

## **ELEMENT 04 – HOUSING**

### **4.1 INTRODUCTION**

The Housing Element of the Comprehensive Plan outlines current housing conditions and future housing needs in Island County for the 20-year planning period, to be included in the Comprehensive Plan as required by the Growth Management Act (RCW 36.70A.070(2)). The future housing needs are estimated using the population projections in the revised Countywide Planning Policies (draft as of November 2025).

Island County has several housing related challenges, including the need for a variety of housing types and the need for more housing affordable to low-income households. The need for housing over the 20-year planning period includes accommodating housing at all income levels, which likely means more diversity in housing types, more rental options, smaller units, and senior housing. However, the rural nature of much of Island County presents challenges for developing new housing due to limited infrastructure for septic and water.

The County should balance the vitality of existing housing stock and neighborhood character with the changing housing needs of Island residents. In order to accomplish this goal, Island County must promote safe and healthy residential areas, while increasing the supply and diversity of housing.

The Housing Element provides policy direction for Island County to address these challenges. This policy direction is established in the adopted housing goals and policies. Goals are the primary housing related objectives and outcomes the County wants to achieve over the 20-year planning period. The related policies provide guidance on County actions, such as programs, regulations, and funding, to achieve those goals.

This Element is broken down into the following sections:

1. An inventory of the current housing stock and conditions
2. Population and demographic trends
3. Racially disparate impacts, displacement, and exclusion risks
4. A forecast of housing needs and capacity
5. Goals and policies

### **4.2 HOUSING INVENTORY**

Island County's existing supply of housing reflects past growth, market demand, and regulations in Island County. This section summarizes Island County's existing housing stock, including the number of units by type and price. This section also considers recent development trends and housing vacancy in Island County.

#### **4.2.1 HOUSING UNITS**

According to the Washington State Office of Financial Management (OFM), there are approximately 42,954 housing units in Island County as of 2025. The majority of those units (78 percent) are single-unit homes. Multifamily housing (buildings with two or more units)

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represents 11 percent of the total housing stock with most of the multifamily housing stock within Oak Harbor.

Table 4-1. Housing Units by Type and Jurisdiction, 2024

	Single-family	2+ Units	Mobile Homes	Total
City of Oak Harbor	6,188	3,441	555	10,184
Town of Coupeville	697	221	129	1,047
Town of Langley	549	224	0	773
Unincorporated	25,940	829	4,181	30,950
<b>Island County</b>	<b>33,374</b>	<b>4,715</b>	<b>4,865</b>	<b>42,954</b>

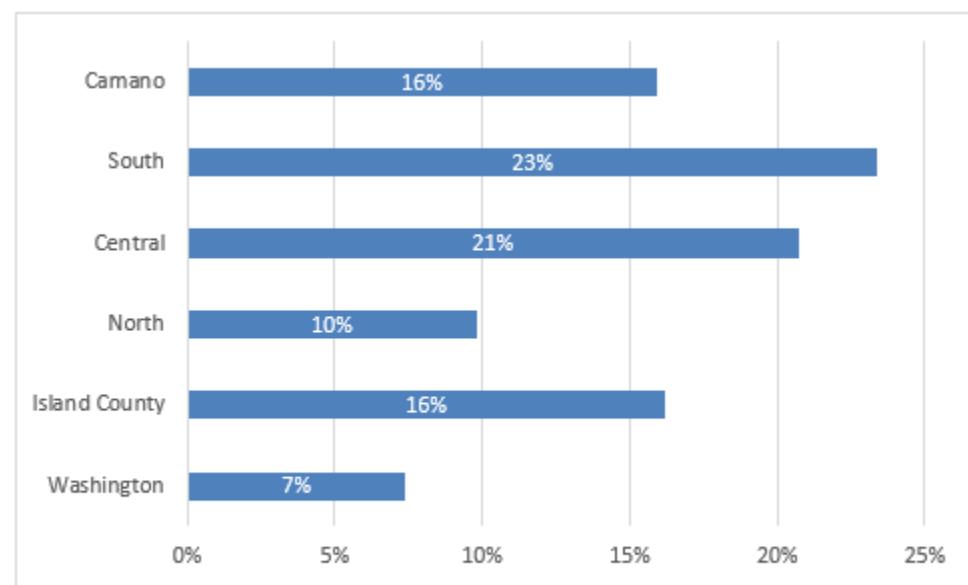
Source: Office of Financial Management 2020-2024 Census Data.

Mobile homes (as defined by the OFM and American Community Survey) are over 11 percent of total housing stock.

The housing stock in Island County is a mix of ages. Since 2016, just 2,859 new units have been built, and only three units of those have been multifamily units. From 2016 to 2022, the county averaged 334 new housing units each year. Since then, building has slowed down with an average of 258 new units in 2023 and 2024.

The percentage of units that are vacant in Island County is higher relative to Washington State. Based on the 2023 Census, about 16 percent of housing units in Island County are vacant, which is double the vacancy rate for Washington State.

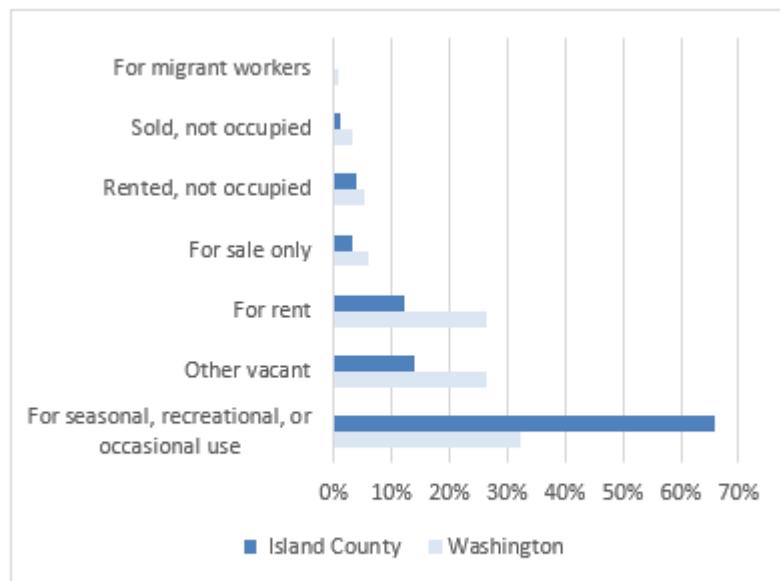
Figure 4-2. Vacancy Status, Island County, Washington State 2023



Source: U.S. Census Bureau, 2023 ACS 5-Year Estimate

The most common reason for vacancies is that homes have seasonal, recreational, and occasional uses, which is the reason for over 60 percent of vacant units in Island County.

