

Note: This version reflects the recommendation as rendered by the Planning Commission at the conclusion of the public hearing on May 18, 2021. Amendments are shown in red text (underlined and strikeouts).



# City of Camas Housing Action Plan Version 8

## Housing Strategies

DRAFT  
May 2021



DRAFT

This page intentionally left blank.

Prepared by

Mosaic Community Planning, LLC and  
Marketek, Inc.

For

City of Camas  
616 NE Fourth Avenue  
Camas, WA 98607



DRAFT

This page intentionally left blank.

# Acknowledgements

The City of Camas thanks community members that shared their time, knowledge, and ideas during development of this Housing Action Plan. The City looks forward to continued engagement with residents and other stakeholders during implementation of this Plan.

## Camas City Council

Greg Anderson  
Ellen Burton  
Bonnie Carter  
Don Chaney  
Steve Hogan  
Shannon Roberts  
Melissa Smith

## Camas Planning Commission

Mahsa Eshghi  
Tim Hein  
Shawn High  
Troy Hull  
Georl Niles  
Warren Montgomery  
Joe Walsh

## City of Camas Staff

Phil Bourquin, Community Development Director  
Robert Maul, Planning Manager  
Sarah Fox, Senior Planner, Project Lead  
Lauren Hollenbeck, Senior Planner  
Madeline Sutherland, Assistant Planner

## Consultant Team

Mosaic Community Planning, LLC  
Marketek, Inc

## Focus Group Participants

Kate Budd, Council for the Homeless  
Carol Collier, Camas Resident  
Shawn Donaghy, C-TRAN  
Olivia Eagle, Camas School District  
Laura Ellsworth, Council for the Homeless  
Randi Sue Ford, Camas Resident  
Randal Friedman, Camas Resident  
Tim Hein, Planning Commission  
Roy Johnson, Vancouver Housing Authority  
Jacqui Kamp, Clark County Staff  
Tonya Lance, Camas Resident  
Cassi Marshall, Port of Camas-Washougal  
Board of Commissioners  
Dave McCabe, Camas Resident  
Caroline Mercury, Downtown Camas  
Association  
Warren Montgomery, Planning Commission  
Alan Peters, Camas Resident  
Carrie Schulstad, Downtown Camas  
Association  
Jeff Snell, Camas School District  
Casey Wyckoff, LSW Architects  
Phil Bourquin, Camas Community  
Development Director  
Cathy Huber Nickerson, Camas Finance  
Director

# Contents

- CHAPTER 7: HOUSING STRATEGIES ..... 3
  - Housing Action Plan Goals ..... 4
  - Housing Action Plan Strategies ..... 6
    - Upzoning Strategies ..... 6
    - Rezoning and Focused Planning Efforts..... 14
    - Inclusionary Housing ..... 15
    - Communicating Housing as a Priority..... 18
    - Developing Partnerships ..... 20
    - Developing Funding Resources..... 21
    - Supporting Affordable Homeownership..... 22
  - Additional Strategies Considered ..... 22
    - Inclusionary Housing ..... 23
    - Supporting Affordable Homeownership..... 26

DRAFT

# Chapter 7: Housing Strategies



This chapter describes recommended strategies and implementation activities to expand housing supply, diversity, and affordability in Camas. Each strategy serves to advance one or more of the HAP goals outlined below.

## Housing Action Plan Goals

Camas's Housing Action Plan responds to key housing needs and gaps identified through community engagement, analysis of current and future housing needs, demographic and housing market trends, and availability of vacant buildable land. Based on the findings outlined in Chapters 2 through 6, the planning team identified four overarching Housing Action Plan goals:

- ❖ **Develop Housing to Accommodate Growth.** Projections based on anticipated population growth indicate the need for about 4,590 additional housing units in Camas through 2040. In contrast, Clark County's Vacant Buildable Lands Model identifies capacity for an additional 3,730 housing units in Camas based on the City's current average of 6 dwelling units per acre. Thoughtful changes to Camas's zoning and development regulations can allow the City to better accommodate projected growth.
- ❖ **Diversify the Housing Mix.** Since 2010, development in Camas has trended toward larger, single-family homes. In 2020, 98% of units permitted were single-family homes over 2,000 square feet; most were over 3,000 square feet. Community input, demographic data, and housing need estimates indicate a need for more diverse housing options, including smaller homes and multifamily housing. A greater variety of housing types can better serve young families, small households, seniors, people with disabilities, and people with a greater variety of incomes.
- ❖ **Increase Housing Affordability.** Most recent estimates show that for about 42% of renters and 20% of owners in Camas, housing is unaffordable. Young families, seniors, and people who work in Camas may have particular difficulty affording housing there. To an extent, diversifying the housing mix can assist in addressing affordability by offering smaller, less expensive housing types. To meet needs of **lower-income households of all incomes, including lower- and moderate-income residents**, however, more proactive approaches to encourage subsidized housing will be needed.
- ❖ **Preserve Existing Affordable Housing.** In addition to increasing the availability of affordable housing, Camas should adopt strategies to preserve its existing affordable housing and prevent displacement of residents. Community members noted particular concern for preservation of existing affordable housing, particularly smaller single-family properties, in older neighborhoods near downtown.

Table 26 outlines housing strategies recommended for Camas, with each explored further in the next section.



