

Affordable Housing in Sammamish: A Critical Analysis of Policy, Feasibility, and Impacts

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Introduction

Sammamish city officials have promoted plans to encourage affordable housing development in the city, positioning it as a solution to broader regional housing inequities. However, a closer, research-driven analysis reveals a stark disconnect between City Hall’s ideological policy ambitions and Sammamish’s on-the-ground realities. This paper critically examines the city’s approach and demonstrates how mismanagement, unrealistic policies, and disregard for local constraints have rendered meaningful affordable housing infeasible in Sammamish. Key factors—from the **area median income (AMI) affordability gap** and structural infrastructure limitations to financial risks for taxpayers—all indicate that while affordable housing is a pressing need regionally, **Sammamish is the wrong place to site such development**. I also debunk misconceptions about legal growth mandates and highlight overwhelming public opposition to the City Council’s current growth strategy. The goal is to inform residents, using a formal evidence-based critique, of the real consequences of City Hall’s misguided policies and to suggest why alternative, county-wide solutions are more viable.

Regional Affordable Housing Needs vs. Local Reality

There is no question that King County faces a genuine affordable housing crisis. According to countywide planning data, **tens of thousands of households** earning below 80% of the area median income (AMI) cannot find affordable homes, and a very large share of low-income families are cost-burdened by housing[1]. The need is especially dire for “low” and “very low” income brackets (50% or 30% of AMI and below), which include many service workers, seniors on fixed incomes, and others who often spend far more than the recommended 30% of income on housing[1]. The countywide planning policies explicitly state that **all cities in the county share responsibility** for increasing the supply of housing affordable to these groups[1]. In practice, meeting the needs of extremely low-income households cannot be achieved by any single city alone—it “requires interjurisdictional cooperation and support from public agencies”[2].

Acknowledging the regional need, Sammamish’s leadership has voiced support for more affordable housing. Yet one must also consider Sammamish’s *local context*, which is highly atypical. Sammamish is an affluent suburban community with a median household income around \$215,000—nearly **twice the King County median**[3]. Home values in Sammamish rank among the **highest in the region**[3]. In fact, city analysis confirms that essentially **all of Sammamish’s forecasted housing needs fall in the sub-80% AMI categories**, because the city’s existing housing stock overwhelmingly serves only high-income levels[4]. This means that any *new* housing growth would have to be priced far below today’s market rates to serve those moderate- and low-income populations. Sammamish has extremely little existing “naturally affordable” housing (for example, only ~16% of units are rentals, generally at high market rents)[4]. It is precisely these structural traits—very high costs and a lack of diverse housing types—that make Sammamish ill-suited to accommodate affordable housing despite the countywide need. The following sections delve into why the city’s **economic realities, infrastructure capacity, and finances** pose intractable barriers.

The AMI Affordability Gap in Sammamish

A fundamental challenge is the **massive gap between what low- or moderate-income households can afford and the actual cost of housing in Sammamish**. Housing prices in the city are prohibitive for all but the wealthiest. As of early 2025, the **median sale price of a home in Sammamish is approximately \$1.6 million**[5]. By comparison, the *King County* median household income (around \$116,000) could only support a home purchase on the order of perhaps \$400,000—far below Sammamish’s median price. For a family earning 50%–80% of AMI (roughly \$60,000–\$95,000 annually in this region), the gap is even more striking: such a household can only afford on the order of a **\$150,000–\$300,000 home** (or roughly \$1,200–\$2,000 in monthly housing costs), leaving an **impossible half-million to million-dollar gap** compared to actual home prices. In other words, **market-rate homeownership in Sammamish is entirely out of reach** for low-income residents without extraordinary subsidies.

Even rental housing shows the same infeasibility. A recent development proposal in the Town Center illustrates the economics clearly. In the first phase of a planned project (approximately 392 units), the developer agreed to designate 76 units (about 19%) as “affordable housing” targeted at the 80% AMI level[6]. According to regional affordability guidelines, **“80% AMI” rent for an apartment ranges from about \$1,545 for a studio to \$1,986 for a two-bedroom unit**[6]. Yet the current **market rents** for comparable new units in Sammamish are much higher—for example, a nearby Town Center apartment complex charges about **\$1,895 for a studio and up to \$3,095 for a two-bedroom**[7]. This means

even those so-called “**affordable**” units are **deeply discounted relative to market**, a difference on the order of \$300–\$1,100 less in rent per month for each unit. That gap represents a cost that someone must bear—either the developer (through lost profit), the city (through incentives or subsidies), or another funding source—simply to make a unit *moderately affordable* at 80% AMI.

