.S. Census ACS 2020, Table DP04; City of Snohomish Annexation data

More recent housing production rates can be obtained from City permitting records. Data from 2007 to 2021 tracks new housing construction through issued building permits between April to April each year (coinciding with the Washington State Office of Financial Management [OFM] reporting period). Figure 26 below shows units added by housing type, as a percentage of all new units each year. This data shows an increase in multi-family units in 2009, 2013, 2014, 2019, and 2020. Many of these years can be attributed to overall low housing permit volumes or the construction of one or two larger multi-family buildings.

For example, in 2009, permits were issued for 17 multi-family buildings, in large part due to a housing development at 1900 Weaver Road (Snohomish Station Residential), a condominium project comprised of multiple buildings containing variable unit counts. Each building was issued as a separate permit.

F26: New housing units by type, 2007-2021
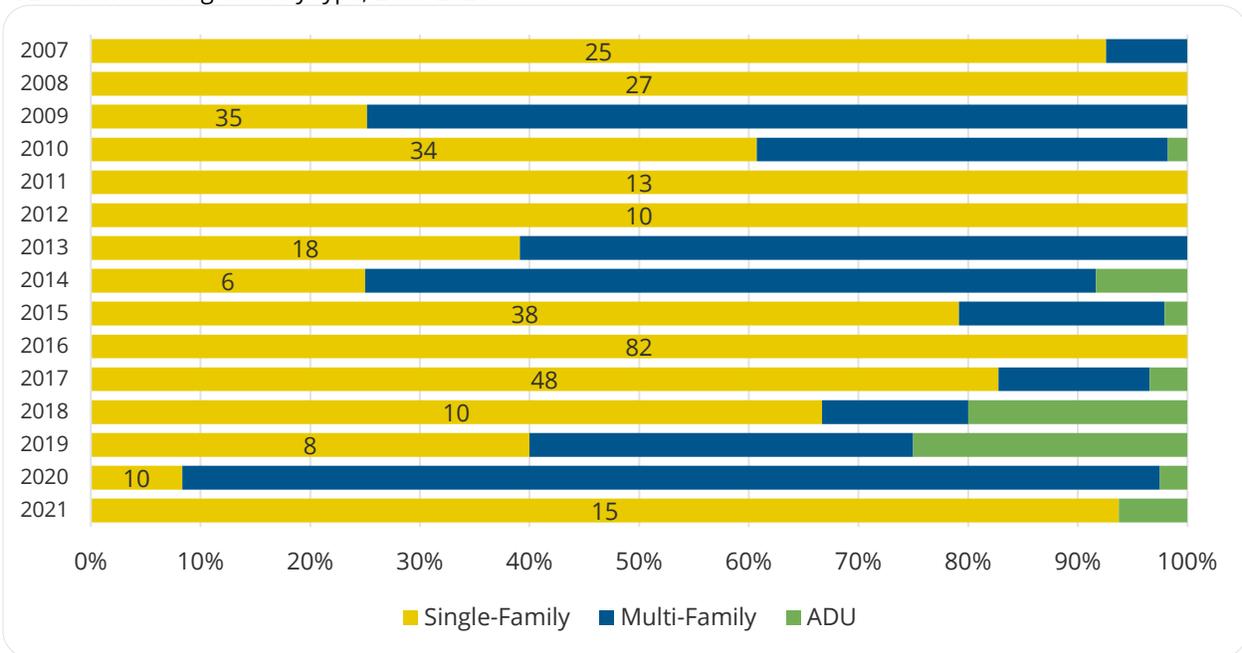
Source: Office of Financial Management; City of Snohomish

Figure 27 shows the number of building permits issued per year for the same 15-year period as Figure 26, broken down by housing type (Single-Family detached, Multi-Family "plexes", Multi-Family buildings with 5+ units, and Accessory Dwelling Units [ADUs]). Each year detached single-family homes were the dominant housing type permitted. In four of the years tracked (2008, 2011, 2012, and 2016), it was the only housing type for which permits were issued. The large volume of single-family housing permits issued in 2016 is primarily due to the construction of the 82-lot subdivision of Estates at Shadowood, a Planned Residential Development (PRD) with smaller lots than the standard minimum size.

F27: Residential building permits by type, 2007-2021
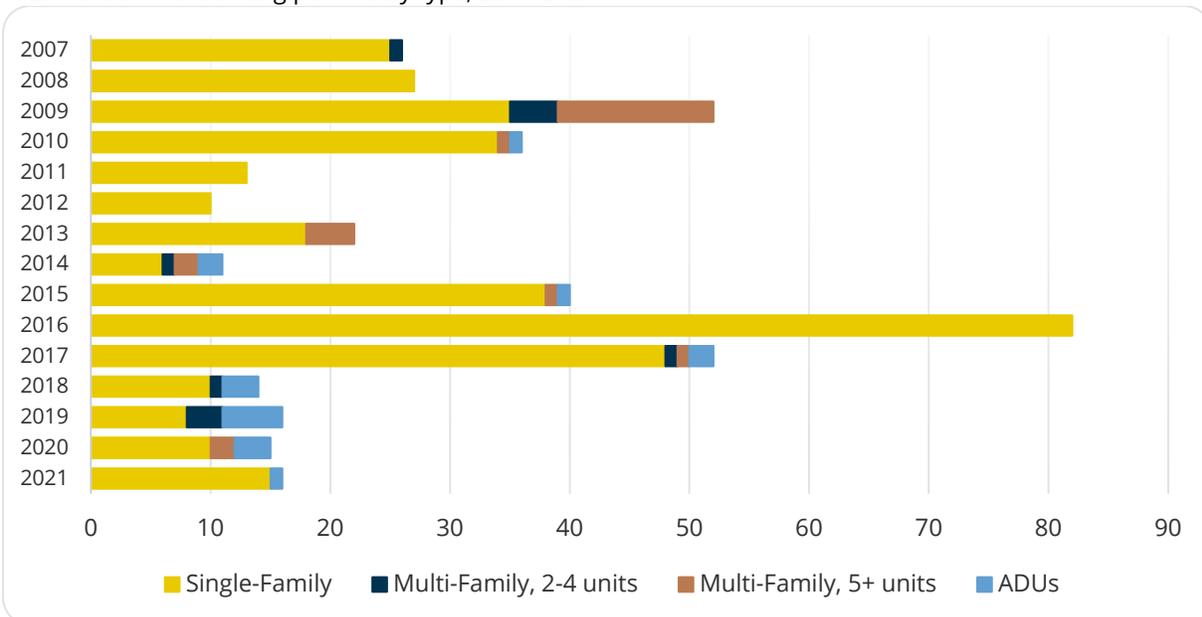
Source: Office of Financial Management; City of Snohomish

*New housing has been produced in the City of Snohomish at an average rate of about **47** units per year for the last 15 years (25 single-family units, 20 multi-family units, and one ADU on average per year).*

Home Values

The median value of an owner-occupied home in Snohomish was $392,000 in 2020. In 2022, Snohomish homes had a median assessed value of $473,100. The map below shows how home values are spatially distributed, with most of the higher-valued homes located south of Blackmans Lake and west of SR 9. Figure 29 shows the distribution of unit value, with the highest concentration of housing units in the range of $300,000 to $499,999.

