

City of Camas

Housing Action Plan

Version 5

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April 2021



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Prepared by

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For

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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.

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Chapter 1: Introduction



The City of Camas created this Housing Action Plan (HAP) to encourage housing diversity, affordability, and access to opportunity for people of all incomes. The goal of the plan is to help the community achieve a greater variety of housing types and costs to better meet the needs and desires of individuals and families.

Additional objectives of the Plan include:

- ❖ Relying on thorough data and an inclusive public participation process to understand current and future housing needs.
- ❖ Assessing existing housing resources and policies and identify ways to build on or improve them.
- ❖ Outlining strategies the City of Camas plans to take to meet the community’s housing needs over the next ten years and beyond.
- ❖ Furthering the city’s Comprehensive Plan housing goals and be adopted by City Council.

Camas received a grant to support this project from the Washington State Department of Commerce under the Urban Residential Building Capacity Grant Program established by House Bill 1923. In 2019, the Washington State Legislature passed HB 1923 to encourage all cities under the Growth Management Act (GMA) to adopt actions to increase residential building capacity and prioritize affordable, inclusive neighborhoods. Developing a Housing Action Plan was one option through which cities could receive grant funds under HB 1923.¹

This document outlines the process and findings of Camas’s housing research, including community outreach through virtual meetings, a survey, and an interactive project website. It culminates with strategy recommendations for expanding housing diversity and affordability in Camas. Major components include:

- ❖ Community Engagement Overview
- ❖ Demographic Trends Analysis
- ❖ Housing Supply Analysis
- ❖ Housing Need Estimates & Gaps
- ❖ Recommended Housing Strategies
- ❖ Implementation Plan

Following adoption of the HAP by Camas City Council, the City will work to implement strategies included in the Plan over the next several years.

Figure 1: Camas HAP Project Phases



¹ Washington State Department of Commerce, “Urban Residential Capacity Grant Program Overview.” Retrieved from: <https://deptofcommerce.box.com/shared/static/5r9951piax26mz19hez4j5d1gobi6l08.pdf>

Definitions

Affordable Housing

The definition used throughout this analysis is congruent with the U.S Department of Housing and Urban Development’s definition of “affordable housing” as housing that costs no more than 30% of a household’s total monthly gross income. For rental housing, the 30% amount would be inclusive of any tenant-paid utility costs. For homeowners, the 30% amount would include the mortgage payment, property taxes, homeowners insurance, and any homeowners’ association fees.

Comprehensive Plan

“Comprehensive plans” are the centerpiece of local planning efforts. A comprehensive plan articulates a series of goals, objectives, policies, actions, and standards that are intended to guide the day-to-day decisions of elected officials and local government staff.

Growth Management Act (GMA)

The Washington State Legislature enacted the Growth Management Act (GMA) in 1990, following a lengthy process led by the Growth Strategies Commission. It was motivated by several factors, including rapid suburban development and traffic congestion and the decrease of farmland and open space. The passage of HB 2929 set forth 13 statewide goals, numerous new policies and requirements, and new planning and revenue authorities for counties and cities.

HB 2929 required counties with high growth rates, which includes Clark County, to plan. A city must follow the lead of the county in which it is located and must plan under the rules of the GMA. GMA-planning counties and cities are required to develop and adopt comprehensive plans, followed by zoning and other development regulations to implement those plans. The GMA also calls for communities to review and, if necessary, revise their plans and regulations every eight years to ensure they remain up to date.

Clark County is required to plan for the population projected to grow in the County over the next 20 years. The county and the cities are to work together to distribute growth forecasts across all cities, unincorporated growth areas, and rural areas, with an emphasis on accommodating growth within urban areas to preserve rural and natural resource lands.

HUD Area Median Family Income (HAMFI or MFI)

To determine household income limits for eligibility in federal affordable housing programs, the U.S. Department of Housing and Urban Development calculates median family income by household size for counties and metropolitan areas throughout the United States. The median family income for a given geography and household size is the midpoint of the income distribution for similarly-sized households within that geography.

According to HUD’s HAMFI data, Camas falls within the Portland-Vancouver-Hillsboro, OR-WA metropolitan area. As of 2021, HUD estimated the MFI for that area at \$96,900.

Protected Classes

Title VIII of the Civil Rights Act of 1968 prohibits housing discrimination based on race, color, national origin or ancestry, sex, or religion. The 1988 Fair Housing Amendments Act added familial status and mental and physical handicap as “protected classes.”

The Washington State Law Against Discrimination includes four protected classes in addition to those protected at the federal level. They include marital status, sexual orientation and gender identity, source of income, and veteran/ military status.

Zoning

“Zoning” establishes separate districts (zones) for different types of land use, such as commercial, residential, and industrial. These areas are shown on the city’s Zoning Map. Within each zone, standards are adopted to regulate the size, use, and location of sites and buildings. Requirements for protecting critical areas, standards for landscaping and parking, and subdividing land are also addressed. Zoning regulations adopted by the City are contained within Title 18 of the Camas Municipal Code.

Commercial Zones are intended to provide services and employment primarily to residents. Commercial zones may also include residential development such as apartments as part of a mixed-use project. An example of a commercial site that includes residential development can be found at the Grass Valley Master Plan project on NW 20th Avenue.

Industrial Zones provide for a wide range of industrial and manufacturing uses. Types of activities in this zone include assembly, manufacturing, fabrication, processing, bulk handling and storage, research facilities, associated warehousing, and heavy trucking.

Light Industrial/Business Park Zones provide for uses, such as offices related to industrial usage, research and development, limited commercial, and associated warehousing uses. Development standards require a campus-like setting with generous landscaping and setbacks from roadways.

Multifamily Zones are intended to provide for dwellings, such as row houses, condominiums, and apartments. It is desirable for these zones to be adjacent to parks and transportation systems (e.g., bus stops). The maximum number of units that are allowed per acre in a multifamily zone is 18 units per acre. Only 5% of the city is zoned for multifamily uses.

Single-Family Residential Zones are intended for dwellings that are typically a single dwelling or a duplex (attached dwelling). Approximately 48% of the city is zoned for single-family use. The city also allows for an Accessory Dwelling Unit (ADU) on single family lots that are not otherwise prohibited by restrictive HOA covenants.

Data Sources

Decennial Census

Data collected by the Decennial Census for 2010 and 2000 is used in this Assessment (older Census data is only used in conjunction with more recent data in order to illustrate trends). The Decennial Census data is used by the U.S. Census Bureau to create several different datasets:

2010 and 2000 Census Summary File 1 (SF 1) – This dataset contains what is known as “100% data,” meaning that it contains the data collected from every household that participated in the Census and is not based on a representative sample of the population. Though this dataset is very broad in terms of coverage of the total population, it is limited in the depth of the information collected. Basic characteristics such as age, sex, and race are collected, but not more detailed information such as disability status, occupation, and income. The statistics are available for a variety of geographic levels with most tables obtainable down to the census tract or block group level.

2000 Census Summary File 3 (SF 3) – Containing sample data from approximately one in every six U.S. households, this dataset is compiled from respondents who received the “long form” Census survey. This comprehensive and highly detailed dataset contains information on such topics as ancestry, level of education, occupation, commute time to work, and home value. The SF 3 dataset was discontinued for the 2010 Census, but many of the variables from SF 3 are included in the American Community Survey.

American Community Survey (ACS)

The American Community Survey is an ongoing statistical survey that samples a small percentage of the U.S. population every year, thus providing communities with more current population and housing data throughout the 10 years between censuses. This approach trades the accuracy of the Decennial Census Data for the relative immediacy of continuously polled data from every year. ACS data is compiled from an annual sample of approximately 3 million addresses rather than an actual count (like the Decennial Census’s SF 1 data) and therefore is susceptible to sampling errors. This data is released in two different formats: single-year estimates and multi-year estimates.

ACS Multi-Year Estimates – More current than Census 2010 data, this dataset is one of the most frequently used. Because sampling error is reduced when estimates are collected over a longer period of time, 5-year estimates will be more accurate (but less recent) than 1-year estimates. The 2014-2018 ACS 5-year estimates are used most often in this HAP.

Comprehensive Housing Affordability Strategy (CHAS)

CHAS data is a special tabulation of the U.S. Census Bureau’s American Community Survey (ACS) that is largely not available through standard Census products. The special dataset provides counts of the number of households with a variety of housing needs, in a range of income brackets, and for different household types of particular interest to planners and policy makers. The most recent available CHAS data is based on 2013-2017 American Community Survey 5-year estimates.

City of Camas Building Permits

The City of Camas provided monthly residential building permit data from 2017 through 2020. Permit data included development type (single or multifamily) and unit square footage. Mosaic

Community Planning analyzed building permit data for comparisons to 2010 and 2015 permit data included in *Camas 2035*.

Washington Center for Real Estate Research

The Washington Center for Real Estate Research provides housing data for local governments in Washington, including those developing Housing Action Plans under HB 1923, through its Housing Market Data Toolkit. The toolkit includes a compilation of relevant Census data, information about local for-sale and rental markets, housing permit and completion data, and a housing affordability index. The toolkit is publicly available at <https://wcrer.be.uw.edu/housing-market-data-toolkit/>.

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Chapter 2: Community

Input



Camas residents and employees have a wide range of unique housing needs and preferences. To be successful, the Housing Action Plan must be grounded in a thorough understanding of local housing needs, as well as reflective of residents' ideas for the future. Implementation of the Plan depends on local support built, in part, through an inclusive and open community engagement process.



The City of Camas's goals for engaging the public during the HAP include:

- ❖ **Inform** residents about the Housing Action Plan, the planning process, and local housing affordability needs.
- ❖ **Understand** local housing issues, needs, and preferences, specifically those related to affordability and development opportunities and barriers.
- ❖ **Be inclusive** of a range of perspectives, including people who are particularly impacted by housing affordability, communities at risk of displacement, other vulnerable populations, and groups who have historically been left out of community planning processes.
- ❖ **Be transparent** to openly reflect the variety of viewpoints within the community, as well as the City's process used to develop and implement the Housing Action Plan.
- ❖ **Build support** for zoning and housing policies that address affordability and other issues identified by the community.

The community engagement process for the Housing Action Plan used a variety of virtual engagement tools in place of traditional face to face engagement methods. To gather input from the public, the project team conducted two virtual public meetings, seven focus groups, and maintained a website for resident engagement, including a public survey.

In total, over 300 people participated in developing the Housing Action Plan. About 50 people joined a community meeting or focus group and 307 took the survey. This section summarizes feedback received through each of these methods.

Community Meetings

Two virtual public meetings were held in September. Each meeting began with a presentation by the project team that included an overview of the HAP and a few data points about housing in Camas. The team then asked participants for their opinions on the city's housing needs and current supply through in-meeting Zoom polls and small group discussions.

Table 1: Zoom Poll Discussion Summary – Does Camas Need Greater Variety in Housing Types and Prices?

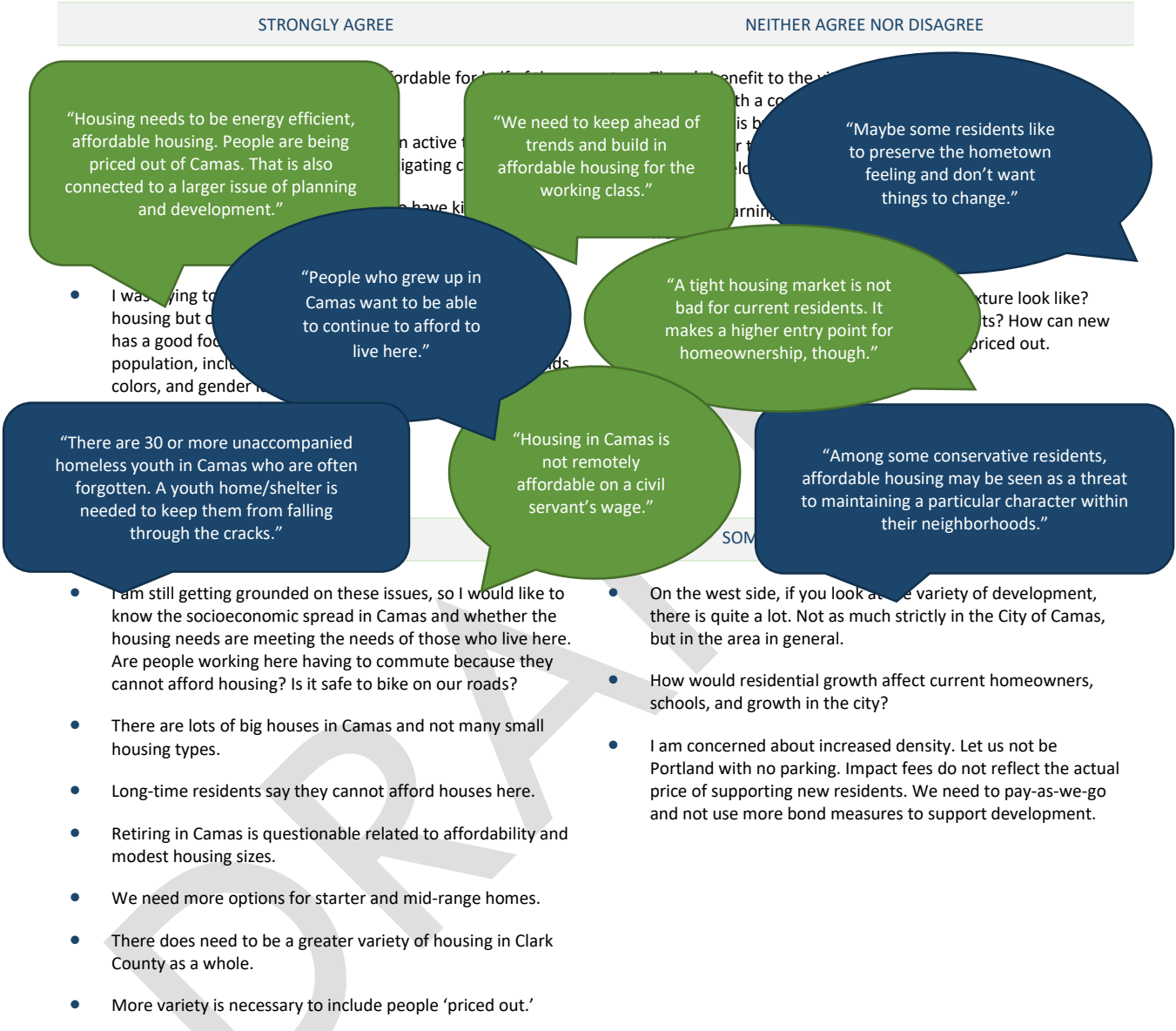


Figure 2: Comments on Housing Variety

Housing Types Most Needed in Camas

Discussion Question: What particular types of housing do you feel like are most needed in Camas (e.g. housing for students, singles, elderly, homeless, disabled, etc.)? What does housing for that population look like (apartments, single-family homes, townhomes, ADUs, etc.)?

Housing types should address the needs of **minorities** and **homeless families** (who may live “doubled-up” with other families), participants suggest. More affordable housing types might

include **condos, manufactured housing and mobile parks,** and **tiny homes** – housing types that might allow the owner to accumulate equity quickly. However, additional regulations may be needed to allow these housing types in the city. Other suggestions include **mixed use housing** to provide walkability, access to transportation and access to nature. Some participants also posited that **denser development** would make service delivery more efficient. Others inquired about studying an “appropriate amount” of **low-income housing,** as long as the city maintains its “community feel.”

Families moving to Camas may be in search of good schools and greater affordability than other cities on the west coast. “Camas is still a small town asking big city questions,” one participant noted. However, some feel that the prevalence of large, single-family homes does not necessarily reflect a “healthy, stable community.” Some participants seek greater balance in housing types without experiencing a loss of community.

Specific housing types identified by participants include:

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Starter Homes

“As kids move out, they often cannot return as adults because they cannot afford Camas.”

“Potential needs are housing for kids coming back after school and family retiring here.”

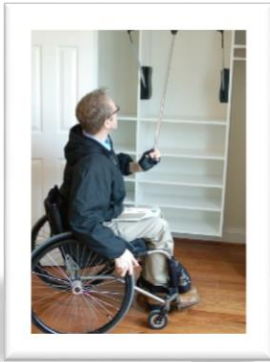


Accessory Dwelling Units (ADUs)

“ADUs, cluster homes could help meet need.”

“From a real estate perspective, 99% of clients coming to Camas are families. Some ask for an ADU to bring a parent. Some go ‘out in country’ or out of Camas if that is a priority.”

“There are 20 ADUs in the entire city and not very many permit applications coming in.”



Accessible Housing

“Retirees or older population needs ‘accessible’ housing – e.g., no stairs.”

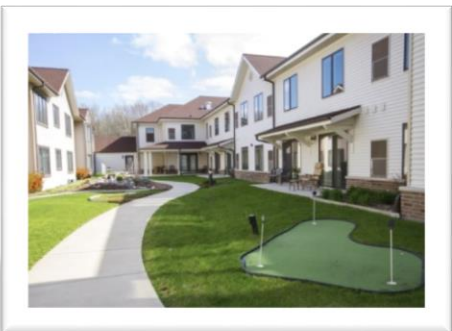
Apartments and Condominiums



“Part of a vital downtown is going to be more residential units, apartments, or condos on those blocks.”

“Camas is getting more expensive. Multifamily units are \$100k/unit up north and \$150k/unit here. Unfortunately, it is going to push people out.”

Senior Housing



“For the elderly, we do not have much. No communities serving seniors.”

Development Opportunities

Discussion Question: Are there development opportunities for housing types needed in Camas? What opportunities could Camas leverage to encourage development of housing to meet local needs? (E.g. infrastructure or amenities that would support or add value to new residential development; policy or incentive programs that would incentivize new development types, etc.)

Table 2: Community Meeting Discussion Summary – Development Opportunities and Challenges

OPPORTUNITIES
<ul style="list-style-type: none">• Use tax credits to construct multi-family housing• Utilize “supports” and/or change government financing options to encourage housing diversity• Provide community amenities, such as good restaurants and other businesses that may be perceived as cool/edgy.• Increase the job base in the area to attract people. With good transportation, you may get young professionals who will want starter homes.• Continue to revitalize the downtown business district, making it easier to access. It is difficult to get downtown on a bike - roads or trails, dedicated bike path from the lake area to downtown would be good.
CHALLENGES
<ul style="list-style-type: none">• Without apparent room for new housing, then one option would be to redevelop existing areas/knock down existing structures. However, I am doubtful that would be well-received.• Most HOAs do not allow ADUs on lots.• It is hard to park in downtown right now. It is not clear where housing would fit downtown or out 192nd.• Construction is occurring downtown but I do not see sites where housing could go.• Building is really expensive. The price of supplies is through the roof.• Incentives and subsidies do not work. The cost does not pencil out.

Development Barriers

Discussion Questions: Are there barriers to housing development in Camas? What barriers exist to production of needed housing types? What keeps the market from meeting these housing needs?

- Regulations, statutes, and policies.
- State laws that Camas officials must abide by and do not have control over.
- Permits and fees for single family development that are different than those for multifamily development.
- The GMA (Growth Management Act) is designed to encourage more dense building. If a city does not have much land, prices will go up.

- Available land is being used up.
- Large houses are more profitable to build.
- Demand drives housing development. Housing – attached or detached – must accommodate families since people move to Camas for schools. People do not move to Camas for the local jobs. In fact, most residents commute. People leave places like Portland and move to Camas for the natural setting and a quality of life.
- Preferences of residents who want to live in the suburbs.
- Choices made by the city on what housing to build, not what the demand is, are what matter. Participants argue that many people want to move to a good school district with affordable housing. The question, they ask, is whether the city wants to develop with more dense housing, more affordability, and with active transportation requirements.

Focus Groups and Interviews

Stakeholders participated in seven focus groups during October and November. Participants included professionals in the fields of housing and homeless services, education, government, transportation, and urban planning, as well as high school students. Several questions were posed in the focus groups and responses are summarized below.

Why are people moving to Camas?

Focus group participants describe the city as a great place to live for schools and safe neighborhoods. Residents enjoy the proximity to Portland and Portland International Airport (PDX). Camas also offers more affordability and lower taxes than Portland, Sacramento, or other California cities. The city’s small-town atmosphere – resembling the feel of the old mill town – and its charming downtown provide rich and beloved character. Other features enjoyed by residents include trails and sports. Residents enjoy Camas for the quality of life available in the city.

What types of housing does Camas need more of?

Participants want housing that reflects a variety of stages of life, including housing for college students and single adults. They express a desire for entry level homes, ranging from 1,500 to 2,000 square feet or sold for less than \$200,000. Stakeholders also want housing that enables seniors to age in place. There is some interest in higher density or “vertical” housing, such as apartments or condos, particularly in downtown. Some participants desire more unique housing products, and developments serving low-income residents through the local housing authority.

Is housing affordability a problem in Camas? Are there other barriers to living in Camas?

In short, yes. The city’s housing supply is mostly large single-family, leaving limited housing choices for low income residents. Participants acknowledge that negative perceptions about affordable

housing may have racial or anti-poverty undertones. But participants suggest re-framing affordable housing, so that it is located downtown, is attractive and offers housing for professionals such as teachers. Other barriers to living in Camas include limited housing for people who want to downsize, limited housing turnover, lack of public transit, few local jobs and increasing taxes for longtime residents and retirees.

What are the challenges to the development of new housing?

One challenge may be the remaining land in the city, some of which may have steep slopes and wetlands. The cost of available land, including impact fees, may also present a challenge to development. Other challenges to having a variety of housing types may include the limited history of this product type in the city (which might make developers cautious about embarking on new housing types), limited encouragement by the city to try new housing products (e.g. building “vertically” in downtown), developers’ difficulty with rezonings and difficulty making multifamily projects “pencil out.” People report no incentives for affordable housing. People also report that developers are not given enough rules: that downtown zoning is too non-specific and that there should be a plan for downtown. Other indirect issues include limited bus service, the need for parking structures downtown. Although the city has a tax abatement program focused on 80% AMI, the program may not be as widely known as it could be, with some participants stating that the city offers no incentives for affordable housing. Some report that residential uses should be better balanced with commercial and industrial demands to drive down housing costs.

What are some policies or programs that Camas could enact to support a variety of housing types and price points?

Address perceptions about multi-family or affordable housing. Participants believe that, for one, the city must deal with the perceptions of current residents about multi-family or affordable housing. Where affordable housing stigma is very strong, the city should consider housing design, and should take into account how people will be welcomed in the city, or what messages they will receive if they need affordable housing. Residents desire some housing for families with lower incomes, e.g. families earning less than 80% AMI. Participants suggest new development from the Vancouver Housing Authority, inclusionary zoning, and funding for housing rehabilitation as a means to provide housing for families with lower incomes.

Try new strategies. To improve the variety of housing types in the city, participants suggest that the city address the preponderance of single-family housing, which is located even in medium density zoning districts. The city should identify new developers who are building higher densities in other locales, such as Vancouver, or inquire with developers about why they do not provide a variety of housing types (e.g. location, access to transit/bike paths/trails, etc.). There should be additional ADU development, with their use restricted for short-term rentals. Finally, the city could try out policies such as transfer of development rights, or reducing impact fees to encourage missing housing types, such as entry level housing. Some even suggest expanding the city’s growth boundary.

Address parking. Participants note that a city-funded parking structure might make developers more interested in building higher density in the city. Some even suggest a parking assessment fund with designated fees per parking space.

Consider workforce housing. One downtown business, Fuel Medical Group, has younger employees and might be interested in creating housing for their workers. Workforce housing might reduce commute times and transportation costs for residents and could incentivize a range of industries in the city, allowing for a variety of workers from different educational and economic backgrounds to work and live in the city.

Address concerns about loss of character. Additional concerns address in focus groups include concerns that sprawl will have the effect of destroying natural habitats. Participants noted that there appeared to be no consequences for tree removal, nor were developers required to plant indigenous trees. While some participants like changes in the city, they acknowledge that there are genuine fears that the city will lose its small-town character and natural landscape with too much growth.

Housing Survey



A public survey was available on the *Let's Talk Camas Housing* website (letstalkcamashousing.us) from August 13, 2020 to November 12, 2020 and received 307 responses. The 19-question survey focused on participants' views on housing affordability and access, housing types and costs, and future housing development in Camas. This section shares key findings, with complete survey results available

in an appendix to this Plan.

Table 3: Camas Housing Survey Participant Demographics

Participants Living and Working in Camas	<ul style="list-style-type: none"> ● 95% of survey respondents live in Camas. ● 36% of respondents work in Camas. ● Respondents live in all areas of the city. The largest number of respondents (59) live closest to NE Everett Street.
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Tenure and Homeownership	<ul style="list-style-type: none"> • 88% of respondents own their home. • 9% of respondents are renters. • 2% of respondents live with family or friends, while another 2% provide housing to more than their immediate family.
Age	<ul style="list-style-type: none"> • Nearly 58% of respondents are between 40 and 60 years old. • 21% were between 20 and 40 years old. Another 21% were over 60.
Income	<ul style="list-style-type: none"> • Just under one-third of respondent households earned between \$100,000 and \$149,000 annually (29%). • 40% of respondent households earn more than \$150,000 per year, while 31% earn less than \$100,000.
Race and Ethnicity	<ul style="list-style-type: none"> • 75% of respondents identified as white. 12% identified as “other,” followed by respondents who were Hispanic (5.2%), Asian/Pacific Islander (4.5%), Native American (1.7%), Black (1%) and Arab or Middle Eastern (0.7%)
Representative Responses About who to Engage in the Conversation about Housing Diversity	<ul style="list-style-type: none"> • “Seniors, college students, unemployed, rental owners” • “BIPOC families” • “CREDC, environmental councils, public” • “Georgia Pacific” • “Only Camas citizens should have a say about Camas”

Housing Options in Camas

- More than half of all participants (56%) say they are “somewhat satisfied” or “very satisfied” with the housing options available in Camas. However, 31% are either “somewhat dissatisfied” or “very dissatisfied” with the range of available housing options.
- Cost is the leading factor that limits housing choices (identified by 49% of residents), followed by a lack of desired amenities such as outdoor space and parking (19%), and “other” reasons (14%). 31% stated that no size, cost, availability, accessibility, or qualification factors limit their housing choices.

Housing Supply in Camas

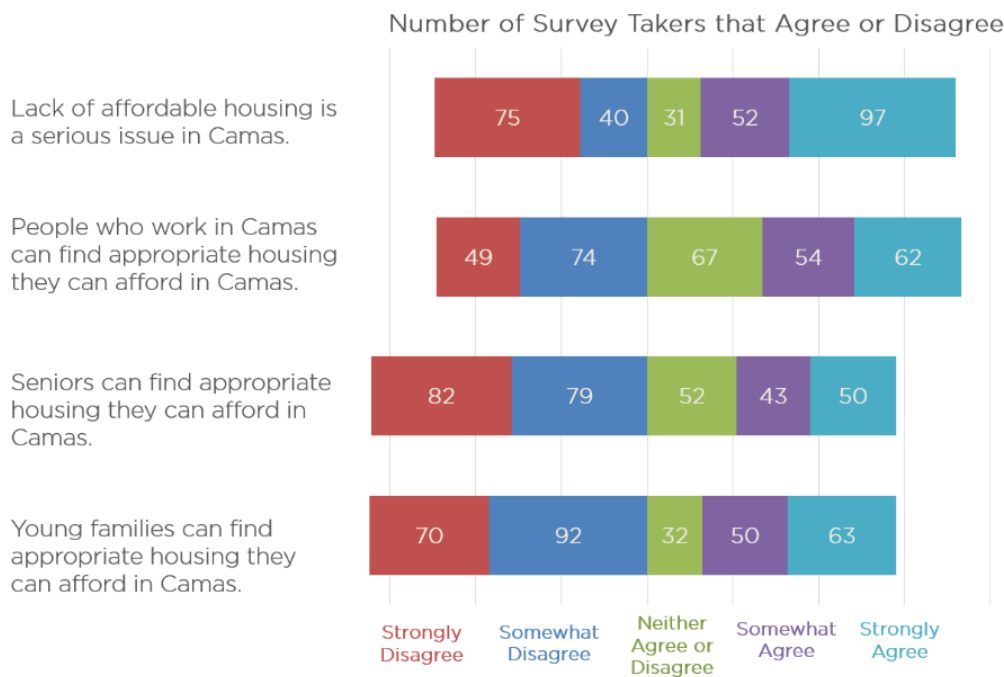
- One-third of respondents (32%) “strongly agree” that lack of affordable housing is a serious issue in Camas, while 28% “strongly disagree.” Looking at responses to this prompt by income shows that respondents with lower household incomes are more likely to see affordable housing as an issue in Camas.

For participants with household incomes under \$75,000, 62% either “somewhat agree” or “strongly agree” that lack of affordable housing is a serious issue in Camas; about 24% either “somewhat disagree” or “strongly disagree.”

In contrast, participants with household incomes over \$150,000 were less likely to see lack of affordable housing as a serious issue in Camas. About 42% “somewhat agree” or “strongly agree” that it is a serious issue, and 45% “somewhat disagree” or “strongly disagree.”

- About one-half of participants (53%) “somewhat disagree” or “strongly disagree” that young families can find appropriate housing they can afford.
- About one-half of participants (53%) “somewhat disagree” or “strongly disagree” that seniors can find appropriate housing they can afford.
- Forty percent of participants (40%) “somewhat disagree” or “strongly disagree” and 38% “somewhat agree” or “strongly agree” that people who work in Camas can find appropriate housing in Camas.

Figure 3: Housing Survey Responses to Housing Affordability



- One-third of participants (32%) “strongly agree” that Camas needs greater variety in terms of housing, while 24% “strongly disagree.”
- Two-thirds of participants (64%) “strongly agree” that Camas should be cautious about any new residential development activity to preserve the character of the community.

- Forty-five percent (45%) “somewhat disagree” or “strongly disagree” that there is enough housing at appropriate sizes and costs to meet the needs of residents for the next 20 years. However, 39% “somewhat agree” or “strongly agree” that Camas has enough appropriately sized/priced housing.

