

Please note that this is a rough draft and formatting and other changes are being made to enhance readability (e.g., additional titles and labels on the charts).

Draft Housing Inventory and Analysis

Kirkland 2044 Comprehensive Plan Update

Introduction

Housing analysis is multifaceted and reflects a spectrum of services and factors that contribute to housing's overall value. Shelter, the most fundamental aspect, provides safety and security, while proximity to employment, retail, and leisure activities adds convenience and enhances quality of life. Amenities such as modern appliances, well-maintained landscaping, and scenic views can significantly increase a property's appeal and market value. The availability and quality of public services like education and recreational facilities are critical components that can influence a community's desirability. Each of these factors interacts with the others, creating a complex web of considerations for potential homeowners, investors, and jurisdictions. Furthermore, housing markets function at a regional scale, which makes it a challenge for individual jurisdictions to adequately address issues related to their housing supply—both for market-rate and public-supported housing.

The following section analyzes Kirkland's housing growth and key demographic trends to provide insight to guide policy decisions in the 2044 Comprehensive Plan update.

Summary of Key Findings

Kirkland, Washington has experienced significant growth and changes in its community demographics and housing conditions. The city has seen a population growth of 13.9% between 2015 and 2023, with a notable increase in the non-white population, now constituting 30.7% of the residents. The median household income stands at \$130,620, and the city has been proactive in tracking housing developments, including affordable housing targets and the supply of various housing types. These demographic shifts and housing trends are crucial for understanding the city's needs and planning for its future. Below are some additional key findings from the housing needs assessment.

- The city of Kirkland needs to plan for a 33% increase in housing units by 2044 along with a 52% increase in employment.
- Housing is needed at all affordability levels, but in greatest numbers below 80% AMI and especially by Black and Hispanic/Latino households, who are disproportionately housing-cost burdened.
- The city's housing supply is still a majority homeownership, although rental housing has steadily increased its share.
- Kirkland offers a high number of income- and price-restricted units for its size, due to a combination of inclusionary zoning, city funding, and public housing.

- Like most ARCH cities, Kirkland does not yet have a significant supply of permanent supportive or emergency housing units.

ARCH/East King County Subarea

The city of Kirkland is a founding member of A Regional Coalition for Housing (ARCH), a partnership of King County and 15 east King County cities. The map below illustrates current ARCH membership – colored-in city jurisdictions and the unincorporated area within the blue boundary.¹ ARCH formed so that members could share resources, including funding, and collaborate to address housing issues across their subarea housing market. To help Kirkland decision-makers with planning in this context, this report includes several data points that combine the city-member jurisdictions as “East King County Cities.”

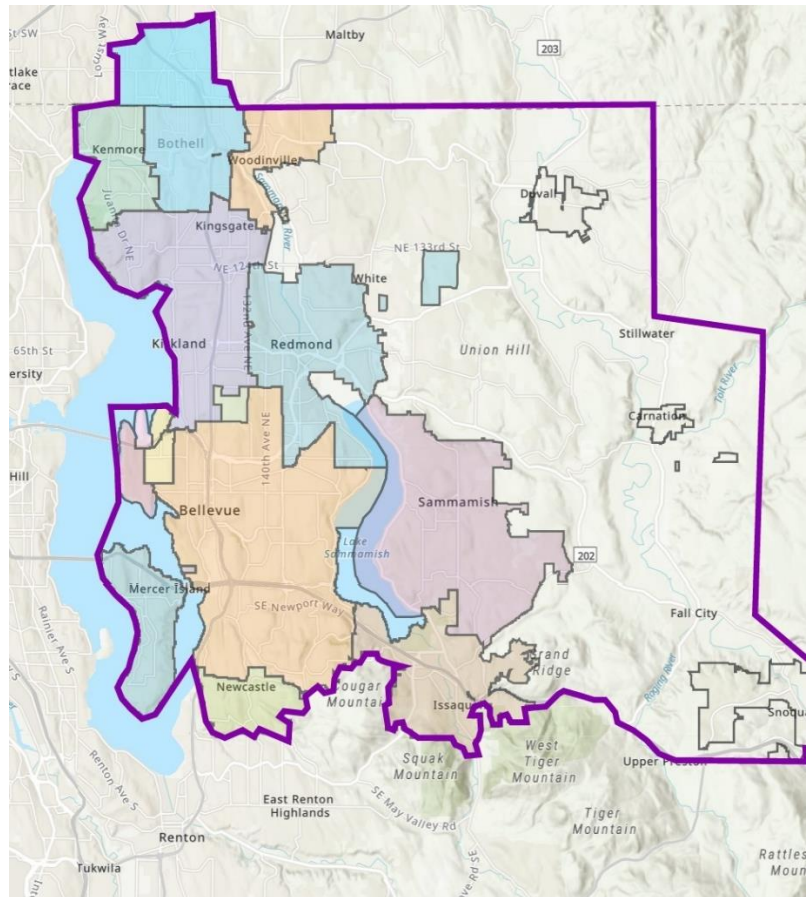


Figure 1 - Source: A Regional Coalition for Housing (ARCH).

Income and Housing Affordability Reference

Much of the data in this report refers to household incomes or housing prices as a percentage of Area Median Income, or AMI. This section explains the use of AMI for housing needs inventory and analysis.

The Area Median Income means the midpoint of all family incomes in a geographic area defined by the U. S. Department of Housing and Urban Development (HUD). Kirkland is part of the area that HUD calls the Seattle-Bellevue HFMA, which comprises King and Snohomish counties. AMI is the standard from which affordable housing programs set income limits for household eligibility and the housing expense limits for affordable housing units. That is, “the AMI” means the median income for a four-person household. ARCH and most other affordable housing programs derive income limits and expense limits by adjusting this number up or down for the number of people in

¹ Those member cities are Beaux Arts Village, Bellevue, Bothell, Clyde Hill, Hunts Point, Issaquah, Kenmore, Kirkland, Medina, Mercer Island, Newcastle, Redmond, Sammamish, Woodinville, and Yarrow Point.

the household or number of bedrooms in the affordable home and for the affordability level the jurisdiction wants to achieve.

Household Income Limits

	1 person	2 people	3 people	4 people
30 AMI	\$30,954	\$35,376	\$39,798	\$44,220
50 AMI	\$51,590	\$58,960	\$66,330	\$73,700
80 AMI	\$82,544	\$94,336	\$106,128	\$117,920
100 AMI	\$103,180	\$117,920	\$132,660	\$147,400
120 AMI	\$123,816	\$141,504	\$159,192	\$176,880

For Kirkland and other ARCH members, the 2024 Area Median Income is \$147,400. A four-person household wishing to qualify for an affordable home that the city has set the affordability level at 100 percent of AMI will have to have an income less than \$147,400. If the city sets the affordability level at 80 percent of AMI (or “80 AMI”), the income limit would be \$117,920. Smaller households would have lower income limits to qualify.

Housing Expense Limits

	No bedrms	1 bedrm	2 bedrms	3 bedrms
30 AMI	\$774	\$829	\$995	\$1,150
50 AMI	\$1,290	\$1,382	\$1,658	\$1,916
80 AMI	\$2,064	\$2,211	\$2,653	\$3,066
100 AMI	\$2,580	\$2,764	\$3,317	\$3,832
120 AMI	\$3,095	\$3,317	\$3,980	\$4,599

Housing expenses in affordable housing are typically limited to 30 percent of an eligible household’s income. Some housing programs (public housing, mostly) allow residents to pay a percentage of their actual income, while others (usually those where affordable units are mixed with market-rate housing) allow landlords to charge up to 30 percent of the income limit for the number of people assumed, based on the number of bedrooms. For example, ARCH sets the maximum expense for a one-bedroom home assuming that, on average, 1.5 people occupy a one-bedroom unit. The 80 AMI income limit midway between one and two people is \$88,440. On a monthly basis, 30 percent for housing costs equals \$2,211; so, the maximum expense for an “80 AMI” one-bedroom unit is \$2,211.

The tables above may be useful to reference when reading some of the following data on wages and housing affordability. State law and some local programs use the following terms in conjunction with certain income and housing affordability levels:

- “Moderate income:” greater than 80 but not higher than 120 AMI.
- “Low-income:” greater than 50 but not higher than 80 AMI.
- “Very low-income:” greater than 30 but not higher than 50 AMI.
- “Extremely low-income:” 0 to 30 AMI.

An additional note about data reported in the following tables and charts: Percentages are rounded to integers for easy legibility. As a result, some totals do not equal 100%.

Population Characteristics

Population estimates and projections

As of 2023, Kirkland's population estimate is 96,920 (Washington Office of Financial Management). In 2011 the city experienced a significant population increase by annexing the last of its allocated unincorporated areas, the Finn Hill, North Juanita, and Kingsgate neighborhoods. With no more land to incorporate future population growth within the city will occur as infill urbanization.

Kirkland's 2023 Community Profile (kirklandwa.gov) details many demographic characteristics of the city's population in addition to those used here for evaluating housing needs.

Projections

According to projections by the Puget Sound Regional Council, by the end of this planning cycle (2044) Kirkland's population will rise 34 percent, to about 116,900. PSRC bases its forecast on land use modeling that incorporates housing and employment targets as well as regional data and forecasts.

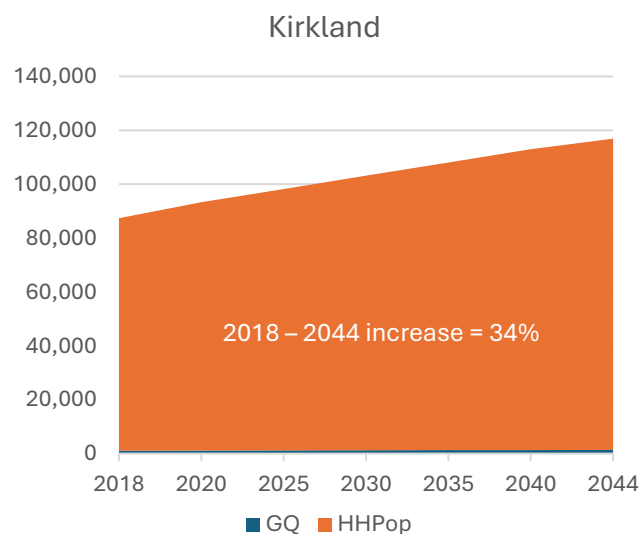


Figure 2 - Source: Puget Sound Regional Council, 2023 Land Use Vision - Implemented Targets.

Expected population growth in east King County cities is somewhat greater at a combined 44 percent.

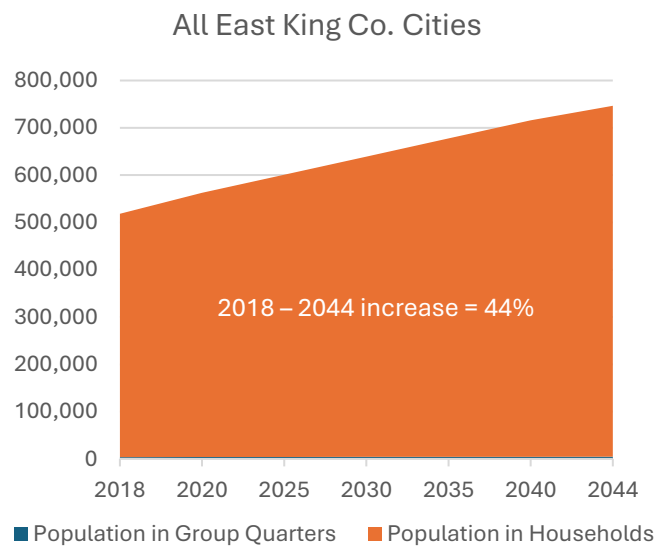


Figure 3 - Source: Puget Sound Regional Council, 2023 Land Use Vision - Implemented Targets.

Race and Ethnicity

White residents make up the largest share of Kirkland's population, 69 percent in 2020; however, Kirkland's white population as decreased as a share of total population by 17 percentage points between 2000 and 2020, while Asian and Hispanic populations have nearly doubled their shares.

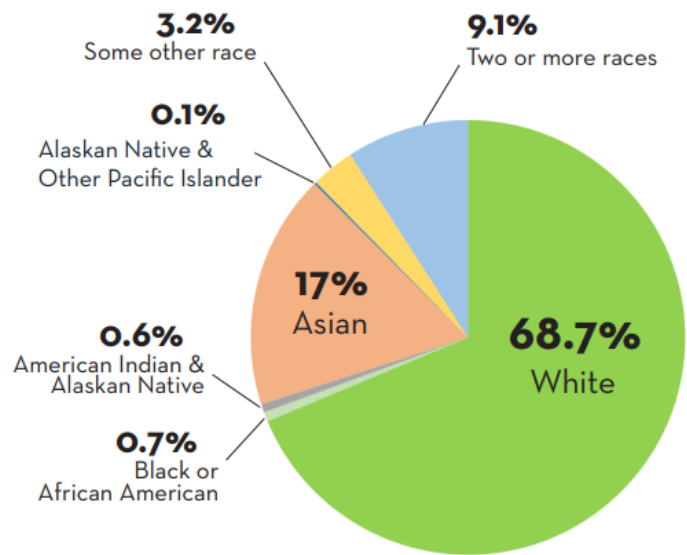


Figure 4 - City of Kirkland, 2023 Community Profile.

As shown to the right, concentrations of non-white residents generally increase with distance from Lake Washington, i.e., as property values decrease. Neighborhoods with the highest percentage of residents of color are Kingsgate, Juanita, North Rose Hill, Bridle Trails, and parts of Totem Lake.

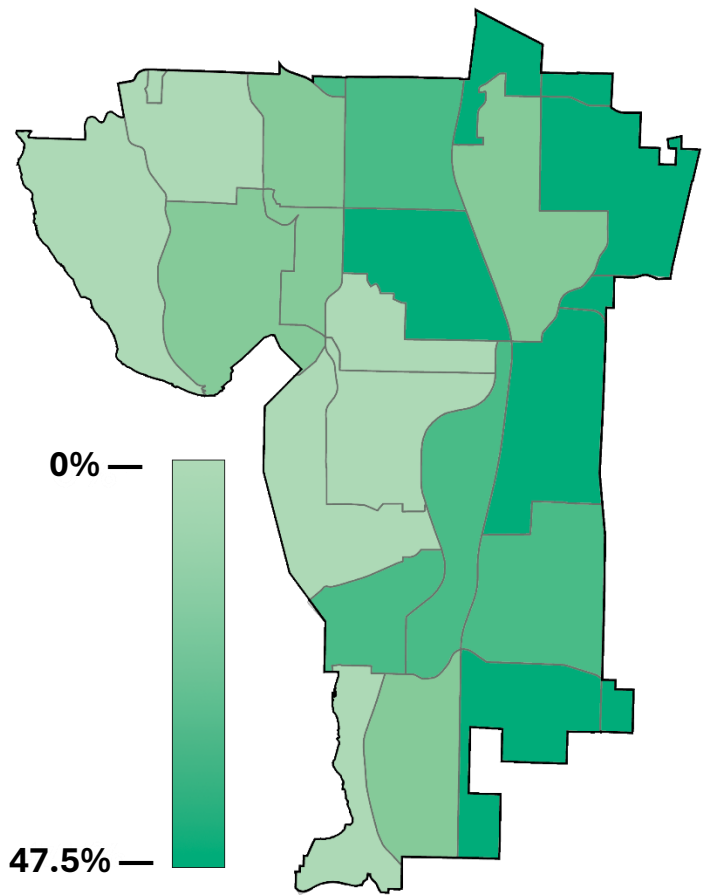


Figure 5 - Source: City of Kirkland, 2023 Community Profile.

Age Distribution and Comparison

Most Kirkland residents are of “working age populations” (64 percent), ages between 20 and 64, but that percentage is declining as the population 65 and older grows in proportion. At the other end of the spectrum, the community’s school-age population has grown in percentage, but only slightly.

Kirkland has a similar age distribution as King County. (See Community Profile, Page 12, Figure 2-O - Regional Age Composition: % of Total.) Compared to surrounding municipalities, Kirkland has the highest growth of people under the age of 18 between the years 2000 and 2022 (18 percent) and the highest growth of people over the age of 65 (45 percent); much of this, however, occurred as a result of annexations.

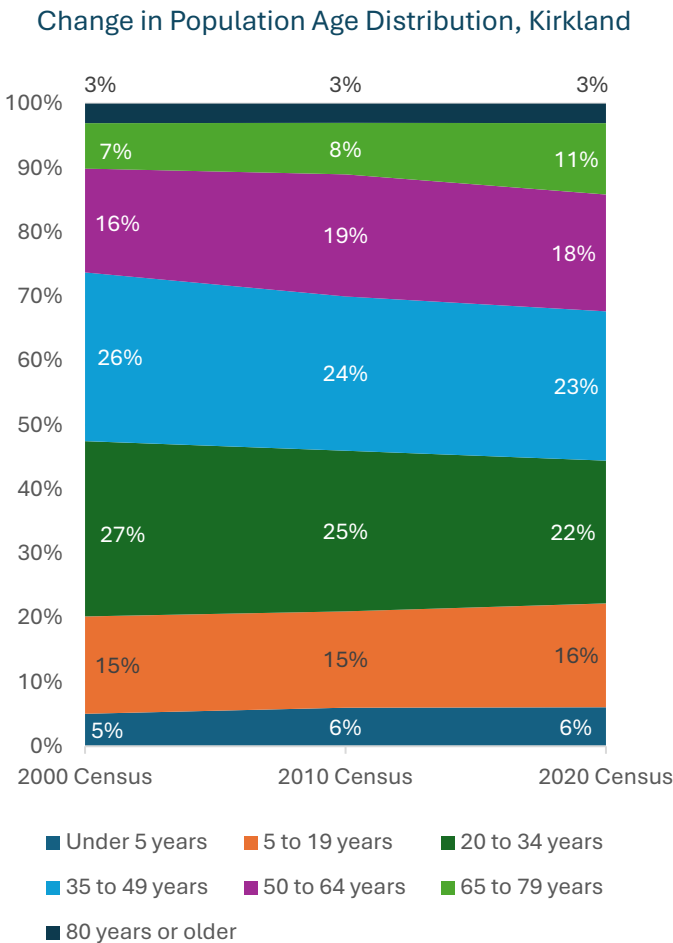


Figure 6 - U.S. Census Bureau, Decennial Censuses.

... and race/ethnicity

The working age group constitutes the majority across all racial and ethnic categories. Among people of color, the age groups of 5 to 19 years and 20 to 34 years are the most populous, except Native Hawaiians or other Pacific Islanders that have a predominantly portion of 65 to 74 years age range.

Other racial groups and those identifying with multiple races have a large proportion of younger populations, with a significant concentration in the 5 to 19 years age group. Higher populations in younger age groups indicate the potential racial and ethnic composition of the community in the future, depending on their ability to afford suitable housing.

