

- a. 2044 Comprehensive Plan Public Hearing #4- Housing Element, File No. CAM22-00032  
Address: Purpose: Conduct a public hearing to gather public testimony on proposed amendments to the draft Housing Element (Attachment 1) of the Comprehensive Plan, and the Housing Inventory and Analysis (Attachment 2).  
Action: Staff Contact:

## VII. HOUSING ELEMENT

**DRAFT (last update September 17, 2024)**

### **Purpose**

Housing is recognized as a fundamental human need and plays a crucial role in the overall wellbeing of individuals and communities. It serves as a social determinant of health, influencing a wide array of health outcomes and quality of life. Quality housing can reduce the risk of chronic diseases, improve mental health, and enhance the sense of security and belonging. Moreover, stable housing can act as a platform for individuals to access education and employment opportunities, which are essential for economic stability and personal development. The benefits of adequate housing extend beyond the individual, contributing to the social fabric and economic vitality of communities.

In the Puget Sound Region, and across the state, the housing market has become increasingly unaffordable as demand has risen and supply continues to be constrained. Many residents are facing unprecedented challenges in finding and keeping housing they can afford. Housing availability is also a result of past and present public policies and private practices. Certain housing policies, such as exclusionary zoning, and private practices such as loan discrimination, restrictive covenants, and redlining have led to racial discrimination in the housing market, as these policies and practices have historically been used to segregate communities and limit opportunities and exacerbate economic disparities for people of color.

As Kirkland sits geographically in the heart of the region's economy, the city boasts a diverse suite of employers, and it enjoys the benefits of being in close proximity to many jobs in our neighboring cities. Together with our quality neighborhoods with their parks and open space, schools, and commercial amenities, the city provides an opportunity for current and future residents to thrive. Recognizing that housing access, affordability, equity, and choice are regional issues, Kirkland has a major role in locally addressing the many issues within the region's housing market.

The Housing Element ensures that Kirkland addresses the housing needs of current and future residents over the next 20 years. This chapter includes goals and policies intended to help the city to achieve its housing targets, meet the needs of current and future residents, and correct past wrongs for populations historically left out of the housing market and suffering from housing insecurity.

Under the Growth Management Act (GMA) described in RCW 36.70A.070(2) cities at minimum must:

- Analyze existing housing conditions;
- Plan for and accommodate the housing needs affordable to all economic segments of the population (moderate, low, very low and extremely low income, as well as emergency housing and permanent supportive housing);
- Provide for a variety of housing densities and options through preservation and development;
- Make adequate provisions for housing for current and future populations;

- Identify racially disparate impacts, displacement and exclusion in housing policies and regulations, and begin to undo those impacts; and
- Identify areas where households are at higher risk of displacement and establish anti-displacement policies.

## **Vision**

Kirkland recognizes that housing is the most basic of human needs. By 2044, our city has, and participates in, a robust housing market capable of meeting the demands of current and future residents. Residents have access to safe, affordable, and adequate housing regardless of their background throughout the city. Housing is developed with sustainability in mind, is safe, and meets the needs of households regardless of income, configuration, ability, racial or ethnic makeup. Homelessness is rare and brief, and Kirkland together with its local and regional partners has developed sustainable support systems that continue to meet the needs of our unhoused population.

## **Existing Conditions**

The land that is now Kirkland has long been a place where people made their homes, beginning with Native people and their longhouses near Lake Washington. With settlement, Kirkland has a history of providing housing choices to meet the needs of its populations from homesteader cabins and farmhouses, to providing housing for an industrial workforce, to providing housing in suburban tracts served by automobiles. Today, Kirkland has grown into an urbanizing community of neighborhoods as the city and the region continues to gain population.

As of 2023, Kirkland's population estimate is 96,920 and ranks 6<sup>th</sup> in county by population. 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 annexation opportunities to incorporate future population, growth within the city will occur as infill urbanization.

### *Jobs and Housing*

The median household income in Kirkland stands at \$130,620, and the City has experienced a 23 percentage-point increase in professionals earning \$75,000 or more since 2010. These wage earners can afford higher rents or mortgages, leading to a focus on market-rate housing development for this group and exacerbating affordability issues for lower-income households. Kirkland offers limited housing options for households earning less than \$50,000 annually due to rising prices driven by demand. Additionally, Kirkland's job growth is starting to outpace housing development.

### *Tenure and Housing*

The city's housing supply is still majority homeownership, 60% as of 2020, although the number of rental housing units has steadily increase since 2010, its share of the total inventory has decreased from 43% (2010) to 40% (2020). Renters are more likely than homeowners to be moderately or severely burdened by

housing costs, 23% of owner-occupied households are moderately or severely burdened, compared to 38% of renter-occupied households.

### *Unit Size and Regulated Housing*

There are currently more 3- to 4-bedroom units than the number of 3- to 4-person households in the city, while there is less inventory of 1- bedroom units compared to the number of 1-person households. Kirkland offers a relatively high number of income- and price-restricted units for its size, due to a combination of inclusionary zoning, city funding, and public housing, although many more affordable units are needed to meet demand. In addition, the city does not yet have a significant supply of permanent supportive or emergency housing units.

### *Race, Ethnicity and Housing*

The city has seen a population growth of 13.9% since 2015, with a notable increase in the non-white population, now constituting 30.7% of the residents. While this increase in racial and ethnic diversity is notable, it is also notable that Kirkland's white population is the highest among neighboring cities and the county. Housing is needed at all affordability levels, but in greatest numbers below 80% of the area median income (AMI) and especially by Black and Hispanic/Latino households, who are disproportionately housing-cost burdened. Kirkland has a history of racial exclusion that should be addressed through expansion of affordable housing and home ownership opportunities to peoples of color.

### *Age and Housing*

Most Kirkland residents are of "working age populations", ages between 20 and 64 (64 percent), 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. Based on aging trends, there is a critical need to address housing accommodations tailored to the needs of an older population.

### *Future Housing Trends*

Between 2024 and 2044, the City is expected to accommodate a housing growth target of 13,200 new housing units. Under the Growth Management Act, planning policies must seek to direct growth to existing and emerging urban areas within the metropolitan region. The King County Growth Management Planning Council allocates housing growth targets to jurisdictions, and Kirkland is responsible for planning to meet its allocated needs for housing. Table H-1 shows Kirkland's allocated housing growth by income segment. In addition to these housing growth targets Kirkland must accommodate 2,522 units of emergency housing<sup>1</sup> by 2044. Emergency housing projections and allocation assume current trends with regards to meeting all housing needs at each income level. If Kirkland succeeds in providing enough housing within the planning period to meet all permanent housing needs at all income levels, then it is not expected to meet its need of emergency housing..

Housing needs were derived from allocated countywide permanent and emergency housing needs supplied by Washington State Department of Commerce. Kirkland's permanent housing needs are based on the city's

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<sup>1</sup> "Emergency Housing" includes emergency housing and emergency shelter and is in addition to permanent housing needs.

proportionate share of need at each income level of the countywide growth target and adjusted based on the amount of existing low-income housing options and the city's balance of low-wage workers to low-wage jobs. Emergency housing needs were determined by dividing the total countywide emergency housing needs by the city's percent share of planned countywide housing growth. More information on the methods for allocating countywide housing need can be found in Appendix 4 of King County's Countywide Planning Policies.<sup>2</sup>

*Table H-1: Housing Needs 2020-2044*

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

*Table H-1: King County, 2023, Countywide Planning Policies.*

As noted above, Kirkland has experienced significant growth and changes in its community demographics and housing conditions. As the city plans to accommodate future growth it will need to plan for a 33% increase in housing units by 2044 along with a 52% increase in employment with a large portion of this growth, and at least 8,916 housing units affordable to households with incomes ≤80% AMI. These demographic shifts and housing trends are crucial for understanding the city's needs and planning for its future. To determine if the city is meeting its allocated housing needs by income segment a housing land capacity analysis was conducted<sup>3</sup>. Based on projected housing needs the city is showing a deficit of housing capacity with existing 2024 zoning, in particular for providing housing for households earning at or below 80% AMI. The goals and policies of this chapter are intended to address this gap in housing need and to

<sup>2</sup> [https://cdn.kingcounty.gov/-/media/king-county/depts/dchs/housing/affordable-housing-committee/ahccompplanreview/kc\\_2021\\_cpps\\_ord\\_19660\\_113021.pdf?rev=194224480ab14c61b76d89f03603b7eb&hash=0BAA96D98BEEDC6A1987DEF283C53C3D](https://cdn.kingcounty.gov/-/media/king-county/depts/dchs/housing/affordable-housing-committee/ahccompplanreview/kc_2021_cpps_ord_19660_113021.pdf?rev=194224480ab14c61b76d89f03603b7eb&hash=0BAA96D98BEEDC6A1987DEF283C53C3D)

<sup>3</sup> The city's housing land capacity analysis may be found in the housing inventory and analysis located in Appendix [X].

ensure that Kirkland remains a welcoming place and provides an opportunity for current and future residents to thrive.

More information on housing trends can be found in the Housing Inventory and Analysis in Appendix [X] and the 2023 Community Profile in Appendix [X].

**Goals and Policies**

The following housing goals and policies help Kirkland address its role in meeting regional housing needs and local housing growth allocations and provide a framework for how the city will achieve its 2044 housing vision.

Housing goals and policies are organized into three sections: Housing Supply, Affordability, Equity, and Diversity; Fair and Equal Access to Housing; and Subsidy and Homelessness Prevention. These sections are aligned with Puget Sound Regional Council’s Regional Housing Strategy. Policies are further divided into sections aligned with categories found in the Housing chapter of the King County Countywide Planning Policies.

***Housing Supply, Affordability, Equity, and Diversity***

To meet Kirkland’s vision of a robust housing market capable of meeting the housing needs of the city it will need housing of different types, costs, and with access to jobs, transit, and services.

**Goal H-1** – Achieve a full range of affordable, accessible, healthy, and safe housing choices for all residents throughout the city.

***Increase housing supply, particularly for households with greatest need.***

Kirkland shall adopt best practices and innovative techniques to meet the city’s housing needs, prioritizing housing for households making 30% or less of AMI. To meet the city’s housing needs, multiple tools will be needed, including regulatory and permitting reform and programs that support housing production from private for profit and non-profit housing developers, with an emphasis on the development of deeply affordable and supportive housing.

	<b>Policy H-1.1</b> – Prioritize regulatory and programmatic reforms to urgently bridge gaps in the city’s housing land capacity for households at or below 80% AMI.
	<b>Policy H-1.2</b> – Require affordable housing, or other means of achieving community benefits related to housing, when increases to development capacity are considered.
	<b>Policy H-1.3</b> – Enhance city-wide affordable housing incentives and inclusionary requirements that effectively provides additional affordable housing units to meet current and future permanent housing needs.

	<b>Policy H-1.4</b> – Increase residential development intensity in areas with infrastructure, services, and amenities to accommodate greater housing choice for people at all stages of life.
	<b>Policy H-1.5</b> – Adopt development and environmental regulations that reduce the cost of building and stimulate the production of housing, both for market rate and affordable housing.
	<b>Policy H-1.6</b> – Reduce the cost of building market rate and affordable housing by speeding up, simplifying, and making permitting housing more predictable and transparent to permit applicants with expected permit review timelines and revision cycles.
	<b>Policy H-1.7</b> – Develop specialized standards that enable and encourage production of housing for extremely low-income households, such as: prioritizing lands for the production of Permanent Supportive Housing (PSH); increasing allowable densities to maximize production of PSH; reducing taxes and permit and utility hookup fees for PSH; and employing cost reduction strategies identified in other housing policies.
	<b>Policy H-1.8</b> – Support housing for the unhoused by removing regulatory barriers that prevent or obstruct the creation and equitable distribution of transitional housing, emergency shelters, permanent supportive housing and similar facilities.
	<b>Policy H-1.9</b> – Support the siting and development of housing for extremely low-income households and those experiencing chronic homelessness by prioritizing local and regional resources, developing specialized development standards; employing cost-reduction strategies, including reductions in fees and taxes; and reducing or removing regulatory barriers that prevent or obstruct the creation and equitable distribution of transitional housing, emergency shelters, permanent supportive housing, and similar facilities.
	<b>Policy H-1.10</b> – Develop a program that allows housing intensity bonuses for faith-based, or other non-profit and community-based organizations seeking to develop affordable housing on-site, prioritizing developments with income-restricted units for households making 30% or less AMI and projects that provide on-site services for households most impacted by shortages of affordable housing.
	<b>Policy H-1.11</b> – Support a variety of regulatory and programmatic solutions for the preservation of existing housing and ensure no-net-loss in citywide residential capacity

***Expanded housing options and increased affordability accessible to transit and employment.***

To create healthy, equitable, vibrant communities well-served by infrastructure and services Kirkland will direct much of its housing growth into its designated urban centers, commercial centers, and near transit.

	<b>Policy H-1.12</b> – Prioritize meeting the city’s housing needs in the city’s urban centers, commercial centers, and near transit where sufficient infrastructure, services, and amenity capacity is planned.
	<b>Policy H-1.13</b> – Maximize the efficient use of land near areas with existing or planned transit infrastructure, services, and amenities with residential intensities, development standards and infrastructure improvements appropriate for urbanized infill development patterns.
	<b>Policy H-1.14</b> – Increase affordable housing (both in price and operation) in the city’s urban centers, commercial centers, and near transit with regulatory and programmatic reform effective to support innovation in residential construction.
	<b>Policy H-1.15</b> – Collaborate with developers to create a diverse range of housing affordable to many income segments and provide housing choices for people at all stages of life in the city’s urban centers, commercial centers, and near transit.

***Collaborate regionally to increase housing production and address housing needs.***

Housing markets are regional and do not respect jurisdictional boundaries. Housing affordability is important to both local and regional economic vitality and sustainability. Cities with similar housing characteristics tend to be clustered geographically and provide opportunities for efficiency and greater impact through interjurisdictional cooperation and diverse partnership. The following policies support interjurisdictional coordination, collaboration, and partnerships to identify and meet the housing needs of households with extremely low-, very low-, and low-incomes. These policies are further supported by the goals and policies related to subsidy and homelessness.

	<b>Policy H-1.16</b> – Cooperate at a regional level to increase the base of both public and private support necessary to address local housing needs.
	<b>Policy H-1.17</b> – Collaborate with diverse partners (e.g., employers, financial institutions, philanthropic, faith, and community-based organizations) on provision of resources (e.g., funding, surplus property) and programs to meet Kirkland’s allocated housing need of households with extremely low-, very low-, and low-incomes, and emergency housing.
	<b>Policy H-1.18</b> – Cooperate with other jurisdictions, agencies, and housing organizations to increase regulatory consistency across jurisdictions and reduce regulatory and permitting complexity and reduce the cost of housing.



	<b>Policy H-1.19</b> – Support the current and future building industry workforce by cooperating with other jurisdictions, agencies, trade organizations, and other public, private and non-profit partners to provide workforce training on new and emerging building technologies, regulatory requirements, and construction practices.
	<b>Policy H-1.20</b> – Prioritize efforts to achieve a geographic balance in siting housing for those earning lower wages by collaborating with nearby jurisdictions in leveraging funding, supplying surplus public property, and maintaining and developing new partnerships and programs that aim to collectively meet housing needs and improve the jobs-housing balance.

### ***Fair and Equal Access to Housing***

As Kirkland is an expensive place to live, many households are at threat of being displaced. More housing options and strategies are needed to help people have the option to stay in their neighborhoods, with an emphasis on lower-income communities and Black, Indigenous, and other People of Color (BIPOC) communities that have been systemically excluded from homeownership opportunities.

**Goal H-2** – Achieve racially and socially equitable outcomes in housing, meet the needs of all current and future residents and ensure people with the lowest incomes have quality housing that is accessible and affordable in the communities of their choice.

#### ***Expand housing and neighborhood choice for all residents.***

Extremely low-, very low-, and low-income residents often have limited choices when seeking an affordable home and neighborhood. Many BIPOC communities and immigrant groups face disparities in access to opportunity areas with high quality schools, jobs, transit and access to parks, open space, and clean air, water, and soil.

Some of the same groups are significantly less likely to own their home as compared to the countywide average, cutting them off from an important tool for housing stability and wealth building. Further, inequities in housing and land use practices as well as cycles of public and private disinvestment and investment have also resulted in communities being vulnerable to displacement. Kirkland must adopt intentional actions to expand housing choices throughout its communities to help address these challenges.

	<b>Policy H-2.1</b> – Plan for housing in areas that protect and promote the health and well-being of residents by supporting equitable access to parks and open space, safe pedestrian and bicycle routes, clean air, soil and water, fresh and healthy foods, high-quality education from early learning through K-12, affordable and high-quality transit options and living wage jobs and by avoiding or mitigating exposure to environmental hazards and pollutants.
	<b>Policy H-2.2</b> – Ensure that affordable housing opportunities at a variety of income levels are not concentrated but are available throughout the city and especially in walkable areas with good access to transit, employment, parks, and neighborhood-serving retail, especially grocery stores.

	<b>Policy H-2.3</b> – Provide access to affordable housing to rent and own throughout the city, with a focus on areas where the city is directing growth on land near areas with existing or planned transit infrastructure, services, and amenities, in particular for those populations disproportionately impacted by past discriminatory land use and housing practices.
	<b>Policy H-2.4</b> – Support affordable housing and mitigate residential displacement by implementing commercial linkage fees for the development of new affordable housing to the extent enabled by State law.
	<b>Policy H-2.5</b> – Ensure that land use, zoning, and regulations support housing options and supportive services for older adults, disabled persons, people with medical conditions, unhoused individuals and families, and displaced people.
	<b>Policy H-2.6</b> – Support equitable home ownership assistance to Black, Indigenous, and People of Color communities and to prioritize providing more housing ownership options for moderate- and low-income households.
	<b>Policy H-2.7</b> – Support housing options, programs, and services that allow older and differently abled adults to stay in their homes or neighborhood. Encourage universal design improvements in renovation and new construction that increase housing accessibility throughout the city.
	<b>Policy H-2.8</b> – 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.
	<b>Policy H-2.9</b> – Support no net loss in residential capacity, especially for BIPOC, older adults, and low-income households, through development incentives, flexible standards, and programs that encourage preservation of existing homes while allowing for infill residential development.
	<b>Policy H-2.10</b> – Increase residential capacity and housing choice in residential neighborhoods through promoting the redevelopment of public lands that accommodate affordable smaller manufactured homes.
	<b>Policy H-2.11</b> – Address displacement of low-income households with redevelopment by adopting regulations that require landlords to offer tenants relocation assistance, consistent with State and Federal law.
	<b>Policy H-2.12</b> – Support landlords, in particular small non-corporate landlords, through education, and participation in eviction prevention programs.
	<b>Policy H-2.13</b> – Protect fair and equal access to housing for all persons and prohibit any unlawful activity that results in discrimination of a person's access to adequate housing.
	<b>Policy H-2.14</b> – Adopt incentive-based development standards and implement programs (such as High Performing Affordable Housing) that will provide housing with healthy indoor air quality and lower operating costs to low-income households.

	<b>Policy H-2.15</b> – Develop healthy communities by supporting flexible development regulations, programs and development partnerships that open up opportunities to allow for housing and services for intergenerational communities, and affordable and mixed-income housing.
	<b>Policy H-2.16</b> – Support the retention of existing unsubsidized affordable housing through home maintenance and retrofitting with the creation of and participation in weatherization programs, and energy efficiency retrofit programs and the adoption of regulations making it easier for property owners making these home improvements.
	<b>Policy H-2.17</b> – Advocate amendments to the Washington State Building Code to assist in the rehabilitation of existing housing, especially amendments that support healthy indoor air quality and non-carbon emitting energy upgrades with lower operating costs.
	<b>Policy H-2.18</b> – Support developers in the creation of housing that is environmentally sustainable, meets the needs of people at all stages of life, and promotes quality shared spaces.

### *Equitable processes and outcomes*

Taking intentional action to overcome past and current discriminatory policies and practices helps to reduce disparities in access to housing and neighborhoods of choice. Kirkland will work together with households most impacted by the affordable housing crisis to tailor solutions to best meet their needs.

	<b>Policy H-2.19</b> – Collaborate with community members most impacted by housing cost burden in co-developing, implementing, and monitoring strategies that achieve the goals and policies in the Housing Element and actions in the Housing Strategy Plan.
	<b>Policy H-2.20</b> – Adopt intentional and targeted actions in the Housing Strategy Plan to repair harms to populations disproportionately impacted by past discriminatory land use and housing practices.
	<b>Policy H-2.21</b> – Coordinate with other departments, providers, and other key stakeholders to foster comprehensive, appropriate, and proactive responses for individuals and households experiencing homelessness or housing instability.
	<b>Policy H-2.22</b> – Ensure equitable distribution of more housing types by removing exclusionary regulations and review processes from the zoning code.
	<b>Policy H-2.23</b> – Preserve, maintain, and improve existing affordable housing by developing anti-displacement strategies in the city’s Housing Strategy Plan that will plan for and respond to displacement pressures from rising rents and home prices.

