

Comprehensive Plan Update:

HOUSING WORKSHOP

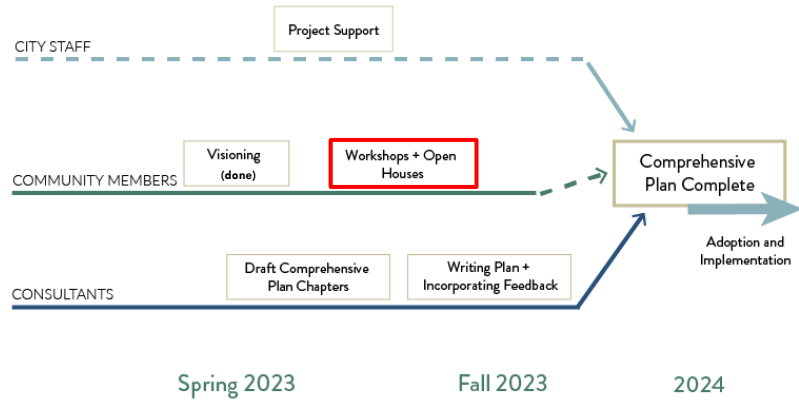
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City of Enumclaw, Senior Center
May 23rd, 2023



Process Timeline

Enumclaw Comprehensive Plan 2024 Update Process



We are in the second phase of the engagement process, which focuses on different topics of the comprehensive plan. This one focuses on housing.

Proposed Enumclaw Vision Statement

Enumclaw brings people together with a sense of community that values all ages and incomes. Our vision is to grow with the intention to provide services and institutions for the well-being of our residents and businesses. We plan to provide diverse housing choices so that young people will return, and older residents can afford to remain.

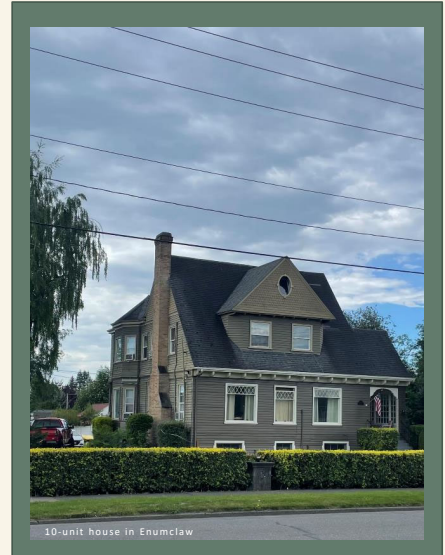
Enumclaw treasures its agricultural heritage and historic downtown. We imagine a streetscape, vibrant with public art, that accommodates all types of transportation including pedestrians which will connect residents to services, schools, the downtown, and city and regional recreation facilities. To raise families and to do business, the city must keep safety a priority.

(Vision Workshop, April 25, 2023)

This is a culmination of what we believe we heard from community members during the City's Visioning Workshop on April 25th. This proposed statement will go before the Planning Commission this week for finalization.

Meeting Objectives

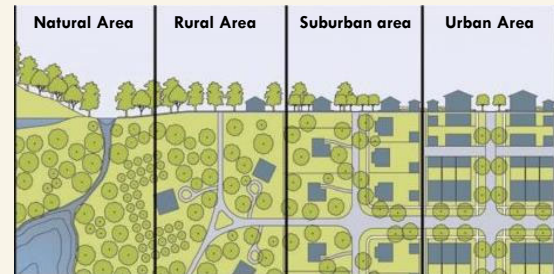
- Presentation: housing needs in Enumclaw
- Work in groups to collaborate on housing scenarios:
 - How can we provide housing for those who choose to live here?
- Draw conclusions on housing needs for the coming years



- Tonight you'll hear a presentation on an overview of housing needs in Enumclaw
- After the presentation, you'll work in groups on an exercise to match people with housing choices considering income and cost of housing.

