



Mountlake Terrace Housing Action Plan

City Council Presentation

August 2025



- Housing Action Plan purpose
- Proposed HAP analysis framework
- HAP organization & process
- Discussion

Housing Action Plan (HAP) Purpose

- Translate the Comprehensive Plan Housing Element goals, policies, and potential implementation strategies into **specific actions**.
- Build on **recent zoning updates** and other ongoing projects to meet housing needs
 - ◆ Identify **programs, partnerships, and strategies** as tools outside of the zoning code
- Help the City make informed choices about **what to implement first**, based on feasibility, capacity, and community input

Housing Element Policies & HAP Actions

Stage	Purpose	HAP Role
Policy	Goals the City wants to achieve	Adopted — already in place
Action	Strategies to achieve those goals	Identify and evaluate potential strategies
Implementation	How and when actions will move forward	Categorize by readiness, partners, and timing

Note that one **action** can support multiple policies; one **policy** could require multiple actions.

Housing Element Goals and Policies

Promote **diverse and innovative housing types** to create more ownership and rental opportunities.

Policy HO-1.1
Encourage opportunities to accommodate a population of at least 34,710 by the year 2044 and to support meeting the housing needs of all income levels.

Policy HO-1.2
Review and update zoning and design standards to accommodate a diverse range of housing types including middle housing.

Policy HO-1.3
Encourage innovative housing types to provide more housing variety.

Policy HO-1.4
Support innovative housing materials and environmentally sustainable building practices that preserve natural resources.

Policy HO-1.5
Develop creative solutions and tools to encourage production of housing affordable to all income levels.

Policy HO-1.6
Support conversion of existing homes to middle housing.

Policy HO-1.7
Support alternative access to homeownership opportunities.

Be an active **regional partner** in the education and collaboration of housing production.

Policy HO-2.1
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Policy HO-2.2
Coordinate with regional partners on education materials for housing programs and resources.

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Policy HO-2.4
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Policy HO-2.6
Monitor and annually report on housing supply, type, location, and affordability.

Support housing options for **special needs** populations.

Policy HO-3.1
Build partnerships to support Permanent Supportive Housing

Policy HO-3.2
Support social and health service organizations that offer services for people with special needs, particularly those that help people remain in the community.

Policy HO-3.3
Remove barriers on emergency housing and shelters.

Policy HO-3.4
Provide opportunity for special housing types at various income levels.

Policy HO-3.5
Incentivise new development of accessible units.

Protect stability of existing residents through **anti-displacement** measures.

Policy HO-4.1
Implement strategies to mitigate displacement risk.

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Policy HO-4.3
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Policy HO-4.5
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Promote housing development near **Town Center, mixed use, and neighborhood centers.**

Policy HO-5.1
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The HAP will help identify **how** and **when** these policies are enacted.

HAP Analysis & Organization Framework

Given finite resources and capacity, how should the City approach prioritizing and sequencing its next steps?

Need a framework to:

- **Organize policies and actions based on feasibility, timing, and impact**
- **Match next steps to City capacity and priorities**
- **Decide how much detail and guidance to provide in the HAP for each action**

Inputs:

- Comprehensive plan priorities
- Community workshop feedback
- Engagement with developers and other real estate professionals
- Conversations with staff & public officials
- Recent and upcoming code amendments
- Available resources

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HAP Analysis: Focus Areas

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Goals & Policies: Recent and Ongoing Work

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• The **middle housing code update** primarily supports **Goal HO-1 policies**.