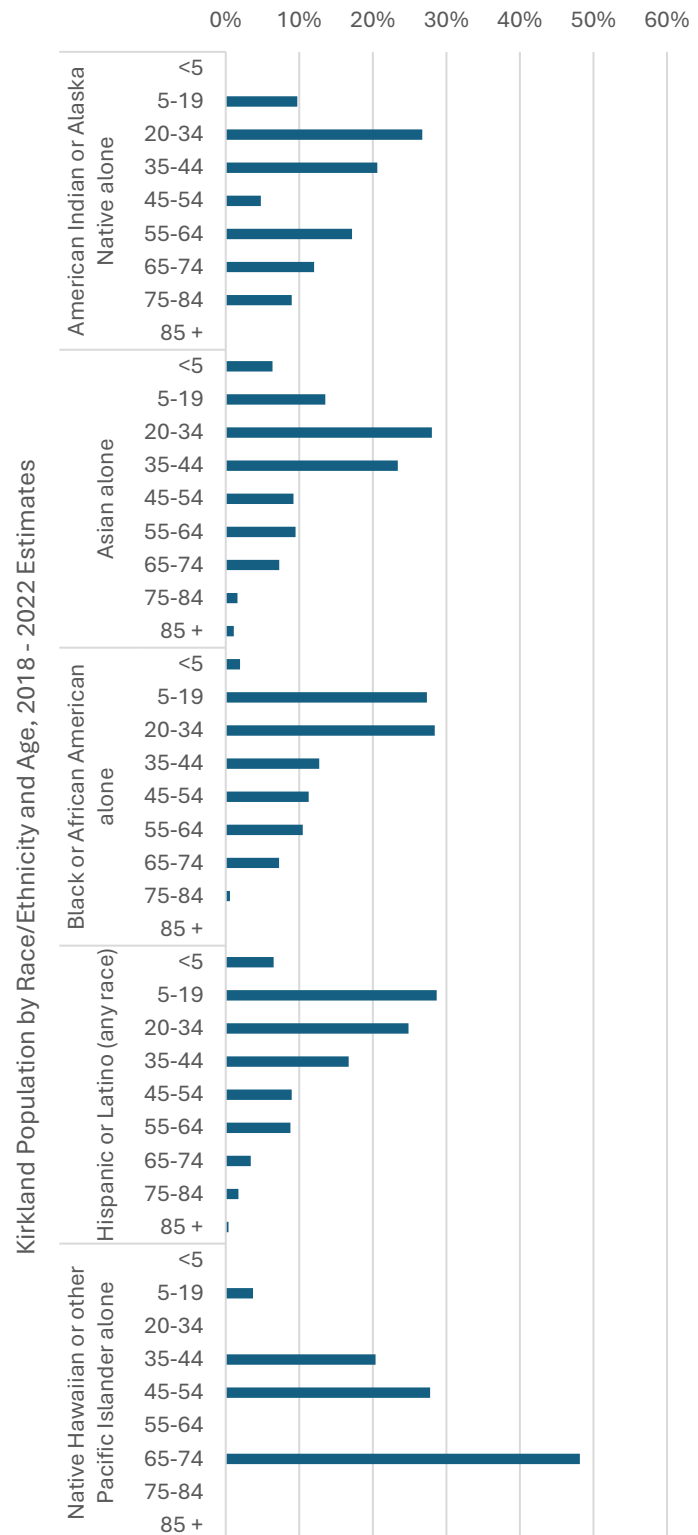


Figure 7 - Source: U.S. Census Bureau, 2022 American Community Survey 5-year Estimates.

The White population exhibits a more even distribution, with the 20 to 34 years age group being the largest, followed by progressively smaller groups in subsequent age ranges. This may reflect the longevity of White families in Kirkland.

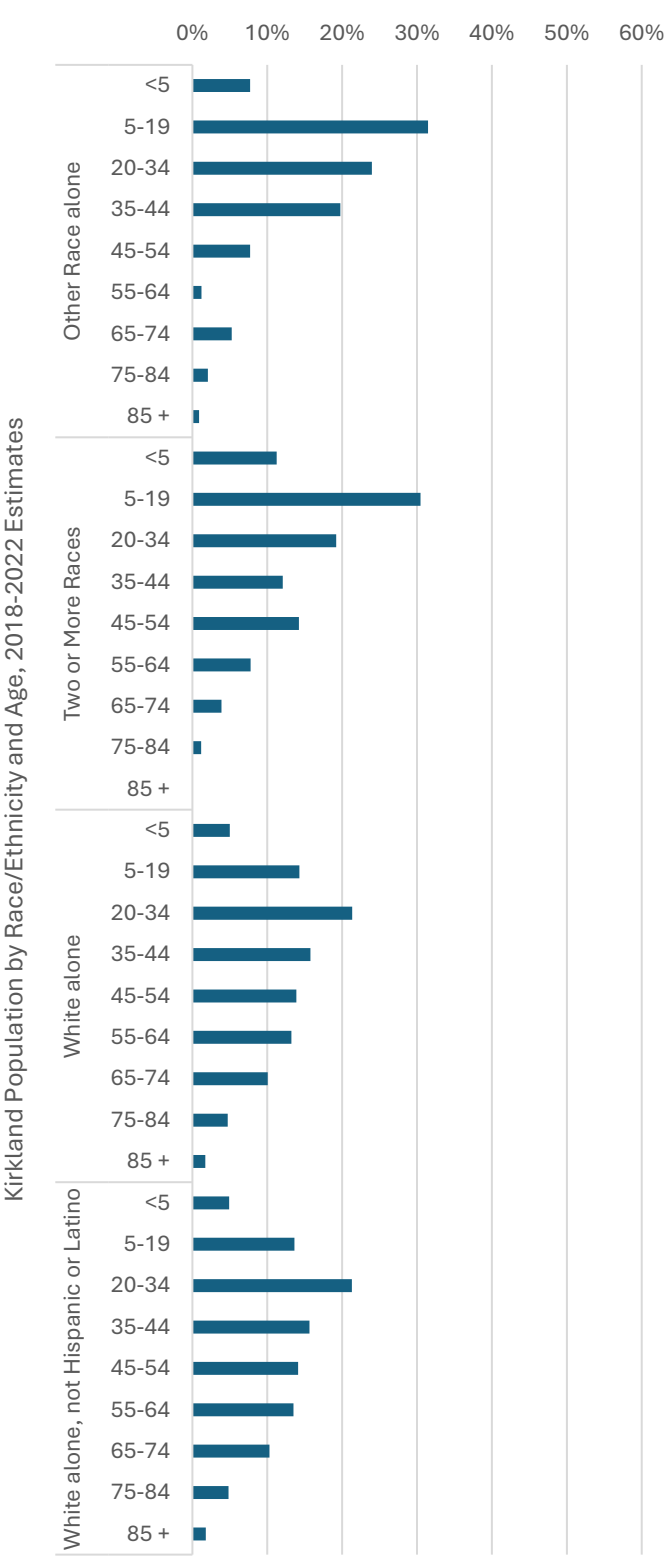


Figure 8 - Source: U.S. Census Bureau, 2022 American Community Survey 5-year Estimates.

Population Age Forecast

The U. S. Census Bureau’s National Population Projections forecast age distributions from 2022 to 2100. Staff applied the rates of change through 2044 in each age group to Kirkland’s expected population growth.

The results reveal notable shifts. Overall, the working age population (20 to 64 years) would remain about the same at 62 percent. The school and pre-school populations (19 years or younger) is expected to fall gradually from 22 percent to 19 percent. The 65 to 79 years group would continue to grow as it has in the past decade and then begin to decline in the 2040s. Aging Baby Boomers will boost the 80 years or older group, doubling their percentage to 6 percent by 2044.

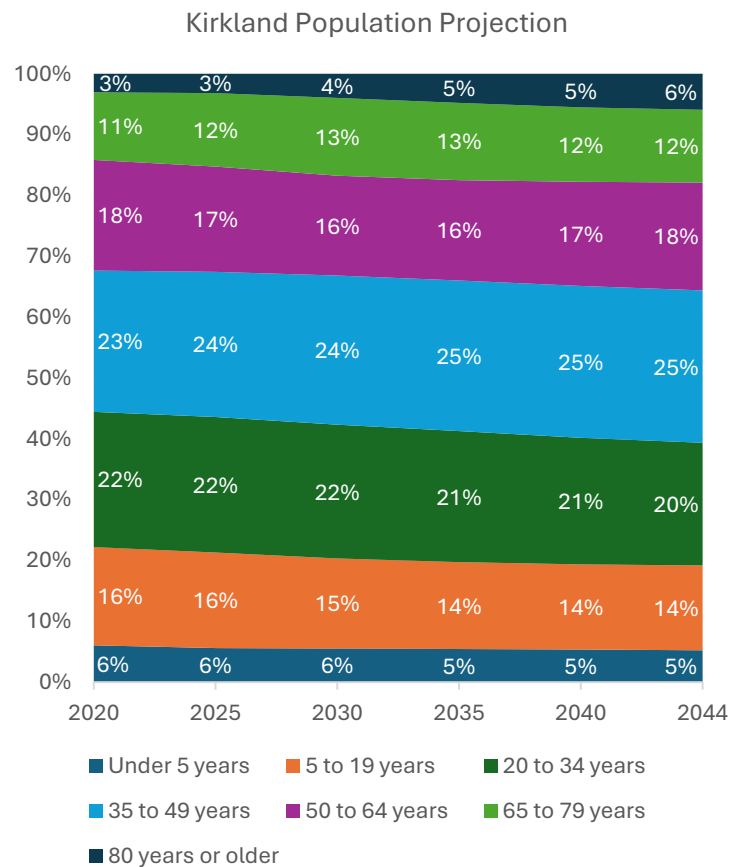


Figure 9 - Sources: U.S. Census Bureau, 2023 National Population Projections, and A Regional Coalition for Housing (ARCH).

Populations with special housing needs

Kirkland has a slightly lower percentage of residents with disabilities (8 percent) than King County as a whole (10 percent) and both increased modestly on a percentage basis from 2012 to 2022. Numerically, however, the population with disabilities more than doubled for both, to over 7,400 people in Kirkland.

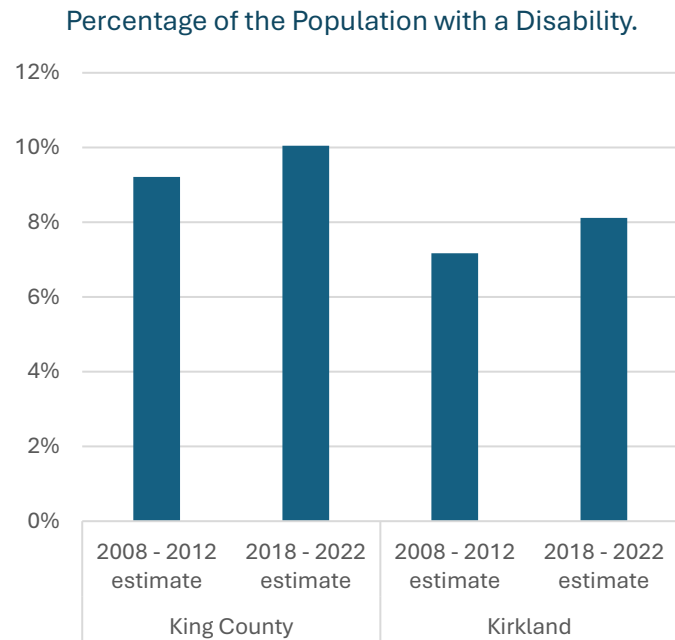


Figure 10- Source: U.S. Census Bureau, 2022 American Community Survey 5-year Estimates.

People aged 35 to 64 years and those aged 75 and older have the highest rates of disability in Kirkland, which projects to greater numbers in the future for those 65 and older.

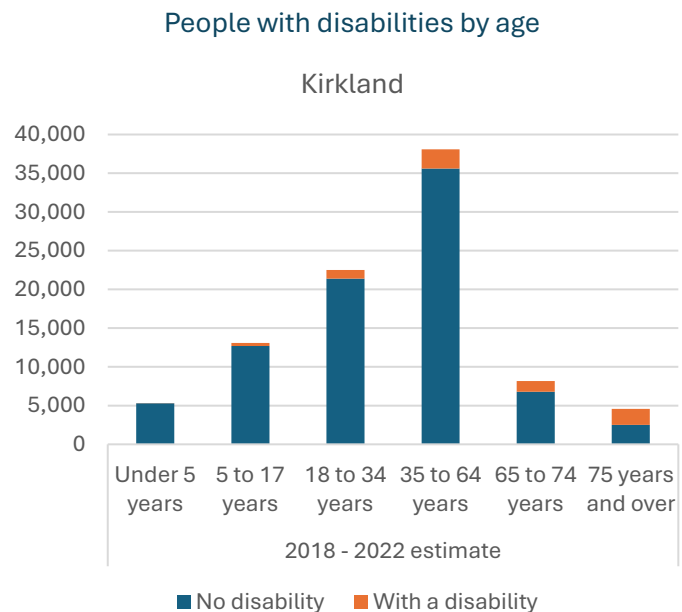


Figure 11 - Source: U.S. Census Bureau, 2022 American Community Survey 5-year Estimates.

Population in group quarters

Group quarters, according to the Census Bureau, are places where people live or stay, in group living arrangements, that are owned or managed by entities or organizations providing housing (and sometimes services) for the residents. This population is additional to the population living in households.

	Institutionalized population				Noninstitutionalized population			Total
	Correctional facilities for adults	Juvenile facilities	Nursing facilities	Other institutional facilities	College student housing	Military quarters	Other noninstitutional facilities	
Beaux Arts Village	-	-	-	-	-	-	-	-
Bellevue	-	-	223	-	200	-	1,017	1,440
Bothell	-	-	117	-	149	-	204	470
Clyde Hill	-	-	-	-	-	-	-	-
Hunts Point	-	-	-	-	-	-	-	-
Issaquah	36	-	374	-	-	-	118	528
Kenmore	-	-	-	-	67	-	139	206
Kirkland	-	36	85	-	622	-	402	1,145
Medina	-	-	-	-	-	-	-	-
Mercer Island	-	-	129	-	-	-	35	164
Newcastle	-	-	13	2	-	-	17	32
Redmond	-	-	230	-	-	-	192	422
Sammamish	-	-	-	-	-	-	116	116
Woodinville	-	-	-	-	-	-	43	43
Yarrow Point	-	-	-	-	-	-	-	-
Total	36	36	1,171	2	1,038	0	2,283	4,566

Table 1 - Source: U.S. Census Bureau, 2022 American Community Survey 5-year Estimates.

Workforce Characteristics

Employment location and wages are among the most significant and fundamental factors of housing demand. All other things being equal, workers tend to try to live closer rather than farther from work.

Jobs and earnings

As context for the Kirkland employment data that follows, Figure 2 illustrates wages for many public sector and support service jobs that policy makers often strive to help through affordable housing programs. It shows, for example, that a typical middle school teacher's salary is greater than 80 AMI if that teacher lives alone; but if that teacher is the only wage-earner in a family of four, their income is less than 80 AMI. The chart also shows several jobs which typically earn less than 50 AMI, even working full-time and living alone.

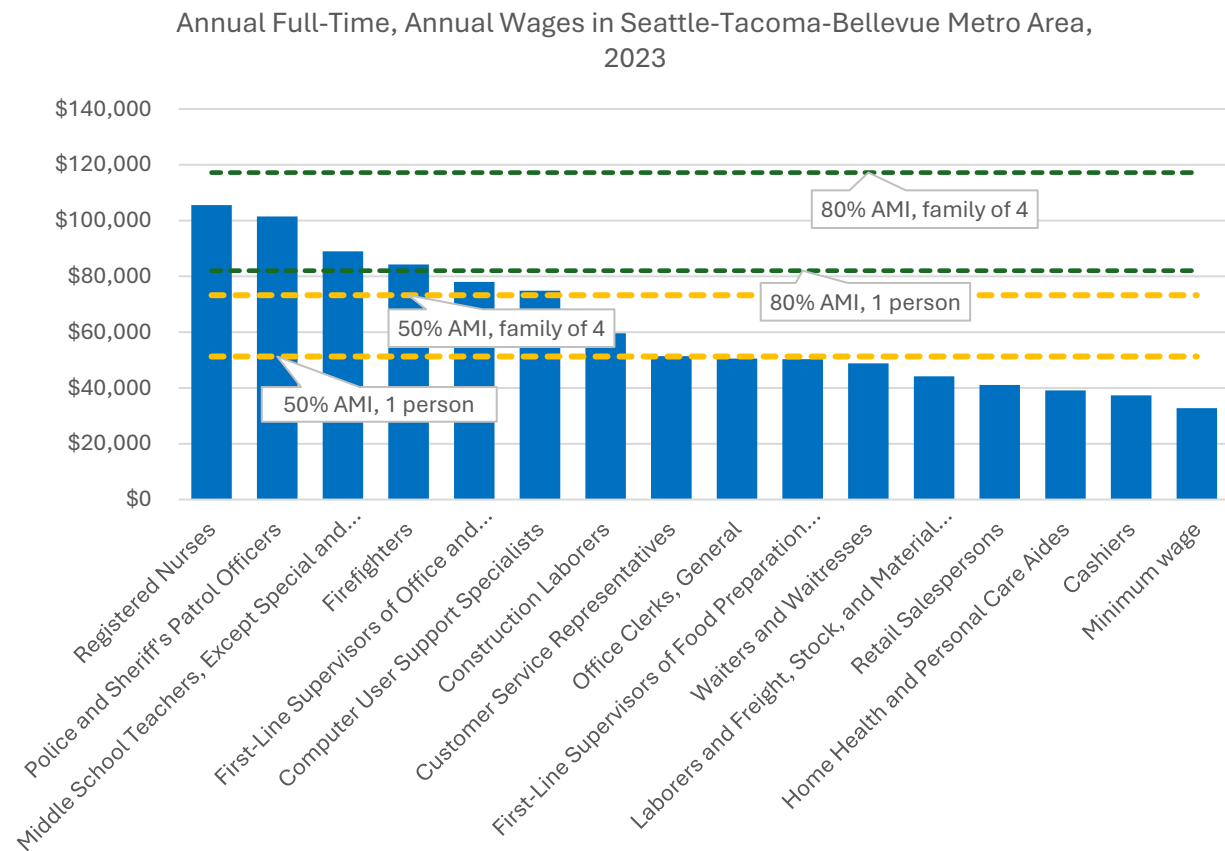


Figure 12 - Source: Washington State Employment Security Division, 2023, Occupational Employment and Wage Statistics.

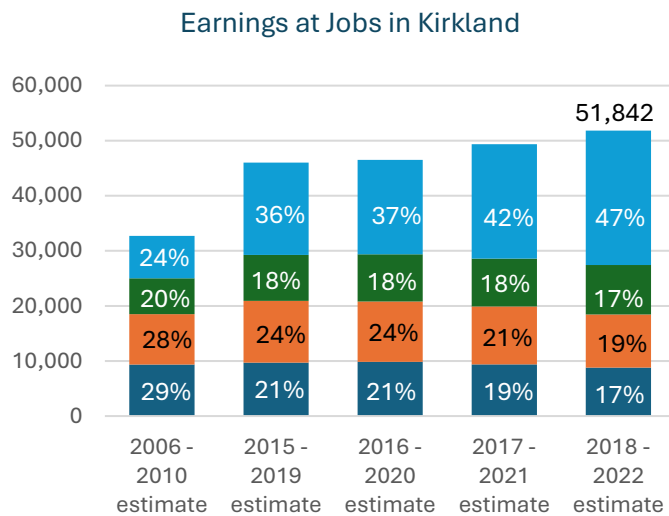


Figure 13 – Sources: U.S. Census Bureau, 2010 – 2022, American Community Survey 5-year Estimates.

Kirkland experienced a 23 percentage-point increase in jobs earning \$75,000 or more between 2010 and 2022.

(Wages are adjusted for inflation to the last year in each period.)

The number of Kirkland jobs paying less than \$50,000 (18,461) is nearly the same as 12 years before but has declined as a percentage of the total.

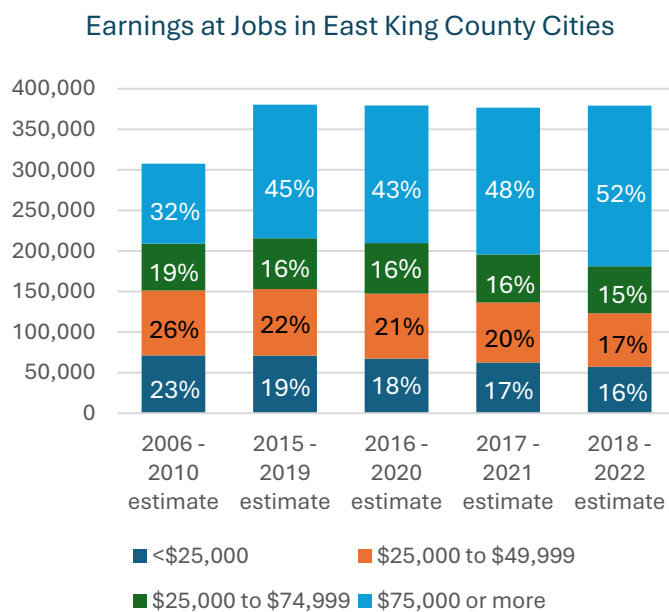


Figure 14 – Sources: U.S. Census Bureau, 2010 – 2022, American Community Survey 5-year Estimates.

