

CHAPTER 4	HOUSING ELEMENT	1
I.	BACKGROUND AND INFORMATION	1
A.	2015 UPDATE OF THE HOUSING ELEMENT	1
B.	IMPLEMENTATION OF THE HOUSING ELEMENT SINCE THE INITIAL 1994 CITY GMA COMPREHENSIVE PLAN WAS ADOPTED	1
C.	2035 POPULATION FORECASTS AND ALLOCATION	2
II.	LAWS AND GUIDELINES INFLUENCING EVERETT’S HOUSING ELEMENT	2
A.	GROWTH MANAGEMENT ACT	2
B.	PSRC VISION 2040 REGIONAL GROWTH STRATEGY; MULTI-COUNTY PLANNING POLICIES	3
C.	SNOHOMISH COUNTYWIDE PLANNING POLICIES	3
D.	EVERETT VISIONING EFFORTS	4
E.	CONSOLIDATED PLAN	5
F.	GROWING TRANSIT COMMUNITIES	5
III.	INVENTORY AND ANALYSIS OF EXISTING AND PROJECTED HOUSING NEEDS	6
A.	INVENTORY OF EXISTING DEMOGRAPHIC AND HOUSING DATA:	6
	<i>Table 1: Population Change, City of Everett & Snohomish County</i>	6
	<i>Figure 1: Home Type by Housing Tenure, City of Everett</i>	7
	<i>Figure 2: Household Share by Income Level, City of Everett & Snohomish County</i>	8
	<i>Table 2: Everett Household Income Profile-1990, 2000 and 2012</i>	8
	<i>Table 3: Poverty Status, 2000 to 2010</i>	8
	<i>Table 4: Cost Burden by Income Level and Tenure, City of Everett & Snohomish County</i>	9
	<i>Table 5: Composition of Housing Stock in Everett City Limits, 1990, 2000 and 2010</i>	9
	<i>Figure 3: Newly Permitted Units by Type, City of Everett</i>	10
	<i>Figure 4: Net Newly Permitted Units, City of Everett & Snohomish County</i>	10
	<i>Table 6: Available Housing Inventory</i>	11
	<i>Table 7: Average Rent by Size, Single and Multifamily, City of Everett</i>	12
	<i>Table 8: Assisted Units by Income Level Served, City of Everett</i>	12
	<i>Table 9: Permanent Subsidized Units by Funding Source, City of Everett</i>	12
	<i>Table 10: Workforce Units by Funding Source, City of Everett</i>	13
	<i>Table 11: Everett Point in Time Homeless Count Data</i>	13
	<i>Figure 5: Age Distribution of Housing Stock, City of Everett & Snohomish County</i>	13
	<i>Table 12: Bedrooms by Housing Type</i>	14
	<i>Table 13: Affordable Home Sales by Size, City of Everett 2012</i>	14
	<i>Figure 6: Affordability of Home Sales</i>	15
	<i>Table 14: City of Everett Housing Condition in 2014</i>	15
B.	EXISTING HOUSING NEEDS	16
C.	PROJECTED HOUSING NEEDS	17
D.	SNOHOMISH COUNTYWIDE PLANNING POLICIES AND THE “HO-5 REPORT”	18
IV.	GOAL, OBJECTIVES AND POLICIES	18
A.	HOUSING TYPES AND OPPORTUNITIES	19
B.	HOUSING PRESERVATION AND NEIGHBORHOOD CHARACTER	19
C.	HOUSING AFFORDABILITY	20
D.	JOBS/HOUSING BALANCE	21
E.	RESIDENTIAL INFILL DEVELOPMENT	21
F.	HOME OWNERSHIP	21
G.	MULTIPLE FAMILY HOUSING - LOCATION AND COMPATIBILITY	21
H.	SUBSIDIZED HOUSING - LOW INCOME AND SPECIAL NEEDS POPULATIONS	22
I.	COUNTYWIDE FAIR SHARE HOUSING ISSUES	23
J.	HOUSING PRODUCTION TARGETS	23

EVERETT COMPREHENSIVE PLAN

K.	RESIDENTIAL ENERGY EFFICIENCY	23
L.	NEIGHBORHOOD STABILIZATION AND FORECLOSURE PREVENTION.....	24
M.	RESISTANCE TO NATURAL DISASTERS	24
V.	POTENTIAL MEASURES TO IMPLEMENT HOUSING POLICIES.....	24
A.	ADMINISTRATIVE AND FINANCIAL MEASURES	24
B.	MEASURES RELATED TO THE LAND USE ELEMENT.....	25
C.	EXAMPLES OF SPECIFIC POTENTIAL ZONING CODE CHANGES.....	26

CHAPTER 4 HOUSING ELEMENT

I. Background and Information

A. 2015 UPDATE OF THE HOUSING ELEMENT

The Housing Element of the Comprehensive Plan is based on several guiding laws, policies, planning efforts, and community guidance the City must consider in the 2015 update of the comprehensive plan:

- **Growth Management Act.** The requirements of RCW 36.70A.070(2) and WAC 365-196-410 state mandatory and optional items to be included in a comprehensive plan.
- **Vision 2040 Regional Growth Strategy.** The Vision 2040 Regional Growth Strategy includes housing policies which guide the development of both the Countywide Planning Policies and local comprehensive plans.
- **Snohomish Countywide Planning Policies.** The 2011 Countywide Planning Policies for Snohomish County provide a framework for the development of local comprehensive plans within the county, including housing policies.
- **Growing Transit Communities.** The growing transit communities partnership devised strategies to provide affordable housing choices with recommended actions to define and quantify housing needs, preserve existing affordable housing and supply new housing choices, and capitalize on the value created by the private market—enhanced by transit investments—in order to achieve the broadest range of affordability in transit communities.
- Public outreach / visioning comments received as part of the public participation process for the plan update.
- **City of Everett Potential Residential Infill Measures Report.** In 2013 the City produced a report, funded by a grant from the State Department of Commerce, identifying a variety of potential infill housing strategies for

consideration in the 2015 update of the comprehensive plan.

- **Everett Community Street Initiative Task Force.** Convened in 2014, the mission of the Task Force is to foster a vibrant and healthy community by better understanding the street level social issues, such as poverty and homelessness, in Everett’s commercial core areas and identifying potential short and long term actions for the community to address those issues.
- **City of Everett Consolidated Plan.** Because Everett receives Community Development Block Grant funds, it is required to prepare a Consolidated Plan addressing the community’s priorities for the use of block grant funds. This plan addresses many of the housing needs of lower income households in Everett.
- **Land Use Element of the Comprehensive Plan.** The land use plan addresses a variety of issues that are integral to the housing element, including growth targets, comprehensive plan designations and zoning/development standards for residential land throughout the City.

B. IMPLEMENTATION OF THE HOUSING ELEMENT SINCE THE INITIAL 1994 CITY GMA COMPREHENSIVE PLAN WAS ADOPTED

Many of the policies in the 1994 Housing Element and 2005 major update have been implemented. As listed in the Residential Infill Measures Report, these actions include:

- Small lot single family development standards, Duplex development standards
- Core Residential Area Residential Development Standards and Design Guidelines
- Accessory dwelling unit standards for single family zones
- Infill dwelling unit standards for the Historic Overlay Zones
- Increased housing densities for the Broadway Mixed Use zone and the Evergreen Way zone
- Live / work unit standards
- Lot area averaging for subdivisions
- Cluster alternative to subdivision

- Unit Lot Subdivision standards
- Multi-family property tax exemption in downtown, Everett Station area, North Broadway campus area, and the Evergreen Way Mixed Use Overlay zone.

The City also provides significant financial assistance to non-profit housing providers and human services organizations to benefit low income households and homeless persons through several programs. These programs include:

- Federal funding through the Community Development Block Grant (CDBG) program
- The Community Housing Improvement Program (CHIP)
- Human Needs annual grant program

C. 2035 POPULATION FORECASTS AND ALLOCATION

Under the Growth Management Act, the Washington State Office of Financial Management (OFM) forecasts population for Counties, which must be accommodated within urban growth areas. The OFM 2035 population forecast for Snohomish County has a mid-point of 955,281, which the County Council decided is the most likely population for purposes of allocating growth among jurisdictions within the county. Snohomish County’s Countywide Planning Policies provide direction on how to allocate OFM’s countywide forecast to cities, urban growth areas (UGAs) and the rural areas of the County using the cooperative planning process of Snohomish County Tomorrow (SCT). SCT recommended targets for each city and the County to the County Council that are consistent with the City’s Alternative 2 growth targets, calling for a 2035 population for Everett (2015 city limits) of 143,000. The County Council adopted initial growth targets consistent with Everett’s Alternative 1 growth targets calling for a 2035 population for the City of 164,812. Everett selected Alternative 2 growth targets for the 2015 plan update, which provides for 143,000 residents in 2035. The City’s adopted 2035 land use plan has provided sufficient land use capacity to accommodate the larger Alternative 1 growth levels.

After all of the jurisdictions in Snohomish County complete their comprehensive plan updates, SCT will complete a target reconciliation process to ensure that the OFM forecasts can be accommodated by Snohomish County jurisdictions.

The three alternatives Everett considered for the 2015 plan update and their population and employment growth targets are described in Section I.D of the Introduction chapter of the comprehensive plan.

