Stevens County Population and Housing Needs Allocation

2027 Comprehensive Plan Update

Introduction

Recent changes to the Washington Growth Management Act (GMA) require that local governments "plan for and accommodate housing affordable to all economic segments of the population of the state." It also updated the requirements for comprehensive plan housing elements in RCW 36.70A.070(2). State law now requires Washington State Department of Commerce (Commerce) to project future housing needs including "units for moderate, low, very low and extremely low-income households and emergency housing, emergency shelters and permanent supportive housing." Guidance published by Commerce[1] details how Counties, working with their constituent municipalities, can quantify these projected countywide housing needs and then allocate them to local jurisdictions within the county. These housing needs allocations, in turn, must be documented in the housing element of each jurisdiction's comprehensive plan.

Stevens County asked White Bluffs Consulting and BERK Consulting, with support from AC Geo, to facilitate and support the allocation process for the 2026 comprehensive planning cycle. The process involved two meetings where Stevens County convened with the cities of Chewelah, Colville, Kettle Falls, Marcus, Northport, and Springdale. During these meetings, participants reviewed relevant GMA requirements, analysis of population and housing permit trends, and various options for the allocation of countywide housing needs to individual jurisdictions. This report documents the results of this process and final methodology used for allocation.

Requirements for the Allocation

Commerce guidance for Establishing Housing Targets for comprehensive plan housing elements includes six minimum standards for allocating projected housing needs, listed below.

[1] Washington State Department of Commerce, 2023. *Establishing Housing Targets for your Community*. https://deptofcommerce.app.box.com/s/chqj8wk1esnnranyb3ewzgd4w0e5ve3a

1. The jurisdiction must select a population target that is within the range of Washington State Office of Financial Management (OFM) Low, Medium and High GMA Population Projection.
2. The county must use Commerce's Housing for All Planning Tool (HAPT) to identify housing need projections associated with the population target. The housing needs for each income level, PSH and emergency housing must be consistently derived from the same target population input using the HAPT.
3. Allocations must be consistent with any relevant countywide planning policies or multicounty planning policies that address housing.
4. The sum of all housing needs allocated to local jurisdictions in a county must be no less than the total projected countywide need. This should be true for each income level, PSH and emergency housing. Within city limits, cities may choose to plan for more housing need particularly in the face of new middle housing and ADU laws, which result in more capacity.
5. The allocation of housing needs to each local jurisdiction and the sum of housing needs to all jurisdictions should be documented in a public-facing summary document at the countywide level prior to the periodic update, such as an addendum to the countywide planning policies or a resolution adopted by all jurisdictions.
6. Each jurisdiction's allocation of projected housing needs by income level, PSH and emergency housing must be documented in their comprehensive plan housing element and consistently used in the comprehensive plan.

In addition to these minimum standards, the County and cities agreed on the following:

- Allocations for cities and their associated unincorporated urban growth areas (UGAs) are combined. Cities, in coordination with the County, will plan for this UGA growth.
- The allocation for remaining unincorporated Stevens County will not include housing needs below 80% AMI. This is because housing types most suitable for meeting those housing needs are not typically allowed in rural zones or small UGAs unattached to cities. Similarly associated services necessary to support at lower income levels are much more limited in these areas.

Housing for All Planning Tool (HAPT)

To support this allocation process, BERK Consulting made use of a spreadsheet tool created by Commerce. The HAPT takes user input for the countywide population projection and the share of growth to allocate to each jurisdiction. Based on these inputs it produces an allocation output table that addresses all projected housing needs by income as well as permanent supportive and emergency housing.

It is not required that counties use HAPT to support allocation. But HAPT simplifies the process and ensures compliance with GMA and Commerce guidance. The tool includes three different methods as options for allocating growth by jurisdiction. Only one of the methods, Method C, prevents allocating low-income (0-50% AMI) housing needs to rural unincorporated areas. For this allocation process, BERK made a small modification to Method C that prevents allocating any housing needs below 80% AMI to rural areas.

One output of the HAPT is population projections for each jurisdiction. These projections are calculated to be consistent with the selected countywide population projection, housing needs allocations, and differences in household size between jurisdictions.

Allocation Method

Projected Countywide Housing Needs

Commerce's HAPT projects countywide housing needs based on the selected countywide population projection for the 20-year planning period. Stevens County selected the Medium population projection published by the Office of Financial Management, which estimates the county will grow to 55,486 in total population by the year 2047. This will result in 5,181 additional units needed between 2020 – 2047. Based on that input, HAPT produces a table of countywide housing needs, shown in Exhibit 1. In addition, between 2020 and 2047, Stevens County also needs to add 42 emergency housing units countywide to address projected housing needs identified in the HAPT.

Exhibit 1. Countywide Housing Needs in Stevens County (All Jurisdictions Combined)

		Permanent Housing Needs by Income Level (% of Area Median Income)						
	Total	0-30% Non-PSH	0-30% PSH	>30-50%	>50-80%	>80-100%	>100-120%	>120%
Housing supply in 2020	24,753	2,332	482	5,080	5,766	3,324	1,658	6,111
Total housing need in 2047	19,572	1,097	0	4,592	5,088	2,920	1,316	4,559
Additional units needed 2020-2047	**5,181**	**1,235**	**482**	**488**	**678**	**404**	**342**	**1,552**

PSH = Permanent Supportive Housing
Source: BERK, 2026 based on Commerce HAPT.

