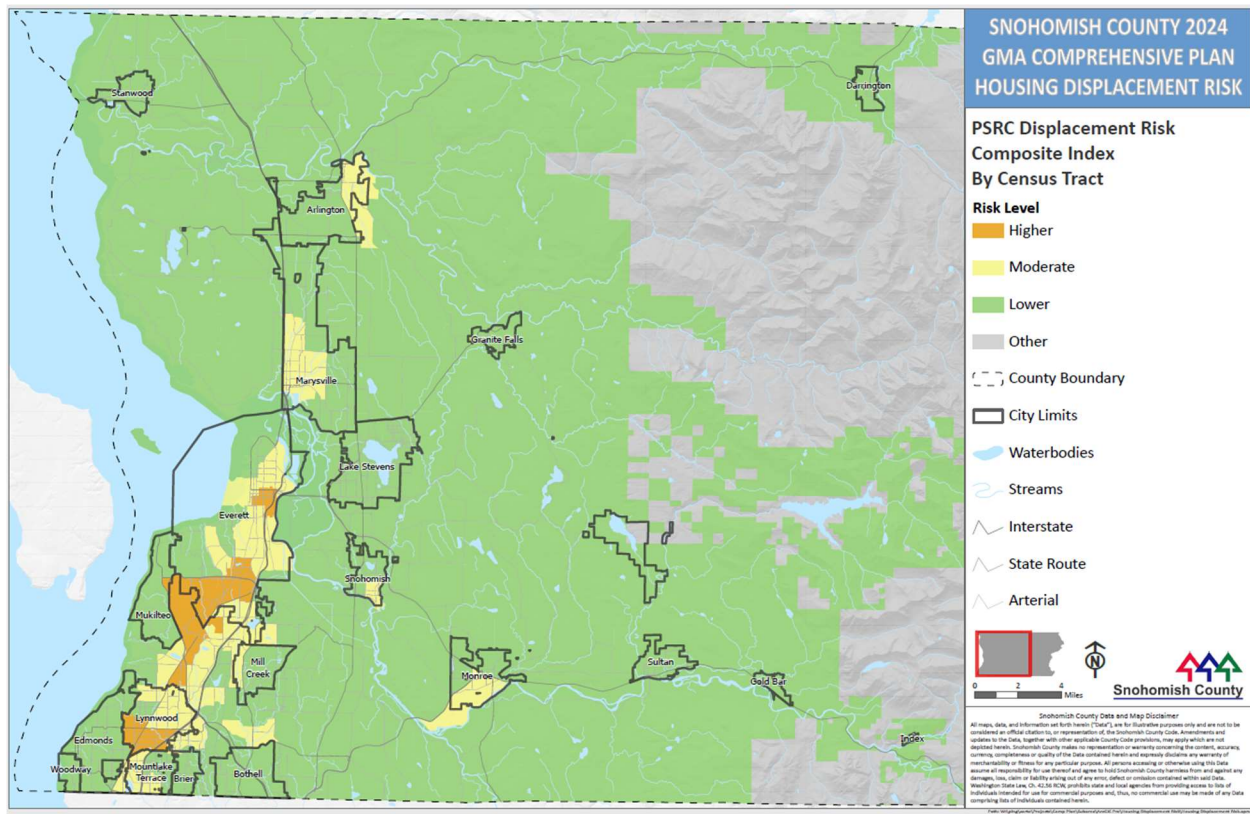


Chart 3-14 PSRC Displacement Risk Composite Index Snohomish County



Puget Sound Regional Council

In unincorporated Snohomish County, the tracts with the moderate to higher risk of displacement are located within the Southwest Urban Growth Area along Highway 99. This area is also where several light rail stations are expected to be developed in the next twenty years and a significant amount of future growth is being directed. A new element of the Comprehensive Plan, the Urban Core Subarea Element, is being developed to help plan for this area.