Jobs paying more than \$75,000 now make up more than half of all employment across east King County. Jobs paying less than \$50,000 declined by about 28,000 in 12 years.

Because people tend to prefer living closer to work, higher wages usually contribute to higher housing prices.

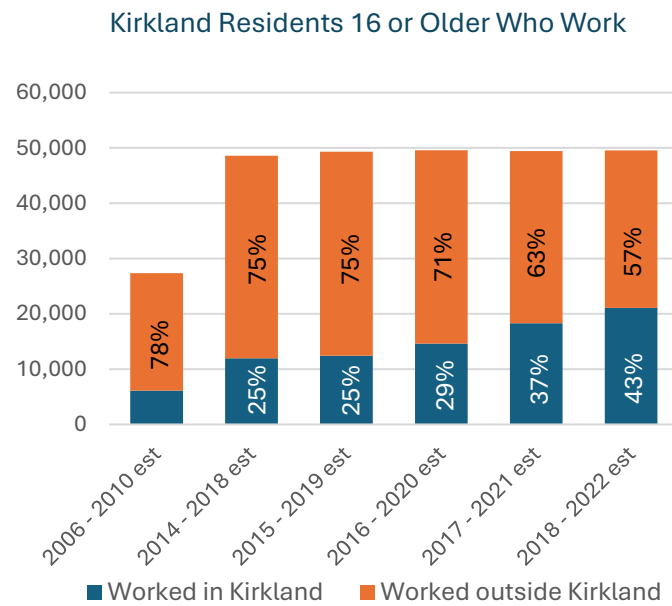
Commute patterns

	Jobs	Pct
Total Kirkland employment	51,842	100%
Workers commuting into Kirkland	30,764	59%
Kirkland residents working in Kirkland	21,078	41%

A majority (59 percent) of workers commute into Kirkland, ...

Commute to work in Kirkland	8,747
Working at home	12,331

Table 2 – Source: U.S. Census Bureau, 2022 American Community Survey 5-year Estimates.



... but the portion of working Kirkland residents who commuted out of the city has fallen to 57 percent.

Figure 15 – Source: U.S. Census Bureau, 2010 - 2022, American Community Survey 5-year Estimates.

A major source for working locally has been the ability to work at home. Nearly one-quarter of working Kirkland residents worked from home during the period 2018 – 2022, as seen in the following chart.

Kirkland Workers and Selected Means of Transportation

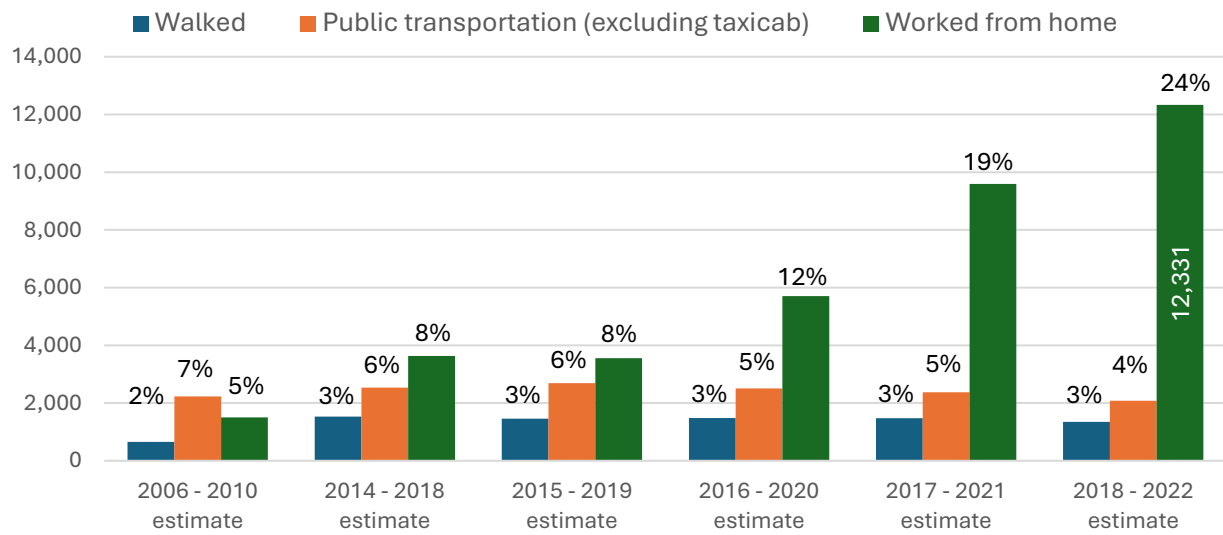


Figure 16: U.S. Census Bureau, 2010 - 2022, American Community Survey 5-year Estimates.

Household Characteristics

Growth in Households

As of 2023, Kirkland's total number of households is 39,983, nearly double that of the households in the city prior to the 2011 annexation of Finn Hill, North Juanita, and Kingsgate neighborhoods.

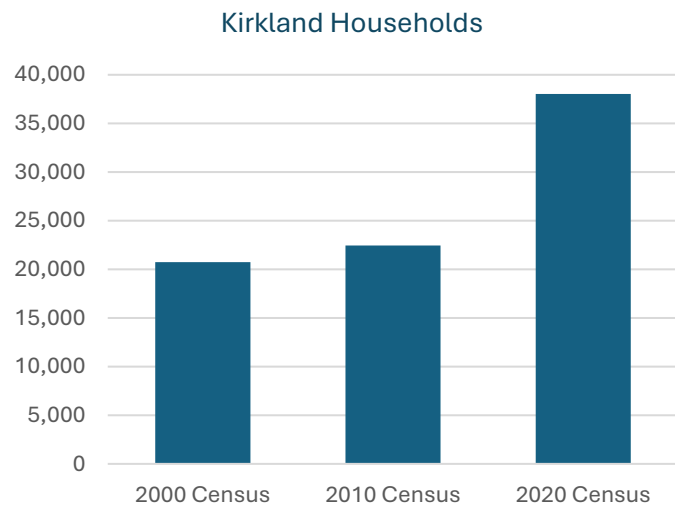


Figure 17 – Source: U.S. Census Bureau, 2000 - 2020 Decennial Census and 2016 - 2020 American Community Survey 5-year Estimates.

... and race/ethnicity

Between 2016 – 2020, 70 percent of Kirkland's heads of households were white compared to 60 percent in other east King County cities.

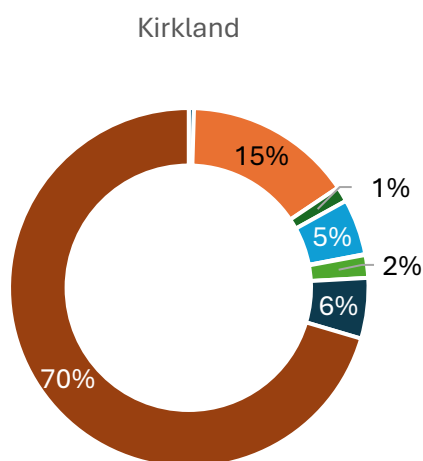
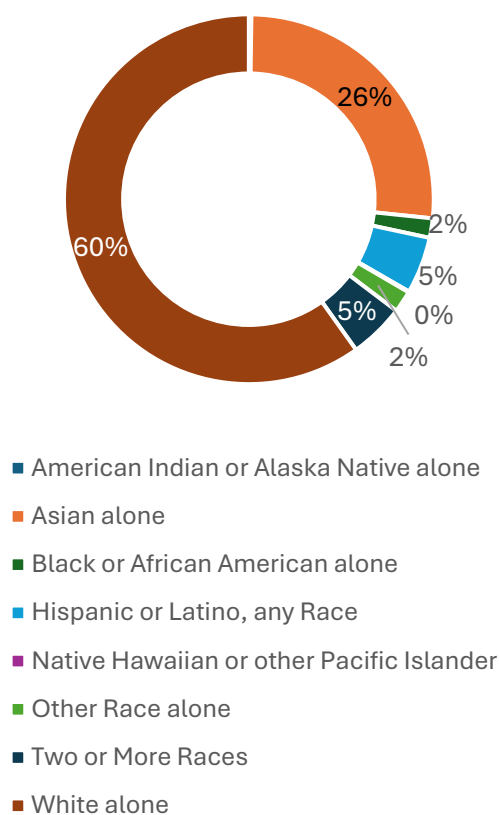


Figure 18– Source: U.S. Housing and Urban Development, 2020 Comprehensive Housing Affordability Strategy 5-year Estimates.

Race/Ethnicity of Heads of Households

EKC Cities



Household sizes

Larger households (three or more people) grew in proportion to others in Kirkland between 2010 and 2020 due largely to the annexation of Finn Hill, North Juanita, and Kingsgate neighborhoods, where most of the housing are single-family detached homes. On the other hand, one-person households dropped from 36 percent to 28 percent of total households in 2020 (while growing in number from 8,000 to 10,600).

Across east King County, household sizes kept about the same distribution as in 2010, with a smaller decline in one- and two-person households.

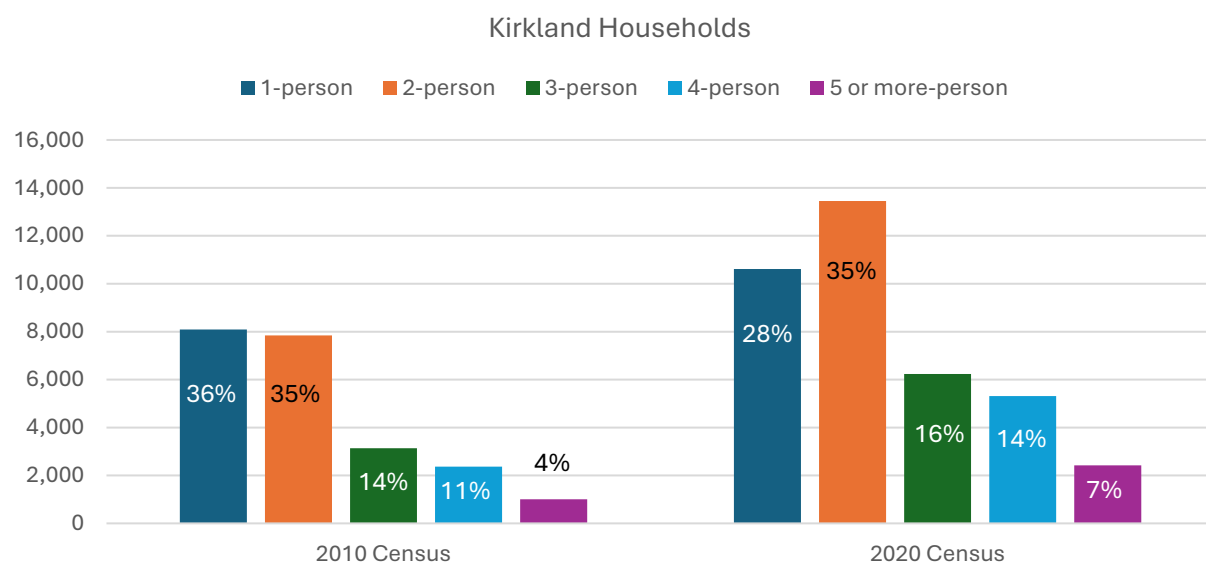


Figure 19 – Source: U.S. Census Bureau, 2022, American Community Survey 5-year Estimates.

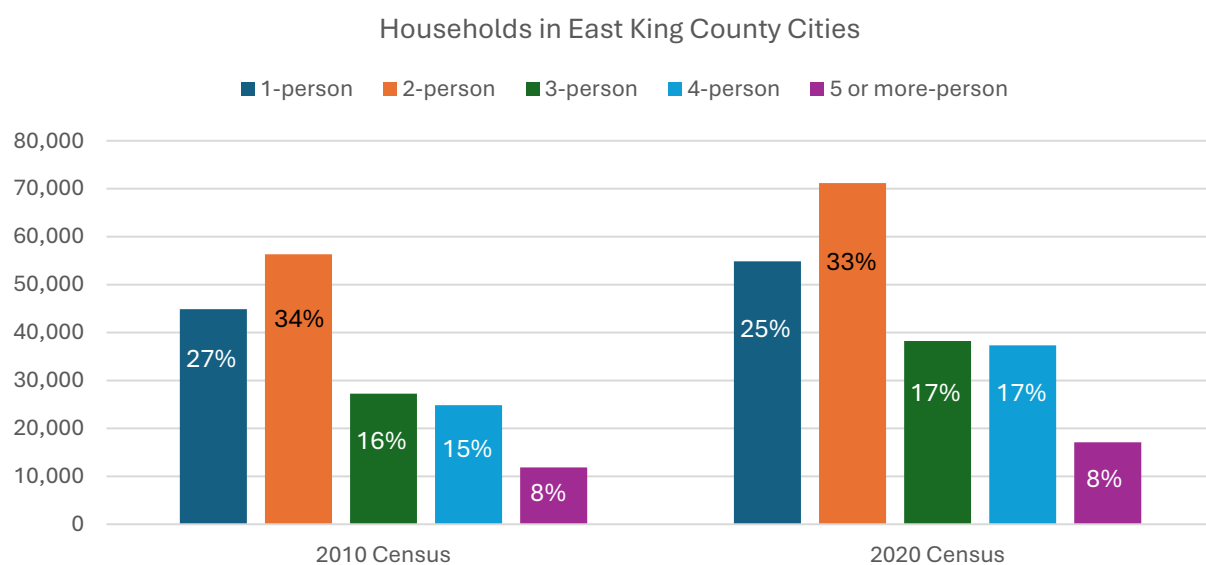


Figure 20 – Source: U.S. Census Bureau, 2022, American Community Survey 5-year Estimates.

Household types

Living arrangements

From 2010 and 2020 the share of households that identified as married with no children grew by 4 percentage points, equal in proportion to other east King County cities.

While households identifying as married with children has increased to 22 percent of total households, this household type is smaller in Kirkland than other east King County cities, which is 27 percent.

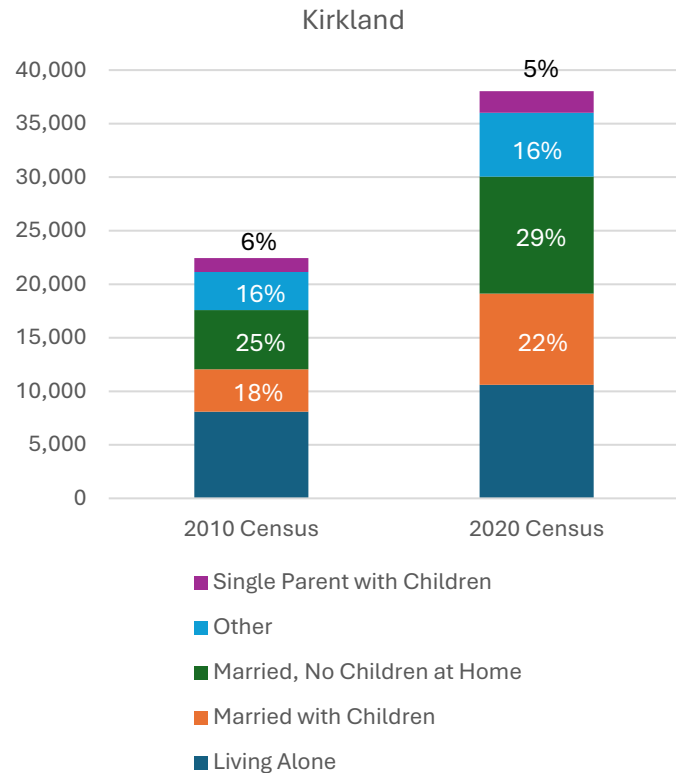
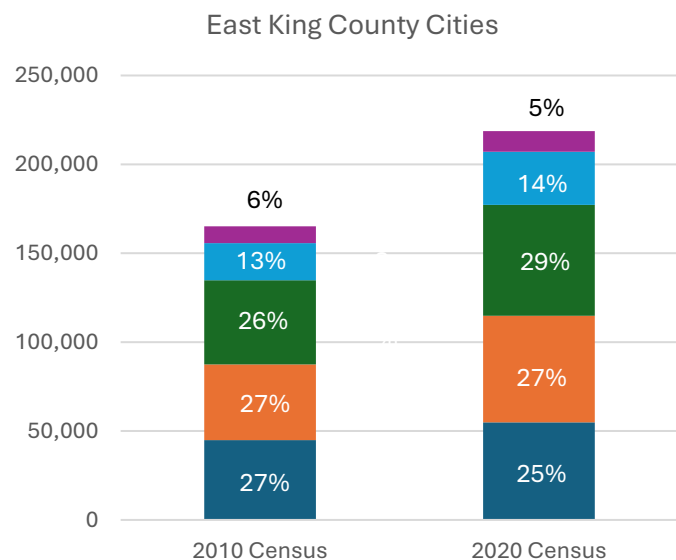


Figure 21 – Sources: U.S. Census Bureau, 2010 and 2020, U.S. Decennial Census.

Households that identified as living alone decreased by 8 percentage points in Kirkland, but this type still a higher percentage than other east King County cities, 28 percent to 25 percent respectively.



Other types

Particularly interesting in the following table are the growth in “elderly, non-family” households (primarily living alone) who rent and “small families” (two to four people, none of them 62 years or older) who own homes. Some of the latter accrued through annexations in 2011. The former could be concerning when they have little or no income in retirement.

	2006 - 2010 estimate		2016 - 2020 estimate	
	HHs	Pct	HHs	Pct
Elderly family (2 persons, with either or both age 62 or over)	1,894	9%	4,184	11%
Owner occupied	1,509	80%	3,439	82%
Renter occupied	385	20%	745	18%
Elderly non-family	2,360	11%	4,555	12%
Owner occupied	1,610	68%	2,840	62%
Renter occupied	750	32%	1,715	38%
Large family (5 or more persons)	670	3%	1,988	5%
Owner occupied	450	67%	1,329	67%
Renter occupied	220	33%	659	33%
Other household type (non-elderly non-family)	7,920	36%	8,905	24%
Owner occupied	3,480	44%	3,170	36%
Renter occupied	4,440	56%	5,735	64%
Small family (2 persons, neither person 62 years or over, or 3 or 4 persons)	9,324	42%	17,068	47%
Owner occupied	6,115	66%	12,174	71%
Renter occupied	3,209	34%	4,894	29%
Total	22,168	100%	36,700	100%

Table 3 - Source: U.S. Housing and Urban Development, 2010 and 2020 American Community Survey 5-year Estimates.

Median Household Incomes

In Kirkland, there are significant variations in household incomes among different racial and ethnic groups (Figure 21). All groups report median household incomes greater than \$100,000, yet disparities remain pronounced. Households headed by people identifying as Asian have a median income 25 percent above the city-wide median. Median incomes in households headed Black or Hispanic/Latino residents run 20 to 23 percent below the city-wide median.

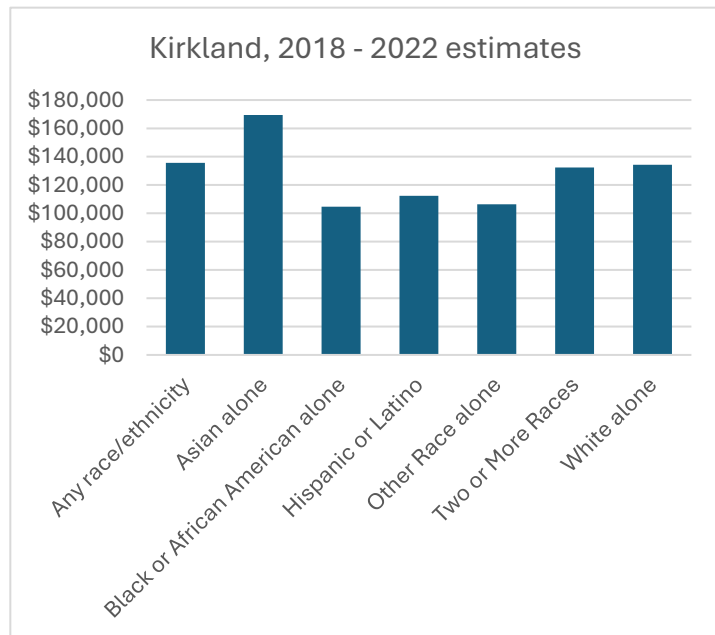


Figure 22 - Source: U.S. Census Bureau, 2022, American Community Survey 5-year Estimates.

