

Mount Vernon 2025 to 2045 Comprehensive Plan Update

HOUSING CHOICES DISCUSSION



Mount Vernon Planning Commission and Citizen Advisory Committee
7.15.2025

AGENDA



Tonight

- Welcome and comments from Mayor Donovan
- Agenda Item #1: Review of meeting format from Director Pratschner
- Middle Housing Discussion
- Multi-Family in C-2 Zone

July 29th Meeting:

- Continuation of discussion from tonight (if needed)
- Multi-Family Zone updates
- STEP Housing Requirements
- Land Use goals & policies
- Housing goals & policies

Staying on Target:

Meeting Objectives & Format



Missing Middle Housing Objectives:

- What is missing middle housing and why is it important
- Difference between units per lot and subdivision/density
- Adopt regulations before 12/31/2025
- Understanding range of options available

Multi-Family in C-2 Zone Objectives:

- Current regulations in C-2 zone
 - Understanding range of options for density, types of mixed use, and how to incentivize or mandate the creation of affordable units
- 



MIDDLE HOUSING

AGENDA - Middle Housing



- Background
 - What is Middle Housing?
 - Why is it important?
- State Model Code Overview
- Middle Housing Choices Discussion

Middle Housing - What is it?

- Duplexes, Triplexes, Fourplexes, Fiveplexes, Sixplexes, Townhomes, Stacked Flats, Courtyard Apartments, and Cottage Housing.



Middle Housing - What is it?

Tier 2 City

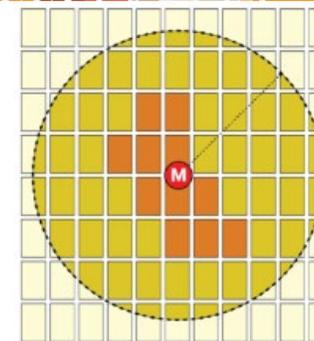
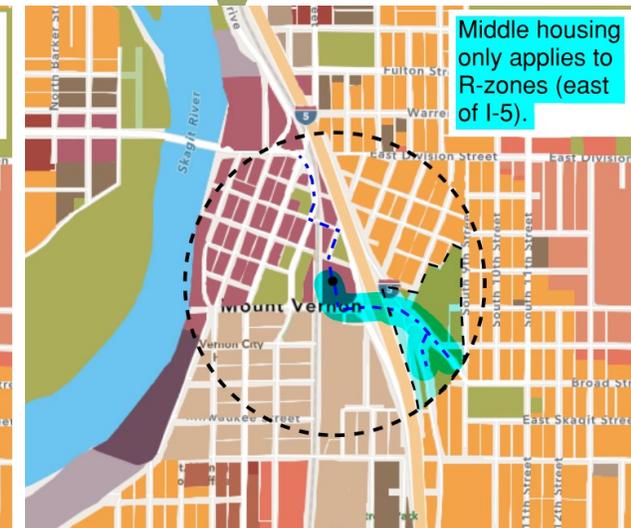
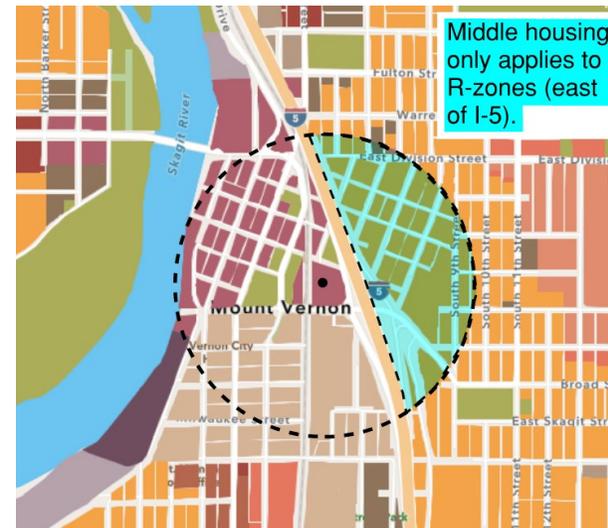
2 units base

4 units in ¼ mile of major transit

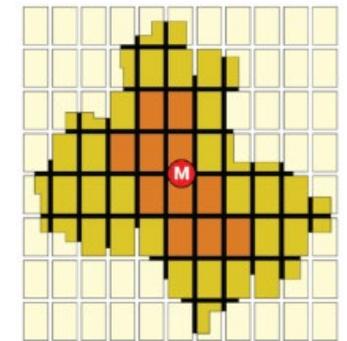
4 units if one unit is affordable

*ADUs can count towards these unit requirements***

- Predominately single-family zones (R-1 zones, RA, and RO).
- “Major Transit” - includes Amtrak. Is the only major transit in City.
- “Affordable” means:
 - No more than 30% of the monthly household income when income is:
 - 60% AMI for rental housing, and
 - 80% AMI for owner-occupied housing



Radius



Path-Finding

Middle Housing - Things to Keep in Mind



- Density vs. Units per Lot
 - Middle housing is **not measured by density** (ex: 4.0 du/ac).
 - It is measured by the **number of units allowed per lot**, regardless of the size of the lot.
- Middle housing is allowed up to the unit counts outlined in the bill, **as long as all other dimensional standards are met** (setbacks, lot coverage, etc.).
- Middle housing still needs to be served by utilities and emergency services.