Evaluating Policies

RCW 36.70A.070(2)(e) requires that jurisdictions identify local policies and regulations that result in racially disparate impacts, displacement and exclusion in housing. Following the guidance by the Washington State Department of Commerce, staff reviewed the existing housing policies using two lenses. The first of these two lenses focused on the actions that policies support or prohibit, and second focused the narrative effect of policies and whether or not they further harmful biases about groups of people and communities. The following framework was used to evaluate policies:

Table 4-1

Criteria	Evaluation
The policy is valid and supports meeting the identified housing needs. The policy is needed and addresses identified racially disparate impacts, displacement and exclusion in housing.	S - Supportive
The policy can support meeting the identified housing needs but may be insufficient or does not address racially disparate impacts, displacement and exclusion in housing.	A - Approaching
The policy may challenge the County's ability to meet the identified housing needs. The policy's benefits and burdens should be reviewed to optimize the ability to meet the policy's objectives while improving the equitable distribution of benefits and burdens imposed by the policy.	C Challenging
The policy does not impact the jurisdictions ability to meet the identified housing needs and has no influence or impact on racially disparate impacts, displacement or exclusion.	N/A Not Applicable

Table 4-2 Housing Element Policies Analysis

Title	Policy	Evaluation	Rationale
GOAL HO 1	Ensure that all county residents have the opportunity to obtain safe, healthy, and affordable housing.	S	This goal supports the county's identified housing need.
Objective HO 1. A	Ensure fair and equal housing opportunities.	S	This objective is anti-exclusionary and supports the county's identified housing need.
1.A.1	County regulations shall continue to be in compliance with state and federal fair housing laws.	S	This goal supports the county's identified housing need.
1.A.2	The siting of group homes shall be facilitated, especially those designed to house special needs populations.	A	This policy does support special need housing; however, it does not mention an equitable distribution of special needs housing, nor address criteria for siting.
1.A.3	Broader public understanding of fair housing shall continue to be promoted through support of educational and informational outreach programs.	A	The goal of broader public understanding of fair housing doesn't further the development of fair housing. Language could be amended to be stronger.
1.A.4	Information regarding the development of ADA-accessible housing units, or units that can be easily modified to meet the individual needs of a person with disabilities, shall be developed and promoted.	S	This policy supports the development of accessible housing and the modification of existing housing to allow residents with disabilities, and/or aging residents to remain in their neighborhoods.
1.A.5	Support the coordination of housing and service providers to serve persons with special needs.	S	This policy supports the provision of permanent supportive housing.
Objective HO 1.B	Ensure that a broad range of housing types and affordability levels is available in urban and rural areas.	S	This policy supports the need for affordable housing options in urban and rural areas, which acknowledges the need for affordable housing within the rural area.

Title	Policy	Evaluation	Rationale
1.B.1	The county shall facilitate affordable home ownership and rental opportunities by promoting an increased supply of safe and healthy lower-cost housing types, such as housing on small lots, townhouses, multiplexes, manufactured housing, mobile homes, and mixed-use housing.	S/A	The facilitation of affordable home ownership and rental opportunities through increased supply of housing addresses housing needs at all economic segments. This list of lower-cost housing does not include accessory dwelling units, which are a type of lower cost housing that can be developed in single family neighborhoods which have had a history of being exclusionary.
1.B.2	The county shall recognize the increasing diversity in the cultural and economic backgrounds of its residents and shall encourage a broad range of affordable ownership and rental housing opportunities, including opportunities for persons with special needs.	A	This language could be more explicit in the second half of policy regarding which groups of people are being discussed. The language does not make the connection between past and current inequities and how they contribute to disparate impacts in housing opportunities for historically and currently marginalized communities.
1.B.3	The county shall support the development and preservation of mobile and manufactured home parks.	S	Manufactured home parks provide more affordable and unsubsidized ownership (and rental) housing and can include senior housing. Preserving this housing type supports lower-income owners and renters, who are more likely to be people of color. Additionally mobile home parks can be both an urban and rural housing form.
Subsection a	Create a comprehensive plan designation and development regulations that will encourage the long-term preservation of mobile and manufactured parks.	S	Manufactured home parks provide more affordable and unsubsidized ownership (and rental) housing and can include senior housing. Preserving this housing type supports lower-income owners and renters.

