# PLANNING COMMISSION AGENDA

June 13, 2022– 6:30 PM

Stanwood Fire Station (8117 267th Pl NW)

1. Call to Order

2. Roll Call

3. Public Requests and Comments

4. Approval of Minutes
   - Approval of the April 11, 2022 Planning Commission Minutes
   - Approval of the May 9, 2022 Planning Commission Minutes

5. New Business
   - 2024 Comprehensive Plan Layout Discussion & Revised Schedule
   - Community Survey Responses
   - Preliminary Land Use Designation and Zoning Discussion

6. Old Business
   - Final Housing Needs Assessment

7. Miscellaneous Business

8. Recent Council Action on Commission Items
   - Update on Kottsick Annexation
   - Commerce Cleanup Grant for Downtown Park

9. Upcoming Items

10. Adjourn

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## Zoom Meeting Information

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Please click the link below to join the webinar:
https://us02web.zoom.us/j/88487926635?pwd=aVlad0pzYVAreHl0TmhURTNVTmJudz09
Passcode: 152374
Telephone: 253-215-8782
Webinar ID: 884 8792 6635

# Planning Commission
# Meeting Minutes
# April 11, 2022

**Call to Order:** 6:33 pm

**Roll Call**

**Present**: Monae Birkhofer
Melissa Toner (online)
Patrick Hosterman
Cody Davis
Jeff Wheatly
Justin Burns (online)

**Staff Present:**
Patricia Love
Audrey Rotrock
Tansy Schroeder

**Absent:** Eric Warnat

**Also known to be present**: Paragon Partners, Jim Barger

**Public Requests and Comments:**
None

**Approval of Minutes**:
The Minutes from the March 14, 2022 meeting were voted on and approved unanimously as written.

**New Business:**
***Inland Steel Public Meeting (Permit 220011)***

Request: The applicant is proposing two future buildings; 7,779 square feet and 6,622 square feet, on approximately 1.43 acres zoned Light Industrial. The project site is located southeast of the intersection of 272nd Street NW and 92nd Avenue NW. The project includes 29 parking stalls and paving, frontage improvements to 272nd Street NW, landscaping, and installation of storm management and utilities.

The project site is located on 272nd Street NW, Stanwood, Washington, within the city limits of Stanwood across the street from the Stanwood-Camano School District Bus Barn located at 27210 90th Avenue NW. Zoning for the site is Light Industrial (LI). Access to the parcel is from 272nd Street NW. This project will prepare the land for site development of two future office and warehouse buildings including paving, landscaping, frontage improvements, and installation of storm management and utilities. The building design standards for the LI zoning district (SMC 17.112.045) shall apply. The site is generally flat with existing lawn.

The Commissioners had the following concerns about the Inland Steel Project:

- Being in the floodplain, how will the topography change after grading?
- Will there be design standards for architectural style? They would like the new building to match the style of surrounding buildings.
- Sidewalks are inconsistent in this area. Either the developers will be required to install sidewalks, or it will become part of a City Capital Improvement Project.

***Comprehensive Plan – Population Growth Targets***

The Washington State Growth Management Act (GMA) requires Snohomish, King, Pierce and Kitsap counties and cities within those counties to update their Comprehensive Plans by December 31, 2024 and every 10 years thereafter. One element of Comprehensive Plan updates is to ensure cities plan for their projected urban growth over the next twenty years.

Using the state's project growth forecasts, the regional planning organizations prepare growth strategies based on their region's unique characteristics. The Puget Sound Regional Council (PSRC) prepares the visioning document, Vision 2050, for the four-county region of Snohomish, King, Peirce and Kitsap. Stanwood is the most northern city within the PSRC boundaries.

Vision 2050 sets the framework for how and where growth is expected to occur by establishing regional growth strategies and targets. Vision 2050 estimates that the Puget Sound could grow by 1.5 – 1.8 million people by 2050. To accommodate that growth the regional growth strategy states that growth should be focused near transit infrastructure and urban centers.

***GOAL:*** *The region accommodates growth in urban areas, focused in designated centers and near transit stations, to create healthy, equitable, vibrant communities well-served by infrastructure and services. Rural and resource lands continue to be vital parts of the region that retain important cultural, economic, and rural lifestyle opportunities over the long term.*

- *Metropolitan and Core Cities*: Cities with regional growth centers connected to high -capacity transit systems.
- *High-Capacity Transited Communities*: Cities and unincorporated county areas that are connected to regional high-capacity transit systems.
- *Cities and Towns*: Smaller cities and towns served by local transit. Stanwood falls into this category.
- *Urban Unincorporated Areas*: Urban areas within Counties served by transit and identified as areas for potential annexation.
- *Rural Areas and Natural Resource Lands*: Rural areas outside of urban growth areas.
- *Major Military Installations*: Hubs for both military and civilian employment and population.
- *Indian Reservation Lands*: Homelands of sovereign tribal nations.

Stanwood falls into the cities and towns category as it is not connected to the regional transit system. Vision 2050 anticipates that the Snohomish County Cities and Towns Category should grow by 9.5% in the next twenty years.

With the adoption of the regional growth strategies, each county then begins the process to determine how best to distribute the population growth among its cities and unincorporated areas. Snohomish County is expected to take nearly a quarter of the regions projected growth, approximately 424,000 people.

Stanwood's 2044 growth target is 3,258 people and the UGA's target is 290 for a total of 3,548 new residents. Of the 11% county growth that is anticipated to go into the Cities and Towns category, Stanwood and its urban growth area is anticipated to take 1.2%.

The current Comprehensive Plan includes the following 2035 growth targets:

***2035 Growth Target***
City: 10,116
UGA: 969
Total: 11,085

Projected new 2044 growth:

***2044 Growth Target***
City: 10,963
UGA: 432
Total: 11,395

***Difference: 310***

The City needs to plan for an additional 310 new residents through the Comprehensive Plan Update process.

Applying a similar approach to the population growth targets, the city also needs to plan for employment growth. The following charges show the assigned employment growth to the City of Stanwood.

Stanwood's 2044 employment target is 5,073 jobs and the UGA's target is 726 for a total of 5799 new jobs. Of the 7.7% county growth that is anticipated to go into the Cities and Towns category, Stanwood and its urban growth area is anticipated to take 1.0%.

The current Comprehensive Plan includes the following 2035 growth targets:

***2035 Employment Target***
City: 4,688
UGA: 1,035
Total: 5,723

Projected new 2044 growth:
***2044 Employment Target***
City: 5,073
UGA: 726
Total: 5,799
***Difference: 76***

The City needs to plan for an additional 76 new jobs through the Comprehensive Plan Update process. Next steps include evaluating the city's land uses against these new targets to determine needed capacity and types of land use needed to accommodate the expected growth.

The Commissioners would like find ways to include more mixed use zones to allow for more employment in the City, either through reasonable measure policies, or a change/addition to permitted uses.

***Stanwood Municipal Code Update Project – List of Potential Amendments:***
The last comprehensive update to the Stanwood Municipal Code occurred in 1968. As the City has grown and development has increased over the years, so has the need for updated regulations. Fifty years of amendments has resulted in inconsistencies, conflicts and outdated regulations. The City desires to adopt a modernized Municipal Code that reflects the character of Stanwood and meets the current needs of the community.

The new code should reflect best practices with respect to the content and administration of the code. The update needs to be user friendly for staff, property owners and developers by 1) removing legalese and jargon unfamiliar to the lay person, 2) improving clarity and overall functionality, and 3) reflect regulatory best practices. It is also envisioned that the update will include tables and illustrations whenever possible to help convey concepts. Lastly, the updated code must be consistent with current case, state and federal laws. The following principals have been drafted to guide the update process.

- Focus on improving the code to eliminate deficient, outdated, overly or unnecessarily complex codes that inhibit development.
- Make the code internally consistent between Titles and Chapters.
- Create a user-friendly code that is easy to administer by staff and easily understood by developers and the community.
- Use plain, easily understood language in describing requirements and procedures.
- Identify existing development regulations that need to be revised or updated to be consistent with the Comprehensive Plan.
- Standards and regulations should reflect current needs and desires of the community.
- Ensure compatibility with current state and federal law.
- Evaluate the code for regulatory gaps.
- Eliminate "repealed" or "deleted" titles, chapters, or sections.
- Apply form-based concepts and development flexibility where appropriate.
- Insert tables, graphics and/or illustrations wherever necessary to convey concepts.

The Commissioners asked for clarification on which Committees/Boards will be reviewing the different sections of the code. All stakeholders will be reviewing their specific areas of the code while the Planning Commission will be looking at the entire code, broken up into smaller sections.

**Old Business:**
***Comprehensive Plan – Vision Statement:***
One of the first steps in drafting a Comprehensive Plan is preparing a clear vision statement. This statement should be descriptive, yet concise, focusing on the values of the community. All other goals and polices are then built upon the guidance of the vision statement. Effective vision statements include three parts: Vision Statement, Mission of the Organization, and List of Core Values.

**2024 Draft Vision Statement:**
Promote ~~the City of~~ ***historic downtown*** Stanwood as the commercial and cultural ~~center~~ ***heart*** of the Greater Stanwood/Camano region ~~by preserving its distinctive small-town character~~ while strategically planning for future growth and economic development opportunities ***of the entire City***.

**Mission:**
The Mission of the City of Stanwood is to create and maintain a community where people can live, work and play in an environment that is safe, vibrant and aesthetically pleasing. Stanwood: is inclusive of everyone, includes the community in its decision-making process; ensures a thriving local economy, provides transparent government, and is responsive to the needs of the community.

**Values:**
The following core values represent the desires of the community and provides a common basis for developing and implementing the City's 2024 Comprehensive Plan:

Sense of Community: ~~Retain the City's small-town rural character and identity at all costs.~~ ***Retain the City's strong sense of community by fostering a family friendly culture that protects the areas natural beauty, celebrates its rural roots, promotes local businesses, and provides spaces for families to work and play.***

Livability: Continue to make Stanwood a desirable place to live by investing in the historic downtown, new uptown commercial areas and residential neighborhoods to create an aesthetically pleasing community.

Mobility: Stanwood should provide for all forms of multi-modal transportation, including includes trails, sidewalks, bike lanes, transit and private vehicles.

Growth: Manage growth to avoid suburban sprawl ***and expansion of the City's urban growth boundaries*** while ~~protecting~~ ***ensuring new development conforms to*** the city's small-town community character.

Economic Development: Focus on retaining the city's role as the center of the Greater Stanwood area by pursuing new endeavors that support the downtown and leverage Stanwood's location as an urban center surrounded by world class agricultural land.

Environment: Protect the environment while promoting access and tourism to local natural features.
Parks: Develop a parks system that provides public spaces for all age ranges that bring people together to create a more vibrant, healthy and equitable community.

- The Commissioners approve of the updated Vision, Mission and Values.
- Under "Sense of Community" the Commissioners approve of adding "Community Events" and would like to change "families" to "residents" in the last line of the statement.
- Under "Growth" the Commissioners would like to add a note about maximizing buildable lands – how to manage and adapt to growth.

- Patricia Love asked the Commissioners to think about creating a Tag Line for the City. For example, Reno, NV has a tag line of "The Biggest Little City".

***Kottsick Annexation Update***
On June 28, 2021, the City received a request to annex approximately 30 acres into the City known as the Kottsick Annexation. On November 8, 2021 the Council voted to accept their 60% annexation petition and authorized the city to submit the annexation petition to the Snohomish County Boundary Review Board. Snohomish County notified the city on March 18th that the proposed annexation has been deemed approved. For the annexation to be finalized the City Council must formally accept the annexation then it can be filed with the County.

The City has pre-designated the property as Single Family Residential on the Future Land Use Map and on SR 7.0 on the zoning map. Upon annexation, these designations will be applied to the property. Also, the property will be required to be assessed and taxed at the same rate and basis as other property within the City of Stanwood. This includes assessments or taxes for the payment of its pro rata share and all outstanding indebtedness of the City contracted or incurred prior to or existing on the effective date of the annexation.

The Commission agrees that this annexation will help meeting growth targets and future population allocation.

**Miscellaneous Business**: N/A

**Recent Council Action on Commission Items**:

***Park and Recreation Feasibility Study***
The report was finalized and has gone to Council. The Council approved Service Level 1 – Teams Approach and has recommended going to Service Level 2 in the next budget cycle.

***Civic Campus Project***
No decisions were made at the Council Workshop, and there is a desire to keep City Hall at its current location. The discussion will continue.

**Upcoming Items:**
Population Demographics
Housing Action Plan

A motion to adjourn was made and seconded.
Adjourn: 8:07 pm

# Planning Commission
# Meeting Minutes
# May 9, 2022

**Call to Order:** 6:30 pm

**Roll Call**

**Commissioners Present**:
Eric Warnat (online), Commissioner
Monae Birkhofer, Commissioner
Melissa Toner, Commissioner
Patrick Hosterman, Commission Chair
Cody Davis, Commission Vice - Chair
Justin Burns, Commissioner
Jeff Wheatley, Commissioner

**Staff Present:**
Patricia Love, Community Development Director
Audrey Rotrock, Associate Planner
Tansy Schroeder, City Planner

**Absent:** N/A

**Also known to be present**: Anne Nautsch (Blueline), Caitlin Hepworth (Blueline), Chris Collier (Alliance for Housing Affordability), Paragon Partners, Meagan Watne, Stephen Crooks, Rhyan Whobrey, Kim Donelson, Karen Monroe, David Donelson, Doris Blas, Jacie Evans, Ry McDuffy

**Public Requests and Comments:**
None

**Approval of Minutes**:
The Minutes from the April 11, 2022 meeting will be approved at the June 13, 2022 Planning Commission Meeting.

**New Business:**
***Summerset Division II Preliminary PRD Plat Public Meeting***

Request: The applicant is proposing to construct a 22-lot single-family planned residential development. The project is located east of 80th Avenue NW and south of 284th Street NW. The site consists of three parcels for a total of 7.25 acres (315,868 square feet) zoned Single Family Residential 9.6 (SR 9.6). Resident vehicular access to the site will be from 278th Place NW and connect to the proposed Bakerview PRD to the northeast. The proposed community will include open space tracts, storm water management, and street and landscaping improvements.

The project site is located at 27915 80th Avenue NW, Stanwood, Washington, within the city limits of Stanwood. Zoning for the site is Single-Family Residential 9.6 (SR 9.6). The accesses into the 7.25-acre property will be from 278th Place NW and connect to the proposed Bakerview subdivision. This project will subdivide approximately 7.25-acres into 22 single-family lots. The residential development standards (SMC 17.60.020) allow for a maximum residential density of 6 dwelling units per acre for PRD development in the SR 9.6 zoning district. The majority of developed area around this site is made up of single-family residences which is consistent with this development.

The site is generally flat with existing vegetation. The property borders the City of Stanwood water tower. The northern boundary of the site will connect to the Bakerview subdivision. To the east of the project is the Bayview Lane subdivision and to the southwest is the Summerset subdivision. The developed site will provide approximately 10.4% of open space. The development plans provide all of the public improvements, facilities, and utilities and will be reviewed to meet city requirements (See development plans). These facilities include but are not limited to city streets, sidewalks, all utilities, open space, and recreational facilities.

The Commissioners had the following concerns about the Summerset Division II Preliminary PRD Plat:

- The congestion of existing neighborhood roads during construction.
- There is currently only one road to access the development.

The public attendees had the following questions and concerns about the Summerset Division II Preliminary PRD Plat:

- Will the water tower and associated piping be affected by construction traffic?
- Is the City looking at traffic issues associated with all developments that are coming to Stanwood as whole or just the impacts of individual developments?
- The increase in traffic will be a safety hazard, as there are many families with young children in the neighborhood. There is also a blind hill in the area.
- Cars currently park on both sides of the street, how will construction vehicles be able to get through to the development?
- How will high speed traffic be minimized?
- Noise from construction is a concern.
- Will there be a neighborhood park?
- Will the local schools be able to handle the increase in students from the new developments?
- Will the developer replace fences removed during construction?
- The soils of this area contain clay, that does not percolate well. How will the developer address this in the stormwater drainage pond?
- Will the builder be required to include multiple facades of the new homes? There are concerns about a “cookie-cutter” look.

Developer Ry McDuffy, from Land Resolutions, was in attendance to answer some of the above questions and concerns:

- The private drive/access road will only be used for Fire/EMS and Public Works to maintain the water line. It may be used temporarily as a construction access, but that is yet to be determined.
- When 278th Place was built, it was built in accordance with the code at that time.
- Street parking in Summerset Division II will be limited to one side only. This may be required by the North County Fire Department.
- Grading in the development will not impact the water tower or their lines.
- Fencing is not being proposed. The builder may add some fences to individual lots.
- The existing site is mostly flat with minimal grading needed. Retaining walls may be added to lots, 3, 4, and 5.
- Earthwork will not cause any dirt to be pushed into the backyards or fences of existing homes.

- All of the Summerset Divisions have/will have stormwater drainage systems that flow to detention ponds.
- The builder for this development is a local company named Acme Homes.
- Work on this project will potentially begin in August of 2022.
- 5 trees will be planted per 20,000 square feet of open space.
- A "living screen" of vegetation will be planted around the detention pond.
- Trees currently on site will be removed prior to development.
- No additional trees will be planted on the private drive.
- There will be a Homeowners Association (HOA) in the new Summerset Division II development.
- The developer will pay mitigation fees for traffic to the City.
- 80th Avenue is on the City's Capital Improvement Project list for improvements.

***Presentation – Chris Collier, Alliance for Housing Affordability (AHA)***
Guest speaker Chris Collier, Project Manager, for the Alliance for Housing Affordability (AHA) provided an overview of current housing availability and affordability in Snohomish County and Stanwood.

AHA was established in 2013 through an interlocal agreement. The Alliance was envisioned as a venue for Snohomish County jurisdictions to work together to understand local housing challenges and share resources to address these challenges. Membership consists of 13 Snohomish County cities, Snohomish County, and the Housing Authority of Snohomish County; Stanwood is a member of AHA and Tansy Schroeder, City Planner, is the city's representative.

As a member of AHA, Mr. Collier provides technical support to the City as needed. Mr. Collier gave a briefing to the Planning Commission on local housing issues as part of our Comprehensive Plan update work. His expertise in housing is a valuable resource which we will be using to help guide our Comprehensive Plan Housing Element update.

After hearing the presentation, the Committee questioned how the City can address this issue. Chris suggested increasing the variety of housing types (such as duplexes, triplexes, townhouses, cottage housing, etc.) and to engage in the upcoming comprehensive plan and municipal code updates.

***Presentation – Draft Housing Needs Assessment and Gap Analysis (Blueline)***
The City of Stanwood received a grant from the Washington State Department of Commerce to prepare a Housing Action Plan to inventory the City's current housing stock, update city demographics, forecast future housing needs, and evaluate policies to address equitable and affordable housing opportunities. Information gained through this study will form the basis for the Housing Element of the Comprehensive Plan.

One of the first steps in preparing a Housing Action Plan is the preparation of a Housing Needs Assessment (HNA). The HNA is a data gathering exercise which consists of gathering population, housing, employment, and income data. This work also includes reviewing the City's existing housing polices, regulations, and permitting processes to understand the effectiveness of addressing housing affordability in the City.

Our consultant, Blueline Group, provided a briefing and facilitated a discussion with the Committee regarding on their initial findings.

The Committee is interested in seeing transportation data from the last 2 years to compare transportation costs to pre-COVID-19 data. The transportation costs may have changed due to less commuting.

A change in policy to allow, incentivize, and encourage other types of housing units is needed address the issue of the "missing middle".

**Old Business:**
The Kottsick Annexation Project is on the City Council meeting agenda for May 12, 2022.

**Miscellaneous Business**:
N/A

**Recent Council Action on Commission Items**:
N/A

**Upcoming Items:**
Outline for the Comprehensive Plan update.

A motion to adjourn was made and seconded.

Adjourn: 8:59 pm

CITY OF STANWOOD
PLANNING COMMISSION

AGENDA STAFF REPORT

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**MEETING DATES:** June 13, 2022

**SUBJECT:** June Agenda Items

**CONTACT PERSON:** Patricia Love, Community Development Director
Tansy Schroeder, City Planner

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***2024 COMPREHENSIVE PLAN LAYOUT DISCUSSION AND REVISED SCHEDULE***

Staff is working with our Comprehensive Plan Consultant Blueline Group on the new format for the Comprehensive Plan. The plan will be laid out in landscape mode so that the maps and graphics will be larger to fill either a full or half page. It will be bound in book style and the text will be laid out in two columns with extra white space for easy reading. In addition, each Element – such as land use, housing, etc. – will be color coded for easy identification. A new introduction and history chapter will be added to give background information to the reader. Inserted in the staff report is the design style template for review; it is not intended to be read at this time. A full copy of the design template will be provided to the Commissioners at their meeting.

After further review of the Comp Plan schedule with the City's consultant, we have proposed a revised schedule that will work better with the budget and workflow. The original project schedule included development and review of each chapter of the Comp Plan separately. The new schedule keeps a similar timeline but bundles complementary chapters together.

| New Schedule | Comp Plan Elements |
|---|---|
| September – December 2022 | Economic Development |
| November 2022 – January 2023 | Land Use & Housing |
| January – March 2023 | Transportation |
| March – May 2023 | Environmental, Shorelines & Parks |
| May – June 2023 | Utilities & Capital |
| June – July 2023 | Introduction |
| October – November 2023 | Planning Commission Review of Entire Draft |

# Comprehensive Plan Layout Template





## INTRODUCTION

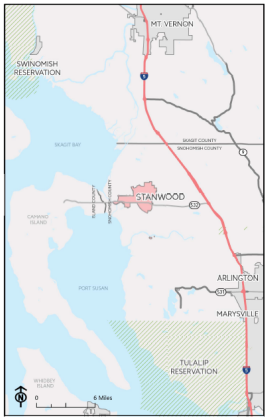
The City of Stanwood is in Snohomish County, approximately 50 miles north of Seattle. Stanwood sits along State Route 532 at the mouth of the Stillaguamish River.

### HISTORY OF STANWOOD

The land hosting Stanwood was originally settled by Native Americans. Specifically, the Coast Salish people of the Stillaguamish tribe also known as the Lushootseed peoples. The Salish people had encampments near the site of the trading post and additional villages and settlements along the Stillaguamish river. Land treaties in the 1850s extinguished Native rights to the land. This change in land rights laid the foundation for development of residences, businesses, and infrastructure by white settlers.[1]

The City of Stanwood was first founded as 'Centerville' in 1866. At that time, it served as a trading stop for farmers and loggers. Stanwood was adopted as the city name in 1877. Population growth, economic development, and investments lead to the development of two cities, Stanwood and East Stanwood. These municipalities grew side by side for more than 50 years, joining to become one in 1960.

Following this joining of cities, a large east-west road, State Route 532, was built to connect the cities and provide direct access to Camano Island. State Route 532 continues to influence development, access, and growth. The city is surrounded by rural and agricultural lands and serves as the cultural and economic hub for the larger community.




1 Thrush, "The Lushootseed Peoples of Puget Sound Country."





### WHY PLAN?

Since the adoption of the Growth Management Act (GMA) in 1990, planning requirements standardized the growth, expansion, and development of cities in Washington State. Prior to this legislation, Stanwood adopted some planning documents. The first comprehensive plan was adopted in XXXX.

New homes, businesses, and people allow for a city to grow. Planning allows for a foresight and intention around growth. As Stanwood develops, this plan along with other planning guidance ensures that the city develops in accordance with community wishes. While growth and change are innate to cities, the how and where can be guided by this document.

As stated in the City of Stanwood Comprehensive Plan from 1976:

*"A general plan provides the best view of the desired future city that is possible at any point in time. Over time it will change as unexpected events and policies occur and as civic goals change."*

*1976 City of Stanwood Comprehensive Plan*





### ASSUMPTIONS

This plan is based on

### EXECUTIVE SUMMARY

STANWOOD PHOTO





## IMPLEMENTATION

This section gives a roadmap for the comprehensive plan. Specifically, a community-drive vision for the City of Stanwood guides the objective of this document. The vision statement is supported by a mission and further clarified with seven values representing the wants of the community.

### PLANNING VISION & MISSION

The 2024 Comprehensive Plan vision is:

***Promote historic downtown Stanwood as the commercial and cultural heart of the Greater Stanwood/Camano region while strategically planning for future growth and economic development opportunities of the entire City.***

This vision is made actionable by a mission statement describing specific qualities valued by the Stanwood Community.

***The Mission of the City of Stanwood is to create and maintain a community where people can live, work, and play in an environment that is safe, vibrant, and aesthetically pleasing. Stanwood: is inclusive of everyone, includes the community in its decision-making process; ensures a thriving local economy, provides transparent government, and is responsive to the needs of the community.***

### VALUES

Seven core values embody the mission of the Stanwood community and strive towards the stated vision. These values represent the community desires and provide a baseline for developing and implementing this comprehensive plan. The values are detailed below and represented throughout the report.

Sense of Community: Retain the City's strong sense of community by fostering a family friendly culture that protects the areas natural beauty, celebrates its rural roots, promotes local businesses, encourages community events, and provides spaces for people to work and play.

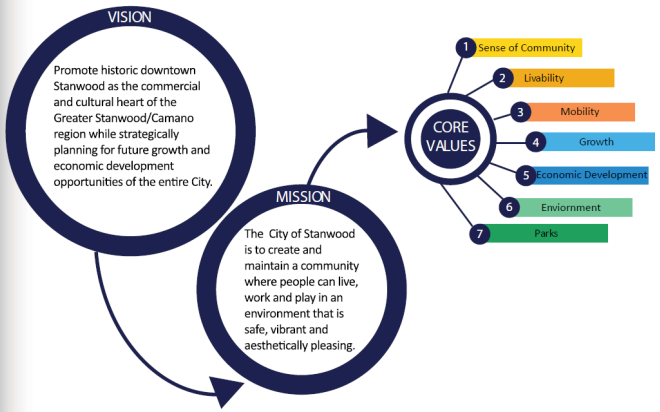
Livability: Continue to make Stanwood a desirable place to live by investing in the historic downtown, new uptown commercial areas, and residential neighborhoods to create an aesthetically pleasing community.

Mobility: Stanwood should provide for all forms of multi-modal transportation, including includes trails, sidewalks, bike lanes, transit, and private vehicles.

