



City of Kenmore
Planning Commission Meeting
Agenda
Tuesday, April 21, 2026
7:00 PM

ZOOM - LINK: <https://kenmorewa-gov.zoom.us/j/88905360658>

Telephone: Dial US: +1 253 215 8782

Webinar ID: 889 0536 0658

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If you have technical difficulties accessing the meeting virtually, please contact stippleleen@kenmorewa.gov.

Technical Difficulties – If the virtual component of the meeting disconnects, and we cannot resolve technical difficulties to reconnect the virtual component, the in-person meeting will continue at City Hall if there is a quorum of the body to conduct business.

1. CALL MEETING TO ORDER - 7:00 PM

2. ROLL CALL

3. LAND ACKNOWLEDGEMENT

We acknowledge that the City of Kenmore is situated upon the ancestral lands of the Snohomish, Snoqualmie, Sauk-Suiattle, Duwamish, Stillaguamish, Tulalip, Suquamish, Muckleshoot, and other tribes who are part of the Coast Salish Peoples. We recognize and express our deepest respect for their enduring stewardship and profound relationship with this land, which they have cherished and protected since time immemorial. We honor the First Peoples, acknowledge their vibrant cultures, and commit ourselves to learning from their wisdom in our journey to promote justice, equity, and mutual understanding. We pledge to stand alongside these communities in acknowledging past injustices and working towards a future that respects and celebrates the diverse heritage of this land.

4. FLAG SALUTE

5. PUBLIC COMMENTS

We welcome our community members to the Planning Commission meeting. In this forum, the Commission does not engage or dialogue with the public; the primary role is to listen. We will hear from our on-site guests first, followed by our pre-registered virtual guests. All guests must address comments to the Commission. The Clerk will acknowledge your request and call your name when it is your turn. Your time will start when we confirm that we can hear you. Please state your name and city of residence for the record and keep your comments to 3 minutes. We will not split your time with others or reset your time except by express approval

of the Chair. You can submit materials to the Clerk in advance. This meeting is being recorded. Thank you for taking the time to express your comments.

- A) **VIRTUAL PUBLIC COMMENT PRE-REGISTRATION PROCESS:** To provide public comments virtually, please fill out the [Virtual Public Comment Request Form](#) in advance of the meeting. The form closes at 12:00 Noon on the day of the meeting. You will be confirmed by the Clerk. If you are having difficulty, please reach out to the Clerk at stippleleen@kenmorewa.gov.

6. CONSENT AGENDA

- A) 04.07 Meeting Minutes
 - 1. 04.07 Planning Commission Meeting Minutes

7. AGENDA ITEMS

- A) Housing Strategy Plan Update
 - 1. Staff Memo and Housing Strategy Plan
 - 2. Presentation

8. ADJOURNMENT

UPCOMING MEETING SCHEDULE:

- A) Tuesday, May 5, 7pm

City of Kenmore
Planning Commission Meeting Minutes
April 7, 2026 @ 7:00 PM

Planning Commission Members – In Attendance (the meeting was held onsite and virtually using the Zoom online platform)

Tracy Banaszynski, Chair

Kara Macias

Chris Olson

Edouard Lassalle (virtual)

Mike Vanderlinde

Excused

David Dorrian, Vice Chair

Dwight Thompson

Staff

Debbie Bent, Community Development Director

Todd Hall, Principal Planner

Brittany Chue, Senior Planner

Samantha Loyuk, Development Services Director

Riley Rosbotham, Planner

Shannon Tipple-Leen, Planning Commission Clerk

Scott Passey, Co-Clerk

1. CALL TO ORDER

The meeting was called to order by Chair Banaszynski at 7:00 PM.

2. ROLL CALL

Vice Chair Dorrian and Commissioner Thompson were excused

3. LAND ACKNOWLEDGEMENT

The Land Acknowledgement was read.

4. FLAG SALUTE

The Flag Salute was done.

5. PUBLIC COMMENTS

No Public Comment was given.

6. CONSENT AGENDA - APPROVAL OF MINUTES

The Planning Commission Meeting Minutes from March 3, 2026, were approved. The consent agenda was accepted with unanimous consent.

7. AGENDA ITEMS

Neighborhood Retail Engagement

Brittany Chue gave an update on Neighborhood Retail and upcoming community engagement.

Questions/Comments:

Commissioners were concerned about how engagement would be share and ways to include other small businesses that would want to share opinions. Staff said she would work with city's small business liaison to make sure they were included.

Development Services Presentation

Samantha Loyuk and Reilly Rosbotham gave a presentation on the City's Development Services Department and statistics relating to housing in Kenmore.

Questions/Comments:

Development Challenges

- Building affordable housing—especially ownership units—is difficult for for-profit developers due to differing business models and limited profitability.
- Fee-in-lieu options and rental developments are generally easier to implement and remain important tools.

Financial and Financing Constraints

- Selling affordable units is financially challenging and often not profitable.
- Significant differences exist between for-profit and non-profit financing, particularly for deeply affordable housing.
- Additional input from ARCH is needed to better explain financing structures.

Regulatory and Process Barriers

- Overlapping and sometimes conflicting code requirements (e.g., building, fire, frontage, and critical areas) create challenges.
- The City does not enforce HOA deed restrictions.
- Variances are commonly requested for critical areas and tree code issues.
- Pre-application stage barriers include navigating these regulatory complexities.

Project Design & Requirements

- Affordable units in mixed-use developments are typically dispersed throughout projects and include a mix of unit types, as reviewed by ARCH.

Market Conditions & Trends

- Builder confidence is slightly below the regional average, with rising material costs contributing.
- Long-term data (3–5 years) is needed to identify meaningful trends.
- It is difficult to isolate specific variables that impact development due to the number of influencing factors.

Current Development Activity

- Some for-profit developers are including affordable units (e.g., Beechwood II and other pipeline projects).

Developer Engagement & Feedback

- Following up with developers on what works and what doesn't is considered good practice.
- Predictability in the development process is critical to reducing risk and encouraging participation.

