



OUR COMMUNITY



Chapter 3

HOUSING

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Housing Snapshot



Great Growth

Marysville has experienced a tremendous increase in population and housing over the past 20 years, growing from 60,020 people and 22,363 housing units in 2010 to 73,780 people and 26,923 housing units in 2023. Population is expected to grow at an average annual rate of 1.44 percent approaching nearly 100,000 people by 2044. Housing will need to grow at an average annual rate of 1.72 percent (about 622 units per year) to provide the nearly 40,000 units for the 2044 population.



New State Laws & Housing Types

Robust population growth in Marysville and Washington state have contributed to a significant housing shortage, with an estimated statewide deficit of 80,000 to 140,000 units. The state has adopted a slew of legislation to tackle this shortfall, which translates to new housing requirements at the local level. The legislation with the greatest implications require: planning for housing at all income levels, allowing missing middle housing in residential zones, and easing accessory dwelling unit standards.



Demographics and Household Characteristics

Marysville's demographics are slowly changing. From 2011 to 2021, the median age increased from 34 to 37 years while households with children decreased by 7 percent. The average household size increased slightly from 2010 to 2020, but is expected to decrease to 2.65 people per household by 2044 - partly due to more housing. Marysville also has a mostly White population, but is becoming more diverse with the Hispanic and Asian populations increasing by four and two percent respectively since 2011.



Where Growth is Going and What it Looks Like

Historically, Marysville's housing has primarily consisted of single family residences; however, since 2011 the city has experienced a major shift from this pattern with 41 percent of new housing comprised of multi-family residences. Most growth over the past several years has been in the East Sunnyside-Whiskey Ridge and Lakewood neighborhoods. By 2044, these two neighborhoods will have the most and fourth most residences among the City's neighborhoods. As large, vacant lands are developed, a shift towards more varied housing types and infill, especially downtown, is expected.



Housing for All

Washington state's House Bill 1220 requires local governments to "plan for and accommodate housing affordable for all economic segments" including permanent supportive housing. The City has adequate, appropriately zoned land to accommodate this housing, and also has sufficient housing for low and moderate income bands. However, the City needs to provide 4,760 housing units for those with incomes between 0 and 50 percent of area median income (AMI) and 9,493 units for those with incomes at 100 percent or greater AMI. The private sector will supply the higher AMI housing, but federal or state funding, non-profit partners, and strong incentives will be needed to address the lowest AMI housing.



Housing Strategies

In order to address the City's existing and future housing needs, and respond to new state-regulations, the City commissioned a [Housing Action Plan \(HAP\)](#). The HAP outlines three overarching goals: expand housing choice, deliver workforce housing, and stabilize households. Four different strategies, with associated actions, are proposed and may be pursued over the next 20 years to address the community's housing needs.



Section 3.1

INTRODUCTION

The City of Marysville's convenient location along the Interstate 5 and Highway 9 corridors and proximity to employment centers, coupled with its small town feel and reasonably priced housing stock, have long made the community an attractive place to call home.

These attributes, along with large tracts of vacant land, sound land use and development standards, and location in the desirable Puget Sound region, have resulted in tremendous housing unit production within Marysville over the past 20 years. Robust population growth within Marysville and throughout the State have contributed to a significant housing shortage in the Puget Sound region with an estimated state-wide housing construction deficit of 80,000 to 140,000 units.⁷² In response, Washington State has adopted a slew of legislation to tackle this shortfall. Three of the bills with the greatest implications for housing are:

- [E2SHB 1220](#) requiring Housing Elements to include an inventory and analysis of existing and projected housing needs that identifies the number of housing units necessary to manage projected growth including units for moderate, low, very low, and extremely low income households;
- [E2SHB 1110](#)⁷³ requiring jurisdictions to allow “missing middle” housing in residential zones; and
- [EHB 1337](#) requiring jurisdictions to increase the flexibility of their accessory dwelling unit codes.



Source: Opticos.

The Growth Management Act requires that the Housing Element contain the following features detailed in WAC 365-196-410:

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

72. Washington State Office of Financial Management.

73. It should be noted that E2SHB 1110 and EHB 1337 are not required to be implemented until six months after the 2024 Comprehensive Plan update, and that more land use and housing related legislation is in the pipeline.

In order to address the City's housing needs, and respond to evolving statutory requirements particularly HB 1220, a [Housing Action Plan \(HAP\)](#) and Housing Needs Assessment (HNA) were prepared by ECONorthwest for the City in 2023. The HAP, community surveys on housing needs, and statutory requirements are incorporated into the Housing Element.

The overarching goal of the Housing Element is to honor the vitality and character of established neighborhoods, and provide safe, quality housing options accessible to households of all incomes, while promoting land use standards that reduce housing production costs.



Pride of ownership is evident in this Downtown home.

Voices from the Community



Most citizens (52.9%) would like to see a combination of low to moderate density and high density housing types rather than only low to moderate density or only high density housing.

The community expressed that Marysville is a great place to live due to the friendliness of the community, good access to amenities, smaller size but closeness to larger cities, affordability and safety.

Stabilizing households by providing resources for existing residents to remain in their homes was ranked as the highest housing priority (53%) for the City. Delivering workforce housing for local employees and expanding housing choice by providing a more diverse range of housing options were the next highest priorities (41 percent are dissatisfied with current housing choices).

Community members would prefer to see high density housing near transit to minimize traffic impacts. Addressing blight and helping low income owners with property upkeep, and providing housing for seniors and families were seen as important. Balancing density with open space to preserve quality of life is another important focus.

For middle housing options, the community would prefer to see townhouses, courtyard apartments, and cottage housing over duplexes, triplexes, and more dense housing.



Section 3.2

CURRENT CONDITIONS AND FUTURE PROJECTIONS

Population

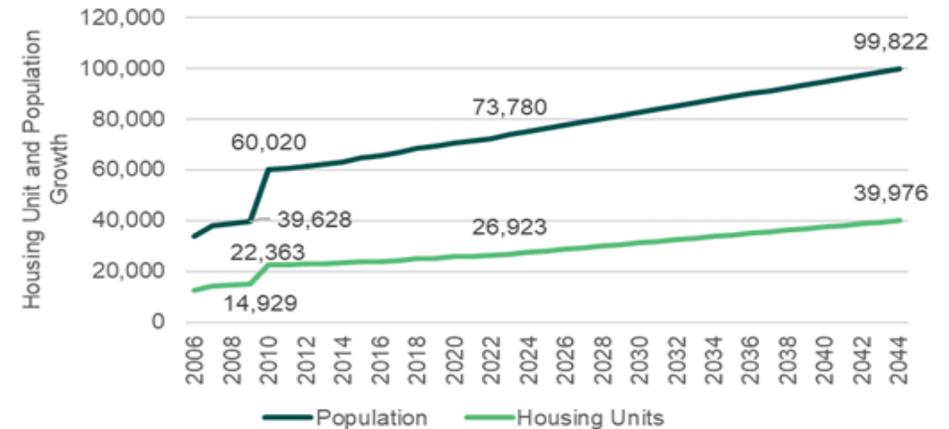
In 2006, the City's population was approximately 33,821 people. With the 2009 Central Marysville Annexation, the City gained just over 20,000 residents leaping from 39,628 people in 2009 to 60,020 people in 2010. Since 2010, the City has experienced an average annual population growth rate of 1.59 percent which equates to 1,058 additional residents each year. The City's 2023 population is 73,780, and is expected to continue growing at a 1.44 percent average annual rate approaching nearly 100,000 people by 2044.

Housing

The Central Marysville Annexation resulted in the City's housing stock increasing from 14,929 units in 2009 to 22,363 units in 2010. Since 2010, the housing stock has increased at an average annual growth rate of 1.43 percent arriving at 26,923 units by 2023. By 2044, it is projected that the City's housing stock will need to increase by 13,053 units to 39,976 total housing units to serve the projected 2044 population. This means that about 622 new housing units will need to be built each year, representing a 1.72 percent average annual growth rate.

Figure 3.1

Marysville Housing and Population, Existing (2006 – 2023) and Projected (2024 – 2044)



Source: Washington State Office of Financial Management April 1 Population Projections and Snohomish County 2012 and 2021 Buildable Lands Reports



HOUSING SUPPLY GROWTH

Through the Snohomish County Tomorrow (SCT) planning process, Marysville was allocated **8.5 percent** of the County's housing growth through 2044. This means that 14,253 new housing units were allocated between 2020 and 2044. Between 2020 and 2023, 1,200 housing units (8.4 percent) were constructed leaving the City with a **13,053 housing unit** allocation from 2023 to 2044.



Multi-family housing is expected to significantly contribute to the City's housing unit allocation.

Demographic Snapshot

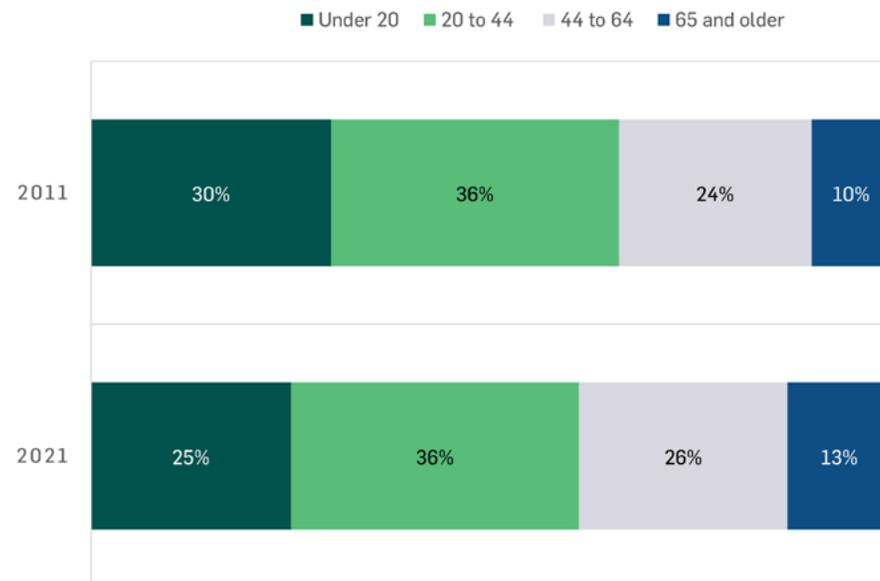
Age

The median age of Marysville residents is increasing. From 2011 to 2021, the median age increased from 34 to 37 years. Marysville's 2021 median age of 37 is slightly higher than that of nearby Everett and Lake Stevens. Fewer homebuying opportunities for young families with children may be driving this change as the proportion of residents under 20 has decreased while the proportion of those 44 and older has increased (see Figure 3.2).