The adjacent map shows median incomes for Census tracts in Kirkland overlaid by neighborhood boundaries. Household incomes are highest along Lake Washington and to the south, in Houghton and Bridle Trails.

Median Household Income Levels, Census Tracts, Kirkland, 2022

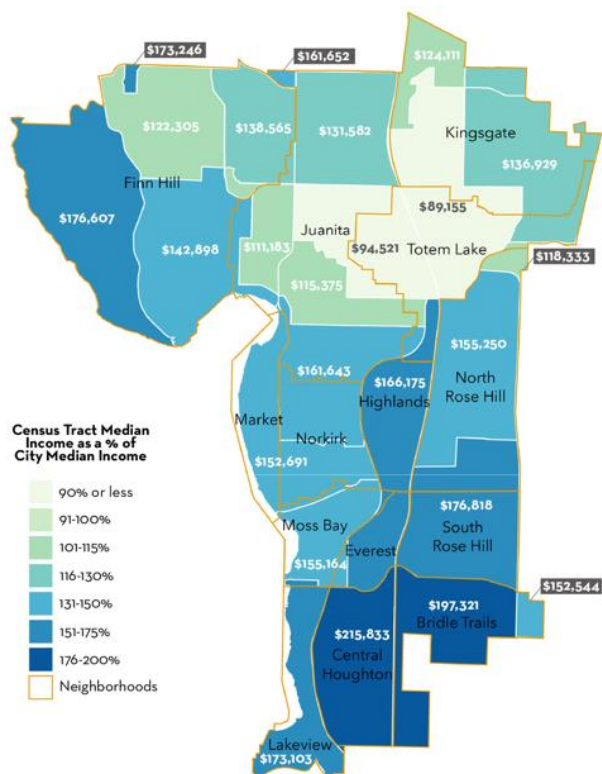


Figure 23 - U.S. Census Bureau, 2022 American Community Survey 1-year Estimates. Mapping by city of Kirkland.

Household income distributions

Households earning 30 AMI or less increased to 11 percent in the latest estimates. In addition to 2011 annexations that added lower-income households to Kirkland, another factor may be population aging. Those with incomes greater than 120 AMI now account for 54 percent of Kirkland households, a slightly lower percentage but 7,200 more in number.

A table with greater detail, including east King County data, is found in the Appendix.

	2006 – 2010 estimate	2016 – 2020 estimate
<= 30% AMI	8%	11%
> 30% but <= 50% AMI	8%	7%
> 50% but <= 80% AMI	11%	11%
> 80% but <= 100% AMI	6%	9%
> 100% but <= 120% AMI	9%	8%
> 120% AMI	57%	54%

Table 4 - U.S. Housing and Urban Development, 2020 Comprehensive Housing Affordability Survey 5-year Estimates.

... and race/ethnicity

Most Kirkland households headed by White-alone (not Hispanic or Latinx) and Asian-alone (not Hispanic or Latinx) residents make more than 100 AMI. Black and Native-headed households, while small in number, tend to have much lower incomes.

Household Incomes by Race/Ethnicity of Heads of Households, Kirkland, 2018 - 2022

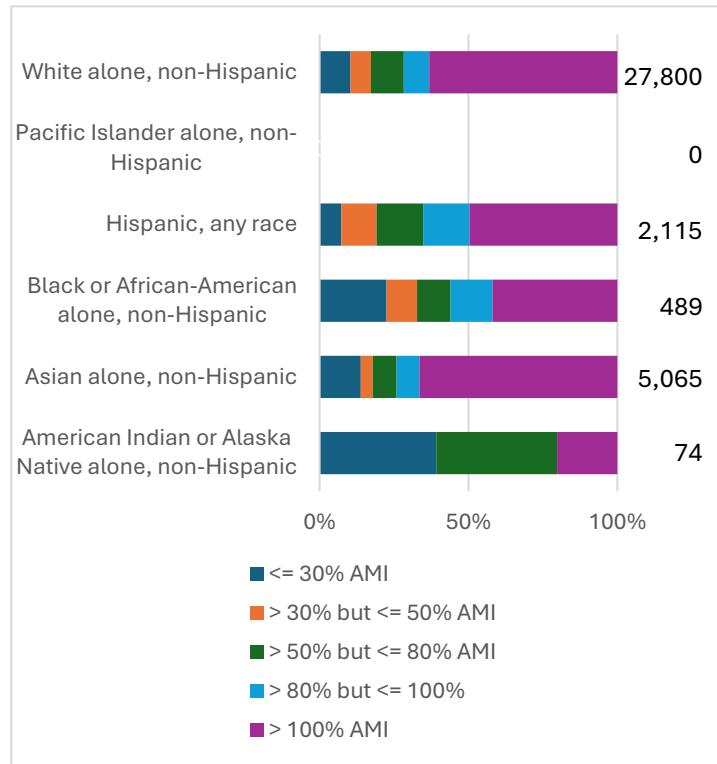


Figure 24 - Sources: U.S. Housing and Urban Development, 2022 Comprehensive Housing Affordability Strategy 5-year Estimates

Displacement risk

Displacement risk means residents are vulnerable to involuntary relocation because their housing may become too expensive for them or redeveloped for new housing or other uses. Puget Sound Regional Council (PSRC) produced a displacement index using a composite set of risk indicators, including socio-demographics, transportation qualities, neighborhood characteristics, housing, and civic engagement.

Parametrix (a consulting firm whom the city hired) used PSRC's index to forecast Kirkland's potential housing displacement by 2044, illustrated in the adjacent map.

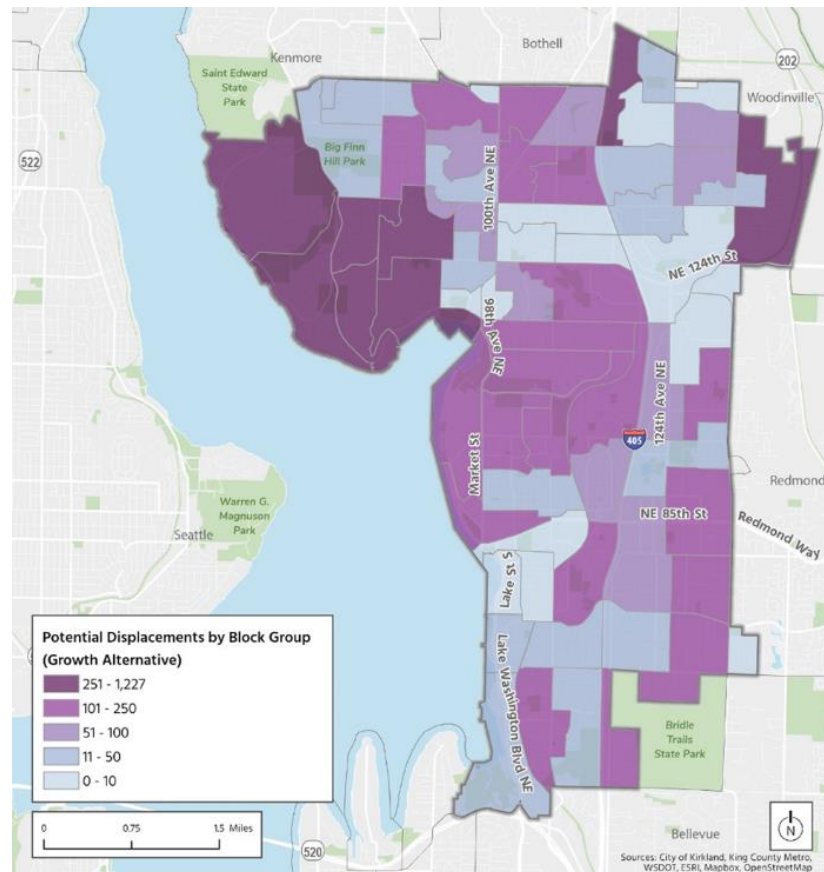


Figure 25 - Source: Parametrix P5-76, Figure 4.3-6. Direct Displacements by Census Block Group in the Growth Alternative.

Neighborhoods like Totem Lake, North Rose Hill, and Central Houghton are expected to see significant growth in multi-unit developments. However, the estimated displacement figures might be understated as they do not factor in the potential impact of specific large-scale projects. In addition, newly adopted upzoning policy for the North and South Rose Hill neighborhoods, along the NE 85th Street, may not be considered in both table and maps, which may lead to more housing opportunities but higher displacement risk in those areas.

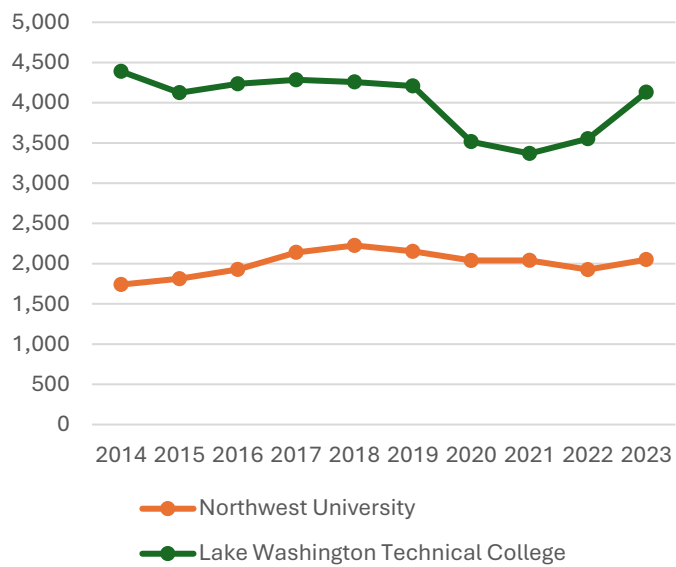
Forecast Growth Alternative, 2044

Neighborhood	Additional Housing Units by 2044	Estimated Net New Single-Family Units	Estimated Net New Multi-Unit Housing Units	Estimated Total Displacement
Bridle Trails	398	22	375	10
Central Houghton	1,133	24	1,109	12
Everest	130	4	125	2
Finn Hill	423	389	34	175
Highlands	37	25	12	11
Juanita	845	115	730	52
Kingsgate	310	121	189	55
Lakeview	487	5	482	3
Market	653	33	620	15
Moss Bay	470	-	470	-
Norkirk	496	22	475	10
North Rose Hill	1,493	44	1,448	21
South Rose Hill	732	25	707	12
Totem Lake	2,465	-	2,465	3
Citywide Total	10,071	829	9,242	382

Table 5 - Source: City of Kirkland, 2044 Comprehensive Plan Update and Transportation Strategic Plan: Development Capacity Analysis, 2024.

Other Housing Demand Characteristics

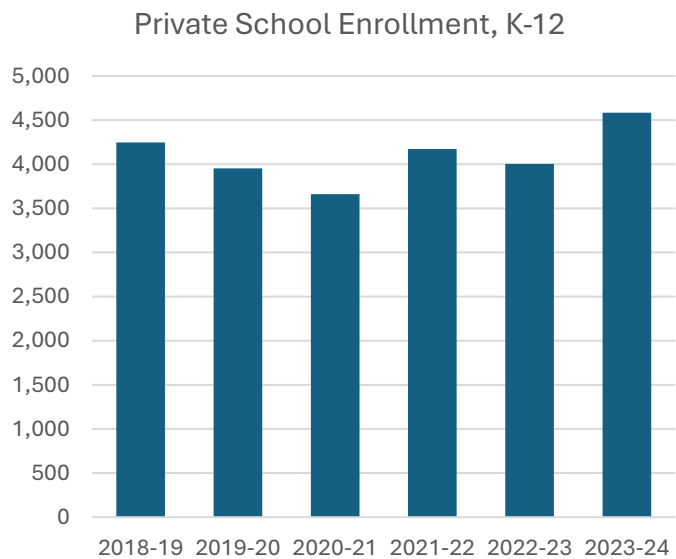
College enrollment



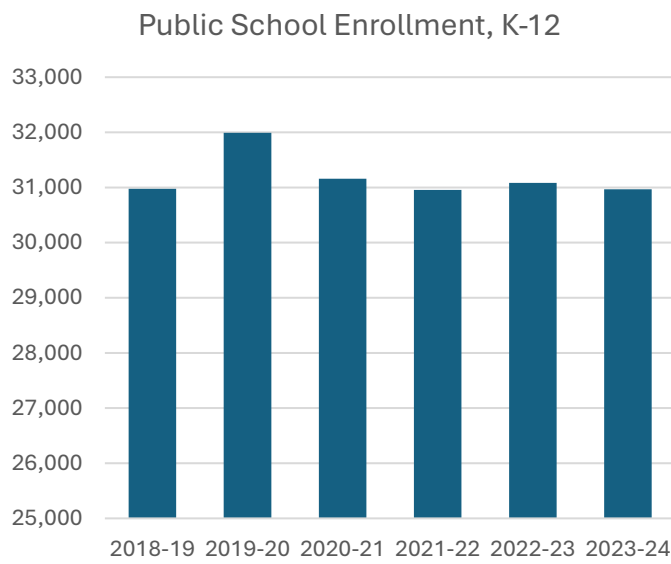
College students (especially full-time students) create housing demand both on and off-campus. College enrollment trends at Northwest University and Lake Washington Technical College show a dip around 2020-2021, potentially influenced by the pandemic, but a rebound in 2023 suggests a recovery, indicating that student housing demand could also be stabilizing or increasing after recent fluctuations.

Figure 26 - Source: Washington State Board of Community and Technical Colleges, 2024 Enrollment Data Dashboard; Northwest University, 2023 Fall Enrollment Report.

Private school enrollment



Private elementary and secondary schools do not tend to affect housing demand the same way as colleges and universities but may attract families for various reasons. Kirkland private schools saw a decline (or inconsistent report) during the pandemic but have since rebounded, reflecting a recovery in housing interest near these schools.



Families often cite public school quality among their top reasons for choosing where to live. According to the Washington Office of Superintendent of Public Instruction, student enrollment of Lake Washington School District has remained stable, indicating consistent housing demand in this area.

Figure 27 - Source: the Washington State Board of Education, Private School Enrollment, 2024; Washington Office of Superintendent of Public Instruction, 2024 Report Card Enrollment.

Housing Supply

General Housing Inventory

Overall housing supply and building type

Kirkland's housing inventory rose to 42,956 homes in 2023. Single-family, detached homes still make up the majority of Kirkland's housing supply, but the percent of multi-unit housing has increased steadily.

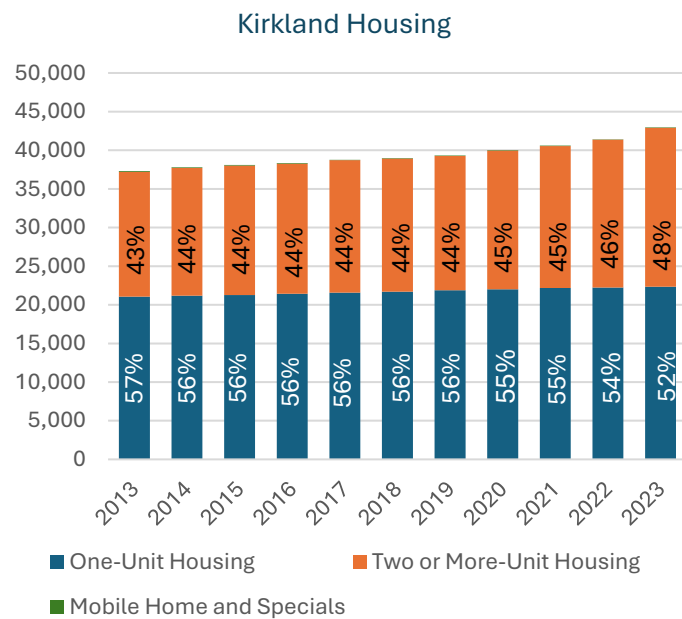


Figure 28 – Source: Washington Office of Financial Management, 2023, Postcensal Estimates of Housing.

Housing age

Kirkland has a larger share of housing built between 1970 – 1989 (42 percent) than other east King County cities (34 percent). Twenty-two (22) percent of the housing stock is 55 years old or older, i.e., built before 1970. Older homes tend to be smaller than newer homes and many are found on larger lots (e.g., 9,600 square feet or more), which make them candidates for addition or replacement.

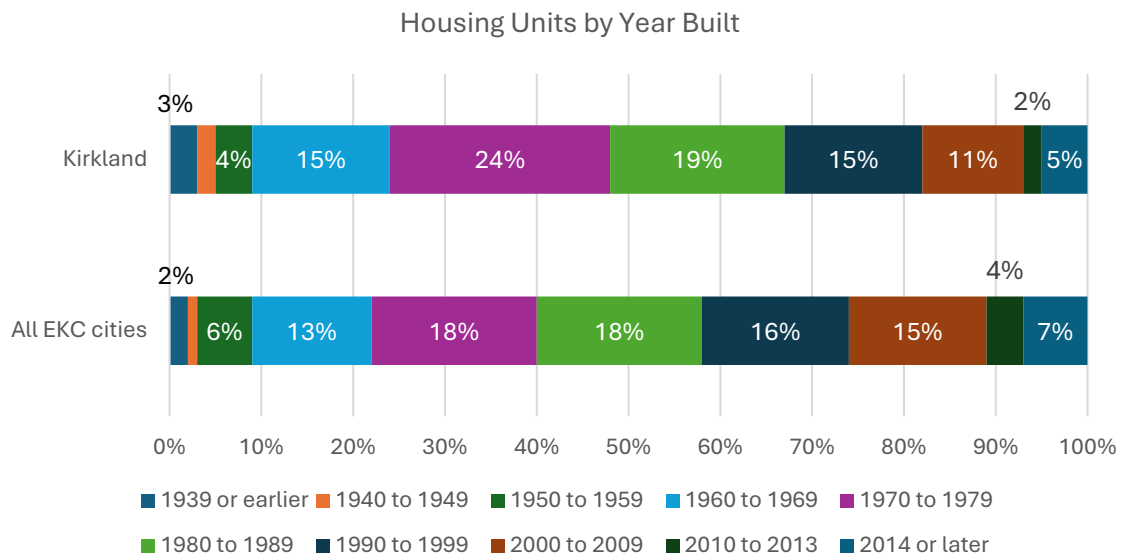


Figure 29 – Source: U.S. Census Bureau, 2022 American Community Survey 5-year Estimates.

Unit Sizes; Bedrooms

Over the past ten to twelve years, the stock of four-or-more-bedroom homes has grown faster than smaller homes – for both owner- and renter-occupancy. Some of this, again, results from annexations and some from the larger sizes of new construction.

