

CHAPTER 4: HOUSING

4.1 Introduction

Sultan's neighborhoods are the community's foundation. Housing does more than meet the basic need of shelter. It establishes a sense of home, creates neighborhoods and provides the fundamental framework upon which social relationships are built. A lack of housing, poor housing conditions, or stress from excessive housing cost can impact how residents relate to and participate in their community. The Housing chapter of the Sultan Comprehensive Plan presents a coordinated set of goals, policies and programs that help the City facilitate the private market's provision, preservation, improvement, and development of Sultan's housing. This chapter also provides an inventory and analysis of existing and projected housing needs to manage projected growth for all of the community's income segments.

While this chapter plans for housing to meet Sultan's varied needs and ensure sufficient residentially-zoned land to accommodate 20-year growth targets, the actual creation of housing units relies on the private sector. Housing for special need populations, however, can sometimes be funded and developed by public and non-profit agencies. The City of Sultan's role is to ensure that its policies and programs facilitate provision of adequate housing, encouraging development to meet Sultan's housing needs as consistent with the overall community vision.

In addition, the Growth Management Act requires local jurisdictions to provide for adequate land to accommodate housing to meet population forecasts and to encourage a "jobs/housing balance" (RCW 36.70A.070).

This plan chapter summarizes the regional housing policy context and then provides detail on Sultan's housing environment. While the plan's policies focus on what Sultan can do as a local jurisdiction to influence the provision of housing, the housing environment is an issue of regional significance. Coordination with neighboring jurisdictions and with regional partners will help address housing issues and meet community demand. There is only so much that Sultan can do on its own, and the plan ensures that the City does what it can.

Topics driving the housing discussion are discussed below. This plan proposes policies as appropriate to address these concerns. But it will generally take more than just City action to fully and successfully implement suggested strategies.

Poverty

Sultan has a wide range of household incomes, and some interviewees felt that a substantial amount of its population lives below the poverty line. Many of these are households with at least one employed adult. Interviewees noted that impoverished families do live in Sultan, and the plan must recognize that their needs also must be met.

According to the 2000 Census, approximately 14.5 percent of Sultan's population age 15 years and older were living below the poverty line. According to the Census, the percentage of population in poverty for the US as a whole was 22.7%, the State of Washington was 20.6%, Snohomish County was 15.7%, Everett was 19.2%, Monroe was 18.7%, and Gold Bar was 7.1%.

The 2000 Census also described Sultan's educational achievement levels, with 18.1 percent holding an associate, bachelor or advanced degree, 30.5 percent with some college but no degree, 37.8 percent with a high school diploma or equivalent and 13.6 not graduated from high school.

Homelessness

According to interviewees, Sultan's homeless are visible. The indigent homeless camp in the community's parks, mostly near the Skykomish River. The City is conflicted in how to respond, with a desire to provide services to those who need them and a concern that increased services availability may attract homeless from elsewhere. The Volunteers of America, the food bank, at least one local church and others provide meals, find shelter and assist with employment, making Sultan a small city with a rather sophisticated network of social services.

While incidents of violence against others are rare, according to interviewees many community members feel threatened by the homeless, and they are reluctant to visit parks after dusk.

A recent article in the Wenatchee World quoted City leaders' estimates that "there are approximately two dozen homeless" in Sultan (April 5, 2010). The article also stated that there were 2,362 people in Snohomish County living on the streets or without shelter. At the time of the article's writing, there were approximately 6,000 people in the county on a waiting list for subsidized housing.

Housing affordability

Residents agree that, by the numbers, housing is affordable in Sultan. In practice, however, Sultan's incomes are lower than the rest of Snohomish County, making the owning of a home more of a challenge. Home prices vary widely.

4.2 Growth Management Act Requirements

Under the GMA a Comprehensive Plan must include a Housing Element ensuring the vitality and character of established residential neighborhoods that:

- Includes an inventory and analysis of existing and projected housing needs including the number of housing units necessary to manage projected growth;
- Includes a statement of goals, policies, objectives, and mandatory provisions for the preservation, improvement, and development of housing, including single-family residences;
- Identifies sufficient land for housing, including, but not limited to, government-assisted housing, housing for low-income families, manufactured housing, multifamily housing, and group homes and foster care facilities; and
- Makes adequate provisions for existing and projected needs of all economic segments of the community.