Crucially, households at **lower income levels (50% AMI or below)** would require far greater discounts. At 50% of AMI, an affordable rent for a small family might be on the order of \$1,200/month or less; no private landlord in Sammamish can charge such a low rent when even studio apartments easily fetch \$1,900+ on the open market. The **financial gap per unit** would be on the scale of thousands of dollars per year in forgone revenue, or hundreds of thousands of dollars in upfront subsidy to build a unit that could be viably rented at that low rate. Multiplied over the dozens or hundreds of units that would be needed to make even a modest impact on the city’s affordable housing deficit, the total subsidy required becomes astronomical.

In simple terms, the economics do not pencil out. The city’s own data has acknowledged that Sammamish’s median income is extraordinarily high and its housing costs accordingly high[3]. Any affordable housing program would have to bridge this **huge affordability gap**. This is not a matter of minor policy tweaks or density bonuses at the margins; the gap is on the order of 50%–70% of the cost of a home. Short of an open-ended flow of public money or mandates forcing developers to take large losses, **market forces will continue to produce \$1M+ homes and \$3,000 apartments in Sammamish—not housing for low-income families.**

Infrastructure and Concurrency Limitations

Beyond economics, **Sammamish’s physical and infrastructural constraints severely limit additional development**, especially high-density or low-cost development. The city’s infrastructure was never designed to support large increases in population; indeed, Sammamish only incorporated as a city in 1999, inheriting a semi-rural suburban layout with minimal through-roads, no regional transit, and limited utilities. The **Washington State Growth Management Act (GMA)** requires “concurrency” for infrastructure, meaning that growth should not be permitted beyond the capacity of transportation and other critical services. In Sammamish, **concurrency has already failed** in several key respects, as seen below:

- **Road Network Capacity:** The city is situated on a plateau with only a few arterial roads connecting residents to jobs and services in the valley and surrounding cities. In recent years, traffic studies revealed that many of Sammamish’s **major arterials**

are carrying more cars than their design capacity, causing severe congestion[8]. By 2018, official city data showed **6 of 10 main arterial road segments in Sammamish were over capacity** (volume-to-capacity ratio > 1.0)—a technical designation of **transportation concurrency failure**[8]. Under the GMA, such failures legally force a moratorium on new development unless a funded solution is in place to expand capacity within six years[9]. In fact, Sammamish did impose an emergency **building moratorium** in 2017–2018 largely due to traffic concurrency concerns, to halt runaway residential growth that was clogging the roads[9]. These road limitations are not easily fixed; widening arterial roads or adding new connections is enormously costly and constrained by geography. As things stand, **further large-scale housing growth without transportation upgrades is both dangerous and unlawful**—emergency vehicles already struggle in peak traffic, and everyday gridlock would worsen with more development. Concurrency failures are a red line signaling that **the city cannot safely accommodate additional population on its roads** until those failures are remedied[9].

- **Emergency Services:** Sammamish does not have a hospital or major medical center, and fire/EMS services are provided by a regional agency (Eastside Fire & Rescue) with only a couple of stations in the city. Response times in some neighborhoods already *do not meet* recommended standards for fire/EMS coverage (a problem acknowledged in past city planning documents). A larger population—especially a higher-density one—would require new fire stations, expanded police patrols (the city contracts with the county sheriff for police), and potentially new emergency facilities. City Hall has **no concrete plans or budget to expand emergency services** in line with a big increase in housing units. This raises the risk that **public safety will be compromised** if growth is not paced with service expansion. (Notably, the proposal to vastly increase housing in the Town Center would entail “major future increased cost drivers” for police and fire coverage, according to one analysis, demonstrating the city hasn’t accounted for the needed expansion of emergency services in its rosy growth scenarios[10].)
- **Schools:** Sammamish is served by two school districts (Lake Washington SD in the north and Issaquah SD in the south). Both districts have struggled to keep up with enrollment growth over the past two decades of housing development on the Sammamish Plateau. **All local schools are overcrowded**, and the districts have resorted to adding dozens of portable classrooms to handle the overflow. A recent King County bond measure notice observed that the region’s schools are “*so full and overcrowded that the district uses 170 portables*” as makeshift classrooms[11]. In the plateau area, **middle and high schools in Sammamish (and neighboring**

