

## Exhibit C

### Amendments to the Housing Element

## Background

Pages HO-2 – HO-7

## **BACKGROUND**

The availability of healthy and safe housing that people can afford is pivotal to the success of our communities. Decent housing in a suitable living environment - our nation's housing goal - is essential to the pursuit of a vital economy and a healthy community. Around two-thirds of Snohomish County households are currently enjoying home ownership. Many households in all income groups are paying more for housing than they can afford.

Durable and safe housing located in areas that promote healthy living is essential to the pursuit of a vibrant economy. Housing should be built to last beyond 50 years and be built mindful of energy demands and environmental impacts to protect housing investments and resources. Moreover, there is a direct link between housing and the well-being of Snohomish County communities. Indoor air quality is a major contributor to asthma and other indoor-related health illnesses. Establishing walkable communities and equitable distribution of neighborhood amenities such as parks, schools, and community centers can help address health issues such as childhood obesity.

The GMA requires a housing element ensuring the vitality and character of established residential neighborhoods, that:

Subsection (a) Includes an inventory and analysis of existing and projected housing needs that identifies the number of housing units necessary to manage projected growth, as provided by the department of commerce, including:

- (i) Units for moderate, low, very low, and extremely low-income households; and
- (ii) Emergency housing, emergency shelters, and permanent supportive housing;

Subsection (b) Includes a statement of goals, policies, objectives, and mandatory provisions for the preservation, improvement, and development of housing, including single-family residences, and within an urban growth area boundary, moderate density housing options including but not limited to, duplexes, triplexes, and townhomes;

Subsection (c) Identifies sufficient capacity of land for housing including, but not limited to, government-assisted housing, housing for moderate, low, very low, and extremely low-income households, manufactured housing, multifamily housing, group homes, foster care facilities, emergency housing, emergency shelters, permanent supportive housing, and within an urban growth area boundary, consideration of duplexes, triplexes and townhomes;

Subsection (d) Makes adequate provisions for existing and projected housing needs of all economic segments of the community, including:

- (i) Incorporating considerations for low, very low, extremely low and moderate-income households;
- (ii) Documenting programs and actions needed to achieve housing availability including gaps in local funding, barriers such as development regulations, and other limitations;
- (iii) Consideration of housing locations in relation to employment location; and
- (iv) Consideration of the role of accessory dwelling units in meeting housing needs;

Subsection (e) Identifies local policies and regulations that result in racially disparate impacts, displacement, and exclusion in housing, including:

- (i) Zoning that may have a discriminatory effect;
- (ii) Disinvestment; and
- (iii) Infrastructure availability;

Subsection (f) Identifies and implements policies and regulations to address and begin to undo racially disparate impacts, displacement, and exclusion in housing caused by local policies, plans and actions;

Subsection (g) Identifies areas that may be at higher risk of displacement from market forces that occur with changes to zoning development regulations and capital investments; and

Subsection (h) Establishes antidisplacement policies, with consideration given to the preservation of historical and cultural communities as well as investments in low, very low, extremely low, and moderate-income housing; equitable development initiatives; inclusionary zoning; community planning requirements; tenant protections; land disposition policies; and consideration of land that may be used for affordable housing. (RCW 36.70A.070)

The inventory and analysis are included in the Housing Needs Analysis technical report (the “Needs Analysis”) prepared for the Comprehensive Plan. The Needs Analysis is Appendix C to the Plan and includes an inventory and analysis of existing and projected housing needs for the planning horizon. Table HO-1 summarizes the permanent housing needs by income level for unincorporated Snohomish County.