4.3 Summary of multi-county policies for housing

Housing is one of the six categories that VISION 2040 uses to organize its regional framework guiding development of countywide and local planning policies. VISION 2040 recognizes the need to respond to changing demographics and the need to diversity the region's housing supply. Below is VISION 2040's overarching multi-county housing goal.

The region will preserve, improve, and expand its housing stock to provide a range of affordable, healthy, and safe housing choices to every resident. The region will continue to promote fair and equal access to housing for all people.

The goals and policies presented in this element provide cross references to individual multi-county policies (MPP) from VISION 2040. Those policies, as adopted by the Puget Sound Regional Council are included as Appendix G to this plan. This Plan's goals and policies must conform to the multi-county planning policies to ensure Sultan remains qualified to receive PSRC-managed funds. The multi-county planning policies generally address the following housing-related categories:

- Diversity and Affordability
- Jobs-housing balance
- Location of Development – Centers Housing
- Innovations and Best Practices

4.4 Countywide policies for housing

Sultan's housing goals and policies relate to the countywide planning policy topic Housing. The Countywide housing policies frame how the County and its cities and towns address fair and equal access to housing. Additionally, countywide policies recognize and place emphasis on the location of housing in proximity to employment centers which results in positive impacts to the transportation system – including efficiency improvements – and strengthens the economy. Below is the overarching countywide planning policy goal for Housing:

Snohomish County and its cities will promote an affordable lifestyle where residents have access to safe, affordable, and diverse housing options near their jobs.

Like the multi-county planning policies, the goals and policies presented in this element are cross-referenced to individual countywide planning policies (CPP). Those policies adopted by Snohomish County are included as Appendix F to this plan. The countywide planning policies follow the same organization as the multi-county planning policies and include the same housing-related categories identified above – diversity and affordability, jobs-housing balance, location of development, innovation and best practices.

4.5 Existing conditions

The layout of Sultan's neighborhoods and the associated mix of housing types influence the community's character and sense of place. Sultan has grown significantly since 1990, nearly doubling its population. Today, Sultan's urban growth area covers over 5 square miles and houses more than 4,500 individuals in more than 1,600 households. Sultan's population has been growing at an average annual growth rate of 3.8 percent per year since 1990. This rate of growth exceeds both Snohomish County and state-wide average annual growth rates of 2.2% and 1.7% respectively. The most rapid period of growth occurred in the early 2000's. Between 2000 and 2005 Sultan grew by almost 900 residents, more than a 26 percent increase in five years. That translates to slightly more than 5.5% growth per year. Since 2007, Sultan's growth has slowed to

approximately 0.25% per year, probably as a result of the national recession and housing market decline. This reduced rate of growth means that Sultan will have to grow at a rate faster than historical trends to meet the population target of 11,119 by the year 2025.

4.5.1 Demographic Profile

The table below summarizes some of the relevant demographic information influencing Sultan's housing demand. Household size, median income, race and educational attainment are important factors in understanding how the housing market can and should respond to meet the community's housing needs.

Table 4.1 – Demographic Summary

	Sultan	Snohomish Co	Washington State
Total households	1,488	274,713	2,512,327
Household size (owner occupied)	2.72	2.7	2.52
Median household income	\$67,315	\$64,780	\$56,384
Unemployment rate	6.7%	6.1%	7.0%
Population in civilian workforce	2,400	364,616	3,321,811
Commute time to work	33 minutes	29.8 minutes	25.4 minutes
Race: Caucasian	91.8%	82.1%	80.4%
Race: Asian	4.2%	7.9%	6.6%
Race: Other	4.0%	10.0%	13%
Hispanic origin	7.5%	7.0%	9.6%
Percent high school graduate or higher	85.9%	90.5%	89.4%
Percent bachelor's degree or higher	20.1%	27.9%	30.8%

Source: American Community Survey, 2005 - 2009

4.5.2 Housing Profile

The most recent housing data available for the City of Sultan comes from the American Community Survey (ACS) 2005-2009 and the Washington State Office of Financial Management (OFM). Data from these two sources were used to update the housing profile for the City of Sultan. Demographic, economic, and housing-specific information included in Sultan's housing profile is important because the type of existing households plays a significant role in determining the type of housing needed for the future. Additionally, the type and density of housing needed dictates how much land is dedicated to different land use designations. This influences plans and investment in the provision of capital facilitates, such as roads, utilities and parks.