Middle Housing - Why is it important?



- Middle Housing will not meet the affordability needs of lower income households (0% - 80% AMI), but these units are typically more affordable to **moderate income households** (80-100% AMI) - thus the “Missing Middle” moniker.
- Missing middle will appeal to some developers, bringing in developers that may not have worked in the city previously.
- **It's not just available for developers** - Existing homeowners have the ability to build and rent or sell middle housing on their property.

Middle Housing - State Model Code



- If Mount Vernon **does not** adopt their own Middle Housing code by **December 31, 2025**, then the State's Model Code **automatically applies** until the City adopts their own code.
- The Model Code uses the base unit counts (2 units; up to 4 units close to transit or with affordable housing and 2 ADUs could be allowed in addition).
- Allows for all middle housing types.
- Requires administrative design review and provides design and dimensional standards.

Middle Housing - Decision Options



Discussion for Now:

- Level of Intensity
 - Base Middle Housing requirements? Or more?
- Accessory Dwelling Units
 - As required by HB 1337, two (2) ADUs are permitted per lot.
 - Include ADUs in Middle Housing unit count, or not?

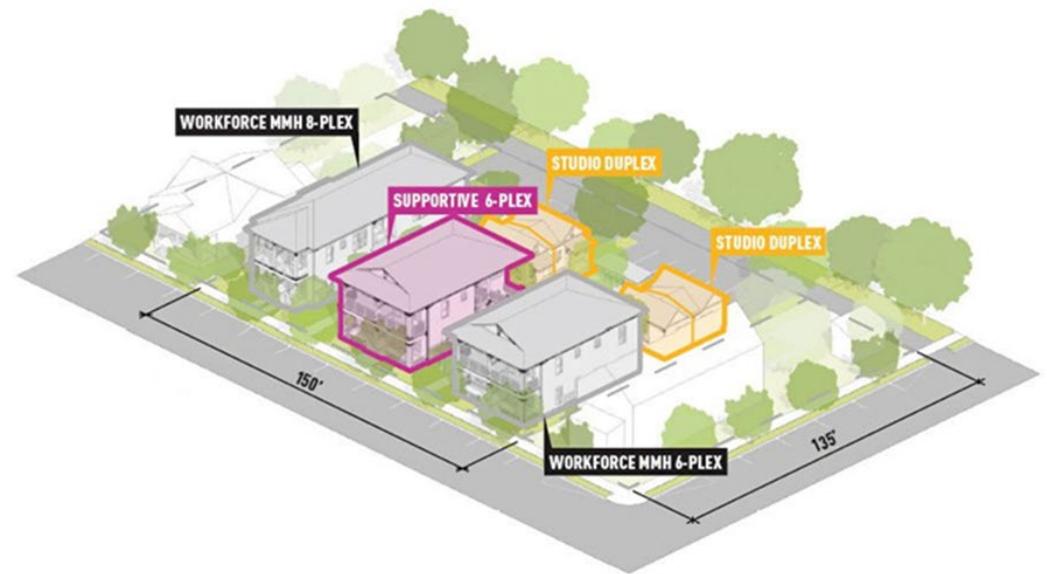
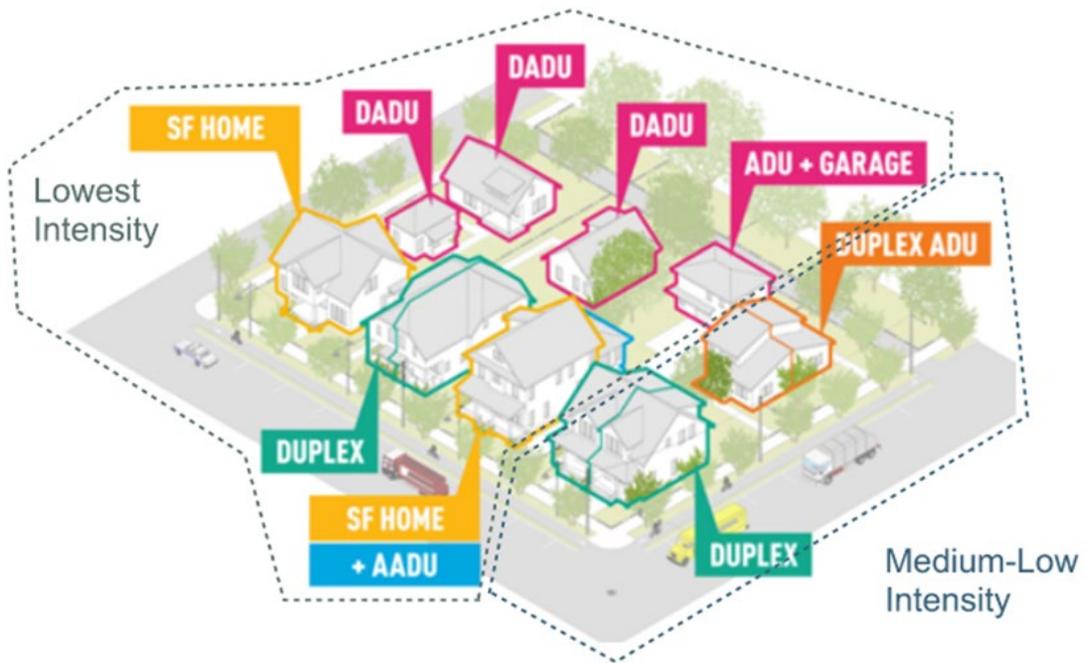
Discussion for Later:

