

6.0A Housing

[The previous Housing Element text has been fully replaced with updated and new content. The original text is provided in strikethrough at the end of this document.]

6.1A Purpose of the Housing Element

This Housing Element has been developed in accordance with RCW 36.70A.070, including recent changes to the GMA such as House Bills (HB) 1220, 1110, and 1337, and guidance for updating comprehensive plans from the Washington State Department of Commerce (Commerce). It represents the County's policy plan for the next 20 years.

The Housing Element was developed in accordance with Countywide Planning Policies and is integrated with all other planning elements to ensure consistency throughout the Comprehensive Plan. The Housing Element specifically considers the condition of the existing housing stock; the cause, scope, and nature of any housing issues; and the provision of a variety of housing types to match the lifestyle and economic needs of existing and future county residents.

This Housing Element is supplemented by the Land Capacity Analysis (Appendix A-2) and a Housing Technical Appendix (Appendix I), which includes additional data and the Commerce barrier checklists as attachments. Together, these documents summarize the availability and inventory of housing throughout the county and identify a plan for supporting residential growth over the 20-year planning period. Consistent with RCW 36.70A.070, key components of this element and the supporting documents include:

- Inventory of current and projected housing needs, including permanent supportive and emergency housing.
- Evaluation of land capacity to meet housing needs.
- Review of the county's housing and jobs balance.
- Displacement risk and anti-displacement measures.

- Racially disparate impacts and measures to undo impacts.
- Adequate provisions for identified needs and removal of identified barriers

6.2A Key Findings: Current Housing Needs

The following is a summary of current housing needs in Stevens County based on existing conditions and the analysis of displacement risk, exclusion, and racially disparate impacts presented in the preceding analysis.

About 4,110 households are burdened with high housing costs.

Housing affordability is a challenge for many households in Stevens County. In 2022, approximately 22% of all households were cost-burdened Figure 29, or about 4,110 households in total. Nearly half of these households were severely cost-burdened, meaning they spend more than half of their income on housing.

Housing affordability needs are disproportionate across tenure, income groups, household types, and racial and ethnic groups.

Renter households are more commonly cost burdened than owner households (Figure 29), which indicates more vulnerability to displacement risk. About 34% of renter households experience cost burden, with impacts most acute for those with incomes below 50% MFI (Figure 29). By comparison, about 19% of owner households are cost burdened, with those earning at or below 30% MFI most affected (Figure 35). White, non-Hispanic renter households were more likely to be severely cost-burdened but BIPOC renter households are more likely to experience any kind of cost burden (Figure 32).

There is an undersupply of employment opportunities in the county, and about half of the county residents commute more than 25 miles to work.

As of 2023, the jobs-to-housing ratio in Stevens County was 0.46 (10,412 jobs divided by 22,758 housing units). An ideal balance of jobs and housing is between 0.75–1.5.[4] This suggests there is an undersupply of employment opportunities in the county, which is aligned with the finding that about half of the county residents commute more than 25 miles to work (Figure 22). [5]

Market-rate rental housing does not meet the needs of many residents with low and moderate incomes.

[4] LEHD, Origin-Destination Employment Statistics, 2023; OFM Postcensal Estimates of Housing Units, April 1, 2021 to April 1, 2023.
[5] LEHD, Origin-Destination Employment Statistics, 2021, 2022, and 2023; OFM Postcensal Estimates of Housing Units, April 1, 2021 to April 1, 2023.

As of 2026, a household needs to have an income of at least $56,000 to afford the average apartment rent.[6] According to the 2020-2024 American Community Survey, the median household income of renter households was 41,974.[7] A limited supply of rental housing options throughout the county with low apartment vacancy rates (Figure 34) can result in additional upward pressure on market rents.

There is also a comparatively high percentage of manufactured housing countywide (26% countywide and 30% in unincorporated areas versus 8% statewide and 17% for all unincorporated areas statewide) (Figure 23).[8] These homes are often much less expensive to produce than homes built on site and therefore have potential to be more affordable than traditional detached homes. However, relocating these structures is costly, logistically difficult, and can cause damage to the home itself. This makes it hard for residents to respond to rent increases, fee hikes, or park closures, leaving them especially vulnerable to displacement.

Ownership housing costs are out of reach for many households.

