Appendix I
Housing Technical Appendix

Community Profile

Total Population

As of 2026, the Washington State Office of Financial Management (OFM) estimates there were 48,025 people living in Stevens County,[28] including 37,870 people in unincorporated areas. Table 1 compares recent growth trends in Stevens County as a whole, as well as its incorporated and unincorporated areas to comparison jurisdictions. The cities of Chewelah and Springdale have seen the fastest rate of growth during this period, while unincorporated areas experienced the greatest amount of growth overall. Since 2020, growth in Stevens County (0.6%) was lower than the nearby counties of Adams (1.1%), Pend Oreille (0.9%), and Spokane (0.9%), and slightly higher than Walla Walla (0.4%).[29]

Table 1: Population and Annual Growth Rate—Stevens County, Incorporated, and Unincorporated (2020–2026)

Geography	Population (2020)	Population (2026)	Annual Growth Rate
Chewelah	2,470	2,680	1.37%
Colville	4,917	5,030	0.38%
Kettle Falls	1,636	1,625	-0.11%
Marcus	216	220	0.31%
Northport	297	295	-0.11%
Springdale	234	305	4.52%
Incorporated Stevens County (cities combined)	9,770	10,155	0.65%
Unincorporated Stevens County	36,675	37,870	0.54%
Stevens County	46,445	48,025	0.56%

Sources: OFM, 2026; BERK, 2026.

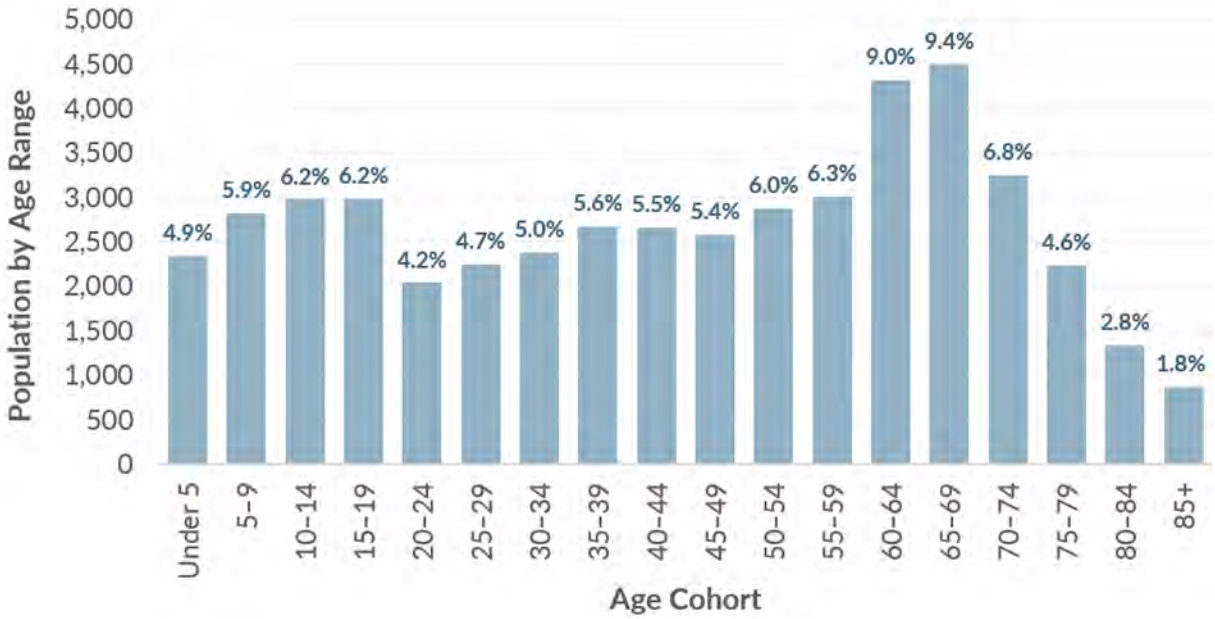
Age

Age cohorts for Stevens County are shown in Figure 1. As of 2024, about one-quarter of the population in the county was under the age of 25 (27%), nearly half was between the ages of 25 and 64 (47%), and about one-quarter was age 65 or older (25%). Compared to 2014, the county now has higher percentages of older adults age 65–84 as well as those age 25–44 and lower percentages of children, those age 45–64, and those 85 and older (Figure 2).

[28] Unless otherwise noted, references to Stevens County encompass the county as a whole. References to unincorporated or rural Stevens County will be identified as such.

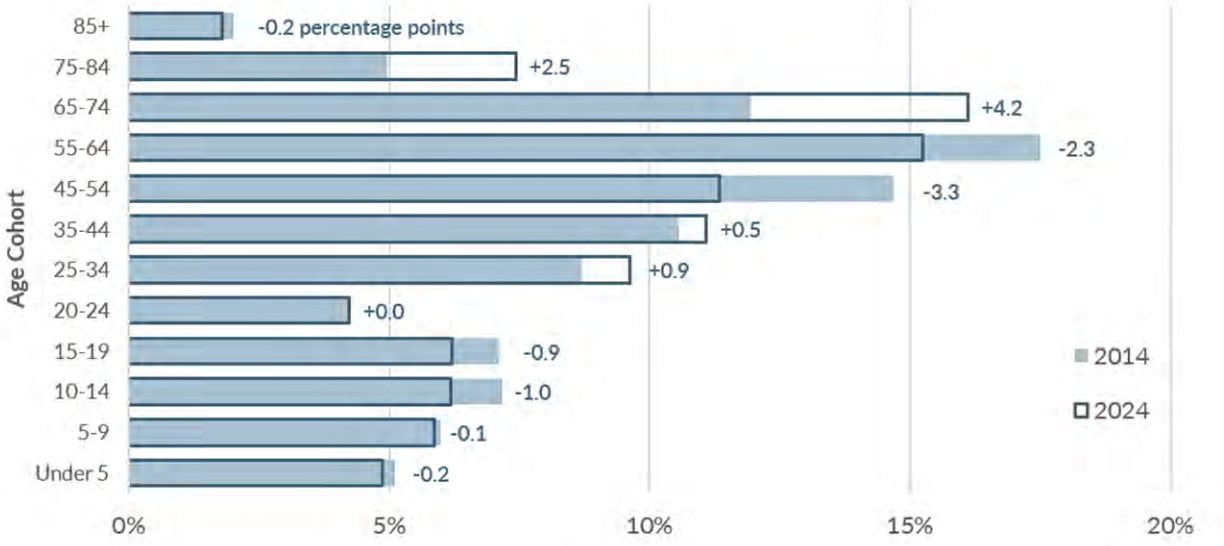
[29] OFM, 2026.

Figure 1: Population by Age Cohorts—Stevens County (2024)



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

Figure 2: Population Cohorts—Stevens County (2014 and 2024)



Sources: ACS 5-Year Estimates (Table B01001), 2010-2014 and 2020-2024; BERK, 2026.

Countywide, about 21% of the population is under 18, similar to the state overall (Table 2). About 25% of Stevens County residents are 65 or older, a notably higher share than statewide. Stevens County also has a higher share of older adults living alone than the state (14% compared to 11%). This suggests demand for housing accessible to older adults is particularly important in Stevens

County. A higher share of retired residents can also affect workforce availability and increase demand for specific services, such as healthcare.

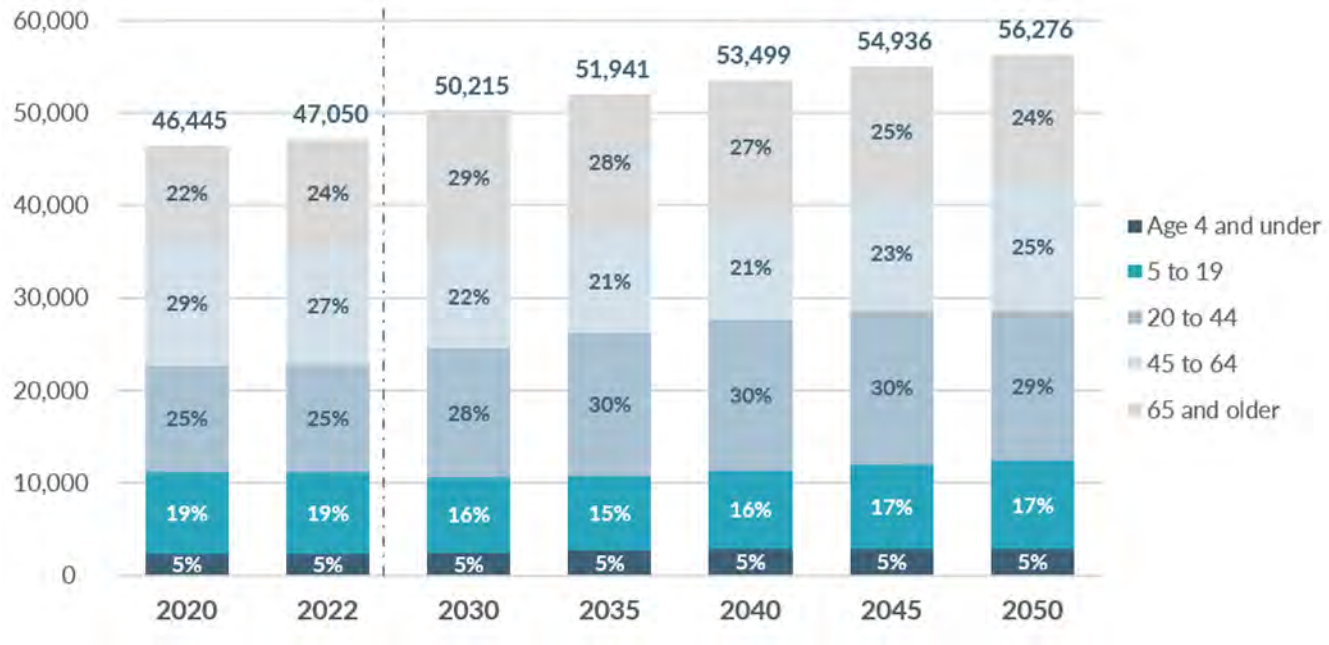
Table 2: Population under 18 and 65 or Older, and Older Adults Living Alone—Stevens County and Statewide (2024)

	Stevens County	Statewide
Population under age 18	21.1%	21.4%
Population 65 and over	25.3%	16.6%
Households w/older adult (65+) living alone	14.2%	10.8%

Sources: ACS 5-Year Estimates, 2020-2024 (Table S0101 and S1101); BERK, 2026.

The age distribution of the population countywide is expected to change over time, with the proportion of adults between 20 and 44 years old increasing slightly through 2050 (from 25% in 2022 to 29% in 2050 according to OFM projections; Figure 3). The other age groups are expected to either remain stable or decrease slightly.[30]

Figure 3: Percent of Population by Age Cohort, Estimates and Projections—Stevens County (2020–2050)



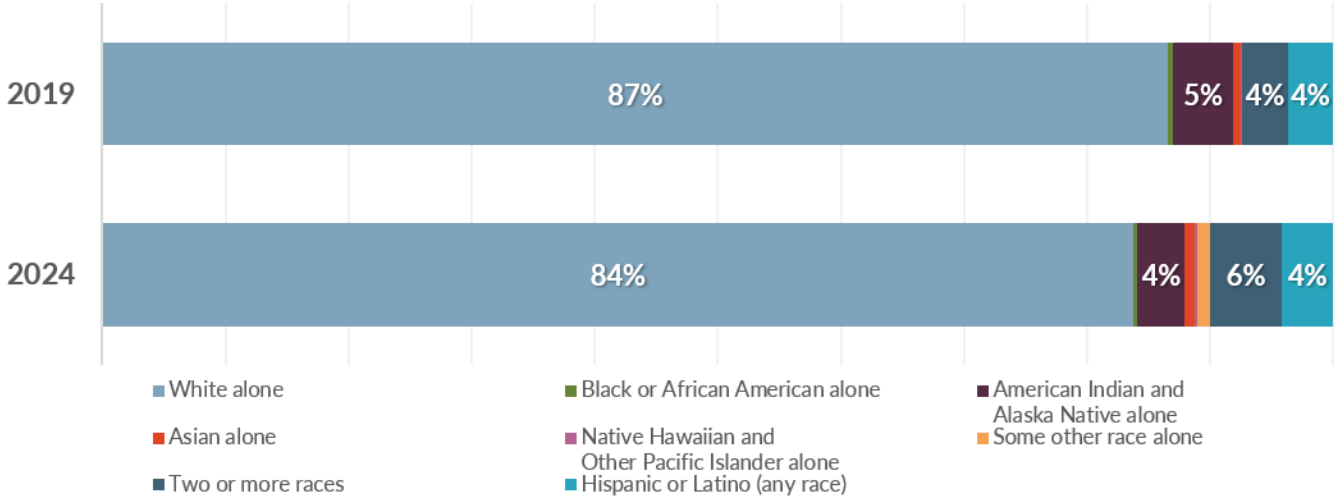
Sources: OFM, 2020; OFM GMA 2022 Medium Series Projections, 2022; BERK, 2026.

[30] OFM GMA 2022 Medium Series Projections, Population by Age and Sex (Five-year Age Groups), 2022.

Race, Ethnicity, & Language Spoken at Home

The county's demographic makeup is also evolving. Since 2019, the percentage of the population who identify as White, non-Hispanic persons declined while the percentage who identify as two or more races grew (Figure 4). As of 2024, about 84% of the county identifies as White, non-Hispanic, 6% identifies as two or more races, and 4% identifies as Hispanic or Latino (of any race).

Figure 4: Share of Population by Race and Ethnicity—Stevens County (2019 and 2024)



Note: Except for Hispanic or Latino, all groups are exclusive of persons who identify as Hispanic or Latino.
Sources: ACS 5-Year Estimates, 2015-2019 and 2020-2024 (Table DP05); BERK, 2026.

As of the 2025-26 school year, the Wellpinit and Columbia school districts had a significantly higher share of Black, Indigenous, and People of Color (BIPOC) students than the other districts in the county, based on data from the Washington State Office of Superintendent of Public Instruction (OSPI; Table 3). This does not necessarily correlate to patterns across all age groups but indicates there may be more diversity in the southern portion of the county, where the Spokane Reservation is located, than in other areas. With respect to Hispanic or Latino students, the higher shares can be found in the Valley, Kettle Falls, and Columbia school districts. All school districts serving Stevens County are mapped in Figure 5.

Table 3: Students by Race and Ethnicity—School Districts Serving Stevens County (2025-2026)

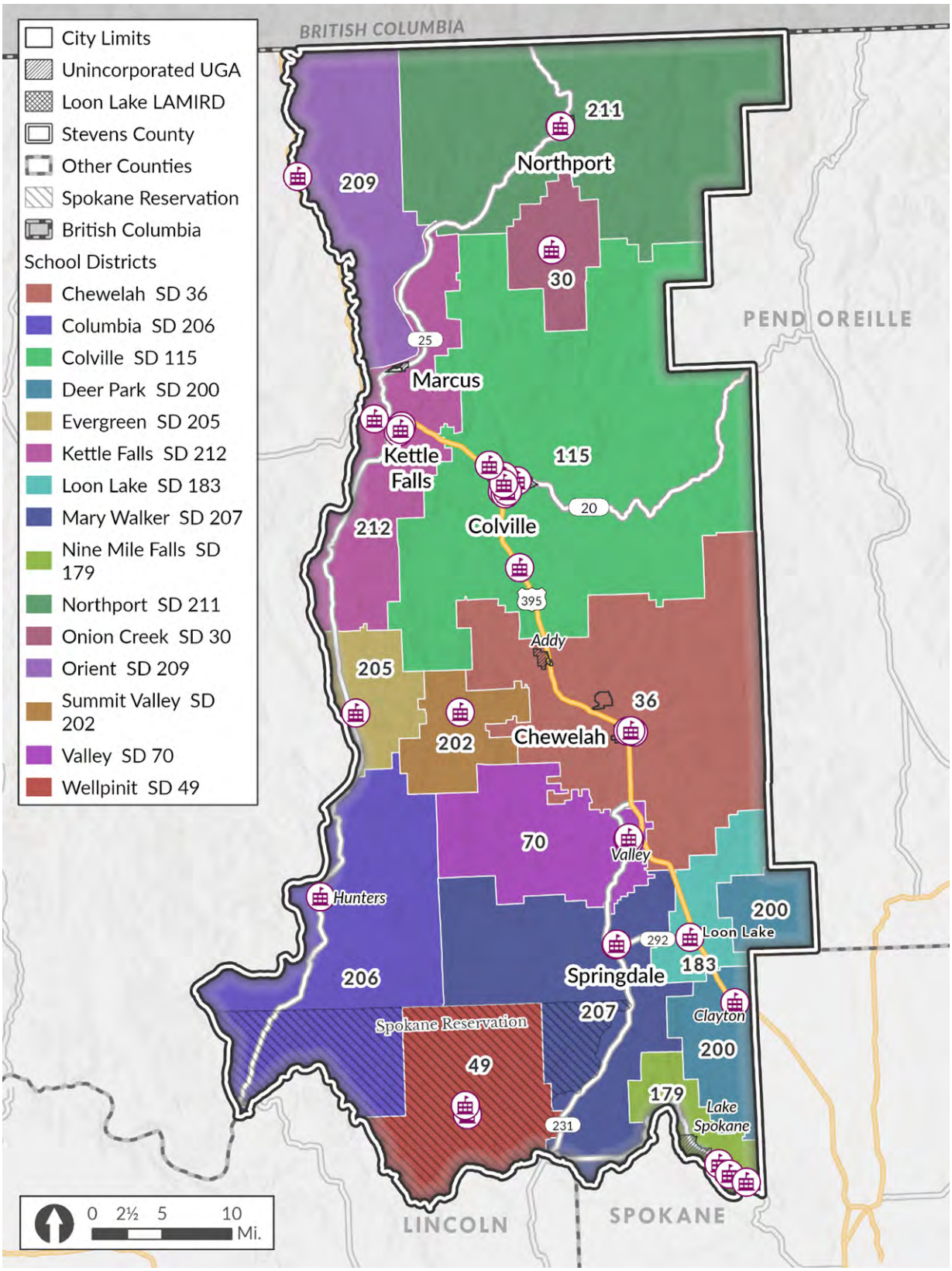
School District	Students (2025-26 School Year)	White	BIPOC*	Hispanic or Latino
Chewelah School District	767	83.8%	16.2%	6.8%
Columbia School District	113	51.3%	48.7%	11.5%
Colville School District	1750	84.4%	15.6%	7.8%

Deer Park School District	2793	87.9%	12.1%	7.2%
Evergreen School District	29	65.5%	34.5%	-
Kettle Falls School District	1134	76.4%	23.6%	11.9%
Loon Lake School District	296	80.7%	19.3%	9.1%
Mary Walker School District	503	72.8%	27.2%	9.9%
Nine Mile Falls School District	1466	85.2%	14.8%	7.7%
Northport School District	284	80.3%	19.7%	10.9%
Onion Creek School District	63	81.0%	19.0%	9.5%
Orient School District	47	80.9%	19.1%	6.4%
Summit Valley School District	109	78.0%	22.0%	7.3%
Valley School District	1093	64.8%	35.2%	12.6%
Wellpinit School District	367	11.2%	88.8%	10.6%
Statewide	1,096,285	47.1%	52.9%	26.6%

* The BIPOC percentage includes all students who identify as a race or ethnicity other than non-Hispanic White. Students who identify as Hispanic or Latino are included in this group and are also shown separately in the column to the right.

Source: OSPI School District Report Cards 2025-26 School Year, data last updated November 24, 2025.

Figure 5: School Districts Serving Stevens County (2025)



Source: OSPI, 2025; BERK, 2026.

Spanish is the most common language other than English spoken at home in the county, consistent with demographic trends. The second most common language group is Russian, Polish, or other Slavic languages, spoken by approximately 88 county residents age 5 and older. From 2019 to 2024, the share of the population that speaks Spanish and the share of those in the county who speak English less than "very well" decreased slightly (Table 4). A significantly lower share of the population in Stevens County speak a language other than English at home compared to statewide (Table 5).

Table 4: English Proficiency and Language Spoken at Home—Stevens County (2019 and 2024)

	Percentage of the population over 5 years old (2019)	Percentage of the population over 5 years old (2024)
Speak a language other than English at home	4.2	2.9
Speak English less than "very well"	1.1	0.7
Speak Spanish at home	2.1	1.4
Speak other languages at home	2.1	1.5

Sources: ACS 5-Year Estimates, 2015-2019 and 2020-2024 (Table S1601); BERK, 2026.

Table 5: English Proficiency and Language Spoken at Home—Stevens County and Statewide (2024)

	Stevens County	Statewide
Speak a language other than English at home	2.9%	21.4%
Speak English less than "very well"	0.7%	8.0%
Speak Spanish at home	1.4%	9.0%
Speak other languages at home	1.5%	12.5%

Sources: ACS 5-Year Estimates, 2020-2024 (Table S1601); BERK, 2026.

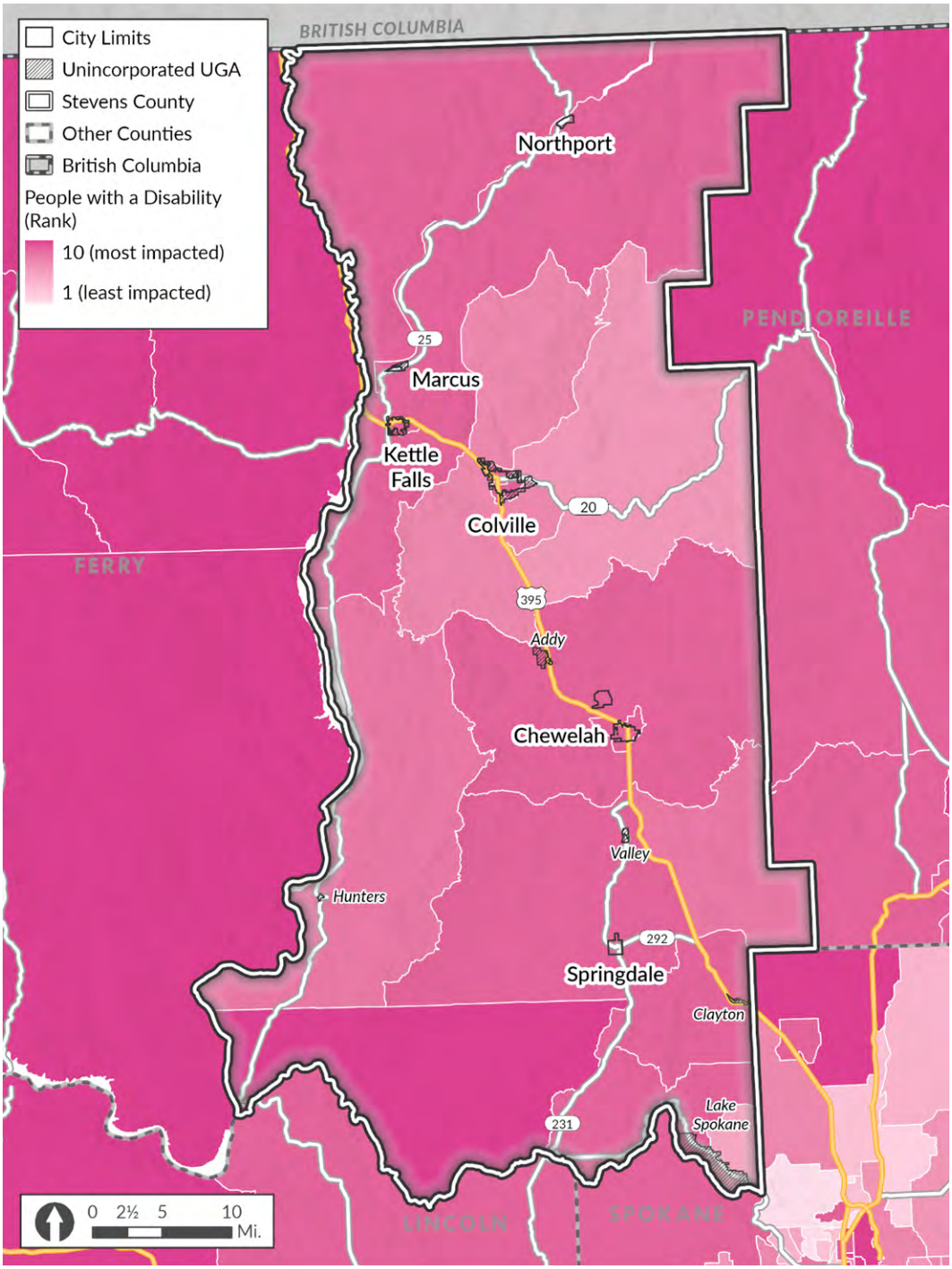
Individuals with Special Housing Needs

Disability Status

Approximately 18% of individuals in the county live with one or more disabilities. Figure 6 compares each tract with other tracts, where 1 is the least impacted (lower percentage of the population report having at least one disability) and 10 is the most impacted (higher percentage of the population report having at least one disability). Disabilities can include sensory disabilities (such as vision and hearing impairments), physical disabilities, mental disabilities, self-care disabilities, go-outside-home disabilities, and employment disabilities (difficulty working at a job or business due to physical,

mental, or emotional condition). Some individuals with disabilities may need accessible housing while others may not.

Figure 6: People with a Disability—Stevens County and Surrounding Region (2023)

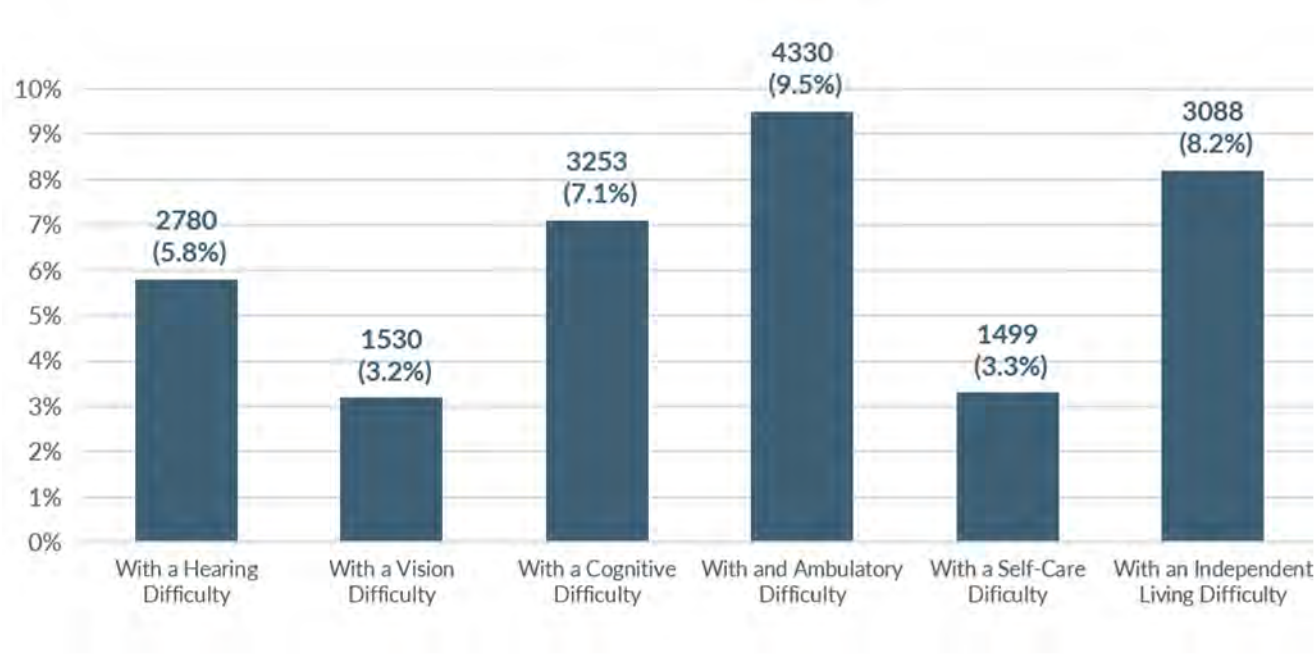


Sources: Washington State Department of Health (Environmental Health Disparities Map), 2026; BERK, 2026.

