

AFFORDABLE HOUSING IN CAMAS

A WORKSHOP

FEBRUARY 2019

MYTH BUSTER TRUE OR FALSE?

Affordable housing means no-income housing.

True or False?

Having low-income housing in your neighborhood reduces property values.

True or False?

Residents in Camas don't need affordable housing, do they?

True or False?



Photo by Camille Fink, PhD. One of the many tiny houses at the Tiny House Jamboree in Colorado Springs, Colorado (2015).

OVERVIEW



- Housing is considered “Affordable” if the household is paying no more than 30% of their income for housing costs (rent or mortgage plus utilities).
- A household is “cost burdened” if they are paying more than 30% of their income on housing costs.
- Area Median Income is the middle of the income range. 50% of people earn above, and 50% below.



TERMINOLOGY

AFFORDABLE HOUSING = 30% OF INCOME

Statewide

- Washington's minimum wage is \$12/hour or \$24,960 a year
- Minimum wage is **24%** of the Camas area median income
- Affordable housing for a person earning minimum wage is approx. \$624/month

Camas

- The median income* in Camas is \$101,167 a year
- "Low-income" are those households that earn **30%** or less than area median income.
- Affordable housing in Camas for those earning 30% of the median income is \$758/month

*Note: This data is from 2017 U.S. Census Bureau estimates.

WHO NEEDS AFFORDABLE HOUSING? FOCUS: CAMAS EMPLOYEES

72% City of Camas employees earn 50% or less than area median income (160 employees)

38% Have a Camas address (86 staff)

- Those that earn 50% of the area median income can afford (approx.) \$1,400 a month in rent.
- If qualified, they could buy a home in the \$200k range.



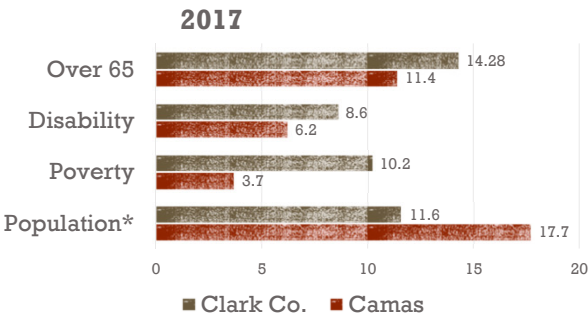
WHO NEEDS AFFORDABLE HOUSING?
FOCUS: CAMAS SCHOOL DISTRICT
(TOP CITY EMPLOYER- 984 REGULAR STAFF)

- 27% School district staff earn 50% or less than area median income and have a Camas address.
- 7,266 Students enrolled in 2018-19
- 12% Students received free or reduced lunch (871 students)



Data compiled from OSPI (2018 and 2017 -- <https://washingtonstatereportcard.ospi.k12.wa.us/ReportCard>). Photo by Microsoft.

CAMAS POPULATION



2000 Census

- Total est. population 12,534
- 12.6% Low income**
- 13% Have a disability
- 8.7% Over 65 years of age

2017 Estimate

- Total est. population 23,311
- 15.1% Low income**
- 6.2% Have a disability
- 11.4% Over 65 years of age

* Percentage change 2010-2017
**Low Income = Earns 30% of the Median Income or less.

WA STATE HOUSING POLICY ACT

It is the goal of the state of Washington to coordinate, encourage, and direct, when necessary, the efforts of the public and private sectors of the state and to cooperate and participate, when necessary, in the attainment of a decent home in a healthy, safe environment for every resident of the state. The legislature declares that attainment of that goal is a state priority.

RCW 43.185B.007 (1993)

GROWTH MANAGEMENT ACT HOUSING GOAL

- 1) Encourage the availability of affordable housing to all economic segments of the population of this state,
- 2) Promote a variety of residential densities and housing types, and
- 3) Encourage preservation of existing housing stock.



Duplex that includes design that is similar to single family homes --- front doors and windows facing the street and garages set back.

CLARK COUNTY COMMUNITY FRAMEWORK PLAN (2015-2035)

2.1.0 Communities, urban and rural, should contain a diversity of housing types to enable citizens from a wide range of economic levels and age groups to live within its boundaries and to ensure an adequate supply of affordable and attainable housing.

2.1.4 All cities, towns, and the county share the responsibility for achieving a rational and equitable distribution of affordable housing.



