

# Table of Contents

<b>Executive Summary</b>	<b>iii</b>
<b>Table of Charts</b>	<b>xi</b>
<b>Table of Figures</b>	<b>xv</b>
<b>Table of Tables</b>	<b>xvii</b>
<b>Introduction</b>	<b>1</b>
Sets forth the purpose and scope of the <i>Report</i> as defined by Countywide Planning Policies (CPPs); also provides background information on Snohomish County Tomorrow and discusses briefly how the evaluation was conducted.	
<b>Action</b>	<b>5</b>
Assesses jurisdictions' responses to CPPs on housing, including steps taken to promote affordable housing; includes the Strategies Matrix and Strategies Frequency Table.	
<b>Working Together</b>	<b>15</b>
Examines the steps cities and the county have taken, as directed by CPPs, to collaborate in the interest of affordable housing; also reports our responses to recommendations made in the 2002 <i>Housing Evaluation Report</i> .	
<b>Assistance</b>	<b>21</b>
Analyzes an inventory of assisted rental housing in the county, including both subsidized units and resident-controlled vouchers.	
<b>Affordability</b>	<b>25</b>
Evaluates results of the steps described in the Action, Working Together, and Assistance chapters.	
Supplies of Affordable Housing	26
Sales Affordable to Moderate-Income Households	
Rents Affordable to Very Low-Income Households	
Cost-Burdened Households	31
Cost Burden among Owner Households, 2000 & 2006	
Cost-Burdened Owners by Income Group	
Income Composition of Cost-Burdened Owners	
Owner Households with Mortgages	
Cost Burden among Renter Households, 2000 & 2006	
Cost-Burdened Renters by Income Group	
Income Composition of Cost-Burdened Renters	
Multifamily Housing Production	39
Commute Time	41

# Table of Contents

## Conclusions 43

Summarizes the *Report's* findings, discusses some of their implications, and makes suggestions for further study.

## Appendix

Profiles		45
	Provides detailed demographic and housing data on each community and describes each jurisdiction's set of local housing policies.	
Countywide Planning Policies on Housing		109
	CPPs on housing were developed by SCT and adopted by the Snohomish County Council, and form the basis for this evaluation.	
<i>The Strategies for Achieving Affordable Housing Objectives</i>		111
	This list, with detailed definitions, was developed for Snohomish County Tomorrow when the first growth management comprehensive plans were being developed. SCT has used it since then to advise our cities and County through two Fair Share Housing Allocations.	
<i>Table of Sources</i>		123
<i>Acronyms and Glossary</i>		125

### Table of Contents by Countywide Planning Policy and Chapter

	Action	Working Together	Assistance	Affordability
HO 1: Fair housing	Fulfilled in <i>Consolidated Annual Performance and Evaluation Reports</i> of Snohomish County and the City of Everett			
HO 2: Adequate provisions for all economic segments; Strategies Matrix	p. 10		p. 21	p. 26
HO 3: Strengthen interjurisdictional efforts		p. 15		
HO 4: Fair Share Housing Allocation		p. 15	p. 24	
HO 5: Strategies to attain fair share objectives	p. 10			
HO 6: Interjurisdictional public/private financing programs		p. 15		
HO 7: Land use and density incentives in urban and rural areas	p. 10			
HO 8: Upgrade neighborhoods and preserve existing affordable housing	p. 11			
HO 9: Monitoring	Fulfilled in this <i>Report</i> and the <i>Buildable Lands Report</i>			
HO 10: Consistent definitions of affordable housing and special needs housing	Not evaluated; see Introduction, p. 3.			