Growth: Apply adaptive in-fill growth management strategies to meet population and employment targets by providing a range of housing types and business opportunities that fosters a healthy community while conserving our adjacent rural lands.

Economic Development: Focus on retaining the city's role as the center of the Greater Stanwood area by pursuing new endeavors that support the downtown and leverage Stanwood's location as an urban center surrounded by world class agricultural land.

Environment: Protect the environment while promoting access and tourism to local natural features.








Parks: Develop a parks system that provides public spaces for all age ranges that bring people together to create a more vibrant, healthy, and equitable community.

## COMMUNITY VOICES

As described in the previous sections, Stanwood is an inclusive city aiming to create spaces for life, work, and play. Input, comments, and feedback collected through virtual and in-person outreach guide this document. This plan is a manual that acknowledges the history of the city, incorporates community input, and aims to focus the city's growth and changes.

About XXX Stanwood stakeholders provided input in this planning process. The input provided by these stakeholders can be summarized with the following themes:

1.
2.
3.
4.

These themes echo the mission stated above further cementing the 7 values.

## HOW THIS PLAN WORKS

Using the city mission, values, and community voices as guides this plan provides policies and goals. Older city plans and state legislation drive this work. In other words, policies from





COMMUNITY VOICES GRAPHIC





REPORT READABILITY
G R A P H I C

previous plans or state mandates are often revised to meet needs of the city. These policies and goals are organized by planning elements.

Each element focuses on a specific aspect of city planning. These elements are land use, economic development, housing, transportation, parks recreation and open space (PROS), environmental, shoreline management, utilities, and capital improvements.
In this report each element is color coded as shown below.

## LAND USE

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### CURRENT SITUATION

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### ANALYSIS

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CITY MAP





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### GOALS & POLICIES

**LU GOAL 1: Promote development along twin city mile.**

LU POLICY 1.1: Quisque aliquam tempor magna.

LU POLICY 1.2: Quisque aliquam tempor magna.

LU POLICY 1.3: Quisque aliquam tempor magna.

**LU GOAL 2: Proin pharetra nonummy pede.**

LU POLICY 2.1: Quisque aliquam tempor magna.

LU POLICY 2.2: Quisque aliquam tempor magna.

**LU GOAL 3: Proin pharetra nonummy pede.**

LU POLICY 3.1: Quisque aliquam tempor magna.

LU POLICY 3.2: Quisque aliquam tempor magna.

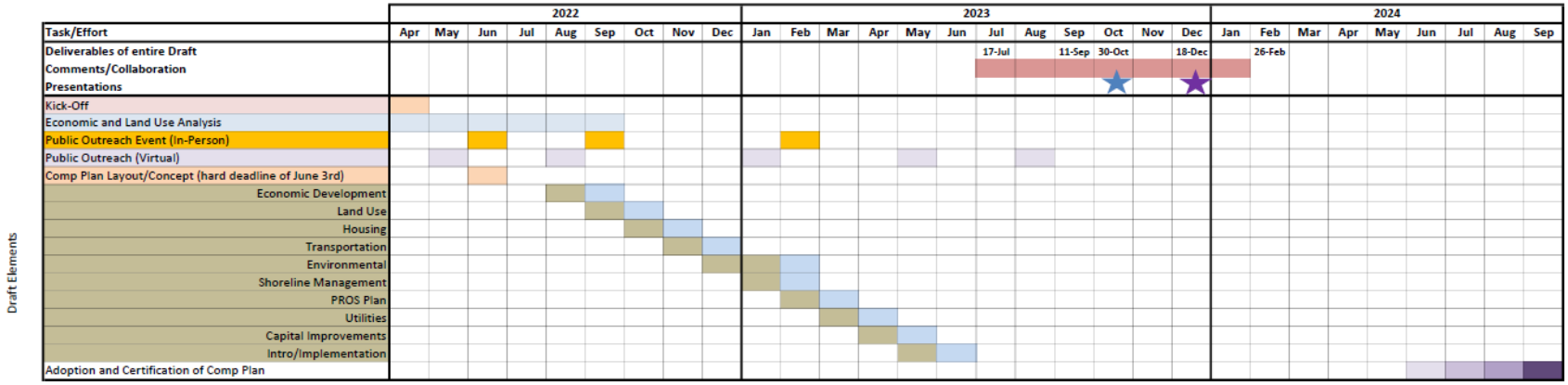
LU POLICY 3.3: Quisque aliquam tempor magna.

LU POLICY 3.4: Quisque aliquam tempor magna.

LU POLICY 3.5: Quisque aliquam tempor magna.

## Original Schedule

### Stanwood Comprehensive Plan Update Schedule



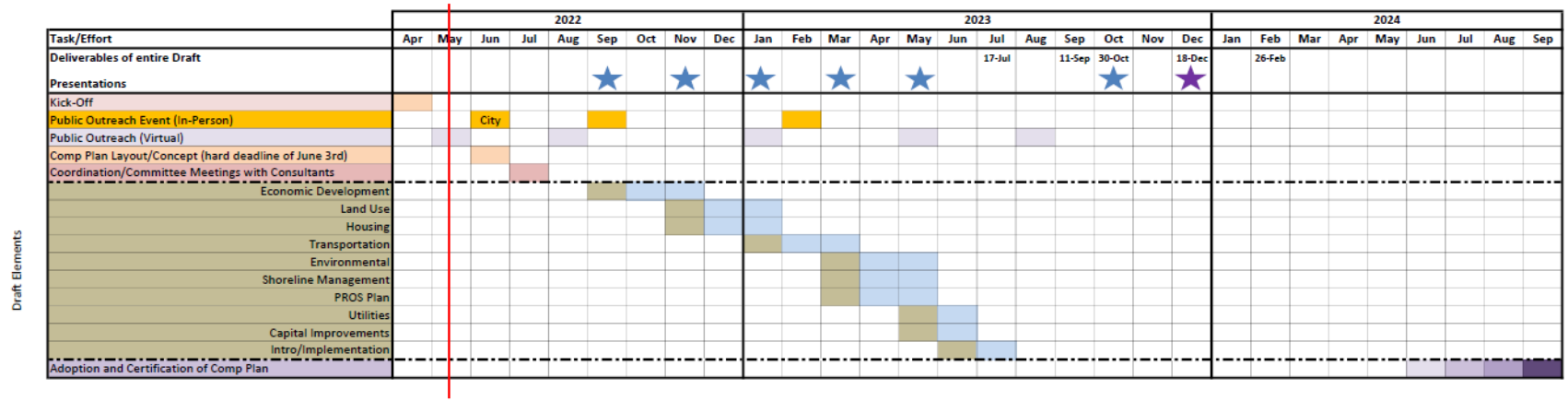

Draft Element
Stanwood City/Commission reviews draft
(no more than 4 week turn around)

Present to Commission

Present to Council

## New Schedule

### Stanwood Comprehensive Plan Update Schedule




LEGEND:

Draft Element
Stanwood City/Commission reviews draft
(no more than 4 week turn around)

Present to Commission

Present to Council

Today

***COMPREHENSIVE PLAN COMMUNITY SUVERY RESPONSES***

The City initiated a public survey requesting input on the upcoming Comprehensive Plan Amendment and Municipal Code Update project. People were asked the following five general questions regarding their vision of the city:

- What is your vision of the City of Stanwood in the year 2044?
- What community improvements or opportunities do you think Stanwood should pursue over the next 20 years?
- What changes would you propose to the Comprehensive Plan?
- What changes would you propose to the Municipal Code?
- Do you have any other ideas you'd like to share with the City?

The survey was pushed out via social media: Facebook and twitter. It was also emailed to our party of record list and to the stakeholder list identified in the Comprehensive Plan Public Participation Plan. Attached the comments the City has received to date and below is a summary of the general comments sorted into themes that emerged from the survey so far. The sort below is not listed in any particular order or priority and conflicting points of view have been included.

*Protect Farmlands*:

- Protect existing farmlands and family farms
- Encourage Agri-Tourism
- Keep rural identity
- Create a cottage food program

*Improve Transportation*:

- Fix SR 532
- Widen SR 532
- Improve transportation systems for both pedestrians and cars
- Improve paths, trails, and sidewalks

*Growth Management*:

- Limit growth in downtown
- Build more housing for low income and seniors
- Reduce urban sprawl
- Allow more high density multifamily and limit new single-family development
- Build up; not out
- There are too many look alike neighborhoods
- Support new mixed use and multifamily housing near Haggen's
- Build multifamily housing near I-5

*Small Town Character*:

- Family friendly
- Business friendly
- No "Big Box" stores
- More local businesses
- More arts and craft festivals
- Revitalize downtown
- Plant more trees
- Need better landscaping
- More amenities like concerts or amphitheaters

*Parks*:

- Improve parks
- Save green spaces and add buffers
- Need a park in the uptown area
- Maintain outdoor lifestyle
- Create a town center park
- Need a better skateboard park

*Public Safety*:

- Want more police coverage
- Reduce crime in Stanwood
- Reduce panhandling and begging on public property

*City Infrastructure*:

- Need a better library
- Fund a better police station
- Decide on where to place city hall and the police station
- Support school programs and education

*Affordability*:

- Need more affordable and accessible housing for seniors
- Make water and sewer more affordable for low-income residents
- Clarify Accessory Dwelling Unit standards

*Quality of Life*:

- Regulate for long term uses
- Enforce noise ordinance
- Ban fireworks
- Ban Pit Bulls
- Reduce hours of on-street park (less than 24 hours)
- Need better vision and leadership; don't want to become another Lynnwood or Marysville
- No variances
- Reduce parking hours on 102nd to 30 minutes; allow loading / unloading zones
- Need better design standards to multifamily and "missing middle" housing

*Businesses/Economic Development*:

- Want a hotel and more shopping options
- Need jobs related to local industry and tech jobs
- More commercial zoning for shopping local
- No more mini storage facilities
- Need a hospital
- More restaurants and eateries
- Recruit medial businesses, including mental health facilities
- Prohibit mental health facilities
- Want a Dairy Queen
- Need another grocery store
- Clean up the downtown – rundown buildings are an eyesore

*Communication*:

- Serve community interests; not individuals
- Seek citizen input and listen
- Seek representatives for boards and commissions from the wider community, not just within city limits
- Create community advisory committee on social issues: low-income impacts, seniors, families

Remember Yesterday. Imagine Tomorrow.

CITY OF STANWOOD

2024 COMPREHENSIVE PLAN & MUNICIPAL CODE UPDATE PROJECTS

# May 2022
# Open Call for Amendments
# Public Comment Summary

| Date | Commenter | Comments |
|---|---|---|
| April 14, 2022 | Molly Simon<br>Stanwood,<br>WA 98292-5351 | I would like to be added to the survey list for long term planning. I recently purchased at home at 27325 Pioneer Highway and also own a commercial property in Warm Beach at the address below.<br>My primary concern is walkability. 80th is in desperate need of a sidewalk as I find it a critical connector street between neighborhoods.<br>Thank you for your willingness to hear the public concerns. |
| May 17, 2022 | Not Available – Comment Form 1 | **Vision:** A transportation hub between communities. Improved human movement: pedestrian, bikes, trains, scooters, cars, and other wheeled vehicles. MORE TREES downtown. A lot more people, probably too many sprawling look-alike neighborhoods.<br>**Community Improvements:** Better human-powered transportation opportunities: landscaped pathways, not just sidewalks.<br>A town center, a park-like gathering space such as Terry's Corner.<br>More jobs related to local industry / tech office space.<br>MORE TREES downtown.<br>Require developers to replant more landscaping than currently required to. Not just cedar aborvitae.<br>More commercial zoning so that people can live and work here.<br>Don't let the NIMBYs keep metal health facilities away from our town. Fear doesn't win.<br>No more mini-storages in town.<br>**Other Ideas:** More (pretty) trees at Heritage Park. |
| May 17, 2022 | Not Available – Comment Form 2 | **Vision:** Beautiful parks and small-town charm. No big box stores! Improved downtown.<br>**Community Improvements:** Protect existing green space at all costs! You can never get it back! |
| May 17, 2022 | Not Available – Comment Form 3 | **Vision:** Safe, friendly, rural community.<br>Adequate and safe transportation<br>Resources and services for children, adults, and older adults<br>Business friendly, encouraging new businesses<br>Adequate housing resources including low income and older adult |

| Date | Commenter | Comments |
|---|---|---|
| | | Adequate fire and police for the spread out community and population<br>Recreation resources for all ages (older adults included)<br>Representation for the unincorporated areas of Stanwood on committees and city council<br>**Community Improvements:** Transportation-expand transit services and find a way to fix traffic issues especially on 532<br>Hotel and shopping options so tax base stays in Stanwood<br>Expand multi-family housing for increasing population of older adults including low income<br>Fund and hire more Police to combat increasing crime issues<br>Make water/sewer more affordable for low income families including older adults<br>Fund and decide on a place for city hall and police station<br>Develop a parks and recreation model for the city based on low income and all inclusive<br>**Changes to Comp Plan:** recruit businesses that would bring in medical services especially mental health<br>transportation-expand transit services and correct 532 traffic issues<br>City hall and police station moved and funded<br>adopt a parks and recreation model with the low income in mind<br>**Changes to Muni Code:** make changes for representation of unincorporated areas of Stanwood on committees and city council<br>more multi family dwellings especially for low-income families and older adults<br>bring in hotel and shopping so that Camano and Stanwood residents will shop locally leaving tax base here<br>**Other Ideas:** Adopt a committee of the nonprofits for advisory in regard to projects for low income, older adults, families, etc. They have the pulse on the community and the needs. |
| May 17, 2022 | Not Available – Comment Form 4 | **Vision:** Keep the rural farmlands untouched and limit urban growth to within city limits.<br>**Community Improvements:** High density affordable housing instead of single-family houses.<br>**Changes to Comp Plan:** No more single-family housing units. None. |
| May 18, 2022 | Comment Form 5<br>Scott Catlin<br>Stanwood, WA 98292 | **Vision:** Good amenities while keeping a small-town feel. Allowing the small business to thrive.<br>I have no problem driving a bit for the bigger box stores.<br>**Community Improvements:** Possibly a small amphitheater for more music opportunities during the summer months.<br>Having Amtrak stop in our town with a kiosk station for buying tickets. |
| May 22, 2022 | Not Available – Comment Form 6 | **Vision:** A country town, no bigger than it is now. We have many towns and cities surrounding Stanwood that people can live if they want the city lifestyle. Please keep Stanwood/Camano small-town feel and a country atmosphere. Please slow and limit growth. |

| Date | Commenter | Comments |
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| | | **Community Improvements:** Maintain and improve crime prevention. Do not allow squatters to take over our community. This is a family community and we long to keep it safe.<br>**Changes to Comp Plan:** Limit growth. Improve the safety of Highway 532 with either dividers, round-a-abouts, or lights. |
| May 22, 2022 | Not Available – Comment Form 7 | **Vision:** We love the area of Stanwood over by Haggen and the movie theater. It has a great vibe, and if you lived in the condos there you could walk to everything you need.<br>We also love the historic downtown street- and think focus should be made to revitalize that historic piece of Stanwood. Much like Arlington has done with Olympic Ave. It creates a welcoming destination point.<br>**Community Improvements:** More restaurants and eateries would be ideal. Focus on preserving the artisan style instead of “box stores”. |
| May 20, 2022 | LindaR<br>Comment Form 8 | **Other Ideas:** Why didn’t you ask this of us 20 years ago? We would of told you to keep growth low and save the farmlands and the rural environments. So many of us who’ve lived here for 30-40 years will be gone in 20 years. Timing is everything! |
| May 20, 2022 | Comment Form 9<br>Paula M. Segale<br>Stanwood, WA 98292 | **Vision:** Rural, small-town feel. That is what drew most people here. Not becoming another Kent, WA<br>**Community Improvements:** Build up not out. Develop in the already developed areas utilizing vertical space for apartments and condos if you HAVE to add homes.<br>Let Camano grow commercially. Those residents are the ones wanting all the commercial growth in Stanwood, so they don't have to drive so far for amenities. Build there. Don't ruin Stanwood for those who move here to live in a remote area and gladly drive to Smokey point and Mt Vernon in order to keep a small-town feel.<br>**Changes to Comp Plan:** Actually commit to "reducing urban sprawl" That isn't happening currently. City limits keep expanding and sprawling into rural farmland<br>**Other Ideas:** KEEP STANWOOD DEVELOPMENT IN THE EXISTING CITY LIMITS. QUIT OVERTAKING OUR FARMLAND! Stanwood, is destined to become the next Kent or Federal Way, bedroom communities with no jobs. Those cities are crime laden, undesirable, and overdeveloped. I have poured all that I have into my home of almost 30 years, only to expect I will not want to be here anymore the way things are going. |
| May 20, 2022 | Comment Form 10<br>Patricia A. Benedict<br>Stanwood, WA 98292 | **Vision:** Thanks for the opportunity to contribute thoughts.<br>It would be a town offering "home" to the 100s of families who have bought into the suburbia of Cedarhome, that they could get out of their huge square houses to pleasant surroundings of well managed and directed town components.<br>Just read the urbanization article about converting the streets from "stroad" to ones which are inviting, unthreatening, offering respite from the mess all to the south of us.<br>If one looks at the satellite photos of the area from downtown to the east, it is truly shocking: there is |

| Date | Commenter | Comments |
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| | | nothing but houses and mouse maze roads for miles and miles. The area could do with a great big tree-ed park at the top of the hill! Get Schonberg, Robinett, Hines (and me) to get involved with the land conversion/conservation from pasture and woods into a park area that will be valid for eons in usefulness. So many organizations are saving the land AROUND Stanwood; it is time for the City government to get on the bandwagon too.<br>Many towns are taking control of urban sprawl...Stanwood looks worse that Lynnwood and needs to get some control of its own.<br>**Community Improvements:** See above<br>**Changes to Comp Plan:** See above<br>**Changes to Muni Code:** Regulate for the Long Term instead of allowing just anything through...<br>**Other Ideas:** See above |
| May 20, 2022 | Not Available – Comment Form 11 | **Vision:** A better system of paths, trails, parks, and sidewalks for everyone who lives within the city limits area. Proper parking for Camano/rural Stanwood folks to come and use the trails. A reputation for "growth" that holds health and an outdoor lifestyle as a community value.<br>We used to have a Christianson's shop, Schuh Farms, a wonderful bookstore, and a Scandinavian Bakery. We trade these things for used car lots. Why? Let's value our community identity!<br>**Community Improvements:** A better library. A better system of paths, trails, parks, and sidewalks for everyone who lives within the city limits area. Proper parking for Camano/rural Stanwood folks to come and use the trails. A reputation for "growth" that holds health and an outdoor lifestyle as a community value.<br>Let's utilize the coastal access we have and create a place where people want to get out of their cars and walk around and shop.<br>Young families will be filling up Stanwood with the houses being built. Let's support the schools in every way we can. Why are you allowing rehab facilities to be set up within walking distance?<br>**Changes to Comp Plan:** It will take more vision and leadership to not become the next Marysville. Growth is inevitable but without leadership we will lose our identity. Learn how to say no and how to cast a vision that is positive about the kind of growth we will allow. |
| May 20, 2022 | Comment Form 12<br>Christina N. Robertson<br>Stanwood, WA 98292 | **Vision:** In my vision, Stanwood takes a page from Skagit and maintains and celebrates its rural look, feeling and history.<br>- Growth is limited (very, very LIMITED!) to the downtown core.<br>- Residential development is prevented from encroaching into the agricultural/rural areas.<br>- No 'big box' stores are allowed, but independently owned businesses are promoted, and incentives are provided to building owners so that the small businesses just getting started are given every opportunity to |

| Date | Commenter | Comments |
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| | | succeed.<br>- Citizen input is sought, and their recommendations are not ignored.<br>- Stanwood becomes an agri-tourism destination, with family farms being protected and celebrated.<br>**Community Improvements:**<br>- More outdoor art, craft, and music festivals.<br>- Create a Cottage Food Program for home cooks that makes sense and actually promotes community food security by making healthy and delicious home-crafted products more readily available<br>**Changes to Comp Plan:** Comprehensive plan is good, now just adhere to it and do not allow developers to obtain variances.<br>**Changes to Muni Code:**<br>BAN FIREWORKS and impose an enormous fine for violators. In an area with so many horses and other animals, it's unforgiveable that fireworks(and firearms) are allowed to be discharged.<br>2.ENFORCE THE NOISE ORDINANCE, as it pertains to vehicles, as follows: "(3) The creation of frequent, repetitive or continuous noise in connection with the starting, operation, repair, rebuilding, or testing of any motor vehicle, motorcycle, off-highway vehicle, or internal combustion engine within Class A EDNA, so as to unreasonably disturb or interfere with the peace, comfort and repose of owners or possessors of real property;<br>Deafening, unmuffled /altered vehicles are becoming a constant disturbance on my street (76th Ave NW) and speeding is becoming commonplace. It's easy to ticket the offenders, as they can be heard coming from 1/2 mile away. PLEASE enforce the law!!! Let Stanwood become known for being one of the quietest, most peaceful communities in Snohomish County.<br>**Other Ideas:** I read a lot of good things in the Comprehensive Plan - now please stick to the plan |
| May 20, 2022 | Comment Form 13<br>Fred Poyner IV<br>Stanwood, WA 98292 | **Vision:** My vision of Stanwood would be a community that continues to be one that welcomes people here, whether they are visitors or looking to establish themselves. As a community, we need to balance values that serve the common interest, and not just lone individuals or groups; have policies in place that moderate new development with our rural landscape and desire to retain greenspaces and pedestrian-friendly environments; and protect our youth while providing them with the resources they need to become educated and contributors to the community.<br>**Community Improvements:** There are several areas where Stanwood may find improvements over the next two decades:<br>1. The flow of traffic through town, both along major routes and side streets, needs to be given major consideration in any new development of Stanwood and areas leading into and out of the city; |

| Date | Commenter | Comments |
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| | | 2. Small businesses need to be given a voice, in decisions that impact their locations and ability to service their customers and audiences (this includes the non-profit entities within city boundaries, like SAHS and SCAAC). This is especially a concern, where financial planning and expenditures are impactful on public infrastructure, like roads and utilities;<br>3. What is the plan for new residential growth within city boundaries? Is there coordination of this planning with areas adjacent to, but outside the city of Stanwood? Notably, Camano Island must be included as part of this process, and by extension, Island County;<br>4. Critical city services, such as the Stanwood Police Department, should be offered support as part of the city's plans to modernize and provide resources for these personnel to do their jobs. A recent item that came to my attention, was the old age of the current Stanwood PD office (no heat in the winter); facility support should be a recognized need for the city and its efforts going forward.<br>**Changes to Comp Plan:** The brick street on the West side of Stanwood should be made a no automobile road, and for pedestrian-use only. This would encourage public market concepts to be an offered activity for residents and visitors alike.<br>**Changes to Muni Code:** I would like to see specific adjustments made to the city street parking along 102nd Ave NW, to change this from its current 24-hour unrestricted parking to new zoned parking in front of Floyd Hall (27130 102nd Ave NW) that are either "loading/unloading only" or "30 minute" parking only, with a handicapped parking space added here as well. |
| May 20, 2022 | Comment Form 14<br>Patricia Lindsay<br>Stanwood, WA 98292 | **Vision:** I've lived south of Stanwood for 22 years. I love the area and quaintness of the town. Keep Stanwood as a small town where people know each other. Save our farmland. Once it is gone, it is gone forever.<br>**Community Improvements:** More access for bike and walking paths |
| May 20, 2022 | Comment Form 15<br>Heide L. Ulbricht<br>Stanwood, WA 98292-8401 | **Vision:**<br>No more people without proper services--a hospital, another grocery store, AND each time more houses are built the roads MUST be widened to four lanes especially 532 from I-5 to Camano Island. It is a disgrace to have so much traffic in a town that was not built to handle modern day traffic.<br>We also need more lights: one in front of Orchards Nursery so folks can get in and out b/c the traffic to and from Camano Island is just too much to get out safely.<br>More cops so we don't have druggies and homeless folks ruining our town like Smokey Point and Marysville and Everett which people are fleeing.<br>Actively patrol for fireworks that are going off and should not. Ban them even on the fourth of July. I am tired of finding them on my roof. |

| Date | Commenter | Comments |
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| | | A ban on PIT BULLS as more and more attacks every day are on MSN; Yahoo; News.<br>I think kids need a good skateboard park they can access easily. Perhaps the Y? I don't think the one downtown gets used.<br>Less grass for lawns. Grass uses a lot of water. Use native plants that bear fruit to offset food shortages. For example, instead of planting ugly cheap trees along sidewalks; you could use apple trees (columnar ones that grow straight or reachables that are short) that are pretty when they bloom and people could harvest. Other ground cover like Stevens Cranberry or natural dividers like tea trees or blueberry bushes; Nanking Cherry trees; you get the point.<br>**Community Improvements:**<br>Pave the brick road leading down from the hill to the viaduct. It's horrible.<br>A hospital. You have an aging demographic that is finding it hard to commute for several reasons: traffic; the out-of-control speeding and road rage; crime. It's just too hard to get to Everett and once you do there are druggies everywhere now.<br>Gate communities to help protect people and vehicles from crime.<br>Nicer appearance downtown. For example, between the Petco and the old Ace hardware there is a really appealing road with nice metal lamp posts. I would like to see more of that as a vision for downtown.<br>**Changes to Comp Plan:** I don't know what this is so here is what I put above (see above).<br>**Changes to Muni Code:**<br>Ban on Pitbull's period. Or make proof of million-dollar liability insurance for each dog. There are too many attacks with the attacks not always fatal but leaving people without scalps; noses; ears; arms and faces. These dogs are dangerous. There may be more bites from goldens or chi's but they don't leave people without their faces or arms like a Pit Bull attack does.<br>No smoking on ANY city residential property. It blows over to your neighbor and causes problems for folks that are allergic to it.<br>The houses are getting TOO close together. People NEED space. They NEED a yard for children to play in. Having a big green playground someone in the development that parents cannot look out and see their children is of NO USE at all in this day and age of druggies and rising crime. I think our green space should be a community garden for food frankly.<br>**Other Ideas:**<br>I really want to ensure that that rehab center on the tribal land where the Arab Horse Farm was is monitored by security so we don't have people escaping and ending up in places they should not be.<br>I think we need less emphasis on sports and perhaps a wider broader education focusing on the arts; and |

