

Photo by Matt Kukuk

Policies to ensure there is sufficient land for future housing needs, to provide for existing and projected housing needs, and to ensure the continuing vitality of existing Island County neighborhoods.

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4.1 INTRODUCTION

The Housing Element of the Comprehensive Plan outlines current housing conditions and future housing needs in Island County for the 20-year planning period, to be included in the Comprehensive Plan as required by the *Growth Management Act RCW 36.70A.070(2)*). The future housing needs are estimated using the population projections adopted on March 10, 2014 (See Appendix B).

The intent of the Housing Element is to ensure there is sufficient land for future housing needs, to provide for existing and projected housing needs, and to ensure the continuing vitality of existing neighborhoods. The analysis of future needs also identifies projected housing needs for people with disabilities, the elderly, and people with different income levels and household sizes.

This Element is broken down into the following sections:

1. An inventory of the current housing stock,
2. A housing needs analysis,
3. Housing targets and capacity,
4. Affordable housing,
5. Remaining discussions
6. Goals and policies.

There are different issues, goals, policies, and strategies for addressing housing needs for different areas of the County. The most profound difference is between the urban areas of Oak Harbor, Coupeville, and Langley, and the rural areas of unincorporated Island County. Cities and towns are capable of satisfying housing needs in a very different way than the rural areas of the County. Cities and towns are situated to provide a wide range of public services and infrastructure improvements that are better suited to serve high density and multi-family styles of development.

HOUSING ELEMENT GOALS

1. **Promote fair and equal access to housing for all persons.**
2. **Promote a variety of residential densities and housing types in appropriate locations where infrastructure, public transit, and/or services are readily accessible or planned for in the near future.**
3. **Encourage preservation of existing housing stock and the character of existing neighborhoods and communities**
4. **Implement Island County's Housing Element in accordance with RCW 36.70A.070(2) and WAC 365-196-410(2)(f).**

Public services and infrastructure tend to be provided in urban areas. Additionally, development along the shoreline, on view lots, and on large tracts tends to equate to a more expensive form of residential development. However, even within the context of the rural environment of Island County, there are a number of opportunities and methods of providing a wide range of housing that is within reach of all income levels. As an Element of the Island County Comprehensive Plan, this chapter has authority over, and serves to address, the unincorporated areas of Island County.

4.2 HOUSING INVENTORY

Island County housing unit inventory increased 24.3% from the 2000 Census to the 2010 Census, a Compound Annual Growth Rate (CAGR) of 2.2%. Since 2010, the County housing stock has grown at less than half that rate (0.8% CAGR).

Table 4-1. Island County Housing Inventory

Topic	2000 Census	2010 Census		2010 5 Yr ACS	2014 5 Yr ACS	
Total Housing Units	**32,378**	**40,234**	↑	**39,225**	**40,458**	↑
Owner Units	61.5%	59.7%	↓	66.0%	58.6%	↓
Renter Units	36.7%	37.8%	↑	31.1%	37.5%	↑
Seasonal, recreational, or occasional use	9.6%	11.6%	↑	9.0%	11.0%	↑
Other Units	1.9%	2.4%	↑	3.0%	3.9%	↑
Occupied Units	**27,784**	**32,746**	↑	**32,976**	**32,820**	↓
Vacant Units	4,594	7,488	↑	6,249	7,638	↑
Vacancy Rate	**14.2%**	**18.6%**	↑	**15.9%**	**18.9%**	↑
Ownership Units Vacant	2.2%	3.4%	↑	5.9%	5.3%	↓
Renter Units Vacant	32.2%	41.3%	↑	35.5%	38.2%	↑

Notes:

1. The 2016 Comprehensive Plan Update uses 2010 as the base year for data (population projections, etc.); the 2014 American Community Survey (ACS) data is provided for reference as the latest available information on current trends.
2. The 5-Yr ACS Data is a compilation of five years of survey responses, in contrast to the decennial census data which represents one point in time. **ACS data is not comparable to the Decennial Census, so both the 2010 Census and 2010 5-YR ACS data are provided for trend analysis.**
3. Owner and Renter units from 2000 not directly comparable to 2010, in 2000 some vacant units were not distinguished by owner/ renter status (4.6% of vacant units).
4. May not add up to 100% due to rounding.

Sources: US Census Bureau - 2000 & 2010 Decennial Census Data, and the 2010 & 2014 5-Yr American Community Survey Data

The housing unit count has increased, but the number of vacant units has also increased. From the 2000 to the 2010 Census the total number of housing units increased by 7,856; the occupied units increased by 4,962 and vacant units increased 2,894 (vacant unit increase was equivalent to 36.8% of the volume of the added units). As of 2010, the South Whidbey Planning Area has the greatest number of vacant units, and the highest vacancy rate, Central Whidbey Planning Area the least number of vacant units, and North Whidbey the lowest vacancy rate (see Table 4-2).

The percentage of rental units in the County increased from 36.7% in 2000 to 37.8% in 2010, consistent with the national trend in decreasing home ownership. Also of note, Island County has a high percentage of seasonal units (tourism/vacation), and that percentage is increasing (from 9.6% in 2000 to 11.0% in 2014). Seventy-six percent (76%) of the increase in housing units from 2010 to 2014 was from seasonal units. While seasonal units are minimal in the North Whidbey Planning Area, one in five housing units in the South Whidbey Planning Area are seasonal units and approximately one in six are seasonal for both Camano Island and the Central Whidbey Planning Areas (see Table 4-2). Seasonal housing units are often vacant and unoccupied for a significant portion of the year.

