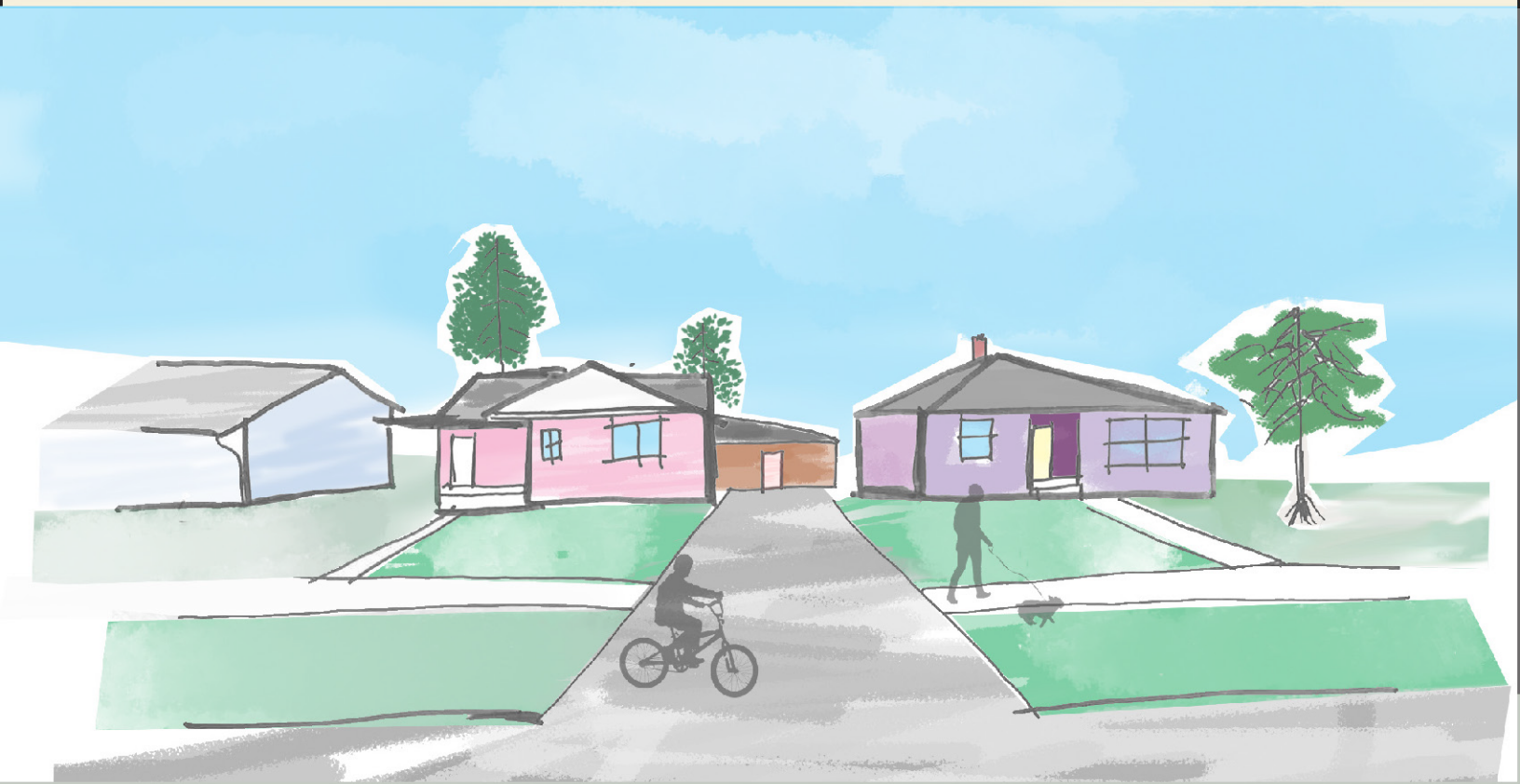


# Enumclaw Comprehensive Plan

## HOUSING



# 5. HOUSING

## Purpose

The purpose of this Housing element is to provide goals and policies that will direct the City on how to reach its housing targets, while preserving the existing character of established neighborhoods. The Element will also review the existing condition of the City's housing supply and identify gaps that need to be addressed to ensure that the City can supply housing that is affordable to its current and future residents.

