

# HOUSING ELEMENT



## **HOUSING ELEMENT**

### **INTRODUCTION**

This element summarizes key housing information, including select household characteristics, housing stock, housing characteristics, housing affordability, and housing needs within the City.

### **BACKGROUND**

Housing for people is the foundation of any community. Most people identify strongly with the community in which they live. Cities that grow in number of people and jobs are the most vibrant—and the most in need of housing. To serve a variety of household sizes, ages, incomes, and preferences, a variety of housing choices are critical. Fortunately, Mountlake Terrace has housing variety, which continues to evolve, reflecting community needs in our changing environment.

The Growth Management Act requires cities and counties to have a housing element (or chapter) in their comprehensive plans. This is to be guided by the following goal:

- “Ensure 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 housing stock. (RCW 36.70A.020).”

Under the Act, the housing element specifically helps ensure the vitality and character of established neighborhoods, while also identifying sufficient land for housing and providing for a full range of existing and projected needs. These needs include people with disabilities and people with different income levels and household sizes.

The state legislature adopted a new requirement in 1997 for fast-growing counties, like King and Snohomish, and the cities within them to evaluate every five years whether they are achieving their goals, objectives, and targets for growth. This requirement is sometimes referred to as the Buildable Lands Program and it is especially significant for housing. If a local government is not meeting its goals, objectives, and targets, it must take reasonable measures to improve the situation. State guidelines identify a number of “reasonable measures,” related to housing, for local governments to consider. A list of potential measures was also incorporated into Appendix D of the Countywide Planning Policies for Snohomish County.

### **Regional Process**

Mountlake Terrace is within a four-county area (Snohomish, King, Kitsap, and Pierce) collectively known as the Central Puget Sound region. The Puget Sound Regional Council (PSRC), of which Mountlake Terrace is a member, provides guidance and coordination for the region. VISION 2040, a key guiding document, is a long-term plan that includes direction on achieving sustainable growth and livability, and has multi-county housing policies that call for:

- Housing diversity and affordability
- Jobs-housing balance
- Expanding housing supply, especially in centers (meaning regional centers, town centers, etc.)
- Best housing practices (including efficient permitting processes)
- The City’s Comprehensive Plan is consistent with VISION 2040 Housing Policies.

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Another aspect of the regional process is a program called “Growing Transit Communities.” Its efforts have included a study of 23 transit station areas in the central Puget Sound region (such as the area around the Mountlake Terrace Transit Center at 236<sup>th</sup> and I-5) and recognized that more housing in these areas is essential for future quality of life. Housing near convenient transit reduces the need for more cars on the road, thus having the added benefits of easing traffic congestion, reducing greenhouse gases that pollute the air and water, and saving money for people who use transit instead of single-occupancy vehicles for at least some of their trips. A compact among many Growing Transit Communities partners, including Mountlake Terrace, commits to a good-faith effort to encourage housing for a variety of income levels in the areas around transit stations.

### **Countywide Process**

When housing issues affect more than one jurisdiction, cooperative solutions are often needed. The Growth Management Act requires each county, in cooperation with the cities in the county, to adopt countywide planning policies for certain topics, including affordable housing. In Snohomish County, an organization called Snohomish County Tomorrow, with representatives from the county and cities, helped to develop such policies. These were originally adopted in 1993, amended periodically, and substantially updated in 2011. The countywide policies encourage a greater housing supply, more affordability, good neighborhoods, non-discrimination, and jobs-housing balance. They are based on the following goal:

- Promote an affordable lifestyle where residents have access to safe, affordable, and diverse housing options near their jobs and transportation options.

The Countywide Planning Policies also contain a list of initial growth targets (probable future amounts of growth) by jurisdiction for the time period through 2035. For Mountlake Terrace, the 2035 population target is 24,767 and the 2035 jobs target is 9,486.

For housing, Mountlake Terrace’s Comprehensive Plan is consistent with the Countywide Planning Policies.

In addition, Snohomish County Tomorrow (SCT) has prepared housing studies, such as the Housing Feasibility Study (2009), which reviewed inter-jurisdictional housing programs from around the country and made recommendations regarding a multi-jurisdictional housing program that could be established in Snohomish County. A subsequent committee of SCT members considered the recommendations and began a process to establish such a program.

