October 22, 2026

Stevens County: Planning Commission Workshop





Objectives

Provide update to Planning Commission on work completed to date, including draft Comprehensive Plan Housing Element

Agenda

- Welcome and introduction
- Countywide Planning Policies (CWPPs)
- Housing Element and Technical Appendices
  - Overview of housing element components
  - New state requirements for housing elements
  - Housing element goals and policies
  - Barriers to housing production and proposed actions to address
- Critical Areas Ordinance (CAO)
- Next Steps

Updates to CWPPs

- Updated the CWPPs for current GMA requirements
  - Climate Resiliency element, Housing, Tribal Coordination
- Established housing allocations and a countywide approach to meeting them
- Created an Urban Reserve/annexation framework
- Strengthened County-city/town coordination within UGAs
- Updated Essential Public Facilities, transportation, and fiscal coordination policies

CWPP Policies

- Policy # 1 – Establishment of Urban Growth Areas (UGAs)
- Policy #2 – Promoting Contiguous and Orderly Development – UPDATED
- Policy #3 – Siting Essential Public Facilities - UPDATED
- Policy #4 – Transportation Facilities and Strategies
- Policy #5 – Housing Needs - UPDATED
- Policy #6 – Economic Development and Employment - UPDATED

CWPPs Policies (continued)

- Policy # 7 – Analysis of Fiscal Impact
- Policy #8 – Citizen Participation
- Policy #9 – Open Spaces and Recreational Opportunities
- Policy #10 – Coordination with Tribal Government - NEW
- Policy #11 – Amending Countywide Planning Policies

• Policy #2 – Promoting Contiguous and Orderly Development I. A. – UPDATED

Policy I. A. Jurisdictions shall ensure the ability to expand urban governmental services within UGAs and avoid land use barriers to expansion. Improvement standards and policies for new and ~~existing developments~~ proposed development within UGAs will be jointly developed by the County and the appropriate city or town. Standards should address such improvements as street alignment and grade, public road access, right-of-way, street improvements (which may include street width, curbs, gutters, and sidewalks, etc.), water lines, sanitary sewer, storm water improvements, and park and recreation facilities. Standards may also address building requirements, subdivision and platting requirements including provisions of land for parks and open space. ~~Determine what standards will be adopted and administered by the County and what standard will be adopted and administer by the city/town.~~

Policy #2 – Promoting Contiguous and Orderly Development III. B. - NEW

- The County and individual municipalities may coordinate to identify areas within a UGA as Urban Reserve. Urban Reserve areas are identified for future annexation and urban development. Planning and development within these areas should support an orderly transition to urban densities and uses, including the future efficient provision of urban governmental services and infrastructure. Development should be regulated to avoid patterns that would hinder future annexation, urban development, or the extension of urban levels of service. Cities and towns should consider Urban Reserve areas in long-range infrastructure and capital facilities planning to support their eventual transition to urban development.

•Policy #3 – Siting Essential Public Facilities - UPDATED

Policy I. Essential public facilities that are identified by the County, a city or town, by regional agreement, or by the Office of Financial Management will be subject to the following siting process. When essential public facilities are proposed, the local government(s) sponsoring or proposing the project will lead the facility siting process and will: ~~seek input from a broad range of interest.~~

A. Notify all jurisdictions of the proposed project, share public input received, and solicit review and comment on the facility siting process.

B. The governing body of the jurisdiction sponsoring or proposing the project will appoint an advisory County-Wide Project Analysis and Site Evaluation Committee composed of citizen members selected to represent a broad range of interest groups. It shall be this committee's responsibility to develop specific siting criteria for the proposed project and to identify, analyze, and rank potential project sites.

~~The Stevens County Board of Commissioners will appoint an advisory County-Wide Project Analysis and Site Evaluation Committee componsed of citizen-members selected to represent a broad range of interest groups. It shall be this committee's responsibility to develop specific siting criteria for the proposed project and to identify, analyze, and rank potential project sites.~~

C. The committee shall establish a reasonable time frame for completion of this task.

•Policy #5 – Housing Needs - NEW

Policy II. Establish and allocate the Countywide housing need through a County/cities/towns coordinated effort, developing and periodically updating a housing allocation plan that provides housing allocations based on countywide population projections. Each jurisdiction should develop and update its housing element to address how to meet its individual allocation of the projected Countywide need. The agreed upon allocations for permanent housing needs are provided below in Table 1 and allocations for emergency housing needs are provided below in Table 2:

Policy #5 – Housing Needs - NEW

III. When a city or town needs a portion of its urban growth area to be part of a future annexation to meet its housing allocations, that jurisdiction should coordinate with the County to seek an updated designation by the County of the targeted area(s) and associated parcels as Urban Reserve. Once the County has designated Urban Reserve lands, then the city or town is responsible for planning annexation and extending utilities and other urban services to the area consistent with its plan to meet the allocated housing need. Zoning and development regulations in these annexed areas must allow for sufficient density to support housing for low-income households, consistent with guidance from the Washington State Department of Commerce.

IV. Accommodate moderate, low, very low, and extremely low-income households within cities/towns according to the housing allocation plan, and determine associated utilities, public services, and other support necessary to realize the allocation targets.

V. Provide for moderate density housing options within urban growth area boundaries, including the range of middle housing types.

Policy #5 – Housing Needs - UPDATED

IX. Each community is encouraged to facilitate housing ~~affordable to low and moderate~~ across various income levels, ~~households~~ by ~~promoting a balanced mix of~~ putting in place strategies and actions designed to achieve its housing allocation targets. ~~diverse housing types.~~

X. Communities should evaluate densities permitted within cities, towns and County-designated Urban Reserve portions of UGAs and annexation timing of these lands to reduce the overall costs of development.

• Policy #6 – Economic Development and Employment - NEW

VII. The provision of utilities and other supporting urban governmental services to commercial and industrial areas should be coordinated and assigned a high priority and supported by such purveyors and providers.

VIII. Encourage development and promotion campaigns that support quality of life opportunities such as recreation and tourism, capitalizing on natural resources, locally-developed products and related amenities.

•Policy #10 – Coordination with Tribal Government - NEW

- *BACKGROUND - REQUIREMENTS*
- The Washington State Growth Management Act i requires policies that address the protection of tribal cultural resources in collaboration with federally recognized Indian tribes that are invited and choose to participate in the Comprehensive Plans update processes (RCW 36.70A.210).
- Policy
- Federal agencies and federally recognized Indian tribes whose reservation or ceded lands lie within the County will be invited to participate in the countywide planning policy adoption process.
- Those federally recognized Indian tribes that choose to participate in the comprehensive plans update process will be coordinated with in the countywide planning policy review, update and policy adoption process for protecting cultural resources.
- Adopted countywide planning policies shall be adhered to by state agencies.



Draft Housing Element Documents for Review

Document	Status
Volume 1: Housing Goals and Policies	Draft revisions to previous comp plan goals and policies are presented in track changes.
Volume 2: Chapter 6.0A Housing	All new content. Previous comp plan content presented in strikethrough at the end of document.
Appendix I: Housing Technical Appendix	All new content.

