

Sultan 2044 Comprehensive Plan Update
Existing Conditions Report

3

housing



Housing

3.1 Overview

This chapter supplements the 2022 Housing Needs Assessment to assess the state of Sultan’s existing housing stock compared to local and areawide needs. It intends to focus more closely on housing gaps for low-income households, and to assess those gaps more granularly by race and disability to ensure that housing policy appropriately addresses potential disparate impact, displacement risk, and accessibility requirements for future housing development as mandated under the GMA, Vision 2050, and Snohomish County CPPs.

3.2 Key Findings

- **Limited variation in housing typologies** - The predominant housing type is modest-to-medium sized single-family detached homes. Sultan offers few alternatives like duplexes, triplexes, courtyard apartments, and other small forms of multi-family housing.
- **A mismatch exists between unit size and household size** - There is an excess of three-bedroom units based on the number of three-person households. A shortage exists for units with 5 bedrooms and units with 2 bedrooms or less.
- **Few housing options exist for low- and higher-income households** - Not enough low- or high-cost units for owners and renters forces families to either ‘rent/buy up’, putting pressure on their financial resources, or ‘rent/buy down’, putting pressure on the entire system.
- **Homeownership concentrated in single-unit housing stock** - As of 2021, homeownership exists only for single-family housing stock. Although there are moderate density options like duplexes, triplexes, and other multi-family housing, they have only been used for city’s rental stock.
- **Changing demographics** - Sultan’s population has racially and ethnically diversified since 2010. Over the same period, the population of seniors and young families has increased.
- **A housing boom in recent years** - The ongoing surge in housing and population growth in Sultan started around 2015 and is outpacing regional growth targets. Most new growth has occurred in the form of single-family home subdivisions.
- **Attainable targets for housing** - Sufficient land capacity exists for Sultan’s 2044 housing growth target issued by Snohomish County. However, local decisions will need to guide where certain types of housing are feasible and desired by the community.

3.3 Data Analysis Approach and Data Sources

Household demographics and housing supply characteristics are commonly compared to Snohomish County to analyze the data against the larger context.

Data Limitations: Household demographic data do not yet exist for 2022 or 2023. This is a known challenge considering the substantial growth experienced in Sultan over the past 2 years. Most of this chapter relies on 2021 data. Building permit data, however, is updated weekly by the City and County Assessor. The Washington Office of Financial Management has also issued new population estimates as of April 1, 2023.

The following resources were consulted in the development of this section:

- U.S. Census Bureau American Community Survey (ACS) 5-Year Data for 2017-2021
- U.S. Census Bureau 1990, 2000, 2010, 2020
- Transportation Planning Products (CTTP) using ACS Census Data
- Snohomish County 2021 Countywide Planning Policies, July 31, 2023.
- Snohomish County Buildable Lands Report, Snohomish County Tomorrow, 2021
- HUD Annual Homeless Assessment Report (AHAR), 2023
- HUD Comprehensive Housing Affordability Strategy (CHAS) Data for 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022
- HUD Household Income Limits, 2023
- Washington Office of Financial Management (OFM), 2023
- Realtor.com, 2023

3.4 Regulatory Context and Planning Framework

The components of this section and the future Housing Element respond, in part, to a set of requirements provided by the state's Growth Management Act and to more detailed categories associated with comprehensive plans prepared for Snohomish County communities.

WASHINGTON STATE GROWTH MANAGEMENT ACT

The State GMA requires that Housing Elements consider information and analysis of various housing characteristics (RCW 36.70A.070). Relevant to this Report, portions of these requirements specify that the Housing Element:

- Includes 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 Washington Department of Commerce, including:
 - Units for moderate, low, very low, and extremely low-income households; and
 - Emergency housing, emergency shelters, and permanent supportive housing.
- Identifies 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, multifamily housing, 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.
- Makes adequate provisions for existing and projected needs of all economic segments of the community, including:
 - Consideration of housing locations in relation to employment location; and
 - Consideration of the role of accessory dwelling units in meeting housing needs.
- Identifies local policies and regulations that result in racially disparate impacts, displacement, and exclusion in housing, including:
 - Zoning that may have a discriminatory effect;
 - Disinvestment; and
 - Infrastructure availability.

The Washington State Department of Commerce has been tasked to provide the types of detailed methodologies, inventories and projected needs for housing affordability and housing types that are listed as required for the housing element of municipal Comprehensive Plans through HB 1220.

PUGET SOUND REGIONAL COUNCIL VISION 2050

Sultan is a member of the Puget Sound Regional Council (PSRC), which provides multi-county planning coordination and serves a role in managing growth, in concert with the counties and communities within a 4-county area which includes Snohomish County. The PSRC's Vision 2050: Plan for the Central Puget Sound Region includes an overall goal and policies that help shape the growth management context for housing in Sultan. The countywide planning policies implement the guidance provided for housing in the Vision 2050 Plan.

Regional Housing Goal:

The region preserves, improves, and expands its housing stock to provide a range of affordable, accessible, healthy, and safe housing choices to every resident. The region continues to promote fair and equal access to housing for all people.

Source: Vision 2050: Plan for the Central Puget Sound Region

The following policies are particularly relevant to Sultan’s circumstances and its comprehensive plan:

- 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 towards 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 individuals 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-5 Promote homeownership opportunities for low-income, moderate-income, and middle-income families and individuals while recognizing historic inequities in access to homeownership opportunities for communities of color.
- 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-9 Expand housing capacity for moderate density housing to bridge the gap between single-family and more intensive multifamily 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.

SNOHOMISH COUNTY POLICIES

Development Pattern Policies:

- DP-36 Jurisdictions should develop high quality, compact urban communities 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.
- 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.

DP-40 The County and cities should address the safety, health, and well-being of residents and employees in countywide and local planning through adoption of development standards that encourage design and construction of healthy buildings and facilities.

Housing Policies:

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 Targets. Plans must include a specific assessment of housing needs by economic segment, as described in the housing report prescribed in CPP HO-5. Those provisions should consider the following strategies:

- a. Avoid further concentrations of low-income and special needs housing.
- b. Increase opportunities and capacity for affordable housing close to employment, education, shopping, public services, and public transit.
- c. Increase opportunities and capacity for affordable and special needs housing in areas where affordable housing is currently lacking.
- d. Support affordable housing opportunities in other Snohomish County jurisdictions, as described below in CPP-HO-3.
- e. Support the creation of additional housing options in single-family neighborhoods to provide for more diverse housing types and choices to meet the various needs of all economic segments of the population.

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

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.

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.

- HO-5 The cities and the county shall collaborate to report housing characteristics and needs in a timely manner for jurisdictions to conduct major comprehensive plan updates and to assess progress toward achieving CPPs on housing. The report shall be sufficiently easy to understand and use for planning and evaluation. To the extent made possible by the availability of valid data, this report shall, for the entire county and each jurisdiction:
- a. Describe the measures that jurisdictions have taken (individually or collectively) to implement or support CPPs on housing, especially measures taken to support housing affordability.
 - b. Quantify and map existing characteristics that are relevant to the results prescribed in the CPPs on housing, including (but not limited to):
 - i. The supply of housing units, including subsidized housing, by type, tenure, affordability, and special needs populations served.
 - ii. The availability and general location of existing affordable housing units and the distribution and location of vouchers and similar assistance methods.
 - iii. The supply of land that is undeveloped, partially used/or has the potential to be developed or redeveloped for residential purposes.
 - c. Identify the number of housing units necessary to meet the various housing needs for the projected population of households of all incomes and special needs populations. The number of units identified for each jurisdiction will be utilized for planning purposes and to acknowledge the responsibility of all jurisdictions to plan for affordable housing within the regional context.
 - d. Evaluate the risk of physical and economic displacement of residents, especially low-income households and marginalized populations.
- 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.
- HO-7 Jurisdictions shall use housing definitions consistent with those of the Snohomish County Tomorrow Housing Characteristics and Needs Report prescribed in HO5. Definitions may be periodically revised based on consideration of local demographic data and the definitions used by the Department of Housing and Urban Development.
- HO-8 Each jurisdiction's comprehensive plan should reconcile the need to encourage and respect the vitality of established residential neighborhoods with the need to identify and site essential public residential facilities for special needs populations, including those mandated under RCW 36.70A.200.
- HO-9 In order to improve the jobs-to-housing balance in Snohomish County, jurisdictions shall adopt comprehensive plans that provide for the development of:

- a. 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.

HO-10 Jurisdictions should encourage the use of environmentally sensitive housing development practices and environmentally sustainable building techniques and materials in order 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.

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 the Growth Management Act cited in chapter 82.02 RCW.

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.

Climate Change Policies:

CC-3 The County and cities should establish and/or support programs that work to reduce greenhouse gas emissions and increase energy conservation, including the retrofit of existing buildings, expansion of alternative/clean energy within the public and private sector, and the use of environmentally sustainable building techniques and materials.

LOCAL PLANNING AND REGULATORY CONTEXT

- **Goal H 1** Manage Growth Potentials - Maintain a realistic balance between the land's capable, suitable potentials and Sultan's ability to provide housing choices and opportunities to meet the housing needs of all income levels and demographic groups within the city.
- **Goal H 2** Promote Housing Diversity - Adopt comprehensive plan designations, land use zones, and development regulations which support a variety of housing options for residents.
- **Goal H 3** Housing: Design Concepts - Allow a variety of quality housing design concepts, including smaller lot sizes and cluster housing, that uses land in an efficient manner.
- **Goal H 4** Increase Center Viability - Increase higher density housing and mixed-use type of development with access to commercial and employment centers.
- **Goal H 5** Best Housing Practices - Reduce the cost of housing development & support regional efforts to accommodate affordable housing for all demographic groups and income levels.
- **Goal H 6** Create Identity - Define a pattern of urban development that is recognizable, provides an identity, and reflects Sultan values and opportunities.

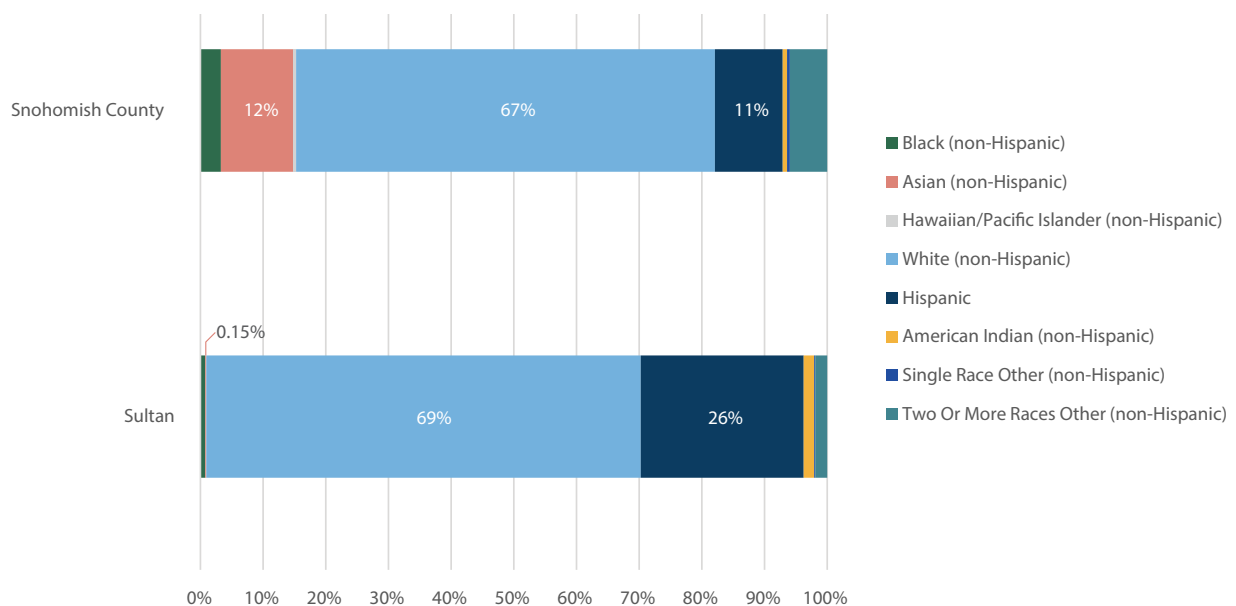
3.5 Population and Housing Characteristics

POPULATION

Sultan, nestled among the Puget Sound municipalities, boasts a relatively small community with a total population of approximately 5,208 individuals. Over the past three decades, Sultan has witnessed a steady rise in its population. “Sultan’s Population by Race/Ethnicity, 2021”, based on the latest US Census data, portrays Sultan’s population by race/ethnicity and offers a comparative analysis with Snohomish County.

Sultan’s population is predominantly White at 69%, followed by the Hispanic group at 26%, while the remaining 5% comprises various other races. Comparatively, Snohomish County mirrors the distribution in most respects but diverges notably in having a higher representation of Asian and Black populations.