For the countywide population with a disability, the most common disability type is ambulatory difficulty followed by hearing difficulty and cognitive difficulty (Figure 7). Note that these categories are not mutually exclusive as people may have more than one disability.

While disabilities can be experienced by all age groups, populations with a higher proportion of older adults (over age 65) may correspond with higher disability rates, due to the sensory, physical, and mental effects of aging. About 26% of those countywide with a disability are age 65–74 and 41% are 75 or older.[31] School districts serving the county also documented between 8–25% of students with a disability during the 2025-26 school year versus the statewide percentage of 15% (Table 6).[32]

Figure 7: Percent of Population with a Disability by Type—Stevens County (2024)



Note: Categories are not mutually exclusive. People could have one or more disabilities.
Sources: ACS 5-Year Estimates, 2020-2024 (Table S1810); BERK, 2026.

Table 6: Share of the Student Population with a Disability—School Districts in Stevens County (2025-2026)

School District	Students (2025-26 School Year)	Students with Disabilities	Students without Disabilities
Chewelah School District	767	19.2%	80.8%
Columbia School District	113	21.2%	78.8%
Colville School District	1750	20.7%	79.3%

[31] ACS 5-Year Estimates, 2020-2024 (Table S1810).
[32] OSPI School District Report Cards 2025-26 School Year, data last updated November 24, 2025.

Deer Park School District	2793	16.4%	83.6%
Evergreen School District	29	10.3%	89.7%
Kettle Falls School District	1134	15.1%	84.9%
Loon Lake School District	296	8.1%	91.9%
Mary Walker School District	503	24.3%	75.7%
Nine Mile Falls School District	1466	14.5%	85.5%
Northport School District	284	15.5%	84.5%
Onion Creek School District	63	25.4%	74.6%
Orient School District	47	21.3%	78.7%
Summit Valley School District	109	14.7%	85.3%
Valley School District	1093	11.3%	88.7%
Wellpinit School District	367	21.3%	78.7%
Statewide	1,096,285	15.4%	84.6%

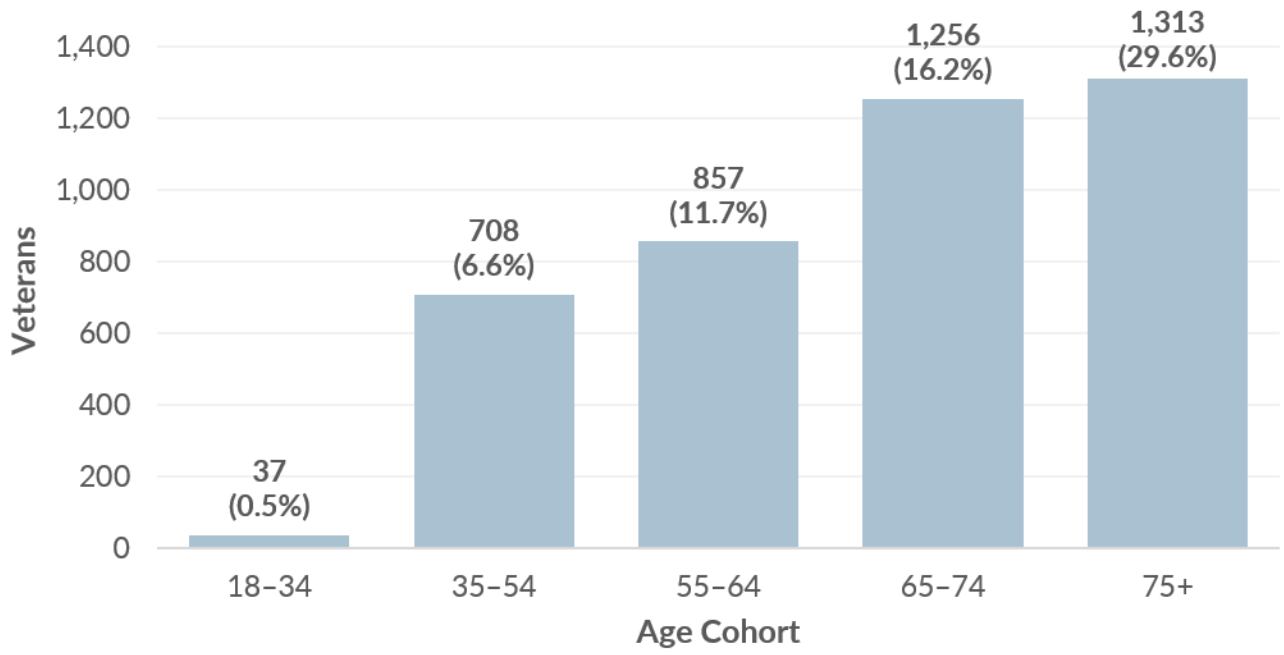
Source: OSPI School District Report Cards 2025-26 School Year, data last updated November 24, 2025.

Veteran Status

Approximately 11% of county residents are veterans, including approximately 16% of the population between age 65-74 and 30% of the population age 75 or older (Figure 8). Most veterans in the county identify as White alone, not Hispanic or Latino (88%) and approximately 12% identify as BIPOC.[33] Services available to veterans and their families include temporary financial assistance through the County's Veterans Relief Fund, advocacy through the Veterans Advisory Board, and support from local American Legion and VFW posts and the Washington Department of Veterans Affairs. NEW Health, a Federally Qualified Health Center, also accepts TRICARE, allowing eligible veterans to receive covered care locally without traveling to a VA facility.

[33] ACS 5-Year Estimates, 2020-2024 (Table S2101).

Figure 8: Veteran Status in Civilian Population by Age—Stevens County (2024)



Sources: ACS 5-Year Estimates, 2020-2024 (Table S2101); BERK, 2026.

Those Experiencing Homelessness

People experience homelessness in Stevens County as well as across the state. Homelessness occurs in a variety of ways—some families or individuals experience job loss, reduced household income, domestic violence, increases in housing, living and medical costs and other displacing events; some people are suddenly unhoused while others may be chronically unhoused. The unhoused population includes those that are accommodated in emergency shelters, stay temporarily with family or friends or other transitory housing, or are "unsheltered" living on the streets, in forested areas, in vehicles, or other conditions that do not provide safe shelter. The Washington Department of Commerce (Commerce) summaries of Point In Time (PIT) Counts for Stevens County show the total unsheltered and sheltered homeless population counted for years 2024, 2025, and 2026 as 62, 69, and 64.[34] School districts serving the county also documented that between 0-12% of students experienced homelessness at some point during the 2025-26 school year (Table 7).[35,36]

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

[34] Commerce Point in Time Count Results, 2026.
[35] OSPI School District Report Cards 2025-26 School Year, data last updated November 24, 2025.
[36] School districts serving the county are mapped in Figure 5.

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.

Table 7: Share of the Student Population Experiencing Homelessness—School Districts in Stevens County (2025-2026)

School District	Students (2025-26 School Year)	Experienced Homelessness	Did Not Experience Homelessness
Chewelah School District	767	10.6%	89.4%
Columbia School District	113	2.7%	97.3%
Colville School District	1750	1.5%	98.5%
Deer Park School District	2793	1.5%	98.5%
Evergreen School District	29	0.0%	100.0%
Kettle Falls School District	1134	3.1%	96.9%
Loon Lake School District	296	0.0%	100.0%
Mary Walker School District	503	0.0%	100.0%
Nine Mile Falls School District	1466	1.3%	98.7%
Northport School District	284	6.3%	93.7%
Onion Creek School District	63	0.0%	100.0%
Orient School District	47	0.0%	100.0%
Summit Valley School District	109	0.0%	100.0%
Valley School District	1093	1.8%	98.2%
Wellpinit School District	367	12.0%	88.0%
Statewide	1,096,285	2.9%	97.1%

Note: Students experiencing homelessness include those who are 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.
Source: OSPI School District Report Cards 2025-26 School Year, data last updated November 24, 2025.

Household Characteristics

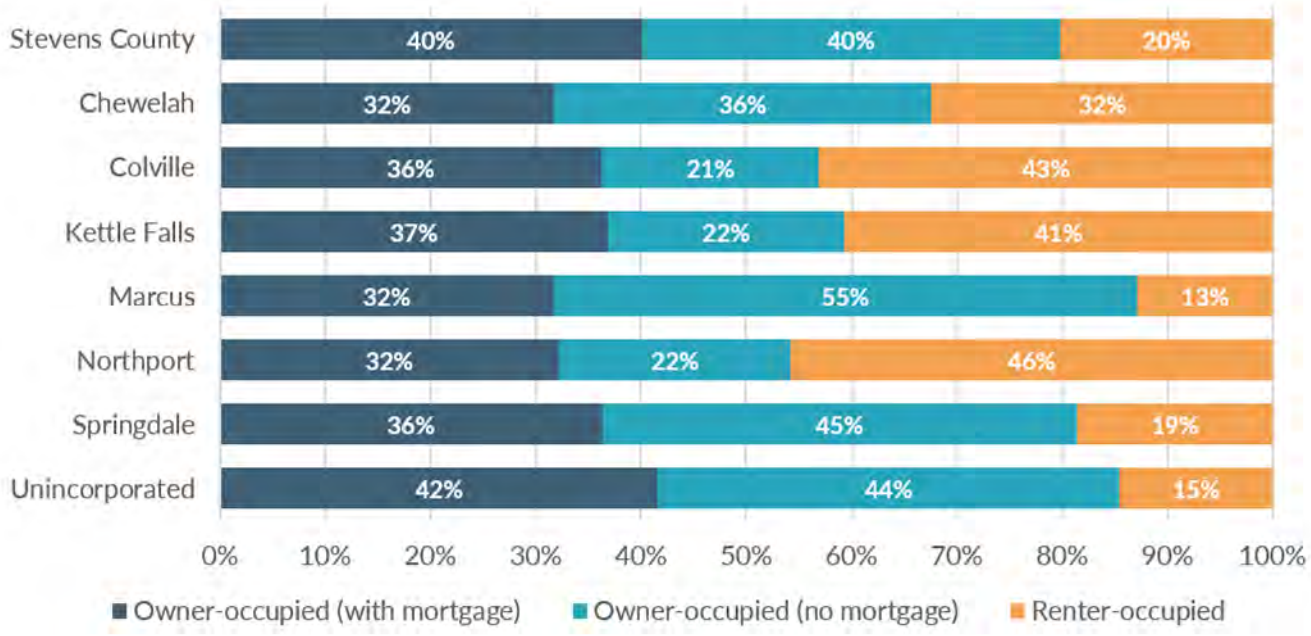
Household Count, Tenure, & Size

As of 2026, there were an estimated 19,454 households in Stevens County and 14,964 households in unincorporated areas.[37] Figure 9 shows the breakdown of households in Stevens County by tenure as of 2024. About 80% of households countywide owned their homes, about half of which had a

[37] OFM, 2026.

mortgage. This represents a higher share than Chewelah (68%), Colville (57%), Kettle Falls (59%), and Northport (54%), but lower than Marcus (87%), Springdale (81%), and unincorporated areas (86%).

Figure 9: Households by Tenure—Stevens County, Cities, Towns, and Unincorporated (2024)



Sources: ACS 5-Year Estimates, 2020-2024 (Table DP04); BERK, 2026.

Homeownership bestows many benefits on households and communities and is one of the most common strategies for wealth building in the United States. Homeowners benefit from favorable tax policies, such as the Home Mortgage Interest Deduction. Additional advantages to homeownership include stable monthly housing costs over time, capturing increases in land value, and reduced risk of displacement when housing costs increase. Lower vulnerability to displacement leads to greater community stability and the benefits of stable social networks and cohesion. Historic and ongoing systemic discrimination contributes to racial disparities in homeownership. Homeownership requires substantial savings for a down payment, along with a credit history and income source that lenders deem acceptable. Many BIPOC households (including Hispanic or Latino households) struggle with either or both of these criteria, restricting access to this wealth-building opportunity.[38]

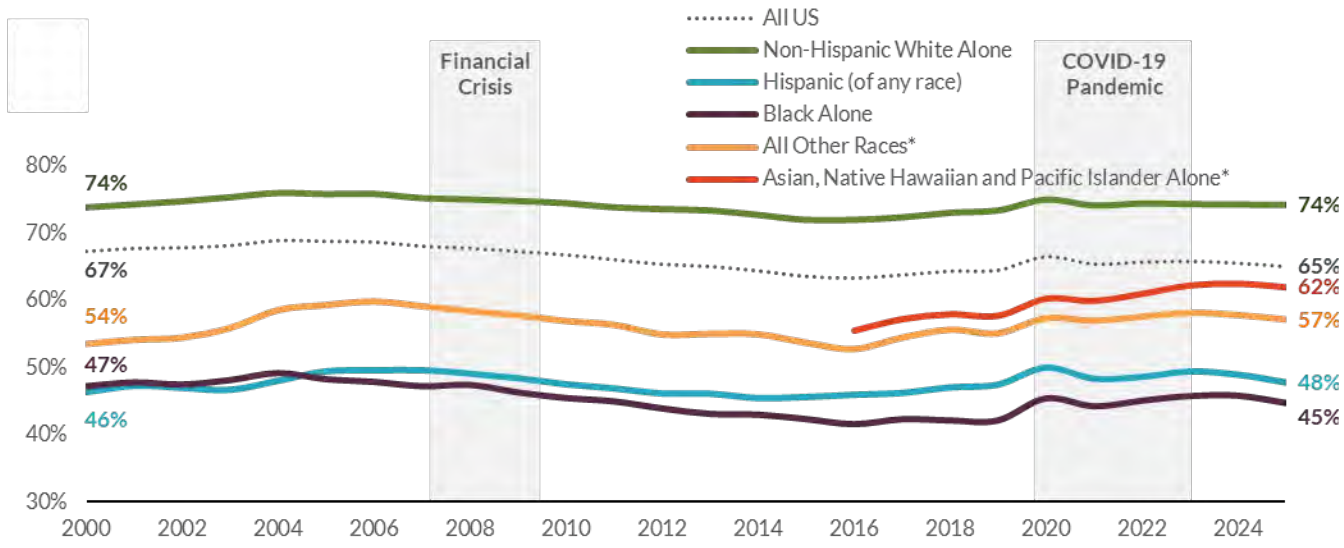
Nationally, there is a wide gap in homeownership rates between White households and other racial groups. Progress to close this gap was documented in the early 2000s, but the shock of the 2008 financial crisis erased most of these gains. Nationally, from 2000–2025, White households have maintained homeownership rates around 74% while Hispanic or Latino households hovered at or

[38] Brookings, 2019; Urban Institute, 2018; Harvard Joint Studies for Housing Research, 2013; Center for Investigative Reporting, 2018.

below 50%. This pattern emphasizes ongoing concern that disparities will worsen as impacts settle in from more recent system shocks related to the COVID-19 pandemic, rising inflation, and higher interest rates and borrowing costs for mortgages. Nationwide homeownership trends since 2000 by race are shown in Figure 10.

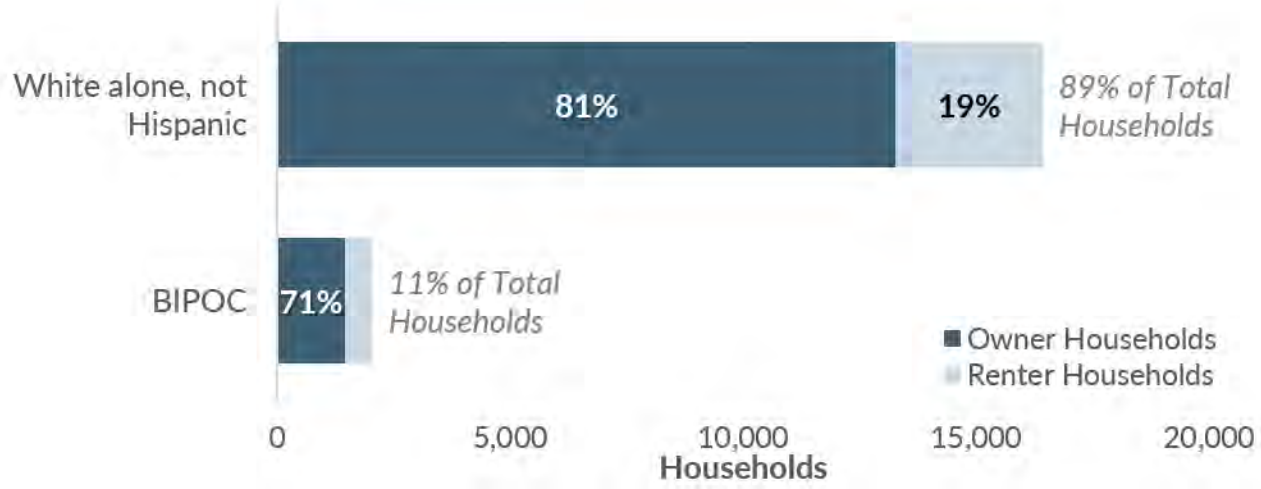
The national patterns of homeownership disparities by race and ethnicity are reflected in Stevens County data. As of 2022, homeownership rates countywide among White households (81%) were higher than the BIPOC rate of 71% (Figure 11), although homeownership rates among the county's White households are similar to the county's overall rate of 80%.

Figure 10: Homeownership Rates by Race and Ethnicity of Householder, United States (2000–2025)



Note: "All Other Races" includes people who reported Asian, Native Hawaiian or Other Pacific Islander, or American Indian or Alaska Native regardless of whether they reported any other race, as well as all other combinations of two or more races until 2016. In 2016, homeownership rates for Asian and Native Hawaiian or Other Pacific Islander households were tabulated separately from the "All Other Races" category."
Sources: US Census Bureau, Current Population Survey/Housing Vacancy Survey (Table 16. Quarterly Homeownership Rates by Race and Ethnicity of Householder: 1994 to Present), 2025; BERK, 2025.

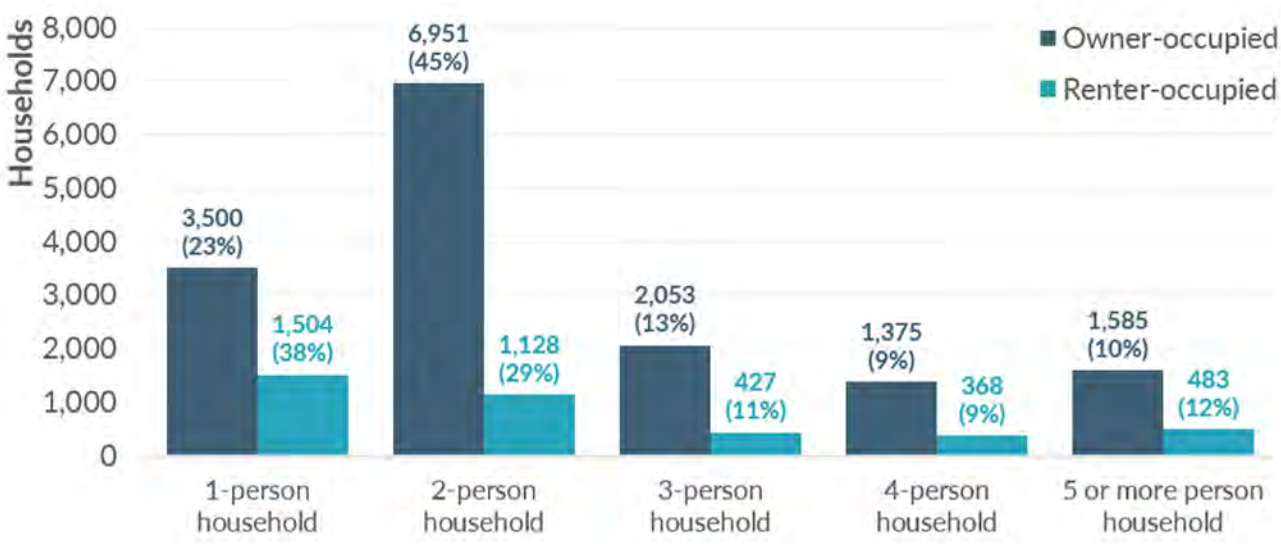
Figure 11: Households by Tenure and Race and Ethnicity—Stevens County (2022)



Note: BIPOC households are inclusive of Hispanic or Latino households.
Sources: HUD CHAS, 2018–2022 (Table 9); BERK, 2026.

Figure 12 breaks down all households in the county by both household size and tenure. Overall, nearly 68% of all households have only one or two members. Households are more commonly homeowners, regardless of household size.

Figure 12: Households by Tenure and Size—Stevens County (2024)



Note: Household size refers to the total count of persons living in a household. Household members may be adults or children. A household could be composed of a family of related persons, unrelated persons living together as housemates, or individuals living alone.
Sources: ACS 5-Year Estimates, 2020-2024 (Table B25009); BERK, 2026.

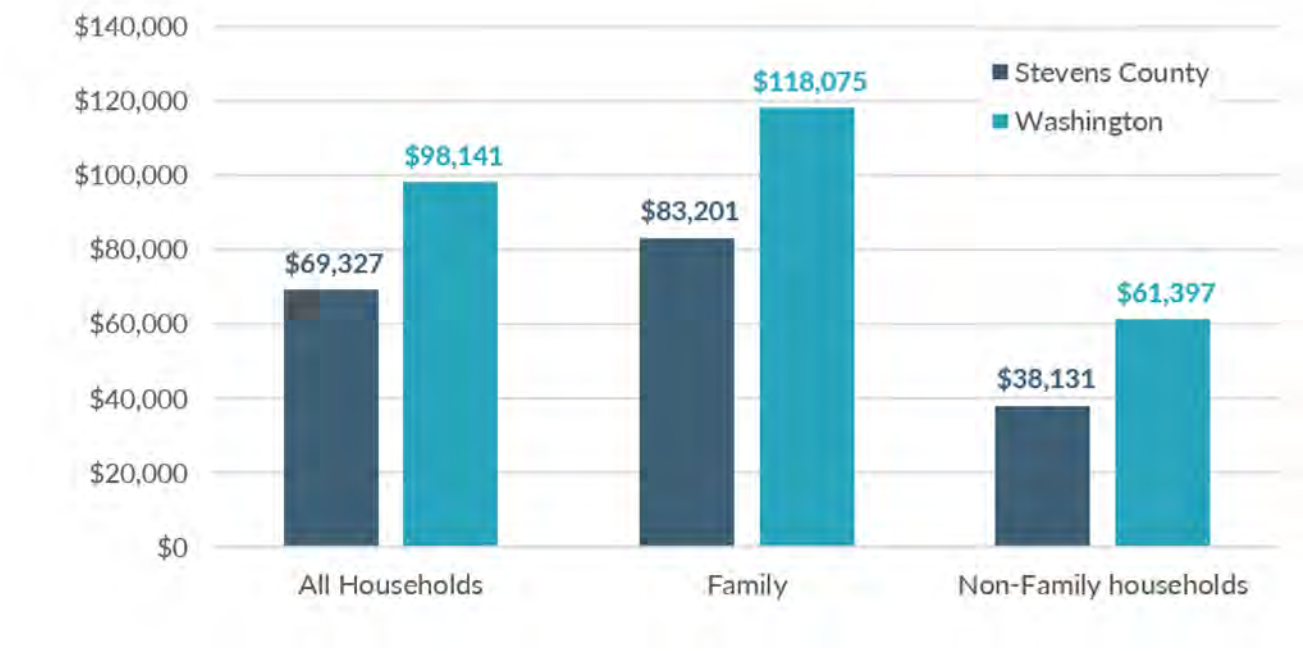
Household Income

Distinguishing Household Income Metrics: Household income refers to the total combined income of all members of a household. There are several different ways to measure household income. All of these metrics are based on data from the American Community Survey (ACS).

- Median household income. This is the median (or midpoint) income of all households in a specified geographic area. A household can contain one or more related or unrelated people living together in a housing unit.
- Median family income. This is the median income of all family households in a specified geographic area. These are households with two or more related people living together.
- HUD MFI. This is an estimate of the current-year median family income for counties and metropolitan regions published by the US Department of Housing and Urban Development (HUD). This measure is also commonly known as **Area Median Income**, or **AMI**. This metric is derived from ACS data and adjusted for inflation each year. HUD uses MFI to develop income limits for housing programs. These income limits include adjustments for household size to reflect the additional income needed to support a larger household. Housing needs projections in this plan are broken down by income level based on HUD income limits relative to MFI/AMI.

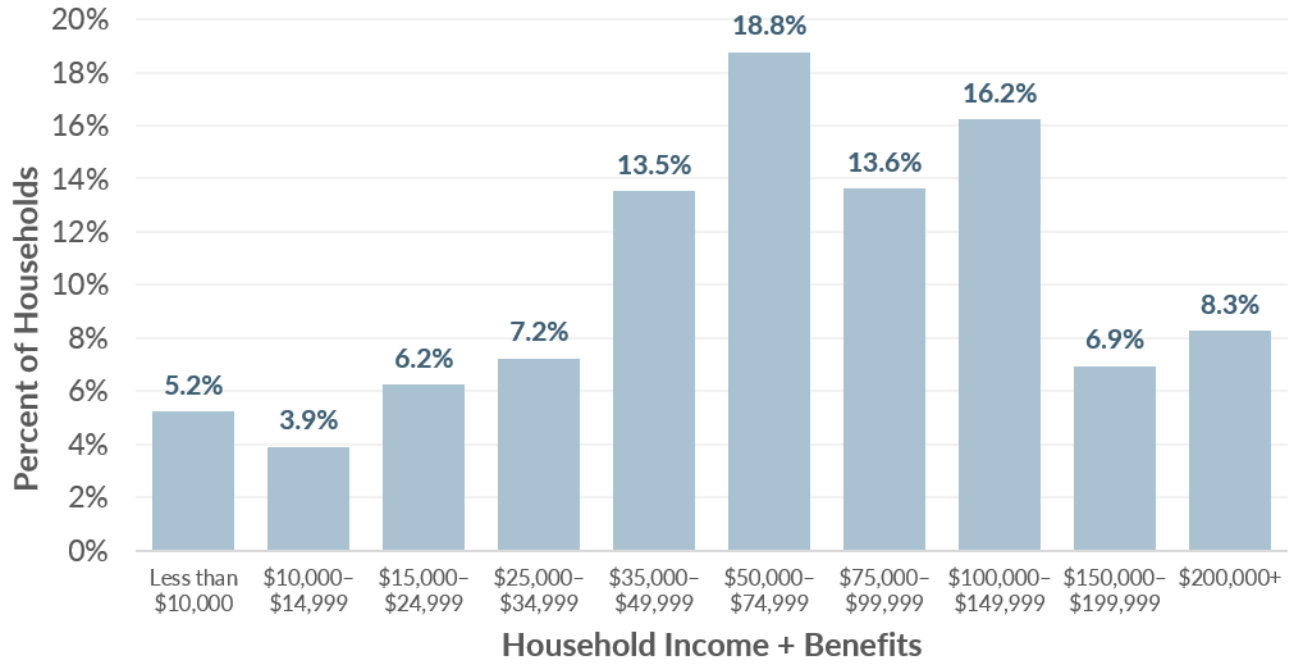
A household's income determines what kinds of housing, and which locations are affordable for them. As of 2024, the median household income was $69,362 in Stevens County, which is lower than the state median of about $98,000. Median family household income was more than double that of non-family households in the county, similar to trends statewide (Figure 13). Figure 14 shows the distribution of households by income range in Stevens County. There is a lower proportion of households at the highest income ranges (above $150,000) and higher proportion of households with moderate and lower incomes. Within the county, median household income is highest in block groups covering parts of Loon Lake, Addy, and the outskirts of Colville, and lowest in block groups covering parts of Chewelah, central Colville, and the northeastern and southeastern areas of the county (Figure 15).