20
YEAR

Comprehensive Growth
Management Plan
2015-2035

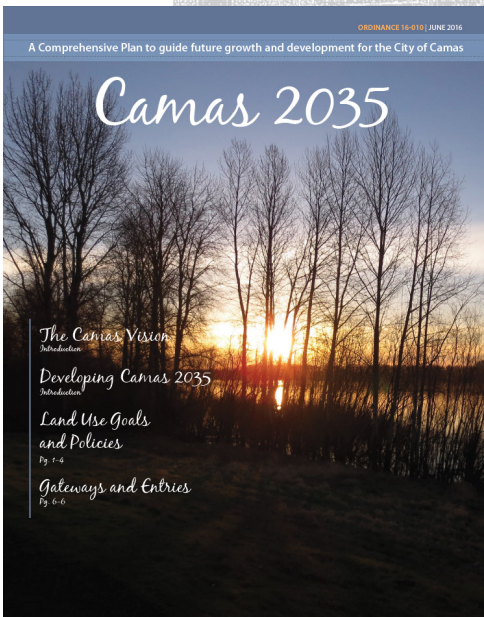
GOALS AND POLICIES OF CAMAS 2035

Chapter 1 – Land Use

- 1.4.3 Neighborhoods
- 1.4.5 Residential Mixed-use Areas

Chapter 2 – Housing

- 2.4.1 Citywide Housing
- 2.4.3 Affordable Housing
- 2.4.4 Senior and Special Needs Housing



CURRENT CODES - AFFORDABLE HOUSING TOOLS

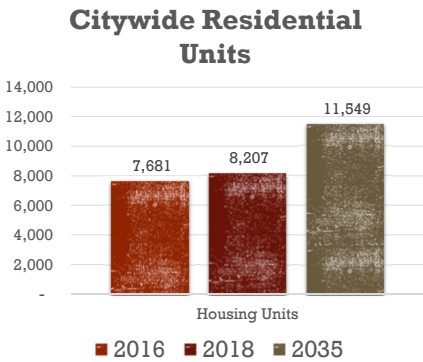
- Zoning (lot sizes and density)
 - Cottage Housing
 - Mixed Use Zones
 - Multi-family Zones
- Accessory Dwelling Units (est. 15 permitted to date)
- Manufactured home standards



- Multifamily Housing Tax Exemption
 - Implemented in 2014
 - Areas include downtown, NW 6th Avenue Corridor, and NE 3rd Avenue
 - None (0) utilized to date

