

AGENDA

AFFORDABLE HOUSING COMMISSION

April 1, 2026

Hybrid Meeting In-person and via Zoom



https://us02web.zoom.us/webinar/register/WN_zmcrwxxOSsaoaClcGWAL2g

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**CITY OF ELLENSBURG
AFFORDABLE HOUSING COMMISSION AGENDA
Council Chambers
501 North Anderson Street
Ellensburg, WA 98926
And remotely via Zoom
Wednesday, April 1, 2026
4:30 PM - Regular Meeting**

- 1. Call to Order and Roll Call**
- 2. Approval of Agenda** (No Public Comment)
- 3. Approval of Minutes**
 - 3.A March 4, 2026 regular meeting minutes
 - 3.B March 18, 2026 regular meeting minutes
- 4. Public Comment**
- 5. New Business**
 - 5.A June Land Development Code Changes review (Public Comment Opportunity)
 - 5.B Housing Element draft review (Public Comment Opportunity)
- 6. Unfinished Business**
- 7. Staff Update/Discussion Items**
 - 7.A Commissioner & staff updates
 - 7.B Upcoming meeting schedule
- 8. Commission Representative Update**
- 9. Adjournment**



For more information on the Affordable Housing Commission, contact the Community Development office at 509-962-7270.



CITY OF ELLENSBURG

Minutes of Affordable Housing Commission, Regular Meeting

Date of Meeting

March 4, 2026

Time of Meeting

4:30 PM

Place of Meeting

**Council Chambers
501 North Anderson Street
Ellensburg, WA 98926
And remotely via Zoom**

1. Call to Order and Roll Call of Members

Present: Courtney Garzone, Dan Witkowski, John Perrie, Delano Palmer, Sarah Syverson, Kim Funston (arrived at 4:32 p.m.)

Absent: Sarah Bedsaul (excused)

Also present: Heidi Behrends Cerniwey, City Manager; Lily Frey, Housing Program Manager and one member of the public

Chair Garzone called the meeting to order at 4:30 p.m. Councilmember Palmer moved to excuse Commissioner Bedsaul's absence. Motion passed 5-0.

2. Approval of Agenda

Councilmember Palmer moved to approve the agenda as presented. Motion passed 5-0.

3. Approval of Minutes

3.A February 4, 2026 regular meeting minutes

Councilmember Palmer moved to approve the February 4, 2026, meeting minutes as presented. Motion passed 5-0.

4. Public Comment

None.

5. New Business

5.A Meeting agreements discussion

Commissioners reviewed their absences in 2024 and 2025. Frey facilitated a conversation between commissioners around their respective skills and priorities for the commission's work. Commissioners' priorities included breaking ground on new projects (e.g. adding 10+ affordable units with annual sales tax income) and encouraging public engagement with affordable housing work. Commissioners requested clear communications within the group (e.g. a glossary of terms and asking questions to clarify jargon whenever used) and additional public-facing materials explaining affordable housing.

Per citywide board and commission guidance, public comment will now be heard at the start of the meeting. All Comprehensive Plan periodic update-related agenda items will have public comment opportunities. Commissioners discussed alternatives for public comment going forward and agreed to offer public comment on all agenda items that involve a recommendation to City Council.

5.B Annual Review - 2025 (public comment opportunity)

Frey presented Affordable Housing Commission annual responsibilities based on ECC 1.86.050 including reviewing the revenue allocation framework, reviewing affordable housing needs and an annual report on affordable housing revenue and activities undertaken with affordable housing funds.

6. Unfinished Business

7. Staff Update/Discussion Items

7.A Housing survey & update on housing element work

Frey noted Housing Element development is underway. The Land Capacity Analysis has been finalized based on City Council, Affordable Housing Commission and Planning Commission feedback. Commissioners are invited to distribute links or flyers to community members for a housing survey available in English and Spanish that will be used for the housing element. April 12, 2026, is the survey deadline to have a chance to win a gift card.

7.B Overview of upcoming meetings

The next meeting on March 18, 2026 will include a presentation from Habitat for Humanity Seattle - King and Kittitas Counties on their revised design for the Catherine Property. The meeting on April 1, 2026 will focus on Comprehensive Plan materials. Frey requested volunteers for planning an Accessory Dwelling Unit (ADU) event on April 15. Commissioner Funston volunteered.

8. Commission Representative Update

None.

9. Adjournment

Chair Garzone adjourned the meeting at 5:11 p.m.



CITY OF ELLENSBURG

Minutes of Affordable Housing Commission, Regular Meeting

Date of Meeting

March 18, 2026

Time of Meeting

4:30 PM

Place of Meeting

**Council Chambers
501 North Anderson Street
Ellensburg, WA 98926
And remotely via Zoom**

1. Call to Order and Roll Call

Present: Courtney Garzone, Dan Witkowski, John Perrie, Delano Palmer, Sarah Syverson, Kim Funston

Not present: Sarah Bedsaul (excused)

Also present: Dan Carlson, Community Development Director; Lily Frey, Housing Program Manager

Habitat for Humanity Seattle - King and Kittitas Counties and partners: Stephanie Bohman, Rebecca Wold, Skylar Bisom-Rapp

Chair Garzone called the meeting to order at 4:31 p.m.

Councilmember Palmer moved to excuse Commissioner Bedsaul's absence. Motion passed 6-0.

2. Approval of Agenda

Councilmember Palmer moved to approve the agenda as presented. Motion passed 6-0.

3. Approval of Minutes

None.

4. Public Comment

None.

5. New Business

5.A Catherine property revised design (public comment opportunity)

Frey summarized the steps to date on the Catherine property including Council action, wetland reconnaissance and irrigation ditch work. Bohman and Wold presented Habitat's work in Kittitas County and the revised Catherine Cottages design for the site, which includes nine two-bedroom and three-bedroom units, affordable for households up to 80% AMI. Habitat intends to apply for affordable housing sales tax funding for this project in the future; if successful, any City-supported units would be affordable for households with incomes up to 60% AMI. The design responds to previous Council concerns, including adding parking (two spaces per unit) and including a fire engine turnaround. Habitat

has gotten initial positive city staff and fire feedback on the proposed design. If the project were fully funded, the earliest start to construction would be the second quarter of 2028, which would yield occupancy in late 2029.

Bisom-Rapp responded to commission questions about design changes, such as balancing the number of housing units and need for parking, considering cottage open space and connections to adjacent public access easements. Commissioners asked about potential coordination with development of the adjacent (KXLE) property; plans for that site are uncertain, but Habitat is open to site access coordination. Common spaces would be managed by a homeowner's association. Commissioners clarified mortgage payment amounts and monthly payments for 60% and 80% AMI households; total housing costs may not exceed 35% of household income. Bohman and Wold explained the homeowner selection process.

Commissioner Garzone moved to recommend the revised Habitat plan as proposed to City Council for approval. Motion passed 5-0. (Councilmember Palmer abstained.)

6. Unfinished Business

None.

7. Staff Update/Discussion Items

- 7.A Postponing ADU event previously scheduled for April 15
The proposed accessory dwelling unit (ADU) event is postponed to August 18 (to be confirmed) due to lack of homeowner panelist availability. Frey asked that commissioners keep April 15 open for a potential second meeting to consider comprehensive plan materials. A Robert's Rules of Order presentation from the City Attorney is tentatively scheduled for June 3.

8. Commission Representative Update

Commissioner Garzone noted that the annual Community Connect day is scheduled for June 24 from 12-4pm. The event features housing and service providers and the Kittitas County Health Network and event partners are inviting commission members and elected officials from the City and County to attend and engage informally with attendees.

Councilmember Palmer noted a successful first week of the Ellensburg Academy and thanked staff for participating.

9. Adjournment

Chair Garzone adjourned the meeting at 5:06 p.m.