Purpose of a Housing Element

- The Comprehensive Plan Housing Element addresses the GMA requirement to **plan for and accommodate** housing that can meet current and projected housing needs in unincorporated Stevens County.

Housing Element Components

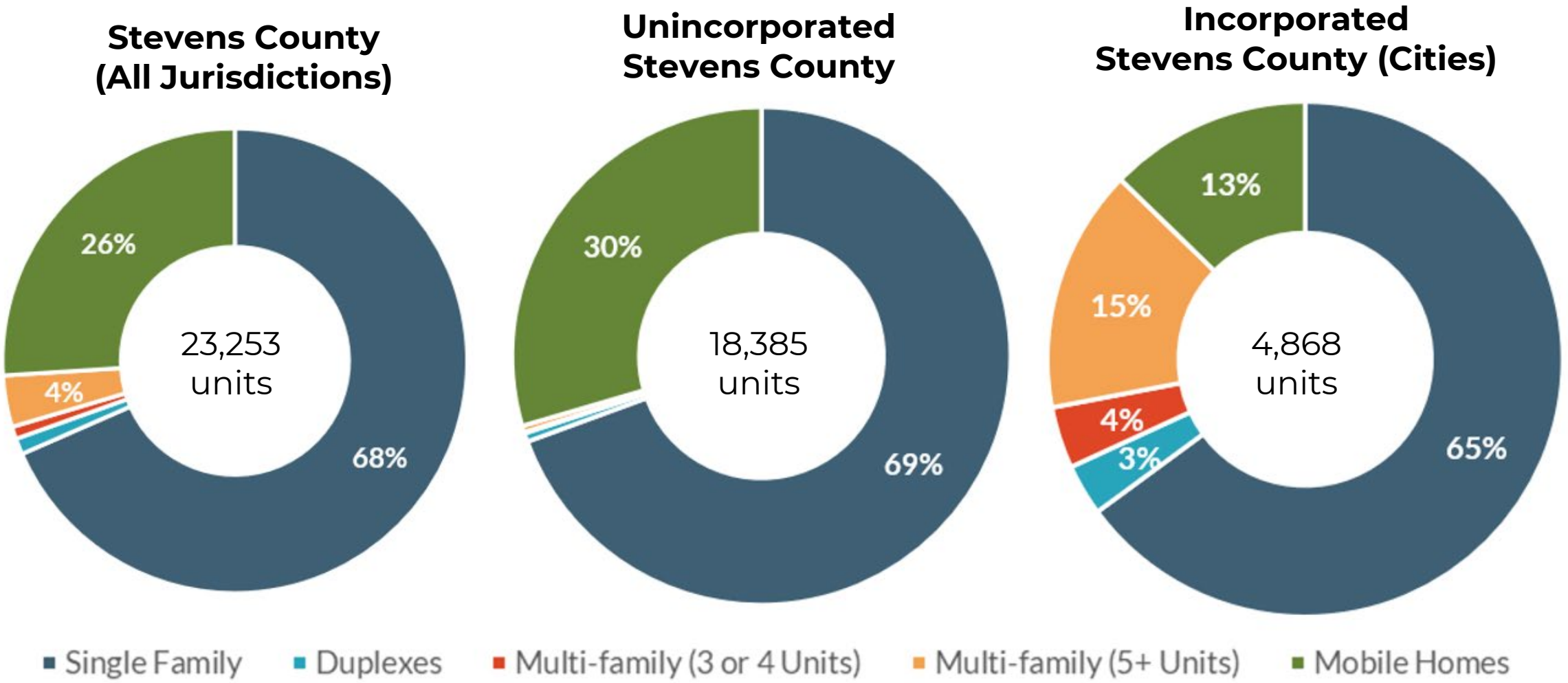
- Housing goals and policies
- Displacement risk, exclusion, and racially disparate impacts
- Inventory of current and projected housing need by income level
- Evaluation of land capacity to accommodate housing needs by income level
- Adequate provisions that address barriers to housing production

Highlighted sections are new GMA requirements.



