

Snohomish County, Washington

HART

Report and Five-Year Action Plan

Published January 2020



**HOUSING AFFORDABILITY
REGIONAL TASKFORCE**

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EXECUTIVE SUMMARY



The advantages of a strong economy and beautiful natural environment have long drawn new residents to our region. New residents make our communities more vibrant and create more opportunity for all. Our advantages have also resulted in challenges. After decades of population growth, the pressures on our housing market are particularly visible.

The rate at which housing units are being constructed in Snohomish County is simply not keeping pace with our growth in population, and most of the housing coming online is unaffordable to those at moderate- or low-incomes. Today, a third of the households in Snohomish County are “cost burdened”—they pay more than thirty percent of their income on housing and utilities. These households exist at all income levels. A third of all Snohomish County households are low-income, which we define as households earning 60% or less of Area Median Income: housing affordable to these families will generally not be produced without some type of government intervention or subsidy.

Despite this, we see examples of progress. Local nonprofit and government housing agencies are creating and preserving housing affordable to low- and moderate-income households in several communities across Snohomish County. The state legislature has granted cities and counties more tools and revenue options to respond to the need for greater housing affordability. Partners are sharing ideas and experience all across our region. As local government acquires more knowledge and tools to respond to the challenge of housing affordability, the pressure for us to do so is growing.

The Snohomish County Housing Affordability Regional Taskforce (HART) was created by County Executive Dave Somers to bring together elected leaders from cities across Snohomish County and the County Council, on the belief that the housing affordability challenge before us is intensifying, and is best addressed collaboratively and proactively.

HART'S MISSION

Collaboratively develop a five-year action plan that identifies priorities for county and city governments to accelerate our collective ability to meet the housing affordability needs of all Snohomish County residents and set a foundation for continued success through 2050



This report sets forth recommendations to our fellow city and county officials in Snohomish County in the form of a **Five-Year Housing Affordability Action Plan (Action Plan)**. The Action Plan includes what we believe are the most promising steps for local governments to pursue now and over the next few years.



2020 Early Action items include:

1. *Encourage cities to enter into cooperation agreements with the Housing Authority of Snohomish County (HASCO) and Everett Housing Authority.*
2. *Implement the state sales tax shift to local governments for up to 20 years to fund low-income housing authorized by HB 1406, and adopted by Legislature in 2019.*
3. *Lobby for changes in state and federal law that will enable more consolidated and streamlined funding to support low-income housing.*
4. *Review and consider recommendations from existing toolkits to engage communities around the issue of housing affordability.*
5. *Foster community conversations about density.*
6. *Engage private sector stakeholders – large employers, others – in helping to find solutions to our housing affordability challenge.*
7. *Confirm and support an ongoing structure for regional collaboration around production of housing affordable across the income spectrum.*
8. *Track progress on the Action Plan.*

HART began its work in May of 2019. The effort was informed by more than forty local partners who provided us with their insights and recommendations as to the ways local government can help support housing affordability across the income spectrum. Our Action Plan is a first step. HART plans to continue this work in 2020 and we want our Action Plan to evolve over time as we learn from future experience and consider new approaches and solutions.

The challenge of housing affordability is not about “other people.” It is a problem facing our own families and friends; our grown children trying to make it on their own; our neighbors; people we interact with every day as we shop, pick up our kids from school, take an aging parent to the doctor, or join in community events. The good news is there is ample evidence—real examples throughout Snohomish County, the Puget Sound, and nationally—that we can maintain and evolve vibrant, welcoming, livable, safe communities at the same time as we work to meet the housing affordability needs of all our residents.

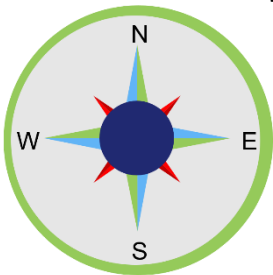
Through collaboration among city and county government officials in Snohomish County, we can make progress on housing affordability. The problem is urgent and becoming more critical each year. We hope each City Council and the County Council will consider the items in our Action Plan and take steps in 2020 and each year thereafter to address this challenge and ensure a better future for our communities.

INTRODUCTION



The advantages of a strong economy and beautiful natural environment have long drawn new residents to our region. New residents make our communities more vibrant and create more opportunity for all. Our advantages have also resulted in challenges. After decades of population growth, the pressures on our housing market are particularly visible. We have all seen lower priced housing in our communities torn down and replaced by higher priced development. Headlines about rapidly escalating home prices are a daily feature of life here. We wonder who can afford these high-priced homes and what happened to those families that moved out. We hear from our children's teacher, our bank teller, our local firefighters about how far they drive every morning to get to their jobs because the nearest home they can afford is many miles and half a dozen cities away.

Despite this, we see examples of progress. Local nonprofit and government housing agencies are creating and preserving housing affordable to low- and moderate-income households in several communities across Snohomish County. Many of our cities have implemented multi-family tax exemption programs to incentivize construction of new apartments, or have zoning in place to allow accessory dwelling units in single-family zones. The state legislature this year enacted new funding and other options as well as mandates for local government to respond to the housing challenge.



Partners are sharing ideas and experience all across our region. As local government acquires more knowledge and tools to respond to the challenge of housing affordability, the pressure for us to do so is growing. Local elected officials have long grappled with the challenges of growth. The State Growth Management Act² (GMA), enacted in 1990, charged local government to plan for addressing a variety of quality of life issues in the face of rapid population growth including: ensuring housing is available at a full range of affordability; preserving agricultural land and rural areas; providing open space and recreation opportunities; ensuring transportation system development is coordinated—and more.³ Perhaps one of the most challenging goals of the GMA has been ensuring housing affordability. Population growth has exacerbated demand for housing and the housing supply pipeline has simply not kept pace. Making matters more challenging, local government efforts to respond to housing affordability challenges—whether by considering approval of new multi-family zones or permitting new housing projects affordable to those with very limited incomes—are often subject to strong pushback by community members.

The Snohomish County Housing Affordability Regional Taskforce (HART) was created by County Executive Dave Somers to bring together elected leaders from cities across Snohomish County and the County Council on the belief that the housing affordability challenge before us is intensifying and is best addressed collaboratively and proactively.

² Chapter 36.70A RCW.

³ GMA's thirteen planning goals are set forth at RCW 36.70A.020.



Our mission is to collaboratively develop a five-year action plan that identifies priorities for county and city governments to accelerate our collective ability to meet the housing affordability needs of all Snohomish County residents and set a foundation for continued success through 2050.

A lack of housing affordability impacts residents *at all income* levels in Snohomish County. HART seeks to alleviate this challenge for *all residents*. We define housing affordability in a manner commonly used both regionally and nationally. Specifically, ***housing is considered affordable to a household if no more than 30% of that household's income is spent on housing costs including utilities.*** This is a simple metric, applicable at all household income levels.

A household is considered "**cost-burdened**" if it ***pays more than 30% of its income on housing and utilities.***

When we refer in this report to "**housing affordability**" we mean housing that can be rented or purchased by a household *without being cost-burdened*. This is a challenge for Snohomish County households across the entire income spectrum. But there are greater challenges for households at lower income levels: without direct government support or incentives, the private sector housing market is unable to deliver housing affordable to households making less than 60% or below of Area Median Income (AMI). Government incentives are needed in some markets to ensure creation of housing affordable to those making 80% or less of AMI.

In this report, when we refer to "**low-income housing**" we are referring to housing affordable to ***households at 60% or less of AMI.*** Fully **one-third** of households in Snohomish County are low-income by this definition.

This report sets forth recommendations to our fellow city and county officials in Snohomish County, in the form of a **Five-Year Housing Affordability Action Plan (Action Plan)**. The Action Plan includes what we believe are the most promising steps for local government action over the next few years. The Action Plan includes eight (8) "Early Action" items, and 37 other action items to support 5 framework goals. The Action Plan is presented in the body of this report and is summarized in **Appendix A**.

The Action Plan is the starting point for a much longer journey. It should evolve over time as we learn from our experiences and adapt to our community's needs. We are recommending annual reviews of progress and consideration of new ideas. The Action Plan is premised on the understanding that while each of our communities is unique, if we adopt a common commitment to promote housing affordability, we will collectively be better positioned to meet this challenge. We hope our Action Plan will spark increased engagement on housing affordability by every city council and the Snohomish County Council.

In the following sections, this report outlines HART's process, describes the housing affordability challenge, and the role of cities and the county in responding to that challenge. Finally, our Action Plan is presented.



HART'S PROCESS



HART was launched by Snohomish County Executive Dave Somers in the spring of 2019. All mayors were invited to participate, as were representatives from the County Council, and Tribal nations. Ultimately, we had active participation from 14 of 20 cities, two County Councilmembers, and the County Executive.⁴ Most members had a designated alternate, either another elected official or senior staff member. We elected Executive Somers and Lynnwood Mayor Nicola Smith to serve as HART's Co-Chairs. We were supported by a team of county staff and an independent facilitator. Our first meeting was on May 31, and we met eight times between May 2019 and January 2020.

HART's meetings were open to the public, and all our meeting agendas, minutes, and materials are posted online at <https://snohomishcountywa.gov/5422/HART>.



We provided a means for interested parties to provide written comments to HART (either at meetings or online); all comments received were shared with HART.

HART's process has provided each of us with additional education on the subject of housing affordability. We have heard from over forty partners, reviewed dozens of local, regional and national reports, and deliberated on over a hundred concepts to promote housing affordability. Although the voting members of HART are all elected officials or their representatives, we sought to maximize input from experts on housing affordability issues and we are deeply grateful for their commitment to sharing their knowledge and advice with us. They have greatly informed our thinking.

Initial Work: Getting Grounded in the Data; Definitions and Process

At our first meeting on May 31, 2019, we quickly affirmed that housing affordability is an extremely important issue for nearly all our communities. We further identified **three core challenges** which became the foundation on which we built our work:

- What **policy and regulatory** actions will help?
- What **funding options** are available?
- How can we be more effective at **community outreach and engagement**?

⁴ As the tribal governments did not elect to participate, our recommendations here are directed to County and city governments.

We affirmed that our mission statement is not limited to consideration of low-income housing (as defined above—housing affordable to households making 60% or less of AMI), rather, we wanted to identify recommendations supporting housing affordability *at all income levels, for all our residents*. As set forth above, housing is considered affordable to a household if that household pays no more than 30% of their income on housing including utilities.

