

# VII. HOUSING



**CHARTING A FUTURE COURSE**

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## ◆ RELATIONSHIP TO THE FRAMEWORK GOALS ◆

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The **Housing Element** highlights the following Framework Goals:

- ✓ **FG-1 Maintain and enhance Kirkland’s unique character.**
- FG-2 Support a strong sense of community.
- ✓ **FG-3 Maintain vibrant and stable residential neighborhoods and mixed-use development, with housing for diverse incomes, ages, and lifestyles.**
- FG-4 Promote a strong and diverse economy.
- FG-5 Protect and preserve environmentally sensitive areas and reduce greenhouse gas emissions to ensure a healthy environment.
- FG-6 Identify, protect and preserve the City’s historic resources, and enhance the identity of those areas and neighborhoods in which they exist.
- FG-7 Encourage a sustainable community.
- FG-8 Maintain and enhance Kirkland’s strong physical, visual, and perceptual linkages to Lake Washington.
- FG-9 Provide safety and accessibility for those who use alternative modes of transportation within and between neighborhoods, public spaces, and business districts and to regional facilities.
- FG-10 Create a transportation system which allows the mobility of people and goods by providing a variety of transportation options.
- FG-11 Maintain existing park facilities, while seeking opportunities to expand and enhance the current range and quality of facilities.
- FG-12 Ensure public safety.
- FG-13 Maintain existing adopted levels of service for important public facilities.
- ✓ **FG-14 Plan for a fair share of regional growth, consistent with State and regional goals to minimize low-density sprawl and direct growth to urban areas.**
- ✓ **FG-15 Solve regional problems that affect Kirkland through regional coordination and partnerships.**
- FG-16 Promote active citizen involvement and outreach education in development decisions and planning for Kirkland’s future.
- ✓ **FG-17 Establish development regulations that are fair and predictable.**

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## A. INTRODUCTION

### *EXISTING CONDITIONS*

Kirkland is a largely residential community, as housing remains the City's predominant land use. About 64 percent of the City's land area is devoted to residential uses. In the early 1990s, about half of the housing in Kirkland was single-family homes. That has dropped to just 45 percent of the City's housing over the past 10 years<sup>1</sup>. We have also seen an increase in mixed-use developments that combine housing with other uses, such as office and retail. The City has a wide variety of other housing styles including zero lot line, townhomes, multifamily flats, and accessory dwelling units (also known as mother-in-law apartments). Neighborhoods are well established and are one of the City's most desirable assets. Numerous neighborhood associations and homeowners' associations contribute to the livability of the community.

Just as there are a variety of housing types in Kirkland, there are a range of housing densities – from large residential estates of close to one acre in size near Bridle Trails State Park to over 100 units per acre in some Downtown condominiums and apartments, where the number of units is limited only by the building envelope allowed on the site. The City's most dense neighborhoods are Totem Lake and Moss Bay, which includes Downtown, where a high proportion of the housing is multifamily units.

### *FUTURE NEEDS*

Critical housing needs facing Kirkland from 2004 to 2022 include the preservation of neighborhood quality, the creation and retention of housing that is affordable, and the provision of housing for residents with special needs.

Kirkland's future will also include the need to accommodate additional growth. The challenge will be to find ways to develop additional housing that is com-

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1. Housing data does not include the 2011 annexation of Finn Hill, North Juanita, and Kingsgate.

patible with existing neighborhoods and the environment. While much of the new housing will be located in existing areas of higher densities, other housing will occur in predominantly low-density residential neighborhoods as infill. The Housing Element contains goals and policies designed to promote and protect neighborhood quality as growth occurs.

The City's role in ensuring neighborhood quality will be to provide a compatible mix of land uses in and around residential areas, and to ensure that the physical elements inherent in a well-designed neighborhood are maintained and established. The Land Use and Housing Elements work together to achieve these goals.

In addition to preserving the character of neighborhoods while providing for growth, Kirkland faces the weighty challenge of supplying housing affordable to all economic segments of the population. The issue of affordable housing reaches most people in a community, since the quality of life in a city is tied, to a large extent, to the ability of its residents to find the kind of housing they desire at a price they can afford.

Affordable housing is generally discussed in two contexts: that of "affordability" in general, or how well the general population can afford a home, and that of "affordable housing," which is defined as housing affordable to all economic segments of the community. Housing is affordable if a household spends no more than 30 percent of monthly income for total housing cost (including costs such as taxes, insurance, and utilities).

