

V. HOUSING ELEMENT

INTRODUCTION

The Housing Element provides an inventory and analysis of existing household characteristics, housing stock, housing characteristics, and housing needs within Marysville and its UGA. It identifies projected housing needs and identifies goals and policies to guide future housing development to meet these needs within the community.

A. BACKGROUND

The Growth Management Act requires cities and counties to adopt a Housing Element within our respective comprehensive plans. The Act identifies the following goal as guidance for comprehensive plans:

“Encourage the availability of affordable housing to all economic segments of the population of this state, promote a variety of residential densities and housing types, and encourage preservation of existing house stock.” (RCW 36.70A.020).

This Housing Element recognizes the vitality and character of established neighborhoods and identifies sufficient land for housing to accommodate a range of housing types and prices. This Element uses statistics and information from the 2010 U.S. Census, the Snohomish County Tomorrow Growth Monitoring Reports, the 2008 to 2012 American Community Survey, the Washington State Office of Financial Management, and Snohomish County Information Services. These sources report information in a variety of statistical units: census tracts, jurisdictional boundaries such as the Marysville city limits and Snohomish County, and the Marysville urban growth boundary. Figure 5-1 shows the relationship of the Urban Growth Area and individual census tracts. City boundaries have change substantially since the last Comprehensive Plan update a result of several major annexations. Therefore, change reported in the City between 2000 and 2010, may reflect annexation of existing neighborhoods, as well as new development.

Key factors that influence housing goals and policies for this plan update are:

- Existing housing characteristics including ownership, housing types, age, and quality;
- Availability and cost of existing housing;
- Wages and income, and the trends of job creation;
- Social factors such as household composition and race;
- Characteristics of the current population and forecast growth; and
- Projected housing needs.

In Snohomish County's General Policy Plan, Housing Goal 5 states that “the cities and the County shall collaborate to report housing characteristics and needs in a timely manner for jurisdictions to conduct major comprehensive plan updates and to assess progress toward achieving CPPs on housing”. Building on the County's efforts in

preparing the countywide HO-5 Report, this Element furthers this goal by providing detailed, local information on existing conditions for housing in Marysville so the City can plan more effectively to promote housing for all economic segments and collaborate with neighboring jurisdictions. This Element describes the spectrum of assisted and market rate housing within the City of Marysville.

Over the past two decades, Marysville's proximity to employment centers and transportation corridors, small community aesthetic, and reasonable cost of living drove dramatic population growth, which is projected to continue moving forward. Most of this growth has been residential in nature, yielding an imbalance between commercial and residential development. Key challenges the City is addressing include encouraging a greater diversity of housing, improving urban amenities, renovating the Downtown area, and promoting living wage jobs within the City.

Several housing-specific terms and concepts will be used throughout the Housing Element. Household income levels will be defined by their share of "Area Median Income", or AMI. For this report, median household income for the Seattle-Bellevue HUD Metro Fair Market Rent Area (HMFA) is used for AMI, because it is the measure HUD uses to administer its programs, and is the predominant metric used for the purpose of assessing housing affordability. The 2012 Seattle-Bellevue HMFA was \$88,000. All of Snohomish County is included in this HMFA. The affordable housing field defines income levels as they relate to AMI. These are contained in Table 5-1 below:

Table 5-1 Household Categories

| Category of Households | % of Median Income | Income Range |
|-------------------------------|---------------------------|----------------------|
| Extremely Low Income | 0% - 30% | \$0 - \$26,400 |
| Very Low Income | 31% - 50% | \$27,280 - \$44,000 |
| Low Income | 51% - 80% | \$44,800 - \$70,400 |
| Moderate Income | 81% - 95% | \$71,280 - \$83,600 |
| Middle Income | 96% - 120% | \$84,480 - \$105,600 |

When a household spends more than 30% of their income on housing, they are considered to be "cost-burdened", and, if lower income, will likely have to sacrifice spending on other essentials like food and medical care. In addition to mortgage and rent payments, housing costs include utilities, home insurance, and property taxes. "Cost burden" is used as a benchmark to evaluate housing affordability.

B. OVERVIEW

Marysville is a growing city home to 21,623 households and 62,809 residents. While not one of the County's major employment centers in itself, the City is centrally located near commercial and industrial centers and its median income, at \$65,627, is close to that of the County overall, at \$68,338.

Currently, 41% of households in Marysville are considered cost-burdened, meaning they devote more than 30% of their monthly income to housing costs. Cost-burden is most challenging for households with lower incomes, who may have to sacrifice other essential needs to afford housing. Ninety-one percent (91%) of Marysville's very low income renters are cost-burdened (those earning between 30 and 50% Area Median Income, or AMI), compared to 22% of moderate income renters (those earning between 80 and 95% AMI). Additional summary statistics are presented below.

Table 5-2 A Summary of Marysville by the Numbers

| | |
|--|---------------------|
| 2014 Population | 62,809 |
| Total Households | 21,623 ¹ |
| Family ² Households with Minor Children | 7,564 |
| Cost-Burdened Households | 8,976 |
| Households Earning Less than 50% AMI | 6,877 |
| | |
| 2012 Median Household Income | \$65,627 |
| Minimum Income to Afford 2012 Median Home ³ | \$45,595 |
| | |
| 2013 Total Homes | 22,593 |
| Single Family Homes, Detached or Attached | 18,032 |
| Multifamily Homes | 3,305 |
| Manufactured Homes | 1,246 |
| | |
| Section 8 Housing Choice Vouchers ⁴ | 394 |
| Other Dedicated Subsidized Housing Units | 305 |
| Workforce Housing Units | 602 |
| | |
| Total Renter-Occupied Housing Units | 6,553 |
| Total Owner-Occupied Housing Units | 15,070 |
| Total Vacant Housing Units | 970 |

¹ US Census Bureau; American Community Survey, 2008 - 2012

² This is based on the US Census Bureau's definition of family, which "consists of two or more people (one of whom is the householder) related by birth, marriage, or adoption residing in the same housing unit."

³ Snohomish County Assessor, 2013

⁴ Housing Authority of Snohomish County, 2013

The City features a higher rate of home ownership than other communities in the County, with 67% of its homes owner-occupied and 29% renter-occupied. Further, local homeownership rates rose over the past decade while they dropped in other cities. Ninety-four percent (94%) of Marysville homeowners live in single family homes, while renters are evenly split between single- and multifamily homes. Five percent (5%) of the City's housing stock is comprised of manufactured homes, which is similar to the distribution across the County.

The City's poorest renters are more likely to be cost-burdened than the City's poorest owners. While the portion of cost-burdened households drops as income rises for both renters and owners, the improvement is much more dramatic for renters. At 50% Area Median Income (AMI) and above, renters become less likely to be cost-burdened than owners with similar incomes - 29% of middle income owners in Marysville are cost-burdened compared to only 6% of middle income renters.

2013 Dupre and Scott data suggests the City's market rate housing is generally affordable to households earning at least 50% AMI (considered at least low income, with some one- and two-bedroom units available to households earning between 30 and 50% AMI (considered very low income). There is no evidence of market rate units of any size that are affordable to extremely low income households, or larger units affordable to very low income households, though this is expected in current market conditions. Shared rental housing is a market rate option for these households, though it will not work for all households, particularly families.

A lack of affordable rental housing for extremely low and very low income households is very common, as, in order to operate a property and keep rents low enough in today's housing market, some kind of financial assistance is typically required. Assistance can be ongoing, to make up the difference between 30% of a tenant's income and market rents (such units are considered 'subsidized' in this report), or be provided as capital funding, reducing overall project costs and making it possible to keep rent levels down (considered 'workforce' units). Marysville currently features 728 units of subsidized housing and 602 units of workforce housing. However, with 6,877 households within Marysville earning less than 50% AMI, there is a need to increase this supply within the area. The City is pursuing a number of strategies to address this challenge.

In 2012, the median sale price for a home⁵ in Marysville was \$185,000. For a family to afford the estimated monthly cost of this home without being cost-burdened, they would require an annual income of at least \$45,705, well below City, County, and the Seattle-Bellevue HMFA median income. This is considered low income for a household two to four individuals in size, and very low income for larger households. The estimated monthly costs of the majority of homes sold in 2012 were affordable to households earning at least 50% AMI (considered low income), with decreasing affordability as size increases. However, while monthly ownership costs on these homes may be affordable

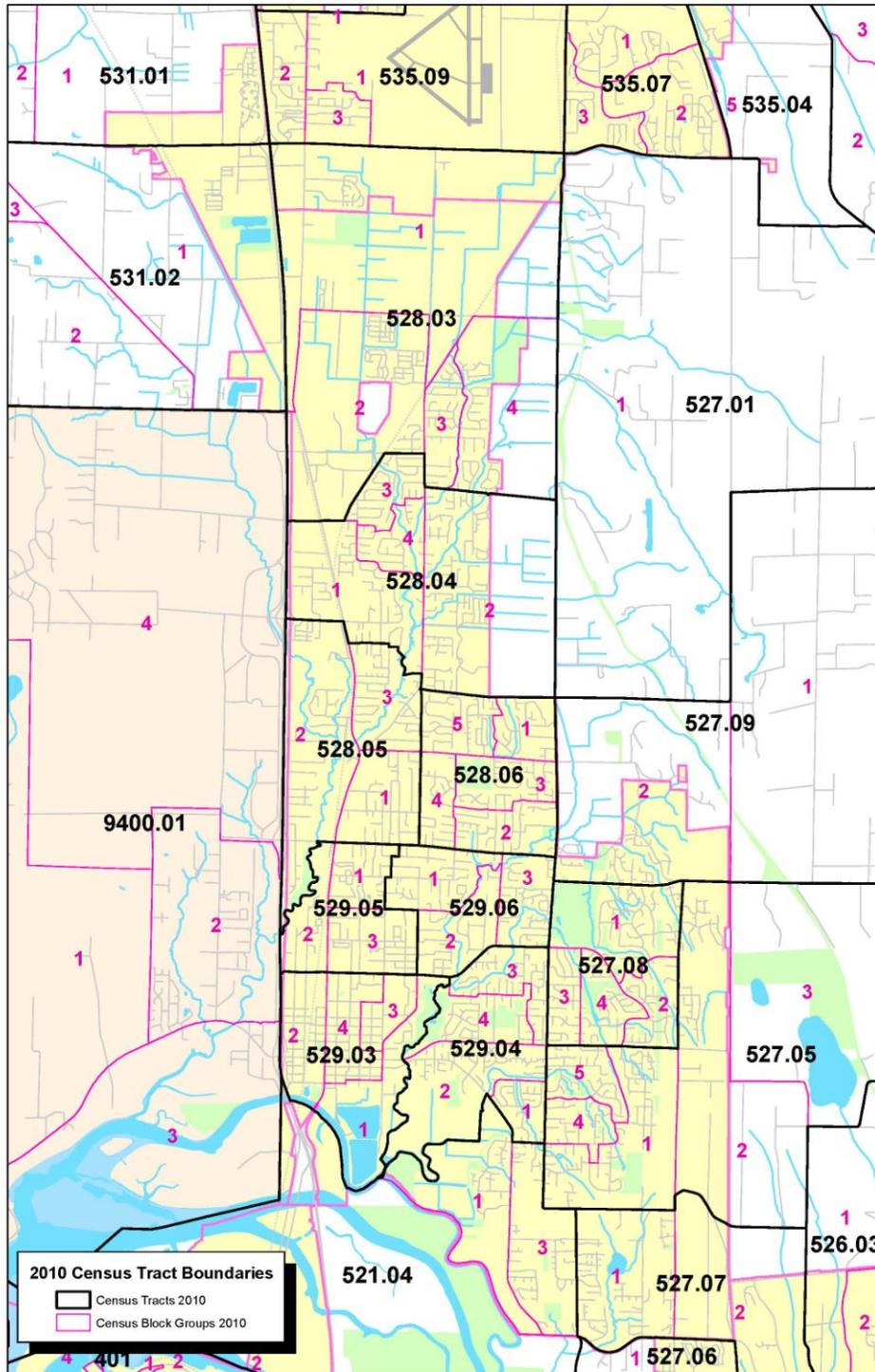
⁵ Includes detached & attached single family homes, condominiums, and manufactured homes

to lower income households, there are still other possible barriers to home ownership not captured in these figures, such as lack of access to financing or a down payment. There are also other concerns for existing homeowners such as vulnerability to foreclosure.

In general, there are more small households than small homes in Marysville. While 55% of the City's households are composed of one or two people, only 26% of homes are two bedrooms or less in size. This trend is not unique to the City, and is not as severe as in other areas. Across the County, 58% of households are one or two people in size, while only 35% of homes are two bedrooms or less in size.⁶ For those households making the minimum income to afford housing of an appropriate size for their household, living in a larger unit is likely to result in cost-burden.

⁶ US Census Bureau; American Community Survey, 2008-2012

Figure 5-1 Marysville Census Tracts



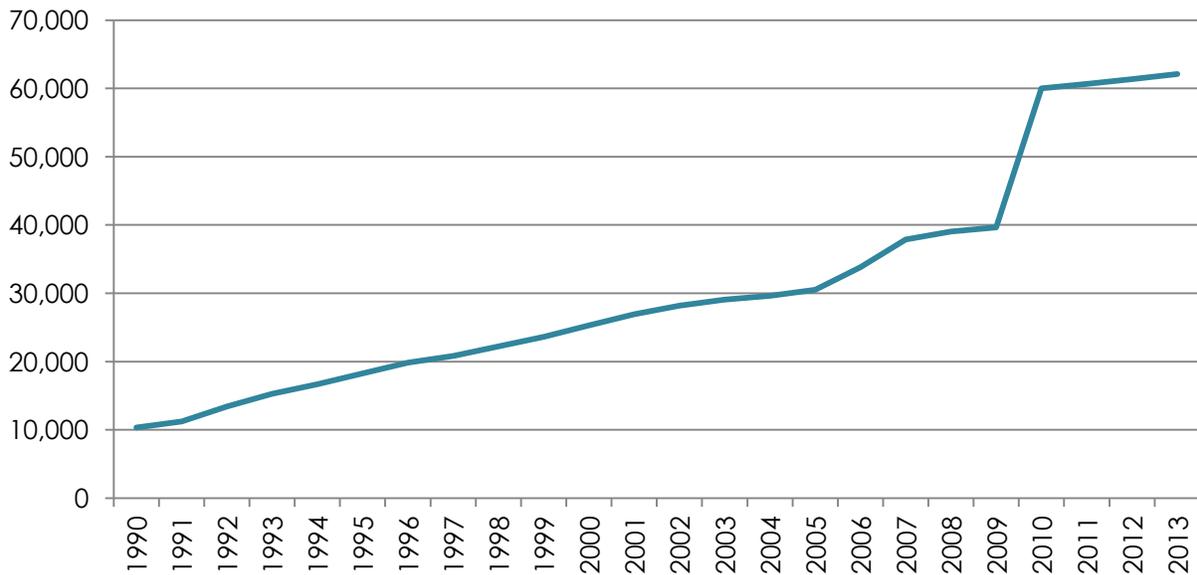
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C. POPULATION AND COMMUNITY

In 2014, Marysville was home to an estimated 62,809 people, representing a 169% increase over its 2000 population of 23,315.⁷ This increase includes multiple annexations including the Central Marysville Annexation which brought 20,048 new residents into the City, and today only small portions of Marysville's UGA remain unincorporated. The County still predicts Marysville will continue to grow at a strong rate, accommodating 25,489 more residents by 2035. This is the second largest absolute increase in population predicted in Snohomish County cities after Everett, and will require an estimated 10,513 additional housing units.⁸ According to the "2012 Buildable Lands Report for Snohomish County", there is sufficient capacity to accommodate this rate of growth through 2025.⁹ Further analysis by the City shows that the 2035 growth projections will also be able to be met within the current city limits.

Figure 5-2 Total Population within City of Marysville, 1990 – 2013



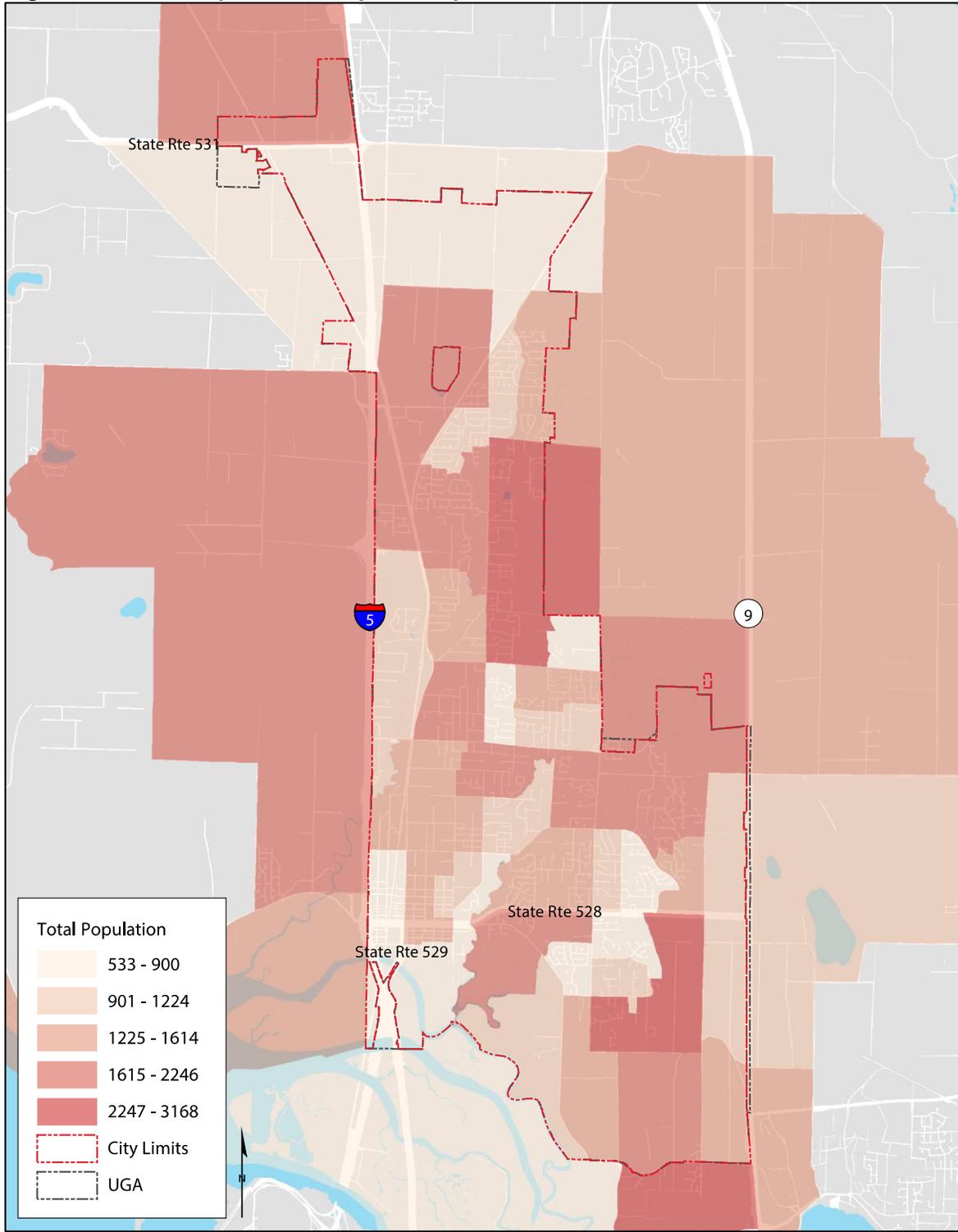
Source: Washington State Office of Financial Management, 2013

⁷ Washington State Office of Financial Management, 2013

⁸ 2013 Housing Characteristics and Needs Report

⁹ Snohomish County Tomorrow, "2012 Buildable Lands Report for Snohomish County", 2013