Title	Policy	Evaluation	Rationale
Subsection b.	Investigate the development of site size and buffering standards for mobile and manufactured parks that permit development in all medium and high density residential zones and conditional development in low density residential zones.	C	As written this policy makes development of mobile home parks in low density urban residential more difficult in low density residential zones through making this housing a conditional use, which is potentially exclusionary. Existing code has mobile home parks as a permitted use in low density residential zones.
1.B.4	The county shall encourage and support the development of innovative housing types that make efficient use of the county land supply such as residential units in mixed-use developments, accessory dwelling units, cottage housing, co-housing, and live/work units.	S	This policy supports innovative housing types, including middle housing types and other moderate density housing and ADUs which are both important in meeting the housing needs for low-income households.
1.B.5	The county shall allow for new residential development at the county Cathcart site that incorporates a mix of housing types and densities and is supported by public and private infrastructure, including transit, pedestrian facilities and adequate parking. This development shall provide complementary housing types not generally available within the neighborhood.	N/A	The County no longer owns the Cathcart site.
Objective HO 1.C	Make adequate provisions for the existing and projected housing needs of all economic segments of the population.	S	This objective restates the GMA requirement (RCW 36.70A.070(2)(d))
1.C.1	The county shall cooperate with public, private and non-profit providers in applying techniques for increasing the supply of owner-occupied homes, including affordable home ownership opportunities.	A	Public and private efforts can help to expand home ownership opportunities. The county currently does not have many affordable home ownership opportunities. However, as written this policy could benefit from equity language to address the racial inequities in homeownership in the county.
1.C.2	REPEALED BY AMENDED ORDINANCE NO. 14-129.	N/A	Policy was repealed

Title	Policy	Evaluation	Rationale
1.C.3	The county shall encourage for-profit and non-profit sector production of new housing units that are affordable to and occupied by low-income households.	S	This policy supports the development of low-income housing for low-income residents. Public and private efforts can help to expand affordable housing inventory and allow residents to reside in housing they can afford. Renters, who are more likely to be from historically and currently underrepresented communities, can benefit from this policy.
Subsection a.	Explore and evaluate various fiscal and regulatory tools and funding resources and strategies to encourage housing providers to increase the supply of affordable housing units generally, and particularly within mixed-income developments and communities.	S	This policy supports the development of tools and funding resources for affordable housing, and for mixed-income housing and communities especially, which is an anti-exclusionary housing objective. Renters, who are more likely to be from historically and currently underrepresented communities, can benefit from this policy.
Subsection b.	Provide incentives that encourage for-profit and non-profit residential developers to address low- and moderate-income housing needs, such as priority permit processing and exemptions or reductions in impact fee mitigation payments for low-income projects with long-term affordability commitments.	S	This policy supports the development of incentives to encourage the development of low- and moderate-income housing. This policy supports the development of low-income housing for low-income residents. Public and private efforts can help to expand affordable housing inventory and allow residents to reside in housing they can afford. Renters, who are more likely to be from historically and currently underrepresented communities, can benefit from this policy.
Subsection c.	Evaluate the feasibility of reducing minimum permitted lot sizes in non-PRD developments.	S	This policy supports the development of smaller lot sizes outside of planned residential developments. Smaller lot sizes would support more housing being developed per acre and smaller dwelling unit sizes which may be more affordable to more households.

Title	Policy	Evaluation	Rationale
Subsection d.	Encourage through incentives and other techniques a balance of affordable and market-rate housing within urban centers and along transit emphasis corridors.	S	This policy supports a mixed income approach to housing within the county's urban centers and along transit corridors. These areas of the county are the most susceptible to displacement, and this policy supports the inclusion of affordable housing within the community. Renters, who are more likely to be from historically and currently underrepresented communities, can benefit from this policy.
1.C.4	The county has implemented and shall maintain the Snohomish County Affordable Housing Trust Fund to develop and maintain housing affordable to households with incomes below 50 percent of median.	S	The Affordable Housing Trust Fund supports the development and preservation of affordable housing in the county.
1.C.5	The county shall continue to support the efforts of the Housing Authority of Snohomish County to increase the supply of low and moderate income housing	S	This policy supports the development of low- and moderate-income housing for low- and moderate-income residents. This will expand the affordable housing inventory and allow residents to reside in housing they can afford. Renters, who are more likely to be from historically and currently underrepresented communities, can benefit from this policy.
1.C.6	The county shall encourage the capacity of nonprofit housing and community development organizations to develop and manage low income housing.	S	This policy supports the development of low-income housing for low-income residents. Expanding the affordable housing inventory will allow residents to reside in housing they can afford. Renters, who are more likely to be from historically and currently underrepresented communities, can benefit from this policy.

