

Cowlitz County Housing Action Plan

Existing Conditions and Needs Analysis Report

Deliverable I

DRAFT



Cowlitz County Building and Planning
207 Fourth Avenue N, Kelso, Washington

Table of Contents

Scope Outline	3
Introduction	4
Summary of Key Findings	5
Housing Terminology	6
Community Profile	7
Population	8
Population Projections	10
Households	11
Low income households	12
Workforce Profile	15
Countywide Employment	15
Countywide Employment Trends	16
Housing Inventory	18
Housing Supply Characteristics	19
Home Ownership	20
Rental Housing	20
Housing Production	21
Gap Analysis	23
Current Housing Type Policies	24
Existing Zoning Review	27
Current Regulation and Policy Review	31
Conclusion	33
Limitations	34

Scope Outline

Scope Item	Page
1. Analyze population and employment trends, with documentation of projections	7-16
2. Quantify existing and projected housing needs for all income levels, including extremely low-income households, with documentation of housing and household characteristics, and cost-burdened households.	14, 18
3. Collect data on type, size, cost, and age of housing in the unincorporated county, within the regional housing market. Collect data on rental properties (e.g. type, size, cost, and age) and percentage of housing stock.	18-21
4. Review and evaluate the current policies regarding housing, including an evaluation of success in attaining planned housing types and units, achievement of goals and policies, and implementation of the schedule of programs and actions.	24-27
5. Review ability of existing zoning and classifications to provide for housing needs.	27-31
6. Review the effectiveness of current programs, development regulations, and permitting processes related to housing development.	32-33



Maxwell Farms Subdivision Construction, Unincorporated Lexington

Introduction

Cowlitz County is developing a Housing Action Plan to address the need for increased quantity and varied housing across the County. This will begin with a review the existing conditions, a public outreach portion, and an evaluation of current county policies and code to aid development. This portion, Deliverable 1, examines the existing conditions and performs a needs analysis report

Both Woodland, a fast growing, incorporated city within Cowlitz County and the Cowlitz Wahkiakum Council of Governments are currently undertaking the production of separate Housing Action Plans. Combined with the work within this assessment and the results of these two plans, our County and Region will benefit from a concerted effort to address the paramount need for housing.

County Commissioners, beginning with Resolutions 17-057 and 17-127 acknowledge the important need for housing. The State of Emergency declared by County Commissioners in 2017 is the foundation for much of the code updates and homelessness work undertaken thus far. With this Housing Action Plan and subsequent code updates, the county seeks to encourage housing development for its residents.

The Cowlitz County Housing Action Plan Needs Assessment intends to answer the following questions:

- Who lives and works in Cowlitz County, and what is their socioeconomic status?
- What is the housing inventory, and what housing types are being built? Does the housing being built provide for the types of households?
- What types of housing will be needed in the future?
- How much housing, and what types of housing, are needed to meet current and future housing needs of Cowlitz County residents?
- What are the housing needs in 2040?

Population

The county as a whole is growing quickly, at 6.19% growth from 2010 to 2018, a change of ~6,300 new people, in 8 years. This yields an average annual growth rate of 0.75%.

The number of households has increased 1,956, a 5% change from 2010 to 2018.

The population of school age children is decreasing. The population growth of working age adults is relatively flat, and the number of persons 55 and older has increased significantly. Cowlitz County's population is getting older.

Department of Commerce expectations for growth estimate 117,684 people in Cowlitz County by 2040, an average annual growth rate of 0.51%. The county will need to build 239 units per year to meet this growth rate.

At current estimated growth rates, 35,220 new arrivals will reside in Cowlitz County by 2040. At the countywide average of 2.51 people per household, this will require 701 new housing units per year. At a healthy vacancy rate of 5%, 737 new housing units need to be built annually until 2040, countywide.

Geography

Cowlitz County's Unincorporated area population grew 7.09% from 2010 to 2019.

Cowlitz County's Incorporated area population grew 5.51% from 2010 to 2019.

In 2019, 43.53% of the population (48,145 people) lived in unincorporated areas and 56.47% of the population (62,448 people) lived in incorporated areas.

The mean travel time to work was 25.1 minutes in 2018.

Of the 42614 workers in Cowlitz County, 8513 carpooled, walked took public transportation, or worked from home, about 20% of workers. The remaining 34,101 drove alone.

52% of Cowlitz County residents commute outside the county for work.

Woodland is 21 minutes from Vancouver by car. Castle Rock is 54 minutes from Olympia by car. For car commuters, Cowlitz County offers easy accessibility to nearby areas with significant jobs, jobs that likely pay better than comparable ones in Cowlitz County.

Housing

The number of housing units increased by 4%, a change of 1577 units from 2010 to 2018. The vast majority of these units were 3 and 4 bedroom single family homes.

34% of people are living in rental homes. 66% of people live in owner occupied homes. This split has remained static since 2010.

Housing Terminology

Accessory Dwelling Unit – Permanent Secondary housing units built accessory to the primary dwelling. Similar to Mother-in-law units

Consumer Price Index (CPI) – a measure of the average change over time in the prices paid by urban consumers for a market basket of consumer goods and services. Indexes are available for the U.S. and various geographic areas. Average price data for select utility, automotive fuel, and food items are also available.

Cost burden – Monthly housing costs (including utilities) exceeding 30% of monthly income.

Severe cost burden – Monthly housing costs (including utilities) exceeding 50% of monthly income.

Critical Areas – Critical areas include: wetlands, aquifer recharge areas, geologically hazardous areas, fish and wildlife habitat conservation areas, and frequently flooded areas. These areas contain valuable natural resources, provide natural scenic qualities important to the character of the community, perform important ecological functions and values, or present a hazard to life and property. Identification, management and protection of these lands and areas is, therefore, necessary to protect the public health, safety and general welfare of Cowlitz County's citizens

HAMFI – HUD Area Median Family Income. This is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs.

Household – All people living in a housing unit. Members of a household can be related (see family) or unrelated.

Household Income – Adjusted household income, which includes the income of all members of the household at the time of the survey, adjusted for inflation to reflect the most recent year of the data release (e.g. 2013 dollars in the 2009-2013 CHAS data).

Family – Related individuals living in the same household. The Census Bureau also tracks subfamilies.

Planned Unit Development – A type of subdivision characterized by a unified site design, clustering of buildings, common open space, density increases, and a mix of land uses and building types.

SEPA – State Environmental Policy Act



Community Profile

Cowlitz County's Western Washington location is surrounded by forested hills, numerous rivers, and streams. Cowlitz County includes five incorporated cities, Longview, Kelso, Woodland, Castle Rock, and Kalama, and numerous unincorporated communities like Ryderwood and Ariel. A regional center of industry, Cowlitz County benefits from its proximity to Portland, Oregon and surrounding suburbs along the I-5 corridor. Three major international trade routes, Interstate 5, the Burlington North Santa Fe railroad [BNSF], and the Columbia River meet in Cowlitz County, supporting a rich history of trade.

The unincorporated areas of the county have received a greater degree of development pressure in the past decade due to an increase in population and a lack of buildable land within the incorporated communities.

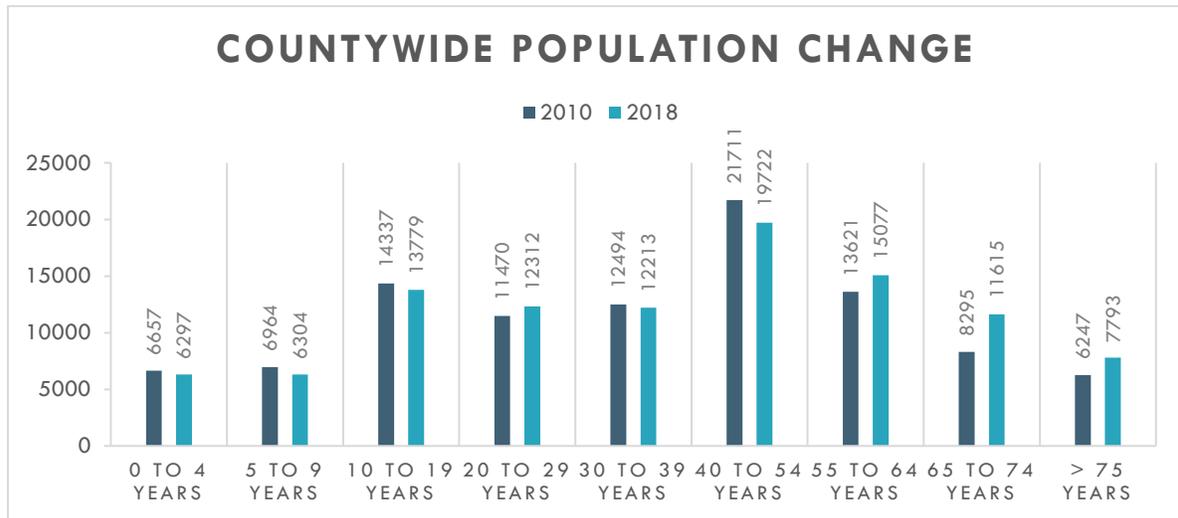
Environmentally, the unincorporated areas are crisscrossed by numerous rivers and streams. These important habitats and the steep slopes that carry them make development infeasible in many parts of the county. Most of the remaining unbuilt parcels in Cowlitz County contain critical areas. Construction in these areas carries an increased development cost to the property owner. Land areas near urban boundaries are seeing the greatest degree of development.

