

# AGENDA

## AFFORDABLE HOUSING COMMISSION

### April 15, 2026

Hybrid Meeting In-person and via Zoom



Zoom registration and login: <https://us02web.zoom.us/j/82677020898>

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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 15, 2026  
4:30 PM - Regular Meeting**

- 1. Call to Order and Roll Call**
- 2. Approval of Agenda**
- 3. Approval of Minutes**
  - 3.A April 1, 2026 regular meeting minutes
- 4. Public Comment**
- 5. New Business**
  - 5.A Review racially disparate impact memo (Comprehensive plan housing element)  
(Public comment opportunity)
  - 5.B Discuss adequate provisions checklist (Comprehensive plan housing element)  
(Public comment opportunity)
- 6. Unfinished Business**
- 7. Staff Update/Discussion Items**
  - 7.A Housing terms and resources draft
- 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**

**Date of Meeting**

**Time of Meeting**

**Place of Meeting**

**Minutes of Affordable Housing Commission Meeting**

**April 1, 2026**

**4:30 PM**

**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, Delano Palmer, John Perrie, Kim Funston, Sarah Syverson.

Not present: None.

Also present: Dan Carlson, Community Development Director; Lily Frey, Housing Program Manager; Denise Tlatelpa, Planning Technician and several members of the public.

Chair Garzone called the meeting to order at 4:30 p.m.

**2. Approval of Agenda**

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

**3. Approval of Minutes**

3.A. March 4<sup>th</sup>, 2026 Meeting minutes

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

3.B. March 18<sup>th</sup>, 2026 Meeting minutes

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

**4. Public Comments**

None.

**5. New Business**

5.A. June Land Development Code Changes Review

Frey presented proposed changes to the Land Development Code for completion by June 2026 due to legislative requirements, including the conversion of buildings to residential use and related parking and other exemptions, and removal of siding prohibitions. Other proposed Land Development Code changes address detached accessory dwelling unit (ADU) placement requirements. Commissioners discussed the opportunities presented for ADU options. Councilmember Palmer moved to recommend the proposed Land Development Code changes to Planning Commission. Motion passed 6-0.

## 5.B. Housing Element Draft Review (Public Comment Opportunity)

Frey summarized updates from the housing element draft including population trends, existing housing compared to household size, and the changes in the housing market. Frey shared proposed edits to the Goals, Policies, & Programs section, requesting feedback from the group.

The commissioners discussed opportunities to improve on vague or exclusionary terminology and a proposed new program under Goal H-2 Policy A to monitor permitting for barriers to middle and multifamily housing. Most items that have been deleted are not directly related to housing. No public comments were heard. Councilmember Palmer moved to recommend the Housing Element to the Planning Commission for approval. Motion passed 6-0.

## 6. Unfinished Business

None.

## 7. Staff Update/ Discussion Items

### 7.A. Commissioner & Staff Updates

Denise Tlatelpa, with the Community Development department, will be attending for clerical support. Tlatelpa made a short introduction.

Frey announced that Sarah Bedsaul has resigned from her position on the commission and requested a subcommittee volunteer to interview new potential commissioners; Kim Funston volunteered.

### 7.B. Upcoming meeting schedule

The commission will meet on April 15 for discussion of the racially disparate impact memo.

Frey provided an overview of the new Zoom Webinar format, which enables the muting or removal of disruptive attendees. Commissioners can notify Frey if they plan to attend virtually to receive a presenter link. Frey will check if social media mentions require Zoom link updates.

## 8. Commission Representative Update

None.

## 9. Adjournment

Chair Garzone adjourned the meeting at 5:05 p.m.



Meeting Date: April 15, 2026  
City of Ellensburg

### Affordable Housing Commission Agenda Report

**Agenda Subject:** Review racially disparate impact memo (Comprehensive plan housing element) (Public comment opportunity)

**Submitted by:**

**Department:** Community Development

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**Suggested Motion/Action:**

Recommend the Racially Disparate Impacts Memo draft to Planning Commission for approval (noting any recommended changes)

**Background/Summary:**

House Bill 1220 from 2021 requires jurisdictions to conduct analysis of racially disparate impacts (RDI) of local housing policies. [Guidance for this analysis](#) is available from the Washington State Department of Commerce.

City staff with support from Leland Consulting Group have prepared the attached memo documenting housing policy impacts and recommendations. The housing survey was still open at the time of this staff report (scheduled to close on April 12). Additional insights from the survey data could be included in the RDI memo or Housing Element.

**Previous Council Action:**

On April 1, 2026, the Affordable Housing Commission reviewed the draft Housing Element.

**Analysis:**

The attached draft was prepared to follow the Commerce guidance for this analysis. It includes edits to the Housing Element goals and policies to support improved housing equity. Along with requirements to analyze housing availability by income band, the updated goals and policies will seek to provide opportunities for more affordable rental and ownership housing to increase accessibility for impacted racial and ethnic groups as well as lower income community members more broadly.

**Financial Impact:**

None.

Budget Adjustment: No

**Attachments:**

1. RDI Memo draft\_for review

# Racially Disparate Impacts Memo

## Introduction

Passed in 2021, House Bill 1220 requires that local governments plan for housing for all income levels and assess the racially disparate impacts of housing policies. The Washington State Department of Commerce identifies racially disparate impacts as occurring when policies, practices, rules or other systems result in a disproportionate impact on one or more racial groups.

In addition, this report considers displacement risk and housing exclusion.

Following the Washington State Department of Commerce guidance, the City has engaged in the following steps for this analysis.

1. Engage the Community -  
City staff have engaged Affordable Housing and Access, Advocacy, Equity and Engagement Commission members and community volunteers to advise on the following review, including planning outreach to key organizations and the public and reviewing this draft.
2. Gather and Analyze Data -  
Much of the data analyzed below is from the US Census Bureau's American Community Survey (ACS) data. The US Department of Housing and Urban Development (HUD) further analyzes the previous year's ACS data to create the Comprehensive Housing Affordability Strategy (CHAS) data. CHAS data below is based on ACS data through 2022 and was released by HUD in 2025.
3. Evaluate Policies -  
The Policy Evaluation section below reviews Housing Element goals and policies from the 2037 Ellensburg Comprehensive Plan adopted in 2017.
4. Revise Policies -  
Revised housing goals and policies can be found in Chapter 4, the Housing Element of the 2046 Comprehensive Plan for adoption in 2026.
5. Review and Update Regulations -  
Regulations will be updated and adopted with the Comprehensive Plan. Areas that require longer term efforts or review will be identified in the Housing Element goals and policies.

## Key Findings

- The City of Ellensburg has become more diverse in recent years and is slightly more diverse than Kittitas County.
- Ellensburg has a shortage of affordable housing units compared to low income populations, resulting in approximately 40% of households being cost burdened.

- Renters have much higher rates of cost burden than homeowners. While 62% of all Ellensburg residents rent their homes; only 60% of white residents are renters; 68% of Hispanic and Latino populations (of any race) rent and 70% to 100% of other racial groups rent homes in Ellensburg rent homes.
- Black or African American populations in Ellensburg are particularly cost burdened.
- Most of the city shows either high displacement risk or recent market and demographic change suggesting recent displacement; many renters and homeowners report experiencing displacement or fear of displacement due to housing and related costs.
- Housing goals, policies and programs show opportunities for adjusting language and focus to support more equitable housing outcomes.

## Historical Context

Historically, Ellensburg has been, and still is, a multicultural community composed of a broad range of people and families, with many stories and experiences that have yet to be discovered or shared.

Kittitas Valley has always been, and continues to be, sacred to Native people. Traditionally, the Pshwanapum lived in the Kittitas Valley as a sub-band of the larger political and extended family networks of the Yakama tribes and bands. The Pshwanapum members were also referred to as the K'titas ("Kittitas") band, and they moved seasonally throughout the valley and nearby mountains to harvest roots, salmon, berries, game, and medicines. Several other tribal nations including Kiala, Tatxanixsha, Yumi'sh, and Che-lo-han, would hunt and trade in this area as well. Many descendants of these tribes continue to live throughout the 1855 Treaty Territory of the Yakamas.

Many early European settlers were of Norwegian and Danish ancestry and area roads retain the names of their families and farms. Historical records show significant Chinese, Japanese and African American populations, as well as Jewish families and civic leaders, in different eras of Ellensburg's history.

The first known settler of African American decent arrived in Ellensburg in 1886. Censuses dating from 1900-1950 show dozens of African American households in the City, including homeowners, beginning with the 1920 census. An African Methodist Episcopal Church was established in 1908 at 404 South Main Street, and many Black individuals played on local baseball teams as well.

Sources such as Sanborn Fire Insurance Maps have shown that Ellensburg used to have a "China Town," and "Chinese Laundries" appear to have existed throughout town (Sanborn Map 1888). Chinese populations and businesses were centered around 1st Ave and 3rd Ave. Nationally, Chinese communities were denied the opportunity to become citizens by the Chinese Exclusion Act, which was in force from 1882 through 1943. In 1889, the City passed an ordinance limiting Chinese washhouses and other businesses based on nuisance claims. Evidence of the subsequent notice to vacate refers to building fire risk. Historical records indicate fires damaging Chinese businesses and residences.

A Japanese community also resided and operated businesses in the downtown along Water and Main streets. Following the bombing of Pearl Harbor in 1941 and the US's entry into World War II, Enemy



Alien Act was invoked, and Japanese families were removed from communities across the western US, including the Geddis building hotel at 4th Avenue and Pearl Street.

While communities have often concentrated residences or businesses in areas of the community, there is limited local evidence of formal housing exclusion. The Racially Restrictive Covenants Project of Washington has identified one racially restrictive covenant applied to a property in Ellensburg. Intimidation or discrimination of many of these racial and ethnic groups are documented, as are examples of inclusive community events and rebuilding.

Downtown fires have recurred through Ellensburg’s history, often displacing downtown residents. Some households who lost belongings and businesses in these fires chose to make fresh starts elsewhere after these experiences. Repeated fires also reduced and nearly eliminated boarding house style lodging, which was an affordable option for people newly arriving in Ellensburg.

The great fire of 1889 destroyed 10 downtown blocks and about 200 homes, some of which were combined with residents’ businesses. In 1926, the Produce Row fire destroyed areas between 1st and 3rd Avenues west of Main Street. This fire also destroyed evidence of some African American residences along 3rd Ave.

In 1928, the Warehouse District fire also destroyed some lower income housing and businesses. Fires in 1952, 1968, 1980 and 1986 also affected downtown housing options in various buildings, displacing residents, particularly those inhabiting single room occupancy style lodging and apartments.