Table 26: Housing Action Plan Strategies

STRATEGY	GOALS			
	DEVELOP HOUSING	DIVERSIFY HOUSING MIX	INCREASE HOUSING AFFORDABILITY	PRESERVE AFFORDABLE HOUSING
<b>Strategy 1:</b> Expand housing opportunity in mixed use and downtown commercial districts	◆	◆		
<b>Strategy 2:</b> Explore density modifications in R zones Consider making targeted rezones during Comprehensive Plan updates	◆			
<b>Strategy 3:</b> Diversify allowed housing types and update related lot and dimensional standards	◆	◆	◆	
<del>Strategy 4:</del> Update lot and dimensional standards that limit density and housing types	◆	◆		
<b>Strategy 54:</b> Focus on key areas with residential development or redevelopment potential. Expand more mixed-use areas throughout the city.	◆	◆		
<del>Strategy 6:</del> Cultivate an inclusionary housing policy			◆	
<b>Strategy 75:</b> Continue community conversations around housing and housing for all	◆	◆	◆	◆
<b>Strategy 86:</b> Communicate available affordable housing resources			◆	
<b>Strategy 97:</b> Build partnerships to develop and preserve affordable housing for individuals, families, and seniors. Explore expansion of the MFTE program.			◆	◆
<b>Strategy 108:</b> Explore funding source and cost reduction options for affordable housing	◆	◆	◆	◆
<del>Strategy 11:</del> Consider opportunities for supporting affordable homeownership			◆	◆

# Housing Action Plan Strategies

## *Upzoning Strategies*

Upzoning refers to zoning code modifications that allow denser land uses in existing zoning districts to increase the buildable capacity of land. This is distinct from, but related to rezoning, which can achieve the same effect by changing the zoning classification of land to one that carries higher density standards. Upzoning can be achieved in a variety of ways, including increasing the minimum and/or maximum density allowed in a district, reducing or eliminating minimum lot sizes, reducing setback requirements, raising building height maximums, and allowing denser uses such as multifamily in single-family zones. The Washington Department of Commerce describes upzoning as a regulatory tool with particular utility in communities with “a deficit of development capacity relative to ongoing population growth, minimal activity in areas desired for development or redevelopment, or a lack of residential development near public infrastructure.”<sup>1</sup> In isolation, upzoning can lead to increased property values and the intrinsic luxury development and displacement that can accompany it; however, as one of a variety of tools applied together, upzoning can be effective in leveraging a greater housing supply from development activity that is or would have occurred anyway.

### The Case for Upzoning in Camas

Camas is growing steadily, and development sites are in demand. By making incremental increases to the minimum density required or otherwise small changes to allow options for greater density and different housing types, the City will increase its housing supply and diversity with only minimal modifications to the established character of residential zones. The increased supply will be produced by market forces, without requiring investment on the City’s part beyond the infrastructure and public amenities Camas already offers. Higher densities will make more efficient use of the City’s infrastructure investments.

Application of the upzoning recommendations described here may be made across-the-board for the entire city by changing the standards for existing zoning districts so that all property in a particular zoning district is subject to an amended set of standards. Alternatively, the City could approach upzoning by outright rezoning certain areas, perhaps large tracts of vacant land and/or nodes of a more urban character, to a higher density zoning classification. Under the former approach, the upzoning will affect more property owners but is achieved through a less administratively rigorous process (amending zoning district

---

<sup>1</sup> Washington State Department of Commerce. (June 2020). Guidance for Developing a Housing Action Plan-Public Review Draft. [www.commerce.wa.gov/serving-communities/growth-management/growth-management-topics/planning-for-housing/](http://www.commerce.wa.gov/serving-communities/growth-management/growth-management-topics/planning-for-housing/).

standards) compared to the latter approach which, while more targeted, introduces the complexities of rezoning.

The greatest and most immediate impact will be achieved by applying upzoning recommendations to vacant land, areas that are harder to develop, or large lots that could accommodate being subdivided. Rezoning or amending zoning standards for established or built-out neighborhoods may not have an immediate effect on housing supply but can incrementally lead to some moderate densification over time as lots are redeveloped. While unlikely to significantly affect the City's housing supply in the near term, the utility of such a gradual tool should not be overlooked. As the city is increasingly built out, redevelopment of sites will likely become more common and upzoning established neighborhoods creates an outlet to keep development pressure from overheating the market.

### Best Practices for Implementing Upzoning Policies

The Washington State Department of Commerce produced a draft guidebook in 2020 containing strategies to help Washington communities promote housing diversity and affordability through their Housing Action Plans.<sup>2</sup> Several of the strategies described in that guidance relate to upzoning and related tools. The best practices and considerations below are adapted from the Department of Commerce's guidebook.

- Increasing residential density makes more efficient use of existing public infrastructure; therefore, prime candidates for upzoning are neighborhoods rich in amenities such as parks and greenspace, public transportation access, commercial and retail nodes, and other place-based investments.
- The best opportunities for significant impact lie in the application of upzoning to vacant tracts of land which will have the direct effect of increasing the number of housing units produced when the property is developed thereby accommodating population growth within denser, more compact areas.
- Upzoning may increase property value and encourage development of parcels that otherwise would not have been profitable to build out. For this reason, upzoning may create an indirect incentive that can potentially be tied into affordability requirements, such as those that may be imposed under an inclusionary housing policy. Upzoning should therefore be considered in tandem with any program of affordability requirements.
- The City should be clear with residents about the intent behind any upzoning strategies it intends to implement and should carefully communicate the need for the change and how it will benefit the city and its strategic goals. It may be helpful to highlight for the public standards that are not changing (e.g. design standards, height limits, open space requirements) and how those standards will continue to ensure compatibility of denser housing development within the existing community.

---

<sup>2</sup> Ibid.

## Strategy 1: Expand Housing Opportunity in Mixed Use and Downtown Commercial Districts

The City's Downtown Commercial and Mixed Use (DC and MX) districts offer some unique and nuanced opportunities to support housing density and diversity. Through some modest changes to the authorized uses in these zones, these areas, which currently offer some of the City's highest-density and most flexible land use conditions, can potentially be made more attractive for developers looking to add various housing types into their developments.