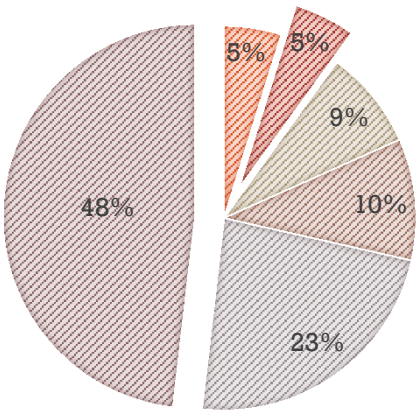
INVENTORY

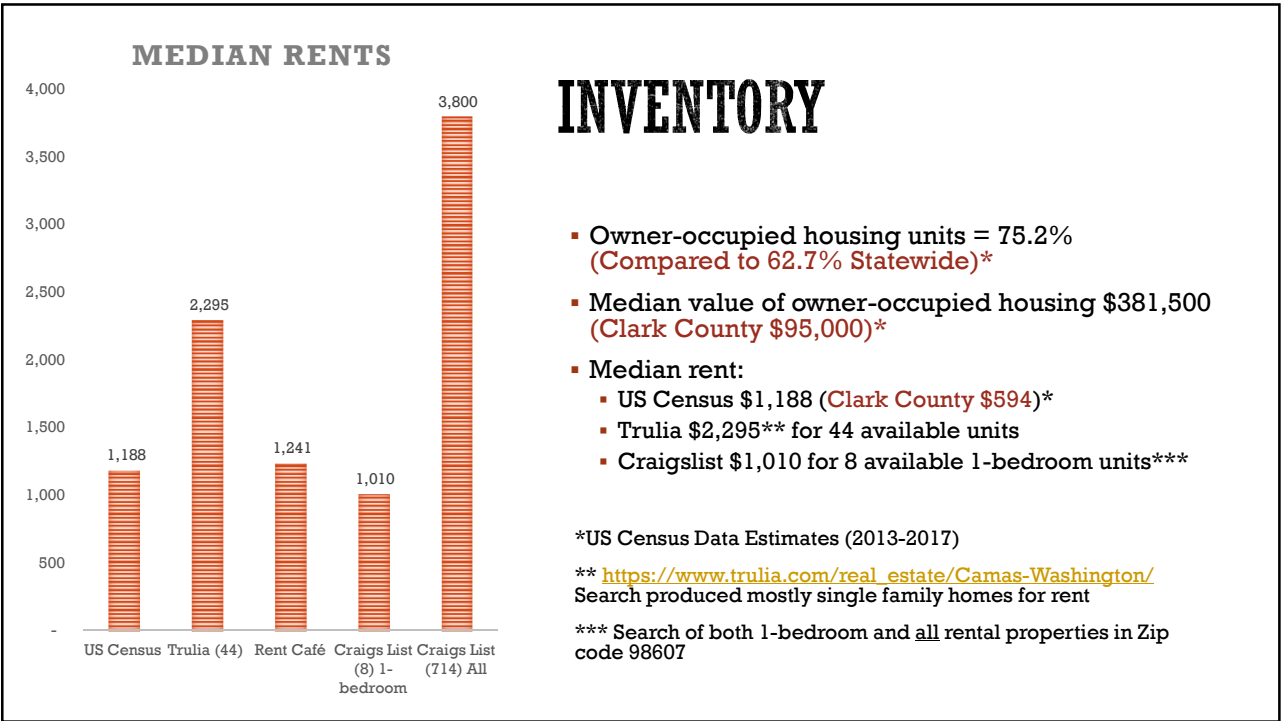
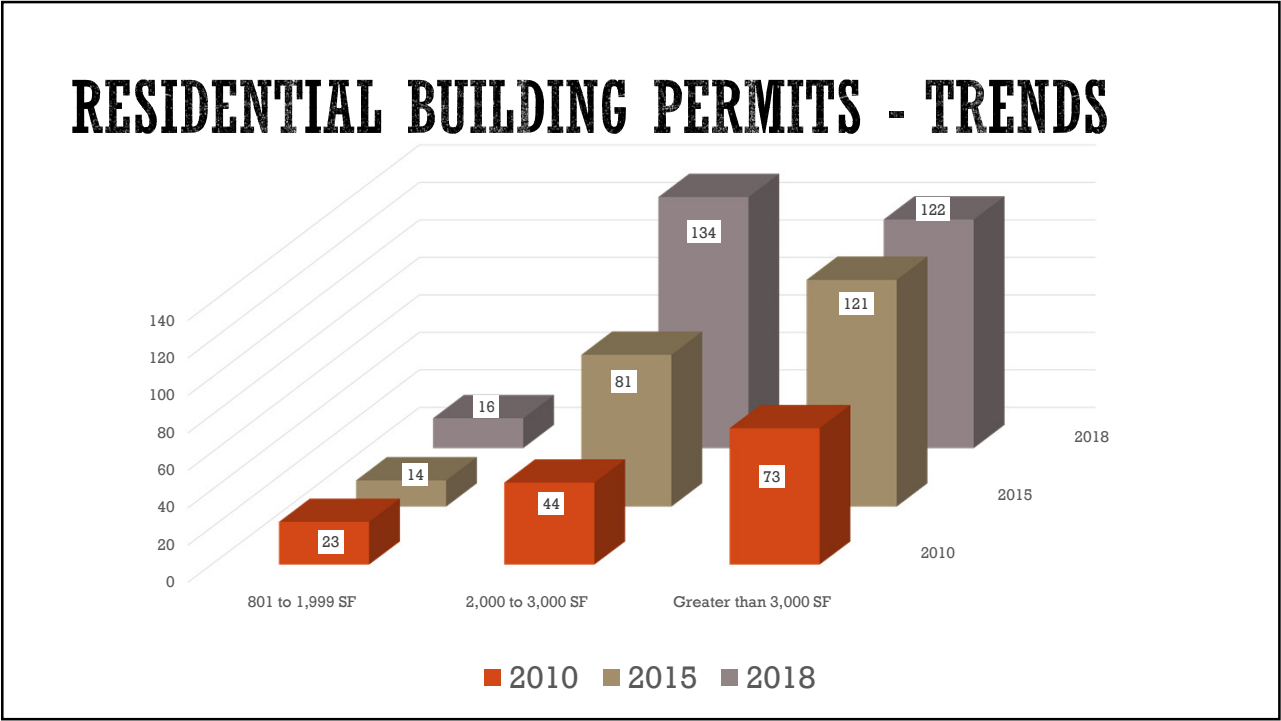
- Residential land comprises 53% of the city acreage
- Only 5% is designated Multifamily