The proximity to Portland, Oregon and surrounding suburbs has placed increased development pressure on South County areas. Woodland has grown by 819 people from 2010 to 2018, a 15% increase; Kalama, another south county city has grown at a comparable rate. Longview, the largest city in the county, grew by 1400 people, a 4% increase over this eight year period.

Cowlitz County has seen an increase in the number of older residents. This is partly due to the aging of existing residents, but also an in-migration of new residents that have been drawn to the County's rural feel or a push from the more expensive suburbs of Portland, Oregon.

Population

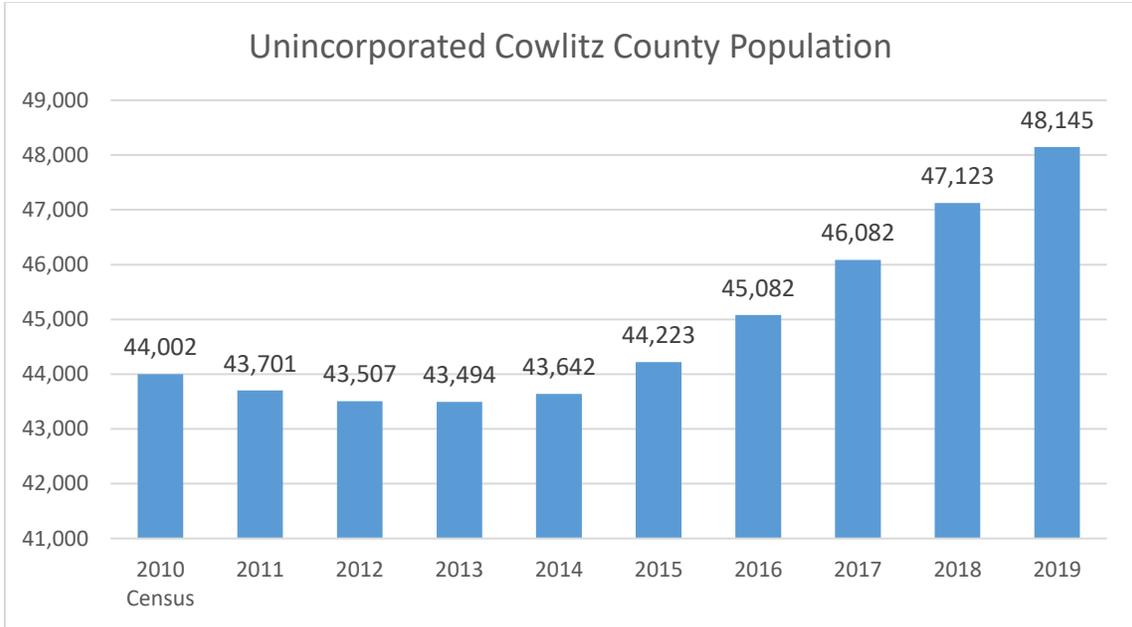
Cowlitz County's population is increasing. Between 2010 and 2018 there was a net increase of 6,342 people, roughly the size of the incorporated City of Woodland. This increase was due to an increase in the amount of seniors 65 years and older, rising from 14,542 to 19,408 seniors. School age children 19 years and younger decreased, by 1577 people, reflecting a broader shift to smaller family sizes.



Source: 2010 Census and 2018 American Community Survey [Five Year Data]

Areas outside of city limits are growing at a faster rate than areas within Cowlitz County's five incorporated cities. The Countywide population has grown 6.19% from 2010 to 2018, however this growth was not incurred equally across the incorporated and unincorporated areas. Unincorporated areas grew by 7.09% up to 47,123 people, while incorporated areas grew by 5.51% up to 61,629 people. The vast majority of this growth occurred after 2014, reflecting broader economic trends in our County.

The fastest growing years for unincorporated areas of the county were 2016, 2017, 2018, and 2019. Each of these years, unincorporated areas grew over 2% population year over year, or about one thousand new people per year.

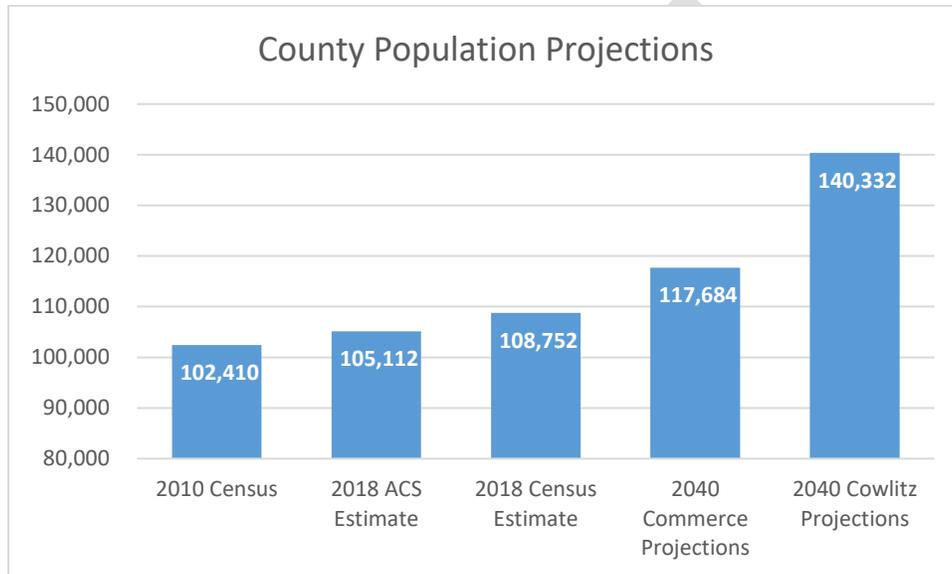


Source: U.S. Census Bureau Annual Estimates of the Resident Population for Incorporated Places in Washington: April 1, 2010 to July 1, 2019 (SUB-IP-EST2019-ANNRES-53)

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Population Projections

During the 2010 to 2018 timeframe County Population grew by an average of 915 persons per year. Looking ahead, the Washington State Department of Commerce predicts that the county population will reach 117,684 by the year 2040, a 12% increase over 2018 levels. To hit this level of population increase, the county will grow by an average of 571 people per year.



Source: 2010 Census and 2018 American Community Survey [Five Year Data], WA state Department of Commerce Population projections, U.S. Census Bureau Annual Estimates of the Resident Population for Incorporated Places in Washington: April 1, 2010 to July 1, 2019 (SUB-IP-EST2019-ANNRES-53)

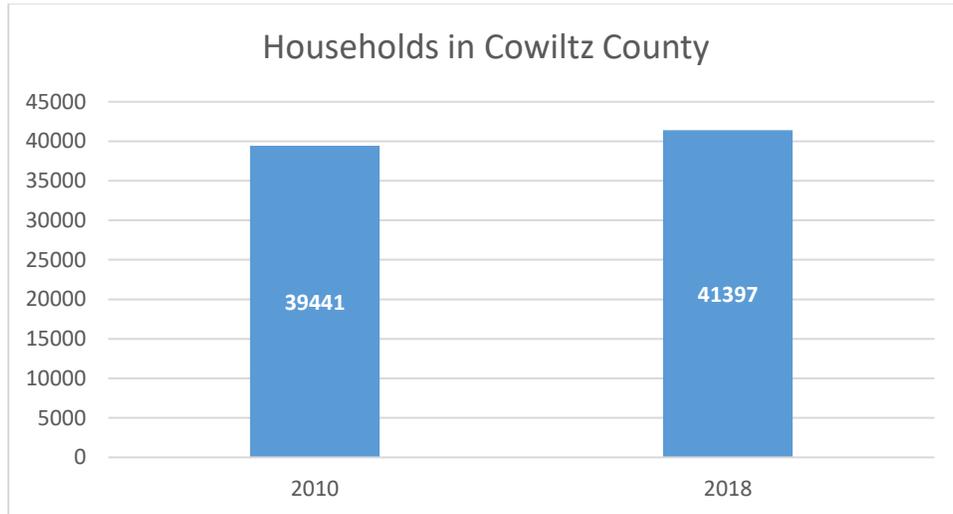
Population Estimate Projection

If Cowlitz County grew by levels estimated from 2015 to 2019, the annual growth would be on average, 1,761 people. An average annual growth rate of 1.32%, countywide. Assuming that these 35,220 new people moved to incorporated areas and unincorporated areas at current levels, 15,331 additional people would call unincorporated Cowlitz County home by 2040.

At the countywide average of 2.51 people per household, these additional 1,761 annual new arrivals would require 701 new housing units per year. If assuming a healthy vacancy rate of 5%, 737 new housing units are needed every year to house the incoming 35,220 people until 2040.

Households

The number of households in Cowlitz County has increased from 2010 to 2018 by 5%. In 2010, 35.6% of Cowlitz County's Heads of Household were living alone, and 10.30% of Cowlitz County residents are living alone and over age 65. In 2018, 40.70% of Cowlitz County's Heads of Household are living alone, and 13% of Cowlitz County residents are living alone and over age 65.

