

Date: March 14, 2025
To: Alan Peters, City of Camas (cc:ed Nicole McDermott, WSP)
From: Tyler Bump, Jennifer Cannon, and Mary Chase, ECONorthwest
Subject: DRAFT Proposed Housing Element Updates, Our Camas 2045, City of Camas Comprehensive Plan Update

Proposed Updates to Housing Element

Introduction

This Element of the Comprehensive Plan sets out the vision, goals, and policies to address current and projected housing needs for the next 20 years (2025 to 2045), inclusive of the diverse needs of the whole community across the income spectrum. The community is facing housing challenges that could benefit from improved access to more housing options including more housing for seniors and young adults, smaller housing, more rental units, and affordable homeownership opportunities, all of which the City can have a role in supporting.

The Housing Element is supported by a housing needs assessment (provided below) that quantifies existing housing stock and projected housing needed to accommodate projected growth. Housing analysis is an important exercise as the housing needs in Camas tend to continually evolve based on changes in the broader economy, local demographics, and the regulatory environment. In addition to an assessment of housing needs based on the best available existing data, the Housing Element goals and policies reflect community input, state legislative requirements, and City of Camas's priorities.

The following section provides background on the planning framework and highlights the analytical findings associated with current and projected housing including details on Camas's community demographics, housing stock, housing market dynamics, expected housing demand, and special housing needs. The insights from this analysis help to build a factual basis for the housing policy updates.

BACKGROUND

Planning Framework

The City of Camas's first Comprehensive Growth Management Plan was adopted in 1994, which was replaced by the current Comprehensive Plan in June 2016 to fulfill the requirements of Washington State's Growth Management Act (GMA). The GMA is a series of state statutes first adopted in 1990 aimed at managing population growth, particularly in the state's fast-growing areas. In Clark County, RCW 36.70A.040 requires all cities to "fully plan" for the Elements of a Comprehensive Plan, including land use,

housing, capital facilities, utilities, transportation, and climate change.¹ The current update process is part of a periodic update also required by the GMA, as part of an established schedule by the County.

At the state level, the GMA requires local jurisdictions to adopt Housing Elements that are consistent with statewide goals and objectives. The Housing Element must include an inventory and analysis of existing and projected housing needs that identifies the number of housing units by income level necessary to manage projected growth including permanent supportive and emergency housing.

Recent state legislation calls for cities to expand middle housing allowances in single family residential zones (HB 1110) and support Accessory Dwelling Unit development (HB 1337). These changes require cities to allow up to two Accessory Dwelling Units (ADUs) on all lots zoned to allow single-family homes. Lots with critical areas or their buffers are exempt from the requirements of both HB 1110 and HB 1337. In addition, via HB 1220, the Washington State Department of Commerce instructed local governments to “plan for and accommodate” housing affordable to all income levels.

The Clark County Countywide Planning Policies provide helpful guidance on the Comprehensive Plan update. Clark County is currently in the process of updating its Comprehensive Plan and its Countywide Planning Policies. The existing 20-year growth plan spans 2015-2035 and includes a Housing Element with relevant policies for jurisdictions within the County. Please see the Appendix for a summary of the existing relevant Clark County Countywide Planning Policies.

Lastly, the City of Camas completed its Housing Action Plan (HAP) in 2021, including a housing needs assessment and a thorough community engagement process focused on learning about housing experiences and identifying ways to meet housing needs and overcome core challenges. The engagement included two virtual public meetings, seven focus groups and interviews, a housing survey with over 300 responses, a project website, and written public comments. Key findings helped to shape the updates to the Camas Housing Element.

Community Engagement

The project team held interactive open houses and interviewed stakeholders to learn about housing challenges, opportunities, and actions. Engagement activities identified the following themes that could contribute to future decision-making related to housing in Camas.

MIDDLE HOUSING POLICY IN WA

‘Middle housing’ refers to moderate-density housing types between single-family detached homes and larger multifamily housing. HB 1110 became effective in July 2023 and requires that designated Growth Management Act (GMA) planning cities in Washington must allow certain minimum densities for middle housing within 6 months after their periodic update due date.

Camas is counted as a Tier 2 city under this policy, which must allow for 2 dwelling units per lot or higher in predominantly residential zones, as well as 4 dwelling units per lot within a quarter mile of major transit stops and for affordable housing (ESHB 1110, Sec. 3(1)(c)).

¹ The GMA includes other optional Elements for economic development, parks and recreation, conservation, energy, sub areas, and ports.



Housing Insights

- ◆ **North Shore:** Need infill development.
- ◆ **General:** Are there model cities Camas would strive to look like? (Lake Oswego, Bend, etc.) Compare plans with cities that have experienced similar growth? What did they do well?
- ◆ **Housing:** Allow work/live housing along and around UGA/schools and major transportation corridors. Ensure workforce housing is available for current and future workers. Having diverse housing options will lead to a more diverse city.
- ◆ **Barriers to development and safety issues for pedestrians:** Height restrictions and fees are challenging, since rents are lower it is harder to make a project pencil, and need for safer crossings on 3rd Ave and difficult to cross 5th in some areas.

What should the City do?

- ◆ Citywide: Maintain the strength, vitality, and stability of all neighborhoods and promote the development of a variety of housing choices that meet the needs of all members of the community. This goal seems very wide and difficult to achieve. More focused on affordability?
- ◆ More moderate density in and near Downtown with good connectivity (Safe, lit, easy).
- ◆ Be intentional- positive in messaging about adding middle housing and moderate density so community gets accustomed to why it is so important for our community and culture to include all. Show that it's not scary.
- ◆ Consider incentivizing housing developers through zoning, taxes and fees, and partnerships.
- ◆ Partnerships: Partner with Vancouver Housing Authority and other organizations to develop affordable housing. Partner with habitat for humanity and housing authority. Proud ground for moderate- and low-income housing.
- ◆ Attract a large senior housing project.
- ◆ More 4-5 story multi-family units, especially Downtown.
- ◆ Builder incentives to focus on mixed use/ apartments.
- ◆ Don't forget the bike paths.
- ◆ Make it easy to build ADUs in backyards.
- ◆ Support yes in my backyard policies.
- ◆ Incentivize small developers (housing & economic development combined!).



Housing Action Plan

The City of Camas completed its Housing Action Plan (HAP) in 2021, including a housing needs assessment and a thorough community engagement process focused on learning about housing experiences and identifying ways to meet housing needs and overcome core challenges. The engagement included two virtual public meetings, seven focus groups and interviews, a housing survey with over 300 responses, a project website, and written public comments. Key findings about community priorities and HAP goals and strategies are summarized below.

HAP Goals:

- ◆ **Develop Housing to Accommodate Growth.** Thoughtful changes to Camas’s zoning and development regulations can allow the City to better accommodate projected growth.
- ◆ **Diversify the Mix.** A greater variety of housing types can better serve young families, small households, seniors, people with disabilities, and people with diverse incomes.
- ◆ **Increase Housing Affordability.** Young families, seniors, and people who work in Camas may have difficulty finding affordable housing in Camas.
- ◆ **Preserve Existing Affordable Housing.** Camas should adopt strategies to preserve its existing affordable housing and prevent the displacement of residents. Community members noted concern for preserving existing affordable housing, particularly smaller single-family properties, in older neighborhoods near Downtown.

STRATEGY	GOALS			
	DEVELOP HOUSING	DIVERSIFY HOUSING MIX	INCREASE HOUSING AFFORDABILITY	PRESERVE AFFORDABLE HOUSING
Strategy 1: Expand housing opportunity in mixed use and downtown commercial districts	◆	◆		
Strategy 2: Consider making targeted rezones during Comprehensive Plan updates	◆			
Strategy 3: Diversify allowed housing types and update related lot and dimensional standards	◆	◆	◆	
Strategy 4: Focus on key areas with residential development or redevelopment potential. Expand more mixed-use areas throughout the city.	◆	◆		
Strategy 5: Continue community conversations around housing and housing for all	◆	◆	◆	◆
Strategy 6: Communicate available affordable housing resources			◆	
Strategy 7: Build partnerships to develop and preserve affordable housing for individuals, families, and seniors. Explore expansion of the MFTE program.			◆	◆
Strategy 8: Explore funding source and cost reduction options for affordable housing	◆	◆	◆	◆



Housing Targets

Planning for future housing demand is critical to ensure that the City can meet demand driven by population growth. This section summarizes projected future housing demand for Camas to provide context for the City's housing policies.

County Comprehensive Plans and Countywide Planning Policies set population growth targets for jurisdictions within them, with current projections to 2044. Clark County is currently in the process of updating the Countywide Comprehensive Plan and growth targets. This analysis uses the County's interim population and housing allocation targets, which are anticipated to be adopted in April 2024.

Population and Housing Allocations

Exhibit 1 below demonstrates the City of Camas and Clark County's anticipated population forecast between 2023 and 2045. Since 2000, Camas has grown at a faster rate than the County overall with an AAGR of 5.2% in the City (including annexations), compared to the County's AAGR of 2.4% (Housing Appendix,

Exhibit 4). However, the County's estimates assume a slower growth scenario for the City in the next 22 years. With this assumption, new population growth in Camas is estimated to comprise 4.05% of growth in Clark County overall.

The population growth forecast indicates that the City of Camas will make up 4.05 percent of new growth population in Clark County between 2023 and 2045 (Exhibit 1), with an AAGR of 1.2% in the City. The County's methodology also acknowledges Washington State Department of Commerce's HAPT estimates for current housing supply in Camas and allocates a number of net new units for the Urban Growth Area(s) (UGAs).

Exhibit 1. Population Growth Forecast, Camas and Clark County, 2023 to 2045

Source: Clark County Interim Population Allocations and Clark County Comprehensive Plan 2025 Update, 2025 Population, Housing, and Employment Allocation – Issue Paper 5.

JURISDICTION	2023 EST. POPULATION	VACANT BUILDABLE LAND MODEL PERCENT CAPACITY	2023-2045 GROWTH	2045 ESTIMATE	CHANGE (PERCENT)	AAGR
City of Camas	29,352	4.26%	7,729 (4.05% of total growth)	37,080	26%	1.2%
Clark County	527,400	100%	190,754 (100% of total growth)	718,154	36%	1.6%

In May 2024, Clark County adopted housing allocations for jurisdictions located within county boundaries. In total, this shows an estimated **4,226 housing units** needed by 2045 in the City of Camas



and UGA(s).² The City would add about 311 new units to meet the new permanent supportive housing target and 1,766 units affordable to low-income households below 80% of AMI by 2045. Camas currently has 143 units of housing affordable for households at or below 30% of AMI that are not Permanently Supportive Housing (PSH)³ and 14 emergency units⁴ according to the HAPT estimate. With this allocation, the City will need to accommodate 172 new units of temporary emergency housing by 2045.⁵

HOUSING ALLOCATIONS

In 2021, HB 1220 created a new way that communities in the state are required to plan for housing needs. This legislation requires that jurisdictions plan for sufficient land capacity for housing needs, including all economic segments of the population (moderate, low, very low and extremely low income, as well as emergency housing and permanent supportive housing).

- » Since 2000, the City of Camas had an average annual growth rate of 221 new housing units per year.
- » Comparatively, the City will need to add an average of 195 new housing units per year between 2024 and 2045 to reach its allocation of net new units.

² The Washington State Department of Commerce Housing for All Planning Tool (HAPT) provides two allocation methods for determining the share of a County's housing supply to be met by jurisdictions. Method A assumes all housing needs will be accommodated through new housing production. Method B assumes all jurisdictions will accommodate equivalent shares of the total countywide housing need at each income level, proportional to their size, in the projection year. Clark County elected to use a hybrid method of 75/25 for Camas.

³ Permanent Supportive Housing is defined as: "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" Washington RCW 36.70A.030(31). PSH is paired with voluntary services (such as counseling, mental health support, or substance abuse treatment) to achieve housing stability, improve health, and connect residents with community-based services. This type of housing poses no limits on length of stay and lowers barriers to entry (RCW 36.70A.030(31)). PSH typically is located in UGAs in areas with densities supporting multifamily housing and in areas with support services such as nearby healthcare facility and accessible to public transit. PSH can be located in new construction on vacant land or in converted housing, or within an established affordable housing complex or shelter and the services may be available on-site, in the community, or by mobile teams which can be challenging for rural communities to provide.

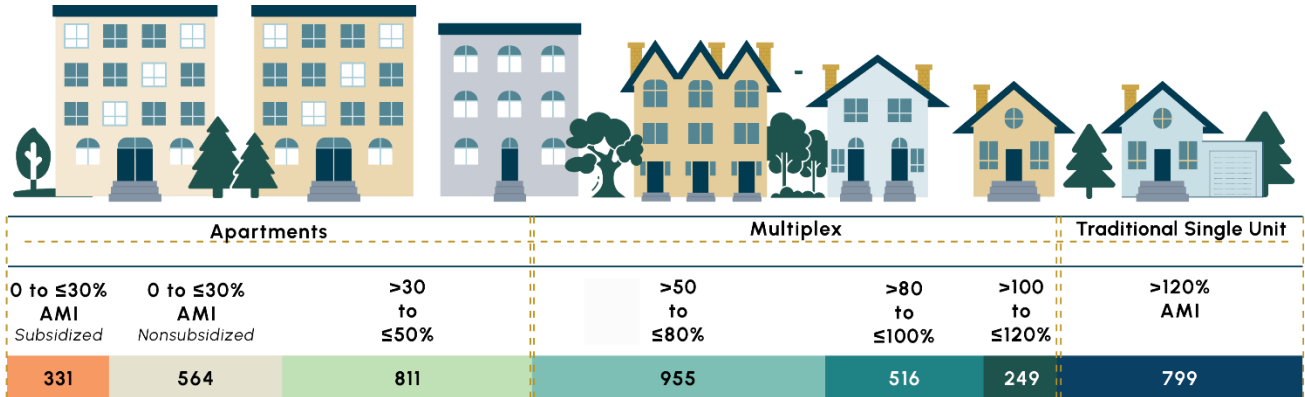
⁴ Temporary emergency housing is defined as: "temporary indoor accommodations for individuals or families who are homeless or at imminent risk of becoming homeless that is intended to address the basic health, food, clothing, and personal hygiene needs of individuals or families. Emergency housing may or may not require occupants to enter into a lease or an occupancy agreement." – Washington RCW 36.70A.030(14). Emergency housing need often considers factors like occupancy (the number of unrelated persons that may occupy a dwelling unit), spacing (distance required between emergency housing shelters and other uses), and intensity (total number or density of people in a single location or facility). If jurisdictions can demonstrate that they meet certain conditions in supporting documentation, they may not need to quantify emergency housing needs in their LCA. If a community offers: 1) one or more zones that allow hotels and emergency housing by right or if zones allow emergency housing by right are within one-mile to and from transit and 2) if there are no regulations that limit the occupancy, spacing, or intensity of emergency housing.

