

Housing Element

Background

Vision

The community identified the importance of attainable housing throughout the visioning process. A variety of housing types, including affordable housing and housing for seniors, was the top response when 2040 Vision Survey participants were asked what they would like to see change or improve in the White Salmon of the future. In the survey, residents also identified taking action on affordable long-term rental housing as a top priority for achieving their vision for White Salmon.

Housing Focus Area Statement

Housing is a key focus area of White Salmon's Comprehensive Plan update. The following focus area statement, created during the community visioning process, guides the goals and policies included in the Housing Comprehensive Plan element.

"The built environment in White Salmon is integrated with the beauty of its setting. An established area for future growth underscores the important contribution each new development brings, and the obligation to reinforce our village's character. Natural features and views from the bluff to the Columbia River and Mt. Hood are central to the city's sense of place. Defined neighborhoods surround the historic business district along Jewett Boulevard. A diverse stock of quality, well-designed homes serve the full range of ages, incomes, and households. New neighborhoods expand housing opportunities and add to a network of green spaces. A secondary, mixed-use area on annexed county land near town and close to city utilities complements downtown and maintains the city's walkable character."

Existing Conditions

The city of White Salmon and its Urban Exempt Area offer a variety of housing types for a range of income levels, though the diversity of housing is more limited than desired. There is a high concentration of single-family dwellings, but duplexes, multifamily dwellings (such as apartments), manufactured homes, townhomes, condominiums, mixed-use housing, and senior citizen housing, are only present in much smaller numbers. Resulting from its proximity to the Portland metropolitan area and because of its growing notoriety as an outdoor recreation hub, property values started to increase dramatically in the early 1990s as the number of second homes, vacation homes, and short-term rental properties grew. That trend has continued throughout the first two decades of the twenty-first century, increasing both rental costs and average purchase price, as well as narrowing the available housing stock. Thanks to its scenery, mild climate, and small-town character, White Salmon is known throughout the Columbia River Gorge region as a unique and desirable community, and the City anticipates growing demand for residential development.

Data Sources

The Urbanization Study, authored by FCS GROUP in May 2020, serves as a significant source of data for this element, and includes information sourced from the U.S. Census Bureau, as well as original data collection and analysis. References for this study are established at the beginning of each subsection and subsequent data can be assumed to be sourced from the same study unless cited differently. The complete Urbanization Study can be found in Appendix X.

Housing Diversity and Supply

As of 2018, there were approximately 1,396 housing units in White Salmon. Single-family detached homes are the predominant housing type, accounting for 69 percent of all units, while townhomes and multifamily housing represent just 20 percent of the housing stock. Mobile home living is limited in White Salmon and, with the loss of the 30-space Columbia Crest Mobile Home Park (also known as Tim’s Trailer Court) in 2007, supply has declined from 14 percent of housing stock in 2000, to 11 percent in 2018 (Appendix X, Urbanization Study, May 2020, FCS GROUP). White Salmon’s mobile home living became even more limited when the 19-space Washington Street Trailer Court closed in the summer of 2020. A breakdown of the units by housing type in 2010 and 2018 within the city limits according to the U.S. Census Bureau was as follows.

Table X.X: White Salmon Housing Types, 2018

	2000		2018	
	#	%	#	%
Single Family Detached	606	64%	968	69%
Townhomes/Plexes/Apts	211	22%	275	20%
Mobile Home/Other	131	14%	153	11%
Total Housing Units	948	100%	1,396	100%

Source: U.S. Census, and American Community Survey estimates.

Source: Urbanization Study, May 2020. FCS GROUP. Appendix X.

Housing Affordability

The U.S. Department of Housing and Urban Development considers households “cost-burdened” if they pay more than 30 percent of their income on housing; households are considered “severely cost-burdened” if they pay more than 50 percent of their income for housing. The share of cost-burdened homeowners and renters in White Salmon is significantly less than average in Washington. In White Salmon, 6 percent of homeowners and approximately 1 percent of renters are considered “cost-burdened,” versus 16 percent and 21 percent, respectively, for Washington as a whole (Appendix X, Urbanization Study, May 2020, FCS GROUP).