Housing affordability affects all segments of the population. According to federal housing guidelines, no more than 30% of a household'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.

## State Planning Context

The Washington State Growth Management Act (GMA) requires that all fully planning cities and counties to include a Housing Element in their Comprehensive Plan. RCW 36.70A.070(2) requires that housing elements include:

- An analysis of existing and projected housing needs that identifies the number of housing units necessary to manage projected growth, as provided by the department of commerce;
- A statement of goals, policies, objectives, and mandatory provisions for the preservation, improvement, and development of housing, including single-family residences, and within an urban growth area boundary (UGA), moderate density housing options including, but not limited to, duplexes, triplexes, and townhomes;
- Identifies sufficient capacity of land for housing including, but not limited to, government-assisted housing, housing for moderate, low, very low, and extremely low-income households, manufactured housing, multifamily housing, group homes, foster care facilities, emergency housing, emergency shelters, permanent supportive housing, and within an urban growth area boundary, consideration of duplexes, triplexes, and townhomes;
- Makes adequate provisions for existing and projected needs of all economic segments of the community;
- Identifies local policies and regulations that result in racially disparate impacts, displacement, and exclusion in housing;
- Identifies areas that may be at higher risk of displacement from market forces that occur with changes to zoning development regulations and capital investments; and
- Establishes anti-displacement policies, with consideration given to the preservation of historical and cultural communities as well as investments in low, very low, extremely low, and moderate-income housing; equitable development initiatives; inclusionary zoning; community planning requirements; tenant protections; land disposition policies; and consideration of land that may be used for affordable housing.

## Regional Planning Context

The Puget Sound Regional Council published (PSRC) Vision 2050 which includes multi-county planning policies (MPP) for housing in the King, Snohomish, Pierce, and Kitsap counties. The goal that the housing MPPs seek to implement is: “The region preserves, improves, and expands its housing stock to provide a range of affordable, accessible, healthy, and safe housing choices to every resident. The region continues to promote fair and equal access to housing for all people.”

King County adopted Countywide Planning Policies (CPP), which include housing policies to help guide housing development throughout the County. The GMA requires that King County’s CPPs be consistent with and implement PSRC’s Vision 2050. In addition, King County is required to distribute its projected population growth throughout the cities and unincorporated areas within its boundaries. To do this, King County converts its projected population growth into new housing units and sets housing targets for cities and unincorporated areas within its boundaries. This includes setting housing targets affordable to different income levels.

## Local Planning Context

The GMA requires the City’s Housing Element to meet basic requirements and align with PSRC’s Vision 2050 and King County’s Countywide Planning Policies (CPPs). The Housing Element must include goals and policies that support a variety of housing options. This ensures the city can meet its housing targets and provide for current and future housing needs for households across all income levels, including moderate, low, very low, and extremely low-income households.

While creating this Housing Element, the City used feedback from public outreach to shape its goals and policies. This also helped ensure the element aligns with the vision statement of the Comprehensive Plan. Community workshops and a housing survey revealed that residents value the city’s current architectural style and want to preserve the character and scale of established neighborhoods.

Affordable housing for people from all walks of life was a key concern for the community. To meet growth targets for households of all income levels, residents supported policies promoting the development of “middle housing” types—such as duplexes, triplexes, fourplexes, townhomes, cottages, and accessory dwelling units (ADUs). However, they preferred these housing types to be spread evenly throughout the city rather than concentrated in specific areas.

