



MEMORANDUM

TO: Mayor Winstead and City Councilmembers

FROM: Jessica Simulcik Smith, City Clerk

DATE: February 24, 2015

RE: Documents received at 2/23/15 Council Meeting

CC: Debbie Tarry, City Manager
John Norris, Assistant City Manager

Attached hereto are documents received from the public at your February 23, 2015 City Council Business Meeting.

- 1) Written comments regarding 185th Station Subarea submitted by Tirhas Weldemichael.
- 2) Written comments regarding 185th Station Subarea submitted by Stacey Chlarson.
- 3) Sketch-Up Model submitted by Lorn Richey.
- 4) Written comments regarding 185th Station Subarea submitted by Donna Moss.
- 5) Written comments and photographs submitted by Wendy DiPeso.

February 18, 2015

Dear Shoreline City Council,

As a long time resident and home owner of Shoreline, I am very concerned about the rezoning of our neighborhood. I strongly urge the Shoreline City Council and Mayor to **delay the vote until June, so that residence have a reasonable chance to look at the proposed rezoning and read Sound Transits study that comes out in April 2015.** I feel the process is being rushed and I do not fully understand why. One of the proposals is to widen the road on 185th and possibly take six feet of my property. This **will** de-value my home.

Please do not rush this process and listen to the concerned members of the community. If you must vote for a plan and ignore the residence inputs, please vote for **Councilmen Roberts' plan #1.**

Sincerely,

THOMAS WELDEMICHAEL
18505 Meridian Ct N
Shoreline WA 98133

To the City Council of Shoreline Wa

Our family first learned about the rezone back in October from a flyer placed on our door by a private citizen. We immediately started planning to attend meetings when we could. We have a two year old and in November our daughter was born. Between two young kids, work and an extra stay at Childrens Hospital, we did our best to keep up on meetings and stay informed. When we were not able to attend we watched and listened online to City Council meetings as well as the Planning Commission's meetings. So imagine my surprise at the last City Council meeting when many of you didn't even seem to know what or why the Planning Commission supported some of the policies you so quickly and easily dismissed. How is it you couldn't find the time to listen to their meetings to understand their reasoning? This is far too important of a decision to take the Planning Commission's recommendations through staff's built point power point presentations.

First I want to say I don't believe this rezone is the right thing for our city. The sound transit has given recommendations that seem to fit our neighborhoods far better and more realistically than this plan. Please do all of the research on the effects of traffic, water run off, and truly involve the citizens before making any permanent decisions. These decisions will have real life consequences for all of us. For those of us in the boundaries the consequences could bring financial loss and lesson our quality of life. None of the council here tonight or the city lead planner or project manager will share those some consequences all of your homes are conveniently outside the boundaries of 185th. And Mayor Winsted, by only a few blocks.

Should you decide to ignore citizens our cries, and go ahead with this rezoning I specifically want to address the loss of value we will lose in our homes if you rezone and don't allow SFR to continue to be built.

This was a topic that was discussed often and for quite a period of time in each of the Planning Commission's meetings. The end conclusion from the Planning Commission was that new homes should continue to be built. This gave me hope that as the plan unfolds over the next 100 years (This is 100 year plan, right?) that building homes would continue to keep the value that our neighborhood as a whole would continue to see home owner pride and upkeep would making it a great place to live. So imagine how my heart sunk as I heard Councilman Hall and Solomon totally disregarded all of the discussion that the Planning Commission had made. I had done my due diligence listening to the meetings and was shocked to see you all had not. So let me recap for them and for Mayor Winsted and Councilman Roberts as they had not made up their mind and didn't seem to agree or possibly know why the Planning commission had suggested what they had for continuing to build SFR.

First, it is unlikely that all the land is useful for higher density due to water issues. Since SFR is all it could handle SFR should be allowed to remain and continue to be built. Examples of this are along the south side of 185th between Ashworth and town center and on Meridian and 178th. This undeveloped land isn't even capable of supporting SFR. There are many more areas that will not support the building larger complexes but will SFR.