In Klickitat County, the average middle-income earning household (earning between 80 to 120 percent of median household income) should be able to afford between \$1,081 and \$1,622 per month for rent and between \$236,000 to \$353,000 for a mortgage. If households are paying more than these amounts, they are likely “cost-burdened” to some degree. Median household income in White Salmon is lower than that of Klickitat County as a whole, meaning that households in White Salmon will likely be “cost-burdened” at even lower rent- and purchase-price amounts than in the County.

Home values in White Salmon continue to rise year-over-year, with the average sales price increasing 5.9 percent from \$427,000 in 2018 to \$454,000 in 2019. (**Zillow.com Home Value Index; compiled by FCS GROUP**). This recent increase is part of a longer-term trend; home values in Klickitat County increased 34 percent from 1980 to 2000, and average sales prices in White Salmon went up from \$163,000 in 2006 to \$218,540 in 2009 (**White Salmon Comprehensive Plan, 2012**). In White Salmon, the 2018 median rent was \$918, about 12 percent higher than the median rent in Klickitat County. If median rents and home sale prices continue to increase faster than median income, housing affordability will become an even greater concern, with the share of “cost-burdened” households expected to rise.

Tenancy and Vacancy

The majority of people in White Salmon own the home they live in, but the share of seasonal or short-term rental housing has increased significantly over the past two decades, from 6 percent in 2000 to 21 percent of housing inventory in 2018. Most owner-occupied housing is single-family detached houses, while renters are more likely to live in attached housing (like townhomes) or multifamily housing (like apartments). Approximately 65 percent of people residing in mobile homes rent their units, while approximately 35 percent of mobile home residents own their units (Appendix X, Urbanization Study, May 2020, FCS GROUP).

Table X.X White Salmon Housing Tenancy and Seasonal/Vacant Supply

	2000		2010		2018	
	#	%	#	%	#	%
Housing Tenancy						
Owner Occupied Units	507	53%	516	47%	660	47%
Renter Occupied Units	380	40%	405	37%	447	32%
Subtotal	887	94%	921	85%	1,107	79%
Other Units *	61	6%	166	15%	289	21%
Total Housing Units	948	100%	1,087	100%	1,396	100%

* includes seasonally-occupied units, short term rentals and other vacant units.

Source: U.S. Census, and American Community Survey 2013-2018 estimates.

Source: Urbanization Study, May 2020. FCS GROUP. Appendix X.

Housing Construction

New residential building construction in Klickitat County is dominated by single-family housing, and Klickitat County has issued an average of 91 single-family permits per year since 2008 (Appendix X, Urbanization Study, May 2020, FCS GROUP).

Text TBD- building permit data from City of White Salmon- or FCS.

Senior, Special Needs, and Low-Income Housing

Certain segments of the population have specific housing needs, including some seniors and those who may require some assistance with their day-to-day living. America has an aging population and between 2015 and 2060, the number of Americans over the age of 65 will increase more than 105 percent (U.S. Census Bureau, 2017).

The Mid-Columbia and Columbia Gorge Housing Authority (Housing Authority) serves a five-county area throughout the Columbia River Gorge region, including Klickitat County. The Housing Authority administers housing programs and provides support to the Columbia Cascade Housing Corporation, which is an affiliated, nonprofit organization that acts as the “development” arm of the Housing Authority. Together, these organizations help to meet the housing needs for senior citizens, disabled people, and people on fixed incomes.

Homelessness

White Salmon does not experience homelessness on the same scale as larger cities on the West Coast. The total number of homeless individuals in Klickitat County has fluctuated over the past decade, and the point-in-time homeless count of 17 people in 2019 was down from 33 in 2018. The point-in-time

homeless count for 2020 was not available at the time of writing, but anecdotal evidence from local homeless and housing nonprofits indicates that the number of homeless residents appeared to be increasing between 2019 and 2020 (Appendix X, Urbanization Study, May 2020, FCS GROUP).