Table 4-2. 2010 Housing Inventory by Planning Area

Topic	Camano Island		North Whidbey		Central Whidbey		South Whidbey		ISLAND COUNTY	
Total Population	**15,661**	**19.9%**	**36,757**	**46.8%**	**10,524**	**13.4%**	**15,564**	**19.8%**	**78,506**	
Avg Household Size	**2.34**		**2.58**		**2.22**		**2.14**		**2.35**	
Owner Occupied Housing Units	2.34		2.48		2.20		2.15		2.35	
Renter Occupied Housing Units	2.36		2.68		2.24		2.13		2.37	
Total Housing Units	**8,485**	**21.1%**	**15,777**	**39.2%**	**6,095**	**15.1%**	**9,877**	**24.5%**	**40,234**	
Owner Units	**5,873**	**69.2%**	**8,420**	**53.4%**	**3,898**	**64.0%**	**5,846**	**59.2%**	**24,037**	**59.7%**
Renter Units	2,405	28.3%	7,032	44.6%	2,055	33.7%	3,725	37.7%	15,217	37.8%
Seasonal, recreational, or occasional use	1,381	16.3%	273	1.7%	1,033	16.9%	2,000	20.2%	4,687	11.6%
Other Units	207	2.4%	325	2.1%	142	2.3%	306	3.1%	980	2.4%
Occupied Units	**6,626**	**20.2%**	**14,210**	**43.4%**	**4,700**	**14.4%**	**7,210**	**22.0%**	**32,746**	
Vacant Units	1,859	24.8%	1,567	20.9%	1,396	18.6%	2,666	35.6%	7,488	
Vacancy Rate	**21.9%**		**9.9%**		**22.9%**		**27.0%**		**18.6%**	
Ownership Units Vacant	3.5%		3.5%		2.8%		3.4%		3.4%	
Renter Units Vacant	60.1%		13.5%		55.7%		58.1%		37.5%	

Sources: US Census Bureau - 2010 Decennial Census Data

4.2.1 HOUSING TYPES

As of 2014, 84.6% of the housing units in Island County are single-family units, 6.2% are multi-family units (a structure with 5 or more units), and 9.2% are other units types (boats, mobile homes, etc.). Of note, manufactured housing is considered single family residential. The percentage of housing units as single-family has increased since 2000. (See Table 4-3)

In 2010, 1,466 persons resided in a Group Home, with 72.6% in Military housing. Of the non-military group homes population, 65.2% resided in a Nursing Home and 14.2% in an adult correctional facility.

The volume of building permits is still below Recession rates, with the volume of permits issued from 2010 – 2014 less than one third the volume of what was issued 1990 – 1994.

Figure 4-1. Building Permits Issued By Type, 1990 - 2014

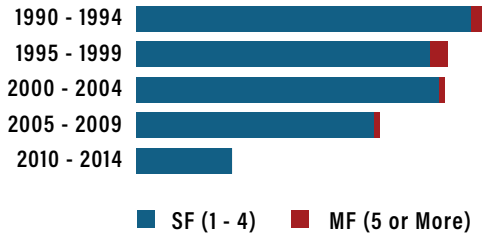


Table 4-3. Building Permits Issued by Type, 1990 - 2014

Year	SF (1 to 4 Units)	MF (5+ Units)
1990 - 1994	3,559	114
1995 - 1999	3,122	187
2000 - 2004	3,215	55
2005 - 2009	2,528	56
2010 - 2014	1,010	0

Source: US Census Bureau - Building Permit Estimates

Also of note, from 2007-2014, no permits were issued for new multi-family housing units or for single-family permits with two to four units in the structure. Although since that time, at least one permit has been issued for a new multi-family development.

Table 4-4. Island County Housing Inventory

Topic	2000 Census	2010 Census		2010 5 Yr ACS	2014 5 Yr ACS	
Total Housing Units	**32,378**	**40,234**	↑	**39,225**	**40,458**	↑
SF (1 - 4)	82.2%	X		84.2%	84.6%	↑
MF/MXD (5+)	6.5%	X		6.5%	6.2%	↓
Other	11.2%	X		9.4%	9.2%	↓

Notes:

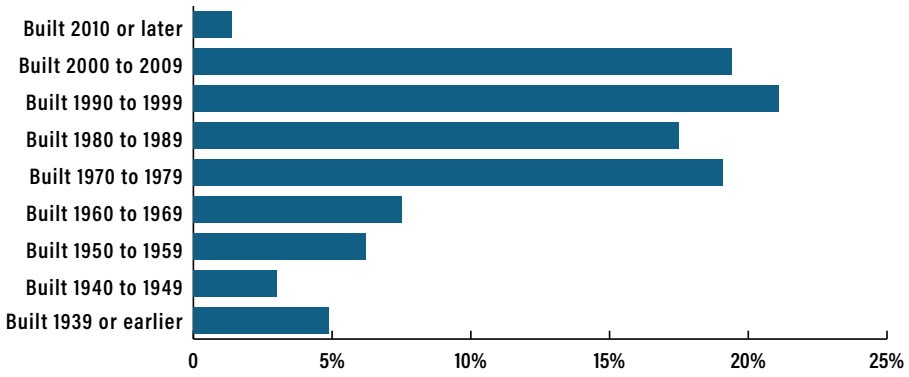
1. The 2010 Census was only 10 questions, limiting the types of information available.
2. X = Data not available

Sources: US Census Bureau - 2000 & 2010 Decennial Census Data, 2010 & 2014 5-Yr American Community Survey Data

4.2.2 HOUSING AGE

In Island County in 2014, 40.7% of all housing was 35 years or older, and 38.6% built from 15 to 34 years ago.

Figure 4-2. Age of Housing Stock



Source: US Census Bureau, 2014 5-Yr American Community Survey

4.2.3 MEDIAN VALUE

The American Community Survey assessed the median home value for Island County in 2010 to be $307,100. When evaluating median home value by planning area, there are significant differences between the regions. North Whidbey has the lowest home value of $256,500 compared to the highest value of $399,100 in South Whidbey.

