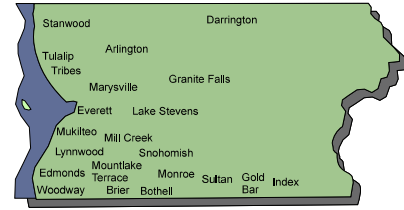


Snohomish County Tomorrow

A GROWTH MANAGEMENT ADVISORY COUNCIL



Executive Summary

2007 Housing Evaluation Report

A five-year assessment of progress toward achieving housing goals and objectives

Every five years, to fulfill Housing Objective 9 on the right, SCT will evaluate and report what its cities and the county are doing to achieve the Countywide Planning Policies (CPPs) on housing, and what results they have obtained.

This Executive Summary covers the highlights of the full *Housing Evaluation Report*, which is available on the SCT website at www.snoco.org.

“Implement a coordinated monitoring program to evaluate progress towards achieving housing goals and objectives on a countywide and jurisdictional level. Such a monitoring program shall entail the preparation of a housing monitoring report every five years or more frequently if housing conditions and data availability warrant. The housing report will include ... an assessment of the jurisdictions’ strategies for achieving their housing objectives ...” (Countywide Planning Policy Housing Objective 9)

Action

Individual local governments used a variety of means to promote affordable housing; strategies for single-family housing used most often, while others are fairly untried.

Local governments cannot make anyone build, sell, or rent housing affordably for lower-income families; but we do have many options for encouraging affordable housing to be created or preserved. The CPPs point us toward dozens of these, as seen at right. What steps have our jurisdictions taken to meet local or countywide housing objectives?

We surveyed the planning staffs of every city and Snohomish County to see how many of the recommended strategies were put to use. We found that these efforts most frequently went toward single-family development (such as small lots, accessory dwelling units, and lot-size averaging) and urban design strategies (including cottage housing, Planned Residential Developments, mixed-use, and infill). On the other hand, multifamily housing strategies, flexible site requirements, incentives, and government subsidies were relatively underused.

In addition to affordable housing objectives, the CPPs contain objectives relating to preserving

From the Countywide Planning Policies (paraphrased): Has each jurisdiction (city or county)...

... adopted strategies to attain its fair share housing objectives, and considered the *Strategies to Achieve Affordable Housing Objectives?* (HO 5)

... encouraged affordable housing in UGAs through land use and density incentives? Has Snohomish County encouraged affordable housing in rural areas by means of cluster housing that minimizes infrastructure costs? (HO 7)

... tried policies or programs for upgrading neighborhoods, or for rehabilitating or preserving existing affordable housing? (HO 8)

... encouraged community acceptance of infill, using a variety of housing types and densities and innovative urban design? (HO 12)

... encouraged environmentally-sensitive housing development? (HO 14)

... considered economic impacts before adopting new building and land use regulations? (HO 15)

... improved the cost and timeliness of processing development applications, without lowering environmental and land use standards? (HO 16)

... considered the use of a variety of infrastructure funding methods to minimize housing production costs? (HO 17)

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natural resources, special needs housing, neighborhood quality and vitality, and community acceptance of infill development. Few local governments reported much activity on these objectives.

... required that enough affordable housing must be provided in Fully Contained Communities for the people who would work there? (HO 19; applies to Snohomish County only)

... considered housing relocation programs, as provided in state law? (HO 21)

Working Together

Until recently, few intergovernmental projects or programs have been carried out, but SCT and Snohomish County are leading concerted new efforts.

Our CPPs also call for interjurisdictional effort to achieve affordable housing goals and objectives. Little of this nature has occurred, continuing a theme found in the *2002 Housing Evaluation Report*. Likewise, little action has been taken on the “recommendations for working together” of the *2002 Report*.

SCT did adopt a new Fair Share Housing Allocation in 2005, which advised cities and the county on the affordable housing needed in their jurisdictions by 2025.