Figure 13: Median Household Income, Family vs. Non-Family Households—Stevens County and Statewide (2024)



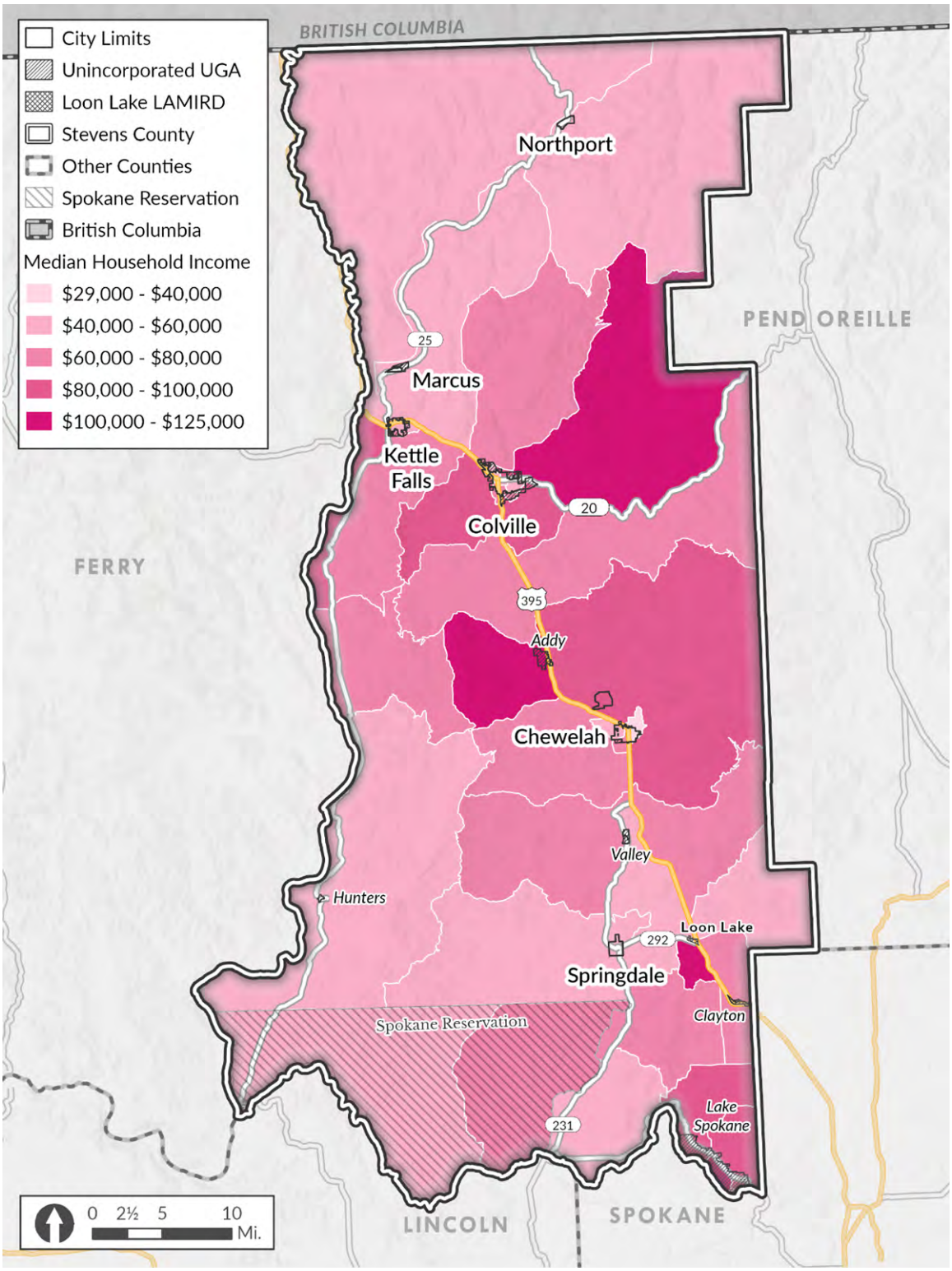
Sources: ACS 5-Year Estimates, 2020-2024 (Table S1901); BERK, 2026.

Figure 14: Distribution of Household Income and Benefits—Stevens County (2024)



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

Figure 15: Median Household Income by Census Block Group—Stevens County (2024)



Sources: ACS 5-Year Estimates, 2020-2024; BERK, 2026.

Household income also varies by race and ethnicity. Figure 16 shows the distribution of households by income range in the county by race and ethnicity, along with the total countywide distribution represented as a dashed line. BIPOC households are more likely to have incomes at the lowest end of the income distribution (below $50,000) while White, non-Hispanic households are more likely to have incomes between $50,000–$100,000.

Figure 16: Distribution of Household Income by Race and Ethnicity (2024 Inflation Adjusted Dollars)



Sources: ACS 5-Year Estimates, 2020-2024 (Table B19001, Table B19001H); BERK, 2026.

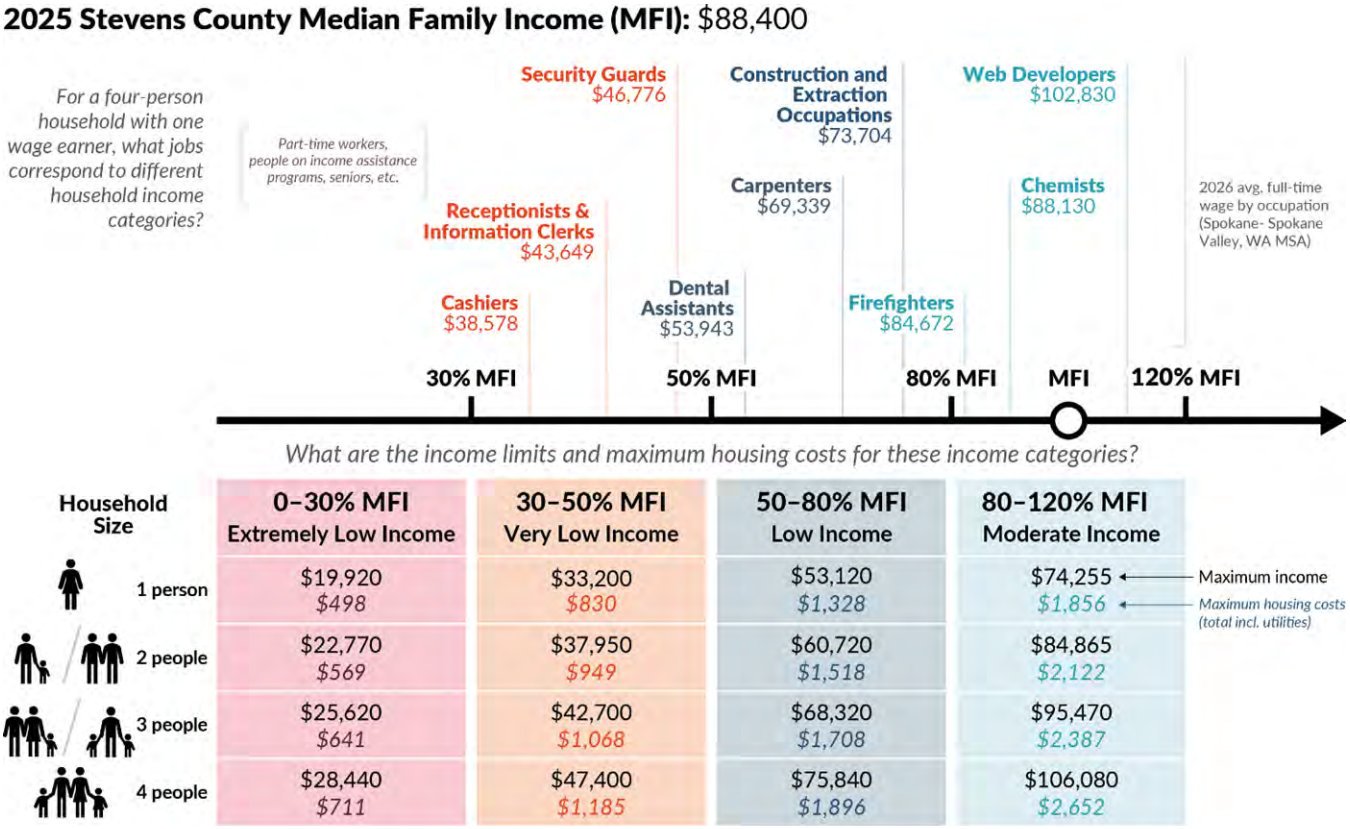
Affordable housing policies often classify all households by income level relative to the HUD-median family income, or MFI.[39] In 2025, Stevens County's MFI was $88,400.[40] This represents the median income of a 4-person household. When classifying households by income level, HUD makes adjustments for household size. So, for example, the threshold for determining 80% MFI is lower for a two-person household than it is for a four-person household. Figure 17 shows income limits for classifying households by income level relative to MFI. It also includes average wages in Stevens County for representative job types to show where they fall in terms of income levels, assuming a

[39] Note that MFI is a different measure than median household income, described in the prior paragraph. They are not comparable because median household income includes all households, not just family households. On a separate note, MFI (Median Family Income) is used throughout most of this report. This term is often used interchangeably with AMI (Area Median Income) in housing policy and planning contexts.

[40] HUD Income Limits, 2026.

single wage earner and a four-person household. Finally, this exhibit shows the maximum monthly housing cost that is affordable for each income level.

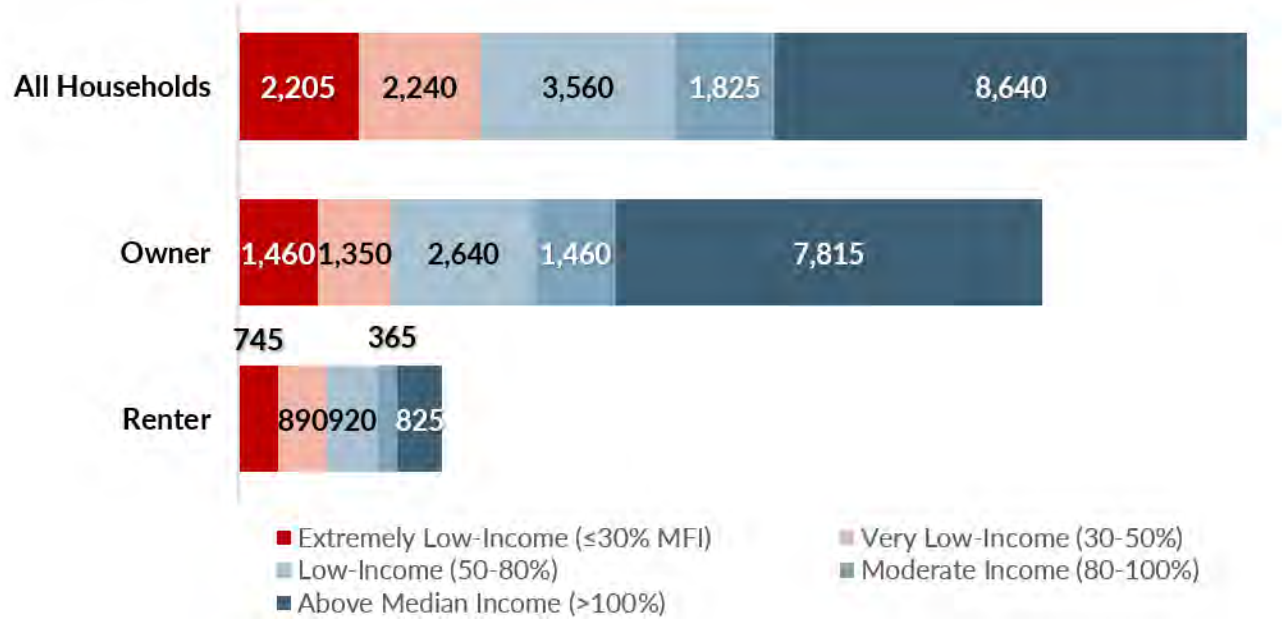
Figure 17: Income Limits and Affordable Housing Costs by Household Size—Stevens County (2025-2026)



Note: Wage data reflects conditions in 2025-2026.
Sources: HUD, 2025; Washington State Employment Security Department Occupational Employment and Wage Statistics, 2026; BERK, 2026.

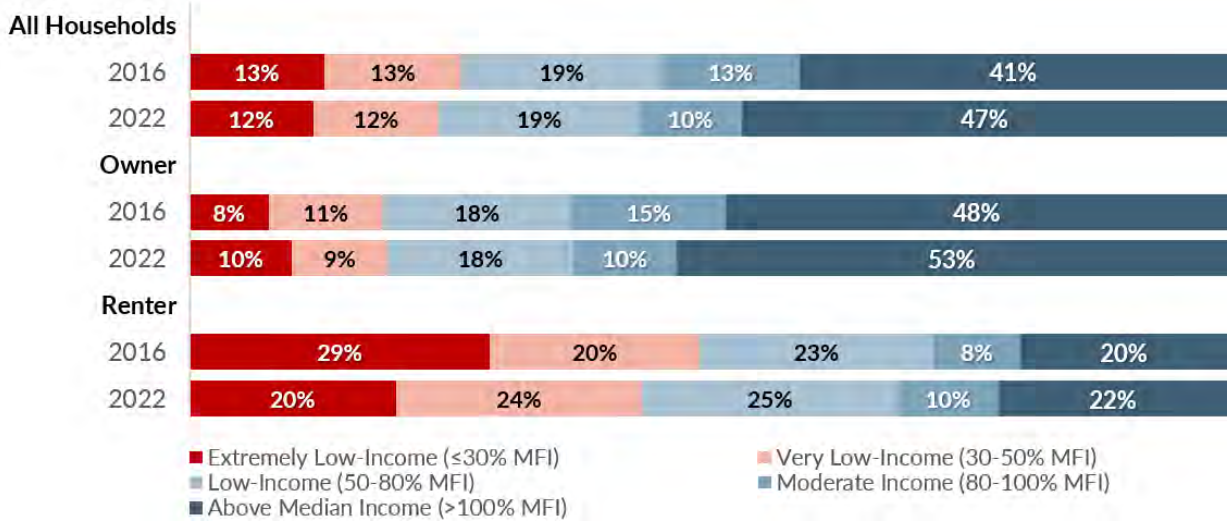
Figure 18 shows the breakdown of all households in the county by income level relative to MFI as of 2022 when MFI was $71,200. It also includes a comparison of renter and owner households. It shows a relatively high number of households with income above 100% MFI compared to other income levels, particularly for owner households. Figure 19 shows the percentage breakdown of these same households by income level relative to MFI in 2016 and 2022. Not surprisingly, renter households more commonly have lower incomes than owner households. The share of extremely low (<30% MFI) households shrunk between 2016 and 2022 for renter households while the share of every other income level increased. For owner households, the share of above median income (>100% MFI) and extremely low (<30% MFI) households increased.

Figure 18: All Households by Tenure and Income Level—Stevens County (2022)



Sources: HUD CHAS, 2018-2022 (Table 8); BERK, 2026.

Figure 19: Share of Households by Tenure and Income Level—Stevens County (2016 and 2022)

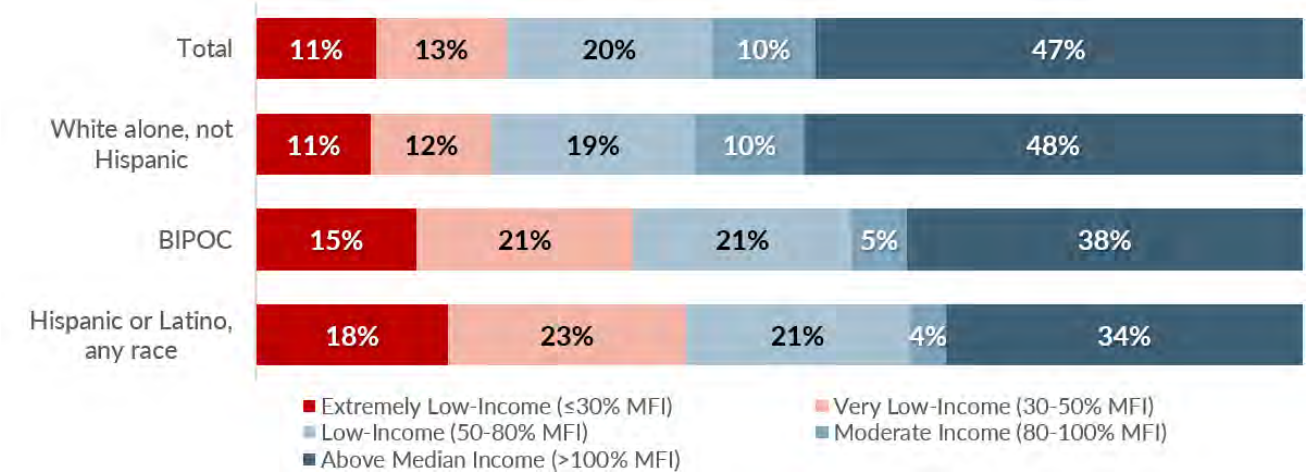


Sources: HUD CHAS, 2012-2016 and 2018-2022 (Table 8); BERK, 2026.

Figure 20 shows the percentage breakdown of these same households by income level comparing White, non-Hispanic and BIPOC households. A higher share of White, non-Hispanic households have

incomes above 100% MFI compared to BIPOC households, and BIPOC household are more likely to be extremely low-income.

Figure 20: Share of Households by Income Level and Race and Ethnicity—Stevens County (2022)



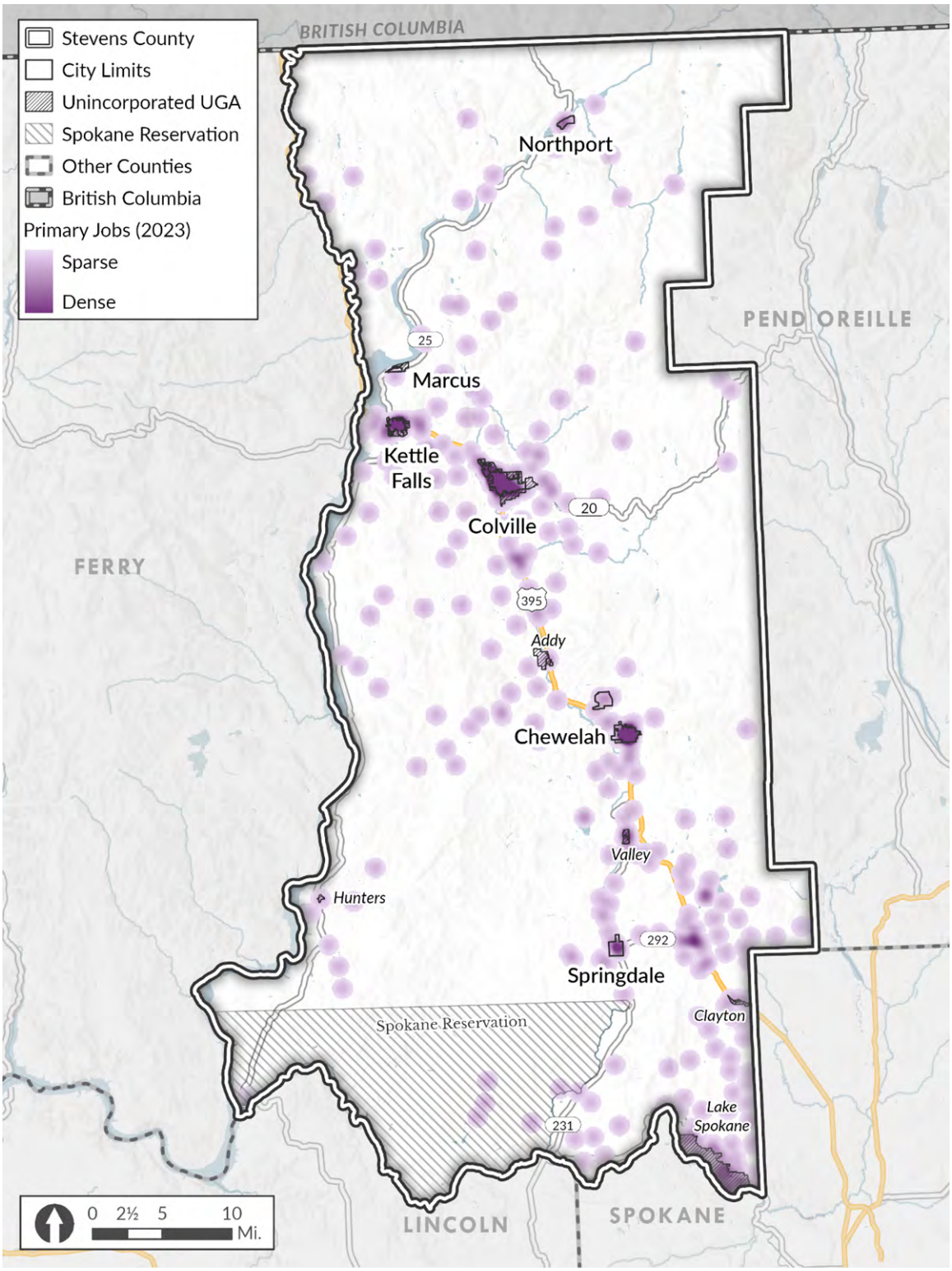
Sources: HUD CHAS, 2018-2022 (Table 1); BERK, 2026.

Jobs to Housing & Travel to Work

As of 2023, the US Census Bureau's OnTheMap tool estimates there were 10,412 jobs in Stevens County.[41] The top five employment sectors countywide are educational services (1,453 jobs), health care and social assistance (1,311 jobs), public administration (1,270 jobs), manufacturing (1,234 jobs), and retail trade (1,066 jobs). Combined, these sectors account for approximately 60% of all jobs. Geographically, employment is 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).

[41] This is lower than average annual employment estimates from the Washington State Employment Security Department (ESD) of 11,405 as of 2023 in Stevens County. Note that "covered employment" references all jobs that are covered under state unemployment insurance. This definition specifically excludes self-employed workers, proprietors, corporate officers, military personnel, and other non-insured workers. Because of this, these figures typically represent 85–90% of total local employment. This also includes part-time and temporary employment, meaning that multiple jobs held by a single person will all show up in the data. ESD Covered Employment Estimates, 2023; US Census Bureau, OnTheMap (LEHD, Origin-Destination Employment Statistics), 2023.

Figure 21: Employment Concentration in Stevens County, All Jobs (2023)



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

More workers leave the county to work in another location than commute from surrounding communities (11,551 compared with 3,597 individuals, respectively). Approximately 24% of workers who live in Stevens County and 42% of people who work in Stevens County commute less than 10 miles to work, with neighboring Spokane County being the most common location for those who commute into or out of Stevens County for work.[42] Jobs in the county generally draw commuters from the surrounding counties, including a few in Idaho. A handful of Stevens County residents also work in communities further from the county (e.g., King and Grant counties). In total, about 36% of commuters who live in Stevens Couty travel more than 50 miles. This suggests that some residents who choose to live in the county are either working remotely or commuting full- or part-time for a job based outside the area. Approximately 6,815 people who live in the county also work in the county. See Table 8 for the top inflow and outflow locations for workers and residents, and Table 9 for summary statistics about these flows in and out of the county. Figure 22 shows commute distance to work for those employed versus living in the county.

Table 8: Top Job Inflow/Outflow Locations—Stevens County (2023)

Home Location (Work in Stevens County)	Total People	Percent	Work Location (Live in Stevens County)	Total People	Percent
Stevens County, WA	6,815	65.5%	Stevens County, WA	6,815	37.1%
Spokane County, WA	1,838	17.7%	Spokane County, WA	5,988	32.6%
Kootenai County, ID	265	2.5%	King County, WA	1,079	5.9%
Ferry County, WA	256	2.5%	Kootenai County, ID	346	1.9%
Pend Oreille County, WA	206	2.0%	Yakima County, WA	334	1.8%
Grant County, WA	104	1.0%	Grant County, WA	291	1.6%
Bonner County, ID	96	0.9%	Okanogan County, WA	281	1.5%
King County, WA	74	0.7%	Pierce County, WA	269	1.5%
Lincoln County, WA	65	0.6%	Snohomish County, WA	256	1.4%
Snohomish County, WA	60	0.6%	Benton County, WA	242	1.3%
All Other Locations	633	6.1%	All Other Locations	2,465	13.4%
Total	10,412		Total	18,366	

Note: CDP = Census Designated Place.
Sources: US Census Bureau, OnTheMap (LEHD, Origin-Destination Employment Statistics), 2023; BERK, 2026.