The City includes 3+ unit attached single-family uses (such as rowhouses or townhomes) in the same classification as apartments in the use table for these two zones. By breaking this out and regulating it separately from apartment and other multifamily uses, greater flexibility is added to both the DC and MX districts. In the MX district, multifamily and rowhouse-type development is currently a conditional use; Camas can allow rowhouses by right while keeping apartment development a conditional use, given the City Code's other conditions which guide development here. Similarly, in the DC district, the City can retain some modified conditions on apartment uses while opening up opportunity for 2- and 3-family dwelling types by allowing them as of right.

One key regulatory condition applied in the City's DC zone is a requirement that multifamily residential uses must be part of a mixed use building that contains no ground-level residential units in order to be permitted by right. In a commercial-focused area, the focus on ground-level retail is an important one, but the City may consider relaxing the requirement such that ground floor residential on side streets is allowed.

Camas's Planning Commission considers this strategy a priority.



### Rowhouses

(from Sightline Missing Middle Homes Photo Library,  
[https://www.flickr.com/people/sightline\\_middle\\_housing/](https://www.flickr.com/people/sightline_middle_housing/))

Table 27: Proposed Changes to Authorized Uses in DC and MX Zones

RESIDENTIAL USES	CURRENT USES		PROPOSED USES	
	DC	MX	DC	MX
Adult family home, residential care facility, supported living arrangement, or housing for the disabled	P	P	P	P
Apartments	C/P*	C	C/P <sup>+</sup>	C
Assisted living	P	P	P	P
Designated manufactured homes	X	P	X	P
Duplex or two-family dwelling	C/P*	P	P	P
Residential attached housing for three or more units, e.g. rowhouses (currently grouped into the "apartments" use category)	--	--	P	P
Single-family dwelling (detached)	X	P	X	P
Cottage housing (new use designation)	--	--	X	P

\* Residential uses may be outright permitted if part of a mixed use building, where residential use is not located on the ground level; otherwise it shall be a conditional use.

† Residential uses may be outright permitted if part of a mixed use building, where residential use is not located on the ground level *along the primary street frontage*; otherwise it shall be a conditional use.

**Strategy 2: Explore Density Modifications in the R Zones  
Consider Making Targeted Rezones during Comprehensive Plan Updates**

Washington’s Growth Management Act encourages cities to authorize a minimum net density of six dwelling units per acre (u/a) in all residential zones, where the residential development capacity will increase within the city. Currently, Camas sets its Comprehensive Plan goal for an average residential density of 6 u/a, but most of the designated residential land is currently zoned for a lower minimum to maximum density (dwelling units/net acre) range requirement because 48% of the city’s land designation is within one of the single-family R designations. The city does not require new single-family developments to meet a minimum density, however there is a minimum unit requirement of 6 u/a in multifamily zones.

The table that follows includes all the residential zoning districts in the city and the current range of unit per acres. The highlighted zones represent the greatest percentage of city’s land area that is designated for residential uses (70% overall)

and do not achieve a 6 u/a minimum or average. In addition, the R-10, R-7.5, and R-6 zones have a greater share of vacant undeveloped land and underdeveloped lands compared to all other residential zones.

To achieve desired residential densities, the City of Camas can consider opportunities to selectively rezone parcels in strategic locations (urban nodes, vacant land) to a higher density zoning district during Comprehensive Plan updates. Ideally, rezones would reflect that the built density in the area is higher than the current zoning classification. Rezones could also focus on areas that are relatively undeveloped or underdeveloped. Camas’s Planning Commission prefers this approach to upzoning.

In developing this HAP, the City of Camas also considered an alternative approach to upzoning that would amend density levels within residential zones. ~~It is important to note that to implement a change to the city’s zoning standards, it would require a separate legislative process, which is outside of the scope of the Housing Action Plan.~~ This approach was not supported by the Planning Commission.

Table 28: Minimum and Maximum Densities and Residential Land in Camas’s Residential Zoning Districts

ZONING DISTRICT	CURRENT DENSITY		RESIDENTIAL LAND	
	MIN	MAX	ACRES	% OF TOTAL
R-15	2-3 u/a*	2.9 u/a	716.3	15%
R-12	3-4 u/a*	3.6 u/a	925.4	19%
R-10	4-5 u/a*	4.3 u/a	989.3	20%
R-7.5	5-6 u/a*	5.8 u/a	1,534.3	31%
R-6	6-7 u/a*	7.2 u/a	191.1	4%
MF-18	6 u/a	18 u/a	312.2	6%
MF-10	6 u/a	10 u/a	245.9	5%
MF-C	6 u/a	24 u/a	0.0	0%

\* In these zones, minimum density is not mandatory. Maximum density is mandatory in all zones. The current requirement is to achieve an **average** lot size for the new development.

Note: Zoning districts highlighted in yellow represent the greatest percentage of city’s land area that is designated for residential uses (70% overall).



### Strategy 3: Diversify Allowed Housing Types and Update Related Lot and Dimensional Standards

Since adoption of Camas's zoning code, innovative housing types not contemplated by Camas's regulations have gained more traction and popularity in other jurisdictions for providing greater housing choice and affordability: tiny homes, cottage developments, stacked flat condominiums, courtyard apartments, and cluster developments. These housing types could be added to the permitted use tables and permitted by right in any residential zone where they would comply with the density and dimensional standards.

In addition to allowing cottage housing by right in residential zones, the City should consider allowing duplexes and 3+ unit attached housing types (such as triplexes, rowhouses, and townhomes) by right in any residential zone. If these types meet the density, dimensional, and any other design standards applicable to the zoning district, they should be allowed without a conditional use permit in order to incorporate greater variety into the City's housing stock.