According to the Washington Center for Real Estate Research (WCRER), in 2014, the median home sales price in Island County was $240,300, which is up 4 percent from the previous year. This increase is under the average increase for the state of 8.2 percent, but is comparable to Whatcom County, which increased by 4 percent and has a median home price of $248,900.

Table 4-5. Median Home Value By Planning Area

YEAR	Camano	South Whidbey	Central Whidbey	North Whidbey	ISLAND COUNTY
2010	$348,000	$399,100	$331,300	$256,500	$307,100

Source: US Census Bureau - 2010 Census Data

Table 4-6. Estimated Month's Supply of For-Sale Housing (09/2013)

	Under $80,000	$80,000-$159,999	$160,000-$249,999	$250,000-$499,999	$500,000 & Above	Total Market	Market 2012	Market 2011
Month's Supply *(in months)*	0.7	3.2	4.2	7.0	18.6	6.7	8.9	11.5

Source: Washington Center for Real Estate Research 2014

WCRER also tracks the housing inventory of housing for sale by price range in terms of the estimated number of month's supply that is available. Month's supply refers to the time it would take for all current housing inventories to sell at the current rate, without any additional inventory added to the market. It is calculated as follows:

$$\text{Month's supply} = \frac{\text{3 houses currently for sale}}{\text{avg \# of homes sold per month}}$$

For example, the month's supply for homes under $80,000 in the third quarter of 2013 was 0.7 months. This means that if no homes listed under $80,000 were to be added to the for sale list, the current supply of homes for sale under $80,000 would run out within 0.7 months.

In the third quarter of 2013, Island County's total month's supply of housing was 6.7 (see Table 4-6). This number had dropped steadily over the two preceding years, from 11.5 in 2011 to 8.9 in 2012.

4.2.4 HOUSE COSTS & AFFORDABILITY

As of 2014, 35.1% of owner-occupied housing units are owned free and clear (without a mortgage), up from 30.6% in 2000, compared to Washington State at 29.3%.

Housing Burden, defined as those households spending 30% or more of their income on housing costs, increased from 2000 to 2010, from 24 to 38 percent of total households. The homeowner housing burden has begun to improve since 2000, but the rental burden continues to grow, with nearly 50% of Island County households that rent, spending more than 30% on housing costs.

Rental prices in Island County have generally been increasing. In 2005 roughly 75% of rental units were available for less than $1,000 a month, but by 2014 that number had dropped to 40%.

The WCRER Housing Affordability Index measures the ability of a middle income family to carry the mortgage payments on a median price home. It is calculated using a ratio of income to the minimum outlay necessary to qualify for a mortgage on a median priced home. An index of 100 means there is a balance between the family's ability to pay and the cost. Higher indexes indicate housing is more affordable and lower indexes indicate housing is less affordable. Island County's affordability index has remained over 100 from 2011 to 2013 and hit a peak of 180.7 in the 2nd quarter of 2012. However, the County's index has consistently remained slightly under the statewide index, until the 3rd quarter of

Table 4-7. Housing Costs and Burden

Topic	2000 Census	2010 5 Yr ACS	2014 5 Yr ACS	
Median Home Value	**$174,800**	**$307,100**	**$287,600**	↓
Median Mortgage	$1,235	$1,695	$1,721	↑
Units Owned w/o Mortgage	30.6%	32.1%	35.1%	↑
Median Rent	$684	$941	$1,076	↑
Median Household Income	**$45,513**	**$57,190**	**$59,107**	↑
Median Family Income	$51,363	$78,531	$71,114	↓
Per Capita Income	$21,472	$29,079	$31,563	↑
Adjusted for Inflation (to 2014 dollars)				
Median Household Income	**$62,570**	**$62,089**	**$59,107**	↓
Median Family Income	$70,612	$85,258	$71,114	↓
Per Capita Income	$29,612	$31,570	$31,563	→
Housing Burden (≥30%)	**23.6%**	**38.0%**	**36.2%**	↓
Homeowner	20.2%	36.7%	30.9%	↓
Renter	34.4%	44.2%	48.7%	↑

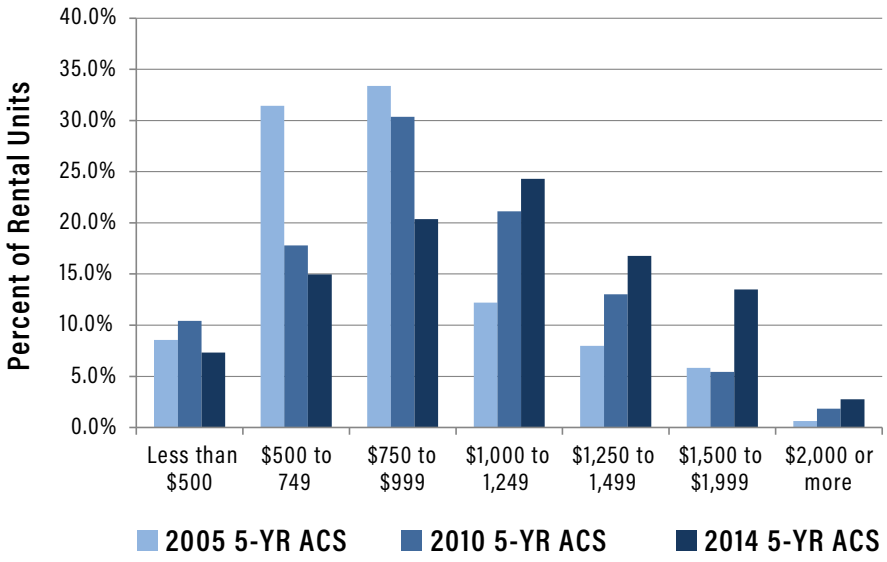
Sources: US Census Bureau - 2000 Decennial Census, and 2010 & 2014 5-Yr American Community Survey data. Inflation adjusted figures from the US Bureau of Labor Statistics Inflation Calculator.

