

This chapter examines housing supply, condition, occupancy, and affordability and develops programs for meeting future housing demand and to ensure the vitality and character of established residential neighborhoods.

Under the GMA, the housing element must include the following:

- Inventory and analysis of existing and projected housing needs that identifies the number of housing units necessary to manage projected growth;
- Goals, policies, objectives, and mandatory provisions for the preservation, improvement, and development of housing, including single-family residences;
- Identify 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;
- Include adequate provisions for existing and projected needs of all economic segments of the community.

Housing affordability affects all segments of the population. According to federal housing guidelines, no more than 30% of a family's gross monthly income should be spent on housing, including heating and other bills. Available, affordable, safe and decent housing is a critical ingredient to the success of how a community accommodates population growth.

To understand the future of housing opportunities in Enumclaw, it is important to assess and analyze the existing characteristics of the community's housing stock. This chapter contains descriptions of trends in housing types, their age, condition and value, as well as characteristics of households, including income,

percentage of income spent for housing, type of household and age of residents.

The tables in this chapter include 2000 and 2010 census information, and the 2008-2012 American Community Survey to illustrate various aspects of housing and population change. More recent information is provided from other resources including the Dupre and Scott Reports, and the King County Countywide Planning Policies.

Growth Management Act Housing & Growth Targets

In 2009, King County adopted Growth targets for the 2006-2031 time horizon. Enumclaw has a housing target of 1,425 net new units and an employment target of 735 net new jobs (King County Growth Targets, 2006 - 2031). Enumclaw must plan to accommodate these units in order to be consistent with the Growth Management Act and King County Countywide Planning Policies. Since the Comprehensive Plan time horizon extends to 2035, these targets must be extrapolated from 2031 to 2035, which results in a housing target of 1,551 new housing units to be accommodated and planned for. These targets are not a future forecast population, but a minimum that the City must plan for to meet its obligation to accommodate a share of regional growth forecast for King County by the Washington State Office of Financial Management. Chapter 2 and Table 2.1 show additional information related to the housing and employment targets for Enumclaw as adopted in the King County Countywide Planning Policies. Based on the analysis, land use and policies in Chapter 3, the City has sufficient capacity to accommodate the 1,551 new housing units.

Issues, Goals, Policies, and Programs

Over the next 20 years, Enumclaw will also be caught



up in the same types of demographic forces that will impact King County and Washington State. The population will age. Households will become smaller. To prepare for this, Enumclaw must provide for a variety of housing types. The variety will help meet affordability demand, and it will help meet housing demand in general. Households will desire units that are smaller, that will require less maintenance and that can be located within walking distances of shopping, houses of worship, parks, schools, and medical facilities. This dictates development of more compact housing forms and innovations in how they are designed and arranged to suit a variety of needs.

Providing housing is most effective when considered in light of the overall context of a community: its character and neighborhood design, location of amenities such as parks, schools and shopping, houses of worship, transportation nodes and centers and medical facilities, zoning and future trends. The vitality of any community depends not just on the health of one aspect but preferably by taking a holistic approach to growth and development, preservation and continuity.

Based on the housing and economic conditions summarized in the Housing Profile at the end of this Chapter, the following housing needs exist within the City of Enumclaw:

- Policies should support housing repair and maintenance programs which are important to maintain aging housing stock in good condition.
- Low rental vacancy rates and percentage of rental householders that are 65+ indicate a need for additional rental housing aimed at the 65 + population.
- Maintaining or increasing homeownership opportunities is important to maintaining community

stability and involvement. Such opportunities should be available for low and moderate income families as well as those making more than the median income.

- Affordable housing goals should primarily address maintenance and preservation of existing affordable housing rather than construction of new affordable units.
- Reduction in household size and aging population indicates a need for diverse housing choices other than single family detached units, such as retirement apartments, duplexes, triplexes and townhomes.
- Housing affordability gap, percentage of households spending more than 30% of income on housing, and the median income for renters indicates that housing affordability is still a barrier to homeownership, especially for renters.

There are no temporary shelters or transitional housing opportunities in Enumclaw. Households experiencing domestic violence issues or youth homelessness receive services either outside of the community or from service providers that come into the community from somewhere else. The King County Housing Authority (KCHA) provides some subsidized housing but it is not enough to meet current demand. The Authority now operates two large housing complexes, Rainier View I, a 48-unit apartment building for families with low incomes, and Rainier View II, a 36-unit apartment building for the elderly. At most, there are two vacancies in these buildings per year. KCHA also administers 28 Section 8 vouchers that provide for affordable access to the private rental market. (Source, King County Housing Authority, Asset Management Department).