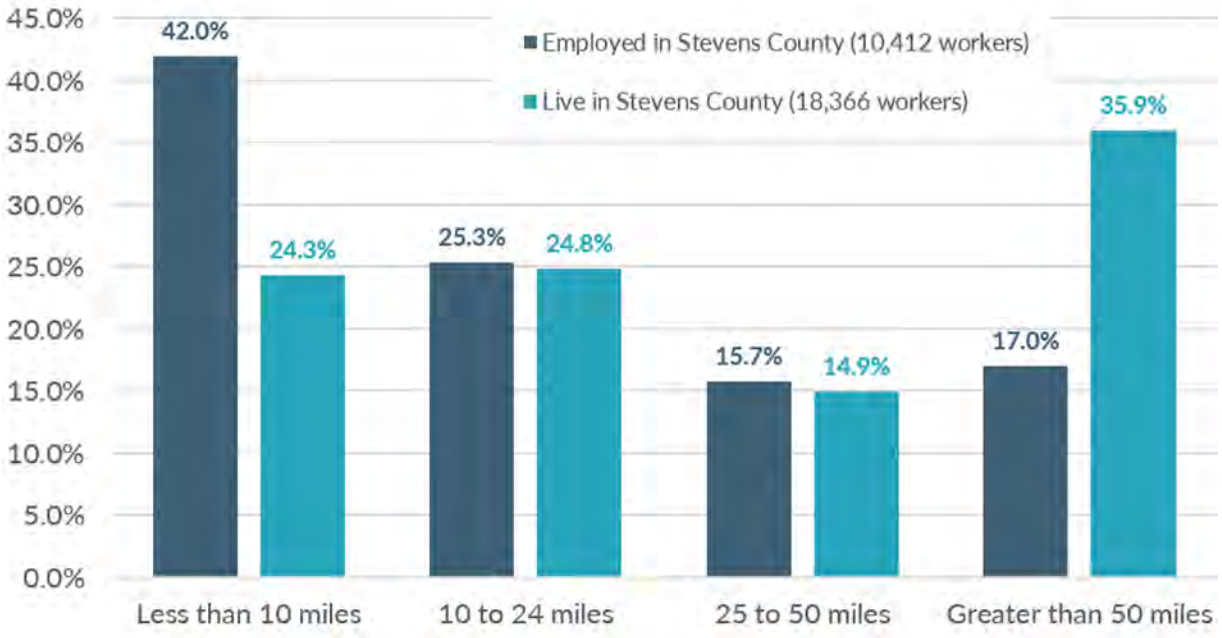
[42] US Census Bureau, OnTheMap (LEHD, Origin-Destination Employment Statistics), 2023.

Table 9: Origin and Destination for People Who Live and/or Work in Stevens County (2023)

	Total People
Live in Stevens County, work elsewhere	11,551
Work in Stevens County, live elsewhere	3,597
Live and work in Stevens County	6,815

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

Figure 22: Commute Distance to Work for Workers and Residents—Stevens County (2022)



Note: All jobs include all private and public sector jobs and may include more than one job per worker.
Source: US Census Bureau, OnTheMap (LEHD, Origin-Destination Employment Statistics), 2023; BERK, 2026.

The jobs-to-housing ratio is another measure used to understand whether there is an adequate supply of housing to support local employment in a community. The ratio is determined by dividing the total number of jobs by the number of housing units. A ratio of 0.75–1.5 is considered a balanced ratio and can indicate that a community has sufficient housing for its employees and that area commutes are of reasonable length. A ratio higher than 1.5 can indicate affordability challenges and/or a lack of housing supply. Communities with ratios below 0.75 may have shortages of employment opportunities and are often classified as "bedroom communities." Workers in these areas likely need to commute to work in surrounding areas.

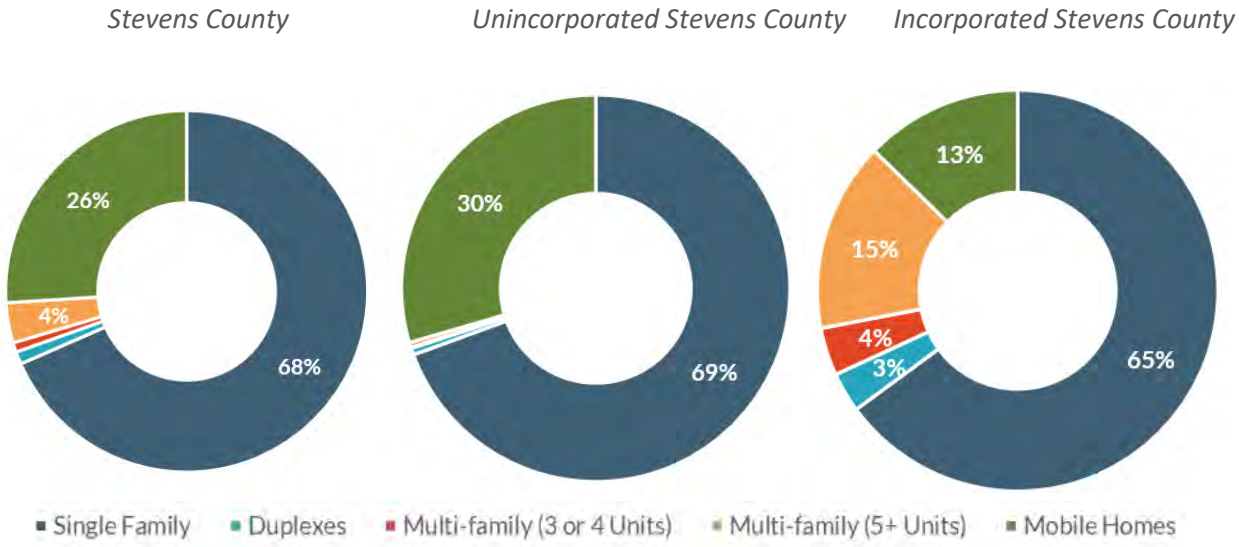
As of 2023, the jobs-to-housing ratio in Stevens County was 0.46 (10,412 jobs divided by 22,758 units), below the balanced range and similar to the ratios in 2022 of 0.45 (10,169 jobs divided by 22,539 units) and 2021 of 0.44 (9,824 jobs divided by 22,425 units).[43] This suggests there is an undersupply of employment opportunities in the county.

Housing Stock & Production Trends

Housing Units by Type, Size, & Condition

As of 2026, OFM estimated there were 23,253 housing units in Stevens County, with 4,868 units in the incorporated areas and 18,385 units in the unincorporated areas.[44] Figure 23 breaks down the housing inventory by housing type for the areas. Nearly 70% of all units in the county and unincorporated areas and about 65% of all units in the incorporated areas are detached single-family homes. Manufactured or mobile homes make up the next largest share in the county at 26% and unincorporated areas at 30%. In incorporated areas, the multi-family housing with 5+ units make up the second largest share.

Figure 23: Housing Inventory by Units in Structure—Stevens County Total, Incorporated, and Unincorporated (2026)



Note: Total excludes group quarters but includes all single-family, multifamily, and mobile homes (including units in recreational use such as vacation homes).
Sources: OFM, 2026; BERK, 2026.

[43] LEHD, Origin-Destination Employment Statistics, 2021, 2022, and 2023; OFM Postcensal Estimates of Housing Units, April 1, 2021 to April 1, 2023.
[44] OFM's estimate of housing units includes homes in recreational use (e.g., vacation homes, etc.).

Table 10 compares housing units by type in Stevens County, its cities, and the unincorporated and incorporated portions of the county.

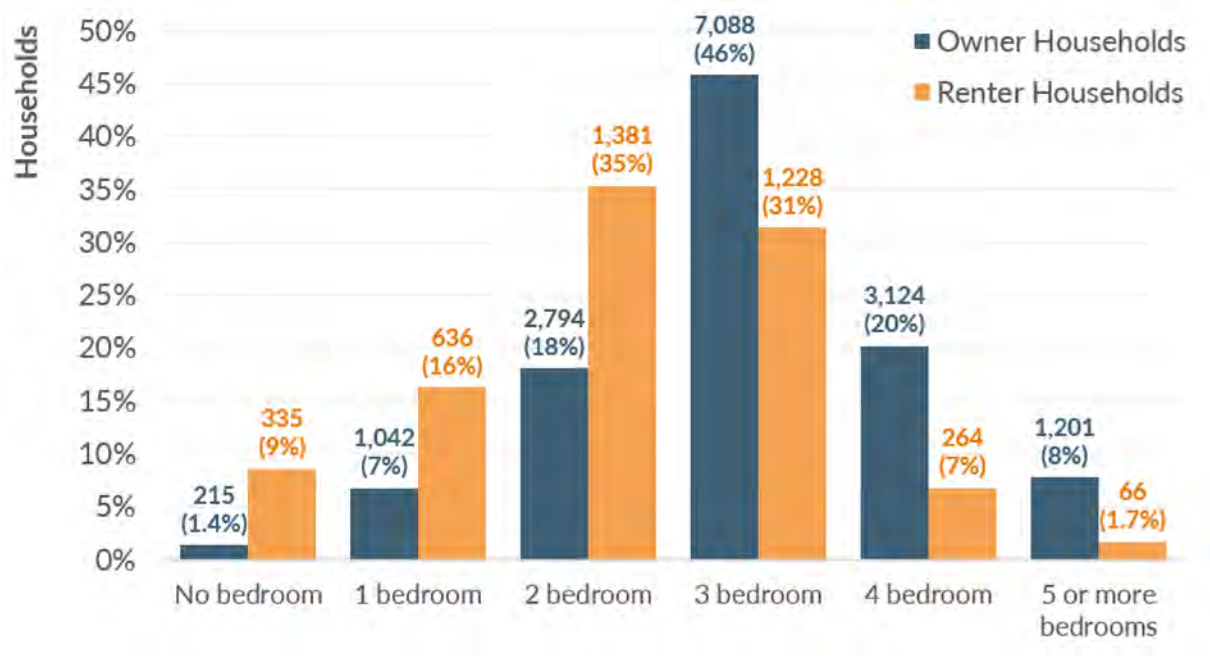
Table 10: Housing Inventory by Units in Structure—Stevens County, Incorporated, and Unincorporated (2025)

	Single-Family	Duplexes	Multifamily (3 or 4 units)	Multifamily (5+ Units)	Mobile Homes	Total
Chewelah	861	44	58	149	214	1,326
Colville	1,496	100	86	412	199	2,293
Kettle Falls	523	6	36	131	79	775
Marcus	60	-	-	-	27	87
Northport	130	4	4	-	15	153
Springdale	67	-	3	-	55	125
Unincorporated	12,662	100	13	81	5,382	18,238
Incorporated	3,137	154	187	692	599	4,769
Stevens County	**15,779**	**254**	**200**	**773**	**5,981**	**22,987**

Sources: OFM, 2026; BERK, 2026.

To assess whether the county's housing stock matches the needs of its residents, this section compares the number of bedrooms per housing unit to household size, examining owner-occupied and renter-occupied units separately. Housing units in the county include a range of bedrooms per unit (Figure 24). 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). The majority of owner-occupied units (84%) instead have 2-4 bedrooms. 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. Taken together, this suggests a misalignment countywide between the size of housing units available and the size of households for both renter and owner households, with an increased need for smaller ownership and rental units.

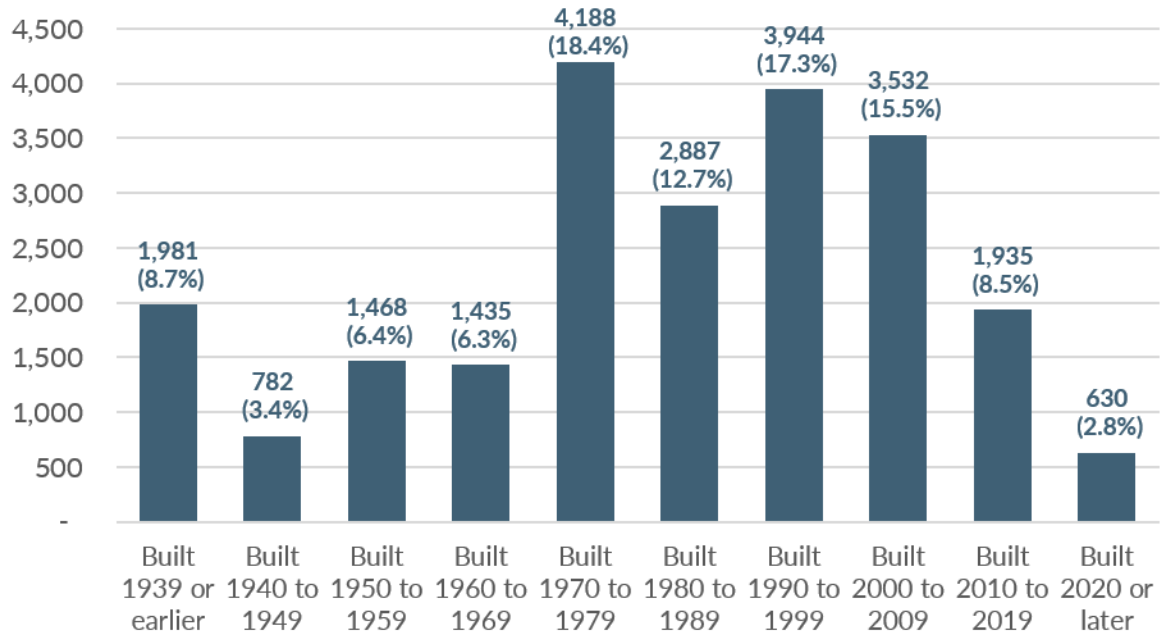
Figure 24: Size of Housing Supply by Number of Bedrooms and Tenures (2024)



Sources: ACS 5-Year Estimates (Table B25042), 2020-2024; BERK, 2026.

About a quarter of the housing stock in the county was built prior to 1970 with another 48% built between 1970 and 2000. About 24% of the housing stock countywide was built between 2000 and 2019 and nearly 3% has been built since 2020, reflecting a slower rate of growth throughout the county in more recent years. See Figure 25.

Figure 25: Age of Structure—Stevens County (2024)



Source: ACS 5-Year Estimates, 2020-2024 (Table DP04); BERK, 2026.

Middle Housing

Within Stevens County, only about 2% of all units are in small multifamily structures of 2 to 4 units, most of which are in incorporated areas (see Figure 23 and Table 10). These kinds of units are often called "middle housing," as they can provide a housing option in between detached single-family homes and larger apartment buildings. Increasing the supply of middle housing is an important way to increase the diversity of housing options, particularly options that are affordable to moderate-income households. Accessory dwelling units (ADUs) are another middle housing format. ADUs are attached or detached units that serve as a secondary housing unit on a single-family residential lot. Between 2021 and 2026, 13 ADU permits were issued in Stevens County, 4 of which were in the unincorporated portion of the county.[45]

Mobile or Manufactured Housing

This category of housing includes mobile or manufactured homes that are constructed in a factory and then assembled at the building site in modular sections, as well as recreational vehicles (RVs) and other vehicles such as vans that are used as housing. 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. Some manufactured homes in the county are located on an

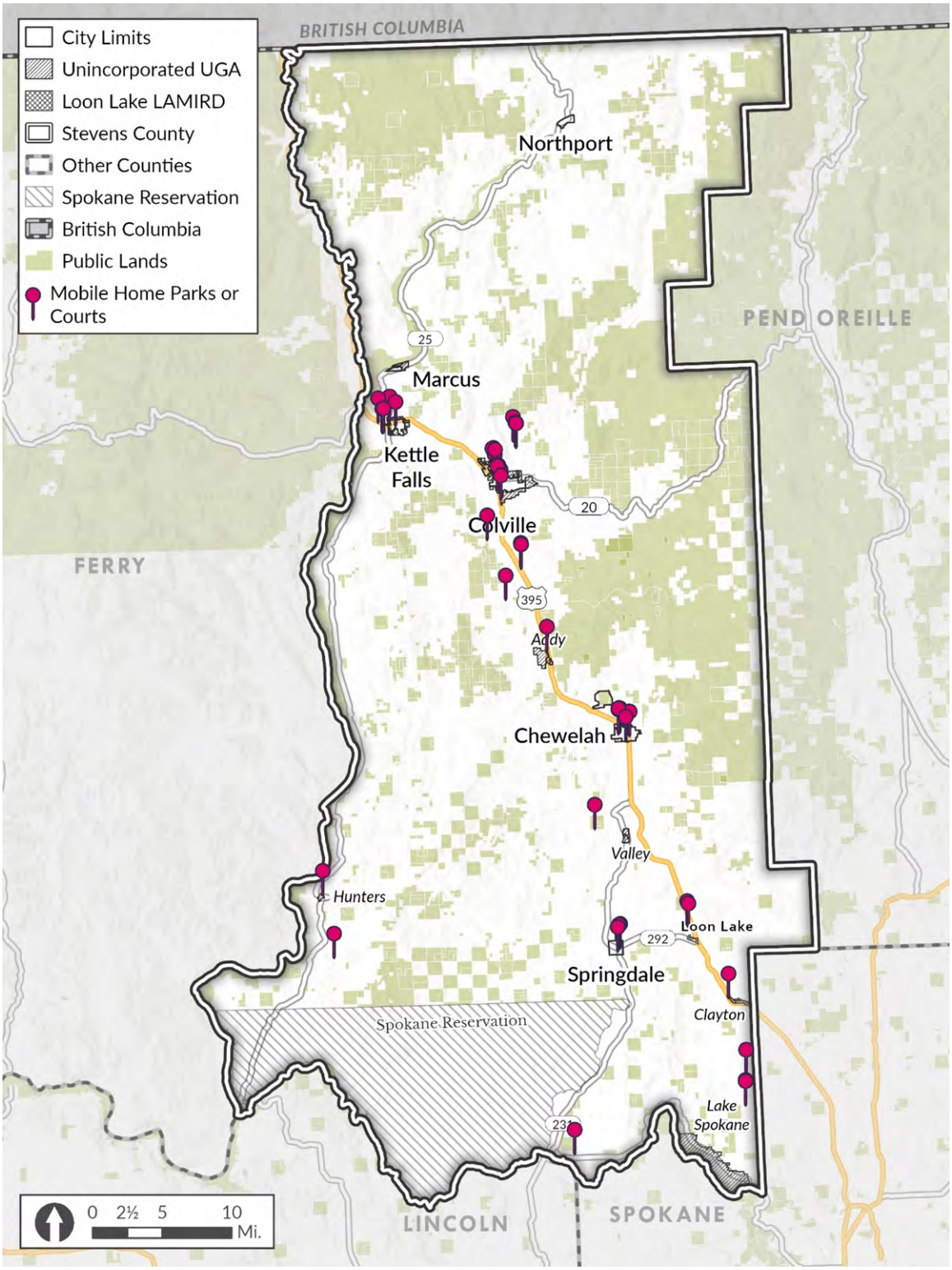
[45] OFM, 2026. The 2026 values refer to counts up to April 1.

individual parcel and function like a site-built home in that it can be either owned or rented by an individual household. There are also a number of manufactured housing communities (AKA mobile home parks)[46] in the county where the resident/homeowner owns the manufactured housing unit and rents the "lot" or "pad" that the home sits on from a landlord—these are mapped in Figure 26 and are primarily within and near cities and UGAs, as well as along major highways. However, the map reflects only parks identified as such in the county assessor data, and there may be additional formal or informal communities not captured under that property use designation. As of 2026, OFM estimates there were 6,044 manufactured homes countywide, about 26% of the total housing stock (Figure 23). Of these, 5,429 are in unincorporated areas.

Homes in manufactured housing communities and formal RV parks cost significantly less to buy than a traditional detached home on its own lot because the unit is sold or rented separately from the land. However, residents of manufactured home communities or formal RV parks do not benefit from home value appreciation as the land value increases. Additionally, relocating these structures, particularly older units, 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.

[46] These places are also known as "mobile home parks." However, many of the homes are no longer able to be moved, or they are exceedingly expensive to move. Therefore, the term "mobile home" is misleading.

Figure 26: Parcels Associated with Mobile Home Parks or Courts—Stevens County (2026)



Sources: Washington State, 2026; BERK, 2026.

Subsidized & Income-Restricted Housing

Subsidized and income-restricted affordable housing is an important component of the regional housing supply, because market-rate units are not typically affordable to lower-income households. Units are reserved for households with lower incomes, and rents are set at rates affordable to a target income level relative to MFI. Rental vouchers are another form of housing subsidy which assists low-income households to live in market-rate units. Vouchers are funded by HUD and administered by local housing authorities. Low-income households use these vouchers to rent market-rate housing, but their monthly payments are capped at 30% of their income. HUD funds cover the remainder of the payments. According to HUD, there are 141 Public Housing Choice Voucher (HCV) recipients in Stevens County, representing approximately 4% of renter-occupied housing units in the area.[47]

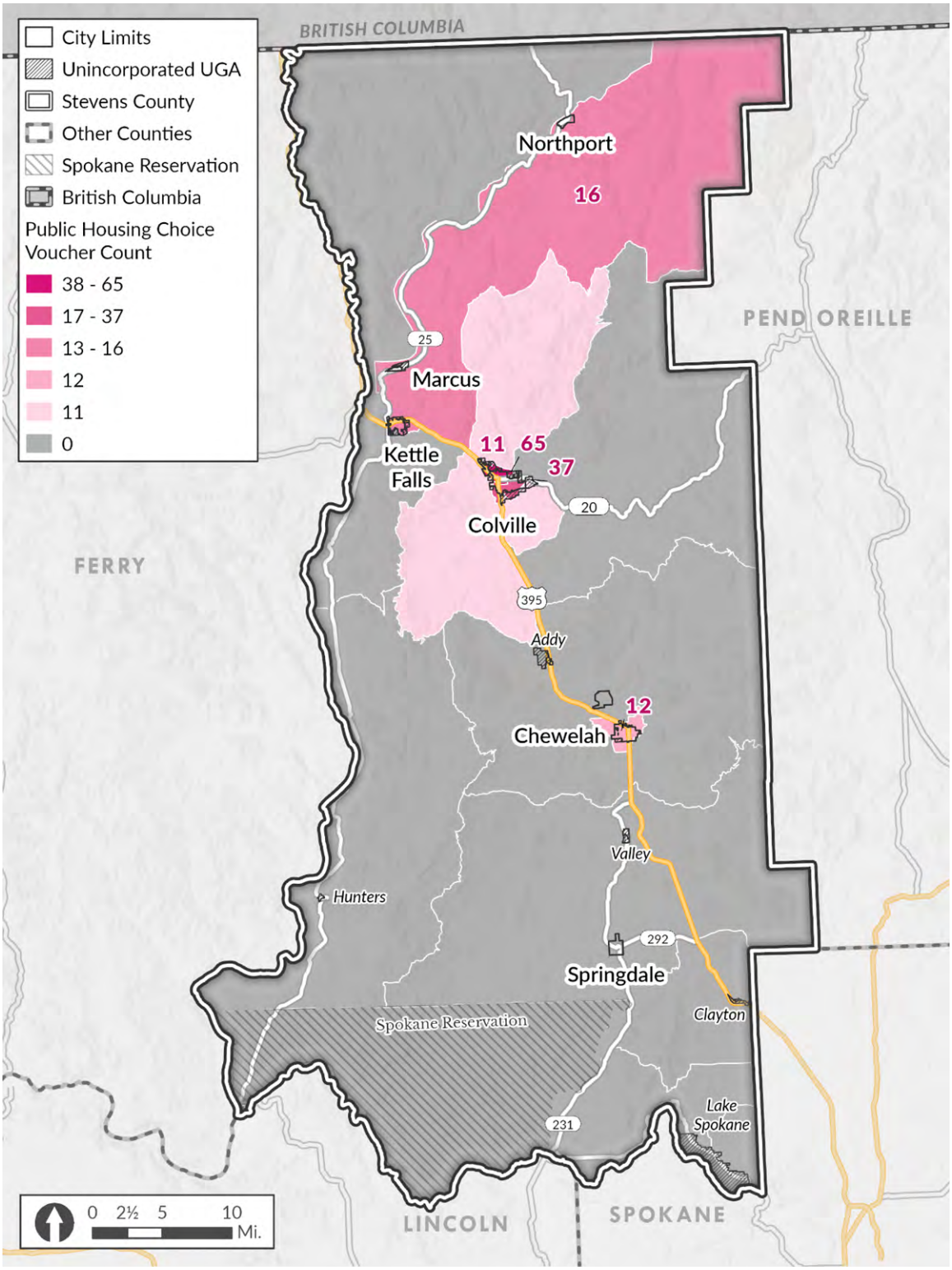
Members of the County Board of Commissioners sit on the governing Board of Rural Resources Community Action (Rural Resources). Rural Resources was established in 1965 and serves low-income individuals and families in Stevens, Ferry, Lincoln, Pend Oreille, and Whitman Counties. The agency operates a wide range of affordable housing programs, including six low-income apartment communities across three counties. In Stevens County, these include the Central Colville Apartments (26 units), the North Hill Apartments (10 units), the Valley Breeze Apartments in Colville (4 units), and the Qual Manor Apartments (10 units). Additionally, Rural Resources, in partnership with Catholic Charities of Eastern Washington, the Spokane Housing Authority created Dominican Sisters Haven (DSH), a 71-unit permanent supportive housing community located in Colville. Units include 1, 2 and 3-bedroom apartments, a common gathering space, a playground, and other recreational amenities. Rural Resources also supports the Housing Choice Voucher Program.[48]

As of 2023, non-profit and private housing properties in Stevens County offered an estimated 395 subsidized, affordable rental units, making up about 2% of units countywide.[49] These include 126 1-bedroom units, 64 2-bedroom units, 62 3-bedroom units, 19 4+ bedroom units, and 124 units for which bedroom size is unknown. This data does not indicate what affordability levels are served by these units and some units may have other requirements (e.g., reserved for families or individuals exiting homelessness or victims of domestic violence). Per data from LIHTC, there are 243 low-income units in Stevens County, specifically in Chewelah, Colville, Kettle Falls, and Fruitland.[50]

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[47] HUD GIS Helpdesk, Housing Choice Vouchers by Tract, 2026.
[48] Rural Resources Community Action, Affordable Housing.
[49] Per OFM, there were an estimated 2,227 housing units in the county as of 2023. UW Housing Market Data Toolkit, Subsidized Rental Housing Profile, 2023; OFM, 2025.
[50] LIHTC Database, 2026.

Figure 27: Public Housing Choice Voucher by Tract (2026)



Source: HUD, 2026; BERK, 2026.

Emergency Housing, Emergency Shelters, & Permanent Supportive Housing

There are currently limited options in Stevens County for emergency housing, emergency shelter, and permanent supportive housing. These housing types help people who are currently unhoused or at risk of experiencing homelessness or facing eviction. Emergency housing and emergency shelter both provide temporary services; the difference being that emergency housing provides overnight accommodations while emergency shelter may not. Permanent supportive housing is long-term housing targeted to people who need comprehensive support services to retain tenancy. These specific types of housing typically support individuals and families with extremely low income.

As of 2020, there were 56 emergency housing beds and no permanent supportive housing beds in Stevens County per Commerce's Housing for All Planning Tool (HAPT).[51] Resources for people experiencing or at risk of homelessness include housing assistance and referrals through Rural Resources Community Action, which offers affordable housing programs, rental assistance through Housing Choice Vouchers, and low-income apartment rentals. Hope Street Project provides additional support through Hope Street Rest Stop, Bridges of Hope Men's Recovery Residence, and Patrick's Place Women's Recovery Residence, all located in Colville.

