

Affordable Housing in Clark County

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8.27.25



Agenda

- Background
- Current & Potential Council Actions
- Council Direction



The Four Types of Affordable Housing

Unsubsidized

Rents are able to pay for the costs to build and maintain the housing

Subsidized

Rents are *not* able to pay for the costs to build and maintain the housing, so someone is subsidizing these costs

Non Deed Restricted

Anyone is allowed to rent the apartment

Deed Restricted

The apartment is only allowed to be rented to someone who makes below a specified income

Naturally Occurring Affordable Housing

This is ***housing that is affordable***, rather than purpose-built "Affordable Housing"

The vast majority of American renters live in unsubsidized and non-deed restricted apartments

This housing may be affordable because it is older, less desirable, in a "worse" location, or because land and construction costs are low enough that it is profitable for developers to build

Other Names & Terminology:
NOAH, "Lowercase a" affordable housing, market-rate affordable housing, workforce housing (sometimes)

Privately Financed Affordable Housing

This is where private developers build deed-restricted housing without any direct subsidies

Typically, apartment units are small and buildings have few amenities. Rents are lower than market-rate new construction, but higher than other affordable housing

Sometimes receive indirect subsidies, such as property tax abatements and Section 8 tenant vouchers

Recently emerged from new state and local laws that provide relaxed development rules for affordable housing

Other Names & Terminology:
100% affordable housing, ED 1, (b)(1)(G), impact housing, unsubsidized workforce housing, undermarket upzoning, Live Local (sometimes)

Inclusionary Housing

This affordable housing is provided as part of an otherwise market-rate or luxury apartment building

These apartments are subsidized by the rents paid by the other tenants in the building

Some cities have "IZ" mandates, requiring every new apartment building to have inclusionary housing

Many cities and states have density bonus programs, where apartments are allowed to be bigger if they include a percentage of affordable housing

Other Names & Terminology:
Inclusionary zoning (IZ), density bonus, Live Local (sometimes), mandatory affordable housing, mixed-income housing, affordable housing set-aside

Government Subsidized Housing

This is housing built by non-profit or for-profit "affordable housing developers" using government funding

Government funding is limited, so projects typically have to compete to get funding and combine funding from many sources

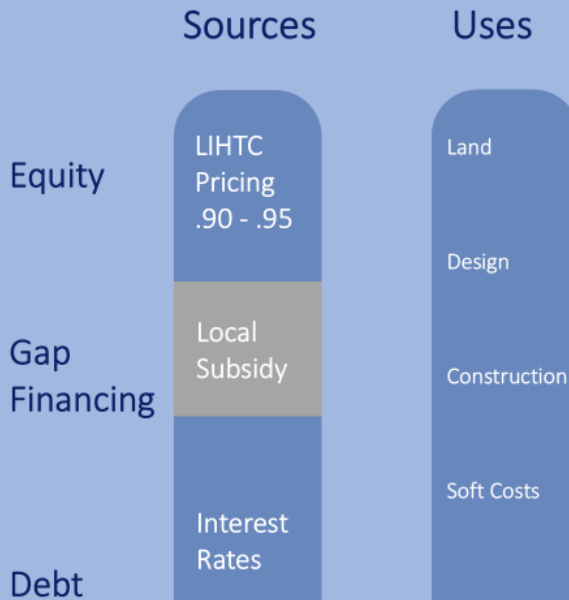
Often cost far more to build than other types of affordable housing, due to additional requirements and complex funding

Los Angeles
Housing Production Institute

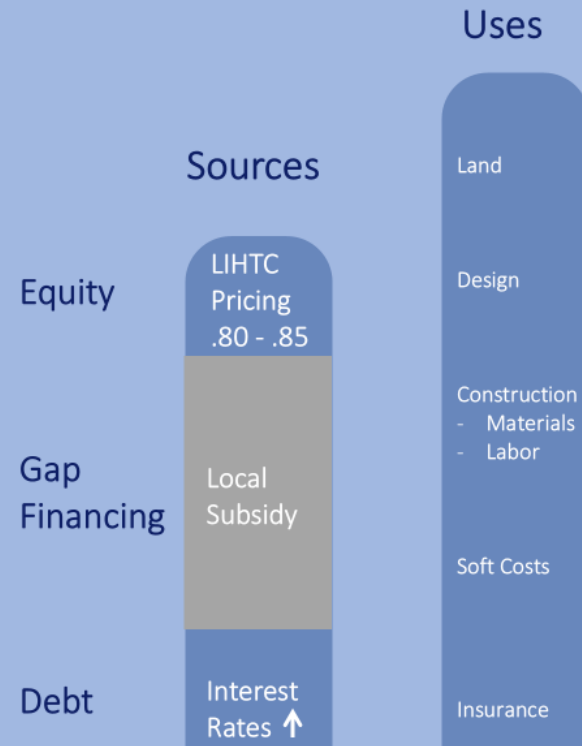
Other Names & Terminology:
LIHTC, "Capital A" affordable housing, tax credit projects, supportive housing (includes additional services), assisted housing



2021 - 2024



Now



VANCOUVER
HOUSING AUTHORITY



Housing Options Study & Action Plan

- Adopted unanimously by Council on May 17, 2022
- **Phase 1** - Middle Housing & Small Single-Family Strategies (Approved by Council 3/5/2024)
- **Phase 2** - Multi-family & Regulated Affordable Housing Strategies (ongoing, most recent work session 7/30/2025)
- Recommendations/website:

<https://clark.wa.gov/community-planning/housing-options-study-and-action-plan>



1406 Affordable Housing Sales Tax Remittance

- [RCW 82.14.540](#)
- HB 1406 passed the state legislature in 2019, providing a remittance of up to 0.0146% from the state portion of sales tax.
- Raises \$700-\$900k/year
- Can be used for:
 - acquisition, rehabilitation or construction of affordable housing
 - funding the operations and maintenance costs of new units of affordable or supportive housing, or
 - provide rental assistance to tenants



Affordable Housing Sales Tax (1590 Funds)

- [RCW 82.14.530](#)
- Implements a 0.1% sales and use tax to fund housing and related services. Can be councilmanic or voter-approved
- Vancouver has already levied this tax – county would need to enter into an interlocal agreement with that city to determine allocation of funding
- Would raise ~\$7M annually for county affordable housing projects
- Can be used for:
 - Construction, acquisition, and maintenance of affordable housing; housing-related services, and mental/behavioral health facilities for vulnerable populations
 - Housing must be for 60% of AMI or lower



Clark County Down Payment Assistance Program

- Launched April 2023 w/\$2M of ARPA funding and \$666,666 Housing Finance Commission Funding
- Available to low- and moderate-income Clark County Homebuyers
- Provides up to \$60,000 of downpayment assistance; simple 2% interest loan



Bonding

- General obligation bonds – can be used to generate revenues to subsidize affordable housing projects and other affordable housing programs
- Repaid with local general funds or a dedicated tax
- May require voter approval, but once in place can be used flexibly based on needs



Other Activities

- Review/implement recommendations of Low-Income Affordable Housing Report
- Publicly review reports established by [SB 5587](#) during the 2025 legislative session (first report slated for Oct 2026)
- Monitor [permit times](#)
- County land donation
- Impact fee deferral
- Advocate for state legislation/action

New Home Construction Average Days	
Total	63.70
Applicant	40.54
County	22.95



Questions, Comments, & Council Direction

