



## Mount Vernon Comprehensive Plan

# Joint Session: Housing Analysis Overview

PREPARED FOR



PREPARED BY



SEPTEMBER 2024

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# **Housing Element Requirements**

# Updating your Housing Element

- Housing Needs Assessment
- Land Capacity Analysis
- Adequate Provisions
- Racially Disparate Impacts
- Housing Element Review
- Updating Goals and Policies
- Implementation and Monitoring



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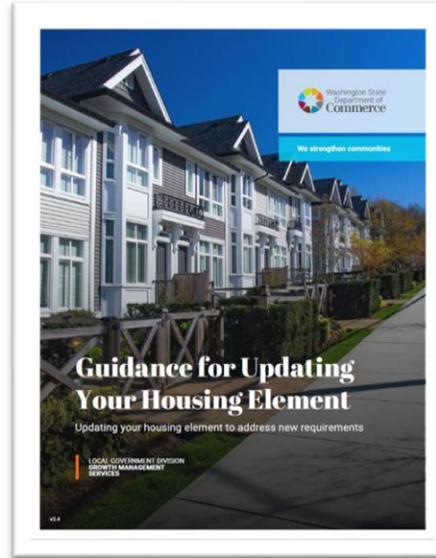


Exhibit 1. Required and recommended topics for a housing element

Topic	Guidance	Notes
Housing needs assessment		See <a href="#">Chapter 2. Housing needs assessment</a> , Chapter 3. Land capacity analysis For details on required and recommended contents for an HNA, see <a href="#">Exhibit 2</a> .
Land capacity analysis	• Required	See <a href="#">Chapter 3. Land capacity analysis</a> .
Outreach and engagement		See "Public engagement" in Chapter 8 as well as <a href="#">Guidance for Developing a Housing Action Plan</a> . See <a href="#">RCW 36.70A.130(2)</a> and <a href="#">RCW 36.70A.140</a> for engagement requirements.
Adequate provisions for all economic segments		See <a href="#">Chapter 4. Adequate provisions</a> .
<ul style="list-style-type: none"> <li>○ Consideration for low, very low, extremely low, and moderate-income households</li> </ul>	• Required	
<ul style="list-style-type: none"> <li>○ Document programs and actions needed to achieve housing availability including gaps in local funding, barriers such as development regulations and other limitations</li> </ul>	• Required	
<ul style="list-style-type: none"> <li>○ Consider housing locations in relation to employment locations</li> </ul>	• Required	
<ul style="list-style-type: none"> <li>○ Consider the role of ADUs in meeting housing needs</li> </ul>	• Required	To be implemented with HB 1337 (2023).
<b>Address racially disparate impacts, exclusion, displacement and displacement risk</b>		See <a href="#">Guidance for Addressing Racially Disparate Impacts</a> (Book 3).
<ul style="list-style-type: none"> <li>○ Gather and analyze data to determine racially disparate impacts, exclusion, displacement and displacement risk, and engage with the community.</li> </ul>	Recommended	
<ul style="list-style-type: none"> <li>○ Evaluate and review policies to assess if they contribute to identified impacts</li> </ul>	• Required	
<ul style="list-style-type: none"> <li>○ Revise and update policies to address identified impacts and establish anti-displacement policies</li> </ul>	• Required	
<b>Housing element review</b>		See <a href="#">Chapter 5. Housing element review</a> .
<ul style="list-style-type: none"> <li>○ Evaluate progress to meet housing targets (including types and units) and achievement of housing goals and policies</li> </ul>	Recommended	
<b>Goals, policies, objectives and mandatory provisions for:</b>		See <a href="#">Chapter 6. Updating goals and policies</a> .
<ul style="list-style-type: none"> <li>○ The preservation, improvement and development of housing</li> </ul>	• Required	
<ul style="list-style-type: none"> <li>○ Moderate density housing options including duplexes, triplexes and townhomes in urban growth areas</li> </ul>	• Required	
<b>Implementation and monitoring</b>		See Chapter 9. Implementing and monitoring your housing element.
<ul style="list-style-type: none"> <li>○ Schedule of programs and actions to implement housing policies</li> </ul>	Recommended	See <a href="#">WAC 365-196-410</a> subsection (2)(f).
<ul style="list-style-type: none"> <li>○ Monitoring program to track progress towards goals and objectives as well as outcomes of implemented policies</li> </ul>	Recommended	See <a href="#">WAC 365-196-410</a> subsection (2)(f).