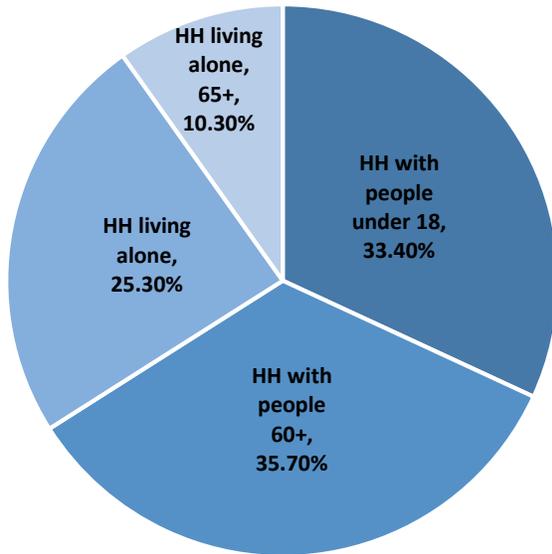


*Source: 2010 Census, 2018 American Community Survey [Five Year Data]

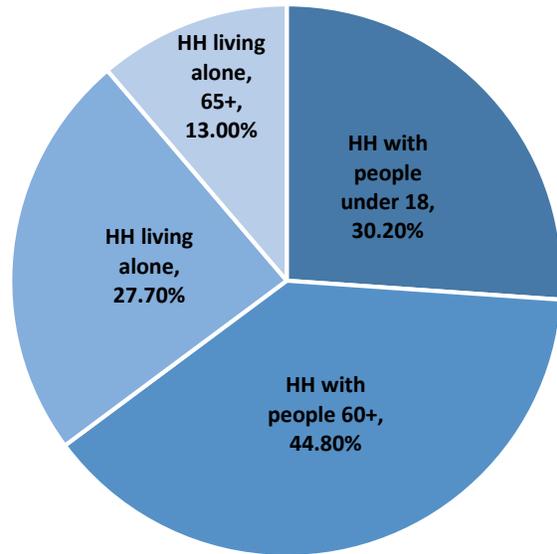
The number of people per household has remained the same from 2010 to 2018, and the average head of household age is increasing. The percentage of households with a people under age 20 is has decreased by 3%.

The majority of new households from 2010 to 2018 are single person households, and most are over age 65. Cowlitz County's seniors are more often living alone.

Households in 2010



Households in 2018



*Source: 2010 Census and 2018 American Community Survey [Five Year Data]

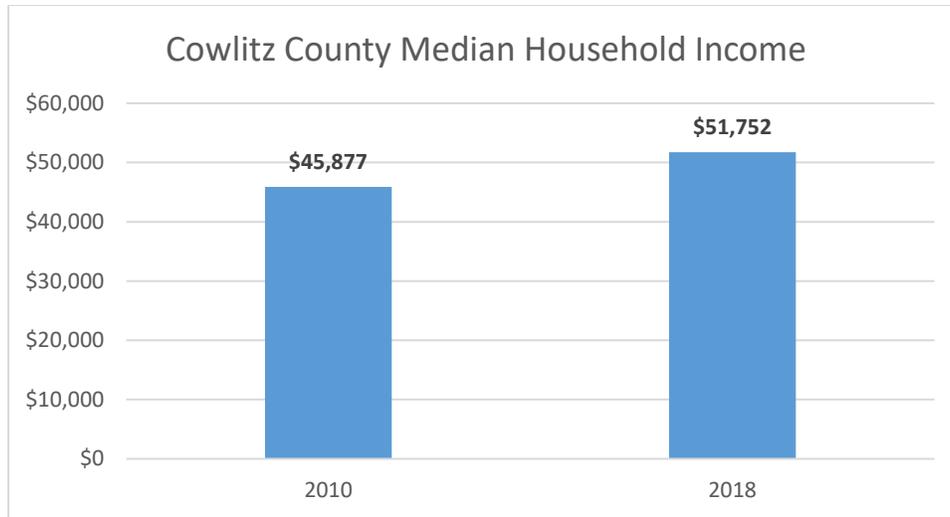
Cowlitz County's household size is slightly smaller than the state average and the Clark County Average. Cowlitz County has 2.51 people per household. As perspective, Clark County has 2.69 people per household and Washington State as a whole has 2.55 people per household.

Household Income

The Median Household income in Cowlitz County has increased by 13% from 2010 to 2018.

This extraordinary increase however is overshadowed by the Bureau of Labor Statistics data that the Consumer Price Index has increased 16.5% from 2010 to 2018. The price of consumer goods has outpaced the growth of the median household income Cowlitz County.

The Washington State Minimum Wage has increased 34.5% in this same time frame from \$8.55 in 2010 to \$11.50 in 2018.



*Source: 2010 Census and 2018 American Community Survey [Five Year Data]

Low income households

There are 13,475 Renter occupied households and 26,295 Owner occupied households in Cowlitz County. Renter households have lower incomes than owner households. 46% of renter households earn less than 50% of the HUD Area Median Family Income, while 12% of owner occupied households earn less than 50%.

HUD Area Median Family Income	Renters	% Total	Owners	% Total	Total	% Total
<= 30% HAMFI	3205	24%	1305	5%	4510	11%
>30% to <=50% HAMFI	2935	22%	1870	7%	4805	12%
>50% to <-80% HAMFI	2835	21%	3685	14%	6520	16%
>80% to <=100% HAMFI	1150	9%	2480	9%	3630	9%
>100% HAMFI	3350	25%	16955	64%	20305	51%
Total	13475	100%	26295	100%	39770	

*Source: 2013 - 2017 HUD Comprehensive Housing Affordability Strategy Data

Low Income Cost burden estimates

The Federal Housing and Urban Development Department defines cost burden by two metrics:

1. Cost Burdened.....Housing costs are greater than 30% of income
2. Severely Cost Burdened.....Housing costs are greater than 50% of income

A household that spends over 30% of their income on housing is less likely to spend it on necessities like medication, transportation, and food.

The Cowlitz County median income in 2018 was \$ 51,752.00 per household.

Burden Level	Definition	# of Households	% of Households
Cost Burdened	Housing costs are greater than 30% of income	12840	31.02%
Severely Cost Burdened	Housing costs are greater than 50% of income	5455	13.18%

*Source: 2018 American Community Survey [Five Year Data]

NOTE: A household that spends over 50% of its income on housing is by default also a household that spends over 30% of its income on housing.

69% of households earning less than 30% HAMFI are Severely Cost Burdened.

82% of households earning less than 30% HAMFI are Cost Burdened.



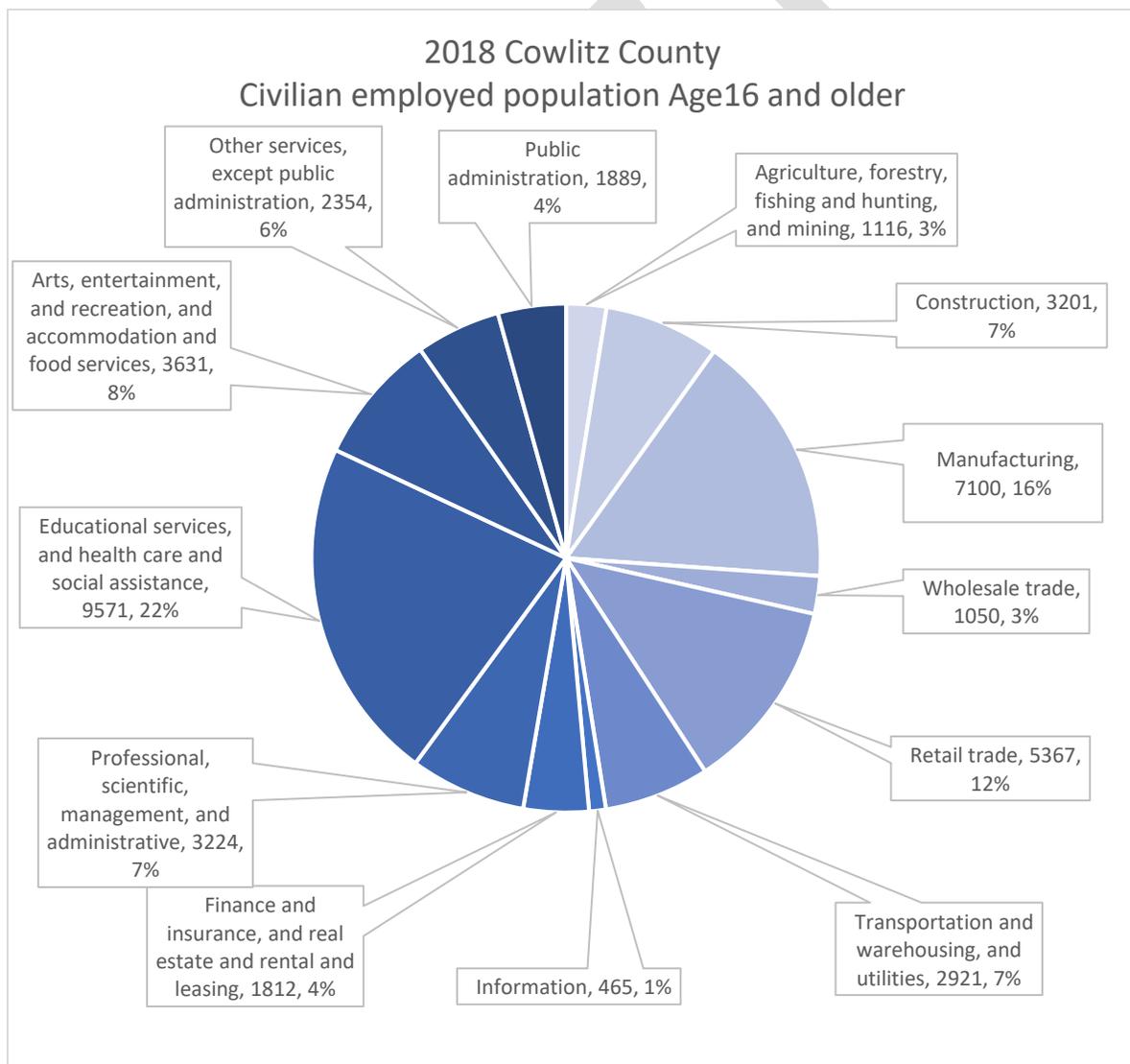
100 Unit Townhouse complex, comprised of 2, 3, and 4 bedroom units.
Solomon Road, Unincorporated Lexington

