



SPECIAL JOINT MEETING PLANNING COMMISSION AND COMMUNITY DEVELOPMENT COMMITTEE AGENDA

April 24, 2023– 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 10, 2023, Planning Commission Minutes
5. New Business
 - Comprehensive Plan Land Use Element
 - Draft Housing Action Plan
6. Old Business
7. Miscellaneous Business
8. Recent Council Action on Commission Items
9. Upcoming Items
10. Adjourn

Zoom Meeting Information

Please click the link below to join the webinar:

<https://us02web.zoom.us/j/81953380914>

Telephone: 253-205-0468
Webinar ID: 819 5338 0914



CITY OF STANWOOD SPECIAL JOINT MEETING
PLANNING COMMISSION AND COMMUNITY
DEVELOPMENT COMMITTEE

AGENDA STAFF REPORT

MEETING DATES: April 24, 2023

SUBJECT: Comprehensive Plan Organization
Comprehensive Plan Land Use Element
Draft Housing Action Plan and Housing Strategies
Draft Housing Policy Framework Review

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

2024 COMPREHENSIVE PLAN ORGANIZATION

The March Advisory Group meeting included a robust discussion on the Land Use Element of the 2024 Comprehensive Plan. Several comments centered around the Element being too technical, and it didn't flow well. Some of the information that felt missing from the Land Use Element is actually located in other Elements / Chapters of the Plan. To help better understand the general flow of the entire Comprehensive Plan and the topics covered in each Element, the following table was prepared describing the topics addressed in each Element.

Title	Content
Introduction	What is a Comp Plan? GMA Regional Vision Regional Coordination How to Use
History	Stanwood's History Broken into Major Milestones
Vision and Implementation	Community Vision Statements How to Implement
Community Profile	Community Character Demographics: Age, Race, Households, Household Size, Birth Rates, Migration, Income, etc. Equity
Land Use	Introduction Community Vision Land Use Profile Planning for Growth Annexation Preservation of History Essential Public Facilities

Natural Environment	Critical Areas Shorelines
Economic Development (Draft Completed)	Introduction The History of Stanwood's Economy Current State of the Economy Fast Facts Community Engagement and Needs Our Economic Vision: Sustaining a Livable Stanwood Economic Development Strategy Regional Weaknesses and Strategies Economic Strengths and Opportunities Incentives for Economic Growth Stanwood's Business Landscape Conclusion
Housing	Inventory of Housing Stock Affordable Housing
Parks and Recreation	Introduction Parks Open Space Recreation Special Events
Transportation	Introduction Inventory Travel Forecasts Transportation System Plans Transit Options Non-Motorized Access Options Financing Plan
Utilities	Introduction Water / Sewer / Drainage Non-City Utilities: Power / Gas
Capital Facilities	Introduction Inventory Level of Service Capital Project Lists: 6 and 20 Year Financing Forecasts

2024 COMPREHENSIVE PLAN LAND USE ELEMENT

Staff is working with the consultant team updating the Comprehensive Plan as part of the periodic update process currently underway. Blueline, one of the consultant firms on the project team, has been tasked with coordinating, writing, and designing the Comprehensive Plan's chapters, graphics, and overall document. Each elemental chapter will be presented for review individually. Using feedback from previous meetings, the Economic Development Element was updated to reflect recommendations from the Advisory Group, the Council Community Development Committee, and the Planning Commission. The next element that will be presented for review is the Land Use Element.

The Land Use Element is the most critical component of the Comprehensive Plan and the basis for all other required elemental chapters. The 2015 Land Use Element consists of 25 different goals each with their own associated set of policies. Staff and consultant edits to this element concentrated on simplifying the text; removing redundant goals or policies due to redundancy, simplification, already implemented/adopted, or more appropriate for the Municipal Code or other elements of the Comprehensive Plan; and adding new policies addressing regional planning policies.

The City has spent the last 20 years planning for the future of Stanwood and emphasizing the importance of economic survival. Three key planning documents have been developed by the City between 2010 and 2020 to enhance economic development opportunities and improve the quality of life within the city: the 2010 Economic Development Action Plan, 2015 Downtown Subarea Plan, and the 2020 City Beautification Action Plan. The Land Use Element of the Comprehensive Plan incorporates the goals and strategies of the previous planning documents and has multiple goals and policies that support downtown revitalization. As part of the land use update, Blueline is recommending using industry standards for color coding of zoning designations.

Existing Colors			
	GC, General Commercial		SR 12.4, Single Family Residential 12.4
	GI, General Industrial		SR 5.0, Single Family Residential 5.0
	LI, Light Industrial		SR 7.0, Single Family Residential 7.0
	MB1, Mainstreet Business I		SR 9.6, Single Family Residential 9.6
	MB2, Mainstreet Business II		TN, Traditional Neighborhood
	MR, Multi-Family Residential		
	NB, Neighborhood Business		
	POS, Parks and Open Space		
New Colors			
	General Commercial		Single Family Residential (12,400 sf min lot size)
	Mixed Use		Single Family Residential (9,600 sf min lot size)
	Neighborhood Business		Single Family Residential (7,000 sf min lot size)
	General Industrial		Single Family Residential (5,000 sf min lot size)
	Planned Industrial		Multi-Family Residential
	Parks and Open Space		Traditional Neighborhood
	Public Facility		
Parcel data from Snohomish County GIS, Zoning data from LDC Inc., contextual data from Washington Department of Ecology and Snohomish County GIS.			

The Advisory Group reviewed the draft land use element at their March meeting and two issues dominated the discussion on the land use element: 1) provisions for commercial goods and services and 2) housing.

Generally, the conversation centered around the following thoughts:

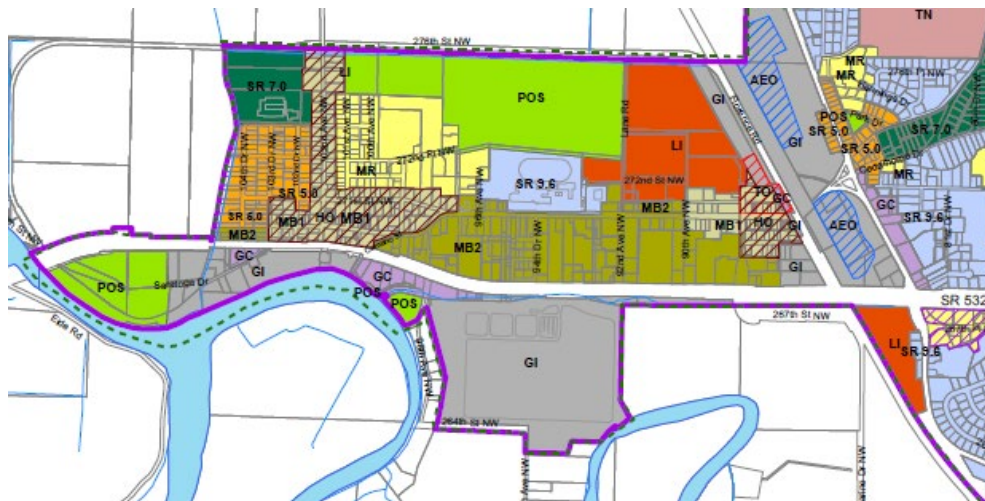
Commercial Goods and Services	Housing
Support existing “Big Box” development	Add more mix of housing types
Additional “Big Box” stores should be limited	Address market conditions and rates
Protect downtown “Boutique” stores and land	Focus on home ownership
Community needs a variety of goods and services	Potentially expand the TN Zone
	Include “Missing Middle” housing options

In response to the Advisory Group comments, staff reorganized the land use element and reviewed the proposed 2024 Zoning Map and are suggesting a few map changes for consideration:

- Consider adding a General Commercial zone around the existing QFC / Grocery Outlet / Petco buildings.
- Consider expanding the existing TN – Residential Zone and add new TN – Commercial Zoning District
- Rezone the vacant Single-Family High-Density parcel on Pioneer Highway to Multi-Family.

Mixed-Use Zone:

One of the goals of the downtown zoning analysis was to reduce the number of zoning districts and eliminate the confusion between the Mainstreet Business District I and Mainstreet Business District II zoning districts. By combining these zones, the new Mixed-Use Commercial zoning doesn't account for the existing "Big Box" stores which serve the community.



Existing 2021 Zoning
Map

Combination of commercial zoning:

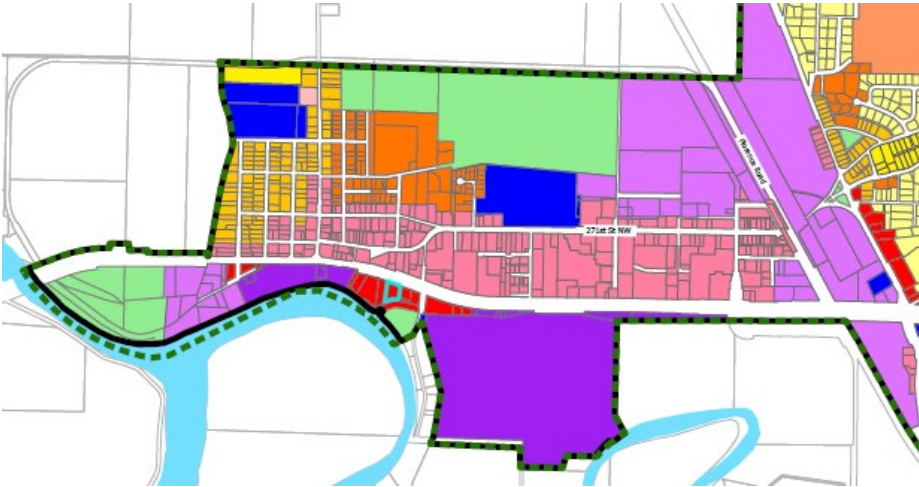
- MainStreet Business I
- MainStreet Business II
- Historic Overlay
- Transit Oriented Overlay
- General Commercial

To address this disparity, staff is suggesting the following zoning amendments:

1. Preserve the downtown, small business owner atmosphere along 271st Street, 270th Street (Main Street) and 102nd Avenue by applying the Mixed-Use zoning. This allows small business development with infill residential to support retail and restaurant shopping.

2. Apply the General Commercial zoning designation to the “Big Box” properties along 92nd Avenue, 88th Avenue and a portion of Viking Way. This preserves the existing “Big Box” development and allows for their continued use over time.

Draft Proposed 2024 Downtown Zoning

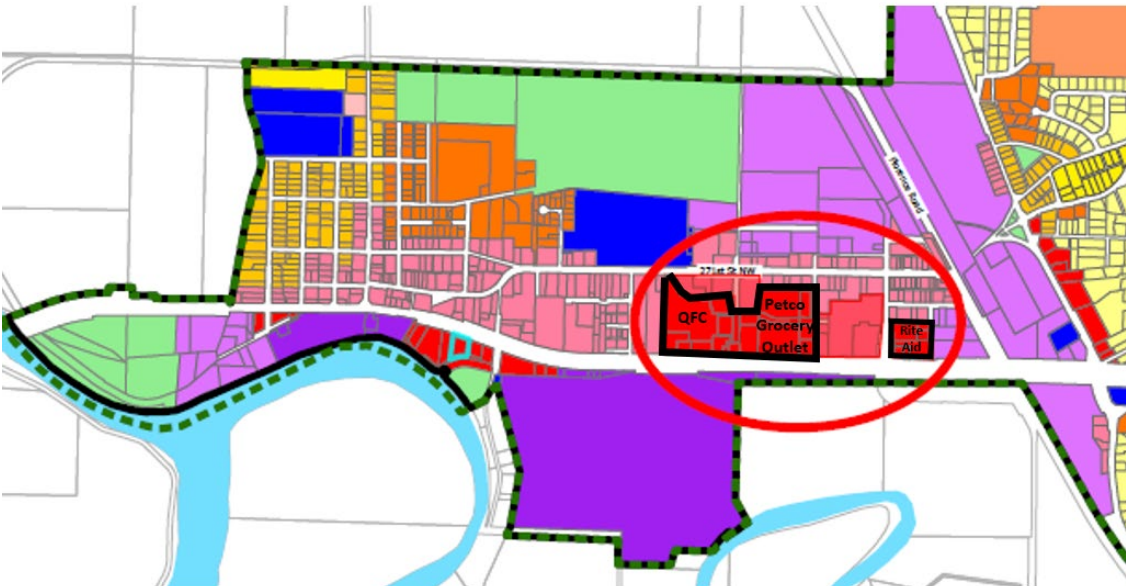


- Pink: New Mixed-Use Zoning (MU)
- Red: General Commercial (GC)

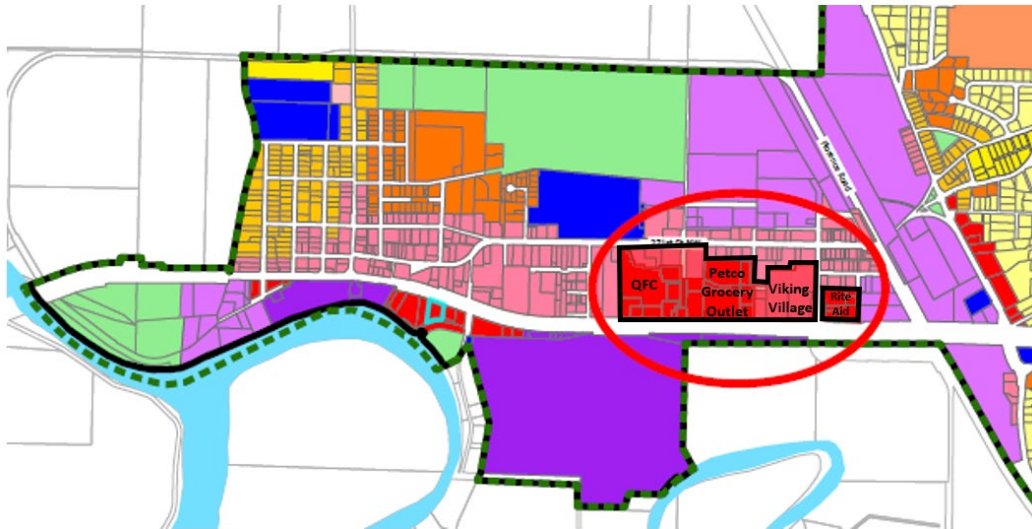
Changes:

- Combined the MBI and MB II to create the new MU Zoning
- Eliminated the Overlay Zones
- Changed the Light Industrial Zoning to Planned Industrial (Light Purple)
- Applied residential zoning north of 272nd along 102nd Avenue

To account for the existing larger businesses in the downtown, staff is suggesting using the General Commercial zoning designation on the QFC, Grocery Outlet, Petco and Rite Aid properties.



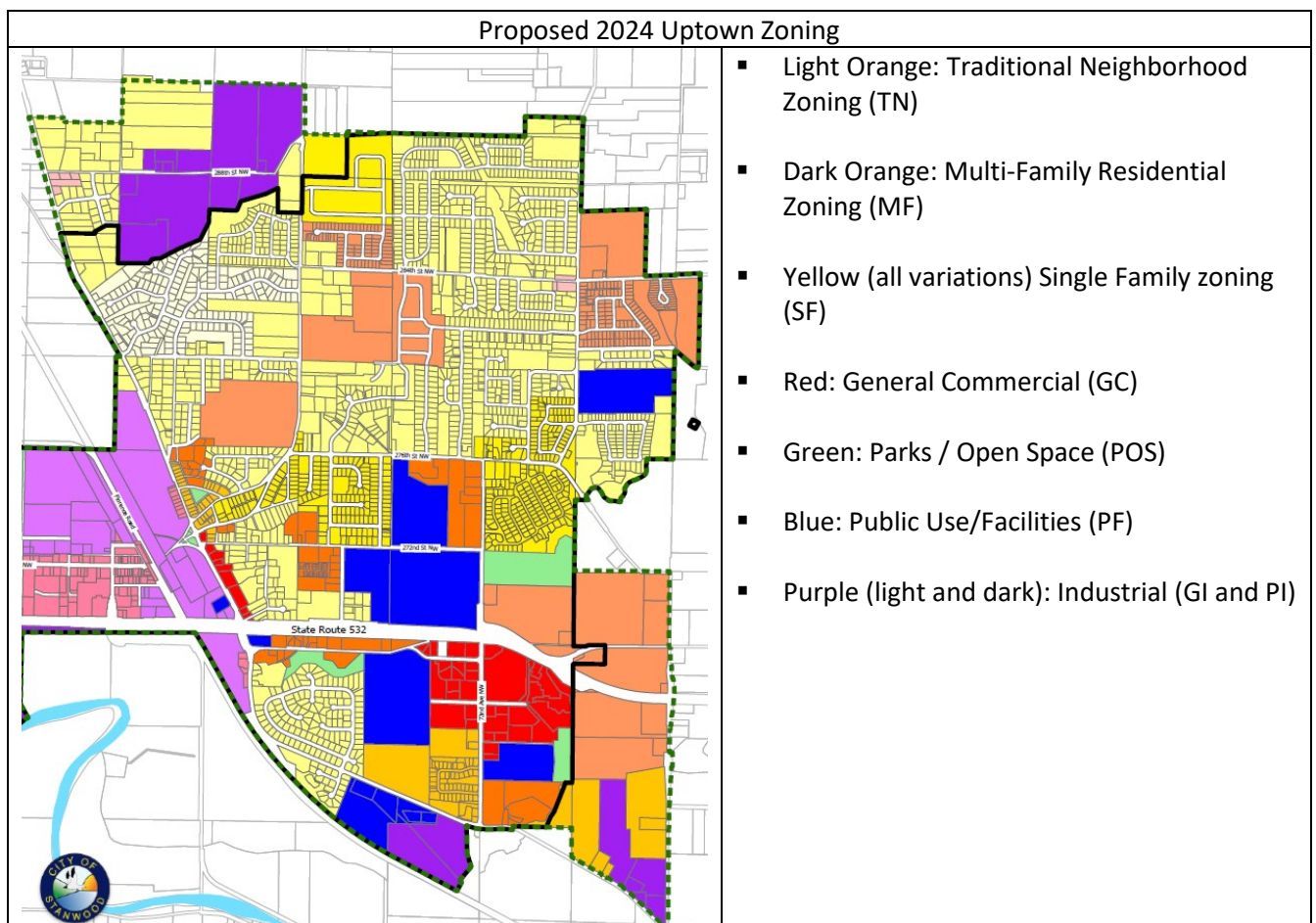
Option 1:
General
Commercial
on existing
“Big Box”
property.

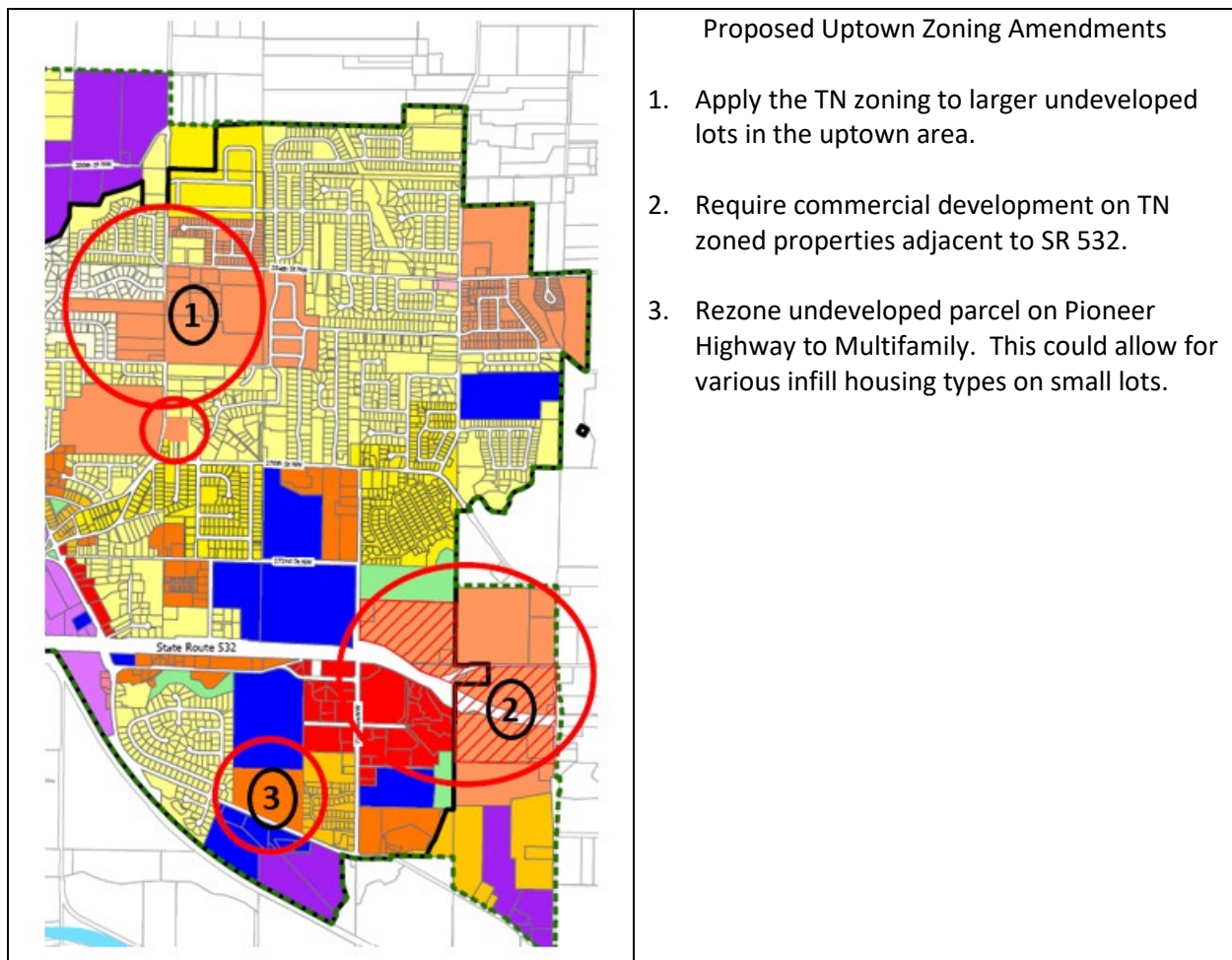


Option 2:
Include Viking
Village and QFC
Properties
Adjacent to
271st Street in
General
Commercial
Zoning.

Expanding Housing Variety:

In 2015 the City adopted the Traditional Neighborhood zoning district. The TN zoning requires three types of housing units or two types of housing units with commercial uses. The Advisory Group has suggested expanding the TN zoning and consider requiring more commercial development. In considering the AG's comments, staff is proposing the following changes for consideration.





HOUSING ACTION PLAN STRATEGIES

Stanwood received grant funding to prepare a Housing Action Plan (HAP). The purpose of the housing action plan is to develop a single report that defines community needs, analyzes projected needs, and identifies the most appropriate strategies and implementation actions that promote housing opportunities at all income levels. The HAP is not intended to be a regulatory document, but instead is a toolkit of recommended policies, programs, regulations, and incentives that were selected based on Stanwood's unique needs, character, and community. The City is required to adopt the HAP by June 30, 2023.

The toolkit is set up to establish community-wide goals, strategies that support the goals, and implementable action items. The recommendations are categorized into short term actions that can be implemented in 1-5 years, mid-term actions that can be implemented in 6-10 years, and long term actions that can be implemented in 10+ years or are state driven.

City Staff and consultant, Blueline, have prepared three goals each with 2-3 associated strategies that the City is seeking the Advisory Group's feedback on.

Goal A. Provide the foundation for a growing urban community.

The City heard comments from the community emphasizing the importance of maintaining infrastructure that supports population growth. It should be recognized that new infrastructure is funded by development growth and through the collection of impact mitigation fees. If the community desires to see new infrastructure improvements prior to growth occurring, then the existing community would be responsible for paying for those improvements.

Strategy 1: Plan for intentional growth of infrastructure with consideration of the relationship between existing needs and future needs.

Short Term Actions:

- Plan strategic infrastructure improvements through the 2024 Comprehensive Plan Update with the capital facilities element, transportation element, and water/sewer/stormwater plans.
- Strengthen existing relationships with local partners such as the Community Resource Center of Stanwood-Camano.

Mid-Term Actions:

- Expand cooperation across jurisdictional boundaries to address regional issues.
- Enter a partnership with the Housing Authority of Snohomish County (HASCO).
- Stanwood has a special relationship with Camano Island, and subsequently Island County. Regional cooperation can pool resources and stretch funding to meet housing needs.

Long Term Actions:

- Community Development Block Grants (CDBG) could potentially be applied for to support local affordable housing programs.

Strategy 2: Foster community in areas that will experience the fastest growth.

Short Term Actions:

- Add form-based standards to the Municipal Code.
 - Traditional zoning codes are largely use-based and regulate standards by these uses, whereas form-based codes focus on what the proposed building looks like and how the building interacts with the environment around it.
 - A combination of use-based and form-based standards could be beneficial.
- Consider allowing increases in residential densities near commercial areas.

Mid/Long Term Actions:

- Consider conducting a sub-area plan of Uptown Stanwood.
 - In 2015, the City produced a subarea plan of Downtown Stanwood.
 - Subarea plans can include land use and zoning amendments, updates to street plans and greenways, capital projects, and strengthened partnerships that are focused on a specific geographical area within a community.

Goal B: Promote a wider variety of housing opportunities for homeowners and renters.

Strategy 1: Allow for higher-density residential development in proximity to services and transit.

Short Term Actions:

- Consider increasing the allowable densities in the TN zone to allow for flexibility and creativity in developing more housing units in areas that could accommodate multi-family residential units.
 - Currently, the General Commercial Mixed Use zone does not have a prescribed maximum density.
 - Other mixed use zones allow 30 to 60 dwelling units per acre. The Traditional Neighborhood (TN) zone currently allows up to 20 dwelling units per acre.

Mid-Term Actions:

- Consider adopting a MFTE
 - A multifamily tax exemption (MFTE) is a waiver of property taxes to encourage affordable housing production and redevelopment in “residential targeted areas” designated by cities.

Long Term Actions:

- Consider using incentive zoning to encourage the development of affordable housing units.
 - Incentive Zoning is a framework in which developers voluntarily provide specific amenities in exchange for deviations from bulk and dimensional standards such as increased heights, density, etc.

Strategy 2: Promote the use of infill development.

Short Term Actions:

- Cities in Washington State planning under the GMA have the option to establish infill development as a SEPA categorical exemption.
 - This would alleviate developers of the potential SEPA requirement and cost.
 - The City could do this by going through the environmental analysis with an environmental impact statement for the 2024 Comprehensive Plan Update. Pursuing this categorical exemption could further encourage infill development within the city.

Mid/Long Term Actions:

- Allow alternative types of housing in single-family zoned areas such as duplexes and townhomes
 - Approximately 44% of the city is zoned for single-family residences and currently do not allow for middle housing such as duplexes and townhomes.
 - Stanwood is already seeing middle housing projects being developed on vacant, infill lots in the city.

- Allowing and encouraging a wide array of housing types creates varied supply to fill the demand for housing, whether for homeownership or rental units, and can potentially increase the viability of development for vacant, infill lots.

Strategy 3: Allow for more flexible development of single-family residential housing units.

Short/Mid Term Actions:

- Allow flexible development standards such as smaller minimum lot sizes, lot size averaging, reduced setbacks, or increasing minimum residential densities to allow middle housing and smaller single-family residences to meet the needs of the community.
 - Stanwood currently has minimum lot sizes in residential zones varying from 5,000 square feet to 12,400 square feet.

Goal C. Promote opportunities that foster a livable Stanwood, including housing affordability, for everyone now and into the future.

Strategy 1: Consider ways to reduce the displacement of existing households.

Short Term Actions:

- Engage in public outreach to bolster visibility and usage of reduced utility rate programs to low-income, senior, and disabled residents.
- Market direct household assistance, housing and foreclosure resources, and rehabilitation and preservation resources.
- Market resources that the Community Resource Center and other local housing resource partners use to increase the information available to the public.
- Decrease attitudes of stigmatization as that can greatly impact one's ability to ask for help.

Mid-Term Actions:

- Efforts should be made to prioritize residents aging in place.
 - Senior residents need more affordable housing and rental units near community resources or public transportation.
 - Existing senior living facilities are full and in need of repairs.
 - This could also look like offering residents the opportunity to obtain a unit if their property is redeveloped.

Long Term Actions:

- Community land trusts, limited equity cooperatives, and lease purchasing programs or rent-to-own contracts can all provide alternative opportunities for homeownership.
 - Community land trusts separate the ownership of the land from the buildings with the goal to hold the land in a state of affordability while allowing homeowners control and security of their property.
- Prior to the COVID-19 Pandemic, there were discussions in the community about developing a land trust. These conversations should be revisited.

Strategy 2: Incentivize the construction of more homes for low-income and cost-burdened households.

Short Term Actions:

- The city provides funding received from an affordable housing state tax rebate to the Community Resource Center for use and allocation.
 - This money may be used towards the acquisition, rehabilitation, or construction of affordable housing, in addition to supporting operations and maintenance costs of affordable or supportive housing and providing rental assistance.

Mid-Term Actions:

- Partnering with non-profit builders such as Habitat for Humanity or the Housing Authority of Snohomish County could potentially increase the supply of affordable housing in Stanwood.
- Creating streamlined permit processes and prescriptive development standards could assist affordable housing developers with meeting strict grant deadlines.
- Waiving permit fees for affordable housing can reduce the cost of building affordable housing, which can in turn reduce costs for consumers.

Long Term Actions:

- Proactively address negative NIMBY attitudes towards affordable housing
 - Affordable housing projects, increased density, and other proposed regulatory changes to established neighborhoods can be contentious topics that provoke “not in my backyard” attitudes from the community.
 - Addressing these comments through public outreach and education could alleviate negative attitudes towards increasing housing capacity, ensuring affordability, and addressing concerns associated with higher densities and increases in housing development.

The Housing Action Plan includes a number of appendixes as required by the Washington State Dept. of Commerce.

- The Housing Needs Assessment (HNA) was completed in 2022. The HNA was an initial step to completing the Stanwood Housing Action Plan and provided data regarding the Stanwood community, housing conditions and inventory, and an analysis of the housing and land gap that Stanwood would need to fill to meet 2044 housing targets. RCW 36.70A.070(2)(a).
- The Public Engagement Summary is a report that demonstrates the results of the public engagement effort with the Stanwood community. Various events were held such as community and stakeholder meetings, open houses, and surveys to capture various viewpoints of the community to inform the strategies and recommendations provided in the Housing Action Plan. RCW 36.70A.600(2)(f)
- The Housing Policy Framework Review demonstrates a regional consistency review of Stanwood’s housing policies against that of the county and of the region. It demonstrates the policy gaps, partial gaps, and actions recommended within the HAP that address these gaps. Additionally, this item also includes an implementation evaluation that demonstrates the results of the 2015 housing policies, whether they have been implemented, and recommendations to take those policies further. This is necessary to determine the effectiveness of Stanwood’s housing policies in the development of creating more affordable housing.

LAND USE

INTRODUCTION

At the heart of every Comprehensive Plan is the community's desire to shape or direct the city's future development to support a higher quality of life. Cities are primarily molded through zoning and land use regulations defining what can be built and where it should be placed. Stanwood utilizes land use planning to adapt to changing local, regional, and national conditions that influence the community's opportunities to build resiliency and adaptability.

The *Land Use* element is the most critical component of the Comprehensive Plan and the basis for all other required elemental chapters. Stanwood's changes to the Zoning Map or Municipal Code are made in preparation for future demands on land, services, and infrastructure. The *Land Use* elemental chapter outlines the required changes needed in Stanwood to accommodate growth in population and housing, increase the number and variety of job opportunities, forecast transportation needs and routes, maintain a standard of living, and enhance the environmental and cultural well-being of the community.

Stanwood's *Land Use* elemental chapter establishes the policy basis for guiding the City's growth and development to achieve the desired urban form, intensity, and aesthetic.

LAND USE AND COMMUNITY VISION

What is our intent for Stanwood's land use and zoning?

The 2024 Comprehensive Plan Update builds upon the legacy of previously adopted comprehensive plans and other long-range plans to ensure responsible, sensible, and equitable growth while retaining the City's distinct character. The City of Stanwood shall maintain a charming, community-oriented atmosphere in 2044.

- Stanwood will have a thriving local economy which includes both the historic downtown and the uptown commercial districts that provide needed goods and services to the community.
- A variety of housing units and densities shall be encouraged to support the community's economic diversity and needs.
- Stanwood celebrates its cultural roots by preserving historical sites , local businesses, and promoting the local arts and culture.
- Stanwood will be interconnected with trails, paths, sidewalks and transit-focused non-motorized options that offer residents a choice of mobility options.
- Open spaces, trails and parks provide outlets for physical activities.
- Natural areas and critical areas will be protected as living infrastructure critical to the community's longevity.

What is the community vision of Stanwood's future?

The Comprehensive Plan is developed to include goals, policies, and data not only shaped by regional frameworks such as the GMA, Regional 2050 Plan, and Snohomish County County-wide Planning Policies, but fundamentally by the hopes and visions of the community it serves. In Stanwood's efforts to capture the community land use vision, various forms of engagement were conducted. This included an online survey that was distributed over Facebook and Twitter and emailed to a party of record list and to specific stakeholders. It also included five in-person outreach events that took place at the Farmers Market and a Planning Café open house. A visioning exercise was held with the Planning Commission, and a Community Development Committee provided ideas and questions to consider.

A number of key topics related to land use and economic development overlapped. Zoning ultimately determines the parameters of the economic landscape; in other words, zoning determines how, where, and what businesses can operate. Reoccurring themes from below are indicated with the following *Economic Development* icon. Below is a summary of key topics and feedback received from the public regarding land use:

❖ Retaining Small Town Character

- Stanwood should be a business friendly environment that supports growth of small businesses and existing "Big Box" retailers.
- Encourage businesses that provide goods and services for residents to shop locally instead of driving to adjacent municipalities to shop.
- Develop mixed use building standards that consider the needs and flexibility to make smaller businesses successful.
- Downtown should remain small and quaint by limiting big box retailers in the downtown area.
- A town center is needed for public gatherings and events.

❖ Historic Downtown

- Economic development should focus in the Downtown District with mixed use retail and supportive tourist services (such as hotels, restaurants, and gift shops).
- Downtown is the historic core of the City, which should be protected. Growth should be encouraged while utilizing existing buildings and infrastructure.
- Downtown should be revitalized and transformed into a "Main Street" environment to draw people to the city's center.
- A pedestrian focused environment is needed to enhance connectivity and safety by incorporating amenities such as sidewalks, repurposed brickwork, and wayfinding signage.

❖ **Shifting Business Development**

- Living wage jobs are needed within the city's limits to support population growth and local businesses. Residents want to work where they live.
- Remove potential zoning barriers to encourage professional and technological industries to the City.

❖ **Ensuring Parks and Openspaces are Protected and Enhanced**

- Parks and openspaces should be maintained and improved upon to ensure opportunities for outdoor recreation and tourism.
- New parks should be considered in Uptown and near the town center.

❖ **Growing Sensibly and Responsibly**

- Encourage a variety of housing types in the downtown area to help reduce sprawl and locate higher-density housing near businesses and amenities to support the local economy.
- Financially accessible and affordable housing should be provided for low to moderate income households and senior residents.
- Support Stanwood families by encouraging daycares, preschools, schools, and educational programs.
- Create more distinct and unique looking neighborhoods.
 - Promote aging in place. Many people in our community have mobility issues and require safe places to walk that are accessible to mobility aide devices.