Table 4-8. Rental Housing Units by Gross Rent

Cash Rent	2005 5-YR ACS		2010 5-YR ACS		2014 5-YR ACS		TREND	
	Estimate	Percent	Estimate	Percent	Estimate	Percent	Estimate	Percent
Less than $500	613	**8.6%**	842	**10.4%**	719	**7.3%**	↑	↓
$500 to 749	2,251	**31.4%**	1,438	**17.8%**	1,470	**15.0%**	↓	↓
$750 to $999	2,390	**33.4%**	2,452	**30.4%**	2,003	**20.4%**	↓	↓
$1,000 to 1,249	874	**12.2%**	1,707	**21.1%**	2,390	**24.3%**	↑	↑
$1,250 to 1,499	571	**8.0%**	1,052	**13.0%**	1,649	**16.8%**	↑	↑
$1,500 to $1,999	418	**5.8%**	440	**5.4%**	1,327	**13.5%**	↑	↑
$2,000 or more	46	**0.6%**	148	**1.8%**	272	**2.8%**	↑	↑
Total	**7,163**		**8,079**		**9,830**		**2,667**	

Source: US Census Bureau, American Community Survey

Figure 4-4. Percent of Rental Housing Units by Gross Rent



Source: US Census Bureau, 2005, 2010 & 2014 5-Yr American Community Survey data

Figure 4-3. Housing Affordability Index, 2008 - 2015

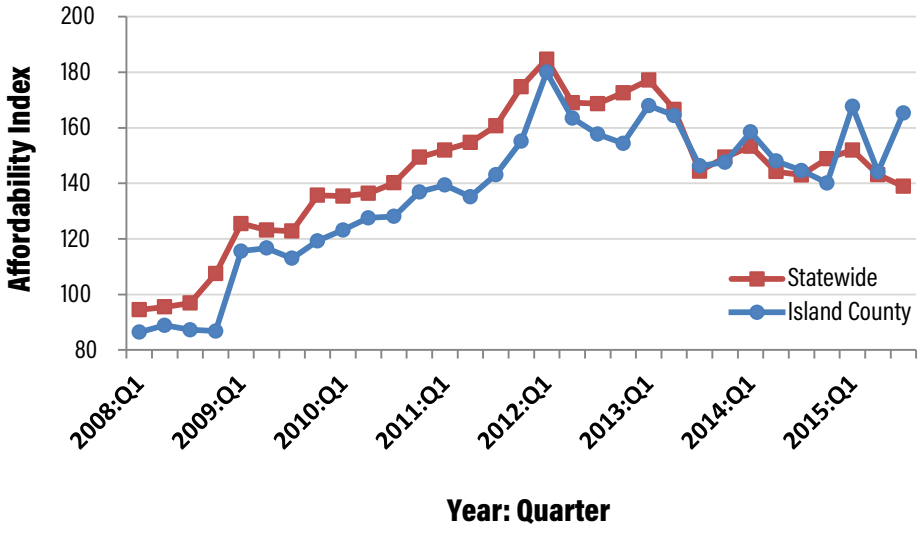
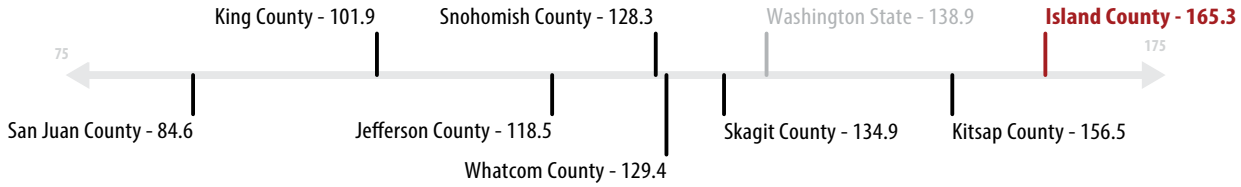


Figure 4-5. Housing Affordability Index, County Comparison for 3rd Quarter 2015



2013 when it surpassed the statewide index by 1.9. This means that from 2011- 2013 housing in Island County has been slightly less affordable than the statewide average, until the 3rd quarter of 2013, when it became marginally more affordable. Figure 4-4 shows the Housing Affordability Index for Island County from 2008-2015.

4.3 HOUSING NEEDS ANALYSIS

4.3.1 POPULATION TRENDS

Housing demand is primarily a function of population growth and the demographic characteristics of the population. Island County's Population from 2000 to 2010 only increased by about 9.7 percent. This is a smaller increase than the increases neighboring counties experienced over the same time frame. It is also below the statewide increase of 14.1 percent. Clallam County is the most comparable neighboring county in terms of growth rate, with an increase of 10.7 percent.

Table 4-9. Housing Needs Analysis

Topic	2000 Census	2010 Census		2010 5 Yr ACS	2014 5 Yr ACS	
Total Population	**71,558**	**78,506**	↑	**78,633**	**78,951**	↑
Incorporated	31.4%	31.8%	↑	31.6%	32.5%	↑
Unincorporated	68.6%	68.2%	↓	68.4%	67.5%	↓
Number of Households	**27,784**	**32,746**	↑	**32,976**	**32,820**	↓
Average Household Size	2.52	2.35	↓	2.30	2.35	↑
Median Household Income	$45,513	X		57,190	59,107	↑
Median Age	**37.0**	**43.2**	↑	**42.4**	**43.7**	↑
Number of People 16 years and older	55,267	X		63,671	64,827	↑
Percent Unemployed	3.0%	X		3.4%	5.3%	↑

Source: US Census Bureau, 2000 & 2010 Decennial Census and 2010 & 2014 5-Yr American Community Survey data