Housing Strategy Plan

Debbie Bent and Todd Hall gave a presentation on the updates to the Housing Strategy Plan.

Questions/Comments:

Role of the City vs. Market Delivery

- Discussion centered on whether challenges in developing deeply affordable housing are driven more by process or political factors.
- Clarified that the City's role is to plan and enable affordable housing (i.e., "set the table"), not necessarily to build or directly deliver all units.

- Compliance with state law requires jurisdictions to provide sufficient capacity for a range of housing types and affordability levels.

Planning vs. Production

- Emphasis that meeting housing targets is about ensuring zoning and code allow for development, rather than guaranteeing construction of those units.
- No requirement for the City to construct all planned affordable housing units.

Financing Challenges

- Even if regulations allow for affordable housing, financing remains a key constraint and may limit whether projects are ultimately built.
- Question raised as to whether regulatory changes alone are sufficient to achieve desired outcomes.

Regulatory and Political Considerations

- Inquiry into whether there are clear political or regulatory barriers currently preventing development.
- General acknowledgement that enabling policy is necessary but may not be sufficient on its own.

STEP Housing (State-Mandated)

- STEP housing cited as an example of state-driven requirements.
- Must follow the same development process as standard residential projects, without additional local conditions.
- Adopted in June as part of compliance with state law.

Next Steps:

Planning Commission Meeting May 5, 2026.

8. ADJOURNMENT

Chair Banaszynski adjourned the meeting at 9:52 PM.

Planning Commission Clerk

Approved by Planning Commission on: _____



City Of Kenmore, Washington

Memorandum

Date: April 21, 2026
To: Planning Commission
From: Todd Hall, Principal Planner
Regarding: Housing Strategy Plan Update

At your Tuesday, April 21, 2026, meeting, Staff will continue the discussion regarding the Housing Strategy Plan (HSP) Update. Mike Stanger and Andrew Bjorn, staff from A Regional Coalition of Housing (ARCH), will be attending the meeting to help answer specific questions and provide feedback on items related to the HSP. Included in the HSP staff report are responses to follow-up items from the April 7th meeting.

Attachments

1. Follow-Up from April 7 Meeting
2. HSP Staff Report (from April 7)
3. 2017 Housing Strategy Plan

Follow-Up from April 7 Meeting

Where is inclusionary zoning required in Kenmore (not including R4/R6 Middle Housing, passed July 2025)?

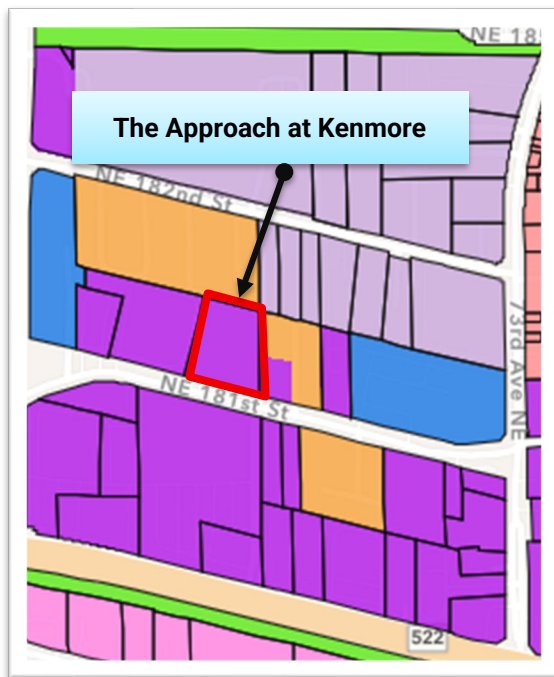
TOD District Overlay

The TOD overlay standards have been incorporated into the underlying zoning districts, with a new requirement that 25% of rental units in the development be affordable to those at the 50% AMI level or below, and at the 80% AMI level for ownership housing.

There are two sub-areas with slightly different requirements:

Downtown Commercial (DC) zone west of 73rd Ave NE

This area is located roughly from 68th Ave NE westward toward the park and ride. 25% of rental units must be affordable at the 70% AMI level or below, and 80% AMI for ownership housing.