As a result, the Alliance for Housing Affordability (AHA) is now in place. It includes the City of Mountlake Terrace and twelve other jurisdictions, as well as the Housing Authority of Snohomish County. AHA’s mission is: to help increase the supply of attainable and sustainable housing near jobs, transit, and services through an interjurisdictional approach. (“Attainable housing” refers to housing that is safe and affordable to low- or moderate- income households. “Sustainable housing” refers to housing that meets economic, environmental, and social needs of the community. This includes housing that is energy-efficient, safe, and of appropriate materials and construction to assure the housing’s longevity.) The Alliance helps its members understand options and resources for affordable housing by sharing a housing policy analyst who provides

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housing-related information, education, and technical assistance. This approach is much more cost-efficient and ensures better coordination than if each jurisdiction had its own housing policy analyst.

**INVENTORY AND ANALYSIS OF HOUSING**

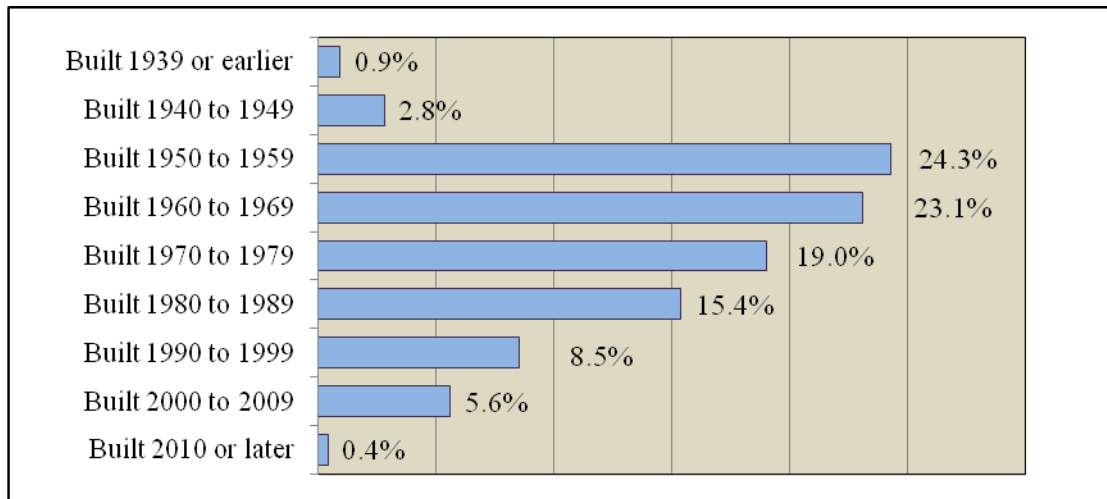
**Inventory**

Within the City are 8,689 housing units, according to data from the State Office of Financial Management (2013). Since the City’s incorporation, the housing stock has evolved from predominantly single-family to a mix of single- and multi-family units. Over 50 percent of all housing units in the City are over 35 years old.

**Age of Housing Stock**

Housing in the City is generally older. Approximately half of all existing housing was built before 1970 and 6 percent was built since 2000, according to the American Community Survey 2008-2012. Nearly 86 percent of all housing stock in the City was built prior to 1990. (See Figure HO-1.)

**Figure HO-1  
Age of Housing Stock**



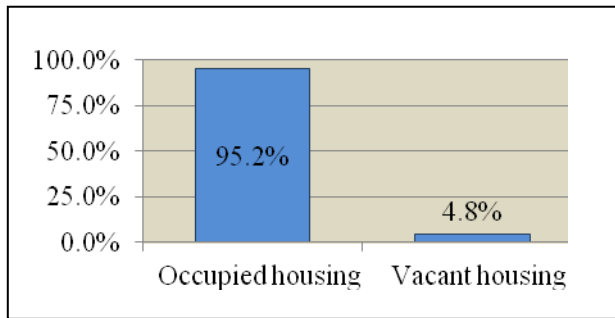
Source: US Census, American Community Survey 2008-2012

**Occupancy and Tenure**

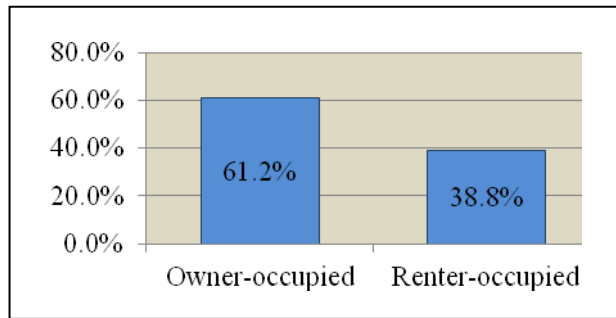
The City had a total of 8,602 housing units (includes all types) as reported by US Census 2010. It was reported that 8,192 housing units were occupied and 410 units were vacant. (See Figure HO-2.) Twenty-two of the 410 vacant units were for seasonal, recreational, or occasional uses. Homeowner vacancy rate for the City was 1.8 percent and rental vacancy rate was 5.8 percent.

