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CHAPTER 5 Population, Employment, & Housing

As part of the City of Monroe’s SEPA programmatic SEIS evaluation of probable impacts relating to the Comprehensive Plan Update, this chapter describes population, employment, & housing within the study area and assesses potential impacts associated with the No Action Alternative and the Proposed Action.

This chapter provides an assessment of the projected population and employment estimates for the City of Monroe and statistics for household demographics, job sectors, and the current housing supply and affordability. The analysis also lists protections that may be used to mitigate adverse impacts.

5.1 Affected Environment

5.1.1 Methodology

Much of the information for this analysis was gathered from the United States Census Bureau, the Washington Department of Commerce, the United States Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS), and predictive land use forecasting from the Puget Sound Regional Council (PSRC) Land Use Vision, or LUV-it dataset (PSRC 2023b).

This section also relies on the most recent American Community Survey (ACS) data provided by the Census Bureau, typically from 2020–2022, and land use information from the Snohomish County Tomorrow’s Buildable Lands Report from 2021. Geospatial data from PSRC provide the basis for economic justice, opportunity, and displacement risk analysis for vulnerable communities in Monroe.

5.1.2 Regulatory Setting

The following documents and regulations guide and direct population, employment, and housing as they pertain to growth and development.

STATE REGULATIONS

Washington Growth Management Act (GMA). GMA is a series of statewide regulations that are codified, mainly, under Chapter 36.70A RCW (Revised Code of Washington), although it had been modified and integrated into other sections of the RCW and the Washington Administrative Code (WAC). GMA focuses on 15 planning goals that serve as a guide for counties required to create comprehensive plans. Goals related to housing and employment are included below.

- **RCW 36.70A.020 (4) Housing.** Plan for and accommodate housing affordable to all economic segments of the population of this state, promote a variety of residential densities and housing types, and encourage preservation of existing housing stock.
- **RCW 36.70A.020 (5) Economic Development.** Encourage economic development throughout the state that is consistent with the regional goals, promote economic opportunity for all (especially for unemployed and disadvantaged members), promote the retention and expansion of existing businesses and recruitment of new businesses, recognize regional differences impacting economic development opportunities, and encourage growth in areas experiencing insufficient economic growth, all within the capacities of the state’s natural resources, public services, and public facilities.

Engrossed Second Substitute House Bill (HB) 1220 (Chapter 254, Laws of 2021). This bill amended GMA and how cities plan for housing by strengthening the bill from “encouraging” affordable housing to “requiring” accommodations for affordable housing available to all income levels. Jurisdictions are now required to:

- Include goals, policies, objectives, and mandatory provisions for protection, provision, rehabilitation, and development of housing, including moderate density housing (like duplexes, triplexes, and townhomes) in urban growth areas.
- Create an inventory and analysis of existing and projected housing needs that identifies the number of housing units necessary to manage projected growth, as provided by the Department of Commerce, including:
 - Units for moderate, low, very low, and extremely low-income households; and
 - Emergency housing, emergency shelters, and permanent supportive housing.

- Identify sufficient capacity of land for housing including, but not limited to, government-assisted housing; housing for moderate, low, very low, and extremely low-income households; manufactured housing; attached housing (e.g., apartment buildings, duplexes, triplexes); group homes; foster care facilities; emergency housing; emergency shelters; permanent supportive housing; and within an urban growth area boundary, consideration of duplexes, triplexes, and townhomes.
- Make adequate provisions for existing and projected needs of all economic segments of the community, including low, very low, extremely low, and moderate-income households; emergency housing and shelters, and permanent supportive housing (PSH).
- Document programs and actions needed to achieve housing availability including gaps in local funding, barriers such as development regulations, and other limitations.
- Identify local policies, regulations, and areas that result in racially disparate impacts, displacement, and exclusion in housing, including zoning with a discriminatory effect, disinvestment, infrastructure availability, and work to begin to undo racially disparate impacts, displacement, and exclusion in housing caused by local policies, plans, and actions.

Engrossed House Bill (HB) 1337 (Chapter 334, Laws of 2023). This bill amended GMA to require local jurisdictions to adjust regulations to allow for the inclusion of accessory dwelling units (ADUs) within urban growth areas (UGAs).

RCW 36.70A.070. GMA also states that a comprehensive plan of a county or city that is required or chooses to plan under RCW 36.70A.040 shall consist of a map or maps, and descriptive text covering objectives, principles, and standards used to develop the comprehensive plan. The plan shall be an internally consistent document, and all elements shall be consistent with the future land use map. A comprehensive plan shall be adopted and amended with public participation as provided in RCW 36.70A.140. Each comprehensive plan shall include a plan, scheme, or design for each of the following:

- **Housing Element.** A housing element ensuring the vitality and character of established residential neighborhoods that manages projected population growth utilizing current land use capacity and preventing sprawl, provides housing for all income segments, creates emergency and permanent supportive housing, invests in walkable neighborhoods, implements anti-discriminatory and anti-displacement policies, and identifies racially disparate impacts and works to undo their harm.
- **Economic Development Element.** An economic development element establishing local goals, policies, objectives, and provisions for economic growth and vitality and a high quality of life. A city that has chosen to be a residential community is

exempt from the economic development element requirement of this subsection.

REGIONAL REGULATIONS

Puget Sound Regional Council’s Regional Growth Strategy, VISION 2050 (2021). The Regional Growth Strategy looks to align the use of resources, services, and infrastructure across the region, including Snohomish, King, Kitsap, and Pierce counties. VISION 2050 includes GMA-required Multicounty Planning Policies (MPPs) for the four counties and a regional strategy for accommodating growth through 2050. The MPPs provide direction for updating comprehensive plans so that they align with one another, and work toward the same regional strategy.

The MPPs are extensive, pertaining to nine different areas, including transportation, development patterns, economic development, and climate change. The most pertinent policies regarding population, housing, and employment growth patterns are included below:

- **MPP-DP-1.** Develop high-quality, compact urban communities throughout the region’s UGA that impart a sense of place, preserve local character, provide for mixed uses and choices in housing types, and encourage walking, bicycling, and transit use.
- **MPP-H-1.** 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 toward jobs/housing balance.
- **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.
- **MPP-H-3.** Achieve and sustain—through preservation, rehabilitation, and new development—a sufficient supply of housing to meet the needs of low-income, moderate-income, middle-income, and special needs persons and households that is equitably and rationally distributed throughout the region.
- **MPP-H-4.** Address the need for housing affordable to low- and very low-income households, recognizing that these critical needs will require significant public intervention through funding, collaboration, and jurisdictional action.
- **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.
- **MPP-H-7.** Expand the supply and range of housing at densities to maximize the benefits of transit investments, including affordable units, in growth centers and station areas throughout the region.

- **MPP-H-8.** Promote the development and preservation of long-term affordable housing options in walking distance to transit by implementing zoning, regulations, and incentives.
- **MPP-H-9.** Expand housing capacity for moderate density housing to bridge the gap between detached housing and more intensive attached housing development and provide opportunities for more affordable ownership and rental housing that allows more people to live in neighborhoods across the region.
- **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.
- **MPP-H-12.** 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.
- **MPP-RGS-2.** Use consistent countywide allocation processes for population and employment growth consistent with the regional vision, including establishing (a) local employment allocations, (b) local housing allocations based on population projections, and (c) local growth allocations for each designated regional growth center and manufacturing/industrial center.

Snohomish Countywide Planning Policies (CPPs). GMA (RCW 36.70A.210) requires that all jurisdictions within a county have consistency amongst their comprehensive plans. The CPPs enable cities to coordinate across jurisdictions and align with MPPs, VISION 2050, and GMA requirements. GMA requires that jurisdictions focus on coordinated regional growth efforts for economic development and employment (RCW 36.70A.210(3)(g)). The CPPs focused on housing and employment development are included below:

- **CPP-DP-6.** City and county comprehensive plans should locate employment areas and living areas in close proximity to maximize transportation choices, minimize vehicle miles traveled, optimize the use of existing and planned transportation systems and capital facilities, and improve the jobs-housing balance.
- **CPP-DP-38.** The county and cities should reduce disparities in access to opportunity for all residents through inclusive community planning and making investments that meet the needs of current and future residents and businesses.
- **CPP-ED-2.** The county and cities should foster an equitable business and regulatory environment that supports and encourages the establishment and growth of small and startup

businesses, especially those that are woman- and minority-owned.

