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2020-2040

# Comprehensive Housing Plan 2020-2040

Confederated Tribes of the Colville  
Indian Reservation

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CCT PLANNING

PO BOX 150 NESPELEM WA 99155

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## 1.0 INTRODUCTION

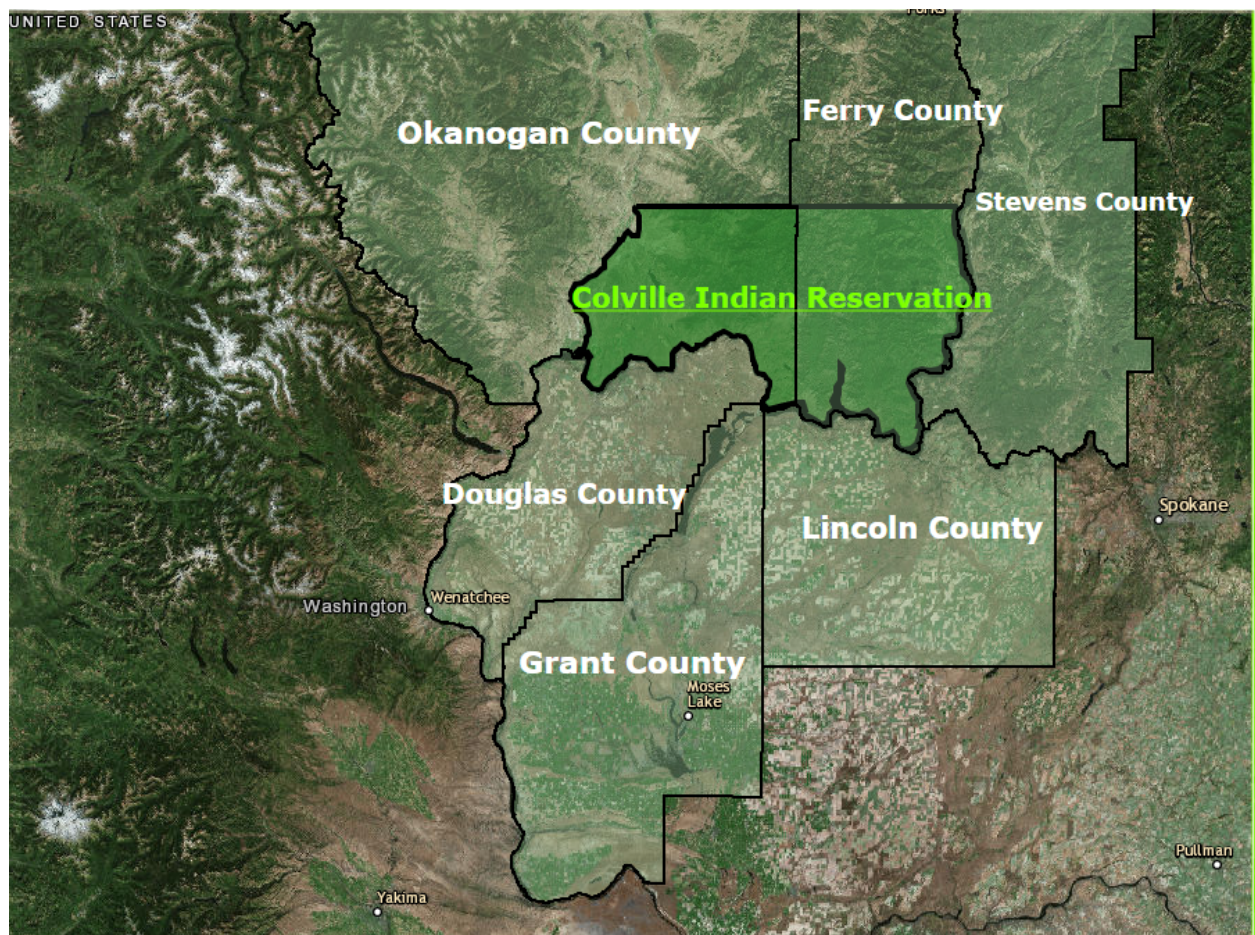
The Colville Tribes has endeavored to complete a Growth Management Act (GMA) style Comprehensive Plan, and Housing is vital element of such a document.

In adhering to this goal, the Colville Confederated Tribes Planning Department (CCT Planning), incorporated the Planning processes delineated in the Washington Revised Code of Washington (RCW) 36.70A.070



Consequently, CCT Planning has identified current housing conditions and projected housing needs for a 20-year planning period.

Housing has been a continuous problem for both the Colville Tribes as well as the adjacent counties, Okanogan and Ferry. The needs of the Colville Tribes dovetail with those of both County's, as there is a need for a wide variety of housing types, with a need existing for affordable and low-income housing, due to the prevailing socio-economic characteristics of the community, but there is also a major need to professional level housing to accommodate the workforce of the key major employers of the region, which include Tribal Government, the Federal Government, State Government but also large scale agricultural operations.



The housing needs of 2020-2040 will necessitate a multi-pronged approach to address multiple areas, and will also require coordinating with local government agencies and local business development agencies such as [ ].

The rural nature of the Colville Tribes, Ferry County and Okanogan County poses major challenges to addressing the housing issue. Among the challenges unique to our region: lack of population discourages outside investment, lack of suitable land for development, lack of financial resources for local communities to address the problem and finally, the lack of infrastructure that exists in areas where the community wants development.

The Comprehensive Housing Plan provides the policy direction of the Colville Tribes for the 2020-2040 planning period. With the direction being provided in the goals and objectives identified by tribal leadership, the community as well as best practices identified in the GMA.

The Plan has the following structure



## 6.0 GOALS AND POLICIES

GMA Goal #4. *Encourage the availability of affordable housing to all economic segments of the population of this state, promote a variety of residential densities and housing types, and encourage the preservation of existing housing stock.*

**[P] H Goal 1. Promote equitable, affordable housing on the reservation for all current and future residents.**

[P] Objective 1.1 Provide for a diversity of suitable housing forms within existing neighborhoods to match the needs of a changing population.

[P] Objective 1.2 Design new housing areas in the City of Nespelem that will be quality neighborhoods for all income and family status categories.

[P] Objective 1.3 Support efforts to preserve and provide affordable and workforce housing.

## 2.0 HOUSING INVENTORY

Existing supply of housing on the Colville Indian Reservation are the outcome of past development, demand and policies in the area. This chapter will illustrate the following

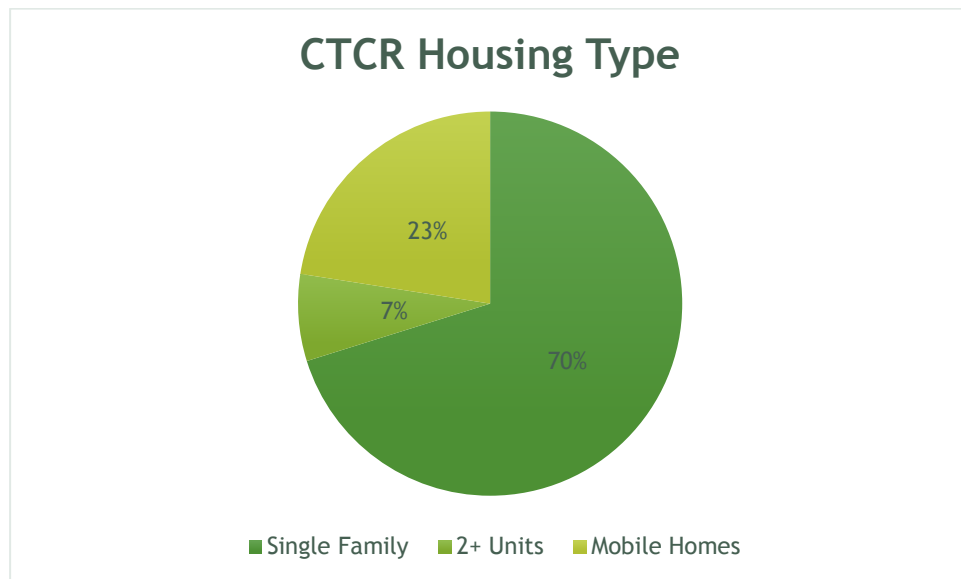
- Housing Types
- Housing Age
- Median Value

- Housing Costs and Affordability
- Comparative Analysis of Housing in the Region

Identifying existing inventory, as well as issues with existing housing stock, will help identify what the needs of the community will be in the 2020-2040 planning period.