Today, residents seeking more affordable housing options include some CWU students and the areas where students reside reflect the greater diversity of the campus community. Ellensburg remains a majority renter community with significant cost burden challenges.

## Addressing Racially Disparate Impacts

### Demographic Change

Between 2019 and 2024, Ellensburg became slightly more diverse. The City is also slightly more diverse than surrounding Kittitas County. Ellensburg and Kittitas County both saw declines in Native Hawaiian and Pacific Islander and American Indian and Alaska Native populations, while seeing significant increases in residents identifying as two or more races and a smaller increase in the Hispanic or Latino population.

**Table 1. Change in Population by Race/Ethnicity in Ellensburg and Kittitas County in 2019 and 2024**

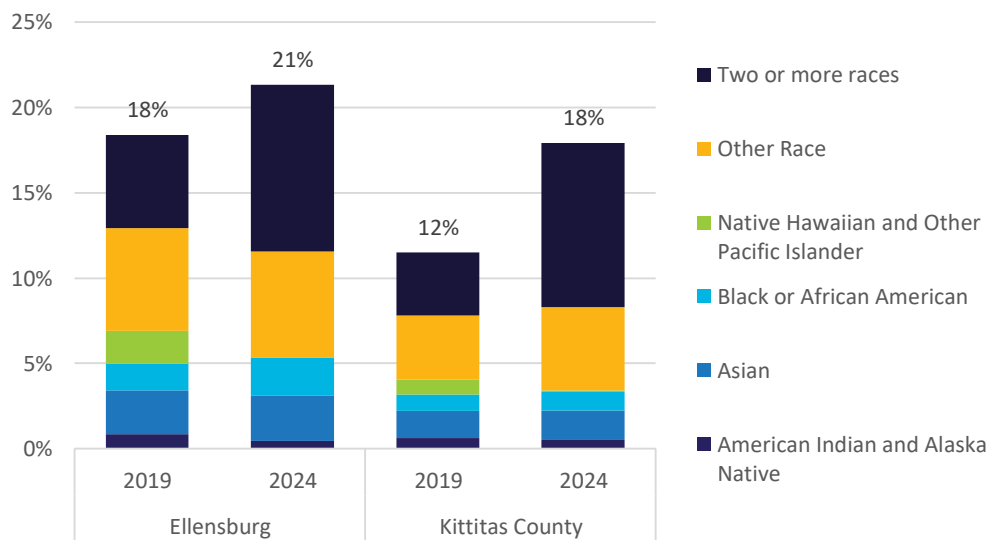
	Ellensburg			Kittitas County		
	2019	2024	Change	2019	2024	Change
American Indian and Alaska Native	169	94	(75)	285	237	(48)
Asian	520	551	31	729	813	84
Black or African American	312	466	154	443	532	89



Hispanic or Latino (any race)	2,190	2,674	484	4,045	4,974	929
Native Hawaiian and Other Pacific Islander	394	2	(392)	401	25	(376)
Other Race	1,213	1,300	87	1,726	2,308	582
Two or more races	1,099	2,037	938	1,702	4,536	2,834
White	16,460	16,424	(36)	40,611	38,721	(1,890)
<b>Total Population</b>	<b>20,167</b>	<b>20,874</b>	<b>707</b>	<b>45,897</b>	<b>47,172</b>	<b>1,275</b>

Source: American Community Survey (ACS) 5-year Estimates (2019-2024) DP04

Figure 1. Non-White Population by Race/Ethnicity in Ellensburg and Kittitas County



Source: American Community Survey (ACS) 5-year Estimates (2019-2024), DP04

## Income and Cost Burden

According to the U.S. Department of Housing and Urban Development (HUD), a household is cost burdened if it spends more than 30 percent of its gross income on housing costs (rent or mortgage and basic utilities). If a household spends more than 50 of its income on basic housing costs, it is considered severely cost burdened.

Of the nearly 8,300 households in Ellensburg, more than 2,800 renter households (55% of renter households) are cost burdened, of which nearly 1,900 (36% of renter households) are severely cost burdened. Within owner households, 360 are cost burdened (11% of owner households) and under 250 severely cost burdened (7.8%) indicating a significant divide in affordability between renters and owners.

All Black or African American households in the latest data were severely cost burdened renters, a significant difference from other racial or ethnic groups. The cost burden among Hispanic or Latino



households was slightly higher than among White households (both renters and homeowners) while cost burdens for Asian households were slightly lower than other racial and ethnic groups.

There are also racial divides in income distribution, with much higher percentages of Black or African American and American Indian or Alaska Native populations with extremely low incomes compared to other racial groups. More Asian, Pacific Islander and White households are represented in the above median income categories than other racial and ethnic groups. In this analysis, the “not reported category” is significant and the relatively low household numbers, as well as the changing racial makeup, can yield significant changes in percentage distributions.

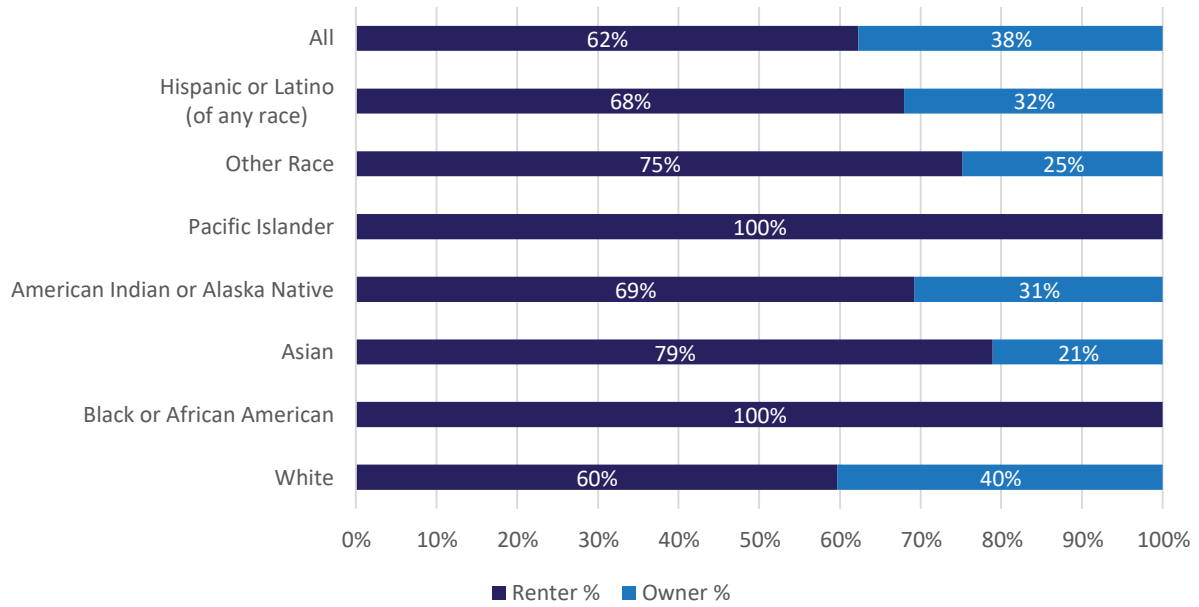
**Table 2. Number of Households by Cost Burden (2022)**

	White	Black or African American	Asian	American Indian or Alaska Native	Pacific Islander	Other Race	Hispanic or Latino (of any race)	Total
<b>Owner Households</b>								
Not Cost Burdened	2,245	-	20	20	-	95	165	2,545
Total Cost-Burdened	485	-	-	-	-	30	90	605
Cost-Burdened (30-50%)	270	-	-	-	-	-	90	360
Severely Cost-Burdened (>50%)	215	-	-	-	-	30	-	245
Not Calculated	-	-	-	-	-	-	-	-
<b>Owner Household Total</b>	<b>2,725</b>	<b>-</b>	<b>20</b>	<b>20</b>	<b>-</b>	<b>125</b>	<b>250</b>	<b>3,140</b>
<b>Renter Households</b>								
Not Cost Burdened	1,815	-	55	10	35	175	210	2,300
Total Cost-Burdened	2,195	75	20	35	15	190	315	2,845
Cost-Burdened (30-50%)	720	-	-	15	-	80	155	970
Severely Cost-Burdened (>50%)	1,475	75	20	20	15	110	160	1,875
Not Calculated	20	-	-	-	-	15	-	35
<b>Renter Household Total</b>	<b>4,030</b>	<b>75</b>	<b>75</b>	<b>45</b>	<b>50</b>	<b>380</b>	<b>530</b>	<b>5,185</b>
<b>Combined Total Households</b>	<b>6,755</b>	<b>75</b>	<b>95</b>	<b>65</b>	<b>50</b>	<b>505</b>	<b>780</b>	<b>8,325</b>

Source: US HUD, 2018-2022 Comprehensive Housing Affordability Strategy (CHAS) (Table 9); Washington Department of Commerce, 2023

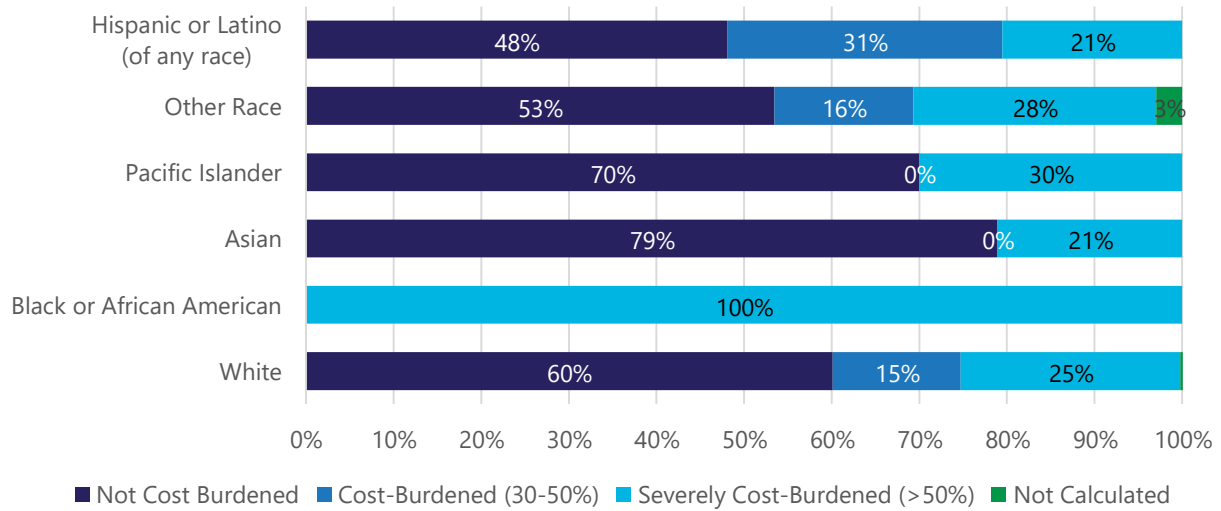


**Figure 2. Ellensburg Cost Burdened Households by Race and Ethnicity**



Source: US HUD, 2018-2022 Comprehensive Housing Affordability Strategy (CHAS) (Table 9)

