



# Expanding Housing Options

# MIDDLE HOUSING



## Washington State has updated housing laws for single-family neighborhoods.

In 2023, the State legislature changed housing laws across Washington to allow new housing types in single-family residential areas.

### HOUSE BILL 1110:

Allows “Middle Housing” types in single family areas:

2-4 middle housing units will be allowed on lots in predominantly single-family areas (areas zoned R-1 and R-2).

- » 2 units of middle housing is the base allowance.
- » 4 units of middle housing can be built if the property is near high capacity transit and/or if at least one unit is affordable.

## What is Middle Housing?

Middle Housing is moderate density residential buildings similar in scale to single-family homes. This includes duplexes, triplexes, fourplexes, fiveplexes, sixplexes, townhomes, stacked flats, courtyard apartments, and cottage housing.



## Middle Housing Typology Examples



# Unique Middle Housing TYPOLOGIES

## COTTAGE CLUSTER



Cottage cluster housing is a **small-scale, moderately dense housing option** designed for **single-family living** and can include either attached or detached units. These developments focus on community, with clusters of 4-12 units surrounding **shared courtyards**, emphasizing shared and semi-private spaces over private ones.

## COURTYARD CLUSTER



Courtyard housing is a **medium-density, multi-family** housing type that **features a shared outdoor space or garden**. The apartment units, usually **one or two stories**, are arranged around this space and are typically **accessed directly from the courtyard** rather than an interior hallway. This design emphasizes a **central, communal outdoor area**.

## STACKED FLATS



Stacked flats are a **higher-density middle housing type**, where multiple residential **units are arranged vertically** within a building. The layout may feature shared hallways or staircases for access, with each unit having its own individual access point. This design **maximizes the use of limited land space**, making it a strategic design to increase density in residential areas.

## FOURPLEX



A fourplex is a **multifamily home with four separate units**. Each unit **has its own entrance, kitchen, and bathroom**, though tenants often share a **common foyer or entryway**. The layout is usually a mix of both **side-by-side and stacked configurations**.

# Area Median Income and INCOME BRACKETS

## What is Area Median Income?

Area Median Income (AMI) represents the household income for the median household in a region, where 50% of households earn above the median income and 50% earn less than the median income.

- » Households earning **under 80%** of the AMI: **low income**.
- » Households earning **between 80% and 120%**: **moderate income**.
- » Household earning **over 120%** of the AMI: **high income**.

## How will it be used in this Comp Plan update?

The US Department of Housing and Urban Development (HUD) uses income brackets based on the AMI to set income and rent limits for regulated affordable housing for the area. Identifying where Mount Vernon residents fall in the AMI income brackets will help determine what types of housing are most needed in the City.

## What is the AMI for Mount Vernon?

The area used for Mount Vernon AMI is the **Anacortes-Mount Vernon metro area**, which has an **AMI of \$102,800**. This means that about 50% of households in the Anacortes-Mount Vernon metro area earn less than \$102,800; and about 50% of households earn more than \$102,800.

## How do Mount Vernon residents fit in?

The **median income for Mount Vernon residents is about \$87,076** – just above the 80 percent, or moderate income, AMI threshold.