Housing Needs Analysis Highlights

Housing Supply in Stevens County

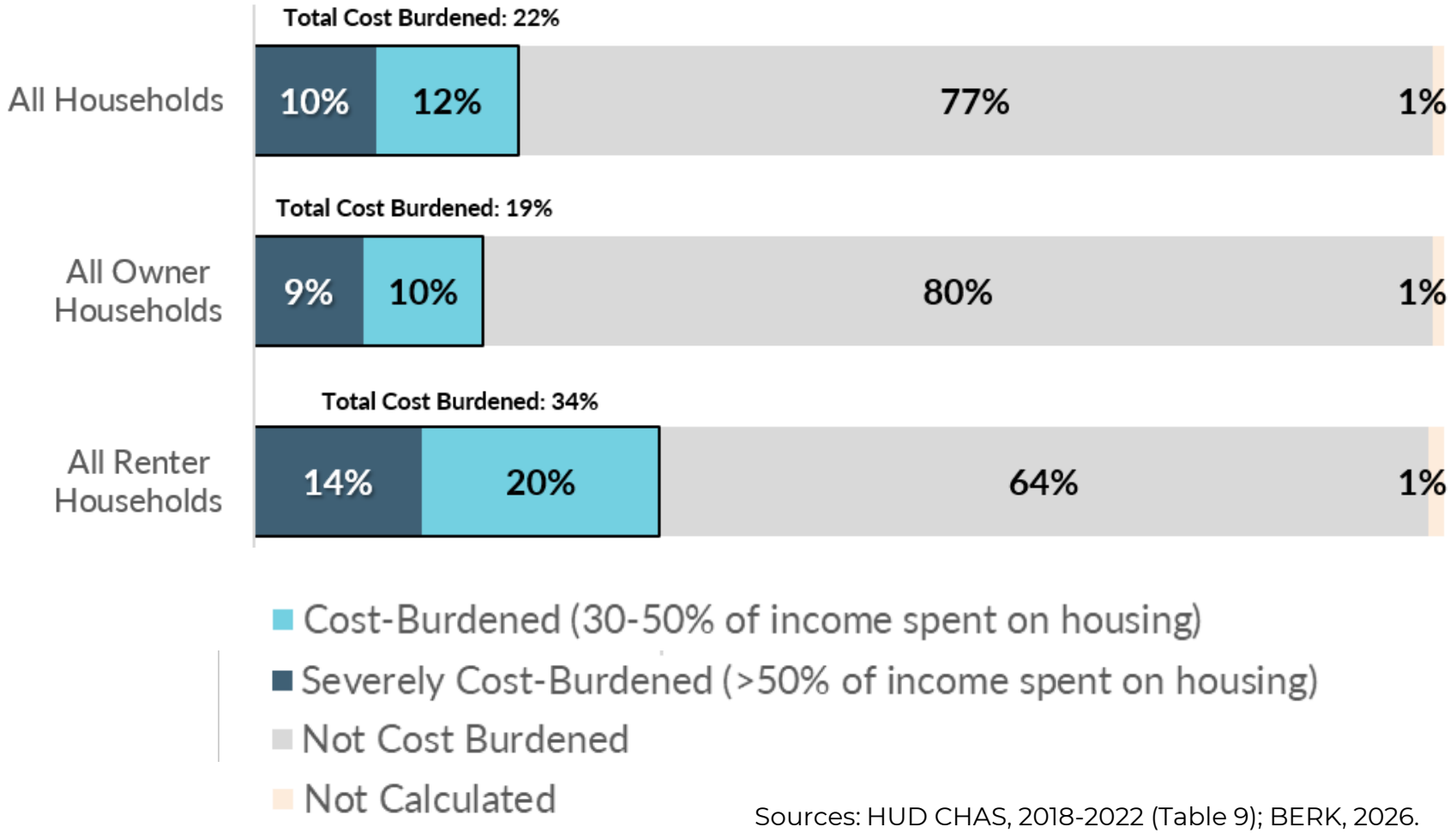


Source: OFM, 2026

Over 4,000 households are cost burdened

- Nearly a quarter of all households spend more than 30% of their income on housing.
- 1 out of 10 households spends more than 50% of income on housing

Households by Cost Burden Status, Stevens County (2022)



Sources: HUD CHAS, 2018-2022 (Table 9); BERK, 2026.

Household incomes are relatively low compared to state and housing costs

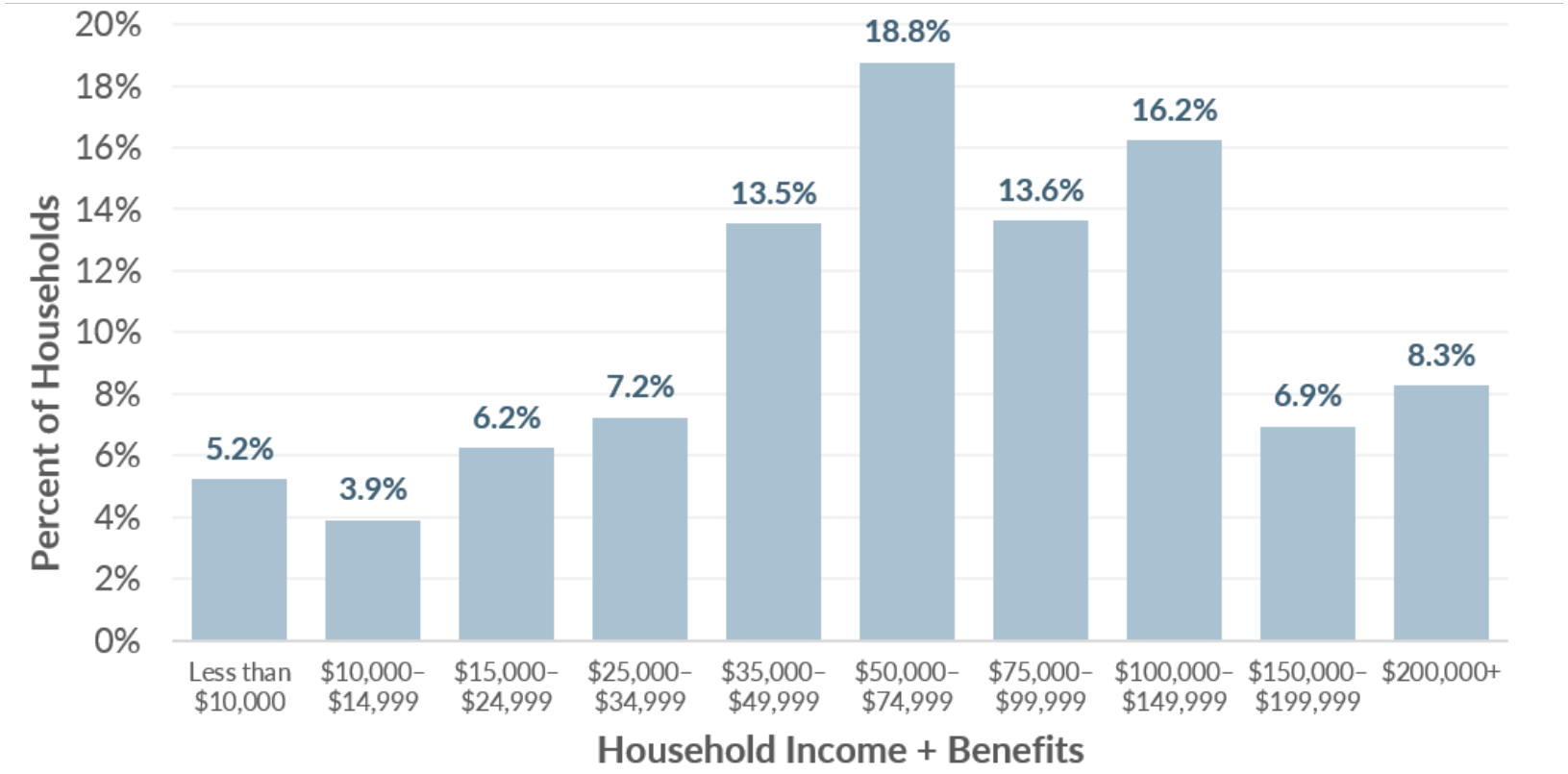
2024 Median household income:

- Stevens County: **$69,362**
- WA State: **$98,000**

2024 rental housing affordability in Stevens Co.:

- Median renter household income: **$42,000**
- Income needed to afford median rental home: **$56,000**

Household Income and Benefits—Stevens County (2024)