## Introduction

The Housing Element is split into two sections. The first section includes goals and policies that are intended to direct the City’s housing growth so the city can meet its housing targets. The second section includes a review of the city’s current housing stock and identifies gaps in the housing that is available to the city’s current and future residents. The Element includes two Appendices:

- *Appendix A – Racially Disparate Impact Analysis.* As required by the GMA, the included Racially Disparate Impact Analysis has an in-depth review of the city's current demographic and housing stock and determines if there are any current or past policies, regulations, and/or plans that impact someone from obtaining the housing that they need based on their race, religion, ethnic origin, age, household composition or size, disability, marital status, sexual orientation or economic circumstances.
- *Appendix B – Land Capacity Analysis and Adequate Provisions to Accommodate All Housing Needs.* This report includes two parts: Part one, is a Land Capacity Analysis, which determines if the City has sufficient capacity of land to accommodate its projected housing targets for households in all economic segments. The second part is an adequate provisions review, which determines if the City has development standards, permit processes, and other constructs that create barriers for the constriction of housing types that are affordable to households making less than 120% of the City's annual median income (AMI) and then identifies options which would remove the identified barriers.

## Goals and Policies

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

- Policy H-1.1 Promote opportunities for affordable homeownership through appropriate zoning code provisions and incentives.*
- Policy H-1.2 Reduce the appearance and noise problems in residential areas through the separation of incompatible uses.*
- Policy H-1.3 Encourage active neighborhood associations within the city's existing and future neighborhoods.*
- Policy H-1.4 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.*
- Policy H-1.5 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.*
- Policy H-1.6 Enhance the appearance of and maintain public spaces in residential areas.*
- Policy H-1.7 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, and to strive to meet the City's housing targets for households in all economic segments.**

- Policy H-2.1 Preserve affordable housing by educating residents about available low-income loans and grants available through housing repair programs including the King County Housing Repair Program.*
- Policy H-2.2 Blend housing types that are affordable to households in all economic segments as needed throughout the community to avoid over-concentration of one housing type.*

- Policy H-2.3 Coordinate with State and regional health care and housing programs while planning for special housing types and needs like permanent supportive housing, transitional housing, indoor emergency shelters, and indoor emergency housing.*
- Policy H-2.4 Encourage and support social and health service organizations that offer support programs and housing for those with special needs, particularly those programs that help people remain in the community.*
- Policy H-2.5 Work collaboratively with various interest groups including adjacent jurisdictions, King County, private developers, service and non-profit housing providers, and community residents to address housing affordability for housing units that are affordable to households that make less than 120% of the City's AMI. Special coordination and consideration with these interest groups should be taken so the City can meet its housing target for housing units that are affordable to households making less than 30% of the City's AMI.*
- Policy H-2.6 Where financially feasible, provide incentives in which developers would be allowed to deviate from the underlying zoning district's development standards if a portion of the units that are provided in the project are affordable to households making less than 80% of the City's AMI. The incentive program should not result in projects that consist primarily of affordable units. Possible incentives including but not limited to:*
- Reduce building lot sizes along with structure size limitations.*
  - Additional dwelling units.*
  - Increase in building height.*
  - Reduced parking requirements.*
  - Reduced open space requirements.*
  - Increase in building lot coverage.*
- Policy H-2.7 Consider senior community zoning code provisions to encourage housing specifically designed for the City's elderly population.*
- Policy H-2.8 Consider supporting the creation of a regional funding entity, much like A Regional Coalition for Housing (ARCH) that would assist with preserving and creating housing units that are affordable to households making less than 80% of the City's AMI.*
- Policy H-2.9 As directed by King County, monitor the City's progress towards meeting its housing growth targets for all economic segments.*
- Policy H-2.10 Where financially feasible, reduce fees for new housing projects that include a portion of housing units are affordable to households making less than 80% of the City's AMI. This may include reducing permit fees, impact fees, or utility connections fees.*
- Policy H-2.11 Review and update the City's development standards to streamline permitting processes. This could include:*
- Adopting greater SEPA minor new construction threshold exemptions for detached single-family and multi-family, and mixed-use projects.*
  - Making final plats approval an administrative approval.*
  - Creating an administrative conditional use process.*
  - Making preliminary plats approvals by the hearing examiner as allowed by law.*
- Policy H-2.12 Encourage new multifamily housing developments to take advantage of the City's Multifamily Tax Exemption program and provide at least 20% of the housing units in the development as units that are affordable to households making less than 80% the city's AMI.*
- Policy H-2.13 Ensure an appropriate supply and mix of housing and affordability levels to meet the needs of people who work and desire to live in the City.*