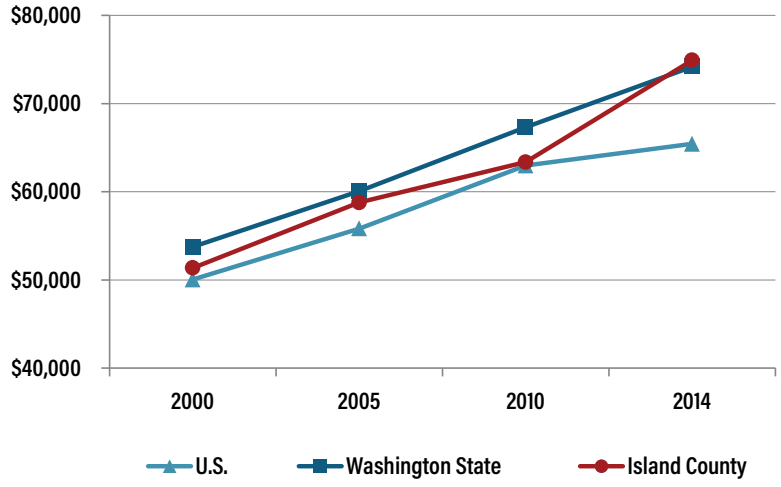
4.3.2 DEMOGRAPHICS

The State OFM also breaks down the population into demographic trends. In 2010, the median age for Island County residents was 43.2 years. 98 percent of the population resided in households, while 2 percent resided in group quarters, such as group homes or jails. There were 32,746 households, with an average household size of 2.35 (see Table 4-9). Approximately 68 percent of households were comprised of families and 26 percent were householders living alone. 27 percent of households included children less than 18 years of age and 31 percent included individuals over 65 years of age. According to the 2016 Homeless Point in Time Survey performed by Island County Human Services, around 222 people are homeless in Island County. The Naval Air Station located in North Whidbey also plays an important role in the housing and demographics of Island County. The Naval Air Station reports they currently have 1,228 families housed on base.

4.3.3 INCOME

Median household income covers any group of people residing within the same housing unit but are not necessarily related. Median family income refers just to a householder and one or more other people related to the householder by birth, marriage, or adoption. The median household income for Island County residents in 2010 was $57,190. The median family income was $68,106, which is a slight increase of $52 from 2009 (See Figure 4-6). However, in 2011 this number spiked to $70,038. Island County's median family income has consistently remained under the statewide median from 2009-2013.

Figure 4-6. Median Family Income



Source: US Census Bureau, 2000 Decennial Census and 2005, 2010 & 2014 5-Yr American Community Survey data

In 2013 the gap between Island County's median family income and the statewide median family income reached $2,393, as illustrated in Figure 4-7. In 2010, 8 percent of people and 5.7 percent of families were in poverty status (for example, a family of four, with two children under the age of 18, would make at most $23,624). 50 percent (38,906) of the total population in 2010 was 16 years or older and considered in the workforce. Of this group, 5.6 percent were unemployed. OFM projected the 2014 median household income to be $56,710.

4.3.4 HOUSING TARGETS & CAPACITY

4.3.4.1 Units Needed to Accommodate Future Population Growth

By 2036, the population of Island County is expected to grow by 9,452. Using the 2010 census' average household size of 2.35, this will create a demand for 4,022 additional dwelling units. With the current vacancy rate of 9.1 percent, the demand would increase to 4,388 dwelling units. If the population grew at a steady rate, this would mean that 219 additional units should be available each year. This is consistent with the number of new units added in 2012 (279) and 2013 (195).

4.3.4.2 Jobs-to-Housing Ratio

The jobs-to-housing ratio is another method of identifying housing needs. The ratio is derived by comparing the covered employment estimates and the number of housing units. Covered employment refers to jobs that are covered by unemployment insurance. The United States Bureau of Labor Statistics estimates that in 2010 Island County had an annual average of 14,857 covered employees. Therefore the county has a jobs-to-housing ratio of about 0.38, meaning there are fewer jobs in Island County than there are housing units. A ratio of 1 would mean jobs and housing are balanced. A ratio under 1 implies fewer jobs than housing units, while a ratio over 1 implies the opposite.

In Island County's case, the low ratio may be due to the high percentage of commuters and retirees who reside within Island County. In 2010, 27.4 percent of workers age 16 and over worked outside of

Table 4-10. Housing Capacity

Area	Housing Capacity (Housing Units)	Additional Housing Units Needed	Excess Housing Units
Oak Harbor	1,985	1,588	397
North Whidbey Rural	848	1,058	(211)
Coupeville	298	61	237
Central Whidbey Rural	1,775	347	1,428
Freeland	175	61	114
Langley	899	39	860
South Whidbey Rural	2,305	425	1,880
Camano	1,353	408	945

their county of residence. This is about 9,739 people. For Washington State as whole this number is only about 15.5 percent of workers. In 2010 the number of people in Island County over the age of 65 was 14,439, or 18.4 percent; this is about 6 percent higher than the statewide number. The number of households receiving a retirement income was 9,877, about 25 percent of the total households in Island County.

