

HOUSING ELEMENT AMENDMENTS

INTRODUCTION AND BACKGROUND

Purpose

This Housing Element is intended to plan for a range of densities and housing types for all needs and incomes, through preserving, improving, and expanding housing stock. City housing policy should be financially sustainable—supportive of strong neighborhoods with efficient service provision. Consistent with the Natural Environment Sub-Element of this Plan, new housing should be located to protect the natural environment, including wetlands, streams, and fish and wildlife habitats of importance.

Growth Management Act Requirements

The Growth Management Act (GMA) states that Comprehensive Plans are to plan for and accommodate housing affordable to all economic segments of the population of this state, promote a variety of residential densities and housing types, and encourage preservation of existing housing stock. Housing elements are to include an inventory and analysis of existing and projected housing needs, including units for moderate-, low-, very low-, and extremely low-income households as well as emergency housing, emergency shelters, and permanent supportive housing. The Housing element should include a statement of goals, policies, objectives, and mandatory provisions for the preservation, improvement, and development of housing, including moderate-density housing options such as duplexes, triplexes, and townhomes. Housing elements must identify sufficient land capacity for housing and consider housing location in relation to employment location. Housing elements also must identify policies, regulations, and implementation measures that do not result in racially disparate impacts, displacement and exclusion in housing.

Countywide Planning Policies

The “overarching” housing goal of the new Countywide Planning Policies (CPPs) is to “provide a full range of affordable, accessible, healthy, and safe housing choices to every resident in King County.” The CPPs direct each jurisdiction to update its comprehensive plan for:

- Preserving, improving, and expanding its housing stock.
- Promoting fair and equitable access to housing for all people.
- Taking actions that eliminate race-, place-, ability-, and income-based housing disparities.

The CPPs identify the countywide housing needs of low-, very low-, and extremely low-income households, which are equal to 19 percent, 15 percent and 15 percent, respectively, of all County households. The CPPs also state that each city should address the housing needs of all economic segments and strive to provide housing affordability to accommodate a proportionate amount of the countywide needs.

The county-wide population growth forecast has been established by the Washington State Office of Financial Management (OFM), as required by the GMA. In the CPPs, each jurisdiction in King County agreed to a housing target (population allocations converted into households) for the years 2019-2044. Kenmore’s housing growth target is 3,070 housing units. The city is committed to ensuring Kenmore has capacity in the Comprehensive Plan and implementing regulations to meet this target. Actual growth would occur based upon market forces.

Affordable Housing Committee Recommendations

The Affordable Housing Committee of the Growth Management Planning Council serves as a regional advisory body, responsible for recommending action and assessing progress towards implementing the Regional Affordable Housing Task Force Action Plan for King County. This Plan was developed in 2018 to address the affordable housing crisis in King County.

The Plan states that, at its core, the housing crisis is driven by a supply and demand challenge that is two-fold. First, King County’s population has grown faster than new homes have been built, Second, King County’s population has not grown evenly across the income spectrum. In response to demand for housing by high-earner households, housing developers have focused new projects to serve the upper end of the market and many of what were once existing affordable units have increased in price beyond what many middle- and low-income working individuals and families can afford.

The Action Plan includes seven goals, with strategies to achieve the goals, and actions to implement the strategies. Goals include: Increase construction and preservation of affordable homes for households earning less than 50% area median income; prioritize affordability accessible within a half mile walkshed of existing and planned frequent transit service, with a particular priority for high-capacity transit stations; preserve access to affordable homes for renters by supporting tenant protections to increase housing stability and reduce risk of homelessness; and promote greater housing growth and diversity to achieve a variety of housing types at a range of affordability and improve jobs/housing connections throughout King County

History of Discriminatory Land Use and Housing Practices

Like many communities, Kenmore has a documented history of discriminatory land use and housing practices, including the placement of racially discriminatory housing covenants over some local neighborhoods. These actions prevented people of color from living in parts of the City. Too, widespread zoning of areas exclusively for single-family housing has kept out those with lower incomes or those who can afford only rental housing. A new focus diversity, equity and inclusion is part of this Housing Element. In particular, a new emphasis on “Missing Middle” housing types is one way to reverse this pattern of exclusion.

Displacement Risk

The Puget Sound Regional Council (PSRC) has developed a “displacement risk map” to identify areas in the region where current residents and businesses are at risk of displacement as growth occurs. A portion of Kenmore east of 68th Avenue NE is identified on this map as an area of moderate displacement risk. Housing Element policies address displacement and potential mitigations, particularly for lower-income residents and People of Color.

Relationship to the Natural Environment

The Natural Environment Element notes that natural systems have played an important part in defining the character of Kenmore. Historically, this area has made significant alterations to the natural environment as a result of development. Moving forward, protecting Lake Washington and the City’s wetlands, streams,

trees, and fish and wildlife habitat is crucial to integrating new housing compatibly into the natural environment. Addressing geologic hazards and flooding protects future residents from harm.

EXISTING CONDITIONS

The following discussion draws from the East King County Housing Analysis, produced for all member cities of A Regional Coalition for Housing (ARCH), and made a part of this Comprehensive Plan as Appendix A.

Population and Population Age

Kenmore's population grew an estimated 16 percent from 2010 to 2021. Excluding the small "Point Cities," (Hunts Point, Yarrow Point, Medina, Clyde Hill, Beaux Arts Village) Kenmore grew more slowly than any other ARCH community in that period.

Kenmore's population grew 11.9 percent between 2015 and 2021, from 21,500 to 24,050. People with disabilities comprise 9 percent of the population, just as county-wide.

Population declined among school-age children and adults 35 to 44 years old and rose for those 65 years and older (Figure H-1, below). The city's proportion of senior citizens (65 years and older) is similar to countywide figures. As predicted, the seniors' segment increased significantly since 2010, due to aging of the Baby Boomer generation.

**FIGURE H-1
POPULATION AGE, KENMORE**



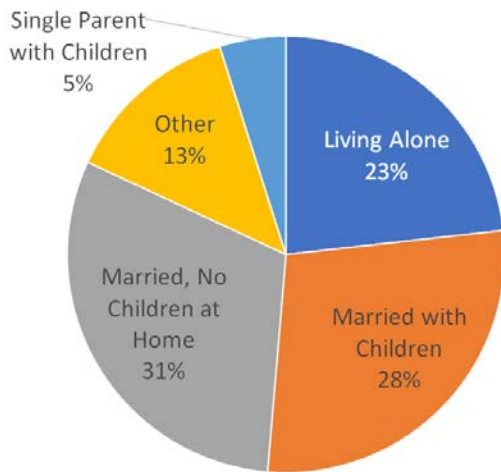
Source: 2010 Census and Washington State Office of Financial Management, April 1, 2021 Population Estimates.

People of Color comprise approximately 22 percent of the Kenmore population overall. The highest percentages of these groups (26 to 28 percent) appear in the youngest age categories, below 45 years old.

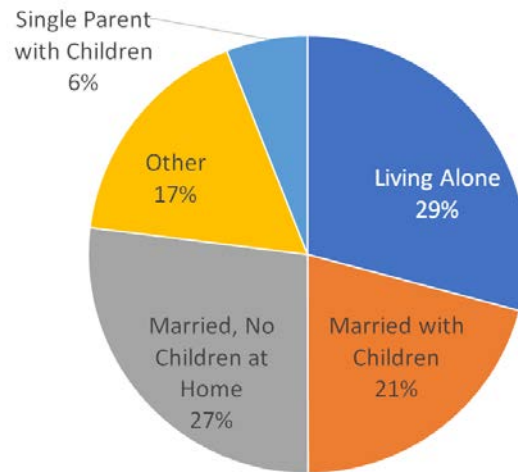
Households and Household Types

Kenmore averaged 8,858 total households from 2015 to 2019, 11 percent more than in 2010, but the composition of household types changed very little. Compared to King County overall (Figures H-2 and H-3 below), the city has greater percentages of married-couple families (59 percent) and families with children (33 percent). The city also maintains a somewhat lower proportion of one- and two-person households (57 percent) than the rest of King County (64 percent).