Background: Growth Management Act (GMA)

- Adopted in 1990
- Requires long-range planning
- Limit sprawl
- Protect the state's natural resources
- Provide services efficiently



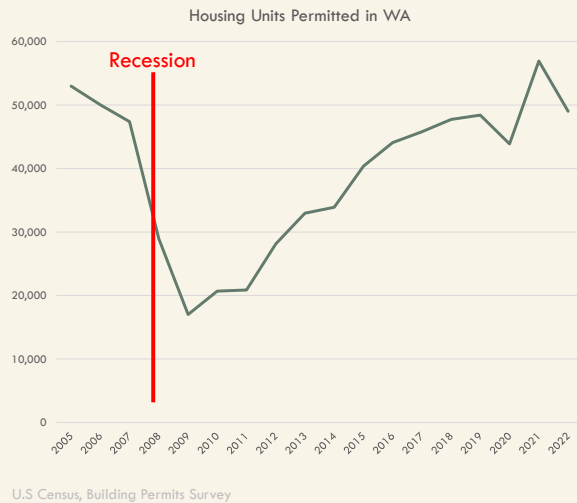
More protected under GMA
from development

Adopted in 1990, the Washington Legislature adopted GMA

- To require long-range planning
- To prevent urban sprawl and protect the state's natural resources and farmlands
- To encourage land uses in areas where services are available

State Housing Trends

- After 2008, housing unit construction fell significantly.



This shows housing permits in Washington state since 2005. Housing construction dropped after the 2008 recession. It has only been more recently that it has picked up again to pre-recession levels.

State Housing Trends

- After 2008, housing unit construction fell significantly.
- However, Washington State's population kept increasing, adding 1.6 million people since 2005.
- The state is expected to need an additional 1.1 million homes over the next 20 years.



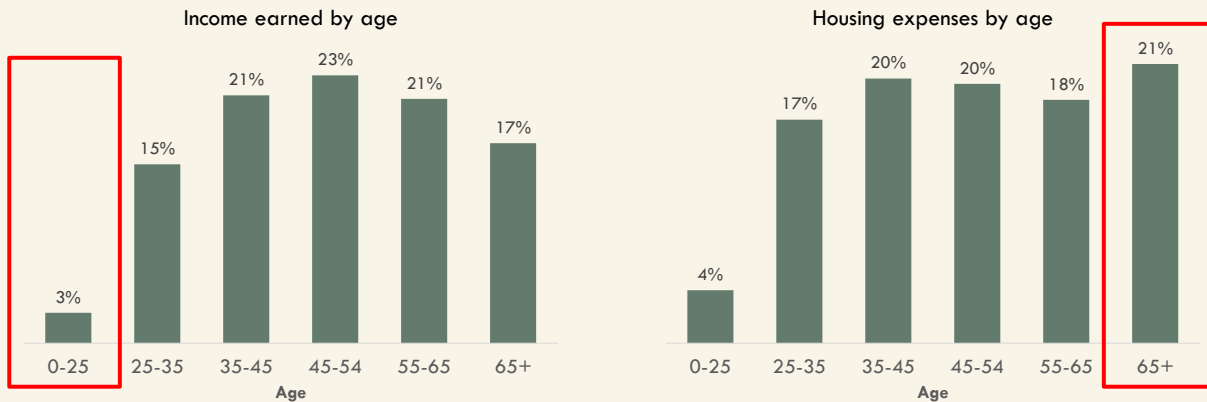
- However, Washington's population kept increasing despite the recession, considering our state fared better in job growth
- The state has added 1.6 million people since 2005
- State projections anticipate demand for an additional 1.1 million homes over the next 20 years

Enumclaw's Projected Housing Need

- Without policy changes, Enumclaw will likely be short **90** units affordable to people making less than \$28,000 per year by 2044.
 - Examples of part-time hourly jobs in this category: veterinary assistants, cooks and bakers, cashiers, Pharmacy Aides, EMTs, Nursing assistants

- So what does this mean for Enumclaw?
- If Enumclaw does not meet this demand, housing will become even more unaffordable over the next 20 years.

Income and housing expenses over time



U.S Bureau of Labor Statistics, Consumer Expenditure Survey

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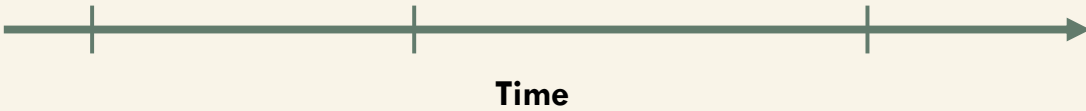
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For some additional context. We can expect that compared to other age groups, young people make the least. So out of all the income in the US, only 3% was made by young people.