Allocation Shares by Jurisdiction

To allocate these housing needs using the HAPT, the user must enter percentage shares of future housing growth for each jurisdiction. To support this decision, our team collected information about each jurisdictions including population, historic permitting trends, buildable

land capacity, and land capacity in zones that allow for multifamily housing development. We also summarized information about available services in each community, as shown in Exhibit 2. It shows that the three largest cities (Colville, Chewelah, and Kettle Falls) are the only areas with most services readily available to residents. The UGAs associated with these cities can also provide most services. Unincorporated areas unassociated with cities (the bottom six rows) typically offer much more limited access to services.

Exhibit 2. Available Community Services by Jurisdiction

Area	Water System Capacity	Sewer System Capacity	Public Schools	Jobs Access	Transit Access	Food Access	Medical Facilities Access	Community Services & Facilities Access
Colville	●	●	●	○	●	●	●	●
Chewelah	●	●	●	○	●	●	●	●
Kettle Falls	●	●	●	○	●	●	●	○
Marcus	○							
Northport	○		●					
Springdale	●	●	●	○	○	●	○	
Colville UGA	○	○	●	○	●	●	●	●
Chewelah UGA	○	○	●	○	●	●	●	●
Kettle Falls UGA	○	○	●	○	●	●	○	●
Marcus UGA	○							
Addy UGA	○	○				○		
Clayton UGA		●		○				
Lake Spokane UGA	●		●		○	●	○	○
Valley UGA	○	○	●			●		○
Arden LAMIRD	○							
Loon Lake LAMIRD	○	○	○		○	○	○	○
West Kettle Falls LAMIRD	●							

● = Services readily available/walkable
○ = Limited services available
Source: AC Geo, 2026.

Following discussion of available data and implications for meeting the needs of residents at all income levels, the County and Cities agreed to an allocation shown in Exhibit 3.

Exhibit 3. Allocation of Housing Needs to Jurisdictions, 2020-2047

		Total Units Allocated (2020-2047)	Permanent Housing Needs by Income Level (% of Area Median Income)						
			0-30%						
			Non-PSH	PSH	>30-50%	>50-80%	>80-100%	>100-120%	>120%
Chewelah	City/UGA	1,296	391	153	154	215	101	85	197
Colville	City/UGA	1,812	547	213	216	300	141	120	275
Kettle Falls	City/UGA	778	234	92	93	129	61	51	118
Marcus	City/UGA	6							6
Northport	City	6							6
Springdale	City	207	63	24	25	34	16	14	31
Addy	Unincorporated UGA	0							
Hunters	Unincorporated UGA	0							
Clayton	Unincorporated UGA	142					50	42	50
Lake Spokane	Unincorporated UGA	200							200
Valley	Unincorporated UGA	0							
Loon Lake	Unincorporated Rural	75					35	30	10
Rural	Unincorporated Rural	659	0	0	0	0	0	0	659

Projected Population Growth by Jurisdiction

HAPT calculates population in 2047 by jurisdiction based on the selected countywide population projection and housing needs allocation by jurisdiction. The calculations account for baseline differences in average household size by jurisdiction and are adjusted to maintain consistency with the countywide population projection. The results are shown in Exhibit 4.

Exhibit 4. Projected Population Growth 2020 – 2047 by Jurisdiction

Name	Type	2020 Population	2047 Population	Population Change (2020-2047)
Chewelah	City/UGA	2,466	4,947	2,481
Colville	City/UGA	5,124	8,704	3,580
Kettle Falls	City/UGA	1,946	3,487	1,541
Marcus	City/UGA	256	262	6
Northport	City	288	296	8
Springdale	City	234	662	428
Addy	UGA	210	203	(7)
Hunters	UGA	71	68	(3)
Clayton	UGA	310	666	356

Lake Spokane	UGA	5,128	5,448	320
Valley	UGA	159	153	(6)
Rural (Including Loon Lake)	Rural	29,994	30,881	887

Source: BERK, 2025 based on Commerce HAPT.

Application to Local Comprehensive Plans

Commerce guidance[2] states "[t]he allocation of housing needs to each local jurisdiction and the sum of housing needs to all jurisdictions should be documented in a public-facing summary document at the countywide level prior to the periodic update, such as an addendum to the countywide planning policies or a resolution adopted by all jurisdictions." In addition, it states "Each jurisdiction's allocation of projected housing needs by income level, PSH and emergency housing must be documented in their comprehensive plan housing element and consistently used in the comprehensive plan."

Accordingly, each Stevens County jurisdiction must document their allocation of housing needs from Exhibit 3 in their comprehensive plan housing element. Commerce's Guidance for Updating Your Housing Element provides additional guidelines for evaluating whether sufficient land capacity is available to accommodate these housing needs and determine what adequate provisions are required to remove barriers to housing availability. Jurisdictions should also use the population projections from Exhibit 4 in their comprehensive plans to maintain consistency with countywide growth projections and their housing needs allocation.

Planning for Growth in UGAs

Stevens County worked in coordination with the City of Chewelah, City of Colville, and City of Kettle Falls to identify UGA parcels that are most suitable for accommodating future housing needs.[3] These cities both have policies to not extend municipal utilities to unincorporated UGA parcels without annexation. Therefore, as part of this allocation process, these cities have agreed to plan for growth in their UGA by taking the following steps in their 2027 comprehensive plan updates:

1. Designate the intended future land use for UGA parcels in the future land use map.
2. Develop a policy and/or mechanism for annexation of UGA parcels.

In advance of their 2027 Comprehensive Plan Update, Stevens County will rezone each of these UGA parcels to Urban Reserve. This will ensure that the parcels are not developed at lower density levels than assumed in the city Comprehensive Plans before annexation occurs.

[2] Commerce, 2023. *Establishing Housing Targets for your Community*. p. 60.

[3] These parcels are mapped in the Stevens County Land Capacity Analysis Memo.