**FIGURE H-2
KENMORE, 2015–2019**



**FIGURE H-3
KING COUNTY, 2015–2019**



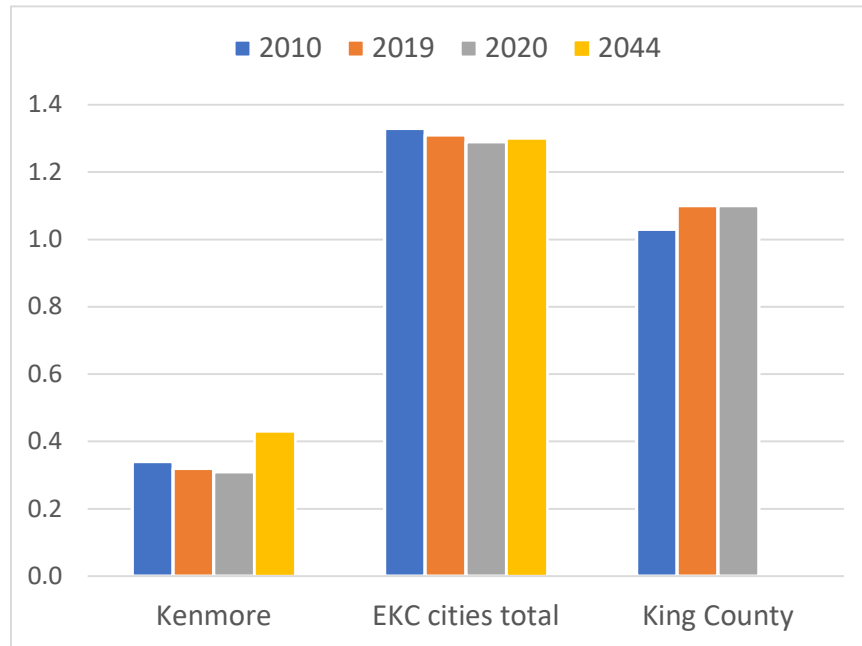
Source: American Community Survey (ACS) 2019 5-Year Estimates (U.S. Census Bureau)

Jobs and Wages

Employment can be an important contributor to housing demand within a community, both in terms of the amount and affordability of housing. Kenmore lost 20 percent of its jobs from 2006 to 2018, to a total of 4,012. The city’s employment target of 3,200 jobs (2019–2044) represents an 80 percent increase over total employment in 2018, which, if true, means that local job growth will be a larger factor in housing demand in the future than in the past.

The Jobs-Housing Ratio is a way to measure demand for housing from local employment relative to the local housing supply. A ratio less than 1.0 means less demand for housing from the local workforce than is available in the city. As of 2019, the city’s jobs-housing ratio had fallen to 0.3 and based on growth projections would increase to just over 0.4 by 2044 (see Figure H-4). This is much lower than the countywide ratio and the ratio of most other ARCH cities suggesting that the housing demand from existing jobs is relatively low.

**FIGURE H-4
JOBS-HOUSING RATIO**



Source: A Regional Coalition for Housing (ARCH).

Along with relatively low employment opportunities in the city, jobs in Kenmore tend toward the lower paying types; 60 percent pay less than \$50,000 a year (Figure H-5, below).

**FIGURE H-5
WAGES OF JOBS IN KENMORE**

Source: ACS, 2015–2019 5-Year Estimates.

Household Incomes

Approximately 22 percent of the households in Kenmore fall within the standards defined as extremely low- or very low--income (Table H-A). This is slightly lower than countywide figures, but higher than east King County. The rental market is the primary source of housing for these populations.

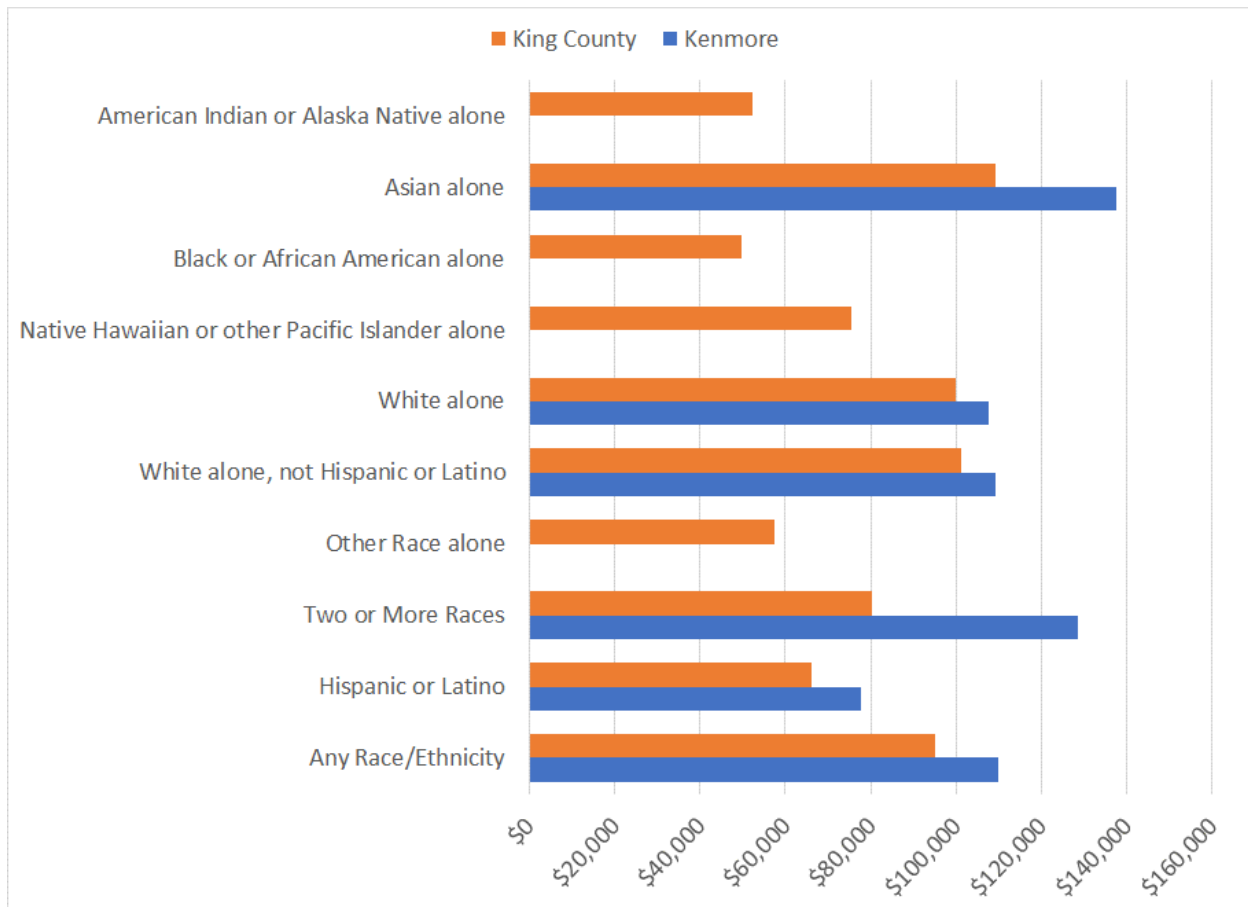
Figure H-6 provides information on median household income by race/ethnicity.

