

**Mount Vernon 2025 to 2045 Comprehensive Plan Update**

**MIDDLE AND STEP HOUSING  
DISCUSSION**



**Mount Vernon Planning Commission and Citizen Advisory Committee**

**7.29.2025**

# AGENDA



## **Tonight**

- Middle Housing Discussion
- STEP Housing Requirements
- Recap of last meeting

## **Next Week - August 5, 2025**

- Land Use goals & policies
  - Housing goals & policies
- 



# 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?

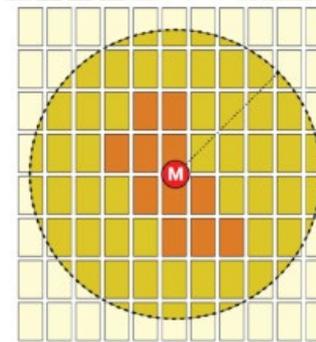
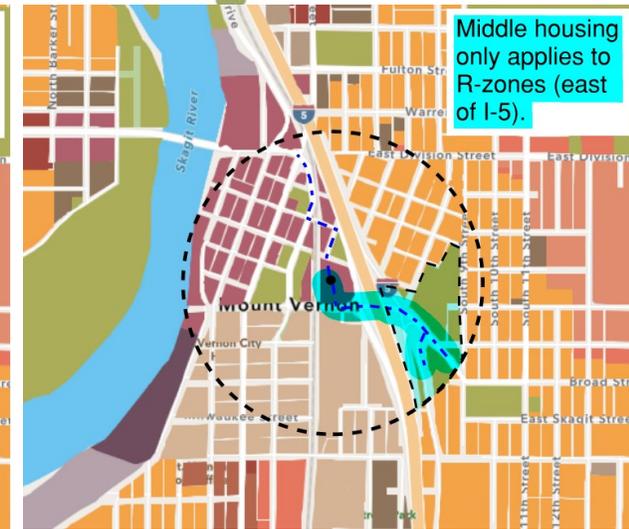
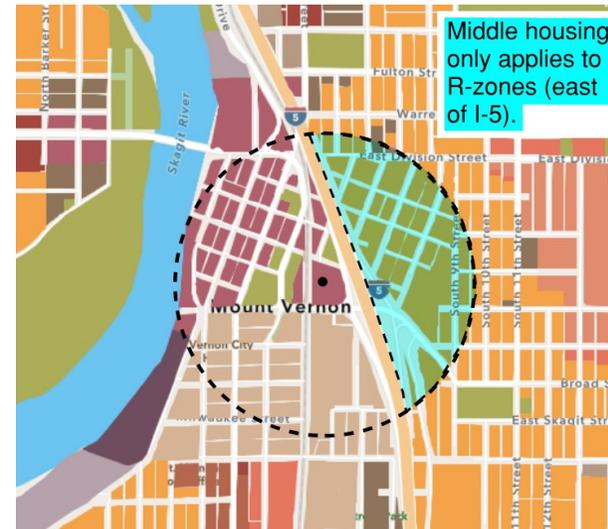
## Tier 2 City

2 units base

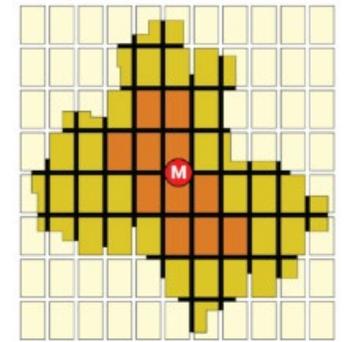
4 units in ¼ mile of major transit

4 units if one unit is affordable

- 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.

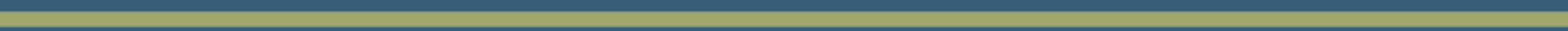
# Middle Housing - Why is it important?



- 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).
  - Allows for all middle housing types but **does not** include ADUs.
  - 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?