Race and Ethnicity

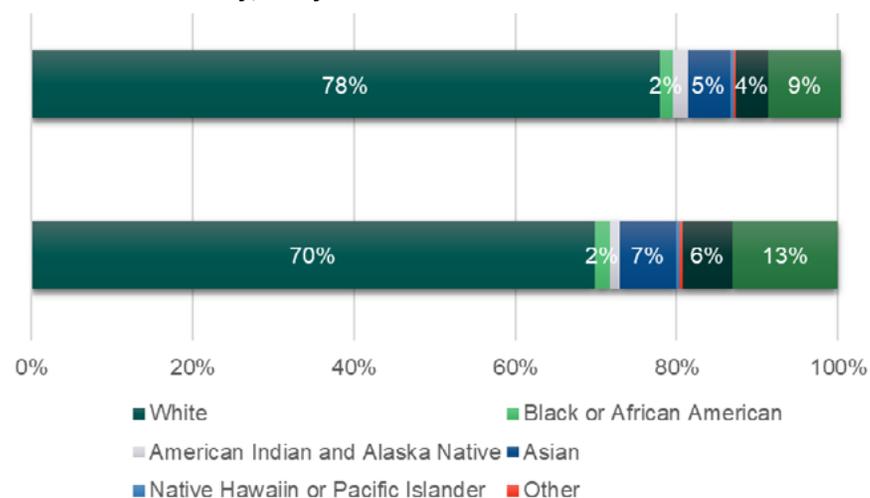
Marysville, like Snohomish County, has a majority White population; however, from 2011 to 2021, the City has become more racially and ethnically diverse, with increases in our Hispanic and Asian populations of four and two percent respectively (see Figure 3.3). Additional analysis on race and racially disparate incomes is in the 'Socioeconomic Vulnerability, Displacement Risk and Racially Disparate Impacts' section below.

Figure 3.2
Age Distribution Marysville 2021



Source: ACS 5-Year Data Tables, 2017 – 2021

Figure 3.3
Race and Ethnicity, Marysville 2011 & 2021



Source: US Census Bureau, On the Map Census



Household Characteristics

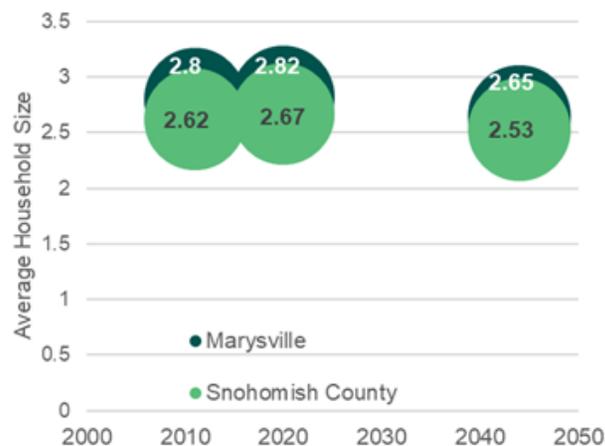
Average Household Size

From 2010 to 2020, household sizes in both Marysville and Snohomish County slightly increased. “The Washington State Department of Commerce attributes this increase.... to the underbuilding of housing, leading to people living in multigenerational housing or with roommates, not by choice but because of the lack of affordable housing.”⁷⁴ Over the planning period, a significant decline in household size is projected (see Figure 3.4).

Household Size by Tenure

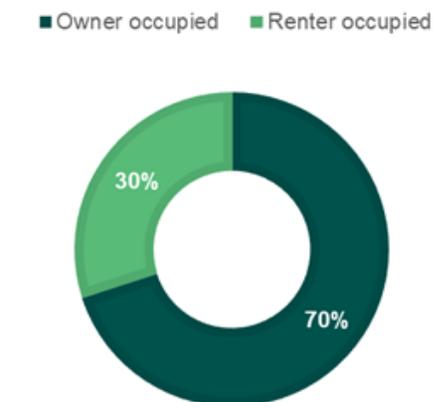
Housing tenure refers to whether a dwelling is owner- or renter-occupied. In 2021, 70 percent of housing in the City was owner-occupied (Figure 3.5) which is on par with Snohomish County where 68 percent of housing was owner-occupied. Owner-occupied units primarily consist of two-person households; the share of these grew by 8 percent from 2011 to 2021. Single person households declined which suggests ownership may be becoming more difficult for single people. Renter households were more evenly distributed, but saw an increase in four person households which could indicate a lack of ownership opportunities for larger households (Figure 3.6).

Figure 3.4
Average Household Size, Snohomish County and Marysville



Source: 2023 Snohomish County Buildable Lands Report

Figure 3.5
Housing by Tenure



Source: ACS 5-Year Data Tables, 2017 – 2021

Figure 3.6
Household Size by Tenure, 2011 – 2021



Source: ACS 5-Year Data Tables, 2007 – 2011, 2017 – 2021

74. 2023 Snohomish County Housing Characteristic and Needs Report, page 5.

Living Arrangement

Marysville's distribution of household living arrangements is similar to Snohomish County overall; however, Marysville has fewer households with children than Lake Stevens and Snohomish County (see Figure 3.7).

Both Marysville and Snohomish County saw a decrease in households with children since 2011, with a more significant decrease in Marysville (7 percent) than the County overall (3 percent). This may be due to more "empty nester" households in Marysville (see Figure 3.8).

Vacancy Rates

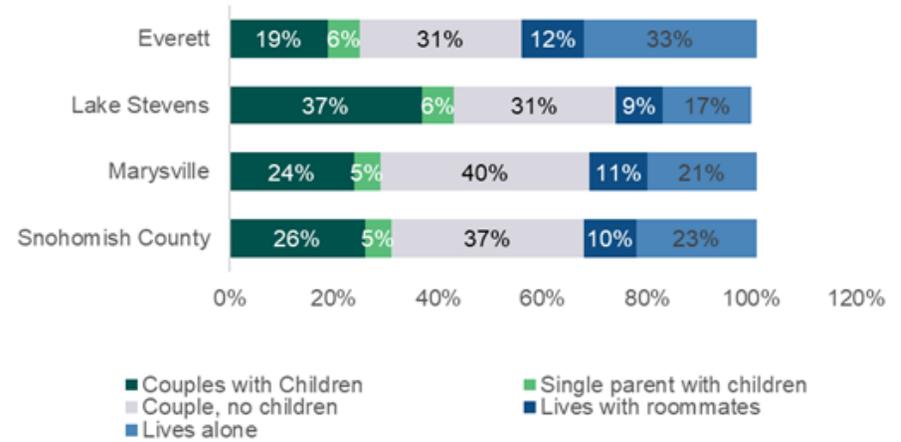
In 2021, approximately three percent of Marysville's housing stock was vacant, meaning that the unit likely could be occupied but was not. Marysville's vacancy rate is less than the Snohomish County average of 4.6 percent. Washington State Department of Commerce's guidance directs counties to assign a six percent vacancy rate for 2044, which translates to a small increase in the number of future housing units that jurisdictions need to plan for.

Income Distribution

Income is an important determinant of housing choice, influencing both the type of housing a household chooses (e.g. single family detached, duplex, or multi-family residence) and household tenure (i.e. rent or own). Marysville's 2021 median household income was approximately \$89,000, slightly lower than Snohomish County overall. From 2011 to 2021, Marysville's household median income increased by 35 percent. This increase is partially driven by wage increases for existing residents as well as in-migration of higher income households. Additional analysis of income distribution, employment and commuting is provided in the [Economic Element](#) and the 2021 Marysville [Housing Action Plan](#).

Figure 3.7

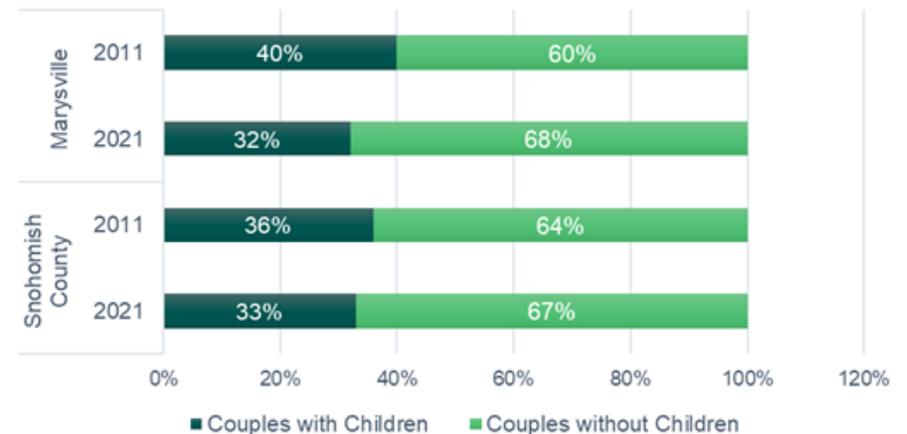
Living Arrangement Distribution, Marysville and Comparison Jurisdictions, 2021



Source: ACS 5-Year Data Tables, 2017 – 2021

Figure 3.8

Households with Children, Marysville and Snohomish County, 2011 – 2021



Source: ACS 5-Year Data Tables, 2007 – 2011, 2017 – 2021



Existing Housing Stock

Seventy-three (73) percent of Marysville's 2021 housing stock was detached single family residences. Apartments with at least five units comprised 12 percent of housing with the balance of housing types roughly evenly split among duplexes, triplexes and fourplexes, and mobile homes as shown in Figure 3.9. Marysville has less diverse housing options than Snohomish County and Everett, but more diverse housing options than Lake Stevens.

The majority of Marysville's housing stock is comprised of three bedroom (49 percent) and four bedroom (26 percent) units (Figure 3.10). With the growing number of two-person households, and the trend towards smaller household sizes, incentivizing the production of more one- to two-bedroom units to meet the needs of smaller households should be considered.

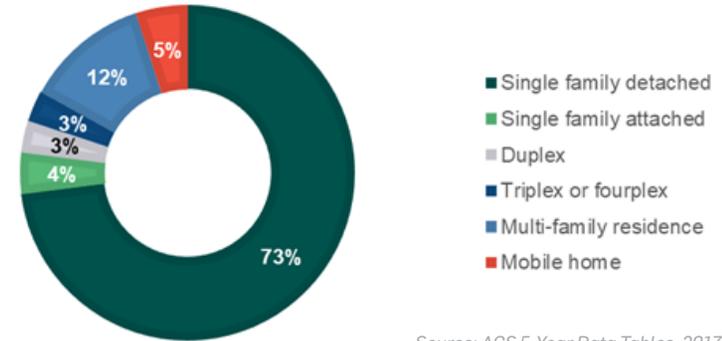


Historically, single family residences have been the dominant housing type in Marysville.