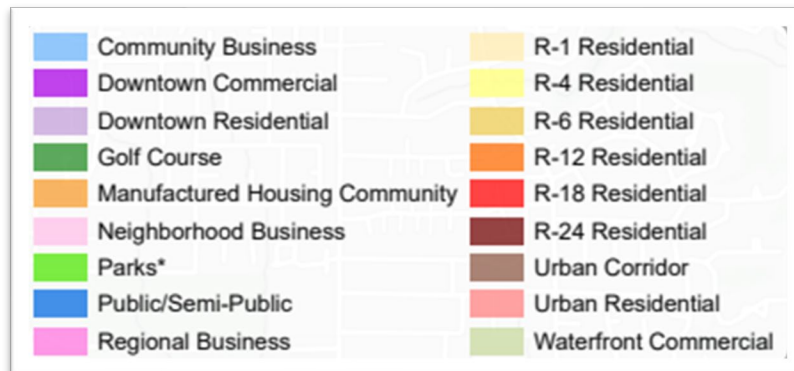
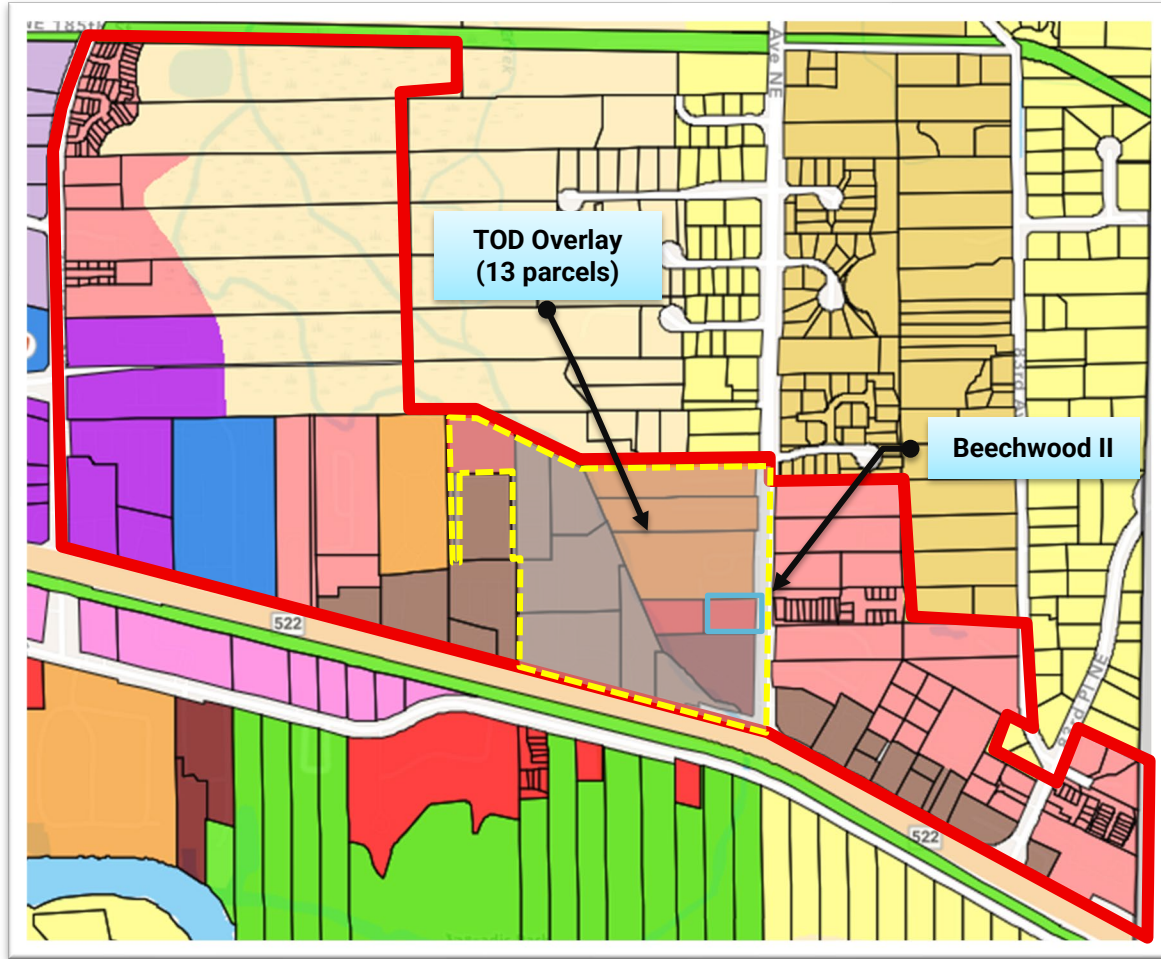
DC Zoned Properties (dark purple)

Project in Pipeline:

The Approach at Kenmore (Imagine Housing)
103 units, 18 homeownership units thru Habitat
Income up to 50-60% AMI (rentals), up to
80% AMI (ownership)

Downtown Commercial (DC) (east of 73rd Ave NE), Urban Corridor (UC), and Urban Residential (UR) zones

This area is located eastward from 73rd Ave NE to approximately 84th Ave NE.
25% of rental units must be affordable at the 50% AMI level or below.



Project Under Construction:
Beechwood II (blue highlighted along 80th north of 522)
(MSR Communities) - 48 market rate, 5 affordable at 50-70% AMI

Explain the MFTE program and how it is applied?

Created In 1995 and amended several times since (SB 5287, HB 1491/94), allows cities to exempt the residential improvement value of new or rehabilitated multifamily housing from property taxes for a set period in exchange for providing market-rate or affordable housing in designated target areas. It does not give developers direct cash; it reduces ongoing tax costs to improve project feasibility.

<p>8-Year MARKET-RATE</p> <p>REQUIREMENT No affordability requirement</p> <p><i>Encourages multifamily density in targeted areas</i></p>	<p>12-Year AFFORDABLE</p> <p>REQUIREMENT ≥20% of units at low/mod-income</p> <p><i>Primary tool for affordable housing production</i></p>	<p>20-Year PERMANENT</p> <p>REQUIREMENT 20% of units affordable for 99 years (rental); or 25% sold to nonprofit/gov't</p> <p><i>Enables long-term or permanent affordability</i></p>
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Designated Target Areas	TOD Affordability Requirements
<p>Kenmore Village</p> <p>Parcels NW of NE 181st St & 68th Ave NE</p> <p><i>Est. 2007 — Ordinance No. 07-271</i></p>	<p>25% Rental units at 50% AMI or below</p>
<p>TOD District</p> <p>Parcels within the SR-522 Transit Oriented Development overlay zone</p> <p><i>Est. 2015; expanded 2019 — Ordinance No. 19-0479</i></p>	<p>25% Ownership units at 80% AMI or below</p>
<p>Eligibility: Located in target area · At least 4 dwelling units</p>	<p>70% DT Commercial west of 73rd AMI threshold for rental</p>
<p>Tiered system: deeper affordability required as density increases above base zoning, capped at 10% of total units</p>	

Current Limitations

- Geographic scope: MFTE applies only within the TOD overlay and Kenmore Village — both concentrated along SR-522. The program does not apply in the R-4 and R-6 residential zones that make up the majority of the city's land area.
- No 20-year program: Kenmore has not adopted the state-authorized 20-year exemption tier, which enables permanent (99-year) affordability covenants.
- Limited production to date: As of the most recent Housing Strategy Plan update, Beechwood II is the only project in the TOD zone to have utilized the new inclusionary/MFTE provisions.
- No MFTE in new middle housing zones: The inclusionary zoning adopted in 2025 for R-4 and R-6 zones does not include MFTE as an offsetting incentive.

What other communities are using MFTE or other affordable housing approaches?