Goal H-1: To preserve, protect, and strengthen the vitality and stability of existing neighborhoods.

Policies



1.1 Promote opportunities for affordable homeownership through appropriate zoning code provisions and incentives.

1.2 Reduce the appearance and noise problems in residential areas through the separation of incompatible uses.

1.3 Encourage active neighborhood associations including city website space.

1.4 Consider an “adopt-a-park” program for community building in neighborhoods.

1.5 Monitor the stability of existing affordable housing options to determine their sustainability.

1.6 Ensure that housing is compatible in quality, design, and intensity with surrounding land uses, traffic patterns, public facilities and environmentally sensitive features through specific site and building design measures.

1.7 Review the City’s development regulations to ensure that they promote neighborhood quality by protecting residential areas from undesirable activities through enforcement of adopted City codes.

1.8 Enhance the appearance of and maintain public spaces in residential areas.

1.9 Support CDBG and other programs effort to maintain and repair existing housing within the City.

Goal H-2: Create and preserve affordable housing opportunities locally and with a regional perspective, especially for developments with fewer units.

Policies

2.1 Encourage preservation of affordable housing by educating residents about available low income loans and grants available through housing repair programs including the King County Housing Repair Program.

2.2 Blend affordable dwelling as needed throughout the community to avoid over-concentration.

2.3 Coordinate with State and regional health care and housing programs.

2.4 Encourage and support social and health service organizations which offer support programs and housing for those with special needs, particularly those programs that help people remain in the community.

2.5 Work collaboratively with various interests including adjacent jurisdictions, King County, private developers, service and non-profit housing providers, and community residents to address housing affordability and variety.

2.6 Consider a bonus program in which developers receive “credit” in additional units (beyond what zoning allows) if units available for ownership and affordable to households under 80% of median income are integrated into new projects. Bonus program should not result in projects that consist primarily of affordable units.

2.7 Consider senior community zoning code provisions to encourage housing specifically designed for an elderly population.

2.8 Participate in the creation of a regional funding entity, much like A Regional Coalition for Housing (ARCH), an east King County program.

2.9 Designated manufactured homes should be treated the same as stick build homes and be allowed in the same zones in which the City authorizes single family residential development.

Goal H-3: Allow various densities and diverse housing types for a variety of needs including senior, affordable, and disability housing.

Policies

3.1 Consider a Zone for housing above retail in the town center/downtown.

3.2 Ensure that development regulations continue to allow for accessory units as a method of addressing affordable housing.

3.3 Encourage duplexes, triplexes, and four-plexes within areas designated for such use as a preferred



method of providing for increased densities and affordable housing.

3.4 Encourage the use of smaller lot sizes and/or multifamily housing in areas designated for such uses that will promote opportunities for affordable homeownership.

Housing Profile

The estimated 4,683 total housing units in Enumclaw, an increase of 181 units (4%) since 2000. Growth in Enumclaw during the 1990s averaged 380 residents per year, or 4.4% annual growth, however between 2000 and 2010, the City experienced negative growth. Population growth estimates, demographics and housing targets are described in detail in Chapters 2 and 3.

Table 7.1 in Housing and Population Change 1990-2010

	1990		2000		2010	
	Enumclaw	King County	Enumclaw	King County	Enumclaw	King County
Total Housing Units	3,031	647,343	4,502	742,237	4,683	851,261
Total Population	7,227	1,507,319	11,183	1,737,034	10,669	1,931,249

Housing Types

In 2010, single-unit, detached homes were the predominant housing type in Enumclaw, (60% of the total housing stock). While Enumclaw’s housing stock was largely comprised of single family homes over the last decade, a greater proportion of single family homes were built in the past decade compared to rental opportunities. Structures that are comprised of 2-4 units and structures with 10 units or more units follow single-family homes as the next most

prevalent housing types. No new structures with 10 or more units were added in Enumclaw between 2000 and 2015.

Enumclaw has a higher percentage of mobile homes than King County (2.1%) or Pierce County (6.5%) and other nearby cities: Auburn (9.7%), Sumner (8%), Bonney Lake (7.5%), Maple Valley (2.5%), Buckley (4.7%).