Housing Inventory

As indicated by its recent slowing population growth rate, the City of Sultan as also seen a slow down of new housing unit construction since 2008. Table 4-2 shows the number of housing units and the change in housing units between 2000 and 2010. According to the Office of Financial Management, there were a total of 1,754 housing units in 2010, approximately 220 units more than the total units estimated by the American Community Survey for 2005-2009, which is generally consistent with the other ACS information. Despite the discrepancies ACS offers a number of percentage-based data useful for the purpose of maintaining Sultan's housing profile.

Table 4-2: Sultan Housing Inventory 2000-2010

Year	1 Unit	2+ Units	MH/Spec*	Total	Change
2000	908	147	236	1,291	-
2001	1,080	151	238	1,469	178
2002	1,135	153	238	1,526	57
2003	1,141	185	238	1,564	38
2004	1,155	197	238	1,590	26
2005	1,184	199	238	1,621	31
2006	1,268	207	238	1,713	92
2007	1,283	218	238	1,739	26
2008	1,283	222	238	1,743	4
2009	1,284	224	238	1,746	3
2010	1,292	224	238	1,754	8

* Mobile Homes/Special

Source: OFM, December 16, 2010, Housing Units for 2000 through 2010

The City of Sultan has not completed a housing condition inventory. However, as housing gets older it generally requires more maintenance and, perhaps, replacement. While age is not a direct predictor of local housing stock condition, it does provide a general indication of whether housing will require maintenance or replacement. Table 4-3 below shows that the majority housing, nearly 57 percent, was built within the last 25 years. And much of what's newest is located along Sultan Basin Road, out of the flood plain and separated from the traditional town core. This would indicate that the majority of Sultan's housing stock is in good to fair condition, meaning Sultan can use more of its existing housing stock to accommodate projected housing demand over the planning horizon.

Table 4-3: Year Structure Built

Year Built	Units	Percent Total
1939 or earlier	118	7.8%
1940 to 1949	26	1.7%
1950 to 1959	77	5.1%
1960 to 1969	79	5.2%
1970 to 1979	158	10.4%
1980 to 1989	177	11.7%
1990 to 1999	414	27.3%
2000 to 2004	355	23.4%
2005 or later	114	7.5%

Total housing units 1,518

Source: ACS, Selected Housing Characteristics, Sultan City 2005-2009

Housing Characteristics

The housing information presented below is sourced from the ACS. As mentioned previously, the total number of housing units identified in the ACS reports is inconsistent with the number of units presented by the OFM. However, data included in the ACS reports offer a reasonable

indication of housing characteristics for the City of Sultan. The bullet points below summarize housing characteristics for the City of Sultan as of 2009.

- Owner-occupied housing units constitute 75.1% of occupied housing units in Sultan compared with 68.1% in Snohomish County, 65.3% in Washington State, and 68.1% in the United States.
- The percent single-family detached units of all structures were 76.9% in Sultan compared with 63.3% in Snohomish County, 63.1% in Washington State, and 61.6% in the United States.
- The percent mobile homes or trailers of all structures were 12.5% in Sultan compared with 6.3% in Snohomish County, 7.4% in Washington State, and 6.8% in the United States.
- The median value of owner-occupied units was \$237,400.00 in 2009 with 52.6% of all owner-occupied units assessed with values between \$200,000.00 and \$299,000.00 compared with median values of \$330,400.00 in Snohomish County, \$277,600.00 in Washington State, and \$185,400.00 in the United States. Sultan's lower median home value when compared to larger geographic areas in Washington State may be due to the City's higher percentage of mobile and manufactured housing stock.
- The median cost of renter occupied housing units was \$982.00 in Sultan compared with \$960.00 in Snohomish County, \$853.00 in Washington State, and \$817 in the United States.

4.6 Trends and projections

4.6.1 Housing Affordability in Sultan

It is Sultan's policy to use the ratio of income to housing costs as a measure of housing affordability. When housing costs exceeds 30% of a total household's income the housing is no longer considered affordable.¹ The same ratio applies to both owner-occupied and rental housing units.

