



Kittitas County - Housing Needs Assessment

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Overview

What is a housing needs assessment?

The Washington Administrative Code (WAC) provides advisory guidance for completing a housing element. It recommends that jurisdictions complete an inventory and needs assessment and identifies specific components for analysis. The inventory should include information about current housing including number of units, types of housing, and affordability. A needs assessment should also project housing needed for the population at the end of the planning period to ensure that there will be adequate land to meet the needs of growth. The preparation of the HNA should be consistent with and inform the land use element. Kittitas County (County) is required to update its Comprehensive Plan by June 2026.

Elements of a housing needs assessment

- Community Profile: focuses on the broader characteristics of a population within a specific area, including demographic data (e.g., age, income, race, family structure), social trends, and physical infrastructure.
- Workforce Profile: examines the employment characteristics of the population, including the types of industries present, employment rates, education levels, skill sets, income distribution, and labor force participation.
- Housing Inventory: includes details about housing units such as size, age, occupancy status, and affordability.
- Gap Analysis: explores the difference between the current housing supply and the demand for housing based on the population and employment trends. The analysis compares availability, affordability, and identifies deficiencies.
- Land Capacity Analysis: identifies land suitable for housing development under current land use and zoning designations and explores affordability of potential housing for all income levels.

The findings from this assessment will inform county code and policy changes in the land use and housing elements of the Comprehensive Plan during this update process.

Terminology and Acronyms

The following definitions were pulled from the Department of Commerce housing resources and will be used throughout this document:

Affordable Housing	The United States Department of Housing and Urban Development (HUD) considers housing to be affordable if the household is spending no more than 30% of its income on housing costs.
American Community Survey (ACS)	This is an ongoing nationwide survey conducted by the U.S. Census Bureau. It is designed to provide communities with current data about how they are changing. The ACS collects information such as age, race, income, commute time to work, home value, veteran status, and other important data from U.S. households. ACS data is commonly used for the Community Profile section of a housing needs assessment.
Area Median Income (AMI)	This is a term that commonly refers to the area-wide median family income (MFI) calculation provided by the Department of Housing and Urban Development (HUD) for a county or metropolitan region.
Accessory Dwelling Unit (ADU)	A dwelling unit located on the same lot as a single-family housing unit, duplex, triplex, townhome, or other housing unit.
Cost Burden	When a household pays more than 30% of their gross income on housing, including utilities, they are “cost burdened.” When a household pays more than 50% of their gross income on housing, including utilities, they are “severely cost-burdened.” Or “extremely cost-burdened”.
Dwelling unit (DU, D/U, du, d/u)	A single unit providing complete independent living facilities for one or more persons, including permanent provisions for living, sleeping, eating, cooking and sanitation.
Household	A household is a group of people living within the same housing unit. ² The people can be related, such as family. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit, is also counted as a household.

U.S. Department of Housing and Urban Development (HUD)	HUD administers federal housing and urban development laws. It collects, analyzes, and distributes housing data beyond what is collected through the U.S. Census Bureau. Data produced by HUD is heavily used in the analysis in this report.
Household Income	The census defines household income as the sum of the income of all people 15 years and older living together in a household.
Income-Restricted Housing	This term refers to housing units that are only available to households with incomes at or below a set income limit and are offered for rent or sale at a below-market rate. Some income-restricted rental housing is owned by a city or housing authority, while others may be privately owned.
Low-Income	Families that are designated as low-income may qualify for income-subsidized housing units. HUD categorizes families as low-income, very low-income, or extremely low-income relative to area median family incomes (MFI), with consideration for family size.
North American Industry Classification System (NAICS)	The North American Industry Classification System (NAICS) is the standard used by Federal statistical agencies in classifying business establishments for the purpose of collecting, analyzing, and publishing statistical data related to the U.S. business economy (Census.gov).
Median Family Income (MFI)	The median income of all family households in the metropolitan region or county. Analyses of housing affordability typically group all households by income level relative to area median family income. Median income of non-family households is typically lower than for family households. In this report, both MFI and AMI refer to the U.S. Department of Housing and Urban Development Area Median Family Income (HAMFI).

Permanent supportive housing (PSH)	Subsidized, leased housing with no limit on length of stay that prioritizes people who need comprehensive support services to retain tenancy and utilizes admissions practices designed to use lower barriers to entry than would be typical for other subsidized or unsubsidized rental housing, especially related to rental history, criminal history, and personal behaviors. Permanent supportive housing is paired with on-site or off-site voluntary services designed to support a person living with a complex and disabling behavioral health or physical health condition who was experiencing homelessness or was at imminent risk of homelessness prior to moving into housing to retain their housing and be a successful tenant in a housing arrangement, improve the resident's health status, and connect the resident of the housing with community-based health care, treatment, or employment services.
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Executive Summary

Kittitas County has a population of approximately 48,600 in 2024. Kittitas County's growth target projects a 2026 population of 60,621, a total growth increase of 24.7% over the planning period, or of 12,021 people.

Data suggests a potential demand for smaller affordable homes to accommodate two major cohorts: Retirees and first-time home buyers. Those between the ages of 15 and 24 make up *nearly* 20% of the County population, and those age 65 or older comprise about 25% of the County population. Over the next 20 years, much of the working-age population (nearly 25% of the population) is expected to transition into retirement as well, creating more demand for affordable living.

Two-person households are the largest market for renter-occupied housing within Kittitas County, accounting for 40.7% of households (3,006 households), followed by one-person households with 36.4% of the market at 2,688 households.

Median home values in the County doubled between 2017 and 2024, mirroring statewide median home value increases. In the same time period, median household income only increased by about 32%, increasing the rate of cost-burdened households.

73.90 people who live outside of the County come into the County limits to work. 10,540 both live and work within the County, and 10,540 live in the County but work outside of the County, indicating that about **51% of the 20,631 workers**

living in the County are employed outside of the County. 48% of workers in the County are between 30 and 54 years old, and 44.1% of workers have an income under \$40,000 per year. Median income ranges for certain essential occupations range from \$26,509 for agricultural workers to a median income of \$92,498 for law enforcement workers. 10.3% of Kittitas County's population identifies as Hispanic or Latino, slightly lower than statewide demographic estimates of 14%.

46.8% of all renter-occupied households and 19.6% of owner-occupied households in Kittitas County were considered cost-burdened in 2021, spending more than 30% of their income on housing costs. Of these households, 2,257 spend over 50% or more of their income on housing costs. With 5,720 cost-burdened households and a supply of only 2,430 income-restricted housing units, the County is currently in demand for 2,530 affordable housing units.

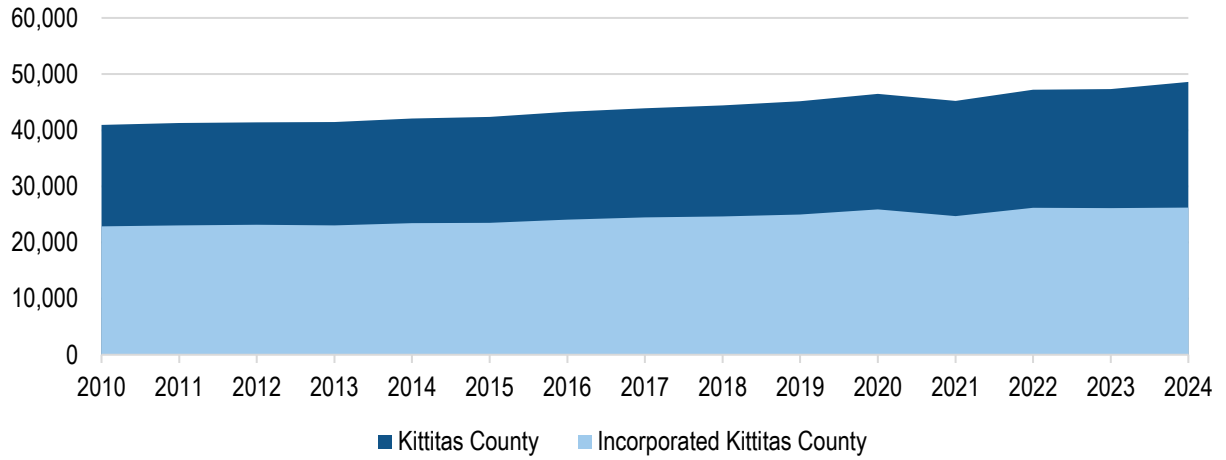
By 2046, 5,626 housing units will be needed to accommodate future population growth, or around 281 housing units built per year. Current building data assumes that 464 units will be built every year until then, which surpasses the projected growth targets. That said, affordability limitations indicate a need for at least 2,530 of these houses to be affordable units, and for units designed to accommodate households of 2 to 3 people.

Community Profile

Population Trends and Projections

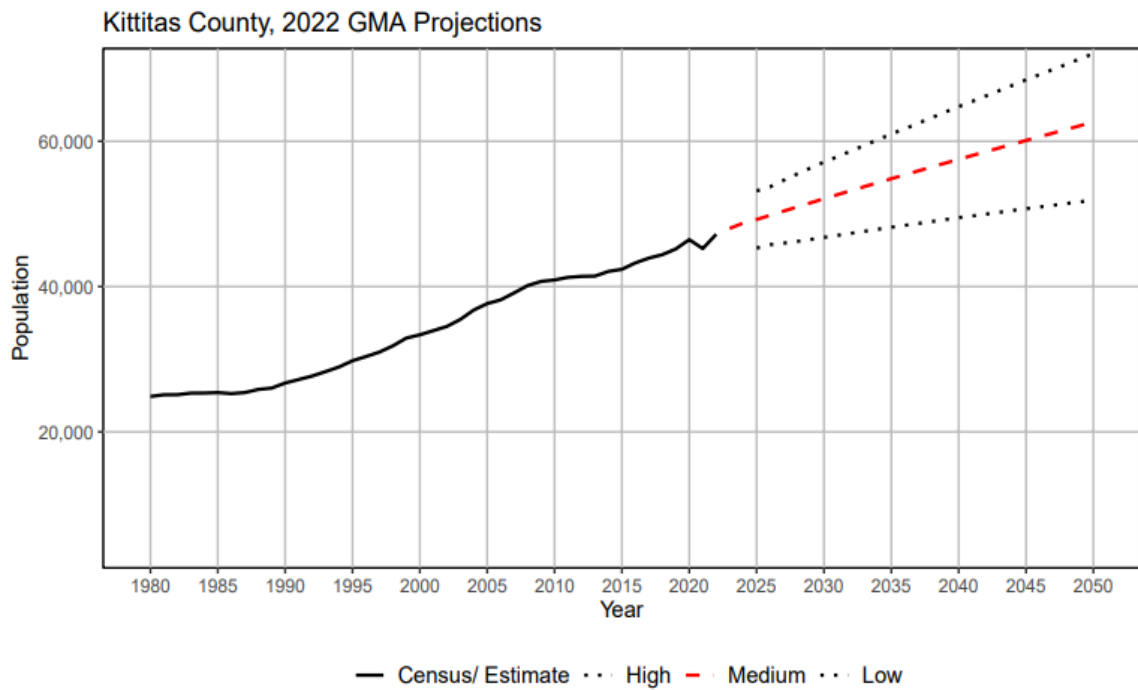
The Washington State (State) Office of Financial Management estimates that there are approximately 48,600 people living in Kittitas County as of April 1, 2024, as shown in **Figure 1**. Between 2010 and 2024, the County had a total growth of 7,685 people, or approximately 18.8%. Overall, there has been a steady increase in population since 2010. Kittitas County's growth target projects an increase of 12,021 people by 2046, a total population increase of approximately 24.7% to 60,621. As shown in **Figure 2**, this large increase is associated with unprecedented population growth in the State and in general, the Pacific Northwest region.