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**Figure HO-2  
Housing Occupancy**



**Figure HO-3  
Housing Tenure**



Source: US Census 2010

Based on Census data, the number of housing units that are owner-occupied is 5,011. The remaining 3,181 units are renter-occupied. Owner occupied housing units account for approximately 61.2 percent of all occupied housing units. (See Figure HO-3.)

**Existing Land Supply**

Housing can be provided for in any land use/zoning district designated for residential use including single-family (RS), multi-family (RM), special development district/residential (SDD/R), and mobile home parks (see Land Use Table LU-1 and Land Use Map Figure LU-6, in the Land Use Element). These districts represent 69.6% of the city’s net land area. Residential housing is also possible in those commercial districts that allow mixed-use, including Community Business (BC), Community Business Downtown (BC/D), General Commercial (CG), Freeway/Tourist (F/T), and Special Development District Commercial/Residential (SDD C/R). This covers approximately 8% of the land uses. Residential uses are not permitted in the Recreation and Park (RP), Light Industrial/Office Park (LI/OP) or in Public Facilities and Services (PFS) districts. Slightly more than 22% of the City’s land area has no residential potential (although future consideration could be given to allow mixed use/TOD development on PFS parcels associated with transit).

**HOUSEHOLD CHARACTERISTICS**

**Demographics**

At the time of the US Census 2010, the total number of occupied households in the City was 8,192. Non-family households made up 40.3% of households and 30.3% of all households were one-person households. Of 8,192 households, 1,551 (18.9%) had individuals who were 65 years of age or older. The percentage of seniors living in the City is increasing.

According to the 2012 Office of Financial Management (OFM) estimate, about 62 percent of all housing units in Mountlake Terrace were single-family, 37 percent were multi-family (including duplexes), and 1.1 percent were mobile homes. This is only a small change from 2002, when 61.5 percent of all housing units were single-family, 37.1 percent were multi-family and 1.5

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percent was mobile homes. About 60% of the housing in Mountlake Terrace is owner-occupied while the remaining 40% of housing units are renter-occupied (2010 Census).

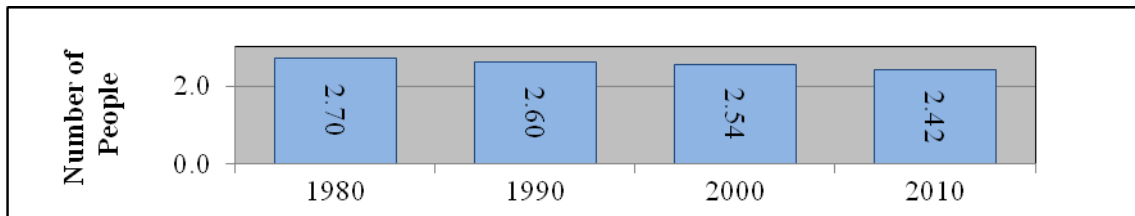
More detailed data on these and other household characteristics is available in the Housing Characteristics and Needs in Snohomish County Report (2013). This report documents countywide data, as well as specific data for each jurisdiction. The Affordable Housing Profile (2014), prepared by AHA, details housing characteristics specific to Mountlake Terrace.

**Household Size**

In 2013, Mountlake Terrace had 8,288 occupied residential units and a population of 20,160. This means an average household size of 2.42 people, a slight decline from the average household size of 2.54 in 2000. Going back to 1990 and 1980, the average household size in the city was 2.60 and 2.70, respectively. For Snohomish County as a whole, the average household size was 2.62 in 2010, slightly down from 2.65 in 2000. This regional trend of smaller household sizes reflects a similar nationwide trend.

The average household size in the City has declined since 1980, when it was 2.7 persons. In 2000, the average number of people in a Mountlake Terrace household was 2.54, and in 2010, it was 2.42. (See Figure HO-4.) Similarly, the County-wide data shows household size decreased from 2.65 in 2000 to 2.62 in 2010. The same trend of decreasing household sizes is apparent nation-wide.