**TABLE H-A
HOUSEHOLDS BY INCOME CATEGORY**

HOUSEHOLD INCOME CATEGORY		PERCENT OF TOTAL HOUSEHOLDS			
		KENMORE		KING CO.	
		2006– 2010	2014– 2018	2006– 2010	2014– 2018
< 30% of median:	Extremely Low-Income	11%	12%	12%	9%
30% to 50% of median:	Very Low-Income	6%	10%	10%	9%
50% to 80% of median:	Low-Income	13%	11%	13%	10%
> 80% of median:	Middle- and Higher-Income	71%	68%	64%	72%
“Median” refers to the Area Median Income (King and Snohomish counties). Some totals exceed 100% due to rounding.					

Source: Comprehensive Housing Affordability Strategy (CHAS) 5-Year Estimates (U.S. Housing and Urban Development).

**FIGURE H-6
MEDIAN HOUSEHOLD INCOME**



Source: ACS 2019 5-Year Estimates (U.S. Census Bureau).

Northshore School District records show that 13.5 percent of the students qualify, based on income, for free or reduced lunches at school (Northshore website).

Existing Housing

Housing Types

Kenmore added 14 percent more housing units since 2006—somewhat slower than King County and the rest of the Eastside. The city’s mix of housing types changed little since 2000 (Table H-B, below).

**TABLE H-B
NUMBER AND TYPE OF HOUSING UNITS, KENMORE**

TYPE OF HOUSING	2000		2010		2021	
	UNITS	% OF TOTAL	UNITS	% OF TOTAL	UNITS	% OF TOTAL
Single-family Detached	5,235	70%	6,024	70%	6,625	69%
2 or more-family	1,892	25%	2,254	26%	2,753	28%

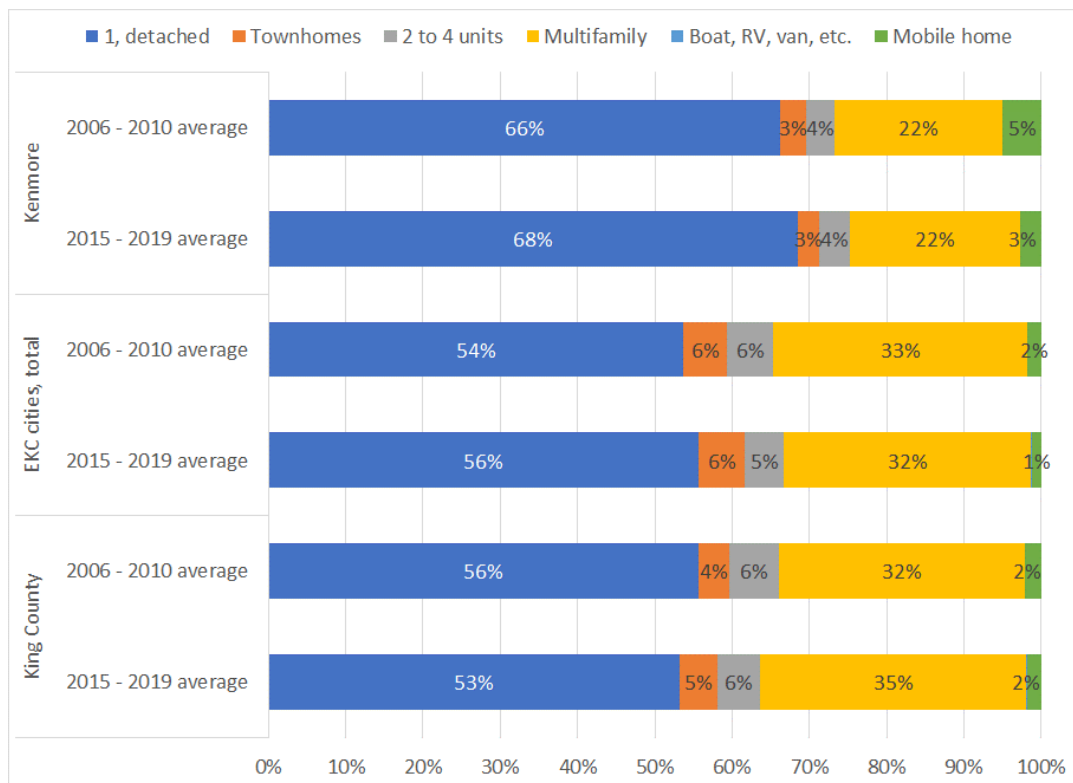
Mobile Homes	361	5%	291	3%	287	3%
Total Units	7,488	100%	8,569	100%	9,665	100%

Source: U.S. Census Bureau, 2000 Census, and Washington State Office of Financial Management (OFM), 2021.

Compared to King County and most of east King County, Kenmore has a low percentage (22 percent) of multi-family housing. Figure H-7, below). Seventy (70) percent of the city’s residential capacity, however, is zoned for “medium high” and “high” densities, and if developed to capacity Kenmore will provide a variety of housing similar to that of other similarly-sized cities.

Of Kenmore’s total city acreage, 78% is zoned exclusively for residential uses (all of the R zones and MHC). Of that acreage, the area zoned exclusively for single-family residential development comprised 95% of the total in 2021. New allowances for medium density housing will reduce this percentage and provide more opportunities for additional housing types in the City.

FIGURE H-7
HOUSING UNITS BY UNITS IN STRUCTURE



Source: 2010 Census and 2019 American Community Survey, 5-Year Estimates (U.S. Census Bureau).

Kenmore is one of the few communities in east King County with any significant number of manufactured homes (close to 300; Washington State OFM). Most of Kenmore’s manufactured homes are located in six parks with a small number located on individual lots. Units are primarily owner occupied, sited on rental pads. The manufactured housing communities are an important housing resource for many Kenmore residents. More than half of the households living in manufactured homes are low-income. Two of the manufactured housing communities are reserved for seniors. In many cases, manufactured housing communities provide the opportunity of unsubsidized home ownership to households that cannot afford to purchase other types of housing. Homes are in a wide range of physical condition, including some units that are getting past their useful life. Other concerns include long-term park maintenance and replacement

of aging infrastructure. Overall availability of manufactured housing has been decreasing in King County as parks are redeveloped with other uses. Of concern is that when parks are closed and replaced with more expensive housing, homeowners lose most of their investment. Future redevelopment of some of the mobile home parks to higher densities could provide additional housing units with affordability requirements.

Kenmore has permitted more than 60 accessory dwelling units as of 2021. In 2020, the City amended its ADU regulations to encourage development of ADUs, including extinguishment of the owner occupancy requirement after the first six months of consecutive occupancy.

Age of Housing

Kenmore's housing stock is similar in age to that of other ARCH communities and younger than that of King County overall. Eight (8) percent of all homes in the community were built since 2010 (similar to the rest of King County and the ARCH sphere). On the other hand, 25 percent of Kenmore's homes are more than 50 years old, compared to 37 percent across King County.