Existing Plans and Development Regulations

The development of housing in White Salmon is regulated by development standards, which include provisions related to both the planning of housing (like where housing can be built and what form it can take), as well as building and construction standards (contained within the building code). These development standards ensure that housing is habitable and safe, but, by the City's own account, White Salmon's zoning code has not provided the quality, affordability, and diversity of housing stock needed. In 2020, the City revised its code to preserve the availability of mobile home and manufactured home parks, and encourage the developments with at least 55 percent of units meeting the affordable housing threshold. The City anticipates further revisions to its residential zoning codes, with a focus on attainability and development of multifamily housing. Provisions to address quality and overall community aesthetics are also envisioned within future code updates.

The Urbanization Study from FCS GROUP provides critical data regarding long- and short-term housing trends, condition and composition of the current housing stock, and other information related to housing. This study provides a foundation for the development of housing policy.

Table XX: Existing Plans and Development Regulations

Plan or Development Regulation	Date and Citation
Title 15, Buildings and Construction, White Salmon Municipal Code Including: <ul style="list-style-type: none"> • Building Code (15.04) • Mobile Homes and Mobile Home Parks (15.20 and 15.24) 	
Title 17, Zoning, White Salmon Municipal Code Including: <ul style="list-style-type: none"> • Use Districts and Boundaries (17.16) • Accessory Dwelling Units (17.64) • Manufactured Home Siting Standards (17.68.130) • Cottage Infill Projects (17.73) • Residential Planned Unit Development (17.75) 	
Urbanization Study	May 2020, FCS GROUP

Population and Housing Trends

Current population estimates are discussed in more detail in the Economics Element of this Comprehensive Plan.

The average age of a population is important when considering the adequacy of housing in a community. Different age or generational cohorts have different housing needs and place varying demands on a community's housing market. Overall, White Salmon has an older population than average in Washington. In White Salmon, 21.5 percent of residents are over the age of 65, which is significantly more than the state of Washington as a whole, where 14.7 percent of all residents are over the age of 65 (Appendix X, Urbanization Study, May 2020, FCS GROUP).

Population Trends and Projections

The Washington State Office of Financial Management (OFM) provides long-term population forecasts for Klickitat County, and there is significant variation between the low-, medium-, and high-growth scenarios. For the 2020 to 2040 time-frame, under the low-growth scenario, Klickitat County is projected to lose population. Under the medium-growth scenario, Klickitat County is projected to gain only 240 people while the high-growth forecast assumes that 4,719 people will be added to the population of Klickitat County during the same time frame (Appendix X, Urbanization Study, May 2020, FCS GROUP).

The high-growth scenario is most consistent with population trends that have occurred over the past decade. White Salmon's population increased from 1,861 year-round residents in 1990 to 2,610 in 2019. The total number of households and dwelling units also increased during this time frame, but the average household size decreased. The average household size in 2018 was 2.2, down from 2.43 in 1990. Like age, the average household size can affect a community's response to housing demand. During this time frame, the total number of new dwellings increased at a faster rate than new year-round residents, reflecting an increase in second homes and short-term rental properties.

Table X.X: White Salmon Households and Dwelling Units

	1990	2000	2010	2018	Change: 1990-2018
Households (HH)	763	887	889	1,107	344
Avg. HH Size	2.43	2.46	2.23	2.2	(0.2)
Dwelling units	816	949	1,087	1,396	580

Source: U.S. Census, and American Community Survey 2013-2018 estimates.

Source: Urbanization Study, May 2020. FCS GROUP. Appendix X.

Long term, the amount of population growth that White Salmon and its Urban Exempt Area can accommodate is partly dependent on a number of factors. These include the amount of buildable land available, the relative cost of housing compared to other areas in the Columbia River Gorge area and Klickitat County, and continued economic development.

Table X.X: Annual Average Population Growth Rate

Annual Average Population Growth Rate, 2000-2019		
Source: Washington State Office of Financial Management, 2019, compiled by FCS Group		
0.9%	0.8%	1.3%
White Salmon	Klickitat County	Washington

Source: Urbanization Study, May 2020. FCS GROUP. Appendix X.