Table 7.2 Housing Characteristics

Housing Characteristics	2000				2010			
	Enumclaw		King County		Enumclaw		King County	
	number	percent	number	percent	number	percent	number	percent
Total housing units	4,502	100	742,237	100	4,621	100	796,555	100
UNITS IN STRUCTURE								
1-unit, detached	2,675	59.4	423,328	57	2,792	60	450,054	56.5
1-unit, attached	119	2.6	23,838	3.2	49	1.1	34,252	4.3
2-4 units	496	11.1	47,259	6.3	527	11.4	51,776	6.5
5 to 9 units	156	3.5	49,573	6.7	207	4.4	51,776	6.5
10 or more units	564	12.5	178,162	24	553	11.9	191,970	24.1
Mobile home	492	10.9	18,539	2.5	493	10.7	16,728	2.1

Age and Condition of Housing

Housing repair and maintenance is an important consideration for Enumclaw due to the age of its housing stock. Of the housing units in Enumclaw, nearly half are more than 35 years old (built before 1980). Enumclaw retains older housing stock as well (15% of all housing units were built before 1939). Enumclaw experienced a housing boom in the early to mid 1990's. Growth and construction slowed significantly after utility moratoria were adopted in 1998, resulting in less new construction. Approximately 5% of the City's housing stock is considered substandard, lacking in kitchen or plumbing facilities, this is higher than Pierce (1.4%) or King (1.5%) counties.

Table 7.3 Period of Housing Construction

YEAR STRUCTURE BUILT	2010 ACS	
	Enumclaw	
	number	percent
Total housing units	4,621	100
2005 to 2010	33	0.7
2000 to 2004	115	2.5
1990 to 1999	1,397	30.2
1980 to 1989	686	14.8
1970 to 1979	722	15.6
1960 to 1969	507	11
1940 to 1959	461	7.2
1939 or earlier	700	15.1

Homeownership and Tenure

In Enumclaw, 63% of all housing units are owner occupied, which is higher than Sumner (50%), King County as a whole (58%) and similar to Auburn (60%) and Pierce County as a whole (62%). The national



homeownership rate is 65%. The majority of homeowners have lived in their home for 22 years or less. It is notable that 70% of householders surveyed moved into their home after 1990, and approximately half moved into their home in the year 2000 or later.

A vacancy rate for rental housing of 5% is considered healthy, a rate of less than 5% indicates that rental housing is hard to find. The vacancy rate in Enumclaw was 6.2% according to the American Community Survey which is lower than national and local averages. Nationally, the vacancy rate for all housing units is approximately 10%, and in King County it is 7.3%.

Rental housing units in Enumclaw have a 2.1% vacancy rate, which means that rental housing is hard to find. Rental vacancy rate nationwide for the second quarter of 2014 was 7.5%, and was 3.8% in the Puget Sound area as of September 2014 (Dupre & Scott).

Statewide, the highest percentage of the population in renter occupied housing units is typically in the 25-34 year old age range. In Enumclaw it is notable that the 65+ population range is the largest percentage in renter occupied housing at 28.2%. Statewide, this statistic is 14.3%.

Important housing issues related to homeownership, vacancy rates and tenure include the following:

- Vacancy rates indicate apparent need for additional rental housing
- Low rental vacancy rates and percentage of rental householders that are 65+ may indicate a need for additional rental housing aimed at the 65 + population (see table 7.5)
- Maintaining or increasing homeownership

opportunities is important to maintaining community stability and involvement.

Table 7.4 Owner Occupied Housing Units by Age of Head of Household

Age (Yrs)	Number	Percent
Total	1601	100%
15-24	140	8.70%
25-34	334	20.90%
35-44	272	17.00%
45-54	303	18.90%
55-64	198	12.40%
65+	452	28.20%

Table 7.5 Renter Occupied Housing Units by Age of Head of Household

Age (Yrs)	Number	Percent
Total	2819	100%
15-24	35	1.20%
25-34	283	10.00%
35-44	470	16.70%
45-54	695	24.70%
55-64	564	20.00%
65+	772	27.40%



Table 7.6 Housing Units by Type

Units in Structure	Occupied Units	Owner Occupied	Renter Occupied
Total	4,391	2,767	1,624
1 detached	61.70%	82.30%	26.70%
Duplex	2.00%	1.30%	3.10%
2 apartments	3.20%	0.60%	7.60%
3-4 apartments	7.90%	0.30%	20.80%
5-9 apartments	6.00%	0.00%	16.10%
10 or more apartments	9.30%	0.00%	25.10%
Mobile home or other	10.00%	15.50%	0.70%

Real Estate Value

Home values have appreciated considerably throughout the King County region between 2000 and 2014, while rents also increased steadily. Enumclaw is no exception. From 2000 to 2010, the median value of a single family home in Enumclaw increased 70% from \$160,000 to \$272,000. Values increased by almost 64% in the same time period in King County (Table 7.7).