Redmond) are well beyond capacity, straining libraries, lunchrooms, and core facilities[12]. The need for new schools and expansions is constant—and funded by local taxpayers through bond measures, which are not always approved. In fact, voters **rejected** a major school construction bond in 2019 that would have built a new high school, leaving the districts scrambling for alternatives. Pushing additional affordable housing (often with family-oriented units) into Sammamish would exacerbate school crowding unless school construction is somehow accelerated in tandem. At present, **school concurrency is effectively failing**—growth has outpaced school capacity, which in itself is a public safety and quality-of-education concern.

- **Utilities and Environmental Constraints:** Key infrastructure like sewer and water also present limitations. The Sammamish Plateau Water district manages sewer capacity, and the current system was sized for the existing suburban density. A dramatic upzone (such as doubling the planned housing in the Town Center) would require **significant new sewer infrastructure** (e.g., larger sewer mains or a new sewage diversion pipeline) to handle the increased flows[13]. City documents note that the developer of the Town Center would need to fund additional sewer capacity improvements to avoid overloading the system[13]. If that infrastructure is not in place, new developments *cannot legally connect* without risking sewage overflows—potentially triggering another construction moratorium if capacity is exceeded[13]. Adding that capacity, meanwhile, is **projected to be extremely costly and disruptive**, possibly involving tearing up major roads to lay new pipe[13]. Similarly, managing stormwater runoff on the plateau (to prevent downstream flooding and protect Lake Sammamish’s ecosystem) sets natural limits on how much impervious surface (roofs, pavement) can be added without harm. The Town Center sits at the headwaters of salmon-bearing streams; increased hard surfaces and traffic pollutants from much higher density would threaten those environmental resources, undermining years of salmon recovery efforts in the watershed[14].

In summary, **Sammamish’s infrastructure is already under strain from the growth that has occurred, and it is failing to keep concurrent pace in roads and schools.** These structural limitations mean that adding a substantial amount of new housing—affordable or otherwise—is not merely a question of political will; it runs up against **literal engineering and safety barriers**. Any responsible planning must recognize that **further development without first addressing these capacity issues is both dangerous and “unviable.”**

Financial Burden on Taxpayers and City Finances

On top of the market and infrastructure challenges, **Sammamish faces serious financial constraints** that make local affordable housing initiatives impractical without harming existing taxpayers. The City of Sammamish is currently grappling with a **structural budget deficit**, which has been building for years. An independent fiscal analysis in 2020 noted that the City’s general fund was running a multi-million-dollar shortfall—**about \$16.6 million deficit in the 2021–2022 biennial budget**—meaning expenses were set to exceed revenues by that amount[15]. City Council and staff have *known* about the looming deficit since at least 2016[15], yet largely avoided tough decisions, temporarily patching the gap with reserves and one-time growth revenues. Unlike larger neighboring cities, **Sammamish lacks significant commercial tax base**: it has no major shopping centers, no car dealerships, no hotels or large employers within city limits to generate sales tax[16]. Approximately **90% of the City’s operating revenue comes from property taxes and a bit of online sales tax**[16]. This is a critical point: **existing homeowners are essentially the sole source of funding for city services**.