**Figure HO-4  
Average Household Size**



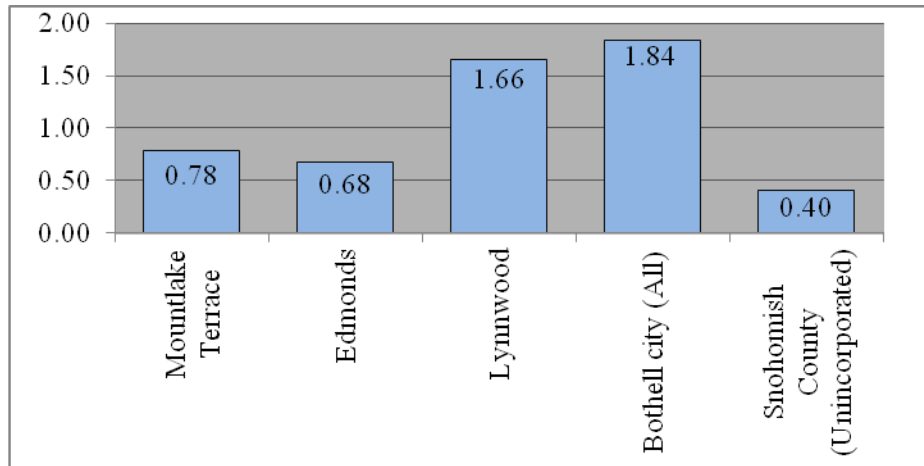
Source: City of Mountlake Terrace, US Census

**Jobs to Housing Ratio**

The jobs-to-housing ratio is derived from using covered employment estimates and the number of housing units. (“Covered” employment refers to jobs that are covered by unemployment insurance. Thus, home occupations and some small business owners are not included.) This ratio is 0.78 for Mountlake Terrace. The unincorporated Snohomish County ratio is 0.40. At the high end of the scale is Bothell, with a ratio of 1.84. (See Figure HO-5.)

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**Figure HO-5  
Jobs to Housing Ratio**



Source: PSRC 2012, Office of Financial Management

**Housing Value**

The following table, Table HO-1, shows 2012 Snohomish County data for number of housing units within ranges of assessed values for single-family housing (structures and land) units in Mountlake Terrace. These valuations include condominium units with their share of common elements. The 2012 median assessed valuation was \$207,512.

**Table HO-1  
2012 Assessed Values of Single-family Housing Units**

Housing Value	Number of Units	% of Units
Less than \$50,000	0	0%
\$50,000 to \$ 99,999	150	2.4%
\$100,000 to \$149,999	481	7.7%
\$150,000 to \$199,999	2,290	36.6%
\$200,000 to \$299,999	3,110	49.7%
\$300,000 to \$499,999	219	3.5%
\$500,000 to \$ 999,999	7	0.1%
Totals	6,258	100.0%

Source: Snohomish County Assessor’s Office, 2012

**HOUSING AFFORDABILITY**

Housing affordability is a broad concept that has different meanings to different people. For some, it simply means that the rent or mortgage for a place to live seems within reach of an average household. However, housing experts employ a more precise measure, considering housing to be “affordable” when a household pays less than 30 percent of its gross income for housing costs (which, for renters, includes rent and utility costs and, for owners, includes



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mortgage principal, interest, taxes, insurance, and other applicable fees). Households that pay more than 30 percent of their gross income for housing costs are considered “cost-burdened.”

The City has worked closely with housing agencies, especially the Housing Authority of Snohomish County (HASCO), and various housing coalitions regarding the provision of housing affordable to lower-income households. Several agency-owned subsidized housing complexes are in the City. In addition, about 150 households receive vouchers to subsidize the monthly cost of market-rate housing. (The amount of state or federal funding for vouchers has been decreasing, so other qualified households may not be receiving vouchers; they face real struggles in making ends meet.)

Through the Alliance for Housing Affordability a profile has been created on housing and affordability for Mountlake Terrace. The profile (completed March 2014) provides detailed analysis of housing stock, income levels, and market rates.

Area median income (AMI) is a figure used by the federal Housing and Urban Development Department (HUD) when administrating its programs. In 2011, the HUD AMI for the metropolitan area, in which Mountlake Terrace is located, was \$86,800. The following table, Table HO-2, shows the range of specific incomes for each income group as a percentage of this area median income.