⁵ Clark County's interim allocations do not include designated temporary emergency housing units at the City level. Estimates in this section for the City of Camas are derived directly from the Department of Commerce HAPT tool.



Exhibit 2. Housing Unit Allocations by Income, Camas and its UGA, 2024-2045

Source: Washington State Department of Commerce HAPT, Clark County Interim Housing Allocations, City of Camas
 Note: Current supply includes both the estimate from the HAPT with the addition of 599 additional units since its calibration in 2020.



4,226 new homes will be needed over the next 20 years in the City of Camas

In addition, there will also need to be:

172 Emergency housing beds (temporary housing)

	0-30% AMI		>30-50% AMI	>50-80% AMI	>80-100% AMI	>100-120% AMI	>120% AMI	TOTAL	EMERGENCY HOUSING BEDS
	Non-PSH	PSH							
2024: Current Housing Supply Estimate	143	0	458	1,874	1,182	1,965	4,201	9,832	14
2024-2045: New Housing Unit Needed for the Allocation	564	331	811	955	516	249	799	4,226	172
2045: Total Target Supply	707	331	1,269	2,811	1,627	2,214	4,499	13,459	186



Residential Capacity

Residential capacity is generally defined as the amount of existing housing units plus new housing a city can accommodate based on city zoning regulations (e.g., residential density requirements in the zoning code) and land available for new development. Residential capacity relates to residential growth allocations in a number of ways. Evaluating residential growth capacity is necessary to determine whether the housing growth allocation (determined by the county) can be accommodated within the City of Camas and its UGA. Sufficient capacity is available if residential growth capacity is equal to or greater than the City's allocation. If sufficient capacity is not available, the shortfall must be addressed by rezoning, or revising allowable density, or by modifying or creating a new UGA or annexed area to provide additional area for residential growth capacity. The Vacant Buildable Lands Model (VBLM) for Clark County provided a basis for the available housing capacity in the City of Camas based on available buildable land (including both vacant and underutilized land) and current zoning. The existing zoning and UGA showed insufficient housing capacity.

The City of Camas is considering zoning modifications that would allow for more residential capacity. Consequently, another analysis was completed to consider future modifications to select zones. Considering these modifications, the total available buildable acres and housing units by zone density are shown below in Exhibit 3. **According to the housing capacity estimates, Camas would have capacity for 5,896 housing units which would result in a surplus of around 1,670 housing units over the 2045 housing target of 4,226 housing units. Results (summarized below) from the updated capacity analysis show sufficient residential growth capacity to meet the 2045 housing target.**

Exhibit 3. Residential Supply and Capacity Estimates for Camas, under Alternative 1

Sources: Camas Municipal Code (Code Section 18.09) and VBLM 2023. Capacity and Yield by Jurisdiction. Notes: Zones without residential zoned capacity were omitted. Underutilized and Vacant acreages were summed for each zone.

SELECT RESIDENTIAL ZONES	BUILDABLE ACRES	HOUSING UNITS
North Shore Higher Density Residential (HD-NS)	56	783
North Shore Low Density Residential (LD-NS)	66	325
Residential-6,000 (R-6)	50	273
Residential-7,500 (R-7.5)	58	352
Residential-10,000 (R-10)	112	594
Residential-12 (R-12)	62	223
Residential-15,000 (R-15)	108	320
Multifamily Residential-10 (MF-10)	19	197
Multifamily Residential-18 (MF-18)	5	83
Multifamily Residential-24 (MF-24)	17	399
Multifamily Residential-36 (MF-36)	3	107
Downtown Commercial (DC)	5	314
Mixed Use (MX)	115	1038
North Shore Mixed Use (MX-NS)	74	889
	750	5,896

Summary of Findings



A summary of key findings from the housing data analysis is provided below to help describe key insights to inform Comprehensive Plan policy updates (please see the Housing Appendix for more detail).

Community Demographic Trends

- » **Since 2000, Camas has grown at a faster rate than Clark County or Washington State overall, more than doubling in size by 2023 from 12,462 to 27,420 persons.** As population increases, the demand for housing also rises and affects planning.
- » **In terms of land, Camas has expanded incrementally over time through annexations.** In the 2000's and early 2010's, the City added large new areas on the north side of Lacamas Lake, with a large portion of this area zoned for multifamily housing alongside employment and commercial areas.
- » **Camas is becoming a more diverse community.** The share of people of color increased from 13% in 2012 to 24% in 2022 and is slightly more diverse than the county (21% were people of color in 2022).
- » **Camas is seeing a larger share of couples and families with children (39%)** and has a higher share of both groups than the County or State (24%, 22%, respectively). The City also had a larger median household size (almost 3 persons) compared to the county (2.65 persons).
- » **Median household income in Camas is higher than both Clark County and the state at \$133,000 in 2022.** Adjusting for inflation, median income in the City still increased by 31 percentage points since 2012 which is primarily due to growth in high-income households earning over \$100,000 per year.⁶
- » **Four out of five households in Camas owned their homes in 2018-2022, at a higher rate than either Clark County or Washington.** The share of renter households stayed the same in Camas since 2012, showing less than a 1% increase over this time period.
- » **County-level trends indicate that homeownership disparities exist for some groups by race and ethnicity in Clark County,** with households who are Black or African American, American Indian or Alaska Native, Native Hawaiian or Pacific Islander, Hispanic or Latino, or mixed/other races having lower rates of homeownership.
- » **At the County level, income levels also vary by race and ethnicity.** Households who were Black or African American, Native Hawaiian or Pacific Islander, Hispanic or Latino, two or more races, or another race had lower median household incomes than the overall average.
- » **Overall levels of housing cost burden are decreasing, but more renters and low-income households experience higher rates.** Around 24% of all Camas households experienced cost burden (2022) with a higher share of renter households experienced cost burden compared to homeowners and with 100% of households earning less than \$20,000 experienced severe cost burden (paying at least half of their monthly income towards housing). Although cost burden is generally lower for homeowners, more people of color in Camas who own their homes experience cost burden compared to white, non-Hispanic homeowners.

⁶ The median income in Camas is above the area median income (AMI) for 2023. HUD determined the AMI to be \$114,400 for a family of four in the Portland-Vancouver-Hillsboro, OR-WA MSA (including Camas). This is lower than median income in Camas itself which was \$133,000 in 2022 (Exhibit 14) and has been consistently lower than the City over time.



Existing Housing Inventory

- » **Camas has seen growth in their number of housing units in the past two decades, with a 108% change between 2000 and 2023** (annually this equates with an average of 221 new homes). The City of Camas's growth in housing units was lower than its population change (120%), indicating that the City has not been keeping pace by adding to its supply to meet the rising demand.
- » **Camas has steadily low vacancy rates for all housing units in total** (4% in 2022 with little change over the last decade). This level of vacancy is indicative of a healthy housing market with natural rates of turnover; however, the slight decrease could begin to indicate constrained supply of housing.
- » **For two-bedroom multifamily units, Camas has seen spikes in vacancy, but these align with new construction trends** which can temporarily raise vacancy rates for newly delivered units but do not indicate long-term vacancy. In 2023, the City saw over 200 new housing units delivered, likely accounting for the fluctuation in vacancies, as well as deliveries in 2017 and 2020.
- » **Since 2015, the City has permitted 2,763 new housing units.** Single detached homes have accounted for the largest share (70%) of new permits in the City of Camas, and another 8 percent were made up of attached townhomes. While apartments, condos, and units in mixed-use buildings made up 20 percent of new permits between 2015-2024, middle housing types like duplexes, triplexes, quadplexes, and accessory dwelling units (ADUs) were only 2 percent of all permits.
- » **Median home sale prices in Camas has increased over the last ten years,** with Camas's average prices generally remaining higher than the County. In 2023, the average home sale price in the City was **\$704,000**, increasing by 119% since 2013 which is more expensive than the average home in the City of Portland (by \$196,000) or Clark County (by \$173,000).
- » **Prices are also increasing quickly in Camas and Clark County for the average 2-bedroom multifamily rental.** The average 2-bedroom apartment rent was over \$1,800 in the City and over \$1,700 in Clark County (2024 year-to-date), indicating a 35% increase since 2010. Average 2-bedroom multifamily rents in Portland tracked closely with Camas in the 2010's, while rents in Vancouver remained lower (generally following countywide trends).
- » **Compared with home sale price and rent increases in Camas, only households earning over 150% or more of AMI would be able to afford the average home in the City as of 2023.** However, the average 2-bedroom apartment is still affordable to households between 50 and 80% AMI in Camas.
- » **The City of Camas had 98 units of regulated affordable housing in 6 buildings** according to data from Oregon Metro and the City. Approximately half of these units are affordable respectively for residents between 30-50% of AMI and 50-80% of AMI. The City also has several long-term care residential facilities for older adults providing 135 units.



Future Housing Demand

- » Since 2000, Camas has grown at a faster rate than Clark County overall but is expected to slow based on County estimates for 2045. The County's projections assume that new population growth in Camas is estimated to grow at an annual rate of 1.2% to account for 4.05% of county growth.
- » County allocations show the need for 4,226 new housing units in Camas by 2045, adding around 211 new housing units per year.
- » The City would add about 331 new units to meet the new permanent supportive housing target and 1,766 units affordable to low-income households below 80% of AMI by 2045.
- » Camas residents with disabilities may require additional housing features for accessibility. Around 8% of residents in Camas had at least one disability (2022), with the most common being cognitive difficulties, followed by ambulatory and vision difficulties. These disabilities can require housing accommodations such as zero-step entryways, ramps, lifts, or other accessibility features.



Vision

In the year 2045, residents of Camas continue to appreciate their safe, diverse, and welcoming community. Those raised in Camas will return for living-wage jobs and to ultimately retire here. Camas is a well-planned and connected city where residents enjoy pedestrian and bicycle paths between neighborhoods and to downtown. Camas provides a wide variety of housing options that meets the needs of all residents and provides a range of housing for all ages, abilities, needs, preferences, and income levels.

Goals and Policies

Housing goals and policies are established to ensure adequate housing is developed throughout the City to support residents of all ages and income levels. Goals and policies are presented for three housing categories:

- ◆ **Citywide** – establishes a broad housing goal and sets policies to be considered throughout the City
- ◆ **Housing Choice and Affordability** – focuses on the development of a diversified housing stock meeting the needs of all economic segments of the community
- ◆ **Housing Accessibility and Livability** – establishes goals and policies to address the particular needs of residents with special needs and seniors
- ◆ **Streamlining Permitting for Housing** – focuses on the city regulations and procedures that can facilitate housing development

Citywide Housing

Citywide Housing Goal

- ◆ **H-1: Promote safe, attractive, and vibrant neighborhoods with access to jobs, services, schools, amenities, and healthy active living that meet the needs of all members of the community.**

Citywide Housing Policies

- ◆ H-1.1: Provide a range of housing options to support all ages and income levels. Provide an adequate supply of land to accommodate the City's housing growth target, provide housing choices, and to allow housing varieties attainable across various household income levels,
- ◆ H-1.2: Support residential development that minimizes both impervious areas and minimizes site grading to retain the natural contours of the land. Low impact development (LID) strategies include conserving native vegetation in tracts and considering narrower streets, stormwater gardens, and other landscape practices that store and filter runoff.



- ◆ H-1.3: Encourage use of the flexible development options (e.g., planned residential developments and development agreements) in order to create a variety of housing types within new developments.
- ◆ H-1.4: Require new residential developments to demonstrate how proposed lot, street, and utility layouts can accommodate development of single-story dwellings, duplexes, and attached or detached accessory dwelling units.
- ◆ H-1.5: Ensure that housing in mixed-use buildings (or developments) will complement the commercial and retail portion of the development and increase local living-wage jobs. Amend the municipal code to support mixed-use and middle housing development in the Downtown Subarea and near other community hubs.
- ◆ H-1.6: Encourage in-fill development on vacant or underutilized sites, subject to design review guidelines, that have adequate urban services, and ensure that the development is compatible with the surrounding neighborhood.
- ◆ H-1.7: Require all new housing developments to provide a range of housing types and sizes that are evaluated through the land use approval process and stipulated on the final plat.
- ◆ H-1.8: Promote the maintenance, repair, and rehabilitation of Camas' existing housing stock. Seek and promote resources that provide financial and other assistance to citizens for maintaining or repairing health and safety features of their homes.
- ◆ H-1.9: Support investment in existing neighborhoods to enhance livability, safety, and accessibility in a way that preserves unique physical character.
- ◆ H-1.10: Develop objective design standards to ensure new development is compatible in scale, architectural style, and landscape composition with existing and planned neighborhoods.
- ◆ H-1.11: Provide ongoing education and community engagement on the housing needed by the community and provide education on available programs and incentives and permit process support to affordable housing developers.
- ◆ H-1.12: Achieve and sustain the housing targets by income group allocation for Camas as adopted by the Clark County Council. Monitor and assess the City's progress in meeting housing needs at least every five years.
- ◆ H-1.13: Support and encourage housing legislation at the county, state, and federal levels, which promotes the City's housing goals and policies.