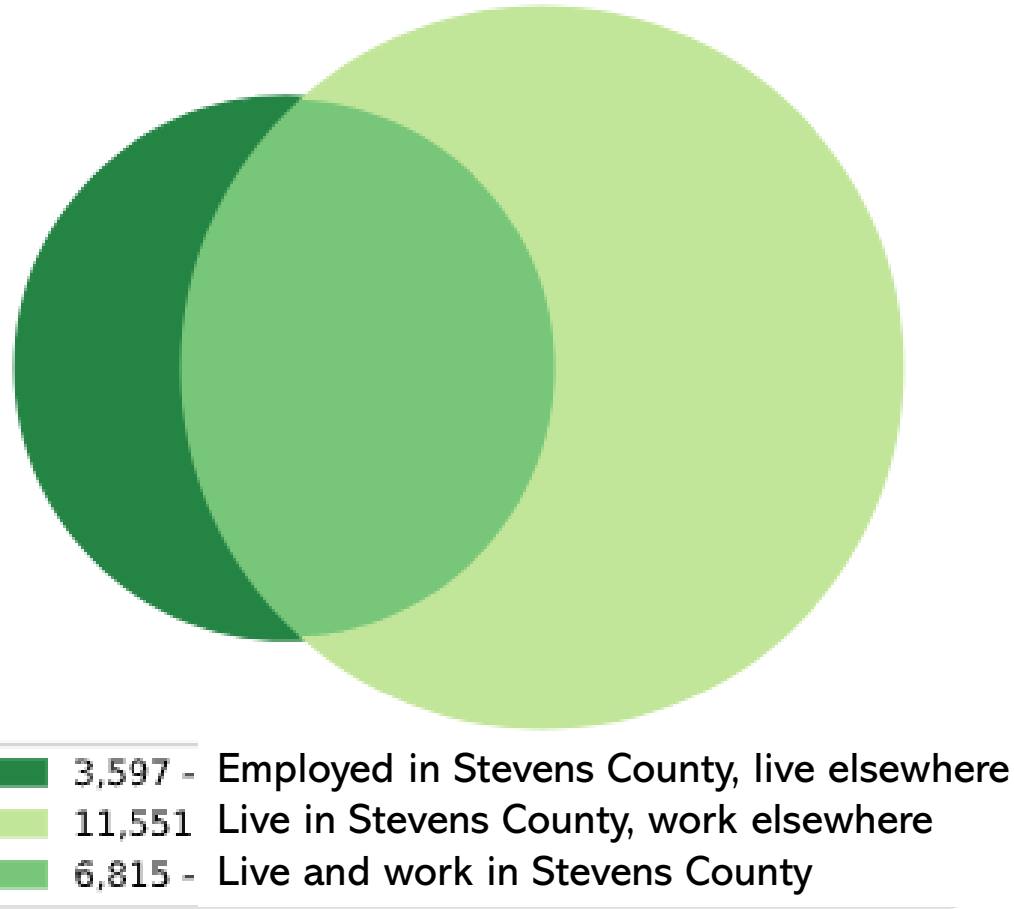


Sources: ACS 5-Year Estimates, 2020-2024 (Table DP03); BERK, 2026.

Limited job opportunities

- Less than 1 job per 2 housing units
- Nearly two thirds of all working people who live in Stevens County commute to jobs outside of Stevens County
- Over a third of all people who work in Stevens County live outside the county.

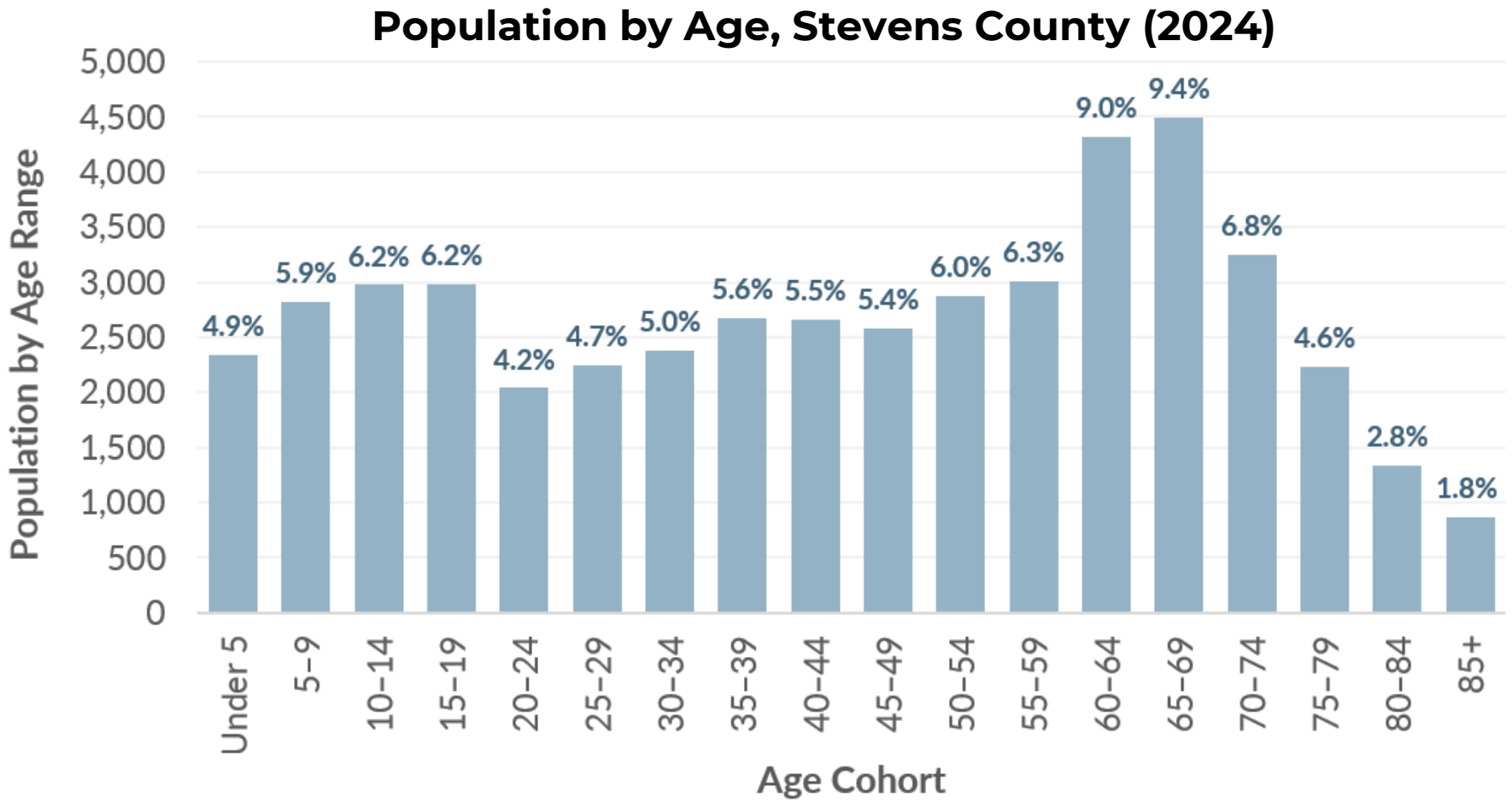
Home and Work Locations for Stevens County Residents and Workers (2023)



Source: US Census Bureau, OnTheMap (LEHD, Origin-Destination Employment Statistics), 2023; BERK, 2026.

Aging population will need accessible housing options

- Elderly population will growth quickly over next 20 years.
- Older adults are more likely to have mobility challenges and other disabilities.
- Meeting these needs will require a diversity of accessible housing option



Sources: ACS 5-Year Estimates, 2020-2024 (Table S0101); BERK, 2026.



Housing Goals and Policies

Goals and Policies Review for Racially Disparate Impacts

- State requirement to review and undo policies that have contributed to racially disparate impacts, displacement, and exclusion in housing
- Policies are reviewed based on:
  - Effectiveness of the policies to accommodate housing for all
  - Outcome of the policies such as who benefits and who is burdened by the policies
  - Risk level of the policies, whether it increases the risk of displacement for the vulnerable communities

Draft Housing Goals

- Support the preservation, improvement, and development of a wide variety of housing types and densities affordable to all income groups, consistent with the Land Use Map for Stevens County.
- Promote fair access to quality housing for all residents, especially for people with disabilities, vulnerable populations, and seniors.
- Develop new housing tools and strategies to combat displacement risk in Steven's County.
- Promote quality affordable housing for everyone while protecting the County's rural lifestyle.

