HOUSING ELEMENT

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I INTRODUCTION

1. Growth Management Act Requirements

The Growth Management Act (GMA) states that the housing element of the comprehensive plan must include the following features:

- An inventory and analysis of existing and projected housing needs. (This
 inventory of housing needs must include the number of housing units
 necessary to manage projected population growth.)
- 2.) A statement of goals, policies and objectives for the preservation, improvement and development of housing;
- 3.) Identification of sufficient land for housing, including but not limited to, government-assisted housing, housing for low-income families, manufactured housing, multifamily housing, and group homes and foster care facilities.
- 4.) Adequate provisions for existing and projected housing needs of all economic segments of the community.

2. Purpose of Housing Element

This Housing Element considers the inventory and condition of existing housing stock and future housing needs. It addresses the provision of housing types to accommodate the lifestyles and economic needs of the community. The City's housing policies and development regulations (zoning, building codes, etc.) establish how the development and construction of housing will take place in the community. However, unlike the other services discussed in this comprehensive plan, the City does not directly provide housing. The Housing Element sets the conditions under which the private housing industry will operate, and establishes goals and policies to meet the community's housing needs and to achieve the community's goals.

II. EXISTING CONDITIONS

1. <u>Historic Background</u>

The following information on housing in Brier is taken from the 1986 Draft Comprehensive Plan and updated with data from the 2000 U.S. Census, Washington State's Office of Financial Management (OFM) and Snohomish County Tomorrow documents. It provides background material and information on historic trends.

Housing in the Brier City Planning or Urban Growth area (UGA) is primarily single family residential. Some multi-family and mobile home units are located in the City but not in significant numbers. The Hilltop Condominiums located at 216th Street SW and 4th Avenue North are multi-family units located in the UGA. Mobile home parks are also located outside of Brier yet in the UGA.

In 1985, the UGA had approximately 6,817 housing units (PSCOG, 1986). The same year, Brier had about 1,413 housing units (OFM, 1985). Of these units, 1,389 were one-unit structures and 24 were mobile homes or trailers. The vacancy rate of the housing units for the UGA was about 5 percent.

In 2000, the City of Brier had 2115 housing units. Approximately 97% of these were one-unit detached structures, approximately 1% were one-unit attached, approximately 1% were multi-family (3-9 unit structures) and approximately 1% were mobile homes. ¹

The vacancy rate for the City was 0.9% (20 units). Of the occupied units, 91.9% (1,926) were occupied by owners, and 8.1% (169) were occupied by renters.² Table 1 lists the housing units for Snohomish County, the City Planning or Sphere of Interest area, and the City of Brier, between the years 1980-2000.

TABLE 1
Housing Units
Snohomish County, Brier Planning/Sphere of Interest Area, City of Brier
(1980 - 2000)

| Year | Snohomish County | City Planning or UGA | <u>City of</u> <u>Brier</u> |
|------|---------------------|-------------------------|--------------------------------|
| 1980 | 131,206 | 6,001 | 946 |
| 1981 | 136,168 | 6,063 | 1,016 |
| 1982 | 140,397 | 6,177 | 1,042 |
| 1983 | 142,849 | 6,284 | 1,073 |
| 1984 | 146,576 | 6,619 | 1,208 |
| 1985 | 150,968 | 6,817 | 1,413 |
| 1986 | | | 1,489 |
| 1990 | 183,942 | Not Available | 1,822 |
| 2000 | 236,205 | Not Available | 2,115 |

Sources: PSCOG, March 1984, OFM, August 1985, U.S. Census 2000

¹ U.S. Census Bureau, Census 2000, Table DP-4, "Profile of Selected Housing Characteristics: 2000." Data Set: Census 2000 Summary File 3 (SF-3) – Sample Data. The estimate of housing units in each type of structure is based on sampling. When the Census Bureau applies statistical procedures such as sampling, it introduces some uncertainty into the data for smaller areas such as the City of Brier, resulting in sampling error. Consequently, this section discusses the proportion of units in each type of structure rather than reporting absolute numbers. The data used here is assumed to be an accurate portrayal of the overall characteristics and trends in the City.