Figure 4-3. Vacancy Reason, Island County and Washington State, 2023

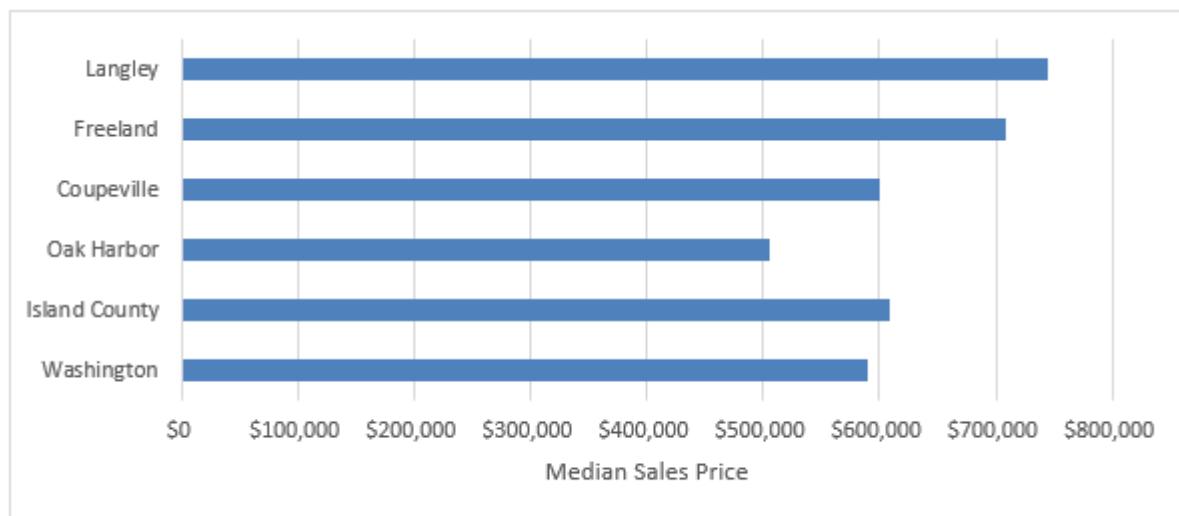


Source: U.S. Census Bureau, [2023 ACS 5-Year Estimate](#)

## 4.2.2 HOUSING PRICES

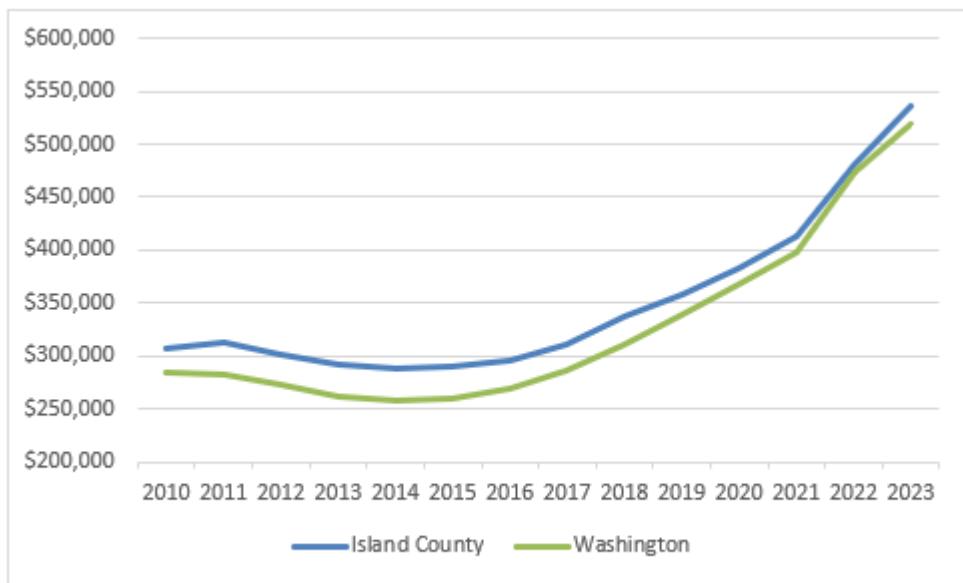
In 2024, Island County had a median sales price of over \$600,000, a 50 percent increase since 2017. Home sales prices in Island County have followed a similar trend to Washington State.

Figure 4-4. Median Sales Price, Island County as of December 2024



Source: Zillow

Figure 4-5. Median Sales Price, Island County and Washington State, 2010-2023



Source: U.S. Census Bureau, [2023 ACS 5-Year Estimate](#)

The median gross rent in Island County for 2018-2023 was \$1,682, an increase of \$600 since 2017. Rent on Camano Island is higher than the Washington State average.

Figure 4-6. Median Gross Rent, Island County, Washington State, and Selected Areas, 2018-2023



Source: U.S. Census Bureau, [2018-2023 ACS 5-Year Estimate](#)

### 4.2.3 HOUSING AFFORDABILITY

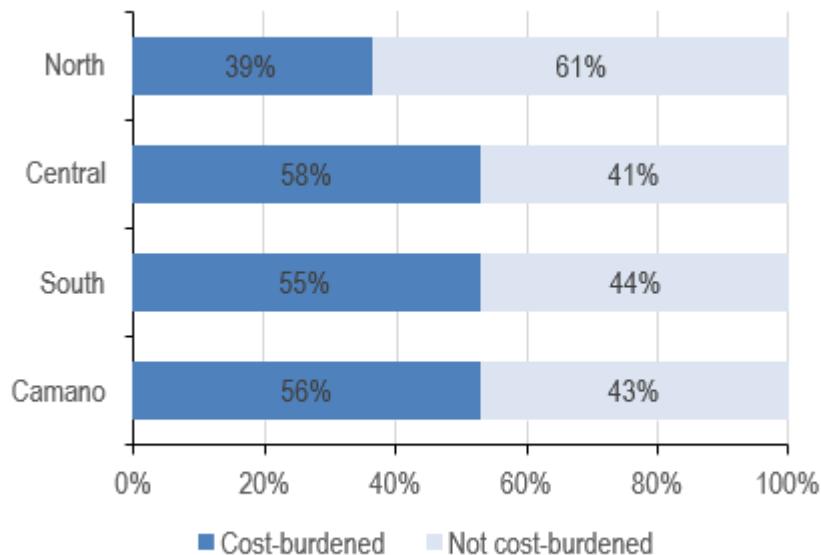
The typical standard used to determine housing affordability is that a household should pay no more than a certain percentage of household income for housing, including payments and interest or rent, utilities, and insurance. The U.S. Department of Housing and Urban

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Development (HUD) guidelines indicate that households paying more than 30 percent of their income on housing are “cost burdened” and households paying more than 50 percent of their income on housing are “severely cost burdened.”

In the 2012-2016 period, about 35 percent of Island County’s households were cost burdened. In 2023, that number jumped to 52 percent. Residents in Central and South Whidbey, and Camano Island, have become severely cost burdened in the last 10 years.

Figure 4-7. Housing Cost Burden by Area 2023



Source: U.S. Census Bureau, 2023 ACS 5-Year Estimate



Table 4-8. Supportive Housing in Island County 2025

Supportive Housing in Island County	
Night to Night Shelter	30 beds
Night to Night Shelter Youth ( <u>18-24 year olds</u> )	15 beds
Emergency Shelters	53 beds
Transitional Housing	21 beds
Permanent Supportive Housing	0 beds
Transitional Housing Youth ( <u>18-24 year olds</u> )	16 beds

Source: Island County Housing Support Center

#### *Transitional Housing*

A project that has as its purpose facilitating the movement of homeless individuals and families to permanent housing within a reasonable amount of time (usually 24 months).  
Department of Housing & Urban Development

#### *Emergency Shelter*

Short-term facilities are intended to provide temporary shelter (up to 90 days) to eligible individuals to prevent homelessness and allow an opportunity to develop an individualized housing and service plan to guide the client's linkage to permanent housing  
Department of Housing & Urban Development

#### *Night to Night Shelter*

Any facility, the primary purpose of which is to provide a temporary shelter for the homeless in general or for specific populations of the homeless and which does not require occupants to sign leases or occupancy agreements.  
Department of Housing & Urban Development

#### *Supportive Housing*

A combination of housing and services intended as a cost-effective way to help people live more stable, productive lives. Supportive housing is widely believed to work well for those who face the most complex challenges; individuals and families confronted with homelessness and who also have very low incomes and/or serious, persistent issues that may include substance use disorders, mental health, chronic illness, diverse disabilities or other serious challenges to stable housing. Supportive housing can be coupled with such social services as job training, life skills training, alcohol and substance use disorder treatment, community support services and case management.