Figure 5-3 Total Population, City of Marysville



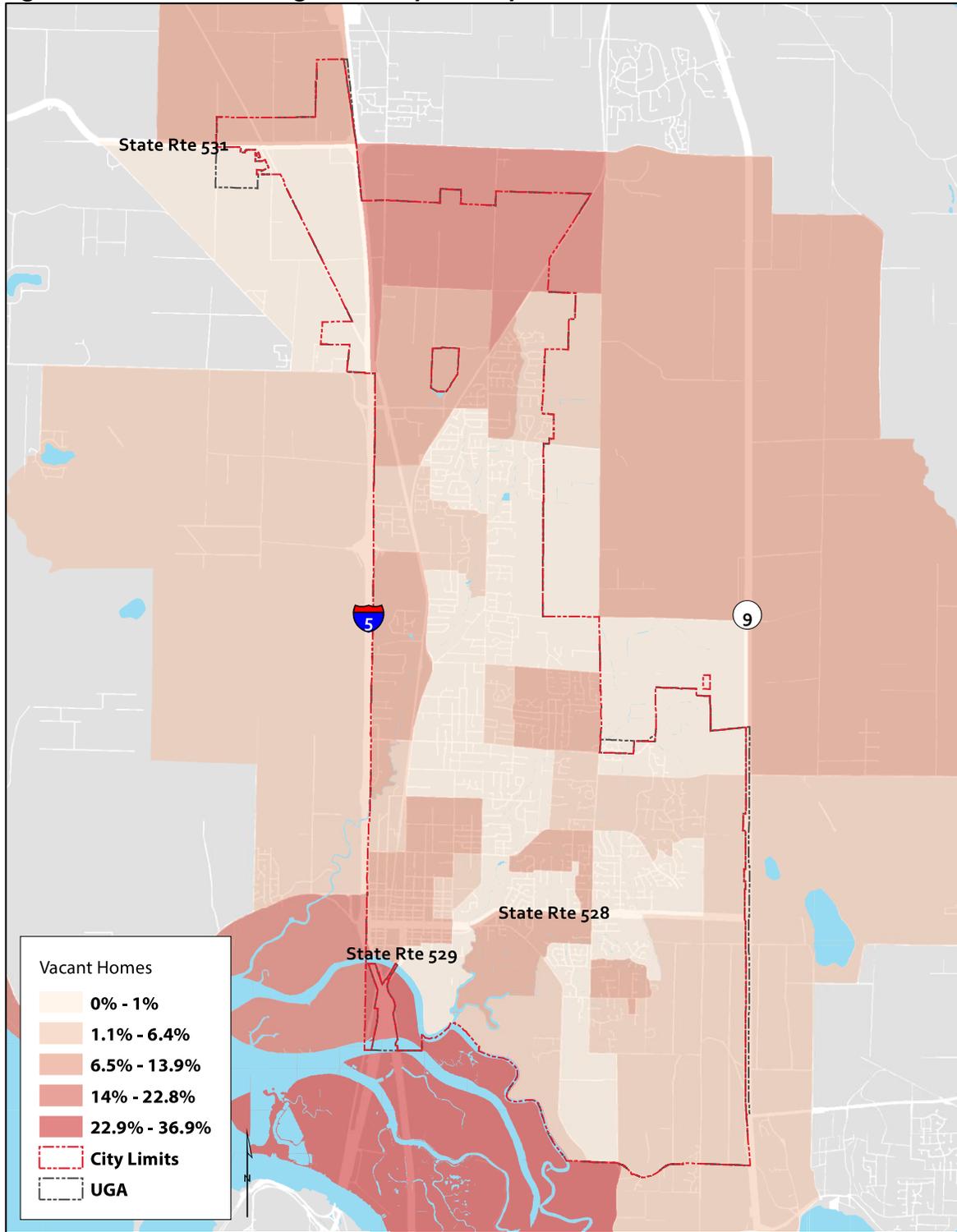
0 0.5 1 2 Miles

Sources: US Census Bureau; American Community Survey, 2008-2012; Snohomish County Information Services, 2013

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Figure 5-4 Vacant Housing Units, City of Marysville



0 0.5 1 2 Miles

Sources: US Census Bureau; American Community Survey, 2008-2012; Snohomish County Information Services, 2013

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Marysville Integrated Comprehensive Plan, Development Regulations and FEIS

I. Household, Family, and Population Characteristics

Marysville's 2012¹⁰ population includes 21,623 households. Of these, 15,298, or 70%, are family¹¹ households, and 49% of those families have children. (Overall, 35% of households have children). In Snohomish County overall, 68% of households are families, and 48% of those families have children. The average family size in Marysville is 3.24, compared to 3.12 for the County (see Figure 5-7). Renter households are larger than owner households, with an average of 2.85 individuals versus 2.73.¹² This is a departure from Snohomish County trends, where owner households are larger on average.

As shown in Figure 5-8, the City's share of owners was higher in 2010 compared to the County, though this share increased from 2000 to 2010. In Marysville, 63% of households were owners in 2000, compared to 68% across the County. In 2010, 69% of Marysville households were owners, compared to 67% across the County.¹³ Housing vacancy rates are lower in Marysville than the County overall, particularly for rental units. Marysville's 2012 vacancy rate for owned units was 1.5%, compared to 1.8% across the County. For rented units, the rate was 2.9%, compared to 4.7% across the County.¹⁴

8.5% of Marysville residents are foreign born compared to 14% for the County as a whole. The majority of foreign born residents in Marysville are Asian or Latin American - 43% and 32%, respectively. 13% of residents speak a language other than English in the home compared to 18% for the whole County, with 39% of those speaking a language other than English in the home speaking English less than "very well."¹⁵

The shape of the City's population pyramid, shown in Figure 5-6, offers some insight into its housing needs and how they may be changing. First, changes reflect the City's tremendous overall growth during this period, both through typical means and through annexation. Second, is the age of the population. In 2010, the median age was 34.2 years. In 2013, 27.5% of residents were under the age of 18; 9.1% were between the ages of 18 and 24; 28.8% were from 25 to 44; 24.7% were from 45 to 64; and 9.9% were 65 years of age or older. The gender makeup of the city was 49.4% male and 50.6% female. While the shape of the 2010 pyramid is similar to the 2000 pyramid, with a dip in the young adult range, there is no longer a pronounced peak for the cohorts in their 30s. Instead, there are now relatively even, larger numbers across a wide range of cohorts, reflecting overall growth, including an increasing share of older adults. Accommodating the needs of older adults will be a significant consideration for housing planning across Snohomish County, and within the City, moving forward.

¹⁰ 2012 data is used as, at time of writing, it is the most recent ACS 5-year data available

¹¹ Based on the US Census Bureau's definition of family, which "consists of two or more people (one of whom is the householder) related by birth, marriage, or adoption residing in the same housing unit."

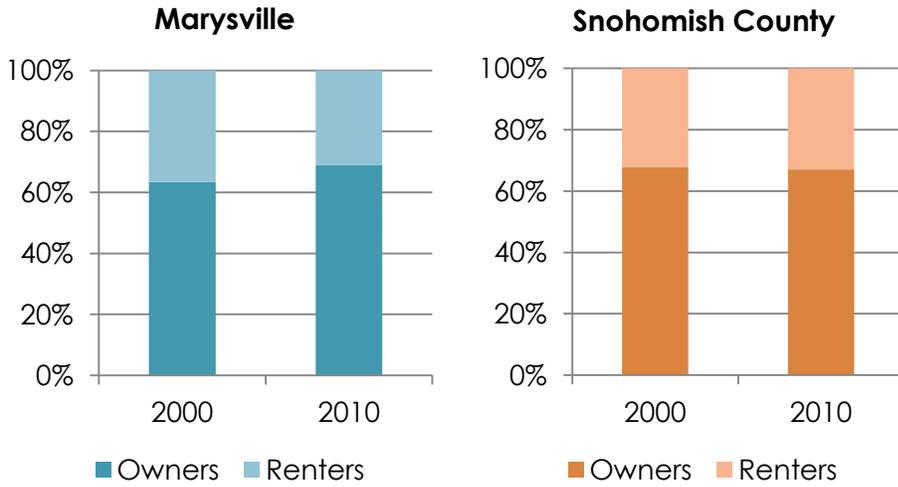
¹² US Census Bureau; American Community Survey, 2008-2012

¹³ US Census Bureau, 2000; US Census Bureau, 2010

¹⁴ US Census Bureau; American Community Survey, 2012

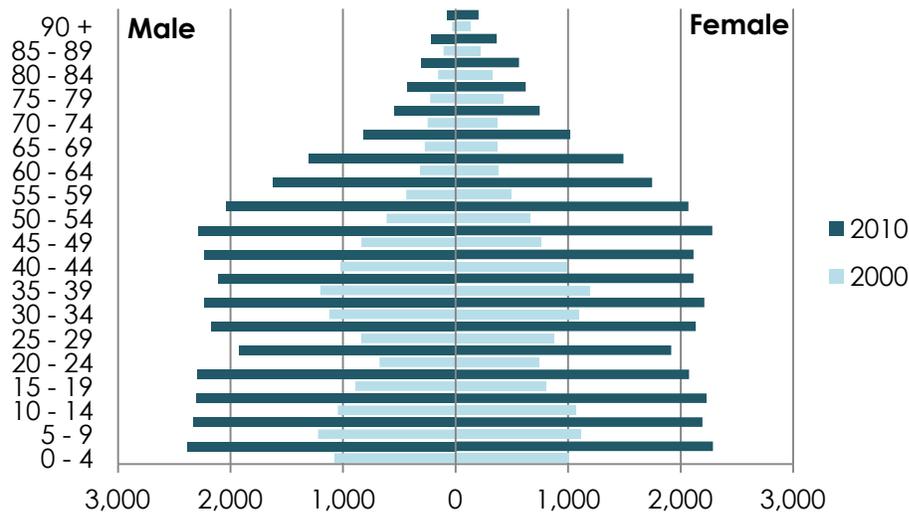
¹⁵ Ibid

Figure 5-5 Population Share by Housing Tenure, City of Marysville & Snohomish County



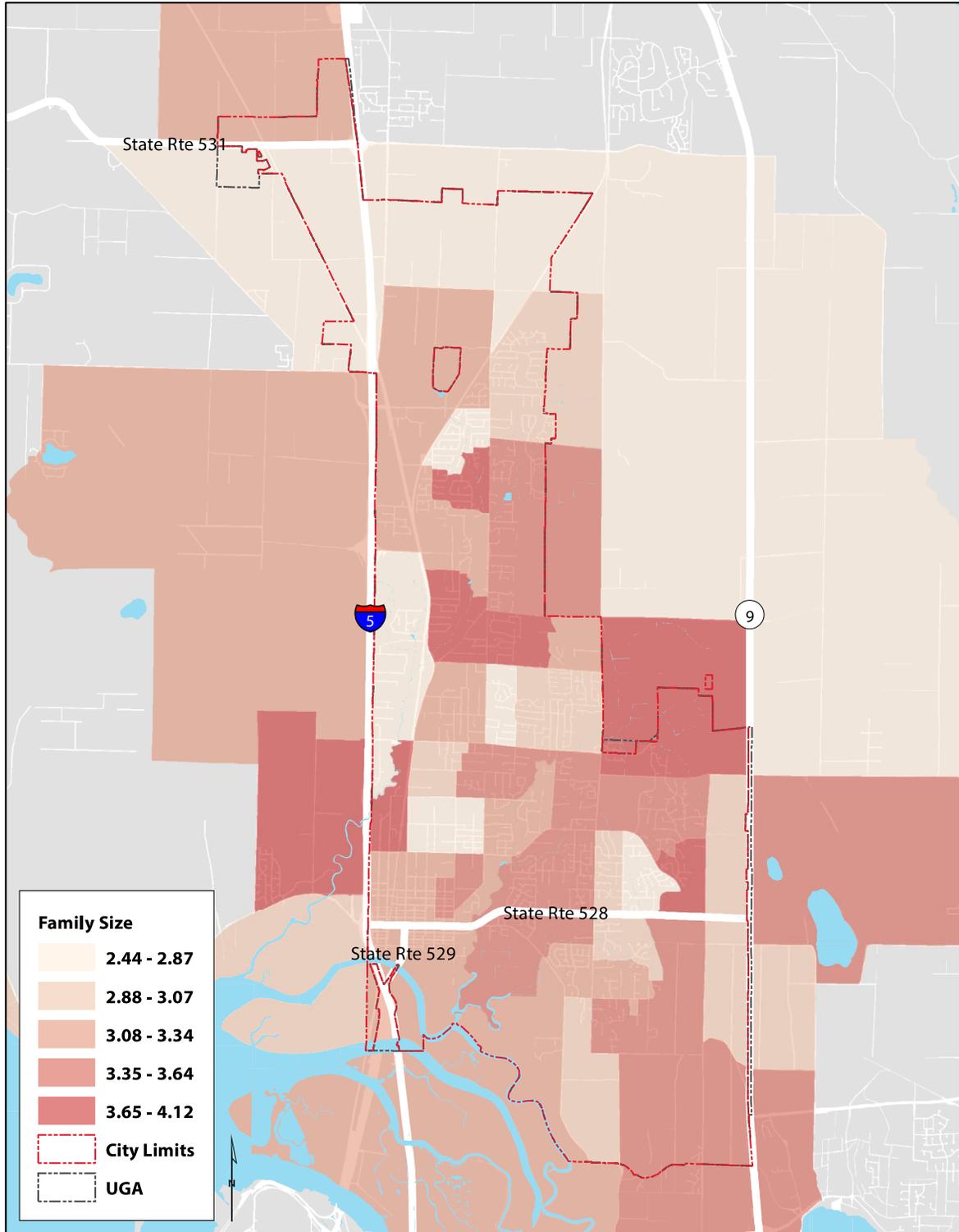
U.S. Census Bureau 2000 and 2010

Figure 5-6 Marysville Population Pyramid, 2000 – 2010



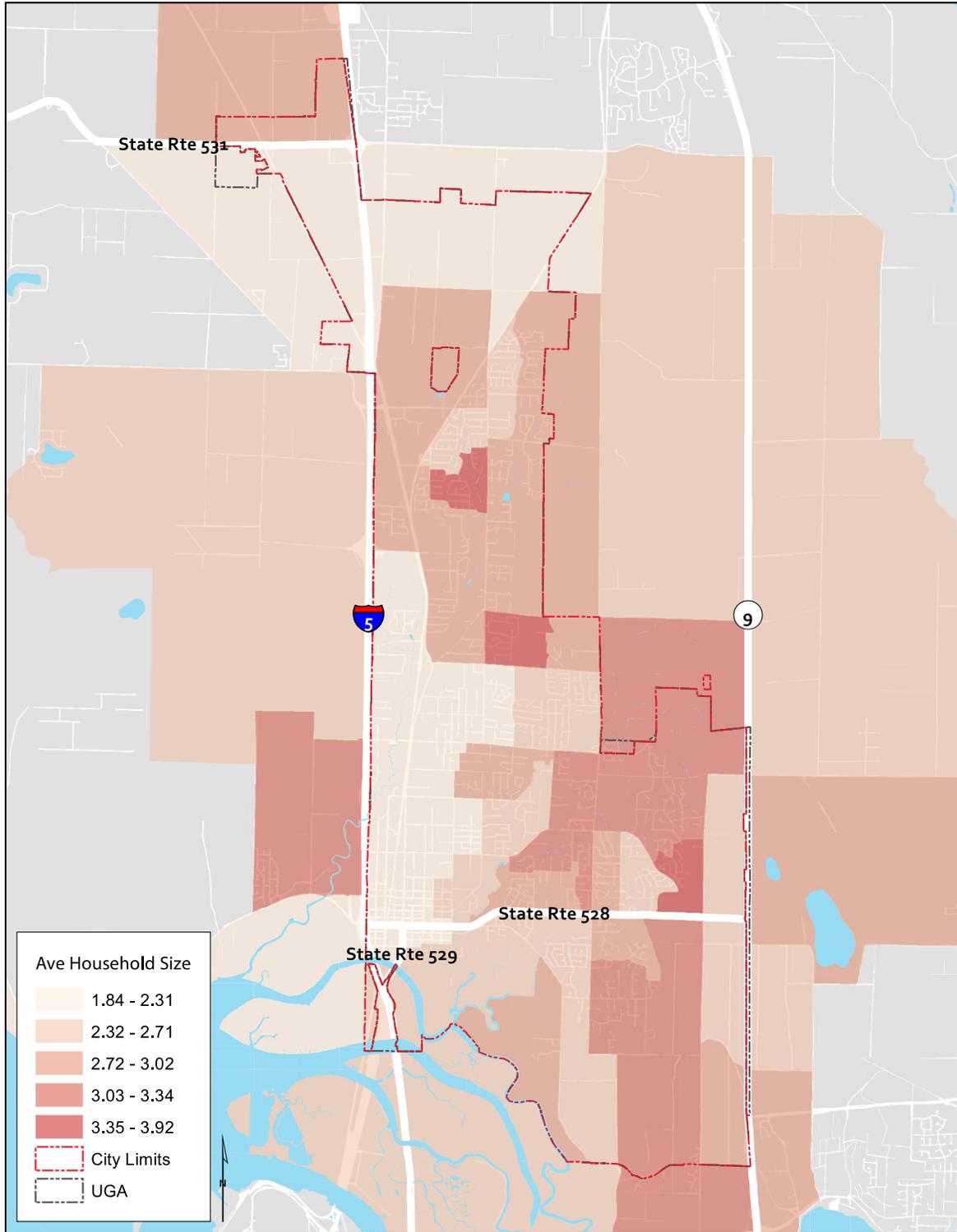
Source: US Census Bureau, 2000; US Census Bureau, 2010

Figure 5-7 Average Family Size, City of Marysville



Sources: US Census Bureau; American Community Survey, 2008-2012; Snohomish County Information Services, 2013

Figure 5-8 Average Household Size, City of Marysville



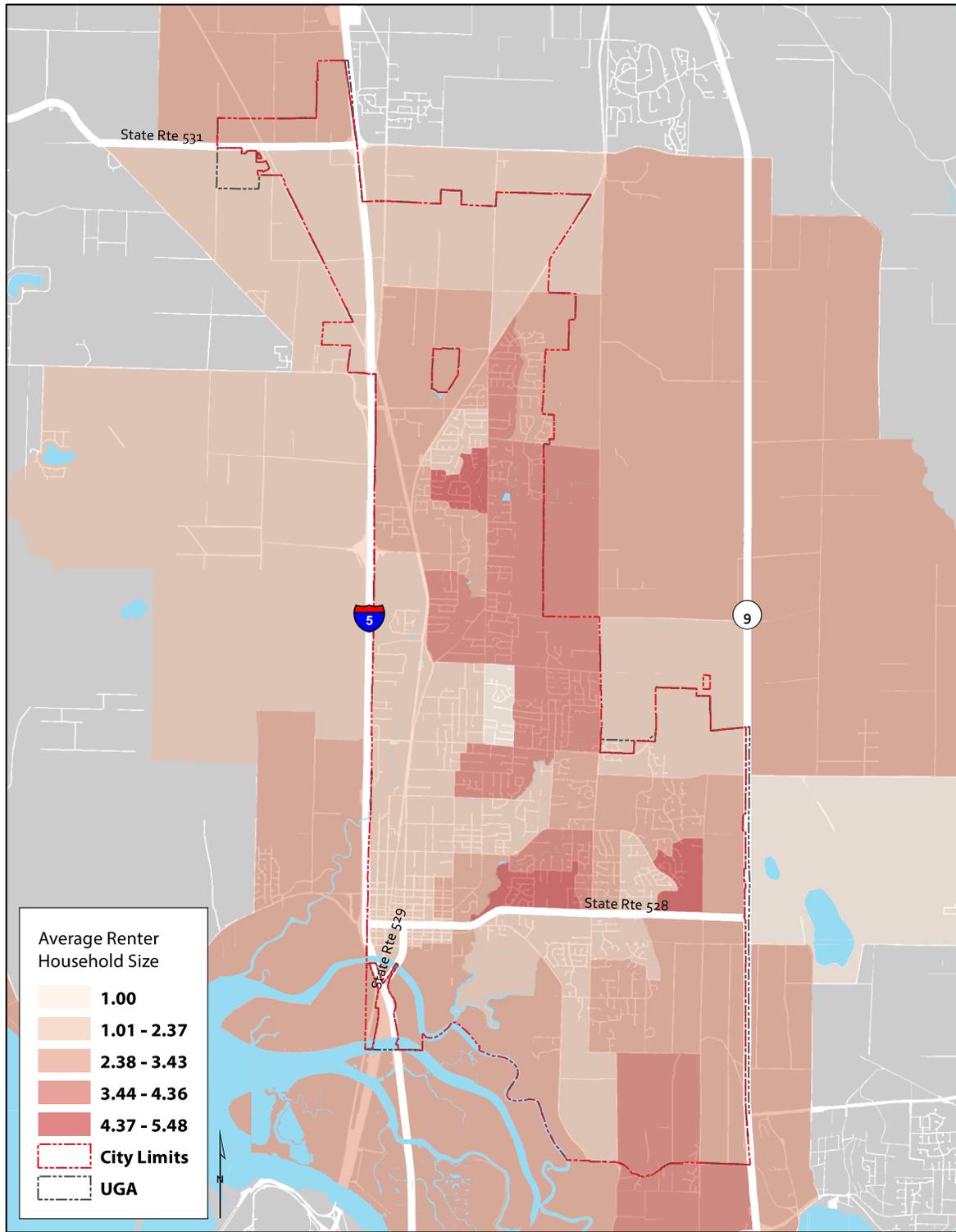
0 0.5 1 2 Miles

Sources: US Census Bureau; American Community Survey, 2008-2012; Snohomish County Information Services, 2013