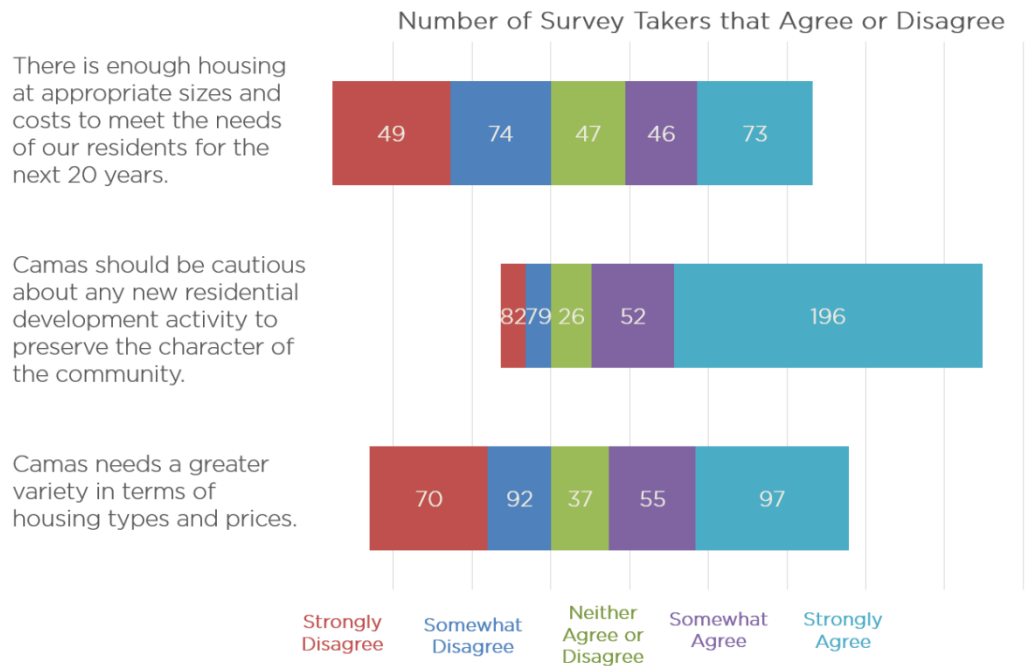


Figure 4: Housing Survey Responses to Future Housing Development

Housing Needs in Camas

- Participants note that the biggest shortage of for-sale housing occurs in the \$250,000 to \$349,000 price range.
- The biggest shortage of rental housing occurs in the \$800 to \$999 price range.
- Residents primarily feel that over the next 20 years, new housing would be most appropriate in older neighborhoods and vacant/underdeveloped commercial and industrial properties, followed by mixed-use developments.
- Most Camas residents (57%) have not considered adding an accessory dwelling unit (ADU) to their property, compared to 34% who have.
- Of those residents who gave their reasons for wanting an ADU, over one-third said they would use it to provide a residence for relatives and friends. 20 percent would provide a residence for a caregiver, and another 19 percent would earn extra income by renting out the space.
- When asked what type of assistance would be helpful to meet housing affordability needs in the city, 41% identified “more affordable for-sale units.” One-third of residents said that first-

time homebuyer down payment assistance and more affordable rental units would also help with housing affordability.

- The greatest barrier to obtaining housing in Camas was a lack of affordable housing. However, one-third of the respondents stated that none of the issues listed were barriers to obtaining housing.

Figure 5: Housing Survey Responses about Types of Housing Assistance

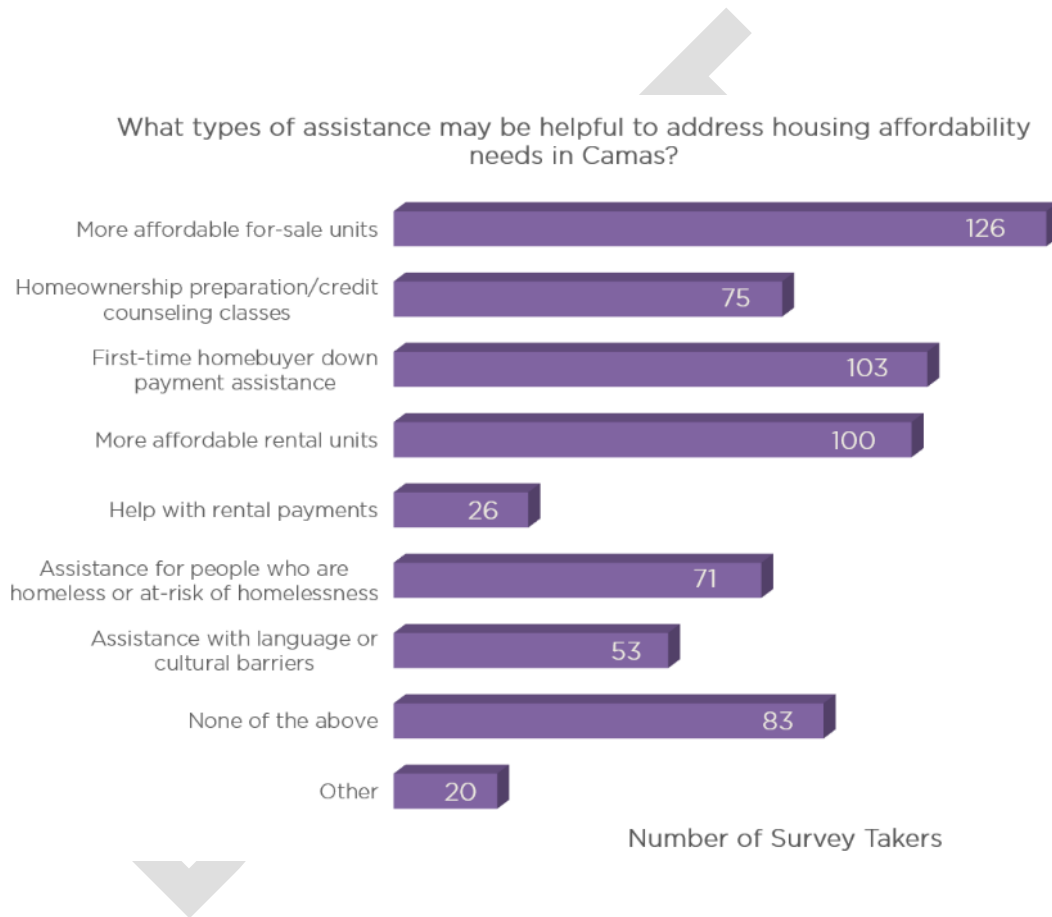


Figure 6: Representative Comments about Housing Concerns in Camas




Project Website

Throughout the HAP planning process, the project team maintained an interactive website at LetsTalkCamasHousing.us. The site provided background information on the project, a schedule of upcoming meetings or other key dates, videos and discussion notes from public meetings, and presentations and drafts of the HAP. The site also offered opportunities for visitors to leave questions to be answered by the project team, share their vision for housing in Camas, and view and 'like' ideas shared by others.


Throughout the course of the project, the site received about 2,090 visits from about 1,190 people. About 150 people downloaded the HAP Draft Existing Conditions and Housing Needs document and 60 downloaded the Draft Preliminary Housing Strategies.

The figure on the following page shares ideas received on the website's interactive board in response to a question asking what housing types or approaches will best meet the community's housing needs.


DRAFT




Add your idea


 **M G**
20 days ago


Bend, OR: Affordable Housing Program Website
<https://www.bendoregon.gov/government/departments/economic-developo...>

Share 0 


 **ADU rules**
a month ago


Eliminate retro restrictions to host house well and septic use for ADUs anywhere in Camas.

Share 2 


 **Friend of Camas**
a month ago


Property Taxes
The property tax load is a significant impediment to rentals in C...

Share 0 


 **ADU rules**
a month ago


Open ADU rules to allow 2 bedrooms and 1400 square feet so small families can live in any available site in Camas. Release restrictions.

Share 1 


 **KJ**
14 days ago


Improve Downtown
I would LOVE see the downtown Camas neighborhood improved. The ma...

Share 0 


 **M G**
20 days ago


New Approach to Affordable Housing In Berkeley, California
From the NYTimes:
<https://www.nytimes.com/2021/03/04/opinion/aff...>

Share 0 


 **M G**
20 days ago


Portland, OR: Competition for Permit-Ready Infill Skinny House Plans
Article:
<https://www.finehomebuilding.com/2008/05/14/a-small-spa...>

Share 1 


 **Friend of Camas**
a month ago


Encourage development of manufactured housing, modular housing, mini-houses, and ADUs by reducing restrictions and providing tax incentives
Alternative Housing Types

Share 1 


 **M G**
20 days ago

River Rim Neighborhood, Bend, OR
River Rim is a great model for development in Camas. River Rim i...

Share 0 

 **M G**
18 days ago

Camas Needs to Include Public Transportation Planning in Development Planning
C-TRAN used to offer a fixed-route bus service that ran up SR-500...

Share 1 

Housing Needs in Camas

Thinking about Camas now and in the future, what housing issues or needs do you see in the city? Are any groups particularly impacted by housing issues here? Does the city need more housing variety? Share your thoughts with your neighbors and the planning team below!

High Density Zoning

by dduringer, 11 days ago

While affordability is important, the health of Camas is also. For example, the high density development in Lookout Ridge is a concern. There are cars parked everywhere, including across the sidewalk and far away down the road. According to the following 2014 research by Tate Twinam, there is "a long tradition in the sociology literature of linking high densities to pathological behavior (Sampson 1983, Wirth 1938)." (<https://www.k-state.edu/economics/seminars/papers/Twinam%20JMP.pdf>). Balance is needed between affordability and livability. An ideologically founded policy of high density is not going to achieve that balance.

Figure 7: Comments Received on LetsTalkCamasHousing.us

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Chapter 3:

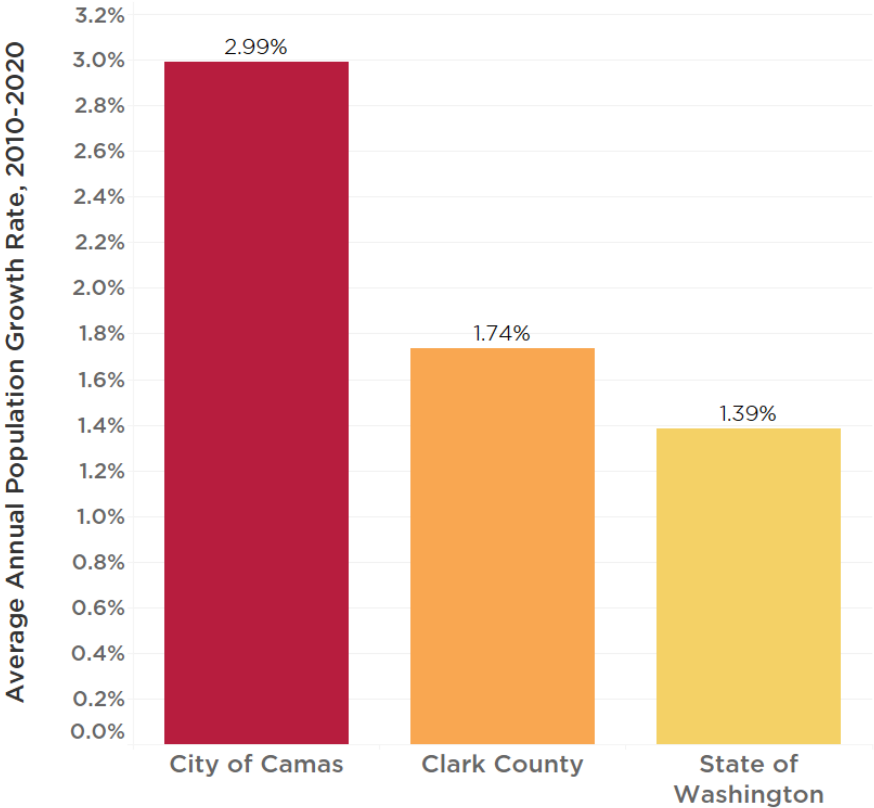
Demographic Trends



Population Growth

As of April 2020, the City of Camas had a population of 25,140, representing a 29.9% increase from its 2010 population of 19,355. This growth rate was somewhat higher than Clark County’s overall rate. During the same time period, the county’s population increased by 17.4%, from 425,363 to 499,200. Camas experienced an average annual population growth rate of 2.99% from 2010 to 2020, higher than that of both Clark County (1.74%) and the state of Washington (1.39%) (see Figure 6).

Figure 8: Average Annual Population Growth Rate, City of Camas, Clark County, and State of Washington, 2010-2020



Data Source: Washington State, Office of Financial Management. (2020). April 1 official population estimates

Because of the city’s higher growth rate, Camas residents have made up an increasing share of Clark County’s population. The city’s population made up 5.0% of Clark County residents in 2020, an increase from the 2010 share of 4.6%. Camas’s population increase of 5,795 residents over the 10-year period represents 7.8% of the county’s overall increase of 73,837 residents.

The State of Washington Office of Financial Management projects that Clark County’s population will grow to 643,522 by 2040, an increase of 28.9% from its 2020 population (see Table 4).

The City’s 2016 Comprehensive Plan estimates an average annual population growth in the city of Camas of 2.46% from 2015 to 2035. The City’s projected growth is based on anticipated countywide population growth, which is then allocated to each city within Clark County. Extending the city’s population growth projection out through 2040 using this rate yields an estimated population of 36,912 in 2040 for Camas. Because this growth rate was adopted by the City in *Camas 2035* and was prepared in coordination with Clark County forecasts, this estimate is used in the housing need projections in Chapter 5.

Table 4: Projected Population Change, City of Camas and Clark County, 2020-2040

YEAR	2020	2025	2030	2035	2040
City of Camas with average annual growth rate of 2.46% applied to 2015 population of 22,843 (from City of Camas 2016 Comprehensive Plan)	25,140	28,471	31,284	34,098	36,912
Clark County (“medium series” projections from Washington State Office of Financial Management)	499,200	540,344	576,879	611,968	643,552

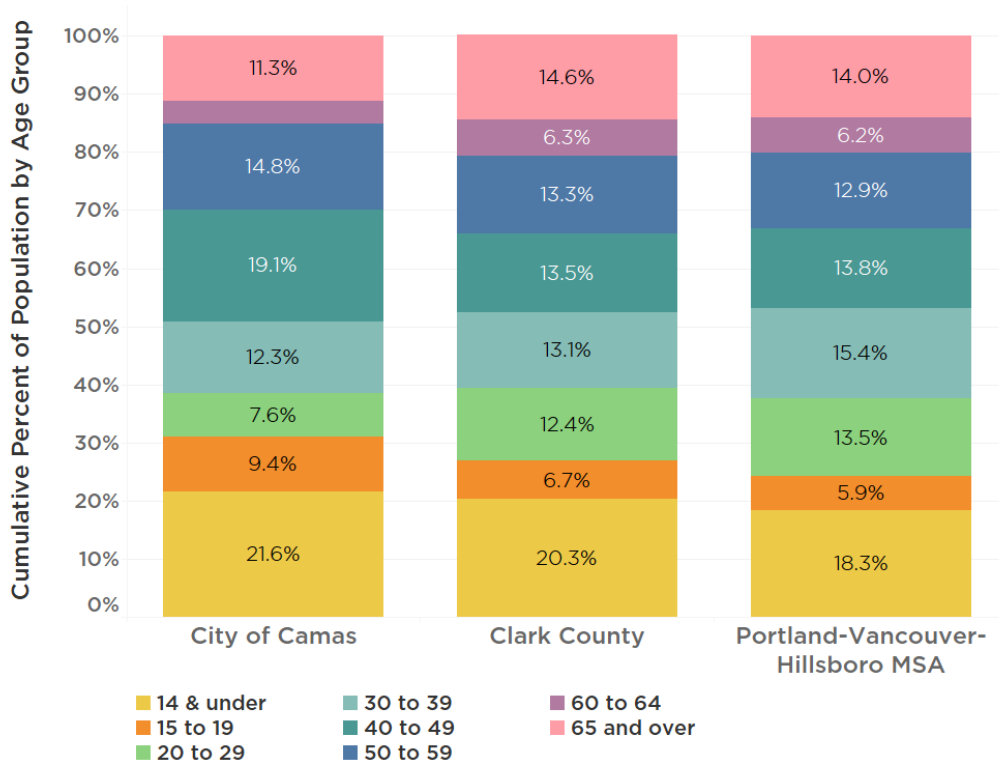
Source: Washington State, Office of Financial Management (2020), Mosaic Community Planning Calculations

Demographic Overview

Age

Composition of the population by age group varies throughout the region. Camas has slightly higher percentages of residents aged 19 and under and ages 40 to 59 compared to Clark County and the Portland-Vancouver-Hillsboro metropolitan area. At the same time, residents aged 20 to 39 and aged 60 and over comprise lower percentages of the City’s population than they do that of the county and region (see Figure 9). Based on stakeholder interviews, these differences may be indicative of both push and pull factors for different age groups in Camas, including the high quality of schools in the city-- a draw for families with children-- and a lack of housing options available to meet the needs of younger adults and elderly residents, among other factors.

Figure 9: Percent of Population by Age Group, City of Camas, Clark County, and Portland-Vancouver-Hillsboro MSA, 2014-2018

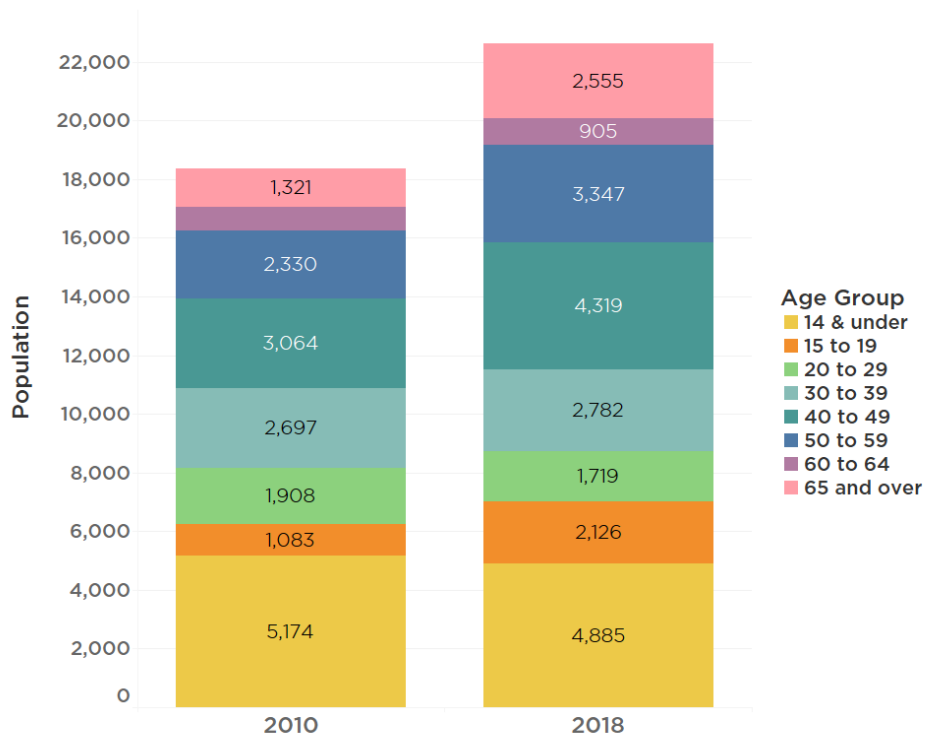


Data Source: 2014-2018 American Community Survey

The composition of the city's population by age has shifted since 2010, with much of the growth concentrated in upper age categories. About 85% of the city's population growth from 2010 to 2018 was due to increases in the numbers of residents aged 40 and over (see Figure 10). Residents in these age categories saw their share of the city's population increase during the time period, from about 40.9% to 49.2%.

Similarly, residents under age 40 declined as a share of the city's population, making up 59.2% of all residents in 2010 and just 50.9% in 2018. All age groups under 40 years old except residents aged 15 to 19 made up a smaller share of the population in 2018 than they did in 2010. The numbers of children aged 14 and under and residents aged 20 to 29 living in the city dropped slightly, while the numbers of residents aged 30 to 39 increased slightly.

Figure 10: Population by Age Group, City of Camas, 2006-2010 and 2014-2018

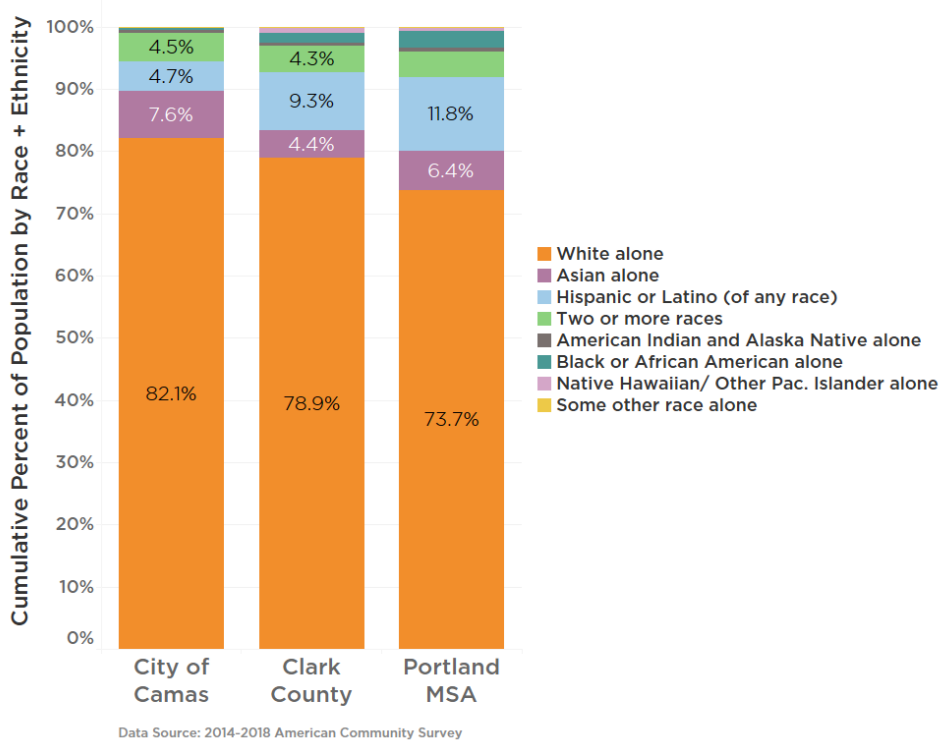


Data Source: 2006-2010 and 2014-2018 American Community Survey

Race and Ethnicity

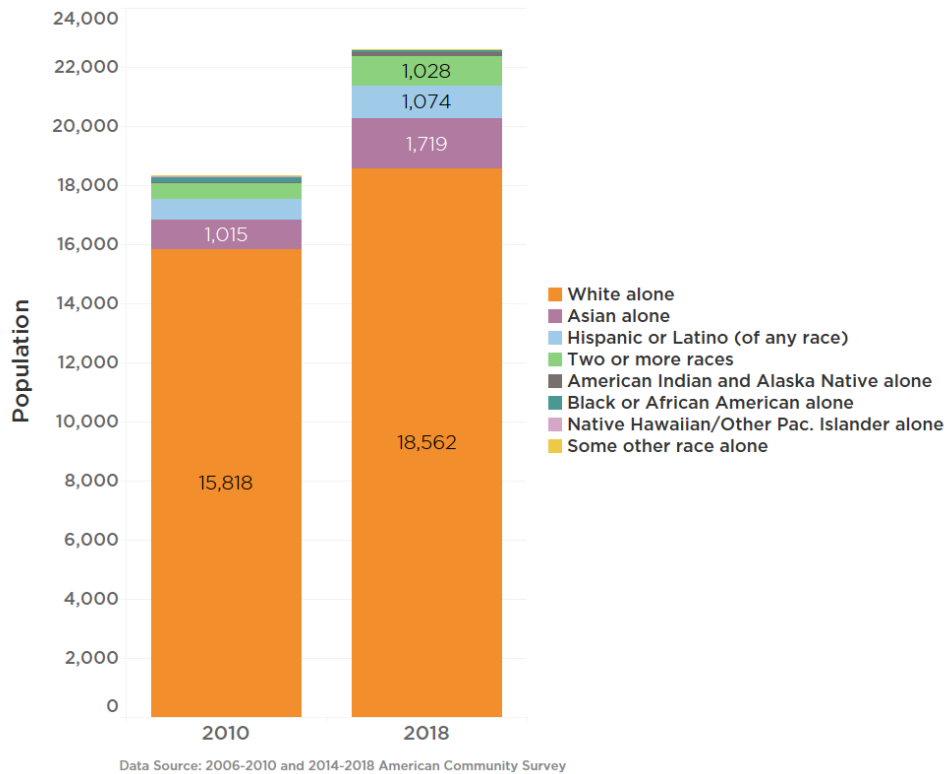
White residents make up the vast majority (82.1%) of Camas’s population. Asian residents, Hispanic residents (of any race) and residents of two or more races are the next most common races and ethnicities, comprising 7.6%, 4.7%, and 4.5% of the city’s population, respectively. White and Asian residents in particular make up a greater proportion of Camas’s population than that of Clark County and the Portland-Vancouver-Hillsboro metropolitan area, while Hispanic and Black residents comprise a lower percentage of the population in Camas than in the county and region (see Figure 11).

Figure 11: Percent of Population by Race and Ethnicity, City of Camas, Clark County, and Portland-Vancouver-Hillsboro OR-WA Metro Area, 2014-2018



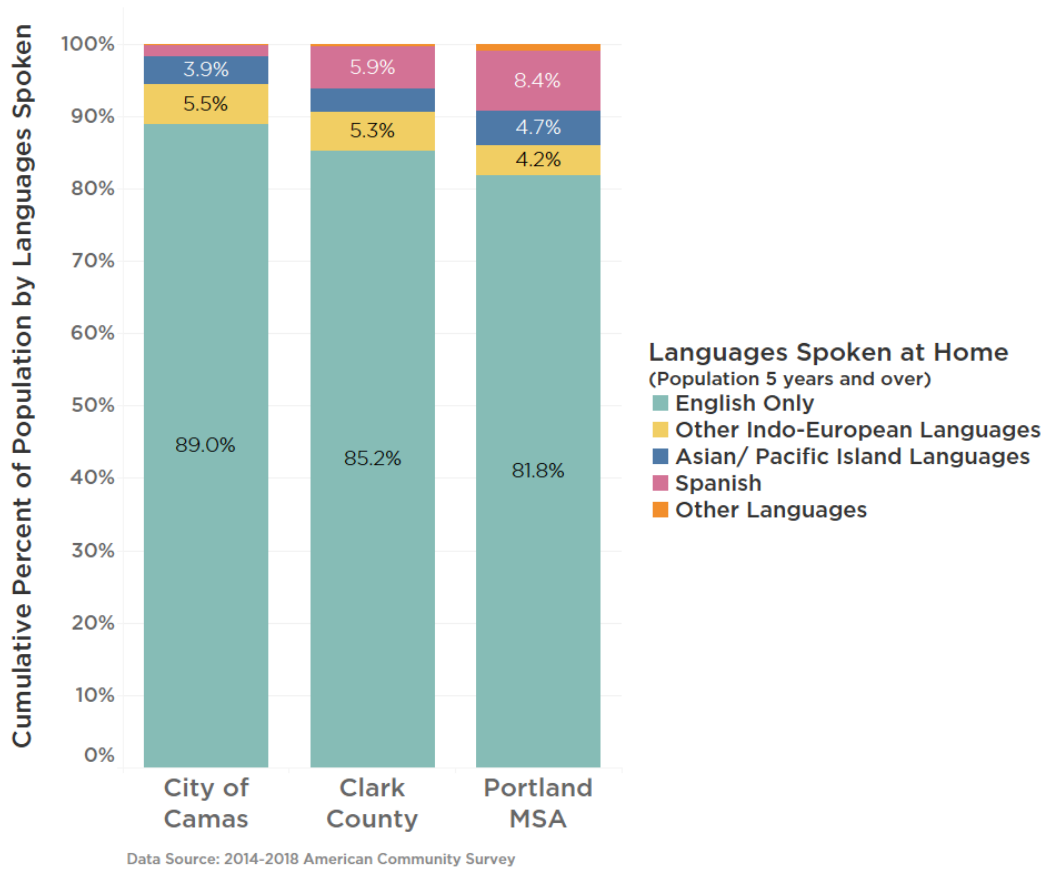
While white residents comprise 82.1% of the city’s population, they make up a lower percentage of the city’s population growth from 2010 to 2018, about 64.3%. During that time, the city experienced an increase in Asian residents (16.5% of population growth), residents of two or more races (11.6% of population growth), Hispanic residents (8.7% of population growth), and Native American residents (2.0% of population growth). The populations of Black residents, Native Hawaiian and other Pacific Islander residents, and residents of other races declined during the time period (see Figure 12).

Figure 12: Population by Race and Ethnicity, City of Camas, 2006-2010 and 2014-2018



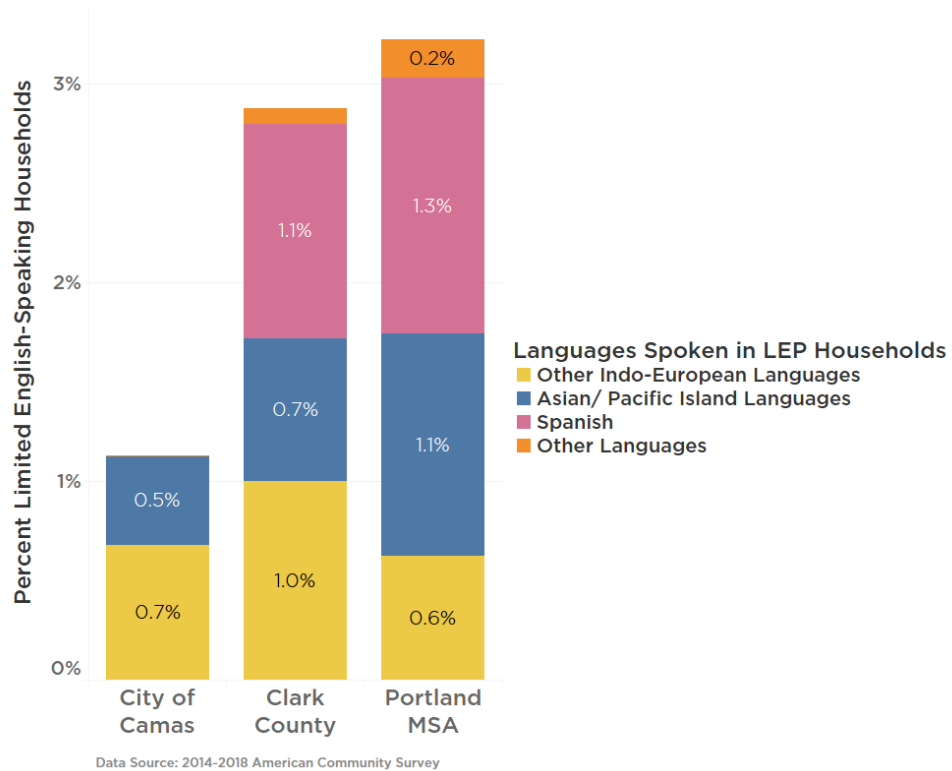
The majority of Camas residents (89.0%) speak only English at home, while smaller percentages speak other Indo-European languages (5.5%), Asian/Pacific island languages (3.9%), Spanish (1.5%), and other languages (0.2%). Residents of Camas are less likely to speak languages other than English at home (11.0%) than those living in Clark County and the Portland-Vancouver-Hillsboro MSA, where 14.8% and 18.2% of residents speak a language other than English, respectively (see Figure 13).