❖ **Improve City Facilities and Infrastructure**

- The library, police station, and City Hall should be maintained as they represent the values of the city.
- Water and sewer should be affordable for low-income residents.

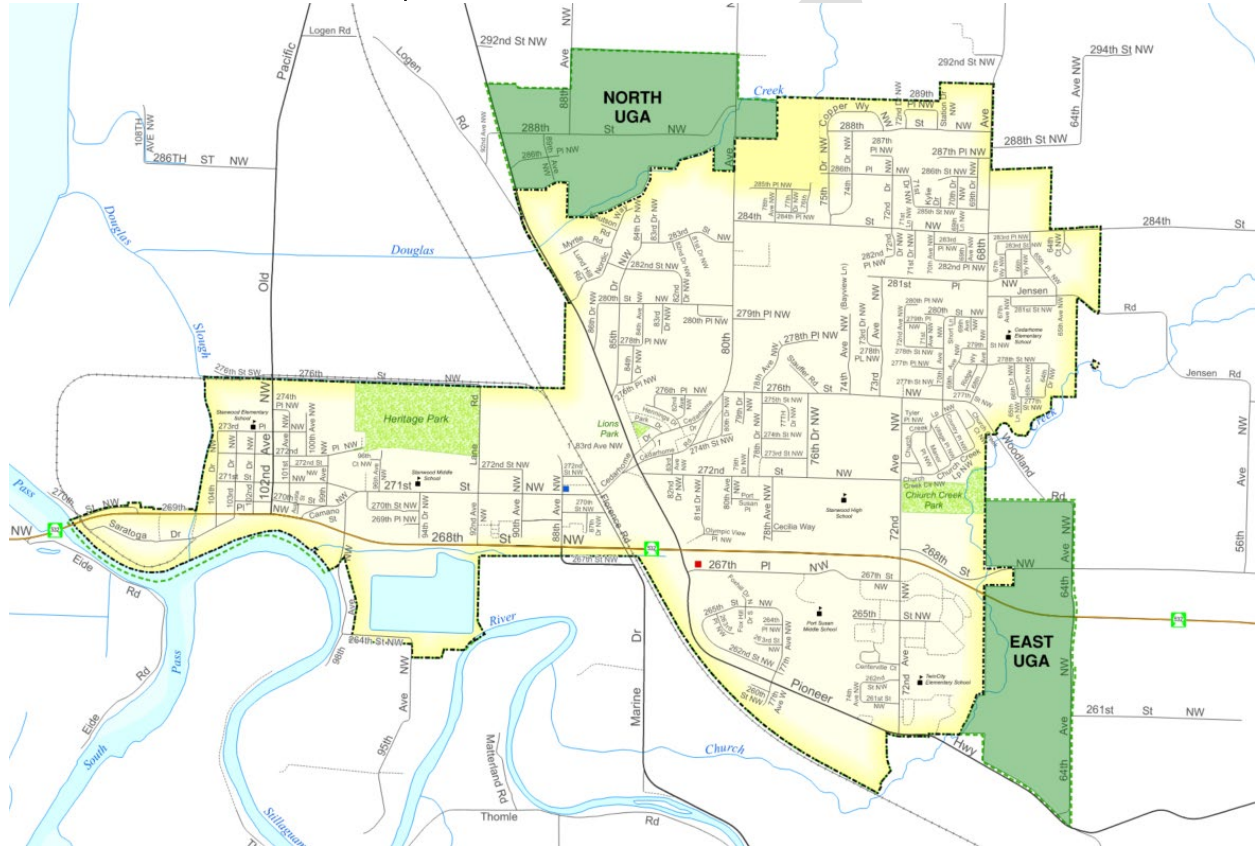
As with all public engagement activities there are many opinions on how, or if, the City should grow. Some of these opinions conflict and contract with the public majority. However, that doesn't mean they should be ignored. Instead, these options should be preserved and considered when considering Comprehensive Plan amendments or future land use regulations. Below are a few of the contrasting opinions heard during the outreach efforts.

- A new grocery store is needed in the northwest region to reduce food deserts. Grocery stores are concentrated along SR 532 and there are no options available along Pioneer Highway.
- Businesses should be developed more evenly throughout the City. Development is focused along SR 532 impacting roadways and commuting times.
- Stanwood has experienced a lot of growth and some feel that the community is losing its identity. Residential neighborhoods should be maintained for single-family residences and not higher density.

Growth Management in Stanwood

An Urban Growth Area, or UGA, is an area designated for urban growth and higher densities. UGA's include both lands within the City limits and those areas intended to be annexed by the city. Urban Growth Areas were established by the Washington State Growth Management Act (GMA) as a tool to preserve and protect rural and resource lands while accommodating growth where urban services are available. One of the core principles of the GMA is that Cities manage urban growth and services while Counties manage rural lands.

Exhibit 1: City of Stanwood and Urban Growth Area Boundaries



The City of Stanwood is responsible for providing services to those areas within its jurisdictional limits. Snohomish County is responsible for managing the unincorporated areas in an UGA until they are annexed by the city.

Growth on large tracts of vacant land within Cities and their UGA's is often viewed as "sprawl" by local residents. This viewpoint is based on residents observing the landscape around them changing. However, the opposite is true. When growth occurs per the City's adopted Comprehensive Plan, this is controlled and managed growth: growth is occurring where it is planned which in turn preserves rural lands and resources from uncontrolled growth. For Stanwood, the Urban Growth Boundary, protects the surrounding rural areas for farming and agricultural uses for future generations.

Preservation of the surrounding rural landscape is critical to maintaining Stanwood's identity. Stanwood has a long history of serving as the cultural center for the Stanwood – Camano community. Planning for

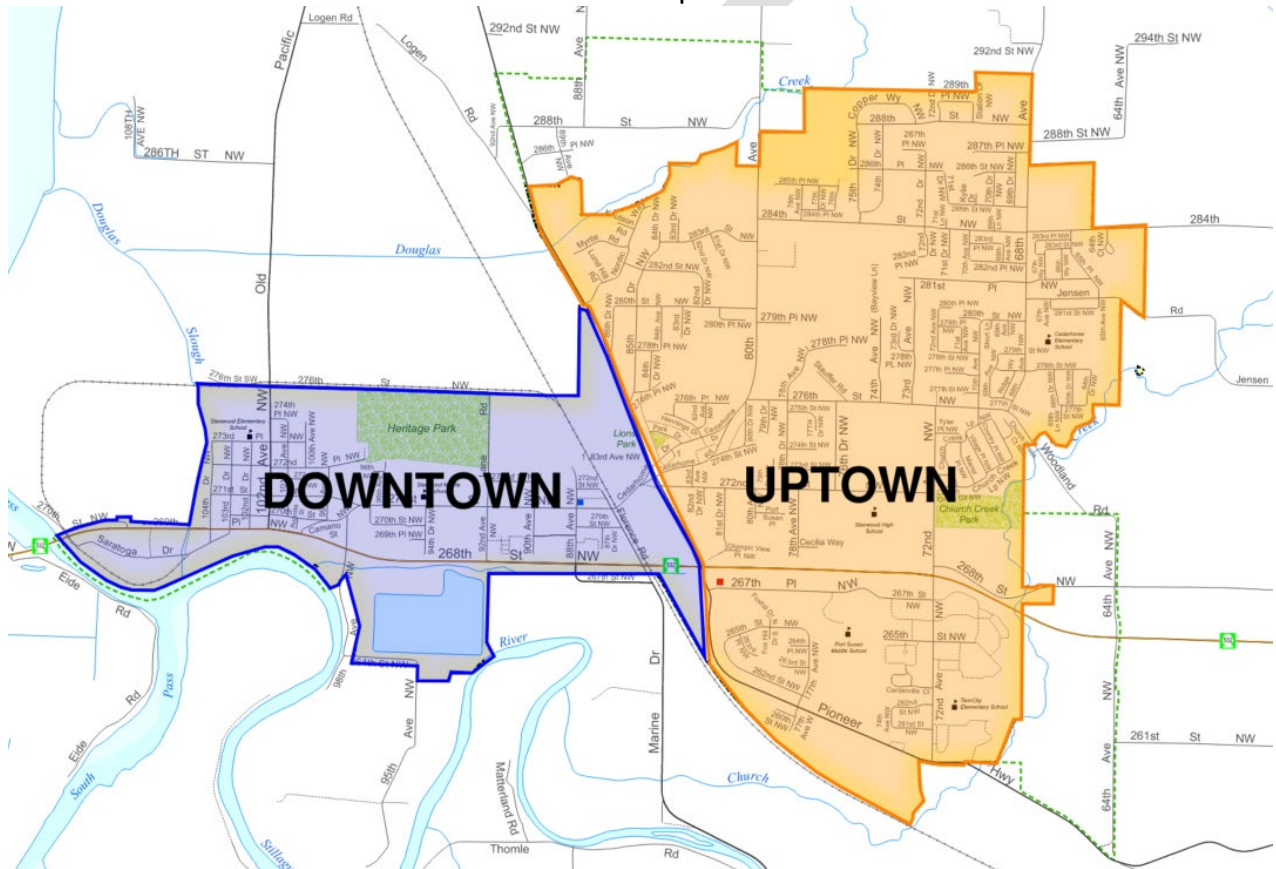
City of Stanwood Comprehensive Plan DRAFT Land Use Element

mandated growth within the city provides city residents with goods and services needed for daily living while protecting the surrounding farmlands that the community loves and cherishes.

City Landscape

Stanwood has two distinct areas of town: Downtown and Uptown. Both areas have their unique character. Downtown is the historic city center with small cottage housing typical of the early 1900's, early century Mainstreet storefronts, and has senior housing, schools, medical facilities and a mid-sized shopping center. Uptown is the newer portion of the City that has seen the majority of Stanwood's residential growth and contains a larger shopping center with newer mixed-use buildings.

Exhibit 2: Downtown Stanwood and Uptown Stanwood Boundaries

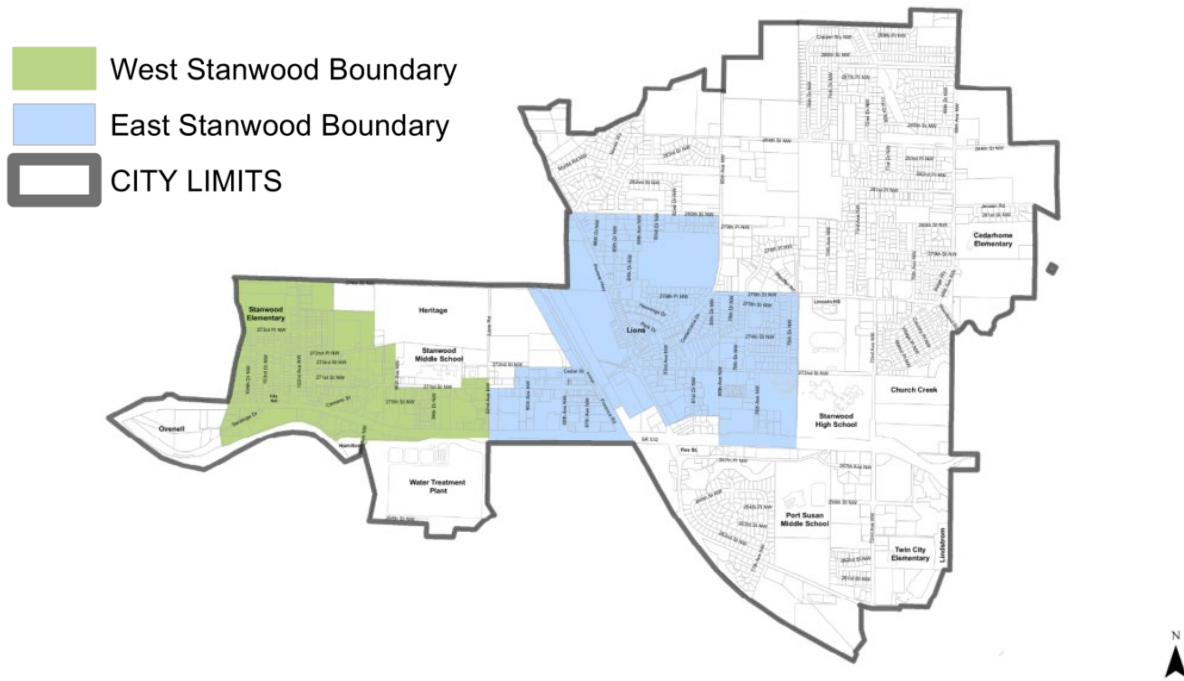


DOWNTOWN

Stanwood was platted in 1888 and incorporated in 1903; it's sister city "East Stanwood," located one mile east of the of the original town, was platted in 1906 and incorporated in 1922. The original downtown was platted near the Stillaguamish River whereas East Stanwood was platted near the railroad line. Downtown contains two historic downtown commercial districts – commonly referred to as “eastend” and “westend” – along with single family residential, multifamily, and industrial zoning.

City of Stanwood Comprehensive Plan DRAFT Land Use Element

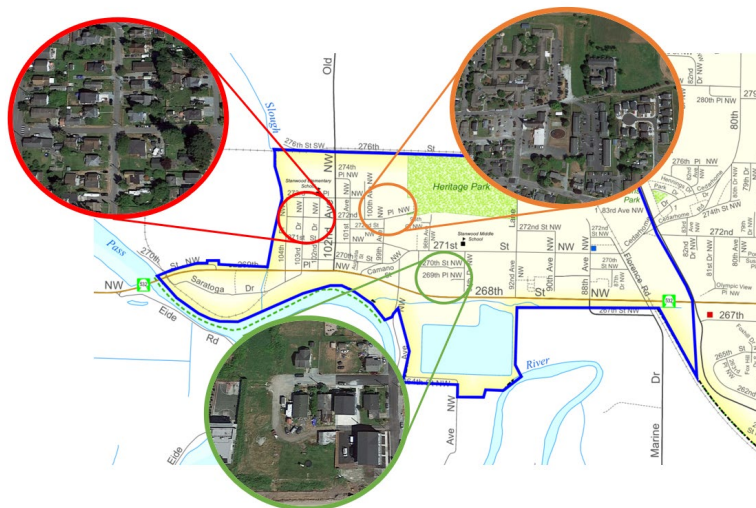
Exhibit 3: Historical City Boundaries



Residential Neighborhoods:

These original neighborhoods in the Downtown represent typical small town town, early century architecture with cottage, craftman style homes owned by mill workers and business owners of the time. These homes remain today and are being renovated by a new generation of homeowners working to preserve the historic character of downtown Stanwood. As the downtown fills in, new residential homes and townhomes are being developed near the “middle” section of the Downtown with duplexes, triplexes and townhouses.

Figure 1: Downtown Neighborhood Styles



City of Stanwood Comprehensive Plan DRAFT Land Use Element

[PLACEHOLDER; Add pictures of home styles, new homes, townhomes]



Mixed-Use Development:

Stanwood's downtown is predominantly comprised of historic residential and commercial structures. This area permits a mixed commercial/residential structures in certain areas of the city, particularly for mixing uses in any given building. Higher-density residential development is encouraged to be placed near retail, transportation, employment, and other amenities where commercial development serves residential areas.

The Mixed Use Zone designation encourages a mix of 2-3 story structures with ground floor commercial, upper-level offices and apartments and live/work buildings in mixed-use developments.

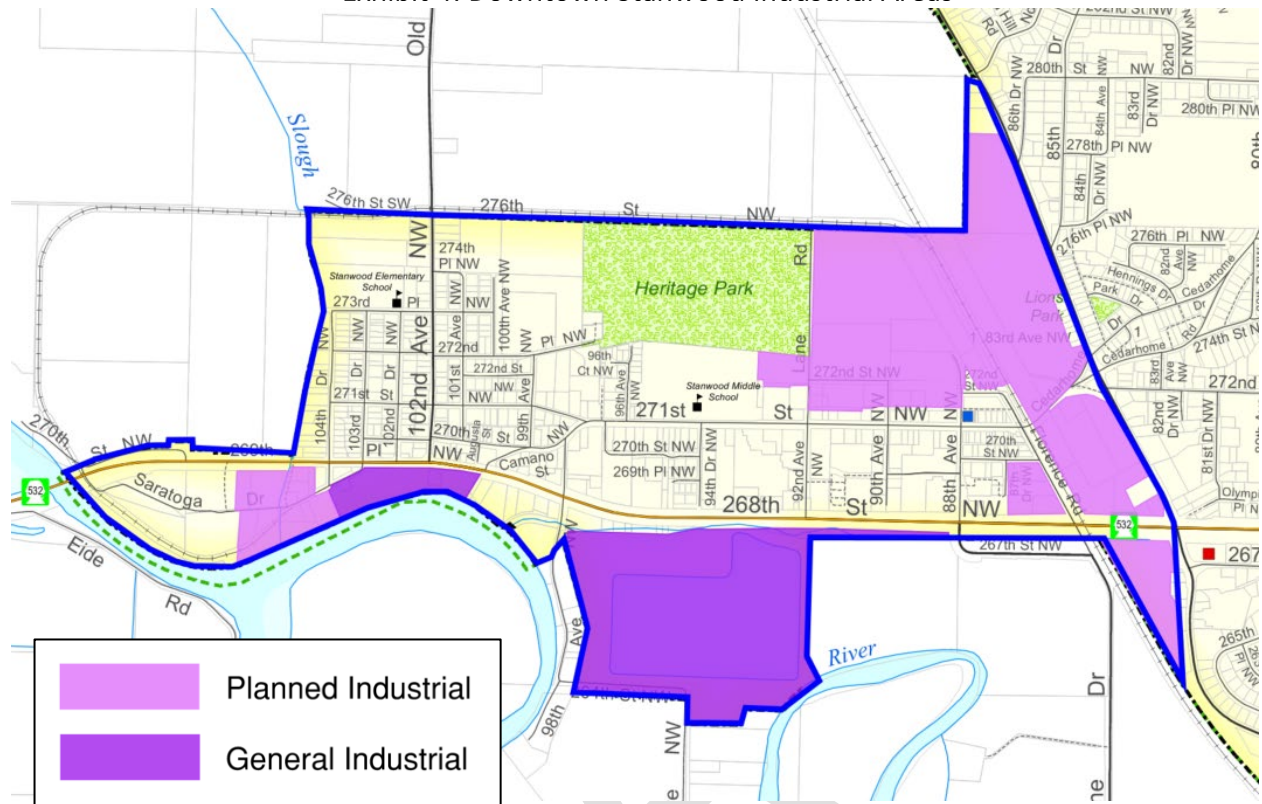
The GMA encourages cities to utilize urban planning approaches that promote physical activity. Stanwood's downtown Mixed use zone encourages pedestrian movement over vehicles: walking, biking, and outdoor recreation enhances connectivity and placemaking throughout the downtown. Additionally, through the mixed-use district, the City is creating spaces where Stanwood residents have the ability to walk to shopping, restaurants, parks and other services instead of driving. By increasing proximity of a resident's house to anything they could possibly want or need, not only has the City introduced an efficient urban form for housing and other uses, but has created an opportunity for residents to engage in light forms of physical activity.

Stanwood has made a concerted effort to increase physical activity, particularly in the Downtown core. Through planning efforts like the 2015 Downtown Plan, the 2021-2026 City Beautification Action Plan, the Stanwood Port Susan Loop Trail and the Twin City Mile Revitalization Project, the City is working on creating inviting and safe pedestrian-friendly streets and increasing access to urban greenways and open spaces.

City of Stanwood Comprehensive Plan DRAFT Land Use Element

Industrial Development:

Exhibit 4: Downtown Stanwood Industrial Areas



There are swaths of lands in Stanwood zoned for industrial job activity however industrial activity has flattened out or declined over the past several years. While existing industrial operations should be protected, the city must evaluate alternative options for the use of industrial lands or structures that are underutilized, do not generate many jobs, and may not provide livable wages.

The Planned Industrial zone permits most industrial activities to occur as well as professional office and business uses. The PI zone allows more flexibility for industrial operations to have retail/wholesale showrooms and contain such uses as commercial kitchens, brewpubs, meetings/event space, offices, and entertainment/recreation than past industrial zones previously allowed. The PI zoning shifts the traditional industrial job density from nearly 100% manufacturing, distribution, wholesale trade, construction and utilities type jobs to a new mix of 80% industrial and 20% service/retail jobs.

The General Industrial zoning in downtown is appropriately used for larger, more intense uses such as the Twin City Foods manufacturing building and the Public Works Facility that contains the Water and Wastewater Treatment Plant.

Parks and Open Space:

Stanwood has approximately 104 acres zoned for parks, open spaces, and trails. Within the downtown, park areas include Heritage Park, Hamilton Park, Ovenell Park, **Downtown** Park and City Hall Park. In addition, the City is currently working on a 5-mile looped trail in the downtown area known as the Stanwood Port Susan Trail. Parks and open space zoning districts are intended to remain in perpetuity by

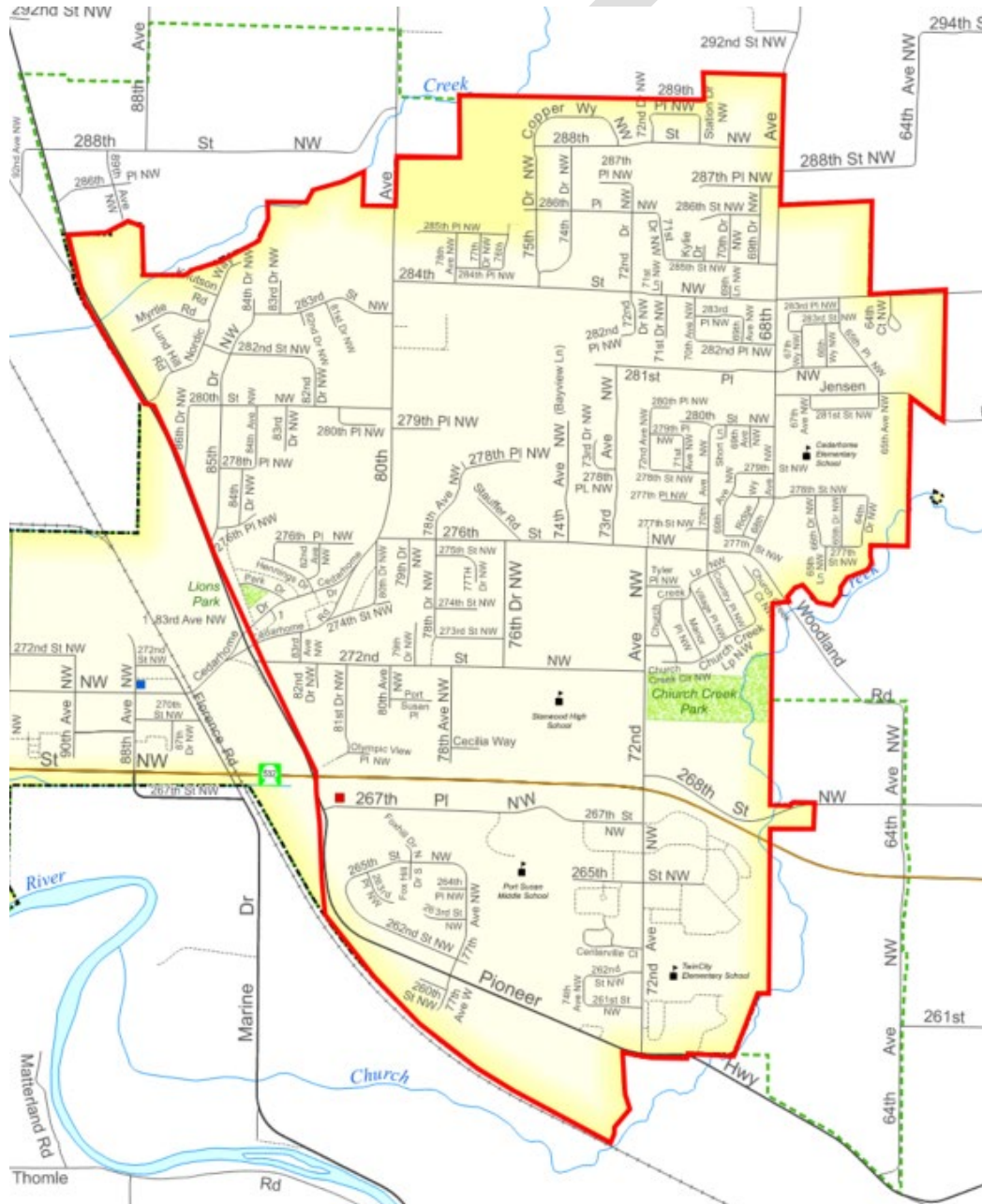
City of Stanwood Comprehensive Plan DRAFT Land Use Element

the city and are conveniently located within walking distance of schools, housing, and government facilities. Additional information regarding Stanwood's parks system is in the *Parks and Recreation* elemental chapter.

Public Facilities:

Downtown is commonly referred to as the “heart and soul” of the city. As such it contains all of the City Municipal facilities including the Police Station, City Hall, Public Works and the Water and Wastewater Plant.

UPTOWN



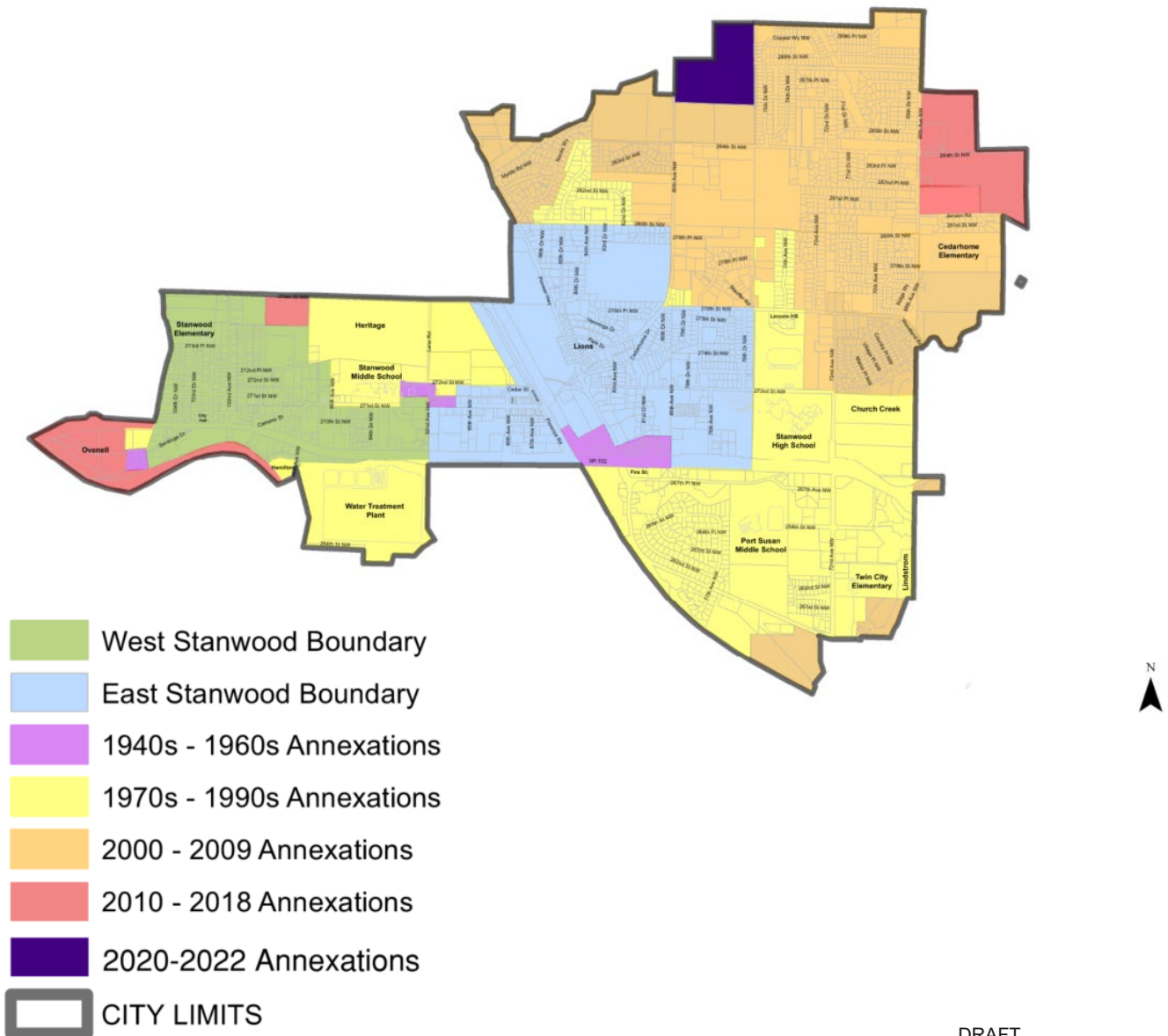
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Residential Neighborhoods:

As the city grew beyond the Downtown, growth moved eastward. Large annexations occurred in the 1980's thru the early 2000's forming the uptown landscape seen today. This area is primarily dominated by single family development north of SR 532 and multifamily south of SR 532.

Stanwood allows a range of housing types within its single family residential zoning to provide a variety of housing opportunities. The wider the range is, the greater the opportunity for any individual or household to find housing to their particular needs, preference, or affordability. This range of housing can be seen not only in Stanwood zones of single or multi-family residential, but in the mixed-use and traditional neighborhood zones and includes housing types such as accessory dwelling units, duplexes, cottages and townhomes commonly referred to as “missing middle” housing.

Exhibit 5: Historical Annexation Map



Traditional Neighborhood Development:

Two zones, traditional neighborhood and mixed-use zones, allow for residential uses in addition to other uses such as commercial or public use. Traditional neighborhood zoning requires at least three types of housing units within a development or a mix of commercial uses with two housing unity types. While mixed-use designation allows a mix of commercial and multifamily uses in higher-density neighborhoods such as Uptown and the Downtown core.

Commercial Development:

The Uptown commercial area was developed in the 1990's as part of a master planned development known as the Stanwood-Camano Village Business Park and Senior Housing Development. Over time, this "Mixed-Use Urban Village" project expanded with a Haggen grocery store, restaurants, a movie theater, retail 'strip mall' buildings, senior housing, multifamily housing, the YMCA, medical facilities, schools, banks, a light manufacturing facility and other service-oriented businesses. Over the last several years, four new mixed use buildings have been built changing the predominately car oriented environment to more pedestrian friendly atmosphere.

Current Land Use Inventory

The land use inventory includes the estimated acreage of all existing land based on current zoning, including vacant land, within the Urban Growth Area of Stanwood. The inventory is a critical component in understanding the current conditions of the city and whether there are sufficient lands available to accommodate growth. How do we understand what zones or regulations should be changed in the future if we do not understand what lands and development exist today?

The following subsections describe what zones currently exist within Stanwood and determine if there is a capacity to satisfy anticipated growth trajectories in population, housing, and jobs. If existing zones do not meet future capacity needs, it is up to the community to determine how existing lands will be zoned or delineated to adapt for the future.

EXISTING LAND USE

The City of Stanwood has a cumulative total of 2,218 acres within the Stanwood Urban Growth Area (UGA), with 1910 acres zoned and within the city's limits and 308 acres solely within the UGA regulated and maintained by Snohomish County. Stanwood is currently divided into 13 zoning districts.

Exhibit 8 summarizes the ratio and acreage of each zone with the city's limits exclusive of public rights-of-way and waterways. Stanwood is a primarily residential city with much of the land use zoned for single-family residential (44.1%). Approximately 23.1% of the city's lands are zoned for primarily commercial or industrial uses. Municipal lands zoned Public Facilities or

City of Stanwood Comprehensive Plan DRAFT Land Use Element

Parks and Open Space make up approximately 16.9% of the area within city limits. Exhibit 8 also describes the amount of developed and vacant acreage in each of the city's zones.