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Figure 5-9 Average Renter Household Size, City of Marysville



0 0.5 1 2 Miles

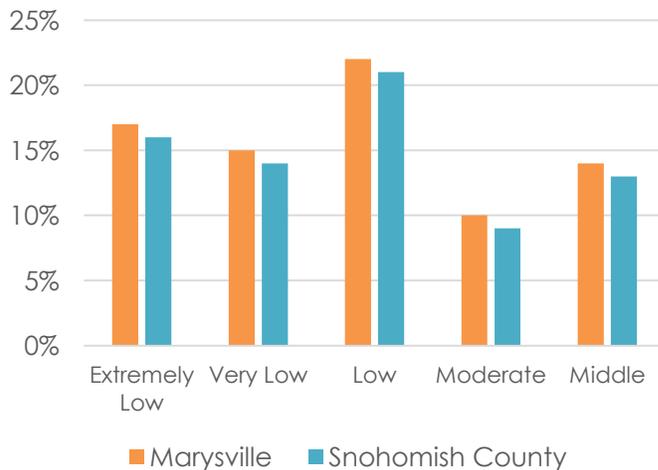
Sources: US Census Bureau; American Community Survey, 2008-2012; Snohomish County Information Services, 2013

II. Income Characteristics, Cost Burden, and Employment

The 2012 Housing and Urban Development (HUD) Metro Fairmarket Area (HMFA) Area Median Income (AMI) for Seattle-Bellevue, which is referenced in this Element as a standard for AMI, is \$88,000, higher than Snohomish County's overall 2012 median income of \$68,338. Marysville's 2012 median income is slightly lower at \$65,627. There are economic segments of the City's population that could be at risk of housing-burden. Compared to HUD HMFA AMI, and based on 2012 American Community Survey (ACS) 5-year estimates:

- 3,655 households, or 17% of Marysville's total households, are considered to be extremely low income, earning less than 30% of the area median income (AMI);
- 3,351, or 15%, are considered very low income, earning between 30 and 50% of AMI;
- 4,697, or 22%, are considered low income, earning between 50 and 80% of AMI; and
- 2,133, or 14%, are considered moderate income, earning between 80 and 95% of AMI.

Figure 5-10 Household Share by Income Level, City of Marysville and Snohomish County

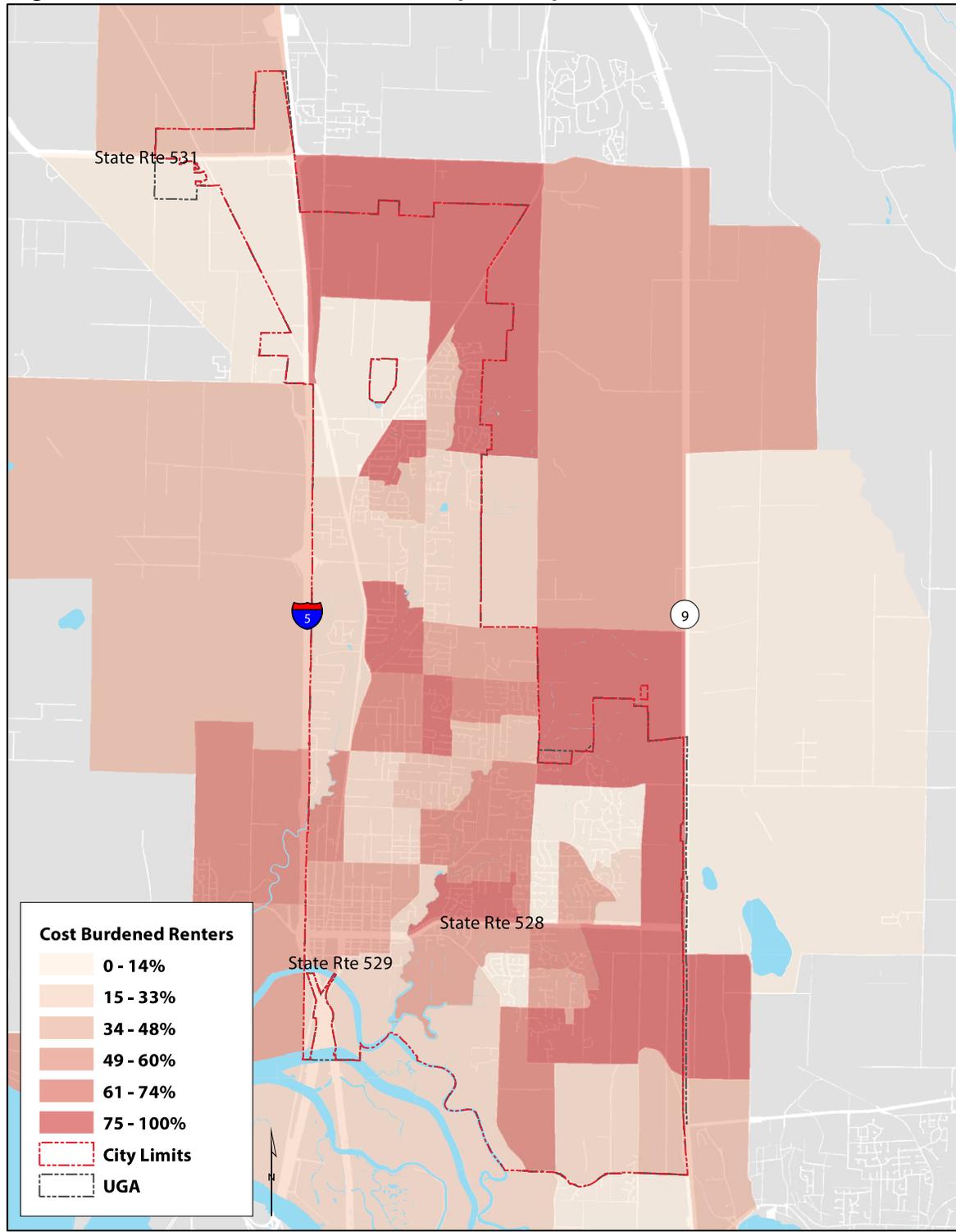


Source: US Census Bureau; American Community Survey 2008-2012

A comparison of income distribution in the City and County is presented graphically in Figure 5-10. Note that these percentages are not adjusted for household size due to data constraints. Here, a household consisting of two adults with an income level equal to another household consisting of two adults and three children would both be placed at the same percentage of AMI, even though the larger family would likely be more constrained financially. HUD's AMI calculations include ranges for households sized 1 to 8 people, and, in this report, sensitivity for household size is used wherever data permits.

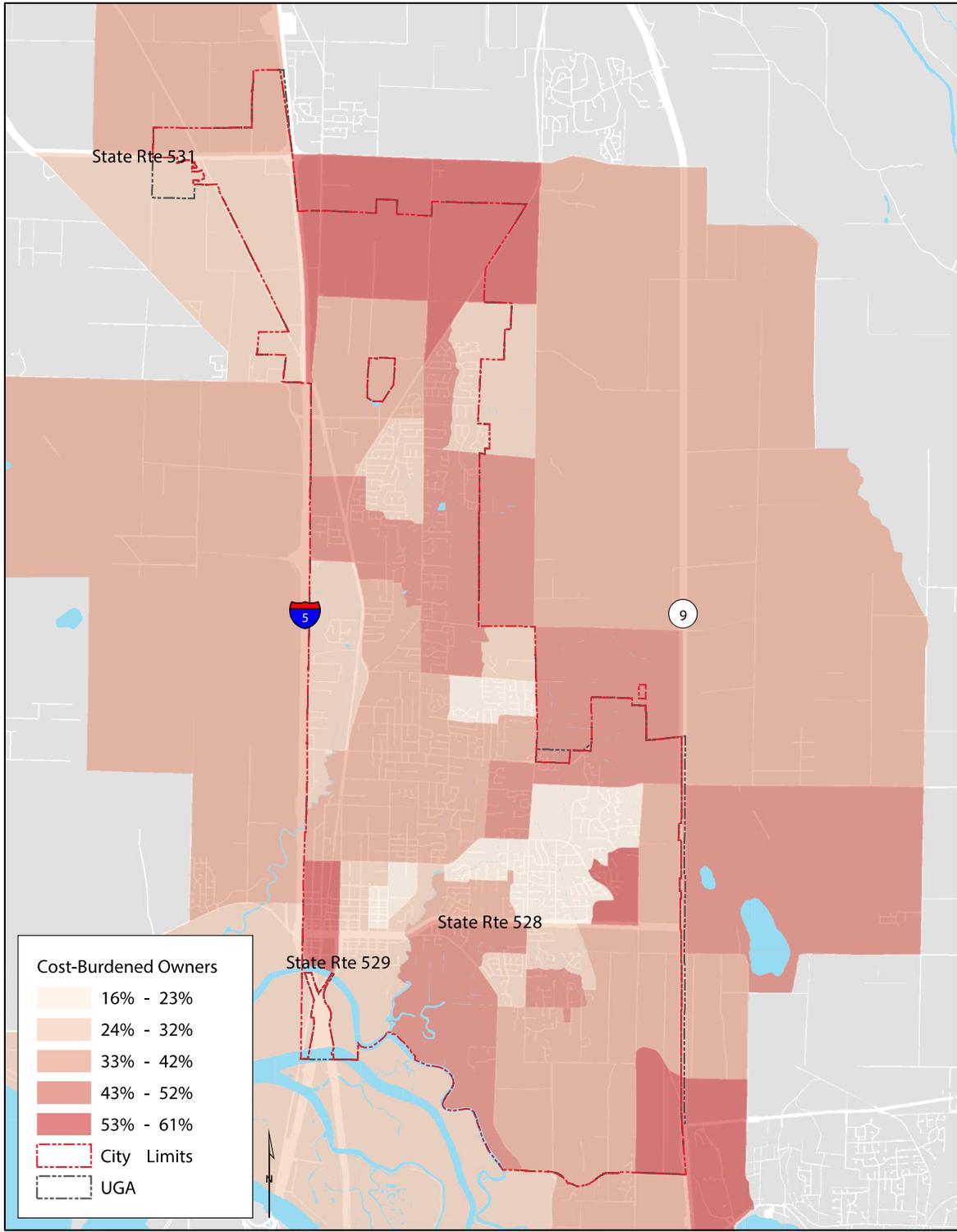
Figures 5-11 and 5-12 show the percentage of renter and owner households in each census tract that are cost-burdened, meaning that they spend more than 30% of their income on housing. Overall, 42% of households in Marysville are cost-burdened, renters and owners combined. The share of cost-burdened owner households ranges from 16% to 61% per tract. For renter households, the share of cost burden ranges from 0 to 100% per tract according to the US Census Bureau and 2012 American Community Survey.

Figure 5-11 Cost-Burdened Renters, City of Marysville



Sources: US Census Bureau; American Community Survey, 2008-2012; Snohomish County Information Services, 2013

Figure 5-12 Cost-Burdened Owners, City of Marysville



Sources: US Census Bureau; American Community Survey, 2008-2012; Snohomish County Information Services, 2013

Table 5-2, below, shows the percentage of each income group that is cost-burdened in Marysville and Snohomish County by tenure. When combining tenure types, Marysville households are less likely to be cost-burdened regardless of income level. Marysville's renter households, however, are more likely to be cost-burdened compared to the County, while its owners are less likely to be cost-burdened. For both renters and owners, there is a dramatic improvement as income rises above the "very low" level (over 50% AMI). While 91% of Marysville's very low income renters are cost-burdened, only 33% of its low income renters are cost-burdened. For owners, the drop goes from 69% of very low income owners to 49% of low income owners. This table does not address differences in degrees of cost burden – for example, a household that spends 31% of its income on housing would be considered cost-burdened along with a household that spends 80% of its income on housing.

Table 5-2 Cost Burden by Income Level & Tenure, City of Marysville & Snohomish County

| | Renters | | Owners | | All | |
|----------------------|------------|------------------|------------|------------------|------------|------------------|
| | Marysville | Snohomish County | Marysville | Snohomish County | Marysville | Snohomish County |
| Extremely Low | 78% | 80% | 67% | 73% | 73% | 78% |
| Very Low | 91% | 85% | 69% | 80% | 61% | 64% |
| Low | 33% | 27% | 49% | 59% | 51% | 54% |
| Moderate | 20% | 15% | 42% | 44% | 37% | 37% |
| Middle | 6% | 5% | 28% | 32% | 23% | 25% |

Source: US Census Bureau; American Community Survey 2008-2012

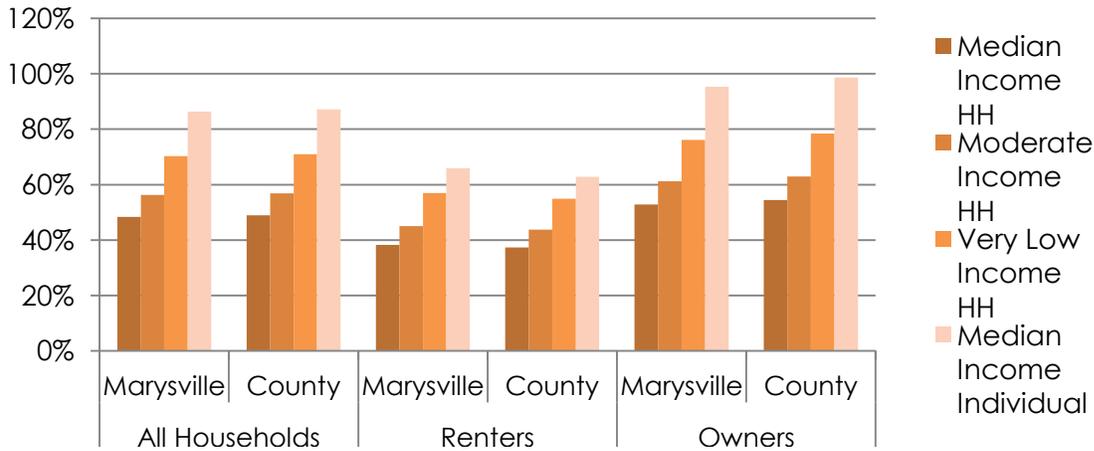
HUD's Location Affordability Index uses a number of variables to estimate the affordability of a location including both housing and transportation costs. According to the index, a "regional typical household"¹⁶ could expect to spend 48% of their income on housing and transportation if they rent or own in Marysville, compared to 49% overall for the County. HUD proposes 45% as a targeted maximum percentage of income to be spent on housing and transportation for affordability.¹⁷

Housing and transportation affordability estimates for a number of different household types are presented in Figure 5-12 below. As shown, it is estimated that an owner in Marysville will spend more on housing and transportation than the County average, while the combination should be more affordable than the County average for a local renter.

¹⁶ Defined as a household with average household size, median income, and average number of commuters in Seattle-Bellevue HUD HMFA

¹⁷ US Department of Housing & Urban Development; Location Affordability Portal, 2013

Figure 5-12 Estimated Housing & Transportation Costs as a Percentage of Income, City of Marysville & Snohomish County



Source: US Dept of Housing & Urban Development; Location Affordability Portal, 2013

The 2012 unemployment rate was 6.3% in Marysville, compared to 5.9% for the County. For employed Marysville residents, the mean commute time is 30 minutes, compared to 29 for the County. Seventy seven percent (77%) of City residents also drive to work alone compared with 74% of all County workers. At 28.2% of the employed population, the most common occupations for Marysville residents are in sales and office occupations, with 28.2% of the employed population, followed by management, business, science and arts with 27.6%. The two most dominant industries employing City residents are educational services and health care, with 19% of workers, and manufacturing, with 18% of workers.¹⁸

According to the Puget Sound Regional Council, Marysville is home to 12,187 jobs. Fifty-seven percent of these are in the services and retail sectors. The services sector provides 37% of these jobs, 20% are in retail, and 13% are in manufacturing.¹⁹ The City has a relatively low jobs to housing ratio; there are 0.56 jobs for every occupied housing unit in the City, compared with 1.33 employed people for every occupied housing unit. When including vacant housing units, there are 0.54 local jobs for every unit. This is lower than that of the County overall, with 0.94 jobs and 1.31 employed people per occupied housing unit.²⁰ If every Marysville resident only had one job and worked in the City, and none of the City's jobs were held by residents of other cities, almost half of the employed population of Marysville would need to seek employment outside the City. In actuality, 77% of Marysville residents work outside the City.²¹

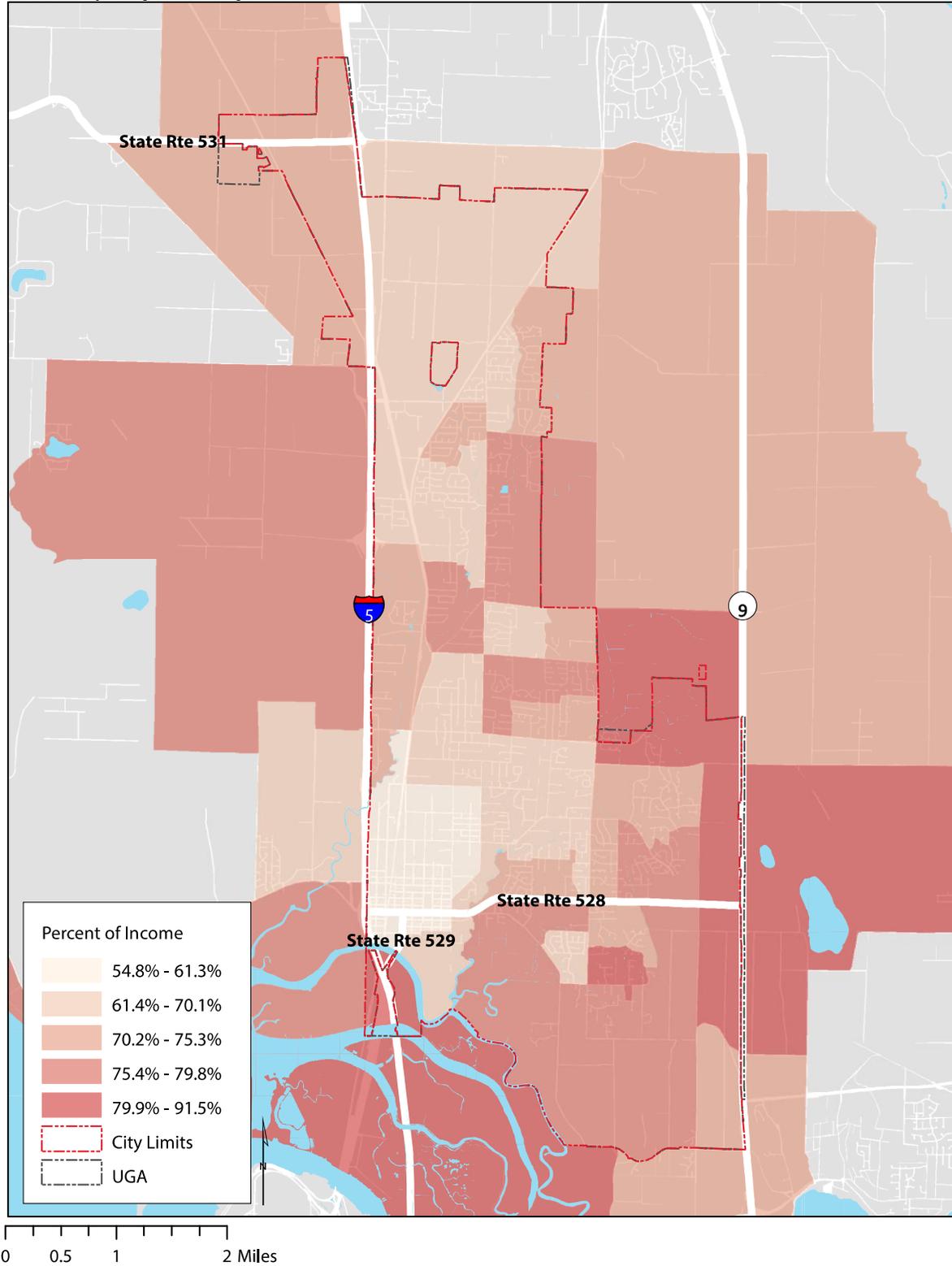
¹⁸ US Census Bureau; American Community Survey, 2008-2012

¹⁹ Puget Sound Regional Council; Covered Employment Estimates, 2012

²⁰ Ibid

²¹ US Census Bureau; American Community Survey, 2008-2012

Figure 5-13 Anticipated Housing & Transportation Cost as Percentage of Low Household Income, City of Marysville



D. HOUSING INVENTORY AND AFFORDABILITY

I. Age, Condition and Type of Existing Housing Stock

Over the past two decades, Marysville completed a number of large annexations. Steady growth is projected moving forward, and the County estimates that the City will have to accommodate 25,489 more residents and 10,513 more homes by 2035.²² Seventy percent (70%) of the City's homes are owner-occupied, a higher portion than the County average and the percentage of owner-occupied housing within the City has increased over the past decade, the reverse of the trend in many Snohomish County communities.