- **CPP-ED-5.** Jurisdictions should promote economic and employment growth that creates a countywide economy that consists of a diverse range of living wage jobs for all of the county’s residents.
- **CPP-ED-6.** As a part of the overall countywide economic development strategy, jurisdictions should focus on economic development activities that improve access to economic opportunity for residents that historically have low and very low access to opportunity.
- **CPP-ED-13.** Jurisdictions should recognize, where appropriate, the growth and development needs of businesses of local, regional, or statewide significance and ensure that local plans and regulations provide opportunity for the growth and continued success of such businesses.
- **CPP-ED-14.** The county and cities should promote an appropriate balance of jobs-to-housing to support economic activity, improve housing options, increase mobility, and respond to climate change challenges.
- **CPP-HO-1.** The county and cities shall make provisions in their comprehensive plans to accommodate existing and projected housing needs, consistent with the Regional Growth Strategy and Snohomish County growth allocations. Those provisions should consider the following strategies:
 - Avoid further concentrations of low-income and special needs housing.
 - Increase opportunities and capacity for affordable housing in regional, countywide, and local growth centers.
 - Increase opportunities and capacity for affordable housing close to employment, education, shopping, public services, and public transit.
 - Increase opportunities and capacity for affordable and special needs housing in areas where affordable housing is currently lacking.
 - Support affordable housing opportunities in other Snohomish County jurisdictions, as described below in CPP-HO-3.
 - Support the creation of additional housing options in detached housing neighborhoods to provide for more diverse housing types and choices to meet the various needs of all economic segments of the population.
- **CPP-HO-2.** County and city comprehensive plans shall include policies to meet affordable housing goals consistent with VISION 2050. Jurisdictions should demonstrate within their land use and housing elements that they can accommodate needed housing consistent with the Regional Growth Strategy and Snohomish

County growth allocations. These efforts should include facilitating the regional fair share of affordable housing for very low, low, moderate, and middle-income households and special needs persons. Housing elements of comprehensive plans shall be periodically evaluated for success in facilitating needed housing.

- **CPP-HO-3.** The county and cities should participate in multi-jurisdictional affordable housing programs and engage in other cooperative efforts to promote and contribute to an adequate supply of affordable, special needs, and diverse housing countywide.
- **CPP-HO-4.** 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.
- **CPP-HO-6.** The county and cities should implement policies and programs that encourage the rehabilitation and preservation of existing legally established, affordable housing for residents of all income levels, including but not limited to mobile/manufactured housing and single-room occupancy (SRO) housing.
- **CPP-HO-9.** To improve the jobs-to-housing balance in Snohomish County, jurisdictions shall adopt comprehensive plans that provide for the development of:
 - A variety of housing choices, including affordable housing, so that workers at all income levels may choose to live in proximity to existing and planned employment concentrations and transit service; and
 - Employment opportunities in proximity to existing and planned residential communities.
- **CPP-HO-10.** Jurisdictions should encourage the use of environmentally sensitive housing development practices and environmentally sustainable building techniques and materials to minimize the impacts of growth and development on the county’s natural resource systems. This approach should also consider the potential costs and benefits to site development, construction, and building maintenance to balance housing affordability and environmental sustainability.
- **CPP-HO-11.** The county and cities should consider the economic implications of proposed building and land use regulations so that the broader public benefit they serve is achieved with the least additional cost to housing.
- **CPP-HO-13.** Jurisdictions should ensure that their impact fee programs add no more to the cost of each housing unit produced

than a fairly-derived proportionate share of the cost of new public facilities necessary to accommodate the housing unit as determined by the impact fee provisions of GMA cited in Chapter [82.02](#) RCW.

- **CPP-HO-14.** The county and cities should incentivize and promote the development and preservation of long-term affordable housing 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.

Snohomish County Housing Characteristics and Needs Report (2023). This analysis calculates the projected housing needs for jurisdictions in Snohomish County for 2044, assesses the available capacity for each housing-type in designated cities or towns, and looks at mitigation measures.

LOCAL REGULATIONS

Monroe Municipal Code (MMC) (2005). The MMC establishes development regulations and requirements for land use decision-making, environmental standards, and protection against adverse impacts to the city.

- **Chapter 22.52 MMC Affordable Housing.** This chapter outlines affordable housing and land use goals that align with GMA requirement to include housing for all economic segments of the community (RCW 36.70A).

City of Monroe Comprehensive Plan (2015). Jurisdictions that are under the “fully planning” designation, in accordance with RCW 36.70A.040, are required to complete a periodic review and update to their comprehensive plan and development regulations every 10 years. Monroe is considered to be a “fully planning” city under GMA. The next iteration of comprehensive plan updates is required to be completed by December 31, 2024. The City's current Comprehensive Plan, which was updated in 2015, provides policies to guide Monroe's future growth and development through the year 2035. To be considered for grants and additional funding, Monroe must complete the updates within the allotted time period.

City of Monroe Economic Development Strategy (2015). Written by the Leland Consulting Group and Studio Cascade, this plan provides strategic themes and concepts generated from the previous 2015 Comprehensive Plan update. The Economic Development Strategy focuses on Downtown development, local business development, Monroe being an outdoor and adventure destination, efficient infill, using US 2 as a regional retail center, and investing in more walkable communities.



City of Monroe Downtown Revitalization Strategy (2016).

This plan strategizes ways to focus development on and revitalize Downtown Main Street and local business development, while preserving historic elements.

City of Monroe Housing Action Plan (2021). This plan makes recommendations for increasing affordable housing in Monroe.

5.1.3 Population

Monroe accounts for 2.5 percent of the population in Snohomish County, including approximately 1,500 inmates at the Monroe Correctional Complex (Snohomish County 2021). Snohomish County Tomorrow’s Buildable Lands Report (2021) projects the City of Monroe to have a 2044 population of 24,302 people (within the City limits), which would be a 23 percent increase from the estimated 2020 Census population (19,699 within the City limits).

AGE

The median age of Monroe residents in 2020, according to the ACS 5-year estimates, was 33.9 years (U.S. Census Bureau 2020). In 2022, the median age increased to 35.8 years (U.S. Census Bureau 2022c). Compared to the county, whose median age was 38.3 years in 2020, Monroe generally has a younger population. While 68 percent of the population is between 18 and 64 years old, roughly 57 percent of those participate in the workforce. Twenty-three percent of the population is 18 or younger. Just 9 percent of the population is ages 65 years and older (U.S. Census Bureau 2020b). However, between 2010 and 2020, Monroe had higher percentages of growth occurring in residents ages 50–69, and the total share of aging residents increased from 14 percent in 2010 to 21 percent in 2020. While residents ages 20–39 moderately increased their share of the population during this time, residents under 20 had the largest decrease in the share of total population, declining 4 percent from 28 to 24 percent of the population in the last decade.

RACE AND ETHNICITY

Monroe is predominantly white (67 percent), with the second largest racial or ethnic group identifying as Hispanic/Latino (16 percent) (**Table 5-1**) (U.S. Census Bureau 2020a). However, this varies by neighborhood with areas north of US 2 (Census Tracts 522.03 and 522.04), and directly east of Lake Tye in the Fryelands ranging from 74 to 86 percent white (U.S. Census Bureau 2022a). Compared to these neighborhoods, areas south of SR 522, including

Downtown, are more diverse in terms of race and ethnicity. Census tract 522.11, in particular, has higher rates of residents that self-identify as Black/African American, Native Hawaiian or Other Pacific Islander, or other race (U.S. Census Bureau 2022b). This tract also intersects with higher rates of Limited English Proficiency, higher rates of people without a high school degree, and generally has fewer resources and capacity to overcome impacts on health, social, and economic conditions, as determined by the Census Community Resilience Estimates (2019).

TABLE 5-1 Race and Ethnicity

Race or Ethnicity	Monroe	Percent (%)	Snohomish County	Percent (%)
Asian	875	4.5	91,482	11.3
Black or African American	799	4.1	25,918	3.2
Hispanic or Latino	3,177	16.4	85,321	10.5
Other race*	1,542	7.9	56,338	6.9
White	13,010	67.1	552,513	68.1
Total	19,403		811,572	

SOURCE: U.S. Census Bureau 2020, Table DP05

* Other race includes people who self-identify as American Indian or Alaska Native, Native Hawaiian and Other Pacific Islander, another race (Other), and two or more races and are not Hispanic or Latino.

Compared to the rest of the county, Monroe tends to have a much higher representation of residents that identify as Hispanic/Latino or other race (**Table 5-1**). Others identifying as other race include American Indian or Alaska Native and Native Hawaiian or other Pacific Islander.

LANGUAGE PREFERRED AT HOME

While 80.5 percent of the population in Monroe speaks only English or English “very well,” 19.5 percent speaks a language other than English. Spanish-speaking households account for the majority of residents that speak a language other than English, at 11.9 percent (4 percent speak Asian and Pacific Island languages and 3.6 percent speak another Indo-European language). This percentage of Spanish-speaking households accounts for roughly 4 percent more households than either Snohomish County or Washington as a whole (U.S. Census Bureau 2022f).