Highlighted sections are new goal text.

Proposed New Housing Policies

HO-1 Ensure that the Land Use Map and related development regulations and transportation and capital facilities plans provide sufficient lands, infrastructure, and densities to meet or exceed expected housing demand.

HO-2 Address the affordable housing needs of County residents by supporting development of new housing in a range of types and densities, and preservation of existing units. Implement this policy as follows:

A. Provide a wide range of housing types within Stevens County

B. Support higher residential density housing within UGAs that provide sewer services

C. Allow and regulate manufactured housing in the same manner as site-built homes

D. Preserve and maintain manufactured home parks

E. Support strategies to support home weatherization and improvement projects

F. Support securing grant funding that can be used as incentives and bonuses to developers for affordable housing

G. Support residential development in LAMIRD's that provide sewer services, including a mix of housing options at different affordability levels

HO-3 Work with local, county, and regional partners in developing new housing options for senior residents, and individuals with disabilities. Allow housing that accommodates the elderly and disabled.

Highlighted sections are new policy text.

Proposed New Housing Policies

HO-4 Encourage innovative regulatory strategies that include incentives for developers to provide affordable housing to low- and moderate-income households.

HO-5 Provide for rural residential development while preserving agricultural lands and maintaining the rural lifestyles of the County.

HO-6 Encourage "universal design" principles in new housing to ensure adequate housing for residents with disabilities and seniors.

HO-7 Support the efforts of public and private non-profit agencies which develop assisted housing and/or housing-related human services, such as services which enable residents to remain in their homes.

HO-8 Prioritize new affordable housing and multifamily housing options near areas of employment.

HO-9 Coordinate with the Cities to ensure availability of emergency and transitional housing at compatible locations with adequate supporting services.

HO-10 Partner with housing and homelessness advocacy organizations to evaluate opportunities for new or expanded transitional housing options to minimize incompatible land use.

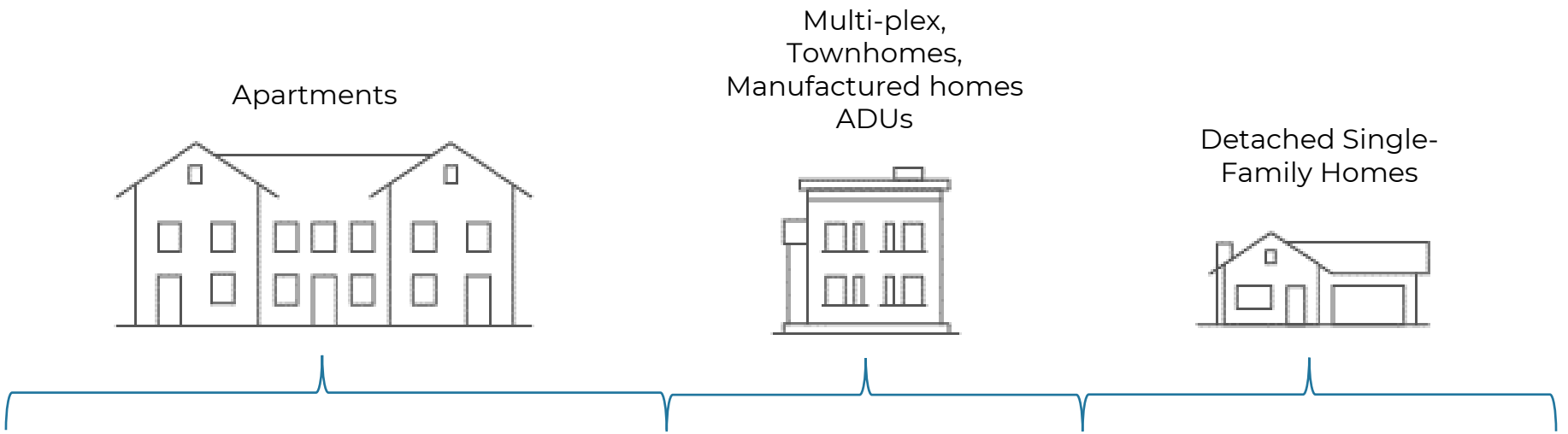
Highlighted sections are new policy text.



Accomodating Projected Housing Needs

Countywide Housing Needs to for County and Cities to Accommodate

Cities and counties must provide capacity for housing types with potential to meet housing needs at each income level.

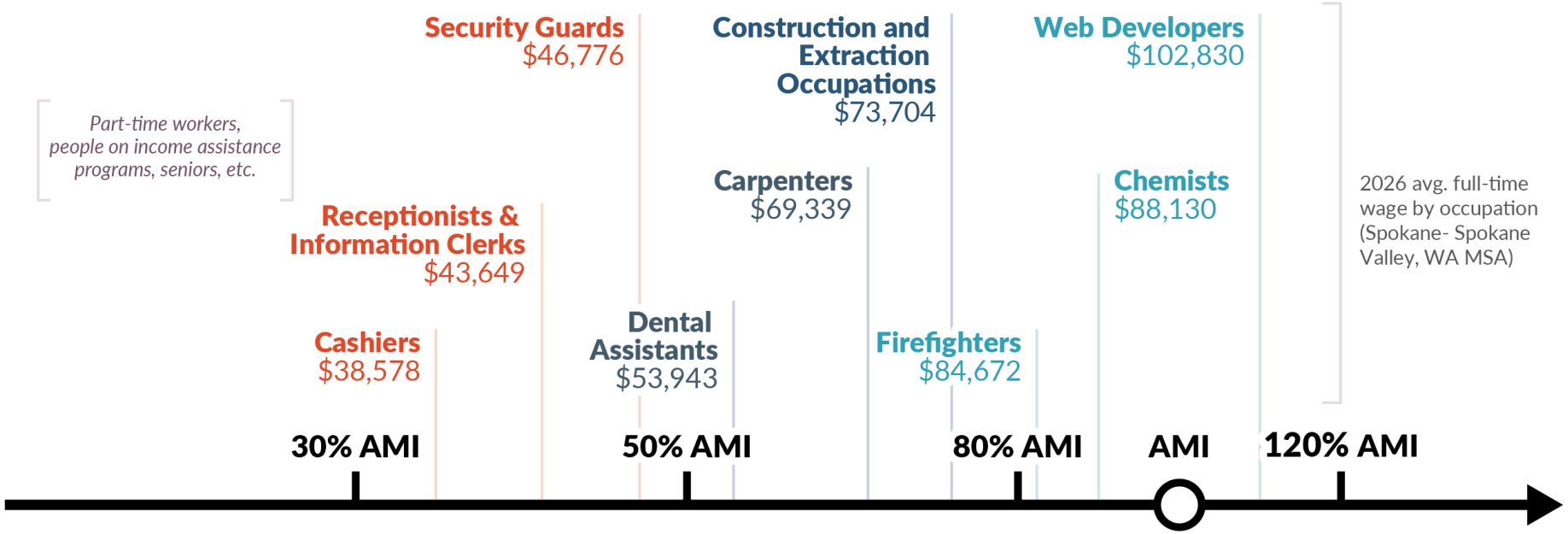


Stevens County net new housing need 2020-2047:

PSH = Permanent Supportive Housing

2025 Stevens County Area Median Income (AMI): $88,400

For a four-person household with one wage earner, what jobs correspond to different household income categories?