*Policy H-2.14 Ensure an appropriate supply and mix of housing and affordability levels to meet the needs of people who work and desire to live in the City. If the City finds that it is not meeting the affordability needs of the community, then the City will further implement additional strategies (including but not limited to) identified in Table 5.1 in the RDI Report established in Appendix A.*

*Policy H-2.15 Consider amending the zoning code specific to building heights to allow multi-family housing to be 45 feet or three stories to increase marketability for multi-family zoned property.*

**Goal H-3: Allow various densities and diverse housing types so the City can accommodate its projected housing targets and provide housing for households in all economic segment and for its senior, disabled and residents.**

*Policy H-3.1 Encourage new development in the Comprehensive Plan's Mixed-Use Overlay and the HCB Highway Community Business Mixed Use Overlay District (EMC 18.44) zones to utilize the City's Mixed-Use Development and Design Standards (EMC 19.38) and provide housing units above retail space within a building.*

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

*Policy H-3.3 Continue to allow duplexes, triplexes, and fourplexes within areas designated for such use as a preferred method of providing for increased densities and affordable housing.*

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

*Policy H-3.5 Continue allowing duplexes, triplexes, fourplexes, townhomes and cottages housing types and zero lot line developments as permitted uses in the R-3 and R-2 zoning districts.*

*Policy H-3.6 Permit the construction of both rental and for-purchase multifamily units to promote home ownership, while still meeting the city's housing target for all economic segments.*

*Policy H-3.7 Adopt zoning code regulations that allow for smaller homes on smaller lots to allow for affordable households making less than 80% of the City's AMI. Commonly referred to as starter homes, cottage homes, ramblers, etc.*

**Goal H-4: Minimize displacement risk for residents, remedy past discrimination, and prohibit discrimination because of race, color, age, religion, national origin, familial status, disability, or sex.**

*Policy H-4.1 Prevent discrimination and encourage fair and equitable access to housing for all persons in accordance with state and federal law.*

*Policy H-4.2 Initiate and encourage inclusive community involvement that fosters civic pride and a positive neighborhood image.*

*Policy H-4.3 Adopt incentives, strategies, actions, and regulations that promote balanced development, benefiting all community members and mitigating displacement.*

*Policy H-4.4 Review and revise as necessary city processes and regulations to ensure fair and equitable access to housing for all.*

## Housing Inventory

RCW 36.70A.070(2)(a) requires that all housing elements include an inventory and analysis of existing and projected housing needs that identifies the number of housing units necessary to manage the city's projected growth. This section provides a summary of the city's current housing stock. *Appendix A – Racially Disparate Impact Analysis*, includes a detailed analysis of the City's demographics and housing stock. *Appendix B – Land Capacity Analysis and Adequate Provisions to Accommodate All Housing Needs*, includes a land capacity analysis that identifies if the City has sufficient capacity of land to accommodate its projected housing targets.