**Figure 3. Percent of Households Experiencing Cost Burden**



Source: US HUD, 2018-2022 Comprehensive Housing Affordability Strategy (CHAS) (Table 9)



**Table 3. Households by Income and Race**

	American Indian or Alaska Native	Asian	Black or African American	Hispanic or Latino (of any race)	Pacific Islander	White	Not Reported*	All
Number of households								
Extremely Low-Income (≤30% AMI)	35	20	75	130	-	1,265	165	1,690
Very Low-Income (30-50%)	-	4	-	75	15	1,090	11	1,195
Low-Income (50-80%)	-	30	-	245	-	1,190	170	1,635
Moderate Income (80-100%)	20	-	-	155	10	390	10	585
Above Median Income (>100%)	10	40	-	169	25	2,820	156	3,220
<b>Total for published estimates</b>	<b>65</b>	<b>94</b>	<b>75</b>	<b>774</b>	<b>50</b>	<b>6,755</b>	<b>512</b>	<b>8,325</b>
Percentage of households								
Extremely Low-Income (≤30% AMI)	54%	21%	100%	17%	0%	19%	32%	
Very Low-Income (30-50%)	0%	4%	0%	10%	30%	16%	2%	
Low-Income (50-80%)	0%	32%	0%	32%	0%	18%	33%	
Moderate Income (80-100%)	31%	0%	0%	20%	20%	6%	2%	
Above Median Income (>100%)	15%	43%	0%	22%	50%	42%	30%	

Sources: US HUD, 2018-2022 Comprehensive Housing Affordability Strategy (CHAS) (Table 1)

Comparing income distribution between 2016 and 2021 by racial and ethnic groups, incomes increased on average for White households, whereas Black or African American households had the highest percentage of above median income households in 2016 and were exclusively extremely low income as of 2021. Asian households saw an increase from zero to 21% extremely low income and Hispanic / Latino households had increases in extremely low income and moderate income categories and declines in households in higher income brackets.

A majority of all racial and ethnic groups are renters in Ellensburg. White households have the highest percentage of homeownership (40%), followed by Hispanic or Latino households of any race (32%) and American Indian or Alaska Native households (31%). All Pacific Islander and Black or African American households are renters in US Census data.

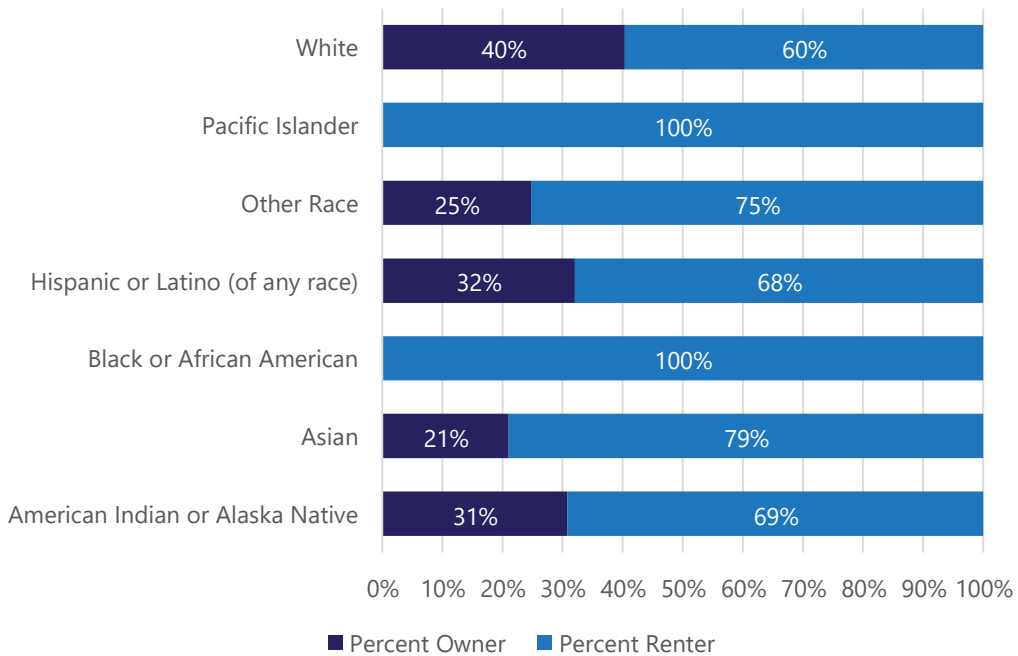


**Figure 4. Households by Income and Race 2016 & 2021**



Sources: US HUD, 2013-2017 & 2018-2022 Comprehensive Housing Affordability Strategy (CHAS) Table 1

**Figure 5. Owner and renter households by racial group**



Source: US HUD, 2018-2022 Comprehensive Housing Affordability Strategy (CHAS) (Table 9)



As shown in figure 6, Ellensburg has limited rental units affordable to households with incomes below 30% AMI, a deficit of 910 units compared to households. By contrast, 1,830 more rental units are available affordable to households 50-80% AMI than the number of households at this income level. The mismatch of unit affordability to incomes means that lower income households may need to rent units that are not affordable to them, resulting in cost burdened renters.

**Figure 6. Renter Households by Income vs. Rental Unit Affordability**



Sources: Sources: US HUD, 2018-2022 Comprehensive Housing Affordability Strategy (CHAS) (Table 8) & US HUD, 2018-2022 Comprehensive Housing Affordability Strategy (CHAS) (Table 15C)

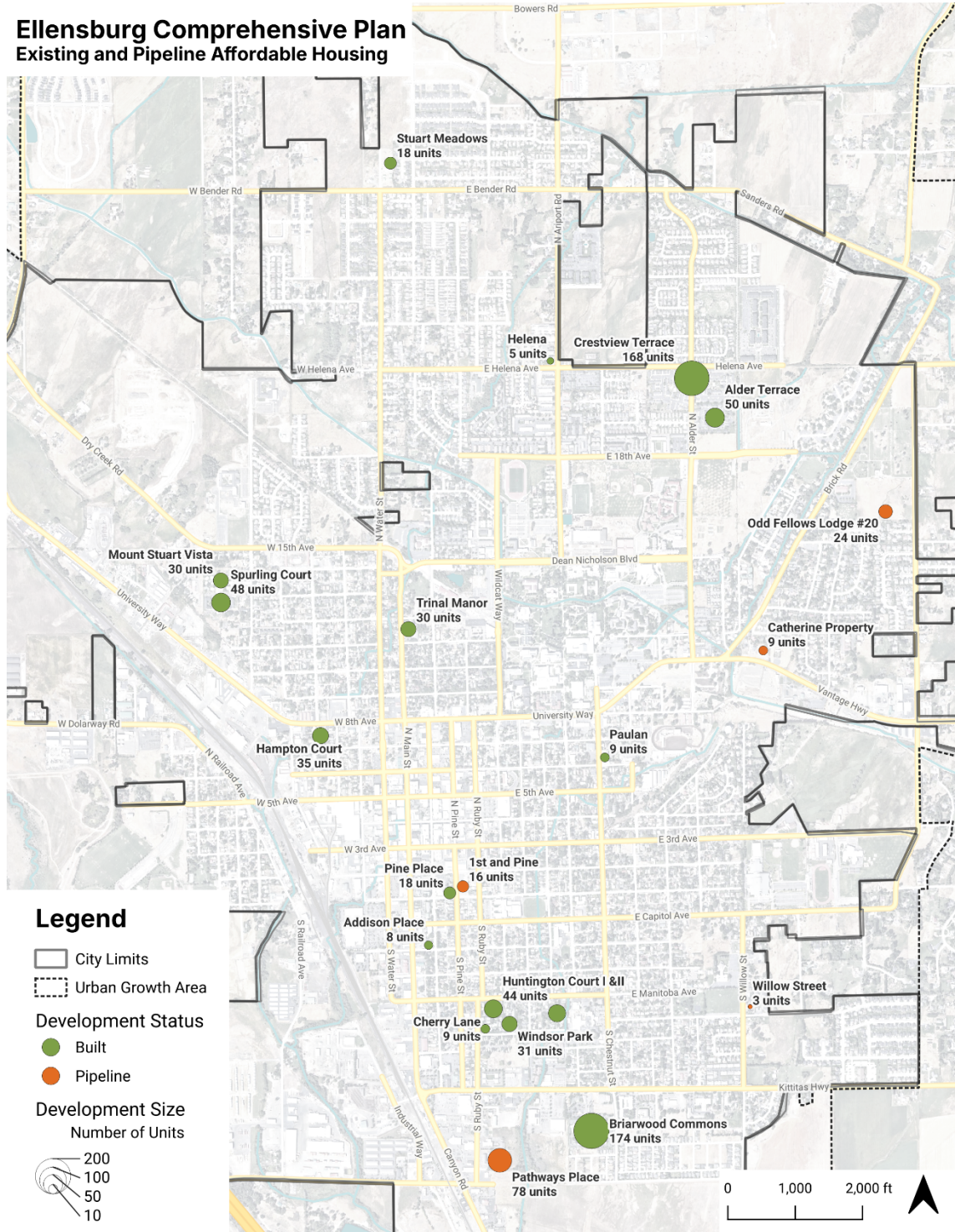
From 2016 through February 2026, the Washington Center for Human Rights received housing discrimination complaints from five Ellensburg households. All five discrimination complaints were made on the basis of disability and three included a service or emotional support animal basis in addition. Three complaints have been closed; two identifying no reasonable cause and a third based on lack of cooperation from the complainant. Two cases, both including animals, remain open.

## Exclusion in Housing

Subsidized housing is distributed across the City of Ellensburg. Rental units are owned and operated by several companies and nonprofit organizations. Several homeownership developments exist and pipeline rental and homeownership properties are under development.



Figure 7. Map of Income-Restricted Affordable Housing



Sources: Property owners, City of Ellensburg



## Displacement & Displacement Risk

In 2022, Shady Acres manufactured home park closed in the City of Ellensburg, displacing residents. Since then, two other manufactured home parks have sold to new owners, yielding increased lot rents for some residents.