#### 4.2.4 HOUSING NEEDS ANALYSIS

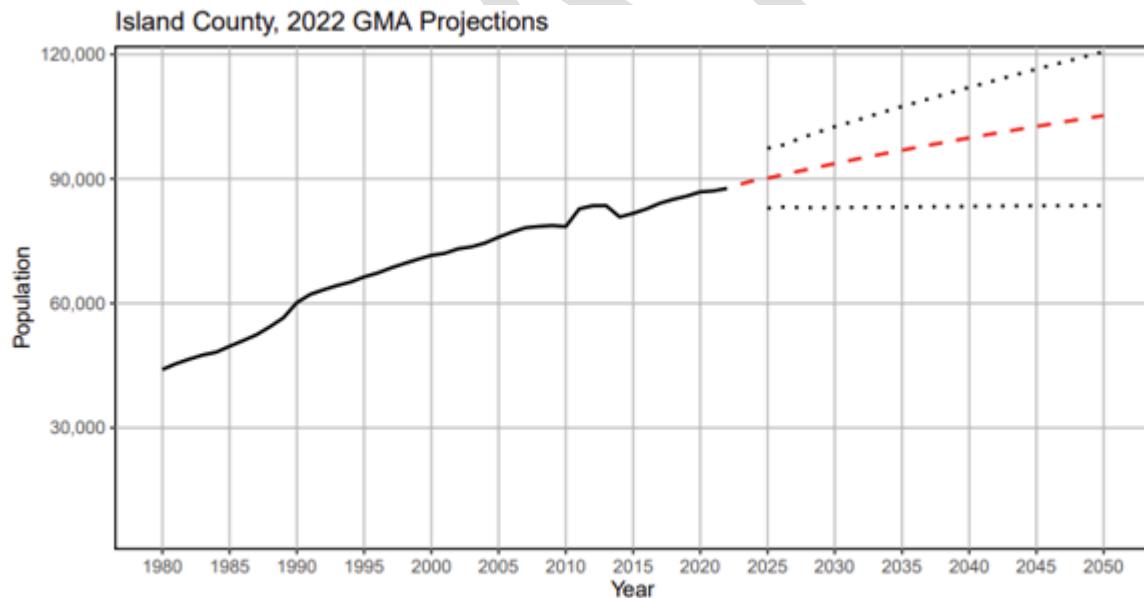
Housing demand is determined by the preferences for different types of housing (e.g., single-family detached or apartment), and the ability to pay for that housing (the ability to exercise those preferences in a housing market by purchasing or renting housing). Preferences for housing are related to demographic characteristics and changes, in addition to personal preferences. The ability to pay for housing is based on income and housing costs. The following two sections analyze and discuss these factors.

#### 4.3 POPULATION AND DEMOGRAPHIC TRENDS

The last comprehensive plan update selected a population growth estimate between the low and medium range provided by the Washington State Office of Financial Management (OFM) due to slower than anticipated population growth over the previous ten-year period. Since then, the County's population has grown faster than planned and between 2015 and 2020, Island County added 6,257 new residents. The population growth estimates for the last comprehensive plan were met or exceeded in 2022, more than ten years before anticipated.

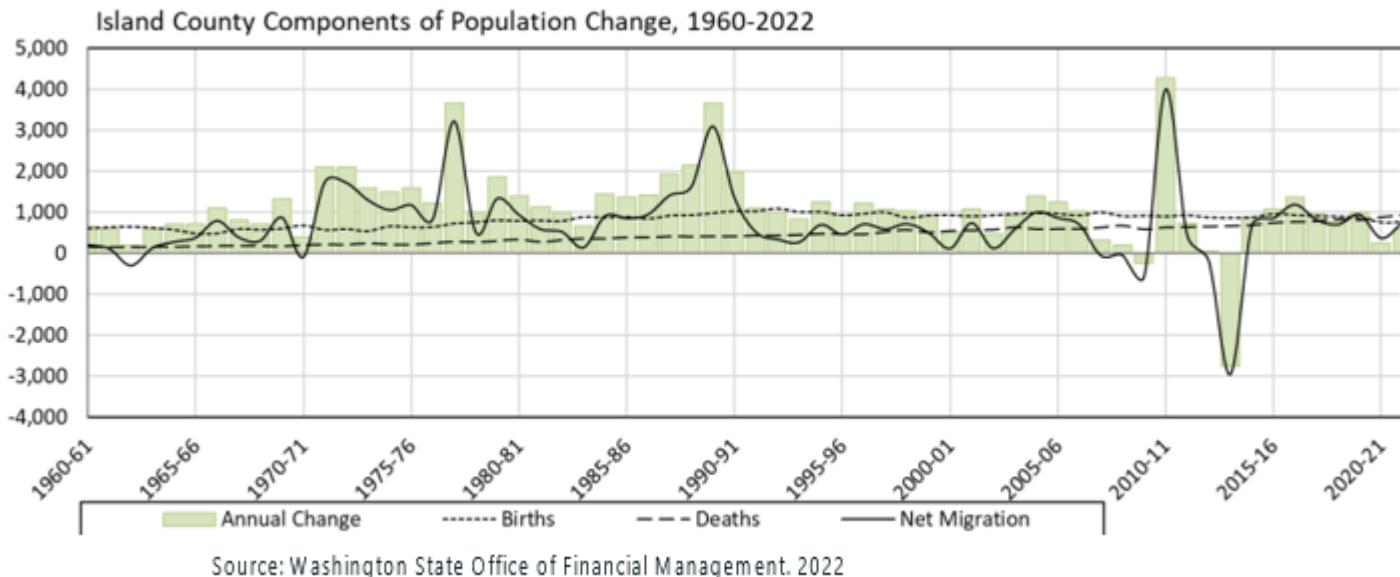
The County's population projection is 99,202 for the 2025 Comprehensive Plan update, which is based on the OFM mid-range projection (adjusted down for infrastructure challenges) and anticipates 12,345 new residents by 2045.

