

# CHAPTER THREE

## HOUSING & COMMUNITY DEVELOPMENT NEEDS

### Introduction

General information about the housing and community development needs in Clark County, including incorporated and unincorporated areas, helps to provide a baseline for decision making. The data in this chapter is organized into the following categories:

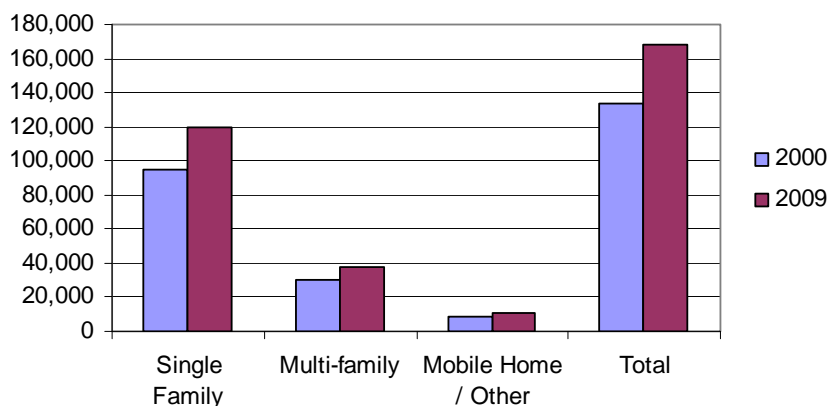
- Housing Inventory/Trends
  - Number/Type of Housing Units
  - Housing Tenure/Occupancy
  - Age of Housing Units
  - Lead-based Paint Hazards
- Housing Market Analysis
  - Housing Cost/Price Trends
  - Rental Costs/Vacancies
  - Development Permit Activity
- Housing Problems/Affordability
  - Homeowner Affordability
  - Home Rental Affordability
  - Affordability for Racial Minority Groups
  - Affordability and Persons with Disabilities
  - Condition of Housing
  - Overcrowding
- Barriers to Affordable Housing
  - Impact Fees
  - Public Constraints
  - Insurance Costs
  - Consumer Expectations
- Public Assisted Housing
- Community Development Needs

# Housing Inventory/Trends

## Number and Type of Housing Units

The number of housing units in Clark County grew by 25.4 percent between 2000 and 2009, while the overall population increased by 26.5 percent. In 2009, there were an estimated 168,118 total housing units in the county.<sup>1</sup> This included 119,292 single family units (71 percent), 38,065 multi-family units (22.6 percent), and 10,761 mobile home/other (6.4 percent).

**FIGURE 3-1**  
**Total Clark County Housing Type: 2000, 2009**



**TABLE 3-1**  
**Clark County Housing Inventory: 2009**

	Single Family		Multi-family		Mobile Home/Other		Total
	Number	%	Number	%	Number	%	
Battle Ground	4,875	81.9	757	12.7	316	5.4	5,955
Camas	5,618	87.4	727	11.3	81	1.3	6,426
La Center	773	85.7	65	7.2	64	7.1	902
Ridgefield	1,473	93.9	60	3.8	36	2.3	1,569
Washougal	4,309	77.2	843	16.4	357	6.4	5,582
Woodland*	1,259	61.2	548	26.2	263	12.6	2,031
Yacolt	422	88.7	18	3.8	36	7.6	476
Vancouver	39,665	56.6	28,373	40.5	1,995	2.8	70,033
Unincorporated	62,139	62.8	7,150	34.0	7,829	3.2	77,118
Incorporated**	57,153	80.6	30,915	9.3	2,932	6.4	91,000
<b>Total Clark County**</b>	<b>119,292</b>	<b>71.0</b>	<b>38,065</b>	<b>22.6</b>	<b>10,761</b>	<b>6.4</b>	<b>168,118</b>

\*Includes the entire city, most of which is outside of Clark County.

\*\*Includes only that part of Woodland within the County.

Source: US Census 2000; Washington State Office of Financial Management, 2009.

<sup>1</sup> Washington State Office of Financial Management, 2009.

Ridgefield had the highest percentage of single-family homes at 93.9 percent, followed by Yacolt (88.7 percent), Camas (87.4 percent) and La Center (85.7 percent). Both Ridgefield and Yacolt had only 3.8 percent of their housing units described as multi-family. The City of Vancouver had a relatively low percentage of single-family homes at 56.6 percent and a high number of multi-family homes at 40.5 percent. The City of Woodland had the largest percentage of mobile home/other housing units at 12.6 percent. However, this also includes the portion of the city in Cowlitz County. The City of Camas had the lowest percentage of mobile homes of any city in Clark County at 1.3 percent.

**TABLE 3-2**  
**Clark County Housing Type Percent Change: 2000-2009**

Municipality	Single-family (1 Unit) % Change 2000-2009	Multi-family (2+ Units) % Change 2000- 2009	Mobile Homes/ Other % Change 2000-2009	Total % Change 2000-2009
Battle Ground	102.2%	52.3%	7.3%	85.6%
Camas	39.1%	18.8%	-4.7%	35.7%
La Center	63.1%	32.7%	3.2%	54.2%
Ridgefield	113.8%	11.1%	5.9%	101.9%
Washougal	78.9%	26.0%	8.8%	61.2%
Woodland*	75.5%	25.4%	7.1%	40.9%
Yacolt	47.0%	0%	-7.7%	38.4%
Vancouver	9.4%	27.9%	26%	16.6%
Unincorporated	22.7%	17.8%	17.3%	26.8%
Incorporated**	29.3%	28.0%	18.5%	24.3%
<b>Total Clark County**</b>	<b>26.0%</b>	<b>26.0%</b>	<b>17.6%</b>	<b>25.4%</b>

\*Includes the entire city, most of which is outside of Clark County.

\*\*Includes only that part of Woodland within the county.

Source: US Census 2000; Washington State Office of Financial Management, 2009.

Between 2000 and 2008, single-family units had the most growth in every municipality in the county, except Vancouver. In the small cities, single-family units grew by 77.1 percent, compared with the unincorporated areas of the county, where they grew by 24.9 percent. From 2000 to 2008, the City of Ridgefield more than doubled its number of single family homes. Battle Ground single-family homes increased by 95.6 percent during this period. Ridgefield and Battle Ground both increased their total housing stock by more than 80 percent.

### **Housing Tenure/Occupancy**

In 2007, Clark County had 151,000 occupied housing units, with 108,800 (72 percent) owner-occupied and 43,000 (28 percent) renter-occupied. Household income was closely aligned with homeownership rates. The median household income for owner-occupied units was \$67,837, and that for renter-

occupied units was less than half that amount at \$32,429.<sup>2</sup> The Clark County homeowner vacancy rate was 1.8 percent and the rental vacancy rate was 3.8 percent.<sup>3</sup>

**TABLE 3-3**  
**Housing Tenure/Occupancy in Clark County: 1990 - 2008**

Housing Tenure	1990	2000	2007	2008
Total Housing Units	92,849	134,030	158,703	162,553
Vacant Units	4,409	6,822	8,063	9,063
Occupied Units	88,440	127,208	150,640	153,490
Owner-Occupied Units	56,872	85,551	107,902	104,670
Renter Occupied Units	31,568	41,657	42,738	48,820

Source: American Community Survey, 2007.

There is no reliable or County data on the number of vacant and/or abandoned buildings and whether units in these buildings are suitable for rehabilitation.

### **Age of Units**

The age of housing units is sometimes an indication of condition, depending on how well the units are maintained. There are a number of areas in which strategies to rehabilitate older housing could be implemented effectively. Preservation of older units is one of the best strategies for preserving affordable housing. On the other hand, well-maintained housing in older neighborhoods can be highly valued.

Most homes in Clark County are relatively new. According to the 2007 American Community Survey, 73,279 housing units (46 percent of the total), were built between 1990-2007. Clark County had 13,523 housing units (8.6 percent) built in 1949 or earlier with 7,625, or roughly half of those units, located within the City of Vancouver.

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<sup>2</sup> American Community Survey, 2007.

<sup>3</sup> Note: For many reasons, units shown as vacant by the census might not be available for rent or purchase. For example, some may be categorized as "vacant" but are used as second homes.

**Table 3-4  
Clark County Age of Housing Units: 2007**

Year Housing Built	Clark County		Vancouver	
	Number	% of Total Stock	Number	% of Total Stock
2005 or later	8,922	5.6%	2,378	3.6%
2000 to 2004	20,522	12.9%	5,326	8%
1990 to 1999	43,835	27.6%	16,400	24.7%
1980 to 1989	20,618	13%	9,609	14.5%
1970 to 1979	31,455	19.8%	14,872	22.4%
1960 to 1969	10,432	6.6%	4,931	7.4%
1950 to 1959	9,396	5.9%	5,187	7.8%
1940 to 1949	5,500	3.5%	3,202	4.8%
1939 or earlier	8,023	5.1%	4,423	6.7%
<b>Total</b>	<b>158,703</b>	<b>100%</b>	<b>66,328</b>	<b>100%</b>

American Community Survey, 2007

### Lead-Based Paint Hazards

Lead levels in children and adults have declined in the past three decades, but lead persists in the environment in lead paint, old plumbing and contaminated soil. In housing, lead is considered a particularly alarming problem because of the potential for children to be exposed, particularly young children under the age of six. The nervous and circulatory systems in young children are not fully developed, and lead, like other toxicants, can easily enter their young brains. Chronic exposure to even low levels of lead can cause irreversible learning difficulties, mental retardation, and neurological and physical damage.