In 2000, about one third of the City's residents earned less than 80 percent of median income and faced considerable difficulty in affording housing. According to the 2003 Kirkland Housing Needs Analysis, prepared by A Regional Coalition for Housing (ARCH), Kirkland's current housing market is most lacking in providing rental housing units priced appropriately for low-income households (those earning zero to 50 percent of median income) and ownership housing priced appropriately for median-income households (earning 80 – 120 percent of median income). Therefore, the Housing Element promotes policies designed to:

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- ◆ Increase the supply of rental units affordable to low-income households; and
- ◆ Increase first-time homeowner opportunities for moderate-income households.

In comparison to Countywide averages, Kirkland in 2003 is home to relatively few persons with special needs. While this may be true for a number of reasons, one reason is likely to be the lack of appropriate housing. A range of strategies to address this problem is contained in the Housing Element.

In the spring of 2000, the City Council appointed a Housing Task Force to examine and make strategy recommendations in five issue areas: market provision of affordable housing, innovative housing styles to increase housing supply and affordability, transit-oriented development, preservation of existing affordable housing, and subsidization of affordable housing. The Task Force's recommendations on these issues are incorporated in the goals and policies contained in the Housing Element. The goals and policies are interrelated to, and must be balanced with, those included in the other Comprehensive Plan Elements. The location, density, and design of housing is intended to serve community objectives such as affordable housing, housing affordability, environmental quality, support for transit, and the effective use of existing public facilities and utilities. Overarching all of these objectives is a need to increase awareness of housing issues in our community.

## B. THE HOUSING CONCEPT

The central goal of the Housing Element is to preserve neighborhood quality while improving housing opportunities for all residents. To accomplish this, the Element:

- ◆ Promotes neighborhood quality through the continuation of the existing residential land use pattern, and through the application of standards where infill development occurs to ensure compatibility;

- ◆ Provides for diversity in housing types and options to serve all economic segments and those with special housing needs; and
- ◆ Supports the creative use of land where greater residential capacity can be achieved, while protecting environmentally sensitive areas.

## C. HOUSING GOALS

**Goal H-1: Maintain and enhance the unique residential character of each City neighborhood.**

**Goal H-2: Promote the creation of affordable housing and provide for a range of housing types and opportunities to meet the needs of all segments of the population.**

**Goal H-3: Provide for greater housing capacity and home ownership opportunities.**

### *NEIGHBORHOOD QUALITY*



*North Kirkland Community Center Park*

As the Vision Statement and Framework Goals describe, Kirkland's citizens consider the preservation and enhancement of neighborhoods to be strong community values.

Kirkland encompasses many distinct neighborhoods that can be differentiated on the basis of density, age of structures, size of detached homes or multifamily structures, and a variety of visible features. The City's

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neighborhoods, with their own unique residential characters, offer a choice of living environments. This diversity adds to the community's ability to meet a wide variety of residential needs.

The following goals and policies are designed to ensure that new development meets the high standards for livability of Kirkland neighborhoods, and that the preferred community character is preserved.

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***Goal H-1: Maintain and enhance the unique residential character of each City neighborhood.***

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***Policy H-1.1: Retain the character of existing neighborhoods by incorporating neighborhood character and design principles into standards for new development.***

Because change will take place in all neighborhoods between 2004 and 2022, design standards for new development to be incorporated into existing neighborhoods will be important to the preservation of neighborhood quality. Standards should address how new development, particularly when sited on smaller lots or at greater densities than surrounding development, can occur in a manner compatible with existing neighborhood character.

These standards can encourage structures to integrate sensitively with the surrounding area by addressing issues such as scale and bulk, setbacks which reinforce those of surrounding residences, as well as landscape buffers where appropriate.

### ***HOUSING DIVERSITY***

This Element contains policies designed to address the housing needs of all Kirkland residents, who vary greatly in terms of income and personal need.

#### **Housing Affordability**

The policies strive to improve housing affordability at all income levels, and emphasize a combination of appropriately zoned land, regulatory incentives, finan-

cial subsidies, and innovative planning techniques, in order to ensure that the needs of moderate-income and low-income persons are adequately served. Housing for these groups is least likely to be provided by the private housing market.

Kirkland's population within each of the defined income groups (based on King County median income) in 2000 was as follows:

- ◆ Low-Income Households: Households making up to 50 percent of median income (\$26,500 or less annually)
  - Percent of Kirkland's population in 2000: 15 percent
- ◆ Moderate-Income Households: Households with incomes between 50 percent and 80 percent of median income (\$26,501 to \$42,500 annually)
  - Percent of Kirkland's population in 2000: 16 percent
- ◆ Median-Income Households: Households with incomes between 80 percent and 120 percent of median income (\$42,501 to \$63,800 annually)
  - Percent of Kirkland's population in 2000: 21 percent
- ◆ Above-Median-Income Households: Households with incomes above 120 percent of median income (above \$63,800 annually)
  - Percent of Kirkland's population in 2000: 48 percent

As these figures show, nearly one third of the City's residents fall within the low- and moderate-income categories. This is about the same proportion as in 1990, although there has been a shift in the upper-income categories. In 2000, about seven percent more households earned more than the median income and about five percent fewer households were in the median income category.