One likely reason for the housing affordability needs in Stevens County is the challenging trend in rising housing costs (Figure 37). As of 2026, a household needs to have an income higher than 120% MFI to afford to buy a median priced attached or detached home.[9] The existing housing inventory consists primarily of larger detached homes (Figure 23) with minimal supply of smaller units available for purchase.

Diversifying the county's housing stock consistent with changing demographic needs and desires could help lower housing costs overall.

There is an existing misalignment countywide between the size of housing units available and the size of households for both renter and owner households. Among owner households, only 8% of owner-occupied units have 0-1 bedrooms, even though 23% of owner households are individuals living alone and 45% are 2-person households (Figure 12). Among renter households, 38% are individuals living alone with another 29% as 2-person households. Yet only about 25% of rental units have 0-1 bedrooms.

Diversifying the county's housing stock to include smaller, multifamily, and rental housing could potentially lower housing costs overall and support a wider range of housing options affordable for small families, older adults, and individuals. The real estate market in the county is not moving in this direction nor at a pace fast enough to meet housing needs. Between 2021 and 2026, 993 single-

[6] Zillow Stevens County Rental Market Trends, 2026.
[7] ACS 5-Year Estimates, 2020-2024 (Table B25119)
[8] OFM, 2025.
[9] HUD sets affordable rent standards by percent of MFI for all counties (published by the Washington State Housing Finance Commission [link]). These standards are adjusted to match the assumed household size that would occupy the unit.

family units were permitted in the unincorporated county. Additionally, a total of 322 manufactured home were completed and 13 ADU permits were issued countywide over the same time period, as well as four duplex developments. See Figure 28.

Public action will be necessary to provide incentives and subsidies to support affordability for households with lower incomes.

For the lowest income households, often the market does not produce affordable housing even if a diverse range of housing types are built. In these cases, income-restricted or government supported affordable housing can be part of the solution. Currently, subsidized or income-restricted housing units in the county are limited.[10] The data in Figure 33 indicates there is demand for more income-restricted units across all groups earning below 80% MFI.

Special housing is also needed to support those experiencing homelessness. The total number of people experiencing homelessness in Stevens County is relatively low according to Commerce's PIT counts. School districts serving the county also documented a small share of students experienced homelessness at some point during the 2025-26 school year (Table 7).[11] As of 2020, there were 56 emergency housing beds available and no permanent supportive housing beds in Stevens County. The County could consider working with or furthering existing relationships with partners to fill existing and future gaps in the availability of income-restricted, subsidized, emergency, and permanent supportive housing.

Meeting the housing needs of an aging population will be an increasingly important issue countywide in the next 20 years.

Nearly half of households countywide (45%) include one or more people aged 65 or over, and about 14% of households are older adults living alone (Table 2). Approximately 18% of individuals in the county also live with one or more disabilities (Figure 7). While disabilities can be experienced by all age groups, populations with a higher proportion of those over age 65 generally correspond with higher disability rates, due to the sensory, physical, and mental effects of aging.

Compared to 2014, the county now has higher percentages of older adults age 65–84 (Figure 2). This trend is expected to continue with the proportion of adults 65 and older expected to remain relatively stable through 2050, according to OFM projections (Figure 3).

[10] UW Housing Market Data Toolkit, Subsidized Rental Housing Profile, 2023; OFM, 2025.

[11] Note that OSPI data related to homelessness captures students who were doubled up (e.g., sharing housing with other people or families due to loss of their own housing), sleeping in hotels/motels, sleeping in public or private shelters, or unsheltered at any point during the school year. In comparison, Commerce's PIT Count is an annual count of people living in transitional housing, emergency shelters, safe havens, and places not meant for human habitation on one night in January and is therefore considered to be an undercount of those experiencing homelessness. Commerce Point in Time Count Results, 2025; OSPI School District Report Cards 2025-26 School Year, data last updated November 24, 2025.

Older adults may desire single-family homes at retirement age, but as their abilities and needs change, other forms of housing with smaller lots, townhomes, or assisted living may be attractive for maintenance, accessibility, and affordability purposes (particularly for older adults on fixed incomes). These forms of housing are denser and encouraged in portions of the UGA where residents would also have more access to healthcare and other supportive services. However, other household types, including individuals living alone or single parent households, may also prefer smaller housing types throughout other areas of the county for affordability as well. Retirement centers, assisted living facilities, or other group care facilities can also provide housing options for those who can no longer continue to live independently as they age or who may prefer to live in group quarters with amenities for older adults.