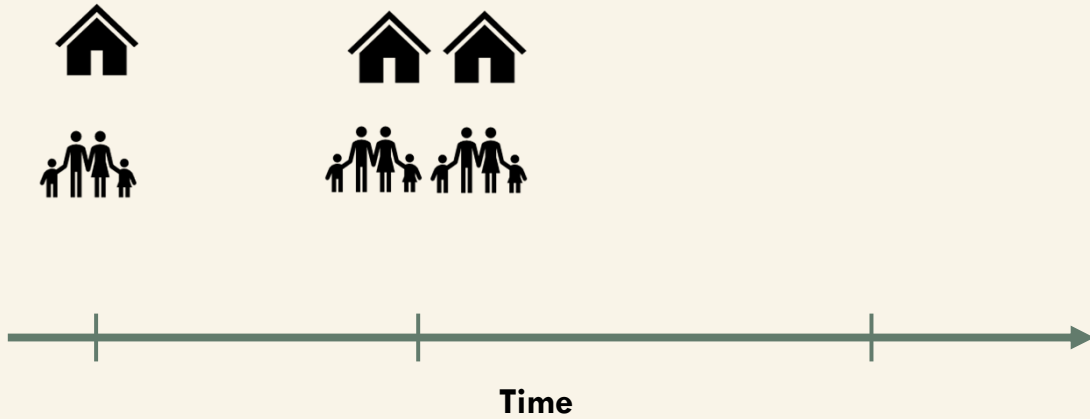
When you compare this to housing costs. We see that out of all the money spent on housing, those of retirement ages can expect to spend the most.

What does this look like?



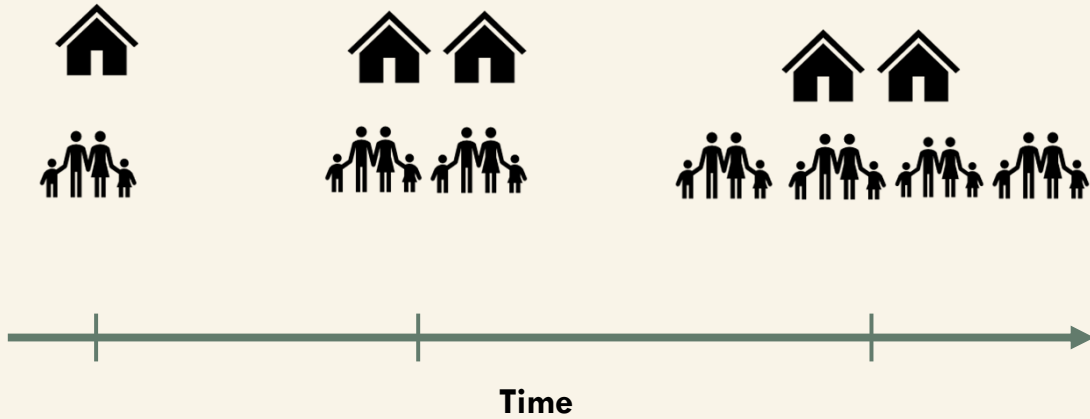
What do these numbers mean in simple terms? Let's look back in time before the recession. We had housing and people could more reasonably afford a mortgage or rent and start a family. There were enough homes to go around.

What does this look like?



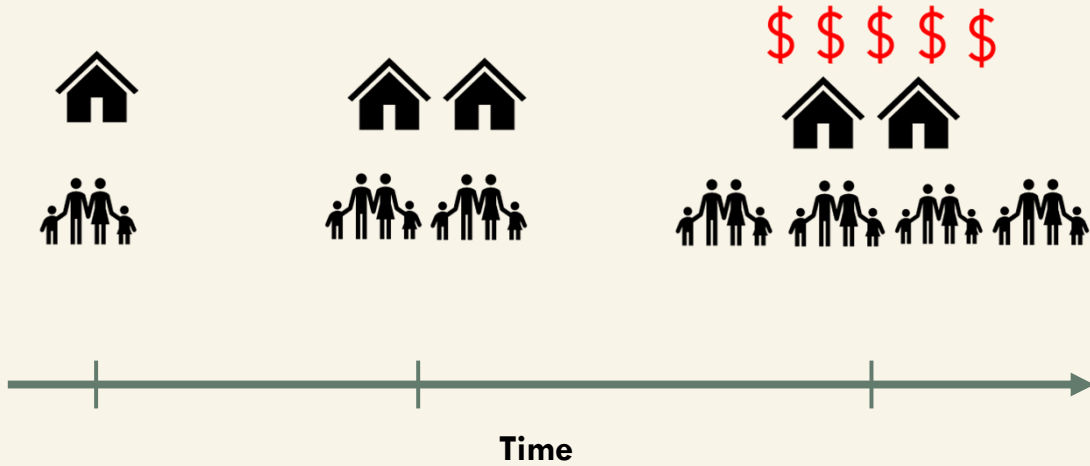
As time goes on, as those kids aged and became adults themselves, housing grew, but not enough to keep up with how many people there were.