² U.S. Census Bureau, Census 2000, Table DP-1, "Profile of General Demographic Characteristics: 2000." CITY OF BRIER
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2. <u>Demographic Information</u>

The 2000 Census provides a range of demographic data (population, number of households and their characteristics, number of housing units and their condition, etc.) at various levels of detail. (See Appendix A for more detailed information and references.) The State of Washington's Office of Financial Management synthesizes some of this data and reports local trends. The Census 2000 and the State of Washington report the following for the City of Brier:

Households and Family Characteristics 3

| Total Persons Total Households Average Household Size | 6,548 2,095 3.05 | | | | |
|---|------------------------|---------|--|--|--|
| Housing Unit Characteristics and Tenure 4 | | | | | |
| Total Housing Units | 2,115 | | | | |
| Occupied Units | 2,095 | (99.1%) | | | |
| Vacant Units | 20 | (.9%) | | | |
| (For seasonal, recreational, or occasional | use) 2 | (.1%) | | | |
| Total Occupied Units | 2095 | | | | |
| Owner Occupied Units | 1,926 | (91.9%) | | | |
| Renter Occupied Units | 169 | `(8.1%) | | | |
| Housing Unit Structural Characteristics ⁵ | | | | | |
| Total Housing Units | 2,115 | | | | |
| Single Family/one-unit | 2,067 | (97.7%) | | | |
| Two or more units | 29 | (1.4%) | | | |
| Mobile home/Trailer/Special Housing Units | 19 | (0.8%) | | | |

Condition of Housing

Of the housing units in the City, approximately 15.6% were built in 1959 or earlier. At the other end of the spectrum, approximately 1% were built in 1999 or 2000. Approximately 70.4% of the units were built between 1960 and 1989. All units have complete plumbing, kitchen and telephone service. The Public Works Department reports that since 2000, 58 housing units have been built. All of these units are single-family, detached units.

³ U.S. Census Bureau, Census 2000, Table DP-1, "Profile of General Demographic Characteristics: 2000." (See Appendix A for more detail.)

⁴ IBID.

⁵ Washington State Office of Financial Management, (April 1,2000), "Housing Units by Structure, Type for Cities, Towns and Counties,"

⁶ U.S. Census Bureau, Census 2000, Table DP-4, "Profile of Selected Housing Characteristics: 2000." See, also, footnote 2 regarding sampling errors.

III.AFFORDABLE HOUSING

1. Introduction

This section provides background and analysis information for the City to address GMA requirements for affordable housing. The GMA requires jurisdictions to consider provisions for affordable housing, though it does not specify implementation measures. The Snohomish County Tomorrow's Planning Advisory Committee (PAC) has developed a methodology to guide the jurisdictions in evaluating affordable housing needs for their comprehensive plan housing elements. That methodology is used in this section. This section uses housing and household data from the 2000 Census.

2. Policy Context

As discussed above, the Growth Management Act requires jurisdictions to prepare a housing element that:

Includes an inventory and analysis of existing and projected housing needs that identifies the number of housing units necessary to manage projected growth...

...identifies sufficient land for housing, including, but not limited to...housing for low income families...

...makes adequate provisions for existing and projected needs of all economic segments of the community.7

The GMA also requires the adoption of countywide planning policies that:

"...consider the need for affordable housing, such as housing for all economic segments of the population and parameters for its distribution..." 8

As part of the collaborative countywide planning process adopted to implement the GMA, the PAC approved the following countywide planning policies regarding the distribution of housing for all economic segments of the population throughout the County:9

Create safe, well-designed neighborhoods and communities by:

"...adopting and implementing fair share parameters for the distribution of lowincome and special needs housing so as to prevent further concentration of such into only a few neighborhoods and communities:"10

Make adequate provisions for existing and projected housing needs of all economic segments of the county. (HO-2)

Strengthen interjurisdictional cooperative efforts to ensure an adequate supply of housing is available to all economic segments of the county. (HO-3)

⁸ RCW 36.70A.210(3)(e)

⁷ RCW 36.70A.070 (2)

⁹ See Snohomish County Ordinance Number 93-004, adopted February 4, 1993.

¹⁰ Countywide Planning Policy HO-4 (2/4/93 adopted version).