EDUCATION LEVELS

Roughly 22 percent of the population in Monroe has a bachelor’s degree or post-graduate education (U.S. Census Bureau 2022e). That is significantly less than Snohomish County, which stands at 33 percent (**Table 5-2**). The percentage of the population without a degree is also higher in Monroe than in Snohomish County (11 percent and 8 percent, comparatively). The lower percentage of people with a bachelor’s degree or higher can indicate a lack of access to higher education in Monroe.

TABLE 5-2 Education Attainment

Education	Monroe	Percent (%)	Snohomish County	Percent (%)
No Degree	1,698	11.0	50,728	7.9
High School	4,153	27.0	156,574	24.3
Some College	6,204	40.3	223,640	34.7
Bachelor’s Degree	2,339	15.2	143,509	22.9
Post-Graduate	993	6.5	69,363	10.1
Total	15,387		643,814	

SOURCE: U.S. Census Bureau 2022, Table S1501

INCOME

The 2020 mean household income for the City of Monroe was \$98,095, which is approximately 6 percent lower than the average for Washington (\$103,669). Snohomish County mean household income proved to be even higher at \$109,417.

The per capita income (which is the total household income divided by the population of the area) in Monroe is roughly \$7,000 less than both the County and the state (**Table 5-3**). The percentage of the working population in Monroe that is earning below \$50,000 sits at 20 percent (U.S. Census Bureau 2020d).

In the Puget Sound region, an annual income of \$160,000 is required to purchase a median-priced home. Comparing this to the per capita incomes for Monroe and Washington, homeownership may not be feasible for those earning well above even the median household income in Monroe (PSRC 2023c).



TABLE 5-3 Income

Income	Monroe	Snohomish County	Washington
Per Capita Household Income	\$33,607	\$40,863	\$40,899
Mean Household Income	\$98,095	\$109,417	\$103,669

SOURCE: U.S. Census Bureau 2020, Tables S1902 and DP02.

Note: Per capita household income does not include incarcerated persons.

5.1.4 Employment Considerations

According to the Snohomish County CPPs and Buildable Lands Report, there are 10,096 jobs estimated within the City limits of Monroe in 2019 (Snohomish County 2011). Employment tends to be focused Downtown and in the commercial-focused northwest corner of the City. The exception to this is the healthcare sector, which is located at the interchange of SR 522 and US 2.

As of 2021, Monroe’s largest industries included public administration (2,080 jobs), retail trade (1,610 jobs), and manufacturing (1,470 jobs), which represented more than 50 percent of Monroe’s total employment. The City has a greater share of employment in the public administration and retail trade sectors compared to the county and region, but a lower share in manufacturing. Monroe’s higher share of public administration employment is due primarily to jobs at the Monroe Correctional Complex. Other significant industries within Monroe include accommodation and food services (10 percent), healthcare and social assistance (9 percent), and construction (9 percent), which represented an additional 28 percent of Monroe employment in 2021.

Since 2016, the educational services industry has seen the highest annual growth, with a rate of nearly 4 percent. The educational services industry in Monroe experienced greater growth than Snohomish County and the Puget Sound region’s educational services industries, which experienced growth rates of 1.9 percent and 0.7 percent, respectively. Healthcare and social assistance (-2.8 percent) and retail trade (-3.2 percent) have seen the greatest annual declines since 2016.

COMMUTE FLOW

When it comes to employment opportunities in the City, only 1,066 people who live in Monroe (roughly 12 percent), work in the City. Most people who live in Monroe seek employment outside of Monroe (almost 88 percent) (**Figure 5-1**).



SOURCE: U.S. Census Bureau 2021b

FIGURE 5-1 Commute Flows Into and Out of Monroe

The major sectors or industry clusters that draw people to work in Monroe are manufacturing (18 percent), healthcare (12 percent), and retail (about 14 percent).

EMPLOYMENT LANDS

Based on the 2021 Snohomish County Buildable Lands data, employment in the City of Monroe is expected to grow by 2,324 jobs by 2044 and would therefore surpass Monroe’s current employment capacity by roughly 40 jobs (**Table 5-4**). The Buildable Lands Report identified primarily commercial and some manufacturing lands available for development or redevelopment (**Figure 5-2**). Expected job types could be manufacturing, retail and service, or professional services, depending on how land develops.

TABLE 5-4 Employment Capacity and Allocations, City of Monroe

Area	Est. Emp (2020)	Projected Emp. (2044)	Increase	Percent Increase (%)	City Capacity	Surplus (+) Deficit (-)
City of Monroe	10,096	12,420	2,324	23.0	2,330	-6
Unincorporated UGA	164	199	35	21.3	0	-35
Total	10,260	12,619	2,359	23.0	2,330	-41

SOURCE: Snohomish County 2021

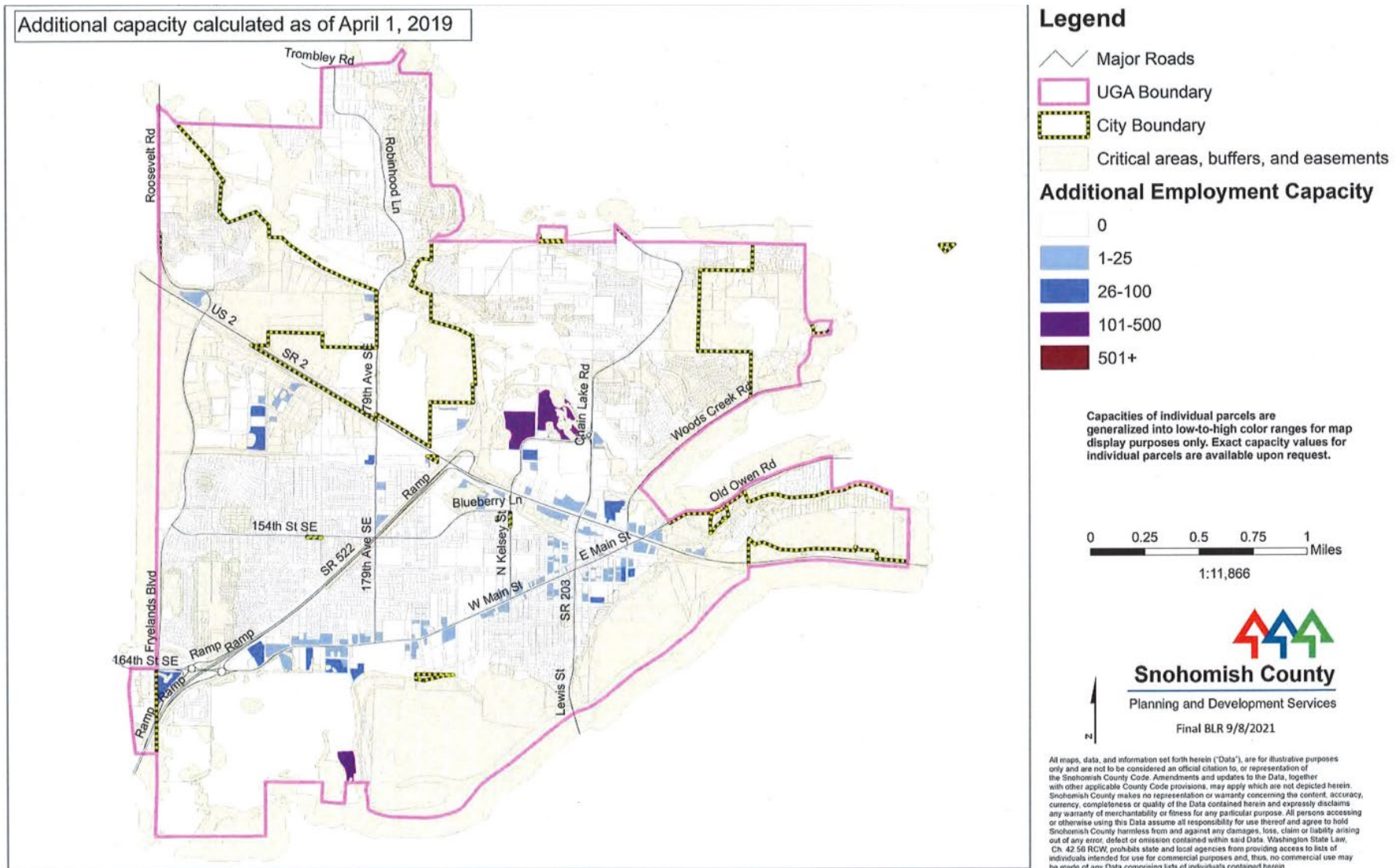
The Buildable Land Report identified vacant and redevelopment parcels throughout the City. However, employment-oriented land uses are primarily north of US 2, along Main Street/Old Owen Road, and east of SR 522 (Snohomish County 2021). These areas are designated as Light Industrial, Generalized Commercial, and Mixed-Use zoning districts. Additional commercial and industrial spaces will be helpful in supporting continued growth for manufacturing and retail, while Mixed Use spaces will offer opportunities for employment and affordable housing in Monroe (U.S. Census Bureau 2021b).