### *Measure results and provide accountability.*

Kirkland is responsible to plan for and accommodate its share of the countywide housing need. The city will actively monitor its progress towards meeting its housing needs and make the necessary adjustments if it falls short of meeting these needs.

	<b>Policy H-2.24</b> – Monitor the city’s progress towards eliminating disparities in access to housing and neighborhood choices and meeting the allocated housing targets by income segment and emergency housing through the city’s housing dashboard, annually reporting the city’s progress to the King County Growth Management Planning Council, and making the necessary policy, program, or regulatory adjustments to achieve housing equity, access, and supply.
	<b>Policy H-2.25</b> – Advocate for the improvement of regional housing reporting metrics that recognizes disparities in housing access, and support cities using these metrics in annual monitoring and reporting.

### ***Subsidy and Homelessness Prevention***

At the lowest income levels, the market is not capable of building housing at a cost that is affordable. Eliminating cost burden for households will require a major increase in funding from a wide range of private for profit, non-profit, and government entities to subsidize housing costs and to build more housing affordable for households with extremely low-, very low-, and low-incomes.

**Goal H-3** – Achieve sustainable subsidy and collaboration with local, regional, and state partners to build and preserve affordable housing, assist in rapid rehousing, and provide subsidy for households experiencing housing insecurity or homelessness.

*Be an active partner in the regional effort to achieve housing security for those in the most need.*

Meeting the housing needs of the most vulnerable in our community will require actions, including a commitment of substantial financial resources, by a wide range of private for profit, non-profit, and government entities. The following policies support interjurisdictional coordination, collaboration, and partnerships to identify and meet the housing needs of households experiencing housing instability and homelessness. These policies are further supported by the goals and policies found in the Housing Supply, Affordability, Equity, and Diversity section of this chapter.

	<b>Policy H-3.1</b> – Preserve, maintain, and improve existing affordable housing by developing anti-displacement strategies in the city’s Housing Strategy Plan that respond to displacement pressures from rising rents and home prices.
	<b>Policy H-3.2</b> – Support housing acquisition and creation by private or nonprofit organizations, housing authorities, or other social and health service agencies for extremely low-, very low-, low- and moderate- income residents.

	<b>Policy H-3.3</b> – Advocate for substantial federal, state, regional, and local funding to address affordability for very low- and extremely low-income households and meet the city’s emergency housing needs.
	<b>Policy H-3.4</b> – Support a range of housing options and services to move people experiencing homelessness to long-term financial and housing stability. Support regional efforts to prevent homelessness.
	<b>Policy H-3.5</b> – Identify and collaborate regionally and with diverse partners (e.g. employers, financial institutions, affordable housing providers, philanthropic, faith, and community-based organizations) on the provision of funding, use of surplus land, and programs to address local affordable and emergency housing needs.

# Final Draft Housing Inventory and Analysis

## Kirkland 2044 Comprehensive Plan Update

### Introduction

All cities and counties planning under Washington’s Growth Management Act (GMA) must include in their comprehensive plan housing elements “an inventory and analysis of existing and projected housing needs that identifies the number of housing units necessary to manage projected growth, as provided by the department of commerce, including (i) Units for moderate, low, very low, and extremely low-income households; and (ii) Emergency housing, emergency shelters, and permanent supportive housing” (RCW 36.70A.070(2)). King County Countywide Planning Policies (CPPs) prescribes many specific data points for the inventory and analysis, including several to examine historical impacts of discriminatory housing and land use practices. This report fulfills GMA and CPP requirements and supplements them with other key housing demand and supply indicators to provide insight for guiding 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.<sup>1</sup> 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.”

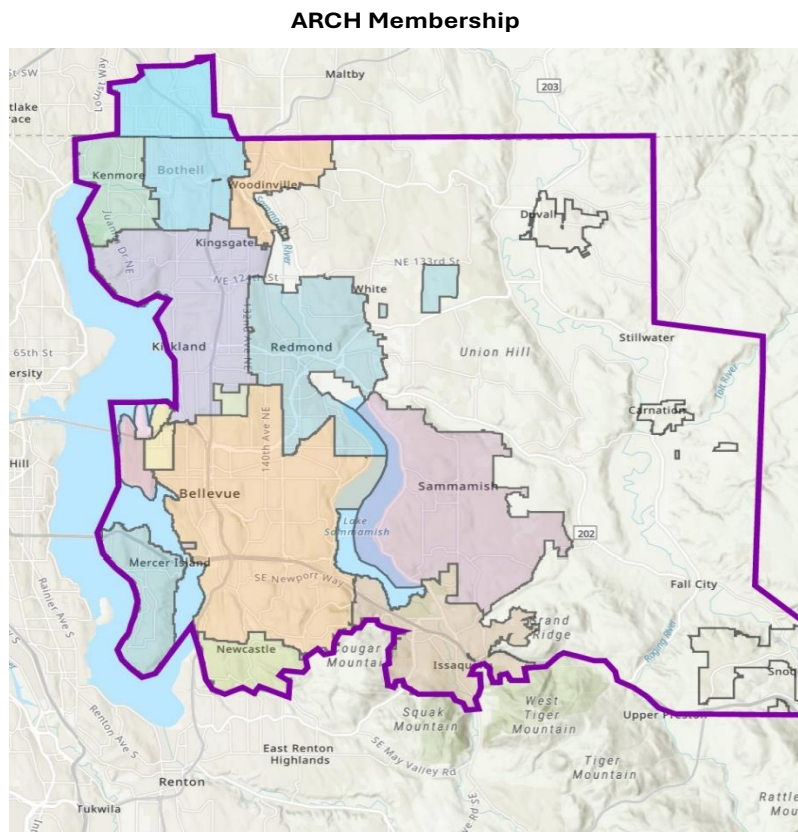


Figure 1 - Source: A Regional Coalition for Housing (ARCH).

## 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

<sup>1</sup> 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](http://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.

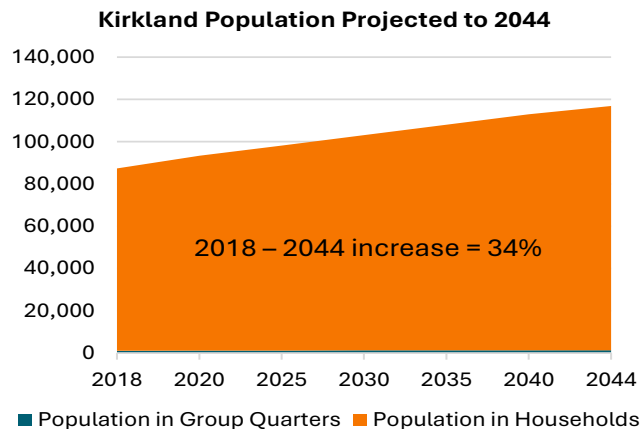


Figure 2 - Source: Puget Sound Regional Council, 2023 Land Use Vision - Implemented Targets.

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

#### East King County Cities Population Projected to 2044

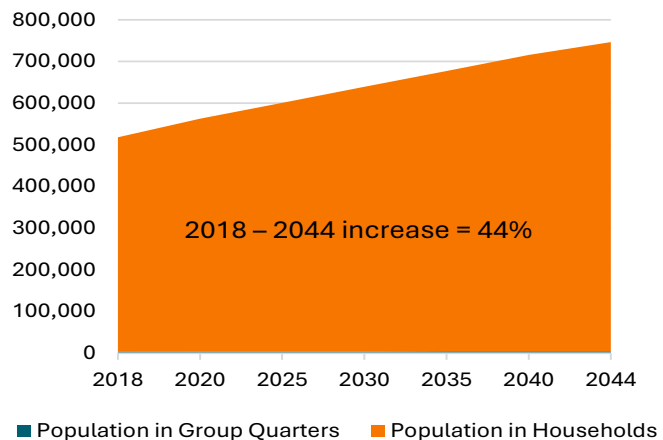


Figure 3 - Source: Puget Sound Regional Council, 2023 Land Use Vision - Implemented Targets.

## 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.

#### Kirkland Population by Race and Ethnicity, 2022

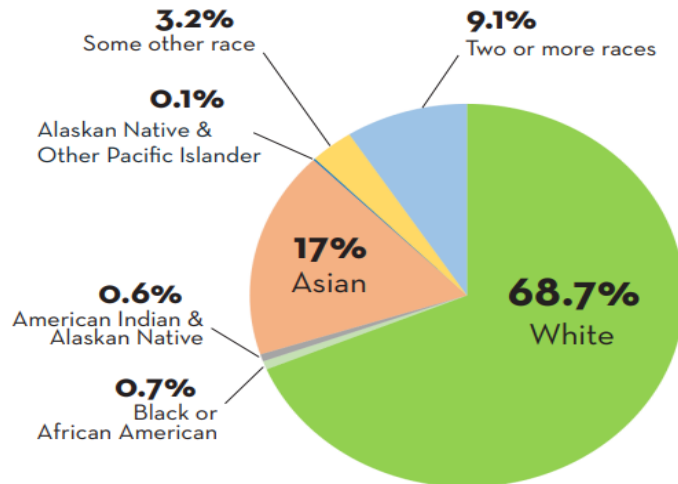


Figure 4 - Source: City of Kirkland, 2023 Community Profile.

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.

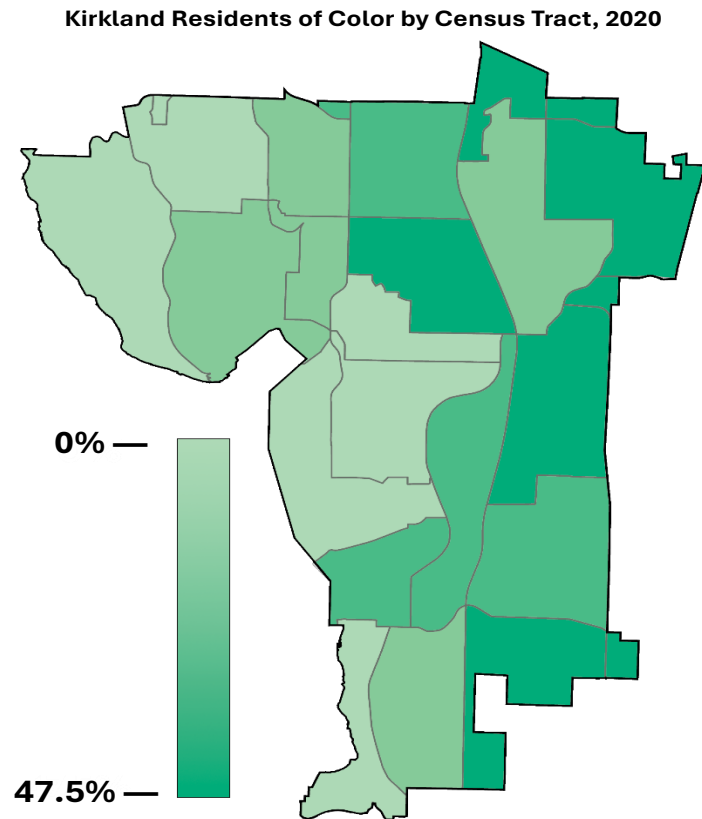


Figure 5 - Source: City of Kirkland, 2023 Community Profile.

## 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.

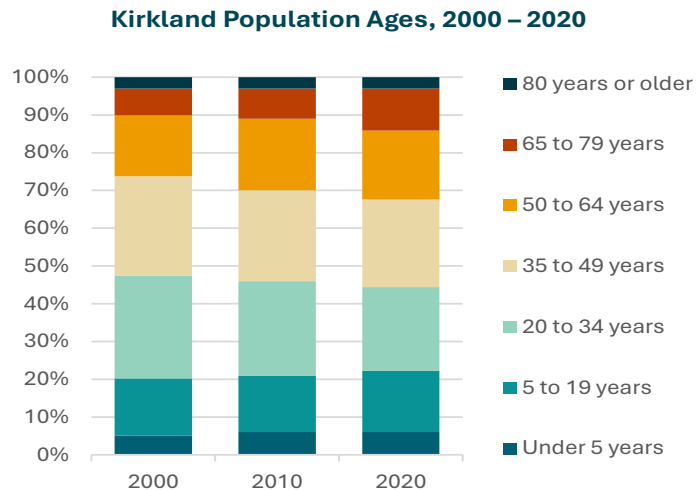


Figure 6 – Source: U.S. Census Bureau, Decennial Censuses.

### ... 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.

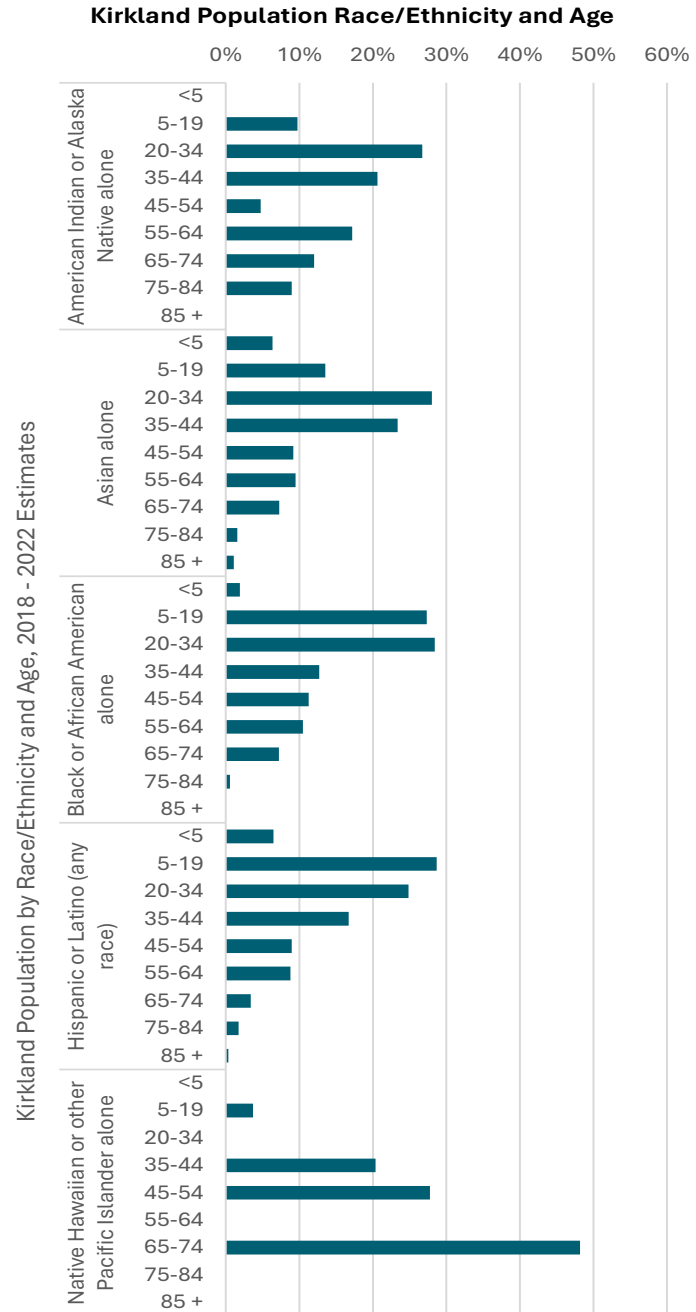


Figure 7 - Source: U.S. Census Bureau, 2022 American Community Survey 5-year Estimates.

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; that is, more White families have lived in Kirkland longer than non-White families. This long-term residency implies that White families have maintained a continuous presence in the community, contributing to an even age distribution and a stable demographic profile over time.

**Kirkland Population Race/Ethnicity and Age, continued**

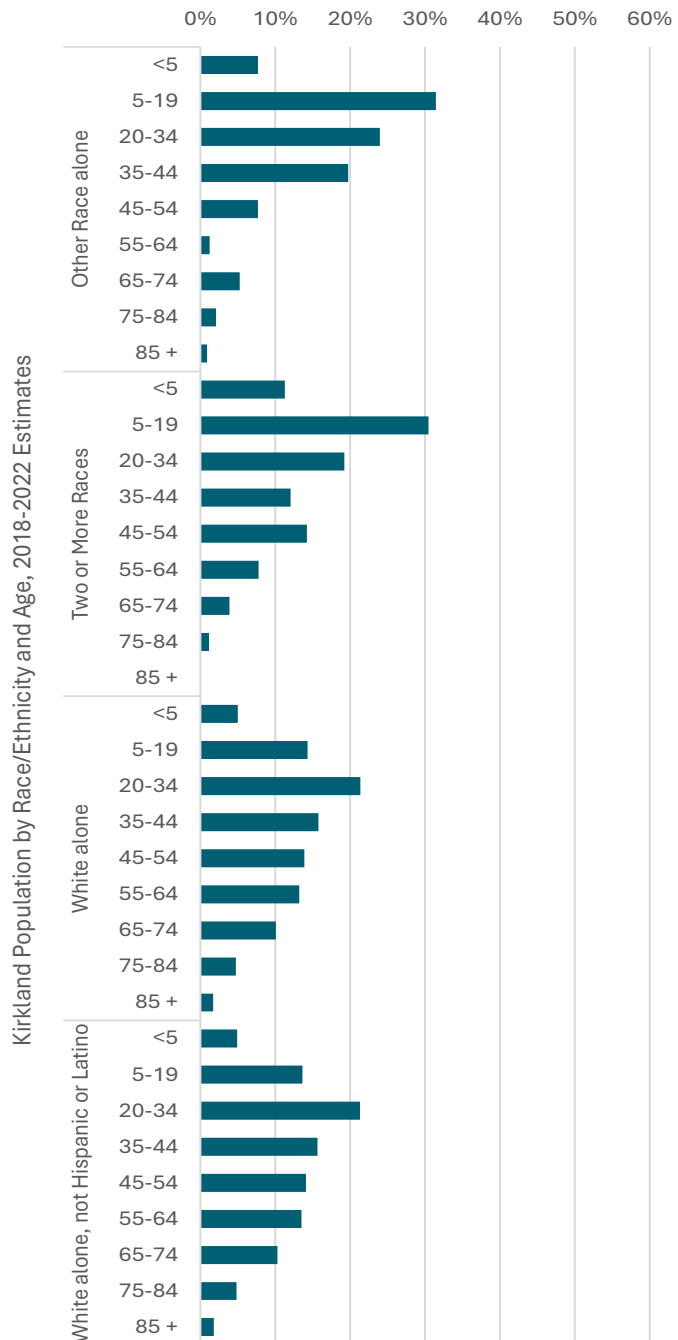


Figure 8 - Source: U.S. Census Bureau, 2022 American Community Survey 5-year Estimates.

### 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.

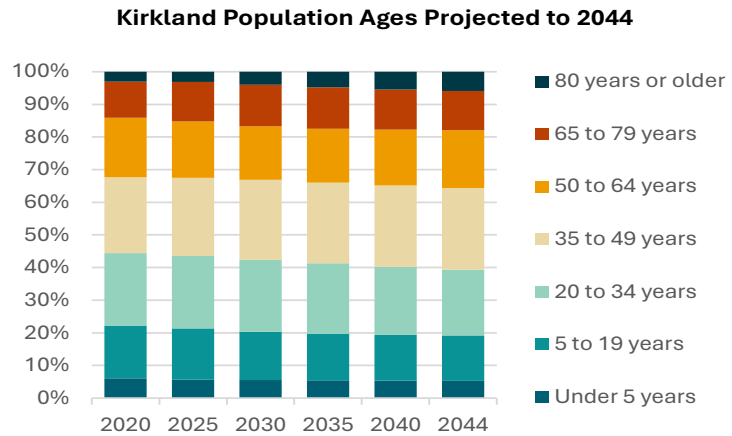


Figure 9 - Sources: U.S. Census Bureau, 2023 National Population Projections, and A Regional Coalition for Housing (ARCH).

## 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.

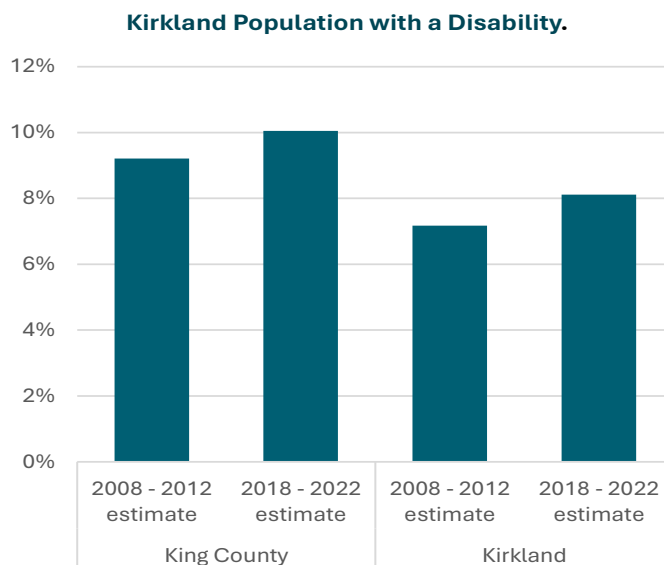


Figure 10- Source: U.S. Census Bureau, 2022 American Community Survey 5-year Estimates.