Residential Development Trends

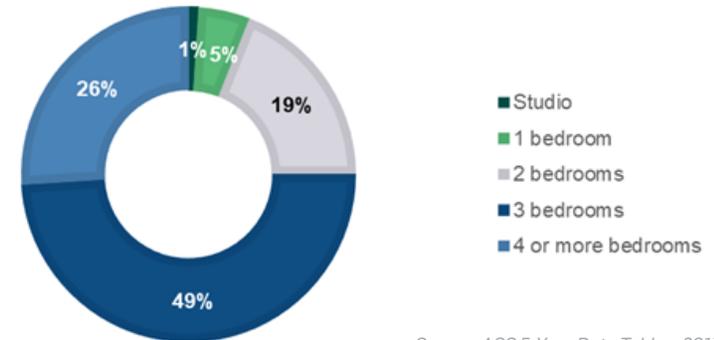
From 2010 to 2023, Marysville's housing stock increased by 4,560 units. Historically, single family residences have been the dominant housing type in Marysville. However, since 2011, the City has experienced a significant shift from this historic pattern with 41 percent of new housing stock comprised of multi-family residences (see Figure 3.11). With large, vacant tracts of land being steadily developed, and new Washington state statutes increasing the flexibility for middle housing types, a shift from single family housing construction to more multi-family and townhouse infill construction is anticipated over the planning period.

Figure 3.9
Marysville Housing Stock, 2021



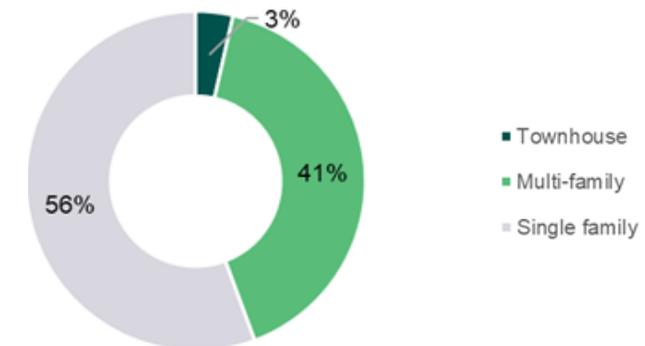
Source: ACS 5-Year Data Tables, 2017 – 2021

Figure 3.10
Marysville Housing Stock by Bedroom, 2021



Source: ACS 5-Year Data Tables, 2017 – 2021

Figure 3.11
Marysville Housing Production, 2011 - 2023



Source: Marysville TrakIt permit data

Where is the Growth Occurring?

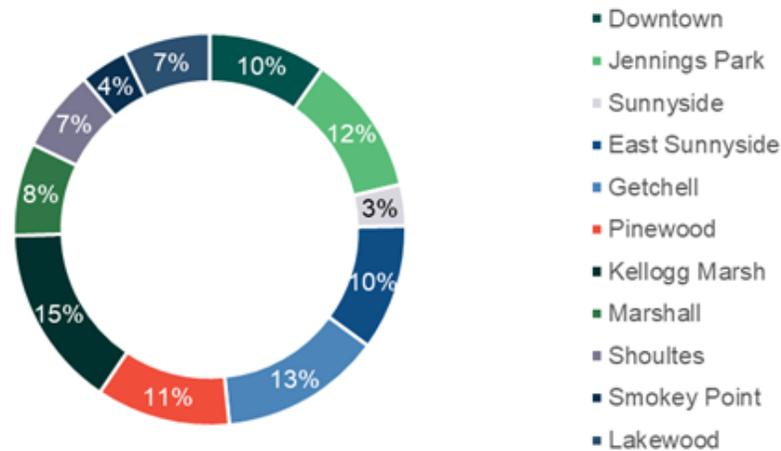
The City of Marysville is comprised of 11 neighborhoods as detailed in the Land Use Element. In 2019, the well-established neighborhoods of Kellogg Marsh, Getchell, and Jennings Park had the most housing (see Figure 3.12). Over the past several years, the East Sunnyside-Whiskey Ridge and Lakewood neighborhoods have experienced a residential construction boom. Given the substantial and sustained growth in those neighborhoods, it is anticipated that in 2044 East Sunnyside-Whiskey Ridge will have the most housing, followed by the Kellogg Marsh, Downtown and Lakewood neighborhoods as shown in Figure 3.13. Master or subarea plans are in place in the Downtown, Lakewood and East Sunnyside-Whiskey Ridge neighborhoods to help shape their development.



Apartments in the Lakewood Neighborhood, which has experienced a residential construction boom.

Figure 3.12

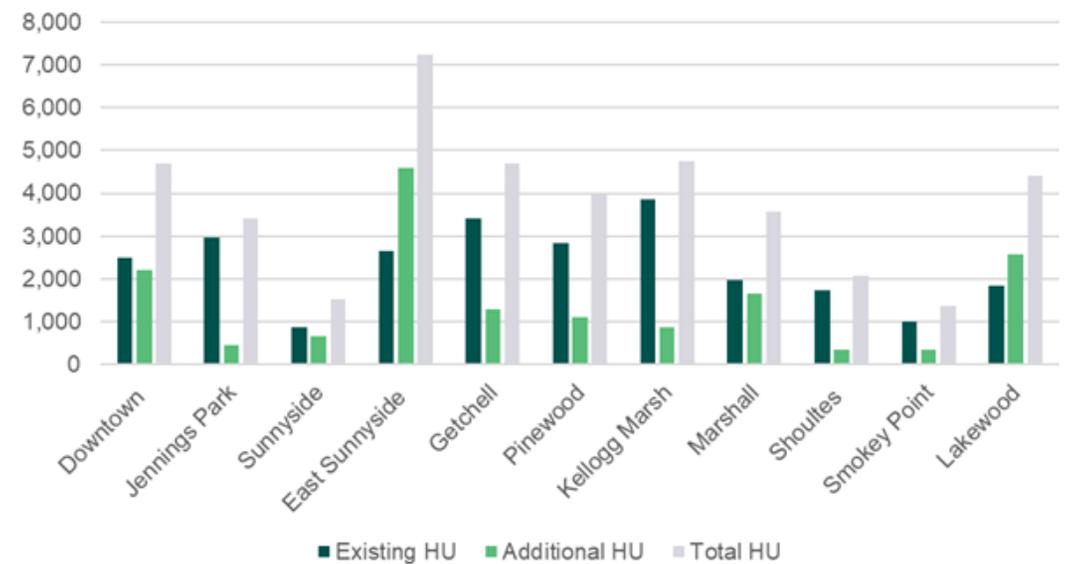
Marysville Neighborhoods Share of Housing Stock, 2019



Source: 2019 Snohomish County Buildable Lands Report and Marysville GIS data

Figure 3.13

Marysville Neighborhoods Share of Housing Stock - Existing (2019) and Proposed (2044)



Source: 2019 Snohomish County Buildable Lands Report and Marysville GIS data



Housing Market Trends

In the past decade, housing costs in Western Washington have risen dramatically, buoyed by the strong economy, low housing production, and high demand for housing throughout the region. Like other regional jurisdictions, housing costs for both ownership and rental housing in Marysville have increased substantially.

Ownership Housing

Marysville is still relatively affordable compared to Snohomish County overall and Lake Stevens, but has higher home sales prices than Everett as shown in Figure 3.14. The median home sale price in Marysville rose 223 percent from 2012 to 2022, a higher pace than Everett, Lake Stevens and Snohomish County overall. Home sales prices peaked in each of these jurisdictions in 2022; however, Marysville saw the smallest decline at two percent.

Rental Housing

In 2021, Marysville's median rental rate of \$1,548 was lower than nearby Lake Stevens and Snohomish County overall (see Figure 3.15). Marysville has seen a 53 percent increase in rents over the past decade plus with rates rising from \$1,113 per unit in 2012 to \$1,685 per unit in 2023.

Figure 3.14
Median Homes Sales Price, Marysville and Surrounding Jurisdictions 2022



Source: ACS 5-Year Data Tables, 2017 – 2021

Figure 3.15
Median Rent Rates, Marysville and Surrounding Jurisdictions 2021



Source: ACS 5-Year Data Tables, 2017 – 2021



While rents have increased, rental housing is still more affordable in Marysville than many surrounding cities.

Housing Affordability

Housing costs are usually the largest portion of a household budget and typically include mortgage or rent payment, utilities, interest, and insurance. The Department of Housing and Urban Development’s guidelines indicate that households paying more than 30 percent of their income on housing experience “cost burden” and households paying more than 50 percent of their income on housing experience “severe cost burden.”

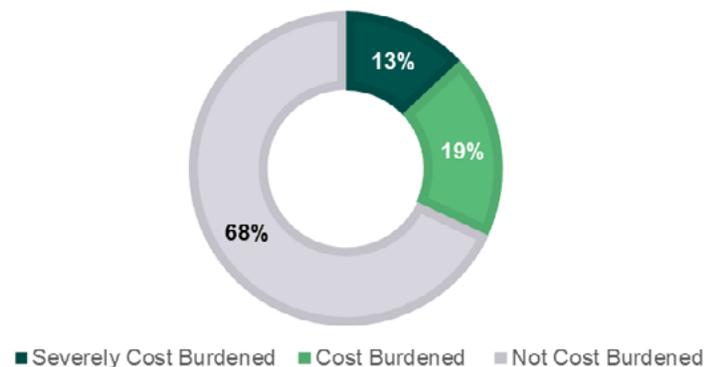
Housing cost burden can put low-income households in vulnerable situations and force them to make trade-offs between housing costs and other essentials like food, medicine, or transportation. This unstable condition can also lead to rental evictions, job instability, education instability for children, and homelessness. Cost burdening for owner-occupied households is less common because mortgage lenders typically ensure that a household can pay its debt obligations before signing off on a loan. In addition, mortgage costs generally remain fixed, protecting ownership households from unexpected housing costs (such as rent increases).

Cost Burdened Households

In 2022, 32 percent of Marysville residents were cost burdened (see Figure 3.16). Renters are more likely to be cost burdened than homeowners (see Figure 3.17). Rates of cost burden for both owners and renters have declined since 2011 with homeowners seeing a 14 percent decrease and renters seeing a three percent decrease. The level of cost burden in Marysville largely mirrors the cost burden in Snohomish County overall.