Housing for families with children is important in Stevens County.

About 21% of the population in Stevens County are under age 18 (Table 2). This is similar to statewide, which suggests that housing for families with children is moderately important in the county. The majority of existing owner-occupied units (74%) have 3 or more bedrooms (Figure 24) but median housing costs are unaffordable for many households (Table 11). About 31% of rental units have 3 bedrooms but only 9% have 4 or more bedrooms (Figure 24), suggesting that rental stock includes some detached homes but a limited supply of units for larger families.

6.3A Projected Housing Needs

The following is a summary of projected housing needs in Stevens County based on projected population growth through 2047, the allocation of housing needs across jurisdictions, and the land capacity to accommodate housing growth. This section refers to the term **Area Median Income (AMI)**, when defining income levels for summarizing projected housing needs. AMI is synonymous with MFI (Median Family Income), the term used in previous sections of this document. We use AMI in this section for consistency with Commerce guidance and Stevens County countywide planning policies.

6.3.1A *Projected Countywide Housing Needs*

Commerce guidance for establishing housing targets in comprehensive plan housing elements includes minimum standards for allocating projected housing needs. Jurisdictions must select a population target within the range of the OFM Low, Medium, and High GMA Population Projections, then use Commerce's Housing for All Planning Tool (HAPT) to identify housing need projections associated with that target. Stevens County selected the OFM Medium population projection of 55,486 in total population by the year 2047. Based on that input, HAPT produces a table of countywide housing needs, shown in Table 6.3.1A-1.

In total, the county needs an additional 5,181 housing units between 2020 and 2047 countywide to address projected housing needs identified in the HAPT.[12] The majority of this projected housing need is for units affordable below 80% AMI.

Table 6.3.1A-1
Countywide Housing Needs in Stevens County (All Jurisdictions Combined)

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

* 2020 supply excludes homes in recreational use.
** Total housing need in 2047 excludes 2020 homes in recreational use.
PSH = Permanent Supportive Housing
Source: Stevens County, 2026; BERK, 2026 (based on Commerce HAPT).

6.3.2A *Allocation of Housing Needs by Jurisdiction*

Commerce guidance requires that counties work with cities and towns to allocate countywide housing needs by jurisdiction. 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 Table 6.3.2A-1. Only two jurisdictions in the unincorporated portion of the county, Clayton UGA and Loon Lake LAMIRD, show an allocated growth target below 120% AMI. Additionally, 42 emergency housing units were allocated to cities across the county, none of which are in unincorporated areas.

[12] In addition, the county needs 42 additional emergency housing units (not shown in exhibit).

Table 6.3.2A-1
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

PSH = Permanent Supportive Housing
Source: Stevens County, 2026; BERK, 2026 (based on Commerce HAPT).

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 Table 6.3.2A-2.

Table 6.3.2A-2
Projected Population Growth by Jurisdiction (2020–2047)

Name	Type	2020 Population	Projected 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: Stevens County, 2025; BERK, 2025 (based on Commerce HAPT).

6.3.3A *Land Capacity to Meet Projected Need*

Current GMA guidance requires jurisdictions to ensure their comprehensive plan housing elements and related development regulations provide sufficient land capacity to accommodate their allocated housing growth targets at each income level. The project team conducted a land capacity analysis (LCA) under current zoning in 2026. The methodology is outlined in the Land Capacity Analysis (Appendix A-2) and was based on Commerce guidance.

This allocation of countywide housing needs groups each city with their associated unincorporated UGA and given one combined allocation. As stipulated in countywide planning policies, cities are responsible for showing capacity for this entire allocation. If they need capacity from parcels in their unincorporated UGA, they must annex and rezone those parcels. Therefore, the Stevens County Comprehensive Plan only evaluates capacity for UGAs that are not associated with cities as well as the Loon Lake LAMIRD.[13] Areas with no housing needs allocation, or with an allocation only for households above 120% AMI, were not included in the analysis. Per the Land Capacity Analysis (Appendix A-2), large extents of buildable acreage exist within the rural areas of the County and Lake Spokane UGA[14], and most historic growth has occurred in these areas. While these two areas do not support the density or have the availability of services to provide housing that is affordable to income segments below 120% AMI, no housing units below that income level were allocated to Lake Spokane UGA or rural areas.