F28: Property value distribution
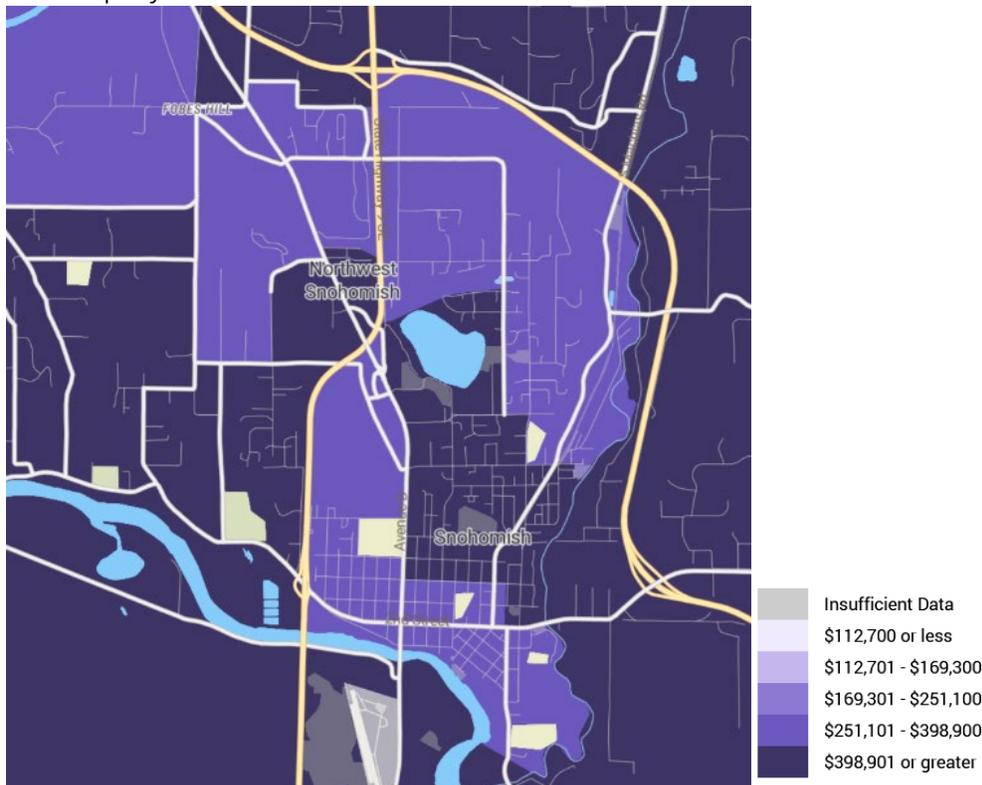
Median Home Value Source: PolicyMap, 2020

F29: Snohomish housing unit values

Unit Value

Range	Value
< $50,000	1.6%
$50,000 - $99,999	0.0%
$100,000 - $149,999	1.5%
$150,000 - $199,999	1.6%
$200,000 - $299,999	9.4%
$300,000 - $499,999	69.7%
$500,000 - $999,999	15.5%
$1,000,000 +	0.7%
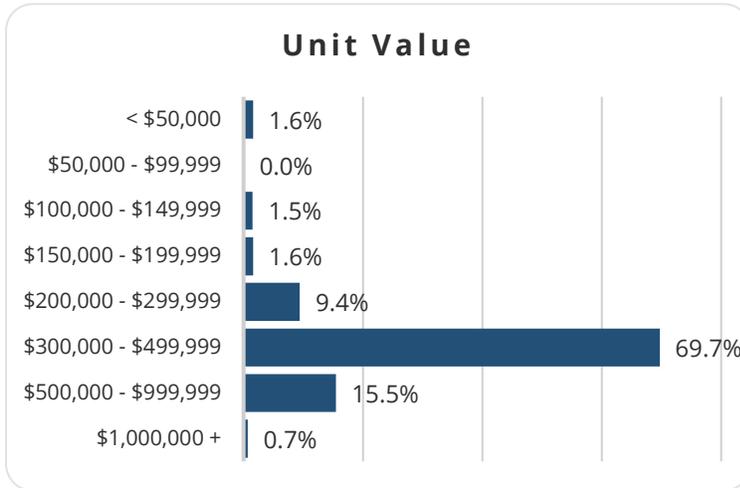
Table DP04 of the American Community Survey (ACS) relies on a self-reported estimate of what the property would sell for if it were for sale. The Snohomish County Assessor's database was used as a secondary data source; data was sorted by use code for properties in the City of Snohomish and its Urban Growth Area. The median market valuation for residential property (including single- and multi-family properties) was $473,100.

Source: U.S. Census ACS 2020, Table DP04

Separating out by unit type, the median assessed value for only detached single-family homes was $487,800. Individually owned condominium and other common-wall units had a median assessed value of $329,000.

F30: Assessed value for detached single-family homes in Snohomish and UGA

Count of Assessed Values by Decile

Range	Count
Below $292,680	80
Between $292,681 and $341,460	90
Between $341,461 and $390,240	305
Between $390,241 and $439,020	438
Between $439,021 and $487,800	523
Between $487,801 and $536,580	494
Between $536,581 and $585,360	345
Between $585,361 and $634,140	229
Between $634,141 and $682,920	136
Above $682,921	231
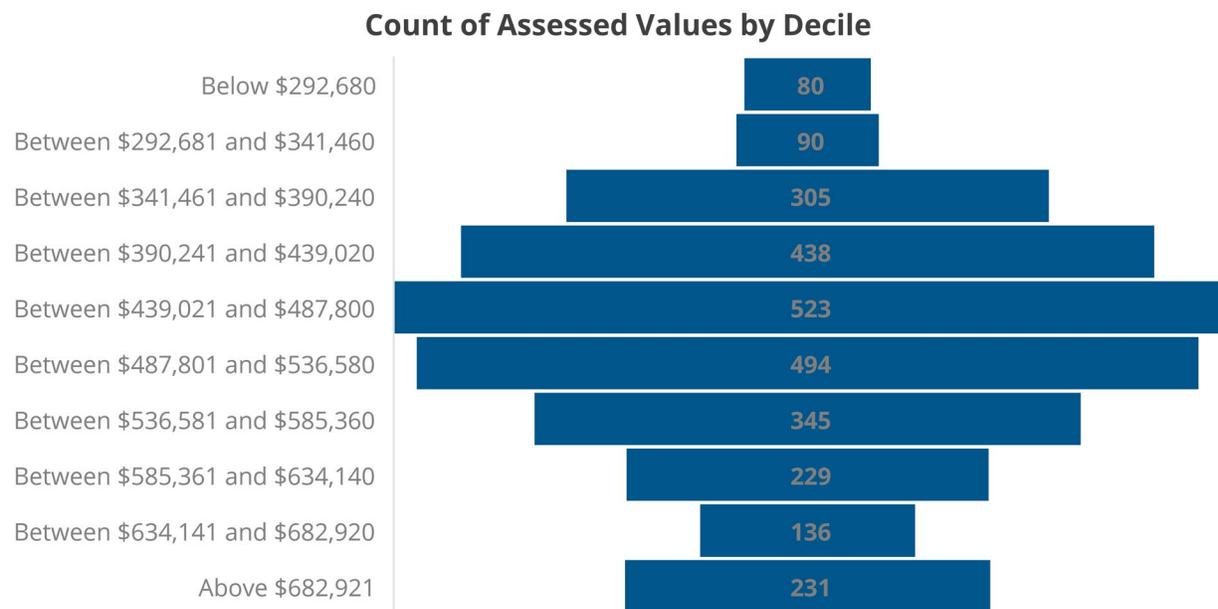
Source: Snohomish County Assessor

Income-Restricted Housing

The Alliance for Housing Affordability reports 207 income-restricted units serving a variety of needs, including senior housing (70% of all units) and housing for disabled and accessible units (10% of all units). Snohomish Affordable Housing Group (SAHG) provides an additional 100 units for households

making less than 50% the Snohomish County AMI. Table 9 shows the income bands served by these existing income-restricted units.

T9: Housing units by income band

Income Band	Annual Income	Housing cost* (30% per month)	Snohomish Households†	Existing IRH‡ Units[25]
>120% AMI	>$150,000	$3,750+	700	-
100-120% AMI	$120,050	$3,001.25	734	-
80-100% AMI	$100,042	$2,501.05	625	-
50-80% AMI	$80,034	$2,000.85	587	44
30-50% AMI	$50,021	$1,250.53	844	200
<30% AMI	$30,013	$750.33	739	63

* *Housing cost* is the monthly amount a household at or below the AMI can afford to pay before being considered cost-burdened.