Figure 1: Total Population



Source: OFM - April 1 Official Population Estimates

Figure 2: Kittitas County, 2022 GMA Projections



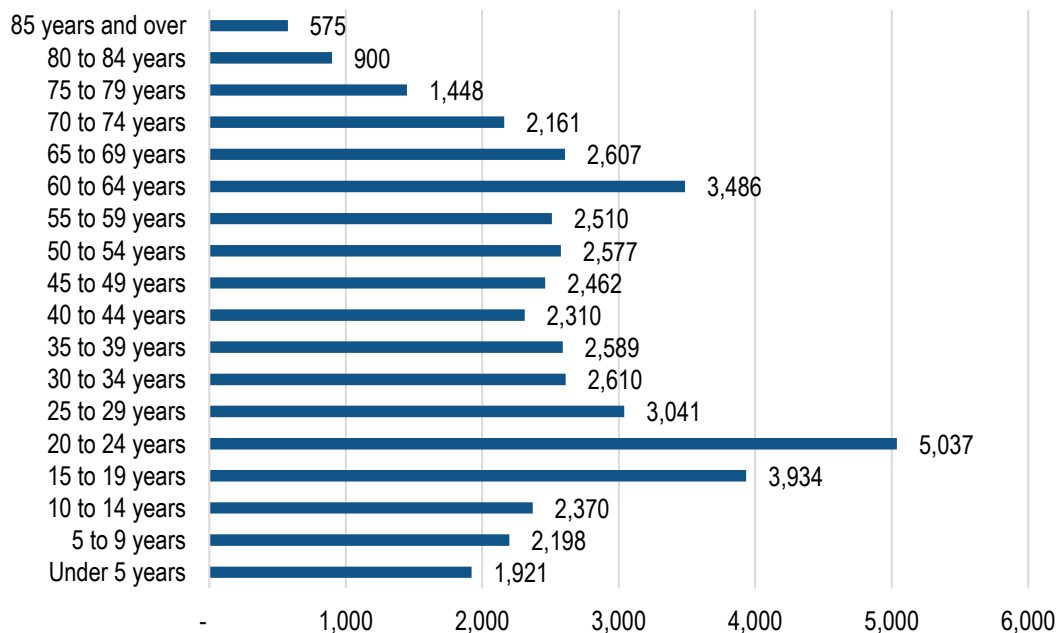
Source: OFM GMA County Projections

Population Age

The US Census Bureau tracks the age of County population. When compared to State averages, the County has higher average concentrations of older adults (65 years or over) than Washington State. Approximately 23.7% of Kittitas County's population is 65 years or over with 7,691 Kittitas County residents being over age 65, compared to the State level of 17.5% in 2023.¹ The median age for the County is approximately 37.9 years old, which is slightly younger than Washington State's median age of 38.0 years old. In 2013, the median age of Kittitas County's residents was 32.7. The percentage of residents aged 65 and over in the state shrunk slightly from 18.6% in 2013 to 17.5% in 2023, while the percentage of residents aged 45 to 64 (who will be retirement age or older in 20 years) grew slightly from 24.1% to 24.7% over that span to 11,035 County residents. Ages between 20 and 24 show the highest percentage of population in the County, totaling 11.3% of the population, or approximately 5,037 individuals. This may suggest an increase in demand for smaller, more affordable homes for elderly people looking to downsize as they retire and first-time homebuyers.

Figure 3 shows the ratio of each census defined age range in the County.

Figure 3: Total Population by Age



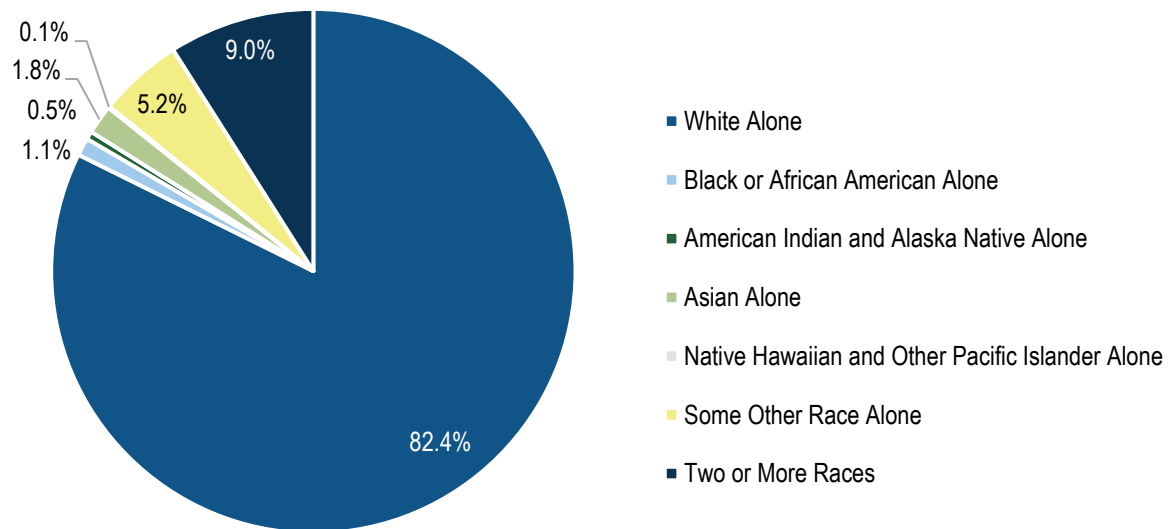
Source: ACS 2019-2023 5-Year Estimates, Table S0101

¹ <https://ofm.wa.gov/washington-data-research/statewide-data/washington-trends/population-changes/population-age-mapped-county#:~:text=%20of%20Population%20Age%2065%20and%20Above%2C%202020&text=In%202023%2C%2017.5%25%20Washington%20state%20residents%20were%2065%20and%20older.>

Demographics

The 2023 Census data shows that about 91% of Kittitas County identify as being one race, while 9% of the population identify as two or more races. Kittitas County is overall less diverse in race compared to Washington State.² Of the population identifying as one race, approximately 82.4% identify as white (~36,844 people), 5.2% identify as other race (~2,324), and 1.8% identify as Asian (~790). **Figure 4** shows a complete breakdown of Kittitas County's race breakdown.

Figure 4: Race breakdown

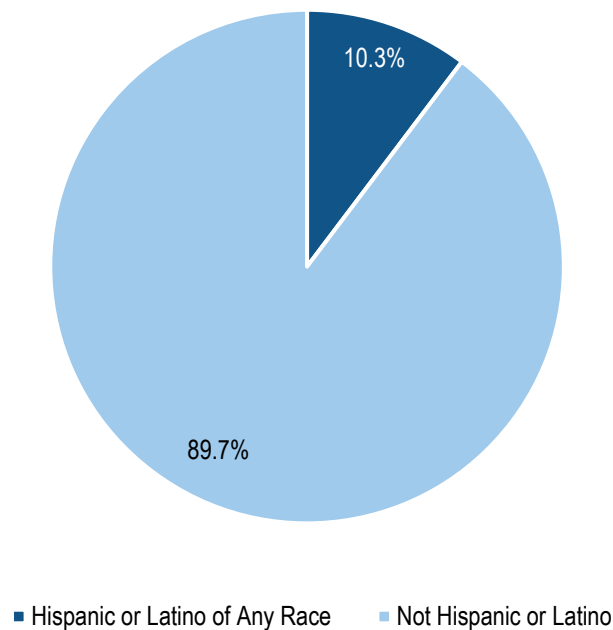


Source: ACS 2019-2023 5-Year Estimates, Table DP05

² <https://www.census.gov/quickfacts/fact/table/WA/PST045224>

About 10.3% of Kittitas County’s population (~4,626 people) identify as Hispanic or Latino of any race, with approximately 78.3% (~3,624) of that population identifying as Mexican, 1.7% as Puerto Rican (~80), 2.4% as Cuban (~112), and 17.5% as Other Hispanic or Latino (~810). Non-white residents who do not identify as Hispanic or Latino make up approximately 15.7% of Kittitas County’s population, and people identifying as white-alone, non-Hispanic or Latino make up approximately 79.8% of the County population. The 2023 American Community Survey shows that the percentage of Hispanic and Latino communities at the state levels are higher than Kittitas County. **Figure 5** shows that 10.3% of Kittitas County’s population identifies as Hispanic or Latino of any race, compared to 14% of Washington State’s population.

Figure 5: Ethnicity Breakdown



Source: ACS 2019-2023 5-Year Estimates, Table DP05

Disability Characteristics

The US Census 2023 American Community Survey (ACS) determined disability types for residents of Kittitas County within six categories which would assist in determining appropriate housing units as shown in **Figure 6**. Approximately 2,179 individuals, or 4.9% of the County's 48,600-person population experience hearing difficulty. Roughly 1,254, or 2.8% of the County population, experience vision difficulties. Cognitive difficulties impact approximately 6.2% of the County population (~2,654 individuals) and ambulatory difficulties impact a further 5.3%, or 2,275 individuals. Additionally, self-care difficulties impact approximately 937 individuals (2.2%) and independent living difficulties affect 5.8% of the population, or 2,128 individuals.

Ambulatory Disability: Having serious difficulty walking or climbing stairs (DPHY).

Cognitive Difficulty: Because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions (DREM).

Hearing Difficulty: Deaf or having serious difficulty hearing (DEAR).

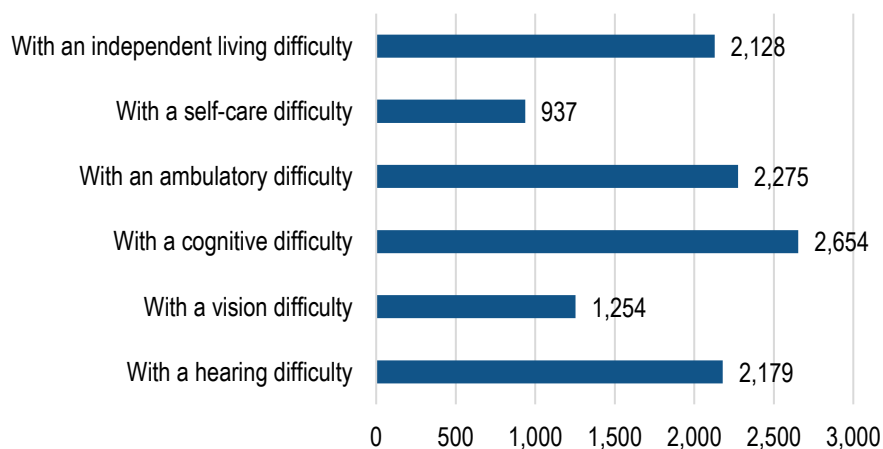
Independent Living Difficulty: Because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor's office or shopping (DOUT).

Self-care Difficulty: Having difficulty bathing or dressing (DDRS).

Vision Difficulty: Blind or having serious difficulty seeing, even when wearing glasses (DEYE).