ACCESS TO ECONOMIC OPPORTUNITY

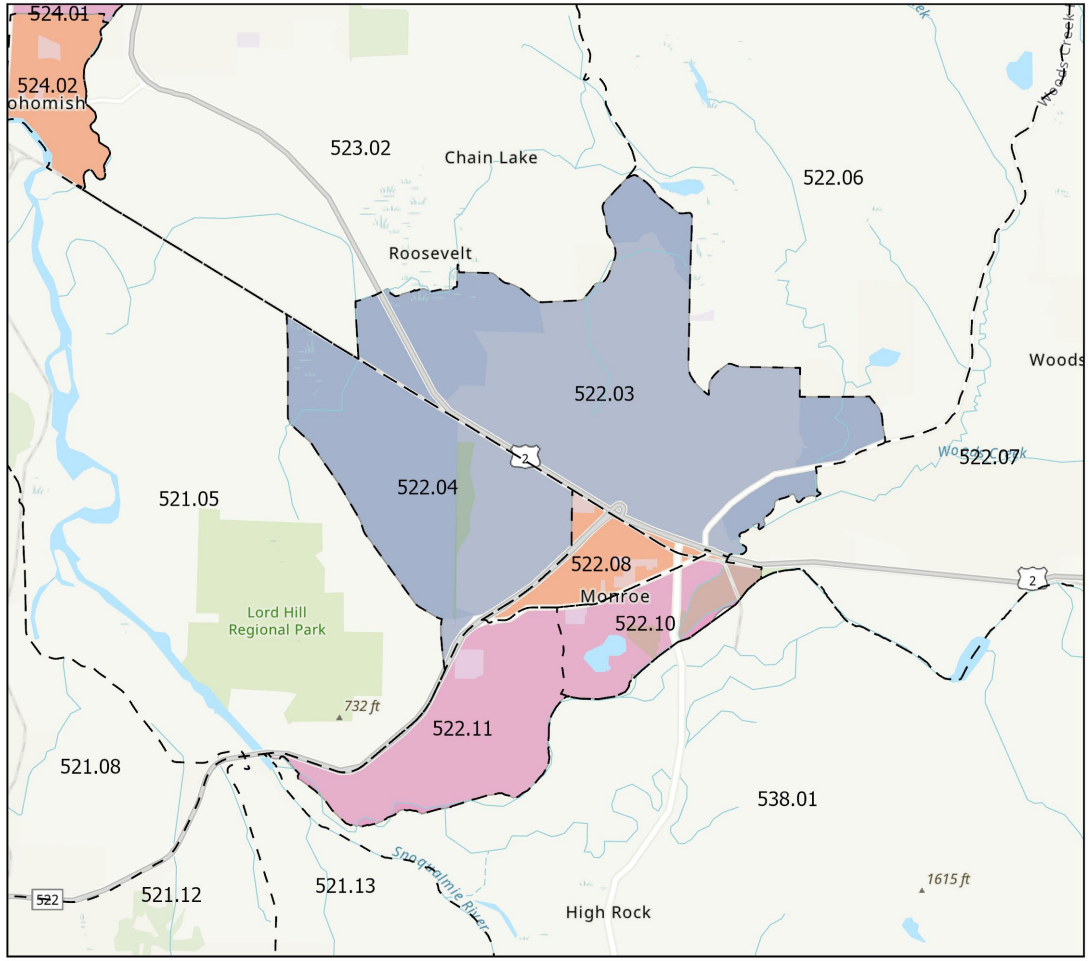
PSRC developed an interactive tool, called the Opportunity Index, which assesses the level of access to opportunity throughout the region (**Figure 5-3**). Opportunity in this instance refers to, “a situation or condition that places individuals in a position to be more likely to succeed or excel” (PSRC, n.d.).

The tool considers five indicators that are determinants of success and lead to increased opportunity in cities: education, economic health, housing and neighborhood quality, mobility and transportation, and health and environment. The economic health indicator alone considers access to living wage jobs, potential for job growth, and unemployment rates.

Areas in Monroe marked orange (Census Tract 522.08) indicate areas with very low opportunity or access to economic opportunities. Blue or purple Census Tracts (522.03 and 522.04) are higher than orange but still indicate low access, and the highest opportunity in Monroe is marked as pink (522.10 and 522.11), although those Census Tracts still only indicate a moderate level of opportunity. Increased access or opportunity, for example, means closer proximity between housing and jobs, increased livable wage jobs, low unemployment rates, and increased opportunities for economic growth and vitality.

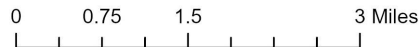


SOURCE: Snohomish County 2021
FIGURE 5-2 Areas of Additional Employment Capacity



Economic Opportunity

- 1 - Very Low
- 2 - Low
- 3 - Moderate
- 4 - High
- 5 - Very High



SOURCE: PSRC 2022b; plotted on 2020 U.S. Census Tracts

FIGURE 5-3 PSRC Economic Opportunity Index, by Census Tract

The tracts (**Table 5-5**) in “very low” opportunities in Monroe are also associated with the lowest household income levels in the City (below \$48,300 median household income) and the highest levels of limited English-speaking ability (8.6–11.5 percent). Inversely, the tracts with “moderate” opportunity are associated with the highest prevalence of limited English-speaking households, highest median home values (\$337,400–\$469,700), and highest household incomes (\$87,000–\$145,000) (U.S. Census Bureau 2021a).

TABLE 5-5 Opportunity Ratings by Census Tract

Location ^a	Rating
Census Tract 522.03 (North Monroe)	Low
Census Tract 522.04 (West Monroe)	Low
Census Tract 522.08 (Central Monroe)	Very Low
Census Tract 522.10 and 522.11 (South Monroe)	Moderate

SOURCE: PSRC 2022b

a. Census Tract geographies do not align with Monroe’s City boundary. Some Census Tracts may extend outside of the City’s boundary.

5.1.5 Current Housing Conditions

In 2022, the number of households in the City totaled 6,038, with an average household size of 2.8 persons per household. That number is expected to grow to 7,791 in 2044, a 29 percent increase in households (U.S. Census Bureau 2022d; PSRC 2023c).

CURRENT INVENTORY AND DIVERSITY

According to the 2020 Census estimates, the current housing stock in the Monroe UGA was approximately 6,700 units. The Snohomish County housing growth allocations assume that approximately 2,600 housing units would be needed within the UGA to accommodate projected growth through 2044, which is almost a 39 percent increase over the next 20 years (**Table 5-6**).

TABLE 5-6 Housing Units and Allocations, 2020 and 2044

Area	2020 Census Inventory	2044 Allocation	Increase	Percent Increase (%)
City of Monroe	6,163	8,379	2,216	36
Unincorporated UGA	551	964	413	74
Total	6,714	9,343	2,629	39

SOURCE: U.S. Census Bureau 2020; Snohomish County 2021

As units are added, however, it will be important to consider affordability and diversity of the housing stock to meet demand by income levels.

The current inventory of housing in Monroe is primarily detached homes (82 percent), with most being detached units (**Table 5-7**).

TABLE 5-7 Current Housing Types

Type of Structure	Total Units	Share of Total Units (%)
SF Detached	4,572	74
Attached	506	8
Duplex	110	2
Attached Housing 3-19	658	11
MF 20+	326	5
Mobile Home	7	0.1

SOURCE: U.S. Census Bureau 2022, Table DP04

AGE OF HOUSING

In 2022, the largest share of homes was built between 1990 and 1999. Compared to 2011, the housing stock is getting older. In 2011, only 15 percent of the housing stock was 50 years old or older, but in 2022, nearly 20 percent of the housing stock was older than 50 years (**Table 5-8**).

TABLE 5-8 Age of Housing Units in Monroe, 2011 and 2022

Land Designation	Total Units (2011)	Total Units (2022)	Percent Change (%)	Share of Total Units (%)
2020 or later	—	93	—	1.5
2010–2019	320	834	161	13.5
2000–2009	804	1,274	58	20.6
1990–1999	2,282	2,228	-2	36.1
1980–1989	473	504	7	8.2
1970–1979	535	214	-60	3.5
1960–1969	30	339	1,030	5.5
1950–1959	101	136	36	2.2
1940–1949	185	90	-51	1.5
1939 or earlier	571	467	-18	7.6
Total	5,301	6,179		

SOURCE: U.S. Census Bureau 2022, Table DP04

This is important as the older the unit, the increase in associated negative health outcomes (PSRC 2022c). Additionally, poor

neighborhood and housing conditions can lead to a decrease in home value and increases in home maintenance costs, leading to increased financial burdens. According to PSRC, while the region is at a 20-year high in terms of housing production, especially for attached housing, the population growth still outpaces housing production. Housing production will be necessary to provide a wide range of income levels.