Exhibit 6: Future Land Use Map

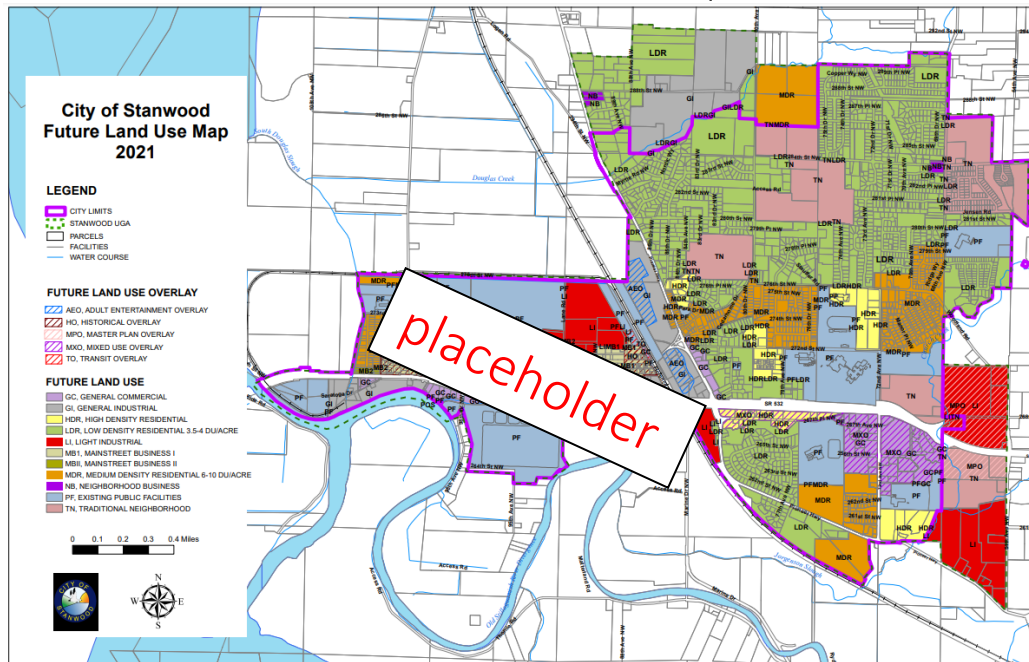
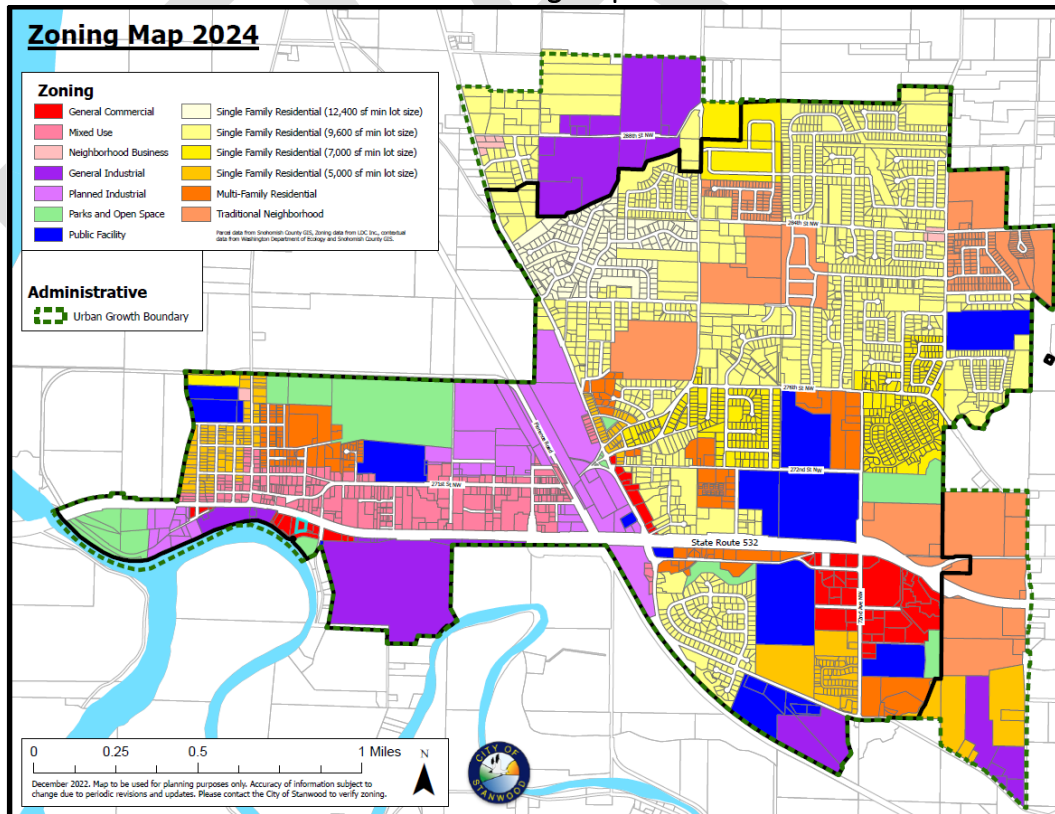


Exhibit 7: 2024 Zoning Map of Stanwood



**City of Stanwood Comprehensive Plan
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Exhibit 8: Stanwood Existing Land Use Inventory

Land Use	Maximum Allowed Density (du/acre)	Total Acres in City	Acres in Use	Vacant Acres	Percent of Total City Land
Residential					
Single Family Residential 5.0	10	63.84	46.10	17.74	4.00%
Single Family Residential 7.0	6	117.55	107.63	9.92	7.36%
Single Family Residential 9.6	5	464.63	395.19	69.44	29.11%
Single Family Residential 12.4	3.5	57.78	42.56	15.22	3.62%
Traditional Neighborhood	20	162.40	120.20	42.20	10.17%
Multi-Family Residential	20	91.22	77.51	13.71	5.72%
Subtotal:		957.42	789.19	168.23	60.0%
Commercial					
General Commercial	n/a	63.56	56.89	6.67	3.98%
Mixed Use	10-30	87.14	79.15	7.99	5.46%
Neighborhood Business	n/a	2.42	2.42	0.00	0.15%
Subtotal:		153.12	138.46	14.66	9.6%
Industrial					
General Industrial	n/a	96.15	85.86	10.29	6.02%
Planned Industrial	n/a	119.72	68.83	50.90	7.50%
Subtotal:		215.87	154.69	61.19	13.5%
Public Use					
Parks and Open Space	n/a	104.04	90.90	13.14	6.52%
Public Facilities	n/a	165.65	161.19	4.46	10.38%
Subtotal:		269.69	252.09	17.6	16.9%
Total:		1596.11	1334.43	261.68	100.00%

1. Zoned acreage is based on data from Exhibit 1 and from the Snohomish Assessor
2. SFR describes all single-family zones only (SFR 5.0, SFR 7.0, SFR 9.6, and SFR 12.4.)
3. MFR describes zones permitting residential uses that are intended for higher-density housing. This does not exclude single-family homes in multi-family zones.

[Insert a summary paragraph about the general character of vacant and developable land: ie: residential commercial industrial. Capacity analysis goes in next section.]

**City of Stanwood Comprehensive Plan
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Exhibit 9: Permitted Housing Types in Residential Zones

Zoning Designation	Housing Type	Detached Single-Family Residence	Accessory Dwelling Unit	Cottage Housing	Duplex	Townhomes	Mixed-Use Housing	Multi-Family Residence
	Single-Family Residential 12.4	P	AC	P	X	X	X	X
	Single-Family Residential 9.6	P	AC	P	X	X	X	X
	Single-Family Residential 7.0	P	AC	P	X	X	X	X
	Single-Family Residential 5.0	P	AC	P	P (7,000 sf required)	C	X	X
	Multi-Family Residential	P	X	X	P	P	X	P

1. AC = allowed as an accessory use to a permitted primary use
2. P = permitted
3. C = Conditional use permit
4. X = prohibited/unlisted

[Gap discussion: Current land use designations highlight the missing middle gap (red outline). Add language about addressing this with regulations and policies]

WATER SUPPLY

The City of Stanwood's (City) water system is a major infrastructure, much of which is invisible to the customers that receive its water. The City's water supply is provided by groundwater wells in the East Stanwood Aquifer and one groundwater spring source treated by system-wide chlorination. Stanwood maintains and operates several water facilities that include booster stations, distribution systems, reservoirs, water source pump stations, and water treatment plants. This system requires qualified staff to operate and maintain an ongoing capital improvement program to replace old components to meet the requirements mandated by federal and state laws.

The City's existing water system was originally established in 1911 by the Stanwood Water Company, which provided water supply to customers from Lake Ketchum. The City purchased the water system in 1986 and now serves its customers with water produced from Bryant Well No. 1 and the Cedarhome Well. The City now provides water service to approximately 4,100

City of Stanwood Comprehensive Plan DRAFT Land Use Element

residential and non-residential units throughout its water service area boundary, which extends beyond the City's corporate limits. A summary of the city's water supply is shown below:

Exhibit 9: Well Table

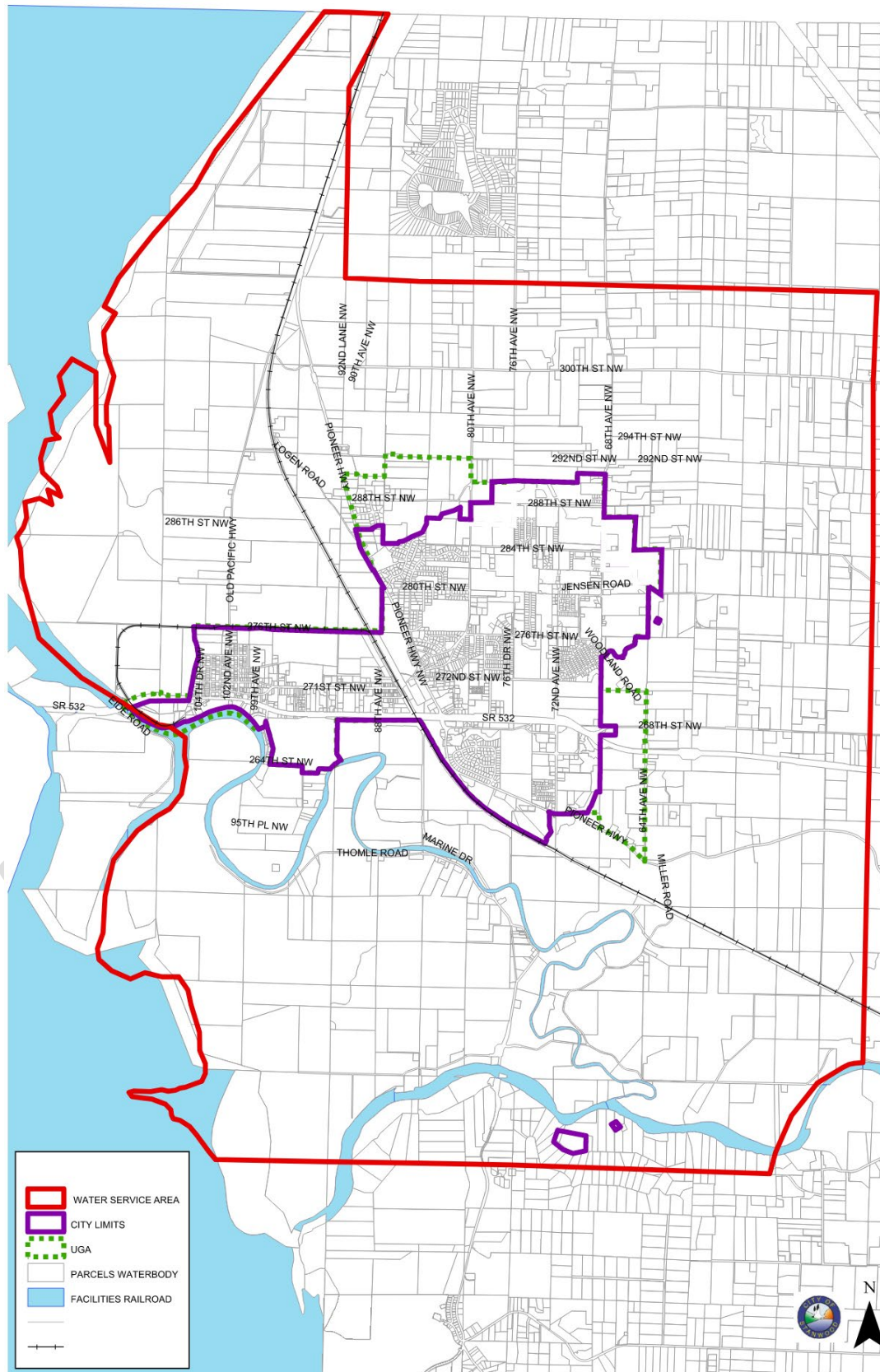
Well	Pressure Zone	Year Drilled	Use	Existing Pumping Capacity (gpm)	Well Depth (feet)	Well Diameter (inches)	Pump Type	Pump Motor Size (hp)	Water Treatment ²	Control Facility
Hatt Slough Springs	125 Zone	1934	Temporarily Offline	260	n/a	n/a	Centrifugal	10	Cl ₂	Continuous
Bryant Well No. 1	297 Zone	1948	Active	1,350	250	12	Turbine	75	Cl ₂ /Mn/H ₂ S/As	Knittle Tanks
Fure Well	297 Zone	1951	Emergency	100	157	12	n/a	n/a	n/a	n/a
Bryant Well No. 2	297 Zone	1966	Emergency	0	200	12	n/a	n/a	n/a	n/a
Cedarhome Well	297 Zone	2008	Active	600	490	12 & 16	Turbine	100	Cl ₂	Knittle Tanks
Bryant Well No. 3 ¹	297 Zone	2013	In Design	0	275	16	n/a	n/a	Cl ₂ /Mn/H ₂ S/As	Knittle Tanks

1 = Bryant Well No. 3 has been drilled and is expected to have a capacity of 1,000 gpm when completed.
2 = Cl₂: chlorination; Mn: manganese filtration; H₂S: hydrogen sulfide removal; As: arsenic removal.

[update well table]

City of Stanwood Comprehensive Plan
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Exhibit 10: City of Stanwood Water Service Area



City of Stanwood Comprehensive Plan DRAFT Land Use Element

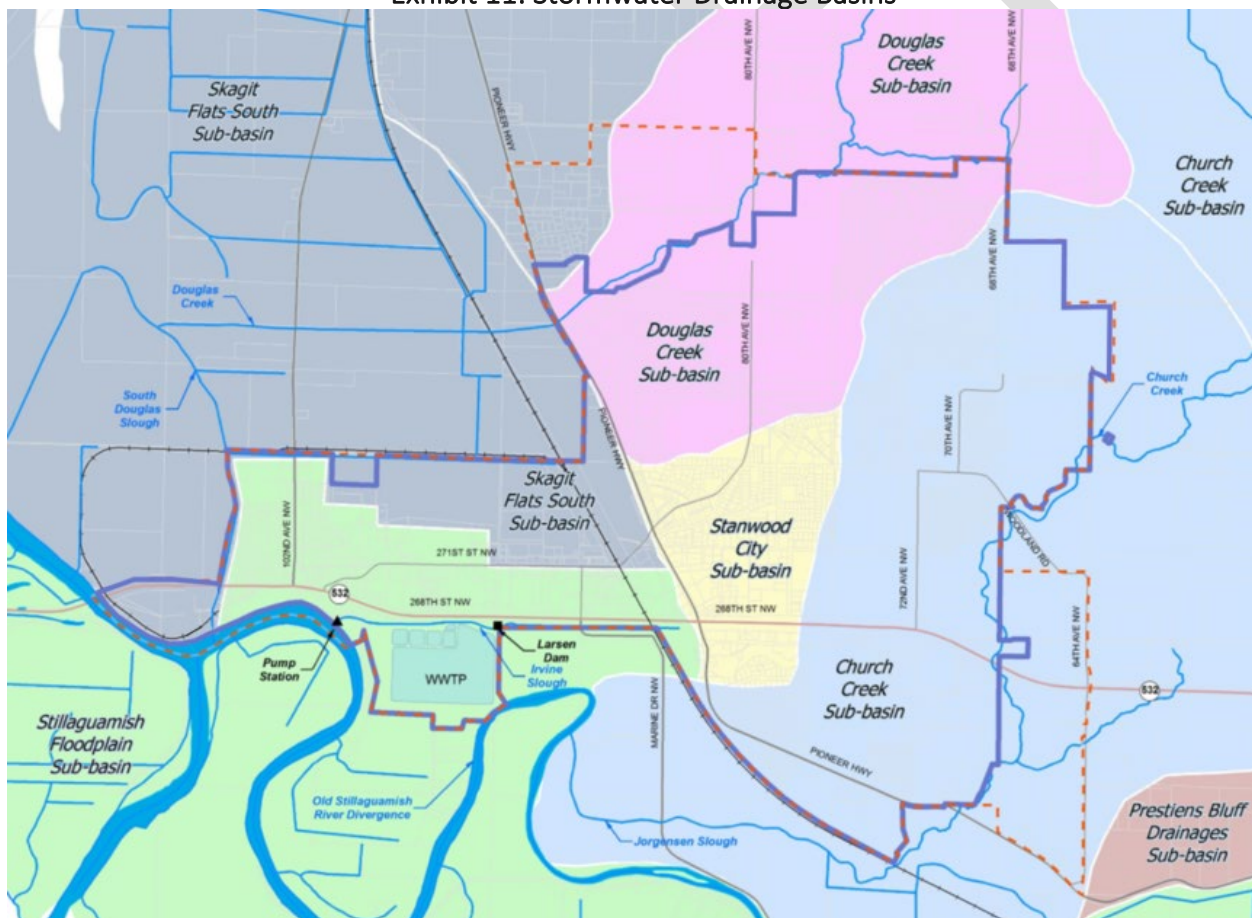
The existing water system was evaluated to determine its ability to meet the policies and design criteria of the City and those mandated by Department of Health. The results show that the City has sufficient water supply to meet the demands of existing and future customers until at least 2044.

More information can be found in the *Utilities* element and the *2024 Comprehensive Water Plan*. Projects proposed to improve water quality and quantity and accommodate future demands on water supply services are described in the *Capital Improvement* element.

STORMWATER MANAGEMENT

The City of Stanwood includes five major drainage basins, all draining to the Stillaguamish River or Puget Sound. The five basins include: Douglas Creek and Unnamed Slough, Church Creek, Irvine Slough, Skagit River, and the Stillaguamish River.

Exhibit 11: Stormwater Drainage Basins



City of Stanwood Comprehensive Plan DRAFT Land Use Element

Topographically, the City is divided into moderately sloped uplands to the east in the Uptown area and flat floodplain areas to the west in Downtown. Most of the upland portions of the City are located within the Douglas Creek, Irvine Slough, and Church Creek basins. The most western area is tributary to the lower reaches of the Stillaguamish River and adjacent estuary areas of Puget Sound.

Douglas Creek and Unnamed Slough: The Douglas Creek watershed drains 2,425 acres and originates outside the Stanwood UGA. In general, it is composed of two tributaries, one east of 68th Avenue NW and a second tributary north of 300th Street NW. The upland portions of the basin are largely rural outside the UGA, with moderate density residential inside the UGA. The lowland portions of the basin are primarily in various agricultural land uses.

Church Creek: The Church Creek watershed drains 6,994 acres and also originates outside the Stanwood UGA, north of 300th Street NW and east of I-5. Current land uses are predominately rural residential development in the upper portions of the watershed, with higher density residential and some urban development in the middle of the watershed, in the vicinity of Stanwood High School and SR 532. The lower portions of the watershed, located on the Stillaguamish River floodplain, are primarily in agricultural land uses.

Irvine Slough: The Irvine Slough watershed drains 1,126 acres and originates within the Stanwood UGA near 72nd Avenue NW. This watershed is the most developed within the City, and includes the historic downtown and the Lindstrom Road commercial centers, as well as large tracts of older residential development. Irvine Slough discharges to the Stillaguamish River via the Irvine Slough Pump Station.

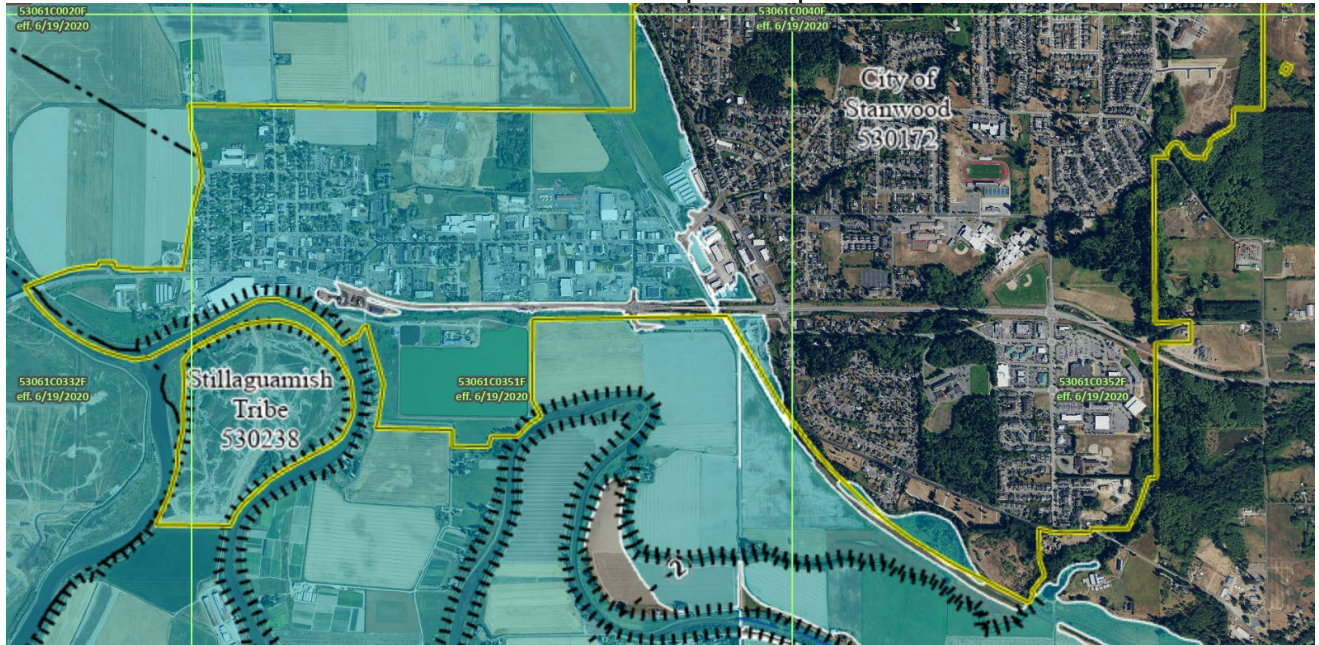
Skagit River: The Skagit River is located a few miles to the north of the City's UGA. Portions of the Stanwood drainages that flow directly into Skagit Bay include the Unnamed Slough and a small area of another unnamed waterway on the north edge of the UGA. These areas, and the tide flats west of the local levee system, are considered part of the Skagit River watershed. Douglas Creek also discharges into Skagit Bay via West Pass and is technically a tributary of the Stillaguamish River, but it is mapped within the Skagit River Watershed on Snohomish County basin maps.

Stillaguamish River: In addition to the Douglas Creek, Church Creek, and Irvine Slough basins, all of which discharge into the Stillaguamish River, there is also a small portion of the City's UGA, including the City's wastewater treatment plant that is directly tributary to the Stillaguamish River and flows directly into the old Stillaguamish River channel via gravity.

More information on guidance on the City's storm drainage system can be found in the *Utilities and Capital Facilities Element* of this plan.

FLOOD MANAGEMENT

Exhibit 12: Floodplain Map



The City of Stanwood is a smaller, rural community that benefits from its close proximity to Puget Sound, the Stillaguamish River, and Camano Island. While being a fully functioning urban City, it also has a pleasant agricultural atmosphere. This comes from the City being surrounded by many active livestock, dairy, crop-growing enterprises, and family farms.

Being near Puget Sound, the Stillaguamish River, and active farms, Stanwood's Downtown is located in the flood zone (FEMA Zone AE). In the late 1800's the original city was founded near the Stillaguamish River for farming and ranching. A fish cannery and lumber mill was established along the waterfront. As business prospered, the City continued to grow with a general store, meat market, and new town hall.

Today, the City wishes to preserve its historic identity by maintaining a city presence in downtown by keeping its city hall and police services in the downtown area by either floodproofing city buildings or moving those services out of the floodplain but maintaining a close presence to Downtown. In addition, the City adopted the 2020 City Beautification Plan which invest significant resources in revitalizes the Downtown area. Efforts include renovating "Main Street", supporting business revitalization through the Storefront Improvement Program, and expanding downtown parks.

To mitigate the fact that historic downtown is located in the flood plain, the City has been investing in flood control devices and management. New buildings must meet FEMA regulations for flood proofing or be raised above base flood elevation. Physical improvements include construction of flood berms and walls, improved drainage systems and pumps, and most recently reconstruction of the dike north of SR 532 by Skagit Bay.

NATURAL RESOURCE LANDS

Natural resource lands include lands devoted to agriculture, forestry, or mineral extraction. Based on criteria provided by the RCW 36.70A.020 (8) and WAC 365-190, the City does not have any of these lands designated in the City. Snohomish County has not designated any of the UGA for the protection of these natural resources, though small hobby farms do exist. Additional information regarding Stanwood's environmental features, such as shoreline, wetlands, and rivers is in the *Natural Environment* elemental chapter.

HISTORIC PRESERVATION

While the City does not have a "Historic District" it is important to protect and preserve the historical character of Downtown Stanwood from 1890 to 1920. Site planning, street grid, and architectural and building scales are all carefully considered in the re-investment and re-use of these structures. Famous structures that can be seen and visited today include:

- First National Bank,
- Sons of Norway,
- Hartney's Style Shop,
- the 1929 Fire Station, the
- Stanwood Hotel,
- IOOF HALL- Floyd Norgaard Cultural Center,
- Masonic Hall,
- Stanwood Hardware & Furniture,
- Presbyterian Church, and
- Stanwood City Hall
- West End Historic Main Street commonly referred to as the "Brick Road"
- East End Historic Main Street

[Add concluding paragraph: protect area through encouraging the use of the storefront improvement plan, design guidelines, other?]

ESSENTIAL PUBLIC FACILITIES

Essential Public Facilities are generally defined as facilities that are typically difficult to site including, but not limited, to airports; state education facilities; state or regional transportation facilities; state and local correctional facilities; solid waste handling facilities; inpatient facilities, including substance abuse facilities, mental health facilities, group homes, community facilities; secure community transition facilities; and regional transit authority facilities. Stanwood is responsible for establishing a process for identifying and siting essential public facilities and may not prohibit the siting of essential public facilities.

City of Stanwood Comprehensive Plan DRAFT Land Use Element

As partners in the Puget Sound Region, it is the City obligation to be open to hosting essential public facilities. To that end the City has adopted land use regulations to allow this to happen and which create a process by which they can be permitted. While open to siting additional essential public facilities in the City, consideration should be given to the fact that the City is currently served by numerous facilities which greatly benefit the region but not necessarily city residents.

- Tulalip Tribes and Washington State Health Care Authority Behavioral Health Facility;
- Rail Transportation (BNSF railroad tracks);
- Three State Highways: State Route 532, Pioneer Highway and Old Pacific Highway

RCW 36.70A.200 requires municipalities to establish a process for identifying, mitigating, and siting essential public facilities within their jurisdiction. Chapter 17.80 of the Stanwood Municipal Code establishes the permit process for essential public facilities. This codified code should be periodically evaluated and, if necessary, be updated to ensure such facilities can be sited within city limits.

ANNEXATION

NEED TO WRITE SECTION

Annexations should only be considered if they:

- Enhance, improve, or maintain the quality of life for existing Stanwood residents, businesses, and property owners; and
- Improve land use compatibility, promote orderly development, and facilitate traffic circulation

FUTURE LAND USE CAPACITY

The future land use analysis is to determine the amount of land which is needed to satisfy the anticipated growth over the next 20 years in population, jobs, and housing, in the City of Stanwood and the UGA. Snohomish County is tasked with assigning targets for population, housing, and jobs for each city and unincorporated area within its boundaries. Snohomish County assigns capacity targets based on the most recently published official 20-year population projection for Snohomish County from the Office of Financial Management (OFM), the Puget Sound Regional Council's (PSRC) most recent population and employment distribution represented by the VISION 2050 Regional Growth Strategy (RGS), and further distribution of the population and employment RGS allocations to jurisdictions to arrive at the initial capacity targets that emphasize growth in and near centers and high-capacity transit, addresses jobs and housing balance, manages and reduces the rate of rural growth over time, and supports infill within the urban growth area.

POPULATION GROWTH

It is vital to understand population growth and development trends to create reflective goals and policies that are in tune with community needs. Trends provide insight into the future direction of Stanwood and inform decisions based on the demand for housing and employment. Trends are influenced by complex variables such as quality of life, efficiency and convenience, transportation infrastructure, economic growth and resiliency, and community culture. Since public facilities, services, and their costs are based on population, it is key for Stanwood to plan for population forecasts with established trends in mind.

Stanwood is a stable community with an upward trajectory of growth. The 2022 population of Stanwood is 8,405 people. Stanwood's population has nearly doubled over the last 20 years and grew 135% over the past 12 years as can be seen in Exhibits 13 and 14.

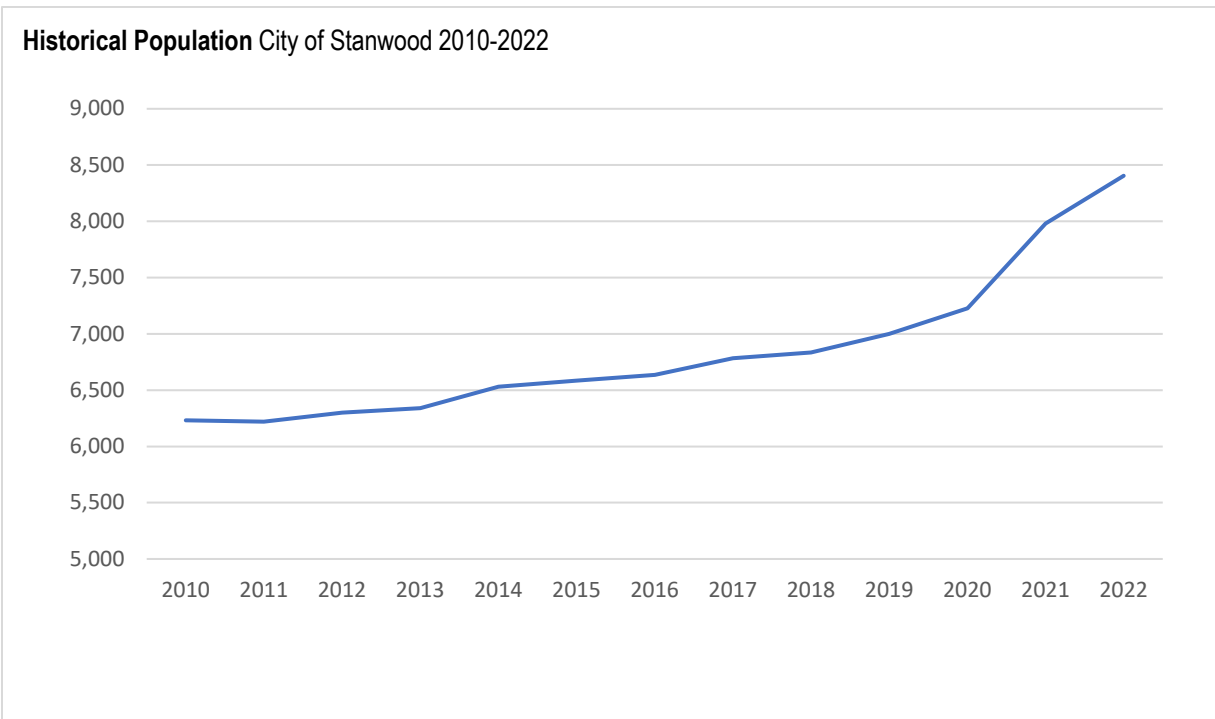
**Exhibit 13: City of Stanwood Historical
Population**

Year	Total Population	<i>Annual/Rate of Population Increase</i>
2010	6,231	2.60%
2011	6,220	-0.17%
2012	6,300	1.28%
2013	6,340	0.63%
2014	6,530	3.00%
2015	6,585	.84%
2016	6,635	.76%
2017	6,785	2.26%
2018	6,835	.74%
2019	7,020	2.71%
2020	7,705	9.76%
2021	7,980	3.57%
2022	8,405	5.33%

2010 - 2022 WA State OFM Population Data

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Exhibit 14: Population Trends



Source: Washington Office of Financial Management and U.S. Census estimates.

POPULATION GROWTH TARGETS AND CAPACITY

Population projections are a shared responsibility between the state Office of Financial Management (OFM) and counties participating in the GMA. Under RCW 43.62.035 and 36.70A.130, the OFM is required to prepare a population growth forecast with high and low projections for each county as part of the comprehensive planning process. OFM develops a growth range by evaluating trends in population, including but not limited to birth rates, death rates, and migration. The projected population target determined for Stanwood is 11,395 as seen in Exhibit 15.

Exhibit 15: Stanwood UGA Population Targets

	2020 Census Population	2020-2044 Population Growth Amount	2044 Population Targets	2020-2044 Population Percent of Total County Growth
Stanwood (city limits)	7,705	3,258	10,963	1.1%
Stanwood UGA (unincorporated)	142	290	432	0.1%
Combined:	7,847	3,548	11,395	1.2%

Source: Snohomish County Countywide Policies

City of Stanwood Comprehensive Plan DRAFT Land Use Element

The County maintains UGAs that provide capacity for 20 years of population growth. The population target within the Stanwood UGA is an increase of 290 people for a total of 432 people by 2044.

Stanwood is only required to plan for growth within its municipal boundaries. As determined by the Snohomish County 2021 Buildable Lands Report, Stanwood is targeting an increase of 1.1 percent of the population for a total of 10,963 by 2044. **The 2044 population target is within the established capacity, there is sufficient land within the Stanwood UGA to accommodate 20 years of growth.** The established capacity is based on existing and actual development densities. The Comprehensive Plan provides recommendations, goals, and policies to guide the City on how to accommodate growth. The following analysis demonstrates how Stanwood has the capacity or is developing capacity for 2044 targets.

INSERT POPULATION CAPACITY ANALYSIS HERE: SOMETHING LIKE THIS **SHOW YOUR WORK FOR DEMONSTRATING MEETING CAPACITY**

ZONE	DENSITY	VACANT LAND	DISCOUNT FACTOR	PROJECTED BUILDABLE LAND AREA	HOUSING UNITS	PPH	PROJECTED POPULATION CAPACITY

HOUSING CAPACITY AND GROWTH TARGETS **[ADD NEW HOUSING TARGET BY INCOME RANGE]**

There are approximately 2,979 housing units existing with approximately 70% of homes owned and 30% rented. The *Housing* elemental chapter anticipates an increase in the housing stock by 407 dwelling units, a cumulative total of 4,064 units, by 2044 to meet growth projections. Between 2017 and 2020, the city permitted 649 new dwelling units and as of 2022, there has been an increase in multifamily permit activity exceeding single-family permit activity. Additional information on Stanwood's housing needs and forecasting can be found in the *Housing* elemental chapter.

City of Stanwood Comprehensive Plan DRAFT Land Use Element

The city currently has several projects in the predevelopment pipeline that are estimated to bring in 1,124 new dwelling units (544 single-family and 580 multifamily units) within the city limits. The *Snohomish County Buildable Lands Report* indicates new housing will be in the central north area and in the Downtown area as shown in Exhibit 16.

Exhibit 16: Snohomish County Buildable Lands Report [Provide an updated map – 2022 data]

Based on the *Snohomish County Buildable Land Report 2021*, current city zoning, pipeline projects and an assessment of gross buildable land area project a housing capacity surplus of 407 units by 2044. In conjunction with what is currently in the predevelopment pipeline, the City has overachieved in housing projections by 126 units.

[INSERT ANALYSIS HERE]

JOB CAPACITY AND GROWTH TARGETS

In 2019, Stanwood had a total of 3,426 jobs. About 73% of jobs are in the service sector, 14% are in the industrial sector, 10% are in retail, and 3% are in the government sector. Almost all of net new job growth in the past ten years took place in the service and government sectors (Exhibit 18).

Exhibit 17: At Place of Work Employment, City of Stanwood, 2009-2019

Sector	2009 Jobs	2019 Jobs	Change	2009-2019 AGR
Industrial	554	477	(77)	-1.5%
Retail	352	326	(26)	-0.8%
Service	2,211	2,518	307	1.3%
Government	46	105	59	8.6%
Total	3,163	3,426	263	0.8%

Source: U.S. Census On the Map Data. AGR = average annual growth rate.

Businesses are continuing to expand. Retail vacancy rates were 2.6% in Snohomish County and have been decreasing over the years while rents have increased by 5% or more.

The office market is rebounding from the pandemic slower than the retail and industrial markets. Office vacancy rates remained in the low to mid 7% range and are down from the previous year. The average rent ranges from \$28 to \$29 per square foot annually which compares favorably to other parts of the region.

City of Stanwood Comprehensive Plan DRAFT Land Use Element

Industrial market growth has mostly been concentrated in transportation and warehousing in the region. Manufacturing activity has been stable with moderate job growth. Industrial vacancy rates have declined in Snohomish County to 3.1% with over 4.1 million square feet in 23 projects in the predevelopment pipeline.

In Stanwood, the 189,000-square-foot Twin City Foods food processing/packaging/warehouse building is now being marketed as a fore-lease opportunity. However, dull industrial job growth in the city in conjunction with more competitive industrial opportunities in the north end of the region with better freeway and rail access may limit the TCF building to storage and warehousing uses. As of 2023, there is active interest in redeveloping the TFC site. REWRITE: Just sold to No Meat Factory ~ 150 new jobs.

[INSERT ANALYSIS HERE]

The 2024 Zoning Map demonstrates that Stanwood is anticipated to exceed the employment projection of 112 jobs in 2044 as described Exhibit 19. The predevelopment pipeline is predicted to bring 177 jobs to the city, increasing the city's employment capacity to 289 jobs to the city's capacity under the current Zoning Map.

Conclusion

Land use and zoning are the parameters that regulate the quality and appropriateness of development. As such, residents and businesses are continuously invested in proposed changes that change what is allowed to be developed in their backyard. Stanwood's land use strategy prioritizes the city's economic identity, preserves small town character, supports growth, establishes regional draw, maintains compatibility of growth and zoning, and coordinates connectivity. The city's zones have established balance in meeting existing community needs with the future needs of the community's children, new residents, and growing businesses. Future housing and employment capacity is available by 2044 for 1,085 new homes and 289 new jobs [POPULATION, HOUSING, & JOBS NUMBERS HERE] to meet the anticipated growth projections for Stanwood.