In 2000, 71 percent of Kirkland's lowest-income households, those earning \$20,000 per year or less, paid more than 35 percent of their income toward

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housing costs. It is known that as households overpay to this extent, they may be forced to forgo other necessities, or be unable to save to buy a home because their housing expenses consume such a large portion of their income.

Typically, the lower the household income, the greater percentage of income is paid to housing costs. The higher percentage of income paid toward housing, the more vulnerable a household is to actually losing their housing if someone in the household loses a job, suffers a medical emergency, or incurs some other major expense. As a result, these households may become homeless, displaced, or reside in overcrowded or substandard housing.

The vast majority of housing affordable to low- and moderate-income families in Kirkland, as in most communities, is rental housing. This housing is typically multifamily. In 2000, just over 60 percent of the City's rental housing was affordable to moderate-income families, including about 16 percent that was also affordable to low-income families.

While housing affordability does not appear to be as great a problem among Kirkland's higher-income residents, meeting the needs of the higher economic segments of the population with housing they can afford serves those at the lower levels as well.

For example, potential first-time home buyers earning incomes over 80 percent of median income but less than 100 percent of median find it difficult to purchase a home in Kirkland without some form of assistance. These groups may be forced to remain in rental housing and to delay home purchases. Increasing rents, in turn, make it even more difficult for them to save down payments, thus further delaying plans for home purchases.

These individuals or families may then displace the lower-income groups in the rental market, by paying higher rents than would otherwise be charged, if appropriate lower-cost housing were available for them in the ownership market. Consequently, the supply of rental housing is restricted and rents are inflated to a point out of reach for the lowest-income families.

The housing needs analysis identified moderate-income first-time home buyers as one of the groups least served by Kirkland's housing market. Greater housing choices and opportunities can be provided for this group.

### **Special Needs Housing**

Policies aimed at meeting the demand for special needs housing of residents are also included. These approaches generally include providing funding, research, and coordination assistance to social service agencies providing housing to these populations, as well as adding flexibility to the City's land use policies and regulations to provide a greater range of housing options that may meet the demands for special needs housing.

Short-term special needs housing is needed to provide shelters for victims of domestic violence, or transitional housing for homeless families, for example. Long-term housing with appropriate supportive services, such as single-family homes shared by adults with developmental disabilities, apartments adapted to serve the frail elderly, or efficiency units for the mentally ill, are also needed to prevent the cycle of homelessness.

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***Goal H-2: Promote the creation of affordable housing and provide for a range of housing types and opportunities to meet the needs of all segments of the population.***

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***Policy H-2.1: Strive to meet the targets established and defined in the Countywide policies for low- and moderate-income housing as a percentage of projected net household growth.***

The targets established by the Countywide Planning Policies maintain that housing plans for Kirkland must be designed to provide for:

- ◆ Seventeen percent of growth in new households affordable to moderate-income households; and
- ◆ Twenty-four percent of growth in new households affordable to low-income households.

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These targets have proven to be a challenge to meet. While market conditions and existing plans have been fairly successful in providing rental housing for moderate-income households, low-income households have not been well served by either the rental or home ownership markets. Policies contained in this Element are designed to provide more and a broader range of housing opportunities for these groups. The City should track its progress toward meeting these goals and consider additional tools or strategies if appropriate progress is not being made.

***Policy H-2.2: Allow the development of accessory dwelling units on single-family lots. Regulatory guidelines should minimize procedural requirements, but should address neighborhood compatibility.***

Accessory units are promoted as a means to achieve affordable housing and increased density in existing neighborhoods by more efficiently using the existing housing stock. Accessory units can help to meet the need for low- and moderate-income housing by opening up surplus space on single-family lots.

Income from these units can help residents in a variety of situations, as well as help to preserve the City's existing housing through supplementing upkeep costs, thereby extending the livability of a dwelling.

In 1995, Kirkland adopted regulations to allow accessory dwelling units on all single-family properties. Since that time, over 80 accessory units have been approved. These have included units built within existing houses, units built over detached garages, and separate structures.