Given this fiscal reality, consider what an aggressive affordable housing program would entail. Typically, to induce developers to build below-market units, a city must offer subsidies or incentives: for example, property tax exemptions, direct contributions of land or money, impact fee waivers, or ongoing rent vouchers. All of those come at a **direct cost to the public budget**. Yet Sammamish is **already unable to fully fund its current services without either raising taxes or continuing unsustainable growth**[17]. Indeed, the city’s past strategy was to rely on continual new development to boost property tax rolls and collect one-time impact fees[17]. That model has now collided with public resistance to growth (discussed further below), leaving a structural funding gap. In this context, **any new subsidy or incentive only deepens the financial hole**. If the City, for instance, were to give a tax break to an affordable apartment project, that would mean foregone revenue that must be made up by other taxpayers or by cutting services. If the City were to bond or spend several million dollars to support an affordable housing nonprofit, that debt would fall on residents who are already facing the possibility of tax increases just to maintain roads and parks.

City Hall’s own consultants have admitted that high-density projects in Sammamish are **fiscally negative for the City’s budget**. The Town Center plan, which proponents hoped would generate a bounty of new tax base, is projected to **“remain financially negative for Sammamish”**, largely because the cost of providing urban levels of police, fire, and maintenance to that area will outstrip the property tax revenue generated[10]. In other words, each new apartment building can actually cost the City more in services than it

pays in taxes. This undermines the notion that growth will fix Sammamish's financial challenges; on the contrary, growth—especially growth that includes low-revenue affordable units—**could worsen the city's fiscal imbalance.**

Thus, pouring City resources into subsidized housing or offering generous developer incentives is a risky proposition. Without a robust commercial tax base to shoulder the load, the **financial burden would land squarely on existing residents** (through higher taxes or reduced services). It is not hard to see the unfairness: long-time Sammamish homeowners would be asked to pay more so that developers can build discounted units, while simultaneously suffering the impacts of added congestion and overcrowding. This dynamic has justifiably raised alarm among citizens. **Sammamish taxpayers should not be left holding the bag for poorly conceived housing ventures** that ignore economic fundamentals. City Hall's responsibility, first and foremost, is to maintain the fiscal health of the city and the safety of its current citizens—a responsibility that massive new subsidies would compromise.

City Hall's Ideological Approach vs. Practical Constraints

One of the most troubling aspects revealed by this analysis is the extent to which **Sammamish's policy direction on growth and housing has been driven by ideology and wishful thinking, rather than grounded planning.** City Hall—particularly the previous City Council majority—has often pursued a pro-growth, high-density agenda in the name of “equity” or meeting abstract targets, **while dismissing the very real constraints and community concerns outlined above.** This disconnect can be seen in several ways:

- **Misinterpretation of Growth Mandates:** City officials frequently invoke the **Growth Management Act (GMA)** or county growth targets as if Sammamish has *no choice* but to accommodate a certain number of new housing units, even if infrastructure lags. This is a **myth**. In reality, the GMA explicitly includes concurrency requirements to **prevent growth beyond infrastructure capacity**[9]. The law does **not** force cities to approve development in defiance of safety standards or service shortfalls. In fact, when a pro-development former Sammamish mayor challenged the city's restrictive concurrency policy at the state Growth Management Hearings Board, the Board **refused to overturn the policy**—they did **not** find it “illegal” for Sammamish to slow growth on account of traffic congestion[18]. The Board simply required the city to follow certain procedural steps (environmental review, comp plan amendments) in implementing concurrency, but did *not* eliminate the city's ability to say “we cannot grow faster than our roads (or schools) allow.” This sets a clear precedent debunking the notion that **“the state is forcing us to grow no matter what.”** Sammamish's

leadership has more latitude than it admits; it could legally prioritize infrastructure and quality of life, but so far it has chosen to push growth as if on autopilot.