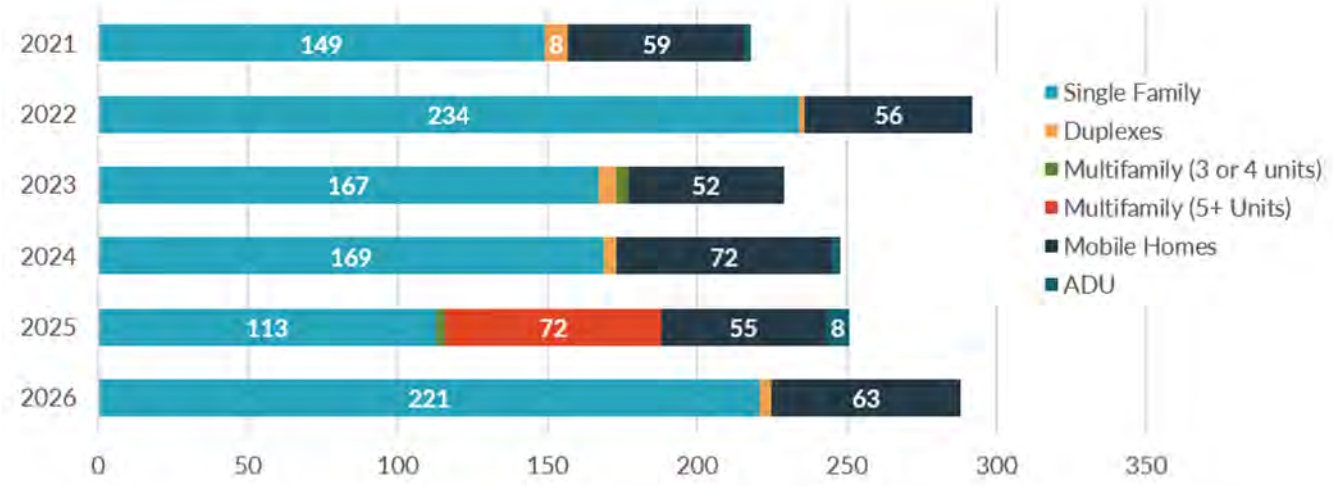
Housing Production Trends

Figure 28 shows the number of units permitted by type in Stevens County as a whole, as well as its unincorporated portion. It shows that 1,267 units were permitted in the unincorporated county, and 1,519 units in the county as a whole between 2021–2026. Most of those units were single-family homes, followed by manufactured homes.

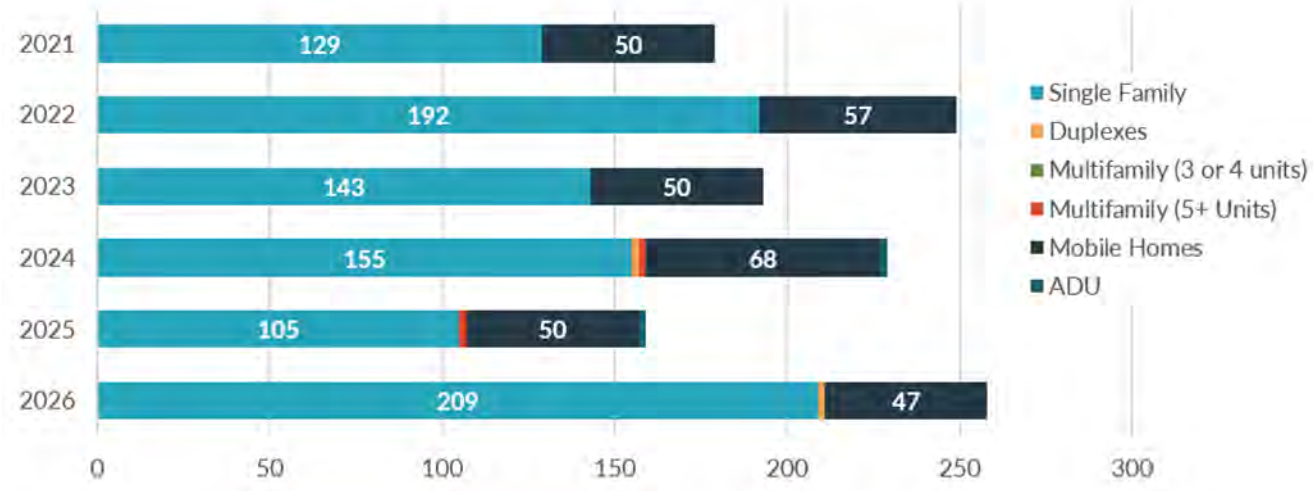
[51] Commerce, Housing for All Planning Tool (HAPT), Updated October 22, 2024.

Figure 28: Housing Units Permitted by Type—Stevens County Total and Unincorporated (2021–2026)

Stevens County



Unincorporated Stevens County



Note: Since permitting data is not available for mobile homes, the numbers used for mobile homes in the charts represent net growth between each year and the previous one.
Sources: OFM, 2026; BERK, 2026.

According to HAPT, the county will need 24,753 total housing units by 2047. To meet this need, the county will require about 5,181 net new units between 2020 and 2047, an average growth rate of

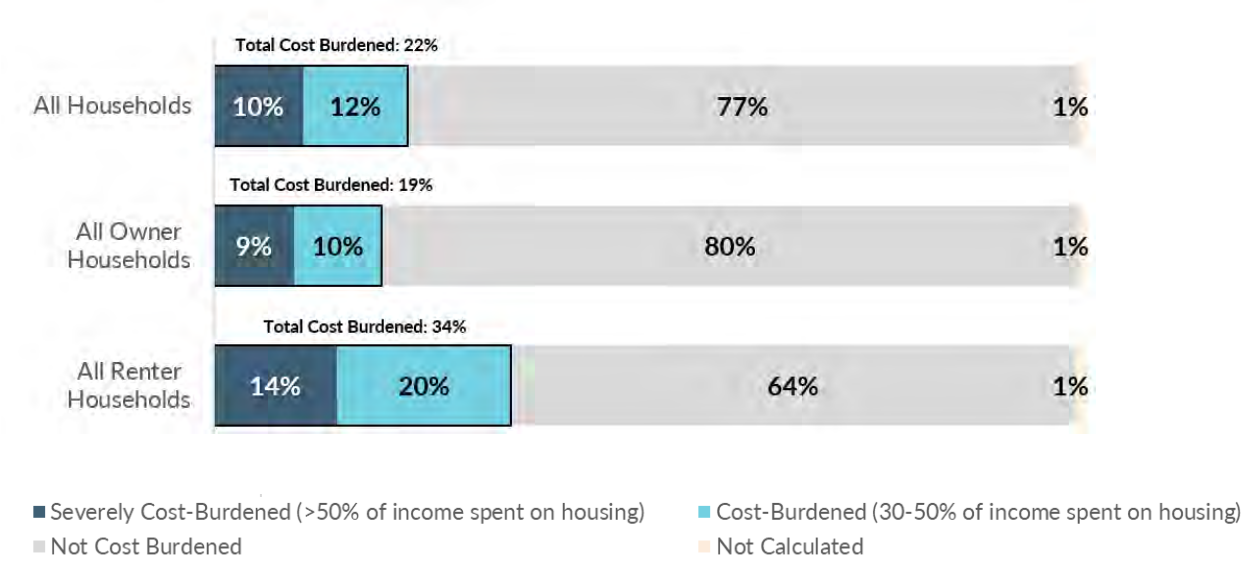
about 0.7% per year.[52] This is similar to the county's recent rate of housing production of 0.74% per year between 2020 and 2026.[53]

Housing Affordability

Housing Cost Burden

The US Department of Housing and Urban Development (HUD) defines a home as affordable if the household is spending less than 30% of their gross income on housing costs. By this standard, 22% of all households in the county were "cost-burdened" in 2022, or 4,110 households in total. Figure 29 shows the proportion of households countywide by cost burden status in 2022. Severely cost-burdened households spend more than 50% of their income on housing whereas moderately cost-burdened spend between 30% and 50% of their income on housing. Renter households were more commonly cost burdened than owner households both countywide (34% versus 19%).

Figure 29: Proportion of All Households by Cost Burden and Tenure—Stevens County (2022)

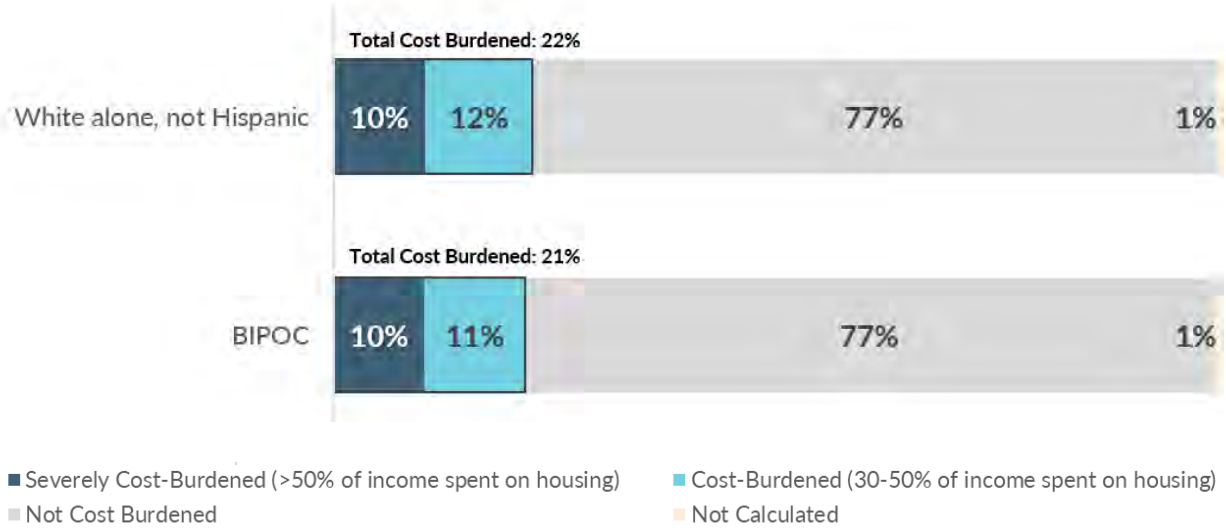


Note: HUD does not calculate cost burden status for households with zero or negative income. These are represented as "Not Calculated" in the chart.
Sources: HUD CHAS, 2018-2022 (Table 9); BERK, 2026.

Rates of cost burden countywide are similar by race and ethnicity (22% for White alone versus 21% for BIPOC households). See Figure 30.

[52] Note that the land capacity analysis considers 2020 housing units as the base, consistent with the adopted growth targets.
[53] OFM, 2026.

Figure 30: Cost Burden Status of All Households by Racial and Ethnic Group—Stevens County (2022)



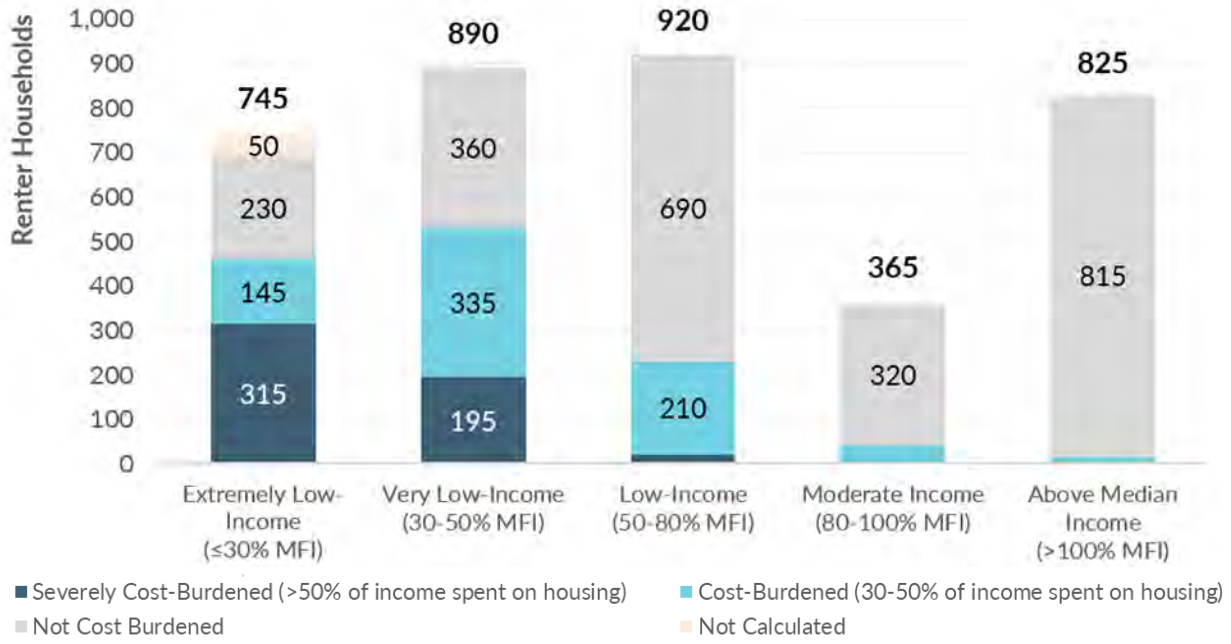
Note: HUD does not calculate cost burden status for households with zero or negative income. These are represented as "Not Calculated" in the chart.
Sources: HUD CHAS, 2018-2022 (Table 9); BERK, 2026.

Rental Housing Affordability

In 2022, there were 1,275 cost-burdened renter households living in the county, or about 34% of all renter households in the county (see Figure 29).[54] Figure 31 summarizes all renter households by cost burden status for the county in 2022. It shows the total number of households living in unaffordable homes is highest at the 0% to 50% MFI level.

[54] Note, this includes households with zero or negative income for which cost burden status cannot be calculated. Source: HUD CHAS, 2018-2022 (Table 8).

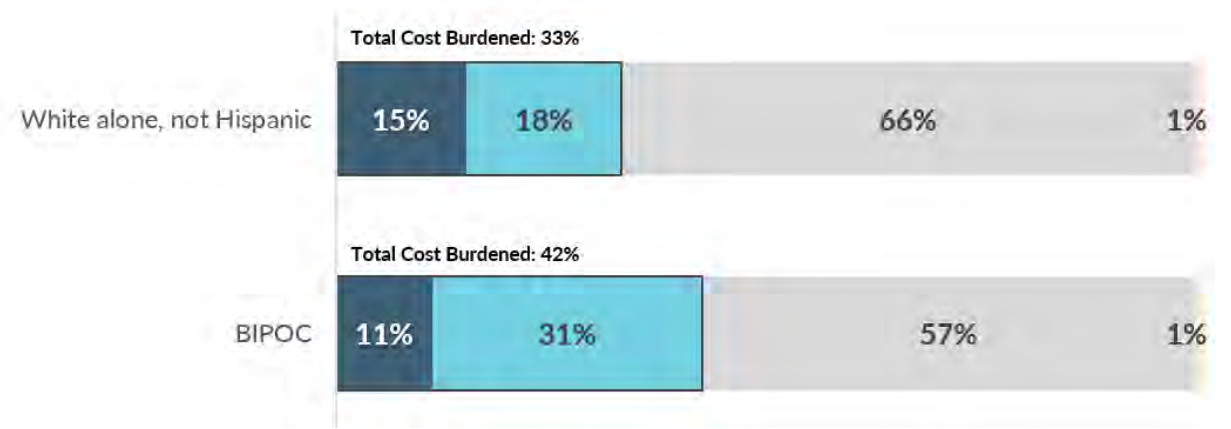
Figure 31: Renter Households by Income Level and Cost Burden Status—Stevens County (2022)

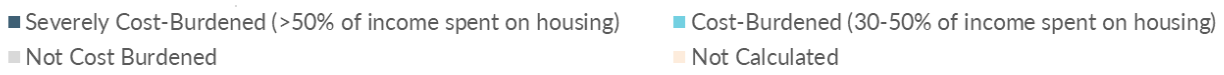


Note: HUD does not calculate cost burden status for households with zero or negative income. These are represented as "Not Calculated" in the chart.
Sources: HUD CHAS, 2018-2022 (Table 8); BERK, 2026.

BIPOC renter households were more likely to be cost-burdened than White, non-Hispanic renter households (42% versus 33%), but less likely to be severely cost burdened. See Figure 32.

Figure 32: Cost Burden Status of Renter Households by Racial and Ethnic Group—Stevens County (2022)





Note: HUD does not calculate cost burden status for households with zero or negative income. These are represented as "Not Calculated" in the chart.
Sources: HUD CHAS, 2018-2022 (Table 9); BERK, 2026.

Subsidized affordable housing is typically only available to households that qualify based on their income. However, most low-cost housing units in the county do not have subsidies or income restrictions. While many of these units are affordable to low-income households, they are not always available or occupied by a low-income household. Figure 33 shows the affordability level of units occupied by renter households in 2022. It shows, for example, that many extremely and very low-income households (≤50% MFI) and a small share of low-income households (50-80% MFI) are living in units that cost more than they can afford. This is represented by a red dotted line.

However, there are also hundreds of households at higher income levels that are occupying units that would be affordable for lower income households. This is represented by a blue dotted line. These households are "down-renting," or occupying units that cost less than the amount they can afford based on their income. When households down-rent, it reduces the stock of housing that is both affordable and available for households at lower income levels. The majority of households above 50% MFI in the county were downrenting as of 2022. Increasing the production of newer rental units affordable for moderate- and higher-income households can reduce competition for older and lower cost units, making more available to lower income households.

Figure 33: Affordability Level of Units Occupied by Renter Households—Stevens County (2022)



Sources: HUD CHAS, 2018-2022 (Table 15C); BERK, 2026.

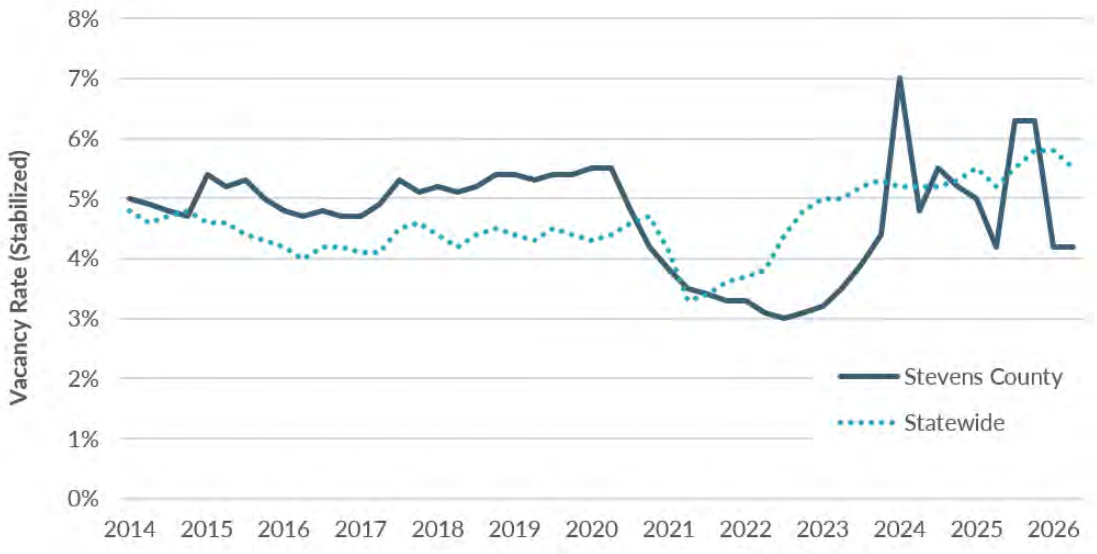
Recent data about rental market costs is available from the Washington Center for Real Estate Research (WCRER). As of the second quarter of 2026, an average apartment costs $716 per month in the county according to the WCRER and $1,400 according to Zillow.[55,56] To afford Zillow's average rent, a household needs an annual income of at least $56,000 (or more if utilities or other housing costs are not included in the rental price).

Rents have not increased significantly in the county in recent years. Between the second quarter of 2020 (roughly the onset of the COVID-19 pandemic) and second quarter of 2026, average rents increased by about $53 (8%). One explanation for this rental market stability is vacancy rates. From 2020 to 2026, the county's apartment vacancy rate fluctuated between 3.3% and 5.8% (see Figure 34).[57] A healthy rental market has at least a 6% vacancy rate to reduce competition for available

[55] WCRER Housing Market Data Dashboards, 2026.
[56] Zillow Stevens County Rental Market Trends, 2026.
[57] WCRER Housing Market Data Dashboards, 2026. WCRER's methodology for calculating vacancy rates includes leaving out all apartment buildings built during the previous two years. The purpose is to remove the impact of large new building that are not yet filled with residents.

units. If production of new apartments slows, the vacancy rate could continue to fall, resulting in additional upward pressure on market rents.

Figure 34: Stabilized Vacancy Rate in Stevens County and Statewide (2014–2026)

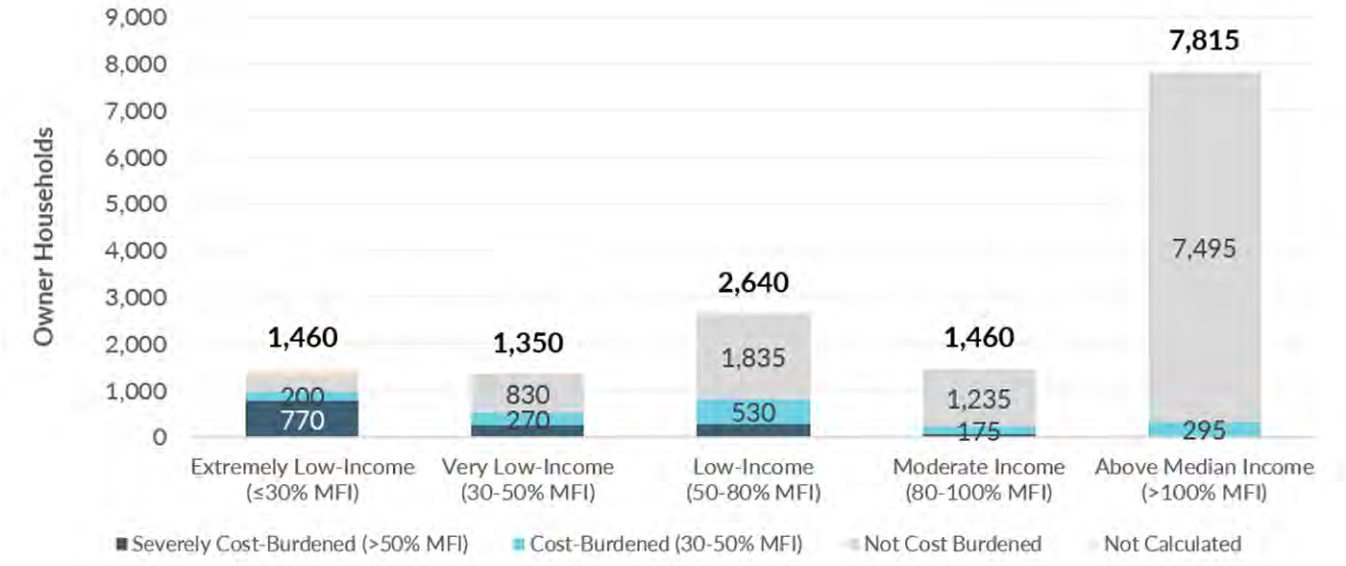


Sources: WCRER Housing Market Data Dashboards, 2026; BERK, 2026.

Ownership Housing Affordability

As of 2022, HUD estimates there were 2,835 cost-burdened households who owned their home, or about 19% of all owner households in the county (see Figure 29). Figure 35 summarizes owner households by cost burden status and income level for households with incomes at or below MFI in the county in 2022. The total number of households living in unaffordable homes is highest at the 0% to 30% MFI level, followed by the 50% to 80% MFI level. About 53% owner households at or below 50% MFI were cost burdened, lower than the share of renter households at this income level (53% versus 60%, respectively).

Figure 35: Owner Households by Cost Burden Status—Stevens County (2022)

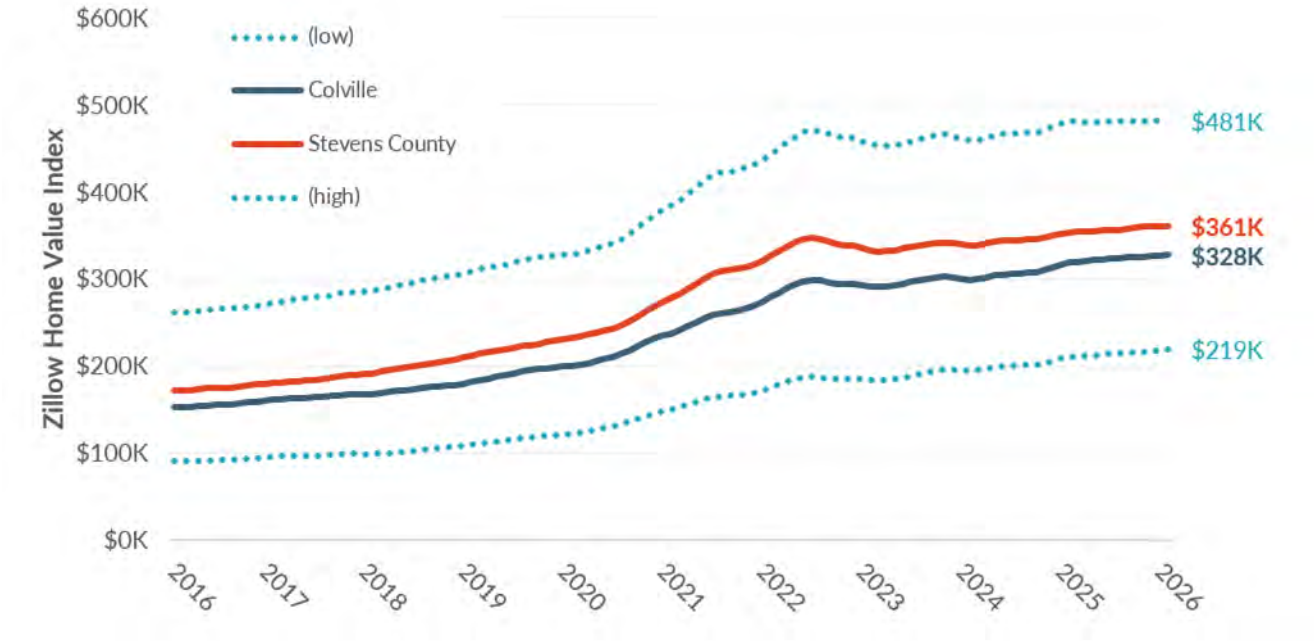


Note: HUD does not calculate cost burden status for households with zero or negative income. These are represented as "Not Calculated" in the chart.
Sources: HUD CHAS data (based on 2018-2022 ACS 5-year estimates); BERK, 2026.

The share of cost-burdened owner households in the county has declined slightly since 2016.[58] However, this reduction most likely reflects changes in the employment status and income of owner households rather than reductions in housing costs. In fact, median home values countywide more than doubled during this period, from about $172,000 in mid-2016 to $361,000 in February 2026, shown in Figure 36**,** with a median sales price of $469,000 for single-family homes as of April 2026.[59] The dark blue line represents median home values in the City of Colville, which has aligned closely with median home values in the county since 2016. The dotted lines show the range of home values in the City of Colville from "low" (median value of the bottom third of all homes) to "high" (median value of the top third of all homes).

[58] HUD CHAS, 2012-2016 and 2018-2022 (Table 8).
[59] Redfin Monthly Housing Market Data, 2026.

