

**City of Carnation
2024 Comprehensive Plan
HOUSING ELEMENT**

CHAPTER 5 – HOUSING ELEMENT

I. INTRODUCTION

The Housing Element of this Comprehensive Plan establishes the framework for meeting the community’s housing needs over the next twenty years, in alignment with the requirements of the Washington State Growth Management Act (GMA) and the King County Countywide Planning Policies (CPPs). As mandated by RCW 36.70A, cities must plan for housing that is affordable and accessible to all economic segments of the population, while promoting a diversity of housing types and densities and preserving existing housing stock.

By identifying current and projected housing needs, evaluating land capacity, and establishing policies to support housing production and affordability, this Housing Element ensures that the city is prepared to accommodate future population growth and provide housing opportunities for all residents. It reflects a commitment to inclusive, sustainable, and equitable development that supports the long-term vitality of the community.

The creation of the Housing and Land use Elements and the Housing Action Plan were informed upon by in-depth interviews, multiple open houses, public hearings and outreach at community events. In-depth interviews with representatives from non-profits that serve populations most disproportionately impacted by cost burden were prioritized including Hopelink, Empower Youth Network, Sno Valley Senior Center and A Supportive Community for All.

The Carnation Housing Needs Assessment (HNA) and Housing Action Plan (HAP) both completed in 2023 provide a more detailed analysis of Carnation’s housing. The 2023 HNA and 2023 HAP are adopted by reference into this Element.

AFFORDABLE HOUSING

Housing is defined as *affordable* if its occupants pay no more than 30% of their income for rent or mortgage payments plus utility costs. Households that pay more than 30% of their income on housing are considered “cost-burdened”, and households that pay more than 50% are considered “severely cost-burdened”. In evaluating housing affordability, the cost of housing is compared to the Area Median Income (AMI) can be categorized as follows:

- Extremely low-income households: 0 to 30 percent of AMI
- Very low-income households: 30 to 50 percent of AMI
- Low-income households: 50 to 80 percent of AMI
- Moderate-income households: 80 to 100 percent of AMI

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The average household income in the City of Carnation has increased at a rate much lower than the rate of average rent and home cost. Carnation's median household income of \$112,647 per year is lower than the other cities in the region, yet higher than the median household income for King County and Washington state. The median home sales price index was just above \$1,000,000 in 2022.

Providing housing at costs that do not burden these households is a great challenge to communities. New housing is often priced beyond the affordability of these households, for a variety of reasons, such as limited land availability, the cost of construction, expensive utility and land development costs, etc. Land use and building code regulations can also add to the cost of new housing. Jurisdictions have undertaken a wide range of actions to promote affordable housing, including increases in density, allowing innovative housing types, fee waivers, incentive zoning, etc.

Perhaps the most significant action taken by the City to create opportunities for diversified housing was the installation of a public sewer system in 2008. The sewer system allows development to achieve the densities identified in the Comprehensive Plan and Zoning Map.

Another strategy was the creation of the R12 zone which requires a mixture of three different housing types including cottage, townhome, duplex, multi-family and assisted living, in addition to single family. No single housing type may occupy more than 60% of the total dwelling units in a subdivision to ensure diversity of housing types.

Density bonuses and waiver of impact fees for affordable housing are also key strategies Carnation has employed to support the building of affordable housing.

Preservation of existing housing stock is another way to ensure that a range of housing types can be provided. This is especially true for Carnation, where much of the existing older housing stock has traditionally been a source of affordable housing for moderate and low income households. Strategies that preserve the affordability and safety of existing housing stock, including the Mobile Home Park, are important to Carnation in meeting its housing affordability goals. In 2024 the City made the Residential Mobile Home Park (RMHP) zone not subject to rezoning to ensure the mobile home park's sustainability as an affordable option.

VITALITY OF EXISTING NEIGHBORHOODS

The requirements for the housing element as outlined in RCW 36.70A.070.2 include "ensuring the vitality and character of established residential neighborhoods". The Carnation community takes great pride in its "small town" feel, including the wealth of nearby open space and recreation opportunities, the scale and walkability of the community, views of the rural areas which surround the City, and the residential design

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characteristic of the original historic plat of the City. In addition to the Housing Element, other elements of the Comprehensive Plan identify and seek to preserve the small town feel of Carnation while allowing for future growth consistent with this Plan. Goals and policies of the Housing Element will incorporate actions that preserve the community by:

- Providing for open spaces and natural landscapes that enhance the built environment;
- Minimizing conversion of undeveloped land into sprawling, low density housing;
- Providing residential development at a scale that promotes non-vehicular access between neighborhoods and the commercial center;
- Preserving vistas;
- Maintaining compatibility between wildlife habitat and residential development;
- Increasing green infrastructure and promoting the reduction of gas emissions through environmentally friendly initiatives;
- Protecting areas that have a higher risk of displacement from market forces that occur with changes to zoning development regulations and capital investments;
- Create equitable development initiatives, inclusionary zoning, tenant protections, land disposition policies, and consideration of land that may be used for affordable housing;
- Upzoning in the downtown core to create capacity for affordable, emergency and supportive housing in the walkable area; and
- Providing adequate housing facilities for Carnation's increasing senior community.