Figure 13: Percent of Population by Language Spoken at Home (Population 5 Years and Over), City of Camas, Clark County, and Portland-Vancouver-Hillsboro OR-WA Metro Area, 2014-2018



An estimated 90 households in Camas have limited English proficiency (1.1% of all households in Camas). An estimated 54 of these households with limited English proficiency (0.7% of all households) speak other Indo-European languages, and an estimated 36 of the households speak Asian and Pacific island languages (0.5% of all households). The percentage of households with limited English proficiency in Camas (1.1%) is close to one third of that in Clark County (2.9%) and the Portland-Vancouver-Hillsboro metropolitan area (3.2%).

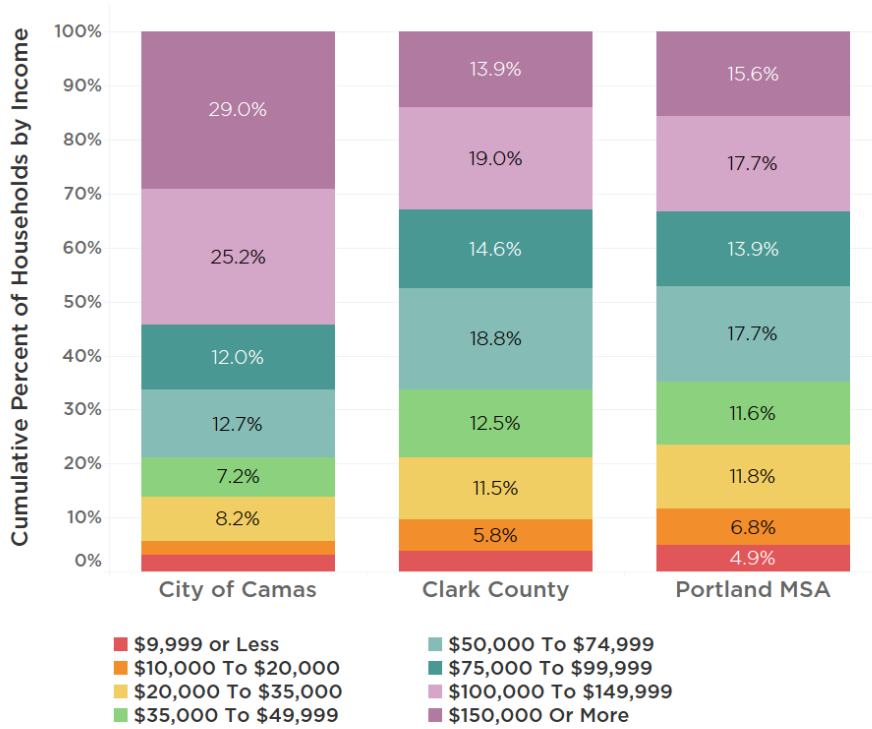
Figure 14: Percent Limited English-Speaking Households, City of Camas, Clark County, and Portland-Vancouver-Hillsboro OR-WA Metro Area, 2014-2018



Income

Households in the city of Camas tend to be in higher income categories than those in Clark County and the Portland-Vancouver-Hillsboro metropolitan area (see Figure 15). More than half (54.2%) of Camas households earn \$100,000 or more per year, while just 13.9% earn \$35,000 or less. Relative to Camas, the county and region are both home to a higher proportion of households earning at all income levels \$99,999 and below per year and have lower percentages of households earning \$100,000 to \$149,999, and \$150,000 or more. Stakeholders in focus groups and community meetings noted that high rents and home prices make finding housing in Camas particularly challenging for residents with lower incomes.

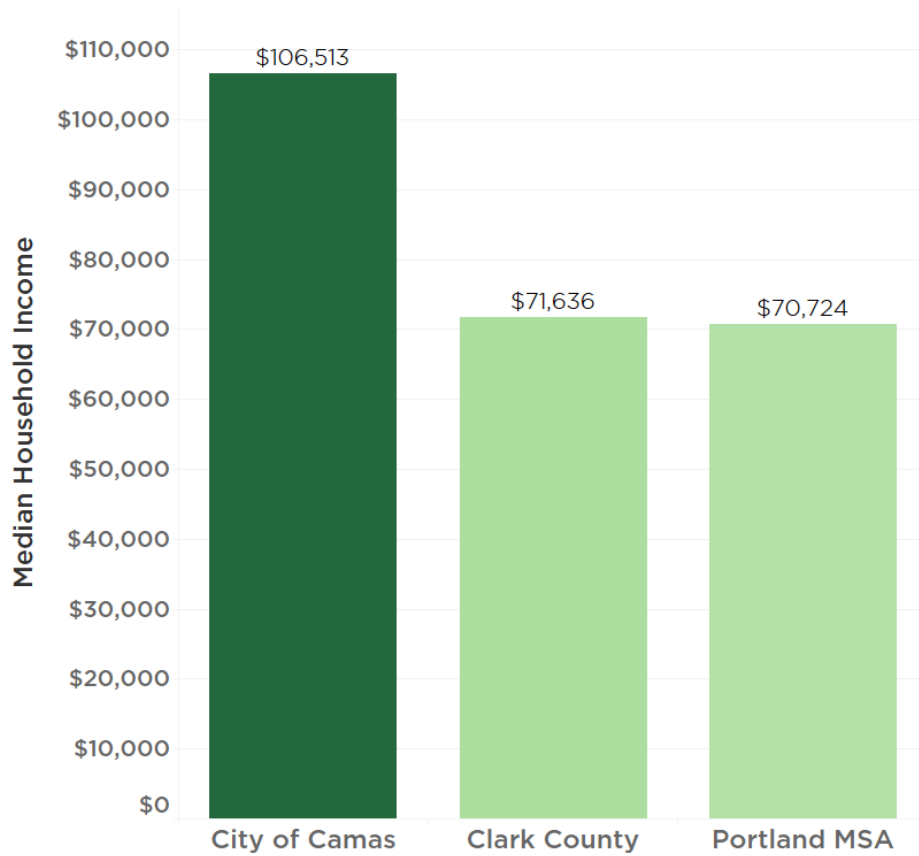
Figure 15: Population by Income Group, City of Camas, Clark County, and Portland-Vancouver-Hillsboro OR-WA Metro Area, 2014-2018



Data Source: 2014-2018 American Community Survey

Because higher percentages of Camas households fall in the upper income categories, the city's median household income (\$106,513) is significantly higher than those of both Clark County and the Portland-Vancouver-Hillsboro metropolitan area (\$71,636 and \$70,724, respectively, see Figure 16).

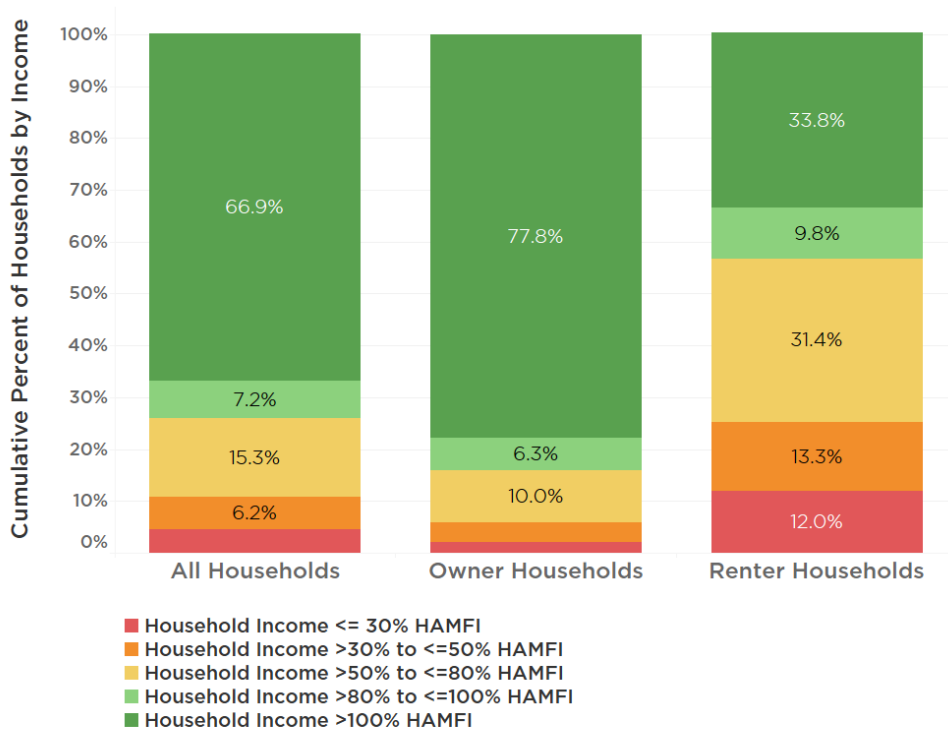
Figure 16: Median Household Income, City of Camas, Clark County, and Portland-Vancouver-Hillsboro OR-WA Metro Area, 2014-2018



Data Source: 2014-2018 American Community Survey

An estimated 66.9% of all households in Camas have incomes greater than the HUD Area Median Family Income (HAMFI), while 33.1% of households have incomes below HAMFI (see Figure 17). Renter households in the city tend to have lower incomes than owner households, indicating that they are more likely to experience housing cost burdens. An estimated 25.3% of renter households have incomes at or below 50% HAMFI, and 31.4% have incomes between 50% and 80% HAMFI. In contrast, just 6.0% of owner households have incomes at or below 50% HAMFI, and 10.0% have incomes between 50% and 80% HAMFI.

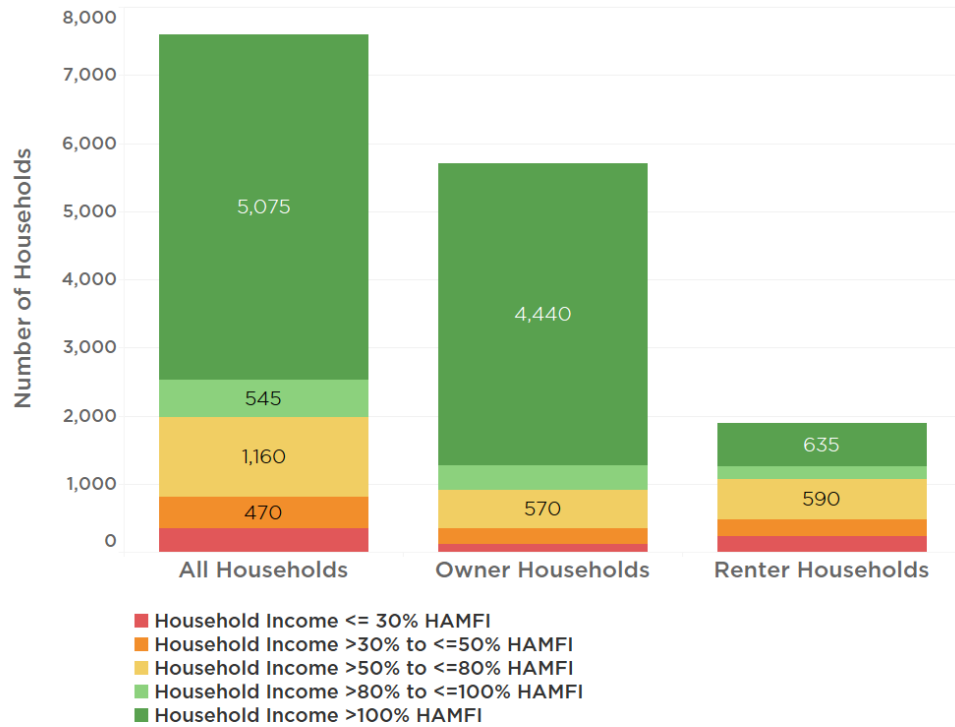
Figure 17: Percentages of Owner and Rental Households by Percent HUD Area Median Family Income, City of Camas, 2013-2017



Data Source: HUD Comprehensive Housing Affordability Strategy (CHAS) data, 2013-2017

Most households in Camas own their homes (75.2%), while a lower percentage are renters (24.8%) (see Figure 18). Renters outnumber owners in the lower income categories, while homeowners are more likely to fall in the higher income categories and, in particular, to earn more than 100% HAMFI. About seven times as many owner households as renter households earn 100% HAMFI (4,440 and 635 households, respectively). Renter households earning less than 30% HAMFI, between 30% and 50% HAMFI, and between 50% and 80% HAMFI (225, 250, and 590 households, respectively) outnumber owners in those categories (120, 220, and 570 households, respectively).

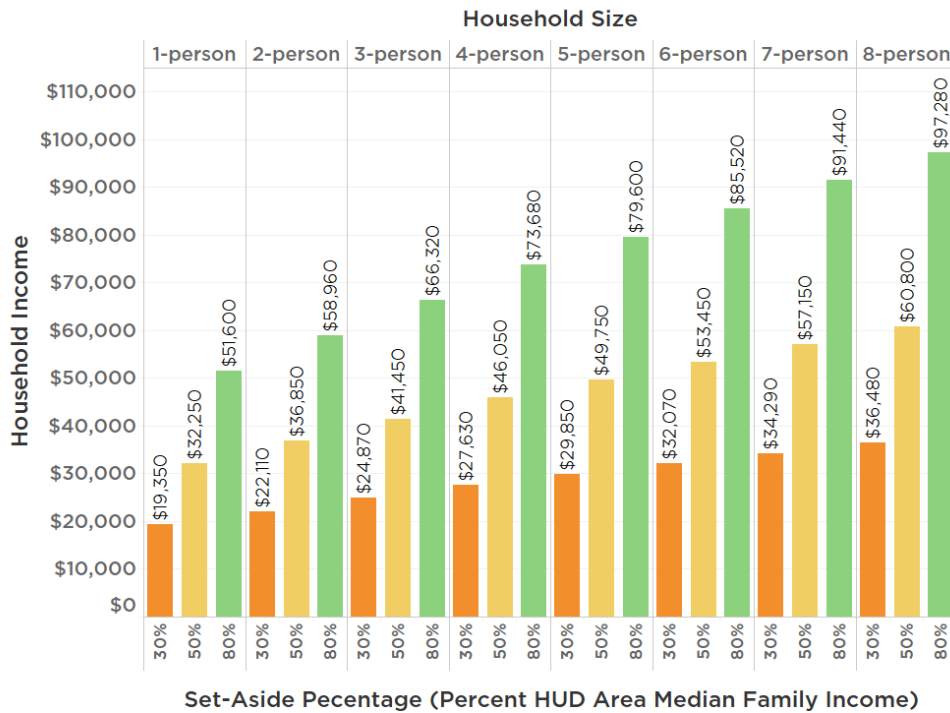
Figure 18: Numbers of Owner and Rental Households by Percent of HUD Area Median Family Income, City of Camas, 2013-2017



Data Source: HUD Comprehensive Housing Affordability Strategy (CHAS) data, 2013-2017

HUD’s categorizations of households by income level in the previous graphs take into consideration differences in household size to reflect differences in living expenses by household size. Figure 19 shows the differences in income limits by family size for households to be classified as earning less than 30%, 50%, and 80% HAMFI in Clark County. Notably, households with more members may earn significantly more than smaller households and still be classified in the same income categories. For example, a family of six may earn up to \$53,450 and be categorized as earning below 50% HAMFI, while a family of two would need to earn below \$36,850 to be in that category. Similarly, a one-person household with an income of \$50,000 would be considered just below 80% HAMFI, while a five-person household at that income level would fall just above 50% HAMFI. These income categories show that households at a wide range of income levels earn below 30% and up to 50% or 80% HAMFI.

Figure 19: Income Limits by Household Size for Selected Percentages of HUD Area Median Family Income, Clark County, 2020



Data Source: Washington State Housing Finance Commission. (2020). Income and Rent Limits for All Tax Credit and Bond Financed Properties. Clark County Income and Rent Limits. Effective 4/1/20.

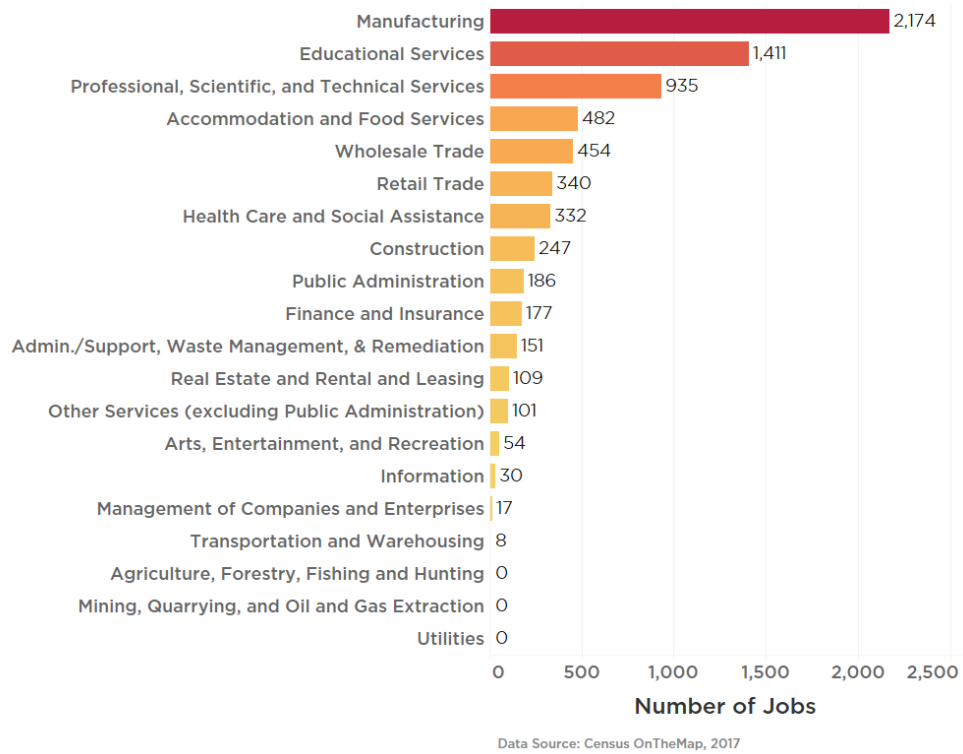
Economic Conditions and Trends

Current Workforce and Employment Trends

An estimated 7,208 total jobs are located in the city of Camas. Jobs in the sectors of manufacturing, educational services, and professional, scientific, and technical services make up the majority of these jobs (62.7%, or an estimated 4,520 jobs). In addition to those top sectors, the accommodation and food services, wholesale trade, retail trade, and healthcare and social assistance sectors each provide between 300 and 500 jobs in the city (see Figure 20). Of the 7,208 jobs located in Camas, an estimated 6,784 (94.1%) are workers' primary jobs,² indicating that some individuals working in the city hold multiple jobs.

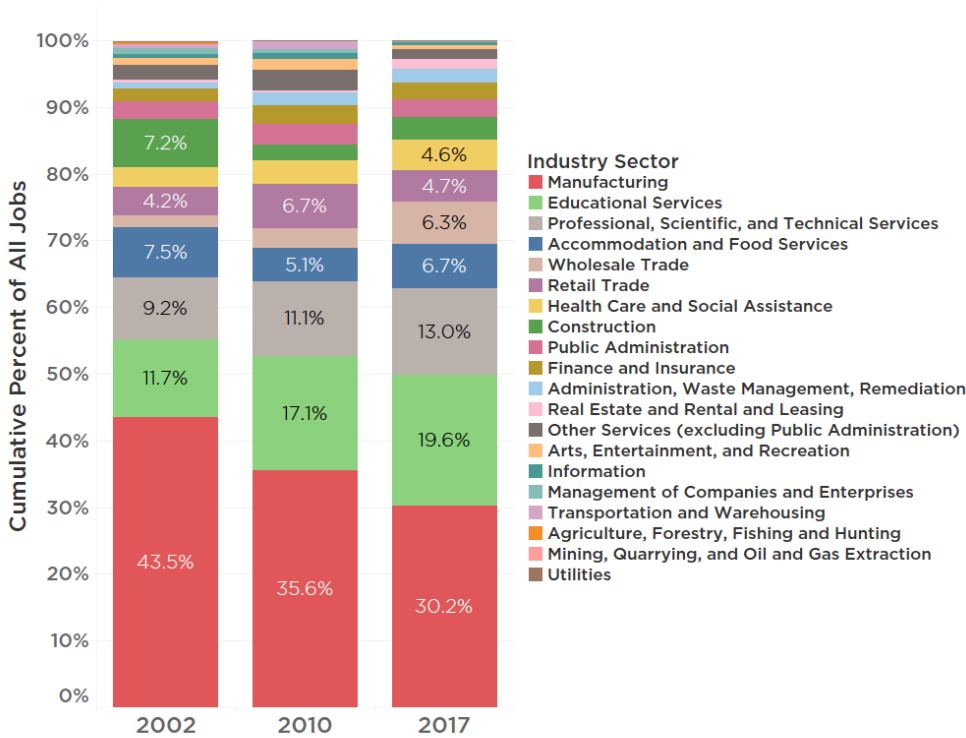
² A primary job is the highest paying job for an individual worker for the year. The count of primary jobs is the same as the count of workers.

Figure 20: Number of Jobs by NAICS Industry Sector (All Jobs), City of Camas, 2017



While manufacturing jobs made up a high proportion all jobs in 2017, the share has been declining over time, and the city’s economy has become more diversified. Manufacturing jobs declined as a percentage of all jobs from 43.5% in 2002 to 30.2% in 2017. During the same time period, jobs in educational services and professional, scientific, and technical services made up increasing proportions of jobs in the city (see Figure 21). The wholesale trade and healthcare and social assistance sectors also increased as shares of the city’s jobs.

Figure 21: Jobs Located in the City of Camas by NAICS Industry Sector, 2002, 2010, and 2017 (All Jobs)

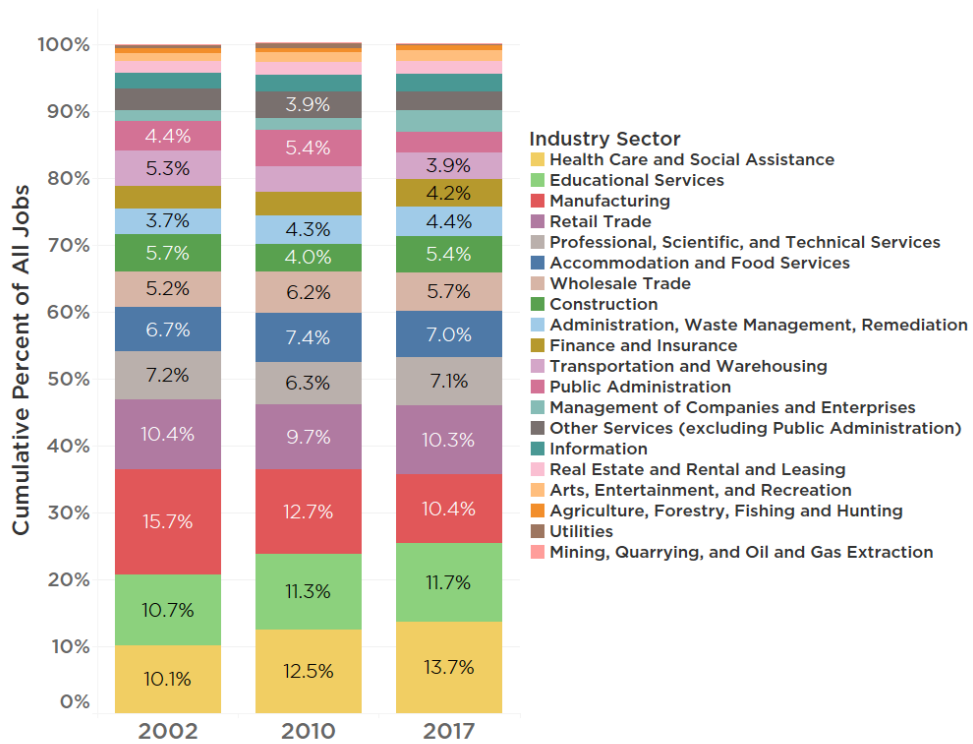


Data Source: Census OnTheMap, 2002, 2010, and 2017

While manufacturing jobs have represented the largest share of jobs based in Camas, the city's residents have been employed in a more diverse array of industry sectors (see Figure 22). As manufacturing jobs declined as a proportion of jobs located in the city from 2002 to 2017, healthcare and social assistance and educational services overtook manufacturing as residents' top sources of employment. During that time period, healthcare and social assistance, management of companies and enterprises, and educational services saw the greatest increases as shares of jobs held by Camas residents (3.6, 1.5, and 1.0 percentage point increases, respectively), while manufacturing, transportation and warehousing, and public administration saw the greatest declines (5.3, 1.4, and 1.2 percentage point declines, respectively). Other industry sectors have remained relatively constant as shares of total jobs held by Camas residents, each increasing or declining as shares of jobs held by residents by less than 1 percentage point.

The differences in industry sectors of jobs located in the city and jobs held by the city's residents indicate high levels of commuting into and out of the city by workers and residents to access employment.

Figure 22: Jobs Held by Camas Residents by NAICS Industry Sector, 2002, 2010, and 2017 (All Jobs)



Data Source: Census OnTheMap, 2002, 2010, and 2017

As these shifts in industry sectors have occurred, the city has seen an increase in the numbers of jobs with higher wages and slight decreases in jobs with low and very-low wages (see Figure 23). Longitudinal Employer-Household Dynamics (LEHD) statistics track jobs in the wage categories of \$1,250 per month and below (\$15,000 per year and below); \$1,251 to \$3,333 per month (\$15,001 to \$39,996 per year); and \$3,333 per month and above (\$39,996 per year and above). Although not an exact indicator of living wages, the percentage of jobs that pay \$3,333 and above can be used to approximate the potential for households to be able afford to support their families based on typical expenses, family size, composition, and location. For example, in Clark County, a household with two working adults and two children is estimated to require \$73,017 per year in income before taxes to afford basic expenses such as housing, food, childcare, medical care, transportation, taxes, and other expenses.³

In this way, if two workers in a household with that composition earn \$39,996 per year and above, the household would typically be able to afford estimated basic expenses in Clark County. However, in the case of some other household compositions—for example, a household with two adults in which only one is working, or with two working adults and three or more children—the

³ MIT Living Wage Calculator. (2020). Living Wage Calculation for Clark County, Washington. Retrieved from: <https://livingwage.mit.edu/counties/53011>

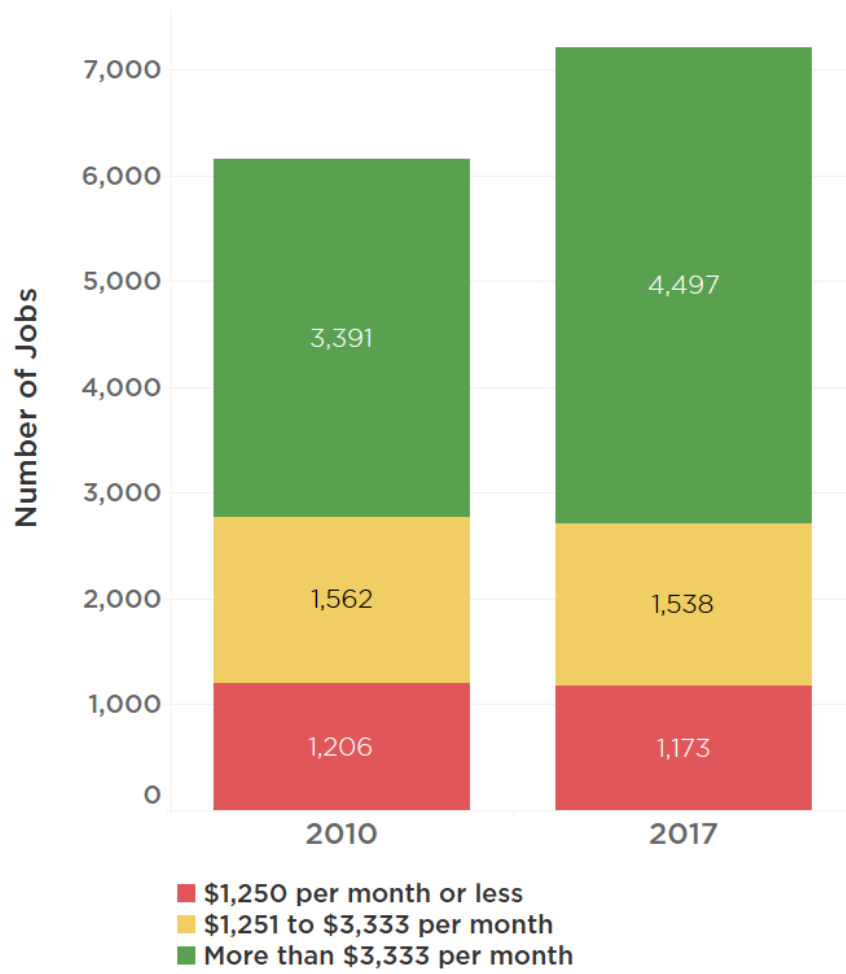
working individuals would need to have incomes significantly more than \$39,996 per year, making the wage categories less useful in some cases. Still, these categories provide a useful benchmark for examining changes in employee wages and ability to afford basic expenses over time.

From 2010 to 2017, Camas gained an estimated 1,106 jobs with wages of \$3,333 per month and above, a 32.6% increase, while it lost an estimated 24 jobs with wages between \$1,251 and \$3,333 (a 1.5% decline) and an estimated 33 jobs with wages of \$1,250 per month and below (a 2.7% decline).

Relative to Clark County and the Portland-Vancouver-Hillsboro metropolitan area, Camas has a higher percentage of jobs that pay more than \$3,333 per month and lower percentages of jobs that pay less than \$3,333 per month (see Figure 24). Still, an estimated 37.6% of jobs located in the city pay less than \$3,333 per month, indicating that many employees working in Camas may have difficulty meeting basic needs or affording housing in the city. Notably, the median household income in Camas is \$106,513, and just 13.9% of residents earn \$35,000 or less. The higher proportion of low-wage jobs located in the city relative to the low proportion of residents with lower incomes indicates that many Camas residents work at higher-paying jobs based outside of the city, while residents working lower-wage jobs often must commute into the city.