City of Stanwood

Housing Action Plan

Working Draft: Content Only

Acknowledgments

The Housing Action Plan results from many months of dedicated work by The Blueline Group and City of Stanwood's staff. Stakeholders and other public members also provided their time and effort in helping create a roadmap for the future of housing. The Blueline Group honors and appreciates having the privilege of serving Stanwood's people. As such, Blueline expresses deep gratitude for having the privilege of performing this vital work.

City Council

Sid Roberts, Mayor
Dani Gaumond
Marcus Metz
Darren Robb
Timothy Pearce
Steve Shepro
Andreena Bergman
Tim Schmitt

Planning Commission

Patrick Hosterman, Chair
Justin Burns, Vice Chair
Eric Warnat
Melissa Toner
Cody Davis
Jeff Wheatley

Stakeholder Advisory Group

Blake Arnold
Lauren Ruskauff
Elizabeth Callaghan
Steve Shepro
Cody Davis
Kristine Birkenkopf
Dylan Sluder
Meagan Watne

City Staff

Patricia Love, Department of Community Development, Director
Tansy Schroeder, City Planner
Audrey Rotrock, Associate Planner
Sarah Cho, Economic Development and Marketing Manager

Blueline Team

Andy McAndrews, Director of Planning
Caitlin Hepworth, Associate Planner
Michelle Blankas, Planner II
Amanda Hunt, Planner II
Cyrus Oswald, Planner I
Betty Padgett, Permit Technician
Rose Vogt, Engineer
Janelle Ho, Engineer
Matt Roberts, Engineer
Breanne Nychuk, Project Engineer

Partners

Alliance for Housing Affordability
Community Resource Center (CRC) of Stanwood-Camano



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Preface

This 2023 Housing Action Plan (HAP) is made possible by a grant program administered by the Washington State Department of Commerce through Engrossed Second Substitute House Bill 1923 (2019), commonly referred to as HB 1923. The Bill provides grant funding to conduct municipal research that guides cities to increase residential building capacity for underserved populations. Stanwood received grant funding in 2021 under E2SHB 1923 to prepare a housing action plan.

The Stanwood HAP is a single report that defines current and projected community housing needs and recommends the most appropriate strategies and actions to improve housing stock, housing diversity, and affordability to all economic groups. The HAP is the outcome of evaluating housing needs, engaging with the community and stakeholders, and reviewing existing city policy against regional and countywide housing goals and policies. Ultimately, the HAP influences and informs the housing policies of the Stanwood Comprehensive Plan Housing Element and subsequent city regulations. This document provides further guidance on monitoring and implementing the recommended strategies and actions.

City's Message

The Housing Action Plan (HAP or Plan) is the City of Stanwood's tool kit for increasing housing options and affordability in the community to help achieve its vision of a more vibrant, inclusive, and equitable future. While Stanwood seeks to make meaningful changes in the housing market, addressing the broad range of Stanwood's housing needs will also entail the continued participation of Stanwood's housing and human service partners. Therefore, the Housing Action Plan complements the City's collaborations, partnerships, commitments, and plans.

PLACEHOLDER FOR PHOTO A

The Community's Message

We, the people of Stanwood, want affordable, comfortable, safe housing with access to necessary amenities. We want to retain the open spaces, community feel, and quick access to outdoor and urban areas which make Stanwood unique. As we face the challenges the future brings, we will retain the distinct housing character that we have developed and look for innovative ways to accommodate our future neighbors. To support our community, we will work to lower the cost of living in our city without compromising our high quality of life. We strive to create beautiful housing that serves our entire community.

The People's Voice

This section will have photos of residents and their engagement



Report Organization and Planning Process

The Planning Process

The City of Stanwood worked with the community, local stakeholders, and consultants to understand different perspectives of housing needs, barriers, and concerns to prepare the HAP. Stanwood began the HAP process by conducting the Housing Needs Assessment (HNA). The HNA derived data sources from government and private entities that evaluate who lives in Stanwood, affordability of existing housing, and likelihood of community displacement. Some of the data sources include the American Community Survey, Puget Sound Regional Council, Washington State Office of Financial Management, and Zillow.

The HNA draft was completed and presented to City Council in May 2022. Upon council approval, the city later initiated the public participation process to gain firsthand perspectives of how housing pressures are experienced by residents. A community survey was first issued in July 2022 using SurveyMonkey, an online survey tool, to obtain community input. The public was invited to participate on the city's website, at public events such as the farmer's market, and at public meetings. The survey was posted on the city's website, on social media platforms, and distributed at a local farmers market. Feedback was gathered from community members at a local farmer's market, and a planning café was hosted to discuss three housing goals: simplified zoning, land use issues, and improved economic development. A second, open-ended survey, also posted to the city's website, collected public opinions for the comprehensive planning process. Both surveys were used in development of the Housing Action Plan. In total, two hundred seventy-eight people responded to seventeen questions about housing in Stanwood.

INFOGRAPHIC: THE PLANNING PROCESS

Limitations

Stanwood does not act as a housing developer. The Housing Action Plan identifies where policy changes and improvements can be made to increase affordable housing in the community but does not change policy directly. The Housing Action Plan is a guidance document, meant for leading next steps and not for encapsulating strict instructions or limitations upon city housing actions.

Organization of this Report

The Housing Action Plan is organized into the following main components:

Investigation and Findings – Part 2: A summary of data and takeaways from each stage of the Housing Action Plan. Summaries include an overview of key information from the Housing Needs Assessment, Public Engagement, and Housing Framework Review process.

Housing Toolkit and Strategies – Part 3: A list of recommended policies, programs, regulations, and incentives specifically selected based on the community's development pattern, demographics, affordability needs, and characteristics.

Implementation Plan – Part 4: A summary of steps necessary to implement recommendations



of the Housing Toolkit and Strategies section, and how it should be coordinated by the city's staff, partners, and the public. Estimated timelines are included for each action in the Implementation Chart to provide reasonable expectations for how long these actions will take the city to complete.

Monitoring Plan – Part 5: A table of indicators to be used for monitoring the success of each action recommended by this plan. Data sources are identified to assist the city in tracking progress of the actions.

Housing Needs Assessment – Appendix B: A report containing key data points on community demographics, employment and income, housing conditions and affordability, and an analysis of the gaps in housing serving different income bands.

Public Engagement Summary- Appendix C: A summary of the public engagement activities, efforts, and feedback generated from the public and stakeholders. The summary includes a description of each engagement event or activity and a synopsis of overarching themes.

Housing Framework Review - Appendix D: A housing policy consistency review identifying gaps between the comprehensive plan, and PSRC and Snohomish County policies. The Implementation Evaluation table assesses the effectiveness of current housing policies by understanding the impact 2015 comprehensive plan policies had on housing development between 2015 to 2022. Recommended policy revisions to align with HAP strategies and actions are included.

Part 1: Introduction

The Puget Sound region is attractive to developers and buyers, as urban centers are close to outdoor amenities and transportation corridors. Growth in the region's cities is now seen in unprecedented numbers. As cities continue to grow at historic rates, they also become less affordable, particularly for lower-income households and residents who have called the Pacific Northwest home for generations. As cities struggle to keep pace with growing populations, they also witness households being priced out, displaced, or even entering a homeless condition. This phenomenon has been coined as the regional phrase, "Housing Crisis".

The City of Stanwood is no exception to the housing crisis, with almost 30% of all homeowners considered cost-burdened or severely cost burdened: cost-burdened households paying more than 30% of their income on housing and severely cost-burdened paying more than 50% of their income on housing. Nearly half of Stanwood households are low-income, earning 80% of the Area Median Income (AMI)¹ or less. Lower-income groups are more likely to be cost-burdened: extremely low-income households are the most cost-burdened income category, with over half being cost-burdened. As a reflection of the housing crisis, housing costs have been steadily rising in Stanwood, far outpacing income rates in the area. Rising housing costs put many long-term residents at risk of displacement as they become priced out of the community. Stanwood's Housing Needs Assessment (HNA) outlines these trends and other known housing disparities. The HNA is found in *Appendix B* of this document.

With continued population growth anticipated for the region, Stanwood can expect an accompanying housing demand. The city recognizes this period as a critical point in housing planning, which is why the city has prioritized the creation of this Housing Action Plan. The city plans to utilize HNA data and community input to inform how to monitor projected growth, and to ensure that Stanwood can retain community character while providing housing for cost-burdened households. The HAP creates three strategic objectives to guide decisions regarding the future of Housing in Stanwood:

STRATEGY A: Provide the foundation for a growing urban community.

Invest in the physical and social infrastructure of the Stanwood community while balancing the demands of housing, amenities, and services.

STRATEGY B: Promote a wider variety of housing opportunities for homeowners and renters.

Stanwood residents are as diverse as their housing needs whether that is housing that accommodates a large family or an individual, whether they rent or own, or whether they depend on a car or public transit, Stanwood seeks to accommodate all the housing needs of their community.

STRATEGY C: Promote opportunities of affordable housing for everyone, now and into the future.

¹ AMI or Area Median Income is the household income for the median or middle household in a given region. If each household was lined up from the lowest-income household and the highest, the middle value would be considered the median.



Affordability is different for everyone and can change in a matter of days. Stanwood wants to support the provision of housing opportunities and resources needed for the most vulnerable residents.

Each strategic objective will be achieved through a series of actions. These actions are described in *Part 3: Housing Toolkit and Strategies*. Each action is designed to serve burdened income levels, intracity geographical areas, and vulnerable households. An implementation plan and monitoring plan follow the recommended strategies and lay the framework of the city's response to meeting its projected housing needs.

What is a Housing Action Plan?

The Housing Action Plan is a list of policies and regulations recommended to help cities meet the changing needs of their communities. HB 1923 encourages cities planning under the GMA to undertake specific actions to increase residential building capacity². The state promotes the development of Housing Action Plans to meet these standards. HAPs determine the current state of housing in the community, anticipate future housing needs, and create actions to fill the gaps between the two. HB 1923 made funding available to supplement the cost of creating Housing Action Plans. The Washington State Department of Commerce is the administrator of these grants and runs programs to help municipalities navigate the requirements of the GMA and HB 1923. Stanwood has allocated some of these funds to develop this document.

Housing need predictions allow Stanwood to address future housing problems before they arise. The *Housing Needs Assessment* (HNA) analyzes differences between the existing housing stock and the future housing needs in the city. Housing gaps will likely exist for housing affordable in above-income, moderate-income, and extremely low-income groups. While typical housing market forces will likely fill gaps for upper and medium-income groups, the City must create effective policies to accommodate the expanding need for housing affordable to people in the lowest income range.

The Housing Action Plan also contains a review of the community's housing needs and objectives, an evaluation of existing strategies to understand gaps, and recommendations for Stanwood-specific solutions. It also sets a policy direction for the city's review of and updates to the comprehensive plan, programs, and regulations that set the stage for housing creation and preservation. Stanwood's Housing Action Plan is comprised of four significant efforts:

- 1) Evaluating housing needs;
- 2) Engaging with the community and stakeholders;
- 3) Reviewing existing policies; and
- 4) Developing strategies guided by principles directly drawn from Washington State legislation.

PHOTO D + INFOGRAPHIC 1 – INFOGRAPHIC ONE REPRESENTS THE LEGISLATIVE CONTEXT

² See Appendix E

Brief History and Context

The Stillaguamish, Tulalip, Skagit, Cayuse, Umatilla, and Walla Walla tribes occupied the area where the City of Stanwood now sits for at least twelve thousand years³. The tens of thousands of people who lived in the Puget sound were organized into villages which utilized the rich marine and terrestrial resources available. The many tribes who inhabited the area all spoke dialects of the Puget Sound Salish language, which facilitated the development of extensive economic and cultural networks. After European colonization, the United States Homestead Act of 1862 permitted settlers to claim land throughout the Western United States, which brought settlers to the Northwest area throughout the second half of the 1800s. Disease and violence brought by colonization and settler inhabitation heavily devastated sovereign nations, displacing communities, and suppressing cultural practices. Sovereign nation peoples and their culture remain today in the Pacific Northwest, as well the lingering generational impacts of colonization. The City of Stanwood acknowledges that it is built on native land.

PHOTO B REPRESENTING NATIVE CULTURE

The City of Stanwood was first founded as “Centerville” and started as a small trading post exporting agricultural products and lumber along the Stillaguamish River via steamboat. About a decade after Centerville’s founding, the name was changed to Stanwood.

The modern City of Stanwood is the consolidation of two towns that were locally known as the “Twin Cities”. In 1890, the Great Northern Railway was constructed one mile east of Stanwood, which encouraged the development of the town of East Stanwood. Despite complicated rivalries between the towns regarding commercial interests and school districts, the two towns have always been connected. When the Great Northern Railway bypassed Stanwood and East Stanwood was created, a railway was built between the two to connect passengers and products to the Great Northern Railway⁴.

The Twin Cities continued to grow through the early 1900s due to thriving lumber mill operations. Stanwood was incorporated in 1904 and a couple of decades later East Stanwood was incorporated⁵. Unfortunately, the lumber mills closed when the Great Depression hit in the 1930s. The Twin Cities pivoted economic efforts to agriculture and canning goods, specifically pea processing. The area was able to withstand the worst of the depression thanks to its agricultural operations. The Stanwood Area Historical Society has said “peas brought prosperity” and that peas were “a cure for the Depression”⁶.

In 1960, East Stanwood and Stanwood consolidated into one jurisdiction to lower public works costs. Since then, Stanwood has been forging its own identity as a consolidated unit. Growth in the community was slow for several decades following the merger, however the population more than doubled from 1990 to 2005.

³ Native Land Digital. (2022). <https://native-land.ca/>

⁴ City of Stanwood (n.d.) History of Stanwood. <https://stanwoodwa.org/229/History-of-Stanwood>

⁵ Prasse, K. (2008). Stanwood- Thumbnail History. <https://www.historylink.org/file/8557>

⁶ Wendel, P. (2020). History Exhibit Offers Look at How Two Towns Became One. https://www.goskagit.com/scnews/news/history-exhibit-offers-look-at-how-two-towns-became-one/article_2da61fbf-30b2-5c96-adf1-abf82016e0a7.html



Over the last 20 years, Stanwood's population has been steadily increasing and has nearly doubled in size since 2000. With a growing population comes a need for more housing. Among many priorities, the Washington State Growth Management Act (GMA) was implemented to regulate growth while protecting the environment. As a result, cities like Stanwood are required to thoughtfully plan for future population increases. This document presents a plan to accommodate anticipated population growth. The implementation of strategies identified in this document will help Stanwood meet its housing needs.

PHOTO C HISTORICAL PHOTO OF TOWN

Part 2: Investigation & Findings

This document is the capstone of the long-term effort of collecting and analyzing community input, public data, and existing policies, among other facets of Stanwood housing. Quantitative and qualitative public feedback has been collected, and while every Stanwood resident did not engage in the input process, broad community opinion was captured. Data from state and national sources were analyzed to find trends in housing cost, tenure, job availability, and many other aspects of the housing market. Policy analysis revealed where current legislation is performing and where legal gaps remain. After integrating the results from all avenues of housing assessments, actions were created to fill the gaps between the City of Stanwood's current housing state and future housing needs.

Summary of Findings: Housing Needs Assessment

A recently issued Housing Needs Assessment⁷ showed that Stanwood's current development trend will not meet the demands of single-family residential development but can surpass the demand for multifamily units by 2044. Stanwood will need to increase its average rate of housing production to 49 units annually to meet their housing target goal of 4,385 units.⁸ To meet community needs, additional diverse housing options are also necessary. About 22% of new housing must be affordable to extremely low- and very low-income households and 83% must be affordable to moderate and above median income groups.⁹ Although economic incentives will favor the development of more expensive houses, Stanwood will need to consider how to increase the housing supply for low-income households. Although there are gaps between existing housing and needed housing, the assessment found that Stanwood has enough vacant or re-developable land to meet projected gaps and create effective housing policies that achieve community needs.

INFOGRAPHIC #4 – HNA SUMMARY PAGE

⁷ See Appendix B, Housing Needs Assessment

⁸ The 4,385 housing unit target was based on 2019 OFM household and household size estimates. Estimates from PSRC are higher with an estimated housing projection of 4,385 units by 2040.

⁹ See Appendix B, Housing Needs Assessment



A Closer Look at Recent Data Trends

While the 2022 Housing Needs Assessment uses recent data provided by the American Community Survey and Office of Financial Management through annual estimates and census counts, the Alliance for Affordable Housing (AHA) of Snohomish County is able to provide more recent trends in housing updated on a monthly basis. As of mid-April, 2023, the average sale price of a single-family residence was \$480,785.¹⁰ The average household income needed to qualify for a homeownership loan was \$103,531. For condominiums, the average sale price was \$474,000 and requires an average household income of \$100,688 to qualify for a loan.¹¹ There have not been enough sales in townhomes and condominiums to determine current cost conditions. While these numbers are only reflective of January through mid-April 2023, there notably a upward trend in the cost of homeowner units. These figures were largely based off January sales, and some sales in February and March which are likely to change by the end of the year.

The median sale price for a single-family home has increased from \$296,769 in 2000 to \$583,000 in 2022 which is a 96.45% increase. In 2000, the required income needed for a loan was \$86,320 and has risen to \$124,281 in 2022 which is a 43.98% increase. Additionally, the median age of the houses sold have increased from a median of 6 in 2000 to 20 in 2022, possibly signifying the lack of new housing needed to meet demands and the higher income needed to support the longevity of existing housing stock. Generally following this trend, the average cost of townhomes doubled since 2015 from \$196,000 to \$441,000 in 2022 and the average cost of condos doubled since 2015 from \$207,464 to \$383,125 in 2022.

Rental costs have also increased from what was described in the HNA. According to AHA's April 2023 data, the average monthly price per unit for all units was \$1,869. Studios ran for the lowest rental prices at \$1,403 while the highest rental prices were for two-bedroom units at \$1,996. No information was available for 3- or 4-bedroom units. The median rental cost has increased 75%, or \$805, since the 2015-2019 American Community Survey.¹²

TWO CHARTS FROM AHA

Summary of Public Engagement: Connecting to People

Stanwood's historic trends have encouraged a single-family residential development pattern, but residents are open to other forms of development such as townhomes, multifamily, assisted living, manufactured, and ADU developments. The main concerns that Stanwood residents have about increased housing development are increased traffic congestion and crime. Stanwood aims to develop underutilized or vacant land within the core of the city before expanding outward and cultivate a reputation for being friendly to small businesses¹³.

¹⁰ Alliance for Housing Affordability of Snohomish County

¹¹ Alliance for Housing Affordability of Snohomish County

¹² The 2022 Housing Needs Assessment references the 2015-2019 American Community Survey (ACS), which was the most recent data available at the time of the report. The 2020 Decennial Census was not captured in the HNA due to federal delays in releasing the data.

¹³ See Appendix B, Housing Needs Assessment

***Sharing and Listening***

Before public engagement began, the Housing Needs Assessment found gaps between current housing conditions and projected housing demand. The results of this assessment were presented at the Stanwood Planning Commission, City Council, shared with stakeholder groups, and posted on the city website. A housing needs survey was tabled at community events and posted on social media and the city's website. The survey was advertised for approximately four weeks in July 2022.

An open-ended form was also posted on the city website as part of the Comprehensive Plan update for community members to provide feedback. Housing-specific feedback was considered when creating this Housing Action Plan. The city also discussed housing issues and solutions with the Advisory Board to gain insight on simplified zoning, common land use issues, and improving economic development. A public outreach tabling event at the Stanwood Farmers Market in late June gave additional insight to the community's housing desires.

Exploration

Solutions to the issues identified in the Housing Needs Assessment were shared with a variety of Stakeholders. Different development patterns were identified for further investigation, such as townhomes, more Accessory Dwelling Units, manufactured housing, and various forms of multifamily residences. Qualitative facets of housing, such as distance to amenities and satisfaction with homes, were explored as well.

Strategizing

Many people supported the encouragement of Accessory Dwelling Units and townhomes within the city, while there was only moderate support for triplexes and other moderately scaled multifamily residential developments. There is concern in the city that additional housing might stress existing infrastructure, and a proportion of the city is opposed to the development of any housing besides single family units. The Stanwood community indicated that they are very satisfied with the quality of their current housing overall and want to preserve the character of their city as they look forward to accommodating new neighbors.

Disclaimers: How Accurate is the Information?

A survey was conducted to collect information on Stanwood's housing characteristics. The housing survey was designed to gather respondent profiles and their opinion on Stanwood's housing characteristics. There are some flaws in this survey which are important to note. This survey garnered a significant number of responses but may be limited by a response bias. One avenue the survey was distributed through was a local farmers market, which may have influenced the sample of Stanwood reached. The sample group is on average older, live in larger households, and own their homes more than the city at large. This survey was used to create this HAP; however, the results were taken in the context of the respondent profile.

Summary of the Housing Framework Review

The HAP is legislatively required to review the community's housing needs and objectives and evaluate them according to existing policies, plans, regulations, and strategies to understand gaps in current approaches. While the Housing Needs Assessment and Public Engagement process determine the state



of housing and community desires, the housing policy framework review evaluates city policies against countywide and regional policies. The following summary is intended to provide high-level takeaways from the Housing Action Policy Framework Review, Appendix D.

Growth Target Evaluation

The State has passed legislation that allocates population growth to urban areas in different Washington counties. In turn, each county has allocated population and housing goals to their municipalities. This Housing Action Plan has been developed to meet the 2044 housing target from Snohomish County. The State and County are still in the process of finalizing growth targets for municipal jurisdictions. While the next Comprehensive Plan Update should be based on the finalized population growth projections, this document has been drafted based on the most up-to-date projections available. Several data points were evaluated to see if the City is on track to meet its housing need projection. The City added a yearly average of 56 housing units from 2010 to 2022. With a 3,318 housing unit count in 2022, to meet the growth target of 4,385 housing units, the City will need to add about 48.5 housing units per year through 2044. This projection not only demonstrates a need for considerably more additional housing units but also highlights the significant growth that the City of Stanwood should plan for. Existing and future housing gaps partitioned by income levels were also evaluated through this effort. The current needs for both extremely low-income, low-income, and moderate & above-median income levels are projected to be further exacerbated by the projected growth through 2044 and should be prioritized.

Policy Evaluation

The City's 2015 Comprehensive Plan housing policies were analyzed for consistency with current countywide and regional policies. Gaps and partial gaps were identified to address in this Housing Action Plan. Through this policy evaluation, several recommendations are included to reduce cost barriers to residential development, support racial equity in planning, prevent community displacement, and increase the opportunities provided for missing middle housing.

Implementation Evaluation

Understanding the effectiveness of the City's current housing policies and the impacts that the 2015 Comprehensive Plan had on housing development is critical to crafting new policies and modifying current policies to more effectively achieve the City's 2044 targets. Policies found in the Housing Element are identified, along with their implementation status, success indicators, and measurable outcomes. Recommendations to enhance success or realign with this Housing Action Plan including policy updates and code adjustments are provided as well.



Part 3: Housing Toolkit and Strategies

Housing Strategy Development

The Housing Action Plan has been developed to provide three concept-based strategy paths aimed to expand housing supply and diversity, retain the existing community, and improve affordability for future residents. Each strategy pathway is anchored in a guiding principle inspired by lived experiences described in community engagement. Each strategy drives two to three primary goals, which serve as categorical parameters for subsequently recommended actions. As a part of the implementation, actions are categorized according to type and sequence related to the practical challenges that city staff and applicants face during the development review. Some goals have additional actions to broaden the scope of feasible solutions. Implementation is discussed further in *Part 4: Implementation Plan*.

Strategies

The following is a summary of three strategy pathways, each with goals and actions that have the most potential for success given the community's unique position. The actions strive to address housing supply, community preservation, and quality of life goals. The resulting actions don't generally work in isolation. Instead, multiple actions work together to encourage types of housing development with the greatest need.

Strategy A: Provide the foundation for a growing urban community.

Guiding Principle: *Invest in the physical and social infrastructure of the Stanwood community while balancing the demands of housing, amenities, and services.*

The City of Stanwood expects a significant population increase over the next twenty years according to the *2021 Snohomish County Buildable Lands Report*. The city plans to accommodate higher demand and shifts in the type of units needed in the local housing stock to support households of all incomes and household types. Stanwood must plan for about **1,067 net units** in the next 20 years to accommodate the expected increase in population.¹⁴ Creating more housing diversity will result in new construction across the city, which the city plans on accommodating with appropriate land use designations, development regulations, and levels of service improvements to infrastructure, services, and public amenities.

Residents today are satisfied with the quality of their homes, functionality of the community, and small city lifestyle. The city is making a concerted effort to allocate denser housing in appropriate areas of the city such as the downtown corridor and the uptown area, near commercialized areas and transportation corridors. By guiding denser development into the downtown and uptown districts, the surrounding, cherished low density residential zones can remain separated from higher density housing types. Focusing growth in urbanized areas of the city fosters a greater sense of place by

¹⁴ Snohomish County. (2021). *2021 Snohomish County Buildable Lands Report*. Snohomish County. As of 2019 estimates, Stanwood needs approximately 4,385 total housing units by 2044.



establishing what the urbanized areas provide in terms of services, businesses, infrastructure, and amenities or activities. Concentrating growth in urbanized areas also builds trust within the community by incorporating public feedback to maintain some barriers between low- and high-density housing units.

Increasing populations put an additional strain on the city's services and infrastructure. Population growth should be coordinated alongside improvements to services, infrastructure, and local funding to ensure that existing residents do not receive a lower level of service and maintain a quality of life while granting new residents the opportunity to experience the same quality of life that makes living in Stanwood an attractive option. The community has expressed interest in addressing congested roads, public safety, and public education. With a large influx of development anticipated, policies, programs, and partnerships with other local governments and non-profit organizations can aid the city's progress in making proactive infrastructure projects.

Thoughtful development regulations in Stanwood can further improve the quality of life enjoyed by all community members by making considerations beyond efficiency and functionality of services and infrastructure, but rather through elevating community designs. The city has begun community design efforts through the development and implementation of the *2012 Sustainable Design Assistance Team Program*, *2020 City Beautification Plan*, *Downtown Plan*, *Storefront Improvement Program*, and *Twin City Mile Revitalization Project*. These efforts have outlined a framework for how the city will approach community design throughout the city, primarily in the downtown core. A form based code can help implement the overall vision for the downtown core. Additional considerations can be made to the uptown district, which is the only other significant commercialized area within the city. A subarea plan can help create uptown's own distinctive character, create a specific vision for what the area should look and feel like in 20 years, and re-establish what forms of housing would be the most appropriate.

Goal 1: Strike a balance between the anticipated needs of future households and infrastructure demands.

- Action A.1.1 Strategic Infrastructure Improvements
- Action A.1.2 Expanding and Strengthening Local Partnerships
- Action A.1.3 Interjurisdictional Cooperation
- Action A.1.4 Community Development Block Grants

Goal 2: Foster community in areas that will experience the fastest growth.

- Action A.2.1 Form-based code for the downtown core and the uptown area
- Action A.2.2 Upzoning near commercial nodes and corridors
- Action A.2.3 Subarea Plan in Uptown

Strategy B: Promote a wider variety of housing opportunities for homeowners and renters.

Guiding Principle: *Housing units should be designed to respond to the community's demographics and needs, rather than the community adapting to the housing units that are developed.*

Stanwood is home to a diverse group of residents who equally need a variety of housing options to meet their varied needs, whether that is housing that accommodates a larger household (4+ bedrooms) or a young working professional, if they can afford to rent or own housing, or if they depend on a car or public transit. Stanwood seeks to accommodate the entire community's housing needs rather than limit what kind of housing is built to maintain historic development trends.

The projected housing target for Stanwood in 2044 is 4,385 housing units, 1,067 units more than what currently exists in the city as of 2022.¹⁵ Between 2010 to 2020, 506 units were produced, 74% of which were single-family residences. Furthermore, the city's housing stock is primarily single family detached homes (71%) which is the most expensive form of housing and often has the lowest density requirements. More land and resources are needed to build each single family detached home as an individual, independent lot as opposed to any other form of housing.

The present lack of housing supply and variety is also accompanied by increasing home values, which further eliminates options for housing. Between 2010 to 2019, the median value of a home for ownership in Stanwood doubled from \$297,385 to \$446,178, and in 2022, the median value of a home increased 126% since 2010, far outpacing increases in the area median income.¹⁶ As the region continues to see population growth, Stanwood must consider eliminating barriers to developing a greater variation of housing to match local needs and demands demand, cast a wider net of housing costs and affordability levels available in the city's limits, and reduce the potential displacement of lifelong residents.

Providing a wide range of housing types can help alleviate the cost of housing. Missing middle homes such as townhomes, duplexes, triplexes, and cottage homes are usually more affordable than single-family homes as they require fewer resources, less land, and accommodate more people. These forms of housing units also provide greater flexibility in meeting specific needs of homeowners or renters than a standard single-family home or multifamily (5+ units) development would. For example, smaller families or individuals could benefit from living in a townhome or duplex where the unit itself and the maintenance needed to support it are more affordable than that of a single-family residence. Placement of missing middle housing in urbanized areas, close to public transportation, retail, and services supports households that cannot afford a car and may rely on public transit. Middle housing is one solution in the toolbox that supports more opportunities for homeownership or rentals. Permitting and incentivizing forms of missing middle housing that fit within the existing neighborhood aesthetic, will create more opportunities for housing and homeownership while increasing the overall housing stock and range of affordable options.

¹⁵ According to the Office of Financial Management, there were 3,318 housing units in 2022.

¹⁶ Zillow Home Value Index, 2010-2022



Missing middle housing is not a single solution to the housing crisis. A variety of development regulations and programs can support increasing housing stock, diversity, and affordability. Encouraging infill development, making more flexible single-family development regulations and re-evaluation density and lot regulations can also lower barriers to housing development while maintaining low density residential zones.

Goal 1: Allow for higher-density residential development in proximity to services and transit.

- Action B.1.1 Eliminate maximum densities in traditional neighborhood zones in conjunction with form-based code
- Action B.1.2 Multi-family tax exemption
- Action B.1.3 Incentive Zoning

Goal 2: Promote infill development.

- Action B.2.1 Incentivize and encourage infill development
- Action B.2.2 Incentivize for more forms of Missing Middle Housing
- Action B.2.3 Support the redevelopment of single-family residential to missing middle housing.

Goal 3: Allow for more flexible development of single-family residential housing units.

- Action B.3.1 Reduce minimum lot size and encourage small lot development
- Action B.3.2 Lot size averaging
- Action B.3.3 Increasing minimum densities required in single-family residential areas.
- Action B.3.4 Flexible lot development in single-family residential zones



Strategy C: Promote opportunities of affordable housing for everyone, now and into the future.

Guiding Principle: Affordability means something different to every household, and what is considered affordable can change based on market conditions. Stanwood supports equitable housing opportunities for every income level, and affirms programs that provide education, resources, and financial support for the most vulnerable residents.

As demand for housing increases and the median income remains stagnant, the existing community may be pressured to relocate outside of the city as a result of rising costs. There is currently a demand for housing attainable to very low (50-80% AMI), moderate (80-100% AMI), and above median (>100%) income households. When people in the moderate and above median income groups cannot find housing appropriate for their needs and budget, these higher income households have the power to purchase and occupy the housing stock that is more attainable to people in the lower income bands. This is a trickledown effect and actively reduces the housing stock available to lower income households, who do not have the same financial resources or housing options.

Currently, there is approximately a 281-unit shortfall of housing affordable to moderate and above median income (>80% AMI) households and a 27-unit shortfall for very low-income (30-50% AMI) housing. The moderate and above median income housing shortfall indicates that housing that could've been available and affordable to low or very low-income households is not going to them. As the population increases, there will be less housing to buffer this demand, placing greater pressure on all levels of the housing market and leaving out those who earn the lowest income in the city from finding housing. The entire community that lives in Stanwood today will feel this cascading pressure through higher costs and lack of availability of housing in the city. Proactive policies can be crafted now to support maintaining the existing residential community while accommodating new residents anticipated over the next 20 years.

Resources that help current residents keep their homes are crucial to community preservation. There are programs and options the city can take leadership on implementing, such as alternative homeowner models which can help shield residents from major changes in housing costs or mortgages. Similarly, the city can take more leadership as a resource for public education, such as dispelling biases on affordable or subsidized housing or missing middle housing. However, the city cannot afford to fund every potential program to support its population's housing security. Alternatively, the city can identify and market grants, loans, and other financial opportunities available at the state or county level to help bridge a gap between residents and regional or state entities. The city can host educational events and provide a resource page on their website, outlining funding opportunities for things such as foreclosure resources and tenant protections.

However, when a member of the community experiences homelessness, making sure they have a soft place to land is instrumental to helping someone exit homelessness, reduce displacement, and maintain a sense of community. Temporary emergency or permanent supportive housing can help fill this niche, but it must be met equally by supportive programs and regulations enforced by the city.



Supporting development of affordable housing to the extremely low-income households (<30% AMI) can help secure future housing opportunities for low-income households. Barriers may currently exist within the city's development regulations that prevent new affordable housing units from being developed. Granting more flexibility and developing a streamlined or expedited permit process for affordable housing projects can help motivate non-profit organizations to develop and operate in Stanwood. Subsidized housing projects typically have specific development timelines they must complete the project within to maintain state or federal funding. Greater coordination and collaboration with non-profits and subsidized housing providers are necessary to identify what strengths and weaknesses Stanwood has in its code, programs, and processes relating to affordable housing.

As housing demand increases, making sure housing is available for the next generation is key to community preservation and resiliency. If the next generation of Stanwood residents cannot find attainable housing that meets their needs, they will leave the city and take some of the city's character with them. Continuing to develop housing for every income level will help the community exist in perpetuity.

Goal 1: Consider ways to reduce the displacement of existing households.

- Action C.1.1 Prioritize efforts to age in place
- Action C.1.2 Alternative homeowner models
- Action C.1.3 Strategic marketing of housing assistance

Goal 2: Incentivize the construction of more homes for low-income and cost-burdened households

- Action C.2.1 Sales and Use Tax for Affordable Housing
- Action C.2.2 Prescriptive development standards and streamlined permit review for affordable housing
- Action C.2.3 Alternative development standards for affordable housing
- Action C.2.4 Permit fee waivers or reductions for affordable housing
- Action C.2.5 Outreach and Public Education to prevent attitudes of NIMBYism

Outline of Strategies, Goals, and Actions

A: Supporting Quality of Life

- Goal 1: Strike a balance between the anticipated needs of future households and infrastructure demands.
 - Action A.1.1 Strategic Infrastructure Improvements
 - Action A.1.2 Expanding and Strengthening Local Partnerships
 - Action A.1.3 Interjurisdictional Cooperation
 - Action A.1.4 Community Development Block Grants
- Goal 2: Foster community in areas that will experience the fastest growth.
 - Action A.2.1 Form-based code for the downtown core and the uptown area
 - Action A.2.2 Upzoning near commercial nodes and corridors
 - Action A.2.3 Subarea Plan in Uptown

**B: Promote a wider variety of housing opportunities for homeowners and renters.**

- Goal 1: Allow for higher-density residential development in proximity to services and transit.
 - Action B.1.1 Eliminate maximum densities in traditional neighborhood zones in conjunction with form-based code
 - Action B.1.2 Multi-family tax exemption
 - Action B.1.3 Incentive Zoning
- Goal 2: Promote infill development.
 - Action B.2.1 Incentivize and encourage infill development
 - Action B.2.2 Incentivize for more forms of Missing Middle Housing
 - Action B.2.3 Support the redevelopment of single-family residential to missing middle housing.
- Goal 3: Allow for more flexible development of single-family residential housing units.
 - Action B.3.1 Reduce minimum lot size and encourage small lot development
 - Action B.3.2 Lot size averaging
 - Action B.3.3 Increasing minimum densities required in single-family residential areas.
 - Action B.3.4 Flexible lot development in single-family residential zones

C: Promote opportunities of affordable housing for everyone, now and into the future.