Both Clayton UGA and Loon Lake LAMIRD have sanitary sewer service available. Together, the residentially zoned portions of these areas contain approximately 55 net buildable acres with sewer service. However, approximately 45 of those acres are in Clayton, where 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.

The net buildable acreage with access to sewer service in these areas is summarized in Land Capacity Analysis (Appendix A-2). While accommodating housing needs for 0-50% AMI households would require zoning updates to enable low-rise apartment construction in at least a portion of the available acreage, no units of that kind were allocated to unincorporated UGAs or rural areas (see Section 5 Adequate Provisions). Table 6.3.3A-1 and Table 6.3.3A-2 compare existing housing capacity

[13] No capacity analysis is presented for rural areas as this is not required for housing needs above 120% AMI.
[14] According to the Land Capacity Analysis (Appendix A-2), Lake Stevens has 194 net buildable acres after deductions. This is more than enough to accommodate 200 additional 120%+ AMI homes.

to housing growth targets. Clayton UGA has surplus capacity in both the moderate- and low-density zone categories. The Loon Lake LAMIRD, by contrast, faces a capacity gap for moderate-density housing. It has a 65-unit shortfall compared to its aggregated target, meaning current zoning cannot physically accommodate the moderate-income housing growth allocated to this area.

Table 6.3.3A-1
Comparison of Existing Housing Capacity to Housing Growth Targets— Clayton UGA

Housing Need (% of AMI)	Zone Categories	2020–2047 Target	Aggregated Target	Capacity	Surplus / (Deficit)	Units Requiring Subsidies / Incentives
0-30% PSH	Low-Rise, Mid-Rise, ADUs	0	0	0	0	0
0-30% Non-PSH		0				0
>30 to ≤50%		0				0
>50 to ≤80%		0				0
>80 to ≤100%	Moderate Density	50	92	300	208	0
>100 to ≤120%		42				
>120%	Low Density	50	50	79	29	0
Total		142	142	379	237	0

Legend: PSH = Permanent Supportive Housing; AMI = Area Median Income.
Sources: AC GEO, 2026; BERK, 2026; Commerce, Guidance for Updating Your Housing Element, updated January 2026.

Table 6.3.3A-2
Comparison of Existing Housing Capacity to Housing Growth Targets— Loon Lake LAMIRD

Housing Need (% of AMI)	Zone Categories	2020–2047 Target	Aggregated Target	Capacity	Surplus / (Deficit)	Units Requiring Subsidies / Incentives
0-30% PSH	Low-Rise, Mid-Rise, ADUs	0	0	0	0	0
0-30% Non-PSH		0				0
>30 to ≤50%		0				0
>50 to ≤80%		0				0
>80 to ≤100%	Moderate Density	35	65	0	-65	0
>100 to ≤120%		30				
>120%	Low Density	10	10	42	32	0
Total		75	75	42	-	0

Legend: PSH = Permanent Supportive Housing; AMI = Area Median Income.
Sources: AC GEO, 2026; BERK, 2026; Commerce, Guidance for Updating Your Housing Element, updated January 2026.

6.4A Adequate Provisions

GMA requires jurisdictions to make "adequate provisions" to accommodate housing production that meets housing needs at each income level. In other words, cities and towns must do what is within

their power to encourage the kinds of development that will meet housing growth targets. Per RCW 36.70A.070(2)(d), adequate provisions include:

(i) Incorporating consideration for low, very low, extremely low, and moderate-income households;

(ii) Documenting programs and actions needed to achieve housing availability including gaps in local funding, barriers such as development regulations, and other limitations;

(iii) Consideration of housing locations in relation to employment location; and

(iv) Consideration of the role of accessory dwelling units (ADUs) in meeting housing needs.

Analysis to identify adequate provisions must be done as part of the Comprehensive Plan update. Some actions taken to "make adequate provisions" must be done as part of the Comprehensive Plan update and others may be taken after the Comprehensive Plan is adopted. Stevens County must provide Commerce with a report detailing progress in implementing the Comprehensive plan five years after their adoption, in 2032. Requirements for the implementation report are outlined in RCW 36.70A.130, including status updates on housing element implementation and permitting timelines.

This section summarizes the analysis of adequate provisions conducted by staff and the consultant team.