Census, 2021

Figure 6: Disability Characteristics

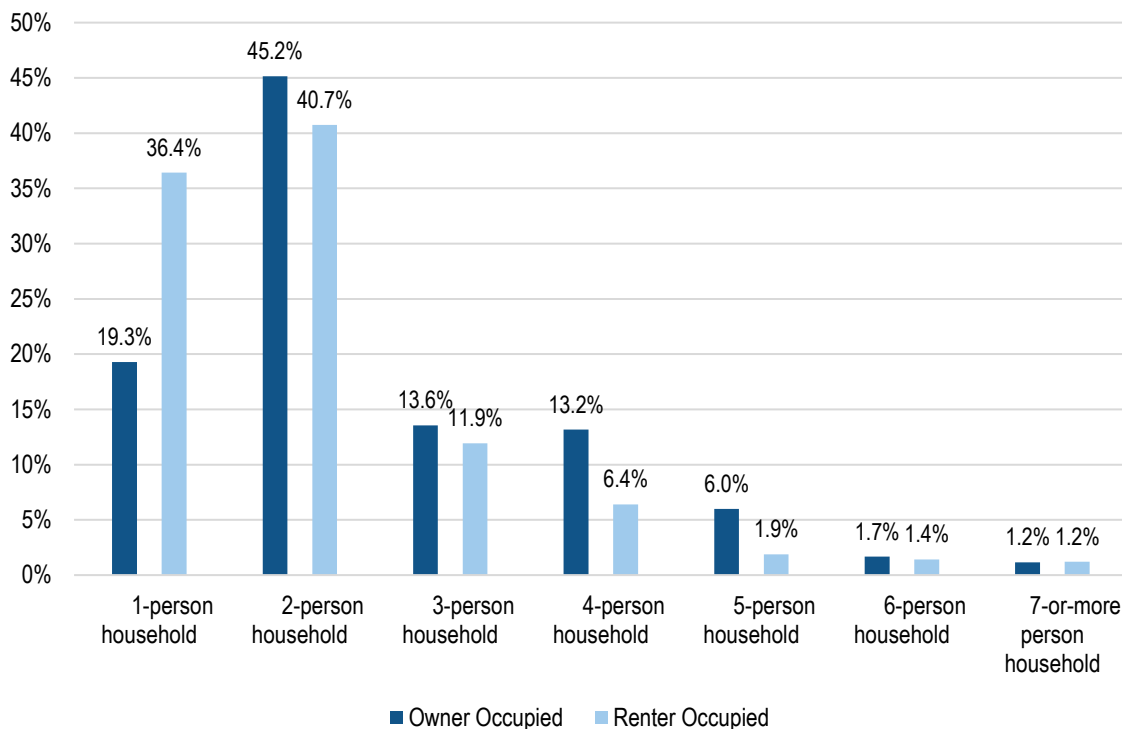


Source: ACS 2019-2023 5-Year Estimates, Table S1810

Households by Size and Tenure

The US Census 2023 ACS estimates there are approximately 19,601 households in Kittitas County, as shown in **Figure 7**, with 74.3% of those households having two or more people per household. Two-person households are the largest market for residents owning housing within Kittitas County, accounting for 45.2% of households or approximately 5,518 households, followed by one-person households with 19.3% of the market, or approximately 2,355 households. Two-person households are the largest market for residents renting housing within Kittitas County, accounting for 40.7% of households or approximately 3,006 households, followed by one-person households with 36.4% of the market at approximately 2,688 households. This is consistent with the average household size in Kittitas County of 2.19.³

Figure 7: Household Size by Tenure



Source: ACS 2019-2023 5-Year Estimates, Table B11016

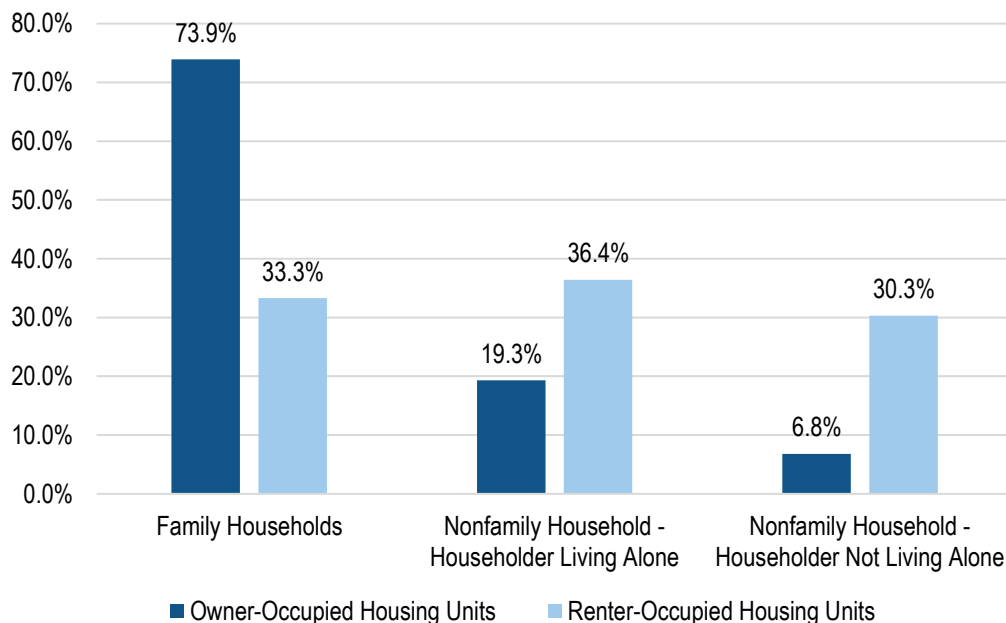
³ <https://www.census.gov/quickfacts/fact/table/kittitascountywashington/BZA010222>

Housing Tenure

Figure 8 shows that an estimated 12,221 (62.3%) homes are occupied by their owner, while 7,380 (37.7%) dwelling units are renter-occupied. Kittitas County has experienced fluctuations in the total number of households over the past 10 years, however, owner and renter occupied ratios have remained similar over the years with consistently more homes being owner-occupied over renter-occupied.

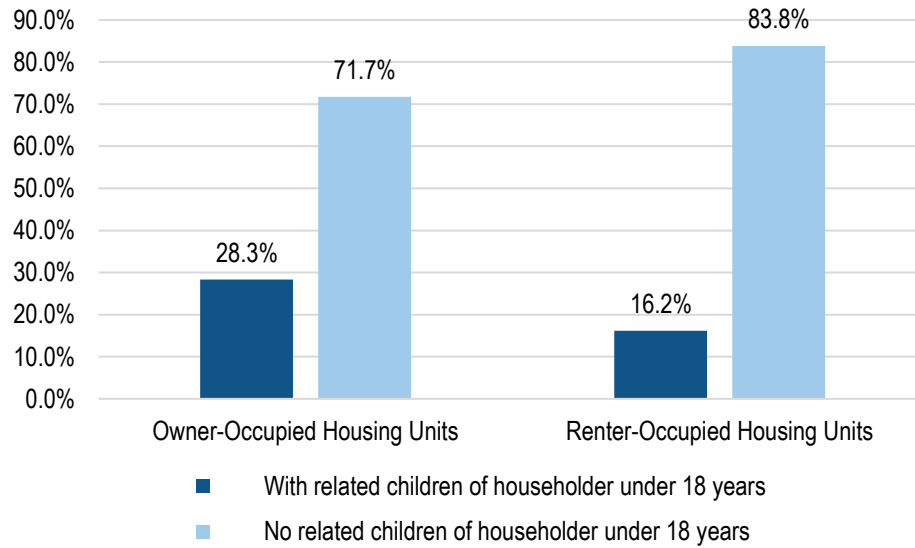
Approximately 58.6% (~11,491 households) of households are family households comprised of married couple families or other families of either a male or female householder, with no spouse present. Nonfamily households make up 41.4% (~8,110 households) of households and are comprised of householders living alone or not living alone, with the majority living alone (25.7%).

Figure 8: Tenure by Household Type



Source: ACS 2019-2023 5-Year Estimates, Table S2501

Figure 9: Tenure by Family Type



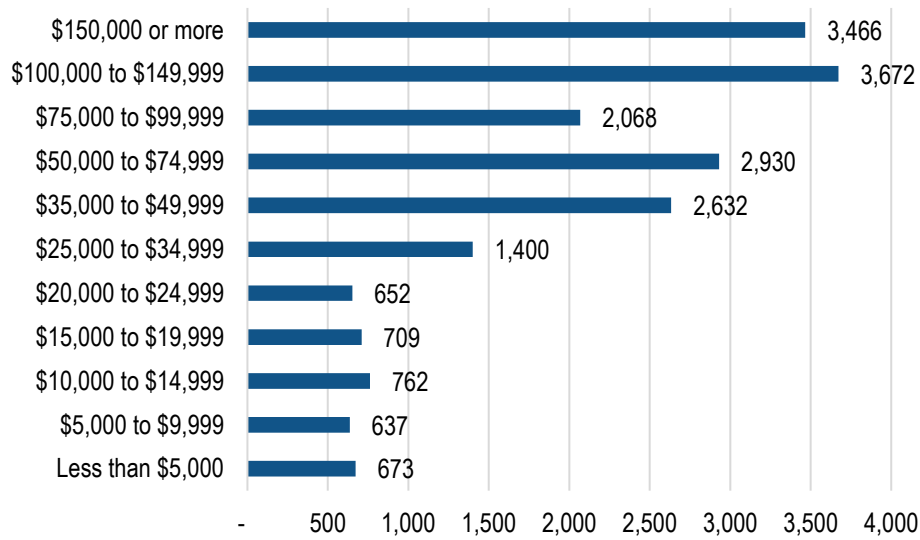
Source: ACS 2019-2023 5-Year Estimates, Table S2501

Household Income

Figure 10 shows that in 2024, 14.9% of households, or 2,930 households, in Kittitas County had a household income between \$50,000 to \$74,999 and 10.6%, or 2,068 households, had a household income between \$75,000 to \$99,999. This is consistent with the median Kittitas County household income for 2024, which was \$69,928.

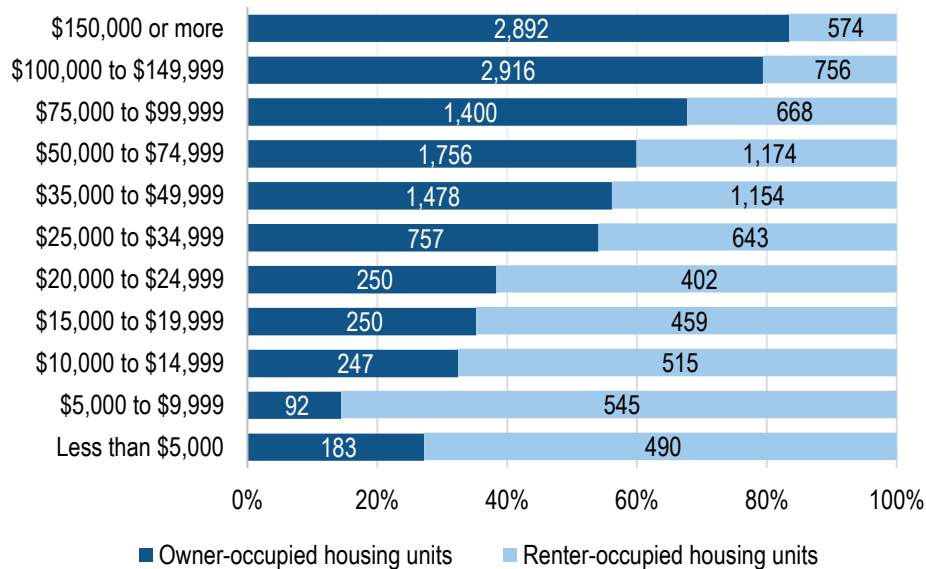
Household income can be broken out into owner-occupied households and renter-occupied households which exemplifies that income gap between owners and renters in Kittitas County. **Figure 11** shows the median household income for owner-occupied households in 2024 was \$93,354 which is more than \$50,000 higher than the median household income of renter-occupied households, which was \$42,005 in 2024.