Figure 1 Sultan’s Population by Race/Ethnicity, 2021



U.S. Census Bureau ACS 5-Year Data, 2017-2021

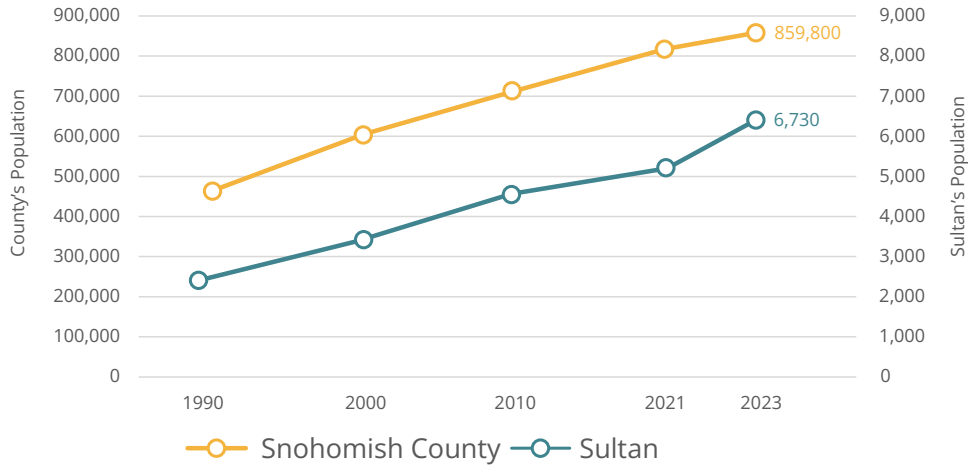
PROJECTED POPULATION GROWTH

Sultan’s population has been growing at a significant rate for several decades and is expected to continue to absorb new residents into the future.

Between 1990 and 2000, the growth averaged 97 new residents annually, reflecting an average growth rate of 4% per year, culminating in a 40% growth for the decade. Subsequently, the growth rate accelerated between 2000-2010, with an addition of approximately 119 residents annually. However, in the last decade, the pace notably decelerated, resulting in an average growth of only 64 people per year. Comparatively, Snohomish County has seen a steady increase in its population since

1990 as well, as presented in “Sultan’s Historical Growth Trends for Population, 2023”.

Figure 2 Sultan’s Historical Growth Trends for Population, 2023



US Census Bureau 1990, 2000, 2010, 2020; US Census Bureau ACS 5-year 2017-2021; OFM 2023

* Numbers for 2023 based on OFM data.

In Snohomish County, anticipated growth is linked to targets set for new housing developments and employment spanning from 2020 to 2044. As depicted in “Sultan’s Growth Rate Based on County Projection, 2023-2044” the projected net annual population growth is estimated at approximately 147 new residents, resulting in a total growth of 3,526 residents over the next two decades. This annual increase significantly surpasses the growth witnessed in the preceding three decades.

It would be crucial that the city monitor these population growth rates to prevent over-building and over-extending their resources to support the assumed population growth.

Figure 3 Sultan’s Growth Rate Based on County Projection, 2023-2044

	2023	2044	Net Growth	21-Yr Growth	
				Rate per Year	% Increase
Snohomish County, WA	859,800	1,136,309	276,509	13,167	32%
Sultan, WA	6,730	8,672	1,942	92	29%

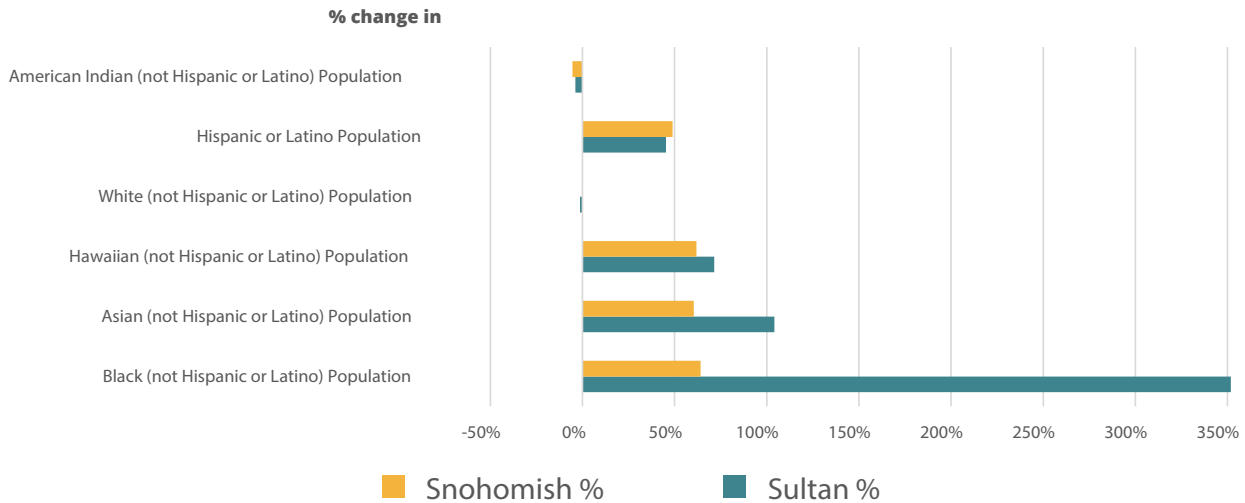
OFM; Snohomish County, 2021

*Note: Between 2020 and 2023, the City saw an increase of 528 people per year.

Sultan’s demographic composition has been changing as the population has grown, without any dramatic changes in its zoning or provision of affordable housing over the past 10 years. Available growth data over the period of 2010-2020, as visualized in “Population Trends by Race/Ethnicity (2010-2020)” indicates that the population gain was entirely composed of non-White racial and ethnic populations. If these trends continue, the population will continue to have increasing representation by various ethnic and racial groups.

The increase over the past 10 years has substantially been in the Black, Hawaiian, and Asian populations, followed closely by the Hispanic population. Additionally, these trends are mirrored by Snohomish County as well.

Figure 4 Population Trends by Race/Ethnicity (2010-2020)



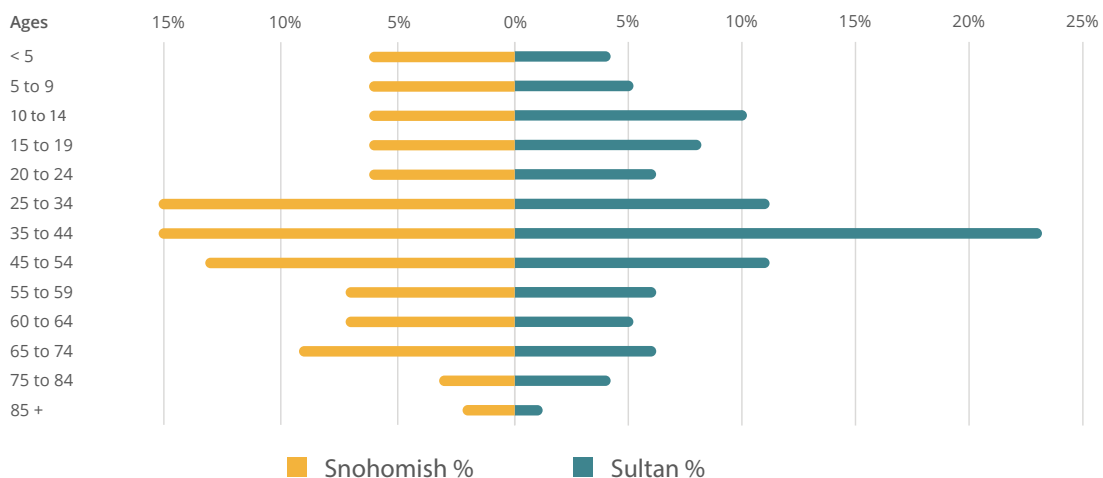
US Census Bureau

POPULATION BY AGE

The demographic distribution of the population by age in Sultan is like that for Snohomish County, varying only slightly in the proportions of different age groups, shown in “Sultan’s Population by Age, 2021n”

The largest age group within the population, comprising 43%, falls between the ages of 25 and 54. In contrast, seniors, aged 65 and above, represent a smaller segment, accounting for just 14% of the population. Meanwhile, the younger demographic under 25 years old has been on the rise, now constituting 25% of the total population.

Figure 5 Sultan’s Population by Age, 2021



HOUSEHOLD SIZE

Household size is another important community composition characteristic, especially when it comes to evaluating existing dwelling sizes. According to US Census data, Sultan’s average household size of 2.7 persons/household is greater than in Snohomish County (2.62 persons/household). The number of different size households are displayed in “Average Household Size, 2021”

“Household Size, 2021” illustrates that in Sultan, the most prevalent household size consists of two people, followed by single-person households. This pattern differs from Snohomish County, where the trend is reversed.

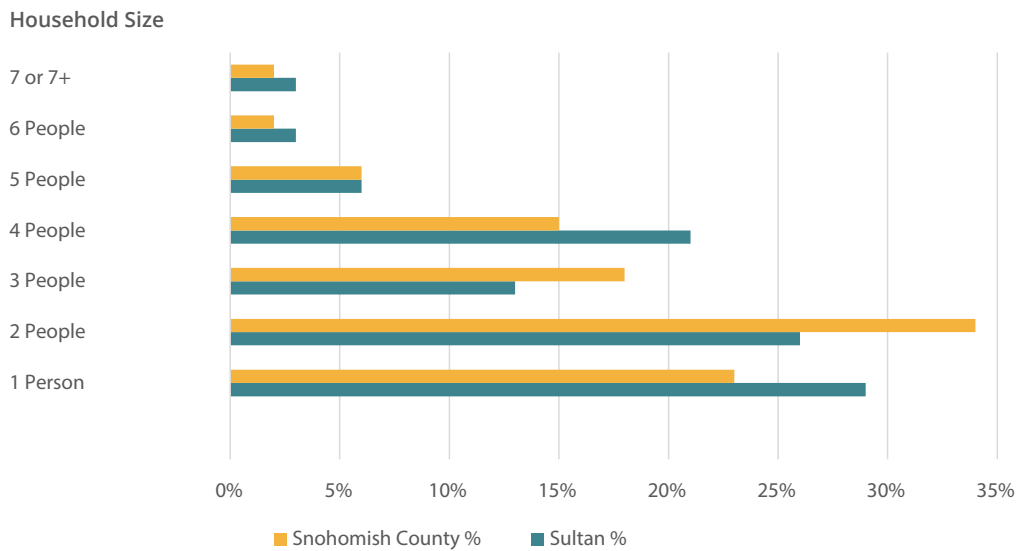
Figure 6 Average Household Size, 2021

Household Size	Sultan	Snohomish County
Average	2.67	2.62
Total Units	2,578*	302,970

U.S. Census Bureau ACS 5-Year Data, 2017-2021; OFM 2023

* This number is based on the OFM 2023 data while the remaining figures are taken from ACS 2021

Figure 7 Household Size, 2021



U.S. Census Bureau ACS 5-Year Data, 2017-2021

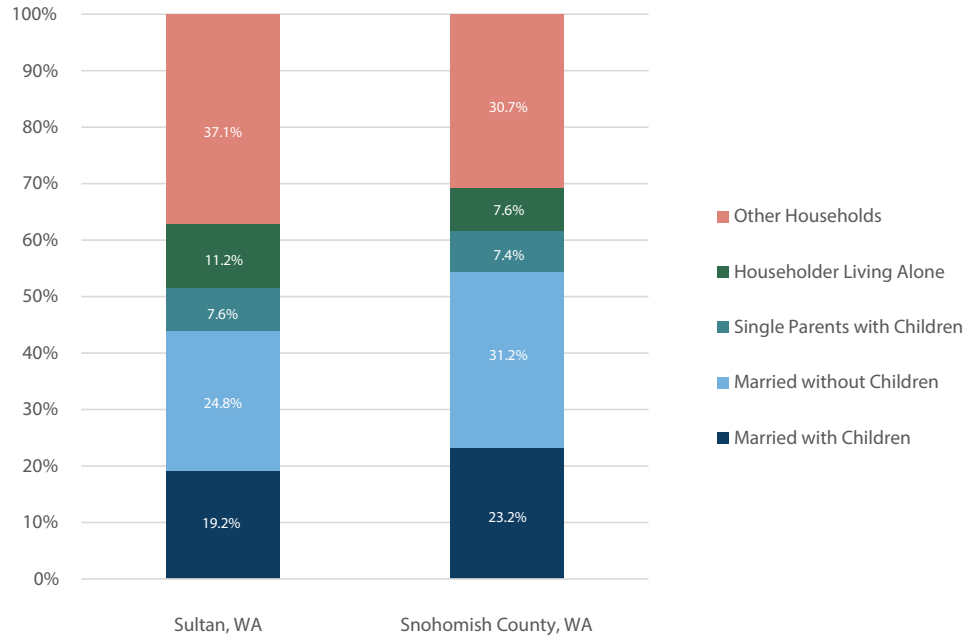
HOUSEHOLD COMPOSITION

Understanding the composition of households can help inform the housing and dwelling types needed. “Family and Single-Person Households , 2021” shows that most of Sultan and Snohomish County’s households comprise of couples married without children at approximately 25% and 31% respectively. The subsequent significant household category comprises people who are married with

children, accounting for 19% in Sultan and 23% in Snohomish County.

Most households, however, are categorized as “other households,” which includes cohabitating couple households, non-family households, and other non-traditional household types.

