

# Housing Instability in the Snoqualmie Valley

PRESENTED TO:

CITY OF SNOQUALMIE  
COMMUNITY DEVELOPMENT COMMITTEE

6.1.2026



# Who We Are

- ▶ Reclaim is a community resource providing pathways to stability, opportunity and connection.
- ▶ We have been sheltering community members since 2012.
- ▶ While we still provide a substantial amount of shelter, we have shifted a large portion of our efforts to prevention.

# Our Services

3

## The Front Door

Our community service center, located in downtown Snoqualmie, provides supportive services to our unhoused neighbors as well as those struggling to remain housed.

We offer:

- ▶ Case management
- ▶ Benefits support, including SSI & SSDI
- ▶ Rental & other financial assistance
- ▶ Laundry and gas cards
- ▶ Emergency food, baby items & toiletries
- ▶ Access to Wi-Fi, computers & phones

**320 individuals**  
(250 households)  
**were served in**  
**Qtr-1 of 2026!**

# Threads of Kindness

- ▶ Our clothing boutique offers a variety of free clothing and small household items for anyone without means.
- ▶ This program is fully supported through community donations and volunteers, thus the name “Threads of Kindness”.

4



# Shelter to Home

Our motel-based shelter program supports 35-50 individuals on any given night, depending on the size of each household.

This 60-day program provides safe and dignified shelter, along with housing case management and benefits support.

Length of time in our program may be extended to a maximum of 6 months, depending on the situation and the level of involvement in case management services.

**52 people**  
exited to permanent  
housing in Qtr-1 of 2026!

# Resilience Rising



- ▶ In partnership with and through funding from the **Snoqualmie Indian Tribe** & the **DOJ**.
- ▶ This program focuses on supporting those fleeing **gender-based violence, domestic violence & trafficking**.
- ▶ We offer motel-based **shelter, emergency safety planning, cell phones, case management** & other **support services**.
- ▶ We've served **31 households** in the past year-and-a-half.

# Severe Weather Shelter

- ▶ Located at our **downtown Snoqualmie** location.
- ▶ Provides **life-saving measures** during times of **extreme cold, heat & smoke** events.
- ▶ Tends to the needs of our most **chronically unhoused** neighbors.
- ▶ Up to **15 single adults**. Families are placed in motels.

7



# Attainable Housing Work Group



- ▶ The SV Human Services Coalition has launched four community-driven Working Groups. **Reclaim facilitates the Attainable Housing Working Group.**
- ▶ The **Attainable Housing Working Group** focuses on expanding access to safe, stable, and affordable housing throughout the Valley.
- ▶ The group works to elevate local housing data, strengthen relationships with housing partners, and advocate for policies that ensure every resident has a place to call home.

# Housing affordability is a growing crisis

9



**14,000+ people** experience homelessness in King County on **any given night**.

Living unhoused in our **rural** community can be even more **isolating and dangerous**.



Many of those we serve are our “**working poor**”, as well as **older adults** who have **aged into homelessness**. The majority lived in **vehicles** prior to entering our shelter program.



For our lowest-income neighbors, it is **virtually impossible** to live here without some level of consistent **assistance**.

# We're actively losing affordable housing options

- ▶ The Upper Valley isn't just struggling to build enough affordable housing. It's **actively losing the housing** it already has, including critical options that people rely on to avoid homelessness.
- ▶ The **Mt Si Motel** in North Bend, a 17-unit property has historically doubled as **transitional housing** for some community members. It is currently on the market for \$4.5M.
- ▶ The 11-unit **Regency Apartments** on Cedar Ave in North Bend is also currently on the market for \$1.5M. The sale of this property will likely **bump rents beyond any level of affordability** for our low-income neighbors.