II. Laws and Guidelines Influencing Everett’s Housing Element

There are several different adopted laws or guidelines that influence the housing policies of Everett’s Housing Element. The directives of these documents, as they pertain to housing issues, are summarized below. It is necessary for Everett to follow the legal requirements of the Growth Management Act and to consider the guidelines of the other documents that have already been endorsed or accepted by the City Council.

A. GROWTH MANAGEMENT ACT

The Housing Element is one of the mandatory elements required by the Growth Management Act in comprehensive plans. See the Comprehensive Plan Introduction (Chapter 1) for information on GMA Comprehensive Plan mandatory elements and planning goals.

The Housing Element must ensure the vitality and character of established residential neighborhoods and include:

1. An inventory and analysis of existing and projected housing needs that identifies the number of housing units necessary to manage projected growth.
2. A statement of goals, policies and objectives and mandatory provisions for the preservation, improvement and development of housing, including single family residences.
3. Identification of sufficient land for housing, including, but not limited to, government assisted housing, housing for low-income families, manufactured housing, multi-family housing, and group homes and foster care facilities.
4. Adequate provisions for existing and projected needs of all economic segments of the community.



B. PSRC VISION 2040 REGIONAL GROWTH STRATEGY; MULTI-COUNTY PLANNING POLICIES

See the Comprehensive Plan Introduction (Chapter 1) for a description of this document. The overarching housing goal of Vision 2040 is to preserve, improve, and expand the region’s housing stock to provide a range of affordable, healthy, and safe housing choices to every resident, and to continue to promote fair and equal access to housing for all people. The Housing Policies for Vision 2040 are:

Housing diversity and affordability:

MPP-H-1: Provide a range of housing types and choices to meet the housing needs of all income levels and demographic groups within the region.

MPP-H-2: Achieve and sustain — through preservation, rehabilitation, and new development — a sufficient supply of housing to meet the needs of low-income, moderate-income, middle-income, and special needs individuals and households that is equitably and rationally distributed throughout the region.

MPP-H-3: Promote homeownership opportunities for low-income, moderate-income, and middle-income families and individuals.

Jobs-housing balance:

MPP-H-4: Develop and provide a range of housing choices for workers at all income levels throughout the region in a manner that promotes accessibility to jobs and provides opportunities to live in proximity to work.

Centers housing:

MPP-H-5: Expand the supply and range of housing, including affordable units, in centers throughout the region.

MPP-H-6: Recognize and give regional funding priority to transportation facilities, infrastructure, and services that explicitly advance the development of housing in designated regional growth centers. Give additional priority to projects and services that advance affordable housing.

Best housing practices:

MPP-H-7: Encourage jurisdictions to review and streamline development standards and regulations to advance their public benefit, provide flexibility, and minimize additional costs to housing.

MPP-H-8: Encourage the use of innovative techniques to provide a broader range of housing types for all income levels and housing needs.

MPP-H-9: Encourage interjurisdictional cooperative efforts and public-private partnerships to advance the provision of affordable and special needs housing.

C. SNOHOMISH COUNTYWIDE PLANNING POLICIES

The Countywide Planning Policies were updated by the Snohomish County Council in 2011 to be consistent with Vision 2040, and to express a regional vision for Snohomish County and help measure consistency of local plans.

Housing Goal

Snohomish County and its cities will promote an affordable lifestyle where residents have access to safe, affordable, and diverse housing options near their jobs and transportation options.

HO-1 The county and cities shall support the principle that fair and equal access to housing is available to all persons regardless of race, color, religion, gender, sexual orientation, age, national origin, familial status, source of income, or disability.

HO-2 The county and cities shall make provisions in their comprehensive plans to accommodate existing and projected housing needs, including a specific assessment of housing needs by economic segment within the community as indicated in the housing report prescribed in CPP HO-5. Those provisions should consider the following factors:

- a. Avoiding further concentrations of low-income and special needs housing.
- b. Increasing opportunities and capacity for affordable housing in urban centers.
- c. Increasing opportunities and capacity for affordable housing close to employment, education, shopping, public services, and public transit.
- d. Increasing opportunities and capacity for affordable and special needs housing in areas where affordable housing is currently lacking.
- e. Supporting affordable housing opportunities in other Snohomish County jurisdictions, as described below in CPP HO-4.

HO-3 County and city comprehensive plans shall include policies for accommodating affordable housing goals throughout the County consistent with Vision 2040. The land use and housing elements should demonstrate they can accommodate needed housing availability and facilitate the regional fair share of affordable housing. Housing elements of comprehensive plans shall be periodically evaluated for success in facilitating needed housing.

HO-4 The county and cities should participate in a multi-jurisdictional affordable housing program or other cooperative effort to promote and contribute to an adequate and diversified supply of housing countywide.

HO-5 The cities and the county shall collaborate to report housing characteristics and needs in a timely manner for jurisdictions to conduct major comprehensive plan updates and to assess progress toward achieving CPPs on housing. The report shall be sufficiently easy to understand and use for planning and evaluation. To the extent made possible by the availability of valid data, this report shall, for the entire county and each jurisdiction:

- a. Describe the measures that jurisdictions have taken (individually or collectively) to implement or support CPPs on housing, especially measures taken to support housing affordability.
- b. Quantify and map existing characteristics that are relevant to the results prescribed in the CPPs on housing, including (but not limited to):
 - i. The supply of housing units, including subsidized housing, by type, tenure, affordability, and special needs populations served.
 - ii. The availability and general location of existing affordable housing units and the distribution and location of vouchers and similar assistance methods.
 - iii. The supply of undeveloped, partially used and re-developable residential land.
- c. Identify the number of housing units necessary to meet the various housing needs of the projected population, by income ranges, and special needs populations. The number of units identified for each jurisdiction will be utilized for planning purposes and to acknowledge the responsibility of all

jurisdictions to plan for affordable housing within the regional context.

HO-6 The county and cities should implement policies and programs that encourage the upgrading of neighborhoods and the rehabilitation and preservation of existing legally established, affordable housing, including but not limited to mobile/manufactured housing and single - room occupancy (SRO) housing.

HO-7 Jurisdictions shall use housing definitions consistent with those of the Snohomish County Tomorrow growth monitoring report. Definitions may be periodically revised based on consideration of local demographic data and the definitions used by the Department of Housing and Urban Development.

HO-8 Each jurisdiction's comprehensive plan should reconcile the need to encourage and respect the vitality of established residential neighborhoods with the need to identify and site essential public residential facilities for special needs populations, including those mandated under RCW 36.70A.200.

HO-9 In order to improve the jobs-to-housing balance in Snohomish County, jurisdictions shall adopt comprehensive plans that provide for the development of:

- a. A variety of housing choices, including affordable housing, so that workers at all income levels may choose to live in proximity to existing and planned employment concentrations and transit service; and
- b. Provide for employment opportunities in proximity to existing residential communities.

HO-10 Jurisdictions should encourage the use of environmentally sensitive housing development practices in order to minimize the impacts of growth on the county's natural resource systems.

D. EVERETT VISIONING EFFORTS

The City of Everett has periodically conducted citizen based visioning exercises to guide planning efforts. Each of the visioning efforts has yielded consistent priorities for Everett. Among the often repeated priorities are the following directives:

- Diversify Everett's economic base
- Encourage quality redevelopment and an intensive mix of uses in downtown

- Develop an efficient local and regional multi-modal transportation system
- Improve the quality and character of the City’s commercial arterial areas
- Improve public access to the City’s waterfront areas
- Expand and improve parks in Everett
- Encourage improvement and extension of sidewalks, trails and bike lanes in the City
- Encourage a diverse range of affordable housing opportunities
- Maintain and improve the quality of housing and neighborhoods
- Encourage active citizen participation in City government and planning efforts
- Provide educational excellence for children in school districts serving Everett
- Create opportunities for job training and 4-year degree programs in Everett
- Support programs to serve special needs populations

50% of median income, and less than 30% of median income.

2. Support the development of facilities and services for homeless people, particularly families with children, homeless youth, and single women.
3. Address the needs of those who are at-risk of becoming homeless as well as those who are chronically homeless in order to achieve real progress in ending homelessness.
4. Provide funding for operation and development of affordable housing, housing subsidies, and housing retention programs for people with special needs.
5. Provide home repair assistance for low-income homeowners so they might continue to live safely and comfortably in their homes.
6. Support increased homeownership for low-income, first-time homebuyers.
7. Promote housing choice by encouraging the dispersion of low- and moderate income housing throughout the City.

For the 2015 update of the comprehensive plan, citizens have validated that the above common themes still are important priorities for Everett’s future. Additional concerns identified through a community questionnaire and public visioning workshops include a need to address:

- public safety concerns,
- homelessness, and
- services for individuals with mental illness.

E. CONSOLIDATED PLAN

The City of Everett prepares a Consolidated Plan as a requirement of obtaining federal Community Development Block Grant and HOME Investment Partnership funds. The Plan addresses the three basic goals of the HUD programs which are to provide decent housing, create a suitable living environment, and expand economic opportunities. The Plan describes the needs of low- and moderate-income Everett residents and the ways in which funds will be used to address those needs. Everett’s Plan is coordinated with Snohomish County’s Consolidated Plan. The Plans must be updated every 5 years. The 2015 - 2019 Consolidated Plan includes the following Housing Strategies.