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.

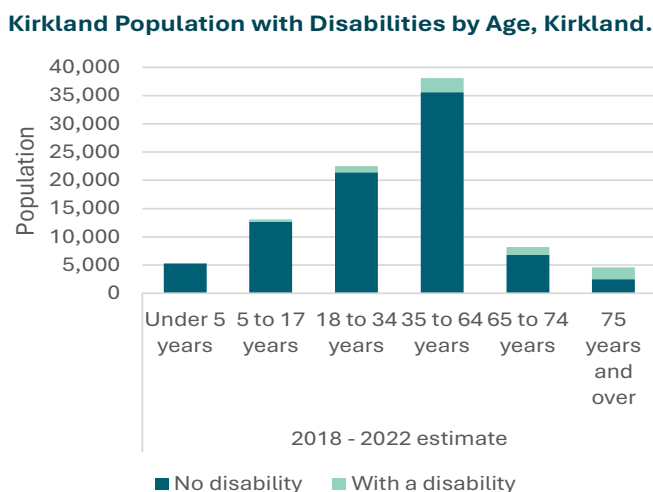


Figure 11 - Source: U.S. Census Bureau, 2022 American Community Survey 5-year Estimates.

### 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.

#### East King County Population in Group Quarters

	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
<b>Kirkland</b>	<b>-</b>	<b>36</b>	<b>85</b>	<b>-</b>	<b>622</b>	<b>-</b>	<b>402</b>	<b>1,145</b>
Medina	-	-	-	-	-	-	-	-
Mercer Island	-	-	129	-	-	-	35	164
Newcastle	-	-	13	2	-	-	17	32
Redmond	-	-	230	-	-	-	192	422
Sammamish	-	-	-	-	-	-	116	116
Woodinville	-	-	-	-	-	-	43	43
Yarrow Point	-	-	-	-	-	-	-	-
<b>Total</b>	<b>36</b>	<b>36</b>	<b>1,171</b>	<b>2</b>	<b>1,038</b>	<b>0</b>	<b>2,283</b>	<b>4,566</b>

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.

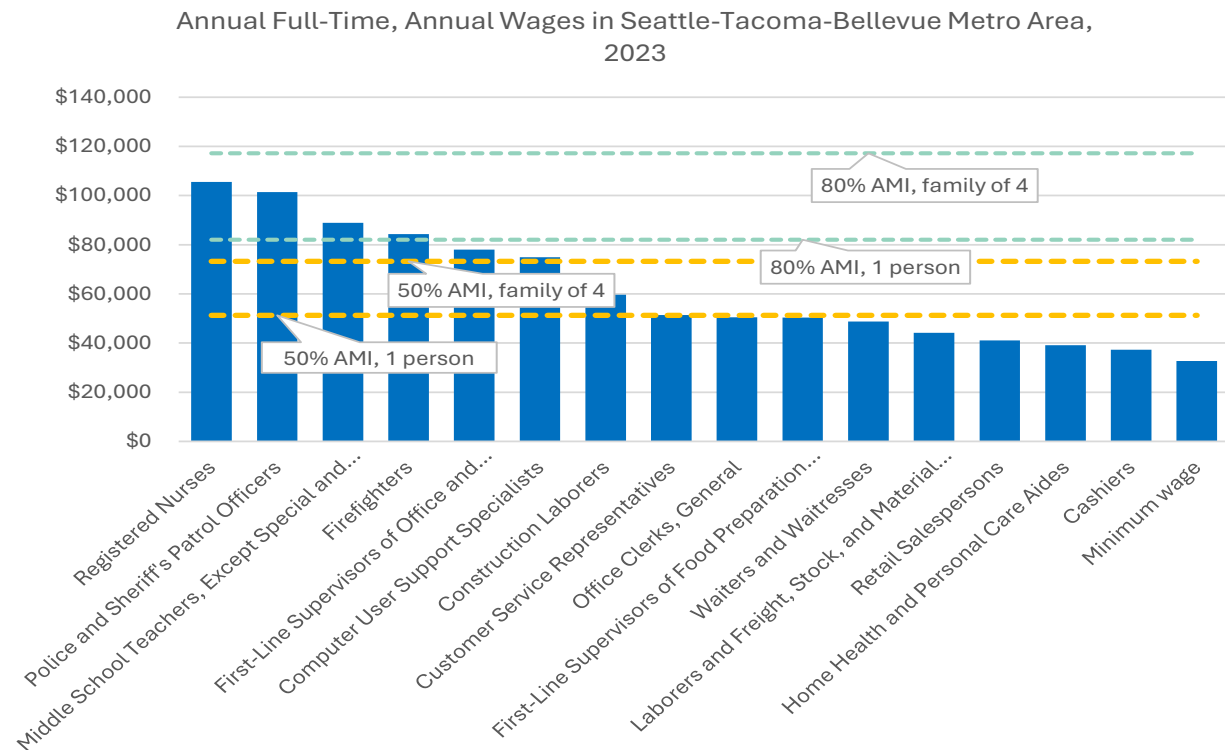


Figure 12 - Source: Washington State Employment Security Division, 2023, Occupational Employment and Wage Statistics.

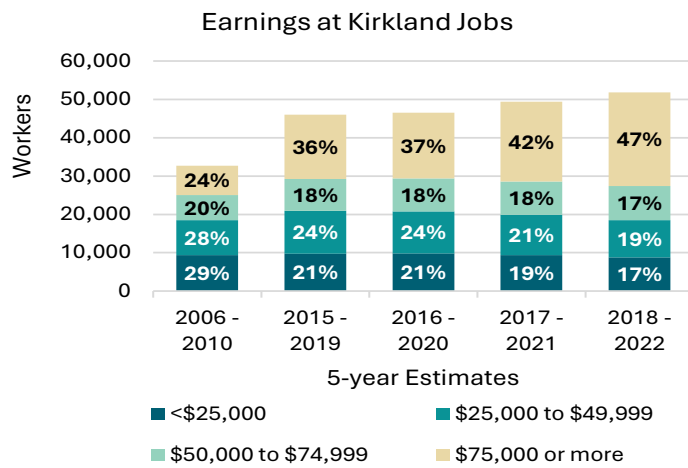


Figure 13 – Sources: U.S. Census Bureau, 2010 – 2022, American Community Survey 5-year Estimates.

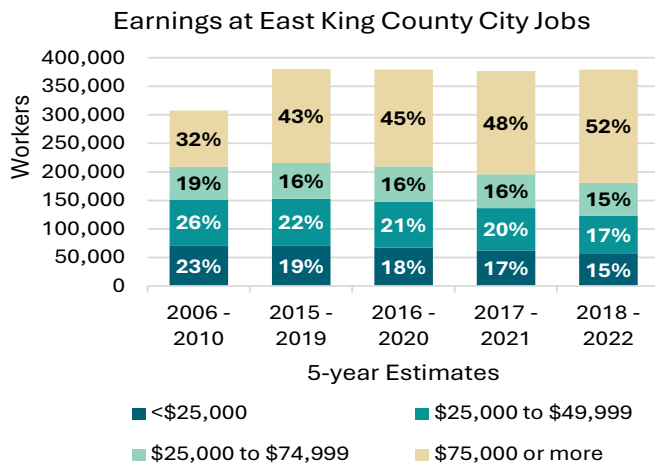


Figure 14 – Sources: U.S. Census Bureau, 2010 – 2022, American Community Survey 5-year Estimates.

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.

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.

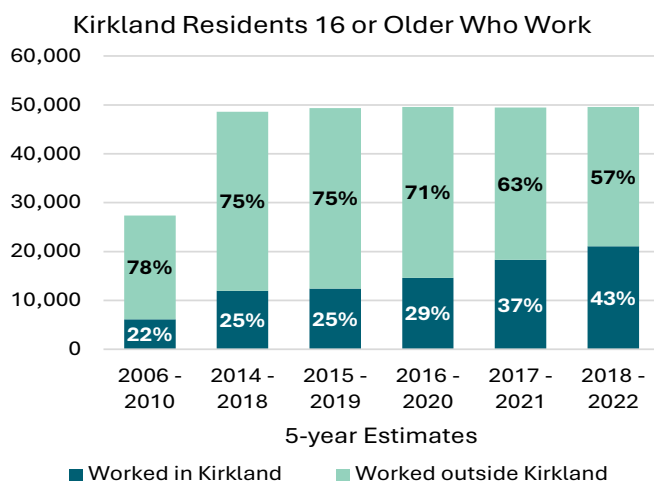
## Commute patterns

### Commuting to Kirkland Jobs

	Jobs	Pct
Total Kirkland employment	51,842	100%
Workers commuting into Kirkland	30,764	59%
Kirkland residents working in Kirkland	21,078	41%
Commute to work in Kirkland	8,747	
Working at home	12,331	

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

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

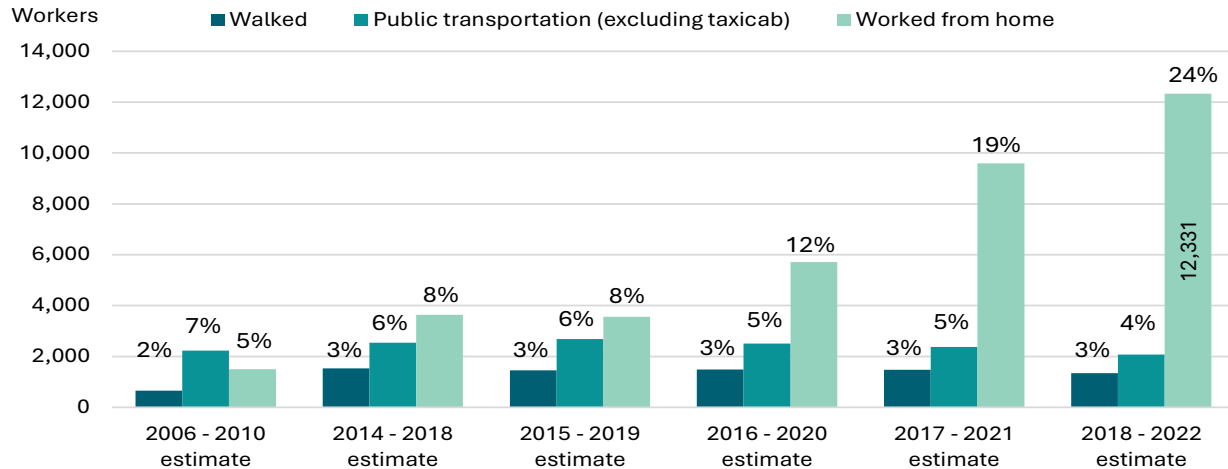


Figure 16: U.S. Census Bureau, 2010 - 2022, American Community Survey 5-year Estimates.

## 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.

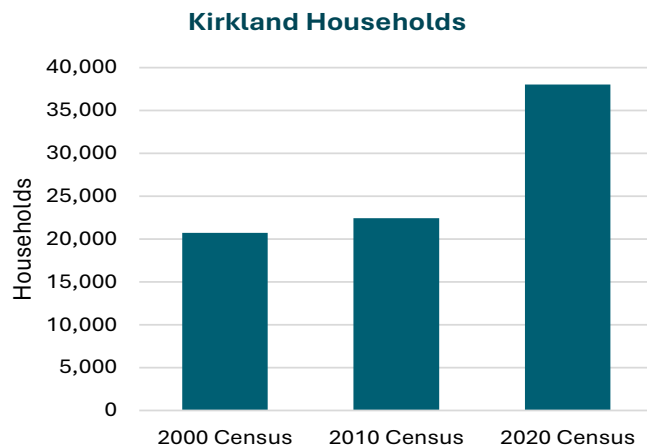
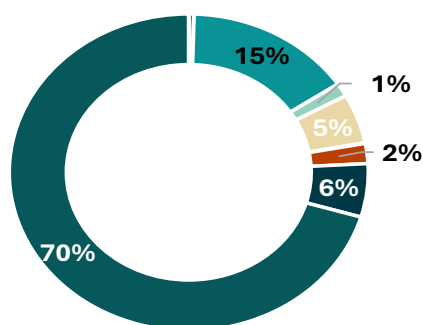


Figure 17 – Source: U.S. Census Bureau, 2000 - 2020 Decennial Census and 2016 - 2020 American Community Survey 5-year Estimates.

### ... 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.

Heads of Kirkland Households



Heads of EKC City Households

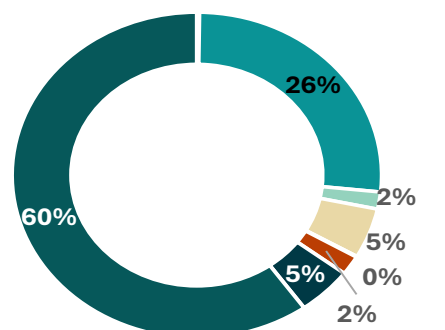


Figure 18– Source: U.S. Housing and Urban Development, 2020 Comprehensive Housing Affordability Strategy 5-year Estimates.

- American Indian or Alaska Native alone
- Asian alone
- Black or African American alone
- Hispanic or Latino, any Race
- Native Hawaiian or other Pacific Islander
- Other Race alone
- Two or More Races
- White alone

### 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.

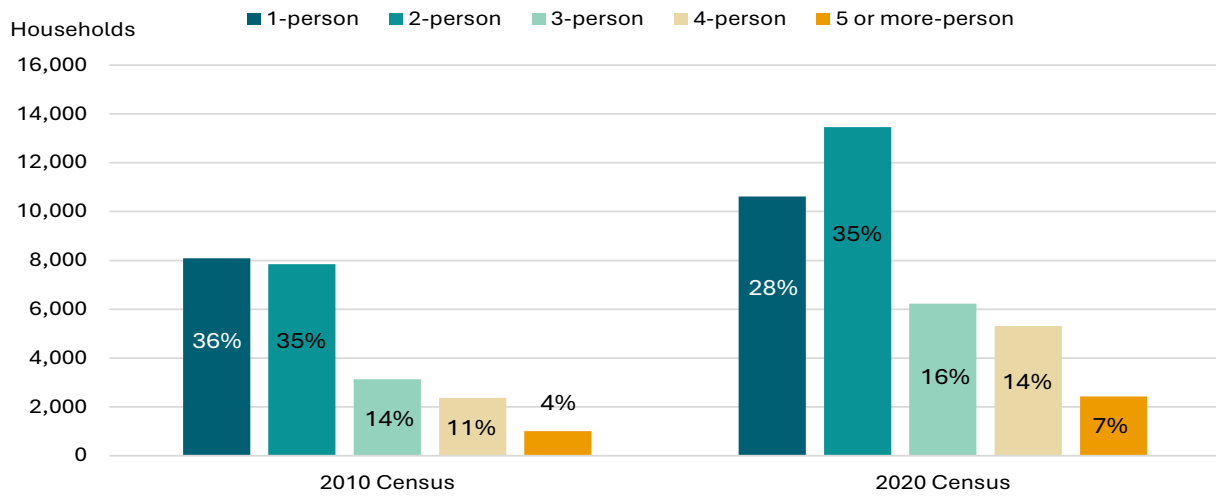
**Kirkland Household Sizes**

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

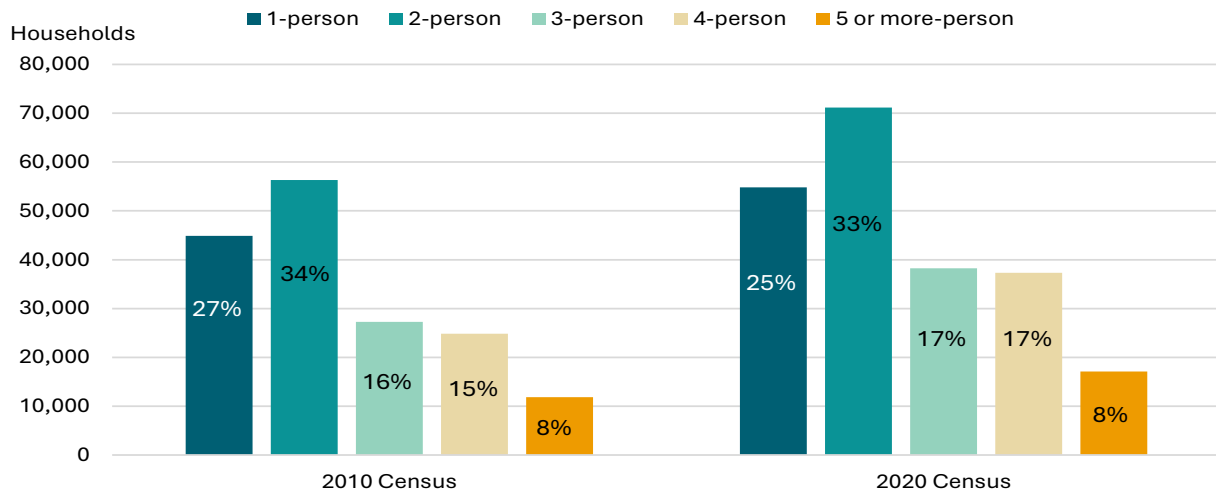
**East King County Household Sizes**

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.

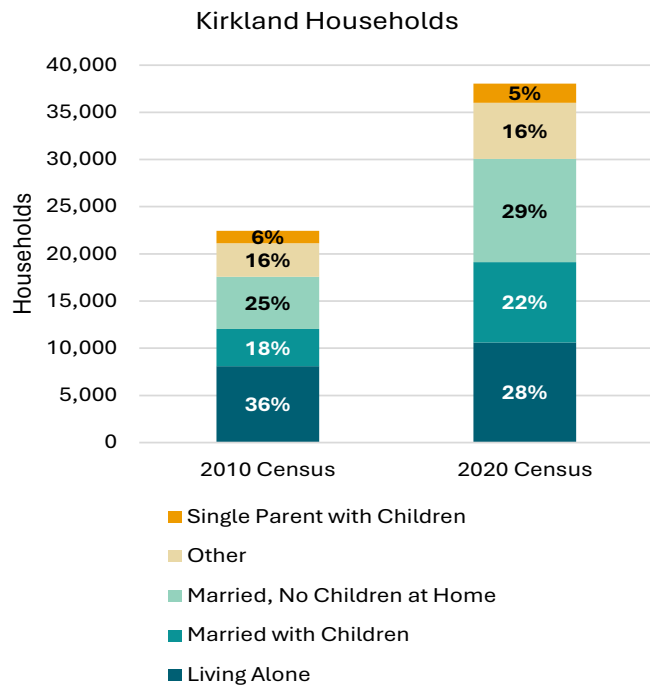
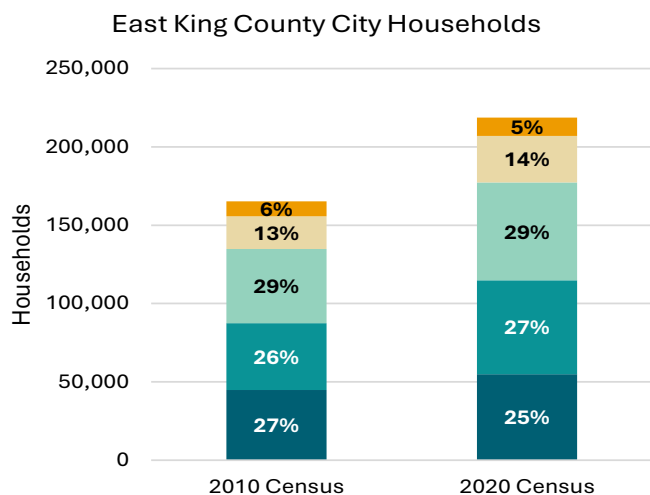


Figure 21 – Sources: U.S. Census Bureau, 2010 and 2020, U.S. Decennial Census.

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.

**Kirkland Households**

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

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.

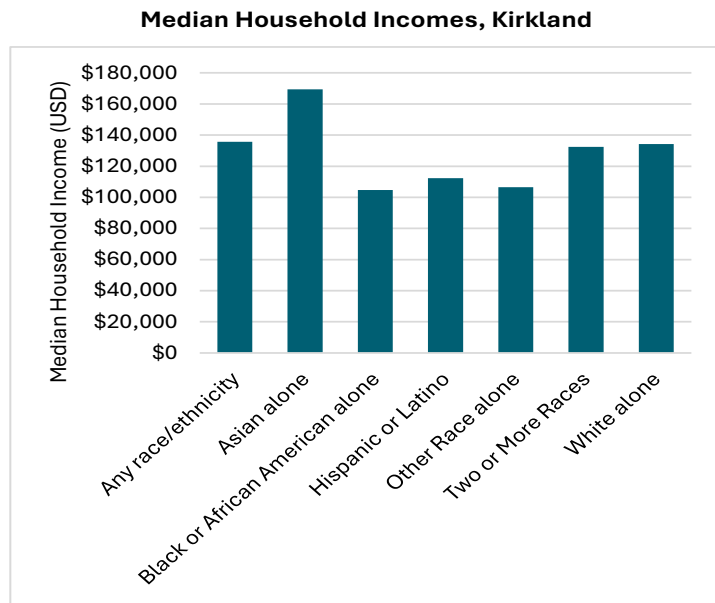


Figure 22 - Source: U.S. Census Bureau, 2022, American Community Survey 5-year Estimates.