Figure 3.16

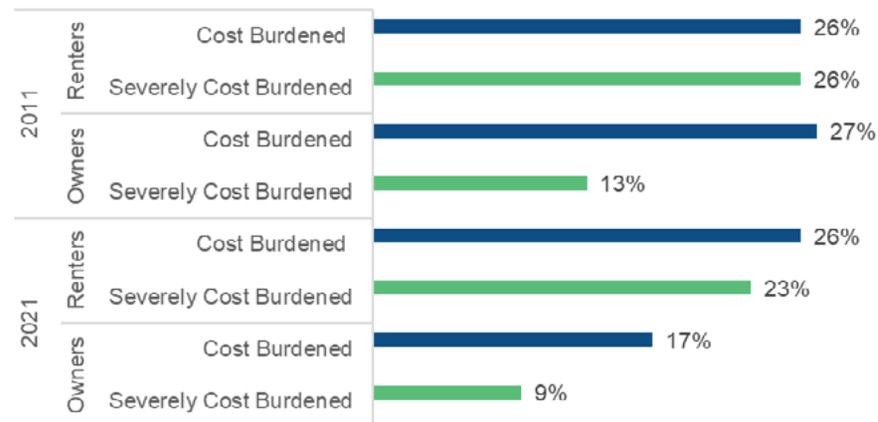
Overall Cost Burden in Marysville 2021



Source: ACS 5-Year Data Tables, 2017 – 2021

Figure 3.17

Cost Burden by Tenure, Marysville 2011 – 2021



Source: ACS 5-Year Data Tables, 2007 – 2011, 2017 – 2021



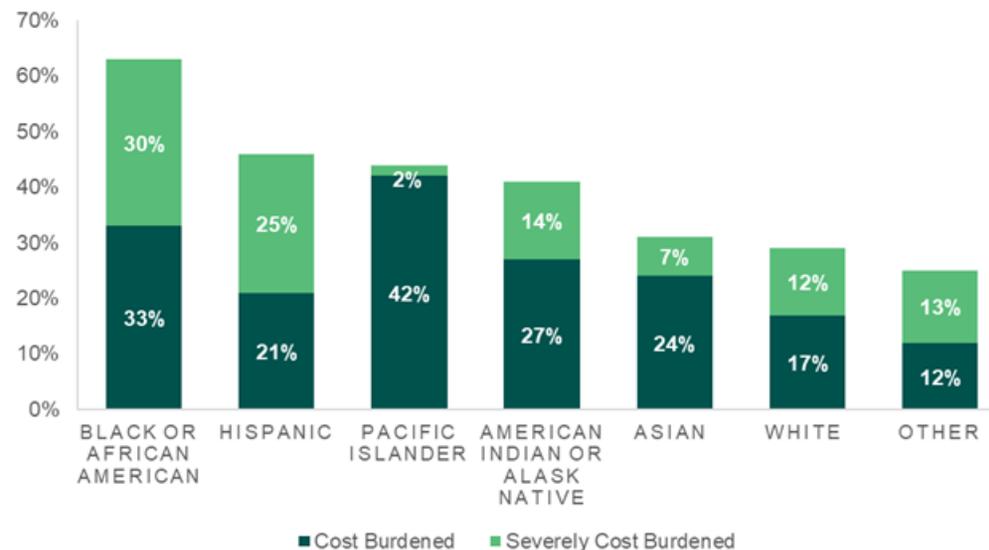
Cost burden varies considerably by race or ethnicity as illustrated in Figure 3.18. Within Marysville, black or African American households experience the greatest cost burden followed by Hispanic, Pacific Islander, and American Indian or Alaska Native which each have comparable levels of cost burden.

Housing Attainability

The Department of Housing and Urban Development (HUD) defines an area's Median Family Income (MFI) for counties and metro areas. Snohomish County is included in HUD's Seattle-Bellevue metro area MFI which is \$134,600; however, Marysville's MFI is substantially lower at \$92,347. Figure 3.19 shows what a family of two could afford to rent or purchase in the Seattle-Bellevue metro area without being cost-burdened. It is important to note that home sales prices may vary with mortgage interest rate fluctuations along with utility and other fees.

With Marysville's 2022 median household price being \$605,000, a household would need to earn roughly \$200,000 or about 149 percent of the area MFI to afford the median house price. Since only 19 percent of households in Marysville had an income greater than \$150,000 per year in 2021, this suggests that less than 19 percent of current Marysville households can afford the current median home sales price.

Figure 3.18
Cost Burden by Race, Marysville 2015 – 2019



Source: CHAS 2015 – 2019

Figure 3.19
Median Family Income (MFI) Needed for a Family of Two to Afford Rental or Ownership Housing in Seattle-Bellevue Metro Area in 2022

IF YOUR HOUSEHOLD EARNS...					
Median Family Income	30% of MFI	50% of MFI	80% of MFI	100% of MFI	120% of MFI
	\$38,800	\$64,700	\$95,300	\$134,600	\$161,500
THEN YOU CAN AFFORD...					
Monthly rent	\$1,100	\$1,800	\$2,600	\$3,700	\$4,500
Homes sales price	\$116,000 – \$136,000	\$194,000 – \$226,000	\$286,000 – \$334,000	\$404,000 – \$471,000	\$485,000 – \$565,000

Source: US Department of Housing and Urban Development, Seattle-Bellevue Metro Area, 2022

Socioeconomic Vulnerability, Displacement Risk and Racially Disparate Impacts

House Bill (HB) 1220 requires local governments to assess displacement risk and establish policies to prevent or reduce displacement and related hardships. It also requires governments to review their policies, programs and zoning to identify and address any that may have racially disparate or exclusionary effects. With the City's [2023 Housing Action Plan \(HAP\)](#), analyses were conducted on Gentrification Risk and Racially Disparate Impacts.⁷⁵ The Gentrification Risk Analysis identifies areas within the City with greater socioeconomic vulnerability and risks of displacement, while the Racially Disparate Impact Analysis shows where ethnic groups are concentrated and provides household income distribution by ethnicity.

75. An in depth analysis of Gentrification Risk and Displacement is provided in Appendix B of the HAP while Racially Disparate Impacts are in the overall HAP.

76. Within the Puget Sound region, racially restrictive covenants were used in the past to restrict access of certain racial or ethnic groups from housing opportunities. This practice appears to have been limited in Marysville as racially restrictive covenants were found for two neighborhoods within the City.

WHAT IS SOCIOECONOMIC VULNERABILITY?

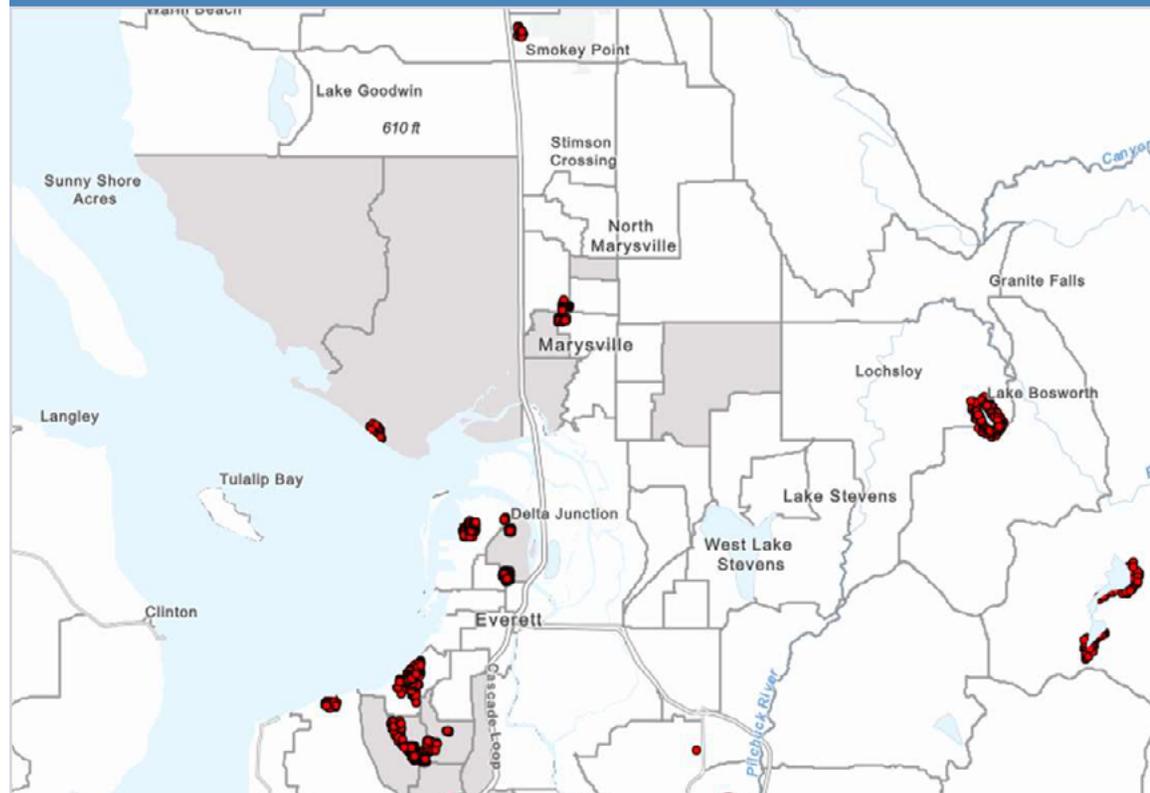
Socioeconomic vulnerability refers to social and economic factors, such as educational attainment, English language proficiency, disabilities, ethnicity, or income, that may leave individuals and household exposed to harm or damage, such as homelessness.

WHAT IS DISPLACEMENT RISK?

Displacement risk describes when pressures in the real estate market force households to relocate due to rising housing costs or increased redevelopment potential.

WHAT ARE RACIALLY DISPARATE IMPACTS?

Racially disparate impacts are disproportionate effects on one or more racial group that occurs due to policies, practices, rules or other systems.