Second, it would give home owners more selling options. In the MUR85 zone you might not be able to sell your home to an individual because the zoning will be for mixed multifamily and/or commercial use. There was a concern that a bank would not give an individual a home mortgage for this type of zoned properties.

That concern has also been raised to staff and to the City Council, but somehow the answer could never be found. Yet with a few quick emails to loan officers and looking on the mortgage lender's pages I was able to find the answer myself.

Once a home is labeled as nonconforming it is a red flag to banks and gives them cause to deny a loan on a property. This leaves residents limited to selling to a cash buyer that may or may not pay market value or a developer that knows the predicament the seller is in, and can control the sale accordingly to his advantage. This also discourages home owners from investing in and remodeling their homes when they know it will not add value to a sale causing the entire neighborhood to lose value as neighborhoods become rundown.

Allowing SFR to continue to be built would be a safety net for all of these scenarios. It would allow home values to stay at market price and encourage owners to invest in their home knowing they could recoup what they put into it. It would give the SFR more options in selling and keep them from being forced to sell to a developer at a lower price. It would also allow them to sell more easily if their land was on too high of a water table to build MFU. It would also allow the market to control the process of changing over to apartments as growth demands. It would also give homeowners more selling options and as Councilman Hall likes to say it would "let the market decide".

Please slow this process down and listen to what citizens want for their neighborhoods.

Stacey Charlson

Echolake neighborhood.

Attachment 1 Quote from loan officer at a local bank

Attachment 2 Fannie Mae website qualifying a house for a residential mortgage

“Assuming the zoning changes from “Single Family Residential” (SFR) to some combination of Single Family Residential with multi-family/commercial use, the change should not “initially” impact the ability for someone to obtain financing to purchase a home. In the short run, I doubt there will be an immediate influence on home values with this type of zoning change. BUT... as a few years go by and high density housing (apartments) become more common, the character of the neighborhood may change and lose appeal (and value) to single family homeowners. Fewer homes sell as residences and more are sold to be torn down. At some point the “best use” of the property could change from SFR to multi-family/commercial, at which time single family financing would become a challenge to obtain. If this happens the remaining homes in the neighborhood will possibly lose value as the “pool” of eligible buyers is reduced to cash buyers and developers interested in the land.”

local loan officer

Adjoining Properties

The appraiser must consider the present or anticipated use of any adjoining property that may adversely affect the value or marketability of the subject property.

Site Utilities

For mortgage loans to be eligible for purchase or securitization, the utilities of the property must meet community standards. If public sewer and/or water facilities, those that are supplied and regulated by the local government, are not available, community or private well and septic facilities must be available and utilized by the subject property. The owners of the subject property must have the right to access those facilities, which must be viable on an ongoing basis. Private well or septic facilities must be located on the subject site, unless the subject property has the right to access off-site private facilities and there is an adequate, legally binding agreement for access and maintenance.

If there is market resistance to an area because of environmental hazards or any other conditions that affect well, septic, or public water facilities, the appraisal must address the effect of the hazards on the value and marketability of the subject property (see [B4-1.4-08, Environmental Hazards Appraisal Requirements](#)).

Off-Site Improvements

Off-site improvements include, but are not limited to, streets, alleys, sidewalks, curbs and gutters, and street lights. The subject property should front on a publicly dedicated and maintained street that meets community standards and is generally accepted by area residents. If a property fronts on a street that is not typical of those found in the community, the appraiser must address the effect of that location on the value and marketability of the subject property.

The presence of sidewalks, curbs and gutters, street lights, and alleys depends on local custom. If they are typical in the community, they should be present on the subject site. The appraiser must comment on any adverse conditions and address their effect on the value and marketability of the subject property.