† *Snohomish Households* is the number of households with income levels at or below the AMI.

‡ *IRH* means Income-Restricted Housing.

The map in Figure 31 shows housing produced through government subsidies: the Low-Income Housing Tax Credit (LIHTC), and the Department of Housing and Urban Development (HUD) Multifamily Assistance contracts. Both are federal programs not administered by the City of Snohomish. Housing Choice Vouchers (HCVs) are shown through color shading, indicating households receiving housing subsidy through the HCV program. Affordable housing owned and operated by private parties and organizations such as the Snohomish Affordable Housing Group (SAHG) are not shown.

F31: Households receiving Housing Choice Vouchers, location of subsidized housing units (HUD & LIHTC)
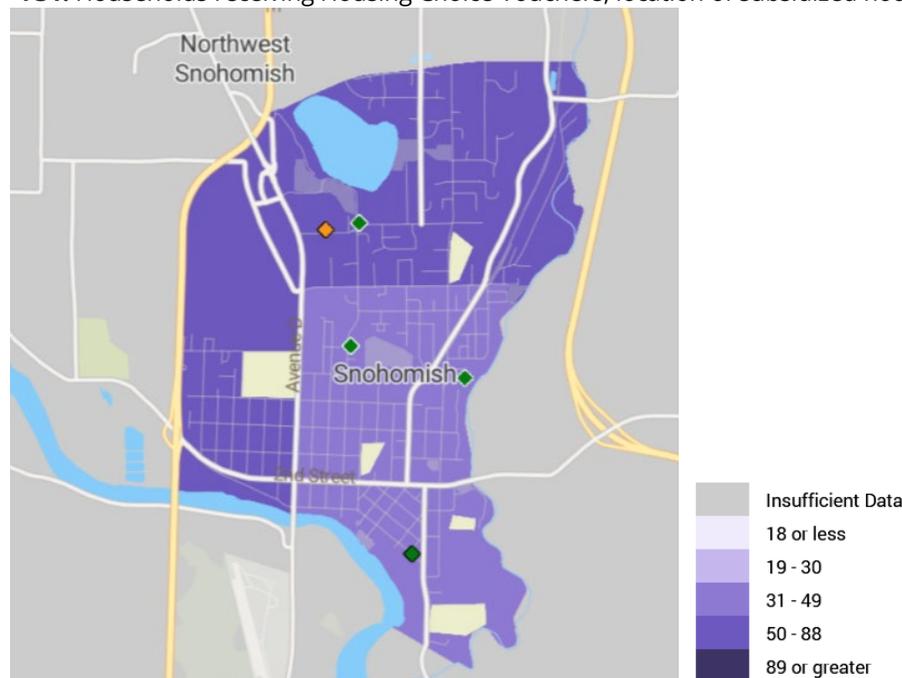
Source: PolicyMap, 2020

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[25] Alliance for Housing Affordability, 2022

Figure 32 illustrates the gap between demand for affordable housing options and the current supply of income-restricted units, including HCVs. CHAS data indicates more than 1,300 existing Snohomish households are cost-burdened and need housing more affordable to them.

F32: Income-restricted housing units compared to cost-burden

Income-Restricted Units and Cost Burden
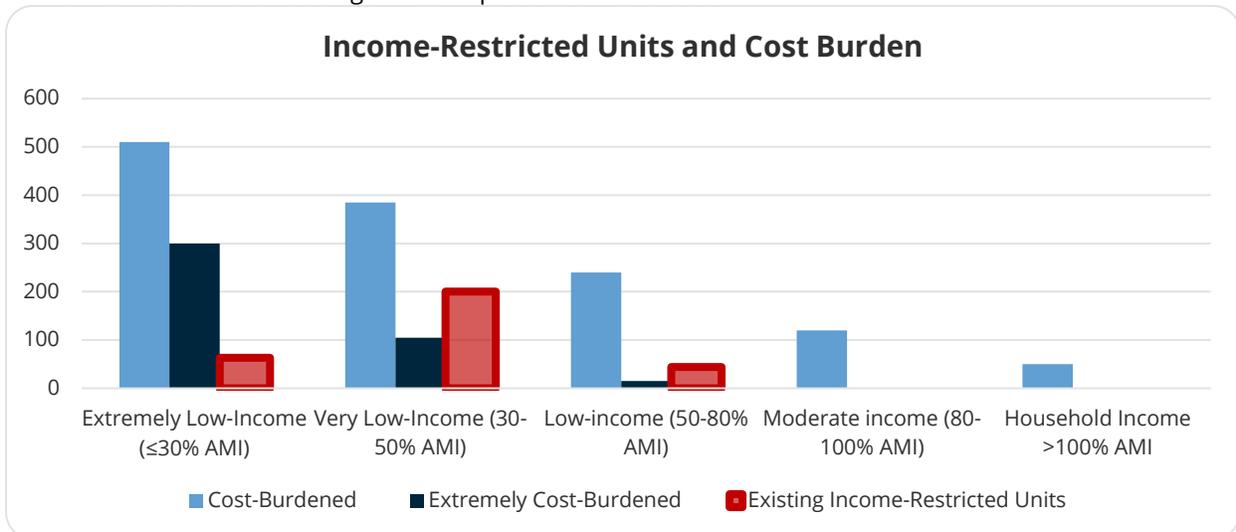
Source: Alliance for Housing Affordability (citing PSRC), 2022; CHAS, 5-year 2015-2019; SAHG, 2020

Housing Circumstances

The presence of housing problems, as defined by the U.S. Department of Housing and Urban Development (HUD), means any combination of incomplete kitchen or plumbing facilities, more than one person per room, or greater than 30% cost burden. These circumstances can lead to the HUD's definition of "housing problems", and can result in negative outcomes for residents, who may be unable or unwilling to make improvements due to financial constraints or a fear of eviction if they complain about deficiencies in their unit. According to U.S. Census data, extremely low-income households are more likely to have incidences of housing problems, defined as the presence of one or more issues: incomplete kitchen facilities, incomplete plumbing facilities, overcrowding (more than one person per room), or cost burden greater than 30% of household income.

F33: Incidences of housing problems by income band

Household Income and incidences of Housing Problems*
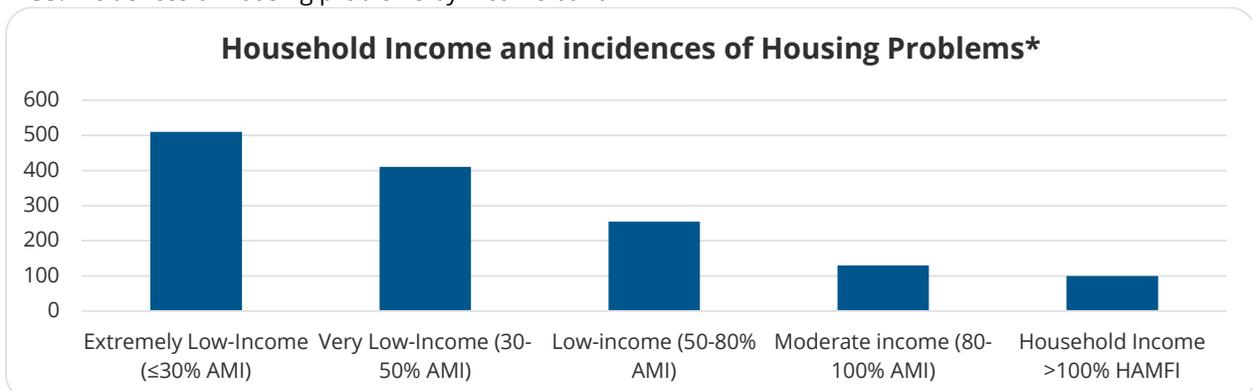
Source: CHAS, 5 year 2015-2019
* *Housing Problems* means at least one of the following four issues are present: incomplete kitchen facilities; incomplete plumbing facilities; more than 1 person per room; cost burden greater than 30%

Occupancy characteristics data indicates overcrowding affects about 2.5% of Snohomish households, and incomplete kitchen facilities affects 0.6% of households[26]. It is likely the housing problems identified in the data above are primarily cost burden, as discussed previously. According to PolicyMap data, an estimated 33.6% of all housing units had repair needs in 2018, with a median repair cost of $1,500.