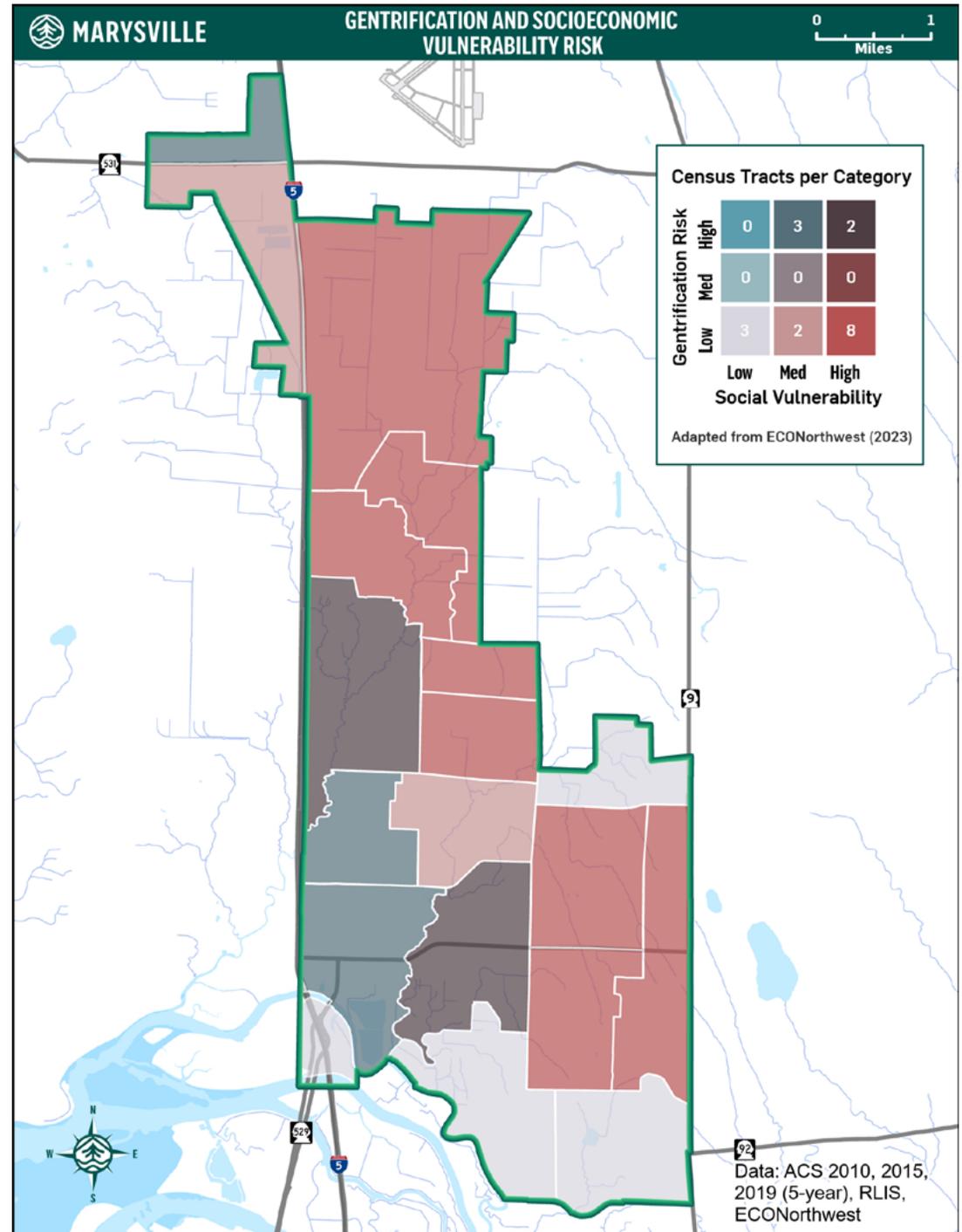
Properties with formally racially restrictive deeds in and around Marysville.⁷⁶

Source: Racial Restrictive Covenants. The Seattle Civil Rights and Labor History Project. <https://depts.washington.edu/civilr/covenants.htm>

Socioeconomic Vulnerability and Displacement Risk

Approximately 44 percent of Marysville households live in Census tracts that are at risk of gentrification while the rest of households are in tracts that are not at risk of gentrification. Socioeconomic vulnerability is not always concentrated in areas at risk of displacement/gentrification. While 37 percent of households live in Census tracts that display high rates of socioeconomic vulnerability, only 18 percent of households are at high risk for gentrification and have high social vulnerability. Figure 3.20 provides a composite map of gentrification susceptibility and socioeconomic vulnerability.

Figure 3.20



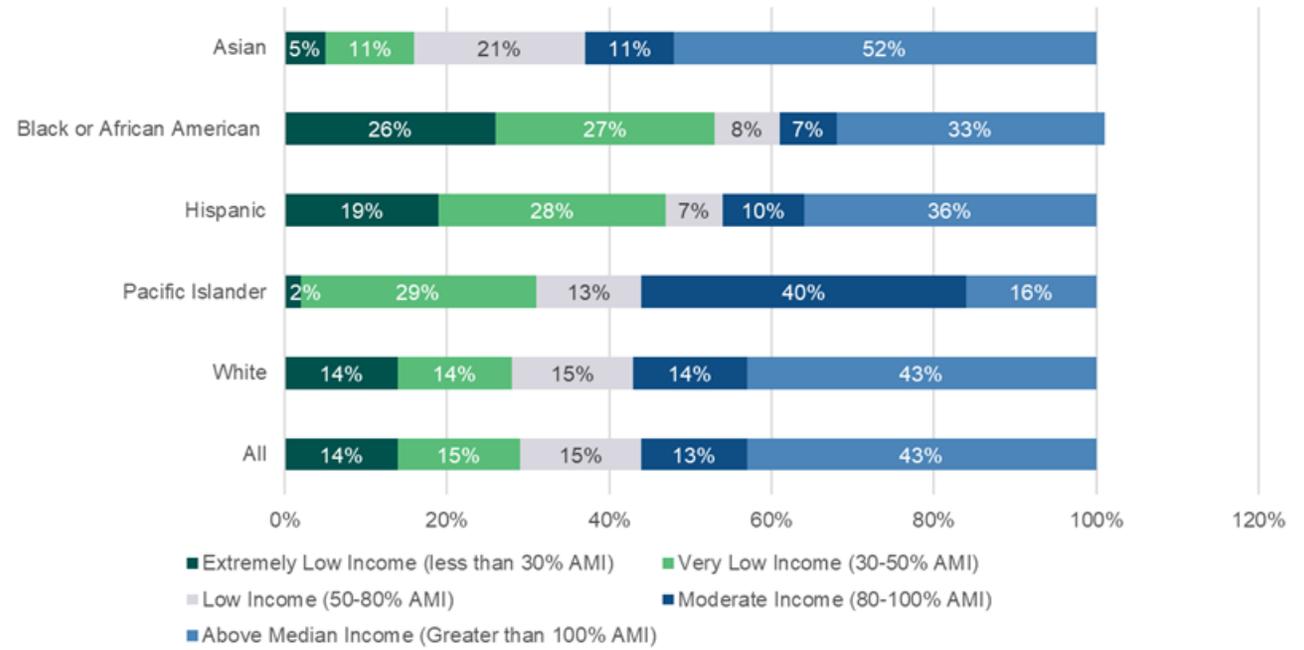
Racially Disparate Impacts⁷⁷

Within the City, homeownership is lowest among Hispanic, Black, Pacific Islander, and Indian or Alaska Native households which all have homeownership rates under 50 percent. About 69 percent of White households and 89 percent of Asian households own their homes. Black households are the demographic with the greatest cost-burdening by race, with about 63 percent being cost-burdened. Households that identify as Black make up the largest group of low-income earners in the City (61 percent), followed by households that identify as Hispanic or Latino (54 percent) (see Figure 3.21).

The City will use this information to inform potential mitigation measures that can be taken to protect vulnerable populations from displacement.

Figure 3.21

Distribution of Households by Income and Race or Ethnicity, 2019



Source: US HUD, 2015-2019 Comprehensive Housing Affordability Strategy (CHAS) (Table 1); WA Dept. of Commerce



Streets trees, landscaping, and private balconies enhance the quality of life for residents of this multi-family residence.

77. Ibid.



Housing for All Incomes

Washington state has pursued significant legislation to help tackle the regional housing shortage. Planning for adequate housing units to serve moderate, low, very low, and extremely low income households is a new Growth Management Act (GMA) requirement for this update. As detailed in the Land Use Element (page 23), the City has adequate, appropriately zoned land available to allow for construction of housing at each of the income levels shown in Figure 3.22.

Historically, Marysville's housing stock has primarily consisted of single family residences that have been largely affordable. As illustrated in Figure 3.22, the City has a good supply of housing for Low and Moderate income households and does not require any additional housing production at these levels during the planning period. However, a significant amount of new housing is needed for Extremely Low to Very Low incomes, as well as High and Very High income levels. The City's [Housing Action Plan](#) indicates that the mismatch between

household income and the housing supply available for the respective income levels may suggest "that lower-income households are cost burdened by paying more than 30 percent of their income on housing or a higher-income household is "down renting" by paying less than they can afford in rental housing."

If the 2021 ratio of owner-occupied to rental units shown earlier in Figure 3.5 continued through 2044, approximately 9,137 new owner-occupied units and 3,916 new rental units would be needed. However, in order to meet housing needs based on income bands, the proportion of rental units will need to be even greater with at least 4,760 units, or 36 percent of new housing, being rental units. In addition to the permanent ownership and rental housing units shown in Figure 3.22, the City will also need to plan for 881 more temporary emergency housing beds. Currently the City only has 61 emergency housing beds.

Figure 3.22
Marysville Existing Housing and 2044 Housing Need by Income Level

INCOME LEVEL (PERCENT OF AREA MEDIAN INCOME OR AMI)	INCOME RANGE	2020 HOUSING UNITS	ADDITIONAL HOUSING UNITS NEEDED (2020 - 2044)	2044 TOTAL HOUSING UNITS NEEDED
Extremely low (0-30% PSH)	\$0 - 38,800	653	2,403	3,056
Extremely low (0-30%)	\$0 - 38,800	73	1,281	1,354
Very low (30-50%)	\$38,800 - 64,700	4,313	1,076	5,389
Low (50-80%)	\$64,700 - 95,300	7,958	0	7,958
Moderate (80-100%)	\$95,300 - 134,600	6,289	0	6,289
High (100-120%)	\$134,600 - 161,500	2,830	2,403	5,233
Very high (120% or more)	\$161,500+	3,607	7,090	10,697
Total	-	25,723	14,253	39,976

Source: 2021 Snohomish County Housing Characteristics and Needs (HO-5) Report Combined Appendices



A detached single family condominium neighborhood

Section 3.3

KEY HOUSING STRATEGIES

In order to address the City's existing and future housing needs, and respond to new State regulations, the City prepared a Housing Action Plan (HAP) that was adopted as a reference document in late 2023. The HAP outlines barriers to providing affordable housing, outlines goals for providing more housing choices and opportunities across the household income spectrum and proposes strategies to further these housing goals.