Title	Policy	Evaluation	Rationale
1.C.7	The county shall pursue techniques to minimize the displacement of low and moderate income households resulting from losses in the county's existing stock of low-cost housing.	A	This policy is an anti-displacement policy that could benefit from stronger language and more specificity as to what techniques the county would pursue. This language does not address the racially disparate impacts of displacement on historically and currently marginalized communities in the county.
1.C.8	The county shall evaluate the feasibility of implementing a mitigation program for low-income households (<50 percent of median income as defined by the Department of Housing and Urban Development, the agency that defines eligibility for assistance based on that definition) displaced as a result of manufactured or mobile housing community closures, or the conversion of public assisted housing stock to market rate housing.	A	This policy is an anti-displacement policy that could benefit from stronger language. It also does not address the racially disparate impacts of losing low- and moderate- income housing.
1.C.9	The county shall investigate methods of ensuring that redevelopment will not result in a net loss of affordable housing; i.e. every unit of affordable housing lost to redevelopment is replaced with like, affordable housing, suitable for and in a location beneficial to the same demographics as those displaced by redevelopment. To this end, the county shall consider requirements for the inclusion of low-income housing or fees in lieu of providing low-income housing.	A	This policy is an anti-displacement policy that could benefit from stronger language. It also does not address the racially disparate impacts of losing low- and moderate- income housing.
1.C.10	The county should consider measures that avoid concentrations of low-income and special needs housing.	A	This policy is an anti-exclusionary policy that could benefit from stronger language.

Title	Policy	Evaluation	Rationale
1.C.11	The county shall, through the Snohomish County Housing Characteristics and Needs Report, update the demographic changes and housing needs of county residents, as required by the county's Consolidated Plan and in other planning efforts, to identify the gaps in housing availability for low-income households, special needs populations, and the homeless.	S	The inclusion of up-to-date demographic and housing needs data for the county is necessary to identify gaps in housing availability for all income bands.
1.C.12	The county should encourage developments that include units affordable to a spectrum of incomes, including low and moderate income households.	S	This policy supports the development of low- and moderate-income housing for low- and moderate-income residents. This will expand the affordable housing inventory and allow residents to reside in housing they can afford. Renters, who are more likely to be from historically and currently underrepresented communities, can benefit from this policy.
Objective HO 1.D	Maintain an adequate supply of appropriately zoned developable land.	N/A	
1.D.1	The county shall establish a mix of densities in residentially zoned land that is served with adequate infrastructure based on the public's housing preferences, demonstrated need of low and moderate income households, preservation of critical areas, and coordination with the transportation system	S	A mix of densities in residentially zoned land will allow for a variety of housing types and therefore promote inclusion in neighborhoods, preventing neighborhoods from being exclusively low density single family housing.
1.D.2	The supply and mix of residentially zoned developable land that is served with adequate infrastructure shall be sufficient to accommodate the needs of low-income, moderate income and special needs households and support an efficient and competitive market for market-rate housing to meet the county's changing demographic profile.	C	Although this policy does address the importance of accommodating the needs of moderate- and low-income households, focusing on efficient and competitive housing markets works against that goal.

Title	Policy	Evaluation	Rationale
1.D.3	The county shall encourage expeditious and efficient infill development in urban growth areas.	S	Encouraging expeditious and efficient infill development does support the increased development of housing and increasing the overall housing supply will increase the affordability of housing within the county for all residents.
1.D.4	The county shall encourage housing in mixed-use and mixed-income developments in designated Urban Centers in unincorporated Snohomish County.	S	This policy supports a mixed income approach to housing within the county's urban centers in the unincorporated county. These areas of the county are the most susceptible to displacement, and this policy supports the inclusion of affordable housing within the community. Renters, who are more likely to be from historically and currently underrepresented communities, can benefit from this policy.
1.D.5	The county shall assure that there is sufficient zoned land allowing group homes to accommodate the demand for this type of residence.	S	This policy supports the development of permanent supportive housing.
Objective HO 1.E	Strengthen interjurisdictional cooperative efforts to ensure an adequate supply of housing is available to all economic segments of the county.	S	Interjurisdictional cooperative efforts are necessary to address housing supply in the county for all income bands. This will expand the affordable housing inventory and allow residents to reside in housing they can afford. Renters, who are more likely to be from historically and currently underrepresented communities, can benefit from this policy.