## 2.1 HOUSING TYPES

According to the most current data, from the 2014-2018 American Community Survey 5-year estimate, the entire housing stock on the Colville Indian Reservation totaled 3,619, with mobile homes being a disproportionately large percentage of housing stock, comprising 22.5% of all housing on the Reservation.

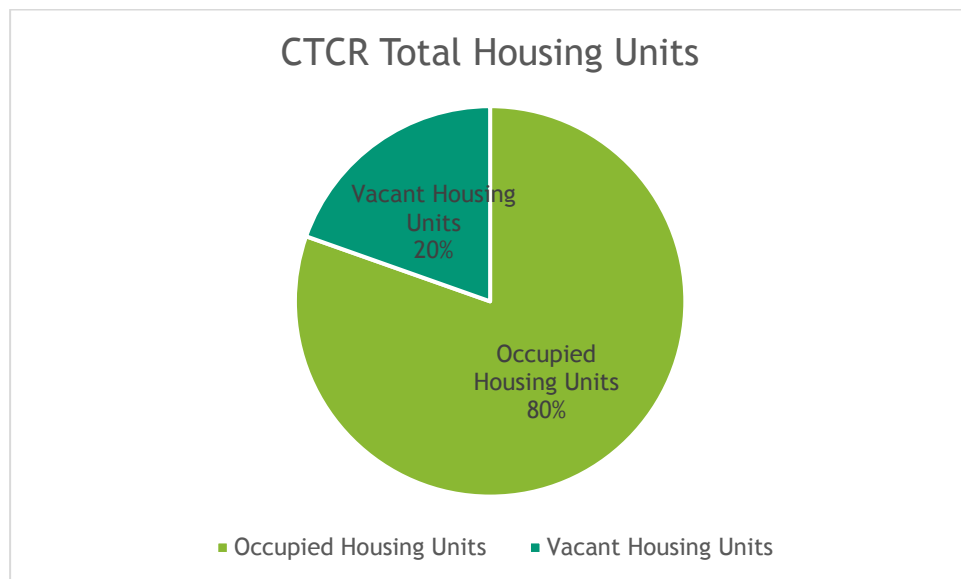


What is the significance of this? When contrasting the percentage of mobile homes with the surrounding counties, it is evident that stick built homes are more prevalent off the reservation, as mobile homes comprise less of total units in both Ferry and Okanogan County.

	Single Family	2+ Units	Mobile Homes	Total Units
Colville Tribes	70.1%	7.3%	22.5%	3,619
Ferry County	77.4%	4.4%	17.5%	4,503
Okanogan County	74%	9%	16.4%	23,054

Percentage of mobile homes of total units in Washington State is 6.3%, and within the United States it is 6.1%, so the mobile home as primary residence is a distinguishing feature of the region as a whole. What accounts for the lack of stick-built homes in the area? This is tied into many other factors, including land suitability, average income in the area and preferences on housing type by the community, with many people having a preference for remote/rural homesites, where purchase of a mobile home is not as cost prohibitive as building a stick-built home.

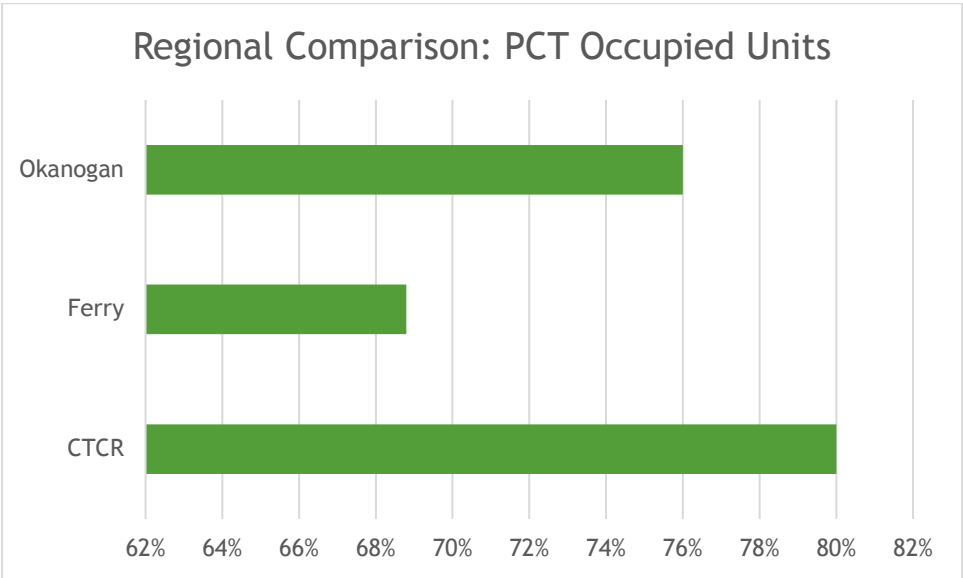
The statistics on vacant and occupied housing units provides an idea of the amount of available housing.





Occupied housing units on the CTCR totaled, which is 80% of total units. This 80%, which is based on the 2018 ACS data, is a strong contrast with statistics from the 2010 Census, at which time occupied housing units were at 67%. The drop in vacant housing units in the previous decade indicates there is a dwindling supply of housing in the community.

Contrasting CTCR’s occupied housing with neighboring County’s indicates the scope of the housing issue on the reservation.



Both Okanogan and Ferry County have occupancy rates that are far lower than the CTCR, with Ferry at 68.8% and Okanogan at 76%.

2.2 Homeownership Vacancy Rate

The homeownership vacancy rate is the proportion of available housing stock that is vacant and for sale. It is identified by calculating the number of housing units available only by the amount of owner-occupied units and vacant units that are for sale and multiplying by 100.

Areas of Ownership	Vacancy Rate
Colville Tribes	1.3
Ferry County	1.9
Okanogan County	2.2

Census data indicates the homeownership vacancy rate is slightly lower on the reservation than in the surrounding counties. And the vacancy rate in the counties is fairly low itself. However, nationally, the homeownership vacancy rate has always skewed on the lower end, with it ranging from 1.7% in 1990, 1.6% in 2000, 2.6% in 2010, and 1.5% in 2018. So overall, community's have challenges meeting the needs of a growing population.