Our first three meetings served to develop a common understanding of the housing affordability challenge in Snohomish County. We heard from many local partners including private for-profit developers, realtors, and nonprofit and governmental housing developers and operators. We asked them to share with us *what they need from local government to be successful*. These were informative presentations, highlighting many common themes. We also heard from local government planners about the primary activities of cities and the County in supporting housing affordability, including local accomplishments and challenges. Snohomish County staff provided HART with numerous reports on housing affordability, including taskforce reports from neighboring counties, toolkits, and reports from a variety of agencies.

We adopted rules to guide our process. Each member of HART had one vote. Our goal was to reach a collaborative consensus on what to recommend to our fellow local government officials. Under our rules, **recommendations** included in this report had to be supported by not less than **60% of us voting**, and **consensus support** required support of at least **75% or more** of us voting on an issue. This final report required the approval of 60% of us in number. We agreed that short minority statements could be submitted by any HART

members in strong opposition to any aspect of this report.

Our initial meetings generated over one hundred ideas to increase housing affordability in Snohomish County. The ideas came both from local stakeholder presentations and the reports from other agencies. Concepts were sorted into three categories, matching the three core challenges first identified:

- Policy and regulatory actions;
- funding options;
- outreach and community engagement.

Staff then created a “screening ballot” for us incorporating all the ideas on the table. The purpose of the ballot was to determine which ideas we collectively saw as most promising for further consideration.

We reviewed the screening ballot at our third meeting and each of us independently filled it out after the meeting.

We were asked to rate each concept on a scale of 1 to 5, with 5 being “potentially very promising, we should definitely explore further”; 3 being “open to exploring/neutral”; and 1 being “extremely problematic (politically and/or operationally), not a good use of time to explore further.”



Next Phase: Narrowing and Framing; Engaging Partners

We reviewed the combined results of the initial screening ballot at our fourth meeting. Approximately half of the concepts reviewed (about fifty in total) received an overall average support rating of 3.5 or higher on a scale of one to five. We agreed to forward all of the highly rated ideas for further review. We also voted to add a handful of additional items that, while not highly rated in the screening exercise, were considered by a majority of us to be important to continue to explore. We agreed to create three stakeholder workgroups—one around each of the three core challenge areas. The workgroups were asked to provide us additional information on each of the highly rated concepts using a common briefing template. Our staff team reached out to a wide array of agencies and partners and asked for volunteers to serve on these stakeholder groups. We were gratified by the response: over forty individuals agreed to participate in the workgroups. HART also invited each workgroup to submit additional templates for ideas that they felt were important for us to consider but did not receive a high rating from HART members.

The briefing template used by the workgroups sought the following information for each concept in three pages or less:

- Potential impact on housing affordability challenge (high/medium/low)
- Ease of implementation (easy/moderate/difficult)
- Is the idea targeted to increase housing demand or supply?
What income level(s) are assisted?
- Does the concept promote housing preservation or construction?
- Is it about advocacy or community engagement?
- Where, geographically, would the idea be most effectively applied?
Countywide? Specific locations?
- Implementation steps, supporting tactics and strategies
- Community engagement considerations
- Suggested lead agency and key partners

The workgroups deliberated over the last half of the summer, from late July through early September. They combined similar ideas into single templates and incorporated a handful of new ideas into their work that we had not forwarded. They delivered 46 templates to us, over 150 pages in total. Many of the templates addressed multiple related concepts.

Each template is available online at www.snohomishcountywa.gov/5425 in the documents presented at meeting number five. We highly commend the workgroups for the information they provided us and we encourage all our peers to review these briefings.⁶

Our fifth meeting was dedicated to hearing from the workgroups. The presentations focused on thematic priorities and were extremely helpful in shaping our thinking about the Action Plan. At this same meeting, we discussed and identified five proposed framework goals to shape the Action Plan. We were very fortunate to have the opportunity to then share our initial findings and these proposed framework goals with other local elected officials at the Snohomish County

⁶ Most, but not all of the ideas briefed in the templates are included in the Action Plan.



Tomorrow (SCT) Annual Assembly on September 25th which was dedicated to the subject of housing affordability.

Finishing up: Confirming the Action Plan items and reviewing this Report

Our sixth meeting focused on reviewing the input from SCT attendees. Comments received confirmed general support for our framework goals and offered many ideas for how to pursue these goals, several of which are included in our Action Plan. We then discussed in more detail the structure for the Action Plan and previewed a second screening ballot, which sought our recommendations as to:

- What concepts should remain in the 5-Year Action Plan and which should be removed?
- Are there “Early Action” items we should pursue in 2020?
- Are there proposals to call out for “Joint Action” pursuing either as a single, unified strategy, or in alignment through individual jurisdiction action?
- How strongly do we support each item?

We completed the second screening exercise independently. When we reconvened for the seventh meeting on November 7, 2019, we reviewed the combined results and, through an extended discussion and series of votes, made several adjustments to the list of items to be included in the Action Plan. We found that we

shared overwhelming support to retain nearly all the concepts under discussion in the Action Plan and agreed to consolidate closely related items where appropriate. We also identified a set of eight “Early Action” items we agreed should be launched in 2020.

There were three exceptions to this strong support, items on which we were divided: (1) supporting mandatory inclusionary zoning activity; (2) moving the urban growth boundary; and (3) exploring a regional housing levy. There were strong advocates on both sides of these three issues, particularly the last two. We want to describe briefly below the core points made in multiple HART meetings regarding moving the urban growth boundary and proposing a regional housing levy.

First, with respect to moving the urban growth boundary, several HART members believed that this would be an important step for housing affordability by making more land available for housing. On the other side, several members felt that such newly available land would likely be in areas at the outer edges of the urban area, would be converted to high end single-family homes, and would exacerbate the congestion on our roads as those homeowners would be likely to commute to far-away job centers.

The question of a regional housing levy also had strong support and opposition. There were members who observed that an additional property tax levy would add additional cost burden to all households and were not inclined to support exploring this type of tax measure. Others noted that they believed a levy was the biggest step the county residents could take to inject significant new funds into the construction of low-income housing, that levy proceeds could be highly leveraged by other dollars, and that we had identified relatively few funding measures in

the Action Plan. HART agrees that new funding is needed in order to be able to significantly expand the supply of low-income housing. The Action Plan includes recommendations to explore additional funding sources for low-income housing and to jointly advocate in support of additional funding from the state and federal government.

About a month before our eighth and final meeting, we were each sent a draft version of this report and the Action Plan for review and comment. Our last meeting confirmed direction to finalize this report and the Action Plan.



THE CHALLENGE



Conditions Impacting Housing Affordability in Snohomish County

Before presenting the Action Plan, it is important to outline the housing affordability challenge we face. This challenge is most simply explained through the basics of demand and supply and how the mismatch between them impacts housing affordability.

Housing Affordability is Declining

What we have been experiencing for several years is the inability of the housing market to create housing units either in number or at a price that are affordable to most of the households in Snohomish County. As noted in the introduction to this report, we define housing affordability based on the percentage of income a household pays for housing costs including utilities. Housing is considered “affordable” if the household living in (or seeking to rent/buy) a home is paying no more than 30% of their income on housing costs including utilities. Those paying more than this 30% are “cost-burdened.” Households at all income levels may be cost-burdened, but for those with less income the trade-offs between paying for housing and other essentials—food, medicine, transportation—become more dire.

The U.S. Census Bureau estimates that ***in 2018, some 98,999 households in Snohomish County — thirty three percent (33%) of all households — were paying 30% or more of their income on housing costs.***⁷ Households at lower income levels are much more likely to be “cost-burdened.” Despite considerable attention being drawn to housing issues, affordability has significantly worsened in recent years. Growth in income has greatly lagged the growth in housing costs. Data for Snohomish County from 2010 and 2017 illustrates this, as shown in the table below:

Snohomish County, WA

| | 2010 | 2017 | % Increase |
|---|-----------|-----------|------------|
| 2-bedroom apartment rent | \$ 901 | \$ 1,347 | 49.5% |
| Average single-family home price | \$400,000 | \$544,449 | 36% |
| Median household income | \$ 66,300 | \$ 78,020 | 17.7% |

Rent Reasonableness Survey, Dupree and Scott;
U.S. Census Bureau American Community Survey 2013-2017

⁷ U.S. Census Bureau, American Community Survey, Table S2503, 2018 1-Year Estimate

Renters are particularly impacted by the housing affordability challenge. Renters in our county tend to be of lower income than homeowners: 48.2% of renters (versus 29.5% of homeowners) made less than \$75,000 in household income in the last year.⁸ As a result, renters on average experience a higher incidence of being cost-burdened than home-owners. An estimated 95,045 Snohomish County households are renters—a third of all households in the County.⁹ In 2019, fair market rent for a two-bedroom apartment averaged \$1,899 per month in Snohomish County. To afford that and pay no more than 30% of their income on housing and utilities, a household would need to make \$36.52 an hour, or \$75,960 a year. This means that **nearly half (48.2%) of all households in Snohomish County cannot afford an average two-bedroom apartment offered at fair market rent.** Those making minimum wage (\$12/hr.) would need to work three full-time jobs to afford an average two-bedroom apartment in Snohomish County.

The challenge goes beyond our neighbors making minimum wage. Residents in most types of occupations struggle with housing costs in Snohomish County. Bank tellers, retail clerks, firefighters or police officers, construction workers, community and social service workers, to name a few, typically cannot afford a two-bedroom apartment in Snohomish County without spending more than 30% of their income towards housing. In fact, out of the total 25 occupation categories reviewed by the U.S. Census Bureau, only five (5) of them had median annual earnings high enough to afford a 2-bedroom apartment in Snohomish County:

- architecture and engineering;
- computer and mathematical jobs;
- health diagnosing and treating practitioners;
- management occupations;
- life, physical and social science occupations.¹⁰

We know that the cost of single-family homes varies significantly across the County:

- Mukilteo, Edmonds, and Mill Creek consistently had the highest single-family home sale prices in the County over the last 20 years, in 2019 ranging from \$791,250 in Mukilteo to \$653,677 in Mill Creek.
- At the other end of the spectrum, Granite Falls, Arlington, Stanwood, and Marysville have had the least expensive housing in recent years of all cities in the County. In Granite Falls, single-family home sale price averaged \$308,663 in 2019.¹¹

While there may be greater affordability in some areas, there are typically longer commutes attendant with those more affordable homes. In addition, as noted above, few households can afford the average price of a single-family home today in Snohomish County.