## Table of Contents

	Action	Working Together	Assistance	Affordability
HO 11: Vitality of established neighborhoods and new special needs housing	p. 11			
HO 12: Community acceptance of higher density infill through innovative design	p. 12			p. 39
HO 13: Jobs-housing balance	p. 12			p. 41
HO 14: Environmentally sensitive housing development	p. 12			
HO 15: Cost impacts of proposed regulations	p. 12			
HO 16: Efficient application processing	p. 13			
HO 17: Minimize infrastructure costs	p. 13			
HO 18: Impact fees	p. 13			
HO 19: Fully Contained Communities	p. 13			
HO 20: Master Planned Resort Communities		Not evaluated; see Introduction, p. 3.		
HO 21: Resident relocation assistance	p. 14			

# Table of Contents

# Table of Charts

Item	Title	Locations Described and Years	Page
Chart 1	Strategies Used or Identified for Promoting Affordable Housing	n/a	6
Chart 2	Frequencies of Strategy Use	n/a	9
Chart 3	Home Sales Affordable to Moderate-Income Households/ Ranked by percentage of affordable sales in 2005-2006	All Jurisdictions and County Total, 2002-04 and 2005-06	28
Chart 4	Rental Housing Affordable to Low-Income Households/ Ranked by percentage of affordable rents in 2005-2007	All Jurisdictions and County Total, 2002-04 and 2005-07	30
Chart 5	Cost-Burdened Households by Tenure, Snohomish County (Countywide)	Countywide, 2000 and 2006	32
Chart 6	Percent of All Households Who Are Cost-Burdened, City of Everett	Everett, 2000 and 2006	32
Chart 7	Percent of Lower-Income Households Who Are Cost-Burdened, Snohomish County (Countywide)	Countywide, 2000 and 2006	33
Chart 8	Percent of Lower-Income Households Who Are Cost-Burdened, City of Everett	Everett, 2000 and 2006	33
Chart 9	Percent of Owner Households that Were Cost Burdened, by Income Group, Snohomish County (Countywide)	Countywide, 2000 and 2006	34
Chart 10	Percent of Owner Households that Were Cost Burdened, by Income Group, City of Everett	Everett, 2000 and 2006	34
Chart 11	Income Composition of Cost-Burdened Owner Households, Snohomish Co. (Countywide)	Countywide, 2000 and 2006	35
Chart 12	Income Composition of Cost-Burdened Owner Households, City of Everett	Everett, 2000 and 2006	35
Chart 13	Incidence of Cost Burden among Owner Households with Mortgages by Income Group, Snohomish County	Countywide, 2000 and 2006	36
Chart 14	Incidence of Cost Burden among Owner Households with Mortgages by Income Group, City of Everett	Everett, 2000 and 2006	36
Chart 15	Percent of Renter Households that were Cost Burdened, by Income Group, Snohomish County (Countywide)	Countywide, 2000 and 2006	37
Chart 16	Percent of Renter Households that were Cost Burdened, by Income Group, City of Everett	Everett, 2000 and 2006	37
Chart 17	Income Composition of Cost-Burdened Renter Households, Snohomish Co. (Countywide)	Countywide, 2000 and 2006	38
Chart 18	Income Composition of Cost-Burdened Renter Households, City of Everett	Everett, 2000 and 2006	38
Chart 19	Permits Issued for Non-Single-Family Detached Housing Units/Ranked by Percentage of All Housing Permits, 2004-06	All Jurisdictions and County Total, 2001-03 and 2004-06	40
Chart 20	Commuters by Commute Time, Snohomish County Residents (Countywide)	Countywide, 2000 and 2006	41
Chart 21	Commuters by Commute Time, City of Everett Residents	Everett, 2000 and 2006	42
Chart 22	Household Income Distribution, Snohomish County (Countywide)	Countywide, 2000 and 2006	47
Chart 23	Population Age Distribution, Snohomish County (Countywide)	Countywide, 2000 and 2006	48
Chart 24	Housing Type Composition, Snohomish County, 2000 & 2006	Countywide, 2000 and 2006	48
Chart 25	Distribution of Monthly Owner Costs, Households with Mortgages, 2006	Countywide and 4-county region, 2000 and 2006	49
Chart 26	Distribution of Monthly Renter Costs, 2006	Countywide and 4-county region, 2000 and 2006	49
Chart 27	Home Sales Affordable by Income Level: Snohomish County (Countywide)	Countywide, 2002-04 and 2005-06	50
Chart 28	Rental Housing Affordable by Income Level: Snohomish County (Countywide)	Countywide, 2002-04 and 2005-07	50
Chart 29	Home Sales Affordable by Income Level: Arlington (2002-04 &	Arlington and Countywide,	53