1. Preserve and expand decent, safe, and affordable housing opportunities for low-income renters, particularly those with incomes of less than

F. GROWING TRANSIT COMMUNITIES

In 2013, the PSRC’s Growing Transit Communities Oversight Committee approved the Growing Transit Communities Strategy to support equitable transit communities in the central Puget Sound region. The Strategy includes a toolbox of 24 key strategies to support equitable Transit Oriented Development near high capacity transit facilities in the region. The Growing Transit Communities overarching goal for Strategies to Provide Affordable Housing Choices is to provide housing *choices affordable to a full range of incomes near high-capacity transit*.

The City will use the guidance provided in the PSRC’s Growing Transit Communities planning documents when developing plans around stations for the high capacity transit system. Many of the resources identified in the Growing Transit Communities program could also be useful in review of land use codes or housing incentive programs to help meet housing needs in the community.

III. Inventory and Analysis of Existing and Projected Housing Needs

The Growth Management Act requires that the Housing Element analyze existing and projected housing needs. The following sections summarize available housing data, including existing and projected housing needs as identified in the 2015 Consolidated Plan, census data, Office of Financial Management data, HUD data, PSRC data, Snohomish County growth monitoring/evaluation reports, and the Snohomish County Tomorrow report as required by Countywide Planning Policy HO-5. This 2014 report is entitled *Housing Characteristics and Needs in Snohomish County*. The report was prepared to assist local jurisdictions understand each community's existing and projected housing needs for their 2015 comprehensive plan updates.

A. INVENTORY OF EXISTING DEMOGRAPHIC AND HOUSING DATA

1. Between 2000 and 2010, Everett's population increased from 91,488 to 103,019, an increase of 12.6%. By comparison, the total population of Snohomish County increased by 17.7% during this period. Between 1990 and 2000, Everett's population had increased by 30.7%, and the total population of Snohomish County had increased by 30.2%. Growth in Everett in each decade was through a combination of annexation and development. (2013 Housing Characteristics and Needs Report, US Census Data)

Table 1: Population Change, City of Everett & Snohomish County

Population Change				
Year	Everett	Percentage Increase	Snohomish County	Percentage Increase
1950	33,849		111,580	
1960	40,304	19.07%	172,199	54.33%
1970	53,622	33.04%	265,236	54.03%
1980	54,413	1.48%	337,720	27.33%
1990	69,974	28.60%	465,628	37.87%
2000	91,488	30.75%	606,024	30.15%
2010	103,019	12.60%	713,335	17.71%
2011	103,100	0.08%	717,000	0.51%
2012	103,300	0.19%	722,900	0.82%
2013	104,200	0.87%	730,500	1.05%
2014	104,900	0.67%	741,000	1.44%

Source: OFM Forecasting Division

2. Only 46% of Everett’s occupied housing units were owner-occupied, while 54% of dwelling units were occupied by renters. By comparison, the breakdown for the rest of Snohomish County, excluding Everett, was 73% owner-occupied and 27% renter-occupied. Everett has double the proportion of non-owner-occupied housing as the rest of Snohomish County. (2013 Housing Characteristics and Needs Report, ACS 2011 5 Year Estimates)
3. 83% of homeowners in Everett lived in single family homes, compared to 22% of renters.

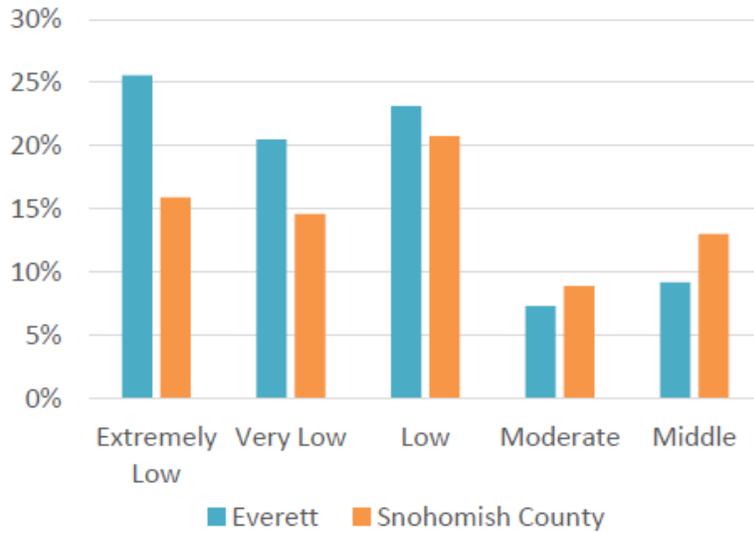
Figure 1: Home Type by Housing Tenure, City of Everett



Source: US Census Bureau; ACS 2012 5 Year Estimates

4. In Everett, 56% of all households include the “householder” (head of household) and another family member. By comparison, for all of Snohomish County, 70% of households include the householder and another family member. (2013 Housing Characteristics and Needs Report, ACS 2011 5 Year Estimates)
5. Everett’s overall average household size was 2.40 while the average household size for all of Snohomish County was 2.61. Everett’s average household size has held constant since 1980, while that of the rest of Snohomish County had declined over this time frame. (2013 Housing Characteristics and Needs Report, ACS 2011 5 Year Estimates)
6. The median household income for Everett was \$48,410, while for all of Snohomish County was about \$67,777. Among all cities in the county, only Lynnwood (\$47,701) and Darrington (\$34,063) had a lower median household income than Everett. (2013 Housing Characteristics and Needs Report, ACS 2011 5 Year Estimates)
7. From 2008 to 2012, approximately 46% of all households in Everett were considered to be cost burdened. (US Census, ACS 2012 5 Year Estimates)
8. 26% of Everett’s total households were considered to be extremely low income, earning less than 30% of Area Median Income (AMI) for Snohomish County. 20% were considered very low income, earning 30 to 50% of AMI. 23% were considered low income, earning 50 to 80% of AMI. 7% were considered moderate income, earning 80 to 95% of AMI. Stated another way, 69% of households in Everett were considered to have low to extremely low income.

Figure 2: Household Share by Income Level, City of Everett & Snohomish County



Source: US Census Bureau, ACS 2012 5 Year Estimates

9. Everett’s Household Income has seen rising percentages of households categorized as very low to extremely low, while those classified as median or higher are dropping.

Table 2: Everett Household Income Profile-1990, 2000 and 2012

Household Income Range	% Total Households 1990	% Total Households 2000	% Total Households 2012
<30% Median Income	14.9%	15.4%	26%
>30%<=50% Median Income	14.0%	14.4%	20%
>50%<=80% Median Income	21.8%	23.1%	23%
>80% Median Income	49.2%	47.2%	31%
Total	100.0%	100.0%	100.0%

Source: HUD State of the Cities Data System, US Census Bureau; ACS 2012 5 Year Estimates

10. Poverty rates have also increased for households and segments of the population from 2000 to 2010.

Table 3: Poverty Status, 2000 to 2010

	Everett 2000*	Snohomish County 2000*	Everett 2010**	Snohomish County 2010**
Households	10.82%	6.48%	14.61%	7.93%
Family Households	6.14%	3.43%	6.65%	4.04%
Nonfamily Households	4.68%	3.05%	7.96%	3.89%
Population	12.85%	6.86%	15.88%	8.41%
Under 18	16.75%	8.08%	22.39%	10.84%
65 and over	12.11%	7.76%	12.33%	7.27%

*Source: US Census 2000

** ACS 2010 5 Year Estimates

11. Everett has 15.2% of all housing units within Snohomish County, and 26.2% of all rental housing units within Snohomish County. (2013 Housing Characteristics and Needs Report, ACS 2011 5 Year Estimates)

12. Of Everett’s renter households, 51.6% paid 30% or more of their income on rent, and therefore were considered “cost burdened.” For all of Snohomish County, 50.2% of all renter households were cost burdened. (2013 Housing Characteristics and Needs Report, ACS 2011 5 Year Estimates)

13. For owner households in Everett, 46.0% were cost burdened, while for all of Snohomish County, 45.7% owner households were cost burdened. (2013 Housing Characteristics and Needs Report, (ACS 2011 5 Year Estimates)

Table 4: Cost Burden by Income Level and Tenure, City of Everett & Snohomish County

Income Level	Renters		Owners		All	
	Everett	Snohomish County	Everett	Snohomish County	Everett	Snohomish County
Extremely Low	79%	80%	78%	73%	79%	78%
Very Low	80%	85%	78%	80%	61%	64%
Low	21%	27%	47%	59%	38%	54%
Moderate	11%	15%	35%	44%	26%	37%
Middle	3%	5%	21%	32%	14%	25%

Source: US Census Bureau; ACS 2012 5 Year Estimates

14. In Everett, only 47% of dwelling units were single family detached dwellings, while for the rest of Snohomish County, excluding Everett, 70% of all dwellings were single family detached.

15. The total number of housing units in Everett increased 42.67% from 1990 to 2010. In that time period, there were 28.71% more multifamily units built than single family units. The percentage of single family units and mobile homes in relation to the total number of housing units decreased 2.19% and 1.2% respectively, whereas the percentage of multifamily units increased 3.39%.