⁸ U.S. Census Bureau. American Community Survey, Table S2506, 2013-2017 5-Year Estimates.

⁹ November 2019 data. <https://reports.nlihc.org/oor/washington>

¹⁰ U.S. Census Bureau. American Community Survey, Table S2412, 2013-2017 5-Year Estimates

¹¹ Snohomish County Assessor's Office.

What we are consistently seeing is that the private housing market does not create housing units affordable to those making less than 60% of AMI without direct government support, and that government incentives are needed in our housing market at higher income levels, up to 80% of AMI. The costs of construction materials, labor, land acquisition, and permitting are simply too high to pencil out at lower per unit prices that will be affordable to these households. As noted above, households at 60% of AMI or below comprise *one third of all households* in the County. While we are concerned about ensuring housing is affordable to *all residents*, those at the lower income levels are particularly dependent on local, state, and federal government action to directly fund or otherwise provide incentives in support of private developers and nonprofit housing agencies.

The chart shown in **Figure 1** below displays current data on housing demand by level of income. In addition to showing the dramatically greater need for housing at lower price points, this chart tells us that ***for no household to spend more than 30% of their income towards housing, Snohomish County would need 127,215 additional housing units by 2040—more than 6,300 new units each year.***

In comparison, in the last *three years*, 7,938 housing units have come online in Snohomish County, at a rate of about 2,650 per year. Housing would need to be built at slightly more than double the current rate to meet the projected housing affordability needs. These new housing units also need to be affordable to households across the income spectrum. The vast majority of cost-burdened households today have incomes of 80% of AMI and below. We note that the projected need of 127,215 additional housing units is based on a rough straight-line calculation on current conditions, and we hope that with additional effort both our data inputs, and the results, can improve.

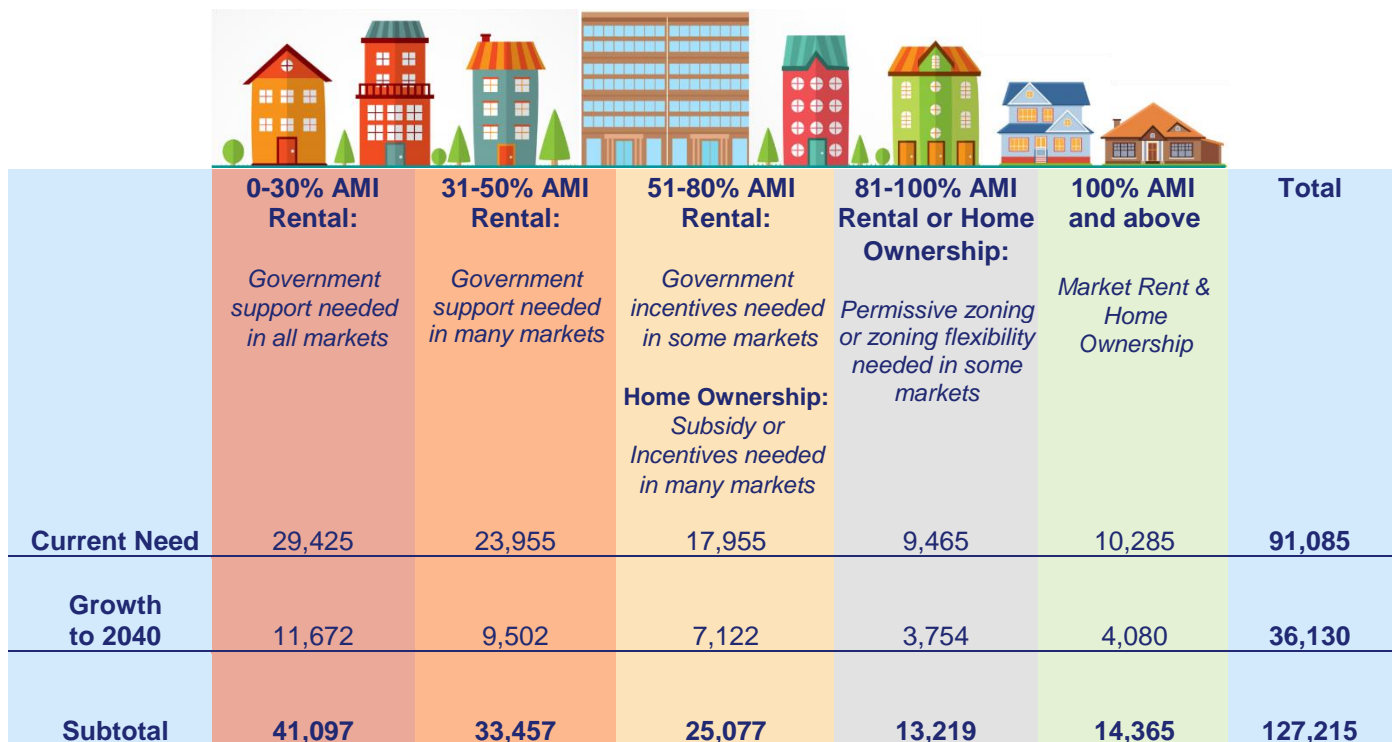


Figure 1: Snohomish County Cost-burdened Household Projections*

Low-Income Housing is Being Lost to Redevelopment and Resale

Another important part of the housing supply challenge is the significant, ongoing loss of existing low-income housing due to redevelopment or resale, typically of multi-family complexes. With housing demand as strong as it is, multi-family housing owners find it profitable to sell to investors, who logically look to maximize their profit by increasing rents or tearing down existing housing and rebuilding. The Joint Center for Housing Studies at Harvard University published a national study looking at a variety of housing trends. It found that there has been a **50-67% decline in low rent housing in Snohomish County between 2011 and 2017**. Community partners presented several troubling examples of these situations in Snohomish County to HART.

Maintaining existing housing is significantly cheaper than building new housing. In terms of least cost options to promote housing affordability, preservation of low-income housing should be a major focus for action.

Housing Demand Driven Primarily by Population Growth

There are several factors impacting housing demand, including population growth, household size, incomes, credit, transportation access, and populations with special needs.¹² The most significant of these factors is population growth. Snohomish County has seen a dramatic increase in population in recent years and this promises to accelerate over the next twenty years. In addition to new residents moving here from outside Washington, we are seeing population growth from those pushed out of King County and elsewhere in Puget Sound looking for housing that is more affordable.

Between 2010 and 2019, the County experienced a 14.77% increase in population.¹³ Between 2020 and 2040, the population is expected to grow an additional 26%, from an estimated 818,700 in 2019 to a forecast population of 1,058,113 in 2040.¹⁴

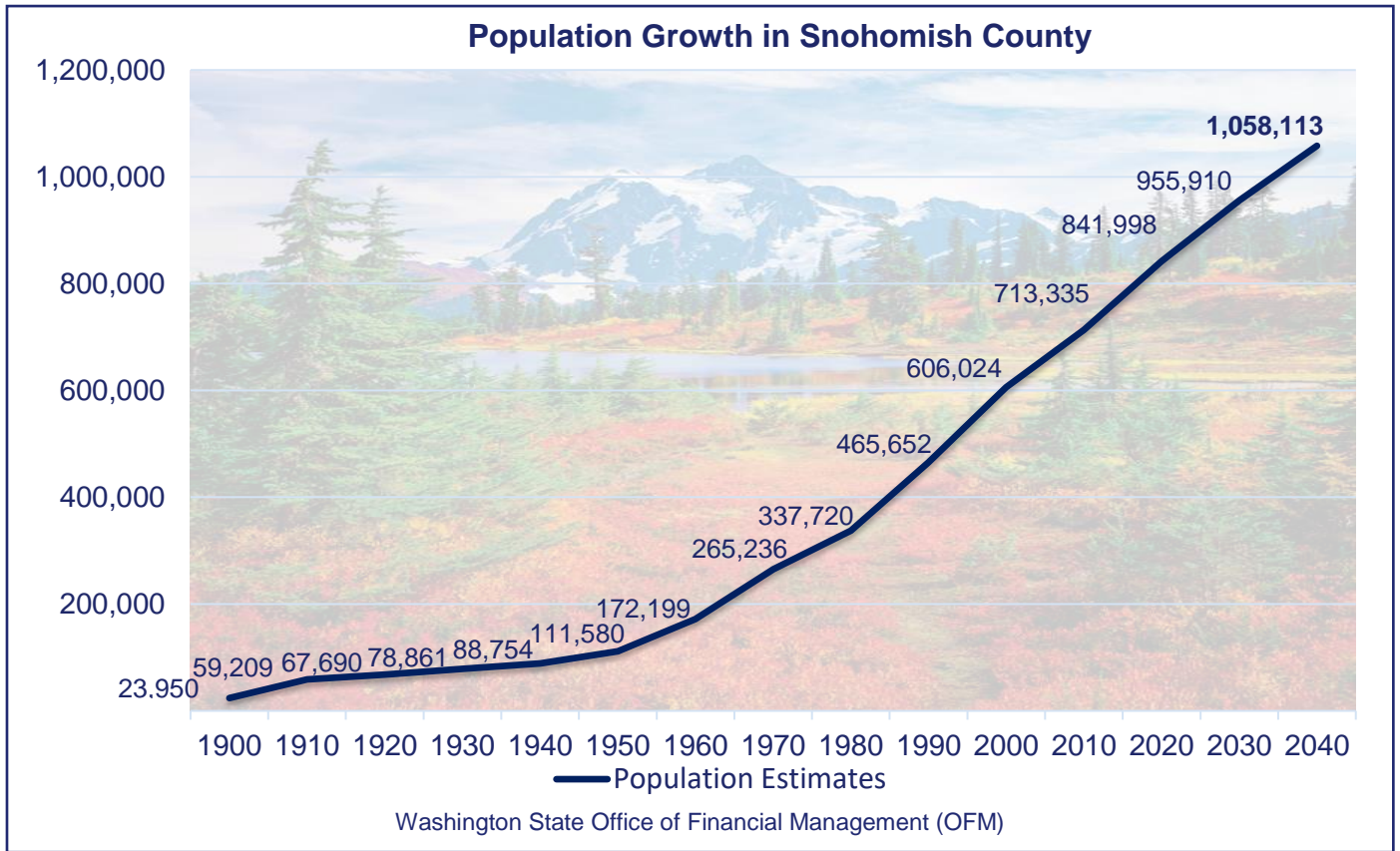


*Figure 1: Snohomish County Cost-burdened Household Projections. U.S. Housing and Urban Development Comprehensive Housing Affordability Strategy Data, 2012-2016 estimates; OFM Growth Management Act population projections for counties, medium series. Image from Freepik.