Applying the affordability ratio, those households earning the median household income of \$67,315² find housing and related expenses affordable when these costs do not exceed \$1,682.88 per month. This would allow the purchase of an approximately \$207,000 home; however, the median value of owner occupied housing units is \$237,400 (ACS 2005-2009). The data appears to indicate that the median home is not affordable to the median household income; however, it should be noted that these median numbers may not reasonably account for decreases in home prices and income earnings due to the 2007 recession.

In addition to the ACS, the Snohomish County 2002 and 2007 Housing Evaluation Reports (HER) also identify a decrease in housing affordability between early 2000 and 2007. According to the 2007 HER, renters did not face the same situation as owners for the time period of 2002 to 2007. The lower income brackets of renters saw their ability to rent increase. However, the 2005-2009 ACS data shows that 57% of renters are paying 30% or more of their income for housing

¹ American Planning Association, Policy Guide on Housing, 2006.

² ACS Selected Economic Characteristics: 2005-2009, Sultan City

(Table 4-4). Additionally, the 2002 HER states the sample data for renters does not have a high degree of reliability; therefore, it’s likely that renters also face an affordability issue.

A low affordability ratio may impact how citizens relate to and participate in the Sultan community. Disproportionately high expenditure on housing costs reduces the amount available for discretionary spending. It also places households under economic stress, impacting the ability to maintain properties, contribute to local charities or community events and engage in leisure activity. The additional income spent on housing decreases the income spent on other non-necessities such as services, retail, and entertainment. The goals, policies, and implementation programs of this Comprehensive Plan are aimed at increasing Sultan’s housing affordability.

Table 4-4 Gross Rent as a Percentage of Household Income

	Units*	Percent Total
Less than 15.0 percent	20	5.40%
15.0 to 19.9 percent	45	12.20%
20.0 to 24.9 percent	18	4.90%
25.0 to 29.9 percent	75	20.30%
30.0 to 34.9 percent	49	13.20%
35.0 percent or more	163	44.10%

* Occupied units paying rent (excluding units where GRAPI cannot be computed)

Source: ACS, Selected Housing Characteristics, Sultan City 2005-2009

As part of this Comprehensive Plan the City of Sultan aims to allow the market provide adequate housing for all income segments of the community, including residents with low or extremely-low incomes. The City of Sultan has 40 assisted rental units and 29 household receiving voucher assistance for a total of 69 assisted units. Of the 40 assisted rental units 33 are for permanent residents and 7 are for transitional residents such as the homeless. Since 2000 Sultan has increase the number of assisted units by 82%. Over the planning horizon of this plan, the City of Sultan will strive to continue to increase its number of assisted rental units in cooperation with other nearby jurisdictions.

4.6.2 Future Housing Need

Two important factors are used to project future housing needs: population growth and the community’s economic profile. As previously mentioned in the Land Use chapter, Sultan uses the Snohomish County Tomorrow Planning Advisory Committee’s estimates that were adopted as Countywide Planning Policies by the Snohomish County Council on June 12, 2013 (Ord. 13-032) The County set a population target of 8,393 people by 2035. The 2012 Buildable Lands Report includes an analysis of the capacity for the area to contain adequate land to accommodate growth of 8,739 people. This analysis finds the total population capacity in 2035 will have a small surplus. However, in June of 2015 the County removed 380 acres of the City’s UGA along Trout Farm Road was removed. This reduced the City’s residential capacity. At this time, the City may lack sufficient capacity to meet long term goals.

The ambiguity of the long-term residential capacity of the City remains a major concern as a short-fall is possible. The County is due to complete an updated Buildable Lands Report in 2021. Sultan will prepare to use those findings to address the shortfall during the 2023 Comprehensive Plan update process. As part of that review, the City will also be able to analyze the housing choices and affordability with the most up-to-date data.

4.7 Small Group Recommendations

Sultan's community members participated in this process, contributing to the housing discussion and suggesting several recommendations for inclusion into the plan's housing chapter. These recommendations affirm the community's commitment to a varied mix of housing types, both as ownership and as rental units, to address Sultan's housing need. Essentially, the recommendations, included as goals, policies and programs in this plan, ask that Sultan:

- Explore ways to increase housing density in three emerging centers at Old Owen Road, the downtown and Rice Road, consistent with land use policies to facilitate mixed use centers.