**Table HO-1. Snohomish County Unincorporated Permanent Housing Needs by Income Level  
(Area Median Income)**

|                                              | Total                | 0-30%<br>Non<br>PSH | 0-30%<br>PSH | >30-<br>50% | >50-<br>80% | >80-<br>100% | >100-<br>120% | >120%  |
|----------------------------------------------|----------------------|---------------------|--------------|-------------|-------------|--------------|---------------|--------|
| <b>Estimated<br/>2020 Housing<br/>Supply</b> | 132,804 <sup>1</sup> | 2,444               | 546          | 13,443      | 21,303      | 25,010       | 25,631        | 44,427 |
| <b>Housing<br/>Needs 2020-<br/>2044</b>      | 50,604               | 10,644              | 5,012        | 11,952      | 10,951      | 5,180        | 161           | 6,704  |

<sup>1</sup>The total estimated 2020 housing supply number according to the Washington State Department of Commerce Housing For All Planning Tool (2023)

PSH = Permanent supportive housing

Additionally, by 2044 the county will need to accommodate 3,128 beds of emergency housing. The projected housing need shows a significant percentage of housing needed in the extremely low-income bracket. As of 2020 about 2% of the housing in the unincorporated county is affordable to households making less than 30% of the Area Median Income (AMI). To meet the county's 2044 projected housing need, 31% of the housing built between 2020 and 2044 will need to be affordable to households making less than 30% AMI. The Needs Analysis also includes the Residential Land Capacity Analysis, which analyzes the adequacy of the capacity of lands zoned in various residential categories to meet the needs of all economic segments of the population. Additional information on housing supply and demand, both countywide and by jurisdiction, is found in the Introduction of the Comprehensive Plan, and in the *Housing Characteristics and Needs in Snohomish County Report* prepared in collaboration with Snohomish County cities through Snohomish County Tomorrow. This report, Appendix B to the Plan, is the common data foundation for all housing elements among Snohomish County jurisdictions. The report includes information on the following U.S Department of Housing and Urban Development (HUD) groupings for household incomes:

- Extremely Low Income (less than 30% Area Median Income (AMI));
- Very Low Income (30% to 50% AMI);
- Low Income (<50% to 80% AMI);
- Moderate Income (<80% to 120% AMI); and
- Above Moderate Income (<120% AMI).

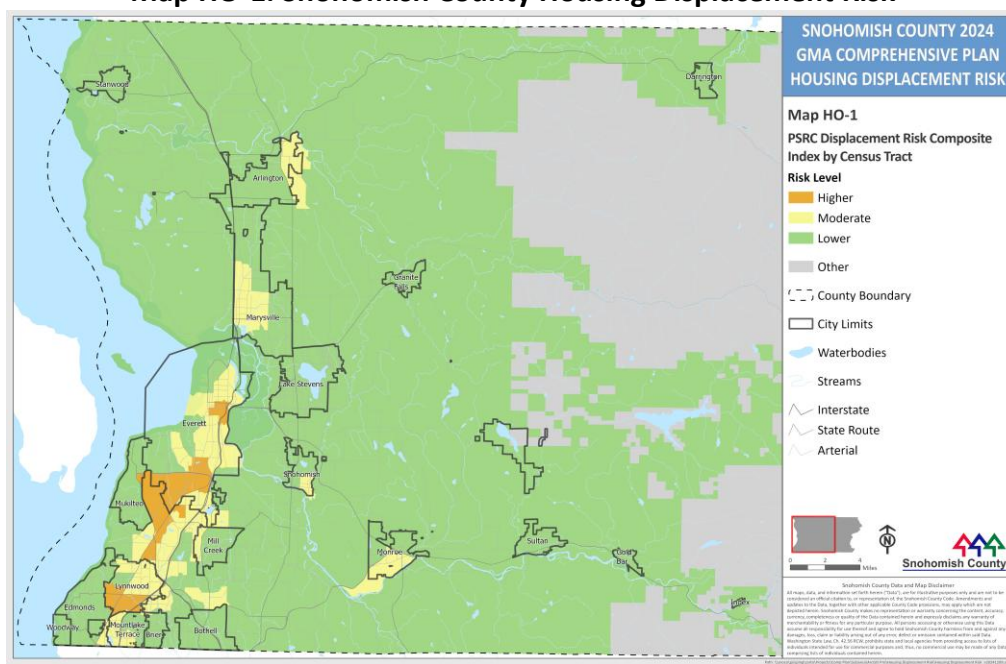
The assessment of adequate provisions is included in the Needs Analysis prepared for the Comprehensive Plan. This technical report includes the identification of barriers and limitations of housing production, and documents programs and actions needed to achieve housing availability.