Note that these housing types are typically prohibited within existing platted subdivisions and by homeowner associations. Meaning that if supported, then a further analysis on the potential effectiveness of this strategy would include a review of available vacant parcels and vacant infill lots that are unencumbered by an HOA.



Cottage Clusters in Shoreline (L) and Kirkland, WA (R)



#### Duplex and Triplex Housing

(from Sightline Missing Middle Homes Photo Library, [https://www.flickr.com/people/sightline\\_middle\\_housing/](https://www.flickr.com/people/sightline_middle_housing/))

Changing from conditional use to permitted use can translate to substantial building cost savings and more predictability for developers. Currently, planning fees for a residential conditional use permit start at \$3,360 + \$103 per unit, in addition to all the development and impact fee calculations.

Table 29: Proposed Changes to Authorized Uses in Residential and Multifamily Zones

RESIDENTIAL USES	CURRENT USES		PROPOSED USES	
	R	MF	R	MF
Adult family home, residential care facility, supported living arrangement, or housing for the disabled	P	P	P	P
Apartments	P*	P	P*	P
Assisted living	C	P	C	P
Designated manufactured homes	P	P	P	P
Duplex or two-family dwelling	C	P	P	P
Manufactured home	X	X	X	X
Manufactured home park	X	C	X	C
Nursing, rest, convalescent, retirement home	C	P	C	P
Residential attached housing for three or more units (e.g., rowhouses)	X/P*	P	P	P
Single-family dwelling (detached)	P	P	P	P
Cottage housing	X	P**	P	P

\*Permitted in the R zones as part of a planned development only.

\*\*Cottage housing is currently permitted as a zoning overlay in MF zones.

Recent state legislative updates require tiny homes and recreational vehicles to be permitted uses in manufactured home parks and allow local jurisdictions more flexibility to authorize them in other zones. This year Camas amended the development code to allow tiny homes within manufactured home parks, however they may consider including permitting provisions for tiny homes outside a 5-acre manufactured home community. Low-cost, low-impact tiny homes, especially in a cluster or “village” around common open space, should not require a minimum 5-acre parcel like MHPs or large minimum lot sizes, and could be incorporated into the traditionally single-family R zones and the MF zones. Camas could also consider relaxing the restriction on manufactured homes only being allowed in approved manufactured home parks, especially as an affordable way to site an ADU.



Where alternative housing types are authorized, the City also may consider reducing the off-street parking requirements as lower-income, generation Z, senior, and non-traditional single-family development households have been shown to have lower rates of car ownership. A parking study by a certified transportation planner or engineer may demonstrate that fewer off-street parking spaces are needed than currently required.

The Growth Management Act encourages cities to “create one or more zoning districts of medium density in which individual lots may be no larger than three thousand five hundred square feet and single-family residences may be no larger than one thousand two hundred square feet.”<sup>3</sup> Lots this size are allowed under the current multifamily and mixed-use districts, but not in any medium-density single-family district. Providing such an option can make more feasible the development of more housing stock and more affordable housing types like small lot detached homes, zero lot line developments, cottage homes, townhomes/rowhouses, duplexes, triplexes, and other similar housing types compatible in scale and impact with single-family detached housing. As Camas allows new housing types, the City should update corresponding lot and dimension standards to ensure consistency.

In addition to updating lot and dimensional standards, the City should also consider updating its design standards manual to codify residential design requirements. This approach would allow for an administrative approval process for residential designs.

#### Strategy 4: Update Lot and Dimensional Standards in R Zones and Codify Residential Design Standards

~~Density is limited in the R districts not only by maximum density allowances but also by the minimum lot size requirements, lot dimension standards, set back requirements, lot coverage standards, and permitted by right uses. The Comprehensive Plan identifies the R 12, R 10, and R 7.5 zones as “medium density” single family districts, with minimum and maximum lot sizes ranging from 9,600–18,000 sq. ft. in the R 12 district; 8,000–14,000 sq. ft. in the R 10 district; and 6,000–12,000 sq. ft. in the R 7.5 district. However, these lot dimension standards may change when the City explores density modifications as described in Strategy 2. If Camas revises any minimum or maximum density requirements, the City should update corresponding lot and dimension standards to ensure consistency.~~

~~The Growth Management Act encourages cities to “create one or more zoning districts of medium density in which individual lots may be no larger than three thousand five hundred square feet and single family residences may be no larger~~

<sup>3</sup> RCW 36.70A.600(1)(m)

~~than one thousand two hundred square feet.”<sup>4</sup> Lots this size are allowed under the current multifamily and mixed use districts, but not in any medium density single family district. Providing such an option can make more feasible the development of more housing stock and more affordable housing types like small lot detached homes, zero lot line developments, cottage homes, townhomes/rowhouses, duplexes, triplexes, and other similar housing types compatible in scale and impact with single family detached housing.~~

~~In addition to updating lot and dimensional standards, the City should also consider updating its design standards manual to codify residential design requirements. This approach would allow for an administrative approval process for residential designs.~~

## *Rezoning and Focused Planning Efforts*

**Strategy 54: Focus on Key Areas with Residential Development or Redevelopment Potential. Expand More Mixed-Use Areas throughout the City.**

Rezoning to a higher density would provide more flexibility and allow for greater housing diversity citywide, in particular it would support downtown housing. However, as Figure 55 (in Chapter 5 of the Housing Action Plan) shows, much of Camas’s residential capacity is on larger tracts of vacant or partially-vacant land north of Lacamas Lake. To achieve a desired mix of housing types, the City should evaluate key areas with residential development or redevelopment potential and consider possible rezoning opportunities, including possible rezoning to allow **more mixed-use areas and more** multifamily development by right.