What does this look like?



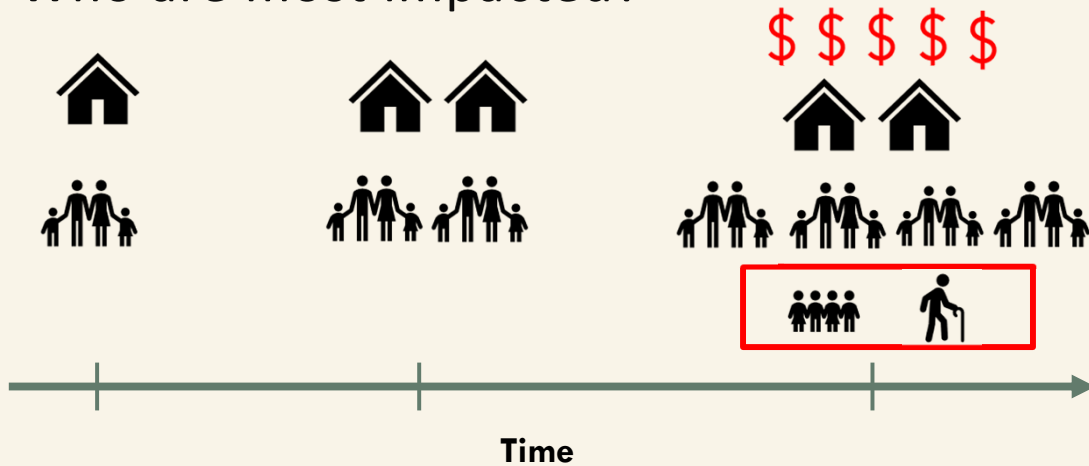
Until eventually, we get to today, where a lot of people are competing to find housing.

What does this look like?



When there are more people trying to find housing than there are available, costs of housing increase. Making it unaffordable for many people to live in the state. Those new generations find it harder and harder to find places to live in the cities and towns they grew up in.

Who are most impacted?



- Ultimately, who are most impacted by this? We now see that elderly and children face great challenges to live here. That means less time with grandchildren. Grandparents may have to move elsewhere, farther from the homes they made lives in. They see their grandchildren less. They find it hard to afford food or other necessities because housing costs so much.
- Young adults cannot afford housing in the place they grew up. Maybe they would want to start a family, but they can't afford a house that would support one. Or they need to move to another state to afford housing and to find housing.
- It is like the game of musical chairs, where the losers don't miss out on a prize for the last person sitting but lose the opportunity to live here. And the most vulnerable to being displaced and cannot afford to live here are young people and elderly folk. People who have fixed incomes or are just starting out in their professional careers and cannot find any housing that meets their income

Who can afford rent in Enumclaw today?

Cost (Fair Market Rents)

- 1 bedroom: 1,881/month in rent
 - **\$36**/hour to afford
 - Or, \$5,030/month after tax
- 2 bedroom: \$2,199/month in rent
 - **\$42**/hour to afford
 - Or, \$5,760/month after tax

Who can afford this?

- The national average Social Security monthly payment in March 2023 was **\$1,696**.
- Middle income among renters was \$52,622/year in 2021 or **\$25/hour**.

Over half of Enumclaw's current renters cannot afford to rent housing at fair market rate.

Rent costs based on HUD Fair Market Rent data for 2020-2023

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Generally, how much a person can afford to spend on housing is usually 30% of their income. If a household spends more than that, they are considered “housing cost burdened.” Meaning they have to spend more on housing and may have to forgo other essential expenses like saving for retirement, food costs, and health related expenses.

Who can afford home ownership in Enumclaw today?

Cost

- Median (middle) cost of a home in Enumclaw was over **\$653,000** in 2023 (Redfin)

Over half of Enumclaw's current residents cannot afford this.

Who can afford this?