¹² Housing Background Paper, p. 4, Puget Sound Regional Council (PSRC), June 2018. This background paper provides considerable detail on the components of housing demand and supply in the Puget Sound region.

¹³ Washington State Office of Financial Management (OFM). 2019 Population Trends. Retrieved from https://www.ofm.wa.gov/sites/default/files/public/dataresearch/pop/april1/ofm_april1_poptrends.pdf

¹⁴ Ibid.



Household size also impacts the number of housing units needed to serve the population. Nearly a quarter of the County population currently lives alone, slightly less than the national or statewide average.¹⁵

1 in 4



¹⁵ U.S. Census Bureau, American Community Survey, Table S1101, 2013-2017 5-Year Estimates.

Of course, not all households have the same purchasing power when it comes to housing or other needs. Household Area Median Income (AMI) in Snohomish County in 2017 was \$78,020.¹⁶ Nearly 20% of Snohomish County households made less than \$35,000 a year. In all, about a third of all households are at 60% of AMI or below. About the same number — 36% — have incomes in excess of \$100,000 a year.

2017 Household Income Snohomish County, WA

| Household Income | % of Households at this income level |
|------------------------|---|
| Less than \$10,000 | 4.30% |
| \$10,000 to \$14,999 | 2.70% |
| \$15,000 to \$24,999 | 6.20% |
| \$25,000 to \$34,999 | 6.50% |
| \$35,000 to \$49,999 | 10.60% |
| \$50,000 to \$74,999 | 17.90% |
| \$75,000 to \$99,999 | 15.60% |
| \$100,000 to \$149,999 | 20.10% |
| \$150,000 to \$199,999 | 9.00% |
| \$200,000 or more | 7.30% |

Census Bureau Table S1901, 2013-2017
ACS 5-Year Estimates

To meet our goal of ensuring housing affordability for *all residents* we need to promote housing construction at *all price points*. But as noted, the private housing market, is simply not able without interventions from government or other actors, to produce units affordable to those at 60% of AMI or below.

This means that about one-third of Snohomish County households are in need of housing that will not be produced without governmental or nonprofit interventions of some sort.

Housing Supply is Not Keeping Pace with Population Growth

Factors impacting the number of housing units coming on or offline each year include the availability of land, zoning, the cost of construction, and capacity of the housing construction sector.¹⁷

The rate at which housing units are being constructed in Snohomish County is not keeping pace with our growth in population. In the last two years (2016-2018), the number of units added was 61% less than the growth of households in Snohomish County.¹⁸ The supply gap looks less extreme over the longer term, but still is significant: in the 2010-2018 period overall, the number of housing units added was 7% less than the number of added households. During the prior decade, between 2001 and 2009, 4% fewer housing units were added as compared to the growth in the number of households.¹⁹

¹⁶ U.S. Census Bureau, American Community Survey, Table S1901, 2013-2017 5-Year Estimates.

¹⁷ Puget Sound Regional Council. (June 2018). Vision 2050. Retrieved from https://www.psrc.org/sites/default/files/vision_2050_housing_background_paper.pdf

¹⁸ Office of Financial Management.

¹⁹ Ibid.



Statewide, housing construction began to decline precipitously at the onset of the recession in 2007 and did not pick up again until 2013.²⁰ We have still not built our way out of that shortfall, which has contributed to the number of cost-burdened households.²¹

We have experienced a shortage of housing for sale for nearly a decade in Snohomish County. A representative from the Master Builders Association of King and Snohomish County (MBAKS) met with us, and shared that MBAKS considers a healthy real estate market—in terms of balancing supply and demand—to have about four to six months of inventory for sale at any point in time. Multiple Listing Service (MLS) data for Snohomish County from 2012-2017 indicates a steady downward trend here: there was slightly less than four months availability in 2012 and 0.6 months availability in 2017. This number has improved somewhat since 2017—in September 2019, MLS reported 1.72 months of inventory in Snohomish County²²—but still falls short of the MBA’s definition of “healthy.” Some real estate professionals fear that this chronic shortage of housing may be our “new normal.”²³

The “Missing Middle”

Our existing housing supply is skewed toward single-family homes which are affordable to fewer households than other types of housing. The 2017 U.S. census reported Snohomish County’s inventory of housing that year was composed of 65% single-family detached homes, 30% multi-family, 5% manufactured homes. We do not have countywide statistics to tell us the types of new housing being built across all jurisdictions combined (or the price point of that housing), but in unincorporated Snohomish County in 2017, 70.5% of all housing permits issued were for single-family homes.²⁴

We are not seeing sufficient growth of “missing middle” housing. “Middle” housing includes housing of various types other than single-family homes: duplexes, townhomes, and smaller scale multifamily. With appropriate zoning in place, and in some cases additional incentives, the private sector housing market will produce this type of housing. This housing tends to be more affordable than single-family homes.

²⁰ OFM; Puget Sound Regional Council. (June 2018). Vision 2050: Housing Background Paper. Retrieved from https://www.psrc.org/sites/default/files/vision_2050_housing_background_paper.pdf

²¹ Cost-burdened households are those that spend 30% or more of their income on housing (including utilities). There are cost-burdened households at all income levels.

²² Northwest Multiple Listing Service. (2019). Snohomish County. Retrieved from <https://www.nwmls.com/library/CorporateContent/statistics/SCBreakouts.pdf>

²³ Seattle Post Intelligencer. Zosha Millman. (November 2019). Northwest Real Estate Experts: Inventory Shortages the ‘New Normal.’ Retrieved from <https://www.seattlepi.com/realestate/article/Northwest-real-estate-inventory-seattle-home-price-14829873.php>

²⁴ Washington State Employment Security Department. (May 2019). Snohomish County Profile. Retrieved from <https://esd.wa.gov/labormarketinfo/county-profiles/snohomish>



As noted by the Puget Sound Regional Council:

“Middle” housing can help promote housing diversity, give people greater housing choices, and produce urban densities that support walkable communities, local retail and commercial services, and efficient public transit. Yet availability of these housing options is often few and far in between in many communities, hence the term “missing middle” housing.¹

The average single-family home price in Snohomish County in 2019 was \$544,559. The Washington State Office of Financial Management (OFM) estimates that the 2017 area median income in Snohomish County was \$81,779, somewhat higher than the U.S. Census Bureau estimate of \$78,020.²⁵ Applying either data point, the vast majority of households in Snohomish County cannot afford a single-family home with an average price of \$544,559. Assuming a 3.64% interest rate for a 30-year fixed loan and a 10 percent down payment, the monthly mortgage payment would be approximately \$3,129—amounting to 46-48 percent of the household median income in Snohomish County, which is well above the cost-burdened threshold. A household would need to earn at least \$125,160 annually to afford this payment without spending more than 30% of their income on housing.²⁶ Facilitating construction of middle housing is a key way we can advance both affordability and home ownership in Snohomish County.

Social Equity Implications

Rapidly rising housing costs result in displacement of households with lower incomes to areas farther from job centers which are typically less well served by services and transportation systems. As a result of both historic and current practices, communities of color and historically underserved communities are disproportionately impacted by these trends. While we are seeking to improve affordability for all residents, it is important to be mindful of this aspect of our housing affordability challenge.

* Image Source: Opticos Design, Inc.

²⁵ OFM. (2019). Median Household Income Estimated by County. Retrieved from https://www.ofm.wa.gov/sites/default/files/public/dataresearch/economy/median_household_income_estimates.pdf; U.S. Census Bureau Table S1901, 2013-2017 ACS 5-Year Estimates.

²⁶ Zillow Mortgage Calculator. Retrieved from <https://www.zillow.com/mortgage-calculator/> and <https://www.zillow.com/mortgage-rates/wa/#/location>. Mortgage estimate includes principal, interest, taxes, and insurance.

WHERE DO WE GO FROM HERE?



Local Government's Role on Addressing Housing Affordability

Where do we, as local government officials, best direct our energies in response to the housing affordability challenge? Cities and counties can establish plans, programs, goals and funding sources to support housing affordability, but have often relied on partners in the private, nonprofit, and public sectors to create new housing and to operate housing for households with very low-incomes and/or those with special needs, to meet these publicly established priorities. That said, local government is a critical part of the housing affordability equation. Cities and counties have broad authority to implement an array of actions that can positively or negatively impact housing affordability. Our capabilities track directly to the three core challenges we have identified, and around which HART has focused its work:

- Policy and Regulatory Actions

Cities and the county can promote the creation of more housing units through regulatory policy, primarily changes in zoning. We can adjust regulatory policy and rules to reduce the cost of new housing construction by revising permit requirements and fees. We can take steps in support of preservation of existing low-income housing by identifying housing at risk of redevelopment and working with public or nonprofit partners to purchase the housing and thereby decouple it from market pressures.

- Funding

We can provide direct funding support to nonprofit housing providers, for capital or operating costs. We can advocate for more support for these providers from the federal and state government.

- Community Outreach and Engagement

We can engage with residents and community members around the options for how growth is accommodated in our communities. We can also seek to engage more private sector partners in this housing challenge.

Importantly under state law, local government can deploy a broader array of strategies in support of the low-income housing, both in terms of providing direct funding and targeted policy/regulatory actions, than it can for market rate housing.

Framework Goals for the Action Plan

What we *choose to do* in support of housing affordability should be based on the goals we are trying to achieve and an understanding of the housing market. As noted, our mission is to identify actions that can help us accelerate our ability to meet the housing affordability needs of *all county residents* and set a foundation for continued success through 2050. Building from the three core challenges, HART has identified five framework goals in support of this mission.