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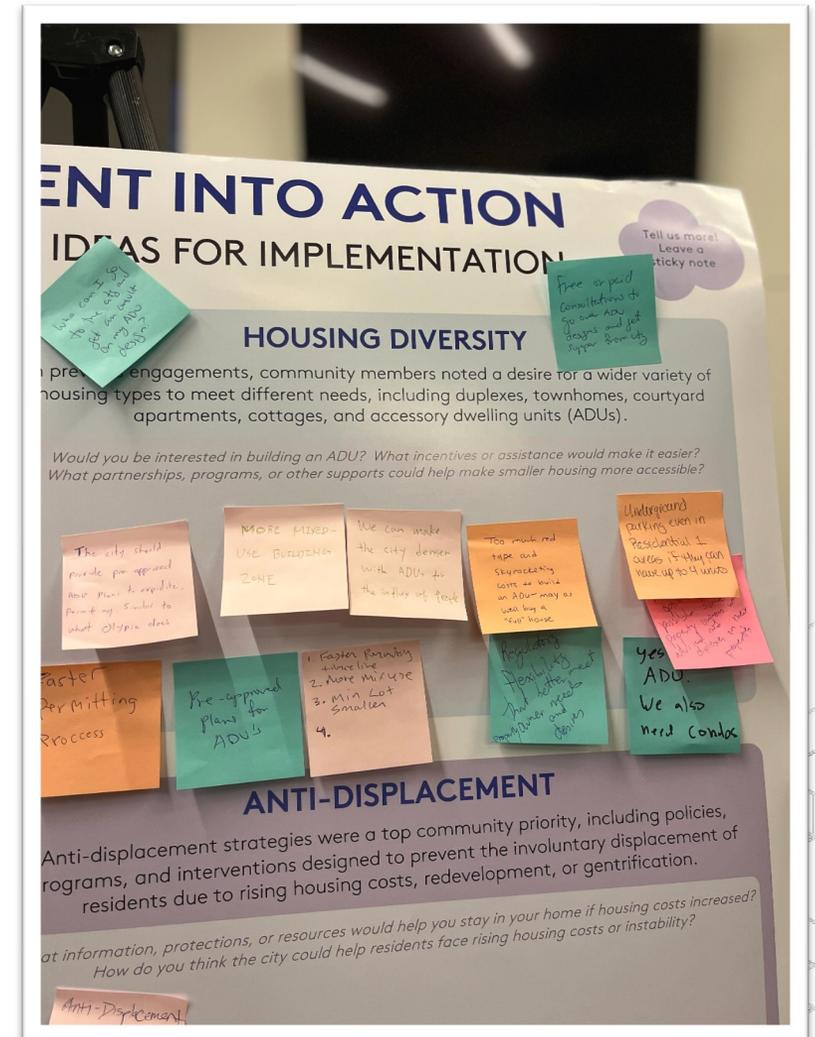
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What We Heard: Building on Code Changes

- Many participants expressed support for middle housing but noted that **cost and financing** remain key barriers, especially for small or first-time developers.
- There was some concern about the **complexity and cost of permitting**, especially when designs must be repeatedly revised to meet unclear requirements.
- ADUs were widely supported, but many noted that the, development process and permitting requirements can be **confusing and costly**, discouraging homeowners.
- Some residents suggested considering **incentives or fee reductions** to make it easier for homeowners and small developers to build middle housing.



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Goals & Policies: City Council Priorities

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The Comprehensive Plan outlines potential **implementation strategies** for these policies, which the Council identified as **priorities**.

What We Heard: Regulated Affordable Housing

- Many participants expressed concern that rising housing costs in Mountlake Terrace are outpacing incomes, and emphasized the need for more **regulated affordable housing options** in addition to increasing housing diversity and production.
- Some community members questioned whether current affordability targets (**80% AMI**) are low enough to support those in need.
- Several stakeholders noted that certain housing types or income-restricted units won't pencil without **additional incentives**.
- There was recognition that ensuring long-term compliance for affordable units would require **dedicated capacity** for both staff and property managers.

Potential Action: MFTE

- Currently offered only in Town Center zones adjacent to the Light Rail
- HAP analysis can assess the feasibility of potentially expanding the program to incentivize public benefits, like affordable units, accessible units, or certain housing types
- Can assess:
 - ◆ The cost of program requirements relative to the benefit of the tax abatement for the developer
 - ◆ The impact on City property tax revenues relative to program public benefits