- **Ignoring Unique Local Constraints: Sammamish is not Seattle**, yet at times City Hall has behaved as though it can simply import big-city solutions (high-density zoning, mass apartment projects) into a low-density suburb and achieve the same outcomes. This is impractical. The Council’s deliberations have often given short shrift to the city’s unique constraints—for instance, downplaying the traffic issue or assuming new growth will somehow fund all necessary fixes. At one point in 2018, a Council majority even attempted to **exempt the Town Center from the newly adopted concurrency rules**, effectively trying to *sidestep* the law so that a massive 2,000-unit project could proceed despite failing roads[19]. This kind of decision-making exemplifies an **ideological commitment to development at any cost**. It was only through public backlash (and subsequent elections) that such moves were checked. City Hall’s planning documents continue to speak in idealistic terms about “vibrant urban villages” and meeting regional growth allocations, but they gloss over the hard truth that **Sammamish cannot magically grow out of its geographical and infrastructural limits**. Good governance would tailor policies to on-the-ground reality; instead, we have seen a one-size-fits-all “growth is good” dogma that is ill-suited to this community.
- **Dismissing Community Concerns:** Perhaps most concerning is how some city leaders have treated resident opposition as something illegitimate or rooted in bad faith. A striking example occurred in 2020 when a then-Councilmember went so far as to publicly accuse colleagues and residents who opposed fast-tracking the Town Center project of being motivated by racism, classism, and “white privilege”[20]. He suggested that anyone not in favor of the high-density plan was standing “against fairness and equity”[20]. Such **incendiary rhetoric** reveals an ideological lens that frames any objection as a moral failing, rather than acknowledging genuine, fact-based concerns (such as traffic safety or financial liability). It is a **failure of leadership** when public officials cannot engage respectfully with citizens and instead resort to name-calling. By ignoring substantive objections and invoking social justice buzzwords to bulldoze through policy, City Hall has deepened the rift with the community. The attempt to paint Sammamish’s growth debate in simplistic terms of righteous vs. selfish has only sowed distrust, especially as residents see the very tangible problems being ignored. True equity and good policy require **pragmatism**—recognizing, for example, that packing low-income families into a car-dependent suburb without services does not actually set those families up for success, nor does it equitably distribute growth impacts across the region.

In summary, the City's approach under prior leadership can be characterized as **ideologically driven and impractical**. The Council pursued unattainable policies (like trying to meet affordable housing goals in a city where everything from land prices to sewers made that virtually impossible), and in doing so it **mismanaged public resources and trust**. The result has been wasted time, legal battles, and plans that satisfy neither the idealists nor the pragmatists. Sammamish's experience should serve as a cautionary tale: ignoring local constraints in favor of a grand ideological vision is a recipe for policy failure.

Public Opposition and Community Perspectives

If City Hall's affordable housing push was truly in the best interest of Sammamish, one would expect to see broad public support. Instead, the **overwhelming sentiment among residents has been opposition** to the Council's reckless expansion plans. The community is not opposed to affordable housing as a concept or to diversity; rather, citizens object to the **reckless manner** in which the Council has attempted to force growth despite the issues we've outlined. Public records and testimonies from recent years show strong resistance:

- **Citizen Testimony:** During the 2018–2020 period, multiple packed public meetings and hundreds of written comments saw residents **imploing the City Council to slow down development**. For instance, in October 2018, residents turned out in force to urge the Council to **keep the development moratorium on the Town Center** until infrastructure problems were addressed[21]. Emails and social media messages echoed this plea, highlighting fears that lifting the moratorium would unleash traffic and school chaos. Under intense community pressure, a split Council ultimately voted 4-3 to **extend the moratorium** on new Town Center construction[21]. This was a clear rebuke to the growth-first faction on the Council, driven directly by grassroots input. The message from the public was unambiguous: **do not expand housing faster than the city can handle it**.
- **Election Results:** Sammamish's voters have arguably delivered the strongest verdict on the issue. In the 2019 City Council elections, a political action committee funded by the Town Center developer spent an extraordinary \$116,000 to back a slate of pro-growth, pro-Town Center candidates aligned with the then-Council majority[22]. **All three of those candidates were defeated by a landslide**[22]. Instead, voters elected new Councilmembers who had campaigned on restoring responsible planning and listening to resident concerns. This dramatic electoral outcome underscores how deeply unpopular the previous Council's approach had become. Sammamish residents effectively *fired* the politicians who ignored infrastructure limits and vilified dissenters. More recently, community groups have

continued to organize against upzoning proposals, collecting thousands of petition signatures. The consistent theme in citizen feedback is not a “NIMBY” rejection of helping others, but a **demand for common-sense planning**: fix the roads, ensure our schools and police are adequate, and *then* consider growth in a measured way.