Of the 699 subsidized rental units in the City, none have subsidies expected to expire within the next six years. Within 20 years, however, 224 units that have private ownership have expiring subsidies. In 2024, an acquisition rehabilitation project recapitalized and extended the subsidy expiration for 168 units at the Crestview Terrace property.

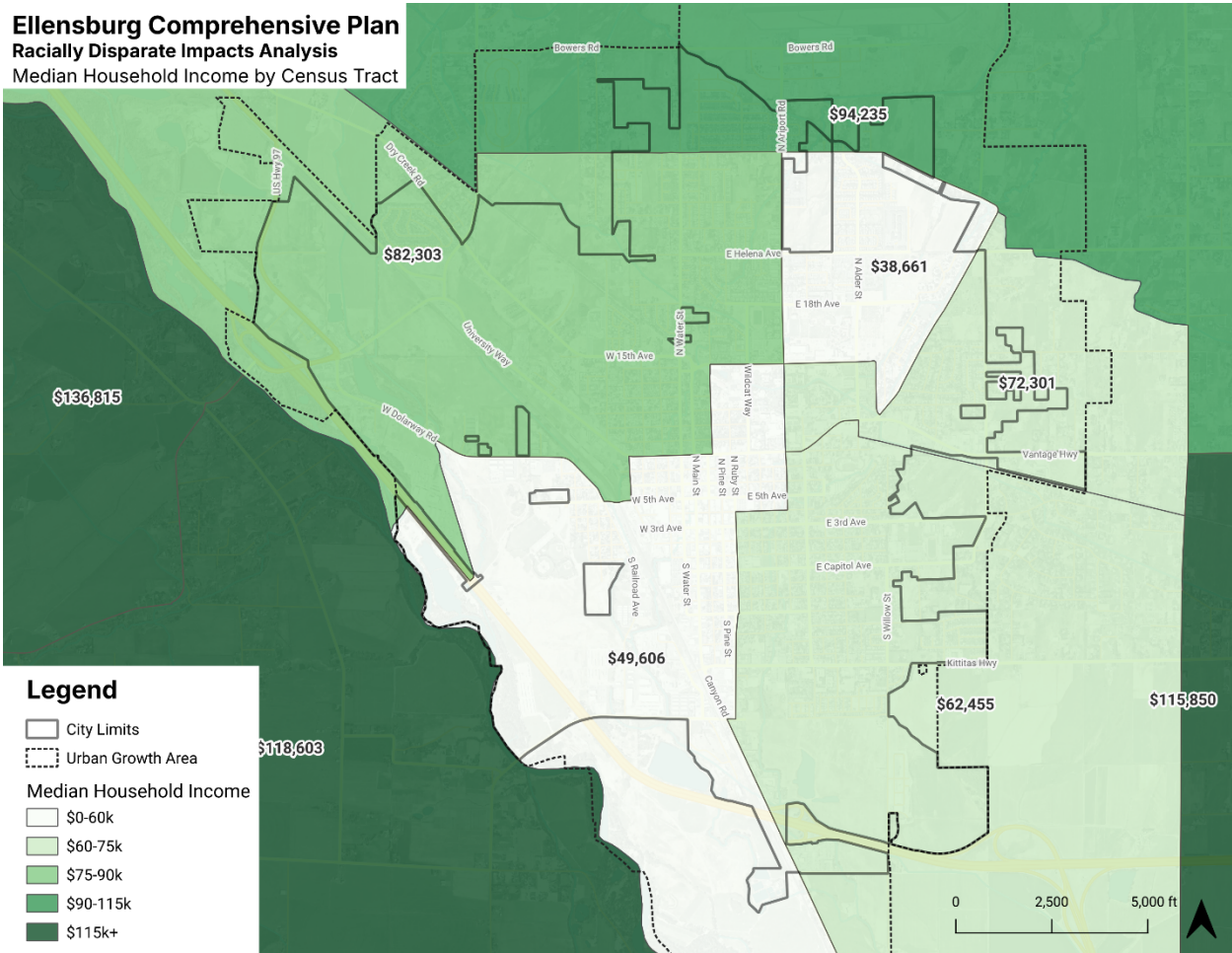
Several income-restricted properties are supported through project-based vouchers. An additional 30 households across Kittitas County receive housing choice vouchers for use with other landlords.

The following analyses of displacement risk are analyzed based on census tract. Census tracts do not align with city or urban growth area boundaries.

As shown in figure 8, incomes in Ellensburg are lower than surrounding areas of Kittitas County and vary significantly within the City. Areas that have lower incomes can be more susceptible to displacement risks. Incomes within the City of Ellensburg also reflect distribution of student housing.



Figure 8. Median Income by Census Tract

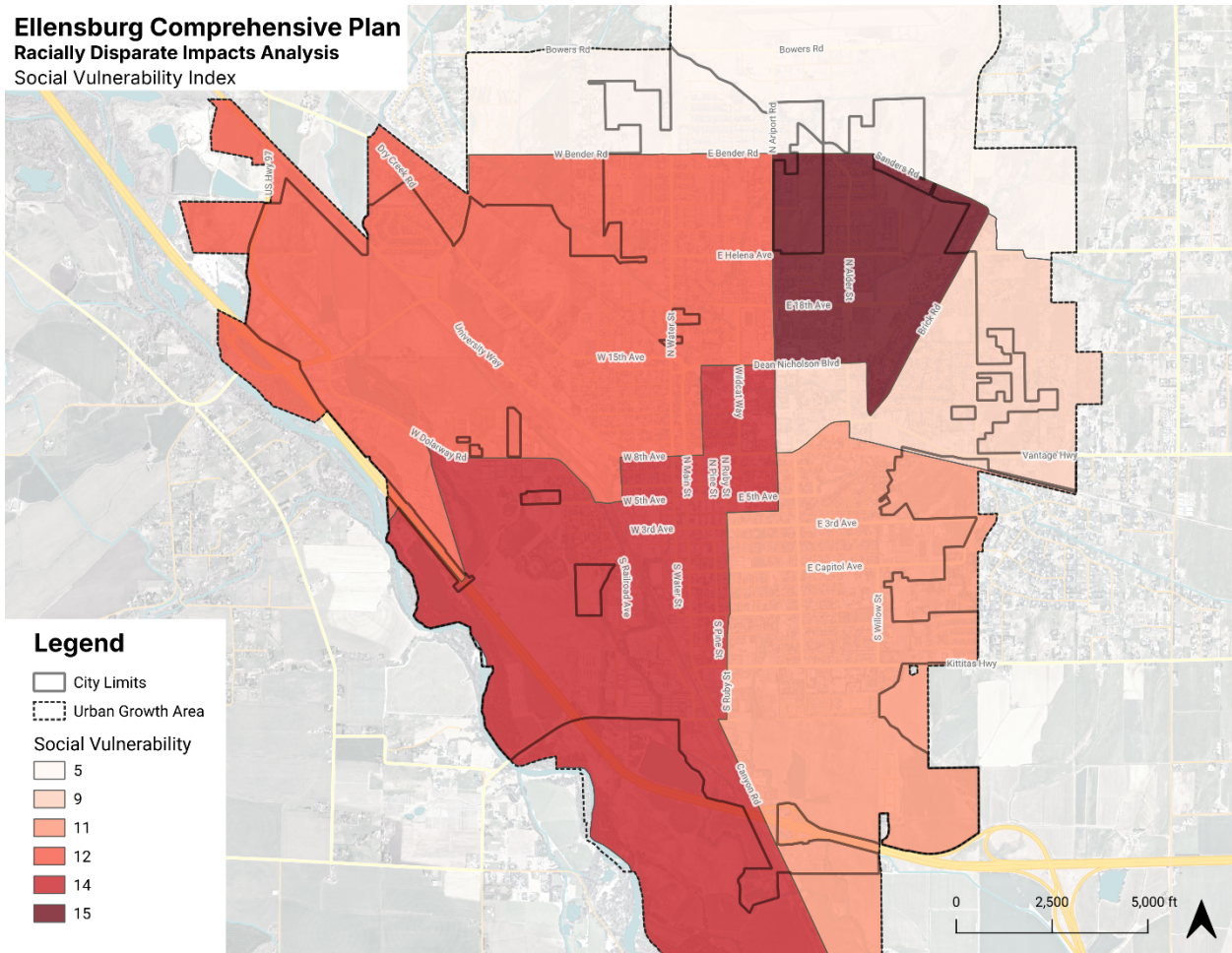


Source: American Community Survey (ACS) 5-year Estimates (2019-2024)

Figure 9 shows social vulnerability scores based on Washington Department of Commerce Data. Scores are based on a composite of: (1) the Black, Indigenous or People of Color (BIPOC) population percentage by the total population as of 2020, (2) the renter share of the population as of 2021, and the median household income, yielding a score between 3 and 15. Four of Ellensburg’s Census Tracts score 11 or higher, classified as high social vulnerability on this index. Higher social vulnerability scores can indicate higher displacement risk.