Meeting Date: April 1, 2026
City of Ellensburg

Affordable Housing Commission Agenda Report

Agenda Subject: June Land Development Code Changes review (Public Comment Opportunity)

Submitted by:
Department: Community Development

Suggested Motion/Action:
Recommend housing-related code changes to Planning Commission for approval.

Background/Summary:
Compliance with RCW 35A.21.440, which prohibits cities from placing certain restrictions on adding housing units in existing buildings (allowing increased density in existing residential zones and conversion of buildings in commercial and mixed use zones to residential use) is required by June 30, 2026. If the City does not enact these changes before the deadline, the state requirements preempt the local code.

- This legislation requires specific, limited changes to:
1. define major pedestrian corridors and clarify applicability to storefront streets in ECC 15.130.190, and ECC 15.510.050,
 2. clarify exceptions to nonconforming uses in ECC 15.240.040,
 3. adjust language around residential uses where these are conditional in the zone in ECC 15.310.040,
 4. adjust to residential use intensity footnotes to allow for the increased allowed density in ECC 15.320.030,
 5. except existing building conversion to residential use from additional off-street parking requirements in ECC 15.550.020

In addition, in a review of 2025 proposed code changes, Commerce noted that density bonus provisions require a minimum 50-year affordability period per RCW 36.70A.540(2)(e). We currently require 25 years; this correction requires a small change to ECC 15.330.020.

The ordinance also implements existing RCW Chapter 35A.21 and 36.70A requirements such as limits on what siding is permitted and exceptions for passive house construction. Current prohibitions on metal siding, stucco, T1-11 and fiberglass siding in 15.530.050 are not allowable and will be removed. Allowances for insulation projections (ECC 15.320.080) and above roof height maximums for passive houses will be added (ECC 15.320.060).

After discussion with the Fire Marshal, there is no specific fire code requirement for a 15-foot separation between a detached accessory dwelling unit (ADU) and a principal unit. Therefore revised language would allow adequate fire separation between principal units and ADUs instead of a specific separation distance (ECC 15.540.040). Fire would continue to review all

building permits to determine separation adequacy. As emergency vehicles do not use alleys in Ellensburg, ADUs built to the property line on an alley do not need to account for emergency vehicle access and turning (ECC 15.320.090).

Previous Council Action:

None.

Analysis:

All changes except for the 15-foot separation between a principal unit and detached ADU are required by state code. This change could allow detached ADUs on more City lots.

The required housing-related changes will be included in an ordinance with other land development code amendments; this summary is provided in lieu of a full ordinance copy, which is available upon request. An additional set of amendments to the Title 15 Ellensburg Land Development Code will be required before the end of 2026 to implement changes required in the periodic update of the Comprehensive Plan.

Financial Impact:

None.

Budget Adjustment: No

Attachments:

None



Meeting Date: April 1, 2026
City of Ellensburg

Affordable Housing Commission Agenda Report

Agenda Subject: Housing Element draft review (Public Comment Opportunity)
Submitted by:
Department: Community Development

Suggested Motion/Action:

Recommend the draft Housing Element to the Planning Commission for approval (requesting any changes/edits for staff to complete)

Background/Summary:

The periodic update to the Ellensburg Comprehensive Plan is due December 31, 2026. This deadline includes all elements required to implement the plan (e.g. development regulations, zoning changes). Additional housing element related sections for review will include the racially disparate impacts analysis and memo (tentatively scheduled for April 15, 2026), "adequate provisions" analysis of barriers to housing types that have been underproduced (including moderate density or middle housing, multifamily, permanent supportive housing and emergency housing and accessory dwelling units) and code changes to address identified barriers.

Today's item is the housing needs analysis and a discussion of additional changes to the goals and policies section. The Action Items section will see additional edits following review of this draft and related materials.

The Planning Commission and City Council will review and approve all Comprehensive Plan elements.

Previous Council Action:

On April 2, 2025, Planning Manager Stacey Henderson presented an overview of the comprehensive plan and the periodic update process. The commission learned about the housing allocation projections by income band for the City.

On September 10, 2025, the Commission had a preliminary discussion of goals and policies from the 2017 housing element.

On January 8, 2026, the AHC and PC jointly reviewed the Land Capacity Analysis, which will be an annex to the Comprehensive Plan and from which housing element materials are drawn.

Analysis:

For discussion.

Financial Impact:

None.

Budget Adjustment: No

Attachments:

1. Housing_element_draftforAHCreview_GPchanges

4. Housing

Overview

This section contains a snapshot of housing supply, condition, occupancy and affordability in Ellensburg. The community has grown over the past ten years with a slowing rate of growth, due in part to declines in enrollment at Central Washington University (CWU) between 2020 and 2025. Demand for housing has remained steady, particularly among those with low to moderate incomes. Compared to prior plans, this section includes additional analysis of future housing needs by income based on changes to the Growth Management Act.

The goals, policies, and programs found at the end of this chapter identify steps the City of Ellensburg can take in response to community housing challenges. These steps are intended to ensure the community vitality, plan for safe and affordable housing at all income levels and provide direction to implement programs to meet current and future housing needs.

WHAT YOU WILL FIND IN THIS CHAPTER

- Information about community housing need.
- Information about land capacity for future housing at all income levels.
- Policies that provide a framework for increasing housing supply and housing variety while preserving historic structures and community.
- Policies that direct the City's efforts to maintain and increase affordable housing.
- Policies that address the needs of members of the community who require housing accommodation or assistance due to disability, health, age, or other circumstance.

BACKGROUND & CONTEXT

The Kittitas County Conference of Governments (COG) established growth projections for each jurisdiction in the county. This includes Ellensburg, Cle Elum, South Cle Elum, Roslyn, and Kittitas, as well as the unincorporated areas of the County. Each projection is the amount of growth expected to be accommodated during the time period from 2026-2046. Ellensburg's growth projection for this period is 4,834 additional people over the next 20 years. In order to plan for these new households, the City must



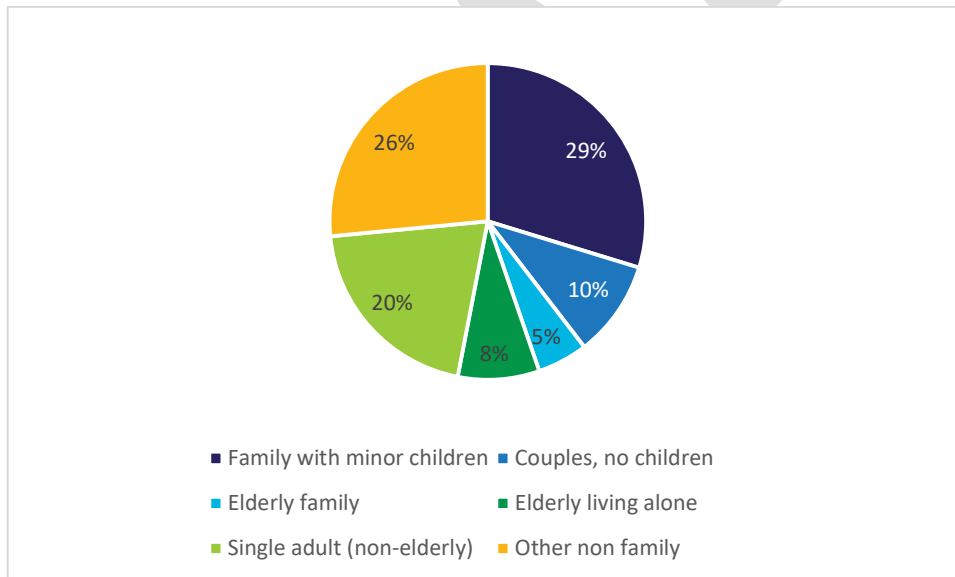
identify that there is sufficient land and zoning capacity to accommodate this growth. Planning for expected growth requires an understanding of household characteristics, demographic trends, current housing inventory, and housing market conditions. The City must also identify strategies to show that there will be available housing and services for this projected increase in population.