Figure 10: Median Household Income



Source: ACS 2019-2023 5-Year Estimates, Table S2503

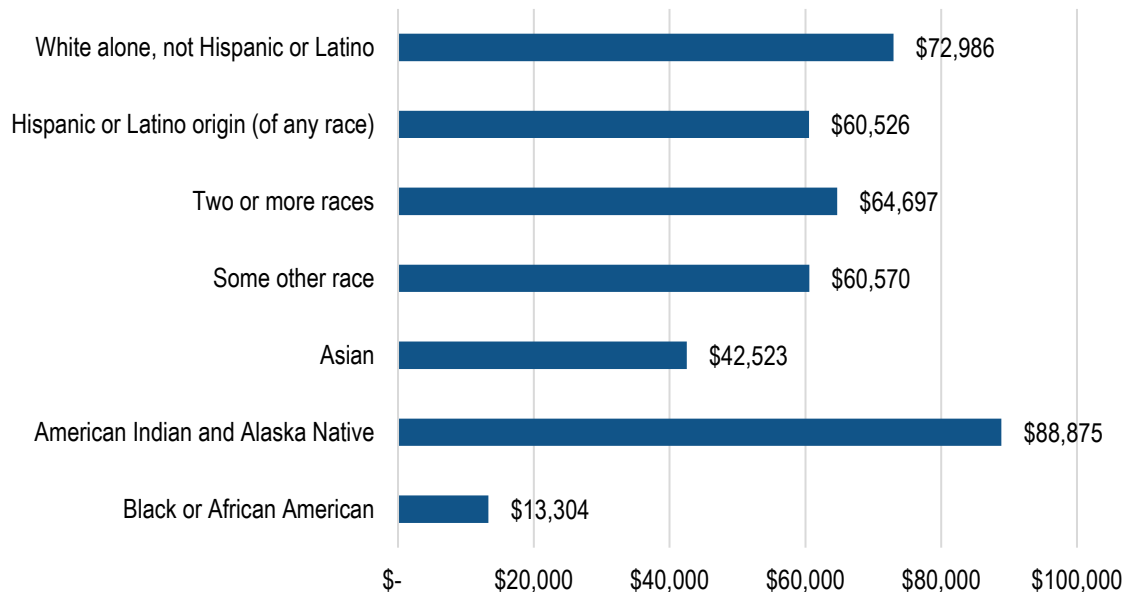
Figure 11: Median Household Income by Tenure



Source: ACS 2019-2023 5-Year Estimates, Table S2503

Median household income can be understood further by evaluating median household income by race as shown in **Figure 12**. The median household income for Kittitas County is approximately \$69,928. The racial group with the highest household income are those identifying as American Indian and Alaska Native with a median household income of \$88,875 followed by households identifying as white only, with a median household income of \$72,986. Households identifying as two or more races had a median household income of approximately \$64,697. Households identifying as other race had a median household income of \$60,570 followed by households identifying as Hispanic or Latino of any race with a median household income of \$60,526. The household groups with the lowest median household income are households identifying as Asian (\$42,523) and Black or African American (\$13,304). See **Figure 12**, Race Breakdown, above for population counts by race.

Figure 12: Median Household Income by Race



Source: ACS 2019-2023 5-Year Estimates, Table S1903

Affordability of Housing in Kittitas County

Approximately 46.8% (~3,518 households) of all the renter-occupied households and approximately 19.6% (~2,202) of owner-occupied households in Kittitas County were considered cost-burdened in 2023, which means they were paying more than 30% of their income on housing costs.

The U.S. Department of Housing and Urban Development (HUD) evaluates housing needs based on five income-levels for household types in Island County: extremely low, very low, low, moderate, and above median income. These household types are defined by their HUD Area Median Income (HAMFI). These income levels are shown in **Table 1** for Kittitas County, broken down by family size.

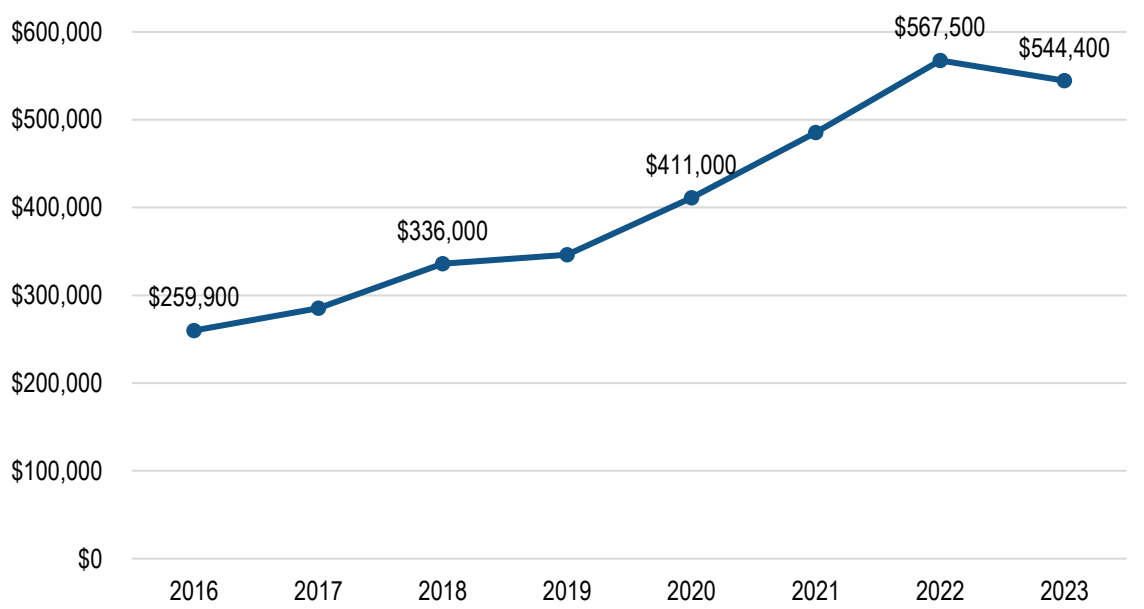
HAMFI - HUD Area Median Family Income. This is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. HAMFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made.

Table 1: HUD Area Median Income Level

FY 2024 Income Limit Area	Median Family Income	FY 2024 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
		Extremely Low Income Limits	\$20,800	\$23,800	\$26,750	\$31,200	\$36,580	\$41,960	\$47,340	\$52,720
Kittitas County, WA	\$99,800	Very Low (50%) Income Limits	\$34,650	\$39,600	\$44,550	\$49,500	\$53,450	\$57,400	\$61,350	\$65,300
		Low (80%) Income Limits	\$55,400	\$63,350	\$71,250	\$79,200	\$85,550	\$91,900	\$98,200	\$104,550

Median home values are rising region-wide at extreme rates. The median home value in Kittitas County in 2024 was \$501,909 which is lower than the State median home value of \$580,890. The median home value in the County has increased by approximately 122.5% since 2014. This represents more than a double in the median home value in 2014 from \$225,732 to \$501,909 in 2024. Washington State median home values have increased at a slower rate than Kittitas County with an average increase of 105.8% for the State median home values. These extreme increases are the result of the global Covid-19 pandemic and the rapid growth in the country which results in the high percentage of cost-burdened households in the County. **Figure 13** shows this increase for the County.

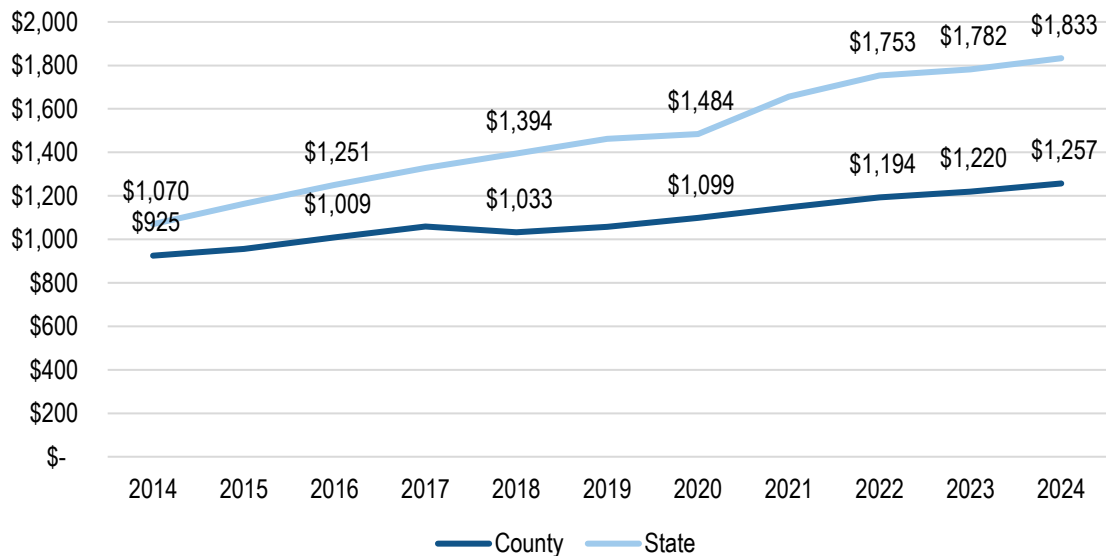
Figure 13: Median Annual Home Prices



Source: Washington Center for Real Estate Research Housing Market Report 4th Quarter

Median rent in Kittitas County has risen at a slower rate than Washington State, and the median rent is lower than the State average. As shown in **Figure 14**, the median rent for rental properties (including apartments, houses, and condos) has increased in Kittitas County at a rate of 35.9% between 2014 and 2024. This represents an average increase from \$925 a month in 2014 to \$1,257 a month in 2024 for the County. During that same period, the median monthly rent in the State increased by 71.3% from \$1,070 in 2014 to \$1,833 in 2024. This increase results in approximately half of all renter-occupied households in Kittitas County being cost-burdened.

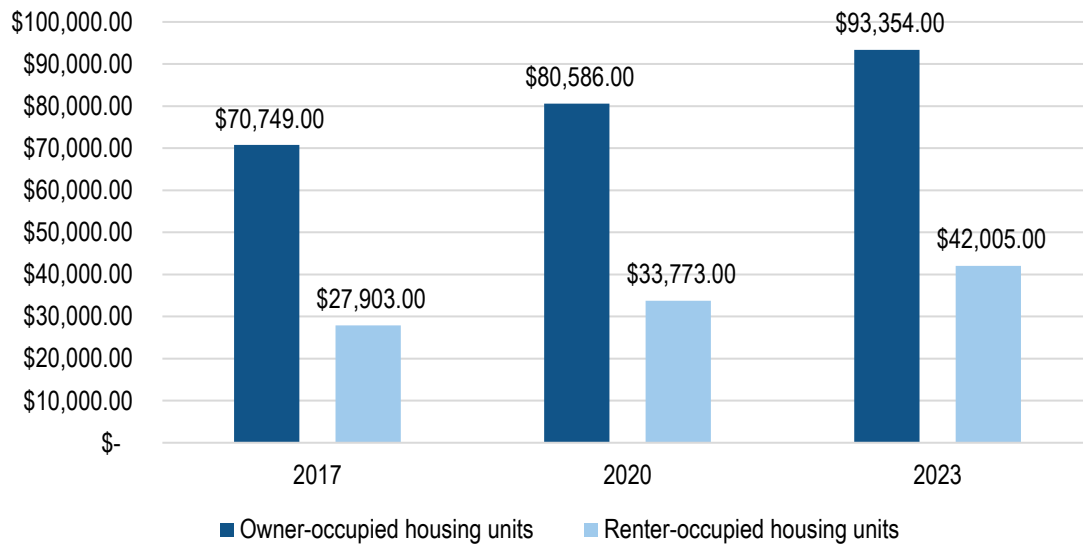
Figure 14: Median County and State Rent Prices



Source: Washington Center for Real Estate Research City and County Apartment Rents, Quarter 4 2024

Median home values have risen faster than median household income in Kittitas County; however, median rent values have kept pace with median household income. In a similar period where median home values and rent cost rose 122.5% and 35.9%, respectively, the median household income in the County rose 54% overall from \$45,406 in 2014 to \$69,928 in 2023. Median household income for both homeowners and renters living in Kittitas County are shown in **Figure 15**. Similar trends can be seen at the regional level across Washington State and the west coast in general.