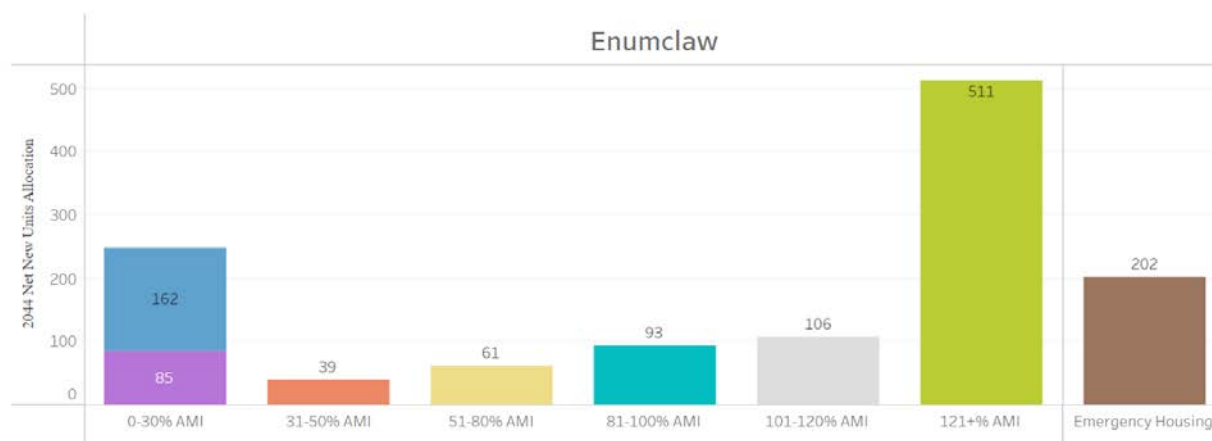
### CURRENT POPULATION AND HOUSEHOLDS

To determine if the City has an adequate supply of housing for its existing and projected housing needs, it is important to first review the City's current population and household characteristics. As of 2020, the City had an estimated population of 12,602 people, which was an 11.6% increase in population since 2010 (ACS, 2020). Also, in 2020, the City had 4,948 households with an average household size of 2.41 persons per household (ACS, 2020). The city's average household size is like King County's which was 2.43 persons per household in 2020.

### HOUSING TARGETS

King County is required to distribute its projected population between the cities and unincorporated areas within its boundaries. King County chose to distribute its projected population growth by new housing units, also known as housing targets. To ensure that the cities are adequately planning for housing units that are affordable to households in all economic segments and emergency housing, the County split up the housing targets into income buckets based on a percentage of the City's median household income. As shown in Exhibit H-1, the City's overall housing target for 2044 is 1,057 new housing units.

**Exhibit H-1 2019 – 2044 Housing Targets**



Source: King County Jurisdictional Housing Needs Allocations, 2023

Assuming that the average household size is 2.41 people per household, this would mean by 2044, the city’s population will be approximately 15,375 people.

### Exhibit H-2 Population Estimates

A	2018 Housing Units	5,326
B	2044 Housing Target	1,054
C	2044 Total Housing Units (Columns A + B)	6,380
D	2044 Population Estimate (Columns C + 2.41)	15,375

The City completed a housing land capacity analysis, looking at housing capacity by zone and density (See Appendix B). The analysis found that there is sufficient land capacity for units that support each income level (Exhibit H-3). To ensure housing production meets targets for lower-income levels, the city should consider expanding incentives and easing regulations. This could involve adjustments to fees or updates to development regulations. For example, the city might reduce permit fees or explore funding opportunities to support housing development. To streamline regulations, the city could allow smaller houses on smaller lots, which would lower purchasing costs and create savings for renters, homebuyers, and builders. Another option might be to reduce requirements for cottage housing developments and attached single-family homes, making it easier to provide more flexible housing options.