Looking at the North Shore area as an example, the area includes many of the city’s remaining large tracts of vacant land. At least one third of land in the North Shore is considered “vacant critical” and development opportunity is limited in these environmentally sensitive areas. To preserve this land, the City recently acquired about 100 acres in that area, including some residentially-zoned land, for use as park space. While this land will not be available for residential development, there are a few smaller, adjacent parcels with housing potential. Additionally, nearby land currently zoned as a business park may have potential for some housing development. The City should evaluate these areas and consider how updated **Residential Zoning District densities-residential zoning designations** and permitted uses outlined in Strategies 2 and 3 will impact housing potential or if rezoning certain sites would better allow the city to attract desired housing types.

<sup>4</sup> RCW 36.70A.600(1)(m)

The City should take a similar approach for other development or redevelopment areas in Camas to identify potential planning or rezoning efforts that would best encourage development of housing to meet current and future needs.

## *Inclusionary Housing*

~~Inclusionary housing refers to a range of policies used to support the creation of affordable housing for lower income families. Many inclusionary housing policies utilize zoning as a tool to require or encourage developers to sell or rent a certain proportion of new residential units (often 10 to 15 percent) to lower income residents. This use of zoning to support the development of new affordable housing is known as inclusionary zoning. Many inclusionary housing programs offer incentives to developers in return for the development of affordable units, such as the right to build at higher densities or reduced parking requirements. Policies may also provide developers with alternatives to developing affordable housing into projects, such as paying an in-lieu fee or providing units off site in a different project.~~

~~Grounded Solutions Network's study *Inclusionary Housing in the United States*<sup>5</sup> (2021) identifies a total of 1,019 inclusionary housing programs in 734 jurisdictions in 31 states and the District of Columbia, as of the end of 2019. Of these programs, 685 (67%) are traditional inclusionary housing programs and 334 (33%) are linkage or impact fee programs.~~

~~As the need to support housing affordability continues to grow, inclusionary housing is a tool that Camas can use to support the production of affordable units in new development while continuing to provide flexibility to developers.~~

### Strategy 6: Cultivate an Inclusionary Housing Policy in Camas

~~Analysis of housing needs in the city and discussions with residents and stakeholders indicate that housing affordability is a pressing issue in Camas. While upzoning tools focus on housing supply and variety, on their own they do not ensure that new units created will be priced so that they are affordable to residents at income levels that are below the median (e.g., 80% of area median income, 60% of area median income).~~

~~Without mandating the inclusion of these units, it is possible that new policies could support the production of new units and a variety of housing types without~~

<sup>5</sup> Wang, R. and Balachandran, S. (2021). Grounded Solutions Network. *Inclusionary Housing in the United States: Prevalence, Practices, and Production in Local Jurisdictions as of 2019*. Retrieved from: <https://groundedsolutions.org/tools-for-success/resource-library/inclusionary-housing-united-states>

addressing the goal of housing affordability for a wider range of incomes. For example, if the City increased minimum net density in residential zones without requiring inclusion of affordable units, developers could meet density requirements through the development of luxury units affordable only to residents with incomes of 120% of the area median and above. While increasing minimum density and adding smaller housing types, such as cottages, to permitted use tables for residential zones could help increase affordability because some units may be smaller, and therefore more affordable, these regulations do not guarantee that new units of these types will be affordable to residents with lower incomes.

An inclusionary housing policy would allow the City to ensure that new developments over a certain size contain a percentage of units affordable to residents with lower incomes, or that developers take alternative measures to support the development of affordable units, such as contributing to an affordable housing fund. One affordable housing incentive currently offered in the City of Camas – the Multifamily Tax Exemption (MFTE) program – could be expanded as part of comprehensive inclusionary housing policy.

## Best Practices for Inclusionary Housing Policies

As Camas considers developing an inclusionary housing policy, the City can draw on best practices from policies in other locations. The following best practices are based on a review of inclusionary housing policies throughout the nation and are intended to provide background information as Camas explores options for a local policy. Strategies to improve the productivity and financial feasibility of inclusionary housing policies include:

- ❖ Explore making affordability requirements mandatory. Most existing inclusionary housing policies are mandatory. Mandatory programs are overrepresented among programs that produce the most affordable units, while voluntary programs are overrepresented among programs that have produced no units.<sup>6</sup>

The Camas Planning Commission recommended that the city explore the feasibility of applying a mandatory regulation only to larger developments (above a certain number of units) and/or only within specific districts rather than applying a mandatory regulation to all new development.

- ❖ Tie affordability requirements to zoning or other incentives. Policies may utilize incentives to encourage developers to provide units on-site in new developments rather than opting for alternatives such as paying in lieu fees. Incentives might include reducing parking requirements, providing density bonuses, or other zoning-related strategies to improve the financial feasibility of projects.