Marysville's housing stock is predominantly composed of newer single family homes – 80% of all homes are single family detached or attached units, and 48% of all homes were constructed after 1990. Another 41% of homes were built between 1960 and 1989.²³ Marysville's 2014 average residence value, at \$182,400, represented a 9.7% increase over the 2013 average value. This increase is even with the average County

increase, though the 2014 average residence value across the County is higher at \$244,600.²⁴

Figure 5-15 Units in Structure by Tenure, City of Marysville

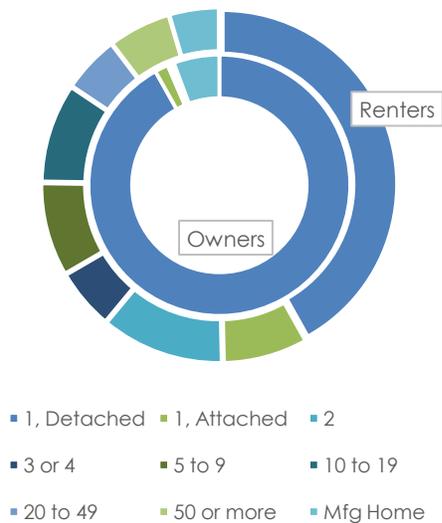


Figure 5-16 Tenure Share by Units in Structure, City of Marysville



Source: US Census Bureau; American Community Survey 2008-2012

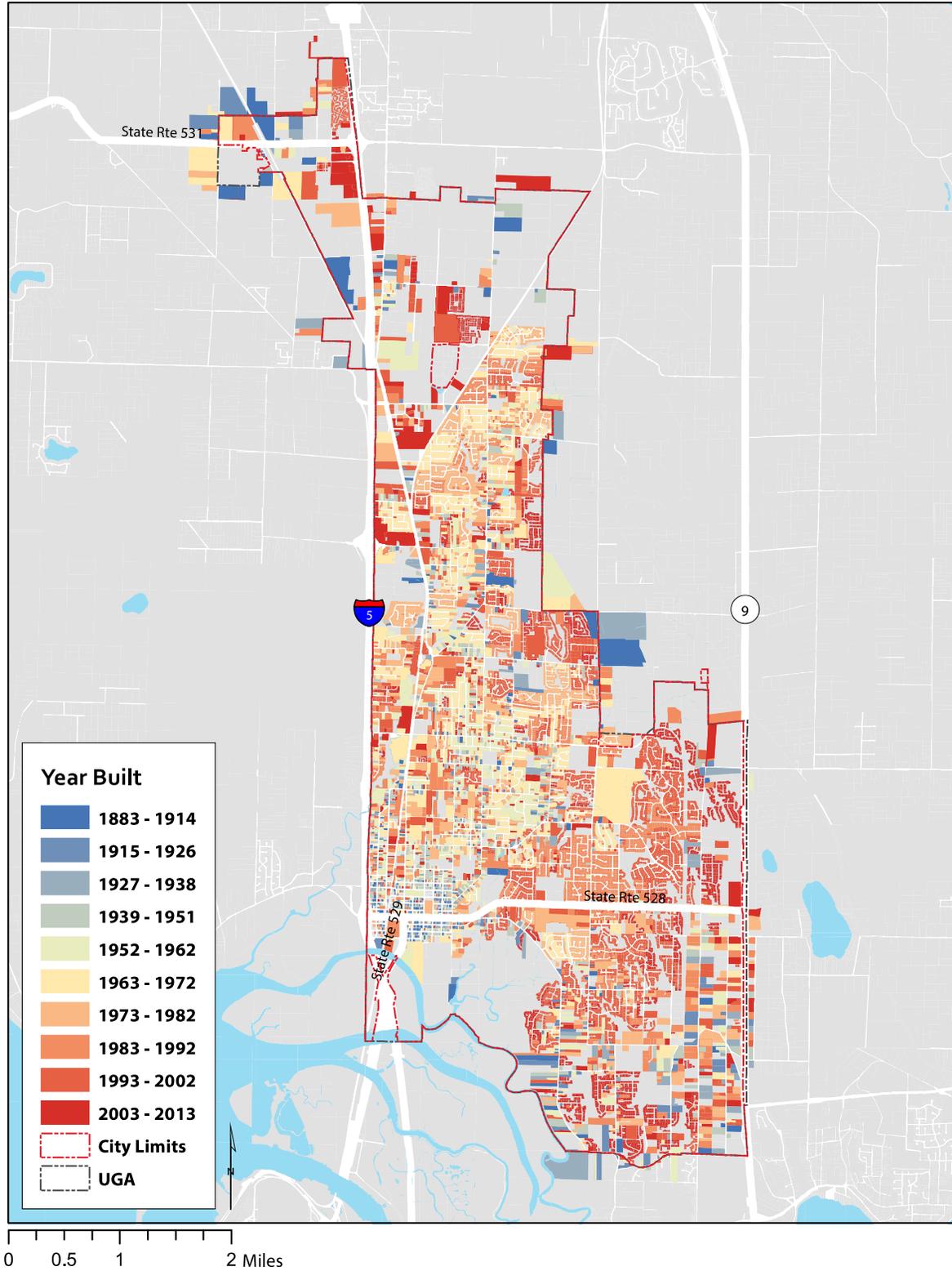
Source: US Census Bureau; American Community Survey 2008-2012

²² Snohomish County Tomorrow Planning Advisory Committee, "Housing Characteristics and Needs in Snohomish County", 2014

²³ US Census Bureau; American Community Survey, 2008-2012

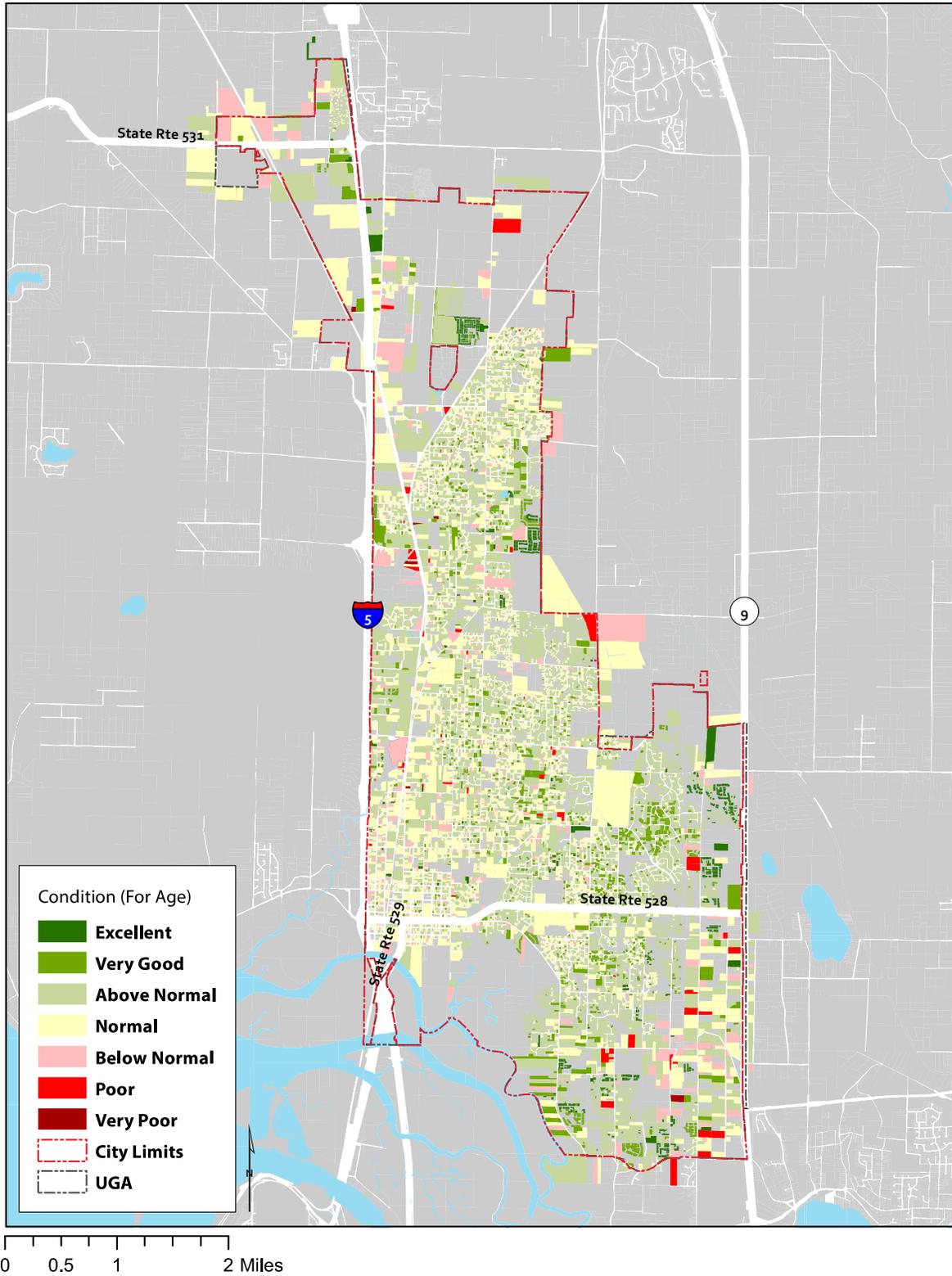
²⁴ Snohomish County Assessor, "Snohomish County Assessor's Annual Report for 2014 Taxes", 2014

Figure 5-17 Age of Housing Stock, City of Marysville



Sources: Snohomish County Information Services, 2013; Snohomish County Assessor, 2013

Figure 5-18 Condition of Housing Stock, City of Marysville

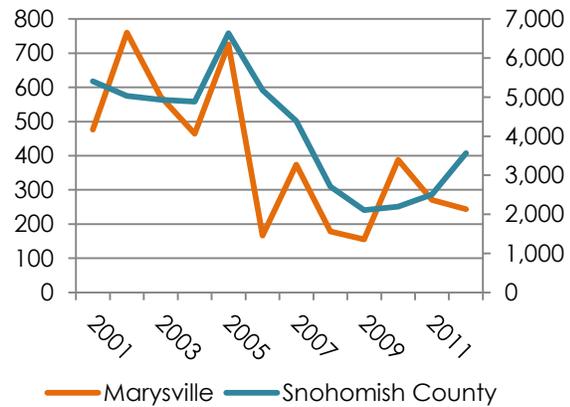


Sources: Snohomish County Information Services, 2013; Snohomish County Assessor, 2013

The City features a range of multifamily property types; however, 25% of its multifamily units are in duplexes. Figure 5-15 shows the share of renters and owners in each type of housing, while Figure 5-16 shows the ratio of renters to owners for each housing type. Ninety four percent (94%) of the City's homeowners live in detached or attached single family homes, compared to 50% of the City's renters. A much larger portion of the City's homeowners live in manufactured homes than any type of multifamily unit. While 55% of the City's households are composed of one or two people, only 26% of homes are two bedrooms or less in size.²⁵

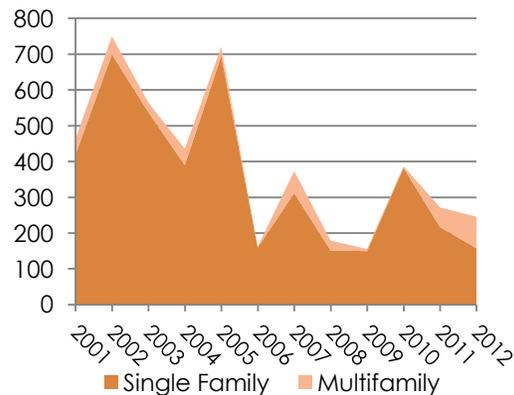
Figures 5-19 and 5-20 provide information on newly permitted units in the City in recent years. Figure 5-19 shows the total number of net newly permitted residential units per year from 2001 to 2012 for both the City and County, with the City on the left axis and the County on the right. Figure 5-20 shows the share of the City's new units composed of single- and multifamily units. As shown, new units peaked in 2002 for Marysville, though a secondary peak in 2005 followed a similar peak across the County. These peaks were followed by dramatic reductions for both the City and County, following the trajectory of the housing market collapse. While the County overall began to recover in 2009, the City saw a peak in 2010 and subsequent drop, though in 2012 was still above lows in 2006 and 2009.

Figure 5-19 Net Newly Permitted Residential Units, City of Marysville and Snohomish County



Source: Puget Sound Regional Council, 2012

Figure 5-20 Newly Permitted Units by Type, City of Marysville



²⁵ US Census Bureau; American Community Survey, 2008-2012

II. Housing Costs and Affordability

Affordable housing, as defined in this Housing Element, means that a household does not pay more than 30 percent of its annual income on housing. This includes all costs related to housing – rent, mortgage payments, utilities, etc. For the purposes of this Element, Marysville's housing stock is divided into subsidized rental units, workforce rental units, market rate rental units (both single- and multi-family), and home ownership.

Subsidized rental units are targeted toward households with the lowest incomes, typically less than 30% AMI. Populations targeted for subsidized rental units often include the disabled, elderly, and other populations living on fixed incomes with special needs. A subsidized property is one that receives funding, perhaps rental assistance or an operating subsidy, to ensure that its residents pay no more than 30% of their income in rent. Some properties only apply their subsidy to select units. It is also common for subsidized units to be restricted to certain groups like families, the elderly, or homeless. A subsidized property may have also benefited from workforce-type housing subsidies, and it is also common for only a portion of a property's units to be subsidized.

Table 5-4 Subsidized Units by Funding Source, City of Marysville

| | |
|--|-----|
| Section 8 HCV | 394 |
| USDA Rental Assistance | 210 |
| Public Housing | 32 |
| HUD 811 Supportive Housing | 16 |
| HUD 202 Rental Assistance | 15 |
| HUD Section 8 Project-Based Voucher | 14 |

Source: HASCO, 2012

Table 5-3 Assisted Units by Income Level Served, City of Marysville

| | |
|----------------------|--------------|
| Extremely Low | 549 |
| Very Low | 330 |
| Low | 429 |
| Moderate | 0 |
| Total | 1,308 |

Source: HASCO, 2014

Workforce rental units are targeted to working households that still cannot afford market rents; workforce units typically support those earning at least 50% AMI. Workforce rental units and subsidized rental units are both considered "assisted", but differ in several areas. The key difference between subsidized and workforce units is that workforce units have a subsidy "built in" through the use of special financing methods and other tools, allowing (and typically requiring) the landlord to charge less for rent. An example of this would be when a private investor benefits from low income housing tax credits when building a new

residential development. In exchange for the tax credit savings, the property owner would have to restrict a certain number of units to a specific income level and period of time. When the owner is a for-profit entity, this often means that rents on restricted units will become market rate units when the period of restriction has ended. While nonprofit owners may also utilize workforce tools for capital funding, they are more likely to preserve restrictions on units longer than required. The distribution of the City's assisted units, both subsidized and workforce, by income served is shown in Table 5-3.

Market rate rental units are the stock of all housing units available for rent in the open market. These are units that are privately owned and whose rents are determined by market supply and demand pressures. A market rate rental unit can also be a subsidized rental unit, as is the case with the Federal Section 8 Housing Choice Voucher (HCV) Program. Section 8 vouchers can be used to rent any unit, as detailed below. Finally, home ownership includes all single family homes for sale – detached and attached single family homes, condominiums, and manufactured homes.

Subsidized Housing Units

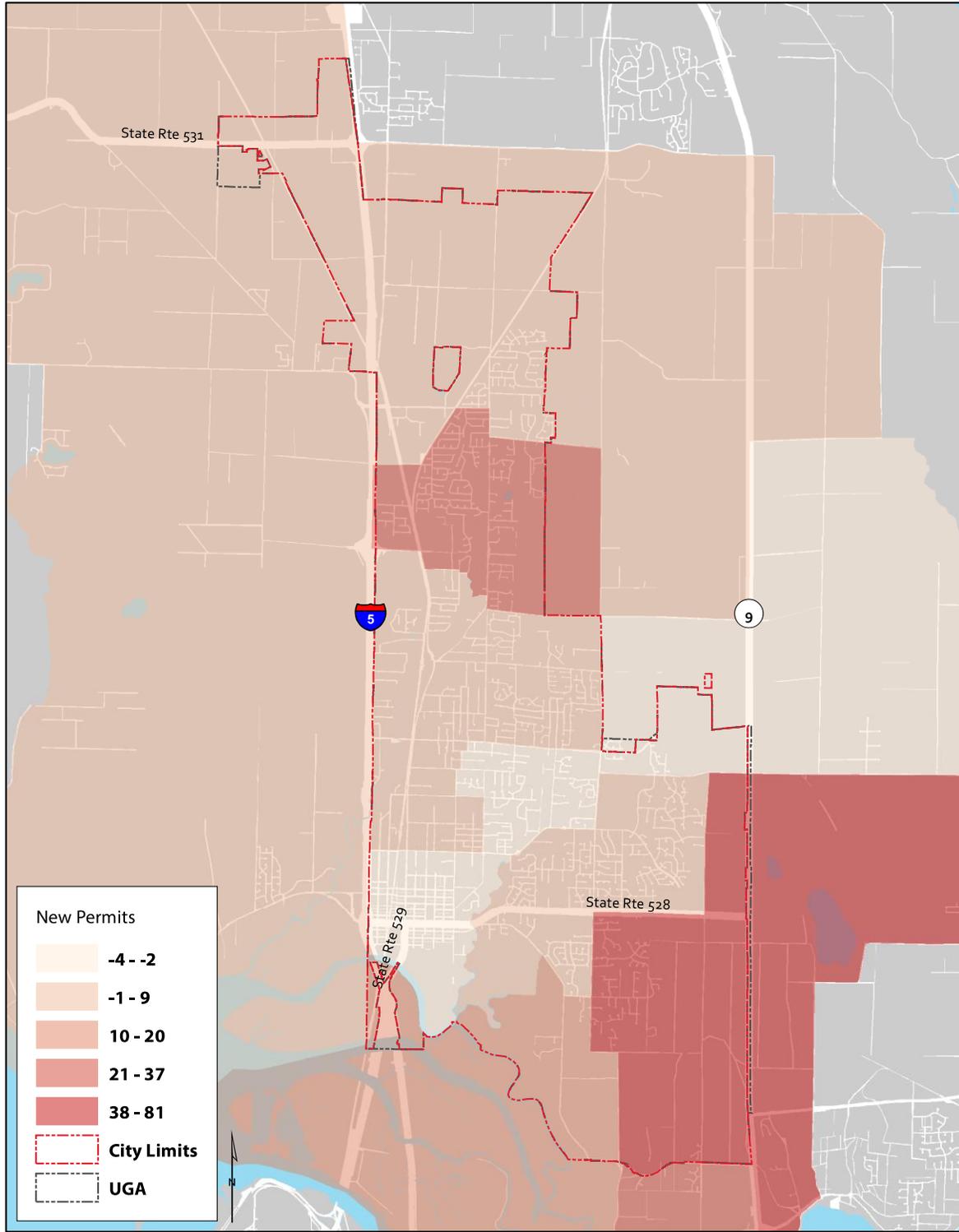
Marysville has 699 units of subsidized housing with a range of rent subsidy sources that include Section 8 Housing Choice Vouchers (HCVs), Section 8 Project-Based Vouchers (PBVs), USDA Rental Assistance, HUD Section 202 and 811 Rental Assistance, and HUD Public Housing. As of 2014, there were 394 HCVs in use in Marysville administered by the Housing Authority of Snohomish County (HASCO)²⁶. Extremely low and very low income households generally cannot afford market rate units of any kind in Marysville; there are 305 units of subsidized housing distributed through 12 properties (see Appendix B) to serve this group. Table 5-4 shows the distribution of all subsidized units by funding source.