Table 5: Composition of Housing Stock in Everett City Limits, 1990, 2000 and 2010

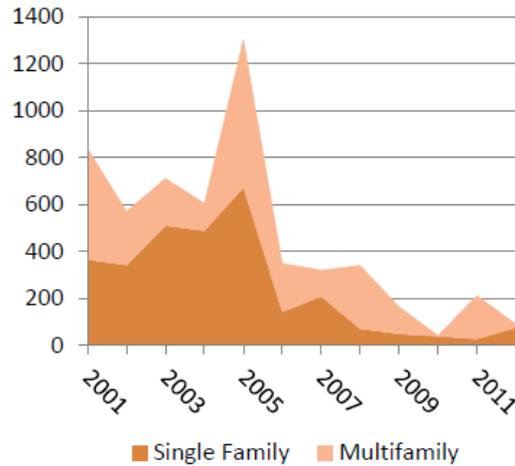
Structure Type	# Units 1990	# Units 2000	# Units 2010	Change	
				2000 –2010	1990 –2010
1-unit detached	15,155	17,178	19,754	2,576	4,599
1-unit attached	523	1,426	1,653	227	1,130
2 to 4 units	3,989	4,877	4,843	-34	854
5 to 9 units	2,488	3,085	3,898	813	1,410
10 or more units	7,317	10,791	12,427	1,636	5,110
Mobile home, trailer, other	1,323	1,223	1,359	136	36

Source: US Census 1990, 2000 and ACS 2010 5 Year Estimates

16. There are an estimated 45,284 total housing units in Everett as of 2014. (Washington State Office of Financial Management, Forecasting Division)

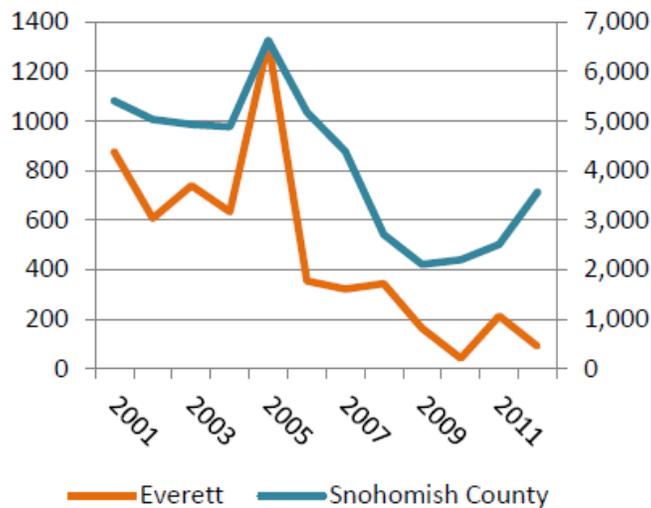
17. Peak permit activity occurred in 2005, followed by a swift downturn. Newly permitted units began to recover across Snohomish County beginning in 2010, though Everett hasn’t been recovering at the same pace.

Figure 3: Newly Permitted Units by Type, City of Everett



Source: Puget Sound Regional Council 2012

Figure 4: Net Newly Permitted Units, City of Everett & Snohomish County



Source: Puget Sound Regional Council 2012

18. Everett has approximately 1,073 acres of developable and re-developable land to accommodate additional housing units. Just under 33% of the available land is located in single family zones and 67% is located in zones that can accommodate multifamily units.



Table 6: Available Housing Inventory

Zone	Developable Acres Available
R-S	39
R-1	182
R-1A	12
R-2	132
R-2A	26
R-3L	25
R-3	114
R-4	54
R-5	16
B-1	8
B-2	14
B-2B	3
B-3	45
BMU	45
E-1	26
E-1/MUO	100
C-1/C-1R	36
C-2ES	37
W-C	159
Total	1,073

Source: Snohomish County 2012 Buildable Lands Report/City of Everett Planning Alternative Employment and Population Capacity Background Report September 2014

19. In Everett, 53% of all dwelling units were in buildings with two or more dwelling units, while for the rest of Snohomish County, excluding Everett, only 30% of all dwelling units were in buildings with two or more dwelling units.

20. There was an estimated 22,916 units of rental housing in Everett of every type, from single family homes to large apartment buildings. Of those, 17,665, or 77%, were in multifamily properties. (US Census, ACS 2012 5 Year Estimates)

21. In 2000, the ratio of renter occupied units that had more than one person per room was approximately 1 in 9, compared to owner occupied units which was approximately 1 in 39. By 2012 the ratio of renter occupied units that had more than one person per room was approximately 1 in 16, compared to owner occupied units which was approximately 1 in 41. (US Census, ACS 2012 5 Year Estimates)

22. For all rental housing units in Everett, 44% were affordable to households earning between 51% and 80% of AMI; 29% were affordable for households earning between 31% and 50% of AMI, and 9 % were affordable for households earning 30% or less of AMI. For the rest of Snohomish County, excluding Everett, these affordability measures were lower, at 43%, 19% and 5% respectively. (2013 Housing Characteristics and Needs Report, ACS 2011 5 Year Estimates)

23. Stated another way, 18% of Everett’s rental housing units were not affordable to households earning 80% of AMI, while for the rest of Snohomish County, 35% of rental housing was not affordable to households earning 80% of AMI.

Table 7: Average Rent by Size, Single and Multifamily, City of Everett

	Multifamily Average Rent	Minimum Income	Single Family Average Rent	Minimum Income
Studio	\$710	Very Low	n/a	n/a
1 Bedroom	\$855	Low	\$935	Low
2 Bedroom	\$1,024	Low	\$1,398	Low
3 Bedroom	\$1,312	Low	\$1,656	Low
4 Bedroom	n/a	n/a	\$2,041	Moderate
5 Bedroom	n/a	n/a	\$2,723	Middle

Source: Dupre and Scott 2013

24. Everett has 15% of the housing stock in the entire county, but 31% of all subsidized housing units in Snohomish County. (Snohomish County, Analysis of Impediments to Fair Housing Choices, 2012)

Table 8: Assisted Units by Income Level Served, City of Everett

Extremely Low	3,926
Very Low	1,816
Low	1,677
Moderate	4
Total	7,423

Source: Hasco 2014

25. Everett has 4,512 units of permanent subsidized housing with a range of rental assistance sources including Section 8 Housing Choice Vouchers (HCVs), Section 8 Project-Based Vouchers, HUD Section 202 Supportive Housing for the Elderly Rental Assistance, and HUD Public Housing.

Table 9: Permanent Subsidized Units by Funding Source, City of Everett

Section 8 Housing Choice Voucher (HCV)	2,885
Public Housing	640
Section 8 Project-Based Voucher	461
Project-Based Section 8	66
Section 202 Supportive Housing for the Elderly	235
Sound Families Initiative	50
HUD Supportive Housing	72
Other	103

Source: EHA 2014, Hasco 2014

26. Everett is home to 2,461 units of workforce housing distributed across 35 properties. Workforce housing in Everett has been funded through many sources, including low-income housing tax credits, Community Development Block Grants (CDBG), Housing Trust Fund dollars, and tax-exempt bonds.

Table 10: Workforce Units by Funding Source, City of Everett

Tax Credit	1,985
Bond	376
HOME (City, County, and/or State)	156
Housing Trust Fund (City, County, and/or State)	275
CDBG	212

Source: Hasco 2014

27. There are a total of 209 emergency shelter beds in the City for adults; only 8 for unaccompanied youth. There are no beds available for youth with criminal records. (Source: Everett Community Streets Initiative Task Force Report 2014)

Table 11: Everett Point in Time Homeless Count Data

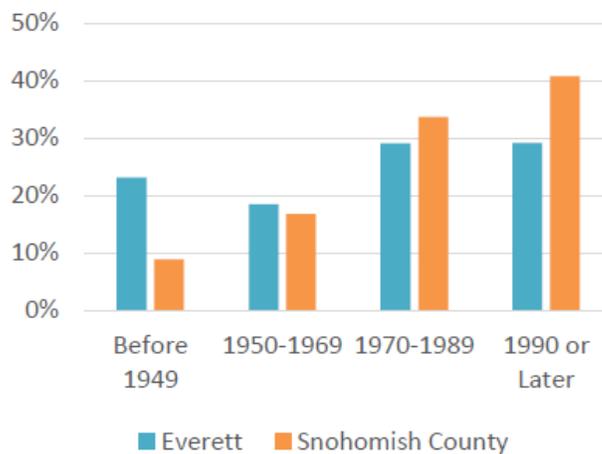
Year	2011	2012	2013	2014
Unaccompanied Youth	25	22	18	33
Chronic Homeless Adults	132	118	114	119

Source: Snohomish County

28. Everett has 15% of the total county population, 18% of all special needs citizens in the county, and 14% of senior citizens in the county. (Snohomish County, Analysis of Impediments to Fair Housing Choices, 2012, ACS 2011 5 Year Estimates)

29. 23% of Everett’s housing stock was built prior to 1950, while for all of Snohomish County only 9% of housing stock was built prior to 1950.