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.

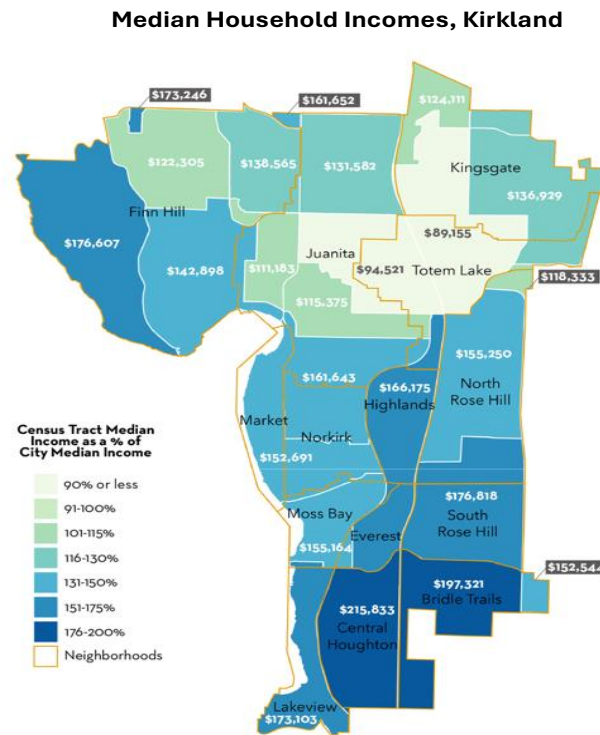


Figure 23 - U.S. Census Bureau, 2022 American Community Survey 1-year Estimates. Mapping by city of Kirkland.

## 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.

### Household Income Distributions, Kirkland

	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.

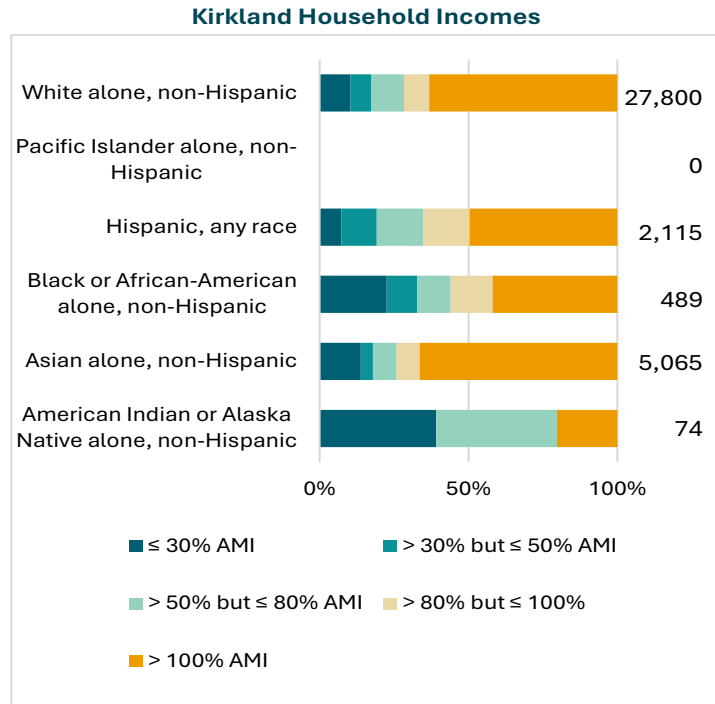


Figure 24 - Sources: U.S. Housing and Urban Development, 2022  
Comprehensive Housing Affordability Strategy 5-year Estimates

## 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. The following factors are considered when measuring displacement risk.

Direct displacement is the estimated number of housing units that would be directly displaced by redevelopment and have a potential impact to current Kirkland residents. Potential for direct displacements is estimated based on the residential development capacity of parcels identified as redevelopment in the Development Capacity Analysis. The overall residential unit yield on redevelopable properties compared to the number of existing units on those properties gives an average displacement rate per unit.

Potential displacements in low-income areas where the estimated number of housing units that would be directly displaced in census block groups that have a higher share of low-income residents than the countywide average. For the purposes of this analysis, low-income was defined as 200% of the federal poverty level, a measure of household income available in U.S. Census Bureau 5-year

**Direct Displacements by Census Block Group in the Growth Alternative**

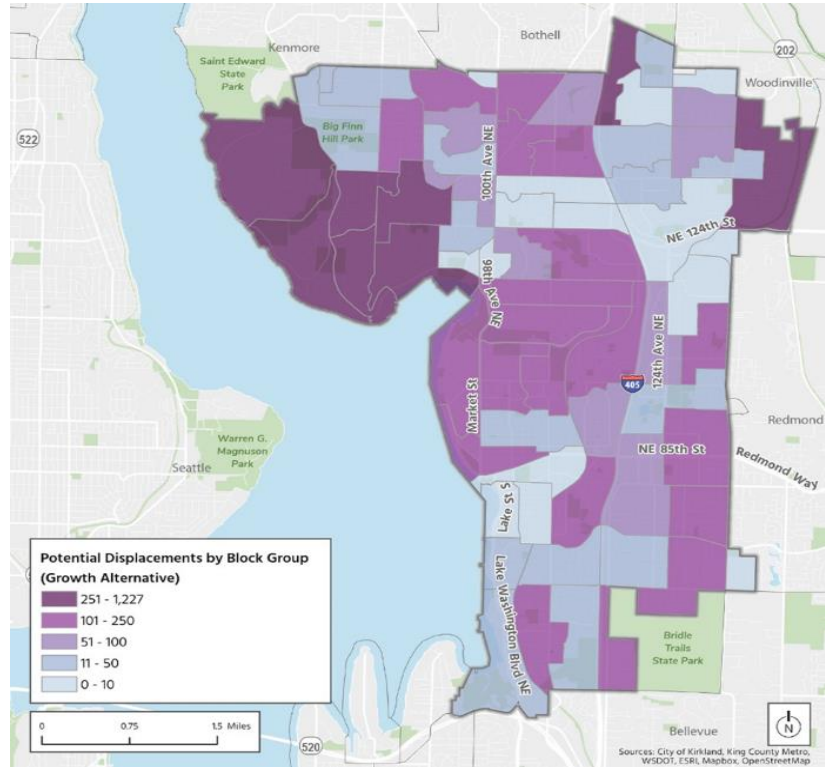


Figure 25 - Source: Parametrix.

estimates based on federal poverty guidelines for the contiguous 48 states. This generally corresponds to between 30% and 40% area median income for one- to three-person households in King County. The countywide average share of residents living in households earning under 200% of the federal poverty level is 17.9%.

The diversity of future housing options available in a given census block group. The greater the diversity of future housing options would be a benefit to current and future Kirkland residents, while a lack of diversity in future housing types would be an impact.

The number of new affordable housing units available in a given census block group.

Production of new affordable housing units would be a benefit to current and future Kirkland residents. These potential benefits are measured by the estimated number of new affordable housing units created as a result of Kirkland's affordable housing requirements.

In general, there is greater potential for direct displacements in neighborhoods that are expected to see more new single-unit development and redevelopment. These neighborhoods offer fewer housing alternatives for low-income residents to remain in

the neighborhood when redevelopment occurs.

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.

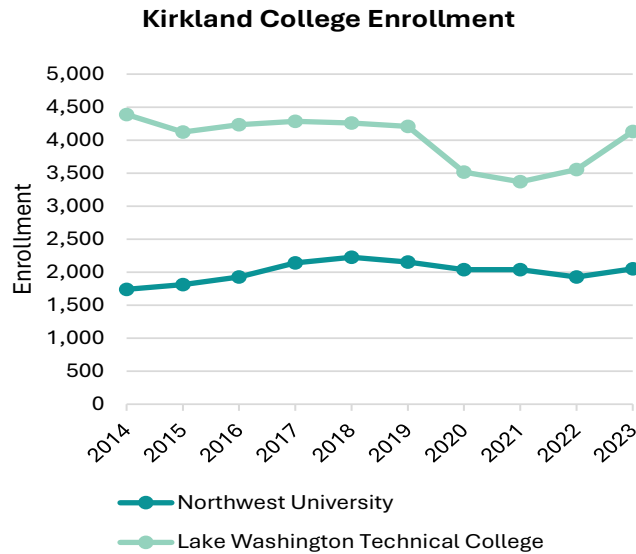
**Kirkland Housing Units, Growth Alternative Forecast, 2044**

Neighborhood	Addition al Housing Units by 2044	Estimated Net New Single- Family Units	Estimated Net New Multi-Unit Housing Units	Estimated Total Displace- ment
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
<b>Citywide Total</b>	<b>10,071</b>	<b>829</b>	<b>9,242</b>	<b>382</b>

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

## Other Housing Demand Characteristics

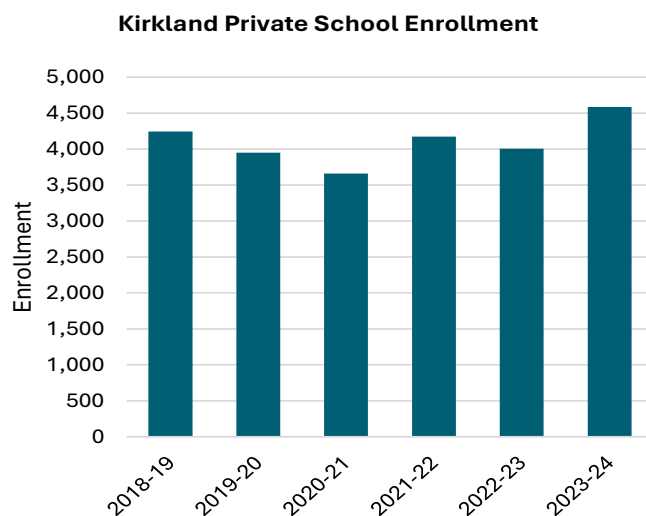
### College enrollment



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.

Figure 27 - Source: the Washington State Board of Education, Private School Enrollment, 2024.



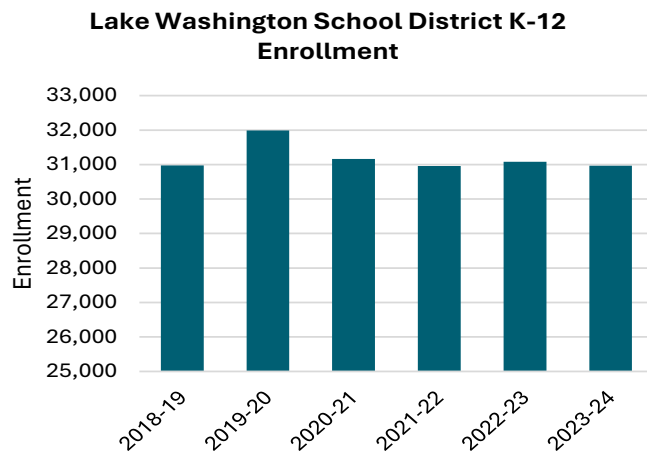


Figure 28 - Source: Washington Office of Superintendent of Public Instruction, 2024 Report Card Enrollment.

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.

## 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.

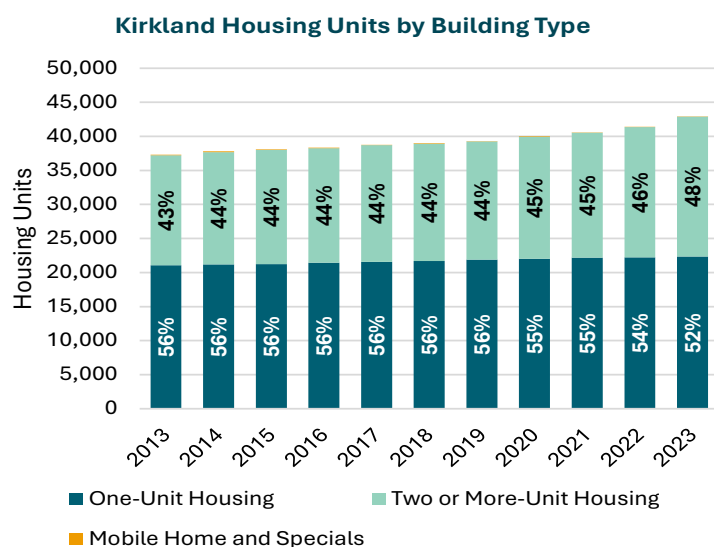


Figure 29 – Source: Washington Office of Financial Management, 2023, Postcensal Estimates of Housing.

#### **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.

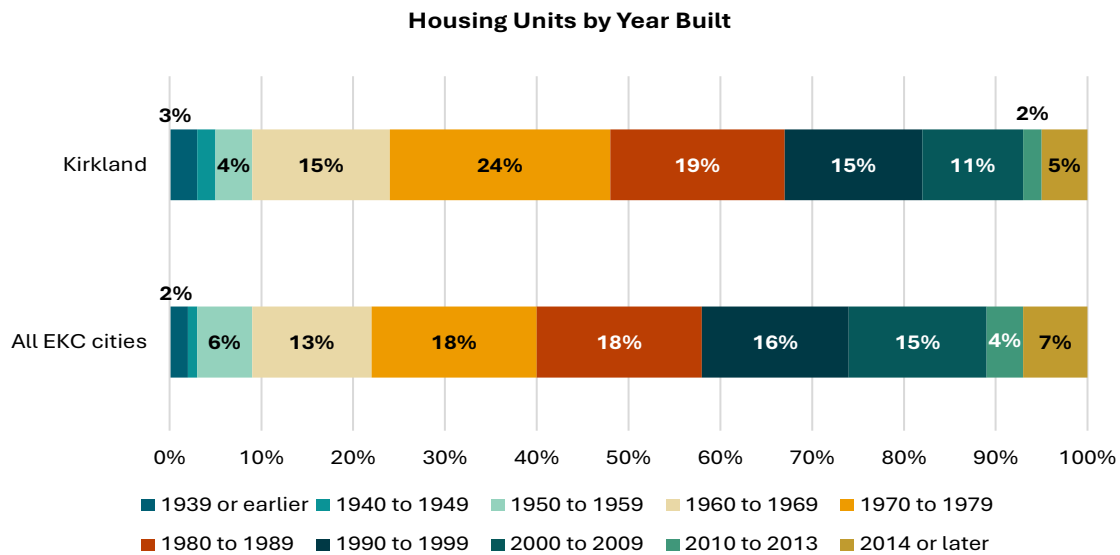


Figure 30 – Source: U.S. Census Bureau, 2022 American Community Survey 5-year Estimates.

### 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.

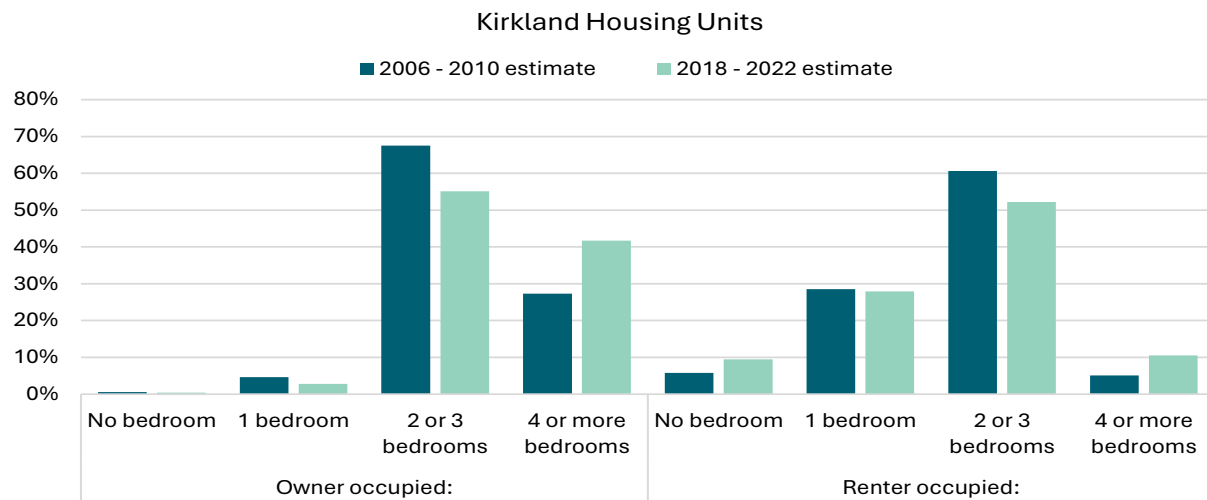


Figure 31 - Source: U.S. Census Bureau, 2010 and 2022 American Community Survey 5-year Estimates.

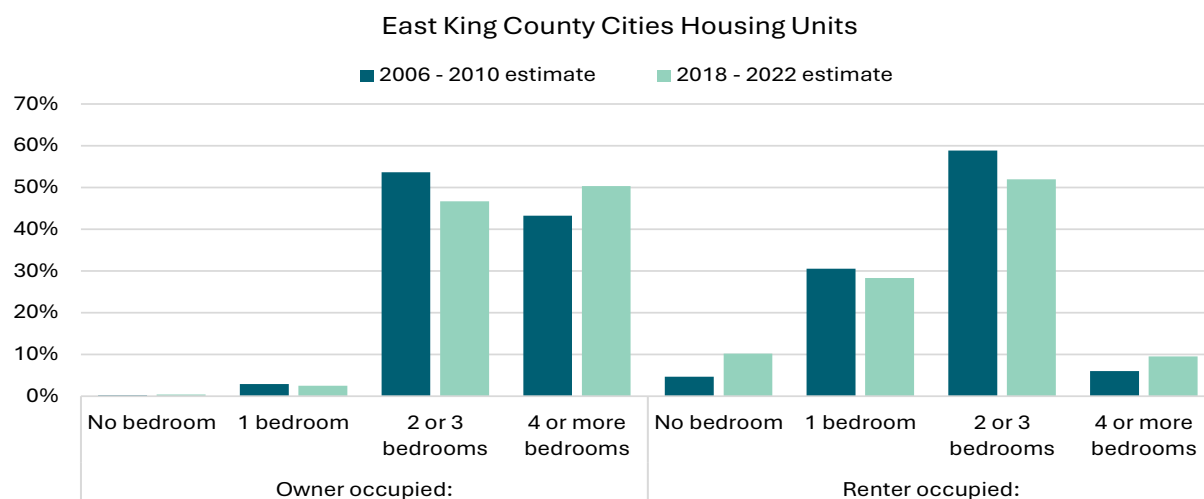


Figure 31 - Source: U.S. Census Bureau, 2010 and 2022 American Community Survey 5-year Estimates.

### Housing condition

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

#### Housing Units Lacking Complete Plumbing Facilities

	Owner occupied	Renter occupied
Kirkland	0.2%	0.3%
East King County	0.2%	0.4%

*Plumbing Facilities: hot and cold running water, a bathtub or shower.*

#### Housing Units Lacking Complete Kitchen Facilities

	Owner occupied	Renter occupied
Kirkland	0.3%	2.6%
East King County	0.3%	2.1%

*Kitchen Facilities: a sink with a faucet, a stove or range, a refrigerator.*

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

### Housing tenure

Even with significant multifamily housing construction, Kirkland added more owner-occupied than renter-occupied housing since 2010, primarily due to the annexation of Finn Hill, North Juanita, and Kingsgate neighborhoods in 2011. (Finn Hill and Kingsgate contain more than 40 percent of the city's single-family homes in 2022; Community Profile Table 5.D.).

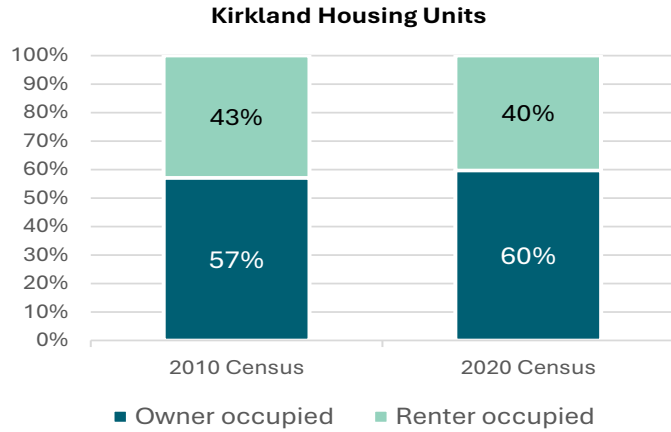


Figure 32 – Sources: U.S. Census Bureau, 2010 and 2020, U.S. Decennial Census.

East King County overall has gained a considerable number of renter-occupied units, but owner-occupied homes still predominate.