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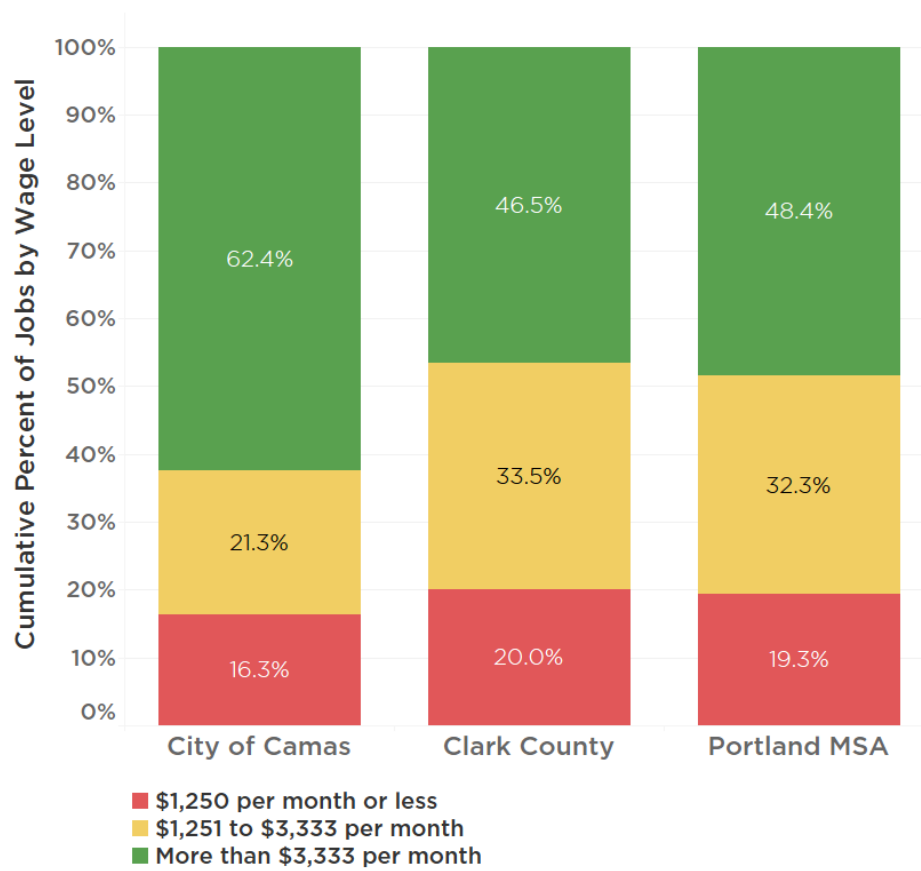
Figure 23: Number of Jobs by Wage Level (All Jobs), City of Camas, 2010 and 2017



Data Source: Census OnTheMap, 2010 and 2017



Figure 24: Percent of Jobs by Wage (All Jobs), City of Camas, Clark County, and Portland-Vancouver-Hillsboro OR-WA Metro Area, 2017



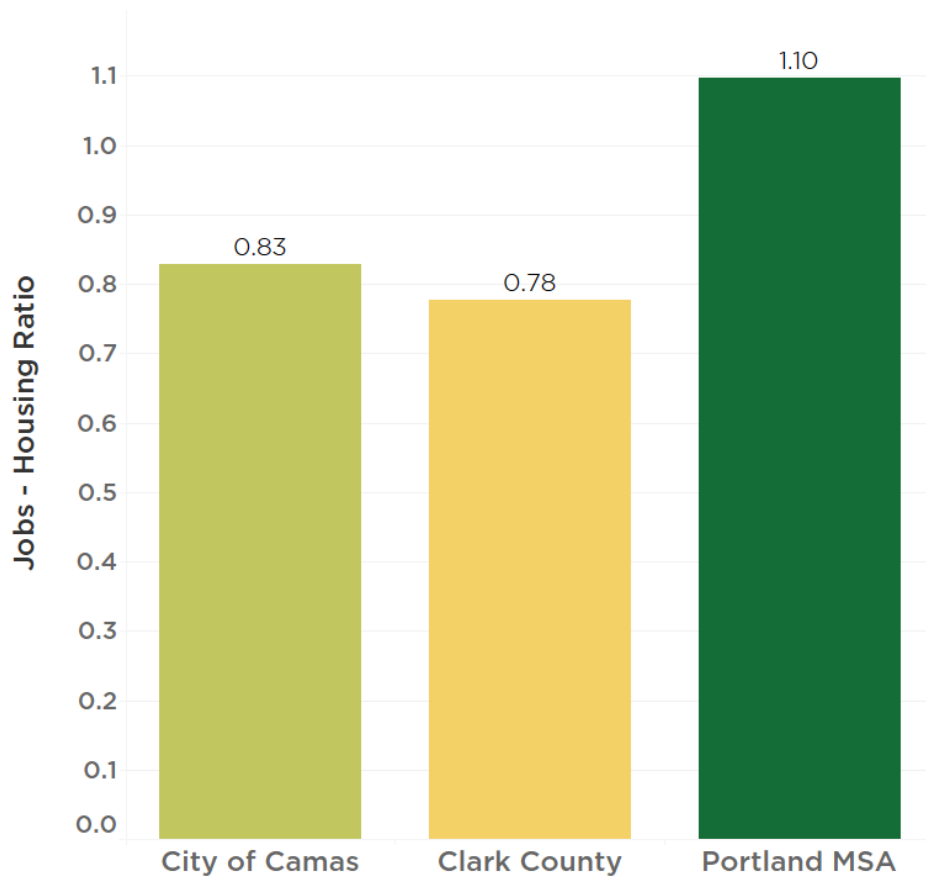
Data Source: Census OnTheMap, 2017

Jobs-Housing Balance

As of 2017, an estimated 7,208 jobs and 8,293 housing units were located in Camas, a ratio of 0.83 jobs per housing unit. In Clark County as a whole, there were an estimated 149,728 jobs and 181,448 housing units, a jobs-housing ratio of .78.

There are significantly more jobs per housing unit in the Portland-Vancouver-Hillsboro metropolitan area (a jobs-housing ratio of 1.10) relative to the city and county. Given similar unemployment and labor force participation rates among the jurisdictions, the lower jobs-housing ratios in Camas and Clark County indicate that residents in these areas are more likely to commute outside of their jurisdictions for work or to work from home for employers located outside of the city or county.

Figure 25: Jobs – Housing Ratio, City of Camas, Clark County, and Portland-Vancouver-Hillsboro OR-WA Metro Area, 2017 (Primary Jobs)

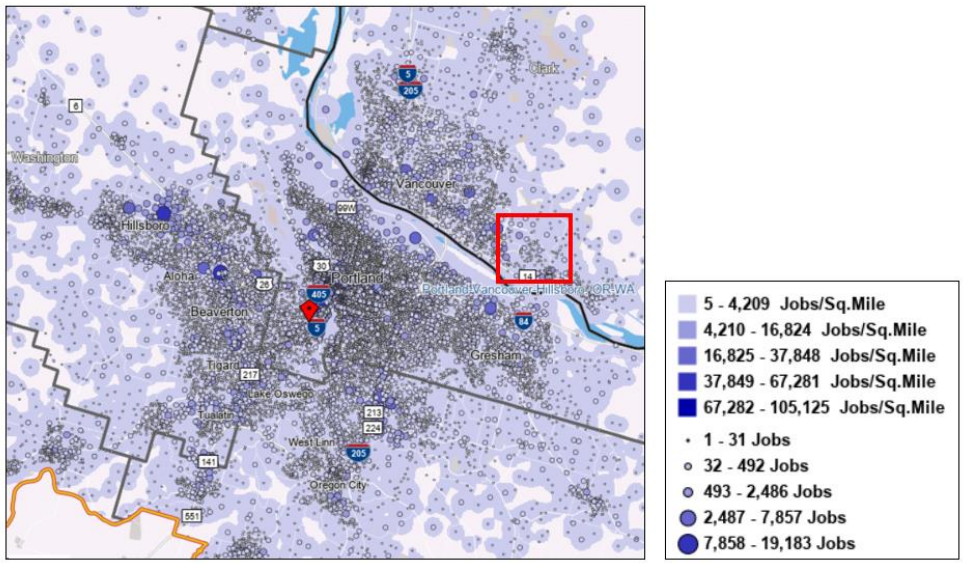


Data Source: Census OnTheMap (2017 Primary Jobs), State of Washington Office of Financial Management, 2020 (2017 Housing Units in City of Camas and Clark County), American Community Survey 1-Year Estimates (2017 Housing Units in Portland-Vancouver Hillsboro OR-WA MSA)

Geographic Distribution of Jobs

Jobs in the region are clustered in the city of Portland and in some of its surrounding suburbs (see Figure 26). In Clark County, jobs tend to be clustered in the southern portion of the county in and around Vancouver, which lies about 14 miles west of Camas (see Figure 27). Jobs in the city of Camas itself are clustered in the city's downtown (southeast Camas) and in the northern and western portions of the city (see Figure 28).

Figure 26: Locations of Jobs in Portland-Vancouver-Hillsboro OR-WA MSA, 2017 (All Jobs)



Data Source: Census OnTheMap, 2017. City of Camas

Figure 27: Locations of Jobs in Clark County, 2017 (All Jobs)

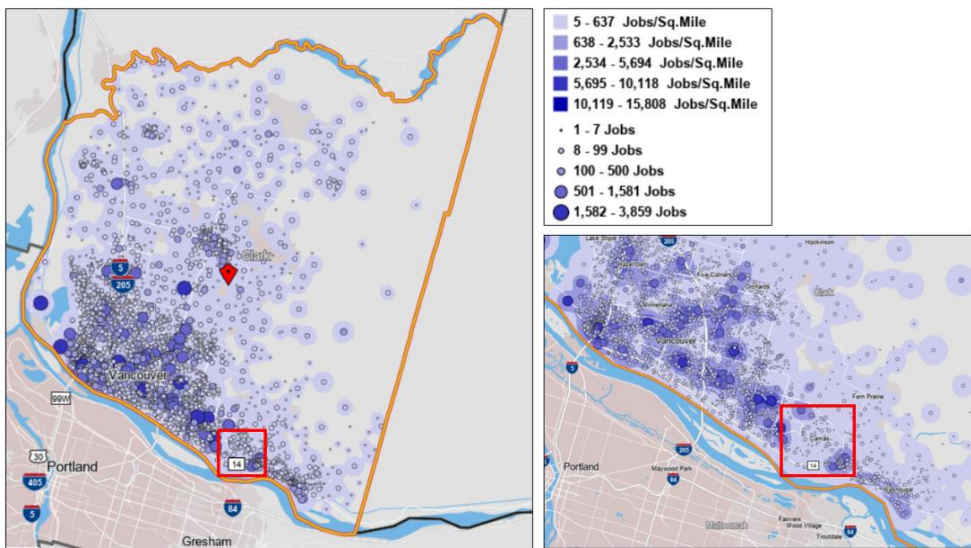
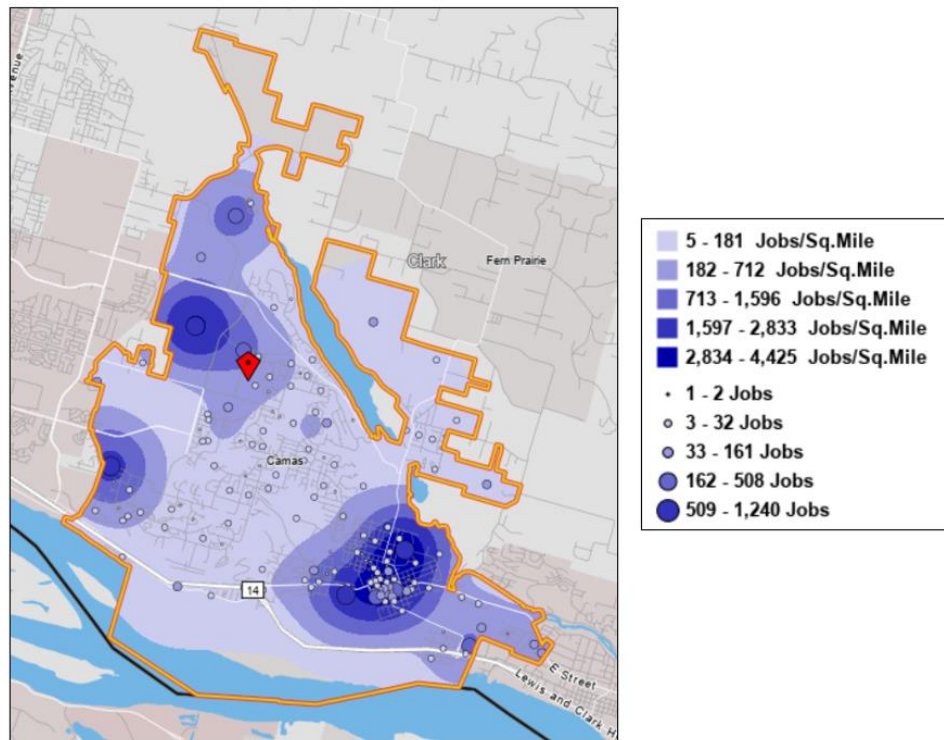


Figure 28: Locations of Jobs, City of Camas, 2017 (All Jobs)



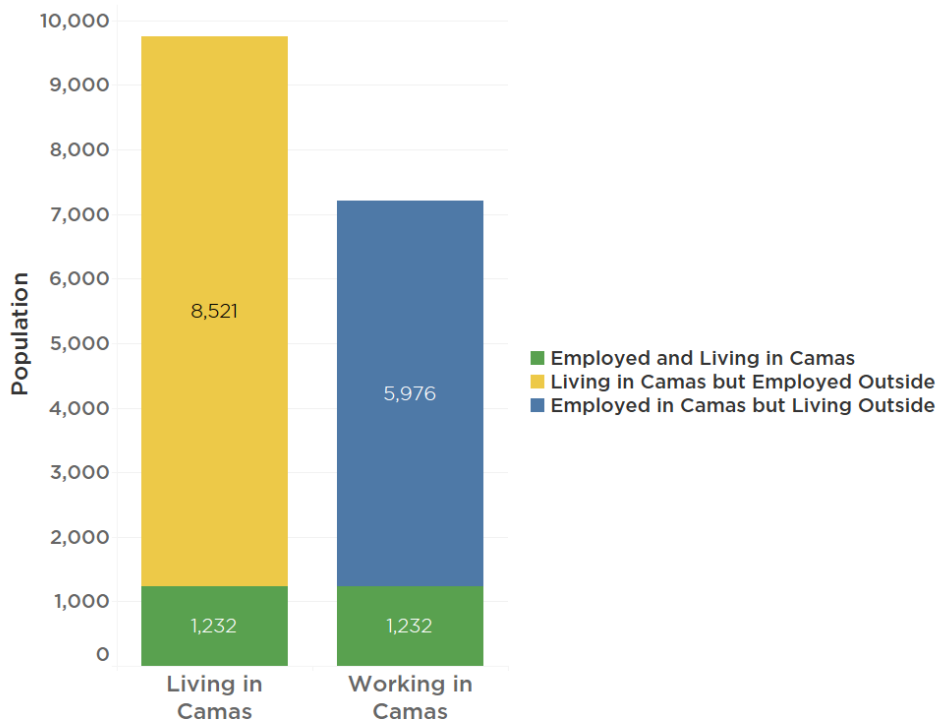
Data Source: Census OnTheMap, 2017

Commuting Patterns

While an estimated 7,208 jobs are located within the city of Camas, just 1,232 residents both live and work in the city (17.1%). An estimated 5,976 jobs (82.9% of jobs in the city) are held by workers who are employed in Camas but live outside of the city. At the same time, an estimated 8,521 of the 9,753 jobs held by Camas residents (87.4% of jobs held by residents) are located outside of the city (see Figure 29).

Residents and stakeholders who participated in this planning process also noted that Camas residents tend to be employed outside of the city or state, with some emphasizing a need to attract additional high-wage jobs to the city. Participants more often noted schools, amenities, and other quality of life factors as reasons that residents move to Camas than jobs located within the city. Stakeholders also emphasized a lack of affordable housing as a primary reason that individuals employed in Camas may have to find housing outside of the city.

Figure 29: Commuting Patterns of Resident and Non-Resident Workers, City of Camas, 2017 (All Jobs)

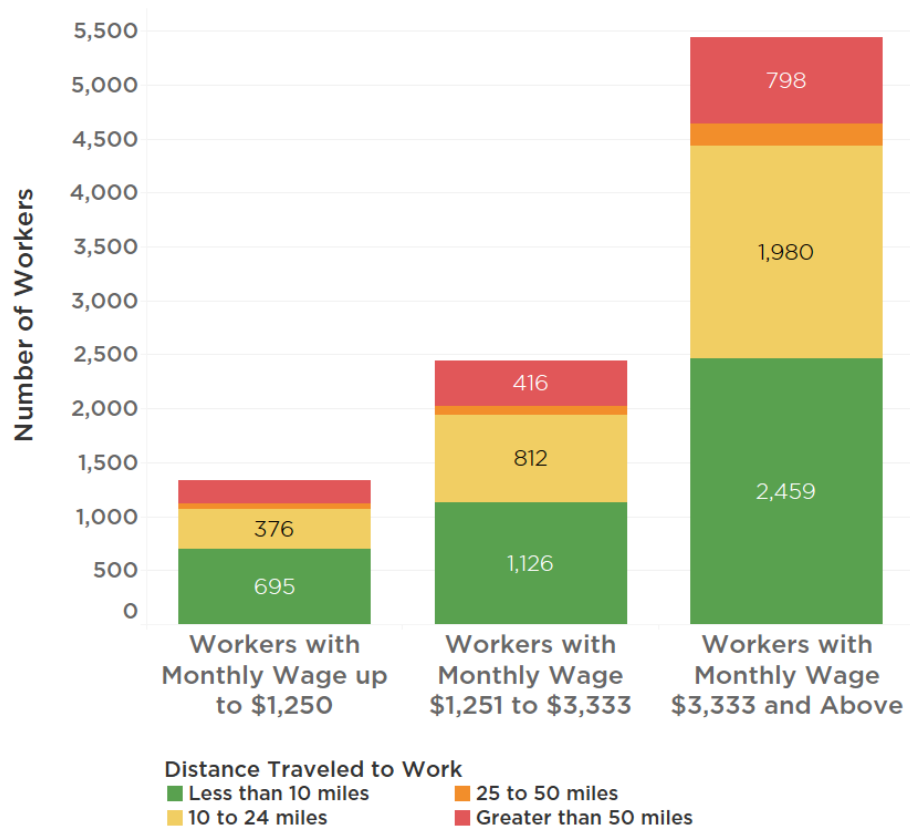


Data Source: Census OnTheMap, 2017

Commute distances vary only slightly by workers' wage levels. An estimated 84.4% of all workers commute 50 miles or less to their jobs, and 80.9% commute less than 25 miles. At the same time, an estimated 15.6% of all workers commute more than 50 miles to their jobs, and 19.1% commute more than 25 miles.

Workers with lower wages are slightly more likely than higher-wage workers to commute more than 50 miles for their jobs (16.4% of workers with monthly wages up to \$1,250, 17.1% of workers with monthly wages of \$1,251 to \$3,333, and 14.7% of workers with wages \$3,333 and above). Lower-wage workers are also slightly more likely to commute less than 10 miles to work (51.9% of workers with monthly wages up to \$1,250, 46.2% of workers with monthly wages of \$1,251 to \$3,333, and 45.2% of workers with wages \$3,333 and above).

Figure 30: Distance Traveled to Work by Wage, City of Camas Residents (for Primary Jobs), 2017

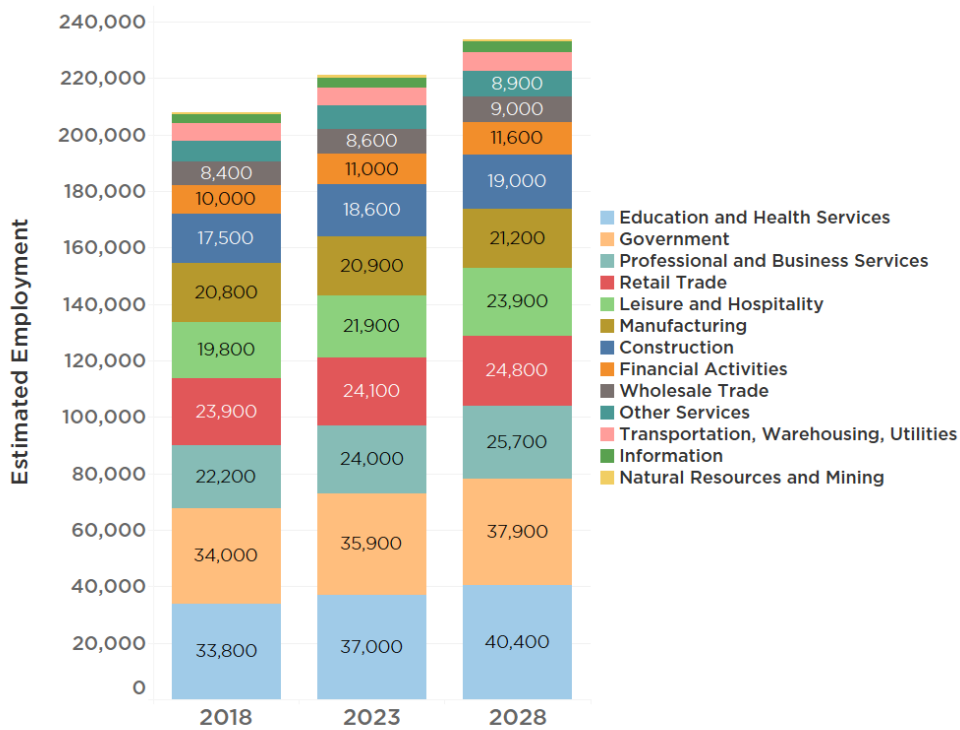


Data Source: Census OnTheMap, 2017

Employment Projections

Total non-farm employment in the Southwest Washington region is projected to grow from 208,000 to 233,900 from 2018 to 2028, an increase of 25,900 jobs. Education and health services (40,400 jobs), government (37,900 jobs), professional and business services (25,700 jobs), and retail trade (24,800 jobs) are projected to continue providing the most jobs in the region, while the sectors projected to add the most jobs by 2028 include education and health services (6,600 jobs), leisure and hospitality (4,100 jobs), government (3,900 jobs), and professional and business services (3,500 jobs). The information, leisure and hospitality, and education and health services sectors are projected to have the fastest average annual growth rates during the time period (2.3%, 2.1%, and 2.0%, respectively). The manufacturing, retail trade, and wholesale trade sectors are projected to have the slowest average annual growth rates (0.19%, 0.38%, and 0.71%, respectively).

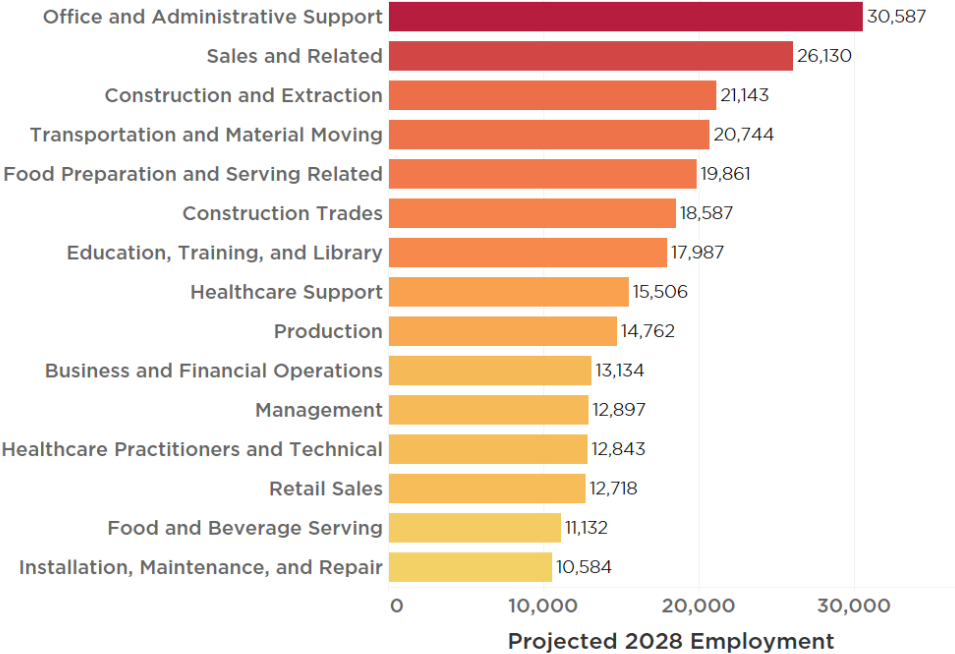
Figure 31: Projected Employment, Southwest Washington Region, 2018, 2023, and 2028



Data Source: Washington State Employment Security Department. (September 2020). Long-term industry employment projections.

Occupations projected to have the highest employment in the region in 2028 include office and administrative support (30,587 jobs), sales and related occupations (26,130 jobs), construction and extraction (21,143 jobs), and transportation and material moving (20,744 jobs) (see Figure 32). The most common occupations reflect the industry sectors with the highest projected employment, including education and health services (education, training, and library, healthcare support, and healthcare practitioners and technical occupations), professional and business services (office and administrative support, sales and related occupations, business and financial operations, and management), retail trade (retail sales), and leisure and hospitality (food preparation and serving related occupations, and food and beverage serving).

Figure 32: Projected Employment for Top Occupations*, Southwest Washington Region, 2028



Data Source: Washington State Employment Security Department. (September 2020). Long-term alternative occupational employment projections.

*Graph includes occupations with > 10,000 projected employment in 2028

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Chapter 4: Housing Supply



In 2018, the City of Camas had approximately 8,330 total housing units and was composed of 7,972 households. Between 2000 and 2018, Camas housing units and households increased 75%, with the number of households growing slightly faster than the number of housing units. Over this period, Camas also grew at faster rate than Clark County. From 2000 to 2018, the county increased its housing units by 34%, while the number of households increased by 35%.

Table 5: Total Units and Households, Camas and Clark County, WA

	2000		2010		2014-2018		2000-2018 PERCENT CHANGE	
	TOTAL UNITS	HOUSE HOLDS	TOTAL UNITS	HOUSE HOLDS	TOTAL UNITS	HOUSE HOLDS	TOTAL UNITS	HOUSE HOLDS
City of Camas	4,736	4,480	7,072	6,273	8,330	7,972	75.9%	77.9%
Clark County	134,030	127,208	167,413	155,042	179,523	171,522	33.9%	34.8%

Data Source: U.S. Census Bureau, Tables H003, H004, H1 and 2014-2018 5-Year American Community Survey Table B25001, B25003

An accounting of the various types of housing units in Camas finds that 89% of the city’s housing units are single-unit structures, according to 2014-2018 American Community Survey data. In actual units, the number of single-unit structures in the city increased from 4,039 to 7,415, a gain of 3,376 single-unit structures.⁴ Over the same period (2000-2018), duplexes, triplexes and quadraplexes continued to make up only 5% of the city’s structures, although the city gained 205 duplex, triplex or quadraplex units.

Multifamily structures with 5 or more units comprised 8% of all housing units in 2000 and 5% as of 2014-2018 estimates. ACS estimates report that the city had a net increase of only 13 units in structures containing 5 units or more. However, more current date provided by the City of Camas (examined later in this chapter) indicates additional multifamily development not included in ACS estimates.

The 2014-2018 ACS data estimates 85 mobile homes within Camas, unchanged from 2000. City staff, however, note a much smaller number (about 10) through 2013, when remaining mobile homes were cleared from park land.

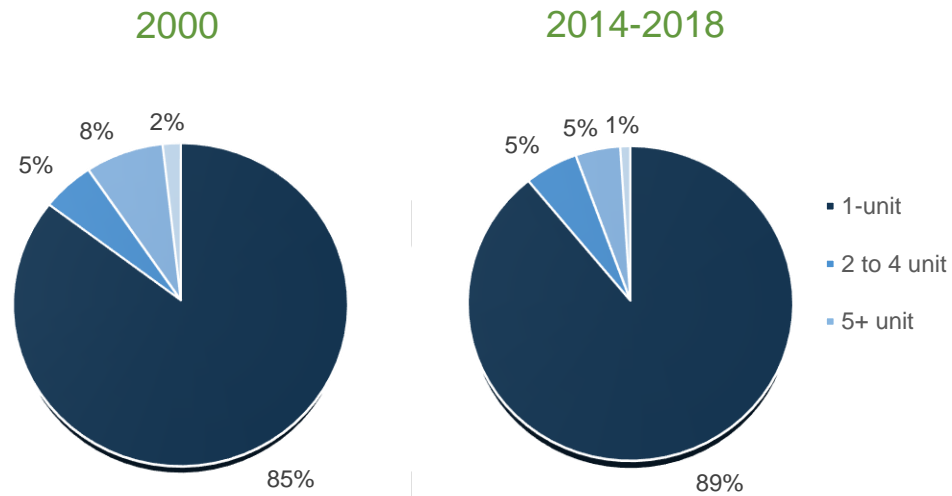
⁴ Housing units broken down by structure type are indicated for the year 2000 in estimates provided by the Washington Office of Financial Management

Table 6: Total Housing Units by Structure Type in Camas

YEAR	TOTAL HOUSING UNITS	1-UNIT	2 TO 4 UNIT	5+ UNIT	MOBILE HOMES	SPECIALS
2000	4,736	4,039	246	366	85	0
2014-2018	8,330	7,415	451	379	85	0

Data Source: OFM “Adjusted Census 2000 Population and Housing by Type of Structure and Group Quarters for the State, Counties and Cities,” Table 2, 2014-2018 5-Year ACS Estimates, Table DP04

Figure 33: Percentage of Housing Units in Camas by Structure Type



As single-unit structures increased over the 18-year period, so too did the number of Camas residents who lived in single-unit structures. While the city nearly doubled in population, growth trends indicate that single-unit structures continued to be in demand for a growing number of households. By 2018, 92% of Camas residents lived in single-unit housing, up from 90% in 2000. It follows then that multifamily units, which lost supply over the 18-year period also experienced a decrease in the share of residents living in multifamily structures with 5 or more units (-2% points).