Workforce Profile

In 2018, there were 43,701 employed people living in Cowlitz County. The unemployment rate was 5.9%, the lowest unemployment rate since 1980. Cowlitz County is working, and unemployment had decreased prior to the COVID-19 pandemic.

Since the onset of the COVID-19, unemployment in Cowlitz County has increased, to a height of 16% in April 2020. The Cowlitz County unemployment rate has since decreased to 6.9%, compared to a seasonal average of 5.3% in October 2020. Business closures have had a disparate impact on the lowest earning workers in the retail and hospitality trades.

The three largest employment sectors for workers who reside in Cowlitz County are 1) Educational services, and health care and social assistance, 2) Retail trade, 3) Manufacturing. Together, these sectors provide approximately 50% of Cowlitz County's residents' employment.



*Source: ACS Profile Report, 2014-2018: Economics

More people depart Cowlitz County for employment than live in the same county they work.

- 13,518 are employed in Cowlitz County but live outside the county
- 26,256 live in Cowlitz County but are employed outside
- 23,459 live and employed in Cowlitz County

*Source: 2017 Census on the Map

28% of Cowlitz County workers commute greater than 50 miles each way.

*Source: 2017 Census on the Map

13,518 people are employed in Cowlitz County whom commute from other counties. The largest share of these employees commute from Clark County to Cowlitz for work.

County	#	%
Clark County, WA	5,145	38.06%
Lewis County, WA	1,336	9.88%
Columbia County, OR	949	7.02%
King County, WA	781	5.78%
Pierce County, WA	641	4.74%
Thurston County, WA	534	3.95%
Multnomah County, OR	495	3.66%
Grays Harbor County, WA	369	2.73%
Snohomish County, WA	332	2.46%
Wahkiakum County, WA	213	1.58%
Clackamas County, OR	208	1.54%
Washington County, OR	182	1.35%
Kitsap County, WA	174	1.29%
Yakima County, WA	170	1.26%
Clatsop County, OR	145	1.07%
Whatcom County, WA	141	1.04%
Benton County, WA	127	0.94%
Pacific County, WA	116	0.86%
Spokane County, WA	110	0.81%
Skamania County, WA	96	0.71%
Lincoln County, OR	90	0.67%
Tillamook County, OR	80	0.59%
Marion County, OR	75	0.55%
Clallam County, WA	59	0.44%
All Other Locations	950	7.03%
SUM	13,518	100.00%

*Source: U.S. Census Bureau, OnTheMap Application and LEHD Origin-Destination Employment Statistics (Beginning of Quarter Employment, 2nd Quarter of 2002-2017).

26,256 people reside in Cowlitz County and commute to work outside the County. The largest share of these commuters are headed to Clark County and the Puget Sound area.

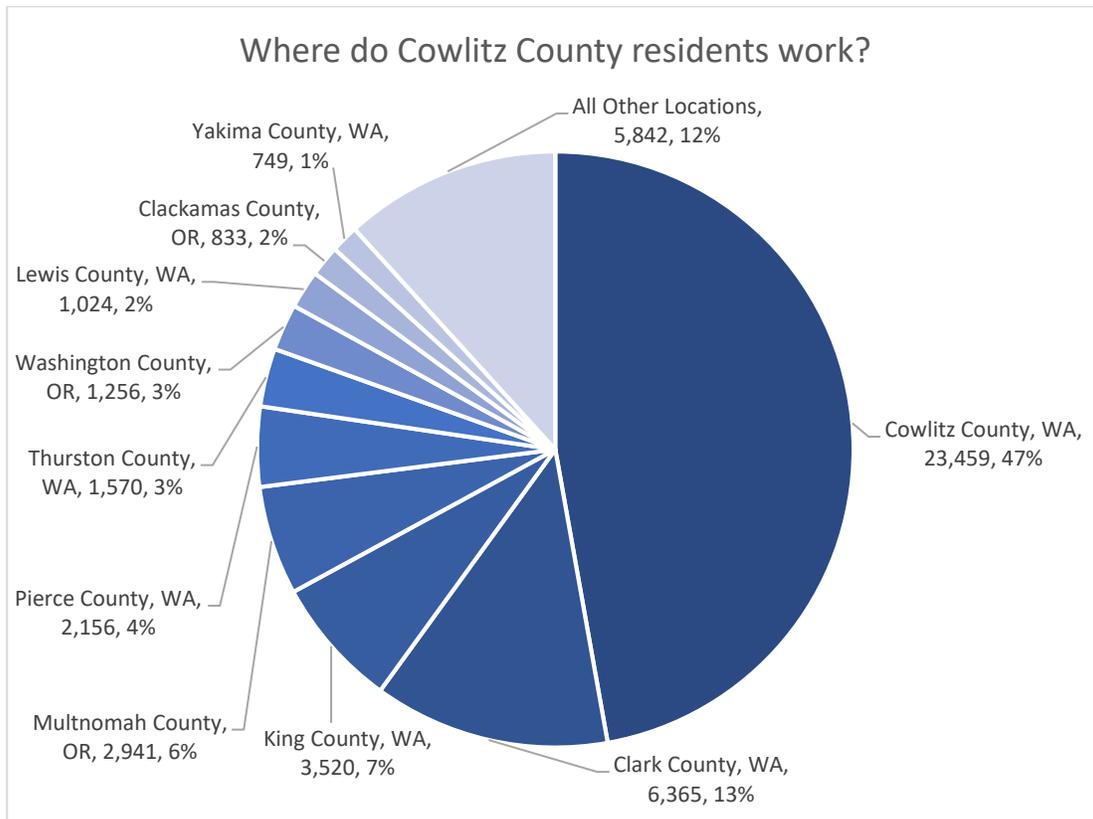
County	#	%
Clark County, WA	6,365	24.24%
King County, WA	3520	13.41%
Multnomah County, OR	2,941	11.20%
Pierce County, WA	2156	8.21%
Thurston County, WA	1,570	5.98%
Washington County, OR	1256	4.78%
Lewis County, WA	1,024	3.90%
Clackamas County, OR	833	3.17%
Yakima County, WA	749	2.85%
Columbia County, OR	708	2.70%
Marion County, OR	627	2.39%
Clatsop County, OR	415	1.58%
Snohomish County, WA	406	1.55%
Spokane County, WA	315	1.20%
Yamhill County, OR	188	0.72%
Pacific County, WA	181	0.69%
Benton County, WA	178	0.68%
Grays Harbor County, WA	176	0.67%
Lane County, OR	144	0.55%
Wasco County, OR	139	0.53%
Mason County, WA	137	0.52%
Wahkiakum County, WA	132	0.50%
Whatcom County, WA	129	0.49%
Kittitas County, WA	125	0.48%
All Other Locations	1,842	7.02%
SUM	26,256	100.00%

*Source: U.S. Census Bureau, OnTheMap Application and LEHD Origin-Destination Employment Statistics (Beginning of Quarter Employment, 2nd Quarter of 2002-2017).

The HUD Area Median Family Income is significantly higher in the areas where these commuters are finding work. Because housing costs in Cowlitz County are cheaper than the nearby areas, these higher earning commuters have created incredible pressure within our housing market, driving up the housing cost for all income brackets.

The seven most commuted to counties by Cowlitz County residents are: Washington State: Clark, King, Pierce, Thurston and Lewis; and in Oregon State: Multnomah and Washington counties. Together, these seven counties comprise 38% of Cowlitz County’s employed residents. Importantly, these 18,832 workers, all work in areas with substantially higher Area Median Incomes. With this assumed increased household spending income they are pumping up the demand for all units, low cost and high cost alike once they return from work to reside in Cowlitz County.

Over half of Cowlitz County employed residents leave the County for work. The largest destination outside of the County is the greater Portland area. 16% of Cowlitz County workers commute to Oregon State for employment. 83% work within Washington State.