- Goal 1: Consider ways to reduce the displacement of existing households.
 - Action C.1.1 Prioritize efforts to age in place
 - Action C.1.2 Alternative homeowner models
 - Action C.1.3 Strategic marketing of housing assistance
- Goal 2: Incentivize the construction of more homes for low-income and cost-burdened households
 - Action C.2.1 Sales and Use Tax for Affordable Housing
 - Action C.2.2 Prescriptive development standards and streamlined permit review for affordable housing
 - Action C.2.3 Alternative development standards for affordable housing
 - Action C.2.4 Permit fee waivers or reductions for affordable housing
 - Action C.2.5 Outreach and Public Education to prevent attitudes of NIMBYism

Action Summaries

The City of Stanwood should continually build on resources, collaboration, and public understanding to improve the implementation of housing strategies. Encouraging the development of new and existing partnerships with collaborations and organizations that serve low-income communities can ensure that Sultan is directing its resources towards the people who need it most. The following section summarizes each of the recommended actions.

Strategy A: Provide the foundation for a growing urban community.

Guiding Principle: Invest in the physical and social infrastructure of the Stanwood community while balancing the demands of housing, amenities, and services.

Goal 1: Strike a balance between the anticipated needs of future households and infrastructure demands.

Action A.1.1 Strategic Infrastructure Improvements

Proper infrastructure priorities established in a capital facilities element, a part of the Comprehensive Plan, can help support the city's housing program. Jurisdictions that expect to see population increases and are concerned about infrastructure capacity can greatly benefit from evaluating their infrastructure priorities. While new housing development funds infrastructure improvements, the city needs to ensure that traffic, stormwater, sewer, and water facilities are all at appropriate levels of service to accommodate an increase in demand for infrastructure services. Infrastructure demand studies could shed light on needed improvements, the limits to existing structures, and inform policies and programs to increase the city's capacity to support more housing.

Action A.1.2 Expanding and Strengthening Local Partnerships

Community partnerships are a critical component of the soft infrastructure needed for the development of affordable housing. The City of Stanwood currently has a Memorandum of Understanding (MOU) with the Community Resource Center (CRC) of Stanwood-Camano which has resulted in the city's provision of funding from the implementation of a Sales and Use Tax for Affordable Housing. The city could continue work with CRC and consider expanding the allowed uses or strategically allocate funding to support affordable housing development.

Additionally, Stanwood could consider future collaborations with the Housing Authority of Snohomish County (HASCO) through an interlocal agreement. Stanwood could allow HASCO to work within the city through an interlocal agreement as northern Snohomish County is a priority underserved area with intense housing needs. HASCO's success depends on the availability of land, funding availability, and amenities like public transportation or community resources.

Action A.1.3 Interjurisdictional Cooperation

Continued cooperation across jurisdictional boundaries can address regional issues in metropolitan areas. Local jurisdictions can partner together to pool resources, coordinate technical assistance, and stretch funding to meet housing needs. Many jurisdictions across the Puget Sound region have formed coalitions to address housing issues, but there is an opportunity for collaboration across many topics including meeting infrastructure needs to accommodate more housing. Stanwood has an intrinsic relationship with Camano Island and, as a result, an intrinsic relationship between Snohomish and Island County.

Action A.1.4 Community Development Block Grants

Community development block grants (CBDG), federal funds, are provided annually to develop viable urban communities with decent housing and suitable living environments, improving communities economically, socially, and physically. Stanwood could pursue this grant funding opportunity as it aligns with the goals and vision set forth in their Twin City Mile project and Downtown Plan of investing in the living environments of the city. While CBDGs can be used to invest in utilities and infrastructure to support higher-density areas and housing, CPDGs can also be used to fund human services which



would help alleviate the cost of housing for cost-burdened residents. Enticing living spaces and an increase in housing in proximity to public amenities can complement each other well. By pursuing County CDBG funding, Stanwood can catapult this community vision forward.

Goal 2: Foster community in areas that will experience the fastest growth.

Action A.2.1 Form-based code for the downtown core and the uptown area

In contrast to zoning which separates and regulates land uses, form-based zoning systems focus on the character of the built environment. The built environment generally includes building size, design, street/ block scale, streetscape, and open space standards, as well as cohesion with surrounding development. Form-based zoning looks more at the “broader vision” of the neighborhood, aiming to allow a variety of uses to co-locate within the same area. Some benefits of form-based zoning include reduced travel time between uses and amenities and supporting non-motorized transportation systems. Form-based zoning allows more opportunities for missing middle housing by encouraging mixed-use development, such as residential and commercial within the same structure. Stanwood can create a hybrid form-based zoning program that works with permitted uses to reduce barriers from traditional zoning for housing in the downtown and uptown areas.

Action A.2.2 Upzoning near commercial nodes and corridors

Upzoning increases allowable densities by relaxing the zoning code's bulk requirements or increasing floor area ratios. This reduces the cost per unit and increases supply, decreasing the pressure on rent or mortgages. The goals are to encourage denser development, increase housing supply, and ultimately improve housing affordability and mobility for renters and homeowners. Upzoning would create more opportunities to increase housing supply and variety.

Action A.2.3 Subarea Plan in Uptown

A subarea plan is a type of long-range planning effort for a limited geographic area within a community. These plans are informed with community involvement regarding a long-term vision for the subarea, define policies, strategies, and actions that guide maintenance or change in the future, identify community needs for the area whether that is housing, economic development, or other uses, identify need for future infrastructure, define an urban design or aesthetic for the area, preserving natural spaces, and provide guidance for private and public investments and strategies. Results of a subarea plan include land use and zoning amendments, updates to street plans and greenways, capital projects, and strengthened partnerships, including the establishment of a community Taskforce.

An uptown sub-area plan could galvanize the Stanwood community in shaping the future of that area, spurring economic and residential development, potentially providing access to the surrounding parks and Church Creek, and solidifying a unique sense of place for the city other than the existing downtown area. Subarea plans, in conjunction with Planned Action Environmental Impact Statement, can reduce barriers to certain desired types of development where upfront analysis of the environmental impacts and mitigation measures of the area can speed up the review of subsequent individual development projects. Furthermore, subarea plans, combined with form-based code, could prioritize multi-modal access to commercial amenities and services, reducing the dependence on cars if form-based codes allowed for reduced off-street parking. This can also incentivize developers to build more housing.



Strategy B: Promote a wider variety of housing opportunities for homeowners and renters.

Guiding Principle: Stanwood residents are as diverse as their housing needs whether that is housing that accommodates a large family or an individual, whether they rent or own, or whether they depend on a car or public transit, Stanwood seeks to accommodate all the housing needs of their community.

Goal 1: Allow for higher-density residential development in proximity to services and transit.

Action B.1.1 Eliminate maximum densities in traditional neighborhood zones in conjunction with form-based code

Regulating the maximum number of units per acre is one of the most commonly used zoning tools in Washington State to regulate multifamily and mixed-use districts and the intensity of residential development. The city can focus on the height, bulk, and design of buildings instead of a maximum dwelling unit per acre requirement. Stanwood does not have a density limit on developments in the mixed-use zoning district for the general commercial mixed-use zone. However, there is a maximum density requirement of 20 dwelling units per acre in the multi-family residential mixed-use zone. Additionally, traditional neighborhood zoning districts have a maximum residential density requirement of 20 dwelling units per acre for all unit types including single-family residences, duplexes, townhomes, and apartments in mixed-use, multi-family residences, and cottages. To allow for flexibility and creativity in developing more housing units in areas that could accommodate multi-family residential units, Stanwood could eliminate maximum densities and allow developers to meet form-based code standards, through performance and/or architectural guidelines, that demonstrate the intended character of the traditional neighborhood zone.

Action B.1.2 Multi-family tax exemption

A multifamily tax exemption (MFTE) is a waiver of property taxes to encourage affordable housing production and redevelopment in “residential targeted areas” designated by cities. The goal of MFTE programs is to address a financial feasibility gap for desired development types in the target areas, specifically to develop sufficient available, desirable, and convenient residential housing to meet the needs of the public. MFTE programs are designed to encourage denser growth in areas with the greatest capacity and significant challenges to development feasibility. Developers could apply for the MFTE, property management teams would handle the income certification and leasing process, while the city would monitor commitments made through the MFTE. Stanwood can conduct a feasibility study to ensure MFTEs are appropriately applied and correspond with the goals of the city. Further, public education campaigns can inform Stanwood residents of the benefits and potential impact MFTEs might have on their tax programs. The downtown core, uptown area, and areas of traditional neighborhoods can benefit greatly from multi-family tax exemptions.

Action B.1.3 Incentive Zoning

Incentive zoning is a regulatory framework for encouraging and stimulating development that provides a desired public benefit. An incentive zoning system is implemented in addition to an existing base of development regulations and works by offering developers regulatory allowances such as an increase



in height or floor area, fee waivers, or a reduction in parking requirements in exchange for public benefits. For Stanwood, incentive zones can allow commercial and residential developers to achieve additional development capacity when they provide affordable housing units in areas of higher-density housing and near amenities such as public transportation, shopping areas, parks, and open spaces.

Goal 2: Promote infill development.

Action B.2.1 Incentivize and encourage infill development

Incentivizing and encouraging infill development could manifest in several ways. Fee reductions, waivers, development flexibilities, reduced development requirements, or establishing an infill overlay in areas where flexible infill development is desired. SEPA infill exemptions could prove to be helpful in encouraging infill. Cities in Washington State planning under the GMA have the option to establish infill development as a SEPA categorical exemption. This would alleviate developers of the potential SEPA requirement and cost. To do this, the next iteration of the Comprehensive Plan must be subject to environmental analysis through an environmental impact statement. Pursuing this categorical exemption could further encourage infill development within the city. Special consideration could be made for commercial corridors and nodes such as the Uptown area. MFTEs and state grant funding with conditions of use could further encourage infill development.

Action B.2.2 Encourage for more forms of Missing Middle Housing

The majority of housing choices available in the city are single-family homes on large lots or larger multifamily buildings. The wide range of needs from differing family sizes, household incomes, ages, and cultural expectations of housing are not reflected in this limited scope of housing options. Allowing and encouraging a wide array of housing types creates varied supply to fill the demand for housing, whether for homeownership or rental units. These different housing types can be regulated to fit the current scale of residential areas and could be permitted throughout all the residential areas in the city. Encouraging these housing types through advertising and codified incentives could increase their prevalence throughout the city. Stanwood currently permits forms of missing middle housing in areas of higher density like mixed-use zones, traditional neighborhoods, and multi-family residential areas. The city can allow missing middle housing in single-family residential areas and ensure the character of the neighborhood through architectural or design guidelines, retaining the appearance of single-family residences but allowing for moderate density. This might take a shift from single-family residential zoning to low-density zoning. If not permitted in the whole zone, the city could consider permitting missing middle housing on neighborhood intersections of single-family areas and reducing parking requirements in areas serviced by public transit. Incentive options for missing middle housing could include payment plans, deferral of impact fees, flexible design guidelines or criteria, or waivers. By increasing the allowed types of housing and encouraging their development, they could better supply housing that covers the diverse range demanded.

The city could conduct a feasibility study to determine what the greatest barriers are to developing missing middle housing, whether that is development standards, market interest, or risk-averse attitudes from builders and their lenders.



Action B.2.3 Support the redevelopment of single-family residential to missing middle housing.

Where forms of missing middle housing are permitted, but predominantly single-family housing, the city could support the redevelopment of single-family housing to accommodate more housing units within it. This would preserve the aesthetic of the home and neighborhood while increasing the housing stock of the city. Providing a streamlined approach could encourage developers, addressing specificities such as parking requirements, landscape requirements, or allowing for more flexible design standards such as setback requirements.

Goal 3: Allow for more flexible development of single-family residential housing units.

Action B.3.1 Reduce minimum lot size and encourage small lot development

Minimum lot size refers to the smallest allowable portion of a parcel determined to be usable for the proposed structure, provided applicable development standards are met. Permitting development on small lots allows for more single-family homes per acre than on larger lots, which increases the overall housing supply in the city. Smaller lot sizes also promote affordability by requiring less land, fewer resources to build smaller homes, and potentially drawing fewer municipal resources. Stanwood permits development on smaller lots located in planned residential developments and cottage developments but could consider greater flexibility for smaller units throughout the single-family residential zones.

Action B.3.2 Lot size averaging

Lot size averaging allows the size of individual lots within a development to vary from the zoned maximum density, provided that the average lot size in the development as a whole meets that maximum. Housing can then be developed on lots smaller than otherwise permitted in a zone, allowing for greater densities in some areas and more housing choices throughout the development. This can be especially helpful for lots that are encumbered by flooding, wetlands, or other critical areas.

Action B.3.3 Increasing minimum densities required in single-family residential areas

Minimum densities are a key feature of zoning, but actual development may occur at intensities much lower than the intent of the zone. For example, an area might have developments that occur at 6 dwelling units per acre when maximum zoning allows for 10 DU/acre. Stanwood varies the level of permitted densities across single-family residential zones through a base standard, planned residential development standards, and a cottage standard. More consideration can be made as to how these densities are developed, where more efficient use of land can supply more housing, and possibly increase the baseline density permitted across all single-family residential zones.

Action B.3.4 Flexible lot development in single-family residential zones

Although there is a need in the city for a wider variety of houses, there is a demand for more single-family residential housing from the moderate and above area median income households as well. The development of more single-family residences can reduce the demand for housing units affordable to lower-income households, preventing household displacement.



The further development of single-family residential units can be permitted by allowing more flexible single-family development regulations in areas of the city where only single-family housing is allowed. In a largely built-out jurisdiction, infill development of single-family residences on small or irregularly shaped lots can be made easier by making more flexible development regulations for these special circumstances. Flexible single-family development regulations can be crafted to encourage the development of residences that fit the needs of the community. This can take the form of flexible lot sizes, setbacks, sidewalk requirements, street widths, heights, and development standards. In Stanwood, flexible lot standards are available through development agreements and planned residential developments but could be incorporated to include more areas in the single-family zone. Single-family areas identified as more susceptible to change can undergo demonstration zones to illustrate how effective flexible lot developments can be for Stanwood, allow for an assessment of its regulations, and fine-tune a process that can benefit the city and incentivize interested developers.



Strategy C: Promote opportunities of affordable housing for everyone, now and into the future.

Guiding Principle: Affordability is different for everyone and can change in a matter of days. Stanwood wants to support the provision of housing opportunities and resources needed for the most vulnerable residents.

Goal 1: Consider ways to reduce the displacement of existing households.

Action C.1.1 Prioritize efforts to age in place.

The cost of housing has led to an increase in demand for housing resources among senior residents in Stanwood. Aging, independent homeowners and renters are challenged by, not only the increased housing cost but the unanticipated inflation of daily essentials like food or gas. Senior residents need more affordable housing and rental units near community resources or public transportation. Additionally, affordable housing is often not affordable enough, especially considering being on a fixed income. Senior residents may already be living in the most affordable rental units of Stanwood but are still struggling to pay the rent.

Furthermore, while affordable housing and access to resources are imperative, efforts need to be made to decrease attitudes of stigmatization as that can greatly impact one's ability to ask for help. At moments when a resident might find their situation dire, there is also a lack of emergency shelter or transitional housing in the event a shift in residence is needed. Stanwood could support opportunities for affordable senior housing projects by permitting senior housing in all residential zone and mixed-use zones, incentivizing senior housing development in areas with community resources and public transit, and support the development of housing with universal design.

Action C.1.2 Alternative homeowner models

The city could encourage the development of alternative homeowner models, specifically those which provide benefits that many traditional market mechanisms cannot. There are a variety of models the city could implement, such as community land trusts, limited equity cooperatives, and lease purchasing programs or rent-to-own contracts. The goal of these programs is to support low- and moderate-income families as they build equity. Community land trusts separate the ownership of the land from the buildings with the goal to hold the land in a state of affordability while allowing homeowners control and security of their property. Limited equity cooperatives build resale price restrictions into developments that are derived from a formula that determines the price properties can be sold for. Limited equity cooperatives involve a group of residents whom all have shares in the cooperative. This cooperative is often created as part of the development process. Lease purchasing programs allow potential buyers to lease a house for a period before they buy it. This allows the buyer to build credit and save enough money to purchase it. Implementing these alternative homeowner models could stabilize housing prices in the city.

Action C.1.3 Strategic marketing of housing assistance

The City of Stanwood could help market direct household assistance, housing and foreclosure resources, and rehabilitation and preservation resources. The city could illustrate the resources that the Community Resource Center and other local housing resource partners use to increase the information available to the public. The Washington State Foreclosure Fairness Program provides homeowners foreclosure assistance by offering free housing counseling, civil legal aid, and foreclosure mediation, for example. Additionally, the city provides reduced rates for utility, sewer, and water to low-income, senior, and disabled residents.

To garner the most success out of direct household assistance and other fee-reduction programs, strategic marketing of these programs could help greatly reduce the number of cost-burdened residents in Stanwood. Engaging in a public outreach campaign could bolster the number of people helped. Advertising for these programs on the city's website, newsletter, or pamphlets at City Hall, and updating materials as new programs develop can keep community members stay informed.

Goal 2: Incentivize the construction of more homes for low-income and cost-burdened households

Action C.2.1 Sales and Use Tax for Affordable Housing

In 2020, Stanwood implemented a 20-year affordable housing sales and use tax. The money collected from the tax may be used towards the acquisition, rehabilitation, or construction of affordable housing, in addition to supporting operations and maintenance costs of affordable or supportive housing and providing rental assistance. The city provides funding to the Community Resource Center for use and allocation. This collaboration could expand and include disseminating information to the public regarding these resources and partnering with non-profit builders such as Habitat for Humanity or the Housing Authority of Snohomish County.

Action C.2.2 Prescriptive development standards and streamlined permit review for affordable housing

To reduce the cost of developing affordable housing, Stanwood could adopt prescriptive development standards and streamlined permit review for affordable housing. For-profit and non-profit developers, alike, face the challenge of tight deadlines, especially those dependent on grant funding and adhere to strict funding deadlines. Missing middle housing, such as townhomes, multi-family units with less than five units, or accessory dwelling units are permitted but review and development could be expedited with a preapproved set of building plans that fulfill code requirements. This would make it easier for homeowners interested in building ADUs and developers to conceptualize, design, and construct diverse affordable housing. Additionally, expedited permit processes, waivers, parking reductions, and other incentives could be implemented for affordable housing developers.

Action C.2.3 Alternative development standards for affordable housing

Adjusting development standards for preferred housing types can help lower the barrier to their development. This can change the incentive for development from market-rate housing to affordable housing. This involves allowing exceptions to specific development standards to lower barriers to development while preserving those standards which preserve health and safety. Such development standards could include reducing parking requirements for affordable housing that are within proximity to public transit or community resources. Similarly, simplifying and clarifying development standards for housing types can encourage their construction. Alternative development standards for affordable housing could alleviate the pressure of the development review.



Action C.2.4 Permit fee waivers or reductions for affordable housing

Waiving permit fees for affordable housing can reduce the cost of building affordable housing, which can in turn reduce costs for consumers. Fees, such as impact fees, utility connection fees, and project review fees, can significantly increase the end cost of residential unit developments. This action allows affordable housing developers to apply for the city to waive permitting fees for projects serving renters at or below 60% of the AMI. The amount of money saved by the waived fees varies based on individual project specifics, and the city ultimately would have discretion over the applicable scenario and exact amount of the reduction. Stanwood provides an 80% reduction of transportation and park fees for the development of low-income housing but could consider further reductions for impact fees for school and fire facilities, permit fees, and reductions in costs associated with development review.

Action C.2.5 Outreach and Public Education to prevent attitudes of NIMBYism

Affordable housing projects, increased density, and other proposed regulatory changes to established neighborhoods can be contentious topics that provoke “not in my backyard” (NIMBY) attitudes from the community. By addressing these NIMBY attitudes through public outreach and education, Stanwood could alleviate negative attitudes towards increasing housing capacity, ensuring affordability, and addressing concerns associated with higher densities and increases in housing development. Public outreach and education could be resources provided on the city website, printed materials, or community discussions.

Part 4: Implementation Plan

Understanding the steps necessary to implement the strategic recommendations is essential to their impact. The Implementation Plan is intended to guide budgeting and work planning for the city, coordination with city partners, and ongoing efforts to update municipal policies. Administration of the plan and long-term compliance monitoring with affordability covenants can often be labor-intensive and requires expertise. Dedicated leadership from a diverse group of local stakeholders such as government officials, businesspeople, labor unions, clergy, educators, public safety employees, and low-income advocates will therefore be required. A comprehensive land use study is recommended for designing coordination efforts and locating feasible areas for implementation, as well as considering the impacts of other applicable factors.

Implementation Considerations

Small cities must effectively design a housing action plan to ensure professional administration is available in the long term. Stanwood will also need to consider other applicable factors, such as infrastructure, funding, and Comprehensive Plan policy integration, when determining what methods will be feasible for implementing actions within targeted timeframes. The Implementation Plan table, as provided at the end of this section, describes the following:

- HAP action number and description
- Immediate next steps to take to prepare for implementation.
- Timeline
 - Short Term: 0-2 years
 - Medium Term: 3-5 years
 - Long Term: Over 6 years
- Methods of Accomplishing the Action
- Lead Party
- Investment Level

Although several actions described in this section are involved with the implementation of the Housing Action Plan, there are topic areas in the Plan that will require further coordination and guidelines for detailed tasks. In addition, full implementation will need additional coordination and effort.

Land Use Study

The city should determine specific land-use and zoning district changes to achieve increased housing diversity. In addition, this study should be coordinated with and inform the Comprehensive Plan updates and highlight opportunities for the following changes to the Code and Comprehensive Plan policies:

- Increasing minimum density requirements across zoning districts to create a diversity of housing options.
- Implementation of targeted hybrid form-based zoning to maintain the neighborhood scale and aesthetic while creating greater density.



- Identification of the geographic areas where there will be the highest increase in infrastructure demand.
- Supporting the conversion of single-family residential units to multi-family units while preserving the aesthetic of single-family homes.
- Integrating flexibility for development standards to accommodate infill development

The Study should focus on identifying changes that would result in new capacity and diversity in the city's housing stock. To support this objective, the study should examine the feasibility and likelihood of development under proposed land use changes. The study should also highlight options that would help achieve a diversity of housing types and sizes across the city through development, redevelopment, and infill strategies. Ongoing efforts should be coordinated to monitor these changes' long-term effects and adjust these policies and provisions as needed.

Infrastructure Demand Study

A comprehensive audit of the city's current infrastructure levels of service should be conducted along with a predicted demand analysis. In Stanwood, strategic infrastructure investments must be based on forecasts of the areas where infrastructure will be most strained. As discussed in Appendix C: Public Engagement, parking and traffic levels of service, infrastructure, and public safety are areas of particular interest to community members and the city. Infrastructure demand studies must be linked to the Land Use study to properly plan for both infrastructure investment and appropriate land use designations.

Housing Funding Strategy

The city should develop a coordinated strategy to determine how these funding sources should be applied to maximize the yield of affordable housing and address critical gaps in the availability of local affordable housing.

Ongoing Monitoring and Review

Ensuring that these programs have the intended effects and will meet the overall goals identified in this Housing Action Plan and the upcoming Comprehensive Plan will require long-term efforts to monitor the development of market-rate and affordable housing in the city. Because of this, the overall implementation of the HAP should be reviewed with a series of indicators and regular reviews within the next four years.

Comprehensive Plan Policy Integration

A substantial portion of the actions identified in this Housing Action Plan will either be implemented directly through changes to the Comprehensive Plan or supported through amended Comprehensive Plan policies. Because of this, these revisions should be specifically identified and incorporated into the initial planning processes for the Comprehensive Plan update. Therefore, under the recommendations in this document, the following steps would be necessary to coordinate potential revisions for the Comprehensive Plan update:

Policy Focus: Develop a series of clear policy statements based on recommendations from the



HAP that reinforce the commitment of the City in specific topic areas related to housing, including racial equity in the real estate market, anti-displacement efforts, and the demand for diverse housing types.

Housing Goals: Amend the goals for housing development based on the projections included in this report. These may be adjusted to account for revisions to the Countywide Planning Policies but should consider the identified need for additional housing across income categories in the community.

Residential Land Use Study: Coordinate a detailed review of current zoning and development feasibility to determine potential areas where increased development densities and new housing types would result in more housing. This assessment establishes recommended locations where zoning regulations should be changed through targeted rezones, minimum density requirements, and allowances for new housing types within these areas. These changes should be provided as revisions to the land use map and related policies in the Comprehensive Plan.

Proportionality and Gaps in Funding

Lastly, the Housing Action Plan identifies housing needs and barriers to be addressed at the county, state, or federal level. Proportionality, meaning relationships that retain the same ratio, becomes evident when small cities are not the best suited to leverage sufficient funding to meet housing needs identified in this plan.

Almost all actions in this plan require funding for implementation and monitoring. This is especially true for actions intended to create affordable housing for vulnerable and low-income households. While the actions adopted are intended to fill the gap in housing affordability, they need state and federal government relief to make the outcomes of those actions a reality. Loss of funding at either the state or federal level can have severe impacts at the local level, and this is where proportionality becomes an important consideration.

Therefore, an important part of implementation is not only the funding for the construction and maintenance of low-income housing, but for future legislation that enables small cities like Stanwood to control, monitor and maintain the affordability of housing, and the outcomes of the actions once they are implemented. Proportional funding at all government levels will be crucial for implementation of recommended actions. Stanwood will need to inventory available resources to ensure adequate funding for their housing actions is provided.

INSERT IMPLEMENTATION CHART



Part 5: Monitoring Plan

Monitoring: The City and Community Stewardship

The following section summarizes a monitoring plan that describes who is a part of measuring the performance of recommended actions and how they will do it. The monitoring plan is offered to those determining budgets for city council review. One stated purpose of the Housing Action Plan is to assist the city in preparing for the next Comprehensive Plan update. Along these lines, several “strategies” do not directly result in housing creation. Instead, each of the three strategies contains a framework for systematically meeting the goals of each principle. For example, some of the actions include monitoring local efforts. They are an integral part of the city’s efforts to understand local needs, to help assess the effectiveness of overall efforts and specific actions, and to help inform future planning efforts. Housing strategies often require ongoing efforts to monitor local conditions and evaluate the impact of different actions.

Recommended indicators below describe how progress toward city goals can be evaluated. Evaluation would include assessing data for Stanwood and surrounding communities for comparison. However, one of the significant challenges with this complete suite of indicators is that the demographics in Stanwood, including renters and homeowners, can take time for the city to collect promptly. While data from the State Office of Financial Management and Zillow are typically up-to-date, available sources of household-level information, such as the American Community Survey, often need to catch up due to the reliance on surveys. Because of this, the time scale of these indicators should be explicitly considered and explained in any reporting.

Below are the main sources of data available to the city for the purposes of tracking indicators described in the Monitoring Plan:

Internal city construction permit tracking. Online or paper files containing building permits, land use actions, and code enforcement throughout the city.

Snohomish County Assessor’s Office. The Snohomish County Assessor’s Office Website contains property resources including property information, exemption forms, property tax related RCW’s, SCOPi mapping tool, etc.

WA State Office of Financial Management. Also known as the “OFM”, is a state government that provides estimates of state and local population, monitor changes in the state economy and labor force, and conduct research on a variety of issues affecting the state budget and public policy. The OFM Forecasting and Research service provides in-house analytical research and databases, such as the Postcensal Estimates of Housing, for communities in Washington State.

United States Census Bureau. Also known as the Bureau of the Census, is a U.S. Federal Statistical System principal agency responsible for producing data about the economy and



people of America. The agency produces the American Community Survey, 5-year estimates, which provides detailed population and housing information for communities.

Housing Strategies

- A. Provide the foundation for a growing urban community.
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Action	Indicator	Purpose	Sources
Action A.1.1 Strategic Infrastructure Improvements	Improved levels of service	The levels of service that the community experiences because of any new infrastructure investment will show the impact of these investments on the community experience of public infrastructure.	Future city-sponsored studies or plans City of Stanwood Comprehensive Plan – Capital Facilities Element
Action A.1.2 Expanding and Strengthening Local Partnerships	Becoming a partner of an existing or new organization/coalition/task force Number of grant awards New policy or regulation considerations from technical assistance Number of affordable units developed	The number of affordable housing units developed in the community because of any new partnerships will show the impact of these partnerships.	Internal city tracking WA State Office of Financial Management Postcensal Estimates of Housing
Action A.1.3 Interjurisdictional Cooperation	Participation with AHA and other local government organizations Number of grant awards New policy or regulation considerations from technical assistance Number of affordable units developed	The levels of service that the community experiences because of any new partnerships will show the impact of these partnerships on the community experience of public infrastructure	Internal city tracking WA State Office of Financial Management Postcensal Estimates of Housing
Action A.1.4 Community Development Block Grants	Monitor use of city and grant funds to support economic development.	It is essential to understand how the city and grant funding programs are being used to support creation of a new subarea plan, master plan overlay, or other economic based plans. To use these funds	City tracking of housing expenditures.



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Action	Indicator	Purpose	Sources
		most effectively, tracking their expenditure and use allows constructive adjustments to grant lobbying and use programs in the future. By understanding the number of transactions that are used, the city can see not only the bulk success of the program, but also what areas of the city are impacted by the program.	
Action A.2.1 Form-based code for the downtown core and the uptown area	Housing development completed, total and by housing type. Monitoring total housing capacity, total units permitted compared to remaining capacity of zoning density.	Understanding whether the city is maintaining the creation of diverse housing types over time to meet community needs will require monitoring the rate at which new housing units of different types are produced. By tracking the total housing capacity, the city can see if form based zoning has resulted in more housing units per acre.	Internal City construction permit tracking Snohomish County Assessor's Office WA State Office of Financial Management Postcensal Estimates of Housing
Action A.2.2 Upzoning near commercial nodes and corridors	Housing development completed, total and by housing type. Monitoring total housing capacity.	Understanding whether the city is maintaining the creation of diverse housing types over time to meet community needs will require monitoring the rate at which new housing units of different types are produced. By tracking the total housing capacity, the city can see if upzoning has resulted in more housing units or has continued to develop single-family residential units.	Internal City construction permit tracking. Snohomish County Assessor's Office. WA State Office of Financial Management. Postcensal Estimates of Housing.
Action A.2.3 Subarea Plan in Uptown	Comparison of housing development within and outside of the subarea plan.	The subarea plan aims to increase higher-density housing and more economic and infrastructure development to a specific area. By assessing desired housing outcomes from	Internal city permit tracking City of Stanwood Comprehensive Plan. Feasibility research on a subarea plan. Consider economic



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Action	Indicator	Purpose	Sources
		this subarea plan, the success of the plan can be measured.	development plan to coordinate along with subarea. Adoption of subarea plan.
Action B.1.1 Eliminate maximum densities in traditional neighborhood zones in conjunction with form-based code	Housing development completed, total and by housing type. Track average lot size with improved structures.	Understanding whether the city is maintaining the creation of diverse housing types over time to meet needs will require monitoring the rate at which new housing units of different types are produced. An increase or decrease in units per acre associated with housing units indicates that developers are taking advantage of the density limit flexibility codified programs.	Internal City construction permit tracking. Snohomish County Assessor's Office. WA State Office of Financial Management Postcensal Estimates of Housing.
Action B.1.2 Multi-family tax exemption	Housing development completed, total and by housing type. Monitor tenancy and rental rate per unit type.	Understanding whether the city is maintaining the creation of diverse housing types over time to meet community needs will require monitoring the rate at which new housing units of different types are produced. State law requires cities with multifamily tax exemptions to report specific data outcomes. This information may be useful for the city to understand the dynamic state of affordable housing in the city. Data may be more efficiently collected through a third-party nonprofit.	Internal City construction permit tracking. Snohomish County Assessor's Office. WA State Office of Financial Management Postcensal Estimates of Housing. City tracking of affordable housing.
Action B.1.3 Incentive Zoning	Housing development completed, total and by housing type Monitor the number of units build for affordable housing due to provided incentives.	Understanding whether the city is creating diverse and affordable housing types over time to meet needs will require monitoring the rate at which new housing units of different types are produced.	Internal city construction permit tracking Snohomish County Assessor's Office WA State Office of Financial Management



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Action	Indicator	Purpose	Sources
		Tracking the number and successful application of programs that address affordable housing can help determine where the city's efforts should be placed.	Postcensal Estimates of Housing Snohomish County Buildable Lands Report
Action B.2.1 Incentivize and encourage infill development	Housing development completed, total and by housing type Monitoring underutilized buildable lands	Understanding whether the city is maintaining the creation of diverse housing types over time to meet needs will require monitoring the rate at which new housing units of different types are produced. After determining the total buildable capacity, the city can find how much buildable capacity remains. Infill development seeks to close this gap.	Internal city construction permit tracking Snohomish County Assessor's Office WA State Office of Financial Management Postcensal Estimates of Housing Snohomish County Buildable Lands Report
Action B.2.2 Incentivize for more forms of Missing Middle Housing	Housing development completed, total and by housing type. Track the number of successful applications of programs created to help build missing middle housing.	Understanding whether the city is creating of diverse housing types over time to meet needs will require monitoring the rate at which new housing units of different types are produced. Tracking the number and successful application of programs that address missing middle housing can help determine where the city's efforts should be placed in incorporating missing middle housing.	Internal city construction permit tracking. Snohomish County Assessor's Office. WA State Office of Financial Management Postcensal Estimates of Housing.
Action B.2.3 Support the redevelopment of single-family residential to missing middle housing.	Housing development completed, total and by housing type. Track the number of successful applications for building permits in remodeling single-family	Understanding whether the city is creating of diverse housing types over time to meet needs will require monitoring the rate at which new housing units of different types are produced. Tracking the number and successful application for the	Internal city construction permit tracking. Snohomish County Assessor's Office. WA State Office of Financial Management Postcensal Estimates of Housing.