The median home value of an Enumclaw single family home in 2010 was \$272,000 (2010 American Community Survey). Median home values have varied from based on market conditions, but are generally increasing.

The median rent for an apartment in Enumclaw in 2010 was \$862. This represents a 30.4% increase since 2000. In King County, rents have also gone up since 2000, from \$758 per month to \$999 in 2010,

a 31.8% increase. Dupre and Scott Apartment Fall 2015 apartment rental market trends shows that the market vacancy rate is 3.5% in the Puget Sound region, and rents are 8.3 higher than Fall of 2014. This trend is likely to moderate due to new construction in the region (although there has been none in Enumclaw). Since 2000, the average rent increase in the Puget Sound region has been 2.8% compounded annually.

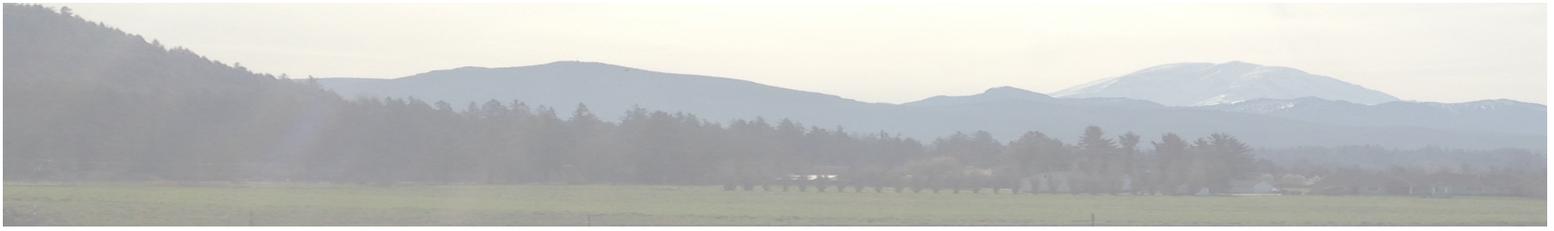


Table 7.7 Owner Occupied Housing

	2000 Census				2010 ACS			
	Enumclaw		King County		Enumclaw		King County	
	number	percent	number	percent	number	percent	number	percent
Total housing units	4,502	100	742,237	100	4,621	100	835,564	100
Specified owner-occupied units	2,296	100	355,508	100	2,822	100	468,539	100
VALUE								
Less than \$50,000	0	0	2,440	0.7	256	9.1	10,277	2.2
\$50,000 to \$99,999	100	4.4	7,007	2	136	4.8	4,862	1
\$100,000 to \$149,999	797	34.7	42,360	11.9	61	2.2	7,300	1.6
\$150,000 to \$199,999	985	42.9	78,262	22	174	6.2	17,720	3.8
\$200,000 to \$299,999	344	15	115,359	32.4	1,243	44	80,976	17.3
\$300,000 or more	70	3	110,080	31	952	33.7	347,404	74.2
Median (dollars)	160,000	(X)	236,900	(X)	272,000	(X)	407,700	(X)

Table 7.8 Renter Occupied Housing

	2000 Census				2010 ACS			
	Enumclaw		King County		Enumclaw		King County	
	number	percent	number	percent	number	percent	number	percent
Total housing units	4,502	100	742,237	100	4,621	100	835,564	100
Specified renter-occupied units	1,535	100	284,847	100	1,635	100	305,268	100
GROSS RENT								
Less than \$200	75	4.9	10,934	3.8	58	3.5	6,104	2
\$200 to \$299	63	4.1	7,152	2.5	35	2.1	6,965	2.3
\$300 to \$499	239	15.6	23,668	8.3	138	8.4	11,177	3.7
\$500 to \$749	595	38.8	94,931	33.3	269	16.5	42,151	13.8
\$750 to \$999	389	25.3	78,106	27.4	587	35.9	86,552	28.3
\$1,000 to \$1,499	88	5.7	48,996	17.2	371	22.7	98,140	32.1
\$1,500 or more	55	3.6	15,362	5.4	177	10.8	54,209	17.8
No cash rent	31	2	5,698	2	25	(X)	8,170	(X)
Median (dollars)	661	(X)	758	(X)	862	(X)	999	(X)