HOUSING COST BURDENS AND OVERCROWDED HOUSEHOLDS

Housing costs in Washington, particularly in urban areas, have been rising faster than median household incomes (**Table 5-9**).

TABLE 5-9 Mortgage Rate Impact on Housing Affordability, 2023

	June 2021	June 2023	Percent Change
Mortgage Rate	2.99%	6.79%	127%
Median Home Price	\$635,000	\$695,000	9%
Monthly Mortgage Payment	\$2,700	\$4,200	56%
Required Household Income	\$105,000	\$164,000	56%

SOURCE: PSRC 2022c

According to the US HUD 5-year estimates (2015–2019), the overall share of cost-burdened households across race and ethnicity is close to 30 percent (which means that 30 percent of households are paying more than 30 percent of their income on housing). Among minority groups, African American or Black households are disproportionately impacted, with 75 percent being cost burdened (**Table 5-10**).

TABLE 5-10 Percentage of Households by Housing Cost Burden (2019)

	Total Households		Distribution of Cost-Burdened Households of Color			
	Households of Color	White	African American/ Black	Asian	Hispanic/ Latino	Other Race
Not Cost-Burdened	72%	69%	25%	81%	67%	94%
Cost-Burdened	28%	30%	75%	19%	33%	6%

SOURCE: HUD 2019

Overcrowding rates vary in the City of Monroe. Overcrowding translates to having more than one person per room in a housing unit. While this can be indicative of cultural preferences, it may also be a symptom of a lack of living wages, lack of affordable housing, or units that cannot easily accommodate multi-generational housing needs. South Monroe has a higher percentage of overcrowding compared to the rest of the City (U.S. Census Bureau 2021a). In areas defined by low opportunity, this may mean a lack of livable wages or unaffordable housing in proximity to work locations.

HOMEOWNERSHIP AND HOME VALUES

Homeownership is an important pathway to wealth building and economic stability. It can lead to intergenerational wealth transfer, improved access to credit, and provide greater stability in housing expenses. Homeownership can also have positive effects on neighborhood and community development as homeowners have a vested interest in the maintenance and improvement of their properties, which contributes to the overall stability and desirability of the neighborhood.

TENURE

In Monroe, most homes are owner-occupied (68 percent), which is similar to rates in Snohomish County and Washington (U.S. Census Bureau 2020c). However, there is a disparity in homeownership between different racial and ethnic groups. American Indian or Alaska Native and Hispanic or Latino households are more likely to rent rather than own their home (**Table 5-11**).

TABLE 5-11 Monroe Share of Owner and Renter Households by Racial/Ethnic Group, 2019

	Share of Owners (%)	Share of Renters (%)
American Indian or Alaska Native	21	79
Asian	81	19
Black or African American	75	25
Hispanic or Latino (of any race)	43	57
Other Race	66	34
Pacific Islander	0	0
American Indian or Alaska Native	21	79

SOURCE: HUD 2019a

Housing type and affordability are highly variable in Monroe. Availability of living-wage employment and income adds to this variability in housing and increases the risk of displacement.

As housing prices increase, residents may face challenges in maintaining their housing and may be forced to move to more affordable areas. High housing costs relative to household incomes can also have an impact on the workforce and economy. When housing costs are high relative to income, it becomes challenging for employers to attract and retain qualified employees.

5.1.6 Displacement Risk

Displacement is the forced movement or relocation of residents due to physical, economic, or cultural transitions that make their current neighborhood an unwelcome or unaffordable place (PSRC 2022a). While displacement can be from investments made in an area, leading to economic or social displacement (i.e., either leaving because housing is unaffordable or leaving because an area has been gentrified and residents no longer feel welcome in an area), this assessment focuses on displacement risk due to unaffordability of housing and lack of employment in proximity to transit or housing.

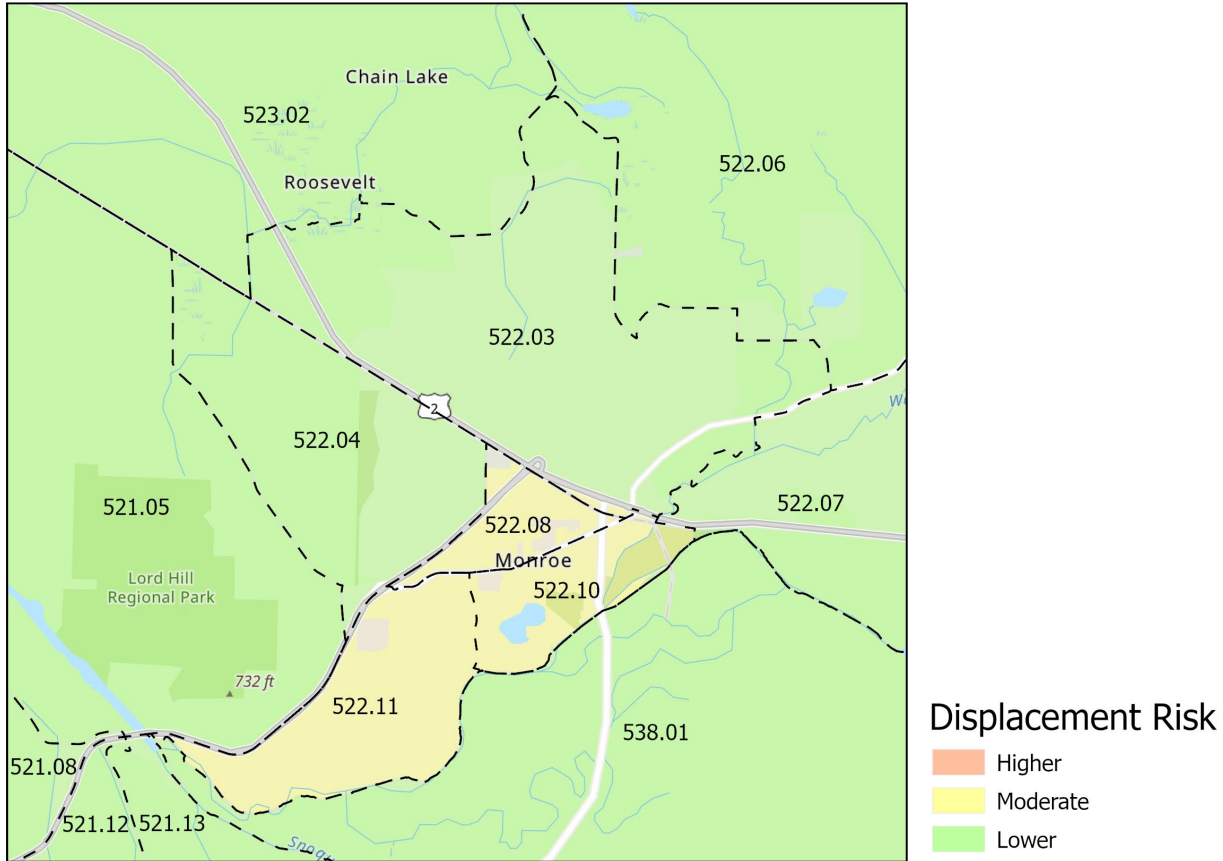
PSRC developed a mapping tool to identify places in Puget Sound where people and businesses may be at an increased risk of displacement. The tool combines five elements of neighborhood risks into a composite index that classifies areas as having lower, moderate, or higher risk of displacement based on current neighborhood conditions. The five elements include socio-economic, transportation qualities, neighborhood characteristics, housing, and civic engagement. **Figure 5-4** shows the Census Tracts experiencing moderate risk of displacement and those with lower risk (also shown in **Table 5-12**).