Overcrowding means there are too many people in a dwelling unit for the number of rooms within. Overcrowded housing can impact health and education outcomes[27]. According to the U.S. Census definition, a building is overcrowded when there is more than one person per room in the home (not just bedrooms). Most Snohomish housing is not affected by overcrowding. Of owner-occupied housing units, 2.5% are considered overcrowded; 4.5% of renter-occupied units are overcrowded.

Structure age can also affect housing quality. About 13% of the housing stock in Snohomish was constructed before 1939. The 1960s saw another relatively large development stage, which dropped off during the 1970s and then increased and remained constant until the 2010s. Construction of new housing stock has since tapered off.

Housing Affordability

Housing affordability is different for each household as it is based on income, housing preferences, financial obligations, and other factors. Housing is considered affordable when costs do not exceed 30% of a household's income. Under that definition, affordable housing is different from low-income housing, which is intended to be affordable for a specific income band, determined as a percentage of the Area Median Income (AMI), usually 80% (moderate), 50% (low), and 30% (extremely low). Households paying more than 30% of their income on housing are considered cost-burdened under HUD's definition, and those paying more than 50% of their income on housing are severely cost-burdened.

Households making the Snohomish City median income level of $70,234 would pay no more than $1,755.85 per month on housing before being cost-burdened. However, due to the regional nature of the workforce and housing market, the Snohomish County median income level is a more appropriate measure for Snohomish's housing affordability. Using the Snohomish County median of $100,042, households should pay no more than $2,501.05 per month on housing costs.

T10: Area Median Income by income bands and number of households

Income Band	Annual Income	Housing Cost (30% per month)	Snohomish Households*
120% County AMI	$120,050	$3,001.25	16.6%
100% County AMI	$100,042	$2,501.05	32.2%
80% County AMI	$80,034	$2,000.85	13.9%
50% County AMI	$50,021	$1,250.53	20%
30% County AMI	$30,013	$750.33	17.5%

* Percentages are approximate due to misalignment between the U.S. Census ACS income bracket thresholds and calculated income bands.

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[26] U.S. Census ACS 2020, Table DP04
[27] U.S. HUD, 2007

Cost Burden

Cost burden data can be obtained from the U.S. Census ACS and the Comprehensive Housing Affordability Strategy (CHAS), which is published by the Department of Housing and Urban Development. CHAS bases its data on the ACS 5-year estimates.

There is a discrepancy between these two data sources for Snohomish households. According to CHAS, 27% of Snohomish homeowners and 39% of renters are cost-burdened or severely cost-burdened. U.S. Census ACS data shows a larger degree of cost-burden in Snohomish, with 27% of homeowners and 35% of renters being cost-burdened or extremely cost-burdened[28]. Hereafter cost-burden assessment will use the lower CHAS data, although it is important to acknowledge the percentages could be higher than indicated.

*Cost-burdened and severely cost-burdened households make up more than **32%** of all households in Snohomish.*

T11: Cost-burdened Snohomish households

Cost Burden	Owners	Renters	Overall
Cost-Burdened Households (30-50%)	18.2%	26.3%	21.9%
Severely Cost-Burdened Households (>50%)	8.8%	12.7%	10.6%
Total Cost-Burden	27%	39%	32.5%

Source: CHAS, 5 year 2015-2019

Cost burdened households are more likely to experience poor health outcomes and are at greater risk of falling into homelessness if something goes wrong like a job loss, health emergency, or if other unexpected costs arise.

Households spending more than a third of their income on housing are often forced to make trade-offs in other areas such as transportation, food, childcare, and healthcare to stay in their homes. The link between cost-burden and homelessness is well documented[29,30], so addressing cost-burden is a good preventive measure to avoid increases in a community's homelessness.

Lower income households are at a greater risk of cost burden due to their limited resources and lack of housing affordable for their income level. Figure 34 below shows that the lowest income households in Snohomish are disproportionately cost-burdened compared to those earning 80% or more of the median income level.
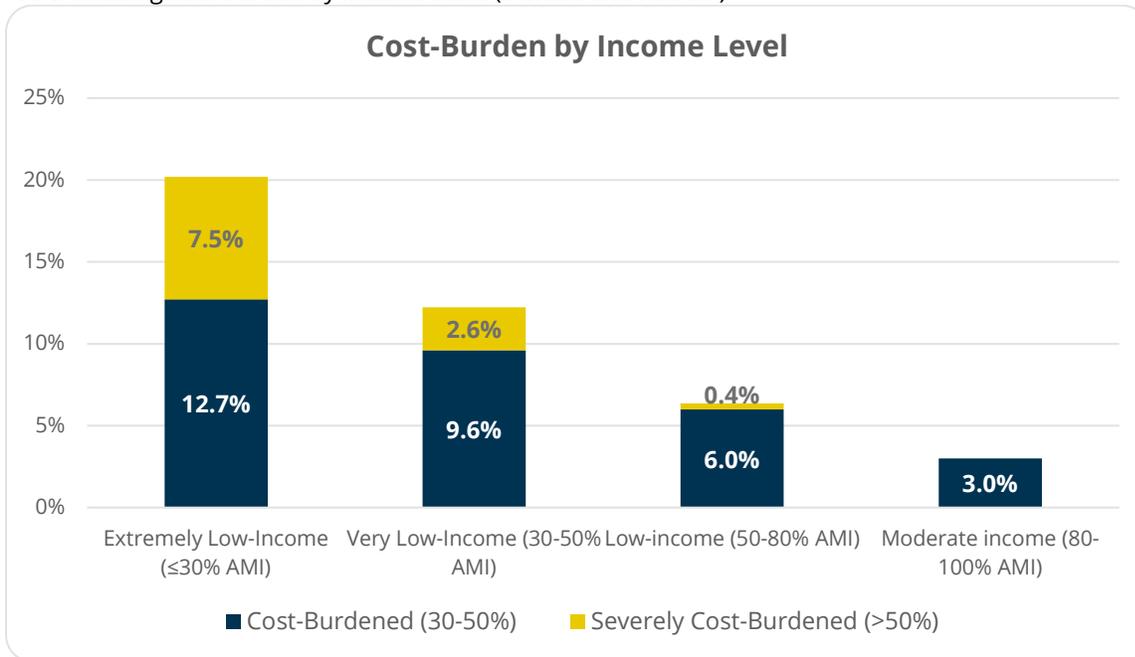
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[28] U.S. Census ACS 2020, Table DP04
[29] Colburn, 2022
[30] Moses, 2018

F34: Housing cost burden by income band (owners and renters)

Cost-Burden by Income Level

- **Extremely Low-Income (≤30% AMI):** Cost-Burdened 12.7%, Severely Cost-Burdened 7.5%
- **Very Low-Income (30-50% AMI):** Cost-Burdened 9.6%, Severely Cost-Burdened 2.6%
- **Low-income (50-80% AMI):** Cost-Burdened 6.0%, Severely Cost-Burdened 0.4%
- **Moderate income (80-100% AMI):** Cost-Burdened 3.0%

Legend: ■ Cost-Burdened (30-50%) ■ Severely Cost-Burdened (>50%)

Source: CHAS, 5 year 2015-2019

Rental Market

The rental market is challenging to track, as rates change often and data relies on listings of available units and their advertised rent amount, if provided. In order to determine a more accurate understanding of the rental market, City staff conducted a survey in which landlords for all rental properties containing five or more units were asked current rates for studio, one-, two-, and three-bedroom apartments. The rental survey was conducted twice in 2022, first in March and again in September. Rates did increase for several units within that time frame.