| Date | Commenter | Comments |
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| | | agriculture esp challenges to feed a growing world. Also we need to get these kids in computer and sciences way more than we have in the past. I received a CRAPPY education here in Stanwood. I was so much more capable than ANYONE told me and it is a darn embarrassing shame I think that little dumb tests were used to limit children instead of focusing on the will and determination a child might have to overcome so called intellectual boxes that are checked off. I had no idea so many neat and good paying jobs were available and there were no exposure to them like day on the job with different people with different careers. Sports are a waste of time for parents and kids running them across the country especially in this day and age. Kids are stressed to win; parents are stressed to run them around. The reality is most of these kids playing will never be a 'star' so why not focus on just good physical care and exercise and then career paths?<br>Is 4-H still a thing? we have too many kids with nothing to do. Maybe they need a longer day at school with mandatory AG; J-H or community service an hour a day?<br>Spanish and Chinese needs to be taught as mandatory. NO CRT it is racist. Just tell all kids we are all equal and can get along. Duh. |
| May 19, 2022 | Comment Form 16<br>Rob James<br>Stanwood, WA 98292 | **Comments to all sections:**<br>We need to keep our farmland and slow development. Keep and maintain parks and acquire land for greenbelts and parks. I don't want to see 532 as a 6-lane highway with traffic lights at every crossroad. We need to be tough on crime and not allow unhoused to hang around here. Don't allow pot shops in town. Multi story Condos in high density areas should be very close to I-5. |
| May 19, 2022 | Not Available – Comment Form 17 | **Vision:** No behavioral health facilities in our town. What are YOU doing to ensure these kinds of facilities are not forced down our throat because of greedy unilateral political agendas?<br>**Community Improvements:** Invest in improved opportunities and sporting venues for youth. No Boys and Girls club? Baseball fields are deplorable…..<br>Youth will either be involved or left behind, and the latter is not in the communities best interest.<br>**Changes to the Muni Code:** Make it illegal to park longer than 24 hrs, live, overnight, or camp on public property.<br>Make pandering, begging, or asking for handouts on public property illegal. |
| May 30, 2022 | Comment Form 18<br>Steve Shepro | **Changes to the Muni Code:**<br>In chapter 17, the SMC is not clear as to whether the maximum square footage of an ADU (900 square feet) means 900 square feet of living area, or 900 square feet including garage, car port, deck, storage area, etc. |

| Date | Commenter | Comments |
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| | | 17.95.480 Design standards. Share<br>(1) Any accessory dwelling unit may be attached or detached from the main structure, but must meet the dimensional, setback, height, and coverage standards for the lot as contained in Chapters 17.30 through 17.75 SMC.<br>(2) The size of an accessory unit shall not exceed 50 percent of the size of the main structure, or 900 square feet, whichever is less.<br>(3) The architectural design, style, appearance, and character of the accessory unit shall be consistent with that of the main building. Elements such as roof lines, window frames, colors and materials shall match those of the main house.<br><br>Regarding 17.112.020 Building design standards applicable in the SR 12.4, SR 9.6, SR 7.0, SR 5.0, TN and MR zoning districts. My thoughts on this are a reflection of what I am seeing from the Upper Left apartment construction nearing completion on 72nd Avenue, in the MR zone. I do not consider this building to be an attractive addition to Stanwood. My grievance centers on the fact that the building sits at least 100 feet from the sidewalk. The main architectural feature of this building is the massive parking lot. We have adopted a completely different requirement for new construction in several other zones. For instance, the requirements in the MB-1 and MB-2 zones state: New buildings shall be built as close to the street as possible, leaving only enough room for sidewalks, street furniture, approved parking (per SMC 17.105.110(2)(c) in MB-II zone only), architecturally integrated design features (as approved by the planning director), and landscaping (except for buildings on corner lots, as set forth in subsection (3) of this section).<br><br>Large parking lots, in the front of large multi-family buildings, do not create a neighborly feeling. The Housing Hope building, located 300 feet to the north of this new construction is located very close to the sidewalk and creates a very friendly interface with adjacent properties. The Upper Left Apartments do just the opposite. While there may be some landscaping improvements at some point, what is primarily visible now, is asphalt, not to mention the very unsightly detention pond which is located adjacent to the sidewalk itself.<br><br>Since we may see an increased emphasis on apartment construction, or missing middle construction, it is imperative that these buildings provide an attractive and friendly face to the community. |

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|---|---|---|
| | | |
| May 27, 2022 | Comment Form 19<br>Teddie Mower | **Vision:**<br>Stanwood will be an economically stable, aesthetically pleasing, clean little city honoring and leveraging its natural resources, agricultural and arts heritage with a hometown local business focus and a commitment to the quality of life of those who already live here<br><br>**Community Improvements:**<br>- making the downtown areas more connected, driving traffic to what both ends have to offer.<br>- commitment to restoration and enhancement of historical buildings and to our story story<br>- welcome visitors to our area with family events, eco-tourism, and a friendly, positive outlook. The Duck-In and Off Dah shop plaza is an important piece of history but looks like a dump. Many of the establishments in that area are eyesores and not the kind of places that visitors would feel safe or welcomed enough to stay and spend money. Most of the downtown road is pleasing. I love that there aren't many corporate restaurants and other business. We could really capitalize on that, especially in the next 20 years. - we need a river walk or a scenic trail area that capitalizes on the amazing views we have in the downtown area.- slow and steady development by locals that focus more on restoration than on destroying history and natural areas. |

***PRELIMINARY LAND USE AND ZONING DISCUSSION***

In a previous meeting the Planning Commission reviewed the Stanwood population and employment targets set for 2044 as set by the Puget Sound Regional Council and Snohomish County growth projections.

Stanwood's 2044 growth target is 3,258 people and the UGA's target is 290 for a total of 3,548 new residents. Of the 11% county growth that is anticipated to go into the Cities and Towns category, Stanwood and its urban growth area is anticipated to take 1.2%.

The current Comprehensive Plan includes the following 2035 growth targets:

***2035 Growth Target***

City: 10,116
UGA: 969
Total: 11,085

Projected new 2044 growth:

***2044 Growth Target***

City: 10,963
UGA: 432
Total: 11,395

***Difference: 310***

**APPENDIX B, Table P1 - 2044 Initial Population Growth Targets for Cities, UGAs and the Rural/Resource Area (Recommended by the Snohomish County Tomorrow Steering Committee on December 1, 2021)**

| Area | 2020 Census Population | 2044 Population Targets | 2020-2044 Population Growth: Amount | 2020-2044 Population Growth: Pct of Total County Growth |
|---|---|---|---|---|
| **Non-S.W. County UGA** | 187,883 | 260,836 | 72,953 | 23.7% |
| Arlington UGA | 20,418 | 35,506 | 15,088 | 4.9% |
| Arlington City | 19,868 | 34,649 | 14,781 | 4.8% |
| Unincorporated | 550 | 857 | 307 | 0.1% |
| Darrington UGA | 1,564 | 1,983 | 419 | 0.1% |
| Darrington Town | 1,462 | 1,770 | 308 | 0.1% |
| Unincorporated | 102 | 213 | 111 | 0.0% |
| Gold Bar UGA | 3,211 | 3,496 | 285 | 0.1% |
| Gold Bar City | 2,403 | 2,650 | 247 | 0.1% |
| Unincorporated | 808 | 846 | 38 | 0.0% |
| Granite Falls UGA | 4,597 | 6,885 | 2,288 | 0.7% |
| Granite Falls City | 4,450 | 6,551 | 2,101 | 0.7% |
| Unincorporated | 147 | 334 | 187 | 0.1% |
| Index UGA (incorporated) | 155 | 173 | 18 | 0.0% |
| Lake Stevens UGA | 41,023 | 50,952 | 9,929 | 3.2% |
| Lake Stevens City | 38,951 | 48,565 | 9,614 | 3.1% |
| Unincorporated | 2,072 | 2,387 | 315 | 0.1% |
| Maltby UGA (unincorporated) | 164 | 590 | 426 | 0.1% |
| Marysville UGA | 70,911 | 100,020 | 29,109 | 9.4% |
| Marysville City | 70,714 | 99,822 | 29,108 | 9.4% |
| Unincorporated | 197 | 198 | 1 | 0.0% |
| Monroe UGA | 21,266 | 26,276 | 5,010 | 1.6% |
| Monroe City | 19,699 | 24,302 | 4,603 | 1.5% |
| Unincorporated | 1,567 | 1,974 | 407 | 0.1% |
| Snohomish UGA | 11,526 | 14,683 | 3,157 | 1.0% |
| Snohomish City | 10,126 | 12,878 | 2,752 | 0.9% |
| Unincorporated | 1,400 | 1,805 | 405 | 0.1% |
| Stanwood UGA | 7,847 | 11,395 | 3,548 | 1.2% |
| Stanwood City | 7,705 | 10,963 | 3,258 | 1.1% |
| Unincorporated | 142 | 432 | 290 | 0.1% |
| Sultan UGA | 5,201 | 8,876 | 3,675 | 1.2% |
| Sultan City | 5,146 | 8,672 | 3,526 | 1.1% |
| Unincorporated | 55 | 204 | 149 | 0.0% |
| **S.W. County UGA** | 505,947 | 731,284 | 225,337 | 73.1% |
| Incorporated S.W. | 282,883 | 423,950 | 141,067 | 45.7% |
| Bothell City (part) | 19,205 | 32,355 | 13,150 | 4.3% |
| Brier City | 6,560 | 7,100 | 540 | 0.2% |
| Edmonds City | 42,853 | 55,966 | 13,113 | 4.3% |
| Everett City | 110,629 | 179,176 | 68,547 | 22.2% |
| Lynnwood City | 38,568 | 63,735 | 25,167 | 8.2% |
| Mill Creek City | 20,926 | 24,813 | 3,887 | 1.3% |
| Mountlake Terrace City | 21,286 | 34,710 | 13,424 | 4.4% |
| Mukilteo City | 21,538 | 24,616 | 3,078 | 1.0% |
| Woodway Town | 1,318 | 1,480 | 162 | 0.1% |
| Unincorporated S.W. | 223,064 | 307,334 | 84,270 | 27.3% |
| **UGA Total** | 693,830 | 992,120 | 298,290 | 96.7% |
| City Total | 463,562 | 674,946 | 211,384 | 68.6% |
| Unincorporated UGA Total | 230,268 | 317,174 | 86,906 | 28.2% |
| **Non-UGA Total** (Uninc Rural/Resource Area) | 134,127 | 144,190 | 10,063 | 3.3% |
| **County Total** | 827,957 | 1,136,309 | 308,352 | 100.0% |

NOTES: All estimates and targets above are based on August 26, 2021 city boundaries.

In evaluating how best to address the City's growth targets while meeting the needs of city residents, a review of the city's existing zoning is necessary. In addition, the City should consider zoning options to strengthen economic development opportunities in the downtown.

One of staff's goals in updating the Comprehensive Plan and Municipal Code is to simplify both documents. For a city of Stanwood's size, approximately 2.8 square miles, the land use designations and zoning is quite complicated. The following ideas are offered to initiate the conversation regarding the 2024 Comprehensive Plan Update:

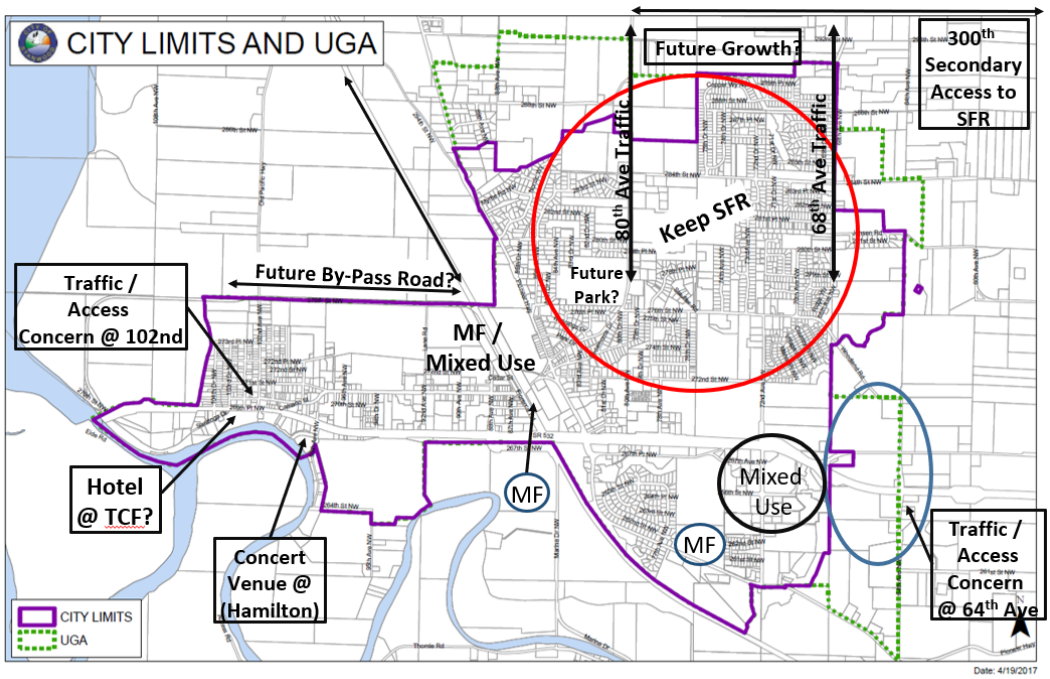
- Consolidate the number of commercial zoning districts in the city
  - General Commercial, Mainstreet Business I, Mainstreet Business II, Neighborhood Business
- Potentially consolidate the industrial zones
  - General Industrial and Light Industrial
- Eliminate overlay zones as much as possible and update the zoning code to address existing overlay requirements
  - Adult Entertainment Overlay, Historical Overlay, Master Plan Overlay, Mixed Use Overlay, Transit Overlay
- Consider linear commercial / retail main street zoning in the downtown along 270th Street, 271 Street and 102nd Avenue with properties behind these major corridors supporting main street zoning with office or residential uses
- Consider including "Missing Middle" housing in residential zones
  - State Legislature is pushing to require missing middle housing in all residential zoning districts

In 2019 a Planning Café was held with the Planning Commission and the public where we asked people where they thought growth should occur. Below is a marked-up map showing the results of that event.

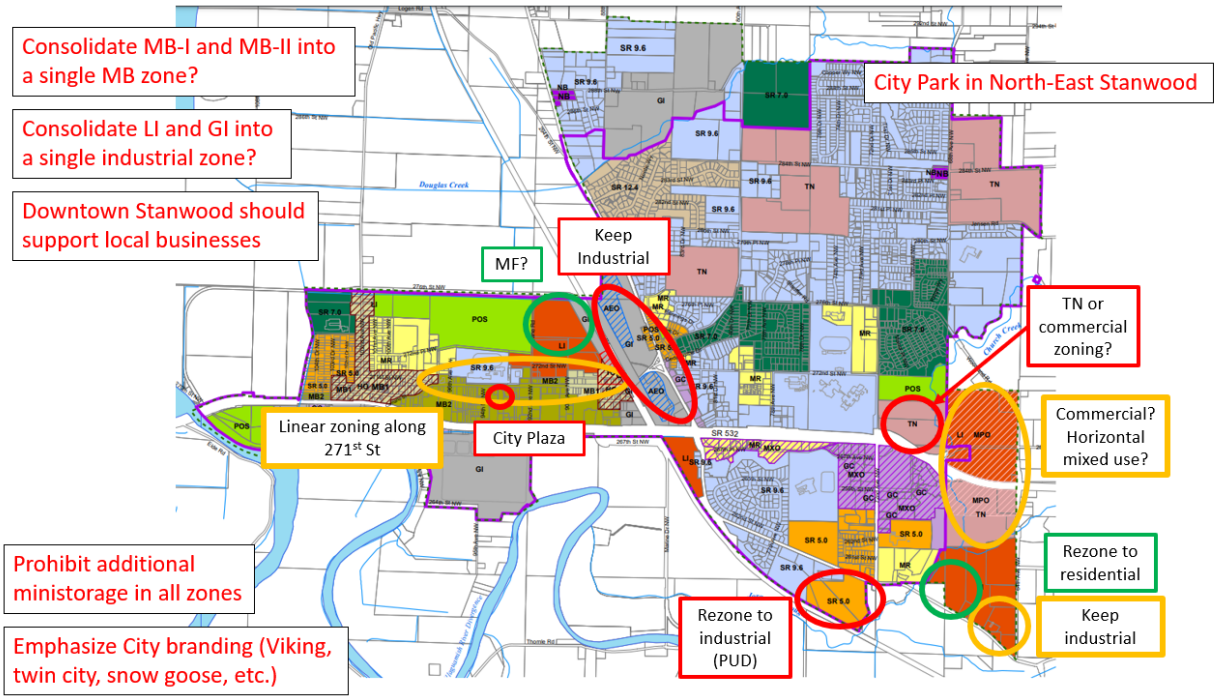
**Planning Café Open House**

October 28, 2019

General Mapping Exercise Comments



Staff met with our consultant on May 26, 2022, to discuss potential zoning changes with the 2024 Comprehensive Plan. The following graphic shows the result on the small scall staff charrette.




After considering the public comments received on the Comprehensive Plan, staff is requesting that the Planning Commission consider future land use and zoning designations for Stanwood. To accomplish this task the Planning Commission will hold their own mini charrette. This will be a "hands on" exercise - large maps and colored pens will be provided and the Commissioner are asked to mark up our existing zoning map with your vision of Stanwood in 2024.

***Housing Needs Assessment***

Attached for your review is the final Housing Needs Assessment report which will be used to draft the Housing Element of the Comprehensive Plan.

# HOUSING NEEDS ASSESSMENT

# CITY OF STANWOOD

MAY 2022

Prepared by: BLUELINE

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# Glossary

**Affordable housing:** The United States Department of Housing and Urban Development (HUD) considers housing to be affordable if the household is spending no more than 30 percent of its income on housing costs (rent, mortgage payments, utilities, etc.). A healthy housing market includes a variety of housing types that are affordable to a range of different household income levels. However, the term "affordable housing" is often used to describe income restricted housing available only to qualifying low-income households. Income-restricted housing can be located in public, nonprofit, or for-profit housing developments. It can also include households using vouchers to help pay for market-rate housing (see "Vouchers" below for more details).

**American Community Survey (ACS):** This is an ongoing nationwide survey conducted by the U.S. Census Bureau. It designed to provide communities with current data about how they are changing. The ACS collects information such as age, race, income, commute time to work, home value, veteran status, and other important data from U.S. households.

**Area median income (AMI):** This is a term that commonly refers to the area-wide median family income calculation provided by the federal Department of Housing and Urban Development (HUD) for a county or metropolitan region. Income limits to qualify for affordable housing are often set relative to AMI. In this report, unless otherwise indicated, AMI refers to the HUD Area Median Family Income (HAMFI).

**Cost-burden:** When a household that spends more than 30 percent of their gross income on housing costs, including utilities, they are cost-burdened. When a household pays more than 50 percent of their gross income on housing, including utilities, they are severely cost-burdened. Cost-burdened households have less money available for other essentials, like food, clothing, transportation, and medical care.

**Fair market rent (FMR):** HUD determines what a reasonable rent level should be for a geographic area and sets this as the area's fair market rent. Housing choice voucher program voucher holders are limited to selecting units that do not rent for more than fair market rent.

**Family:** This census term refers to a household where two or more people are related by birth, marriage, or adoption.

**Household:** A household is a group of people living within the same housing unit. The people can be related, such as family. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit, is also counted as a household. Group quarters population, such as those living in a college dormitory, military barrack, or nursing home, are not considered to be living in households. The census sometimes refers to "occupied housing units" and considers all persons living in an occupied housing unit to be a single household. So, Census estimates of occupied housing units and households should be equivalent.

**Household income:** The census defines household income as the sum of the income of all people 15 years and older living together in a household.

**Income-restricted housing:** This term refers to housing units that are only available to households with incomes at or below a set income limit and are offered for rent or sale at a below-market rates. Some income-restricted rental housing is owned by a city or housing authority, while others may be privately owned. In the latter case the owners typically receive a subsidy in the form of a tax credit or property tax exemption. As a condition of their subsidy, these owners must offer a set percentage of all units as income-restricted and affordable to household at a designated income level.

# Glossary

**Low-income:** Families that are designated as low-income may qualify for income-subsidized housing units. HUD categorizes families as low-income, very low-income, or extremely low-income relative to area median family incomes (MFI), with consideration for family size.

| INCOME CATEGORY | HOUSEHOLD INCOME |
|---|---|
| Extremely low-income | 30% of HAMFI or less |
| Very low-income | 30-50% of HAMFI |
| Low-income | 50-80% of HAMFI |
| Moderate income | 80-100% of HAMFI |
| Above median income | >100% of HAMFI |

**Median family income (MFI):** The median income of all family households in the metropolitan region or county. Analyses of housing affordability typically group all households by income level relative to area median family income. Median income of non-family households is typically lower than for family households. In this report, both MFI and AMI refer to the U.S. Department of Housing and Urban Development Area Median Family Income (HAMFI).

**Subsidized housing:** Public housing, rental assistance vouchers, and developments that use Low-income Housing Tax Credits (LIHTC) are examples of subsidized housing. Subsidized housing lowers overall housing costs for people who live in it. Affordable housing and subsidized housing are different, even though they are sometimes used interchangeably.

**Tenure:** Tenure references the ownership of a housing unit in relation to the household occupying the unit. According to the US Census Bureau, a housing unit is "owned" if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is "owned" only if the owner or co-owner lives in it. All other occupied units are classified as "rented," including units rented for cash rent and those occupied without payment of cash rent.

**Transportation:** In context of the Location Affordability Index, this term refers to costs associated with auto ownership, auto use, and transit use.

**Vouchers (Tenant-based and Project-based):** HUD provides housing vouchers to qualifying low-income households. These are typically distributed by local housing authorities. Vouchers can be "tenant-based", meaning the household can use the vouchers to help pay for market-rate housing in the location of their choice. They pay the difference between the fair market rent and 30 percent of the tenant's income. Or the vouchers can be "project-based", meaning they are assigned to a specific building.

# Part 1: Introduction

## 1.1 BACKGROUND

In the fall of 2021, the City of Stanwood applied for grant funding allocated by the Washington State Department of Commerce and funded through E2SHB 1923. The grant funding is being used for the development of a Housing Action Plan (HAP) that will allow the City to recognize the housing needs of its current and future populations, as well as outline goals, policies, and strategies to meet those needs.

The City of Stanwood does not build or manage housing. However, the City can affect how much and what types of housing are produced in Stanwood through comprehensive plan policies, development codes, incentives, programs, and capital projects. The HAP will identify strategies to ensure the City's influence on housing production is in line with its overall housing goals.

The first step in the HAP development process is the creation of a housing needs assessment (HNA). Fundamentally, a HNA is a study to identify the current and future housing needs of all economic segments of the community. It attempts to answer the following types of questions:

- Who lives and works here and what are their socioeconomic characteristics?
- What types of housing are available?
- Are there any groups of people who are not able to find housing that is safe, affordable, and meets their household needs?
- How much housing, and what types of housing, are needed to meet current and future housing needs?
- Is there sufficient buildable land capacity to accommodate growth and diversity of housing choice?

**The HNA is a baseline of data that explains the current conditions of housing in Stanwood and the greater region. The numbers and findings in this report are based on multiple data sources as explained in the methodology section. This report is a tool for decision-makers, residents, housing market professionals, and anyone else who may find it useful as a guide. The report highlights shortcomings or gaps regarding the current housing supply and demands of the residents now and in the future.**

This document is divided into three main parts:

- **Community Overview:** This part details who lives in the city and the characteristics that shape their current and future needs related to housing.
- **Housing Conditions:** This part describes the current housing inventory of the city with a focus on characteristics such as size, location, cost, and tenure.
- **Gap Analysis:** This part evaluates the alignment between the two previous parts and how certain populations are not finding their needs met through the current housing market.

The data in this document will be combined and supplemented with information gathered through engagement with stakeholders and residents to form the HAP. The analysis conducted in this Housing Needs Assessment relies on available sociodemographic and housing data from multiple sources. This includes as much publicly available data as possible. Moreover, much of the data is not recent enough to reflect any trends that may have been caused by the COVID-19 pandemic, which likely intensified any housing affordability issues.

## 1.2 METHODOLOGY

The sources of data we used for this analysis include the following:

- **Puget Sound Regional Council (PSRC).** The PSRC provides overall regional housing targets through the VISION 2040 regional growth strategies, recently updated with the VISION 2050 plan, which informs the development of Countywide Planning Policies. Additionally, the PSRC coordinates housing and employment projections for the region.

- **Washington State Office of Financial Management (OFM).** The OFM is the state-level agency in charge of developing official population and housing counts for statutory and programmatic purposes, and compiles data from individual jurisdictions to further this goal. Publicly available counts for population and housing are available on their website. Additionally, small-area and more detailed custom data are also available to provide more detail on housing and population growth.

- **Snohomish County Buildable Lands Report.** Coordinated on a periodic basis, the County coordinates a review and evaluation of development and land supply to determine whether its cities are meeting growth and density targets and if cities have enough land to meet future growth needs. As part of this work, cities survey their available lands for development, and compare this to growth targets established through the Countywide Planning Policies. This report relies on both the estimates of land capacity, as well as the assessment of future growth targets.

- **US Census Longitudinal Employer-Household Dynamics Origin-Destination Employment Statistics (LODES).** The US Census compiles information about the home and work locations of employees and provides information through a web-based interface on the characteristics of jobs and workers, such as economic sector, general length of commute, and wages. Additionally, LODES can also be used to indicate where people in a given location or jurisdiction work, and where workers in a community live, which can provide an understanding of commuting patterns. This data is partly "synthetic", meaning that it is based on estimates from the original data to preserve anonymity while being representative of major characteristics or trends. OnTheMap is the web-based mapping and report application that provides an easy-to-use interface for viewing the LODES data; it was used to pull the data shown in this report.

- **American Community Survey (ACS).** The American Community Survey is an ongoing survey program coordinated by the US Census Bureau to provide detailed information about the population. Developed as an alternative to the Decennial Census long form, the ACS relies on a sample of households to collect more detailed data on topics such as education, transportation, Internet access, employment, and housing. The results from the ACS are reported on a yearly basis for larger cities, and on a 5-year average basis for all communities. This report relies on this information for some demographics data, and the ACS is also used as part of the CHAS dataset (below). At the time of writing, the most recent dataset available was 2019-2015.