Figure 8 Family and Single-Person Households , 2021



U.S. Census Bureau ACS 5-Year Data, 2017-2021

SPECIAL NEEDS POPULATION

Disabilities:

Approximately 13% of Sultan’s population, or 672 individuals, are living with a disability, as shown in “Sultan’s Estimated Population Living with a Disability, 2021” This includes three types of challenges: hearing difficulty, vision difficulty, and independent living difficulty.

The distribution of those living with disabilities is uneven among different age groups, and the percentage is not proportionate between the city and the county, 53% of this population is over the age of 65, as opposed to only 39% in Snohomish County. This suggests the importance of anticipating the need for accessible housing choices and units adapted to various disabilities for the seniors and aging empty nesters in Sultan.

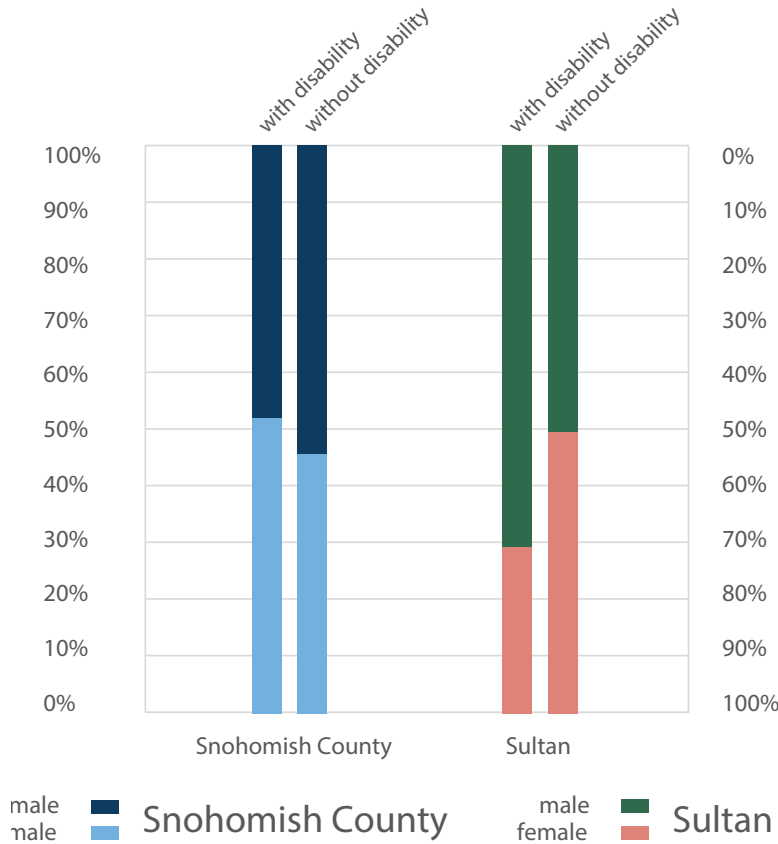
Figure 9 Sultan’s Estimated Population Living with a Disability, 2021

Population with Disability	Sultan		Snohomish County	
	with Health Insurance	without Health Insurance	with Health Insurance	without Health Insurance
18 and Under	36	0	8,736	127
19 to 64	283	0	44,686	2,900
65 and Over	353	0	35,983	269
Total Population with Disability	672	0	89,405	3,296
% with Disability	13.0%		11.4%	

U.S. Census Bureau ACS 5-Year Data, 2017-2021

“Sultan’s Disability by Sex, 2021” highlights a notable imbalance in the gender distribution among individuals with disabilities in Sultan. Around 70% of the population living with a disability in Sultan are men, whereas there's a more balanced distribution, with 48% in Snohomish County.

Figure 10 Sultan’s Disability by Sex, 2021



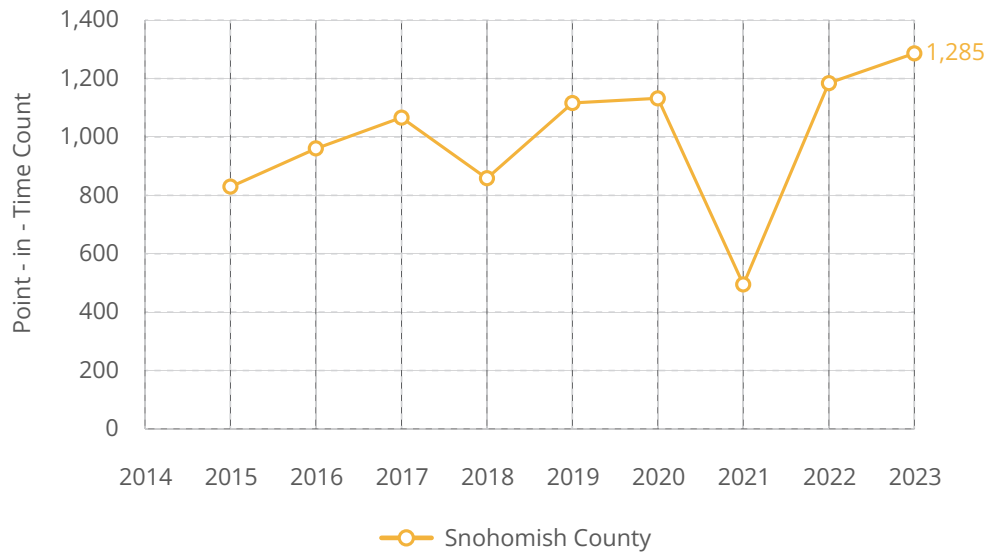
U.S. Census Bureau ACS 5-Year Data, 2017-2021

Homelessness:

Estimating the total homeless population is difficult, and not much information is available at the city level. Point in Time (PIT) counts are collected at the county level during one night in January. The homeless population in Snohomish County has increased with two noticeable drops in 2018 and 2021. The lowest recorded homeless population has been approximately 494 people, compared to an all-time high of 1,285 in 2023 as illustrated in “Snohomish County’s Point-In-Time Count by Year

for Homelessness, 2023”The abrupt decline in 2021 can be attributed to a reduced allocation of resources for the PIT count that year, leading to an undercount in the records.

Figure 11 Snohomish County’s Point-In-Time Count by Year for Homelessness, 2023



HUD AHAR 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022

3.6 Housing Supply and Condition

This section examines Sultan’s housing supply, including the amount, type, and condition of units.

HOUSING UNITS

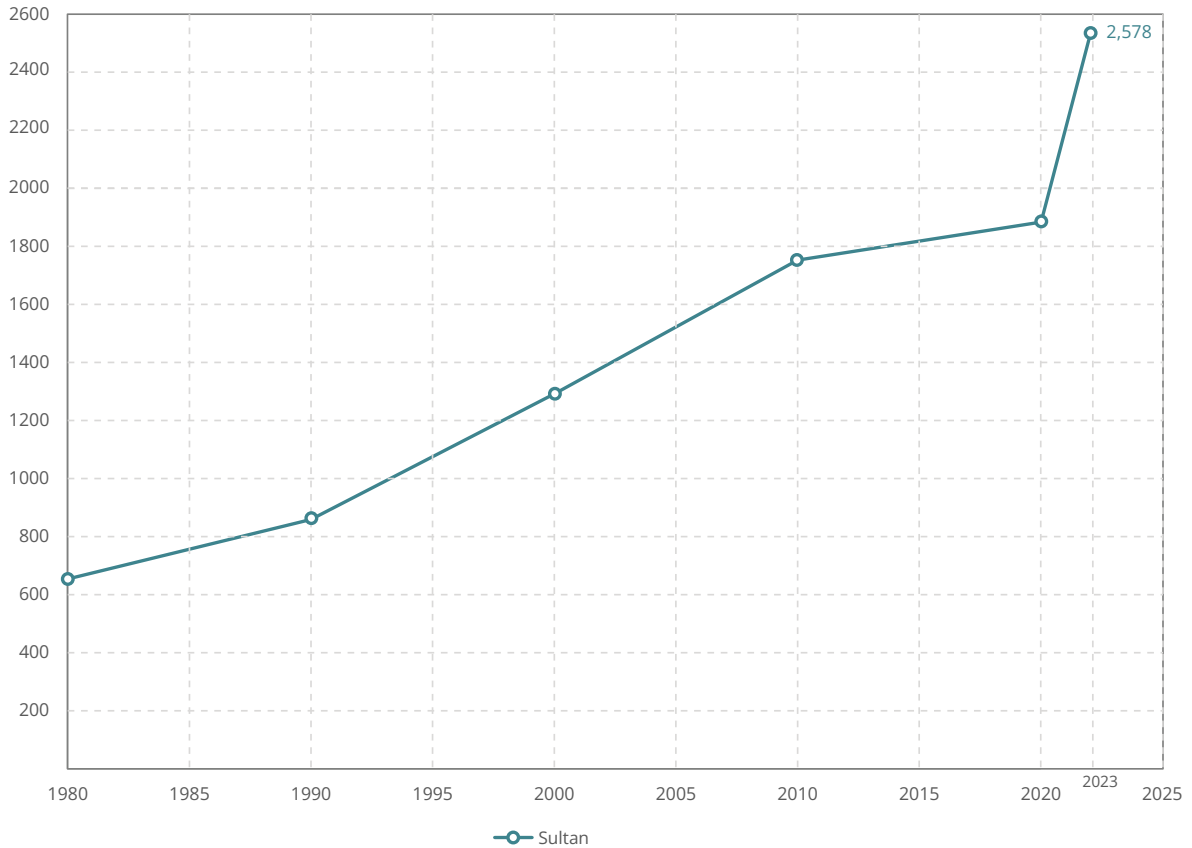
Housing Unit Count:

Historical data available indicates a significant 40-year trend of growth in housing units. “Historical Growth Trends for Total Housing Units, 2023”illustrates that from 1980 to 2023, Sultan’s housing stock grew from 654 units to 2,578 units. Although some of this growth can be attributed to annexations that may have occurred during this period, an overall upward trend is evident. An estimate of an additional 596 units have been built between 2020 and April 1st, 2023 (OFM, 2023; City of Sultan, 2023).

“Historical Growth Trends for Total Housing Units, 2023”illustrates the distribution of housing units in Snohomish County and Sultan across three main types: single-unit dwellings, multi-unit dwellings (two or more units), and mobile homes or specialized structures. Single-unit dwellings represent

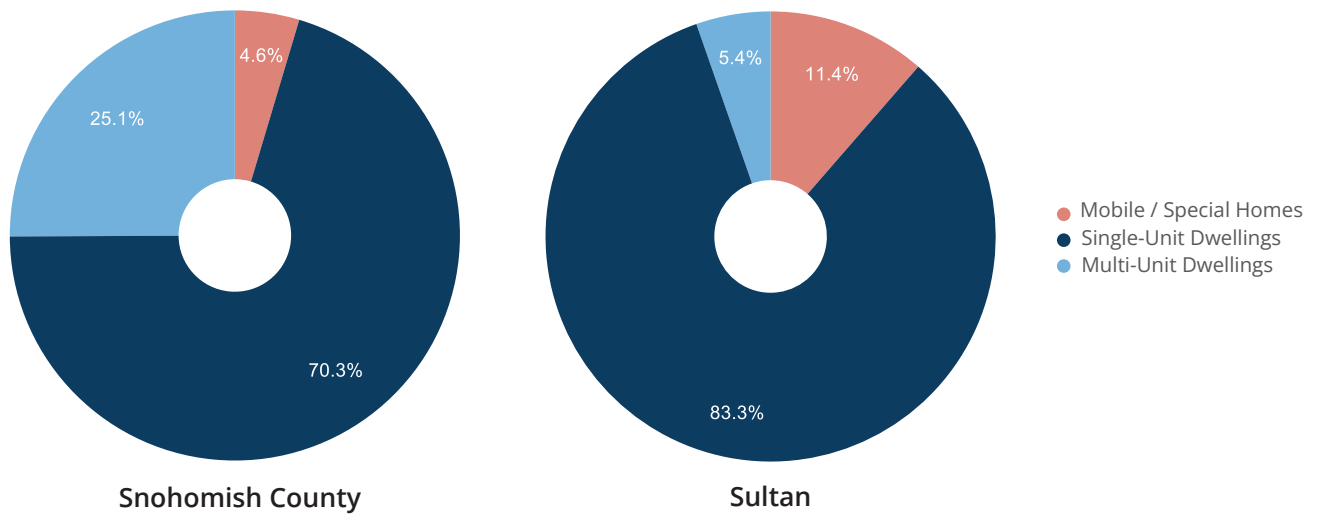
the majority in both locations, comprising 70% in the county and 83% in the city. In comparison, Snohomish County has a fivefold higher count of multi-family dwellings compared to Sultan. Conversely, Sultan has a greater number of Mobile/special homes than the county.

