



# HOUSING

Safe, stable housing for all current and future Snohomish residents

# POLICY FRAMEWORK

## Growth Management Act Housing Element Requirements

Per the Growth Management Act (RCW 36.70A.070(2)), the Housing Element is required to:

- inventory existing and projected housing needs, identifying the units necessary to accommodate projected growth;
  - including units for moderate, low, very low, and extremely low-income households and emergency housing, emergency shelters, and permanent supportive housing.
- include goals, policies, objectives, and mandatory provisions for preservation, improvement, and development of housing;
  - including single-family and moderate density housing, such as middle housing types.
- identify sufficient land capacity for current and future housing needs;
  - including government-assisted housing, housing for moderate, low, very low, and extremely low-income households, manufactured housing, multi-family housing, group homes, foster care facilities, emergency housing, emergency shelters, permanent supportive housing, and middle housing types;
- make adequate provisions for existing and projected needs of all economic segments of the community;
  - including moderate, low, very low, and extremely low-income households;
  - documenting programs and actions needed to achieve housing availability, including gaps in local funding, barriers such as development regulations, and other limitations;
  - consideration of housing locations in relation to employment location;
  - identifying local policies and regulations that result in racially disparate impacts, displacement, and exclusion in housing, including zoning that may have a discriminatory effect, disinvestment, and infrastructure availability;
- identify and implement policies and regulations to address and begin to undo racially disparate impacts, displacement, and exclusion in housing caused by local policies, plans, and actions;
- identify areas that may be at higher risk of displacement from market forces that occur with changes to zoning development regulations and capital investments; and
- establish anti-displacement policies, with consideration given to the preservation of historical and cultural communities as well as investments in moderate, low, very low, extremely low-income housing; equitable development initiatives; inclusionary zoning; community planning requirements; tenant protections; land disposition policies; and consideration of land that may be used for affordable housing.

# INTRODUCTION

The City of Snohomish is part of a metropolitan region that is economically interconnected with a workforce that commutes throughout Snohomish County and the Puget Sound region. The City recognizes that the availability of housing that is affordable to all economic segments of the population is an issue that transcends jurisdictional boundaries and requires the collaborative efforts of the entire region. The

Puget Sound Regional Council’s VISION 2050 and the Snohomish County Countywide Planning Policies establish housing policy frameworks that are incorporated in the goals and policies of this element.

### Data collection and resources

In 2022, the City published the Housing Assessment and Gap Analysis (HAGA), which analyzed community and workforce characteristics and demographics, housing inventory and market trends, and projected housing units needed to serve future growth. The HAGA was augmented by the Snohomish County *Housing Characteristics and Needs in Snohomish County* (the HO-5 Report) and supported by a racial equity and displacement analysis prepared by LDC, Inc., in 2022 and supplementary data prepared by the Alliance for Housing Affordability (AHA) in 2024. AHA’s data updated and complemented the HAGA, which relied on the 2020 American Community Survey, with the latest U.S. Census information.

All four studies are used to generate the inventory and analysis in this element, in addition to the 2021 Snohomish County Buildable Lands Report, City of Snohomish permitting data, and the Snohomish County Assessor’s property sales records and information database.

## COMMUNITY PROFILE

The City of Snohomish has 10,330 residents as of 2022, with a population that is 52% female and 48% male, and a median age of 39.8, older than the County’s median of 38.3 and Washington State at 38.2. Over 18% of the population is above the age of 65, compared to 14.4% in Snohomish County, and 16.2% in Washington State. Nearly half of these residents are over age 75. People in this age range will likely have

changing housing needs over the next 20 years, especially if they wish to age in place. The population of children under the age of 18 matches the Statewide population of 21.7% but is below the County population of 22.3%.

As shown in Figure H-1 most of Snohomish’s children are between the ages of 5 and 14 years old (12.5%), with those under the age of 5 at 5.8% and teenagers between 15 and 17 at 3.4%. As children age into adulthood over the 20-year planning period, those who wish to remain in Snohomish or return to start their own families will also impact the housing market.

Figure H-1: Population pyramid

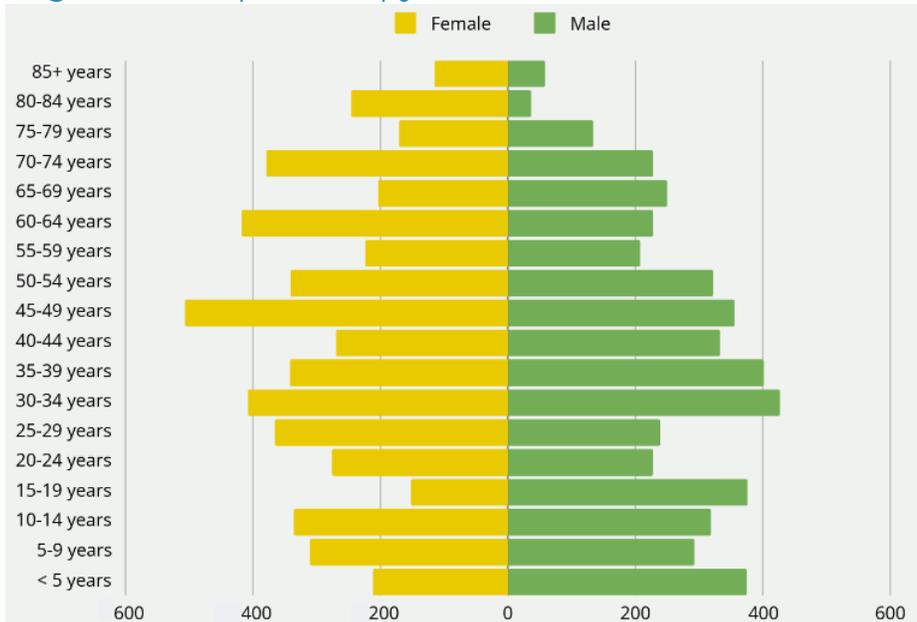


Fig. H-1: US Census Bureau 2020 Decennial Census

Snohomish’s median household income is \$81,731 as of the 2022 ACS. The median family income is \$107,872. Family income differs from household income due to the presence of non-family households (such as two or more individuals living together). The Snohomish median income is appreciably less than the median income in Snohomish County, at \$101,532 for households and \$122,194 for families, and far below the median family income for the Seattle-Bellevue-Everett Metropolitan Area (\$146,500 in 2023), a figure often used for determining income-restricted housing program limits. The percent of Snohomish’s population in poverty is similar to the County at just over 7%, and less than the Washington State poverty rate of 9.9%.

Figure H-2: Household income

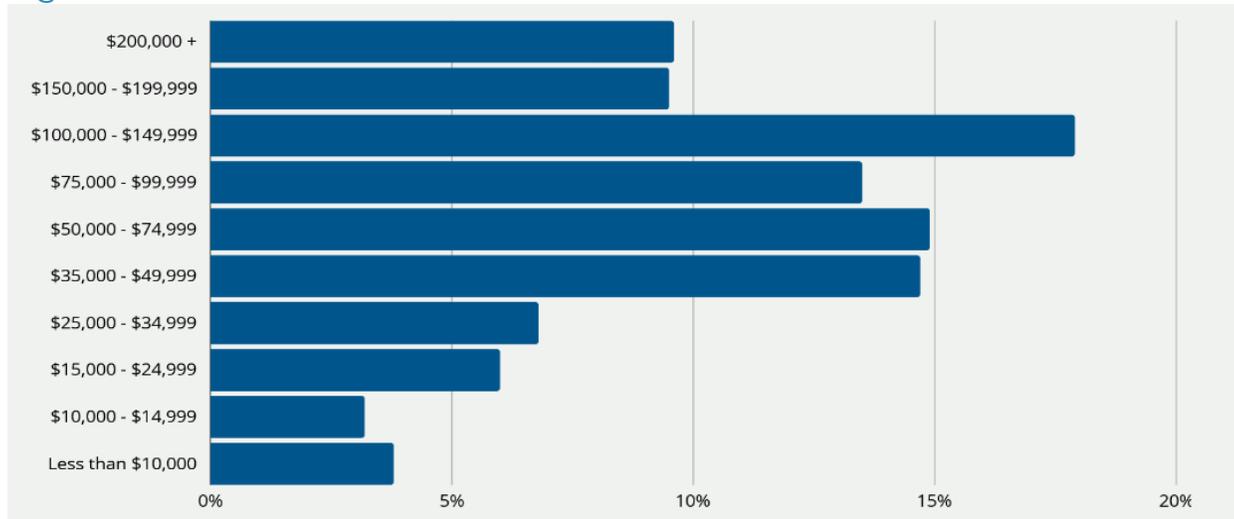


Fig. H-2: US Census Bureau 2020 Decennial Census S1901 (in 2021 Inflation-Adjusted Dollars)

The Snohomish population is predominantly White, but has been steadily diversifying since the 2000 Census, with minority and multi-racial residents comprising a growing proportion of the population. While Snohomish is becoming more diverse with time, the rate is much slower than Snohomish County. According to AHA analysis, the recent diversification of Snohomish can largely be attributed to changes in the female population of all age groups, however the male population remains the more diverse overall. The racial and ethnic composition of the Snohomish population is explored in more detail in the Racial Equity section.

Table H-1: Race and ethnicity

RACE / ETHNICITY	PERCENT OF POPULATION
White, not Hispanic/Latino	79.2%
Hispanic/Latino	9.9%
Black or African American	0.7%
American Indian or Alaska Native	0.6%
Asian	2.4%
Native Hawaiian and Other Pacific Islander	0.5%
Other	0.5%
Two or more races	6.3%

Table H-1: US Census Bureau 2020 Decennial Census P9

Family and household size has also been changing over the years. In 2000 the average household size was 2.48; in 2020 it was 2.35 (Figure H-6). Family size is also trending downward. At an average of 2.94 people, the average family size in Snohomish is smaller than the County average of 3.15 and Washington State at 3.08. Household tenure is 55% owner-occupied and 45% renter occupied.

## Workforce

An assessment of the Snohomish workforce is necessary to gain a complete understanding of housing need, attainability, and affordability. It also helps the City work toward other goals, such as walkability and connectivity, public health, climate resilience, and improved quality of life.

According to US Census Bureau OnTheMap data, the number of Snohomish workers who also live in the city has decreased since 2002, while the total workforce has increased over the same period. In 2021, only 7.4% of the Snohomish workforce also lived in the city, compared to 13% in 2002. Snohomish workers are largely commuting from other Snohomish County cities, unincorporated Snohomish County, Seattle, or even further away.

Figure H-3 shows employment locations in relation to where people live. Employment is displayed as graduated symbols based on number of jobs in the location, overlaid on a map of residential density. The largest employment centers are primarily along the Avenue D/Bickford Avenue corridor with additional job areas in the Historic and Pilchuck Districts. Most residential density is in the southeast portion of Snohomish, south of Tenth Street and east of Avenue D.

This data shows that for walkability and access, increased density near job centers is an appropriate housing policy. Recent adoption of the Midtown District in 2022—a portion of the Avenue D corridor from Sixth Street to SR-9 with unlimited density regulations and mixed-use standards—is located in the largest employment area and therefore facilitates and encourages this proximity between housing and employment.

The Snohomish workforce is diversifying more rapidly than the resident population, particularly since 2009. Race and ethnicity, or Hispanic/Latino heritage, are distinct categories that can overlap. The largest growth has been in the 2+ race, Asian, and Hispanic/Latino categories, all close to doubling in their percent of the total workforce. This may imply that people who work in and contribute to the Snohomish community find it difficult to attain housing closer to where they work. Whether this is a result of personal choice, housing scarcity, lack of affordability, or some other barrier or exclusion is not clear.

Figure H-3: Population density and employment locations

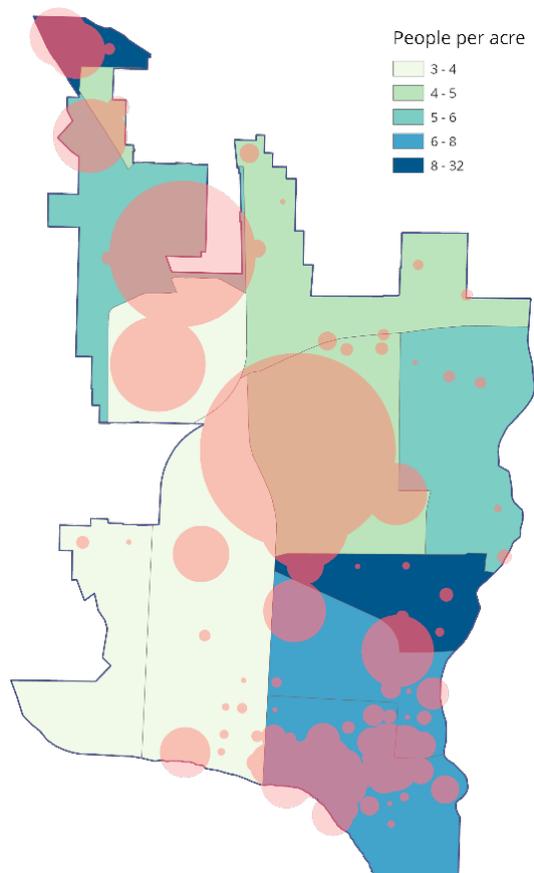


Fig. H-3: US Census Bureau B01003, OnTheMap 2021 job count

Major workforce gains have been in traditionally lower-paying industry sectors, including construction, accommodation and food service, and retail. Gains have also been seen in mid-level income sectors such as professional, and scientific and technical services. Healthcare workers, on the other hand, have declined in the last decade. The median annual earnings for Snohomish workers was \$49,828 between 2018 and 2022, according to the ACS. More information about employment growth and associated policies can be found in the Economic Development Element.

## GROWTH TARGETS

According to the Washington State Office of Financial Management (OFM), Snohomish had an estimated 4,521 housing units in 2023. New unit production has fluctuated annually since 2010, increasing by an average of just over 1% per year. According to the HO-5 Report, the population of Snohomish grew by 11.3% between 2010 and 2020.

The HO-5 Report estimates a growth of 2,752 people in Snohomish over the 20-year planning period, with an additional 405 people in the Urban Growth Area (UGA), for a total of 12,878 in current city limits and 1,805 in the UGA. The HO-5 Report translates the city's population growth to 1,546 new units by 2044 and breaks it down by income level of the households served, provided as a percentage of the Seattle-Bellevue-Everett Area Median Income (AMI).

Table H-2: Snohomish growth targets and typical housing types

INCOME BAND	0-30% AMI, PSH	0-30% AMI, NON-PSH	30-50% AMI	50-80% AMI	80-100% AMI	100-120% AMI	120%+ AMI
<b>CURRENT</b>	4	540	864	954	766	509	710
<b>2044</b>	<b>146</b>	<b>0</b>	<b>0</b>	<b>99</b>	<b>183</b>	<b>290</b>	<b>828</b>

### AFFORDABLE HOUSING TYPES BY INCOME BAND

INCOME BAND	PERMITTED ZONE(S)*	TYPICAL HOUSING TYPES	ALLOCATED UNITS #
0-30% AMI	LDR, MDR, HDR, COM, PIL, HBD, BP, MID	Permanent supportive housing, low-rise and mid-rise apartments, ADUs	146 (PSH)
30-50% AMI	LDR, MDR, HDR, COM, PIL, HBD, BP, MID	Low-rise and mid-rise apartments, condominiums, ADUs	0
50-80% AMI	LDR, MDR, COM, PIL, HBD, BP, MID	Low-rise and mid-rise apartments, condominiums, moderate density townhomes, duplexes, triplexes, fourplexes, mobile homes, ADUs	99
80-100% AMI	LDR, MDR, HDR, COM, PIL, HBD, BP	Moderate density townhomes, duplexes, triplexes, fourplexes, ADUs	183
100-120% AMI	SF, LDR, MDR, HDR	Moderate density townhomes, duplexes, triplexes, fourplexes, detached single family homes, ADUs	290
120%+ AMI	SF, LDR, MDR, HDR	Detached single family homes, ADUs	828
Emergency Housing	HDR, COM, HBD, MID	Temporary shelters	96

Table H-2: Snohomish County HO-5 report based on Dept. of Commerce and PSRC; 2024 numbers are estimated current unit counts

\*Permitted zones means zoning districts where the housing type is either permitted or conditionally permitted.

