

## Mount Vernon 2025 Comprehensive Plan Update

### Housing Goals and Policies CAC Comments

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Comments on goals and policies included below are direct copies from commentors. Only the goals and policies that had comments associated with them are included in this document. Goals and policies are shown in *italics*, and comments are shown as sub-bullets below the goal/policy language.

#### Specific Goal and Policy Comments

- **Goal 1:** *Enhance Mount Vernon’s Cultural and economic vitality by accommodating the development of housing solutions of all types that provide for varied densities, sizes, costs, and locations that are safe, decent, accessible, attractive, appealing and affordable to a diversity of ages, incomes, and cultural backgrounds.*
  - Accommodating is still a bit passive, IMHO. Perhaps it’s semantics, but “facilitating” involves actively helping or making something easier to happen, often in a structured or goal-oriented way.
  - I also like “provide housing capacity” as used in H-P-1.1.1 below.
  - Even stronger language.... change to “adopting” All of these goals talk as if there is land available.... repeat request for inventory of land that is developable.
- **Policy 1.1:** *Accommodate a variety of housing types including single-family, moderate density, and multifamily, that are attractive and compatible in design, and available to all economic segments of the community, with special consideration for extremely low-, low-, and moderate-income households*
  - Clarification on what constitutes “special consideration” and how that looks in practice? Preferably we have a “yes and” mentality facilitating all forms of middle housing, both market rate and otherwise.
  - This also seems to conflict with “Provide housing capacity...at all income levels” stated in H-P-1.1.1 below.
  - What is Special consideration? There needs to be different standards for the different housing affordability. Lesser income people cant have the same accommodation as higher income people.
  - We are not a socialist community. More amenities or higher design criterial costs more.
- **Policy 1.2:** *Provide housing capacity for households at all income levels to meet the growth targets identified for the City of Mount Vernon in the Skagit County Population and Employment Allocation adopted by County-Wide Planning Policies.*

- Reduce/eliminate Impact Fees, they are a “hidden” cost of housing.
- **Policy 1.3:** *Maintain a variety of future land use classifications and implement zoning to accommodate a range of housing types with varying densities and sizes.*
  - Eliminate R-1.3,1.4,1.5,1.7 and R-2. Adopt zoning based upon density driven zones: R4-7 dupa, R8-12 dupa. Eliminate R-3,R-4 and replace with R-3 with expanded options. SIMPLIFY
  - The county needs to not continue to tax assess all properties the same. If lower income communities are needed the property values need to be reduced in these zones. Mixed income level buildings are harder for developers to pencil out.
  - Eliminate density min and max
  - IMHO our current zoning maps more closely reflect historical conditions than a value statement of how we want the city to develop. This seems like a good opportunity to workshop with maps and markers, and to consolidate / simplify zoning designations.
  - In my discussions with fellow MVCAC members who work in housing construction and development, a recurring issue is not that there are too few land use classifications (some assert that there are currently too many) but that the existing classifications are too restrictive of mixed-use development. The classifications that do allow for dense and/or mixed-use development are very sparsely used.
- **Policy 1.4:** *Continue to promote the use of Planned Unit Developments (PUDs) as a tool to encourage innovative and flexible site design, fostering creative housing solutions that maximize the development potential of a site. Emphasize design approaches that integrate a variety of housing types, respond sensitively to the natural environment, and incorporate sustainable and context-sensitive planning techniques.*
  - I’m not a PUD expert, but the policy as drafted sounds like how we ought to approach all development, whether PUD or otherwise, especially given the missing middle housing reforms and potential flexibility in setbacks, lot coverage, parking, etc. What is the role of PUDs going forward?
  - PUD process is “scary arduous”. Eliminate 8,500 s.f. requirement for 25% of lots in PUD. Allow condominium plats with no lot lines only based upon dupa. Also need zero lot lines and design standards that work with those housing types. PUD’s are not the real issue, no land to develop PUD’s is the bottom line issue.
  - Like most additional applications these are long drawn out and can get expensive. Making a format that is more streamlined. Can this just be placed as an overlay Kinda like Burlington but applies to larger pieces. Not many exist anymore without large amounts of wetlands to deal with
- **Policy 1.5:** *Continue to promote plans and policies that encourage in-fill residential projects in close proximity to neighborhood centers, shopping and retail facilities, parks, transit routes and other service uses.*