Figure 12 Historical Growth Trends for Total Housing Units, 2023



U.S. Census Bureau, Framework, 2023

Figure 13 Total Housing Units, 2021



U.S. Census Bureau, Framework, 2023

Figure 14 Single-Family Neighborhood in Sultan

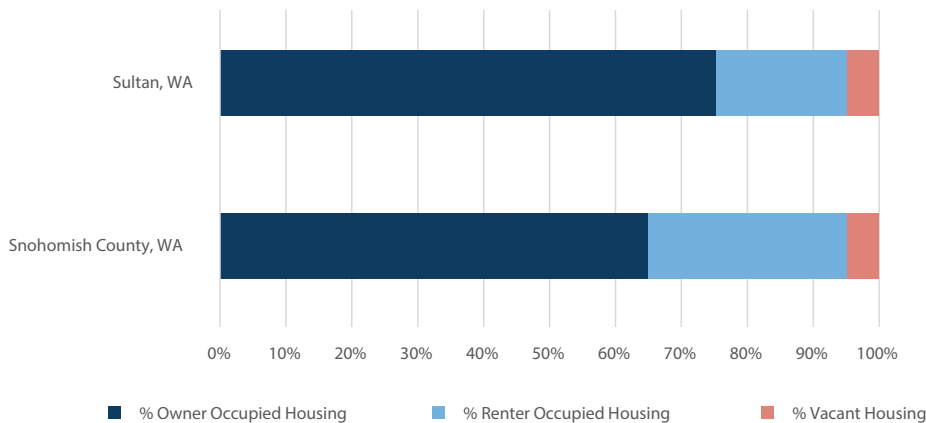


Framework, 2023

Housing Unit Tenure:

While some housing units lack classification regarding tenure (i.e., whether residents rent or own), the ACS estimates in “Housing Units by Tenure, 2021” suggest that approximately 75% of households are homeowners, while roughly 20% are renters.

Figure 15 Housing Units by Tenure, 2021



U.S. Census Bureau ACS 5-Year Data, 2017-2021

Distribution of Units by Type and Tenure:

“Sultan Housing Units by Type and Tenure, 2023” breaks down Sultan and Snohomish County’s housing stock by housing type and tenure. According to American Community Survey estimates, there were 1,982 housing units in Sultan as of 2021. An estimated 84% of housing units existed within structures and about 10.5% were in mobile homes. There was a negligible number of units consisting of vans, boats, or other housing types.

Sultan’s housing stock is largely composed of single-unit structures, about 79% of all units. A small remainder of units, about 5%, exist in ‘missing middle’ forms of housing that contain between 2 and

49 units. Such housing types include duplexes, triplexes, fourplexes, and other forms of small house-scale multi-family buildings. There are no large multi-family buildings (50+ units). Approximately 5% of units are not classified by type.

Owner occupied units primarily consist of detached or attached single-family units (about 89% of all ownership units), while 11% are in the form of mobile homes. Conversely, about 87% of all rental units take the form of single and multi-unit structures, while 13% comprise of mobile homes, boats, RV, etc.

Figure 16 Sultan Housing Units by Type and Tenure, 2023

	Sultan		Snohomish County	
	Owner Occupied	Renter Occupied	Owner Occupied	Renter Occupied
Units in Structure				
1 Detached Unit in Structure	1,308	125	174,715	24,367
1 Attached Unit in Structure	21	117	9,024	4,899
2 Units in Structure	0	0	1,757	5,328
3 to 4 Units in Structure	0	52	1,757	8,842
5 to 9 Units in Structure	0	0	2,723	10,880
10 to 19 Units in Structure	0	34	2,501	13,893
20 to 49 Units in Structure	0	15	1,685	9,724
50 or More Units in Structure	0	0	1,439	15,436
Other Housing Types				
Mobile Homes	162	46	11,024	2,487
Boat, RV, Van, etc	0	7	307	182
Totals				
Total Housing Units by Category	1,491	396	206,932	96,038
Units not Classified by Type (vacant)		95		15,634
Total Housing Units (2021)		1,982		318,604
Housing Units between 2020 - 2023		596		
Total Housing Units (2023)		2,578		

U.S. Census Bureau ACS 5-Year Data, 2017-2021; OFM 2023

Figure 17 New Housing Development on Sultan Basin Road



City of Sultan, 2023

Housing Unit Size:

The number of bedrooms per unit is commonly used as a proxy for housing size. “Sultan’s Housing Units by Number of Bedrooms, 2021” shows that Sultan is primarily composed of 3- or 4- bedroom units, although the distribution of unit size varies by tenure. Generally, owner-occupied units tend to have more bedrooms than renter-occupied units.

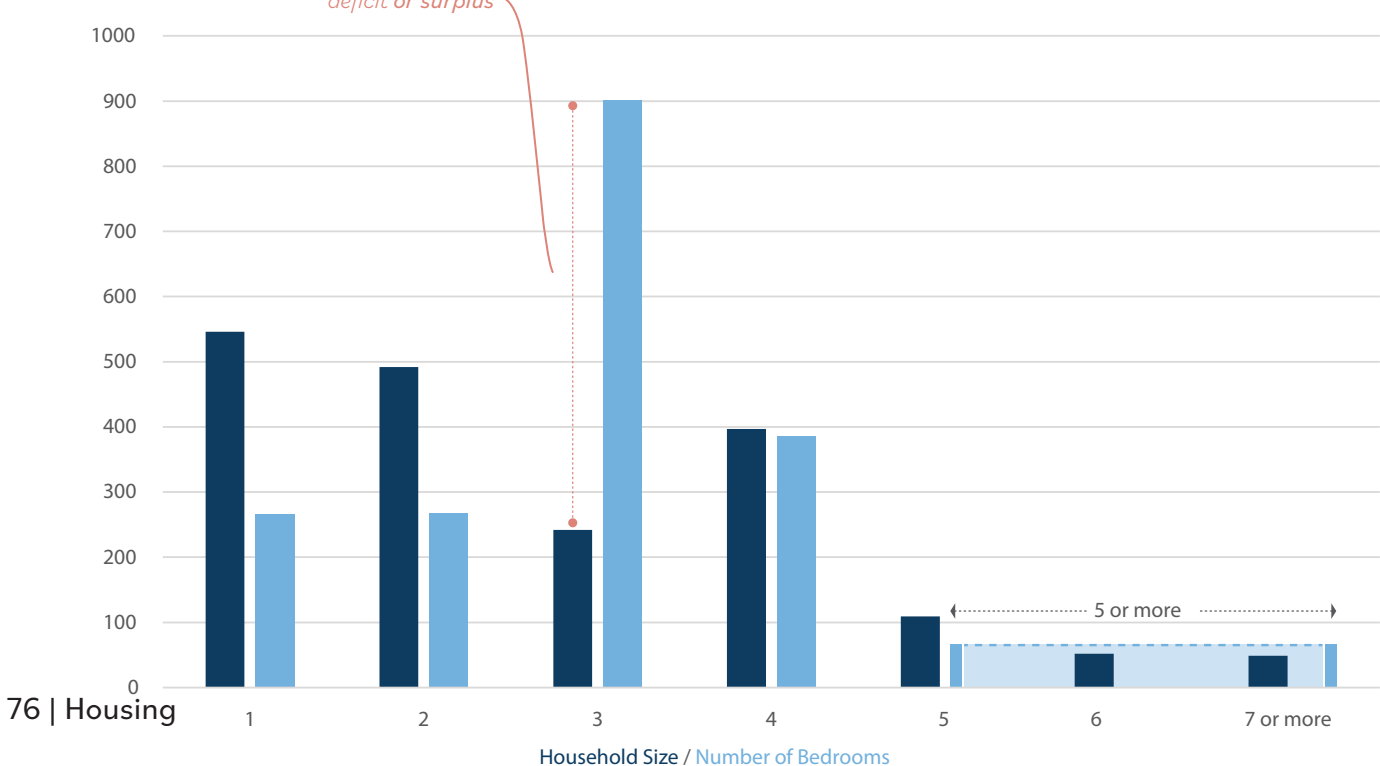
Figure 18 Sultan’s Housing Units by Number of Bedrooms, 2021

	Owner Occupied		Renter Occupied	
	units	percent	units	percent
No Bedrooms	-	0	-	0
1 Bedroom	204	13.7%	62	15.7%
2 Bedrooms	218	14.6%	49	12.4%
3 Bedrooms	648	43.5%	253	63.9%
4 Bedrooms	361	24.2%	25	6.3%
5 Bedrooms or More	60	4.0%	7	1.8%
Total	1,491		396	

U.S. Census Bureau ACS 5-Year Data, 2017-2021

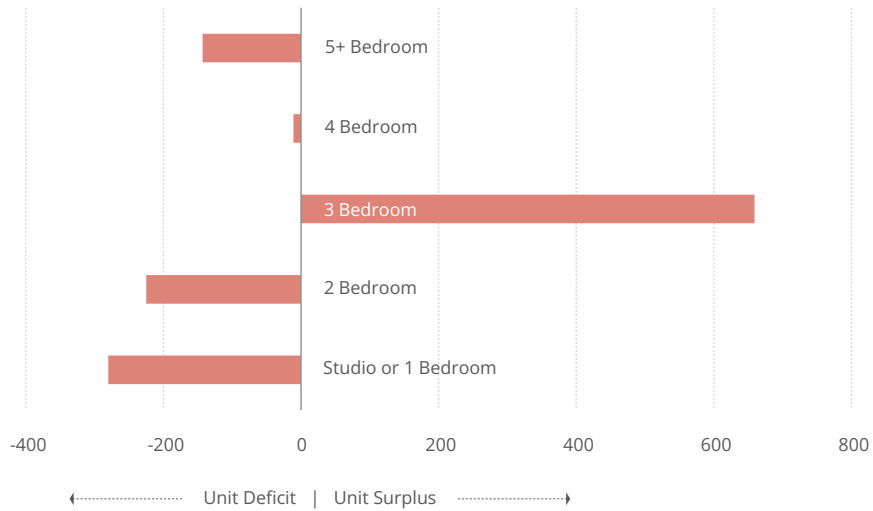
“Household Size versus Unit Size (by bedroom) in Sultan, 2021” compares the size of housing units by the number of bedrooms with household size by the number of occupants. “Housing Unit Deficit Based on Household Size in Sultan, 2021” shows that studio, one-bedroom, and two-bedroom units have the largest deficit in Sultan based on the 2021 household sizes. The city also has a deficit of 5+ bedroom units, which are likely needed for large and multi-generational households. The only surplus exists for three-bedroom units, while four-bedroom units most closely meet the demand.

Figure 19 Household Size versus Unit Size (by bedroom) in Sultan, 2021



U.S. Census Bureau ACS 5-Year Data, 2017-2021

Figure 20 Housing Unit Deficit Based on Household Size in Sultan, 2021



U.S. Census Bureau ACS 5-Year Data, 2017-2021

Figure 21 Duplexes and similar structures typically include smaller unit sizes in Sultan



Google, 2023

Condition:

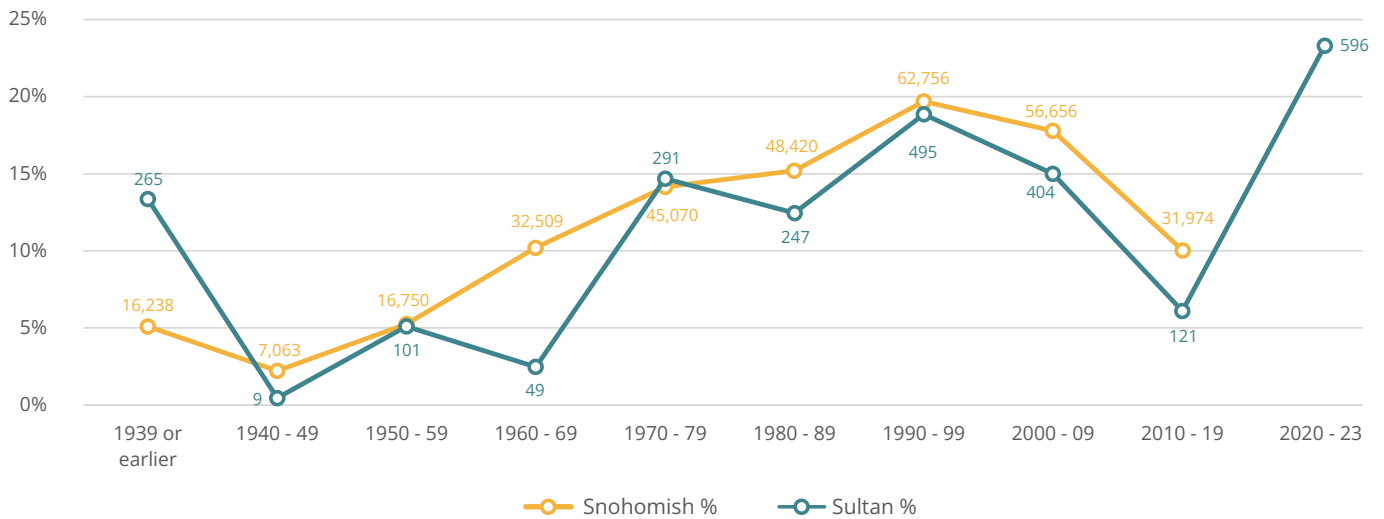
Based on the various indicators of substandard housing tracked by the U.S. Census Bureau, the overall condition of the housing stock in Sultan is good, with no visible patterns of substantially deteriorated buildings. ACS estimates for 2021 indicate that only 0.4 percent of the units had incomplete plumbing, and 0.4 percent had incomplete kitchen facilities.