Housing Choice and Affordability

Housing Choice and Affordability Housing Goal

- ◆ **H-2: Create a diversified housing stock that meets the needs of all lifestyles and economic segments of the community through new developments, preservation, and collaborative partnerships.**



Housing Choice and Affordability Housing Policies

- ◆ H-2.1: Support and encourage a wide variety of housing types throughout the City to provide choice, diversity, and affordability and promote homeownership.
- ◆ H-2.2: Promote the preservation and rehabilitation of the City's existing affordable housing stock of all types, including low-cost rentals and more affordable owner-occupied single-family homes. Explore measures to preserve affordable housing, such as a home repair programs with partners to help rehabilitate existing housing that serves low to moderate-income households.
- ◆ H-2.3: Create opportunities for ownership housing in a variety of settings, styles, sizes, and affordability levels throughout Camas.
- ◆ H-2.4: Provide incentives and bonuses to encourage the development of affordable housing and middle housing. H-2.4: Ensure that any affordable housing with the support of city incentives or bonuses (including public funds, through development agreements, incentives, or by regulation) remains affordable for the longest possible term.
- ◆ H-2.5: Participate in collaborative partnerships with various local and regional public and non-profit housing groups to ensure that affordable housing and supportive services are provided throughout the City.
- ◆ H-2.6: Encourage collaborations between for-profit and non-profit developers to expand affordable housing options.
- ◆ H-2.7: Evaluate the existing Multifamily Tax Exemption (MFTE) program provisions and participation and potential changes and expansions to test out program options and their associated costs and benefits helping to support overall housing production and affordable housing targets.⁷
- ◆ H-2.8: Ensure the Camas Municipal Code is consistent with State guidelines, such as updating definitions for affordable housing and residential use related, different income levels, and workforce housing.
- ◆ H-2.9: Plan for and accommodate Camas' allocated share of countywide future housing needs for moderate-, low-, very low-, and extremely low-income households as well as emergency housing, emergency shelters, and permanent supportive housing.

Housing Accessibility and Livability

Housing Accessibility and Livability Goal

- ◆ **H-3: Encourage and support a variety of housing opportunities for those with special needs, particularly those with challenges relating to age, health, or disability.**

⁷ Camas [Code Chapter 3.86 - MULTIFAMILY HOUSING TAX EXEMPTION](#).



Housing Accessibility and Livability Policies

- ◆ H-3.1: Encourage special needs and senior housing to be dispersed throughout the community and close to public transportation, shopping, medical clinics, and other essential services.
- ◆ H-3.2: Encourage, support, and work with partners supporting (such as the Clark County Health District) social and health service organizations that offer programs and facilities to help persons with special needs remain in the community.
- ◆ H-3.3: Treat residential structures occupied by persons with disabilities the same as residential structures occupied by a family or by non-disabled unrelated individuals.
- ◆ H-3.4: Encourage the creation of senior housing and accessible housing types that allow residents to “age in place” to support aging populations and allow residents to continue living in Camas.
- ◆ H-3.5: Develop a strategy or action plan to work with partners to secure grants and loans by agencies, private developers, and nonprofit organizations that are tied to the provision of permanent supportive housing, emergency shelter beds, transitional housing, and other housing serving at-risk populations.
- ◆ H-3.6: Work with other jurisdictions and health and social service organizations to develop a coordinated, regional approach to address the impacts of displacement and people at risk of becoming homeless.
- ◆ H-3.7: Work Promote the use of universal design principles for new development or redevelopment housing projects to ensure housing is designed for all persons and abilities.

Streamlining Permitting for Housing

Streamlining Permitting for Housing Goal

- ◆ **H-4: Support the development of quality and sustainable housing in Camas with streamlined regulations and processes.**

Streamlining Permitting for Housing Policies

- H-4.1: Periodically review and update the City's residential zoning regulations, design standards, and permitting procedures to promote quality development with timely and predictable outcomes.
- H-4.2: Create regulations and procedures that balance clarity and objectivity with flexibility for design innovation.
- H-4.3: Consider the impacts on housing supply and affordability when making land use policy decisions or zoning code amendments.
- H-4.4: Allow development of middle housing and accessory dwelling units as a permitted use in lower density residential zones, consistent with the Growth Management Act.



- H-4.5: Ensure policies, codes, and ordinances allow for a compatible mix of housing types and variable lot and unit sizes within new subdivisions and development projects.
- H-4.6: Monitor the number and type of housing units being built annually in Camas and permit timelines associated with new housing developments.



Housing Appendix

Community Demographic Trends

Understanding population and housing characteristics are important for context for developing policies that anticipate the needs and goals of Camas. Key trends such as population growth, household size and composition, homeownership, and residents' characteristics like age, income, and race and ethnicity provide useful information about how Camas is changing and what changes are affecting housing demand in the city. Tracking these trends also helps to work towards equitable outcomes, by recognizing where there are existing gaps and what groups may face disproportionate challenges to accessing housing that meets their needs.

This assessment relied on data primarily sourced from the United States Census Bureau's 5-year American Community Survey (ACS) estimates,⁸ CoStar, Washington Office of Financial Management (OFM), the United States Department of Housing and Urban Development (HUD), and the City of Camas. Primary geographies used include the City of Camas, Clark County, and Washington State, as well as targeted comparisons with surrounding comparable cities of Battle Ground and Washougal.

In some cases, the margin of error (MOE) with the Census Bureau's ACS data and other sources can be very high, severely reducing the accuracy of some variables. This typically happens for groups with smaller sample sizes or data filtered to smaller geographies. Where data is not available at the city level, we include information at the County level.

The Washington State Office of Financial Management (OFM) provides official state and local population estimates and projections for use in the allocation of funds, growth management, and other planning functions. This section utilizes official population estimates from 2000-2023 to understand Camas's population growth over the last few decades, as well as estimates of households and projections of these data through 2044.

Population Growth, Age, Race and Ethnicity

Since 2000, Camas has grown at a faster rate than Clark County or Washington State overall, increasing by 120% (or 5.2% annually on average). The City saw its greatest increases in population in 2004, 2017, and 2020 (Exhibit 5). Camas's peer cities in Clark County like Battle Ground and Washougal have also seen higher rates of growth over the County average per year. As the population of these smaller cities increase, demand for housing also rises and affects the way that cities like Camas must plan to meet residents' housing needs.

⁸ 5-year estimates use data collected over a longer period of time used to increased statistical reliability of the data by using a larger sample for geographies with populations under and small groups within a population. Since Camas's population is below the threshold of 65,000 residents, 1-year estimates are not available at the city level. This report generally uses the most current estimates at the time of writing; for ACS data this is 2018-2022, as well as comparison over time to 2008-2012 data.



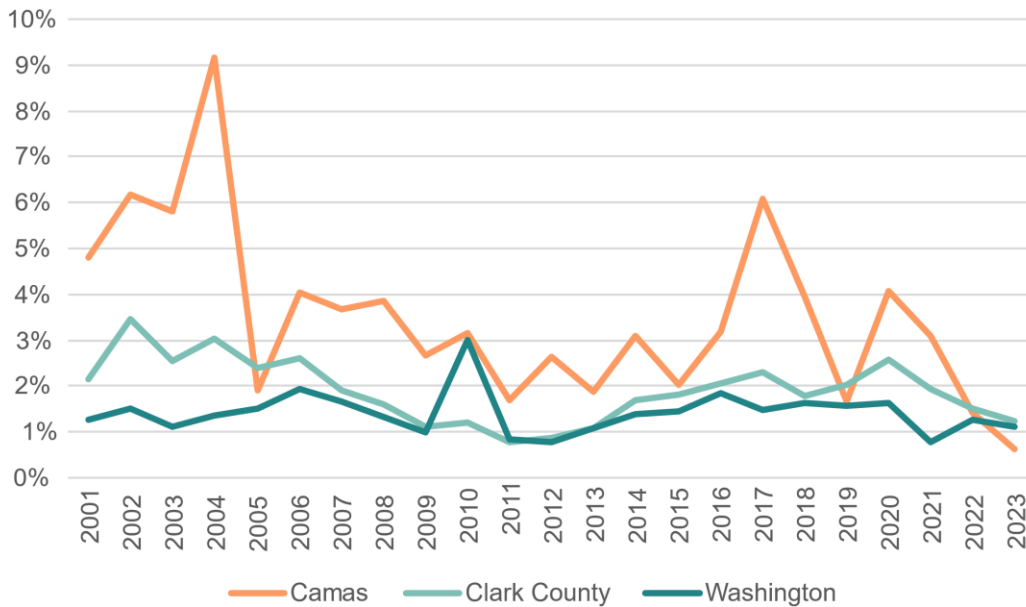
Exhibit 4. Total Population, Camas, Clark County, Washington, and Comparison Geographies, 2000-2023

Source: WA Office of Financial Management (Intercensal and postcensal)

JURISDICTION	POPULATION			CHANGE, 2000-2023	PERCENT CHANGE, 2000-2023	AAGR 2000-2023
	2000	2010	2023			
City of Camas	12,462	19,355	27,420	14,958	120%	5.2%
Clark County	342,194	425,363	527,400	185,206	54%	2.4%
City of Battle Ground	9,206	17,571	21,910	12,704	138%	6.0%
City of Washougal	8,595	14,095	17,490	8,895	103%	4.5%
Washington State	5,757,761	6,724,540	7,951,150	2,193,389	38%	1.7%

Exhibit 5. Population Growth Change Year-over-Year (YOY), Camas, Clark County, and Washington, 2000-2023

Source: WA Office of Financial Management (Intercensal and postcensal)



In terms of land, Camas has expanded incrementally over time through annexations. Although annexations can be used to bring in different types of land uses to a city (industrial, open space, etc.), the addition of new residential land use areas can increase the City's population and capacity for new housing. Exhibit 6 below shows new annexations in Camas as of 2016.⁹ In the 2000's and early 2010's, the

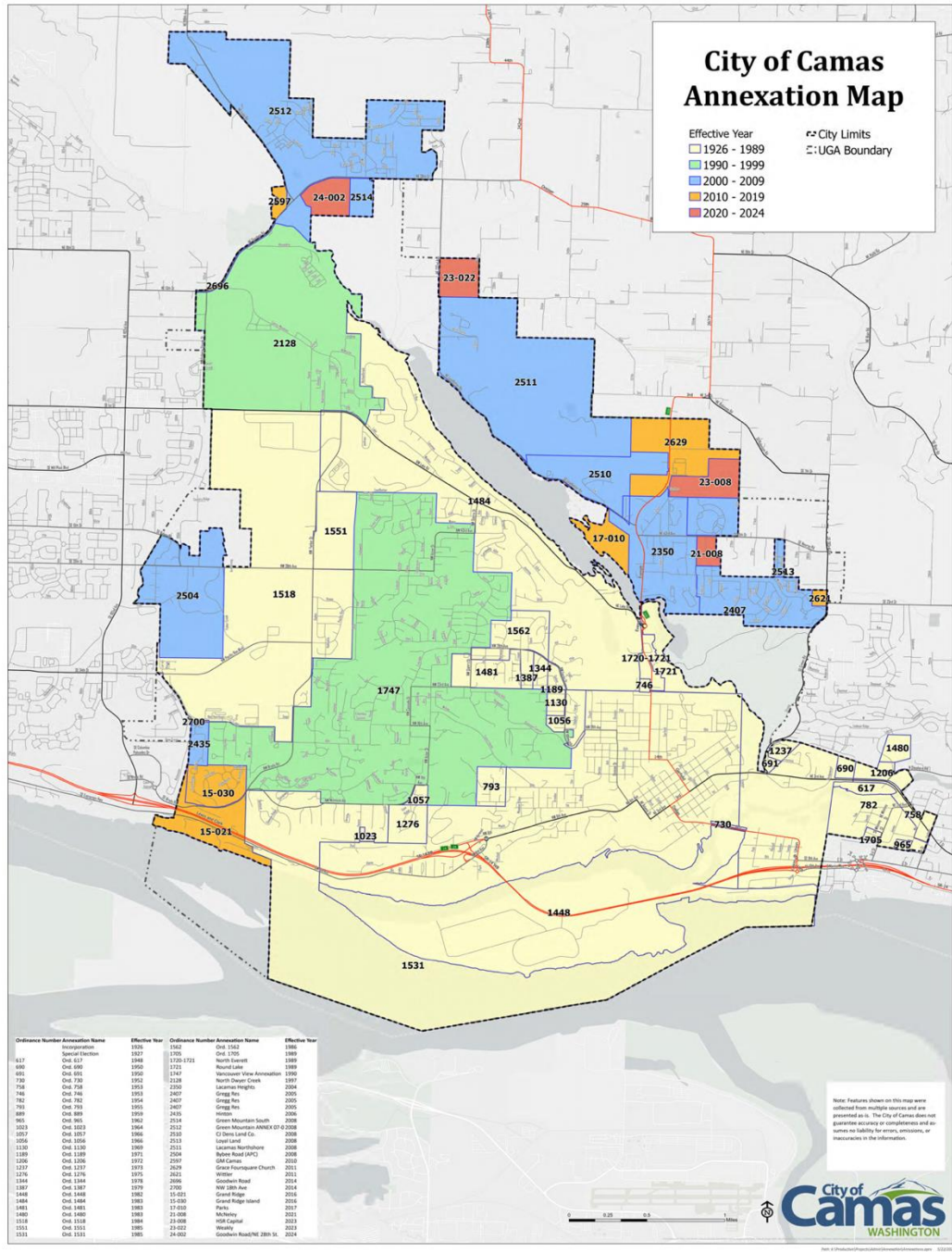
⁹ Since the City's most recent annexation map, it has also annexed an additional 154 acres across four parcels since 2016.



City added large new areas on the north side of Lacamas Lake, with a large portion of this area zoned for multifamily housing alongside employment and commercial areas.