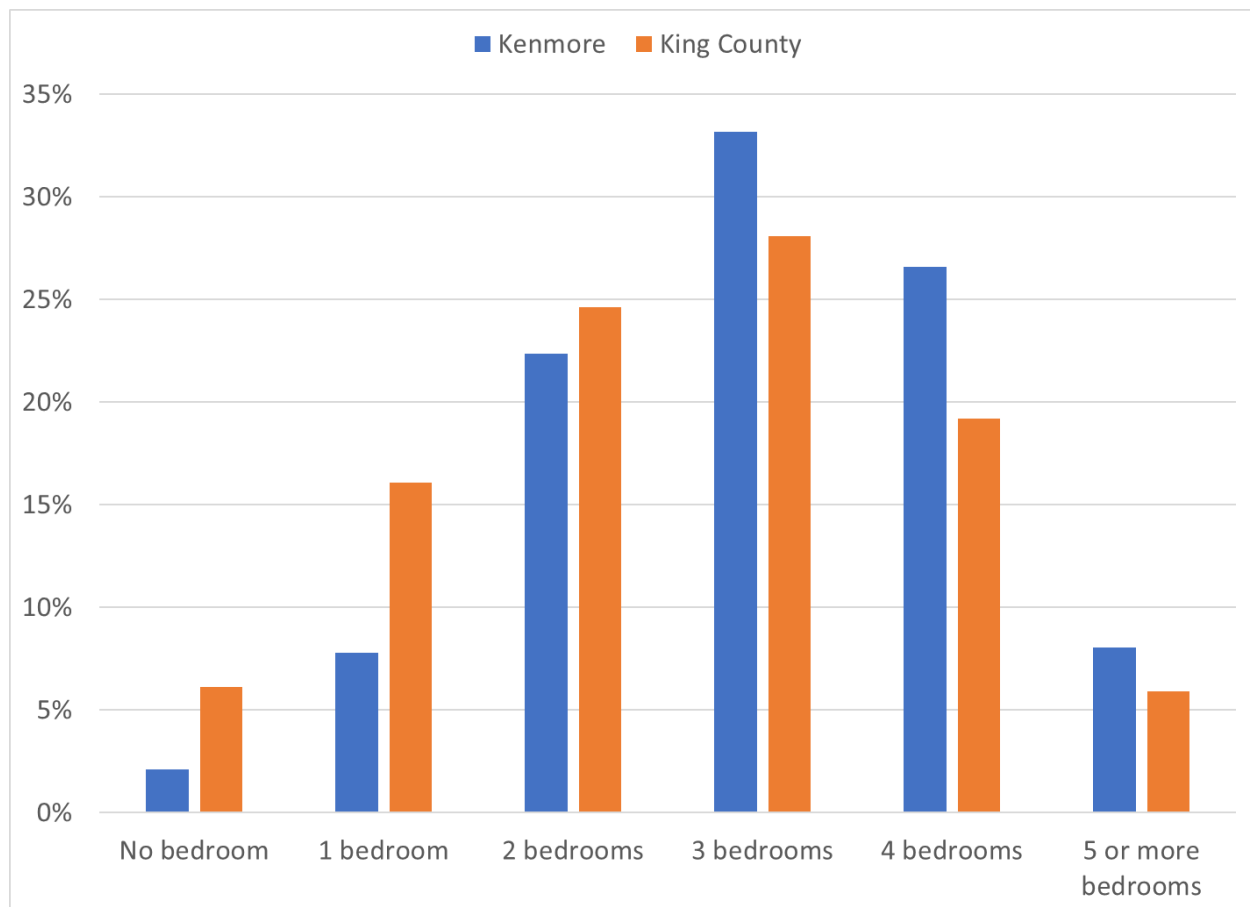
Housing Condition

One percent (1%) of Kenmore's housing units lack complete plumbing facilities, and one percent lack complete kitchen facilities. King County overall is similar in both respects.

Bedrooms

Kenmore's housing stock is weighted toward homes with more bedrooms than King County in general (Figure H-8, below). This is true in both owner-occupied and renter-occupied housing. Compared to 2010, Kenmore has increased slightly the percentages of studio and four-bedroom units and lost about 140 one-bedroom units.

FIGURE H-8
HOUSING UNITS AND BEDROOMS



Source: ACS 2015 – 2019 5-Year Estimates.

Market Rate Housing Prices

Homeownership

Kenmore has a homeownership rate of 73 percent, which is among the highest for ARCH cities and greater than the countywide rate (57%). Black, Indigenous, and other People of Color (BIPOC) householders are 19 percent of Kenmore’s households and 18 percent of the homeowners. Asian householders (not Hispanic or Latino) are 13 percent of the total households and 14 percent of the homeowners. Other BIPOC householders are 6 percent of the total and 4 percent of Kenmore’s homeowners.

The average home sale price in 2020 in Kenmore was \$730,000 (Washington Center for Real Estate Research).

Condominiums and townhomes, including both ground-oriented and non-ground-oriented owned dwelling units, provide relatively affordable homeownership alternatives for Kenmore residents. The average sale price for condominiums in 2020 was \$371,000—similar to condo prices in Bothell and Woodinville, and low compared to the averages across east King County and King County overall (Washington State Real Estate Research Committee).

Rental Housing

Rental housing makes up about 27 percent of housing supply in Kenmore, a significantly smaller portion of overall housing than in east King County and King County as a whole. The median gross rent (including utilities) in Kenmore in 2020 was the lowest among east King County cities except Beaux Arts Village, and 10 percent below the county-wide median (Table H-C).

**TABLE H-C
MEDIAN GROSS RENTS, 2015–2019 5-YEAR AVERAGES
(2019 DOLLARS)**

LOCATION	BEDROOMS				AVERAGE
	0	1	2	3	All Units
Bothell	\$1,472	\$1,480	\$1,724	\$2,205	\$1,719
Kenmore	\$1,236	\$1,287	\$1,391	\$2,071	\$1,433
Shoreline	\$1,193	\$1,362	\$1,592	\$1,925	\$1,574
King County	\$1,307	\$1,420	\$1,671	\$2,030	\$1,606

Source: ACS 2015-2019 5-Year Estimates.

Rental vacancy data indicate that Kenmore has relatively few apartments available (Table H-D, below).

**TABLE H-D
RENTAL HOUSING VACANCIES**

	PERCENT OF ALL RENTAL HOUSING UNITS	
	2006 – 2010 average	2015 – 2019 average
Kenmore, total	2,239	2,606
Renter-occupied	94.5%	93.0%
Vacant, for rent	3.7%	3.7%
Vacant, for seasonal, recreational, or occasional use*	1.0%	1.8%
Rented, not occupied	0.7%	1.5%
Total vacant	5.5%	7.0%
King County, total	340,071	406,209
Renter-occupied	92.2%	93.5%
Vacant, for rent	4.4%	3.2%
Vacant, for seasonal, recreational, or occasional use	2.3%	2.2%
Rented, not occupied	1.1%	1.1%

	PERCENT OF ALL RENTAL HOUSING UNITS	
	2006 – 2010 average	2015 – 2019 average
Total vacant	7.8%	6.5%

* “Seasonal, recreational, or occasional use” may include units not available for rent.

Rental Housing for People Needing Supportive Services

Kenmore has a range of housing for people who need supportive services, particularly for the elderly and those individuals with physical disabilities. The housing includes adult family homes, assisted living facilities, boarding homes, group living, and nearby nursing homes.

An estimated four (4) percent of the people in Kenmore are over the age of 80 years. Supplemental Security Income supports people with disabilities in about two percent of Kenmore households.

Kenmore has one licensed assisted living facility (boarding home) with 100 beds and 26 licensed adult family homes with 150 beds. Adult family home residents include elderly people, individuals with limited mobility (use of wheelchair), developmental disabilities, mental illness, diabetes, terminal illnesses, brain injury, and those recovering from strokes. The number of persons living in supported living situations (i.e., group quarters) has increased 35% since 2010, a somewhat lower rate than the growth across east King County (44 percent). The closest nursing home to Kenmore is in Bothell. Bothell Health Care (707 228th St. SW) nursing home has 99 beds.