***Policy H-2.3: Promote the provision of affordable housing by private sector residential developments.***

Special incentives for the development of low- and moderate-income housing should be used as a means to promote the provision of these units by private or nonprofit developers. Kirkland's existing programs which provide density bonuses for affordable housing could be expanded, and other types of incentives also should be explored. Approaches such as expedited permit processing, permit and impact fee waivers,

flexible site and development standards, tax exemptions, the allocation of Community Development Block Grant and general funds to write down project costs, inclusionary zoning, and other techniques should be evaluated.

***Policy H-2.4: Provide affordable housing units when increases to development capacity are considered.***

Many rezones and height increases result in increased development capacity. This can result in additional value to property owners and an opportunity to create affordable housing at little or no cost to the owner. The economic value of the increased capacity should be compared to the economic cost of providing affordable units when evaluating if affordable housing should be required.

***Policy H-2.5: Ensure that affordable housing opportunities are not concentrated, but rather are dispersed throughout the City.***

The bulk of housing affordable to low- and moderate-income households is multifamily. Nevertheless, opportunities for affordable housing, and special-needs housing, may occur in single-family neighborhoods through infill, accessory units, or group homes. These housing options should be dispersed throughout the community and integrated into neighborhoods. This distribution will ensure a wider range of housing options for Kirkland residents.

***Policy H-2.6: Streamline the City's development review and approval processes, while ensuring that the integrity of the planning process is not compromised.***

Since time is a critical factor in financing development projects, a reduction in the time needed to receive City approval can result in savings to housing providers. Adding certainty to the development review process will also help to promote residential development.

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***Policy H-2.7: Create flexible site and development standards which balance the goals of reduced housing development costs with other community goals.***

Site and development standards affect many direct development costs, such as infrastructure, land, and building costs. Street widths, setbacks, curb and sidewalk requirements, and parking standards are some of the residential standards that may affect costs. Standards that allow alternative approaches to site and building design may provide cost savings. Some combination of a prescriptive standard that is permitted outright and an optional performance standard may be desirable to balance the desire to minimize costs and maintain quality.

***Policy H-2.8: Preserve, maintain, and improve existing affordable housing through assistance to residents and housing providers.***

The City's Housing Repair program supports the preservation of both the owner-occupied and rental housing stock through grants and loans for housing repair and rehabilitation. Community Development Block Grant (CDBG) funds and City funds are also allocated to housing providers to acquire and rehabilitate emergency and transitional housing facilities, as well as permanent low- and moderate-income housing development and homeownership programs.

Due to the high land values prevailing in the City, and the resulting difficulty developers face in producing new housing that meets the needs of low- and moderate-income residents, assistance to enable rehabilitation of existing housing may be one of the most effective strategies to maintain and produce affordable housing in Kirkland. Another benefit of rehabilitation is that it is less likely to change the appearance of neighborhoods.

***Policy H-2.9: Continue to support the acquisition and creation of housing by private or nonprofit organizations, housing authorities, or other social and health service agencies for low- and moderate-income tenants.***

Local resources can be a critical part of developing or preserving affordable housing. Efforts to identify po-

tential opportunities and resources, such as inventorying and possibly donating surplus public property, acquiring land, contributing Community Development Block Grant (CDBG) funds or City funds, and paying or waiving impact and permit fees and utility and infrastructure costs, can improve the feasibility of affordable housing projects.

This is especially true of housing for individuals and families who cannot afford housing created through the private market. Local resources are often required as a match for other public (County, State, federal) and private funding sources, and therefore work to leverage a significant amount of funding into Kirkland and the region that would otherwise not be available.

The City can also support affordable housing acquisition and development in indirect ways by working with local lenders to coordinate financing for projects, encouraging private and other public donation of resources, inventorying multifamily residential properties and encouraging preservation of those that are affordable, and working with the State Legislature to provide additional tax relief.

***Policy H-2.10: Ensure that zoning does not unduly restrict group homes or other housing options for persons with special needs.***

Special-needs housing can be provided in a variety of structures, such as single-family homes, group homes, multifamily dwellings, congregate care facilities, or other institutional settings. Flexibility in land use regulations to allow group homes and home-based care represents a significant opportunity available to the City to meet the demand for special needs housing. Barriers to creating these housing options, including extensive special review processes, should be avoided.

***Policy H-2.11: Encourage and support the development of emergency, transitional, and permanent housing with appropriate on-site services for persons with special needs.***

Sources of emergency and transitional housing include shelters, single-room occupancy hotels (SROs), group homes, congregate care facilities, and many of

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the other housing options discussed in the Housing Element. The City should continue to make funding available to social service agencies serving these special-needs populations, to facilitate their development and operation.

The City should work cooperatively with nonprofit agencies or the private sector to site special-needs housing while helping neighbors to understand the role of special-needs housing in the community and the requirements of the Federal Fair Housing Law.