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While Carnation will grow and is, in fact, an “urban” area, the City’s adopted vision is a rural scale “small town” farm community that integrates residential neighborhoods with the city’s commercial area and civic institutions. The City will encourage infill housing development that is compatible with the older parts of town and that seeks to preserve Carnation’s identity. Carnation’s housing goals seek to maintain and strengthen its neighborhoods as closely-knit places where people can know their neighbors and feel that they have a degree of control over their surroundings.

At present there is a very small supply of vacant land within the city limits available for residential development. Future growth within the City will consist of infill development, relatively small residential subdivisions, and the redevelopment of parcels not built currently to capacity.

This section addresses the requirements of the Growth Management Act as they pertain to the Housing Element of the Comprehensive Plan. The Growth Management Act (RCW 36.70A.070) states that the housing element of the Comprehensive Plan must recognize “the vitality and character of established neighborhoods that:

- (a) includes an inventory and analysis of existing and projected housing needs;
- (b) includes a statement of goals, policies, and objectives for the preservation, improvement, and development of housing;
- (c) identifies sufficient land for housing, including, but not limited to government-assisted housing, housing for low-income families, manufactured housing, multifamily housing, and group homes and foster care facilities; and
- (d) makes adequate provisions for existing and projected needs of all economic segments of the community.”

CONSISTENCY WITH MULTI-COUNTY AND COUNTY PLANNING POLICIES

The Growth Management Act requires counties to create planning policies in cooperation with the cities located within them, and the cities’ comprehensive plans are required to be consistent with the adopted Countywide Planning Policies (CPPs). Similarly, Multi-county Planning Policies (MPPs) are required to be developed by two or more counties with contiguous urban populations. In our region, the Puget Sound Regional Council (PSRC) created VISION 2050, the MPPs for the Puget Sound region, in cooperation with the counties and cities. Both the King County CPPs and the PSRC MPPs have policies related to housing, especially affordable housing.

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VISION 2050, in its chapter on housing, identifies the responsibilities of local jurisdictions to “...preserve, improve, and expand housing stock in the region and to make a range of affordable, accessible, healthy, and safe housing choices available to every resident and to promote fair and equal access to housing for all people.” As they possess the regulatory control over new housing development, local jurisdictions can also promote affordable housing by allowing for a wider array of housing densities and types, by streamlining permitting processes and reducing the costs of development as much as possible, by providing for adequate infrastructure, and “...by encouraging the reexamination of residential zoning to create more places for multifamily and middle density housing and to reform single family zoning to increase flexibility and opportunities.”

In its Comprehensive Plan and Development Regulations, Carnation is complying with these policies by increasing lands zoned for a variety of housing densities and types, by working to reduce the costs of development through efficient infrastructure provision and permitting processes, and by providing density bonuses and subsidizing impact fees for housing that meets the definition of “affordable” over the long term for low and moderate income households.

Carnation’s 2024 future zoning map provides increased densities by reclassifying parcels from single family zoning (R4 and R6) to multi-family (R24) that are within close proximity to town center. Approximately 1.79 acres are being reclassified from R4 to R24 and approximately 9.12 acres of land are being reclassified from R6 to R24. This “upzoning” in the downtown core creates capacity for affordable housing and supportive housing within walking distance to the grocery store and services. According to Carnation’s Land Capacity Analysis (Exhibit A), the 2024 future zoning map has sufficient capacity to meet Carnation’s housing targets.

In terms of jobs/housing balance, a key concept in VISION 2050, is that Carnation “is meeting the housing needs of all households at a range of income levels in order to create a region that is livable for all residents and economically prosperous.” Economic development strategies on the part of the City seek to expand local economic opportunities and job creation. Zoning in the PAA balances job growth and housing through a mix of R12 zoning and agri-tourism zoning. This promotes an array of housing types, reduces sprawl and encourages commercial development in keeping with the agricultural region. The City’s recent sale of a light industrial manufacturing zoned property will result in commercial development and job growth within the city. Additionally, Carnation’s proximity to regional job centers in Redmond, Issaquah and elsewhere in east King County make the expansion of transit opportunities a critical improvement. Transit service to Carnation and within the Snoqualmie Valley is limited. Currently, there is no transit service outside of the Snoqualmie Valley for Carnation residents. Carnation is committed to working with other Valley cities, the Snoqualmie Tribe, Snoqualmie Valley Transportation, Hopelink and King County Metro to improve transit service for the Snoqualmie Valley as a

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whole.

Green practices through the re-use of recycled materials or universal design are encouraged. Current city policies allow permit applicants maximum flexibility within the regulatory framework of the adopted technical codes (International Building, Fire codes, etc.) and the 2012 Department of Ecology Stormwater Manual. Stormwater management in Carnation is low impact and requires on-site infiltration. Design standards also encourage environmentally friendly approaches.

One way to promote green practices as well as provide affordable housing is to maintain existing housing stock where possible. Carnation's existing housing stock is aging and can benefit from homeowner assistance programs offered by non-profits and government entities. The City provides information to residents on such programs as the East King County Volunteer Services Program, King County Housing Repair Programs and the Home Repair Program provided by Habitat for Humanity.

However, individual property owners will make the decision whether to remodel or retrofit existing housing, and in many cases the condition of the existing housing may not lend itself to preservation.

The King County chapter on housing in the CPPs identifies an unmet need in the County for housing that is affordable to households earning less than 80% of the Area Median Income (AMI). Cities within King County are encouraged to develop strategies to increase the amount of affordable housing provided in the future, as well as to preserve existing affordable housing.