6.4.1A *Considerations for All Income Levels*

The GMA requires jurisdictions to plan for and accommodate housing needs at all income levels. These needs are defined in housing growth targets by income level that were agreed upon by Stevens County and the cities of Chewelah, Colville, Kettle Falls, Marcus, Northport, and Springdale. Specific targets for each jurisdiction are presented in Table 6.3.2A-1. In the Comprehensive Plan, Stevens County must show it has adequate land capacity to accommodate housing appropriate for meeting needs at each affordability level. The County must also identify barriers to producing housing at each affordability level, identify potential funding sources and subsidy needs, identify adequate provisions to address those barriers in the Comprehensive Plans, and update development regulations to ensure capacity for all housing needs and to address identified code-related housing barriers. Detailed results from the Land Capacity Analysis can be found in Appendix A-2. The policy review in Volume I also identifies specific policy recommendations to address current and project housing needs for all income levels.

6.4.2A *Programs and Actions Needed to Achieve Housing Availability*

Jurisdictions are not required under GMA to construct housing or ensure housing is produced. They must, however, identify barriers to housing production and make adequate provisions within their

power to accommodate all housing needs (RCW 36.70A.070(2)(d)). Commerce recommends a three-step process for this work:

- Step 1: Review housing production trends to determine if a barrier exists.
- Step 2: Gather information to determine what kind(s) of barriers exist.
- Step 3: Identify and document appropriate programs and actions to overcome each barrier identified.

The following sections cover each of these three steps.

Production Trend Compared to Need

The county's UGAs (excluding UGAs associated with cities), LAMIRDs, and rural areas have an aggregated housing growth allocation of 1,076 net new housing units by 2047. To meet this housing target, about 40 net new units must be built annually between 2020 and 2047. From 2020 to 2025, an average of 191 net new units were built in that part of the county, almost five times the annualized total housing target per year. Most of this historic housing growth in unincorporated Stevens County was in rural areas and Lake Spokane UGA. Table 6.4.2A-1 and Table 6.4.2A-2 present production trends in the two areas with housing allocations below 120% AMI: Clayton UGA and Loon Lake LAMIRD. They show trends in both areas are falling short of their allocations, indicating that there are currently barriers to housing production of all types, including moderate density, manufactured homes, and low-density housing.

Below is a guide to reading the tables:

- **Columns A and B** show income level and housing types most appropriate for serving that income level. **Column C** identifies the net new housing need by income level from the county's total growth targets, and **Column D** aggregates these targets by zone category. These columns all mirror the presentation of housing need by zone category in Table 6.3.2A-1 and the Land Capacity Analysis (Appendix A-2).
- **Column E** presents these same aggregated targets on an average annual basis.
- **Column F** presents the actual average annual units produced from 2020 to 2025 based on permit data shared by the County. Low Density corresponds to net completed detached single-family permits. Moderate Density corresponds to units in structures with 2-4 units, such as duplexes and townhomes with 4 or less units in structure, as well as manufactured homes. The remainder of unit production is considered low-rise or mid-rise. No such permits were issued between 2020-2025. ADUs were excluded from the analysis due to a lack of data. However, this isn't an issue, since there is no housing allocation for households below 80% AMI.

- In cases where the historic average annual production (**Column F**) is lower than the average annual need (**Column E**), this indicates there was a production shortfall. This is evidence there are barriers to housing development that could prevent the jurisdictions from meeting their adopted growth targets. This finding would be noted as a "Yes" in **Column G**.
- Table 6.4.2A-1 and Table 6.4.2A-2 show a shortfall of housing production for moderate-income (80-120% AMI) and higher-income (120%+ AMI) households. This indicates that there are barriers to sufficient housing production among these housing types.

Table 6.4.2A-1
Production Trends by Housing Type Compared to Need by Income Level—Clayton UGA

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.

Table 6.4.2A-2
Production Trends by Housing Type Compared to Need by Income Level—Loon Lake LAMIRD

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.

Actions Needed to Achieve Housing Availability & Affordability

The team gathered information about what kinds of barriers are hindering the types of housing production needed to meet all housing needs. This includes utilizing five checklists provided by Commerce to review and summarize local development regulations and process obstacles related to the following housing types:

- Moderate density housing
- Low-rise and mid-rise housing
- Accessory dwelling units (ADUs)
- Permanent supportive housing and emergency housing
- Local option tools for addressing affordable housing funding gaps

The checklist review was informed by input from county staff and the assessment of housing market conditions in Stevens County in previous sections of the Technical Appendix. The checklists document barriers and programs and actions to achieve housing availability consistent with RCW 36.70A.070(2)(d) and are included in Appendix I.