### 2.3 Rental Vacancy Rate

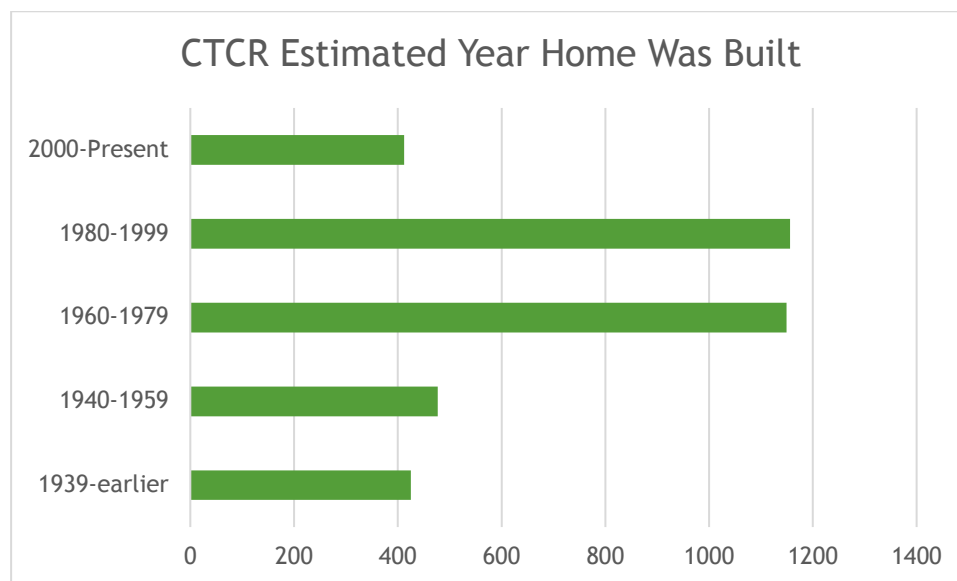
As with the latter category, the rental vacancy rate is also the proportion of available housing stock that is vacant and for rent. It is identified by calculating the number of rental units available only by the amount of owner-occupied units and vacant units that are for sale and multiplying by 100.

The Colville Tribes rental vacancy rate is slightly more favorable than its homeownership vacancy rate. However, nationally, the percentage as of 1/30/2020 was 6.40%, and long term it averages 7.35%, so the Okanogan County side of the reservation has considerable challenges on the rental issue.

Areas of Ownership	Vacancy Rate
Colville Tribes	5.4%
Ferry County	7.7%
Okanogan County	3.3%

## 2.4 HOUSING AGE

Aging infrastructure is an issue across the board in rural communities, and the housing inventory within reservation boundaries reinforces this fact. Much of the available housing inventory on the reservation skews older, with 57% of housing constructing occurring prior to 1980.



While 43% of housing development has occurred 1980-present, 32% actually occurred 1980-1999, and the high percentage of mobile homes on the reservation would tend to indicate much of the post-1980 housing development is of the mobile home variety.

Unfortunately, mobile homes have a far more limited lifespan than stick-built homes, so there will need to be expanded housing development during the 2020-2040 planning period to account for many of these structures needing to be condemned and replaced.

Aging infrastructure is not unique to the Reservation, with both Ferry and Okanogan County experiencing similar infrastructure issues.

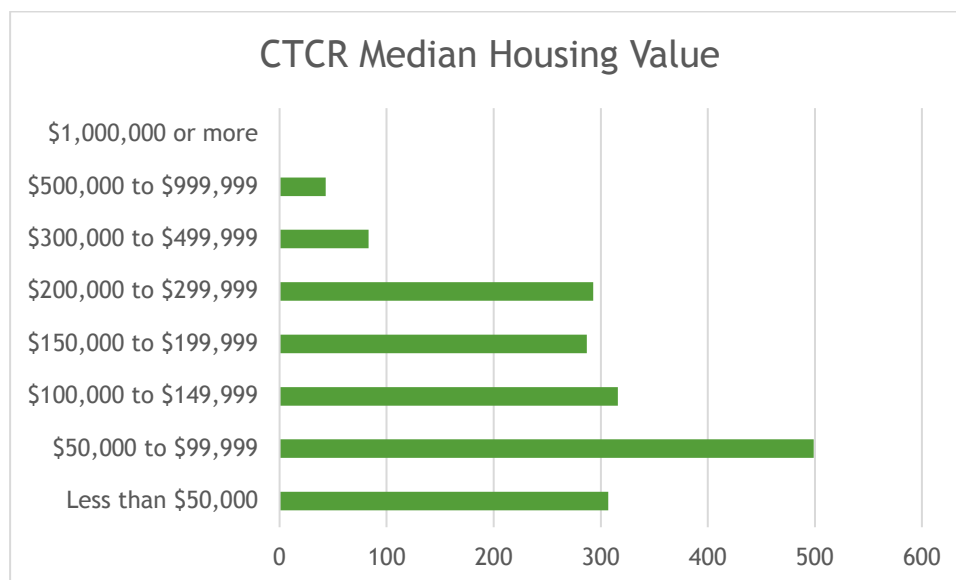
	1939-earlier	1940-1959	1960-1979	1980-1999	2000-Present
Colville Tribes	12%	13%	32%	32%	11%
Ferry County	12%	11%	25%	36%	16%
Okanogan County	13%	15%	25%	29%	18%

Development trends in the region are also skewed towards mobile home development, as the total share of mobile homes in the region have increased during the past 10 years, from 19.4% in 2010, to 23.5% in 2017, according to ACS data.

	2010	2011	2012	2013	2014	2015	2016	2017
Single Unit Structures	71.4%	73.9%	67.0%	66.7%	66.9%	61.3%	64.5%	67.6%
Multiple Unit Structures	9.2%	8.5%	11.1%	10.2%	10.0%	9.6%	10.4%	8.9%
Mobile Homes and Other Structures	19.4%	17.6%	21.9%	23.1%	23.2%	27.2%	25.1%	23.5%

## 2.5 MEDIAN VALUE

Median housing value on the reservation averages \$116,000. However, this statistic is skewed by a few factors. Firstly, 17% of housing is valued at less than \$50,000, and cumulatively, 44% is valued at less than \$99,999. 39% of homes are valued in the \$150,000+ range. What these statistics indicate is the outcome of housing development trends throughout the past 40 years, as it would be safe to assume that much of the housing inventory valued under \$50,000 would be of the mobile home variety; with mobile homes being 22% of housing on the reservation.



As with other statistics, while this is a shared issue throughout north-central Washington, it is particularly problematic within reservation boundaries. Homes valued at \$200,000+ exist at nearly 50% of the level one sees in the Colville Tribes surrounding counties.