Families making up to 50% of AMI are eligible for Section 8 housing vouchers; however, 75% of these vouchers are limited to those making no more than 30% of AMI. Public Housing Authorities (PHAs) receive federal funds from the US Department of Housing and Urban Development (HUD) to administer the HCV program. HUD sets Fair Market Rents (FMRs) annually and PHAs determine their individual payment standards (a percentage of FMR) by unit bedroom size. The tenant identifies a unit, then the PHA inspects the unit to make sure it meets federal Housing Quality Standards and determines if the asked rent is reasonable. If the unit is approved, the tenant pays rent equal to 30-40% of their income, and the PHA pays the difference directly to the landlord. While the voucher amount is set up so that a family does not need to spend more than 30% of their income on housing, including an allowance for utilities, a family may choose to spend up to 40% of their income on housing. This happens most often when the family chooses a home that is larger than the size approved for their voucher. The two PHAs that administer the HCV program in Snohomish County are HASCO and the Everett Housing Authority (EHA). Vouchers issued by both PHAs can be used in Marysville.

Since the number of vouchers a PHA can distribute is limited by the amount of federal funding they receive, the wait for a new applicant to receive an HCV can be extremely long and is usually dependent on existing voucher holders leaving the program. Until recently, the wait to receive an HCV from HASCO had been about six years. Federal funding for the HCV program was frozen during the 2013 budget sequester, at which time HASCO closed their waitlist.

²⁶ Housing Authority of Snohomish County, 2013

Figure 5-21 Net New Single Family Permits by Tract, 2012, City of Marysville



0 0.5 1 2 Miles

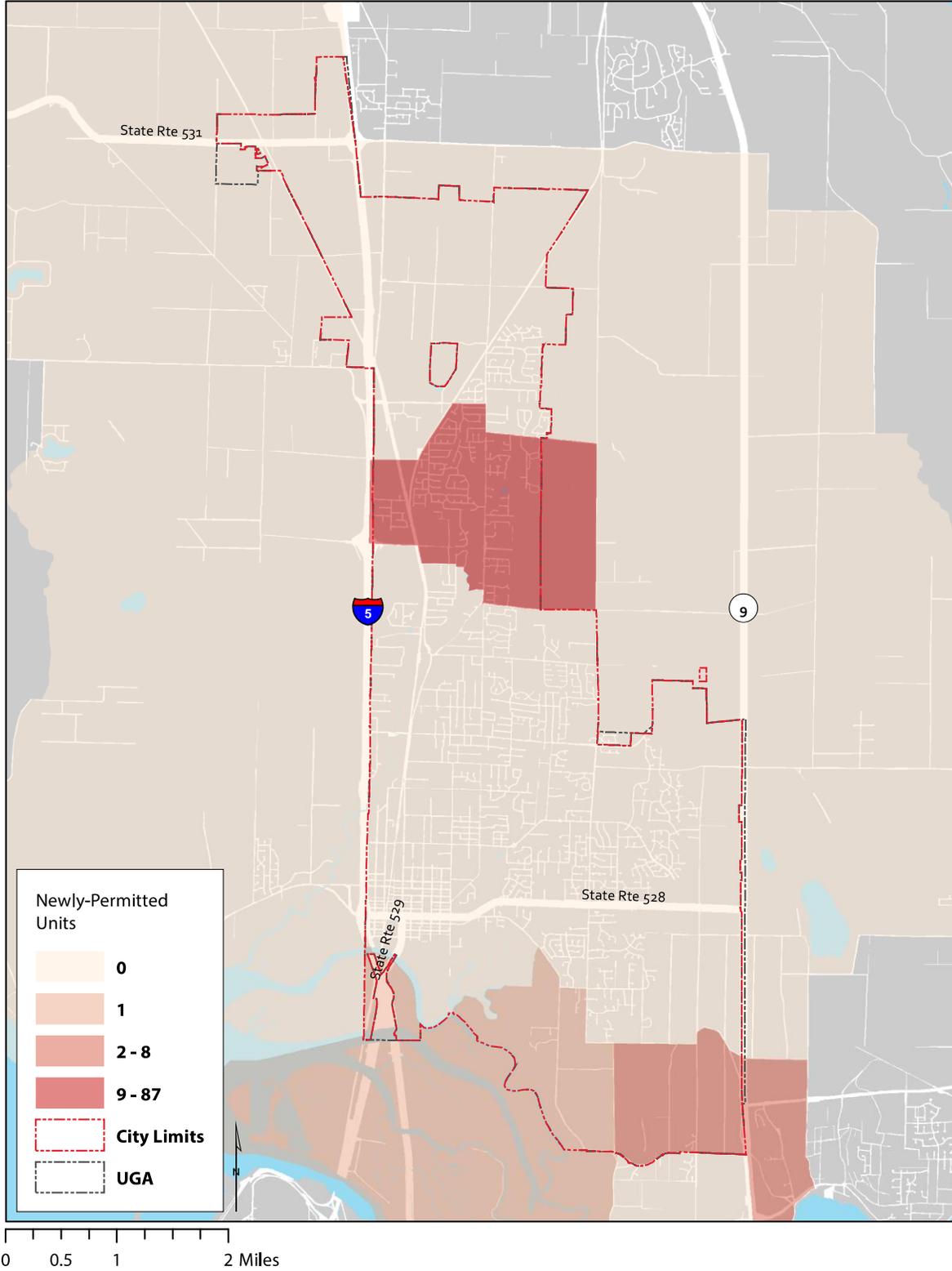
Sources: Puget Sound Regional Council, 2012; Snohomish County Information Services, 2013

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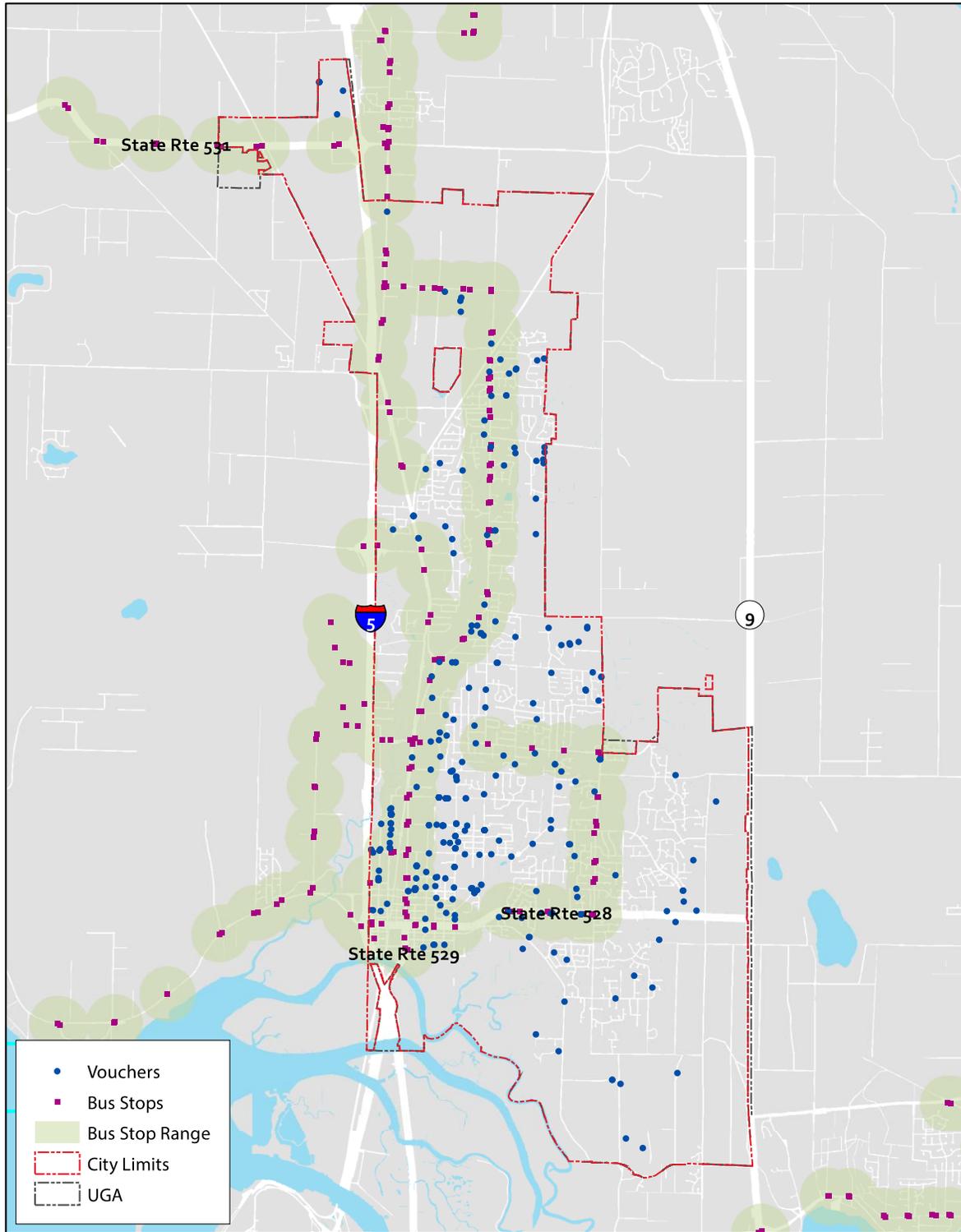
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Figure 5-22 Net New Multifamily Permits by Tract, 2012, City of Marysville



Sources: Puget Sound Regional Council, 2012; Snohomish County Information Services, 2013

Figure 5-23 Voucher Location and Transit Access, City of Marysville



0 0.5 1 2 Miles

Sources: HASCO, 2014; Snohomish County Community Transit, 2014; Snohomish County Information Services, 2013

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Workforce Housing

Marysville is home to 602 units of workforce housing distributed across 13 properties, all listed in Appendix B. Assisted workforce housing properties are defined by the fact that they received some form of one-time subsidy in exchange for rent restrictions.

Workforce funding types do not involve ongoing rental assistance, and rents are not tailored to individual household incomes. These subsidies can include:

- Capital Financing - Low-interest-rate mortgages, mortgage insurance, tax-exempt bond financing, loan guarantees, and pre-development cost reduction financing.
- Low-Income Housing Tax Credits (LIHTC) – Tax credits provided to developers that can be sold for the purposes of up front debt reduction.
- Federal, State, and County Grant Programs – Grants provided to local governments from the federal government for construction or renovation of below-market-rate units. Community Development Block Grants and HOME Investment Partnership grants are two popular examples.

Table 5-5 Workforce Units by Funding Source, City of Marysville

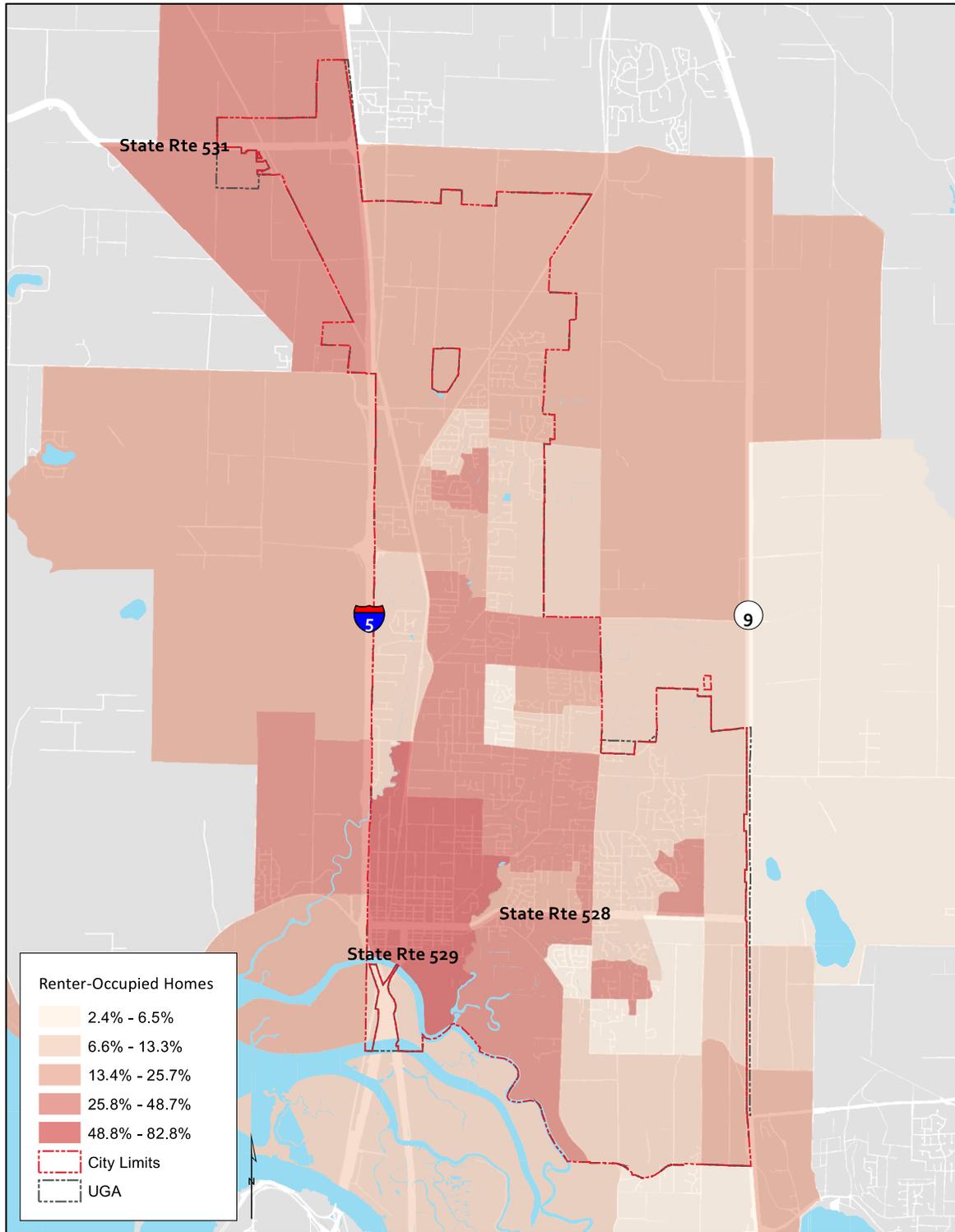
| | |
|--|-----|
| Tax Credit | 462 |
| Bond | 236 |
| County HOME | 25 |
| State Housing Trust Fund | 25 |
| USDA Rural Rental Housing Loan | 60 |
| County Neighborhood Stabilization Program | 5 |

Source: HASCO, 2014

Marysville’s assisted workforce housing has been funded through a variety of sources, including tax credits, bonds, and Community Development Block Grants. While the name may suggest otherwise, it is common for developers to use workforce funding sources to fund housing for populations like seniors. Table 5-5 shows the number of workforce units funded per major source in Marysville. This only includes units that do not have additional rental assistance (considered ‘subsidized’ in this Housing Element), which often also use workforce subsidies as part of their financing. As most workforce properties use more than one funding source, there are units counted multiple times in the different funding categories listed in Table 5-5. Financing for any affordable housing project is often very complicated and can involve an array of public, nonprofit, and private entities.

While some of these properties currently restrict occupancy of all of their units to low-income households, many other workforce housing properties only dedicate a portion of their units. This is typical of properties developed or rehabilitated by private entities using tax credits or tax-exempt bond financing in exchange for income restrictions on the properties. In those cases, affordable housing requirements are limited to a certain period of time, typically 20 to 30 years, after which time the property owners can increase rents to market rates.

Figure 5-24 Renter-Occupied Housing Units, City of Marysville



0 0.5 1 2 Miles

Sources: US Census Bureau; American Community Survey, 2008-2012; Snohomish County Information Services, 2013

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It is possible for a property to feature both subsidized and workforce units. One local example is the Meadow Park apartment complex. Of the 44 total units, 14 units provide housing for extremely low income seniors, funded through HUD Section 8 Project-Based Vouchers. The remaining units have rents set to be affordable to seniors earning less than 80% AML, with funding through tax credits and USDA's Rural Rental Housing Loan.

Market Rate Multifamily Rental Units

There are an estimated 6,553 units of rental housing in Marysville in properties ranging in size from single family homes to large apartment complexes. 2,999 out of 6,553 renter occupied housing units are in multifamily properties, compared to 121 out of 15,070 owner-occupied housing units.²⁷

Table 5-6 Renter-Occupied Units by Rent and Unit Size, City of Marysville (Without Utilities)

| | No Bedrooms | 1 Bedroom Units | 2 Bedroom Units | 3+ Bedroom Units |
|------------------------|-------------|-----------------|-----------------|------------------|
| Less than \$200 | 10 | 74 | 13 | 9 |
| \$200 to \$299 | 0 | 70 | 22 | 0 |
| \$300 to \$499 | 23 | 153 | 63 | 19 |
| \$500 to \$749 | 0 | 332 | 128 | 167 |
| \$750 to \$999 | 42 | 184 | 1257 | 89 |
| \$1,000 or more | 57 | 144 | 1098 | 2460 |

Source: American Community Survey 2008 – 2012

Table 5-6 summarizes ACS data on the number of units available at certain rent levels by bedroom size in Marysville. ACS rent data is not consistent with other sources of local market rate rent data for the City. This could be because the ACS sample may include subsidized units and less formal rent arrangements – renting rooms or mother-in-law suites in single family homes, renting from family members, etc. – that could be more affordable. ACS rent data also does not include utility allowances. To provide a better idea of what a household looking for a home today could expect to pay in rent and utilities for a home in Marysville, rent data was obtained from Dupre and Scott. This data, which includes both multifamily and single family rental units, is summarized in Table 5-8. Table 5-8 also lists the minimum full time wage to afford each average rent in hourly and annual terms as well as the number of hours one would have to work per week earning Washington State's minimum wage to afford the unit.

Table 5-7 shows the affordability distribution of average rents in Marysville by size. In this table, "Yes" means that the average rent is affordable to a household at that income

²⁷ US Census Bureau; American Community Survey, 2008-2012

level, adjusting for household size; “Limited” means that the average rent is not affordable but there are lower end affordable units; and “No” means that the entire rent range is not affordable. As shown, extremely low income families will not be able to afford a market rental unit of any size, though this is expected due to the costs of construction and maintenance in today’s market. Middle and moderate income families can afford the average rental rates for any size unit. Low income families in Marysville will only find a limited supply of affordable market rate housing at four bedrooms and larger. The average one bedroom rent is affordable to very low income households, and there is limited availability for two bedroom units. Again, this is adjusted for household size.