### Exhibit H-3 Housing Capacity and Production Barriers

Income Level	Housing Type Category	Housing Need (units)	Capacity (units)	Surplus / (Deficit)	Production Barrier
0-30% AMI	Low rise/ Manufactured Home park	347	559	212	Yes
31-50% AMI					
51-80% AMI					
81-100% AMI	Moderate density	199	313	114	Yes
101-120% AMI					
>121% AMI	Low Density	511	1,144	633	No
<b>Total</b>		<b>1,057</b>	<b>2,016</b>	<b>959</b>	-

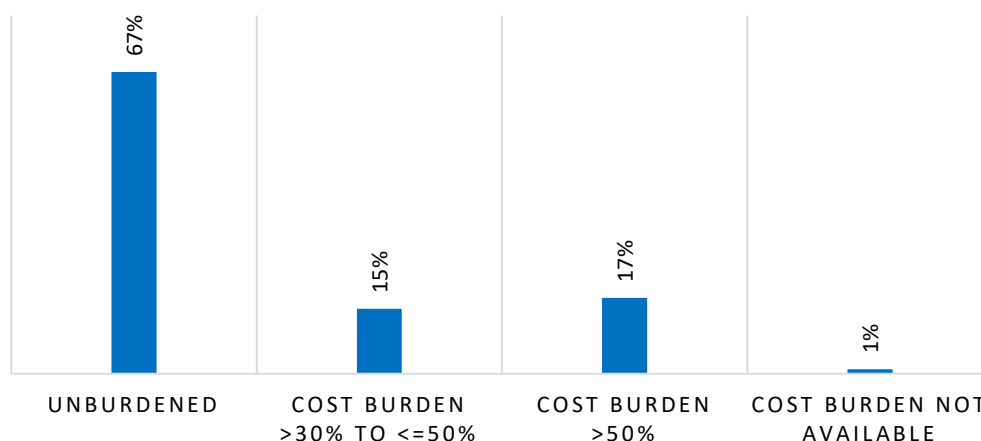
### HOUSEHOLD INCOME

The number of households that can comfortably afford their current homes is an indicator of whether the city’s housing stock meets the needs of its residents. Two common data sources used to analyze household income are median household income (MHI) and household area median family income (HAMFI). These estimates are produced by the United States Census Bureau and the U.S. Department of Housing and Urban Development (HUD), respectively.

The main difference between these two data sources is that MHI measures the median household income for the city, while HAMFI measures the median household income for King County. This section will use HAMFI because HUD uses it to calculate housing cost burden for the city.

In 2021, the HAMFI for King County was \$115,700, and the MHI was \$103,793. In comparison, MHI in the City reported by ACS Table S1903 for 2020 was \$91,855.

#### Exhibit H-4 Cost Burdened Households as a Percentage of Total Households



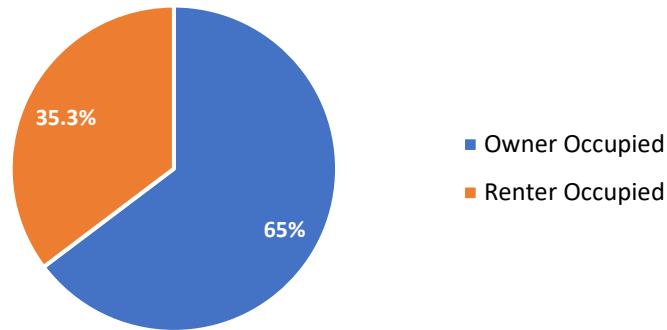
Source: HUD/CHAS data 2015-2019 estimates

To assess whether the city’s housing stock is affordable for households across all income levels, housing cost burden is used as a measure. A household is considered cost burdened if it spends more than 30% of its annual income on housing, including related bills. In 2021, HUD estimated that about 32%, or 1,550 households in the city, were cost burdened by their housing costs.

### HOMEOWNERSHIP AND TENURE

Housing tenure is the split between the number of housing units that are owner and renter occupied. As shown in Exhibit H-5, approximately 65% of housing units in the City are owner occupied and 35% of housing units are renter occupied.