Community-Owned or Privately Maintained Streets

If the property is located on a community-owned or privately-owned and maintained street, an adequate, legally enforceable agreement or covenant for maintenance of the street is required. The agreement or covenant should include the following provisions and be recorded in the land records of the appropriate jurisdiction:

- responsibility for payment of repairs, including each party's representative share;
- default remedies in the event a party to the agreement or covenant fails to comply with his or her obligations; and
- the effective term of the agreement or covenant, which in most cases should be perpetual and binding on any future owners.

Note: If the property is located within a state that has statutory provisions that define the responsibilities of property owners for the maintenance and repair of a private street, no separate agreement or covenant is required.

If the property is not located in a state that imposes statutory requirements for maintenance, and either there is no agreement or covenant for maintenance of the street, or an agreement or covenant exists but does not meet the requirements listed above, the lender may still deliver the loan. However, should Fannie Mae experience any losses or expenses as a result of the physical condition of the street or in order to establish and/or retain access thereto, the lender is responsible for the reimbursement of losses or expenses.

Special Flood Hazard Areas

Fannie Mae's appraisal report forms provide an area for the appraiser to indicate whether the property is located in a Special Flood Hazard Area that is identified on the Federal Emergency Management Agency's (FEMA) Flood Insurance Rate Maps. The appraiser must also indicate the specific FEMA flood zone and the map number and its effective date. For additional information concerning Fannie Mae's policies on flood insurance, see [B7-3-07, Flood Insurance Coverage Requirements](#).

Related Announcements

The table below provides references to the Announcements that have been issued that are related to this topic.

Announcements	Issue Date
Announcement SEL-2014-03	April 15, 2014
Announcement 08-30	November 14, 2008

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Selling Guide

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B4-1.3-04: Site Section of the Appraisal Report (04/15/2014)

This topic contains information on reviewing the Site section of the appraisal report form, including:

- Overview
- Site Analysis
- Subject Property Zoning
- Highest and Best Use
- Adjoining Properties
- Site Utilities
- Off-Site Improvements
- Community-Owned or Privately Maintained Streets
- Special Flood Hazard Areas

S Overview

The property site should be of a size, shape, and topography that is generally conforming and acceptable in the market area. It must also have competitive utilities, street improvements, adequate vehicular access, and other amenities. Because amenities, easements, and encroachments may either detract from or enhance the marketability of a site, the appraiser must reflect them in his or her analysis and evaluation. The appraiser must comment if the site has adverse conditions or if there is market resistance to a property because the site is not compatible with the neighborhood or the requirements of the competitive market, and assess the effect, if any, on the value and marketability of the property.

Site Analysis

The appraisal must include the actual size of the site and not a hypothetical portion of the site for the subject property. For example, the appraiser may not appraise only 5 acres of an unsubdivided 40-acre parcel. The appraised value must reflect the entire 40-acre parcel.

Subject Property Zoning

The appraiser must report the specific zoning class in the appraisal, along with a general statement as to what the zoning permits, such as one- or two-unit, when he or she indicates a specific zoning such as R-1 or R-2. The appraisal must indicate whether the subject property presents

- a legal conforming use,
- a legal non-conforming (grandfathered) use,
- an illegal use under the zoning regulations, or
- that there is no local zoning.

Fannie Mae only purchases or securitizes mortgage loans on properties if the improvements constitute a legal conforming use of the land. However, Fannie Mae will purchase or securitize a mortgage for a property that constitutes a legal, non-conforming use of the land in the following scenarios:

- the property is a one- to four-unit property or a unit in a PUD and the use of the land and the appraisal analysis reflects any adverse effect that the non-conforming use has on the value and marketability of the property; or
- the property is a condo unit or co-op share loan and the improvements can be rebuilt to current density in the event of partial or full destruction, and the mortgage file includes either a copy of the applicable zoning regulations or a letter from the local zoning authority that authorizes reconstruction to current density.