*Source: 2017 Census on the Map

Housing Inventory

Cowlitz County had 44,419 Housing units in 2018, a 4% increase over the 2010 housing count of 42842. The largest gains were the quantity of Single Units and 5+ Unit Multi-family development, at 1663 homes and 674 units, respectively.

Table 10: Housing Units

	2010	2018	% Total	Change
Single Units	29711	31374	6%	1663
Duplex Units	1894	1148	-39%	-746
Multifamily (3-4 Units)	1451	1579	9%	128
Multifamily (5-19 Units)	2782	3025	9%	243
Multifamily (20+Units)	2042	2473	21%	431
Mobile Homes and Other	4962	4820	-3%	-142
Total	42842	44419	4%	1577

*Source: 2018 American Community Survey [Five Year Data] Table: DP04

NOTE: The 2018 duplex decrease is likely an unexplained error in the data.

The overall composition of the types of housing from 2010 to 2018 has not changed. Cowlitz County has almost identical proportions of each type of housing stock from 2010 to 2018. The number of Studio units increased substantially, up by nearly 300, an increase of 39%.

Table 11: Housing Stock by Number of Bedrooms

	2010	% Total	2018	% Total
Studio	732	1.7%	1019	2.3%
1-bedroom	3644	8.5%	3851	8.7%
2-bedroom	11967	27.9%	11490	25.9%
3-bedroom	18658	43.6%	19669	44.3%
4-bedroom	6290	14.7%	6805	15.3%
5+ bedrooms	1551	3.6%	1585	3.6%

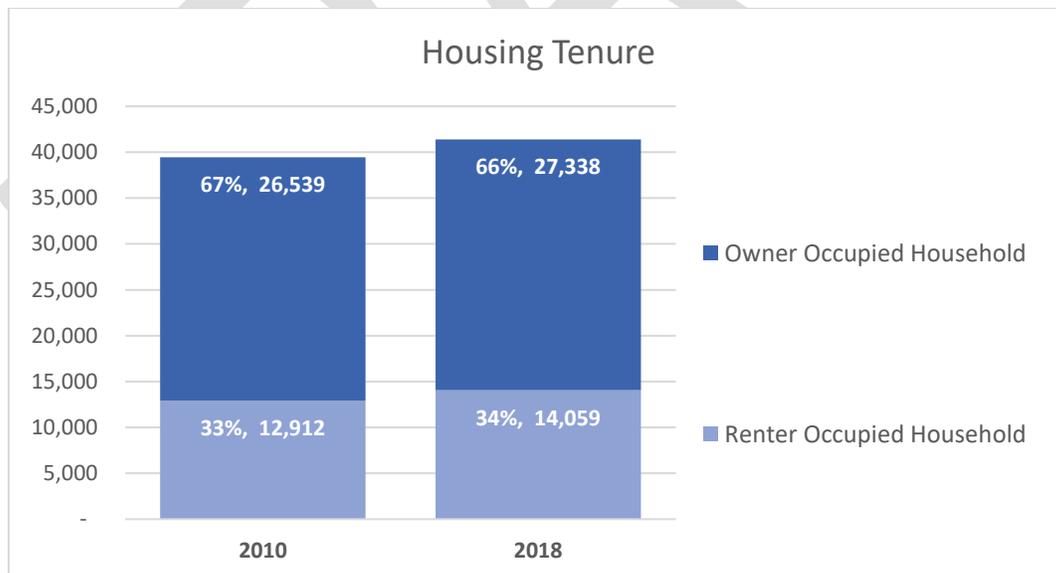
*Source: 2018 American Community Survey [Five Year Data] Table: DP04

Owner occupied households are larger than renter occupied households.

	People per household
Average household size of owner-occupied unit	2.57
Average household size of renter-occupied unit	2.4

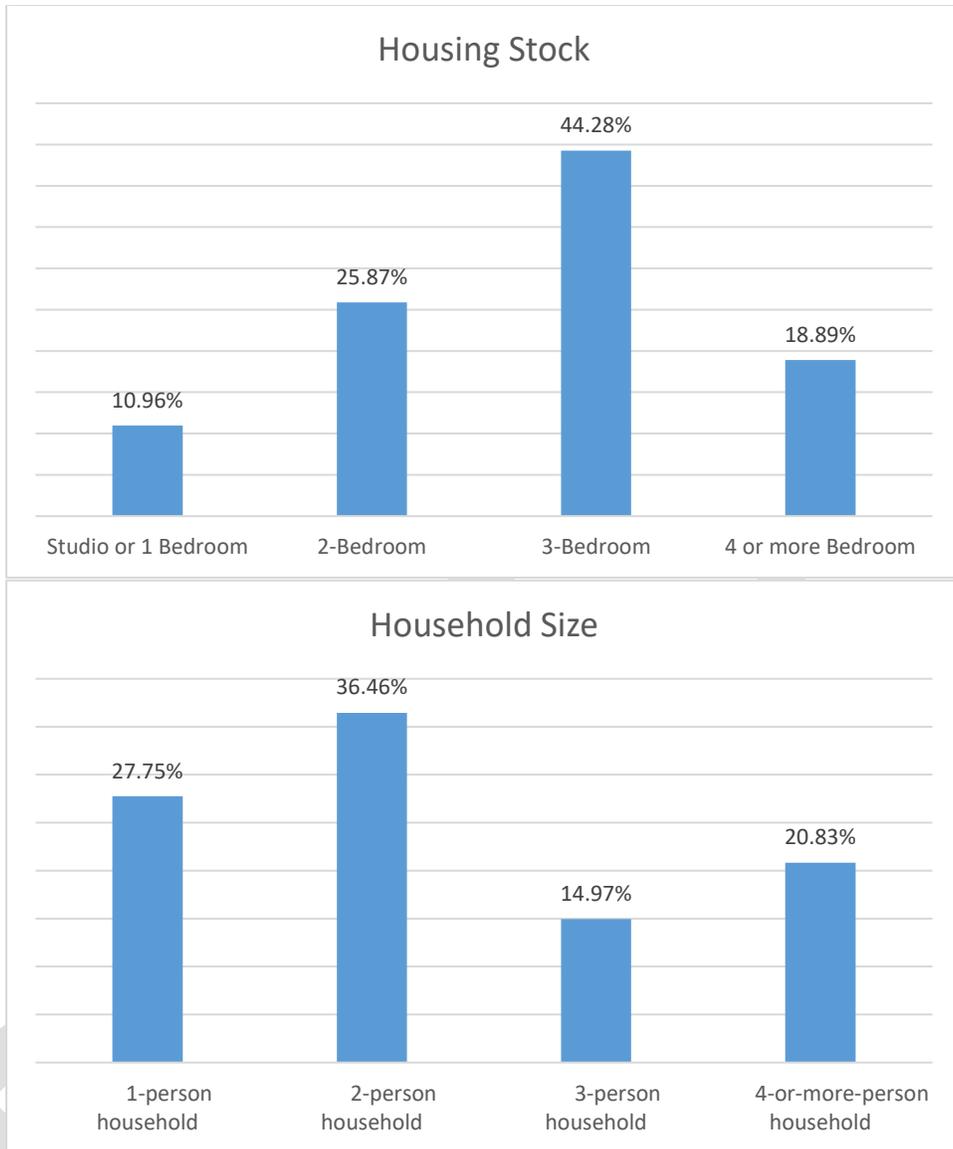
*Source: ACS Profile Report, 2014-2018: Housing

Approximately two thirds of Cowlitz County residents own their housing, while one third rent. These numbers have remained static over time.



*Source: ACS Profile Report, 2014-2018: Housing

The current Cowlitz County Housing stock has more bedrooms than the average household needs. Almost two thirds of Cowlitz’s housing stock is three, four, or more bedroom units, but only 35.8% of our households have three or more people.



*Source: 2018 American Community Survey [Five Year Data] Table S2501

The number of bedrooms exceeds the number of people in Cowlitz County, the numbers below are from 2018.

Number of bedrooms in County	Number of people in County
At least 122,002	105,112

*Source: 2018 American Community Survey [Five Year Data]

Housing Production

The Cowlitz County Department of Building and Planning permitting jurisdiction is areas outside of city limits. The Department is processing more home construction permits than ever before. The vast

majority of these permits are for Single Family Residences in Unzoned, Rural areas of the county. Development in these areas most often requires the drilling of a well and installation of an onsite septic system.