---

<sup>6</sup>Reyes, S. and Wang, R. Inclusionary Housing: Secrets to Success. Shelterforce. Retrieved from: <https://shelterforce.org/2021/03/10/inclusionary-housing-secrets-to-success/>

- ❖ ~~Maximize predictability and flexibility of compliance for developers. In addition to providing the incentives described above, this might include developing alternatives to developing units on site, such as the ability to provide affordable units off site or to pay an in lieu fee to an affordable housing fund for each affordable unit not developed. Providing alternatives also helps to avoid concerns associated with negative impacts on housing supply. However, the City should ensure that it has adequate capacity to manage alternatives such as in lieu fees and that such fees would be set sufficiently high to support the development of new affordable units in other locations across the city.~~
- ❖ ~~Require long-term affordability. Requiring long term or permanent affordability supports the continued growth of affordable housing stock, minimizing the loss of units as affordability terms expire.~~
- ❖ ~~Incorporate strategies to advance racial equity. These may include ensuring income limits and unit sizes for affordable units match those of renter households of color, and ensuring that people of color and equity-oriented organizations play leadership roles in planning and decision making, among other strategies.<sup>7</sup>~~

~~Several key questions the City of Camas should consider as it develops an inclusionary housing policy, along with sample programs from other cities in Washington, are included in an appendix.~~



**Park East**  
(photo from Park East Facebook page)



**30 Bellevue**  
(photo from imaginehousing.org/)



**Hyde Square**  
(photo from <https://hydesquare.com/>)

~~<sup>7</sup>Grounded Solutions Network. (2021). Advancing Racial Equity Programs: A Guide for Policy and Practice. Retrieved from <https://groundedsolutions.org/tools-for-success/resource-library/racial-equity-inclusionary-housing>~~

# Communicating Housing as a Priority

Community input shows a variety of viewpoints among City of Camas residents, from those that see greater housing diversity and affordability as a crucial goal to those that see no need for additional residential development, particularly apartment or affordable housing development, in the city. In implementing this Housing Action Plan, the City of Camas should also work to communicate its housing planning priorities and build understanding around the benefits of housing that meets the needs of all residents.

## Strategy 75: Continue Community Conversations around Housing and Housing for All

The City of Camas should develop community conversations that last beyond this project. To date, the Housing Action Plan engaged thousands of Camas residents through the project website, social media, and readership in the newspaper and school bulletins. However, continued communication is needed.

The Housing Action Plan builds on goals established in the City’s Comprehensive Plan, including to:

- Promote development of a variety of housing choices that meet the needs of all members of the community;
- Create a diversified housing stock that meets the needs of all economic segments of the community through new development, preservation, and collaborative partnerships; and
- Encourage and support a variety of housing opportunities for those with special needs.

To achieve these goals and implement strategies outlined in this HAP, efforts to build understanding around housing diversity and affordability will be important. The City should foster inclusive community conversations that connect housing to other issues, such as economic vitality, jobs, schools, and transportation. The City should focus on communicating a “housing for all” perspective and exploring connections between community values and housing. These conversations could be led by the City’s library and communications teams to ensure that the topic of housing is viewed holistically.

During the public engagement process, for example, Camas residents describe the city as a great place to live, with good schools, safe neighborhoods, and access to Portland and the airport. The city’s small-town atmosphere and its charming downtown provide rich and beloved character. Other features enjoyed by residents include the city’s natural landscape, its trails, and its sports activities. Residents want housing that reflects a variety of stages of life, including for college students and single adults. They express a desire for entry level homes and housing that enables seniors to age in place. There is some interest in



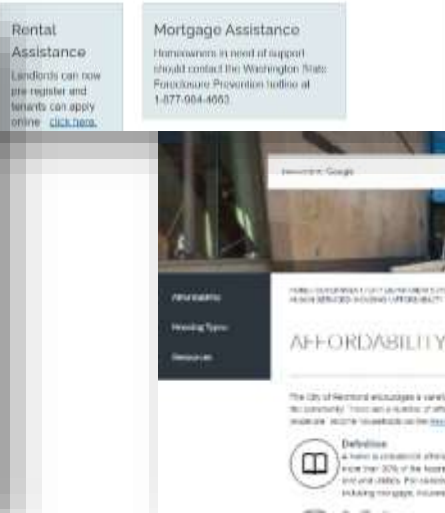
apartments or condos, particularly in downtown, and some residents desire more unique housing products and developments serving a greater range of incomes, including low- and moderate-income residents.

The City can build on these ideas in future public engagement, including those related to HAP implementation or other planning efforts.

## Strategy 36: Communicate Housing Resources and Opportunities

To communicate that housing affordability is important to the City of Camas and to inform residents about the availability of housing resources, Camas should develop a page on the City's website dedicated to housing. This page could share information about the current supply of affordable housing in the city, including Camas Ridge and Crown Villa Apartments, with links to the Vancouver Housing Authority. It could also provide information about first time homebuyer assistance available through the Washington State Housing Finance Commission's down payment assistance program, Proud Ground (when assistance is available in Clark County), and others. Camas could also consider hosting a home buyer education even through the Washington State Housing Finance Commission or other partner and advertising it on this page.

Housing Websites from Tigard, Oregon; Pierce County, Washington; and Redmond, Washington



In addition to information for households, the City should also advertise resources available for housing developers, such as the City's Multifamily Tax Exemption and any other potential incentives. ~~developed through the inclusionary housing policy recommended in Strategy 6.~~

## Developing Partnerships

Strategy 97: Build Partnerships to Develop and Preserve Affordable Housing for Individuals, Families, and Seniors. Explore Expansion of the MFTE Program.

Nationally, the Low Income Housing Tax Credit (LIHTC) program is the primary source of subsidy for development of new affordable housing. The LIHTC program makes available an indirect federal subsidy for investors in affordable rental housing, ultimately offsetting a portion of the development cost. As a condition of the LIHTC subsidy received, the resulting housing must meet certain affordability conditions. The Internal Revenue Service allocates LIHTCs annually to each state's housing finance agency, which then awards them on a competitive basis to project applicants within the state.

At present there are no LIHTC developments in Camas. However, the City of Camas should build capacity to build connections with LIHTC developers and the Washington State Housing Finance Commission (WSHFC). The City could annually review the WSHFC's Qualified Allocation Plan (QAP) and work proactively to promote any city sites with scoring advantages to prospective developers. If the City inventoried available parcels and identified those that would be high scorers under the QAP, the City could directly, or through a real estate broker, market these sites to LIHTC developers. This reduces the time and expense developers put into scouting sites and communicates Camas's commitment to bringing in LIHTC housing. In doing this, the City could also focus on attracting LIHTC developers for senior properties, if desired.