Our first three framework goals are ***goals to increase housing affordability at all income levels:***

GOAL 1

Promote greater housing growth and diversity of housing types and improve job/housing connections

Because of our broader authority to intervene in housing affordable to households with lower incomes, we divide this goal into two sub-goals:

SUB-GOAL A

Promotion of greater housing growth and diversity of housing types and job/housing connections at all income levels

SUB-GOAL B

Promotion of greater housing growth and diversity of housing types and job/housing connections affordable to households at or below 60% of Area Median Income

GOAL 2

Identify and preserve existing low-income housing at risk of rapid rent escalation or redevelopment, balancing this with the need for more density

There has been a dramatic loss of the most affordable units of housing in Snohomish County in recent years. Preserving remaining housing affordable to households with lower incomes is much less expensive than building new housing. That said, we are mindful that creating large numbers of new housing units will require redevelopment and infill. These competing demands must be balanced.

GOAL 3

Increase housing density along transit corridors and/or in job centers, while also working to create additional housing across the entire county

There are dual benefits from locating housing near transit and job centers in that we both house people and reduce the strain on our congested roads. We realize as well that the need is such that more housing must be built across the county.

Our last two framework goals relate to ***how we want to work together*** to achieve these goals. We have all experienced the challenge of implementing land use changes in our communities. Rezoning for more housing units per acre, or to allow different housing types can be challenging conversations. We can learn from one another about how to engage effectively around these difficult issues, as well as what policy and regulatory changes are more or less productive. Every community is different, but we don't need to re-create the wheel when we are trying to act in alignment: model ordinances and programs can be particularly helpful. In sum, we believe regional collaboration around housing issues will make it easier for each of us to be successful as we tailor programs to meet local conditions and needs.



GOAL 4

Develop and implement outreach and education programs for use countywide and by individual cities to raise awareness of housing affordability challenges and support for action

There is no substitute or shortcut for effective public engagement around difficult issues. There are toolkits that provide samples of best practices in engagement on housing issues that we can each utilize and refine. We believe that effective engagement of residents and partners is necessary to help find the best path ahead for each city and community around the issue of housing affordability.

GOAL 5

Track our progress and support ongoing regional collaborations

Improving housing affordability is an evolving challenge that will continue for the foreseeable future. The more we can engage on this challenge together, learn from each other, partner together, and leverage our successes, the easier will be our journey. We need to track what we are doing and what effect it is having. Are we making progress or losing ground? Existing data sets can be improved. For example, we currently have no easy way to track differing rents by each city. We should take the opportunity to learn from each other and build from that knowledge to be more successful.

HART's Five-Year Housing Affordability Action Plan, presented in the next section of this report, is built around these five framework goals. In addition to eight "Early Action" items we will pursue in 2020, HART has identified 37 action items (two items appear twice, in support of different goals, for a total of 35 different items).

THE PURPOSE OF THE FIVE-YEAR ACTION PLAN



We strongly encourage cities and the County to consider implementing the strategies in the Action Plan presented below. The strategies are not the only ideas that could be pursued, but after much deliberation, these are the strategies we collectively now endorse. The majority of these strategies are policy and regulatory actions that cities and the County could implement which would reduce the cost of housing construction. Some strategies involve changes to zoning codes that can increase the number of units that can be produced. Other strategies would reduce the tax or fee burden on construction, primarily for low-income housing.

A handful of strategies identify new local funds that could be applied to support low-income housing construction and operation. We acknowledge that the lack of funding supports for low-income housing remains a substantial barrier to progress on our mission and we have not been able to reach consensus on specific funding tools adequate to this task. We are recommending continued effort here through two strategies: the first calls for identifying and promoting additional sources of funding generally; the second involves advocacy for additional funding from the state and federal governments.

How much housing will our Action Plan create? Frankly, we do not know. We are dependent on housing partners—public, nonprofit, and private—to actually build housing. We have not gone through a detailed exercise to estimate the number of housing units that may be created if all our recommendations are adopted by all jurisdictions. We know we are unlikely to see the progress we would like in the area of low-income housing without significant additional funding being identified. That said, we believe the strategies identified in the Action Plan, if broadly implemented, can facilitate creation of significant additional housing affordable to households across the income spectrum.

Publication of the Action Plan is a first step and much work remains ahead of us. HART will continue work on framework Goals 4 and 5 in 2020 through several Early Action items. We expect that because of that work, we will identify additional strategies in support of those two goals. We want to check-in periodically to see what is being accomplished by cities and the County, and consider adjustments to the Action Plan. We will continue to seek input from partners as to what is most effective, and to learn as we go. We hope the Five-Year Action Plan will be a living document that will evolve over time based on our collective experience.

HART'S FIVE-YEAR HOUSING AFFORDABILITY ACTION PLAN



HART's recommendations to all Snohomish County cities and Snohomish County government for responding to our housing affordability challenges are presented below. The Action Plan is based on **five framework goals**; three that focus on increasing housing affordability and two that focus on how we propose to work together.



“**Early Action**” items that HART members will begin working on in early 2020 are presented first. These are followed by the **Framework Goals** with supporting **strategies** for each framework goal. The strategies are divided into two types: **policy and regulatory strategies** and **funding strategies**.

The Action Plan also identifies several “**Joint Action**” items, which are items we recommend be pursued either through a single countywide unified strategy/action, or by alignment of actions across individual jurisdictions. “Joint Action” items are indicated as follows:



indicates actions that we recommend be pursued in a **unified**, countywide approach.



indicates actions we see as best pursued by individual jurisdictions but with **alignment** in our approach.

Early Action Items

1. **Encourage cities to enter into cooperation agreements with the Housing Authority of Snohomish County (HASCO) and Everett Housing Authority (EHA).**
 - *Only two cities currently have such agreements: Lynnwood and Snohomish. Snohomish County government and Everett also have equivalent terms in place. Cooperation agreements simply authorize a Housing Authority to operate within a jurisdiction. The agreements require no financial commitments by a city and do not impact local zoning authority. These agreements can facilitate quicker action to preserve affordable multifamily developments put up for sale, or to acquire real property suitable for low-income housing.*
 - **2020 Leadership:** Mountlake Terrace Mayor Kyoko Matsumoto Wright, Snohomish Mayor John Kartak, HASCO and EHA, and support from Lynnwood Mayor Nicola Smith.
2. **Implement the state sales tax shift to local governments for up to 20 years to fund low-income housing as authorized by HB 1406, as adopted by Legislature in 2019.**
 - *Nearly all cities as well as the County have taken initial steps to secure the state sales tax monies moving forward into 2020 and beyond. The goal in 2020 is to share information on how jurisdictions plan to apply these funds.*
 - **2020 Leadership:** Snohomish County Human Services Department.

3. Lobby for changes in state and federal law that will enable more consolidated and streamlined funding to support low-income housing.

- *The magnitude of our low-income housing needs will require additional funding from state and federal government. Working together, we can more effectively advocate for these funds.*
- **2020 Leadership:** Snohomish County Cities (SCC), Arlington Mayor Barb Tolbert and Snohomish County Executive's Office Chief of Staff Lacey Harper.

4. Review and consider recommendations from existing toolkits to engage communities around the issue of housing affordability.

- *Effective education and outreach is critical to build understanding and support for the strategies we identify in this plan to increase housing affordability. Toolkits for this purpose from the Association of Washington Cities and the British Columbia Housing Authority have been shared with us. We are asking that these toolkits be reviewed and discussed by all cities and the County. We hope these toolkits can be adapted for local and regional use and provide guidance on constructive community engagement around our housing affordability challenges.*
- **2020 Leadership:** City of Lynnwood Public Affairs Officer Julie Moore, Snohomish County Executive's Office Communications Director Kent Patton and Housing Hope's Chief Executive Officer Fred Safstrom.

5. Foster community conversations about density.

- *We encourage all cities and the County to initiate discussions with residents about the housing affordability challenge. Increasing density is a foundational tool to increase housing affordability, and community engagement around options here is an essential starting point.*
- **2020 Leadership:** Snohomish County Planning and Development Services Director Barb Mock, City of Everett's Planning Director Allan Giffen, City of Bothell Community Development Director Mike Kattermann and City of Edmonds Development Services Director Shane Hope.



6. Engage private sector partners – large employers, others – in helping to find solutions to our housing affordability challenge.

- *Employers have a stake in housing affordability. We believe the private sector can be important partners in efforts to improve housing affordability. We plan to reach out to large employers in the County in 2020 to see how they may be willing to work with us to address this challenge.*
- **2020 Leadership:** SCC Leadership, Arlington Mayor Barb Tolbert, Everett Mayor Cassie Franklin and County Executive Dave Somers.

7. Confirm and support an ongoing structure for regional collaboration around production of housing affordable across the income spectrum.

- *While HART is committed to meeting in 2020 in furtherance of our Five-Year Action Plan, it may be that another group is best positioned to support this work in the future. We will make a recommendation on this in 2020.*
- **2020 Leadership:** *Subcommittee to be formed to develop proposal for consideration by HART in April. The proposed subcommittee leads are Arlington Mayor Barb Tolbert, City of Everett Deputy Mayor Nick Harper and Snohomish County Executive's Office Chief of Staff Lacey Harper.

8. Track progress on the Plan.

- *We want to share information about what cities and the County are doing in furtherance of the Action Plan and improve our data collection to measure our progress. We anticipate creation of an inter-jurisdictional staff workgroup to propose targeted and improved means of data collection.*
- **2020 Leadership:** *Subcommittee to be formed to report back to HART in April. The subcommittee will be convened by Snohomish County Human Services Research Manager Nate Marti.

Five-Year Action Items

Beyond the eight Early Action Items, HART has identified 37 strategies (two appear twice, in support of different goals). Strategies are not presented in prioritized order. HART's Supplemental Report, Parts 1-3, are posted at <https://www.snohomishcountywa.gov/5560/> and include the briefing templates prepared by work group volunteers. These templates provide additional information regarding the recommended strategies.

GOAL 1: Promote greater housing growth and diversity of housing types at all levels of affordability and improve job/housing connections

SUB-GOAL A: Promote greater housing growth and diversity of housing types and job/housing connections at all levels of affordability

Policy and Regulatory Strategies:

1.A.1 Establish specific housing affordability goals in city and county comprehensive plans and provide more accurate information into the development of those plans.



- *The County and cities will be working on updates to existing comprehensive plans to be completed by 2023, as required by state law. We hope the work of HART will inform those updates.*

1.A.2 Ensure adequate Buildable Land Supply for housing.