Figure 15: Median Household Income by Tenure



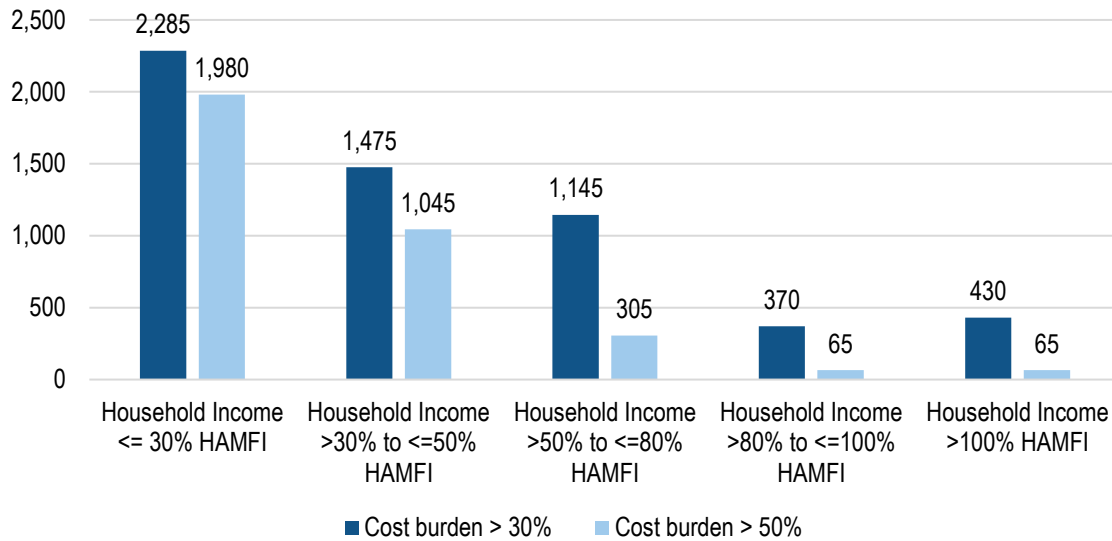
Source: ACS (2017, 2020, 2023) 5-Year Estimates, Table B25119

The uneven rates of increase for housing costs and income creates a housing cost burden for the households in Kittitas County. The Office of Policy of Development and Research put together the Comprehensive Housing Affordability Strategy (CHAS) to measure cost burden using data collected as part of the US Census. The CHAS data combine ACS microdata with HUD adjusted median family incomes (HAMFI) to create estimates of the number of households that would qualify for HUD assistance. In Kittitas County, there are more renters that are housing cost-burdened than owners. The figure below shows the number of households which are cost-burdened. A household is considered cost-burdened when more than 30% of their household income is spent on housing. A household is considered severely cost-burdened when more than 50% of their household income is spent on housing. The most recent data is from 2021, so the total counts of renters and owners will differ slightly from other data presented in this analysis (other figures in this analysis use 2023 and 2024 numbers).

Figure 17 represents the number of cost-burdened households that rent the home they live in. The percentage represents the share of total renter-occupied households which are cost-burdened, and severely-cost-burdened. The figure shows that between the 2017-2021 survey years, there were a total of 3,518 cost-burdened renter-occupied households in Kittitas County, which means they were paying more than 30% of their income on housing costs. Approximately 2,354 of these households were severely cost-burdened, which means they were paying more than 50% of their income on housing costs. Overall, approximately 47% of all the renter-occupied households in Kittitas County were paying more than 30% of their income on housing costs (out of 7,515 total renter-occupied households). The household income group with the most cost-burdened households is the $\leq 30\%$ HAMFI, which (in 2024) are households making approximately \$31,200. Additionally, the household income group with the highest rate of cost-burdened households is also the $\leq 30\%$ HAMFI with 86% of households in this income group experiencing cost-burden, which (in 2024) are households making approximately \$31,200. Approximately 1,770 households in the $\leq 30\%$ HAMFI group are experiencing cost-burden of the 1,900 households in this income group.

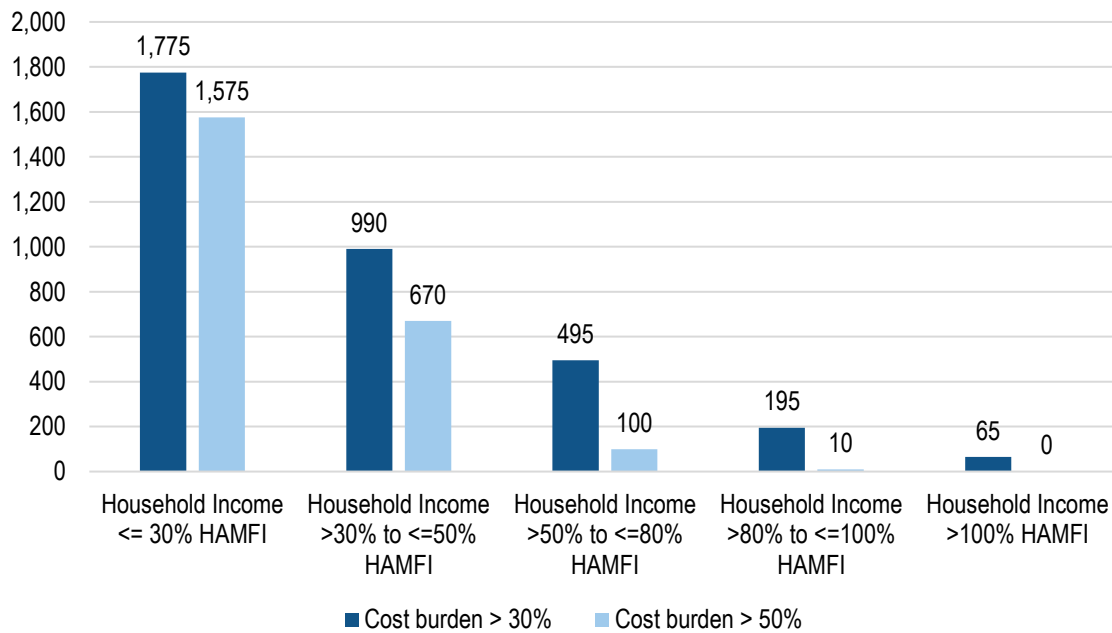
Compared to the number of cost-burdened renter-occupied households, owner-occupied households show a lower number of cost-burdened households. **Figure 18** shows that between the 2017-2021 survey years, the total number of cost-burdened owner-occupied households was 2,202, which makes up about 20% of all the owner-occupied households in the County. Of these households, 1,109 households were severely cost-burdened, which means they were paying more than 50% of their household income on housing costs. The highest rates of cost-burdened owner-occupied households are similar to the renter-occupied households with over half of the households making 0-80% of the HAMFI being cost-burdened. Overall, the figures show that 19.6% of owner-occupied households and 46.8% of renter-occupied households are cost-burdened. **In total, in the 2017-2021 census years, 30% of all households in Kittitas County are cost-burdened and 18% of all households are severely cost-burdened, approximately 5,720 and 2,257 total households, respectively.** Further analysis on this significant gap is in the Housing Gap Analysis section.

Figure 16: Cost Burden by Tenure



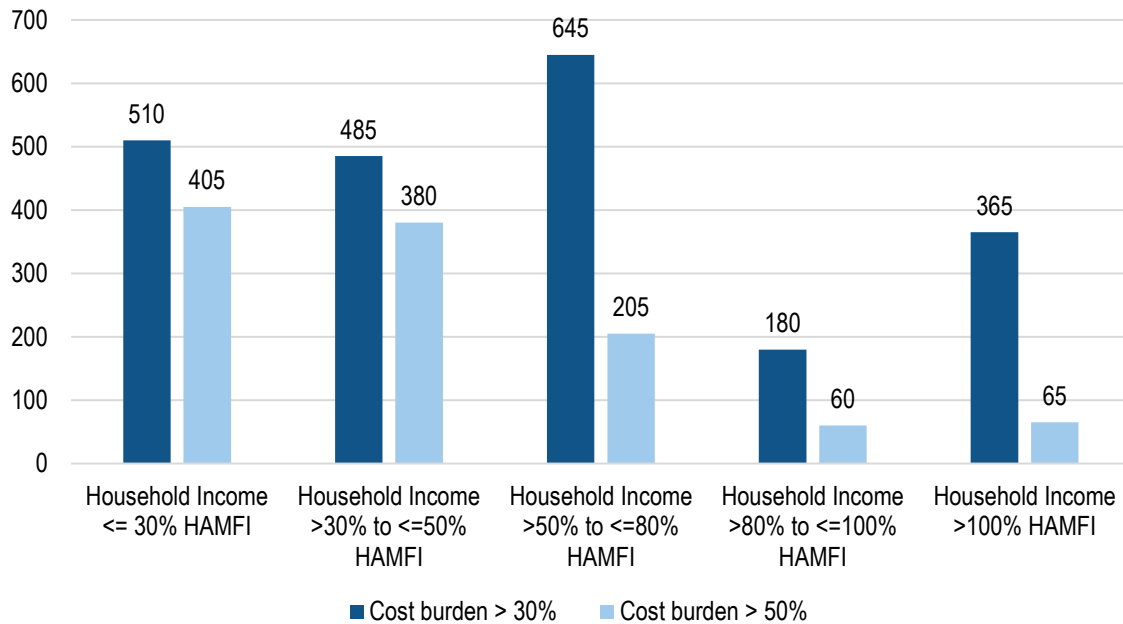
Source: HUD-CHAS 2017-2021 Data.

Figure 17: Cost Burden for Renters



Source: HUD-CHAS 2017-2021 Data.

Figure 18: Title: Cost Burden for Owners



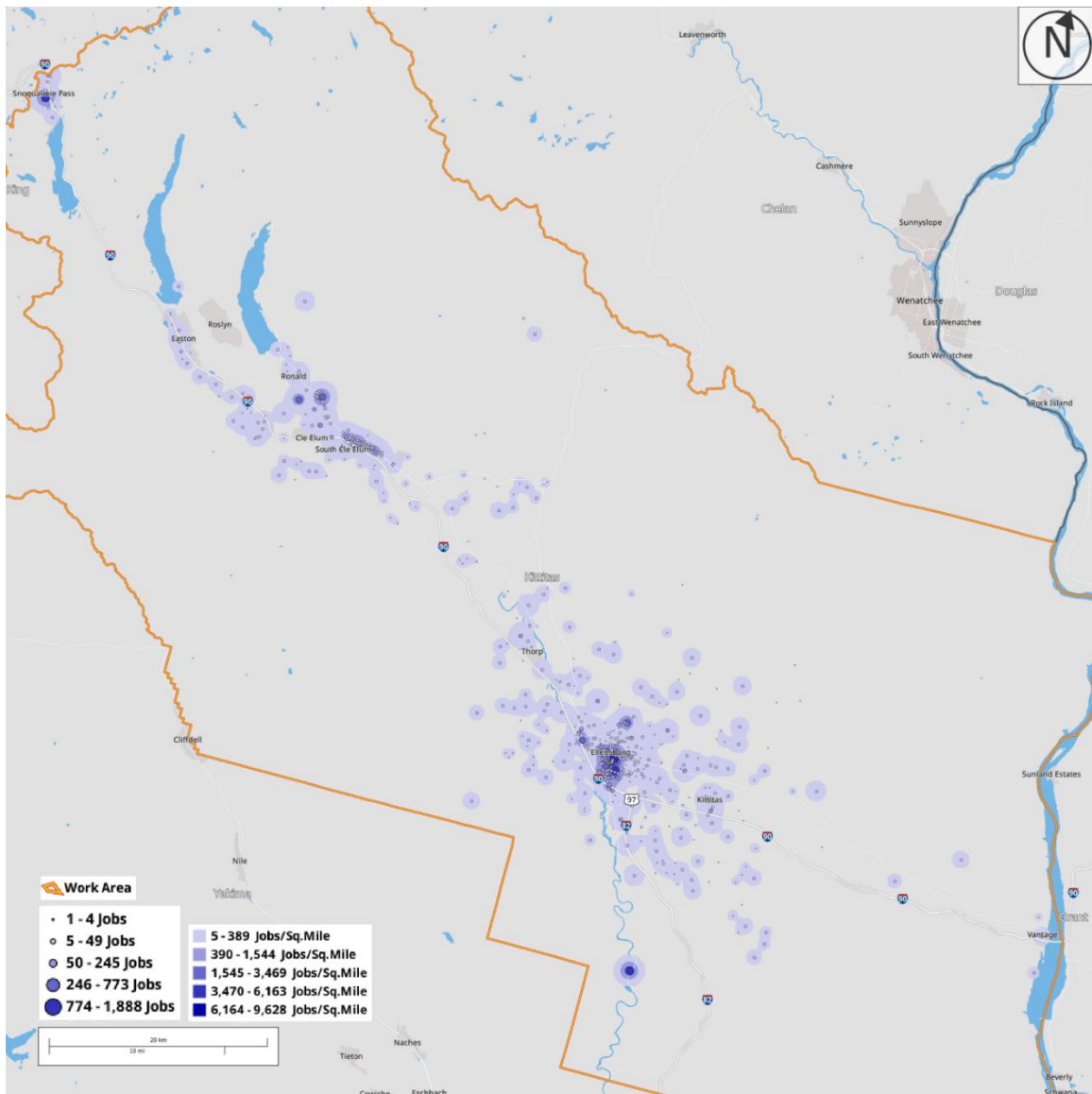
Source: HUD-CHAS 2017-2021 Data.