Income-restricted units were removed from the data, including properties managed by Housing Hope, Mercy Housing, Snohomish Affordable Housing Group (SAHG), and Housing Authority of Snohomish County (HASCO). The average rates for market-rate rental units are shown in the following table.

T12: Existing rental units and average rent amount; annual income needed to afford rent

Unit Type	Unit Count	Average Rent (market rate)	Annual Income for Affordability
Studio	40	$1,150	$46,000
One-bedroom	168	$1,386	$55,440
Two-bedroom	282	$1,600	$63,986
Three-bedroom	37	$1,827	$73,060

This data shows that the average apartment in Snohomish (of any size) is affordable to a household earning the Snohomish County median income. The average studio apartment is affordable to a household earning 50% of the County median income. No rentals are affordable to extremely low-

income households (30% AMI) without subsidy. In normal market conditions, the general rule of thumb is that the market only provides affordable housing for households down to 50-60% AMI[31].

There are two drawbacks to the City's rental survey data. First, the rental rate information was self-reported by landlords. Second, not all landlords were responsive to staff's efforts to reach them. although the response rate to the rental survey was a respectable 82%. Still, increased efforts will be made in future surveys to increase the participation rate.
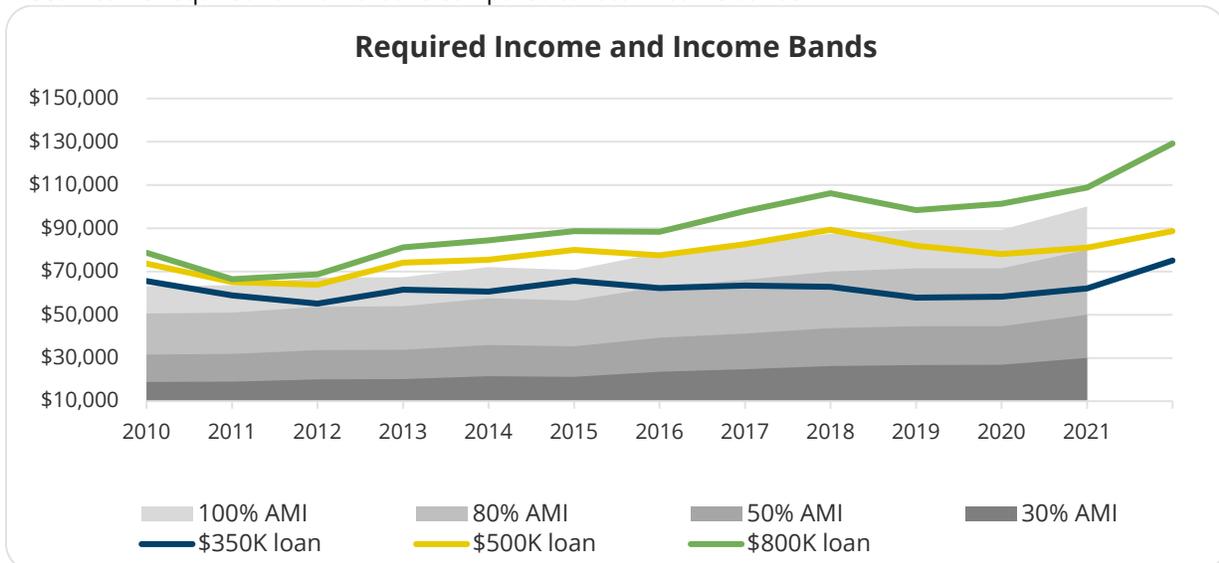
Home Sales

Home sales data shows a trend similar to the rental market. Sales information for detached single-family, townhomes, and condominiums going back to 2010 shows a dwindling supply of units sold at the prices affordable to Snohomish residents.

Figure 36 overlays the average household income required to afford a 30-year mortgage for a home at three different price levels ($350,000; $500,000; and $800,000) under conventional terms with no existing, non-housing household debt such as student loans, car loans, etc.

The gray areas signify household income by percentage of the Snohomish County median household income (AMI of $100,042). Moderate income is 80% of the AMI, low-income is 50% of AMI, and extremely low-income is 30% of the AMI.

This data shows that households earning 100% of the Snohomish County AMI can afford to purchase a home in Snohomish at $500,000. Households earning a moderate income (80% AMI) can afford a $350,000 home. Low-income and extremely low-income households cannot afford to purchase a home in Snohomish. Given the income data above, homeownership of any kind is out of reach for approximately 37.5% of current Snohomish households.

F35: Income required for home loans compared to local income bands


Source: U.S. Census ACS 2020; Alliance for Housing Affordability, 2022

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[31] Alliance for Housing Affordability, 2022

The other issue is one of supply at each price point. Actual sales data shows the number of homes sold at the three selected prices are dropping in number each year, particularly the $350,000 and $500,000 homes. In 2021 there were only two homes sold at less than $350,000, while 125 sold at the $800,000 range.

F36: Detached single-family housing units sold between 2010 and 2021

Units sold, 2010-2021 (detached single-family)
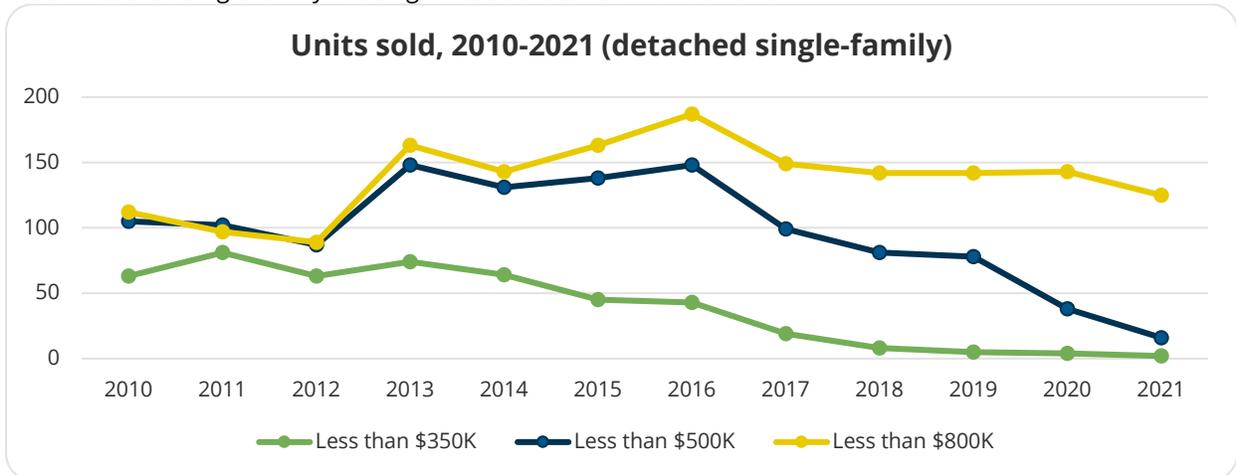
Source: Alliance for Housing Affordability, 2022

The sales data for attached housing types (townhomes and condominiums) follows less of a pattern than detached single-family structures primarily due to the small numbers involved. Townhome sales data is particularly sporadic, because of a limited supply of this housing type. There were several years in the last decade with no sales at all (2010, 2012, 2015, and 2021). The average sales price for this housing type is steadily increasing. In 2016, the average sales price for a Snohomish townhome was $301,575. In 2017 it increased to over $350,000 and it has not dropped back below that figure. The average sales price in 2022 was $555,000.

Condominiums appear to be more readily available and more affordable than townhomes. The average sales price stayed below $350,000 until 2021, when it increased to nearly $400,000. The average price in 2022 was just under $440,000.