Lead poisoning levels in Washington State and Clark County are relatively low. Three primary sources of data report prevalence of childhood lead poisoning in Washington State: the Five Cities surveys conducted between 1994 and 1997; the 1999 statewide Childhood Lead Prevalence Survey; and the Childhood Blood Lead Registry. Results from these three surveys are consistent in reporting a low prevalence of elevated blood lead levels in most of the state. Of the 230 children tested in 2003, only one tested positive for elevated blood lead levels under the Department of Health's Lead Poisoning Prevention Program. In targeting areas for the prevention of lead-based paint poisoning, Clark County considers two major factors:

- **Lead-Based Paint is Most Prevalent in Older Homes:** According to a recent national study,<sup>4</sup> 68 percent of housing units built before 1940 contain some lead-based paint hazards, as do 43 percent of units built between 1940 and 1959 and eight percent of units built between 1960 and 1977. According to this study, lead-based paint is not as prevalent in the western portion of the United States due to the relative newness of the region's housing stock.

<sup>4</sup> Jacobs, David E., Clickner, Robert P., Zhou, Joey Y., Viet, Susan M, Marker, David A., Rogers, John W., Zeldin, Darryl C., Broene, Pamela, and Friedman, Warren. 2002. Environ Health Perspect 110:599-606

- Children are Particularly Vulnerable to Lead-Based Paint:** According to the United States Center for Disease Control (CDC), children under the age of six are most vulnerable to lead poisoning both because they are growing so rapidly and because they tend to put their hands or other objects into their mouths. The CDC asserts that, while children from all social and economic levels can be affected by lead poisoning, those children living at or below the poverty line who reside in older housing are at the greatest risk. Children living in poverty are four times more likely to suffer from lead poisoning than children growing up in wealthier families.<sup>5</sup>

The County has analyzed 2000 U.S. Census information to identify areas of housing that can be characterized as “high-risk” with respect to lead paint hazards and poisoning. Census tracts with high risk potential were determined by summing the percentage of children less than six years of age in families living below poverty and the percentage of houses built before 1970. The census tracts with the highest risk for lead based hazards in Clark County were located within the City of Vancouver. Table 3-5 presents the Census tracts located within Clark County with the highest potential for risk based on the methodology outlined above, not including the City of Vancouver.

**TABLE 3-5  
Census Tracts with a High Potential for Lead-Based Paint Hazard Risks**

Census Tract	Geography	Total population	Children > 6 in poverty	Homes built before 1960	Children >6 in poverty and old housing
407.02	Hockinson	5,344	15%	19%	34%
409.05	North Salmon Creek	2,760	13%	22%	35%
408.03	Sherwood Hills	4,215	29%	8%	37%
403	Ridgefield	4,923	8%	30%	37%
411.10	Walnut Grove	4,891	17%	21%	38%
404.03	Duluth	3,705	12%	28%	40%
405.08	Washougal	3,576	11%	28%	40%
408.04	Hazel Dell	7,099	30%	11%	41%
411.09	West Hazel Dell	6,070	30%	12%	42%
414	Camas	4,425	13%	43%	56%
415	Camas	2,470	17%	59%	76%
Mean			8%	15%	15%

Source: 2000 US Census Bureau and Clark County CBDG/HOME Program

Based on data from a HUD study, *The Prevalence of Lead-Based Paint in U.S. Housing (2002)*, it was estimated that 5,711 low and moderate-income Clark County households live in housing units with a significant lead-based paint hazard.

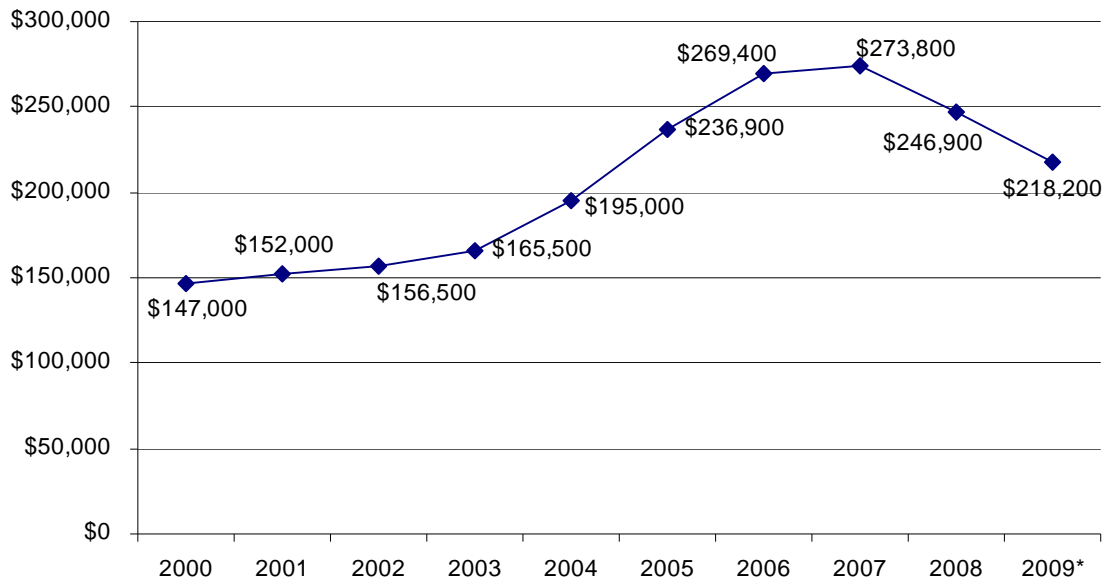
<sup>5</sup> “The Decline in Blood Lead Levels in the United States,” J.L. Pirkle, et al. 1994. *Journal of the American Medical Association*

# Housing Market Analysis

## Housing Cost/Price Trends

Housing prices in Clark County rose dramatically from 2000 to 2007. The median Clark County home price rose from \$147,000 in 2000 to \$273,800 in 2007. However, just a year later, the median price receded to \$249,900, reflecting the burst of the housing bubble felt across the nation. In the first quarter of 2009, the median price of homes in Clark County fell to \$224,100.<sup>6</sup>

**FIGURE 3-2**  
**Median House Price Trends**



Source: Washington Center for Real Estate Research. \*2009 data is for the second quarter only.

Between June 2007 and June 2008, La Center pending sales decreased by 75 percent, Ridgefield fell by 54 percent, Washougal fell by 49 percent, Battle Ground fell by 34 percent, and Camas fell by 30 percent. Yacolt's sales alone increased during that time.<sup>7</sup> By July 2009, this downward trend seemed to be continuing, but slowing down.

<sup>6</sup> Washington Center for Real Estate Research

<sup>7</sup> RMLS, *Market Action*, June 2008.

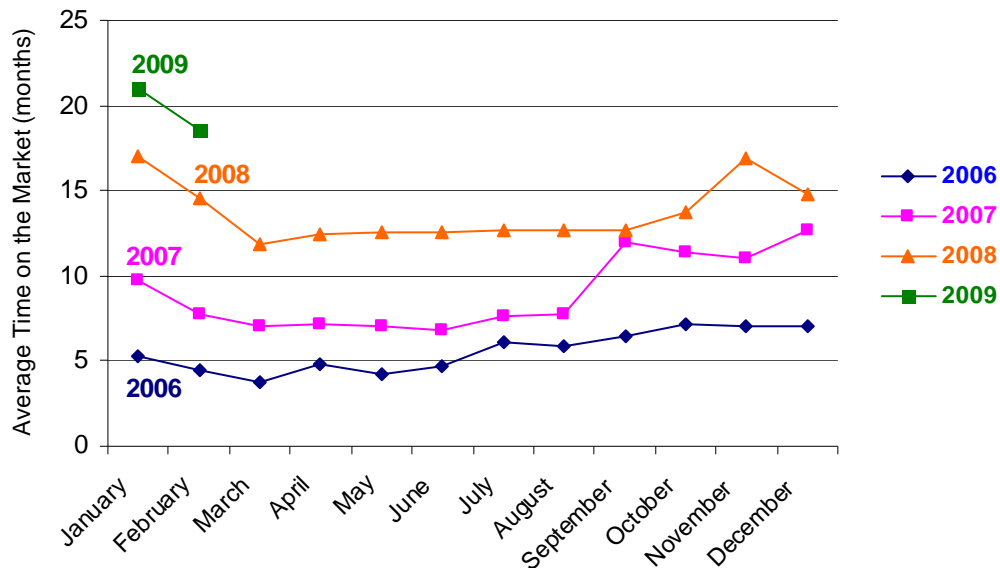
**TABLE 3-6  
Clark County Housing Sales: February 2008-2009**

Year		New Listings	Pending Sales	Closed Sales	Average Sale Price	Median Sale Price	Total Market Time
2009	Feb.	825	392	225	\$251,700	\$222,500	172
	YTD	1,809	715	440	\$243,000	\$215,000	165
2008	Feb.	1,114	465	294	\$278,300	\$244,900	110*
	YTD	2,324	866	551	\$292,300	\$253,300	104*

\*Note: the system of Market Time measurement changed between 2008 ("Current Listing Market Time") and 2009 ("Total Market Time"). Source: RMLS, Market Action, February 2009

In February 2009, there were 4,180 active housing listings in the county, lasting an average of 18.6 months on the market. New listings dropped 25.9 percent since February 2008, and closed sales fell 23.5 percent. Furthermore, the average sale price decreased by 9.6 percent in the same year.