- Design standards, parking, and other requirements.

Middle Housing - Decision Options

LOWEST INTENSITY	MEDIUM-LOW INTENSITY	MEDIUM-HIGH INTENSITY	HIGHEST INTENSITY
<p>In all existing R-1 zones <i>except for</i> areas with a high risk of displacement or a lack of infrastructure capacity:</p> <ul style="list-style-type: none"> • Minimum 2 units per lot > 1,000 sf in size; or, <ul style="list-style-type: none"> ○ Up to 4 units per lot within ¼ mile walking distance of a major transit stop (Amtrak station); or ○ Up to 4 units per lot > 1,000 sf in size if at least 1 unit is bona fide affordable housing. 	<p>In all existing R-1 zones:</p> <ul style="list-style-type: none"> • Minimum 2 units per lot > 1,000 sf in size; or, <ul style="list-style-type: none"> ○ Up to 4 units per lot within ¼ mile walking distance of a major transit stop (Amtrak station); or ○ Up to 4 units per lot > 1,000 sf in size if at least 1 unit is bona fide affordable housing. 	<p>SF-MED Comp. Plan Designation:</p> <ul style="list-style-type: none"> • Minimum 2 units per lot > 1,000 sf in size; or, <ul style="list-style-type: none"> ○ Up to 4 units per lot > 1,000 sf in size if at least 1 unit is bona fide affordable housing. ○ Up to 4 units per lot within ¼ mile walking distance of a major transit stop (Amtrak station). <p>SF-HI Comp. Plan Designation:</p> <ul style="list-style-type: none"> • Minimum 4 units per lot > 1,000 sf in size; or, <ul style="list-style-type: none"> ○ Up to 6 units per lot > 1,000 sf in size if at least 2 units are bona fide affordable housing; or ○ Up to 6 units per lot within ¼ mile walking distance of a major transit stop (Amtrak station). 	<p>In all existing R-1 zones:</p> <ul style="list-style-type: none"> • Minimum 4 units per lot > 1,000 sf in size; or, <ul style="list-style-type: none"> ○ Up to 6 units per lot > 1,000 sf in size if at least 2 units are bona fide affordable housing; or, ○ Up to 6 units per lot within ¼ mile walking distance of a major transit stop (Amtrak station).
<p>2 ADUs per existing lot included as middle housing option.</p>	<p>2 ADUs per existing lot not included as middle housing option.</p>	<p>2 ADUs per existing lot not included as middle housing option.</p>	<p>2 ADUs per existing lot not included as middle housing option.</p>
<p>Total of 2 to 4 dwelling units per lot possible.</p>	<p>Total of 4 to 6 dwelling units per lot possible.</p>	<p>SF-MED Comp Plan: Total of 6 dwelling units per lot possible. SF-HI Comp Plan: Total of 8 dwelling units per lot possible.</p>	<p>Total of 8 dwelling units per lot possible.</p>