Figure 4-9. Annual Population Growth 2022 (High, Medium, and Low Projections)



Source: Washington State Office of Financial Management. 2022

Figure 4-10. Population Change 2022



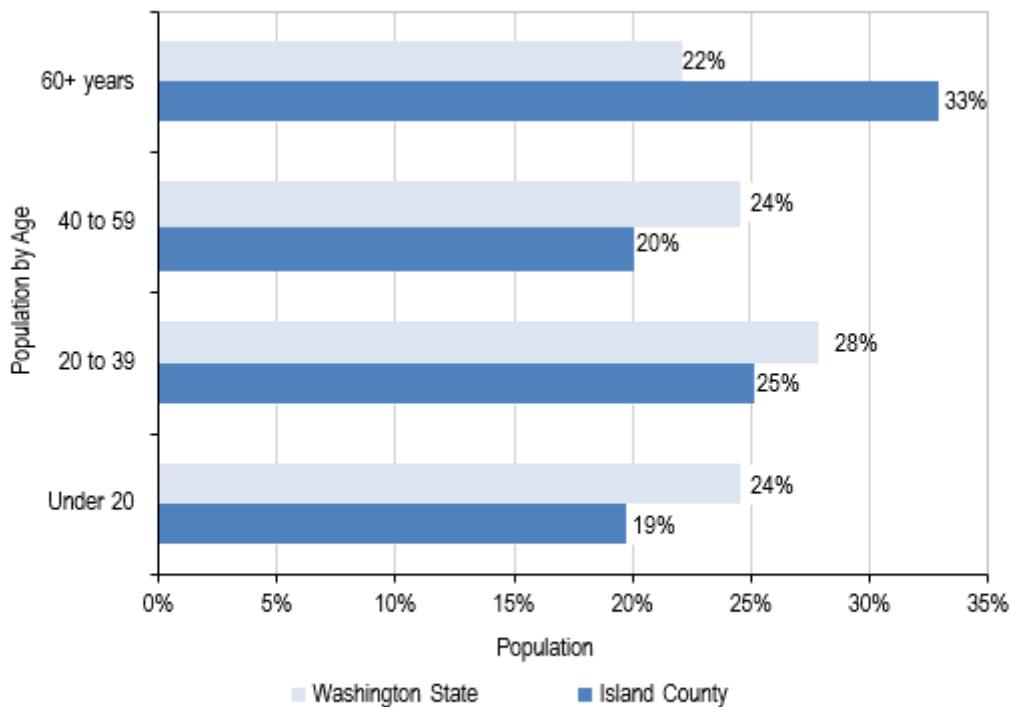
### 4.3.1 DEMOGRAPHICS

In the last ten years, Island County's portion of people aged 60 and older rose four percent and is ten percentage points higher than the Washington State average (33 percent versus 22 percent, respectively). In the last ten years, Island County has lost residents in the 40-59 age ranges, while gaining modestly in the other age ranges. These factors indicate that Island County continues to have an aging population.

Population projections from OFM indicate that from 2024 to 2045, Island County will see the largest increases in those 80-84 and 85+ with an estimated 7,314 residents. The second largest age group increase is anticipated in ages 45-50 and 50-54, with an estimated 6,236 new residents in these age groups. OFM is projecting a slight decline in age groups 65-69 and 70-74, and very modest growth in the age groups under 40.

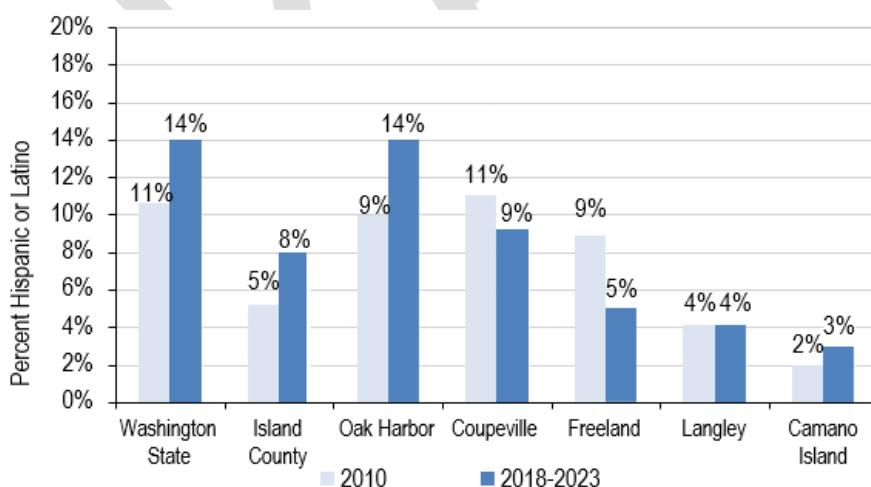
Island County's population is predominantly white non-Hispanic and over 65 years of age. Diversity is increasing in some areas. The Hispanic and Latino population grew five percent in the 2010–2023 period. The population of Island County remains less ethnically diverse than Washington State. Oak Harbor and Coupeville are more ethnically diverse than the Island County average, with the Hispanic and Latino population making up 9.3 percent and 14.1 percent of residents, respectively.

Figure 4-11. Population Distribution by Age, Island County and Washington State 2022



Source: US Census Bureau, 2023 ACS 5 year estimate.

Figure 4-12. Hispanic or Latino Population as a Percent of the Total Population, Island County, Washington State, and Selected Urban areas, 2000 to 2018-2023

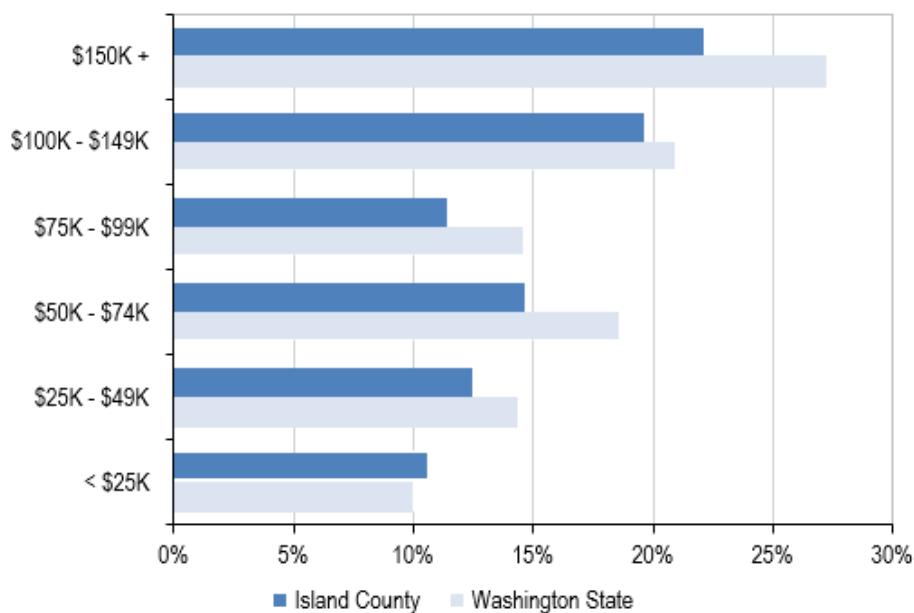


Source: U.S. Census Bureau, 2000 Decennial Census. U.S. Census Bureau, 2011-2015 ACS 5-Year Estimate

Income is one of the key determinants in housing choice and households' ability to afford housing. For the 2018–2023 period, Island County gained residents at the higher incomes, and lost residents at the lower income levels. The households with income over \$150,000 went up from eight percent to 22 percent, while the households making less than \$50,000 per year dropped from 24 percent to 14 percent. These trends are similar to the trends across

Washington State.

Figure 4-13. Household Income, Island County, and Washington State, 2018-2023



Source: U.S. Census Bureau, 2000 Decennial Census. U.S. Census Bureau, 2011-2015 ACS 5-Year Estimate

## 4.4 RACIALLY DISPERATE IMPACTS, DISPLACEMENT, AND EXCLUSION RISKS IN HOUSING

In 2021, the Washington Legislature changed the way communities are required to plan for housing with House Bill 1220 (HB1220). Local governments are now required to “plan for and accommodate” housing affordable to all income levels. In addition, new changes require local jurisdictions to examine racially disparate impacts, displacement, and exclusion risks in housing policies and regulations to begin to undo the impacts.