**Figure 3-3  
Clark County Monthly Housing Inventory: 2006-2009  
(Average Length of Time in Months a Home is on the Market)**



## Rental Costs/Vacancies

Based on data from the Washington Center of Real Estate Research, the average rent in Clark County rose from \$610 in 2000 to \$721 in 2008, an 18 percent increase.<sup>8</sup> Low interest rates over the last few years have made it possible for people who were paying high rents to buy – sometimes with the assistance of first-time homebuyer programs. However, based on the American Community Survey, median monthly costs for owners with a mortgage were double that for renters in 2007 (\$1,625 owner costs with mortgage, and \$807 median gross rent).<sup>9</sup> This gap will increase most likely, as lender institutions are less likely to take risks on lower-income homebuyers after the 2008 housing recession and sub-prime foreclosures. This will place more strain on a rental market that already has a low apartment vacancy rate.

Apartment markets nationwide have retreated from record vacancies in the early 2000s. As of Spring 2010, the estimated county apartment vacancy rate in Clark County was 4.6 percent compared to 6.1 percent statewide.<sup>10</sup> (Rates below 5 percent tend to drive prices up while rates above 8 percent tend to drive prices down, causing investors to move away from housing investments).

According to the Census Bureau, the first quarter vacancy rate for Portland-Vancouver-Beaverton, OR/WA, MSA was 4.5 percent, one of the lowest for large metropolitan statistical areas. With the very low vacancy rate, it would be expected that rents will continue to rise creating an additional cost burden for low-income renter households. Based on the trend over the last ten years, rents would be expected to increase at least \$25 per month by the spring of 2011. This shows a continuing need for tenant-based rental assistance.

**TABLE 3-7**  
**Clark County Apartment Market Statistics: 2001-2009**

	Average Size (Sq Ft)	Average Rent	# of Units	# Vacant	Vacancy Rate
2000	879	\$610	11,194	410	4.3%
2001	879	\$630	11,473	402	3.5%
2002	905	\$645	12,186	584	4.8%
2003	911	\$655	11,891	547	4.6%
2004	935	\$681	13,060	835	6.4%
2005	914	\$669	12,831	616	4.8%
2006	909	\$683	14,466	521	3.6%
2007	904	\$721	12,408	385	3.1%
2008	893	\$721	13,356	494	3.7%
2009	887	\$741	13,405	643	4.8%
2010	910	\$739	13,125	604	4.6%

Source: Washington Center for Real Estate Research, *Apartment Vacancy Surveys*, Spring.

<sup>8</sup> Washington Center for Real Estate Research, *Apartment Vacancy Surveys*, 2001-2008.

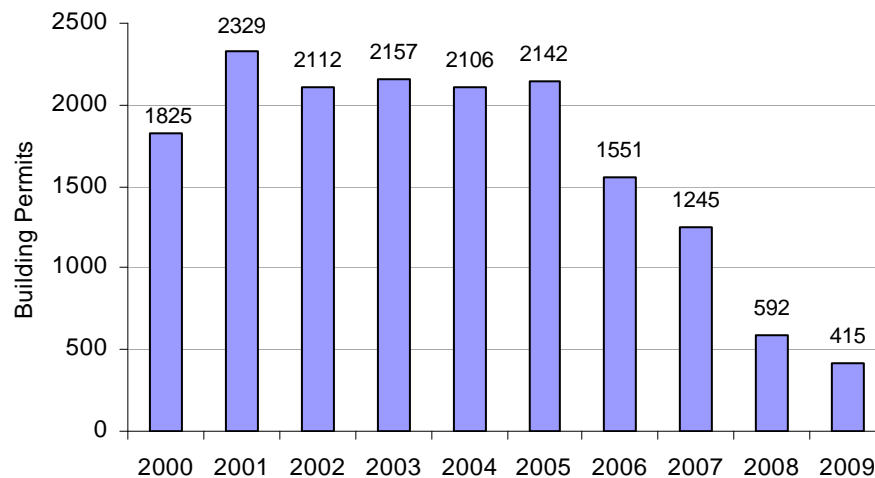
<sup>9</sup> American Community Survey, 2006.

<sup>10</sup> Washington Center for Real Estate Research, *Washington Apartment Market*, Spring 2010.

## Development Permit Activity

The amount of permit activity in Clark County has dropped dramatically in recent years as the housing market began to slow across the nation. In 2007, 1,245 permits were issued for single-family and duplex residential building and 34 for multi-family units. In 2008, just 592 permits were issued for single-family and duplex units, and 2 for multi-family units. As of February 28, 2009, 38 permits had been issued for single-family and duplex residential building in the County in 2009, with no permits for multi-family units.<sup>11</sup> In 2008, 70 permits were issued for mobile home placement in Clark County, adding to the 10,661 mobile homes counted that year.

**FIGURE 3-4**  
**Residential Construction Permit Activity, Clark County: 2000-2008**



Note: In 2006, the single family category began to include duplexes.

Source: Clark County Department of Community Development, Permits Issued Reports

## Housing Problems/Affordability

The Department of Housing and Urban Development uses three characteristics to describe households with “housing problems,” including the following:

- **Cost Burdened:** Spend more than 30 percent of their income on costs associated with housing;
- **Sub-standard Condition:** Occupy units having physical defects; or
- **Overcrowded:** Occupy units that meet the definition of overcrowded (more than one person per room).

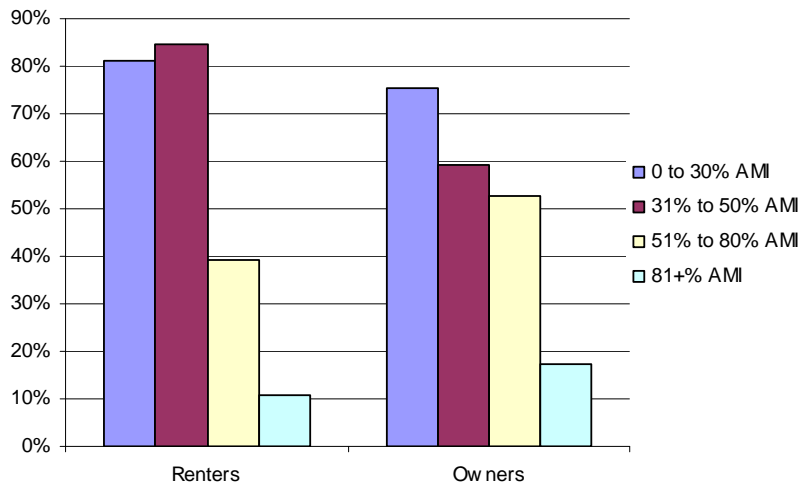
<sup>11</sup> Clark County Department of Community Development, *Permits Issued Report, 2007-9*.

**TABLE 3-8**  
**Clark County Households with Housing Problems/Cost Burden**  
**(Based on 1999 Income Levels)**

Households by Income Level	Renters	Owners	Total Households
<b>0 to 30% MFI</b>	7,991 (19%)	3,953 (5%)	11,944 (9%)
% Cost Burden <= 30%	78.9%	74.5%	77.5%
% with any housing problems	81.3%	75.5%	79.4%
<b>31% to 50% MFI</b>	6,799 (16%)	5,924 (7%)	12,723 (10%)
% Cost Burden <= 30%	78.5%	58%	69.0%
% with any housing problems	84.6%	59.1%	72.7%
<b>51% to 80% MFI</b>	10,292 (25%)	13,119 (15%)	23,411 (18%)
% Cost Burden <= 30%	30.8%	50.9%	42.1%
% with any housing problems	39.3%	52.8%	46.8%
<b>81+% MFI</b>	16,540 (40%)	62,547 (73%)	79,087 (62%)
% Cost Burden <= 30%	3.9%	15.7%	13.2%
% with any housing problems	10.7%	17.3%	15.9%
<b>TOTAL</b>	<b>41,622</b> <b>(33%)</b>	<b>85,543</b> <b>(67%)</b>	<b>127,165</b> <b>(100%)</b>

Source: Census 2000 CHAS data provided by the U.S. Department of Housing and Urban Development.  
Notes: AMI is Area Median Income. Cost burden refers to paying more than 30 percent of gross income for housing and utilities.

**Figure 3-5**  
**2000 Clark County Households with Housing Problems**



Source: Census 2000 CHAS data provided by the U.S. Department of Housing and Urban Development.

Although lenders, builders, housing advocates, and citizens may have somewhat different definitions of affordable housing, all of these groups have recognized that the relationship of household income to housing prices is the principal determinant in the ability to secure adequate housing. The US Department of Housing and Urban Development's (HUD's) standard for describing affordability is shelter plus utilities that cost no more than 30 percent of a household's gross income. Households that pay more than this are considered "cost burdened."

Extremely low, low, moderate and middle-income levels for households have been defined by HUD and are revised annually. Low-income households earn in the range of 31 to 50 percent of the area's median income (AMI). At moderate income levels, households earn between 51 and 80 percent of AMI. Middle-income households are those with incomes in excess of 80 percent of AMI.

### Homeownership Affordability

The Housing Affordability Index measures the ability of a middle-income family to carry the mortgage payments on a median priced home. When the index is 100 there is a balance between the housing cost and the family's ability to pay. Higher indexes indicate housing is more affordable. The Washington Center for Real Estate Research estimates the Housing Affordability Index for the fourth quarter of 2008 to be 123.8 in Clark County, compared to 107.5 statewide. However, for first-time homebuyers, the index drops to just 75.2.<sup>12</sup> As of 2009, the Washington Center for Real Estate Research estimates the median Clark County home resale value was \$224,100, compared to \$253,500 for Washington State.