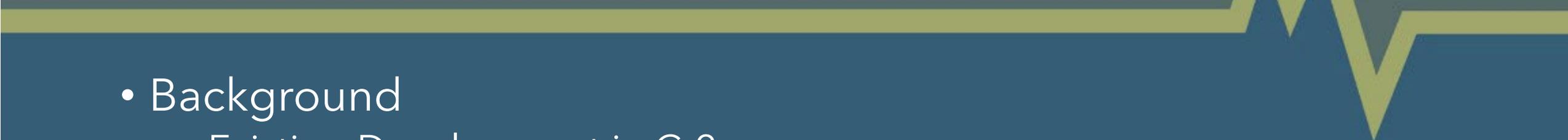
Middle Housing - Decision Options





C-2 DISTRICT

Agenda - C-2 Discussion



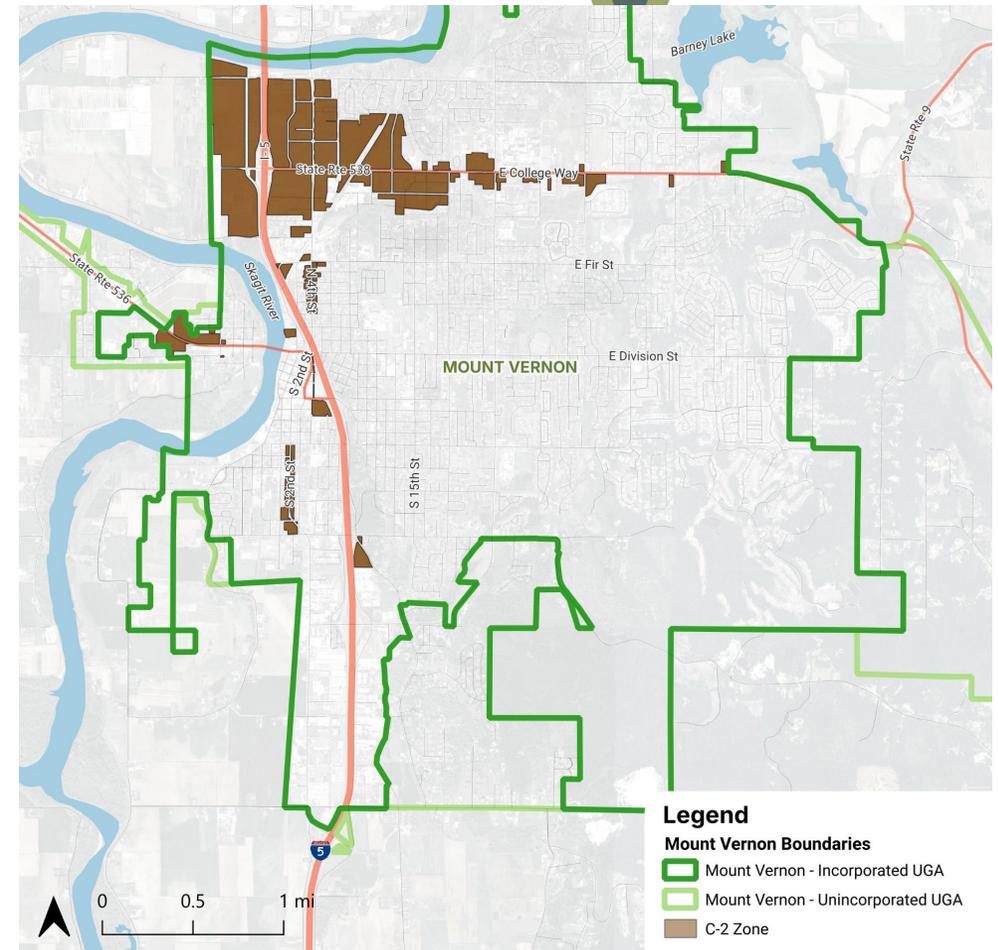
- Background
 - Existing Development in C-2
 - Housing and Employment Targets
- Today's Objectives
 - Density
 - Affordability
 - Mixed-Use