City	MFTE Approach	Inclusionary Zoning	Notable Additions
Kirkland	12-yr for 15% at 50% AMI in transit areas; IZ units count toward MFTE requirement; 8-yr available	Base: 10% at 50% AMI; Transit station areas: 15% at 50% AMI	Density & height bonuses; FIL toward women's shelter
Shoreline	12-yr comprehensive program; 20-yr for 99-year covenant projects; 20% affordability required	20% of units: studios/1BR at 70% AMI; 2BR+ at 80% AMI	Tenant relocation assistance on MFTE expiration
Bothell	12,782 unit target 2020-2044; pursuing affordable programs with IZ	In development as part of 2024 Comprehensive Plan	200-unit affordable complex on city-owned land with faith partner (BUMC/BRIDGE)
Lake Forest Park	Limited; primarily focused on state HB 1110 middle housing compliance	Middle housing and ADU code amendments adopted June 2025	SR-522 BRT stops to enable parking reductions near transit
Issaquah	8-yr pilot (Central Issaquah Pioneer Program); city-wide MFTE study underway for <60% AMI	8% at 60% AMI or 10% at 80% AMI in Central Issaquah zone; lifetime covenants	Inclusive Housing Investment Pool (IHIP): \$2M/yr for community-based projects; fee waivers; TOD with KCHA

What is the ARCH Housing Trust Fund Balance and Kenmore's Contribution?

ARCH HTF Round of Projects (2025): \$3.5 million available

Kenmore's contribution: \$148,644 (2025-26)

What is building height allowed in downtown Kenmore for multi-family buildings, and what does this equate to in terms of pedestal buildings (i.e., 5 floors wood-framed over 2 floors concrete)?

Typical floor-to-floor heights (residential: ~10 ft; parking/ground commercial: ~12-14 ft):

Zoning Max Height	Likely Pedestal Configuration	Notes
~ 75 ft (R-zones with setback bonus)	5 over 2 OR 6 over 1	5 residential x 10 ft + 2 parking x 12 ft = 74 ft
85 ft (UR zone)	6 over 2 or 7 over 1	6 residential x 10 ft + 2 parking x 12 = 84 ft
~ 85-90 ft (DR zone)	6 over 2 OR 7 over 1	Same as UR effectively

April 7, 2026, Planning Commission Staff Report

Purpose

The intent of this report is to frame what an updated Housing Strategy Plan should accomplish, identify alignment across various guiding documents, and inform the Planning Commission on priorities, gaps, and opportunities.

Background

2017 Housing Strategy Plan

The City of Kenmore originally adopted a Housing Strategy Plan to identify and prioritize near-term land use and programmatic strategies for addressing affordable housing. That plan identified four Tier 1 land use strategies:

- Techniques to preserve existing affordable housing, including density transfers from affordable properties and a manufactured housing community (MHC) overlay
- Review of accessory dwelling unit (ADU) regulations, including code provisions, permitting fees, and utility requirements
- Flexible re-use of tax-exempt or publicly owned sites through a special permit process to increase supply and enable diverse housing forms, when linked to affordable housing
- Expanding density bonuses, density transfers, and multifamily tax exemptions (MFTE) to achieve affordability in mixed-use and multifamily developments

Since adoption, the City has taken significant steps to implement these strategies. Key completed actions include:

- Completion of most manufactured housing community protections
- Update of ADU regulations in 2020, and further updates required for state compliance under HB 1110 and HB 1337 in 2023
- Adoption of a special permit review process for affordable housing projects in 2021
- Expansion of MFTE to the Transit-Oriented Development (TOD) District in 2019
- Adoption of residential renter protection measures in 2021/2022
- Authorization of spending for the affordable housing project at the surplus City park-and-ride site (leading to the Spencer 68 Apartments development with 56 affordable units)
- Adoption of Comprehensive Plan amendments allowing 'Missing Middle' housing near transit corridors (2022)
- Approval of middle housing, ADU, and inclusionary zoning regulations (2025)

Why an Update is Needed

The original Housing Strategy Plan was developed prior to several significant policy and legislative changes. An update is now timely and necessary for the following reasons:

- The 2024 Comprehensive Plan update adopted a new Housing Element with updated goals, policies, and objectives that must be implemented through an action-oriented strategy
- New state legislation (HBs 1110, 1337, 1220) mandate significant changes to housing regulations, including middle housing allowances, ADUs, and planning for all income levels
- Kenmore's 2019–2044 housing growth target of 3,070 units, with specific affordability benchmarks across all income levels, requires proactive implementation strategies
- The DEIA Strategic Plan (2023–2028) sets specific housing-related objectives requiring coordination with planning and land use actions
- Significant community changes since the original plan, including a diversifying population (35% BIPOC), rising home values (average \$1.06M in 2024), and cost burden affecting 25% of households, require updated responses

2024 Housing Element Goals, Objectives, and Policies

The 2024 Housing Element establishes the policy framework that an updated Housing Strategy Plan must implement. The following summarizes the key goals, objectives, and policy directions organized thematically.

Housing Supply and Diversity

The Housing Element recognizes that Kenmore has sufficient zoned capacity to meet its 2044 growth target (a surplus of 3,678 dwelling units), but that production at lower income levels has lagged. Key policy directions include:

- Plan for and accommodate a range of housing densities and types for all needs and incomes, including moderate-density housing options such as duplexes, triplexes, and townhomes
- Promote development of accessory dwelling units (ADUs) on single-family lots, consistent with HB 1110 and HB 1337 requirements allowing up to two ADUs per lot
- Encourage mixed-use and higher-density housing in the SR-522 corridor and Downtown Kenmore, designated as a Countywide Growth Center
- Identify sufficient land capacity for all housing types, including manufactured housing, multifamily, group homes, emergency housing, emergency shelters, and permanent supportive housing (PSH)

Housing Affordability

The Housing Element sets out Kenmore's share of countywide housing needs by income level through 2044. The City must plan for and accommodate:

Income Level	% of AMI	Target Units (2020–2044)
Extremely Low-Income (Non-PSH)	0–30% AMI	1,063
Extremely Low-Income (PSH)	0–30% AMI (PSH)	559
Very Low-Income	>30–50% AMI	483
Low-Income	>50–80% AMI	393
Moderate-Income	>80–120% AMI	160

Income Level	% of AMI	Target Units (2020–2044)
Above Moderate	>120% AMI	412
Emergency Housing	N/A	587 beds

Source: 2021 King County Countywide Planning Policies (amended 2023). PSH = Permanent Supportive Housing.