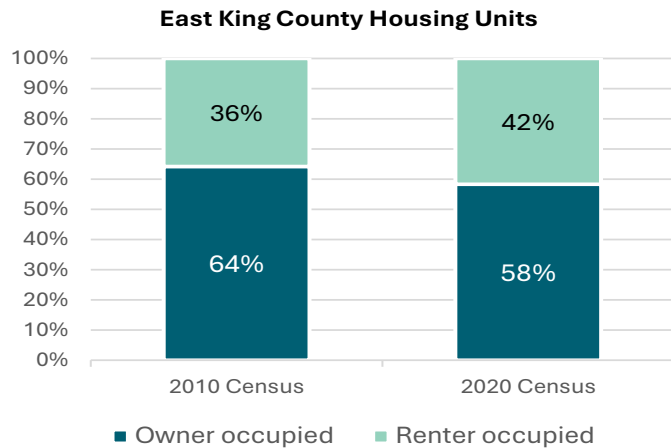
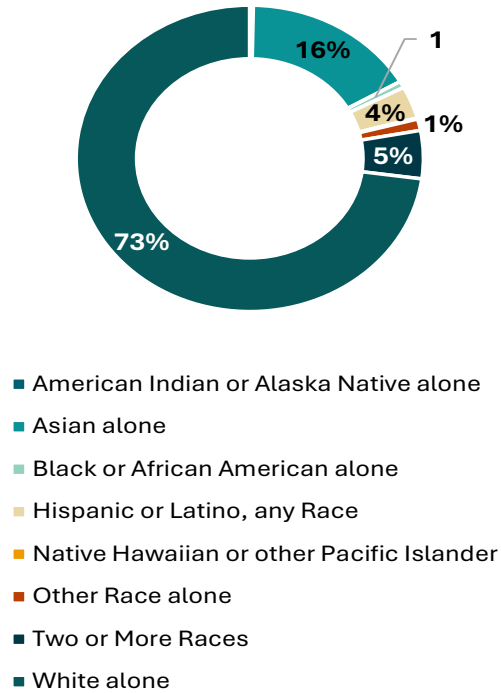


Figure 33 – Sources: U.S. Census Bureau, 2010 and 2020, U.S. Decennial Census.

*... 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

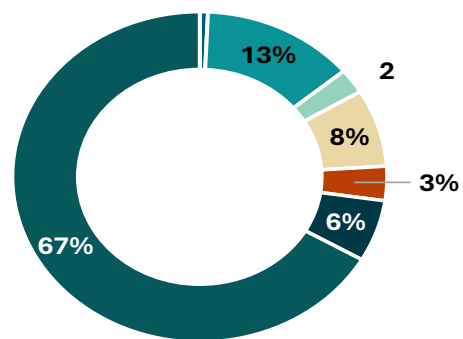


Figure 34 – Source: U.S. Housing and Urban Development, 2020 Comprehensive Housing Affordability Strategy 5-year Estimates.

## 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, multifamily tax exemption (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.

**Kirkland Income- or Price-Restricted Units<sup>1</sup>**

	Land Use <sup>2</sup> and/or MFTE	ARCH Trust Fund or Direct City Funding	King County Housing Authority <sup>1</sup>	Other Providers or Sources	Total
Subsidized Housing <sup>2</sup>	-	-	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	-	-	-	-	-
<b>Total</b>	<b>269</b>	<b>489</b>	<b>565</b>	<b>120</b>	<b>1,443</b>

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

<sup>1</sup> Excludes units funded by ARCH Trust Fund or city of Kirkland directly.

<sup>2</sup> Land Use refers here to affordable housing created by zoning requirements or incentives.

<sup>3</sup> 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.

### **Housing Units within a Half-Mile Walkshed of High-Capacity or Frequent Transit Service by Neighborhood**

Transit Corridor	Income- and cost-restricted units	All dwelling units
NE 124 <sup>th</sup> St/NE 128 <sup>th</sup> St from 100 <sup>th</sup> Ave NE to Totem Lake Transit Center	432	4,140

NE 68 <sup>th</sup> St/NE70 <sup>th</sup> Pl from 6 <sup>th</sup> St S to 132 <sup>nd</sup> Ave NE	19	1,305
NE 85 <sup>th</sup> St from Downtown Transit Center to 132 <sup>nd</sup> Ave NE	76	4,116
Market St/98 <sup>th</sup> Ave NE from Downtown Transit Center to NE 124 <sup>th</sup> St	82	3,180
108 <sup>th</sup> Ave NE/6 <sup>th</sup> St/98 <sup>th</sup> 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 <sup>th</sup> Ave NE/Totem Lake Blvd from NE 85 <sup>th</sup> St to Totem Lake Transit Center	159	1,861
<b>All Transit Corridors</b>	<b>900</b>	<b>18,611</b>

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.

#### Kirkland Housing Units 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
<b>Total</b>	<b>1,443</b>	<b>42,960</b>

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 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.

#### Emergency and Permanent Supportive Housing (PSH) Units

Jurisdiction	Housing Type	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.

**Licensed Beds in Group Homes**

<b>Jurisdiction</b>	<b>Adult Family Homes</b>	<b>Assisted Living</b>	<b>Nursing Home</b>	<b>Grand Total</b>
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
<b>Total</b>	<b>2,191</b>	<b>3,618</b>	<b>903</b>	<b>6,712</b>

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.

**Kirkland Independent Living Facilities**

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

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.)

**Kirkland Housing for Unhoused Families or Individuals**

	<b>Emergency Shelter</b>	<b>Transitional Housing</b>	<b>Other Permanent Housing</b>	<b>Permanent Supportive</b>	<b>Total</b>
Adult-Only Beds	-	-	27	21	<b>48</b>
Child-Only Beds	16	4	-	-	<b>20</b>
Chronic Beds	-	-	-	-	-
Family Beds	52	72	8	3	<b>135</b>

	Emergency Shelter	Transitional Housing	Other Permanent Housing	Permanent Supportive	Total
Overflow / Voucher	-	-	-	-	-
Seasonal	-	-	-	-	-
Veteran Beds	-	-	-	24	24
Youth Beds	51	4	-	-	55
<b>Total Beds</b>	<b>103</b>	<b>76</b>	<b>35</b>	<b>24</b>	<b>238</b>
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.

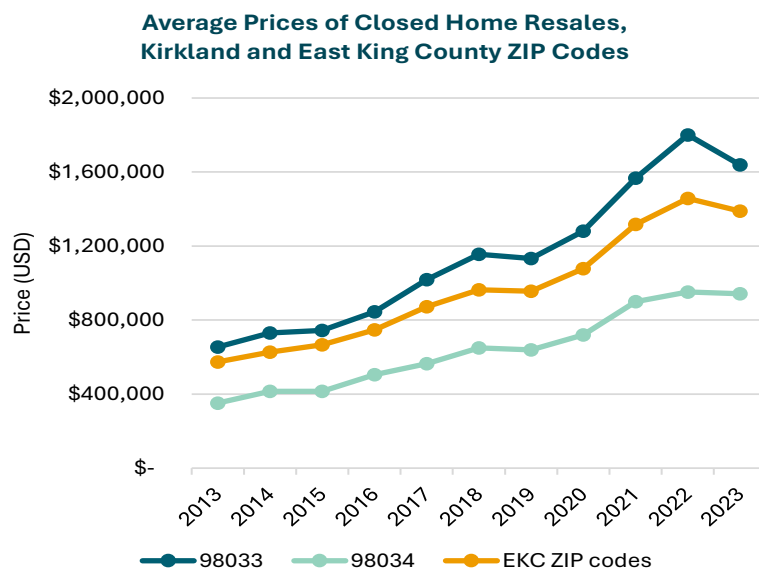


Figure 35 - Source: Redfin, 2024, custom tabulation.

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.

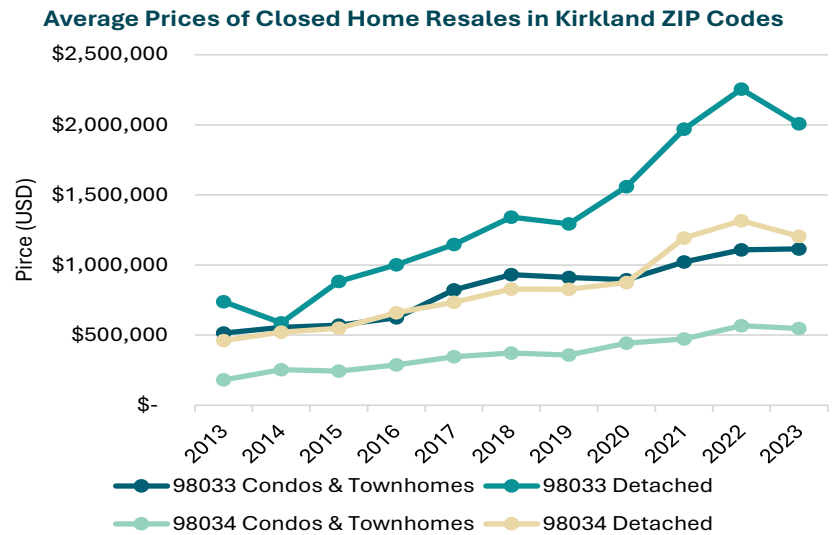


Figure 36 - Source: Redfin, 2024, custom tabulation.

## 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, Kirkland			
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 <sup>th</sup> St/NE 128 <sup>th</sup> St from 100 <sup>th</sup> Ave NE to Totem Lake Transit Center	993
NE 68 <sup>th</sup> St/NE 70 <sup>th</sup> Pl from 6 <sup>th</sup> St S to 132 <sup>nd</sup> Ave NE	100
NE 85 <sup>th</sup> St from Downtown Transit Center to 132 <sup>nd</sup> Ave NE	2,820
Market St/98 <sup>th</sup> Ave NE from Downtown Transit Center to NE 124 <sup>th</sup> St	372

108 <sup>th</sup> Ave NE/6 <sup>th</sup> St/98 <sup>th</sup> 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 <sup>th</sup> Ave NE/Totem Lake Blvd from NE 85 <sup>th</sup> St to Totem Lake Transit Center	998
<b>All Transit Corridors</b>	<b>6,020</b>

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

### **Housing needs and existing housing development capacity by income segment served:**

The following analysis uses development capacity analysis<sup>2</sup>, prepared by the City's Planning and Building Department and Parametrix consultants and *housing typologies to income segments served* methodology from the Guidance for Updating Your Housing Element, by the WA Dept. of Commerce<sup>3</sup>.

Table XX groups likely housing types under existing zones. Existing zoning is then related to potential income levels served (see Table XX). Staff uses Department of Commerce's income level to housing type categories based on levels for high-cost communities like Kirkland. Table XX compares Kirkland's projected housing needs by income level as allocated by King County's Countywide Planning Policies<sup>4</sup> to existing zoned capacity.

<<INSERT SUMMARY OF FINDINGS>>

Table XX: Existing zone categories and related housing types

Zone Category	Typical housing types	Existing Zones
<b>Single Family Zones</b>	Detached single-family Duplex, triplex, cottage	Low Density Zones: RS & RSX 5.0, PLA 6C & E, RS 6.3, RS & RSX 7.2, RS & RSX 8.5, RS & RSX 12.5, WD II, RS & RSX 35, RSA 1, RSA 4, RSA 6, PLA 3C, RSA 8, PLA 16
<b>Multi-family Residential Zones</b>	Townhomes, duplex, triplex, quadplex, apartment/condominiums (2-3 floors)	Multi-Family Residential Zones: PLA 2, PLA 15B, RM & RMA 5.0, PLA 9, PLA 6H, RM & RMA 3.6, WD-I & WD-III, PLA 3B, PLA 6 F, & 7C, RM & RMA 2.4,

<sup>2</sup>[https://www.kirklandwa.gov/files/sharedassets/public/v/1/planning-amp-building/kirkland-2044-comp-plan/k2044-people/land-use/pdfs/k2044\\_capacityanalysismemo\\_final2024-03-26.pdf](https://www.kirklandwa.gov/files/sharedassets/public/v/1/planning-amp-building/kirkland-2044-comp-plan/k2044-people/land-use/pdfs/k2044_capacityanalysismemo_final2024-03-26.pdf)

<sup>3</sup><https://deptofcommerce.app.box.com/s/1d9d5l7g509r389f0mjpowh8isjpirlh>

<sup>4</sup>[https://cdn.kingcounty.gov/-/media/king-county/depts/dchs/housing/affordable-housing-committee/ahccompplanreview/kc\\_2021\\_cpss\\_ord\\_19660\\_113021.pdf?rev=194224480ab14c61b76d89f03603b7eb&hash=0BAA96D98BEEDC6A1987DEF283C53C3D](https://cdn.kingcounty.gov/-/media/king-county/depts/dchs/housing/affordable-housing-committee/ahccompplanreview/kc_2021_cpss_ord_19660_113021.pdf?rev=194224480ab14c61b76d89f03603b7eb&hash=0BAA96D98BEEDC6A1987DEF283C53C3D)

		PLA 6I & K, PLA 7A, RM & RMA 1.8, PLA 5A, D & E, PLA 6A, D & J, PLA 7B, PLA 17
<b>Office/Commercial Zones</b>	Townhomes, duplex, triplex, quadplex, apartment/condominiums (2-3 floors)	Office Zones: PO, PR, PR 8.5, PR 5.0, PR 3.6, MSC 1, PLA 6B, PLA 17A, PR 2.4, PRA 2.4, PR 1.8, PRA 1.8, PLA 5B, MSC 4, PLA 5C, PLA 15A Commercial Zones: BN, BNA, MSC 2, BC 1, BC 2, MSC 3, CBD 2, JBD 1, JBD 2, JBD 3, JBD 4, JBD 5, JBD 6, UF, TL 5, TL 9B
<b>Commercial Zones 1</b>	Apartment/condominiums (4-8 floors or 40-85 ft.)	Commercial Zones: BCX, FHNC, HENC 1, HENC 2, HENC 3, CBD 1A, CBD 1B, CBD 3, CBD 4, CBD 5, CBD 5A, CBD 6, CBD 7, CBD 8, NMU <sup>3</sup> , TL 2 TL 4A, TL 4B, TL 4C, TL 6A, TL 6B, TL 7A, TL 7B, TL 8, TL 10B, TL 10C, TL 10D, YBD 2, YBD 3
<b>Commercial Zones 2</b>	Apartment/Condominiums (9+, or >85 ft.)	Commercial Zones: NMU (40'/150' and 40'/125' <sup>3</sup> ), TL 1A, TL 1B

Table XX: Existing zone categories, related housing types and income levels served

Zone Category	Typical Housing Types	Lowest Potential Income Level Served		Assumed Affordability Level for Capacity Analysis
		Market Rate	With Subsidies and/or incentives	
<b>Single Family Zones</b>	Detached single-family Duplex, triplex, cottage	Higher Income (>120% AMI)	Not feasible at scale	Higher Income (>120% AMI)
<b>Multi-family Residential Zones</b>	Townhomes, duplex, triplex, quadplex, apartment/condominiums (2-3 floors)	Higher Income (>120% AMI)	Moderate Income (>80-	Higher Income (>120% AMI)

			120% AMI)	
<b>Office/Commercial Zones</b>	Townhomes, duplex, triplex, quadplex, apartment/condominiums (2-3 floors)	Higher Income (>120% AMI)	Moderate Income (>80-120% AMI)	Moderate Income (>80-120% AMI)
<b>Commercial Zones 1</b>	Apartment/condominiums (4-8 floors or 40-85 ft.)	Moderate Income (>80-120% AMI)	Extremely Low, Very Low and Low Income (0-80% AMI)	Low Income (0-80% AMI) and PSH
<b>Commercial Zones 2</b>	Apartment/Condominiums (9+, or >85 ft.)	Higher Income (>120% AMI)	Moderate Income (>80-120% AMI)	Moderate Income (>80-120% AMI)

Table XX: Projected housing need by income level and existing zoned land capacity

Income Segment	Projected Housing Need	Zone Category	Aggregated Housing Need	Additional Housing Capacity	Capacity Surplus or Deficit
≤30% AMI; PSH	2,546	Commercial Zones 1	11,462	<INSERT>	<INSERT>
≤30% AMI; non-PSH	4,842				
>30-50% AMI	3,052				
>50-80% AMI	1,022				
>80-100% AMI	228	Office/Commercial Zones	487	<INSERT>	<INSERT>
>100-120 AMI	259	Commercial Zones 2			
>120% AMI	1,251	Single Family Zones Multi-family Residential Zones	1,251	<INSERT>	<INSERT>
<b>Grand Total</b>	<b>13,200</b>		<b>13,200</b>	<b>&lt;INSERT&gt;</b>	<b>&lt;INSERT&gt;</b>

**Emergency Housing Needs Analysis**

If the city plans for enough capacity to meet their entire allocation of permanent housing needs at each income level (including permanent supportive housing) and planned for enough additional

capacity to accommodate its full allocation of emergency housing needs, then the city would be providing more than sufficient capacity to accommodate all projected housing needs.

Per RCW 35A.21.430 a city may not prohibit indoor emergency housing (which includes traditional shelter arrangements) in any zones in which hotels are allowed.

Cities are not required to do a quantitative analysis if there is sufficient capacity (described above) and both of the following conditions are true:

- a. The jurisdiction has one or more zones that allow hotels, all of which allow for emergency housing by right.

*Kirkland allows for both hotel and motel use in the following zones: CBD1A and B, CBD2, CBD3, CBD4, CBD5, CBD5A, CBD6, CBD7, CBD8, BC1, BC2, BCX, FHNC, HENC1, HENC3, JBD1, JBD2, JBD4, MSC3, NRH1A, NRH1B, NRH4, NRH6, PLA 3B, PLA 15A, TL2, TL4A, 4B, and 4C, TL5, TL7A and 7B, TL8, TL10A, YBD2 and 3, and NE 85th St Station Area zones CMU, UF, NMU, and CVU (as commercial).*

- b. The jurisdiction has no regulations that limit the occupancy, spacing or intensity of emergency housing.

*Kirkland has no regulations that limit the occupancy, spacing or intensity of emergency housing.*

A high-level emergency housing needs analysis has been conducted by calculating bed counts of the available hotel capacity for the zones that allow for hotels. This analysis converts the floor area ratio land capacity into square feet. That square footage is converted into beds (1 bed per 120 square feet), and subtracting assembly space from the bed count (assembly is 1 person per 15 square feet).

*Example:*

*10,000 sf lot with a 1.5 FAR = 15,000 sf of developable space =  $15,000/120 = 125$  beds.  
Assembly space equals  $125 \times 15 = 1,875$  square feet. Subtract assembly space from total bed count and divide result from minimum bed square footage (120 sf) to get an approximate net bed count ( $15,000 - 1,875 = 13,125/120 = 109$  beds).*

Based on this analysis Kirkland has capacity for <<INSERT>> beds.



## 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.

It is important to clarify that the jobs-housing balance measures are more meaningful at a subregional level than locally, as regional commuting patterns and economic connections often blur the lines between where people live and work.

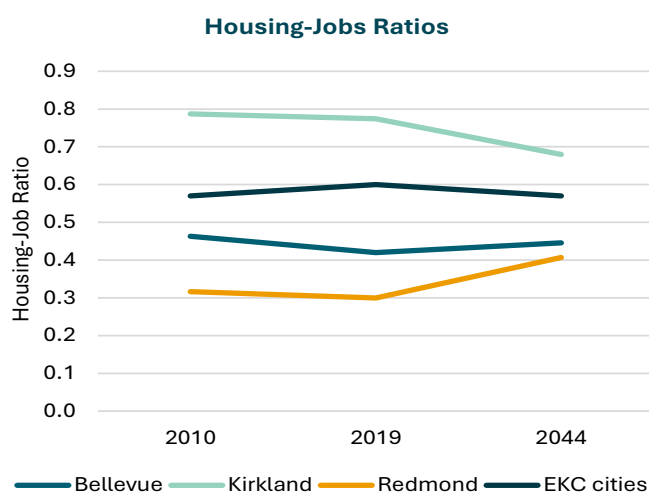


Figure 37 – Sources: King County, 2023, *Countywide Planning Policies*; Washington State Office of Financial Management, 2023, *April 1 Housing Estimates*; Puget Sound Regional Council, 2023, *Covered Employment*.

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.

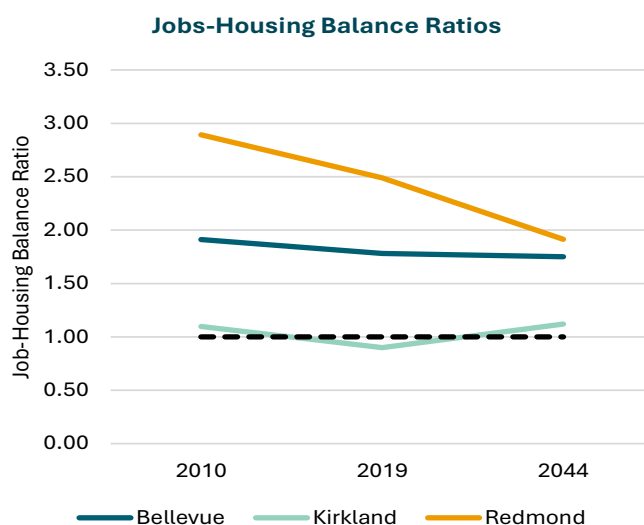


Figure 38 - Sources: King County, 2023, *Countywide Planning Policies*; Washington State Office of Financial Management, 2023, April 1 *Housing Estimates*; Puget Sound Regional Council, 2023, *Covered Employment*.