Household Characteristics

As of 2025, 22,997 people live in the City of Ellensburg and its surrounding Urban Growth Area (UGA). This breaks out to 8,972 total households in the City of Ellensburg and about 804 additional households in the UGA. According to data from the Washington State Office of Financial Management (OFM), about 11% of the population resides in group quarters, such as college residence halls, jails, or nursing facilities, while the remainder reside in households.

Figure 1 breaks down the households inside the city by type. Family households make up about 45% of the total households in Ellensburg. About one-fifth of households are non-elderly residents living alone, another nearly 26% are non-family households, and 8% of households are older adults living alone. Nearly three-quarters of households in Ellensburg have only one or two members, and just 15% of households have four members or more.

Figure 1. Households by Household Type

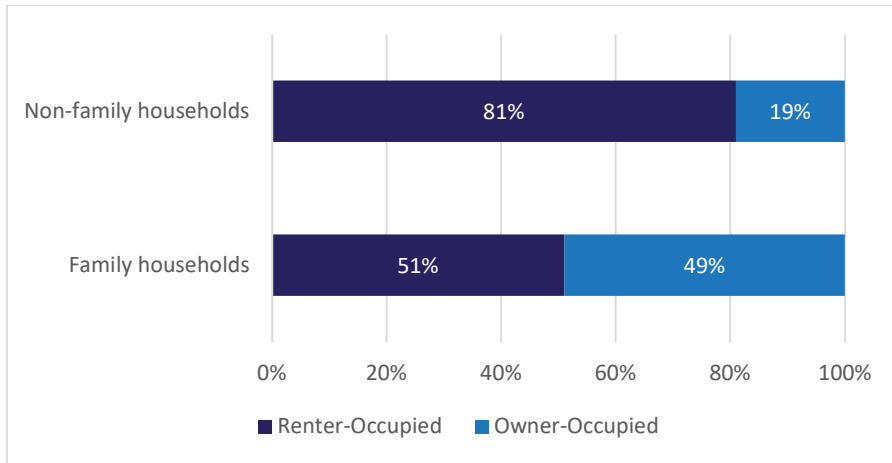


Source: U.S. Census, American Community Survey 5-Year Estimates, 2019-2024, S2501

About 67% of households in Ellensburg are renters. As shown in Figure 2, non-family households are much more likely to be renters than family households are. Many non-family households in Ellensburg consist of students living off campus.

Figure 1. Household Tenure by Household Type





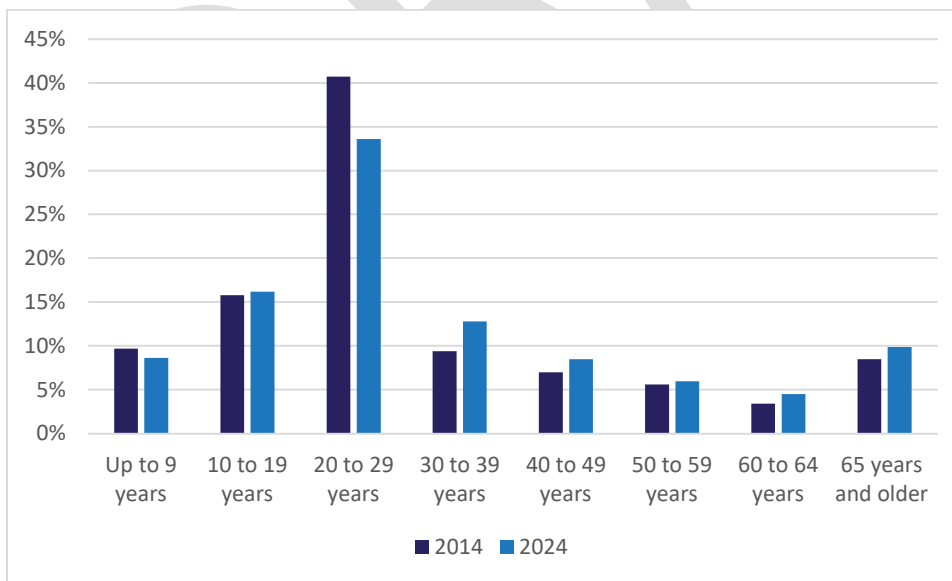
Source: U.S. Census, American Community Survey 5-Year Estimates, 2019-2024, S2501

Demographic trends

Central Washington University is a major presence in Ellensburg. Over 6,700 students are enrolled at the Ellensburg campus. About 18% of the population of Ellensburg consists of students living off campus. CWU enrollment has decreased about 30% since the last periodic update, which has affected housing demand in Ellensburg. The presence of CWU within the city limits significantly affects, and will continue to affect, housing types and distribution.

Ellensburg’s population distribution by age has changed since 2014, with increases in populations ages 30 to 39 years, 40 to 49 years and 60 to 64 years and 65 years and older and decreases in age groups 20 to 29 years and up to 9 years.

Figure X: Age Distribution as Percentage of Population Total 2014 & 2024



Source: U.S. Census, American Community Survey 5-Year Estimates, 2009-2014; 2019-2024, S0101



There are over 1,400 households in Ellensburg with a senior householder, about 45% of which are renters (Table 1). According to 2022 OFM projections, the percentage of the population age 65 and older is expected to remain around 19 to 20% for Kittitas County from 2025 through 2045.

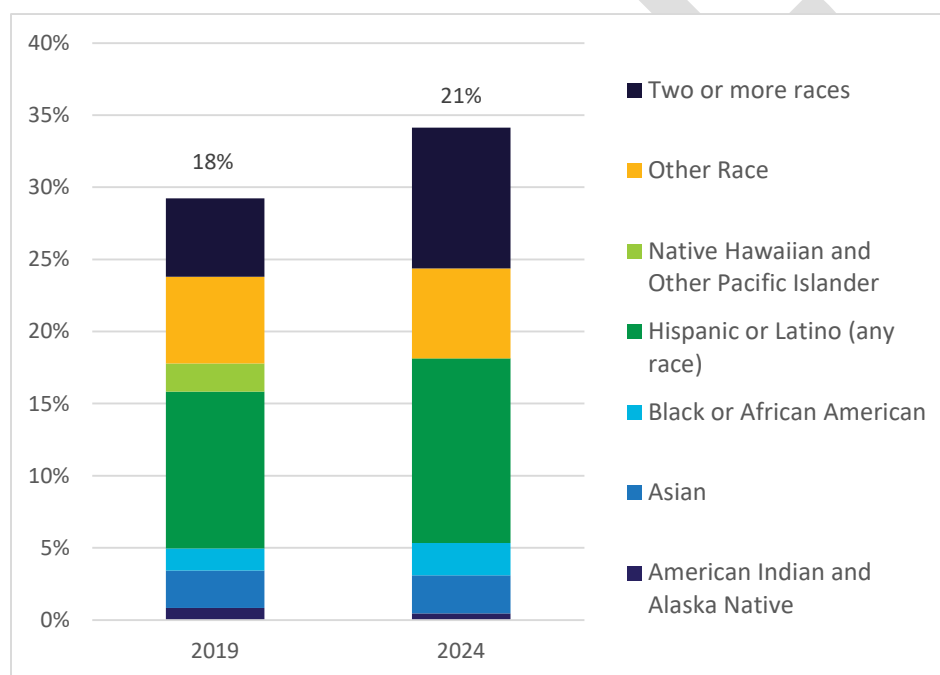
Table 1. Households with a Senior Householder

| | |
|-----------------|------|
| Renter-occupied | 639 |
| Owner-occupied | 785 |
| Total | 1424 |

Source: U.S. Census, American Community Survey 5-Year Estimates, 2019-2024, S2501

Ellensburg has seen slight changes the racial and ethnic makeup of residents since 2019, with increases in the Hispanic and Latino populations of any race and an increase in residents identifying as two or more races. At the same time the Native Hawaiian and Pacific Islander and American Indian and Alaska Native populations have declined. The overall population identifying as White and Asian have stayed the nearly the same between 2019 and 2024.