10



# Colonial Square Apartments

11

- ▶ Historically low-income units located at Meadowbrook corner in Snoqualmie
- ▶ Property recently purchased and **rents will become market-rate.**
- ▶ **19 low-income households** being displaced with **little-to-no relocation funds** offered by new owner, ultimately **evicting them into homelessness.**
- ▶ Reclaim is supporting numerous households in finding replacement housing (**all outside the valley.**)
- ▶ **Northwest Justice Project** is representing numerous clients in a lawsuit against the new owner.
- ▶ **King5 News** is covering the situation.



# Snoqualmie Rental Cost Burdens



- ▶ According to the 2023 Comprehensive Plan, **nearly half** of all Snoqualmie's renters are **cost-burdened**.
  - ▶ This means **nearly half** of Snoqualmie renters are **one unexpected expense or emergency away from losing their housing**.
  - ▶ The **average rent** in Snoqualmie is between **\$2,500-\$3,500/mo**.

# What can Snoqualmie do?

- ▶ Ensure **city policies** consistently **lift up** and **protect** our most **vulnerable community members**
- ▶ **Preserve low-income housing** now, before it's all gone.
- ▶ Continue **investing in prevention**.
- ▶ Support and develop all levels of affordable housing, including well-managed **permanent supportive housing** units in Snoqualmie.



- ▶ **Prevent displacement of existing residents**
  - ▶ Require **longer notice periods** for building sales or redevelopment.
  - ▶ Implement **rent stabilization policies** to prevent large rent increases.
  - ▶ Require significant **relocation assistance** when tenants are displaced.
  - ▶ Support **right-to-return policies** after redevelopment.

# Protect Renters

# Allow more housing types

15

## Encourage:

- ADUs (backyard cottages)
- Duplexes / triplexes
- Permanent Supportive Housing

## Remove barriers like:

- Owner-occupancy rules
- Complex permitting

# The need for Permanent Supportive Housing (PSH)

Permanent Supportive Housing is not just about providing a roof. It's about creating a system that helps people stay housed while strengthening the broader community.

With strong management, a PSH model can be successful anywhere, even in Snoqualmie.

# What Makes PSH Successful

17

## Some people need more than just housing

Individuals experiencing chronic poverty often face challenges like disabilities, health conditions, or trauma that make traditional housing hard to maintain.

## It's a proven model

Upwards of 90% stay housed when given the right support. Stable housing paired with strong support services creates a foundation for long-term stability

## Services are built in

On-site case management, healthcare access, and behavioral health support help residents succeed

## It improves outcomes for the whole community

Reduces strain on emergency services, healthcare systems, and first responders

# City of Snoqualmie

## Permanent Housing Growth Targets

(2044 Growth Targets Analysis provided by LDC Inc on 2/1/2024)

<b>Proposed Amendment of Adopted Housing Targets</b>				
	<b>Adopted</b>		<b>Proposed Amendment</b>	
<b>Affordable Housing Needs (AMI<sup>4</sup>)</b>	<b>Housing Units</b>	<b>% of Total Target</b>	<b>Housing Units</b>	<b>% of Total Target</b>
<b>0-30% Non-PSH</b>	472	31%	82	11.5%
<b>0-30% PSH</b>	248	17%	65	9%
<b>&gt;30-&lt;50%</b>	233	16%	98	13.5%
<b>&gt;50-&lt;80%</b>	82	5%	129	18%
<b>&gt;80-&lt;100%</b>	61	4%	158	22%
<b>&gt;100-&lt;120%</b>	69	5%	165	23%
<b>&gt;120%</b>	335	22%	22	3%
<b>Total</b>	<b>1,500</b>		<b>719</b>	

# City of Snoqualmie

## Affordable Housing Funds (as of April 30, 2026)

Revenue Source	Amount	Details
Housing & Related Services Sales Tax (0.1%)	\$1.87M	The sales tax generates \$27K/month (\$325K/year) and must primarily fund affordable housing construction, acquisition, or behavioral health facilities for residents at or below 60% of county median income.
Affordable Housing Sales Tax Credit – HB 1406 (0.0073%)	\$0.13M	The HB 1406 tax credit generates \$2K/month (\$24K/year) and can also cover rental assistance and operations; expires after 20 years.
Puget Western Inc. Settlement	\$0.31M	The PWI settlement (\$255K + investment returns) came from a 2018 resolution of an unmet affordable housing obligation tied to the Falls Crossing development.