### 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.

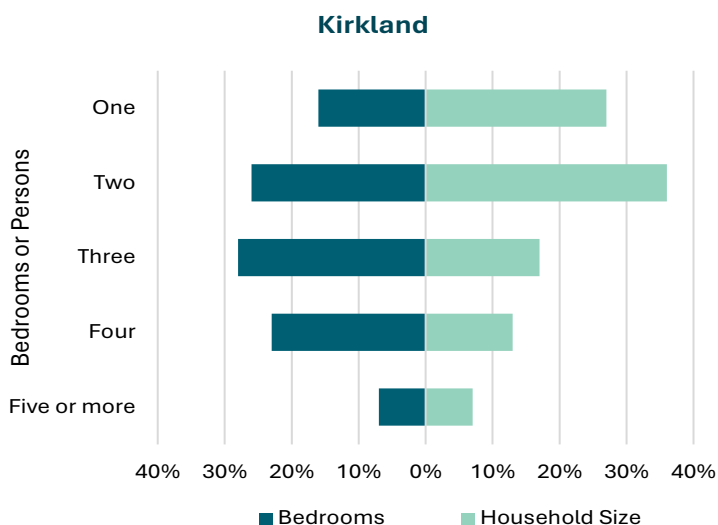


Figure 39 - Source: U.S. Census Bureau, 2022 American Community Survey 5-year Estimates.

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.

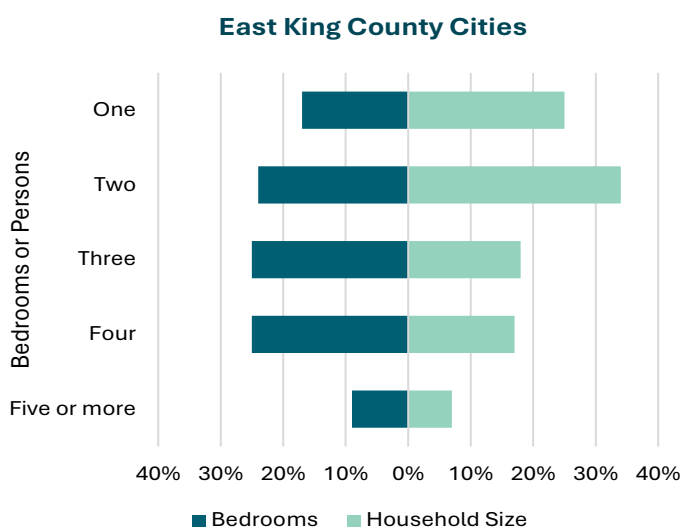


Figure 40 - Source: U.S. Census Bureau, 2022 American Community Survey 5-year Estimates.

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

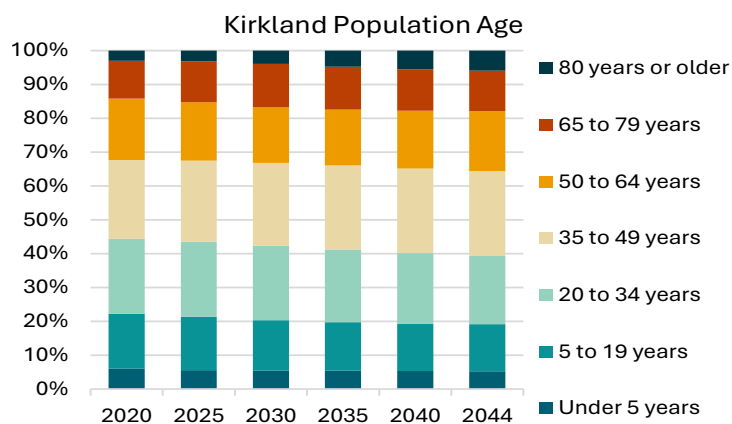


Figure 41 - Sources: U.S. Census Bureau, 2023 National Population Projections, and A Regional Coalition for Housing (ARCH).

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.

## 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 home ownership 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.

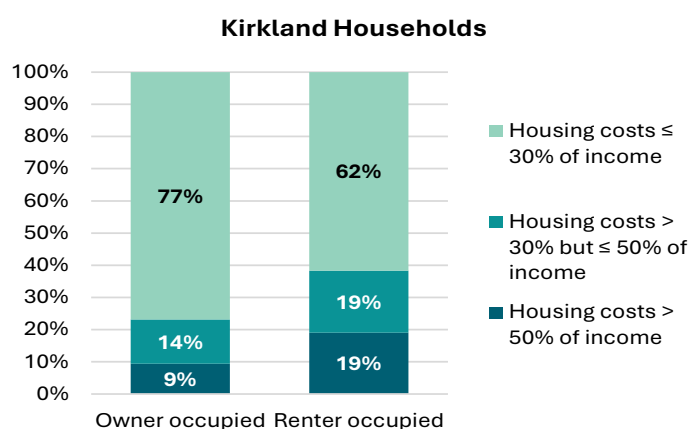


Figure 42 – Sources: U.S. Housing and Urban Development, 2010 and 2020, Comprehensive Housing Affordability Strategy 5-year Estimates.

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

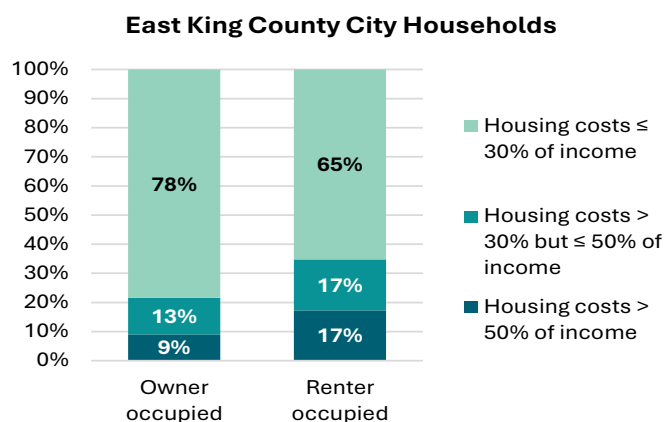


Figure 43 – Sources: U.S. Housing and Urban Development, 2010 and 2020, Comprehensive Housing Affordability Strategy 5-year Estimates.

#### 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."

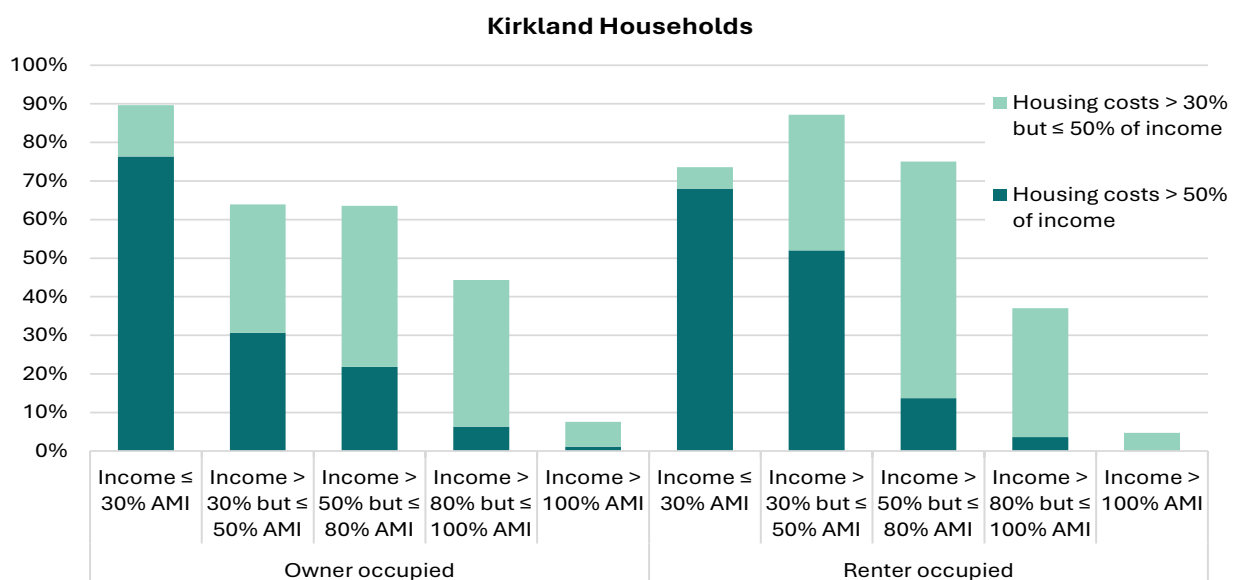


Figure 44 – Sources: U.S. Housing and Urban Development, 2010 and 2020, Comprehensive Housing Affordability Strategy 5-year Estimates.

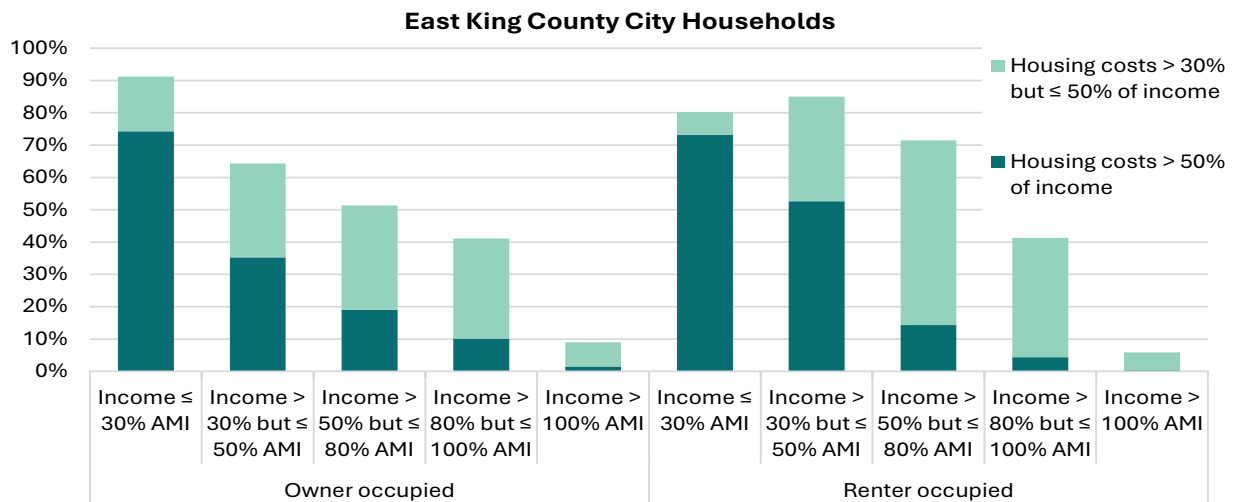


Figure 45 – Sources: U.S. Housing and Urban Development, 2010 and 2020, Comprehensive Housing Affordability Strategy 5-year Estimates.

#### 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.

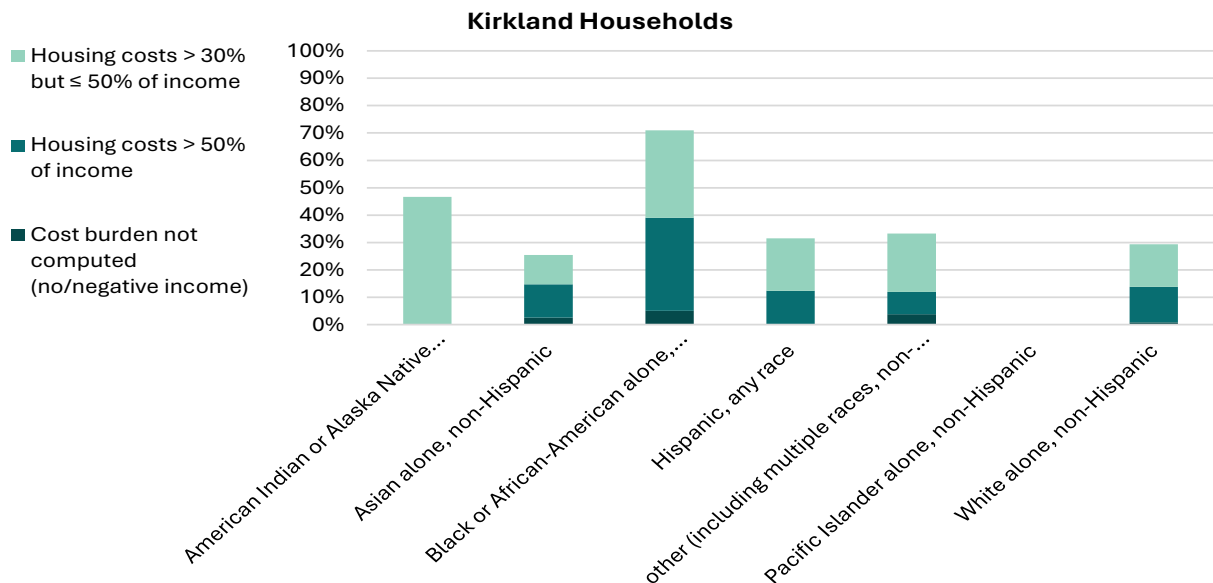


Figure 46– Sources: U.S. Housing and Urban Development, 2010 and 2020, Comprehensive Housing Affordability Strategy 5-year Estimates.

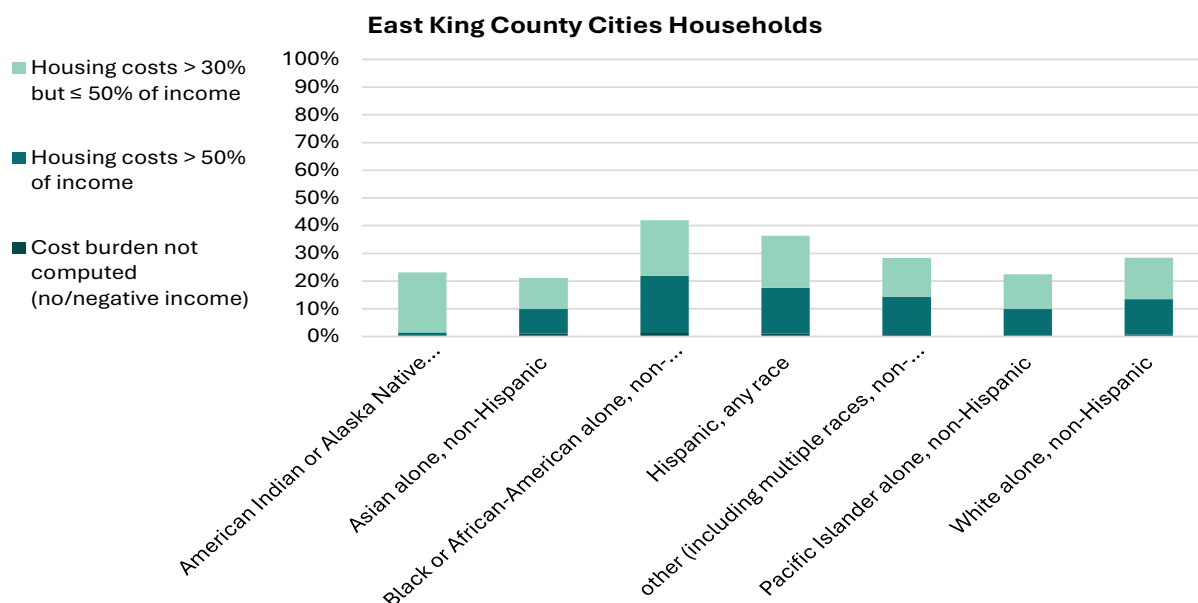


Figure 47 – Sources: U.S. Housing and Urban Development, 2010 and 2020, Comprehensive Housing Affordability Strategy 5-year Estimates.

### 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 – Kirkland Housing Units**

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
<b>Total Units</b>	<b>1,195</b>	<b>1,730</b>	<b>4,605</b>	<b>29,150</b>	<b>36,680</b>

Table 16 – Source: 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.

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

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

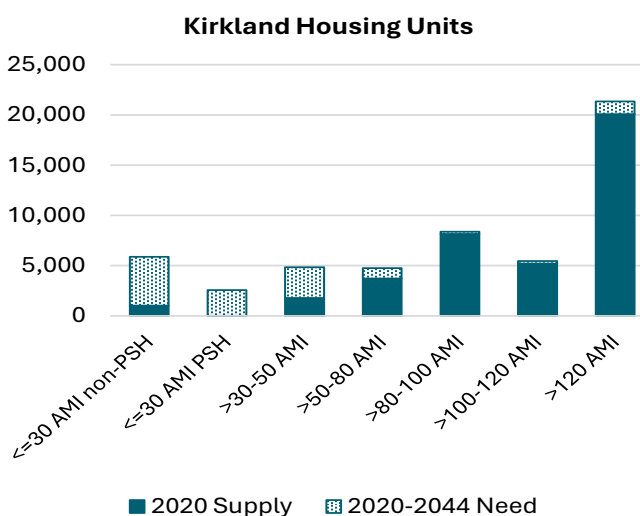


Figure 48 – Source: King County, 2023, Countywide Planning Policies.

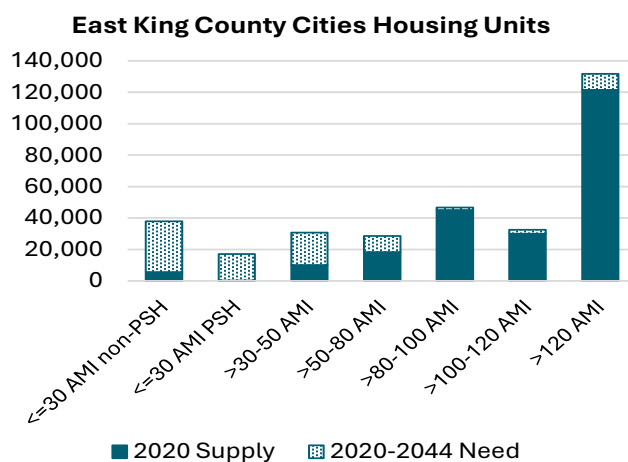


Figure 49– Source: King County, 2023, Countywide Planning Policies.

## 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.

Emergency Housing		
Jurisdiction	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 - Source: King County, 2023, Countywide Planning Policies.

## Partnerships and Strategies

### Dedicated resources

#### **ARCH funding and other city expenditures**

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. In addition, the city has on several occasions donated land, waived local fees, and contributed other sources of value to support affordable housing projects within Kirkland.

#### 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 85<sup>th</sup> Street Station Area for greater housing and commercial growth capacity.

### Kirkland Land Use Regulations and Tax Incentives

<b>KIRKLAND</b>	<b>Land Use Regulations</b>	<b>MFTE Regulations</b>
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 <sup>th</sup> 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.

Table 19 - Source: A Regional Coalition for Housing (ARCH).

A summary of affordable housing created since 2009:

	Homeownership Units	Rental Units	Total Affordable Units
<b>Mandatory</b>	<b>36</b>	<b>149</b>	<b>185</b>
No MFTE	36	1	37
8-year MFTE	-	148	148
<b>Voluntary</b>	<b>-</b>	<b>6</b>	<b>6</b>
8-year MFTE	-	2	2
12-year MFTE	-	4	4
<b>Development Agreement</b>	<b>-</b>	<b>3</b>	<b>3</b>
12-year MFTE	-	3	3
<b>No land use conditions</b>	<b>-</b>	<b>39</b>	<b>39</b>
8-year MFTE	-	16	16
12-year MFTE	-	23	23
<b>Total</b>	<b>36</b>	<b>197</b>	<b>233</b>

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

### ADU regulations

Seeing opportunity to enable homeowners to build accessory dwelling units (ADUs), Kirkland adopted zoning code amendments in 2020, as follows:

#### Kirkland ADU Regulations

Regulation	Old	New
<b>Number allowed</b>	<b>1</b>	<b>2</b>
<b>Owner occupancy</b>	Required (either unit)	Not required



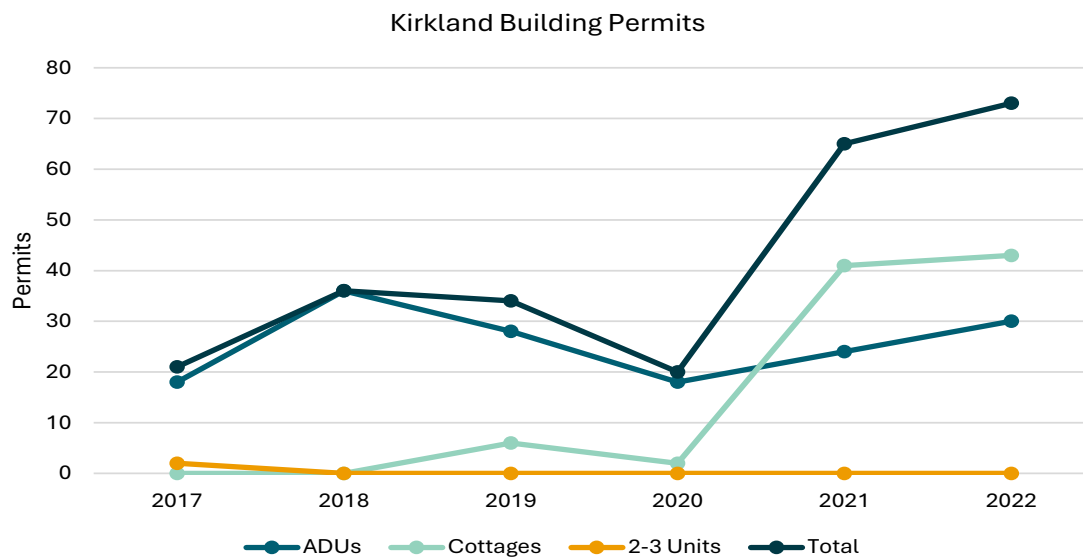
Regulation	Old	New
<b>Parking</b>	One off-street space	No requirement for first ADU; one space for second
<b>Size/Scale</b>		
Attached ADU	≤40% of primary residence and ADU combined	No restriction
12-year MFTE	≤40% of primary residence and ADU combined, and ≤ 800 sq ft	1,200 sq ft
<b>Entrance</b>	ADU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

Table 21 - Source: Kirkland Planning and Building Department.