Title	Policy	Evaluation	Rationale
1.E.1	Snohomish County in cooperation with cities, public housing agencies, and other public, non-profit and private housing developers shall continue to strive to meet the housing needs of all income groups and demographic groups within the county as provided in the joint housing report as prescribed in countywide planning policy HO-5.	S	Interjurisdictional cooperative efforts are necessary to address housing supply in the county for all income bands. This will expand the affordable housing inventory and allow residents to reside in housing they can afford. Renters, who are more likely to be from historically and currently underrepresented communities, can benefit from this policy
1.E.2	In cooperation with the cities, the nonprofit housing development community, and local housing advocacy organizations, investigate the feasibility of initiating an effort to pass a voter-approved countywide low-income housing levy.	S	This policy directly supports funding for low-income housing. The low-income housing levy was passed in December of 2021.
1.E.3	The county should continue to participate in the multi-jurisdictional affordable housing collaboration known as the Alliance for Housing Affordability, and other cooperative efforts to promote an adequate and diversified supply of housing countywide.	N/A	
Objective HO 1.F	Encourage and support housing programs and policies that promote healthy living and improve occupant health and safety.	S	Supporting healthy housing for all residents and improving occupant health and safety is beneficial for all residents. It also promotes the preservation of existing housing.
1.F.1	The county shall encourage housing developments that incorporate healthy living features such as non-toxic building materials and green design, access to transit and healthy foods, pedestrian-friendly environments, and safe routes to school.	N/A	

Title	Policy	Evaluation	Rationale
1.F.2	The county shall promote public understanding of healthy homes, through programs such as the Healthy Homes Initiative from the U.S. Department of Housing and Urban Development (HUD) that educate on issues regarding indoor air quality, safe drinking water, and mold and moisture.	N/A	
1.F.3	For affordable housing projects supported by county funding, the county should encourage, and where applicable, require green building design and practices that promote sustainability, such as the Evergreen Sustainable Development Standard, Leadership in Energy and Environmental Design (LEED), or Built Green consistent with county and state building codes.	S	This policy supports the development of affordable housing that promotes sustainability. This would benefit low-income renters/owners in projects supported by county funding.
1.F.4	The county shall provide support, subject to funding availability, for weatherization, repairs, and/or replacement of substandard units to benefit occupant health and safety.	S	This policy supports the preservation of existing housing and allows existing residents to continue to live in their neighborhoods in housing that is in good repair.
GOAL HO 2	Ensure the vitality and character of existing residential neighborhoods.	C	Although this policy supports the housing goal of encouraging the preservation of existing housing stock, the definition of “character” can be defined in ways that are exclusionary and prevent the county from being able to provide a variety of housing densities and types necessary to accommodate the housing needs for all economic segments of the county

Title	Policy	Evaluation	Rationale
Objective HO 2.A	Promote opportunities for all county residents to reside in safe and decent neighborhoods.	A	Although the object of providing opportunities for all residents to reside in safe neighborhoods is an important equity measure, the use of “decent neighborhoods” is potentially exclusionary. “Decent neighborhoods” is not defined within the comprehensive plan and has been historically used in exclusionary ways against majority non-white neighborhoods.
2.A.1	The county should preserve the character of stable residential neighborhoods through selective and innovative land use measures.	C	Although this policy supports the housing goal of encouraging the preservation of existing housing stock, the definition of “character” can be defined in ways that are exclusionary and prevent the county from being able to provide a variety of housing densities and types necessary to accommodate the housing needs for all economic segments of the county.
2.A.2	The county shall continue programs to repair and maintain existing housing in neighborhoods to reduce blight and deterioration and preserve and enhance the housing stock.	C	Although this policy supports the housing goal of preservation of existing housing stock, the use of the word “blight” is problematic. “Blight” is not defined within the comprehensive plan and has been historically used in racially discriminatory ways against majority non-white neighborhoods.
2.A.3	The county shall encourage the distribution of assisted rental housing in communities where less than 30 percent of the housing stock is assisted rental housing.	S	This is an anti-exclusionary policy that supports mixed income rental housing. Renters, who are more likely to be from historically and currently underrepresented communities, can benefit from this policy.
2.A.4	The county shall encourage development and maintenance of safe and secure outdoor environments, including the development of sidewalks in new subdivisions.	S	The provision of sidewalks is an important safety measure and promotes walkability.