**TABLE 3-9**  
**Clark County Housing Market Statistics: 2001-2008**

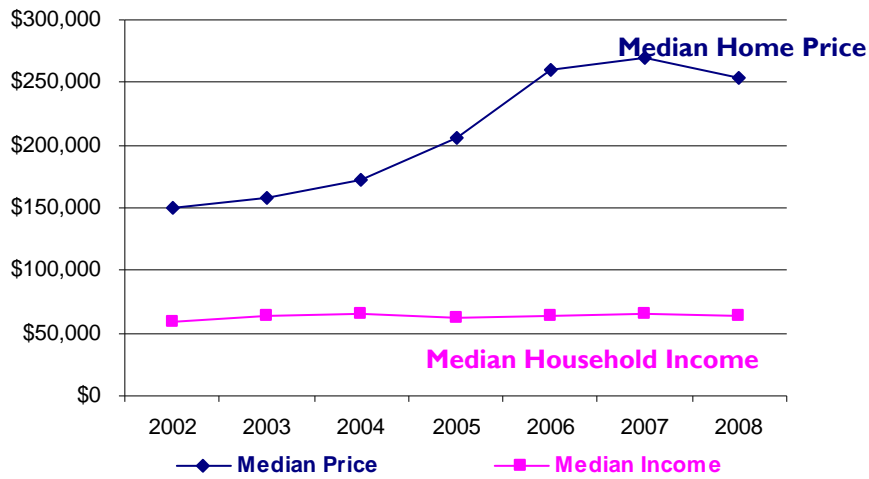
	Median Price	Mortgage Rate	Monthly Payment	Median Household Income	Housing Affordability Index (HAI)
2002	\$150,000	6.71%	\$775	\$59,516	160
2003	\$158,500	5.90%	\$752	\$63,105	174.8
2004	\$172,000	5.64%	\$793	\$65,048	170.8
2005	\$205,800	5.77%	\$963	\$61,517	133.1
2006	\$259,600	6.39%	\$1,298	\$64,082	102.9
2007	\$269,400	6.42%	\$1,351	\$65,412	100.9
2008	\$253,700	6.03%	\$1,138	\$64,098	109.4
2009	224,100	-	NA	NA	145.4

Source: Washington Center for Real Estate Research, *Washington State's Housing Market Reports*.

Figure 3-6 below shows that median household income has remained steady as housing costs rise, reflecting a growing gap in affordability. Escalating housing and utility costs have forced many households to pay considerably more for housing than is affordable or even feasible. While housing costs are increasing, income is not increasing at the same rate. The recent downturn in the housing market has made homes relatively more affordable.

<sup>12</sup> Washington Center for Real Estate Research, *Washington State's Housing Market Reports*, 2008. Note that the first-time buyer index assumes the purchaser earns 70% AMI.

**FIGURE 3-6**  
**Clark County Area Median Income vs.**  
**Median Single-Family Home Price: 2002-2008**



Source: Washington Center for Real Estate Research, *Washington State's Housing Market Reports*

Table 3-10 compares the minimum income required to purchase a median priced existing home with the minimum income required to purchase a new home. The table shows that only households making 70 percent or more of 2009 AMI could be able to afford a home at the 2009 median Clark County purchase price of \$224,100.

**TABLE 3-10**  
**Affordable Mortgage by Percent of 2009 Area Median Income (AMI)**

Percent of AMI <sup>1</sup>	Monthly Income	Affordable Monthly Expenses <sup>2</sup>	Affordable Mortgage <sup>3</sup>	Affordable Sales Price <sup>4</sup>
10%	\$583	\$193	\$35,952	\$37,844
20%	1,167	\$385	71,718	75,493
30%	1,750	\$578	107,671	113,338
40%	2,333	\$770	143,437	150,986
50%	2,917	\$963	179,389	188,831
60%	3,500	\$1,155	215,155	226,479
70%	4,083	\$1,348	251,108	264,324
80%	4,667	\$1,540	286,874	301,973
90%	5,250	\$1,733	322,826	339,817
100%	5,833	\$1,925	358,592	377,465

1- 2009 Area Median Income, \$70,000.

2- Assumes 5% annual interest rate 30 year mortgage.

3- Assumes the ability to make 5% down payment.

4- Assumes 33% of monthly income going to housing expenses (mortgage, property taxes, and insurance).

Table 3-11 shows the tipping point for 2009. Households needed to make 73 percent of AMI or more to be able to afford a home at the 2009 median Clark County purchase price of \$224,100. The comparison between 2008 and 2009 indicates the homes have become relatively more affordable in the past year.

**TABLE 3-11  
Tipping Point at 2008 Area Median Income (AMI)**

	Sales Price	Down Payment (5%)	Mortgage Amount	Monthly Mortgage <sup>1</sup>	Total Monthly Cost <sup>2</sup>	Annual Income	Percent of AMI
Median home 2008	224,100	11,205	212,895	1,143	1,406	51,127	73%

<sup>1</sup> Affordable Monthly Housing Cost, assuming 30-year mortgage at 5.0%

<sup>2</sup> Includes property taxes and property insurance. 2008 Clark County Median Income: \$70,000

Using the 2000 census, HUD provided an analysis of the availability of units priced within range of low-income households, and compared that with the income of the occupants. At that time there were only 234 vacant owner-occupied units valued within the low- to moderate-income range, and no homes affordable to households with incomes at or below 30 percent of area median income.

### Home Rental Affordability

The following table shows the relationship between rental housing costs (Fair Market Rents set by HUD based on actual area housing costs) and the income required to afford that housing in Clark County). These estimates are prepared annually by the National Low Income Housing Coalition.

**TABLE 3-12  
Renter Housing Costs and Income, Clark County: 2008**

Housing/Income Factor	Number of Bedrooms				
	Zero	One	Two	Three	Four
Fair Market Rent (FMR)	\$604	\$700	\$809	\$1,178	\$1,4151
Income needed to afford	\$24,160	\$28,000	\$32,360	\$47,120	\$56,600
Hourly wage required to afford (working 40 hours/week)	\$11.62	\$13.46	\$15.56	\$22.65	\$27.21
Hours per week at minimum wage (\$8.55 in Washington)	54	63	73	106	127

Source: National Low Income Housing Coalition, *Out of Reach: America's Housing Wage Climbs*, 2009.

The National Low Income Housing Coalition determined the “housing wage” in Clark County to be \$15.56 an hour – almost double the minimum wage in Washington. This is the amount a full-time (40-hour per week) worker would have to earn to afford a two-bedroom apartment at the area’s fair market rent. However, in 2009, the minimum wage in Washington is just \$8.55. Working full-time at minimum wage, a person could afford a rent of just \$455/month. In order to afford a two-bedroom apartment at minimum wage, a renter must work 73 hours per week, 52 weeks per year.<sup>13</sup> The

<sup>13</sup> National Low Income Housing Coalition, *Out of Reach: America's Housing Wage Climbs*, 2008.

estimated mean renter wage in Clark County was \$12.92/hour. Thirty-nine percent of renters were unable to afford a two-bedroom rental unit at the fair market rate. Extremely low-income households (those with incomes at or below 30 percent of area median income) are hard-pressed to find housing they can afford, are more likely to live in unsuitable housing or in overcrowded conditions, and are at risk of homelessness. Meeting the cost of housing leaves little for childcare, medical insurance or basic health care, adequate food, and other necessities.

Comparing the cost of housing and the ability of households to meet the cost is one measure of mismatch in supply and demand. Another is the actual allocation of those units. Units are not generally allocated on the basis of need – thus, even if units are rented or sold at a price affordable to low-income households, households with low incomes are not necessarily occupying those units.

Using the 2000 census, HUD provided an analysis of the availability of units priced within range of low-income households, and compared that with the income of the occupants. There were 3,685 rental units with rents affordable to households with incomes at or below 30 percent of area median income in Clark County. Of those units, only 48 percent were occupied by households with incomes in that low-income bracket. Just 125 units were vacant. Within the low- to moderate-income range, 45 percent of the units were occupied by households with the appropriate affordability range. This indicates that low-income households are essentially blocked from affordable rental units by households with higher incomes.