Source: [RCW 36.70A.070\(2\)](#); [WAC 365-196-410](#)

# Housing Needs Assessment

- Housing Needs Assessment (HNA)
- “An inventory and analysis of existing and projected housing needs by income level as provided by the Department of Commerce that identifies the number of housing units necessary to manage projected growth.”

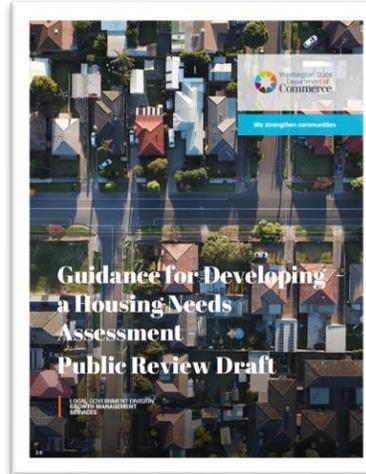


Exhibit 4: Required and Recommended Topics in a Housing Needs Assessment

Housing Needs Assessment	GMA Housing Element	HB-1923 Housing Action Plan	HUD Consolidated Plan
<b>Community Profile</b>			
<b>Population Characteristics</b>			
Count of population	•	•	•
Population by age group		•	•
Population diversity: Race, ethnicity, languages spoken, etc		o	•
Population forecasts	20-year	Planning period	5-year
<b>Household Characteristics</b>			
Household count	•	•	•
Household sizes		•	•
Household types		o	•
Household tenure (rental versus ownership)	•	•	•
Overcrowding estimates			•
Household income and cost burden	•	•	•
Extremely low-, low-, moderate-, and middle-income families	•	•	•
Displacement risk		•	
<b>Special Housing Needs</b>			
Groups with special housing needs	o	o	•
Individuals and families experiencing homelessness	o	o	•
<b>Workforce Profile</b>			
Local workforce characteristics		o	
Jobs to housing ratio	o	o	
Employment trends and projections	o	•	
<b>Housing Supply</b>			
<b>General Housing Inventory</b>			
Unit count by type (single or multifamily, manufactured)	•	•	•
Size (number of bedrooms)	•	•	•
<b>Housing Market Conditions</b>			
Housing development trends		o	
Sales prices	o	o	
Rental rates	o	o	
Vacancy rate		o	
Housing condition			
Housing production			o
Housing affordability	o	o	o
<b>Special Housing Inventory</b>			
Subsidized/public housing units	•	•	•
Group homes or care facilities	•	•	•
Housing for homeless individuals: shelters, transitional housing, etc	o	o	
<b>Gap analysis</b>			
Quantity of housing units available to various income brackets	•	•	•
Alignment of household size to housing unit sizes	o	o	•
Units needed for special demographic groups	o	o	•
Projection of future housing demand	•	•	
<b>Land capacity analysis</b>			
Land available to meet housing unit demand	•	•	
Land available to meet special housing needs	o	o	