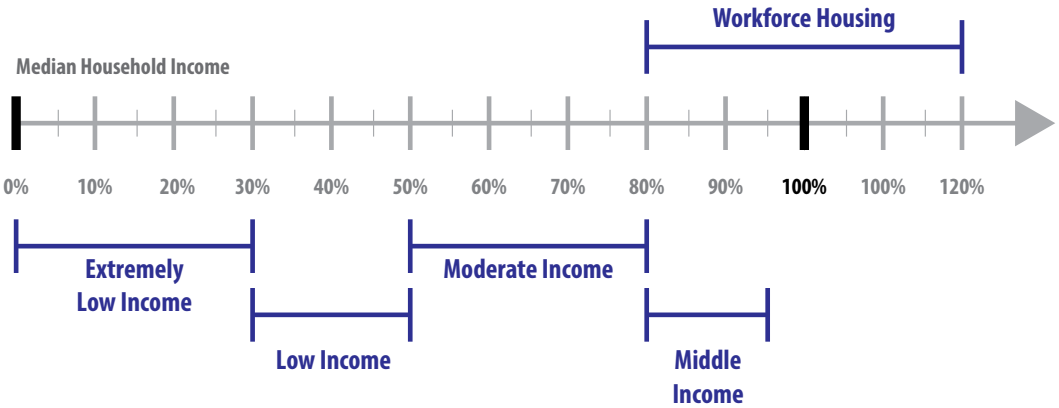
4.3.5 LAND CAPACITY

The County conducted a Buildable Lands Analysis as a part of the 2016 Comprehensive Plan Update. As a part of this analysis, both the Urban Growth Areas (UGAs) and the rural areas were evaluated for developable land capacity. This number is measured in housing units rather than acres of land, to give an accurate depiction of the potential developable space available. Parcels that were either vacant or large enough to be further subdivided under the zoning regulations were considered buildable lots. The rural analysis stopped at this point. Within UGAs, land was removed to account for critical areas and land needed for public purposes (see Appendix B for further details on this process).

4.4 AFFORDABLE HOUSING

The Growth Management Act defines affordable dwelling units for sale as: "housing with mortgages that consume no more than thirty percent of the owner's gross annual household income," [WAC 365-196-410(2)(e)(A)]. In the case of dwelling units for rent, the rent and utility costs should consume no more than thirty percent of the tenant's gross annual income. In the 2010 census, 12,409 of Island County's owner-occupied housing units and 3,511 of renter-occupied housing units had housing costs higher than 30 percent of income. This is about 48 percent of all occupied housing units. Based on the 2010 American Community Survey median annual household income of $57,190 it can be deduced that the median monthly income is $4,766. Using this median monthly income and a median gross rent of $941, it can be rendered that in 2010 19.4 percent of the median household income was required to afford median gross rent. This calculation does not take into account the price of monthly utilities.

Figure 4-7. Affordable Housing Scale



The percent of income that households spend on housing costs can vary depending on what income bracket that household falls into. In Island County, the trend appears to be that households with lower incomes tend to spend a higher percentage of their income on housing costs. The opposite is also true; households with higher incomes tend to spend a lower percentage of their income on housing costs. This trend is also more dramatic for renter-occupied units than for owner-occupied housing units. The following Figures 4-8 through 4-10 illustrate this trend.

Generally, household incomes are characterized as "low," "moderate," "middle," and "upper" in which they represent 0-50 percent, 50-80 percent, 80-120 percent, and more than 120 percent of the median county income, respectively. Table 4-11 shows the distribution of these median household incomes, the number of households in each category and the percentage of households.

The census records household incomes under different thresholds than these categories listed in Table 4-11. Census data can help to determine a rough approximation of the number of households in each threshold.

In 2014, the Washington State Affordable Housing Advisory Board and other partners launched the 2015 Housing Needs Assessment, the first effort in over 10 years to collect and analyze federal, state and housing authority data on affordable housing in Washington State. The profile for Island County breaks down family income into certain thresholds and makes comparisons to the availability of subsidized units. The data can be found below in Table 4-12.

Figure 4-8. Monthly Housing Costs as a Percentage of Household Income in the Past 12 Months (Occupied Housing Units)

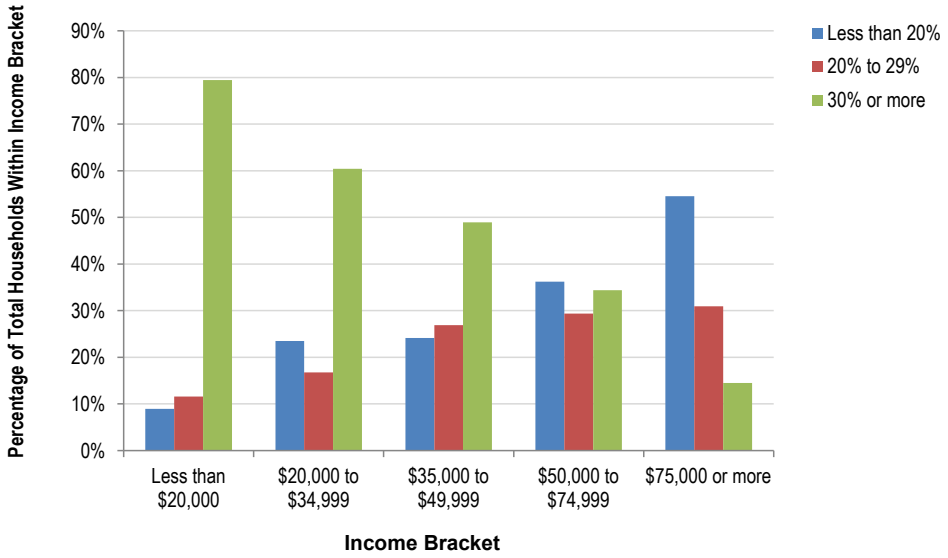


Figure 4-9. Monthly Housing Costs as a Percentage of Household Income in the Past 12 Months (Owner-Occupied Housing Units)