### 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).



*Figure 50 - Source: Kirkland Planning and Building Department*

## Appendix

### Household Incomes

	2006 - 2010 estimate		2016 - 2020 estimate	
	Households	Pct	Households	Pct
<b>EKC cities</b>	<b>162,572</b>	<b>100%</b>	<b>210,789</b>	<b>100%</b>
<b>≤ 30% AMI</b>	<b>12,285</b>	<b>8%</b>	<b>19,365</b>	<b>9%</b>
≤ 20%	7,385	5%	12,486	6%
> 20% but ≤ 30%	4,900	3%	6,879	3%
<b>&gt; 30% but ≤ 50% AMI</b>	<b>11,703</b>	<b>7%</b>	<b>14,558</b>	<b>7%</b>
> 30% but ≤ 40%	5,502	3%	6,818	3%
> 40% but ≤ 50%	6,201	4%	7,740	4%
<b>&gt; 50% but ≤ 80% AMI</b>	<b>16,445</b>	<b>10%</b>	<b>18,184</b>	<b>9%</b>
> 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%
<b>&gt; 80% but ≤ 100% AMI</b>	<b>13,584</b>	<b>8%</b>	<b>17,574</b>	<b>8%</b>
> 80% but ≤ 95%	10,163	6%	12,695	6%
> 95% but ≤ 100%	3,421	2%	4,879	2%
<b>&gt; 100% but ≤ 120% AMI</b>	<b>13,326</b>	<b>8%</b>	<b>16,198</b>	<b>8%</b>
> 100% but ≤ 115%	10,153	6%	12,390	6%
> 115% but ≤ 120%	3,173	2%	3,808	2%
<b>&gt; 120% AMI</b>	<b>95,229</b>	<b>59%</b>	<b>124,910</b>	<b>59%</b>
> 120% but ≤ 140%	13,365	8%	16,552	8%
> 140%	81,864	50%	108,358	51%
<b>Kirkland</b>	<b>22,205</b>	<b>100%</b>	<b>37,145</b>	<b>100%</b>
<b>≤ 30% AMI</b>	<b>1,770</b>	<b>8%</b>	<b>4,185</b>	<b>11%</b>
≤ 20%	1,110	5%	2,500	7%
> 20% but ≤ 30%	660	3%	1,685	5%
<b>&gt; 30% but ≤ 50% AMI</b>	<b>1,750</b>	<b>8%</b>	<b>2,470</b>	<b>7%</b>
> 30% but ≤ 40%	760	3%	1,080	3%
> 40% but ≤ 50%	990	4%	1,390	4%
<b>&gt; 50% but ≤ 80% AMI</b>	<b>2,550</b>	<b>11%</b>	<b>4,010</b>	<b>11%</b>
> 50% but ≤ 60%	955	4%	2,200	6%
> 60% but ≤ 65%	525	2%	960	3%
> 65% but ≤ 80%	1,070	5%	850	2%
<b>&gt; 80% but ≤ 100% AMI</b>	<b>1,435</b>	<b>6%</b>	<b>3,405</b>	<b>9%</b>
> 80% but ≤ 95%	1,035	5%	2,450	7%
> 95% but ≤ 100%	400	2%	955	3%
<b>&gt; 100% but ≤ 120% AMI</b>	<b>1,970</b>	<b>9%</b>	<b>3,105</b>	<b>8%</b>
> 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
<b>&gt; 120% AMI</b>	<b>12,730</b>	<b>57%</b>	<b>19,970</b>	<b>54%</b>
> 120% but ≤ 140%	1,765	8%	2,790	8%
> 140%	10,965	49%	17,180	46%

Table 22 - 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
<b>Homeownership</b>	<b>-</b>	<b>-</b>	<b>5</b>	<b>30</b>	<b>17</b>	<b>52</b>
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
<b>Rental</b>	<b>138</b>	<b>16</b>	<b>18</b>	<b>45</b>	<b>-</b>	<b>217</b>
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
<b>Total</b>	<b>138</b>	<b>16</b>	<b>23</b>	<b>75</b>	<b>17</b>	<b>269</b>

Table 23 - 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
<b>Renter-occupancy</b>						
<b>Beds</b>	<b>36</b>	<b>-</b>	<b>-</b>	<b>98</b>	<b>-</b>	<b>134</b>
Friends of Youth Campus	30	-	-	-	-	30
New Bethlehem Shelter	-	-	-	98	-	98
New Ground Kirkland	6	-	-	-	-	6
<b>Dwelling Units</b>	<b>133</b>	<b>67</b>	<b>6</b>	<b>62</b>	<b>361</b>	<b>635</b>
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
<b>Total</b>	<b>169</b>	<b>67</b>	<b>6</b>	<b>160</b>	<b>361</b>	<b>763</b>

Table 24 - 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
<b>Rental</b>						
Salisbury Court	12	-	-	-	-	12
Woodlands at Forbes Lake	33	75	-	-	-	108
<b>Total</b>	<b>45</b>	<b>75</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>120</b>

Table 25 - Sources: Washington State Housing Finance Commission.

## Housing for homeless individuals; shelters, transition, etc.

	Adult -Only Beds	Child -Only Beds	Chronic Beds	Family Beds	Over- flow / Voucher	Seasonal	Veteran Beds	Youth Beds	Total Beds	Family Units
<b>Emergency Shelter</b>	-	16	-	52	-	-	-	51	103	10
New Bethlehem Place	-	-	-	52	-	-	-	-	52	10
Willows Youth Services Center	-	-	-	-	-	-	-	35	35	-
Youth Haven Shelter	-	16	-	-	-	-	-	16	16	-
<b>Other Permanent Housing</b>	27	-	-	8	-	-	-	-	35	3
Athene Apartments	20	-	-	-	-	-	-	-	20	-
Salisbury Court	-	-	-	8	-	-	-	-	8	3
Velocity	7	-	-	-	-	-	-	-	7	-
<b>Permanent Supportive</b>	21	-	-	3	-	-	24	-	24	1
Francis Village	9	-	-	3	-	-	12	-	12	1
Velocity	12	-	-	-	-	-	12	-	12	-
<b>Transitional Housing</b>	-	4	-	72	-	-	-	4	76	17
Petter Court	-	-	-	36	-	-	-	-	36	8
Salisbury Court	-	-	-	36	-	-	-	-	36	9
Youth Haven Shelter	-	4	-	-	-	-	-	4	4	-
<b>Total</b>	<b>48</b>	<b>20</b>	<b>-</b>	<b>135</b>	<b>-</b>	<b>-</b>	<b>24</b>	<b>55</b>	<b>238</b>	<b>31</b>

Table 26 - Source: U.S. Housing and Urban Development, 2023, Housing Inventory Count.

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

# Affordable Housing Committee

KING COUNTY  
GROWTH  
MANAGEMENT  
PLANNING COUNCIL

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Association of King and  
Snohomish Counties*

Robin Walls  
*King County Housing  
Authority*

Maiko Winkler-Chin  
*On behalf of Seattle  
Mayor Bruce Harrell*

September 5, 2024

Scott Guter, AICP, LEED AP  
Senior Planner  
City of Kirkland  
123 5th Ave.  
Kirkland, WA 98033

Dear Mr. Guter,

Thank you for submitting the City of Kirkland's 2044 Draft Comprehensive Plan to the Affordable Housing Committee's (AHC) Housing-focused Draft Comprehensive Plan Review Program for review on July 2, 2024. On behalf of the AHC, I am sending you this summary of our review and recommendations.

## Background

The AHC is a subcommittee of the Growth Management Planning Council (GMPC), consisting of representatives of King County and its cities, housing providers, area employers, and others. By direction of the GMPC, the AHC now conducts a housing-focused review of all King County jurisdictions' draft periodic comprehensive plan updates, assessing the draft plans for alignment with the [King County Countywide Planning Policies](#) (CPP) Housing Chapter goals and policies prior to plan adoption.

As you know, our county is experiencing a deep and persistent housing shortage. In 2021 the State of Washington adopted [House Bill 1220](#), which amended the Growth Management Act, requiring local governments to plan for and accommodate housing that is affordable to all income levels, including emergency housing. In response to this state mandate and local interest in improving the effectiveness of local housing plans and policies, the AHC led a two-year process to amend the King County CPPs.

The result was a significant update to the CPP Housing Chapter, which was recommended by the GMPC, adopted by the King County Council, and ratified by the cities in 2023. The goals of both the statute and this implementation work are to encourage cities and King County to work together to provide a full range of affordable, accessible, healthy, and safe housing choices to every resident in King County.

This review is guided by Housing-focused Draft Comprehensive Plan Review Standards, as adopted by [GMPC Motion 23-2](#). In summary, the AHC review seeks to determine whether each jurisdiction's draft plan and submission materials:

1. address all CPP Housing Chapter policies;
2. articulate implementation strategies for relevant CPP Housing Chapter Policies; and
3. lay out meaningful policies that, taken together, support the jurisdiction's ability to equitably meet housing needs.

This program is still relatively new and evolving, and your engagement helps the AHC understand how jurisdictions are seeking to address their housing needs while aligning with the recent changes at the state, regional, and county levels.

The AHC acknowledges the substantial amount of time and effort that went into Kirkland's draft comprehensive plan. During review, the AHC noted that many of Kirkland's plans, policies, analyses, and implementation strategies align well with CPP Housing Chapter policies. In particular:

1. The draft plan's racially disparate impact analysis does an exemplary job of documenting the local history of racially discriminatory housing policies, providing a strong foundation for policies addressing historical inequities identified in the analysis, in alignment with CPPs H-5 and H-9. This includes a policy that commits Kirkland to increasing the ability of all residents to live in the neighborhoods of their choice, by providing access to affordable housing to rent and own throughout the city, "in particular for those populations disproportionately impacted by past discriminatory land use and housing practices" (Policy H-2.1).
2. The draft plan commits Kirkland to enhancing "city-wide inclusionary zoning requirements to provide additional affordable housing units to meet current and future housing needs" (Policy H-1.2). This aligns with CPP H-18, which requires jurisdictions to adopt inclusive planning tools by providing for affordable housing to rent and own throughout the city and evaluating the feasibility of, and implementing inclusionary and incentive zoning to provide affordable housing. The AHC also commends Kirkland staff's support and potential integration of recommendations in the A Regional Coalition for Housing's (ARCH) [Middle Housing Affordability Opportunities in East King County](#) report into the draft plan and future regulations.
3. Kirkland's efforts to remove cost barriers to housing affordability align strongly with CPP H-13 (Policies LU-3.7, 4.2, 4.3, 5.8, H-1.5-9, and H-1.14-18).
4. Kirkland's draft plan prioritizes transit-oriented development and lays a foundation or increasing densities sufficient to maximize transit investments in the city and increasing income-restricted housing within walking distance of frequent and high-capacity transit, in alignment with CPPs H-16 and H-17 (Policies H-1.10 and H-1.13). The AHC strongly supports the future addition of a Frequent Transit Corridor Overlay to the City's land use strategy, which would add capacity for "higher-intensity residential uses" along identified frequent transit corridors (Policy LU-2.4). The Supplemental Environmental Impact Statement (SEIS) notes that high-intensity residential uses along these corridors would lower "the overall displacement rate from new development citywide" without significant environmental impacts, in alignment with CPP H-21 (SEIS, pp. 4-15 and 4-71).

Below, the AHC includes recommendations necessary for Kirkland to align with the CPP Housing Chapter policies.

### **Recommendation to Align with the CPP Housing Chapter**

The AHC recommends Kirkland take the following action to align its draft comprehensive plan with CPP Housing Chapter goals and policies.

#### **1. Demonstrate capacity for allocated housing needs (CPPs H-1 and H-11)**

##### **Relevant Countywide Planning Policies**

CPP H-1 requires Kirkland to plan for and accommodate a net new need of 13,200 housing units, including 11,462 housing units that are affordable to households with incomes at or below 80 percent of area median income (AMI) and 2,522 emergency housing beds. CPP H-11 requires jurisdictions to identify sufficient capacity of land for housing including, but not limited to, housing for low-, very low-, and extremely low-income households.



### Kirkland's Proposal and AHC Findings

In a memo cited in the draft SEIS, Kirkland reports that land use changes proposed in the draft comprehensive plan will result in 24,862 units of surplus land capacity.<sup>1</sup> Kirkland's draft Land Use Element includes the "Draft Proposed 2044 Land Use" map and definitions of proposed future land use categories, all of which would allow mixed-use developments at varying densities throughout the city (pp.7-8). Based on this information, as well as conversations with City staff, the AHC has the impression that the draft plan proposes significant increases to residential densities throughout the city.

All this said, the draft plan does not include a land capacity analysis demonstrating capacity for 80 to 100, 50 to 80, 30 to 50, and below 30 percent of AMI housing needs, as well as emergency housing needs, as required by CPPs H-1 and H-11. Without this analysis, the AHC cannot confirm in any specificity whether Kirkland is meaningfully planning for and accommodating its housing needs and thus aligns with CPP H-1. In conversations with AHC staff, Kirkland staff indicated that this analysis will be included in the final, adopted plan.

**Recommendation 1:** To align with CPP H-1 and CPP H-11, Kirkland should demonstrate that it is providing sufficient residential capacity for its allocated permanent and emergency housing need through a land capacity analysis. If the analysis reveals a deficit in capacity, Kirkland should propose changes and demonstrate that it will provide sufficient capacity for all income levels. Please see Washington State Department of Commerce's "[Guidance for Updating Your Housing Element](#)" for a guide on how to complete a land capacity analysis.

### Conclusion and AHC Resources

Thank you again for your submission to the Committee's Housing-focused Draft Comprehensive Plan Review Program. AHC members valued the opportunity to review City of Kirkland's 2044 draft comprehensive plan and related submission materials. Kirkland's participation in the plan review program is instrumental in the broader work of the Committee to empower local jurisdictions to address the affordable housing crisis in King County.

AHC staff are happy to assist Kirkland in addressing these recommendations. For immediate resources and guidance on aligning with the CPP Housing Chapter, refer to the:

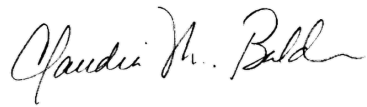
- [Engrossed 2021 King County CPPs](#);
- [AHC Housing-focused Draft Comprehensive Plan Review Program Guide](#); and
- [King County Resources for Documenting the Local History of Racially Exclusive and Discriminatory Land Use and Housing Practices](#).

If you have questions or need additional information regarding aligning with the CPP Housing Chapter, please contact lead staff for the AHC plan review program, Carson Hartmann, at [AHCplanreview@kingcounty.gov](mailto:AHCplanreview@kingcounty.gov) or 206-848-0681.

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<sup>1</sup> City of Kirkland. Capacity Analysis Memo. 2024. [\[link\]](#)

Sincerely,

A handwritten signature in black ink, reading "Claudia M. Balducci". The signature is fluid and cursive, with the first name "Claudia" being the most prominent.

Claudia Balducci  
Affordable Housing Committee Chair  
King County Councilmember, District 6

CC     Dow Constantine  
Growth Management Planning Council Chair  
King County Executive

Amy Falcone  
Councilmember  
City of Kirkland

Laura Hodgson  
Senior Planner  
Washington State Department of Commerce

Plan Review Team  
Puget Sound Regional Council

Plan Review Team  
King County Affordable Housing Committee

## VII. HOUSING ELEMENT

**DRAFT (last update September 17, 2024)**

### **Purpose**

Housing is recognized as a fundamental human need and plays a crucial role in the overall wellbeing of individuals and communities. It serves as a social determinant of health, influencing a wide array of health outcomes and quality of life. Quality housing can reduce the risk of chronic diseases, improve mental health, and enhance the sense of security and belonging. Moreover, stable housing can act as a platform for individuals to access education and employment opportunities, which are essential for economic stability and personal development. The benefits of adequate housing extend beyond the individual, contributing to the social fabric and economic vitality of communities.

In the Puget Sound Region, and across the state, the housing market has become increasingly unaffordable as demand has risen and supply continues to be constrained. Many residents are facing unprecedented challenges in finding and keeping housing they can afford. Housing availability is also a result of past and present public policies and private practices. Certain housing policies, such as exclusionary zoning, and private practices such as loan discrimination, restrictive covenants, and redlining have led to racial discrimination in the housing market, as these policies and practices have historically been used to segregate communities and limit opportunities and exacerbate economic disparities for people of color.

As Kirkland sits geographically in the heart of the region's economy, the city boasts a diverse suite of employers, and it enjoys the benefits of being in close proximity to many jobs in our neighboring cities. Together with our quality neighborhoods with their parks and open space, schools, and commercial amenities, the city provides an opportunity for current and future residents to thrive. Recognizing that housing access, affordability, equity, and choice are regional issues, Kirkland has a major role in locally addressing the many issues within the region's housing market.

The Housing Element ensures that Kirkland addresses the housing needs of current and future residents over the next 20 years. This chapter includes goals and policies intended to help the city to achieve its housing targets, meet the needs of current and future residents, and correct past wrongs for populations historically left out of the housing market and suffering from housing insecurity.

Under the Growth Management Act (GMA) described in RCW 36.70A.070(2) cities at minimum must:

- Analyze existing housing conditions;
- Plan for and accommodate the housing needs affordable to all economic segments of the population (moderate, low, very low and extremely low income, as well as emergency housing and permanent supportive housing);
- Provide for a variety of housing densities and options through preservation and development;
- Make adequate provisions for housing for current and future populations;

- Identify racially disparate impacts, displacement and exclusion in housing policies and regulations, and begin to undo those impacts; and
- Identify areas where households are at higher risk of displacement and establish anti-displacement policies.

## **Vision**

Kirkland recognizes that housing is the most basic of human needs. By 2044, our city has, and participates in, a robust housing market capable of meeting the demands of current and future residents. ~~Housing is equitably accessed and dispersed~~ Residents have access to safe, affordable, and adequate housing regardless of their background throughout the city. Housing is developed with sustainability in mind, is safe, and meets the needs of households regardless of income, configuration, ability, racial or ethnic makeup. Homelessness is rare and brief, and Kirkland together with its local and regional partners has developed sustainable support systems that continue to meet the needs of our unhoused population.

## **Existing Conditions**

The land that is now Kirkland has long been a place where people made their homes, beginning with Native people and their longhouses near Lake Washington. With settlement, Kirkland has a history of providing housing choices to meet the needs of its populations from homesteader cabins and farmhouses, to providing housing for an industrial workforce, to providing housing in suburban tracts served by automobiles. Today, Kirkland has grown into an urbanizing community of neighborhoods as the city and the region continues to gain population.

As of 2023, Kirkland's population estimate is 96,920 and ranks 6<sup>th</sup> in county by population. 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 annexation opportunities to incorporate future population, growth within the city will occur as infill urbanization.

### *Jobs and Housing*

The median household income in Kirkland stands at \$130,620, and the City has experienced a 23 percentage-point increase in professionals earning \$75,000 or more since 2010. These wage earners can afford higher rents or mortgages, leading to a focus on market-rate housing development for this group and exacerbating affordability issues for lower-income households. Kirkland offers limited housing options for households earning less than \$50,000 annually due to rising prices driven by demand. Additionally, Kirkland's job growth is starting to outpace housing development.

### *Tenure and Housing*

The city's housing supply is still majority homeownership, 60% as of 2020, although the number of rental housing units has steadily increase since 2010, its share of the total inventory has decreased from 43% (2010) to 40% (2020). Renters are more likely than homeowners to be moderately or severely burdened by

housing costs, 23% of owner-occupied households are moderately or severely burdened, compared to 38% of renter-occupied households.