What are the income limits and maximum housing costs for these income categories?

Household Size	0–30% AMI Extremely Low Income	30–50% AMI Very Low Income	50–80% AMI Low Income	80–120% AMI Moderate Income
1 person	$19,920 *$498*	$33,200 *$830*	$53,120 *$1,328*	$74,255 ← Maximum income *$1,856* ← *Maximum housing costs (total incl. utilities)*
2 people	$22,770 *$569*	$37,950 *$949*	$60,720 *$1,518*	$84,865 *$2,122*
3 people	$25,620 *$641*	$42,700 *$1,068*	$68,320 *$1,708*	$95,470 *$2,387*
4 people	$28,440 *$711*	$47,400 *$1,185*	$75,840 *$1,896*	$106,080 *$2,652*

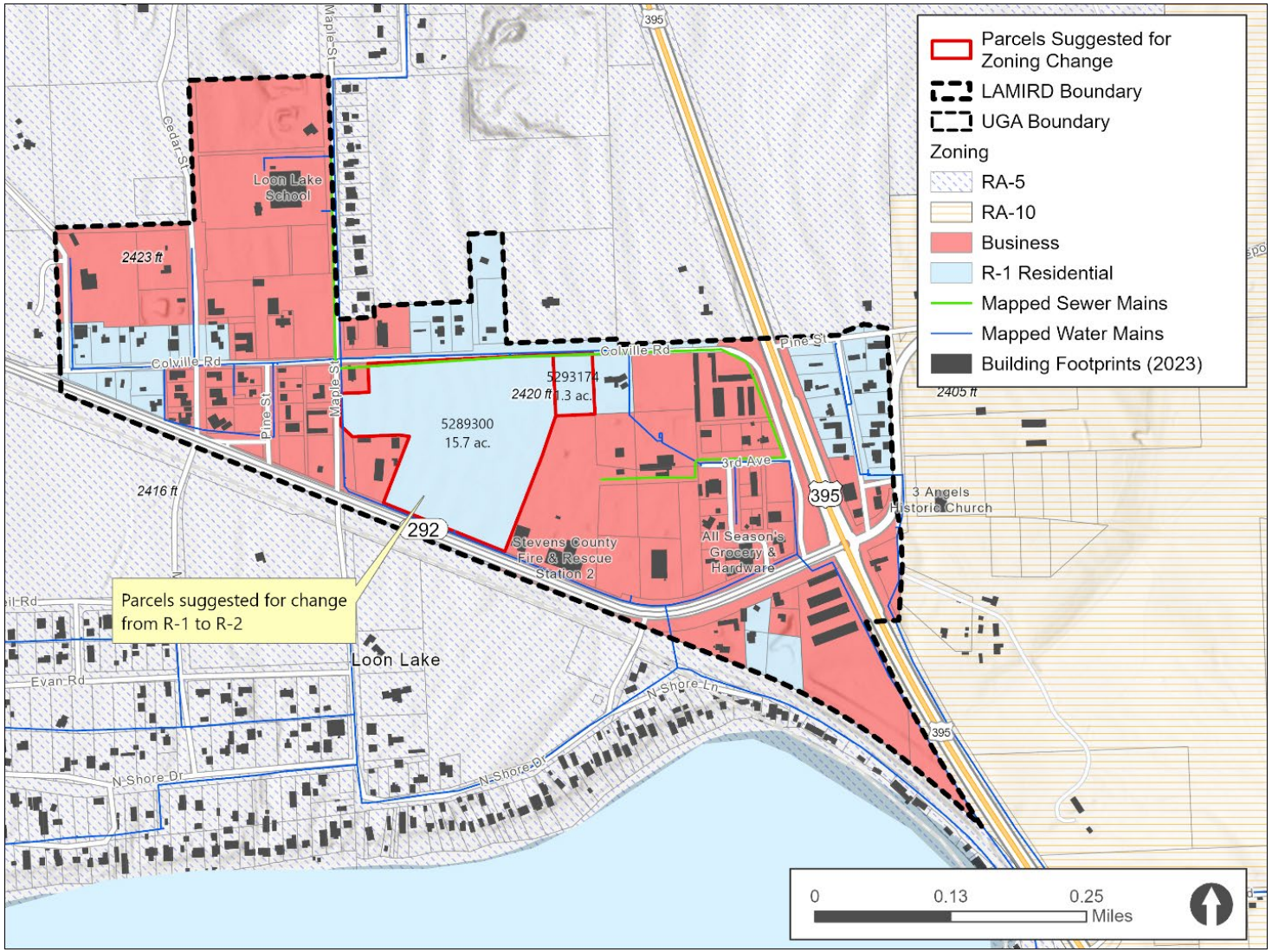
Sources: HUD, 2025; Washington State Employment Security Department Occupational Employment and Wage Statistics, 2026; BERK, 2026.

Allocation of Projected Housing Needs to Jurisdictions

		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

County Moderate Income Housing Allocation

- Clayton: 92 units 80-120% AMI
  - Can accommodate without any zoning changes
  - Coordination with Stevens PUD for water services
- Loon Lake: 65 units 80-120% AMI
  - Current zoning does not provide any capacity for middle housing.
  - Zoning change from R-1 to R-2 needed to accommodate this growth.



Loon Lake LAMIRD Land Capacity

Production Trends in Clayton UGA Compared to Allocation

A Housing Need (% of AMI)	B Housing Types with Potential to Serve These Needs	C Net New Housing Need (2020–2047)	D Aggregated Housing Need	E Avg. Annual Need (2020–2047)	F Avg. Annual Production of Housing Types (2020–2025)	G Production Shortfall Compared to Need?
0-30% PSH	Low-Rise, Mid-Rise, ADUs	0	0	0	0	No
0-30% Non-PSH		0				
>30 to ≤50%		0				
>50 to ≤80%		0				
>80 to ≤100%	Moderate Density and Manufactured Homes	50	92	3	1	Yes
>100 to ≤120%		42				
>120%	Low Density	50	50	2	0	Yes
Total Permanent Housing		**142**	**142**	**5**	**1**	**Yes**

Note: PSH = Permanent Supportive Housing. Source: Stevens County, 2026; AC Geo, 2026; BERK, 2026.