Policy H-1 of Puget Sound Regional Council's CPPs call for cities to plan for and accommodate the jurisdiction's allocated share of countywide future housing needs for moderate-, low-, very low-, and extremely low-income households as well as emergency housing, supportive housing and permanent supportive housing. See table below for Carnation's allocation.

Total Housing Target	0 to 30% Non-PSH	0 to 30% PSH	>30-50%	>50-80%	>80-100%	>100-120%	>120%	Emer Housing
350	189	127	13	23	0	1	0	143

As stated in the CPP's, "Success will primarily be defined by whether a jurisdiction has adopted and implemented policies and plans that, taken together and in light of available resources, can be reasonably expected to support and enable the production or preservation of units needed at each affordability level. Policies in this chapter do not require that jurisdictions act outside of current powers or assume full responsibility for the construction of units required to meet housing needs..."

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As stated above, Carnation's zoning provides for a range of zoning densities and housing types. The Parks and Trails plan, the scale of the City, and adopted policies that promote non-motorized access in the Transportation Element provide excellent opportunities for residents to walk and bicycle. Carnation's location within an agriculturally rich valley and u-pick farms also provides access to healthy eating, as well as a very active local Farmer's Market is held weekly during summer months.

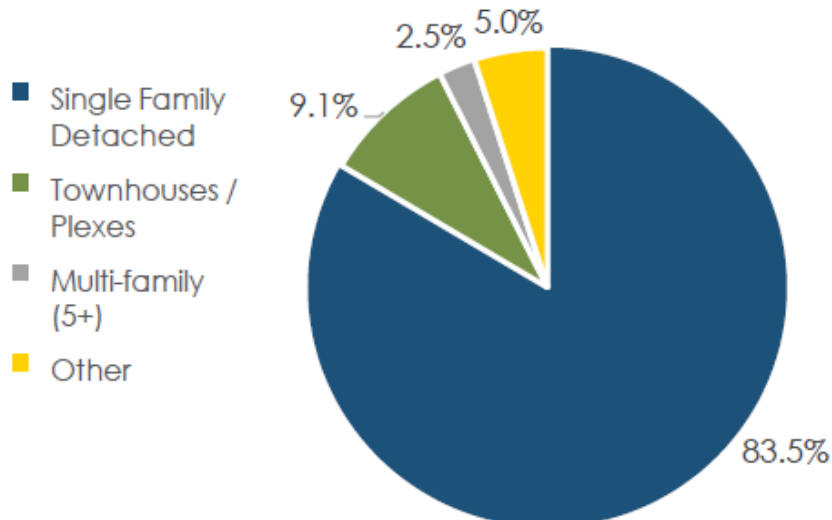
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II. INVENTORY AND ANALYSIS

HOUSING SUPPLY

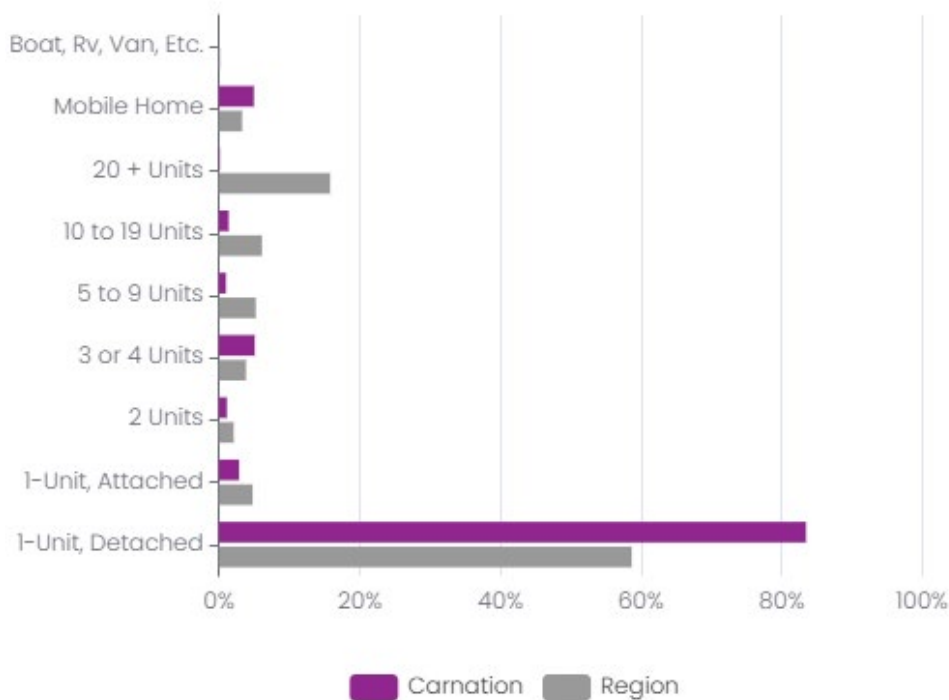
The existing housing stock in Carnation consists predominantly of single-family homes. Mobile homes, multi-family duplexes, townhomes and apartments make up the remaining portion of the housing stock in Carnation. According to the 2023 HNA, within the current city limits, there are approximately 792 dwelling units. 83.5 percent are single-family homes, 9.1 percent are two-to-four-unit townhouses/plexes, 2.5 percent are 5 or more-unit multifamily dwellings, and 5 percent are mobile homes or another type. Moreover, of all units, more than 75 percent of units have either 3, 4, or 5 bedrooms (City of Carnation Housing Action Plan, 2023). The existing multi-family dwellings are located primarily within the older neighborhoods that are within a few blocks of SR203 (Tolt Avenue). The Mobile Home Park is located in the northeastern portion of the City, just east of the Snoqualmie Valley Trail. The rest of the City's neighborhoods are predominantly single family, especially east of the Snoqualmie Valley Trail.

