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HOUSING ACTION PLAN

White Salmon, Washington

VOLUME II OF II
June 15, 2023

City of White Salmon

With assistance from

Structura Naturalis Inc.



Housing Action Plan
White Salmon, Washington

Volume II of II

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Executive Summary

This report provides a plan of the actions to be taken to meet White Salmon's housing needs for the next two decades. It builds upon the findings of the Housing Needs Assessment (Volume I of this two-volume report). The primary goals of this Housing Action Plan are: (1) to assure that adequate housing can be provided to meet White Salmon's housing needs through 2043, through identified actions taken in part by the City of White Salmon, together with other institutions and the private sector; (2) to assure that this housing meets the needs of diverse populations, household types, and income groups; and (3) to assure that this housing is well-located, efficient, durable, and affords a high quality of life for both residents and neighbors.

Over the last two decades, White Salmon has seen a dramatic rise in home prices, along with a corresponding decrease in available homes and homesites for sale. A similar, though not as dramatic, rise has also occurred in home rental prices. Housing affordability and availability is a challenge throughout the Columbia Gorge, but particularly so in White Salmon, as it is seen as an increasingly attractive second home, retirement, and even primary home location. This trend has accelerated through the COVID-19 pandemic, as increasing numbers of workers are able to work remotely from home. It appears that the trend is likely to remain a factor drawing new residents to the city, and putting upward pressure on home prices. These new residents are by definition those who can afford the more expensive homes, with others (the vast majority of potential residents) priced out of the market.

This Housing Action Plan does not in itself implement the specific actions that the City of White Salmon must take to address its housing needs. Rather, the document establishes a framework for implementation of specific actions by the City Council and other departments and partner institutions, as well as members of the private sector. These actions may vary depending on the decisions made by the Council and its partners during the implementation phase of this Plan.

The overarching goal is to provide good-quality housing for all residents of White Salmon, with an emphasis on the needs of underserved communities, lower-income households, seniors, people with disabilities, people of color, and people experiencing homelessness. A particular goal is to address the housing needs of young people who may have grown up in the area, but are increasingly priced out of the housing market. Another related goal is to address the housing needs of the White Salmon workforce, who often must commute from distant locations. This is an unreasonable burden on them, and an unsustainable jobs-to-housing imbalance.

The key strategies of this Housing Action Plan are:

1. Increase the supply of housing in White Salmon, by providing incentives and removing barriers to development and construction.
2. Preserve the existing affordable housing supply, by providing supportive regulations, incentives and policies.
3. Encourage the development of well-located, livable homes in attractive, livable neighborhoods, at a range of prices and for a range of lifestyles.

The actions recommended in this Plan are:

1. Streamline and ease (further) the restrictions on infill within existing residential zones, when done with compatible, community-supported building types.
2. Compile a database of existing and potential sites for development, and develop framework plans.
3. Develop a form-based code for parts of the city that wish to adopt it, allowing great flexibility in use and density.
4. Develop an existing housing protection ordinance.
5. Develop a Housing Trust Fund.
6. Create an office (or task an existing office) to assist with development of tax increment finance partnerships to create necessary infrastructure.
7. Create an office (or task an existing office) to recruit and develop partnerships with existing non-profit housing institutions.
8. Create an office (or task an existing office) to recruit market-rate developers and/or identify suitable sites for development.
9. Consider launching an “innovative housing festival” to showcase new ideas, and bring innovative builders to White Salmon.

Introduction

White Salmon, Washington, is a beautiful small town (population 2,727) located in the spectacular Columbia Gorge, approximately 70 miles east of Portland, Oregon and Vancouver, Washington. The city is an attractive vacation and retirement destination, and it is increasingly desirable as a home for commuters. As a result, in recent years housing demand has surged, supply has declined, and prices have increased significantly, causing displacement and hardship for many residents.

In response, the City of White Salmon is developing a Housing Needs Analysis (HNA) and Housing Action Plan (HAP). These two documents will address the housing challenges the city faces, and exploit opportunities to promote more housing diversity that is more affordable to more residents of the community, essentially making more housing available across a wider range of incomes. The City of White Salmon received a grant from the Washington Department of Commerce to complete these two reports.

This plan builds on the findings that were part of the 2020 White Salmon Urbanization Study and the 2021 White Salmon Comprehensive Plan.