- **Comprehensive Housing Affordability Strategy (CHAS).** The US Department of Housing and Urban Development (HUD) relies on custom tabulations from the ACS to develop the more detailed CHAS dataset. This information is intended to demonstrate the extent of housing needs and issues across communities, with a focus on low-income households. This information, available at a city level, provides detailed information about characteristics of the local housing stock, including the affordability of both rental and owner-occupied housing. The CHAS dataset also provides some household information, which can be cross-tabulated with housing information to link household characteristics with needs. Note that the most recent dataset, released in September 2021, relies on the 2014–2018 ACS dataset.

- **National Housing Preservation Database (NHPD).** The NHPD is an address-level inventory of federally assisted rental housing in the US. The data comes from HUD and the US Department of Agriculture (USDA). NHPD was created in 2011 in an effort to provide communities with the information they need to effectively preserve their stock of public and affordable housing.

- **Zillow.** The online real estate listings company Zillow provides some data on the real estate market free of charge. These datasets include information on rents, home values, inventory, and sales at the city, metro, and zip code levels. To address gaps in data, some of this information relies on information from the ACS to weight key values.

**To the greatest extent possible, the latest data sources are used for this report. As datapoints become available at varied times, there may be differences in some stated numbers. While this may seem inconsistent, it is best practice to use the most up to date and available sources, leading to these differences. For example, housing unit totals from 2019 (ACS) and 2021 (OFM) are both in this report.**

# Part 2: Community Overview

## 2.1 LOCAL HISTORY AND SETTING

Stanwood sits in Snohomish County about 50 miles north of Seattle. The city lies at the mouth of the Stillaguamish River along State Route 532. It is surrounded by rural and agricultural lands and is sited near Camano Island.

Stanwood was originally settled by Native Americans. The group of Native Americans local to the Stanwood areas is known the Coast Salish people of the Stillaguamish Tribe or as the Lushootseed peoples. These Native Americans had an encampment near the site of the Stanwood trading post as well as additional villages and settlements along the Stillaguamish River. Land treaties in the 1850s extinguished Native rights to the land and laid the foundation for development of residences, businesses, and infrastructure by white settlers.[1]

Stanwood was first founded as 'Centerville' in 1866, serving as a trading post for farmers and loggers. In 1877 the city adopted the name of Stanwood. Through growing business interests and investments in lumber, railroad, and two cities, Stanwood and East Stanwood, evolved in the area. Both communities grew side by side in the 1900s and joined to become one 1960. Following the merger of the two communities, an east-west road, State Route 532, was built through the city to provide direct access to Camano Island.[2] Stanwood continues to serve as a cultural and economic hub for the surrounding community including Camano Island.

1 Thrush, "The Lushootseed Peoples of Puget Sound Country."

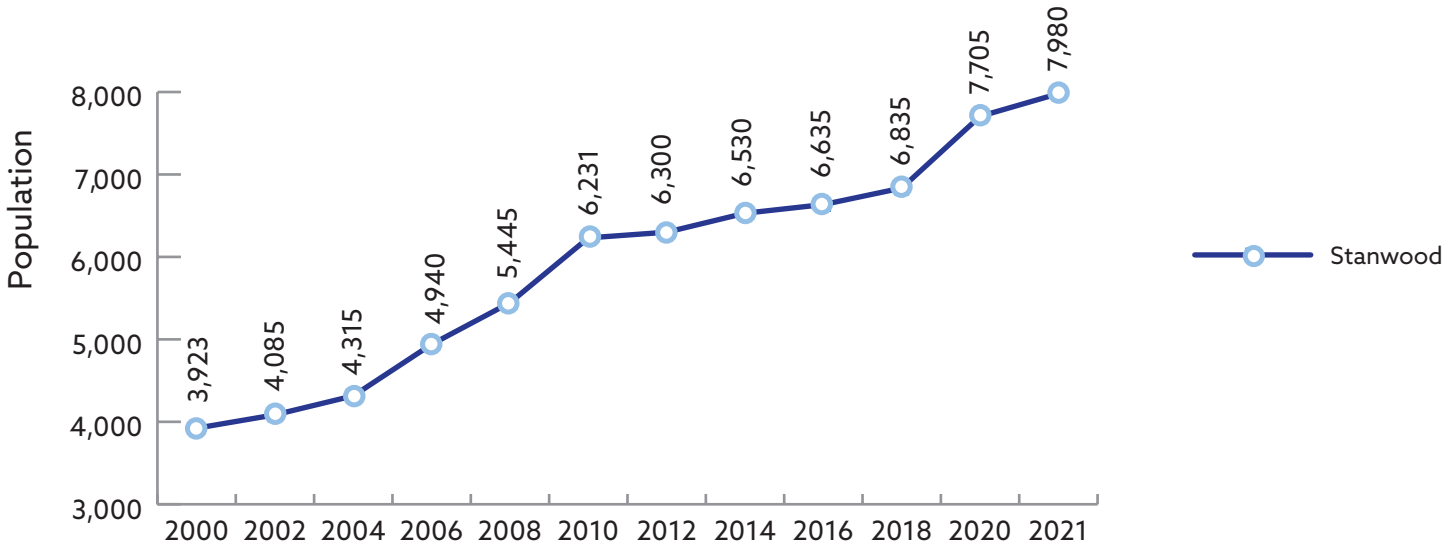
2 Prasse, "Stanwood – Thumbnail History," 2008.

*Photo 1: Stanwood, WA*

## 2.2 POPULATIONS

According to the Office of Financial Management (OFM), Stanwood's population of 7,020 in 2019 has risen to 7,980 in 2021. As shown in *Exhibit 1: Population Change (Stanwood)*, Stanwood's population has nearly doubled over the last 20 years. As a community within the greater Seattle metropolitan area, Stanwood has grown alongside the regional economy. Available developable lands, a picturesque setting, and easy access to Interstate 5 further contribute to Stanwood's population growth.

**Exhibit 1: Population Change (Stanwood)**




*Source: OFM, 2021.*

Per the 2019 American Community Survey (ACS), the median age in Stanwood is around 32 years which is lower than Snohomish County's median of 38 years. Stanwood's population trends younger with about 69% of the residents being under the age of 50. Comparatively, about 66% of Snohomish County residents are under the age of 50.

Notably, Stanwood's youngest age group (under 18 years) is 7% larger than the Snohomish County average, 32% versus 25%. The smallest age group represented among Stanwood residents is the oldest age group (65 and over), only 13% of City residents fall into this category. This is the same percentage seen across Snohomish County.

### Exhibit 2: Population by Age Range (Stanwood & Snohomish County)

| 2019 | Stanwood | | Snohomish County | |
|---|---|---|---|---|
| **Median Age** | 34.0 | 30.0 | 38.9 | 37.2 |
| **75 and over** | 10% | 6% | 6% | 4% |
| **65 to 74** | 4% | 5% | 9% | 8% |
| **55 to 64** | 11% | 9% | 14% | 13% |
| **45 to 54** | 14% | 11% | 14% | 14% |
| **35 to 44** | 10% | 9% | 14% | 14% |
| **25 to 34** | 15% | 18% | 15% | 15% |
| **15 to 24** | 12% | 10% | 11% | 12% |
| **5 to 14** | 12% | 22% | 12% | 13% |
| **Under 5** | 11% | 8% | 6% | 7% |
| | Female | Male | Female | Male |
| **Totals:** | 3,719 | 3,413 | 398,253 | 400,631 |
| 65 and over | 511 (14%) | 386 (11%) | 57,936 (15%) | 46,709 (12%) |
| 50 to 64 | 728 (20%) | 563 (16%) | 81,916 (21%) | 81,627 (20%) |
| 18 to 49 | 1,311 (35%) | 1,284 (38%) | 162,209 (41%) | 170,466 (43%) |
| Under 18 | 1,135 (31%) | 1,150 (34%) | 96,153 (24%) | 101,792 (25%) |

*Source: 2015-2019 ACS 5-year estimates.*

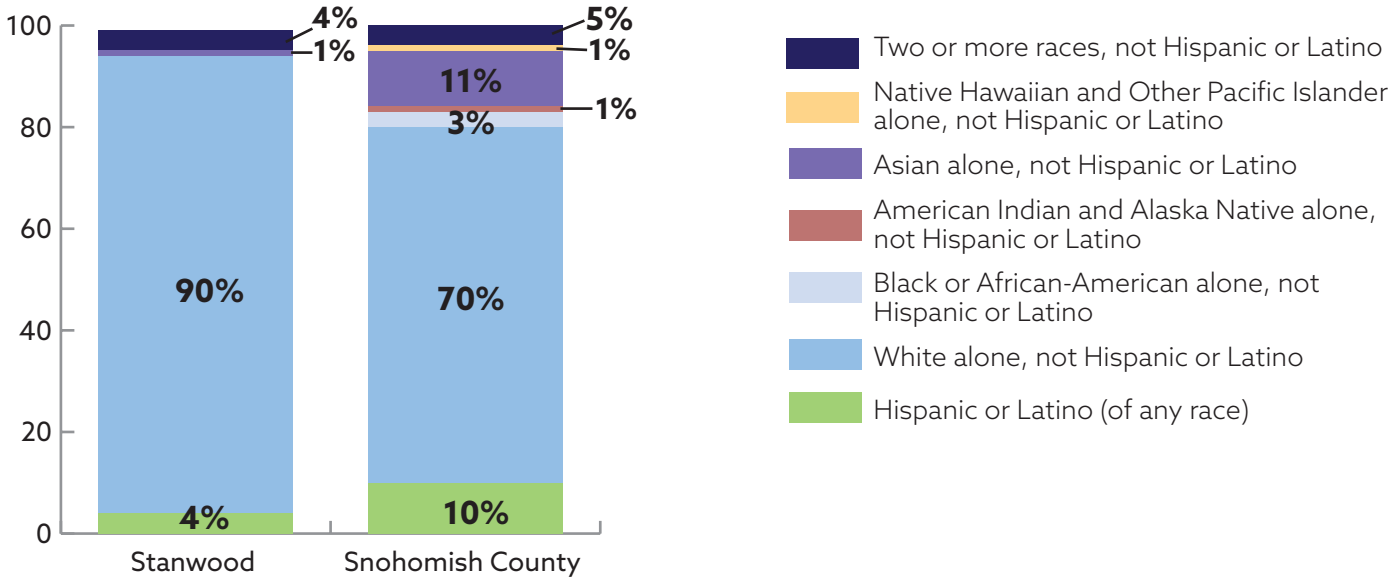
## Ethnicity, Race, and Language Spoken at Home

Stanwood's population is less racially and ethnically diverse than Snohomish County. About 90% of residents identify as white, not Hispanic or Latino, while 4% of Stanwood residents identify as Hispanic or Latino, of any race, and 1% identifies as Asian, not Hispanic or Latino. The remaining Stanwood population (5%) identifies as two or more races, not Hispanic or Latino. The county population is more diverse; the population is about 11% Asian, 10% Hispanic or Latino, and 70% white. The remaining 9% identify as the following races: two or more races (5%), Black or African-American (3%), Native Hawaiian and Other Pacific Islander (1%), and American Indian and Alaska Native (1%).

Most residents in Stanwood only speak English in their home (97%), which is a higher percentage than Snohomish County (79%). For households that speak languages other than English at home in Stanwood, 43% speak Other Indo-European languages followed by Spanish (30%) then Asian and Pacific Island languages (27%).

There are a small number of households (2%) with limited English proficiency. This means that these homes may require access to language assistance services. All of Stanwood's households with limited English proficiency speak Spanish.

### Exhibit 3: Race and Ethnicity of Population (Stanwood & Snohomish County)




*Source: 2015-2019 ACS 5-year estimates.*

## 2.3 HOUSEHOLDS

A household is a single person or a group of people, related or unrelated, who live in a single dwelling unit. Understanding the make-up of households across age, race, and sizes helps us to better understand how to provide housing options for the diverse range of household types.

### Exhibit 4: Households by Housing Tenure (Stanwood & Snohomish County)

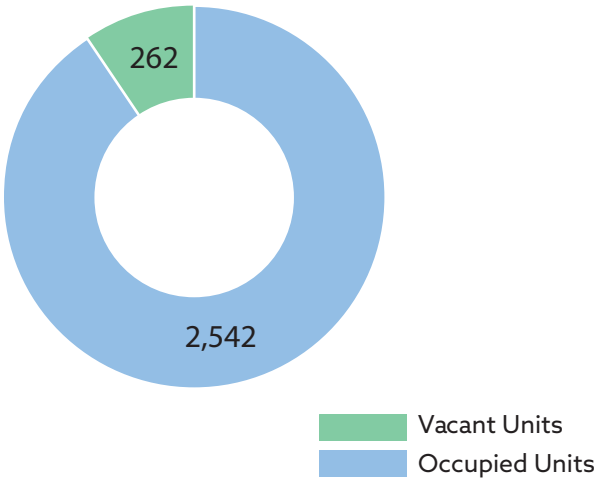
| TYPE | STANWOOD | | SNOHOMISH COUNTY | |
|---|---|---|---|---|
| | COUNT | PERCENTAGE | COUNT | PERCENTAGE |
| Owner-occupied | 1,790 | 70% | 197,136 | 67% |
| Renter-occupied | 752 | 30% | 96,687 | 33% |
| Total | 2,542 | | 293,823 | |

### Household Tenure and Size

As shown in *Exhibit 5: Occupied Housing Units (Stanwood)*, 91% of 2,804 housing units were occupied in 2019. This indicates a 9% vacancy rate for all housing units. An occupied housing unit and household have the same meaning in the census. In Stanwood, 70% of households are owner households, compared to 67% in Snohomish County. This means 30% of households are renter households.

As of 2019, the average household size in Stanwood is 2.72 persons. This is slightly higher than the County average of 2.68. The average household size in Stanwood has increased slightly over the last 20 years, from 2.65 to 2.72. Owner-occupied households typically have a higher household size when compared to renters. This trend holds true in Stanwood; as of 2019 owner-occupied households had an average of 2.98 persons and renter-occupied households had an average of 2.12 persons. Stanwood has a significant number of larger households, with 30% having 4 or more members. These larger households are primarily owner households, as 71% of renter households have only one or two people.[3] *Exhibit 6: Household Size by Tenure (Stanwood)* shows that larger households are typically owner-occupied.

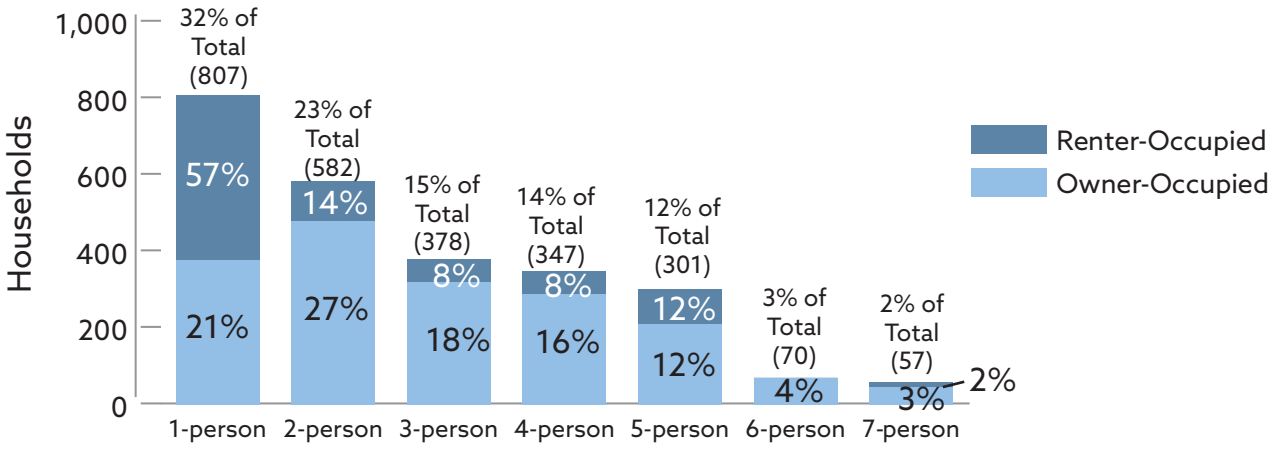
### Exhibit 5: Occupied Housing Units (Stanwood)




*Source: 2015-2019 ACS 5-year estimates.*

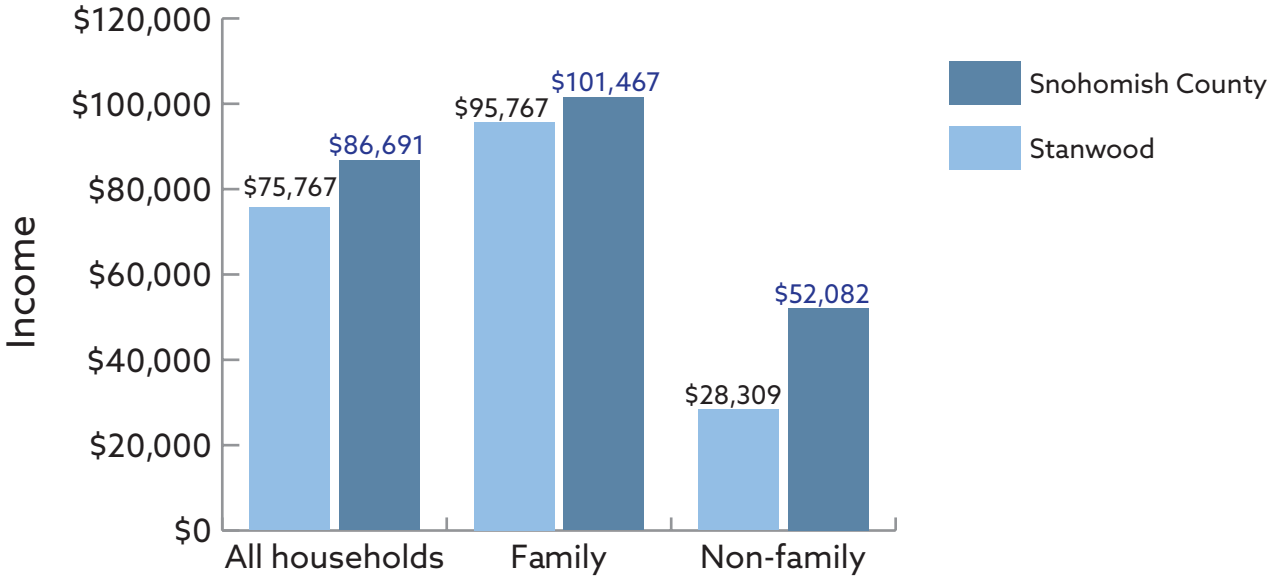
3 2015-2019 ACS 5-Year Estimates.

### Exhibit 6: Household Size by Tenure (Stanwood)




*Source: 2015-2019 ACS 5-year estimates.*

### Exhibit 7: Median Income by Household Type (Stanwood & Snohomish County)




*Source: 2015-2019 ACS 5-year estimates.*

## Household Income

The 2019 ACS shows that Stanwood's median income of $75,767 is lower when compared to the County median of $86,691. Further dissemination shows significant differences between family and nonfamily household earnings. The Stanwood median family[4] household income is $95,767, which is $6,000 below the County median of $101,467. The median income for nonfamily households ($28,309) in Stanwood is much lower compared to the County median of $52,082.

Another way to evaluate household income is to analyze the income distribution and its relationship to housing affordability through Area Median Family Income (AMI). The U.S. Department of Housing and Urban Development (HUD) defines AMI by the following income groups:

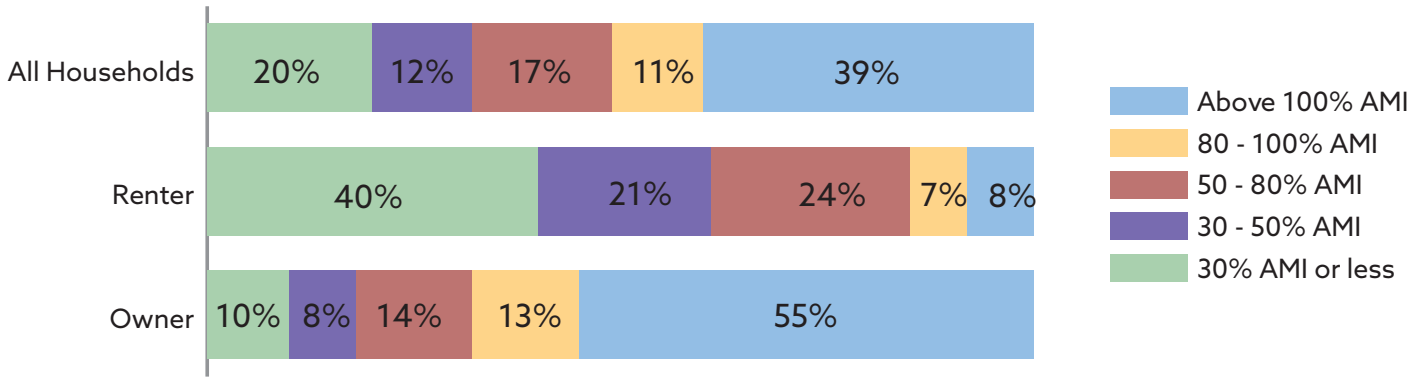
- Extremely Low-Income: <30% AMI
- Very Low-Income: 30-50 % AMI
- Low-Income: 50-80% AMI
- Moderate Income: 80-100 % AMI
- Above Median Income: >100% AMI

*Exhibit 8: Percentage of Households by Income Level and Tenure (Stanwood)* is a breakdown of Stanwood's AMI between owners and renters. Over half of owner households (55%) and 8% of renter households generate an income greater than 100% of the average median income. Owner households have a nearly even distribution of the remaining AMI ranges with approximately 10-14% in all other income categories.

Renters do not have an even AMI distribution of the other income categories. The largest renter group (40%) earns less than 30% of the AMI. Twenty-one percent (21%) earn between 30% and 50% AMI. Twenty-four percent (24%) earn between 50% and 80% of the AMI. Seven percent (7%) of renters earn 80 to 100% AMI.

4 In the census, a "family" is a household where two or more people are related by birth, marriage, or adoption. Therefore, family incomes are typically higher than non-family and total household incomes due to the higher earnings from potential multi-income households.

### Exhibit 8: Percentage of Households by Income Level and Tenure (Stanwood)




*Source: HUD CHAS (based on 2014-2018 ACS 5-year estimates).*

**What is cost-burdened?**

Cost-burdened is a metric that was developed as an amendment to the federal 1968 Fair Housing Act by Senator Edward Brooke. Senator Brooke initially drafted the proposed amendment as a response to country-wide rent increases and complaints about services in public housing complexes by capping public housing rent at 25% of a resident's income.[1] The amendment, thereafter named the Brooke Amendment, passed in 1969 and was amended again in 1981 increasing the affordability cap to 30%.

Cost-burdened households are defined as households that spend more than 30% and less than 50% of their income on housing, and severely cost-burdened households spend more than 50% of their income on housing. Households need remaining income to afford other essentials such as food, utilities, transportation, childcare, and clothing.

In recent years, the metric has been up for debate among economists, planners, and affordable housing advocates because 30% is arguably an arbitrary number that may not be adequately representing actual cost-burdens experienced in different household types. Incomes and cost of living factors vary greatly throughout the United States based on location and the robustness of the local and natural economies.

Or a household that spends greater than 30% on housing may live somewhere with better access to amenities or somewhere where they can take public transportation to work, thereby reducing their transportation costs, which is normally a household's highest expense following housing. Additionally, cost-burden has the same metric for family and individual households, and owner and renter households. The economic burdens that a family may experience are vastly different than what an individual would experience, since families have additional members that require more essentials than an individual would have.

While a new metric for housing affordability is likely needed, the 30% approach still has some important uses cases. The severely cost-burdened measurement is still used by HUD in its Worst Case Housing Needs report to Congress of very low-income renting households that do not receive government housing assistance. The 30% cutoff for affordability also matches what assisted households are required to pay in HUD's Housing Choice Voucher program.

The history and flaws of the cost-burden metric are important to understanding the greater context of the metric purpose and how it should be critically considered in the overall Housing Needs Assessment. However, it is still widely agreed upon within the policy and advocacy community that households paying more than half of their income on housing is a serious issue that needs to be addressed.

1 HUD, "Rental Burdens: Rethinking Affordability Measures," 2014.

## Cost-Burdened Households

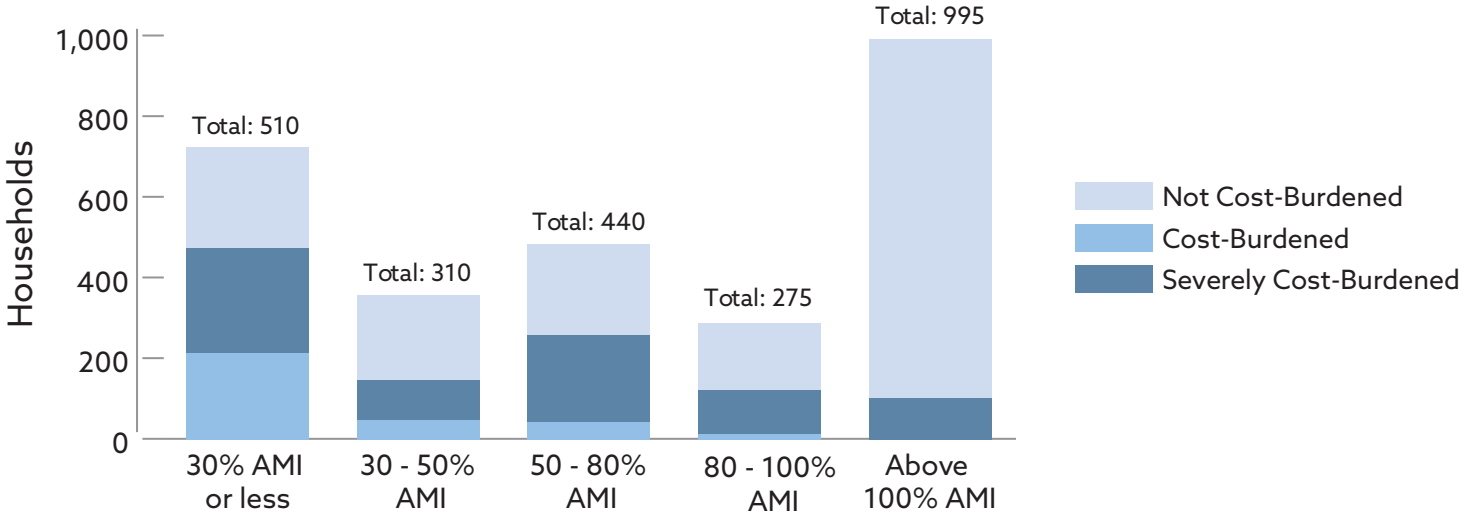
As shown in *Exhibit 10: Proportional Cost-Burdened Households by Tenure (Stanwood)* about 31% of Stanwood residents are cost-burdened, with 18% spending between 30 to 50% of their income on housing costs (cost-burdened) and 13% spending more than 50% on their income on housing costs (severely cost-burdened). As 71% of owners and 65% of renters are not cost-burdened, renters are more cost-burdened than owners. Of the owners who are cost-burdened, 9% are severely cost-burdened and 20% are cost-burdened. For renters, 21% are severely cost-burdened and 14% are cost-burdened.