Exhibit 6. City of Camas Annexations Through 2024

Source: City of Camas

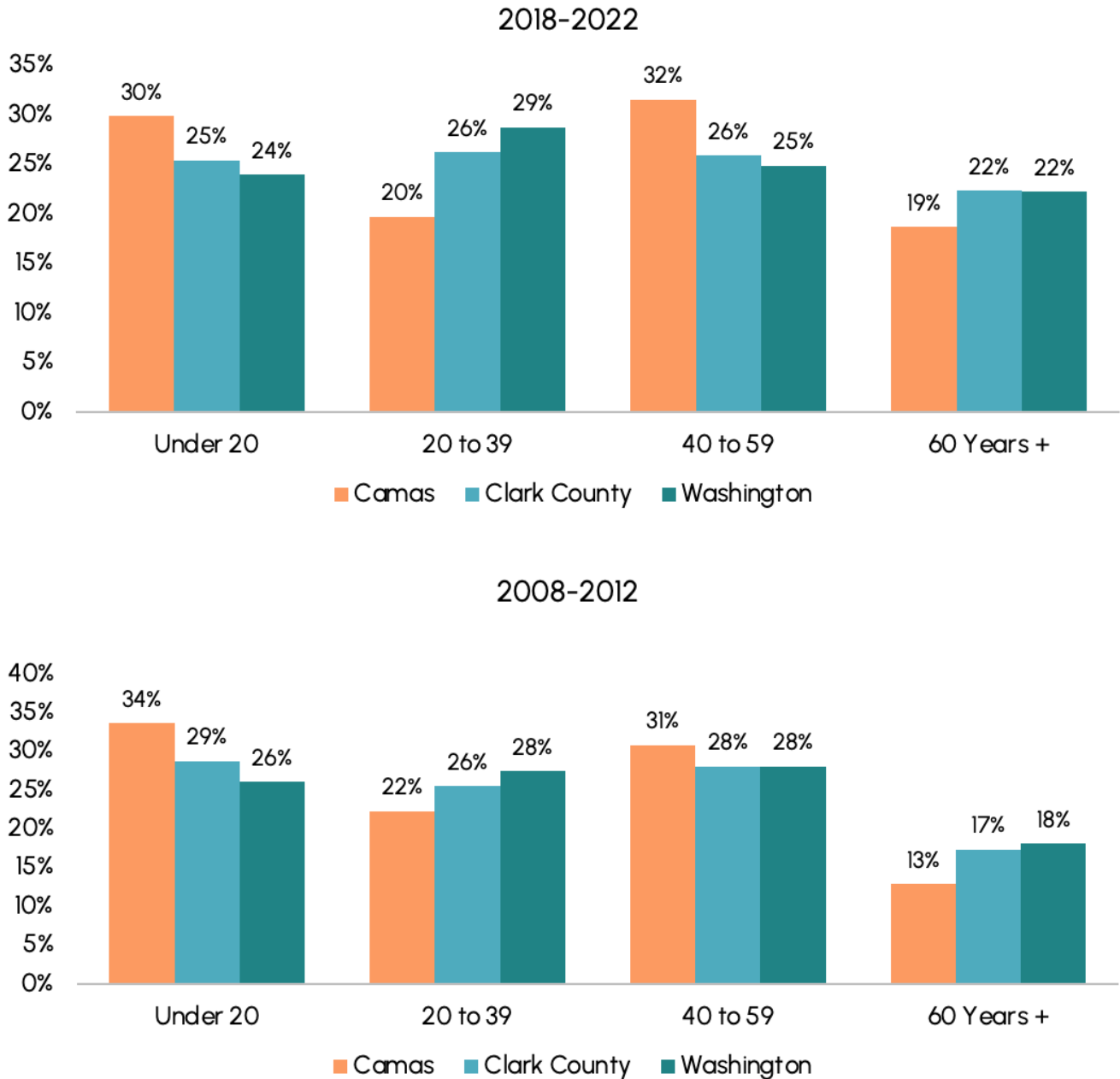


Camas has a quickly aging population. Between 2008 and 2022, Camas's share of residents under 18 saw the greatest decline from 34 to 30 percent of the population while the share of residents aged 60 years

or over increased in this time period from 13 to 19 percent. The share of adults between the ages of 20 and 59 remained relatively stable.

Exhibit 7. Age Distribution, Camas, Clark County, and Washington, 2008-2012, 2018-2022

Source: U.S. Census Bureau, 2008-2012, 2018-2022 ACS 5-Year Estimates.



Median age in Camas increased by 4.3 years between 2012 and 2022, rising faster than Clark County or the State of Washington overall. Households' housing needs can change depending on different stages of life. For example, early- to mid-career workers (typically falling in the age 20 to 39 years category), multigenerational families with children, or older persons entering retirement may all have differing



needs for the location, price, size, layout, or other features of their homes. Growth of adults aged 50 and over is also reflected in shrinking household sizes and changing types shown below in Exhibit 11 and Exhibit 12, indicating a growing need for housing accommodating older adults.

Exhibit 8. Median Age, Camas, Clark County, Washington, and Comparison Geographies 2008, 2022

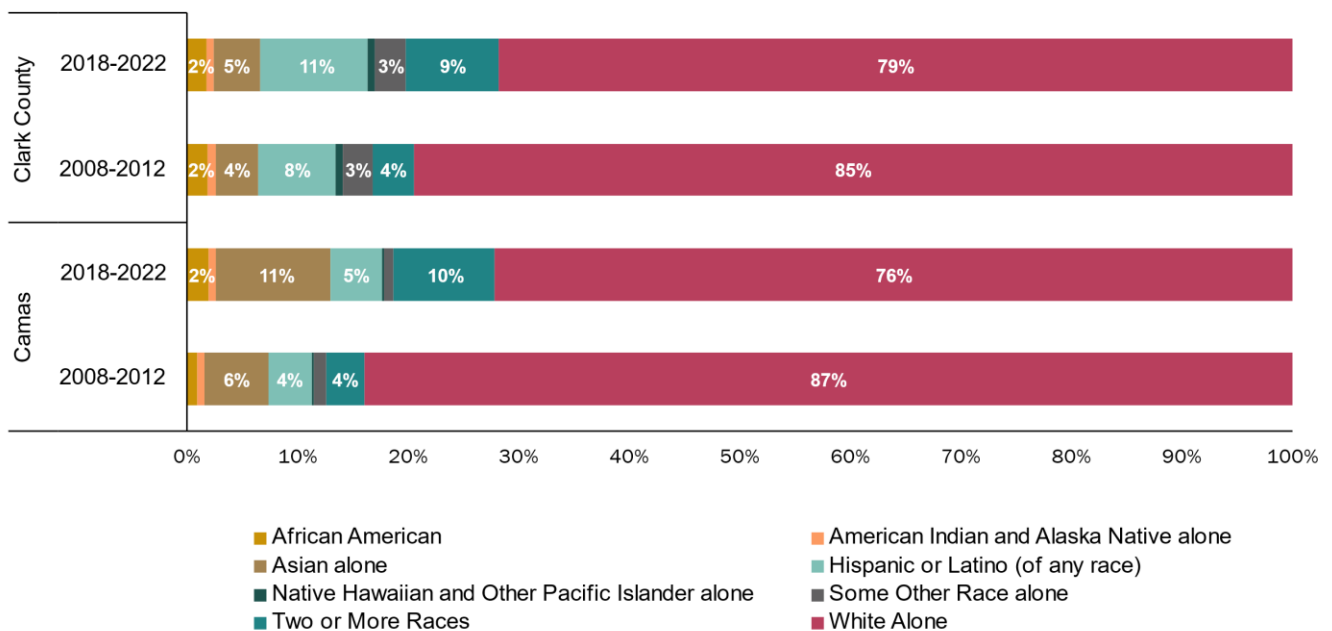
Source: U.S. Census Bureau, 2008-2012 and 2018-2022 ACS 5-Year Estimates

JURISDICTION	2008-2012	2018-2022	CHANGE
City of Camas	36	40	+4.3
Clark County	37	39	+2.0
State of Washington	37	38	+0.8

Camas is becoming a more diverse community, with the share of people of color increasing between 2012 and 2022. The City has also become slightly more diverse compared to Clark County overall. In 2022, approximately one quarter percent of residents in Camas were people of color. The City saw the greatest increase since 2012 in the share of residents who are Asian or two or more races; these groups grew respectively by 5 and 6 percentage points. Changes to a city's race and ethnicity profile can indicate changing housing needs due to disparate impacts of historic and systemic discriminations faced by many people of color for accessing housing.

Exhibit 9. Population by Race and Ethnicity, Camas and Clark County, 2008-2012, 2018-2022

Source: U.S. Census Bureau, 2008-2012 and 2018-2022 ACS 5-Year Estimates
 Note: Labels not shown for values ≤1%



Household Trends

Change in number of households over time is helpful for understanding a number of trends alongside overall population growth, such as household formation. Between 2000 and 2023, the City of Camas saw a higher annual rate of household growth compared to Clark County and Washington. Comparison cities of Battle Ground and Washougal saw similar or greater growth rates, increasing by 4.0 and 2.9% respectively per year since 2000. Growth in smaller cities within Clark County and the region require intentional planning to make sure new housing needs are being met in the community.

Exhibit 10. Total Households, Camas and Comparison Geographies, 2000-2023

Source: OFM

JURISDICTION	2000	2010	2023	CHANGE 2000-2023	PERCENT CHANGE 2000-2023	AAGR (2000- 2023)
City of Camas	4,736	5,952	9,833	5,097	108%	3.2%
Clark County	134,030	167,413	207,044	73,014	54%	1.9%
City of Battle Ground	3,209	5,952	7,945	4,736	148%	4.0%
City of Washougal	3,463	5,673	6,655	3,192	92%	2.9%
State of Washington	2,451,081	2,886,948	3,341,640	890,559	36%	1.4%

Changing household sizes and types have implications for the different types of housing units needed in a City. In Camas, the share of 1- and 2-person households grew between 2012 and 2022, while the share of 3- and 4-person households decreased. This could indicate a 'downsizing' trend where many older adults may seek out smaller units as adult children establish new households.

Exhibit 11. Household Size Distribution, Camas and Clark County, 2012 -2022

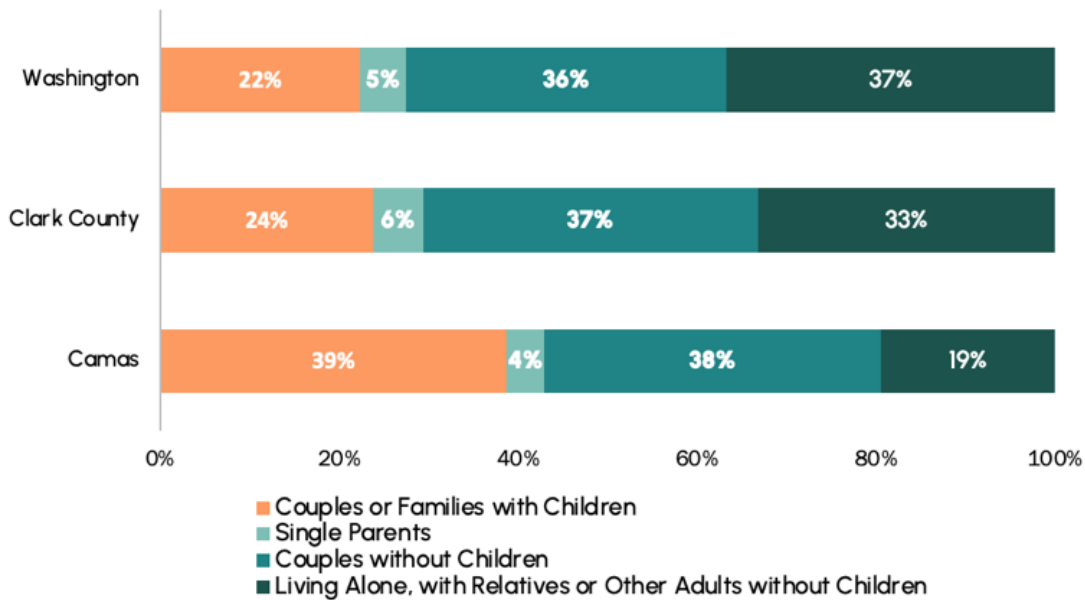
Source: U.S. Census Bureau, 2008-2012 and 2018-2022 ACS 5-Year Estimates



Household types in Camas however indicate a larger share of couples or families with children in the City (39%) compared with Clark County (24%) or Washington (22%) overall, with a smaller share of residents living alone or with extended relatives. This may indicate a trend of multigenerational households in the city, where several generations of a family co-habitate.

Exhibit 12. Household Type, Camas, Clark County, and Washington, 2018-2022

Source: U.S. Census Bureau, 2008-2012 and 2018-2022 ACS 5-Year Estimates



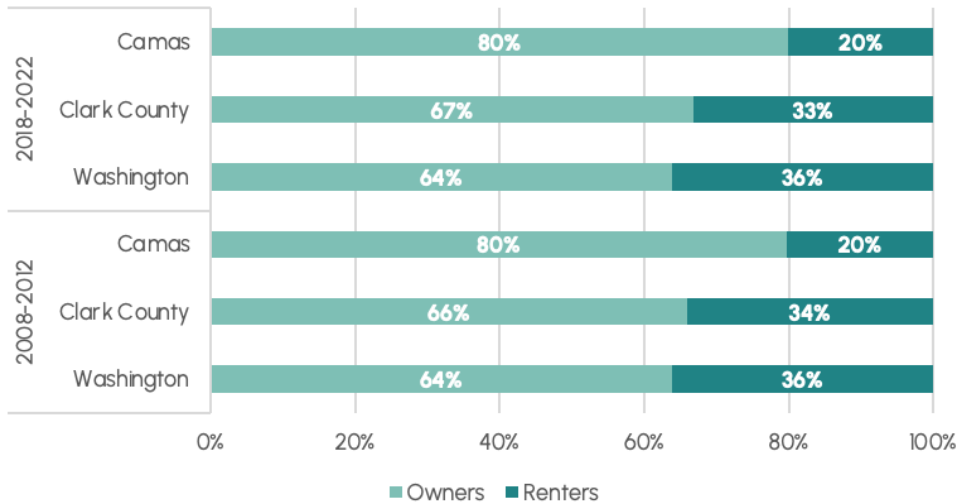
Household Tenure

Household tenure refers to the ownership status of residents in their homes, either as owners or renters of their home. In 2022, 80% of households in Camas owned their homes, at a higher rate than either Clark County or Washington. The share of renter households stayed the same in Camas since 2012, showing less than a 1% increase over this time period.



Exhibit 13. Household Tenure, Camas and Clark County, 2012 -2022

Source: U.S. Census Bureau, 2008-2012 and 2018-2022 ACS 5-Year Estimates



Camas maintained a larger median household size than the County or the State in both 2012 and 2022, with little change in the City. In both periods owner-occupied households tended to be larger than renter households.