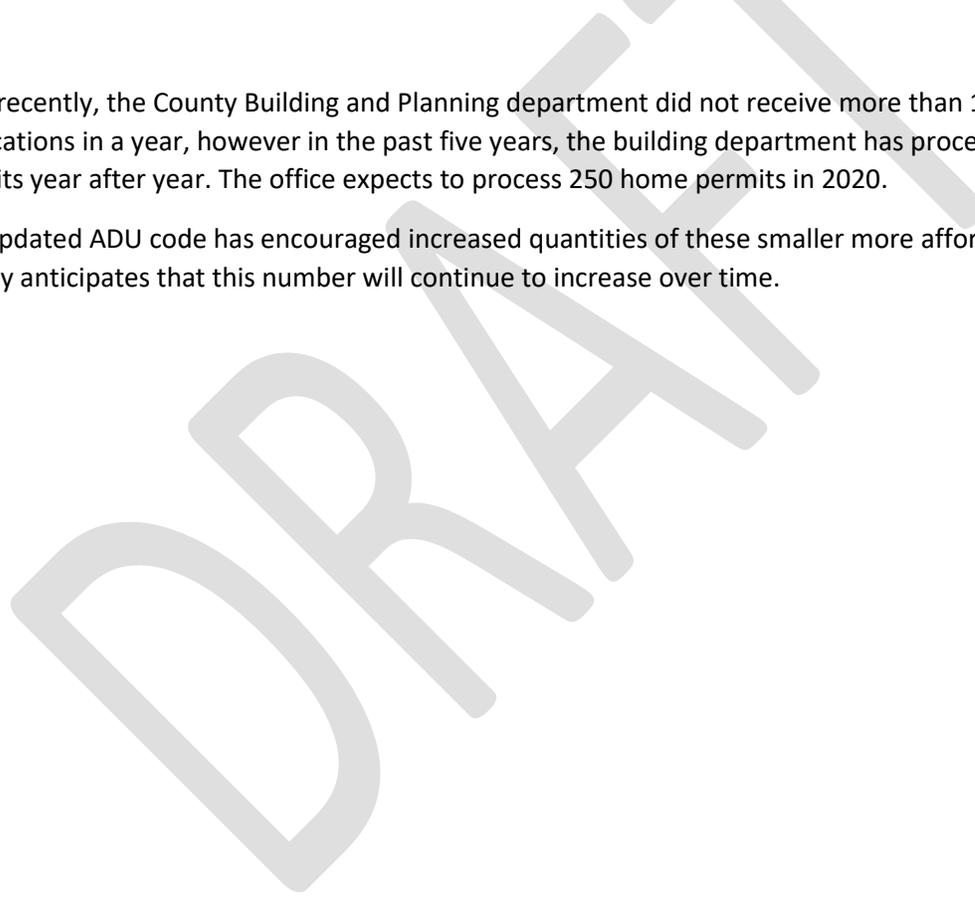
Number and Type of building permit by year

Year	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020 (to date)
Single Family	93	86	91	107	121	172	197	223	244	236
Two Family	0	0	0	0	0	0	5	2	1	2
3-4 Family	0	0	0	0	0	0	0	0	0	0
5+ Family	0	0	0	0	0	0	0	0	0	0
ADU	Approximately 6-7 per year							14	17	24

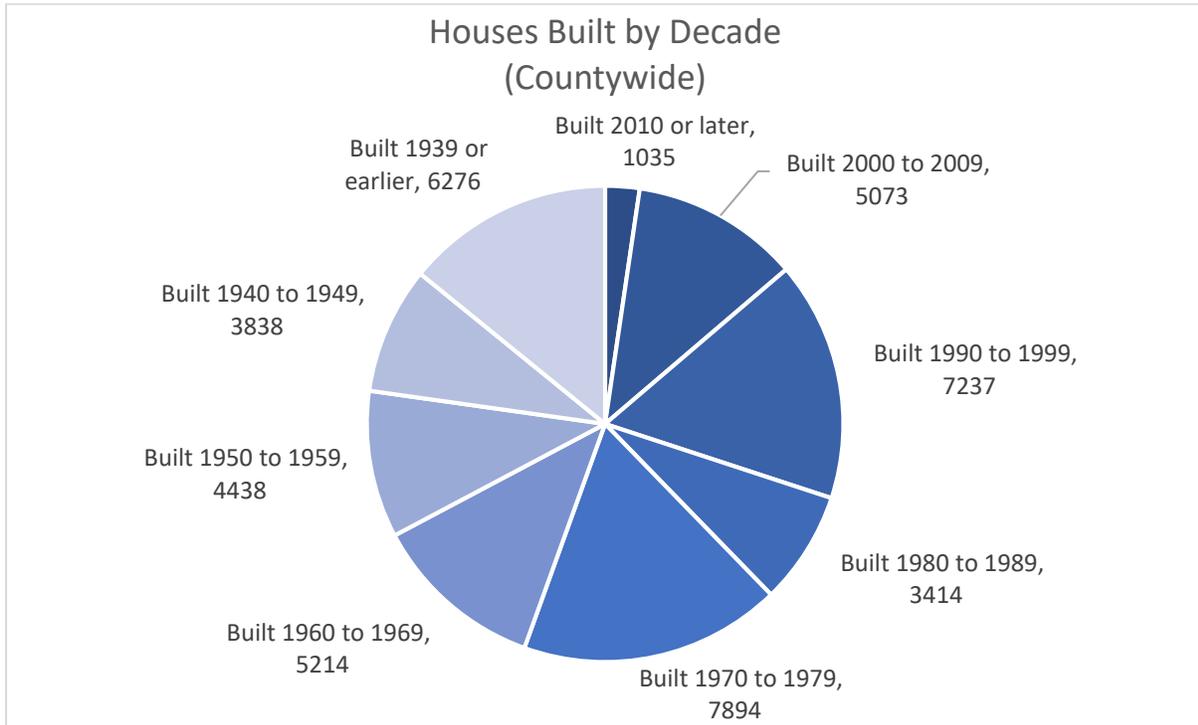
*Source: Cowlitz County Building and Planning Permit data, as reported 11/23/2020

Until recently, the County Building and Planning department did not receive more than 100 home applications in a year, however in the past five years, the building department has processed increased permits year after year. The office expects to process 250 home permits in 2020.

The updated ADU code has encouraged increased quantities of these smaller more affordable units. The county anticipates that this number will continue to increase over time.



The housing stock in Cowlitz County is old. 45% of the County's housing stock is over 50 years old. 30% of the housing stock was built within the last 30 years.

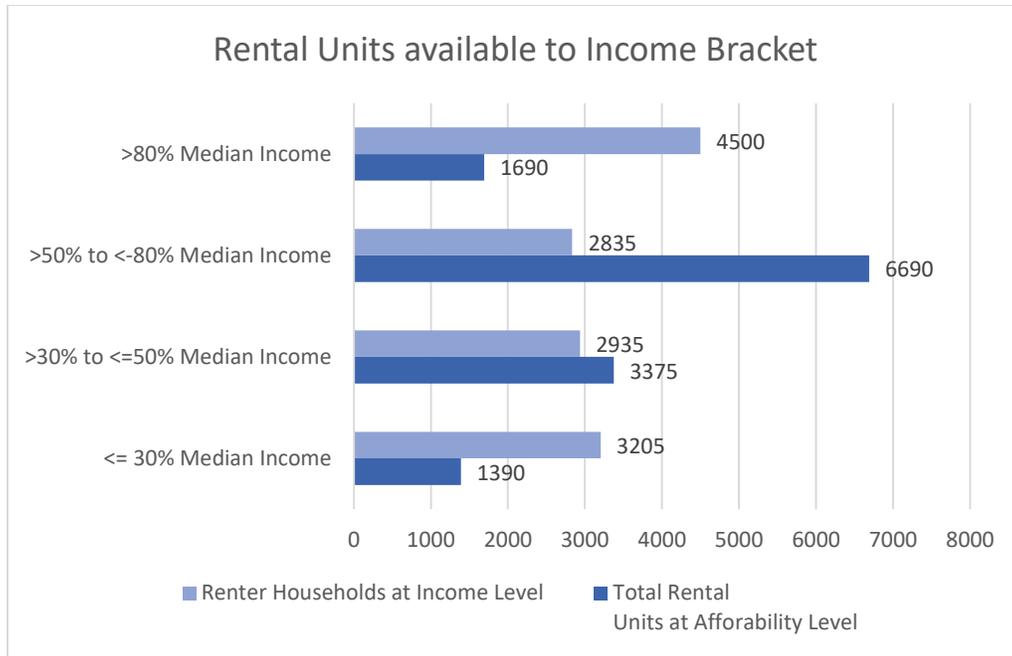


*Source: ACS Profile Report, 2014-2018: Economics

Housing GAP Analysis

Cowlitz County needs more rental units that are affordable to people earning lower incomes. For those households earning less than 30% of the Median income, there is twice the need for affordable housing than is provided in Cowlitz County.

Comparatively, households earning over 80% of the Median income, also have a need for more housing in their income bracket. There are 2810 households at this upper income level that are occupying housing that could serve lower income households. These higher income earning renters are thus find housing that lower income brackets could afford, increasing competition for scant number of available units.



*Source: HUD CHAS Data

Commerce Growth Rates to 2040

The average annual growth expected in Cowlitz County is 571 people per the Department of Commerce 2040 projections. The Cowlitz County average household size is 2.51. $571/2.51= 227$ new units per year. If 5% of new units were vacant at any time to allow for a healthy amount of competition between housing users, 239 new units should be created each year for Cowlitz County to meet its housing needs.

Cowlitz Expected Growth Rates to 2040

The average growth rate observed in the county is expected to exceed Department of Commerce 2040 projections. From 2015 to 2019 the average growth rate was 1761 people. Extrapolated out over time, this averages 1,601 new people per year from 2018 to 2040. The Cowlitz County average household size is 2.51. $1761/2.51=701$ new units per year. If 5% of new units were vacant at any time to allow for a healthy amount of competition between housing users, 736 new units should be created each year for Cowlitz County to meet its housing needs.