Table X.X: Population Trends

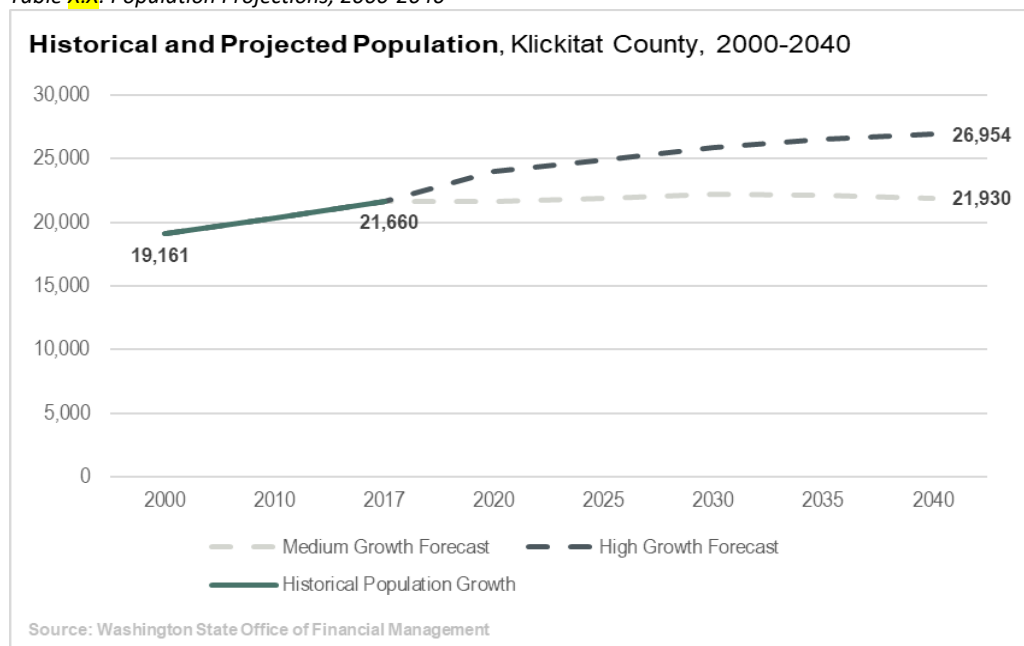
Population	2000	2010	2018	2019	2000 to 2019	2000-2019 AGR	2010-2019 AGR
Klickitat County	19,161	20,318	21,980	22,430	3,269	0.8%	1.1%
Alderdale	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Bingen	672	720	735	750	78	0.6%	0.5%
Dallesport	1,185	1,202	1,313	1,331	146	0.6%	1.1%
Goldendale	3,760	3,407	3,530	3,545	(215)	-0.3%	0.4%
Husum	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Lyle	530	499	535	536	6	0.1%	0.8%
Roosevelt	79	156	178	178	99	4.4%	1.5%
Trout Lake	494	557	605	621	127	1.2%	1.2%
White Salmon	2,193	2,224	2,505	2,610	417	0.9%	1.8%
Wishram	324	342	345	345	21	0.3%	0.1%
Washington State	5,894,141	6,724,540	7,427,570	7,546,410	1,652,269	1.3%	1.3%

Source: Washington State Office of Financial Management, Small Areas Estimate Program (Sep, 2019) and Estimates of April 1 Population.

AGR = average annual growth rate.

Source: *Urbanization Study*, May 2020. FCS GROUP. Appendix X.

Table X.X: Population Projections, 2000-2040



Source: *Urbanization Study*, May 2020. FCS GROUP. Appendix X.

Income and Poverty

Household income in White Salmon is reviewed in more detail in the Economics Element of this Comprehensive Plan, but remains lower than the median household income of both Klickitat County and Washington. Actual median household income in White Salmon, may in fact be lower than the U.S. Census Bureau suggests; these estimates often include large “estate homes” outside of city limits that skew the data, reflecting stronger median household incomes (Appendix X, *Urbanization Study*, May 2020, FCS GROUP). While incomes are rising in White Salmon, they are growing at a slower pace than overall for Washington.

The United States uses a nationally recognized income threshold for determining poverty, known as the Federal Poverty Level. While establishing a national threshold helps in providing consistent data and benchmarks, it has some shortcomings; it is not based on the current cost of household necessities and is not adjusted for regional cost-of-living differences (except for Alaska and Hawaii). In 2016, 12.1 percent of White Salmon households met federal poverty thresholds, which was higher than the state average of 10.9 percent.