### Exhibit H-5 Housing Tenure in Enumclaw



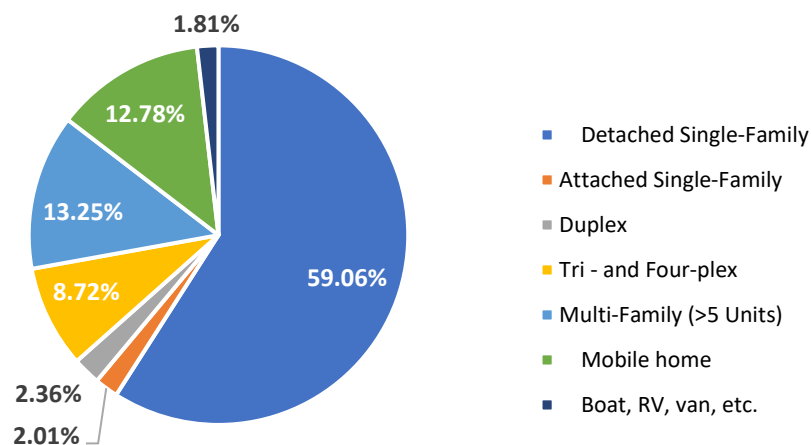
Source: 2020: ACS 5-year estimate Table S2502

Vacancy rates provide insight into the city’s supply of housing for both renters and homeowners. A vacancy rate of more than 5% is considered healthy for a City. In 2020, the City had an e vacancy rate of 3.5%, which indicates the city has insufficient supply of housing and it would be challenging for households to find a housing unit.

### HOUSING TYPES

As of 2020, there were approximately 5,125 housing units in the City. The housing stock is 59% detached single-family units (Exhibit H-6). The other 41% of housing is evenly distributed between multi-family, manufactured homes, and tri- and fourplexes. Middle housing types (duplexes, triplexes, fourplexes, townhomes, cottages) make up approximately 13% of the housing stock.

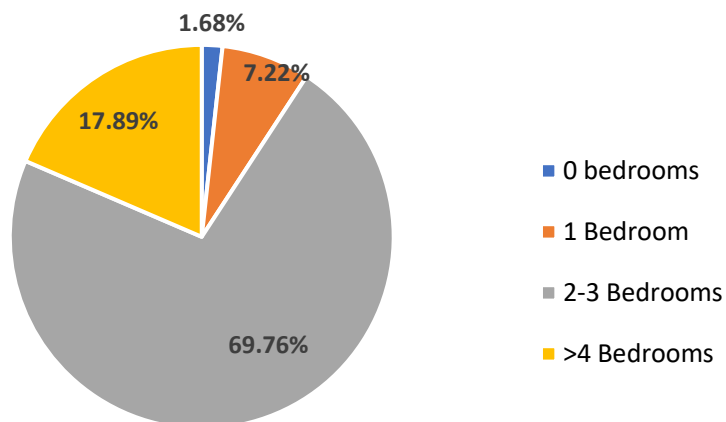
### Exhibit H-6 City of Enumclaw Housing Types, 2020



Source: 2020: ACS 5-year estimate Table S2504

Another important factor to consider when evaluating the city’s housing stock is the number of rooms in each housing unit. A diverse range of housing sizes is essential to meet the needs of households at different stages of life and to help prevent overcrowding. For example, younger households without children and senior households may prefer housing units with one or two bedrooms. In contrast, households with children or multigenerational families tend to need housing units with more than two bedrooms.

**Exhibit H-7 Housing Units by Number of Bedrooms**



Source: 2020: ACS 5-year estimate Table S2504

As shown in Exhibit H-7, in 2020, approximately 70% of the City’s housing units had two to three bedrooms. Households with 0-1 bedrooms represent the least number of dwellings within the City and are commonly associated with multifamily dwelling units. Dwellings with more than one bedroom are most associated with single family homes which account for most of the city’s housing stock.

**SUBSIDIZED HOUSING**

In the City, there are two forms of housing assistance available to low-income households making 80% or less of the area median income: publicly owned subsidized housing and the U.S. Department of Housing and Urban Development (HUD) Housing Choice Voucher Program. The King County Housing Authority operates both programs.