Income- and Price-Restricted Housing

Land Use and Tax Incentives

The City of Kenmore has a number of voluntary incentive programs to support housing developers who commit to setting aside some of the homes in their properties to be affordable for income-eligible households. At this writing, one property (Spencer 68) does so, as a result of the city’s purchase and resale of a disused Metro park-and-ride lot.

	Apartments
50% AMI	5
85% AMI	51
Market Rate	166

Spencer 68 Apartments benefits from an exemption from property taxation on their buildings (not the land) for 12 years—through 2029—and, in exchange, reserves 56 affordable units for the life of the property.

Affordable housing requirements and tax incentives are offered in the transit-oriented district around the current park-and-ride facility on SR-522, and density requirements are in place for the Downtown Commercial zoning district. Density incentives are provided in the Neighborhood Business (NB) zone and in most other zones through the Residential Density Incentives program.

Public and other Funding Programs

A variety of publicly assisted rental housing is available in Kenmore, including:

Name	Owner	Population Served	Units or Beds
Brookside Apartments	Sound Mental Health	Transitional	16
Copper Lantern	Low Income Housing Institute	Families	21
Green Leaf Apartments	King County Housing Authority	Families	27
Harbour Villa Apartments	King County Housing Authority	Seniors & Disabilities	5
Heron Landing	Downtown Action to Save Housing	Seniors	50
Heron Run	Kenmore Family Associates	Families	40
Northwood Apartments	King County Housing Authority	Seniors & Disabilities	34
Shadrach Apartments	Hopelink	Shelter	9

All of these income- and price-restricted housing units are located within a half mile of transit service.

In addition, the Housing Authority operates a voucher program (Housing Choice Vouchers) for the rental of privately held units. This federal program currently assists approximately 122 Kenmore households with rental subsidies. Lower income tenants in the City of Kenmore may also apply for emergency funding from King County in the event they are faced with eviction due to nonpayment of rent. This assistance is available through the Multi-Service Center of Northeast King County.

Housing for the Homeless

Although Kenmore-specific information is not available, the 2020 Point in Time Count of the homeless found that there were 204 sheltered homeless individuals and 56 unsheltered homeless individuals (living on the streets) in north King County, which includes Bothell, Kenmore, Lake Forest Park, Shoreline, and Woodinville.

Three facilities in Kenmore provide or have recently provided temporary shelter. Mary’s Place (18118 73rd Avenue NE) provides emergency family shelter. In 2018 and 2021, Camp Unity Eastside was located at

Northlake Lutheran Church (6620 NE 185th Street) and provided shelter for about 40 men, women and couples without children. Hopelink’s Kenmore Place shelter also provides temporary housing.

An application from the Episcopal Church of the Redeemer (6210 NE 181st Street) was received in December 2021 to host Camp Unity Eastside between June and October 2022.

The establishment of the King County Regional Homelessness Authority in 2021 should help refine information on the homeless population in Kenmore and begin to address homelessness county-wide.

HOUSING AFFORDABILITY

According to policies established by the U.S. Department of Housing and Urban Development, a household should spend no more than 30 percent of its income on housing, including utilities. If they pay more than that, they are considered “housing cost burdened.” Table H-E shows incomes and affordable housing costs for various income levels.

**TABLE H-E
AFFORDABLE HOUSING COSTS BASED ON KING COUNTY MEDIAN INCOME, 2014-2021**

	EXTREMELY LOW-INCOME		VERY LOW-INCOME		LOW-INCOME	
	30% of Area Median		50% of Area Median		80% of Area Median	
Household Size	Annual Income	Affordable Monthly Cost	Annual Income	Affordable Monthly Cost	Annual Income	Affordable Monthly Cost
1	\$24,297	\$607	\$40,495	\$1,012	\$64,792	\$1,620
2	\$27,768	\$694	\$46,280	\$1,157	\$74,048	\$1,851
3	\$31,239	\$781	\$52,065	\$1,302	\$83,304	\$2,083
4	\$34,710	\$868	\$57,850	\$1,446	\$92,560	\$2,314
5	\$37,487	\$937	\$62,478	\$1,562	\$99,965	\$2,499

Source: ARCH.

Using the federal affordability definition, 12% of Kenmore’s housing is affordable to extremely low- and very low-income households and 12% to low-income households. The amount of housing affordable to extremely low- and very low-income families is similar to Bothell and King County, but higher than east King County cities as a group (7%). The amount of housing affordable at the low-income level is again similar to Bothell, but higher than east King County overall (8%), and lower than the countywide figure (16%). Table H-F compares the housing affordability of Kenmore, east King County, and King County overall against countywide housing needs.

Most of Kenmore’s housing affordable to lower incomes is rental housing. Thirty-two (32) percent of the rental units in Kenmore were affordable to extremely low- or very low-income families in 2018. This is greater than the countywide figure (24%), and much higher than other cities in east King County (13%).

About nine percent (9%) of the owner-occupied housing units in Kenmore are affordable to families earning up to 80 percent of median income, and an additional eight percent (8%) are affordable to families earning 80 to 100 percent of median income. These figures are similar to east King County (6% and 5%, respectively), but somewhat lower than King County (13% and 11%). Note that Kenmore has a relatively

high percentage of homes affordable to low-income households, which may be partially attributable to the city's relatively high number of manufactured homes.

**TABLE H-F
AFFORDABLE HOUSING AND COUNTYWIDE HOUSING NEEDS, 2018**

HOUSEHOLD INCOME LEVEL		PCT OF TOTAL HOUSING UNITS AFFORDABLE			COUNTYWIDE HOUSING NEED
		Kenmore	East King Co.	King County	
< 30% of median:	Extremely Low-Income	3%	3%	4%	15%
30% to 50% of median:	Very Low-Income	9%	4%	9%	15%
50% to 80% of median:	Low-Income	12%	8%	16%	19%
> 80% of median:	Middle- and Higher-Income	76%	85%	71%	51%

Source: CHAS (Comprehensive Housing Affordability Strategy; U.S. Housing and Urban Development), 2014-2018 5-year averages.

Note: Countywide Housing Need determined by 2021 Countywide Planning Policies.

Cost-Burdened Households

Overall, housing cost burden improved in Kenmore since 2010, from 38 percent to 28 percent of all households (comparable to all of East King County). For some segments of the community, however, cost burden worsened. Close to half (48 percent) of the renting households are housing cost-burdened, up from 42 percent. This is high compared to other ARCH cities (35 percent) and King County as a whole (42 percent). On the positive side, Kenmore's percentage of severely cost-burdened renters (paying more than half their incomes on housing) has fallen from 21 percent to 17 percent.

Table H-G provides information on housing cost burden by race/ethnicity in Kenmore.

**TABLE H-G
HOUSING COST BURDEN AND RACE/ETHNICITY
KENMORE, 2018**

Race/Ethnicity of Householder	All Households	Cost Burdened (Housing costs 30% to 49% of household income)	Severely Cost Burdened (Housing costs 50% or more of household income)
Hispanic or Latino, any race	5%	9%	8%
Not Hispanic or Latino	95%	91%	92%
American Indian or Alaska Native alone	0%	0%	1%

Race/Ethnicity of Householder	All Households	Cost Burdened (Housing costs 30% to 49% of household income)	Severely Cost Burdened (Housing costs 50% or more of household income)
Asian alone	11%	14%	14%
Black or African-American alone	1%	8%	10%
White alone	81%	64%	62%
Other (including multiple races)	2%	4%	5%

Source: CHAS 2014–2018 5-year Estimates.

See Appendix ___ for more information about cost burdened households.