Housing Barriers

Various barriers exist to the provision of affordable housing within Washington state and within the City. These include both private and public sector barriers as detailed in Figure 3.23. This list is not exhaustive; however, it identifies key barriers. A variety of potential strategies to address public sector barriers to affordable housing is detailed in the Housing Goals and Strategies section below. It is important to note that the City is only able to control factors within its authority. Also, some City requirements, though contributing to the cost of housing, are nevertheless important to ensuring the public health, safety, and welfare, and should not be modified.



Housing choices and opportunities are needed across the household income spectrum.



Figure 3.23

Private and Public Sector Barriers to the Provision of Affordable Housing

PRIVATE SECTOR BARRIERS	PUBLIC SECTOR BARRIERS (HAP ACTION NUMBERS THAT PROVIDE POTENTIAL SOLUTIONS ARE IN ITALICS>
Inflation and supply chain challenges (i.e. shortages and increased cost of labor and materials).	Density and dimensional standards (i.e. setbacks, height, and maximum lot coverage), access, and parking requirements) See HAP Actions 1.1, 1.7
Preference to build certain housing types (i.e. single family or multi-family) over others due to a variety of factors.	Pre-HB 1110, limiting middle housing in single family zones to Planned Residential Developments and accessory dwelling unit restrictions. See HAP Actions 1.4, 1.6, 1.7.
Lending and interest rates.	Requiring vertical mixed use to construct residential in most commercial zones. See HAP Actions 1.1
Public sector requirements (i.e. land and building code requirements) increasing the cost to construct.	Impact, capital improvement fees, and exactions (e.g. frontage improvements). See HAP Action 1.6.
Land availability (i.e. fewer undeveloped parcels and need to infill increases land cost).	Minimum townhouse unit width requirements when fee simple subdivision is proposed. See HAP Actions 1.2
Institutional investors acquiring single family, outcompeting first-time homebuyers.	Mandates to provide affordable housing without adequate funding (i.e. constructing homes at lowest AMIs does not “pencil” for private sector). Improperly calculated incentives. See HAP Actions 1.3, 3.1, 3.2, 4.1, 4.2.



Various private and public sector barriers present challenges to the production of affordable housing.

Housing Goals and Strategies

The **Housing Action Plan** outlines three overarching goals:

- Expand housing choice;
- Deliver workforce housing; and
- Stabilize households.

Four main strategies were proposed to further these goals as shown in the infographic below. Certain aspects of each of these strategies are proposed to be pursued over the next 20 years as detailed in the following pages.



STRATEGY 1

Increase Housing Diversity

Increasing housing diversity to expand rental and homeownership opportunities for a wider range of households is the first housing strategy. Housing needs differ based on income, household composition, and stage of life. Increasing the variety of housing options at different price points, locations, sizes and preferences for both rental and ownership should be pursued.

The need for greater housing diversity is driven by the following factors:

- The City is currently aging faster than Lake Stevens, Everett and Snohomish County overall, resulting in a need for more housing options for empty nesters, seniors, and aging-in-place;
- The average household size has decreased over the last decade while one and two person households have increased. Homeownership has also declined for one person households. The City’s housing stock primarily consists of single family detached homes with three to four bedrooms. More housing options, including more middle housing such as townhouses, may result in more affordable homeownership options – particularly for four person households which are the largest share of renter households; and
- House Bill (HB) 1110, known as the Middle Housing Bill, must be implemented by the end of June 2025. The City will need to allow middle housing as provided in Figure 3.24.

Figure 3.24
House Bill 1110 Unit Requirements

MINIMUM MIDDLE HOUSING UNIT REQUIREMENT			
Tier (Population) ¹	Residential Zones	Within a Quarter Mile of Major Transit Stop	With Affordable Housing
Tier 2 (25,000 – 75,000)	2 units per lot	4 units per lot	4 units per lot (1 unit must be affordable)
Tier 1 (Over 75,000)	4 units per lot	6 units per lot	6 units per lot (2 units must be affordable)

1. Marysville will be a Tier 2 City until 2030 at which time it will become a Tier 1 City.



Seven different actions were proposed in the [Housing Action Plan](#) to address the strategy of increasing housing diversity. The top priority actions, and ones which will be pursued at a future time at the discretion of City Council, are detailed below:

Increase Residential Density along Future Transit Lines



SWIFT's bus rapid transit is anticipated to be extended to Marysville in 2027 – 2029 and may merit future zoning changes along the SWIFT corridor. Photo Credit: Community Transit.

HAP Action 1.1

Increasing density along proposed transit lines to accommodate more multi-family development is a suggested action contemplated by the [Housing Action Plan](#). Community Transit's SWIFT Bus Rapid Transit service, specifically the 'Gold Line', is anticipated to be extended to Marysville and Arlington in 2027 – 2029. Bus Rapid Transit is designed to move people quickly between destinations and is most successful when it is surrounded by higher residential densities, robust job centers, and other destinations such as retail and services. A couple of different SWIFT route alternatives are currently being considered by Community Transit.

Since the ultimate SWIFT route is still being determined, and the City anticipates having adequate residential capacity over the planning period without rezoning land, zoning changes are not proposed with this Plan with the exception of where it is required in order to comply with the increased density provisions of HB 1110. However, changing circumstances, which include but are not limited to the following, may serve as a catalyst for zoning changes in the future:

- The establishment of the ultimate SWIFT route;
- Residential growth occurring at a faster than anticipated rate and an associated need for more housing; and
- Direction from the City Council to rezone to catalyze redevelopment.

Should there be a need or desire to rezone along the SWIFT route or State Avenue/Smokey Point Boulevard in the future, changes that may help facilitate additional residential development include, but are not limited to:

- Modifying setbacks, impervious surface coverage, or parking requirements;
- Allowing stand-alone residential in commercial zones when located behind a commercial use and/or not along an arterial; and
- Increasing the allowed density or residential density incentives.

Create more Flexibility for Townhome Development

HAP Action 1.2

The [Housing Action Plan](#) suggests creating more flexibility for townhome development. Townhomes offer a homeownership opportunity that is typically more affordable than detached single family residences. Currently townhome developments within the City can either be developed with multiple townhomes on an overall site or can be subdivided into fee simple lots using the City's Planned Residential Development (PRD) standards. When developed through the PRD process, townhomes are required to construct a public street



Townhomes provide a more affordable homeownership opportunity.

and meet minimum unit/lot width requirements, which deters some developers. While individual ownership of units can be achieved via condominium, there are significant legal and financial risks that deter developers from pursuing condominiums.

In 2023, Washington state adopted Senate Bill 5258 which allows for unit lot subdivisions that allow divisions of a parent lot into separately owned unit lots. The City will need to amend the code to allow for unit lot subdivisions which is anticipated to result in more individually owned townhomes. Some associated standards may be required to be amended as well to ensure compliance with State law.

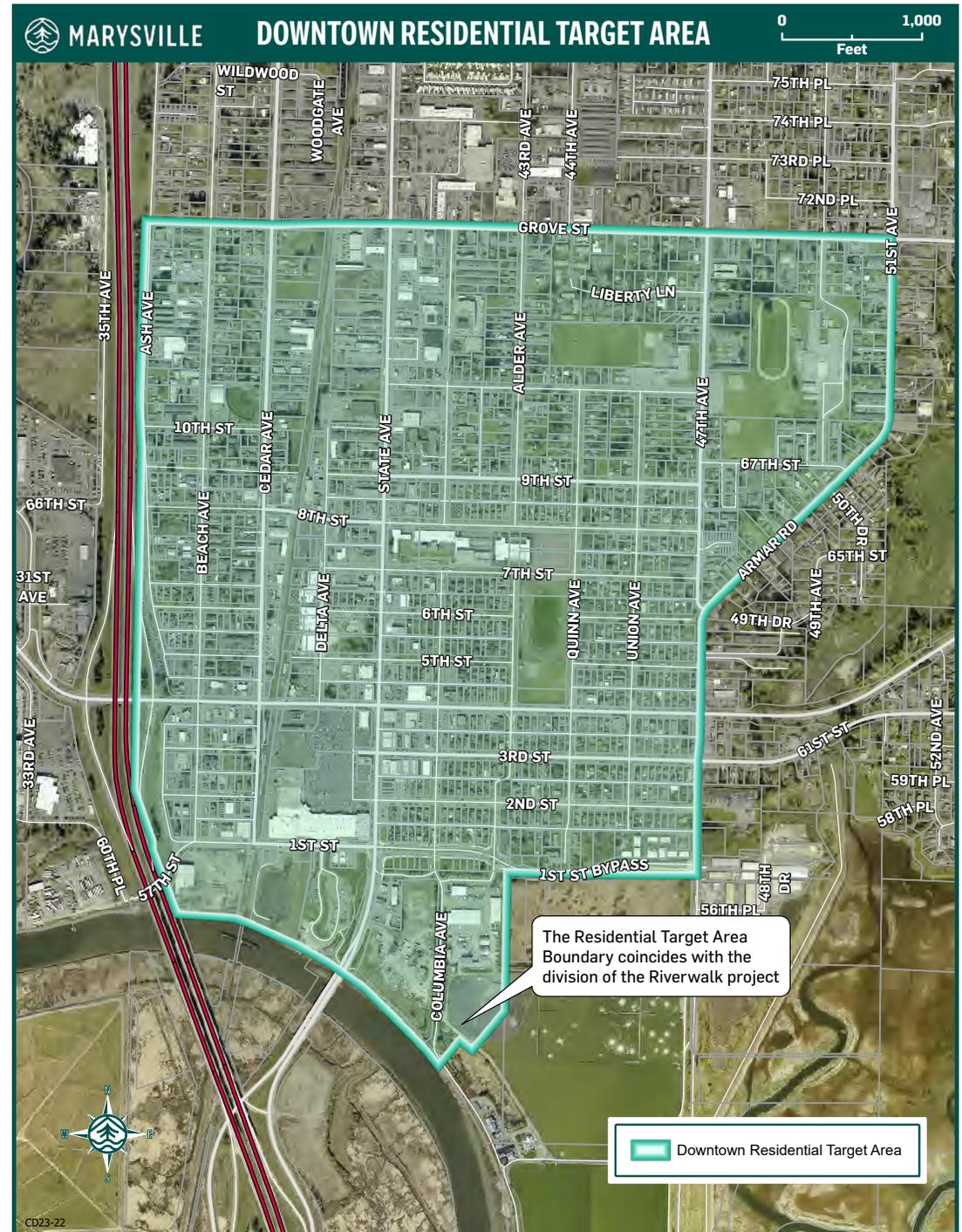
Expand and Calibrate Existing MFTE Program to Stimulate Program Participation

HAP Action 1.3

The City adopted a Multi-family Tax Exemption (MFTE) program in 2009 to encourage increased residential housing, including affordable housing opportunities, and redevelopment within the Downtown. In 2021, the target area for the MFTE program was expanded to coincide with the expanded Downtown Master Plan boundaries (see Figure 3.25); however, the program still has not been utilized to-date. Consideration should be given to potentially:

- Expand the eligible areas;
- Reduce the unit threshold from 10 to 4;
- Reach out to local and regional developers to enhance awareness of the program; and
- Conduct a market assessment of the existing and potential MFTE areas.