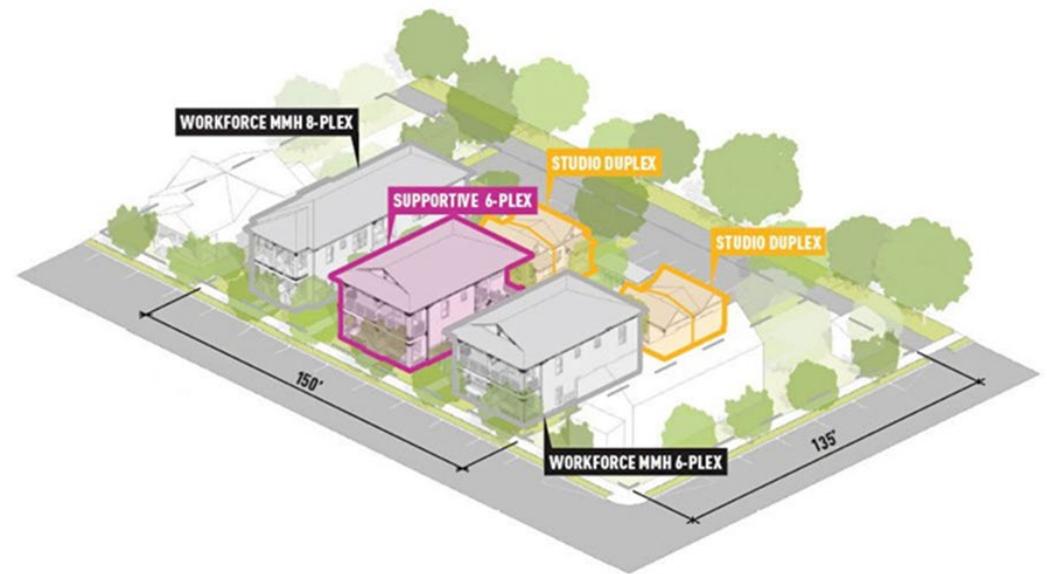
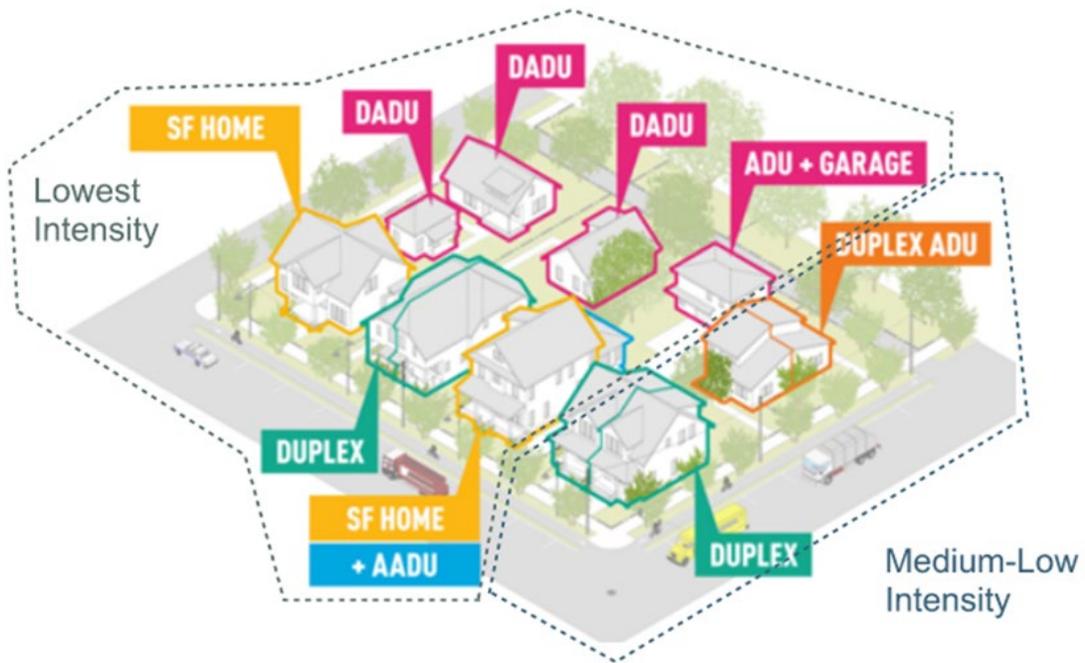
## **Discussion for Later:**