Background / Objectives

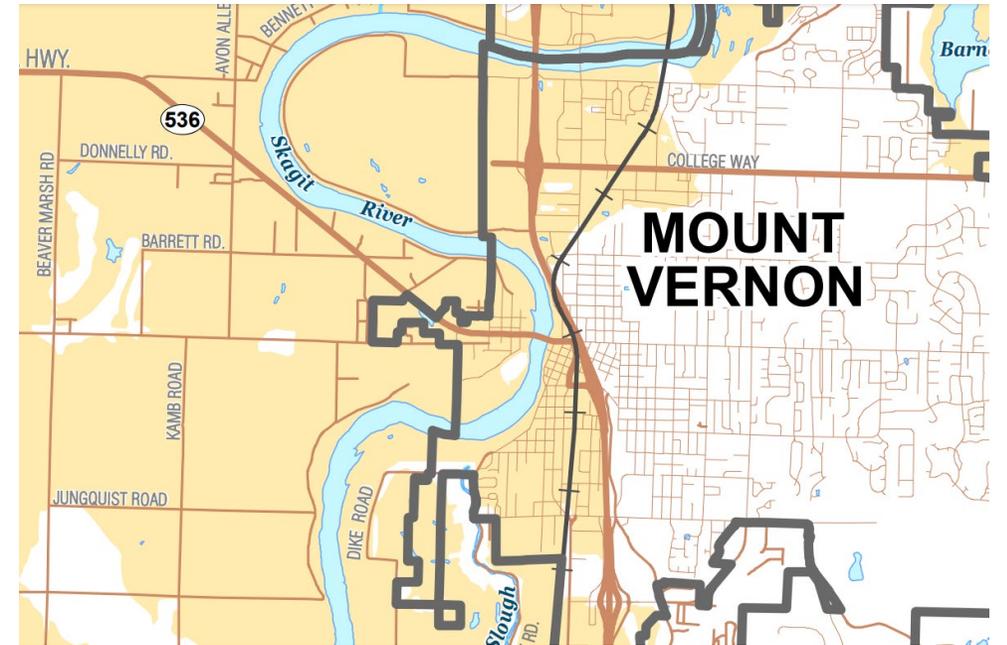
Background

- C-2 zone mostly concentrated around **College Way**, and does **not** currently allow multi-family housing
- In 2006 City Council adopted regulations **removing** the ability to develop MF residential in the C-2 following a proposal to develop property at the NE corner of College/Urban with high density multifamily.
 - **Concerns** at the time: MF out of character with surrounding area, loss of sales tax generating property and imbalance of jobs to housing.



Floodplain

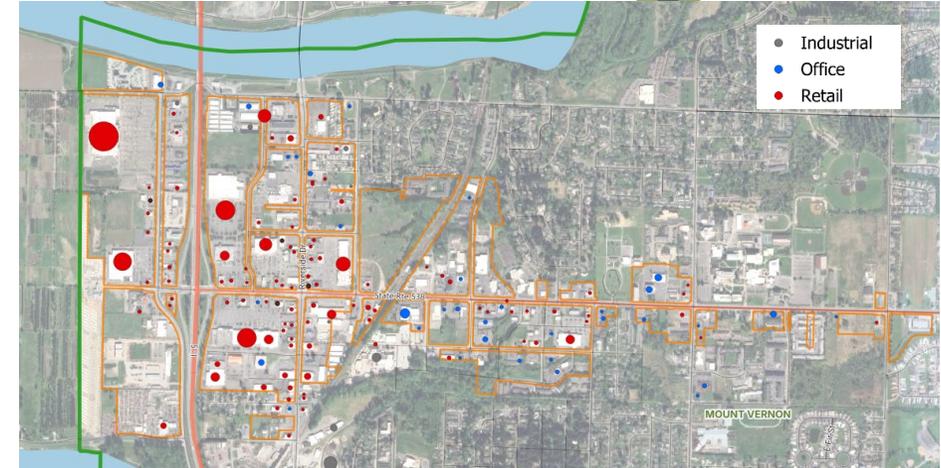
- Most of the C-2 zone is in a **floodplain**
- In Mount Vernon, **residential** is not allowed on the ground floor in floodplain areas. In residential buildings, parking is allowed on the ground floor.
- **Nonresidential** development is allowed in the floodplain if floodproofed or elevated.



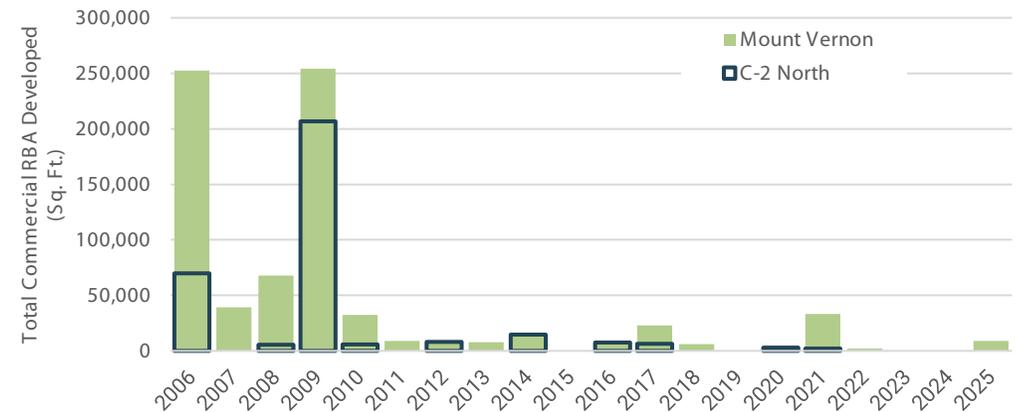
Existing Development in C-2

- C-2 zone is mostly **built out** with commercial uses, with relatively little vacant land.
 - **Land Capacity Analysis** forthcoming with more detail on available land.
- **Large-scale commercial** development has slowed since the 2008 recession.
- In the next 20 years, there is likely to be more demand for **smaller-scale retail** and commercial uses. This might be accommodated with the redevelopment of portions of developed properties.