One successful example of public/non-profit collaboration saved 220 units of existing housing for very low-income families in 2007 in Lynnwood, Mountlake Terrace, and Everett, when Snohomish County lent its borrowing authority to the YWCA and the Everett Housing Authority. SCT began a concerted planning effort in 2008 to study the feasibility of interlocal housing programs, funded by a state grant.

More recently, Snohomish County has convened a countywide Oversight Committee to generate consensus for new strategies. This Committee will collaborate with the Housing Consortium, whose current project is to plan aggressively for the assisted housing needs projected for the next ten years.

From the Countywide Planning Policies (paraphrased): Have the cities and the county collaborated to ...

... strengthen efforts to ensure an adequate supply of housing is available at all income levels? (HO 3)

... adopt and implement a fair share distribution of low-income and special needs housing so as to prevent further concentration of such housing into only a few areas? (HO 4)

... explore the establishment of private/public financing programs which involve local lenders and non-profit housing developers? (HO 6)

... consider implementing the 11 recommendations of the *2002 Housing Evaluation Report*?

Assistance

Assisted housing increased more (17%) than all housing in Snohomish County (13%) in the early 2000s.

Making adequate provisions for all economic segments, it stands to reason, includes accommodating assisted housing for households who cannot meet the costs of decent market-rate housing.

Since the 2002 Housing Evaluation Report, approximately 2,019 new fixed units or vouchers were added throughout the county, an increase of 17%. Fixed units—where the housing itself is subsidized—increased more (22%) than vouchers (9%), which households can take where they choose. By comparison, all housing units increased 13% from 2000 to 2006. No significant changes in the geographic distribution of these units has occurred between the Southwest UGA and other parts of the county.

From the Countywide Planning Policies (paraphrased): Have the cities and the county ...

... made adequate provisions for existing and projected housing needs of people of all incomes? (HO 2)

... adopted and implemented a fair share distribution of low-income and special needs housing so as to prevent further concentration of such housing into only a few areas? (HO 4)

Affordability

Affordable housing is less available, and housing cost burden is rising.

We evaluated housing results in two ways: (1) the output of affordable housing units, and (2) outcomes for families and their ability to pay for the homes where they live.

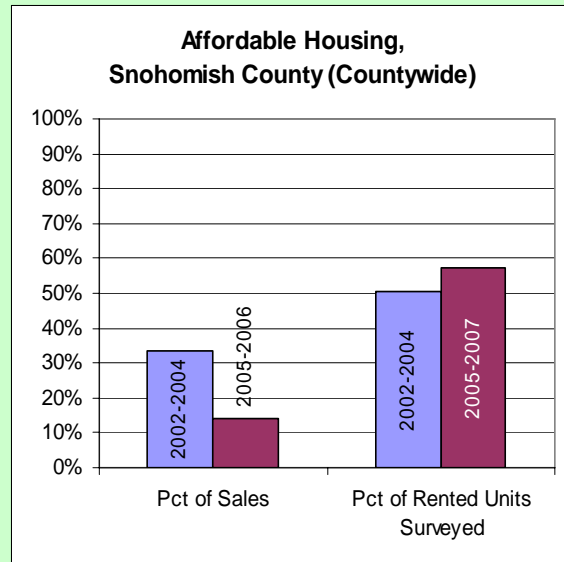
When we speak of “affordable housing,” we refer to housing that costs less than 30% of a household’s income. Which households? We know from survey data that virtually all rental housing is affordable to middle-income households, and over 95% of all apartments are affordable to those at 80% of the median income. Those at 50% of median income (\$32,000 in 2006), however, are vulnerable to market fluctuations. These are people in such occupations as medical assistants, school bus drivers, and many manufacturing jobs—or families with two full-time, minimum wage workers. Our study found that affordability was slightly better for these in 2005–2007, when 57% of rentals were affordable at this income level, than in 2002–2004, when only 51% of rentals were affordable (see the chart on the right).

For affordable homeownership, we studied a higher threshold—95% of median income (or about \$60,000 in 2006). At this level, our study found that 33% of houses sold from 2002–2004 were affordable, but only 14% of those sold from 2005–2006 (the most recent data available). These are homes that were affordable to patrol officers, construction inspectors, and many first-line supervisors—or two people making \$15.00 per hour, full-time.