Exhibit 14. Average Household Size by Tenure, Camas, Clark County, and Washington, 2012 -2022

Source: U.S. Census Bureau, 2008-2012 and 2018-2022 ACS 5-Year Estimates

	CAMAS	CLARK COUNTY	WASHINGTON
2008-2012			
Average household size	2.96	2.67	2.52
Owner-occupied units	3.01	2.75	2.61
Renter-occupied units	2.74	2.52	2.35
2018-2022			
Average household size	2.95	2.65	2.53
Owner-occupied units	3.07	2.72	2.66
Renter-occupied units	2.48	2.49	2.3
Change 2008-2012 to 2018-2022			
Average household size	-0.01	-0.02	0.01
Owner-occupied units	0.06	-0.03	0.05
Renter-occupied units	-0.26	-0.03	-0.05

Homeownership rates can often vary by race and ethnicity, as many people of color face historic and systemic barriers from a legacy of discriminatory practices in the United States. In Camas today, margins of error are too high to disaggregate homeownership by race and ethnicity.

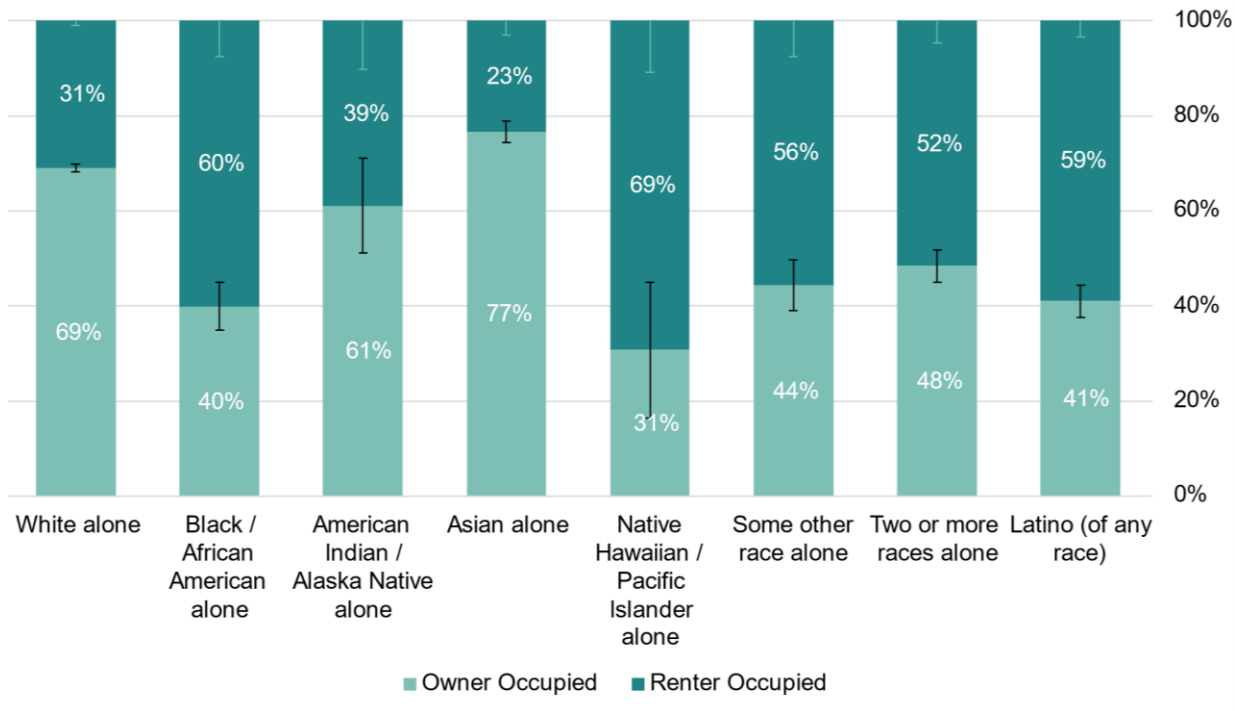
However, County-level trends indicate that disparities exist for some groups in Clark County, with households who are Black or African American, American Indian or Alaska Native, Native Hawaiian or Pacific Islander, Hispanic or Latino (of any race), two or more races, or another race not listed had lower rates of homeownership. Native Hawaiian or Pacific Islander, Black or African American, and Latino of



any race had the lowest homeownership rates with over half renting their home. White and Asian households both had rates of homeownership above the County average overall (Exhibit 13) at 69 percent and 77%. Intentional policies to remove barriers to homeownership can help to reduce these disparities.

Exhibit 15. Homeownership by Race, Clark County, 2022

Source: U.S. Census Bureau, 2018-2022 ACS 5-Year Estimates



Household Income Trends

Income is a critical factor for determining housing choices. A household’s level of income influences both the type of housing they are able to afford (e.g., single-family detached homes, multifamily units) and their tenure (whether a household has the option to purchase a home or rent). Median household income in Camas is higher than both Clark County and the state of Washington at \$133,000 in 2022. Adjusting for inflation, median income in the City still increased by 31% since 2012. This increase is primarily due to growth in households earning over \$100,000 per year (Exhibit 17).



Exhibit 16. Median Household Income, Camas, Clark County, and Washington (2022\$)

Source: U.S. Census Bureau, 2008-2012 and 2018-2022 ACS 5-Year Estimates

Note: 2008-2012 values are adjusted for inflation

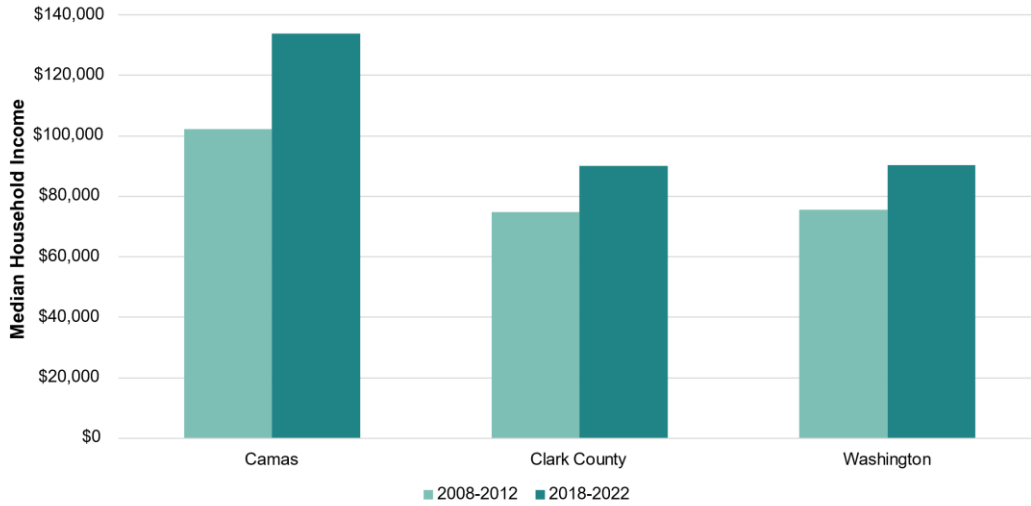
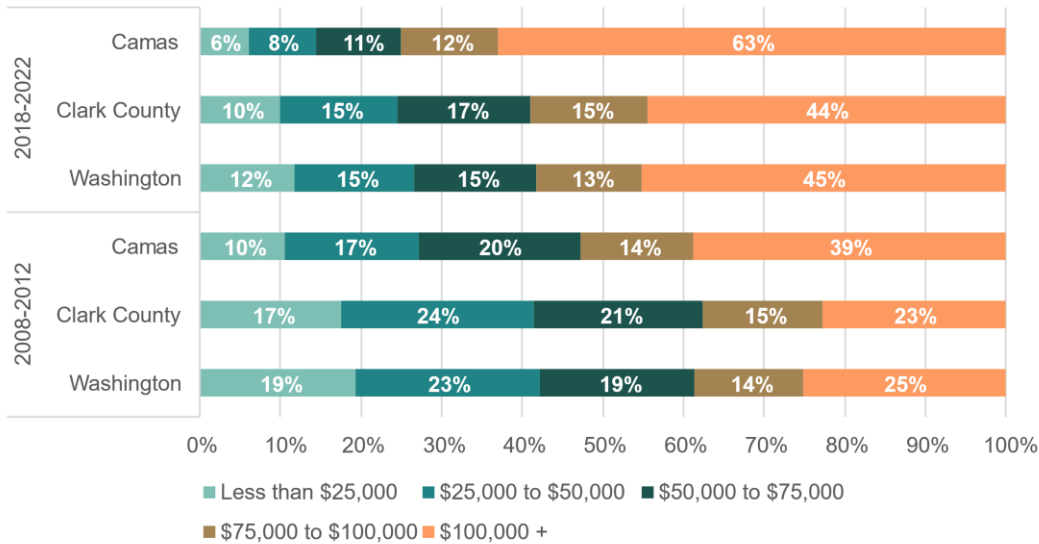


Exhibit 17. Change in Household Income Distribution, Camas and Clark County, 2012 -2022

Source: U.S. Census Bureau, 2008-2012 and 2018-2022 ACS 5-Year Estimates



Median household income is higher in Camas than in the County for all groups by race and ethnicity (where data was accurate enough to be interpreted). White residents in Camas had approximately the same median income as the City overall, while Black or African American, Asian, and Hispanic or Latino residents indicated higher median income. Household income for those who were two or more races was the only group estimated to be below average for the City. However, high margins of error for many groups in the City of Camas may lead to inaccuracies in this data.

At the County level, income for white households was generally in line with the overall median, while income was higher for American Indian or Alaska Native and Asian households. In Clark County, households who were Black or African American, Native Hawaiian or Pacific Islander, Hispanic or Latino,

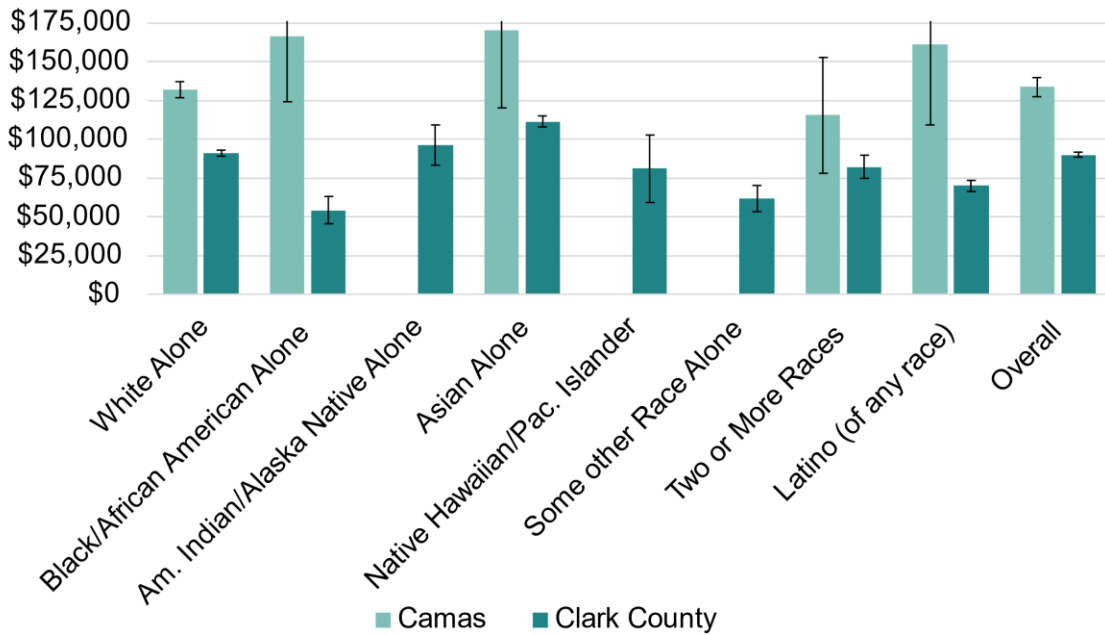


two or more races, or another race had lower median household incomes than the overall average. Considering the high margins of error for the data provided at the City level, it is possible that these disparities also exist for the same households of color in Camas.

Exhibit 18. Median Household Income by Race and Ethnicity, Camas and Clark County, 2022

Source: U.S. Census Bureau, 2018-2022 ACS 5-Year Estimates

Note: Due to limited data, median income for some groups is not available at the City level.



Another aspect of analyzing household incomes is the Area Median Income (AMI). AMI is defined as the midpoint of a specific area’s income distribution and is defined each year by the Department of Housing and Urban Development (HUD).¹⁰ HUD includes Camas as part of the Clark County in the Portland-Vancouver-Hillsboro, OR-WA MSA. In 2023, HUD determined the AMI to be \$114,400 for a family of four in the area. This is lower than median income in Camas itself which was \$133,000 in 2022 (Exhibit 16) and has been consistently lower than the City over time.

Exhibit 19. Median Family Income (MFI) for a Family of Four, Camas and Clark County (2023\$)

Source: HUD

	EXTREMELY LOW (30%)	LOW (50%)	MODERATE (80%)	MEDIAN (100%)	HIGH (120%+)
2019	\$26,350	\$43,950	\$70,300	\$87,900	\$105,500
2023	\$33,850	\$56,400	\$90,200	\$114,400	\$137,300

¹⁰ AMI/ Median Family Income (MFI) looks at how much each income level can afford in housing costs which is helpful for understanding housing affordability. Each year, the HUD uses data from the U.S. Census to define an area’s MFI based on family size. The MFI benchmark helps determine eligibility for HUD housing programs (often including rent-restricted housing) and supports the tracking of different housing needs for a range of household incomes. If the term AMI is used in an unqualified manor, this reference is synonymous with HUD’s MFI.