Affordability-related policy directions from the Comprehensive Plan include:

- Prioritize housing affordability accessible within a half-mile walkshed of high-capacity transit
- Expand the Multifamily Tax Exemption (MFTE) program and other incentive tools
- Implement inclusionary zoning requirements in the Downtown and TOD areas, requiring at least 25% of units to be affordable at 50% AMI or below in the TOD District
- Continue membership and financial contributions to ARCH (A Regional Coalition for Housing)
- Explore fee waivers and fast-track permit review for qualifying affordable housing projects

Equity, Anti-Displacement, and Fair Housing

The Housing Element acknowledges Kenmore's documented history of racially discriminatory housing covenants (417 recorded parcels) and the need to actively remediate these legacies. Key policy directions include:

- Identify and implement policies that do not result in racially disparate impacts, displacement, or exclusion
- Develop anti-displacement policies informed by the City's Racial Equity Analysis and the Eastside for All report
- Protect and preserve manufactured housing communities as an important source of unsubsidized affordable homeownership, particularly for low-income households
- Address displacement risk for lower-income residents and BIPOC residents, particularly in census blocks containing mobile home communities
- Advance the DEIA Strategic Plan's housing provisions and apply an equity lens to all housing decisions

Tenant Protections and Housing Stability

The Housing Element recognizes that renter households—who represent 31% of Kenmore's housing—face significantly higher rates of cost burden (36% of renters vs. 21% of owners). Policy directions include:

- Implement and sustain residential tenant protection measures, including just cause eviction requirements and rent increase notifications
- Continue administering and publicizing emergency rental assistance programs available through King County and the Multi-Service Center of Northeast King County
- Address the needs of households at the lowest income levels, particularly those spending more than 50% of income on housing (severely cost-burdened)

Emergency and Supportive Housing

The Housing Element establishes that Kenmore currently has very limited emergency, transitional, and permanent supportive housing. The City is required by state law (HB 1220) to plan for and allow STEP housing (emergency shelters, transitional housing, emergency housing, and permanent supportive housing). Policy directions include:

- Plan for and allow STEP housing in appropriate zones consistent with state law requirements
- Develop clear, fair, and consistent regulations for emergency shelters, transitional housing, emergency housing, and PSH
- Coordinate with Hopelink, King County, and regional partners to address homelessness and housing instability

DEIA Strategic Plan Housing Goals & Objectives (2023-2028)

The City's DEIA Strategic Plan provides a parallel and complementary framework to the Housing Element. Its housing and equity provisions should be integrated into the updated Housing Strategy Plan. The following summarizes the most relevant goals and objectives.

Goal 1: Leadership and Operations

Several DEIA Leadership & Operations objectives (Goal 1) have direct implications for housing strategy development and implementation:

- 1.1.3 When engaging the community in planning decisions, make extra and affirmative efforts to bring in community members who have not historically participated, using less traditional and more accessible engagement models
- 1.2.3 Fast-track permit review for affordable housing projects and projects that support increased public access to services
- 1.3.5 Planning Commission and other committee selection criteria should support broad demographic representation
- 1.4.2 Continue City membership in ARCH and leverage ARCH resources to build affordable housing units in Kenmore, including financial contributions to ARCH's housing trust fund
- 1.3.5 Planning Commission and other committee selection criteria should support broad demographic representation

Objective 2.3: Develop and Advocate for Affordable Housing and Diverse Housing Options

The objective under Goal 2 (Plans, Policies & Budgets) is particularly relevant to the Housing Strategy Plan. The specific objectives include:

- 2.3.1 Expedite plan review for affordable housing projects and public city projects that increase public access to services and amenities
- 2.3.2 Develop and adopt planning and zoning regulations that will prioritize affordable and more attainable housing
- 2.3.3 Develop land use regulations that allow for a diversity of housing types and choices for different needs

- 2.3.4 Implement Transit Oriented Development (TOD) regulations that mandate higher densities and affordable units (25% of units affordable at 50% AMI or lower)
- 2.3.5 Implement the residential tenant protection measures adopted by City Council
- 2.3.6 Advocate for additional affordable housing policies at federal, state, and county levels

Goal 7: Housing and Human Services

Provide access and referral to housing and human services to meet the basic needs of all residents.

This goal is operationalized through specific objectives across the plan. The core intent is that the City should actively connect residents, particularly those with low incomes, BIPOC residents, and other vulnerable populations, with the housing resources and human services they need to thrive.

Additional DEIA provisions relevant to housing policy include:

- 3.1.1 The Comprehensive Plan and other city-wide planning documents will be developed with a focus on DEIA and will include policies that advance DEIA and root out systemic inequality
- 2.2.3 Think outside the box to bring more people of diverse backgrounds into policy discussions; make extra and affirmative efforts to include those who have not historically participated
- 2.5.1 Adopt a Non-Discrimination Ordinance (relevant to fair housing and tenant protections)

Alignment Across Guiding Documents

The table below identifies key housing strategy topics and how each of the three guiding documents addresses them. This is intended to identify areas of strong consensus and any gaps requiring further discussion.