Adopt and implement a fair share distribution of low-income and special needs housing so as to prevent further concentration of such housing into only a few areas. The county and cities will collaborate in formulating a methodology to assess existing and projected housing needs of the county's population and a fair share housing allocation methodology. (HO-4)

Each jurisdiction's comprehensive plan housing element will include strategies to attain the jurisdiction's fair share housing objectives. Jurisdictions will consider as appropriate the strategies for achieving affordable housing as described in OD-13. (HO-5)

Provide adequate, affordable housing choices for all segments of the County's work force within close proximity or adequate access to the respective places of work. (HO-13)

In addition, the Washington State Department of Community, Trade and Economic Development and the Puget Sound Regional Council have a role in overseeing the consistency of Comprehensive Plans with GMA. In reviewing Brier's previous Comprehensive Plan, these agencies pointed out the need to include provisions for affordable housing for a greater variety of households as part of the 2004 update.

To ensure that local jurisdictions adopt and implement fair share housing distribution parameters in a consistent manner, the PAC methodology guides the jurisdictions in the preparation of their comprehensive plan housing elements. The objective of the housing allocation methodology is to apportion a share of the countywide housing need to each jurisdiction on a fair and proportionate basis.

In describing that methodology the technical paper states, "The objective of the housing allocation methodology is to apportion a share of the countywide housing need to each jurisdiction on a fair and proportionate basis ...In order to meet the countywide planning policy of fostering a less concentrated distribution of low-mod housing, each jurisdiction will endeavor to provide for a proportion of low-mod households that more closely approximates the countywide average. To this end, jurisdictions with a disproportionately small concentration of low-mod households will strive to increase their share, while those with a disproportionately large concentration compared to the countywide average may decrease the number of low-mod households for which they intend to plan." 11

These policies and methodology direct the following discussion.

3. Estimating existing housing needs for all economic segments

Definition of "Housing Need"

"Housing need" is defined by the PAC as, a household whose income is less than 95% of County median household income and pays more than 30% of its gross income for gross household costs.

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¹¹ Snohomish County Planning and Development Services, "Fair Share Housing Allocation Method & Guidelines," Technical Paper, (June 2004), pages 5 and 8.

This definition of "housing need" assumes that households living on limited incomes can pay only up to 30% of their income for housing before having to sacrifice on other necessities, such as food or medical care. The definition pertains to housing affordability and does not include other types of housing problems, such as those living in overcrowded conditions or dwellings that lack complete kitchen or bathroom accommodations. The median household income in Snohomish County is approximately \$53,060/year. Therefore, the definition of housing need applies to those households that earn less than approximately \$50,400/year and pay more than 30% of their income, or \$15,122 in rent or housing payments. 12

Adjusting to reflect countywide job market and growth

A jurisdiction's existing housing need provides the initial, unadjusted basis for computing each jurisdiction's fair share of the countywide existing housing need. In response to GMA mandates, the PAC adjusts that initial housing need to reflect countywide population and employment using methodology referred to in section 2, above. This "Fair Share Housing Allocation Methodology" first estimates the need currently in Brier. Then the methodology estimates the future need, adding it on to the current need for a total fair share housing target.

The thinking behind these adjustments is that overall in Snohomish County there are some cities with a high proportion of low/moderate income households compared to other cities. Some cities (Brier included) have a low proportion of low/moderate income households compared to other cities. The goal of the GMA and countywide planning policies is to more evenly proportion the location of these households throughout the county.

The methodology to determine existing need includes adjustments for a jurisdiction's existing share of lower income jobs and for a jurisdiction's share of low and moderate-income housing stock.

In Brier's case, the PAC has *increased* the housing need to reflect the number of lower income jobs in the community surrounding Brier. The PAC *increased* the housing need by another factor to reflect a fair portion of the overall countywide need for low/moderate income housing. (A multiplier of 1.09 and 5.04 respectively is used)¹³

The methodology can be described in this way:

Brier's fair share of existing housing

Brier's existing housing need

X Adjustment factor for lower income jobs (1.09)

X Adjustment factor for fair portion of countywide need (5.04)
TOTAL FAIR SHARE

¹² Based on technical paper, "Fair Share Housing Allocation Methodology & Guidelines," January 26, 1994, updated with 2000 Census data and SCT 2025 Initial Growth Targets 12/03, updated 6/04, (See Appendix B.) For the purposes of this discussion the figures used to estimate housing need will be the same referred to in that paper, or households earning less than \$50,000/year and paying more than 30% of their income or households paying a maximum gross rent in 2000 of \$1,188 per month.