- This is a good ideal that needs stronger promotion. The plans and policies mentioned here, whatever they may be, are not achieving infill residential projects near Skagit Station, retail, or parks that I encounter day-to-day in Mount Vernon.
- With in-fill projects, do we have a means tracking or ensuring utility services are adequate. Also, road access to and around the subject project.
- Does this include proactively reviewing and streamlining internal processes, codes, etc. that inadvertently make the development process more arduous than necessary? One small example of this is the Woodland Dr. frontage improvement waiver that required hearing examiner and council approval, but I'm sure there are myriad others. Carrying costs can be a significant hidden fee.
- Great point Kevin.
- **Policy 1.6:** *Continue to promote plans and regulations that allow incentives such as bonus densities and flexible design standards that support and promote the construction of a variety of housing types, including subsidized affordable housing and affordable ownership housing.*
  - I agree with Dave, this is a good way to help achieve affordability/ Home ownership tangibility
- **Policy 1.7:** *Continue to implement zoning requirements for manufactured homes on single family lots and ensure they provide for appropriate location and design criteria that are not more stringent than criteria for single-family homes and meet state requirements.*
  - Manufactured/Factory Built housing need to be treated same as stick built homes Design Standards need to accommodate manufactured homes.
- **Policy 1.8:** *Continue to promote high density development and re-development in the Central Business District (C-1 zone) Analyze ways to allow housing that steps-down, or transitions, in density immediately surrounding the Central Business District.*
  - In Commerce's Middle Housing Quick Guide, the rules will require Mount Vernon to allow at least 4 units per lot, for all lots within a ¼ mile walk of Skagit Station. That area extends significantly farther than the current C-1 zone. A sort of step-down also is provided in that document with the standard that no off-street parking may be mandated within a ½ mile walk of Skagit Station. I think this policy should be made more specific in order to comply with (and maybe even go above and beyond) Commerce's requirements.
- **Policy 1.9:** *Consider allowing multifamily and mixed-use housing in parts of the General Commercial land use district to help meet housing needs at all income levels. Focus on adding housing near jobs to improve access to employment and support mixed-use neighborhoods.*
  - I couldn't agree more with the idea of allowing multifamily and mixed-use housing in parts of the current C-2 zone with good access to transit (basically along Riverside south of College Way) as well as other areas.

- I suggest stronger language than “consider” and “parts of”. This might be another mapping workshop, but where should multifamily and mixed use not be allowed in the C-2 zone?
- Either allow it or not ,consider tells me nothing. Can I or can't I. Stronger more defined language
- **Goal 2:** *Actively promote and support the development of housing that serves all income levels, with a strong emphasis on meeting the needs of moderate-, low-, very low-, and extremely low-income households.*
  - Small tweak to maintain consistent terminology with H-O-1.1 “extremely low-, low-, and moderate-income households” vs. moderate-, low-, very low-, and extremely low-income households here.
  - Dave has a good point here.
- **Policies 2.1-2.4:**
  - These policies from North Star are badly needed, and I’m happy to see them included in the draft policies.
- **Policy 2.1:** *Allow mixed-use development outright in commercially zoned, transit-served corridors. Relax or eliminate density limits in such areas.*
  - Density should be eliminated in most areas. Parking buffers roads landscape etc will correct this
  - County hypocrisy with preservation groups. School districts need to work with City’s UGA.
  - This seemingly conflicts with H-P-1.1.8 language of “consider” and “parts of”.
- **Policy 2.2:** *Adopt "By Right" permitting in residential zones by eliminating discretionary review processes for submitted projects that meet zoning code.*
- **Policy 2.3:** *Consider reduced parking requirements for affordable housing projects and housing located in transit accessible areas.*
  - How does this overlay with the parking reforms already underway in Mount Vernon?
  - Kevins got the perfect question.
- **Policy 2.4:** *Consider reduced fees and utility connection fee waivers for affordable housing projects.*
  - Consider expanding to market rate projects that include affordable housing, and possibly to market rate development in areas we want to incentivize (e.g., downtown riverfront, TOD).