**Table HO-2  
Income Groups**

<b>Income Groups</b>	<b>Percentage of Area Median Income*</b>	<b>Household Income</b>	<b>30% of Monthly Household Income</b>
Extremely Low	0-30%	<\$26,040	\$651
Very Low	31-50%	\$26,041 – \$43,400	\$1,085
Low	51-80%	\$43,401 – \$69,440	\$1,736
Moderate	81-95%	\$69,441 – \$82,460	\$2,061
Middle	96-120%	\$82,461 – \$104,160	\$2,604

\* Seattle-Bellevue HUD Metro Fair Market Rent Area (HMFA)

Source: 2014 Affordable Housing Profile, Prepared for Mountlake Terrace by the Alliance for Housing Affordability

**Rental Affordability**

Nearly 40% of the estimated 8,306 occupied households in the City (2011) rent. Renting is the preferred choice for a number of residents in the City. It may also be the only option available for many others due to income constraints. Many residents have difficulty affording the housing they rent and are considered “cost-burdened” when the rental payment is more than 30% of their incomes. Table HO-3 shows that, as income rises, the rate of “cost-burdening” usually decreases. The table also shows that 1,454 units, nearly 45% of all renting households, pay more than 30% of their income for rent.

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**Table HO-3  
Rental Costs as a Percentage of Income**

<b>Income Range</b>	<b>No. of Households</b>	<b>No. of Rented Units Costing Less Than 30%</b>	<b>No. of Rented Units Costing 30% or More</b>
Less than \$20,000	493	123	481
\$20,000 to \$34,999	661	70	591
\$35,000 to \$49,999	710	395	315
\$50,000 to \$74,999	778	664	114
\$75,000 or more	563	563	0
<b>Total Renting Households</b>	<b>3,269</b>	<b>1,815</b>	<b>1,454</b>

Source: US Census, American Community Survey 2008-2012

The Alliance for Housing Affordability conducted a survey in late 2013 to evaluate the supply of affordable rental properties in Mountlake Terrace. The survey reflected the monthly rents for advertised rental properties. Table HO-4, below, shows each household income group based on AMI (see explanation in the Housing Affordability section above) and the maximum monthly rental such households could pay on their own, based on rent payments not exceeding 30 percent of their gross income. The third column shows the number of surveyed units that were affordable to each income category using the same methodology. From the table, it can be seen that the majority of surveyed rental properties in the City are affordable to low and middle income households. However, households able to pay no more than 30% or \$1,085 per month have much fewer choices.

**Table HO-4  
Supply of Affordable Rental Properties**

<b>Income Groups</b>	<b>Maximum Monthly Rental Payment</b>	<b>Number of Surveyed Properties at or Below Maximum Rent</b>
Extremely Low	\$651	10
Very Low	\$1,085	10
Low	\$1,736	63
Moderate	\$2,061	31
Middle	\$2,604	3

Source: 2014 Affordable Housing Profile, Prepared for Mountlake Terrace by the Alliance for Housing Affordability

**Home Ownership Affordability**

“Home Ownership” affordability is more complicated than rental affordability. Home ownership affordability is a function of housing prices, mortgage rates, and associated housing expense. As the Federal Housing Administration finances many home loans, their criteria for expenditure and the 30-year average mortgage rate of 4.6 percent were used to calculate the affordability of homes in the AMI. Table HO-5 illustrates the maximum monthly housing expense, the cash required at closing, and the maximum sales price of affordable homes for the midpoint of each homebuyer income group.

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**Table HO-5  
Maximum Affordable Housing Unit**

<b>Household Income Groups</b>	<b>Income Group Midpoints</b>	<b>Maximum Monthly Housing Expense</b>	<b>Cash Required at Closing</b>	<b>Maximum Sales Price</b>
Extremely Low	\$13,000	\$326	\$1,350	\$45,000
Very Low	\$35,000	\$868	\$3,600	\$120,000
Low	\$56,500	\$1,411	\$5,790	\$193,000
Moderate	\$76,000	\$1,899	\$7,800	\$260,000
Middle	\$93,300	\$2,333	\$9,600	\$320,000

Source: Federal Housing Administration (based on loan requirements, where applicable), City of Mountlake Terrace

**Table HO-6  
Housing Sales 2012**

<b>Income Groups</b>	<b>Maximum Sales Price</b>	<b>Estimated Number of Units Sold</b>
Extremely Low	\$45,000	1
Very Low	\$120,000	30
Low	\$193,000	105
Moderate	\$260,000	67
Middle	\$320,000	24