¹³ IBID and Mike Stanger, Planner, Snohomish County Planning and Development Services, August 26, 2004

Brier's Existing Housing Need

The following discussion shows how this formula is applied using actual numbers. According to the 2000 Census, there are 2,095 households in the City of Brier. A total of 365 households or 17.4% met the definition of "housing need" as defined above. 14 For comparison purposes, in Snohomish County overall there were 224,966 households according to the 2000 Census. Of those, 55,361 households or 24.6% met the definition of housing need. 15

Because the Brier job shed (an area extending approximately one quarter mile around the City limits) has a higher percent of lower income jobs, Brier's existing housing need is adjusted upwards (using a multiplier of 1.09). In addition, Brier's housing need is adjusted upwards again (using a multiplier of 5.04) because Brier has a disproportionately small proportion of low and moderate-income housing.

This methodology results in a PAC-adjusted target of 703 housing units. 16 This target represents the number of housing units currently needed in the city to meet the fair share housing distribution.

Brier's Existing Low and Moderate Income Housing Stock

The supply of low and moderate income housing stock available to meet the demand discussed above is determined by the rent and home values that are considered affordable to households whose income is not greater than 95% of the county household median income. According to the methodology provided by the PAC, this is equivalent to a maximum gross rent in 2000 of \$1,108 per month (for renter-occupied housing stock), or a maximum sale value of \$154,343 (for owner-occupied housing stock).

According to the 2000 Census data for Brier, 53 (about 2.9%) owner-occupied housing units were valued at \$149,999 or less. Of the renter-occupied housing units, 59 (about 34.9%) were rented for \$999 gross rent per month or less. Taken all together, a total of 112 (about 5.5%) of the housing units in Brier in 2000 were considered affordable to lowmoderate income households. 17

For comparison with Snohomish County overall, approximately 43,261 (28.4 %) of the 152,324 owner-occupied housing units are affordable to low and moderate income households (valued at under \$154,313), 18 and 62,838 (86.6%) of the 72,528 renter-

¹⁶ See Snohomish County Planning and Development Services, "Fair Share Housing Allocation Methodology & Guidelines," Technical Paper, (June 2004) Appendix B for a detailed discussion of the methodology.

¹⁷ U.S. Census, "Profile of Selected Housing Characteristics: 2000," Table DP-4. See footnote, 2, above for a discussion of sampling errors.

¹⁴ Snohomish County Planning and Development Services, "Fair Share Housing Allocation Method & Guidelines," Technical Paper, (June 2004) Appendix A, page titled "Snohomish County Fair Share Housing Allocation."

¹⁸ Snohomish County Planning and Development Services, "Fair Share Housing Allocation Methodology & Guidelines," Technical paper, (June 2004). CITY OF BRIER

occupied housing units are considered affordable to low- and moderate-income households (rent is less than \$1,188/month). All together, a total of 106,099 (47.2%) of the existing housing stock in Snohomish County is considered to be affordable to low-moderate income households.

Comparison of Existing Housing Need with Existing Supply of Affordable Housing Stock

Comparing the housing target with the actual number of housing units affordable to low and moderate income households, Brier had a total of 365 low and moderate-income households in 2000 that met the definition of "housing need" and a stock of 112 housing units that were affordable to these households. Of the total owner-occupied households, 14.3% met the definition of housing need. Of the total renter-occupied households, 37.4% met the definition of need. ¹⁹ Three assisted-housing voucher recipients have located in Brier, in addition (0.1% of the housing stock). ²⁰ There appears to be an imbalance in the City of Brier *currently* between the need for affordable housing and the supply of affordable housing.

4. Estimating Brier's Projected Housing Needs for all Economic Segments

Definition of Need

In looking at the need for affordable housing in the next 20 years, projected "need" is defined in the same way as existing housing need. It is defined as a household whose income is less than 95% of County median household income and pays more than 30% of its gross income for gross household costs. For projecting 2025 households with need, however, the PAC assumes that the current proportion of total households to households with need will be the same in 2025.