The relatively low unit targets at the lower income bands reflect the existing housing stock serving low and extremely low-income households in Snohomish. Some of these units are provided by income-restricted housing programs such as housing choice vouchers and units maintained by affordable housing operators, discussed in the Assisted Living section.

The unit allocation method does not consider other related factors such as employment locations and commute patterns. As demonstrated in the workforce section above, most Snohomish workers do not live in the city, and their annual earnings as reported by the Census are relatively low compared to incomes for the region and Snohomish County. Therefore, it is a logical strategy for the City to plan for housing that can serve the local workforce, thus reducing traffic congestion and improving quality of life for existing community members.

Housing serving income levels below 50% AMI generally requires subsidies and other programs and forms of support to incentivize their construction. Several goals and policies are included in this element that are intended to provide the needed incentives to serve all economic segments of the population.

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## LAND CAPACITY

### Buildable Lands Report

Every ten years as required by RCW 36.70A.215, Snohomish County conducts a detailed analysis of the development potential of all lands in the county. The intention is to periodically review whether urban densities are being achieved within urban growth areas and determine if there is sufficient suitable land to accommodate adopted growth targets. The most recent Buildable Lands Report (BLR) was adopted by the Snohomish County Council in September 2021 and provided a key baseline for a land capacity analysis in light of the City's allocated growth targets in Table H-2. The 2021 BLR showed adequate capacity to accommodate those targets.

### Land Capacity Analysis

The BLR is supplemented by a Land Capacity Analysis conducted by the City in 2024. Several zoning changes were made after the BLR was published that affected housing and employment capacity in Snohomish. These changes include elimination of the *Urban Horticulture* (UH) and *Mixed-Use* zones (MU), and adoption of the *Midtown District* (MID). All of these changes affected residential development potential. Wherever possible the BLR was relied upon for data and methodology in the City's analysis for consistency and comparison purposes.

The City's housing targets were categorized by the income level served by each dwelling unit, as identified in Table H-2. The Land Capacity Analysis considered income level based on the housing type allowed

within each zone. The Land Capacity Analysis also considered zoning to accommodate emergency housing and permanent supportive housing (STEP housing).

The Land Capacity Analysis showed that with removal of known encumbrances, such as critical areas and easements, application of an infrastructure deduction factor ranging between 15-25%, and with current zoning, the City has land capacity to accommodate 2,310 new housing units and 1,736 new jobs, sufficient to accommodate the housing and employment targets assigned by Snohomish County Countywide Planning Policies for the 2044 planning period. The LCA is summarized in Table L-5 of the Land Use Element and discussed in detail in the Appendix.

### Reasonable Measures

Because the BLR and Land Capacity Analysis both indicate sufficient capacity to accommodate assigned growth targets, reasonable measures are not required for this Comprehensive Plan Update. However, rezones are still being processed concurrently with the 2024 periodic update for the North Lake Subarea, discussed in more detail in the Land Use Element.

## HOUSING PROFILE

The housing stock in Snohomish is unique among neighboring cities and Snohomish County overall. The city has more remaining historic housing built before 1939 than other cities in Snohomish County, with many predating the 1939 census. This aligns with Snohomish’s reputation as an historic city and being the first to incorporate in the County that bears its name. The median year of construction for the housing stock in Snohomish is 1989, reflecting a pattern of slow growth and construction activity that has not yet fully recovered from the Recession of 2008.

### Housing stock

There are 4,521 housing units in Snohomish. According to the 2022 HAGA, Snohomish’s housing stock is comprised of nearly two-thirds detached single-family homes, with just over one-third of the stock in multi-family housing. AHA’s supplementary housing profile provides a breakdown of the number of units in each structure, showing the proportion of detached single-family housing is 62% of the overall stock.

Figure H-4: Housing stock

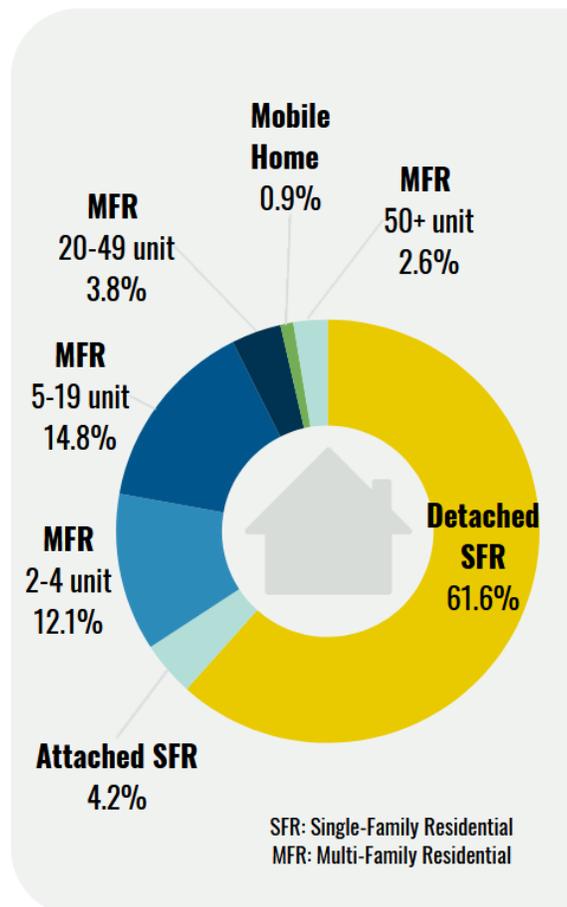


Fig. H-4: US Census Bureau B25024

Housing construction in the city spans over a century of development, with many of the late 19th century homes still in service. In fact, the pre-1939 era is the third most productive construction era in Snohomish’s history, with nearly 600 homes still in inventory, only behind the decades of 2000-2009 (737 homes), and 1990-1999 (644 homes). Snohomish’s older homes make up a significantly higher proportion of the overall stock than in Snohomish County, reflecting the City’s image as one of the oldest cities in the region. The 2010-2019 era is the second least productive (fewer than 300 homes), only ahead of the WWII era of 1940-1949 (fewer than 200 homes).

Other decades are generally even in terms of housing construction, averaging about 500 new homes each decade. While it is still too early to know how much housing to expect over the current decade, the dramatic decline in housing production after 2010 appears to continue. Permit activity shows that between 2020 and 2023, only 105 new units were added to the City’s housing stock.

The type of housing occupancy (whether the household rents or owns the unit) is described as housing tenure. Housing in Snohomish is occupied by 55% owners and 45% renters. The percentage of renter-occupied housing is high compared to Snohomish County, at just over 30%. This can be further analyzed by housing type and construction era, as over half of one-unit housing is owner-occupied, compared to 1% owner-occupancy for all other housing types. Housing built before 1939 is also predominantly owner-occupied, at 78% of the housing from that era.

Figure H-5: Tenure by household income

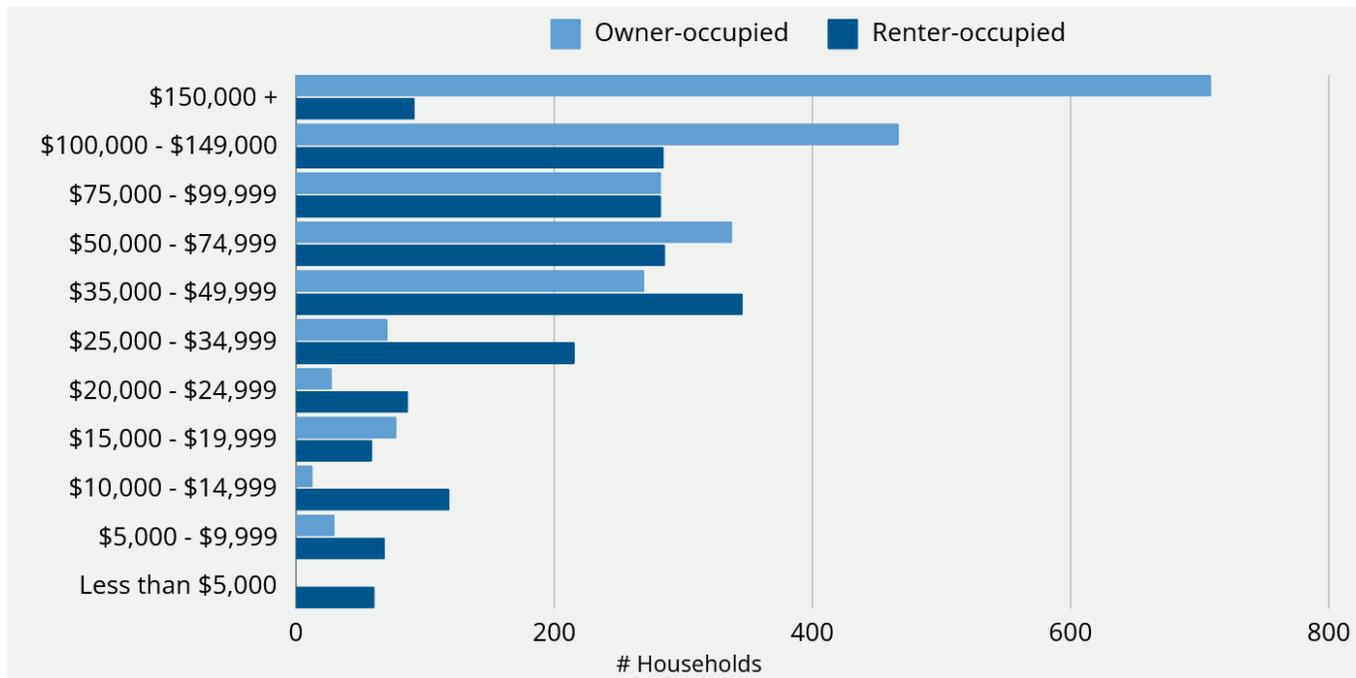


Fig. H-5: US Census Bureau B25118

The largest era of construction for renter-occupied housing is 1990-1999, which aligns with the era that produced the most multi-unit housing. Still, there is a mismatch between the number of smaller units compared to smaller households. Single-occupant households number 1,353, but there are only 656 studio and one-bedroom units in the City to own or rent. While residents may choose to live in a housing

unit that is comparatively larger than their household size, this is not always the case. Some households may occupy a too-large unit because nothing else was available to them in the area. This can lead to cost burden and displacement risk and contribute to housing scarcity.

Figure H-6: Tenure by household size

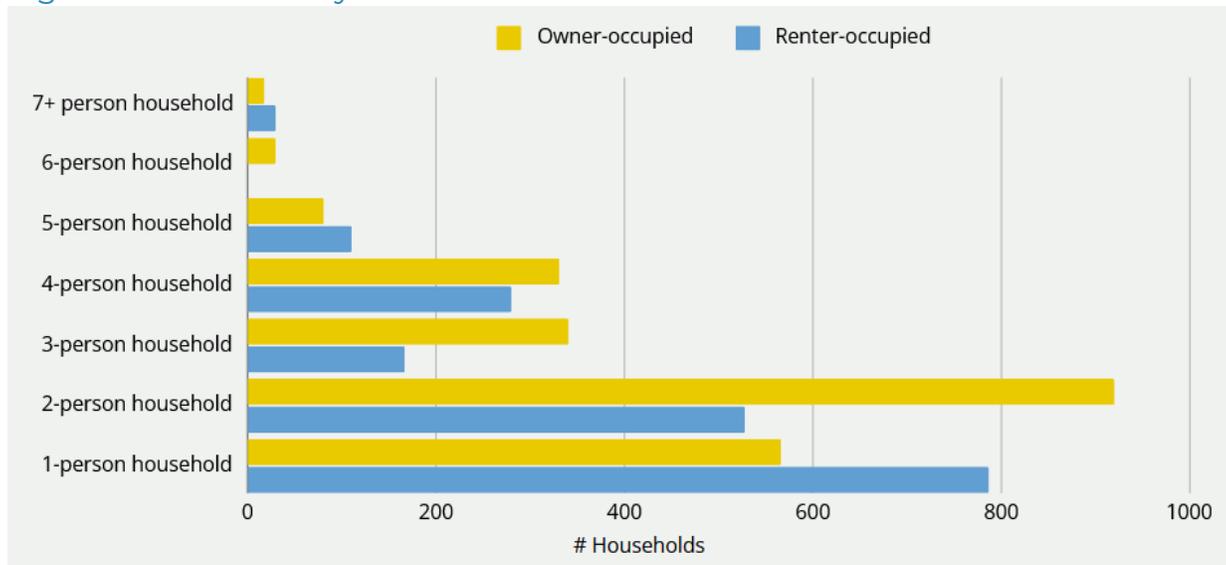


Fig. H-6: US Census Bureau ACS B25009

## Housing affordability

### Cost burden

A cost burden analysis can help to measure how well the housing market is meeting the needs of residents. Residents paying more than 30% of their monthly income toward housing costs - including other mandatory expenses such as utilities and insurance - are considered cost burdened by the U.S. Department of Housing and Urban Development (HUD). Those who pay more than 50% of their monthly income toward housing are severely cost-burdened. Cost burden is likely to lead residents to making difficult tradeoffs in other areas such as medical costs, childcare, food, and transportation.

HUD's Comprehensive Housing Affordability Strategy (CHAS) data from 2016-2019 indicated more than 1,200 Snohomish households were cost-burdened. The Census reveals that cost burden is increasingly severe at lower income levels and among renter households; 43% of Snohomish renters are considered cost burdened and 25% are severely cost burdened by federal standards. This translates to approximately 467 households that pay a significant portion of their monthly income toward housing, leading to difficult choices in other essentials.