Households by Housing Type (2020):



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Housing by Units – Carnation Compared to the Region:

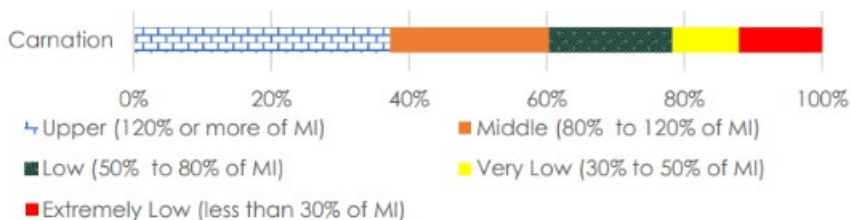


Current developments in progress, including 85 Degrees and Tolt River Terrace, will increase the amount of multi-family housing stock.

In the 2021 King County Countywide Planning Policies, it identifies Carnation as having less than 1% of homes 0-30% AMI, 17% of homes 30-50% AMI, 16% of units 50-80% AMI, 11% are 80-100% AMI and 55% are at 100% or higher AMI.

Given Carnation's predominance of homes over 50% AMI, the focus for this planning period is on housing less than 30% AMI over the next 20 years.

Households by HUD Income Threshold (2020 U.S. Census Report):



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As identified in Table H-1, the majority of Carnation's households (85 percent) are owner occupied. This is higher than the overall figure for the state (69 percent).

Table H-1
Owner Occupied vs. Renter Occupied in City Limits

Housing Type	Units	% of Total
Owner Occupied	664	85%
Renter Occupied	167	15%

Source: U.S. Bureau of the Census, 2020.

Carnation's housing stock is aging, with the majority of houses built before 2000 (84%) (City of Carnation Housing Action Plan, 2023). Approximately 16% of Carnation's housing was built prior to 1960, and another 20% between 1960 and 1980. After this, about 30% was built in the 1990s, including the Swiftwater and Rivers Edge subdivisions, as well as several smaller developments such as Cascade View, Carnation Meadows, and the Tallman subdivision. Development from 2000 to 2013 was limited to very few new homes, due to lack of infrastructure until 2008 when the sewer system became operational, and then as a result of the significant downturn in the economy that left little demand for new housing for several years.

Since 2014, new development has made up about 11% of Carnation's housing stock. Since January 2019, the City has permitted 223 net new units, and this number will continue to grow. Current projects include Tolt River Terrace, Tolt Place and 85 Degrees. Most recently Sno Valley Senior Apartments was built, a 15-unit affordable senior housing complex. This new construction will change the statistics on the age of the housing stock.

While Carnations' homes tend to be larger than the King County average, housing size varies within the city. The older neighborhoods tend to have smaller homes, especially the original plat near SR203. Homes in that neighborhood were built over a one hundred year period, and are quite varied as to size, design, features, etc. The newer neighborhoods tend to be larger and have more modern amenities.

All homes in Carnation have complete plumbing and kitchen facilities and less than 1% do not have telephone service according to the 2020 ACS data.

The vacancy rate provided by the Selected Housing Characteristics table from the 2020 Census is 3.0%. King County vacancy rate is given as 5.5% in the same table. Vacancy rates have likely varied over the past few years, with higher vacancy rates in evidence during economic downturns while lower vacancy rates accompany

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economic booms. Currently, there appear to be very few homes for rent within city limits, so it can be assumed that the rental vacancy rate is low at this time. Most of the homes currently for sale in Carnation are new construction pre-sales.

Refer to the Housing Market section of the Carnation Housing Needs Assessment created in 2023 for a more detailed description of the housing supply.

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Table H-2 shows the distribution of rental prices in the City according to the 2020 Census. The median monthly cash rent in Carnation is shown as \$1,426. King County median monthly cash rental is \$1,695.

**Table H-2
Monthly Cash Rent for Rental Units - 2020**

CASH RENT	# OF UNITS	% OF TOTAL
\$500 - \$749	14	9.1%
\$750 - \$999	76	49.4%
\$1,000 - \$1,499	32	20.8%
\$1,500 or more	32	20.8%
Total Occupied Units	118	
MEDIAN RENT		\$1,426

Source: U.S. Bureau of the Census, 2020. Selected Housing Characteristics .

HOUSING NEEDS

As described above, Carnation's 2022 population of 2,160 represents an increase from the 2010 population, due most likely to the recent boom in the housing market and new development within the area. The average household size is 2.77 persons per household according to the 2020 Census. This is significantly higher than the King County average household size of 2.44 and is likely due to the prevalence of families with young children. The average household size may be reduced in the coming years as smaller units are developed including the current townhome development.