Table 5-7 Distribution of Rent Affordability by Unit Size

| | 1 Bed | 2 Bed | 3 Bed | 4 Bed |
|----------------------|-------|---------|-------|-------|
| Extremely Low | No | No | No | No |
| Very Low | Yes | Limited | No | No |
| Low | Yes | Yes | Yes | Yes |
| Moderate | Yes | Yes | Yes | Yes |
| Middle | Yes | Yes | Yes | Yes |

Source: Dupre and Scott, 2013

The difference in minimum required income by size between single- and multifamily units is shown in Table 5-9. Average rents for both multifamily and single family units of four bedrooms or smaller in Marysville are generally affordable to households earning at least 50% AMI (low income households). Average rents for one and two bedroom, two bath multifamily units are higher than comparably sized single family units, which is a reverse of the usual trend. It is possible that highly affordable small single family rental units are manufactured homes, which are often more affordable than other types of housing. The principal groups that will struggle to find rental housing in Marysville are extremely low income households of all sizes, very low income households that require a unit larger than two bedrooms, and low income households that require a unit larger than four bedrooms. As the supply of one and two bedroom units is limited, very low income households searching for affordable homes in this size range may still be pushed out by higher income households choosing to spend less on housing. Therefore, there is a need to

Even after accounting for the fact that utility costs are not included in ACS data, ACS' rent range is generally lower than that of the market as sampled by Dupre and Scott. Again, this could be explained by the ACS sample including subsidized units and informal rent arrangements. While ACS data is important as it shows what Marysville renters are actually paying, it does not give an accurate indication of what a typical renter searching for a market rate unit can expect to pay.

Home Ownership

Between 2008 and 2012, 64% of single family homes sold in Marysville were three bedrooms in size. Twenty two percent (22%) of homes sold were four bedrooms in size, meaning that three and four bedroom homes together represented 86% of sales. This includes freestanding single family homes, common wall single family homes (townhouses), manufactured homes, and condominiums²⁸. The next largest market segment are two bedroom homes, with 9% of sales.

In 2012, the median sale price for a single family home in Marysville was \$185,000. Assuming a 20% down payment and using average rates of interest, property taxes, utilities and insurance as determined by the Federal Housing Funding Board, the monthly payment for this home would be \$1,143. For a family to afford this payment without being cost-burdened, they would require an annual income of at least \$45,705, well below City, County, and the Seattle- Bellevue HMFA median income. This is considered low income for a household two to four individuals in size, and very low income for larger households.

In Marysville, the median home sales price has declined each year since 2008. Since 2008, following the trajectory of the recession, median home sale prices in Marysville have dropped by 32%, while the number of sales has risen.²⁹ Home sales peaked in 2011, but stayed relatively steady between 2008 and 2012. While new unit construction between 2005 and 2012 saw declines in Marysville, its market for home sales does not appear to have been as severely affected by the recession as some neighboring cities.

Table 5-10 lists the percentage of 2012 home sales that are affordable to each income level by home size. "Not affordable" means that the minimum income required is higher than the middle income upper cutoff. All of the percentages specify the portion of

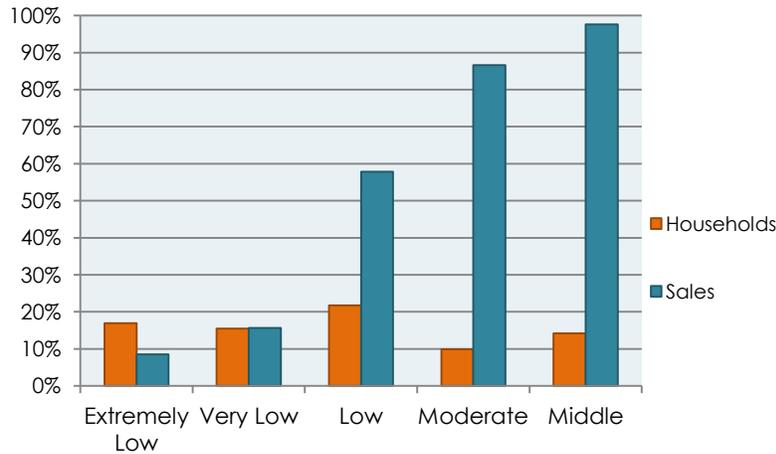
Table 5-8 Average Rent and Affordability by Size, City of Marysville (Including Utilities)

| | Average Rent (With Utilities) | Minimum Hourly Wage | Minimum Annual Wage | Hours/Week at WA Minimum Wage | Range |
|--------------|-------------------------------|---------------------|---------------------|-------------------------------|-----------------|
| 1 Bed | \$798 | \$15.35 | \$31,920 | 66 | \$712-\$912 |
| 2 Bed | \$1,036 | \$19.94 | \$41,480 | 86 | \$812-\$1,486 |
| 3 Bed | \$1,573 | \$30.25 | \$62,920 | 130 | \$1,220-\$2,110 |
| 4 Bed | \$1,830 | \$35.19 | \$73,200 | 151 | \$1,422-\$2,242 |
| 5 Bed | \$2,376 | \$45.69 | \$95,040 | 196 | \$2,126-\$2,626 |

Source: Dupre & Scott, 2013; National Low Income Housing Coalition, 2014

homes of that size that someone in the particular income group could afford, adjusting for household size. As shown, one and two bedroom homes are more affordable, though the number of homes this size is limited. Moderate and middle income families could afford the bulk of homes sold in 2012.

Figure 5-25 Home Sale Affordability Gap 2012, City of Marysville



Source: US Census Bureau; American Community Survey, 2008-2012; Snohomish County Assessor, 2014

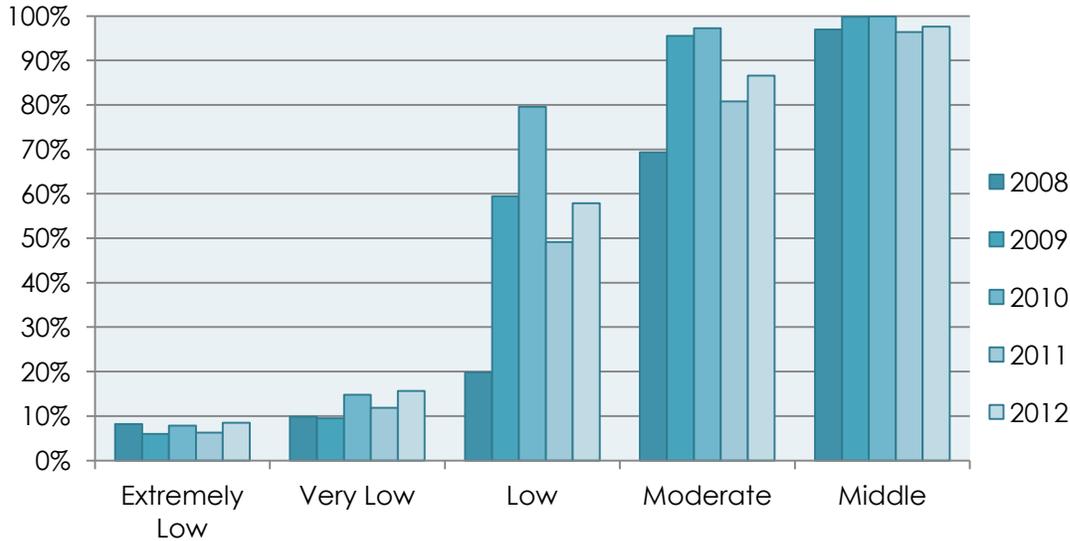
Table 5-10 Affordable Home Sales by Size, City of Marysville, 2012

| Bedrooms | Extremely Low | Very Low | Low | Moderate | Middle | Not Affordable | Total Sales |
|----------|---------------|----------|-----|----------|--------|----------------|-------------|
| 1-2 | 53% | 72% | 92% | 99% | 100% | 0% | 106 |
| 3 | 2% | 10% | 64% | 92% | 98% | 2% | 734 |
| 4 | 0% | 0% | 24% | 69% | 96% | 4% | 216 |
| 5+ | 0% | 3% | 5% | 43% | 84% | 16% | 37 |

Source: Snohomish County Assessor, 2014

The “affordability gap” describes situations where there are more households at a given income level than there are housing options affordable to those households. Figure 5-25 displays the percentage of households in Marysville at each income level as well as the

Figure 5-26 Home Sale Affordability, City of Marysville, 2008-2012



Source: Snohomish County Assessor, 2014

percentage of 2012 home sales that each income level could afford. As Figure 5-25 compares the overall income distribution of the City with the affordability distribution of one year, this is a rough approximation, and other factors should be considered in examining home ownership affordability. As shown, there were plenty of sales theoretically affordable for households earning at least 80% AMI (moderate income) in 2012, which is the minimum income recommended for home ownership. Since the recession, the market for home financing has tightened possibly limiting access to certain households that could theoretically afford the monthly cost of home ownership. However, this analysis does not consider whether or not these income groups are able to access financing, including a down payment, or other barriers to home ownership. There is also sufficient supply for the City's low income households, though home ownership may only be a good choice for certain households in this group. Further, this does not include competition from households above middle income, which comprise 22% of the City's total.

Figure 5-26 shows how the percentage of sales affordable to each income level has changed from 2008 to 2012. As shown, affordability by this estimate was never a significant challenge for households earning at least 80% AMI during this period, though affordability for moderate income households has fluctuated. As the housing market

continues to improve following the recession, affordability for this group may retreat again. While there are affordable options for low income households, and ownership may be a good option for certain low income households (those earning between 50 and 80% AMI), it is considered the exception rather than the Rule.

Table 5-9 Average Rent by Size within City of Marysville, Single Family and Multi-family

| | Multifamily Average Rent | Minimum Income | Single Family Average Rent | Minimum Income |
|-------------------|-------------------------------------|---------------------------|---------------------------------------|---------------------------|
| 1 Bed | \$809 | Very Low | \$721 | Very Low |
| 2 Bed/1 Ba | \$943 | Very Low | \$1,178 | Low |
| 2 Bed/2 Ba | \$1,026 | Low | \$1,266 | Low |
| 3 Bed/1 Ba | n/a | n/a | \$1,473 | Low |
| 3 Bed/2 Ba | \$1,370 | Low | \$1,629 | Low |
| 4 Bed | n/a | n/a | \$1,830 | Low |
| 5 Bed | n/a | n/a | \$2,376 | Moderate |

Source: 2013 Dupre and Scott

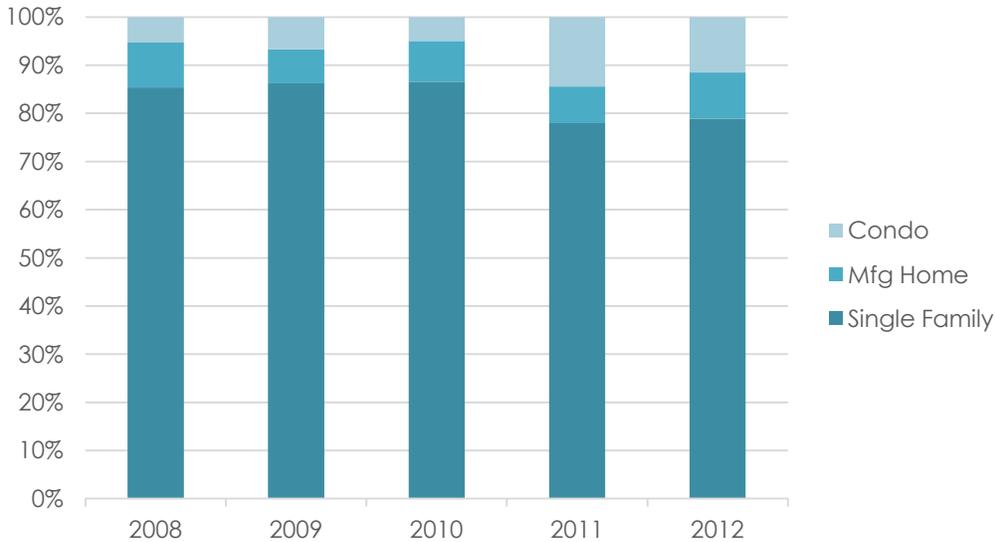
While these measures consider the ongoing affordability of home ownership in terms of monthly cost, there are other important factors not easily captured in this analysis. While a 20% down payment is assumed in calculating the monthly debt service, the question of whether or not a household can obtain the funds necessary for a down payment is another important question, particularly for lower income households. This report also assumes that the household could be approved for a mortgage at an average interest rate, despite the fact that the mortgage market has tightened. Even assuming all these things are possible, due to ongoing repair and maintenance costs, home ownership may not be a good choice for many lower income households. For all these reasons, home ownership is generally targeted for households earning at least 80% AMI.

Further, many of the most affordable sales were likely only so affordable because they were foreclosed homes sold by banks. The property 6609 60th Place NE, for example, is a three bedroom home that Wells Fargo Bank sold for approximately \$105,000 in 2012. At that price, a household with a minimum income of \$20,220 could afford the monthly debt service of around \$500. This same home sold for \$214,000 in 2005, which would be out of reach to the household with the minimum income necessary to afford it in 2012. While low priced foreclosed homes can put home ownership within reach for more households, this is accomplished at the expense of previously displaced homeowners. Additionally, these sales contribute to ongoing uncertainty about market home values. Low income home buyers could also become cost-burdened by higher property taxes on these “bargain” homes.

For those households where ownership is a good fit, HomeSight is a local nonprofit Community Development Corporation that works with lower-income households in Snohomish and King County to overcome barriers to ownership like financing for down payments. HomeSight also provides services for homeowners facing foreclosure.

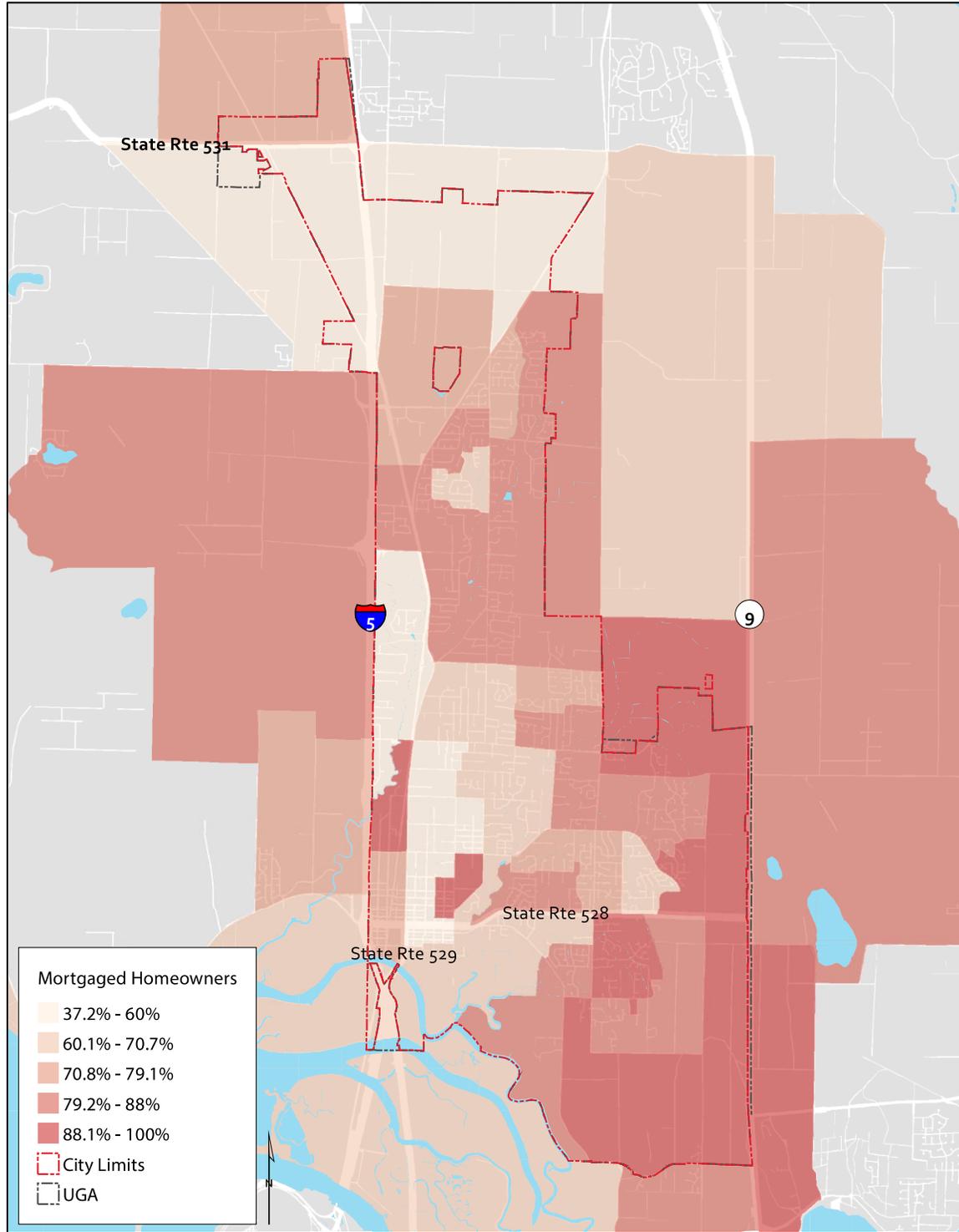
Figure 5-27 shows how sales have been divided between single family homes, condominiums, and manufactured homes over time. As shown, single family homes are dominant, though condominium sales increased significantly in 2011. Manufactured homes represented a fairly steady share of the annual total throughout this period.

Figure 5-27 Home Sale Affordability, City of Marysville, 2008-2012



Source: Snohomish County Assessor, 2013

Figure 5-28 Homeowners with Mortgages, City of Marysville



0 0.5 1 2 Miles

Sources: US Census Bureau; American Community Survey, 2008-2012; Snohomish County Information Services, 2013

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Table 5-11 shows how many sales of each type were affordable to each income level in 2012. Manufactured homes are most likely to be affordable, with a dramatically lower average sales price, though there is still a significant supply of single family homes affordable to very low income households. Table 5-12 shows how many homes were sold in 2012 by type and number of bedrooms. As shown, manufactured homes are also more likely to be small.

Table 5-11 Affordable Home Sales by Type, 2012

| | Single Family | Manufactured Home | Condo |
|---------------------------|---------------|-------------------|-----------|
| Extremely Low | 1 | 94 | 0 |
| Very Low | 67 | 8 | 5 |
| Low | 395 | 3 | 74 |
| Moderate | 273 | 2 | 46 |
| Middle | 119 | 0 | 4 |
| Not Affordable | 27 | 0 | 0 |
| Average Sale Price | \$ 203,521 | \$ 32,153 | \$185,330 |

Source: Snohomish County Assessor, 2013

Table 5-12 Size of Homes Sold by Type, 2012

| Bedrooms | Single Family | Manufactured Home | Condo |
|------------|---------------|-------------------|-------|
| 1-2 | 70 | 83 | 2 |
| 3 | 662 | 36 | 105 |
| 4 | 215 | 2 | 22 |
| 5+ | 39 | 0 | 0 |

Source: Snohomish County Assessor

Shared Rental Housing

A popular market rate affordable housing option is to split housing costs with other roommates. These arrangements include renting a room, suite, or accessory dwelling unit (ADU) from a homeowner living on site. For 14 shared rooms advertised on Craigslist in Marysville, the monthly cost ranged from \$400 to \$600. The median rental price for these listings is \$477.50.

Rents in this range are easily within reach for very low income single individuals, and possibly even extremely low income couples. Individuals seeking roommates are able to discriminate in who they choose to share their housing, however, and often stipulate a preferred gender or bar couples from sharing a room. It may be difficult for families

with children and households with disabilities or other special needs to find a suitable shared housing situation. In these cases, a household's ability to find shared housing will likely depend on whether or not they have local connections to help them find understanding roommates without depending on strangers.

E. FUTURE HOUSING NEEDS

I. Population and Housing Growth, and Need

The City of Marysville and Snohomish County has grown substantially in recent decades as shown in Table 5-13. The percentage of growth was significantly higher in the City at 139.6% than in the County at 18% as a result of the combined influence of major annexations and new development.