LAND USE ACREAGE 2018

- Open space
- Multifamily
- Park
- Commercial
- Industrial
- Single Family





WHAT WE HAVE SO FAR...

- Camas Ridge (51 units mixed income)
- Crown Villa (19 age restricted units)
 - ❖ *Approx. 1,037 MF units (13% of total units)*
 - ❖ *6% of total multi-family units are VHA managed*
- Accessory Dwelling Units (“ADU”)
 - ❖ *Approx. 15 built to date with permits*
- Camas 2035 Goals & Policies
- Zoning & Development Regulations



Photo of Camas Ridge, Vancouver Housing Authority

Impact Fees	North District (3,000 Sq. Ft.)	Single Family	\$30,854		Difference SF - MF			Difference MF - ADU
	South District (3,000 Sq. Ft.)	Single Family	\$22,302					
	North District (1,000 Sq. Ft.)	Single Family	\$30,454	Multifamily \$27,599	\$2,855	Exterior ADU*	\$15,973	\$11,626
	South District (1,000 Sq. Ft.)	Single Family	\$21,902	Multifamily \$20,815	\$1,087	Exterior ADU*	\$11,441	\$9,374

Camas

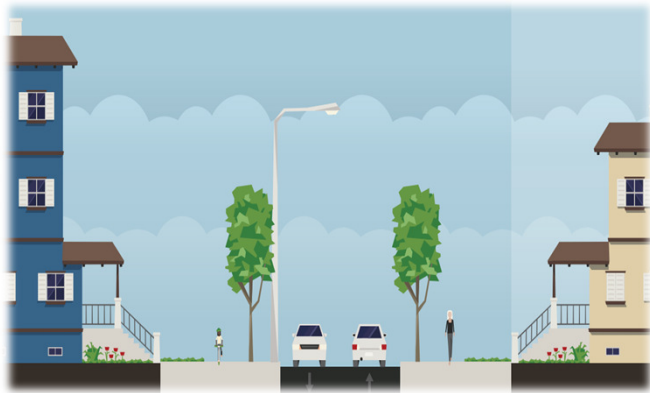
- Impact fees for Multifamily (“Apartment/Duplex/Townhome”) and ADUs **are less than** single family rate.
- Fees are silent on “Cottages” although they are only allowed in multifamily zones
- Camas does not classify “tiny homes”

**Most “interior” ADUs do not require new utilities so the cost is reduced by approx. \$12K*

- Clark County classifies ADU’s, cottages and tiny homes as **Multifamily** for Impact Fee purposes
- Vancouver does not collect impact fees for ADU’s
- Low-income housing in Vancouver may be granted reductions as follows:
 - A partial exemption of not more than 80% of impact fees, with no requirement to pay the exempted portion of the fee from public funds per [RCW 82.02.060\(3\)](#)
 - Provide a full waiver - the remaining % of the exempted fee must be paid from public funds other than impact fee accounts

OPPORTUNITIES

- 1. Deep dive and update zoning regulations
- 2. Amend/Subarea Plans
 - Inventory current uses
 - Are they consistent with underlying designation?
 - Increase acres of multi-family lands?
 - Inventory public lands
 - Are there affordable housing partnership opportunities?



OPPORTUNITIES



- 3. Codify **Camas 2035** affordable housing policies
- 4. Target infrastructure improvements in older neighborhoods (**CDBG, HOME grants, etc.**)
- 5. Refine and expand **Multifamily Housing Tax Exemption** Areas
- 6. Refine impact fees and permit fees

This report was a combined effort with fellow city staff and the following individuals and agencies:

- Marilyn Boerke, Director of Talent Development, Camas School District
- Kate Budd, Council for the Homeless
- Lloyd Halverson, Board Member – Vancouver Housing Authority
- Leah Greenwood, Vancouver Housing Authority

Thank you!!!