Adjusting to reflect countywide job market and growth

A jurisdiction's existing (2000) proportion of households with need compared to total households provides the basis for computing each jurisdiction's fair share of the countywide housing need in 2025. The PAC fair share methodology adjusts that number to reflect the projected 2025 employment in the area. In Brier's case, the number of low and moderate-income households with need is *increased* to reflect the greater number of projected lower income jobs expected for the community surrounding Brier in 2025 (a multiplier of 1.04 is used).²¹

The methodology can be described in this way:

Brier's fair share of projected housing

Existing households with need divided by total households

Total expected 2025 households

Expected 2025 households with need

¹⁹ Snohomish County Planning Division data sheet, "2000 Population and Housing Data – Fair Share Allocation"

²⁰ Snohomish County Planning Division, "Housing Evaluation Report 2002," page 123.

²¹ Mike Stanger, Planner, Snohomish County Planning and Development Services, August 26, 2004.
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X Adjustment factor for 2025 lower income jobs in surround community

TOTAL FAIR SHARE FOR 2025

Projected Housing Need

The following discussion shows how this formula is applied for 2025. As discussed above, there is a current need for housing that is affordable to low and moderate income households (703 units). As the City grows in the next 20 years that need for affordable units is expected to increase.

Brier's 2025 projected households with need would be 447.²² In projecting the fair share housing allocation over the 20-year planning period, the PAC has *increased* that number (by a factor of 1.04) to reflect the projected lower income jobs in the Brier job shed in 2025. Consequently, the PAC estimates Brier's share at 99 additional households with housing needs (for a total target of 802 in the year 2025). Table 2 summarizes the housing targets for 1990, 2000 and 2025.

This fair share housing target is the benchmark that Brier and the agencies tasked with overseeing compliance with GMA use to gauge the degree to which the Brier's comprehensive plan provides opportunity for housing for all economic segments of the community. As the County's guidelines state, "Each jurisdiction's fair share housing allocation...represents the number of existing and projected low and moderate income households for which each jurisdiction should make adequate housing provisions."²³

²² Snohomish County Tomorrow Steering Committee, "Fair Share Housing Allocation with Lake Stevens Correction," accepted 1/26/94. Updated numbers by Snohomish County Planning and Development Services staff in fall of 2003.

Snohomish County Planning and Development Services, "Fair Share Housing Allocation Methodology
 Guidelines," Technical Paper, (June 2004) page 11.
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TABLE 2
City of Brier Fair Share Housing Allocation Summary

| | Low/Moderate Households with Unmet Housing Needs (unadjusted) ²⁴ | Fair Share of Existing Households with Unmet Housing Needs (Adjusted) ²⁵ | Fair Share of Projected New Households with Unmet Housing Needs (Adjusted & Capped) ²⁶ | Fair Share Housing Allocation (For 20 Year Planning Period) ²⁷ |
|---------------------|---|--|---|---|
| 1990^{28} | 230 | 598 | 124 | 722 |
| 2000 | 365 | 703 | 99 | 802 |
| 2025 (projected) | 447 | NA | NA | NA |

5. Strategies to Achieve Affordable Housing Objectives

The GMA requires jurisdictions to share in the responsibility for achieving a reasonable and equitable distribution of affordable housing. However, it does not prescribe specific implementation strategies for achieving affordable housing objectives. Generally, attention should be given to removing regulatory barriers to affordable housing. Strategies for the City to consider may include a combination of:

- 1. Zoning land appropriately;
- 2. Providing regulatory incentives;
- 3. Providing financial subsidies;
- 4. Using innovative planning techniques:
- Achieving and maintaining a high quality residential housing stock(City Goal H-1)
- 6. Conserve the city's existing housing through code enforcement, and participation in rehabilitation programs. (City Policy H-1.1)
- 7. Preserve existing housing stock (City Goal H-2)
- 8. Endorse private sector efforts to secure federal and/or state funds to provide housing for elderly and disabled citizens. (City Policy H-4.1)
- 9. Encourage local participation in state programs, such as the Housing Assistance Program and the State Housing Finance Commission's homeownership loan program, that facilitate home ownership by low and moderate income families. (City Policy H-4.2)
- 10. Explore strategies to promote the development of non-assisted housing by the private sector. (City Policy H-4.3)
- 11. Evaluate local development standards and regulations for effects on housing costs. Modify development regulations that may unnecessarily add to the cost of housing. (City Policy H-4.4)

²⁶ IBID.