Figure H-8: Gross Rent as a Percentage of Income

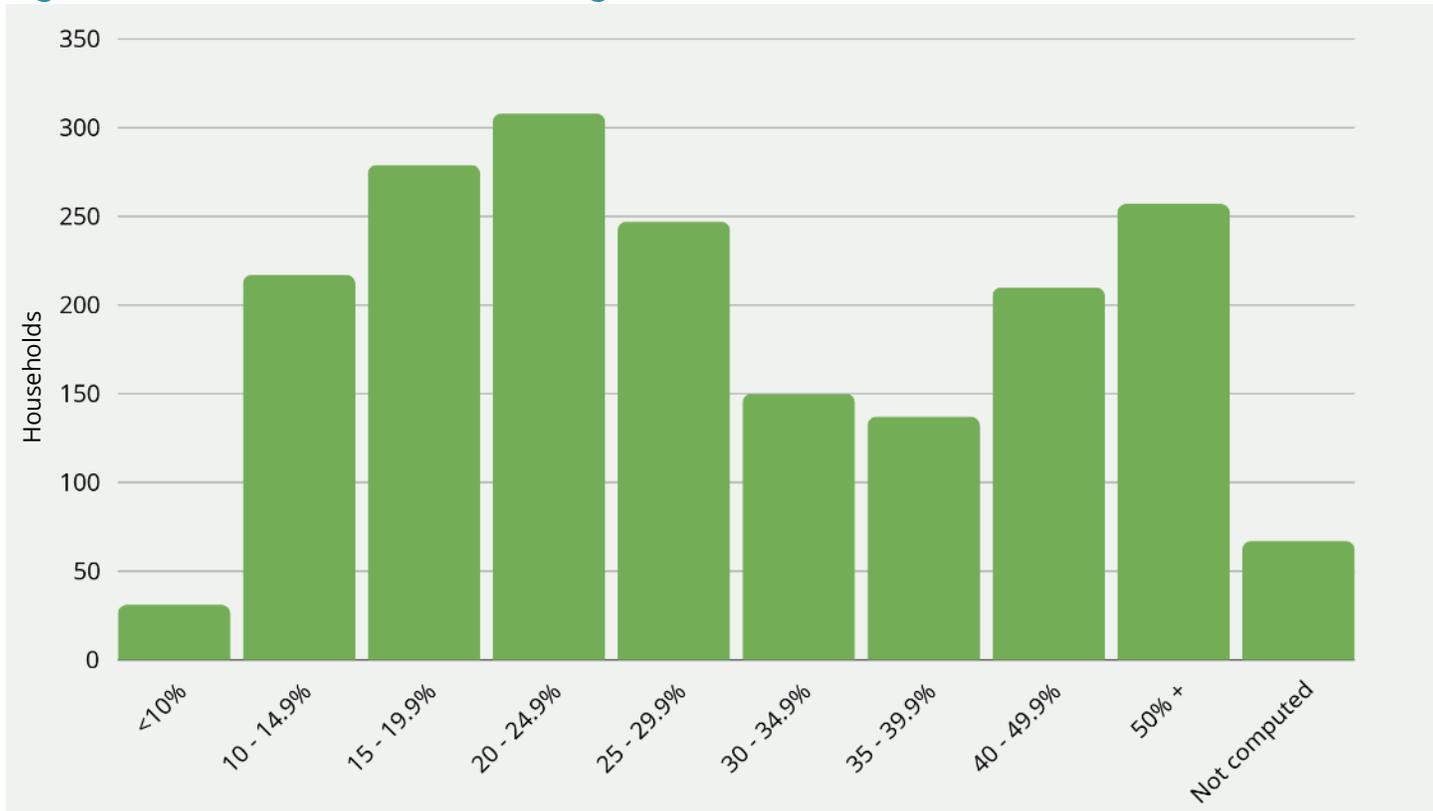


Fig. H-8: US Census Bureau ACS B25070

The median Gross Rent as a Percentage of Income (GRPI) in Snohomish is 26.7%, meaning that half of the City’s population is below the official cost-burden designation. This compares to the Snohomish County median of 30.4%. However, according to the chart in Figure H-8, the data shows Snohomish renters are divided into two general groups: those who rent affordably according to federal standards and those who do not, with more of the latter being considered severely cost-burdened.

Figure H-9: GRPI, households by age

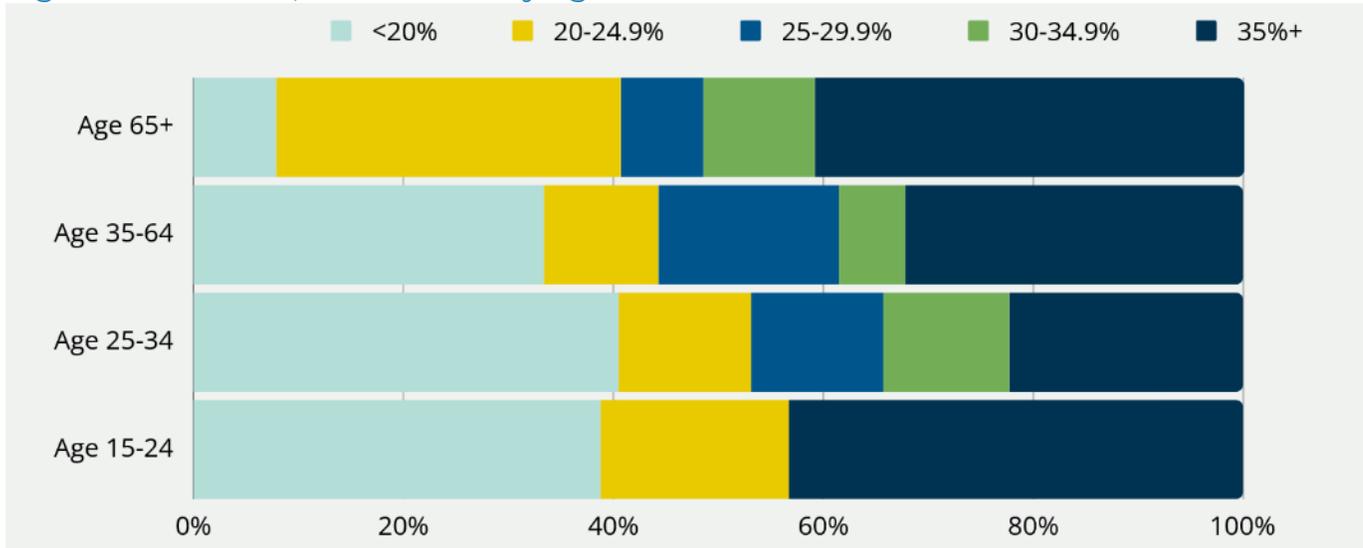


Fig. H-9: US Census Bureau ACS B25072

As shown in Figure H-9, cost burden disproportionately affects the renting senior population and young households in Snohomish, with approximately 40% of both age cohorts being considered cost burdened. For seniors, gross rent comprises a larger percentage of income for renters over the age of 65. Census data also shows this age cohort has a high relative rate of renting, and less vehicle access than younger renting cohorts. Notably, lack of vehicle access for senior owner households is not observed. As rents rise, it is expected that households not affected by cost burden will be reduced in number unless incomes similarly increase. Given these factors, seniors on a fixed income are likely at a higher risk of displacement.

### Assisted living units

“Assisted living” is a term for units that receive some manner of government support or assistance and can include a wide range of housing types. Snohomish has 513 assisted living units according to the HO-5 Report, including dedicated units for seniors and individuals/ families, and housing choice vouchers for seniors and individuals/ families. Housing choice vouchers in Snohomish are administered by the Housing Authority of Snohomish County (HASCO) and Everett Housing Authority (EHA). Other income-restricted housing providers in Snohomish are Mercy Housing, Housing Hope, and the Snohomish Affordable Housing Group (SAHG), a local group that maintains 100 units for seniors and disabled individuals and is hoping to expand further. Altogether Snohomish’s assisted living units comprise 2.1% of the County’s total number of units reserved for low-income households or households at risk of displacement. In Snohomish, assisted living comprises about 10% of all units.

### Housing tenure

Figure H-5 shows an inverse relationship between income level and ownership. Below an annual household income of \$50,000, there are very few homeowners in Snohomish. Owner-occupied housing units are predominantly one-unit detached housing, largely occupied by 45-54-year-old householders. Householders between 65-74 years old is another dominant owner cohort, and those age 85 and above, while the smallest age group in the City, are all owners. All other age cohorts are predominantly renters. This is a unique pattern compared to other cities and the County overall, where housing ownership is dominant in more cohorts above the age of 35.

Table H-3: Snohomish tenure

TENURE	1-UNIT DETACHED	1-UNIT ATTACHED	2-50 UNITS	50+ UNITS
<b>OWNER-OCCUPIED</b>	2,026	80	124	10
<b>RENTER-OCCUPIED</b>	538	107	1,215	34
<b>TOTAL</b>	2,564	187	1,339	44

Table H-3: US Census Bureau B25124

### Home sales

Housing costs continue to increase in Snohomish. In the wake of the 2008 recession, home sales and prices dropped significantly, and so did the rate of new housing construction. Home prices returned to 2008 levels (adjusted for inflation) by 2017, and then rapidly increased in subsequent years. The rate of sales was considerably more variable during that same time. In Snohomish, the rate of new housing production did not recover as quickly as prices did.

Between 2015 and 2021, the median home value rose from \$267,600 to \$435,500. During this same period, median rent prices rose from \$939 to \$1,200 per month.

Figure H-10: Inflation-adjusted median sale price and annual sale count of detached SF homes

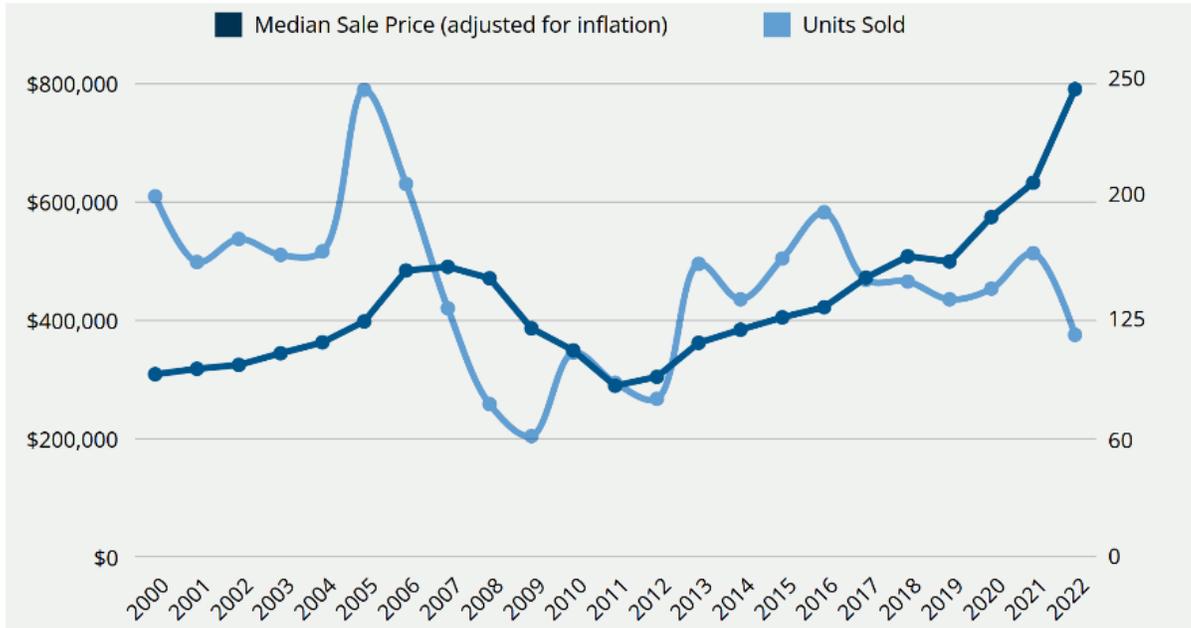


Fig. H-10: AHA Analysis of Snohomish County Assessor Data

Figure H-11: Required income to purchase median home

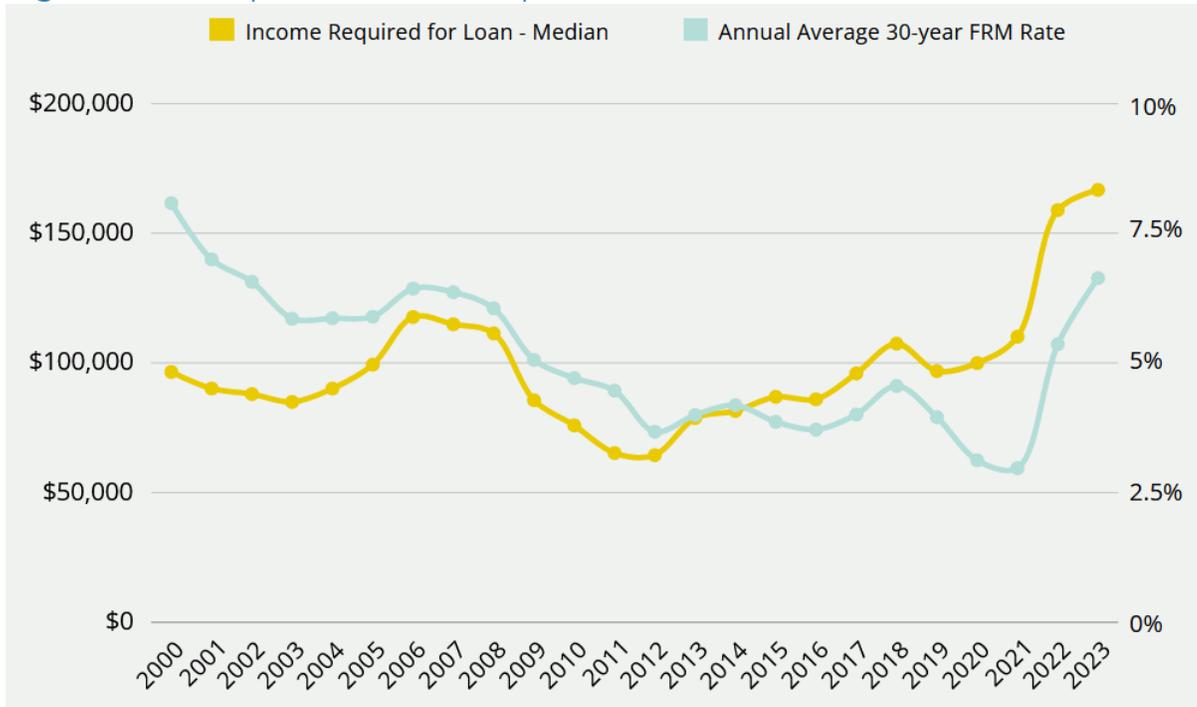


Fig. H-11: AHA Analysis; using Annualized National 30-Year Fixed Rate Mortgage Rate, Freddie Mac

## Rental market

The Alliance for Housing Affordability surveys and aggregates advertised rentals three times per month on Apartments.com to determine average cost and availability for its member cities. In 2023, on average there were fewer than two units available for apartments of any size in Snohomish, and zero studios or 4-bedroom units. Rent price determined by the U.S. Census Bureau is compared to AHA's analysis in the table below, showing that actual advertised rent exceeds that estimated by the Census.

Table H-4: Snohomish median rent by number of bedrooms

RENTAL SIZE	US CENSUS B25031	2023 ADVERTISED	
<b>NO BEDROOM</b>	\$856	N/A	0
<b>1 BEDROOM</b>	\$525	\$1,600	Avg. 1
<b>2 BEDROOMS</b>	\$1,126	\$2,000	Avg. 1.3
<b>3 BEDROOMS</b>	\$1,884	\$2,500	Avg. 1.7
<b>4 BEDROOMS</b>	\$3,074	N/A	0

Table H-4: US Census Bureau B25031, AHA Independent Analysis

Between 2015 and 2021, median rent prices rose from \$939 to \$1,200 per month. With nearly half of Snohomish residents renting, displacement risk affects many households in Snohomish.

# RACIAL EQUITY, DISPARATE IMPACTS, DISPLACEMENT

New legislation from HB 1220 (2021) requires an evaluation of how historic laws, regulations, and development practices have resulted in housing inequity, displacement, and exclusion of racial groups. This section aims to analyze how past and present regulations and policies have caused housing inequity that remains today, in addition to developing policies to undo those impacts, and to plan for and accommodate housing affordable to all current and future residents.

The City of Snohomish values diversity in the community and wants to eliminate any policies that negatively impact Black, Indigenous, and People of Color (BIPOC) communities, as well as people from other marginalized and underrepresented groups, to ensure a safe, welcoming, and equitable city that is livable for people of all backgrounds, where all individuals are treated fairly, with dignity and respect.

## Community context

Historically marginalized groups such as racial and ethnic minorities are at higher risk of displacement due to historical inequalities and past discriminatory practices in the housing market. Racially disparate outcomes can occur regardless of intent; policies that appear race neutral may still perpetuate inequitable outcomes in housing opportunity and choice.

While the Snohomish population remains majority white, the minority population has increased by almost 15% since 2000. Hispanic/Latino, Asian, and those who are of two or more other races account for more of the population growth among BIPOC groups. According to the American Community Survey (B05006), the top two places of birth for Snohomish’s foreign-born population are Mexico and the Philippines, followed by Germany, China, and India. More than 92% of households speak English at home; 7.7% speak other languages, with the most common being Spanish (3.5%) and Asian/Pacific Islander languages (2.5%).