Housing Needs

As White Salmon grows, the demand for housing of all types, especially attainable housing, will increase, and accommodating this growth will be critical to the long-term success of the community. For Klickitat County, the Washington State OFM has forecasted a 0.96 percent annual population growth rate over 20 years. This will require approximately 2,259 net new dwelling units over 20 to 30 years (Appendix X, Urbanization Study, May 2020, FCS GROUP).

White Salmon has more water and sewer infrastructure capacity and buildable land than other communities in western Klickitat County and is located closer to a variety of public and private services in the Hood River-White Salmon-Bingen urban area and is, therefore, likely to experience the greatest market interest and development pressure over the coming decades. The White Salmon area is projected to “capture” approximately 45 percent of the overall net new housing demand, possibly accounting for approximately 1,019 units over the next 20 to 30 years.

Over the coming decades, demographic and householder preferences will continue to shift, which means the housing mix will have to become more diverse and offer more housing product options. Findings in the Urbanization Study indicate that renters are much more likely to prefer multifamily housing choices, such as apartments or duplexes, over single-family detached dwellings. In contrast, single-family homes are the preferred housing choice as household incomes rise and renters start families. Although White Salmon has a population that is older than the state average, local elected officials have expressed the need to increase the amount of “workforce housing,” such as townhomes, apartments, manufactured homes, and accessory dwelling units. These types of housing are more attainable to middle-income households because they can be developed at lower cost- and rent-level per square foot when compared to single-family detached houses. Reflecting this relationship between consumer cohorts and housing needs, the future optimal housing mix in western Klickitat County would be composed of about 60 percent detached single-family housing, 30 percent townhomes or multifamily low-rise housing units, and 10 percent mobile/manufactured homes. In White Salmon, the optimal mix would be 59 percent detached single-family housing, 33 percent townhomes or multifamily low-rise housing units, and 8 percent mobile/manufactured homes or cottage housing.

Table X.X: Projected Housing 20- to 30-Year Demand in White Salmon Area

Housing Demand Forecast	Detached Homes	Mobile/Mfg. Homes & Cottages	Townhomes/Plexes/ADU/ MFL	Total
West County				
White Salmon	602	80	338	1,019
Bingen	114	19	57	189
Husum /Trout Lake	49	20	-	69
Lyle	34	14	4	53
Subtotal West	798	133	399	1,330
Total Klickitat County				
Residential Demand (Dwelling units)	1,476	226	557	2,259

Source: based on market trends.

Source: *Urbanization Study*, May 2020. FCS GROUP. Appendix X.

Goals and Policies

The following goals and policies reflect the long-term outcomes and supporting actions for the City of White Salmon’s vision for housing, based on the 2019 community visioning process and the 2020 Urbanization Study. Goals and policies are presented for three housing topic areas.

- Affordability and Diversity – focuses on affordability of housing citywide and development of diverse housing stock
- Design and Neighborhoods – focuses on residential development that supports the quality of life and small-town character of White Salmon
- Partnerships and Education – focuses on establishing a network of partners to ensure housing needs are met

Affordability and Diversity Goal

GOAL H-1: Establish, support and maintain a diverse stock of housing that serves the full range of ages, incomes and household types, including long-term renters and people with special needs.

Policy H-1.1: Review and update land use and zoning regulations to remove unnecessary barriers to the development of attainable housing stock. The 2020 Urbanization Study contains policy recommendations that can be used as guidance for revising the code. Consider providing appropriate incentives and bonuses for high-density residential development, such as townhomes, apartments, and other multifamily housing and affordable housing products, such as income-restricted units, single-resident occupancy units, and employee housing.

Policy H-1.2: Use and encourage innovative land use planning tools and strategies that result in the development of “workforce housing,” attainable for households earning between 80 to 120 percent of White Salmon median household income. This can, in part, be achieved by supporting common-sense housing solutions, including gradual increases in housing density. This policy encourages the development of the following types of housing.