Topic Area	2024 Housing Element	DEIA Strategic Plan	Existing HSP Status
ADUs	Expand per HB 1110/1337; potential for significant new supply	Allow diverse housing types (2.3.3)	Review completed 2020; further updates required
Middle Housing	Duplexes, triplexes in low-density zones near transit	Allow diverse housing types (2.3.3)	Comp Plan amendments 2022/24; regulations adopted 2025
TOD/Dense Corridors	High-density housing along SR-522 & Downtown	Implement TOD regulations (2.3.4)	TOD district with MFTE established 2019
Manufactured Housing	Preserve as unsubsidized affordable homeownership	Diverse housing types; equity focus	MHC overlay mostly complete; future rezoning pending
Affordable Housing Incentives	MFTE, density bonuses, inclusionary zoning	Prioritize affordable/attainable housing (2.3.2)	Density incentives, MFTE, Spencer 68 project complete

Topic Area	2024 Housing Element	DEIA Strategic Plan	Existing HSP Status
Tenant Protections	Just cause eviction, rent notice requirements	Implement tenant protections (2.3.5)	Protections adopted 2021/2022
Emergency/STEP Housing	Plan for and allow per HB 1220; 587 emergency beds needed	Housing & Human Services access (Goal 7)	Code amendments in progress (STEP project)
Equity & Anti-Displacement	Racial equity analysis; anti-displacement policies	DEIA-centered planning (2.1.1)	Equity analysis completed; policies adopted in 2024 Element
Permitting/Process	Fast-track affordable housing projects	Expedite plan review (2.3.1)	Special permit process adopted 2021
Community Engagement	Inclusive engagement in planning	Affirmative outreach to underrepresented groups (1.1.3)	Ad hoc; needs systematic approach

Key Issues for Discussion

The following questions and issues are offered to help structure the Planning Commission's discussion. They are organized around the core themes of an updated Housing Strategy Plan.

Housing Production and Supply

Context

Kenmore has sufficient zoned capacity to exceed its 2044 target of 3,070 units overall, but production of lower-income units (<80% AMI) has lagged.

The average home value reached \$1,055,872 in 2024; 25% of households are cost burdened. ADU and middle housing regulations were updated in 2025; production trends are as yet unclear.

- How should an updated HSP prioritize housing types and locations to accelerate lower-income unit production?
- What monitoring and accountability mechanisms should be established to track production progress against the 2044 affordability targets?
- Should the updated HSP recommend additional incentives or fee modifications to encourage ADU construction?

Affordability Tools and Programs

Context

Current tools include MFTE (expanded to TOD in 2019), density bonuses, inclusionary zoning (TOD: 25% at 50% AMI), and ARCH partnership.

Only one property (Spencer 68) currently has long-term affordable units through the MFTE program.

122 Housing Choice Voucher households currently assisted in Kenmore.

- Should MFTE be expanded to additional zones? What design should inclusionary requirements take city-wide?

- How can the City most effectively leverage the ARCH Housing Trust Fund and other regional resources?
- Are there opportunities to use City-owned land or air rights to catalyze affordable housing development beyond the current park-and-ride project?

Equity, DEIA, and Anti-Displacement

Context

BIPOC residents represent 35% of the population. Black or African American households are disproportionately severely cost-burdened.

417 parcels in Kenmore were subject to historic racial restrictive covenants.

No census tract has a 'high' displacement risk, but mobile home community census blocks have elevated risk.

- How should the updated HSP operationalize the anti-displacement policies in the 2024 Housing Element?
- What specific actions would help close the homeownership gap for BIPOC residents?
- How should the DEIA equity toolkit be formally integrated into future housing decisions and the HSP itself?

Manufactured Housing Communities

Context

Nearly 300 manufactured homes in six parks represent a critical source of affordable, unsubsidized homeownership.

More than half of MHC residents are low-income; two parks are reserved for seniors.

The MHC overlay is mostly implemented; future rezoning of four communities north of SR-522 is under consideration.

- How should the updated HSP address the long-term preservation of manufactured housing communities?
- What conditions should govern any future rezoning of MHC sites with increased density and affordability requirements?
- How can the City help residents of MHCs plan for aging-in-place and infrastructure replacement?

Emergency and Supportive Housing (STEP)

Context

Kenmore's 2044 housing targets include 587 emergency beds and 559 units of PSH.

State law (HB 1220) requires STEP housing to be allowed in specified zone types.

Currently only Kenmore Place (9 units, operated by Hopelink) provides emergency housing in the city.

A STEP Housing Advisory Committee was appointed by Council in March 2025.

- What site selection criteria, community engagement strategies, and design standards should guide STEP housing development?
- How can the City develop effective partnerships with Hopelink, King County, and other service providers?

Community Engagement

Context

The DEIA Strategic Plan calls for affirmative outreach to underrepresented and non-traditional participants (Objective 1.1.3).

Kenmore's population is becoming more diverse; multilingual engagement capacity is needed.

The Housing Strategy Plan update presents an opportunity to establish a model engagement process.

- What community engagement process should accompany the development of the updated HSP?
- How can the City meaningfully involve renters, BIPOC residents, and residents of manufactured housing communities?
- Should the updated HSP establish ongoing community advisory mechanisms for housing policy?

References

The discussion is organized around the goals, objectives, and policies established in these key documents:

- [2024 Housing Element of the Comprehensive Plan](#)
- [City of Kenmore Diversity, Equity, Inclusion & Accessibility \(DEIA\) Strategic Plan 2023–2028](#)
- [2017 Housing Strategy Plan](#)
- [Racial Equity Analysis Summary \(2023\)](#)
- [Eastside for All Report \(2023\)](#)

Housing Strategy Plan (Adopted January 23, 2017)