**TABLE 3-13**  
**Clark County Adequacy of Rental Housing Stock**  
**for Low to Moderate Income Households in 2000**

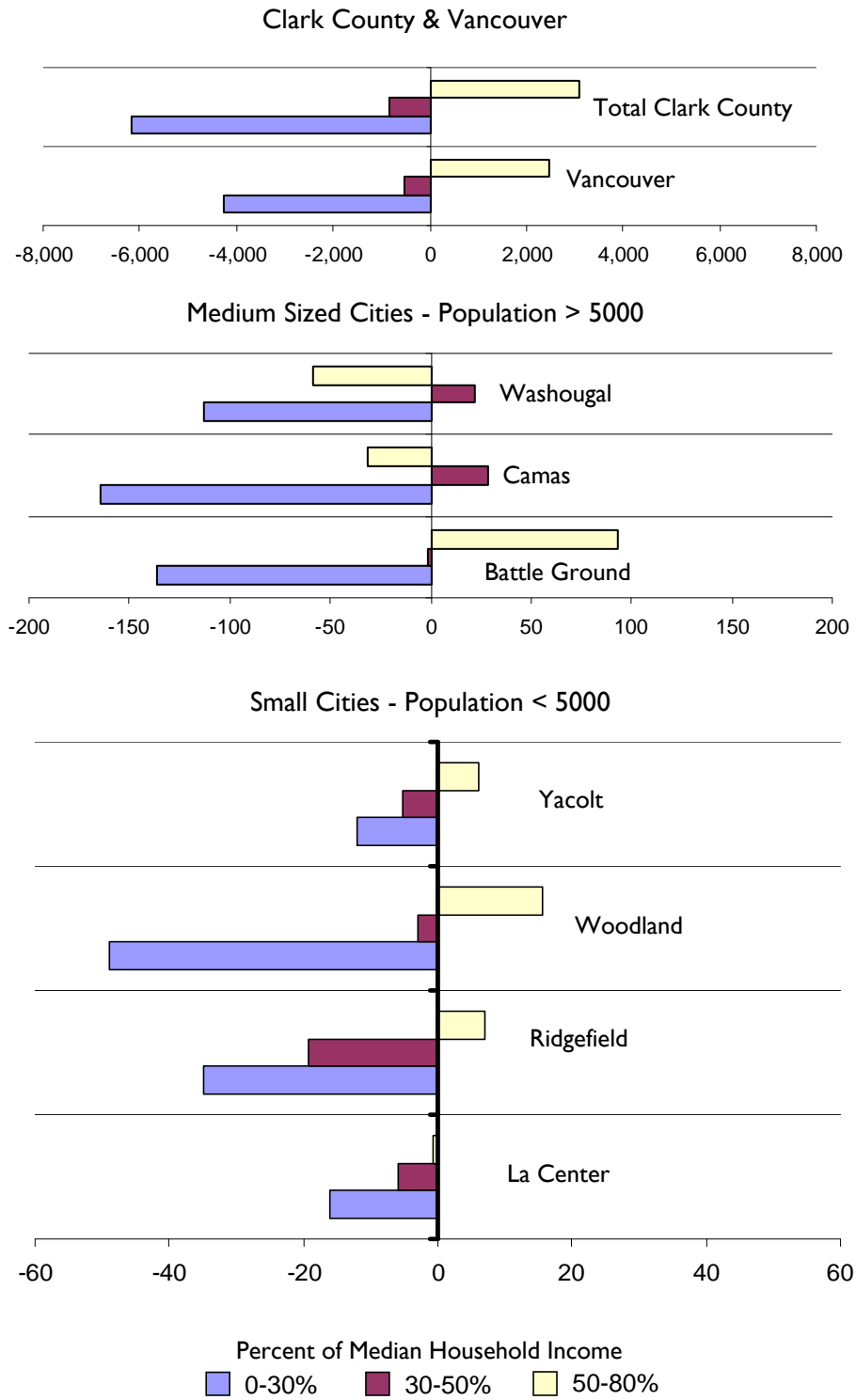
Household Income Level	# of Renter Households	Affordable Rental Units	% of Units Occupied by Different Income Level	Rental Units not Available to Income Level	Deficit or Surplus of Rental Units
< 30% AMI	7,991	3,810	52%	1,981	-6,162
30% - 50% AMI	6,799	13,215	55%	7,268	-852
50% - 80% AMI	10,292	24,785	46%	11,401	3,092

Source: 2000 HUD CHAS Data

Notes: “Percent of units occupied by different income level” is the inverse percentage occupied by those within income level. “Rental units not available to income level” is the number of affordable units multiplied by the number occupied by different households in an income level. “Deficit or surplus of rental units” is the number of renter households less the units not available.

Figure 3-7 shows that in 2000, all of the cities in Clark County, as well as the total County, had a significant deficit of rental units for low-income households making 0-30 percent of median household income. Most of the cities in Clark County followed a pattern where there were more income appropriate units available as income increased. In other words, there was a deficit of units for households making 0-30 percent of median income and 30-50 percent of medium income and a surplus for households making 50-80 percent of median household income. Interestingly, both Camas and Battle Ground followed a different trend. These cities have showed a deficit of rental units for households making 0-30 percent and 50-80 percent of median household income, but had a surplus for households making 30-50 percent of median household income.

**Figure 3-7**  
**Deficit or Surplus of Low-Income Rental Housing Units: 2000**



Source: 2000 HUD CHAS Data

**Table 3-14  
The 2009 Rental Market Housing Continuum in Clark County**

	Housing Options			
	Rental Assistance or Operating Subsidies Required to Serve These Households	Shallow Subsidy, Tax Expenditure Programs Can Serve These Households	Private Market Adequately Serves These Households	
	Thirty Percent AMI	Fifty Percent AMI	Sixty Percent AMI	Eighty Percent AMI
<b>HUD Area Median Income (AMI)<sup>1</sup></b>				
1-Person Household	\$14,700	\$24,500	\$29,400	\$39,200
3-Person Household	\$18,900	\$31,500	\$37,800	\$50,400
<b>Fair Market Rent, Thirty Percent of Income, and Affordability Gap</b>				
<b>1-Person Household</b>				
1 Bedroom Fair Market Rent <sup>2</sup>	\$656	\$656	\$656	\$656
30% of Monthly Income	\$368	\$613	\$735	\$980
Affordability Gap	\$289	\$44	-\$79	-\$324
<b>3-Person Household</b>				
2 Bedroom Fair Market Rent <sup>2</sup>	\$809	\$809	\$809	\$809
30% of Monthly Income	\$473	\$788	\$945	\$1,260
Affordability Gap	\$337	\$22	-\$136	-\$451
<b>Notes:</b>	Households have very little ability to pay market rate rents. They may cycle in and out of homelessness and require emergency shelter, transitional housing and homeless prevention assistance. Public housing, Section 8 Vouchers, Home Tenant Based Rental Assistance, and other forms of rental or operating assistance generally essential to assist these families, particularly those below thirty percent. HOME, tax exempt bond or Low Income Housing Tax Credit projects can target a modest number of their units to serve these populations.	These households have ability to pay slightly below market rents. They can be easily served by HOME, tax exempt bonds, and Low Income Housing Tax Credit projects. They generally do not require Public Housing, Section 8 Vouchers, HOME Tenant Based Rental Assistance, or other forms of rental or operating assistance.	These households have sufficient income to rent market rate housing. No need to use scarce public resources of any kind to provide them with rental housing opportunities.	

## Affordability and Racial Minority Groups

Although Clark County has a relatively small racial and ethnic population, expanding diversity has accompanied the population growth. Between 1990 and 2000, the number of Hispanic households grew 165 percent. Asian and Pacific Islander households grew 144 percent. The number of Black households in Clark County increased by 119 percent in this same decade.

The only documented data on area growth in minority groups is provided by the census. However, anecdotal data indicate that the number of immigrants and refugees from other countries who are settling in Clark County is increasing. Many are Russian or Central and Eastern European, and most others are Southeast Asian. Minority-headed households, not including immigrants known through anecdotal data, comprised 8 percent of all households in the County in 2000. However, these households represented 15 percent of renters earning less than 50 percent of AMI and 6 percent of homeowners at that income level.

As discussed in Chapter Two and illustrated in Table 3-15, a higher percentage of households in racial or ethnic minority groups are in the lowest income categories, as compared with non-minority households. Over half of all Hispanic and Black households have incomes which fall below 80 percent of AMI; 38 percent of the Asian household incomes fall below 80 percent AMI. Non-minority households, by contrast, usually earn more than 80 percent of AMI.

**TABLE 3-15**  
**Household Incomes of Racial Groups in Clark County**

Household	Total Households (2000)	Percent of Total Households				
		Total Households	Very Low-Income (0-30% MFI)	Low – Income (31-50% MFI)	Moderate Income (51-80% MFI)	Higher Income (>80% MFI)
White (non-Hispanic)	114,320	92%	9%	10%	18%	63%
Black (non-Hispanic)	1,799	1%	20%	12%	18%	51%
Hispanic (all races)	3,924	3%	16%	15%	24%	45%
Native American (non-Hispanic)	912	1%	9%	16%	18%	56%
Asian (non-Hispanic)	3,355	3%	11%	11%	13%	65%
Pacific Islander (non-Hispanic)	297	< 1%	9%	10%	18%	63%
<b>All Households</b>	<b>124,607</b>	<b>100%</b>	<b>9%</b>	<b>10%</b>	<b>18%</b>	<b>62%</b>

Source: Based on 2000 U.S. Census data provided by HUD, does not include “two or more races” or “other race.” Percentage may not total due to rounding.

Groups facing “disproportionate impact” are defined as those racial groups at income levels that confront housing problems 10 percentage points or higher than the income category as a whole. The 2000 Comprehensive Housing Affordability Strategy (CHAS) data reveals that Black, Asian and Hispanic households (renters and homeowners together) face a disproportionate impact relative to housing. This impact is most pronounced in the 30-50 percent and the 50-80 percent AMI income categories.