Proportionally, Asian households are more cost-burdened than any other race as shown in *Exhibit 11: Proportional Cost-Burden by Race (Stanwood)*. Forty-three percent (43%) of Asian households are severely cost-burdened. All Hispanic households that are cost-burdened are severely cost-burdened, at 36% of all Hispanic households. Thirty-three percent (33%) of white households are cost-burdened, with 21% being cost-burdened and 12% severely cost-burdened.

Typically, rental households are more cost-burdened than owners. As shown in , some proportion of all renter households race categories, besides the other/multiple races, are cost-burdened. Forty-two percent (42%) of white renter households are cost-burdened, with 18% being cost-burdened and 24% being severely cost-burdened. Twelve percent (12%) of Hispanic renter households are severely cost-burdened. All (100%) Asian renter households are severely cost-burdened.

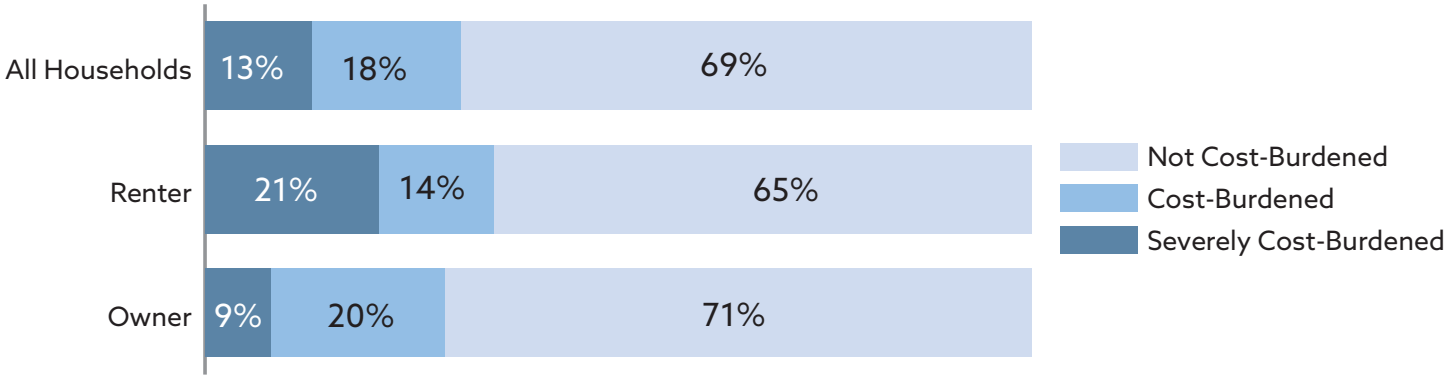
As presented in , only the Hispanic and white owner households are cost-burdened. All (100%) Hispanic owner households are severely cost-burdened. Twenty-eight percent (28%) of white owner households are cost-burdened, with 6% being severely cost-burdened.

### Exhibit 9: Households by Income Level and Cost-Burden Status (Stanwood)



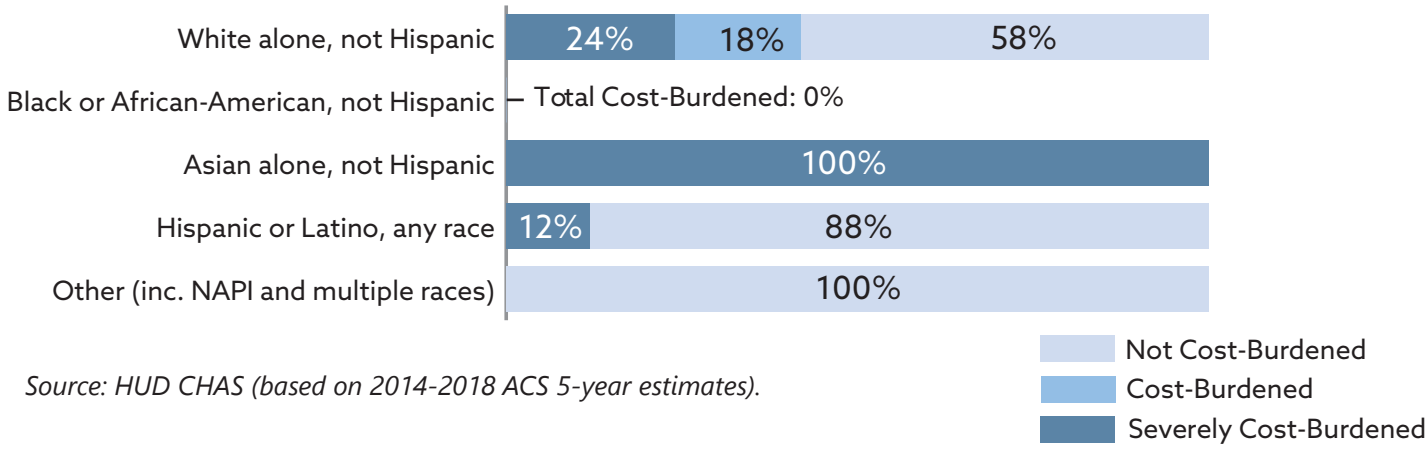

*Source: HUD CHAS (based on 2014-2018 ACS 5-year estimates).*

### Exhibit 10: Proportional Cost-Burdened Households by Tenure (Stanwood)



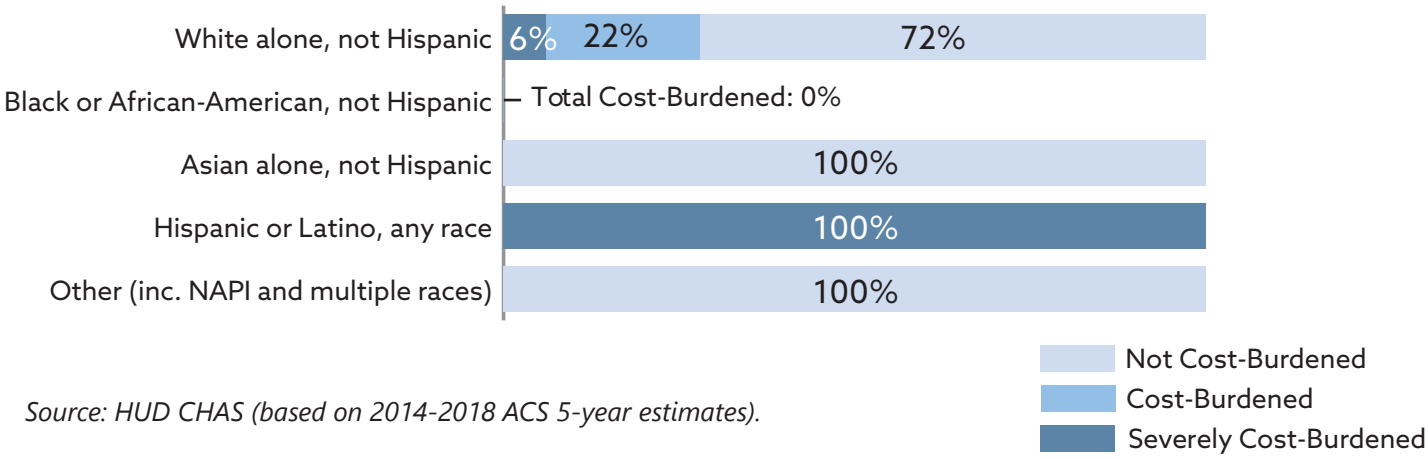

*Source: HUD CHAS (based on 2014-2018 ACS 5-year estimates).*

### Exhibit 11: Renters: Proportional Cost-Burden by Race and Tenure (Stanwood)




*Source: HUD CHAS (based on 2014-2018 ACS 5-year estimates).*

### Exhibit 12: Owners: Proportional Cost-Burden by Race and Tenure (Stanwood)




*Source: HUD CHAS (based on 2014-2018 ACS 5-year estimates).*

## Displacement Risk

Displacement occurs when changing neighborhood conditions force residents to move and can create further financial pressures that impact job growth and housing distribution. Forecasting areas facing higher displacement risks can help cities be more aware of socioeconomic strains residents are coping with and prepare comprehensive policies that support racially and economically diverse communities.

The Puget Sound Regional Council (PSRC) issued a 2019 Displacement Risk Report[5] identifying areas where residents and business are at the greatest risk of displacement. The PSRC uses the following five generalized categories to calculate a city's score determining their respective risk level:

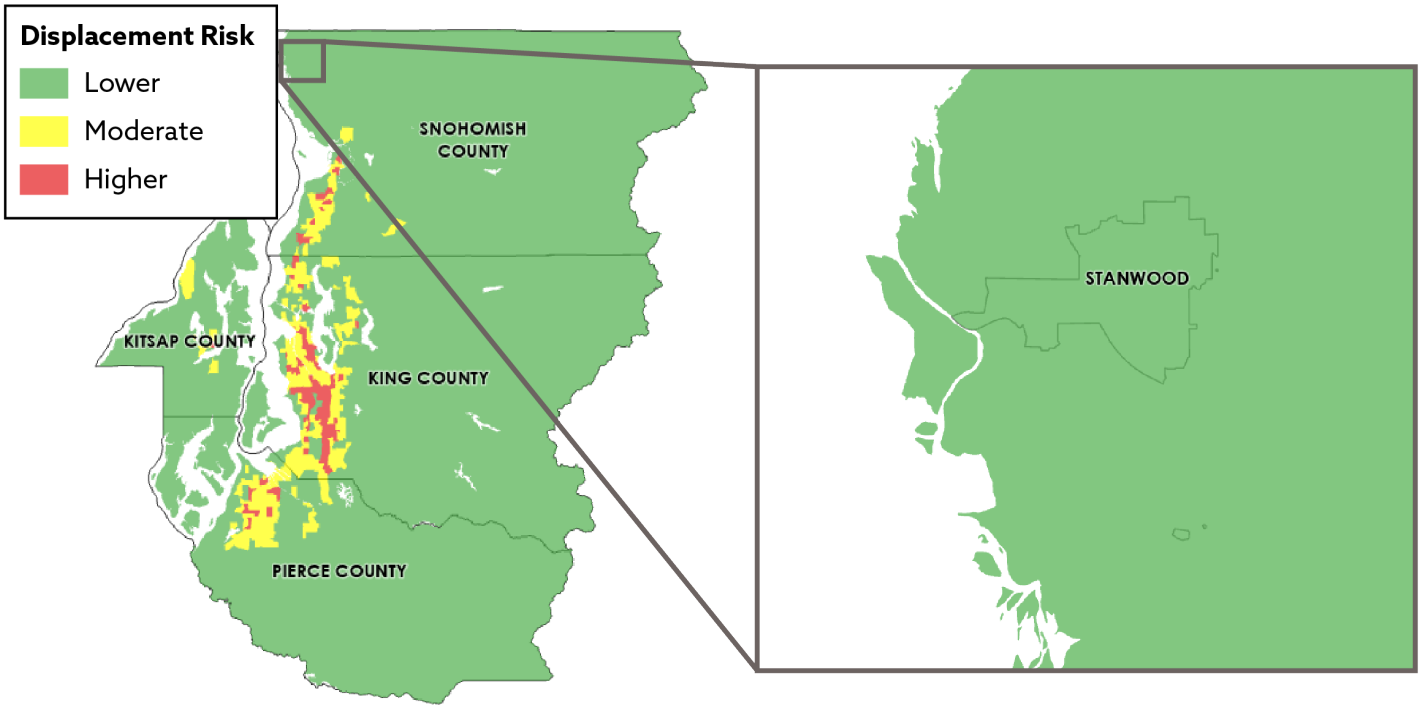
1. Socio-Demographics: Examines the race, ethnicity, linguistics, education, housing tenure and costs, and household income.
2. Transportation Qualities: Assesses access to jobs by car and transit and proximity to existing and/or future transit.
3. Neighborhood Characteristics: Analyzes the proximity of residents to services, retail, parks, schools, and high-income areas.
4. Housing: Reviews development capacity and median rental prices.
5. Civic Engagement: Measured by voter turnout.

Each category has multiple indicators that are standardized and weighted to determine an ultimate score. Each city's score is compiled into an overall index and risk level is determined by how the city fits in to the overall PSRC's data.

Scoring is broken down into three categories: high risk, moderate risk, and low risk. *Exhibit 13: PSRC Displacement Risk (Stanwood)* shows the PSRC's Displacement Risk Map describing Stanwood's risk as low risk, meaning Stanwood scored lower than more than half of other cities in Pierce, King, Kitsap and Snohomish Counties in the indicator categories listed above.

5 PSRC, "Displacement Risk Mapping," 2019.

### Exhibit 13: PSRC Displacement Risk (Stanwood)




*Source: PSRC, "Displacement Risk Mapping," 2019.*

## Residents with Special Housing Needs

While it is vital to understand which households are struggling with housing costs across all economic segments of the community, it is also important to analyze how different household types are affected because of their distinct characteristics. Residents who are disabled may have special housing needs or require supportive services. They may be on a limited budget and have higher medical costs than the average household.

*Exhibit 14: Households by Disability Status and Income Level (Stanwood)* shows Stanwood households with one or more housing problems and a disability status by income level. Housing problems are defined as the following: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, or cost-burdened. Overall there are 610 households that have both a housing problem and a disability status. Of these, 39% fall into the extremely low-income category. While these residents are a small part of the Stanwood community, it is important to be aware of these populations as the City is planning how to address the housing needs of the community as a whole.

### Exhibit 14: Households by Disability Status and Income Level (Stanwood)

| DISABILITY STATUS | EXTREMELY LOW-INCOME | VERY LOW-INCOME | LOW-INCOME | MODERATE INCOME OR ABOVE | TOTAL HOUSEHOLDS WITH 1 OR MORE HOUSING PROBLEM |
|---|---|---|---|---|---|
| | (≤30% AMI) | (30-50% AMI) | (50-80% AMI) | (>80% AMI) | |
| Hearing or Vision Impairment | 30 | 15 | 30 | 30 | 105 |
| Ambulatory Limitation | 45 | 30 | 60 | 15 | 150 |
| Cognitive Limitation | 80 | 0 | 45 | 30 | 155 |
| Self-Care or Independent Living Limitation | 80 | 30 | 60 | 30 | 200 |
| Total | 235 | 75 | 195 | 105 | 610 |

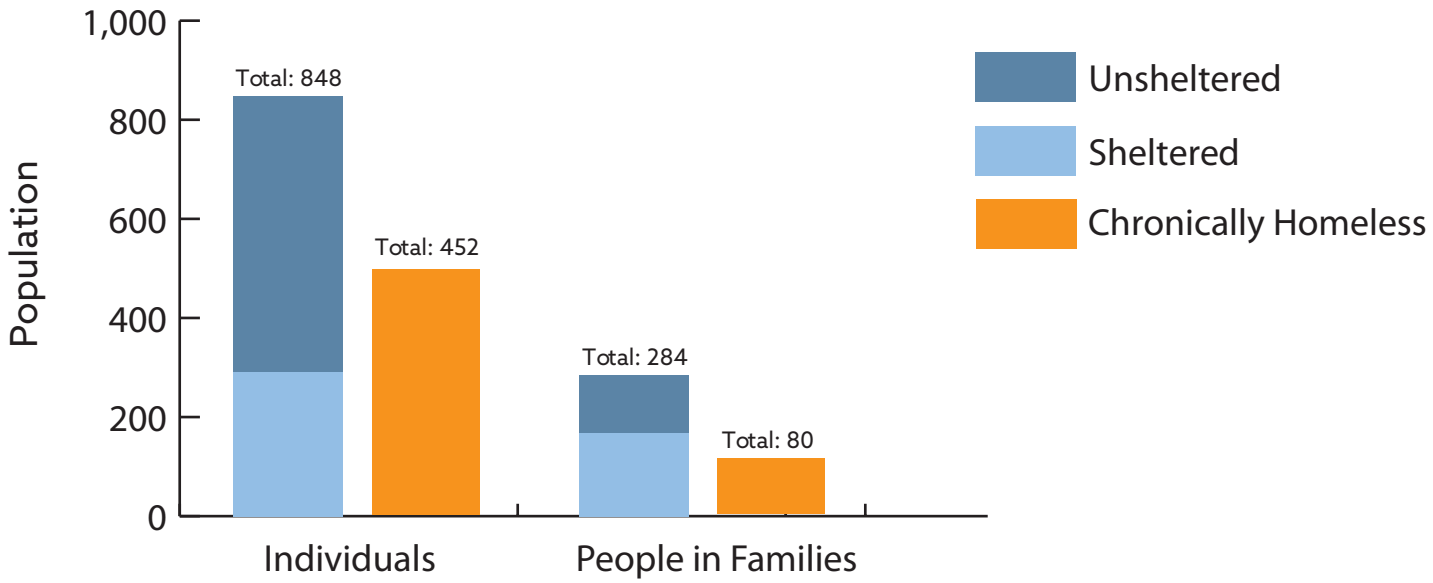
*Source: HUD CHAS (based on ACS 2014-2018 5-year estimates).*

## Homelessness

HUD estimates the number of homeless individuals and counts people in shelters, soup kitchens, and identified outdoor locations by working with local service provides to record an accurate count of homeless individuals, but it is likely that the number is underreported since service providers range in location, availability, and staffing. During the 2020 Point-in-Time Count, there were approximately 1,132 people experiencing homelessness in Snohomish County. About 60% of them were unsheltered, and almost half of them are chronically homeless.

The intent of transitional housing is generally to house individuals or families for a limited time after a crisis, such as homelessness, job loss, or domestic violence, and stays can range from two weeks to two years. Transitional housing is a strategy in addressing the homeless crisis in longevity by setting people up for success by creating temporary housing security. Stanwood has no transitional housing, but Stanwood does have seven subsidized or income-restricted housing developments that contain a total of 188 dwelling units. These are discussed in more depth later in the report, but subsidized housing is important since it can potentially provide more permanent housing for homeless individuals or families that have little or no income.

**Exhibit 15: Point in Time Count 2020 (Snohomish County)**




*Source: HUD, 2020.*

**How will the HNA and HAP address homelessness?**

According to a report published by the Department of Commerce in 2017, the number of people experiencing homelessness has been increasing in Washington since 2013 following 8 years of steady improvement. Through an examination of the potential drivers of the upward trend, it was found that the increase is overwhelmingly caused by growing rents that have driven people at the margins into homelessness. It also looks at other perceived causes of homelessness such as family instability, overall alcohol and drug dependence, lower educational attainment, all of which have been declining since 2013.

One factor that has intensified the problems caused by rent increases is very low vacancy rates. With low vacancy rates, people are priced out of one place and find it difficult to find another even when they have sufficient income or rental assistance to pay market rents. Vacancy rates below 3% are generally considered too low and can lead to housing price inflation.

In addressing the issue of homelessness, there has to be consideration given both to how to meet the needs of the people already experiencing homelessness and to how to prevent people from becoming homeless in the first place. As for the former, addressing the needs of the homeless population requires a multi-faceted systemic approach that includes housing, but also requires human services, health services, job trainings, and much more. Many of these factors are beyond the scope of what is covered in this Housing Needs Assessment and what can be confronted through a housing action plan. However, regarding the latter, considering the factors that may push people into homelessness and attempting to negate those is within the scope of the HNA and HAP, this proactive approach is still essential to addressing the issue at large.

# 2.4 WORKFORCE PROFILE

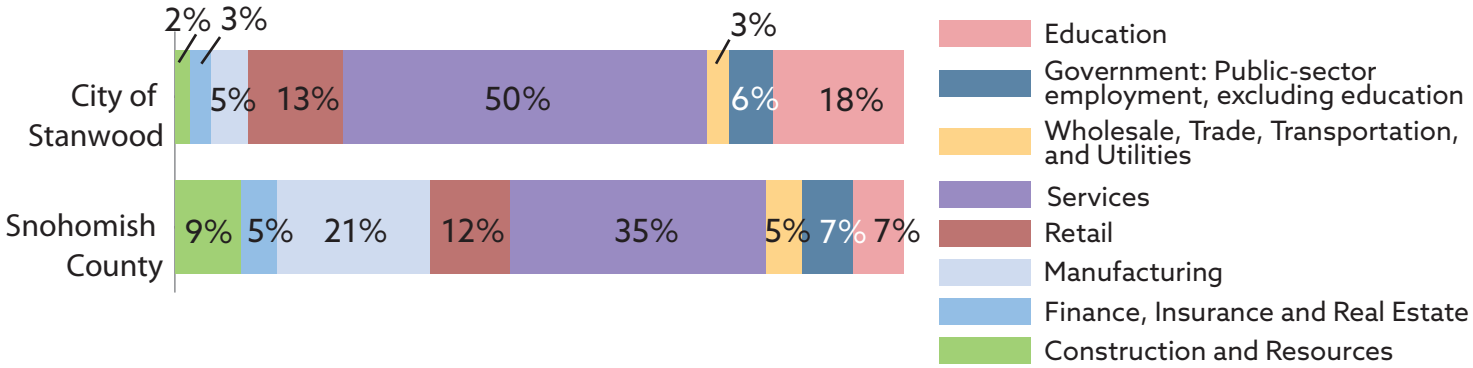
## Citywide Employment

In 2020, PSRC identified the primary employment opportunities in Stanwood as Services (50%), Education (18%), and Retail (13%), with a total of 3,381 jobs. In Snohomish County, the largest industry sectors are Services (35%), Manufacturing (21%), and Retail (12%). *Exhibit 16: Employment by Industry (Stanwood & Snohomish County)* graphically compares Stanwood and Snohomish County employment industries. The employment categories shown in this exhibit are broader than the detailed North American Industry Classification System (NAICS) job sectors displayed on the next page.

*Exhibit 18: Jobs Held by Residents by Industry Sector (Stanwood & Snohomish County)* is a table that displays within which industry sectors residents of Stanwood work compared with residents of the county. Stanwood residents' jobs closely align with countywide trends. Most residents of Stanwood work in Manufacturing (15%) which is also the most worked in industry for the county (14%). Other common industries that Stanwood residents work for include Health Care & Social Assistance (14%) and Retail Trade (11%). Other large employment sectors for county residents include Health Care & Social Assistance (13%) and Retail Trade (11%).

PSRC data from 2020 shows a jobs-to-housing ratio of 1.13 which indicates that Stanwood has a lower number of housing units when compared to jobs. Snohomish County has a ratio of 0.91 (*Exhibit 17: Jobs-to-housing Ratio (Stanwood & Snohomish County)*), meaning there are more homes than jobs. A jobs-to-housing ratio in the range of 0.75 to 1.5 is typically considered ideal for reducing vehicle miles traveled, meaning it is more likely people can live near where they work. *Exhibit 19: Job Density (Stanwood)* shows where jobs are in the city, showing a concentration along State Route 532. This indicates that employment opportunities are mainly in the downtown and industrial areas.