C-2 North Aerial with Commercial Development



Commercial Development in Mount Vernon, 2006-2025



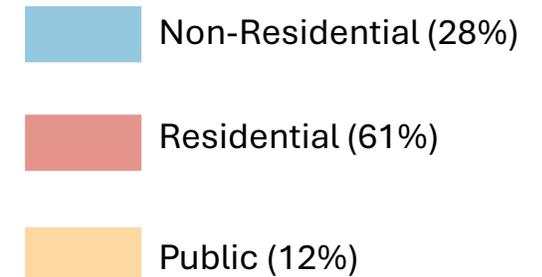
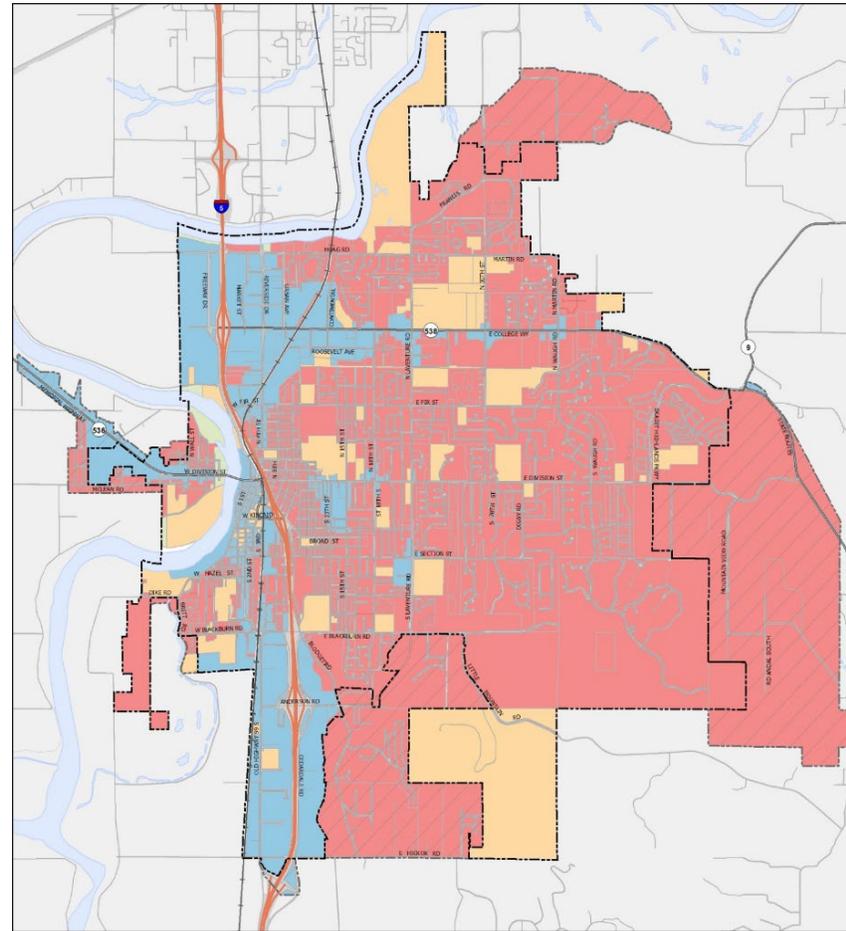
Housing and Employment Targets

The GMA requires that cities plan to accommodate **housing and job targets** allocated by the state to counties, and counties to UGAs.

Mount Vernon must plan to accommodate **4,778** new jobs.

The City has an abundance of land dedicated for residential uses and has very limited land dedicated for non-residential uses.

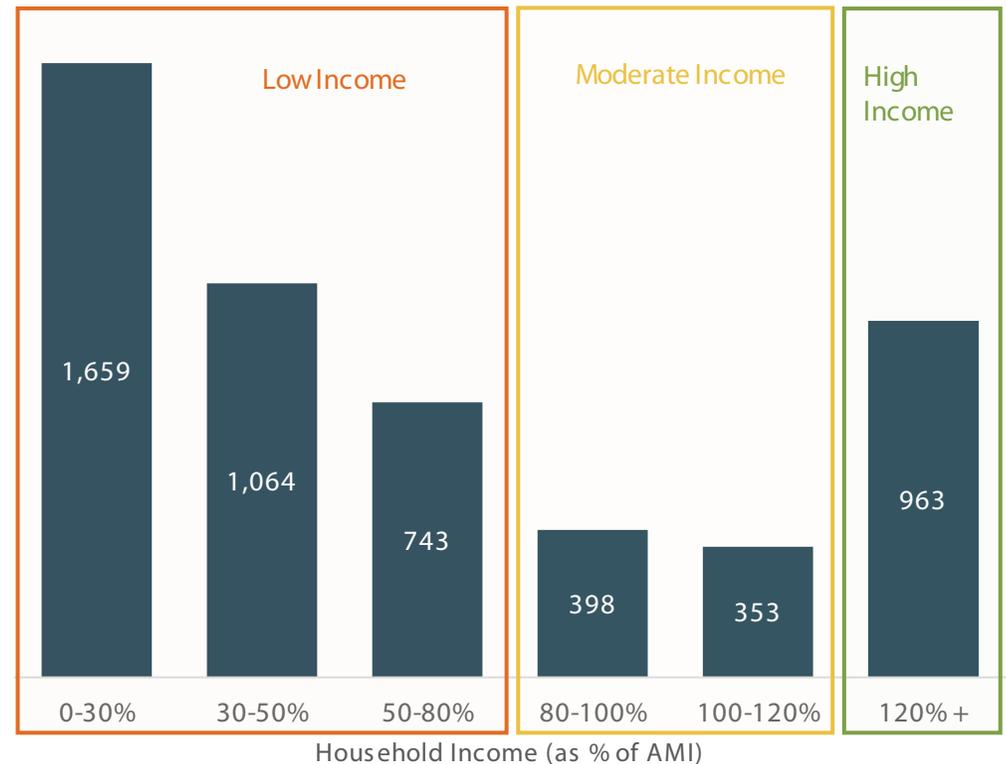
This will be discussed further at future meetings.