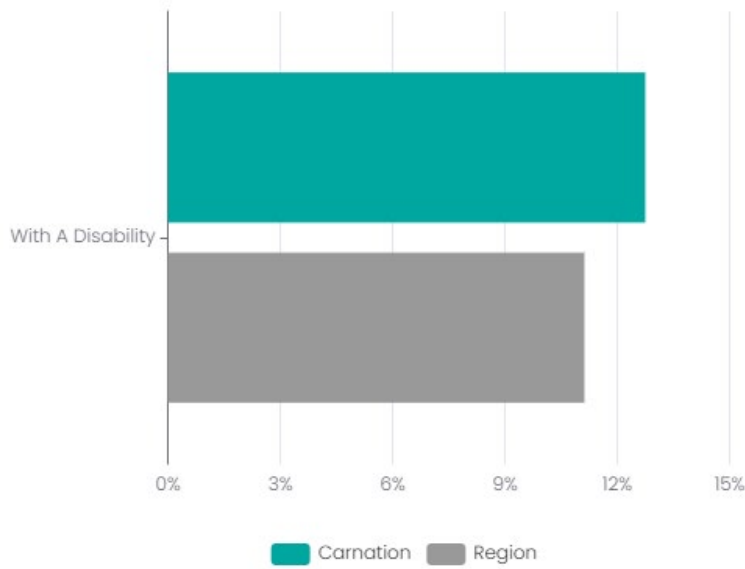
In general, Carnation neighborhoods are great places for families with children. Of Carnation's households, 31% have household members 18 years or younger. For all households in King County, 19.8% have household members 18 or younger.

In addition, Carnation also has a growing senior population, with approximately 45% of the population at (11% ages 65+) or nearing (34% ages 50-64) "retirement age" (City of Carnation Housing Action Plan, 2023). With the increasing aging population, Carnation will continue to look at ways to enable seniors to age in place. The commitment to making it easier to build ADUs and preservation of existing housing stock are ways Carnation is addressing this issue, in addition to the recent completion of the Carnation Senior Affordable Housing Apartments. Carnation will need to continue to be innovative in meeting the housing needs of its aging population.

At this time, there are no group housing facilities in Carnation.

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The need for accessible units should also be considered, with Carnation having a larger percentage of people with a disability than the region as indicated in the figure below.



The Affordable Housing Gap: Current Housing Costs Compared with Income

Many of Carnation's households are burdened by the cost of their housing and pay more than a third of their annual gross income towards the cost of their housing. For instance, as of 2019 (the latest year for which detailed estimates are available), approximately 25 percent (197 households) of Carnation's 782 households were cost burdened. Of these cost burdened households, renter households are much more likely to pay more than a third of their income toward housing, with 53 percent of renter households being cost burdened, compared to 20 percent of households who live in owner-occupied units.

Using the more stringent "severe cost burden" threshold (households paying more than 50 percent of their income in rent or housing costs), 14 renter households (all making 50 percent or less of the median family income) and 39 owner households are severely cost burdened. This is a total of 53 households, or about 7 percent of the city's households.

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The table below shows household size by income level relative to median family income:

FY 2022 Income Limit Area	Median Family Income	FY 2022 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Seattle- Bellevue, WA HUD Metro FMR Area	\$134,600	Very Low (50%) Income Limits (\$)	45,300	51,800	58,250	64,700	69,900	75,100	80,250	85,450
		Extremely Low Income Limits*	27,200	31,050	34,950	38,800	41,950	45,050	48,150	51,250
		Low (80%) Income Limits (\$)	66,750	76,250	85,800	95,300	102,950	110,550	118,200	125,800

The table below shows race/ethnicity by AMI in Carnation and the Region:

Race/Ethnicity	Carnation						Region		
	Extremely Low-Income (≤30% AMI)	Very Low-Income (30-50%)	Low-Income (50-80%)	Moderate Income (80-100%)	Greater than 100% AMI	Up to 80% AMI	All	Up to 80% AMI	All
American Indian and Alaska Native	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	73.4%	100.0%
Asian	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	49.0%	100.0%
Black or African American	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	72.0%	100.0%
Hispanic or Latino (of any race)	64.1%	25.6%	0.0%	10.3%	0.0%	89.7%	100.0%	68.2%	100.0%
Pacific Islander	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	59.3%	100.0%
People of Color (POC)	64.1%	25.6%	0.0%	10.3%	0.0%	89.7%	100.0%	62.4%	100.0%
White	5.3%	38.2%	25.0%	5.3%	26.3%	68.4%	100.0%	52.4%	100.0%
Not Reported	24.0%	24.0%	40.0%	0.0%	0.0%	88.0%	100.0%	58.9%	100.0%
All	25.0%	32.1%	20.7%	5.7%	14.3%	77.9%	100.0%	56.0%	100.0%

Sources: US HUD, 2015-2019 Comprehensive Housing Affordability Strategy (CHAS) Table I

Note: Given Carnation's small population size, there is limited data available and the data can be misrepresented by small sample size and margins of error.

III. FUTURE HOUSING NEEDS

POPULATION TRENDS

The population of Carnation from 2022 (2,160 people) represents a slight increase from 2010 (2,081 people). An upward trend is expected to continue in future years, as new developments occur in Carnation. The population projections contained in the Land Use Element form the basis for the projections in the Housing Element. Future population growth was projected by estimating the number of new dwelling units that can be built over the next twenty years based on the Zoning Map, multiplied by the average number of persons per household.