Over recent decades, the impacts between populations of different races and ethnic backgrounds have manifested in Snohomish as wealth and income disparities due to the financial competition resulting from rising prices and housing scarcity. This is supported by income, ownership, and other data by race and ethnicity in this section.

Figure H-12: Snohomish population pyramid by race

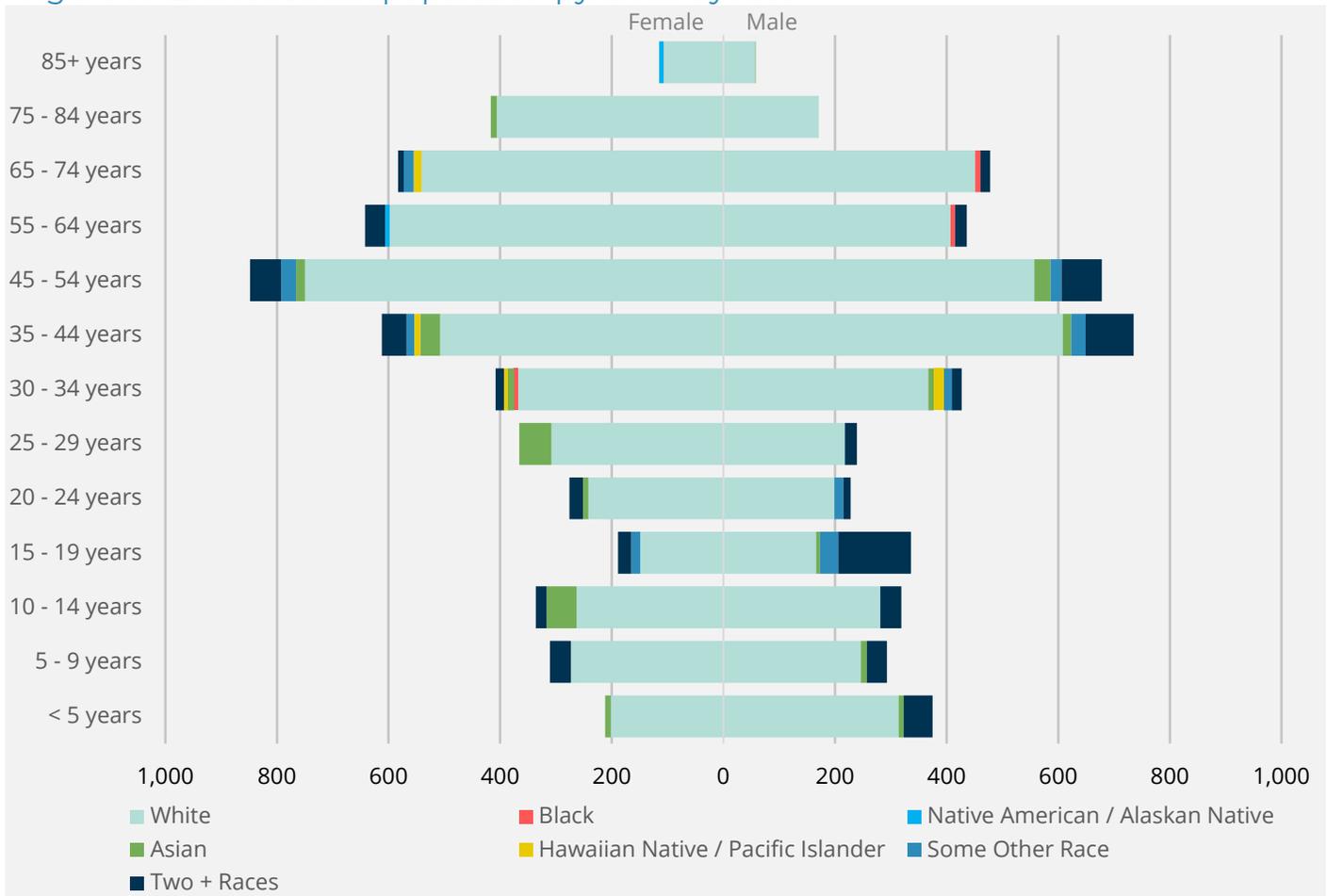


Fig. H-12: US Census Bureau B01001

Figure H-13: BIPOC and Hispanic/Latino percent of population

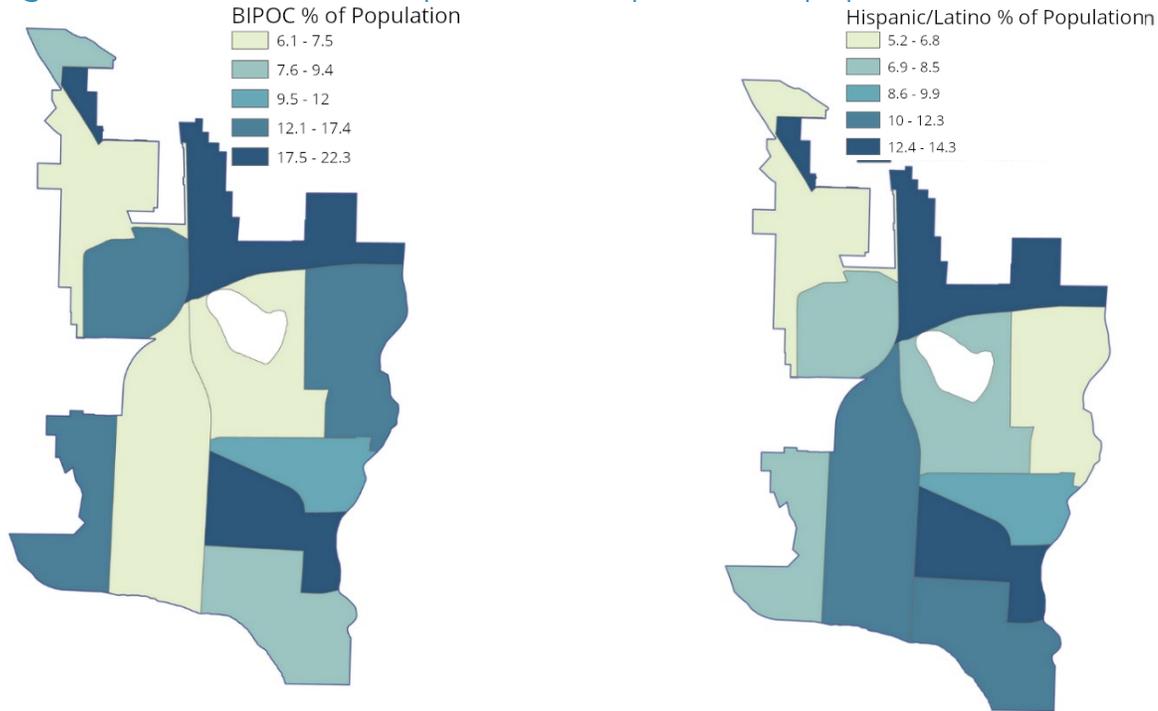


Fig. H-13: US Census Bureau B02001, B03003

### Historical context

Snohomish has grown at a much slower pace than other Snohomish County cities and Snohomish County overall. Over the last decade, Snohomish saw a density increase of 7.9%, from 2,648 people per square mile in 2010 to 2,876 people per square mile in 2020. Meanwhile the neighboring cities of Monroe and Lake Stevens saw increases of 11.4% and 18.7%, respectively.

Figure H-14: Snohomish population growth, 1890-2022

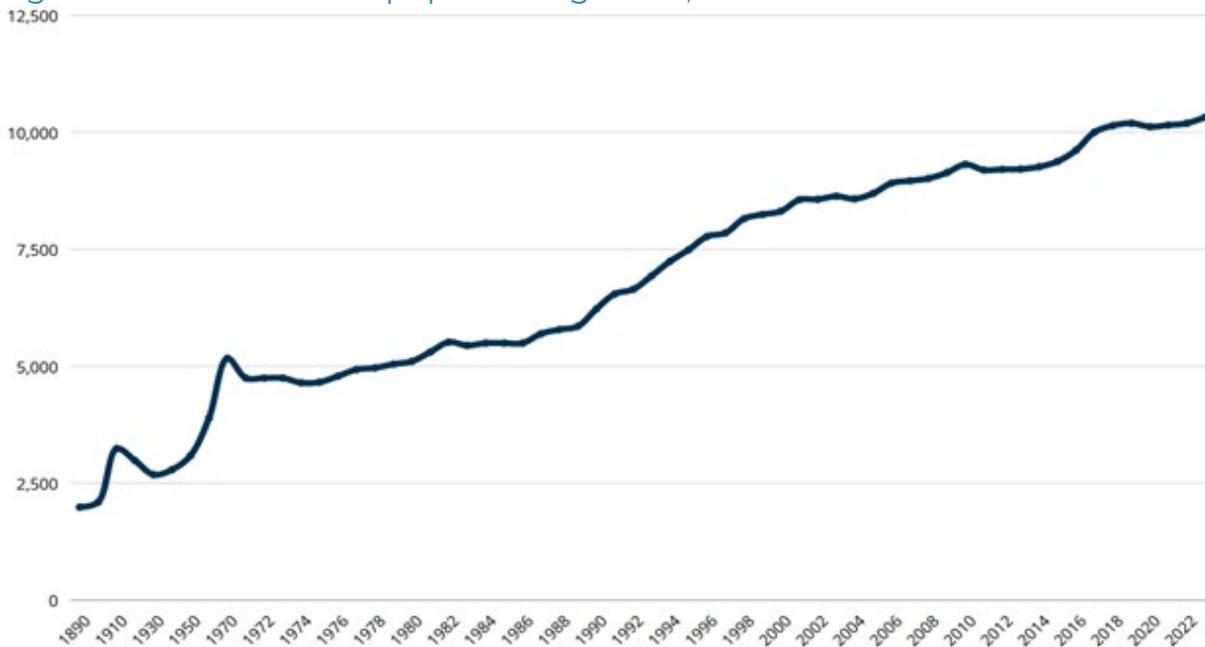


Fig. H-14: Office of Financial Management (OFM), AHA Independent Analysis

Figure H-14 shows the City's population growth since incorporation in 1890. The rapid growth between 1930 and 1970 reflects regional growth in response to World War II, at a time when racism and discrimination were prevalent nationwide. The relatively slow growth after 1970 coincides with the Boeing Bust, when regional population lagged and affordable housing was scarce. The Housing Authority of Snohomish County (HASCO) was created during this time; HASCO is an agency tasked with providing housing solutions for low-income households and addressing racism in the housing market. HASCO is the housing authority in Snohomish through interlocal agreement.

Microsoft was founded in neighboring King County in the 1990s, making the region a technology hub and boosting the population of the Puget Sound area. The Washington State Growth Management Act (GMA) was passed during this time. While the GMA restricted growth through urban sprawl, it did not similarly mandate urban densities. This has led to variable densities and minimum lot sizes throughout the state, contributing to the present housing scarcity that leads to increasing home prices.

### Historic housing policy

Before the GMA, Snohomish adopted community plans to accompany land use maps. The housing and land use policies from the 1962 and 1976 plans were reviewed for this Housing Element. The 1962 Plan was silent on the socioeconomic composition of the community. It also did not contain a housing section, but future land use plans were addressed; residential use was intended to comprise 30% of future land use, with no distinction between housing typologies. At the time, detached single-family homes accounted for about 42% of developed land.

Housing policies were introduced in the 1976 Community Development Policy Plan. At that time, housing availability, affordability, and quality were identified as concerns, because middle income residents were increasingly unable to afford detached single-family homes. The plan identified 400 "low-cost housing units" needed to serve low- and moderate-income households. Housing policies included working with other agencies and the federal government to increase low-cost housing, and adoption of fair housing legislation. Rehabilitation and improvement of existing housing stock was also prioritized to address housing quality concerns.

Snohomish adopted its first GMA-mandated Comprehensive Plan in 1995. The first plan does not contain any overt discriminatory practices or policies. However, several policies could have unintended effects on housing choice and availability for BIPOC communities in Snohomish. The 1995 Housing Element does not evaluate the community population in terms of race or ethnicity. Several policies are intended to address economic equity, but without a racial equity lens. Goal HO-2 states: *"Ensure that over 50% of the housing units are single family detached residences."* This policy is likely problematic and exclusionary.

The 2004 Comprehensive Plan contains demographic characteristics for the City, including race information from the 2000 decennial Census. Goal HO-2 from the previous plan was continued forward and a new Goal HO-5 was introduced: *"Maintain a desired community standard that owner occupied units in the City will be at 50% or more."* As with previous policies, Fair Housing and increased density consistent with the Growth Management Act are also referenced.

In 2015, Goal HO-2 was modified to include various housing types and densities: *"Achieve a diversity of housing types and densities to accommodate the spectrum of housing needs and preferences in the community, while recognizing that the primary form of housing stock will remain single-family."* While this

policy is less problematic from an equity standpoint than previous iterations, an acknowledgement of the importance of housing variety is incorporated into this Element. Goal HO-5 was modified from its 2004 language to encourage homeownership opportunities, a goal that has been expanded to include all housing types.

## Demographic patterns

One way to evaluate the impacts resulting from past housing policy is through demographic changes over time. The 2022 HAGA compared race and Hispanic origin as reported in the 2000, 2010, and 2020 decennial censuses.

The City has seen growth in all minority populations except American Indian/Alaskan Native individuals, which saw an almost 60% reduction between 2000 and 2020. Hispanic, Asian, and other/2+ race categories all saw increases of more than double (nearly 200% increase for Asian and Hawaiian Native/Pacific Islander).

Figure H-15: Race/Ethnic origin over time, 2000 – 2020

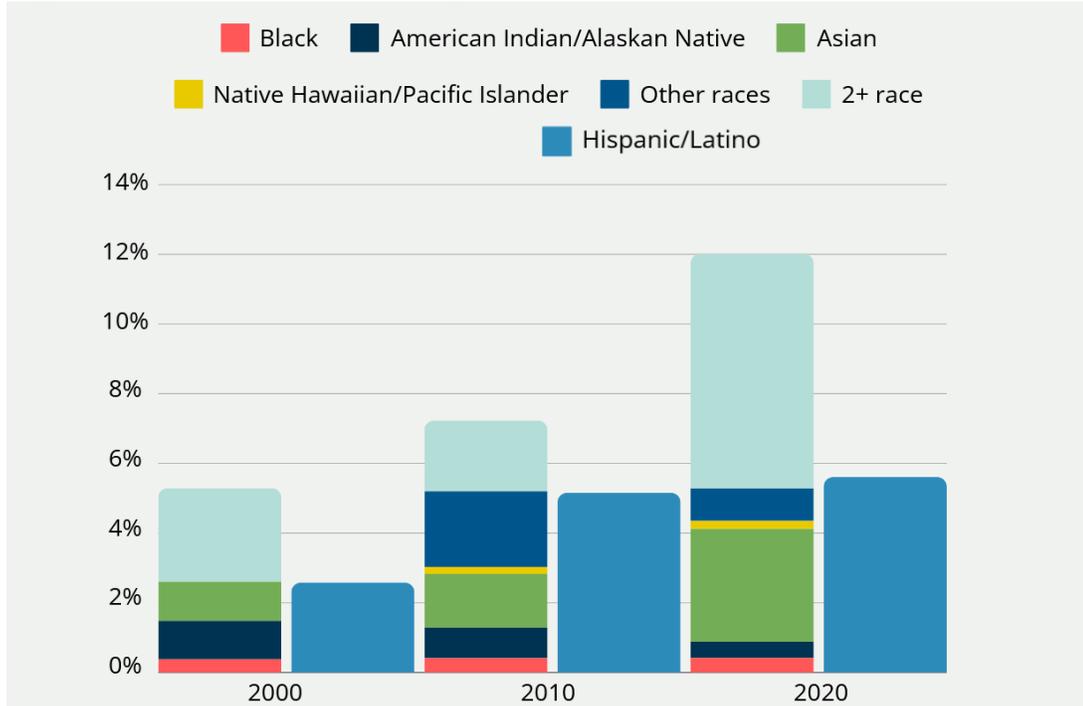


Fig. H-15: US Census Bureau, P2; white not displayed.