The Needs Analysis also identifies areas that are at higher risk of displacement as well as policies that contribute to disparate impacts. Snohomish County's housing landscape reflects more than market forces and conditions. It is also the product of decades of public policies and private practices that throughout the 20<sup>th</sup> century often excluded lower-income households,

immigrant communities, people of color, and other historically and currently marginalized communities from accessing housing and living in certain areas. Practices such as restrictive covenants and loan discrimination limited where people could live because of their race, ethnicity, or religious affiliation. These actions contributed to patterns of racially disparate impacts and exclusion in housing still seen today. The Comprehensive Plan recognizes this legacy and is committed to working to undo these impacts.

Map HO-1 below identifies the areas that are at greater risk of displacement in Snohomish County. The higher risks of displacement are primarily located within cities, although in the unincorporated Southwest UGA, including the Urban Core Subarea where future light rail stations are planned, there are areas at higher risk of displacement. Renters, and renters of color in particular, are at a greater risk of displacement. As these central places connected by transit continue to grow and develop, policies to prevent displacement are required to give residents in these communities the option to remain and thrive and take advantage of new amenities and services.

**Map HO-1. Snohomish County Housing Displacement Risk**



Goals, objectives, and policies in the Housing Element are based on the Needs Analysis, the other requirements of the GMA, the recommended procedural criteria included in WAC 365-196-410, the countywide planning policies, other documents prepared by the county and cities cooperatively, and public input.

The Countywide Planning Policies (CPPs) coordinate county and city efforts to meet GMA housing goals. They set requirements for the county and the cities to report on housing characteristics and needs, utilize consistent definitions of housing income classifications, monitor the effectiveness of housing actions, and reconcile neighborhood preservation with

special needs housing. The CPPs also encourage infill housing, support a relationship between the location of housing and jobs, environmental sensitivity in housing development, and consideration of the impact of regulations, mitigation fees, and processing time on housing costs.

The CPPs are addressed, though not duplicated, in the goals and policies of the Housing Element.

The CPPs provide guidance for the Housing Characteristics and Needs in Snohomish County Report prepared by the county and cities to prepare for conducting comprehensive plan updates and assessing progress on achieving policies relating to housing. This report monitors the performance of jurisdictions in meeting housing needs, particularly of extremely low-, very low-, low- and moderate-income households. It also monitors the supply of housing units, including the availability and location of housing and the number of housing units necessary to meet the various housing needs of the projected population.

Also included in the Housing Element are policies and measures which the county intends to implement to ensure that sufficient land for housing is identified and will be available in an efficient and competitive land market.

The Housing Element assumes that the marketplace will guarantee adequate housing for those in the upper economic brackets but that some combination of appropriately zoned land, regulatory incentives, financial subsidies, and innovative planning techniques will be necessary to make adequate provisions for the needs of lower income households.

The GMA Housing Element provides the overall housing policy guidance to the county. Other policy documents deal with more specific policies and implementation devices for housing programs funded under state and federal legislation. Chief among these is the Consolidated Plan, prepared by the county's Office of Housing and Community Development every five years. It focuses on the housing needs of low- and moderate-income households. The county's ~~((Homeless Policy Task Force))~~ Partnership to End Homelessness prepares a plan to deal with homelessness from prevention to provision of permanent housing.

While government policies and programs alone cannot ensure that everyone is adequately housed, attention has been given to removing regulatory barriers to affordable housing where such action is otherwise consistent with the GMA.