Figure 3.25



Consider Middle Housing Best Practices when Complying with HB 1110

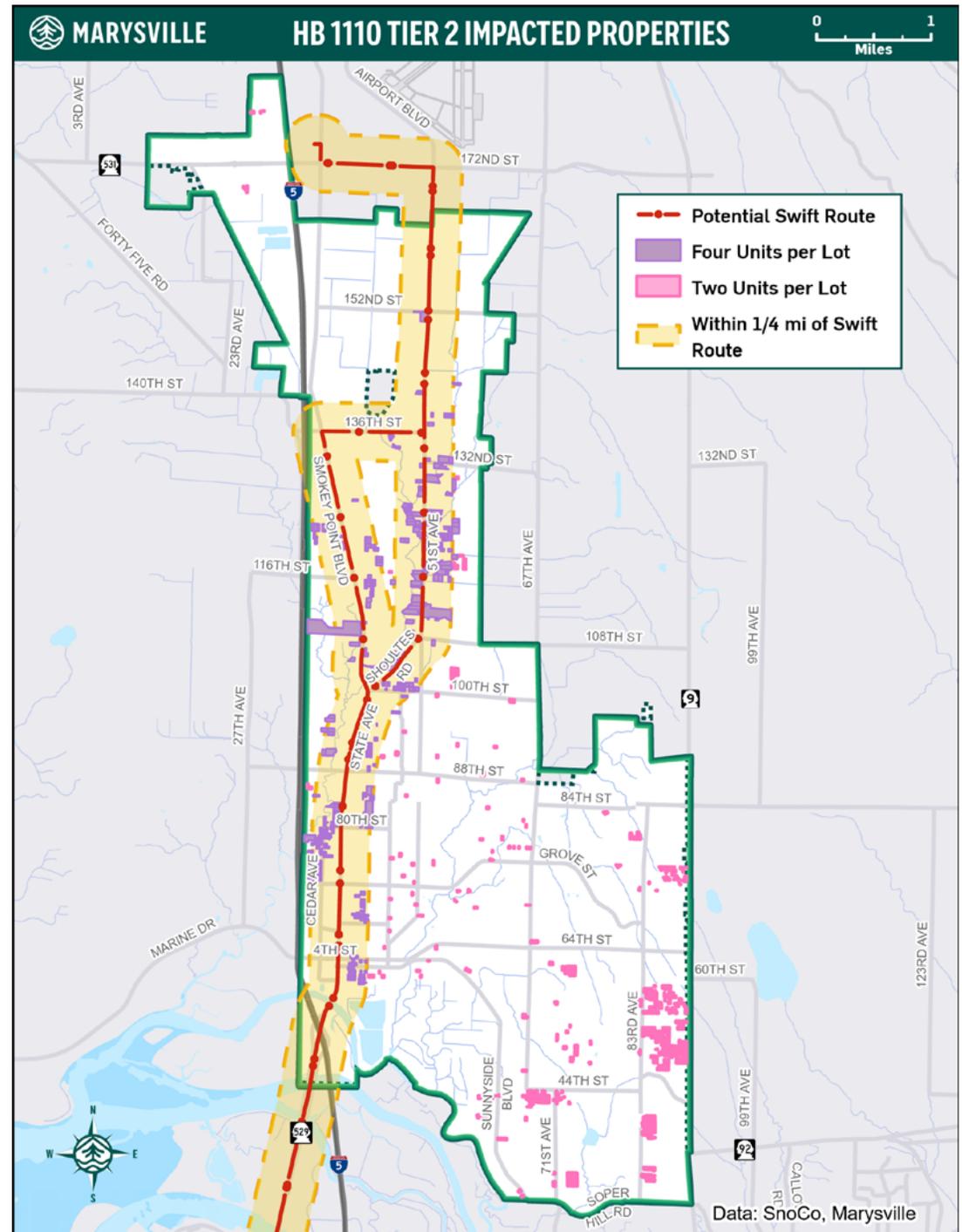
HAP Action 1.4

Considering Middle Housing best practices when complying with HB 1110 is a recommended HAP action item. Middle housing describes housing that is “compatible in scale, form, and character with single family houses and contain two or more attached, stacked, or clustered homes including duplexes, triplexes, fourplexes, fiveplexes, townhouses, stacked flats, courtyard apartments and cottage housing.” The City must allow six out of nine of the referenced middle housing types and the units per lot described in Figure 3.24. Residentially zoned properties that are not currently eligible for additional residential units, but may become eligible for more units upon the implementation of HB 1110, are depicted in Figure 3.26. The City will carefully evaluate the best approach to implementing the middle housing provisions of HB 1110 in 2025.



Townhouses, a type of Middle Housing, provide a quality homeownership option that is attractive to a variety of households.

Figure 3.26



Create More Flexibility for Planned Residential Developments (PRDs)

HAP Action 1.7

Marysville's Planned Residential Development (PRD) code is broadly used for single family residential developments in order to achieve greater density than the underlying residential zone allows. The PRD code also allows duplexes, townhouses and similar housing types to be pursued. Some of the approval criteria are vague or restrictive. Recently adopted Washington state statutes may require that certain provisions be revisited. The PRD code will be audited to ensure that it complies with State law and that standards, such as access, open space, housing types, and density allowances, are furthering City housing goals



Duplexes are a housing option that may be pursued in Planned Residential Developments and various residential zones.

STRATEGY 2

Create More Housing Stability

Creating more housing stability for those at risk of displacement is the second housing strategy. As described in the 'Socioeconomic Vulnerability, Displacement Risk and Racially Disparate Impacts' section of the [Housing Action Plan](#), 44 percent of Marysville households reside in Census tracts with high gentrification/displacement risk; of these, 18 percent are also considered highly socially vulnerable. While Marysville has a lower median income than Snohomish County overall, median income has increased sharply over the last decade. The increase may be a result of a large influx of higher income households, particularly those earning over \$150,000. Mitigating displacement is important for preserving community diversity, preventing forced displacement of low-income individuals, and promoting a dynamic local economy. Maintaining housing options for lower-income households within the community can help prevent homelessness, and reduce commute times, traffic congestion, and associated environmental impacts caused by households being pushed to the outskirts. As the City makes zoning changes and investments that attract new development and increase property values, it is important to evaluate the impacts on susceptible areas, and adopt policies and programs to protect vulnerable populations.



Redevelopment Downtown affords new housing options, but also may result in displacement.

Conduct Targeted Outreach to Better Understand Displacement Risk

HAP Action 2.1

Within Marysville, Census tracts susceptible to displacement are largely concentrated Downtown and in west, central Marysville. A significant expansion of the Downtown Master Plan Area and associated zoning changes occurred in 2021. These rezones and zoning amendments, and others that the City may adopt over the planning period Downtown and elsewhere, may lead to intense redevelopment and displacement of tenants in unregulated affordable housing.⁷⁸

To better understand and proactively address displacement risk as housing market conditions change and development increases, monitoring of these areas should occur. Before pursuing zoning changes in susceptible areas, a risk assessment should be conducted to identify properties that are at risk, such as:

- Unregulated rental properties in areas where private investors are potentially considering buying properties and increasing rents or leases; and
- Properties that have low rents, deferred maintenance, under 20 units, non-institutional owners (i.e. mom-and-pop owners), or locations likely to redevelop.

Community engagement should also occur with residents living in susceptible tracts, where zoning or infrastructure changes are contemplated, and where unregulated affordable housing may leave residents vulnerable to rent increases. After conducting a risk assessment and community engagement, an anti-displacement strategy for the impacted areas could be pursued at the direction of City Council.



Community engagement should occur with residents living in areas susceptible to displacement.



Mobile home parks are a naturally affordable housing option.

Support the Preservation of Manufactured Home Parks

HAP Action 2.2

Mobile home parks provide housing that is naturally affordable; however, they are also vulnerable to redevelopment as evidenced by several mobile home park closures within Washington state over the past couple of years. In 2010, the City adopted a mobile home park preservation ordinance which established a protective overlay on five of the City's thirteen mobile home parks which are all located in stable residential areas. Over the planning period, research on the following mechanisms to preserve mobile home parks is proposed:

- The City can assist housing authorities, non-profits, and resident-owned communities with guidance on acquiring a mobile home park.
- A Tenant Opportunity to Purchase ordinance can be pursued which would require property owners to inform residents of the intent to sell the MHP and provide a timeframe within which residents can organize and offer to purchase the property.
- A Resident-Owned Community (ROC) is an operational structure that functions as a co-op, where a board handles day-to-day issues (instead of a property manager) and households pay rent each month to cover taxes, insurance, trash collection, the ROC's mortgage payments, and co-op membership payment.

⁷⁸. Unregulated affordable housing is privately owned rental housing that is affordable to lower income households but is not subject to rent control or similar restrictions that cap rent.



STRATEGY 3

Support the Development of Housing at All Income Levels

The City's growth targets call for 4,800 housing units for households earning at or below 50% AMI of which 2,400 will need to be permanent supportive housing (see Figure 3.22). The City has adequate land capacity and appropriate zoning for housing affordable to all income levels; however, the private housing market cannot deliver affordable housing at the low and very low income range without public assistance.

With 32 percent of Marysville's households cost burdened, more affordable housing options are needed. There is a particular need for housing for employees, young families, one person households, and seniors with fixed incomes. Some employers, such as service industries and public agencies, benefit from having workers nearby. Employer assisted housing, and partnerships between the City and the employer, can help to furnish workforce housing.



The Vintage at Lakewood, is an apartment that provides affordable housing for seniors.