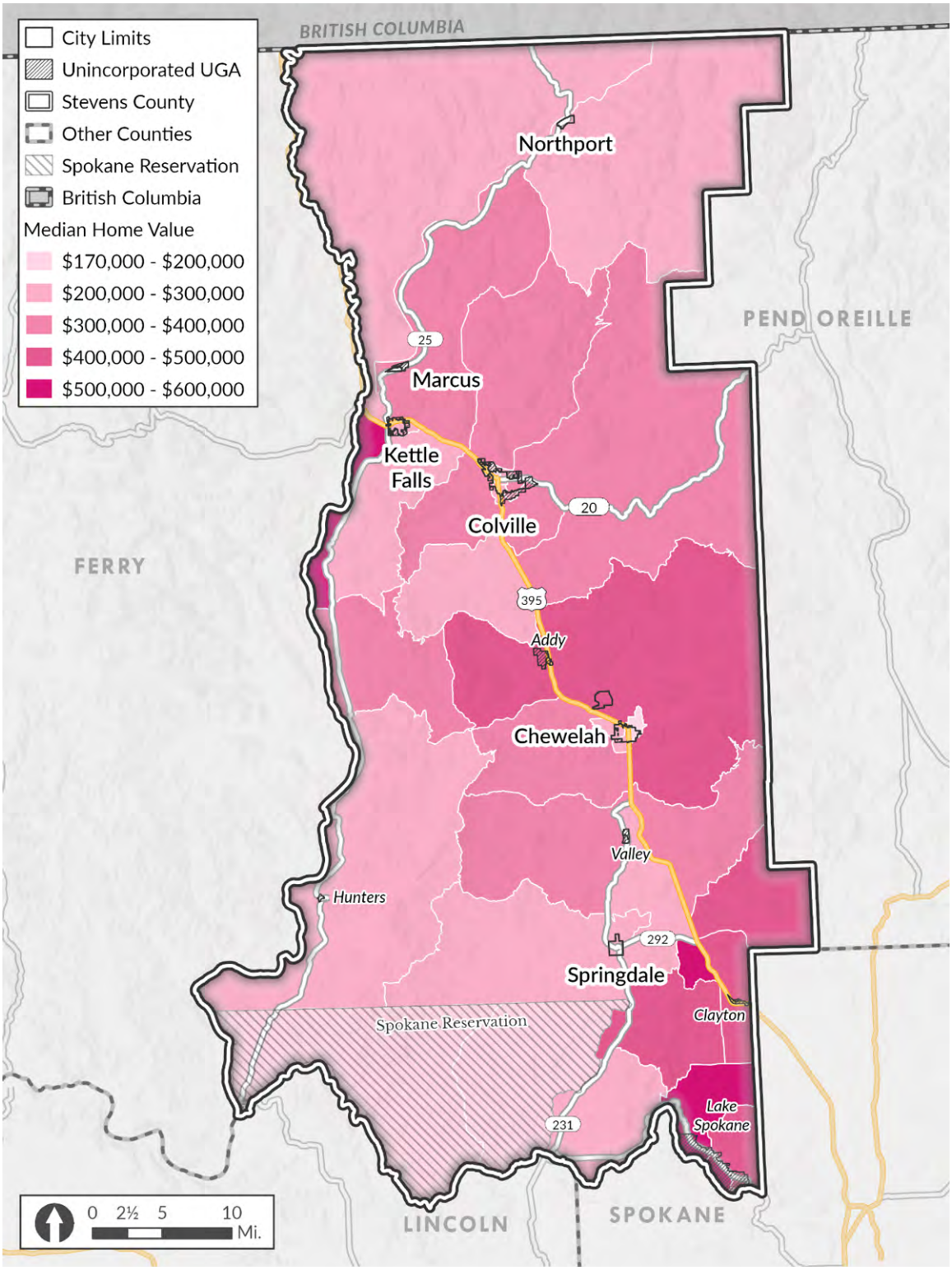
Figure 36: Zillow Home Value Index—City of Colville and Stevens County (2016–2026)



Sources: Zillow, 2026; BERK, 2026.

Figure 37 maps median home value in Stevens County by Census block group as of approximately 2024. The map shows variation in median home values across Stevens County's block groups, ranging from $170,000 to $582,000. Home values are the highest west of Kettle Falls by the Columbia River, near Loon Lake, and around Suncrest.

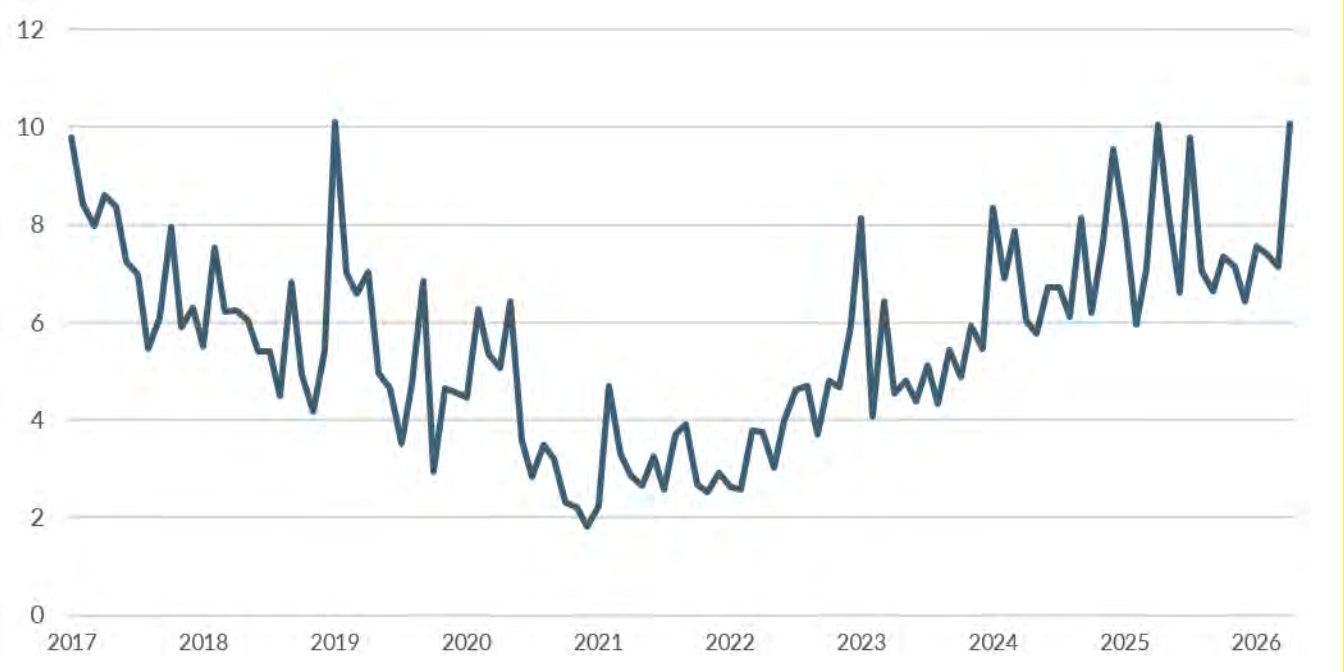
Figure 37: Median Home Value (2024)



Sources: ACS 5-Year Estimates (Table B25077), 2020-2024; BERK, 2026.

One reason housing prices have increased is decreasing supply compared to demand. This increases competition for available units. Figure 38 shows the number of months of supply of homes for sale in the county. This measure compares the number of homes listed for sale to the rate at which homes are purchased. A healthy housing market has at least four months of supply available for home buyers. The long-term trend in the county has generally hovered around 6 months.[60]

Figure 38: All Homes for Sale by Months of Supply—Stevens County (2017–2026)



Source: Redfin, 2026.

Affordability by Housing Type

Table 11 summarizes the affordability of market-rate housing in the county by housing type for both ownership and rental housing between June and September 2026. For each example or data point, we present the average cost, the annual income a household would need to afford that cost, and the affordability level as a percentage of MFI.[61] Although the sample for rental units is very limited, it reinforces the notion that apartments are generally more affordable than middle housing or single-family homes in the county.

[60] Redfin, 2026.

[61] As mentioned earlier, HUD adjusts income thresholds used in affordability calculations based on assumed household size. For rental housing these assumptions are based on HUD standards for determining affordability of rentals, by number of bedrooms.

Table 11: Market-Rate Housing Affordability (2026)

Housing Type	Cost	Annual Income Needed	Affordability Level[1]	Notes
Example 2-bedroom Apartment (September 2026)	$850 monthly rent	$43,280	50% MFI	Assumes 3-person household
Example 3-bedroom Single-family Home (September 2026)	$1,500 monthly rent	$69,280	70% MFI	Assumes 4-person household
Single-family Home (June 2026)	$380,325 typical home value	$108,063	Greater than 120% MFI	Assumes 3-person household and availability of 3% downpayment
Condo (June 2026)	$399,000 median sales prices	$113,369	Greater than 120% MFI	Assumes 3-person household and availability of 3% downpayment

[1] The affordability level was calculated using the 2025 MFI for Stevens County ($88,400 for a 4-person household) as established by HUD.
Note: Rents by unit size are based on observed market rents as of September 2026 in Stevens County. Assumes an interest rate of 6.67%, taxable value ratio of 0.933, and property tax rate of 0.66%. Assumes estimated utility costs of $232, based on average estimates for similar counties in the state.
Sources: Redfin Monthly Housing Market Data, 2026; Zillow, 2026; Washington State Interest Rates, 30-year fixed mortgage rate as of September, 2026; DOR Property Tax Ratios, 2026; Washington Property Tax Calculation, 2026; Average Utility Costs, 2026; BERK, 2026.

Displacement, Displacement Risk, Exclusion, & Racially Disparate Impacts

Displacement & Displacement Risk

Policy guidance from Commerce calls for comprehensive plans to study displacement and establish anti-displacement policies. Displacement refers to instances when a household is forced or pressured to move from their home against their will. Displacement can be physical, economic, or cultural. Direct, **physical displacement** occurs in cases of eviction, the termination of a tenant's lease, or public land claims through eminent domain. Physical displacement can also occur when a property owner decides to renovate units to appeal to higher-income tenants or when buildings are sold for redevelopment. Another cause might be the expiration of an affordability covenant and resulting conversion of the unit to market-rate housing. **Economic displacement** occurs when a household relocates due to the financial pressure of rising housing costs. Renters are more vulnerable to economic displacement, particularly those who are low-income, although some homeowners can experience this as well with significant increases to property tax bills. **Cultural displacement** is the result of fractured social fabrics. When physical and/or economic displacement affects community businesses, social institutions, and a concentration of racial or ethnic households, other households who affiliate with the affected cultural group may begin to feel increased pressure or desire to relocate.

While it is not possible to directly quantify the number of households displaced in a given year, we can analyze indicators of displacement to identify communities that may face displacement pressure. One indicator of potential displacement is a reduction in households of a particular racial or ethnic group over time. As discussed above (Figure 4), the county lost population among White, non-Hispanic persons, while gaining persons who identify as BIPOC, which reflects statewide trends. Displacement risk and displacement that may have already occurred within the county are discussed in more detail below.

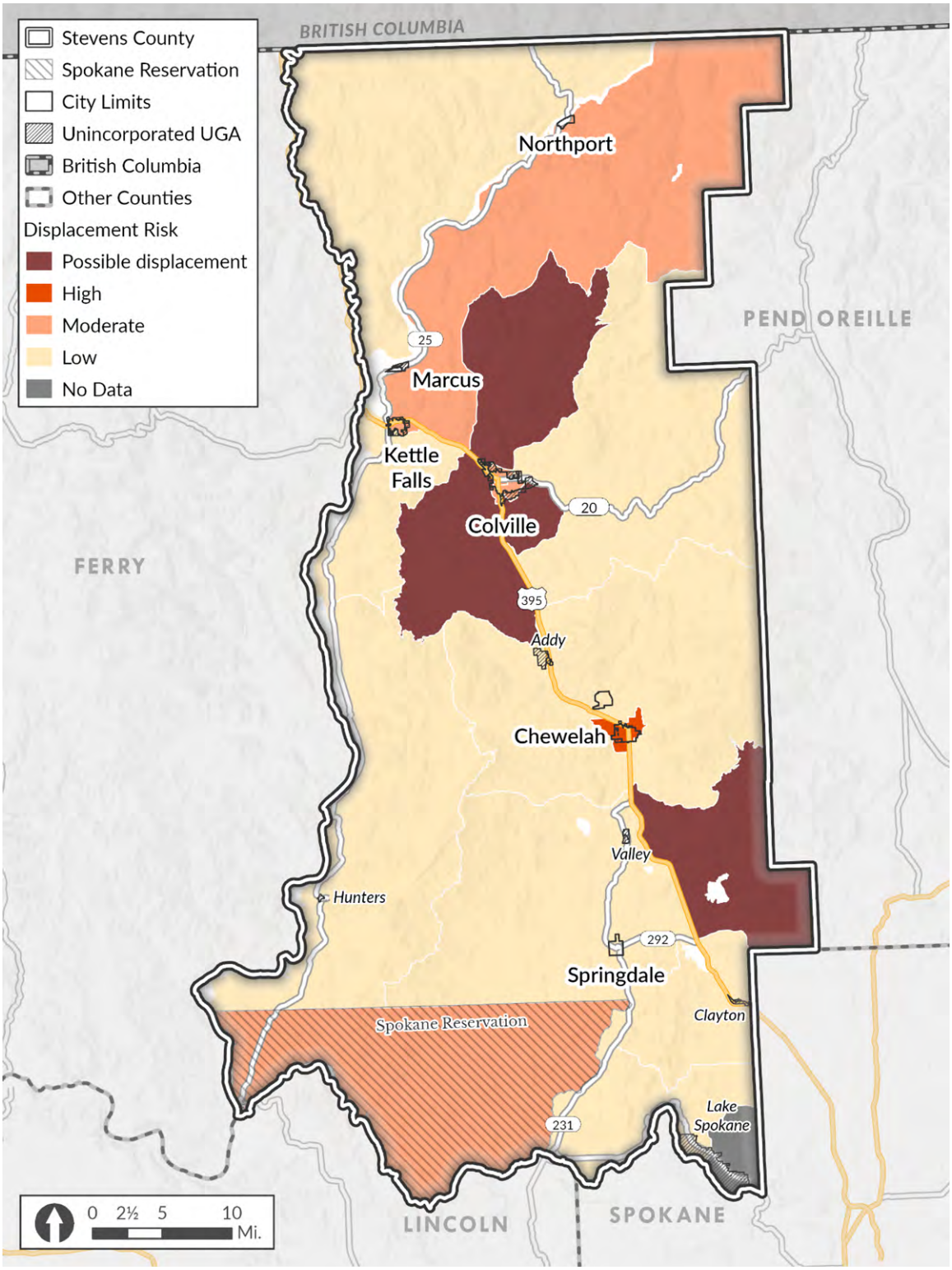
Displacement Risk Mapping

Commerce provides a displacement risk mapping tool that identifies areas where residents are at greater risk of displacement. This tool evaluates relative displacement risk on a Census tract-level with a focus on three core categories: (1) market trends; (2) demographic change; and (3) social vulnerability.

- **Market trends:** Calculates 2015 rent levels for each tract, relative to the broader county, and also evaluates rental appreciation rates from 2010 to 2021 relative to the county. The combination of these two indicators produces a market trend of "Appreciated," "Accelerating," or "Stable."
- **Demographic change:** Calculates the change in the BIPOC population and lower income households between 2010 and 2020 (BIPOC) or 2021 (low-income households). Each characteristic is assigned a score based on its change relative to the countywide change, and the combination of these two indicators produces a demographic change score of "gentrification," "disinvestment," or "no change."
- **Social vulnerability:** Calculates the share of BIPOC residents, the share of renter households, and median household income at a tract level. Each indicator is assigned a score (1-5) based on its level compared to the same measurement at the broader county level. Cumulative scores of 10 or more constitute higher social vulnerability.

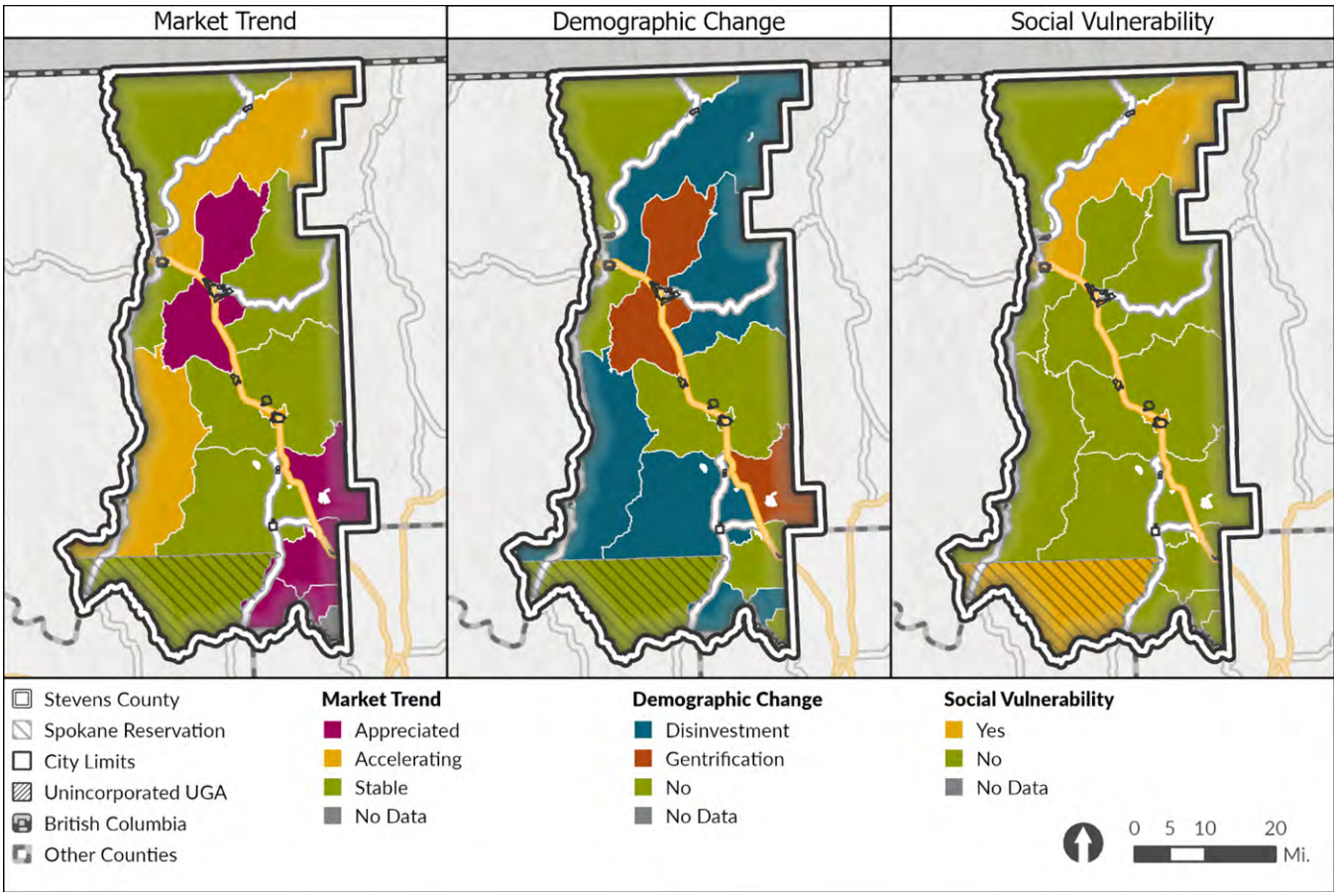
Figure 39 maps the locations of those tracts. The tool shows variation in displacement risk throughout Stevens County, with areas of high displacement risk near Chewelah and possible displacement surrounding Colville and east of Valley and Loon Lake. Figure 40 shows each of the displacement risk factors.

Figure 39: Displacement Risk—Census Tracts in Stevens County



Source: Commerce, 2024; BERK, 2026.

Figure 40: Displacement Risk Factors



Source: Commerce, 2024; BERK, 2026.

Exclusion & Racially Disparate Impacts

New State requirements call for jurisdictions to assess whether racially disparate housing impacts are happening in their community, and to address them through policy and regulatory change. The requirements are not a charge against current communities in which there are racially disparate outcomes in housing, but an acknowledgement of the role land use policy has played in creating and institutionalizing race-based advantages and disadvantages.[62] The statute uses the term "racially disparate" but does not identify protected groups based on race. Racially disparate impacts occur when policies, practices, rules, or other systems result in a disproportionate effect on one or more racial groups. Disparities in housing measures among different racial and ethnic groups are evidence of racially disparate impacts.

[62] See Commerce's Racially Disparte Impacts guidance at https://www.commerce.wa.gov/serving-communities/growth-management/growth-management-topics/planning-for-housing/updating-gma-housing-elements/.

A community's current housing situation is the product of many forces including historical factors, policy, regulations, macroeconomic changes, lending practices, cost of development, and individual preference. County and city governments cannot control all these factors, but they can change local land use policies and regulations. Local land use policies and regulations have a significant impact on accessibility of housing for different households. As such, they are a key tool jurisdictions can use to address racially disparate impacts.

The team used several measures to explore whether racially disparate impacts exist in Stevens County. Some of these measures were covered earlier in this document, such as rates of homeownership, and cost-burdened status by racial and ethnic groups. BIPOC households are also more likely to be renters (Figure 11). Countywide, BIPOC households are also more likely to experience overall cost burden than White, non-Hispanic households, but less likely to be severely cost-burdened (Figure 30). The team also explored displacement risk with the mapping tool provided by Commerce, as discussed in the prior section. Additional measures the team used to explore exclusion and racially disparate impacts in the county are described in the following section, including a dissimilarity index and location quotient. **These findings suggest a low-to-moderate level of segregation for BIPOC populations and some racially disparate impact within the community.**

Segregation Measures

The team used two measures to help understand whether racial and ethnic segregation is happening in Stevens County to assess possible exclusion in housing: a dissimilarity index and a location quotient. These measures explore whether certain populations are excluded from housing within a specified area, in a manner that may be intentional or unintentional, but which nevertheless leads to non-inclusive impacts. **The dissimilarity index compares the county to itself and considers segregation countywide for various populations. The location quotient compares each Census block group in the county to countywide.**

Dissimilarity Index

A dissimilarity index is a statistical method for measuring segregation based on the demographic composition of an area. It measures the percentage of a group's population that would have to change residence for each block group to have the same percentage of that group as the county overall. The index ranges from 0 (complete integration) to 1 (complete segregation).[63] Generally, areas with a dissimilarity index score above 0.4 are considered more highly segregated. Scores

[63] U.S. Census, Housing Patterns: Appendix B: Measures of Residential Segregation, 2021.

between 0.3 and 0.39 are associated with moderate segregation, and scores below 0.3 are considered to have a low level of segregation.[64]

This methodology, as applied here, evaluates each of the largest non-White groups relative to the White population in Stevens County. The scores therefore only represent the level of segregation between each group (Hispanic or Latino, two or more races, and all BIPOC) and the White alone population. A similar analysis could be done to compare non-white groups to each other (e.g., two or more races to Hispanic or Latino, etc.) to understand other dynamics; however, given the history of exclusionary housing practices in many places along with current residential trends, using the White alone population as a point of comparison to understand relative segregation is often a useful starting point for evaluating disparate impacts related to housing.

Table 12 shows dissimilarity indexes for Stevens County as a whole, Spokane County, Walla Walla County, Pend Oreille County, and Washington State. Based on this data, Stevens County has a low-to-moderate level of segregation for the Hispanic or Latino, two or more races, and all BIPOC populations relative to the White population. For example, 28% of BIPOC residents would need to move to achieve an even distribution across block groups.

Table 12: Dissimilarity Index for Stevens County, Neighboring Counties, and Statewide (2020)

	Hispanic or Latino	Two or More Races	All BIPOC
Stevens County	**0.16**	**0.11**	**0.28**
Spokane County	0.19	0.13	0.18
Walla Walla County	0.30	0.13	0.25
Pend Oreille County	0.18	0.09	0.13
Washington State	0.40	0.16	0.33

Sources: U.S. Decennial Census, 2020; BERK, 2026.

Location Quotient

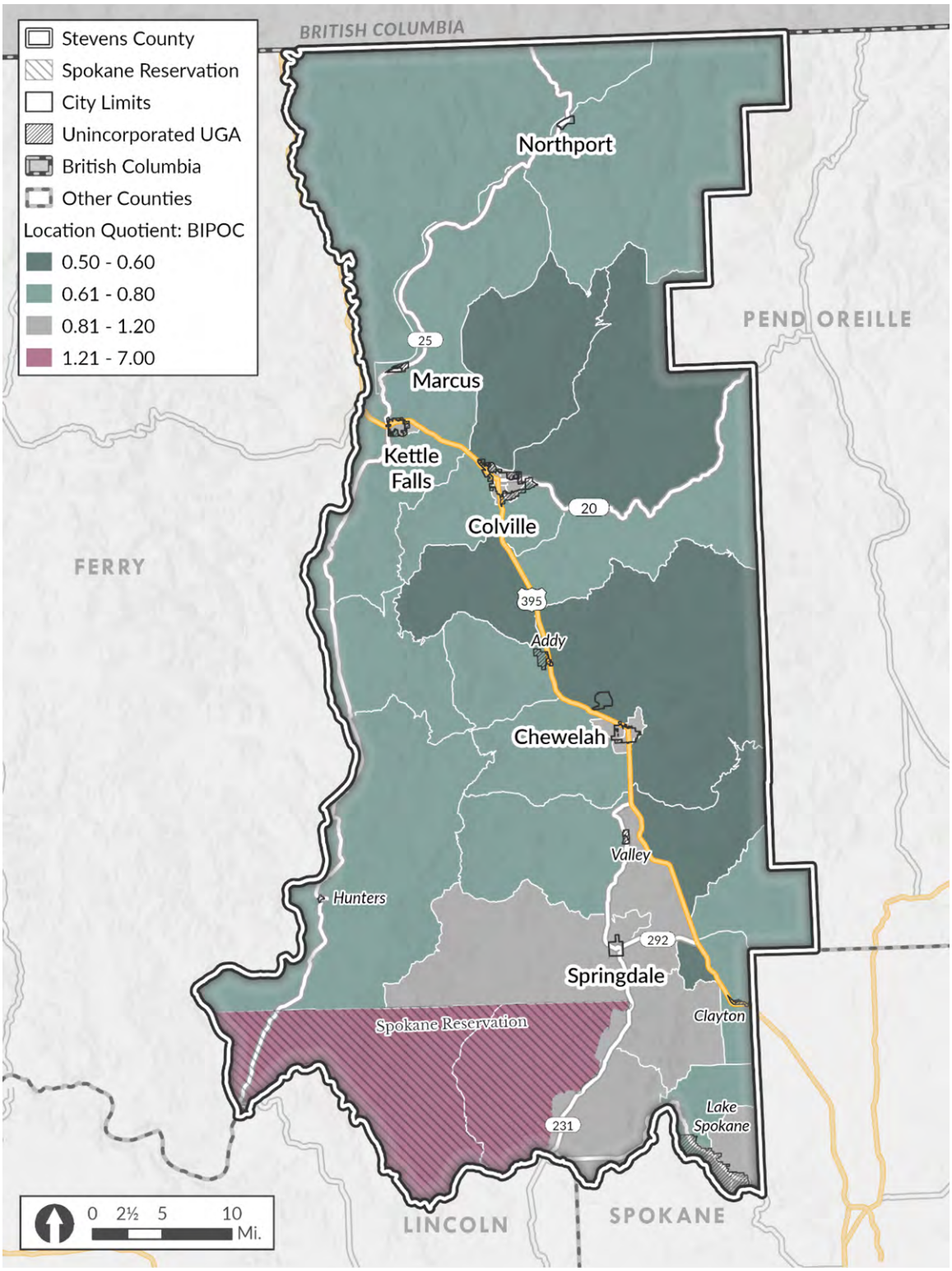
A location quotient is a helpful complement to other disparate impact measures and can reveal some trends that may otherwise be obscured. More specifically, it shows the concentration of communities in smaller areas within the county (e.g., a Census block group) compared to the county as a whole. Unlike the above application of the dissimilarity index, which compares the county to itself and considers segregation countywide for various populations, this use of the location quotient provides a more granular view, helping to show whether there are specific areas within the county that have disproportionately high or low populations of BIPOC communities relative to countywide.