Housing Targets

- Mount Vernon must plan for **5,180** new housing units at a variety of income levels as shown at right.
 - Lower-income units are assumed to be accommodated in **higher-density** housing types.

Mount Vernon UGA Housing Targets by Income, 2020-2045



Today's Objectives

- **City council** has requested code amendments to allow multifamily development in C-2.
- Staff needs specific **direction** around the following considerations:

GENERAL COMMERCIAL ZONE (C-2) – INTEGRATING MULTI-FAMILY UNITS

	LOW INTENSITY	MEDIUM INTENSITY	HIGH INTENSITY
DWELLING UNITS PER ACRE	30 du/acre	40 du/acre	No density limits
AFFORDABLE HOUSING REQUIRED? OR INCLUDE AS INCENTIVE?	40 du/acre if 33.3% of the <i>bonus units</i> are affordable units.	60 du/acre if 33.3% of the <i>bonus units</i> are affordable units.	10-15% of <i>total dwelling units</i> created being affordable units.
MIXED USE REQUIRED	No	Yes	Yes
TYPE OF MIXED USE	N/A	Horizontal or Vertical Mixed-Use	Horizontal or Vertical Mixed-Use

- Future meetings will address development **regulations** and **design**.

Density

A decorative graphic consisting of a horizontal line that is mostly flat but has a jagged, wave-like section on the right side. The line is a light olive green color. The background is a dark blue-grey color at the top and a medium blue color at the bottom, separated by a thin horizontal line.

Apartment Typologies

- **Walk-Up / Garden Apartments**

- 2-5 stories
- Usually don't have an elevator
- Standalone or in a complex
- Units accessed directly or via a common entrance and internal hallways
- Surface parking
- 20-40 units per acre



- **Podium**

- 3-5 stories of wood frame construction on top of 1-2 story concrete podium base
- Cost-effective alternative to concrete and steel
- Generally 85 feet or less
- Structured or tuck-under parking
- 75-250 units per acre



Garden Apartment Densities - Low

- Local examples of garden style apartments at **30-35** units per acre.



The Depot at West Sedro Station

953 Hodgin Street
Sedro-Woolley, WA
Built in 2022
76 units 2.2 ac = **35 du/acre**
Five (5) stories



The Lofts

1011 S LaVenture Rd
Mount Vernon, WA
Built in 2025
66 units 1.83 ac = **36 du/acre**
Three (3) Stories



The Downtown Forty Eight

1005 Rita Street
Sedro-Woolley, WA
Built in 2018
48 units 1.5 ac = **32 du/acre**
Three (3) stories

Garden Apartment Densities - Med

- Local examples of garden style apartments at **40-45** units per acre.



Grafton Place Apartments

955 – 999 S Burlington Blvd
Burlington, WA
Built in 2022
140 units 3.10 ac = **45 du/acre**
Four (4) Stories



Skagit Flats

615 Peterson Road
Burlington, WA
Built 2025
115 units 2.66 ac = **43 du/acre**
Four (4) stories



Hub City Apartments

260 E George Hopper Rd
Burlington, WA
Built in 2020
72 units 1.72 ac = **42 du/acre**
Four (4) Stories

Podium Apartment Densities

- Non-Seattle metro examples of podium apartments at **50+** units per acre.