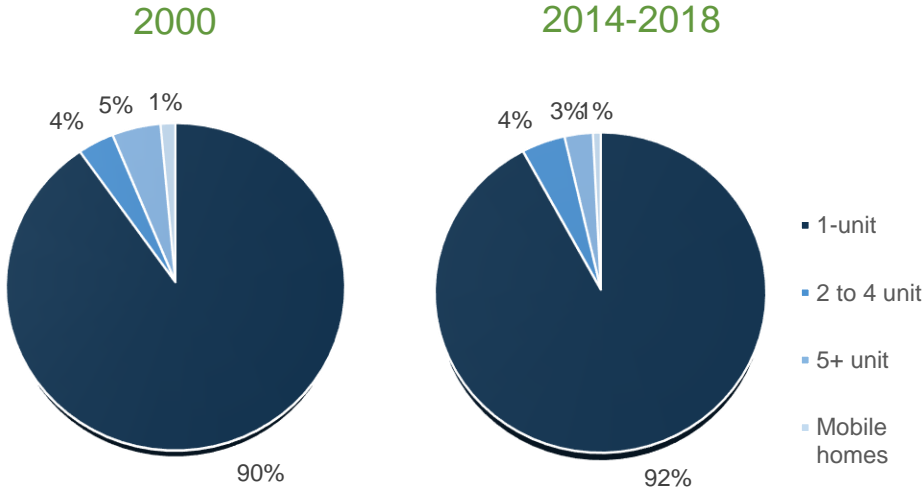
Table 7: Population in Housing Units by Structure Type, 2000

YEAR	TOTAL HOUSEHOLD POPULATION	1-UNIT	2 TO 4 UNIT	5+ UNIT	MOBILE HOMES	SPECIALS
2000	12,462	11,239	445	597	181	0

2014-2018	22,554	20,769	975	634	176	0-
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Data Source: OFM “Adjusted Census 2000 Population and Housing by Type of Structure and Group Quarters for the State, Counties and Cities,” Table 2, 2014-2018 5-Year ACS Estimates, Table B25033

Figure 34: Percentage of Households living in Camas by Structure Type



Housing Tenure

In 2018, approximately 77% of Camas households owned their homes, compared to 23% who rented. Homeownership rates in Camas exceed the homeownership rates of both Clark County (67%) and the Portland-Vancouver-Hillsboro MSA (62%), as shown in Table 6. Trends in homeownership over time indicate that Camas has sustained significantly higher homeownership rates than the county and MSA, at least since 2012 (see Figure 36).

Figure 35: Share of Owners and Renters in Camas, 2018

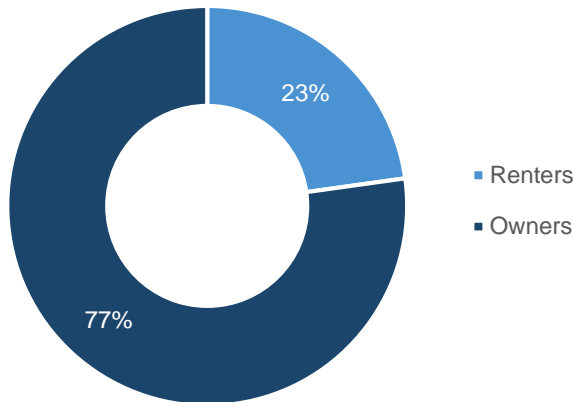


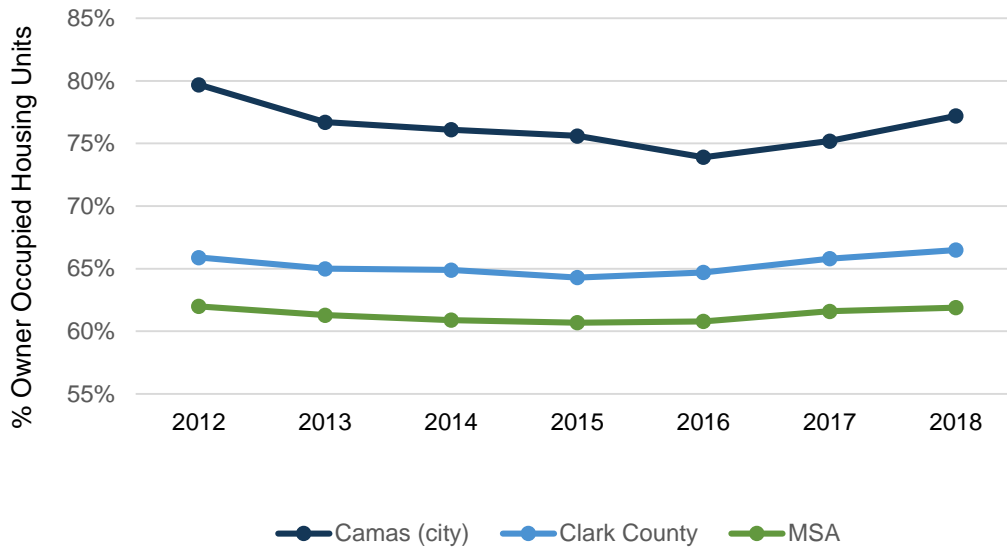
Table 8: Tenure by Households in Camas and the Region, 2014-2018

	HOUSEHOLDS	% OWNERS	% RENTERS
City of Camas	7,672	77.2%	22.8%
Clark County	171,522	66.5%	33.5%
Portland-Vancouver-Hillsboro MSA	925,631	61.9%	38.1%

Data Source: U.S. Census Bureau, Table B25003

Over the period shown below, the highest rates of homeownership in Camas occurred in 2012, when approximately 80% of residents were homeowners. Estimates indicate that 2018 showed the second highest homeownership rate for any year in this period. The city’s homeownership rates dipped slightly between 2013-2017, but never fell below 73%. Camas renters made up slightly more than one-fifth (23%) of the city’s residents, as shown in Table 6. By comparison, one third of Clark County residents (34%) are renters, as are nearly 40% of residents in the wider MSA.

Figure 36: Camas Homeownership Rate, 2012-2018



Data Source: 5-Year ACS Estimates from 2008-2012 through 2014-2018, Table B25003

Camas’s large share of single-unit structures, described earlier, indicates that a significant number of the city’s renters live in single-unit structures. In 2018, 50% of Camas renters lived in detached, single-unit structures, up from 45% in 2010 (see Figure 37 and Figure 38). Eight percent of renters lived in attached, single-unit structures in 2018, down from 12% in 2010. Nearly one quarter of the city’s renters (24%) lived in duplexes, triplexes and quadraplexes in 2018 (+1% point). The share of renters living in structures with 20+ units has remained at 5% since the beginning of the decade, however, the percentage of residents living in structures with 5-19 units decreased from 13% to 11% over this period.

Camas stands apart from Clark County and the MSA, which both experienced slower growth (+2% points in the county) or no growth (+0% points in the MSA) in the percentage of renters living in single unit detached housing. While Camas had fewer renters living in townhomes and rowhouses during this period (-4% points), as did Clark County (-1% point), the MSA showed an increase in households living in this housing type (+1% point). Between 2010 and 2018, both Clark County and the MSA had fewer renters living in duplexes, triplexes and quadraplexes and multifamily structures with 5-19 units (-1% point), but more renters living in structures with 20+ units (+1% point). Fewer people in Camas rented mobile homes over this period (-1.2% points), which Clark County and the MSA either showed slight increases in mobile home renters (+0.2% in Clark County) or remained essentially the same (-0.06% in the MSA).

Figure 37: Renter Occupied Housing Units by Structure Type, 2010

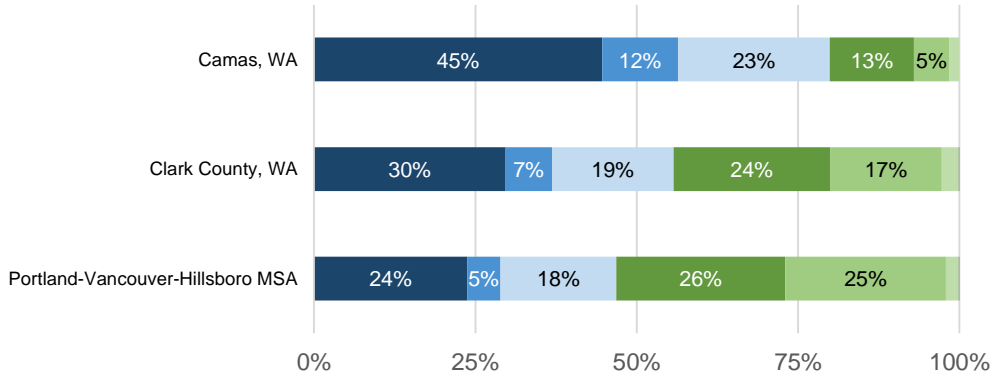
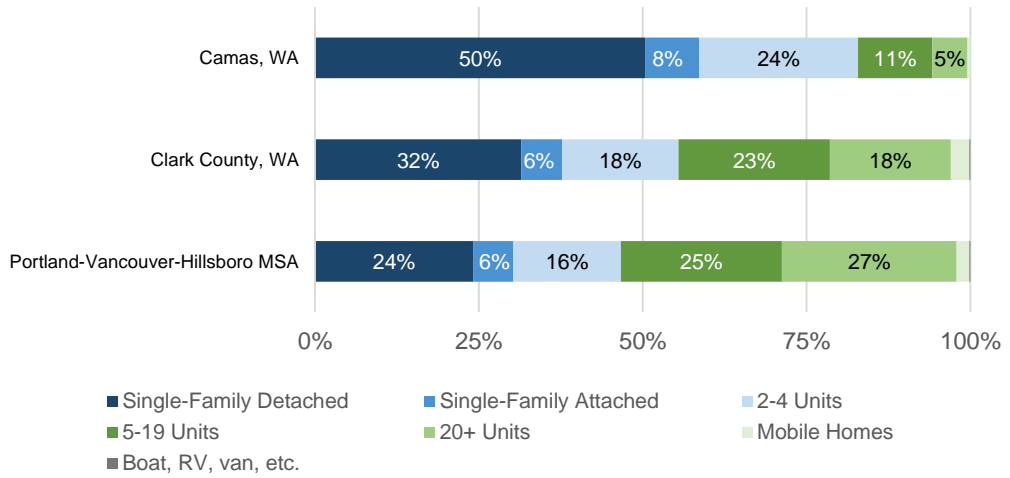


Figure 38: Renter Occupied Housing Units by Structure Type, 2014-2018



Data Source: 5-Year ACS Estimates from 2006-2010 through 2014-2018, Table B25032. Structure types which are not labeled above had a share of less than 3%.

Unlike renters, Camas homeowners predominantly lived in single-family detached units (95%). Homeowners living in townhomes and rowhouses made up 4% of all homeowners. However, both the share of homeowners living in structures with 5-19 units and 20+ units declined over this period, even though both housing types began the decade representing less than 1% of all owner-occupied homes. Camas homeowners also owned duplexes, triplexes, quadrplexes at a rate of less than 1%. These factors may indicate homeowner preference for a specific housing type (single-

family detached), however, as shares of other housing types decrease, homeowners may have fewer multifamily options. Limited options for the purchase of homes in multi-unit structures could affect homeownership rates for single individuals, young adults, couples without children, small families, empty nesters, our other family or non-family households seeking middle-housing units for homeownership.

Figure 39: Occupied Owner Housing Units by Structure Type, 2010

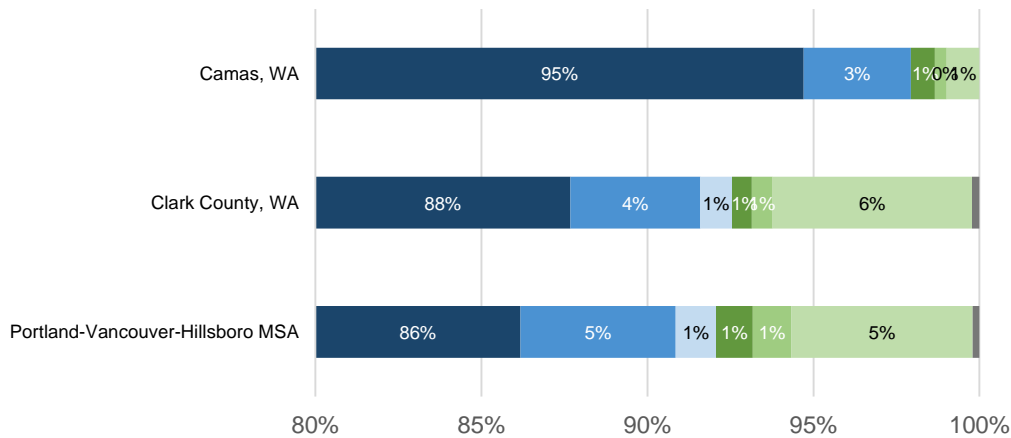
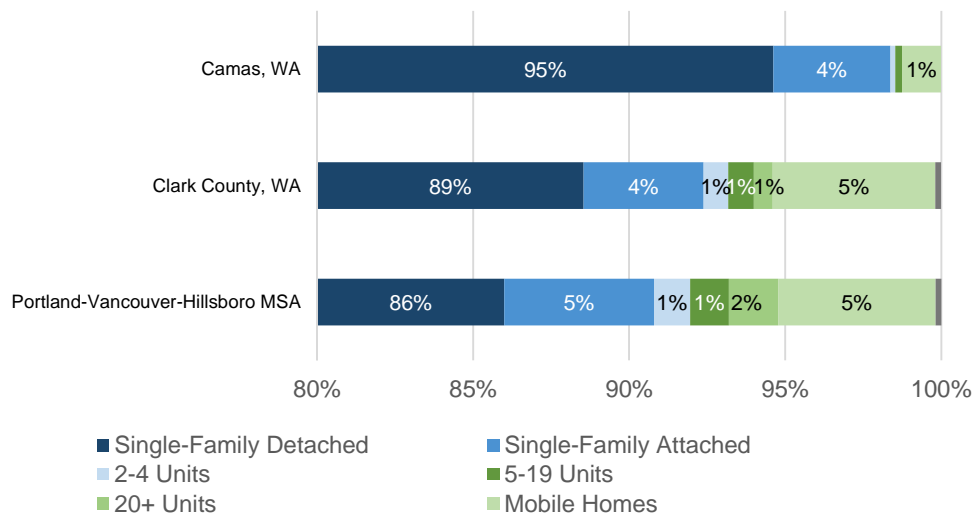


Figure 40: Occupied Owner Housing Units by Structure Type, 2014-2018



Data Source: 2006-2010 and 2014-2018 5-Year American Community Survey, Table B25032. Structure types which are not labeled above had a share of less than 1%.

Household Size

In 2018, the average household in Camas contained 2.83 individuals. The average Camas family had 3.21 members. Both households and family sizes in Camas are larger than those in Clark County and the Portland-Vancouver-Hillsboro MSA, as shown in Table 7. Since 2010, however, average household size and average family size in Camas have decreased. Average household size decreased from 2.92 persons in 2010 to 2.83 in 2018; average family size decreased from 3.33 persons to 3.21. In contrast, both households and family sizes in Clark County and the MSA grew larger over this period.

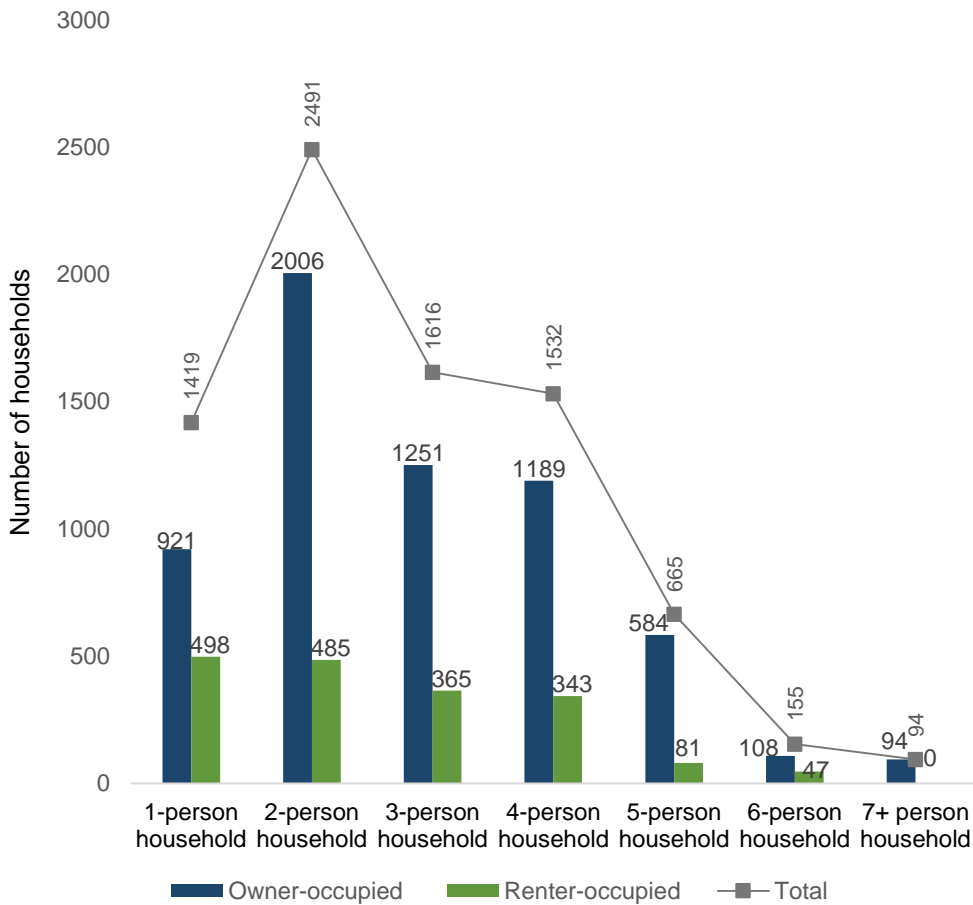
Table 9: Household Size in Camas, 2014-2018

	AVERAGE HOUSEHOLD SIZE		AVERAGE FAMILY SIZE	
	2006-2010	2014-2018	2006-2010	2014-2018
City of Camas	2.92	2.83	3.33	3.21
Clark County	2.65	2.69	3.14	3.17
Portland-Vancouver-Hillsboro MSA	2.51	2.57	3.10	3.12

Data Source: U.S. Census Bureau, Table B25003

As indicated by Camas’s average household size, the largest share of owner-occupied households are two-person households (2,006 households), followed by three-person households (1,251) and four-person households (1,189). Renter households tend to be smaller than owner households, with the greatest shares of renter households containing one-person (498 households) or two people (485 households). However, 45% of renter households have 3 or more members, again indicating the high rates of family rentals in the city.

Figure 41: Household Size by Housing Tenure, 2014-2018



Data Source: 2014-2018 5-Year ACS Estimates, Table B25009

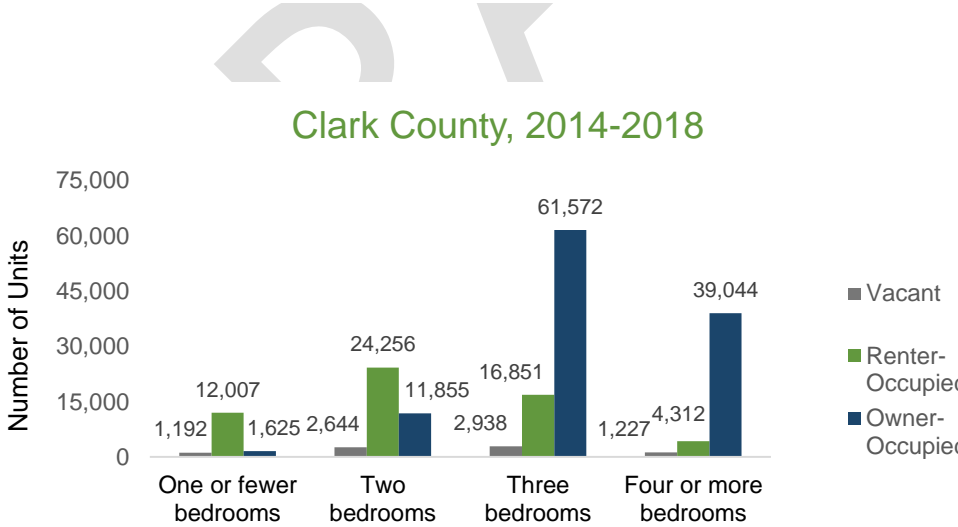
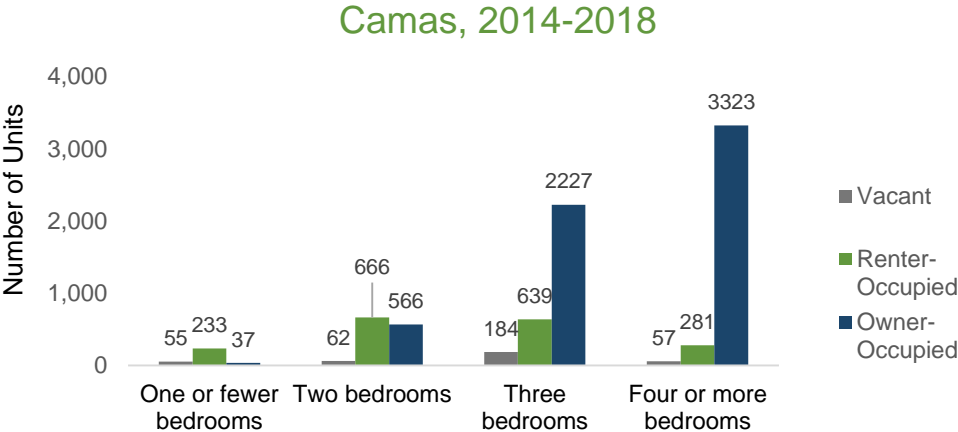
Unit Size

Owner-occupied housing units in Camas tend to be large units, with approximately 54% of owner-occupied units having 4 or more bedrooms. Fully 90% of owner-occupied homes have at least three bedrooms. Of the remaining 10% of owner-occupied units, 9% of owner-occupied units have two-bedrooms, while less than 1% are studios or have one bedroom. Conversely, renter-occupied units in Camas tend to be smaller than owner-occupied units. Renter units are largely two-bedroom units (37%) or three-bedroom units (35%). Four-bedroom units only make up 15% of the city's rental units, while studios and one-bedroom units make up the smallest share at 13%.

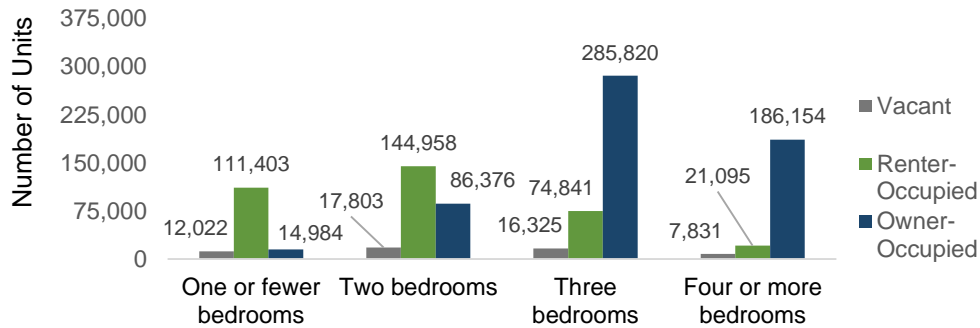
Camas's owner-occupied unit size is, on average, larger than that of Clark County or the greater MSA. In the county and region, owner units are most likely to be three-bedroom units, with three-bedroom units comprising 54% and 50% of owner-occupied housing in those jurisdictions, respectively. One-third (34%) of homeowners in Clark County live in units with four or more bedrooms, as do nearly one-third of owner households (32%) in the MSA. Only 1.4% of owner units

in Clark County and 2.6% in the MSA are studios or one-bedroom. Rental trends in the county and MSA share some similarities with Camas: two-bedroom units are the most common rental housing type in all three jurisdictions. In Camas, four-bedroom rental units make up a larger share of rental units than one-bedroom units (15% vs. 13%). This trend is reversed in the county and MSA, where one-bedroom units make up larger shares of rental housing than four-bedroom rental units (20% one-bedroom to 8% four-bedroom in the county; 32% one-bedroom to 6% four-bedroom in the MSA).

Figure 42: Number of Bedrooms



Portland-Vancouver-Hillsboro MSA, 2014-2018



Data Source: 2014-2018 5-Year American Community Survey, Table B25042

Housing Age and Condition

Housing in Camas tends to be of newer stock than housing in Clark County and the larger MSA. In the 1990s, Camas experienced a sharp increase in housing production, compared to previous decades. Over 65% of Camas’s housing was built after 1990, representing a significantly higher percentage of housing units than in Clark County (50.8% built since 1990) or in the Portland-Vancouver-Hillsboro MSA (38.5% built since 1990). American Community Survey estimates used in Figure 43 and Table 10 are based on survey data collected from 2014 through 2018, meaning that estimates of very-recently-constructed housing (i.e., the 2010 to 2018 category) do not reflect all construction since 2010. The “Housing Production” section of this chapter delves more deeply into recently constructed housing in Camas.

Newer housing stock may indicate that overall, the housing stock in Camas is in better condition than in surrounding areas where housing supply is older. It should be noted, however, that around 10% of Camas housing stock (10.7%) was built before 1940, a share that is more than double the amount of housing in Clark County built before 1940.

Figure 43: Camas Housing Units by Year Structure Built

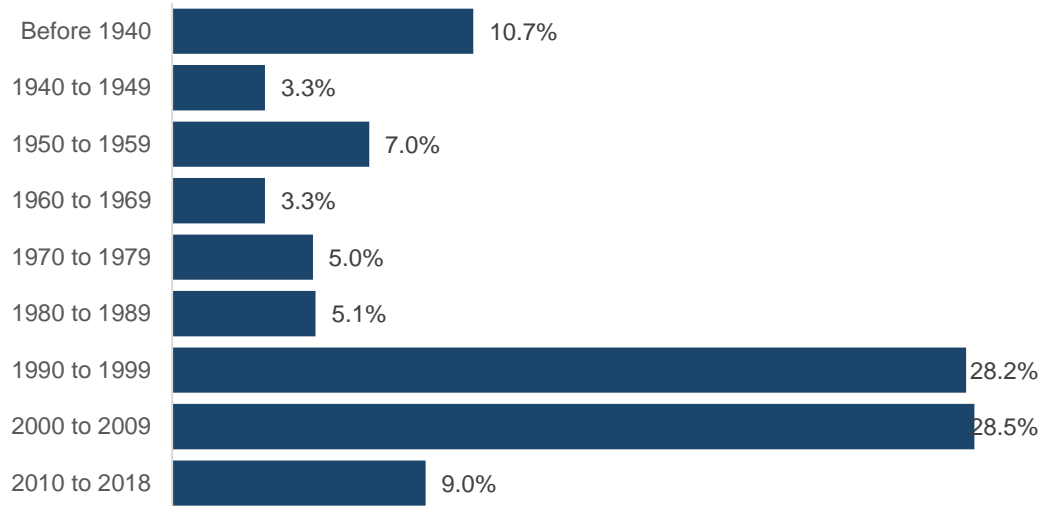


Table 10: Housing Units by Year Structure Built, 2014-2018

	CAMAS	CLARK COUNTY	PORTLAND – VANCOUVER – HILLSBORO MSA
Before 1940	10.70%	4.40%	12.30%
1940 to 1950	3.30%	3.20%	4.60%
1950 to 1960	7.00%	4.90%	7.10%
1960 to 1970	3.30%	6.80%	8.60%
1970 to 1980	5.00%	17.50%	17.50%
1980 to 1990	5.10%	12.30%	11.40%
1990 to 1999	28.20%	25.10%	18.70%
2000 to 2009	28.50%	18.90%	14.80%
2010 to 2018	9.00%	6.80%	5.00%

Data Source: 2014-2018 5-Year American Community Survey, Table B25034

While age of housing provides a general narrative about the housing conditions, other physical features related to housing condition are captured by the US Census Bureau. For example, the American Community Survey captures those households that lack complete kitchen or plumbing facilities. According to these estimates, approximately 14 homes (0.2%) in Camas lack complete

kitchen facilities, such as cooking facilities, a refrigerator, or a sink with piped water. An estimated 31 homes (0.4%) lack complete plumbing facilities, meaning that they lack hot and cold piped water, a flush toilet, or a bathtub or shower. While ACS data provides these estimates, they are subject to sampling error and the actual number of homes in Camas with a lack of complete kitchen or plumbing facilities may be lower. Overall, the data indicates that homes without complete kitchen or plumbing facilities make up very small percentages of Camas’s stock, and lower shares than they do throughout the MSA.

Table 11: Housing Lacking Complete Kitchen or Plumbing Facilities, 2014-2018

	TOTAL HOUSING UNITS	LACKING COMPLETE KITCHEN FACILITIES		LACKING COMPLETE PLUMBING FACILITIES	
		NUMBER	SHARE	NUMBER	SHARE
Camas, WA	8,330	14	0.2%	31	0.4%
Clark County, WA	179,523	3,172	1.8%	806	0.4%
Portland – Vancouver – Hillsboro MSA	979,612	17,404	1.8%	7,598	0.8%

Data Source: 2014-2018 5-Year American Community Survey, Table B25051 and B25047

Vacancy Rates

Vacancy rates are important indicators of the city’s housing market. In 2018, vacancy rates for units for purchase in Camas was 2.1%. Clark County and the MSA had even tighter homebuying markets, with approximately 1% vacancy in both areas. Rental vacancy rates almost universally hovered at 3% for Camas, Clark County and the MSA. Low vacancy rates, such as those seen across the region, tend to indicate a limited housing supply, higher housing prices, and loss of affordable units (or, in some cases, high risk of gentrification).

Vacancy rates in Camas, Clark County and the MSA between 2010 and 2018 are shown in Figure 44 below. The percentage of “for sale” units in Camas did not exceed 2.3% between 2010 and 2018, with some of the city’s lowest “for sale” rates observed as the US emerged from the Great Recession (1.4% in 2012 and 1.3% in 2014). Rental vacancies in Camas varied widely over this period. In 2012, for example, rental vacancies reached 9.7% at the same the owner-occupied unit vacancies were reaching some of their lowest levels. By 2016, Camas’s rental market had recovered; rental vacancies of 2.5% nearly matched the low vacancy rate in for-sale units. Clark County and the MSA experienced less variation in rental vacancy rates over the period. Both owner-occupied and renter vacancy rates in these jurisdictions have declined over time, with only a small uptick in all renter vacancies by 2018.