Table 5-13 Population Growth, 2000 to 2011

| | 2000 | 2011 | Percentage Change |
|--------------------|-------------|-------------|--------------------------|
| Snohomish County | 606,024 | 717,000 | 18% |
| City of Marysville | 25,315 | 60,660 | 139.6% |

Source: Snohomish County 2015 Comprehensive Plan, Growth Targets – Appendix D

Table 5-14 Housing Growth, 2000 to 2010

| | 2000 | 2010 | Percentage Change |
|--------------------|-------------|-------------|--------------------------|
| Snohomish County | 236,205 | 286,659 | 21.3% |
| City of Marysville | 9,730 | 22,363 | 129.8% |

Table 5-15 Projected Housing Need

| | 2035 Population Target | Total 2035 Housing Need | Additional Housing Units Required |
|--------------------|-------------------------------|--------------------------------|--|
| Snohomish County | 955,280 | 383,787 | 97,128 |
| City of Marysville | 87,589 | 32,876 | 10,513 |

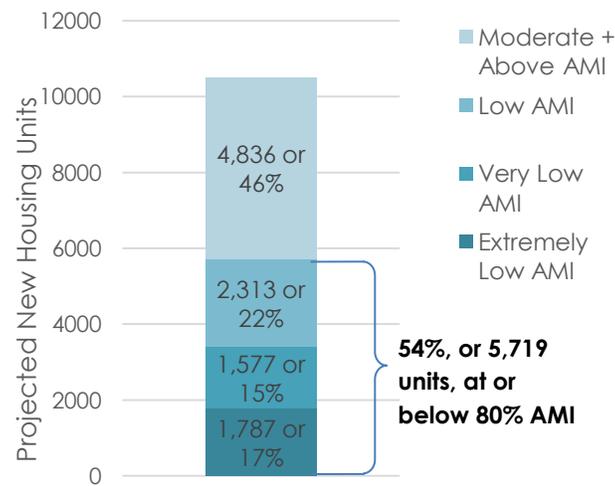
Source: 2013 Housing Characteristics and Needs Report

II. Housing Affordability and Needs for Moderate to Low Income Households

Significant residential growth is projected within the City in the future. The City needs to grow by 10,513 additional homes between 2010 and 2035 in order to accommodate the projected population growth. Assuming that the City's income mix stays constant, it is estimated that 5,719 units, or 54% of the total projected increase, will serve households at or below 80% AMI. The share of projected units by income level under this assumption is shown in Figure 5-29.

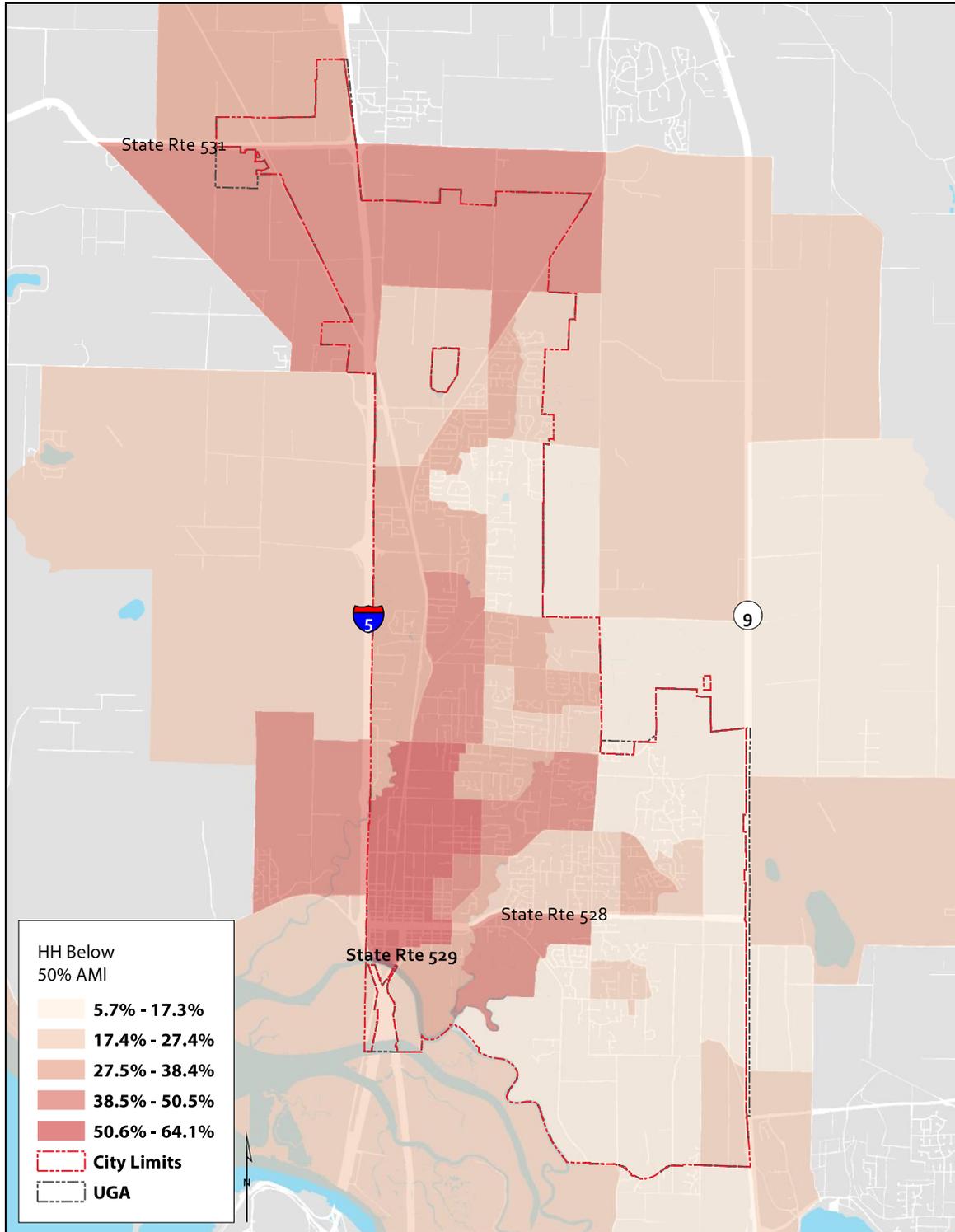
According to the 2013 Housing Characteristics and Needs Report prepared by Snohomish County, 10.7 percent of the households within the County are very low income (under 30% AMI), 11.2 percent are low income (30-50% AMI), and 16.9 percent are moderate income (51-80% AMI). In the County's report, these percentages were applied to the total housing growth need for each jurisdiction within the County to illustrate how much affordable housing each jurisdiction would provide if the needed growth in affordable housing were allocated proportionally among the jurisdictions. Applying these allocations to the 10,513 housing unit need for Marysville, the City would need to accommodate 1,156 additional very low income units, 1,156 low income units, and 1,787 moderate income units – a total of 4,099 units – from 2010 to 2035 (see Figure 5-30). Given that Marysville presently has a relatively high amount of affordable housing compared to other jurisdictions within the County, applying the countywide breakdown for each income group to the City's total housing unit need establishes a target for the

Figure 5-29 Income Allocation of Projected New Housing Units if Household Income Mix Stays Constant within City of Marysville from 2010 to 2035



Sources: US Census Bureau; American Community Survey, 2008-2012; Snohomish County Tomorrow Planning Advisory Committee, "Housing Characteristics and Needs in Snohomish County", 2014

Figure 5-30 Households Below 50% AMI, City of Marysville



0 0.5 1 2 Miles

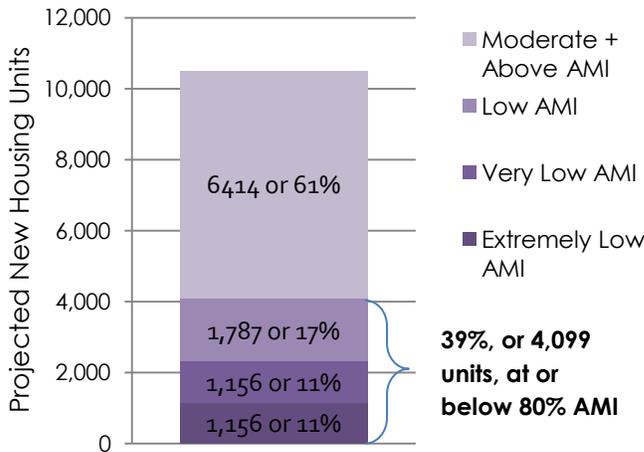
Sources: US Census Bureau; American Community Survey, 2008-2012; Snohomish County Information Services, 2013

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City that is both reasonable and contributes significantly towards the County's overall affordable housing need while also recognizing the City's goal of pursuing a more

Figure 5-30 Income Allocation of Projected New Housing Units if Growth in Affordable Housing within the City is Proportional to the Need within Snohomish County from 2010 to 2035



diverse and balanced distribution of household incomes within the City.

The City has already made substantial progress towards these targets. From 2012 to 2014, the City granted approval for over 1,019 new apartment units with 641 of these units – 63 percent – reserved for households at or below 80% AMI. Upon construction of these units, the City will have provided 15.6 percent of the total affordable housing units that would be required to be provided if each jurisdiction assumed an equal proportion of the growth in affordable housing need that the County anticipates from 2010 to 2035. Therefore,

Sources: US Census Bureau; American Community Survey, 2008-2012; Snohomish County Tomorrow Planning Advisory Committee, "Housing Characteristics and Needs in Snohomish County", 2014

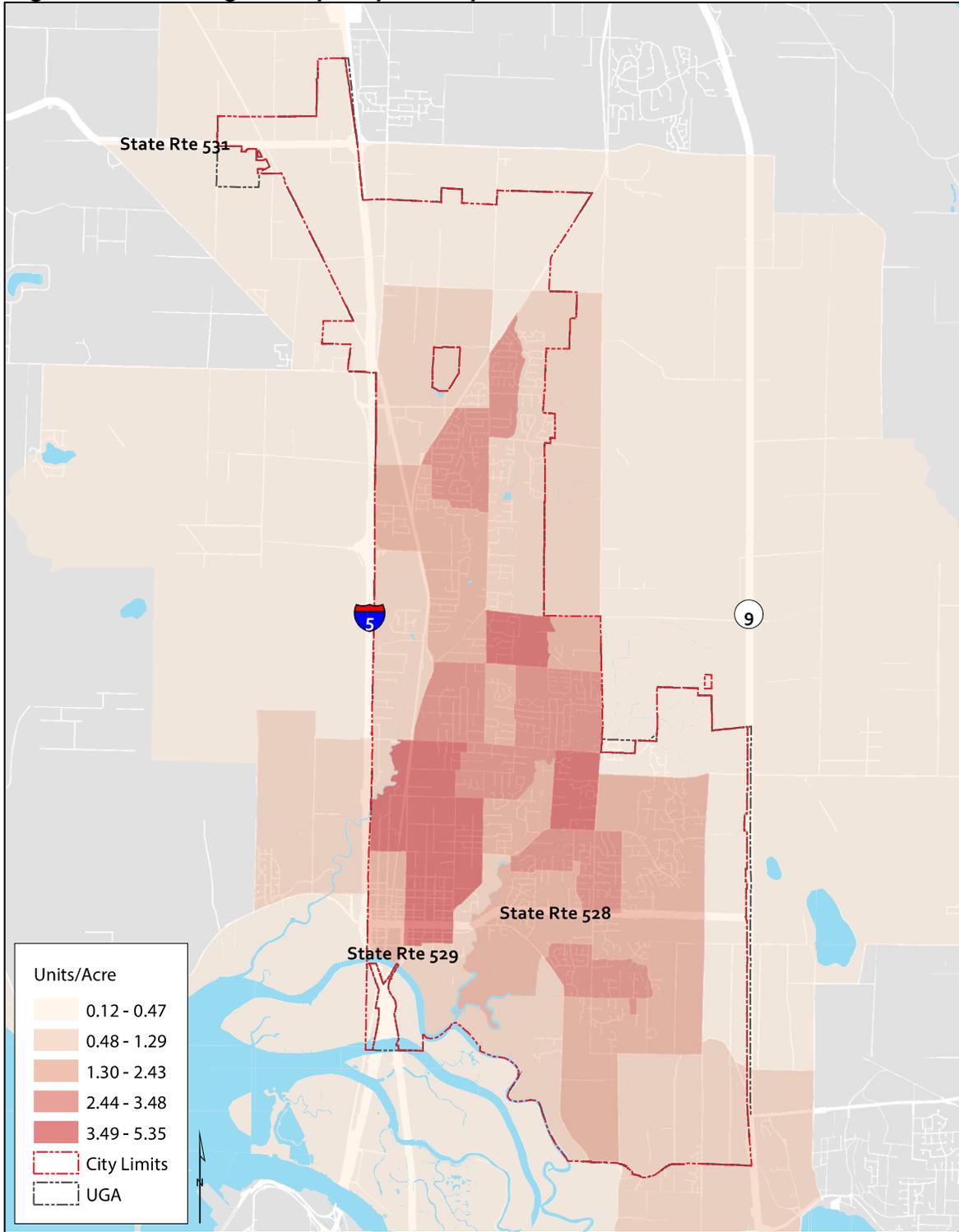
the City's efforts moving forward will be to accommodate affordable housing proportionate to its size (3,458 additional units), and to preserve and maintain the existing affordable housing stock.

The City of Marysville has pursued a number of strategies to support housing affordability and address the need to provide more low income housing options. To-date, Marysville has predominantly focused less on preservation of existing housing stock and more on creating quality new stock; however, moving forward the focus will shift to include preservation of existing housing stock. Strategies employed by the City to address affordable housing need include:

- Participation in the Alliance for Housing Affordability
- Offering density bonuses
- Allowing lot size averaging
- Reducing lot sizes
- Permitting detached accessory dwelling units
- Considering incentives such as density bonuses, cluster housing, zero lot line and affordable housing set-aside

In addition to promoting and providing incentives for these policies where appropriate, the City will continue to monitor their use and evaluate policies to make sure there are not unnecessary regulatory barriers to use. Additionally, when opportunities arise, the City could partner with organizations developing housing for households earning below 30% AMI, the income group generally not served by the traditional housing market.

Figure 5-31 Housing Density, City of Marysville



0 0.5 1 2 Miles

Sources: US Census Bureau; American Community Survey, 2008-2012; Snohomish County Information Services, 2013

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III. Special Needs Housing and Services

The following outlines the requirements of special needs groups in having an adequate, affordable, and appropriate housing supply. All groups need affordable housing as a basic foundation. When supportive services are mentioned, this refers to help with paying bills, shopping for food and household items, nutritious meals, preparation and transportation to work, social events, and/or medical appointments:

Elderly, including frail elderly

- Affordable housing, especially rentals
- Supportive services to permit them to receive in-home care
- More congregate space for frail elderly not able to have in-home services
- More physically accessible units

Homeless: Individuals

- Day shelter
- Additional night shelters
- Transitional housing (from shelter to market rate)

Homeless: Families with Children

- Additional night shelters and longer stays at shelters
- Linkage to services for children
- Day care for pre-school and school-aged children
- Transitional housing (from shelter to market rate)

Severe Mental Illness

- More community-based housing
- Residential treatment for children
- Ability to keep housing units as mentally ill move in and out of hospitals or other institutions

Developmental Disabilities

- More accessible units
- Additional supportive services

Physical Disabilities

- More accessible units
- Additional in-home services

Alcohol and Other Drug Addictions

- Case management
- Youth detoxification services
- Services for pregnant and postpartum women

AIDS and Related Diseases

Terminal care beds
Support for in-home care services

IV. Housing Mix Ratio (Needs Analysis)

What is the appropriate housing mix for Marysville? Currently, the countywide mix for structures is 64% single family detached, 30% single family attached, duplex or multi-family units, and 6% mobile/manufactured home units.³⁰ Using this for planning purposes, the City would want to consider a mix of densities and units types in its land use plan. This will ensure a variety of housing types and costs within the Urban Growth Area in order to meet housing needs for both owner and rental households. Generally, non-single family structures are assumed to provide more affordable housing options and typically yield higher densities also resulting in more efficient and affordable use of land.

V. Land Availability

In Planning for the next twenty years, the City has conducted a land capacity analysis to verify and justify the current Urban Growth Area (UGA) and land use alternatives within the UGA. The land capacity analysis identifies 8,900 buildable acres, and a 2035 population capacity of 87,798 within the current UGA. This represents capacity for 10,513 additional households, representing 25,489 additional persons. Both vacant land and redevelopable land provide opportunities for new housing to meet 2035 population targets and address housing need.

D. GOALS AND POLICIES

I. County-Wide Planning Policies Relating to Housing

The GMA requires each county, in cooperation with its cities, to adopt county-wide planning policies for affordable housing. (County wide planning policies are identified under the City's comprehensive plan numbering system in the following section.) County-wide planning policies that relate directly to the Marysville Comprehensive Plan are incorporated herein. The Countywide Planning Policies pertaining to affordable housing were originally adopted by Snohomish County Tomorrow in 1993 and have been amended several times with the most recent amendment being in June 2013. These policies are contained in Appendix A.

II. City of Marysville Housing Goals and Policies

The following Goals and Policies are intended to ensure that sufficient land for housing is identified and will be available in an efficient and competitive land market. They are based on the assumption that "...the market place will guarantee adequate housing for those in the upper economic brackets but some combination of appropriately

³⁰ 2013 Snohomish County Housing Characteristics and Needs Report

zoned land, regulatory incentives, financial subsidies, and innovative planning techniques will be necessary to make adequate provisions for the needs of middle and lower income persons...."³¹

While government policies and programs alone cannot ensure that everyone is adequately housed, attention should be given to removing impediments to affordable housing, consistent with the Growth Management Act.

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

Policies:

- HO-1 Provide increased flexibility and encourage creative approaches in the use of new and existing housing development and design subject to specific development, design, and in some cases owner occupancy standards.
- HO-2 The City shall encourage housing types that are attractive and affordable to first time and moderate income home buyers.
- HO-3 Encourage a broad range of rental housing opportunities, especially those serving families, senior citizens, and special needs groups.
- HO-4 Promote housing alternatives to the large lot single family detached dwelling and large apartment complex.
- HO-5 Support the development and preservation of mobile home parks within residential zones and subdivisions.
- HO-6 Support the development and preservation of manufactured homes on individual lots.
- HO-7 Provide opportunities and incentives for a variety of housing types and site planning techniques utilizing the Planned Residential Development (PRD) regulations.
- HO-8 Provide for a wide range of housing choices in residential and commercial zones, including, but not limited to cottages, townhouses, planned unit developments and apartments.
- HO-9 Consider accessory housing a substitute for some multi-family housing. Permit them in single family houses subject to specific development and design standards.

³¹ Chapter 365-195-060 (6) WAC.

- HO-10 The City will work with agencies and nonprofits, such as the Housing Authority of Snohomish County, Housing Hope, Habitat for Humanity, to maintain and increase the supply of low and moderate income housing. This could include fast tracking permitting and assistance with site selection.
- HO-11 Improve coordination and responsiveness of providers of housing and community needs to improve the quality and quantity of housing.
- HO-12 Maintain an adequate supply of appropriately zoned developable land within the UGA.
- HO-13 Allocate the housing mix goals in the Land Use Element and zoning to ensure best use of both vacant and redevelopable land to meet housing needs for both owner and rental households.
- HO-14 Support inter-jurisdictional cooperative efforts to foster the development and preservation of an adequate supply of affordable housing.
- HO-15 Encourage efficient infill development in the urban growth area.
- HO-16 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.
- HO-17 Ensure that affordable and special needs housing opportunities are dispersed throughout the City, not concentrated.
- HO-18 Provide affordable housing opportunities close to places of employment.
- HO-19 Consider the location of traffic routes, transit, bike and pedestrian trails, in locating new housing.

GOAL 2: Create quality places and livable neighborhoods.

Policies:

- HO-20 Encourage higher quality developments that create a sense of place and enhance community image and identity.
- HO-21 Encourage the development of middle and upper middle income housing to ensure a healthier and more diverse mix of housing choices within the community.

HO-22 Provide connectivity between housing, public places, places of interest, and commercial areas to create a more interactive community.

HO-23 Encourage and facilitate housing developments that provide quality residential living environments for families and seniors with housing needs.

HO-24 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.

GOAL 3: Respect the character of existing residential neighborhoods.

Policies:

HO-25 Encourage and facilitate the participation of neighborhood groups in the land use and community development planning process.

HO-26 Distribute affordable and special needs housing equitably among jurisdictions and planning areas to ensure that no jurisdiction or planning area has more than its fair share of affordable and special needs housing.

HO-27 Assure that site and building design guidelines create an effective transition between substantially different land uses and densities.

HO-28 Encourage the integration of a variety of dwelling types and intensities in residential neighborhoods.

HO-29 Encourage infill development that enhances the existing community character.

HO-30 Preserve and enhance the character of existing neighborhoods.

HO-31 Ensure that mixed use development complements and enhances the character of the surrounding residential and commercial areas.

HO-32 Encourage the concept of strong, traditional neighborhood planning to improve neighborhood quality and reduce automobile dependency.

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

Policies:

HO-33 Work with Community Transit to develop transit connecting dispersed housing and employment centers.