Source: Snohomish County Assessor’s Office

Housing sales data is based on the Snohomish County Assessor’s database system. In 2012, approximately 254 housing sales were made in Mountlake Terrace. (See Table HO-6.) Note that not all deed recordings are included in the housing sales data in Table. About half of the houses sold in 2012 were affordable to the Low and Very Low Income groups, combined. However, sales in this period include foreclosed houses, related to the general economic recession, for which prices were temporarily low. Households with lower incomes (who often do not have the cash for down payments) were not necessarily able to actually purchase many of these homes. Furthermore, home prices are trending back up as the economy recovers.

**FUTURE HOUSING NEEDS**

**Number of Housing Units**

The City contains a total of 8,689 housing units (occupied and vacant), including single-family, multi-family, and mobile home units, according to the Office of Financial Management’s 2013 estimate. The average household size in 2013 was 2.42 people per household. Household size has been declining as families are delaying and having fewer children and more people are living alone. However, based on Snohomish County assumptions, the ratio to be used for calculating household size, over the planning horizon, is 2.42 persons per household.

The projected 2035 population for the City, as stated in the Snohomish County County-wide Planning Policies, is 24,767. The population difference between 2013 (OFM) and 2035

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(projected) is 4,607 individuals. Based on 2.42 persons per household, 1,904 new households are needed by 2035. This means, *on average*, about 90 new housing units should be added to the supply per year. (In some years, less than this amount will be added but in other years, especially when a major project is built, more than this amount will be added.) An overview of the projected need for additional housing by 2035, by jurisdiction in all of Snohomish County, is provided in Table HO-7. [Note that the needed household growth of 1,904 units by 2035, see above, is less than the 2,326 total housing unit growth listed for Mountlake Terrace in Table HO-7. The Snohomish County Report used the OFM 2011 population of 19,909. The 2013 population in Mountlake Terrace was 20,160.]

**Housing Affordability Need**

Table HO-7 summarizes the total housing unit growth each city in Snohomish County is estimated to be needed for the 2035 population targets, refer to the first column of numbers. For Mountlake Terrace, this is 2,326 housing units. The housing unit number is a target which is likely to change periodically as the actual number of units required to achieve the population target is related to the actual housing type and household size overall. For example, housing units that are occupied by one or two people means more units are required to accommodate a population versus the number of household units when they each have three or four occupants. The 3 remaining columns reflect the estimated number of those additional households that will be “cost-burdened” – the monthly rental or mortgage rates will exceed 30% of the AMI.

**Housing Development Trends**

Many factors affect the development of housing in the City. These include availability of land for development and market demand. With Mountlake Terrace being seen as a great place to live, market demand is increasing and more housing is being constructed.

From 2000-2013, 472 new housing units were developed in the City. Housing starts in the early 2000’s were prior to the City’s development code being updated to allow more housing options. The later years were impacted by a significant recession (aka the “Great Recession”). At the end of the period, housing construction began to improve. Table HO-8, below, shows the number and type of permitted new housing units within the City during this period.

**Table HO-7  
Estimated Housing Unit Growth and Affordable Housing Needs (2015-2035)**

<b>Jurisdiction</b>	<b>Total Housing Unit Growth Need</b>	<b>Under 30% AMI Housing Need (11% of Total)</b>	<b>30-50% AMI Housing Need (11% of Total)</b>	<b>51-80% AMI Housing Need (17% of Total)</b>
Snohomish County				
Unincorporated Urban Areas	21,969	2,417	2,417	3,735
Rural Areas	7,056	776	776	1,200
Cities				
Everett	25,458	2,800	2,800	4,328
Bothell	3,080	339	339	524
Lynnwood	7,901	869	869	1,343
Arlington	2,725	300	300	463

