

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

CHAPTER 5 – HOUSING ELEMENT DRAFT

I. INTRODUCTION

A Housing Element is one of the required elements of a Comprehensive Plan that cities must prepare in accordance with the Growth Management Act (GMA), codified at RCW 36.70A. Goal 4 of the GMA is for communities to “encourage the availability of affordable housing to all economic segments of the population of this state, promote a variety of residential densities and housing types, and encourage preservation of existing housing stock” (RCW 36.70A.020.4). The Housing Element is the basis for ensuring new housing is available to accommodate increases in the population over the next twenty years, including housing opportunities for the full range of households.

The Carnation Housing Needs Assessment (HNA) and Housing Action Plan (HAP) both completed in 2023 provide a more detailed analysis and strategies for 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) of three segments of the population:

1. Moderate income households – those earning from 50% to 80% of the AMI. Typically these households can afford rentals without cost burden, but may have difficulty purchasing a home.
2. Low income households – those households who earn up to 50% of the AMI. Even rental housing may create cost burden for these households.
3. Very low income households – these households earn up to 30% of the AMI, and may be severely cost burdened by the price of housing.

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 \$112,000 per year is lower than the other cities in the region. 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

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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. The sewer system allows development to achieve the densities identified in the Comprehensive Plan and Zoning Map.

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.

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” character, 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 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 desired qualities 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;
- 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;
- Providing adequate housing facilities for Carnation’s increasing senior citizen 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 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 zoning provides increased densities and various housing types within close proximity to the identified center and to transit service on SR203.

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; however, proximity to regional job centers in Redmond, Issaquah and elsewhere in east King County may make provision of improved transit service a more efficient way to provide for employment opportunities. Transit service to Carnation and within the Snoqualmie Valley is somewhat limited, but 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 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.

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 regional providers of assistance to home-owners. The City provides information to citizens on such programs as the King County Housing Repair Programs and the Home Repair Program provided by Habitat for Humanity.

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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 the cities within King County to work together to address the countywide need for affordable housing by percentage of AMI, as reflected in the following projected housing needs:

50 – 80% AMI (moderate)	16% of total housing supply
30 – 50% AMI (low)	12% of total housing supply
30% and below AMI (very low)	12% of total housing supply

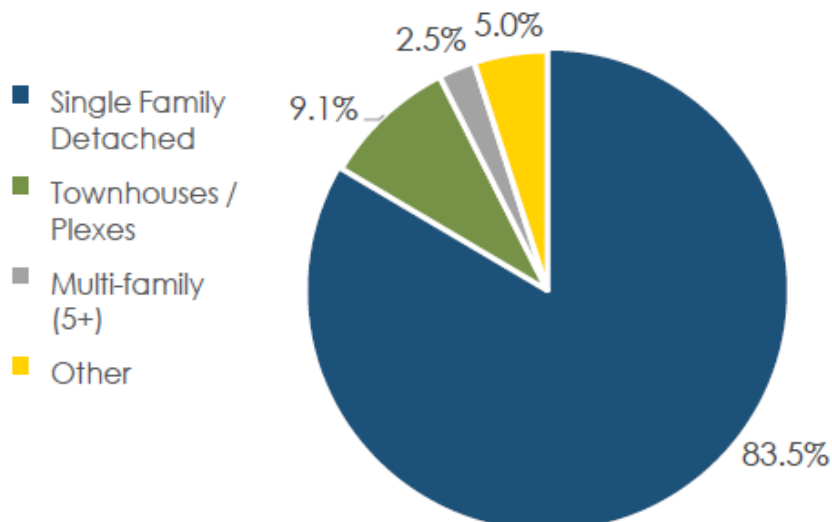
As stated in the CPP's, "[m]eeting the county's affordable housing needs will require actions by a wide range of private for profit, non-profit and government entities, including substantial resources from federal, state and local levels." In concert with the CPPs, local jurisdictions are required to provide zoning capacity for a range of housing types and densities, to meet housing targets and to promote housing development within designated centers and within proximity to employment opportunities, and to preserve existing affordable housing units. The CPPs call for cities to "plan for residential neighborhoods that protect and promote the health and well-being of residents by supporting active living and healthy eating, and by reducing exposure to harmful environments". 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 and apartments make up the remaining portion of the housing stock in Carnation. 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 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.



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.