The median family income in Island County in 2025 is \$102,000 as reported by HUD. This sets the 50 percent area median income limit for a family of four at \$55,700 for the county.

### *Area Median Income (AMI)*

The Area Median Income (AMI) is the midpoint of a region’s income distribution; half of families in a region earn more than the median and half earn less than the median. For housing policy, income thresholds set relative to the area median income (such as 50 percent of the area median income) identify households eligible to live in income-restricted housing units and the affordability of housing units to low-income households.

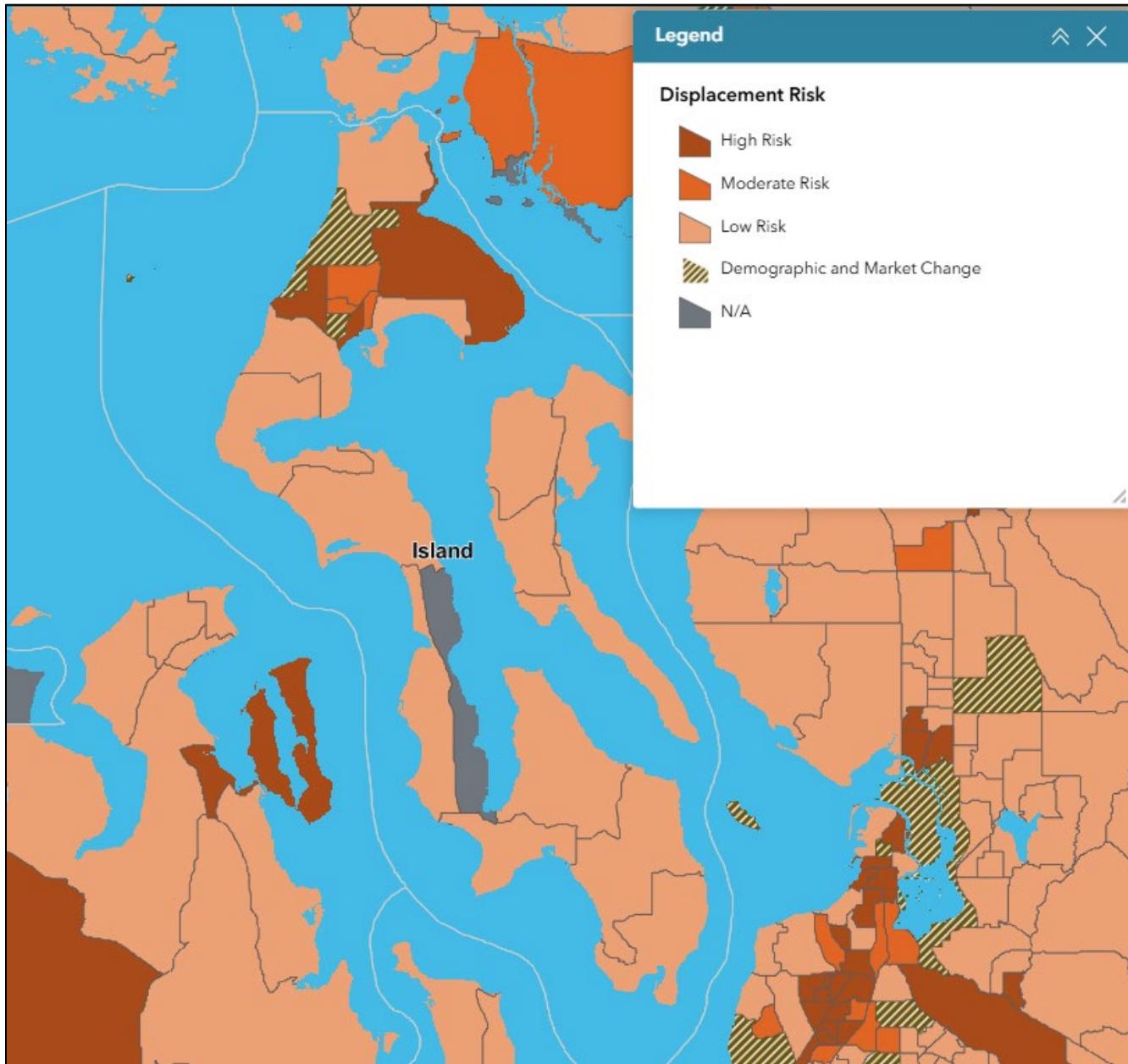
As the cost-of-living increases, risk of displacement also increases. Displacement in housing is when a household is forced to move for reasons beyond their control. Displacement can happen because of eviction or foreclosure, because the cost of living becomes too high, or because of community or cultural reasons. Displacement risks are rated as high in North Whidbey and Oak Harbor compared to the rest of the County, according to the Department of Commerce’s analysis.

Communities of color are at particular risk of displacement. As illustrated in Figures 4-12 and 4-

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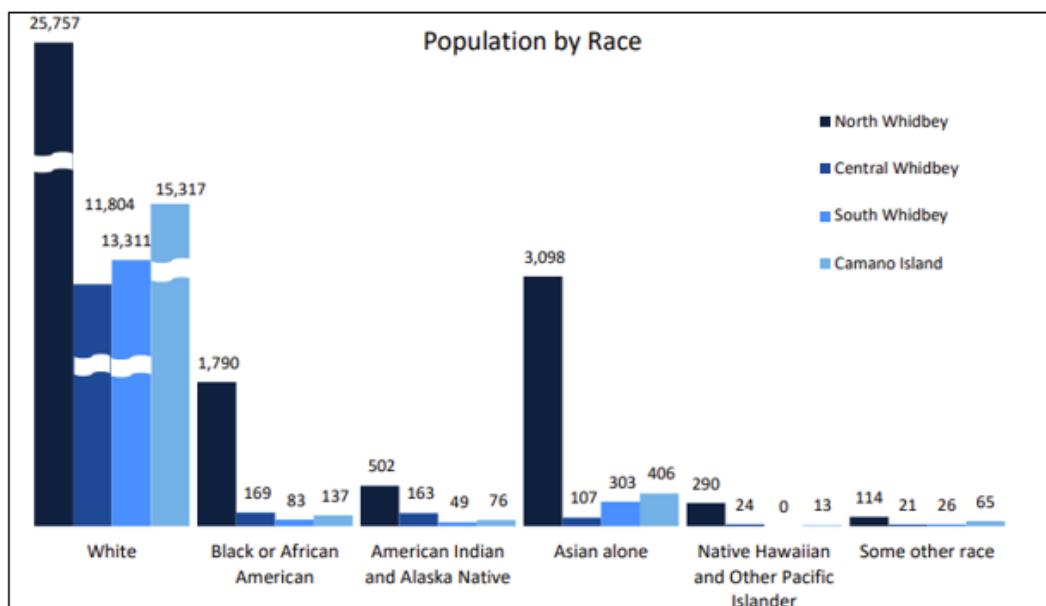
16, North Whidbey has the most racial and ethnic diversity in the county, followed by Central Whidbey. South Whidbey and Camano are made up of predominantly white non-Hispanic populations. Island County as a whole is less diverse than mainland counties in terms of racial and ethnic diversity.