- This should be for all location of housing using the affordable housing rules and not limit it to 55 units and larger. Anything over a single family when using the affordability.
- **Policy 2.7:** *Continually review and update City permitting processes and materials to lower the cost of building all types of housing by making the permitting process faster, simpler, and more predictable with clear timelines and review steps.*
  - Fully Support
  - This policy gets at a common issue that I hear from builders and developers on the MVCAC, and I'm glad to see it here. It could use a bit more specificity though.
  - Word salad in my opinion. Isn't this a house bill already? This should be common sense if you want development in your municipality.
- **Policy 2.8:** *Consider establishing a sales tax deferral program for conversions of commercial buildings on underutilized land into multifamily housing containing affordable housing.*
  - I like any policy that incentivizes dense and affordable housing development, provided that zoning and other "poison pill" codes (minimum setbacks, lot coverage requirements, parking, etc.) don't prohibit said development.
  - Could this be expanded, similar to Policy 2.9 below, to apply to the development of "multifamily and affordable housing"?
- **Policy 2.9:** *Consider establishing a Multifamily Property Tax Exemption (MFTE) program to provide property tax waives to encourage the development of multifamily and affordable housing.*
  - I like any policy that incentivizes dense and affordable housing development, provided that zoning and other "poison pill" codes (minimum setbacks, lot coverage requirements, parking, etc.) don't prohibit said development.
  - I would support this. MV needs to realize that apartments are about the only way to get affordability. Eliminating density can help with this as well building more spreads the cost out a bit more. There should be a lesser time frame to the affordable rules instead of your current life time. Or is the MFTE life time as well?
  - Fully Support
- **Policy 2.10:** *Monitor the effectiveness city's affordability requirements codified in MVMC 17.73 that require and incentivize units serving households earning 80 percent of the area median income and below, and adjust regulations as necessary.*
  - I thing the regulations should be relaxed now. Monitor it yes. No one has seen the actual Affordable housing rules other than me. Maybe this should sent out to everyone. For their comments now
- **Policy 2.11:** *Evaluate the adoption of zoning regulations that would allow multi-family residential developments that are income-restricted to those at or below 60 percent of the area median income for at least fifty years to be located in zoning districts other than multi-family residential.*

- Isn't this already covered by allowing multifamily and mixed use in commercial zones?
- **Policy 2.12:** *Evaluate the adoption of zoning regulations that provide additional bonuses in density for developments that create income restricted units aimed at those earning less than 60% of the area median income and below.*
  - This is only achievable with grant money
- **Policy 2.14:** *Maintain and explore enhancing regulatory incentives to encourage the production and preservation of affordable ownership and rental housing through impact fee reductions, permit fast-tracking, or other methods.*
  - This sounds like a policy we should adopt for all missing middle, multifamily housing, and mixed use, whether affordable, market rate, or a combination.
  - This should everywhere multifamily and High density exists no mater the market rate/affordability
- **Goal 3:** *Promote the efficient use of land to support the development of a diverse range of housing options that meet current and future community needs.*
  - Didn't this change?
  - Allow annexation of land immediately adjacent to City Limits and serve as infill property..."Square Up the City Limits"....meets original definition for GMA.
  - This is interesting, with the quickly changing building designs and style makes this a challenge for me. How do we ever plan to change / upgrade any areas if the designs must stay the same? This make more sense in historic areas.
- **Policy 3.1:** *Promote infill housing that is compatible with abutting housing styles and that contributes to the vitality of the existing neighborhood.*
  - Reduce setbacks. Side yards – 5' (10' total) with exception of zero lot line, Front/Rear yards- 10', Corner lots – 10' per front yard. Increase allowed percentage of lot coverage. Articulation – minimum 3' off set from adjacent home
  - MVSD sits on inventory of un-utilized land that should co-op with CMV or developers to create housing.
  - This is interesting, with the quickly changing building designs and style makes this a challenge for me. How do we ever plan to change / upgrade any areas if the designs must stay the same? This make more sense in historic areas.
  - Does "compatible with abutting housing styles" refer to size, massing, architectural design, materials or other? Feels like it could be very subjective and open to challenge.
  - Without "compatible" and "vitality" being defined in this context, this policy risks preserving certain single-family neighborhoods from change, just as the term "neighborhood character" did.