Strategy	Housing Element Policy	Priority
A. REGULATORY APPROACHES.		
1. Infill/Increased Capacity/ Housing Diversity.		
a. Consider some form of overlay zoning for senior housing linked to providing some affordable housing.	H-1.3.1	Tier 1
b. Allow flexible reuse of tax-exempt or publicly-owned sites through a special process to increase housing supply and enable more diverse forms of housing, if linked to providing some affordable housing.	H-1.3.1	Tier 1
i. Possible opportunity at Park-and-Ride.		
c. Consider provisions, including design guidelines, to allow some flexibility in single family neighborhoods for small scale housing (e.g. cottages, duplexes).	H-1.3.2	Tier 2
d. Modify land use and building codes to maximize economical wood frame construction:		
i. Allow 6-story wood frame construction.	H-3.3.3	Tier 3
ii. Increase zoning code height limits.		
e. Provide a flexible development process for preserving environmentally constrained property that accommodates alternative building types.	H-1.2.7; H-3.3.3	Tier 2
f. For multifamily housing, consider code amendments to limit project sizes based on height, setbacks, and/or FAR, not units per acre.	H-1.3.2	Tier 2
g. Reduce number of projects subject to SEPA:		
i. Expand projects eligible for categorical exemptions	H-1.4.1; H-3.3.3	Tier 2
ii. Complete planned action EIS for targeted neighborhoods (planning areas).		
h. Consider code amendments to facilitate rental property preservation:		
i. Rental inspection program.	H-3.1	Tier 3
ii. Consider provisions to limit conversion of rental housing to condominiums.		
2. Support for Special Needs Housing.		
a. Ensure development regulations address housing accessibility.	H-1.2.2	Tier 2
b. Consider ordinance to prohibit Housing Choice Voucher discrimination.	H-3.3.4	Tier 3
c. Consider revisions to land use incentive program to link voucher units to affordable units.	H-3.2.1	Tier 2
3. Affordable Housing.		
a. Consider expanding density bonuses, adding density transfers, and other methods with mixed-use and multi-family developments:		
i. Review and consider expanding density bonuses, including mandatory programs with increased development capacity in mixed-use and multi-family zones.	H-1.2.8; H-1.4.2; H-3.2.4	Tier 1
ii. Encourage layering local incentives to create greater affordability (e.g. MFTE w/ density incentives).		

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b. Consider strategies for preserving existing affordable housing:

i. Density transfers from affordable properties to areas where additional density has been proposed.	H-3.1	Tier 1
ii. Manufactured housing community overlay (e.g. Bothell).		
c. Accessory dwelling units:		
i. Review current code provisions.	H-3.3.2;	
ii. Review permitting process and fees / utility requirements.	H-1.3.2	Tier 1
iii. Clemency program to legalize existing ADUs.		
d. Expedite permitting for projects with affordable housing.	H-3.2.1.d	Tier 3

B. DIRECT & INDIRECT ASSISTANCE.

1. Direct Assistance.

a. Provide local funding assistance for affordable housing:

i. Continue or expand use of city general funds.		
ii. Dedicated local revenue source(s) for affordable housing		
<ul style="list-style-type: none"> • Property Tax Levy / Portion of revenue resulting from new growth (e.g. construction sales tax). • New source authorized by state legislation (see regional/state initiatives). • Local Voluntary Employers Fund. 	H-3.2.5	Tier 1
b. Explore ways to utilize existing and/or new funding programs to address local conditions.	H-3.2.5	
i. Target preservation and rehabilitation of existing manufactured housing and multifamily housing (including small properties).	H-3.1	Tier 1
ii. Funding to assist low- and moderate-income residents if displaced in existing manufactured or multifamily housing.	H-3.1.2	Tier 1
iii. Homeownership programs:	H-3.2.5	Tier 2
<ul style="list-style-type: none"> • Downpayment assistance program for first-time homeowners. • Support for affordable ownership units such as land trusts, sweat equity (Habitat). 	H-3.2.1 H-3.2.5	Tier 2 Tier 2
iv. Revolving loan fund to support 4% tax credits.		
v. A revolving land loan program (REDI).	H-3.2.5	Tier 2
vi. Support development of emergency and permanent housing with services for homeless individuals and households.	H-3.2.1	Tier 1
vii. Fund infrastructure that supports affordable housing development (e.g. streetscape/park)	H-3.2.5	Tier 2
viii. Funding for home visits, meals.	H.2.1.3	Tier 2
c. Review permit/impact fees for affordable housing.		
i. Reduce development permit fees for projects with affordable housing	H-3.2.1	Tier 3
d. Utilize non-cash subsidies, such as credit enhancement.	H-3.2.1	Tier 3

2. Indirect Assistance

a. Support applications by housing developers for capital and operating assistance of local affordable housing projects.	H-3.2.1.c	Tier 1
b. Information/referral/outreach.		
i. Information to seniors regarding housing options; e.g., ARCH website, other efforts	H-2.1.3	
ii. Accessory dwelling units: community education and outreach.	H-3.3.2	Tier 2
iii. Promote use of weatherization programs.	H-1.2.2	
v. Promote Universal Design awareness.		
c. Encourage residential energy and water efficiency as addressed in Utilities Element.		
i. Support water conservation programs of the NUD.	H-1.2.4	
	U-4.1.1	
ii. Promote use of water conservation features in design or rehab of residential structures.	U-4.1.3	
iii. Promote higher density and infill developments that are located near major transportation and transit links	U-4.3.4	Tier 3
iv. Encourage the rehabilitation of existing buildings as an alternative to demolition, where appropriate, to encourage the conservation of energy, building materials, and historic preservation.	U-4.3.5	
d. Increase transportation access between special needs housing and community facilities and programs: sidewalks, ramps, etc.	H-2.2.2	Tier 3
e. Partner with employers to provide affordable housing for their employees.	H-3.2.1	Tier 3

C. REGIONAL & STATEWIDE INITIATIVES.

a. Promote housing repair/rehabilitation assistance (e.g., from King County) for homeowners and landlords.	H-3.1.1	
	H-1.2.2	Tier 2
i. Participate in regional Universal Design rehab program.		
b. Support various housing-related consumer protection programs.		
i. Resources to tenants facing eviction due to temporary financial hardships (e.g. housing stabilization program).	H-3.1.1	Tier 1
ii. Foreclosure counseling/ assistance.	H-3.2.5	Tier 3
iii. Financial counseling/ first-time buyer classes.	H-3.2.5	
c. Collaborate with other local governments (directly and through PSRC and other organizations) on regional housing strategies, including programs serving homeless.	H-3.2.7	Tier 1
d. Work with other cities in evaluating county, state, and federal legislation and funding that address local housing efforts	H-3.2.8	Tier 1
e. Transportation services--work with providers.	H-2.2.2	Tier 2