Figure: Non-White Populations in Ellensburg as a Percentage of Total Population 2019 & 2024



Source: U.S. Census, American Community Survey 5-Year Estimates, 2019-2024, DP05

Homelessness and unhoused population

Data on homeless and unhoused population in Ellensburg is limited and sometimes inconsistent because different institutions define and count homeless populations differently. HopeSource, the coordinated entry provider for Kittitas County, organizes an annual point in time (PIT) county of the homeless population, conducted in January. The 2025 PIT count identified a total of 26 homeless people, 19 sheltered (including both emergency and transitional) and 7 unsheltered across Kittitas County. In 2026, preliminary PIT count figures identified a total of 45 homeless people, 28 of whom were sheltered and

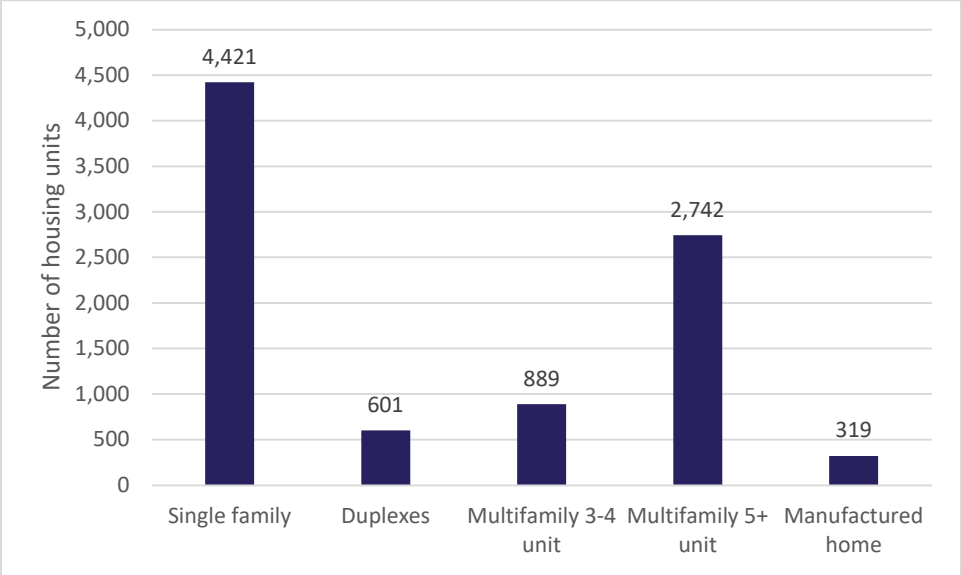


17 unsheltered. These figures are preliminary until combined and validated by the Washington State Department of Commerce.

Existing Housing Stock

As of 2025, there were 9,563 housing units in the City of Ellensburg. Figure 3 breaks down all units in the City by unit type. Single family homes make up 48% of the housing stock, 49% are in multifamily structures, and less than 3% are mobile homes. Among the multifamily units, the majority are in larger buildings with five or more units.

Figure 3. Housing Units by Type



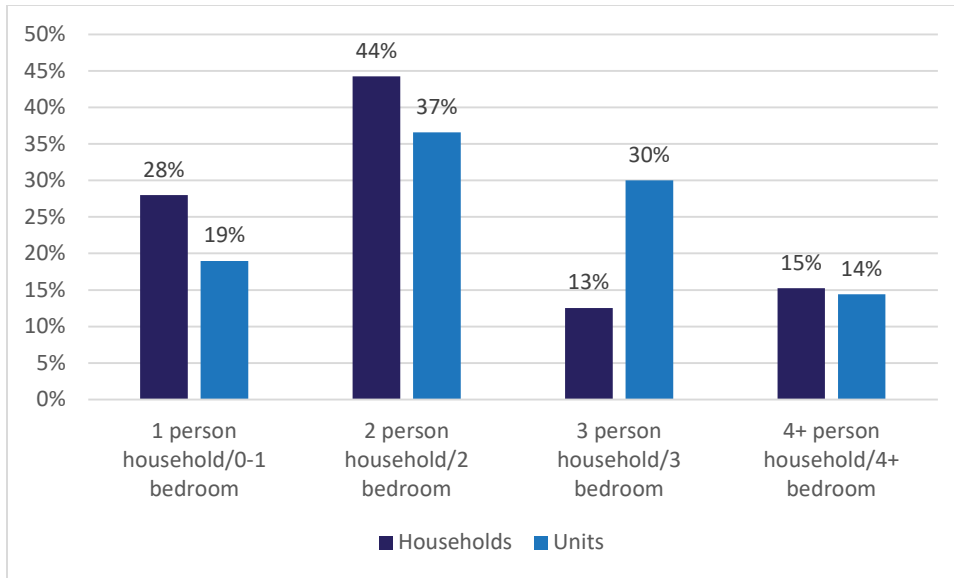
Source: U.S. Census, American Community Survey 5-Year Estimates, 2019-2024

Figure 4 breaks down the housing stock by the number of bedrooms and compares it to the size of households in Ellensburg. There are about 2,500 households with only one member, yet there are fewer than 1,800 studio and one-bedroom housing units combined. While not all one person households are looking for a studio or one bedroom unit, it is likely that there are people living in larger shared houses that would prefer to live in a studio or one bedroom unit if they are available. Sharing of larger houses indicates the demand for studio and one-bedroom units potentially exceeds what is indicated by looking at census data about household sizes. Smaller units may also be suitable for residents without families or small families seeking an affordable housing option.

Housing units with three or more bedrooms make up 44% of the existing housing stock while only 28% of households have three or more members. Assuming that people seeking small apartment units are instead sharing larger units due to lack of appropriate supply in the apartment market, there is potential that the number of households with three or more members is higher than actual demand.

Figure 4. Alignment between Household Sizes and Size of Units in Housing Stock





Source: U.S. Census, American Community Survey 5-Year Estimates, 2019-2024

Between 2020 and 2025, permits were issued for 523 new housing units in Ellensburg; about 60% of the units permitted were single family homes. Nearly 40% of permitted housing during this period were duplexes, triplexes or multifamily residences.

The City’s rental vacancy rate has slowly increased from 1% or less in 2016 to 5.5-7% in 2025, according to the Washington Center for Real Estate Research (WCRER). A vacancy rate of 5-8% allows households to find new housing units and is an indicator of a healthy rental market. Much higher vacancy rates could lead to decreases in civic activity, safety and property values.

CWU student housing

Table 2 shows current operating capacity within student housing provided by CWU. Most of the capacity is in the residence halls. As of Fall 2025, nearly 6,800 students were enrolled on the Ellensburg campus, so approximately 3,400 students live off campus, though not all are necessarily living in student-only households or within the city.

Table 2. CWU Student Housing: Current Operating Capacity

| | |
|-----------------|-------|
| Residence halls | 2,448 |
| Apartments | 939 |
| Total | 3,387 |

Source: CWU

Subsidized housing

Subsidized housing is publicly assisted housing for eligible low-income families, the elderly, and persons with disabilities when available (see definitions for more information). There are a total of 699 subsidized rental housing units in Ellensburg. The income eligibility requirements for these units vary by building, but range between 30% of Area Median Income to 95% of Area of Median Income. The Area



Median Income for Kittitas County is calculated at \$107,700 in 2025. The table below shows HUD’s calculations of the income threshold for affordable units at 30%, 50%, and 80% AMI, based on household size. These figures represent the maximum household income for households that would qualify for subsidized affordable housing at the associated income level.