- **Policy 3.2:** *Encourage infill housing on vacant or underutilized parcels having adequate services, and ensure that the infill development is compatible with surrounding neighborhoods.*
  - This is interesting, with the quickly changing building designs and style makes this a challenge for me. How do we ever plan to change / upgrade any areas if the designs must stay the same? This make more sense in historic areas.
  - Reduce setbacks. Side yards – 5' (10' total) with exception of zero lot line, Front/Rear yards- 10', Corner lots – 10' per front yard. Increase allowed percentage of lot coverage. Articulation – minimum 3' off set from adjacent home
  - MVSD sits on inventory of un-utilized land that should co-op with CMV or developers to create housing.
  - “Compatible with surrounding neighborhoods” is another way of saying “neighborhood character” that was removed from H-0.2.1.
  - Without “compatible” and “vitality” being defined in this context, this policy risks preserving certain single-family neighborhoods from change, just as the term “neighborhood character” did.
- **Policy 3.3:** *Support the gradual integration of increased residential density within existing low-density residential neighborhoods to expand housing options and promote inclusivity. Recognize that, over time, this may result in an evolution of neighborhood character, and work to ensure that changes are thoughtfully managed through development standards, community engagement, and infrastructure planning.*
  - These are good ideals to follow.
  - “A neighborhood can accommodate a mix of housing product types as long as design and scale are upheld.” Density transition is code for NIMBY.
  - Allow greater use of private streets with reduced paved widths and curb/sidewalk on one side only.
  - Allow zero lot line development and design standards that don't block it, 0'/10' with 24" overhang easement. Allow front elevation with as small as 10' front entry, front doors may be presented at angles, front door overhang shall extend to roof line. Elements such as trellis, etc. shall be required as part of front elevation. Eliminate emphasis on alley load homes in Design Standards.
- **Policy 3.4:** *Consider adopting flexible lot size standards that let multiple residential units share a lot and encourage clustering to keep density high while protecting critical areas, preserving open space, and using infrastructure efficiently.*
  - These are good ideals to follow.
  - Is this referring to possible TDRs within a parcel?

- “A neighborhood can accommodate a mix of housing product types as long as design and scale are upheld.” Density transition is code for NIMBY.
- Allow greater use of private streets with reduced paved widths and curb/sidewalk on one side only.
- Allow zero lot line development and design standards that don’t block it, 0’/10’ with 24” overhang easement. Allow front elevation with as small as 10’ front entry, front doors may be presented at angles, front door overhang shall extend to roof line. Elements such as trellis, etc. shall be required as part of front elevation. Eliminate emphasis on alley load homes in Design Standards.
- How about net vs gross., again roads set backs parking buffers make all these projects work themselves out
- **Policy 3.5:** *Allow the construction of attached and detached accessory dwelling units on all lots in single-family districts to help meet housing needs for a variety of households and income levels.*
  - This is nice but what about restrictive lot coverage? You can have both. What about additional impervious fees?
  - Stronger language than “allow”...“facilitate”? Considering tools like pre-approved plans, workshops to help interested property owners understand their options and the process could be ways to proactively encourage this.
- **Policy 4.4:** *In cooperation with Skagit County, the City should encourage the preservation of existing housing. Private investment should be encouraged in older residential neighborhoods, manufactured home parks, and multifamily complexes to ensure the health, safety and affordability of existing housing. Programs supporting weatherization, home repair and rehabilitation, and infrastructure maintenance should be supported.*
  - “In co-operation with Skagit County”..... County accepts no responsibility for housing. They dump all new housing back inside of UGAs and then don’t allow any annexations.
- **Policy 4.6:** *Periodically update the city’s catalogue of real property owned by the City that is no longer required for its purposes and is suitable for the development of affordable housing for very-low to moderate income households.*
  - Maybe use these properties for the “affordable housing areas. 60-80% AMI vs the current program
  - Suggest expanding this to market rate housing as well, unless projects are subsidized. For example, city-owned parcels downtown on the riverfront or the public works office building. Prioritizing affordable housing over market rate housing could result in neither, and we need both.
- **Goal 5:** *Work collaboratively with other jurisdictions, agencies and stakeholders to promote the preservation and creation of local and regional affordable housing strategies.*