Figure 4-14. Displacement Risk Map for Island County (Dept. of Commerce)



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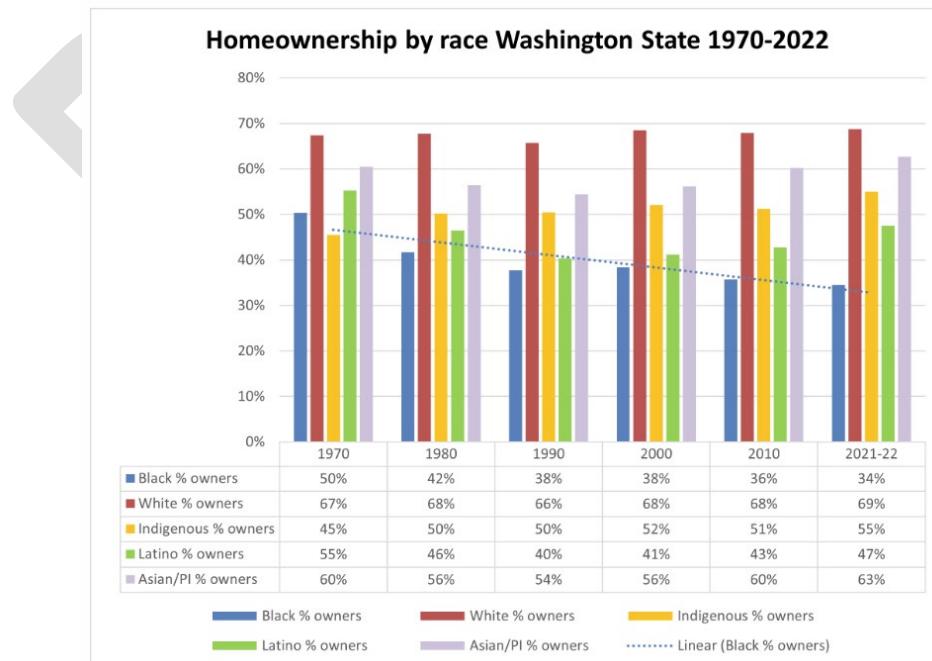
Figure 4-16. Population By Race for Island County



Source: Economic Development Council Island County, Demographics Report 2022

Historically, people of color have been subject to racist and discriminatory practices in housing, which have created inequities in home ownership rates for generations. People of color are disproportionately renters, making them even more vulnerable to price increases and a tight housing market. Island County's home ownership rate is 76 percent according to the 2023 U.S. Census which is 20 percent higher than the state average. This makes it very difficult for renters to find stable housing in our communities.

Figure 4-17. Homeownership by Race for Washington State



Source: Racial Restrictive Covenants Project, Washington State

## 4.5 HOUSING NEEDS, FORECAST, AND CAPACITY

### 4.5.1 HOUSING NEEDS AND FORECAST

Island County's 2045 population target is 99,202, this represents 7,176 new dwelling units over the next 20 years. This section describes the key assumptions and presents an estimate of new housing units needed in unincorporated Island County to accommodate this population growth.

Island County needs 2,388 new dwelling units over the 20 years to meet the growing demands for housing in our area. Of these 2,388 new units, over 900 units of housing are needed below the 0-50 percent AMI levels. Currently, 64 percent of Island County's housing is over 100 percent AMI. Very little multi-family and affordable housing types exist in unincorporated Island County and therefore the focus over the next 20 years needs to be in accommodating lower income levels with more affordable housing types.

Table 4-18. Housing for All Planning Tool (HAPT), 2025

Island County		Projection Year: 2045		Permanent Housing Needs by Income Level (% of Area Median Income)							Emergency Housing Needs (Temporary)		
		Total	Non-PSH	PSH	>30-50%	>50-80%	>80-100%	>100-120%	>120%				
Countywide Estimated Housing Supply (2020)		37,272	1,210	18	2,915	7,479	5,878	4,734	15,038				
Countywide Additional Units Needed (2020-2045)		7,176	846	762	1,560	1,266	560	527	1,655				
Sum of Allocation to Jurisdictions (from User Inputs)		7,176	846	762	1,560	1,266	560	527	1,655				
		100.00% Met Target		<-- Sum of user inputs for jurisdiction shares of county future net housing need. If below 100%, increase shares. If above 100%, decrease shares.									
		* The location of 10 existing permanent supportive housing units within Island County is unknown. Therefore, they are not included in the jurisdiction table below.		Permanent Housing Needs by Income Level (% of Area Median Income)									
User Input - % Share of County Population Growth. Values must sum to 100%		Total	Non-PSH	PSH *	>30-50%	>50-80%	>80-100%	>100-120%	>120%	Emergency Housing Needs (Temporary)			
		33.27 %	Unincorporated Island County	Estimated Housing Supply (2020)	25,445	598	8	1,580	3,311	3,676	3,788	12,484	28
		4.88 %	Coupeville town	Allocation Method A (2020-2045)	2,388	290	272	545	427	178	166	508	84
		6.22 %	Langley city	Estimated Housing Supply (2020)	1,017	73	0	191	162	77	118	396	0
		55.63 %	Oak Harbor city	Allocation Method A (2020-2045)	350	40	34	71	61	29	27	89	11
				Estimated Housing Supply (2020)	743	74	0	34	90	125	107	313	21
				Allocation Method A (2020-2045)	446	50	43	91	77	37	35	113	14
				Estimated Housing Supply (2020)	10,057	465	0	1,110	3,916	2,000	721	1,845	67
				Allocation Method A (2020-2045)	3,992	486	455	912	714	298	278	849	140

Source: Washington Department of Commerce, HAPT 2025

Table 4-19. Island County Housing Needs, 2025

	Total Housing Units	0-30%	30-50%	50-80%	80-100%	100-120%	120+	Emergency Housing
Existing Stock	25,445	606	1,580	3,311	3,676	3,788	12,484	28
2045 Allocations	2,388	500	486	414	196	187	604	73

Source: HAPT

## 4.5.2 HOUSING CAPACITY

The County conducted a Lands Capacity Analysis as a part of the 2025 Comprehensive Plan Update, the capacity analysis process is outlined in the Countywide Planning Policies. The new requirements from HB 1220 break out housing units by income level. The capacity analysis for the County demonstrated a distinct lack of housing at the lower income levels, with the largest deficits occurring between 0-30 percent and 30-50 percent AMI levels.

Table 4-20. Lands Capacity for Units Needed, 2025

Income Levels	Zone Categories	Projected Need	% from HAPT	Total Zone Capacity	Capacity Surplus / Deficit
0-30%	Multifamily	500	4%	26	-474
30-50%		486	7%	44	-442
50-80%	Moderate Density	414	13%	212	-202
80-100%		196	14%	565	369
100-120%	Low Density	187	14%	2,225	2,038
120%+		604	47%	4,833	4,229

Source: Island County Lands Capacity Analysis, 2025

The housing deficits identified in the capacity analysis are not surprising given the predominance of single-family housing in Island County and the high rates of home ownership. The focus over the next 20 years must be on creating capacity at the lower income levels to create more equity in housing types.

Proposed changes to meet the housing demands include:

- Allowances for Accessory Dwelling Units (ADUs)
- Code changes in Limited Areas of More Intensive Rural Development (LAMIRDs)
- Updates to Rural Cluster housing provision
- Co-Living Housing required updates
- Recreational vehicles on single-family lots
- Other zoning changes to support supportive housing

The resulting capacity gained from these changes are summarized in the table below (for more details see Island County's SEPA Checklist 2025).