- *The state Growth Management Act requires the County and cities periodically assess the adequacy of buildable land supply based on population and zoning. Our work confirms the importance of this effort.*

1.A.3 Increase SEPA³³ categorical exemption thresholds for housing developments.



- *This action item can reduce the process time and cost for housing developers. Many protections offered through SEPA processes are assured through other existing regulations, and the vast majority of SEPA reviews are findings of non-significance. The SEPA process can add months of time and risk to housing development projects. Some types of exemptions may require additional state legislation, but cities and counties are encouraged to review what can be accomplished within existing laws and move together in alignment here for maximum impact.*

³³ State Environmental Policy Act CH. 43.21C RCW.

1.A.4 Facilitate more efficient deal assembly and development timelines / promote cost-effectiveness through consolidation, coordination, and simplification.

- ➡ • *A wide array of tactics could be deployed to make the permitting process quicker and easier for housing developers. The more these processes and requirements are in alignment across jurisdictional boundaries, the easier it is for developers to work in multiple jurisdictions. Local governments are encouraged to look for these opportunities within their existing land use and permitting codes, and work in alignment with one another on these types of code changes.*

1.A.5 Remove barriers by reducing construction costs and delays and expedite the permit process.

- ➡ • *As the local land-use authority, cities and the County have considerable control over development permitting processes. Delays in permit processes cost developers money. We see opportunities here for alignment across jurisdictional boundaries.*

1.A.6 Increase housing variety allowed at a range of affordability levels in single-family zones, in areas with connections to jobs, and along transit corridors, including consideration of zoning for duplex, triplex, 4-plex, courtyard apartments, etc.

- *When local zoning allows a greater variety of housing types, it makes it possible to create more units per acre — facilitating increased supply of housing — as well as reduce per unit costs. Particular importance should be given to increasing zoned residential capacity near jobs and/or transit corridors to reduce pressure on the transportation system as our population grows.*

Funding Strategies:

1.A.7 Apply for state planning grants to develop housing elements of local comprehensive plans in connection with increasing density as authorized by HB1923 and adopted by the State Legislature in 2019. Apply alone or with other cities.

- ➡ • *The State Legislature in 2019 authorized new funds for planning grants which may be very helpful as jurisdictions look to update local plans in response to housing affordability challenges.*



1.A.8 Implement Multi-Family Property Tax Exemption programs at local and county level.³⁴

- *The Multi-Family Property Tax Exemption (MFTE) program has been in place in Washington for decades and is available to all cities. Most cities in the County have implemented an MFTE program of some sort. Generally, MFTE provides a time-limited exemption from local property tax for developers as an incentive to build multi-family housing; depending on the time period involved, the deferral can be targeted to housing affordable to lower income multi-family housing, or to all multi-family housing. Jurisdictions are encouraged to review their programs to see if they can be revised or expanded to strengthen the incentives for multi-family housing development.*

1.A.9 Encourage banking and insurance industry support for condominium projects as homeownership solution.

- *Multi-family home ownership is generally less expensive than single-family home ownership. With recent changes in state law, condominium construction becomes less problematic, assuming financing can be secured: knowing there is public support for this type of development may make financing support more likely. Local zoning to allow condominium developments is also needed.*

SUB-GOAL B: Promote greater housing growth and diversity of housing types and job/housing connections for homes affordable to households at or below 60% AMI

Policy and Regulatory Strategies:

1.B.1 Prioritize *affordability* and accessibility within a half mile walkshed of existing and planned frequent transit service, with particular priority near high-capacity transit stations. Require some amount of low-income housing in development near transit hubs.

- *Low-income housing must be paired with affordable, accessible, safe, and equitable transportation. Households with lower incomes may not have ready access to private transportation, so housing that is walkable to transit options or within the ADA three-quarter mile boundary is particularly important. Cities on transit corridors could increase impact by working together on these ideas; however, every city and the County can consider ways to implement this strategy. Transit agencies are key partners.*

³⁴ This strategy can be targeted to support housing at all income levels, or just lower income housing; see funding strategy 1.B.9.

1.B.2 Revise local zoning to encourage Accessory Dwelling Units (ADU).

- *ADUs are a low-cost housing option, wherein an additional housing unit is built on an existing single-family lot, for example, over a free-standing garage, or in a separate structure behind the existing home. Many cities currently allow ADUs. They are most viable in urban areas with sewer systems in place. This strategy involves revising zoning to allow one or two ADUs on single-family lots. Reducing requirements associated with residency, lot size, parking, setbacks and architectural requirements may significantly increase the likelihood of ADUs being built.*

1.B.3 Encourage cities and the County to proactively develop programs for facilitating the granting of density bonuses for development on church-owned properties (implementing HB 1377, as authorized by Legislature in 2019).

- *State legislation passed in 2019 requires cities to offer density bonuses to churches and other religious organizations seeking to develop their property for low-income housing. This strategy proposes cities facilitate these types of projects by being prepared in advance, so that projects may move ahead more quickly.*

1.B.4 Reduce short plat threshold for low-income housing projects.

- *This can have a high impact on facilitating development of low-income housing by reducing land costs. The typical rule allowing short plats for up to 4 lots can be changed through a local administrative process to allow short plats for up to 9 lots. An even broader approach would be to change the threshold for all housing projects, not just low-income housing.*

1.B.5 Implement inclusionary zoning incentives to encourage developers to produce low-income housing.

- *Zoning incentives for low-income housing can take a number of forms, all essentially intended to reduce the cost of construction by allowing more housing units on a parcel of land than would otherwise be permitted. Allowing greater building heights, smaller setbacks, greater floor area ratio, or less open space or parking (see below) in exchange for including low-income housing units in a multi-family development are all potential components of this strategy.*

1.B.6 Reduce parking requirements for low-income housing developments.

- *The cost of building structured parking or reserving a substantial portion of a project site for parking can significantly increase the per-unit cost and/or reduce the number of units that can be built. Recent state legislation (E2SHB 1923) requires a reduction of parking requirements for projects serving households at 50% or less of Area Median Income within 0.25 miles of frequent transit service. Cities and the County are encouraged to consider broader reductions of parking requirements in connection with low-income housing developments.*

Funding Strategies:

1.B.7 Study funding mechanisms and pursue joint advocacy efforts.



- *Creation of housing affordable to those at or below 60% of Area Median Income will typically not be provided without governmental intervention and/or subsidy of some type. These projects often involve securing and leveraging multiple funding sources; even a small amount of funding from a local jurisdiction can be leveraged to secure other resources. Without significant new federal, state, regional, and/or local funding contributions, we can expect limited progress in building more low-income housing. HART recognizes that we must continue to consider ways in which we can inject additional funds into the construction and operation of low-income housing.*

1.B.8 Provide surplus and under-utilized publicly owned property for low-income housing.

- *Finding and purchasing land is a major challenge in the construction of all housing. It is typically 10 to 20 percent of the cost of a project. Donating real property, or offering discounted long term leases for developers of low-income housing, can be a particularly effective way to make such projects viable. Jurisdictions are encouraged to survey their existing real estate holdings and determine if any properties may be declared surplus and made available for low-income housing development.*

1.B.9 Implement Multi-Family Property Tax Exemption (MFTE) programs at local and county level.

- *This strategy, first discussed above at Strategy 1.A.8, can be applied to any multi-family housing development (up to 8 year exemptions), but under state law longer term exemptions (12 years) can be provided for low-income housing developments. This can be a particularly effective way of reducing costs of construction and operation of such housing. Jurisdictions are encouraged to examine their existing MFTE programs to increase the incentives provided for construction of low-income housing and extend the term of years for which such housing is required to remain affordable.*

1.B.10 Waive or reduce fees and charges for low-income housing projects.

- *Local impact fees and charges can add thousands of dollars per unit cost of construction. Waiving or reducing city- or County-imposed fees does reduce local revenue, but can be a significant support in financing more units of low-income housing. Fees to be considered here include any locally-imposed impact fees, mitigation fees, or utility connection charges.*

1.B.11 Establish a county growth fund for low-income housing by setting aside a portion of new construction property taxes.



- *This is one of the few “new money” proposals in our Action Plan. The impact would be much greater if all jurisdictions supported a single fund, rather than implement the concept city-by-city. The basic idea is for each jurisdiction to agree to set aside an agreed upon portion of new construction property tax receipts. In 2016, new construction property tax receipts totaled \$15 million in Snohomish County; a 10% set aside would have created \$1.5 million in funding for low-income housing. An agreed upon process would need to be developed for how such funds were both committed and then allocated.*

1.B.12 Expand supports for low-income renters and people with disabilities; fund operating costs for housing service providers.

- *All operators of low-income and special needs housing who spoke to HART identified the need for ongoing operating funds for these projects as a major challenge. Simply being able to construct a project or buy an existing property for low-income or special needs housing is only the first step: supports must be in place to provide ongoing supportive services to residents to ensure long-term stability. A variety of funding sources have been suggested to HART for these purposes, including new state or federal funds, expansion of low-income housing tax credits, or other direct public funding.*

1.B.13 Support creation of Community Land Trusts (CLT).

- *CLTs are a means to ensure permanent affordability remains in place on investments in housing included in these trusts. CLTs are typically formed as nonprofit corporations who own land and lease homesites; the homes are more affordable because land purchase is not involved. In exchange, the rate of return that the homeowner can receive on resale is capped to ensure the property remains affordable under successive owners. There is a start-up CLT in Snohomish County and CLTs operate in nearby counties. CLTs can be implemented at a city-by-city level or more broadly, but larger scale efforts will be more sustainable. The key government action is to require permanent affordability in connection with a donation or investment.*

1.B.14 Implement policy/zoning changes to increase Snohomish County/city projects' competitiveness for state and federal funding.

- *State and federal grant programs are the major sources of funding for low-income housing. It is important that we be as competitive as possible for these dollars. A number of helpful zoning changes have been identified by partners as actions local government can take and/or specify in applications, including: ensuring that multi-family (MF) zoning is allowed in a jurisdiction, particularly near transit; designating community revitalization areas; allowing early learning facilities in MF zones; and allowing modular housing.*

1.B.15 Target federal CDBG (Community Development Block Grant) and HOME (HOME Investment Partnerships Program) funds for low-income housing creation and rental assistance.