Figure 5: Age Distribution of Housing Stock, City of Everett & Snohomish County



Source: US Census Bureau; ACS 2012 5 Year Estimates

30. Between 2008 and 2012, 58% of single family homes sold in Everett were three bedrooms in size. 22% of homes sold were four bedrooms in size. In total, three and four bedroom homes represented 80% of sales. 14% were two bedrooms and 3% were five bedrooms. (Alliance for Affordable Housing "Draft Housing Profile City of Everett", Snohomish County Assessor)

Table 12: Bedrooms by Housing Type

Bedrooms	Single Family	Manufactured Home	Condo
1-2	236	39	8
3	892	94	91
4	402	2	68
5+	88	1	6

Source: Snohomish County Assessor 2014

31. Approximately 18% of the mortgaged housing units were affordable for low income households, 4% for very low income households, and only 1% was affordable for households with extremely low income. (US Census, ACS 2011 5 Year Estimates)

32. In 2012, the median sale price for a single family home in Everett was \$219,950. Using average rates of interest, property taxes, utilities and insurance as determined by the Federal Housing Funding Board, and presuming a 20% down payment, the monthly cost of this home would be \$1,313. To afford this, a household would require an annual income of at least \$52,514, 10.6% higher than the median household income in 2012. (Alliance for Affordable Housing "Draft Housing Profile City of Everett", Snohomish County Assessor)

Table 13: Affordable Home Sales by Size, City of Everett 2012

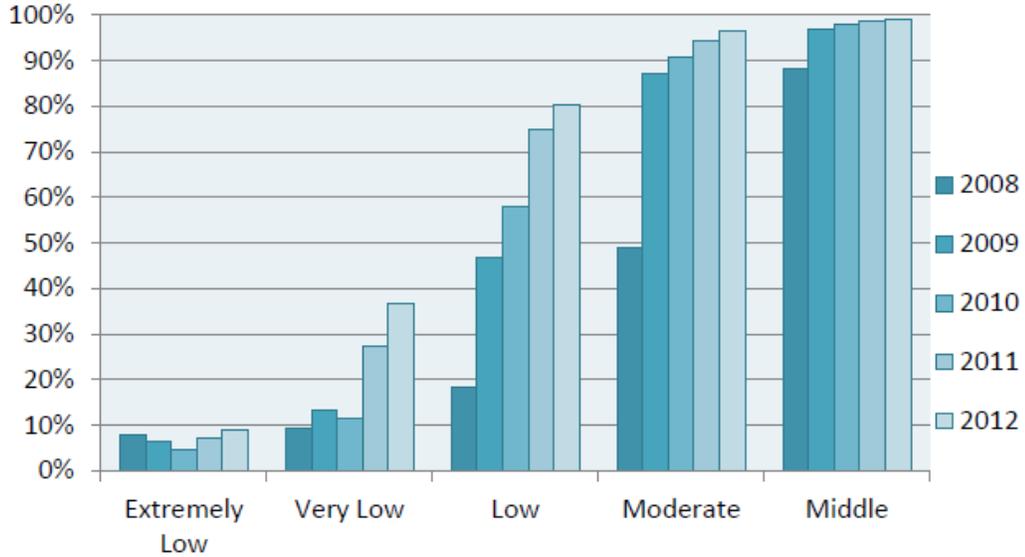
Bedrooms	Extremely Low	Very Low	Low	Moderate	Middle	Not Affordable	Total Sales
1-2	20%	67%	93%	97%	99%	1%	283
3	9%	38%	85%	98%	100%	0%	1,077
4	1%	18%	69%	93%	99%	1%	472
5+	1%	14%	46%	96%	97%	3%	95

Source: Snohomish County Assessor 2014

33. In 2008, a household needed a minimum of \$82,471 to affordably own the median priced home of \$299,950. From 2008 to 2012, the median home sale price dropped 27%. Since then, values in Everett have begun to climb again, with a 2.5% rise in average residence value between 2013 and 2014. This is lower than the average increase across the county of 4.4%. (Alliance for Affordable Housing "Draft Housing Profile City of Everett", Snohomish County Assessor, "Snohomish County Assessor's Annual Report for 2014 Taxes", 2014)

34. Percentages of home sales affordability generally increased from 2008 to 2012 including certain households with low to very low income. In 2012, nearly all Everett home sales were estimated to be affordable to households earning at least 80% AMI.

Figure 6: Affordability of Home Sales



Source: Snohomish County Assessor 2014

35. Housing condition in Everett was evaluated based on 2014 data from the Snohomish County Assessor. The Assessor’s records include condition information for all properties. Condition categories are: excellent, very good, good, normal, below normal, poor, and very poor. The vast majority of Everett’s single family and multiple family housing is in normal or better condition. Buildings in below normal, poor, or very poor condition represent 6.81% of single family structures and 4.12 percent of multiple family structures.

Table 14: City of Everett Housing Condition in 2014

Condition (for age)	Multifamily	Single Family	Total
Excellent	3.9%	2.8%	3.0%
Very Good	4.1%	14.9%	13.0%
Good	36.8%	48.0%	46.0%
Normal	51.1%	27.5%	31.6%
Below Normal	3.7%	5.8%	5.5%
Poor	0.4%	0.9%	0.8%
Very Poor	0.02%	0.11%	0.1%
TOTAL	100.0%	100.0%	100.0%

Source: Snohomish County Assessor 2014

B. EXISTING HOUSING NEEDS

The housing needs of Everett’s population are extremely wide and varied. The needs of households with moderate or higher income appear to be adequately served by market rate housing, however the needs of households earning 80% or less of Area Median Income range from homelessness and the inability to purchase a first home for extremely low income households, to finding affordable and accessible housing for special needs populations. Special needs populations include, but are not limited to, elderly persons, people with disabilities, persons with HIV/AIDS, survivors of domestic violence, and people with behavioral health disorders. Each of the identified special needs populations have both housing and service needs, and the type of specialized housing is dependent on the type of disability. Housing may be specialized in terms of physical modifications, sleeping accommodations, organizational structure, security monitoring, and staffing with applicable supportive services. Supportive housing needs include the following:

- Affordable, safe, accessible and appropriate housing
- Creative home adaptive modifications that allow residents to remain in their homes as they age and/or physical conditions change
- Home maintenance assistance
- Medical and other professional or personal care and assistance
- Outreach to health service systems
- Convenient affordable transportation at varied times

While there is a sufficient number of housing units for all households, it is insufficient when considering affordability and housing cost burdens. As of 2012, the variety and number of housing units meets the needs of the population with moderate and higher income. However, 46% of Everett’s households have very low to extremely low income, and approximately 80% of them are cost burdened.

Vacancy rates below 4% tend to indicate a tight housing market with a demand for more units to be built, rising rents and a lack of available housing units. As of June 2014, the vacancy rate for Everett was at an historic low of 2.6%. Year end 2013 the vacancy was 3.9%. The rent change from year end 2013 to mid-year 2014 was estimated at an increase of 8.1%.

Over the past decade, income has not kept pace with housing costs, particularly owner-occupied housing. Between 2000 and 2013, the median value of homes increased from \$161,100 to \$237,600, a 47% increase from 2000-2010. Rents increased at a more moderate level, increasing 34% during the same time period. Incomes during this same time period increased just 18% for households.

Most housing projects that target specific extremely low to low income households are owned or managed by nonprofit housing developers, including Everett Housing Authority and the Housing Authority of Snohomish County. However, there are 319 units of tax credit for profit projects that are privately held, and could be lost if their affordability does not continue after the regulatory compliance period ends.

There are 7,423 affordable housing units assisted by federal, state and local programs in Everett. Of these, 3,926 assist extremely low income households, 1,816 assist very low income households, 1,677 assist low income households, and 4 assist moderate income households. There are 4,512 units of permanent subsidized housing with a range of rental assistance sources including 2,885 Section 8 Housing Choice Vouchers, 461 Section 8 Project-Based Vouchers, 235 Section 202 Supportive Housing for the Elderly Rental Assistance, and 72 HUD Supportive Housing units.

Everett Housing Authority estimates a wait list of approximately 5,600 with some duplication. With a point in time homeless count of 119 chronic homeless adults and 33 unaccompanied youth, the City cannot say there is adequate availability of housing units to meet all the needs of our population. Investment of public and private resources is needed to maintain, rehabilitate, and expand housing choices all along a continuum from emergency shelter and transitional housing to housing rehabilitation and affordable permanent rental housing and homeownership. With the City projected to increase its population from 36% to 57% within the next 20 years, and with a significantly higher percentage of expected elderly, there is need for additional affordable housing supply

to meet projected needs. The significant reduction in the pace of new housing as a result of the recent recession will continue to put pressure on rent prices due to lower vacancy rates. While some households of moderate and higher income can choose to be cost burdened while not greatly affecting overall quality of life, cost burdened households with low to extremely low income have less financial resources to meet other basic needs (food, clothing, transportation, medical, etc.), less resources to properly maintain the housing structure, and are at greater risk for foreclosure or eviction.