***Policy H-2.12: Cooperate at a regional level to increase the base of both public and private support necessary to address local housing needs.***

Communities within King County should work together to address shared housing needs, since housing needs and solutions cross jurisdictional boundaries. They should work cooperatively on a regional housing finance strategy that allows sharing resources to support affordable and special needs housing throughout east King County.

Similarly, efforts to reduce housing costs through streamlining and flexibility in regulation should be coordinated with neighboring jurisdictions. Kirkland lies within a regional housing market, and cost reductions in Kirkland alone will not affect affordability significantly elsewhere in the region. Proactive leadership by Kirkland can encourage participation and action by other cities, thus promoting greater affordability throughout the Eastside. Reducing the percentage of income devoted to housing costs will improve the quality of life for low- and moderate-income families, and enable residents to contribute to other regional goals, such as schools and transit.

***Policy H-2.13: Support efforts to achieve a geographic balance in siting special-needs housing throughout the City and region, including support of housing in jurisdictions that serve residents from elsewhere on the Eastside.***

Generally, special-needs housing should be dispersed throughout the region. Funds set aside by Kirkland to provide this type of housing should be considered for projects both in Kirkland and elsewhere on the East-

side. Similarly, projects serving special-needs populations from Bellevue, Redmond, and other Eastside communities should be sited in Kirkland when appropriate.

Some clustering of special-needs housing may be appropriate when proximity to public transportation, medical facilities, or other basic services is necessary.

### ***HOUSING CAPACITY***

At an average density of 6.5 dwelling units per residential acre citywide, Kirkland's residential densities are relatively high for a suburban community. Nevertheless, the City contains many neighborhoods developed at lower densities (three to five dwelling units per acre). In 2003, Kirkland had 22,100 housing units, capacity for a total of 28,000 units, and a 2022 Growth Target of 26,800 units.

As noted in the Housing Diversity section of this Element, greater opportunities for home ownership may be created through smaller lots and more varied housing types. In addition, cost savings are generally associated with smaller lots and revised development standards. The savings obtained through reducing the amount of street, sidewalk, water, sewer, and other utilities needed for each home may be reflected in the initial purchase price as well as ongoing maintenance and services costs to both the home owner and the public.

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***Goal H-3: Provide for greater housing capacity and home ownership opportunities.***

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***Policy H-3.1: Provide additional capacity for single-family development through allowing reductions in lot sizes where surplus land exists on underdeveloped parcels.***

As Kirkland has become more fully developed in recent years, residential development trends have included a shift away from large subdivisions to "infilling" of vacant and underdeveloped lots within existing neighborhoods.

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The City already allows slight reductions in the required lot size as one method to accommodate more housing on existing residential land while helping to avoid suburban sprawl. Further lot size reductions would increase capacity in areas already served by transit and other public utilities and services. This should only be considered where compatibility with surrounding neighborhoods can be ensured through site and building design.

***Policy H-3.2: Allow a broad range of housing and site planning concepts in single-family areas to increase housing supply and choice, to reduce cost, and to ensure design quality and neighborhood compatibility.***

Clustering and innovative housing types may include cottages, compact single-family, zero lot line, clustered and common wall housing. These development styles can allow for more environmentally sensitive site planning by concentrating development on the most buildable portion of a site while preserving natural drainage, vegetation, and other natural features. Similarly, allowing zero lot line or other design innovations in these areas can further help to lower land and development costs.

In addition to environmentally sensitive areas, innovative housing types may be appropriate on sites throughout the City's single-family neighborhoods. The demographics of our population are changing, with the average number of people living in each housing unit decreasing and the average age increasing. Cottage, compact single-family and common-wall housing can provide more housing on the same land area, in smaller structures that better match the needs of our population. In addition, housing affordability can be improved through reduced construction costs resulting from smaller or common-wall development.

In all cases, design standards are important to ensure that new development is integrated sensitively with its neighbors. Greater attention to building and site design, such as building bulk, roofline variation, garage and parking location, and landscaped buffers can enhance aesthetic appeal and neighborhood compatibility.



*The Park at Forbes Creek Apartments*

***Policy H-3.3: Allow for the maintenance and redevelopment of existing developments that do not conform to current density standards in planned multifamily areas.***

A number of multifamily structures exist within the City that are built at densities above those planned for their sites. These structures provide a valuable source of close-in and often affordable housing to Kirkland residents. In order to retain the housing capacity and affordability provided by these units, property owners should be allowed to maintain, remodel, or rebuild these structures, while retaining their existing densities. Restrictions on unit size should be considered as a means to maintain affordability.