- SW School District boundary encroaches into MV UGA on east boundary. MVSD is sitting on inventory of vacant land that should be developed
- **Policy 5.1:** *Collaborate with Skagit County, local cities, and public housing authorities to take part in regional affordable housing initiatives. The goal is to expand access to low-income housing, permanent supportive housing, and emergency shelters. These multi-jurisdictional programs will be joint efforts involving public agencies, non-profits, and other housing providers, working together to meet community housing needs.*
  - The other “agency” that is competing for buildable land is Land Trust type groups which buy land within UGA and remove it from future housing access. County has just reduced minimum land size for preservation from 5 acres to 1 acre which is contradictory. Review original GMA criteria for annexation of land....CMV has several pockets of land that meet criteria but have been removed by preservation advocates. They are feel good but long term combat housing.
- **Policy 5.3:** *Encourage, assist, and partner with organizations that can construct, manage, and provide affordable housing to those earning 80% of the area median income (AMI) or less during all stages of siting and project planning and when applying for county, state and federal funding.*
  - You need to make changes, or it makes it very difficult to pencil. As I am in the middle of this now. I hope I can petition to change mine as this progresses. Give developers a reason to do the affordable program.
- **Policy 5.6:** *Explore with the County, other local jurisdictions, and private lending institutions the availability and enhancement of educational programs for first time homebuyers.*
  - Realtors do this all the time with their clients. Why does the city need to get involved? Unless the City is going to give some type of tax break or incentive.
- **Policy 5.7:** *Coordinate with private lending institutions to encourage the creation and availability of financing mechanisms such as reverse mortgage programs, housing trust funds, and loan pools for local financing of affordable housing.*
  - Again Why is the city getting involved with lenders. Just work on giving incentive reduced or wave city fees, impact fees etc
  - Is this traditionally the role of the City, and how does this work in practice?
- **Policy 5.9:** *Continue to promote home ownership for low-income households earning up to 80% of the area median income (AMI) through support of the Home Trust of Skagit and other similar organizations that could be created in the future.*
  - Non-Profits and other preservation agencies treat housing as the enemy. Non-profits “scream” about need for housing but they are bloated and inefficient. Need to produce results not make noise.
- **Policy 6.2:** *Involve residents, developers, nonprofits, and advocacy groups in evaluating the impacts of existing regulations and identifying needed adjustments.*

- Good Luck!!!
- **Policy 6.4:** *Use metrics such as housing production, cost burden, displacement risk, and permitting timelines to assess whether policies are achieving desired outcomes.*
  - Permitting timelines are atrocious, regulations are designed to stop/delay development via added time and expense. Affordable housing is an oxymoron for these reasons. It now costs more for a building permit than I paid for my first house on 12th Street. Of course policies aren't working.
- **Policy 7.2:** *Encourage opportunities for assisted housing for people with special needs by encouraging developers and owners of assisted housing units to undertake activities to establish and maintain positive relationships with neighbors.*
  - Is this meant to support a positive reputation for assisted housing, and is this traditionally a role of the City?
  - With the removal of items a) and b) I would suggest striking it completely.
- **Policy 8.2:** *Consider support for or implementation of anti-displacement tools such as tenant protections, preservation of naturally affordable housing, and community ownership models (e.g., land trusts, co-ops).*
  - New a policy/process that provides transparency between tenant groups and landlord groups. Currently there is no way to check with the different agencies to see if funds are available or where a tenant is in the process.
- **Policy 8.5:** *Create meaningful, ongoing engagement processes with BIPOC communities, low-income residents, and tenant groups to shape housing policy and ensure accountability.*
  - New a policy/process that provides transparency between tenant groups and landlord groups. Currently there is no way to check with the different agencies to see if funds are available or where a tenant is in the process.

### **Other Comments Received Around Goals and Policies**

- Eliminate 40' garage width standard for homes, renders Affordable "no minimum lot size" impossible also makes R-1,5. R-1-7 impossible. Approach this as long-term relationship building for civic engagement in ALL city planning processes, not just "hit and run" information gathering