C. PROJECTED HOUSING NEEDS

1. In 1990 Everett had 30,799 housing units and a population of 69,974. The projected growth for the Everett Planning Area (city limits and the urban growth area) in the 1994 comprehensive plan for 2012 required 49,404 to 58,286 housing units. By 2010 there were 61,003 housing units within the Everett planning area.
2. The population for Everett (2015 city limits) should increase from approximately 104,900 in 2014 to approximately 143,000 to 165,000 in 2035, for a net gain of 38,100 to 60,100 persons. This will result in the need for approximately 19,050 to 30,050 additional housing units.
3. As the city is mostly built out, the majority of new residential development will need to manifest as multifamily redevelopment and infill. An estimated 1,900 single family units and 17,990 to 28,350 multifamily units could be constructed given the available developable land.
4. From 1990 to 2010 there were 27 annexations adding an additional 5,917 persons at time of annexation. From 2011 to 2014 there were two annexations adding an additional 6 persons.
5. As of 2010 there were 16,394 housing units comprised of 9,181 single family and 7,213 multifamily housing units within the municipal urban growth area, with a projected growth of 2,096 single family units and 1,274 multifamily units by 2035. Future annexations will increase the City's housing count and the capacity to further accommodate projected growth.

6. The expected increase in the percentage of senior citizen residents and greater numbers of special needs people could result in an increased need for smaller adaptable housing units in communities with greater amenities.
7. An increased presence of higher academic education will result in the need for smaller, affordable housing units for an estimated 600 to 1,000 students near and on college campuses.
8. A projected 235 to 470 infill accessory dwelling units could be developed that would be able to serve a wide range of residents requiring affordable housing including senior citizens, special needs people and students.
9. If the household income mix stays constant, 46% of the newly projected housing units will need to serve households at or below 50% AMI.
10. In order for Everett to maintain the existing percentage of Snohomish County households with incomes at or below 80% AMI, an additional estimated 7,410 units will need to be available at rent levels affordable to these households.
11. Increasing rates of poverty and the widening gap between increased housing values and wage increases may require a higher percentage of affordable housing units.
12. Assuming that existing percentages of group quarters remain the same as current levels, additional group quarters will be needed to house approximately 5,720 to 6,600 individuals.
13. A significant portion of Everett's housing stock is older and will need renovation or redevelopment in the near future. 23% of the City's total housing stock was constructed before 1949, compared to 9% across the County.
14. Increasing political awareness and knowledge of the impacts of the built environment on greenhouse gas emissions and climate change could result in additional regulations that require new and renovated housing to be carbon neutral.
15. In an effort to become carbon neutral more households will need to be located near convenient public transit service.

16. Projected development of light rail stations could see an additional 3,000 housing units in Everett. These units most likely will be located nearby in multi-family mixed-use developments that would be able to better serve locally employed residents.

17. The changing workplace environment will have more employees, young professionals and families wanting to live in communities that are in close proximity to work. The need for housing in high quality, safe, healthy, livable developments in and near the urban and manufacturing centers will continue to increase as Everett continues to grow.

17. To achieve the construction of more dwelling units, the City will have to take actions in certain focus areas to encourage redevelopment to occur faster than anticipated and to encourage higher densities than are currently being achieved.

D. SNOHOMISH COUNTYWIDE PLANNING POLICIES AND THE “HO-5 REPORT”

The City’s comprehensive plan must be consistent with the Countywide Planning Policies (CPP’s). CPP HO-5 required preparation of a housing report for use by all jurisdictions in the updates of their comprehensive plans. The *Housing Characteristics and Needs in Snohomish County* report includes a section related to the number of low to moderate housing units each city and Snohomish County should plan for / accommodate, based on maintaining the current proportion of households countywide within the Extremely Low Income (30% or less of AMI), Very Low Income (31 to 50% of AMI), and Low Income (51 to 80% of AMI) households. For the entire county, the ratio of the total number of households in the county in each category is 11%, 11% and 17%, respectively. While the report and the numbers it contains are not binding on any jurisdiction, if Everett were to aspire to maintain these ratios as targets, based on the growth targets established in the City’s Preferred Alternative, Everett would have to provide for / accommodate the following number of housing units for households in each income category:

Extremely Low Income	=	2,090
Very Low Income	=	2,090
Low Income	=	3,230

The above stated numbers differ from those contained in the HO-5 Report because the City opted for a lower housing growth target than assumed in the

report, and added dwelling units constructed between 2010 and 2014.

It should be noted that while we can identify projected needs, and develop policies, programs and strategies to attempt to meet the housing needs of the community, the City does not build housing, and has only a minor influence in the dynamics of the regional real estate market. GMA does not require the City to meet the community’s housing needs by ensuring production of housing for specific household income levels. Data indicates that in Everett, the housing needs of extremely low income households can only be met by substantial subsidies, while those of very low income households usually require a subsidy, and those of low income households can generally be met by the supply of market rate housing.

Since Everett already provides significantly more opportunities for lower income households than nearly all other communities within Snohomish County, it will not use the numbers stated above as targets. Everett acknowledges the need, but rather than state a policy with specific targets, it will focus on maintaining and improving existing affordable housing stock. It is unrealistic to believe that the high number of new housing units required to meet Everett’s growth targets can reasonably include 22% with moderate to substantial subsidies. Everett prefers to increase its proportion of market rate households to more closely resemble the countywide averages, and advocates that other communities in Snohomish County increase their proportion of future housing units affordable to households in the low to extremely low income categories.

IV. Goal, Objectives and Policies

The following section contains the goal, objectives and policies for the Housing Element of the Everett Growth Management Comprehensive Plan. This section states the City’s policies for addressing and attempting to meet the housing needs for the community. However, actually meeting all projected housing needs will require many actions by individual households, other organizations, including the for-profit and non-profit housing developers, other cities, county governments in the region, and the State and Federal governments. Since data indicates that the housing needs of Everett households with moderate

or higher incomes are adequately served by market rate housing, the policies herein provide more attention on the housing needs of households earning 80% or less of Area Median Income (AMI) for Snohomish County.

The statements of "goals, objectives and policies" are intended to guide the public and those who make decisions about our future. Goals are broad statements of the community's desires. The objective statements are more descriptive and imply actions or programs that will move the City toward attainment of the goal. The policy statements describe specific actions to be undertaken for the City to realize the objectives and goals.

Goal 4.o The goal of the Housing Element is to provide sufficient housing opportunities to meet the needs of present and future residents of Everett for housing that is decent, safe, accessible, attractive and affordable.

A. HOUSING TYPES AND OPPORTUNITIES

Objective 4.1 The City shall promote a wide variety of choices for safe and decent housing for all citizens through a variety of housing types within the Everett Planning Area.

Policy 4.1.1 Consider changes to the Land Use Map designations and Policies of the Land Use Element as needed to provide for a wide range of housing types in the city including, but not limited to: single family housing, housing to provide an alternative to single family ownership, and moderate and high density multifamily dwellings in order to accommodate the projected population and household income levels for the city and within the Everett Planning Area.

Policy 4.1.2 Promote housing alternatives to the large lot single family detached dwelling and large footprint apartment complexes.

Policy 4.1.3 Discourage the conversion of residentially zoned areas to commercial or industrial zoning. Changes of land use designation from residential to non-residential use shall be consistent with the criteria specified in the Land Use Element.

Policy 4.1.4 Support the principle that fair and equal access to housing is available for all citizens.

Policy 4.1.5 Encourage housing that connects with, and contributes to the vibrancy and livability of the local neighborhood and community.

Policy 4.1.6 Encourage or incentivize housing with amenities and attributes that are attractive to all income groups, ages and household types in the urban center, near the manufacturing and industrial center, and in transit oriented corridors.

Policy 4.1.7 Encourage housing in mixed use residential/commercial/light industrial settings in appropriate zones that complements and enhances the character of the surrounding area.

Policy 4.1.8 Encourage housing that is attractive and affordable with amenities for households with children.

Policy 4.1.9 The City shall work with colleges to support housing for students on campus and in adjacent transit served mixed use commercial areas.

Policy 4.1.10 Support housing options, programs and services that allow senior citizens to stay in their neighborhood and community with increased accessible opportunities and services nearby.

Policy 4.1.11 Support reasonable housing accommodation for people with special needs in all areas, and avoid concentrations of such housing while protecting residential neighborhoods from adverse impacts. See policies 4.8.1 – 4.8.10.

Policy 4.1.12 Encourage construction of housing that is adaptable and appeals to people of all ages and abilities.

B. HOUSING PRESERVATION AND NEIGHBORHOOD CHARACTER

Objective 4.2 The City shall preserve and enhance the value and character of its neighborhoods by improving and extending the life of existing housing stock.

Policy 4.2.1 Protect existing single family neighborhoods from substantial changes such as rezoning to multiple family zones, but consider measures to increase housing capacity through strategies that accommodate well designed infill

housing that protect the character of the neighborhoods.

Policy 4.2.2 Initiate a strong and proactive housing code enforcement program in order to reduce the amount of substandard housing, promote renovation of homes in need of repair and rehabilitation, and preserve available housing stock.

Policy 4.2.3 Coordinate the housing enforcement program with the Community Housing Improvement Program (CHIP) to encourage the repair and rehabilitation of lower income owner-occupied and rental housing.

Policy 4.2.4 Avoid the demolition or relocation of housing in siting new public facilities.

Policy 4.2.5 Encourage replacement of housing that is demolished or converted to nonresidential use.

Policy 4.2.6 Combine housing preservation and development efforts with historic preservation by creating incentives to preserve structures with historic value and rehabilitate for housing.

Policy 4.2.7 Conduct periodic surveys on housing conditions in older neighborhoods in anticipation of future maintenance and restoration needs and provide results to residents.

