Housing

INTRODUCTION

Housing availability and affordability are essential to wellbeing and economic vibrancy in Snoqualmie. Households of all sizes, ages, and incomes need safe and affordable places to live where they can access a range of services and opportunities. To plan for future growth, Snoqualmie must support a variety of housing types.

Current Conditions

There were approximately 4,874 housing units in Snoqualmie in 2023, 82% of which are single-family homes (Washington Office of Financial Management, 2023). Per the King County Regional Homelessness Authority (KCRHA)'s Regional Housing Services Database (2026), there is one "emergency shelter" in Snoqualmie, the SVSS Motel Voucher Program. There is one large subsidized housing development, Panorama, serving lower income households with 188 of 191 units being affordable. (US HUD, 2026)

Snoqualmie's population is growing. The total number of households increased from 3,882 in 2014 to 4,582 in 2024 (US Census Bureau, 2024; US Census Bureau, 2014). Growth is expected to continue, with a target of 751 new housing units from 2019 to 2044. In 2024 the overall vacancy rate was 4.0%, which is considered low and may indicate a pressured housing supply (US Census Bureau, 2024).

Median household income in Snoqualmie is $214,107 as of 2024, which is higher than the median for King County and Washington State (US Census Bureau, 2024). About 4.6% of households make under $50,000 per year. Approximately 23% of Snoqualmie households are cost-burdened as of 2019 (HUD CHAS, 2019). Most households in Snoqualmie (85%) own the home they live in, which is higher than the state average of 64% (US Census Bureau, 2024). The housing to jobs ratio in Snoqualmie is approximately 0.85 as of 2023 (Washington Office of Financial Management, 2023; US Census Bureau, 2023). 88% of the 5,717 jobs in Snoqualmie are filed by workers who live outside of City limits, which may indicate a lack of workforce housing (US Census Bureau, 2023).

Some demographics are more likely to be renters than White non-Hispanic households, including households that identify as Hispanic or Latino, American Indian or Native American, Native Hawaiian and Other Pacific Islander, or two or more races. Renter households are also more likely to be cost-burdened in Snoqualmie than owner-occupied

households. While Snoqualmie is not considered to be of high displacement risk compared to other Washington cities, risk factors are present in some areas, such as accelerating home values and rents in the north part of the city and demographic changes in parts of Snoqualmie Ridge. See Volume II appendices for the Racial Equity and Displacement Report and Housing Element Supplement for more information. These findings indicate some housing disparities in Snoqualmie.

A Housing Strategy Plan was adopted by City of Snoqualmie in 2023 with goals and policies to remove barriers to housing and affordable housing development. Those goals and policies informed the Housing Element.

Future Needs

The City's housing targets, adopted by King County, are shown in the table below. Most of the City's target is for households earning less than 50% of the Area Median Income (AMI). The Washington State Department of Commerce advises that multifamily housing is most likely to serve this income group, and much of it requires subsidies. In a moderate cost community like Snoqualmie, the type of multifamily housing that could offer opportunities for housing at 0-50% AMI is low-rise multifamily at about 30 units an acre.

Housing Targets (2019-2044)

Income Band	Total*	0-≤30% AMI (non-PSH)	0-≤30% AMI (PSH)	>30 to ≤50% AMI	>50 to ≤80% AMI	>80 to ≤100% AMI	>100 to ≤120% AMI	>120% AMI	Emergency Housing Beds
Target	719	374	244	117	16	0	0	0	269

*There is a known error in the King County adopted targets. The income band targets total to 751 units. The City has planned for the higher number of 751 units.

Land Capacity Analysis

A 2026 Land Capacity Analysis found that there is adequate land capacity to meet housing targets after several future land use plan and zoning changes are implemented to create more capacity for low-rise multifamily housing. With these changes, about 13-14% of the total acres in Snoqualmie and the unincorporated urban growth area are zoned to allow moderate and high density residential uses, 18% allow duplexes, and about 28-35% allow accessory dwelling units. About 48% of the city and unincorporated urban growth area is designated for open space. See the Housing Element - Supplement (in Volume II appendices) for more information.