Table xxx. HUD Income Limits in Kittitas County, 2025

| Median Family Income | FY 2025 Income Limit Category | Persons in Family | | | | | | | |
|----------------------|---|-------------------|--------|--------|---------------|--------|--------|---------|---------|
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| \$107,700 | Extremely Low (30%) Income Limits (\$) | 22,650 | 25,850 | 29,100 | 32,300 | 37,650 | 43,150 | 48,650 | 54,150 |
| | Very Low (50%) Income Limits (\$) | 37,700 | 43,100 | 48,500 | 53,850 | 58,200 | 62,500 | 66,800 | 71,100 |
| | Low (80%) Income Limits (\$) | 60,350 | 68,950 | 77,550 | 86,150 | 93,050 | 99,950 | 106,850 | 113,750 |

Source: US Department of Housing and Urban Development (HUD)

In addition to the subsidized housing units that are available in Ellensburg, an additional 30 households receive housing choice vouchers (see definition) to subsidize rental units available on the private market.

Table 3. Subsidized Rental Housing Units by Population Served and Income Eligibility

| Name | Owner | Total subsidized units | Population Served | Income Eligibility/ Preference | Subsidy Expiration |
|---------------------|--------------------------------------|------------------------|-------------------|--------------------------------|--------------------|
| Addison Place | HopeSource | 8 | Mixed | <60% AMI | 2050 |
| Alder Terrace | Housing Authority of Kittitas County | 50 | Mixed | <40-95% AMI | 2046 |
| Briarwood Commons | Preferred Capital Management Inc. | 174 | Senior/disabled | <30-60% AMI | 2036 |
| Brookwood Apartment | Brookwood Association | 40 | Senior/disabled | <30% AMI | 2033 |
| Cherry Lane | Housing Authority of Kittitas County | 9 | Families | <80% AMI | None |
| Crestview Terrace | Crestview Terrace Community Partners | 168 | Mixed | <50% AMI (<30% preference) | 2034 |
| Hampton Court | HopeSource | 35 | Senior/disabled | <30% AMI | 2040 |



| | | | | | |
|-------------------------|--------------------------------------|------------------|------------------------------|----------|------|
| Helena | Housing Authority of Kittitas County | 5 | Families | <80% AMI | None |
| Huntington Court I & II | HopeSource | 44 | Senior/disabled | <30% AMI | 2056 |
| Mount Stuart Vista | Housing Authority of Kittitas County | 30 | Families | <80% AMI | None |
| Paulan | HopeSource | 9 | Mixed | <60% AMI | |
| Pine Place | HopeSource | 18 | Unhoused youth | <50% AMI | 2062 |
| Trinal Manor | Housing Authority of Kittitas County | 30 | Senior/disabled | <80% AMI | None |
| Spurling Court | HopeSource | 48 | Families/Previously homeless | <50% AMI | 2062 |
| Windsor Park | HopeSource | 31 | Families | <30% AMI | 2040 |
| Totals | 15 developments | 699 units | | | |

Source: Housing Authority of Kittitas County, HopeSource, Property owners, Novogradac

None of the units have subsidies that are expected to expire within the next six years. However, 498 units are in buildings with subsidies that will expire within the next 20 years. Of these, 224 units have private owners that may not maintain the property permanently as affordable housing.

The majority of the subsidized housing stock in Ellensburg is available to renter households.

Kittitas County Habitat for Humanity runs an affordable home ownership program. This program provides homes to families earning up to 80% of Area Median Income based on need and ability to contribute sweat equity. Between 1993 and 2020, Habitat built 19 homeownership units in the City of Ellensburg. In 2021, the Kittitas County Habitat for Humanity merged with the King County affiliate to become Habitat for Humanity Seattle – King and Kittitas Counties and has since completed 12 permanently affordable homes with plans to complete nine more in 2026 and 2027. Additional affordable homeownership projects are also in predevelopment.

Housing market trends and housing affordability

Between 2019 and 2025, per WCRER data, rents increased an average of 2.3% annually (18% for the six-year period). The rate of increase has ranged from less than 1% in 2023 to about 4% in 2025.

AREA MEDIAN INCOME (or AMI) is determined by the U.S. Department of Housing and Urban Development (HUD) using American Community Survey five-year estimates of median household income for a family of four.

Kittitas County Area Median Income: \$107,700.

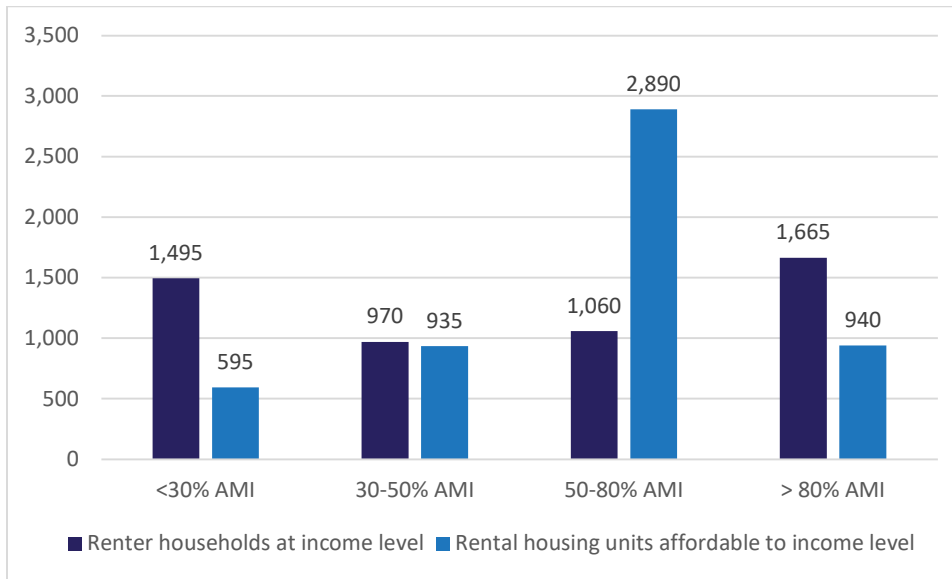
A household is considered **COST BURDENED** if they spend more than 30% of their gross income on housing costs (rent or mortgage and basic utilities); more than 50% on housing cost is considered **SEVERE COST BURDEN**.

Increased rental prices, combined with slower wage growth and a shortage of housing units, have resulted in a shortage of housing affordable for many Ellensburg residents, particularly those with the lowest incomes. During the 2018 to 2022 period, the United States Census estimates indicate there were nearly 1,500 Ellensburg renter households earning below 30% of area median income while less



than 600 units were offered at a rent affordable to these households. This means that there were 900 households that were unable to find rental units at prices that would be considered affordable. While a surplus of units was available affordable to households earning 50-80% of area median income, rental housing units were also limited for renter households with incomes over 80% AMI. Figure 6 visually compares household income level to units offered at that affordability level to highlight the areas of greatest shortage and surplus.

Figure 6. Renter Households by Income Level Compared to Units Offered by Affordability Level



Source: US HUD, 2018-2022 Comprehensive Housing Affordability Strategy (CHAS)

Table 4 shows cost burdened households by household type. The household type ‘Other’ includes non-family households with no members 62 years and older. It is likely that many of these households include CWU students, and it is the best proxy for student households for which cost burden data is available. The largest number of cost burdened renter households are in this category. The other household types in Table 4 are useful for understanding needs among households that are less likely to be university students. Among these household types, the greatest need is affordable housing for small families and elderly people living alone.