C. HOUSING AFFORDABILITY

Objective 4.3 The City shall increase access to affordable housing by instituting a variety of programs increasing the supply of housing while maintaining the character of existing neighborhoods.

Policy 4.3.1 Consider providing additional incentives to housing developers and homebuilders in return for providing housing that is affordable to lower and moderate income households.

Policy 4.3.2 Consider inclusionary housing measures, as appropriate, along with affordable housing incentives as necessary to promote affordable housing in the Everett Planning Area.

Policy 4.3.3 Evaluate existing land use regulations to identify measures that could increase the supply of affordable housing as identified in the

2013 Potential Residential Infill Measures Report, or other reasonable measures not listed in that report.

Policy 4.3.4 Coordinate with Snohomish County and other cities within the county to ensure that sufficient land for a variety of housing types is provided to meet the needs of the projected population levels and household incomes within the county for the next twenty years and beyond.

Policy 4.3.5 Collaborate with Snohomish County to report housing characteristics and needs pursuant to CPP HO-5.

Policy 4.3.6 The City should establish a priority permit procedure for affordable housing developments.

Policy 4.3.7 Consider a variety of infrastructure funding alternatives in order to identify measures that minimize the costs of housing production and increase housing opportunities for low to moderate income households.

Policy 4.3.8 Evaluate existing development, infrastructure, and building code requirements to determine if revisions can be made to lessen the cost of producing housing without compromising public safety or community character.

Policy 4.3.9 Evaluate the housing cost and supply implications of proposed regulations and procedures.

Policy 4.3.10 Provide incentives to site affordable housing in planned targeted areas that are within walking distance to public transit lines and transit centers. "Targeted area" means a planned area near transit that provides a mix of housing, retail and services promoting the creation or preservation of affordable housing serving households at or below 80 percent average median income (AMI).

Policy 4.3.11 Consider permitting "affordable housing demonstration projects" in which development standards may be negotiated to provide a more affordable housing product, without sacrificing the public protections provided by the standards being negotiated.

Policy 4.3.12 Work with financial institutions and the Washington State Housing Finance Commission and others to overcome barriers that inhibit the development of affordable housing.

Policy 4.3.13 Develop and implement lower off-street parking requirements in locations where car ownership rates are low for resident populations, such as multifamily units, student housing, and mixed use developments near transit serviced areas, to help reduce housing costs and increase affordability.

D. JOBS/HOUSING BALANCE

Objective 4.4 Promote a housing policy and land use pattern that increases the ratio of housing units (for a variety of income levels) to jobs within the Everett Planning Area.

Policy 4.4.1 Designate on the Land Use Map of the Land Use Element sufficient housing densities to enable people to live near employment centers, such as downtown Everett, Everett Station, transit corridors, southwest Everett - Paine Field, and the south Everett - Everett Mall area.

Policy 4.4.2 Promote high density housing in the downtown, areas around the downtown, and in commercially zoned areas, in transit station areas and transit corridors, to enable people to live near employment and commercial services.

Policy 4.4.3 Encourage employers located in the City to develop employer assisted housing programs for resident employees.

E. RESIDENTIAL INFILL DEVELOPMENT

Objective 4.5 In order to maximize the public investment that has already been made in public infrastructure, the City shall support the compact land use strategy of the comprehensive plan with housing measures that increase the City's residential capacity and that maintain the quality and character of existing neighborhoods.

Policy 4.5.1 Update design standards for higher density housing types to protect and enhance the character of existing neighborhoods.

Policy 4.5.2 Provide amenities and incentives to encourage the construction of high density housing in target areas including downtown, the Core Residential Area, the Broadway corridor, Everett Station area, Evergreen Way corridor, and in other transit corridors.

Policy 4.5.3 Allow attached and detached accessory dwelling units in single family neighborhoods subject to specific development, design and locational standards.

Policy 4.5.4 Encourage infill development on underutilized sites that have adequate urban services and ensure that the infill housing enhances and is compatible with the nearby neighborhood and community.

F. HOME OWNERSHIP

Objective 4.6 Promote programs and consider enacting incentives that increase the opportunity for residents to purchase housing in the Everett Planning Area.

Policy 4.6.1 Consider changes to development regulations that provide alternatives for home ownership to the increasingly unaffordable single-family detached dwelling.

Policy 4.6.2 Consider providing incentives to housing developers that encourage housing types that are attractive and affordable to first time and moderate-income homebuyers.

Policy 4.6.3 Promote efforts that help to change the incorrect public perception that tenants of rental housing are less responsible citizens than homeowners.

Policy 4.6.4 Consider establishing administrative, regulatory and financial incentives that increase opportunities for home ownership, especially considering that most housing developments in the future in Everett will be multiple family housing.

G. MULTIPLE FAMILY HOUSING - LOCATION AND COMPATIBILITY

Objective 4.7 The City shall encourage new multiple family housing development in locations that have the least impact to existing single-family neighborhoods, designed to be compatible with and complementary to surrounding land uses.

Policy 4.7.1 Encourage multiple family development and redevelopment in downtown, in mixed-use residential-commercial centers, along mixed-use arterial corridors, and near major employment areas.

Policy 4.7.2 Update design guidelines to ensure that new multiple family housing enhances and is compatible with surrounding uses, yet respects the needs of consumers for affordable housing.

H. SUBSIDIZED HOUSING - LOW INCOME AND SPECIAL NEEDS POPULATIONS

Objective 4.8 The City shall continue to support housing programs that increase the supply of housing for low-income households and special needs populations. For purposes of developing housing programs to implement these policies, the City shall use the definitions established by the Department of Housing and Urban Development for "affordable housing," "extremely low income," "very low-income housing," "low-income housing," "moderate income housing" and "middle-income housing." For purposes of developing housing programs to implement these policies, housing for special needs populations shall be defined as:

Affordable housing for persons that require special assistance for supportive care to subsist or achieve independent living, including but not limited to persons that are elderly and frail elderly, developmentally disabled, mentally ill, physically disabled, homeless, people in recovery from chemical dependency, persons living with HIV/AIDS, survivors of domestic violence, and youth at risk.

Policy 4.8.1 Coordinate with the Everett Housing Authority, Snohomish County Housing Authority, non-profit housing providers, and other public and private housing interests to increase the supply of housing for low income and special needs populations within the Everett Planning Area.

Policy 4.8.2 Continue to make use of available public and private resources to subsidize housing costs for low income households and special needs populations within the Everett Planning Area, within the financial capabilities of the city.

Policy 4.8.3 Develop strategies to disperse subsidized rental housing equitably throughout the Everett Planning Area and to expand geographic housing choices for low- and moderate-income households.

Policy 4.8.4 Continue to coordinate with Snohomish County and the other cities in the county to plan for low income and special needs housing within each community throughout the county, and to prevent the further concentration of such housing within the Everett Planning Area.

Policy 4.8.5 Work with social service and non-profit agencies to effectively provide the services required for low-income households and special needs populations, within the financial capabilities of the city.

Policy 4.8.6 Review existing programs and/or establish new programs for assisting low income households and special needs populations to afford safe and decent housing, within the financial capabilities of the city.

Policy 4.8.7 Cooperate with other local governments, non-profit housing providers, and housing authorities to develop a 10-year plan to assist homeless persons find permanent housing, within the financial capabilities of the city.

Policy 4.8.8 Support local and regional efforts to prevent homelessness, and provide a range of housing options and support efforts to move homeless persons and families to long term financial independence.

Policy 4.8.9 Collaborate with other jurisdictions and social service organizations in efforts to obtain funds and operate emergency shelters and day centers that address homelessness.

Policy 4.8.10 Promote awareness of universal design improvements that increase housing accessibility.

Policy 4.8.11 Implement, as much as possible, the Community Streets Initiatives recommendations to help homeless.

Policy 4.8.12 Ensure the zoning code provides opportunities for specific types of special needs housing such as, but not limited to, adult family

homes, assisted living facilities, senior citizen housing, supportive housing and temporary shelter housing. Continually monitor and update definitions of existing housing types and add new types of housing for the special needs population as necessary.

Policy 4.8.13 Include housing for low income and special needs populations in planned targeted areas.



additional 2,161 dwelling units in the unincorporated municipal growth area.

Policy 4.10.2 The Land Use Element should provide for approximately 1,900 additional single family, duplex, and accessory dwelling units in single family zones, and 26,500 dwelling units in multiple family and commercial zones comprised of a mix of condominiums, townhouses, duplexes, apartments, accessory dwelling units, infill dwellings, mixed use buildings with residential units, and other housing types as necessary to accommodate the population growth and household incomes projected for Everett’s 2015 City limits, between the years 2011 and 2035.

Policy 4.10.3 The Land Use Element shall continue to provide for the following types of housing in its implementing zoning regulations. The regulations for such housing shall be reviewed and periodically updated as needed to realize the objectives of the Housing Element.

- a. government assisted housing;
- b. housing for low income families;
- c. manufactured housing;
- d. multiple family housing;
- e. group homes and foster care facilities.

Policy 4.10.4 Consider implementing standards for density minimums and floor area ratios in multi-family zones.

I. COUNTYWIDE FAIR SHARE HOUSING ISSUES

Objective 4.9 The City shall actively promote an equitable distribution of the burden of providing housing opportunities throughout the entirety of Snohomish County with other local governments within the county.

Policy 4.9.1 See Policy 4.3.4.