NOTE: Two options are presented below that corresponds to options in the Future Land Use Map section of the Land Use Element. Snoqualmie decision-makers are reviewing the options. Both options provide adequate capacity to meet targets.

OPTION A

Income Bands	Housing Types	Growth Target (2019-2044)	Buildable Land Capacity (2026)	Net new permitted and completed units 2020-2026	Surplus or Deficit	Units Requiring Subsidies / Incentives
0-50% AMI	Apartments*	735	1,690	0	366-955	735
50-80% AMI	Apartments*, ADUs	16	5,474	165	3,584-5,623	0
80-120% AMI	Multiplexes	0	513	15	470-528	0
120%+ AMI	Single-family detached	0	1,969	65	2,031-2,034	0
Total		**751**	**9,646**	**245**	**6,451-9,140**	**735**

*Apartments that have already been permitted are not subsidized and therefore are not expected to serve below 50% AMI. Capacity for future apartment development is included under Buildable Land Capacity for the 0-50% AMI band based on its potential to serve this group.
Source: King County, 2025; BERK Consulting, 2026.

OPTION B

Income Bands	Housing Types	Growth Target (2019-2044)	Buildable Land Capacity (2026)	Net new permitted and completed units 2020-2026	Surplus or Deficit	Units Requiring Subsidies / Incentives
0-50% AMI	Apartments*	735	1,690	0	464-1,043	735
50-80% AMI	Apartments*, ADUs	16	5,474	165	3,682-5,512	0
80-120% AMI	Multiplexes	0	513	15	466-524	0
120%+ AMI	Single-family detached	0	1,969	65	1,888-1,891	0
Total		**751**	**9,646**	**245**	**6,500-8,970**	**735**

*Apartments that have already been permitted are not subsidized and therefore are not expected to serve below 50% AMI. Capacity for future apartment development is included under Buildable Land Capacity for the 0-50% AMI band based on its potential to serve this group.

Source: King County, 2025; BERK Consulting, 2026.

Barriers and Strategies

Key barriers to housing availability and affordability in Snoqualmie include funding gaps, environmental and infrastructure constraints, and zoning and development regulations. Policies in this plan address these barriers through regulatory and funding strategies, such as zoning changes, reduced development requirements, and financial incentives for development.

Barrier: Funding gaps

Market rate units rarely serve households with incomes under 50% of area median income (AMI). The median cost to provide one unit of subsidized affordable housing in King County in 2025 was $404,287 per unit (per the Washington State Housing Finance Commission December 2025 report). Snoqualmie has a housing target of 735 units for incomes under 50% AMI, which could cost more than $297 million to build (in 2025 dollars).

Barrier: Environmental and infrastructure constraints

Much of Snoqualmie's available land capacity is in the floodplain, including some areas without sewer service. Most areas outside of the floodplain are already developed. The City also does not have adequate water source capacity to support projected growth past 2030, per the 2024 Water System Plan.

Barrier: Zoning and development regulations

The City's zoning and development regulations prior to this 2026 update included several barriers. There was a single Mixed Use designation for Snoqualmie Ridge, which made future development opportunities unclear. Middle housing types were also all considered "multiple family dwellings" without clarity on which forms were allowed. Strict maximum impervious surface cover and minimum lot size requirements also created limitations. The City's zoning also did not include adequate areas zoned for multifamily housing to meet adopted housing targets for all income bands.

Strategy: Add flexibility to development regulations for accessory dwelling units, middle housing, and multifamily housing.

Changes were made to City codes to reduce requirements for these housing types and make development more feasible.

Strategy: Expand zoning for multifamily housing, including on City-owned property.

Several vacant City-owned properties outside of the floodplain were redesignated and rezoned to allow for multifamily housing, setting the foundation for future affordable housing development.

Strategy: Allow co-housing, permanent supportive housing, and emergency housing.

The Snoqualmie Municipal Code allows these housing types to support both naturally occurring affordable housing and subsidized housing with services.