TABLE 5-12 Displacement Risk by Census Tract

Location ^a	Rating
Census Tract 522.03 (North Monroe)	Low
Census Tract 522.04 (West Monroe)	Low
Census Tract 522.08 (Central Monroe)	Moderate
Census Tract 522.10 and 522.11 (South Monroe)	Moderate

SOURCE: PSRC 2023a

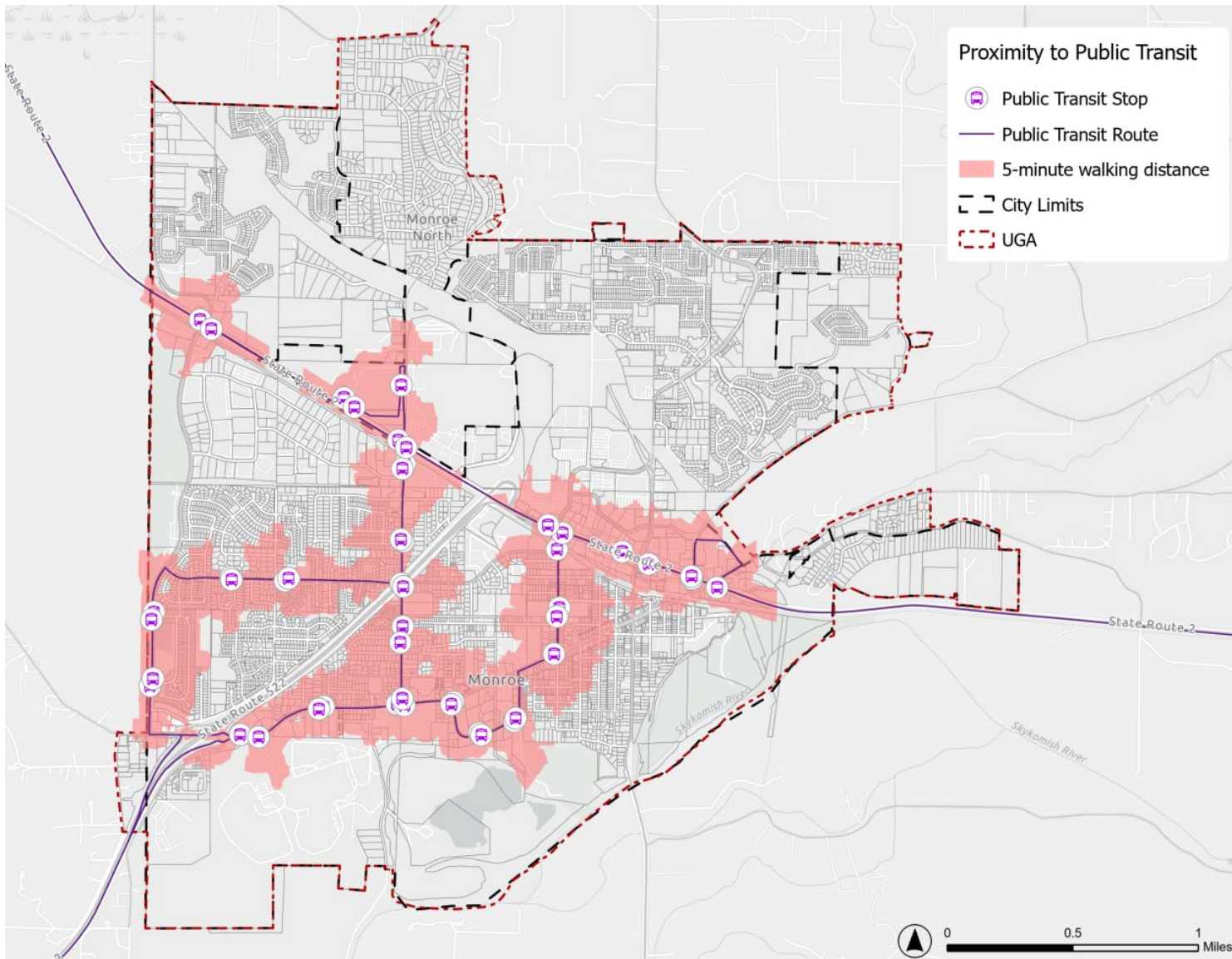
a. Census Tract geographies do not align with Monroe’s City boundary. Some Census Tracts may extend outside of the City’s boundary.



SOURCE: PSRC 2023a; plotted on 2020 U.S. Census Tracts

FIGURE 5-4 PSRC Displacement Risk Map Assessment

South and Central Monroe are at higher risk compared to North and West Monroe (**Table 5-12**). Tracts in South and Central Monroe represent the lowest household incomes in the City, ranging from \$78,000 to less than \$48,300 annually. These locations also have the highest number of renter-occupied units (182+ per tract), the highest percentage of residents with limited English proficiency (between 4.6 and 11.5 percent) and crowded occupied units (U.S. Census Bureau 2021b). Central Monroe (Census Tract 522.08) was also a tract that was identified as having “very low” economic opportunity. This may mean that affordable housing is not prominent in this tract or area, that there is not sufficient transit offered for people in this location to get to work elsewhere (**Figure 5-5**), and that they are at increased risk of needing to relocate.



SOURCES: Snohomish County 2021; Urban Footprint, MIG Analysis

FIGURE 5-5 Proximity to Public Transit, Monroe

One of the factors, proximity to transit, is an indicator for high rates of displacement, and is also identified by the Regional Growth Strategy as a goal. While Monroe does not have frequent transit, it does have limited transit that serves the City. Currently, only 31 percent of housing units within the UGA are within a 5-minute walkshed of a public transit stop. By increasing affordable units that bring more community members in proximity to routes, especially in Central Monroe, it increases opportunity and decreases the potential risk for displacement.

5.2 Potential Impacts

This section describes the potential impacts of the City’s future growth and development on population, employment, and housing.

5.2.1 Impact Assessment Methodology and Thresholds of Significance

The following thresholds of significance were used to determine whether the No Action Alternative or the Proposed Action would have a significant impact on the City’s population, employment, or housing. The descriptions of the alternatives were used together with the affected environment to evaluate impacts. Significant impacts consider the magnitude, duration, and likelihood of occurrence.

Thresholds of significance include:

- **Population:** The alternative would increase risk for involuntary residential displacement, particularly in areas at a moderate risk of displacement.
- **Employment:** The alternative would not meet expected or projected allocated employment growth for the UGA.
- **Housing:** The alternative conflicts with federal, state, or local policies or plans regarding the provision of housing; it would result in (1) insufficient capacity to accommodate affordable housing across economic income segments or provide a range of housing types; (2) a decrease in the supply and diversity of market-rate housing; and (3) a decreased proportion of housing within ¼ mile of the frequent transit network.

5.2.2 Impacts Common to Both Alternatives

POPULATION

The anticipated 2044 growth allocations for the City of Monroe and its UGA are 2,359 housing units and 2,629 jobs. Citywide, the



allocations are 2,324 housing units and 2,216 jobs, respectively. Regardless of the alternative, there would be an increase in the housing stock and supply and employment opportunities; however, the amount of capacity and geographic distribution vary between the No Action Alternative and Proposed Action (**Table 5-13**).

TABLE 5-13 Housing and Job Net Capacity by Alternative

	2020 Census	2044 Allocations	Net Capacity Needed	No Action Alternative	Proposed Action
Housing	6,163	8,379	2,216	975*	2,471*
Jobs	10,096	12,420	2,324	2,330	2,741

SOURCE: Snohomish County 2021

* The City of Monroe is responsible for meeting housing unit allocations within the Monroe City limits. Net capacity does not include existing pending and permitted (but not yet constructed) projects, which would account for an additional approximately 1,000 units.

Potential impacts identified for the No Action Alternative and Proposed Action assume a full build-out of housing unit and job capacity.

EMPLOYMENT

Both alternatives would support increases in jobs and housing units but would work toward this goal in varying distributions.

HOUSING

Regardless of the alternative, an assumed net growth of 2,216 housing units is projected within the City limits. Growth in the City would be distributed differently, depending on the alternative.

Each alternative could increase affordable housing. Adopting policies to preserve existing affordable housing and using focused incentives or funding to build new affordable housing are some ways to mitigate affordability concerns and meet growth allocations.



HB 1220 requires providing housing for various levels of area median incomes (AMI), including emergency housing and PSH. The specific income segments include extremely low (0–30 percent AMI), very low (30–50 percent AMI), low (50–80 percent AMI), moderate (80–120 percent AMI), and above moderate (greater than 120 percent AMI) (see Section 5.1.2, *Regulatory Setting*). Each jurisdiction is required to analyze and assess whether it has sufficient land capacity to provide for these housing types. **Table 5-14** describes the potential distribution of extremely low, very low, low, and moderate housing units, and permanent supportive housing across both the No Action Alternative and Proposed Action.

The actual pace of development, distribution of future housing, and changes in the housing variety would be influenced in part by the implementation of Comprehensive Plan policies, related regulations and actions, and decisions made by individual property owners and developers. Impacts on population, employment, and housing are discussed in more detail under each alternative.



TABLE 5-14 Affordability and Supply of Housing by Alternative

Income Level	Percent Area Median Income	Projected Housing Need	Zone Categories Serving These Needs	Aggregated Housing Needs	No Action Alternative		Proposed Action	
					Total Capacity	Capacity Surplus or Deficit	Total Capacity	Capacity Surplus or Deficit
Extremely Low	0–30% PSH	154	Low-Rise, Mid-Rise attached housing + ADUs	716	344	(372)*	913	196
	0–30% non-PSH	319						
Very Low	>30–50%	243						
Low	>50–80%	0						
Moderate	>80–100%	0	Moderate Density	381	226	(155)*	425*	44
	>100–120%	381						
Above Moderate	>120%	1,118	Low Density	1,118	405	(713)*	1,134*	16
Total		2,216		2,216	975	(1,240)*	2,471*	256

SOURCE: UrbanFootprint, MIG analysis

NOTES: PSH = permanent supportive housing

* These numbers do not include pending and permitted projects, which roughly total 1,000 units in the moderate and above moderate income brackets. There would still be a deficit of Extremely Low, Very Low, and Low housing units under the No Action Alternative.

