

# Conclusions

This edition of the *Housing Evaluation Report* has:

- Reviewed the actions taken by Snohomish County communities to fulfill Countywide Planning Policies (CPPs) on housing.
- Reported the number, types, and locations of assisted housing units, and changes since the previous *Report*.
- Evaluated the results of all of these efforts in terms of affordable housing supply, housing types and densities, commute times, and cost-burdened households.

This chapter offers a digest of the *Report's* major findings, followed by conclusions from these findings. Finally, we make suggestions for future study based upon some of the questions not answered by this Report.

## Summary of Findings

Here are the important findings, in brief:

- Of all the efforts made by our jurisdictions, strategies aimed at improving single-family detached housing affordability, including design innovations, received the most widespread activity. Other categories of strategy—multifamily housing, site requirements, incentives, administrative reform, collaboration with other agencies, and direct government actions—present underused opportunities, by comparison.
- Until recently, recommendations for interjurisdictional cooperation have received little attention. New activities, such as the grant obtained by SCT to study intergovernmental programs for affordable housing, indicate that cities, the County, and nonprofits are thinking more collaboratively.

The news on affordability is sobering:

- Countywide, only 14% of all sales from 2005 to 2006 were affordable at 95% of median income, compared to 33% from 2002 to 2004.
- 57% of all market-rate rentals were affordable at 50% of median income (2005-2007), an increase from 51% (2002-2004).
- Virtually no market-rate housing is affordable to those making 30% of the county's median household income or less.
- Cost-burdened households rose from 25% to 28% of all households between 2000 and 2006. Cost burden rose among both owners (17% to 21%) and renters (38% to 43%).
  - Fifty-six percent (56%) of moderate-income homeowners were cost-burdened in 2006, up slightly from 52% in 2000.
  - Among low-income households (making 51% to 80% of median income), 64% of the homeowners and 48% of the renters were cost-burdened in 2006.
  - Of very low-income households (the 31% to 50% of median income category), 95% of the homeowners with mortgages and 77% of the renters were cost-burdened in 2006.

## Implications

This evaluation suggests that the strategies of local governments in Snohomish County have not been enough to achieve our county's housing goals, especially affordable housing, under the real estate market of the past several years. We caution again that the results found in this study cannot be attributed entirely to governmental policies or actions. Many of the policies and programs implemented locally have surely helped Snohomish County residents obtain decent, safe, affordable housing. The fact

## Conclusions

remains that if economic conditions and the actions of others in the real estate market are similar in the future, we will need additional strategies or a greater level of effort to reach our goals.

### Suggestions for Future Study

The Introduction states that this *Report* is a study to identify achievements and issues with respect to Countywide Planning Policies on housing, and not to determine *why* issues exist. Accordingly, we simply offer the following ideas for future study, which may help address unanswered questions and lead to improved programs and policies.

1. The sales database is rich with housing characteristics—such as the age, type, and size of housing units—and geographic variables that can be used to identify more closely the types and locations of housing that have become most and least affordable. More advanced statistical analysis on this data could improve our understanding of housing prices.
2. Our understanding of housing affordability might also be enhanced by further consideration of transportation costs. Research by the Center for Neighborhood Technology and the Surface Transportation Policy Project shows that adding travel costs to housing costs yields a much different picture of housing affordability across metropolitan areas. We may not be able to replicate their research, but we may be able to learn enough to know whether

different transportation and land use policies would improve housing affordability.

3. Housing Objective 7 includes the policy, “Encourage the availability of adequate affordable housing ... in rural areas by means of cluster housing that minimizes infrastructure costs.” Additional research might determine how affordable rural cluster subdivisions have been.

### Other Things to Consider

1. The 2002 *Report* found that the CPPs on housing were an awkward mix of ends (goals) and means, which made difficult the task of balancing or ordering priorities. The CPPs have remained essentially as they were, and this difficulty appears to persist. Goals that establish clear values and priorities, and leave flexibility in how they are accomplished, may improve implementation and accountability. The findings of this evaluation, and the process of producing it, can be helpful if SCT decides to revise the CPPs in this manner.
2. Update *Strategies to Achieve Affordable Housing Objectives* with revised definitions and new options; e.g. land banking, community land trusts, tax exemptions and deferrals, no net loss policies, speculation taxes, demolition taxes (mitigation fees for loss of affordable units), jobs-housing balance (and other means of reducing the travel costs of housing). The present document is not 14 years old.