**Figure 9. Social Vulnerability Index by Census Tract**

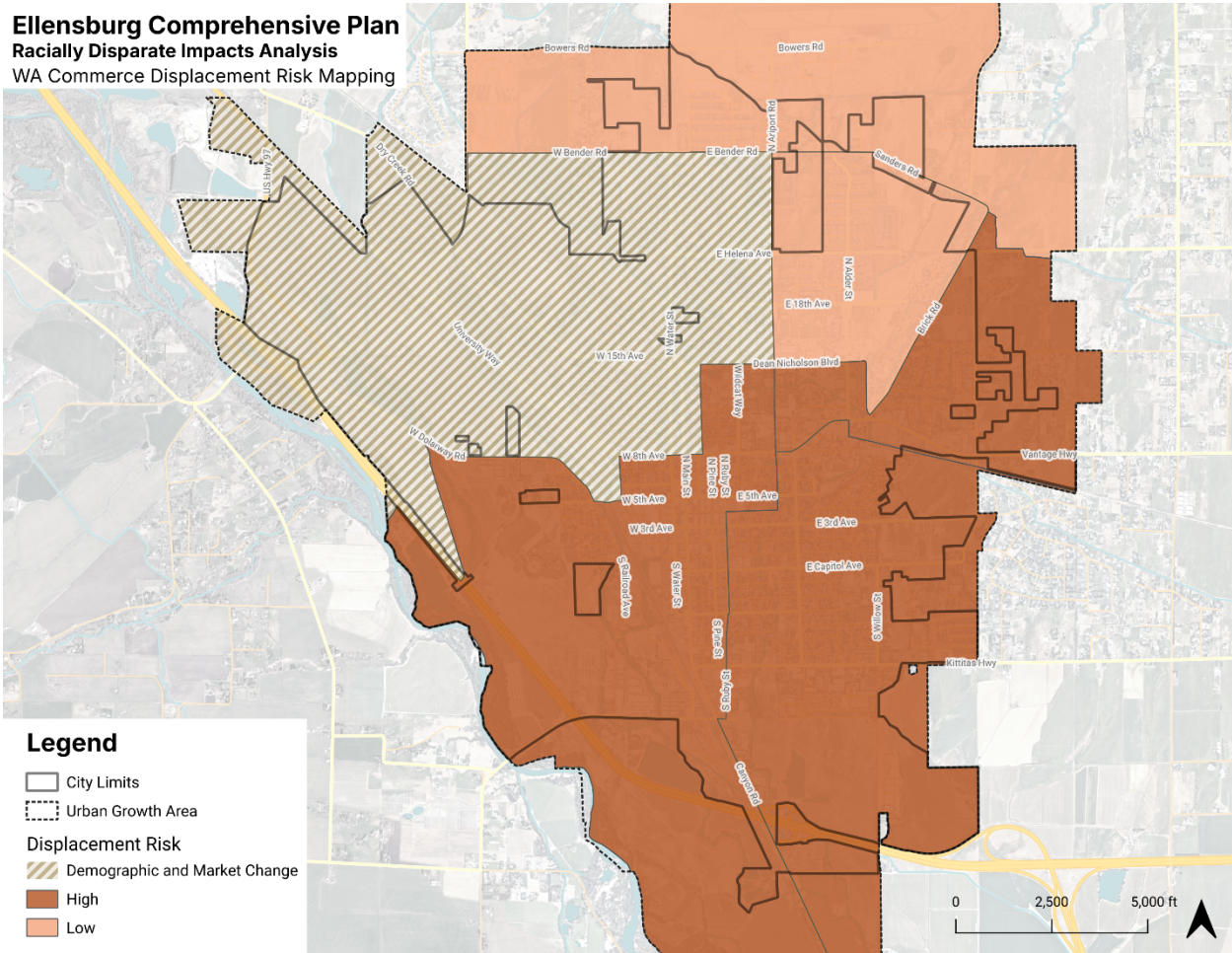


Source: Washington Department of Commerce, based on American Community Survey, 2017-2021 5-year estimates, Table B25003, U.S. Decennial Census, 2020 and American Community Survey, 2017-2021 5-year estimates, Table B19013

The Washington Department of Commerce combines social vulnerability scoring with demographic changes and market trends to identify displacement risk by census tract. Three tracts are categorized as high risk, two low risk (one of which only has 15% of its population in the City) and one as demographic and market change, indicating that displacement may have already occurred based on appreciated market trends and gentrification indicators. The mapped results for Ellensburg are shown in figure 10.



**Figure 10. Displacement Risk Mapping**



Source: Washington Department of Commerce

Possible policy responses to displacement risk include measures to support current residents, including tenants and manufactured homeowners, supporting initiatives that would expand homeownership opportunities to lower income residents, and encouraging housing production to reduce market-based displacement pressures.

The housing element, land use element and adequate provisions checklist include additional detail on City policies, programs and actions to support the development of additional housing.

In a survey of current residents, approximately 42% of homeowners and 55% of renters replied they have had to move or are concerned they will have to move due to housing and related costs.



# Policy Evaluation

Ellensburg’s housing policies require updates in response to the above analysis. In general, policies that favor the development of multifamily housing and lower cost housing can benefit cost burdened communities.

Based on Washington State Department of Commerce guidance, the below policy evaluation framework is used to evaluate the existing Goals and Policies from the 2037 Ellensburg Comprehensive Plan adopted in 2017.

**Table 4. Commerce Policy Evaluation Framework**

Criteria	Evaluation
The policy is valid and supports meeting the identified housing needs. The policy is needed and addresses identified racially disparate impacts, displacement and exclusion in housing.	<b>S</b> Supportive
The policy can support meeting the identified housing needs but may be insufficient or does not address racially disparate impacts, displacement and exclusion in housing.	<b>A</b> Approaching
The policy may challenge the jurisdiction’s ability to meet the identified housing needs. The policy’s benefits and burdens should be reviewed to optimize the ability to meet the policy’s objectives while improving the equitable distribution of benefits and burdens imposed by the policy.	<b>C</b> Challenging
The policy does not impact the jurisdiction’s ability to meet the identified housing needs and has no influence or impact on racially disparate impacts, displacement or exclusion.	<b>NA</b> Not applicable

Source: Washington State Department of Commerce

**Table 5. Housing Goals and Policies Racially Disparate Impact Review**

Number	Goal/Policy/Program Text	Equity Assessment	Why	Notes / Changes
<b>Goal H-1</b>	<b>Preserve, protect, and strengthen the vitality and stability of existing neighborhoods.</b>	<b>Challenging</b>	<b>Protecting and preserving existing neighborhoods can exclude new housing types and residents.</b>	<b>Strengthening neighborhood vitality can include new housing types.</b>
Policy A	Encourage development of an appropriate mix of housing choices through innovative land use and well-crafted regulations.	Challenging	“Appropriate” housing choices are subjective; increasing housing choice can help create more heterogeneous communities.	Opportunity to emphasize range of housing types and choices
Program 1	Integrate new development, with consideration to design and scale that complements existing neighborhoods, and provides effective transitions between different uses and intensities.	Supportive	Allows for needed new development complementing existing development with transitions where needed	
Program 2	Encourage infill development on vacant and underused sites.	Supportive	Infill can be lower cost and contribute to neighborhood vitality.	



Policy B	Establish additional logical access routes outside of the existing street system for bicycle and pedestrian traffic.	Not Applicable	Not a housing goal	Consider in transportation
Program 1	Identify trail easements and develop an effective maintenance strategy.	Not Applicable	Not a housing goal	Consider in transportation
Policy C	Protect and connect residential neighborhoods so they retain identity and character and provide amenities that enhance quality of life.	Challenging	Neighborhood character can be exclusionary; connecting residential neighborhoods can support equity.	Reword to emphasize connection and enhance quality of life for all residents.
Program 1	Encourage housing opportunities in mixed residential/commercial settings throughout the city.	Supportive	Mixed use zones can accommodate lower cost, denser housing.	
Program 2	Provide increased residential density and improve infrastructure along arterials and transit routes through redevelopment and retrofitting, such as sidewalks and stormwater treatment.	Approaching	Infrastructure improvements are beyond housing focus; increased density opportunities can support housing choices and equity goals.	Clarify wording to emphasize what the City can do (zoning not construction); consider capital improvement needs in the appropriate chapter.
Program 3	Assure that site, landscaping, building, and design regulations create effective transitions between different land uses and densities.	Challenging	While uses may benefit from separation, requiring landscaping of only moderate and higher density residential has contributed to under production and affected housing costs and equity.	Revise to focus on objective standards and separation of residential and other types of use rather than between similar residential intensities
Policy D	Promote sense of place in neighborhoods.	Supportive		
Program 1	Promote high quality design that is compatible with the overall style and character of established neighborhoods.	Challenging	Unclear standard, emphasis on established neighborhood character may exclude new residents/housing types and does not support equity.	Remove
Program 2	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.	Not Applicable	Does not directly affect equity	



Program 3	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.	Approaching	Emphasis on sustainability seeks to lower lifetime costs but upfront investments may be challenging.	Revise to defer to building and energy codes where possible. Avoid additional costly requirements.
Program 4	Foster innovative housing and mixtures of housing types that preserve natural resources and consolidate open space.			
Goal H-2	<b>Allow and encourage a variety of housing types and densities to meet housing needs of all economic segments of the community.</b>	Supportive	<b>Directly contributes to addressing needs of lower income populations including residents of color.</b>	
Policy A	Review the Land Development Code to allow for a wider variety of housing types.	Supportive	Indirectly contributes to equity by increasing housing choice, neighborhood heterogeneity and potentially new ownership opportunities.	
Program 1	Review barriers to the development of denser housing types such as duplexes, townhomes, and accessory dwelling units (ADUs).	Supportive	Duplexes, townhomes and ADUs may offer lower cost opportunities for homeownership, which may increase accessibility for households of color.	
Policy B	Encourage residential development in commercial and mixed use zones, especially those within proximity to transit.	Approaching	Supports more dense housing types and connectivity.	May also support climate resilience
Program 1	Expand the Multifamily Tax Exemption (MFTE) program beyond the downtown area to encourage multifamily housing in other areas where it is needed.	Supportive	Indirectly contributes to equity by incentivizing multifamily and affordable housing.	MFTE program includes anti-displacement provisions.
Program 2	Evaluate, review, revise, and publicize the density bonus incentive program.	Supportive	Indirectly contributes to equity by supporting housing choice.	Potential bonus value may need reevaluation based on proposed zoning changes.



Program 3	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.	Approaching	Students are among cost burdened populations and populations of color; addressing their specific needs can indirectly support equity.	Considering specific actions could clarify potential effect.
Policy C	Consider housing cost and supply implications of proposed regulations and procedures.	Approaching	Does not directly affect equity, but this analysis could be helpful for actions that support housing choice and affordability.	
Program 1	Consider reducing parking requirements for mixed-use housing developments and affordable housing developments in close proximity to jobs and transit.	Supportive	Indirectly contributes to equity by supporting housing affordability and housing choice, with the opportunity to reduce cost burdens.	
Policy D	Create and preserve ADA accessible and affordable housing opportunities locally and with a regional perspective.	Supportive	Planning for and addressing accessibility needs in the housing stock contributed to housing equity.	
Program 1	Promote working partnerships with public, private, non-profit groups, and developers to plan and develop a range of housing choices.	Supportive	Partnership projects to date have emphasized low income residents' needs and coordination enables focus on unmet needs; increasing housing choices can support affordability and homeownership opportunities.	
Program 2	Evaluate other housing affordability programs utilized in other communities that could be incorporated into the Land Development Code.	Approaching	On its own, insufficient to determine equity effect	Specify goals or direction of housing program evaluation to better determine effect.
Program 3	Support the preservation, maintenance, and improvements of older/historic housing and assistance to low income households who want to stay in their homes.	Supportive	Addresses displacement risk for low income households	Include support for retention of naturally occurring affordable housing
Program 4	Foster innovative housing and mixtures of housing types that preserve natural resources and consolidate open space.	Approaching	Unclear actions or effects from this program	Specify actions under this program to evaluate equity impact



Policy E	Identify potential properties to allow for emergency housing, emergency shelter and permanent supportive housing	Approaching	Meeting needs of highly vulnerable community members contributes to housing equity as part of the housing continuum; many steps between initial review and meeting needs	
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	Challenging	These uses are required to be permitted outright in some zones; may be conditional in others; appropriate is subjective	Ellensburg City Code has been revised to permit supportive housing types outright in some zones consistent with Commerce guidance; some additional zones permit as conditional uses
Goal H-3	<b>Encourage and support a variety of housing opportunities for older adults and people with disabilities.</b>	Approaching	<b>Targets assistance based on age rather than racially disparate impacts; addresses housing equity concerns for targeted groups</b>	<b>Add other types of housing special needs to make this goal more inclusive</b>
Policy A	Collaborate with other jurisdictions, organizations, and private developers to meet special housing needs that address a broad spectrum of solutions.	Supportive	Partnerships can address varied and developing needs	
Program 1	Promote accessible and affordable housing in areas that are close to services and the rest of the community.	Supportive	Proximity to services can help lower costs and integrate affordable housing developments	
Program 2	Coordinate with local organizations and agencies to provide sufficient and affordable home maintenance and support services.	Supportive	Home maintenance and support can help address displacement risk.	
Program 3	Promote the use of universal design principles for new development or redevelopment housing projects.	Approaching	Not specific to disparate impacts but can assist a with a variety of housing needs.	