Figure 4-21. SEPA Checklist Capacity Summary

Code Change Proposal	Housing Capacity Increase Over 20 Years	Affected Zones	Notes on Affordable Housing Capacity
ADUs	1,122 ADUs	<ul style="list-style-type: none"> <li>• Residential LAMIRDs (Rural Residential Zones);</li> </ul> <p>Rural, Rural Forest, and Commercial Agriculture</p>	120 ADUs (out of 1,122) affordable up to 80% AMI.

		Zones.	
<b>Mixed-use LAMIRDs</b>	758 multi-family dwelling units	RC, RV, and CGV Zones.	758 duplex, triplex and fourplex, and apartments available as market rate affordable, including 0 to 80% with federal and state funding.
<b>Rural Cluster Housing</b>	260 dwelling units	Rural, Rural Agriculture, Commercial Agriculture or Rural Forest Zones.	200 dwelling units (out of 260) affordable at up to 50% and 80% of AMI.
<b>Co-living Housing</b>	20 developments with 80 sleeping rooms	NMUGA, Rural Residential, Rural Center, Rural Village, and Camano Gateway Village Zones.	80 sleeping rooms are available as market-rate affordable up to 80% AMI.
<b>RVs on SF lots</b>	40 RVs	Rural, Rural residential, Rural Commercial, Rural Village, Camano Gateway Village Zones.	40 shelter units available.
<b>TOTAL over the 20-year planning period, and dwelling units per year</b>	2,180 dwelling units (includes sleeping rooms in Co-living housing, and RVs for shelter).  109 dwelling units/yr.	NA	Housing for All Planning Tool (HAPT) income range deficit for 0 to 80% AMI is 1,118 dwelling units.  The portion of the increased housing capacity specifically estimated as available to serve the deficit is 1,198 DUs.  The overall housing capacity increase, which is approximately 55% of total increase, provides the zoning allowance to more than meet the HAPT need.

Source: Island County SEPA Checklist 2025

#### 4.5.3 FUNDING STRATEGIES FOR AFFORDABLE HOUSING

Funding the development of housing at affordable levels is a challenge for any jurisdiction and will be an enormous challenge for Island County. It will take create public and private partnerships to make progress toward meeting the housing deficits in this comprehensive plan. Likely all of the 0-50 percent AMI housing and some 50-80 percent AMI housing will require public funding and subsidies to be built.

Current funding sources for affordable housing include (see the 5-year Homeless Housing Plan for more details):

- 1/10<sup>th</sup> of 1 percent sales tax (local)
- Document recording fees (local)
- Consolidated homeless grant (state)
- House Bill 1406 (local)
- Skagit Home Consortium
- Balance of State / Continuum of Care
- Real Estate Excise Tax (for infrastructure only)
- Rural County Economic Development (for infrastructure only)

Additional state and federal grants and funding will be pursued for specific projects. Local non-profits play a large role in the development of affordable housing in Island County and we anticipate they will continue to play a large role. The County will partner and support these non-profit developers to achieve our shared goals of housing affordable to all income levels across the county.

#### **4.5.4 EMERGENCY HOUSING AND PERMANENT SUPPORTIVE HOUSING**

Island County Human Services is updating the Homeless Housing Plan (HAP) at the same time as this comprehensive plan update. The HAP is a 5-year plan that outlines strategies for meeting the Supportive Housing needs for the County.

Additionally, changes to the zoning code were made for voluntary compliance with HB 1220, RCW 35A.21.430, and RCW 35.21.683, including:

- Allow for emergency shelter anywhere that overnight lodging is allowed.
- Allow night-to-night shelters in the Rural zone.
- Allow permanent supportive housing in areas zoned for multi-family housing (NMUGAs and LAMIRDs).
- Allow permanent supportive housing and transitional housing in rural cluster developments.

## 4.6 GOALS & POLICIES

**Goal 1. Encourage preservation of existing housing stock capacity, as well as subsidized and affordable housing units, ~~and the character of existing communities.~~**

~~H1.1. Sustain and enhance the vitality, diversity, and quality of life within existing neighborhoods through the promotion of development that is sensitive to the quality, design, scale, and character of those neighborhoods.~~

H1.1.2 Preserve the existing housing stock to meet the changing needs of residents by continuing to improve the permitting process for remodels/additions, and accessory dwelling units, ~~and guest cottages.~~

H1.2.4.3 Monitor properties ~~with expiring subsidies~~ that provide affordable housing and identify strategies and resources to preserve their continued affordability.

~~H1.3.4.4 Identify and promote Incentivize and build~~ awareness of resources and programs available for housing repair and rehabilitation for homeowners ~~with low incomes~~; examples may include, reduced dependence on natural gas, weatherization, resiliency to sea level rise, septic repair or compliance with flood hazard regulations.

H1.4.4.5 Support the preservation of manufactured home parks in Island County, by prioritizing of County funds, as a component of the County's affordable housing stock.

H1.5.4.6 Develop strategies to accommodate encourage the re-use of existing housing and historic structures in rural residential areas including potential incentives for co-living housing, intergenerational housing, and relocation of houses to other sites.

~~H1.6.4.7 Monitor the impacts of vacation rentals on housing availability in the County. Implement policies and regulations on existing and future uses of short-term rentals in the County to reduce the impact of short-term rentals on long term housing.~~

H1.7.4.8 Consider development regulations for the LAMIRDs RAIDs and NMUGAs that are compatible with moderate density housing residential community character, that promote pedestrian connectivity, employment locations, and support the County in meeting our housing allocations ~~ensure the long term vitality of Island County neighborhoods.~~

**Goal 2. Promote the development of ~~different housing types, such as rentals and affordable housing manufactured homes~~, to meet the needs of all demographic segments of the population, housing tenure choices, and income levels. Provide for ~~more diverse these~~ housing types in ~~appropriate~~ locations where infrastructure, public transit, and community services are readily accessible, planned in the near future, or are included as part of a new development fully-contained community as described in RCW 36.70A.350.**

H2.1-Encourage Accommodate the construction of multi-family units, primarily rentals, in areas where higher densities are permitted and where infrastructure, including but not limited to public transportation, water, and wastewater is already available or can be supported.

H2.2 Encourage Incentivize the development of housing suitable to the needs of older adults, including independent and assisted living housing, in Mixed Use LAMIRDs RAIDs and UGAs.

H2.3 ~~Encourage Allow~~ the siting of cluster developments, duplexes, triplexes, and fourplexes in all Rural Residential zones, ~~that are near in~~ Mixed Use LAMIRDs RAIDs and UGAs, and educate homeowners associations about middle housing.

H2.4 ~~Identify Incentivize the development of~~ innovative housing approaches, such as cluster housing, ~~for Camano Island in areas of the county~~ where the predominance of rural zones and lack of a UGA presents challenges for meeting a diversity of housing needs to accommodate housing for all income levels.

~~H2.5 Evaluate and modify as needed, Planned Residential Developments and clustered housing code provisions to ensure that they provide adequate incentives to achieve desired densities.~~

H2.5 2.6 Evaluate Implement regulations to ~~determine appropriate locations~~, provide expanded opportunities, ~~determine potential~~ incentives, and remove unnecessary barriers and/or impediments to the development of the following housing types: co-living housing, permanent and seasonal farm worker housing, accessory dwelling units ~~and guest cottages~~, manufactured housing communities and manufactured homes, rural clusters ~~small multi-unit structures~~, cottage housing, and other small dwelling unit types like tiny homes and recreational vehicles.