- **Surveys and Opinion Pieces:** Local surveys (including those by independent news outlets) have repeatedly shown that **a majority of Sammamish residents prioritize controlling growth and preserving quality of life** over rapid development. Opinion editorials by long-time residents have articulated the community’s stance well. For example, one resident wrote that the Town Center upzone “**is NOT the answer to the city’s current financial challenges**” and will burden the city with costs[10]. Others have pointed out the hypocrisy of the Council claiming to champion affordable housing while ignoring that Sammamish lacks jobs or transit for low-income residents, effectively setting them up for a car-dependent lifestyle they may not be able to afford. Public sentiment at this point overwhelmingly recognizes that **Sammamish cannot be all things to all people**—it is a suburban residential community, and forcing urban-level growth into it will benefit few while harming many.

The **citizens’ voice has been clear**: they want thoughtful, realistic governance, not what they perceive as reckless expansion. They want City Hall to **advocate for solutions that make sense regionally** (such as partnering with neighboring cities on housing) rather than single-handedly pushing untenable projects in Sammamish. Unfortunately, until recently those voices were often marginalized by the decision-makers. The strong pushback has thankfully slowed some of the most egregious plans (like doubling the Town Center density without fixes), but residents remain vigilant. It is notable that **public opposition is not rooted in ignorance**—many opponents cite chapter and verse of the GMA, traffic studies, school capacity reports, and fiscal analyses. In effect, the public has done its homework, even if City Hall did not. Any portrayal of the community as simply anti-housing is false; the community is **pro-accountability** and pro-sustainability. They are demanding that policies align with reality, and that the Council not mortgage the city’s future for the sake of meeting arbitrary growth quotas.

Discussion: Why Sammamish Is Infeasible for Significant Affordable Housing & Alternative Approaches

Taking all the evidence together, we arrive at an inescapable conclusion: **Sammamish is an infeasible location for meaningful affordable housing initiatives on any large scale.** This is not a statement made lightly, nor is it meant to absolve the city of participating in regional solutions. Rather, it is a recognition that **any attempt to force-fit large affordable**

housing projects into Sammamish would likely fail or create new problems, when there are better alternatives to pursue.

Several key points underscore **why Sammamish is the wrong place** for such development:

- **High Cost per Unit:** Because of land values and construction costs in Sammamish, any affordable unit built here would require an outsized subsidy relative to the same unit built elsewhere in King County. For the cost of one unit in Sammamish, multiple affordable units might be built in a more urban locale where land is cheaper or public transit access adds value. From a **regional planning perspective**, it is more cost-effective to direct limited affordable housing dollars to locations where they stretch further. The county's own policies hint at this efficiency approach, noting that jurisdictions with already affordable housing stock may focus on preservation, while those lacking it (like Sammamish) face a steep challenge and *must consider collaborative strategies*[1][2]. In practice, Sammamish could fulfill its obligations by contributing to funds or land for affordable housing **in nearby urban centers** that have the infrastructure (e.g., areas near Issaquah transit centers or Redmond light rail) rather than building projects on the isolated plateau.
- **Lack of Support Services:** Affordable housing is most effective when paired with access to jobs, transit, healthcare, and social services. Sammamish offers very little of these. It is a quintessential bedroom community with no major employers (most residents commute to job centers elsewhere), minimal public transportation (no light rail or frequent bus service), and limited social infrastructure (no hospital, few social service agencies). Placing low-income families in Sammamish might actually **strain those families further**—they would need cars for every adult just to reach employment or basic services, and transportation costs could consume whatever savings cheaper rent provides. A holistic affordable housing strategy would seek to locate housing where residents have a better chance to thrive economically (closer to jobs or transit lines). For example, Seattle, Bellevue, and other cities in the county have been building thousands of income-restricted units **in proximity to transit and employment hubs**, aligning affordable housing with opportunity. By contrast, Sammamish's isolated location means it is **one of the least efficient places in the region to situate low-income housing** from a socio-economic mobility standpoint. Even the best-intentioned project here could inadvertently leave its residents "house rich, transport poor."
- **Opportunity Cost of Fixing Sammamish vs. Regional Solutions:** To make Sammamish truly able to host substantial affordable housing, the city would first

need huge investments: widening roads, building new schools, adding transit options, etc. These costs would measure in the hundreds of millions of dollars and take decades. Is it wise to pour such resources into retrofitting one suburb, when the region could instead direct resources to places already equipped for growth?