## Table of Charts

Item	Title	Locations Described and Years	Page
	2005-06)	2002-04 and 2005-06	
Chart 30	Rental Housing Affordable by Income Level: Arlington (2002-04 & 2005-07)	Arlington and Countywide, 2002-04 and 2005-07	53
Chart 31	Home Sales Affordable by Income Level: Bothell (2002-04 & 2005-06)	Bothell and Countywide, 2002-04 and 2005-06	55
Chart 32	Rental Housing Affordable by Income Level: Bothell (2002-04 & 2005-07)	Bothell and Countywide, 2002-04 and 2005-07	55
Chart 33	Home Sales Affordable by Income Level: Brier (2002-04 & 2005-06)	Brier and Countywide, 2002-04 and 2005-06	57
Chart 34	Rental Housing Affordable by Income Level: Brier (2002-04 & 2005-07)	Brier and Countywide, 2002-04 and 2005-07	57
Chart 35	Home Sales Affordable by Income Level: Darrington (2002-04 & 2005-06)	Darrington and Countywide, 2002-04 and 2005-06	59
Chart 36	Home Sales Affordable by Income Level: Edmonds (2002-04 & 2005-06)	Edmonds and Countywide, 2002-04 and 2005-06	61
Chart 37	Rental Housing Affordable by Income Level: Edmonds (2002-04 & 2005-07)	Edmonds and Countywide, 2002-04 and 2005-07	61
Chart 38	Population Age Distribution, 2000 & 2006	Everett and Countywide, 2000 and 2006	63
Chart 39	Household Income Distribution, 2000 & 2006	Everett and Countywide, 2000 and 2006	64
Chart 40	Housing Type Composition, Everett, 2000 & 2006	Everett, 2000 and 2006	64
Chart 41	Distribution of Monthly Mortgage Costs, 2006	Everett and Countywide, 2006	65
Chart 42	Distribution of Monthly Renter Costs, 2006	Everett and Countywide, 2006	65
Chart 43	Home Sales Affordable by Income Level: Everett	Everett and Countywide, 2002-04 and 2005-06	66
Chart 44	Rental Housing Affordable by Income Level: Everett	Everett and Countywide, 2002-04 and 2005-07	66
Chart 45	Home Sales Affordable by Income Level: Gold Bar	Gold Bar and Countywide, 2002-04 and 2005-06	71
Chart 46	Rental Housing Affordable by Income Level: Gold Bar	Gold Bar and Countywide, 2002-04 and 2005-07	71
Chart 47	Home Sales Affordable by Income Level: Granite Falls	Granite Falls and Countywide, 2002-04 and 2005-06	73
Chart 48	Rental Housing Affordable by Income Level: Granite Falls	Granite Falls and Countywide, 2002-04 and 2005-07	73
Chart 49	Home Sales Affordable by Income Level: Index	Index and Countywide, 2002-04 and 2005-06	75
Chart 50	Rental Housing Affordable by Income Level: Index	Index and Countywide, 2002-04 and 2005-07	75
Chart 51	Home Sales Affordable by Income Level: Lake Stevens	Lake Stevens and Countywide, 2002-04 and 2005-06	77
Chart 52	Rental Housing Affordable by Income Level: Lake Stevens	Lake Stevens and Countywide, 2002-04 and 2005-07	77
Chart 53	Home Sales Affordable by Income Level: Lynnwood	Lynnwood and Countywide, 2002-04 and 2005-06	79
Chart 54	Rental Housing Affordable by Income Level: Lynnwood	Lynnwood and Countywide, 2002-04 and 2005-07	79
Chart 55	Home Sales Affordable by Income Level: Marysville	Marysville and Countywide, 2002-04 and 2005-06	81
Chart 56	Rental Housing Affordable by Income Level: Marysville	Marysville and Countywide, 2002-04 and 2005-07	81
Chart 57	Home Sales Affordable by Income Level: Mill Creek	Mill Creek and Countywide,	85