Strategy: Create a density and/or height bonus for affordable housing.

The City is adding a density and/or height bonus for affordable housing in the Form Based Mixed Use zone and for affordable units on property owned by religious organizations, non-profits, and government entities, regardless of zoning. This is especially intended to encourage extremely low-income housing development.

Strategy: Share information on fair housing, housing assistance, and energy efficiency through City channels.

While the City does not have capacity or funding to develop its own programs, it can use its website and other communications channels to provide residents with clear information on external resources.

Strategy: Apply MFTE incentives for affordable housing.

The City has an existing affordable housing MFTE program and can expand this to other areas to encourage dedicated affordable units.

Strategy: Consider new funding opportunities and incentives.

The City will consider opportunities such as land use tax deferral for conversion of underutilized commercial property and fee waivers for affordable housing.

Strategy: Develop coordinated land use planning and zoning to encourage annexation in the potential annexation area.

The City is considering pre-planning and pre-zoning in the potential annexation area to create a consistent vision and address community housing needs. The City has developed interlocal agreements with King County in the past related to the Snoqualmie Mill Site and could do so again for the Southwest Potential Annexation Area or other areas.

Strategy: Monitor housing element policies and housing units developed and progress towards meeting targets.

The Growth Management Act requires 5-year progress reports and the Countywide Planning Policies require annual monitoring reports to review implementation of goals, policies, and development regulations and outcomes of housing that is developed. The City can tailor its approach to housing policies, regulations, and other strategies over time.

These strategies are supported by the policies below and will help reduce barriers to housing affordability and availability. Key housing requirements are addressed as shown below.

Documents Fulfilling Housing Element Requirements

Topic	**Documents**
Housing needs assessment / background data	• 2023 Housing Needs Assessment (see Volume II Appendices) • 2026 Housing Element – Supplement (see Volume II Appendices)
Land capacity analysis	• 2026 Housing Element – Supplement – Land Capacity Analysis (see Volume II Appendices)
Outreach and engagement	• Community Engagement section of the Comprehensive Plan • 2024 Public Involvement Plan (see Volume II Introduction)
Adequate provisions for all economic segments	• 2026 Housing Element – Supplement – Adequate Provisions Checklists (see Volume II Appendices) • Housing Element policies
Address racially disparate impacts, exclusion, displacement, and displacement risk	• 2023 Racial Equity and Displacement Analysis Report • Housing Element policies
Preservation, improvement, and development of housing	• Housing Element policies
Support for moderate density housing options	• Housing Element policies
Implementation and monitoring	• Housing Element policies

~~The Growth Management Act (GMA), specifically RCW 36.70A.070(2), outlines the requirements for housing elements within comprehensive plans for Washington state municipalities. Recent legislative changes, particularly those enacted through HB 1220 in the 2021 session, have significantly amended these provisions to address housing equity,~~

affordability, and accessibility more robustly. HB 1220 mandates that local jurisdictions not only plan for housing across all economic segments but also explicitly accommodate housing for special needs populations, such as low-income households, seniors, and individuals with disabilities. This legislative update emphasizes the need for inclusive planning that mitigates and rectifies racially disparate impacts and historical inequities in housing.

One of the key changes introduced by HB 1220 is the requirement for jurisdictions to conduct a thorough housing needs assessment that reflects current and projected demands, particularly for populations disproportionately affected by housing shortages and affordability crises. The law now requires municipalities to plan for and promote a variety of housing types, including emergency shelters, permanent supportive housing, and transitional housing. Additionally, HB 1220 directs cities and counties to periodically update their comprehensive plans to incorporate these assessments, ensuring that housing strategies remain relevant and responsive to evolving community needs. Additional language has been added to goals and policies to include a mix of housing types and densities within the City. The role of accessory dwelling units (ADUs) in meeting housing needs was considered, with an analysis of ADU market and development capacity included in the Land Capacity Analysis and Housing Strategy Plan.