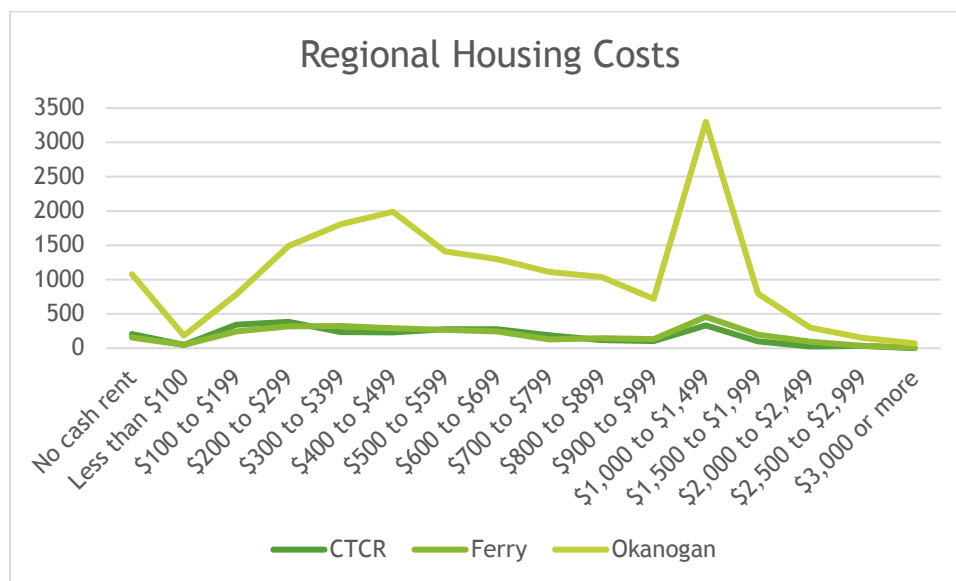
	Less than \$50,000	\$50,000- \$99,000	\$100,000- \$149,999	\$150,000- \$199,999	\$200,000+
Colville Tribes	17%	27%	17%	16%	23%
Ferry County	12.2%	15.4%	15.1%	17.5%	39.9%
Okanogan County	9.2%	14.3%	15.7%	18.2%	42.7%

## 2.6 HOUSING COSTS AND AFFORDABILITY

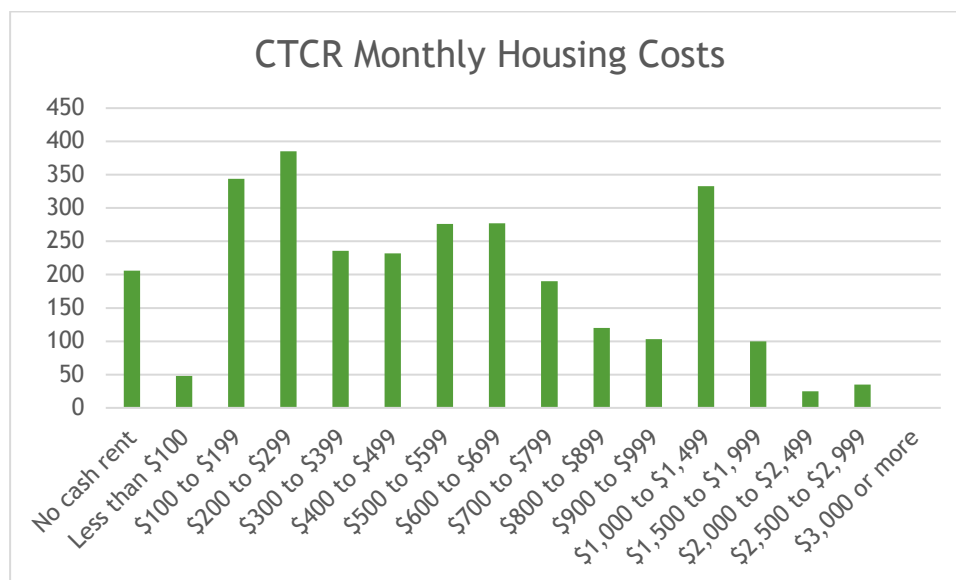
Determining housing affordability requires considering a number of factors, and lenders and funding agencies typically have criteria they consider when providing home loans or in analyzing the issue. The Department of Housing and Urban Development (HUD) have criteria that dictates that households that pay more than 30% of their income on housing are “cost

burdened”, and households paying more than 50% of their income on housing are “severely cost burdened.”

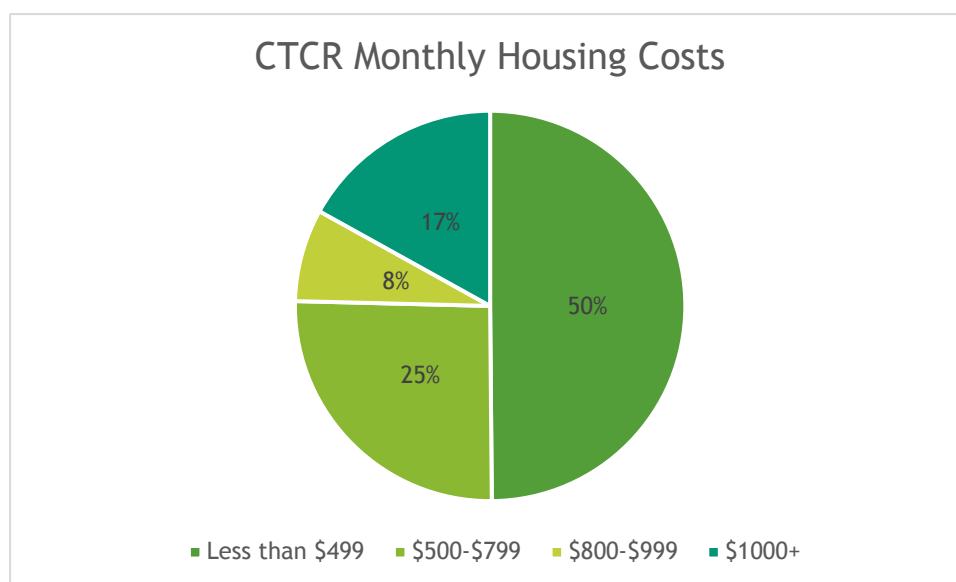
For some regional context, the trendline below indicates that Okanogan County dwarfs both Ferry County and the CTCR in available housing, but also indicates similar issues when it comes to housing availability and affordability.



Determining affordability on the Reservation necessitates identifying what are the monthly housing costs for CTCR residents. ACS data indicates the following



Utilizing the specific datasets from ACS indicates that there is a wide range of housing costs on the CTCR. However, a more concise breakdown utilizing different financial brackets, paints a clearer picture.



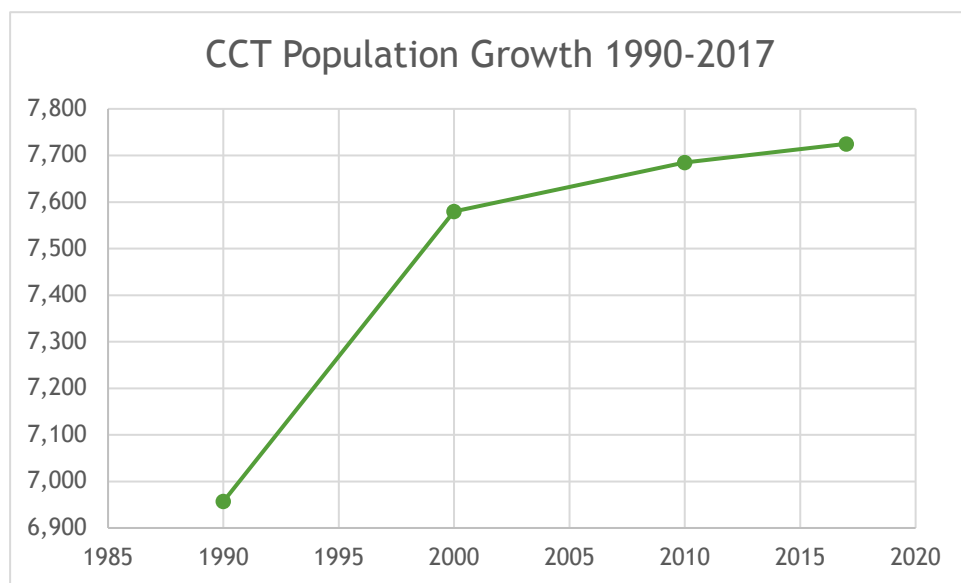
50% of monthly housing costs, at least according to ACS, is less than \$499. 25% is under \$799. The remaining 25% topping \$800/month. HUD inventory is an underlying cause for many of these costs being low, but would also indicate that low income housing is an issue, which can be identified through CTCR HUD specific waitlist applications.