## Affordability and Persons with Disabilities

The 2008 American Community Survey found 28,301 people aged 18 to 64 with disabilities. Fifty seven percent of those 16 to 34 and disabled were unemployed, and 59 percent of those aged 35 to 64 were unemployed. For those who are not employed, monthly Supplemental Security Income (SSI) payments for an individual are \$637 in Clark County. Persons with disabilities who are dependent on SSI payments are priced totally out of the market. If SSI represents an individual's sole source of income, \$191 in monthly rent is affordable, while the FMR for a one-bedroom is \$655.<sup>14</sup>

**TABLE 3-16**  
**Persons with Disabilities by Age: 2008**

	Ages 16 -34			Ages 35 to 64		
	Total Population	Disabled Population	% Disabled	Total Population	Disabled Population	% Disabled
Clark County	98,851	7,827	7.9%	168,296	20,474	12.1%

Source: American Community Survey, 2007

## Condition of Housing

The Department of Housing and Urban Development considers substandard housing units as a characteristic of “housing problems.” Clark County relies on definitions used by the Department of Community Service's Housing Rehabilitation Program to describe the condition of housing as follows:

- **Standard Housing Unit:** Any dwelling which meets HUD’s Housing Quality Standards and the Uniform Housing Code Standards.
- **Substandard Housing Unit:** Any dwelling which does not meet HUD's Housing Quality Standards and the Uniform Housing Code Standards.
- **Substandard and Suitable for Rehabilitation:** A building with a sound basic structure for which the cost of rehabilitation, plus any outstanding mortgage or lien, does not exceed 95 percent of the value of the property after rehabilitation, and the estimated cost of rehabilitation is deemed reasonable as determined by rehabilitation specialists.

Clark County uses its Assessor’s Office data to estimate the number of substandard housing units in the county. This data is also used to identify areas that have higher concentrations of substandard single-family dwellings. The Assessor's Office employs a system in which single-family residential units receive a rating of condition based on the exterior of the building. Although an exterior assessment may not provide an absolutely accurate evaluation, it is generally indicative of overall condition, because it is unlikely that a poorly maintained building is well maintained inside. The data's greatest limitation is that it provides information for single-family dwellings only. Apartments, duplexes, and condominiums are not included.

Table 3-17 shows the estimated condition of housing in Clark County as of 2000, based on the Assessor's Office rating system. Generally, houses that are ranked as "Fair" are those structures most in need of rehabilitation for which such an investment may still be cost efficient. Homes ranked as "Badly Worn" have fallen into such a state of disrepair that any investment would not be cost effective. Census

<sup>14</sup> National Low Income Housing Coalition, *Out of Reach: America’s Housing Wage Climbs*, 2008.

tracts with more than 51 percent low and moderate-income households are indicated in bold print. The location of these census tracts is indicated on Figure 3-8.

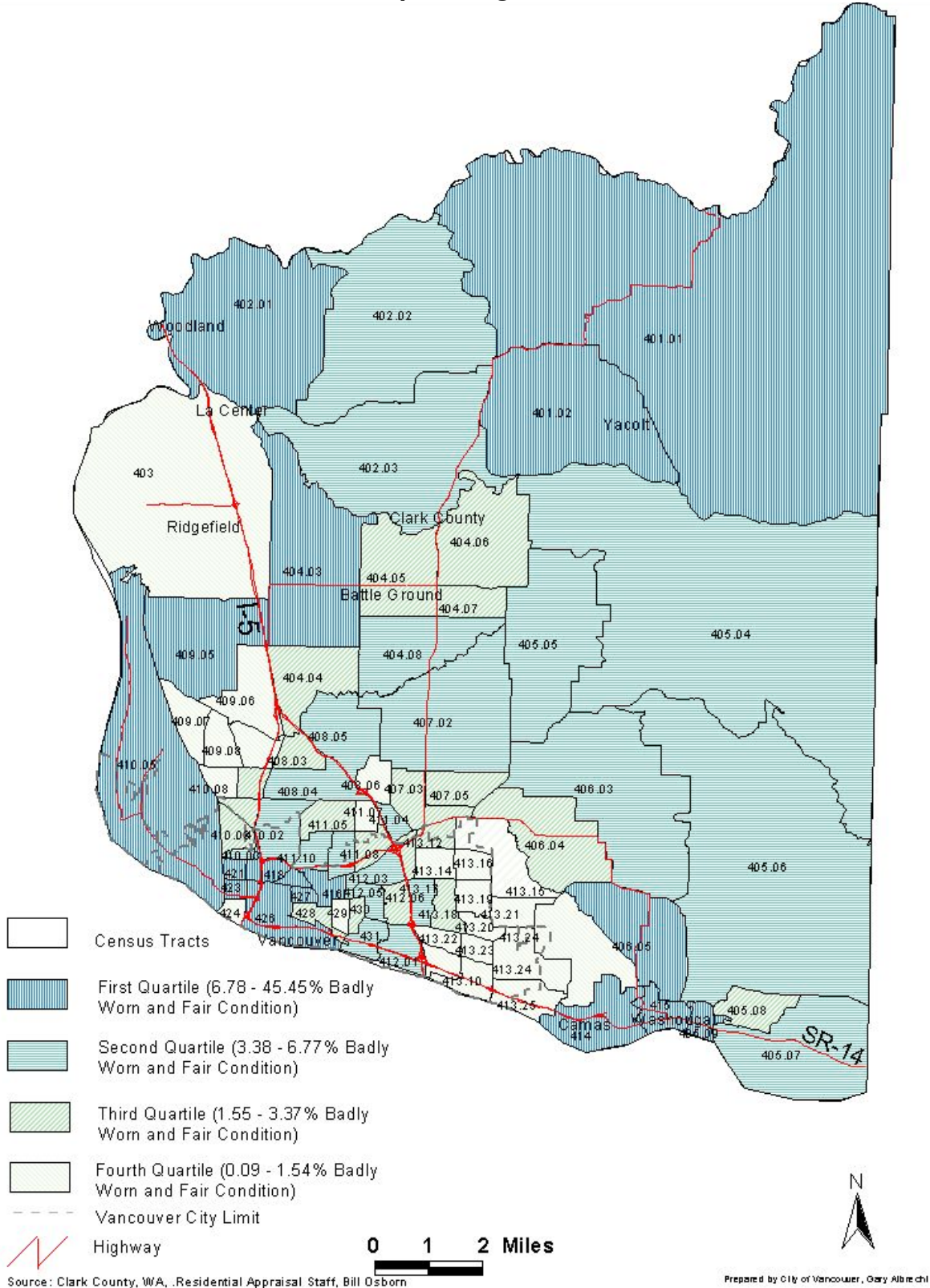
**TABLE 3-17**  
**Census Tracts with Highest Concentrations of Substandard Single-Family Dwellings: 2000**

Census Tract*	Single-Family Units in "Fair" or "Badly Worn" Condition	Percent of Single-Family Units in Census Tract
<b>424.00</b>	<b>11</b>	<b>45.45%</b>
<b>423.00</b>	<b>648</b>	<b>17.28%</b>
<b>418.00</b>	<b>999</b>	<b>14.51%</b>
415.00	679	13.11%
<b>410.05</b>	<b>460</b>	<b>12.17%</b>
<b>426.00</b>	<b>538</b>	<b>11.71%</b>
403.00	1,615	10.28%
<b>416.00</b>	<b>343</b>	<b>9.91%</b>
421.00	782	9.72%
409.05	1,002	9.28%
401.02	974	8.73%
401.01	1,270	8.43%
419.00	559	8.23%
425.00	300	7.67%
414.00	1,508	7.43%
404.03	1,260	7.14%
<b>427.00</b>	<b>421</b>	<b>7.13%</b>
406.05	947	7.07%
405.09	774	6.98%
<b>417.00</b>	<b>673</b>	<b>6.84%</b>
<b>402.01</b>	<b>1,636</b>	<b>6.78%</b>
All Census Tracts – Median		3.38%

Source: Clark County Department of Assessment and GIS

\*Bold tract numbers indicate census tracts with more than 51% low and moderate-income persons.

**FIGURE 3-8**  
**Clark County Housing Unit Condition**



Census data for 2000 identified less than one half of one percent of the housing units in the county as not having complete plumbing facilities; less than one percent were identified as not having complete kitchen facilities.

### Overcrowding

The Department of Housing and Urban Development considers overcrowding a characteristic of “housing problems.” Overcrowding, defined as housing units with one or more persons per room, is a significant issue in Clark County. According to the US Census, two percent of all owner-occupied units are overcrowded, and eight percent of all renter units are overcrowded.

As shown in Table 3-18, much of this overcrowding is clustered in census tracts in and around the City of Vancouver.

**TABLE 3-18**  
**Census Tracts with Highest Percent of Housing**  
**with More than One Person per Room: 2000**

Census Tract	Percent
411.09	15.3%
417.00	14.3%
427.00	13.4%
416.00	12.8%
410.05	11.3%
412.05	8.0%

Source: Table H20, 2000 Census

### Barriers to Affordable Housing

Costs related to housing and incentives to develop, maintain, and improve affordable housing in Clark County are impacted by market pressures and public policies. A discussion of some of the major factors contributing to housing costs in Clark County follows.

#### Impact Fees

Three tax limitation measures have been passed by voter initiative in recent years. Tax limits have limited local governments across the State of Washington severely in their ability to raise revenues for necessary public services. Limitations on revenue have prompted cities (especially in high growth areas) to employ alternative methods such as levying impact fees to finance growth and infrastructure. Although these impact fees, which are tied to new residential construction, do not reflect the full cost of service and facility impacts, they do add to the cost of providing housing. For low and moderate-income households, unsubsidized new residential construction may be cost prohibitive and/or require too large a share of household income to enable purchase or rental.