Title	Policy	Evaluation	Rationale
Objective HO 2.B	Encourage the use of innovative urban design techniques and development standards to foster broad community acceptance of a variety of housing types affordable to all economic segments of the population.	A	The language "broad community acceptance" hampers ability to actually implement innovative urban design techniques.
2.B.1	The county shall encourage a variety of housing types and densities in residential neighborhoods.	S	This policy is anti-exclusionary. Encouraging a variety of housing types and densities of housing in residential neighborhoods increases housing opportunity in neighborhoods. This policy could be interpreted to allow low-density residential in higher density areas. Should tie this to the regional growth strategy to clarify that the integration should be towards greater density rather than less.
2.B.2	The county shall facilitate the development of urban centers and urban villages in appropriate locations within UGAs.	S	This policy encourages the development of higher density housing within the UGA. Renters, who are more likely to be from historically and currently underrepresented communities, can benefit from this policy
2.B.3	The county shall work to develop and update, as needed, technical resources, such as those in Appendix I, to encourage innovative residential design and development practices.	N/A	
2.B.4	The county shall encourage the integration of a variety of dwelling types and intensities in residential neighborhoods.	A	This policy is anti-exclusionary. Encouraging a variety of housing types and densities of housing in residential neighborhoods increases housing opportunity in neighborhoods. This policy could be interpreted to allow low-density residential in higher density areas. Should tie this to the regional growth strategy to clarify that the integration should be towards greater density rather than less.

Title	Policy	Evaluation	Rationale
GOAL HO 3	Land use policies and regulations should contribute as little as possible to the cost of housing.	S	This policy supports removing barriers to housing production. Policies that increase the cost of housing prevent lower-cost housing from being produced.
Objective HO 3.A	Encourage land use practices, development standards, and building permit requirements that reduce housing production costs.	S	This policy supports removing barriers to housing production. Policies that increase the cost of housing prevent lower-cost housing from being produced.
3.A.1	The county shall complete an economic analysis of all proposed building and land use regulations. The economic analysis shall evaluate the regulations' impact to the cost of housing and the county's fair-share housing goals. The county shall ensure that the intent of proposed building and land use regulations be achieved in a manner that imposes the least amount of additional economic costs to development, including infill development, redevelopment, new housing, and renovation of existing housing.	A	This policy supports removing barriers to housing production. The policy as written does not address any potential displacement impacts of housing.
3.A.2	Development standards and building permit requirements shall be reviewed every five years to ensure clarity and consistency while providing for a timely, fair, and predictable application processing outcome.	S	Reviewing development standards and building permit requirements can reduce the cost of housing, and therefore encourage housing development. This policy supports GMA Goal 7. That applications for permits should be processed in a timely manner.
3.A.3	The county shall encourage cluster housing in order to minimize land and infrastructure costs.	S	Clustering housing can provide additional density which provides more housing.
3.A.4	Snohomish County shall endeavor to process completed development applications within 120 days.	S	Permit process timelines were identified as a barrier to housing production. Subsidized affordable housing especially needs clear timelines in order to juggle funding sources.