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Action	Indicator	Purpose	Sources
	homes to missing middle housing.	remodel of single-family homes to missing middle housing can help determine where the city's efforts should be placed in incorporating better development standards.	
Action B.3.1 Reduce minimum lot size and encourage small lot development	Housing development completed, total and by housing type. Track average lot size with improved structures.	Understanding whether the city is maintaining the creation of diverse housing types over time to meet community needs will require monitoring the rate at which new housing units of different types are produced. A decreasing average lot size associated with housing units indicates that developers are taking advantage of the reduced minimum lot size.	Internal City construction permit tracking. Snohomish County Assessor's Office. WA State Office of Financial Management Postcensal Estimates of Housing.
Action B.3.2 Lot size averaging	Housing development completed, total and by housing type. Track average lot size with improved structures on approved plats.	Understanding whether the city is maintaining the creation of diverse housing types over time to meet needs will require monitoring the rate at which new housing units of different types are produced. Averaged lot sizes associated with housing units indicates that developers are taking advantage of the reduced minimum lot size.	Internal city permit tracking. Snohomish County Assessor's Office.
Action B.3.3 Increasing minimum densities required in single-family residential areas.	Housing development completed, total and by housing type. Track the number of building permits issued for single-family residences in zones where minimum densities of increased.	Understanding whether the city is maintaining the creation of diverse housing types over time to meet needs will require monitoring the rate at which new housing units of different types are produced. An increase in units per acre indicates that developers are taking advantage of the density modification.	Internal City construction permit tracking. Snohomish County Assessor's Office. WA State Office of Financial Management Postcensal Estimates of Housing.



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Action	Indicator	Purpose	Sources
Action B.3.4 Flexible lot development in single-family residential zones	Housing development completed, total and by housing type	Understanding the number of Single Family detached units built in the city can help show the trend of development. This is valuable when compared to different residential types as well.	Internal City tracking
Action C.1.1 Prioritize efforts to age in place	Create and monitor senior specific coordination partnerships. Track partnership coordination meeting minutes.	Monitoring senior specific coordination allows the City to have better information on the senior assistance programs that exists in its jurisdiction and the region as a whole. The city can then create more targeted assistance programs and track the success of nonprofit partnerships.	Internal city meeting tracking. City of Stanwood Website.
Action C.1.2 Alternative homeowner models	Housing cost burden by household type and income category. Track the number of permits approved for projects under the alternative homeowner models program.	Identify potential housing supply for low- and moderate-income households. Identify model averages between renters and homeowners. Understand cost burdens vulnerable households face when accessing housing type and availability. Tracking the number of alternative homeowner projects can measure the developer interest in models and what improvements can be done to encourage additional alternative home models.	Internal city tracking. US Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (CHAS) data, 5-year estimates. US Census Bureau, Public Use Microdata Sample data, 5-year estimates.
Action C.1.3 Strategic marketing of housing assistance	Inventory of marketing materials available on the city's website platform, publicly available framework showing expected outcomes for projects.	Ensuring the availability of resources to the public helps residents stay housed. Monitoring resource and outreach material ensures information is up-to-date and the community can remain	City of Stanwood resource webpage. Internal city permit tracking.



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Action	Indicator	Purpose	Sources
		connected to their needed housing resources.	
Action C.2.1 Sales and Use Tax for Affordable Housing	Funding raised from the Sales and Use Tax for Affordable Housing Track where funds have been allocated in the support of affordable housing.	Understanding how much funding and what kind of affordable housing programs need funding can help the city and community partners determine how to best raise and allocate funding.	Internal city tracking Community Resource Center
Action C.2.2 Prescriptive development standards and streamlined permit review for affordable housing	Housing development completed, total and by housing type. Track permit materials with pre-approved site plans.	Understanding whether the city is maintaining the creation of diverse housing types over time to meet community needs will require monitoring the rate at which new housing units of different types are produced. By tracking permit materials, the city can see if pre-approved plans or site plans resulted in more housing units or has continued to develop single-family residential units.	Internal city permit tracking. Snohomish County Assessor's Office WA State Office of Financial Management Postcensal Estimates of Housing
Action C.2.3 Alternative development standards for affordable housing	Housing development completed, total and by housing type Track the number of pre-application meetings related to Affordable Housing development	Understanding whether the city is maintaining the creation of diverse housing types over time to meet needs will require monitoring the rate at which new housing units of different types are produced. Trends in pre-application meetings related to the affordable housing development standards showcase developer interest in the program.	Internal City construction permit tracking[Snohomish County Assessor's Office WA State Office of Financial Management Postcensal Estimates of Housing Internal city meeting tracking.



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Action	Indicator	Purpose	Sources
Action C.2.4 Permit fee waivers or reductions for affordable housing	Housing development completed, total and by housing type. Track the number of successful affordable housing applications where fee waivers or reductions were granted.	Understand cost burdens developers face when proposing to build different affordable housing types and models. The change in number of city affordable housing development applications with reduced fees applied provides a metric of success for city encouragement of the reduction program.	Internal city construction permit tracking. Snohomish County Assessor's Office. WA State Office of Financial Management Postcensal Estimates of Housing.
Action C.2.5 Outreach and Public Education to prevent attitudes of NIMBYism	Track public educational outreach campaigns Monitor community attitudes at public meetings	Understand if public educational outreach campaigns are helping in the promotion and development of affordable housing, more forms of missing middle housing, or transitional and emergency housing.	Internal city tracking

Maintaining: Measurable Indicators of Success

To achieve implementation success, small cities must follow similar steps and incorporate many of the same elements as programs in larger, urban, and affluent cities. However, even these jurisdictions face limitations unique to their location and size. With that in mind, small cities that were successful in their action plans typically demonstrate the following characteristics:

- Political Commitment
- City Specific Implementation
- Simple and Sustainable Administration
- Monitoring Program

Political Commitment

Political champions are essential in any community. However, in small cities where governance and politics can be deeply personal, courageous and proactive leadership is needed to negotiate with individuals who have entrenched beliefs and are unwilling to consider everyone's perspective.

City Specific Implementation

Small cities must carefully evaluate their housing needs and adopt programs calibrated to local conditions. For example, it may make sense to start with a relatively modest affordability percentage. However, given the small scale of existing residential development, it would be impractical to establish a high development-size threshold to trigger a requirement from the Housing Action Plan



Likewise, many of the most successful programs offer property owners options rather than a rigid “take-it-or-leave-it” approach. Typically, this involves a menu of incentives to help offset the costs of producing below-market-rate units. Such flexibility may include site design concessions and reduced or waived fees. Strategic actions must be thoughtfully considered and evaluated by the city to determine which actions, and at what thresholds, will best serve the needs of Stanwood.

Simple and Sustainable Administration

Finally, to overcome city staff capacity challenges, small cities must often depend on volunteers from the community to support a successful housing action plan. To achieve political support and simplify administration, some jurisdictions have adopted streamlined programs that provide limited or no alternatives to onsite development by market-rate developers. This eliminates the possibility that the jurisdiction will be burdened with fees or land that will require cities to act as a de facto developer. However, this must be carefully weighed against the benefits of a more flexible menu of incentives and alternatives. Outsourcing the most complex and cumbersome components of implementation to capable contractors, such as nonprofit organizations, is another option to relieve administrative staff and increase program effectiveness.

Monitoring Program

Many of the actions within the strategic objectives are meant to be ongoing or are actions that Stanwood should consider in the long-term while focusing their attention on actions that can be developed in the short term. While these long-term actions are intended to be fully implemented in 6-10 years, the city can begin monitoring the indicators listed for each action immediately. Consistent monitoring will allow Stanwood to establish a baseline measurement from which to judge progress and results achieved by the long-term actions.

While tracking when implementation steps are completed for each action, Stanwood will also monitor and evaluate outcomes of the HAP through performance indicators. These indicators will be measured annually to determine whether the desired results of the HAP are being achieved.

Progress towards implementation should be reported every three years. Factors that have led to success, obstacles, and challenges experienced, and recommendations for revisions and additions to the Housing Action Plan should be included in this report. Stanwood should produce the first HAP implementation and monitoring report in 2027.



Appendix A: GLOSSARY

Affordable housing: Housing is typically considered to be affordable if total housing costs (rent, mortgage payments, utilities, etc.) do not exceed 30 percent of a household's gross income. 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.

AMI: Area Median Income. The benchmark of median income is that of the Seattle-Bellevue, WA HUD Metro Fair Market Rent Area median family income, also sometimes referred to as the HAMFI. The 2018 AMI, which was \$103,400, is used in this report. This measure is used by HUD in administering its federal housing programs in Snohomish County.

Cost-burdened household: A household that spends more than 30 percent of their gross income on housing costs.



Fair Market Rent: HUD determines what a reasonable rent level should be for a geographic area and sets this as the area's fair market rent. Section 8 (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.

Housing Choice Vouchers: Also referred to as Section 8 Vouchers. A form of federal housing assistance that pays the difference between the Fair Market Rent and 30 percent of the tenant's income. HUD funds are administered by Public Housing Agencies (PHA).

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.

Market Rate Housing: Housing stock that exists or is proposed based on an area's market values, demand, and American Median Income (AMI). Location, amenities, size, building conditions help determine how much monthly incomes are contributed to housing costs.

Median income: The median income for a community is the annual income at which half the households earn less and half earn more.

Missing Middle Housing: Housing types that range between a single-family home and mid-rise apartment building. These housing types can include, but are not limited to, townhomes, duplexes, triplexes, fourplexes, courtyard clusters, or cottage homes and can be more compatible in scale to the single-family or transitional neighborhood.

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.



Severely cost-burdened household: A household that spends more than 50 percent of their gross income on housing costs.

Subsidized housing: Public housing, rental assistance vouchers like Section 8, and developments that use Low-Income Housing Tax Credits 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 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.

Appendix B: HOUSING NEEDS ASSESSMENT



Appendix C: PUBLIC ENGAGEMENT SUMMARY



Appendix D: HOUSING FRAMEWORK REVIEW



Appendix E: TABLES AND FIGURES

Table 1 Implementation Evaluation Table

Table 2 Monitoring Table

Figure 1 Planning Process

Figure 2 Legislative Context

Figure 3 HNA Summary



Appendix F: WORKS CITED

Stanwood Housing Strategies

Note:

Short-term is about 1-4 years.

Mid-term is about 5-10 years.

Long-term is more than 10 years and/or state-driven.

Goal A. Provide the foundation for a growing urban community.

Strategy 1: Strike a balance between the anticipated needs of future households and infrastructure demands.

1. Short-Term: Strategic Infrastructure Improvements

Proper infrastructure priorities established in a capital facilities element, a part of the Comprehensive Plan, can help support the city's housing program. Jurisdictions that expect to see population increases and are concerned about infrastructure capacity can greatly benefit from evaluating their infrastructure priorities. While new housing development funds infrastructure improvements, the city needs to ensure that traffic, stormwater, sewer, and water facilities are all at appropriate levels of service to accommodate an increase in demand for infrastructure services. Infrastructure demand studies could shed light on needed improvements, the limits to existing structures, and inform policies and programs to increase the city's capacity to support more housing.

2. Short to Mid-Term: Expanding and Strengthening Local Partnerships

Community partnerships are a critical component of the soft infrastructure needed for the development of affordable housing. The City of Stanwood currently has a Memorandum of Understanding (MOU) with the Community Resource Center (CRC) of Stanwood-Camano which has resulted in the city's provision of funding from the implementation of a Sales and Use Tax for Affordable Housing. The city could continue work with CRC and consider expanding the allowed uses or strategically allocate funding to support affordable housing development.

Additionally, Stanwood could consider future collaborations with the Housing Authority of Snohomish County (HASCO) through an interlocal agreement. Stanwood could allow HASCO to work within the city through an interlocal agreement as northern Snohomish County is a priority underserved area with intense housing needs. HASCO's success depends on the availability of land, funding availability, and amenities like public transportation or community resources.

3. Mid-Term: Interjurisdictional Cooperation

Continued cooperation across jurisdictional boundaries can address regional issues in metropolitan areas. Local jurisdictions can partner together to pool resources, coordinate technical assistance, and stretch funding to meet housing needs. Many jurisdictions across the Puget Sound region have formed coalitions to address housing issues, but there is an opportunity for collaboration across many topics including meeting infrastructure needs to accommodate more housing. Stanwood has an intrinsic relationship with Camano Island and, as a result, an intrinsic relationship between Snohomish and Island County.

4. Mid to Long Term: Community Development Block Grants

Community development block grants (CDBG), federal funds, are provided annually to develop viable urban communities with decent housing and suitable living environments, improving communities economically, socially, and physically. Stanwood could pursue this grant funding opportunity as it aligns with the goals and vision set forth in their Twin City Mile project and Downtown Plan of investing in the living environments of the city. While CDBGs can be used to invest in utilities and infrastructure to support higher-density areas and housing, CPDGs can also be used to fund human services which would help alleviate the cost of housing for cost-burdened residents. Enticing living spaces and an increase in housing in proximity to public amenities can complement each other well. By pursuing County CDBG funding, Stanwood can catapult this community vision forward.

Strategy 2: Foster community in areas that will experience the fastest growth.

1. Short Term: Form-based code for the downtown core and the uptown area

In contrast to zoning which separates and regulates land uses, form-based zoning systems focus on the character of the built environment. The built environment generally includes building size, design, street/ block scale, streetscape, and open space standards, as well as cohesion with surrounding development. Form-based zoning looks more at the “broader vision” of the neighborhood, aiming to allow a variety of uses to co-locate within the same area. Some benefits of form-based zoning include reduced travel time between uses and amenities and supporting non-motorized transportation systems. Form-based zoning allows more opportunities for missing middle housing by encouraging mixed-use development, such as residential and commercial within the same structure. Stanwood can create a hybrid form-based zoning program that works with permitted uses to reduce barriers from traditional zoning for housing in the downtown and uptown areas.

2. Short to Mid Term: Upzoning near commercial nodes and corridors

Upzoning increases allowable densities by relaxing the zoning code's bulk requirements or increasing floor area ratios. This reduces the cost per unit and increases supply, decreasing the pressure on rent or mortgages. The goals are to encourage denser development, increase housing supply, and ultimately improve housing affordability and mobility for renters and homeowners. Upzoning would create more opportunities to increase housing supply and variety.

3. Mid to Long Term: Subarea Plan in Uptown

A subarea plan is a type of long-range planning effort for a limited geographic area within a community. These plans are informed with community involvement regarding a long-term vision for the subarea, define policies, strategies, and actions that guide maintenance or change in the future, identify community needs for the area whether that is housing, economic development, or other uses, identify need for future infrastructure, define an urban design or aesthetic for the area, preserving natural spaces, and provide guidance for private and public investments and strategies. Results of a subarea plan include land use and zoning amendments, updates to street plans and greenways, capital projects, and strengthened partnerships, including the establishment of a community Taskforce.

An uptown sub-area plan could galvanize the Stanwood community in shaping the future of that area, spurring economic and residential development, potentially providing access to the surrounding parks and Church Creek, and solidifying a unique sense of place for the city other than the existing downtown area. Subarea plans, in conjunction with Planned Action Environmental Impact Statement, can reduce barriers to certain desired types of development where upfront analysis of the environmental impacts and mitigation measures of the area can speed up the review of subsequent individual development projects. Furthermore, subarea plans, combined with form-based code, could prioritize multi-modal access to commercial amenities and services, reducing the dependence on cars if form-based codes allowed for reduced off-street parking. This can also incentivize developers to build more housing.

Goal B: Promote a wider variety of housing opportunities for homeowners and renters.

Strategy 1: Allow for higher-density residential development in proximity to services and transit.

1. Short Term: Eliminate maximum densities in traditional neighborhood zones in conjunction with form-based code

Regulating the maximum number of units per acre is one of the most commonly used zoning tools in Washington State to regulate multifamily and mixed-use districts and the intensity of residential development. The city can focus on the height, bulk, and design of buildings instead of a maximum dwelling unit per acre requirement. Stanwood does not have a density limit on developments in the mixed-use zoning district for the general commercial mixed-use zone. However, there is a maximum density requirement of 20 dwelling units per acre in the multi-family residential mixed-use zone. Additionally, traditional neighborhood zoning districts have a maximum residential density requirement of 20 dwelling units per acre for all unit types including single-family residences, duplexes, townhomes, and apartments in mixed-use, multi-family residences, and cottages. To allow for flexibility and creativity in developing more housing units in areas that could accommodate multi-family residential units, Stanwood could eliminate maximum densities and allow developers to meet form-based code standards, through performance and/or architectural guidelines, that demonstrate the intended character of the traditional neighborhood zone.

2. Short to Mid Term: Multi-family tax exemption

A multifamily tax exemption (MFTE) is a waiver of property taxes to encourage affordable housing production and redevelopment in “residential targeted areas” designated by cities. The goal of MFTE programs is to address a financial feasibility gap for desired development types in the target areas, specifically to develop sufficient available, desirable, and convenient residential housing to meet the needs of the public. MFTE programs are designed to encourage denser growth in areas with the greatest capacity and significant challenges to development feasibility. Developers could apply for the MFTE, property management teams would handle the income certification and leasing process, while the city would monitor commitments made through the MFTE. Stanwood can conduct a feasibility study to ensure MFTEs are appropriately applied and

correspond with the goals of the city. Further, public education campaigns can inform Stanwood residents of the benefits and potential impact MFTEs might have on their tax programs. The downtown core, uptown area, and areas of traditional neighborhoods can benefit greatly from multi-family tax exemptions.

3. Mid to Long Term: Incentive zoning

Incentive zoning is a regulatory framework for encouraging and stimulating development that provides a desired public benefit. An incentive zoning system is implemented in addition to an existing base of development regulations and works by offering developers regulatory allowances such as an increase in height or floor area, fee waivers, or a reduction in parking requirements in exchange for public benefits. For Stanwood, incentive zones can allow commercial and residential developers to achieve additional development capacity when they provide affordable housing units in areas of higher-density housing and near amenities such as public transportation, shopping areas, parks, and open spaces.

Strategy 2: Promote the use of infill development.

1. Short to Mid Term: Incentivize and encourage infill development

Incentivizing and encouraging infill development could manifest in several ways. Fee reductions, waivers, development flexibilities, reduced development requirements, or establishing an infill overlay in areas where flexible infill development is desired. SEPA infill exemptions could prove to be helpful in encouraging infill. Cities in Washington State planning under the GMA have the option to establish infill development as a SEPA categorical exemption. This would alleviate developers of the potential SEPA requirement and cost. To do this, the next iteration of the Comprehensive Plan must be subject to environmental analysis through an environmental impact statement. Pursuing this categorical exemption could further encourage infill development within the city. Special consideration could be made for commercial corridors and nodes such as the Uptown area. MFTEs and state grant funding with conditions of use could further encourage infill development.

2. Short to Mid Term: Incentives for more forms of Missing Middle Housing

The majority of housing choices available in the City are single-family homes on large lots or larger multifamily buildings. The wide range of needs from differing family sizes, household incomes, ages, and cultural expectations of housing are not reflected in this limited scope of housing options. Allowing and encouraging a wide array of housing types creates varied supply to fill the demand for housing, whether for homeownership or rental units. These different housing types can be regulated to fit the current scale of residential areas and could be permitted throughout all the residential areas in the city. Encouraging these housing types through advertising and codified incentives could increase their prevalence throughout the city. Stanwood currently permits forms of missing middle housing in areas of higher density like mixed-use zones, traditional neighborhoods, and multi-family residential areas. The city can allow missing middle housing in single-family residential areas and ensure the character of the neighborhood through architectural or design guidelines, retaining the appearance of single-family residences but allowing for moderate density. This might take a shift from single-family residential zoning to low-density zoning. If not permitted in the whole zone, the city could

consider permitting missing middle housing on neighborhood intersections of single-family areas and reducing parking requirements in areas serviced by public transit. Incentive options for missing middle housing could include payment plans, deferral of impact fees, flexible design guidelines or criteria, or waivers. By increasing the allowed types of housing and encouraging their development, they could better supply housing that covers the diverse range demanded.

The city could conduct a feasibility study to determine what the greatest barriers are to developing missing middle housing, whether that is development standards, market interest, or risk-averse attitudes from builders and their lenders.

3. Short to Mid Term: Support the redevelopment of single-family residential to missing middle housing.

Where forms of missing middle housing are permitted, but predominantly single-family housing, the city could support the redevelopment of single-family housing to accommodate more housing units within it. This would preserve the aesthetic of the home and neighborhood while increasing the housing stock of the city. Providing a streamlined approach could encourage developers, addressing specificities such as parking requirements, landscape requirements, or allowing for more flexible design standards such as setback requirements.

Strategy 3: Allow for more flexible development of single-family residential housing units.

1. Short Term: Reduce minimum lot size and encourage small lot development

Minimum lot size refers to the smallest allowable portion of a parcel determined to be usable for the proposed structure, provided applicable development standards are met. Permitting development on small lots allows for more single-family homes per acre than on larger lots, which increases the overall housing supply in the city. Smaller lot sizes also promote affordability by requiring less land, fewer resources to build smaller homes, and potentially drawing fewer municipal resources. Stanwood permits development on smaller lots located in planned residential developments and cottage developments but could consider greater flexibility for smaller units throughout the single-family residential zones.

2. Short Term: Lot size averaging

Lot size averaging allows the size of individual lots within a development to vary from the zoned maximum density, provided that the average lot size in the development as a whole meets that maximum. Housing can then be developed on lots smaller than otherwise permitted in a zone, allowing for greater densities in some areas and more housing choices throughout the development. This can be especially helpful for lots that are encumbered by flooding, wetlands, or other critical areas.

3. Short Term: Increasing minimum densities required in single-family residential areas.

Minimum densities are a key feature of zoning, but actual development may occur at intensities much lower than the intent of the zone. For example, an area might have developments that occur at 6 dwelling units per acre when maximum zoning allows for 10 DU/acre. Stanwood varies the level of permitted densities across single-family residential zones through a base

standard, planned residential development standards, and a cottage standard. More consideration can be made as to how these densities are developed, where more efficient use of land can supply more housing, and possibly increase the baseline density permitted across all single-family residential zones.

4. Short to Mid Term: Flexible lot development in single-family residential zones

Although there is a need in the city for a wider variety of houses, there is a demand for more single-family residential housing from the moderate and above area median income households as well. The development of more single-family residences can reduce the demand for housing units affordable to lower-income households, preventing household displacement.

The further development of single-family residential units can be permitted by allowing more flexible single-family development regulations in areas of the city where only single-family housing is allowed. In a largely built-out jurisdiction, infill development of single-family residences on small or irregularly shaped lots can be made easier by making more flexible development regulations for these special circumstances. Flexible single-family development regulations can be crafted to encourage the development of residences that fit the needs of the community. This can take the form of flexible lot sizes, setbacks, sidewalk requirements, street widths, heights, and development standards. In Stanwood, flexible lot standards are available through development agreements and planned residential developments but could be incorporated to include more areas in the single-family zone. Single-family areas identified as more susceptible to change can undergo demonstration zones to illustrate how effective flexible lot developments can be for Stanwood, allow for an assessment of its regulations, and fine-tune a process that can benefit the city and incentivize interested developers.

Goal C. Promote opportunities for affordability for everyone, now and into the future.

Strategy 1: Consider ways to reduce the displacement of existing households.

1. Mid-Term: Prioritize efforts to age in place

The cost of housing has led to an increase in demand for housing resources among senior residents in Stanwood. Aging, independent homeowners and renters are challenged by, not only the increased housing cost but the unanticipated inflation of daily essentials like food or gas. Senior residents need more affordable housing and rental units near community resources or public transportation. Additionally, affordable housing is often not affordable enough, especially considering being on a fixed income. Senior residents may already be living in the most affordable rental units of Stanwood, but are still struggling to pay the rent.

While affordable housing and access to resources are imperative, efforts need to be made to decrease attitudes of stigmatization as that can greatly impact one's ability to ask for help. At moments when a resident might find their situation dire, there is a lack of emergency shelter or

transitional housing in the event a shift in residence is needed. Stanwood could benefit from considering the needs of the aging population.

2. **Mid to Long Term:** Alternative homeowner models

The city could encourage the development of alternative homeowner models, specifically those which provide benefits that many traditional market mechanisms cannot. There are a variety of models the city could implement, such as community land trusts, limited equity cooperatives, and lease purchasing programs or rent-to-own contracts. The goal of these programs is to support low- and moderate-income families as they build equity. Community land trusts separate the ownership of the land from the buildings with the goal to hold the land in a state of affordability while allowing homeowners control and security of their property. Limited equity cooperatives build resale price restrictions into developments that are derived from a formula that determines the price properties can be sold for. Limited equity cooperatives involve a group of residents whom all have shares in the cooperative. This cooperative is often created as part of the development process. Lease purchasing programs allow potential buyers to lease a house for a period before they buy it. This allows the buyer to build credit and save enough money to purchase it. Implementing these alternative homeowner models could stabilize housing prices in the city.

3. **Short Term:** Strategic marketing of housing assistance

The City of Stanwood could help market direct household assistance, housing and foreclosure resources, and rehabilitation and preservation resources. The city could illustrate the resources that the Community Resource Center and other local housing resource partners use to increase the information available to the public. The Washington State Foreclosure Fairness Program provides homeowners foreclosure assistance by offering free housing counseling, civil legal aid, and foreclosure mediation, for example. Additionally, the city provides reduced rates for utility, sewer, and water to low-income, senior, and disabled residents.

To garner the most success out of direct household assistance and other fee-reduction programs, strategic marketing of these programs could help greatly reduce the number of cost-burdened residents in Stanwood. Engaging in a public outreach campaign could bolster the number of people helped. Advertising for these programs on the city's website, newsletter, or pamphlets at City Hall, and updating materials as new programs develop can keep community members stay informed.

Strategy 2: Incentivize the construction of more homes for low-income and cost-burdened households

1. **Short Term:** Sales and Use Tax for Affordable Housing

In 2020, Stanwood implemented a 20-year affordable housing sales and use tax. The money collected from the tax may be used towards the acquisition, rehabilitation, or construction of affordable housing, in addition to supporting operations and maintenance costs of affordable or supportive housing and providing rental assistance. The city provides funding to the Community Resource Center for use and allocation. This collaboration could expand and include

disseminating information to the public regarding these resources and partnering with non-profit builders such as Habitat for Humanity or the Housing Authority of Snohomish County.

2. Short Term: Prescriptive development standards and streamlined permit review for affordable housing

To reduce the cost of developing affordable housing, Stanwood could adopt prescriptive development standards and streamlined permit review for affordable housing. For-profit and non-profit developers, alike, face the challenge of tight deadlines, especially those dependent on grant funding and adhere to strict funding deadlines. Missing middle housing, such as townhomes, multi-family units with less than five units, or accessory dwelling units are permitted but review and development could be expedited with a preapproved set of building plans that fulfill code requirements. This would make it easier for homeowners interested in building ADUs and developers to conceptualize, design, and construct diverse affordable housing. Additionally, expedited permit processes, waivers, parking reductions, and other incentives could be implemented for affordable housing developers.

3. Short Term: Alternative development standards for affordable housing

Adjusting development standards for preferred housing types can help lower the barrier to their development. This can change the incentive for development from market-rate housing to affordable housing. This involves allowing exceptions to specific development standards to lower barriers to development while preserving those standards which preserve health and safety. Such development standards could include reducing parking requirements for affordable housing that are within proximity to public transit or community resources. Similarly, simplifying and clarifying development standards for housing types can encourage their construction. Alternative development standards for affordable housing could alleviate the pressure of the development review.

4. Short to Mid Term: Permit fee waivers or reductions for affordable housing

Waiving permit fees for affordable housing can reduce the cost of building affordable housing, which can in turn reduce costs for consumers. Fees, such as impact fees, utility connection fees, and project review fees, can significantly increase the end cost of residential unit developments. This action allows affordable housing developers to apply for the city to waive permitting fees for projects serving renters at or below 60% of the AMI. The amount of money saved by the waived fees varies based on individual project specifics, and the city ultimately would have discretion over the applicable scenario and exact amount of the reduction. Stanwood provides an 80% reduction of transportation and park fees for the development of low-income housing but could consider further reductions for impact fees for school and fire facilities, permit fees, and reductions in costs associated with development review.

5. Mid to Long Term: Outreach and Public Education to prevent attitudes of NIMBYism

Affordable housing projects, increased density, and other proposed regulatory changes to established neighborhoods can be contentious topics that provoke “not in my backyard” (NIMBY) attitudes from the community. By addressing these NIMBY attitudes through public outreach and education, Stanwood could alleviate negative attitudes towards increasing housing capacity, ensuring affordability, and addressing concerns associated with higher

densities and increases in housing development. Public outreach and education could be resources provided on the city website, printed materials, or community discussions.

DRAFT - Housing Policy Framework Review

City of Stanwood

Prepared by: Blueline

April 12, 2023

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INTRODUCTION

Background and Purpose

The Housing Action Plan (HAP) was developed by the City of Stanwood with support from the Washington State Department of Commerce’s House Bill 1923, which made grant funding available for cities to complete actions to support development of more affordable housing. Stanwood received grant funding in 2021 to complete the HAP¹, Housing Needs Assessment (HNA), Public Engagement Summary, and Housing Policy Framework Review to understand existing housing conditions, policies, and strains, local concerns and needs, and prepare targeted strategies to address Stanwood’s unique housing needs.

The purpose of this policy framework review is to evaluate the current City of Stanwood Comprehensive Plan Housing Element to determine the City’s progress and success in attaining planned housing types and units, achievement of goals and policies, and implementation of the schedule of programs and actions. This review will inform potential strategies in the future Housing Action Plan. This document also reviews Comprehensive Plan Elements that are related to housing, as well as regulatory incentives and barriers.

Relationship Between the Comprehensive Plan and the HAP

The Growth Management Act (GMA) requires each city in Washington to develop a Comprehensive Plan to prepare for anticipated growth in population, jobs, and housing. The Comprehensive Plan is required to have a Housing Element that addresses the GMA’s housing goal of *“encourage[ing] the availability of affordable housing to all economic segments of the population of this state, promote a variety of residential densities and housing types, and encourage the preservation of existing housing stock”*. The GMA has other specific requirements (RCW 36.70A.030) to plan for housing, including:

- (1) *Encourage development in urban areas where adequate public facilities and services exist or can be provided in an efficient manner.*
- (2) *Reduce the inappropriate conversion of undeveloped land into sprawling, low-density development.*
- (12) *Ensure that those public facilities and services necessary to support development shall be adequate to serve the development at the time the development is available for occupancy and use without decreasing current service levels below locally established minimum standards.*

Each city’s Comprehensive Plan must align their elemental policies with the regional policies developed by Puget Sound Regional Council and King County. While regional policies inform how the city develops

¹ Data presented in the HAP was informed by the HNA. The HNA uses ACS 5-Year Estimates, OFM Estimates, PSRC, King County, and HUD CHAS data.



their housing element policies, local needs and gaps are also incorporated into goals and policies to specify the actional strategies and considerations reflective of the city.

Methodology

The report was prepared by conducting a review of the Stanwood Comprehensive Plan Housing Element policies. City housing policies were reviewed against revised policies from the Puget Sound Regional Council and Snohomish County Countywide Planning Policies to determine existing gaps or partial gaps in policy language. The report also examines existing housing regulations and their effectiveness on developing new housing units by evaluating the number of relative units developed from 2015 to 2022.

Organization of Report

This report is organized by and comprised of three different sections:

- **Growth Target Evaluation:** Is the city on track to meet the 2044 housing projections? A summary of how the HAP and Comprehensive Plan are interrelated and how Stanwood is performing.
- **Housing Policy Consistency Review:** Do the city's housing element policies align with the current PSRC and Snohomish County policies? This section conducts a Comprehensive Plan housing policy consistency analysis to identify existing gaps and how current policies should be revised to align with recommended HAP strategies and actions.
- **Implementation Evaluation:** Are there regulatory opportunities or barriers to achieving goals and policies of the Comprehensive Plan? An overview of the City's housing development performance between 2015 through 2022 and implementation considerations that will determine the feasibility of recommended actions.

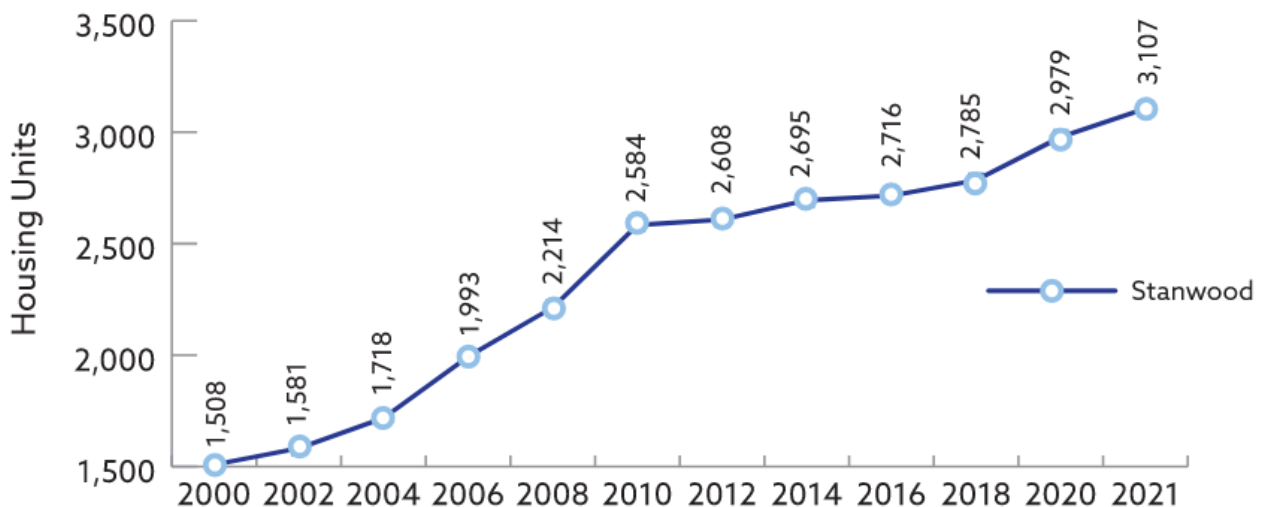


GROWTH TARGET EVALUATION

Housing Targets and Growth

Snohomish County has distributed housing targets in consultation with cities for their overall projections for population, housing, and jobs. As of 2021, the city had a population of 7,980 and a total of 3,107 housing units². Exhibit 1 describes the number of homes developed between 2010 and 2021, demonstrating a consistent increase in housing over the last eleven years. A cumulative total of 10,963 people is planned to reside in Stanwood by 2044 which will require 4,385 housing units to accommodate this anticipated growth. Between 2010 and 2020, the city has lost an annual average of two units and gained an average of 48 new units. To achieve its growth target, the city will need to add 58 units per year between 2022 through 2044³. The average household size in Stanwood is 2.72 persons.² Applying this household size to the remaining housing target, the population would increase by about 158 people per year if the 2044 growth targets are met. Exhibit 2 describes the anticipated trajectory of housing based on the anticipated growth and number of housing units needed to accommodate residents.