Year Built:

The age of residential structures is the most important indicator of structural integrity. The functional

life of a residential unit is about 40 years, after which additional investments are required to maintain structural and environmental adequacy. Most of the housing stock in Sultan is relatively new – nearly 64% of the units were constructed since 1980 and 86% since 1950. About 13% of the houses are more than 80 years old and many have been built since 2000.

Figure 22 Sultan Housing Units by Year Built, 2021, 2023

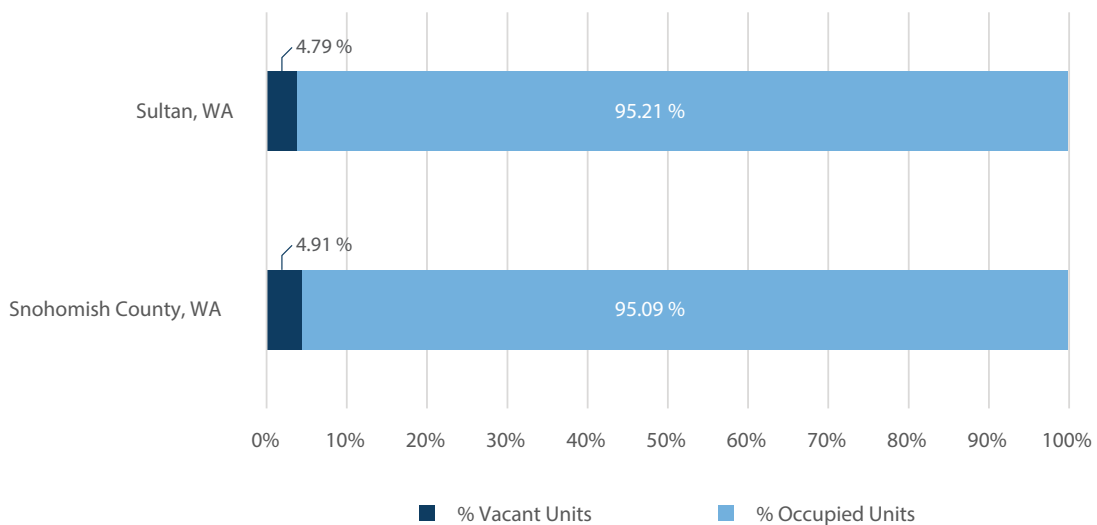


U.S. Census Bureau ACS 5-Year Data, 2017-2021

VACANCY RATES

Vacancy rates are an important housing market indicator and can forecast changes in housing prices and demand. “Vacancy Rates, 2021” shows the vacancy rates for Sultan and Snohomish County. The rates are proportional, with the vacancy rate of Snohomish County marginally higher at 4.91% than that of Sultan at 4.79%.

Figure 23 Vacancy Rates, 2021



SUBSIDIZED HOUSING

Subsidized housing refers to housing managed by public agencies that received Federal, State, and local funding sources, incentives, and subsidies. Due to lack of available data on subsidized housing breakdown for Sultan and Snohomish County, “Sultan Subsidized Housing Breakdown” does not provide a complete picture of HUD subsidized housing units for 2021. Average household income in HUD assisted housing units for Sultan in 2021 was \$20,986.

Figure 24 Sultan Subsidized Housing Breakdown

	Sultan	Snohomish County
Total HUD Subsidized Housing Units	36	8,905
Public Housing Assisted Housing Units	no data	no data
Housing Choice Vouchers Assisted Housing Units	36	7,397
Project Based Housing Assisted Housing Units	no data	1,508
Average Household Income in HUD Assisted Housing Units	20,986	16,794

HUD Picture Subsidized HH 2021

INCOME RESTRICTED HOUSING (AMI LIMITS)

To qualify for housing subsidies under federal and state programs like those listed in “Sultan Subsidized Housing Breakdown” households must earn 80 percent or less of the Area Median Income (AMI). This threshold is considered as baseline; other subsidies require lower incomes.

The AMI standards are updated annually and based on geographic areas. For Sultan, AMI limits are based on developed areas that include Seattle and Bellevue. Qualifying incomes are then adjusted to consider the size of the family (“Snohomish County AMI Limits”

Figure 25 Snohomish County AMI Limits

FY 2023 Income Limit Area	Median Family Income	FY 2023 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Seattle - Bellevue, WA HUD Metro FMR Area	\$146,500	Extremely Low Income Limits (\$)	28,800	32,900	37,000	41,100	44,400	47,700	51,000	54,300
		Very Low (50%) Income Limits (\$)	47,950	54,800	61,650	68,500	74,000	79,500	84,950	90,450
		Low (80%) Income Limits (\$)	70,650	80,750	90,850	100,900	109,000	117,050	125,150	133,200

2023 HUD Household Income Limits

As an indication of housing affordability, a 2-person household earning 80 percent of the county median incomes might be able to afford rent and utilities costing \$2,019 per month. Available U.S. Census statistics suggest that this would be above the median gross rent in Sultan for a rental unit, which was reported to be \$1,477 per month in 2021. Online rental information services provide some calculations of median rents, but they vary widely. For example, in December 2023, the following rent

levels were indicated for Sultan on several websites:

- Rent Cafe - No rentals were found near Sultan, WA.
- Zillow - \$1,225 for a 1-bedroom apartment; this source indicated that only 7 units were listed.
- Zumper - \$1,399 for a 2-bedroom apartment, this source indicated that only 2 units were listed.

AMOUNT OF HOUSING UNITS AT DIFFERENT PRICE LEVELS

Cost of Rental Units:

“Gross Rent, 2021” shows gross rent paid in Sultan and Snohomish County in 2021. Most rental units in Sultan have a gross rent of \$1000 or more (77%), which is a smaller proportion compared to Snohomish County (87%). Overall, Sultan has a less varied inventory of housing units for rent with a smaller proportion of units that rent for less than \$500 compared to the county.

Figure 26 Gross Rent, 2021

Monthly Home Rent	Sultan		Snohomish County	
	Occupied Units	% of Total	Occupied Units	% of Total
\$200 or Less	0	0%	743	0.8%
\$200 to \$299	0	0%	1,422	1.5%
\$300 to \$499	0	0%	2,366	2.5%
\$500 to \$749	44	12.1%	2,747	2.9%
\$750 to \$999	40	11.0%	4,910	5.3%
\$1,000 to \$1,499	104	28.6%	25,479	27.3%
\$1,500 to \$1,999	176	48.4%	32,033	34.3%
Rent \$2,000 or More	0	0%	23,677	25.4%
Total Units	364		93,377	

U.S. Census Bureau ACS 5-Year Data, 2017-2021

Figure 27 Existing Rental Housing in Sultan



Google, 2023

Cost of Homeowner Units:

“Monthly Owner Costs” provides an overview of the owner-occupied units in Sultan. With about 69% of units with a mortgage and about 31% without a mortgage, Sultan’s owner-occupied housing stock mirrors that of Snohomish County. Median monthly payments for both mortgaged and unmortgaged units in Sultan is \$250-\$400 less than Snohomish County.

Figure 28 Monthly Owner Costs

Monthly Owner Cost	Sultan		Snohomish County	
	Estimate	Percent	Estimate	Percent
Total Owner Occupied Housing Units	1,491		206,932	
Housing units with a mortgage	1,029	1,029	152,683	152,683
Less than \$500	0	0.0%	676	0.4%
\$500 to \$999	65	6.3%	3,889	2.5%
\$1,000 to \$1,499	105	10.2%	15,167	9.9%
\$1,500 to \$1,999	415	40.3%	33,017	21.6%
\$2,000 to \$2,499	318	30.9%	37,369	24.5%
\$2,500 to \$2,999	73	7.1%	26,726	17.5%
\$3,000 or more	53	5.2%	35,839	23.5%
Median (dollars)	\$1,914		\$2,316	
Housing units without a mortgage	462	462	54,249	54,249
Less than \$250	35	7.6%	2,263	4.2%
\$250 to \$399	16	3.5%	3,343	6.2%
\$400 to \$599	290	62.8%	10,549	19.4%
\$600 to \$799	82	17.7%	15,898	29.3%
\$800 to \$999	17	3.7%	12,057	22.2%
\$1,000 or more	22	4.8%	10,139	18.7%
Median (dollars)	\$489		\$735	

U.S. Census Bureau ACS 5-Year Data, 2017-2021

OVERCROWDING

The Department of Housing and Urban Development defines overcrowded housing as a unit where there is an average of more than one person living per room. A total of 74 units, i.e., 3.9% of all occupied units were classified as overcrowded in Sultan as of 2021. No overcrowding exists in renter-

occupied units.

Figure 29 Overcrowded Housing by Tenure, 2021

	Occupants per Room	% Overcrowded of Total Household in Racial Group	
		Sultan	Snohomish County
Owner Occupied	< 0.50	966	154,464
	0.51 to 1.00	451	48,502
	1.01 to 1.50	74	2,997
	1.51 to 2.00	0	820
	2.01 or more	0	149
Total		74	3,966
Renter Occupied	< 0.50	230	52,338
	0.51 to 1.00	166	37,373
	1.01 to 1.50	0	4,046
	1.51 to 2.00	0	1,951
	2.01 or more	0	330
Total		0	6,327
Total Overcrowded Units		74	10,293

U.S. Census Bureau ACS 5-Year Data, 2017-2021

Overcrowded housing varies by race in Sultan. “Overcrowded Housing by Race” illustrates the percentage of overcrowded households out of the total households, categorized by race. Due to the smaller population percentages of other races compared to White households, most of these racial groups do not constitute overcrowded households. However, despite Hispanic or Latino individuals making up a significant percentage of the population, they do not typically reside in overcrowded households.

Figure 30 Overcrowded Housing by Race

Race of Householder	% Overcrowded of Total Household in Racial Group	
	Sultan	Snohomish County
Two or More Races	9.02%	2.45%
White	3.79%	5.06%
Asian	0.00%	11.39%
Hispanic/Latino	0.00%	7.59%
Black	0.00%	8.69%
American Indian & Alaskan Native	0.00%	4.99%
Native Hawaiian & Other Pacific Islander	0.00%	5.20%
Some Other Race	0.00%	13.36%

RATIO OF HOUSING UNITS TO JOBS

Regional and county policies seek a closer correlation between the number of jobs in a community and the amount of housing. The motivation behind these policies is to reduce vehicle miles traveled by allowing residents to find employment without long commutes, creating more sustainable transportation patterns.

Recent statistics indicate that there are 1,887 occupied housing units in Sultan (ACS 5-year estimates for 2021) and as of 2020, Sultan had 1,005 jobs according to estimates from the Longitudinal Employer-Household Dynamics dataset from the US Census Bureau. This suggests a housing-to-jobs ratio of 1.88.

Alternative data sources can be used to make estimates for 2022. According to Snohomish County Assessor data, Sultan had 2,337 housing units in 2022. Covered employment statistics provided by the Puget Sound Regional Council estimate 1,013 jobs in 2022. These datasets suggest a housing-to-jobs ratio of 2.3.

Although several limitations exist for job and housing data, it's clear that Sultan is adding housing faster than new employment opportunities—especially in recent years—and this is on top of a history of a fluctuating and generally weak employment base.

3.7 Housing Affordability

HOUSEHOLD INCOME

According to 2021 ACS data, Sultan's median annual household income was \$73,530 ("Sultan's Household Income, 2021"). This is lower than the average for Snohomish County (\$95,618). Estimates for 2022, however, suggest the City's median income has risen to \$79,089.

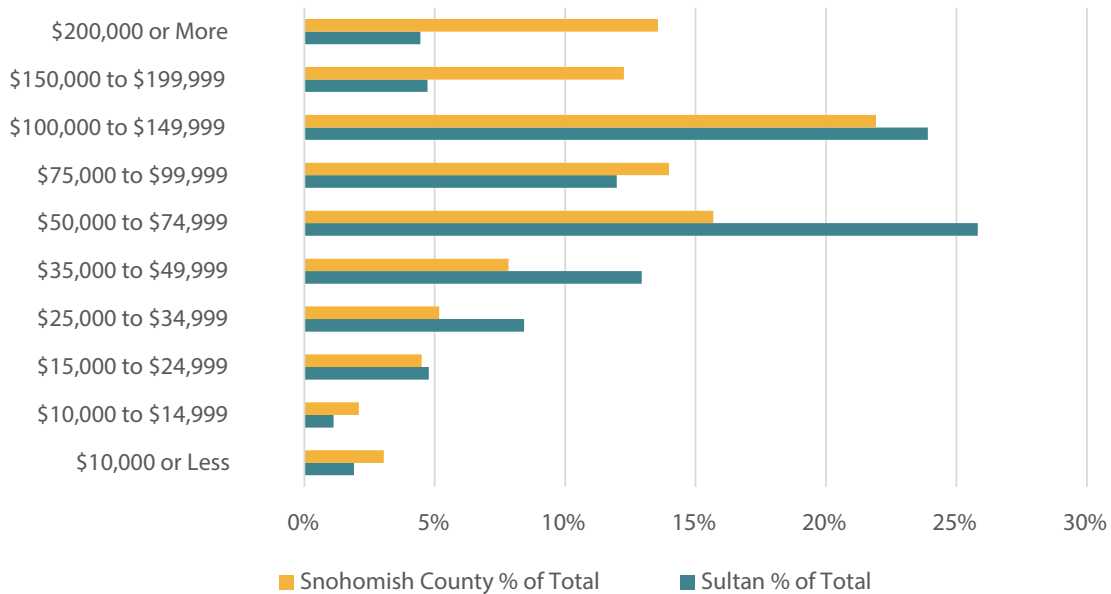
An important planning benchmark for housing is Area Median Income (AMI) which provides a benchmark for a variety of housing programs and subsidies. For example, individuals or households may become eligible for affordable housing units if their incomes are at specified levels that are less than the AMI. The applicable areas used to calculate these averages for Sultan would be the Seattle-Bellevue, WA HUD Metro FMR Area.