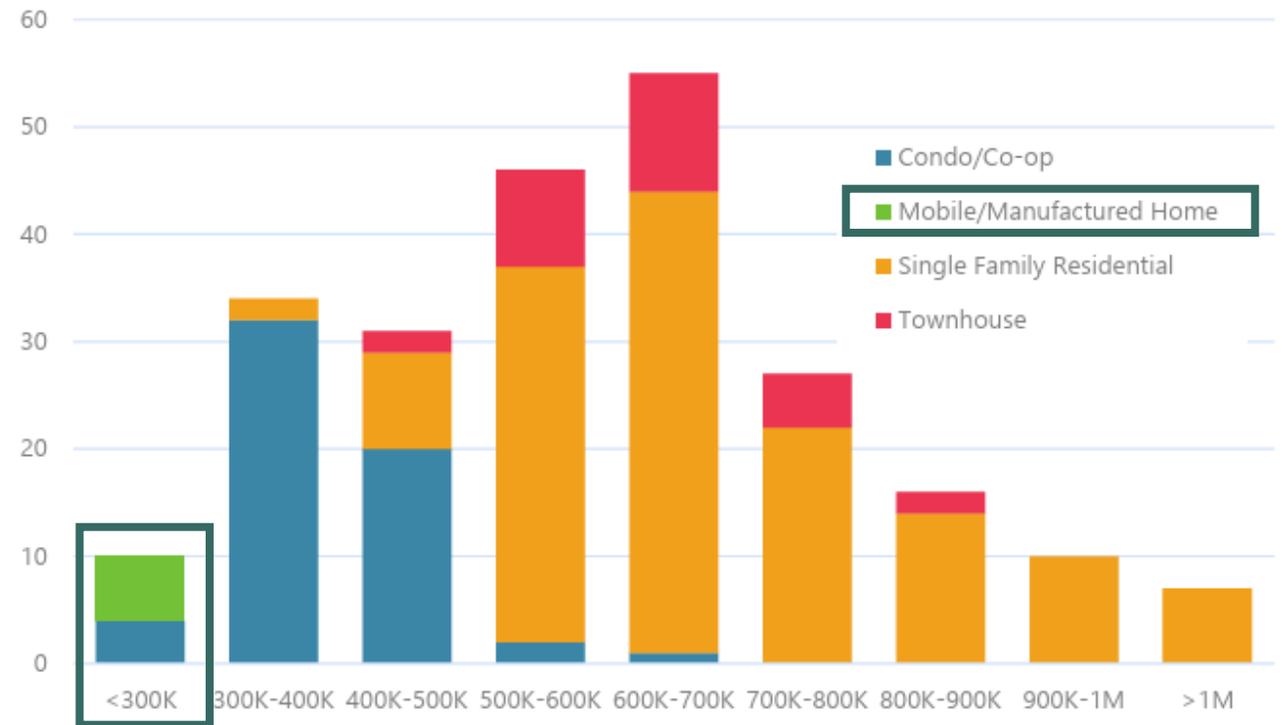
What We Heard: **Anti-Displacement**

- Many participants expressed concern about being **priced out or losing neighborhood stability** as development increases.
- Residents asked what other cities are doing to prevent displacement and felt Mountlake Terrace should take **proactive steps** to protect lower-income residents.
- There was interest in exploring tools like **community land trusts, cooperative ownership, and tenant protections**.
- Some residents wanted to **limit investor-owned housing** to preserve opportunities for local, long-term residents.
- There is concern that **manufactured home residents** will be priced out based on other communities in Snohomish County.

Potential Action: Manufactured Home Communities

- The new land use map has a new Manufactured Home Park designation, but the Mobile Home Park code (15.30) was **last updated in 1994**.
- Many units need repair, but are **non-conforming**, which could require owners to bring the entire home up to code, or risk the unit not being able to be replaced.
- Other manufactured home parks in Snohomish County have been bought by new operators in recent years, who have **significantly increased costs**.

Figure 29. Mountlake Terrace Home Sales by Price and Type, September 2022-September 2023



Source: Comprehensive Plan Housing Element Background Analysis

Goals & Policies: Community Engagement Priorities

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Potential Action: **Building Relationships with Affordable Housing Developers**

- Nonprofit and mission-driven housing providers are essential to producing units affordable to households earning below 60% AMI
 - ◆ Projects that have local government backing, through site control, zoning certainty, or partnership, are more competitive for limited state and federal funding
- **We can talk with local and regional providers to:**
 - ◆ **Clarify the City's role** in supporting affordable housing and Understand what would make Mountlake Terrace a stronger development partner
 - ◆ **Identify specific next steps** the City can take to build trust and improve coordination with affordable housing developers
 - ◆ **Prioritize realistic actions** based on staff capacity, funding constraints, and near-term opportunities

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Policy HO-3.3
Remove barriers on emergency housing and shelters.