Meeting Date: April 15, 2026  
City of Ellensburg

### Affordable Housing Commission Agenda Report

**Agenda Subject:** Discuss adequate provisions checklist (Comprehensive plan housing element) (Public comment opportunity)

**Submitted by:**  
**Department:** Community Development

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**Suggested Motion/Action:**  
Provide feedback on draft adequate provisions checklist

**Background/Summary:**  
The attached checklists are draft support documents for the Comprehensive Plan Housing Element. Staff reviewers analyzed whether each potential barrier is affecting housing production and actions would be needed to address the barrier with review from our consultant. The checklists cover middle housing, multifamily housing, permanent supportive and emergency housing, and accessory dwelling units, as well as analyzing options for addressing affordable housing funding gaps.

**Previous Council Action:**  
Commissioners and staff began discussing the emphasis on middle and multifamily housing barriers in the draft goals and policies in the April 1, 2026 meeting. This draft illustrates the additional analysis conducted to date.

**Analysis:**  
Any barriers identified in this analysis will need to be addressed through identified actions concurrent with the adoption of the Comprehensive plans (e.g. code changes); thus this document represents a work plan for additional changes needed to prepare for adoption (due before the end of 2026).

**Financial Impact:**  
None.

Budget Adjustment: No

**Attachments:**  
1. Appendix B Adequate provisions checklists-Eburg draft-for review

## Appendix B: Adequate provisions checklists

This appendix provides checklists to use in documenting barriers and programs and actions to achieve housing availability (RCW 36.70A.070(2)(d)). These checklists include the following:

- Exhibit B1: Moderate Density housing barrier review checklist
- Exhibit B2: Low-Rise or Mid-Rise housing barrier review checklist
- Exhibit B3: Supplemental barrier review checklist for PSH and emergency housing
- Exhibit B4: Accessory dwelling unit barrier review checklist
- Exhibit B5: Checklist for local option tools for addressing affordable housing funding gaps

Documentation of the barriers to housing availability and the programs or actions needed to overcome these barriers must be in a public document and typically should be included as an appendix to the comprehensive plan housing element.

# Barrier review checklists - DRAFT

## Exhibit B1: Moderate Density housing barrier review checklist

Barrier	Is this barrier likely to affect housing production? (yes or no)	Why or why not? Provide evidence.	Actions needed to address barrier.
<b>DEVELOPMENT REGULATIONS</b>			
<b>Unclear development regulations</b>	Yes	Differences between Title 15 subdivision standards and public works standards (such as road widths, allowable groupings of units with private road access, landscaping setback vs. zone setbacks)	Identify specific differences to reconcile in short term: private road access (potential), landscaping setbacks  Review processes and tools to maintain consistency over the longer term.
<b>Prohibiting some moderate density housing types, such as:</b> <ul style="list-style-type: none"> <li>○ Duplexes</li> <li>○ Triplexes</li> <li>○ Four/five/six-plexes</li> <li>○ Townhomes</li> <li>○ Cottage housing</li> <li>○ Live-work units</li> <li>○ Manufactured home parks</li> </ul>	Yes, definitions lacking for 3/4/5/6-plex, live-work units not pursued due to requirements,  (see also density standards, which prevent most moderate density types in R-L and R-S zones)	Duplexes, townhomes, cottage housing, manufactured home parks explicitly allowed. Live-work never pursued based on current code.  Commercial building code may be larger deterrent for these development types	Review and pare down live-work & Manufactured home park (MHP) requirements.  Consider adding 3/4/5/6(house)-plex definitions and standards, define middle housing and clarify applicable standards.
<b>High minimum lot sizes</b>	No	No minimum lot size	None
<b>Low maximum densities or low maximum FAR</b>	Yes	These limit infill opportunities in R-L and R-S (even duplexes, townhomes)	Remove footnote 5 on use table (preventing multifamily adjacent to single family) Revise densities for R-L and R-S to accommodate middle housing, consider calculation changes to allow

Barrier	Is this barrier likely to affect housing production? (yes or no)	Why or why not? Provide evidence.	Actions needed to address barrier.
			fractional (density) units to round up instead of down
<b>Low maximum building heights</b>	No (for this type of moderate density)	2-3 stories possible in residential zones. Some developers have asked about taller buildings, but higher costs may drive feasibility.	None.
<b>Large setback requirements</b>	Yes  In certain zones (landscape vs. zoning)	Have allowed increased parking in setbacks in multiple zones; residential setbacks affect adjacent zones - may reduce units able to develop	Where conflicting setback requirements, adjust wording to allow the less restrictive option. Relax setbacks for middle housing (like townhomes); consider appropriate threshold for more intensive development.
<b>High off-street parking requirements</b>	Yes	This is a limiting factor for multiple apartment developments; 0.7 per bedroom in the CC is challenging - hard surface requirements increase cost and storm planning needs	Remove 0.7 parking space per bedroom requirement in CC; consider 0.5 spaces/middle housing dwelling unit, Consider targeted zones (CC-II) for reduced parking requirements via footnote. Implement state legislation on unpaved residential parking.
<b>High impervious coverage limits</b>	No	Limited open space requirements; increased impervious development requires adequate stormwater planning.	None.

Barrier	Is this barrier likely to affect housing production? (yes or no)	Why or why not? Provide evidence.	Actions needed to address barrier.
<b>Lack of alignment between building codes and development codes</b>	No, currently development treats 3+ units as multifamily similar to building code	N/A	No local regulation changes planned; we will continue to follow and align with state building code.
<b>Other (for example: complex design standards, tree retention regulations, historic preservation requirements)</b>	Yes	Landscaping, parking/ use screening, pedestrian amenities, exterior lighting, frontage improvements, and transparency requirements apply from duplex or 3+ units, affecting project viability	Define middle housing and use single family standards for this category rather than multifamily for planning purposes.
<b>PROCESS OBSTACLES</b>			
<b>Conditional use permit process</b>	No	Middle housing types are not conditional uses in residential zones.	None
<b>Design review</b>	No	Type I review (up to 9 units), can be reviewed in tandem with other land use.	None.
<b>Lack of clear and accessible information about process and fees<sup>1</sup></b>	No	Building fees table is available on website; calculations for specific projects are	None.

<sup>1</sup> For example: guidance resources are unclear or difficult to find, no digital permit tracking system, staff do not provide fee estimates or permitting time estimates are unavailable or inaccurate.

Barrier	Is this barrier likely to affect housing production? (yes or no)	Why or why not? Provide evidence.	Actions needed to address barrier.
		available upon request.	
<b>Permit fees, impact fees and utility connection fees</b>	No	Utility connection fees are based on the size of the service to the unit. Traffic impact fees are based on trips generated by new development. New building permit fees are based on square footage and occupancy type. Water and sewer connection fee waivers are available for affordable housing.	None.
<b>Processing times and staffing challenges</b>	Yes	Coordination delays exist between departments and more frequently for more dense developments. Option to run land use permits concurrently; Lean process in April identified recommendations.	Review/implement actions from Lean process
<b>SEPA process</b>	Yes	SEPA process has set comment periods but can run concurrently with other permits.	Pursue SEPA infill exemption

Barrier	Is this barrier likely to affect housing production? (yes or no)	Why or why not? Provide evidence.	Actions needed to address barrier.
		5+ multifamily units triggers SEPA	
<b>LIMITED LAND AVAILABILITY AND ENVIRONMENTAL CONSTRAINTS</b>			
<b>Lack of large parcels for infill development</b>	No	Vacant and underutilized parcels are available for middle housing development in central locations.	None.
<b>Environmental constraints</b>	No	Floodplain constraints or wetlands and high water table limit development on some vacant properties. LCA accounted for environmental constraints.	No relevant regulatory actions; land capacity is sufficient.

## Exhibit B2: Low-Rise or Mid-Rise housing barrier review checklist

Barrier	Is this barrier likely to affect housing production? (yes or no)	Why or why not? Provide evidence.	Actions needed to address barrier.
<b>DEVELOPMENT REGULATIONS</b>			
<b>Unclear development regulations</b>	No	Multifamily development regulations are specifically written into code.	None.
<b>High minimum lot sizes</b>	No	No minimums in code	None.
<b>Low maximum densities or low maximum FAR</b>	No	Not in multifamily-oriented zones (R-M and R-H).	None.
<b>Low maximum building heights</b>	No	Some developers have asked about taller buildings, but higher costs and building code requirements may drive feasibility.	Consider replicating some additional height allowances available in C-C and C-C II in other zones.
<b>Large setback requirements</b>	No	Limited in C-C, R-M & R-H zones	
<b>High off-street parking requirements</b>	Yes	Identified concern of developers; recently adjusted but still a limit for design/development	Remove 0.7 parking space per bedroom requirement in CC; consider 0.5 spaces/multifamily housing dwelling unit, Consider targeted zones (CC-II) for reduced parking requirements via footnote. Implement state legislation on unpaved residential parking.