According to the 2023 Housing Needs Assessment, Carnation is slowly diversifying over time. The 2020 ACS indicates that 87% of the population is Not Hispanic or Latino, while 13% is Hispanic or Latino, any race.

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While future projections that are specific to Carnation are not available for specific demographic groups, it is safe to assume that Carnation will continue to attract families with young children. Similarly, given the general aging of the population, and Carnation's attractive qualities of rural scale, walkability and the presence of the Sno-Valley Senior Center, households with seniors present will continue to be an important segment of Carnation's population. The City will continue to ensure its policies encourage development of housing and neighborhoods that are healthy and sustainable for both young families and seniors.

Future growth within the City also depends upon economic conditions. While there are limited employment opportunities within the City, a stable local economy and job centers within a close commute support future housing development within Carnation. Retirees who do not need to be within commuting distance to a job may also find Carnation an attractive location to live, given its amenities and services that are well suited to seniors.

RESIDENTIAL CAPACITY

The Growth Management Act (GMA) requires that local jurisdictions' comprehensive plans be consistent with targets for new households developed by counties and adopted in countywide planning policies (CPPs). The King County CPPs include a target for new residential development that is allocated to each city.

City of Carnation has a housing target set by the Growth Management Planning Council of 350 units by 2044. The housing target is by income level using area median income (AMI). The majority of the target (90%) is for units less than 30% of AMI. 4% of the target is for 30-50% AMI and the remaining 6% is for 50-80% AMI. There is an additional target of 143 emergency housing units.

Total Housing Target	0 to 30% Non-PSH	0 to 30% PSH	>30-50%	>50-80%	>80-100%	>100-120%	>120%	Emer Housing
350	189	127	13	23	0	1	0	143

Carnation's proposed 2024 zoning map includes upzoning residential lots to high-density residential to allow for more multi-family development. This will increase the capacity for development near Carnation's town center. Carnation is a very walkable community, making high density development desirable in the downtown core. According to Carnation's Land Capacity Analysis (Exhibit A), the 2024 future zoning map has sufficient capacity to meet the above housing targets over the next 20 years through reclassification of land to high density residential. The Future Zoning Map illustrates the reclassification and shows ample capacity for the housing targets.

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Carnation's flexible approach to higher density residential development provides for a variety of housing products. This variety of housing types coupled with higher density will help meet a wide range of housing demand, in terms of cost, size and housing product.

Carnation also continues to advocate for public transportation to enable residents to travel to employment and medical care. Transportation, infrastructure and services, including wrap around services, remain important components to successful affordable, supportive and emergency housing.

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AFFORDABLE HOUSING

The Growth Management Act, Vision 2050 (the Multi-County Planning Policies developed by the Puget Sound Regional Council), the King County Countywide Planning Policies and the City of Carnation housing policies all require the City to provide zoning for a range of housing to serve all segments of the future population. Carnation has taken action in a variety of ways to comply with this policy directive, including providing infrastructure to support future housing growth, providing zoning for a range of housing densities and types, reducing costs of infrastructure where possible, and providing incentives for affordable housing.

In 2008, Carnation was able to install a public sewer system to serve the City limits, thus allowing development at the densities identified in the city's Zoning Map. Carnation provides both water and sewer to its residents. Both water and sewer systems have adequate capacity to serve future growth.

Currently the majority of Carnation's housing is provided in single family neighborhoods with allowed densities ranging from 2.5 units per acre to 6 units per acre. Future development allowed by the Zoning Map provides a significant increase in capacity in both non-single family housing types as well as single family development at higher densities. The R12 zone allows densities at approximately 12 units per acre, which supports cottage housing, townhouse development, duplexes, multi-family, ADUs, senior housing, permanent supportive housing, adult family home and assisted living. The R24 zone allows housing at a maximum density of 24 units per acre, and allows apartments, townhouse development, adult family homes, senior housing, permanent supportive housing, in addition to detached cottage housing on small lots.

The R6 zone, which allows housing with a minimum lot size of 5,000 square feet, could provide housing affordable to those in the moderate income bracket. While there is no method of guaranteeing that housing at any of these densities will meet the definition of affordable to extremely low to moderate income households, it does give opportunities for a more diverse array of housing options.

In addition to increased densities, Carnation also supports a variety of housing types. The city's development regulations allow for apartments, townhomes, small lot single family detached housing (similar to cottage housing), adult family homes and accessory dwelling units. A density bonus and impact fee waivers are available for housing that meets the definition of affordable to low and moderate income households. There are also reduced permitting fees for ADUs.

Two current developments in construction, 85 Degrees and Tolt River Terrace, are building a diverse array of housing. 85 degrees is a townhome development and Tolt River Terrace includes townhomes and duplexes in addition to single family dwellings. Additionally, a 24-unit apartment complex was constructed in 2022 and a 15-unit affordable senior housing community in 2024. Currently a 5-unit apartment

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complex and a 4-plex are under construction. The City currently has an application for its first condominium development. While not guaranteed to be affordable, these developments offer diversity of housing types.

The CPPs identify the countywide needs for affordable housing as follows: 90% of the 350 unit housing target is for 30% or lower of area median income (AMI). 4% is for 30-50% AMI and 6% is for 50-80% AMI. Additionally, there is a need for emergency housing.