### Exhibit 16: Employment by Industry (Stanwood & Snohomish County)




*Source: PSRC, 2020.*

### Exhibit 17: Jobs-to-housing Ratio (Stanwood & Snohomish County)

| | STANWOOD | SNOHOMISH COUNTY |
|---|---|---|
| Jobs | 3,381 | 292,958 |
| Housing Units | 2,979 | 321,523 |
| Jobs-to-Housing Ratio | 1.13 | 0.91 |

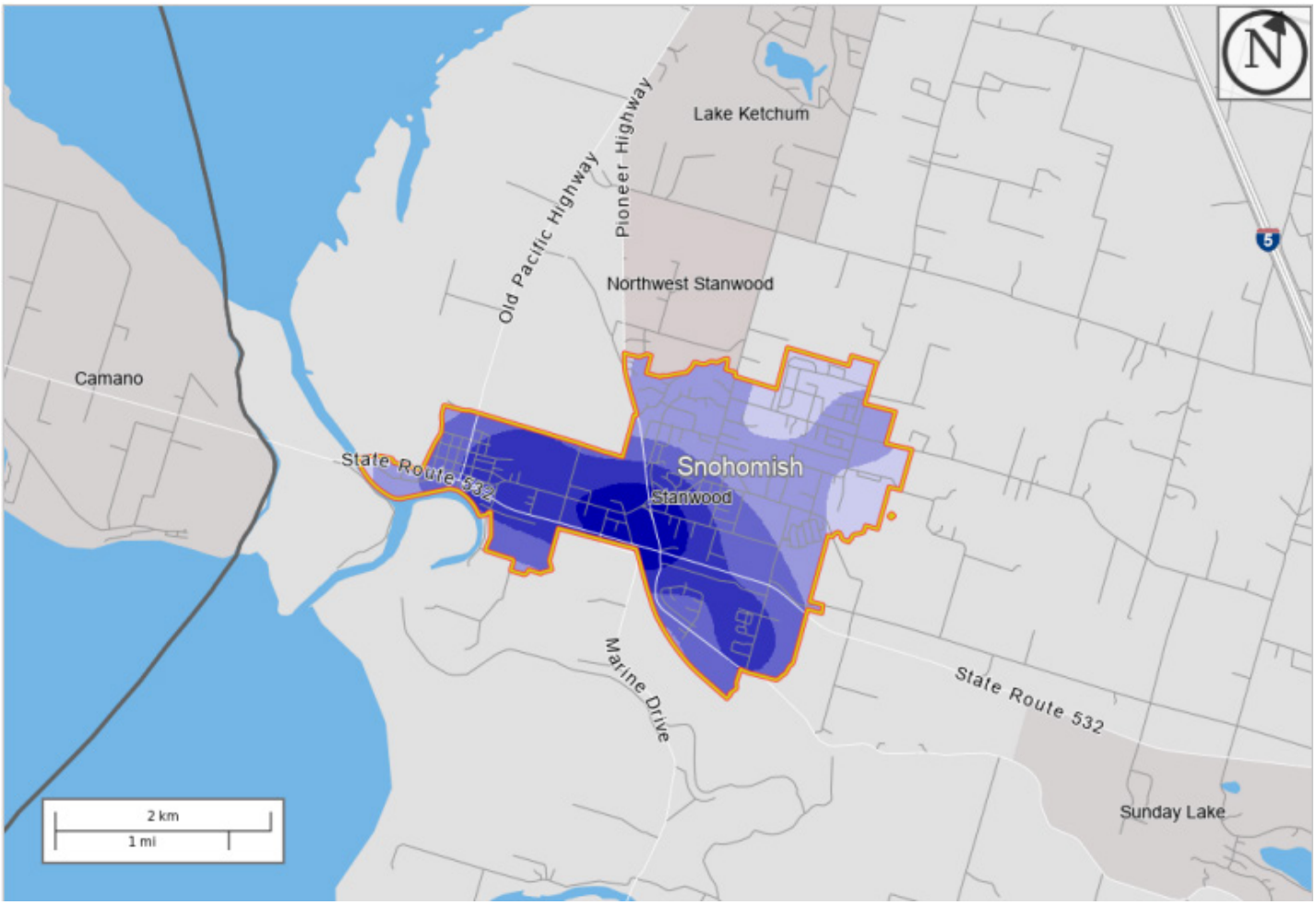
*Source: PSRC, 2020; OFM, 2020.*

### Exhibit 18: Jobs Held by Residents by Industry Sector (Stanwood & Snohomish County)

| JOBS HELD BY RESIDENTS | STANWOOD | | SNOHOMISH COUNTY | |
|---|---|---|---|---|
| | COUNT | PERCENTAGE | COUNT | PERCENTAGE |
| Agriculture, Forestry, Fishing and Hunting | 44 | 1% | 2,669 | 1% |
| Mining, Quarrying, and Oil and Gas Extraction | 4 | 0% | 248 | 0% |
| Utilities | 25 | 1% | 2,083 | 1% |
| Construction | 300 | 9% | 31,054 | 8% |
| Manufacturing | 498 | 15% | 55,501 | 14% |
| Wholesale Trade | 112 | 3% | 14,587 | 4% |
| Retail Trade | 347 | 11% | 42,260 | 11% |
| Transportation and Warehousing | 76 | 2% | 10,213 | 3% |
| Information | 57 | 2% | 17,037 | 4% |
| Finance and Insurance | 67 | 2% | 11,858 | 3% |
| Real Estate and Rental and Leasing | 45 | 1% | 6,476 | 2% |
| Professional, Scientific, and Technical Services | 152 | 5% | 26,780 | 7% |
| Management of Companies and Enterprises | 26 | 1% | 5,376 | 1% |
| Administration & Support, Waste Management and Remediation | 134 | 4% | 19,757 | 5% |
| Educational Services | 292 | 9% | 27,932 | 7% |
| Health Care and Social Assistance | 454 | 14% | 50,749 | 13% |
| Arts, Entertainment, and Recreation | 107 | 3% | 9,085 | 2% |
| Accommodation and Food Services | 250 | 8% | 30,114 | 8% |
| Other Services (excluding Public Administration) | 92 | 3% | 12,608 | 3% |
| Public Administration | 178 | 5% | 14,537 | 4% |
| Education | 622 | 21% | 19,364 | 7% |
| Total | 3,260 | | 390,924 | |

*Source: OnTheMap, 2019.*

## Exhibit 19: Job Density (Stanwood)




*Source: OnTheMap, 2019.*

- 5 - 131 Jobs/Sq.Mile
- 132 - 511 Jobs/Sq.Mile
- 512 - 1,143 Jobs/Sq.Mile
- 1,144 - 2,029 Jobs/Sq.Mile
- 2,030 - 3,168 Jobs/Sq.Mile

## Commuting

A factor to consider related to employment is the distance someone travels to and from work. Because a person's job is often the place they travel to the most, the distance between home and their place of employment matters as it relates to what they spend on transportation costs. After housing costs, transportation costs are generally a household's second largest expense. A picture of affordability is not complete without considering transportation.

Census OnTheMap data shows that about 88% of the City's workforce commutes from out of town to Stanwood for work. *Exhibit 20: Inflow/Outflow Counts of all Jobs (Stanwood)* shows the inflow and outflow of persons commuting to work. This map shows who is entering and leaving the City of Stanwood for work. Almost a fifth of Stanwood's workforce lives in Camano (19%). Nearly half of the workers (47%) employed in Stanwood commute less than 10 miles. About 300 people or 9% of workers commute more than 50 miles to work in Stanwood.

About twelve percent (12%) of workers employed in Stanwood also live in Stanwood. As shown in *Exhibit 20: Inflow/Outflow Counts of all Jobs (Stanwood)*, other areas where Stanwood residents are employed include Everett (14%), Seattle (9%), Arlington (5%), and Mount Vernon (5%). Forty percent (40%) of Stanwood residents commute more than 25 miles to work, with 15% traveling more than 50 miles.

It should be noted that this data is from 2019 and therefore from prior to the COVID-19 pandemic, which had a large effect on traditional commuting patterns. There was a period when most non-essential workers were working from home, thereby likely not incurring the transportation costs to which they had been accustomed. While many places of employment have shifted back to requiring employees to come back to the office full-time or allowing more of a hybrid approach, it is still too soon to exactly determine the lasting impacts the pandemic will have on the daily commute. Regardless, remote work seems like it will remain an option, even if not every day of the week, long-term for many employees. While transportation costs associated with a commute may not hold the same power as a factor when someone is choosing where they are going to live as it once did, it is still important to note when thinking about overall location affordability. Location affordability and the metrics that are considered are discussed later in this report.

### Exhibit 20: Inflow/Outflow Counts of all Jobs (Stanwood)

*Source: OnTheMap, 2019.*

### Exhibit 21: Employment Locations of Residents (Stanwood)

| WHERE WORKERS WHO LIVE IN STANWOOD ARE EMPLOYED | STANWOOD | |
|---|---|---|
| | COUNT | PERCENTAGE |
| Everett, WA | 457 | 14% |
| Stanwood, WA | 419 | 13% |
| Seattle, WA | 298 | 9% |
| Arlington, WA | 170 | 5% |
| Mount Vernon, WA | 159 | 5% |
| Marysville, WA | 135 | 4% |
| Bellevue, WA | 93 | 3% |
| Burlington, WA | 67 | 2% |
| Camano CDP, WA | 54 | 2% |
| Kent, WA | 46 | 1% |
| All Other Locations | 1,362 | 42% |
| Total | 3,260 | |

*Source: OnTheMap, 2019.*

## Employment Projections

Long term employment projections are prepared by the Washington State Employment Security Department (ESD) based on estimates of average annual job openings and population growth. ESD breaks down anticipated employment projections by industry for counties or groups of counties. The 2021 ESD Projections Report contains estimates for a 5 and 10-year window in Snohomish County. The industries anticipating the largest growth between 2019 and 2029 are Transportation, Warehousing, and Utilities, Education and Health Services, and Professional and Business Services with an average growth rate of 1.08%, 0.78%, and 0.61% respectively.

# KEY TAKEAWAYS: COMMUNITY OVERVIEW

## Populations

- The overall population is increasing and has almost doubled in the last 20 years.
- Stanwood is younger in comparison to the County median, with 32 years as the average citizen age.
- Snohomish County has a greater diversity of race, ethnicities, and languages spoken at home than Stanwood.
- The city is not a racially nor ethnically diverse community with about 90% of the population identifying as white and 97% of the population speaking only English at home.
- There are a small number of households (2%) with limited English proficiency, all of whom speak Spanish.

## Households

- Stanwood is comprised of 70% homeowners and 30% renters which is similar to the County as a whole.
- There is a 10% vacancy rate in Stanwood, indicating a slightly above average (6-8%) vacancy in housing units.
- The average household size in Stanwood is 2.72 persons which is slightly higher than Snohomish County.
- Stanwood's median income is $75,767 which is about 87% of the County median income ($86,691). Family household incomes ($95,767) in Stanwood are close to the County median for families ($101,467). Nonfamily households in Stanwood earn significantly less when compared to the County median for nonfamily households ($28,309 versus $52,082).
- 21% of renters are severely cost-burdened, and 14% are cost-burdened.
- All Asian, 12% of Hispanic, and 24% of white renters are severely cost-burdened.
- 20% of owners are cost-burdened, and 9% of owners are severely cost-burdened.
- All Hispanic and 6% of white owners are severely cost-burdened.
- PSRC determined Stanwood to be in the low displacement risk category.
- 83% of households with a housing problem and disability status are low-income (earn less than 80% AMI).

## Employment Trends

- About 88% of Stanwood's workforce commutes from out of town, with nearly 20% of the workforce commuting from nearby Camano.
- The jobs-to-housing ratio in Stanwood is 1.13, indicating that there are more jobs than housing in the city.
- 40% of Stanwood residents commute more than 25 miles to work.
- The top two industries for employment in Stanwood are Services (50%) and Education (18%).

# Part 3: Housing Conditions

## 3.1 HOUSING INVENTORY

### Housing Units by Type and Size

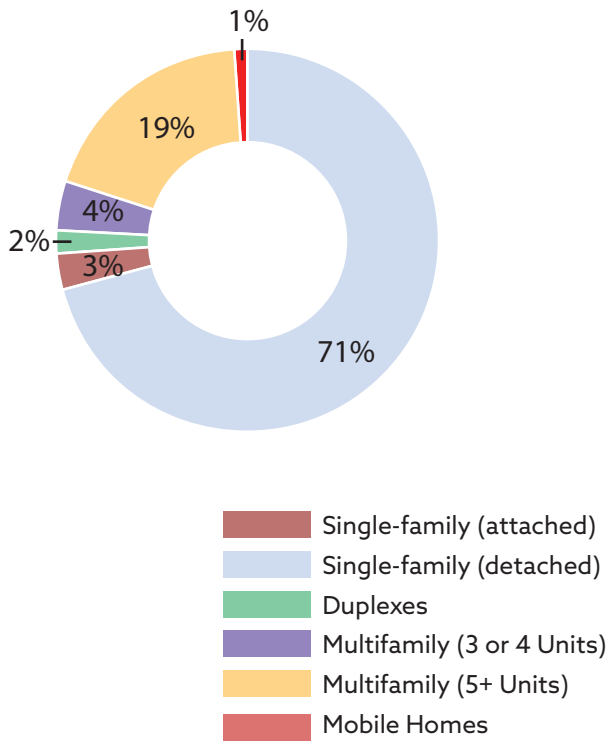
As of 2019, there are 2,804 housing units in Stanwood, representing a 95% increase in supply since 2000. Nearly three-quarters (74%) of housing units are single-family homes. *Exhibit 23: Housing by Type (Stanwood)* describes the breakdown of housing units by type existing in Stanwood. Beyond single-family, the second most common housing type is multifamily buildings of 5+ units (19%). The remaining 7% of existing units are split between multifamily buildings with 3 to 4 units (4%), duplexes (2%), and mobile homes (1%).

One third of households (32%) only have one person and nearly a quarter of households (23%) have 2 members. The remaining 45% is split approximately evenly between 3-member households (15%), 4-member households (14%), and 5+ member households (17%). Three-bedroom housing units are most prominent in Stanwood, representing 42% of the total. Studio or one-bedroom units (14%), 2-bedroom units (18%), and 4-bedroom units (22%) account for 54% of the housing stock. The remaining housing stock (4%) is comprised of 5+ bedroom units.

These numbers suggest that there is a shortage of smaller units for residents who live alone and an oversupply of 3-bedroom units. The housing stock for larger households with four or more people (30%) is also not sufficient, with a supply of 26% housing units having four or more bedrooms.[6]

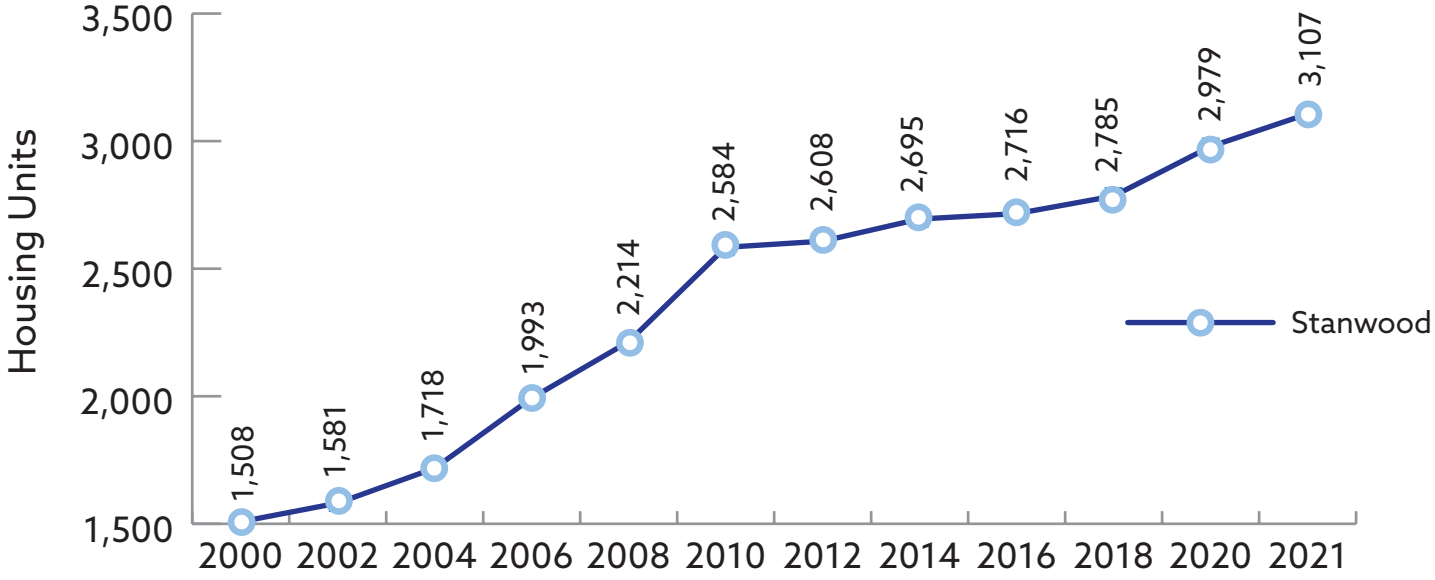
6 2015-2019 ACS 5-year estimates.

**Exhibit 23: Housing by Type (Stanwood)**




*Source: 2015-2019 ACS 5-year estimates.*

**Exhibit 22: Housing Units - 2000 to 2021 (Stanwood)**




*Source: OFM, 2021.*

### Exhibit 24: Age of Housing Stock (Stanwood)

| BUILT DATE | PERCENTAGE |
|---|---|
| Built 2010 to 2019 | 7% |
| Built 2000 to 2009 | 35% |
| Built 1990 to 1999 | 31% |
| Built 1980 to 1989 | 8% |
| Built 1970 to 1979 | 2% |
| Built 1960 to 1969 | 5% |
| Built 1950 to 1959 | 2% |
| Built 1940 to 1949 | 3% |
| Built 1939 or earlier | 8% |

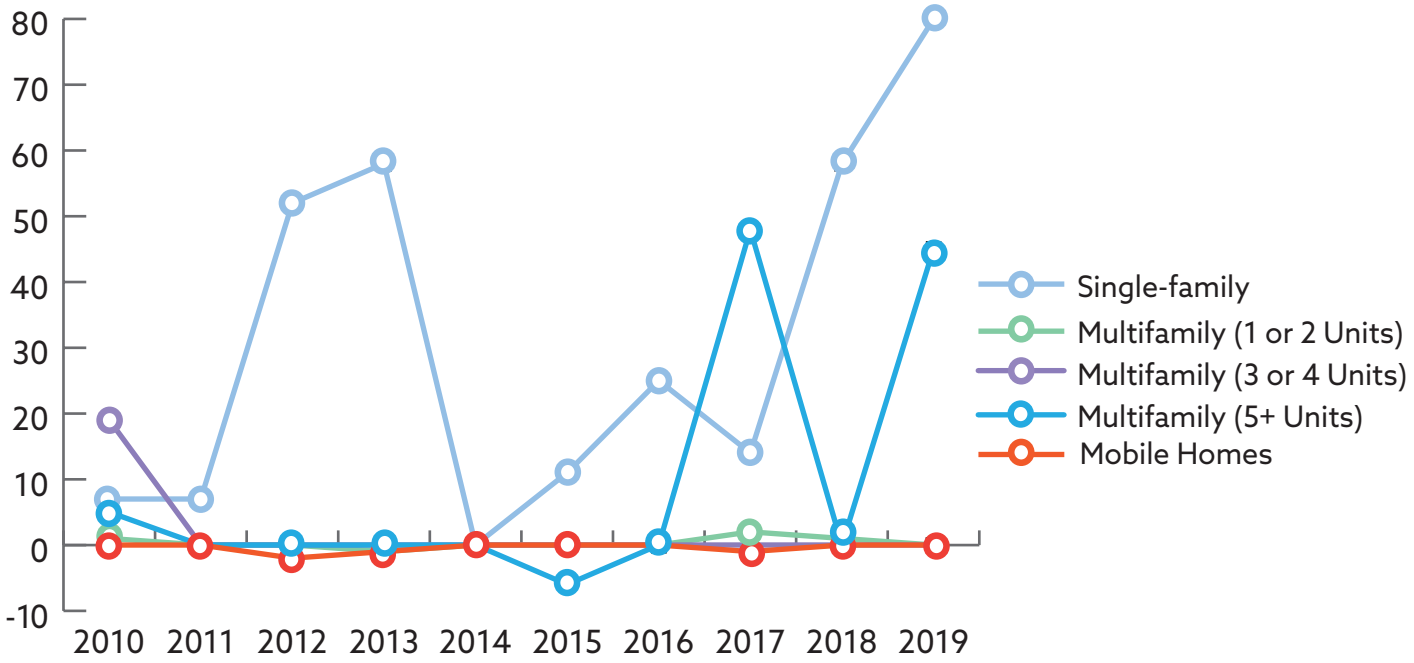
*Source: 2015-2019 ACS 5-year estimates.*

## Housing Age and Production

*Exhibit 24: Age of Housing Stock (Stanwood)* shows the age of Stanwood's housing stock. Less than a third of the homes in Stanwood (28%) were built before 1990. Two-thirds (66% of the total housing stock) were built between 1990 and 2009. This data aligns with the large increase in housing units previously discussed. The remaining Stanwood housing stock (7%) was built after 2009. Much of Stanwood's housing units are relatively new, suggesting that rehabilitation, maintenance, and repair costs are not an immediate concern for most homes.

The PSRC records permit data on housing units and tracks what types of units are constructed or demolished, as shown in *Exhibit 25: Permitted Units - 2010 to 2019 (Stanwood)*. Between 2010 and 2019, the City lost an average of two housing units and gained an average of 44 new units annually. A major increase in permits occurred between 2010 and 2013 with 150 permits being issued, 83% of which went toward the construction of single-family units. No permits were issued in 2014. Between 2017 and 2019, 96 permits were issued for multifamily housing. Collectively, this data suggests that Stanwood's newer housing stock includes a diversity of housing types.

### Exhibit 25: Permitted Units - 2010 to 2019 (Stanwood)




*Source: PSRC, 2019.*

## 3.2 HOME OWNERSHIP

Home ownership is an important topic to consider since it is the main way most American families accumulate generational wealth. There are also typically more home ownership opportunities compared with rental opportunities in advantaged neighborhoods, which provide access to higher performing school districts, amenities, and social capital that lead to better opportunities. Of total housing units, approximately two-thirds are owner-occupied. Stanwood demographically is a white community (90%), which is reflected in the homeownership percentages by race. Over 95% of homeowners are white, with the remaining owners identifying as Asian (1%). Even though there is a low percentage of Hispanic or Latino (4%) populations in Stanwood, the ACS data indicates they make up only 1% of homeowners.[7] This may be partially due to the legacy effects of lending and redlining practices that continue to impact minority access to intergenerational wealth.

*Exhibit 26: Age of Owners (Stanwood)* shows the home ownership rate by age group. The represented age is that of the householder.[8] The 45 to 54 and 55 to 64 age groups have the highest rates of ownership, at 81% and 80% respectively, and all other age groups except for the 85 years and over show more than half living in owner-occupied homes, with the exception of the 85 years and over age group, which has a home ownership rate of 41%.

Another interesting finding from this data is the high rate (66%) of home ownership for households in the under 35 age group. Typically, this group has a lower rate due to lack of wealth accumulation from minimal years in the work force, high amounts of student loan debt, and the high cost of ownership. The higher rate is possibly due to the low number of overall opportunities to rent, so if households within this age range have chosen to live in Stanwood they are more likely to be capable of ownership.

7 2015-2019 ACS 5-year estimates.

8 The householder refers to the person (or one of the people) in whose name the housing unit is owned or rented.

### Exhibit 26: Age of Owners (Stanwood)

| AGE OF HOMEOWNERS | PERCENTAGE OF HOUSEHOLDS IN AGE GROUP |
|---|---|
| Under 35 years | 66% |
| 35 to 44 years | 73% |
| 45 to 54 years | 81% |
| 55 to 64 years | 80% |
| 65 to 74 years | 66% |
| 75 to 84 years | 71% |
| 85 years & up | 41% |

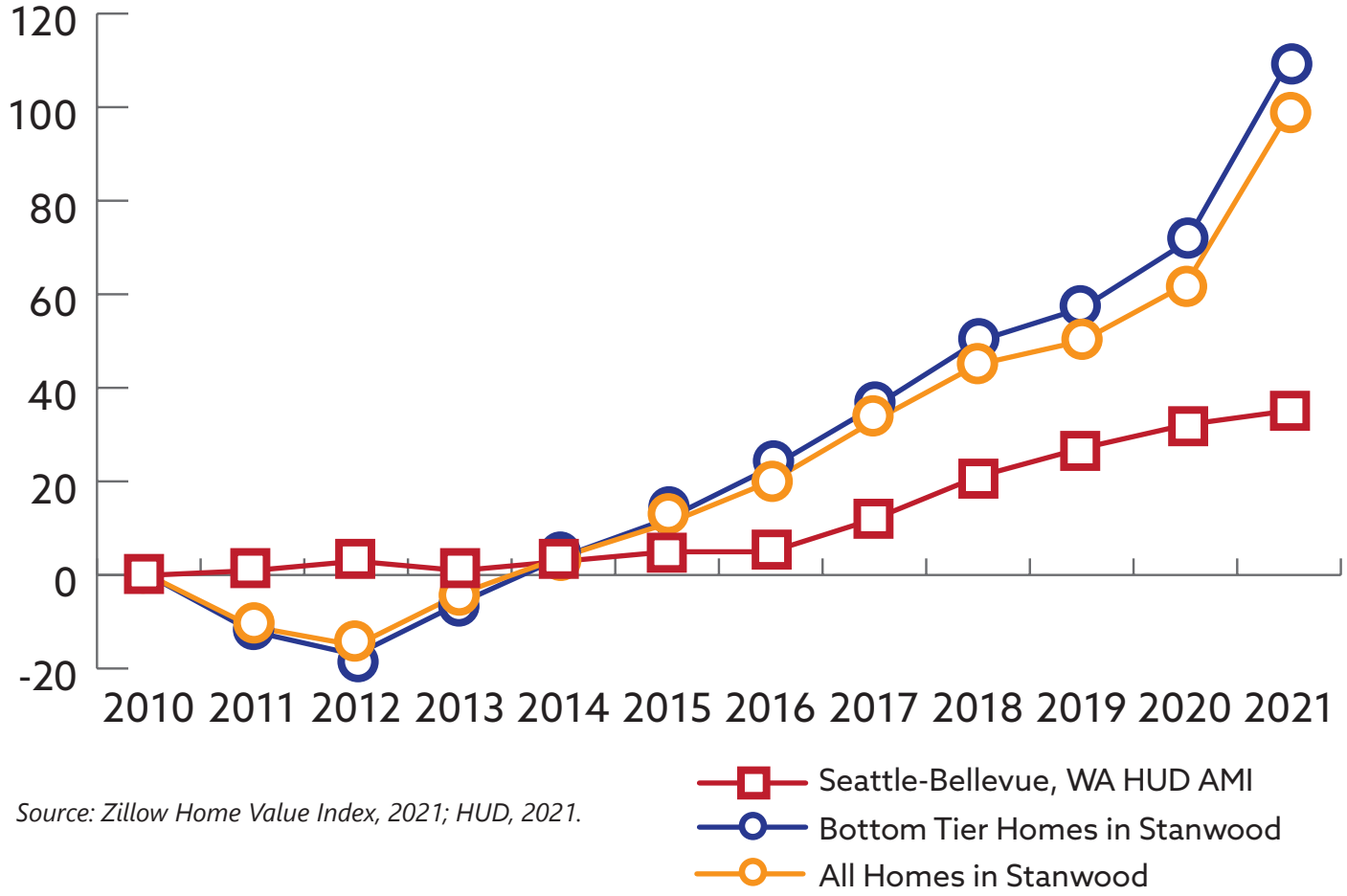
*Source: 2015-2019 ACS 5-year estimates.*

*Exhibit 27: Percent Change in Home Values and HUD AMI Since 2010 (Stanwood)* shows the percent change in median home value and bottom tier home value from 2010 to 2021 in comparison to the percent change in HUD AMI. The data reflects the decrease in home value following the Great Recession at the end of the 2000s. However, median home values have been increasing consistently since 2014. In 2021, the median home value was $593,000 which is nearly double the median home value in 2010 of $297,000. This is reflective of the regional population boom and increasing housing shortage. Even the bottom tier home value, which are described by Zillow as those in the 5th to 35th percentile of all units by value, had increased by 110% from 2010 to 2021 to a value of $463,000.