F37: Townhomes and condominium housing units sold between 2010 and 2021

Units sold, 2010-2021 (townhomes & condos)
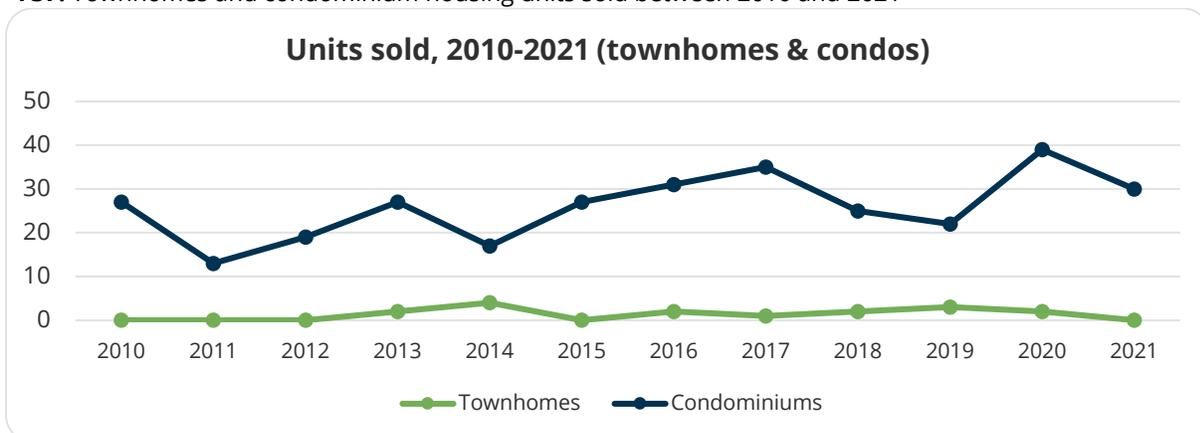
Source: Alliance for Housing Affordability, 2022

Housing Demand

Gap Analysis

While the existing housing stock in the City provides sufficient housing units for the existing population it only allows for a 2% vacancy rate. To provide housing choice, availability, and steady prices, the vacancy rate needs to be 6-8%[32], which allows people to move more freely and maintains a healthy level of competition in the market where prices do not increase except for inflation. To meet that target, an additional 180 housing units would have to be available to serve the existing population.

There is also a shortage of housing units affordable to households making less than the median household income. Cost burden data indicates a shortage of about 1,305 units that are affordable for lower income households currently in the City.

The City will need to accommodate additional population growth of 2,678 people by 2044. If the household size stays consistent over the next two decades, this new growth will require an additional 1,218 housing units. Accounting for the existing underproduction and providing for a vacancy rate of 6% means the city would have to produce an additional 1,398 housing units by 2044 to maintain a steady housing market. This works out to production at a rate of about 70 units per year.

T13: Housing need in Snohomish

Population		Household size	Vacancy Rate	Housing Need
2022	10,200	2.33	6%	180
2044 estimate	12,878	2.33	6%	1,218
Total Housing Need (future growth and underproduction)				**1,398**
Necessary annual production over 20-year period				**70**

*Housing production since 2010 has averaged **47** new units per year. In order to accommodate the City's mandated growth targets and provide a healthy housing market, production will need to increase over the next 20 years.*

Cost burden data indicates there is a gap in housing units affordable to income levels below 120 percent of the Snohomish County area median income. Commuting data supports the conclusion that there is a lack of affordable workforce housing in the City, as nearly 92 percent of Snohomish workers live elsewhere.

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[32] Lincoln Institute of Land Policy, 2018.

The Alliance for Housing Affordability, citing the Puget Sound Regional Council (PSRC), reports 207 income-restricted units serving a variety of needs, including senior housing (70% of all units) and housing for disabled and accessible units (10% of all units) in the City of Snohomish[33].

Table 14 shows cost-burdened households as an indicator of affordable housing gaps.

T14: Cost-burdened Snohomish households

Cost Burden	<30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	100% AMI
Cost-Burdened Households (30-50%)	510	385	240	120	50
Severely Cost-Burdened Households (>50%)	300	105	15	0	0
Total Households	810	490	255	120	50

Source: Alliance for Housing Affordability, 2022; CHAS, 5-year 2015-2019

There are several factors to consider when determining the appropriate future distribution of new housing. Snohomish County is currently reviewing methodologies to allocate housing by income band throughout the County, including in cities, however it has not yet been adopted. Absent this information, the data below reviews several possible distribution methods. Both methods assume 1,398 new housing units built, but they differ in how those units could be allocated to the various household income bands.

Housing Unit Allocation

The first, and simplest method to distribute housing targets is based on the existing proportion of the population at each income band, as shown in Table 15. The drawback of this method is that it does not consider complexities such as existing cost burden, displacement factors, and other special housing needs, which could result in perpetuating housing instability.

T15: Housing need distributed by income band

Income Band	Proportion of Population	Proportional Housing Unit Allocation
120% AMI	16.6%	232
100% AMI	32.2%	450
80% AMI	13.9%	194
50% AMI	20%	278
30% AMI	17.5%	244
Total	**100%**	**1,398 units**

[33] Not including Snohomish Affordable Housing Group (SAHG) units, which comprises an additional 100 units for households earning less than 50% Snohomish County AMI

A more comprehensive method prioritizes cost-burdened households in allocating unit needs. Table 16 shows this method, based on cost-burdened households as an indicator of affordable housing gaps.

T16: Housing need distributed by cost-burden

Income Band	Cost-Burdened Proportion	Proportional Housing Unit Allocation
120% AMI	3%	41
100% AMI	7%	97
80% AMI	15%	207
50% AMI	28%	397
30% AMI	47%	656
Total	**100%**	**1,398 units**

This allocation method considers cost burden in calculating the number of units at each income band. It allocates new units to each income band as a proportion of those currently experiencing cost burden, to provide greater options for those households to move into more affordable housing.

The cost-burden allocation method assumes that new production will create opportunities in which housing passes down to lower socio-economic groups as it ages and depreciates, and wealthier residents move to a higher housing tier. This is called housing filtering. Filtering cannot address all affordability gaps, particularly in high-demand neighborhoods and places with little new construction, so other interventions are generally necessary to increase supply[34,35].

Household Size

There is a mismatch between household size and housing unit size in Snohomish. The existing housing stock is comprised of nearly 60% detached, single-family units, and 81% of existing units have two or more bedrooms.   Nearly 34% of the City's households are single-occupant households, yet only 19% of the housing stock is studio or one-bedroom units. While not all single-occupant households prefer studio or one-bedroom apartments, based on household characteristics it appears there is a lack of housing stock to serve smaller households that may want to adjust their living circumstances.

T17: Housing stock by number of bedrooms; owner or renter-occupied

Bedrooms	Total	Owner	Renter
Studio	2.6%	0.4%	5.1%
1-Bedroom	16.4%	2.4%	32.4%
2-3 Bedrooms	65%	71.3%	57.7%
4+ Bedrooms	16%	25.9%	4.7%

Source: U.S. Census 2020 ACS, Table S2504

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[34] HUD, 2020
[35] Mast, 2019

Table 18 illustrates the number of units with two or three bedrooms, and the mismatch to current household size in Snohomish. Additional production is necessary for one- or two-person households, particularly given trends in the direction of smaller households and expected growth.
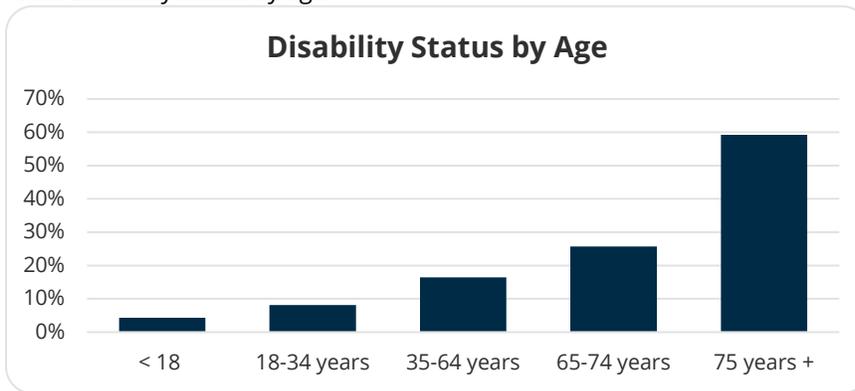
T18: Snohomish households by size

Household Size / # bedrooms	Households	% of Population	Units Serving Household Size	Gap
One-person/BR	1,427	34%	833	594
2-person/BR	1,356	32%	1,479	-
3-person/BR	628	15%	1,443	-
4+-person/BR	810	19%	748	62

Source: U.S. Census 2020 ACS, Table S2501, DP04

Special Housing Needs

F38: Disability status by age

Source: U.S. Census ACS 2020, Table S1810

People with special housing needs include the elderly and those with disabilities. Just over 8% of the population of Snohomish is over the age of 80, and 15% of the overall population has a disability. Disabilities include hearing, vision, cognitive, ambulatory, self-care, and independent living difficulties. The most common disability type is ambulatory difficulty.