The City prioritizes housing for extremely low-income households by offering density incentives, streamlined review process and waiver of impact fees for housing that meets the definition of affordable.

Moreover, the City prioritizes the needs of extremely low-income households by offering discounted utility rates for water, sewer and garbage service. Additionally, resources are provided for applying for discounted electricity services.

The City supported the construction of the Sno Valley Senior Apartments, a low-income senior community, with grant applications and letters of support, in addition to density bonuses and impact fee waivers. This income restricted housing opened in 2024 with 15 one-bedroom units. The City will continue to encourage the development of affordable housing and provide incentives to builders.

Carnation faces challenges in attracting affordable housing (See Barriers section below). Carnation is one square mile in size and surrounded by unincorporated rural areas. Carnation has no public transportation outside of the Snoqualmie Valley. Without public transportation, there is no way for residents to get to medical care or employment without a vehicle. This is a major obstacle to developing affordable housing. Additionally, as a small rural city, Carnation doesn't have the funds to build affordable housing on its own; it requires non-profit, governmental and developer partners to achieve its goals. Finally, Carnation lacks wrap around services, including medical care, to serve the needs of people experiencing homelessness and those in emergency housing.

In summary, Carnation's zoning, regulations and policies combined with localized housing market conditions may be effective at lowering housing costs and creating a diverse housing stock. Housing for extremely low to low-income households is more of a challenge and requires regional, state, federal and non-profit partnerships to establish dedicated funding mechanisms to close gaps in housing resources and services. Carnation will continue to establish and strengthen these connections.

Carnation's Barriers to Achieving Affordable Housing:

- Limited available land in a one square mile size city
- Lack of public transportation system
- No medical care or wrap around services in the city
- Limited job market: According to the American Community Survey, the average travel distance to work is 36 minutes for Carnation residents

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- Attracting partners for the development of affordable housing in a small city without public transportation or a robust job market
- Construction and development costs
- Amount of land in the shoreline and floodplain district
- Limited resources as a small city
- Building height restrictions
- Utility connection fees
- Lack of an online permitting and inspection process creating delays and cumbersome paperwork
- In a city that is one square mile in size with three schools and six parks, siting emergency housing creates challenges

Strategies or Actions for Removing the Barriers:

- Advocate for a public transportation system for Carnation residents
- Advocate for connections to high-capacity transit and light rail
- Advocate for the siting of medical care in Carnation
- Advocate for regional and state initiatives to increase funding for affordable housing
- Seek non-profit partners for the construction of affordable housing
- Strengthen relationships with regional, state and federal partners to provide equitable access to housing for all residents
- Support voluntary inclusionary zoning to promote economic diversity and inclusivity in the housing market while addressing housing affordability challenges
- Outreach to property owners of vacant or underutilized commercially zoned property to encourage the development or sale of their property to create employment opportunities
- Update development regulations to allow permanent supportive housing in all residential zones and emergency zoning in all zones that allow hotels. *Note: This update will be completed in January 2026.*
- Implement new permitting software to streamline the permitting and inspection process

Carnation's Existing Housing Tools and Incentives Include:

- Utilization of R12 zoning to achieve diversity of housing types including condominiums, cottage housing, townhomes, duplexes, ADUs, multi-family, permanent supportive housing and assisted living
- Strategic upzoning of R4 and R6 zoned properties to R24 to increase future

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capacity in the downtown core

- Reduced park and transportation impact fees for ADUs
- Waiver of school impact fees for ADUs
- Reduction of permitting costs and timelines for ADUs
- Outreach materials to reduce barriers to building ADUs
- Outreach for property preservation programs and services
- Residential Mobile Home Park (RMHP) zone not subject to rezoning to ensure the mobile home park's sustainability as an affordable option
- Support for the development of affordable housing by participating in grant applications and letters of support, similar to the City's involvement with Sno Valley Senior Center's development of affordable senior housing
- Density bonuses for affordable housing
- Waiver of impact fees for affordable housing
- Streamlined permit processing for affordable housing
- Advocacy for public transportation in Carnation to enable access to jobs, medical care and services, and connection to light rail and high-capacity transit
- Utility rate low-income discounts

Disparity, Displacement and Exclusion

Additional consideration should be given for racially disparate impacts, displacement and exclusion in housing. PSRC's displacement risk mapping indicates Carnation is at **lower displacement risk across all races/ethnicity**. Reasons for low risk of displacement include Carnation's rural setting, high homeownership, limited transit connectivity, and strong community engagement. Carnation is only one square mile in size and surrounded by rural areas. This limits large-scale redevelopment and speculative investment that often drives displacement in urban centers. The city's growth is mostly through small infill projects and modest subdivisions rather than major redevelopment that displaces existing residents.

Although Carnation's lack of transit makes it score lower on the displacement map, it still creates an exclusion for those that want to live in Carnation. Residents without vehicles cannot easily access jobs, healthcare, or services. This creates an exclusionary environment for lower-income households, which disproportionately includes people of color regionally. The average commute is 36 minutes, adding cost burdens for fuel and vehicle ownership.

Carnation is only one square mile and surrounded by rural areas, limiting available land for new housing. This scarcity drives up land and housing costs,

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reducing affordability for marginalized groups.

Lack of medical care and wrap around social services in Carnation can disproportionately affect vulnerable populations, including seniors and low-income households.