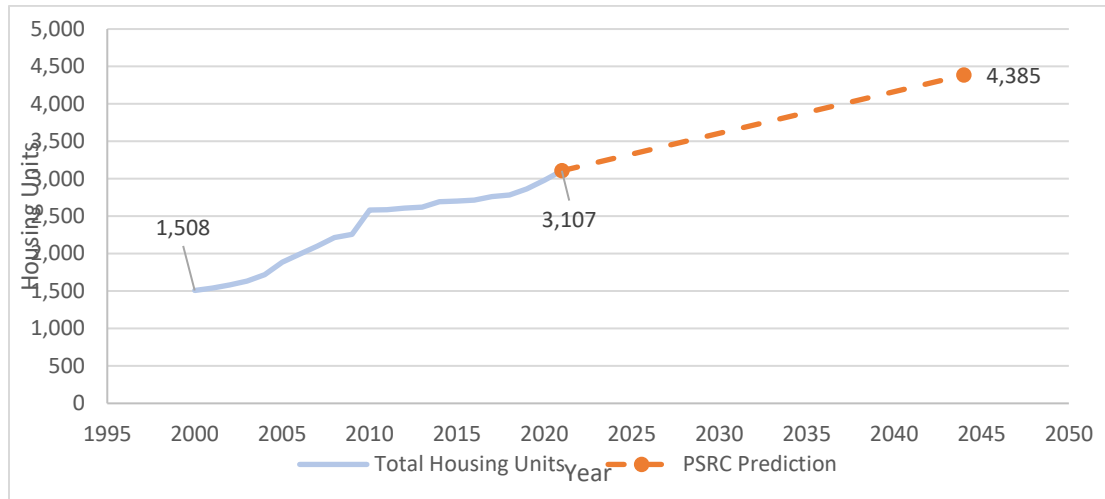
Exhibit 1. Housing Change 2010 – 2021



Source: OFM, 2021.

² ACS 5-year estimate, 2014-2018, Table DP04; City permit data (2022).

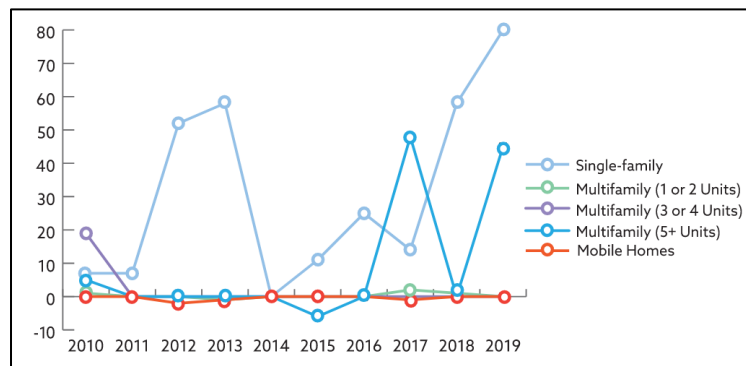
³ Stanwood Housing Needs Assessment, 2022.

Exhibit 2. Housing Growth Projection 2021-2044

Source: City of Stanwood Housing Needs Assessment, 2022.

Housing Permits

Between 2010 and 2020, Stanwood has produced 506 new housing units. Exhibit 3 describes the fluctuations of permits received over the past 10 years for different housing typologies. Single-family housing (312 units), multifamily (3 or more units) (111 units), and duplex (3 units) housing permits were issued from 2010 to 2020. Four manufactured homes were deconstructed during this decade. Collected data suggests that Stanwood's newer housing stock includes a diversity of housing types. Single family housing issues the most permits but comes in phases associated with subdivision applications. Multifamily (5+) units are a more recent interest to developers operating in the city with a sharp increase in permits in 2017 and 2019.

Exhibit 3. Housing Permits 2010-2021

Source: Puget Sound Regional Council, 2020

Existing Housing Gaps

New GMA requirements for housing were adopted in late 2021 under House Bill 1220 (HB1220) requiring the housing element to accommodate and plan for housing needs in each income band. Household income is used to analyze a city's 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 bands:

- 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

The AMI is used to measure the relative affordability of housing units based on the above income bands. Income limits to qualify for housing are often set relative to AMI. The HUD determines housing affordability by measuring if households are spending less than 30 percent of their income on housing. If households are spending more than 30 percent of income on housing, they are determined to be "cost burdened". Households need remaining income to afford other essentials, such as food, transportation, utilities, childcare, healthcare, and clothing. If households are spending more 50 percent of income on housing, the HUD metric labels the household as "severely cost burdened".

Exhibit 4 describes the different income bands that currently exist within Stanwood and whether these income bands are cost burdened or severely cost burdened. Exhibit 5 is a breakdown of Stanwood's AMI between owners and renters. Both exhibits indicate that low-income residents and renters are much more cost burdened than their wealthier neighbors. Exhibit 6 describes the gaps in housing affordable to each income level. The mismatches display how the affordability of housing units is inconsistent with what households can afford. If households are unable to find housing that is affordable to them, they are likely to be experiencing cost-burdens.

Exhibit 4. Cost Burdened Households by Type and Income

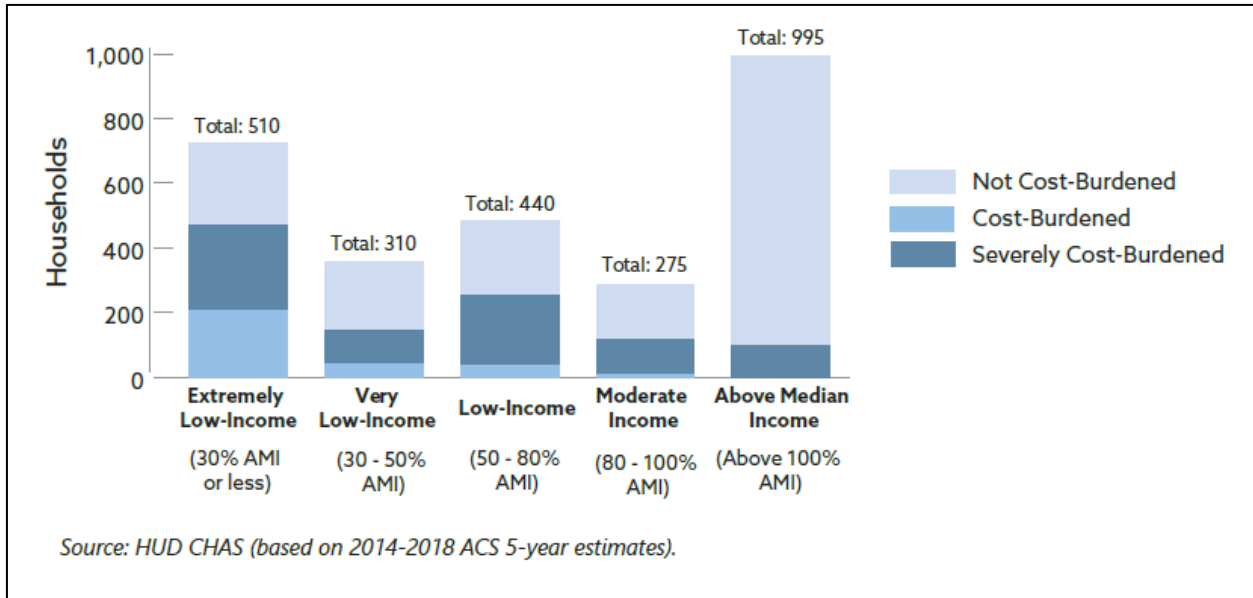


Exhibit 5. Cost Burdens for Owners and Renters

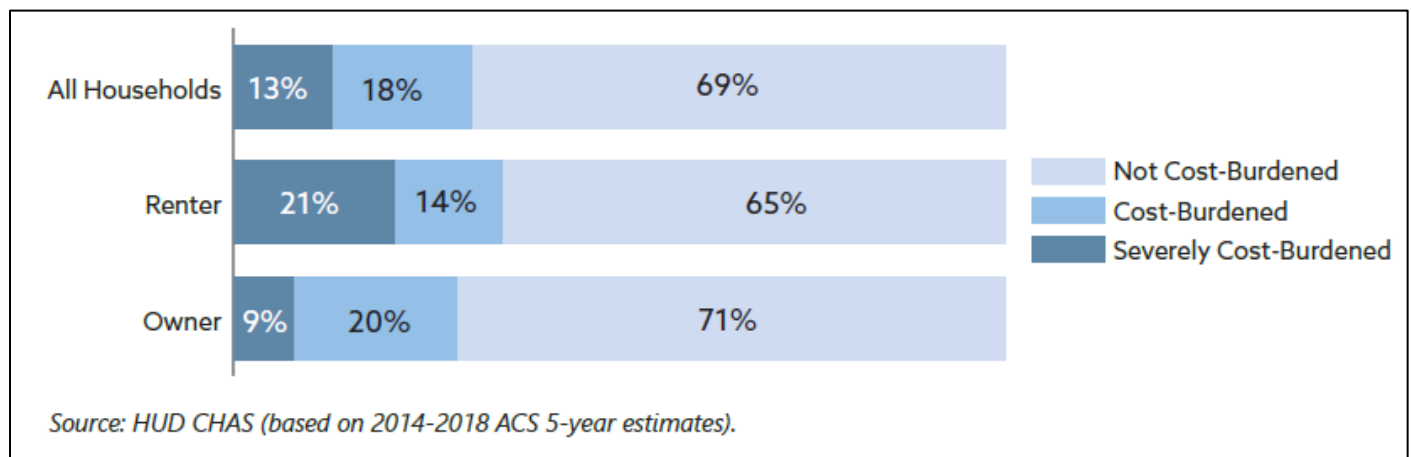
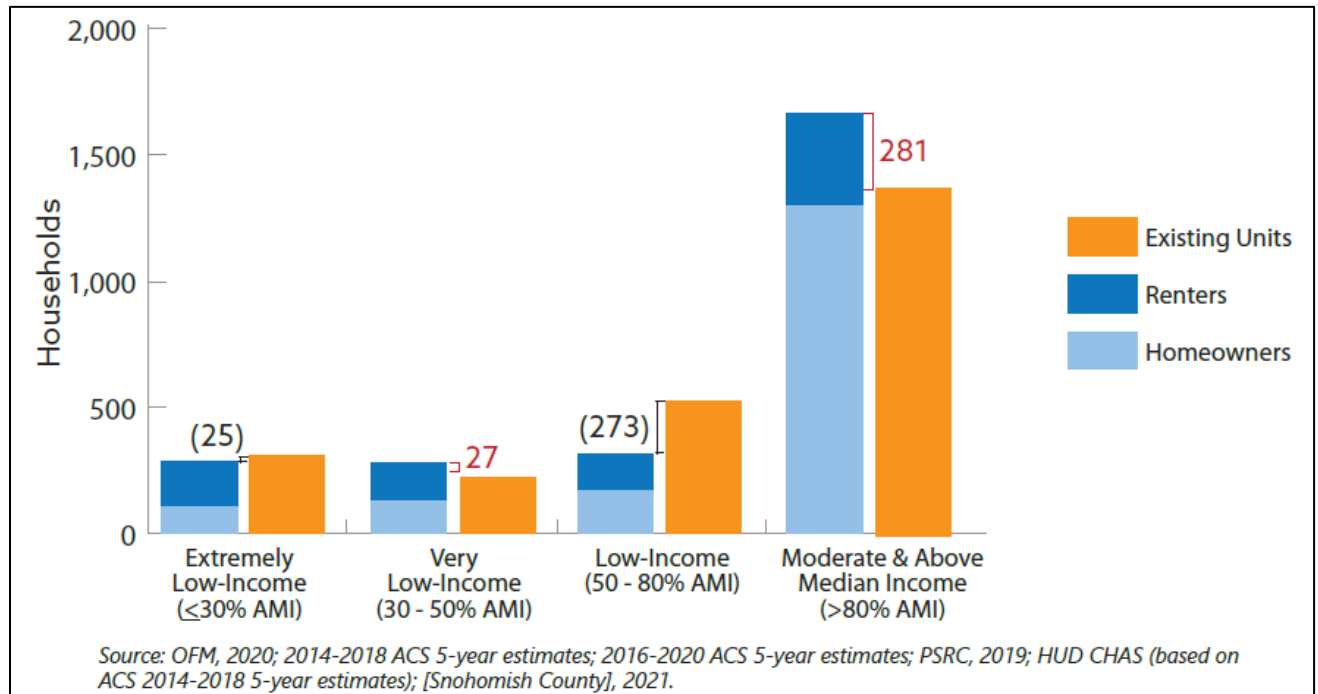
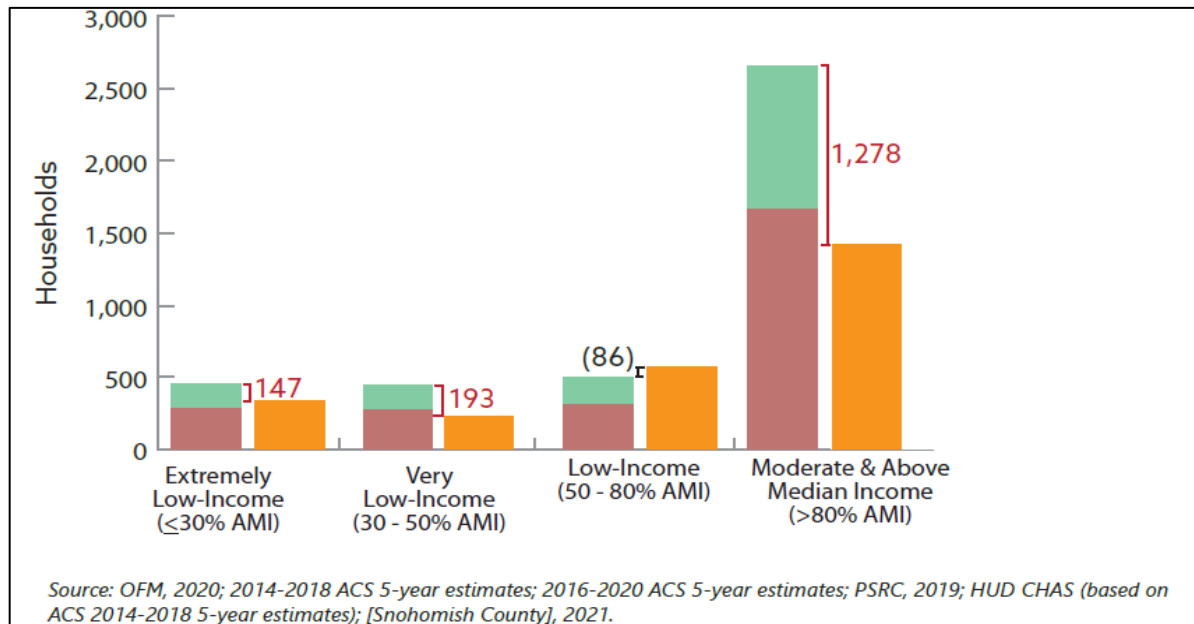


Exhibit 6. Existing Housing Gap by Income

Future Housing Gaps

Exhibit 6 shows how the existing supply gap is projected to change by 2044 for each income level. The city's future population and associated needs will determine which types of unit production should be prioritized. More units are likely to be needed across the very low-income and moderate- and above-income range, and there is also a large, predicted deficit of housing affordable to moderate and above median income residents.

Exhibit 6. Future Housing Gap by Income



By 2044, more units available for ownership will be necessary for all economic segments of the population, except for where there is projected surplus in the low-income range. Special attention will be needed to fill the gap in units available for ownership for the moderate- and above-income range. In addition, more rental units by 2044 will be necessary for the very low-income and moderate- and above-income households, especially at the higher end of the spectrum. Special attention will be needed to fill the gap in housing units for extremely and very low-income households, who typically need subsidized forms of housing to be available.

POLICY EVALUATION

The Stanwood Comprehensive Plan Housing Element evaluation is an assessment of the City's housing policies from the 2015 Comprehensive Plan update. The policy evaluation demonstrates how the Housing Action Plan's objectives align with current policies and where there are policy gaps supporting recommended action. Additionally, the review identifies how Puget Sound Regional County and Snohomish County Countywide Policies align with Stanwood's housing policies and if there are any consistency policy gaps or partial policy gaps.

Regional Consistency Evaluation

The following policy matrix lists the Stanwood 2015 Comprehensive Plan - Housing Element policies, Vision 2050 Housing Policies, Snohomish Countywide Planning Policies, and the gaps or partial gaps between city and regional housing policies. Recommendations are provided to align city housing policies with regional housing policies and Stanwood HAP actions.



Regional Policy Consistency Review			
Vision 2050 Housing Policy and Chapter	Implementing Snohomish Countywide Planning Policy	City Comprehensive Plan Policy implementing the new or revised policy?	Aligning HAP Action or Suggested Actions
MPP-H-1 <u>Plan for housing supply, forms, and densities to meet the region's current and projected needs consistent with the Regional Growth Strategy and to make significant progress towards jobs/housing balance.</u>	HO-((2)) 1 ➤ The county and cities shall make provisions in their comprehensive plans to accommodate existing and projected housing needs, ((including)) <u>consistent with the Regional Growth Strategy and Snohomish County Growth Targets. Plans must include a specific assessment of housing needs by economic segment ((within the community)), as ((indicated)) described in the housing report prescribed in CPP HO-5. Those provisions should consider the following ((factors)) strategies:</u> a. ((Avoiding)) <u>Avoid</u> further concentrations of low-income and special needs housing. b. ((Increasing)) <u>Increase</u> opportunities and capacity for affordable housing in ((urban)) <u>Regional, Countywide, and local growth</u> centers. c. ((Increasing)) <u>Increase</u> opportunities and	Partial gap HP-2.4 - Encourage single and multi-family housing close to transportation facilities, public services, and employment centers. HP-2.5 - Encourage the development of townhouses or other housing types, utilizing Planned Residential Developments (PRDs) in various areas to promote affordable housing. HP-2.6 - Allow manufactured housing in all residential zones, subject to City development regulations. HP-2.7 - Allow qualified senior citizen housing developments, which may include housing for disabled persons, to exceed the maximum zoned density requirements in specified areas. HP-2.8 – Support opportunities to accommodate home buyers and renters with varying income levels. HP-6.9 - Involve the Housing Authority of Snohomish County, Snohomish County's Office of Housing and Community Development, and other	The city should consider ways to focus more on affordable housing specifically in the downtown if that is to be designated a local center. It should also look at supporting additional ways to create additional housing options in single-family areas. Action A.2.2 Upzoning near commercial nodes and corridors Action A.2.3 Subarea plan for Uptown Action B.1.1 Eliminate maximum densities in traditional neighborhood zones Action B.1.3 Incentive Zoning Action B.2.3 Support redevelopment of SFR to missing middle housing Action B.3.1 Reduce minimum lot sizes and

	capacity for affordable housing close to employment, education, shopping, public services, and public transit. d. ((Increasing)) <u>Increase</u> opportunities and capacity for affordable and special needs housing in areas where affordable housing is currently lacking. e. ((Supporting)) <u>Support</u> affordable housing opportunities in other Snohomish County jurisdictions, as described below in ((CPP HO-4)) <u>CPP-HO-3</u>. <u>Support the creation of additional housing options in single-family neighborhoods to provide for more diverse housing types and choices to meet the various needs of all economic segments of the population.</u>	service providers in various housing programs.	encourage small lot development Action B.3.3 Increase minimum densities required in SFR Areas
MPP-H-2 Provide a range of housing types and choices to meet the housing needs of all income levels and demographic groups within the region.	HO-((2)) 1 ➤ The county and cities shall make provisions in their comprehensive plans to accommodate existing and projected housing needs, ((including)) <u>consistent with</u> the Regional Growth Strategy and Snohomish County Growth Targets. Plans <u>must</u>	Partial gap HP-2.4 - Encourage single and multi-family housing close to transportation facilities, public services, and employment centers. HP-2.5 - Encourage the development of townhouses or other housing types, utilizing Planned Residential	The city should consider ways to focus more on affordable housing specifically in the downtown if that is to be designated a local center. It should also look at supporting additional ways to create additional housing options in single-family areas.

	<u>include</u> a specific assessment of housing needs by economic segment ((within the community)), <u>as</u> ((indicated)) <u>described</u> in the housing report prescribed in CPP HO-5. Those provisions should consider the following ((factors)) <u>strategies</u>: f. ((Avoiding)) <u>Avoid</u> further concentrations of low-income and special needs housing. g. ((Increasing)) <u>Increase</u> opportunities and capacity for affordable housing in ((urban)) <u>Regional, Countywide, and local growth</u> centers. h. ((Increasing)) <u>Increase</u> opportunities and capacity for affordable housing close to employment, education, shopping, public services, and public transit. i. ((Increasing)) <u>Increase</u> opportunities and capacity for affordable and special needs housing in areas where affordable housing is currently lacking. j. ((Supporting)) <u>Support</u> affordable housing opportunities in other	Developments (PRDs) in various areas to promote affordable housing. HP-2.6 - Allow manufactured housing in all residential zones, subject to City development regulations. HP-2.7 - Allow qualified senior citizen housing developments, which may include housing for disabled persons, to exceed the maximum zoned density requirements in specified areas. HP-2.8 – Support opportunities to accommodate home buyers and renters with varying income levels. HP-6.9- Involve the Housing Authority of Snohomish County, Snohomish County’s Office of Housing and Community Development, and other service providers in various housing programs.	
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	Snohomish County jurisdictions, as described below in ((CPP HO-4)) CPP-HO-3. <u>Support the creation of additional housing options in single-family neighborhoods to provide for more diverse housing types and choices to meet the various needs of all economic segments of the population.</u>		
MPP-H-5 Promote homeownership opportunities for low-income, moderate-income, and middle-income families and individuals <u>while recognizing historic inequities in access to homeownership opportunities for communities of color.</u>	HO-((2)) 1 ➤ The county and cities shall make provisions in their comprehensive plans to accommodate existing and projected housing needs, ((including)) <u>consistent with</u> the Regional Growth Strategy and Snohomish County Growth Targets. Plans <u>must include</u> a specific assessment of housing needs by economic segment ((within the community)), <u>as ((indicated)) described</u> in the housing report prescribed in CPP HO-5. Those provisions should consider the following ((factors)) <u>strategies</u>: a. ((Avoiding)) <u>Avoid</u> further concentrations of low-income and special needs	Partial gap LUP 1.3 Create adequate land use capacity to accommodate growth targets by zoning land with sufficient density and range of uses to allow the housing and commercial markets to attract quality development. HP-2.4 - Encourage single and multi-family housing close to transportation facilities, public services, and employment centers. HP-2.5 - Encourage the development of townhouses or other housing types, utilizing Planned Residential Developments (PRDs) in various areas to promote affordable housing. HP-6.9- Involve the Housing Authority of Snohomish County, Snohomish County's Office of Housing and Community Development, and other service providers in various housing	The city should consider ways to focus more on affordable housing specifically in the downtown if that is to be designated a local center. It should also look at supporting additional ways to create additional housing options in single-family areas. Action A.1.2 Expand and strengthen local partnerships Action B.1.3 Incentive zoning Action B.2.2 Incentivize the forms of missing middle housing Action C.1.2 Alternative homeowner models

	housing. b. ((Increasing)) <u>Increase</u> opportunities and capacity for affordable housing in ((urban)) <u>Regional, Countywide, and local growth</u> centers. c. ((Increasing)) <u>Increase</u> opportunities and capacity for affordable housing close to employment, education, shopping, public services, and public transit. d. ((Increasing)) <u>Increase</u> opportunities and capacity for affordable and special needs housing in areas where affordable housing is currently lacking.((Supporting)) <u>Support</u> affordable housing opportunities in other Snohomish County jurisdictions, as described below in ((CPP HO-4)) <u>CPP-HO-3</u>. e. ((Supporting))	programs. HP-2.6 - Allow manufactured housing in all residential zones, subject to City development regulations. HP-2.7 - Allow qualified senior citizen housing developments, which may include housing for disabled persons, to exceed the maximum zoned density requirements in specified areas. HP-2.8 – Support opportunities to accommodate home buyers and renters with varying income levels.	Action C.1.3 Strategic marketing of housing assistance Action C.2.1 Sales and use tax for affordable housing
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	<u>Support</u> affordable housing opportunities in other Snohomish County jurisdictions, as described below in ((CPP HO-4)) <u>CPP-HO-3</u>. f. <u>Support the creation of additional housing options in single-family neighborhoods to provide for more diverse housing types and choices to meet the various needs of all economic segments of the population.</u>		
MPP-H-6 Develop and provide a range of housing choices for workers at all income levels throughout the region that is accessible to job centers and attainable to workers at anticipated wages.	HO-((2)) 1 ➤ The county and cities shall make provisions in their comprehensive plans to accommodate existing and projected housing needs, ((including)) <u>consistent with</u> the Regional Growth Strategy and Snohomish County Growth Targets. Plans <u>must include</u> a specific assessment of housing needs by economic segment ((within the community)), <u>as</u> ((indicated)) <u>described</u> in the housing report prescribed in	Partial gap LUP 1.3 Create adequate land use capacity to accommodate growth targets by zoning land with sufficient density and range of uses to allow the housing and commercial markets to attract quality development. HP-2.4 - Encourage single and multi-family housing close to transportation facilities, public services, and employment centers.	The city should consider ways to focus more on affordable housing specifically in the downtown if that is to be designated a local center. It should also look at supporting additional ways to create additional housing options in single-family areas. Action A.1.2 Expanding and strengthening local partnerships Action A.1.3 Interjurisdictional Cooperation

	CPP HO-5. Those provisions should consider the following ((factors)) <u>strategies</u>: g. ((Avoiding)) <u>Avoid</u> further concentrations of low-income and special needs housing. h. ((Increasing)) <u>Increase</u> opportunities and capacity for affordable housing in ((urban)) <u>Regional, Countywide, and local growth</u> centers. i. ((Increasing)) <u>Increase</u> opportunities and capacity for affordable housing close to employment, education, shopping, public services, and public transit. j. ((Increasing)) <u>Increase</u> opportunities and capacity for affordable and special needs housing in areas where affordable housing is currently lacking. k. ((Supporting))	HP-2.5 - Encourage the development of townhouses or other housing types, utilizing Planned Residential Developments (PRDs) in various areas to promote affordable housing. HP-6.9- Involve the Housing Authority of Snohomish County, Snohomish County's Office of Housing and Community Development, and other service providers in various housing programs. HP-2.6 - Allow manufactured housing in all residential zones, subject to City development regulations. HP-2.7 - Allow qualified senior citizen housing developments, which may include housing for disabled persons, to exceed the maximum zoned density requirements in specified areas. HP-2.8 – Support opportunities to accommodate home buyers and renters with varying income levels.	Action A.2.2 Upzoning near commercial nodes and corridors Action A.2.3 Subarea plan in Uptown Action B.1.2 Multifamily tax exemption Action B.2.2 Incentivize more forms of missing middle housing Action B.2.3 Support redevelopment of SFR into missing middle housing Action C.1.1 Prioritize efforts to age in place Action C.1.2 Alternative homeowner models Action C.1.2 Strategic marketing of housing assistance
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	<u>Support</u> affordable housing opportunities in other Snohomish County jurisdictions, as described below in ((CPP HO-4)) <u>CPP-HO-3</u>. I. <u>Support the creation of additional housing options in single-family neighborhoods to provide for more diverse housing types and choices to meet the various needs of all economic segments of the population.</u>		
MPP-H-7 Expand the supply and range of housing <u>at densities to maximize the benefits of transit investments</u>, including affordable units, in <u>growth centers and station areas</u> throughout the region.	HO-((2)) 1 ➤ county and cities shall make provisions in their comprehensive plans to accommodate existing and projected housing needs, ((including)) <u>consistent with</u> the Regional Growth Strategy and Snohomish County Growth Targets. Plans <u>must include</u> a specific assessment of housing needs by economic segment ((within the community)), _____ as ((indicated)) <u>described</u> in the housing report	Partial gap LUP 1.3 Create adequate land use capacity to accommodate growth targets by zoning land with sufficient density and range of uses to allow the housing and commercial markets to attract quality development. HP-2.4 - Encourage single and multi-family housing close to transportation facilities, public services, and employment centers. HP-2.5 - Encourage the development of townhouses or other housing types, utilizing Planned Residential	The city should consider ways to focus more on affordable housing specifically in the downtown if that is to be designated a local center. It should also look at supporting additional ways to create additional housing options in single-family areas. Action A.2.2 Upzoning near commercial nodes and corridors Action A.2.3 Subarea plan in Uptown

	prescribed in CPP HO-5. Those provisions should consider the following ((factors)) strategies: a. ((Avoiding)) <u>Avoid</u> further concentrations of low-income and special needs housing. b. ((Increasing)) <u>Increase</u> opportunities and capacity for affordable housing in ((urban)) <u>Regional, Countywide, and local growth centers.</u> c. ((Increasing)) <u>Increase</u> opportunities and capacity for affordable housing close to employment, education, shopping, public services, and public transit.	Developments (PRDs) in various areas to promote affordable housing. HP-6.9- Involve the Housing Authority of Snohomish County, Snohomish County's Office of Housing and Community Development, and other service providers in various housing programs. HP-2.6 - Allow manufactured housing in all residential zones, subject to City development regulations. HP-2.7 - Allow qualified senior citizen housing developments, which may include housing for disabled persons, to exceed the maximum zoned density requirements in specified areas. HP-2.8 – Support opportunities to accommodate home buyers and renters with varying income levels. Partial Gap HP-4.1 -Rely on community input, the vision and values for Stanwood, and the assessed future housing needs to make changes in residential densities. Base recommended changes on: - Existing residential zoning districts - Land suitability and	Action B.1.2 Multifamily tax exemption Action B.2.1 Incentivize and encourage infill housing City could consider adding language to existing policies or adopting one or more new policies focused on preservation specifically of existing long-term affordable housing. Action B.1.1 Eliminate maximum densities in traditional neighborhood
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	d. ((Increasing))<u>Increase</u> opportunities and capacity for affordable and special needs housing in areas where affordable housing is currently lacking. e. ((Supporting))<u>Support</u> affordable housing opportunities in other Snohomish County jurisdictions, as described below in ((CPP HO-4)) <u>CPP-HO-3</u>. f. <u>Support the creation of additional housing options in single-family neighborhoods to provide for more diverse housing types and choices to meet the various needs of all economic</u>	availability - Existing land use patterns - Available or planned capital facility/public service capacity HP-4.2 - Maintain quality of residential neighborhoods when providing a mix of housing types and densities. HP-4.3 - On lots where feasible, allow single-family homes to have accessory units or “mother-in-law apartments” where zoning requirements can be met. Discourage use in areas where on-street parking congestion and other safety factors would cause problems. HP-4.4 - Allow mixed residential densities in subdivisions and planned developments where traditional neighborhood goals, designs, and amenities can be achieved for a variety of housing types and densities. HP-1.7 – Utilize appropriate zoning techniques, including density bonuses for affordable housing, in order to meet the City’s “fair share” of affordable housing goals.	zones in conjunction with form-based code Action B.2.2 Incentivize more forms of missing middle housing Action B.2.3 Support the redevelopment of SFR to missing middle housing Action B.3.3 Increasing minimum densities required in single family residential areas. Action C.2.1 Sales and use tax for affordable housing
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	<u>segments of the population.</u> HO-14 The county and cities should ((provide incentives for)) <u>incentivize and promote the development and preservation of long-term affordable housing ((such as)) through the use of zoning, taxation, and other tools, including height or density bonuses, property tax incentives and parking requirement reductions. The incentives should apply where feasible to encourage affordable housing.</u>		
MPP-H-8 <u>Promote the development and preservation of long-term affordable housing options in walking distance to transit by implementing zoning, regulations, and incentives.</u>	HO-((2)) 1 ➤ county and cities shall make provisions in their comprehensive plans to accommodate existing and projected housing needs, ((including)) <u>consistent with the Regional Growth Strategy and Snohomish County Growth Targets. Plans must include a specific assessment of housing needs by economic segment ((within the community)), _____ as ((indicated)) described in the housing report prescribed in CPP HO-5.</u>	Partial gap HP-2.4 - Encourage single and multi-family housing close to transportation facilities, public services, and employment centers. HP-2.5 - Encourage the development of townhouses or other housing types, utilizing Planned Residential Developments (PRDs) in various areas to promote affordable housing. HP-6.9- Involve the Housing Authority of Snohomish County, Snohomish County's Office of Housing and Community Development, and other service providers in various housing	The city should consider ways to focus more on affordable housing specifically in the downtown if that is to be designated a local center. It should also look at supporting additional ways to create additional housing options in single-family areas. Action A.1.1 Strategic infrastructure improvements Action A.1.3 Community Development Block Grant

	Those provisions should consider the following ((factors)) strategies: a. ((Avoiding)) <u>Avoid</u> further concentrations of low-income and special needs housing. b. ((Increasing)) <u>Increase</u> opportunities and capacity for affordable housing in ((urban)) <u>Regional, Countywide, and local growth centers.</u> c. ((Increasing)) <u>Increase</u> opportunities and capacity for affordable housing close to employment, education, shopping, public services, and public transit. d. ((Increasing)) <u>Increase</u>	programs. HP-2.6 - Allow manufactured housing in all residential zones, subject to City development regulations. HP-((2)) 1-HP-2.7 - Allow qualified senior citizen housing developments, which may include housing for disabled persons, to exceed the maximum zoned density requirements in specified areas. -HP-2.8 – Support opportunities to accommodate home buyers and renters with varying income levels. Partial Gap HP-4.1 -Rely on community input, the vision and values for Stanwood, and the assessed future housing needs to make changes in residential densities. Base recommended changes on: - Existing residential zoning districts - Land suitability and availability - Existing land use patterns - Available or planned	Action A.2.1 Form-based code for the downtown core and uptown area Action A.2.2 Upzoning near commercial nodes and corridors Action A.2.3 Subarea plan in Uptown City could consider adding language to existing policies or adopting one or more new policies focused on preservation specifically of existing long-term affordable housing. The city should add language to LU-P14 to consider innovative development techniques to increase affordable housing.
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	e opportunities and capacity for affordable and special needs housing in areas where affordable housing is currently lacking. e. ((Supporting)) <u>Support</u> affordable housing opportunities in other Snohomish County jurisdictions, as described below in ((CPP HO-4)) <u>CPP-HO-3</u>. f. <u>Support the creation of additional housing options in single-family neighborhoods to provide for more diverse housing types and choices to meet the various needs of all economic segments of</u>	capital facility/public service capacity HP-4.2 - Maintain quality of residential neighborhoods when providing a mix of housing types and densities. HP-4.3 -On lots where feasible, allow single-family homes to have accessory units or “mother-in-law apartments” where zoning requirements can be met. Discourage use in areas where on-street parking congestion and other safety factors would cause problems. HP-4.4 - Allow mixed residential densities in subdivisions and planned developments where traditional neighborhood goals, designs, and amenities can be achieved for a variety of housing types and densities. HP-1.7- Utilize appropriate zoning techniques, including density bonuses for affordable housing, in order to meet the City’s “fair share” of affordable housing goals.	Action A.1.2 Expanding and strengthening local partnerships Action C.1.1 Prioritize efforts to age in place Action C.1.3 Strategic marketing of housing assistance Action C.2.1 Sales and use tax for affordable housing
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	<u>the population.</u> HO-14 The county and cities should ((provide incentives for)) <u>incentivize and promote the development and preservation of long-term affordable housing ((such as)) through the use of zoning, taxation, and other tools, including height or density bonuses, property tax incentives and parking requirement reductions. The incentives should apply where feasible to encourage affordable housing.</u>		
MPP-H-9 <u>Expand housing capacity for moderate density housing to bridge the gap between single-family and more intensive multifamily development and provide opportunities for more affordable ownership and rental housing that allows more people to live in neighborhoods across the region.</u>	HO-4 <u>The county and cities should implement policies that allow for the development of moderate density housing to help meet future housing needs, diversify the housing stock, and provide more affordable home ownership and rental opportunities. This approach should include code updates to ensure that zoning designations and allowed densities, housing capacity, and other restrictions do not preclude development of moderate density housing.</u>	Partial Gap HP-6.10- Encourage the preservation of the exterior of older housing that is being converted to multi-family units. HP-7.1 - Encourage the development of quality single family homes. HP-7.2 - Encourage the development of quality multi-family homes. HP-4.1 -Rely on community input, the vision and values for Stanwood, and the assessed future housing needs to make changes in residential densities. Base recommended changes on: - Existing residential zoning districts - Land suitability and	This is a new policy. Some of the city's policies partially address this, but the city could consider a couple new policies specifically on moderate density housing and more affordable home ownership opportunities to support any changes to the housing element and development regulations in line with updated housing element requirements in RCW 36.70A.070. Action B.1.1 Eliminate maximum densities in traditional neighborhood zones in conjunction with form-based code