Over the same period, area median income has also grown but not to the same degree as home values. Between 2010 and 2021, the AMI was fairly stagnant the first half of the decade but eventually grew to $115,700 which is a 35% increase from 2010. In 2019, Stanwood's household median income was $75,767,[9] which is lower than the Seattle-Bellevue, WA HUD AMI of $108,600 during the same year. The key takeaway here is that median housing costs have far outpaced regional wage growth, meaning that ownership affordability is getting further and further out of reach.

9 2015-2019 ACS 5-year estimates.

**Exhibit 27: Percent Change in Home Values and HUD AMI Since 2010 (Stanwood)**




*Source: Zillow Home Value Index, 2021; HUD, 2021.*

**How is home ownership affordability calculated?**

Home ownership affordability was calculated using the Zillow Home Value Index (ZHVI) which provides median home values for all ownership homes (single-family residential and condos) as well as averages among "Bottom Tier" homes (those in the 5th to 35th percentile of all units by value) and "Top Tier" (those in the 65th to 95th percentile of all units by value). The ZHVI represents the whole housing stock and not just homes that list or sell in a given month.

The monthly mortgage payment for these homes was calculated using several assumptions:

- The down payment is 20% for the Median Home and Bottom Tier Home calculations; therefore, the mortgage amount is 80% of the home value.
- Mortgage term is 30 years, so there are 360 payments over the course of the loan.
- Interest rate is the FreddieMac national average for a 30-year fixed-rate mortgage from 2019.
- Monthly property taxes are assumed to be the County average.
- Monthly insurance payments are assumed to be 0.5% of the home's value.

The First Time Homebuyer calculations are based on a metric used by the Washington Center for Real Estate Research to assess housing affordability for a given area given the assumptions for a first-time homebuyer. These assumptions differ from those listed by assuming the home value is 85% of the median and the down payment is 10% of the home value.

These assumptions provided the monthly costs expected to be paid for the three home value types. The monthly costs were divided by .3 and multiplied by 12 to determine the minimum annual income needed to afford them (i.e., not be cost-burdened). Note that monthly utility payments are not included because of lack of data for estimating these costs, so affordability may be overestimated.

## Home Ownership Affordability

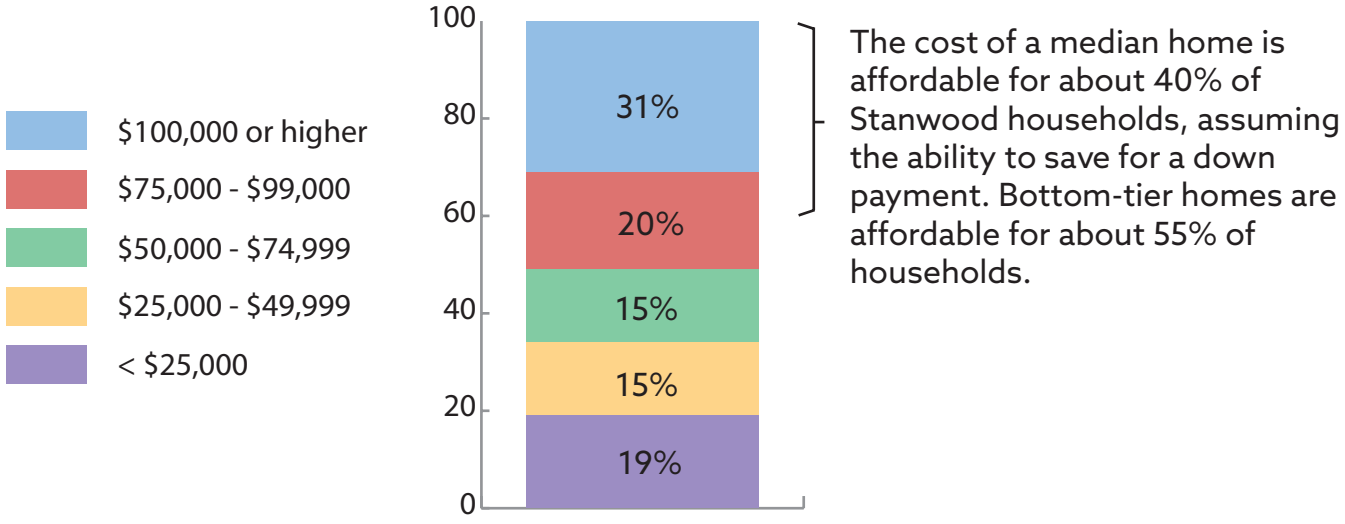
*Exhibit 28: Costs of Home Ownership (Stanwood)* approximates the incomes needed to afford a median or bottom-tier home. It also estimates annual income needed for a first time homebuyer, which is explained further in the Home Ownership Affordability call-out. Based on the analysis, approximately 43% of Stanwood's households can afford a median priced home with a minimum annual income of $88,850, which is lower than the HUD AMI but exceeds the city median income. *Exhibit 29: Percentage of Households by Income Bracket (Stanwood)* shows how the percentage of households that can potentially afford the median value relates to the percentages of households by income bracket. Bottom-tiered homes are more affordable with 62% of households able to afford the monthly costs of $1,721. It is important to note that data on households savings is not available, so it is impossible to estimate how many of these households actually have enough savings for a down payment to become a homeowner.

### Exhibit 28: Costs of Home Ownership (Stanwood)

| | MEDIAN HOME | BOTTOM TIER-HOME | FIRST TIME HOMEBUYER |
|---|---|---|---|
| Sales Price | $446,178 | $345,430 | $379,251 |
| Assumed down payment | $89,236 | $69,086 | $37,925 |
| Mortgage amount | $356,942 | $276,344 | $341,326 |
| Monthly mortgage payment | $1,692 | $1,310 | $1,667 |
| Monthly Income Needed | $7,404 | $5,732 | $7,057 |
| Annual Income Needed | $88,850 | $68,787 | $84,679 |
| % of HUD AMI | 82% | 63% | 78% |
| % of City Median Income | 117% | 91% | 112% |

*Source: Zillow Home Value Index, 2019; HUD, 2019; 2015-2019 ACS 5-year estimates.*

### Exhibit 29: Percentage of Households by Income Bracket (Stanwood)




*Source: 2015-2019 ACS 5-year estimates.*

# 3.3 RENTAL HOUSING

About a quarter (24%) of the city's housing stock is rental units, or approximately 750 housing units total. Most Stanwood renters identify as white (89%); the second largest racial or ethnic group of renters is two or more races (7%) followed by Hispanic or Latino households (5%) and Asian households (4%). *Exhibit 30: Age of Renters (Stanwood)* shows the number of renter households by age group, displaying the inverse percentages discussed previously in the Home Ownership section. The under 35 years age group makes up the most renter households, but the highest renter rate is in the 85 years and over age group at 59%. The lowest rate is among the 45 to 54 group at 19%, and the rest are all 34% or lower, representing the higher overall rate of ownership in Stanwood.

### Exhibit 30: Age of Renters (Stanwood)

| AGE OF RENTERS | PERCENTAGE OF HOUSEHOLDS IN AGE GROUP |
|---|---|
| Under 35 years | 34% |
| 35 to 44 years | 27% |
| 45 to 54 years | 19% |
| 55 to 64 years | 20% |
| 65 to 74 years | 34% |
| 75 to 84 years | 29% |
| 85 years & up | 59% |

*Source: 2015-2019 ACS 5-year estimates.*

## Rental Housing Costs

As of 2019, the median rent in Stanwood was $1,072, which is nearly $400 less than Snohomish County's median rent. Approximately two-thirds of households can afford the median rental cost. The median income in Stanwood is $75,767 and an annual income of $42,837 is required to afford a rental unit.[10] *Exhibit 31: Median Rent by Number of Bedrooms (Stanwood & Snohomish County)* shows the median gross rent by number of bedrooms in Stanwood compared with the rents in Snohomish County. The data on rent in Stanwood is limited to units with 3 or fewer bedrooms due to the low volume of larger rentals. Stanwood rentals are consistently more affordable than the County median.

*Exhibit 32: Affordability of Median Cost Rental Units (Stanwood)* takes this analysis a step further by showing for which income ranges the median rents are affordable by number of bedrooms. Affordability of a rental housing unit ranges depending on the size of the unit available. The median rent for 2-bedroom and 3-bedroom units is affordable for all household making 80% of the median income and above. Someone making 50% of the city median income cannot afford a rental unit with multiple bedrooms but may be able to find a one-bedroom rental.

HUD provides data on rental units available by income bracket compared with the income levels of renter households as shown in *Exhibit 33: Rental Units Available by Income Bracket (Stanwood)*. When assessing renter households, more than half (61%) of renting households make less than 50% of the AMI, yet there is a shortage of housing units in these income categories. There is an oversupply of units at the 50% to 80% AMI income range, while only 14% of the rental units are priced for the renters that earn over 80% of the AMI.

While the ACS does not provide rental vacancy information available at the city level, we can use the data for Snohomish County to gain an understanding of what renters in Stanwood may experience. The rental vacancy rate for Snohomish County is 3.8%, which is beneficial but is verging on being too low. A healthy housing market has a vacancy rate around 5%; rates below 3% are generally considered too low and can lead to housing price inflation.

Per the Alliance for Housing Affordability, rent in Snohomish County has grown by 53% in the last 20 years. As of 2021, the cost of renting in Snohomish County is higher compared to buying when looking at monthly costs per square foot. The average 2021 monthly rental cost in Snohomish County was $2.5/SF compared to a monthly cost of $1.6/SF for homebuyers.

10 2015-2019 ACS 5-year estimates.

### Exhibit 31: Median Rent by Number of Bedrooms (Stanwood & Snohomish County)

| BEDROOMS | STANWOOD | SNOHOMISH COUNTY |
|---|---|---|
| No bedroom | $1,074 | $1,116 |
| 1 bedroom | $495 | $1,152 |
| 2 bedrooms | $1,144 | $1,374 |
| 3 bedrooms | $1,229 | $1,792 |
| 4 bedrooms | - | $2,153 |
| 5 or more bedrooms | - | $2,196 |
| Median Rent | $ 1,072 | $ 1,438 |

*These median rent prices are based on data from the most recent community survey. A limited supply of rentals, age of units, and location influence prices. Furthermore, some units are difficult to classify as they may have amenities not seen in this data. Things like communal spaces, fitness areas, or a convenient setting. Finally, modern studios often have more square footage than a traditional one-bedroom unit.*

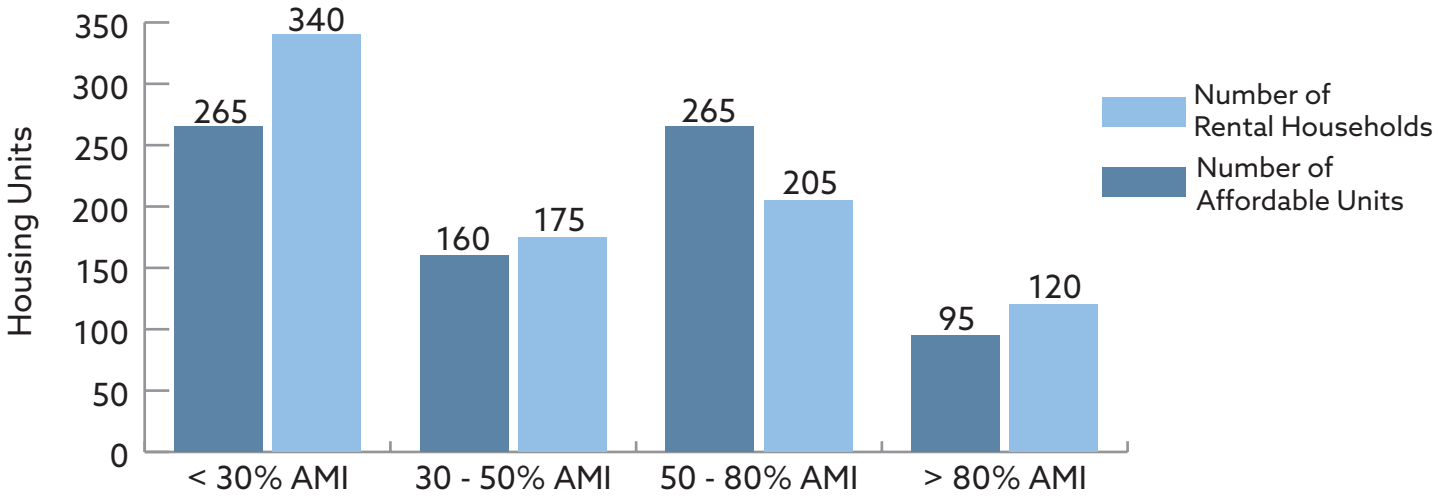
*Source: 2015-2019 ACS 5-year estimates.*

### Exhibit 32: Affordability of Median Cost Rental Units (Stanwood)

| HOUSEHOLD INCOME (% OF STANWOOD MEDIAN INCOME OF $75,767) | AFFORDABILITY OF AVERAGE COST RENTAL UNITS | | | |
|---|---|---|---|---|
| | NO BEDROOM | 1-BEDROOM | 2-BEDROOM | 3-BEDROOM |
| 120% | YES | YES | YES | YES |
| 100% | YES | YES | YES | YES |
| 80% | YES | YES | YES | YES |
| 60% | YES | YES | **NO** | **NO** |
| 50% or less | **NO** | YES | **NO** | **NO** |

*Source: 2015-2019 ACS 5-year estimates.*

### Exhibit 33: Rental Units Available by Income Bracket (Stanwood)




*Source: HUD CHAS (based on ACS 2014-2018 5-year estimates).*

## 3.4 SUBSIDIZED HOUSING

Stanwood has seven developments that provide a total of 188 subsidized, income-restricted rental units. Four of the seven properties, 110 of the 188 units, are geared towards elderly populations. All but one of these senior residences were built in the 2000s, and 98% of the units they provide are 1-bedrooms. The other three subsidized housing developments are for family or mixed populations, translating to multi-bedroom units. Three of the subsidized properties in Stanwood were built using Section 515 Rural Housing Loans. This means that these developments utilized HUD supported mortgages (typically 30-year loans) targeted towards providing affordable rental housing to lower income renters. Tenants are very low-income, low-income, or moderate-income residents as defined by percentage earnings of AMI. *Exhibit 34: Subsidized Housing Properties (Stanwood)* provides more details about these properties.

### Exhibit 34: Subsidized Housing Properties (Stanwood)

| PROPERTY | TARGET POPULATION | MANAGEMENT | TYPE | SUBSIDIZED UNITS |
|---|---|---|---|---|
| Lincoln School Senior Apartments | Elderly | Nonprofit | Section 8 | **44 Units:** (44) 1-bedroom |
| Camwood Senior Center | Elderly | - | Project based vouchers | **12 Units:** (12) 1-bedroom |
| Lincoln Hill Village Apartments | Elderly | Nonprofit | HOME/ Project Based Vouchers | **24 Units** |
| Lervick Family Village | Family | Profit Motivated | Section 8 | **14 Units:** (2) 1-bedroom, (4) 2-bedroom, (3) 3-bedroom |
| Bayview Gardens | Elderly | Multiple | RHS 515 / LIHTC | **30 Units:** (28) 1-bedroom, (2) 2-bedroom |
| Island View | Mixed | Limited Profit | RHS 515 | **32 Units:** (12) 1-bedroom, (20) 2-bedroom |
| Scandia Village | Family | Limited Profit | RHS 515 | **32 Units:** (4) 1-bedroom, (24) 2-bedroom, (4) 3-bedroom |

*Source: NHPD, 2021; PolicyMap, 2021.*

# KEY TAKEAWAYS: HOUSING CONDITIONS

## Housing Inventory

- As of 2019, there are 2,804 housing units, of which more than 70% are single-family homes.
- Three-bedroom housing units are most prominent in Stanwood, representing 42% of the total.
- One third of households (32%) only have one person and nearly a quarter of households (23%) have 2 members
- Stanwood's housing supply is largely new, with less than a third (27%) built before 1990.

## Housing Ownership

- Two thirds of the city's housing units are owner-occupied.
- Homeowners are primarily white (96%), with the remaining owners identifying as Two or more races (3%), Asian (1%), or Hispanic or Latino (1%).
- As of 2021, the median home value is $592,767 which has nearly doubled since 2010. This steady increase in home values began in 2014.
- The Seattle-Bellevue, WA HUD AMI has increased by 35% since 2010 to $115,700 in 2021 but has not kept pace with increasing home ownership costs in the region.
- Approximately 43% of Stanwood's households can afford a median priced home and 62% can afford a bottom-tiered home, assuming the household has enough money saved for a down payment.

## Rental Housing

- About a quarter of the city's housing stock is rentals (24%).
- Most Stanwood renters identify as white (89%); the second highest racial or ethnic group amongst renters is Two or more races (7%).
- The highest number of renter households are in the youngest age group (under 35 years); the highest renter rate is among the oldest age group (85 years and over) at 59%.
- The median gross rent in Stanwood is $1,072 which is about $400 lower than the Snohomish County median.
- Stanwood's median rents for a studio, one-bedroom unit, two-bedroom unit, and three-bedroom unit are $1,074, $495, $1,144, and $1,229 respectively. Generally, households earning 50% of the city's median income cannot afford a studio. Households earning 80% of the median income or higher can afford a two or three bedroom.
- Available rental units do not align with need. There is an oversupply of rental units for residents earning 50% to 80% of AMI. More than half of renters (61%) earn less than 50% of AMI compared to 54% supply of units priced at in said income range.
- The rental vacancy rate for Snohomish County is 3.8% indicating that the rental housing market is healthy.

## Subsidized Housing

- There are 188 subsidized apartment units available in the city primarily targeting elderly populations, and 54% of units are 1-bedrooms.

# Part 4: Gap Analysis

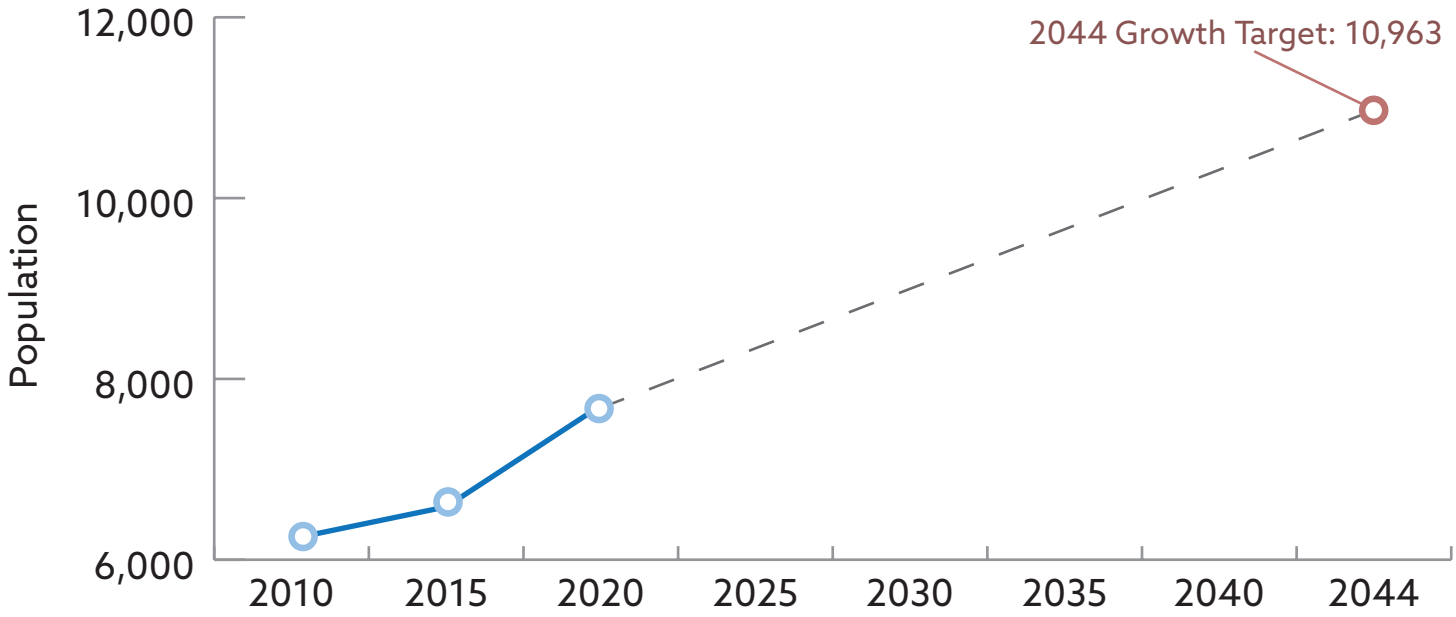
## 4.1 HOUSING NEEDED TO ACCOMMODATE FUTURE GROWTH

Every eight years, the Growth Management Act (GMA) requires counties to coordinate a review and evaluation of development and land supply. To meet this requirement, counties review cities and their respective growth targets, density goals, and available lands. This work aims to determine if cities have enough capacity to meet future growth needs. As population growth and housing needs are a regional matter, countywide targets are developed through a collaborative process. This process aims to ensure that all jurisdictions are accommodating a fair share of growth.

The 2021 Snohomish County Buildable Lands Report (BLR) provided Stanwood with a 2044 population growth target of 10,963 people. Based on this target and the 2019 population of 7,020 people, the City should plan for an average population growth of approximately 158 people per year until 2044.

Assuming Stanwood will maintain a similar average household size, the 2044 population target translates to a housing growth target of approximately 4,385 total units. This requires an average annual increase of 61 housing units from the 2019 total. Between 2010 and 2019, the city added an average of 46.9 units per year, or about 77% of the rate needed to keep up with the growth target. An increase in the rate of production is essential to meet the growth target, and the City should seek to ensure these new housing units meet the greatest needs of the current and future residents as laid out in this report.

**Exhibit 35: Population Growth to 2044 (Stanwood)**




*Source: OFM, 2020; [Snohomish County], 2021.*

## Affordability Gap by Income Level

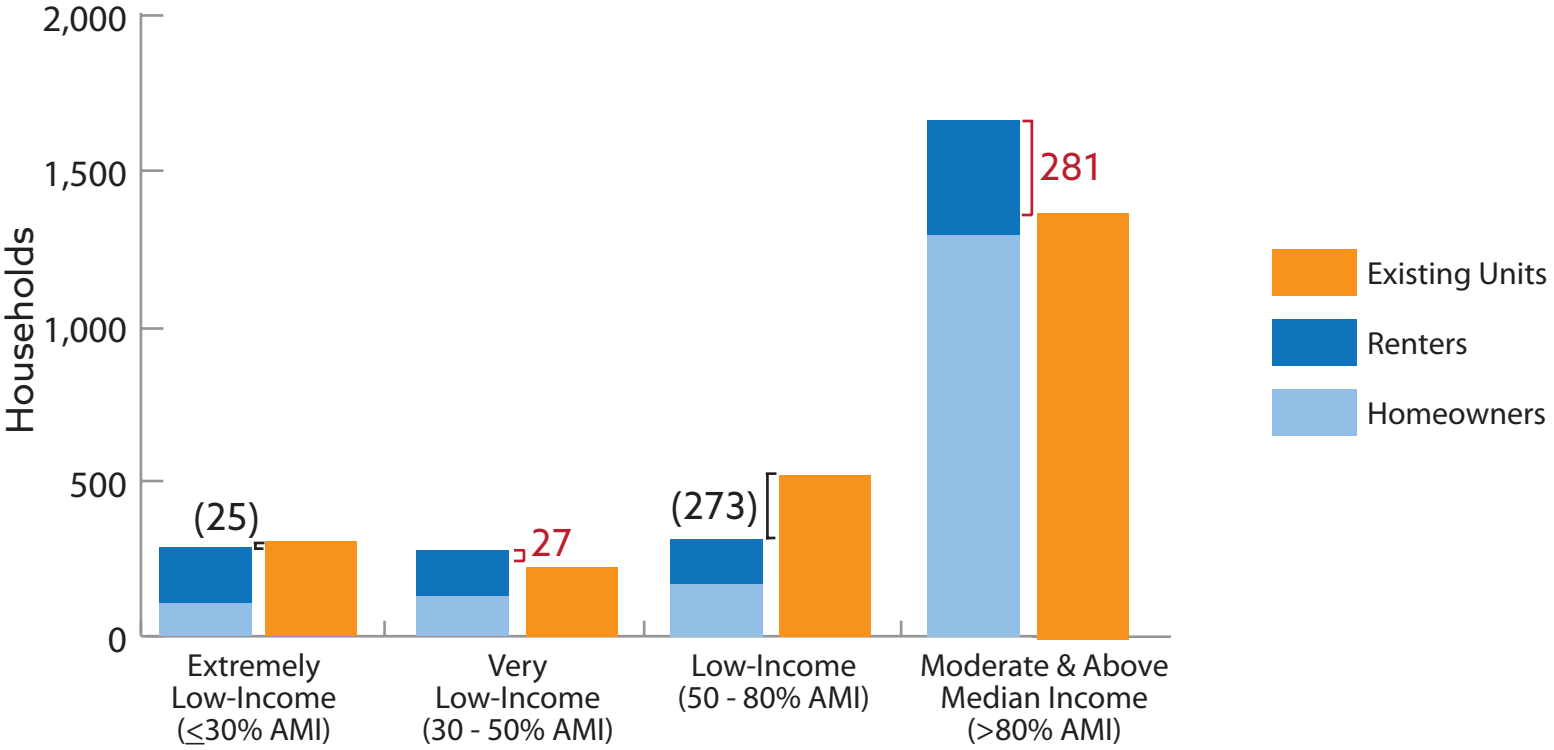
As housing supply and affordability elicit a regional focus, the analysis in the next few sections shows how the current and future housing supply in Stanwood can meet the needs of Snohomish County as a whole. To ensure the housing needs of all economic segments of the population are addressed and housing-related burdens are not simply transferred between jurisdictions, each community should attempt to take on its fair share of affordable housing.

*Exhibit 36: Housing Needs, Existing Supply, and Gaps/Surplus by Income Level (Stanwood)* shows the number of housing units in the city presently available to households within different income categories based on the income distribution within the county. Presently, there is not enough housing units priced for very low-income and moderate income and above households. The surplus in both the extremely low- and low-income ranges are almost equal to the gaps in the very low-income and moderate income and above ranges. If many households in the very low-income and moderate income and above categories can find housing that is even more affordable to them (affordable to the income category beneath them), then the chances that these households are cost-burdened are even lower. The reality is that households are competing for and living in housing units that are outside of what is affordable for their income range, but it is still a positive sign that the gaps and surpluses currently align closely to the countywide need.