**Legend**  
 • Requirement  
 o Recommendation

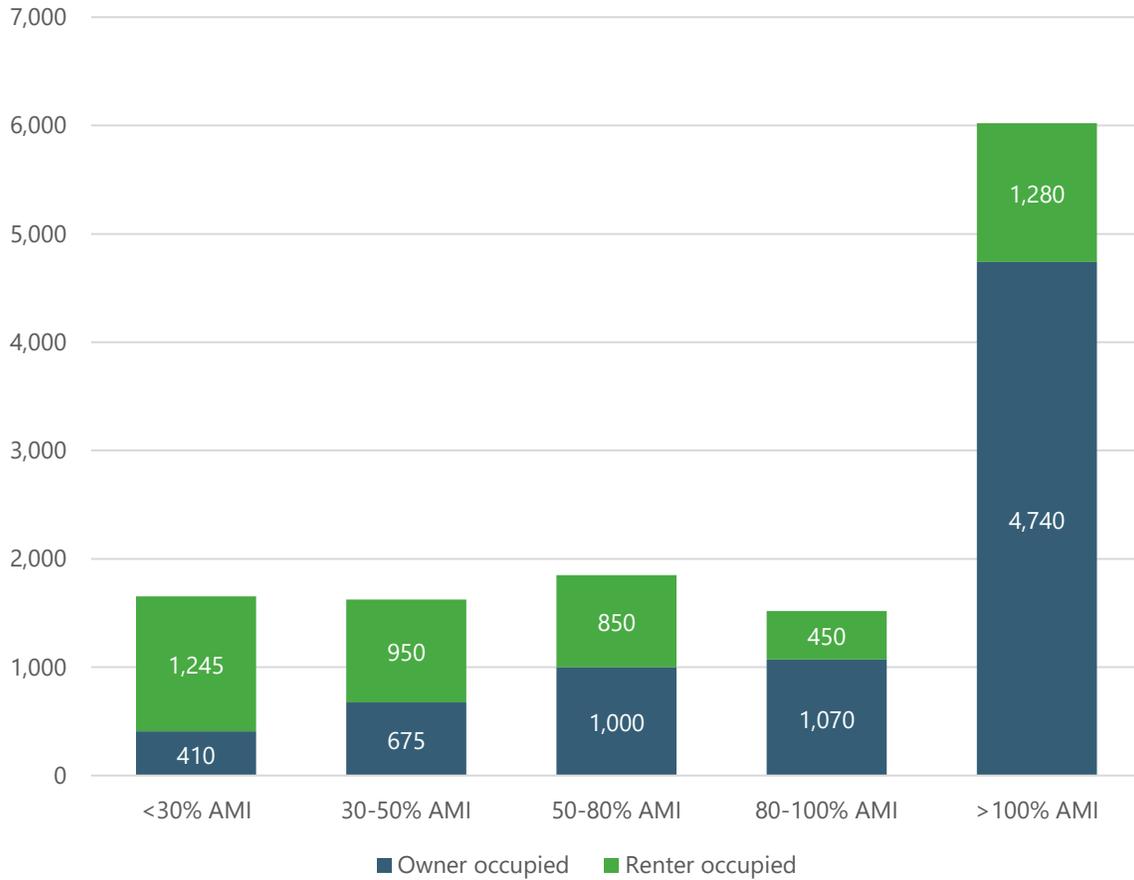
# **Housing Needs Assessment**

# Elements of an HNA

- **Community Profile** - Who lives in the city?
- **Workforce Profile** – Who commutes into and out of the city?
- **Supply** - What are the population’s housing needs?
  - Types and sizes of units
  - Income levels and affordability
  - Special housing inventory
- **Gaps** - Whose needs are not being served?
- **Affordability** - How is affordability changing over time?
- **Trends** - How does the city compare to the region?
- **Capacity** – Land available to meet housing needs
- **What other housing issues would you like us to dig into and consider?**