The demographic composition of Snohomish is diversifying, but it is doing so at a slower pace than the city's workforce and the overall County. While personal choice is also a factor in where people live, this disparity indicates some kind of barrier could also be at play, whether it is housing price, availability, or something else.

## Housing impacts

Patterns of historical racial discrimination can be seen in the housing market today. Past practices such as restrictive covenants, redlining, and loan discrimination have limited where people could live based on

their race. New requirements in the policy framework for Housing Elements are intended to address inequalities by identifying disparities and the long-term work needed to redress them.

There are several ways to identify disparate impacts in housing. For this analysis the City reviewed tenure, housing types, and income by race and ethnicity and compared it to the general community profile and Snohomish County data, to assess how people of color fare in Snohomish compared to their white peers and within the regional context. A search for racially restrictive covenants was also conducted, revealing one subdivision with potentially racial language, as discussed below.

### Tenure

Snohomish households are comprised of 45% renters and 55% owners. Housing tenure can be analyzed by type categorized by number of units in the structure, as shown in Figure H-16. This data shows there are two housing types in Snohomish with ownership being most common; these are single-unit detached structures and mobile homes. This is unsurprising, as these are both standalone housing types, usually on individual lots with a yard area. Every other housing type is occupied by majority renters. Duplex housing and developments containing 20-49 units are entirely renter-occupied.

Housing ownership is important for long-term financial stability and building generational wealth. Marginalized groups have historically been excluded from ownership opportunities, so an analysis of ownership patterns was conducted to determine change over time, particularly in response to historic housing policies. The housing ownership chart in Figure H-17 shows the housing tenure between 1940 and 2022. The 1980 census is not shown due to availability issues. Following a spike in 1960, homeownership rates in Snohomish have hovered around just over half the population since at least the 1990 census.

Figure H-16: Tenure by units in structure

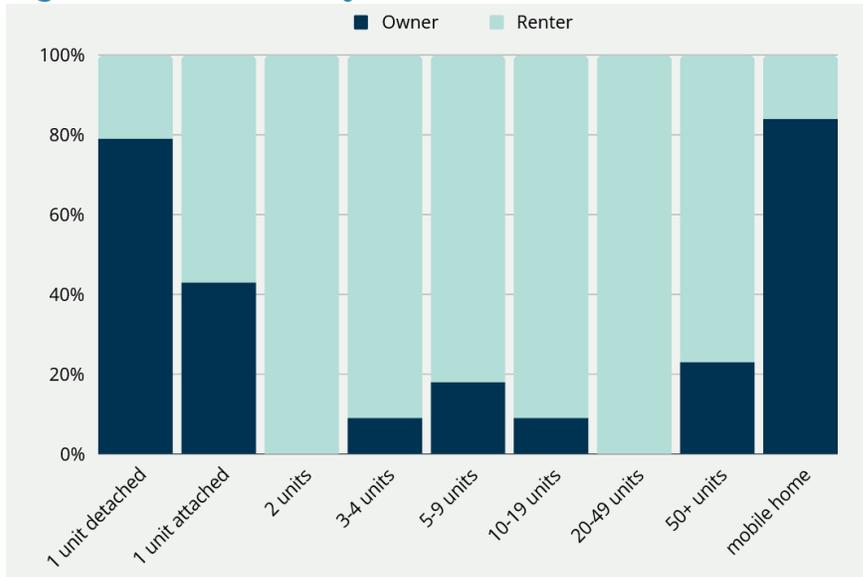


Fig. H-16: US Census Bureau ACS B25032

Figure H-17: Tenure over time, 1940 – 2022

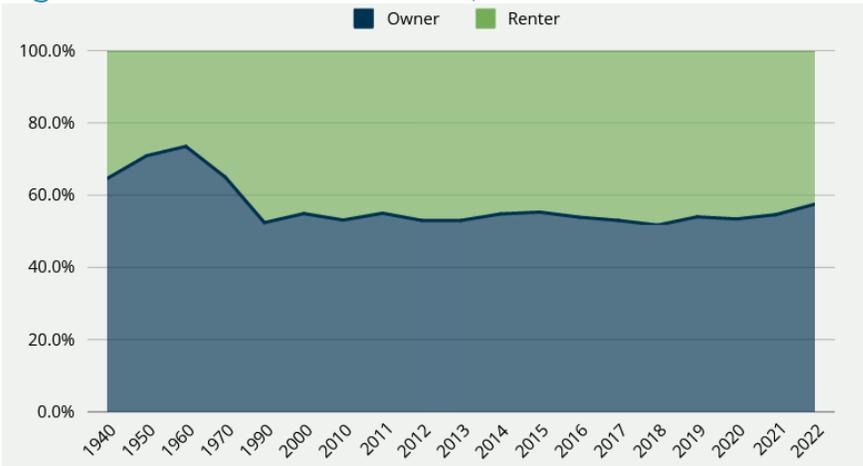
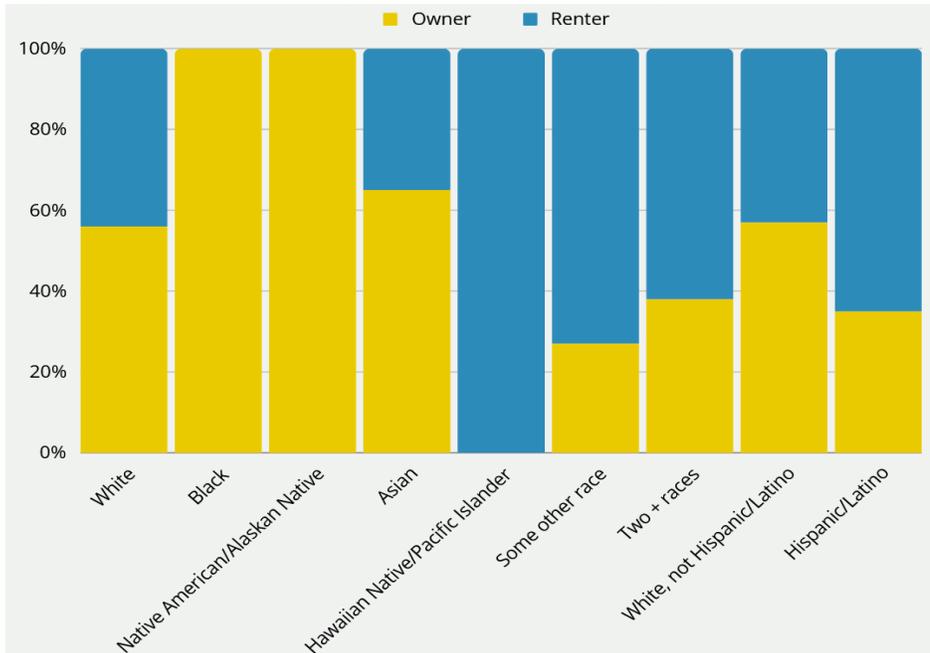


Fig. H-17: US Census Bureau, decennial census, ACS DP04

Figure H-18: Tenure by Race and Ethnicity



Tenure by race and ethnicity data shows housing types categorized by number of units within a structure, that Snohomish’s minority households live in. Only four racial groups are shown to be predominantly owners; White, Black, Native American/Alaskan Native, and Asian households are all majority owner households. While Black and Native American/ Alaskan Native households are each shown to be entirely owner households, it is important to note that due to the small populations of

Table H-5/Fig. H-18: US Census Bureau ACS B25003, A through I

each group in Snohomish, sampling errors could be at play.

As illustrated in Table H-5 and Figure H-18, the proportion of renter households exceeds the Citywide rate of 45% for several minority household types (Hawaiian/ Pacific Islander, Other race, 2+ races, and Hispanic/Latino). Meanwhile the proportion of white-only renters is below the Citywide rate. This disparity indicates that communities which have been subject to discriminatory housing policies in the past do appear to rent at a higher rate in Snohomish than white non-Hispanic people.

Table H-5: Tenure by race and ethnicity

	OWNERS			RENTERS		
	#	% OF TOTAL POPULATION	% OF CATEGORY	#	% OF TOTAL POPULATION	% OF CATEGORY
<b>WHITE</b>	2,134	50.9%	56%	1,695	40.5%	44%
<b>BLACK / AFRICAN AMERICAN</b>	15	0.4%	100%	0	0%	0%
<b>NATIVE AMERICAN / ALASKAN NATIVE</b>	8	0.2%	100%	0	0%	0%
<b>ASIAN</b>	35	0.8%	65%	19	0.5%	35%
<b>HAWAIIAN NATIVE / PACIFIC ISLANDER</b>	0	0%	0%	21	0.5%	100%
<b>SOME OTHER RACE</b>	12	0.3%	27%	32	0.8%	73%
<b>2+ RACES</b>	83	2%	38%	136	3.3%	62%
<b>WHITE, NOT HISPANIC / LATINO</b>	2,123	54.3%	57%	1,612	41.2%	43%
<b>HISPANIC / LATINO</b>	62	1.6%	35%	113	2.9%	65%

Table H-5/Fig. H-18: US Census Bureau ACS B25003, A through I

Figure H-19: Race of householder by units in structure

### Housing type

Data shows that other race categories, particularly those who are two or more races, tend to live in higher-density housing types. However, by count, white households comprise the largest racial group in every housing type category, including higher density housing. Because the non-white population of Snohomish is a relatively small portion of the overall population, it is important to review the data in terms of proportionality rather than numbers.

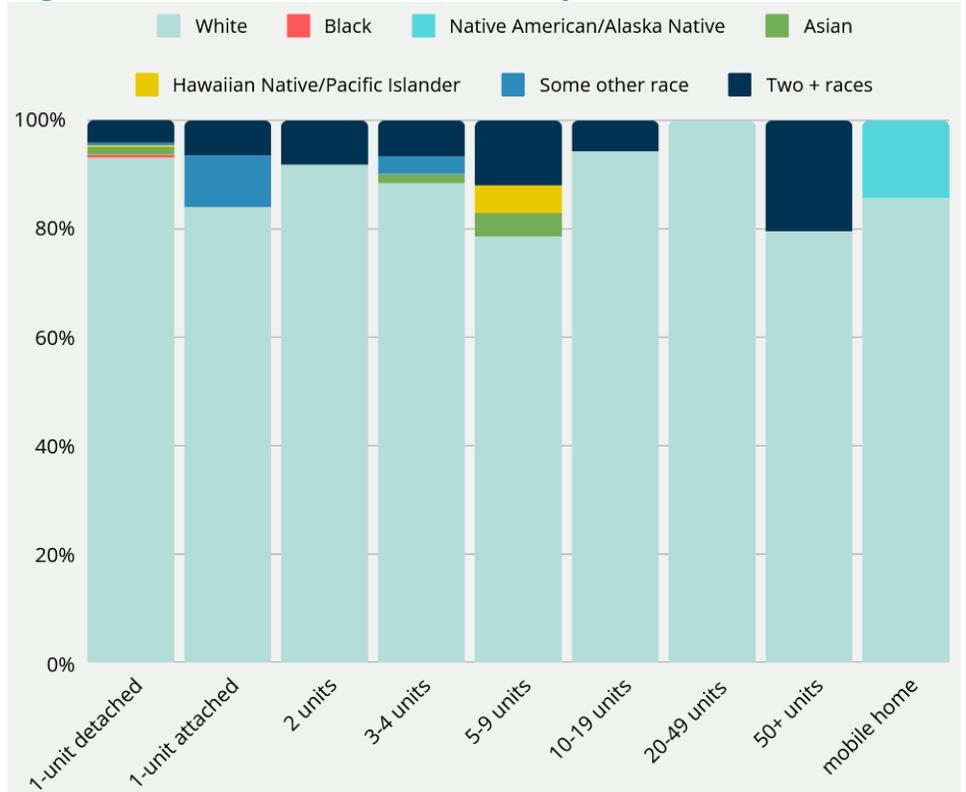


Fig. H-19: US Census Bureau B25032, A through I

Figure H-20: Ethnicity of householder by units in structure

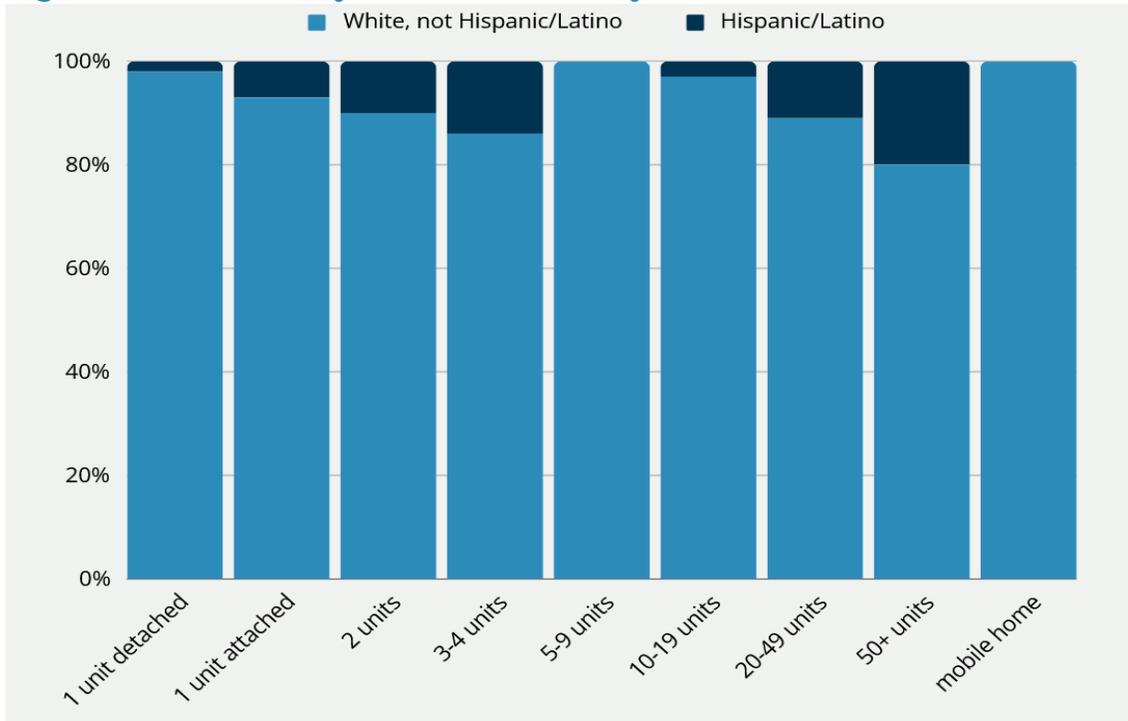


Fig. H-20: US Census Bureau B25032, A through I

Figure H-21: Units in structure by race

Hispanic/Latino households predominantly live in multi-family housing types, primarily in housing developments containing 50+ units, but also in middle housing types. Most do not live in single-unit housing.

When the data is displayed by housing type proportion for each race and for ethnicity, it is clear that different racial groups are represented differently in Snohomish housing types. Only white, Black, and Asian groups primarily reside in single-unit detached housing. All others tend to live in denser and/or multi-unit housing.