## Table of Charts

Item	Title	Locations Described and Years	Page
		2002-04 and 2005-06	
Chart 58	Rental Housing Affordable by Income Level: Mill Creek	Mill Creek and Countywide, 2002-04 and 2005-07	85
Chart 59	Home Sales Affordable by Income Level: Monroe	Monroe and Countywide, 2002-04 and 2005-06	89
Chart 60	Rental Housing Affordable by Income Level: Monroe	Monroe and Countywide, 2002-04 and 2005-07	89
Chart 61	Home Sales Affordable by Income Level: Mountlake Terrace	Mountlake Terrace & Countywide, 2002-04 and 2005-06	91
Chart 62	Rental Housing Affordable by Income Level: Mountlake Terrace	Mountlake Terrace & Countywide, 2002-04 and 2005-07	91
Chart 63	Home Sales Affordable by Income Level: Mukilteo	Mukilteo and Countywide, 2002-04 and 2005-06	93
Chart 64	Rental Housing Affordable by Income Level: Mukilteo	Mukilteo and Countywide, 2002-04 and 2005-07	93
Chart 65	Home Sales Affordable by Income Level: Snohomish	Snohomish and Countywide, 2002-04 and 2005-06	95
Chart 66	Rental Housing Affordable by Income Level: Snohomish	Snohomish and Countywide, 2002-04 and 2005-07	95
Chart 67	Home Sales Affordable by Income Level: Stanwood	Stanwood and Countywide, 2002-04 and 2005-06	97
Chart 68	Rental Housing Affordable by Income Level: Stanwood	Stanwood and Countywide, 2002-04 and 2005-07	97
Chart 69	Home Sales Affordable by Income Level: Sultan	Sultan and Countywide, 2002-04 and 2005-06	99
Chart 70	Rental Housing Affordable by Income Level: Sultan	Sultan and Countywide, 2002-04 and 2005-07	99
Chart 71	Home Sales Affordable by Income Level: Woodway	Woodway and Countywide, 2002-04 and 2005-06	101
Chart 72	Rental Housing Affordable by Income Level: Woodway	Woodway and Countywide, 2002-04 and 2005-07	101
Chart 73	Home Sales Affordable by Income Level: Rural	Unincorp. Rural and Countywide, 2002-04 and 2005-06	103
Chart 74	Rental Housing Affordable by Income Level: Rural	Unincorp. Rural and Countywide, 2002-04 and 2005-07	103
Chart 75	Home Sales Affordable by Income Level: Unincorporated SW UGA	Unincorp. SWUGA & Countywide, 2002-04 and 2005-06	104
Chart 76	Rental Housing Affordable by Income Level: Unincorporated SW UGA	Unincorp. SWUGA & Countywide, 2002-04 and 2005-07	104
Chart 77	Home Sales Affordable by Income Level: Unincorporated Non-SW UGA	Uninc. Non-SWUGA & Countywide, 2002-04 and 2005-06	105
Chart 78	Rental Housing Affordable by Income Level: Unincorporated Non-SW UGA	Uninc. Non-SWUGA & Countywide, 2002-04 and 2005-07	105

# Table of Charts

# Table of Figures

Item	Title	Locations Described	Page
Figure 1	Relationships of Countywide Planning Policies to Report Chapters	n/a	2
Figure 2	Indicators of Countywide Housing Policies Related to Affordability	n/a	25