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Jurisdiction	Total Housing Unit Growth Need	Under 30% AMI Housing Need (11% of Total)	30-50% AMI Housing Need (11% of Total)	51-80% AMI Housing Need (17% of Total)
Edmonds	2,790	307	307	474
Lake Stevens	4,469	492	492	760
Marysville	10,513	1,156	1,156	1,787
Mill Creek	833	92	92	142
Monroe	1,220	134	134	207
<b>Mountlake Terrace</b>	<b>2,326</b>	<b>256</b>	<b>256</b>	<b>395</b>
Mukilteo	664	73	73	113
Brier	330	36	36	56
Darrington	120	13	13	20
Gold Bar	87	10	10	15
Granite Falls	1,835	202	202	312
Index	11	1	1	2
Snohomish	1,310	144	144	223
Stanwood	1,594	175	175	271
Sultan	829	91	91	141
Woodway	6	1	1	1
Vision 2040 Geographies				
Metropolitan Cities	25,458	2,800	2,800	4,328
Core Cities	10,981	1,098	1,098	1,867
Larger Cities	25,541	2,810	2,810	4,342
Smaller Cities	6,123	674	674	1,041
<b>Countywide Totals</b>	<b>97,128</b>	<b>10,684</b>	<b>10,684</b>	<b>16,512</b>

Source: Housing Characteristics and Needs in Snohomish County Report (2013)

U.S. housing studies show that more people want to live near urban amenities, such as stores, restaurants, and parks, and they like to be able to walk or ride transit to some destinations. If this trend continues, Mountlake Terrace—with its revitalizing Town Center, proximity to transit options or near I-5, and other features—will become an even more desirable place to live and a variety of new housing will be needed. This should include single family houses—some on larger lots and some on smaller lots, as well as cottage housing, mixed use (particularly residential above commercial space), townhomes, flats, accessory dwellings, and senior housing. The Town Center and locations near transit stations or other amenities will provide significant opportunities to increase the supply. Both rental and ownership options will be needed.

**Table HO-8  
New Housing Units, 2000-2013**

Housing Type	Total New Housing Units	Percent of Total (%)
Single-Family	307	65%
Multi-Family (2+ units)	183	39%
Mobile Homes	(18)	(4)%
Total	472	100%

Source: Washington State, Office of Financial Management 2013

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### **Land Supply for Housing**

Mountlake Terrace has almost 70% of its net land base zoned only for residential use and an additional 8% allows mixed use. This includes approximately 103 acres zoned for low-density multi-household residential; 148 acres zoned for medium-density multi-household residential; 870 acres for single-household residential at 6 units per acre; 278 acres for single-household residential at 5 units per acre; 42 acres for special residential unit development; and 12 acres for mobile home parks. In addition, residential uses are allowed in some commercial zones and slightly higher densities in residential zones under special circumstances.

Although the City does not have a great amount of vacant land for housing, key locations offer potential for significant infill and redevelopment. In 2012, the Snohomish County Buildable Land Report showed that under current zoning requirements and assuming only partial build-out of available land, Mountlake Terrace could easily accommodate a population of over 23,000. Actual capacity is higher. Subsequent to the issuance of the 2012 BLA, the City amended the development regulations in several districts (Planned Actions for F/T and Town Center amendment). Those actions expanded the capacity of the existing land supply to provide housing and a total population of nearly 25,000. Based on 2014 zoning and mixed-use opportunities in key locations, the land supply is adequate to accommodate the projected population growth and corresponding housing need.

### **Strategies**

Mountlake Terrace has implemented many strategies to improve and add to its housing supply. Strategies have included--and will continue to include:

- Improving the permit process to expedite development;
- Encouraging a mix of residential and commercial uses in some areas, especially the Town Center (downtown) and near the Transit Center;
- Providing a wide range of housing choices, including cottages, townhomes, and planned unit developments;
- Allowing both attached and detached accessory dwellings, compatible with the neighborhood;
- Encouraging maintenance and renovation of existing housing;
- Allowing greater density and lot coverage in some zones;
- Adopting a “smaller lot” (4800 square foot) overlay zone for a large portion of the single-family residential district;
- Converting limited amounts of land in non-residential zones to residential;
- Adding flexibility to the zoning code (for example, by allowing access easements to count as part of the minimum lot size);
- Participating in the Alliance for Housing Affordability to better understand and meet housing needs;
- Creating more flexibility in vehicle parking requirements to keep housing costs down and make more land supply available;
- Providing a rental housing safety inspection program to help ensure that rental housing meets safety and health standards;

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- Adopting a multifamily property tax abatement program to allow a temporary tax break for multifamily dwellings that are built in three designated areas of the City;
- Creating incentives for greater building height by using more sustainable practices.

The City has also participated in the Growing Transit Communities program (a multi-county effort led by Puget Sound Regional Council) to begin identifying opportunities for transit-oriented development around transit stations. More opportunities to encourage **transit-oriented development** will be explored over the coming years. This is an important emerging housing strategy for Mountlake Terrace and the rest of our region.