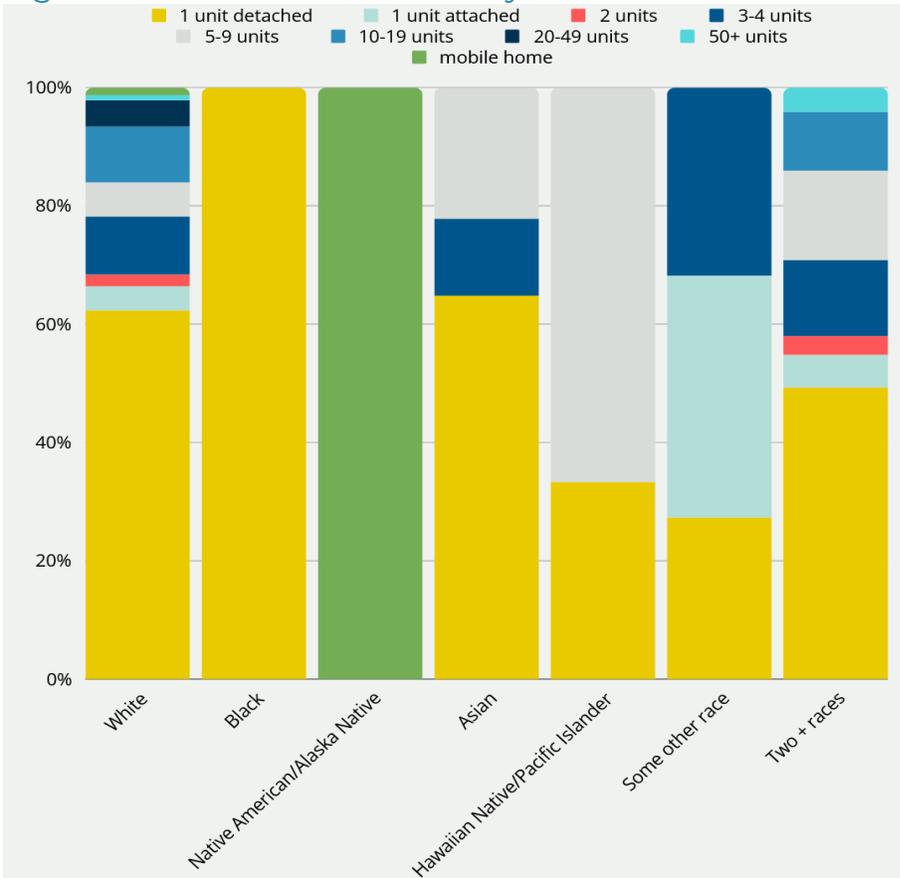


Fig. H-21: US Census Bureau B25032, A through I

Figure H-22: Units in structure by ethnicity

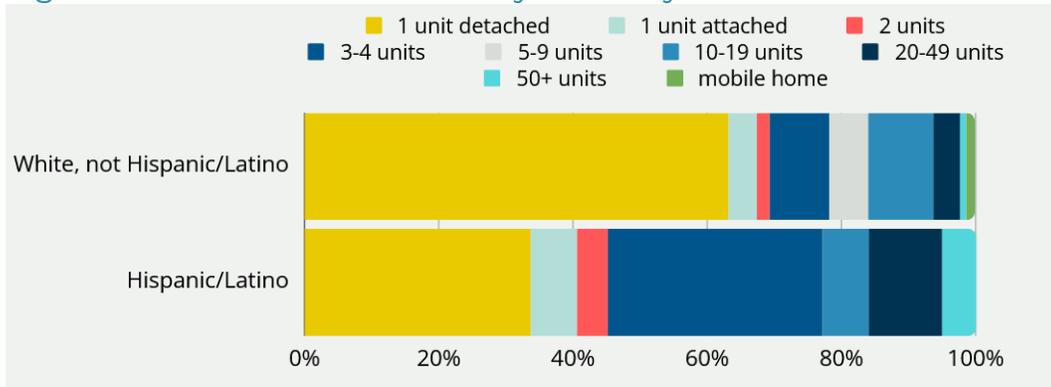


Fig. H-22: US Census Bureau B25032, A through I

When the housing type data is compared to tenure data, it shows that households living in denser and multi-family housing types are more likely to be renters rather than owners. Whether by choice, housing scarcity, or some other reason, it does appear that some minority groups such as other race, 2+ races, and Hispanic/Latino households tend to live in denser rental housing than their white peers.

## Income

Individual, or per capita income by race and ethnicity is shown in Figure H-24 and is compared to per capita income data for Snohomish County. Household income by race and ethnicity of householder is shown in Figures H-25 and H-26.

Figure H-23: Per-capita income last year by race and ethnicity

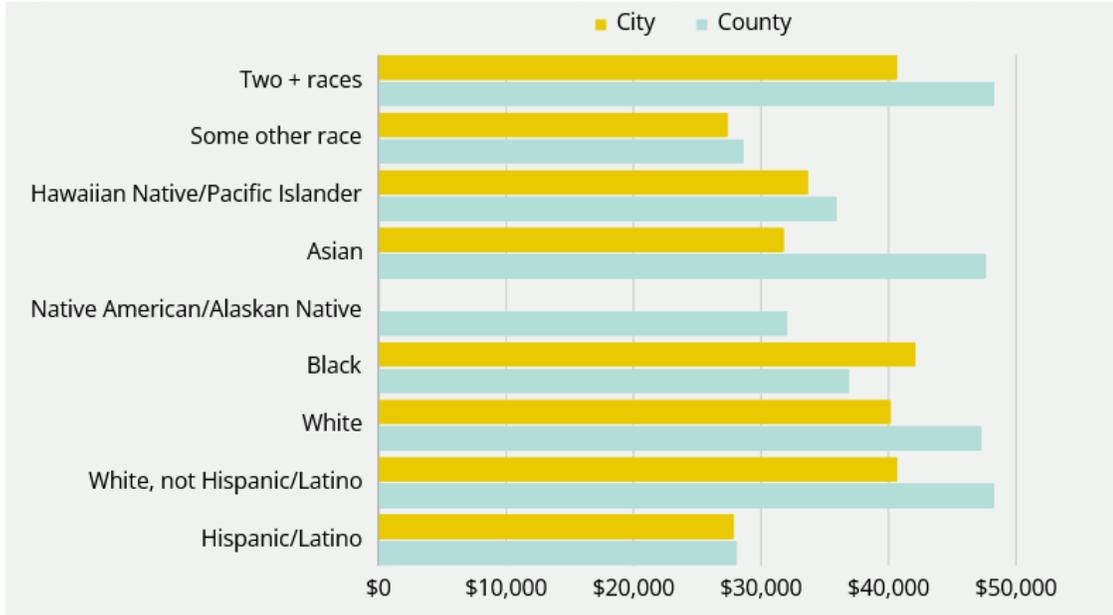


Fig. H-23: US Census Bureau B19001, A through I

Figure H-24: Place of birth by individual income

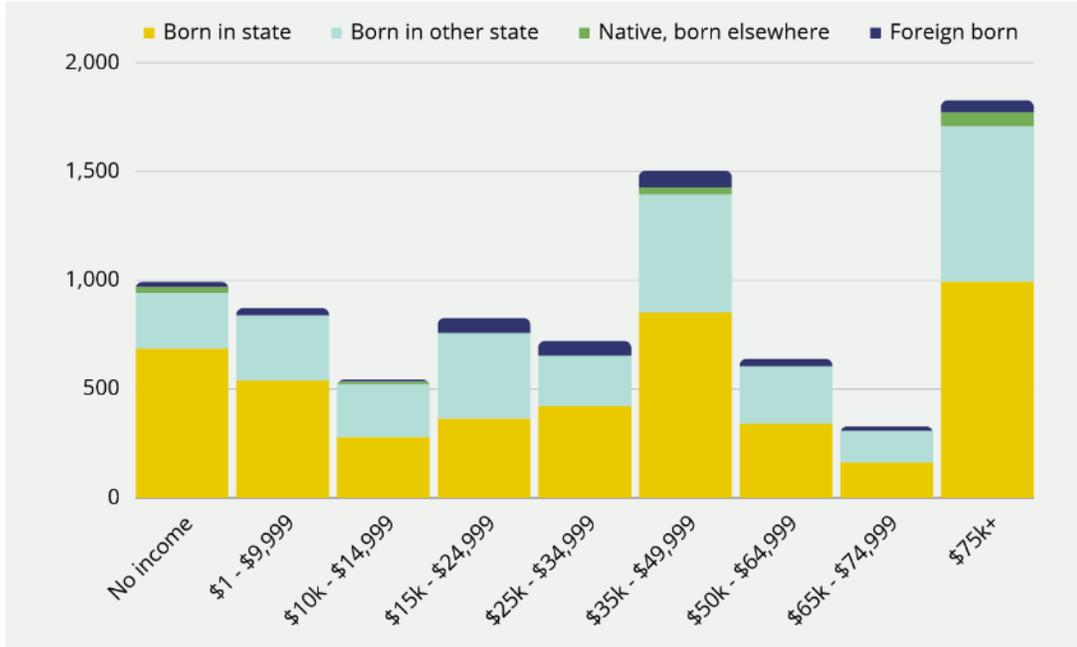


Fig. H-24: US Census Bureau ACS B06011

As shown in Figure H-23, all population groups except for Black individuals have lower incomes in the City of Snohomish than in Snohomish County. When considering income by place of birth in Figure H-24,

those earning less than \$10,000 per year were largely born in-state. As income levels rise, the split between Washington-born and those born elsewhere is about even.

Figure H-25: Household income last year by race of householder

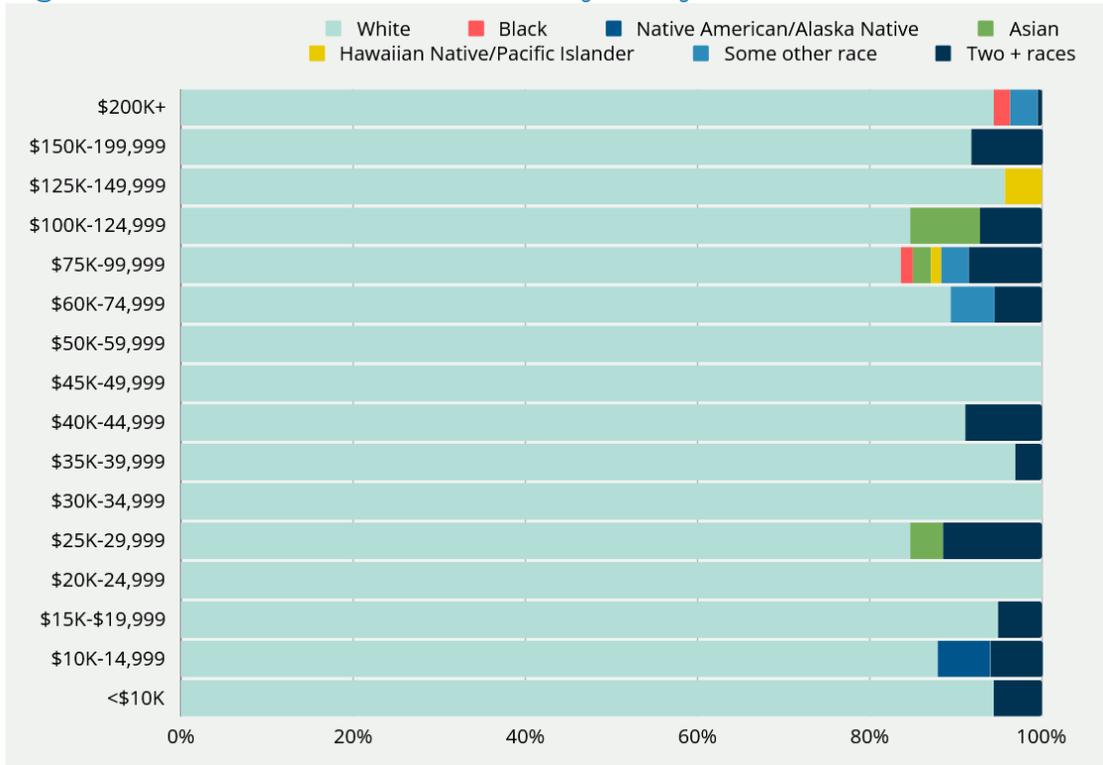


Fig. H-25: US Census Bureau B19001, A through I

Figure H-26: Household income last year by ethnicity of householder

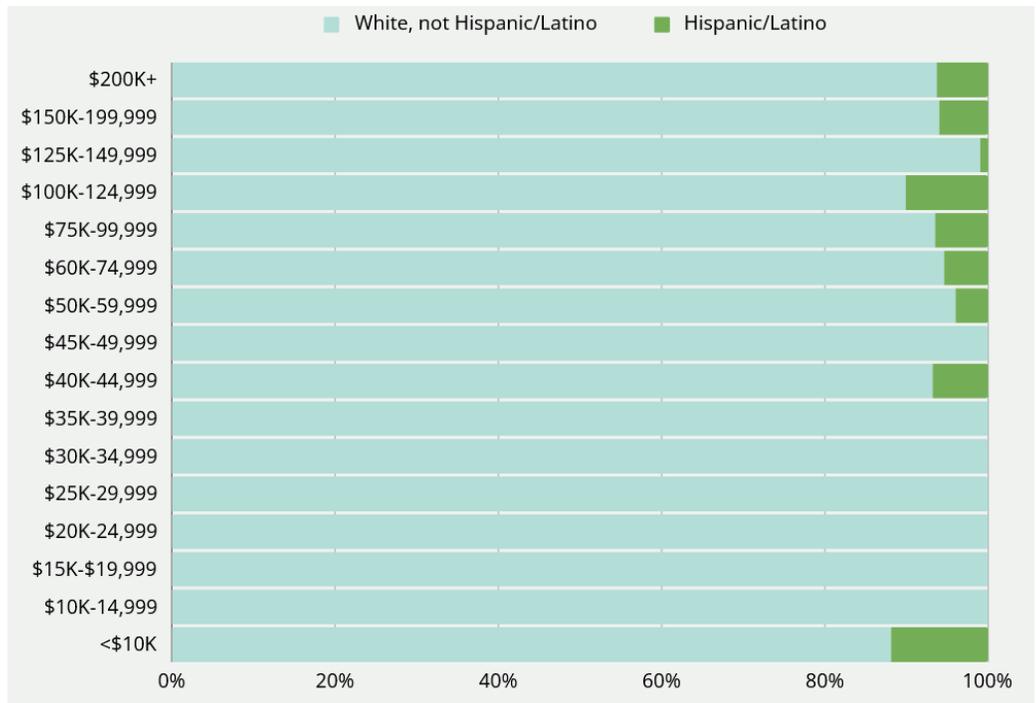


Fig. H-26: US Census Bureau B19001, A through I

According to income data, just over half of white households (51%) make less than \$75,000 per year, and 36% make less than \$50,000 per year. White households have the largest proportion of lower-income earners; 37% of the 2+ race households and 32% of some other race and Hispanic/Latino households in Snohomish make less than \$75,000 per year.

No other racial or ethnic group recorded in the ACS has as high a percentage below the \$75,000 per year income range. A \$75,000 annual income is significant because households earning less are unable to afford rent in Snohomish.

Using income and housing price data, Figure H-27 shows the percent of households by race and ethnicity that cannot afford housing in Snohomish. Several racial groups, including Native American/Alaska Native, Asian, and Hawaiian Native/Pacific Islander cannot afford homeownership in Snohomish. White, those who identify as two or more races, and Hispanic/Latino groups also show a high percentage of households that cannot own housing in Snohomish.