King County Housing Authority owns and operates two affordable rental housing complexes in the City near the intersection of Warner and Semanski. Rainier View I consists of 48 two-bedroom units for families, people 55 years of age and older, and people with disabilities. Rainier View II consists of 36 one-bedroom units for people 62 years of age and older and people with disabilities. These units make up about 1.64% of housing units in the City.

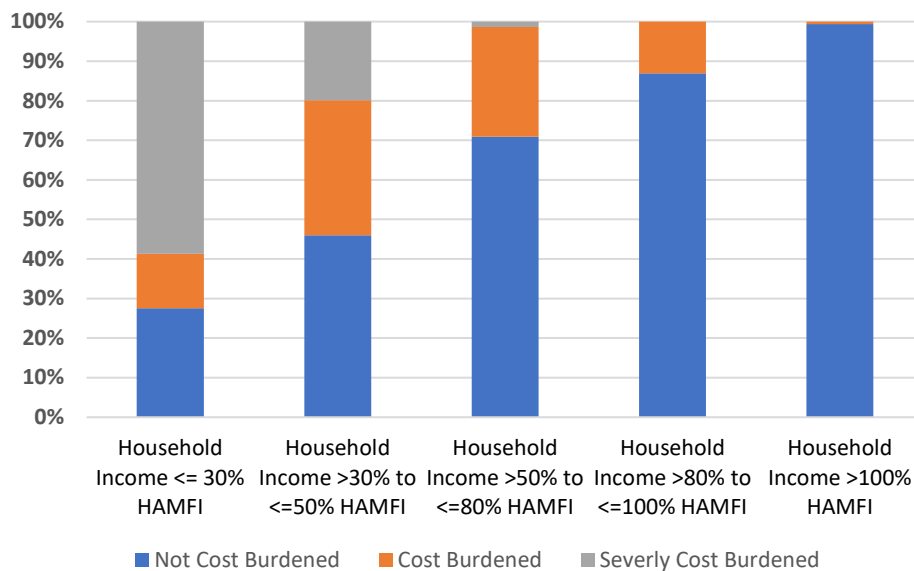
**GROUP HOMES AND CARE FACILITIES**

Group homes can be for institutionalized people, like correction facilities for juveniles and adults, and nursing homes. They can also be for non-institutionalized populations, like housing for college students and military personnel. The City has three group homes and care facilities offering assisted living and memory care facilities. In 2020 the American Community Survey estimated that there were approximately 89 residents in the city living in group homes and care facilities, with 58 resident living in nursing facilities.

**GAP ANALYSIS**

When reviewing the City’s housing stock and determining a planning framework for how the City will meet its housing targets over the next 20-years, it is important to review the quantity of housing units that are available to various income brackets and identify gaps. To determine the various number of units currently available to households in different income brackets this analysis will use the household cost burdened numbers for the City. The assumption of this analysis is that if a household is cost burdened by their housing, then there is a gap in units available for that household.

**Exhibit H-8 Cost Burdened by Household Income**



Source: HUD/CHAS data 2015-2019 estimates

As shown in Exhibit H-8, the City has a gap in housing types that are affordable to people making less than the HAMFI. In 2019, approximately 1,535 households out of 3,205 households earning less than the HAMFI were cost burdened by their housing costs. The city’s largest gap in housing is for households earning less than 30% of the HAMFI, with about 815 households cost burdened by their housing expenses. In contrast, less than 1% of households earning more than the HAMFI are cost burdened, indicating no significant gaps in housing options for higher-income households.

To provide housing options for all economic segments, the city will need policies that promote the development of housing units for households earning less than the HAMFI. Since it is not feasible to encourage market-rate housing affordable to households earning less than 30% of the HAMFI, the city should consider adopting policies that reduce housing costs and support housing payment assistance programs.