**GOALS AND POLICIES**

**Goals**

The Housing Element is guided by five key goals, as follows. These goals are stated at a very broad level to indicate the desired end-result for key topics.

- GOAL HO-1.** Accommodation of projected population
- GOAL HO-2.** Diversity of housing
- GOAL HO-3.** Affordability for a range of income levels
- GOAL HO-4.** Residential neighborhoods with vitality and character
- GOAL HO-5.** Housing options for people with special needs

**Policies**

Below are the Comprehensive Plan policies that correspond with each housing goal. The City of Mountlake Terrace shall implement the following policies.

**GOAL HO-1. Accommodation of projected population**

- Policy HO-1.1 Regulate land appropriately to accommodate a population of 24,767 by the year 2035 and to meet needed levels of single and multi-family housing.
- Policy HO-1.2 Monitor housing and population growth in accordance with the Snohomish County Tomorrow process.
- Policy HO-1.3 Ensure that development policies encourage an increase in housing opportunities and do not result in a net loss of housing units needed to accommodate growth by 2035.
- Policy HO-1.4 Facilitate housing opportunities in a vibrant Town Center and near transit stations

**GOAL HO-2. Diversity of housing**

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Policy HO-2.1 Encourage a variety of housing styles, such as single-family detached, single-family attached, multi-family, accessory units, and manufactured housing.

Policy HO-2.2 Encourage a variety of housing sizes to meet the diverse needs of individuals and families.

**GOAL HO-3. Affordability for a range of income levels**

Policy HO-3.1 Seek to achieve a jobs/housing balance that provides sufficient housing opportunities for people that work in the community to live in the community.

Policy HO-3.2 Ensure a timely, fair, and predictable permit management system that:  
 a. Facilitates desirable development;  
 b. Helps citizens and developers understand rules for development.

*[Note: The Plan Administration Element describes this expectation in more detail.]*

**GOAL HO-4. Residential neighborhoods with vitality and character**

Policy HO-4.1 Encourage new development to enhance and/or be compatible with its surrounding neighborhood.

Policy HO-4.2 Promote programs, such as the Rental Housing Safety Inspection Program, to help owners improve their homes.

Policy HO-4.3 Protect residential areas from illegal land use activities through enforcement of City codes.

Policy HO-4.4 Encourage parks, sidewalks, trails, lighting, and other amenities that help make neighborhoods pleasant and safe.

Policy HO-4.5 Promote quality, community-friendly residential development through features such as enhanced open space and pedestrian connectivity.

**GOAL HO-5. Housing options for people with special needs**

Policy HO-5.1 Work with agencies, such as the Housing Authority of Snohomish County, to promote housing that meets the special needs of certain segments of the population, including for low-income and people who need special care or support.

Policy HO-5.2 Encourage and support social and health service organizations that offer programs and facilities for people with special needs, particularly those programs that help people remain in the community.



## **HOUSING ELEMENT**

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### **PERFORMANCE MEASURES**

Measuring performance or progress is an important way to see whether that expectations are being met. In this Comprehensive Plan, one performance measure has been selected for each major topic. Annually, the City will make a good faith effort to meet or exceed the performance measures, check data, with respect to each of the performance measures, and report the results.

Measures for major topics have been selected with the following criteria in mind:

- Relevance to goals
- Meaningfulness to the public
- Availability of data.

### **Performance Measures**

For the Housing Element, the City of Mountlake Terrace has the following performance measures and will annually report on their progress.

- Permits for 90 new housing units are issued per year, on average.  
*[Note: A Comprehensive Plan amendment may be considered to adjust the above number as the City approaches its population target for the year 2035.]*
- Have achieved, by the date indicated, the stated actions in the “Actions to Take” section of this chapter.

### **ACTIONS TO TAKE**

To help carry out this chapter, certain action steps are needed during the next several years. These include the following:

- In 2016, review information from the Growing Transit Communities program to identify whether the City or its partners can do more to encourage a greater supply of housing around transit stations.
- In 2016, identify key concepts for comprehensively revising the City’s subdivision regulations.
- Annually, report on activities and accomplishments of the Alliance for Housing Affordability.
- In 2018, coordinate with Snohomish County and other cities to prepare a Buildable Lands Report that analyzes the land supply for housing in Mountlake Terrace.
- In 2020, review development regulations and housing trends and identify whether any additional steps should be taken to help implement the City’s housing goals and policies.