Figure H-27: Households that cannot afford housing in Snohomish, by race and ethnicity

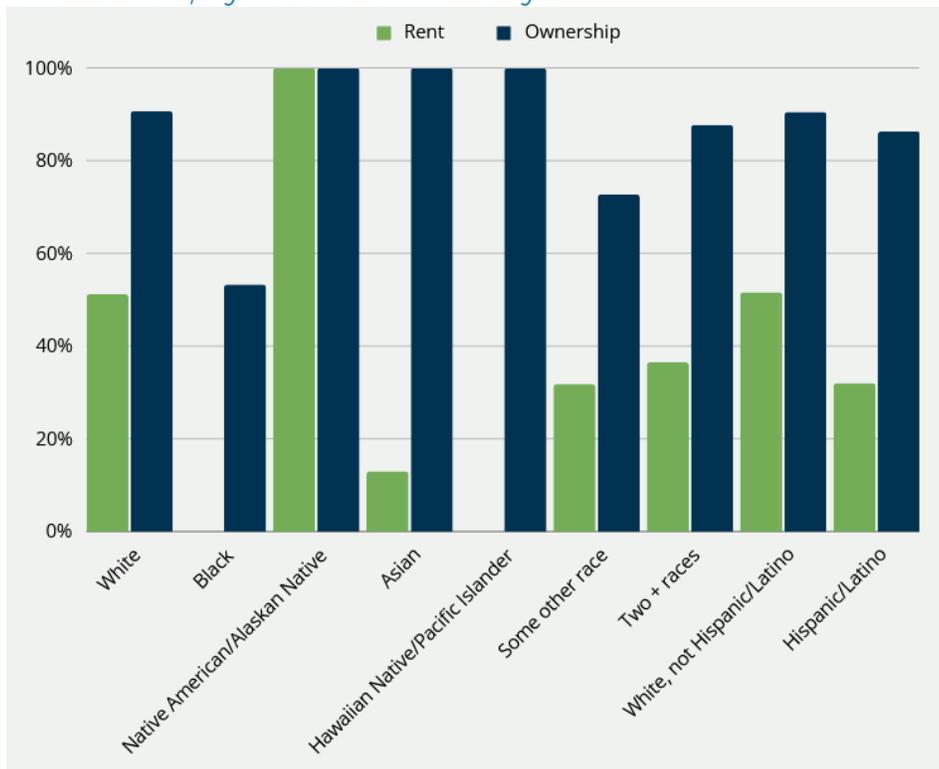


Fig. H-27: US Census Bureau B19001, A through I, AHA Independent Analysis

More than half of white households cannot affordably rent in Snohomish, and 100% of Native American/Alaska Native households also cannot affordably rent according to the data. However, this could be due to a sampling error, as the Native American/Alaska Native population in Snohomish is very small.

Another way to assess the housing impacts on marginalized groups is cost burden and other housing problems. HUD’s CHAS data counts housing problems by race and income level for both renter and owner households. “Housing problems” includes incomplete kitchen facilities, incomplete plumbing facilities, overcrowding, and cost burden. Overcrowding is defined as more than one person per room (not bedroom), and cost burden is defined as housing costs (including utilities) exceeding 30% of monthly income.

According to the CHAS, all housing units have complete plumbing and kitchen facilities, meaning that “housing problems” for households could only be cost burden or overcrowding.

Overcrowding similarly does not appear to be a significant concern in Snohomish. Only 1.7% of housing units are considered overcrowded by the federal definition, equating to 72 households. Those that are considered overcrowded are white (60) and Asian (12) households. For ease of reading, the chart in Figure H-28 shows only those populations that are identified as experiencing housing problems.

Figure H-28: Housing problems by race/ethnicity and income

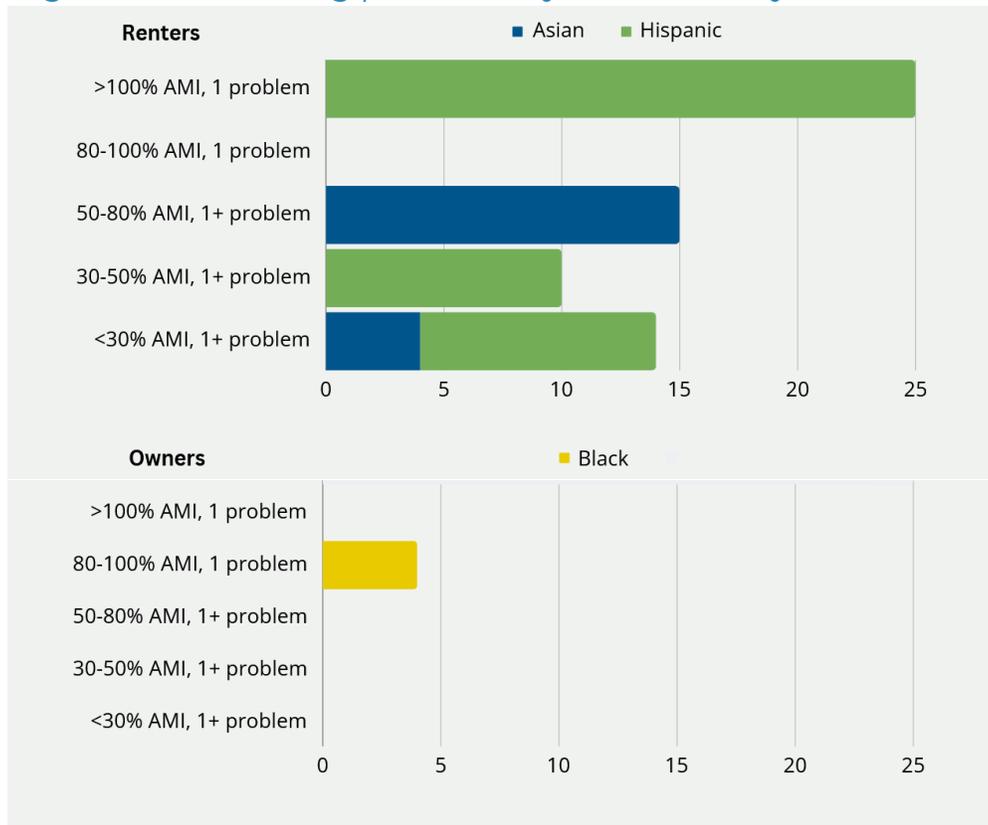


Fig. H-28: HUD CHAS Table 1; All Races, White not displayed

### Racially restrictive covenants

Racially restrictive covenants were historically used as a tool to maintain segregation after local government was prohibited from creating exclusively racial zones in *Buchanan v. Warley* (1917). Such racist restrictions contributed toward the extreme disparities in homeownership and generational wealth in the United States.

Exclusionary practices such as restrictive covenants and redlining significantly reduced opportunities for minority families to purchase property and establish wealth, which has led to disparate ownership rates today.

Housing discrimination became illegal in 1968, however some racial language can still be found in official documents. According to the Racial Restrictive Covenants Project at the University of Washington, there is one restricted subdivision in Snohomish with an estimated 38 properties. The subdivision of Stockton Heights (1948) includes language prohibiting sale, lease, or occupation of the property to “any person not of the

Figure H-29: Racial restrictive covenants

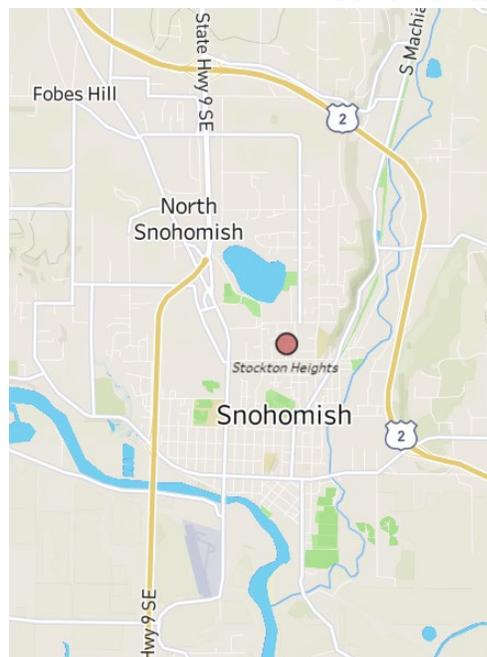


Fig. H-29: Racial Restrictive Covenants Project Washington State, [depts.washington.edu/covenants/map\\_restrictions\\_snohomish.shtml](https://depts.washington.edu/covenants/map_restrictions_snohomish.shtml)

white race”. A document may be recorded to terminate and replace the previous version; however, the 1948 document will remain in the public record.

## Displacement

Figure H-30: Displacement Risk Map

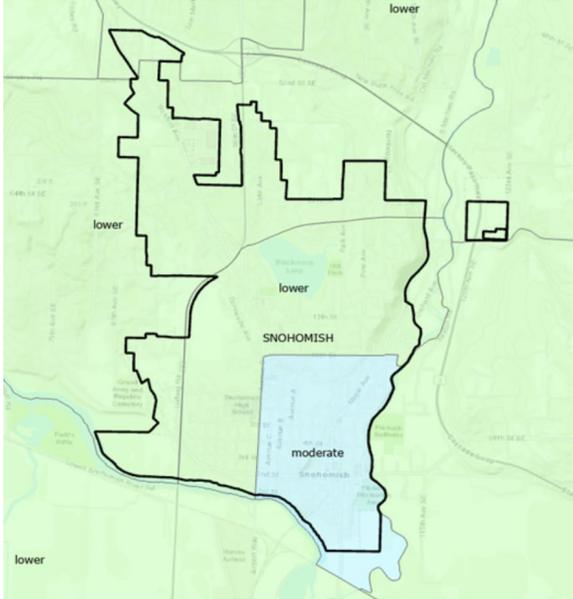


Fig. H-30: PSRC Displacement Risk Composite Index by Census Tract

Evaluating the risk of housing displacement and establishing anti-displacement policies is important to ensuring equal access to safe housing for all residents into the future.

As part of the VISION 2050 plan update, PSRC developed tools to guide and strengthen policies and actions addressing displacement. The Displacement Risk Mapping tool combines data on local community characteristics into an index that classifies areas as having lower, moderate, or higher risk of displacement based on current neighborhood conditions.

According to the Displacement Risk Map in Figure H-30, the majority of Snohomish is at low risk for significant displacement, however the Census Tract in the southeast portion of the city is at moderate risk. This is largely due to demographic information, percent of cost-burdened households, and geographic information such

as distance to grocery stores. When the displacement risk map is compared to the maps in Figure H-13, there does appear to be some geographic correlation between non-white populations and risk of displacement.

The choice to relocate is personal and not always a result of financial burden or exclusion. However, reviewing data about former Snohomish residents can help to identify patterns of potential displacement. Residents at all income levels who recently moved out of Snohomish primarily relocated to within Snohomish County. Those who moved to a different state were primarily low-wage earners, a majority earning below \$35,000 per year in individual income.

Figure H-31: Relocations by age and location

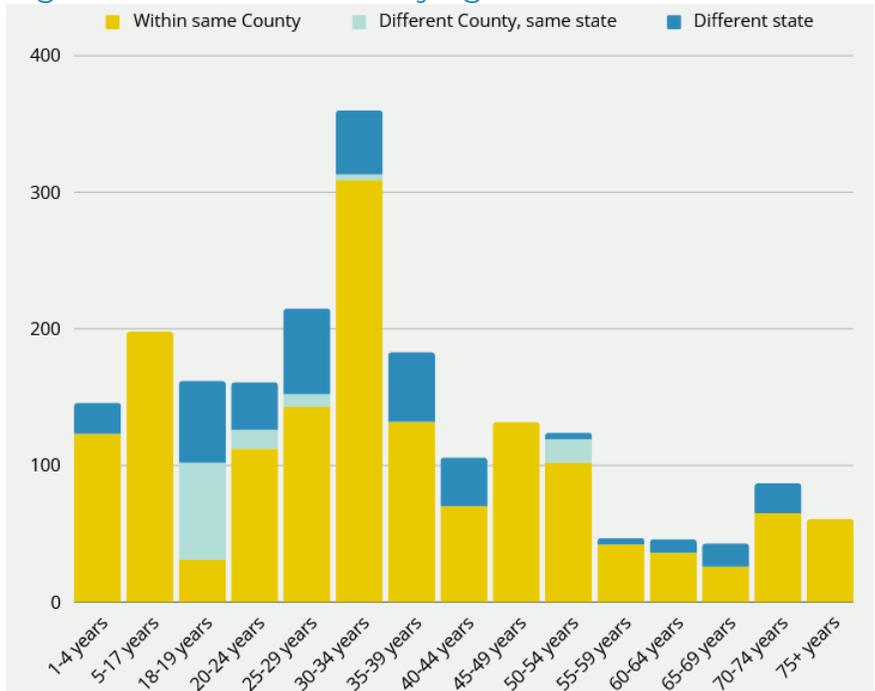


Fig. H-31: US Census Bureau ACS, B07401

By age, those who moved out of Snohomish were primarily younger than age 35, with the vast majority being in the 30-34 age cohort and moving to another location in Snohomish County. Compared to other age groups that have left Snohomish, relatively high numbers of 18 and 19-year-olds have moved out of Snohomish County but stayed in the state. Those leaving the state entirely tend to be between 18 and 39, consistent with college-age students leaving for school or to begin a career elsewhere. The older residents show less relocation; those who do move either stay in Snohomish County or leave Washington.

### Choice and accessibility

The rented housing supply in Snohomish is decreasing overall, particularly for households at lower income bands, who have increasingly become cost burdened. Data shows a clear misalignment between available unit size and average household size. One- and two-person households number about 2,800, while there are only 637 homes – including both rental and ownership units – with one or two bedrooms. This mismatch may be resolved by smaller households residing in larger houses than they need or want and costing more of their monthly income. Being over-housed can lead to displacement pressure as rents rise.

The senior population is at risk of displacement due to a higher likelihood of having a fixed income coupled with rising rents, leading to cost burden in addition to lack of transportation, and as they continue to age, their changing housing needs not being met.

### Redevelopment

As properties develop and redevelop, nearby property values increase. This can lead to displacement through increased rents or property taxes. However, it is worth noting that while the assessed value of a property may increase as a result of a changing neighborhood, overall property taxes will decrease if redeveloped properties result in more housing units.

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## FUTURE NEED

Guidance from the Department of Commerce includes assumptions that the homeless population will be reduced to zero by 2044, the average household size will continue to shrink, the vacancy rate will increase to 6%, and seasonal/vacation homes will be removed from the housing base. In Snohomish, like in any city, cost burden is a concern because it can lead to homelessness. A statistically significant connection was found between high rents and low housing vacancy rates leading to areas having a growing homeless population.

Data confirms household size is trending downward in the City, and the vacancy rate as determined by the U.S. Census is less than 4%. It is difficult to determine the impact of seasonal and vacation homes, apart from short-term rentals, which comprise about 2-3% of the housing stock in Snohomish.

Between 2010 to 2020, the Snohomish population increased by 11.3%. The Snohomish County Countywide Planning Policies project a future population increase of 26.3%. The majority of these units, according to Snohomish County allocations, should be at approximately market rates or above. However, there is also a need for housing serving households at lower income bands, which the City must also plan for.

### Future housing need by income band

The housing targets in Table H-2 showed most of the growth toward the higher end of the income spectrum, with 828 units at the 120%+ AMI income band, and 290 between 100-120% AMI. This indicates detached housing is still needed in Snohomish, as this is generally the housing type serving the higher income earners. The Future Land Use Map (Map L-1) shows sufficient capacity for this type of housing.

Snohomish's growth target has a combined 282 units between 50%-100% AMI. This generally means more middle and multifamily housing, perhaps some with subsidies. There are several Multi-Family and mixed-use zones with sufficient land capacity to support this growth, particularly with the recent adoption of the Midtown District, the concurrent rezones in the North Lake subarea being processed with this Comprehensive Plan, and the affordable housing incentives discussed in the next section. At the 0-30% AMI income band, Snohomish must plan for 146 units of permanent supportive housing. This can be accomplished through affordable housing incentives, Accessory Dwelling Units, and partnerships with affordable housing developers and faith-based organizations.