### 3.0 HOUSING NEEDS ANALYSIS

A region's demographics is the largest factor in determining housing demand. Population trends, demographics and income help identify type of housing a community desires and also indicates the type of housing a community can afford.

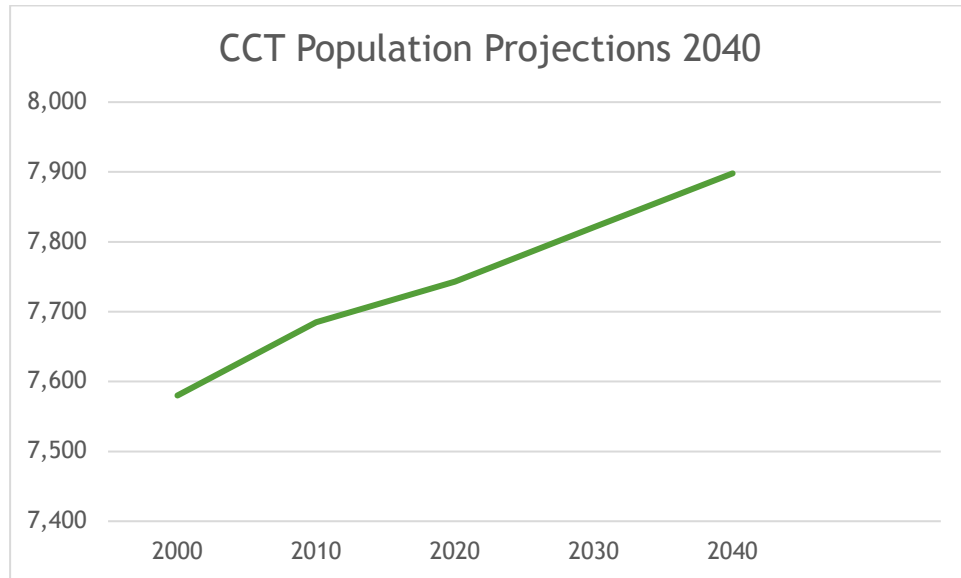
#### 3.1 POPULATION TRENDS

From 1990 to 2017, the Colville Indian Reservation population has seen its population grow by 11%.

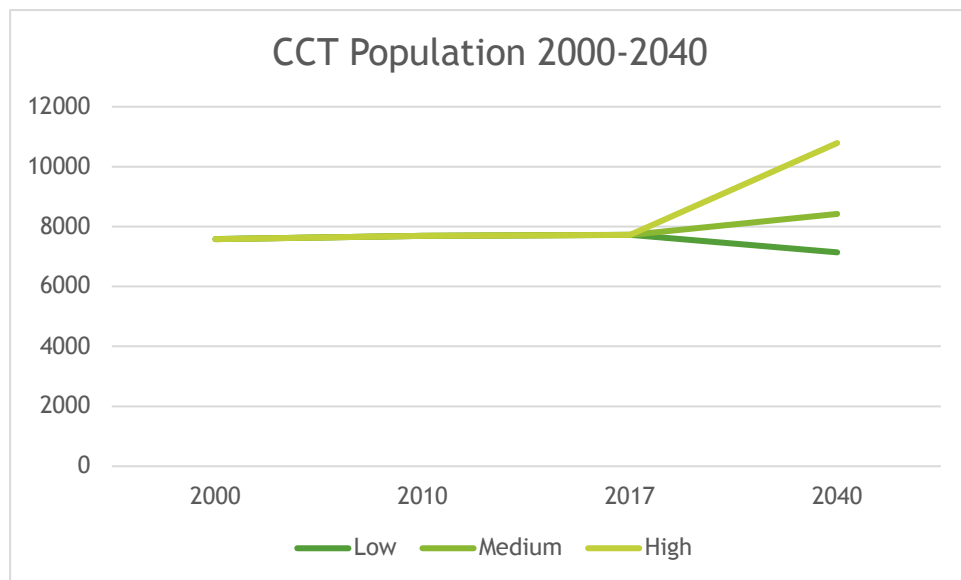


What will this population look like in 20 years? Utilizing linear projections, the Washington State Office of Financial Management indicates the future population will remain largely the same.



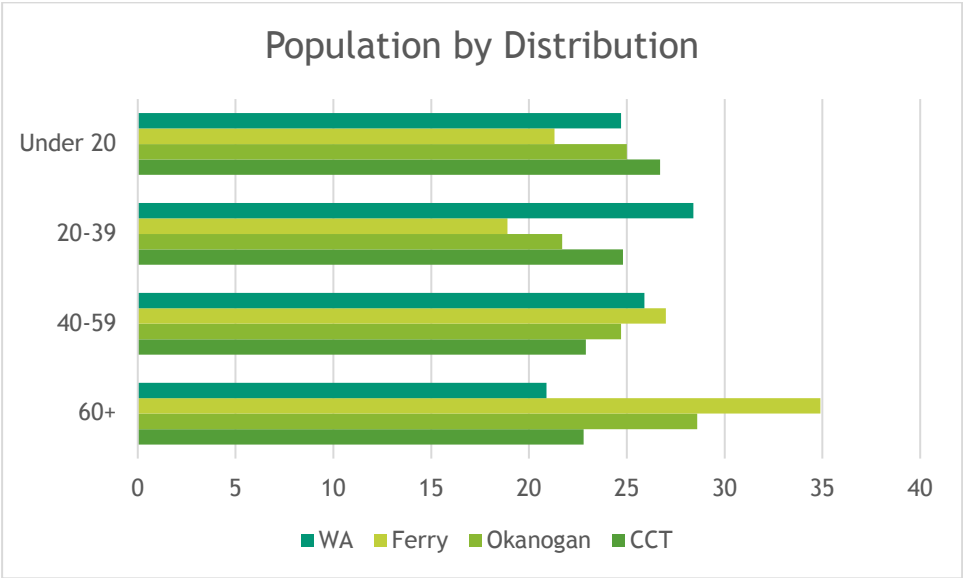


However, a statistical breakdown that considers other variables indicate a few different projections for 2040, with a low end estimate (7,140), mid-range (8,422), and high-range (10,788).



3.2 DEMOGRAPHICS

The demographics of the Colville Indian Reservation align somewhat closely with the neighboring county’s, which both form a strong contrast with Washington State as a whole.