- Creatively manage housing projects to respect the impacts and essential environmental function of the community's critical areas, an important consideration given Sultan's challenging network of watercourses, wetlands, steep slopes and flood plains.
- Encourage the development of multi-family housing types, particularly near areas of more intense, mixed-use development.
- Provide housing to allow those who work in Sultan but live elsewhere to relocate to Sultan.

4.8 Housing Goals and policies

Topic 1: Housing Diversity and Affordability

H 1 GOAL: 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. (MPP H-1)

MPP	CPP	Policies	Programs
DP-4	ED-12; HO-2	<i>H 1.1 Growth management priorities</i> Ensure there is sufficient zoned land capacity for housing to accommodate 20-year growth targets. (Vision 2040 – page 67)	H 1.1.1 Determine the developable acreage contained within the prescribed Sultan urban growth area.
			H 1.1.2 Determine population or land use holding capacities and service requirements of proposed urban expansion areas.
H-1; H-3; H-5; H-8; DP-35	ED-12; HO-2	<i>H 1.2 Housing Variety</i> Adopt land use regulations that support a variety of housing types and costs	
H-2	HO-6	<i>H 1.3 Preservation of existing housing</i> Encourage preservation and maintenance of existing affordable housing.	

H 2 GOAL: PROMOTE HOUSING DIVERSITY

Adopt comprehensive plan designations, land use zones, and development regulations which support a variety of housing options for residents.

MPP	CPP	Policies	Programs
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MPP	CPP	Policies	Programs
H-7	DP-16	<p><i>H 2.1 Innovative Land Use Planning</i> Support efficient review and approval of innovative land use developments such as industrial or business parks, mixed density residential developments, special business district projects, or other proposals that may be submitted and considered.</p>	
H-2; H-5; DP-36	HO-1; HO-2	<p><i>H 2.2 Housing choice</i> Provide housing opportunities for every type, age, physical and mental capability of household to include the family, the single-headed household, the individual, and the elderly.</p>	<p>H 2.2.1 Expand residential zoning district and code definitions to allow a broad choice of housing types, locations and prices.</p>
			<p>H 2.2.2 Update zoning to allow a variety of housing products including detached single-family, detached lot line, duplex, townhouse, multiplex, and apartments in addition to single family and mobile homes.</p>
DP-50; H-8; EN-5	N/A	<p><i>H 2.3 Clustering and Lot Averaging provisions</i> Allow clustering and lot averaging to support a variety of housing products, create common open space, and/or conserve critical areas.</p>	
H-1; H-3	HO-6; HP-12	<p><i>H 2.4 Manufactured housing</i> Allow the installation of manufactured housing units on single family lots to reduce housing costs.</p>	
H-1; H-7; H-8	DP-11; HP-14	<p><i>H 2.5 Higher density detached single family housing</i> Encourage more detached single family housing types- that reduce development costs, increase choice, achieve higher densities, but still maintain a low-density scale and appearance.</p>	<p>H 2.5.1 Review and update, if necessary, residential housing design standards to achieve higher densities while preserving existing neighborhood character.</p>

MPP	CPP	Policies	Programs
H-1; H-7; H-8	DP-11; HP-14	<i>H 2.6 Attached single-family housing</i> Encourage attached single family housing types such as duplex, quad-plex, garden, row or townhouses that reduce development costs, increase choice, achieve higher densities, but still maintain a moderate-density scale and appearance.	H 2.6.1 Review and update, if necessary, residential housing design standards for attached single-family housing that preserves existing neighborhood character.
H-1; H-7; H-8	DP-11; HP-14	<i>H 2.7 Multiple family housing</i> Encourage multiple family housing types including multiplexes, townhouses, and some garden apartments that increase choice and achieve higher densities in newly developing areas.	H 2.7.1 Review and update, if necessary, multifamily housing design standards that increase choices for higher density housing and creates desirable neighborhood character in developing areas.
H-1; H-4; H-7; H-8	DP-11	<i>H 2.9 Mixed use housing</i> Encourage mixed-use projects that provide housing over ground floor commercial or office activities, particularly within the downtown that increase choice and achieve higher densities within a village or pedestrian-oriented environment.	H 2.8.1 Review and update, if necessary, mixed use provisions to ensure housing over commercial or office is allowed, while creating a pedestrian scaled environment.

H 3 GOAL: 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.

