

## Housing Element FAQ



### Why plan for housing?

The Washington State Growth Management Act (GMA) requires cities and counties to develop a comprehensive plan to manage their population growth and meet 2044 growth targets established by the state and delegated to counties. In 2021, **House Bill 1220** amended the GMA to require local governments to “plan for and accommodate” housing affordable to all income levels.

The amended law directed the Washington State Department of Commerce to project future housing needs for jurisdictions by income bracket and made significant updates to how jurisdictions are to plan for housing in the housing element of their comprehensive plans. These new changes to local housing elements include:

**Planning for sufficient land capacity for housing needs**, including all economic segments of the population - moderate, low, very low and extremely low income - as well as **emergency housing** and **permanent supportive housing**. The city recently adopted a **Housing Action Plan** that identified the number of housing units needed for each.

**Providing for moderate density housing options within Urban Growth Areas (UGAs)**, including but not limited to duplexes, triplexes and townhomes.

**Making adequate provisions for housing for existing and projected needs for all economic segments of the community**, including documenting programs and actions needed to achieve housing availability.

**Identifying racially disparate impacts, displacement and exclusion** in housing policies and regulations, and beginning to undo those impacts; and identifying areas at higher risk of displacement and establishing anti-displacement policies.

### What is Emergency Housing?

Per WAC 458-16-320, emergency housing means a facility whose primary purpose is to provide temporary or transitional shelter and supportive services to those facing homelessness or housing insecurity. The individual’s length of stay is limited to 60 days.

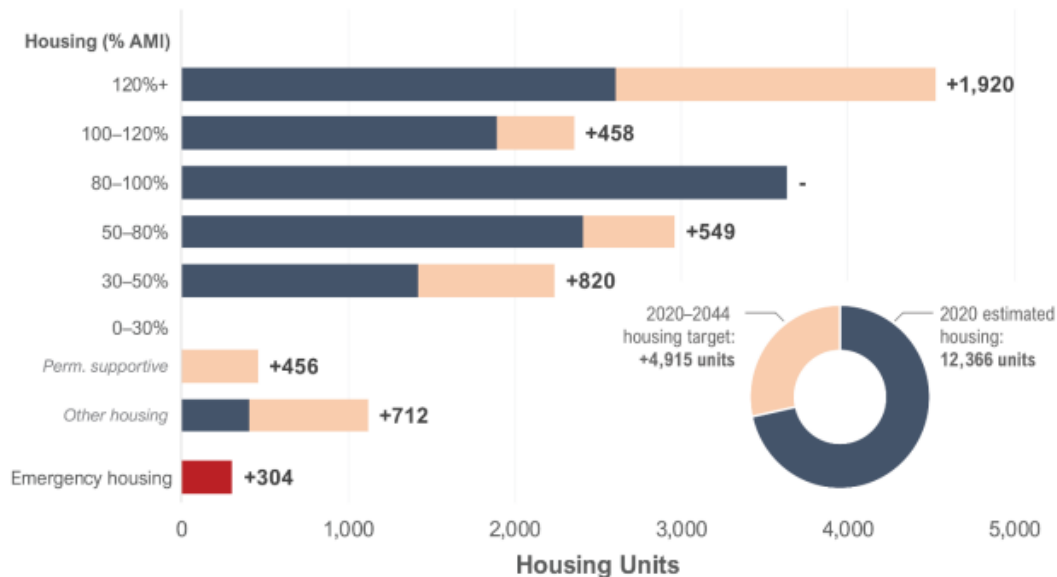
### What is Permanent Supportive Housing?

Permanent supportive housing (PSH) is defined in RCW 36.70A.030 (16) as non-time-limited housing for persons with disabling conditions who have experienced homelessness or risk of homelessness and are offered voluntary supportive services aimed at assisting the client in maintaining the terms of their lease agreement. Lake Stevens is required to include an analysis of the existing and projected need for both emergency housing and permanent supportive housing by the GMA.



## What is the Housing Action Plan?

The Housing Action Plan (HAP) provides the technical foundation for the city's 2024 Comprehensive Plan update by outlining Lake Stevens housing needs. Based on the requirements from the Department of Commerce, the HAP includes a graphic (shown on the other side) that shows the number of housing units needed in each income bracket to reach the 2044 targets. The full plan can be found on the city website: [lakestevenswa.gov/553/Housing-Action-Plan](https://lakestevenswa.gov/553/Housing-Action-Plan).



Source: Snohomish County Tomorrow, 2023.

## What is AMI?

AMI stands for Area Median Income. The table below shows the AMI brackets and the corresponding housing affordability statistics based on a household size of three, which is the average household size in Lake Stevens.

AMI Bracket	AMI Bracket	Annual Income	Monthly Rent (30% of income)	Home Sale Price
Extremely Low Income	0-30%	\$43,950	\$1,099	\$174,425
Very Low Income	30-50%	\$73,250	\$1,831	\$297,609
Low Income	50-80%	\$117,200	\$2,930	\$482,383
Moderate-Higher Incomes	80-100%	\$146,500	\$3,663	\$605,565
	100-120%	\$175,800	\$4,395	\$728,748
	120%+	\$190,450	\$4,761	\$790,339