Planned Housing Types

Accessory Dwelling Units [ADU]

Cowlitz County's Accessory Dwelling Unit Code was recently updated and highly flexible. ADU's are review administratively.

Accessory Dwelling Units [ADU] are allowed in all land district areas except areas identified as Commercial or Manufacturing in the Comprehensive Plan. The maximum size is 1200 square feet. The minimum size follows the standards in the Washington State Building Code. Two ADU's may be allowed

in Comprehensive Plan designated Urban or Suburban Areas. One ADU is allowed in all other Comprehensive Plan designations. The ADU code does not have any tenant or ownership requirements, meaning that the owner could live off site and lease both the primary home and ADU(s) to renters. The ADU and primary home may be modular or manufactured homes, further decreasing cost.

At least anecdotally, relators, developers, builders, and members of the public are generally aware that 'Mother-in-law' dwellings and ADU's are an option to increase development potential.

Opportunities to increase ADU development:

- Outreach to Property Owners
- Continued outreach to Builders and Developers
- Outreach to modular home manufacturers
- Identify stock ADU designs for preapproval
- Better incorporate Public Works Storm water review into Building and Planning Processes

Successes:

- Free staff consultations for potential ADU projects

Single Family Residential

Single Family Units are allowed in most land use districts, including Unzoned, Rural Residential, Suburban, and Urban Areas. Single Family Residential is excluded from Commercial and Manufacturing Zoned Areas.

Opportunities to increase SFR development:

- Increase the number of lots that may be subdivided using short subdivision

Successes:

- Primary type of development in Cowlitz County
- Expedited Plan Review – as soon as 2 weeks
- Standard Plan Review – as soon as 5-6 weeks

Multi-family

Multi-family development of 3+ units are permitted in MF Zoned areas. MF Zoned areas total 179 Acres. Duplexes area permitted in Urban Residential Zoned areas. Urban Residential zones total 3850 acres.

Opportunities of further exploration to encourage Multi-family development:

- Allow increased density on corner lots in URBAN areas
- Allow increased density in Urban areas within a 15 minute walk to Community Facilities such as schools, parks, or Community Centers
- Outreach to Property Owners
- Outreach to Builders and Developers

- Designate Building and Planning Staff member as a 'Point of contact' for new projects during initial project feasibility
- Better incorporate Public Works Storm water review into Building and Planning Processes
- Clarify Residential requirements in Areas Zoned Urban Commercial [C-2]
- Determine how Microhousing/Apodments could be permitted

Successes:

- Free staff consultations for potential Multi-family projects

Manufactured Home Parks

Cowlitz County has many Manufactured Home Parks. The Manufactured home park code was recently updated in 2020 to allow administrative review and to allow project phasing.

The County has permitted one Manufactured Home Park expansion under the updated code in 2020.

Opportunities to increase Manufactured Home Park development:

- Designate Building and Planning Staff member as a 'Point of contact' for new projects during initial project feasibility
- Outreach to existing Manufactured Home Parks concerning the process to expand the number of spaces

Successes:

- Code recently updated to allow administrative review

Shared/Group Housing

Facilities such as Elderly care facilities, nursing homes, group homes, and emergency shelters are rarely permitted in Cowlitz County.

Opportunities to increase Group Housing development:

- Designate Building and Planning Staff member as a 'Point of contact' for new projects during initial project feasibility
- Expand zoning options for these uses

RV Parks and Campgrounds

RV Parks and Campgrounds provide a housing option for transient workers, retirees, and extremely low income households.

Cowlitz County has 26 campgrounds with a total of 1,581 permitted spaces. 6 of these Campgrounds are operated seasonally, with a capacity of 335 spaces. 20 of these Campgrounds are operated year-round with a capacity of 1,246 spaces. These 1,246 spaces provide a huge proportion of the market rate affordable housing in our county.

The most recently permitted private campground was in 2009. The most recently permitted publicly owned campground was permitted after 2010.

Opportunities to increase RV Park development:

- Designate Building and Planning Staff member as a 'Point of contact' for new projects during initial project feasibility
- Outreach to existing RV Campgrounds to explain process to expand the number of spaces
- Clarify RV Park code language concerning Park Model applicability in RV parks
- Rewrite RV and Campground Code to clarify expansion requirements

Successes:

- Free staff consultations for potential Campground projects



RV Park operated year round near Silver Lake

Existing Zoning Review

Cowlitz County’s zoning code is unique. Most of the County is Unzoned. Per Cowlitz County Code 18.10.270, all uses which have not been declared a nuisance by statute, resolution, ordinance, or court of competent jurisdiction are permitted in unzoned areas. A wide variety of housing types could be permitted in this Unzoned area.

However, these unzoned areas have not had extensive urban development. This means that potable water, sanitary sewer, and cohesive transportation connections are not available in the majority of these areas. The environmental capacity to provide for wells and onsite septic systems in these areas depends on many factors including soil type, aquifer depth, well regulations, et cetera. The development of additional transportation connections is unlikely to happen without significant outside investment. Therefore, while these areas may allow increased development, in practical terms, development in these areas is hindered by a lack of services. A wide variety of housing types is unlikely to be permitted in this area.

Zoned land acreage breakdown

Zone	Acres	% of zoned land	% of residential zoned land	% total land
Rural Residential - 1	120	0.28%	0.58%	0.02%
Rural Residential - 2	15856	37.14%	76.07%	2.21%
Rural Residential - 5	229	0.54%	1.10%	0.32%
Urban Residential	3850	9.02%	18.47%	0.54%
Suburban	609	1.43%	2.92%	0.08%
Multiple Family	179	0.42%	0.86%	0.02%
Neighborhood Commercial	47	0.11%	0.23%	0.01%
Urban Commercial	70	0.16%	0.34%	0.01%
Light Manufacturing	313	0.73%	1.50%	0.04%
Heavy Manufacturing	4607	10.79%	22.10%	0.64%
Agriculture-Industrial	0	0.00%	0.00%	0.00%
Agriculture	452	1.06%	2.17%	0.06%
Agriculture-38	5478	12.83%	26.28%	0.76%
Forestry-Recreation	10884	25.49%	52.22%	1.52%
Total Zoned Acreage (excludes Unzoned)	42694			
Total Residential Zoned Acreage (excludes manufacturing, commercial, agriculture, and unzoned areas)	20843			

Acreage per Zoning Designation

Zone	Zone Code	% total land	# parcels	Acreage Total
Rural Residential - 1	RR-1	0.02%	24	120
Rural Residential - 2	RR-2	2.21%	2980	15856
Rural Residential - 5	RR-5	0.32%	34	229
Urban Residential	UR	0.54%	4672	3850
Suburban	SR	0.08%	381	609
Multiple Family	MF	0.02%	404	179
Neighborhood Commercial	C-1	0.01%	107	47
Urban Commercial	C-2	0.01%	102	70
Light Manufacturing	ML	0.04%	61	313
Heavy Manufacturing	MH	0.64%	193	4607
Agriculture-Industrial	AG-I	0.00%	0	0
Agriculture	AG	0.06%	10	452
Agriculture-38	AG-38	0.76%	260	5478
Forestry-Recreation	FR	1.52%	552	10884
Unzoned	UZ	94.05%	20669	675305
Total Acreage in Zoned Areas		100.00%	30449	717999

Acreage per 2017 Comprehensive Plan Designation

Comprehensive Plan	% total land	# parcels	Acreage Total
Urban	0.79%	6197	5671
Suburban	0.70%	2131	5002
Rural	14.97%	15746	107436
Smallholding	13.70%	2911	98316
Remote	7.29%	765	52293
Economic Resource Land – Industrial Use	0.91%	291	6496
Economic Resource Land - Forest Resource Land	60.71%	1292	435649
Economic Resource Land - Agricultural Resource Land	0.73%	258	5274
Economic Resource Land - Mineral Resource Land	0.21%	80	1515
Total Acreage	100%	29671	717652

Case Study #1: Duplexes

Two unit duplexes are allowed in Multiple Family Zones, Urban Zones, and Unzoned Areas. Realistically, Duplexes are unlikely to be built in Unzoned areas without sanitary sewer and public water, this leaves, 4029 acres where they could be built, or only 19.33% of zoned residential areas. Another way to think about this is that 0.56% of the acres in Cowlitz County qualify for Duplex development.

Case Study #2: Single Family Residential

Single Family units are allowed in Rural Residential, Urban Residential, Suburban, Forestry Recreation, Multiple Family, Agriculture, and Unzoned areas. Single Family Residential is frequently built in Unzoned

areas with a permit exempt well and onsite septic system. Together, these areas total 707,484 acres. 98.54% of the acres in Cowlitz County qualify for Single Family Residential development.

Case Study #3: Quadplex Townhouse

In zoned areas, Triplexes and Quadplexes could be proposed outright in the Multi-Family zoning district. The Multi-Family zoning district covers 179 acres or 0.86% of zoned residential areas. 0.02% of the zoned acreage in Cowlitz County qualify for Quadplex Townhouse development. With available land area, they could also be proposed as a Special Use or as part of a Planned Unit Development in other zoning districts.