- With \$23,000 down (3.5%), the household would need to make about **\$127,000** /year to afford this house.
 - Monthly payment of \$5,000/month
- With \$130,600 down (20%), the household would still need to make **\$100,000** /year to afford the house.
 - Monthly payment of \$3,800/month

Estimates generated using Zillow Affordability calculator

- When we look at housing, we look at the median, or middle cost of housing. It provides a good idea of what a “usual” rent or ownership cost would be. For Enumclaw in 2023, Redfin estimates listed the median cost of a home at over \$653,000.
- What does this look like in terms of affordability? Let’s say you put down 3.5%, maybe you are a first-time home buyer so you can get away with the lower percentage. You would still need to make \$145,000 per year to afford this house. This equates to over \$4000 a month in a mortgage and insurance payment.

What is a *home* to you?

Let's take about 5 minutes to learn what a home is to you

What is a *home*?

- A basic need
- A safe space
- A place for family
- A household
- A unit in a community

Conundrum

- An investment that becomes an asset
- A financial opportunity
- A future inheritance for my children
- A nest egg

Before we go into the exercise, Here's what we thought of...

I want to recognize a few things on what makes a home. In our county, housing is both a financial opportunity and a human need. These can conflict with each other and impact the way different people view and discuss housing. So, in your groups, I want to encourage everyone to remember how these things may all be true for different people, but they can conflict on how we view and feel about housing.

Preparation for group exercise: **THE HAND YOU ARE DEALT**

There are many different types of housing that people choose based on income and circumstances.

For instance:

Single-Family, Accessory Dwelling Units, Townhouses, Duplexes, Triplexes, Cottage Housing, Low-Rise Apartments, Retirement Communities, Adult Family Homes, Mobile Home Parks, Assisted Living Facilities

The following slides are photographs of different types of housing in Enumclaw. You'll recognize these housing types in the group exercise that you'll do next.

What we're going to ask you to do is read a story, and place folks in the type of housing you think is appropriate.



Single-Family (detached)



Accessory Dwelling Unit



Mobile Home



Cottage Housing

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Duplex



Triplex

Fourplex



Townhouses





Low Rise Apartments

Adult Family Homes



Retirement Communities /Assisted Living Facilities

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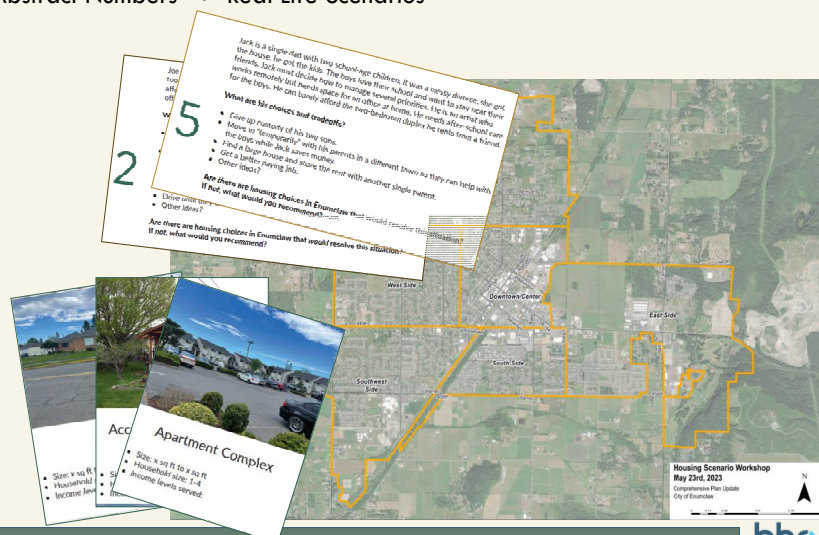


Acknowledge that these can all look very different in different places

Group Exercise: The Hand You Are Dealt

Abstract Numbers --> Real Life Scenarios

- Notetakers at each table
- Instruction Cards
- Scenario Cards
- Housing Cards
- Enumclaw Map of Neighborhoods



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Exercise

- Ask: On a scale of one to five, how likely are you to make a change in the near future? What would you choose?
- Ask: On a scale of one to five, are there many obstacles that would keep you from changing your location?