Household Types

There are 4,420 households in Enumclaw. Of these households, 63.2% are comprised of families, a percentage that hasn't changed significantly since 1990. While the percentage of family households has remained stable, the percentage of households with children under 18 has dropped significantly from 39.6% to 32.9%. In the past, Enumclaw had a higher percentage of households with children as compared to King County or statewide. Enumclaw is now more similar to King County and Washington State as a whole. This is a result of declining birthrates and an aging population that are national trends. Enumclaw also is home to a significant proportion of seniors over 65 years of age, who are either living alone or as a part of a larger household. In 1990, 2000 and 2010 approximately 14% of Enumclaw's population was made up of senior households. In 2002 and 2010 a quarter of all households had an individual over 65 years of age as part of the family.

In King County there are 789,232 households. Of these, 58.5% are families, an insignificant change since 1990. King County's overall proportion of seniors as a complete household is only 7.9%; and 19.5% of all households has a senior household member.



Table 7.9 Household Composition

	2000 Census				2010 Census					
	Enumclaw		King County		Enumclaw		King County		Washington State	
	number	percent	number	percent	number	percent	number	percent	number	percent
HOUSEHOLDS BY TYPE										
Total households	4,317	100	710,916	100	4,420	100	789,232	100	2,620,076	100
Family households (families)	2,839	65.8	419,959	59.1	2,793	63.2	461,510	58.5	1,687,455	64.4
With own children under 18 years	1,617	37.5	201,897	28.4	1,362	30.8	213,507	27.1	762,444	29.1
Married-couple family	2,158	50	329,768	46.4	2,030	45.9	357,491	45.3	1,288,849	49.2
With own children under 18 years	1,149	26.6	150,574	21.2	892	20.2	158,646	20.1	534,541	29.1
Male householder, no wife present					214	4.8	32,055	4.1	124,402	4.7
With own children under 18 years					133	3	14,798	1.9	65,903	2.5
Female householder, no husband present	482	11.2	64,184	9	549	12.4	71,964	9.1	274,204	10.5
With own children under 18 years	336	7.8	38,571	5.4	337	7.6	40,063	5.1	162,000	6.2
Nonfamily households	1,478	34.2	290,957	40.9	1,627	36.8	327,722	41.5	932,621	35.6
Householder living alone	1,263	29.3	217,163	30.5	1,361	30.8	244,699	31	711,619	27.2
Householder 65 years and over	604	14	53,120	7.5	618	14	62,367	7.9	227,797	8.7
Households with individuals under 18 years	1,709	39.6	216,321	30.4	1,455	32.9	230,187	29.2	836,791	31.9
Households with individuals 65 years and over	1,105	25.6	128,171	18	1,187	26.9	154,215	19.5	597,620	22.8
Average household size	2.52	(X)	2.39	(X)	2.39	(X)	2.4	(X)	2.51	(X)
Average family size	3.13	(X)	3.03	(X)	3	(X)	3.05	(X)	3.06	(X)

Household Income

The 2010 median income in Enumclaw is significantly lower than in the County, \$58,000 and \$71,811, respectively. Since 2000, King County median income has climbed 35% to \$71,811 in 2010. A significant difference is that King County boasts a ratio of 17.4% of all families earning more than \$150,000. Enumclaw contributes 10.2% of its families commanding these high earnings.

Yet, Enumclaw has seen a portion of population in the higher earning income brackets. In 1990, for example, less than 5% of its citizens earned \$100,000 or more. In 2000, that proportion shifted to 10%, and in 2010 that proportion shifted to 12.9%.

The proportion of very low-income households (earning less than 30% of median income) remained stable but significant. The poverty rate in Enumclaw is slightly higher than King County: for individuals,



that rate in 2013 was 13.4% in the City and 11.5% in the County. In both King County and Enumclaw, the percentage of population below the poverty level increased from 8.4% and 8.2%, respectively. Poverty level income is roughly 25% of median income for a family of four. In 2000, for King County poverty level income for a family of four was \$17,952 and in Enumclaw, \$14,500.