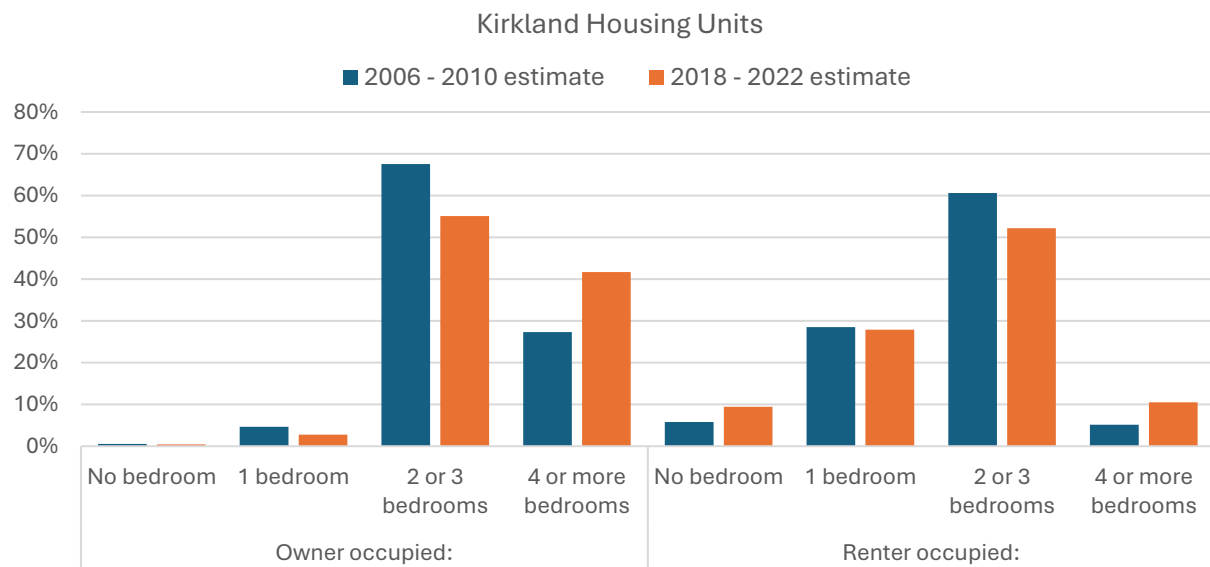


Figure 30 - Source: U.S. Census Bureau, 2010 and 2022 American Community Survey 5-year Estimates.

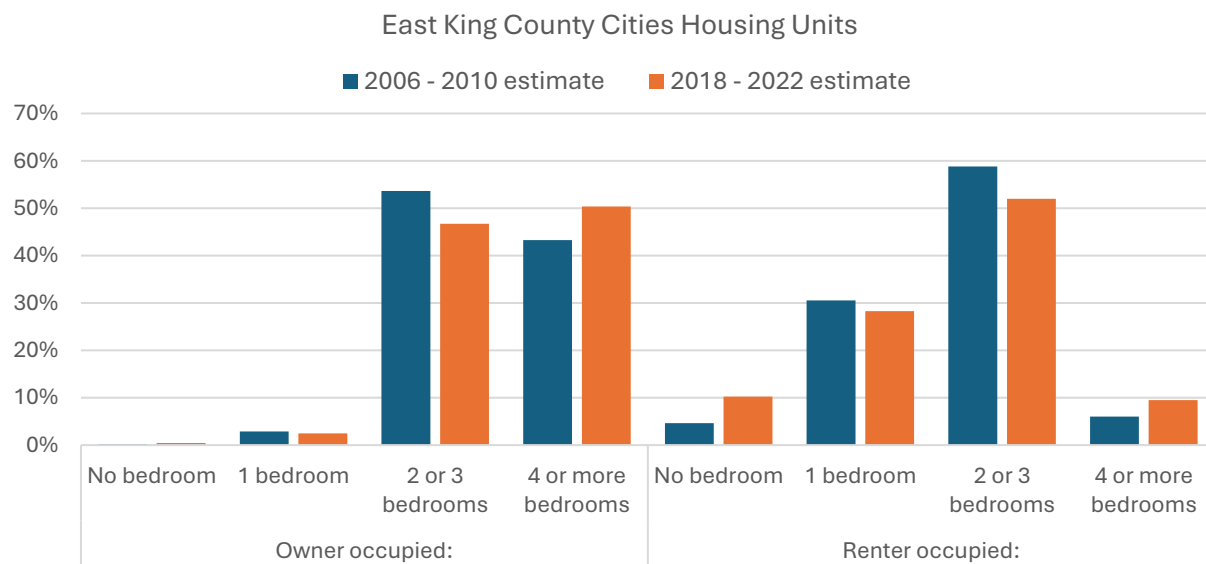


Figure 31 - Source: U.S. Census Bureau, 2010 and 2022 American Community Survey 5-year Estimates.

Housing condition

Kirkland, as in east King County overall, has a very small number of homes lacking complete plumbing or kitchen facilities.

Housing Units Lack Plumbing or Kitchen Facilities¹

Housing Units Lacking Plumbing Facilities	Owner occupied	Renter occupied
Kirkland	0.2%	0.3%
East King County	0.2%	0.4%

Table 6 –Source: U.S. Census Bureau, 2022 American Community Survey 5-year Estimates.

Housing Units Lacking Kitchen Facilities	Owner occupied	Renter occupied
Kirkland	0.3%	2.6%
East King County	0.3%	2.1%

Housing tenure

Kirkland has experienced an increase in owner-occupied units due to the annexation of Finn Hill, North Juanita, and Kingsgate neighborhoods in 2011. Nevertheless, owner-occupied units continue to make up the majority of housing units in the area.

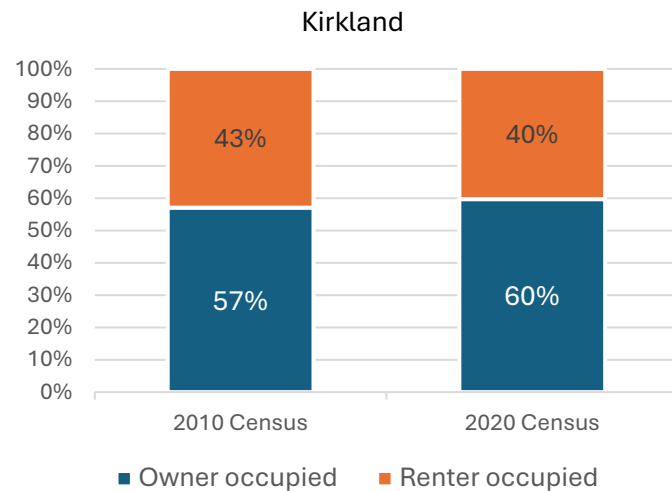


Figure 32 – Sources: U.S. Census Bureau, 2010 and 2020, U.S. Decennial Census.

Across King County region, there has been a considerable increase in renter-occupied units.

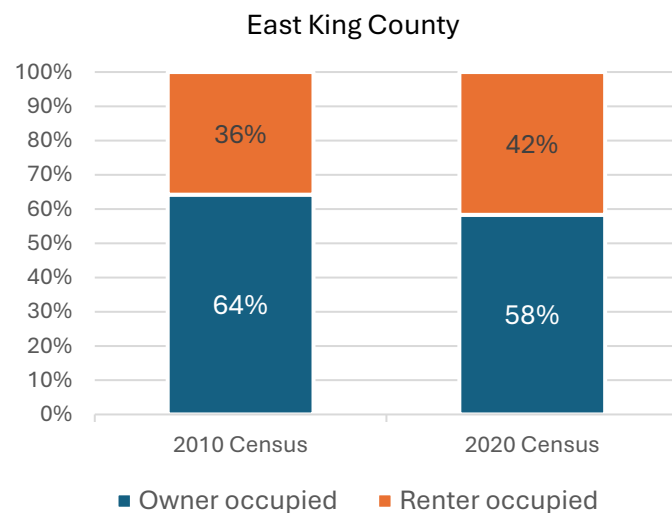
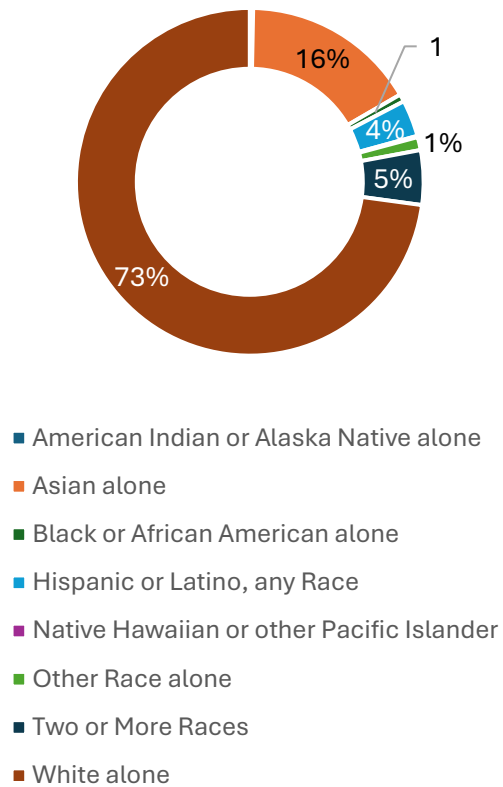


Figure 33 – Sources: U.S. Census Bureau, 2010 and 2020, U.S. Decennial Census.

... and **race/ethnicity**

The vast majority of homeowners are white alone population at 73 percent, followed by 16 percent from Asian-alone homeowners. The demographics of renters are slightly more dispersed, with 70 percent of the White-alone population, followed by 13 percent Asian-alone and 8 percent Hispanic/Latinx.

Heads of Kirkland Homeowner Households



Heads of Kirkland Renter Households

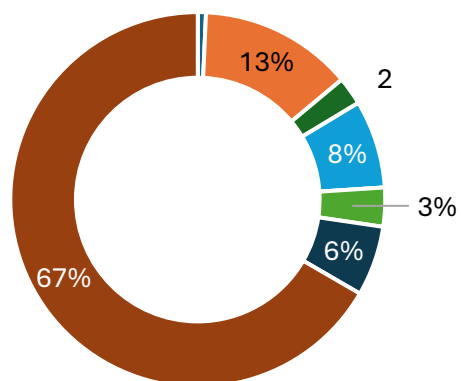


Figure 34 – Source: U.S. Housing and Urban Development, 2020 Comprehensive Housing Affordability Strategy 5-year Estimates.

Special Housing Inventory

Income- or price-restricted units in Kirkland

These are housing units with affordability connected to legally binding agreements between owners and the City of Kirkland, funders, or other parties. The Partnerships and Strategies section of this report describes in more detail the programs (land use, MFTE, funding) that the city employs to create these units.

Through a combination of regulations, incentives, and funding, the city has helped create 758 affordable homes for low- and very low-income residents throughout Kirkland, and that number increases each year.

The King County Housing Authority owns 217 units of public housing in Kirkland along with 348 other units they refer to as “workforce housing.”

The Appendix has a complete list of these properties.

Summary Table

	Land Use and/or MFTE	ARCH Trust Fund or Direct City Funding	King County Housing Authority ¹	Other Providers or Sources	Total
Subsidized Housing ²	-	-	217	-	217
<=30 AMI	-	169	*	-	169
>30 – 49 AMI	-	73	*	-	73
50 AMI	138	160	*	45	343
60 – 70 AMI	39	87	136	75	337
80 AMI	75	-	212	-	287
>80 AMI – 100 AMI	17	-	-	-	17
>100 – 120 AMI	-	-	-	-	-
Total	269	489	565	120	1,443

Table 7 - Source: A Regional Coalition for Housing (ARCH), 2024.

¹ Excludes units funded by ARCH Trust Fund or city of Kirkland directly.

² KCHA uses the term “Subsidized Housing” for housing units where rents are determined by the occupant’s household income rather than a percentage of AMI.

* KCHA does not report specific rent or income limits for Subsidized Housing, but most or all would qualify in these income categories.

Nine hundred (900), or 63 percent, of Kirkland’s income- and price-restricted units are reasonably accessible to transit service and represent about five (5) percent of the total housing units in those transit corridors.

Within a half-mile walkshed of high-capacity or frequent transit service

Transit Corridor	Income- and cost-restricted units	All dwelling units
NE 124 th St/NE 128 th St from 100 th Ave NE to Totem Lake Transit Center	432	4,140
NE 68 th St/NE 70 th Pl from 6 th St S to 132 nd Ave NE	19	1,305

NE 85 th St from Downtown Transit Center to 132 nd Ave NE	76	4,116
Market St/98 th Ave NE from Downtown Transit Center to NE 124 th St	82	3,180
108 th Ave NE/6 th St/98 th Ave NE from Downtown Transit Center to S Kirkland Park & Ride	69	1,093
Lake St/Lake Washington Blvd NE from Downtown Transit Center to S Kirkland Park & Ride	63	2,916
124 th Ave NE/Totem Lake Blvd from NE 85 th St to Totem Lake Transit Center	159	1,861
All Transit Corridors	900	18,611

Table 8 - Sources: A Regional Coalition for Housing (ARCH) and City of Kirkland, March 26, 2024, Memorandum: 2044 Comprehensive Plan Update and Transportation Strategic Plan: Development Capacity Analysis.

Forty-two (42) percent of Kirkland's income- and price-restricted units are located within the city's two designated regional centers, composing five (5) percent of all the housing in those centers.

Within regional centers:		
Regional Center	Income- and cost-restricted units	All dwelling units
Greater Downtown Kirkland	130	9,700
Totem Lake	474	3,320
Elsewhere	839	29,940
Total	1,443	42,960

Table 9 - Sources: A Regional Coalition for Housing (ARCH) and Puget Sound Regional Council, 2024.

Emergency housing, shelters, and permanent supportive housing beds

Kirkland has about 25 percent of the emergency housing and shelter beds available in east King County and six (6) percent of the permanent supportive housing (PSH) units, i.e., long-term housing with services addressing the needs of people experiencing homelessness, such as health care and case management.

		Beds
Kirkland	Emergency	149
	PSH	12
EKC cities	Emergency	605
	PSH	192
King County	Emergency	6,071
	PSH	6,168

Table 10 - Sources: King County, 2023 Countywide Planning Policies.

Group homes or care facilities

Group homes are licensed by the state of Washington to provide housing and certain levels of care, depending on classification. Some of the homes in this table are income- or cost-restricted and counted in those tables as well. Many are not income- or cost-restricted.

Group Homes	Adult Family Home	Assisted Living	Nursing Home	Grand Total
Bellevue	765	934	69	1,768
Bothell	496	472	99	1,067
Issaquah	70	441	302	813
Kenmore	162	100	-	262
Kirkland	343	486	190	1,019
Mercer Island	31	337	43	411
Newcastle	60	225	-	285
Redmond	147	555	200	902
Sammamish	55	15	-	70
Woodinville	62	53	-	115
Total	2,191	3,618	903	6,712

Table 11 - Source: Washington Department of Social and Health Services, 2023.

Other housing reserved for older adults

Independent living facilities are not licensed the way that assisted living facilities are. The properties shown in this table are not income- or cost-restricted. One used public funding, a state “80/20 bond program” for which the facility promises to set aside units for people with disabilities.

Independent Living Facilities in Kirkland

Neighborhood	Facilities	Units
Lakeview	1	76
Moss Bay	2	221
Totem Lake	3	282
Total	6	579

Table 12 - Source: City of Kirkland, 2024.

Housing for homeless individuals; shelters, transition, etc.

Most of these have received funding from the city of Kirkland through the ARCH Trust Fund. (The counts vary from those in Table 9, above, due to the different sources and dates from which the information was gathered.)

	Emergency Shelter	Transitional Housing	Other Permanent Housing	Permanent Supportive	Total
Adult-Only Beds	-	-	27	21	48
Child-Only Beds	16	4	-	-	20
Chronic Beds	-	-	-	-	-
Family Beds	52	72	8	3	135
Overflow / Voucher	-	-	-	-	-
Seasonal	-	-	-	-	-
Veteran Beds	-	-	-	24	24

	Emergency Shelter	Transitional Housing	Other Permanent Housing	Permanent Supportive	Total
Youth Beds	51	4	-	-	55
Total Beds	103	76	35	24	238
Family Units	10	17	3	1	31

Table 13 - Source: U.S. Housing and Urban Development, 2023, Housing Inventory Count.

Note: Some beds are counted in more than one row.

Housing Market Conditions

Sales prices

Resale prices can be a better indicator of house price inflation than new home prices. Resale prices in all parts of Kirkland increased significantly in the past ten years, as they have across east King County. In 98033, the more expensive of Kirkland's two ZIP codes, sales prices were 150 percent higher in 2023 than in 2013. In 98034 the increase was 168 percent over the same period.

Prices rose 142 percent across all east King County cities.

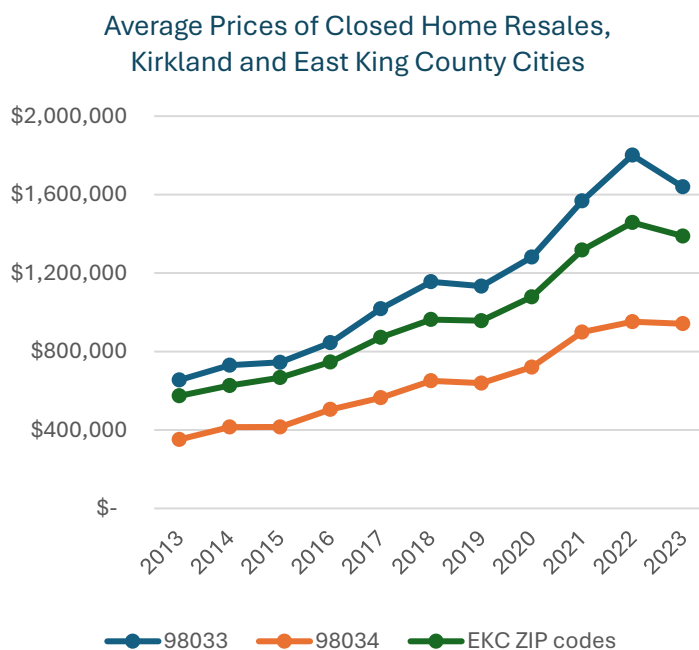


Figure 35 - Source: Redfin, 2024, custom tabulation.

In both areas of Kirkland, resale prices rose more for detached single-family homes than for condos and townhomes. In 98033, for example, detached homes sold for 43 percent more, on average, than condos and townhomes; but in 2023, this increased to 67 percent. No doubt this was affected by the difference in sizes and prices of newer homes during the period.

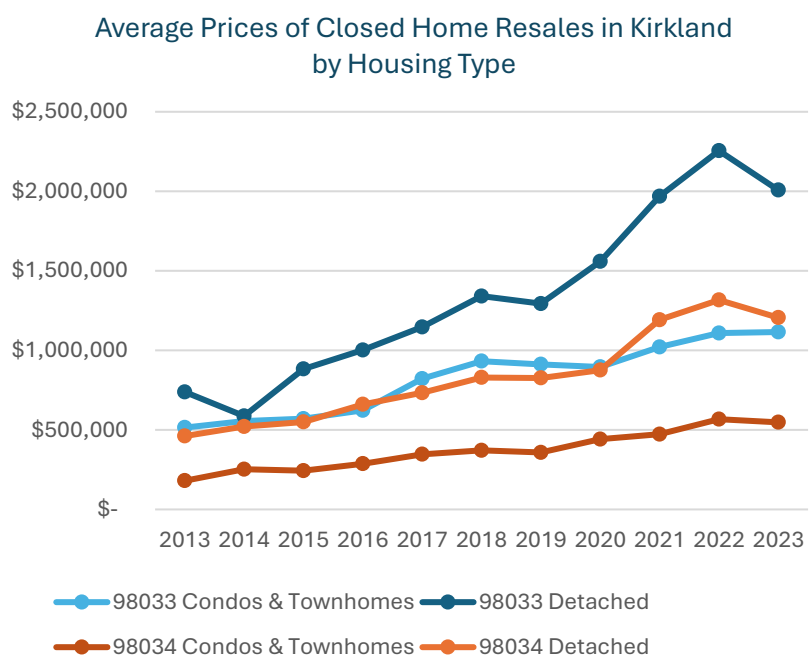


Figure 36 - Source: Redfin, 2024, custom tabulation.

Land Capacity

Land available to meet housing demand

Residential land zoned for moderate- and high-density housing and accessory dwelling units.

Percent of Residential-Only-Zoned Land			
Area	Zoned for Medium- or High-Density		Zoned for Accessory Dwelling Units
	Pct of Area	Pct of City Total	
Bridle Trails	77%	16%	100%
Central Houghton	6%	2%	100%
Everest	28%	3%	100%
Finn Hill	4%	6%	100%
Highlands	8%	2%	100%
Juanita	21%	25%	100%
Kingsgate	10%	9%	100%
Lakeview	52%	7%	100%
Market	2%	0%	100%
Moss Bay	77%	8%	100%
Norkirk	8%	2%	100%
Rose Hill	14%	12%	100%
Totem Lake	96%	8%	100%
City Total		100%	100%

Kirkland's zoning strategies vary considerably by neighborhood to meet the diverse housing needs of our community. Totem Lake stands out with 96 percent of its area zoned for medium- or high-density. Bridle Trails and Moss Bay are heavily zoned for medium- or high-density residential use, with both areas accounting for 77 percent of their respective lands dedicated to such developments.