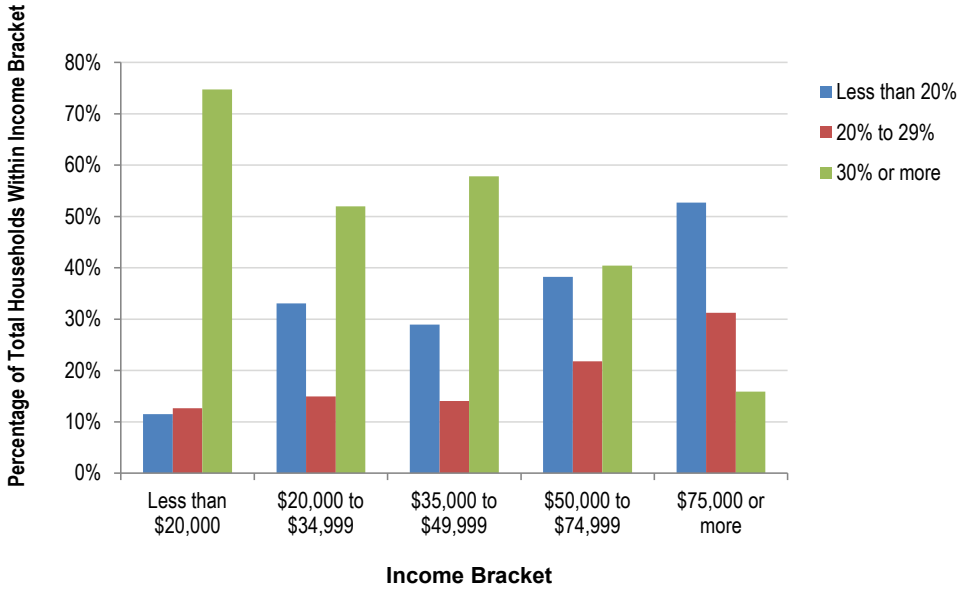


Figure 4-10. Monthly Housing Costs as a Percentage of Household Income in the Past 12 Months (Renter-Occupied Housing Units)

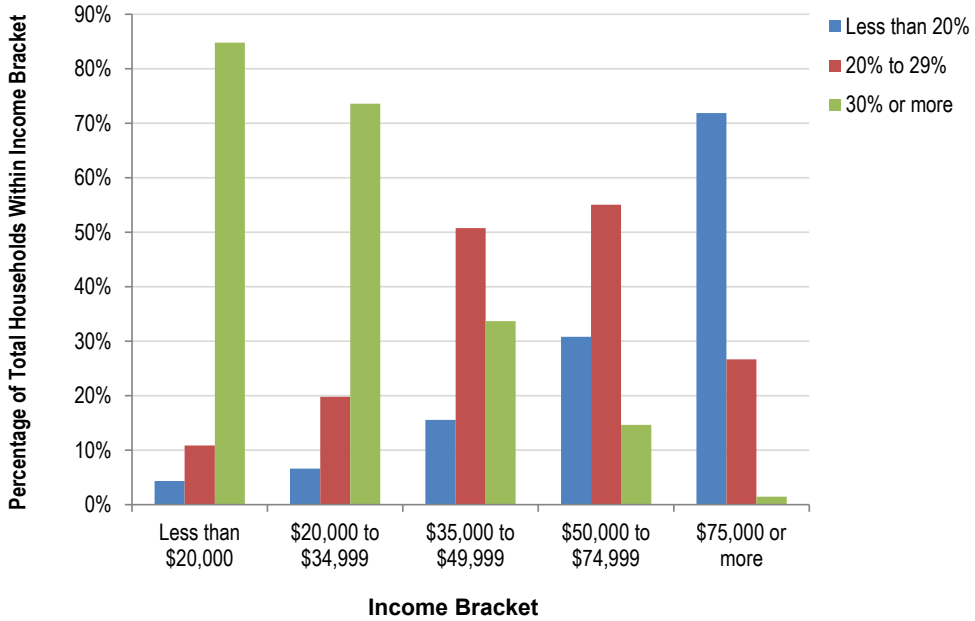


Table 4-11. Island County Income Thresholds 2010

	Income Thresholds	Approximate Number of households	Percentage of households
Low Household Income Threshold (0-50%)	$0 - $28,595	5,865	18%
Moderate Household Income Threshold (50-80%)	$28,595 - $45,752	8,177	25%
Middle Household Income Threshold (80-120%)	$45,752 - $68,628	7,276	22%
Upper Household Income Threshold (120+%)	$68,628 +	11,658	35%
Source: American Community Survey 2010			

Table 4-12. Subsidized Units for Eligible Renter Households at Different Income Thresholds

% of Median Family Income	Income Thresholds	Renter Households	Subsidized Units for Which They are Eligible #	%	Units per 100 Households
0% - 30% Extremely Low Income	$0 - $21,750	1,680	524	100.0%	31
30% - 50% Very Low Income	$21,750 - $36,250	1,320	433	82.6%	33
50% - 80% Low Income	$36,250 - $58,000	2,175	35	6.7%	2
80% - 100% Moderate Income	$58,000 - $72,500	1,320	0	0.0%	0
Source: Affordable Housing Advisory Board – 2015 Housing Needs Assessment					

4.5 REMAINING DISCUSSIONS

Island County has identified some remaining issues to be addressed during the 2017 review of the Housing Element. So far, these include:

- Evaluating the feasibility of an affordable housing program
- Revisiting a Transfer of Development Rights program for the purpose of affordable housing
- Discussing farm worker housing
- Addressing the housing shortage by encouraging and incentivizing housing development in general

Island County may also consider adopting a housing goal that sets the bar at a high but achievable level. An example of such a goal might be:

"By the year 2036, every planning area has a healthy mix of housing sizes, types and prices, affordable at the wages of the jobs nearby. A balanced mix of housing will have housing costs in sync with wages and incomes in the planning area."

4.6 GOAL & POLICIES

2016 UPDATES

NEW **New goals and policies are indicated with *red italicized* numbering**

REVISED **Goals and policies that have been revised (more than minor text edits) are indicated with *blue italicized* numbering**

Goal 1. Promote fair and equal access to housing for all persons.

H 1.1. Encourage the availability of affordable housing for all economic segments of the population.

H 1.2. Develop an approach to comprehensively address housing affordability in Island County through methods including, but not limited to, public outreach, data analysis, and coordination with other housing agencies while acknowledging the previous work done with regards to affordable housing in 2009.

H 1.3. Promote, as one of the mechanisms in the County for the development of affordable housing, the construction of multifamily units, primarily rentals, in areas where higher densities are permitted and where infrastructure, including public transportation, is already available.