HOUSING TARGETS AND CAPACITY

The city’s 2019-2044 growth target established by the King County Countywide Planning Policies is 3,070 housing units. On an annualized basis, this means the city should expect and plan for 123 additional units each year. The Kenmore Land Use Plan provides enough zoned capacity to exceed the 2044 housing target, as shown in Table H-H. Mixed-use areas provide a very large percentage of the city’s present capacity for new housing.

Within ½ mile of high-capacity transit, there is capacity for approximately 3,500 additional new housing units, including new development in the medium density residential classification. Existing housing units in that area total nearly 7,000 units.

**TABLE H-H
EXISTING HOUSING UNITS, AND 2021 CAPACITY, KENMORE**

Housing Type	2018 Existing		Remaining Capacity		Total if Built to Capacity	
	Units	Pct	Units	Pct	Units	Pct
Single-family Dwellings	6,808	72%	418	11%	7,226	53%
Multi-family Dwellings, total	2,621	28%	3,717	89%	6,338	47%
In residential-only zones			184	5%		
In mixed-use zones			3,533	95%		
Total	9,429		4,135		13,564	

Source: Washington State Office of Financial Management and 2021 Urban Growth Capacity Report (King County).

Affordable Housing Needs

Countywide Planning Policy (CPP) H-1 requires that, “All comprehensive plans ... combine to address the countywide need for affordable housing ... at a level that calibrates with the jurisdiction’s identified affordability gap” for extremely low-, very low-, and low-income households.” Table H-I shows the

difference between the housing supply in 2019 and the expected need in 2044 at each income level. (See the Endnotes to this chapter for definitions of each column heading.)

The Washington Department of Commerce is developing detailed projections of housing need for each county, to be accompanied by guidance on sub-county allocations; therefore, it is possible that King County will revise the CPPs in response, which may indicate future revisions to Table H-I.

**TABLE H-I
AFFORDABLE HOUSING NEEDS**

	2019 Estimated Supply		2044 Apportioned Demand		2019 – 2044 Need
Kenmore	9,485		12,555		
0 – 30% AMI	278	3%	1,883	15%	1,605
31 – 50% AMI	1,074	11%	1,883	15%	810
51 – 80% AMI	1,324	14%	2,385	19%	1,061
Over 80% AMI	6,809	72%	6,403	51%	-406
East King County cities	222,378		314,032		
0 – 30% AMI	6,036	3%	47,105	15%	41,068
31 – 50% AMI	12,260	5%	47,105	15%	34,845
51 – 80% AMI	24,465	11%	59,666	19%	35,201
Over 80% AMI	179,617	81%	160,156	51%	-19,460

Sources: CHAS, OFM, ARCH.

Note that the CPPs encourage local governments and their comprehensive plans to work in collaboration with other jurisdictions and non-governmental agencies. “When taken together, all the comprehensive plans of King County jurisdictions must “plan for and accommodate” the existing and projected housing needs of the county (RCW 36.70A.020 and 36.70A.070)” (introduction to CPP Housing chapter). “All comprehensive plans in King County combine to address the countywide need for housing ... at a level that ... results in the combined comprehensive plans in King County meeting countywide need” (H-1). “(T)his section promotes cross-sectoral and interjurisdictional coordination ... (to) meet the housing needs of households with extremely low, very low, and low incomes. ... (C)ollective efforts to fund or provide technical assistance for affordable housing development and preservation, and for the creation of strategies and programs, can help to meet the housing needs identified in comprehensive plans. Therefore, there are opportunities for efficiencies and greater impact through interjurisdictional cooperation” (introduction to CPPs H-6 and H-7). The CPPs encourage Kenmore and other cities not to think of affordable housing goals or issues as their’s to solve alone. For example, Kenmore may be able to plan for more than 1,061 homes affordable to low-income households or support some extremely low-income housing created in other communities. The city of Kenmore belongs to ARCH to make these opportunities happen.

SUMMARY OF LOCAL HOUSING STRATEGIES

The city has taken action in several areas to address local housing needs. These include:

- In 2003, the city rezoned a former Park and Ride site on 68th Avenue NE to enable a multifamily development, with a requirement that 25 percent of the units address local affordable housing needs. Spencer68 apartments opened in 2015, providing 56 affordable units, five for low-income households. To help enhance affordability on the property, the city approved a twelve-year property tax exemption on residential improvements.
- The city waived a portion of impact fees for a project that incorporated housing affordable to low-income households.
- The city has been an ongoing member of ARCH. Through the ARCH Trust Fund process, the city has regularly committed local funds for affordable housing projects in Kenmore and throughout the region, assisting with nearly 200 units affordable to lower-income households.
- Through participation in the countywide CDBG Consortium, local homeowners receive Housing Repair loans (9 applications in 2021).
- In 2015, the city adopted increased density allowances in the Transit Oriented Development District with requirements for including affordable housing in new development.
- In 2017, the city approved a Housing Strategy Plan identifying potential strategies to address affordable housing needs and prioritizing them for future consideration.
- In 2019, the city:
 - rezoned some of the City’s manufactured housing communities in order to preserve existing affordable housing in those communities.
 - amended zoning for portions of the Community Business zoning district, including incentives for development of affordable housing.
 - expanded the area eligible for a Multifamily Tax Exemption to the Transit-Oriented Development District.
- The City has adopted several residential renter protection regulations. In 2019, the city adopted an enhanced notice of rent increase. From March 20, 2021 through January 15, 2022, the city adopted a temporary moratorium on residential tenant evictions related to the Covid-19 pandemic. In June 2021, the City adopted four renter protections that remain in place through the Washington State and City of Kenmore declared emergency related to the Covid-19 pandemic:
 - Creates a defense to eviction for rental debt accrued due to pandemic-related hardship.
 - Creates a defense to eviction if a tenant has a rental assistance application in process.
 - Bans late fees for rent that became due during the pandemic.
 - Requires landlords to certify that they have attempted to obtain rental assistance before filing for eviction due to unpaid rent accrued during the pandemic.
- In 2022 the City also is considering adopting additional residential protections including:
 - Notice of rent increase required
 - Cap on late fees
 - Cap on move in fee
 - Right to Payment Plan
 - Rental unit registration program
 - Just cause eviction program
 - Right to relocation assistance
 - Criminal background checks prohibited
 - Bars discrimination due to immigration status
 - Bars requirement of social security number
 - Bans abusive, deceptive, and unfair practices in rental housing
 - Rent due date may be altered due to tenant’s fixed income
 - Landlord may not demand child or person with disability to be signatory to lease if tenant of record is already a signatory
- In 2021, the city:
 - created a reduced permit review process for projects containing affordable housing.
 - updated regulations to allow Accessory Dwelling Units, with over 60 ADUs permitted to date.

- In 2022, the City Council authorized spending approximately 3 million dollars in federal American Rescue Plan Act (ARPA) funding for a project containing a minimum of 10% of dedicated affordable housing for those earning less than 30% AMI. The Council also authorized use of City surplus property for this development. It is anticipated that the development proposal will be submitted to the annual State and County funding pipeline in 2022.

GOALS, OBJECTIVES, AND POLICIES

RESIDENTIAL NEIGHBORHOODS

GOAL H-1. PROMOTE AND MAINTAIN STRONG, DIVERSE, EQUITABLE, AND INCLUSIVE RESIDENTIAL NEIGHBORHOODS.

OBJECTIVE H-1.1 Encourage repair and maintenance of existing housing.

Policy H-1.1.1 Encourage private reinvestment in residential neighborhoods and private rehabilitation of housing by providing information, technical assistance, and referrals to appropriate agencies and organizations.