The goals of this Housing Action Plan are to:

- Develop strategies to increase the supply of housing, and the variety of housing types needed to serve the housing needs identified in the Housing Needs Analysis.
- Develop strategies to minimize low-income residents' displacement resulting from redevelopment and/or rising rental costs.
- Review and evaluate the current housing element adopted pursuant to RCW 36.70A.070, 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.
- Provide for participation and input from community members and institutions, including the private sector, local builders, realtors, nonprofit housing advocates, religious groups, underserved communities, and others.
- Establish a framework of implementation actions to implement the recommendations of this Housing Action Plan.
- Assess current regulations and their impacts on housing availability.

- Consider new regulations, incentives and policies that can increase housing availability as well as quality.
- Identify strategies that address emerging development issues, and that will promote housing development of the quantity and type necessary to meet White Salmon’s projected housing needs.
- Recommend actions that will encourage more housing development at all income levels, to accommodate future and current residents.

To develop this two-volume report, the City assessed housing needs, reviewed housing policies, and engaged the public. The results have led to four key housing objectives as addressed in the report:

- Preserve existing affordable housing, and prevent or mitigate displacement.
- Increase market-rate and affordable housing supply throughout White Salmon, with a focus on areas that support multifamily and “missing-middle” housing types.
- Increase housing options and housing choice.
- Preserve and improve livability for both new and existing residents, by providing good-quality, attractive homes in walkable locations close to daily needs and services, and offering a range of choices in transportation.

Companion Documents

In 2020, the City of White Salmon contracted with consultants FCS Group and WSP USA to complete an updated Urbanization Study for the city. According to the introduction, the study “entails a countywide assessment of buildable lands, infrastructure, economic opportunities, and housing needs, and identifies potential strategies to address future urbanization needs.”¹

The Buildable Lands Inventory included with the study identified 117.5 acres of buildable land within the City of White Salmon, with a dwelling capacity of 479 units. This is significantly higher than the 20-year projection of the maximum projected demand of 277 homes (14 homes per year), based upon a population increase of 1.1% per year.

¹ White Salmon Urbanization Study, page 1, adopted November 11, 2020

It should be noted that these projections are for the area within the White Salmon city limits, not the surrounding county and “urban exempt” areas. The FCS Group study noted that this larger county area is likely to require 1,019 new homes at current population growth rates. While the actions outlined in this Housing Action Plan are targeted to the area of the city limits, they may also be applied to these extra-territorial county areas, in concert with County policies and actions.

It should also be emphasized that the identified buildable lands are not necessarily suitable for housing construction at present. There are many potential barriers to full utilization, including infrastructure, regulatory restrictions, owner willingness to develop or sell, and other challenges. This report will examine those challenges in more detail in a later section.

In addition to the Urbanization Study, the Appendix included a Public Outreach Summary that reported on specific buildable sites identified by stakeholders. That information is reported in the section on buildable lands.

The Urbanization Study also included an assessment of current housing stock. As reported in more detail in the section on “Existing Housing Stock,” there were 1,396 dwelling units as of 2018, of which 69% were single-family detached, with the remaining 31% as rowhomes, apartments, duplexes, and other types.

Based on the existing stock, the Urbanization Study makes a projection of housing needs in the greater White Salmon area as follows: 602 detached homes (59.0%), 80 mobile homes/manufactured or cottages (7.8%), and 338 townhomes/multiplexes, accessory dwellings and multi-family (33.1%).

The study also notes that single-family home demand is far greater outside the city limits than inside. From 2013 to 2019, single family detached permits accounted for 45% of the City’s housing construction, but 81% of the new housing within the County area. This suggests that the housing demand for single-family detached inside the city limits will be significantly lower than the 59.0% called for in the study.

More importantly, single-family detached home costs are generally the highest of all the types. If the City of White Salmon wishes to increase affordability and mitigate rising home prices, then a priority for development of other types (multi-family, rowhomes/condominiums, manufactured or mobile, accessory dwellings, “missing middle,” active living senior communities, etc.) is needed.

In July 2021, the City adopted White Salmon 2040, an update to the City’s comprehensive plan. The White Salmon 2040 plan was written to ensure that White Salmon remains “...an innovate, diverse and thriving village.”² The document also sets out goals and policies for housing affordability and diversity, including:

*GOAL H-1: Establish, support and maintain a diverse stock of housing that serves the full range of ages, incomes and household types, including long-term renters and people with special needs.*³

And

*Policy H-1.1: Review and update land use and zoning regulations to remove unnecessary barriers to the development of attainable housing stock.*⁴

And

*Policy H-1.2: Use and encourage innovative land use planning tools and strategies that result in the development of “workforce housing,” attainable for households earning between 80 to 120 percent of White Salmon median household income.*⁵

Among other measures, the Plan calls for cottage housing, accessory dwelling units, live-work spaces, townhomes/condominiums, active or independent senior communities, adaptive reuse, and infill development.