Fannie Mae will not purchase or securitize a mortgage secured by a property that is subject to certain land-use regulations, such as coastal tideland or wetland laws, that create setback lines or other provisions that prevent the reconstruction or maintenance of the property improvements if they are damaged or destroyed. The intent of these types of land-use regulations is to remove existing land uses and to stop land development, including the maintenance or construction of seawalls, within specific setback lines.

For information regarding accessory units that comply or do not comply with zoning, see [B4-1.3-05, Improvements Section of the Appraisal Report](#).

Highest and Best Use

Fannie Mae will only purchase or securitize a mortgage that represents the highest and best use of the site as improved. If the current improvements clearly do not represent the highest and best use of the site as an improved site, it must be indicated on the appraisal report.

The appraiser determines highest and best use of a site as the reasonable and probable use that supports the highest present value on the effective date of the appraisal. For improvements to represent the highest and best use of a site, they must be legally permitted, financially feasible, and physically possible, and must provide more profit than any other use of the site would generate. All of those criteria must be met if the improvements are to be considered as the highest and best use of a site.

The appraiser's highest and best use analysis of the subject property should consider the property as it is improved. This treatment recognizes that the existing improvements should continue in use until it is financially feasible to remove the dwelling and build a new one, or to renovate the existing dwelling. If the use of comparable sales demonstrates that the improvements are reasonably typical and compatible with market demand for the neighborhood, and the present improvements contribute to the value of the subject property so that its value is greater than the estimated vacant site value, the appraiser should consider the existing use as reasonable and report it as the highest and best use.