- *These federal funds are jointly administered for all cities and the County except Marysville and Everett which have their own funding and policy processes. The allocation of these funds is largely directed by federal formulas. HOME funds are critical to construction of low-income housing units. Generally, new housing construction is not eligible for CDBG funding, with some exceptions. Because allocation formulas are set by federal law, this item is anticipated to have low additional impact.*

1.B.16 Advocate for expansion of funding of the state public works trust fund.



- *The state public works trust fund is a revolving loan fund for cities, counties, and special purpose districts. Loans from these funds could be critical in enabling construction of new housing in some of Snohomish County's smaller cities that have sewer and water system moratoriums.*

GOAL 2: Identify and preserve existing housing at risk of rapid rent escalation or redevelopment, balancing this with the need for more density

Policy and Regulatory Strategies:

2.1 **Protect communities of color, historically underserved communities, and low-income communities from displacement by gentrification.**

- *As a result of location or real estate market trends, we often see existing housing for underserved communities being prime for redevelopment. Anti-displacement strategies, and increasing household choice for these residents are important strategies. At its core, anti-displacement strategies involve purchasing housing and decoupling it from market pressures. Other funding supports, discussed below at Strategy 2.4 are also important.*

Funding Strategies:

2.2 **Establish short term acquisition revolving loan fund to enable rapid response to preserve low-income housing developments when they are put on the market.**

- *Both public and private donations could be used to establish such a fund, which could have a high impact in preserving low-income housing at risk of conversion, particularly if potential government or nonprofit owners are unable to fully secure purchase funds quickly. This type of tool could be used to preserve housing affordable at lower income levels, whether multi-family or mobile home developments.*

2.3 **Increase investments in communities of color, historically underserved communities, and low-income communities by developing programs and policies that serve individuals and families at risk of displacement.**

- *This is a companion to Strategy 2.1. To the extent these communities live on lower cost property, they are often at higher risk of redevelopment — and loss of both their community and their affordable homes. There are a number of related strategies here including community land trusts, cooperation agreements with the Housing Authority of Snohomish County, and other funding mechanisms to facilitate purchase of low-income housing at risk of redevelopment.*

2.4 Provide low-income homeowners with low-interest/deferred payment to repair homes and/or fund home repair programs for households with lower incomes.

- *HART members find this strategy conceptually promising, but we understand that it can be very difficult to implement such programs; the Housing Authority of Snohomish County (HASCO) recently terminated their home repair loan program due to the administrative challenges and costs as compared to other types of assistance. Due to administrative effort required, this may be better suited to larger scale efforts.*

Goal 3: Increase housing density along transit corridors and/or in job centers, while acknowledging that additional housing is needed across the entire County

Policy and Regulatory Strategies:

3.1 Prioritize affordability and accessibility within half a mile walkshed of existing and planned frequent transit service, placing particular priority on high-capacity transit stations. Require some amount of low-income housing in development near transit hubs.

- *This item is also presented above as Strategy 1.B.1—promoting construction of housing affordable to households at or below 60% of Area Median Income.*

3.2 Increase variety of housing types allowed at a range of affordability along transit corridors through increasing zone density and providing incentives to include low-income units.

- *This strategy is similar to Strategies 1.B.1 and 3.1—but with the focus on all income levels. The more housing we can develop near major transit access, the more potential relief we provide to our transportation system. Perhaps one positive aspect of being one of the last areas to see the light rail investment from Sound Transit is that we can act now to acquire property along these future corridors before it hits peak pricing. We have time to coordinate across jurisdictions and thoughtfully ensure more zoned capacity is available where it will be most helpful.*

3.3 Reduce parking requirements for multi-family projects located near transit.

- *As noted above, reducing parking requirements can significantly reduce the cost per unit of housing. There is particular logic for considering this change in zoning where residents are more able to use mass transit to meet their needs.*

3.4 Increase Snohomish County/City projects' competitiveness for state and federal funding by ensuring multi-family zoning near transit.

- *This strategy is related to Strategy 1.B.14 above. Jurisdictions which have multi-family zoning near transit will be more competitive for federal and state low-income housing funding support.*

Funding Strategies:

3.5 Maximize resources available for Transit Oriented Development (TOD) in the near term.

- *"Resources" in this context can mean staffing, legislation, policy, or funding. Aligning all types of resources to promote development around transit can reduce the need for single occupancy vehicles. Coordinating locally with Sound Transit and housing developers on this strategy is key to facilitate construction of affordable TOD.*

Goal 4: Implement outreach and education programs, countywide and within individual jurisdictions, to raise awareness of housing affordability challenges and support for action

Policy and Regulatory Strategies:

4.1 Engage communities of color, historically underserved communities, and low-income communities in affordable housing development and policy decision.

- *These communities are often most in need of low-income housing and most vulnerable to having their existing housing redeveloped or subject to significant rent increases. Cities and housing agencies should use a race and social equity lens and/or racial equity toolkit when making policy decisions regarding low-income housing. Community-based policy development is consistent with the overall philosophy that as elected officials we are here to understand and promote the needs of our residents.*

4.2 Expand engagement of non-governmental partners to support efforts to build and site more affordable housing.

- *While local government can do a lot to address our housing affordability challenges, we cannot resolve the housing challenge alone. To accomplish our goals here we must both continue and expand our engagement with partners. For example, we have seen large employers in other counties and other states become major funding partners with local government agencies on the issue of affordable housing. Can we do something similar in Snohomish County? This strategy calls for exploring the possibilities.*

GOAL 5: Track our progress and support ongoing regional collaborations

- *Two of our eight “Early Action” items are built around this goal. HART plans to spend time in 2020 to identify the key data we want to track and to create multi-jurisdictional workgroups to pursue and refine that data. We also plan to identify an ongoing “home” for this Action Plan, as it evolves over time and we continue to track our progress.*



CONCLUSION



In recent years, we have seen a significant decrease of housing affordability in Snohomish County. Housing production is not keeping pace with the needs of our growing population—either in terms of housing units created or the cost of those units. Fully one-third—33%—of Snohomish County households are “cost-burdened,” spending more than 30% of their income on housing costs including utilities. These households are at all income levels. But the challenge is greater when we look at the needs of our low-income neighbors. Without funding supports from government or nonprofit organizations, or other governmental incentives, the private housing market is generally unable to produce units affordable to those households with incomes of 60% of Area Median Income or below. Currently, approximately one-third of Snohomish County households are in need of housing that cannot be produced without governmental or nonprofit interventions.

As members of HART, we are committed to ensuring progress in improving housing affordability in Snohomish County. Local government is a necessary partner for making significant progress on housing affordability. Because cities and counties are not authorized by law to either own or operate housing, we need to work in partnership with housing developers (both for-profit and nonprofit); local housing authorities; state and federal funders; housing advocates; local special needs and low-income housing operators; and other community advocates to accomplish our housing affordability goals. In addition, we believe we can benefit from bringing new partners to this cause from the private sector.

Over the course of this effort, we heard from many partners in the housing industry. They helped us to understand and prioritize among the many actions we can take to support this work. Some of these requests are relatively simple to address; others are very difficult. Our Five-Year Housing Affordability Action Plan identifies 5 framework goals, 8 Early Action items that are to be pursued this year, and 37 supporting strategies to be completed in future years. We acknowledge that the Action Plan is simply the first step. Much work lies ahead, and we want our Action Plan to evolve over time as we learn from future experience and consider new approaches and solutions.

The challenge of housing affordability is not about “other people.” It is a problem facing our own families and friends; our grown children trying to make it on their own; our neighbors; people we interact with every day as we shop, pick up our kids from school, take an aging parent to the doctor, or join in community events. The good news is there is ample evidence—real examples throughout Snohomish County, the Puget Sound, and nationally—that we can maintain and evolve vibrant, welcoming, livable, safe communities at the same time as we work to meet the housing affordability needs of all our residents.

With the support of our fellow city and county government officials in Snohomish County, we can make progress on housing affordability. The problem is urgent, and becoming more critical each year. We hope each City Council and the County Council will consider the items in our Action Plan and take steps in 2020 and each year thereafter to address this challenge and ensure a better future for our communities.

APPENDIX



Appendix A:

Summary of the Snohomish County Housing Affordability Taskforce (HART) Five-Year Housing Affordability Action Plan

HART's recommendations to all Snohomish County cities and Snohomish County government for responding to our housing affordability challenges are presented below. The Action Plan is based on **five framework goals**; three that focus on increasing housing affordability, and two goals that focus on how we propose to work together.



“Early Action” – Items that HART and its members will begin working on in early 2020 are presented first, followed by the **Framework Goals** with supporting **strategies** for each Goal. The strategies are divided into two types: **policy and regulatory strategies** and **funding strategies**.

“Joint Action” – Items we recommend involve a countywide unified strategy/action, or alignment of individual jurisdiction action—are indicated as follows:



indicates actions that we recommend be pursued in a **unified**, countywide approach.



indicates actions we see as best pursued by individual jurisdictions but with **alignment** in our approach.

Early Action Items

Early Action Items are strategies that HART and its members will begin working on in early 2020.

1. **Encourage cities to enter into cooperation agreements with the Housing Authority of Snohomish County (HASCO) and Everett Housing Authority.**
2. **Implement the state sales tax shift to local governments for up to 20 years to fund low-income housing authorized by HB 1406, as adopted by Legislature in 2019.**
3. **Lobby for changes in state and federal law that will enable more consolidated and streamlined funding to support low-income housing.**
4. **Review and consider recommendations from existing toolkits to engage communities around the issue of housing affordability.**
5. **Foster community conversations about density.**
6. **Engage private sector stakeholders – large employers, others – in helping to find solutions to our housing affordability challenge.**
7. **Confirm and support an ongoing structure for regional collaboration around production of housing affordable across the income spectrum.**
8. **Track progress on the Action Plan.**






Five-Year Action Items

NOTE: Strategies are not presented in prioritized order. Please see Supplemental Report <https://www.snohomishcountywa.gov/5560/> for additional information regarding each strategy.


GOAL 1: Promote greater housing growth and diversity of housing types at all levels of affordability and improve job/housing connections

SUB-GOAL A: Promote greater housing growth and diversity of housing types and job/housing connections at all levels of affordability

Policy and Regulatory Strategies:

- 1.A.1  Establish specific housing affordability goals in city and county comprehensive plans and provide more accurate information into the development of those plans.
- 1.A.2  Ensure adequate Buildable Land Supply for housing.
- 1.A.3  Increase SEPA³⁵ categorical exemption thresholds for housing developments.
- 1.A.4  Facilitate more efficient deal assembly and development timelines / promote cost-effectiveness through consolidation, coordination, and simplification.
- 1.A.5  Remove barriers by reducing construction costs and delays and expedite the permit process.
- 1.A.6 Increase housing variety allowed at a range of affordability levels in single-family zones, in areas with connections to jobs, and along transit corridors, including consideration of zoning for duplex, triplex, 4-plex, courtyard apartments, etc.