Regional alternatives include building affordable units in emerging urban centers (like Renton, Lynnwood, Federal Way) where light rail and bus rapid transit are expanding or acquiring and preserving existing moderately priced apartments in less expensive markets of the county before they gentrify. Even **voucher-based solutions** (helping low-income families pay rent in private housing across the region) might achieve better outcomes, allowing choice and dispersing affordable housing organically. Sammamish can contribute to these solutions financially (for example, through the ARCH coalition, where it partners with other Eastside cities to fund affordable housing projects in the Eastside region). In fact, the regional planning documents emphasize **interjurisdictional cooperation** for very low-income housing for exactly this reason [2]—no single small city is expected to build large projects on its own, especially if it lacks capacity. The logical alternative is for Sammamish to **partner with King County and neighboring cities**: perhaps by donating a portion of its budget (once it fixes its deficit) or unused public land to a regional housing trust, rather than trying to build a big affordable complex on expensive private Sammamish land. This way, the *spirit* of contributing to the affordable housing crisis is honored, without forcing a square peg into a round hole.

- **Focus on What *Is* Feasible Locally:** Declaring Sammamish unfit for major affordable housing does not mean the city can do nothing. It can pursue smaller-scale, **gradual measures that align with its character**. For instance, the city can ease the creation of accessory dwelling units (ADUs) and cottages, which can provide some lower-cost rental options integrated in existing neighborhoods. It can allow modest “*middle housing*” forms (duplexes or triplexes) in select areas as pilots, to slightly expand rental stock without overwhelming infrastructure. It can enforce that any new development that *does* happen includes a percentage of units at 80% AMI (as was done in the Town Center phase 1)—this won’t solve the crisis, but it at least ensures incremental progress. Most importantly, Sammamish should leverage its membership in regional bodies (such as ARCH and the King County Affordable Housing Committee) to advocate for **solutions that distribute affordable housing rationally across the region**, rather than blindly accepting a top-down target that, if attempted in Sammamish, would break the bank and the community. By taking a cooperative regional stance, Sammamish can meet its **moral responsibility** without sacrificing its **practical viability**.

In conclusion, the path forward lies not in doubling down on the current misguided course, but in **recognizing Sammamish's limitations and adjusting strategy accordingly**. The city can and should support affordable housing—but primarily through regional collaboration and measured local steps, *not* through self-defeating overdevelopment.

Conclusion

The case of Sammamish's affordable housing push serves as a powerful case study in the importance of aligning policy with reality. Through this formal critique, we have seen that **City Hall's approach was fundamentally flawed**: driven by ideological goals and external pressures, the city's leaders attempted to impose ambitious growth and affordability mandates in a place structurally ill-equipped to fulfill them. The analysis highlighted an enormous **affordability gap** (the numbers simply don't add up for low-income housing without unsustainable subsidies in Sammamish) and detailed the city's **infrastructure deficits** (from failing road concurrency and overcrowded schools to limited emergency services and utility constraints) that make additional development perilous. We examined the **financial repercussions** of these policies, showing that the costs would fall on existing residents and deepen the city's fiscal woes. Moreover, we exposed how some of the decision-making at City Hall ignored these hard facts—misrepresenting legal obligations under the Growth Management Act, and belittling citizen opposition—thereby eroding trust and governance standards.

Crucially, this critique does not argue that affordable housing isn't needed—it is needed, desperately so, but **the solution must fit the context**. Sammamish, as it stands, is **the wrong locale for large-scale affordable housing projects**. Continued attempts to force growth there are likely to fail legally (due to concurrency laws), financially (due to the city's budget limits), and politically (due to resident resistance). They also risk harming the very people they intend to help, by placing low-income households in a high-cost, car-dependent environment far from services.