Policy HO-3.4
Provide opportunity for special housing types at various income levels.

Policy HO-3.5
Incentivize new development of **accessible units**.

Protect stability of existing residents through **anti-displacement** measures.

Policy HO-4.1
Implement strategies to **mitigate displacement** risk.

Policy HO-4.2
Preserve existing affordable housing

Policy HO-4.3
Promote **inspection program** to support safe and healthy rental units.

Policy HO-4.4
Support efforts to retain existing residents during redevelopment.

Policy HO-4.5
Create **community-focused** development across all income levels.

Promote housing development near **Town Center, mixed use, and neighborhood centers**.

Policy HO-5.1
Increase the ability of all residents to live in varied neighborhoods to reduce disparities in access to transit, open space, schools, jobs, and other amenities.

Policy HO-5.2
Promote workforce opportunities for people that live and work in the community.

Policy HO-5.3
Provide opportunities for diverse housing types to be integrated into existing neighborhoods to promote access to amenities.

Policy HO-5.4
Facilitate housing opportunities in high amenity areas and near frequent transit.

Action rationale

Implementation actions and considerations

Potential costs or staff capacity needed

Implementation lead and/or City role

Implementation timeframe

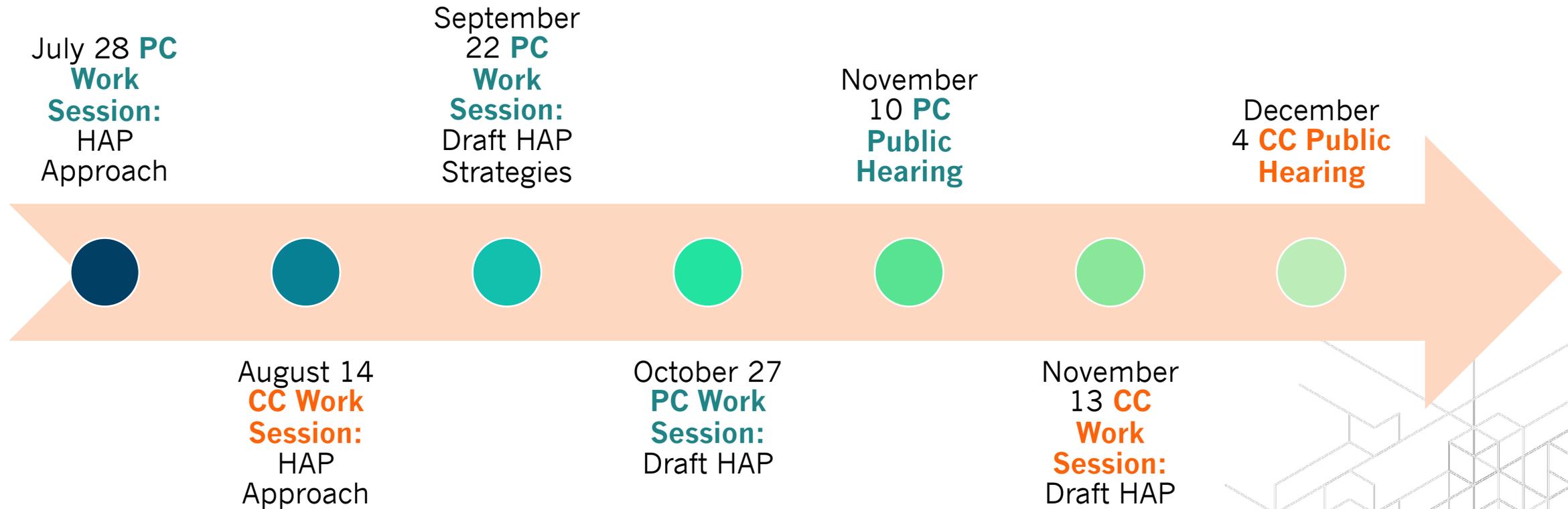
Relevant engagement or analysis findings

Supporting Comprehensive Plan policies

HAP Drafting Process



Timeline



- *Overall, does this seem like the right approach?*
- *Are there policies you would like to prioritize for implementation?*
- *What types of detail or guidance would be most helpful?*

Thank you!