The Plan also provides for manufactured and/or mobile homes:

*Policy H-1.3: Recognize mobile homes/manufactured homes as a necessary, dignified, and functional attainable housing solution. Support the continued existence of this attainable housing option through the designation of land for mobile home/manufactured home parks.*⁶

The Plan also lists a number of actions that may be taken to preserve and/or achieve more affordable housing:

² City of White Salmon 2040 Comprehensive Plan, page 1, adopted July 2021

³ City of White Salmon 2040 Comprehensive Plan, page 81

⁴ Ibid.

⁵ Ibid.

⁶ Ibid.

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

- *Vacation/short-term rental restrictions*
- *Public/private partnerships*
- *Public/housing authority acquisitions programs*
- *Long-term affordability agreements with developers or property owners*
- *Inclusionary housing policies, which require developers to sell or rent a certain number of new units to lower-income residents in exchange for incentives, such as tax abatements, or flexible development code standards, such as density increases.*

Policy H-1.5: Promote and support the rehabilitation/renovation of existing, substandard housing.⁷

⁷ City of White Salmon 2040 Comprehensive Plan, page 81

Current Measures

The White Salmon Municipal Code already includes a number of adopted ordinances that support the provision of more diverse and more affordable housing. They include:

- Mobile homes are allowed under certain conditions (15.20, 15.24, 17.36).
- Accessory dwelling units are allowed (17.64).
- Cottage infill projects are allowed, providing for more and smaller units on the same amount of land (17.73).
- Mixed use planned unit developments are allowable, and among the purpose of this code section are to “Provide opportunities for households of various sizes, ages, and incomes to live in a neighborhood by promoting diversity in the size, type and price of new development in the city,” “Facilitate efficient use of land through the application of flexible standards and maximize opportunities for innovative and diversified living environments through creative placement of structures, open space and access ways,” and “Encourage provision of affordability options.”

The latter provision seems likely to encourage a broad range of additional housing types, including rowhomes/condominiums, manufactured or mobile homes, accessory dwellings, and active living senior communities.

These provisions represent an important start in achieving more diverse and affordable housing. The next challenge is to examine additional code provisions and/or other City actions and partnerships that can improve the quality and availability of housing.

Potential Action Areas

There is a broad range of potential actions that a city government may take in support of adequate, good-quality housing supply. At one end of the spectrum are direct City-owned and/or operated properties (a common approach in Europe and other parts of the world). At the other end are indirect measures, such as zoning incentives, that support purely private actions. In between is a wide range of regulatory actions, policies and partnership projects. Below is a summary listing of the elements available for the White Salmon Housing Action Plan. The plan draws from these elements to make its recommended actions in a later section.

- *Easing regulatory barriers.* This area includes changing zoning codes to allow more infill, more accessory dwellings, more cluster development (at higher density), and more multi-family housing. Similar changes are now mandated by a number of states, including Washington State. A remaining challenge is to gain the proactive support of residents, rather than the sense that central government is forcing unwanted changes to a community. This challenge will be examined in more detail in a later section on “Quality In My Back Yard”. Examples of these changes:
 - *Infill ordinances*, e.g. allowing multiple separate units to be built on one lot, often with non-standard sizes, coverage, setbacks, etc.
 - *Accessory dwelling ordinances*, e.g. allowing additional residential units to be created within existing structures, or added to existing lots with dwellings. White Salmon has an existing accessory dwelling ordinance (17.64).
 - *Cottage cluster ordinances*, allowing tracts to be created with non-standard lot sizes and setbacks, as part of a cluster. Often the parking is remote from the units themselves (e.g. the lower section of Wyers End). White Salmon has a cottage cluster ordinance (17.73).
 - *Rezoning for multi-family or flexible mixed zoning.* Allowing apartments and condominiums, rowhomes, apartments, duplexes and multiplexes, and active living senior communities within existing single-family detached neighborhoods. These changes to zoning are increasingly mandated by state governments. It is important to work with the support and collaboration of existing homeowners, and to mitigate the impacts on adjacent single-family, particularly existing homes, through step-downs, step-backs, precise visual compatibility requirements, etc. (It should be

noted that Washington State law now requires “clear and objective” standards for such ordinances.)