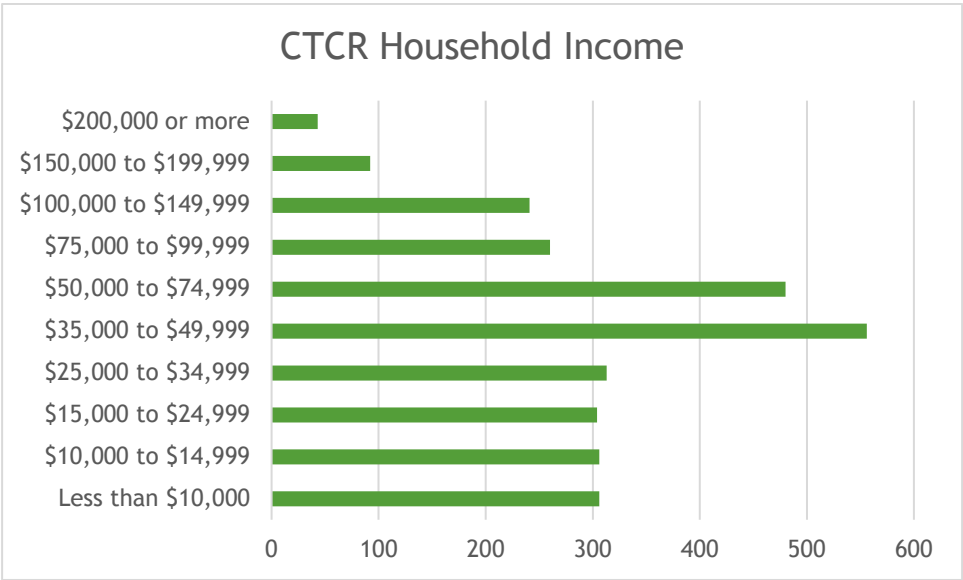


What are the implications of this demographic breakdown? The reservation and the counties are rural, and as with many rural communities, there is an outward migration of population due to a few factors

- *Lack of academic and economic opportunity in rural communities.* In this region the largest employers are the Colville Tribes, retail and agriculture. And academic opportunities are confined to online education or a community college with limited academic offerings.
- *Shifting Industry Characteristics.* Economic drivers in this region are related to farming, logging and mining. Automation has become prevalent in this industries, but beyond this issue, the mine in the region shuttered, both saw mills that operated within the reservation shut down and agriculture is an area where the Colville Tribes in particular have not maximized its potential.

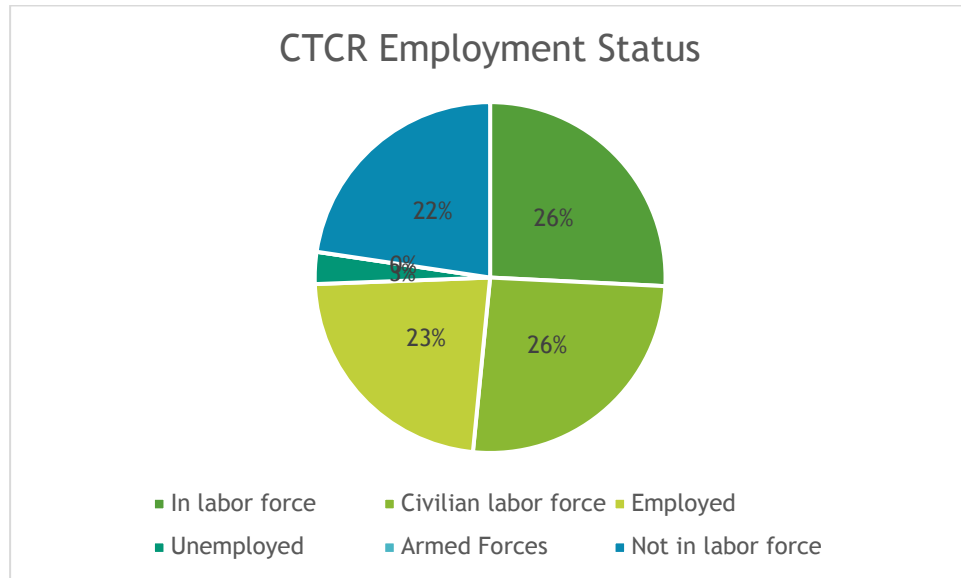
3.3 INCOME

Identification on what type of housing is needed in the region is predicated on a few factors, a key one being household income, and another being labor force statistics. ACS Data on Household Income



The CTCR is the largest employer, with many of these jobs being white collar professional office positions, but there simultaneously exists a sizable percentage of the population not in the labor force, so much of that 50% with monthly costs under \$499 would undoubtedly be a part of the unemployed/not-in-the-labor-force population.

ACS data on employment on the reservation



The above statistics reflect the population 16 years and older who would potentially be in the labor force. Of 5,675 people, 2,654 (26%), are not in the actual labor force, which creates an artificially low official unemployment rate (3%) that does not reflect the true employment situation on the CTCR, which also creates an artificially low monthly housing cost statistic.

Given the Employment Status and the Monthly Household Costs, one can draw a few conclusions

- *43% of the population have household incomes under \$34,999.* This is significant as it puts the low monthly household costs in a different perspective.
- *29% of the labor force is either not actively seeking work or are unemployed.* This reflects a few major issues on the CTCR, one being available jobs, another being available housing.
- *37% of the population have a household income of \$50,000.* Professional level housing is an issue, and household income is a method by which this is illustrated.

### 3.4 HOUSING TARGETS & LAND CAPACITY

Ascertaining potential housing needs is very difficult for a few reasons, with a few issues being challenges in determining inventory lifespan and also determining what lands are buildable.

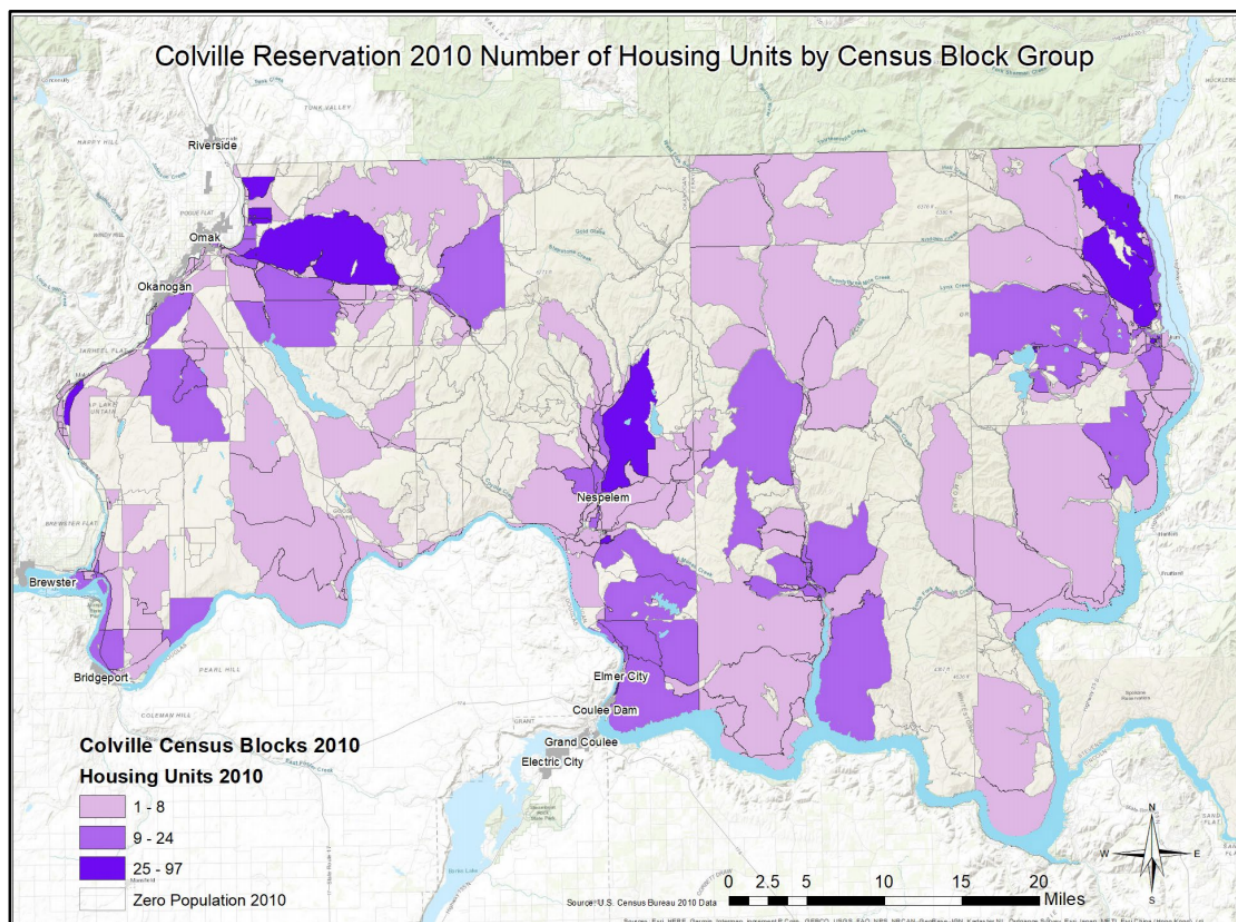
As indicated in the review of housing inventory, much of the reservation housing is of the mobile home variety, with the total share of mobile homes actually increasing in the past decade. HUD estimates on mobile home lifespans range from 30 to 55 years, so much of the housing inventory in the region may very well have outlived its expected time of use.