Policy 4.9.2 See Policy 4.8.4.

J. HOUSING PRODUCTION TARGETS

Objective 4.10 The City shall provide land use designations and policies that provide sufficient capacity and a conditional target to accommodate a 2035 population of at least 165,000, and a default population growth target of 143,000 for the Everett city limits (as of 2015), and the population growth target of 47,156 for the unincorporated portion of the Everett Municipal Urban Growth Area (MUGA).

Policy 4.10.1 The Land Use Element of the comprehensive plan shall provide land use capacity and policies that will allow for an additional 28,350 dwelling units (assuming an average household size of 2.0 for new units and 2.39 for existing units) within the Everett city limits (as of 2015) by 2035. In addition, capacity is provided to house 1,000 students and 2,400 new group home residents. The Land Use Element shall provide land use capacity for an

K. RESIDENTIAL ENERGY EFFICIENCY

Objective 4.11 The City shall encourage residential housing developments to utilize all appropriate available technologies and implement regular maintenance schedules to improve energy efficiency.

Policy 4.11.1 Consider providing incentives to housing developers and homebuilders in return for providing housing that is certified LEED, Green Globes or other similar standard.

Policy 4.11.2 Consider streamlining and prioritize review of permits for new development projects that are built to green specifications or for buildings undergoing substantial rehab to these standards.

L. NEIGHBORHOOD STABILIZATION AND FORECLOSURE PREVENTION

Objective 4.12 The City shall develop a coordinated response strategy to preserve neighborhood stabilization from foreclosure crisis.

Policy 4.12.1 Develop strategies to prevent neighborhood decline associated with foreclosure and/or property abandonment and neglect.

Policy 4.12.2 Develop and implement an abandonment property registration program to assist code enforcement officials to locate lenders for properties in foreclosure and hold them responsible for property maintenance and security.

Policy 4.12.3 Implement strategies to place affordable units in areas that are likely to witness higher increases in prices when housing markets are stable.

M. RESISTANCE TO NATURAL DISASTERS

Objective 4.13 The City shall encourage policies and programs that make housing more resistant to natural disasters.

Policy 4.13.1 Discourage development or replacement of housing near areas prone to or at risk of increased future natural disasters.

Policy 4.13.2 Assess public infrastructure and develop and implement programs to safeguard housing from damage due to increased natural disasters.

Policy 4.13.3 Promote awareness of techniques and emergency management mitigation plans to eliminate or reduce property losses due to natural disasters.

V. POTENTIAL MEASURES TO IMPLEMENT HOUSING POLICIES

The Growth Management Act requires that the Housing Element identify sufficient land for housing, including, but not limited to, government assisted housing, housing for low-income families, manufactured housing, multi-family housing, and group homes and foster care facilities. This portion of

the Housing Element must be consistent with the Land Use Element to ensure that the land area required for all land uses, not just residential uses, is provided. The following items are listed as potential Housing Element Implementation strategies that could be selected by the Planning Commission and City Council. Some of the following measures are directly related to policies that could also be identified in the Land Use Element. The measures listed herein are discretionary on the part of the City and shall not be considered as a mandate unless and until the City prioritizes such actions, and identifies and allocates the necessary resources to implement a specific measure.

A. ADMINISTRATIVE AND FINANCIAL MEASURES

1. Shorten the review process for affordable housing development permits.
2. Increase the amount of funding for the Everett Housing Authority to enable them purchase low-income housing in Everett.
3. Support actions that will reduce existing high concentrations of low income housing, such as the Everett Housing Authority’s Baker Heights Redevelopment.
4. Lobby to increase the amount of funding available to subsidize rental housing for low income households and special needs populations.
5. Modify substandard housing ordinances and enforcement program as necessary to improve the condition of housing in Everett to acceptable standards.
6. Coordinate enforcement of housing standards with the City sponsored Community Housing Improvement Program (CHIP) to inform property owners of financing available for housing repairs and rehabilitation.
7. Reduce the use of impact fees for projects providing affordable housing or, within the financial capability of the City, subsidize impact mitigation fees for construction of low and moderate income housing units.

8. Work closely with Federal and State agencies to maximize the amount of public funding available for housing rehabilitation in Everett.

9. Work closely with private local financial institutions, non-profit housing organizations, the construction industry, the business community, churches and other charitable organizations to maximize the amount of private funding available for housing rehabilitation in Everett.

10. Work closely with neighborhood organizations, social service agencies, non-profit housing organizations, the construction industry, the business community, churches and other charitable organizations to inform such groups of the CHIP housing rehabilitation as a means to increase the rehabilitation of housing in the community.

11. Assemble packages of publicly owned land for affordable housing or mixed-use housing development.

12. Work closely with Snohomish County and neighboring cities in King and Snohomish County to monitor trends in the demand, production, and costs of various types of housing in the region in order to better understand regional housing needs and how such needs may affect Everett.

13. Implement equitable housing programs in Snohomish County to ensure that a disproportionate share of low income, special needs and high-density housing does not continue to be located in Everett.

14. Work closely with Snohomish County and neighboring cities in King and Snohomish County to increase housing opportunities and production for all income levels in other communities.

15. Provide public amenities such as parks; public plazas; street trees; street lights; community centers; and pedestrian and bicycle connections to encourage private investment in high density housing in areas targeted for growth as identified in the Land Use Element.

16. Extend the multiple family property tax exemption program to areas outside the CBD where additional housing growth is encouraged by the Land Use Element. Ensure that developments that benefit from the property tax exemption are well-designed and constructed of quality materials.

17. Consider public/private partnership opportunities whereby public parks could be developed in conjunction with private development.

18. Conduct "area" or neighborhood plans for high density areas where additional high density growth is encouraged by the Land Use Element to determine goals, objectives, and visions for development of the areas. Such planning should start with a focused market analysis to determine what the opportunities and gaps are in relationship to desired uses.

19. Address safety issues in areas where high density growth is encouraged by the Land Use Element to encourage investment in these areas.

20. Form Local Improvement Districts to construct utilities where localized sewer and water line deficiencies are inhibiting redevelopment.

B. MEASURES RELATED TO THE LAND USE ELEMENT

1. Encourage development in strip commercial areas to provide a mix of housing.

2. Evaluate potential reductions in off-street parking requirements in mixed use developments and areas well-served by transit service.

3. For large areas (over 10 acres), require a mix of lot sizes and dwelling types to provide more variety in housing types.

4. Provide density incentives in return for affordable owner-occupied housing.

5. Provide density incentives in return for affordable rental housing.

6. Allow innovative subdivision techniques in single family zones that increase single family densities and affordability over conventional platting standards.

7. Modify lot size and width requirements to encourage a variety of dwelling sizes and avoid the visual monotony of "cookie cutter" developments.

8. Allow rear yard "infill dwellings" in single-family zones where alley access is available.

9. Consider inclusionary zoning requirements that require a minimum percentage of dwellings within new developments to be permanently reserved for low and moderate-income housing.
10. Require minimum, as well as maximum, densities within residential zone districts.
11. Use performance based standards instead of maximum density standards for evaluating higher density housing developments. Base approval of such developments on whether they meet neighborhood compatibility standards and affordable housing objectives.
12. Participate in affordable housing demonstration projects in which the City will negotiate development standards and code requirements with developers interested in constructing a variety of affordable housing units.
13. Identify zones within the city suitable for the placement of emergency shelter facilities.
14. Identify zones within the city suitable for the placement of elderly housing, assisted living facilities, congregate care homes, and skilled nursing facilities and adopt standards for the development of such housing.
15. Amend the zoning code to require new development projects that involve demolition of habitable single-family homes that are affordable to low and moderate-income households to include an equivalent number of equally priced housing units, either on the development site or elsewhere in the community.
16. Conduct a study to consider the reduction of parking requirements in high density residential strategy areas.
2. Revise the standards for accessory dwellings and “infill dwellings” as defined in the zoning code to also allow such units in detached buildings, subject to design guidelines.
3. Establish an administrative permit review process (not a rezone process) to allow for single family attached (townhouse) development in single family zones, at a density higher than permitted for single family detached, subject to design guidelines and provided that each dwelling can be individually owned by the resident (such as in a condominium).
4. Update the design standards/guidelines for all multiple family housing and make changes to the development standards that would allow for realization of permitted densities (parking, building height, open space, etc.), yet ensure quality design and compatibility of scale and character with surrounding uses.
5. Provide for a “design departure” process whereby applicants can depart from current requirements (such as setbacks and, perhaps, building height) for residential development. The process could utilize a “design review board” made up of Everett residents actively involved in relevant design fields.
6. Reduce parking ratio requirements for accessory dwelling units, senior housing, multiple family housing near transit, and residential uses in mixed use developments. Lower parking ratio requirements for developments near transit that provide bicycle facilities.
7. Update development standards to require minimum floor area ratios and minimum density standards for housing developments in multiple family zones.
8. Create incentives for the assembly of land in areas planned for high density housing to encourage a more efficient development pattern and discourage over-building on small lots.

C. EXAMPLES OF SPECIFIC POTENTIAL ZONING CODE CHANGES

The following are examples of specific zoning code amendments that could be used to implement many of the housing objectives and policies of the Housing Element.

1. Eliminate provisions for duplexes in the R-1 zone.