Title	Policy	Evaluation	Rationale
3.A.5	The county's impact fee program shall be based on a fair assessment of the cost of new public facilities needed to accommodate each housing unit.	S	This policy correctly implements the impact fee requirements of RCW 82.02.020.
Objective HO 3.B	Evaluate the feasibility of reducing housing development costs.	S	The objective seeks to address lowering housing development costs. This language could be stronger
3.B.1	The county shall analyze alternative funding methods to finance low-income housing, such as local improvement districts, bond levies, partnerships with non-profit agencies and housing authorities, and grants.	S	Funding is major barrier to affordable housing. The language could be stronger.
3.B.2	The county shall consider reducing residential parking requirements in neighborhoods with high levels of public transportation.	S	This policy supports reducing parking requirements where public transportation options are available. Parking requirements represent a significant barrier to the production of higher density housing, which is more likely to be affordable.
3.B.3	The county shall determine the feasibility of preparing programmatic areawide environmental impact statements for housing developments in communities where residential development is targeted.	S	This policy supports GMA Goal 7. That applications for permits should be processed in a timely manner.
3.B.4	The county shall evaluate mechanisms to facilitate land assembly for residential developments in UGAs.	C	Depending on what land is being assembled, there is a chance of displacement happening under this policy. Lower density, naturally occurring affordable housing could be replaced with higher intensity housing (leading to displacement of residents)
3.B.5	The county shall continue the demonstration program that provides for the use of environmentally sensitive housing development practices that minimize the impacts of growth on the county's natural resource systems without adding to the cost of housing.	N/A	This demonstration program no longer exists

Title	Policy	Evaluation	Rationale
GOAL HO 4	The county shall monitor progress toward achieving the housing goals, objectives and policies of this General Policy Plan and the countywide planning policies.		This goal supports the monitoring of housing data. Monitoring data is key to evaluating the impact of housing policy.
Objective HO 4.A	Maintain a long-term monitoring process through Snohomish County Tomorrow to evaluate the progress of housing strategies and the need for adjusting housing goals and policies.	S	This objective supports the monitoring of housing data. Monitoring data is key to evaluating the impact of housing policy.
4.A.1	The land capacity analysis of urban and rural unincorporated areas shall continue to include housing data.	S	This policy supports the monitoring of housing data. Monitoring data is key to evaluating the impact of housing policy.
Subsection a.	The county shall monitor the adequacy of the supply of appropriately zoned developable land within urban and rural areas including land and housing prices and rents, in comparison with trends in household income.	S	This policy supports the monitoring of housing data and explicitly calls out the connection between trends housing prices and household income throughout the county.
4.A.2	Based on the evaluation of housing data and the adequacy of the supply of developable residential land, the county shall, if necessary, apply reasonable measures and revise county comprehensive plan designations, housing densities, and zoning regulations to increase land capacity. If these measures do not suffice, the county may consider expanding UGA boundaries, consistent with RCW 36.70A and Snohomish County policies and codes.	C	This policy provides direction for what to do if there is not adequate developable residential land. Several of these potential strategies, including upzoning, increasing housing densities and UGA expansion do carry the potential for displacement. The potential for displacement should be considered when evaluating reasonable measures.
4.A.3	The county shall monitor housing discrimination complaints in Snohomish County.	A	This policy does not make clear what happens to housing discrimination complaints.

Title	Policy	Evaluation	Rationale
Objective HO 4.B	Track the provision of affordable housing units to assess whether an adequate supply of housing affordable to the county's lower income and special needs residents, as defined in the <i>Housing Characteristics and Needs report for Snohomish County</i> , is being provided.	S	Tracking the provision of affordable housing units is key to evaluating whether or not the county is meeting its housing need.
4.B.1	In support of countywide housing policies, the county shall seek partnerships with other jurisdictions, through the Alliance for Housing Affordability, the Housing Consortium of Everett and Snohomish County, Snohomish County Tomorrow and similar forums, to track the provision of housing by type and affordability. This effort will include an assessment of progress toward meeting the county's housing goals, including housing that addresses the needs of households within the Under 30% AMI, 30-50% AMI and 51-80% AMI segments, as projected in the current Housing Characteristics and Needs Report for Snohomish County.	S	This policy supports collaboration with different entities to track the provision of housing type and affordability. Housing is a regional issue.
4.B.2	Based upon the monitoring and evaluation results from Policy 4.B.1, the county shall evaluate the effectiveness of its zoning regulations to produce housing developments that meet the diverse housing needs identified in the Housing Characteristics and Needs Report for Snohomish County.	S	This policy supports modifying development regulations if not enough housing is being produced to meet the county's housing needs.
GOAL HO 5	The county shall support efforts to generate additional housing finance resources and programs that assist in addressing the housing goals, objectives and policies of this General Policy Plan and the countywide planning policies.	S	Lack of funding is a significant barrier for affordable housing production.