Similarly, the City should continue to develop its relationship with the Vancouver Housing Authority to identify roles Camas can play in creating new affordable housing in the city and preserving existing VHA-owned or managed units.

Within this strategy (and in combination with ~~Strategy Strategies 6 and 8~~), Camas could also explore the possibility of expanding its Multifamily Tax Exemption program. The City should continue to communicate that program to developers. ~~regarding its current Multifamily Tax Exemption program. If the City opts to expand the MFTE program or develop additional inclusionary incentives (as suggested in Strategy 6), those should be communicated to developers as well.~~



## Developing Funding Resources

### Strategy 108: Explore Funding Source and Cost Reduction Options for Affordable Housing

Periodically, state and/or the federal governments create opportunities for cities and counties to support affordable housing development and retention. This strategy encourages the city to pursue and implement a funding source or combination of sources, as it/they become available.

Possible funding sources may include proceeds from an affordable housing sales tax, loans or grants from the Washington State Housing Trust Fund, or Clark County's Community Development Block Grant (CDBG) or HOME Investment Partnership programs. CDBG funds, for example, may be used to support infrastructure development associated with affordable housing development or improve living conditions in existing low- and moderate-income neighborhoods.

Additionally, if Camas adopts an inclusionary housing policy with an in-lieu fee option, those fees can serve as source of funding for the activities listed above.

Exploring potential funding options may better support opportunities for affordable housing, such as:

- Incenting desired developments (such as affordable housing, senior housing, accessible housing, or other types identified by the City);
- Providing down payment assistance to first time buyers; and
- Helping income-eligible or senior homeowners make needed housing repairs to remain in their homes.

In addition to exploring funding sources for affordable housing, the City of Camas could also explore the possibility of restructuring the City's impact fees to reflect the size of residential structures. The current impact fee system charges the same rate for any single-family residence, regardless of size. For example, a 4,000 square foot single-family home would have the same impact fee as a 1,000 square foot home. Restructuring the impact fee system to a tiered approach based on size has the potential to reduce costs and enhance affordability of smaller, single-family properties. **The City could also consider opportunities to reduce costs for existing low- and moderate-income and/or senior homeowners.**

The Camas Planning Commission identified a concern related to this strategy regarding the potential amount of staff time that would be needed to identify and manage outside funding sources. The Planning Commission was supportive of analyzing the potential benefits of restructuring impact fees.

## Supporting Affordable Homeownership

### Strategy 11: Consider Opportunities for Supporting Affordable Homeownership

~~Other partnerships the City of Camas could develop include with agencies dedicated to affordable homeownership. Proud Ground, for example, is a Community Land Trust that operates in Clark County, WA and Clackamas, Lincoln, Multnomah, and Washington Counties, OR. Under their model, residents own their homes, but Proud Ground retains ownership of the land, ensuring long-term affordability for future homebuyers. If the City enacts an inclusionary housing policy, there may be opportunities for partnership with a land trust related to affordable for sale housing built under that policy. Another option is to use in lieu fees generated through an inclusionary policy to provide down payment assistance to eligible buyers; if done using a community land trust model, this approach would preserve that housing as affordable for sale units in perpetuity. This strategy could also work to preserve affordable housing in neighborhoods around downtown where there is concern that smaller, often single story single family homes may face redevelopment pressure.~~

~~Another possible partner includes Evergreen Habitat for Humanity, which focuses on building clusters of affordable units on available property. As Camas amends its zoning districts to better accommodate a variety of housing types and sizes, such developments may be an option. The City could also consider using City-owned residential land for an affordable for sale development, if a suitable site is available.~~

~~In addition to support for first time homebuyers, the City could consider opportunities to reduce costs for existing low and moderate income and/or senior homeowners.~~

~~The Camas Planning Commission was not supportive of the portion of this strategy related to partnership with a community land trust and/or affordable for sale builder due to concerns that this approach would require a dedicated staff position and development of a program to implement.~~

## Additional Strategies Considered

In addition to the eight strategies listed above which were supported by the Planning Commission, the City of Camas also considered strategies related to inclusionary housing and affordable homeownership opportunities. These were not supported by the Planning Commission, but are presented below for reference.

## Inclusionary Housing

Inclusionary housing refers to a range of policies used to support the creation of affordable housing for a range of incomes, including lower- and moderate-income families. Many inclusionary housing policies utilize zoning as a tool to require or encourage developers to sell or rent a certain proportion of new residential units (often 10 to 15 percent) to residents under certain income levels. This use of zoning to support the development of new affordable housing is known as inclusionary zoning. Many inclusionary housing programs offer incentives to developers in return for the development of affordable units, such as the right to build at higher densities or reduced parking requirements. Policies may also provide developers with alternatives to developing affordable housing into projects, such as paying an in-lieu fee or providing units off-site in a different project.

Grounded Solutions Network's study *Inclusionary Housing in the United States*<sup>8</sup> (2021) identifies a total of 1,019 inclusionary housing programs in 734 jurisdictions in 31 states and the District of Columbia, as of the end of 2019. Of these programs, 685 (67%) are traditional inclusionary housing programs and 334 (33%) are linkage or impact fee programs.

As the need to support housing affordability continues to grow, inclusionary housing is a tool that Camas can use to support the production of affordable units in new development while continuing to provide flexibility to developers.

### Strategy: Cultivate an Inclusionary Housing Policy in Camas

Analysis of housing needs in the city and discussions with residents and stakeholders indicate that housing affordability is a pressing issue in Camas. While upzoning tools focus on housing supply and variety, on their own they do not ensure that new units created will be priced so that they are affordable to residents at income levels that are below the median (e.g., 80% of area median income, 60% of area median income).