Policy H-1.1.2 Provide regular and appropriate levels of investment in transportation, pedestrian safety, surface water, and parks maintenance and improvements within residential neighborhoods, consistent with the City’s capital improvement priorities. Encourage special districts to provide services and maintain infrastructure within residential neighborhoods consistent with adopted service and capital improvement plans.

Policy H-1.1.3 In cooperation with King County, Puget Sound Energy, or other agencies, promote the use of weatherization programs in existing housing.

OBJECTIVE H-1.2 Support housing stability through tenant protections for renters.

Policy H-1.2.1 Implement tenant protections that increase housing stability such as notice of rent increase and just cause eviction for tenants on termed leases.

OBJECTIVE H-1.3 Prioritize and plan for the retention of existing residents when considering zoning changes or capital projects. In particular consider impacts on marginalized people, with a particular focus on Black, Indigenous, and People of Color communities.

Policy H-1.3.1 Support policies, practices, and programming that promote and retain diversity, and ensure equity and inclusion in Kenmore.

OBJECTIVE H-1.4 Promote safe, physically accessible, well maintained, and well-designed residential environments with associated open spaces.

Policy H-1.4.1 Encourage housing design and development that promotes public safety including “Crime Prevention through Environmental Design” components as described in the Community Design Sub–Element.

Policy H-1.4.2 Ensure development regulations address accessible housing and transportation services. Residential structures as well as physical improvements, such as parking,

streets, and sidewalks, should allow for mobility and accessibility by all residents, including the elderly and persons with disabilities, consistent with the Transportation Element. Promote awareness of Universal Design improvements that increase housing accessibility.

- Policy H-1.4.3 Support well-maintained neighborhoods through an active code enforcement program.
- Policy H-1.4.4 Prepare and implement development and design standards that further the community vision consistent with Land Use and Community Design Element goals and policies.
- Policy H-1.4.5 Encourage energy and water efficiency in existing and new housing developments, as addressed in the Utilities Element.
- Policy H-1.4.6 Ensure adequate setbacks, landscaping, and buffering are required between housing developments of significantly differing densities and between housing and commercial areas.
- Policy H-1.4.7 Ensure critical area regulations protect environmentally sensitive areas and that the regulations are fully implemented. Restrict intrusion into sensitive areas by nearby residents and visitors.
- Policy H-1.4.8 Encourage cluster residential development along with open space, to protect and preserve environmentally-sensitive areas.
- Policy H-1.4.9 Plan for residential neighborhoods that promote the health and well-being of all residents by supporting active living and by reducing exposure to harmful conditions.

GOAL H-2. PROVIDE HOUSING OPPORTUNITIES IN KENMORE FOR PEOPLE WITH SPECIAL NEEDS.

OBJECTIVE H-2.1 Provide opportunities for the development of short-term and permanent housing for people with special needs.

- Policy H-2.1.1 Allow opportunities for assisted housing, for people with special needs, by:
- a. Permitting group living situations, including those where residents receive such supportive services as counseling, foster care or medical supervision in accordance with state and federal laws; and,
 - b. Encouraging developers and owners of assisted housing units to undertake activities to establish and maintain positive relationships with neighbors. Encourage neighbors to similarly maintain those relationships.
- Policy H-2.1.2 Ensure that group home providers have received appropriate licenses from federal or state agencies where appropriate.
- Policy H-2.1.3 Support housing options and services that enable seniors to stay in their homes or neighborhoods.

OBJECTIVE H-2.2 Support and promote community facilities and programs that are important to the safety, health, and social needs of residents.

- Policy H-2.2.1 Increase coordination among providers of social, health, counseling, and other services to individuals, families, children, and persons with special needs including senior citizens, persons with physical or mental disabilities, persons with terminal illness, or other special needs.
- Policy H-2.2.2 Work with transit and transportation providers to increase access between special needs housing and community facilities and programs in Kenmore or the Northshore area.
- Policy H-2.2.3 Support the location of social, recreational, health, safety, and other services in Kenmore to serve people with special needs.
- Policy H-2.2.4 Support efforts by providers of social, health, counseling, and other services to assist newly-arrived immigrant populations.
- Policy H-2.2.5 Support a range of housing options and services to help homeless persons and families stay sheltered.
- Policy H-2.2.6 Work with other jurisdictions, the Regional Homelessness Authority, and health and social service organizations to develop a coordinated, regional approach to homelessness.

RESIDENTIAL GROWTH

GOAL H-3. PLAN APPROPRIATE LAND USE DESIGNATIONS AND ZONING CATEGORIES TO ACCOMMODATE PROJECTED HOUSEHOLD GROWTH.

OBJECTIVE H-3.1 Plan for an adequate supply of land to accommodate projected household growth.

- Policy H-3.1.1 Ensure zoning regulations accommodate a range of housing styles and types in appropriate locations, such as single-family detached dwellings, size-limited houses on smaller lots, duplexes, triplexes, cottage housing, townhouses, apartments, accessory dwellings, manufactured homes, and other types. Consider neighborhood compatibility as well as housing needs and surrounding environmental conditions when applying zones, land use, and development standards.
- Policy H-3.1.2 Take an incremental approach to expanding medium density housing opportunities in the City.

OBJECTIVE H-3.2 Identify and support Kenmore’s Downtown as a center for commercial, civic, cultural, park, and higher density housing uses and activities consistent with its designation as a Countywide Growth Center.

- Policy H-3.2.1 Develop mixed-use, higher density districts in Downtown Kenmore, meeting community goals to develop community identity, provide vital business and service opportunities, concentrate higher density housing close to high-capacity transit, and provide multi-modal transportation services and connections to those services.
- Policy H-3.2.2 When higher densities are applied to residential and mixed use development in the Downtown, include requirements for the provision of affordable housing.
- Policy H-3.2.3 Offer density bonuses and density transfers, where appropriate, to achieve a compact, vital Downtown, as well as meet environmental and affordable housing goals.
- Policy H-3.2.4 Encourage property consolidation in the Downtown, through density bonuses or other incentives, to create mixed-use and multi-family developments that offer a range of site and community benefits such as private and public open spaces and plazas, structured parking, and other amenities.
- Policy H-3.2.5 Address issues of diversity, equity and inclusion for historically-marginalized groups when developing Kenmore’s Countywide Growth Center approaches.
- Policy H-3.2.6 East of Downtown, in the area of transit-supportive development near the Park and Ride, require long-term low-cost housing as a condition of development.

HOUSING AFFORDABILITY

GOAL H-4. MAKE ADEQUATE PROVISIONS FOR A PROPORTIONATE AMOUNT OF THE EXISTING AND PROJECTED COUNTYWIDE NEED FOR HOUSING AT ALL INCOME LEVELS.

OBJECTIVE H-4.1 Encourage retention of the existing housing stock in Kenmore as a source of affordable housing.

- Policy H-4.1.1 Promote the use of housing rehabilitation assistance (from King County, for example) to lower-income homeowners and to landlords who rent to lower-income people.
- Policy H-4.1.2 Support the acquisition, rehabilitation, and preservation of existing affordable housing by agencies and organizations as an alternative to new construction.
- Policy H-4.1.3 Allow existing legally created duplexes, triplexes, and other medium-density housing types in the low and medium density residential classifications to continue without “nonconformance” limitations related to density, setbacks, height, or lot size.
- Policy H-4.1.4 Aspire to preserve and maintain existing manufactured housing communities.
- Policy H-4.1.5 When displacement is unavoidable, determine who is most likely to be harmed and ensure that the brunt of the impact is not carried by the same communities in Kenmore. Support relocation assistance and development of replacement housing where feasible, to help very low- and low-income households. For mobile home

parks in particular, consider a funding pool to assist low- and moderate-income residents in deteriorating and obsolete mobile homes to find alternative housing in the community, or help to establish preferences in nearby housing for persons giving up their homes.