F39: Disability type
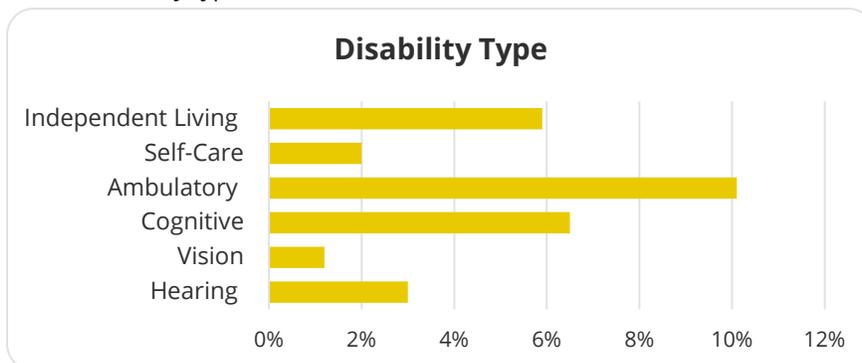
Source: U.S. Census ACS 2020, Table S1810

Residents with a disability often require specialized housing or modifications made to a housing unit to address their unique mobility or accessibility needs.

Of the income-restricted units in Snohomish, there are 145 units serving seniors, and 21 units designed specifically to address general accessibility or the needs of disabled persons.

Displacement Risk

Without housing to match, regional and economic growth will apply pressure on the housing market, leading to displacement of residents. Displacement occurs when conditions lead residents to move when they would otherwise stay in place. Displacement factors can be physical (deterioration leading to renovations or demolition), economic (rising costs), or cultural (when community institutions, networks, and resources relocate)[36].

There is one census tract in Snohomish at moderate risk of displacement according to the PSRC Displacement Risk analysis. This is due to a combination of factors including *socio-economic* indicators such as educational attainment and the concentration of cost-burdened households, *neighborhood* indicators such as the potential for redevelopment, proximity to jobs, parks, schools, and shopping, *transportation* indicators such as access to transit, *housing* indicators such as median rental prices, and *civic engagement*.
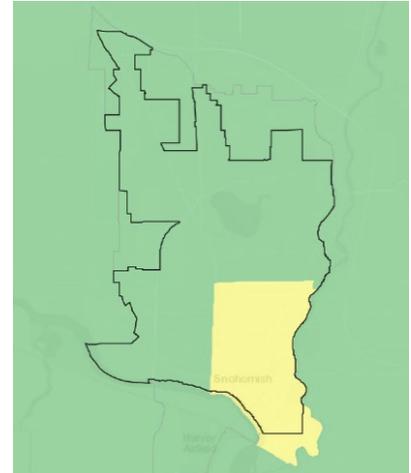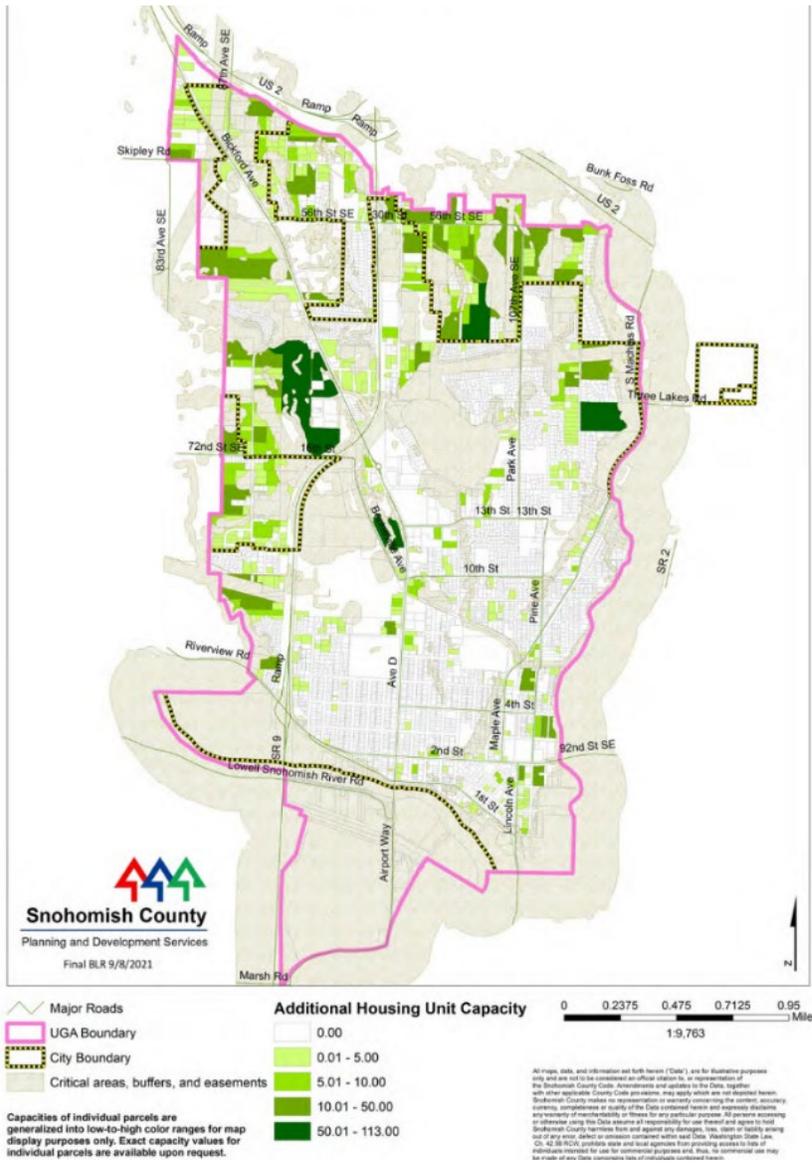
Source: PSRC Displacement Risk map

As development occurs, special consideration should be paid to ensure residents are not displaced due to increased property values.

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[36] PSRC Displacement Risk, 2022

Land Capacity Analysis

Source: Snohomish County Buildable Lands Report, 2021

Snohomish's buildable lands capacity appears to be sufficient to accommodate projected growth targets, however this assumption relies on existing parcels that are categorized as partially used and can be redeveloped at a higher density. Snohomish County's Buildable Lands Report (BLR) indicates there is land use capacity in the City to accommodate an increase in population of 2,800, which is just enough capacity to meet the target of 2,678 people by 2044 but falls short of the target 6% vacancy rate.

The capacity assumes an additional 1,143 units, which is below the projected need of 1,398. This means that annexations of the Urban Growth Area may be necessary to accommodate the future growth as well as compensate for existing underproduction.

The map above from the BLR report shows residential capacity is largely located in the UGA areas, particularly in the North Lake area.

The BLR considers the limits on development caused by easements and critical areas. Field verification may result in a reduction of unit capacity due to the presence of additional environmental constraints.

The BLR does not consider proximity of utilities in determining residential capacity.

The map to the right overlays buildable lands data over zones that allow residential use as an outright permitted use.

