

## **5.0 HOUSING**

### **5.1 Vision**

*In the year 2035, residents of Camas continue to appreciate their safe, diverse and welcoming community. Those that were 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.*

### **5.2 Organization of Housing Element**

- Housing Overview
  - Housing Needs
  - Housing Diversity and Supply
- Goals and Policies by Housing Category
  - Citywide Housing
  - Affordable Housing
  - Senior and Special Needs Housing

### **5.3 Housing Overview**

Camas provides a full range of housing opportunities to meet the needs of the people who call the city home. Neighborhoods are strong, and residents participate in community events and care about the livability and quality of life of their community. Housing in Camas ranges from residential estates on acreage to higher density apartments and a variety of single and multi-family housing types. While new development in Green Mountain and north of Lacamas Lake will add nearly 2,500 lots to the City and include a mix of housing types, additional housing is needed to support the growing population of seniors and those whose household incomes fall below the median.

According to the GMA, the housing goal is to “[e]ncourage the availability of affordable housing to all economic segments of the population of the state, promote a variety of residential densities and housing types, and encourage preservation of existing housing stock.” To accomplish this goal at the local level, Camas should pursue opportunities to increase the supply and diversity of housing by converting existing houses, increasing the number of accessory dwelling units (ADU) (a.k.a. in-law apartments), to providing incentives for the development of a wider range of housing sizes and types (e.g., single-story, multi-story, and cottage).

Regional cooperation is essential to assure adequate housing opportunities. Camas participates with the Vancouver Housing Authority, a local intergovernmental non-profit housing agency, to promote low and moderate income housing throughout the City.

#### **5.3.1 Housing Needs**

As stated in the land use element, GMA requires jurisdictions to accommodate their shares of the region’s projected growth. In 2035, the City is expected to have a

population of 34,098 people, an 11,255-person increase from the 2015 population of 22,843. In order to accommodate this projected increase, the City will need approximately 3,868 new housing units. Furthermore, in order to maintain the overall City density of six dwelling units per acre, approximately 645 acres are needed to support a variety of housing typologies and styles. The goals and policies in section 5.4, as well as the goals and policies included in the land use element, are established to ensure the City can accommodate the population increase and provide housing for all economic segments of the community.

### **5.3.2 Housing Diversity and Supply**

As Camas continues to grow as a regional economic and employment center, the demand for housing in and around the City will grow. While the land use element establishes land use designations that support a variety of housing densities to accommodate the City's projected population increase, the housing element further identifies goals and policies to address the types and scales of the housing needed for the projected population.

The City addresses housing diversity and supply by promoting the innovative use of residentially and commercially designated land through development regulations such as the ordinances governing planned residential development (PRD) and mixed use, as well as by encouraging in-fill development where appropriate.

The PRD and mixed-use ordinances provide developers with greater flexibility than traditional subdivision ordinances and allow variations in site design and density. While these optional development types are intended to foster more creative communities that exceed minimum standards, they must provide a clear benefit to the City. Encouraging in-fill developments within existing neighborhoods, such as ADUs, can expand housing diversity and affordability.

#### ***Housing Affordability***

A major challenge facing all cities is to provide housing for all economic segments of the population. GMA's housing goal affirms the City's responsibilities to encourage the availability of affordable housing to all economic segments of the population, promote a variety of residential densities and housing types, and encourage preservation of existing housing stock.

The federal Department of Housing and Urban Development (HUD), which provides grant and technical assistance for community projects, uses a standard formula for housing affordability. The formula for affordability assumes that no more than 30 percent of monthly household income is spent on rent or a mortgage. Therefore, a major factor that determines affordability is income. In 2013, the median household income in Clark County was \$57,341, while in Camas, it was \$81,897.<sup>1</sup> This number represents the

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<sup>1</sup> U.S. Census Bureau, American Community Survey (ACS) 3 year estimate (2011–2013).

midpoint of all household incomes, where half is above the midpoint and the other half is below.

Table 5-1 below represents the affordable monthly housing costs for households with incomes ranging from 30 percent to 100 percent of the median household incomes for Clark County and Camas. If, for example, in Camas the household income is half (50 percent) of the median, the affordable monthly housing cost (30 percent of monthly income) would be \$1,024.

**Table 5-1. Monthly Affordable Housing Costs**

Annual Household Income		Monthly Affordable Housing Costs <sup>1</sup>	
Clark County	Camas	Clark County	Camas
\$17,202 (30% of MHI)	\$24,569 (30% of MHI)	\$430	\$614
\$28,671 (50% of MHI)	\$40,949 (50% of MHI)	\$717	\$1,024
\$45,873 (80% of MHI)	\$65,518 (80% of MHI)	\$1,147	\$1,638
\$57,341 (100% of MHI)	\$81,897 (100% of MHI)	\$1,434	\$2,047
Washington Minimum Wage (2015)			
\$19,697		\$492	

Note: Median Household Income (MHI) for Clark County = \$57,341; for Camas = \$81,897.

<sup>1</sup>30% of monthly income, inclusive of utilities and taxes and insurance for ownership housing.

In Washington, the fair market rent for a two-bedroom apartment is \$1,128.<sup>2</sup> In order to afford this level of rent and utilities—without paying more than 30 percent (affordable cost) of income—a household must earn \$3,760 monthly or \$45,119 annually. Assuming a 40-hour work week, 52 weeks per year, this translates to an hourly wage of \$21.69 per hour. In 2015, the minimum wage in Washington is \$9.47 an hour, less than half the wage required to afford the fair market rent for a two-bedroom apartment.