MPP	CPP	Policies	Programs
H-1; H-7; H-8	N/A	<i>H 3.1 Smaller single family lots</i> Allow smaller single family lot sizes in order to increase density, but maintain single family building scale and character in existing neighborhoods.	H 3.1.1 Review and update, if necessary, residential housing design standards to achieve higher densities while preserving existing neighborhood character.
H-1; H-7; H-8	D-16; HO-12; H-14	<i>H 3.2 Cluster housing</i> Cluster housing developments to protect sensitive environmental areas, increase open space amenities, and reduce development costs.	H 3.2.1 Develop cluster housing provisions designed to increase open space and protecting environmental sensitive areas.

MPP	CPP	Policies	Programs
H-1; H-7; H-8	N/A	<i>H 3.3 Shared access</i> Encourage new housing with shared access streets and parking lots to make more effective use of the roadways and reduce development costs.	H 3.3.1 Develop standards that incentivize shared access streets and parking lots for new housing.
H-1; H-7; H-8	HO-6	<i>H 3.4 Quality housing</i> Promote quality housing to meet the community’s needs. (Sultan’s 2040 Mission Statement)	H 3.4.1 Develop quality housing design standards for a variety of housing types.

Topic 2: Jobs Housing Balance

H 4 GOAL: INCREASE CENTER VIABILITY

Increase higher density housing and mixed use type of development with access to commercial and employment centers.

MPP	CPP	Policies	Programs
DP-2	DP-7; HP-9	<i>H 4.1 Moderate to higher density housing</i> Encourage moderate to higher density housing product types on the edge of the plateau bordering commercial and employment areas to increase housing choice and density on environmentally capable lands in proximity to employment centers.	H 4.1.1 Amend the zoning map to allow moderate to higher density housing in appropriate places on the edge of the plateau and near employment centers.
DP-15	DP-33	<i>H 4.2 Mixed use residential development</i> Allow for mixed-use structures with upper story housing in the downtown and retail centers to increase housing choice and density within a pedestrian-oriented environment in proximity to proposed employment centers.	H 4.2.1 Review and, if necessary, amend the zoning code to allow for mixed use residential development within a pedestrian oriented environment.
H-3; H-4; H-6; H-9	HO-2; HO-6; HO-9; ED-3	<i>H 4.3 Affordable housing</i> Support housing that is affordable for the types of jobs available in Sultan.	H 4.3.1 Consider incentive programs that encourage housing development that is affordable for those working in Sultan.

Topic 3. Housing Innovations and Best Practices

H 5 GOAL: BEST HOUSING PRACTICES

Reduce the cost of housing development and support regional efforts to accommodate affordable housing for all demographic groups and income levels.

MPP	CPP	Policies	Programs
H-5; H-9	HO-2; HO-4; ED-3	<i>H 5.1 Affordable housing</i> Support regional efforts to encourage development of affordable homes for owners and renters in every demographic group and income level.	H 5.1.1 Cooperate with other jurisdictions to advance the provision of affordable and special housing needs.
H-7; H-8	ED-15	<i>H 5.2 Permit Streamlining</i> Streamline and simplify development regulations to minimize the cost of housing development. (Sultan 2040 Mission Statement)	H 5.2.1 Review and update, if necessary, permit processing procedures and development regulations related to housing development.

Topic 4. Create Identity

H 6 GOAL: CREATE IDENTITY

Define a pattern of urban development that is recognizable, provides an identity, and reflects Sultan values and opportunities.

MPP	CPP	Policies	Programs
DP-14; DP-35	HO-8	<i>H 6.1 Neighborhood planning areas</i> Plan to protect residential neighborhoods that have common boundaries, uses, and concerns using transition land use areas and landscape buffers.	H 6.1.1 Identify neighborhood planning areas and consider developing neighborhood subarea plans to protect their character.
EN-5	N/A	<i>H 6.2</i> Encourage low density development - rather than medium or high density development - in the floodplain to retain and protect existing low-density areas and reduce the risk of exposure on flood prone lands.	H 6.2.1 Amend the development regulations and/or zoning map to limit medium and high density development on flood prone lands.

MPP	CPP	Policies	Programs
			<p>H 6.2.2 Develop regulations such as a floodplain overlay district designed to minimize exposure to flood events for development within the floodplain.</p>