Cost Burden

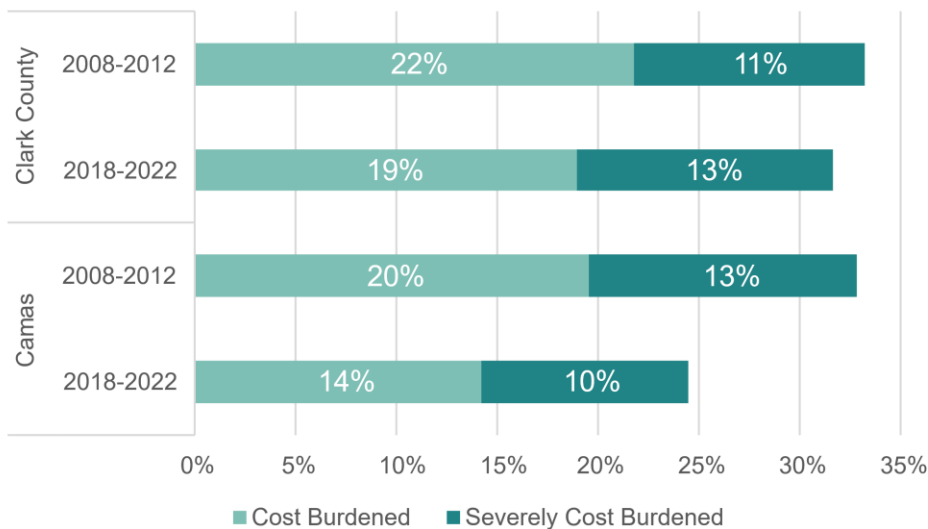
Housing costs are typically the largest portion of a household budget, and typically include mortgage or rent payment, utilities, interest, and insurance. HUD guidelines indicate that households paying more than 30% of their income on housing experience "cost burden" and households paying more than 50% experience "severe cost burden." Using cost burden as an indicator is one method of determining how well a city is meeting its need to provide housing that is affordable to all households in a community.

Cost burdening for owner-occupied households is less common because mortgage lenders typically ensure that a household can pay its debt obligations before signing off on a loan. However, cost burdening can occur when a household secures a mortgage and then sees its income decline. In addition, retired persons subsisting on a fixed income can experience cost burden associated with increased property taxes rising above their financial limitations.

Total rates of cost burdened households decreased in Camas between 2012 and 2022, falling below Clark County's average. In 2022, 24% of all households experienced cost burden, compared to 33% in the County overall.

Exhibit 20. Cost Burden for All Households, Camas and Clark County, 2012 -2022

Source: U.S. Census Bureau, 2008-2012 and 2018-2022 ACS 5-Year Estimates

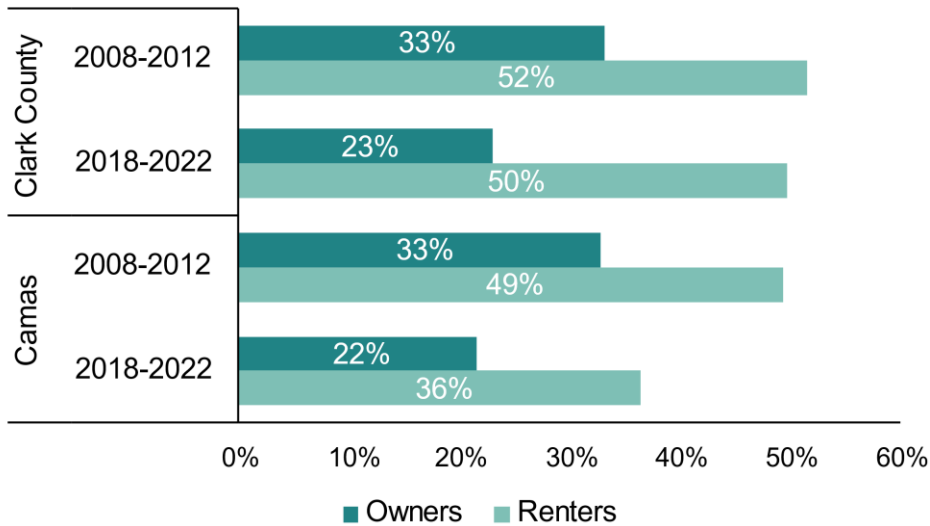


Different types of households may face varying levels of cost burden. Renters are often more vulnerable to increasing housing costs due to property owner decisions and changing demand trends. In Camas, a higher share of renter households experienced cost burden in 2022 compared to homeowners but saw a greater decrease since 2012.



Exhibit 21. Cost Burden by Tenure, Camas and Clark County

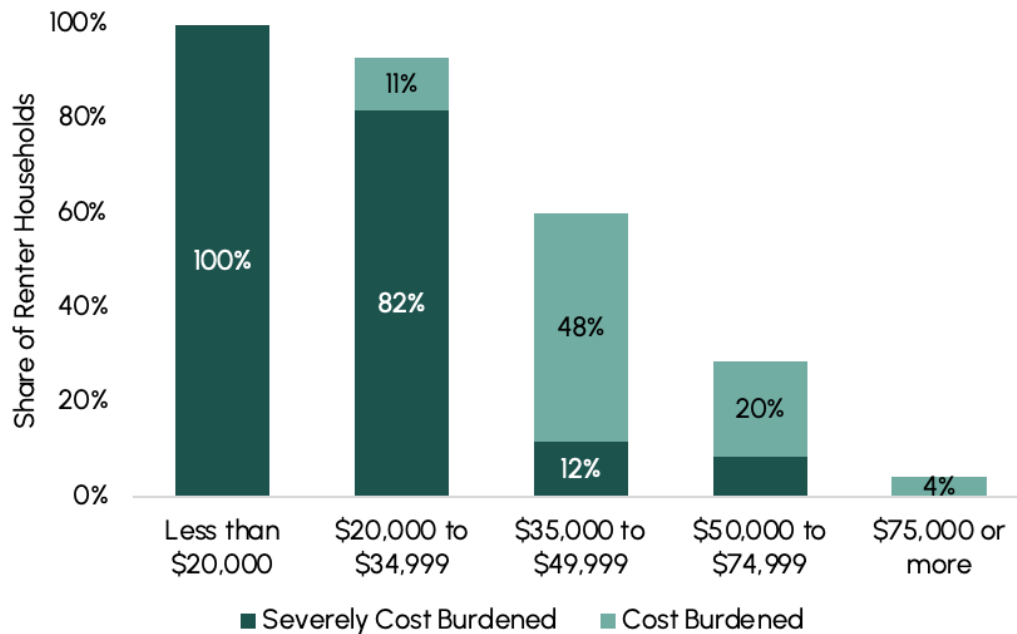
Source: U.S. Census Bureau, 2008-2012 and 2018-2022 ACS 5-Year Estimates



Cost burden is also higher in Camas for lower-income households, who are often less able to absorb changes to monthly housing costs. In 2022, 100% of households earning less than \$20,000 experienced severe cost burden (paying 50% or more of monthly income towards housing). In comparison, 93% of those earning \$20,000 to \$34,999 per year were cost burdened or severely cost burdened. The rate of cost burden proportionately reduces for those earning higher incomes, with only four percent of those earning \$75,000 or more per year experiencing any cost burden.

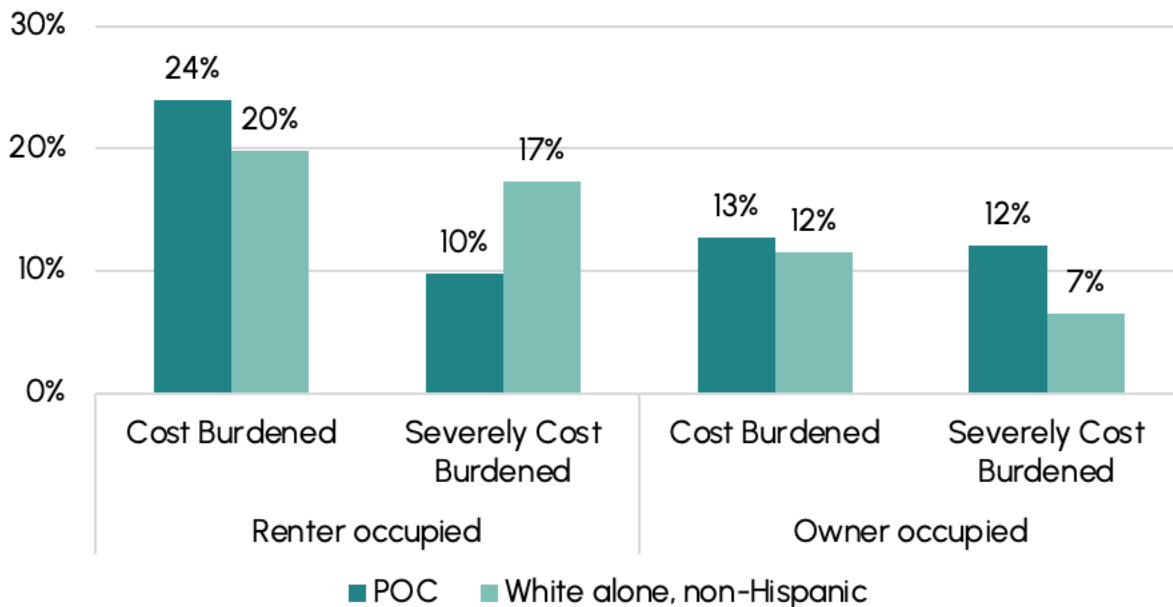
Exhibit 22. Cost Burden by Income, Camas, 2022

Source: U.S. Census Bureau, 2008-2012 and 2018-2022 ACS 5-Year Estimates



Cost burden for people of color in Camas is generally higher compared to White, Non-Hispanic households, particularly for homeowners of color. In 2020, 25% of homeowners of color were cost burdened, compared to 19% of White, Non-Hispanic homeowners.

Exhibit 23. Cost Burden for People of Color (POC) and White Households by Tenure, Camas, 2020
Source: 2016–2020 CHAS



Existing Housing Inventory

Understanding the City’s existing housing supply and characteristics is critical for planning to meet future housing demand. This section provides information about homes in Camas today, including growth over time, vacancy rates, housing costs, and implications for housing affordability.

Housing Units

Similar to growth in population, Camas and Clark County have both seen growth in their number of housing units in the past two decades. Camas has seen a 108% change since 2000 (annually this equals 4.7% growth or 221 new homes), representing a greater proportionate increase than both the County and Washington State.

The City of Camas’s growth in housing units was lower than its population change as shown above in

Exhibit 4 (120% or 5.3% AAGR), indicating that the City has not been keeping pace by adding to its supply to meet the rising demand. A sharp spike in housing production in 2017 and 2020 reflected population growth trends in the City (Exhibit 25).



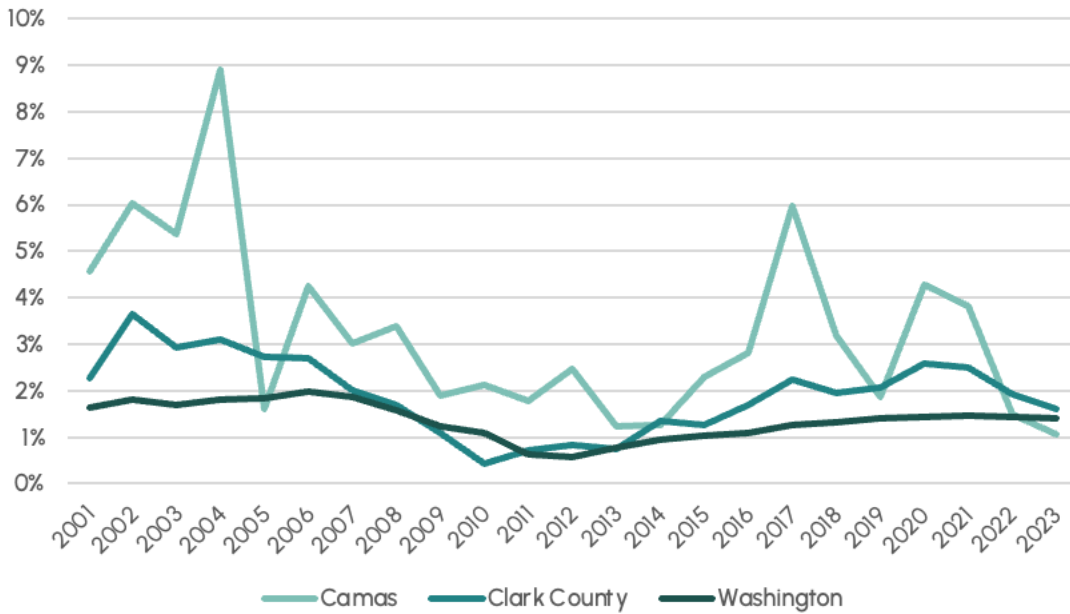
Exhibit 24. Total Housing Units, Camas, Clark County, and Washington 2000-2022

Source: OFM

JURISDICTION	2000	2010	2023	CHANGE 2000-2023	PERCENT CHANGE 2000-2023	AAGR (2000- 2023)
City of Camas	4,736	7,072	9,833	5,097	108%	4.7%
Clark County	134,030	167,413	207,044	73,014	54%	2.4%
State of Washington	2,451,081	2,886,948	3,341,640	890,559	36%	1.6%

Exhibit 25. Household Growth Change Year-over-Year (YOY), Camas, Clark County, and Washington 2000-2023

Source: WA Office of Financial Management (Intercensal and postcensal). Note: Some of the spikes in household growth were partially attributed to annexations to the City of Camas.



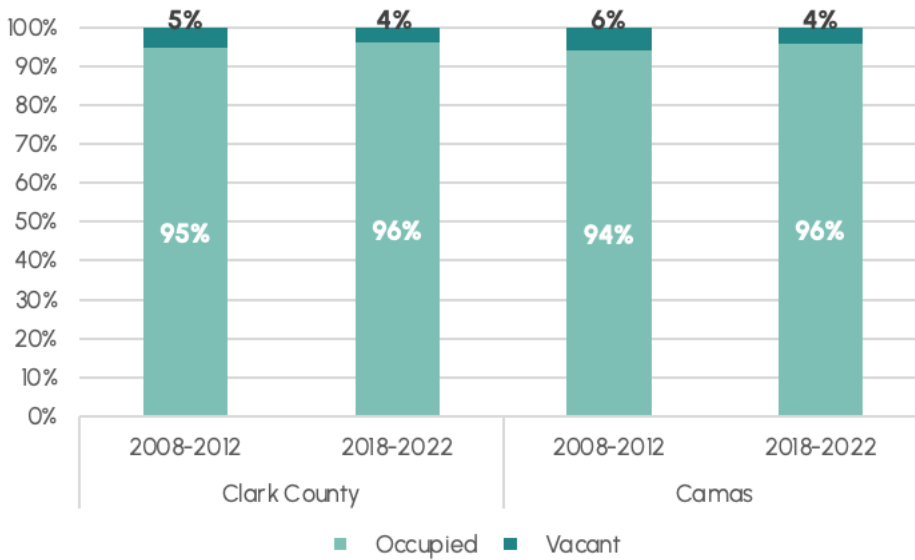
Vacancy Rate

The Census defines vacancy as “unoccupied housing units considered vacant.”¹¹ Vacancy status is determined by how the unit would likely be occupied (e.g., for rent, for sale, or for seasonal use only). Vacancy rates are cyclical and represent the lag between demand and the market’s response to demand for additional dwelling units. Vacancy rates for rental and multifamily units are typically higher than those for owner-occupied and single-family dwelling units.