Legislation for systems development charges and impact fees does not make the waiving of such fees practical. The legislature requires that when a local jurisdiction waives systems development charges and other fees, it is required to make up these funds from general revenues. Because of this requirement,

most local jurisdictions in Clark County will not consider waivers. If the legal requirement were changed at the state level, it would give municipalities an option to provide incentives to affordable housing to both public and private developers. The overall impact on the development of systems would be minimal and the cost of infrastructure and other impacts would be able to be spread over all new development.

### **Public Constraints on Housing**

Constraints impacting *where* and *how* development may occur have been implemented to protect public interests, such as the preservation of livability and the protection of natural resources. Examples include the following:

- **Limitations on Where Development May Occur:** A community imposes constraints on where development may occur. Such limits help to ensure the preservation of open space and important natural features of that space. In addition, restrictions against the development of housing on unstable slopes or in floodplains help to minimize public costs in the event of natural disasters; and
- **Limitations on How Development May Occur:** Factors that affect housing affordability include design limitations that add to the cost of development, such as curbs, sidewalks, and underground utility requirements. Also, limitations enforced through listing salmon on the federal threatened/endangered species lists has resulted in costly stormwater management requirements.

An argument can be made that constraints on development may impact housing affordability. Yet constraints are implemented to protect other public interests, such as preservation of open space, clean air, clean water, endangered species, and public safety. Clark County endeavors to offset costs associated with constraints on development through support of affordable housing programs. Funds from various federal and state programs such as CDBG, HOME, and the HB 2060 deed recording surcharge programs contribute to this effort. Also, Clark County is experimenting with a voluntary inclusionary zoning policy as described below.

### **Difficulty in Finding Land**

In Clark County, insufficient vacant land remains that can accommodate the demand for housing. As a result of the dwindling supply of developable land, developers have switched from traditional single-family homes to town-homes and condominiums. This trend has increased ownership opportunities but has reduced rental potential in Clark County.

### **Cumbersome or Redundant Bureaucratic Processes**

The Clark County permit process is reviewed continuously, and changes are made based on a number of development review requirements that delay construction and occupancy. Delays include:

- The requirement that all civil improvements, including landscaping, be completed prior to issuing water meters. Developers, by contrast, are reluctant to install landscaping without having the ability to keep it watered; and
- A limited process supporting occupancy of buildings in multi-building developments as they are completed and available for occupancy. For developers, this limited occupancy translates directly to lost income.

## **Insurance Costs**

For many years, owners of affordable rental properties have faced increased insurance premiums coupled with fewer insurance options. Oregon Housing conducted a survey of operating costs on low income housing tax credit projects in 1999. The survey showed an overall average of \$93 of insurance cost per unit per year (property/liability). According to this survey, insurance costs equaled three percent of annual operating expenses for such units.

The Housing Development Center (HDC) indicates that prime market insurance rates (rates given to preferred properties with owners that have very few insurance claims) on new construction range between \$275 - \$325 per unit per year, tripling in the past five years. Insurance costs now represent approximately ten percent of annual operating expenses.

According to the HDC, owners of affordable rental units also face difficulties if they (or their property manager) make claims against their insurance. Many insurance companies are canceling insurance policies of affordable housing projects, forcing owners to go to the “surplus” market where insurance rates can be upwards of \$425/unit.

In response to this trend of escalating insurance costs, some non-profit affordable housing developers have begun to purchase insurance through their for-profit property managers whose portfolios are large enough to enable them to stay in the preferred market. Discussions between housing providers about group purchasing of insurance to reduce costs have also occurred. The Washington State Housing Trust Fund is investigating starting an insurance pool for affordable housing owners and operators as one method to lower the cost of insurance for housing providers.

## **Consumer Expectations**

For most consumers, a house is their single most significant financial investment. Homes are typically regarded by their occupants as more than a place to live; they impose a significant financial burden upon owners, but may offer a windfall profit opportunity. In the 1980s and 1990s, homeowners became increasingly protective of the value, both real and perceived, of their homes. This is often exhibited as NIMBYism (Not In My Back Yard) where property owners object strenuously to the introduction of new housing that differs from existing housing in type or value. Many objections are based on fear of diversity in incomes, race, age, or ethnicity and the perceived impacts of that diversity on the value of property. NIMBYism results in excessive delays in permit review processes and can exclude legitimate housing types or income groups from neighborhoods. The impact of this intolerance on the planning process should not be underestimated. The potential that NIMBYism barriers will be raised must be recognized. Mitigation of NIMBYism through education programs, public hearing processes and in programs that attempt to create a sense of community that extends beyond the financial commitment of a house purchase is essential.

## **Public Assisted Housing**

Public Housing is defined as any housing assisted (constructed or subsidized) with public dollars. The Vancouver Housing Authority (VHA) administers subsidized public housing, the Housing Choice voucher program and the majority of low-income housing developments in Clark County. The VHA is one of 30 housing authorities across the country participating in the Moving to Work (MTW) program, an

innovative Department of Housing and Urban Development (HUD) program that provides the opportunity to test locally-designed housing and self-sufficiency strategies. The VHA administers the following public assistance housing programs:

- **Low-Rent Housing:** According to the VHA's 2009 Annual Report, the Housing Authority has 575 units of low rent public housing, including 60 units converted for assisted living. Low rent housing residents pay approximately 30 percent of their income for rent. The average annual income for households in VHA public housing is \$13,664. The VHA's largest public housing community is Skyline Crest, with 150 units.
- **Rental Assistance:** The HUD Section 8 Housing Choice Voucher program allows low-income families to choose housing in the private market. Renters pay a portion of their adjusted household income for rent and utilities. In 2008, VHA administered 1,927 housing vouchers. The VHA also owns 202 units of Section 8 New Construction properties.
- **Resident Programs:** VHA's RISE & STARS Community Center is designed to promote self-sufficiency, community service, and education. The center offers educational opportunities for parents who are working towards self-sufficiency, including computer training, parenting groups, and leadership opportunities. The youth program assists young public housing residents with homework help and provides recreational activities. Approximately 200 families receiving VHA housing assistance also participate in the Family Self Sufficiency program, which provides incentives for moving off housing assistance within a set time limit.
- **WorkForce Housing:** WorkForce Housing is a unique approach that promotes long-term sustainability in housing for working households. Although income requirements vary, WorkForce Housing offers affordable rents to families earning 60 to 80 percent of the AMI. Currently, over 2,000 WorkForce Housing units are available in Clark County. WorkForce Housing developments are purchased through tax-exempt revenue bonds and low-income housing tax credits. At least 51 percent of the units are funded with tax-exempt bonds and must be rented to households at or below 80 percent of AMI. All of the units funded with tax credits must be rented to households at or below 60 percent of AMI.

**TABLE 3-19**  
**Public Housing Inventory: 2008**

<b>Program</b>	<b>Description</b>	<b>Units</b>
Low Rent Public Housing	Developed by VHA using federal funds in which elderly, disabled, and family residents pay about 1/3 of income for rent.	575
Section 8 Housing Choice Vouchers	Administered by VHA, allows for low-income elderly, disabled, and senior households to rent housing from private market landlords. Residents pay about 1/3 of income for rent.	1,898
WorkForce Housing	Developed by VHA with no direct tenant subsidy. Rents are usually in the lower market ranges.	2,049
Group Living and Shelter	Developed by service agencies for specific populations who need housing and services; people pay no more 1/3 of income for rent.	221
Special Needs	Same as low income housing with projects targeted to specific populations such as the mentally ill, developmentally disabled or elderly. People pay no more than 1/3 of income for rent.	327

Source: Vancouver Housing Authority, *Moving to Work*, Annual Plan FY2008, March 2009

**TABLE 3-20**  
**Number and Characteristics of Households Served by the**  
**Vancouver Housing Authority Public Housing & Vouchers: 2008**

	Actual		Planned	
	Public Housing	Vouchers	Public Housing	Vouchers
Number of Households	491	1,927	500	2,000
<b>Family Type</b>				
Families	245	586	250	636
Elderly Householders	110	528	99	520
Disabled Householders (Under age 62)	136	813	151	844
<b>Bedroom Size</b>				
1 Bedroom	105	1,033	105	1,071
2 Bedroom	198	430	197	460
3 Bedroom	165	368	170	367
4 Bedroom	19	78	24	78
5 Bedroom	4	12	4	14
6+ Bedroom	0	6	0	10
<b>Income Range</b>				
<30% AMI	367	1,482	386	1,540
30-50% AMI	111	393	106	420
50-80% AMI	11	50	8	38
>80% AMI	2	2	0	2
<b>Race</b>				
White	371	1,623	382	1,693
Black/African-American	62	184	59	190
American Indian/Alaskan Native	13	26	10	26
Asian	36	76	41	75
Native Hawaiian/Pacific Islander	9	18	8	16
Unknown	0	0	0	0
<b>Ethnicity</b>				
Hispanic or Latino	24	70	23	67
Not Hispanic or Latino	467	1,857	477	1,933

Source: Vancouver Housing Authority, *Moving to Work*, Annual Plan FY2008, March 2009

In 2008, there were 2,291 households on the waiting list for Public Housing and 4,323 households waiting for Section 8 Housing Choice Vouchers. In 2006, the Section 8 Voucher list reached over 7,000 names, with a waiting period of four to six years. In October of that year, the waiting list was closed and will remain so until the waiting time drops to approximately one year (the current time spent on the list is still approximately four years). If the waiting list had not been closed, the estimated total number of applicants is 8,000.<sup>15</sup> Ninety-one percent of those on the Vancouver Public Housing waiting list and 89

<sup>15</sup> Vancouver Housing Authority, *Moving to Work*, Revised Annual Plan FY2008, March 2008.

percent of those on the Housing Choice Voucher Program waiting list have incomes below 30 percent of AMI. Less than one percent have incomes above 50 percent AMI.