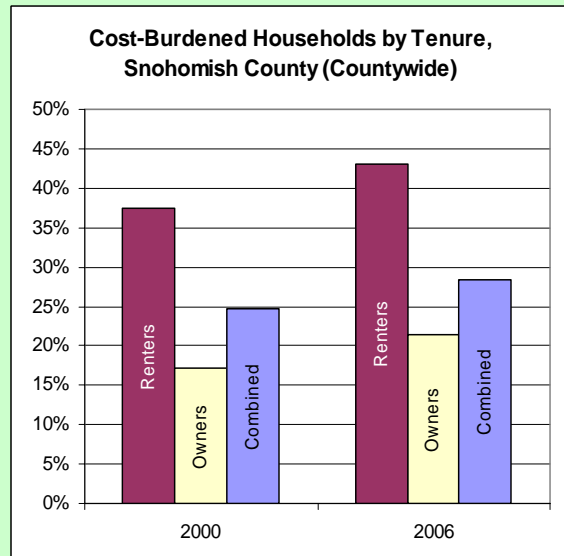
The negative impacts of less affordable housing on lower-income households has been measurable in terms of how much of their income is required for housing, and thus not available for food, medical care, and other necessities. When a lower-income household spends more than 30% of its income on housing, it is called “housing cost burdened.” Twenty-eight percent (28%) of all households in the county were cost burdened in 2006, up from 25% in 2000. Cost burdened households increased among

From the Countywide Planning Policies (paraphrased):
Have the cities and the county ...

... provided a variety of decent, safe, and affordable housing opportunities to all segments of the county’s population? (Housing Goal)



... made adequate provisions for existing and projected housing needs of people of all incomes? (HO 2)

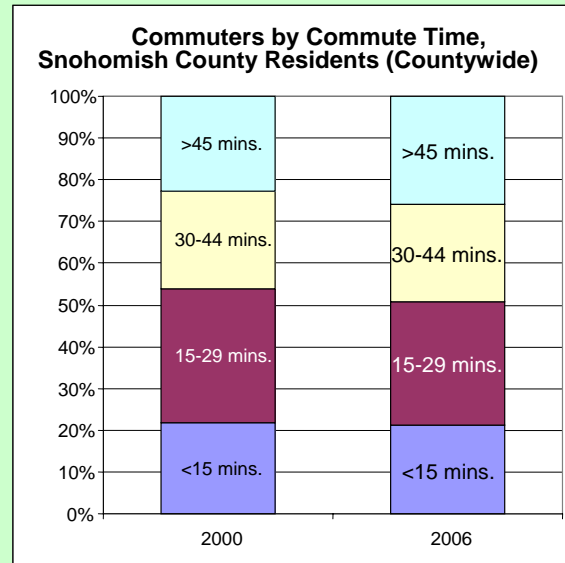


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renters as well as owners, and at all low-income levels.

A housing-related cost that is sometimes overlooked is commuting cost. Commuting costs are directly related to commute time. Virtually half of all county resident-commuters travel 30 minutes or more to work (an increase from 46% in 2000), indicating that a greater percentage of households are spending more to get from home to work.

... provided adequate and affordable housing with satisfactory access to work for all segments of the County's work force? (HO 13)



Conclusions

Strategies taken were not enough to achieve our housing goals and objectives, given economic conditions and private actions.

Our local governments have tried a number of strategies to improve housing conditions, and these have helped many families and individuals; but our goals and objectives are not yet achieved. There is no doubt that cities and counties cannot achieve the desired results by themselves—that requires the cooperation of economic conditions and the decisions of those in the private marketplace.

Nevertheless, the overall situation has gotten worse since 2002, which indicates that we need to try new things, or increase the effort and resources we apply, or both, if we want better results in the future.

To view the entire 2007 Housing Evaluation Report, search “HER07” on the Snohomish County website:

www.snoco.org

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