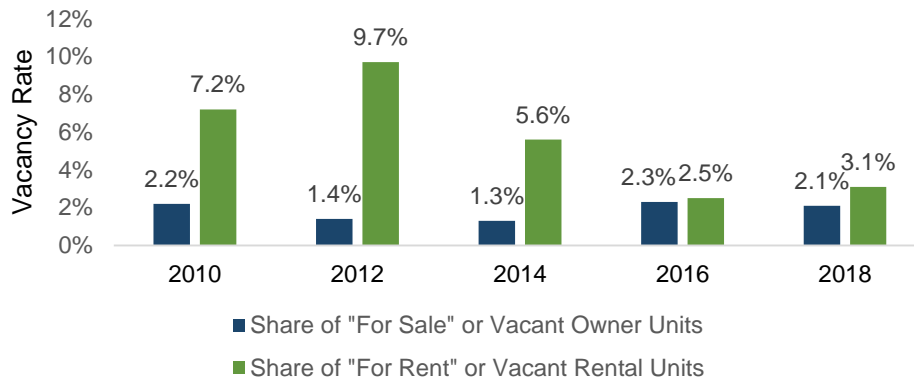
Table 12: For Sale and Rental Vacancy Rates in Camas, 2014-2018

	OWNER HOUSING UNITS			RENTAL HOUSING UNITS		
	AVAILABLE (VACANT)	TOTAL	VACANCY RATE	AVAILABLE (VACANT)	TOTAL	VACANCY RATE
City of Camas	129	6,153	2.1%	57	1,819	3.1%
Clark County	1,102	114,096	1.0%	1,790	57,426	3.1%
Portland-Vancouver-Hillsboro MSA	6,111	573,334	1.1%	11,870	352,297	3.4%

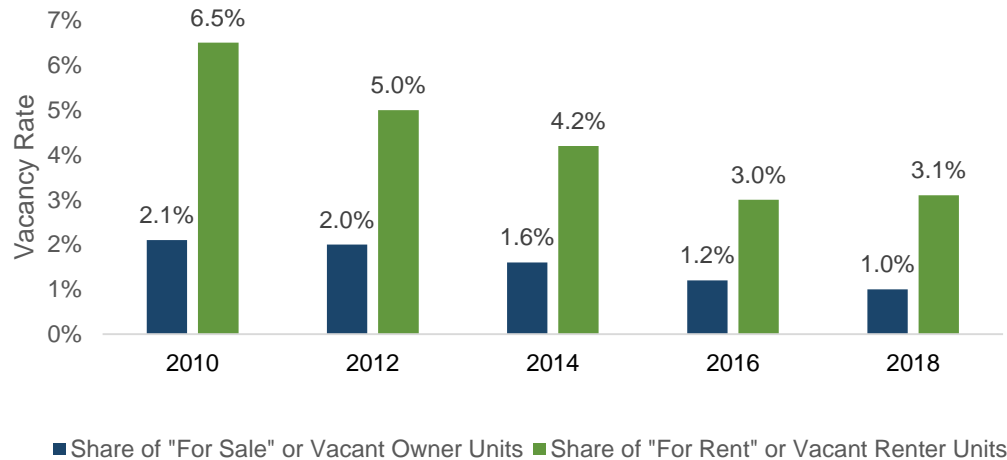
Data Source: 2014 – 2018 5-Year American Community Survey, Tables DP04 and B25004. Vacancy figures shown reflect the number of “For rent” and “For sale only” housing units.

Figure 44: Vacancy Rate

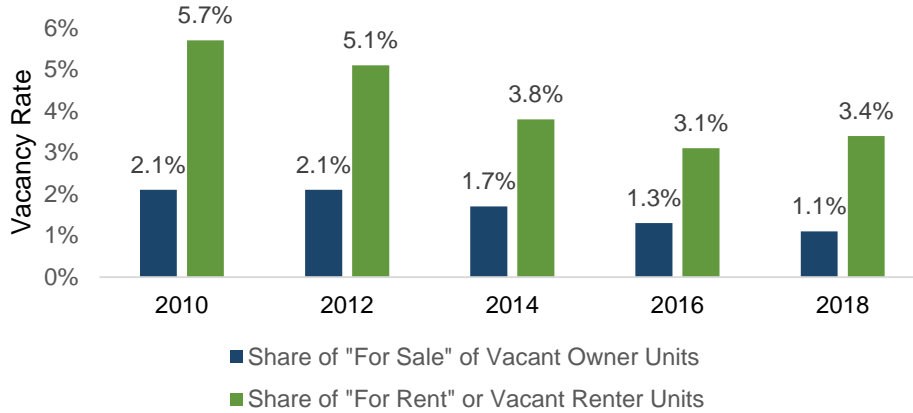
Camas Vacancy Rates, 2010-2018



Clark County Vacancy Rates, 2010-2018



Portland-Vancouver-Hillsboro MSA, 2010-2018



Data Source: 2006-2010 and 2014-2018 5-Year American Community Survey, Table B25004

To assist jurisdictions completing Housing Action Plans, the Washington Center for Real Estate Research (WCRER) at the University of Washington made a variety of data available to jurisdictions, including data about the local rental market. The table below shares vacancy rates for market-rate rental properties by number of bedrooms in Camas based on a survey of 20+ unit multifamily complexes prepared by WCRER in September 2020. Overall, the rental vacancy rate was low at about 1.6% for the 7 complexes (with a total of 570 units) included in the survey. One-bedroom units were more likely to have availability (4.2% vacant) while larger units (2 and 3 bedrooms) had considerably more constrained availability, including no vacant 3-bedroom units.

Low rental vacancy rates were common for the 25 communities surveyed by WCRER, with averages ranging from as low as 0.2% to as high as 6.9%. Most communities (21 out of 25) had average rental vacancy rates under 2%.

Table 13: Rental Vacancy in Properties with 20+ Units in Camas, September 2020

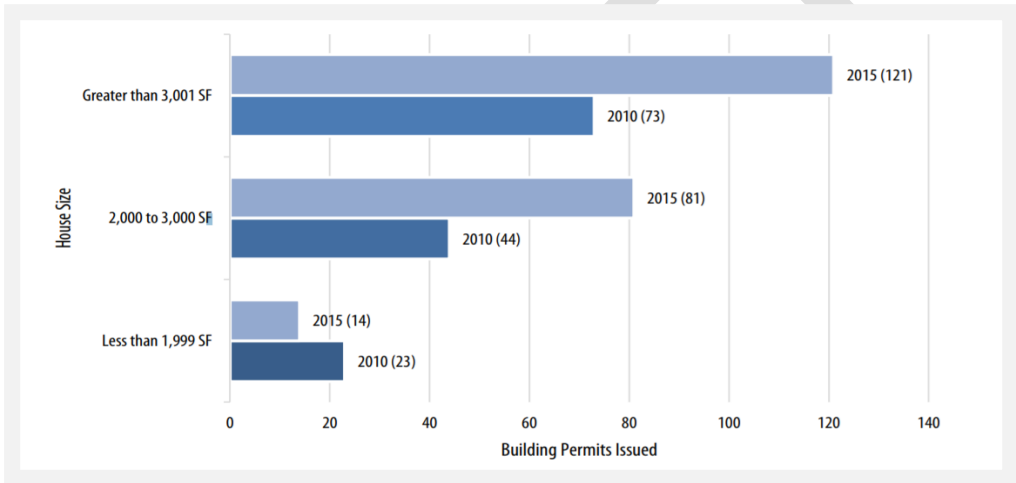
	1-BEDROOM		2-BEDROOM		3-BEDROOM	
	# OF UNITS	VACANCY RATE	# OF UNITS	VACANCY RATE	# OF UNITS	VACANCY RATE
City of Camas	168	4.2%	330	0.6%	72	0.0%

Data Source: Washington Center for Real Estate Research survey of multifamily properties with 20+ units, Conducted in September 2020, Retrieved from <https://wcrer.be.uw.edu/housing-market-data-toolkit/>

Housing Production

The Camas 2035 Comprehensive Plan identified trends in the city’s housing production from 2010 to 2015. In 2010, Camas permitted 23 units under 1,999 square feet, 44 units between 2,000 and 3,000 sq. ft. and 73 units over 3,001 sq. ft. By 2015, the city had permitted 37 more mid-range units (2,000 to 3,000 sq. ft.) than in 2010, and 48 more units over 3,001 sq. ft. In contrast, smaller housing units (1,999 sq. ft. or less) decline over this period, with 9 fewer units permitted than in 2010. Production trends in Camas indicate a continued preference for housing units with a larger footprint. The city’s limited housing supply under 1,999 sq. ft. could pose difficulties for a range of family and non-family types appropriately sized or appropriately priced housing in Camas.

Figure 45: Housing Production in Camas, 2010 and 2015



Data Source: Camas 2035 Comprehensive Plan

In 2020, Camas permitted 338 new single-family residences, about 56% above the 216 units permitted in 2015.⁵ The majority of these units were over 3,000 square feet (52.4%) and 45.6% were between 2,000 and 3,000 square feet. Only seven units (2.1%) were under 2,000 square feet. These trends indicate a continued preference for housing units with a larger footprint. The city’s limited housing supply under 2,000 square feet poses difficulties for a range of family and non-family households seeking appropriately sized or appropriately priced housing in Camas.

Although there were no multifamily permits issued by the City in 2020, Camas’s supply of rental housing in large, multifamily developments increased significantly in recent years. The table below indicates the city’s current stock of multifamily housing, including townhomes and apartments. In 2020 alone, two new multifamily developments were completed, adding nearly 300 apartments to the city’s multifamily stock. These developments added to the city’s supply of smaller housing units, particularly 1-bedroom and 2-bedroom rental units.

⁵ City of Camas permit data provided by month for 2020.

Table 14: Multifamily Apartment and Townhouse Developments in Camas, 2020

DEVELOPMENT NAME	TYPE	YEAR BUILT	NUMBER OF UNITS
7 th Avenue Townhomes, 710 NW 7 th Avenue	Townhomes	2015	10
Camas House Apartments, 1102-1138 E. 1 st Avenue	Apartments	1979	16
Camas Ridge, 1420 NW 28 th Avenue	Apartments	2011	51
Clara Apartments, 608 NE Birch Street	Apartments	2020	32
Crown Villa, 1529 Division Street	Apartments	1986	19
First Avenue Apartments, 1410 E. 1 st Avenue	Apartments	1972	11
Grandview Place, 19420 SE 20 th Street	Apartments	2009	154
Hill Crest Apartments, 1222 NW Couch Street	Apartments	1971	5
Kielo at Grass Valley, 5988 NW 38 th Avenue	Apartments	2020	276
Lloyd Apartments, 1022-1050 E. 1 st Avenue	Apartments	1954	8
Logan Place Village, 1346 NW 25 th Avenue	Townhomes	2014	26
Parker Village, 20 th Avenue & NW Brady Road	Townhomes	2018	60
Parklands at Camas Meadows, NW Longbow Lane	Townhomes		24
River Place Apartments, 1718 SE 11 th Avenue	Apartments	1998	20
River View Apartments, 3003 NE 3 rd Avenue	Apartments	1995	60
Russell Street Townhouses, 1820 SE Seventh Ave	Townhomes	1996	9
Stoneleaf Townhomes, 5843 NW 26 th Avenue	Townhomes	2015	12
Terrace at River Oaks, 3009 NE 3 rd Avenue	Apartments	2018	120
Third Avenue Apartments, 2615 NE 3 rd Avenue	Apartments	2000	42

Data Source: Mosaic Community Planning research via apartment listing services; City of Camas Staff Report “Annual Comprehensive Plan Amendments, City File Numbers CPA20-01, CPA20-02, and CPA20-03,” August 11, 2020

Housing Costs

Housing cost and affordability are another important area for examination, given Camas’s low vacancy rates, large unit size, and newer housing stock – variables that may indicate less affordability for both rentals and for-sale housing. Looking at housing from a bird’s eye view, tools such as the Washington Center for Real Estate Research’s housing affordability index (HAI) provide

context for local affordability by observing housing affordability at the county level. The HAI gives a general measurement of the likelihood that middle income families can afford the mortgage on a median priced home. A score of 100 indicates the middle family can afford median home prices, and scores above 100 show increasing levels of affordability.⁶ In Table 15 shown below, Clark County’s scores on the HAI have been greater than 100 for the past four years, indicating that overall median income earning families experience housing affordability. First time homebuyers in Clark County, on the other hand, received scores below 100, indicating that tight markets and housing affordability directly affect first time homebuyers in the county in ways that may not be experienced by existing or long-time homeowners.

Table 15: Housing Affordability Index for Camas and Clark County, 2017 to 2020

	Q2 2017	Q2 2018	Q2 2019	Q2 2020
Clark County	123.3	109.1	114.5	125.7
Clark County, First Time Buyers	73.2	65.8	81.3	94.5
Washington State	123.7	105.4	98.4	106.2
Washington State, First Time Buyers	71.2	61.2	69.9	81.2

Data Source: Washington Center for Real Estate Research, “Housing Market Snapshot, 2017-2020.”
<http://wcrer.be.uw.edu/archived-reports/>

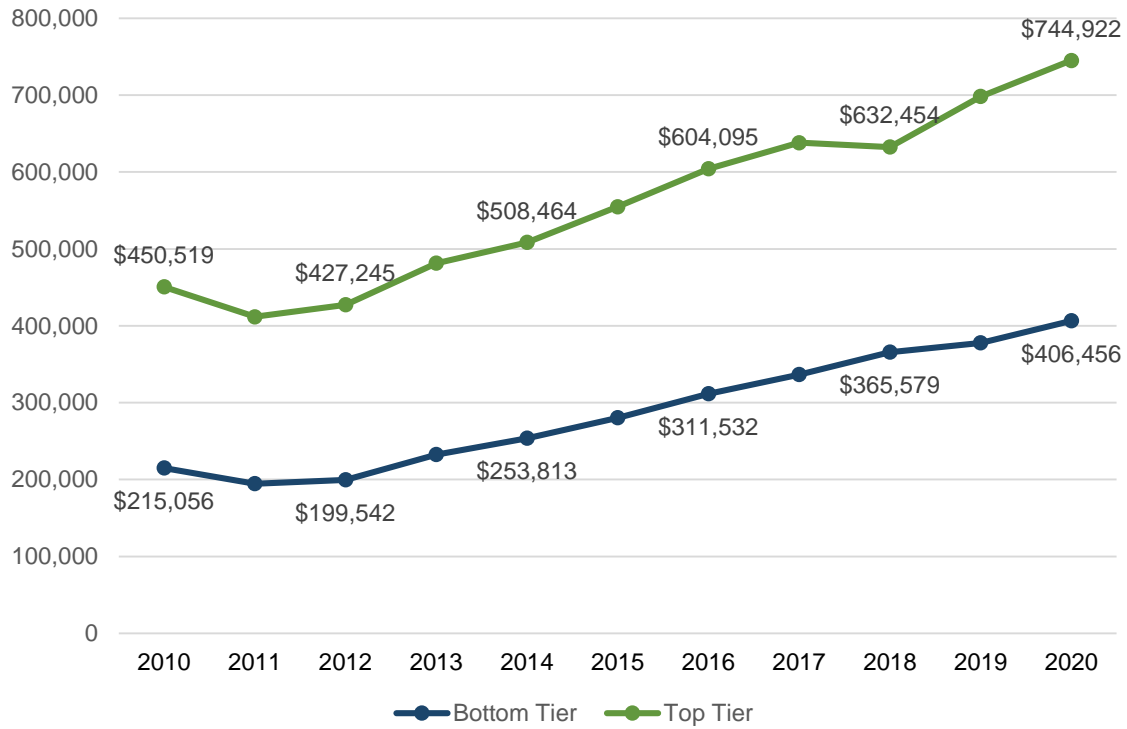
Scaling down to Camas, the affordability picture becomes starker. Figure 46 and Figure 47 indicates that Clark County home values are significantly less than values in Camas. Zillow data identifies median home values in the 65th percentile range, also called the top tier, and the 35th percentile range or bottom tier. In September 2010, the predominant range of Camas’s housing values spanned from \$215,056 to \$450,519. Bottom tier median housing values were \$41,884 higher in Camas than in Clark County, while top tier median values were \$123,007 higher in Camas. By September 2020, Camas’s median home values had nearly doubled at the bottom tier - \$406,456 - and had reached \$744,922 at the top tier. 2020 figures indicate that bottom tier values were now \$71,107 greater and top tier values were \$179,764 greater than those across Clark County. Due to these differences in home value shown over time, the HAI may be an insufficient tool to interpret affordability in the city of Camas. However, the HAI does offer some instruction. Where Clark County offers limited affordability for first-time homebuyers, these pressures may be extreme for

⁶ Washington Center for Real Estate Research. “Housing Affordability Index, State of Washington and Counties, Fourth Quarter 2011,” Accessed October 30, 2020. <http://realestate.washington.edu/wp-content/uploads/2013/10/2011Q4-HAI.pdf>

⁷ Washington Center for Real Estate Research, “Housing Market Snapshot, 2017-2020.” Accessed October 30, 2020. <http://wcrer.be.uw.edu/archived-reports/>

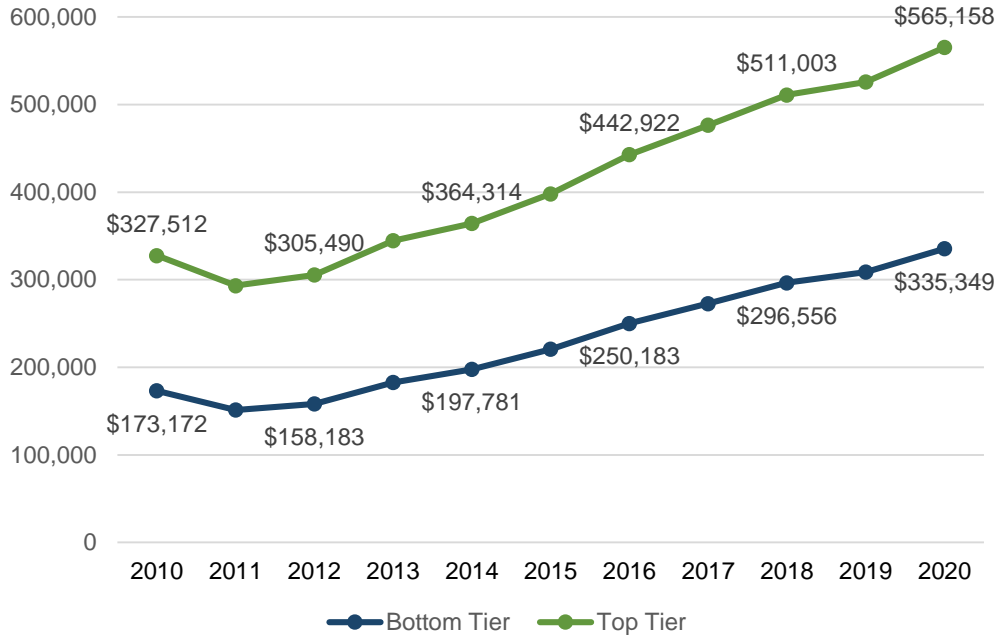
first time homebuyers in Camas, who already face challenges due to the city’s limited supply of smaller starter homes.

Figure 46: Bottom and Top Tier Home Values in Camas, 2010-2020



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Figure 47: Existing Single Family Homes Prices in Clark County, 2010 - 2020



Data Source: Zillow. "Zillow Home Value Index - Bottom and Top Tier Time Series, 2010 – 2020."
<https://www.zillow.com/research/data/>

Monthly owner and renter costs also provide insight into Camas’s affordability. Table 16 below shows Census estimates of median home value in Camas. In 2018, the median home value in Camas was \$403,800, compared to \$296,800 in Clark County and \$342,900 in the MSA. 78% of Camas residents had a mortgage in 2018, perhaps attributed to the lower age of the housing stock. Homeowners with a mortgage paid \$2,184 per month in housing costs, compared to their neighbors in Clark County whose median costs were \$1,699 (a difference of \$485). Homeowners in the MSA spent \$1,832 on monthly housing costs, or \$352 less than in Camas.

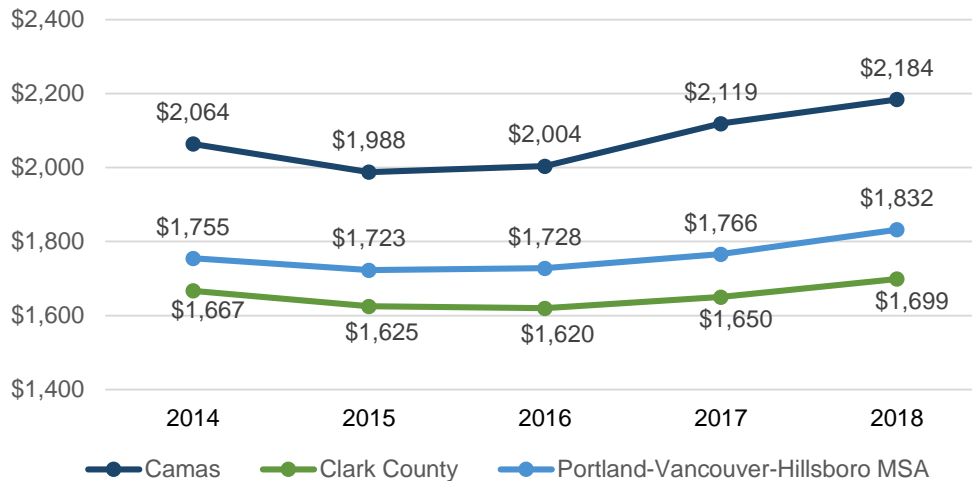
Clark County and the MSA also have larger shares of homeowners without a mortgage – 27% in the county and 28% in the MSA, compared to 22% in Camas. All households without mortgages show median monthly costs that are within \$100 (\$535 in Clark County, \$603 in the MSA, and \$630 in Camas), indicating that other monthly owner costs (e.g., utilities, insurance, etc.) are relatively similar across the region and that housing value.

Table 16: Median Home Value and Monthly Owner Costs in Camas, 2018

Data	TOTAL OWNER-OCCUPIED UNITS	MEDIAN HOME VALUE	WITH A MORTGAGE		WITHOUT A MORTGAGE	
			SHARE OF TOTAL	MEDIAN MONTHLY OWNER COSTS	SHARE OF TOTAL	MEDIAN MONTHLY OWNER COSTS
Camas, WA	6,153	\$403,800	78%	\$2,184	22%	\$630
Clark County, WA	114,096	\$296,800	73%	\$1,699	27%	\$535
Portland – Vancouver – Hillsboro MSA	573,334	\$342,900	72%	\$1,832	28%	\$603

Source: 2014-2018 5-Year American Community Survey, Table DP04

Figure 48: Median Monthly Costs for Homeowners with a Mortgage, 2014-2018



Data Source: 2014-2018 5-Year American Community Survey, Table DP04

Rental Housing Costs

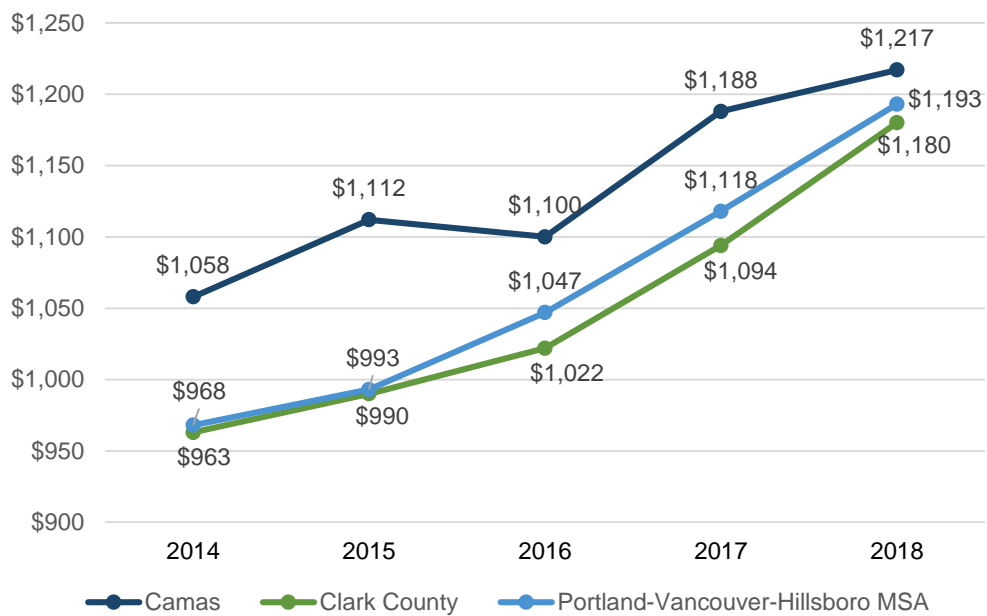
Interestingly, renter costs in Camas are more similar to renter costs in Clark County and the MSA than owner costs. The median rent in Camas is \$1,217, only \$24 more than in the MSA and \$37 more than in Clark County. Figure 49 shows that since 2014, median rents have risen in all 3 jurisdictions. Camas’s median rent increased by \$159 over the 5-year period. Clark County and the MSA showed median rent increases between \$217 and \$225 over this period. Despite the rising rental costs, median rents in Camas are nearly \$1,000 less than monthly owner costs in the city. This factor alone may cause households with lower incomes to remain renters in Camas or to purchase homes outside of the city where owner costs may be more affordable.

Table 17: Median Renter Costs in Camas, 2018

	TOTAL RENTER-OCCUPIED UNITS	MEDIAN RENT
Camas, WA	1,819	\$1,217
Clark County, WA	57,426	\$1,180
Portland – Vancouver – Hillsboro MSA	352,297	\$1,193

Data Source: 2014-2018 5-Year American Community Survey, Table DP04

Figure 49: Median Monthly Renter Costs, 2014-2018



The Washington Center for Real Estate Research’s (WCRER’s) rental market survey conducted in September 2020 also collected data about rents by number of bedrooms. Average rents in Camas by unit type are shown in the table that follows, indicating higher averages than medians reported through American Community Survey data. The average 1-bedroom rental rate was \$1,299, the average 2-bedroom rented for \$1,442, and the average 3-bedroom for \$1,789.

Table 18: Average Rental Rates in Properties with 20+ Units in Camas, September 2020

	1-BEDROOM		2-BEDROOM		3-BEDROOM	
	# OF UNITS	AVERAGE RENT	# OF UNITS	AVERAGE RENT	# OF UNITS	AVERAGE RENT
City of Camas	168	\$1,299	330	\$1,442	72	\$1,789

Data Source: Washington Center for Real Estate Research survey of multifamily properties with 20+ units, Conducted in September 2020, Retrieved from <https://wcrer.be.uw.edu/housing-market-data-toolkit/>

Special Needs Housing

The most recent census data on special housing in Camas indicates that in 2010, there were two types of facilities that offered special housing in the city: nursing homes and “other non-institutional facilities.” In that year, 78 Camas residents lived in nursing homes, skilled nursing facilities or other non-institutional special housing. Comparatively, there are 3,178 special housing residents in Clark County. Camas serves 2.4% of the county’s population residing in special housing. Data Source: 2010 Decennial Census, Table PCT20

Table 20 indicates the number and type of special housing available in the county, which includes state prisons, local jails, group homes, emergency and transitional shelters, and residential treatment centers.

Table 19: Special Housing Inventory in Camas, 2010

INSTITUTIONALIZED POPULATION	FACILITY TYPE
62	Nursing facilities/Skilled-nursing facilities
16	Other noninstitutional facilities

Data Source: 2010 Decennial Census, Table PCT20

Table 20: Special Housing Inventory in Clark County, 2010

INSTITUTIONALIZED POPULATION	FACILITY TYPE
219	State prisons
727	Local jails and other municipal confinement facilities

4	Group homes for juveniles (non-correctional)
695	Nursing facilities/Skilled-nursing facilities
14	Hospitals with patients who have no usual home elsewhere
370	Emergency and transitional shelters (with sleeping facilities) for people experiencing homelessness
667	Group homes intended for adults
36	Residential treatment centers for adults
381	Workers' group living quarters and Job Corps centers
65	Other noninstitutional facilities

Data Source: 2010 Decennial Census, Table PCT20

Subsidized Housing

Camas also provides a small number of subsidized units for individuals earning low to moderate incomes in the city. Camas, which falls into the Portland-Vancouver-Hillsboro MSA, has an area median income of \$74,700.⁸ Therefore, subsidized housing serves households earning no more than 80% AMI, or \$59,750, with many subsidized households typically earning low incomes (30 - 50% AMI) or very low incomes (30% AMI or less).

HUD "Picture of Subsidized Household" data indicates that Camas census tracts contain 92 subsidized units as of 2018: 67 housing choice vouchers and 25 project-based section 8 units. Both subsidized housing types are offered by the Vancouver Housing Authority (VHAUSA). VHAUSA manages 19 senior units at the Crown Villa Apartments, which were built in 1986. VHAUSA also offers project-based section 8 at its Camas Ridge development, which is a mixed-use project. HUD's LIHTC database does not indicate any LIHTC developments located in the city of Camas. The city's 92 subsidized units make up 1.1% of all housing units in Camas.

The distribution of vouchers and section 8 units is shown in the maps below. Vouchers and Project-based Section 8 units are predominantly found in census tracts with higher renter rates, such as downtown Camas and in western Camas along the Vancouver border. Since these tracts may be shared with adjacent cities, the numbers of subsidized units may be smaller than identified below.