Between 2012 and 2022, Camas and Clark County saw steadily low vacancy rates for all housing units in total. This level of vacancy is indicative of a healthy housing market with natural rates of turnover; extremely low vacancy rates can indicate a more constrained supply that is not meeting housing demand. However, the slight decrease in both the City and County could begin to indicate constrained supply of housing.

Exhibit 26. Vacancy Rate, All Housing Units, Camas and Clark County, 2012 -2023

Source: ACS 5-Year Estimates



Below, Exhibit 27 shows the 2-bedroom multifamily vacancy rate for Camas according to CoStar (a real estate market platform). Camas’s vacancy rate in 2024 year-to-date was high at 18.4 percent, rising quickly since 2022. The City’s sharp spike in the past two years aligns with new construction trends, which can temporarily raise vacancy rates for newly delivered units but do not indicate long-term vacancy. In 2023, the City saw over 200 new housing units delivered, likely accounting for the fluctuation in vacancies, as well as deliveries in 2017 and 2020 that correspond with high vacancies. Two-bedroom vacancies have been comparatively low in Clark County overall and stood at 7.4% in 2024 YTD. New deliveries have increased over the last decade, with the most annual deliveries in 2023 (1,306 units).

¹¹ US Census Bureau, “American Community Survey and Puerto Rico Community Survey 2022 Subject Definitions,” <https://www.census.gov/programs-surveys/acs/technical-documentation/code-lists.html>, 45-46.



Exhibit 27. 2-Bedroom Multifamily Units Vacancy Rate, Camas and Clark County, 2014-2024 (YTD)

Source: CoStar

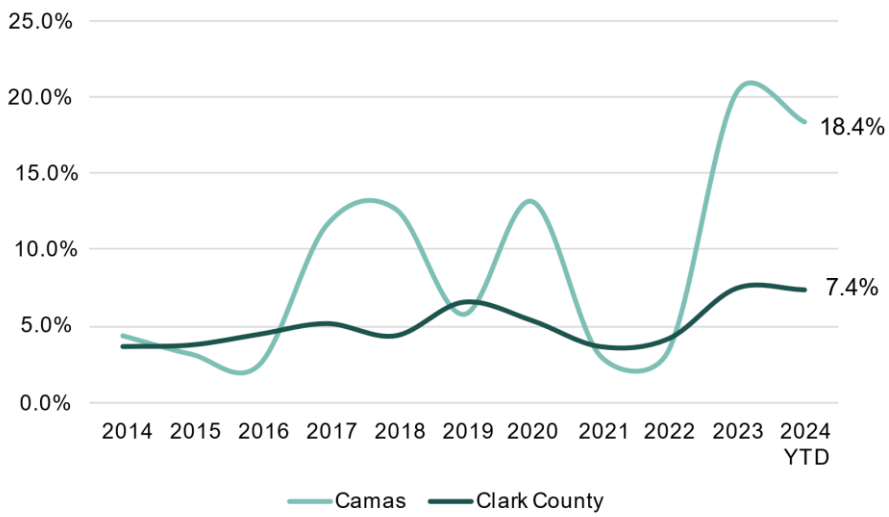
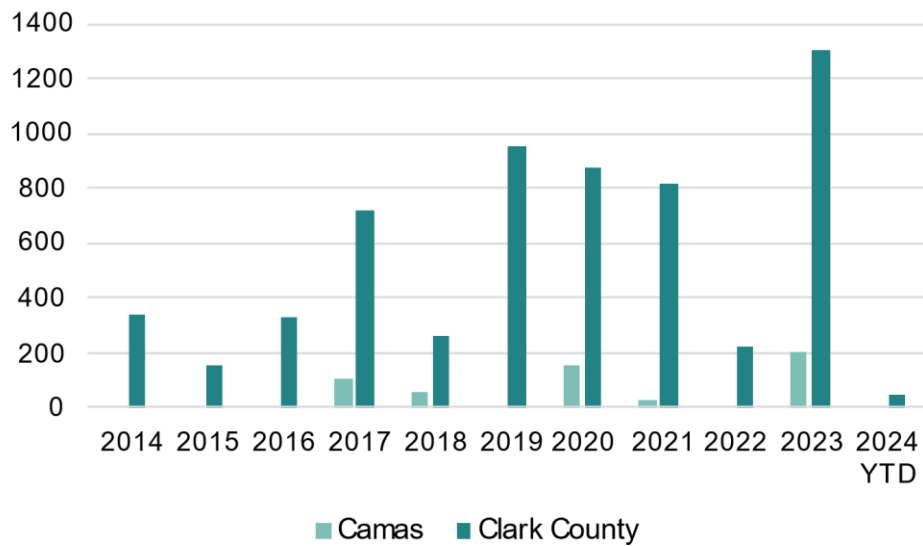


Exhibit 28. 2-Bedroom Multifamily Deliveries (Units), Camas and Clark County, 2014-2024 (YTD)

Source: CoStar



Housing Production

This analysis examined the City's building permit data from 2015 to 2023 to supplement housing development trends. Exhibit 29 below shows permitting trends for 2,763 new units by type, ranging from single-unit detached homes to units in larger multifamily developments.

Over the last decade from 2015 to 2024 (year to date), single-unit detached homes have accounted for the largest share (70%) of new permits in the City of Camas. The second most prevalent type of permitted housing was multi-unit housing (apartments, condos, and units in mixed-use buildings) encompassing 20% of new permits. Attached townhomes comprised 8% of the total and middle housing types like duplexes, triplexes, quadplexes, and accessory dwelling units (ADUs) were only 2% of all permits.

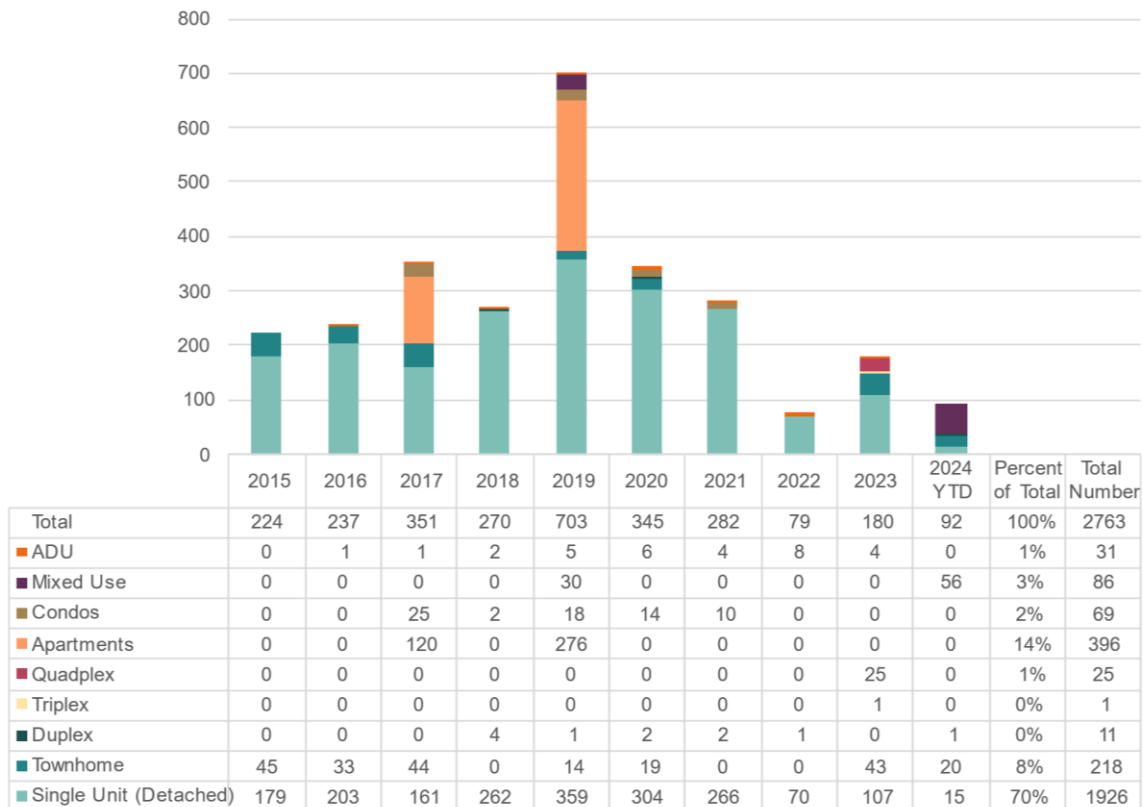
MIDDLE HOUSING POLICY IN WA

'Middle housing' refers to moderate-density housing types between single-family detached homes and larger multifamily housing. HB 1110 became effective in July 2023 and requires that designated Growth Management Act (GMA) planning cities in Washington must allow certain minimum densities for middle housing within 6 months after their periodic update due date.

Camas is counted as a Tier 2 city under this policy, which must allow for 2 dwelling units per lot or higher in predominantly residential zones, as well as 4 dwelling units per lot within a quarter mile of major transit stops and for affordable housing (ESHB 1110, Sec. 3(1)(c)).

Exhibit 29. City of Camas Housing Permit Data, 2015-2024 (YTD)

Source: City of Camas. Note: This includes permits that were finalized.

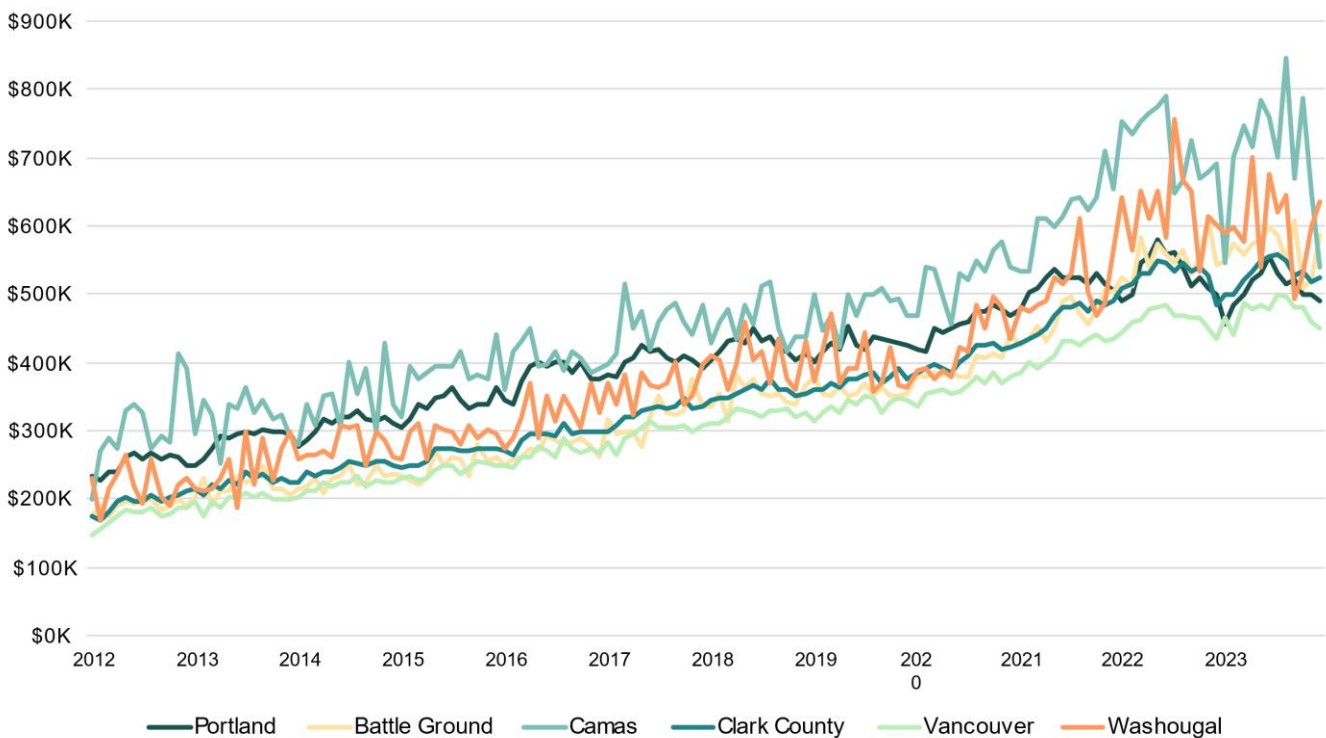


Housing Costs

Changes in housing costs relative to incomes and demographics trends have important implications for cities' supply of affordable and accessible housing. Median home sale prices in Camas and Clark County have increased over the last ten years, with Camas's average prices generally remaining higher than the County or comparison cities of Battle Ground and Washougal. In 2023, the average of median home sale prices in the City was \$704,000, increasing by 119% since 2013. In comparison with surrounding jurisdictions, the average home sale in Camas was more expensive than the average home in the City of Portland (by \$196,000) or Clark County (by \$173,000) in 2023. Other suburban cities like Battle Ground and Washougal were closer to prices in Camas but still remained lower.