		- availability - Existing land use patterns - Available or planned capital facility/public service capacity	Action B.2.1 Incentivize and encourage infill development Action B.2.2 Incentivize more forms of missing middle housing Action B.2.3 Support the redevelopment of SFR to missing middle housing Action B.3.3 Increasing minimum densities required in single family residential areas.
MPP-H-10 Encourage jurisdictions to review and streamline development standards and regulations to advance their public benefit, provide flexibility, and minimize additional costs to housing.	Not in crosswalk table	Partial gap LUP 7.8 Incentives supporting development in the Downtown Center should be evaluated to reduce the cost of development within the floodplain. Incentives may include programs such as: - Streamlined processing; - Reduction in impact fees when road and park facilities are not required to serve new capacity; - Regional stormwater and drainage facilities; - Off-site mitigation sites for wetland, flood and stormwater mitigation.	The city could consider adopting development standards streamlining as a land use goal related to housing and/or a housing goal encouraging the city to seek ways to streamline standards and permit process to minimize unnecessary costs to housing. Action B.3.4 Flexible lot development in single family residential zones Action C.2.2 Prescriptive development standards and streamlined permit review for affordable housing

		EDP-8.3 – Streamline the permit process for developments that are consistent with the Downtown Plan.	Action C.2.3 Alternative development standards for affordable housing Action C.2.4 Permit fee waivers or reductions for affordable housing
MPP-H-12 <u>Identify potential physical, economic, and cultural displacement of low- income households and marginalized populations that may result from planning, public investments, private redevelopment and market pressure. Use a range of strategies to mitigate displacement impacts to the extent feasible.</u>	HO-5. d <u>Evaluate the risk of physical and economic displacement of residents, especially low-income households and marginalized populations.</u>	Policy Gap	City should consider developing new policy or policies related to countering economic and physical displacement of low-income households and marginalized populations. Action A.1.1 Strategic Infrastructure Improvements Action A.1.2 Expand and strengthen local partnerships Action A.1.4 Community Development Block Grants
H-Action-4(Local) Local Housing Needs: <u>Counties and cities will conduct a housing needs analysis and evaluate the effectiveness of local housing policies and strategies to achieve housing targets and affordability goals to support</u>	HO-((2)) 1 ➤ The county and cities shall make provisions in their comprehensive plans to accommodate existing and projected housing needs, ((including)) consistent with the Regional Growth Strategy and Snohomish County	Partial Gap HP-4.1 -Rely on community input, the vision and values for Stanwood, and the assessed future housing needs to make changes in residential densities. Base recommended changes on: - Existing residential zoning districts - Land suitability and	The CPP and city policy were derived from doing research around existing CPPs and city policies that matched closely. Action A.2.3 Subarea plan in uptown

<u>updates to local comprehensive plans. Analysis of housing opportunities with access to jobs and transportation options will aid review of total household costs.</u>	Growth Targets. Plans <u>must include</u> a specific assessment of housing needs by economic segment ((within the community)), <u>as</u> ((indicated)) <u>described</u> in the housing report prescribed in CPP HO-5. Those provisions should consider the following ((factors)) <u>strategies</u>: m. ((Avoiding)) <u>Avoid</u> further concentrations of low-income and special needs housing. n. ((Increasing)) <u>Increase</u> opportunities and capacity for affordable housing in ((urban)) <u>Regional, Countywide, and local growth</u> centers. o. ((Increasing)) <u>Increase</u> opportunities and capacity for affordable housing close to employment, education, shopping, public services, and public transit. p. ((Increasing)) <u>Increase</u> opportunities and	availability • Existing land use patterns • Available or planned capital facility/public service capacity	Action B.1.1 Eliminate maximum densities in traditional neighborhood zones Action B.1.3 Incentive zoning Action B.2.2 Incentivize more forms of missing middle housing Action B.2.3 Support redevelopment of SFR to missing middle housing Action C.2.5 Outreach and public education to prevent attitudes of NIMBYism
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	capacity for affordable and special needs housing in areas where affordable housing is currently lacking. q. ((Supporting)) <u>Support</u> affordable housing opportunities in other Snohomish County jurisdictions, as described below in ((CPP HO-4)) <u>CPP-HO-3</u>. r. <u>Support the creation of additional housing options in single-family neighborhoods to provide for more diverse housing types and choices to meet the various needs of all economic segments of the population.</u>		
H-Action-5(Local) <u>Affordable Housing Incentives:</u> <u>As counties and cities plan for and create additional housing capacity consistent with the Regional Growth Strategy, evaluate techniques such as</u>	HO-((4)) 3 The county and cities should participate in ((a)) multi-jurisdictional affordable housing ((program or)) <u>programs and engage in</u> other cooperative ((effort)) <u>efforts</u> to promote and contribute to an adequate ((and diversified)) supply of <u>affordable,</u>	Partial Gap HP-4.4 - Allow mixed residential densities in subdivisions and planned developments where traditional neighborhood goals, designs, and amenities can be achieved for a variety of housing types and densities. HP-1.7- Utilize appropriate zoning	City could consider adding support in existing policies specifically for special needs housing. Action B.1.3 Incentive zoning Action C.2.1 Sales and use tax for affordable housing

<u>inclusionary and incentive zoning to provide affordability.</u>	<u>special needs, and diverse housing countywide.</u>	techniques, including density bonuses for affordable housing, in order to meet the City's "fair share" of affordable housing goals.	Action C.2.2 Prescriptive development standards and streamlined permit review for affordable housing Action C.2.4 Permit fee waivers or reductions for affordable housing
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Implementation Evaluation

The purpose of the evaluation is to analyze the effectiveness of Stanwood’s current housing policies by understanding the impact the 2015 Comprehensive Plan Housing Element had on housing development between 2015 to 2022. The following table lists the policies in the Housing Element, implementation status, success indicators and measurable outcomes, and recommendations to enhance success or realign with the Housing Action Plan.

Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
HG-1 - To provide fair and equal access to housing for all persons regardless of race, color, religion, gender, sexual orientation, age, national origin, family status, source of income or disability.				
HP-1.1 - Encourage the use of affordable housing techniques and incentives to assure housing opportunities for people of all incomes, ages, and assistance needs.	Programs, policies, or partnerships Code adoptions or amendments Public Incentives Streamlining of permitting and/or development Unit or in-lieu fee provisions	Any code adoption or amendment Number of building permits for affordable housing	Ordinance No. 1492, amending SMC 17.10, 17.30, 17.60, 17.79, 17.100.050: Creation of CG MXO zone, PO zone. Ordinance 1444, Amending SMC 17.30 Zoning use to add Assisted/independent living, congregate care facility to MR, TN, MB-II, GC zones Zero permits for subsidized units XX of development agreements with	Change zoning to match recommendations from the 2024 HAP. Continue to encourage the use of affordable housing techniques through multiple housing typologies. Monitor the number of building permits granted for different styles of development. Consider increasing the types of housing allowed in different types of zones and using incentive programs to increase the usage of non-standard detached SFR permitting programs.

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Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
			affordable housing provisions XX of incentives developed since 2015	
HP-1.2 - Encourage housing opportunities for those with housing assistance needs through the use of available regional and federal funding programs.	Programs, policies, or partnerships Transitional and supportive housing Applications for state and federal grants	Number of grants awarded for housing. Financial support of housing trust fund or partnership Number of transitional, supportive, or subsidized housing units. Webpage with housing resources.	Grant Funding from HB 1923 for the Housing Action Plan \$XX in regional and federal funding received. Stanwood is a member of the Alliance for Housing Affordability (AHA). SMC Title 3 demonstrates a tax fund that supports tenants and affordable housing. There have been no new subsidized units developed in the city since 2011.	It is recommended that the city continue to pursue funding from regional and federal funding programs for housing related opportunities, maintain the affordable housing fund, and continue to further encourage development of affordable housing in compliance of HB 1220.
HP-1.3 - Disperse small scale special needs housing throughout the residential neighborhoods. Special	Code adoption or amendments	A code adoption or amendment	Ordinance 1444, Amending SMC 17.30 Zoning use to add Assisted/independent	SMC 17.30.060 demonstrates that “homeless housing” is permitted in all residential zones. “Homeless housing” means housing types that are usually geared specifically



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Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
needs housing provides living arrangements for those with physical, mental, or emotional disabilities where appropriate.	Transitional and supportive housing Subsidized housing	Increase in the prevalence of special needs housing through residential neighborhoods	living, congregate care facility to MR, TN, MB-II, GC zones SMC 17.30.060: residential use zoning table. XX new special needs housing developments through residential neighborhoods	towards homeless populations including: transitional housing and permanent supportive housing. It is recommended that the city track the amount of special needs housing developed in the MR, TN, MB-II, and GC zones. If there has not been sufficient development of special needs housing, it is recommended that the city develop an incentive program or relax requirements for special needs housing in residential areas.
HP-1.4 - Provide opportunities for siting manufactured housing.	Code adoptions or amendments	Any code adoption or amendment Number of building permits issued for manufactured housing	SMC 17.30.060: residential use zoning table. SMC 17.95.395 Manufactured home parks Loss of 4 manufactured housing units.	SMC 17.30.060 demonstrates that manufactured housing is permitted in all residential zones except MR. Monitor the proliferation of manufactured housing through the city. If there is inadequate development of manufactured housing, consider flexible development standards. If the city is satisfied with the development pattern of manufactured housing in the city, consider altering this policy to preserve opportunities for siting manufactured housing
HP-1.5 - Encourage and assist in rehabilitating and preserving existing affordable housing.	Preservation/rehabilitation programs Programs, policies, or partnerships Public outreach strategy	Financial support of housing trust fund or partnership. Development of a preservation, conversion, or	Stanwood is a member of the Alliance for Housing Affordability (AHA). Stanwood does not have a preservation	It is recommended that the city make funding available for preservation or rehabilitation of existing affordable housing either through local funds or through the regional housing alliance. The City could advertise for home rehabilitation and preservation programs to better communicate the availability of resources to residents.



Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
		rehabilitation program. Number of building permits issued for remodeling residential structures. Advertisement of resources on city media platforms	or rehabilitation program. XX permits for remodeling existing housing stock There is no marketing or collection of available resources on city website or media platforms.	
HP-1.6 - Accept and plan for Stanwood's "fair share" of the County's affordable housing needs as determined by the Snohomish County Tomorrow planning process.	Housing Needs Assessment	Number of permits issued to residential structures that are not single-family residential projects. Housing Needs Assessment and Housing Action Plan	Ordinance No. 1492, amending SMC 17.10, 17.30, 17.60, 17.79, 17.100.050: Creation of CG MXO zone, PO zone. XX building permits issued for non-SFR residential structures 2022 Housing Needs Assessment 2024 Housing Comprehensive Plan 2029 Comprehensive Plan mid-point evaluation	It is recommended that the city change zoning to match recommendations from the 2024 HAP. Continue to encourage the use of affordable housing techniques through allowing further uses and mixed uses Track the permitting of new development by type and quantity and demonstrate if the City is on track to meeting County housing targets. Internal monitoring of housing needs assessment in coordination with the mid-point evaluation of the Comprehensive Plan in 2029.

Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
HP-1.7 – Utilize appropriate zoning techniques, including density bonuses for affordable housing, in order to meet the City’s “fair share” of affordable housing goals.	Code adoptions or amendments Density bonuses or other incentives for different housing typologies. Marketing and coordination with housing providers, non-profits	Any code adoption or amendment Number of uses of incentive program by developers Number of deficiencies in housing allocated for extremely low and very low-income bands.	Ordinance No. 1492, amending SMC 17.10, 17.30, 17.60, 17.79, 17.100.050: Creation of CG MXO zone, PO zone. Ordinance No. 1398, amending SMC 17.60.030 to increase density for all units in TN zone 27 housing units are missing for very low-income households as of 2019. Housing gap analysis indicates a potential future shortfall of 147 units for extremely-low income and 193 units for very-low income households	It is recommended that the city investigate the feasibility to create density bonuses, increase height, or increase structural coverage to incentivize the creation of affordable housing. It is recommended that the city consider a study to evaluate which types of incentives would work for developers but meet local needs. Adopt or amend zoning code to have clear and concise language that demonstrates a process for which appropriate zoning techniques can be applied to affordable housing development.
HP-1.8 – Treat residential structures that provide group homes for children and that meet the definition of “familial status” the same as other residential structures.	Code adoptions or amendments	Code adoptions or amendments	SMC 17.30.060: Residential use zoning table established SMC 17.95.375: Supplemental standards for special residential uses	The city appears to have fully met the intention of this housing policy. The city could change language to preserve the treatment of residential structures.

Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
HP-1.9 – Treat residential structures that provide group homes for the disabled and that meet the definition of “familial status” the same as other residential structures.	Code adoptions or amendments	Code adoptions or amendments	SMC 17.30.060: Residential use zoning table established. SMC 17.95.375: Supplemental standards for special residential uses	The city appears to have fully met the intention of this housing policy. The city could change language to preserve the treatment of residential structures.
HG-2 - To provide a range of housing types to ensure an adequate choice of living accommodations for those desiring to live in Stanwood.				
HP-2.1 - Encourage the development of a full range of housing types to meet the needs of all citizens of Stanwood.	Code adoptions or amendments Incentives for different housing typologies Incentive programs for specific housing typologies	Code adoption or amendment on permitted uses Number of permits issued to residential structures that are not single-family or multi-family residential projects Development of housing incentive program(s)	Ordinance No. 1492, amending SMC 17.10, 17.30, 17.60, 17.79, 17.100.050: Creation of CG MXO zone, PO zone. Ordinance 1444, Amending SMC 17.30 Zoning use to add Assisted/independent living, congregate care facility to MR, TN, MB-II, GC zones XX building permits in residential districts XX building permits issued for structures that are not single-family residential projects	Change zoning to match recommendations from the 2024 HAP. Continue to encourage the use of affordable housing techniques through allowing further uses and mixed uses. Monitor the number of building permits granted for different styles of development. Create incentive programs to encourage the development of housing styles besides single family residential developments.

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Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
			No adoption of housing incentive programs.	
HP-2.2 - Balance the housing needs of the entire community when determining development regulations.	Housing studies, needs assessments, action plans Code adoptions or amendments	Any code adoption or amendment A completed housing study, needs assessment, or action plan	2022 Housing Action Plan 2023 Housing Action Plan	The city should continue to monitor the housing needs of their community past the 2022 Housing Needs Assessment and determine the effectiveness of the policies implemented because of the 2024 Housing Action Plan. Actions recommended in the HAP should be considered and prioritized in future municipal code updates. Continue community engagement efforts when revising and developing new regulations.
HP-2.3 - Allow housing units within commercial buildings in appropriate zones	Code adoptions or amendments	Any code adoption or amendment	Ordinance No. 1492, amending SMC 17.10, 17.30, 17.60, 17.79, 17.100.050: Creation of CG MXO zone, PO zone	The city could consider expanding the mixed use overlay or permitting mixed use development in more zones.
HP-2.4 - Encourage single and multi-family housing close to transportation facilities, public services, and employment centers.	Code adoptions or amendments supporting housing development close to transportation; TOD Overlay	Any code adoption or amendment Number of building permits issued for single or multi-family housing units near transportation facilities or public services or the downtown business district zones.	SMC 17.77.010 Transit overlay XX building permits issued for housing units close to transportation facilities or business district zones.	The city could further incentivize the development of multifamily housing close to transportation services or expand the extent of the transit overlay. Downtown rezoning should help implement this policy in the 2024 Comprehensive Plan.
HP-2.5 - Encourage the development of townhouses or other housing types, utilizing Planned Residential	Code adoptions or amendments Missing middle housing	Code adoption or amendments Number of building permits issued for	SMC 17.60 Zoning Standards, Ordinance No 1140, No 1418	Townhomes are permitted in the R 5.0, MR, and TN zones. Monitoring of the number of permits issued using a PRD process would provide greater insight into the success of the PRD program.



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Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
Developments (PRDs) in various areas to promote affordable housing.	Planned Residential Developments Incentives for diverse housing typologies	single or multifamily housing units.	XX building permits issued using a planned residential development process	Continue to monitor and evaluate missing middle housing. Consider allowing missing middle housing in other zoning districts. Consider incentives for developing missing middle housing forms.
HP-2.6 - Allow manufactured housing in all residential zones, subject to City development regulations	Code adoption or amendments	Any code adoption or Amendment Number of building permits issued for manufactured housing	SMC 17.30.060 Permitted Use Table; Ordinance No 1499 XX building permits issued for manufactured housing permits or improvements	The city could add Manufactured/Mobile Housing to the uses permitted in the MR zone. However this policy is recommended to be revised to be more reflective of where manufactured/mobile housing is likely or encouraged to be placed. If the city does not wish to permit Manufactured/Mobile Housing in the MR zone, it could change this policy.
HP-2.7 - Allow qualified senior citizen housing developments, which may include housing for disabled persons, to exceed the maximum zoned density requirements in specified areas.	Code adoption or amendments Flexible development standards	Any code adoption or amendment	None	It is recommended that the city amend SMC 17.60.030, SMC 17.60.020, and 17.60.040 to increase the allowed density of senior citizen housing developments and consider opportunities to reduce development or design standards to encourage development.
HP-2.8 – Support opportunities to accommodate home buyers and renters with varying income levels.	Code adoptions or amendments Incentives for diverse housing typologies Advertising financial assistance programs Housing Needs Assessment	Any code adoption or amendment supporting development of multifamily or affordable housing A decrease in the number of cost-burdened or	Community Resource Center of Stanwood Camano SMC 3.50: Sales and Use tax for Affordable Housing XX housing units that accommodate	The city should continue to explore opportunities and partnerships to lower the barrier to housing in the city. The city should consider altering the residential development standards for forms of Missing Middle Housing beyond Cottage Development The HNA recently measured cost burdened and severely cost-burdened residence in Stanwood.



Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
		severely cost-burdened residents Adopted incentive programs for multifamily or affordable housing City webpage describing financial assistance programs	housing units for buyers and renters of varying income levels SMC 17.30.060 Residential use zoning table No incentives were established for affordable or multifamily housing projects. 2022 Housing Needs Assessment	
HP-2.9 – Encourage a balance of percentages of housing availability for low, moderate, and high income residents.	Code adoptions or amendments Housing studies, needs assessments, action plans Programs, policies, or partnerships	Any code adoption or amendment A completed housing study, housing needs assessment, or housing action plan A decrease in the number of cost-burdened or severely cost-burdened residents Non-profit partnerships	SMC 17.30.060 2022 Housing Needs Assessment, 2023 Housing Action Plan XX Housing units affordable to residents with <80% AMI since 2015 Stanwood is a member of the Alliance for Housing Affordability (AHA).	It is recommended that the city continue to track affordability of housing in the city It is recommended that the city track the number of permits issued for different housing types in different zones. By interpreting the usage of these housing permitting programs, the city can track and evaluate the success of policies and create targeted incentive and outreach programs.
HG-4 - Plan an appropriate mix of residential densities in the City and UGA				

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Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
HP-4.1 - Rely on community input, the vision and values for Stanwood, and the assessed future housing needs to make changes in residential densities. Base recommended changes on: - Existing residential zoning districts - Land suitability and availability - Existing land use patterns - Available or planned capital facility/public service capacity	Community outreach as part of the land use change process Comprehensive plan update community outreach Housing Needs Assessment and Housing Action Plan	High participation in community outreach efforts	Comprehensive Plan Housing Element 2023 Housing Action Plan Public Outreach Summary 2022 Housing Needs Assessment SMC 17.157	It is recommended that the city continue to proactively collect community input before codifying land use changes or making other housing related decisions. It is recommended that the city continue to collect community input as part of the 2024 Comprehensive Plan update.
HP-4.2 - Maintain quality of residential neighborhoods when providing a mix of housing types and densities	Code Amendments or Changes Zoning Map Development Standards Design Guidelines Impact Fees Community satisfaction	Any code change or adoption Number of permits issued to residential structures that are not single-family residential projects Funding collected from impact fees Community surveys polling housing satisfaction	SMC 17.30.060 Residential use zoning table 2024 Land Use Map XX building permits issued for housing structures, by development type \$XX allocated to public improvements from impact fees	It is recommended that the city track the number of building permits issued for different types of housing projects The city should continue to poll residents on their satisfaction with the Stanwood housing conditions The city could consider combining this policy with HP-7.1 and HP-7.2 Impact fees have been updated in 2022 and are collected for transportation, parks, open space, and recreational facilities, school facilities, and fire facilities. Further consideration can be made to adopt a police service impact fee as public engagement has indicated concern over safety as the population increases in Stanwood.



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Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
			2023 Housing Action Plan Public Outreach Process	
HP-4.3 - On lots where feasible, allow single-family homes to have accessory units or “mother-in-law apartments” where zoning requirements can be met. Discourage use in areas where on-street parking congestion and other safety factors would cause problems.	Code adoption or amendment Incentive programs Parking studies Development Standards	Any code changes or adoption Number of ADU units permitted in the City	Article IX Accessory Dwelling Units XX ADU units permitted in the city since 2015	It is recommended that the city track the number of ADU permits issued in the city by zone. The city could consider issuing preapproved ADU designs. The city could undertake a parking study to understand the impact of ADUs on on-street parking congestion.
HP-4.4 - Allow mixed residential densities in subdivisions and planned developments where traditional neighborhood goals, designs, and amenities can be achieved for a variety of housing types and densities.	Code adoption or amendments Missing middle housing Development standards Design guidelines	Any code adoption or implementation Increased variety of residential development Traditional neighborhood designs	SMC 17.30.060 Residential use zoning table SMC TN (Traditional Neighborhood) Zoning District; Ordinance No 1444 XX building permits issued for housing structures, by development type	It is recommended that the city encourage the development of more mixed-use buildings and multifamily units. It is recommended that the city track the number of permits issued by development type. The city should consider implementing incentive programs to increase the usage of non-standard detached SFR permitting programs.
HG-5 - Encourage larger lots where appropriate.				
HP-5.1 - Allow the use of larger lots in areas where there is a demand for larger, more expensive	Code adoption or amendment Development standards	Increasing lot sizes further away from the city center and transit options	SMC 17.60 zoning standards tables	The city should continually update the zoning map to reflect this gradient from high to low density. Low density should be prioritized in the northeast region of the city. Downtown should be prioritized for higher density



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Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
homes and transit service is not as accessible.			2024 Zoning Map update 2022 Housing Needs Assessment	development in alignment with the 2024 Comprehensive Plan and proposed changes to the Zoning Map. It is recommended that the city continue to monitor the demand for larger and more expensive homes alongside the availability of transit service within the city
HP-5.2 - Promote the use of large lot development away from the center of the business district	Code adoption or amendment Development Standards Incentive programs	Increasing lot sizes further away from the city center and transit options Number of permits issued to single-family residential units compared to other permit types	XX permits issued for single family units in SR 12.4 zone compared to other zones XX change in average lot size in SR 12.4 and SR 9.6 zones	The city should continually update the zoning map to reflect this gradient from high to low density. It is recommended that the city continue to monitor the demand for larger and more expensive homes alongside the availability of transit service within the city It is recommended this policy is combined with 5.1.
HG-6 - Encourage rehabilitation of older housing and infrastructure.				
HP-6.1 - Develop incentives to encourage property owners to retain and rehabilitate existing or older housing stock.	Code adoptions or amendments Preservation/rehabilitation programs Public Outreach Strategy Non-profit or interjurisdictional coordination	Any code adoption or amendment Number of building permits issued for remodeling existing affordable housing units Development of preservation/rehabilitation program and incentives	XX permits for remodeling existing housing stock SMC 3.5 Tax Fund for Tenants and Affordable Housing \$ allocated towards preservation and rehabilitation of existing housing stock No preservation/rehabilitation resources	It is recommended that the city make funding available for preservation or rehabilitation of existing affordable housing. It is recommended that the city seek partnerships with local organizations to fund incentives and resource for homeowners to preserve or rehabilitate existing units housing.



Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
		Marketing of preservation/rehabilitation resources Non-profit partnerships	Stanwood is a member of the Alliance of Housing Affordability.	
HP-6.2 - Promote education on the use of any available programs to rehabilitate housing.	Programs, policies, or partnerships Public Outreach Strategy	Increased usage of housing rehabilitation and preservation programs	Any education campaigns on local rehabilitation programs?	It is recommended that the city undertake education programs to inform the community on local housing rehabilitation and preservation programs.
HP-6.3 - Encourage rehabilitation of older residential and commercial buildings.	Preservation/rehabilitation programs Non-profit or inter-jurisdictional coordination Public Outreach Strategy	Number of building permits issued for remodeling existing affordable housing or commercial units Marketing of preservation/rehabilitation resources	XX permits for remodeling existing structures XX marketing of preservation/rehabilitation resources Stanwood is a member of the Alliance of Housing Affordability.	It is recommended that the city investigate the feasibility of a fund to rehabilitate commercial and residential structures. It is recommended that the city consider streamlining the permitting process for residential and commercial rehabilitation projects. It is recommended that the city develop a public outreach strategy or marketing campaign to disseminate information regarding rehabilitation and preservation resources.
HP-6.4 - Encourage innovative rehabilitation measures such as adaptive reuse of dilapidated residential structures, and where appropriate, adaptive reuse of commercial buildings for residential purposes.	Code adoption and amendments Programs, policies, or partnerships Preservation/rehabilitation programs Public Outreach Strategies	Any code adoption or amendment Number of building permits issued for remodeling existing structures	No code change or amendment XX permits issued for remodeling existing structures	Adopt code allowing for the adaptive reuse of dilapidated residential structures and commercial structures for the residential reuse. It is recommended that the city create an incentive program to encourage the redevelopment of dilapidated residential structures and reuse of commercial buildings for residential purposes.
HP-6.5 – Continue to seek Community Development	Application for CDBG and other funding sources	Number of applications for	\$\$ won for neighborhood	It is recommended that the city continue to apply for CDB grants.

Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
Block Grants (CDBG) and other funds in order to continue investments in older neighborhoods.		neighborhood investment funds Amount of funds secured for neighborhood investment funds	investment funds through CDBG.	It is recommended that the city determine other sources of sustainable funding to use for investment in older neighborhoods
HP-6.6 – Continue to invest in the infrastructure of older neighborhoods.	Applications for grants which can fund infrastructure investment. Programs, policies, or partnerships Impact fees	Amount of funds secured for and invested in older neighborhood infrastructure		It is recommended that the city continue to seek out sources of sustainable funding for older neighborhood investments. It is recommended that the city consider creating a fund dedicated to infrastructure investments or amending one of the funds found in SMC 3.16 to include infrastructure spending as an approved expenditure
HP-6.7 - Encourage improvements of streets and sidewalks on both sides of rights-of way.	Code amendments or adoption Impact fees	Any code amendment or adoption Development or redevelopment of streets and sidewalks Number of contracts for road improvements	XXsf of improved sidewalk XX sf of sidewalks - new construction	It is recommended to incorporate this policy into the transportation element of the City’s comprehensive plan. It is recommended that the city track the amount of improved streets and sidewalks over time per zone.
HP-6.8 - Develop historical guidelines and promote historic preservation.	Code Adoption or Amendments Subarea Plans Architectural guidelines	Any changes to municipal code codifying design guidelines Subarea Plan	SMC 17.112: Architectural Design Standards SMC 17.73 Historic Overlay	The city could expand the areas covered by the Historic Overlay or create further subarea plans to preserve or encourage specific community character. The City can create a Historic Preservation Commission to encourage public involvement in developing and reviewing historical guidelines and historic preservation.

Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
	Preservation/rehabilitation programs Historic Preservation Commission	Historic preservation programs Creation of a Historic Preservation Commission	Downtown Subarea Plan City Beautification Action Program No Historic Preservation Commission	
HP-6.9- Involve the Housing Authority of Snohomish County, Snohomish County's Office of Housing and Community Development, and other service providers in various housing programs.	Programs, policies, or partnerships. Public Outreach Strategies Interjurisdictional coordination	Partnerships with the entities detailed in policy HP-6.9 Decrease in the cost burden felt by lower income groups in Stanwood	The city has reached out to the Housing Authority of Snohomish County, which has not resulted in a partnership	The city should continue to track the cost burden felt by community members. The city should continue to pursue partnerships with county level housing programs
HP-6.10- Encourage the preservation of the exterior of older housing that is being converted to multi-family units.	Incentive programs for rehabilitation and preservation Public outreach strategies	Number of incentives available for exterior preservation Marketing of preservation/rehabilitation resources Number of building permits issued for remodeling existing structures	No incentive programs or marketing. XX permits issued for remodeling exiting structures	The city should consider monitoring the number of facades preserved during remodel projects. The city could more explicitly encourage or financially incentivize the preservation or existing facades.
HG-7 – Create unique residential neighborhoods with a variety of densities.				

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Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
HP-7.1 – Encourage the development of quality single family homes.	Code adoption or amendments Development Standards/Criteria/Design Guidelines	Number of permits issued to single family residences. Community surveys polling housing satisfaction.	SMC 17.30.060 Residential use zoning table	The city could consider combining this policy with HP-7.2 and HP-4.2 The city could revise this policy to use less ambiguous language. Quality should be quantified in terms of desired materials, styles, colors, etc. The City could establish a criteria to grade the quality of development proposals and establish a minimum score to which developers must meet for single family homes.
HP-7.2 - Encourage the development of quality multi-family homes	Code adoption or amendments Development Standards/Criteria/Design Guidelines	Number of permits issued to multifamily residences. Community surveys polling housing satisfaction	SMC 17.30.060 Residential use zoning table	The city could consider combining this policy with HP-7.1 and HP-4.2 The city could revise this policy to use less ambiguous language. Quality should be quantified in terms of desired materials, styles, colors, etc. The City could establish criteria to grade the quality of development proposals and establish a minimum score to which developers must meet for multi-family homes.
HG-8 - Maintain residential character.				
HP-8.1 - Retain and rehabilitate older or existing housing units	Code adoptions or amendments Preservation/rehabilitation programs Public Outreach Strategy	Any code adoption or amendment Development of preservation/rehabilitation program Marketing of preservation/rehabilitation resources	No code amendment or adoption XX permits for remodeling existing structures No marketing of preservation/rehabilitation resources	It is recommended that the city investigate the feasibility of a fund to rehabilitate commercial and residential structures. This policy should be incorporated into HG-6. It is recommended that the City develop a marketing campaign or public outreach strategy to disseminate information regarding preservation/rehabilitation resources.



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Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
HP-8.2 - Encourage development that is similar in character to existing neighborhoods.	Code Adoption or Amendments Development standards Subarea Plans Architectural guidelines Preservation/rehabilitation programs	Any changes to municipal code codifying design guidelines or historic preservation programs Subarea plan	SMC 17.112: Architectural Design Standards SMC 17.73 Historic Overlay Downtown Subarea Plan City Beautification Action Program	The city could expand the areas covered by the Historic Overlay or create further subarea plans to preserve or encourage specific community character. The city could expand the architectural guidelines to include different zones, neighborhoods, or housing typologies.
HP-8.3 - Ensure the orderly transition and compatibility of adjacent residential densities.	Code adoptions or amendments Zoning map Development standards	Any changes to municipal code which encourage compatibility of adjacent residential zones	2024 Zoning map SMC 17.30.060 Residential use zoning table	It is recommended that the city continue to review land uses to balance housing needs, economic development, and aesthetic character to create development policies and land use zoning. The city could revise this policy to use less ambiguous language
HG-9 - Minimize environmental impacts of new housing developments.				
HP-9.1 - Ensure new housing developments conform to the City's sensitive area regulations.	Code adoption or amendments Development requirements	Critical areas protection in all development Innovative programs to protect greenspace	SMC 17.114 Critical Areas	The city could explore allowing density bonuses in exchange for greater critical area buffers
HP-9.2 - Ensure new housing developments conform to the City's adopted drainage manual.	Code adoption or amendments Development requirements	Total compliance with adopted drainage manual	SMC 17.140 Stormwater management performance standards	The city could track stormwater overflow rates and frequency of non-compliance incidents.



Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
HP-9.3 - Ensure services for new housing developments are in place concurrently with the occupancy of the structures.	Code adoption or amendments Development requirements Impact Fees	Any code adoption or amendment Compliance with building standards Funding from impact fees	SMC 16: Subdivisions SMC 17.151 – 17.153A Impact Fees \$ funding allocated to infrastructure and services from collected impact fees.	It is recommended that the city track levels of service to ensure that infrastructure services are being provided for appropriately within new and existing development areas.
HP-9.4 – Allow for clustering and smaller lot sizes in return for protection and rehabilitation of sensitive areas.	Code adoption or amendments Development requirements	Innovative programs to protect greenspace Permitted clustering development	SMC 17.114 Critical Areas	It is recommended that the city explore allowing density bonuses in exchange for greater critical area buffers and allow clustering and small lot development more broadly.
HP-9.5 - Protect views by maintaining height limitations.	Code adoption or amendments Development requirements	Any code adoption or amendments	SMC 17.60 Zoning standards tables	It is recommended that the city continually evaluate the height limitations provided in SMC 17.60 to align housing and economic needs with aesthetic preservation.
HG-10 – To provide open space and other recreational amenities for residential developments.				
HP-10.1 – Require the provision of open space and recreational amenities in new developments to serve those developments.	Code adoption and amendment Development requirements Impact Fees	Allocation of open space within each new development Impact Fees - Parks, Open Space and Recreational Facilities	SMC 17.47.055, Common open space, TN Zoning district SMC 17.147, Recreational and open space standards SMC 15.152 Impact Fees - Parks, Open Space and Recreational Facilities	It is recommended that the city continue to evaluate the open space desires of residents

Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
HP 10.2 – Collect impact fees from new developments to provide public recreational facilities.	Code adoption and amendment Development requirements Impact Fees	New public recreational facilities Impact Fees - Parks, Open Space and Recreational Facilities	SMC 17.151 Impact Fees Transportation SMC 17.152 Impact Fees Parks, open space, recreational facilities \$\$ from impact fees put towards public recreational facilities	It is recommended that the city track the amount of monies allocated towards public recreational facilities and the results of allocations towards public recreational facilities.
HP-10.3 – Create a fee-in-lieu-of program to allow residential developments to pay a fee rather than provide small, non-utilized recreation areas.	Code adoption and amendment Development requirements Fee-in-lieu-of program	Fee in-lieu-of program Usage of fee-in-lieu-of program Funding collected from fee-in-lieu-of program	\$\$ from fee-in-lieu-of program	It is recommended that the city create a program that allows an additional impact fee in lieu of providing small non-utilized recreation areas.
HP-10.4 – Allow for clustering and smaller lot sizes in return for larger amounts of open space	Code adoption and amendment Development requirements	New code adoption or amendments	None identified	If the city has a program for housing clustering and small lot sizes, it is recommended that it is codified within the SMC.