A summary of these actions is shown in Table 6.4.2A-3. It lists recommended actions that Stevens County can take to overcome barriers to housing production and improve the likelihood that future development will meet the housing needs of all income levels over the next 20 years. Actions that should be completed before or concurrent with the Comprehensive Plan deadline are marked with check boxes and bold text, based on the consultant team's interpretation of state law, Commerce guidance, and recent court decisions. The other items should be high priority for implementation following the adoption of the Comprehensive Plan.

Table 6.4.2A-3
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**
Updated ADU Regulations	Accessory Dwelling Units (ADU's)	☒ **Updated SCMC 3.06.010 Accessory Dwelling Units**

Updated Off-Street Parking Regulations	Moderate and high residential density housing Accessory Dwelling Units (ADU's)	☒ **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)	Moderate and high residential density housing Accessory Dwelling Units (ADU's) Emergency Housing and Shelters	☒ **Updated definition for Accessory Dwelling Units** ☒ **Added new definitions for Emergency Housing, Emergency Shetler, Religious Organization, Townhouses, and Transitional Housing.**
Gaps in local funding		
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 (RCW 82.14.530) 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.
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.

* All regulatory actions should be implemented concurrent with the Comprehensive Plan Periodic Update to ensure capacity to meet all housing needs and for consistency with new State requirements, based on BERK's interpretation of Commerce guidance and recent case law. Other actions could be implemented following Plan adoption.
Sources: Stevens County, 2026; AC GEO, 2026; BERK, 2026.

Affordable Housing Funding Gaps

Stevens County does not have any allocation of housing needs for low-income housing (<80% AMI)[15] which typically require public subsidies. However, there are low-income housing needs allocated in the cities of Chewelah, Colville, Kettle Falls, and Springdale. The county could partner with these cities to pursue new funding tools to generate revenue for supporting new affordable housing development. One option is to adopt a new Housing and Related Service Sales Tax (RCW 82.14.530) which would apply to all jurisdictions in Stevens County. Funds generated could be donated to affordable housing projects in any jurisdiction in Stevens County.

[15] Blank checklists can be found in Appendix B of Commerce's Guidance for Updating your Housing Element.

6.4.3A *Location of Housing & Employment*

The third adequate provision required by RCW 36.70A.070(d) is the consideration of housing locations in relation to employment location. Commerce recommends jurisdictions analyze these issues and document their findings. Some key findings include:

- **Jobs/Housing Balance.** As of 2023, the jobs-to-housing ratio in Stevens County was 0.46 (10,412 jobs divided by 22,758 units), below the balanced range of 0.75–1.5 and similar to the ratio in 2022 and 2021.[16] This suggests there is an undersupply of employment opportunities in the county.
- **Commute Patterns.** Aligned with the finding that there is an undersupply of employment opportunities in the county, more than half of the residents commute more than 25 miles to work (Figure 22). Neighboring Spokane County is the most common location for those who commute into or out of Stevens County for work (Table 8). About 36% of county residents commute greater than 50 miles to work, although at least some of these are likely working remotely for companies outside the county. However, this suggests that some residents who want to live in Stevens County are unable to find suitable employment in the county.
- **Land Use Patterns.** Geographically, jobs are concentrated in cities and UGAs and their surrounding areas, in smaller communities such as Loon Lake and Wellpinit, and scattered throughout rural areas (Figure 21).

6.4.4A *Role of ADUs*

The fourth adequate provision required by RCW 36.70A.070(d) is to consider the role of ADUs in meeting housing needs. Given that a large proportion of land area in Stevens County is devoted to detached single-family homes, there is potential to support housing needs by allowing and encouraging the production of attached and/or detached dwelling units on lots with single-family homes. These types of housing have potential to be affordable to moderate and lower-income households.

In 2023, HB 1110 and HB 1337 directed all jurisdictions to make significant changes to ADU regulations, including allowing two ADUs per lot in all GMA urban growth areas, and reducing barriers to ADU development related to occupancy, sale, lot size, and parking. Jurisdictions are required to complete the code updates within six months of the periodic update deadline.