Production Trends in Loon Lake LAMIRD Compared to Allocation

A Housing Need (% of AMI)	B Housing Types with Potential to Serve These Needs	C Net New Housing Need (2020–2047)	D Aggregated Housing Need	E Avg. Annual Need (2020–2047)	F Avg. Annual Production of Housing Types (2020–2025)	G Production Shortfall Compared to Need?
0-30% PSH	Low-Rise, Mid-Rise, ADUs	0	0	0	0	No
0-30% Non-PSH		0				
>30 to ≤50%		0				
>50 to ≤80%		0				
>80 to ≤100%	Moderate Density and Manufactured Homes	35	65	2	0.2	Yes
>100 to ≤120%		30				
>120%	Low Density	10	10	0.4	0	Yes
Total Permanent Housing		**75**	**75**	**2.4**	**0.2**	Yes

Note: PSH = Permanent Supportive Housing. Source: Stevens County, 2026; AC Geo, 2026; BERK, 2026.

Adequate Provisions: Barriers to Housing Production and Proposed Actions to Address

Barrier	Housing Impacted	Proposed Actions
Zoning and regulatory barriers		
Include moderate housing typologies	Moderate Density housing	☒ Added duplexes and townhouses to SCMC 3.03.020 Residential Land Uses
Clarify maximum densities in residential zones	Moderate and high residential density housing	☒ Removed language around target density in SCMC Table 3.04.10 Density, Height and Setbacks for R-1 and R-2
ADU Regulations	Accessory Dwelling Units (ADUs)	☒ Updated SCMC 3.06.010 Accessory Dwelling Units
Off-Street Parking Regulations	Moderate and high residential density housing + ADUs	☒ Updated off street parking regulations to 03.07.020 Off-Street Parking Spaces.
Unit Lot Subdivision	Moderate Density housing	☒ Added new section 3.12. Unit Lot Subdivision to support duplex and townhouse development regulations.
Definitions (3.90 Definitions)	Several types	☒ Updated definition for Accessory Dwelling Units ☒ Added new definitions for Emergency Housing, Emergency Shetler, Religious Organization, Townhouses, and Transitional Housing.
Infrastructure and utility constraints		
Water system capacity in Clayton UGA	All types	❑ The public water system currently has no capacity for additional connections. Stevens PUD would need to upgrade the Clayton water system before additional housing units could be served in that area.

☒ Checked boxes indicate required actions that must be taken before comp plan adoption deadline.

Adequate Provisions: Gaps in Local Funding

Barrier	Housing Impacted	Proposed Actions
Lack of available funds to subsidize affordable housing production in cities.	Permanent supportive housing Affordable housing Emergency Housing and Shelters	❑ Adopt **housing and related services sales tax** which applies in all jurisdictions countywide. These funds would be managed by the County and could be granted to nonprofit affordable housing providers to support affordable housing projects in cities. ❑ Conduct a study to identify **surplus public lands** within cities and UGAs that may be suitable for donation to affordable housing developer.

Draft Critical Areas Ordinance (CAO)





Draft Critical Areas Code Update

- Address latest requirements:
  - No net loss of ecological functions and values
  - Stormwater handling and Low Impact Development
- Update Best Available Science (BAS) sources
- Revise Critical Areas Report required information



CAO Primary Changes – SCC 13.00 - General Provisions

- Acknowledge BAS usage in updating code (…010 Purpose.1
- Confirmed existing ag addressed through VSP – only new ag subject to CAO…010.Applicability.2
- Some reorganization moves - code applicability, etc.
- Updated BAS sources…030



CAO Primary Changes – SCC 13.10 – Critical Area Review Process

- Minor updates to general review process when critical areas present…010.1, 5
- Some reorganization – burden of proof
- Critical Area Report …10.020 – expanded requirements for report content
- Allowed Uses/Veg Management …10.030.5 – Update how to safely remove invasive species/noxious weeds
- Allowed Uses/Trails…10.030.10 – Trails in outer 25% of wetland buffer
- Variances – Frequently Flooded Areas…1 and 2 (updated conditions)
- Exceptions – Reasonable Use Exception Criteria…10.070.3 – added flood risk factor
- Stormwater – 10.080.F – Stormwater management facilities and Low Impact Development – more stringent criteria to protect wetlands/water quality



CAO Primary Changes – SCC 13.20 – Buffers and Mitigation

- Changed riparian buffers to riparian management zones (RMZ)…010.1
- Buffer modification – functional break…010.1.b – added detail regarding buffer functions (not present)
- Updated mitigation requirements…020, General Mitigation Standards .3 - 5 and Mitigation Plan .1, 2



CAO Primary Changes – SCC 13.30 - Wetlands

- Delineations valid for 5 years…010
- Table 13.30.020 (C) – minor function score updates
- Delineations documented with sub-meter accuracy…040.2
- Table 13.30.050 (A)(3) – Added Preservation column ratios
- Compensating for Lost/Affected Functions…050 – added in NNL