OBJECTIVE H-4.2 Adopt programs and regulations that support housing affordable to extremely low-, very low-, low-, and moderate-income households, comparable to the countywide need.¹

Policy H-4.2.1 Support efforts of private developers, both for-profit and not-for-profit, to preserve or develop affordable housing, including housing with on-site services, for extremely low-, very low-, low- and moderate-income families. Consider the following roles for the City’s active participation:

- a. Whenever possible, integrate affordable housing plans into proposals for development of publicly owned properties.
- b. Play a partnership role with nonprofit housing project sponsors by supporting applications for CDBG, HOME, and other Federal, State, or local funding sources for the projects.
- c. Enter into a long-term partnership with one or more nonprofit housing developers to identify sites and identify opportunities for public funding.
- d. Actively support affordable housing projects by expediting the permitting process, reducing development fees, or similar measures.
- e. Consider regulatory changes such as reducing parking requirements, updating building codes to promote innovative, low-cost development, and expanding the Multifamily Tax Exemption (MFTE) program to support more affordable housing development.

Policy H-4.2.2 Participate in A Regional Coalition for Housing (ARCH) to help develop and preserve affordable housing in the community and region. Maintain data demonstrating the impact in the City of Kenmore and communicate the results to the community for continued understanding and support.

Policy H-4.2.3 Identify and catalogue real property owned by the City that is no longer required for its purposes and is suitable for the development of affordable housing for extremely low- to moderate-income households. Engage with community partners on how best to use these resources.

Policy H-4.2.4 Use local resources, as available, to leverage other public and private funding for the creation or preservation of affordable housing.

Policy H-4.2.5 Use density bonuses, inclusionary programs, and other methods with mixed-use and multi-family developments to provide housing affordable to extremely low- to moderate-income households.

¹ See Countywide Planning Policies

- Policy H-4.2.6 As part of any rezone that increases residential capacity, consider requiring that a portion of the new units be affordable to extremely low-, very low- or low-income households.
- Policy H-4.2.7 Before implementing a new policy or regulation, consider how it will impact the cost to build a home.
- Policy H-4.2.8 Focus on projects that promote access to opportunity, anti-displacement, and wealth building for Black, Indigenous, and People of Color communities.
- Policy H-4.2.9 Support alternative homeownership models that lower barriers to ownership and provide long-term affordability, such as community land trusts, and limited or shared equity co-ops
- Policy H-4.2.10 Collaborate with other organizations or entities to evaluate ways to address transitional homeless housing or provide an additional housing type.
- Policy H-4.2.11 Ensure that affordable housing achieved through public incentives or assistance remains affordable for the longest possible term.
- Policy H-4.2.12 Collaborate with other local governments directly and through membership associations (e.g., Puget Sound Regional Council) on regional housing strategies, especially related to providing extremely low- and very low-income housing.
- Policy H-4.2.13 Support legislation and funding at the local, county, state, and federal levels that would promote the city’s housing goals and policies.
- OBJECTIVE H-4.3 Provide zoning and development standards that integrate affordable housing compatibly into the community.**
- Policy H-4.3.1 Allow designated manufactured homes built to state standards on single-family lots.
- Policy H-4.3.2 Allow and accommodate accessory dwelling units in low and medium density residential districts.
- Policy H-4.3.3 Pursue land use policies and regulations that:
- a. Result in lower development costs without loss of adequate public review, environmental quality, or public safety; and,
 - b. Do not reduce design quality, inhibit infrastructure financing strategies, or increase maintenance costs for public facilities.

HOUSING EQUITY

GOAL H-5. ACKNOWLEDGE THE HISTORICAL INEQUITIES THAT LIMITED THE ABILITY OF ALL RESIDENTS TO LIVE IN THE NEIGHBORHOOD OF THEIR CHOICE AND WORK TO REDUCE DISPARITIES IN ACCESS TO NEIGHBORHOODS WITH GOOD SCHOOLS, PARKS, AND OTHER AMENITIES.

OBJECTIVE H-5.1 Promote fair housing for all persons regardless of race, gender identity, sexual identity, ability, use of a service animal, age, immigration status, national

origin, familial status, religion, source of income, military status, or membership in any other relevant category of protected people.

- Policy H-5.1.1 Utilize the City’s Diversity, Equity and Inclusion (DEI) program to ensure that city housing policies, programs, regulations, or decisions do not result in housing discrimination.
- Policy H-5.1.2 Work with the legislature, King County, or other agencies to authorize homeowners to easily remove discriminatory restrictive covenants from deeds and other property documents.
- Policy H-5.1.3 Support use of housing choice vouchers in Kenmore.
- Policy H-5.1.4 Consider environmental health in neighborhoods where affordable housing exists or is anticipated, and plan for environmentally healthy neighborhoods for all residents.

IMPLEMENTATION STRATEGIES

To organize and carry out these goals, objectives and policies, as well as to prepare the City for the next Comprehensive Plan update, the City will undertake the following:

- Work with neighborhoods and historically underrepresented groups when new policies, plans or programs are proposed to ensure that their unique issues are considered.
- Adopt development standards for medium density residential housing types, such as duplexes, triplexes, and cottage housing.
- Adopt development standards for reduced minimum lot sizes with maximum house size restrictions in some low (R-6) and medium density classifications. When considering maximum house sizes for smaller houses on smaller lots, remain mindful of the needs of multigenerational and large families. Also take into account open space needs and environmental protection, as well as accessory dwelling unit standards.
- Revise the Strategy Plan as needed to achieve the Housing Element’s goals, objectives, and policies.
- Implement the Housing Strategy Plan.
- Maintain communications with, or participation in, regional agencies and projects.
- Monitor housing needs and supply over time, especially data that evaluates progress toward meeting a proportionate share of the countywide needs for affordable housing and improved access to opportunity for Black, Indigenous, and People of Color communities. Reassess and adjust policies and regulations as necessary to achieve City goals.
- Evaluate and report results of the Strategy Plan and how the goals, objectives, and policies of this Housing Element have been achieved.

REFERENCES

A Regional Coalition for Housing (2022). East King County Housing Analysis, Redmond, WA.

ENDNOTES

“2019 Estimated Supply” is the number of housing units in 2019, according to the Washington Office of Financial Management (OFM), distributed to each affordability category by the percentages in each jurisdiction’s housing supply, according to the Comprehensive Housing Affordability Strategy (CHAS) estimates of 2014 – 2018 5-Year Estimates. (CHAS 2015 – 2019 estimates are not yet available.) For example, from 2014 – 2018, Kenmore averaged 3 percent of its housing units affordable to households with incomes at or below 30% of the Area Median Income (AMI). That percentage was applied to the city’s 2019 total for an estimated 278 housing units affordable at that level.

“2044 Apportioned Demand” is the number of housing units the jurisdiction must plan for in 2044 distributed to each affordability category by the percentage goals set in Countywide Planning Policies. Kenmore’s 2019 – 2044 housing target of 3,070, added to the supply existing in 2019 (9,485) equals 12,555 housing units. Countywide Planning Policy (CPP) percentages are based on household incomes and cost-burdened households across King County, according to the CHAS 2013 – 2017 5-Year Estimates available when the CPPs were drafted.

“2019 – 2044 Need” is the difference between the 2044 Apportioned Demand and the 2019 Estimated Supply at each affordability level. A positive number represents housing units that the jurisdiction must plan for, and a negative number represents a surplus of housing units at that affordability level.