- Cottage housing and other smaller homes (less than 1,000 square feet), which are more affordable to construct and can be built as infill on existing home lots or on smaller lots
- Low-rise mixed-use buildings with complementary commercial components
- Accessory dwelling units, especially in established neighborhoods

- “Live-work” spaces that support economic development through the allowance of home occupations, artisan/artist spaces, and craft manufacturing or light industry
- Housing for people with special needs, preferably within walking distance to public transportation, shopping, employment opportunities, medical facilities, schools, and other essential services
- Adaptive reuse of preexisting, older or historic structures
- Infill development near the downtown and hospital areas

Policy H-1.3: Recognize mobile homes/manufactured homes as a necessary, dignified, and functional attainable housing solution. Support the continued existence of this attainable housing option through the designation of land for mobile home/manufactured home parks that prevent the development of single-family, stick-built homes.

Policy H-1.4: Lead local community outreach efforts to explore appropriate strategies that preserve long-term affordability of housing for both renters and homeowners, including, but not limited to

- Vacation/short-term rental restrictions.
- Public/private partnerships.
- Public/housing authority acquisitions programs.
- Time-limited ownership.
- Long-term affordability agreements with developers or property owners.
- Inclusionary zoning.

Policy H-1.5: Promote and support the rehabilitation/renovation of existing, substandard housing.

Design and Neighborhoods Goal

GOAL H-2: Establish, support, and maintain defined neighborhoods with homes that meet development code standards and enhance the quality of life for city residents.

Policy H-2.1: With public input, consider establishing development and design standards to help protect White Salmon’s small-town feel and other aspects of community character, including site and building design. Consider standards that respond to and enhance the various viewsheds and unique topography of the area.

Policy H-2.2: Ensure residential development adds to the network of green spaces and minimizes negative impacts on surrounding uses by

- Establishing and maintaining a robust, healthy, and diverse tree canopy in residential neighborhoods.
- Encouraging the enhancement of multifamily and mixed-use properties through native landscaping and plantings that provide interest through all seasons of the year.

Policy H-2.3: Incorporate pedestrian and bicycle paths into residential site design to connect neighborhoods to each other, to adjacent commercial areas, and to the larger pedestrian and bicycle network.

Policy H-2.4: Require all residential developments to construct curbs, gutters, sidewalks, and street lighting to City standards. Encourage the use of LID strategies, such as stormwater gardens, narrow streets, and native plant conservation, to promote minimal impervious surfaces and minimize runoff in residential areas.

Partnerships and Education Goal

GOAL H-3: Invest in local and regional partnerships for education and data collection to ensure supportive policies and structures are in place that promote housing affordability.

Policy H-3.1: Provide contact information for, encourage, and support organizations, groups, and programs that provide homeownership education, technical and financial assistance, and facilities to populations with special needs so that they can remain and thrive in the community. Develop an implementation plan in coordination with housing partners that supports specific strategies such as

- Emergency shelter for youth and victims of domestic or other forms of abuse and trafficking.
- Helping first-time or veteran homebuyers navigate purchasing a home.
- Helping to qualify low-income residents to rent housing with vouchers.
- Preventing at-risk or imminently homeless individuals and families from becoming homeless by offering tenant-landlord dispute mediation and emergency financial assistance.
- Assisting people on fixed incomes, people with disabilities, or people that require in-home living assistance construct, maintain, or repair the health and safety features of their homes.
- Providing chronically or long-term homeless individuals and families with essential services coordination.

Policy H-3.2: Maintain a collaborative and productive partnership with the Mid-Columbia and Columbia Gorge Housing Authority, and consider enlisting them as the agency of record to act as the Housing Authority for the City of White Salmon. Build new collaborative partnerships with other local and regional, public and nonprofit housing groups to support efforts that provide attainable housing options in White Salmon.

Policy H-3.3: Continue to collect and evaluate data regarding the state of housing in White Salmon so that the City's response and approach can be tracked, measured, and adjusted over time. Along with studies and plans such as the 2020 Urbanization Study, this data and information should include

- Permit data.
- Home sale volumes and prices.
- Home values and property tax collected.
- Buildable acreage.
- Anecdotal evidence of affordability.