It is difficult to predict what ADU production trends will be following the code updates made for compliance with HB 1110 and HB 1337. From April 2021 through April 2026, a total of 13 ADUs were

[16] LEHD, Origin-Destination Employment Statistics, 2021, 2022, and 2023; OFM Postcensal Estimates of Housing Units, April 1, 2021 to April 1, 2023.

completed countywide (Figure 28), but there is the potential for an increase in the future given code updates and the existing sizes of residential lots and homes.

Previous Plan Text

A Land Capacity Analysis was prepared by the County as part of the 2021 update and is provided in Appendix A-2. The analysis results indicate the County has available land and lots for accommodating the 20-year growth projection.

Additionally, the County updated the housing inventory using U.S. Census 2018 data, which indicate an average household size of 2.52 in the County.

The OFM also reports on the number of housing units and type of housing units in the County. Tables 6.1A-1 and 6.1A-2 show total housing units broken down by single-family, multi-family (two or more units), and mobile home, trailer, or special housing units. The most recent data for 2022 are followed by data from the 2010 Census.

Table 6.1A-1
Number and Type of Housing Units in 2022 (County)

Year 2019	Total	Single Family (1-unit dwelling)	Multi-Family (2-plus unit dwelling)	Mobile Home, Trailer, and Special
Stevens	22,541	15,536	1,203	5,802
Unincorporated	17,874	12,471	189	5,214
Incorporated	4,667	3,065	1014	588
Chewelah	1,252	806	243	203
Colville	2,277	1,486	590	201
Kettle Falls	777	522	173	82
Marcus	87	60	0	27
Northport	156	130	8	18
Springdale	118	61	0	57

Table 6.1A-2
Number and Type of Housing Units in 2010 (County)

Year 2010	Total	Single-Family (1-unit dwelling)	Multi-Family (2- plus unit dwelling)	Mobile Home, Trailer, and Special
Stevens	21,156	14,535	1,125	5,496
Unincorporated	16,557	11,485	172	4,900
Incorporated	4,599	3,050	953	596
Chewelah	1,284	809	252	223
Colville	2,221	1,477	539	205
Kettle Falls	726	504	154	68
Marcus	82	57	0	25
Northport	168	142	8	18

Springdale	118	61	0	57

In unincorporated Stevens County, the total number of dwelling units increased by 1,385 from 2010 to 2022. Of those units, 1,001 were new single-family, one-unit dwellings; 78 were new two-unit or multi-family dwellings; and 306 were mobile home/trailer/special units (e.g., RVs).

Occupancy rates in the County in 2014 were at 83.41% (USA.com 2020[17]). This occupancy rate is similar to the rate in 2022 (80.7%)[18]. Over one-half of the vacant single-family units in the County are for seasonal, recreational, or occasional use.

The median home price in Stevens County as of September 2022 is $290,000[19] and the median rent is $795 per month. Median family income in 2018 for Stevens County was estimated at $49,200, with per capita income at $25,197. Approximately 13.5% of the families within the County live below the federally established poverty level, which is up 2% from 2000. Per the OFM 2018[20] estimate, Stevens County has the fifth lowest per capita income of all counties in the state.

Although Stevens County does not have a Human Services department, members of the County Board of Commissioners sit on the governing Board of Rural Resources Community Action (Rural Resources). The County is included in the Spokane Regional Housing Authority service area, administered by the Rural Resources. Rural Resources was established in 1965 and serves low-income individuals and families in Stevens, Ferry, and Pend Oreille Counties. The agency receives and manages the Community Development Block Grant funds for the County, as well as monies from other state and federal assistance programs. Rural Resources operates a wide range of programs covering low-income and senior housing, transportation, employment and training, family services, energy assistance, Head Start, and other community services.

[17] USA.com, 2020. Stevens County Housing. Accessed 2020. Accessible at: http://www.usa.com/stevens-county-wa-housing.htm.
[18] https://www.bestplaces.net/housing/county/washington/stevens
[19] https://www.bestplaces.net/housing/county/washington/stevens
[20] OFM (Washington State Office of Financial Management), 2018. Stevens County: Labor Market Information. Accessed 2018. Available at: https://esd.wa.gov/labormarketinfo/county-profiles/stevens.