With this being said, a standard methodology for Housing Needs Projection indicates the critical need for new housing (this is based on mid-level population projection of 8,422 in 2040, so the need could be greater or less depending on changing demographics)

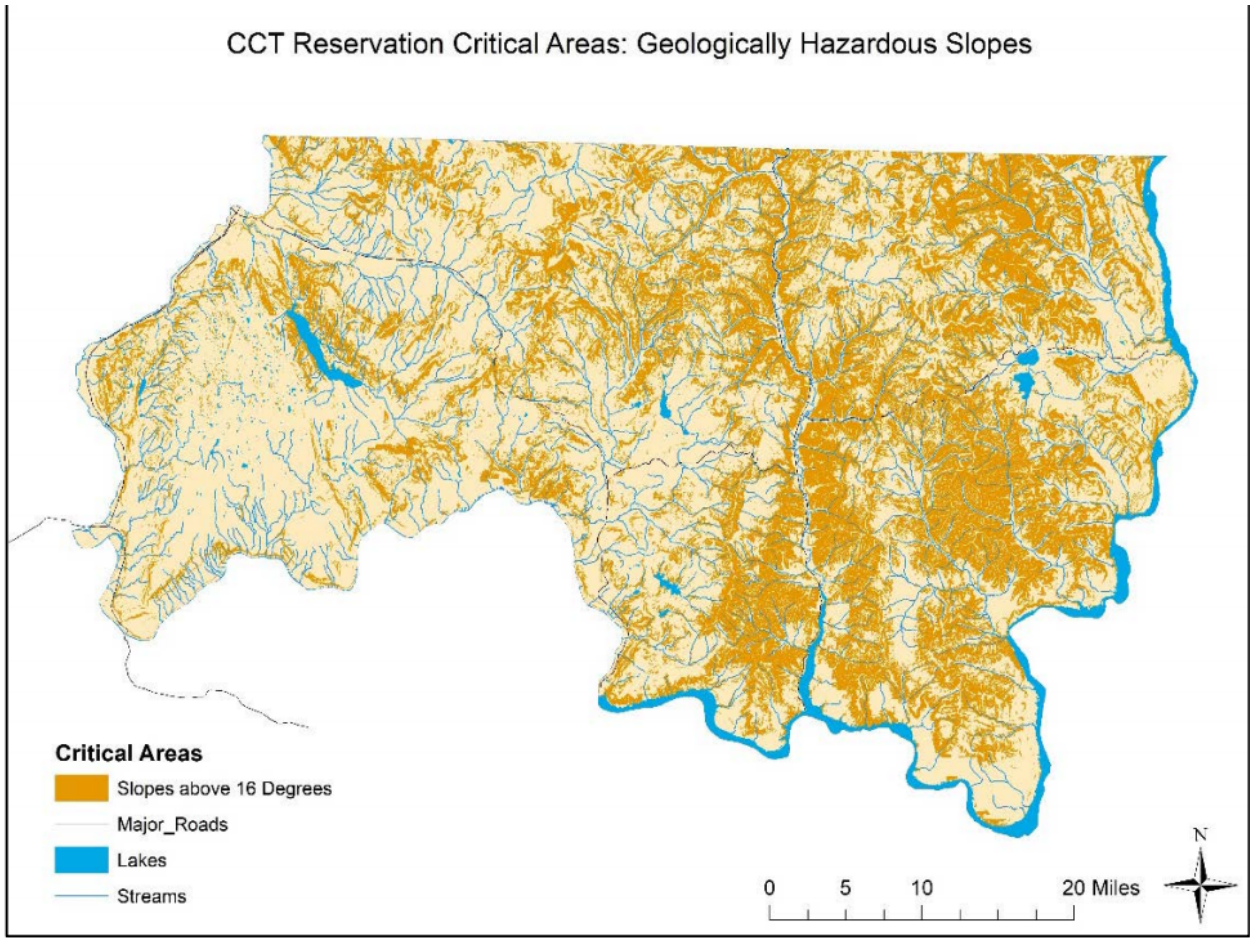
<b>Housing Needs Projection 2020-2040</b>	
Change in persons	1194
-Change in persons in group quarters	[X] This number negligible on the Reservation
=Persons in households	1194
Average household size	2.83
New occupied Housing Needed	421
Times Aggregate vacancy rate	5.4%
Equals Vacant dwelling units	22
Total new dwelling units (2020-2040)	443
Annual average of new dwelling units	22.15

There is a considerable margin of error on census data, with the reservation's population and household sizes likely not being particularly accurate due to employment status of many on the reservation, so the likelihood exists the housing need is greater than indicated in this projection, which is largely based on a few factors, population growth and household size.

In terms of buildable lands, development trends indicate where much of the future housing will be located. Census data on existing housing clusters indicates it is concentrated greatly around the political districts of the Reservation, these being Omak, Nespelem, Keller and Inchelium, with there being rural based cluster in the Disautel areas, throughout the San Poil Valley and west of the town of Inchelium.