Workforce Profile

Local Workforce and Trends

Census OnTheMap data indicates that there was a total of 17,932 jobs and a total of 20,631 workers living in Kittitas County in 2022. **Figure 19** shows that these jobs are centered in the cities of Ellensburg and Cle Elum. Large commercial development and schools, such as Central Washington University, in the area are factors in the resulting job density map.

Figure 19: Title: Job Counts by Location (Figure 20)



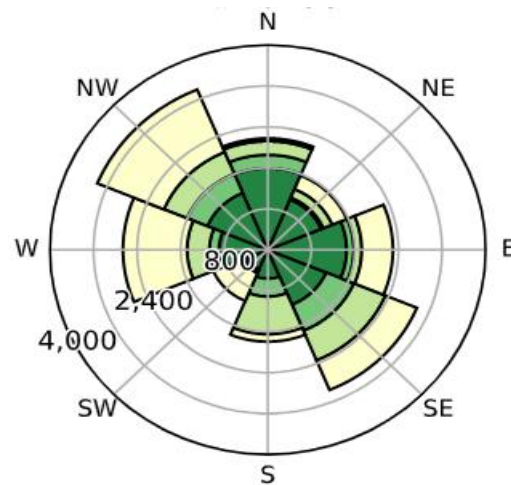
Source: OnTheMap Distance/ Direction Analysis 2022

Workforce Commute

2022 OnTheMap Census data shown in **Figure 21** estimates that 10,540 people live and work within Kittitas County, while 7,349 are employed inside the County and live outside of it commuting in regularly, while 10,091 people live in Kittitas County commuting out regularly. This indicates that there are more workers commuting out from Kittitas County than into the County. Individuals commuting out of Kittitas County most often commute to the cities of Seattle, Yakima, and Bellevue.

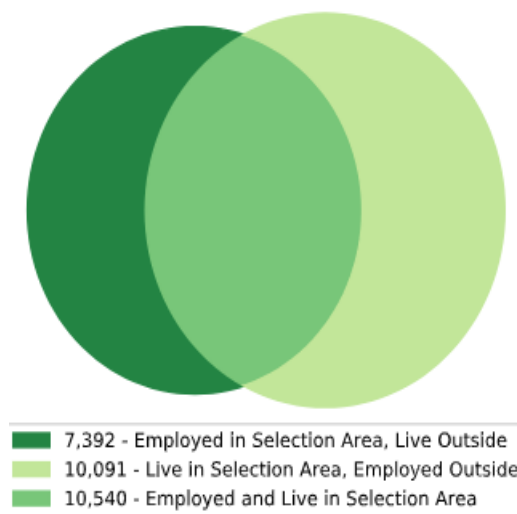
Central Washington University in the City of Ellensburg is the County’s largest employer. In 2024, Central Washington University reported a total of approximately 3,200 employees.⁴ The workforce of Central Washington University is expected to continue to grow, and Kittitas County is a prime location for future employees to live.

Figure 20: Job Counts by Distance/Direction in 2022 (All Workers)



Source: OnTheMap Distance/Direction Analysis, 2012 & 2022 (Figure 21)

Figure 21: Inflow/Outflow Job Counts in 2022 (All Workers)



Source: OnTheMap Distance/Direction Analysis, 2012 & 2022 (Figure 22)

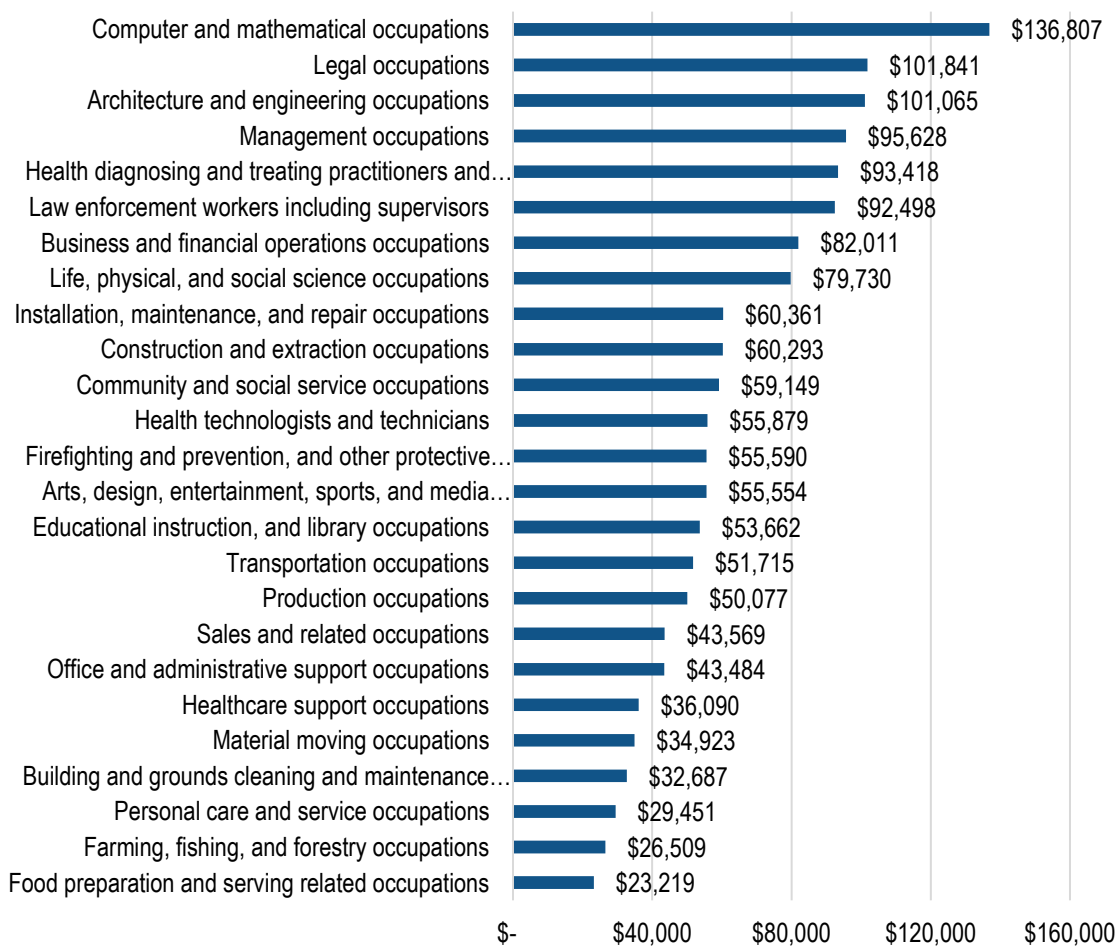
⁴ <https://www.cwu.edu/about/offices/human-resources/new-employees/staff-faculty/new-employee-welcome.php#accordion-f2898dc7-e991-42ce-85bb-dc1a02409134-4>

Workforce Wages

OnTheMap data from 2022 indicates that a majority of Kittitas County's workforce is between 30 and 54 years old. This age group makes up 48% of the County's workforce with approximately 8,606 individuals. **Figure 22** shows that 45.8% of the County's workforce makes over \$3,333 a month and 27% of the workforce makes less than \$1,250 a month. A total of 44.1% (~9,716) of the Kittitas County workforce makes less than \$3,333 a month (~\$40,000 a year) which, based off the Kittitas County AMI, puts over half the workforce making less 50% the AMI. The gap this creates for housing affordability and being able to both live and work in Kittitas County will be explored in the Gap Analysis section.

Median income varies greatly by occupation as shown in **Figure 22**. Median income ranges for certain essential occupations range from \$26,509 for agricultural workers to a median income of \$92,498 for law enforcement workers.

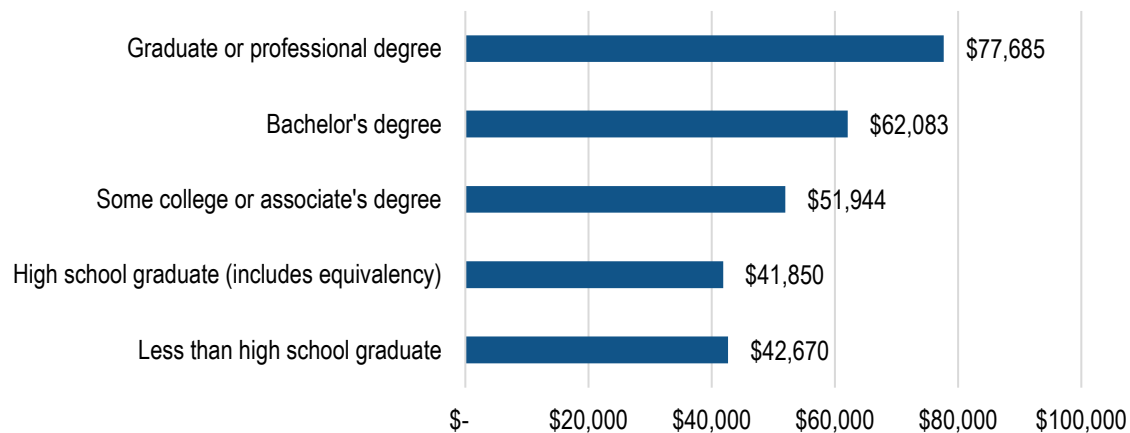
Figure 22: Title: Median Income by Occupation



Source: ACS 2019-2023 5-Year Estimates, Table S2411

Median income can also be further understood through comparing educational attainment levels to median income as shown in **Figure 23**. The educational attainment group with the highest median income are those with a graduate or professional degree, with a median income of \$77,685 followed by those with a bachelor's degree, with a median income of \$62,083. Individuals with some college or an associate's degree have a median income of \$51,944. The median income for less than high school graduates is \$42,670 and \$41,850 for those who graduated high school or equivalent.

Figure 23: Title: Median Income by Educational Attainment



Source: ACS 2019-2023 5-Year Estimates, Table S2001

Poverty Status

According to the 2023 ACS Table S1701, approximately 14.3% of Kittitas County, or 6,130 individuals, are below the poverty level, which is higher than the State level of 9.9% for the same period. Poverty status can be further examined through racial and educational attainment breakdowns.

Approximately 50.6% (~204 individuals) of black or African American individuals were below the poverty level for the County in 2023. Approximately 22.9% (~869) of those identifying as two or more races were below the poverty level. Approximately 17.2% (~737) of individuals identifying as Hispanic or Latino were below the poverty level and 16.2% (~113) of individuals identifying as Asian were also below the poverty level. The groups with the lowest levels below the poverty line include those identifying as white alone at 13.1% (~4,512) and other race at 11% (~241).