In the time frame corresponding to the income statistics above (2021), the AMI applicable to Sultan was \$115,700. But the current AMI basis for the city has risen sharply over just the past two years to \$146,500, which is a 26.6% increase. This is an indication of the rapid and significant rise in marginal housing costs for those that did not previously own their homes.

In "Sultan's Household Income, 2021" household incomes are reported among different brackets

during the ACS. 26% of all households in Sultan earn between \$50,000 and \$75,000, while 45% households have an income higher than \$75,000 which is less compared to 62% of Snohomish County.

Figure 31 Sultan’s Household Income, 2021



U.S. Census Bureau ACS 5-Year Data, 2017-2021

The distribution of households among different income brackets varies by race. “Sultan’s Household Income by Race” includes the limited income data disaggregated by race. Of the few racial groups for which income data exists, the 2020 ACS indicated that the median income for American Indian & Alaska Native, Hispanic or Latino, and those identifying as Two or More Races was higher than the city median income of \$73,530, in that order.

Data for Black or African American, Asian, Native Hawaiian & Other Pacific Islander, and Some Other Race is not defined.

Figure 32 Sultan’s Household Income by Race

	White	Black or African American	American Indian & Alaska Native	Asian	Native Hawaiian & Other Pacific Islander	Some Other Race	Two or More Races	White Alone, not Hispanic or Latino	Hispanic or Latino Householder
	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
	9%	0%	0%	0%	0%	0%	0%	10%	0%
\$25,000 to \$49,999	25%	0%	0%	0%	0%	0%	0%	27%	0%
\$50,000 to \$74,999	19%	0%	26%	0%	0%	100%	80%	19%	62%
\$75,000 to \$99,999	13%	0%	0%	100%	0%	0%	7%	14%	3%
\$100,000 to \$149,999	18%	100%	19%	0%	0%	0%	0%	18%	11%
\$125,000 to \$149,999	7%	0%	13%	0%	0%	0%	6%	7%	3%
\$150,000 to \$199,999	4%	0%	43%	0%	0%	0%	0%	1%	21%
\$200,000 or More	5%	0%	0%	0%	0%	0%	7%	5%	0%
Total	1636	7	54	8	0	49	133	1507	282
Median Household Income	\$73,086	N/A	143,571	N/A	N/A	N/A	\$73,934	\$67,120	\$74,222

ESTIMATING HOUSEHOLDS BY PERCENT OF MEDIAN INCOME

This section estimates the demand for affordable housing by estimating the number of households at each Housing Need category identified in Countywide Planning Policies. Snohomish County define specific income ranges based on the following percentages of Area Median Income (AMI):

- **Extremely Low Income:** 30 percent and below AMI
- **Very Low Income:** 31 to 50 percent of AMI
- **Low Income:** 51 to 80 percent of AMI
- **Moderate Income:** 81 to 100 percent of AMI

These ranges are typically based on HUD median income and adjusted for household size. For the purposes of this report and the subsequent Housing Element, the City of Sultan will use median income from the U.S. Census ACS and not adjust incomes levels according to household size. This simplification is appropriate for comprehensive planning as the purpose is to plan for affordable housing rather than establish housing payment limits.

In 2021, the median household income in Sultan was \$73,530, while in Snohomish County, it stood at \$95,618. However, by 2022, the median household income in Sultan had increased to \$79,089. Figure 33 illustrates economic groupings based on 2021 data.

Figure 33 Economic Groupings by Percentage of Sultan Median Income, 2021

Economic Grouping	Income No More Than	
	Sultan	Snohomish County
Extremely Low Income (Under 30% AMI)	22,059	28,685
Very Low Income (30-50% AMI)	36,765	47,809
Low Income (50-80% AMI)	58,824	76,494
Moderate Income (80-100% AMI)	73,530	95,618

County median income is used when estimating the number of households in each income category as a ratio of AMI. Data limitations, however, mean that several assumptions must be made to arrive at the estimate. First, ACS categorizes household incomes by \$5,000 to \$10,000 ranges rather than the number of households according to ratios of AMI. Therefore, the income ranges below must be rounded to the nearest \$1,000. Second, an even distribution of households within each ACS-assigned income range must be assumed to re-classify households into the AMI ranges specified. Third, this analysis uses \$95,618 as the median household income, which is the household median income for Snohomish County.

“Household Estimates by Percentage Median Income” below shows household income ranges as reported in the 2021 ACS and the percent of Snohomish county median income represented by each range.

Figure 34 Household Estimates by Percentage Median Income

Snohomish County AMI (\$95,618)	Income Ranges		Rounded (\$1,000s)		Estimated Households			
	Low	High	Low	High	Sultan		Snohomish County	
					No.	% of Total	No.	% of Total
Under 30%	0	28,685	-	29,000	211	11%	35,428	12%
30-50%	28,685	47,809	29,000	48,000	307	16%	29,939	10%
50-80%	47,809	76,494	48,000	76,000	529	28%	52,348	17%
80-100%	76,494	95,618	76,000	96,000	181	10%	33,882	11%
100-120%	95,618	114,742	96,000	115,000	171	9%	26,699	9%
120% or over	114,742		115,000		489	26%	124,673	41%
Total					1887		302,970	

U.S. Census Bureau ACS 5-Year Data, 2017-2021; Framework, 2023

- **Under 30% AMI (County Extremely Low).** At 11%, Sultan has a lower percentage of population earning less than 30% AMI compared to Snohomish County by 1%.
- **Between 30-50% AMI (County Very Low).** Sultan has a higher percentage of the population earning 30-50% AMI compared to Snohomish County.
- **Between 50-80% AMI (County Low).** Sultan’s proportion of households earning 50-80% AMI is higher than compared to Snohomish County.
- **Between 80-100% AMI (County Moderate).** At 10%, Sultan has a lower proportion of population earning 80-100% AMI compared to Snohomish County (11%).
- **Above 100% AMI.** The 26% of households in Sultan with earnings at and above 100% AMI is significantly lower than Snohomish County’s 41%.

HOUSING COST BURDEN

Housing affordability has traditionally been measured by considering the proportion of household income spent on housing costs (rent, mortgage payments, utility bills, etc.). The following benchmarks are commonly used when determining cost burden.

- **Not Cost Burdened:** 30% or less of household income spent on housing costs.
- **Cost Burdened:** 30-50% of household income spent on housing costs.
- **Severely Cost Burdened:** 50% or more of household income spent on housing costs.

As part of its Comprehensive Housing Affordability Strategy, the Department of Housing and Urban

Development assembles statistics that indicate the number of families experiencing these levels of cost burden. Households with these cost burdens may have difficulties affording other necessities, including food, clothing, transportation, or health care.

Sultan’s affordability categories for both rental and ownership housing have been disaggregated by race and ethnicity in “Housing Cost Burden by Race/Ethnicity” Ownership households generally experience lower levels of cost burden compared to renters. But as per the table, for ownership housing situations, moderate and severe cost burdens are notable as a proportion for families identifying as White and Some Other Race (25% and 42% respectively).

Higher rates of moderate and severe cost burden are evident among White renting households at 30%.

Figure 35 Housing Cost Burden by Race/Ethnicity

	White alone, Non- Hispanic	Black or African- American	Asian	American Indian or Alaska Native	Pacific Islander	Hispanic, any race	Other race /ethnicity
Owner Housing							
< 30%	73.9	100	100	99.9	0	94.1	50.3
30 - 50%	15.1	0	0	0.1	0	2.4	24.9
50% <	9.9	0	0	0	0	0.1	16.6
Not calculated	1.1	0	0	0	0	0	0
Renter Housing							
< 30%	68.3	0	0	0	0	99.8	100
30 - 50%	19.7	0	0	0	0	0.1	0
50% <	10.0	0	0	0	0	0.0	0
Not calculated	2.0	0	0	0	0	0	0

HUD Comprehensive Housing Affordability Strategy (CHAS), 2015-2019

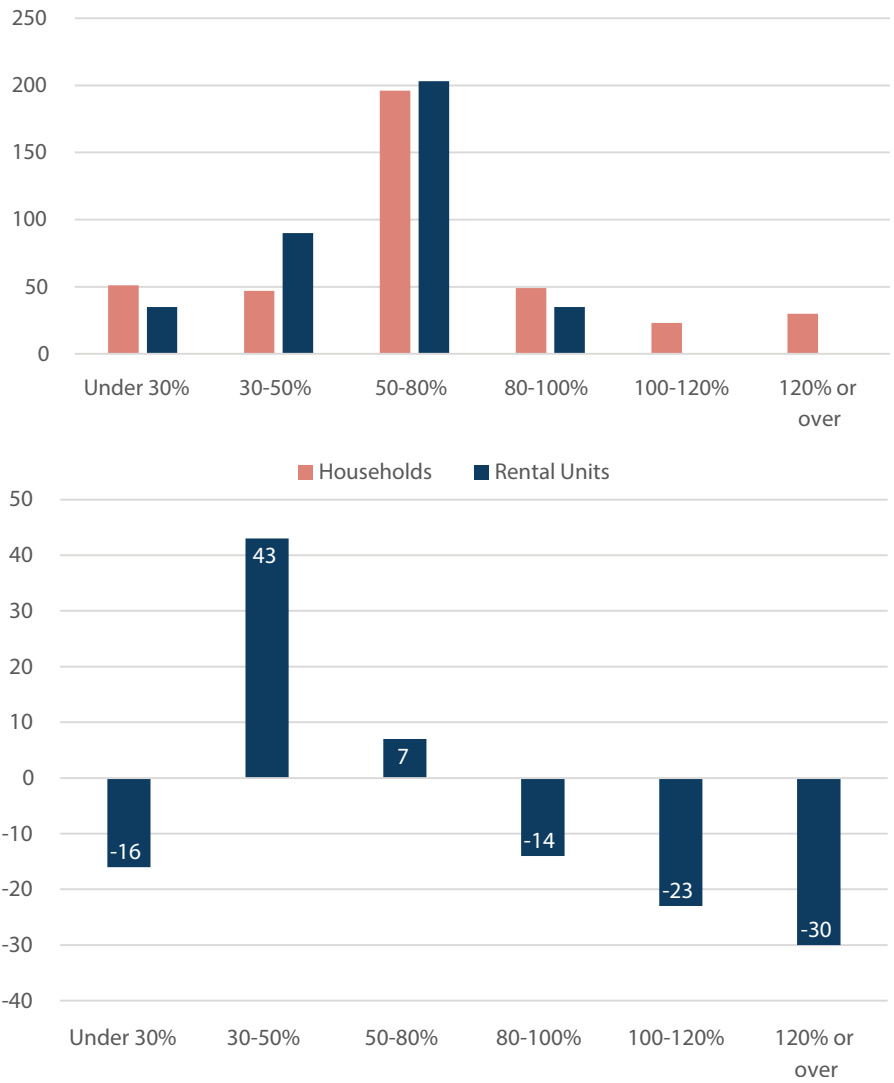
AFFORDABILITY OF RENTER-OCCUPIED HOUSING

Using HUD Comprehensive Housing Affordability Strategy (CHAS) data for 2019, which is based on HUD Area Median Household Income (HAMFI), “Sultan Renter Income and Rental Units, 2021” compares the number of renter households in each Housing Need category (the same AMI ranges used above) to the number of existing rental units affordable to each category. This analysis compares renters with housing rents and does not consider housing cost-burden of households or groups. Low-income households, for example, may be renting at prices much higher than they can afford, and moderate- or higher-income households may be paying a smaller proportion of their monthly income on rent.

Figure 36 Sultan Renter Income and Rental Units, 2021

Snohomish County AMI (\$95,618)	Income Ranges (\$)		Monthly Housing Budget (\$)		Estimated Renter Households (income)		Estimated Rental Units (monthly rent cost)	
	Low	High	Low	High	No.	% of Total	No.	Gap
Under 30%	0	28,685	0	717	51	13%	35	-16
30-50%	28,685	47,809	717	1,195	47	12%	90	43
50-80%	47,809	76,494	1,195	1,912	196	50%	203	7
80-100%	76,494	95,618	1,912	2,390	49	12%	35	-14
100-120%	95,618	114,742	2,390	2,869	23	6%	0	-23
120% or over	114,742		2,869		30	8%	0	-30
Total					396		364**	

Figure 37 Gap in Available Rental Units by Income Group



The gap analysis in “Sultan Renter Income and Rental Units, 2021” and “Gap in Available Rental Units by Income Group” shows:

- A rental unit deficit exists across all but two income levels in Sultan – 30-50% and 50-80%. In some cases, this means that households must ‘rent up’ and spend more than 30% of their income on housing. It is also likely that higher-earning households are ‘down renting’ and putting pressure on moderate- and low-income housing by competing for a constrained number of units at lower price points.
- There is a shortage of affordable housing for renting households earning under 30% of the HAMFI in Sultan, with a deficit of around 16 units. Most available units in this price range likely

face issues related to heating, plumbing, electrical systems, or general maintenance. As a result, renters in this bracket may feel pressured to seek housing beyond their budget due to these prevalent problems.