Develop a Land Bank Strategy and Partnerships to Support Both Income-Restricted and Workforce Housing Development

HAP Action 3.1

Control of land is critical to affordable housing development as land is a substantial portion of development costs and can make the difference between a project being financially feasible or not. Control of land also allows the owner to determine how the land is developed. In order to address the City's low and very low income housing needs, the City may consider participation in land banking as a mechanism to reduce development costs in order to increase affordable housing development feasibility and production. Land banking allows the City to provide a pipeline of land for future development and control the type of development that can occur on the land. There are a few mechanisms through which the City can pursue land banking:

- Designating city-owned land as surplus would allow the City to contribute surplus land to the land bank, then eventually to affordable housing developers or local employers to build housing at an agreed-upon level of affordability.
- Purchasing properties and transferring to affordable housing developers or local employers who then produce housing either at an agreed-upon level of affordability or to meet the income range of their workforce.
- Providing funds to another organization that would facilitate land banking for the purpose of producing affordable housing.

Land banks can support residential development of either rental housing or ownership housing. Partnerships could occur with either non-profits for the purpose of building housing at or below 50% AMI, or with local employers struggling to retain employees due to local housing costs. The City could have multiple roles, which may vary on different projects, for land banking or partnering to ensure housing that maintains long-term affordability.

Coordinate with Regional Affordable Housing Partners

HAP Action 3.2

Providing housing for the City's low and very low income households will require coordination with regional affordable housing partners as private developers do not produce low-income housing, particularly below 80% AMI. Affordable housing projects often experience financing gaps despite use of Federal or State programs since they must charge below market rate rents. Coordinating with the Housing Authority of Snohomish County (HASCO) or other regional affordable housing providers to leverage Low-Income Housing Tax Credits (LIHTC) could help deliver more affordable units as LIHTC are difficult to obtain. City partnerships on LIHTC proposals can make them more competitive as City backing, either through direct financial support or through the donation or discounting of land, lowers the perception of risk and alleviates concerns about the development review process.⁷⁹

Technical support from the City and supportive zoning laws can help further successful partnerships with affordable housing providers.



Housing Hope's Twin Lakes Landing provides safe, quality housing to very low income and formerly homeless individuals.

STRATEGY 4

Take a Proactive Approach to Addressing Homelessness

Each year Snohomish County conducts a Point-in-Time count to better understand homelessness within the County.⁸⁰ In 2023, 1,285 people experiencing homelessness were identified including people in shelters, transitional housing, vehicles, abandoned buildings, and outdoors. Of those that agreed to participate in the Point-in-Time survey, 37 indicated that they had slept in Marysville the previous night and that the City was also their last permanent residence.

Within the community, there is a need to both address existing homelessness and to prevent others from falling into homelessness, especially given the ongoing affordability challenges within the region. Beyond the need to provide care and dignity for all community members, taking a proactive approach to homelessness confers many benefits including:

- Providing stable housing and appropriate support services to those experiencing homelessness, can decrease reliance on emergency shelters, hospitals, and other costly public services.
- Targeting efforts to address the root causes of homelessness, such as lack of affordable housing, unemployment, mental health issues, and substance abuse can help prevent it.
- Proactive approaches often involve implementing sustainable, long-term solutions that can include: developing affordable housing, providing access to mental health and addiction services, and offering job training programs.



Catholic Community Services provides a full continuum of outpatient addiction recovery services from the historic Comeford House in Marysville.

79. RCW 39.33.015 allows public agencies to discount, transfer, lease, or gift public-owned land (otherwise known as surplus property) to public, private, and nongovernmental bodies that can help the agency meet its affordable housing goals. Cities can also partner non-profits under this law.

80. Homelessness is the lack of stable housing which exposes people to harsh weather, health risks, violence, and other safety concerns.



Partner with Nonprofits on Permanent Supportive Housing

HAP Action 4.1

Transitional and supportive housing serves individuals who are vulnerable to homelessness. The City's growth allocation through 2044 includes 2,400 permanent supportive housing units (PSH). Washington State's House Bill 1220 requires communities to "plan for and accommodate housing affordable to all economic segments of the population of the state" and explicitly includes supportive housing with the lowest economic segment.

The City's [Housing Action Plan](#) recommends partnering with local nonprofit and service providers, including HASCO, to develop a plan to deliver PSH units to both prevent and remove people from homelessness and into stable housing. Various steps could be pursued to further this objective including:

- Outreach to housing and service providers and partnering with Snohomish County to understand needs and funding resources;
- Ensuring that fees, zoning and standards enable efficient and cost-effective projects; and
- Allowing PSH to benefit from land banking proposals, if pursued.

Consider Emergency Shelter Needs in Marysville

HAP Action 4.2

Marysville does not currently have a year-round emergency shelter outside of ad hoc cold-weather shelters that open during extreme weather events. Emergency shelters provide a safe and secure environment for those experiencing homelessness.⁸¹ The City may wish to pursue emergency shelters for those experiencing homelessness in Marysville. An initial step would be to better understand shelter needs within the City so that appropriate services are provided. Coordinating with Snohomish County and other service providers on the demographics of those experiencing homelessness would be important in this effort.

81. RCW 36.70A.030(10) defined "emergency shelter" as a facility that provides a temporary shelter for individuals or families who are currently homeless. Emergency shelter may not require occupants to enter into a lease or an occupancy agreement. Emergency shelter facilities may include day and warming centers that do not provide overnight accommodations



Ribbon cutting for Linc NW, a local non-profit that provides a variety of social services and partners with Snohomish County, the City of Marysville and local churches to host the Marysville Cold Weather Shelter.

Section 3.4

GOALS AND POLICIES

HS 1 Ensure that all City residents have the opportunity to obtain safe, sanitary and affordable housing.

HS 1.1 Maintain an adequate supply of appropriately zoned residential land in the City.

HS 1.2 Provide increased flexibility, encourage creative approaches, and consider best practices for housing development and design.

HS 1.3 Provide for a wide range of ownership and rental housing opportunities for the various household types and income levels within the community including, but not limited to, families, senior citizens, smaller households, first time buyers, those with special needs, and lower incomes.

HS 1.4 Recognize historic inequities in access to homeownership opportunities for communities of color.

HS 1.5 Provide for a wide range of housing choices in residential and commercial zones, including, but not limited to single family residences, Planned Residential Developments, apartments, and moderate density or middle housing types such as cottages, townhouses (e.g. triplexes, fourplexes), and accessory dwelling units.

HS 1.6 Support the development and preservation of manufactured homes on individual lots, and residentially zoned mobile home parks.

HS 1.7 Continue to promote and recalibrate existing housing incentives (e.g. Downtown Multi-family Tax Exemption, Residential Density Incentives, etc.) and pursue new ones while giving consideration to inclusionary and incentive zoning to increase housing capacity and affordable housing.

HS 1.8 The City will coordinate and partner with agencies and nonprofits, such as the Housing Authority of Snohomish County, Housing Hope, Habitat for Humanity, and others to maintain and increase the supply of housing for all income levels.

HS 1.9 Support inter-jurisdictional cooperative efforts to foster the development and preservation of an adequate supply of affordable housing.

HS 1.10 Encourage efficient infill development in the urban growth area.

HS 1.11 Encourage the preservation, renovation, and production of housing within the region that is affordable to all populations including for households earning less than 50% of AMI.

HS 1.12 Ensure that affordable and special needs housing opportunities are dispersed throughout the City, not concentrated.

HS 1.13 Provide affordable housing opportunities and evaluate potential density increases close to places of employment and near future high-capacity transit.

HS 1.14 Use the analysis within the [Housing Action Plan](#) to understand the potential physical, economic, and cultural displacement risks of low-income households and marginalized populations, and work with communities to develop anti-displacement strategies when planning for growth.

HS 2 Create quality places and livable neighborhoods for all residents.

HS 2.1 Encourage higher quality developments that create a sense of place and enhance community image and identity.

HS 2.2 Encourage the development of middle and upper middle income housing to ensure a healthier and more diverse mix of housing choices within the community.

HS 2.3 Provide connectivity between housing, public places, places of interest, and commercial areas to create a more interactive community.



HS 2.4 Encourage and facilitate housing developments that provide quality residential living environments for families and seniors with housing needs.

HS 2.5 Encourage the use of innovative urban design techniques and development guidelines to foster broad community acceptance of a variety of housing types affordable to all economic segments of the population.

HS 2.6 Promote greater balance in the amount and type of housing development among the school districts that serve Marysville.

HS 3 Respect the scale and form of established residential neighborhoods.

HS 3.1 Encourage and facilitate the participation of neighborhood groups in the land use and community development planning process.

HS 3.2 Distribute affordable and special needs housing equitably among the jurisdictions and planning areas to ensure that no jurisdiction or planning area has more than its fair share of affordable and special needs housing.

HS 3.3 Assure that site and building design guidelines create an effective transition between substantially different land uses and densities.

HS 3.4 Encourage the integration of a variety of dwelling types and intensities in residential neighborhoods.

HS 3.5 Ensure that mixed use development, infill, and middle housing complements and enhances the scale and form of the surrounding built environment.

HS 3.6 Encourage the concept of strong neighborhood planning to improve neighborhood quality and reduce automobile dependency.

HS 4 Work with the other elements of the Comprehensive Plan to understand and enhance the relationship of housing to them.

HS 4.1 Consider the location of traffic routes, transit, bike, and pedestrian trails in locating new housing, and maximize the public investment in infrastructure by supporting a compact land use strategy to increase residential density.

HS 4.2 Coordinate with Community Transit to identify and adopt appropriate densities for priority transit corridors, and to develop transit connecting dispersed housing and employment centers. Ensure that development standards for priority transit corridors are transit and pedestrian friendly.

HS 4.3 Prioritize the funding of parks, and other civic improvements that respond to the needs of neighborhoods where over 20 percent of the total housing stock is rental housing, or where housing density exceeds 10 dwelling units per acre.

HS 4.4 Promote jobs to housing balance by providing housing choices that are accessible and attainable to workers. Include jobs to housing balance in housing and land use needs assessment to better support job centers with the needed housing supply.

HS 5 Encourage land use practices, development standards, and building permit requirements that minimize, or if possible reduce, housing production costs.

HS 5.1 Periodically review land use regulations to assure that regulations and permit processing requirements are reasonable.

HS 5.2 Consult the City's Housing Needs Assessment and [Housing Action Plan](#) to evaluate the effectiveness and relevance of housing policies and strategies for achieving housing targets and affordability goals.

HS 5.3 Evaluate the housing cost and supply implications of proposed regulations.

HS 5.4 Pursue opportunities to modify land use regulations and permit processes that make project approval timelines, achievable densities, and mitigation costs more predictable.