The yellow color indicates properties that are considered "partially used", meaning there are existing improvements on the land, but they only use a portion of the use and additional development is possible without demolition. Blue indicates vacant land, and green indicates "redevelopable" land, meaning the existing structures are expected to be demolished and replaced with more intensive uses.
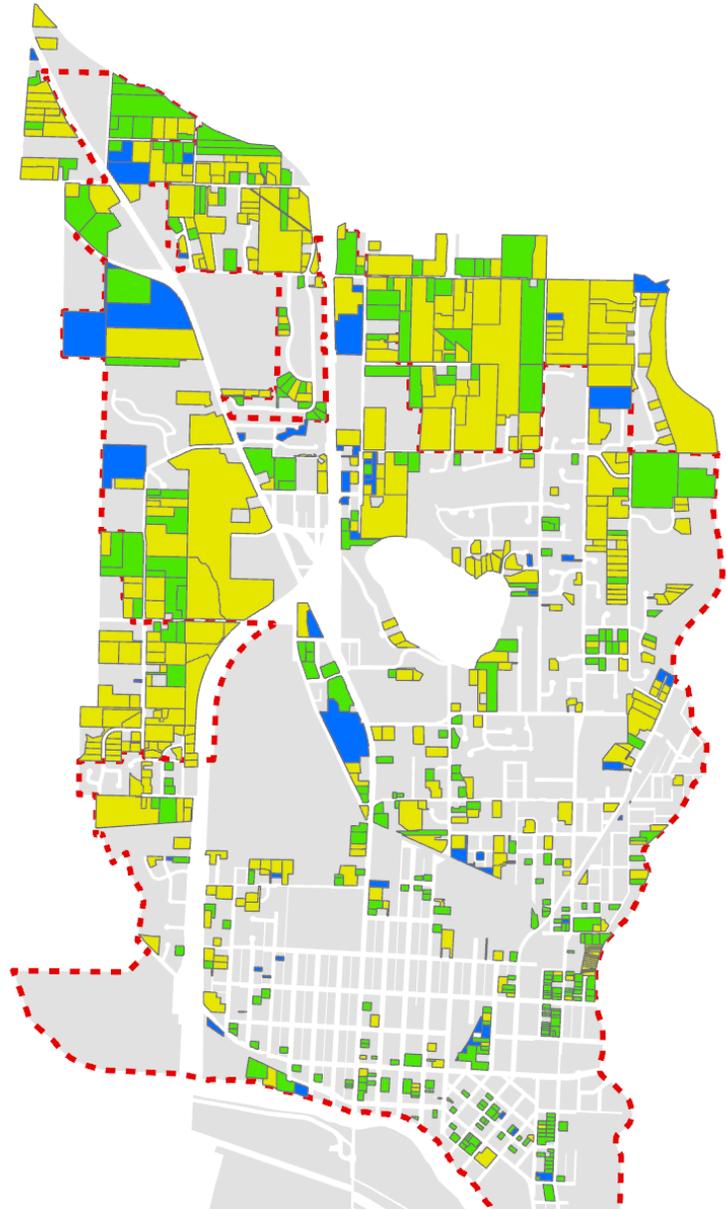
Source: Snohomish County Buildable Lands Report, 2021

Methodologies and Data Sources

Data Notes and Methodologies

Vacancy rate

Projected households are converted to units by multiplying by a 6% vacancy rate. Functioning housing markets need a large enough vacancy rate to ensure adequate supply so demand doesn't inflate prices. It also ensures a variety of housing options available to those looking to relocate. A reasonable vacancy rate for a local housing market is between 4-8% according to the Lincoln Land Institute. This analysis uses 6% as the midpoint of this reasonable range, consistent with Snohomish County policy, Department of Commerce guidance and the Puget Sound Regional Council methodologies.

Employment Data – OnTheMap

OnTheMap is a data source developed through a partnership between the U.S. Census Bureau and the State. Employer and employee data is derived from the Longitudinal Employer-Household Dynamics (LEHD) program. The State-provided Quarterly Census of Employment and Wages (QCEW) is supplemented by censuses and surveys to create statistical data on employment, earnings, and job flows through the Origin-Destination Employment Statistics dataset.

The most current data available from OnTheMap is for the years 2002 through 2019.   Some data points are not available for all years. In those cases the earliest-available data point is used (e.g, data may be from 2010 instead of 2002).

Margin of Error

The American Community Survey (ACS) is the most recent data available as of the date of this analysis. The ACS is not a full census; rather it estimates based on sample data and as such is subject to sampling variability. Margins of error are provided by the U.S. Census to represent the lower and upper confidence bounds within which the true value is located, with a 90% confidence level. In all cases the estimate was used for this analysis, however readers should keep in mind the unavoidable uncertainty of the sample (as opposed to an actual census) of the City's population and housing stock.

It is also important to note that real people are not statistics. People are unique and make housing decisions based on a variety of personal factors that are sometimes qualitative, so those personal factors cannot and should not be understood or analyzed.

Gap Analysis

The following calculations were used to determine housing needs.

Calculation of housing need

Future Growth Calculations	
Projected Population (2044)	12,878
2022 Population	10,200
New Growth	**2,678**
Household Size multiplier	2.33
Total units needed by 2044	1149.356
With 6% vacancy rate	**1,218.3**
Underproduction	
2022 Population	10,200
Total Housing Units	4,461
Household Size multiplier	2.33
Current Housing Need	4,378
With 6% vacancy rate	4,640
Current underproduction	**179.3**
Total Housing Units	
Units needed for projected growth	1,218.3
Units needed to accommodate existing underproduction	179.3
Total units needed by 2044	**1,398**

To distribute housing need by income band in both distribution scenarios, income levels were calculated as a proportion of the overall population. This calculation is necessarily approximate due to the mismatch between the U.S. Census income thresholds and the Department of Housing and Urban Development definition of each income band. The population proportion at each income band was then multiplied by the necessary unit count to allocate the total number of units by income.

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Appendix

Data Comparisons

Population characteristics, Snohomish compared to County and State

	City of Snohomish	Snohomish County	Washington State
Median age	38.0	38.3	38.2
Population under age 18	22.5%	22.3%	21.7%
Population over age 65	17.0%	14.4%	16.2%
Average family size	2.97	3.15	3.08
Median household income	$70,234	$100,042	$84,247
Poverty rate	8.0%	7.1%	9.9%
Educational attainment, bachelor degree or higher	25.2%	37.7%	39.0%
Population (age 3+) enrolled in K-12 school	76.7%	70.4%	69.4%
Foreign born population	5.0%	17.4%	14.8%
Language other than English spoken at home	7.6%	22.1%	20.8%
Veteran population	9.0%	6.8%	8.2%
Average commute time (minutes)	31.3	28.7	26.0
Population with a disability	15.0%	11.6%	13.1%
Population without health insurance	6.0%	5.8%	6.4%

Population characteristics, Snohomish compared to neighboring cities (2021)

	Snohomish	Monroe	Lake Stevens	Mill Creek	Everett
Population (2021)	10,154	20,209	36,288	20,926	110,812
Total housing units	4,347	6,228	12,367	9,068	47,193
Total households	4,221	5,498	11,536	8,410	45,029
Median household income	$70,234	$88,683	$93,087	$104,951	$70,023
Median age	38.0	33.9	33.9	38.2	38.4
Poverty rate	8.0%	7.5%	5.7%	4.0%	10.2%
Median gross rent	$1,050	$1,586	$1,663	$1,813	$1,417
Homeownership rate	53.4%	67.7%	75.8%	56.1%	47.3%
Renter population	46.6%	32.3%	24.2%	30.7%	52.7%
Population below age 18	22.5%	23%	28.7%	22.1%	20.1%
Population over age 65	17.0%	9.2%	9.5%	14.7%	14.1%
Average family size	2.97	3.28	3.23	3.04	3.17
Population growth since 2010	10.4%	14.4%	22.6%	16.4%	7.0%
Density increase (population per sq mile)	7.92%	11.41%	18.65%		7.59%