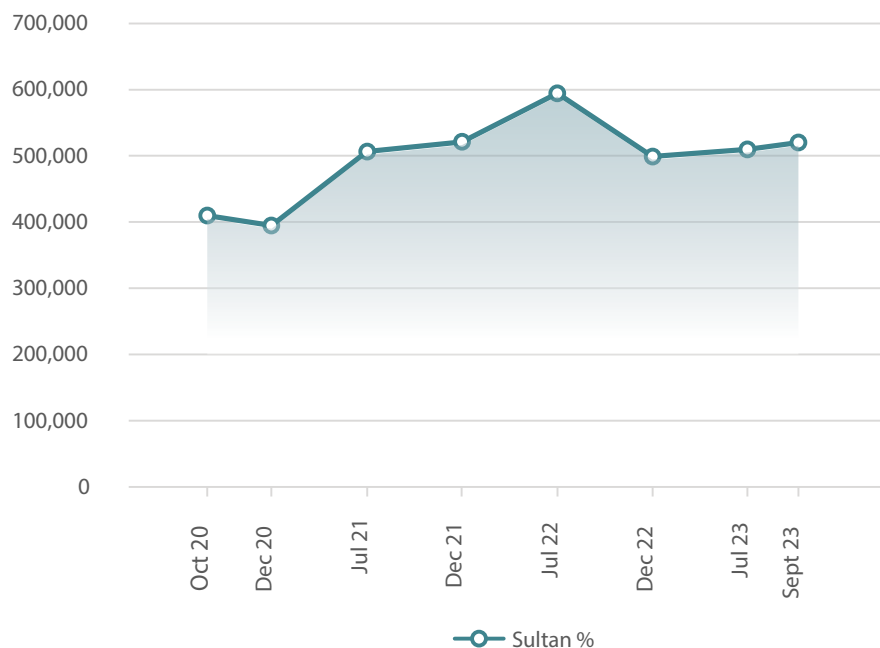
- Most Sultan renters are in the income bracket of 50-80% AMI or more. A deficit in higher-cost rental units exists and may mean that market-rate developers (who are most likely to build at this price point) are unable to find residential construction opportunities in Sultan. Renters from this income bracket are likely ‘renting down’, thus increasing the pressures on lower-income housing.

AFFORDABILITY OF OWNER-OCCUPIED HOUSING

Homeownership has long been a path toward neighborhood stability and a driver for personal and household wealth. An important aspect of addressing Sultan’s housing needs is ensuring there are home ownership opportunities for moderate-income households and first-time homebuyers.

“Median Sales Price for All Residential Types in Sultan” shows all residential sales (condo/co-op, multi-family, single-family, townhomes, and single units) for Sultan between October 2020 and September 2023. Sales prices have generally seen a rise except for the second half of 2022 where it dropped significantly. It has since been rising again steadily.

Figure 38 Median Sales Price for All Residential Types in Sultan



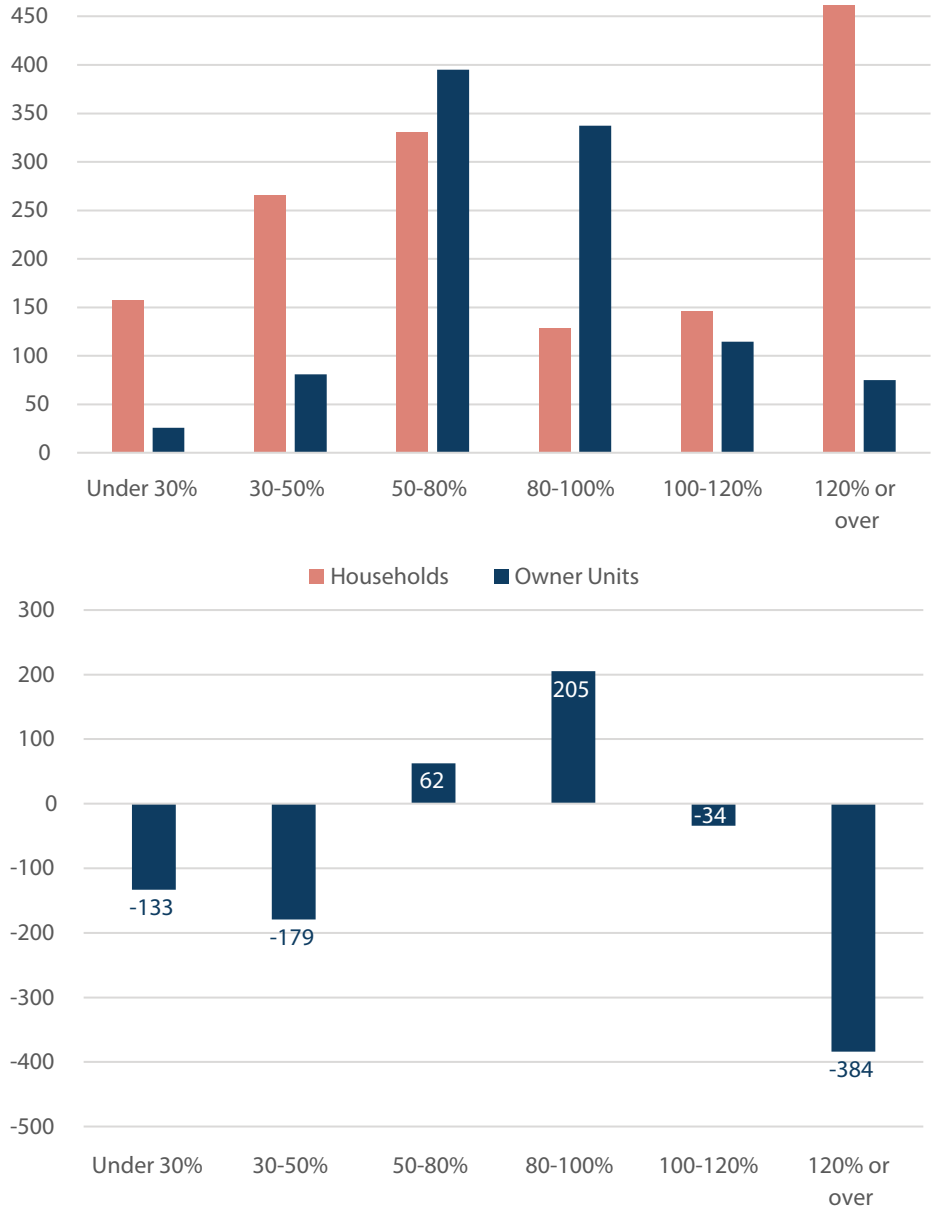
Realtor.com, 2023; Framework, 2023

“Sultan Owner Income and Owner Units” and “Gap in Available Owner Units by Income Group” estimate the gap between existing housing units for purchase and the number of owner households at various income levels. This analysis does not fully assess ownership affordability in terms of downpayment; instead, it simply categorizes units based on monthly mortgage amounts. This analysis also does not consider levels of cost-burden among ownership households; lower-income households may be owning at prices higher than they can afford and higher-earning households may be paying a smaller proportion of their income on housing costs.

Figure 39 Sultan Owner Income and Owner Units

Snohomish County AMI (\$95,618)	Income Ranges (\$)		Monthly Housing Budget (\$)		Estimated Owner Households (income)		Estimated Owner Units (monthly owner cost)	
	Low	High	Low	High	No.	% of Total	No.	Gap
Under 30%	0	28,685	0	717	159	11%	26	-133
30-50%	28,685	47,809	717	1,195	260	17%	81	-179
50-80%	47,809	76,494	1,195	1,912	333	22%	395	62
80-100%	76,494	95,618	1,912	2,390	132	9%	337	205
100-120%	95,618	114,742	2,390	2,869	149	10%	115	-34
120% or over	114,742		2,869		459	31%	75	-384
Total					1,491		1029**	

Figure 40 Gap in Available Owner Units by Income Group



The gap analysis in “Sultan Owner Income and Owner Units” and “Gap in Available Owner Units by Income Group” shows:

- A discrepancy between ownership households and the units they can own affordably exists across all income groups in Sultan except two, 50-80% and 80-100%, where there is a surplus of available units as per need.

- A deficit of 133 and 179 units affordable to the households earning under 30% and between 30-50% HAMFI income brackets respectively suggests that households in this income group are “buying up” and therefore spending a larger proportion of their income on housing.
- The largest deficit in ownership housing units, totaling 384, is observed in the high-income group of 120% or more of the HAMFI. This indicates that households in this bracket are purchasing lower-cost units, reducing availability for lower-income households.

3.8 Housing Growth Targets and Land Capacity

Countywide Planning Policies set growth targets including a net number of housing units. A buildable lands analysis completed at the county level determines Sultan’s capacity for growth to ensure targets can be met. “Growth Targets and Capacity: 2020-2044” below shows that Sultan initially had minor capacity deficits in 2019 when the County conducted its analysis. The City has since permitted roughly 600 homes.

Figure 41 Growth Targets and Capacity: 2020-2044

Targets and Capacities	Housing	
	Sultan City	Sultan UGA
Target (2020-2044)	1,425	73
Parcel Capacity (2019)	1,335	193
Initial Capacity Surplus/Deficit	-90	120
Permits (2020-2023)	596	0
Remaining Target	829	73
Parcel Capacity (2023 est.)	975	193
Adjusted Capacity Surplus/Deficit	146	120

Framework, 2023

LAND AREA FOR MODERATE AND HIGH-DENSITY HOUSING

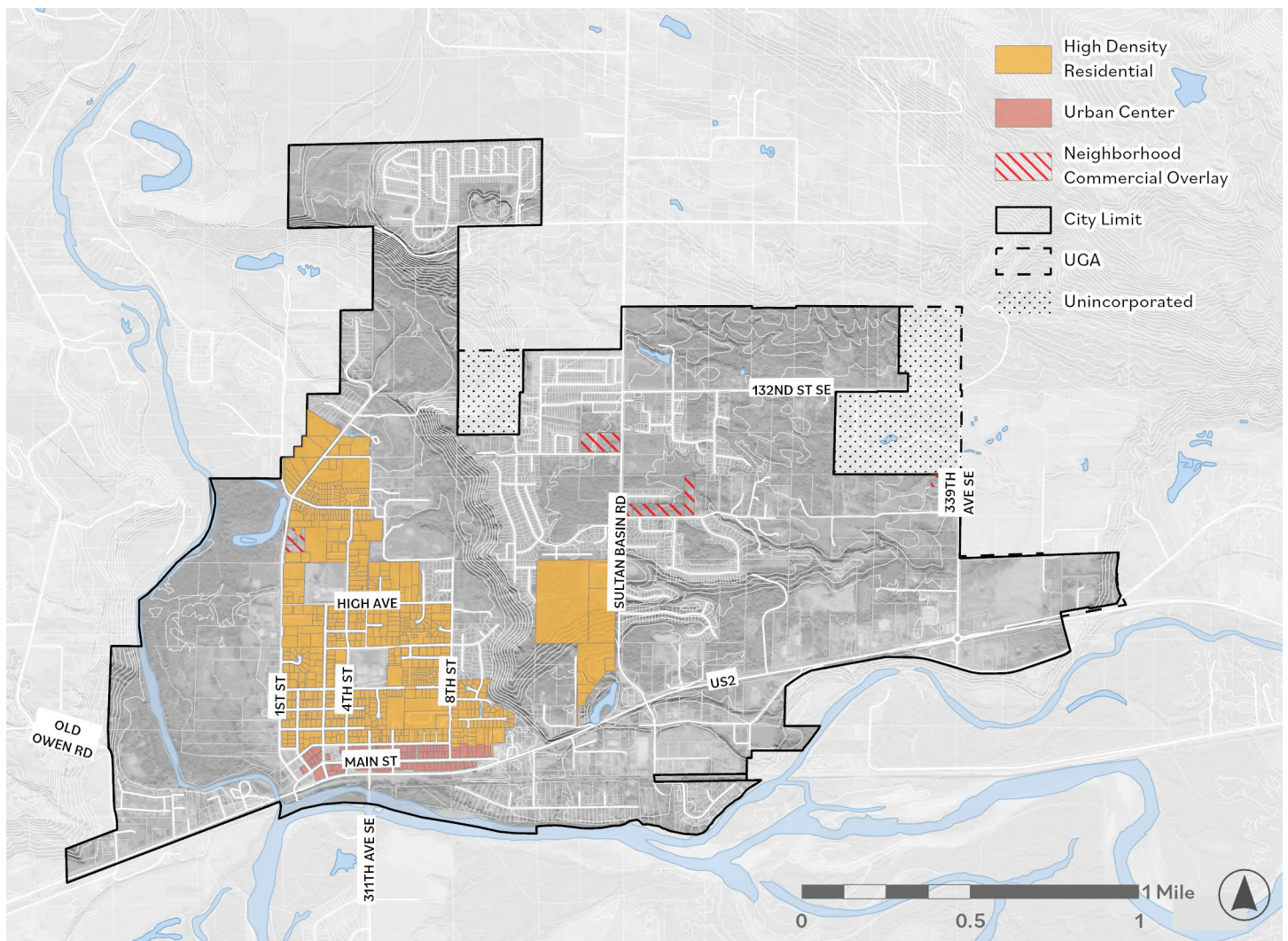
An inventory of Sultan’s zones that permit residential development, which includes both purely residential and mixed-use zones, is shown in “Residentially Zoned Land in Sultan” Approximately 27% of Sultan’s residential land is supportive of moderate density housing, which is generally referred to densities of 12 units per acre or greater. Sultan’s High Density Residential (HDR), Neighborhood Commercial Overlay (NC), and Urban Center (UC) zones permit multi-family development with a density range of 12 units to 24 units.