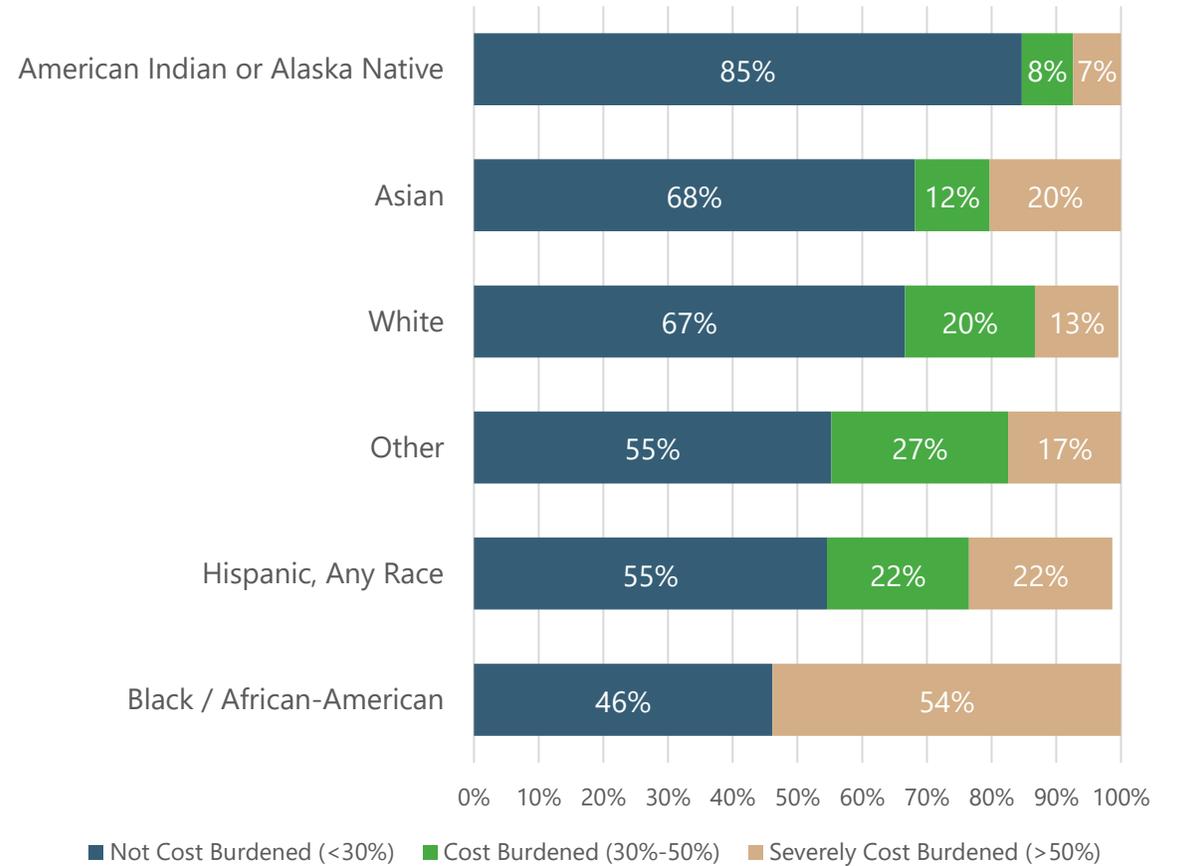
# Analysis

## Households by Income & Tenure in Mount Vernon



Source: US Department of Housing and Urban Development (HUD) CHAS Data, 2016-2020.