Barrier	Is this barrier likely to affect housing production? (yes or no)	Why or why not? Provide evidence.	Actions needed to address barrier.
<b>High impervious coverage limits</b>	No	No. Limited open space requirements; increased impervious development requires adequate stormwater planning.	None.
<b>Lack of alignment between building and development codes</b>	No	Sprinklers cited by one developer, avoided regularly based on 4+ unit requirements	While this is a barrier, fire and building codes established at the State and international levels are not within the scope of this review to address.
<b>Other (for example: ground floor retail requirements, open space requirements, complex design standards, tree retention regulations, historic preservation requirements)</b>	Possibly	Limited open space requirements; limited historic preservation limitations; no tree retention. Storefront street requirements prevent some ground floor housing development.	Review storefront street designation beyond developed downtown.
<b>PROCESS OBSTACLES</b>			
<b>Conditional use permit process</b>	No	Multifamily is only a conditional use in the C-H zone. Lower density residential zones may consider a rezone to allow low-rise multifamily density.	
<b>Design review</b>	No	Current multifamily design review standards are objectively reviewable. These only apply at renovation if the building footprint changes.	None

Barrier	Is this barrier likely to affect housing production? (yes or no)	Why or why not? Provide evidence.	Actions needed to address barrier.
Lack of clear and accessible information about process and fees	No	Preapplications meetings and reports offer process information and requirements.	
Permit fees, impact fees and utility connection fees	No	Fees are comparable with other jurisdictions and calculated based on system needs. Waivers of traffic impact and water and sewer connection fees are available for affordable housing developments.	None
Process times and staffing challenges	Yes	Limited Public Works capacity (one development coordinator); small departments mean turnover challenges exist	Implement Lean process- identified standardization opportunities increase predictability of reviews
SEPA process	Yes	Automatic requirement for 5+ multifamily/attached requires SEPA, which can delay developments. (10+ single family residential triggers SEPA)	Pursue infill exemption
<b>LIMITED LAND AVAILABILITY AND ENVIRONMENTAL CONSTRAINTS</b>			
Lack of large parcels for infill development	Yes. (unless infill means in the UGA rather than within developed footprint)?	Some downtown developers have consolidated properties for infill development but limited options are available for multifamily.	No relevant regulatory actions; land capacity is sufficient.

Barrier	Is this barrier likely to affect housing production? (yes or no)	Why or why not? Provide evidence.	Actions needed to address barrier.
Environmental constraints	No	Significant stream buffers, flooded areas exist in Ellensburg and many larger developable areas have some or multiple challenges. LCA accounted for environmental constraints.	No relevant regulatory actions; land capacity is sufficient.

## Exhibit B3: Supplementary barrier review checklist for PSH and emergency housing

Barrier	Is this barrier likely to affect housing production? (yes or no)	Why or why not? Provide evidence.	Actions needed to address barriers.
<b>DEVELOPMENT REGULATIONS</b>			
Spacing requirements (for example, minimum distance from parks, schools or other emergency/PSH housing facilities) <sup>2</sup>	No	No spacing requirements in code	None
Parking requirements	No	ECC <a href="#">15.640.080(B)1(b)iii</a> - flexible/director determination based on consistency with similar multifamily; has not been a barrier to date for emergency housing in multiple locations.	None
On-site recreation and open space requirements	No	Open space based on housing type	None
Restrictions on support spaces, such as office space, within a transitional or PSH building in a residential zone	No	PSH allowable in residential zones	None
Arbitrary limits on number of occupants (in conflict with RCW <a href="#">35A.21.314</a> )	No	None in code	None
Requirements for PSH or emergency housing that are different than the requirements imposed on housing developments generally (in conflict with <a href="#">RCW 36.130.020</a> )	No	No specific requirements	None

<sup>2</sup> Note that RCW 35A.21.430 expressly states requirements on occupancy, spacing, and intensity of use may not prevent the siting of a sufficient number of permanent supportive housing, transitional housing, indoor emergency housing or indoor emergency shelters necessary to accommodate each code city's projected need for such housing and shelter under RCW 36.70A.070(2)(a)(ii). The restrictions on these uses must be to protect public health and safety.

Barrier	Is this barrier likely to affect housing production? (yes or no)	Why or why not? Provide evidence.	Actions needed to address barriers.
Other restrictions specific to emergency shelters, emergency housing, transitional housing and permanent supportive housing	No	Ellensburg has seen community opposition affecting public funding, consistent with other communities in Washington.	No relevant regulatory actions; land capacity is sufficient.

### Exhibit B4: Accessory dwelling unit barrier review checklist

Barrier	Is this barrier likely to affect housing production? (yes or no)	Why or why not? Provide evidence.	Actions needed to address barriers.
<b>DEVELOPMENT REGULATIONS</b>			
<p>Consistent with HB 1337 (2023)</p> <ul style="list-style-type: none"> <li>○ Must allow two ADUs on each lot in urban growth areas;</li> <li>○ May not require the owner to occupy the property, and may not prohibit sale as independent units, but may restrict the use of ADUs as short term rentals;</li> <li>○ Must allow an ADU of at least 1,000 square feet;</li> <li>○ Must set parking requirements based on distance from transit and lot size;</li> <li>○ May not charge more than 50% of the impact fees charged for the principal unit;</li> <li>○ Must permit ADUs in structures detached from the principal unit;</li> <li>○ May not restrict roof heights of ADUs to less than 24 feet, unless that limitation applies to the principal unit;</li> <li>○ May not impose setback requirements, yard coverage limits, tree retention mandates, restrictions on entry door locations, aesthetic requirements, or requirements for design review for ADUs that are more restrictive than those for principal units;</li> <li>○ Must allow an ADUs on any lot that meets the minimum lot size required for the principal unit;</li> <li>○ Must allow detached ADUs to be sited at a lot line if the lot line abuts a public alley, unless the city or county routinely plows snow on the public alley;</li> <li>○ Must allow conversions from existing structures, even if they violate current code requirements for setbacks or lot coverage; and</li> </ul>	No	Regulations updated through Ordinance 4953 and 4971	None

Barrier	Is this barrier likely to affect housing production? (yes or no)	Why or why not? Provide evidence.	Actions needed to address barriers.
<ul style="list-style-type: none"> <li>○ May not require public street improvements as a condition of permitting ADUs.</li> </ul>			
<b>Unclear development regulations</b>	No	Updated code sections to make no more restrictive than principal unit; provide extra materials on website.	None
<b>Large setback requirements</b>	No	Regulations updated to 5-foot rear & side for accessory buildings; no setback to alley.	None
<b>Off-street parking requirements</b>	No (1st ADU); possibly limiting for 2nd ADU	No parking requirement for 1st ADU; 1 space for second ADU.	
<b>Other (for example: burdensome design standards, tree retention regulations, historic preservation requirements, open space requirements, etc.)</b>	No	10% of lot as open space in most cases	None.
<b>PROCESS OBSTACLES</b>			
<b>Lack of clear and accessible information about process and fees</b>	No	Similar to other housing types - some additional communications opportunities exist	Added guidance resources to website; additional public-facing accessible information can be developed.
<b>Permit fees, impact fees and utility connection fees that are not proportionate to impact</b>	No	Impact fees are consistent with 1337 requirements and proportional impact fee legislative requirements.	
<b>Processing times and staffing challenges</b>	No		

## Exhibit B5: Checklist for local option tools for addressing affordable housing funding gaps

Local option tools for addressing affordable housing funding gaps*	Implementation status	Plans for implementation
Housing and related services sales tax ( <a href="#">RCW 82.14.530</a> )	In place.	Administered in conjunction with affordable housing sales tax credit to support local projects.
Affordable housing property tax levy ( <a href="#">RCW 84.52.105</a> )	Not planned.	
REET 2 ( <a href="#">RCW 82.46.035</a> ) – GMA jurisdictions only and only available through 2025	Planned for other uses.	N/A
Affordable Housing Sales Tax Credit ( <a href="#">RCW 82.14.540</a> ) – was only available to jurisdictions through July 2020	In place.	Administered in conjunction with housing and related services sales tax to support local projects.
Lodging Tax ( <a href="#">RCW 67.28.150</a> and <a href="#">RCW 67.28.160</a> ) to repay general obligation bonds or revenue bonds	In place; not used for affordable housing.	None; must be focused on tourism.
Mental Illness and Drug Dependency Tax ( <a href="#">RCW 82.14.460</a> ) – jurisdictions with a population over 30,000	In place.	Administered by County.
Donating surplus public lands for affordable housing projects ( <a href="#">RCW 39.33.015</a> )	One project nearing completion; two others planned; additional possible land through swap.	
Impact fee waivers for affordable housing projects ( <a href="#">RCW 82.02.060</a> )	In place - water, sewer plant impact fees (2025) and traffic impact fees (2021); limited use to date.	
Application fee waivers or other benefits for affordable housing projects ( <a href="#">RCW 36.70A.540</a> )	Not planned.	Considering reduced permit fees or partial waiver for these projects.
Multifamily Tax Exemption (MFTE) with affordable housing requirement ( <a href="#">RCW 84.14</a> )	In place; 8-year and 12-year options available.	Analyze value of extension to other zones.
General funds (including levy lid lifts to increase funds available)	Not planned.	

\* Some tools may be unavailable for certain jurisdictions. For example, only GMA jurisdictions can use REET 2, or the surrounding county may have already implemented the housing and related services sales tax. See MRSC's summary of [Affordable Housing Funding Sources](#) for more details and the Association of Washington Cities (AWC)/MRSC booklet on [Homelessness & housing toolkit for cities](#) (2022).



Meeting Date: April 15, 2026  
City of Ellensburg

**Affordable Housing Commission Agenda Report**

**Agenda Subject:** Housing terms and resources draft  
**Submitted by:**  
**Department:** Community Development

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**Suggested Motion/Action:**  
None - discussion item

**Background/Summary:**  
In the March 4, 2026 meeting agreements discussion, commissioners highlighted challenging terminology related to affordable housing and suggested creating a glossary of terms. The attached is a first draft of a living document to keep updated as needed.

**Previous Council Action:**  
None.

**Analysis:**  
For discussion. Commissioners are welcome to edit suggested material included in the glossary, suggest other terms for inclusion or format changes for ease of use. Paper copies of the draft glossary will be available.

**Financial Impact:**  
None.

Budget Adjustment: No

**Attachments:**  
1. Housing terms and resources-draft 1

## Affordable Housing Terms and Resources

**ACS** – [American Community Survey](#) (5-year) – Data produced on an annual basis by the U.S. Census Bureau with detail on demographics and housing characteristics by census place, tract and other administrative levels.

**ADU (DADU)** – Accessory dwelling unit, may be attached or detached (DADU), a separate living structure on an existing lot of record that also has a principal unit. See [ECC 15.540.040](#) for specific ADU design standards. Other city code provisions will also apply.