# Table of Figures

# Table of Tables

Item	Title	Locations Described	Page
Table 1	Assisted Housing Units by Jurisdiction, January 2008	All Jurisdictions and County Total	22
Table 2	Change in Assisted Housing Units by Jurisdiction	All Jurisdictions and County Total	23
Table 3	Assisted Rental Housing Units in Urban Growth Areas	UGAs, Rural, and Countywide	24
Table 4	Maximum Affordable Housing Prices, 2000 and 2006	Countywide	26
Table 5	Home Sales Affordable to Moderate-Income Households/ Ranked by percentage of affordable sales in 2005-2006	All Jurisdictions and County Total	27
Table 6	Rental Housing Affordable to Low-Income Households/ Ranked by percentage of affordable rents in 2005-2007	All Jurisdictions and County Total	29
Table 7	Non-Single-Family Permits Issued/Duplexes, Multifamily, or Mobile/Manufactured Homes	All Jurisdictions and County Total	39
Table 8	Population Households Average Household Size Median Household Income Percentage of Households in Poverty Cost-Burdened Households by Income Level	Countywide	47
Table 9	Market Rate Housing Units	Countywide	48
Table 10	Assisted Housing Units	Countywide	51
Table 11	Assisted Rental Housing Inventory	Countywide	51
Table 12	Population	Arlington	53
Table 13	Assisted Housing Units	Arlington	53
Table 14	Assisted Rental Housing Inventory	Arlington	54
Table 15	Population	Bothell	55
Table 16	Assisted Housing Units	Bothell	55
Table 17	Assisted Rental Housing Inventory	Bothell	56
Table 18	Population	Brier	57
Table 19	Assisted Housing Units	Brier	57
Table 20	Assisted Rental Housing Inventory	Brier	58
Table 21	Population	Darrington	59
Table 22	Assisted Housing Units	Darrington	59
Table 23	Assisted Rental Housing Inventory	Darrington	60
Table 24	Population	Edmonds	61
Table 25	Assisted Housing Units	Edmonds	61
Table 26	Assisted Rental Housing Inventory	Edmonds	62
Table 27	Population Households Average Household Size Median Household Income Percentage of Households in Poverty Cost-Burdened Households by Income Level	Everett	63
Table 28	Market Rate Housing Units	Everett	64
Table 29	Assisted Housing Units	Everett	67
Table 30	Assisted Rental Housing Inventory	Everett	67
Table 31	Population	Gold Bar	71
Table 32	Assisted Housing Units	Gold Bar	71

## Table of Tables

Item	Title	Locations Described	Page
Table 33	Assisted Rental Housing Inventory	Gold Bar	72
Table 34	Population	Granite Falls	73
Table 35	Assisted Housing Units	Granite Falls	73
Table 36	Assisted Rental Housing Inventory	Granite Falls	74
Table 37	Population	Index	75
Table 38	Assisted Housing Units	Index	75
Table 39	Assisted Rental Housing Inventory	Index	76
Table 40	Population	Lake Stevens	77
Table 41	Assisted Housing Units	Lake Stevens	77
Table 42	Assisted Rental Housing Inventory	Lake Stevens	78
Table 43	Population	Lynnwood	79
Table 44	Assisted Housing Units	Lynnwood	79
Table 45	Assisted Rental Housing Inventory	Lynnwood	80
Table 46	Population	Marysville	81
Table 47	Assisted Housing Units	Marysville	81
Table 48	Assisted Rental Housing Inventory	Marysville	82
Table 49	Population	Mill Creek	85
Table 50	Assisted Housing Units	Mill Creek	85
Table 51	Assisted Rental Housing Inventory	Mill Creek	86
Table 52	Population	Monroe	89
Table 53	Assisted Housing Units	Monroe	89
Table 54	Assisted Rental Housing Inventory	Monroe	90
Table 55	Population	Mountlake Terrace	91
Table 56	Assisted Housing Units	Mountlake Terrace	91
Table 57	Assisted Rental Housing Inventory	Mountlake Terrace	92
Table 58	Population	Mukilteo	93
Table 59	Assisted Housing Units	Mukilteo	93
Table 60	Assisted Rental Housing Inventory	Mukilteo	94
Table 61	Population	Snohomish	95
Table 62	Assisted Housing Units	Snohomish	95
Table 63	Assisted Rental Housing Inventory	Snohomish	96
Table 64	Population	Stanwood	97
Table 65	Assisted Housing Units	Stanwood	97
Table 66	Assisted Rental Housing Inventory	Stanwood	98
Table 67	Population	Sultan	99
Table 68	Assisted Housing Units	Sultan	99
Table 69	Assisted Rental Housing Inventory	Sultan	100
Table 70	Population	Woodway	101
Table 71	Assisted Housing Units	Woodway	101
Table 72	Assisted Rental Housing Inventory	Woodway	102
Table 73	Population	Unincorp. Sno. County	103
Table 74	Assisted Rental Housing Inventory	Unincorp. Sno. County	106
Table 75	Assisted Housing Units	Unincorp. Sno. County	106