Funding Strategies:

- 1.A.7  Apply for state planning grants to develop housing elements of local comprehensive plans in connection with increasing density as authorized by HB1923 and adopted by Legislature in 2019. Apply alone or with other cities.
- 1.A.8 Implement Multi-Family Property Tax Exemption (MFTE) programs at local and county level.³⁶
- 1.A.9 Encourage banking and insurance industry support for condominium projects as homeownership solution.

³⁵ State Environmental Policy Act CH. 43.21C RCW.




³⁶ This strategy can be targeted to support housing at all income levels, or just lower income housing; see funding strategy 1.B.9.

SUB-GOAL B: Promote greater housing growth and diversity of housing types and job/housing connections for homes affordable to households at or below 60% AMI

Policy and Regulatory Strategies:

- 1.B.1 Prioritize *affordability* and accessibility within a half mile walkshed of existing and planned frequent transit service, with particular priority near high-capacity transit stations. Require some amount of low-income housing in development near transit hubs.
- 1.B.2 Revise local zoning to encourage Accessory Dwelling Units (ADU).
- 1.B.3 Encourage cities and the County to proactively develop programs for facilitating the granting of density bonuses for development on church-owned properties (implementing HB 1377, as authorized by Legislature in 2019).
- 1.B.4 Reduce short plat threshold for low-income housing projects.
- 1.B.5 Implement inclusionary zoning incentives to encourage developers to produce low-income housing.
- 1.B.6 Reduce parking requirements for low-income housing developments.

Funding Strategies:

- 1.B.7  Study funding mechanisms and pursue joint advocacy efforts.
- 1.B.8 Provide surplus and under-utilized publicly owned property for low-income housing.
- 1.B.9 Implement Multi-Family Property Tax Exemption (MFTE) programs at local and county level.
- 1.B.10 Waive or reduce fees and charges for low-income housing projects.
- 1.B.11  Establish a county growth fund for low-income housing by setting aside a portion of new construction property taxes.
- 1.B.12 Expand supports for low-income renters and people with disabilities; fund operating costs for housing service providers.
- 1.B.13 Support creation of Community Land Trusts (CLT).
- 1.B.14 Implement policy/zoning changes to increase Snohomish County/city projects' competitiveness for state and federal funding.
- 1.B.15 Target federal CDBG (Community Development Block Grant) and HOME (HOME Investment Partnerships Program) funds for low-income housing creation and rental assistance.
- 1.B.16  Advocate for expansion of funding of the state public works trust fund.

GOAL 2: Identify and preserve existing housing at risk of rapid rent escalation or redevelopment, balancing this with the need for more density

Policy and Regulatory Strategies:

- 2.1 Protect communities of color, historically underserved communities, and low-income communities from displacement by gentrification.

Funding Strategies:

- 2.2 Establish short term acquisition revolving loan fund to enable rapid response to preserve low-income housing developments when they are put on the market.
- 2.3 Increase investments in communities of color, historically underserved communities, and low-income communities by developing programs and policies that serve individuals and families at risk of displacement.
- 2.4 Provide low-income homeowners with low-interest/deferred payment to repair homes and/or fund home repair programs for households with lower incomes.

Goal 3: Increase housing density along transit corridors and/or in job centers, while also working to create additional housing across the entire county

Policy and Regulatory Strategies:

- 3.1 Prioritize affordability and accessibility within half a mile walkshed of existing and planned frequent transit service, placing particular priority on high-capacity transit stations. Require some amount of low-income housing in development near transit hubs.
- 3.2 Increase variety of housing types allowed at a range of affordability along transit corridors through increasing zone density and providing incentives to include low-income units.
- 3.3 Reduce parking requirements for multi-family projects located near transit.
- 3.4 Increase Snohomish County/city projects' competitiveness for state and federal funding by ensuring multi-family zoning near transit.

Funding Strategies:

- 3.5 Maximize resources available for Transit Oriented Development (TOD) in the near term.

Goal 4: Implement outreach and education programs, countywide and within individual jurisdictions, to raise awareness of housing affordability challenges and support for action

Policy and Regulatory Strategies:

- 4.1 **Engage communities of color, historically underserved communities, and low-income communities in affordable housing development and policy decision.**
- 4.2 **Expand engagement of non-governmental partners to support efforts to build and site more affordable housing.**

GOAL 5: Track our progress and support ongoing regional collaborations

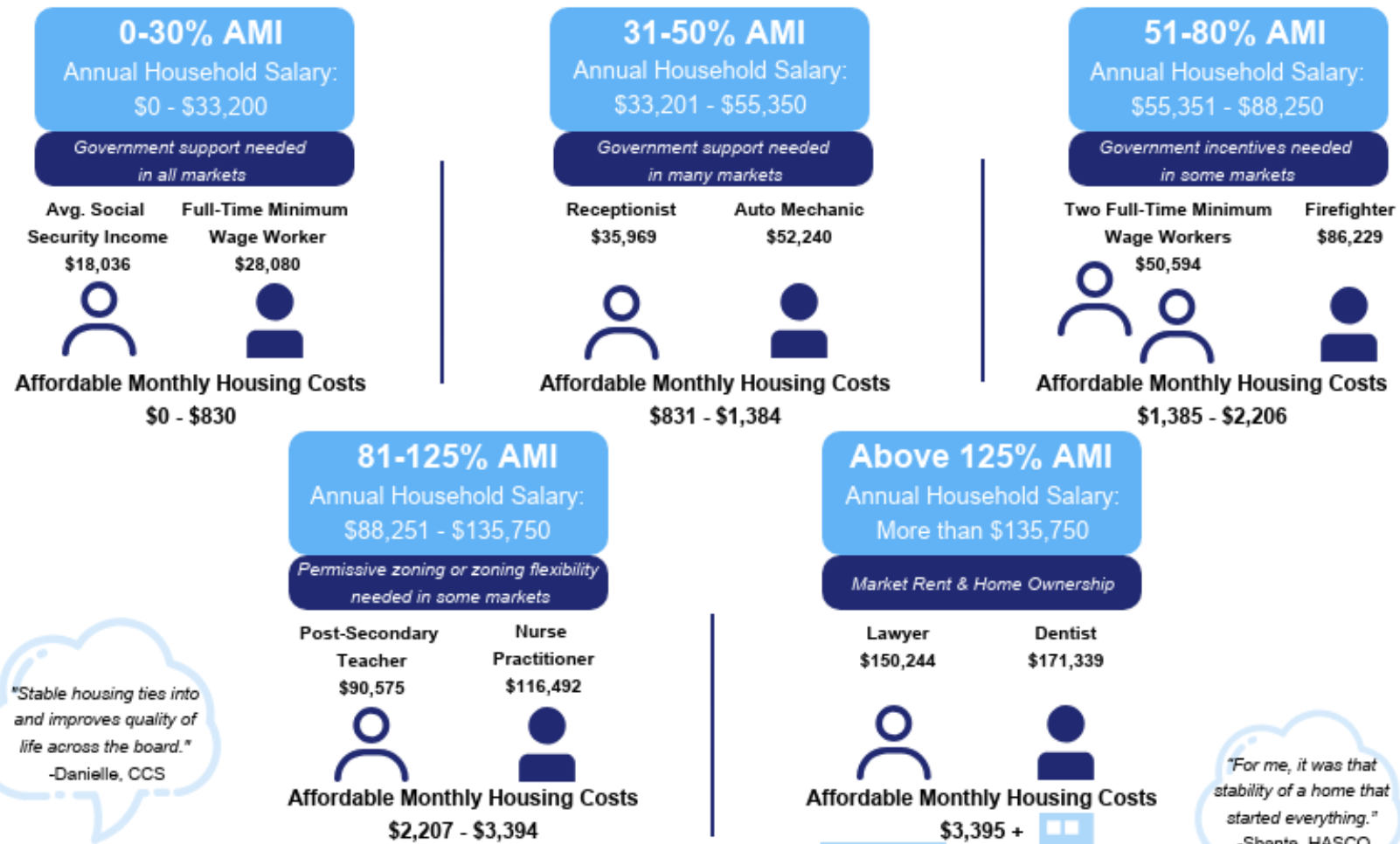
Two of our eight “Early Action” items are built around this goal. HART plans to spend time in 2020 to identify the key data we want to track and to create multi-jurisdictional workgroups to pursue and refine that data. We also plan to identify an ongoing “home” for this Action Plan, as it evolves over time and we continue to track our progress.



Appendix B:

Many Types of Households Struggle with Housing Costs

Fair Market Rent for a two-bedroom apartment in Snohomish County was \$1,899 during 2019





Snohomish County's

Housing Affordability Regional Task Force's Mission:

Collaboratively develop a five-year action plan that identifies priorities for county and city governments to accelerate collective ability to meet the housing affordability needs of all Snohomish County residents and set a foundation for continued success through 2050.

Goals to increase housing affordability at all income levels



Promote greater housing growth and diversity of housing types at all levels of affordability and improve jobs/housing connection



Identify and preserve existing housing at risk of rapid rent escalation or redevelopment balancing this with the need for more density



Increase housing density on transit corridors and/or in job centers, while also working to create additional housing across the entire county

Snohomish County Cost-Burdened Household Projections

| | 0-30% AMI | 31-50% AMI | 51-80% AMI | 81-100% AMI | 100% AMI | Total |
|-----------------------|---------------|---------------|---------------|---------------|---------------|----------------|
| Current Need | 29,425 | 23,955 | 17,955 | 9,465 | 10,285 | 91,085 |
| Growth to 2040 | 11,672 | 9,502 | 7,122 | 3,754 | 4,080 | 36,130 |
| Subtotal | 41,097 | 33,457 | 25,077 | 13,219 | 14,365 | 127,215 |

Goals for moving HART forward together



Implement outreach and education programs for use countywide and by individual jurisdictions to raise awareness of housing affordability challenges and support for action



Track progress and support ongoing regional collaborations



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