[64] PSRC Dissimilarity Index and U.S. HUD guidelines, 2023.

The methodology assigns a block-group level score for each community. For example, if 7% of the county population is Black, and 7% of a particular block group population is Black, then the location quotient for the Black community within that block group is 1. A block group where 14% of residents are Black would have a location quotient of 2. And a block group where only 3.5% of residents are Black would have a location quotient of 0.5. In other words, block groups with high location quotient scores have a greater share of that population compared to the rest of the county.

Figure 41 shows the location quotient for all BIPOC populations in Stevens County based on block group population calculations. Compared to Stevens County overall, the Spokane Reservation has a relatively higher representation of BIPOC residents. Outside the reservation, the county's population is White majority, with most block groups falling below average BIPOC representation.

Figure 41: Location Quotient for All BIPOC populations—Block Groups in Stevens County (2020)



Sources: U.S. Decennial Census, 2020; BERK, 2026.

Environmental Justice

Environmental justice is concerned with the right of all people to enjoy a safe, clean, and healthy environment, and with fairness across racial, social, and economic groups in the siting and operation of infrastructure, facilities, or other large land uses. This section considers populations with increased exposure to environmental health hazards or with limited access to transit, parks, or other services. While data limitations due to small population size hinder a robust analysis of whether concentrations of racial groups exist in more environmentally vulnerable areas of the county, the analysis below focuses instead on the county as a whole. Placing additional growth near high-volume roadways, for example, could expose future residents or workers to diminished air quality and heightened noise affecting quality of life and land use compatibility. It is particularly important to understand the health-related impacts of various land use patterns on spaces used by vulnerable populations, such as schools, daycares, elder care facilities, and medical centers.[65]

Climate-related hazards in Stevens County include flooding; extreme precipitation and storms; wildfire, smoke, and air pollution; extreme heat and drought; and landslide and other geologic hazards (Table 13). Modeling from the University of Washington Climate Impacts Group projects an increase in the frequency of each hazard through 2050.

Table 13: Hazards in Stevens County

Hazard	Projected Change* - RCP 4.5 Scenario (Moderate Emissions)	Projected Change* - RCP 8.5 Scenario (High Emissions)
Flooding	▪ Peak streamflow increases (Colville River: +7 to +19%, other streams: -1% to +21%) ▪ More frequent peak streamflows (25-year peaks - Colville River: every 7 to 20 years, other streams: every 6 to 29 years)	▪ Peak streamflow increases (Colville River: +9 to +25%, other streams: -3 to +40%) ▪ More frequent peak streamflows (25-year peaks - Colville River: every 7 to 14 years, other streams: every 5 to 22 years)
Extreme Precipitation and Storms	▪ No data**	▪ Magnitude of 2-year and 25-year storms (+9%) ▪ Higher total annual precipitation (+11%)
Wildfire, Smoke, and Air Pollution	▪ More high fire danger days annually (+7 days) ▪ High likelihood of conditions for wildfire in the 30-year period (53% chance on average, as high as 97% in some areas)	▪ More high fire danger days annually (+9 days) ▪ High likelihood of conditions for wildfire in the 30-year period (63% chance on average, as high as 97% in some areas)
Extreme Heat and Drought	▪ More hot days (+17 days over 90° F Humidex annually) ▪ Hotter summer maximum temperature (+3.9° F)	▪ More hot days (+19 days over 90° F Humidex annually) ▪ Hotter summer maximum temperature (+5.2° F)

[65] UW Mov-Up Report, 2019.

	▪ Reduction in April 1 snowpack (-73%) ▪ Reduction in late summer precipitation – No data** ▪ Reduction in summer streamflows (-10 to -18% for Colville River, varies from +5% to -31% for other streams)	▪ Reduction in April 1 snowpack (-79%) ▪ Reduction in late summer precipitation (-15%) ▪ Reduction in summer streamflows (-21 to 28% for Colville River, varies from -1% to -40% for other streams)
Landslides	▪ No climate model indicators, but landslides are more common with wet weather/flooding	

*Changes generally compare modeling for the 2040s with the 1990s. Change in high fire days compares modeling for the 2050s with the 1980s and likelihood of climate and fuel conditions is for the period between 2030 and 2059. The RCP 4.5 scenario is considered the "middle of the road" scenario in which there are decreases to emissions around mid-century. The RCP 8.5 scenario is considered the "business as usual" scenario in which there are continued increases in greenhouse gas emissions until the end of the 21st century. Differences in RCP models are limited through 2050.
**The UW Climate Impacts Group does not have data for all indicators for all scenarios.
Source: UW Climate Impacts Group (2026), BERK (2026).

Based on the available information, Stevens County is exposed to a variety of climate hazards, as summarized in Table 14. Extreme heat and drought hazards are severe and affect the entire county. Extreme precipitation and storms are expected to see some increases in magnitude. Riverine flooding and landslide hazards are severe for some areas.

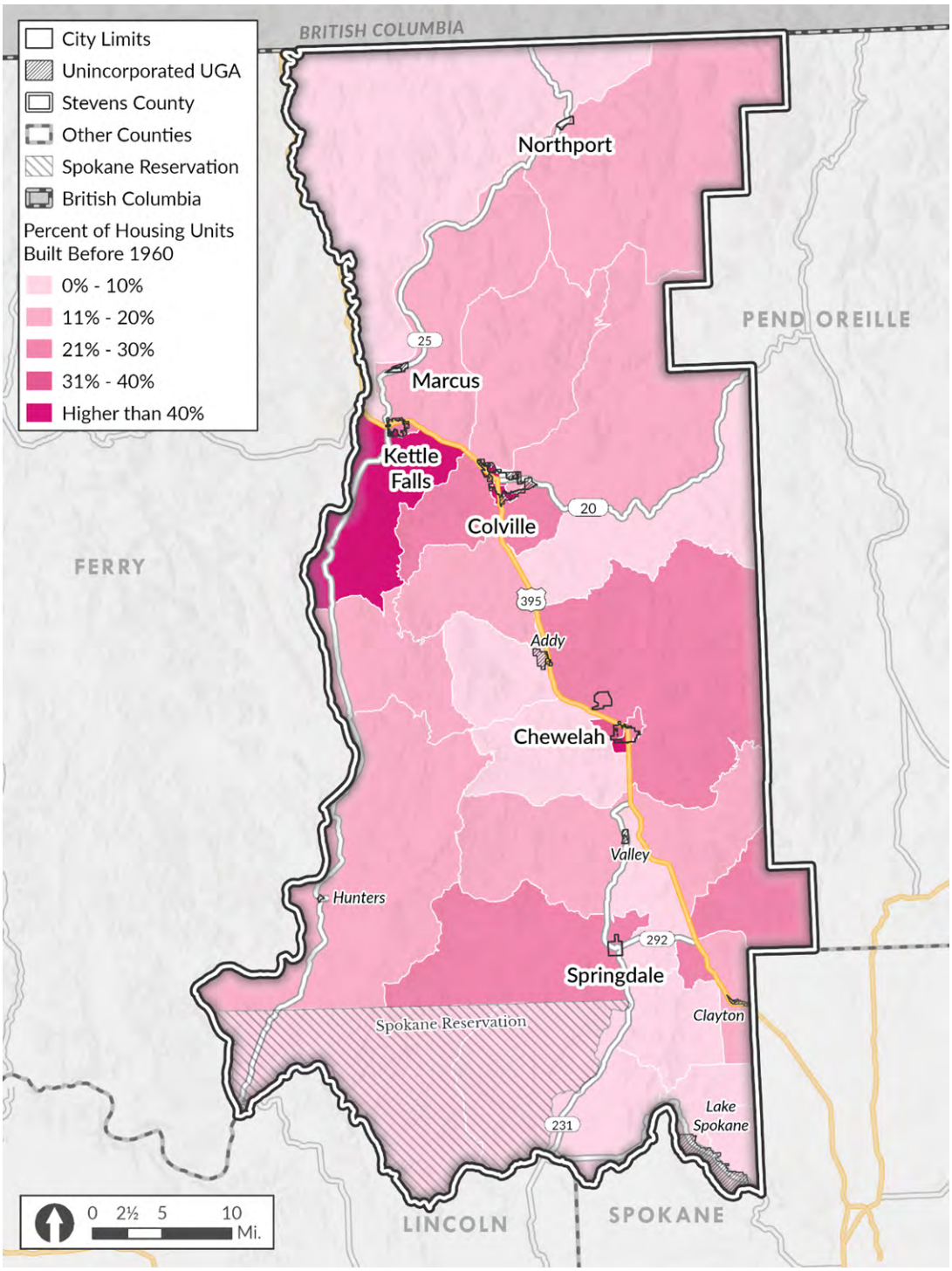
Table 14: Exposure to Hazards in Stevens County

Hazard	Stevens County
Flooding	◑
Extreme precipitation and storms	◑
Wildfire/smoke and air pollution	●
Extreme heat and drought, reduced streamflow	●
Geologic hazards – landslides	◑

Legend: Exposure area or extent or population– Greater ●, Some ◑, Limited ○
Sources: Stevens County, 2026; Northwest Hydraulic Consultants Inc., 2025; UW Climate Impacts Group, 2025; BERK, 2026.

Housing stock in Stevens County is largely built after 1960, with the exception of areas in and around Kettle Falls, Chewelah, and Colville, including nearby unincorporated areas. Older homes may lack access to modern cooling and heating or construction incorporating flood hazard reduction or wildfire protection standards. While housing stock age is a potential indicator of housing that may need modern heating, cooling, or air filtration, some of these homes likely have had some investments in improvements, and so the data may overstate potential vulnerability. See Figure 42.

Figure 42: Percentage of Housing Units Built before 1960—Stevens County



Sources: ACS 5-Year Estimates (Table B25034), 2020-2024; BERK, 2026.

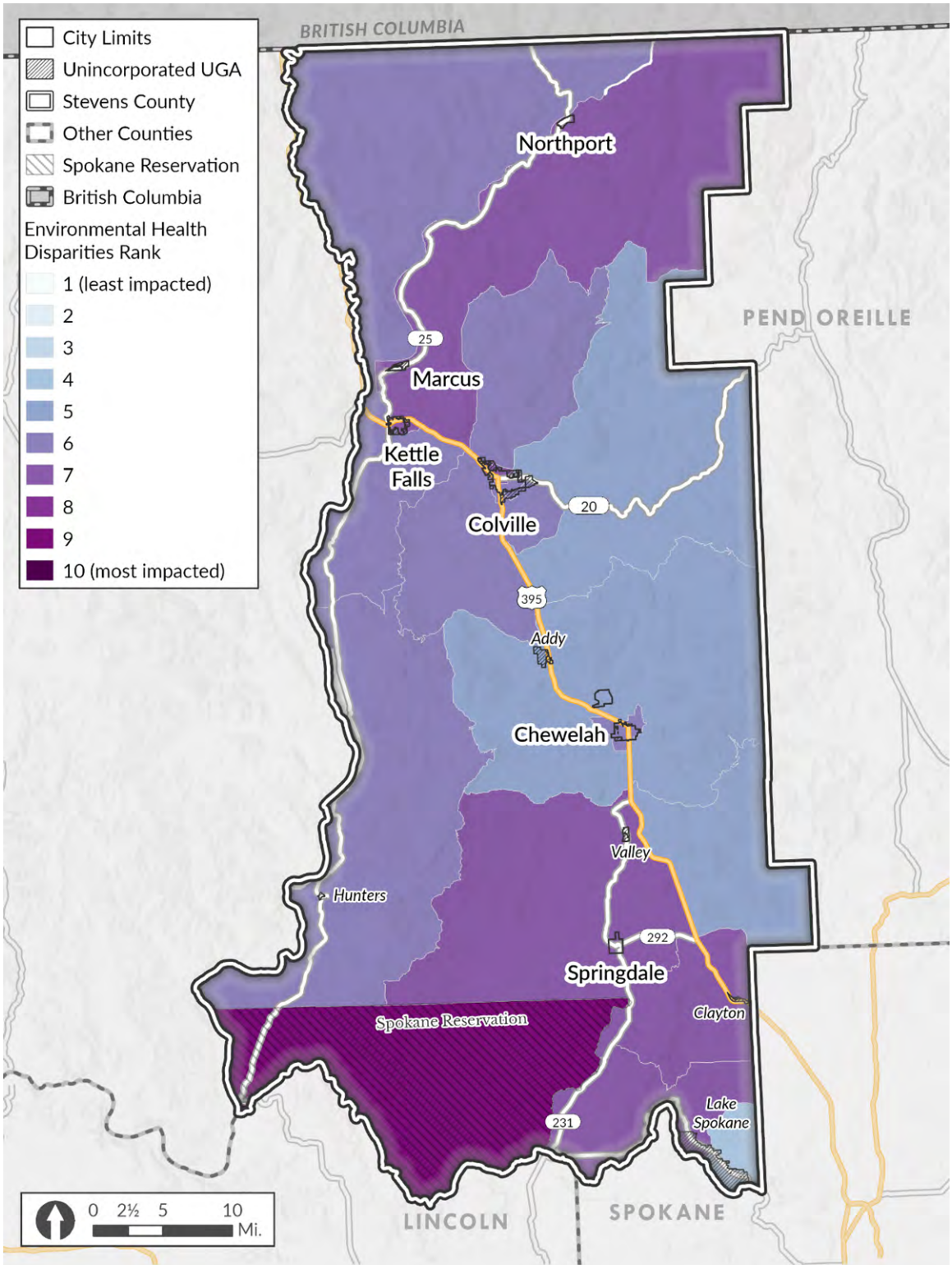
Environmental Health Disparities

The Washington State Department of Health (DOH) produces an Environmental Health Disparities Map to evaluate environmental health risk factors in communities across Washington. The Environmental Health Disparities Map provides an index of environmental exposures (e.g., diesel emissions and proximity to traffic and hazardous waste sites) and socioeconomic and health factors (e.g., poverty and cardiovascular disease). **Stevens County's Health Disparities rank ranges from 5 to 9, with the lowest scores on the eastern side and the highest aligned with the Spokane Reservation. In terms of Environmental Exposure, the county ranges from a rank of 3 to 6.**

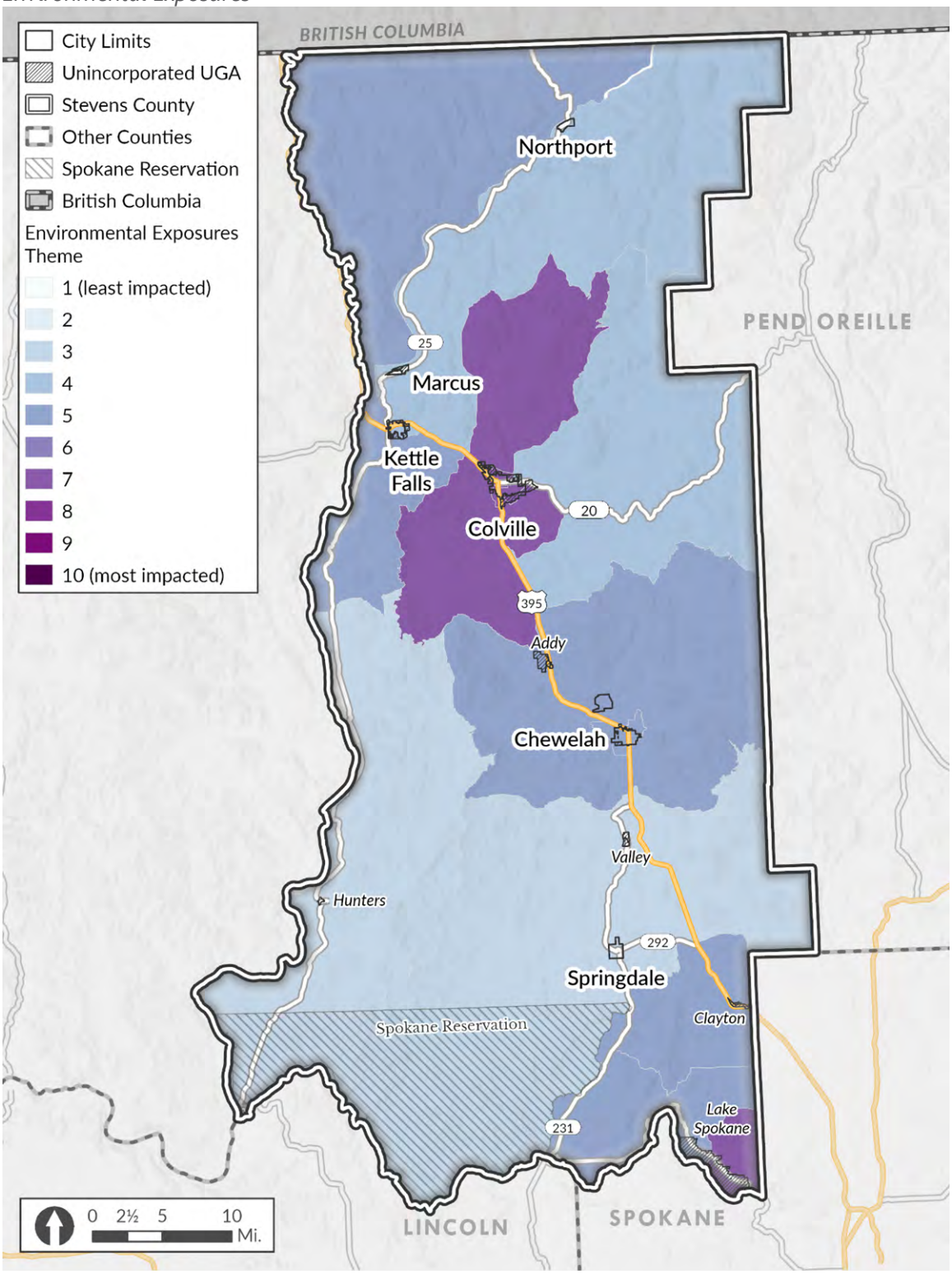
A higher health disparity ranking represents a higher "risk" or potential for harm from a combination of environmental and vulnerability factors. Prevailing socioeconomic characteristics and health factors—such as rates of poverty, chronic disease (like asthma) or low birthweight, limited English proficiency, race/ethnicity, or transportation expenses—can lead to worse health outcomes in some parts of the county than others despite varying levels of environmental exposures throughout the county (see Figure 43). Environmental exposures include the levels of certain pollutants that residents and workers encounter, including airborne pollutants (e.g., diesel emissions, O_3, and $PM_{2.5}$) and proximity to traffic density or hazardous waste sites. Environmental exposure occurs when pollution sources get into the environment and affect individuals or populations. Prolonged exposure to pollutants may lead to poor health outcomes. Sensitive or vulnerable populations—including older adults, households living in poverty, disabled individuals, those without health insurance, households without access to a vehicle or other transportation options, and those experiencing homelessness—are at increased risk.

Figure 43: Environmental Health Disparities and Exposures (Rank)—Stevens County and Surrounding Region (2026)

Environmental Health Disparities



Environmental Exposures



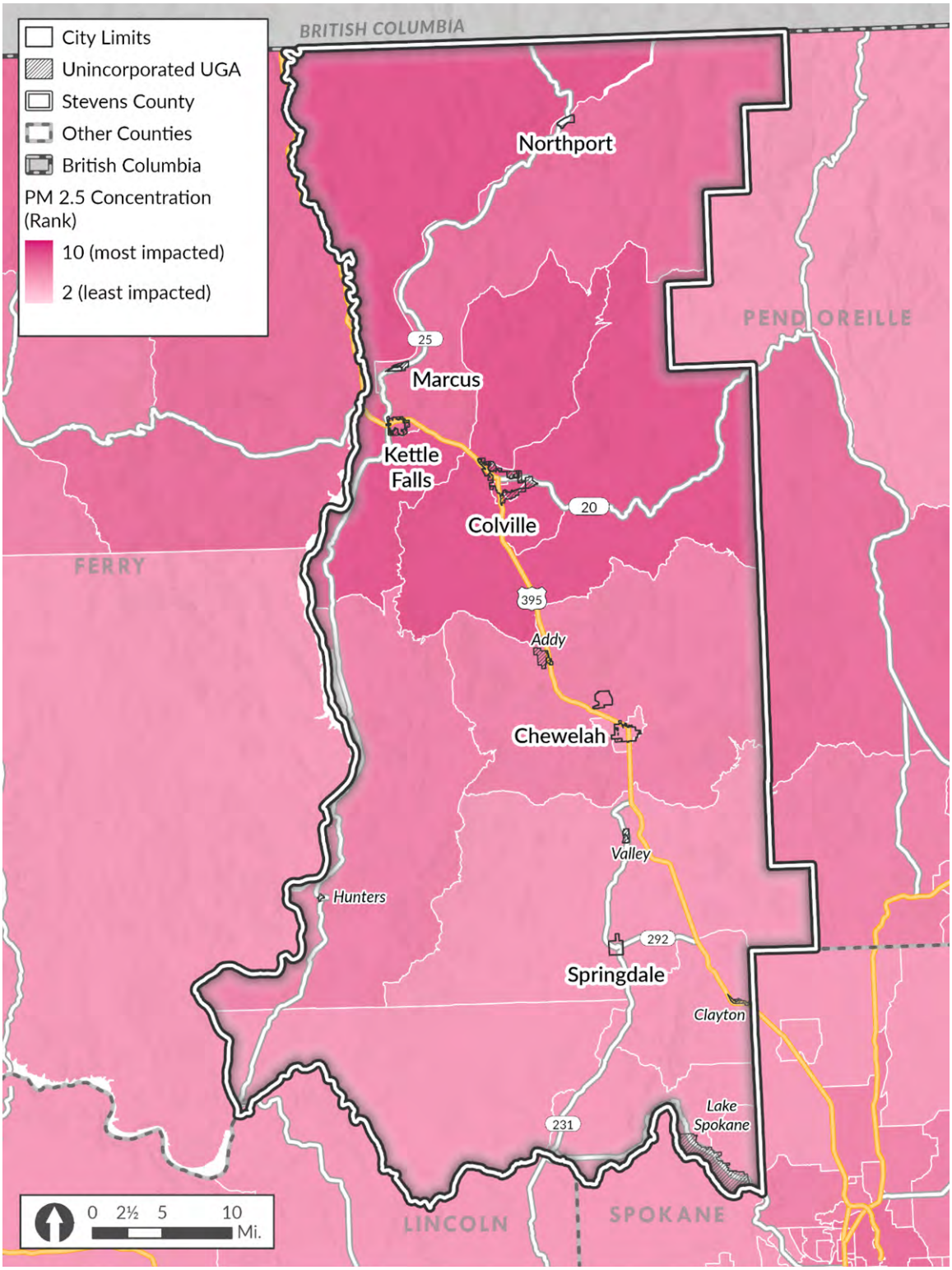
Source: Washington Health Disparities Map, Version 3.0, 2026; BERK, 2026.

Wildfire, Smoke, and Air Pollution

Environmental exposure is affected by pollutants from both natural and manmade sources. Air quality and greenhouse gas (GHG) emissions represent environmental exposure concerns in Stevens County. These are areawide issues that are often discussed at a regional or even state level but there can be distinct differences between urbanized, populated areas and rural and undeveloped areas. Vehicles and equipment that burn fossil fuels are typically among the largest contributors to transportation-related emissions and can contribute to regional and localized concentrations of state and federally regulated pollutants. High concentrations of $PM_{2.5}$ and other air pollutants contribute to respiratory problems, long-term health challenges, and increased healthcare costs. Figure 44 maps $PM_{2.5}$ concentration levels in Stevens County as of 2024. **The County has a low-to-moderate rank of ozone exposure (3-6) and a moderate-to-high rank of Particulate Matter 2.5 (5-8).**

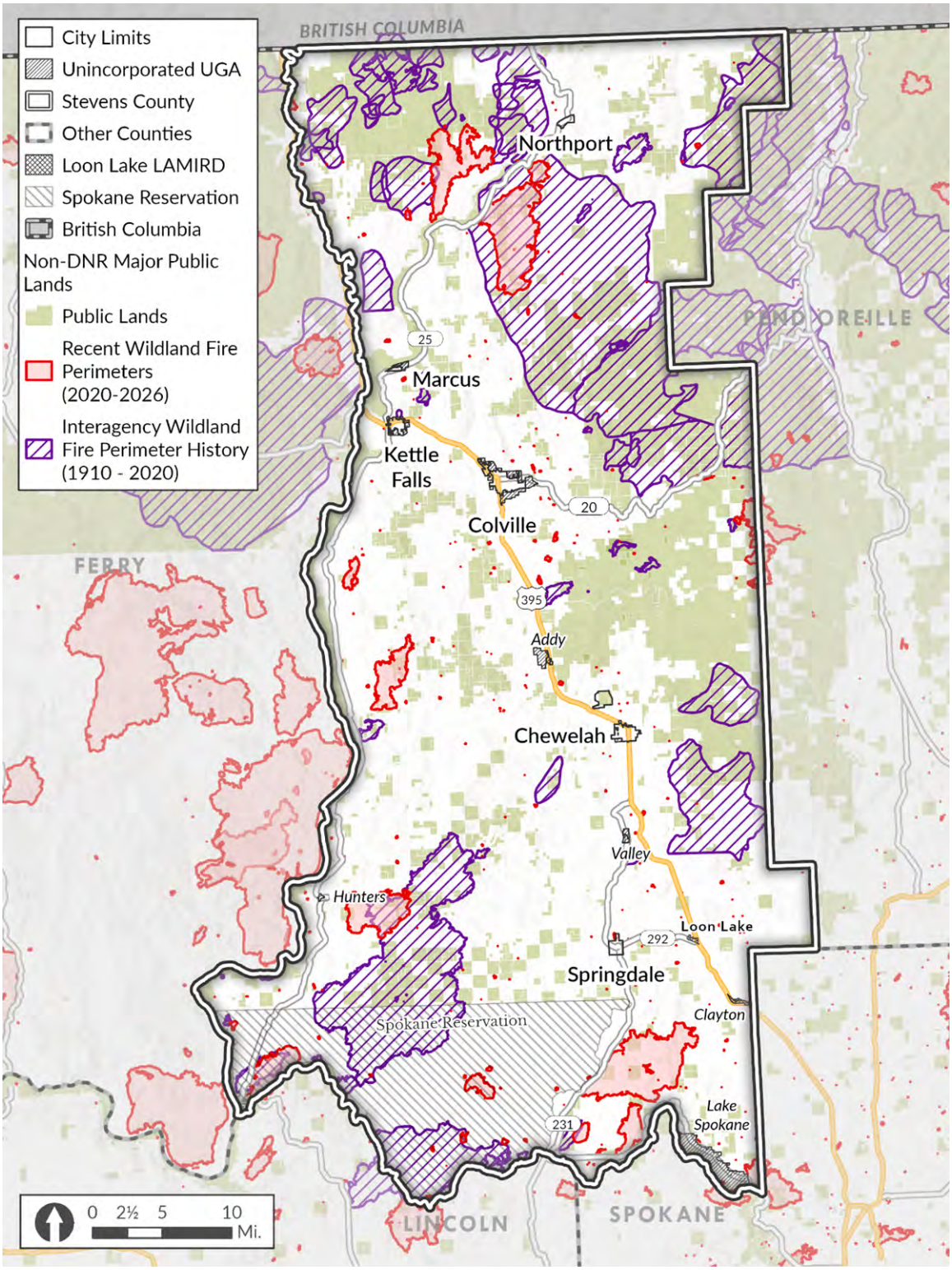
As shown in Figure 45, Stevens County has a history of wildfires. In the past five years, this has included many smaller fires throughout the county and larger fires around Northport and Springdale. Some areas of the county present challenges for fire suppression, especially where topography and lack of roads limit access or fuels and weather impact fire behavior.