5.2.3 Impacts of the No Action Alternative

Under the No Action Alternative, growth is assumed to occur without changes to existing zoning within the City limits. This would translate to a net capacity for 975 new housing units (1,241 housing units fewer than the 2,216 Snohomish County CPP housing allocation for the City limits)¹ and 2,330 jobs. This level of employment would meet citywide employment allocations, but if no jobs are projected to increase in the unincorporated areas, the UGA would result in approximately 40 fewer jobs than the Snohomish County CPP employment allocation for the UGA.

POPULATION

Displacement

As described in Section 5.1.6, displacement risk in Monroe is moderate to low. The tracts located in Central and South Monroe (southeast of SR 522, 179th Avenue SE, and US 2) are at the highest risk of displacement in the City of Monroe and have the potential to remain at moderate displacement risk due to the removal of existing housing units if redevelopment were to occur with market rate housing. The No Action Alternative would not likely reduce the distance to daily amenities for residents. Without additional affordable housing or increased proximity to living-wage job opportunities being introduced into these areas, there could be a risk that residents would be required to move if affordable housing options are replaced with market rate housing, further increasing the cost-burden to renters and low-income households. As future development occurs, some residents could be displaced through redevelopment or priced out as land prices and rents increase.

Under the No Action Alternative, there would be less integration of Monroe’s 2021 Housing Action Plan strategies and fewer opportunities for homeownership (which is an anti-displacement strategy). Without the creation of affordable housing units or living-wage jobs in proximity to these residential spaces, there is an inherent increased risk of economic and cultural displacement (i.e., being priced out of an area or having the neighborhood change past recognition and not feeling welcome or at ease in the surrounding community). The addition of policies, plans, and regulations that

¹ The deficit in capacity under the No Action Alternative could be slightly less when including housing units developed in the unincorporated UGA. Additionally, these numbers do not include pending and permitted projects within the existing City limits, adding approximately 1,000 units, if constructed.

support anti-displacement practices and that begin to undo racially disparate impacts and harm would not be required with the No Action Alternative. The No Action Alternative would have the potential to result in a **significant impact** on population through the displacement of community members.

EMPLOYMENT

Employment Growth Allocations

Under the No Action Alternative, growth is assumed to occur without changes to existing zoning. Employment in Monroe is projected to grow slightly more than 1 percent annually between 2021 and 2044. The No Action Alternative would continue to focus employment growth Downtown, in the North Kelsey area, and in the existing industrial area south of US 2 near the City's western boundary. Employment allocations would not be met through the No Action Alternative, resulting in the City not meeting the Snohomish County CPP allocations (described in Section 5.1.2, *Regulatory Setting*), for the entire UGA of Monroe. Jobs capacity under the No Action Alternative would be 2,330 jobs, a deficit of 71 jobs within the UGA compared to CPP allocations. However, within the City limits, the No Action Alternative would meet employment allocations by a surplus of six jobs. Utilizing the unincorporated areas of the City would be critical in meeting employment allocations.

GMA requires that jurisdictions focus on coordinated regional growth efforts for economic development and employment (RCW 36.70A.210(3)(g)). VISION 2050 and the MPPs narrow this focus to specifically increasing a range of living wage jobs, better balancing the match between jobs and housing, encouraging investment in affordable housing, community assets, and the quality of life for people (Snohomish County 2011). The No Action Alternative would not fully align with the VISION 2050 strategy or MPPs. Under the No Action Alternative, it is expected that current growth and development trends would continue, which would not include additional supportive policies working towards these goals.

Employment and land use patterns are predicted to remain the same under the No Action Alternative. Under the No Action Alternative, Census Tracts with low opportunity (West and Central Monroe, in the areas between West Main Street and the Skykomish River), parcels would be dedicated to parks and open space, low-density detached residential buildings, and institutional purposes (i.e., correctional facilities and high schools) (**Figure 5-3**). In West and Central Monroe, a small number of parcels would be reserved

for high-density detached housing buildings, limited Mixed Use, and some Downtown commercial buildings. This could limit opportunities close to the historic Downtown, where much of the economic development and local businesses are concentrated and could also limit neighborhood activity centers in which people can live and work in close proximity. New affordable housing options could be limited in these areas, and households would have to travel farther to gain access to job opportunities, contributing to already existing wealth gaps.

While the No Action Alternative does not conflict with Monroe’s economic vision in ways that could not be mitigated, it does not meet adopted employment growth allocations and, therefore, would result in a **significant impact** on employment growth.

HOUSING

Housing Policy

The No Action Alternative would not comply with HB 1220 or statewide GMA requirements (RCW 36.70A.020, planning goals 4 and 5). Although the number of affordable housing units would grow, the No Action Alternative would not include additional language or provisions for diverse income bands. Recent housing affordability trends would continue in the City, and housing cost would continue to outpace income. The No Action Alternative would not amend the policies to match state requirements and would not amend detached housing zoning to include certain types of moderate-density housing.

While the No Action Alternative would encourage development on vacant, partially developed, and redevelopable parcels, using the current community assets that are available to them, this alternative would not focus efforts on increasing affordable housing in proximity to low opportunity or vulnerable areas (i.e., Central Monroe). The No Action Alternative would also constrain the capacity for development of a diversity of housing types, potentially leading to further housing price increases. The No Action Alternative would result in a **significant impact** with regard to housing policy.

Housing Affordability and Supply

The No Action Alternative would not add policies or regulations that accommodate sufficient housing for various income levels or adopt the new housing requirements set by GMA.

The smaller supply of affordable housing units under the No Action Alternative, and fewer types of housing available, could mean an

increase in housing costs and the potential for economic displacement. Housing types, including potential homeownership opportunities, would also continue to be limited in detached housing areas, although pressure to convert homes with lower intensity development could also be lower as fewer development types would be allowed in these areas.

As shown in **Table 5-14**, the No Action Alternative would not have the capacity to provide sufficient housing for extremely low, very low, or low-income households. However, it would likely meet moderate and above moderate housing needs (>80–120 percent AMI).²

The No Action Alternative would provide fewer housing typologies that offer ownership opportunities like townhouses, condominiums, or other middle housing types. It would provide lower intensity development conducive to the Multi-family Tax Exemption (MFTE) incentives for affordability although it would provide a lower supply of housing units overall that could take advantage of the MFTE program compared to the Proposed Action.

The No Action Alternative would continue to implement the policies, strategies, and development plan set by the current (2015) Comprehensive Plan and would not accommodate language or requirements for housing for varying income levels. The No Action Alternative could have a **significant impact** with respect to housing supply and affordability.

Proximity to Transit

The No Action Alternative would not align with the Regional Growth Strategy or VISION 2050 focus of increased proximity to transit. With the 2015 Comprehensive Plan, 31 percent of the housing units are within a 5-minute walkshed of a public transit station or hub. The No Action Alternative would not increase the amount of housing within a 5-minute walk or ¼ mile of the existing transit network. The No Action Alternative would result in a **less-than-significant impact** with regard to transit proximity.

² These numbers do not include pending and permitted projects, which roughly total 1,000 units in the moderate and above-moderate income brackets. With the addition of these developed parcels, the No Action Alternative would still not meet HB 1220 requirements for lower income bands.

5.2.4 Impacts of the Proposed Action

This section describes the impacts of the Proposed Action.

The Proposed Action would meet housing and jobs allocations within the City limits (and exceed the allocations to meet those within the UGA). The Proposed Action would have capacity for 2,471 new housing units (255 units above the citywide housing allocation) and 2,741 jobs (417 jobs above the employment allocation within the City limits), with additional housing and jobs capacity in unincorporated areas of the UGA.³ The Proposed Action would introduce greater mixed use development and increased densities to previously commercial areas and very-low-density detached housing zoning, increasing opportunities for affordable housing, employment, and walkability.

POPULATION

Displacement

The Proposed Action would accommodate increased affordable housing units that include provisions for all income levels, particularly in the areas along West Main Street (east of SR 522) and in the historic Downtown (south of US 2). Mixed use and attached residential would be permitted in these areas. Greater allowance for attached housing and other housing types would increase housing choices, reduce cost burden, increase affordable housing units, and increase opportunities for living-wage jobs in proximity to residential spaces.