Table 7.10

	2000				2013 ACS					
	Enumclaw		King County		Enumclaw		King County		Washington State	
	number	percent	number	percent	number	percent	number	percent	number	percent
INCOME IN 1989/1999										
Households	4,319	100	711,235	100	4,420	100	789,232	100	2,629,126	100
Less than \$10,000	394	9.1	45,534	6.4	171	3.9	44,986	5.7	163,006	6.2
\$10,000 to \$14,999	275	6.4	30,146	4.2	252	5.7	26,045	3.3	110,423	4.2
\$15,000 to \$24,999	460	10.7	66,414	9.3	469	10.6	56,825	7.2	239,250	9.1
\$25,000 to \$34,999	554	12.8	77,320	10.9	503	11.4	59,982	7.6	244,509	9.3
\$35,000 to \$49,999	726	16.8	111,224	15.6	579	13.1	90,762	11.5	349,674	13.3
\$50,000 to \$74,999	945	21.9	150,548	21.2	809	18.3	131,013	16.6	491,647	18.7
\$75,000 to \$99,999	512	11.9	96,885	13.6	622	14.1	103,389	13.1	354,932	13.5
\$100,000 to \$149,999	346	8	81,613	11.5	570	12.9	138,905	17.6	394,369	15
\$150,000 to \$199,999 (2013 is 150,000 or more)	91	2.1	24,479	3.4	445	10.1	137,326	17.4	147,231	5.6
\$200,000 or more	16	0.4	27,072	3.8	(X)	(X)	(X)	(X)	128,827	4.9
Median household income (dollars)	43,820	(X)	53,157	(X)	58,000	(X)	71,811	(X)	59,478	(X)

Income Devoted to Housing

Enumclaw has a large portion of its population spending more than 30% of household income on housing related expenses. This is seen both with households paying a mortgage and those renting an

apartment.

In 1990 14.8% of the community spent more than 30% of household income on mortgage payments. In 2000 these figures increased to 27.6% of all households in Enumclaw paying more than 30% of income on housing. In 2010, 48.7% of all households paid 30% or more of household income on housing. This percentage was 36% of households in King county.

The rental picture appears very similar. In 2000, 43.4% of Enumclaw renters were paying 30% or more of household income on rent and housing expenses. In 2010, this percentage increased to 47.2%. In King County, the figure is also very high but less than Enumclaw, at 45% of total renters paying more than



30% of income on housing.

Housing Affordability

Enumclaw is more affordable place to own or rent when compared to most areas in King County, and is similar to Pierce County. The median home price in Enumclaw in 2012 was \$251,600 (2012 American Community Survey), as compared to \$388,700 for King County overall. The median condominium price in South King County is \$119,000. Median household income of \$58,440 will allow the purchase of a home of \$246,000, which is very close to the median home price of \$251,600. This still means that a family that earns the median income is likely to be able to purchase a home in Enumclaw, although there is an affordability gap of approximately \$5,600. In 2000, the affordability gap was \$9,350. It should be noted that median income of homeowners is \$73,081 and the median income of renters is \$35,172, so it is unlikely that most renters would be able to purchase a single family home but could potentially purchase a condominium if opportunities exist. Average rents are affordable for the median income of renters in Enumclaw.

Affordable Housing Targets

Under the Countywide Planning Policies, Cities within King County are required to have housing policies and strategies that will result in 23.6% of all housing units being affordable to those making 50% of the King County area median income (AMI). Currently, the City more than meets this requirement. Depending on means of estimating, approximately 28.3% to 31% of the City’s occupied housing units are affordable to those earning 50% or more of the AMI. This means that policies should ensure that existing affordable housing stock is maintained and monitored, but special policies to encourage the

development of additional affordable housing are not necessary (reference Technical Appendix to King County’s 2012 Comprehensive Plan).

Table 7.11 Housing Affordability

Income Level	Enumclaw		King County	
	Affordable Monthly Rent	Percent Affordable Units	Affordable Monthly Rent	Percent Units Affordable
Very Low Income (30% MI)	\$438	11%	\$534	11%
Low Income (50% MI)	\$731	16%	\$890	20%
Moderate Income (80% MI)	\$1,169	14%	\$1,424	22.40%
Median Income (100% MI)	\$1,461	19%	\$1,779	21.00%
More than Median	\$1,461+	40%	\$1,779+	18.80%