► **Total Fund Balance: \$2.31 Million**

# What Is a Bond — and How Does It Work?

**Simple idea:** Instead of saving up for years to build housing, the City borrows the money today, builds now, and pays it back over time using a dedicated stream of tax revenue — like a mortgage, but for the public good.

1

## City Issues the Bond

Council authorizes borrowing. The City sells the bond to investors (often banks, pension funds, or the public bond market).

2

## Investors Provide Cash

Investors lend the City a lump sum upfront — in our case, potentially \$2–9M depending on the pool size.

3

## City Builds Housing Now

Bond proceeds are used immediately to acquire land, construct, or rehabilitate affordable housing units.

4

## City Repays Over Time

Each year, the City uses its dedicated sales tax revenue (~\$186.5K/yr) to pay back investors — principal + interest — over 15 years.

**Why now?** Tax revenues are flowing today. Every year we wait is a year of borrowing capacity — and housing — lost.

**Revenue bond:** Repaid only from dedicated tax revenue. Does NOT touch the City's general fund or debt limit.

**Cost:** Borrowing adds interest (~4–4.5%), but the cost of waiting — rising land and construction prices — typically far exceeds it.

# The Interlocal Opportunity – Multiplying Impact Through Partnership

## ILLUSTRATIVE 3-CITY POOL of HB 1406 & 0.1% housing tax

Jurisdiction	~Annual Pledge
Snoqualmie	~\$349,000
North Bend*	~\$215,000*
Issaquah*	~\$858,000*
<b>Pool Total</b>	<b>~\$1,422,000/yr*</b>

**~\$1,422,000/yr combined pledge → ~\$14-17M bond issuance\***

\* Illustrative. Actual revenues depend on each city's taxable retail sales. Both North Bend and Issaquah have adopted HB 1406 and the 0.1% housing tax.

Under RCW 82.14.540(10) & Chapter 39.34 RCW, cities may pool revenues, pledge to shared bonds, and allocate proceeds — with each city's council authorizing by separate action.

## RECOMMENDED NEXT STEPS

- 1 Engage Bond Counsel**  
 Retain municipal bond attorney to size bonds, structure pledge, and recommend revenue bond approach.
- 2 Approach Partner Cities**  
 Open conversations with North Bend, Issaquah, and King County Housing Authority about an interlocal pooling agreement.
- 3 Designate Lead Issuer**  
 Select one city or KCHA as bond issuer for the pool — larger credit base lowers borrowing costs.
- 4 Issue Revenue Bonds**  
 Deploy bond proceeds + \$2.31M current cash-on-hand toward acquisition or construction of units for residents ≤60% AMI.

**A regional interlocal approach turns a local fund into a meaningful housing delivery tool — NOW.**

# Next Steps for the City of Snoqualmie

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- 1) Strengthen renter protections & anti-displacement policies
- 2) Preserve existing affordable housing before it is lost
- 3) Expand housing options (ADUs, duplexes, triplexes, supportive housing)
- 4) Invest in Permanent Supportive Housing with integrated services
- 5) Explore regional partnerships with neighboring cities & KCHA
- 6) Activate existing affordable housing funds and bonding capacity
- 7) Partner with the Snoqualmie Indian Tribe on housing initiatives
- 8) Establish a Housing Stability Working Group (include key stakeholders)
- 9) Update the Comprehensive Plan with clear housing action steps & timelines

# Closing

## Contact info:

Jen Kirk, Executive Director  
(425) 474-2534  
[jenk@reclaimstability.org](mailto:jenk@reclaimstability.org)



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YOUR TIME AND  
SUPPORT.



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CAN DO GREAT  
THINGS!



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PARTNER WITH YOU  
ALONG THE WAY.