Table 4. Cost Burdened Renter Households by Household Type

| Household type | Income level | | | |
|----------------------------|--------------------------|-----------------------|------------------|------------------------------|
| | Extremely low (<30% AMI) | Very low (30-50% AMI) | Low (50-80% AMI) | Moderate or above (>80% AMI) |
| Elderly family | 0 | 10 | 0 | 0 |
| Single elderly | 205 | 70 | 40 | 15 |
| Large family (5+ persons) | 25 | 0 | 0 | 80 |
| Small family (2-4 persons) | 150 | 90 | 10 | 105 |
| Other non-family household | 965 | 595 | 420 | 90 |

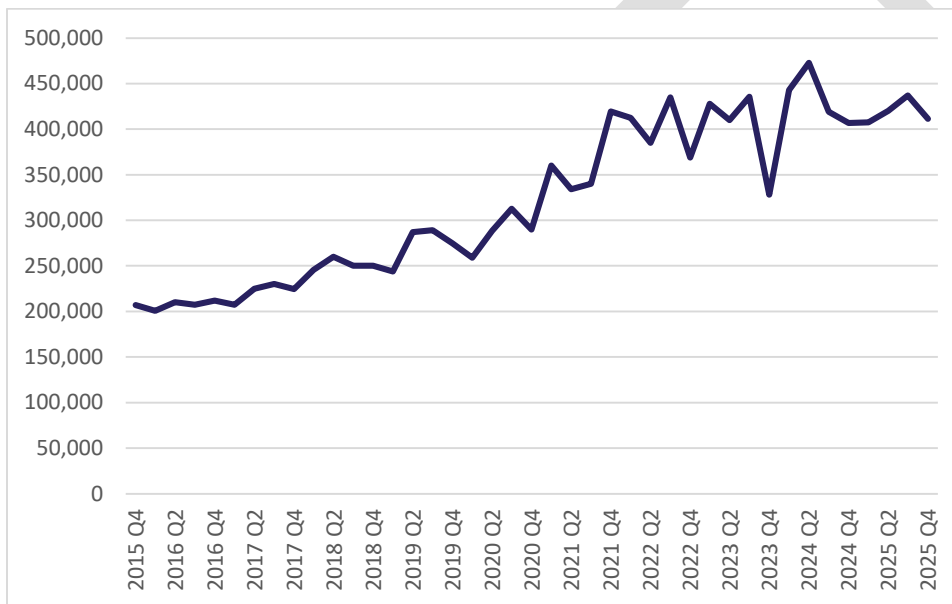


| | | | | |
|--|-------------|------------|------------|------------|
| Total cost-burdened households | 1345 | 765 | 470 | 290 |
| <i>As a percentage of total households</i> | <i>90%</i> | <i>79%</i> | <i>44%</i> | <i>17%</i> |

Source: US HUD, 2018-2022 Comprehensive Housing Affordability Strategy (CHAS)

Figure 7 shows changes in median home sale prices between late 2015 and 2025. Between late 2016 and 2024, the median home sales price rose by 8.9% annually. Assuming a household can afford a 20% down payment, a household requires about \$91,600 in yearly income to afford a mortgage for a home at the 2025 median selling price of \$411,250. By comparison, WCRER’s composite median income for the same period was about \$62,000 or a third less than what would be required to afford the median home. According to realtor listing data, approximately 100 homes were listed for sale annually in Ellensburg over the past three years.

Figure 7. Median Home Sale Price

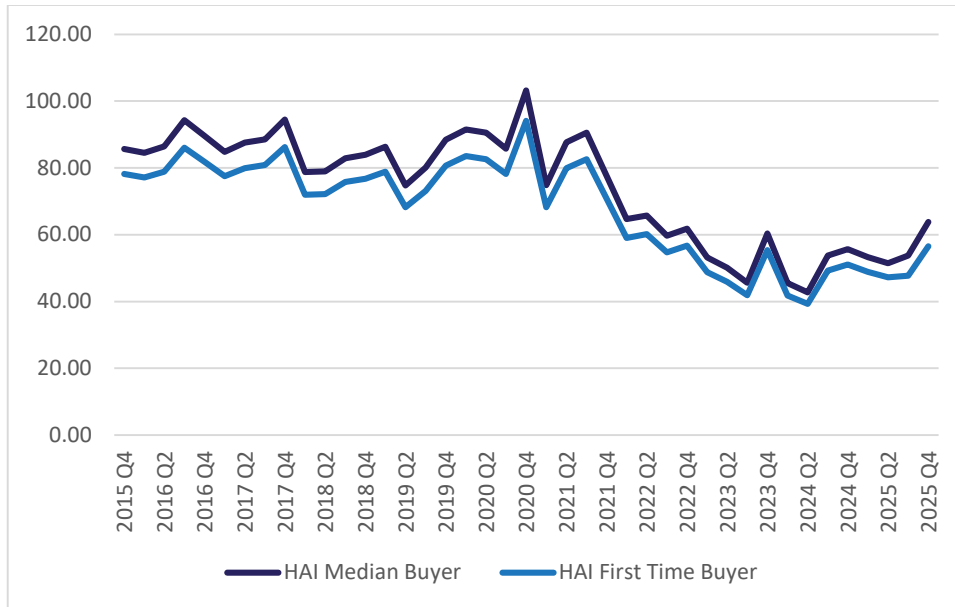


Source: Washington Center for Real Estate Research (City Dashboards)

Housing price increases outpaced income gains during this period yielding erosion of affordability for both median and first-time buyers, as shown in Figure X. Combined with the significant percentage of cost-burdened renters, these price increases have made it harder for Ellensburg renters who would want to become homeowners from doing so.

Figure X. Homeowner Affordability Index Trends (City Dashboards)





Source: Washington Center for Real Estate Research (City Dashboards)

Other non-family households are represented in cost burdened owners, as are more single elderly and small family households. While a similar percentage of extremely low income homeowners are cost burdened as renters, at all other income levels, a smaller total percentage of homeowners are cost burdened than renters.

Table 5. Cost Burdened Owner-Occupied Household by Household Type

| Household type | Income level | | | |
|--|------------------------|---------------------|----------------|----------------------------|
| | Extremely low <30% AMI | Very low 30-50% AMI | Low 50-80% AMI | Moderate or above >80% AMI |
| Elderly family | 15 | 0 | 4 | 10 |
| Single elderly | 90 | 15 | 80 | 0 |
| Large family (5+ persons) | 0 | 0 | 50 | 0 |
| Small family (2-4 persons) | 0 | 10 | 90 | 40 |
| Other non-family household | 75 | 60 | 0 | 50 |
| Total cost-burdened households | 180 | 85 | 224 | 100 |
| As a percentage of total households | 92% | 38% | 39% | 5% |

Source: US HUD, 2018-2022 Comprehensive Housing Affordability Strategy (CHAS)

Table 4 and Table 5 estimate there are about 3,459 cost burdened households in Ellensburg. The majority of these households are other non-family households, followed by small families and elderly people living alone .



This data indicates that there is not enough housing stock to meet the needs of the existing population in 2026, particularly multifamily housing suitable for the expected new residents at estimated income levels. At the current rate of production, the housing stock will not meet the demand of the expected growth of 4,755 more people over the next twenty years. Furthermore, the pressures between supply and demand have exacerbated the affordable housing challenges for Ellensburg residents. The City recognizes the need to encourage and promote a higher rate of housing production, and the need to successfully implement important housing programs to offer options affordable to all economic segments of the community.

The following sections will describe opportunities identified for providing new housing, as well as a description of what success would look like for Ellensburg. This is followed by goals, policies and programs intended to guide future policy decisions, as well as a section pertaining to Action Items that can be pursued in the more immediate future.

Housing Incentives, Tools and Barriers

Ellensburg has established several incentives and tools to support housing development.

In 2017, Ellensburg voters passed a 0.1% sales and use tax for housing and related services under RCW 82.14.530. Between 2018 and 2025, this mechanism collected more than \$5 million. The funds have been used to fund five projects and allowed these funds to leverage nearly \$45 million in additional funds for local housing.

In 2017, the City identified surplus properties that could be allocated for affordable housing development consistent with RCW and three projects are in various stages of development on the identified properties.