Without mandating the inclusion of these units, it is possible that new policies could support the production of new units and a variety of housing types without addressing the goal of housing affordability for a wider range of incomes. For example, if the City increased minimum net density in residential zones without requiring inclusion of affordable units, developers could meet density requirements through the development of luxury units affordable only to

<sup>8</sup> Wang, R. and Balachandran, S. (2021). Grounded Solutions Network. *Inclusionary Housing in the United States: Prevalence, Practices, and Production in Local Jurisdictions as of 2019*. Retrieved from: <https://groundedsolutions.org/tools-for-success/resource-library/inclusionary-housing-united-states>

residents with incomes of 120% of the area median and above. While increasing minimum density and adding smaller housing types, such as cottages, to permitted use tables for residential zones could help increase affordability because some units may be smaller, and therefore more affordable, these regulations do not guarantee that new units of these types will be affordable to residents with lower incomes.

An inclusionary housing policy would allow the City to ensure that new developments over a certain size contain a percentage of units affordable to residents with lower incomes, or that developers take alternative measures to support the development of affordable units, such as contributing to an affordable housing fund. One affordable housing incentive currently offered in the City of Camas – the Multifamily Tax Exemption (MFTE) program – could be expanded as part of comprehensive inclusionary housing policy.

## Best Practices for Inclusionary Housing Policies

As Camas considers developing an inclusionary housing policy, the City can draw on best practices from policies in other locations. The following best practices are based on a review of inclusionary housing policies throughout the nation and are intended to provide background information as Camas explores options for a local policy. Strategies to improve the productivity and financial feasibility of inclusionary housing policies include:

- ❖ Explore making affordability requirements mandatory. Most existing inclusionary housing policies are mandatory. Mandatory programs are overrepresented among programs that produce the most affordable units, while voluntary programs are overrepresented among programs that have produced no units.<sup>9</sup>

The Camas Planning Commission recommended that the city explore the feasibility of applying a mandatory regulation only to larger developments (above a certain number of units) and/or only within specific districts rather than applying a mandatory regulation to all new development.

- ❖ Tie affordability requirements to zoning or other incentives. Policies may utilize incentives to encourage developers to provide units on-site in new developments rather than opting for alternatives such as paying in-lieu fees. Incentives might include reducing parking requirements, providing density bonuses, or other zoning-related strategies to improve the financial feasibility of projects.
- ❖ Maximize predictability and flexibility of compliance for developers. In addition to providing the incentives described above, this might include developing alternatives to developing units on-site, such as the ability to provide affordable units off-site or to pay an in-lieu fee to an affordable

---

<sup>9</sup> Reyes, S. and Wang, R. Inclusionary Housing: Secrets to Success. Shelterforce. Retrieved from: <https://shelterforce.org/2021/03/10/inclusionary-housing-secrets-to-success/>

housing fund for each affordable unit not developed. Providing alternatives also helps to avoid concerns associated with negative impacts on housing supply. However, the City should ensure that it has adequate capacity to manage alternatives such as in-lieu fees and that such fees would be set sufficiently high to support the development of new affordable units in other locations across the city.

- ❖ Require long-term affordability. Requiring long-term or permanent affordability supports the continued growth of affordable housing stock, minimizing the loss of units as affordability terms expire.
- ❖ Incorporate strategies to advance racial equity. These may include ensuring income limits and unit sizes for affordable units match those of renter households of color, and ensuring that people of color and equity-oriented organizations play leadership roles in planning and decision-making, among other strategies.<sup>10</sup>

Several key questions the City of Camas should consider as it develops an inclusionary housing policy, along with sample programs from other cities in Washington, are included in an appendix.



**Park East**  
(photo from Park East Facebook page)



**30 Bellevue**  
(photo from [imaginehousing.org/](https://imaginehousing.org/))



**Hyde Square**  
(photo from <https://hydesquare.com/>)

<sup>10</sup> Grounded Solutions Network. (2021). Advancing Racial Equity in Inclusionary Housing Programs: A Guide for Policy and Practice. Retrieved from: <https://groundedsolutions.org/tools-for-success/resource-library/racial-equity-inclusionary-housing>

# Supporting Affordable Homeownership

## Strategy: Consider Opportunities for Supporting Affordable Homeownership

Other partnerships the City of Camas could develop include with agencies dedicated to affordable homeownership. Proud Ground, for example, is a Community Land Trust that operates in Clark County, WA and Clackamas, Lincoln, Multnomah, and Washington Counties, OR. Under their model, residents own their homes, but Proud Ground retains ownership of the land, ensuring long-term affordability for future homebuyers. If the City enacts an inclusionary housing policy, there may be opportunities for partnership with a land trust related to affordable for-sale housing built under that policy. Another option is to use in-lieu fees generated through an inclusionary policy to provide down payment assistance to eligible buyers; if done using a community land trust model, this approach would preserve that housing as affordable for-sale units in perpetuity. This strategy could also work to preserve affordable housing in neighborhoods around downtown where there is concern that smaller, often single-story single-family homes may face redevelopment pressure.

Another possible partner includes Evergreen Habitat for Humanity, which focuses on building clusters of affordable units on available property. As Camas amends its zoning districts to better accommodate a variety of housing types and sizes, such developments may be an option. The City could also consider using City-owned residential land for an affordable for-sale development, if a suitable site is available.

The Camas Planning Commission was not supportive of the portion of this strategy related to partnership with a community land trust and/or affordable for-sale builder due to concerns that this approach would require a dedicated staff position and development of a program to implement.