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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 River's 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. From January 2019 to March 2024, the City has permitted 223 net new units. Current projects in progress include Tolt River Terrace, Tolt Place, Sno-Valley Senior Housing and 85 Degrees. 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, etc. The newer neighborhoods tend to be larger and have more modern amenities.

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 economic booms. Currently, there appear to be a few homes for sale and/or rent within city limits, so it can be assumed that the vacancy rate is low at this time which also reflects the recent housing boom.

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 booming 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.

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 citizen 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. Additionally, the Sno Valley Senior Housing project will provide 15 affordable senior housing units. This project is slated for completion in Summer 2024. 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 below table shows households 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 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 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.

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 adopted by the City in 2018, multiplied by the average number of persons per household.

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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 senior's 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 not that many employment opportunities within the City, a strong 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 assigned to each city.

The GMA has given the City of Carnation a housing target of 799 units by 2044. With an average of 2.77 people occupying each unit, this translates to a population growth of an additional 2,213 people. This would bring the population of Carnation to 4,373, which doubles the current population of 2,160.

The City of Carnation proposes and embraces a more realistic alternative, consistent with the character the Carnation community wishes to preserve. We propose a base of 361 homes as a precursor to the 799. This would add an additional 1,000 people to the current Carnation population.

In order to reach the target of 799 housing units by 2044, it requires infrastructure improvements through partnership with regional and state partners. Infrastructure needed to support growth is necessary in transportation, utilities, transit, medical services, education and public safety. Of particular importance is infrastructure improvements to Carnation ingress and egress in the event of evacuation due to Tolt Dam failure and improving safety at SR203 and Tolt Hill Road. A traffic circle at SR203 and Tolt Hill Road has been identified as a priority safety infrastructure improvement to accommodate the current and future population of Carnation.

With the exception of the mobile home park zone, the high-density residential designation zones allow single family, multi-family, townhouses or cottage housing

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developments, at densities ranging from 8 to 24 units per acre. 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.

Specific Housing Action Strategies for the Short-Term

- Encourage a wide variety of housing types by making it easier to build ADUs.
- Encourage development that increases housing diversity.
- Improve the regulatory environment for permits by considering SEPA exemption options.
- Prevent and mitigate displacement by preserving existing affordable housing and help people stay in their homes.
- Strengthen protections for Mobile Home Park residents through zoning and other regulations.

The complete 2023 Housing Action Plan (HAP) should be referenced for more detailed information.

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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 and assisted living. The R24 zone allows housing at a maximum density of 24 units per acre, and allows apartments and townhouse development in addition to single family detached 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 low or 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) and accessory dwelling units, which are also allowed in all single family zones. A density bonus is available for housing that meets the definition of affordable to low and moderate income households.

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 5-unit apartment complex will be constructed in 2024. While not guaranteed to be affordable, these developments offer diversity of housing types.

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The CPPs identify the countywide needs for affordable housing as follows: 16% of the City's housing capacity should be affordable for moderate income households; 12% for low income and another 12% for very low income households.

Although the City supports affordable housing options and offers density bonuses for housing that meets the definition of affordable, it requires public or private providers to build housing affordable to low and very low income households. The City's density bonus for affordable housing makes this type of development more feasible for builders and developers.

In summary, Carnation's zoning, regulations and policies combined with localized housing market conditions may be effective at lowering housing costs. Housing for low and very low income households is more of a challenge and requires a developer who wants to develop affordable housing in Carnation.

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 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 Encourage the installation of appropriate supporting infrastructure including transit service in areas that are designated for higher density housing.

Policy H1.4 Endorse efforts by others such as the Senior Center to secure federal and/or state funds to provide housing for elderly and disabled citizens.

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

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available to workers.

GOAL H2

Encourage the provision of housing in a wide range of costs, with primary emphasis on housing units provided to low and moderate-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 and workforce 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 single-family residential zones.
- Policy H2.5 Compile, and make available, housing and housing agency services information to assist both low- and moderate-income families in finding housing rehabilitation programs and to assist non-profit developers in locating suitable sites for affordable housing.
- Policy H2.7 Encourage public, private and non-profit associations and joint public-private partnerships to enter the low and moderate-income housing market.
- Policy H2.8 Enact local development standards and regulations which are in keeping with the city's vision, but do not unnecessarily add to housing costs.
- Policy H2.9 Encourage local participation in public and private programs that facilitate home ownership by low and moderate-income families.
- Policy H2.10 Continue to offer a density bonus for housing that meets the definition of affordable to low and moderate income households.

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.

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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.

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

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