Poverty status is also influenced by educational attainment as approximately 19.9% (~400) of individuals with less than a high school graduate level of education are below the poverty level compared to approximately 6.4% (~659) of individuals with a bachelor's degree or higher. 8.6% (~675) of those with a high

school graduate level of education are below the poverty level and 9.7% (856) of individuals with some college education are below the County poverty level.

Employment Projections

Kittitas County is within the Ellensburg Micropolitan Statistical Area (MSA) which the State Employment security Department collects information for. The Employment Security Department releases 10-year employment projection models for the entire State. Kittitas County is part of the South-Central sector (Kittitas, Klickitat, Skamania, and Yakima Counties) which predicts a 1.37% average annual growth rate between 2022 and 2027 and a 0.91% average annual growth rate between 2027 and 2032. **Table 2 shows the job occupations with the highest expected average annual growth rates over the next 10 years in the Northwest WA region.**

Table 2: Occupation Growth Rate

Occupational title	Average annual growth rate 2022-2027	Average annual growth rate 2027-2032
Total, All Occupations	1.37%	0.91%
Management Occupations	1.52%	0.88%
Business and Financial Operations Occupations	1.67%	0.98%
Computer and Mathematical Occupations	2.37%	1.10%
Architecture and Engineering Occupations	1.03%	0.78%
Life, Physical, and Social Science Occupations	1.66%	0.57%
Community and Social Service Occupations	1.80%	0.76%
Legal Occupations	1.55%	0.76%
Education, Training, and Library Occupations	1.82%	0.70%
Arts, Design, Entertainment, Sports, and Media Occupations	2.57%	0.25%
Healthcare Practitioners and Technical Occupations	1.73%	1.15%
Healthcare Support Occupations	2.02%	1.19%
Protective Service Occupations	1.64%	1.07%
Food Preparation and Serving Related Occupations	1.85%	1.50%
Building and Grounds Cleaning and Maintenance Occupations	1.75%	1.21%

Occupational title	Average annual growth rate 2022-2027	Average annual growth rate 2027-2032
Personal Care and Service Occupations	2.86%	0.65%
Sales and Related Occupations	1.03%	0.61%
Office and Administrative Support Occupations	1.23%	0.56%
Farming, Fishing, and Forestry Occupations	0.84%	0.93%
Construction and Extraction Occupations	1.82%	1.06%
Installation, Maintenance, and Repair Occupations	1.28%	0.88%
Production Occupations	0.33%	0.53%
Transportation and Material Moving Occupations	1.05%	1.09%

Table 3: Affordability by Occupation

Job Sector	Number of Jobs	Average Annual Wage	Average Monthly Wage	Owner Cost Burden	Renter Cost Burden
Construction	1,742	\$60,293	\$5,024	72.4%	25.0%
Educational Services	5,117	\$53,662	\$4,472	81.4%	28.1%
Health Care and Social Assistance	5,117	\$55,879	\$4,657	78.1%	27.0%
Public Administration	1,520	\$59,149	\$4,929	73.8%	25.5%
Agriculture, Forestry, Fishing, and Hunting	1,116	\$26,509	\$2,209	164.7%	56.9%

The monthly housing costs are determined by using the ACS 2023 median home value and rent with estimates calculated using the Zillow mortgage calculator. As shown in **Table 4**, the annual and monthly income required to afford housing costs is based on spending less than 30% of income on housing. For homeowners estimated to pay \$3,638 in monthly housing costs, their monthly income to avoid being cost-burdened would need to be \$12,127. Meaning, homeowners would require an annual income of at least \$145,520 which exceeds the median wage of the highest earning occupation sector in the County, computer and mathematical occupations, at \$136,807.

For renters with an estimated monthly housing cost of \$1,257, the required monthly income to avoid being cost-burdened would be \$4,190 or an annual income of \$50,280.

Table 4: Affordability

	Monthly Cost (Median)	Annual Income Needed to Afford	Monthly Income to Afford
Owner	\$3,638	\$145,520	\$12,127
Renter	\$1,257	\$50,280	\$4,190

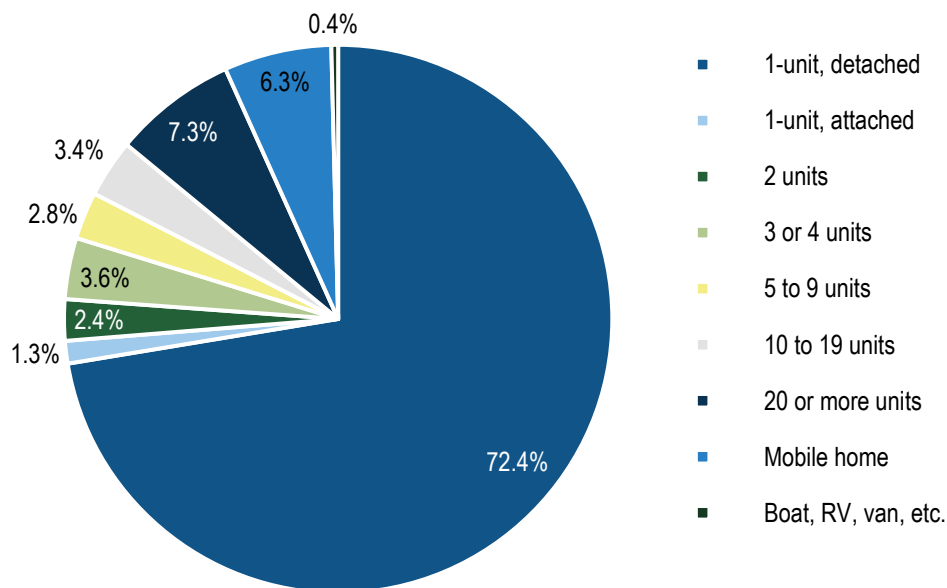
Five essential job sectors are shown in **Table 3** above. The construction job sector includes many occupations such as electricians, plumbers, and contractors. The educational services job sector is inclusive of occupations such as K-12 teachers, professors, and trade school instructors. The health care and social assistance job sector includes occupations such as nurses, dentists, and mental health professionals. The public administration job sector is inclusive of occupations such as firefighters, law enforcement, and veterans' affairs workers. The agriculture, forestry, fishing, and hunting job sectors include occupations such as farmers, ranchers, and loggers. As shown above in **Table 4**, the median wage of all occupations in the County would result in homeowners experiencing a cost burden. No essential occupation, such as teachers and first responders, would be able to comfortably afford housing within Kittitas County. Additionally, many essential occupational groups would experience renter cost burden as shown in **Table 4** above.

Housing Supply

Unit Count by Type

Kittitas County's 25,606 total housing units are made up largely of single-family, detached homes (2024) which make up approximately 72% of the housing supply (17,610 housing units). The second largest share are structures with 20 or more units, largely made up of apartments, at approximately 7% of the total supply (1,772 housing units). Mobile homes make up approximately 6.3% of the total housing supply. **Figure 24** shows the complete breakdown.

Figure 24: Units in Structure

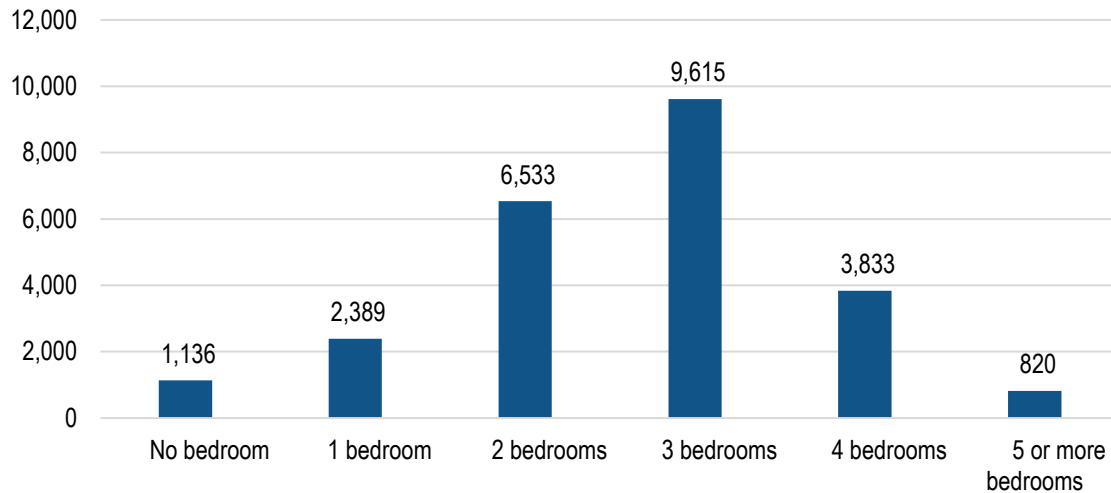


Source: ACS 2019-2023 5-Year Estimates, Table B25024

Unit Size

Figure 25 shows that approximately 63% (16,148) of dwelling units in Kittitas County have either two or three bedrooms, an ideal number of bedrooms for young families and couples. Only 9.8% (2,389) of housing units have a single bedroom and 4.7% (1,136) are studio units. 15.8% (4,653) of homes have over four bedrooms, which likely represent larger families or groups of people living together.

Figure 25: Units by Number of Bedrooms

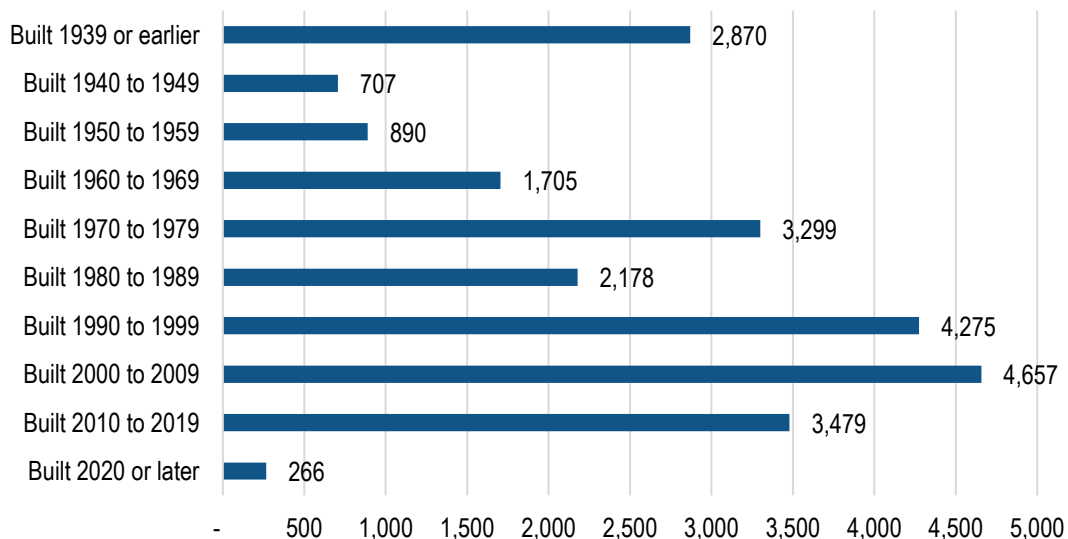


Source: ACS 2019-2023 5-Year Estimates, Table DP04 (excerpt)

Housing Age

Analysis into the year that existing housing structures in Kittitas County were built shows that 59% (14,409 units) were built in between 1970 and 2009. Structures built before 1969 make up approximately 25.4% (6,172 units) of existing homes in the County, while 15.4% (3,745) of homes have been built between 2010 and 2023. **Figure 26** shows that housing production slowed down between 2010 and 2019 compared to previous decades.

Figure 26: Housing Age



Source: ACS 2019-2023 5-Year Estimates, Table DP04

Vacancy Rate

In 2023, the vacancy rate for owner-occupied housing units was approximately 1% and for rentals was approximately 5.9%. Taking a long-term view, average vacancy rates in the ownership housing market hover around 1%, increasing to 5-6% for rental housing. Per Commerce Guidance, “communities with rates significantly higher than this may be experiencing oversupply, associated with depressed property values. Low vacancy, by contrast, indicates tightness in the housing market, often paired with spikes in the cost of housing and displacement risk.” This suggests that Kittitas County may be experiencing a price spike in homes available for ownership.