### Additional findings

Additional findings from the analyses that informed this element are:

- The City needs to increase housing production overall.
- The City's senior renter population demonstrates high risk of displacement and hardship due to cost burden.
- The City's population is aging and will need affordable housing choices that meet their changing needs.
- The City should focus on expanding housing that is affordable to the local workforce.
- The majority owners in the City are primarily in the 45-54 and 65-74 age cohorts, with renters comprising a larger proportion at all other ages.
- The City needs more smaller-sized units to serve one- and two-person households, in both rental and ownership housing.
- Ownership housing opportunities should be expanded and encouraged but should not be required.

## HOUSING STRATEGIES & OPPORTUNITIES

### Land Use strategies

The City is committed to not only accommodating mandated growth targets, but also to working toward comfortable, stable housing for all Snohomish residents. In concert with the Land Use Element, the goals

and policies of this Element incorporate several land use strategies that are intended to improve and maintain housing options, accessibility, and affordability. Those land use strategies include:

- Rezoning a portion of the Single-Family-zoned land to a higher density multi-family zone.
- Permitting higher density housing in areas with existing services and infrastructure.
- Supporting limited commercial use of residential lots through home occupation and accessory commercial use regulations.
- Establishing an ordinance to consider existing, non-conforming middle housing types as permitted uses.

### The role of ADUs

Accessory dwelling units are a historical housing type in Snohomish. Many older homes have a carriage house or similar accessory dwelling on the property. ADUs have been permitted and regulated in Snohomish since at least the 1990s, although they have been limited in size and occupancy. With HB 1337 passing in 2023 and mandating increased allowances in the size and number of ADUs, it is reasonable to expect that ADUs will become a more common housing type in the near future, particularly as they tend to be more affordable and suitable for smaller households.

As shown in Figure H-32, permitting data shows that ADUs appear to be increasing in popularity but still represent a small proportion of new housing production in Snohomish. It is anticipated that the new ADU regulations will contribute to overall housing affordability in Snohomish in an incremental manner. Allowing ADUs to share utilities with principal units will encourage production by avoiding the potentially prohibitive cost of utility extensions.

Figure H-32: New residential unit production, 2007-2023

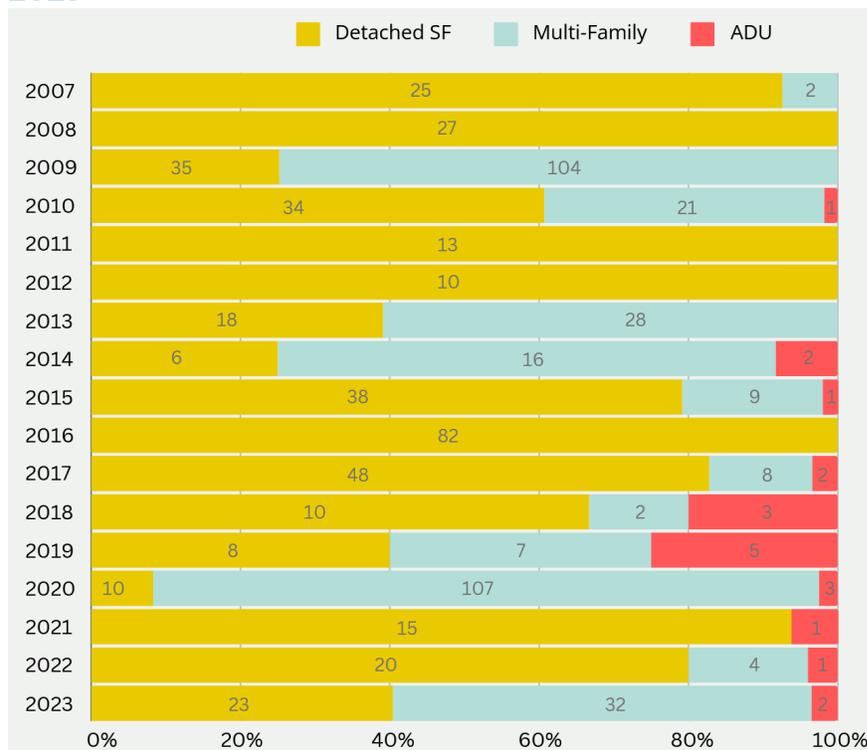


Fig. H-32: City of Snohomish permitting data as reported to WA Dept. OFM

### Housing Incentives

Housing production needs to increase across the region to meet current and future demand. Snohomish strategies incorporate several incentives to spur development and contribute to addressing that regional need.

- Affordable housing incentives, both regulatory and financial, for developments incorporating a minimum percentage of housing units affordable to households earning 60% or below of Area Median Income (implemented)

- Regulatory incentives include density bonuses, a Midtown District height bonus, an open space reduction, parking reduction, and expedited permit processing.
- Financial incentives include permit fee reductions, impact fee reductions, and utility connection fee reductions.
- Multi-Family Property Tax Exemption (MFTE) program in the Pilchuck District (implemented)
- 0.1% Sales and Use Tax for Housing and Related Services (implemented and being collected)
- Investigate options for community preference housing and workforce living in-City
- Support faith-based organization development of unused land for affordable housing

## Housing barriers and adequate provisions

The City of Snohomish and Snohomish County face a worsening shortage of affordable housing developers. While there are private market developers developing homes in the 60% AMI range thanks to the Federal LIHTC program, builders and operators of 0-30% AMI housing in particular are in very short supply. The main cause of this shortage stems from historically absent funding at the local level, and increasingly oversubscribed State resources.

The 2022 HAGA analyzed housing production over a 15-year period from 2007 to 2022 to determine trends and identify potential barriers. That data is summarized in Table H-6. Based on historical production trends gathered from permitting data, the City does not appear to have a barrier for low- and moderate-income housing, but a barrier does present itself at the highest income band. It should be noted that permitting data was collected at a time of historically low housing production in Snohomish, partly attributable to the 2008 Recession.

Table H-6: Production Trends Compared to Housing Needs

INCOME LEVEL (AMI)	20-YEAR HOUSING NEED	TYPICAL HOUSING TYPES	AGGREGATED HOUSING NEED	ANNUAL PRODUCTION NEEDED (UNITS)	HISTORICAL AVERAGE PRODUCTION	BARRIER YES/NO
0-30% PSH	146	Low-rise and mid-rise apartments, condominiums, ADUs	146	7	19	No
0-30%	0					
30-50%	0					
50-80%	99	Moderate density townhomes, duplexes, triplexes, fourplexes, ADUs, mobile homes, detached single-family	572	29	32	No
80-100%	183					
100-120%	290					
120%+	828	Detached single-family, ADUs	828	41	28	Yes

Table H-6: 2022 HAGA; Snohomish County HO-5 report based on Dept. of Commerce and PSRC

With the low permitting volume in mind, it is more likely that no policy or zoning barrier exists that would preclude housing serving any economic sector in Snohomish, apart from larger issues facing the State and the region.

Housing production trends are increasing, with 2024 permit activity exceeding the annual production needed in Table H-6; 42 units were permitted for housing types serving incomes at 120%+ AMI and 90

units were permitted for housing types serving incomes below 100% AMI. Detached single-family remains the dominant housing type in Snohomish, representing about two-thirds of the overall housing stock and the primary housing type for new construction each year by issued permits.

While the City of Snohomish stands behind the goals and policies within this Element, it is recognized that local action such as construction incentives and reduction of regulatory barriers is unlikely to result in rapid construction of housing units for extremely low-income households. In most cases, other subsidies will be necessary. The City of Snohomish will continue to pursue policies that increase housing affordability and housing options for current and future City residents while these funding shortfalls, largely outside the City's control, are addressed.

The City of Snohomish will work to identify and reduce barriers that limit construction of housing units to meet adopted growth targets, which are outlined in Snohomish County Option C housing allocations. Whether those barriers are wholly under control of the City (i.e. development regulations), partially (funding availability), or not at all (regional response), the City will seek to address those barriers.

## Partnerships and programs

The City works in partnership with agencies and organizations that work to expand housing options throughout our region. Partners include:

- Alliance for Housing Affordability (AHA)
- Snohomish Affordable Housing Group (SAHG)
- Housing Authority of Snohomish County (HASCO)
- Housing Hope
- Mercy Housing

# HOUSING ELEMENT GOALS & POLICIES



Internal Reference

H1	Achieve quality housing for all segments of the community and those with special needs.	
H1.1	<b>Housing types.</b> Plan for a wide variety of housing types, sizes, and densities to provide housing and homeownership opportunities to a range of ages and income levels consistent with the Regional Growth Strategy.	E5.5, L3.3, L4.6, L5.1, L5.6
H1.2	<b>Existing housing stock.</b> Promote programs to maintain and rehabilitate existing and historic housing stock.	C10.4
H1.3	<b>Affordable housing incentives.</b> Provide incentives for eligible housing developments serving low-income households, including regulatory bonuses, permit fee reduction, and donation or long-term lease of land.	
H1.4	<b>Location.</b> Increase opportunities and capacity for affordable housing close to employment, education, shopping, public services, and public transit.	C10.4.3, L5.2
H1.5	<b>Accessory dwelling units.</b> Allow two accessory dwelling units on residential lots to provide more affordable housing and efficient use of land.	C10.5.1, L3.4
H1.6	<b>Fair and equal access.</b> Support fair and equal access to housing throughout the city for all persons regardless of race, color, religion, gender, sexual orientation, age, national origin, familial status, source of income, or disability.	
H1.7	<b>Affordable housing types.</b> Studios, efficiency apartments, co-living, or individual living units should be considered for an affordable housing strategy.	L2.1
H1.8	<b>Multi-jurisdictional approach.</b> Work with other jurisdictions and non-profit agencies within the County on coordinated programs to address regional affordable housing deficits.	L1.1
H1.9	<b>Housing mix.</b> Work to ensure low-income and special needs housing can be provided throughout the city to assist in meeting housing needs.	L4.6, L5.6
H1.10	<b>Reasonable accommodations.</b> Make reasonable accommodations in rules, policies, practices, and services when such accommodations may be necessary to afford persons with disabilities equal opportunity to use or enjoy a dwelling.	
H1.11	<b>Special needs assistance.</b> Encourage and support social and health service organizations that offer programs and facilities for people with special needs, particularly those programs that help people live independently.	
H1.12	<b>Disparate impacts.</b> Identify policies, practices, regulations, covenants, and restrictions that created unequal housing impacts for racial and ethnic groups and work with stakeholders to undo them.	C6.1.1, T3.4

<b>H1.13</b>	<b>Ongoing equity.</b> Continue to identify disparate impacts for racial and ethnic groups and implement policies and regulations to undo such impacts by monitoring Federal, State, and regional data resources.	C6.1.1, L1.2, T3.4
<b>H2</b>	<b>Achieve a diversity of housing types and densities to accommodate the spectrum of housing needs and preferences in the community.</b>	
<b>H2.1</b>	<b>Market demand.</b> Designate adequate land for various housing types and densities to match market demand, while ensuring that adequate capacity is available for a variety of housing opportunities.	L2.1, L5.7
<b>H2.2</b>	<b>Lot size.</b> Provide flexibility in single-family lot sizes to allow more efficient use of land without increasing the allowable density.	L4.6
<b>H2.3</b>	<b>Demographic changes.</b> Monitor demographic changes in the community using Census data to ensure that planned housing types and capacities respond to evolving circumstances and needs.	L1.2
<b>H2.4</b>	<b>Middle Housing.</b> Allow middle housing types in residential areas, such as duplexes, triplexes, cottage housing, and ADUs.	C10.5.1, L2.13, L3.3
<b>H2.5</b>	<b>Rental assistance.</b> Develop a rental assistance program for low-income renter households.	
<b>H3</b>	<b>Promote neighborhood vitality through design and scale of new development.</b>	
<b>H3.1</b>	<b>Neighborhoods.</b> Encourage neighborhood groups such as neighborhood watch groups to increase resident safety and foster familiarity, involvement, support networks, and social connections within neighborhoods.	L3.1
<b>H3.2</b>	<b>Neighborhood amenities.</b> Plan for parks, sidewalks, trails, lighting, and other amenities that promote safety, walkability, and quality of life in neighborhoods.	C7.2.2, P2.4, T1.4
<b>H3.3</b>	<b>New development.</b> New development should enhance the surrounding neighborhood and support climate resiliency while providing a variety of housing types serving various income levels.	L4.3
<b>H3.4</b>	<b>Home occupations.</b> Home occupations that have negligible impacts to their neighbors should be allowed in residential areas.	C3.1.4, E5.9, L4.7
<b>H3.5</b>	<b>Workforce housing.</b> Support programs that encourage the City's workforce to be able to live in the City.	E5.5, L1.2
<b>H4</b>	<b>Ensure that adequate residential capacity is maintained to accommodate the 2044 population target for the City and its urban growth area.</b>	L1.1
<b>H4.1</b>	<b>Minimum density.</b> New residential developments should achieve a minimum density of at least four units per acre, except where higher densities are anticipated according to the zoning district.	L2.1, L5.1
<b>H4.2</b>	<b>Planned Residential Development.</b> Allow clustered housing and attached dwellings where environmental constraints would cause a reduction in	S3.1

	density relative to an unconstrained site. Ensure that adequate usable open space is provided and building scale is proportionate with lot size.	
<b>H4.3</b>	<b>Mixed-use.</b> Encourage a mix of residential and commercial uses on the same site or building in appropriate locations for efficient use of land and parking and to foster active and vital neighborhoods and commercial areas.	C7.2.2, C10.3.1, E3.1, L11.5, T1.8
<b>H5</b>	<b>Encourage and support homeownership opportunities while recognizing historic inequities in access to homeownership opportunities.</b>	
<b>H5.1</b>	<b>Unit lot subdivision.</b> Allow unit lot subdivisions to create fee simple home ownership opportunities in attached residential development.	
<b>H5.2</b>	<b>Accessory Dwelling Units.</b> Allow individual sale of Accessory Dwelling Units through the condominium or unit lot subdivision process.	C10.5.1, H1.5, L3.4
<b>H5.3</b>	<b>First time homebuyers.</b> Encourage and promote first time homebuyer programs such as those available through the Washington State Housing Finance Commission, sweat-equity programs, and other similar public, private, or nonprofit programs.	
<b>H5.4</b>	<b>Housing innovation.</b> Support innovative housing models such as community land trusts and tiny house villages for ownership and shared ownership opportunities.	L2.1, L3.3, L5.6
<b>H6</b>	<b>Maintain permit processes and other regulatory costs that achieve the intended public purpose with the least added cost to housing development.</b>	
<b>H6.1</b>	<b>Review time frames.</b> Conduct development review according to predictable and efficient time frames.	
<b>H6.2</b>	<b>Permit process.</b> Achieve permitting processes, applicable regulations, and conditions of approval that are clear and understandable.	L1.5
<b>H6.3</b>	<b>Expedited permit process.</b> Establish an expedited permit program for development projects meeting affordable housing eligibility requirements.	
<b>H6.4</b>	<b>Impact fees.</b> Impact fees should add no more to the cost of each housing unit than a fairly derived proportionate share of the cost of new public facilities necessary to accommodate the housing unit.	F4.1, T6.2, T6.4
<b>H6.5</b>	<b>Periodic review.</b> Periodically evaluate permit review processes to minimize costs to developers to the extent possible while preserving the public health, safety, and welfare.	E3.6
<b>H6.6</b>	<b>Infill development.</b> Encourage infill development through streamlined permitting processes.	C10.4.1, L10.3