Figure 44: PM 2.5 Concentration Levels



Source: Washington Health Disparities Map, Version 3.0, 2026; BERK, 2026.

Figure 45: Wildland Fire History —Stevens County (2026)



Source: National Interagency Fire Center (2026); BERK, 2026.

Noise

Noise is defined as sound that is loud or unpleasant or that causes disturbance. There are several different ways to measure noise, depending on the source of the noise, the receiver, and the reason for the noise measurement. Noise levels are often reported as A-weighted decibels (dBA) which is a standard unit used to measure sound intensity while accounting for the human ear's sensitivity to different frequencies. The US Department of Housing and Urban Development (HUD) considers noise levels below 65 dBA acceptable for residential development, between 65-75 dBA as normally unacceptable (e.g., additional mitigation would be required to reduce interior noise levels, and noise levels about 75 dBA as unacceptable for residential development. The 65 dBA noise level is important because it represents the exterior noise level which can be reduced to 45 dBA using standard construction techniques. An interior noise level of 45 dBA is the commonly accepted maximum interior noise level for residential uses.[66]

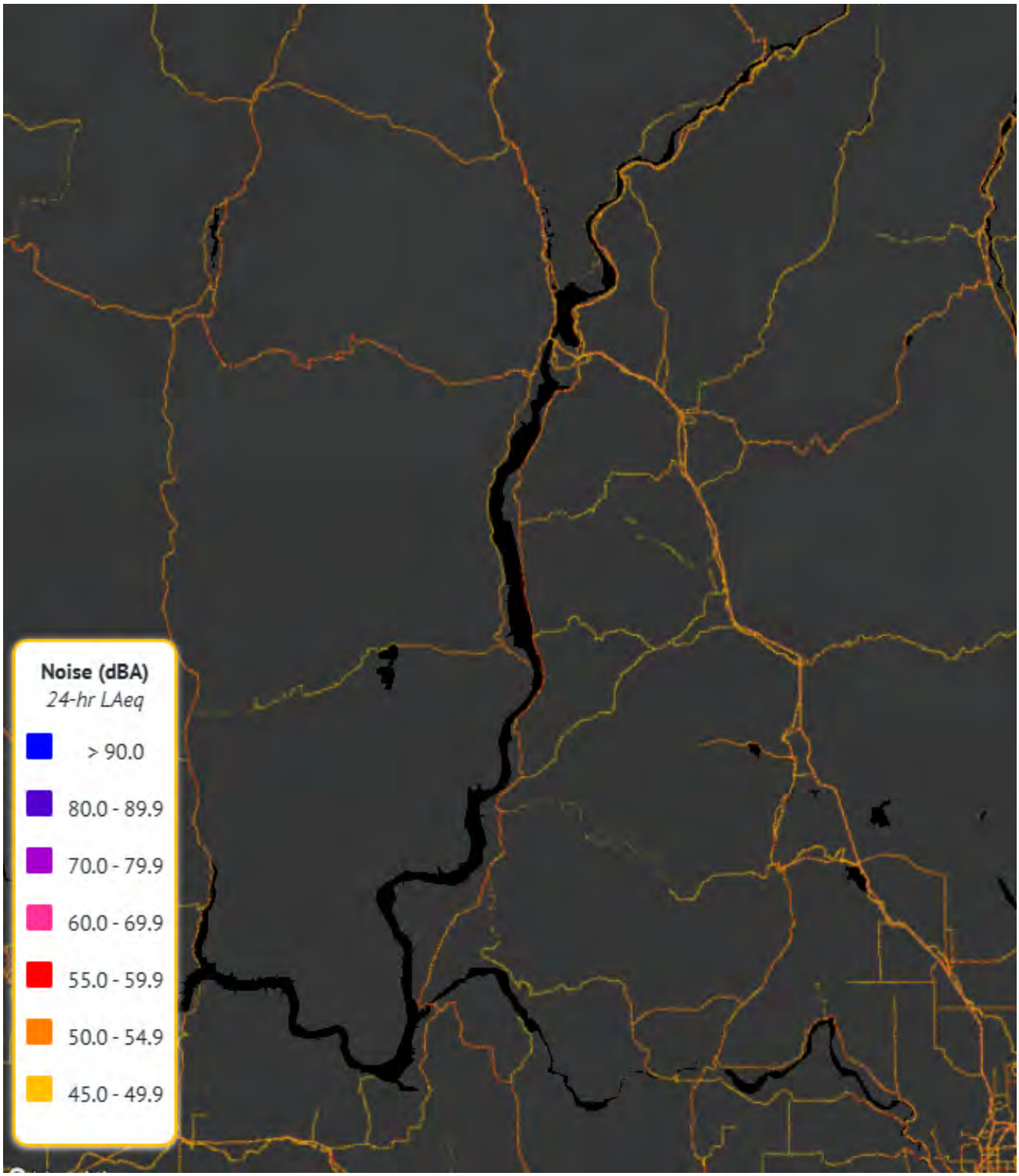
Health effects of noise in a community arise from interference with human activities, including sleep, speech, recreation, and tasks that demand concentration or coordination. Health impacts from noise include hypertension, heart disease, and likely poor school performance among children. Additionally, noise can affect quality of life and cause vibrations that impact hospitals and health care facilities. Direct effects of noise that indirectly affect health include speech interference, sleep disturbance, task interference, impairment of classroom learning, non-auditory health effects, and aversive effects on emotion and tranquility.[67]

Noise levels in Stevens County are highest along major highways and roads, and near the railway. Most other areas within Stevens County are below the 45 dBA threshold measured by the U.S. Department of Transportation (USDOT) Noise Map. See Figure 46.

[66] HUD Noise Abatement and Control, 2026; HUD Noise Guidebook, 2023.

[67] PHSKC, Community Health and Airport Operations Related Noise and Air Pollution: Report to the Legislature, 2020; PSRC Airport Compatible Land Use Plan, 2011, p 29; DOH, July 2023; Wyle, 2011, p 4.

Figure 46: Noise Levels in Stevens County and the Surrounding Area (2020)



Notes: dBA: A-weighted decibel, a unit of sound measurement corrected for how humans hear sounds; 24-hr lAeq: Average sound energy over a 24-hour period.
Source: USDOT National Transportation Noise Map, 2023.

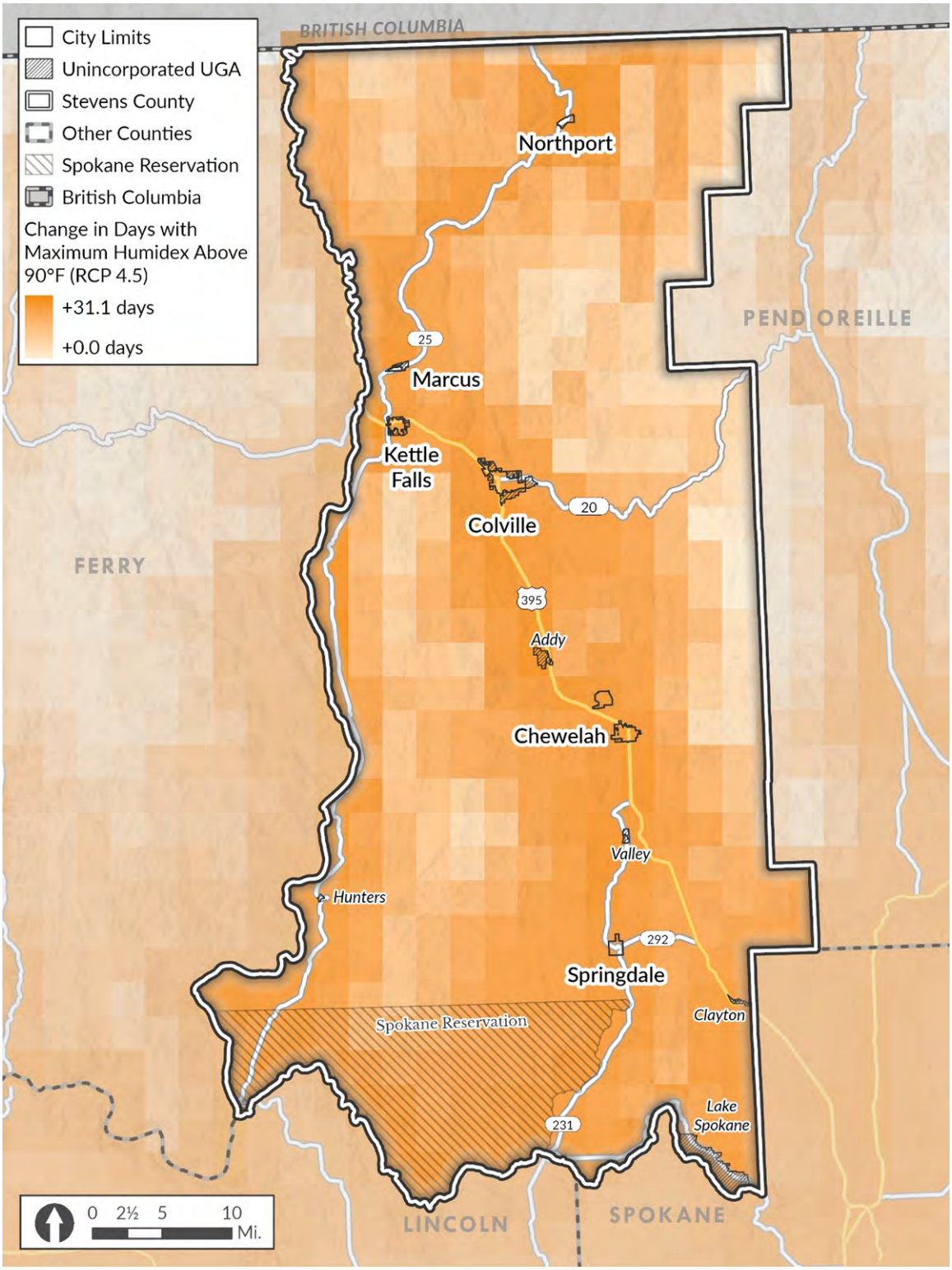
Extreme Heat

Extreme heat and drought are hazards that affect Stevens County regularly. Climate modeling suggests that these effects will continue and worsen in the future, with increases in hot days and average summer maximum temperatures. Increases in hot days will affect the entire county, with greater increases at lower elevations (Figure 47). The average summer maximum temperature is projected to increase by 3.9° F according to RCP 4.5 and 5.2 ° F according to RCP 8.5.[68] Projected increases in extreme heat days pose risks to Stevens County's housing stock and residents. These effects could be more severe in urban areas of the County, where buildings and paved surfaces absorb and retain heat, particularly in areas with limited tree canopy and vegetation. The urban heat island effect can increase indoor temperatures and cooling demands, placing additional strain on households without adequate cooling and increasing health risks for older adults, young children, and people with chronic health conditions. Information shared by local healthcare professionals indicated an increase in emergency room visits during extreme heat events.[69]

[68] The RCP 4.5 scenario is considered the "middle of the road" scenario in which there are decreases to emissions around mid-century. The RCP 8.5 scenario is considered the "business as usual" scenario in which there are continued increases in greenhouse gas emissions until the end of the 21st century. Differences in RCP models are limited through 2050.

[69] Information received during the Community Wellbeing Workshop in Colville on July 30, 2026.

Figure 47: Change in Hot Days (RCP 4.5)—Stevens County



Sources: University of Washington, Climate Impacts Group; BERK, 2026.

Engagement

Engagement conducted as part of the Comprehensive Plan Periodic Update included questions to better understand contributing factors to displacement and exclusions in housing. Public engagement included a project website with information, documents, and interactive tools for direct input; public listening sessions and workshops; and direct outreach with tribal staff, local agencies, and non-profit organizations working on housing-related issues. Coordination with the Spokane Tribe included direct outreach, formalized collaboration, participation in the Climate Policy Advisory Team, sharing all project documents, and an in-person meeting to discuss shared and Tribal-specific housing issues and collaboration opportunities.

Key themes identified through engagement included:

- Concerns about housing affordability and that economic distress could worsen housing challenges.
- High construction costs limit opportunities to develop new housing.
- Reports of current rents exceeding those reflected in Census estimates.
- Need for more accurate data on different living situations, including unpermitted structures, recreational vehicles, informal occupancy, and people who are unhoused.
- Discussion of the limitations of Census data, including that some groups may be hesitant to participate.
- A new first-time homeownership program is supporting the purchase of new manufactured homes and serves households. The program has a long waiting list and brings on 5 to 10 new homes each year. Key barriers include dividing the land into parcels and extending utilities, and water availability and water resources are a concern.

Policy Review

The GMA requires jurisdictions to identify and implement "policies and regulations to address and begin to undo racially disparate impacts, displacement, and exclusion in housing caused by local policies, plans, and actions." Staff and the consultant team evaluated goals and policies in the current Stevens County Comprehensive Plan for their capacity to support diversity, equity, inclusion, and anti-displacement and undo impacts and reduce barriers identified in the rest of this appendix.

Summary of Findings

Overall, the analysis shows evidence of racially disparate impacts and exclusion in housing in Stevens County. These include:

- BIPOC renter households in the county are more likely to be cost-burdened than White, non-Hispanic households (42% versus 33%; Figure 30).
- BIPOC households countywide are less likely to be homeowners (Figure 11).

- Compared to Stevens County overall, the Spokane Indian Reservation has an above-average representation of BIPOC residents. Outside the reservation, the county's population is White-majority, with most block groups falling below average BIPOC representation, while the reservation itself is an outlier with a much higher concentration. See Figure 41.
- Much of the housing stock in and around Kettle Falls, Chewelah, and Colville, including nearby unincorporated areas, predates 1960, before modern heating, cooling, and construction standards for flood and wildfire protection were in place (Figure 42). However, some historic homes may have had improvements, so age alone may overstate vulnerability.

Policy language in the existing Comprehensive Plan could be updated to support development of housing types that are generally more affordable than single-family homes, and which could in turn help to reduce potential disparities in cost-burden, household income, and environmental health.

Adequate Provisions Checklists

This section provides checklists to use in documenting barriers and programs and actions to achieve housing availability (RCW 36.70A.070(2)(d)), as well as examples of how to complete each of these steps and document the work. These checklists include the following:

- Table 15: Moderate Density housing barrier review checklist
- Table 16: Low-Rise or Mid-Rise housing barrier review checklist
- Table 17: Supplementary barrier review checklist for PSH and emergency housing
- Table 18: Accessory dwelling unit barrier review checklist
- Table 19: Checklist for local option tools for addressing affordable housing funding gaps

Barrier Review Checklists

Table 15: Moderate Density housing barrier review checklist

Barrier	Is this barrier likely to affect housing production? (yes or no)	Why or why not? Provide evidence.	Actions needed to address barrier.
DEVELOPMENT REGULATIONS			
Unclear development regulations	Yes		See proposed changes to SCMC Table 3.04.010
Prohibiting some moderate density housing types, such as: ▪ Duplexes ▪ Triplexes ▪ Four/five/six-plexes ▪ Townhomes ▪ Cottage housing ▪ Live-work units ▪ Manufactured home parks	Yes	Stevens County is not required to add middle housing typologies to their code. However, the county is interested in adding duplexes and townhomes as an added typology	Duplexes and townhomes have been added as a typology to SCMC Table 3.03.020 Residential Land Uses Definitions for "townhouse" added to SCMC 3.90 definitions
High minimum lot sizes	No	3.04.010 does not include minimum lot sizes.	
Low maximum densities or low maximum FAR	Yes, in the UGAs	3.04.010	Replace target density and simplify densities
Low maximum building heights	No	3.04.010	
Large setback requirements	No	3.04.010	
High off-street parking requirements	Yes	3.07 Parking Requirements	Update 3.07.020 Required Parking Spaces (minimum) Implement residential parking checklist: Link
High impervious coverage limits	No	3.04.010	There are no impervious coverage limits
Lack of alignment between building codes and development codes	No	Building code has been updated as of March 2024	
Other (for example: complex design standards, tree retention regulations, historic preservation requirements)	Yes	With the addition of duplexes and townhouses to allowed residential uses, unit lot subdivision code has been added.	Unit lot subdivision code has been added. See [new] SCMC 03.12 Unit Lot Subdivision

Barrier	Is this barrier likely to affect housing production? (yes or no)	Why or why not? Provide evidence.	Actions needed to address barrier.
PROCESS OBSTACLES			
Conditional use permit process	No	3.20.010	
Design review	No		There is no code around design review
Lack of clear and accessible information about processes and fees[70]	No	Part V	
Permit fees, impact fees and utility connection fees	No	Stevens County does not have impact fees	
Processing times and staffing challenges	No		
SEPA process	No	3.80 SEPA	
LIMITED LAND AVAILABILITY AND ENVIRONMENTAL CONSTRAINTS			
Lack of large parcels for infill development	No	The Land Capacity Analysis (LCA) Memo provides detailed information on identifying areas within Stevens County that have the capacity for infill development.	
Environmental constraints	No		
Infrastructure investments in underserved areas	No	The Land Capacity Analysis (LCA) Memo provides detailed information on identifying areas within Stevens County that have the infrastructure to accommodate growth.	

[70] For example: guidance resources are unclear or difficult to find, no digital permit tracking system, staff do not provide fee estimates or permitting time estimates are unavailable or inaccurate.

Table 16: Low-Rise or Mid-Rise housing barrier review checklist

Barrier	Is this barrier likely to affect housing production? (yes or no)	Why or why not? Provide evidence.	Actions needed to address barrier.
DEVELOPMENT REGULATIONS			
Unclear development regulations	No	3.04.010	
High minimum lot sizes	No, not in code currently	3.04.010	
Low maximum densities or low maximum FAR	No	3.04.010	
Low maximum building heights	No	3.04.010	
Large setback requirements	No	3.04.010	
High off-street parking requirements	Yes	3.070.020	See changes to SCMC Table 3.07.020
High impervious coverage limits	No, not in code currently		
Lack of alignment between building and development codes	No	Building code has been updated as of March 2024	
Other (for example: ground floor retail requirements, open space requirements, complex design standards, tree retention regulations, historic preservation requirements)	No		
PROCESS OBSTACLES			
Conditional use permit process	No	3.20.010	
Design review	No		There is no code around design review
Lack of clear and accessible information about processes and fees	No	Part V	
Permit fees, impact fees and utility connection fees	No	Stevens County does not have impact fees	
Process times and staffing challenges	No		
SEPA process	No	3.80 SEPA	
LIMITED LAND AVAILABILITY AND ENVIRONMENTAL CONSTRAINTS			
Lack of large parcels for infill development	No	The Land Capacity Analysis (LCA) Memo provides detailed information on identifying areas within	

Barrier	Is this barrier likely to affect housing production? (yes or no)	Why or why not? Provide evidence.	Actions needed to address barrier.
		Stevens County that have the capacity for infill development.	
Environmental constraints	No		
Infrastructure investments in underserved areas	No	The Land Capacity Analysis (LCA) Memo provides detailed information on identifying areas within Stevens County that have the infrastructure to accommodate growth.	

Table 17: Supplementary barrier review checklist for PSH and emergency housing

Barrier	Is this barrier likely to affect housing production? (yes or no)	Why or why not? Provide evidence.	Actions needed to address barriers.
DEVELOPMENT REGULATIONS			
Spacing requirements (for example, minimum distance from parks, schools or other emergency/PSH housing facilities)[71]	No	There is no code around spacing requirements	
Parking requirements	No	There are no parking requirements for PSH and EH/ES	
On-site recreation and open space requirements	No	There is no code that is different for PSH and EH/ES	
Restrictions on support spaces, such as office space, within a transitional or PSH building in a residential zone	No	There is no code that is different for PSH and EH/ES	
Arbitrary limits on number of occupants (in conflict with RCW 35A.21.314)	No	There is no code that is different for PSH and EH/ES	

[71] Note that RCW 35A.21.430 expressly states requirements on occupancy, spacing, and intensity of use may not prevent the siting of a sufficient number of permanent supportive housing, transitional housing, indoor emergency housing or indoor emergency shelters necessary to accommodate each code city's projected need for such housing and shelter under RCW 36.70A.070(2)(a)(ii). The restrictions on these uses must be to protect public health and safety.

Barrier	Is this barrier likely to affect housing production? (yes or no)	Why or why not? Provide evidence.	Actions needed to address barriers.
Requirements for PSH or emergency housing that are different than the requirements imposed on housing developments generally (in conflict with RCW 36.130.020**)**	No	There is no code that is different for PSH and EH/ES	
Other restrictions specific to emergency shelters, emergency housing, transitional housing and permanent supportive housing	Maybe	There is no code prohibiting ES/EH. However, definitions are missing from the code.	Added definitions for ES and EH. No additional code has been added.

Table 18: Accessory dwelling unit barrier review checklist

Barrier	Is this barrier likely to affect housing production? (yes or no)	Why or why not? Provide evidence.	Actions needed to address barriers.
DEVELOPMENT REGULATIONS			
▪ Consistent with HB 1337 (2023) ▪ Must allow two ADUs on each lot in urban growth areas. ▪ May not require the owner to occupy the property, and may not prohibit sale as independent units, but may restrict the use of ADUs as short term rentals. ▪ Must allow an ADU of at least 1,000 square feet. ▪ Must set parking requirements based on distance from transit and lot size. ▪ May not charge more than 50% of the impact fees charged for the principal unit. ▪ Must permit ADUs in structures detached from the principal unit. ▪ May not restrict roof heights of ADUs to less than 24 feet, unless that limitation applies to the principal unit. ▪ May not impose setback requirements, yard coverage limits, tree retention mandates, restrictions on entry door locations, aesthetic requirements, or requirements for design review for ADUs that are more restrictive than those for principal units. ▪ Must allow an ADUs on any lot that meets the minimum lot size required for the principal unit. ▪ Must allow detached ADUs to be sited at a lot line if the lot line abuts a public alley, unless the city or county routinely plows snow on the public alley. ▪ Must allow conversions from existing structures, even if they violate current code requirements for setbacks or lot coverage; and	Yes	Not in the current code	Update 03.06.010 Accessory Dwelling Units

Barrier	Is this barrier likely to affect housing production? (yes or no)	Why or why not? Provide evidence.	Actions needed to address barriers.
▪ May not require public street improvements as a condition of permitting ADUs.			
Unclear development regulations	Yes	Not in the current code	Update 03.06.010 Accessory Dwelling Units
Large setback requirements	Yes	Not in the current code	Update 03.06.010 03.04.050 Accessory Dwelling Units
Off-street parking requirements	Yes	Not in the current code	Update 03.06.010 03.04.050 Accessory Dwelling Units
Other (for example: burdensome design standards, tree retention regulations, historic preservation requirements, open space requirements, etc.)	Yes	Not in the current code	Update 03.06.010 03.04.050 Accessory Dwelling Units
PROCESS OBSTACLES			
Lack of clear and accessible information about processes and fees	Yes	Not in the current code	Update 03.06.010 03.04.050 Accessory Dwelling Units
Permit fees, impact fees and utility connection fees that are not proportionate to impact	No	Stevens County does not have any impact fees	
Processing times and staffing challenges	Yes	Not in the current code	Update 03.06.010 03.04.050 Accessory Dwelling Units

Table 19: Checklist for local option tools for addressing affordable housing funding gaps

Local option tools for addressing affordable housing funding gaps*	Implementation status	Plans for implementation
Housing and related services sales tax (RCW 82.14.530**)**	Not in Title 3	Yes. More information about the tax can be found here.
Affordable housing property tax levy (RCW 84.52.105**)**	Not in Title 3	No. Voter approval unlikely.
REET 2 (RCW 82.46.035**) – GMA jurisdictions only and only available through 2025**	No longer available in Stevens County.	No
Affordable Housing Sales Tax Credit (RCW 82.14.540**) – was only available to jurisdictions through July 2020**	No longer available in Stevens County.	No

Local option tools for addressing affordable housing funding gaps*	Implementation status	Plans for implementation
Lodging Tax (RCW 67.28.150 **and** RCW 67.28.160**) to repay general obligation bonds or revenue bonds**	Funds cannot be used for affordable housing in Stevens County.	No
Mental Illness and Drug Dependency Tax (RCW 82.14.460**) – jurisdictions with a population over 30,000**	Not in Title 3	
Sales and Use Tax Deferral for Conversion of Underutilized Commercial Property to Affordable Housing (RCW 82.59**)**	Not in Title 3	
Donating surplus public lands for affordable housing projects (RCW 39.33.015**)**	Not in Title 3	Conduct a study to identify surplus public lands within cities and UGAs that may be suitable for affordable housing.
Impact fee waivers for affordable housing projects (RCW 82.02.060**)**	Not in Title 3	
Application fee waivers or other benefits for affordable housing projects (RCW 36.70A.540**)**	Not in Title 3	
Multifamily Tax Exemption (MFTE) with affordable housing requirement (RCW 84.14**)**	Not available in Stevens County.	No
General funds (including levy lid lifts to increase funds available)	Not in Title 3	
Sales and use tax for public facilities in rural counties (RCW 82.14.370)	Implemented	These funds can be directed towards infrastructure improvements to support affordable workforce housing.

* Some tools may be unavailable to certain jurisdictions. For example, only GMA jurisdictions can use REET 2, or the surrounding county may have already implemented the housing and related services sales tax. See MRSC's summary of Affordable Housing Funding Sources for more details and the Association of Washington Cities (AWC)/MRSC booklet on Homelessness & housing toolkit for cities (2022).