Westman Mill

Olympia, WA

Built in 2022

87 units 1.53 ac = **57 du/acre**

Five (5) Stories



Fairhaven Towers

Bellingham, WA

Built 2020

40 units 0.34 ac = **118 du/acre**

Five (5) stories



The Lodge Apartments

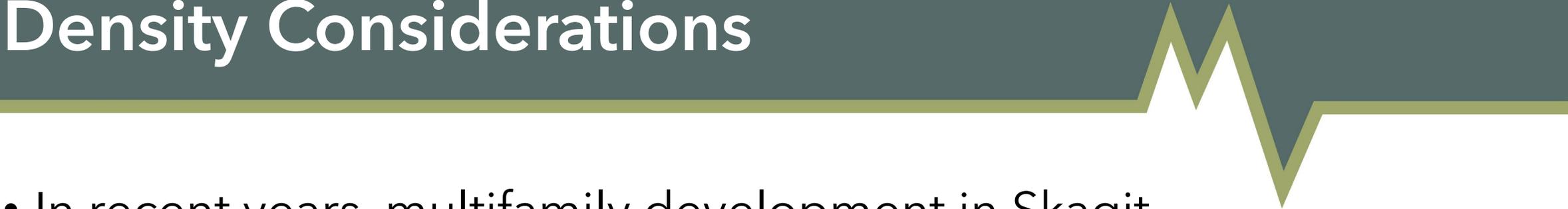
Walla Walla, WA

Built in 2021

137 units 1.85 ac = **74 du/acre**

Five (5) Stories

Density Considerations



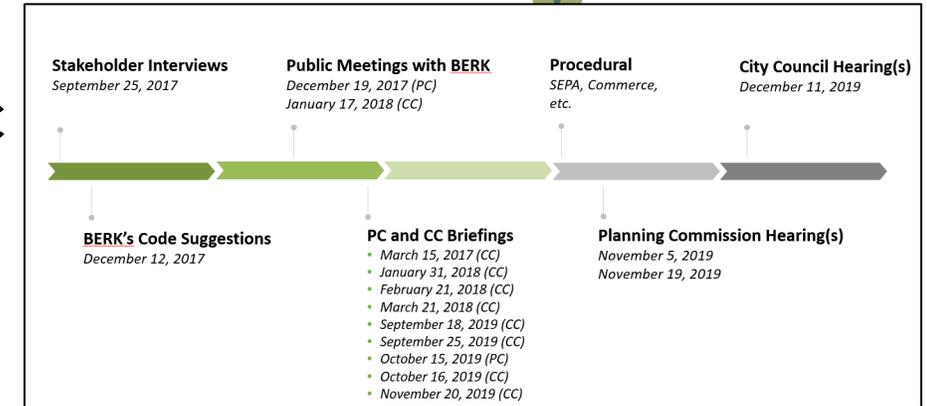
- In recent years, multifamily development in Skagit County has been in garden style apartments with densities in the **30-50 unit/acre** range.
 - The market is **slow** to build for all non-subsidized multifamily construction despite **high demand** due to high construction and financing costs.
 - In the next few years, Mount Vernon rents will not (without market changes) support podium-type projects, but this could easily **shift** over the 20-year planning horizon.
- 



Affordability

Affordability Background

- Chapter **17.73** MVMC was adopted in Dec 2019 following an extensive public process.
- Incentives include:
 - **50%** density increase in R-1 (single-family zones)
 - **100%** increase (doubling density) in multi-family zones
 - Allows **no min. lot sizes** for affordable and market rate units in SF zones
 - Allows additional **height** and **stories** in MF zones
 - In exchange for: **33.3%** of **additional** units from opting into program being required to be affordable to those earning 80% AMI and below



Affordability Considerations

- Rents in Mount Vernon are comparable to **80% AMI** maximum housing costs.

New Multifamily Construction in Skagit County			HUD Maximum Housing Costs	
Unit Type	Average SF	Average Rent on 07/09/2025 ¹	80% AMI	Difference
Studio - 1 bath	443	\$1,476	\$1,530	(\$54)
1 bedroom - 1 bath	608	\$1,815	\$1,640	\$175
2 bedroom - 1 bath	692	\$2,025	\$1,970	\$55
2 bedroom - 2 bath	971	\$2,283	\$1,970	\$313

¹ Does not include utilities

Affordability Considerations

INCENTIVE DRIVEN TOOLS	REGULATORY TOOLS
Chapter 17.73 MVMC (existing)	Inclusionary Zoning (requiring a specific % of affordable units with specific development types)
Multi-Family Tax Exemption (MFTE)	
Sales Tax Reduction for Conversions	
Reduced Impact Fees	
Expedited Permit Review	

- Additional details and discussion will be forthcoming on these and other potential tools



Mixed-Use

Mixed-Use Typologies

- The city could require vertical or horizontal **mixed-use** in new residential development in the C-2 zone



Horizontal Mixed-Use

Boise, ID



Low-Rise Vertical Mixed-Use

Portland, OR



Mid-Rise Vertical Mixed-Use

Auburn, WA

- At our upcoming meetings we will discuss in depth the pros and cons of the different typologies

JULY 29TH MEETING & DEADLINES



July 29th Meeting:

- Further discussion of multi-family in C-2
- Multi-Family Zone updates
- STEP Housing Requirements

Staff Needs Comments Submitted for:

- Land Use & Housing Goals & policies on/before **July 18, 2025**
- 