Table 14 – Source: City of Kirkland, 2024 Community Profile.

Existing housing development capacity within a half-mile walkshed of high-capacity or frequent transit service:

Existing Development Capacity (Housing Units)	
Transit Corridor	
NE 124 th St/NE 128 th St from 100 th Ave NE to Totem Lake Transit Center	993
NE 68 th St/NE70 th Pl from 6 th St S to 132 nd Ave NE	100
NE 85 th St from Downtown Transit Center to 132 nd Ave NE	2,820
Market St/98 th Ave NE from Downtown Transit Center to NE 124 th St	372

108 th Ave NE/6 th St/98 th Ave NE from Downtown Transit Center to S Kirkland Park & Ride	86
Lake St/Lake Washington Blvd NE from Downtown Transit Center to S Kirkland Park & Ride	651
124 th Ave NE/Totem Lake Blvd from NE 85 th St to Totem Lake Transit Center	998
All Transit Corridors	6,020

*Table 15 - Source: City of Kirkland, March 26, 2024, Memorandum: 2044
Comprehensive Plan Update and Transportation Strategic Plan: Development
Capacity Analysis.*

Gap analysis: Housing Needs

Housing for Local Workers

For workers earning under \$50,000 annually, affordable housing options are limited. Ideally, these individuals should spend no more than 30% of their income on housing, equating to about \$1,350 per month. However, given the current housing market in Kirkland, finding suitable housing within this budget is increasingly difficult due to rising prices driven by demand from higher earners.

The influx of higher-paying jobs has escalated housing demand, pushing up prices and reducing affordable options. Professionals earning \$75,000 or more can afford higher rents or mortgages, leading to a focus on housing development for this group and exacerbating affordability issues for lower-income workers. This dynamic drives gentrification, reducing the availability of affordable housing and making it challenging for lower-income residents to find suitable accommodation.

Jobs-housing balance

Kirkland's relatively high housing-job ratio indicates a better balance between jobs and housing compared to the entire east king county and surrounding cities like Bellevue and Redmond, with nearly 1.25 jobs for every housing unit. However, the slight decrease in this ratio over time in Kirkland suggests that job growth is starting to outpace housing development.

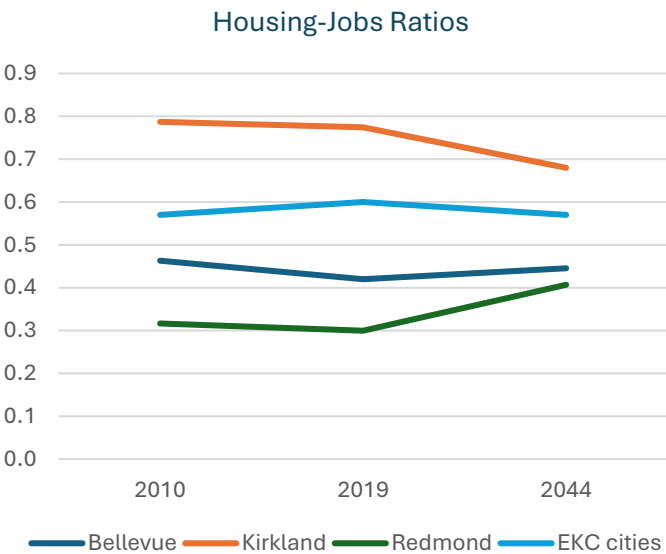


Figure 37 – Sources: King County, 2023, Countywide Planning Policies; Washington State Office of Financial Management, 2023, April 1 Housing Estimates; Puget Sound Regional Council, 2023, Covered Employment.

Simple housing-to-jobs ratios can be difficult to interpret. The adjacent chart uses workers per household data to convert the number of jobs to an estimate of the housing demand created by jobs. Dividing the housing demand by the housing supply gives a ratio for comparison to a “balanced” ratio of 1.0. Ratios greater than 1.0 mean that the jurisdiction has more housing demand from jobs than housing units to meet the demand. Ratios below 1.0 mean that the jurisdiction has more than enough housing units for the local workforce and probably has a relatively high percentage of workers commuting to other places for work. By this measure, Kirkland has a virtually ideal jobs-housing balance.

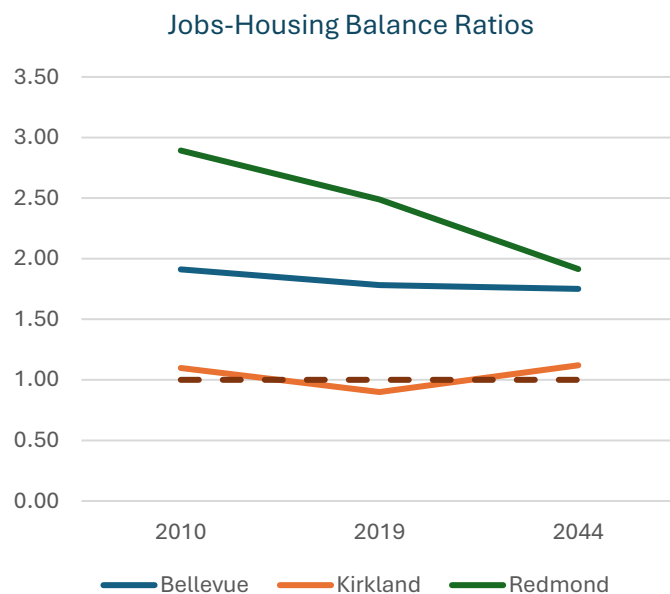


Figure 38 - Sources: King County, 2023, Countywide Planning Policies; Washington State Office of Financial Management, 2023, April 1 Housing Estimates; Puget Sound Regional Council, 2023, Covered Employment.

Alignment of household size to housing unit sizes

While Kirkland offers an array of housing options, there are notable misalignments between the availability of certain unit sizes and the demographics of household sizes. Simply on the basis of one person per bedroom, surpluses of three-bedroom and four-bedroom units exist in Kirkland, where smaller households may occupy larger homes than needed. Conversely, one-bedroom units are underrepresented, suggesting unmet demand.

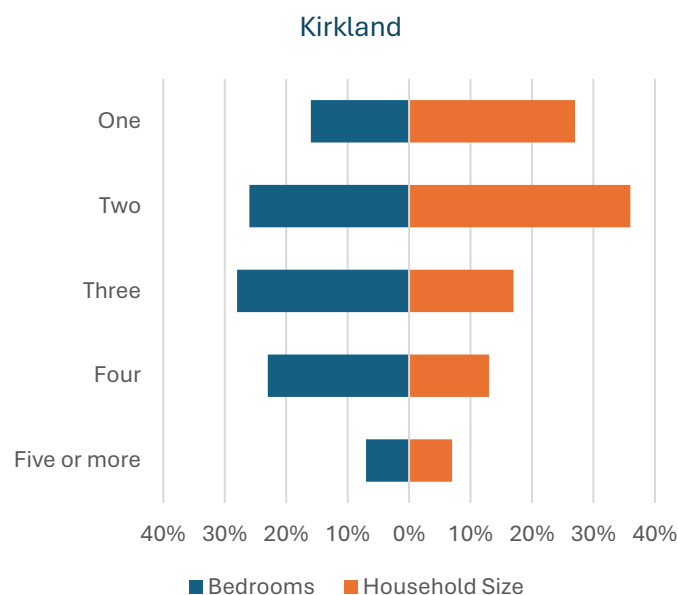


Figure 39 - Source: U.S. Census Bureau, 2022 American Community Survey 5-year Estimates.

The phenomenon is similar across east King County. A common cause is “empty nester” households; many of these can afford their current housing costs but not the alternatives in their present communities.

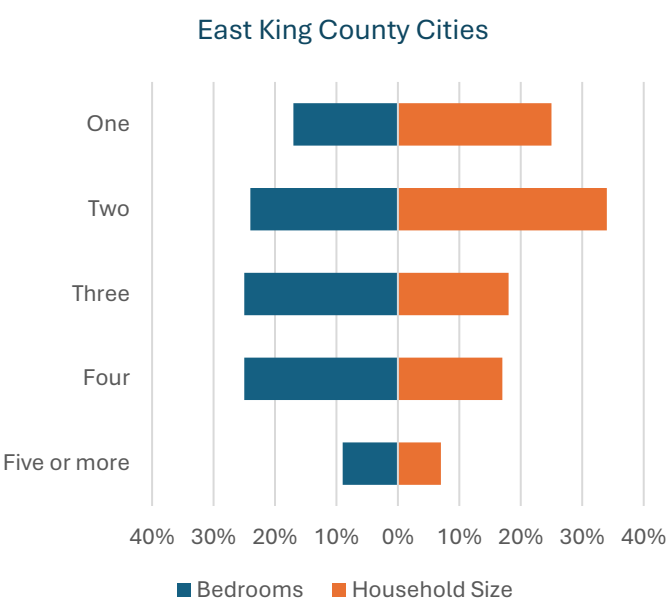


Figure 40 - Source: U.S. Census Bureau, 2022 American Community Survey 5-year Estimates.

Running counter to the idea of “right-sizing” homes to household sizes is the trend toward working at home. Extra bedrooms can be useful as home offices, for example. This may extend the demand for more bedrooms or, perhaps, new floor plans with work spaces designed in.

Housing for Older Adults

As Kirkland's demographic projections indicate, the population aged 65 to 79 will increase to 13 percent by 2030, and those aged 80 and older will rise to 6 percent by 2044. This shift underscores a critical need to address housing accommodations tailored to the needs of an aging population.

The expansion of age-appropriate housing is imperative. There needs to be an increase in both quantity and variety of housing options such as single-level homes, senior living communities, and facilities that provide medical and daily living support. This expansion will ensure that seniors have the ability to remain in their community as their living needs evolve, thereby fostering a stable and supportive environment for this growing segment of the population.

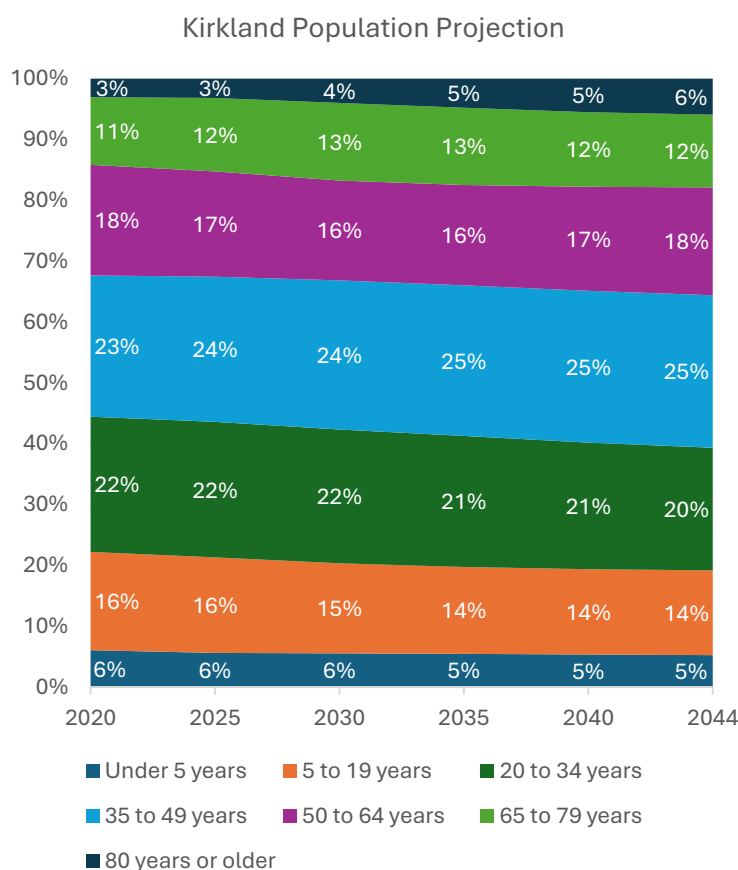


Figure 41 - Sources: U.S. Census Bureau, 2023 National Population Projections, and A Regional Coalition for Housing (ARCH).

Local History of Racially Exclusive and Discriminatory Land Use and Housing Practices

Many of the racially exclusive and discriminatory land use and housing practices of the region existed well before Kirkland became a city. The following are some examples of racially exclusive and discriminatory practices, in the United States, in the Pacific Northwest, and in Kirkland, which impact land use, housing, and property. This list draws from selected sources of the Resources for Documenting the Local History of Racially Exclusive and Discriminatory Land Use and Housing Practices produced by King County. Additional sources are drawn from *Kirkland Yesterday, Today, Tomorrow*, by historian Dr. Lorraine McConaghy, produced for the 2044 Kirkland Comprehensive Plan, and located in [Appendix \[\[X\]\]](#).

Treaties with Indigenous People and American Colonialism (1850-60s)

In the mid-1800s, settlers – primarily from eastern America, Europe, and East Asia – arrived in areas of the Pacific Northwest where Indigenous Coast Salish peoples have lived since time immemorial. Present-day Kirkland is in the traditional heartland of the Lake People and the

River People. At least three indigenous village or longhouse sites existed in Kirkland, at Yarrow Bay, on the central waterfront of Kirkland, and at Juanita Bay.

The Treaties of Medicine Creek in 1854 and Point Elliot in 1855 resulted in the ceding of millions of acres of land previously used and occupied by Coast Salish peoples. These treaties recognized sovereign tribal nations and established reservation homelands and laid out a complex set of land use rights for federally recognized tribes. They established title to indigenous land and water to free it for newcomer settlement. The settlers' idea of land as a commodity to be bought, sold, and owned by individuals was unfamiliar to indigenous people, and the practice – codified by treaty – would eventually dispossess them. Since the signing of treaties federal and state policies also infringed upon tribal authority and destabilized tribal communities through assimilation or termination.

Black Exclusion Laws in Oregon Territory (1844-1853)

Before territorial status in 1853 and statehood in 1889, Washington State was part of the Oregon Territory, which forbade Black people from settling in the area. Black exclusion laws covered what now encompasses King County until 1853 and stayed in place until the end of the American Civil War and the passage of the Fourteenth Amendment in 1868.

Chinese Exclusion and Alien Land Laws (1882-1965)

Federal and state governments severely limited the ability of immigrants of Chinese, Japanese, and other East Asian descents to naturalize, own land, conduct business, and/or otherwise access the same rights offered to White Americans. Federal and state exclusion and alien land laws lasted well into the 20th century and affected all jurisdictions within King County. For example, first generation Japanese residents in Kirkland living on farms on Rose Hill, in Juanita, and in the Yarrow Bay wetlands were forbidden by law to become citizens or to own land and their "property" was lease-held.

Exclusionary Zoning (1910s-Present)

Starting in the early 20th century, municipalities around the country began to use zoning as an explicit tool of racial segregation. Even upon the Supreme Court ruling in *Buchanan v. Wiley* (1917) that racial zoning was unconstitutional, city planners continued to use zoning restrictions that limited the types and density of buildings (e.g., minimum lot size requirements, minimum square footage, prohibitions on multifamily homes, and height limits) to covertly exclude low-income and BIPOC communities from wealthier and Whiter residential districts. In tandem with other racially exclusive and discriminatory practices, like racially restrictive covenants, exclusionary zoning policies produced systemic barriers to homeownership and educational opportunities for BIPOC, particularly Black residents. These practices also contributed to the racial wealth gap by limiting housing supply and excluding BIPOC communities from wealth generation opportunities that homeownership confers. Today, many exclusionary zoning restrictions developed as covert methods of racial exclusion in the early 20th century still exist in residential districts across King County.

While Kirkland has developed more multifamily in recent years, its history of single-family exclusionary zoning has made the city largely a lower-density residential community. Today, 56 percent of Kirkland land use is single-family residential.

Racially Restrictive Covenants (1926-1948)

Racially restrictive covenants refer to documents such as deeds, plats, and homeowners' association bylaws used by property owners to restrict the sale of a property to someone based on their race. Starting in the early 20th century, racial covenants on property deeds gained popularity as a tool for restricting racial mixing in residential neighborhoods. To date, it is known that at least three Kirkland-area housing subdivisions were racially restricted through property deed provisions or restrictive covenants: Kirkland Heights (1930), Gov. Lot 3, Sec. 17, Township 25, Range 5 (1939), and Juanita Crest (1947). These legal documents restricted the right of ownership and rental to those "only those of the Caucasian race."

Federal Mortgage Discrimination and Redlining (1934-1968)

Throughout the 1930s and 1940s, the federal government created several agencies and programs to encourage homeownership for American citizens, but largely refused to offer these homeownership opportunities to BIPOC borrowers. The Federal Housing Administration (FHA), created in 1934, encouraged racial segregation in a variety of ways such as using racially restrictive covenants and denying mortgages in areas with racially mixed populations. This federal action denied BIPOC communities the opportunity to participate in the wealth accumulation offered to White Americans, enforced racial segregation, fueled White flight and suburbanization, and set precedents for the devaluing of Black neighborhoods and assets in the present day.

After World War II the Servicemen's Readjustment Act of 1944 – better known as the G.I. Bill – opened the door to new home ownership for veterans. The Bill's opportunities were open to all veterans, by federal policy, but they were denied to some veterans, in local practice, as the Bill was administered state by state. Realtors colluded by racially steering Black veterans who were told that they wouldn't be comfortable in certain neighborhoods and effectively barring them in "redlining" from the opportunities of the G.I. Bill. Black home buyers, who qualified for the G.I. Bill, were often denied bank mortgages for capricious reasons, and they were often prohibited from purchasing a given home because of a racial covenant in the deed, that forbade sale to any "Asian, Jew, or Negro" purchaser. The G.I. Bill built middle-class America, training veterans for better jobs and bankrolling crucial home ownership, but the benefits were not equitably shared on racial grounds.

Japanese Internment (1941-1946)

Six months after the bombing of Pearl Harbor in 1941, President Roosevelt signed Executive Order 9066, which authorized the forced evacuation of citizen and non-citizen residents of Japanese ancestry living along the West Coast to internment camps in the interior of the continent. Overall, the federal government, with support from state and local governments, incarcerated 12,892 persons of Japanese ancestry in Washington State. On May 20 – 21, 1942, five hundred Japanese residents from the Eastside boarded the first passenger trains to depart the Kirkland station in sixteen years, bound for Fresno, California and then on to other internment camps.

Many of those interned did not return to their communities after internment and those who did often faced continued discrimination, along with property loss or damage.

Urban Renewal and Transportation Infrastructure (1950s-1990s)

Starting in the 1950s, the federal government sought to unite metropolitan areas across the United States with a federally subsidized highway system, as well as to alleviate dilapidation in

urban centers through a process known as “urban renewal.” Both transportation infrastructure and urban renewal projects at the time caused displacement in BIPOC communities.

Suburbanization (1950s-1990s)

Nationally, suburban migrants were primarily White, leading to the characterization of migration out of cities as “White flight.” This pattern was fueled in part by the racially selective availability of mortgage capital and by racial prejudice. In King County, mandatory school integration ordinances in Seattle in the 1960s spurred White flight to suburban cities.

In Kirkland, post-war suburbanization was largely embraced as the city and its neighboring communities dealt with the closing of the naval shipyards, located in what is today’s Carillon Point as well as the loss of the Lake Washington ferry system which stopped in 1950. The Houghton area thrived as a postwar residential suburb increasing its residential population by 141 percent between 1950 and 1960. Not all benefited from this suburban future. Stewart Heights, a wartime housing project and now the location of Northwest University, which in 1950 contained low-rent housing and included Black and Hispanic households, was torn down by 1952. With the opening of the Evergreen Point Floating Bridge in August, 1963, and Interstate-405, constructed between 1956 – 1965, Kirkland was well on its way in becoming a suburban city. Kirkland has since built out or incorporated through annexation many of its suburban neighborhoods.