H 1.4. In order to maximize economic opportunity and enhance the well-being of Island County's low income residents, publicly-funded low-income housing should be located in close proximity to employment centers, transit stops and other public services.

H 1.5. Ensure consistency and coordination between the policies addressed in the Comprehensive Plan and those outlined in Island County's Homeless Housing Plan.

H 1.6. Encourage a range of permanent housing options through small project-based structures, rental assistance, and supportive housing; ensuring that permanent housing options are dispersed throughout the community, by collaborating with private developers, public agencies and non-profit organizations.

H 1.7. Encourage transitional housing for youth, adults, seniors, and families coordinated with critical support services.

H 1.8. Encourage the development of emergency shelters and short-term housing for those in need.

H 1.9. The County considers manufactured homes the same as site built housing as per the definition of manufactured home contained in RCW 35.63.160

Goal 2. Promote a variety of residential densities and housing types in appropriate locations where infrastructure, public transit, and/or services are readily accessible or planned in the near future.

H 2.1. Encourage a broad range of housing types, densities and programs including attached housing, housing appropriate to seniors, co-housing, self-help housing for low-income households and residential care housing.

H 2.2. Allow for duplexes, triplexes and fourplexes in Rural Residential zones that are adjacent to Rural Center zones.

H 2.3. Provide for Planned Residential Developments to include either attached or detached housing units, while maintaining the look and feel of the rural character as much as possible.

Goal 3. Encourage preservation of existing housing stock capacity and the character of existing neighborhoods and communities.

H 3.1. Preserve the existing housing stock by evaluating ways to streamline the permitting process for remodels/additions and accessory dwelling units.

Goal 4. **Implement Island County's Housing Element in accordance with RCW 36.70A.070(2) and WAC365-196-410(2)(f). The following policies will be considered as implementation methods:**

H 4.1. The Housing Element will be implemented in accordance with the County-wide Planning Policies.

H 4.2. Define affordable and low-income housing needs and establish measurable affordable and low-income housing targets relative to those needs.

H 4.3. Lower labor and materials costs by supporting and encouraging alternative housing designs, financing, materials and construction, such as self-help/sweat-equity housing, owner-built housing, and the use of existing or reclaimed building materials.

H 4.4. Provide for appropriate locations for low-cost housing options such as manufactured homes and US Department of Housing and Urban Development (HUD) approved mobile homes in single width and larger.

H 4.5. Review code regulations for housing types, minimum dwelling unit size, minimum number of rooms and house shape to ensure they do not conflict with affordable housing goals.

H 4.6. Support publicly-owned housing. Continue to support the Housing Authority of Island County in ongoing efforts to fund and sustain existing low-income housing projects in Island County. Support can come in the form of partnering in grant applications, appealing to the state to increase the Housing Trust Fund, and other measures.

H 4.7. Encourage applications for federal Low-Income Housing Tax Credits for the acquisition, rehabilitation, or new constructions of rental housing targeted to lower-income households.

H 4.8. Develop density bonuses and other incentives to provide for affordable housing in the rural area.

H 4.9. When deemed appropriate, the title to surplus land holdings should be transferred to the Island County Housing Authority or non-profit organizations such as the Island Affordable Housing Trust.

H 4.9.1. Review existing surplus public land owned by Island County and other public agencies to determine if any such lands are appropriate to be transferred to a non-profit housing agency for affordable or low-income housing. In general, such lands should have access to public services or, by prearrangement, to be used in an exchange for buildable affordable housing unit sites.

H 4.10. Promote affordable and low-income housing creation and promote zoning and other County ordinances to accommodate affordable and low-income housing.

H 4.11. Streamline permit review for any type of project with affordable or low-income housing, from manufactured homes to multi-family units and clustered development.

Examples of permit streamlining include:

H 4.11.1. Review the current permitting system with the planning staff, building officials and developers to identify barriers for development of affordable or low-income housing.

H 4.11.2. Set up an expedited review process for affordable or low-income housing, with a predictable review period, such as a maximum of 60 days.

H 4.11.3. Create “permit ready” house plans for use on small lots in appropriate locations. House plans can be developed by volunteer architects or through a design competition to create a set of pre-approved plans approved by a Design Review Board and acceptable to the community. Manufactured and modular homes can be included in this process. This effort can be done on a county-wide scale in partnership with the Town of Coupeville, City of Oak Harbor and the City of Langley.

H 4.11.4. Provide a single location in the County Zoning Code for regulations relating to the development of affordable housing.

H 4.11.5. Provide relief of fees for affordable housing. This would require a code amendment and can be done by adopting a separate fee schedule for projects incorporating affordable housing.

H 4.12. When annexation of land in Urban Growth Areas occurs, work with municipalities to include or set aside areas for affordable housing.

H 4.13. Include provisions for affordable housing in any Comprehensive Plan land use changes that increase density.

H 4.14. Develop a Transfer of Development Rights (TDR) program in conjunction with incorporated communities that allows higher densities for affordable housing within city boundaries and urban growth areas.

H 4.15. Provide for density bonuses on land in the urban growth areas, suitable for an affordable housing project. This would also apply to surplus land discussed in H 4.9.

H 4.16. Support and encourage partnerships with Island Affordable Housing Trust (IAHT) or similar agencies to build permanently affordable housing units throughout Island County.

H 4.17. Monitor the performance of Island County's housing strategy, through methods such as:

- ***H 4.17.1.*** Collect and analyze information about the housing market
- ***H 4.17.2.*** Collect and analyze data about the supply of developable residential building lots at various land-use densities and the supply of rental and for-sale housing at various price levels
- ***H 4.17.3.*** Develop a comparison of actual housing development to the targets, policies and goals contained in the Housing Element
- ***H 4.17.4.*** Identify the thresholds at which steps should be taken to adjust and revise goals and policies
- ***H 4.17.5.*** Develop a description of the types of adjustments and revisions that the County may consider