Regional housing policies adopted in Puget Sound Regional Council (PSRC)'s Vision 2050 regional housing strategy and the 2021 Countywide Planning Policies for King County aim to provide a full range of affordable, accessible, healthy, and safe housing choices for all residents. They require jurisdictions to preserve, improve, and expand their housing stock, promote fair and equitable access, and eliminate disparities based on race, place, ability, and income. Vision 2050 emphasizes building diverse housing types, ensuring stability for residents by meeting their housing needs, and creating sustainable funding sources for very low income and unhoused populations. These goals and policies guide local plans, such as the City of Snoqualmie's updated Comprehensive Plan Housing Element.

Volume 2 contains supporting documentation for the updated Housing Element and provides more detailed analysis in support of these new requirements. The Racial Equity and Displacement Analysis and Snoqualmie Valley Housing Needs Assessment, both completed in 2023, identify areas and groups that may be at higher risk for displacement, with mapping and discussion to inform housing policies that address risks of disparate impacts, exclusion, and displacement. Volume 2 also features the land capacity analysis tailored to meet HB 1220 directives, evaluating the city's ability to accommodate growth and diverse housing options.

~~Furthermore, the Housing Strategy Plan adopted by City of Snoqualmie in 2023 is a cornerstone of the updated Housing Element, with goals and policies implementing the five strategies recommended by the Housing Strategy Plan to remove barriers to housing and affordable housing development:~~

~~1. Incentivize new housing.~~

~~2. Bring down the cost of development.~~

~~3. Encourage a wide variety of housing types.~~

~~4. Improve the regulatory environment for permits~~

~~The Housing Strategy Plan and goals and policies adopted in the Housing Element outline actionable steps and goals for increasing housing affordability, availability, and inclusivity, ensuring that the city's housing policies are equitable and effective in meeting the needs of all residents.~~

HOUSING GOALS AND POLICIES

GOAL H-1: A sufficient mix of housing types, sizes, costs, and densities enables current and future residents~~citizens~~ of all economic levels, age groups, and household make-ups to live within the City and provides housing to meet the needs of local employees.

POLICY H-1.1: Create a supportive environment for innovative housing that promotes City goals for affordability and housing to meet diverse household sizes, types, and age ranges by considering flexibility in density and design standards.

POLICY H-1.2: Allow accessory dwelling units, middle housing types, ~~and~~ small-lot housing with regulations that minimize procedural requirements, support conversion of existing buildings, and address compatibility in materials and design features~~neighborhood compatibility~~.

POLICY H-1.3: In residential areas with alley access, incentivize and allow for small lot and cottage housing subject to regulations to address issues of ~~neighborhood~~ compatibility in materials and design features.

POLICY H-1.4: Support the siting and operating of emergency, transitional, and permanent supportive housing, and ensure that sufficient land is zoned to allow their location near shops, services, and transit, prioritizing locations near historically underserved populations.

POLICY H-1.5: Allow and encourage a range of housing types for seniors, such as independent living, various degrees of assisted living, and skilled nursing care

facilities to increase opportunities for seniors to live in accessible housing with nearby services.

POLICY H-1.6: Consider incentives to allow more senior housing in the City~~, where appropriate~~.

POLICY H-1.7: Support the development of family-sized rental apartments in locations that encourage a healthy lifestyle and are appropriate for families with children, including the provision of services, recreation and other amenities.

POLICY H-1.8: Provide resources on federal and state fair housing policies through the City website and other communication channels.

POLICY H-1.9: Limit the maximum size of single-unit dwellings on large lots to encourage a wider variety of housing types.

POLICY H-1.10: Provide flexibility for property owners to build triplexes on corner lots in lower density residential zones.

POLICY H-1.11: Use City communications channels, including the City's website, to share information about available federal, state, county, and other resources for housing, bill, and home repair assistance to address housing cost burden and displacement.

GOAL H-2: Maintain a sufficient amount of quality affordable housing that is safe and healthy to live in. ~~with healthy living environments.~~

POLICY H-2.1: ~~Work towards meeting the Countywide Planning Policies for~~ Plan for and accommodate County targets for moderate, low, very low, and extremely low-income housing and for emergency housing, emergency shelters, and permanent supportive housing.