Gentrification and Displacement (1970s-Present)

Gentrification refers to the process where neighborhoods previously disinvested in and/or occupied by low-income residents (particularly BIPOC residents) experience an influx of wealthy (usually White) residents moving in. This leads to an increase in housing costs. Displacement is a common consequence of gentrification. In King County, neighborhoods such as the Central District – a once majority Black neighborhood that received limited investment from public and private entities over the course of its history and that had been the site of urban renewal projects – started to experience gentrification and displacement pressures as early as the 1970s. Gentrification and displacement contributed to the relocation of many of the County’s Black residents to south King County cities. Today, gentrification pressures remain in neighborhoods throughout the King County, as economic growth continues to put upward pressure on the regional housing market.

Predatory Lending and Foreclosure Crisis (1990s-2010s)

Between 2007 and 2010, over 3.8 million households lost their homes to foreclosure throughout the United States, resulting in a widespread economic collapse known as the “Great Recession.” Nationally, the impact of the foreclosure crisis fell disproportionately on Black and Latinx neighborhoods and households, who, previously excluded from the mortgage market during the age of redlining, were targeted by lenders for subprime mortgage loans. These loans incurred high, variable interest rates and were often issued without consideration of the ability of a household to afford monthly payments. The Black-White wealth gap widened nationally to 26.7 percent from 2007 to 2015. While King County residents did not suffer as acutely from foreclosures compared to other areas of the country, research has found that south King County cities, which have higher BIPOC populations than other municipalities in the region, saw the highest rates of foreclosure.

Devaluation of Black Assets and Racist Real Estate Appraisals (1940s-Present)

Homeownership is a generator of wealth for many households in the United States. Although the 1968 Fair Housing Act outlawed racial discrimination in real estate transactions, racial bias is still present in the real estate industry through the devaluation of real estate assets in Black neighborhoods and racist real estate appraisals, which reduces the generational wealth of Black households.

Evictions and Landlord-Tenant Relations (1960s-Present)

Renters experience higher rates of housing instability than homeowners because renters are vulnerable to rent increases, change in use of the property, etc. In King County, BIPOC households are more likely to rent than White households, contributing to racial disparities in who experiences housing instability. Evictions disproportionately impact BIPOC tenants. For example, local research found that BIPOC tenants are more likely to be evicted for smaller amounts of money than White tenants.

The history of land use and housing regulations in Kirkland, like many other cities, is complex and often reflects broader societal attitudes. While explicit racist policies may not be evident in the city's documents, it is important to recognize that discriminatory practices can be subtle and systemic. Efforts to address and rectify these issues are ongoing, as seen in the discussions throughout the Kirkland 2044 Comprehensive Plan. Understanding the past, including the less explicit forms of exclusion, is crucial for creating more equitable and inclusive communities in the future.

There are many contributors to racial discrimination and inequality. The following are the greatest contributors within Kirkland today.

- The historical impacts of systemic racism as outlined above.
- Exclusionary development restrictions in portions of residential zoning that limit the types and density of buildings (e.g., minimum lot size requirements, minimum square footage, prohibitions on certain types of multi-unit homes, and height limits, etc.), which results in more expensive housing.
- The high cost of housing contributes to economic exclusion, particularly in areas of the city where development restrictions limit housing supply. This scarcity is exacerbated by the concentration of high-income jobs, which contribute to higher property values and rents, making it increasingly difficult for lower-income individuals to afford housing.

The historical context of racially discriminatory practices in land use and housing has had long-lasting effects, contributing to present-day racial inequities. These practices have led to issues like segregation and wealth disparities, which in turn affect homelessness, eviction rates, and access to resources. Acknowledgment of these historical injustices requires the implementation of policies aimed at healing and rectifying the long-standing disparities caused by systemic racism. Furthermore, addressing these complex challenges requires multifaceted solutions, including the creation of affordable housing and the strengthening of community ties, particularly in historically underserved areas. Such efforts are vital in working towards greater racial equity and inclusion in our society. Within Kirkland, efforts to produce more affordable housing and foster strong relationships with underserved communities can be one piece of addressing racially disparate impacts.

Racial Displacement and Disparate Impacts Findings

While there is no evidence of explicit racial exclusion in official city documents that does not mean that none existed. There is plenty of evidence of racial displacement, exclusion, and disparate impacts in the history of Kirkland.

Research into Kirkland's history discovered some examples of racial displacement and culturally exclusive practices within current city limits. Such as the prohibition of Black Lake Washington Shipyards workers from housing by the King County Housing Authority during World War II. This housing did become integrated after the war but it was removed by 1952. "Black Kirkland residents Arline and Letcher Yarbrough, experienced discrimination when trying to move to Kirkland in 1950. Eastside realtors simply wouldn't show them houses; they would make appointments and not show up. The Yarbrough's found a Kirkland home on their own, bought it, and moved in. Some of their neighbors welcomed them; some circulated a petition to protest their presence in the home and the neighborhood" (McConaghy). These historic examples of racial exclusion show that Kirkland was indeed not immune from these discriminatory practices and likely contributes to the racial diversity in today's Kirkland which is 68.7 percent white, the highest among neighboring cities.

To this point, Kirkland has experienced minimal displacement of Black or African American and Native Hawaiian or Alaskan Native populations due to the low numbers of these populations. The number of residents identified as Black or African American in 2000, 2010, and 2020 represented 1.2, 1.8, and 1.9 percent of the total population, respectively. Native Hawaiian or Alaskan Native populations in 2000, 2010, and 2020 represented 0.6, 0.4, and 0.1 percent of the total population, respectively (Figure 2.H, Community Profile). Looking forward, however, areas in the city with a higher risk of displacement have higher populations of BIPOC households (see Race and Ethnicity and Displacement Index figures).

Economic exclusion is evident from the high cost of housing as shown in the average resale price of homes in the Kirkland areas which increased 150 percent from 2013 to 2023 (see Sale Price Figure).

Today, the disparities in homeownership and housing cost burdens among different racial and ethnic groups are a significant concern. This is evident in Kirkland which has lower homeownership rates of Black or African American households and higher rates of levels of housing cost burden.

The interplay between housing affordability and racial equity is a critical issue in many communities. In Kirkland, the economic factors, such as regional housing market trends and historical zoning practices, have contributed to racial disparities. Addressing these through the expansion of affordable housing can be a significant step towards fostering a more inclusive community. Increasing the supply of affordable housing is not only a matter of economic necessity for cost burdened BIPOC communities, but also a catalyst for advancing racial equity. This approach aligns with broader efforts to dismantle systemic barriers and promote equal opportunities for all residents.

Housing cost-burden

Housing Cost Burden by Tenure

Overall, renters are more likely than homeowners to be moderately or severely burdened by housing costs. In Kirkland, 23 percent of owner-occupied households are moderately or severely burdened, compared to 38 percent of renter-occupied households. In East King County, the figures are 22 percent for owner-occupied and 34 percent for renter-occupied households.

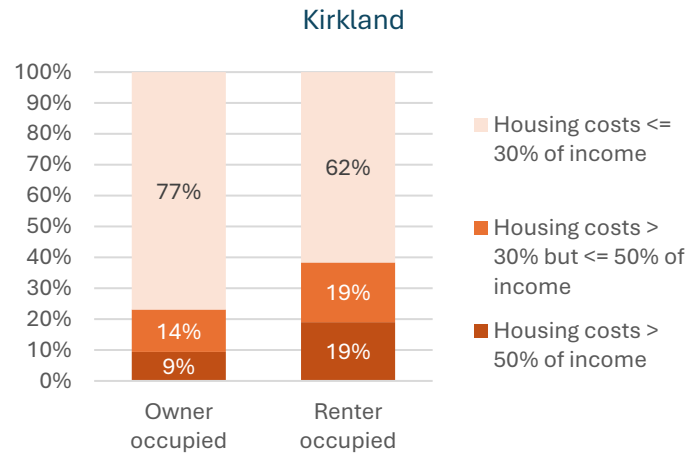


Figure 42 – Sources: U.S. Housing and Urban Development, 2010 and 2020, Comprehensive Housing Affordability Strategy 5-year Estimates.

Generally, Kirkland shows a similar pattern to East King County, albeit with slightly higher rates of households facing moderate and severe housing cost burdens.

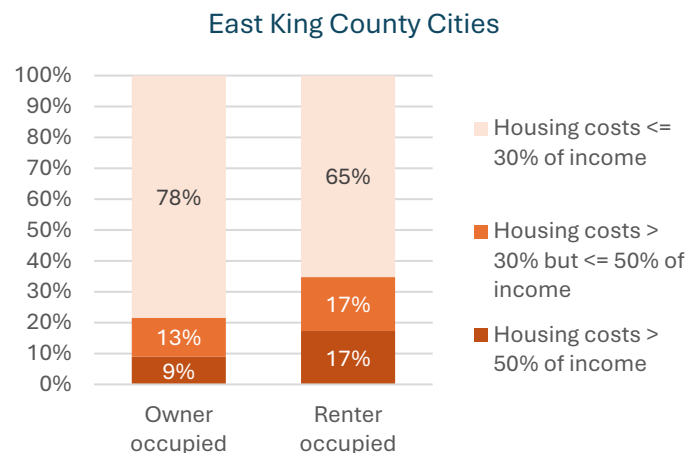


Figure 43 – Sources: U.S. Housing and Urban Development, 2010 and 2020, Comprehensive Housing Affordability Strategy 5-year Estimates.

Housing Cost Burden by Household Income

Housing cost burden (i.e., when housing expenses exceed 30 percent of the household's gross income) is significantly more common as household income declines, particularly for renters. Of even greater concern are households spending more than 50 percent of their incomes for housing, known as "severely cost burdened."

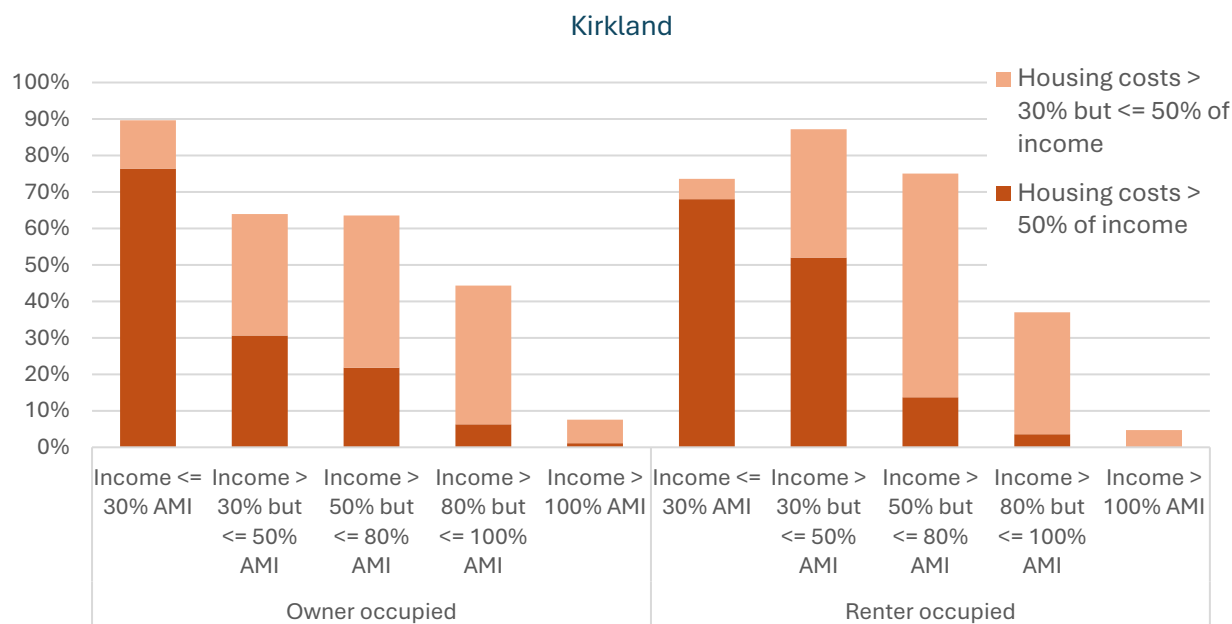


Figure 44 – Sources: U.S. Housing and Urban Development, 2010 and 2020, Comprehensive Housing Affordability Strategy 5-year Estimates.

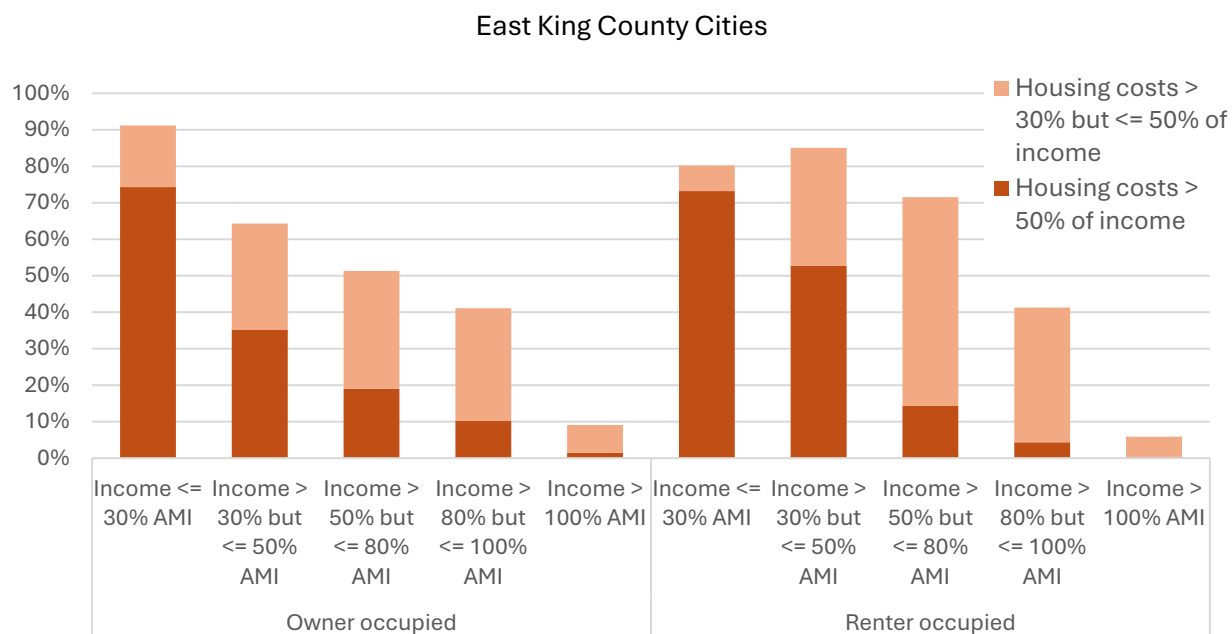


Figure 45 – Sources: U.S. Housing and Urban Development, 2010 and 2020, Comprehensive Housing Affordability Strategy 5-year Estimates.

Housing Cost Burden by Race/Ethnicity

Kirkland has a larger percentage of its Black or African American rental households with housing costs greater than 50 percent of household income than other east King County cities.

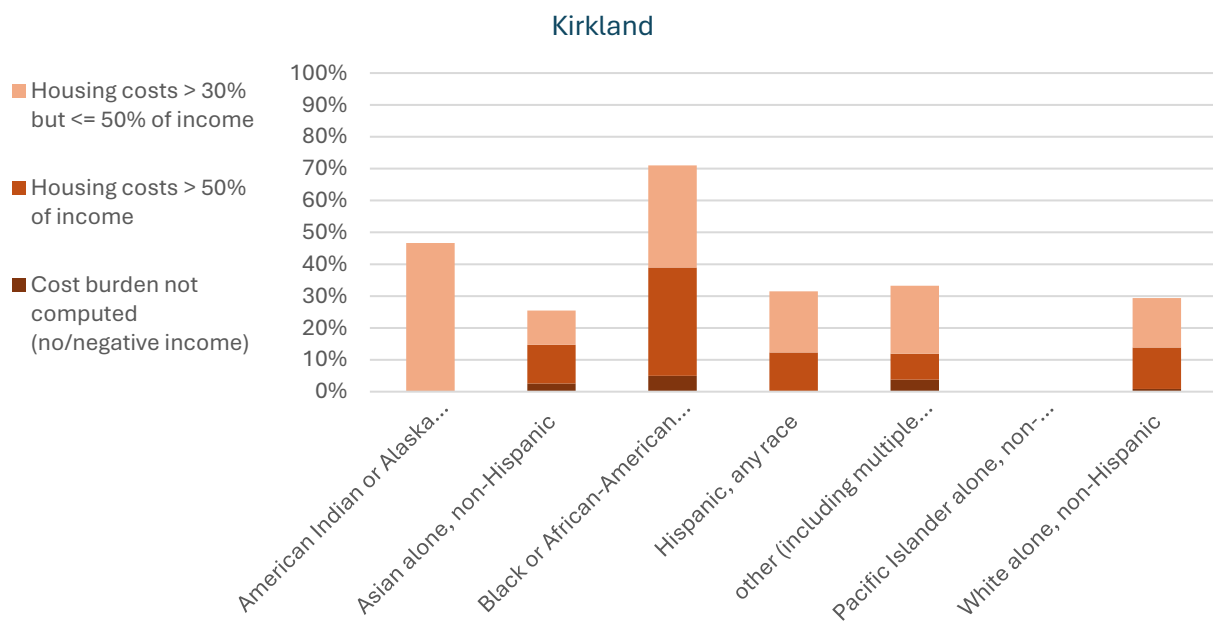


Figure 46– Sources: U.S. Housing and Urban Development, 2010 and 2020, Comprehensive Housing Affordability Strategy 5-year Estimates.

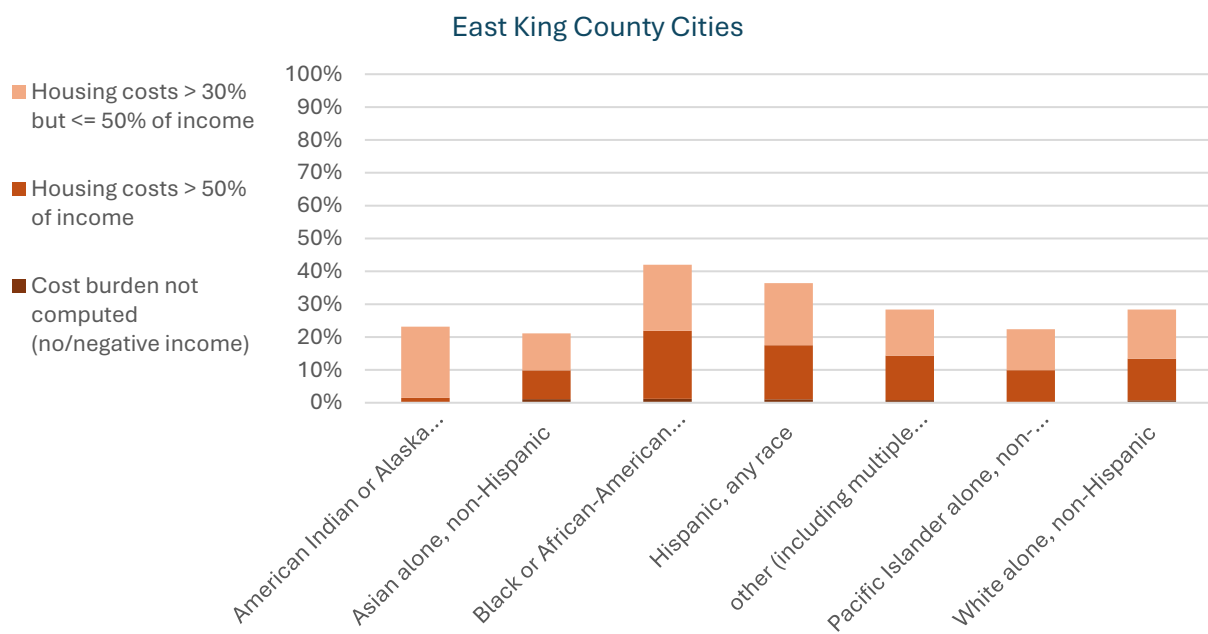


Figure 47 – Sources: U.S. Housing and Urban Development, 2010 and 2020, Comprehensive Housing Affordability Strategy 5-year Estimates.