**TABLE 3-21**  
**Number and Characteristics of Households on the**  
**Vancouver Housing Authority Public Housing & Vouchers Waiting List: 2008**

	Actual		Planned	
	Public Housing	Vouchers	Public Housing	Vouchers
Number of Households	2,291	4,323	2,550	4,400
<b>Family Type</b>				
Families	1,176	2,257	1,340	2,408
Elderly Householders	87	753	137	670
Disabled Householders (Under age 62)	1,028	1,313	1,073	1,322
<b>Bedroom Size</b>				
1 Bedroom	1,549	2,181	1,588	2,216
2 Bedroom	575	1,337	714	1,370
3 Bedroom	114	628	188	646
4 Bedroom	31	144	40	137
5 Bedroom	12	23	14	25
6+ Bedroom	10	10	6	6
<b>Income Range</b>				
<30% AMI	2,082	3,839	2,322	3,928
30-50% AMI	192	443	208	438
50-80% AMI	16	36	16	28
>80% AMI	1	5	4	6

Source: Vancouver Housing Authority, *Moving to Work*, Annual Plan FY2008, Mar 2009

VHA works to comply with Uniform Federal Accessibility Standards. Federally assisted and owned newly developed projects must include units which are accessible to person with disabilities at a rate of a minimum of five percent of the total units, or at least one accessible unit per project, which ever is greater. Residents in need of disability-related modifications may submit a request to VHA's maintenance team and reasonable accommodations to such requests are executed in a timely manner. VHA operates in full compliance with the transition plan resulting from the Section 504 Needs Assessment conducted in 1990.

## Community Development Needs

As part of the Clark County 20-Year Comprehensive Growth Management Plan, each incorporated city within Clark County developed its own comprehensive plan that identified community development needs within its own boundaries. Clark County also prepared a plan for unincorporated areas of the county. Citizen input to these plans was extensive. The components of the process included a Technical Advisory Committee comprised of planning staff from the county, eight cities, and special districts; issue-based subcommittees open to all interested parties to provide input on specific issues such as housing and economic development; newsletters to citizens; telephone and mail surveys; workshops; and public hearings. These planning processes illuminated community development needs. While descriptions of specific projects and their associated costs are located in each of the various comprehensive plans, a synopsis is presented in the paragraphs which follow.

The overview presents information focused on infrastructure improvements (water, sewer, streets) and parks improvements. It does not focus on other types of community-based projects such as senior centers or health facilities, since the growth management planning process did not require that cities or counties include a human service component in their plans due to time and staff constraints. Implementation of the community development plans are constrained in part by lack of funding resources. This challenge, faced by most communities nationwide, impacts Clark County significantly because of rapid growth, an immediate need for infrastructure, and diminishing availability of federal resources such as CDBG funds to address emergent needs. The Department of Community Development's Comprehensive Capital Facilities Plan Summary Report highlights significant growth-related public facilities needs within the county. The report draws the following conclusions:

- **Water:** Many jurisdictions and service districts have identified the need for additional water supply and many will increasingly rely on Clark Public Utilities (CPU) water provision jurisdictions, which will access new reserves through the Vancouver Lake lowlands. Some jurisdictions only need additional water resources from CPU during peak time, or to supply major industrial users. Others will require a water system inter-tie to accommodate projected residential growth.
- **Sewer:** Sewer capacity may be an issue in the short-term for areas served by the Salmon Creek Wastewater Management System. While a plan has been drafted to remedy capacity limitations, the time required for permitting, design and construction may result in a temporary connection moratorium unless measures are taken to monitor or limit growth within the service area (which includes the City of Battle Ground and most of the Hazel Dell Service District). Substantial rate increases are likely to be required to retire bonds for this expansion project. Given its limited rate base, the City of Ridgefield is likely to face significant challenges in financing the amount of collection system improvements required to serve the hilly terrain within its current Urban Growth Area. The Town of Yacolt will also be working on plans for a sewer system during the planning period.
- **Parks:** In response to the tremendous growth experienced within Clark County, communities have been pressured to acquire, preserve, and improve parks and recreation facilities for community/neighborhood use. Strong demand for parks and park improvements is reflected in capital improvement plans throughout the county. Municipalities seek funds to develop and maintain existing parks while also investigating the feasibility of acquiring open space for creation of new parks and trail networks.

- **Stormwater:** Stormwater capital facilities are an emerging area of concern within Clark County as a result of growth, the expansion of impermeable surfaces, and the threats to native fish species. New stormwater facilities development and redevelopment projects are required to manage run-off.
- **Transportation:** Capital facilities plans throughout Clark County reflect major efforts to modernize local streets, particularly the streets and sidewalk facilities in older residential areas. Capital facilities plans express a need for the expansion of existing street and sidewalk networks into new areas. The Clark County Department of Community Development expects that current limitations on public funding for transportation will preclude meeting the transportation demands projected in the county comprehensive plan. Every jurisdiction, with the exception of Yacolt, reports increasing road and highway congestion coupled with lower standards. Interstate and state routes will experience significant increases in peak-hour failures. Funding constraints leave only level-of-service adjustments or reconsideration of the land use plan as available options to address this revenue shortfall.

Clark County undoubtedly will face difficult decisions in coming years as to which projects to fund. With limited resources, projects that promote a sense of community and contribute to a desirable quality of life, such as recreational activities or community centers, are likely to be assigned a lower priority than other, more urgent concerns, such as water and sewer projects. However, federal, state, and local resources may not be available to implement even these infrastructure plans. New and innovative approaches to funding community needs and options will be required in coming years.

Table 3-22 presents a summary of the county's community development needs, along with an estimate of the funds required to address those needs. When available, cost estimates from the city and county comprehensive plans were used. In the absence of such information, estimates were developed based on the projected cost of potential projects. Cost estimates are not provided for public services because the Clark County Urban County Policy Board has chosen not to fund public services. Cost estimates presented exceed the total funding the county can expect to receive and are presented only to provide a general assessment of the county's total community development needs.

**TABLE 3-22  
Community Development Needs (HUD Table 2B)**

Priority Community Development Needs	Priority Need Level	Unmet Priority Need	Estimated Amount to Address Unmet Need	5 Year Goal Plan/Act	Annual Goal Plan/Act	Percent Goal Completed
Acquisition of Real Property	High	Property to be used for:  - housing - parks	\$10 Million	5	1	
Disposition	Low			0		
Clearance and Demolition	Low			0		
Clearance of Contaminated Sites	Low			0		
Code Enforcement	Low			0		
<b>Public Facility Needs (projects)</b>						
Senior Centers	High	Community Facilities for:  - delivery of social services - provision of meeting space for community groups - provision of parks, recreation and open space in accordance with GMA requirements	\$14 Million	1		
Handicapped Centers	Medium			1		
Homeless Facilities	Low			0		
Youth Centers	Low			0		
Child Care Centers	Medium			2		
Health Facilities	Medium			2		
Mental Health Facilities	Medium			2		
Neighborhood Facilities	High			2		
Parks and/or Recreation Facilities	High			5		
Parking Facilities	Low			1		
Tree Planting	Low			1		
Fire Stations/Equipment	Low			1		
Abused/Neglected Children Facilities	Low			1		
Asbestos Removal	Medium	1				
Non-Residential Historic Preservation	Low	1				
<b>Infrastructure (projects)</b>						
Water/Sewer Improvements	Medium	Infrastructure to respond to:  - new demand - need to improve old infrastructure to meet modern standards - safety problems and regulatory changes	\$42 Million	4		
Street Improvements	High			10		
Sidewalks	High			10		
Solid Waste Disposal Improvements	N/A			0		
Flood Drain Improvements	Low			1		

**TABLE 3-22  
Community Development Needs (HUD Table 2B) Continued**

<b>Priority Community Development Needs</b>	<b>Priority Need Level</b>	<b>Unmet Priority Need</b>	<b>Estimated Amount to Address Unmet Need</b>	<b>5 Year Goal Plan/Act</b>	<b>Annual Goal Plan/Act</b>	<b>Percent Goal Completed</b>
<b>Public Services (General)</b>						
Senior Services	N/A	The Urban County Policy Board has decided not to fund public service projects		0		
Handicapped Services	N/A			0		
Legal Services	N/A			0		
Youth Services	N/A			0		
Child Care Services	N/A			0		
Transportation Services	N/A			0		
Substance Abuse Services	N/A			0		
Employment/Training Services	N/A			0		
Health Services	N/A			0		
Lead Hazard Screening	N/A			0		
Crime Awareness	N/A			0		
Fair Housing Activities	N/A			0		
Tenant Landlord Counseling	N/A	0				
<b>Economic Development (General)</b>						
C/I Land Acquisition/Disposition	Medium	Economic Development for: - job creation and retention - development of small businesses - construction of infrastructure to support commercial/ industrial development	<b>\$12 Million</b>	1		
C/I Infrastructure Development	Medium			1		
C/I Building Acq/Const/Rehab	Medium			1		
Other C/I	N/A			0		
ED Assistance for For-Profit	Medium			1		
ED Technical Assistance	Low			0		
Micro-Enterprise Assistance	Medium			1		
<b>Planning (General)</b>						
Planning	N/A	Planning work for: - nonprofit organization/ business strategies	<b>Less than \$.2 Million</b>	0		