D. OVERSIGHT & MONITORING.

1. General Monitoring.

a. Monitor land supply to accommodate growth, including affordable housing, multifamily housing, and special needs housing.	H-1.3.1	
b. Monitor the range of affordable housing types and locations, how created, etc.		
i. Monitor impacts of local incentive programs (e.g. creation of affordable housing in TOD District Overlay zone, ADUs, fee waivers).	H-1.3.2; H-1.1.3;	
ii. Inventory existing rent-restricted assisted housing and affordable market rate housing.	H-1.2.5;	
iii. Review land use/building/fire code provisions and recommend amendments as needed to reduce development costs (without sacrificing adequate review, environmental quality, etc.)	H-3.3.3	

2. Monitoring of Specific Housing Issues.

- a. Review code provisions of single-room occupancy or mini-suites in multifamily/mixed-use zones. H-1.3.2
- b. Amend building codes to allow prefabricated and new building technologies (e.g. cross-laminated timber). H-3.3.3
- c. Consider regulations to limit short-term rentals.
- d. Review and consider provisions for shared housing, including rooming/ boarding houses. H-2.1.1.a
- e. Monitor the benefits of energy and water efficiency programs. H-1.2.4
- f. Participate in or cooperate with Affirmatively Furthering Fair Housing study to ensure that no city programs, regulations, or actions result in housing discrimination.
- g. Monitor accessibility between special needs housing and community facilities and programs. H-2.2.2

3. Monitoring of Previous City Efforts.

- a. Evaluate parking standards for multifamily housing (note—City allows parking studies to modify parking requirement): H-3.3.3
 - i. Evaluate parking standards for affordable units created through land use standards.
- b. Housing options and services enabling seniors to stay in their homes or neighborhoods:
 - i. Permit group homes with supportive services.
 - ii. Review codes to ensure reasonable accommodation for adult family homes. H-2.1.3
 - iii. Monitor adult family home and group home licenses and capacity.
- c. Monitor use of housing repair/rehab assistance and Home Repair Program for low/moderate income homeowners (see support for countywide program). H-3.1.1
- d. Review provisions for reducing impact fees for projects with affordable housing. H-3.2.4
- e. Surplus land available for affordable housing:
 - i. Inventory of city-owned and other public property real property for potential suitability. H-3.2.3
 - ii. Prioritize affordable housing integrated into proposals for development of publicly-owned properties. H-3.2.1.a

CITY OF KENMORE

Planning Commission

2026 Housing Strategy Plan

Presentation from April 7, 2026



Agenda

- Background
- Why an Update is Needed
- 2024 Housing Element Goals
- Housing Targets by Income Level
- Key Discussion Topics
- Next Steps



Background – 2017 HSP & Key Accomplishments

2017 Tier 1 Strategies

Preserve existing affordable housing (density transfers, MHC overlay)

Review & update ADU regulations (code, fees, utilities)

Flexible re-use of tax-exempt/publicly owned sites for affordable housing

Expand density bonuses, MFTE, and density transfers for mixed-use/multifamily

Completed Since 2017

MHC protections largely complete

ADU regulations updated (2020 & 2023 state compliance)

Special permit process for affordable housing (2021)

MFTE expanded to TOD District (2019)

Renter protections adopted (2021–22)

Spencer 68 Apartments – 56 affordable units authorized

'Missing Middle' housing near transit corridors (2022 & 2025)



Why an Updated is Needed

2024 Comprehensive Plan

New Housing Element with updated goals & policies requiring implementation through an action strategy

New State Legislation

HBs 1110, 1337, 1220 mandate middle housing, ADUs, and planning for all income levels

Growth Target of 3,070 Units

2019–2044 target with specific affordability benchmarks across all income levels

DEIA Strategic Plan (2023–28)

Housing-related equity objectives require coordination with planning and land use actions

Community Change

Diversifying population, rising home values, and increasing cost burden require updated responses

\$1.06M

Average Home value
in Kenmore (2024)

25%

of Households are
Cost-Burdened

35%

of Kenmore residents
identify as BIPOC



2024 Housing Element: Key Policy Directions

Housing Supply & Diversity

Range of densities for all incomes

Up to 2 ADUs per lot (HB 1110/1337)

Mixed-use in SR-522 corridor & Downtown

Capacity for MHC, PSH, Emergency Housing

Housing Affordability

MFTE expansion & density bonuses

TOD inclusionary zoning: 25% at 50% AMI

Affordable housing near transit walkshed

Housing Choice Vouchers: 122 households

Equity & Anti-Displacement

417 parcels with historic racial covenants

Anti-displacement policies for BIPOC residents

Protect manufactured housing communities

Apply racial equity lens to all decisions

Tenant Protections & STEP Housing

Just cause eviction & rent notice rules

Emergency rental assistance programs

Plan for 587 emergency beds + 559 PSH units

STEP housing in appropriate zones (HB 1220)



Housing Targets by Income Level – Kenmore 2020-2044

Income Level	% of AMI	Target Units
Extremely Low-Income (Non-PSH)	0–30% AMI	1,063
Extremely Low-Income (PSH)	0–30% AMI	559
Very Low-Income	>30–50% AMI	483
Low-Income	>50–80% AMI	393
Moderate-Income	>80–120% AMI	160
Above Moderate	>120% AMI	412
Emergency Housing	N/A	587 beds



Key Discussion Topics for Planning Commission

Housing Production & Supply

How to accelerate lower-income unit production?
Monitoring mechanisms for 2044 targets?

Affordability Tools & Programs

Expand MFTE zones? Leverage ARCH Trust Fund?
Use City-owned land for development?

Equity, DEIA, & Anti-Displacement

Operationalize anti-displacement polices? Close
homeownership gap for BIPOC residents?

Manufactured Housing Communities

Long-term preservation strategies? Conditions for
future rezoning of 4 MHC sites north of SR-522?

Emergency & Supportive Housing (STEP)

Site selection criteria, community engagement,
design standards?
Partnerships with Hopelink, King County, others?

Community Engagement

Meaningful involvement of renters, BIPOC, and
MHC residents? Ongoing advisory mechanism?

Next Steps

April 7

Planning Commission Introduction & Q & A

Spring/Summer

Staff & ARCH continue HSP update discussions with Planning Commission

Ongoing

Community engagement with renters, BIPOC residents, and MHC community

Late 2026

Public Hearing, PC Recommendation & Council Adoption