Explanation

The adjacent table helps explain the incidence of housing cost burden. Higher-income households, for several reasons including income growth after purchasing a home, often live in housing that is affordable to people with much lower incomes, shown in yellow-shaded cells of the table. The low supply of less expensive housing means that lower-income households have only housing choices that are unaffordable to them, highlighted in the red-shaded cells.

Buying-Down Matrix (2016 – 2020)

Household Incomes (Pct of AMI)	Housing Affordable to Incomes as a Pct of Area Median Income (AMI)				Total
	<= 30%	> 30% but <=50%	> 50% but <= 80%	> 80%	
<= 30%	750	390	740	2,160	4,040
> 30% but <=50%	105	285	625	1,385	2,400
> 50% but <= 80%	190	275	755	2,670	3,890
> 80% but <= 100%	70	260	655	2,345	3,330
> 100%	80	520	1,830	20,590	23,050
Total Units	1,195	1,730	4,605	29,150	36,680

Table 16: U.S. Housing & Urban Development, 2020 Comprehensive Housing Affordability Strategy 5-year Estimates.

Permanent housing needs

Kirkland needs to plan for and accommodate nearly 9,000 housing units affordable to households with incomes at or below 80 AMI by 2044, 35 percent more than the existing supply.

Almost 5,900 of that need is for permanent supportive housing (PSH), i.e., long-term housing with services addressing needs of people experiencing homelessness, such as health care and case management.

These needs have been allocated in King County Countywide Planning Policies at the recommendation of the county's Affordable Housing Committee.

Existing and Needed Housing Units by Affordability.

	Existing (2020)	Need	2044 total need
<= 30 AMI; PSH	12 <1%	2,546	2,558 5
<= 30 AMI; non-PSH	1,040 3%	4,842	5,882 11%
>30 – 50 AMI	1,784 4%	3,052	4,836 9%
>50 – 80 AMI	3,734 9%	1,022	4,756 9%
>80 – 100 AMI	8,141 20%	228	8,369 16%
>100 – 120 AMI	5,213 13%	259	5,472 10%
>120 AMI	20,094 50%	1,251	21,345 40%
Total	40,018	13,200	53,218

Table 17: King County, 2023, Countywide Planning Policies.

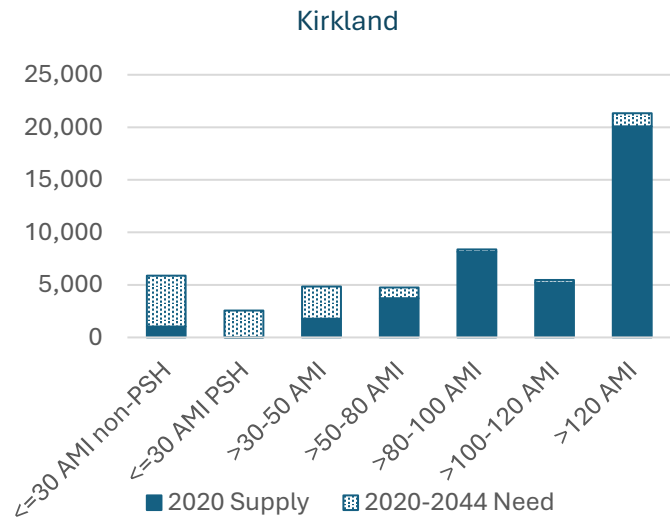


Figure 48 – Source: King County, 2023, Countywide Planning Policies.

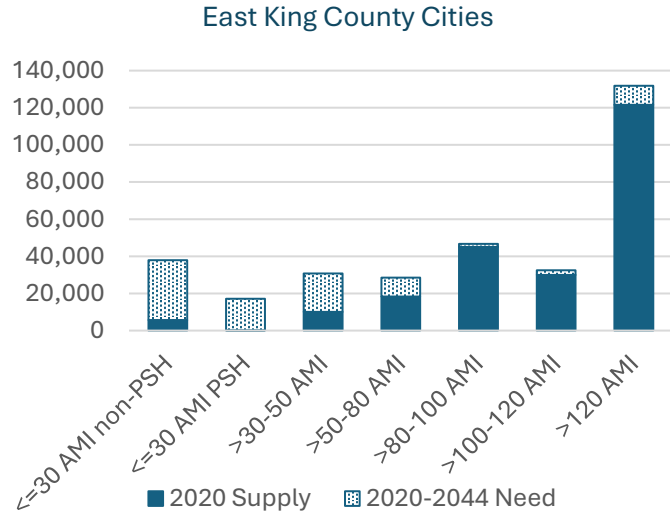


Figure 49– Source: King County, 2023, Countywide Planning Policies.

Emergency Housing Needs

In addition to planning for permanent housing, cities and counties also need to plan for prescribed numbers of emergency housing and emergency shelter beds.

	Baseline Supply: 2020	Net New Need: 2020-2044
Kirkland	149	2,522
ARCH cities	605	17,145
King Co	6,071	58,983

Table 18: King County, 2023, Countywide Planning Policies.

Partnerships and Strategies

Dedicated resources

ARCH funding

Kirkland contributes cash annually to the ARCH Trust Fund for land acquisition, pre-development funding, and capital improvements of affordable housing projects in Kirkland and other ARCH communities. [More information to be added.]

Other city expenditures

[To be added.]

Land use regulations and tax incentives

Inclusionary zoning and MFTE

Kirkland adopted inclusionary zoning (mandatory affordability) in 2009 in conjunction with a new multifamily tax exemption (MFTE) program. All medium and higher density zones are subject to inclusionary zoning except portions of Central Kirkland and Totem Lake, where voluntary incentives are available. These programs, detailed in the following table, have remained largely unchanged until 2023, when the city rezoned the 85th Street Station Area for greater housing and commercial growth capacity.

KIRKLAND	Land Use Regulations	MFTE Regulations
Height-limited zones (Totem Lake, North Rose Hill, CBD 5)	Rental—Mandatory 10% units affordable @ 50% AMI for life of project.	Rental—Voluntary 8-year tax exemption: 10% units affordable @ 50% AMI for life of the project. 12-year tax exemption: 10% units affordable @ 50% AMI <u>and</u> 10% @ 80% AMI for life of the project.
	Ownership—Mandatory 10% units affordable @ 80% AMI for 50 years.	Ownership—Voluntary 8-year tax exemption: 10% units affordable @ 80% AMI for life of the project. 12-year tax exemption: 10% units affordable @ 80% AMI <u>and</u> 10% @ 110% AMI for life of the project.
85 th Street Station Area zones (NMU, UF, CVU) where <u>allowed</u> height is 65 ft or greater (adopted 2023)	Rental—Mandatory 15% units affordable @ 50% AMI for life of project.	Rental—Voluntary 8-year tax exemption: 15% units affordable @ 50% AMI for life of the project. 12-year tax exemption: 10% units affordable @ 50% AMI <u>and</u> 10% @ 60% AMI for life of the project.

	Ownership—Mandatory 15% units affordable @ 80% AMI for 50 years.	Ownership—Voluntary 8-year tax exemption: 15% units affordable @ 80% AMI for life of the project. 12-year tax exemption: 10% units affordable @ 80% AMI <u>and</u> 10% @ 100% AMI for life of the project.
Density-limited zones	Rental—Mandatory 2 units bonus: 1 unit affordable @ 50% AMI for life of project, and at least 10% units affordable.	Rental—Voluntary 8-year tax exemption: 10% units affordable @ 50% AMI for life of the project. 12-year tax exemption: 10% units affordable @ 50% AMI <u>and</u> 10% @ 80% AMI for life of the project.
	Ownership—Mandatory 2 units bonus: 1 unit affordable @ 100% AMI for 50 years, and at least 10% units affordable.	Ownership—Voluntary 8-year tax exemption: 10% units affordable @ 100% AMI for life of the project. 12-year tax exemption: 10% units affordable @ 100% AMI <u>and</u> 10% @ 130% AMI for life of the project.
Zones where affordable housing isn't required	n/a	Rental & Ownership—Voluntary 8-year tax exemption: 10% units affordable @ 80% AMI for life of the project. 12-year tax exemption: 10% units affordable @ 50% AMI <u>and</u> 10% @ 80% AMI for life of the project.

A summary of affordable housing obtained since 2009:

	Homeownership Units	Rental Units	Total Affordable Units
Mandatory	36	149	185
No MFTE	36	1	37
8-year MFTE	-	148	148
Voluntary	-	6	6
8-year MFTE	-	2	2
12-year MFTE	-	4	4
Development Agreement	-	3	3
12-year MFTE	-	3	3
No land use conditions	-	39	39
8-year MFTE	-	16	16

	Homeownership Units	Rental Units	Total Affordable Units
12-year MFTE	-	23	23
Total	36	197	233

ADU regulations

Seeing opportunity to enable homeowners to build accessory dwelling units (ADUs), Kirkland adopted zoning code amendments in 2019, as follows:

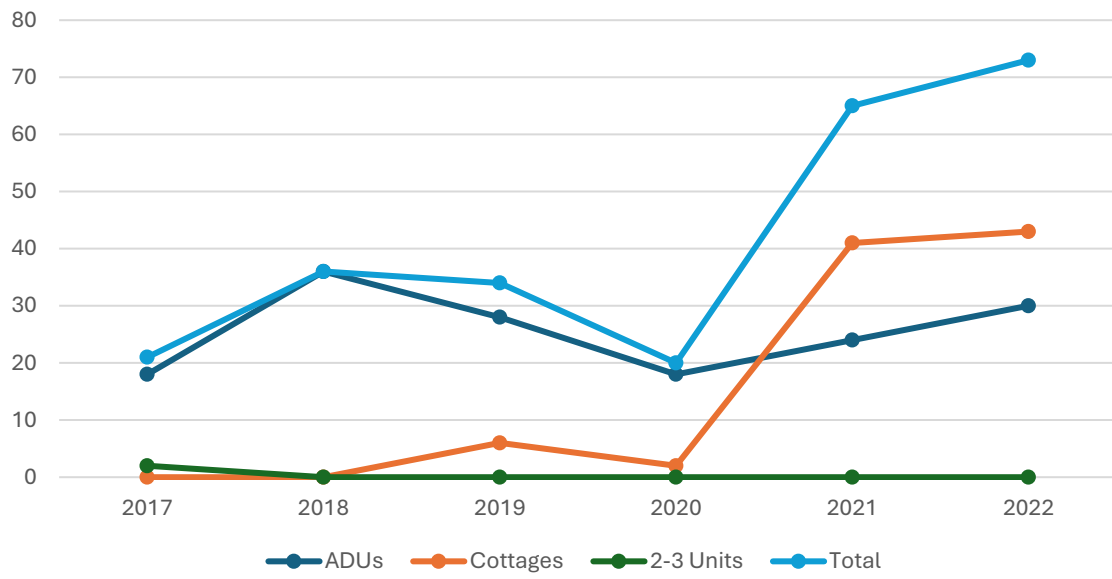
Regulation	Old	New
Number allowed	1	2
Owner occupancy	Required (either unit)	Not required
Parking	One off-street space	No requirement for first ADU; one space for second
Size/Scale		
Attached ADU	<=40% of primary residence and ADU combined	No restriction
12-year MFTE	<=40% of primary residence and ADU combined, and <= 800 sq ft	1,200 sq ft
Entrance	ADU entrance must appear secondary	No change
Height	Max height of zone but not more than 15 ft above primary residence	No change
No. of unrelated residents	<=5	One ADU: <= 8 Two ADUs: <=12
Separate ownership	Not permitted	Allowed for detached ADU (condo, not subdivision)

Duplex, Triplex, and Cottage regulations

Following the ADU amendments, Kirkland amended its code again in 2020 to stimulate development of certain “middle housing types.”

The chart below, from Kirkland’s permit records, shows preliminary results from these code amendments, with a notable increase in cottage housing and accessory dwelling units (ADUs).

Kirkland Building Permits



Appendix

Household Incomes

	2006 - 2010 estimate		2016 - 2020 estimate	
	Households	Pct	Households	Pct
EKC cities	162,572	100%	210,789	100%
<= 30% AMI	12,285	8%	19,365	9%
<= 20%	7,385	5%	12,486	6%
> 20% but <= 30%	4,900	3%	6,879	3%
> 30% but <= 50% AMI	11,703	7%	14,558	7%
> 30% but <= 40%	5,502	3%	6,818	3%
> 40% but <= 50%	6,201	4%	7,740	4%
> 50% but <= 80% AMI	16,445	10%	18,184	9%
> 50% but <= 60%	6,456	4%	9,057	4%
> 60% but <= 65%	3,341	2%	4,396	2%
> 65% but <= 80%	6,648	4%	4,731	2%
> 80% but <= 100% AMI	13,584	8%	17,574	8%
> 80% but <= 95%	10,163	6%	12,695	6%
> 95% but <= 100%	3,421	2%	4,879	2%
> 100% but <= 120% AMI	13,326	8%	16,198	8%
> 100% but <= 115%	10,153	6%	12,390	6%
> 115% but <= 120%	3,173	2%	3,808	2%
> 120% AMI	95,229	59%	124,910	59%
> 120% but <= 140%	13,365	8%	16,552	8%
> 140%	81,864	50%	108,358	51%
Kirkland	22,205	100%	37,145	100%
<= 30% AMI	1,770	8%	4,185	11%
<= 20%	1,110	5%	2,500	7%
> 20% but <= 30%	660	3%	1,685	5%
> 30% but <= 50% AMI	1,750	8%	2,470	7%
> 30% but <= 40%	760	3%	1,080	3%
> 40% but <= 50%	990	4%	1,390	4%
> 50% but <= 80% AMI	2,550	11%	4,010	11%
> 50% but <= 60%	955	4%	2,200	6%
> 60% but <= 65%	525	2%	960	3%
> 65% but <= 80%	1,070	5%	850	2%
> 80% but <= 100% AMI	1,435	6%	3,405	9%
> 80% but <= 95%	1,035	5%	2,450	7%
> 95% but <= 100%	400	2%	955	3%
> 100% but <= 120% AMI	1,970	9%	3,105	8%
> 100% but <= 115%	1,555	7%	2,470	7%
> 115% but <= 120%	415	2%	635	2%

	2006 - 2010 estimate		2016 - 2020 estimate	
	Households	Pct	Households	Pct
> 120% AMI	12,730	57%	19,970	54%
> 120% but <= 140%	1,765	8%	2,790	8%
> 140%	10,965	49%	17,180	46%

Table 19 - Source: U.S. Housing and Urban Development, 2020 Comprehensive Housing Affordability Strategy 5-year Estimates

Created through Land Use and/or Multifamily Tax Exemption Programs and Currently in Service or Development:

	50 AMI	60 AMI	70 AMI	80 AMI	100 AMI	Total
Homeownership	-	-	5	30	17	52
128 Kirkland	-	-	-	-	1	1
Crosswater	-	-	-	-	1	1
Jade Residences	-	-	-	13	-	13
Kirkland Commons	-	-	-	-	1	1
Lakeview Park	-	-	-	2	-	2
Magnolia at Moss Bay	-	-	-	-	1	1
Parkside at Juanita [Kirkland Villas]	-	-	-	-	2	2
Plaza on State	-	-	-	7	-	7
Rosehaven at Bradford Place	-	-	-	-	2	2
Steeple Rock	-	-	-	-	2	2
Summer Grove II	-	-	-	-	2	2
The Walk	-	-	-	-	2	2
Vantage on Market	-	-	-	-	1	1
Vareze	-	-	5	-	-	5
Waterstone [Cobblestone Court]	-	-	-	8	-	8
Woodlands Reserve Townhomes	-	-	-	-	2	2
Rental	138	16	18	45	-	217
9040 NE Juanita Dr	2	-	-	-	-	2
Aspen Townhomes	1	-	-	-	-	1
Bayshore View Apartments	3	1	-	-	-	4
Bloom	14	-	-	-	-	14
Boardwalk	17	-	-	-	-	17
Grata at Totem Lake	88	37	-	-	-	125
Jefferson House	8	-	-	-	-	8
Kirkland Crossing	-	-	3	-	-	3
Morningstar	15	-	-	-	-	15
Plaza (Natural Built)	-	-	-	23	-	23
Rose Hill Cottages (City Ministries)	-	-	-	6	-	6
SK Apartments [Luna Sol]	-	-	-	5	-	5
Slater 116	-	-	-	11	-	11

	50 AMI	60 AMI	70 AMI	80 AMI	100 AMI	Total
The Bower	4	15	15	-	-	34
The Pine	14	-	-	-	-	14
Uptown at Kirkland Urban	19	-	-	-	-	19
Windsor Totem Lake (Uplund)	41	-	-	-	-	41
Total	138	16	23	75	17	269

Table 20 - Source: A Regional Coalition for Housing (ARCH).

Created through the ARCH Trust Fund and/or City of Kirkland Funding and
Currently in Service or Development:

	30 AMI	40 AMI	45 AMI	50 AMI	60 AMI	Total
Renter-occupancy						
Beds	36	-	-	98	-	134
Friends of Youth Campus	30	-	-	-	-	30
New Bethlehem Shelter	-	-	-	98	-	98
New Ground Kirkland	6	-	-	-	-	6
Dwelling Units	133	67	6	62	361	635
Athene	46	22	-	-	23	91
Crestline Apartments	-	-	6	-	15	21
FFC Group Home 7	4	-	-	-	-	4
FFC Group Homes II, 13311	4	-	-	-	-	4
FFC Group Homes II, 6515	4	-	-	-	-	4
FOY Foster Care Home	-	-	-	5	-	5
Francis Village	15	30	-	-	15	60
Houghton Apartments	-	-	-	-	15	15
Kirkland Heights	-	-	-	-	274	274
Kirkland Plaza Apartments	-	-	-	23	-	23
Petter Court	-	-	-	4	-	4
Plum Court Apartments	25	-	-	30	5	60
Porchlight Men's Home	6	-	-	-	-	6
Velocity	29	15	-	-	14	58
Total	169	67	6	160	361	763

Table 21 - Source: A Regional Coalition for Housing (ARCH).

Income- or Cost-Restricted through Sources Other than ARCH, the City of
Kirkland, and King County Housing Authority:

	50 AMI	60 AMI	70 AMI	80 AMI	100 AMI	Total
Rental						
Salisbury Court	12	-	-	-	-	12
Woodlands at Forbes Lake	33	75	-	-	-	108
Total	45	75	0	0	0	120

Table 22 - Sources: Washington State Housing Finance Commission.

Housing for homeless individuals; shelters, transition, etc.

	Adult -Only Beds	Child -Only Beds	Chro nic Beds	Famil y Beds	Over- flow / Vouc her	Sea- sonal	Veter an Beds	Youth Beds	Total Beds	Famil y Units
Emergency Shelter	-	16	-	52	-	-	-	51	103	10
New Bethlehem Place	-	-	-	52	-	-	-	-	52	10
Willows Youth Services Center	-	-	-	-	-	-	-	35	35	-
Youth Haven Shelter	-	16	-	-	-	-	-	16	16	-
Other Permanent Housing	27	-	-	8	-	-	-	-	35	3
Athene Apartments	20	-	-	-	-	-	-	-	20	-
Salisbury Court	-	-	-	8	-	-	-	-	8	3
Velocity	7	-	-	-	-	-	-	-	7	-
Permanent Supportive	21	-	-	3	-	-	24	-	24	1
Francis Village	9	-	-	3	-	-	12	-	12	1
Velocity	12	-	-	-	-	-	12	-	12	-
Transitional Housing	-	4	-	72	-	-	-	4	76	17
Petter Court	-	-	-	36	-	-	-	-	36	8
Salisbury Court	-	-	-	36	-	-	-	-	36	9
Youth Haven Shelter	-	4	-	-	-	-	-	4	4	-
Total	48	20	-	135	-	-	24	55	238	31

Table 23 - Source: U.S. Housing and Urban Development, 2023, Housing Inventory Count.

Note: Some beds are counted in more than one column.