Subsidized Housing

The Housing Authority of Kittitas County has identified subsidized housing units.⁵ Their most recent report shows that there are 624 subsidized housing units available for seniors and low-income households. In addition to subsidized housing units there are approximately 1,806 individuals residing within group quarters.

Housing Gap Analysis

The housing gap analysis section of the HNA consists of two components: Current gap between the supply/demand of housing units affordable to current households and an estimate of how many more units are needed to accommodate the projected growth over the next 20 years.

Current Gap

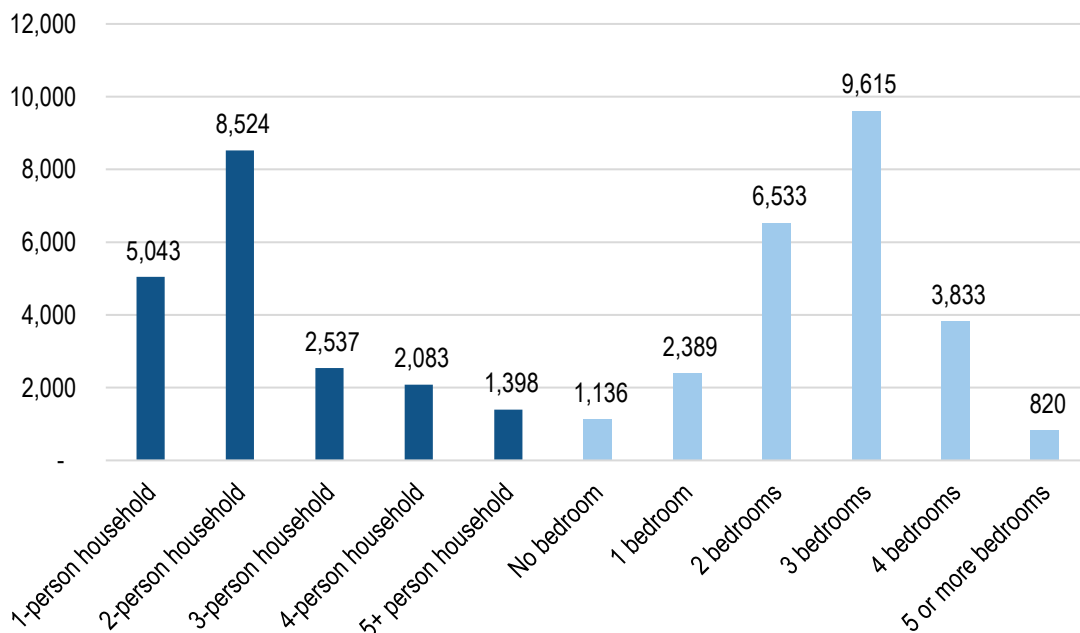
Between the 2017-2021 survey years, the total number of cost-burdened owner-occupied households was 2,202, which makes up about 20% of all the owner-occupied households in the County. Of these households, 1,109 households were severely cost-burdened, which means they were paying more than 50% of their household income on housing costs. Between the 2017-2021 survey years, there were a total of 3,518 cost-burdened renter-occupied households in Kittitas County, which means they were paying more than 30% of their income on housing costs. Of these, 2,354 households were severely cost-burdened, which means they were paying more than 50% of their income on housing costs. Overall, approximately 47% of all the renter-occupied households in Kittitas County were paying more than 30% of their income on housing costs (out of 7,515 total renter-occupied households). In total, in the 2017-2021 census years, 30% of all households in Kittitas County were cost-burdened, which is approximately 5,720 households. The current demand for affordable housing in

⁵ <https://www.commerce.wa.gov/wp-content/uploads/2016/10/AHAB-needs-study-Kittitas.pdf>

the County is the total cost-burdened households in the County minus any available income-restricted housing units. There are 624 subsidized housing units and an additional 1,806 group quarter spaces for a total of 2,430 income-restricted housing units. **Therefore, the current demand for affordable housing in the County is 2,530 units.**

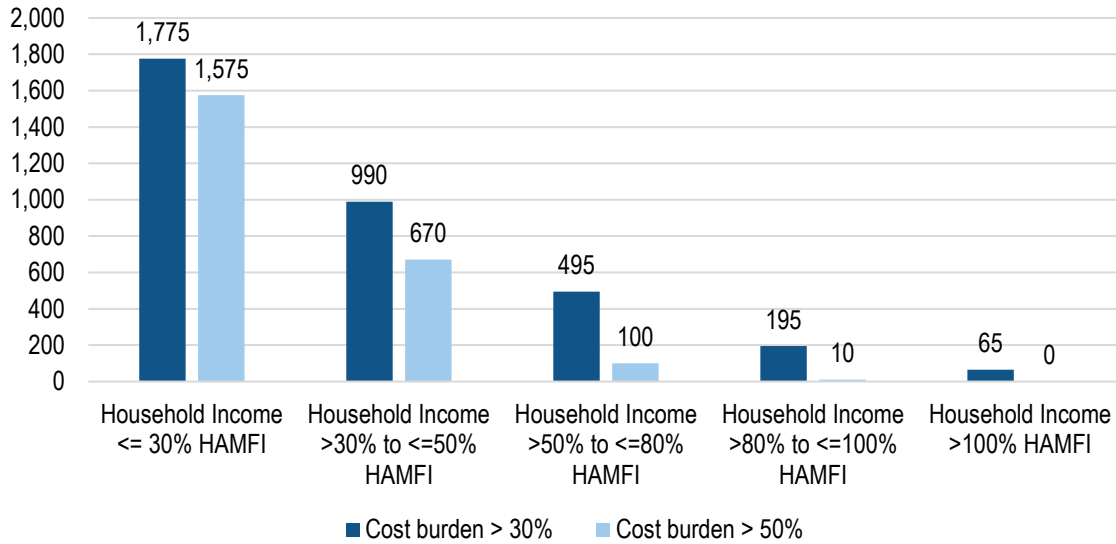
The County's housing gap can also be examined by comparing household size and number of bedrooms per housing unit. For this analysis it is assumed that the baseline household size to bedrooms is 1:1 (1 person per bedroom). **Figure 27** shows that there are approximately 3,509 more 1- and 2-person households than there are 0- to 2- bedroom housing units. This is an indicator that approximately 3,509 households in Kittitas County are living in units that are too large for their household size due to the smaller housing units. Larger housing units are typically more expensive than smaller units, which suggests that there may be approximately 3,500+ households in Kittitas County that pay more than necessary for their housing unit due to lack of available smaller homes. This is a contributor to the high rate of cost-burdened households seen in **Figure 27** and can help inform the County of the types of housing that is needed.

Figure 27: Bedrooms and Persons per Household



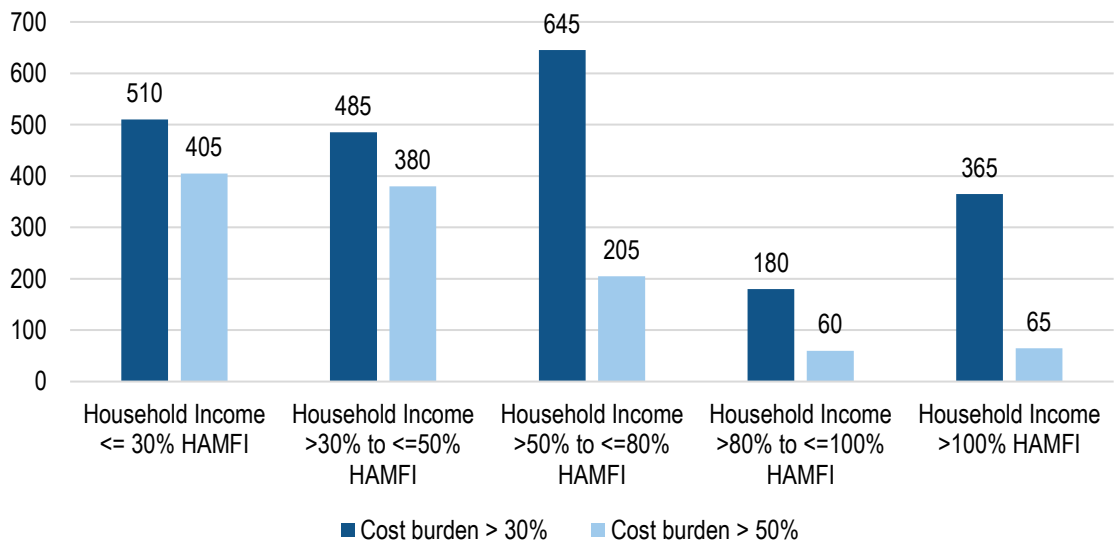
Source: ACS 2019-2023 5-Year Estimates, Table DP04

Figure 28: Renter Occupied Cost Burden



Source: HUD-CHAS 2017-2021 Data, Table 7.

Figure 29: Owner Occupied Cost Burden



Source: HUD-CHAS 2017-2021 Data, Table 7.

Projected Gap

As part of Kittitas County's 2026 Comprehensive Plan Periodic Update, the County adopted future population and housing unit targets that the County and cities within the County will plan for during the planning period (2026-2046). The growth allocations indicate that Kittitas County will need an additional 5,626 housing units to accommodate future population growth. This equates to approximately 12,021 additional people living in Kittitas County as shown in **Figure 2**, representing a 24.7% increase in total population over the County's 2024 population. There was an estimated 1,843 housing units built in Kittitas County between 2020 and 2024. The County's building permit data shows that there are approximately 939 housing units under construction or in the final steps of permitting. Assuming these would all be built and occupied by 2026, we can assume approximately 464 units built per year. A buildout of 464 units per year would result in the County exceeding its allocated growth target by approximately 3,647 units. To meet allocated growth targets, there would need to be an average of 281 housing units built per year. Based on identified findings from this HNA, much of the new housing should be smaller, more affordable housing units, aimed at serving 2- to 3-person households. The Land Capacity Analysis of the County's buildable lands will expand on the County's capacity for additional growth and the type of housing that the County has capacity for.

Figure 28 represents the number of cost-burdened households that rent the home they live in. The percentage represents the share of total renter-occupied households which are cost-burdened, and severely-cost burdened. The figure shows that between the 2017-2021 survey years, there were a total of 3,518 cost-burdened renter-occupied households in Kittitas County, which means they were paying more than 30% of their income on housing costs. Of these, 2,354 households were severely cost burdened, which means they were paying more than 50% of their income on housing costs. Overall, approximately 47% of all the renter-occupied households in Kittitas County were paying more than 30% of their income on housing costs (out of 7,515 total renter-occupied households). The household income group with the most cost-burdened households is the $\leq 30\%$ HAMFI, which (in 2024) are households making between \$34,650 and \$65,300. The household income group with the highest rate of cost-burdened households is the $\leq 30\%$ HAMFI with 86% of households in this income group experience cost burden, which (in 2024) are households making between \$20,800 and \$52,720.

Compared to the number of cost-burdened renter-occupied households, owner-occupied households show a lower number of cost-burdened households. **Figure 29** shows that between the 2017-2021 survey years, the total number of cost-burdened owner-occupied households was 2,202, which makes up about 20% of

all the owner-occupied households in the County. Of these households, 1,109 households were severely cost-burdened, which means they were paying more than 50% of their household income on housing costs. The highest rates of cost-burdened owner-occupied households are similar to the renter-occupied households with over half of the households making 0-80% of the HAMFI being cost-burdened. Overall, the figures show that 19.6% of owner-occupied households and 46.8% of renter-occupied households are cost-burdened. In total, in the 2017-2021 census years, 30% of all households in Kittitas County are cost-burdened and 18% of all households are severely cost-burdened, approximately 5,720 and 2,257 total households, respectively.