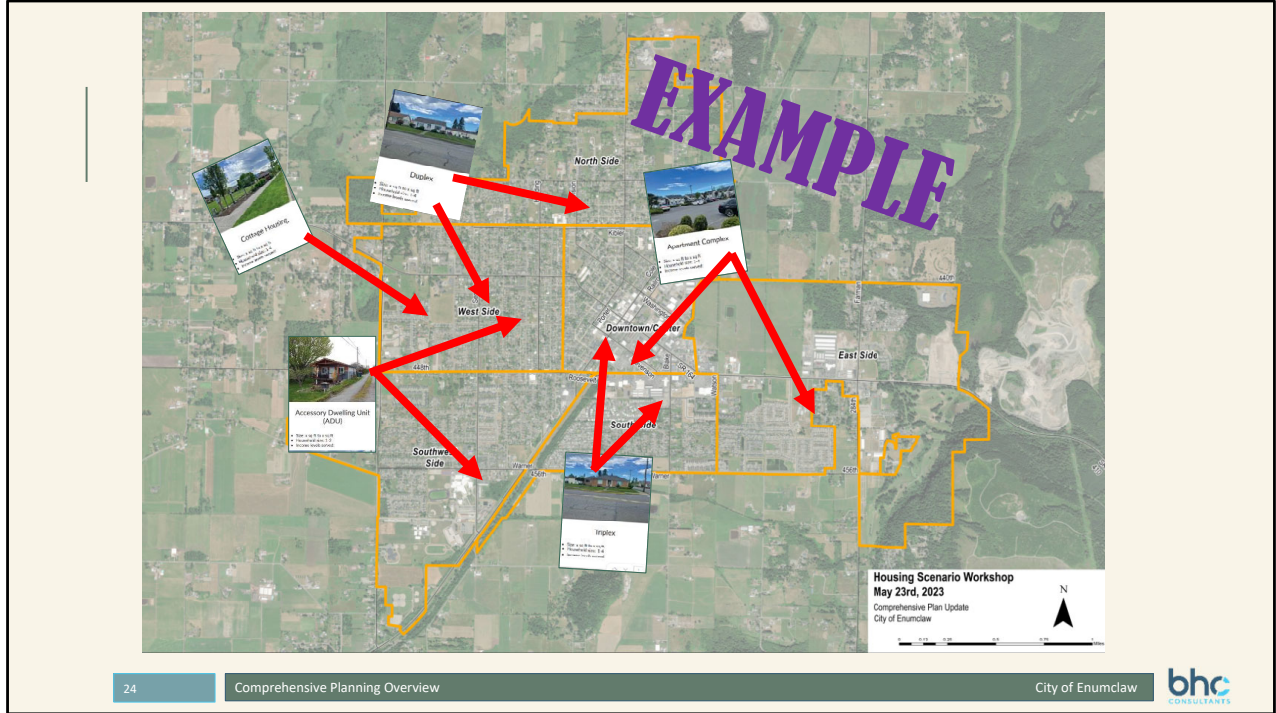
The exercise will attempt to transform abstract numbers (income, “cost burden,” housing costs) into real life scenarios for people to consider and help resolve. Participants will explore choices that might keep people from becoming “cost burdened” (30%, 50% of income).

Participants may recognize friends, family, acquaintances as described in the scenarios. They may offer solutions not included on the cards.

- Ask: Where would you increase the supply of housing – multi-family, duplex/triplex, cottage, new single-family, etc.? Place your suggestions on the map. Are there places you consider “off-limits”?
- Each table reports to the whole room on two of their cards and the choice that makes the most sense.

Conclusion

Housing is a basic need. The city must accommodate new people as well as current residents who may want or need to relocate. Your suggestions will enable the city to direct housing to the appropriate locations.



Example: As you think about what the housing needs might be in Enumclaw, you can attach housing cards to your map, indicating general neighborhoods where you think they might make sense.

How to Stay Involved

- Open Houses and Workshops this spring and summer
- Sign up to get project updates
- Check in on the City's web page
- Keep your eyes peeled for a community survey
- Community Review of drafts: late 2023, early 2024
- Public hearings during adoption, 2024

UPCOMING EVENTS:

- June 13: Review Land Use Scenarios
- July 18: Transportation
(Time and location to be determined)

Project Contact Information

- Additional questions can be sent to Isaac Anzlover at compplan@ci.enumclaw.wa.us
- Visit <https://www.cityofenumclaw.net/592/2024-Comprehensive-Plan-Periodic-Update> or scan the QR code below for more information.