⁸ HUD User. "FY 2017 Income Limits Documentation System." Accessed October 29, 2020. <https://www.huduser.gov/portal/datasets/il/il2017/2017summary.odn>

Figure 50: Percentage of Renters in Camas, 2014-2018

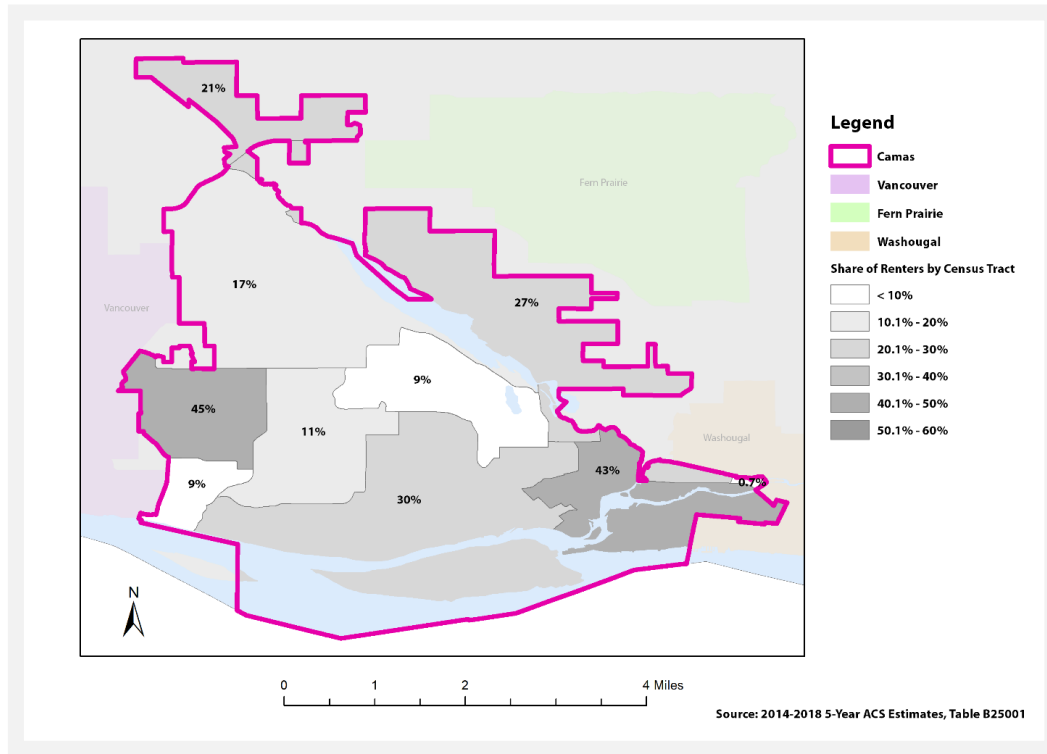


Figure 51: Housing Choice Vouchers in Camas, 2018

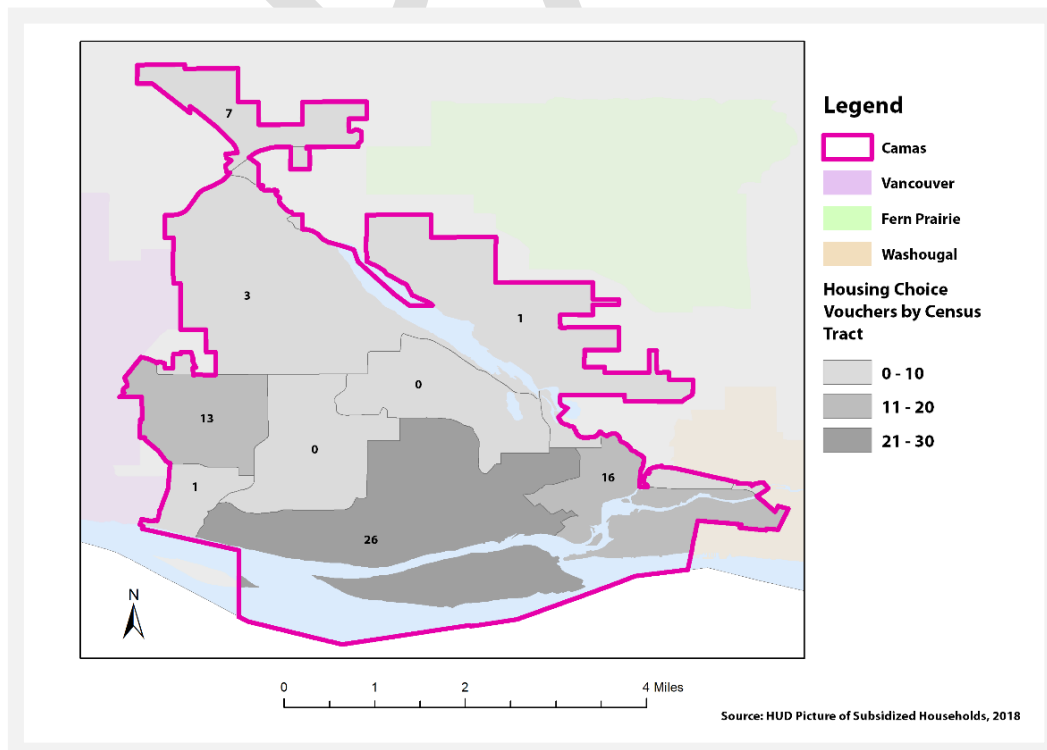
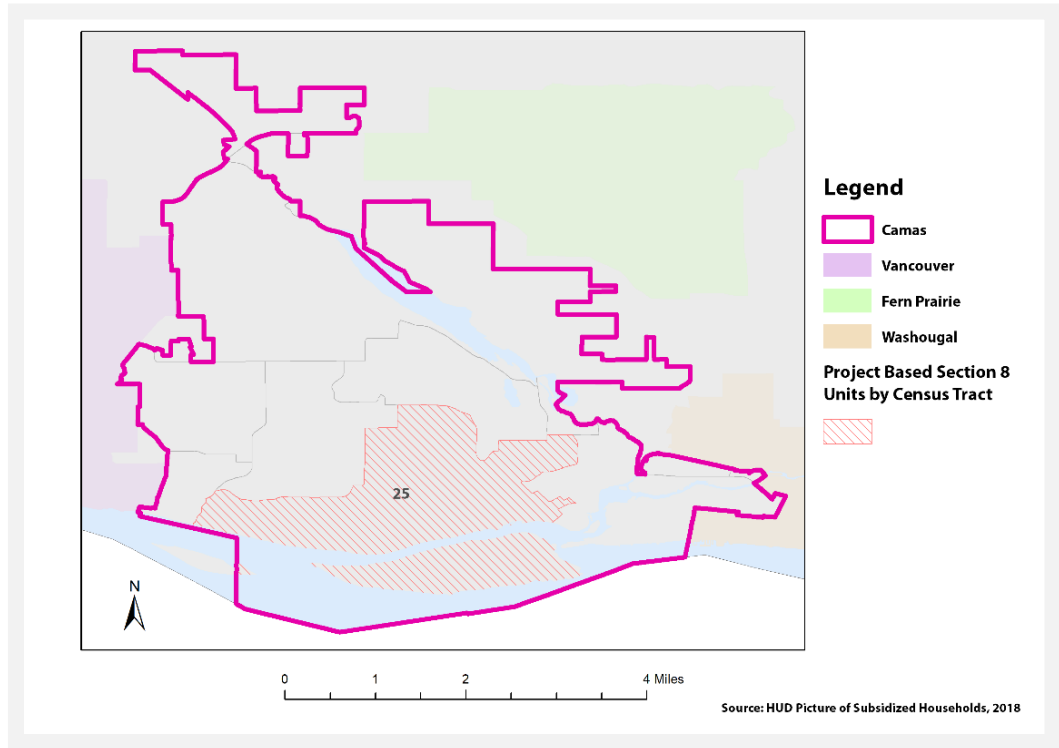


Figure 52: Project Based Section 8 Units in Camas, 2018



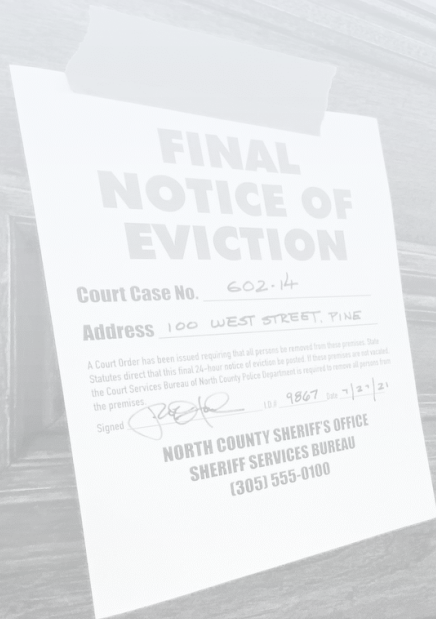
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Chapter 5: Needs

Housing



This chapter of the Housing Action Plan examines housing needs from two perspectives: first, existing housing needs by Camas households who face one or more housing problems such as affordability or overcrowding; and second, projected need for new housing units generated by population growth over the next 20 years.

Existing Housing Needs

Housing cost and condition are key components of housing need. Housing barriers may exist in a jurisdiction when some groups have greater difficulty accessing housing in good condition and that they can afford. To assess affordability and other types of housing needs, the U.S. Department of Housing and Urban Development (HUD) defines four housing problems:

1. A household is *cost burdened* if monthly housing costs (including mortgage payments, property taxes, insurance, and utilities for owners and rent and utilities for renters) exceed 30% of monthly income.
2. A household is *overcrowded* if there is more than one person per room, not including kitchen or bathrooms.
3. A housing unit *lacks complete kitchen facilities* if it lacks one or more of the following: cooking facilities, a refrigerator, or a sink with piped water.
4. A housing unit *lacks complete plumbing facilities* if it lacks one or more of the following: hot and cold piped water, a flush toilet, or a bathtub or shower.

HUD also defines four severe housing problems, including a severe cost burden (more than 50% of monthly housing income is spent on housing costs), severe overcrowding (more than 1.5 people per room, not including kitchens or bathrooms), lack of complete kitchen facilities (as described above), and lack of complete plumbing facilities (also as described above).

To assess housing need, HUD receives a special tabulation of data from the U. S. Census Bureau's American Community Survey that is largely not available through standard Census products. This data, known as Comprehensive Housing Affordability Strategy (CHAS) data, counts the number of households that fit certain combinations of HUD-specified criteria, such as housing needs by race and ethnicity.

Of the four types of housing problems, Table 17 illustrates that cost burdens affect far more households than any of the others. Over 40% of Camas renters spend more than 30% of their income on housing expenses, while about 14% spend more than 50% of their household income on these expenses. Other housing needs impact significantly fewer renters, less than 1% combined. Renters are about twice as likely to face a housing problem as homeowners, with 42.3% of renters having one or more housing needs compared to 21.0% of owners.

For homeowners, cost burdens and severe cost burdens are again the most common housing needs. About one-in-five owners in Camas spends more than 30% of their income on housing. A smaller share (6.4%) spends more than 50%. Overcrowding and a lack of complete plumbing or kitchen facilities are uncommon but impact around 75 homeowners (or about 1.3% of all Camas homeowners).

Overall, this data indicates that affordability is the key housing need for many in Camas, impacting nearly 2,000 households (1,135 owners and 785 renters).

Table 21: Estimated Housing Needs by Type in Camas, 2017

HOUSING NEED	OWNERS		RENTERS		TOTAL		Note: Households with a severe cost burden are a subset of households with a cost burden. Severely overcrowded households are a subset of overcrowded households. The number of total needs (i.e., sum of cost burdens, overcrowding, and lack of facilities) is
	HOUSE-HOLDS	SHARE OF TOTAL	HOUSE-HOLDS	SHARE OF TOTAL	HOUSE-HOLDS	SHARE OF TOTAL	
Cost burden	1,135	19.9%	785	41.8%	1,920	25.3%	
Severe cost burden	365	6.4%	270	14.4%	635	8.4%	
Overcrowding	74	1.3%	14	0.7%	88	1.2%	
Severe overcrowding	4	0.1%	10	0.5%	14	0.2%	
Lacking complete facilities	15	0.3%	0	0.0%	15	0.2%	
Total households with needs	1,200	21.0%	795	42.3%	1,995	26.3%	
Total households	5,710	100.0%	795	100.0%	7,590	100.0%	

greater than the total number of households with needs because some households have more than one of the housing problems.

Data Source: 2013-2017 Comprehensive Housing Affordability Strategy data, Tables 1, 3, 8, and 10, Retrieved from <https://www.huduser.gov/portal/datasets/cp.html>

To better understand how housing costs impact Camas households, Table 18 segments housing need by income level. This data shows that lower income households are heavily impacted by a lack of affordability. Of those with incomes under 30% of the median family income (MFI), four-out-of-five face difficulty finding suitable housing, including 90% of homeowners.

Affordability difficulties persist for the next two income levels (31-50% MFI and 51-80% MFI) as well, where more than one-half of households spend over 30% of income on housing.

At moderate and middle incomes (81-100% MFI and 101-120% MFI), housing needs are reduced for renters but remain high (around 38-48%) for homeowners. These figures suggest that while rental options are more limited, there are units available to moderate/middle income households and higher. Homeownership opportunities, however, are more restricted even for households earning above the area's median income. These findings corroborate housing supply data related to home sales prices and permit data related to housing size.

Table 22: Estimated Housing Needs by Income Group in Camas, 2017

HOUSEHOLD INCOME	OWNER HOUSEHOLDS			RENTER HOUSEHOLDS			TOTAL HOUSEHOLDS		
	WITH	TOTAL	SHARE	WITH	TOTAL	SHARE	WITH	TOTAL	SHARE

	NEEDS		WITH NEEDS		NEEDS		WITH NEEDS		
0-30% MFI	110	120	91.7%	170	225	75.6%	280	345	81.2%
31-50% MFI	115	220	52.3%	215	255	84.3%	330	475	69.5%
51-80% MFI	365	575	63.5%	335	590	56.8%	700	1,165	60.1%
81-100% MFI	175	360	48.6%	20	180	11.1%	195	540	36.1%
101-120% MFI	165	430	38.4%	30	185	16.2%	195	615	31.7%
120-140% MFI	95	405	23.5%	0	70	0.0%	95	475	20.0%
Over 140% MFI	175	3,600	4.9%	25	380	6.6%	200	3,980	5.0%

Note: Area Median Family Income (“MFI”) is calculated by the U.S. Department of Housing and Urban Development (HUD) by household size. For the Portland-Vancouver-Hillsboro metro area (which includes Camas), the median income in 2017 was \$74,700. For a four-person household, 30% AMI = \$24,600, 50% AMI = \$37,350, 80% AMI = \$59,750, 120% AMI = \$89,640, and 140% AMI = \$104,580.

Data Source: 2013-2017 Comprehensive Housing Affordability Strategy data, Table 11, Retrieved from <https://www.huduser.gov/portal/datasets/cp.html>

A key question in housing affordability and equity is the prevalence of housing issues by householder race and ethnicity. Table 20 on the following page shows housing need rates by race and ethnicity in Camas.

For homeowners, this data shows that about one-fifth of white householders in Camas have a housing need, but that three other groups are more likely to have difficulty affording their homes. More than 90% of Native American or Alaska Native homeowners have a housing need, as do 41.4% of Hispanic or Latino homeowners and 36.0% of other or multiple race homeowners.

On the rental side, about two-out-of-five white and two-out-of-five other or multiple race households have a housing need. Only one group is more likely to face difficulty affording a place to rent – Asian or Pacific Islander households, of whom 88.2% have a housing problem. Notably, CHAS data counted no Black or African American households in Camas with a housing need, however, data indicates only a small number of Black households overall (60 total).

As some focus group participants discussed, prohibitively high housing costs are often more likely to impact households of color, meaning that elevated costs in Camas may impact the city’s racial and ethnic composition. Housing need data indicates that, particularly related to homeownership, racial and ethnic minority households, specifically Hispanics or Latinos and Native Americans or Alaska Natives, are more likely to spend more of their income to live in Camas than do white households.

Table 23: Estimated Housing Needs by Race and Ethnicity in Camas, 2017

HOUSEHOLDER RACE	OWNER HOUSEHOLDS	RENTER HOUSEHOLDS	TOTAL HOUSEHOLDS
------------------	------------------	-------------------	------------------

AND ETHNICITY	WITH NEEDS	TOTAL	SHARE WITH NEEDS	WITH NEEDS	TOTAL	SHARE WITH NEEDS	WITH NEEDS	TOTAL	SHARE WITH NEEDS
Non-Hispanic or Non-Latino									
White	1,010	4,900	20.6%	690	1,650	41.8%	1,700	6,550	26.0%
Black or African American	0	60	0.0%	0	0	0.0%	0	60	0.0%
Asian or Pacific Islander	44	434	10.1%	30	34	88.2%	74	468	15.8%
Native American or Alaska Native	39	43	90.7%	0	10	0.0%	39	53	73.6%
Other or Multiple Races	45	125	36.0%	25	55	45.5%	70	180	38.9%
Hispanic or Latino	60	145	41.4%	40	130	30.8%	100	275	36.4%

Data Source: 2013-2017 Comprehensive Housing Affordability Strategy data, Table 1, Retrieved from <https://www.huduser.gov/portal/datasets/cp.html>

Housing Need Projections

This section focuses on housing need over the next 20 years based on population growth forecasts for the city of Camas. While the previous data discussed existing needs related to affordability and other housing issues, here we turn to the need for development of new housing units through 2040.

Table 24 estimates the need for new housing units in Camas over the next 20 years, based on current population estimates from the Washington Office of Financial Management and projected population growth rates from the City's Comprehensive Plan, *Camas 2035*. The city's 2020 population of 25,140 residents is forecast to grow by 11,772 residents over the next 20 years, reaching about 36,912 residents by 2040. Assuming an average household size of about 2.7 people, this projected population growth translates to an additional 4,360 households by 2040. Finally, assuming a vacancy rate of 5% indicates projected need for 4,589 new housing units in Camas over the next 20 years, or an average of 229 housing units per year.

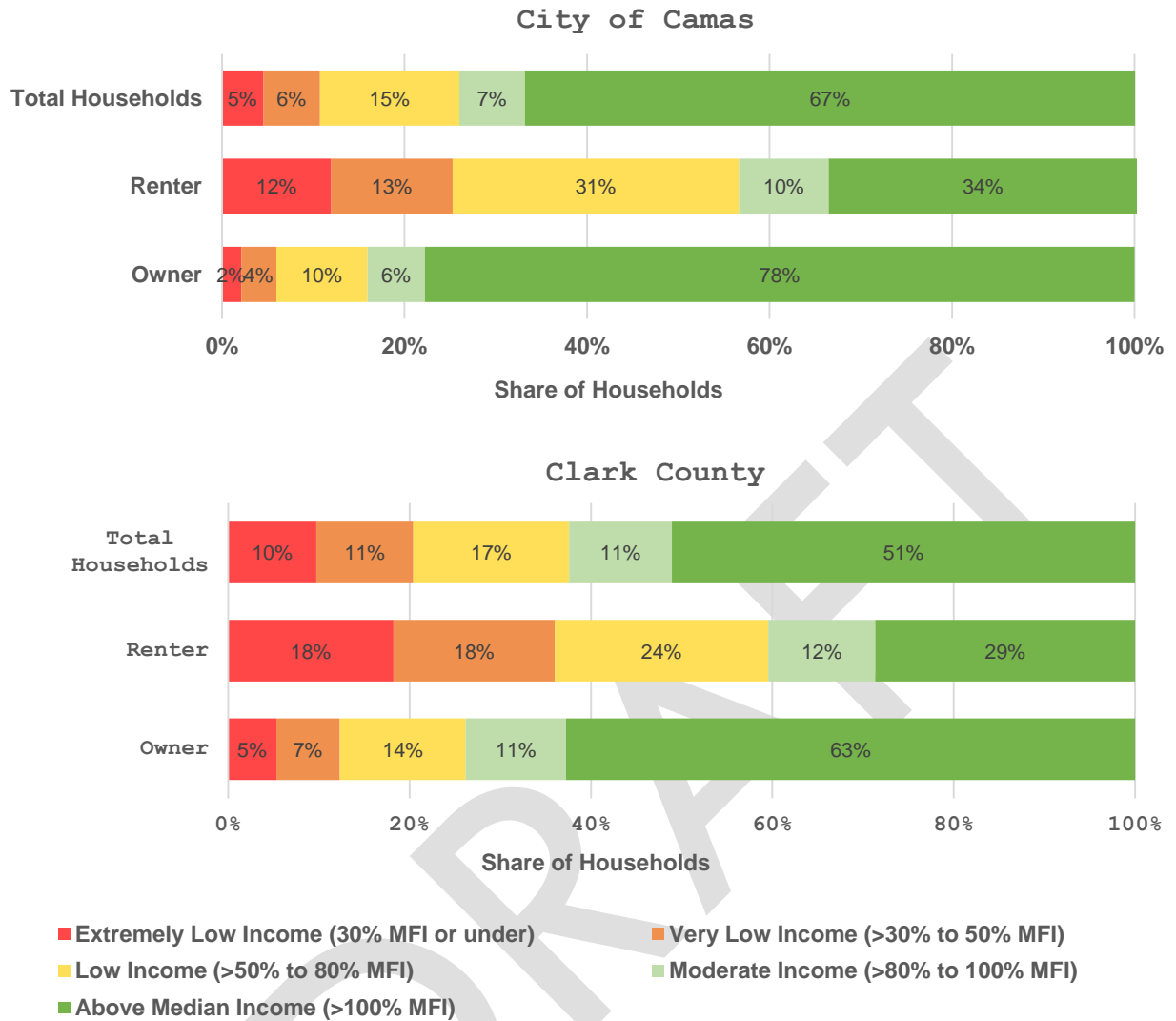
Table 24: Projected 20-Year Housing Need in City of Camas

2020 Population Estimate ¹	25,140 residents
2040 Population Projection ²	36,912 residents
Projected Population Growth (2020-2040)	11,772 residents
Average Household Size ³	2.7 people per household
Projected Household Growth (2020-2040)	4,360 households
Vacancy Rate Assumption ⁴	5%
Projected Housing Units Needed (2020-2040)	4,589 housing units
Average Annual Housing Unit Production Needed	229 housing units

1. From State of Washington Office of Financial Management April 1, 2020 Population Estimates.
2. Projected growth rates based on population forecasts from *Camas 2035*, adopted June 2016.
3. Average household size in Clark County from 2015-2019 5-Year American Community Survey estimates. Average household size in Camas was 2.81 as of 2015-2019 5-Year ACS data, which represented a steady decline from 2.98 as of 2010-2014 5-Year ACS data. It is assumed that household size in Camas will continue to decline over the 20-year planning period to reach an average similar to that of the county.
4. From Washington State Department of Commerce's *Guidance for Developing a Housing Needs Assessment – Public Review Draft*, March 2020. The Department of Commerce considers a 5% vacancy rate to be the point where there is sufficient housing stock to allow space for people to move while maintaining a healthy level of competition in the market.

Comprehensive Housing Affordability Strategy (CHAS) data provides a breakdown of households in Camas and Clark County by income level that can be used to segment projected future housing needs. Figure 18 in Chapter 3 identified income levels for Camas households, which are presented again on the following page with a comparison to Clark County. As shown, Camas has proportionally fewer lower- and moderate-income households than Clark County. About one-third of Camas households have incomes under the median family income compared to about one-half of Clark County households with incomes under the median.

Figure 53: Share of Household by Income Level in Camas and Clark County, 2013-2017



Note: Area Median Family Income (“MFI”) is calculated by the U.S. Department of Housing and Urban Development (HUD) by household size. For the Portland-Vancouver-Hillsboro metro area (which includes Camas), the median income in 2017 was \$74,700. For a four-person household, 30% AMI = \$24,600, 50% AMI = \$37,350, 80% AMI = \$59,750, 120% AMI = \$89,640, and 140% AMI = \$104,580.

Data Source: 2013-2017 Comprehensive Housing Affordability Strategy data, From <https://www.huduser.gov/portal/datasets/cp.html>

Table 25 segments projected future housing needs by household income level and tenure. Income level assumptions for projected future housing need are based on CHAS data for the city and county (shown in Figure 53) and assume that future housing development in Camas will allow for additional affordability for low- and moderate-income households beyond what is currently available. Segmentation by tenure is based on homeownership rates in Camas and Clark County by income level (also from CHAS data displayed in Figure 53).

As shown, the majority of projected future housing need in Camas (60% or 2,753 units) will be for units affordable to households with incomes at or above the area median family income. About 40% of projected future housing need will be for units affordable to households with low or moderate incomes, including a mix of rental and for-sale housing.

Table 25: Projected Future Housing Need by Income Level and Tenure

HOUSEHOLD INCOME BAND (MFI = MEDIAN FAMILY INCOME)	ASSUMED SHARE OF HOUSING NEED	20-YEAR HOUSING NEED		
		TOTAL	OWNER	RENTER
Extremely Low Income (30% MFI or under)	7%	321	112	209
Very Low Income (>30%-50% MFI)	8%	367	165	202
Low Income (>50%-80% MFI)	16%	734	367	367
Moderate Income (>80%-100% MFI)	9%	413	268	145
Above Median Income (>100% MFI)	60%	2,753	2,340	413
Total	100%	4,589	3,254	1,335

Data Source: Mosaic 20-Year Future Housing Need Projections; 2013-2017 Comprehensive Housing Affordability Strategy data, From <https://www.huduser.gov/portal/datasets/cp.html>

To accommodate the variety of new households anticipated, as well as to better serve existing households with difficulty affording their homes, Camas will need housing options diverse in type, tenure, and cost. The next section assesses the city’s supply of vacant buildable land available to meet future housing need using Clark County’s Vacant Buildable Lands Model.

Vacant Buildable Land

To assist the county and cities plan for population and job growth, Clark County maintains a Vacant Buildable Lands Model (VBLM) that analyzes potential capacity for residential, commercial, and

industrial land development within urban growth areas. The VBLM identifies vacant and underutilized parcels and classifies them regarding suitability for development. Environmentally constrained land (including wetlands, land in the 100-year floodplain, slopes greater than 15 percent, designated shorelines, and other environmentally sensitive areas) are excluded. The residential model also excludes tax exempt parcels, lots under 5,000 square feet, and easements and right of ways.⁹

The VBLM applies planning assumptions to the inventory of vacant and underutilized land to estimate the potential for additional housing and employment. For residential land, the model assumes a deduction for infrastructure and for vacant, underutilized, and constrained land not expected to ever be developed to arrive at net developable acres. A “housing units per acre” standard is then applied to net developable residential acreage to estimate the potential capacity for new housing units. For Camas, the model assumes 6 housing units will be developed per net developable acre.

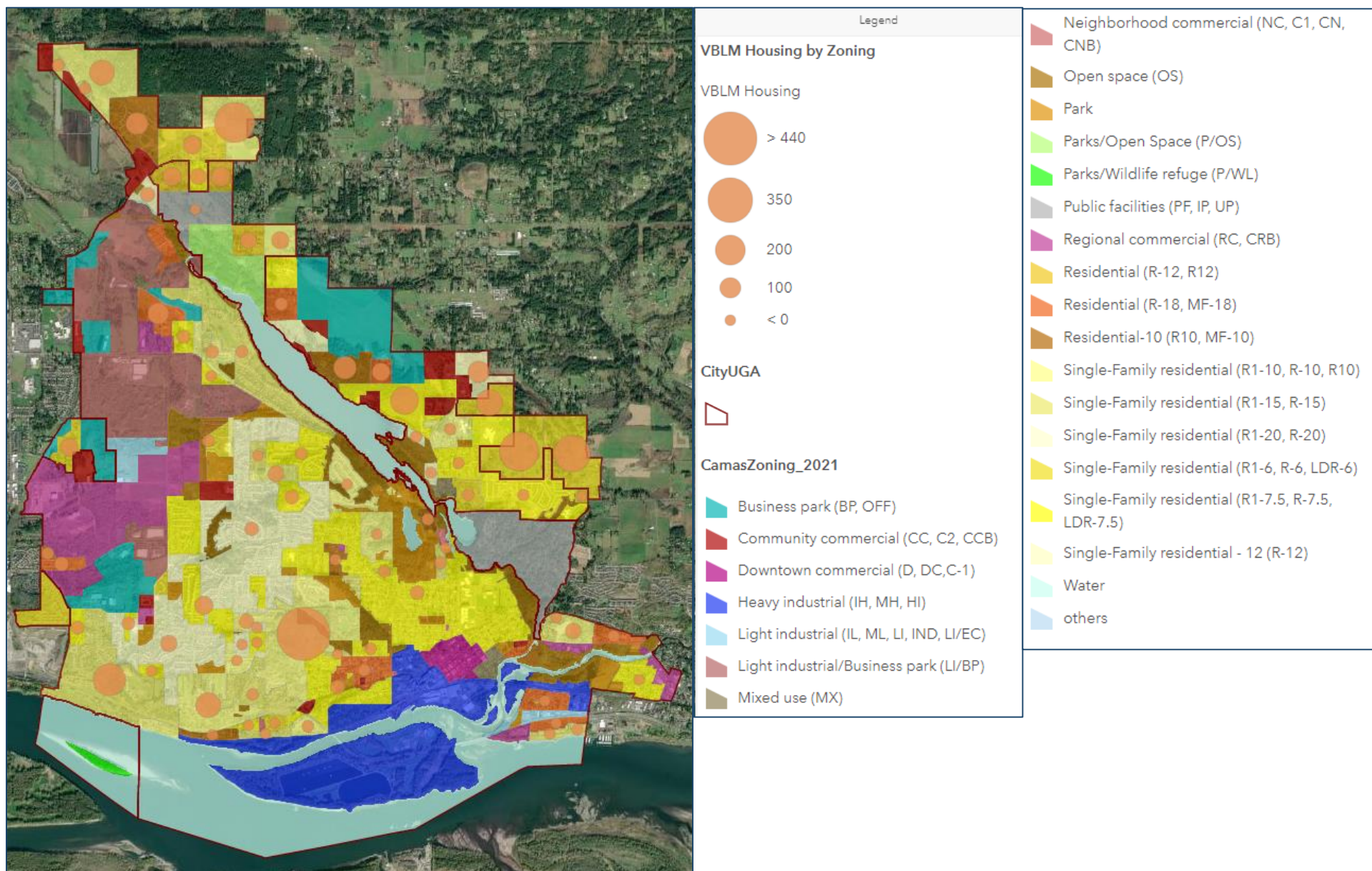
Figure 54 displays the VBLM for Camas, indicating areas of the city where vacant or underutilized residential land may support additional housing units. This model is currently under refinement by the City of Camas. City staff indicate that one area identified as having capacity for about 440 additional housing (along NW Forest Home Road) is not suitable for development due to topographical issues not captured in the VBLM.

The VBLM estimates that Camas has capacity for an additional 3,731 housing units (see Figure 54) in its urban growth area (UGA). The majority of this capacity is in single-family zoning districts (3,163 units or 84.8%), including 8.3% in low-density single-family districts (308 units), 52.3% in medium-density single-family districts (1,950 units), and 24.3% in high-density single-family districts (905 units). The VBLM estimates that vacant land zoned for multifamily housing has capacity for about 568 additional housing units.

Camas’s projected future housing needs through 2040 indicate need for an additional 4,589 units. Comparing this figure to the VBLM’s housing capacity estimate of about 3,731 to 4,171 units indicates that Camas may need to develop approaches to enhance residential capacity to best meet needs over the next 20 years. Strategies may include increasing average density above the 6 units/acre assumed by the VBLM or re-zoning commercial land for residential use, particularly for multifamily development. Both approaches are in keeping with recent development activity in Camas.

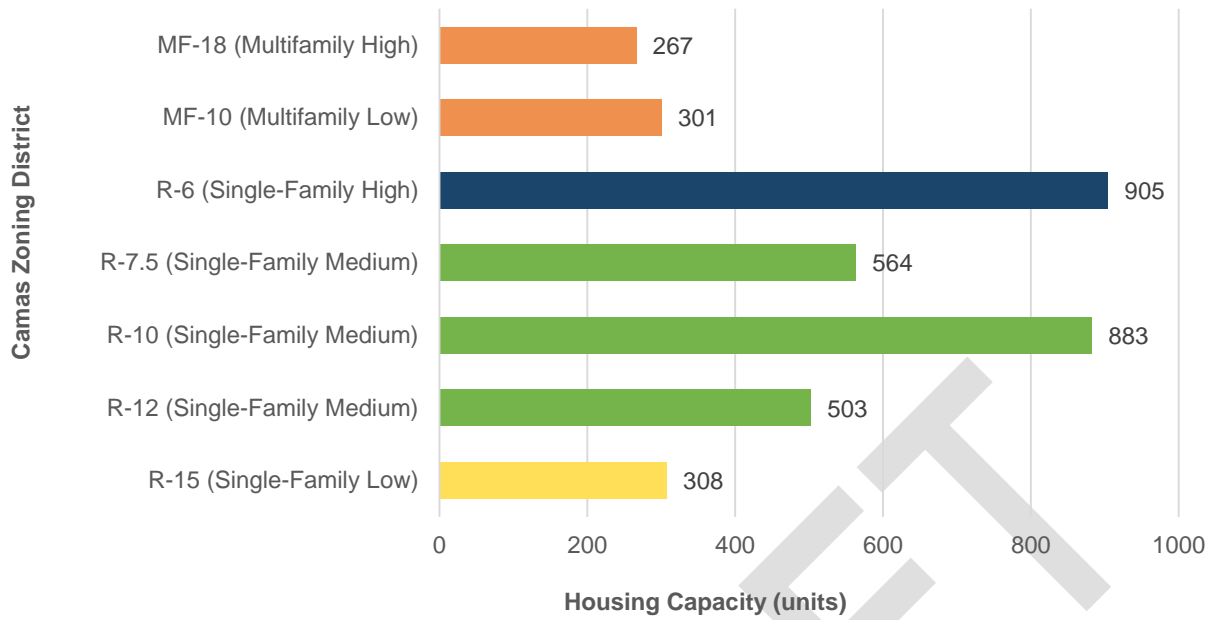
⁹ Clark County, “Vacant Buildable Lands Model Methodology and Criteria.” Retrieved from <https://gis.clark.wa.gov/vblm/assets/VBLM.pdf>.