### *Unit Size and Regulated Housing*

There are currently more 3- to 4-bedroom units than the number of 3- to 4-person households in the city, while there is less inventory of 1- bedroom units compared to the number of 1-person households. Kirkland offers a relatively high number of income- and price-restricted units for its size, due to a combination of inclusionary zoning, city funding, and public housing, although many more affordable units are needed to meet demand. In addition, the city does not yet have a significant supply of permanent supportive or emergency housing units.

### *Race, Ethnicity and Housing*

The city has seen a population growth of 13.9% since 2015, with a notable increase in the non-white population, now constituting 30.7% of the residents. While this increase in racial and ethnic diversity is notable, it is also notable that Kirkland's white population is the highest among neighboring cities and the county. Housing is needed at all affordability levels, but in greatest numbers below 80% of the area median income (AMI) and especially by Black and Hispanic/Latino households, who are disproportionately housing-cost burdened. Kirkland has a history of racial exclusion that should be addressed through expansion of affordable housing and home ownership opportunities to peoples of color.

### *Age and Housing*

Most Kirkland residents are of "working age populations", ages between 20 and 64 (64 percent), 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. Based on aging trends, there is a critical need to address housing accommodations tailored to the needs of an older population.

### *Future Housing Trends*

Between 2024 and 2044, the City is expected to accommodate a housing growth target of 13,200 new housing units. Under the Growth Management Act, planning policies must seek to direct growth to existing and emerging urban areas within the metropolitan region. The King County Growth Management Planning Council allocates housing growth targets to jurisdictions, and Kirkland is responsible for planning to meet its allocated needs for housing. Table H-1 shows Kirkland's allocated housing growth by income segment. In addition to these housing growth targets Kirkland must accommodate 2,522 units of emergency housing<sup>1</sup> by 2044. Emergency housing projections and allocation assume current trends with regards to meeting all housing needs at each income level. If Kirkland succeeds in providing enough housing within the planning period to meet all permanent housing needs at all income levels, then it is not expected to meet its need of emergency housing. ~~The growth targets are calculated as Kirkland's percent share of the countywide housing growth.~~

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<sup>1</sup> "Emergency Housing" includes emergency housing and emergency shelter and is in addition to permanent housing needs.

Housing needs were derived from allocated countywide permanent and emergency housing needs supplied by Washington State Department of Commerce. Kirkland's permanent housing needs are based on the city's proportionate share of need at each income level of the countywide growth target and adjusted based on the amount of existing low-income housing options and the city's balance of low-wage workers to low-wage jobs. Emergency housing needs were determined by dividing the total countywide emergency housing needs by the city's percent share of planned countywide housing growth. More information on the methods for allocating countywide housing need can be found in Appendix 4 of King County's Countywide Planning Policies.<sup>2</sup>

*Table H-1: Housing Needs 2020-2044*

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

*Table H-1: King County, 2023, Countywide Planning Policies.*

As noted above, Kirkland has experienced significant growth and changes in its community demographics and housing conditions. As the city plans to accommodate future growth it will need to plan for a 33% increase in housing units by 2044 along with a 52% increase in employment with a large portion of this growth, and at least 8,916 housing units affordable to households with incomes ≤80% AMI. These demographic shifts and housing trends are crucial for understanding the city's needs and planning for its future. To determine if the city is meeting its allocated housing needs by income segment a housing land capacity analysis was conducted<sup>3</sup>. Based on projected housing needs the city is showing a deficit of housing capacity with existing 2024 zoning, in particular for providing housing for households earning at or below

<sup>2</sup> [https://cdn.kingcounty.gov/-/media/king-county/depts/dchs/housing/affordable-housing-committee/ahccompplanreview/kc\\_2021\\_cpps\\_ord\\_19660\\_113021.pdf?rev=194224480ab14c61b76d89f03603b7eb&hash=0BAA96D98BEEDC6A1987DEF283C53C3D](https://cdn.kingcounty.gov/-/media/king-county/depts/dchs/housing/affordable-housing-committee/ahccompplanreview/kc_2021_cpps_ord_19660_113021.pdf?rev=194224480ab14c61b76d89f03603b7eb&hash=0BAA96D98BEEDC6A1987DEF283C53C3D)

<sup>3</sup> The city's housing land capacity analysis may be found in the housing inventory and analysis located in Appendix [X].

80% AMI. The goals and policies of this chapter are intended to address this gap in housing need and to ensure that Kirkland remains a welcoming place and provides an opportunity for current and future residents to thrive.

More information on housing trends can be found in the Housing Inventory and Analysis in Appendix [X] and the 2023 Community Profile in Appendix [X].

**Goals and Policies**

The following housing goals and policies help Kirkland address its role in meeting regional housing needs and local housing growth allocations and provide a framework for how the city will achieve its 2044 housing vision.

Housing goals and policies are organized into three sections: Housing Supply, Affordability, Equity, and Diversity; Fair and Equal Access to Housing; and Subsidy and Homelessness Prevention. These sections are aligned with Puget Sound Regional Council’s Regional Housing Strategy. Policies are further divided into sections aligned with categories found in the Housing chapter of the King County Countywide Planning Policies.

***Housing Supply, Affordability, Equity, and Diversity***

To meet Kirkland’s vision of a robust housing market capable of meeting the housing needs of the city it will need housing of different types, costs, and with access to jobs, transit, and services.

**Goal H-1** – Achieve a full range of affordable, accessible, healthy, and safe housing choices for all residents throughout the city.

***Increase housing supply, particularly for households with greatest need.***

Kirkland shall adopt best practices and innovative techniques to meet the city’s housing needs, prioritizing housing for households making 30% or less of AMI. To meet the city’s housing needs, multiple tools will be needed, including regulatory and permitting reform and programs that support housing production from private for profit and non-profit housing developers, with an emphasis on the development of deeply affordable and supportive housing.

	<b><u>Policy H-1.1</u></b> – Prioritize regulatory and programmatic reforms to urgently bridge gaps in the city’s housing land capacity for households at or below 80% AMI.
	<b>Policy H-1.24</b> – Require affordable housing, <u>or other means of achieving community benefits related to housing,</u> when increases to development capacity are considered.
	<b>Policy H-1.32</b> – Enhance <u>city-wide</u> affordable housing incentives and <del>city-wide</del> inclusionary requirements <del>that</del> <u>effectively</u> provides additional affordable housing units to meet current and future <u>permanent</u> housing needs.

	<b>Policy H-1.43</b> – Increase <del>the amount of moderate- and high-intensity</del> residential development <u>intensity</u> in areas with infrastructure, services, and amenities to <del>provide</del> <u>accommodate</u> greater housing choice for people at all stages of life.
	<b>Policy H-1.54</b> – Adopt development and environmental regulations that reduce the cost of building and stimulate the production of housing, <u>both for market rate and affordable housing</u> .
	<b>Policy H-1.65</b> – Reduce the cost of building <u>market rate and affordable</u> housing by speeding up, simplifying, and making permitting housing more predictable and transparent to permit applicants with expected permit review timelines and revision cycles.
	<b>Policy H-1.76</b> – Develop specialized standards that enable and encourage production of housing for extremely low-income households, such as: prioritizing lands for the production of Permanent Supportive Housing (PSH); increasing allowable densities to maximize production of PSH; reducing taxes and permit and utility hookup fees for PSH; and employing cost reduction strategies identified in other housing policies.
	<b>Policy H-1.87</b> – Support housing for the unhoused by removing regulatory barriers that prevent or obstruct the creation and equitable distribution of transitional housing, emergency shelters, permanent supportive housing and similar facilities.
	<b>Policy H-1.98</b> – Support the siting and development of housing for extremely low-income households and those experiencing chronic homelessness by prioritizing local and regional resources, developing specialized development standards; employing cost-reduction strategies, including reductions in fees and taxes; and reducing or removing regulatory barriers that prevent or obstruct the creation and equitable distribution of transitional housing, emergency shelters, permanent supportive housing, and similar facilities.
	<b>Policy H-1.109</b> – Develop a program that allows housing intensity bonuses for faith-based, or other non-profit and community-based organizations seeking to develop affordable housing on-site, prioritizing developments with income-restricted units <u>for prioritizing</u> households making 30% or less AMI and projects that provide on-site services for households most impacted by shortages of affordable housing.
	<b>Policy H-1.11</b> – <u>Support a variety of regulatory and programmatic solutions for the preservation of existing housing and ensure no-net-loss in citywide residential capacity</u>

### *Expanded housing options and increased affordability accessible to transit and employment.*

To create healthy, equitable, vibrant communities well-served by infrastructure and services Kirkland will direct much of its housing growth into its designated urban centers, commercial centers, and near transit ~~corridors~~.



	<b>Policy H-1.12</b> – Prioritize meeting the city’s housing needs in the city’s urban centers, commercial centers, and near transit <del>corridors</del> where sufficient infrastructure, services, and amenity capacity is planned.
	<b>Policy H-1.130</b> – Maximize the efficient use of <del>residential</del> land near <u>areas with existing or planned transit infrastructure, services, and amenities</u> transit with <u>transit-supportive</u> residential intensities, development standards and infrastructure improvements appropriate for <del>more</del> urbanized infill development patterns.
	<b>Policy H-1.11</b> —Ensure that affordable housing opportunities at a variety of income levels are not concentrated but are available throughout the City and especially in walkable areas with good access to transit, employment, parks, and neighborhood-serving retail, especially grocery stores.
	<b>Policy H-1.12</b> —Support a variety of regulatory and programmatic solutions for the preservation of affordable housing in areas near transit and employment and ensure no net-loss in citywide residential capacity.
	<b>Policy H-1.143</b> – Increase <u>affordable</u> housing <u>affordability (both in price and operation)</u> and <u>capacity</u> in <u>the city’s Kirkland’s Urban Centers, commercial centers, and near transit corridors</u> with <u>regulatory</u> <del>ions</del> and <u>programmatic reform</u> that <u>effective to</u> supports innovation in residential construction.
	<b>Policy H-1.15</b> – Collaborate with developers to create a diverse range of housing <u>affordable to many income segments and provide housing choices for people at all stages of life in the city’s urban centers, commercial centers, and near transit corridors.</u>

### *Collaborate regionally to increase housing production and address housing needs.*

Housing markets are regional and do not respect jurisdictional boundaries. Housing affordability is important to both local and regional economic vitality and sustainability. Cities with similar housing characteristics tend to be clustered geographically and provide opportunities for efficiency and greater impact through interjurisdictional cooperation and diverse partnership. The following policies support interjurisdictional coordination, collaboration, and partnerships to identify and meet the housing needs of households with extremely low-, very low-, and low-incomes. These policies are further supported by the goals and policies related to subsidy and homelessness.

	<b>Policy H-1.164</b> – Cooperate at a regional level to increase the base of both public and private support necessary to address local housing needs.
	<b>Policy H-1.175</b> – Collaborate with diverse partners (e.g., employers, financial institutions, philanthropic, faith, and community-based organizations) on provision of resources (e.g., funding, surplus property) and programs to meet Kirkland’s allocated housing need of households with extremely low-, very low-, and low-incomes, <u>and emergency housing.</u>

	<b>Policy H-1.186</b> – Cooperate with other jurisdictions, agencies, and housing organizations to increase regulatory consistency across jurisdictions and reduce regulatory and permitting complexity and reduce the cost of housing.
	<b>Policy H-1.197</b> – Support the current and future building industry workforce by cooperating with other jurisdictions, agencies, trade organizations, and other public, private and non-profit partners to provide workforce training on new and emerging building technologies, regulatory requirements, and construction practices.
	<b>Policy H-1.2018</b> – Prioritize efforts to achieve a geographic balance in siting housing for those earning lower wages by collaborating with nearby jurisdictions in leveraging funding, supplying surplus public property, and maintaining and developing new partnerships and programs that aim to collectively meet housing needs and improve the jobs-housing balance.

### ***Fair and Equal Access to Housing***

As Kirkland is an expensive place to live, many households are at threat of being displaced. More housing options and strategies are needed to help people have the option to stay in their neighborhoods, with an emphasis on lower-income communities and Black, Indigenous, and other People of Color (BIPOC) communities that have been systemically excluded from homeownership opportunities.

**Goal H-2** – Achieve racially and socially equitable outcomes in housing, meet the needs of all current and future residents and ensure people with the lowest incomes have quality housing that is accessible and affordable in the communities of their choice.

### ***Expand housing and neighborhood choice for all residents.***

Extremely low-, very low-, and low-income residents often have limited choices when seeking an affordable home and neighborhood. Many BIPOC ~~lack, Indigenous, and other People of Color~~ communities and immigrant groups face disparities in access to opportunity areas with high quality schools, jobs, transit and access to parks, open space, and clean air, water, and soil.

Some of the same groups are significantly less likely to own their home as compared to the countywide average, cutting them off from an important tool for housing stability and wealth building. Further, inequities in housing and land use practices as well as cycles of public and private disinvestment and investment have also resulted in communities being vulnerable to displacement. Kirkland must adopt intentional actions to expand housing choices throughout its communities to help address these challenges.

	<b>Policy H-2.1</b> – Plan for housing in areas that protect and promote the health and well-being of residents by supporting equitable access to parks and open space, safe pedestrian and bicycle routes, clean air, soil and water, fresh and healthy foods, high-quality education from early learning through K-12, affordable and high-quality transit options and living wage jobs and by avoiding or mitigating exposure to environmental hazards and pollutants.
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	<b><u>Policy H-2.2</u></b> – Ensure that affordable housing opportunities at a variety of income levels are not concentrated but are available throughout the city and especially in walkable areas with good access to transit, employment, parks, and neighborhood-serving retail, especially grocery stores.
	<b>Policy H-2.32</b> – Provide access to affordable housing to rent and own throughout the city, with a focus on areas where the city is directing growth <u>on land near areas with existing or planned transit infrastructure, services, and amenities</u> , in particular for those populations disproportionately impacted by past discriminatory land use and housing practices.
	<b>Policy H-2.43</b> – Support affordable housing and mitigate residential displacement by implementing commercial linkage fees for the development of new affordable housing to the extent enabled by State law.
	<b>Policy H-2.54</b> – Ensure that land use, zoning, and regulations support housing options and supportive services for older adults, disabled persons, people with medical conditions, unhoused individuals and families, and displaced people.
	<b>Policy H-2.65</b> – Support equitable home ownership assistance to Black, Indigenous, and People of Color communities and to prioritize providing more housing ownership options for moderate- and low-income households.
	<b>Policy H-2.76</b> – Support housing options, programs, and services that allow older and differently abled adults to stay in their homes or neighborhood. Encourage universal design improvements in renovation and new construction that increase housing accessibility throughout the city.
	<b>Policy H-2.87</b> – 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.
	<b>Policy H-2.98</b> – Support no net loss in residential capacity, <u>especially for BIPOC, older adults, and low-income households</u> , through development incentives, <u>and</u> flexible standards, <u>and programs</u> that encourage preservation of existing homes while allowing for infill residential development.
	<b>Policy H-2.109</b> – Increase residential capacity and housing choice in residential neighborhoods through promoting the redevelopment of public lands that accommodate affordable smaller/ <del>portable</del> <u>manufactured</u> homes.
	<b>Policy H-2.110</b> – Address displacement of low-income households with redevelopment by adopting regulations that require landlords to offer tenants relocation assistance, consistent with State and Federal law.
	<b><u>Policy H-2.12</u></b> – <u>Support landlords, in particular small non-corporate landlords, through education, and participation in eviction prevention programs.</u>

	<b>Policy H-2.1<del>3</del>4</b> – Protect fair and equal access to housing for all persons and prohibit any <u>unlawful</u> activity that results in discrimination <del>in</del> <u>of a person's access to adequate</u> housing.
	<b>Policy H-2.1<del>4</del>2</b> – Adopt incentive-based development standards and implement programs (such as High Performing Affordable Housing) that will provide housing with healthy indoor air quality and lower operating costs to low-income households.
	<b>Policy H-2.1<del>5</del>3</b> – Develop healthy communities by supporting flexible development regulations, programs and development partnerships that open up opportunities to allow for housing and services for intergenerational communities, and affordable and mixed-income housing.
	<b>Policy H-2.1<del>6</del>4</b> – Support the retention of existing unsubsidized affordable housing through home maintenance and retrofitting with the creation of and participation in weatherization programs, and energy efficiency retrofit programs and the adoption of regulations making it easier for property owners making these home improvements.
	<b>Policy H-2.1<del>7</del>5</b> – Advocate amendments to the Washington State Building Code to assist in the rehabilitation of existing <del>affordable</del> housing, especially amendments that support healthy indoor air quality and non-carbon emitting energy upgrades with lower operating costs.
	<b><u>Policy H-2.18</u></b> – <u>Support developers in the creation of housing that is environmentally sustainable, meets the needs of people at all stages of life, and promotes quality shared spaces.</u>

### *Equitable processes and outcomes*

Taking intentional action to overcome past and current discriminatory policies and practices helps to reduce disparities in access to housing and neighborhoods of choice. Kirkland will work together with households most impacted by the affordable housing crisis to tailor solutions to best meet their needs.

	<b>Policy H-2.1<del>9</del>7</b> – Collaborate with community members most impacted by housing cost burden in co-developing, implementing, and monitoring strategies that achieve the goals and policies in the Housing Element and actions in the Housing Strategy Plan.
	<b>Policy H-2.<del>20</del>18</b> – Adopt intentional and targeted actions in the Housing Strategy Plan to repair harms to populations disproportionately impacted by past discriminatory land use and housing practices.
	<b>Policy H-2.<del>21</del>19</b> – Coordinate with other departments, providers, and other key stakeholders to foster comprehensive, appropriate, and proactive responses for individuals and households experiencing homelessness or housing instability.
	<b>Policy H-2.2<del>2</del>0</b> – Ensure equitable distribution of more housing types by removing exclusionary regulations and review processes from the zoning code.

	<b>Policy H-2.234</b> – Preserve, maintain, and improve existing affordable housing by developing anti-displacement strategies in the city’s Housing Strategy Plan that will plan for and respond to displacement pressures from rising rents and home prices.
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*Measure results and provide accountability.*

Kirkland is responsible to plan for and accommodate its share of the countywide housing need. The city will actively monitor its progress towards meeting its housing needs and make the necessary adjustments if it falls short of meeting these needs.

	<b>Policy H-2.242</b> – Monitor the city’s progress towards eliminating disparities in access to housing and neighborhood choices and meeting the allocated housing targets <u>by income segment and emergency housing</u> through the city’s housing dashboard, annually reporting the city’s progress to the King County Growth Management Planning Council, and making the necessary policy, program, or regulatory adjustments to achieve housing equity, access, and supply.
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	<b>Policy H-2.253</b> – <u>Advocate for the improvement of regional housing reporting metrics that recognizes disparities in housing access, and support cities using these metrics in annual monitoring and reporting.</u>
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***Subsidy and Homelessness Prevention***

At the lowest income levels, the market is not capable of building housing at a cost that is affordable. Eliminating cost burden for households will require a major increase in funding from a wide range of private for profit, non-profit, and government entities to subsidize housing costs and to build more housing affordable for households with extremely low-, very low-, and low-incomes.

**Goal H-3** – Achieve sustainable subsidy and collaboration with local, regional, and state partners to build and preserve affordable housing, assist in rapid rehousing, and provide subsidy ~~and provide homelessness services~~ for households experiencing housing insecurity or homelessness.

*Be an active partner in the regional effort to achieve housing security for those in the most need.*

Meeting the housing needs of the most vulnerable in our community will require actions, including a commitment of substantial financial resources, by a wide range of private for profit, non-profit, and government entities. The following policies support interjurisdictional coordination, collaboration, and partnerships to identify and meet the housing needs of households experiencing housing instability and homelessness. These policies are further supported by the goals and policies found in the Housing Supply, Affordability, Equity, and Diversity section of this chapter.

	<b>Policy H-3.1</b> – Preserve, maintain, and improve existing affordable housing by developing anti-displacement strategies in the city’s Housing Strategy Plan that respond to displacement pressures from rising rents and home prices.
	<b>Policy H-3.2</b> – Support housing acquisition and creation by private or nonprofit organizations, housing authorities, or other social and health service agencies for extremely low-, very low-, low- and moderate- income residents.
	<b>Policy H-3.3</b> – Advocate for substantial federal, <del>and</del> state, <u>regional, and local</u> funding to address affordability for very low- and extremely low-income households <u>and meet the city’s emergency housing needs</u> .
	<b>Policy H-3.4</b> – Support a range of housing options and services to move people experiencing homelessness to long-term financial and housing stability. Support regional efforts to prevent homelessness.
	<b>Policy H-3.5</b> – Identify and collaborate regionally and with diverse partners (e.g. employers, financial institutions, affordable housing providers, philanthropic, faith, and community-based organizations) on the provision of funding, use of surplus land, and programs to address local affordable <u>and emergency</u> housing needs.