**Affordable Housing** – Generally when housing costs do not exceed 30% of a household's income. For renters, this means rent and basic utilities do not exceed 30% of a household's gross monthly income. For homeownership, this means when a household's mortgage, taxes and insurance and any homeowners association fees do not exceed 35% of the household's gross monthly income. (For ownership, some programs may allow up to 38% of income for affordable ownership where ACS data will indicate cost burden when costs exceed 30% of income.)

**AHAH** – [Apple Health and Homes Initiative](#), managed by the Washington State Department of Commerce, this program combined healthcare services with housing resources for vulnerable Washington residents, including supporting permanent supportive housing.

**AMI** – Area median income. Typically refers to [income limits](#) established by the U.S. Department of Housing and Urban Development (HUD) annually at the County level but also published by other sources. HUD AMI rates and income limits are used to establish eligibility for housing and allowable rents. The AMI is based on a household of four people and adjusted based on household size for smaller and larger households.

**CDBG** – Community Development Block Grant. This is a HUD program that serves “entitlement” communities with populations over a certain threshold; smaller communities are served through “balance of state” competitive programs for funding. This funding generally cannot be used for housing but may support complementary projects. In Ellensburg, this funding mechanism has been used to support the FISH warehouse and improvements to the Library HVAC system.

**CHAS** – [Consolidated Housing Affordability Strategy Data](#) – this is a data set created by HUD based on the Census Bureau's ACS data from the prior year. It includes information about cost burdened populations including breakdowns by race and other categories.

**CHIP** – [Connecting Housing to Infrastructure Program](#), a Washington Department of Commerce grant mechanism; cities, counties and tribal groups can apply for pass-through

funding for water, sewer and stormwater improvements for specific affordable housing projects.

**CoC** – Continuum of Care is a HUD program designed to promote communitywide commitment to the goal of ending homelessness by providing funding for nonprofits and state and local governments who manage programs for people experiencing homelessness. Ellensburg is part of the “[Balance of State](#)” CoC.

**Comprehensive Plan** – As required under the Washington Growth Management Act, jurisdictions establish comprehensive plans to consider and plan for growth needs over a 20-year period. Plans are significantly updated every 10 years (periodic update) and can be amended annually. [Current City Comp Plan](#), [Comp Plan 2046 update process](#)

**Cost burden and severe cost burden** – Used in ACS and CHAS data to designate households spending more than 30% of their gross income (cost burdened) or over 50% of their gross income (severely cost burdened) on housing costs.

**Cold Weather Shelter (CWS)** – A seasonal overnight emergency shelter offered in Ellensburg offered previously by the Kittitas Valley Ministerial Association and in recent years by the City and Kittitas County in conjunction with HopeSource.

**DPA** – downpayment assistance refers to a variety of programs that may be available to select homebuyers to help with home purchase. A variety of lenders and nonprofit organizations may offer DPA in different forms based on their program specifics and qualifications.

**Emergency Housing** – According to the Washington Department of Commerce, temporary\* indoor accommodation for individuals or families who are homeless or at imminent risk of becoming homeless. It is intended to address the basic health, food, clothing and personal hygiene needs of individuals or families. ([RCW 36.70A.030\(14\)](#)) – see also *STEP housing*

**Emergency Shelter** - According to the Washington Department of Commerce, a facility that provides a temporary shelter for individuals or families who are currently experiencing homelessness. This includes day and warming centers that do not provide overnight accommodations. ([RCW 30.70A.030\(15\)](#)) – see also *STEP housing*

**HAKC** – [Housing Authority of Kittitas County](#) – Owner and manager of five affordable housing properties in Ellensburg and other properties in Kittitas and Cle Elum. HAKC does not administer housing choice voucher programs.

**HCV** - Housing Choice Voucher (Section 8) – voucher program to assist low income families, elderly, veterans and disabled households receive subsidized housing through

private landlords. Ellensburg residents can apply for these vouchers through the Yakima Housing Authority (wait times are significant and not all qualifying households will even have the opportunity to apply) and can typically use them to move units if needed. Annual program compliance steps (including income verification) are required.

**HOME** – HOME Investment Partnerships Program is a HUD formula grant program for affordable housing construction or rehabilitation or rental assistance to low income people. Funds are allocated to communities over a certain population threshold. Like the CDBG program, smaller communities may be eligible for State level funds. Receipt of HOME funds requires an approved Consolidated Plan, which describes how the funds will be used.

**HTF** – [Housing Trust Fund](#), a Washington State Department of Commerce program that allocates and manages all housing activities funded by the state legislature and some federal funds for affordable housing (HOME and national housing trust fund programs). Programs include multifamily rentals homeownership and other specific funding streams.

**HUD** – U.S. Department of Housing and Urban Development, a funder and provider of affordable housing and provider of related data.

**HUD-VASH- [HUD-Veterans Affairs Supportive Housing](#)** (Vouchers) – this program combines funds from the two agencies to assist veterans with housing. Allocations are managed by a public housing agency.

**Income-based & income-restricted housing** – While most affordable housing requires potential residents to show that they do not make more than a certain limit to qualify for housing (income restricted), some subsidy types (particularly HUD programs like housing choice and project-based vouchers) adjust the resident’s share of the monthly rent based on 30% of their household’s income.

**LIHTC (“lie-tech”)** – Low Income Housing Tax Credit – This program offers tax credits for private investment in affordable housing projects and has been a tool for housing development since 1987. Subprograms include 4% (easier to secure, uses tax-exempt private activity bonds as a complementary funding source, covers 30% of a project’s eligible costs) and 9% (highly competitive, covers up to 70% of a project’s cost) programs available in alternating years; this program is competitive and includes specific set-aside, reporting and compliance period requirements. This funding source requires experienced development partnerships and includes significant upfront and setup costs.

**Low income (and very/extremely low income)** – HUD’s [income limits](#) data set thresholds for low income (<80% of AMI), very low income (<50% of AMI) and extremely low income

(<30% of AMI) relative to the County area median income. These terms may refer to different AMI percentages when used by different sources.

**MFTE** - Multifamily Tax Exemption Program – an incentive program authorized by the State that jurisdictions can offer to exempt eligible multifamily developments from property taxes on the value of improvements for a specified period. In Ellensburg, the program is currently available in the Central Commercial (CC) and CC-II zones for eight years (market rate) or 12 years (when the owner commits to offering 20% or more of the units affordable at 80% AMI for the exemption period). Program details are available in [ECC 2.30](#).

**Middle Housing** - Middle housing (sometimes referred to as “missing middle” housing) refers to several housing types that fit between single family detached houses and large multi-family buildings. Middle housing includes duplexes, triplexes, fourplexes, cottage housing, courtyard apartments, townhouses and stacked flats. [Commerce middle housing FAQ](#)

**MHP** – Manufactured Home (Park) – A housing type where units are manufactured in designated facilities and receive a certification tag from HUD. Manufactured homes can be placed on any residential lot in Ellensburg. Manufactured home parks are a residential use type in the City; in addition, Ellensburg has a Manufactured Home Park zone that accommodates this type of housing in dedicated parks.

**NOAH** – Naturally occurring affordable housing refers to unsubsidized housing options that are less expensive and therefore affordable to residents.

**NOFA** – Notice of Funding Availability – Mechanism for sharing grant or loan opportunities and program regulations with potential partners. The City issued a housing program NOFA in 2025.

**PIT** – Point in time count – this is a regular (currently annual) count of sheltered and unsheltered homeless people conducted by CoC entities countrywide in late January. It establishes homeless population estimates for Kittitas County.

**Pro forma** – A financial document showing projected revenues based on assumptions. Developers submit these budget estimates to the City as part of the contracting process to show their expectations for the long term financial viability of the project.

**PBV** – Project-based vouchers are a type of HUD subsidy that stays with the qualifying unit rather than being portable by the tenant (a component of the housing choice voucher program).

**PSH** – Permanent supportive housing – According to the Washington Department of Commerce: subsidized, leased housing with no limits on length of stay. It is designed to

support people who were experiencing homelessness or likely to experience homelessness before moving because of their complex and disabling behavioral health and physical health conditions. Residents are provided with support services, such as mental and physical health care and employment services, to help them stay housed. Permanent supportive housing often has less strict admissions criteria than other forms of housing, especially related to rental history, criminal history and personal behaviors. (See [RCW 36.70A.030\(31\)](#)) – see also *STEP housing*

**RD (USDA)** – U.S. Department of Agriculture [Rural Development program](#) funds some housing development in rural communities (as well as repair and refinance opportunities and other infrastructure for rural communities).

**RDI** – Racially disparate impacts – analysis required as part of the Comprehensive Plan under House Bill 1220, which amended the Growth Management Act.

**RFP / RFQ** – Request for Proposals / Request for Quotations – these processes can be used to establish program specifications and offer opportunities for proposal or quotation submissions. The City used RFP processes to solicit proposals for affordable housing funds and/or surplus properties in 2019 and 2024.

**SDC** – System development charge; this term is used by the CHIP program to refer to fees to connect to public utility systems; Ellensburg’s water and sewer plant impact fee and water meter fee waivers for affordable housing are considered SDC waivers. For more information, see [ECC 9.30.040](#).

**Set asides** – This term refers to units that have specific tenant requirements, such as income, or eligible population, such as veterans or formerly homeless.

**STEP Housing** –The Washington State Department of Commerce uses [this term](#) to refer to refer to supportive housing types including emergency shelter, transitional housing, emergency housing and permanent supportive housing.

**TIF** – Traffic Impact Fees are charged to new developments to cover costs associated with new trips on street infrastructure. Exemptions for affordable housing are possible under [ECC 14.04.050](#).

**Transitional housing** - According to the Washington Department of Commerce, a project that provides housing and supportive services for up to two years (or longer) for individuals or families who are experiencing homelessness. The purpose of transitional housing is to facilitate the movement of people from homelessness to permanent housing. ([RCW 84.36.043\(3\)\(c\)](#)) – see also *STEP housing*

**WCRER** – [Washington Center for Real Estate Research](#) at the University of Washington produces statistics on (rental and ownership) housing markets in cities and counties statewide.

**WSHFC** – [Washington State Housing Finance Commission](#) – the state entity that oversees LIHTC and bond funding for affordable rental housing, as well as downpayment assistance and other programs for homeowners. The Commission maintains slightly different more granular income limits for regulated properties based on HUD income limits.

**YHA** – [Yakima Housing Authority](#) administers HCV program and sets rental utility rate deductions for tenant-paid utilities applicable to Kittitas County.