²⁴ Snohomish County Tomorrow Steering Committee, "Fair Share Housing Allocation with Lake Stevens Correction," accepted 1/29/94. Updated numbers by Snohomish County Planning and Development Services staff in fall of 2003.

²⁵ IBID.

²⁷ IBID.

²⁸ These are the fair share targets projected initially when the first Brier GMA Comprehensive Plan was drafted. They are included for comparison purposes.

- 12. Participate in efforts to equitably distribute and provide for a fair share of housing for special populations including the mentally ill, people with developmental disabilities, alcohol and substance abusers, domestic violence victims, people with AIDS, and runaway youth. (City Policy H-5.1)
- 13. Increasing allowable residential densities through measures such as those discussed in Countywide Planning Policy UG-14 and associated Appendix C, including:
 - Encouraging infill and redevelopment;
 - Permitting Accessory Dwelling Units (ADUs) in single family zones;
 - Allowing Clustered Residential Development:
 - Planning and zoning for affordable manufactured housing development; and,
 - Allowing mixed uses development in the neighborhood business zone.

IV. HOUSING ELEMENT GOALS AND POLICIES

Goal H-1

Ensure adequate housing for all current and future residents of Brier by achieving and maintaining a high quality residential housing stock.

Policy H-1.1- Conserve the city's existing housing through code enforcement, and participation in rehabilitation programs.

Goal H-2

Encourage the preservation of existing housing stock.

Policy H-2.1- Encourage individual homeowners to reinvest in their homes by providing information, technical assistance, and referrals to other appropriate agencies.

Goal H-3

Promote strong residential neighborhoods through public investments in physical improvements and through public policy decisions intended to protect and preserve existing neighborhoods.

Policy H-3.1- Maintain infrastructure in residential areas to preserve the character and vitality of existing neighborhoods.

Goal H-4

Encourage the availability of affordable housing to all economic segments of the population of the City.

Policy H-4.1- Endorse private sector efforts to secure federal and/or state funds to provide housing for elderly and disabled citizens.

Policy H-4.2- Encourage local participation in state programs, such as the Housing Assistance Program and the State Housing Finance Commission's homeownership loan program, that facilitate home ownership by low and moderate income families.

Policy H-4.3- Explore strategies to promote the development of non-assisted housing by the private sector.

Policy H-4.4- Evaluate local development standards and regulations for effects on housing costs. Modify development regulations which may unnecessarily add to the cost of housing.

Policy H-4.5 – In order to respond to changing household sizes and ages, to provide opportunities for ownership of more affordable, smaller homes, and in order to support the GMA goals of allowing urban densities and affordable housing, permit development of "cottage housing" for residents 55 years and older that may exceed densities of 4 units per acre. Such housing should be small, detached units adjacent to a common area such as a garden or courtyard.

Goal H-5

To promote fair and equal access to housing for all persons regardless of race, color, religion, gender, sexual orientation, age, national origin, family status, source of income or disability.

Policy H-5.1- Participate in efforts to equitably distribute and provide for a fair share of housing for special populations including the mentally ill, people with developmental disabilities, alcohol and substance abusers, domestic violence victims, people with AIDS, and runaway youth.

Policy H-5.2- Implement non-discriminatory zoning regulations for group homes, consistent with the Federal Fair Housing Act.

Policy H-5.3 Consider the development of policies to address the needs of the elderly housing in the community (e.g. housing for persons over 55 years old, handicapped, etc.)

Policy H-5.4 Consider the need in the community for elderly housing (i.e. Handicapped and Elderly) and their provision by Conditional Use permit in the Zoning Code.

Policy H-5.5 -- Encourage assisted living facilities (particularly facilities for disabled and senior adult living) that increase the population while resulting in low impact on community resources.

Policy H-5.6 -- Encourage "mother-in-law units" in all residential zones provided that the underlying lot meets the minimum size required by the applicable zone. Permit leasing these units to the general population.