- 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"> <li>• <b>Minimum 2 units</b> per lot &gt; 1,000 sf in size; or,               <ul style="list-style-type: none"> <li>○ <b>Up to 4 units</b> per lot within ¼ mile walking distance of a major transit stop (Amtrak station); or</li> <li>○ <b>Up to 4 units</b> per lot &gt; 1,000 sf in size if at least 1 unit is bona fide affordable housing.</li> </ul> </li> </ul>	<p>In all existing R-1 zones:</p> <ul style="list-style-type: none"> <li>• <b>Minimum 2 units</b> per lot &gt; 1,000 sf in size; or,               <ul style="list-style-type: none"> <li>○ <b>Up to 4 units</b> per lot within ¼ mile walking distance of a major transit stop (Amtrak station); or</li> <li>○ <b>Up to 4 units</b> per lot &gt; 1,000 sf in size if at least 1 unit is bona fide affordable housing.</li> </ul> </li> </ul>	<p><b>SF-MED Comp. Plan Designation:</b></p> <ul style="list-style-type: none"> <li>• <b>Minimum 2 units</b> per lot &gt; 1,000 sf in size; or,               <ul style="list-style-type: none"> <li>○ <b>Up to 4 units</b> per lot &gt; 1,000 sf in size if at least 1 unit is bona fide affordable housing.</li> <li>○ <b>Up to 4 units</b> per lot within ¼ mile walking distance of a major transit stop (Amtrak station).</li> </ul> </li> </ul> <p><b>SF-HI Comp. Plan Designation:</b></p> <ul style="list-style-type: none"> <li>• <b>Minimum 4 units</b> per lot &gt; 1,000 sf in size; or,               <ul style="list-style-type: none"> <li>○ <b>Up to 6 units</b> per lot &gt; 1,000 sf in size if at least 2 units are bona fide affordable housing; or</li> <li>○ <b>Up to 6 units</b> per lot within ¼ mile walking distance of a major transit stop (Amtrak station).</li> </ul> </li> </ul>	<p>In all existing R-1 zones:</p> <ul style="list-style-type: none"> <li>• <b>Minimum 4 units</b> per lot &gt; 1,000 sf in size; or,               <ul style="list-style-type: none"> <li>○ <b>Up to 6 units</b> per lot &gt; 1,000 sf in size if at least 2 units are bona fide affordable housing; or,</li> <li>○ <b>Up to 6 units</b> per lot within ¼ mile walking distance of a major transit stop (Amtrak station).</li> </ul> </li> </ul>
<p>2 ADUs per existing lot <b>included</b> as middle housing option.</p>	<p>2 ADUs per existing lot <b>not included</b> as middle housing option.</p>	<p>2 ADUs per existing lot <b>not included</b> as middle housing option.</p>	<p>2 ADUs per existing lot <b>not included</b> as middle housing option.</p>
<p>Total of <b>2 to 4 dwelling units</b> per lot possible.</p>	<p>Total of <b>4 to 6 dwelling units</b> per lot possible.</p>	<p><b>SF-MED Comp Plan:</b> Total of <b>6 dwelling units</b> per lot possible. <b>SF-HI Comp Plan:</b> Total of <b>8 dwelling units</b> per lot possible.</p>	<p>Total of <b>8 dwelling units</b> per lot possible.</p>

# Middle Housing - Decision Options





# STEP HOUSING

# STEP Housing – What is it?



- STEP Housing is indoor emergency:
  - **S**helter
  - **T**ransitional housing
  - **E**mergency housing
  - **P**ermanent supportive housing
- **HB 1220** requires that STEP housing is a permitted use in certain areas of the City, depending on the type of STEP housing.
- Mount Vernon's code is required by the WA State GMA to be compliant by **December 31<sup>st</sup>, 2025**.

# STEP Housing - Shelters



## **Shelter (Emergency Shelter) Definition:**

- A facility providing temporary shelter, that can include day only access and warming centers that do not provide overnight accommodations.
- **Occupancy, Services, and Other Requirements:**
  - No lease or occupancy agreement required.
  - *Temporary* housing.
  - Serves individuals or families experiencing homelessness.
  - Provides basic health, food, clothing, and personal hygiene needs.

# STEP Housing - Shelters



## **Where is it required?**

- In all zones that allow hotels OR in a majority of zones within one-mile of transit.

## **What could it look like?**

- Single-site Congregate Living;
- Hotel/Motel Units;
- Tiny Homes / Tiny Homes on Wheels;
- Tent Encampments;
- Safe Parking;
- Single-Family Homes;

# STEP Housing - Transitional Housing



## **Transitional Housing Definition:**

- A facility that provides housing and supportive services to facilitate the movement of individuals and families experiencing homelessness into permanent housing.
- **Occupancy, Services, and Other Requirements:**
  - May or may not require occupants to enter into a lease or an occupancy agreement .
  - Up to two years, but can be longer.
  - Serves individuals or families experiencing homelessness.
  - Case management, including housing, stability, credit repair, financial literacy, employment resources, etc.

# STEP Housing - Transitional Housing



## **Where is it required?**

- In all zones that allow hotels and residential dwelling units.

## **What could it look like?**

- Single-site Congregate Living;
- Hotel/Motel Units;
- Apartments;
- Tiny Homes / Tiny Homes on Wheels;
- Single-Family Homes.