Figure 42 Residentially Zoned Land in Sultan

Zone	Parcel Area (Acres)
Low Density Residential (5 du/ac)	552.52
Moderate Density Residential (8-10 du/ac)	736.10
High Density Residential (10-24 du/ac)	452.36
Urban Center (10-24 du/ac)	17.86
Neighborhood Commercial (10-24 du/ac)	1,025.87
Total Zoned Moderate/High Density (12+ du/ac)	489.62
Percentage of Residentially-Zoned Land for Moderate Density Housing	27%
Total Zoned Residential	1,778.24

The geographic distribution of Sultan’s High Density Residential, Urban Center, and Neighborhood Commercial Overlay zones is shown in “Land for Moderate Density Housing Based on Existing Zoning” These are the only areas of the city that permit moderate density housing (12+ units per acre). “Existing Multi-Family Housing” shows parcels with existing multi-family housing. With the exception of one duplex and a triplex, all multi-family housing is located in the High Density Residential zone. It is also evident from both the maps that the allocation for moderate density zoning is concentrated in and limited to the central region of the city, close to Main Street, but nowhere else.

Figure 43 Land for Moderate Density Housing Based on Existing Zoning



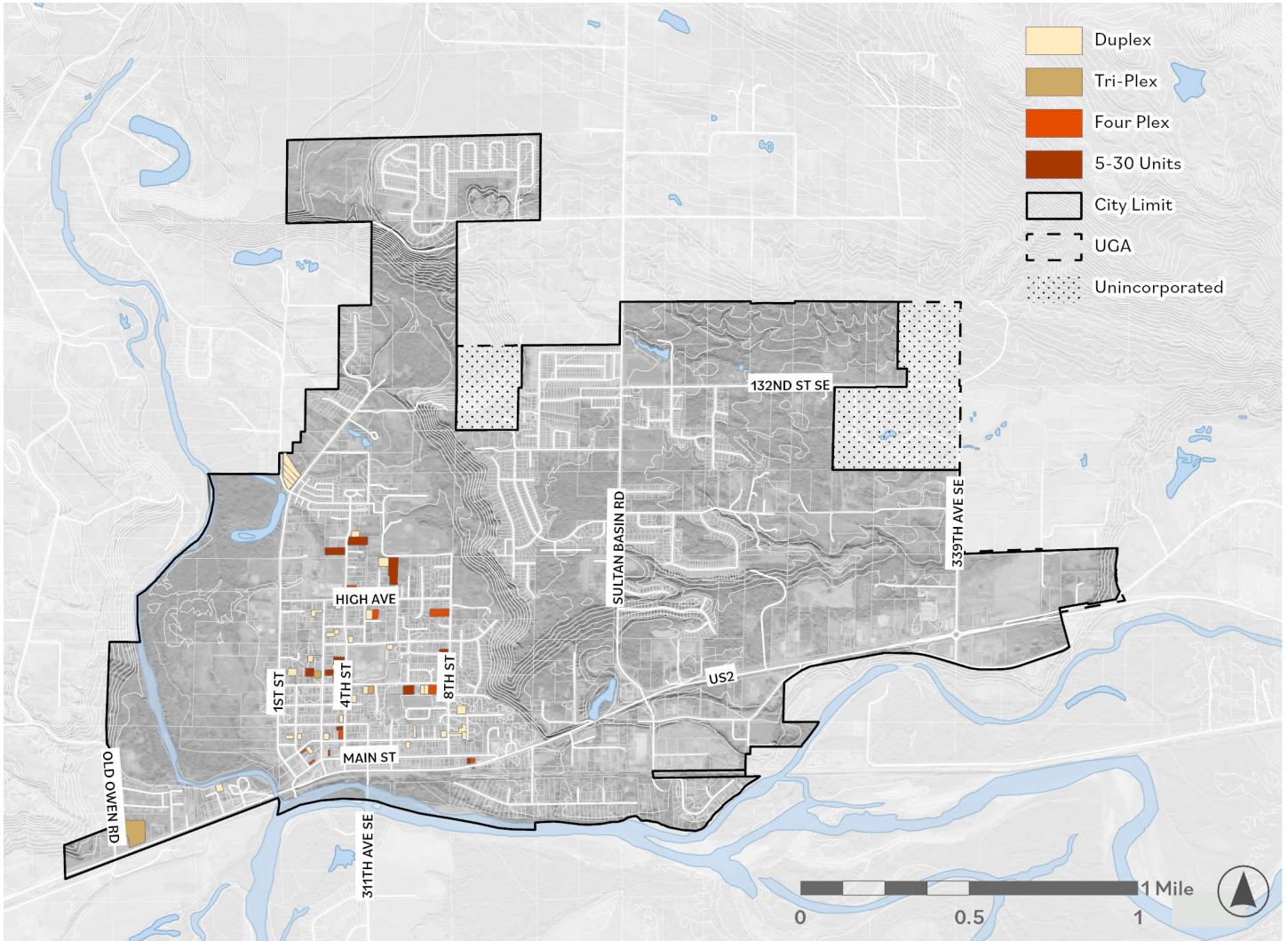
Note: Moderate Density Residential Zone is excluded because it only permits 8-10 du/ac

Figure 44 Multi-Family and Single-Family Housing in Sultan



Google, 2023

Figure 45 Existing Multi-Family Housing



HOUSING LOCALITIES RELATIVE TO EMPLOYMENT LOCATIONS

The location of housing in relation to job centers is another important factor to consider when determining the affordability and accessibility of the local housing market. Housing proximate to job centers can often provide viable access by walking, rolling, or transit—a necessity for households without access to a personal vehicle.

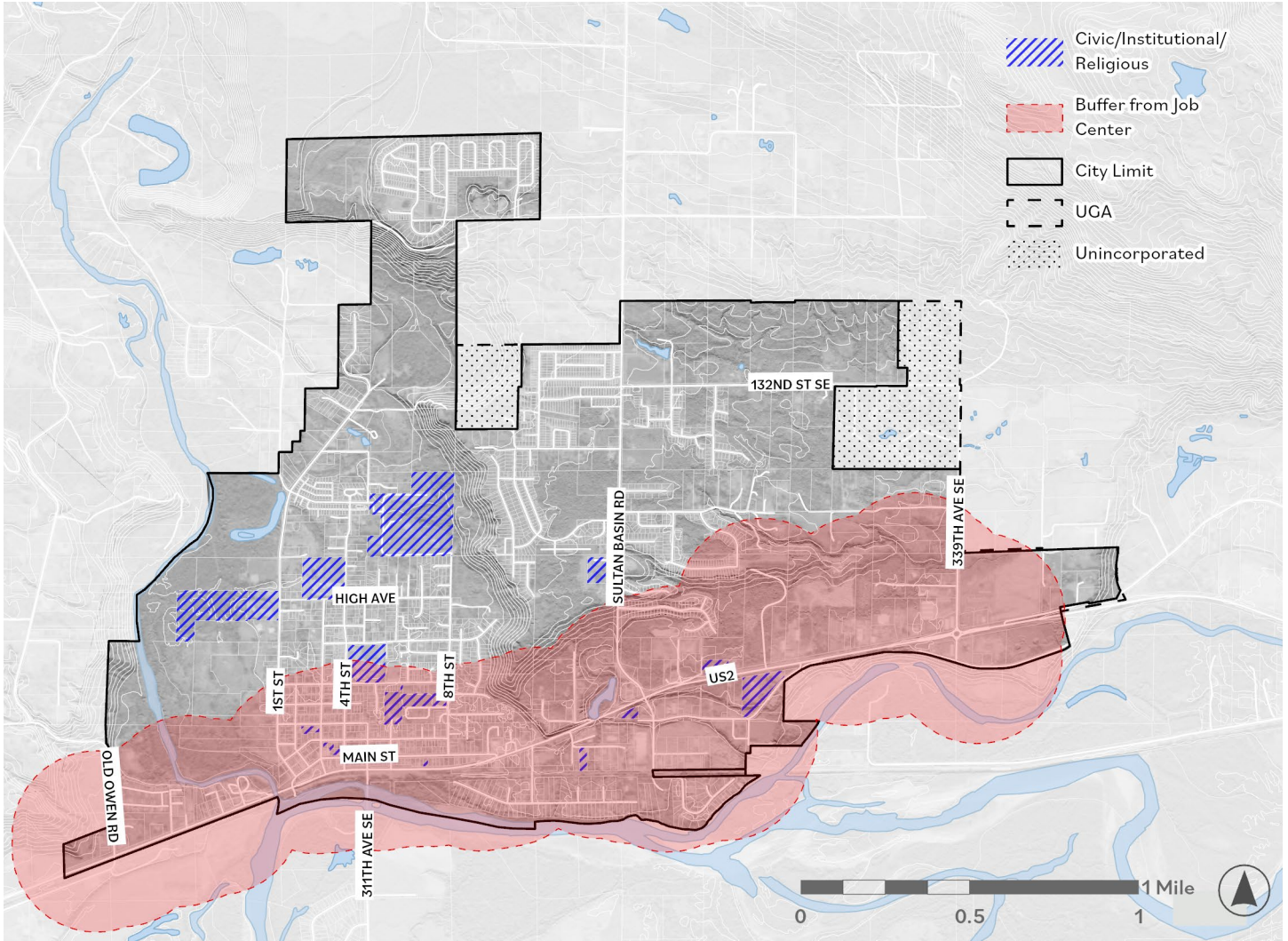
“Residential Structures Proximate to Sultan’s Commercial Centers, 2021” represents a simplified analysis of Sultan’s housing locations within reasonable walking or rolling distance from local employment centers. Urban Center, Highway Oriented Commercial, and Manufacturing are identified as job centers for the mapping 5-minute walksheds and quarter-mile buffers were applied to the center point of these hubs. “Job center” is loosely defined as an area containing a concentration of retail, services, and other commercial land uses that suggest significant employment opportunities.

Such an analysis has its limitations. The simple buffers are uniformly measured from a center point and not a perfect representation of walking or rolling distance. Localized housing unit or job data was also unavailable. Nonetheless, this analysis provides an estimate of job-adjacent housing opportunities in Sultan. Approximately 931 housing units (47% of Sultan’s total) exist withing the buffers.

Figure 46 Residential Structures Proximate to Sultan’s Commercial Centers, 2021

Housing Parcels	Parcels	Units
Total Single Family Residential	774	774
Total Multi-Family Residential	40	157
<i>Duplex</i>	21	42
<i>Tri-Plex</i>	3	9
<i>Four Plex</i>	7	28
<i>5 - 30 Units</i>	9	78
Total Entries/Units Within Quarter-Mile Buffer	814	931

Figure 47 Residential Structures Proximate to Sultan's Commercial Centers



3.9 Summary of Housing Conditions and Trends

The housing landscape in Sultan presents a challenge in meeting the diverse needs of its residents, as highlighted in the Local Planning and Regulatory Context. There's a notable absence of 'middle housing,' creating a gap between available options and the preferences of households. While three-bedroom units abound, other unit types fall short in accommodating household sizes, contributing to an imbalance in housing supply and demand. Affordability remains a pressing issue, with deficits in units tailored to varying income levels, leading families to either stretch their finances by 'renting/buying up' or compromising on space and quality by 'renting/buying down.'

Homeownership predominantly revolves around single-family units, limiting housing diversity despite the presence of moderate-density options like duplexes and triplexes, largely allocated for rental purposes. Snohomish County's housing growth targets, aligned with the state's Growth Management Act, are attainable given the number of new housing permits that were issued between 2020 and 2023 and the City's existing land capacity. However, projections for 2044 might have underestimated population growth based on historical trends, emphasizing the need for vigilant monitoring to align housing targets with actual demographic changes and ensure sustainable development for Sultan's future.

Adjusting strategies to close the housing variety gap, address affordability concerns, and recalibrate targets according to real-time population dynamics will be pivotal in shaping Sultan's housing policy moving forward.