### Exhibit 36: Housing Needs, Existing Supply, and Gaps/Surplus by Income Level (Stanwood)

| INCOME LEVEL | EXTREMELY LOW-INCOME | VERY LOW-INCOME | LOW-INCOME | MODERATE & ABOVE MEDIAN INCOME |
|---|---|---|---|---|
| | (≤30% AMI) | (30-50% AMI) | (50-80% AMI) | (>80% AMI) |
| Existing Need | 285 | 277 | 312 | 1661 |
| Existing Housing | 310 | 250 | 585 | 1380 |
| Existing Gap | (25) | **27** | (273) | **281** |

### Exhibit 37: Housing Needs, Existing Supply, and Gaps/Surplus by Income Level (Stanwood)




*Source: OFM, 2020; 2014-2018 ACS 5-year estimates; 2016-2020 ACS 5-year estimates; PSRC, 2019; HUD CHAS (based on ACS 2014-2018 5-year estimates); [Snohomish County], 2021.*

## Future Housing Need by Income Level

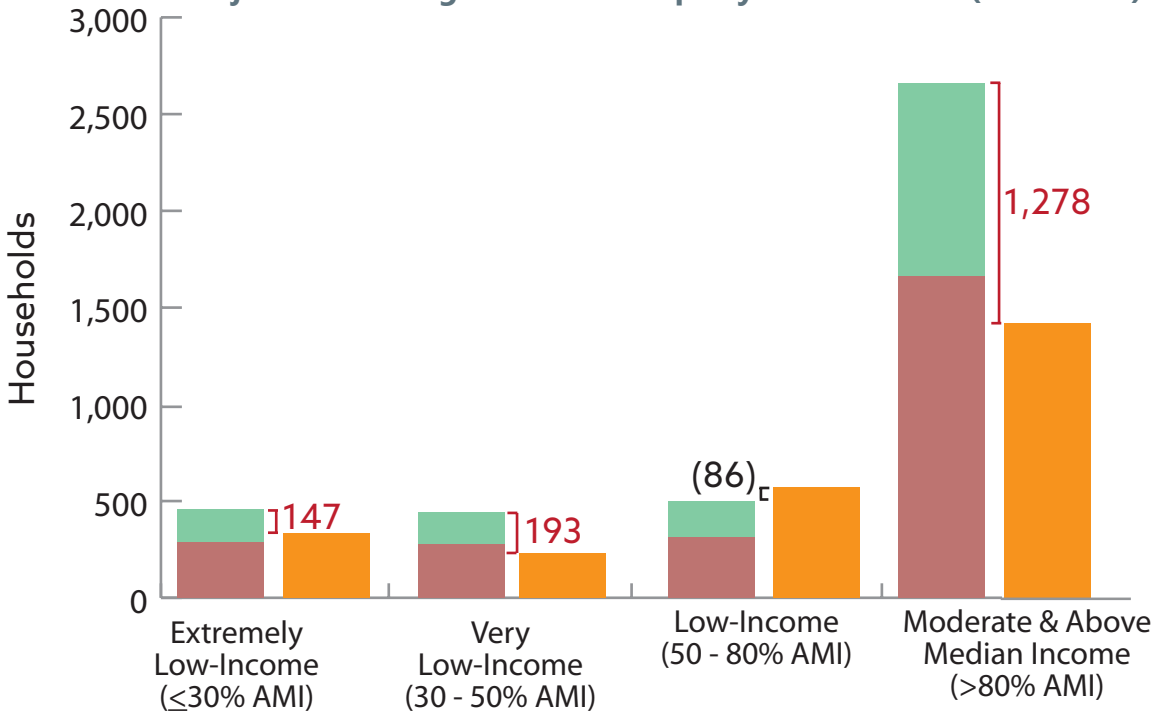
*Exhibit 38: Projected Housing Needs and Gaps by Income Level (Stanwood)* and *Exhibit 39: Projected Housing Needs and Gaps by Income Level (Stanwood)* compare existing housing supply with the projected need based on the 2044 growth targets. This comparison assumes that the county income distribution will remain the same as the housing supply grows. For this analysis, owners and renters are grouped together. The 2044 gap numbers represent the largest housing supply needs. In other words, these numbers indicate where supply increases should be encouraged and do not explicitly define a lack of supply if growth targets are achieved. The gaps are based on existing supply of housing as it is hard to predict how much new housing will be built and where its price point will be. By 2044, it appears there will be a need for more housing in all ranges except for the low-income range (50 to 80% AMI).

The widening gap for the moderate and above median income range will likely be filled by market forces. This will hopefully have a positive effect and reduce pressure on more moderately priced units, as long as displacement and the loss of existing affordable units are avoided, which may require city intervention. As for the widening gap for the extremely low- and very low-incomes ranges, it will be necessary for the City to consider how to increase the supply of housing at those levels through incentives for affordable housing developments or by encouraging nonprofits to provide more rent-subsidized housing in the city.

### Exhibit 38: Projected Housing Needs and Gaps by Income Level (Stanwood)

| INCOME LEVEL | EXTREMELY LOW-INCOME | VERY LOW-INCOME | LOW-INCOME | MODERATE & ABOVE MEDIAN INCOME |
|---|---|---|---|---|
| | (≤30% AMI) | (30-50% AMI) | (50-80% AMI) | (>80% AMI) |
| Existing Need | 285 | 277 | 312 | 1661 |
| Existing Housing | 310 | 250 | 585 | 1380 |
| 2044 Need | 457 | 443 | 499 | 2658 |
| 2044 Gap | **147** | **193** | (86) | **1,278** |

### Exhibit 39: Projected Housing Needs and Gaps by Income Level (Stanwood)




*Source: OFM, 2020; 2014-2018 ACS 5-year estimates; 2016-2020 ACS 5-year estimates; PSRC, 2019; HUD CHAS (based on ACS 2014-2018 5-year estimates); [Snohomish County], 2021.*

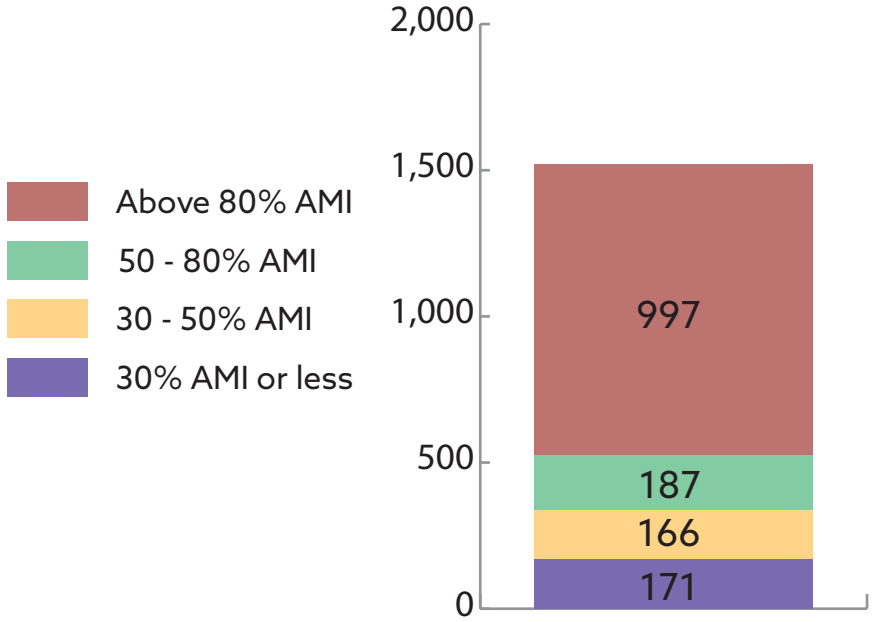
*Exhibit 40: Current Gaps v. Projected Gaps Based on Existing Housing (Stanwood)* gives a more in-depth look at how the existing supply gap is projected to change by 2044 by dividing the totals into owner versus renter-occupied units. This analysis extrapolates the existing county percentages of owner and renter households and applies them to the 2044 growth targets. As stated previously, the 2044 gaps are meant to show at which income levels and for which types of units production should be prioritized to meet the housing needs of the city's future population. More units available for ownership are generally needed across all income ranges, except where there is projected to be a surplus in the low-income range. By 2044, more rental units will be necessary for the very low-income and moderate income and above households, especially at the higher end of the spectrum. About 52% of the total units needed are ownership opportunities in the moderate income and above range, and 5% of the total units needed are rental opportunities in the very low-income range. Special attention will be needed to fill the gap in rental units for very low-income households through the provision of income-restricted units as mentioned above.

*Exhibit 41: Housing Units Needed by 2044 to Accommodate Growth (Stanwood)* summarizes the estimated new housing units needed by income level relative to HUD AMI to meet the 2044 growth target. Estimates are based on the current Snohomish County distribution of households by income level relative to HUD AMI.

### Exhibit 40: Current Gaps v. Projected Gaps Based on Existing Housing (Stanwood)

| | ALL UNITS | | UNITS TO OWN | | UNITS TO RENT | |
|---|---|---|---|---|---|---|
| | EXISTING GAP | 2044 GAP | EXISTING GAP | 2044 GAP | EXISTING GAP | 2044 GAP |
| Extremely Low-income (≤30% AMI) | (25) | **147** | **105** | **167** | (129) | (20) |
| Very Low-income (30-50% AMI) | **27** | **193** | **33** | **111** | (6) | **83** |
| Low-income (50-80% AMI) | (273) | (86) | (152) | (51) | (122) | (35) |
| Moderate & Above Median Income (>80% AMI) | **281** | **1,278** | **22** | **798** | **259** | **480** |

### Exhibit 41: Housing Units Needed by 2044 to Accommodate Growth (Stanwood)



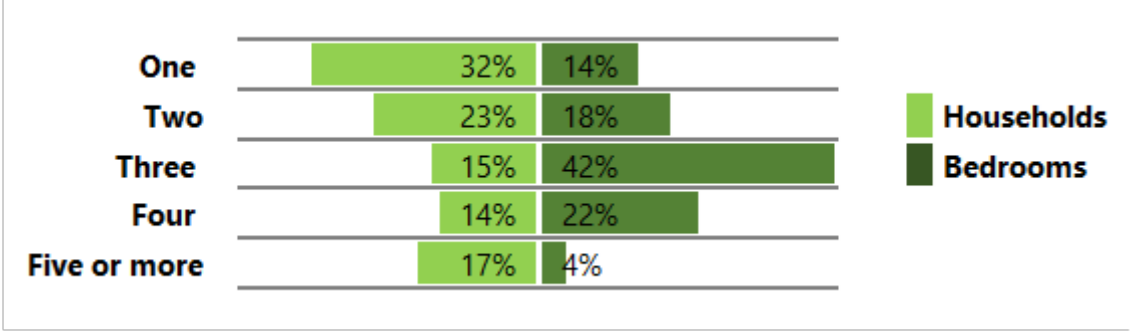

*Source: OFM, 2020; 2014-2018 ACS 5-year estimates; 2016-2020 ACS 5-year estimates; PSRC, 2019; HUD CHAS (based on ACS 2014-2018 5-year estimates); [Snohomish County], 2021.*

# 4.2 DIVERSITY OF HOUSING CHOICES

Having a variety of housing choices is important for a city to meet the diverse needs of its population. Stanwood's housing supply is composed primarily of single-family detached units (70%) or multifamily units in buildings of 10 or more units (18%).[11] While 55% of households in Stanwood have only one or two members, just 15% of units have one or fewer bedrooms, and 96% of these are rental units. A lack of smaller units compared to the percentage of one or two person households is noteworthy since smaller units are typically more affordable especially for smaller households that may be living off one income. It also means there is a lack of ownership options for younger families that may be looking to buy their first home and upsize later as their family grows.

11 2015-2019 ACS 5-year estimates.

### Exhibit 42: Comparison of Household Size versus Number of Bedrooms (Stanwood)




*Source: 2015-2019 ACS 5-year estimates.*

## Older Adults and Families with Children

*Exhibit 43: Cost-Burdened Households by Type & Income Level (Stanwood)* shows a few different household types that are cost-burdened in the city. Small families, which are families with 2 to 4 members (excluding older adults), make up the largest group of cost-burdened households. Seventy-four percent (74%) of them are low-income, earning less than 80% AMI. Many of these families likely have children since 38% of households in Stanwood have one or more people that are under 18. [12] Housing concerns for families with children include sufficiently large housing units and proximity to schools, childcare facilities, and other amenities.

About 35% of households in Stanwood have one or more people that are 60 and over. Sixty-four percent (64%) of older adults living alone that are cost-burdened are very low-income or extremely low-income, earning less than 50% AMI. Older adults primarily consist of retired or retirement age individuals who rely on a variety of income sources, such as retirement benefits, social security, and accrued wealth. The ACS does not capture who is retired but does include data on who has retirement pensions and incomes. Retired individuals have a limited budget that must sustain them for the remainder of their lives, which ranges greatly based on health, location, and lifestyle. Older adults have higher medical costs that may also contribute to financial insecurity. Those living in families may experience financial constraints as a result of more people living in the household that also require financial assistance or resources. Older adults choosing to age in place may require additional support services such as home modification, transportation, recreation and socialization, yard care, or care management and counseling.

12 2015-2019 ACS 5-year estimates.

### Exhibit 43: Cost-Burdened Households by Type & Income Level (Stanwood)

| HOUSEHOLD TYPE | EXTREMELY LOW-INCOME (≥30% AMI) | VERY LOW-INCOME (30-50% AMI) | LOW-INCOME (50-80% AMI) | MODERATE INCOME (80-100% AMI) | ABOVE MEDIAN INCOME (>100% AMI) | ALL COST-BURDENED HOUSEHOLDS |
|---|---|---|---|---|---|---|
| Older Adult Family | 30 | 0 | 30 | 0 | 15 | 75 |
| Older Adults Living Alone | 60 | 30 | 30 | 20 | 0 | 140 |
| Large Family | 45 | 20 | 30 | 10 | 0 | 105 |
| Small Family | 75 | 45 | 105 | 80 | 15 | 320 |
| Other | 50 | 0 | 15 | 0 | 70 | 135 |
| **Total** | **260** | **95** | **210** | **110** | **100** | **775** |

*Source: HUD CHAS (based on ACS 2014-2018 5-year estimates).*

***Older Adult Family: Two persons, either or both age 62 or older***
***Older Adults Living Alone: A person 62+ living alone***
***Large Family: Families with 5 or more members***
***Small Family: Families with 2-4 members (excluding older adult families)***
***Other: Non-family, non-elderly adult households (including those living alone or with housemates)***

## Subsidized and Income-Restricted Units

As discussed earlier, subsidized or income-restricted units are one of the most important types of housing a city requires to ensure all housing needs are met. Without such units, it is difficult for many low-income households to avoid being cost-burdened. Furthermore, among these units, variety is necessary for the diversity of household types. The NHPD shows there are currently 188 subsidized units in Stanwood, split among seven developments. Fifty-nine percent (59%) of the units are targeted toward the elderly and almost solely contain 1-bedroom units, so they are supplying housing for some of the cost-burdened older adults mentioned earlier. Three of them provide a mix of 1-, 2-, and 3-bedroom options for families.[13] These developments will hopefully be preserved and even be accompanied by similar options in the city in the future.

13 NHPD, 2021.

# 4.3 LAND CAPACITY ANALYSIS

In addition to preparing the 2044 growth targets, the Snohomish County BLR analysis determined the remaining capacity within the city based upon developable land. This was done for both employment and housing capacity. Although both are important for planning growth and development within the city over the next couple of decades, this report is mainly concerned with the latter. A land capacity analysis calculates the amount of vacant, partially used, and underutilized lands as well as land that has potential for redevelopment. This process identifies the potential for land within a community's boundaries to accommodate anticipated housing growth given the current zoning restrictions. As of 2019, Stanwood has a remaining net capacity of 1,530 units. To meet the 2044 population growth target, Stanwood needs around 1,522 new units, which means there is a small surplus capacity of 8 units.

## Zoning Considerations

Another component of the land capacity analysis estimates the expected types of housing that will be built with the remaining capacity based on the zoning of the land where the capacity lies. This relies on the assumption that land zoned for lower densities will be developed with single-family units and that land zoned for higher densities will be developed with multifamily units. The capacity for single-family units is the sum of the single-family unit capacity and the townhouse unit capacity in the Snohomish County BLR remaining capacity breakdown for Stanwood. The capacity for multifamily units is the sum of the multifamily unit capacity and senior apartment unit capacity. Another assumption used for the analysis is that single-family units will likely provide opportunities for homeownership while multifamily units will likely be occupied by renters. Although these are just assumptions, the exercise allows for a comparison between the current mix of owners versus renters in the city with the type of opportunities the remaining capacity may provide.

*Exhibit 44: Zoning of Land Capacity Compared with Current Tenure (Stanwood)* shows that about 51% of the remaining capacity in Stanwood is zoned for lower density residential or land that will most likely be developed as single-family residential. This is about 20% lower than the current percentage of households that are owners. Approximately 49% of the land is zoned for multifamily uses that may provide rental opportunities in the future, and presently 30% of households are renters. With a nearly even split of remaining capacity between lower density and higher density zoned land, the split of owner versus renter households is likely going to align more closely in the future as well.

### Exhibit 44: Zoning of Land Capacity Compared with Current Tenure (Stanwood)

| ZONING CAPACITY | PERCENTAGE OF LAND WITH REMAINING CAPACITY ZONED FOR: | HOUSEHOLD TENURE PERCENTAGES, 2019 | CURRENT TENURE |
|---|---|---|---|
| Single-family | 51% | 70% | Owner |
| Multifamily | 49% | 30% | Renter |

*Source: ([Snohomish County], 2021; 2015-2019 ACS 5-year estimates.)*

Another interesting comparison from the land capacity analysis compares the anticipated number of units, divided by type, with the projected need. The projected need is based on the 2044 growth targets, and it has already been shown that there is small surplus capacity in terms of total units. *Exhibit 45: Zoning of Land Capacity Compared with Projected Need (Stanwood)* displays the approximate totals of the remaining capacity broken down into single-family versus multifamily. This is evaluated against the projected 2044 need of owner-occupied and renter-occupied units as taken from the gap analysis. An insufficient capacity results when comparing the number of owner-occupied units with the projected need. In contrast, a large surplus of rental units is found when comparing the need with the expected zoning capacity. However, this is where the assumptions that lower density development provides ownership opportunities and higher density development provides rental opportunities may be tested. The projected demand for ownership opportunities and the surplus capacity of land available for multifamily development may lead to the production of condominiums or other high density ownership options in Stanwood.

### Exhibit 45: Zoning of Land Capacity Compared with Projected Need (Stanwood)

| ZONING CAPACITY | CAPACITY REMAINING IN UNIT TYPE PER ZONING: | 2044 PROJECTED NEED | CURRENT TENURE |
|---|---|---|---|
| Single-family | 786 | 1,017 | Units to Own |
| Multifamily | 744 | 505 | Units to Rent |

*Source: OFM, 2020; 2014-2018 ACS 5-year estimates; 2016-2020 ACS 5-year estimates; PSRC, 2019; HUD CHAS (based on ACS 2014-2018 5-year estimates); [Snohomish County], 2021.)*

# 4.4 HUD LOCATION AFFORDABILITY INDEX

As a last glimpse at overall affordability of Stanwood and how different household types may be experiencing financial difficulties, *Exhibit 46: HUD Location Affordability Index (Stanwood)* shows the results of the Location Affordability Index (LAI) for the city. The LAI was developed by HUD and the US Department of Transportation (DOT) in 2013 to better understand housing and transportation costs for specific geographies. This joint effort of HUD and the DOT stems from the reality that, aside from housing, transportation is the largest expense for most households. The index models eight different household profiles, shown in the table below, that vary by percent of area median income, number of people, and number of commuters. The calculations account for twenty-four measures such as monthly housing costs, average number of rooms per housing unit, average vehicle miles traveled per year, walkability, street connectivity, and others. These eight model households are not meant to represent specific groups but are rather useful for relative comparison to the digester's particular situation. Broken down to the neighborhood (census tract) level, the LAI offers what percentage of their income each household profile would typically spend on housing and transportation costs. This information can be useful to the general public, policymakers, and developers in determining where to live, work, and invest.

Version 3, the most recent version of the LAI, was published in March 2019. Its data sources include the 2016-2012 5-year American Community Survey, 2014 Longitudinal Employer-Household Dynamics, and a few others. The eight household profiles modeled for the LAI are displayed. Please see the accompanying table for descriptions of each of the household types. Only three household profiles (Very Low-Income Individual, Retired Couple, and Single-Parent Family) are shown to be cost-burdened, or paying 30% or more of their income on housing costs. If this were the only measure of affordability under consideration, as it has been treated in this report thus far, Stanwood would seem to be a reasonably affordable place to live. However, once transportation costs are brought into the conversation, the lack of affordability in Stanwood becomes more concerning. All profiles spend 30% or more of their income on housing and transportation costs combined, and all but two profiles spend over 45%, which is the maximum portion of income that should be spent on both types of costs. If this maximum is exceeded, HUD deems the location as unaffordable for the household profile in question. The most shocking number is the 72% of income spent on transportation costs by the Very Low-Income Individual profile, which brings their total spent on housing and transportation to 117% of their income.

The LAI shows how accessibility to work and amenities cannot be overlooked when addressing a city's affordability issues, especially when accessibility itself is one of the determinants of housing costs. The high accessibility of walkable, well-located neighborhood is normally added into the price of the rental and for sale housing there. Conversely, housing in a more rural area with lower access to opportunity will be priced at a discount. If a household living in a more rural area is paying only 20% of their income on housing but also 20% of their income on transportation and their urban counterpart is paying 30% of their income housing but only 10% on transportation, the more rural household should not be considered to have a more affordable living situation. The LAI shows that Stanwood should contemplate both housing and transportation costs if attempting to increase overall affordability for residents.

| HOUSEHOLD TYPE | INCOME | SIZE | NUMBER OF COMMUTERS |
|---|---|---|---|
| Median Income Family | 100% AMI | 4 | 2 |
| Very Low-Income Individual | National poverty line ($11,880 for a single person household in 2016) | 1 | 1 |
| Working Individual | 50% AMI | 1 | 1 |
| Single Professional | 135% AMI | 1 | 1 |
| Retired Couple | 80% AMI | 2 | 0 |
| Single-Parent Family | 50% AMI | 3 | 1 |
| Moderate Income Family | 80% AMI | 3 | 1 |
| Dual-Professional Family | 150% AMI | 4 | 2 |

### Exhibit 46: HUD Location Affordability Index (Stanwood)

| HOUSEHOLD PROFILE | SHARE OF INCOME SPENT ON | PERCENTAGE | HOUSEHOLD PROFILE | SHARE OF INCOME SPENT ON | PERCENTAGE |
|---|---|---|---|---|---|
| Median Income Family | Transportation | 24% | Retired Couple | Transportation | 16% |
| | Housing | 24% | | Housing | 30% |
| | Housing + Transportation | 47% | | Housing + Transportation | 46% |
| Very Low-Income Individual | Transportation | 72% | Single-Parent Family | Transportation | 33% |
| | Housing | 45% | | Housing | 35% |
| | Housing + Transportation | 117% | | Housing + Transportation | 67% |
| Working Individual | Transportation | 29% | Moderate Income Family | Transportation | 22% |
| | Housing | 27% | | Housing | 28% |
| | Housing + Transportation | 56% | | Housing + Transportation | 50% |
| Single Professional | Transportation | 13% | Dual-Professional Family | Transportation | 16% |
| | Housing | 17% | | Housing | 20% |
| | Housing + Transportation | 30% | | Housing + Transportation | 36% |

*Source: (HUD (based on ACS 2012-2016 5-year estimates).*

# KEY TAKEAWAYS: GAP ANALYSIS

## Housing Needed to Accommodate Future Growth

- Stanwood will need to increase its average rate of production of 46.9 units per year between 2010 and 2019 to around 61 units annually to meet its 2044 growth target.
- Accounting for the income distribution within the county, there is not enough housing in Stanwood to meet the countywide need for very low-income and moderate income and above households based on what they can afford (not be cost-burdened). However, the surplus in both the extremely low-income and low-income ranges are almost equal to the gaps in the very low-income and moderate income and above ranges.
- A widening gap in the lower income ranges by 2044 means Stanwood will likely need to consider how to increase the supply housing at those levels through incentives for affordable housing developments or by encouraging the provision of more rent-subsidized housing.
- For all existing gaps, an effort should be made to preserve the housing that is currently available at those price points.

## Diversity of Housing Choices

- By comparing the household sizes and number of bedrooms provided in units in Stanwood, there do not appear to be enough smaller units, which could provide sufficiently sized, more affordable housing options for smaller households.
- Small families and older adults living alone are two household types that are currently experiencing proportionally higher rates of cost-burden.
- The existing supply of subsidized housing in Stanwood will need to be preserved and expanded to meet the needs of the various types of households that are low-income.

## Land Capacity Analysis

- As of 2019, Stanwood has enough vacant or redevelopable land to meet its 2044 growth targets.
- About 51% of the land that is vacant or redevelopable is zoned for lower density or single-family development, and 49% is zoned for higher density or multifamily development. If fully developed, this would result in approximately 786 single-family units and 744 multifamily units.
- The current mix of owner households versus renter households is 70% owners versus 30% renters.
- The gap analysis projects that 1,017 owner-occupied units and 505 renter-occupied units will be needed by 2044 to meet the growth targets.

## HUD Location Affordability Index

- According to the LAI, only three household profiles (Very Low-Income Individual, Retired Couple, and Single-Parent Family) are shown to be cost-burdened. However, once transportation costs are estimated, only two profiles (Single Professional and Dual-Professional Family) do not spend more than 45% of their household income on housing and transportation costs combined.
- The Very Low-Income Individual profile is estimated to typically spend more than their annual income (117%) on housing and transportation costs.

# NEXT STEPS

This Housing Needs Assessment identifies Stanwood's current and future housing needs. In addition to the HNA, the Housing Action Plan will be informed by a public engagement effort and an assessment of existing city policies and regulations. Housing Action Plan strategies will address identified needs and policy changes and will be presented to Council for review and adoption in 2023.

**The ache for home lives in all of us, the safe place where we can go and not be questioned.**

**-Maya Angelou**

**Poet & Activist**