Ellensburg has had a multifamily tax exemption (MFTE) program since 2007. In the Central Commercial and Central Commercial II zones, eight-year tax exemptions on improvements are available for market rate developments and 12-year exemptions are available for properties that set aside at least 20% of units for households with incomes below 80% AMI. Through 2025, seven projects have created a total of 151 multifamily housing units using this program.

Ellensburg offers up to a 100% density bonus in the R-S and R-L zones for affordable housing and water and sewer plant impact fee and traffic impact fee waivers are available for qualifying developments.

As noted in the Existing Housing Stock section above, permits for duplexes, triplexes, townhomes and cottage housing have remained low and Ellensburg anticipates making additional regulatory changes to ensure the City is making adequate provision for these needed housing types.

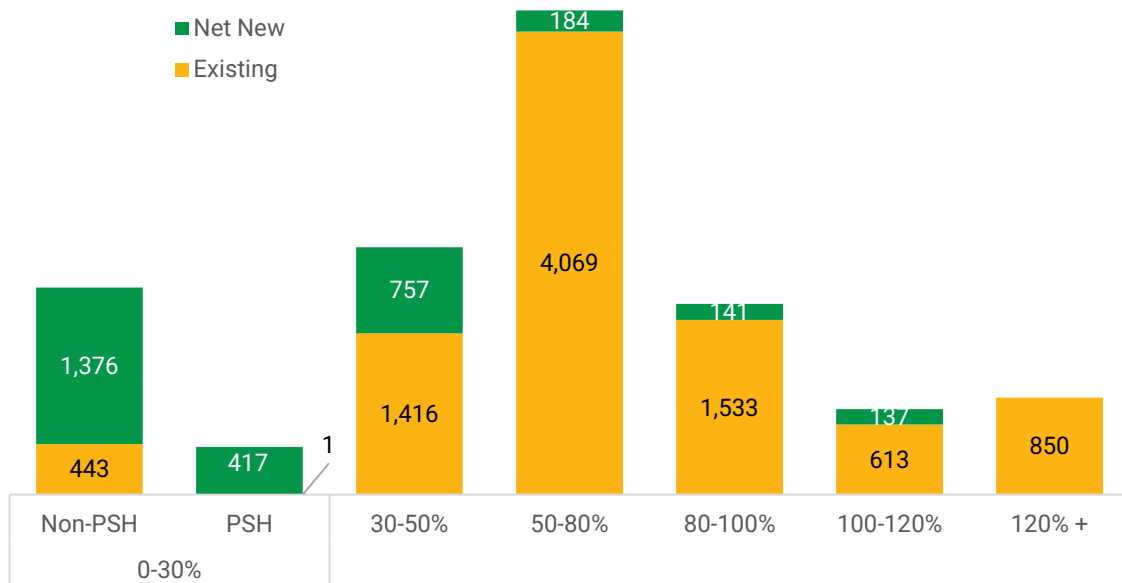
Housing Capacity by Income Band

Based on House Bill 1220, which amended the Growth Management Act in 2021, cities are required to analyze housing needs and future growth by income band, expressed as a percentage of the area median income (AMI). AMI figures are published annually by the U.S. Department of Housing and Urban Development (HUD) and are available for Kittitas County rather than City of Ellensburg; see summary in table **XXX**.



Approximately 60% of the population growth planned in Ellensburg is in the extremely low-income category, or 0-30% of AMI, including the need for 417 new units of permanent supportive housing (PSH). For the 91% of Ellensburg’s allocated growth serving households with incomes up to 80% AMI, the City will increase land zoned to accommodate low-rise multifamily apartment buildings. Additional new housing serving a variety of income bands could include traditional single-family homes, cottage housing, accessory dwelling units, duplexes, triplexes, or townhomes throughout the City’s residential zones.

Figure X: Ellensburg Existing (2020) and New Housing Units Needed by Income Band, 2020-2046



Source: Kittitas County, Washington Department of Commerce

Ellensburg undertook a land capacity analysis as part of this comprehensive planning process to evaluate capacity to meet housing targets by income based on current zoning. The full land capacity analysis is found in Appendix XX, The analysis considered vacant, redevelopable and partially used parcels based on county assessor data and lot size. It also considered pending projects, critical area acreage, future infrastructure needs and a reduction factor since only a portion of possible land is likely to redevelop. The housing capacity of the remaining land in each zone was then estimated based on recent development patterns and likely future density based on current allowed density. The Department of Commerce methodology indicates that housing for households with incomes up to 80% AMI is accommodated through multifamily apartments. Townhomes, duplexes, cottage housing, accessory dwelling units (ADUs) and additional multifamily apartments can accommodate 80%-120% AMI households.

The land capacity analysis identified surplus capacity for units above 80% AMI and a slight deficit for households below 80% AMI as shown in Figure XX.

Figure XX2. Ellensburg Land Capacity Analysis by Income Band Results under Current Zoning, 2020-2046



| Income Band | Housing Needs | Aggregated Housing Needs | Pending Units | Remaining Needs | Total Capacity | Surplus/ Deficit |
|---------------------|---------------|--------------------------|---------------|-----------------|----------------|------------------|
| 0-30 PSH | 417 | 2,734 | 329 | 2,405 | 2,314 | (91) |
| 0-30 Non PSH | 1,376 | | | | | |
| 30-50 | 757 | | | | | |
| 50-80 | 184 | | | | | |
| 80-100 | 141 | 278 | 159 | 119 | 240 | 121 |
| 100-120 | 137 | | | | | |
| 120+ | 0 | 0 | 937 | -937 | 1,903 | 2,840 |
| Total | 3,012 | 3,012 | 1,425 | 1,587 | 4,457 | 2,870 |

Source: Kittitas County, Leland Consulting Group

To address this deficit, several areas are proposed for zoning changes to increase capacity for multifamily housing. These zoning changes would permit denser residential and mixed-use development in locations along transportation corridors and close to employment opportunities. In addition to these rezone areas, the City is also planning to consolidate the Residential Suburban (R-S) and Residential Low (R-L) zones into a single zone which allows for more flexibility for townhomes and duplexes compatible with the predominant single family residential uses, consistent with the City’s housing action plan goal of adding more variety to the housing stock and strategies for development of more of these housing types. Figure XX shows the revised land capacity based on the planned rezones. Note that not all of the increased capacity for multifamily housing will necessarily serve households earning under 80% AMI. Thus, having a surplus of land capacity for multifamily units that can serve lower-income households can help the city ensure sufficient capacity to meet its housing targets at all income levels. Ellensburg will adopt the proposed zoning changes concurrently with this Comprehensive Plan Update. Additional regulatory changes are also anticipated to make adequate provisions enabling development of multifamily housing.

Figure XX. Ellensburg Land Capacity Analysis by Income Band Results under Planned Rezones, 2020-2046

| Income Band | Housing Needs | Aggregated Housing Needs | Pending Units | Remaining Needs | Total Capacity | Surplus/ Deficit |
|---------------------|---------------|--------------------------|---------------|-----------------|----------------|------------------|
| 0-30 PSH | 417 | 2,734 | 329 | 2,405 | 4,086 | 1,681 |
| 0-30 Non PSH | 1,376 | | | | | |
| 30-50 | 757 | | | | | |
| 50-80 | 184 | | | | | |
| 80-100 | 141 | 278 | 159 | 119 | 304 | 185 |



| | | | | | | |
|----------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 100-120 | 137 | | | | | |
| 120+ | 0 | 0 | 937 | -937 | 1,438 | 2,375 |
| | | | | | | |
| Total | 3,012 | 3,012 | 1,425 | 1,587 | 5,828 | 4,241 |

Source: Kittitas County, Leland Consulting Group

Racially Disparate Impacts

[Summary of forthcoming memo to be added.]

Housing Opportunities

[To be revised after discussion]

This Housing Chapter supports innovative methods to achieve important housing goals while maintaining flexibility to fulfill different priorities in different neighborhoods. This section describes some of the innovative housing types in Ellensburg and the context in which they may work well.