- ***Form-based coding***, which is more flexible in regulating use and type (e.g. single-family vs. multi-family, residential in commercial zones, etc) but more prescriptive in regulating the form and appearance (e.g. downtown streetscape quality). Again, such standards must be “clear and objective,” and ideally will be developed in close collaboration with existing neighbors and stakeholders.
- ***Regulatory streamlining***. Coordination of ordinances and development procedures, e.g. between jurisdictions, between departments etc. (This need for coordination between the City and County was noted in the Buildable Lands Inventory report by WSP. It is also common to see barriers arise from conflicts between departments and/or their requirements.)
- ***Regulatory protections or incentives for existing affordable housing stock***. These can include restrictions on tear-downs (e.g. unless they produce more or cheaper units), property tax reductions for targeted properties (e.g. rentals below a certain rate), micro-grants, and other incentives to upgrade or adapt units, without raising costs/rents, etc.
- ***Direct public funding***. These can include lands or buildings that are owned by public agencies, or funds that are made available from public sources, for buildings and/or for renters, e.g. rent vouchers.
- ***Indirect public funding***. This includes tax increment finance and other public-private tools to generate revenue from the increment of new taxes paid by new development. Tax Increment Finance, which was recently expanded in Washington State, is typically used to finance the public infrastructure and other wider benefits of the community, using the future tax revenues to pay the debt service. This means the development is still paying for itself, and funds are not diverted from other programs (if properly designed).
- ***Other non-governmental funding***. These include nonprofit funds, community land trusts and land banks, donations from the private sector, and developer subsidies. The latter are sometimes required by regulations as a percentage of the total development, or negotiated in trade for other developer benefits.

- ***Incentives.*** These can include expedited reviews, “feebates,” deferred taxes or system charges, and other measures to reduce cost and accelerate the construction and delivery.
- ***Coordinated assistance.*** This is an important tool in making it easier for small developers and even existing homeowners to navigate the complexities of entitlement, finance, construction, permitting, etc. in adding units or building infill projects. It can come in the form of a “one-stop shop” for those seeking to do affordable or “attainable” housing, to assist them with getting information, grants, tax credits, etc.
- ***Targeted sites.*** A list of suitable sites with a preliminary analysis of their capacity might also identify their eligibility for incentives, and/or potential to attract affordable or mixed-income developers. Many such sites have already been identified in the WSP Buildable Lands Inventory (see below).
- ***Developer recruitment.*** The City and/or its partners might work directly with interested developers to find sites and broker transactions, e.g. through an economic development office. Such a process must be transparent and open to multiple development partners, perhaps through competitive bidding or requests for proposals.
- ***Other entrepreneurial recruitment.*** There are many interesting new trends in affordable housing that might be investigated, e.g. tiny homes on wheels, micro-homes, manufactured homes, panelized housing, 3D printed homes, and other innovations. Some of these are still speculative and may not deliver cost-effective results at present, but they might be explored as part of a campaign to generate helpful attention and interest.

Benchmarking: Three Case Studies

The housing challenge is a national and even international issue, and there are many promising actions that have been developed in other cities, and that can be evaluated and potentially replicated. Following are three benchmarking case studies offering a range of potential actions in cities in Washington, Oregon and Texas.

Port Townsend, Washington

The City is considering a “Tactical Infill Zoning Amendment” that would allow infill of a number of smaller and more affordable units. Among the units and measures proposed:

- *Liberalize opportunities for accessory dwelling units (ADUs).* Allow non-conforming residences to build ADUs, allow two ADUs per lot, provide off-street parking reductions, reduce setback requirements, and allow common entrances.
- *Allow “tiny houses on wheels” (THOWs).* These are generally faster and less expensive than manufactured homes, because they only require a truck to move, and they don’t require a foundation. They are most suited to single residents and couples. They can be placed in clusters and/or operated by existing homeowners as accessory dwelling rentals.
- *Liberalize cottage housing requirements.* Increase number of units allowed; relax entrance, ground floor requirements; reduce setbacks; relax standards for eaves and trim; reduce parking requirements.
- *Liberalize requirements for single-family attached (AKA “townhouses” or “rowhouses”).* Allow unit lot subdivisions on existing lots as small as one-acre. Allow flexibility in parking locations.
- *Liberalize (and incentivize) employer-provided housing.* Allow in employment zones.