# STEP Housing - Emergency Housing



## **Emergency Housing Definition:**

- Temporary *indoor* accommodations to address basic health, food, clothing and personal hygiene needs.
- **Occupancy, Services, and Other Requirements:**
  - May or may not require occupants to enter into a lease or an occupancy agreement.
  - Temporary housing.
  - Serves individuals or families experiencing or at imminent risk of homelessness.
  - Provides basic health, food, clothing, and personal hygiene needs, with connections to other benefits and resources.

# STEP Housing - Emergency Housing

## Where is it required?

- In all zones that allow hotels OR in a majority of zones within one-mile of transit.

## What could it look like?

- Single-site Congregate Living;
- Hotel/Motel Units;
- Tiny Homes / Tiny Homes on Wheels;
- Single-Family Homes.



### **The PAD House, Whatcom County**

- Offers temporary housing for up to 90 days for those between 18 and 24.
- Provides employment and education support.

# STEP Housing - Permanent Supportive Housing



## **Permanent Supportive Housing Definition:**

- Subsidized, leased housing, utilizing admissions practices with lower barriers to entry than would be typical for other subsidized or unsubsidized rental housing and is paired with on-site or off-site voluntary services.
- **Occupancy, Services, and Other Requirements:**
  - Rental units with leases.
  - No limit on length of stay.
  - Serves people with need for services - those with disabling conditions who are experiencing or at imminent risk of homelessness.
  - Paired with voluntary services to support a person with barriers to stability. Connections with community-based health care, treatment, or employment serves.

# STEP Housing - Permanent Supportive Housing

## Where is it required?

- In all zones that allow hotels and residential dwelling units.

## What could it look like?

- Apartments;
- Hotel/Motel Units;
- Tiny Homes / Tiny Homes on Wheels;
- Single-Family Homes.



### **Plymouth on First Hill, Seattle**

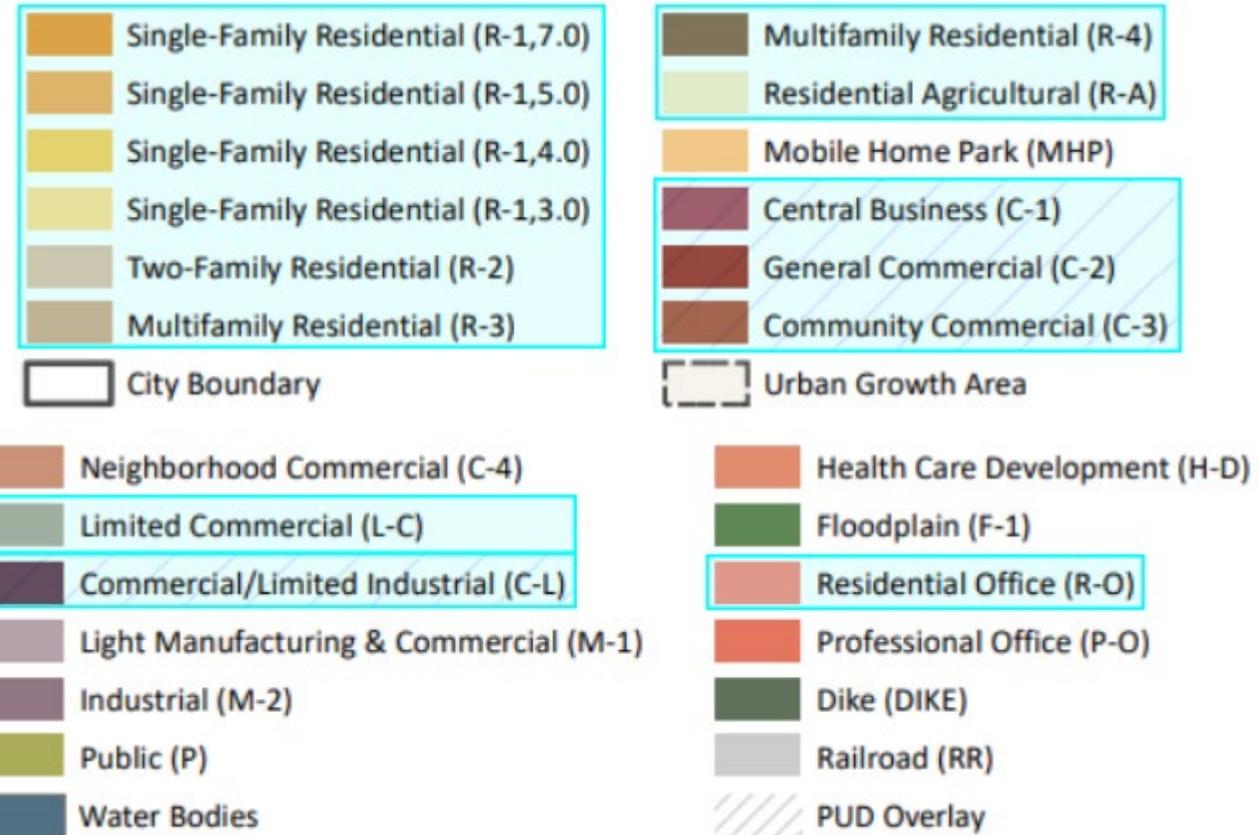
Offers permanent supportive housing and provides access to on-site medical care, behavioral health treatment, substance use treatment, veterans counseling, community meals, activities, and outings.