Exhibit 30. Change in Median Home Sale Price, Camas, 2013-2023

Source: Redfin



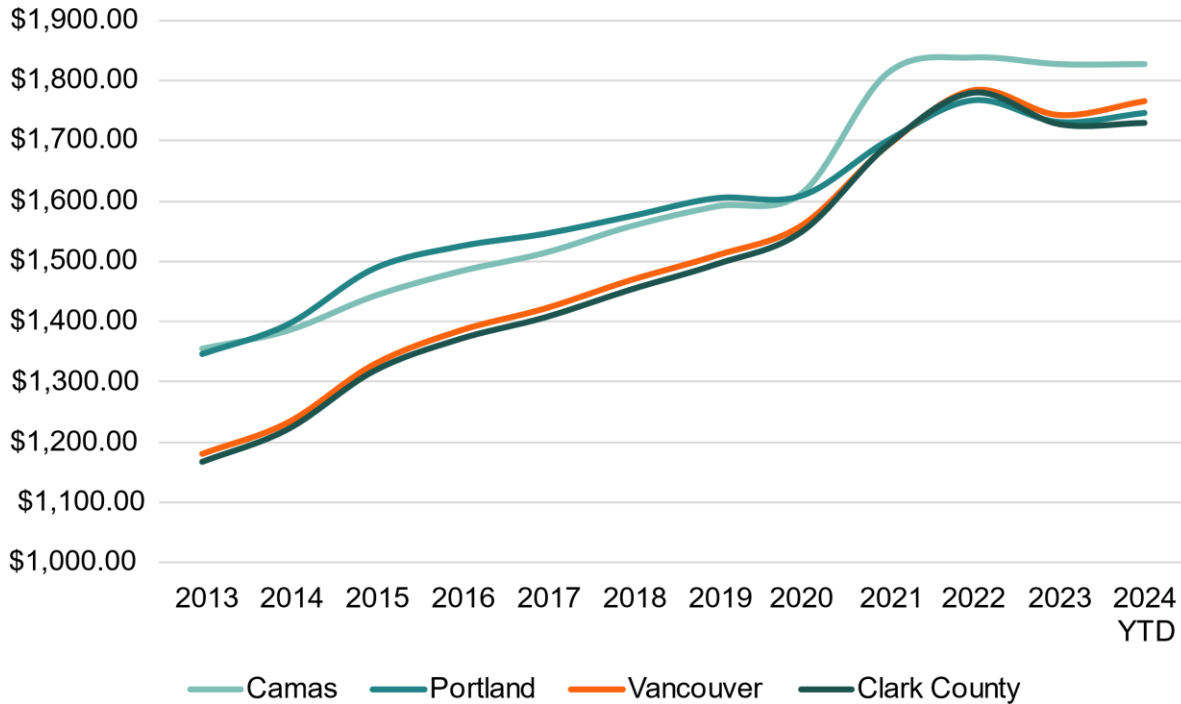
JURISDICTION	2013	2023	CHANGE 2013-2023	PERCENT CHANGE 2013-2023
City of Camas	\$321,000	\$704,000	\$383,000	119%
Clark County	\$225,000	\$531,000	\$306,000	136%
City of Battle Ground	\$218,000	\$566,000	\$348,000	160%
City of Washougal	\$244,000	\$600,000	\$356,000	146%
City of Vancouver	\$199,000	\$475,000	\$276,000	139%
City of Portland	\$309,000	\$508,000	\$199,000	64%



Prices are also increasing quickly in the City of Camas and Clark County for the average 2-bedroom multifamily rental unit. In 2024 year-to-date, the average 2-bedroom apartment rent was over \$1,800 in the City and over \$1,700 in Clark County (Exhibit 31). This indicates over a 35 percent increase change since 2010 in the City and County. Average 2-bedroom multifamily rents in Portland tracked closely with Camas during the 2010's, while rents in Vancouver remained lower (generally following countywide trends). Since 2020, rents in Camas have risen higher than both cities on average.

Exhibit 31. Average Asking Rent For 2-Bedroom Multifamily Units, 2013-2024 YTD

Source: CoStar

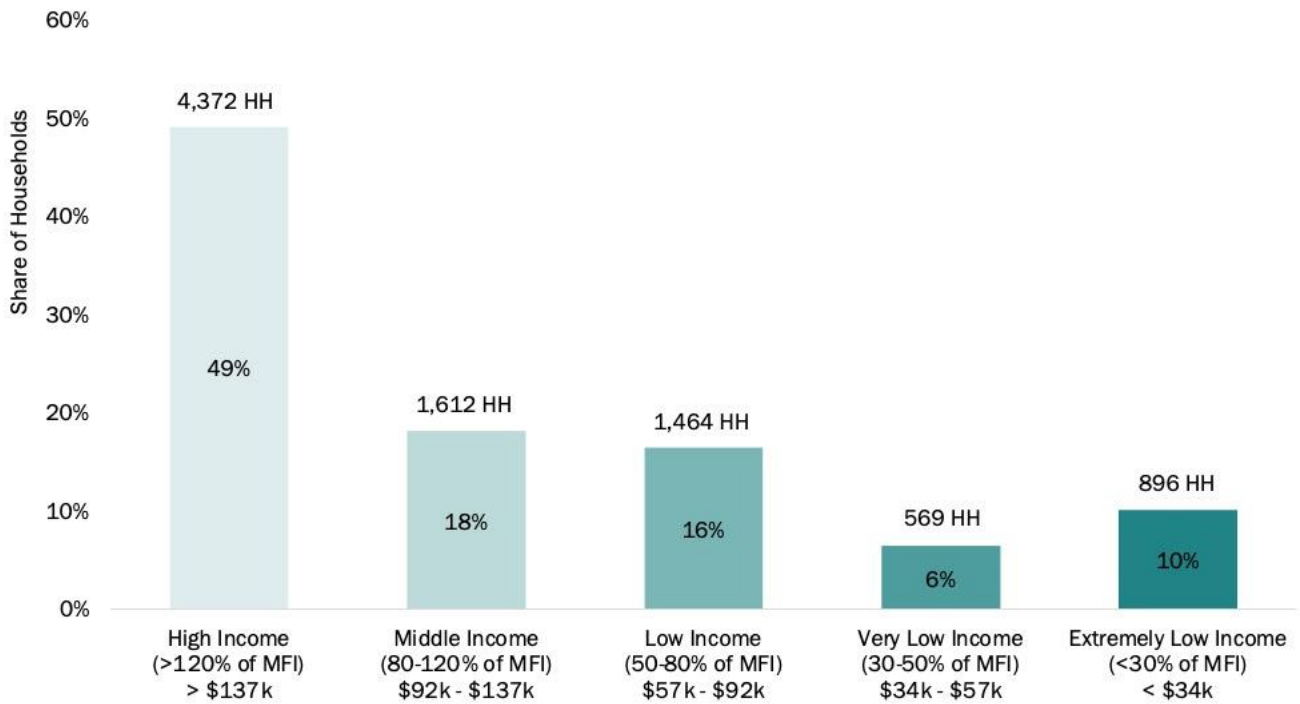


Rising housing costs also have implications for how many households are able to afford the average home. Based on HUD AMI levels in 2022, 49% of Camas households were high-income, at or above 120% of median income within the area, and an additional 18% were middle income (80-120% of AMI) (Exhibit 32). Over this period, 16% of households were considered low-income for the area (50-80% of AMI), 6% were very low income (30-50% of AMI), and 10% extremely low income (less than 30% of AMI).



Exhibit 32. Share of Households By AMI, Camas, 2022

Source: HUD, U.S. Census Bureau, 2018-2022 ACS Estimates

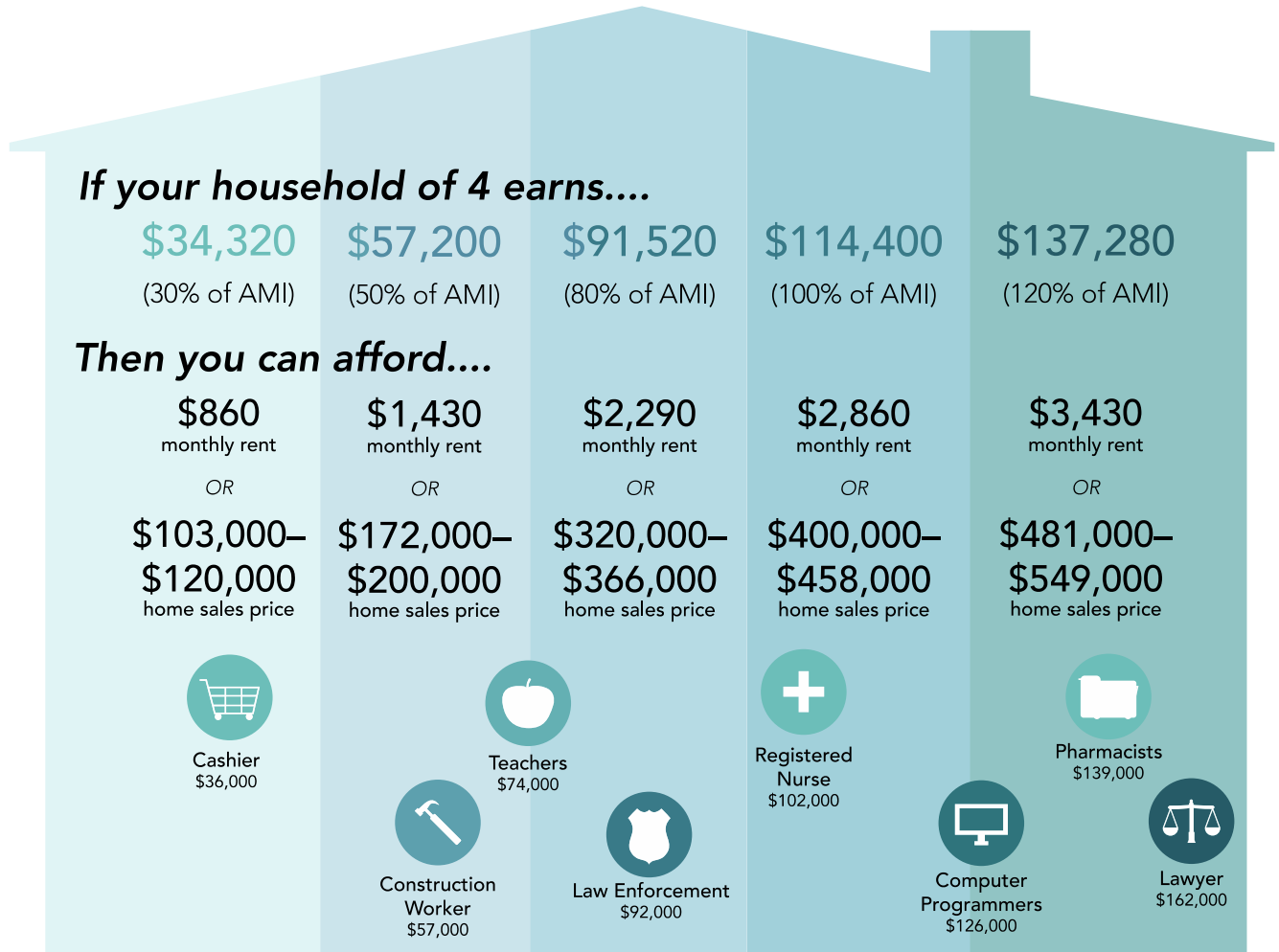


Compared with home sale price and rent increases in Camas, only households earning well 150% AMI or more would be able to afford the average home in the City as of 2023. This income group generally equates with households with one or more high-earning job like pharmacists, lawyers, and computer programmers. Although rents are increasing, the average 2-bedroom apartment is still affordable to households between 50 and 80% of AMI in Camas.



Exhibit 33. Affordability by Area Median Income, 2023

Source: HUD, BLS



Housing for Special Needs

In addition to overall housing market trends, some populations require additional considerations to make sure that available housing meets their needs. This section covers specific housing types, including regulated affordable units, housing for older adults, and accessibility considerations.

Affordable Housing Inventory

To date, the City of Camas has 98 units of regulated affordable housing in 5 buildings as of 2020 according to data from Oregon Metro and the City of Camas. Approximately half of these units are affordable respectively for residents between 30-50% of AMI and 50-80% of AMI.

Exhibit 34. Affordable Housing Units, Camas, 2020

Source: Oregon Metro RLIS

	REGULATED AFFORDABLE UNITS				TOTAL UNITS
	<30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	
City of Camas	0	45	53	0	98

About half of affordable housing units were built in the 1990's and will soon near the end of the 30-year affordability requirement for projects receiving Low-Income Housing Tax Credit (LIHTC) funding from the US Department of Housing and Urban Development. Although projects may remain affordable past this period, these older properties may be more vulnerable to increasing rents due to market pressures and redevelopment.

Exhibit 35. Affordable Housing by Property, Camas, 2020

Source: Oregon Metro RLIS

PROPERTY	REGULATED AFFORDABLE UNITS	YEAR BUILT
Clara Flats	6	2020
Camas Ridge Apartments	51	2011
Mountainview House	8	1996
940 NW 7th Ave	10	1995
1152 NE Adams St	4	1995
Crown Villa	19	1986



Housing for Older Adults

Addressing housing needs for those older adults (aged 60 and over) also requires additional considerations for housing choice. Within the group of older adults, housing needs also vary. Nationally, the trend shows that "the 82-to-86-year-old cohort dominates the assisted living and more intensive care sector"¹² while new or near-retirees may prefer aging in place or active, age-targeted communities. Households for adults 65 years or older also typically have different financial situations than younger adults; low-income households with older adults may not have the financial resources to afford years in a nursing home and may instead choose to downsize to smaller, more affordable units. Others living nearby relatives may also choose to live in multigenerational households. Although the City of Camas has no regulated affordable housing units designated specifically for seniors, the City does have several long-term care residential facilities for older adults providing 135 units.

Exhibit 36. Special Housing for Older Adults, Camas

Source:

LONG TERM CARE RESIDENTIAL FACILITY	NUMBER OF FACILITIES	NUMBER OF UNITS (BEDS)
Nursing Home	1	83
Assisted Living	8	52
Total	9	135

Persons with Disabilities

Camas residents with disabilities may require additional housing features for accessibility to meet their needs. In 2022, 8 percent of residents in Camas had at least one disability, as well as 13 percent in Clark County and 14 percent in Washington overall. The most common type of disability in the City was cognitive difficulties, followed by ambulatory and vision difficulties. These disabilities can require housing accommodations such as zero-step entryways, ramps, lifts, or other accessibility features.

¹² Urban Land Institute, 'Emerging Trends in Real Estate, United States and Canada,' 2018.



Exhibit 37. Share of Persons with Disability by Type, Camas, Clark County, and Washington, 2022

Source: U.S. Census Bureau ACS 5-Year Estimates

Note: Individual persons may experience more than one type of disability