Figure 54: City of Camas Housing Development Capacity on Vacant Buildable Land



Data Source: Clark County Vacant Buildable Land Model, From <https://clarkcountywa.maps.arcgis.com/apps/opsdashboard/index.html#/782db6feb53d43ba8167036c1a0ab81b>

Figure 55: City of Camas Housing Development Capacity by Zoning District



Note: Does not include housing capacity along NW Forest Home Road reported in the VBLM due to topography issues that preclude development there, as identified by City of Camas staff.

Data Source: Clark County Vacant Buildable Land Model, From <https://clarkcountywa.maps.arcgis.com/apps/opstdashboard/index.html#/782db6feb53d43ba8167036c1a0ab81b>

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Chapter 6: Housing Policy Review

ORDINANCE 16-016 | JUNE 2016

A Comprehensive Plan to guide future growth and development for the City of Camas

Camas 2035

Housing

The Housing Element further identifies goals and policies to address the types and scales of the housing needed for the projected population.



Comprehensive land use planning, as embodied in the Camas 2035 Comprehensive Plan, is a critical process by which communities address myriad public policy issues such as housing, transportation, health, recreation, environmental protection, commercial and retail services, and land values, and address how the interconnection and complexity of these issues can ultimately impact the entire municipality. “The land use decisions made by a community shape its very character – what it’s like to walk through, what it’s like to drive through, who lives in it, what kinds of jobs and businesses exist in it, how well the natural environment survives, and whether the community is an attractive one or an ugly one.”¹⁰ Likewise, state and local policy decisions regarding land use and zoning have a direct and profound impact on housing development approaches, shaping a community or region’s potential diversity, growth, and opportunity for all. Local zoning codes determine where housing can be built, the type of housing that is allowed, and the amount and density of housing that can be provided. Zoning also can directly or indirectly affect the cost of developing housing, making it harder or easier to accommodate affordable housing.

Although comprehensive plans and zoning and land use codes play an important role in regulating the health and safety of the structural environment, overly restrictive codes can negatively impact housing affordability and the diversity of housing options within a jurisdiction. Conversely, these same regulatory tools can also be wielded to increase affordability and housing choice.

This chapter will review the various policies, plans, ordinances, and programs that influence housing development in Camas and evaluate the effectiveness of this overall housing policy framework in achieving the City’s housing goals as expressed in the Camas 2035 Comprehensive Plan. To evaluate how well the policy framework is working, the goals set in the comprehensive plan’s housing element will be compared with data and development trends originally presented in Chapter 4.

Housing Goals

Before the Camas 2035 Comprehensive Plan was adopted by the City in 2016, the community was engaged in a robust visioning process involving multiple vision summits, a public forum, resident surveys, and other opportunities for public participation. In developing the vision, residents were asked to project out 20 years into the future imagining Camas as they would wish it to be in 2035. While the entirety of the Camas 2035 plan is united under an overarching vision statement, the plan’s housing element casts this specific vision for the City’s future neighborhoods and housing:

¹⁰ John M. Levy. Contemporary Urban Planning, Eighth Edition. Upper Saddle River, NJ: Pearson Prentice Hall, 2009.

In the year 2035, residents of Camas continue to appreciate their safe, diverse, and welcoming community. Those raised in Camas will return for family-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. There is a wide variety and range of housing for all ages and income levels.

The housing element goes on to identify housing needs and present an analysis of the City's housing supply. From there, the plan establishes a set of three housing goals designed to guide the City toward a future with a housing supply adequate for residents of all ages and income levels. Specifically, the three housing goals are these:

Citywide Housing Goal: 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.

Affordable Housing Goal: Create a diversified housing stock that meets the needs of all economic segments of the community through new developments, preservation, and collaborative partnerships.

Senior and Special Needs Housing Goal: Encourage and support a variety of housing opportunities for those with special needs, particularly those with challenges relating to age, health, or disability.

Each of these three goals is accompanied in the Camas 2035 housing element by a list of policies intended to effectuate the related goal. As these three goals represent the community's vision for the future and have been formally adopted as City policy within the scope of the comprehensive plan, they set an important standard against which to measure actual trends in housing development. Is the City's overall housing policy framework helping the Camas community realize its vision? This is the question considered in the following sections of this chapter.

Housing Policy Framework

Housing development in Camas is shaped by a framework of interconnected state and local policies that, while not always formally linked together, frequently interact with one another. At a local level, these policies are primarily functions of the zoning code, design requirements, and housing and building codes, in conjunction with the comprehensive plan. At the state level, Washington's Growth Management Act (RCW 36.70A) imposes specific housing planning regulations on counties (including Clark County) that meet certain growth management requirements and are considered by the Act to be "fully planning" counties. Within these counties, the Growth Management Act governs local comprehensive planning processes and establishes policy goals that encourage local

governments to plan proactively for housing affordability and to promote a diverse mixture of housing types and sizes to accommodate the varied needs of residents. A further set of state-level housing planning expectations are contained in draft guidance issued by the Washington Department of Commerce for communities that choose to develop Housing Action Plans.

Considering the totality of this framework that guides housing planning and development in Camas, 12 specific housing policy items are reviewed here for their impact on housing within the City. These twelve items are primarily derived from the City's zoning code, but often are responsive to state planning requirements as well. In many cases, the local policies composing this framework are in substantial alignment with the recommended actions enumerated in the Growth Management Act and the Department of Commerce's Guidance for Developing a Housing Action Plan and likely represent affirmative steps toward achieving the Camas 2035 housing goals. Other policies reviewed as part of the framework are more likely to act as barriers to increasing construction of additional affordable and market rate housing in a greater variety of housing types and at prices that are accessible to a greater range of incomes. These policy items present opportunities for adjustments that may better advance the City's housing goals.

Policies Supportive of the City's Housing Goals

Multifamily Zones: In the multifamily (MF) zones, apartments as well as duplex/two-family homes, townhomes/rowhouses, single family detached homes, and designated manufactured homes are permitted by right when complying with lot and design guidelines. This allows for more housing variety within the MF zones. It is important that these uses are permitted by right, rather than having to go through the costlier and less predictable conditional use review process. In expensive housing markets like Camas, attached housing and multifamily housing is a key element to providing affordable rental or ownership housing because higher density increases the economical use of land and spreads out building infrastructure costs among the number of dwelling units. The multifamily zones require a minimum 6 units per acre (u/a), in line with the goal set by the Comprehensive Plan for residential uses. The maximum density is set as 10 u/a in the MF-10 zones, 18 u/a in the MF-18 zone, and 24 u/a in the MF-C overlay.

The permitted uses and lot standards including minimum lot areas (3,000 sq. ft. for MF-10, 2,100 sq. ft. for MF-18, and none for the MF-C overlay), lot dimensions, setbacks, and lot coverage are reasonable for accommodating greater housing supply and density. However, density may be limited by other design criteria including maximum height allowances of 3 stories/35 feet in MF-10, 4 stories/50 ft. in MF-18, and 1 story/18 ft. in the MF-C overlay. Additionally, a relatively small share of the City's vacant buildable land (about 13%) is currently zoned for multifamily development, and a portion of that was recently acquired by the City for use as park space.

Multifamily Tax Exemption (MFTE): A multifamily tax exemption is a waiver of property taxes to encourage and incentivize affordable housing production and redevelopment in "residential targeted areas" designated by the city. State law (RCW 84.14) allows qualifying cities to grant developers of certain residential and mixed-use projects a property tax exemption (for eight or twelve years) on the value of new residential improvements, rehabilitation, or conversion of residential buildings in the designated areas. A 12-year exemption is allowed for projects that incorporate a minimum percentage (typically 20%) of income-restricted units. Camas adopted its MFTE program in December 2014, and currently designates three targeted areas: the Downtown District, the Northwest 6th Avenue Corridor District, and the Northeast 3rd Avenue District. The

ordinance provides that to be eligible for 12-year tax abatements, applicants must commit to renting or selling at least 20% of units as affordable housing to low- and moderate-income households. Projects intended exclusively for owner occupancy may meet this standard through housing affordable to moderate-income households. As of January 2021, one property, the Clara Apartments at SW 6th Avenue, has qualified for the program. 2021 will be the first year the 30-unit development (with 6 affordable units) qualifies for the tax exemption.

Mixed Use Zones: The MX and DC (Downtown Commercial) districts provide opportunity for higher density residential uses in close proximity to commercial services, retail, offices and transit in a more compact design and efficient use of land. Currently, there are two MX districts which were added during the 2016 Comprehensive Plan update, though as of January 2021 neither had yet resulted in new housing units. Single family detached, supportive housing for persons with disabilities, duplex/2-family, and designated manufactured homes are permitted by right. Multifamily and rowhouses/ townhomes are conditional uses. The minimum lot size in the MX district is 1,800 sq. ft.; maximum density permitted is 24 units per acre; and there is no maximum height restriction. In the DC district, residential uses may be permitted outright if part of a mixed-use building and where the residential units are not located on the ground level; otherwise residential uses require conditional use approval. The zoning code does not prescribe minimum lot area or maximum density for residential uses or maximum building heights in the DC district, but developments are subject to review in accordance with the adopted Downtown Design Manual.

Planned Residential Developments (PRD) and Flexible Development: The zoning code establishes some development categories that allow more flexibility and efficiency in site design, uses, and density placement. A developer may seek PRD approval, on a minimum 10 acre parcel, in both the R and MF zones, and is a way to include more diversity of housing types and lot sizes in the typically large-lot, single-family detached zones of the city while maintaining and protecting open space for recreation and environmentally sensitive areas. In Camas, an approved PRD must include both single family detached lots (with a minimum 4,000 sq. ft.) and a multifamily component, which may contain either attached or detached single-family units on lots smaller than 4,000 sq. ft. or may contain a mix of duplexes, rowhouses, apartments, and designated manufacturing homes. However, 50-75% of dwellings must be single-family detached units. City council may grant up to a 20% density bonus above the maximum allowed in the underlying zoning district. A flexible development approval is an alternative to the PRD. In a Flexible Development, the density of residential development may be increased in accordance with the City's Density Transfer Standards of the underlying zone, or, if in a multifamily zone, then standards may reflect those of the MF-18 zone (the highest density MF zone). Building heights may be increased by one story above the underlying zoning standard.

Short Plats: Camas has adopted a short plat process for subdivision development of a parcel up to nine lots, the maximum allowed under the Growth Management Act. Short plats may be administratively approved making for a more streamlined permit process instead of needing to go through a lengthier public and city council subdivision review process. This also can provide costs savings to the developer which ideally are passed to the homebuyer. The guidance encourages jurisdictions couple the short plat process other development regulations like cottage housing, small lot development, flexible development regulations, or zero lot line development to have the most impact on housing supply and housing diversity planning goals.

Lot Size Averaging: The dimensional and density standards in the R and MF zones include lot size averaging, along with a minimum and maximum lot size and minimum and maximum density allowance. Lot size averaging can be applied to infill development, short plats, and larger subdivisions and is not limited to Planned Residential (PRD) or cluster developments. This can allow for greater diversity of lot sizes and housing types within new housing developments as individual lots located within a development may be smaller than typically permitted, provided the average of all lots does not exceed the maximum allowed density. This also can lead to more efficiency in accommodating critical areas and unusually shaped parcels, the potential for more units, and may make the smaller lots a more affordable option within the development. It also decreases the likelihood of the developer having to seek costly variances for lots that deviate slightly from the minimum lot size requirement or to go through the additional review procedures typical of Planned Residential Developments (PRDs).

Accessory Dwelling Units: An accessory dwelling unit (ADU), attached or detached, that meets the zoning code's development standards is permitted by right in any zone that permits residential uses. The property owner must occupy either the principal or accessory dwelling and the accessory dwelling must not exceed 40% of the area of the primary dwelling's living area. The City will not impose a separate water system development charge for connection of accessory dwelling units to the city water system. There are some design requirements to protect the residential character and neighboring property owners, but the ADU ordinance is quite generous when compared to other jurisdictions and offers an alternative and low-impact form of affordable housing. ADUs may be helpful in providing new and more affordable housing options in neighborhoods that are already built out or where the planning goal is to maintain single-family character but more density. ADUs may address the housing needs of seniors, small families, and middle and low-income households.

Manufactured Housing: "Designated manufactured homes" (factory constructed with pitched roofs and exterior siding similar in appearance to conventional site-built IBC single-family residences and installed on a permanent foundation) are an alternative, typically more affordable housing product and are permitted by right on individual lots in all residential R and MF zones. The zoning code also makes provision for the siting of typical manufactured homes in manufactured home parks, dwellings built on a permanent chassis with or without a permanent foundation and complying with the National Manufactured Home Construction and Safety Standards Act of 1974, as a conditional use in the MF zones. As of March 2021, Camas permits "tiny homes" in manufactured home parks, in compliance with state laws (WA State Engrossed Substitute Senate Bill 5383, July 28, 2019). However, the City of Camas has only one manufactured home park and new manufactured home parks are only allowed as a conditional use in MF zones.

Housing for Persons with Disabilities: The zoning code regulations protect housing for persons with disabilities who require group living arrangements and/or onsite supportive services. Adult family homes, residential care facilities, supported living arrangements, and housing for the disabled are expressly permitted uses in all single-family Residential and MF districts. Adult family homes, group homes, and "housing for the disabled" (which does not have a specific definition in the zoning code) also are permitted uses in the mixed-use MX and downtown DC districts. The code does not impose spacing or dispersion requirements or additional zoning permits to site these types of supportive housing for persons with disabilities.

Policies that May Impede Housing Goals

Exclusionary zoning standards in the single-family R zones: Exclusionary zoning is understood to mean zoning regulations which impose unreasonable residential design regulations that are not congruent with the actual standards necessary to protect the health and safety of current average household sizes and prevent overcrowding. Zoning policies that impose barriers to housing development by making developable land and construction costlier than they are inherently can take different forms and may include: high minimum lot sizes, low density allowances, wide street frontages, large setbacks, low maximum building heights, restrictions against infill development, restrictions on the types of housing that may be constructed in certain residential zones, arbitrary or antiquated historic preservation standards, minimum off-street parking requirements, restrictions against residential conversions to multi-unit buildings, lengthy permitting processes, development impact fees. While Camas's zoning code permits smaller lots and some housing type diversity in some PRDs, multifamily, and mixed use zones, the vast majority of land is devoted to single-family detached dwellings, with development controls related to minimum lot sizes, density, setbacks, lot coverage, height restrictions, historical preservation, etc. that limit housing diversity, density, and socioeconomic integration within many desirable neighborhoods. Camas's zoning ordinance may be overly restrictive and exclusionary to the point of artificially limiting the affordable housing inventory and directly contributing to higher housing and rental costs. The allowed uses in the single-family R zones are too restrictive. (Only single family detached housing and ADUs are permitted by right; duplex/2-family units are a conditional use; or duplex/2-family and apartments as part of an approved PRD.) The conditional use permit process for duplex/two-family units in the R zones adds artificial cost and uncertainty to development of these typically more affordable "missing middle" housing types and still excludes on the majority of residential land designations other small to modest-scale housing types that bridge the gap between detached single family homes and urban-scaled multifamily development like triplexes, townhouses, detached garden homes, cottage housing, courtyard apartments, and other small-scale apartment buildings.

Large minimum lot sizes and low density for majority of residential acreage: Camas's Comprehensive Plan and Plan Map show the majority of residential land use is designated for single family detached units with 4,913 acres of land in the city having a single-family zoning designation and single family uses comprising 48% of the land designations. Minimum lot sizes and maximum densities for the R zones range from 15,000 sq. ft. lots and 2.9 units per acre (u/a) in the low-density R-15 zone to 6,000 sq. ft. lots and 7.2 u/a in the high density R-6 zone. The medium density single family zones, which comprise the greatest share of the R zone acreage, include the R-12 district with a minimum lot size of 9,600 sq. ft. (12,000 sq. ft. average lot area) and maximum density of 3.6 u/a; the R-10 district with a minimum lot size of 8,000 sq. ft. (10,000 sq. ft. average lot area) and 4.3 u/a; and the R.7.5 district with a minimum lot size of 6,000 sq. ft. (7,500 sq. ft. average lot area) and 5.8 u/a density. Camas's Comprehensive Plan sets an overall average residential density of 6 u/a. Only the R-6 zone, which comprises less than 10% of the single-family land designation acreage, allows for the 6 u/a goal. Densities higher than 6 u/a are permitted (but not required) in the multifamily MF zones, which set minimum densities at 6 u/a. The zoning code does not mandate a required minimum livable floor space for dwelling units in the R zones, but the Land Development ordinance (Municipal Code 17.19.030) does provide a building envelope standard for single-family residential zones, finding "a suitable size and configuration generally includes a building envelope capable of siting a forty-foot by forty-foot square dwelling within the building envelope" or a minimum 1,600 sq. ft. one-story home.

Limited multifamily zoned land: Clark County’s Vacant Buildable Land Model estimates that there are about 95 acres of developable multifamily-zoned land in the Camas UGA, making up about 13.6% of all developable residential land. However, the City recently acquired about 100 acres of multifamily-zoned land in the North Shore for use as park space. While much of this land would not be buildable due to environmental constraints, the VBLM indicates about 24 acres of potentially buildable multifamily land in that area. This acquisition thus reduces the availability of developable multifamily-zoned land in Camas to about 70 acres in locations throughout the city.

“Family” definition: While not directly related to housing development, a zoning code’s definition of family can impact where groups of unrelated persons rightfully can live within a jurisdiction. Unreasonably restrictive definitions may limit the housing supply for nontraditional families and for persons with disabilities who reside together in congregate living situations. Camas’s zoning code limits the definition of “family” to persons related by blood or marriage, or two persons with functional disabilities, or not more than five unrelated persons. While this definition is consistent with state law and is not the most restrictive compared to other Washington jurisdictions, it neglects functionally equivalent relationships by adoption, foster care, or other legal guardianship connections, which is problematic under due process scrutiny. More progressive zoning and planning models define single family in terms of a “functional family” or “single housekeeping unit” sharing common space, meals, and household responsibilities, and/or leave maximum occupancy per dwelling as a matter of safety regulated by the building code rather than the zoning regulations.

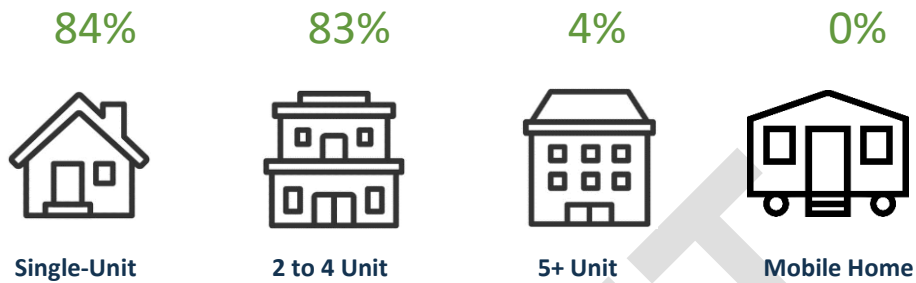
Progress Toward Housing Goals

Has the City’s current housing policy framework been successful in advancing the housing goals? Are the current policies working? To answer these questions, this section will revisit the three housing goals from the Camas 2035 Comprehensive Plan in the context of an analysis of actual housing development activity to determine whether progress is being made toward the community’s goals and future vision for housing in the city.

In the analysis of Camas’s housing supply presented in Chapter 4, the data on units by structure type indicates that share of the city’s housing stock comprised of detached single-unit structures increased from 85% in 2000 to 89% as of the 2014-2018 American Community Survey estimates. Duplexes, triplexes, and quadplexes as a group held a steady 5% share of the city’s housing stock over this same period. The share of housing units in multifamily structures of five or more units decreased from 8% to 5% and the share of mobile homes decreased from 2% to 1%.

In raw numbers, the data on housing by structure type reveals that the number of duplexes, triplexes, and quadplexes did increase significantly between the 2000 Census count and the 2014-2018 ACS estimates, from 246 to 451 units (an increase of 83%). Given the city’s rapid overall growth during this time period, that increase was only sufficient to keep pace; the share of the city’s housing stock composed of these units remained an even 5%. The number of multifamily housing units in 5+ unit structures was virtually unchanged (See Table 6 and Figure 33).

Figure 56: Percent Increase by Housing Type: 2000 to 2018



Data Source: OFM “Adjusted Census 2000 Population and Housing by Type of Structure and Group Quarters for the State, Counties and Cities,” Table 2, 2014-2018 5-Year ACS Estimates, Table DP04

While Census Bureau estimates do not reveal substantial additional multifamily development, very-recently-constructed units do include a mix of apartment and townhome developments, including Clara Apartments (32 units), Kielo at Grass Valley (276 units), Parker Village (60 units), and Terrace at River Oaks (120 units) (See Table 14). 2020 Census data and future American Community Survey 5-Year Estimates would be expected to include these additional multifamily units as new data is released.

Another indicator, this one predating the development of the Camas 2035 plan, tracks local residential building permit data by square footage. Comparing the 2010 and 2015 permit data, the number of smaller dwellings (under 2,000 square feet) constructed in Camas declined from 23 to 14, a 39% drop (see Chapter 4, Figure 45). By 2020, only 4 units smaller than 2,000 square feet were permitted, making up just 2.1% of total permits. Between 2010 and 2015, new housing construction increased markedly for larger-sized homes. For those between 2,000 and 3,000 square feet, production increased by 84%; production of homes greater than 3,001 square feet increased by 66% between 2010 and 2015. Continuing to monitor the trends within this data will be a helpful metric for evaluating progress toward the City’s housing goals into the future.

The data points considered in this section suggest that the City’s current housing policy framework may not be sufficient to incentivize housing development of the type and scale that will achieve the community’s vision. Each of the three housing goals established by the Camas 2035 plan are grounded to a large degree in advancing variety in the city’s housing stock. This variety is expected to help the city meet the housing needs of a diverse community, including households facing affordability challenges and those with special needs who may require alternatives to the predominantly single-family detached dwellings that exist today.

Using variety as a gauge, the data reviewed here presents one positive finding: the component of the city’s housing stock composed of 2-, 3-, and 4-unit structures has grown at generally the same

pace as the housing stock as a whole. That this important “middle housing” market segment is experiencing growth and not being outpaced by the addition single-family structures is significant. The policies and plans underpinning this factor should be preserved or enhanced where possible for the city to continue gaining ground.

Other than that bright spot, the remaining indicators generally point to a loss of variety among larger-scale multifamily structures containing 5 or more units and in smaller units of less than 1,999 square feet. While neither of these categories declined in absolute terms, both lost share within the overall housing stock, outpaced by more rapid construction of single-family structures and larger-sized dwellings.

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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 in the next section.

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, 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
Strategy 1: Increase minimum net density in R zones	◆			
Strategy 2: Diversify allowed housing types	◆	◆	◆	
Strategy 3: Expand housing opportunity in mixed use and downtown commercial districts	◆	◆		
Strategy 4: Relax lot and dimensional standards that limit density and housing types	◆	◆		
Strategy 5: Develop an inclusionary housing policy			◆	
Strategy 6: Focus on key areas with residential development or redevelopment potential	◆	◆		
Strategy 7: Develop community conversations around housing and housing for all	◆	◆	◆	◆
Strategy 8: Communicate available affordable housing resources			◆	
Strategy 9: Build partnerships to develop and preserve affordable housing for individuals, families, and seniors			◆	◆
Strategy 10: Consider opportunities for supporting affordable homeownership			◆	◆
Strategy 11: Explore options for developing funding sources for affordable housing	◆	◆	◆	◆

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.”¹¹ 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 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

¹¹ 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/.

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.¹² 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.

Strategy 1: Increase the Minimum Net Density in the R Zones

Washington's Growth Management Act encourages cities to authorize a minimum net density of six dwelling units per acre 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

¹² Ibid.

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 table below proposes revised density standards for the City’s single-family residential zoning districts.

Table 27: Suggested Density Changes in Residential Zoning Districts

ZONING DISTRICT	CURRENT DENSITY		PROPOSED DENSITY	
	MIN	MAX	MIN	MAX
R-15	2-3 u/a	2.9 u/a	4 u/a	5.5 u/a
R-12	3-4 u/a	3.6 u/a	5 u/a	6.0 u/a
R-10	4-5 u/a	4.3 u/a	6 u/a	6.5 u/a
R-7.5	5-6 u/a	5.8 u/a	7 u/a	8.0 u/a
R-6	6-7 u/a	7.2 u/a	8 u/a	9.5 u/a
MF-18	6 u/a	18 u/a	8 u/a	18 u/a
MF-10	6 u/a	10 u/a	8 u/a	10 u/a
MF-C	6 u/a	24 u/a	8 u/a	24 u/a

An alternative to this recommendation is to keep the current density minimums and maximums in place but to selectively rezone parcels in strategic locations (urban nodes, vacant land) to a higher density zoning district, ideally moving lower-density parcels to R-7.5 and R-6 zoning where density minimums are nearer the 6 u/a goal.

Strategy 2: Diversify Allowed Housing Types

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 the creation of a new cottage housing use for inclusion in the authorized use table, the City should consider allowing duplexes and 3+ unit attached housing types (such as triplexes, rowhouses, and townhomes) by right in any residential zone. So long as these types meet the density, dimensional, and any other design standards applicable to the zoning district, they should be without a conditional use permit in order to incorporate greater variety into the City’s housing stock. 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.



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/

Table 28: 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. Camas may consider including permitting provisions for tiny homes within or 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 can 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, 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.

Strategy 3: 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.



Uses
Sightline Missing Middle Homes Photo Library,
(www.flickr.com/people/sightline_middle_housing/)

Table 29: 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†	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 4: Relax Lot and Dimensional Standards that Limit Density Potential and Housing Types in the R Zones

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 would effectively be reduced by implementing the density changes recommended above. For example, in R-10, the required average lot size is 10,000 sq. ft. which yields a maximum of 4.3 units per acre. By increasing the maximum density of the R-10 district to 6.5 u/a, lot sizes will necessarily average 6,700 sq. ft.

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.”¹³ 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.

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*¹⁴ (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 5: Develop 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 lower income levels (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

¹³ RCW 36.70A.600(1)(m)

¹⁴ 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>

affordability. 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.

Best Practices for Inclusionary Housing Policies

As Camas considers developing an inclusionary housing policy, the City can draw from best practices from policies in other locations. Strategies to improve the productivity and financial feasibility of inclusionary housing policies include:

- ❖ **Make 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.¹⁵
- ❖ **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 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.

¹⁵ Reyes, S. and Wang, R. Inclusionary Housing: Secrets to Success. Shelterforce. Retrieved from: <https://shelterforce.org/2021/03/10/inclusionary-housing-secrets-to-success/>

- ❖ **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.¹⁶

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)

Properties with Affordable Units in Bellevue, WA



30 Bellevue
(photo from imaginehousing.org/)



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

¹⁶ 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>

Rezoning and Focused Planning Efforts

Strategy 6: Focus on Key Areas with Residential Development or Redevelopment Potential

Upzoning recommendations would allow for greater housing diversity citywide and include specific efforts to support downtown housing. However, as Figure 54 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 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 and permitted uses outlined in Strategies 1 and 2 will impact housing potential or if rezoning certain sites would better allow the city to attract desired housing types.

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.

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 7: Develop Community Conversations around Housing and Housing for All

This 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.

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 low-income residents.

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

Strategy 8: 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.

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 other incentives developed through the inclusionary housing policy recommended in Strategy 5.

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

This screenshot shows the top portion of the Pierce County Human Services website. The header features the Pierce County logo and the text "Human Services is here for you" and "Access COVID resources". Below the header is a navigation menu with items like "Affordable Housing Development Finance", "Down Payment Assistance", "Fair Housing Resources", and "Home Rehabilitation Loan Program". The main content area is titled "Housing Assistance and Programs" and includes a COVID-19 notice: "COVID-19 Human Services offices are closed until further notice. We are offering alternative service options in response to growing community concerns. Help for people impacted by COVID-19."

This screenshot shows the City of Tigard website. The header includes the City of Tigard logo and a search bar. The navigation menu lists "City Hall", "Community", "Business | Codes", "Police", "Library", and "Help Me To...". The main content area is titled "COMMUNITY PLANNING Affordable Housing" and features a video player for "THE FIELDS APARTMENTS IN TIGARD" with "VIRTUAL RIBBON" and "CELEBRATION" overlays. Below the video is a "What's New?" section with a link to "Affordable housing for families and veterans comes to Tigard". To the right, there are two "Staff Contact" boxes: one for Schuyler Warren (Associate Planner) and one for Sean Farrelly (Redevelopment Project Manager).

This screenshot shows two informational boxes. The "Rental Assistance" box states: "Landlords can now pre-register and tenants can apply online - click here." The "Mortgage Assistance" box states: "Homeowners in need of support should contact the Washington State Foreclosure Prevention hotline at 1-877-984-4663."

This screenshot shows the City of Redmond website. The header includes the text "ANT TO... COMMUNITY BUSINESS". The main content area is titled "AFFORDABILITY" and includes a "Definition" section: "A home is considered affordable when the total housing costs do not exceed more than 30% of the household income. For rental units, this would include rent and utilities. For ownership units, this would include the total cost including mortgage, insurance, and homeowners dues, if any."

Developing Partnerships

Strategy 9: Build Partnerships to Develop and Preserve Affordable Housing for Individuals, Families, and Seniors

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.

Strategy 10: 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 Proud Ground 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 a development by Habitat may be an option. The City could also consider using City-owned residential land for a Habitat development, if a suitable site is available.

Developing Funding Resources

Strategy 11: Explore Options for Developing Funding Sources for Affordable Housing

To better support opportunities for affordable housing in the future, the City should explore options for developing funding sources for key housing activities, such as:

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

Possible funding sources may include proceeds from Clark County's 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.