## Cost Burden by Race & Ethnicity in Mount Vernon

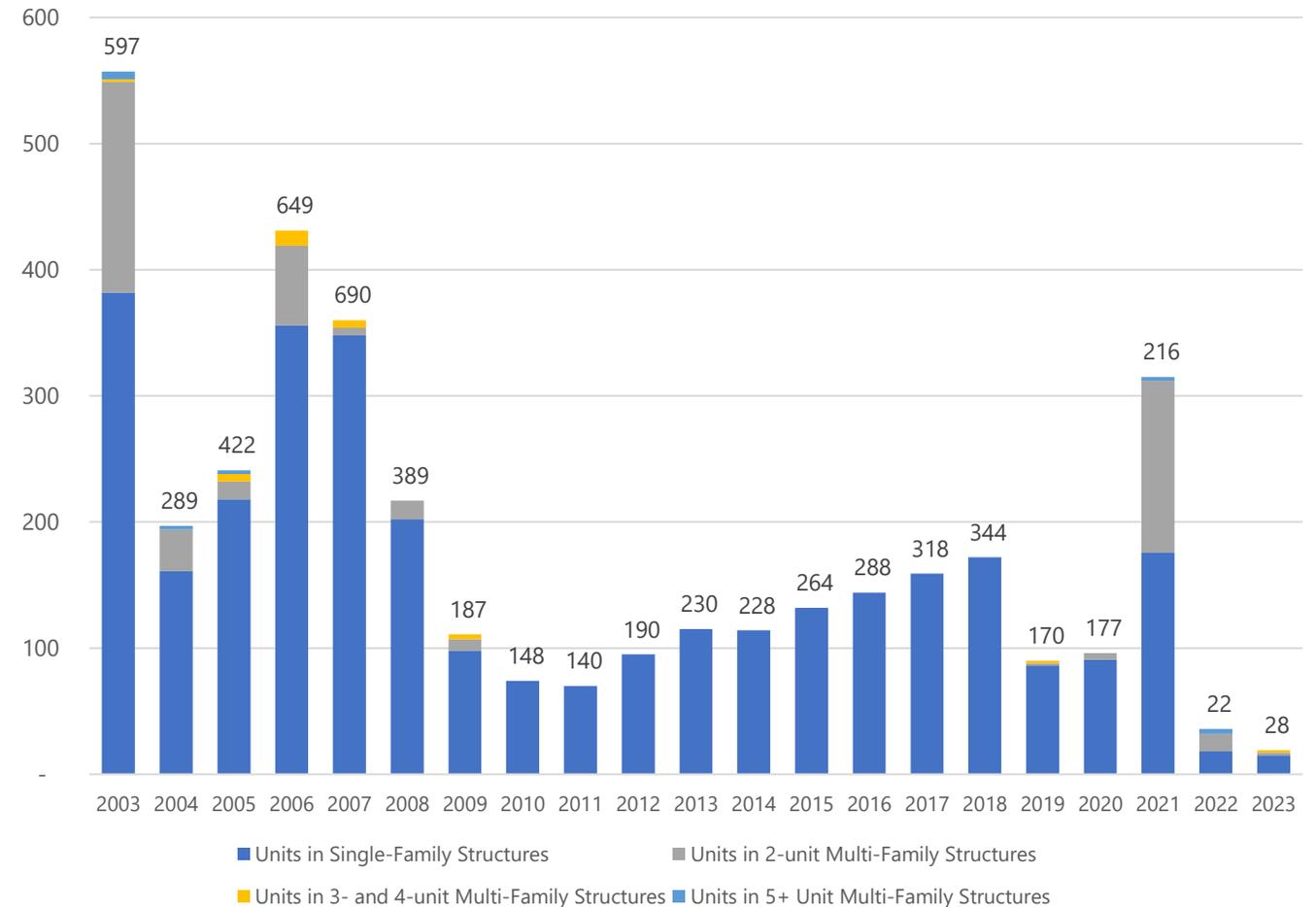


Source: US Department of Housing and Urban Development (HUD) CHAS Data, 2016-2020.

## Sources

- **Demographics:** US Census 5-Year ACS
- **Workforce:** LEHD OntheMap
- **Income & Cost Burden:** US Department of Housing and Urban Development (HUD)
- **Housing Costs:** Zillow, CoStar
- **Housing Inventory:** CoStar, US Census, City of Mount Vernon
- **Homelessness:** Skagit County Point in Time Count
- **Disability:** US HUD
- **Wages:** US Bureau of Labor Statistics (BLS)
- **Permitting:** US HUD SOCDS Building Permit Database

### Housing Permitted by Year & Type, 2003-2023



Source: US Department of Housing and Urban Development (HUD) SOCDS Building Permit Database.

# **Land Capacity Analysis & New Legislation**

## Land Capacity Analysis

- Designed to show whether the city has enough **capacity** to meet its allocated housing **needs at each income level**.
- **Zoning** determines potential income level **new housing** may serve:
  - **Lowest-income** households served by deeply subsidized housing in areas zoned for medium to large scale **multifamily development**
  - **Moderate-income** households served by **apartments** and smaller “**middle housing**” types such as 2-3-4-plexes as well as **ADUs**
  - **Higher-income** households served by **single-family** detached housing



## HB 1110 & 1337

- **1110** requires that Mount Vernon (as a Tier 2 city) allow at least **two units** on all parcels currently zoned for single-family use.
  - Requirement increases to **4 units per lot** within ¼ mile of high-capacity transit or if one unit is provided as deed-restricted affordable housing.
- **1337** requires that all cities allow two ADUs (attached or detached in any configuration) on all residential lots
  - Also caps **impact fees** for ADU at 50% of that for a single-family home
  - Bans owner-occupancy requirements, extra setbacks, off-street parking requirements near transit, and other **barriers to ADU production**
- Requires compliance **6 months** after the comprehensive plan update is passed or model code will be imposed.