# STEP Housing - In Mount Vernon

Permitted by right in areas zoned for:	Hotels / Motels	Single-family homes	Multi-family homes
Emergency <u>S</u> helter	P*		
<u>T</u> ransitional Housing	P	P	P
<u>E</u> mergency Housing	P*		
<u>P</u> ermanent Supportive Housing	P	P	P

P = Permitted

\* Unless an ordinance has been adopted authorizing indoor emergency shelters and housing in over 50% of zones within one mile of transit.



# STEP Housing- Additional Regulations



Cities can apply *reasonable* limitations only.

- “Reasonable” includes only those requirements imposed to protect public health and safety.

Requirements that prevent the siting of a sufficient number of STEP housing *are not* reasonable.

Comply with any applicable civil rights protections provided by:

- Washington Law Against Discrimination,
- Fair Housing Act, and
- American with Disabilities Act.

# STEP Housing- Additional Regulations



## **Reasonable limitations:**

- **Occupancy**
  - Commerce recommends occupancy for emergency shelters and emergency housing be established as required by the jurisdiction's adopted building, fire and safety codes for other similar uses.
- **Spacing**
  - Any spacing requirements must be directly tied to public health and safety.
- **Intensity**
  - Commerce does not recommend blanket intensity regulations, and encourages a scattered approach to siting STEP housing to ensure they are not located in just one area of the City.
- **Parking**
  - As most residents don't have vehicles, parking requirements should be less extensive than typical housing and should be more focused on employee counts.



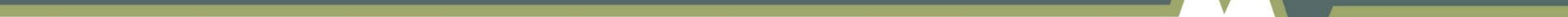
**RECAP FROM JULY 15th**

# Recap from July 15<sup>th</sup> Meeting



- Desire to see revisions to City's approach on affordable housing:
  - Current density bonus program doesn't seem to pencil for developers.
  - Support to see affordable housing incentives / requirements in more zoning districts throughout the City.
  - Instead of 33% affordable units for density bonus, there is support to see a lower percentage (5-10%) affordable housing *required*.
  - Desire to see additional support provided to affordable housing, including lower impacts fees, waiving connection fees, access to funding opportunities, etc.

# Recap from July 15<sup>th</sup> Meeting



- Additional thoughts on affordable housing:
    - Best way to encourage and see more affordable housing being built, is to allow it in more zones - provide more land for it.
    - Interest in seeing a program or supportive efforts to establish relationship between non-profits and for-profit builders to build affordable housing units.
    - Note that we cannot control market forces, but we can provide the opportunity for affordable housing to be built.
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# Recap from July 15<sup>th</sup> Meeting



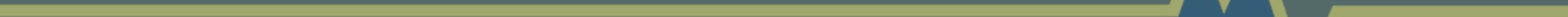
- Discussion on Multi-Family in C-2 Zone:
  - Support to see mixed-use and multi-family allowed in all commercial zones.
  - Don't *require* mixed-use developments – allow stand alone residential.
    - Requiring commercial along key corridors / urban villages make sense.
  - If commercial is required, limit to 5-10% of ground floor
    - Easier to lease space; allows for accommodating dry floodproofing in floodplain in combination with ground floor parking.

# Recap from July 15<sup>th</sup> Meeting



- Other discussion points:
  - R-O zone is a no-man's land.
  - Desire to see commercial uses allowed in residential areas:
    - Establish urban villages or activity centers
  - Look at creating maker spaces: live-work units.

# Next Week's Meeting



- Summarize comments on Land Use goals & policies
    - Open discussion on goals & policies
  - Summarize comments on Housing goals & policies
    - Open discussion on goals & policies
- 