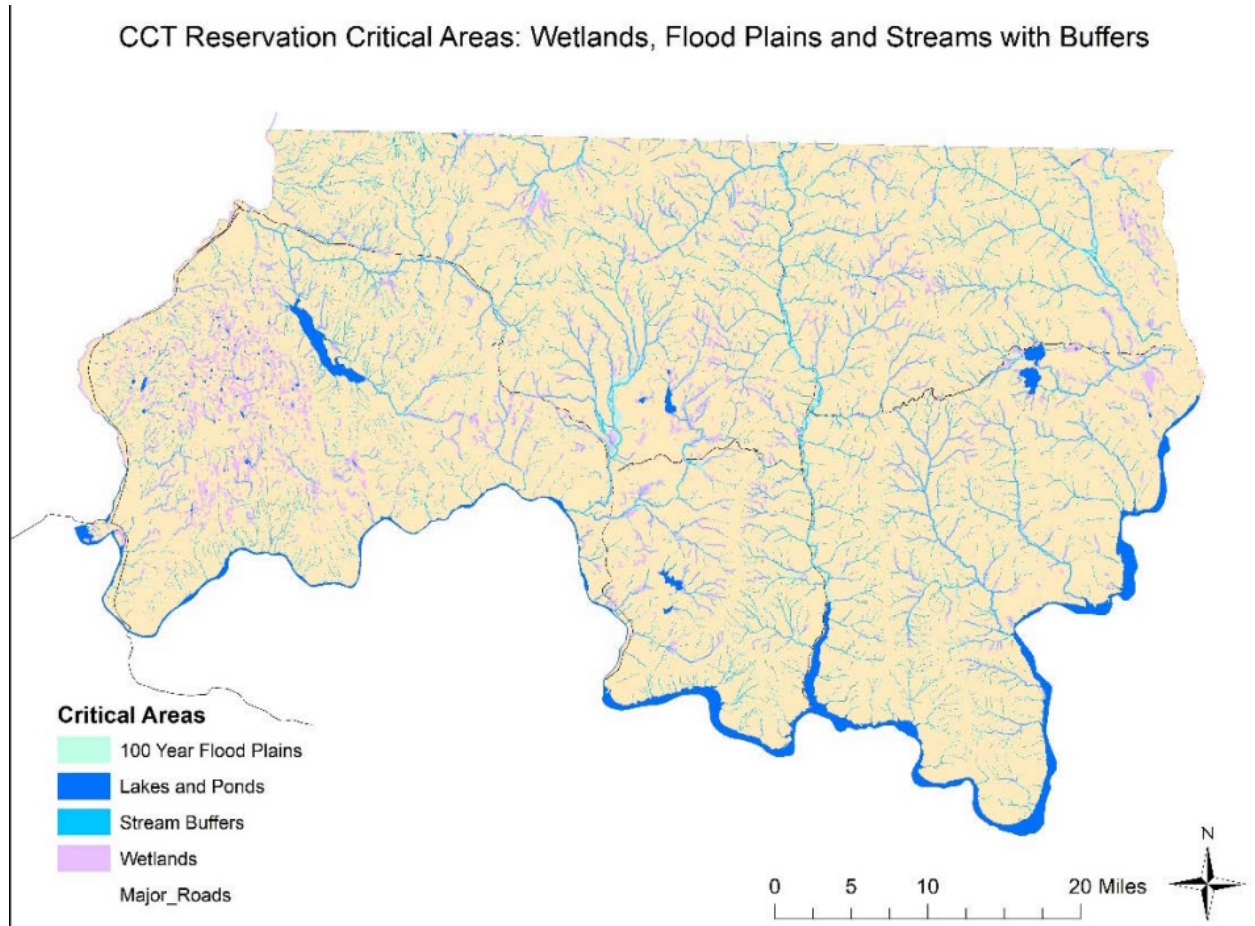


Physical characteristics are a major determinant in where housing can be developed, with slope being a mitigating factor in potential development.



Ideally, developable land coincides with areas that do not have geologically hazardous slopes. Other factors include land in commercial cut areas and wildlife conservation areas





While the reservation is 1.4 million acres, environmental factors are not conducive towards development in much of this acreage. So, a challenge in identifying potential development is navigating such considerations.



## 4.0 AFFORDABLE HOUSING

Given the demographics of the reservation, affordable housing is vitally important to the health of the community.

Key statistics indicating the importance of this area of housing being

- 52.8% of the population are either unemployed or not in the labor force
- Median income is in the 25<sup>th</sup> percentile of Washington household incomes, with 2018 per capita income being \$17,846 and Washington State's per capita income being \$57,896.
- 22.5% of existing housing inventory are mobile homes.
- 57% of available housing inventory precede 1980, meaning the majority of housing on the reservation is in excess of 40+ years old, with many of these houses being mobile homes

## 5.0 REMAINING DISCUSSIONS

### Housing and Funding Opportunities

Addressing the Colville Tribes unique housing needs requires efforts on a few fronts, with the most important being related to funding opportunities. The Colville Tribes are eligible for federal funding to address issues related to housing, with the Office of Native American Programs administering the following resources

*Indian Housing Block Grant*

*Section 184 Indian Home Loan Guarantee*

*Indian Community Development Block Grant*

*Title VI Loan Guarantee Program*

*Rural Innovation Fund*

Infrastructure improvements are also a vital funding component to address the housing issue, with multiple funding agencies providing grants in that area.

### Facilitating the Development Process

While much of the housing issues in the region are tied into funding, there are other areas related to housing the Colville Tribes can approach that will facilitate housing development, with building, housing and property maintenance codes being particularly relevant.

Presently, an effort is underway to refine land use development processes as well as update the Tribe's zoning map, which will help facilitate development within reservation boundaries. The existing zoning map does not do key stakeholders any favors during the development review process, and there have been instances where people who hope to develop on their property are hindered from doing so at the 11<sup>th</sup> hour because not all pertinent departments have adequately reviewed a development proposal. In updating the Tribe's Zoning Map, there will be a clear delineation made between developable and undevelopable land. By determining this in the very beginning of a potential project, a lot of potential headaches that can occur during the review process will be stopped before they ever begin.

An additional impediment to development in tribal communities is the legacy of the Indian Allotment Act of 1888, which created checkerboarded land use characteristics on reservations that hinder Tribes's ability to develop within their own boundaries. A situation exists where individual parcels are fractionated among multiple owners who have come into ownership throughout the generations since 1888, and development necessitating multiple landowners agreeing to a particular development proposal.

### Homelessness on the Reservation

Federal law has a definition of homelessness, this being "lacks a fixed, regular, and adequate nighttime residence ... and has a primary night residency that is: (a) a supervised publicly or privately operated shelter designed to provide temporary living accommodations... (b) an institution that provides temporary residence for individuals intended to be institutionalized, or (c) a public or private place not designed for, or ordinarily used as, a regular sleeping

accommodation for human beings." And the framework of the homeless question surrounds a few different types of homelessness

- *Transitional Homelessness.* This group typically includes people who work entry-level jobs or are on some type of SSI assistance. Their homeless status is not permanent, and is the result of economic factors. Short-term emergencies, such as loss of job, illness, or injury, lead to not making a mortgage or rent payment.
- *Chronic Homelessness.* Typically have health or substance abuse issues and rotate through the streets or shelter facilities. Policy solutions utilized elsewhere include permanent shelter facilities that incorporate rehabilitation, treatment and various social services.

A priority is developing a method of identifying the scope of homelessness on the reservation.

In urban communities this is achieved through a few methods:

- *Indirect estimation.* An anecdotal approach which also incorporates tallies of people who utilize shelters and other services.
- *Single-contact censuses.* A team of people canvas a specific area with a questionnaire and visual count of a population.
- *Capture-recapture studies.* Similar to the latter but includes a longer time span and larger sample size.

However, this approach is not viable in rural communities, as we lack homeless shelters and a headcount census would be challenging as there is no set location of homelessness clusters in a 1.4 million acre landmass.

Strategies to address homelessness occur on multiple fronts, and there have been efforts at the Colville Tribes that dovetail with such efforts. In HUD parlance, it is referred to as a continuum of care, the Colville Tribes are not eligible for such funding, however the approach has yielded results elsewhere

- *Prevention.* Limited rental assistance, legal services, mediation between property owner and tenants.
- *Outreach/Assessment.* Individual outreach to homeless to identify immediate needs of people who are homeless.
- *Emergency Shelters.* Safe, but temporary, shelters where people can reside while they seek housing or supportive services that will facilitate a return to a better situation.
- *Transitional Housing.* Temporary housing that provides supportive services.
- *Permanent Supportive Housing.* Funding exists to subsidize rent for certain demographics, such as veterans, and people with chronic health issues.
- *Supportive Services.* Job skills training, mental health assistance & counseling.