- **Smaller units** – There are many more one- and two-person households than studio and one-bedroom units. It is likely that there is additional market for smaller, potentially more affordable units.
- **Mixed use housing.** Ellensburg encourages creative and innovative uses on commercial and mixed use land to increase housing supply. Mixing housing and commercial uses can enhance the vitality of commercial areas by encouraging foot traffic to support neighborhood shops, and to provide eyes on the street. Over time, areas of downtown and areas near the south and west freeway interchanges could become distinct mixed use neighborhoods.
- **Downtown housing.** Second and third story residential and mixed used buildings will provide housing for people who want to live in an urban setting where there is a higher concentration of jobs and services and a variety of transportation options.
- **Middle housing and accessory dwelling units.** New housing opportunities may also be provided in well-established neighborhoods. Accessory dwelling units may provide affordable housing opportunities, help those with limited income keep their homes, and extend opportunities for aging in place.
- **Universal design and aging in place.** Housing opportunities are created when housing design and choice accommodates the ordinary changes that people experience over their lives due to aging and life circumstances. Ellensburg encourages housing options, programs, and services, that support independence and choices for those who want to remain in their homes or neighborhoods regardless of age or ability.

What does success look like?

Ellensburg maintains the vitality of existing neighborhoods and employs an array of housing tools to increase housing opportunities across the city. A broader range of housing choices serve residents at various income levels and life stages, including housing for a varied workforce, for young adult workers



and students, for seniors aging in place, and for those who desire to live in walkable neighborhoods. For a housing strategy to be considered successful, the following outcomes will be visible:

- All residents have equitable access to affordable, safe housing that meets their needs.
- Housing production creates a more diverse market of dwelling types serving projected growth

GOALS, POLICIES, & PROGRAMS

These housing goals, policies, and programs contain steps that the City of Ellensburg can take in response to housing issues found within the community. These steps are intended to ensure the vitality of the existing residential stock, estimate current and future housing needs, and provide direction to implement programs that satisfy those needs.

Goal H-1: ~~S~~Preserve, protect, and strengthen the vitality and stability of existing neighborhoods.

Policy A Encourage development ~~of an appropriate mix of~~ a range of housing choices through ~~innovative~~ land use and ~~well-crafted~~ regulations.

Program 1 Integrate new development, with consideration to design and scale that complements existing neighborhoods, and provides ~~effective~~ transitions between different uses and intensities.

Program 2 Encourage infill development on vacant and underused sites.

~~Policy B~~ ~~Establish additional logical access routes outside of the existing street system for bicycle and pedestrian traffic.~~

~~Program 1~~ ~~Identify trail easements and develop an effective maintenance strategy.~~

Policy C ~~Protect and c~~Connect residential neighborhoods so they ~~retain identity and character~~ and provide amenities that enhance quality of life.

Program 1 Encourage housing opportunities in mixed residential/commercial settings throughout the city.

Program 2 Provide increased residential density ~~and improve infrastructure along arterials and transit routes through redevelopment and retrofitting, such as sidewalks and stormwater treatment to accommodate housing needs at all income levels.~~

Program 3 Implement clear and objective design regulations for reasonable buffers between housing and non-residential uses or zones. ~~Assure that site, landscaping, building, and design regulations create effective transitions between different land uses and densities.~~

Policy D Promote sense of place in neighborhoods.



~~Program 1 — Promote high quality design that is compatible with the overall style and character of established neighborhoods.~~

Program ~~12~~ Support the ~~preservation of Ellensburg’s historically significant housing through the~~ City’s historic preservation program, which maintains a list of historic properties and districts, and provides education and incentives.

Program ~~23~~ Encourage the use of long-lived, low-maintenance building materials; high-efficiency energy systems; and low impact development techniques that reduce housing life-cycle costs and provide better environmental performance.

Program ~~34~~ Foster innovative housing and mixtures of housing types that preserve natural resources and consolidate open space.

Goal H-2 ~~Allow and Encourage and accommodate a variety of housing types and densities to meet housing needs of all economic segments of the community.~~

Policy A Review the Land Development Code to allow for a wider variety of housing types.

Program 1 ~~Review barriers to the development of denser housing types such as duplexes, townhomes, and accessory dwelling units. Implement regulatory changes to enable additional development of needed middle and multifamily housing.~~

~~Program 2 Monitor permitting process and land use regulations to identify barriers to middle and multifamily housing and proactively address these barriers.~~

Policy B Encourage residential development in commercial and mixed use zones, especially those within proximity to transit.

Program 1 Expand the Multifamily Tax Exemption program beyond the downtown area to encourage multifamily housing in other areas where it is needed.

~~Program 2 Evaluate, review, revise, and publicize the density bonus incentive program.~~

Program ~~23~~ Work with Central Washington University and private developers to support on-campus housing for students and in transit-served mixed residential/commercial settings throughout the city.

Policy C Consider housing cost and supply implications of proposed regulations and procedures.

Program 1 ~~Consider r~~Reduce parking requirements for mixed-use housing developments and affordable housing developments in close proximity to jobs and transit.

Policy D Create and preserve ADA accessible and affordable housing opportunities locally and with a regional perspective.

Program 1 Promote working partnerships with public, private, non-profit groups, and developers to plan and develop a range of housing choices.



Program 2 Evaluate other housing affordability programs utilized in other communities that could be incorporated into the Land Development Code.

Program 3 Support the preservation, maintenance, and improvements of older/historic housing and naturally occurring affordable housing. ~~and assistance to low income households who want to stay in their homes.~~

Program 4 ~~Create an inventory of surplus property suitable for~~ Support development of affordable housing on designated surplus lands.

Policy E Identify ~~P~~potential properties to allow for emergency housing, emergency shelters, and permanent supportive housing.

~~Program 1 — Develop a conditional use provision in the permitted use table in the land development code allowing for emergency housing, shelters, and permanent supportive housing in appropriate zones.~~

Goal H-3 Encourage and support a variety of housing opportunities for older adults ~~and~~, people with disabilities, veterans, low-income families and others with special housing needs.

Policy A Collaborate with other jurisdictions, organizations, and private developers to meet special housing needs ~~that address a broad spectrum of solutions.~~

Program 1 Promote accessible and affordable housing in areas that are close to services and the rest of the community.

Program 2 Coordinate with local organizations and agencies to provide sufficient and affordable home maintenance and support services.

Program 3 Promote the use of universal design principles for new development or redevelopment housing projects.



ACTION ITEMS

[To be revised after discussion/align with goals and policies]

Expand the Multifamily Tax Exemption Program

Expand the Multifamily Tax Exemption program into areas outside the Central Business District that have been prioritized for increased multifamily housing.

Review and revise land development code

Review and revise the land development code as necessary to allow for a wider variety of housing types; specifically review and identify potential barriers to small-scale multifamily developments, duplex, townhome, and accessory dwelling units.

Review barriers to missing middle housing types

Ellensburg needs increased housing production, particularly among missing middle formats such as duplexes, townhomes, small-scale multifamily developments (triplexes through sixplexes), tiny homes, and accessory dwelling units. Outreach to housing developers and to real estate professionals indicated there is a need for this housing, but that it may be difficult to produce under current conditions.

Review parking standards

Consider reducing parking requirements for new student-oriented housing or affordable housing near jobs and transit. Parking was identified as a significant cost barrier for building new multifamily housing, and as such additional residential parking and transit data should be collected and evaluated.

POLICY CONNECTIONS

The **Land Use** chapter includes policies and land use designations that support the development of many types of housing to ensure that people who live and work in Ellensburg have adequate housing choices.

The **Transportation** chapter includes goals and policies for establishing consistency and coordination between transit service and future housing and mixed use developments.

The **Economic Development** chapter includes goals and policies to encourage mixed-use areas and residential areas near job opportunities and amenities.