As illustrated in Table 5-1, there is a discrepancy between annual income and the cost of housing which exceeds the affordable thresholds. During the course of the public forums for this comprehensive plan update, citizens expressed concern that residents at both ends of the life spectrum – young professionals returning from college and retiring seniors – do not have affordable housing options. The housing element responds to these concerns with goals and policies for the development of housing that meets the needs of the full spectrum of income levels in the City.

There are a number of factors that contribute to the cost of housing: the availability and cost of the land, the cost of the necessary infrastructure, the topography of the site, and the cost of building (including fees and permits). Additional factors that command a

<sup>2</sup> National Low Income Housing Coalition, “Out of Reach 2015”

higher price of housing include the reputation of the Camas School District as one of the best districts in the region. For example, the Camas High School graduation rate in 2014 was 93 percent compared to 76 percent statewide, and the school was ranked 23 of 458 high schools in the state by US News & World Report (2015).

Because of the difficulty of creating affordable housing, it is important to maintain affordability for as long as possible in existing affordable housing and new housing built with public funding. Through various options such as flexible lot sizes, development agreements, and covenants, assurances can be made that housing will remain affordable and will target affordability for the life of the development or the zoning of the property. Additionally, all new housing developments of significant size should create a balance of housing types and densities in order to increase affordable housing throughout the community.

### ***Special Needs and Senior Housing***

According to the US Census Bureau, “[b]y 2030, one in every five people living in the US will be over the age of 65. This aging of America is fueled by 72 million baby boomers aging through the life cycle in combination with a profound increase in longevity. Average life expectancy doubled from the mid-thirties in the 19th century to age 78 today [2015].”

In general, special needs populations include people who might require some assistance in their day-to-day living, such as physically or mentally disabled, victims of domestic violence, and at-risk youth. The City encourages efforts to provide for those needs, and to require a percentage of new housing developments to include universal design accommodations. Special needs housing should be integrated into Camas neighborhoods and have easy access to public transportation, shopping, medical facilities, and other essentials.

## **5.4 Goals and Policies**

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

- Citywide – establishes a broad housing goal and sets policies to be considered throughout the City
- Affordable Housing – focuses on the development of affordable housing
- Special Needs and Senior Housing – establishes goals and policies to address the particular needs of residents with special needs and seniors

### **5.4.1 Citywide Housing *Citywide Housing Goal***

**H-1:** 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.

### **Citywide Housing Policies**

**H-1.1:** Provide a range of housing options to support all ages and income levels.

**H-1.2:** Support residential development that minimizes both impervious areas and minimizes site grading to retain the natural contours of the land. Low-impact development strategies include conserving native vegetation in tracts and considering narrower streets, stormwater gardens, and other landscape practices that store and filter runoff.

**H-1.3:** Encourage use of the optional development codes (e.g., PRD, MXP) in order to create a variety of housing types within new developments.

**H-1.4:** Require a percentage of newly created lots to include one or more of the following unit types (to be designated on the face of the plat):

1. Single-story dwellings
2. Barrier-free dwellings that are consistent with the guidelines of the Americans with Disabilities Act (ADA)
3. ADUs, to be constructed concurrent with primary dwellings

**H-1.5:** Ensure that housing in mixed-use buildings (or developments) will complement the commercial and retail portion of the development, and will increase local family-wage jobs.

**H-1.6:** Encourage in-fill development on vacant or underutilized sites, subject to design review guidelines, that have adequate urban services, and ensure that the development is compatible with the surrounding neighborhood.

**H-1.7:** Require all new housing developments to provide a range of housing types and sizes that are evaluated through the land use approval process and stipulated on the final plat.

#### **5.4.2 Affordable Housing Affordable Housing Goal**

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

#### **Affordable Housing Policies**

**H-2.1:** Support and encourage a wide variety of housing types throughout the City to provide choice, diversity, and affordability and promote homeownership.

**H-2.2:** Provide incentives and bonuses to encourage the development of affordable housing.

**H-2.3** Any comprehensive plan designation change that increases residential capacity should require a quarter (25 percent) of the new units to be affordable to households earning 50 to 80 percent of Camas' MHI at the time of development.

**H-2.4:** All affordable housing created in the City should remain affordable for the longest possible term, whether created with public funds, through development agreements, or by regulation.

**H-2.5:** Participate in collaborative partnerships with various local and regional public and non-profit housing groups to ensure that affordable housing is provided throughout the City.

**H-2.6:** Provide financial assistance through collaborative partnerships to qualifying low-income residents to maintain or repair the health and safety features of their homes.

**H-2.7:** Conduct an affordable housing study in order to determine the number of existing affordable units and assess the need for additional units. Develop policies to implement recommendations of the affordable housing study.

#### **5.4.3 Senior and Special Needs Housing** ***Senior and Special Needs Housing Goal***

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

#### ***Senior and Special Needs Housing Policies***

**H-3.1:** Encourage special needs and senior housing to be dispersed throughout the community and close to public transportation, shopping, medical clinics, and other essential services.

**H-3.2:** Encourage and support social and health service organizations that offer programs and facilities to help persons with special needs remain in the community.

**H-3.3:** Treat residential structures occupied by persons with disabilities the same as residential structures occupied by a family or by non-disabled unrelated individuals.

**H-3.4:** Support and encourage the development of smaller (less than 1,000-square foot), single-story houses through the Multifamily Cottage Overlay or other tools.