High home ownership (80% of residents are homeowners) contributes to Carnation having a low displacement risk; however, the lack of available rental options can create inequity for those seeking to live in Carnation.

A small rural city like Carnation may have historic systemic patterns of exclusion rooted in broader regional practices. Early land policies displaced Indigenous communities and barred nonwhite residents through exclusion laws and racially restrictive covenants. Later, zoning regulations favoring single-family homes reinforced economic and racial segregation by restricting affordable and multifamily housing. Combined with historic discriminatory lending practices and barriers to property ownership for Asian and Black families, these patterns created a legacy of limited diversity and unequal access to housing opportunities.

Prior to 2008, Carnation's lack of sewer system limited multi-family development, which created predominantly single-family housing stock. The installation of a sewer system in 2008 has created capacity for multi-family development, creating more equitable housing options in Carnation.

Carnation has development limitations due to its small size and topography. Scarcity of developable land will always be a cost factor. Additionally, the lack of transit, medical care and wrap around services requires regional, state and non-profit partners to create a more equitable environment for the successful development of affordable, supportive and emergency housing. Carnation will continue to strongly advocate for equitable transportation and services.

IV. GOALS AND POLICIES

An analysis of existing housing and projected needs in the previous sections highlighted the areas of concern and opportunities for Carnation. The inventory and analysis contained in the Element provides information from which to develop goals and policies to achieve the City's housing needs.

GOAL H1

Ensure adequate housing for all current and future residents of Carnation by

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achieving and maintaining a high-quality residential housing stock.

Policy H1.1 Encourage a mixture of dwelling unit types in appropriate areas.

Policy H1.2 Preserve the city's existing housing stock through code enforcement, appropriate zoning, and participation in rehabilitation programs.

Policy H1.3 Advocate for public transit service in order to transport residents to major transit centers, particularly Redmond's light rail station.

Policy H1.4 Endorse efforts by non-profits such as the Senior Center to secure federal and/or state funds to provide housing for elderly, low-income and disabled residents.

Policy H1.5 Work with preservation partners for the protection of historically significant housing sites and structures, including structures that are significant examples of the architectural design of their period.

Policy H1.6 Promote a jobs-housing balance by providing housing choices that are available to workers.

GOAL H2

Encourage the provision of housing in a wide range of costs, with emphasis on housing for extremely low- and very low-income households.

Policy H2.1 Review residential development regulations and revise as necessary to encourage a variety of housing densities and types including middle housing, workforce housing and affordable housing.

Policy H2.2 Encourage new residential development in and near the downtown area.

Policy H2.3 Encourage multi-family development where it can serve as a buffer between higher density uses and surrounding low-density residential development.

Policy H2.4 Encourage Accessory Dwelling Units in residential zones including R2.5, R3, R4, R6 and R12.

Policy H2.5 Compile, and make available, housing and housing agency services information to assist extremely low-, very low-, low- and moderate-income families in finding housing rehabilitation programs and to assist non-profit developers in locating suitable sites for affordable housing.

Policy H2.6 Encourage public, private and non-profit associations and joint public-private partnerships to enter the extremely low-, very low-, low- and moderate-income

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housing market.

Policy H2.7 Enact local development standards and regulations which are in keeping with the city's vision, but do not unnecessarily add to housing costs.

Policy H2.8 Encourage local participation in public and private programs that facilitate home ownership by extremely low- to moderate-income families.

Policy H2.9 Continue to offer density bonuses and waiver of impact fees for housing that meets the definition of affordable.

Policy H2.10 Support voluntary inclusionary zoning to promote economic diversity and inclusivity in the housing market while addressing housing affordability challenges.

Policy H2.11 Examine any City-owned property available for surplus that could be utilized for affordable housing.

GOAL H3

Encourage residential design and development that strengthens the Carnation community and its rural city identity.

Policy H3.1 Encourage infill development that is consistent with traditional structural design and building materials.

Policy H3.2 Encourage preservation of visual landscapes.

Policy H3.3 Maintain compatibility between wildlife habitat and residential development.

Policy H3.4 Encourage neighborhood design that promotes connectivity between neighborhoods and links residential development to the downtown in a walkable community.

Policy H3.5 Encourage sustainable building practices and green infrastructure.

Policy H3.6 Preserve and enhance the City's tree canopy through landscape code and community engagement efforts.

Goal H4

Mitigate the impacts of disparity, displacement and exclusion in housing.

Policy H4.1 Promote equal housing opportunities and ensure compliance with state and federal laws to provide fair, inclusive access for all individuals.

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Policy H4.2 Support the development of relocation assistance and replacement housing, where practical, to aid low-income households when displacement cannot be avoided.

Policy H4.3 Establish policies that prevent displacement and promote equitable access.

Policy H4.4 Engage local non-profits and community organizations and hold inclusive open houses and community listening sessions. Include outreach in multiple languages and culturally relevant engagement strategies.

Policy H4.5 Identify down payment assistance programs and home preservation resources and share with the community through outreach efforts. Provide materials in English and Spanish.

Policy H4.6 Encourage small scale infill development, such as ADUs in all residential zones from R2.5 to R12. Continue offering reduced permitting costs for ADUs.

Policy H4.7 Advocate for public transportation outside of Snoqualmie Valley to open up a larger employment pool for residents without vehicles.