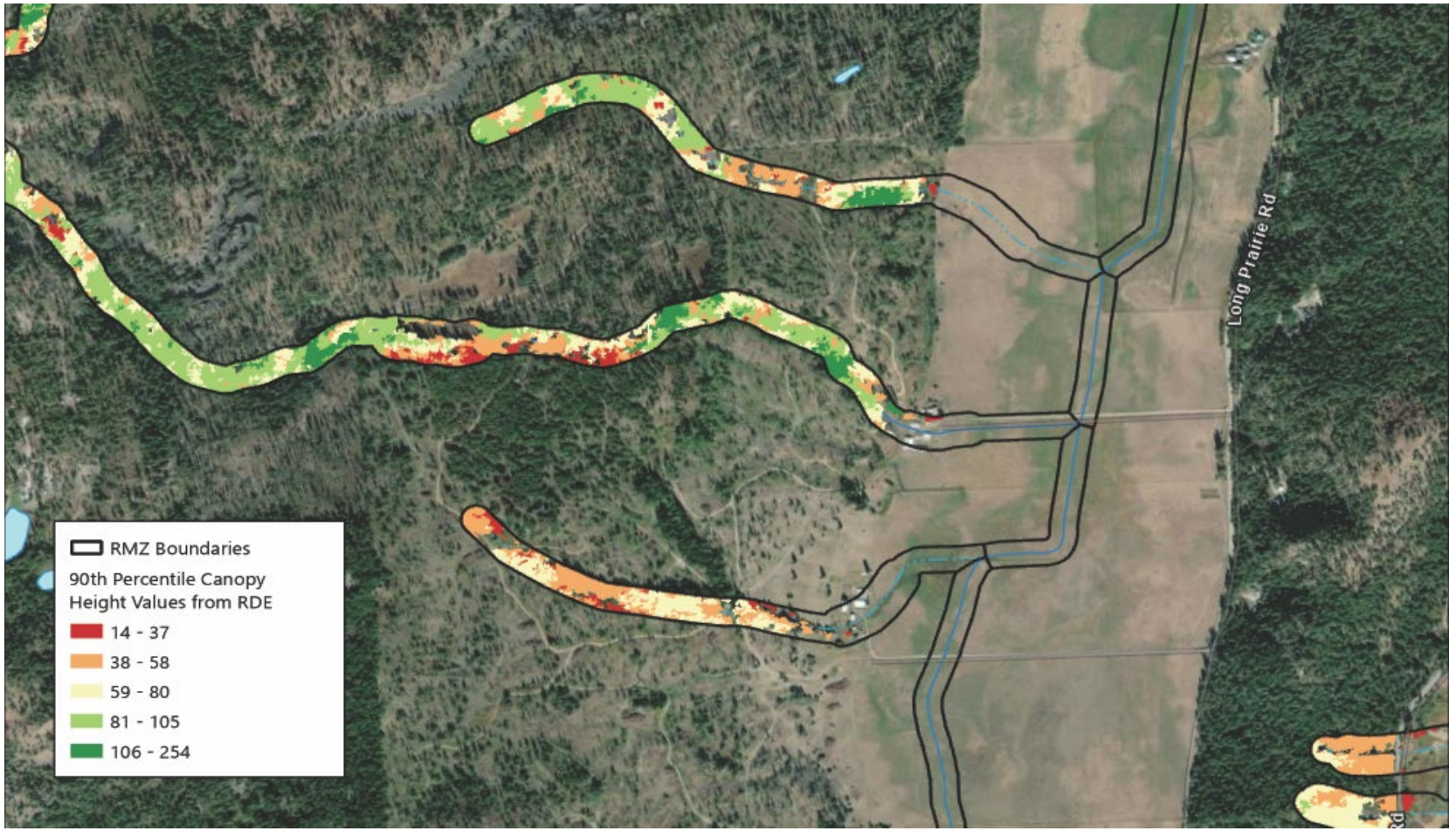


CAO Primary Changes – SCC 13.40 - FWHCAs

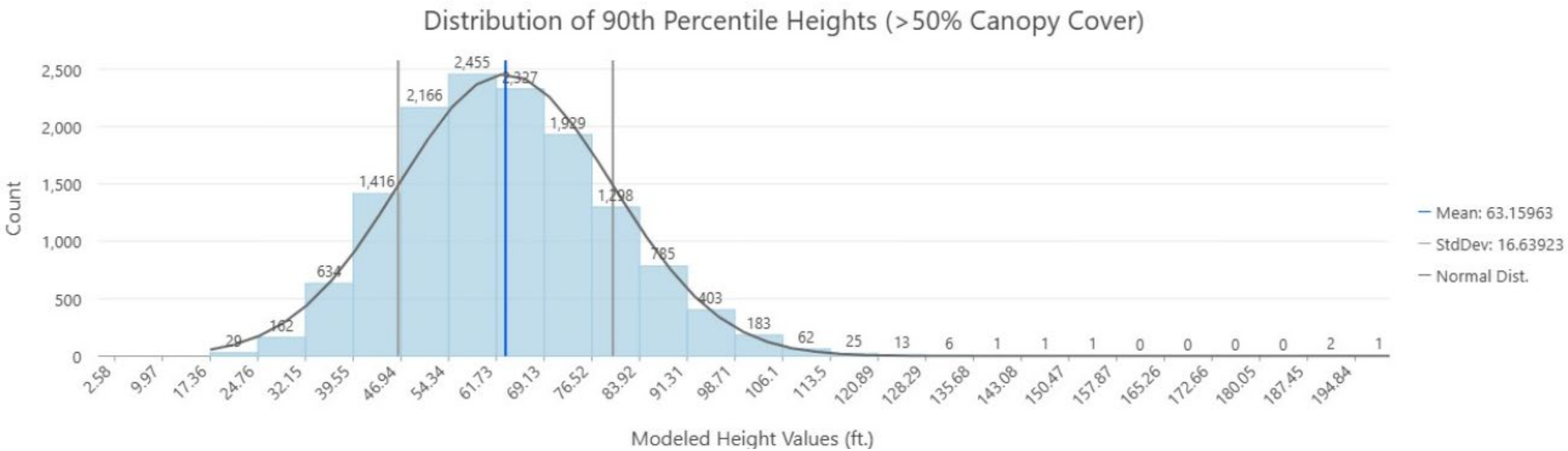
- Classification…010. Added waters of the state but removed water type designations… no longer using
- RMZs …020– minimum 100 feet per past meeting discussions and state minimum criteria (Note: going to evaluate potential ways to further reduce minimum)
  - DNR stream typing distinction goes away
  - Tree canopy cover and height analysis – AC GEO
- Compensatory Habitat Mitigation Plan…040 – updated section title and additional requirements to achieve NNL – functional analysis, protect mitigation areas, etc.



CAO Primary Changes – SCC 13.40 - FWHCAs



CAO Primary Changes – SCC 13.40 - FWHCAs





CAO Primary Changes – SCC 13.50 – Critical Aquifer Recharge Areas

- Susceptibility Factors, Rating, etc.…010. updated BAS source and descriptions to match, plus deleted inapplicable items
- Designations…020 – updated and made more specific – Wellhead protection areas, Sheep Creek subbasin (Loon Lake), etc.
- Protection Requirements…030.10 – Updated injection wells discussion and references



CAO Primary Changes – SCC 13.60 – Frequently Flooded Areas

- Administration…030.2.a – Additional application reqts
- Designation of Administrator…030 - Land Services Dir. is the Floodplain administrator (or designee) and updated duties and responsibilities – multiple changes and reorganizations
- Provisions for Flood Hazard Reduction…040 – Updated reference and limit storage of materials/equipment
- Specific Standards …040 – several updates – structure floors 2’ above BFE and garages below BFE flow through, appurtent structures, etc.
- Floodways - Deleted farmhouse structure and substantially damaged residence standards (not required)
- Livestock Sanctuary – Made explicitly allowed on farm units



CAO Primary Changes – SCC 13.70 - Geologic Hazards

- No changes



CAO Primary Changes – SCC 13.80 - Definitions

- Added
  - Administrator
  - Alteration of watercourse
  - Several other flood related terms
  - Building code
  - Compensatory mitigation
  - Cumulative impacts
  - Ecosystem
  - Enhancement
  - Historic structure
  - No net loss
  - Riparian management zone (RMZ)
  - Waters of the state
  - Wellhead protection areas

- Revised
  - Adaptive management
  - Area of special flood hazard
  - Base flood elevation
  - Best available science (simplified)
  - Fish and wildlife habitat conservation areas
  - Riparian habitat



CAO Next Steps

- Make updates from your and public input
- Formatting and clean up
- Further evaluate RMZs and targeted widths – minimum (documented in memo)
- Review WDFW analysis of 140 foot RMZ and 100 foot RMZ
- Share RMZ update with PC and WDFW
- Make any further tweaks and format for public review (for next March/April 2027)



Next Steps

Meeting Schedule:

- December 3, at 10:00am
- Moving forward, last Wednesday of the month at 10:00 am
  - January 27
  - February 24
  - March 31

Work In Progress:

- Land Use Element
- Rural Element
- Natural Resources Element



Look Ahead

December

Land Use, Natural Resources, Rural, Economic Development, Parks and Rec, CAO (continued)

January

Utilities, Capital Facilities, Transportation, Development Regulations (intro)

February

Development Regulations, Climate, updates to other previously shared

March

Placeholders as needed and Plan for adoption


Questions/Comment?