Under the Proposed Action, middle housing opportunities would increase, providing more diverse housing options. New opportunities for infill and redevelopment could adversely impact neighborhoods where land and building values make redevelopment attractive. As investment in these areas increases, neighborhood changes in areas that are already defined by moderate-risk of displacement could lead to gentrification and may cause displacement. However, redevelopment with middle housing will likely increase the cumulative number of living options in the City as one unit would be replaced with at least two units. Policies and regulations that support anti-displacement practices and that begin to undo racially disparate impacts and harm would be included with the Proposed Action. With anti-displacement policy compliance (as

³ These numbers do not include pending and permitted projects, which total roughly 1,000 units.

required by the HB 1220 update), the Proposed Action would result in a **less-than-significant impact** on displacement risk.

EMPLOYMENT

Employment Allocations

The Proposed Action would exceed the employment allocation set by the Snohomish County CPPs by a surplus of 417 jobs within the City limits, and a total of 382 jobs within the UGA. The Proposed Action would have capacity for additional jobs with the proposed land use designation amendments.

GMA requires that jurisdictions focus on coordinated regional growth efforts for economic development and employment (RCW 36.70A.210(3)(g)). VISION 2050 also focused on an increased opportunity for community members, encouraging investment in affordable housing, community assets, and the quality of life for people. The Proposed Action would provide increased mixed-use development opportunities in low-opportunity locations (i.e., Central Monroe), along with affordable housing in relatively close proximity to employment opportunities, compared to the No Action Alternative.

The Proposed Action would meet Snohomish County CPPs by fostering linkages between centers and improving access to a variety of employment opportunities, particularly in places with low or very low opportunity, and by looking to increase to housing-to-jobs balance identified by the county in ED-14.

The Proposed Action would also align with the VISION 2050 strategy and MPPs. VISION 2050 focuses employment development on equitable access to living-wage employment (MPP-Ec-13). With the focus of the Proposed Action being increased density and proximity between housing and employment in highly populated areas, the goals of the Proposed Action would align with VISION 2050.

Compared to the No Action Alternative, the Proposed Action would increase employment opportunities in these areas along West Main Street, near the historic Downtown, and across US 2. Along West Main Street, mixed use, high-density residential and neighborhood commercial spaces would bring a mixture of housing units and additional employment opportunities into shared spaces.

Additionally, the historic Downtown would bring in a greater intensity of development through mixed use and high-density residential spaces. North of US 2, mixed use and attached housing zoning would be introduced where commercial spaces previously

were located. Although north of US 2 is not identified as an area of low opportunity, by increasing the spaces in which people can work and live, people would potentially have to travel shorter distances to living wage jobs and have access to affordable housing closer to where they work. Under the Proposed Action, there would be **no impact** on employment growth, and possibly a beneficial effect.

HOUSING

Housing Policy

The Proposed Action would exceed the housing growth allocation set by the Snohomish County CPPs.

The Proposed Action would include affordable housing for all income brackets and would comply with HB 1220 and statewide GMA requirements. The Proposed Action would provide increased housing through mixed-use and attached housing opportunities and proposing rezoning detached housing zones west of SR 522 to allow for more units on a single lot. This Proposed Action would also allow for middle housing in traditionally detached housing areas north of US 2 to comply with HB 1110. This Proposed Action would result in **no impact** on housing policy and has the potential to have a beneficial effect through amendments to housing policy.

Housing Affordability and Supply

Compared to the No Action Alternative, the Proposed Action would adopt inclusionary policies and regulations that would accommodate housing for all income levels and would meet the new housing requirements set by GMA and HB 1220. The Proposed Action would provide changes to detached housing zoning that would allow for additional housing types that offer increased density and ownership opportunities, like townhomes, condominiums, or other middle housing types.

The Proposed Action would provide more than 900 housing units in the extremely low, very low, and low median income levels, which is approximately 196 housing units more than identified by aggregated housing needs in these economic segments. It would also exceed moderate and above moderate housing (>80–120 percent AMI) capacities by more than 60 units. The Proposed Action would meet and exceed the requirements for total housing units by 256 units (**Table 5-14**). The Proposed Action would have **no impact** on housing affordability or supply and has the potential to have a beneficial effect through amendments to housing policy.

Proximity to Transit

The Proposed Action would provide increased housing units with access to public transportation and would be more aligned with VISION 2050's focus of increased proximity to transit and connectivity when compared to the No Action Alternative. Thirty-five percent of the housing units are expected to be within a 5-minute walkshed of a public transit station or hub (which is 4 percent more than the No Action Alternative). Additionally, new transportation planning requirements would increase walkability and access to non-automobile types of transportation. The Proposed Action would result in **no impact** on transit proximity.

5.2.5 Summary of Impacts

Both alternatives would have the capacity to meet at least a portion of the growth allocations, but only the Proposed Action would fully meet the allocated growth allocations and fully address housing affordability requirements.

Under the No Action Alternative, displacement risk would remain due to less integration of Monroe's 2021 Housing Action Plan strategies, fewer opportunities for homeownership, fewer affordable housing and living-wage jobs created near residences, and fewer policies that encourage anti-displacement practices. The result is a significant impact on population.

The No Action Alternative would not meet the Snohomish County CPP allocations for the UGA or fully align with the VISION 2050 strategy or MPPs, resulting in a significant impact to employment growth. The No Action Alternative would not comply with HB 1220 or statewide GMA requirements, resulting in a significant impact related to housing policy.

The No Action Alternative would not comply with GMA housing requirements and would not have the capacity to provide sufficient housing for extremely low, very low, or low-income households, resulting in a significant impact with respect to housing supply and affordability. The No Action Alternative would not support the VISION 2050 focus of increased proximity to transit, resulting in a less-than-significant impact on transit proximity.

The Proposed Action would accommodate increased affordable housing units that include provisions for all income levels and would provide middle housing opportunities. Although risk of displacement would remain, policies and regulations that support anti-displacement practices would be in place under the Proposed Action, resulting in a less-than-significant impact on population.

The Proposed Action would exceed the CPP employment and housing allocation; comply with HB 1110, HB 1220, and statewide GMA requirements; and align with the VISION 2050 strategy and MPPs, resulting in no impact to employment growth or housing policy. The Proposed Action would allow for more housing types with increased density and ownership opportunities and provide more than 900 housing units in the extremely low, very low, and low median income levels. It would also exceed moderate and above moderate housing capacities. The result would be no impact on housing affordability and supply.

The Proposed Action would provide more housing close to public transportation and would align more with VISION 2050's focus of increased proximity to transit and connectivity compared to the No Action Alternative, resulting in no impact to on transit proximity.

5.3 Avoidance, Minimization, and Mitigation Measures

The following measures would help avoid, minimize, or mitigate impacts on population, employment, or housing related to the alternatives.

Adopting policies to preserve existing affordable housing is one way to discourage and prevent residential displacement as redevelopment occurs. Implementing updates to ADU regulations, similar to HB 1337, could help expand opportunities for housing stock and reduce risk of displacement. Under both alternatives, Monroe could use public investment or a transfer of development rights to encourage landlords and owners of current affordable housing structures to keep them and maintain them at affordable rates to prevent displacement. Exploring other funding or community-owned land options like community land trusts could also offer increased options for affordable homeownership opportunities. In addition to these anti-displacement and homeownership measures, Monroe could offer protections against landlord-tenant issues, eviction, and income discrimination. Monroe could work to distribute community resources that help residents learn about affordable housing and protect their rights.

Creating a regular monitoring system to evaluate the effectiveness of housing programs and strategies could help Monroe identify which programs are most effective and redistribute resources accordingly.

Aligning capital funding sources like Community Revitalization Funding (CRF), Local Infrastructure Financing Tools (LIFT), and

maintenance funding sources like Business Improvement Districts (BIDs) could create motivation for neighborhood and Main Street revitalization. Implementing Monroe’s Economic Development Strategy could provide additional guidance for recruiting businesses Downtown, identify funding opportunities to promote Monroe as an outdoor destination, bring more revenue to places outside of Downtown, and offer support to boost business growth, especially for small or locally owned businesses and for businesses owned by women or minority business owners (Leland Consulting Group & Studio Cascade 2015).

Creating changes to development standards and zoning regulations to permit middle housing in detached housing zones for additional infill, coupled with increased flexibility in setbacks, pedestrian infrastructure, parking, and street widths could encourage middle housing. Other tactics like smaller minimum lot sizes and the allowance of micro apartments near high-employment areas could reduce the cost burden and increase proximity to these areas. Monroe could implement inclusionary zoning policies for some types of residential development and provide incentives for constructing housing for incomes of less than 80 percent AMI.

5.4 Significant, Unavoidable Adverse Impacts

With mitigation measures identified in Section 5.3, *Avoidance, Minimization, and Mitigation Measures*, impacts on population, employment, and housing under the No Action Alternative would be less-than-significant. Neither alternative would result in significant unavoidable adverse impacts on population, employment, and housing.



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