POLICY H-2.2: Work with the community, particularly cost-burdened populations, to plan for, create, and retain affordable housing and to develop and monitor local housing strategies.

POLICY H-2.3: Apply for housing funds available to assist in the development or improvement of affordable housing.

POLICY H-2.4: To the extent feasible, require affordable housing to be provided in new ~~Mixed Use,~~ Planned Residential~~, and Innovative Development~~ district projects that include a mix of rental and owner-occupied units, that are made available to people with low-, very low-, and extremely low incomes.

POLICY H-2.5: Offer strategies and mechanisms such as density or height bonuses, reduced parking or other requirements, and, where allowed by law, tax waivers and relief from development fees, to encourage low-income housing development, especially serving extremely low-income households. ~~low, very low, and extremely low-income housing development.~~

POLICY H-2.6: Consider utilizing Community Land Trusts (CLTs) as a tool for addressing the community's affordable housing needs, mitigating displacement, and supporting affordable homeownership opportunities, particularly for communities that have historically been excluded. ~~Consider offering favorable ground lease terms on city-owned land to CLTs.~~

POLICY H-2.7: Continue to support low-income housing with exempt impact fees for development types, for example: i. ADU's, ii. Transitional housing facilities, iii. Shelters for temporary placement, iv. Community residential facilities, v. Senior housing, ~~and~~ vi. Tiny homes, and vii. Special needs housing.

POLICY H-2.8: Consider recommendations from the Snoqualmie Valley Housing Taskforce and others to further promote affordable housing.

POLICY H-2.9: ~~Provide~~Plan for new affordable housing and social services meeting the needs of our future residential and business communities, especially our local workforce of educational employees, first responders, retail clerks, and service industry employees with housing.

POLICY H-2.10: Cooperate with and seek technical assistance and input from other government entities, non-profit housing organizations, and housing developers, to research and develop alternative means for keeping affordable housing affordable, so that units do not immediately appreciate beyond the reach of applicable income levels.

POLICY H-2.11: Consider partnerships with state and local agencies, community organizations, and the Snoqualmie Tribe to find solutions that would reduce, mitigate, and/or prevent displacement of very low to moderate-income households earning up to 80 percent of area median income.

POLICY H-2.12: Explore opportunities for City-owned surplus property to be used for affordable housing, prioritizing units for households with very low incomes, such as through ground leases, partnerships, community land trusts, or other strategies.

POLICY H-2-13: Allow a density and/or height bonus for affordable housing on properties owned by religious organizations, non-profit organizations, and government entities.

POLICY H-2-14: Ensure City zoning and other regulations allow for and encourage affordable housing to be distributed throughout the city and near services and jobs.

POLICY-2-15: As transit investments are made in Snoqualmie in the future, collaborate with other agencies to locate high density housing near transit.

POLICY-2-16: Measure the effectiveness of policies and regulations in providing opportunities for housing at all income levels and meeting the housing needs of Snoqualmie residents such as through regular monitoring and periodic progress reports to the State and County.

GOAL H-3: Support sustainable housing design through construction regulations, education, and partnerships.

POLICY H-3.1: Support the use of high-quality, durable, fire-resistant materials, and low-maintenance building materials, high-efficiency energy systems, and environmentally responsible building principles in all new housing and renovation projects to reduce housing operation and balance the lifetime costs, energy use, and impact on natural resources.

POLICY H-3.2: Promote and raise public awareness of options for lower daily housing expenses, available tax incentives for green housing renovations, and energy conservation~~conversation~~ practices.

POLICY H-3.3: Consider keeping short subdivisions and small redevelopments more affordable by providing alternative streetscape improvements, open space, and recreation amenities requirements.

POLICY H-3.4: Consider making affordable housing types exempt from Floor Area Ratio (FAR) regulations and adding minimum density to areas where affordable housing is allowed.

POLICY H-3.5: Promote awareness of green housing renovation options and energy conservation practices that lower the cost of daily housing expenses.