In unzoned areas, the availability of services including water and sanitary sewer would be a limiting factor. One or both of these public services are typically available in unzoned areas classified as Urban and Suburban. Therefore these unzoned areas are most likely to support triplexes and quadplexes. In other classifications, water rights may be required.

Case Study #4: 25 Unit Apartment Building

A 25 Unit Apartment Building would be allowed in Multiple Family Zones, and Unzoned Areas. Realistically, an apartment building is unlikely to be built in Unzoned areas without sanitary sewer and public water. This leaves 179 acres where a large apartment building could be built, or only 0.86% of zoned residential areas. Another way to think about this is that 0.02% of the acres in Cowlitz County qualify for 25 Unit Apartment Building development.

Zone Code Use Matrix

P Permitted	E Exempt / No Permits required
X Not permitted	SU Special Use Permit
See CP See Comprehensive Plan	AFF Permitted above the first floor of a Commercial Building
O/E Only Owner/Employees Only	

Zone	Zone Code	Single Family Dwellings	Manufactured Homes	Accessory Dwelling Units	Duplexes	Triplexes	Quadplexes	5+ Unit Multi Family	Mobile Home Parks	RV Campgrounds	Cottage Development	Hotels/Motels	Micorhousing/ Apodments	Temporarily RV Residence	Senior Facilities	Group Housing <7	Group Housing >6	Commercial
Rural Residential - 1	RR-1	P	P	P	X	X	X	X	See CP	SU	P	X	X	E	X	P	SU	X
Rural Residential - 2	RR-2	P	P	P	X	X	X	X	See CP	SU	P	X	X	E	SU	P	SU	X
Rural Residential - 5	RR-5	P	P	P	X	X	X	X	See CP	SU	P	X	X	E	SU	P	SU	X
Urban Residential	UR	P	P	P	P	X	X	X	See CP	SU	P	X	X	E	SU	P	SU	X
Suburban	SR	P	P	P					See CP	SU	P	X	X	E	SU	P	SU	X
Multiple Family	MF	P	P	P	P	P	P	P	See CP	SU	P	P	P	E	P	P	P	X
Neighborhood Commercial	C-1	X	X	X	X	X	X	X	See CP	X	X	X	X	E	SU	X	X	P
Urban Commercial	C-2	X	X	X	AFF	AFF	AFF	AFF	See CP	X	X	P	AFF	E	AFF	AFF	AFF	P
Light Manufacturing	ML	X	X	X	X	X	X	X	See CP	X	X	X	X	E	X	X	X	P
Heavy Manufacturing	MH	X	X	X	X	X	X	X	See CP	X	X	X	X	E	X	X	X	P
Agriculture-Industrial	AG-I	O/E Only	O/E Only	O/E Only	X	X	X	X	See CP	X	X	X	X	E	X	X	X	P
Agriculture	AG	P	P	P	X	X	X	X	See CP	X	X	X	X	E	X	X	X	P
Agriculture-38	AG-38	O/E Only	O/E Only	O/E Only	X	X	X	X	See CP	X	X	X	X	E	X	X	X	X
Forestry-Recreation	FR	P	P	P	X	SU	SU	SU	See CP	SU	P	SU	SU	E	SU	SU	SU	P
Unzoned	UZ	P	P	P	P	P	P	P	P	P	P	P	P	E	P	P	P	P

Comprehensive Plan Designations

Urban	P	P	P - 2 Max	P	P	P	P	P	P	P	P	P	P	E	P	P	P	P
Suburban	P	P	P - 2 Max	P	P	P	P	P	P	P	P	P	P	E	P	P	P	P
Rural	P	P	P - 1 Max	P	P	P	P	P	P	P	P	P	P	E	P	P	P	P
Smallholding	P	P	P - 1 Max	P	P	P	P	X	P	P	P	P	P	E	P	P	P	P
Remote	P	P	P - 1 Max	P	P	P	P	X	P	P	P	P	P	E	P	P	P	P
Economic Resource Land – I ERL - I	P	P	P - 1 Max	P	P	P	P	X	P	P	P	P	P	E	P	P	P	P
Economic Resource Land - F ERL - FRL	P	P	P - 1 Max	P	P	P	P	X	P	P	P	P	P	E	P	P	P	P
Economic Resource Land - A ERL - ARL	P	P	P - 1 Max	P	P	P	P	X	P	P	P	P	P	E	P	P	P	P
Economic Resource Land - N ERL - MRL	P	P	P - 1 Max	P	P	P	P	X	P	P	P	P	P	E	P	P	P	P

This simplified Zone Code Use Matrix lists the codes on the left side and uses on the top row. Some potential uses are highly complex and could not be fully explained by this sheet. Notable points include that Single Family Residences and ADU's are allowed in all residential/unzoned zones. Smaller multi-family structures like Duplexes or Quadplexes are permitted outright in only limited areas. Elder housing is allowed as a special use in limited areas of the county, or permitted outright in Multi-Family zoned areas.

Current Regulation and Policy Review

Review Type

Cowlitz County Code allows for administrative review of most development permits, this includes multi-family development under the Planning Clearance permit umbrella. Manufactured Home Parks and Accessory Dwelling Units are also administratively reviewed. The majority of Environmental Permits including Shoreline, Critical Areas, SEPA, and Floodplain permits are also reviewed administratively. Relying on administrative review reduces the review timeline and cost for the property owner/developer.

Administrative Review and Approval	Hearing Examiner Approval	Planning Commission Review
Planning Clearance	Appeals (<i>Generally</i>)	Planned Unit Developments (<i>Recommend to BOCC</i>)
Accessory Dwelling Units	Special Use Permits	Rural/Urban Subdivisions (<i>Recommend to BOCC</i>) [<i>more than 4 lots</i>]
Critical Area Permit	RV Parks and Campgrounds	Preliminary Plat 1-year Extension for Urban Subdivision (<i>unlimited times</i>)
Shoreline Letter of Exemption	Shoreline Conditional Use Permit	
Level I Shoreline Substantial Dev. Permit	Level II Shoreline Sub. Dev. Permit	
Type I Variance (<i>Up to 25% of standard</i>)	Type II Variances (<i>Greater than 25% of standard</i>)	
Short Plats [up to four lots]	Commercial/Industrial Binding Site Plan (<i>recommend to BOCC</i>)	
Short Plat - Preliminary Approval 6-month Extension	SEPA Appeals	
Large Lot Subdivision		
SEPA Review		
Boundary Line Adjustments		
Preliminary Plat 1-year Extension for Rural Subdivisions (<i>only one time allowed</i>)		
Manufactured Home Parks (<i>appealable to BOCC</i>)		

Review Timeline

Expedited Review of Land Use and Planning Permits nor Septic/Well Permits is not available in Cowlitz County. Expedited Building plan review of traditional single family residential is available, this option

adds about 50% of the building permit cost. Expedited Single Family Building plan review reduces review time by about four weeks.

Review timelines for 2000 square foot Single Family Residence on a well and septic without additional environmental permitting.

Planning and Land Use Permits Cowlitz County Planning Division	Building Permits Cowlitz County Building Division	Septic and Well Permits Cowlitz County Environmental Health Unit
2-3 Weeks	5-6 Weeks [Concurrent with well/Septic Permits]	2-3 Weeks [Concurrent with Building Permits]
\$180 (Typical)	\$4,500 (Typical)	\$1,700 (Typical)

Total review timeline for this example home could be as quick as 7 weeks, with a total permit cost of \$6380.

The review timeline and permitting cost of a Multi-family project can vary drastically, based upon nearby critical areas, lot specific designs, and SEPA comments.

To the extent possible, the County Building and Planning office seeks to support property owners in their development goals, especially for new housing. With this in mind the Building and Planning office looks forward to aiding the Housing Action Plan process.

Conclusion

Cowlitz County is growing at a fast rate that surpasses all previous growth, and will likely exceed currently predicted growth. The majority of these new residents are older, and have a smaller household size. Existing residents are also aging and families are having fewer children. The southern cities of Woodland and Kalama are growing faster than any other city in the county.

Significant quantities of new housing are required to house our current and future populations.

The increasing number of smaller households do not require large homes. County building permits are most often for rural homes with 3-4 bedrooms. The rate of construction of these units is not in pace with the increased population.

The unzoned, rural areas of our county allow increased density, but practically, they are not being used for increased density. Apartment and urban development is happening at the borders of city limits, in zoned areas, such as Lexington. Increased density is allowed on some of these lots.

There is a need for increased density in zoned areas, where services and infrastructure are readily available to serve our growing population. Flexibility to allow increased density outside of a PUD process would provide further options.

Previous Cowlitz County Code updates have simplified ADU requirements, and adopted Cottage Housing development codes. Upcoming code updates will revamp the subdivision code to allow more development.

There is a need for increased outreach to builders and developers that Cowlitz County allows increased density under existing zoning codes.

At the county-level there is a push for increased regulatory flexibility and residential development. This document, the associated public outreach, and the adoption of the Housing Action Plan will guide these changes.



Horseshoe Lake at Pekin Road, Woodland

Limitations

This data relied on a myriad of data sources, the majority of which were Census related estimates. These estimates have a higher margin of error the longer out they are estimated from the last decennial census. The 2020 census, when released at the County level, will provide information that may supersede data presented in this assessment.

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