The more responsible and effective approach is a pivot to **realism and regionalism**. Sammamish's leaders should concentrate on fixing the city's infrastructure and finances *first*, and contribute to King County's affordable housing needs through collaborative means—whether funding projects in transit-rich areas, or hosting only as much growth as the city can safely support. Fortunately, the Growth Management framework allows for such nuance, and other peer cities have found creative ways to comply with housing goals without undermining local sustainability. Sammamish can do the same.

By learning from the missteps outlined in this analysis, Sammamish can correct course. **City Hall must abandon unattainable policies and instead champion policies that truly**

address real-world constraints—this means honest assessments of capacity, open engagement with citizens’ input, and partnerships that leverage strengths across the region. Only by doing so can the city avoid a crisis of its own making and ensure that any growth is *responsible growth*. The citizens of Sammamish have voiced a clear preference for pragmatism over unchecked expansion. It is time for the city’s leadership to listen, recalibrate, and adopt a sustainable path that secures Sammamish’s future while contributing constructively to the regional affordable housing challenge in ways that make sense.

References

1. King County Countywide Planning Policies (2012). See especially sections noting unmet housing needs for households <80% AMI and severe cost burdens for low- and very-low-income groups.
2. King County Countywide Planning Policies (2012). Emphasizes that housing for <30% AMI (extremely low-income) requires interjurisdictional collaboration; no single city can meet these needs alone.
3. King County Affordable Housing Committee Staff Report on Sammamish (2024). Indicates Sammamish’s median household income (~\$215k) is nearly twice the King County median, and housing costs among the highest in East King County.
4. King County Affordable Housing Committee Staff Report on Sammamish (2024). Notes that 95% of Sammamish’s permanent housing needs are below 80% AMI, and only ~16% of units are rentals.
5. Redfin Housing Market Data (Jan 2025). Reports median sale price of a home in Sammamish at around \$1.6 million.
6. Sammamish Comment (Local news) – Town Center project Phase 1 (392 homes) includes 76 “affordable” at 80% AMI, referencing ARCH guidelines: max rents from ~\$1,545 (studio) to ~\$1,986 (2BR).
7. Sammamish Comment (Local news) – Market rents at a comparable Sammamish apartment building (Sky Apartments) range from ~\$1,895 (studio) to ~\$3,095 (2BR), illustrating the gap vs. “affordable” rates.
8. Sammamish Comment – City traffic study data indicating main arterials in Sammamish have volume-to-capacity (V/C) ratios >1.0.

9. Sammamish Comment – Explanation of concurrency laws under GMA, the city’s 2017–2018 building moratorium due to failing road concurrency.
10. Sammamish Comment (Opinion) – Analysis that the Town Center expansion “will not be revenue positive” and will cost more for police/fire than gained in property taxes.
11. King County Elections Voter Guide (LWSD Bond 2018) – Statement that region’s schools are overcrowded, with 170 portables.
12. King County Elections Voter Guide (LWSD Bond 2018) – Identifies middle/high schools in Redmond & Sammamish as over capacity.
13. Sammamish Comment (Opinion editorial) – Notes that Town Center development would need expanded sewer capacity, risking moratorium if capacity is exceeded.
14. Sammamish Comment – Discusses environmental constraints: Town Center at the headwaters of salmon-bearing creeks, extra pollution from density harming local fish habitat.
15. Sammamish Comment – City budget analysis identifying a ~\$16.6 million shortfall in 2021–2022, referencing prior warnings since 2016.
16. Sammamish Comment – Overview of Sammamish’s revenue structure, reliant on property taxes (90%) and minimal commercial tax.
17. Sammamish Comment – Discussion of city’s reliance on continued growth for revenue, public pushback, structural funding gap.
18. Sammamish Comment – Growth Management Hearings Board ruling, clarifying concurrency is permissible to slow growth if roads are at capacity.
19. Sammamish Comment – 2018 Council attempt to exempt Town Center from new concurrency rules, ignoring official data showing major road capacity failures.
20. Sammamish Comment – Councilmember’s public statements accusing opponents of racism/privilege for resisting Town Center upzone.
21. Sammamish Comment – Detailed account of resident testimony in Oct 2018, urging the Council to retain the building moratorium.
22. Sammamish Comment – 2019 election results showing the developer-funded pro-growth slate lost by a wide margin.