**AMI of  
\$102,800**

**Anacortes-  
Mount Vernon  
metro area**

**\$87,076**

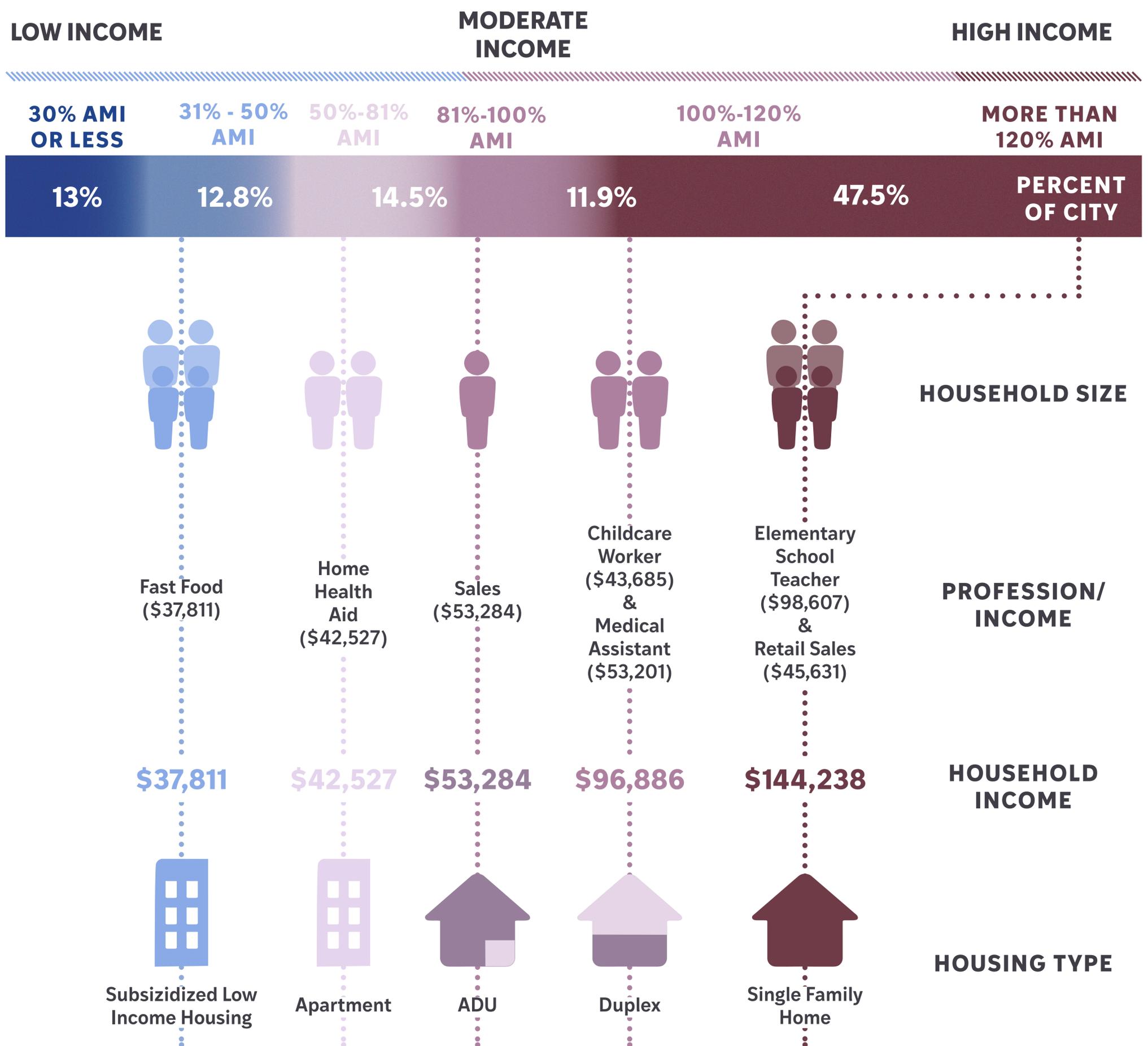
**Median  
Income for  
Mount Vernon  
Residents**

# Area Median Income and Income Bracket

## EXAMPLE HOUSEHOLDS

### What jobs and types of housing can Mount Vernon residents afford?

The below graphic shows the breakdown of where Mount Vernon residents fall within the AMI income brackets and provides an example household that would fit within each bracket. Each household is depicted in household size, job(s) for working adults, and an affordable housing type.



# POPULATION, JOBS, AND HOUSING GROWTH TARGETS

## Growth Targets

Through the Washington State's Growth Management Act (GMA), Mount Vernon is required to determine how the city can accommodate its allocated projected growth for housing units, population, and jobs by 2045.

Mount Vernon's growth targets are assigned to Mount Vernon by Skagit County. The tables below summarize the County's overall growth targets, as well as the targets assigned to Mount Vernon and Mount Vernon's Unincorporated Urban Growth Area (UGA).

**PRELIMINARY DRAFT: GROWTH TARGETS NOT YET ADOPTED BY SKAGIT COUNTY**

Population Growth Targets				
	2022 Population	2045 Population Target	Population Growth	Percentage of County Growth
Skagit County	131,249	160,830	29,581	100%
City of Mount Vernon	37,679	46,460	8,781	29%

Jobs Growth Targets				
	2022 Jobs	2045 Jobs Target	Jobs Growth	Percentage of County Growth
Skagit County	59,573	80,100	20,529	100%
City of Mount Vernon	18,781	23,559	4,778	23%

## Housing Growth Targets by Income

The allocated housing growth targets are further broken down into income bands based on the region's area median income (AMI). This tells the City how many housing units should be planned for in each income band.

Housing Growth Targets							
	Net New Total	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	100-120% AMI	120%+ AMI
Skagit County	17,450	4,474	2,868	2,504	1,340	1,189	5,075
City of Mount Vernon	5,180	1,659	1,064	743	398	353	963