- HO-34 Coordinate with Community Transit to identify and adopt appropriate densities for priority transit corridors. Ensure that the development standards for these areas are transit and pedestrian friendly.
- HO-35 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.
- HO-36 Promote a housing policy and land use pattern that balances the ratio of housing units to jobs.
- HO-37 Maximize the public investment in public infrastructure by supporting a compact land use strategy to increase residential density.
- HO-38 The City's economic development strategy should prioritize higher paying jobs that pay a living wage.

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

Policies:

- HO-39 Periodically review land use regulations to assure that regulations and permit processing requirements are reasonable.
- HO-40 Evaluate the housing cost and supply implications of proposed regulations and procedures.
- HO-41 The City shall seek opportunities to modify land use regulations and permit processes that make project approval timelines, achievable densities, and mitigation costs more predictable.

E. Implementation

The implementation section provides a strategic plan and specific guidance for subsequent development and consideration of regulations and administrative actions to pursue in implementing the housing goals and policies.

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

Measures:

Housing Types and Densities

1. Review codes and regulations to determine the ability to build innovative housing projects. Implement, as necessary, code revisions that will provide for permitted uses such as ground-related attached housing, small scale rental housing types for families and senior citizens, subdivision of large homes, mobile home parks,

accessory units, duplexes, small lot single family, townhouses, and condominiums and other housing types.

2. Continue to allow zero lot line developments and other attached single family developments without rezone process, subject to design guidelines.
3. Allow innovative subdivision techniques, such as angle lots, zipper lots, alternate width lots, and other platting methods in single family zones that increase single family densities and affordability over conventional platting standards.
4. Investigate the feasibility of allowing cohousing³² developments that incorporate shared common buildings and open spaces.
5. The City should establish a housing mix ratio goal for housing types such as multi-family, single family as well as sub-types like small-lot single family, duplexes, etc.
6. Investigate incentives and potential regulatory measures that encourage or require the private sector to address low and moderate income housing needs, in locations that are desirable to the community, such as: priority permit processing; reduction of minimum permitted lot sizes; minimum densities for attached housing in all multi-family and single family attached developments; exemptions from impact mitigation payments for low income housing projects; voluntary density bonuses; mandatory requirements for inclusion of low-income housing; and transfer of low-income housing density bonuses among projects.
7. The City should promote programs, consider changes to regulations, and provide incentives to housing developers that provide alternatives for home ownership and encourage housing types that are affordable to first time and moderate income buyers.
8. Review and amend the zoning code to enable a wider variety of housing types to accommodate increased housing needs of the elderly and frail elderly. The zoning code should enable the siting of various housing types such as convalescent care, assisted care, adult homes, retirement apartments, and cooperative living within the City of Marysville.
9. Encourage single family and multi-family development across the broad variety of densities that the zoning code allows.

Housing Supply

10. Regularly update the City's land capacity analysis and survey housing conditions. Monitor housing and lot supply within the Study Area and ensure that the Land Use Element provides for adequate densities within the Urban Growth Area to meet forecasted growth in the planning period.
11. Amend the zoning code section on substandard lots to allow construction of a single family house on existing, prior approved lots regardless of size with an administrative zoning variance subject to design standards.
12. Permit higher densities for senior housing which provide additional amenities and services.

³² In cohousing developments, families live in separate homes, but share such things as cooking and dining facilities, play areas, gardens, and workshops.

Housing Location/Distribution

13. Periodic studies will be made to ensure that affordable and special needs housing is equitably distributed by verifying that no Planning Area has more than 30% of its housing in the categories of affordable and special needs housing. The amount of affordable and special needs housing may temporarily exceed 30% in circumstances where the Comprehensive Plan projects sufficient housing development to bring the percentage back below 30% within the life of this Plan.

Financing and Programs

14. Work with the County, other jurisdictions, local lending institutions, non-profit organizations, and housing providers to create a first time home buyer assistance program; create education programs for financial counseling and assistance in buying a home; encourage the creation of financing mechanisms such as reverse mortgage programs, housing trust funds, and loan pools for local financing of affordable housing.
15. The City should coordinate with other agencies and sources to obtain funding for capital improvement projects. In addition, while administering the Community Development Block Grant program, projects should be directed to neighborhood planning areas with a high percentage of low or extremely low income housing.
16. Work with the County to encourage the establishment of an intergenerational home-sharing program for senior citizens.
17. Support the efforts of public and private non-profit agencies that develop assisted housing and/or housing related human services, such as services that enable residents to remain in their homes.

GOAL 2: Create quality places and livable neighborhoods.

Measures:

18. Continue to promote the Pride of Marysville Neighborhood Improvement Awards, an awards program which recognizes residential properties, neighborhoods, and businesses where pride of ownership is demonstrated. Establish a category for the development of quality residential neighborhoods that address City housing goals
19. Provide density incentives for projects that create a sense of place and enhance community image.
20. Maintain site design guidelines to promote attractive neighborhood streetscape and transitions to adjoining neighborhoods.

GOAL 3: Respect the character of existing residential neighborhoods.

Measures:

21. Identify and evaluate alternative ways of improving the effectiveness of neighborhood groups' participation in the land use planning process.
22. Use land use inventory and Census data to identify neighborhoods with concentrations of rental housing and residential densities.
23. Use performance based standards instead of maximum density standards for evaluating higher density housing developments. Base approval of such developments on whether they meet neighborhood compatibility standards. These design standards and guidelines would allow for construction of higher

densities while providing for quality design that is compatible with the scale and character of surrounding uses.

24. Coordinate with the Planning Department and neighborhood groups to develop guidelines for the compatibility of: small lot detached and cottage residences, duplexes, and townhouses with existing single family neighborhoods; rental and special needs housing with residential neighborhoods; accommodating higher densities attractively; and ensuring that infill development fits with the character of the existing neighborhood.
25. Explore opportunities to implement traditional planning concepts in new and existing neighborhoods. This results in neighborhoods as people places and may include sidewalks; narrow, interconnected streets; street trees; front porches; smaller lots; reduced presence of garages; and nearby retail services. This planning approach may be particularly suited to introducing small lot single family, townhouses, and other more dense housing types.

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

Measures:

26. Work with Community Transit to develop transit connecting dispersed housing and employment centers.
27. Coordinate with Community Transit to identify and adopt appropriate densities for priority transit corridors. Ensure that the development standards for these areas are transit and pedestrian friendly.
28. Ensure that adequate land is designated with the Land Use Element for various housing types (such as multi-family, duplexes, accessory units, and small lot single family) within each Planning Area or the Study Area as a whole. The housing mix goal should be maintained throughout revisions to the Land Use Element that occur as a result of community input.
29. In Planning Areas with a high percentage of low, very low, or extremely low income housing, the City should prioritize civic improvements and parks through the Land Use and Parks Elements of the Comprehensive Plan.

GOAL 5: Land use policies and regulations contribution to the cost of housing should be weighed against their benefit to the community.

Measures:

30. Participate in State and local regulatory reform efforts.
31. Monitor permit processing times and maintain internal goals for the timely processing of permit applications.
32. Development standards and building permit requirements should be reviewed to ensure clarity and consistency while providing for a timely, fair, and predictable application process.
33. The City shall consider permitting "affordable housing demonstration projects" in which development standards and code requirements may be negotiated to provide a more affordable housing product, without sacrificing the public protections provided by the standards being negotiated.
34. Infrastructure and development standards should be reviewed to ensure that requirements are not excessive, such as right-of-way requirements, road design,

and sidewalk standards, and to determine if alternative funding methods can be made available.

35. Investigate mechanisms to facilitate the land assembly process for residential developments in the Urban Growth Area through incentives such as allowing increased density with larger parcels that were assembled.

APPENDIX A – COUNTYWIDE PLANNING POLICIES ON HOUSING

HOUSING

State Context

Washington’s Growth Management Act (GMA) establishes a goal pertaining to housing, to encourage a full range of housing types to meet the needs of all segments of the population, and to encourage the preservation of the existing housing stock.¹³

Pursuant to the GMA, the Countywide Planning Policies (CPPs) must specifically address how local comprehensive plans will consider the need for affordable housing, such as housing for all economic segments of the population and parameters for its distribution among counties and cities.¹⁴ In turn, each county and city is obligated to plan for affordable housing consistent with the regional context determined by CPPs.¹⁵ Counties and cities planning under GMA must ensure that, taken collectively, their comprehensive plans provide sufficient land capacity for projected housing growth, consistent with the county’s 20-year population growth allocation.¹⁶

CPPs may not, however, alter the land-use powers of cities.¹⁷

Regional Context

The regional plan, Vision 2040, contains an “overarching goal” for housing that calls for the region to:

“preserve, improve, and expand its housing stock to provide a range of affordable, healthy, and safe housing choices for every resident. The region will continue to promote fair and equal access to housing for all people.”

Vision 2040’s Multi-county Planning Policies also require jurisdictions to establish local housing targets based on population projections, and local housing and employment targets for each designated regional growth center.¹⁸ In addition, the housing policies of Vision 2040 place significant emphasis on the location of housing in proximity to growth and employment centers and to transportation and transit corridors.

¹³ RCW 36.70A.020(4).

¹⁴ RCW 36.70A.210(3)(e) and WAC 365-196-410(2)(e)(ii).

¹⁵ WAC 365-196-410(2)(e)(ii).

¹⁶ RCW 36.70A.115.

¹⁷ RCW 36.70A.210(1).

¹⁸ MPP-D-3.

Snohomish County Housing

Snohomish County continues to face the following housing challenges:

1. Adequate supply of affordable housing for all economic segments in each community.
2. Adequate supply of quality housing options in proximity or satisfactory access to places of employment.
3. Infill housing development and community concerns about density and design.
4. Adequate resources for, and equitable distribution of low-income and special needs housing across the county.
5. Housing types suitable for changing household demographics and an aging population.
6. Maintenance of existing affordable housing stock, including mobile home and manufactured housing.

It is important to remember that housing is created, priced, and demolished as the result of complicated interactions of market forces and government policies that reach across regions and even nations. Snohomish County is part of a regional market where housing is a commodity largely produced by the private sector, with a small but significant portion provided by government housing authorities and non-profit agencies. Sufficient housing, concurrent with employment and population growth and adequate transportation access, is a regional challenge that needs attention at all levels of government.

It is beyond the financial capacity of local governments and nonprofits to satisfy unmet housing needs through their own expenditures. Historically, the federal government has taken the lead in the financial strategies, but federal funding does not meet the need. The housing affordability issue will get worse if federal funding trends continue.

Snohomish County jurisdictions recognize that their actions alone will not eliminate unmet housing needs. Financial constraints, however, are not a valid reason for jurisdictions not to address countywide unmet housing needs in their comprehensive plans' land use and housing strategies.

Despite the limited control that local governments have over housing markets, Snohomish County jurisdictions have made progress in meeting these housing challenges. Snohomish County Tomorrow regularly monitors and analyzes these housing challenges to better understand them and to suggest steps toward their diminishment. The 2007 *Housing Evaluation Report* illustrates that, alone and in cooperation, the county and cities have adopted policies, strategies and regulations that help preserve affordable housing or remove barriers or reduce the costs of producing new housing units.¹⁹

¹⁹ The report can be found online at www1.co.snohomish.wa.us/Departments/PDS/Divisions/LR_Planning/Information/Plans/SCT+Reports/HER07.htm

The CPPs on housing are required and intended to support both GMA and Vision 2040. Generally speaking, they follow the organization of the Vision 2040 Multi-county Planning Housing Policies.

Housing Goal

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

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

- HO-2** The county and cities shall make provisions in their comprehensive plans to accommodate existing and projected housing needs, including a specific assessment of housing needs by economic segment within the community as indicated in the housing report prescribed in CPP HO-5. Those provisions should consider the following factors:
 - a. Avoiding further concentrations of low-income and special needs housing.
 - b. Increasing opportunities and capacity for affordable housing in urban centers.
 - c. Increasing opportunities and capacity for affordable housing close to employment, education, shopping, public services, and public transit.
 - d. Increasing opportunities and capacity for affordable and special needs housing in areas where affordable housing is currently lacking.
 - e. Supporting affordable housing opportunities in other Snohomish County jurisdictions, as described below in CPP HO-4.

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

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

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

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

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

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

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

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

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

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

- HO-11** The county and cities should consider the economic implications of proposed building and land use regulations so that the broader public benefit they serve is achieved with the least additional cost to housing.
- HO-12** The county and cities should minimize housing production costs by considering the use of a variety of infrastructure funding methods, such as existing revenue sources, impact fees, local improvement districts, and general obligation bonds.
- HO-13** Jurisdictions should ensure that their impact fee programs add no more to the cost of each housing unit produced than a fairly-derived proportionate share of the cost of new public facilities necessary to accommodate the housing unit as determined by the impact fee provisions of the Growth Management Act cited in chapter 82.02 RCW.
- HO-14** The county and cities should provide incentives for affordable housing such as height or density bonuses, property tax incentives and parking requirement reductions. The incentives should apply where feasible to encourage affordable housing.

APPENDIX B – ASSISTED HOUSING UNITS WITHIN CITY OF MARYSVILLE

| PROPERTY NAME | STREET ADDRESS | PARCEL ID | ASSISTED UNITS BY INCOME LEVEL | | | | SUBSIDIZED UNITS | WORKFORCE UNITS | SHELTER UNITS | TOTAL ASSISTED UNITS | OWNER | POPULATION SERVED | FUNDING SOURCES |
|---|-----------------------|----------------|--------------------------------|----------|-----|----------|------------------|-----------------|---------------|----------------------|----------------------------------|--|---|
| | | | Extremely Low | Very Low | Low | Moderate | | | | | | | |
| Section 8 Housing Choice Vouchers (HASCO and EHA) | Various | Various | 421 | 57 | 8 | 0 | 491 | | | 491 | Various | Multifamily, Seniors, People with disabilities, Veterans | Section 8 Housing Choice Voucher |
| Maud's House | 615 Cedar St | 00585500500403 | 7 | | | | | | 7 | 7 | Public (HASCO) | Homeless families with children | State Housing Trust Fund, County Housing Trust Fund, Federal Home Loan Bank, State and County Operating & Maintenance Funds |
| Beachwood Apartments | 1017 & 1027 Beach Ave | 00585600100201 | | 25 | | | | 25 | | 25 | Private Nonprofit (Housing Hope) | Family, Homeless | Tax Credit, State Housing Trust Fund, County HOME |
| Cedar Grove | 7401 84th St NE | 30052300201200 | 28 | | | | 28 | | | 28 | Public (HASCO) | Family | Public Housing |
| Cedar Landing Apartments | 8700 67th Ave NE | 30052200102900 | | 46 | 83 | | | 129 | | 129 | Private For-Profit | Family | Tax Credit |
| Ebey Arms | 907/923 Columbia Ave | 30052800304600 | | 54 | | | | 54 | | 54 | Public (HASCO) | Family | Bond, State Housing Trust Fund |
| Harmony House North | 1299 Cedar St | 30052800211700 | 15 | | | | 15 | | | 15 | Private Nonprofit | Seniors | HUD 202 Rental Assistance, State Housing Trust Fund |

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| PROPERTY NAME | STREET ADDRESS | PARCEL ID | ASSISTED UNITS BY INCOME LEVEL | | | | SUBSIDIZED UNITS | WORKFORCE UNITS | SHELTER UNITS | TOTAL ASSISTED UNITS | OWNER | POPULATION SERVED | FUNDING SOURCES |
|-----------------------------|--------------------|----------------|--------------------------------|----------|-----|----------|------------------|-----------------|---------------|----------------------|------------------------------------|----------------------------------|--|
| | | | Extremely Low | Very Low | Low | Moderate | | | | | | | |
| HASCO Duplex | 4306 92nd St NE | 30052100104600 | 2 | | | | 2 | | | 2 | Public (HASCO) | Family | Public Housing |
| HASCO Duplex | 7503 67th Ave NE | 00487300001000 | 2 | | | | 2 | | | 2 | Public (HASCO) | Family | Public Housing |
| Marysville Alder Commons | 4308 76th St NE | 00497200000201 | 9 | 5 | 4 | | 18 | | | 18 | Private Nonprofit (Compass Health) | Mentally Ill, Homeless | State Housing Trust Fund, State HOME, CDBG, Tax Credit, Federal Home Loan Bank |
| Marysville Quilceda Meadows | 4520 84th St NE | 30052100421400 | | 16 | | | 16 | | | 16 | Private For-Profit | People with disabilities | HUD 811 (Supportive Housing-Disabled), County HOME, State Housing Trust Fund |
| Meadow Park | 7527 51st Ave NE | 30052700203800 | | 14 | 30 | | 14 | 30 | | 44 | Private For-Profit | Senior, People with disabilities | USDA Rural Rental Housing Loan, Section 8 PBV, Tax Credit |
| Pilchuck I | 1724 Grove St | 30052800106300 | | 30 | | | 30 | | | 30 | Private For-Profit | Senior | USDA Rural Rental Housing Loan, USDA Rental Assistance |
| Pilchuck II | 1724 Grove St | 30052800106300 | | 30 | | | | 30 | | 30 | Private For-Profit | Senior | USDA Rural Rental Housing Loan |
| Project Phoenix #1 | 8416 41st Drive NE | 10702000000500 | | 1 | | | | 1 | | 1 | Private Nonprofit | Family | County Neighborhood Stabilization Program |
| Project Phoenix #2 | 4105 84th Place NE | 10702000000800 | | 1 | | | | 1 | | 1 | Private Nonprofit | Family | County Neighborhood Stabilization Program |

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Marysville Integrated Comprehensive Plan, Development Regulations and FEIS

CITY OF MARYSVILLE • COMPREHENSIVE PL

| PROPERTY NAME | STREET ADDRESS | PARCEL ID | ASSISTED UNITS BY INCOME LEVEL | | | | SUBSIDIZED UNITS | WORKFORCE UNITS | SHELTER UNITS | TOTAL ASSISTED UNITS | OWNER | POPULATION SERVED | FUNDING SOURCES |
|----------------------------|---------------------|----------------|--------------------------------|----------|-----|----------|------------------|-----------------|---------------|----------------------|--------------------|----------------------------------|--|
| | | | Extremely Low | Very Low | Low | Moderate | | | | | | | |
| Project Phoenix #3 | 4109 84th Place NE | 107020000900 | | 1 | | | | 1 | | 1 | Private Nonprofit | Family | County Neighborhood Stabilization Program |
| Project Phoenix #4 | 4113 84th Place NE | 1070200001000 | | 1 | | | | 1 | | 1 | Private Nonprofit | Family | County Neighborhood Stabilization Program |
| Project Phoenix #5 | 8411 42nd Drive NE | 1070200001700 | | 1 | | | | 1 | | 1 | Private Nonprofit | Family | County Neighborhood Stabilization Program |
| Quil Ceda Creek Apartments | 12115 State Ave | 30050900200900 | | | 82 | | | 82 | | 82 | Private For-Profit | | |
| Valley Commons | 6508 64th St NE | 30052700401300 | | 25 | 26 | | | 51 | | 51 | Public (HASCO) | Family | Bond |
| Villas at Lakewood | 16800 27th Ave | 30050900200900 | | 180 | 60 | | | 240 | | 240 | Private For-Profit | | |
| Wellington Apartments | 4239 84th St NE | 30052100110100 | 21 | 11 | | | 32 | | | 32 | Private For-Profit | Family | USDA Rental Assistance |
| Westwood Crossing | 1350 Cedar Ave | 30052100302900 | | | 131 | | | 131 | | 131 | Public (HASCO) | Family | Tax Credit, Bond |
| Willow Run | 4900 80th St NE | 30052100409100 | 84 | | | | 84 | | | 84 | Public (HASCO) | Senior | USDA Rural Rental Housing Loan, USDA Rental Assistance |
| Winterhill Apartments | 6110 64th Street NE | 30052700401200 | | | 147 | | | 147 | | 147 | Private For-Profit | Family | Tax Credit |
| Wishing Well I | 4300 88th St | 30052100105000 | 28 | | | | 28 | | | 28 | Private For-Profit | Senior, People with disabilities | USDA Rural Rental Housing Loan, USDA Rental Assistance |
| Wishing Well II | 4300 88th St NE | 30052100110300 | 24 | 12 | | | 36 | | | 36 | Private For-Profit | Senior | USDA Rural Rental Housing Loan, USDA Rental Assistance |