H2.6 2.7 Encourage Accommodate infill development in LAMIRDs RAIDs and UGAs ~~through zoning regulations by implementing minimum density requirements and increase height limits~~, and consider incentives with specific attention to the incentives identified under RCW 36.70A.540.

H2.7 2.8 Explore Pursue options to allow ~~temporary~~ housing structures to accommodate ~~temporary short-term unhoused~~ housing needs ~~related to limited term employment and the homeless population~~.

H2.8 2.9 Monitor Island County's housing development and periodically compare to housing development targets in the Comprehensive Plan and buildable land supply. Require municipalities to submit an activities report for tracking purposes annually.

H2.9 2.10 Ensure that Incentivize innovative housing options with septic and water infrastructure, such as pilot programs to encourage specific types of housing, and are considered and addressed in county housing policies, programs, funding, and local zoning regulations.

H2.10 2.11 Develop and allow "pre-approved" or "permit ready" house plans for detached accessory dwelling units, ~~guest cottages, cottage housing~~ and other potential housing types in appropriate locations.

H2.11 2.12 Identify opportunities to lower labor and materials costs by supporting and encouraging alternative housing designs, materials and construction, such as self-help/sweat-equity housing, owner-built housing, tiny homes, manufactured homes, recreational vehicles, community sewage infrastructure, community drinking water, and the use of existing or reclaimed building materials.

H2.12 2.13 Provide funding for identified sites or partner with non-profit or community based organization to create additional locations for, and encourage the siting of, recreational vehicle parks as a temporary lodging option.

H2.13 2.14 Continue to identify and evaluate opportunities to streamline interdepartmental permitting and create a one-stop-shop for affordable housing developments ~~review where possible~~.

H2.14 Provide flexibility for recreational vehicles to be used as temporary housing in residential zones with adequate utilities including but not limited to water, septic, and electricity.

H2.15 Utilize 1590 funds (10th of 1% sale tax) to demonstrate the County's commitment to affordable housing initiatives.

H2.16 Allow provisions for accessory dwelling units (ADUs), consistent with RCW 36.70A.681, to support ADUs as an affordable housing type.

H2.17 Pursue innovative public and private partnership models for infrastructure development to support affordable housing.

H2.18 Facilitate a variety of ownership opportunities and choices by allowing and supporting the creation of condominiums, mutual housing associations, limited equity cooperatives, and community land trusts.

**Goal 3. ~~Promote fair access to housing and shelter for all persons. Collect census data on race and ethnicity data and analyze for racial disparities in access to affordable rent, rental cost burden, home ownership, and displacement.~~**

H3.1 ~~Identify appropriate locations to~~ Support the development of and facilitate transitional housing, coordinated with critical support services, for youth, adults, seniors, families, and those with disabilities.

H3.2 ~~Identify appropriate locations to~~ Support and facilitate the development of emergency shelters and ~~temporary short-term~~ housing for those in need through public private partnerships and commitment of County funding.

H3.3 Ensure that community housing and shelter needs are considered and addressed in county housing policies, programs, funding, and local zoning regulations.

H3.4 Evaluate and consider implementing the recommendations of the Tri-County Consortium's 2018 Analysis of Impediments to Fair Housing Choice and successor Fair Housing Plans to affirmatively further Fair Housing in Island County.

H3.5 Promote community and landlord awareness of and compliance with federal and state Fair Housing laws through training in cultural awareness for housing providers.

H3.6 ~~Promote diverse Increase the~~ representation of people of color, low-income, and marginalized voices on boards and committees that make recommendations concerning housing-related policies, programs or funding.

H3.7 Protect existing underutilized and non-conforming affordable housing, like manufactured home parks, from redevelopment and displacement of residents.

H3.8 Establish requirements and/or add incentives for new housing developments to include a percentage of the project for affordable housing and/or for seniors, veterans, and people with disabilities.

H3.9 Avoid siting housing related essential public facilities in AICUZ/APZ zoned lands.

**Goal 4. Promote ~~changes policies that facilitate the reduction in~~ reduce the share amount of cost burdened households by 10 percent. ~~by increasing the supply of subsidized housing.~~**

H4.1 Define subsidized and Utilize the Housing for All Planning Tool (HAPT) to establish the low-income housing needs by income level for communities across the County. and establish measurable subsidized and low-income housing targets relative to those needs. Each jurisdiction is responsible for meeting the housing needs at each income level.

H4.2 Encourage Support the development of a range of permanent subsidized affordable housing options through small demonstration projects-based structures, administration of rental assistance, and supportive housing.

H4.3 Ensure publicly-funded, low-income affordable housing is located in appropriate locations where infrastructure, public transit, and community services are readily accessible, planned in the near future, or are included as a part of a new development fully contained community as described in RCW 36.70A.350.

H4.4 Review Prioritize the use of existing surplus and buildable public land owned by Island County and other public agencies to support determine if any such lands are appropriate to be transferred to a non-profit housing agency for subsidized or low-income affordable or subsidized housing.

4.5 Evaluate opportunities to reduce or eliminate permit fees for subsidized and low-income housing.

H4.5 4.6 Implement incentives, including reducing or eliminating fees, for subsidized affordable housing projects within non-municipal urban growth areas and mixed use LAMIRDS RAIDs.

H4.6 4.7 Ensure coordination between the policies addressed in the Comprehensive Plan and those outlined in Island County's Homeless Housing Plan.

H4.7 4.8 Collaborate with municipal jurisdictions to develop mutual policies and agreements that facilitate the siting and subsequent annexation of subsidized affordable housing in unincorporated UGAs.

H4.9 Incentivize churches and non profits in developing and providing affordable housing on their land including the infrastructure needed to support the housing.

## Goal 5. Collaborate with other jurisdictions and housing organizations to address county-wide housing issues.

H5.1 Actively convene committees to coordinate county-wide housing issues and include representatives from under served communities and individuals who have previously experienced homelessness or housing insecurity.

H5.2 Evaluate the potential for Implement a Transfer of Development Rights (TDR) program for the Freeland NMUGA, or in conjunction with municipal jurisdictions incorporated communities, that allows higher densities within city boundaries, and urban growth areas, mixed-use LAMIRDS and evaluate opportunities for using the TDR program to preserve existing affordable housing.

H5.3 Continue to build maintain partnerships and support collaboration with housing groups, - the Housing Authority of Island County, the Opportunity Council, local industries, major employers, and different groups including nonprofit, faith-based, public, and private interests in ongoing efforts to fund and sustain existing subsidized and low-income affordable housing projects in Island County.

H5.4 Support collaboration between private developers, public agencies, and non-profit organizations so that a variety of housing options are dispersed throughout the county and develop these partnerships to collaboratively advocate for more financial resources from the federal and state government for subsidized, ~~low-income~~ and affordable housing.

H5.5 Continue to coordinate with, and provide staff support for the Housing Provider Network and other housing-related committees.

H5.6 Support applications for federal, Low-Income Housing Tax Credits and other available incentives for the acquisition, rehabilitation, or new constructions of rental housing targeted to lower-income households.

H5.7 The Board of Island County Commissioners shall consider housing related policy implementation actions as part of the annual work plan review.