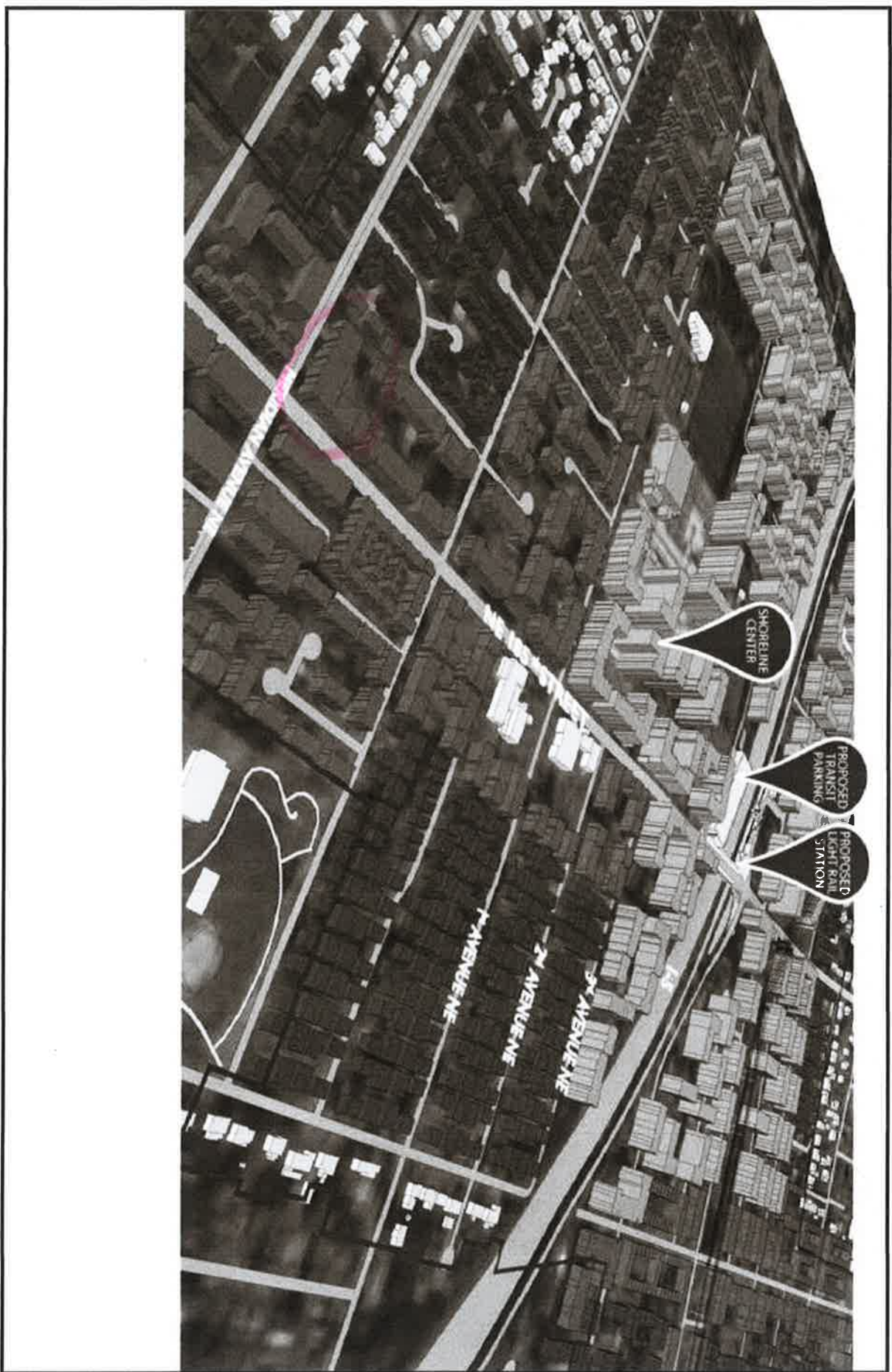


FIGURE 5-6: Sketch-Up Model View for the Planned Action Zoning, Looking Eastward toward the Potential Light Rail Station

February 23, 2015

Shoreline City Council

RE: 185th Street Station area

Having reviewed the map and associated written changes provided by staff, there are a few comments I would like you to consider.

B-1: This area is directly across from the light rail station, and a very logical area to include in Phase 1. Not only is it close to the station itself, but if a developer chose to build there during construction of the station, the neighborhood would have more intense building activity, but for a shorter period of time. If it goes to Phase 2, a development would bring additional construction in an area that already had a lot of recent construction.

E1, E2, and F: Given the proximity to the station and these parcels abutting the Interstate, this is another area that should be included in Phase 1, for many of the same reason stated above. Additionally, this area should remain higher density versus MUR 35 or 45 to maximize the potential land use. There are a number of large properties that would lend themselves to development with less aggregation of parcels. Even with sound walls, light rail will generate noise when operating, and a mixed use with residential above the ground floor could ameliorate some the sound for residents.

G2: This should remain MUR 45. The PC took great care to create transition areas between the zones, and if the parcels noted above remain MUR 85, this provides a better buffer between intensities. MUR 35 may still have single family housing, and being right next to the freeway and the light rail line, are not as family friendly.

I: This is the point I feel is most critical to convey. The 185th Street corridor must connect to Aurora to enhance multi-modal options and infrastructure improvement. The area is close to Aurora, which already had High Capacity Transit that runs on frequent headways. As such, this area may be one of the first to develop, even though it is farther away from the LR station. It is also a critical element of connecting North City to Town Center and beyond. The variety of zoning currently in place is not adequate to best meet the needs of this area adjacent to an existing high capacity corridor.

One final point: For development agreements, the PC recommended LEED Platinum. LEED and green buildings are quickly becoming the norm, and for a developer to get a bonus, they should have to exceed the Gold standard. While City Hall is only LEED Gold, that was a big step at the time and the city should continue to promote ongoing advances in LEED.

Sincerely,

Donna Moss Thomas



This Briarcrest neighborhood was rezoned commercial as part of the Briarcrest subarea Plan on a 20-year timeline. Not much has changed since the subarea was adopted in 2009 except the neighborhood has become more run down, as developers have been buying up property but not maintaining it. How many more years will it be before high-density residential buildings ^{are} actually built? Do we want this kind of "redevelopment" for the rest of Shoreline?



Here is a piece of furniture that adds to the Appalachian ambiance of this block.