Ashland, Oregon

Like White Salmon, Ashland is a popular recreation destination that is experiencing a surge in home prices and rents. To meet the need for more diverse and affordable housing, the City recently completed a “Housing Production Strategy”, offering a kind of menu of elements for the Council and others to follow:

- A. *Evaluate participating in or establishing a land bank.* The City could contribute funds or lands to affordable housing projects or land trusts.
- B. *Evaluate opportunities to participate in a land trust.* Similar to a land bank, a land trust holds the property in perpetuity and sell or lease the housing on the land at below-market rates.
- C. *Host educational events with the Housing and Human Services Advisory Committee or other organizations.* These organizations can educate landlords about how to accommodate tenants with special needs, and other actions to preserve access and affordability.
- D. *Develop an equitable housing plan.* Provide an implementation plan to eliminate barriers as identified to equitable access.
- E. *Disallow SFD in High Density R-3 Zone.* Require higher-density housing types (rowhouses, multi-family, “missing middle”) in larger areas of the city.
- F. *Evaluate increasing allowances for residential dwellings in commercial and employment zones.* Liberalize restrictions against housing in a mixed-use employment area.
- G. *Maintain quality and support preservation of existing manufactured home parks.* These parks are under increasing pressure to raise rents and/or evict residents to accommodate redevelopment, often at much higher costs as well as much lower density.
- H. *Increase development capacity of MFR dwellings through changes to the Land Use Ordinance.* Liberalize requirements including restrictive zoning, setbacks, parking requirements, and other disincentives.
- I. *Implement the Multiple Unit Property Tax Exemption (MUPTE) to support multifamily or affordable housing.* This is an example of many tax policy tools that are available to support more affordable housing.
- J. *Preserve and improve existing low-cost, unregulated, rental housing.* Provide technical assistance, small grants for upgrades, regulatory relief, and other support.
- K. *Work with partners to support development of additional permanent supportive housing.* Partners can include housing agencies, affordable housing non-profits, and homeless assistance agencies.

- L. *Evaluate opportunities to improve energy efficiency and reduce GHG emissions during housing development.* This can result in lower household costs for energy over time.
- M. *Establish a Construction Excise Tax.* This could be targeted to more expensive homes, and used to support the construction of infrastructure to serve lower-cost homes.
- N. *Evaluate using Urban Renewal (AKA Tax Increment Finance).* This is an important tool to finance the needed infrastructure to unlock sites for development.
- O. *Identify additional funds to support the Affordable Housing Trust Fund.* The City is using general obligation bonds and other sources to fund this trust fund for affordable housing.



A cottage court neighborhood in Ashland. The city is developing a number of innovative small housing types.

Bryan, Texas

This fast-growing Texas city of Bryan, Texas, sought to raise housing quality while making it easier for small developers and property owners to meet growing housing needs. They did it by adopting what they called “pattern zoning,” which included pre-approved plans for four building types: cottage, flex house, apartment house – a multi-unit building that has the appearance of a single-family house), and a walkup apartment building of up to 12 living spaces.

Working with the Infill Group, the City makes the plans available along with an expedited permitting system that saves over \$8,000 per unit. The speed of approval is also a major factor in reducing costs, while still assuring a quality result.

Crucially, the buildings are designed to fit in with their neighborhood, and win the support of neighbors. Buildings have variable façade elements that avoid repetition, while still preserving coherence and neighborhood compatibility.

“This is a critical next step in progressing the form-based code idea and making it easy for amateurs and developers who are not design-focused do something great by default,” says Andrew Von Maur, professor of architecture at Andrews University, a member of the jury that awarded the project with the Congress for the New Urbanism’s 2020 Charter Award.



An example of a courtyard unit from the Midtown Pattern Zone. Image by Miller Boskus Lack Architects

Working WITH the Neighbors: The “QUIMBY” Model

The housing availability and affordability crisis is often framed as an either-or choice between housing supply and existing neighborhood preferences. In this view, “NIMBYs” (“Not In My Back Yard”) should stop opposing projects, and simply accept any new projects that add housing supply. This contrary position has come to be called “YIMBY” – “Yes In My Back Yard.”



There are three reasons why this approach is unsatisfactory. First, we live in a democracy, and citizens – who actually live in these neighborhoods, unlike most of their critics – have every right to weigh in on the public process that determines what gets built, and every reason to be concerned about potential adverse impacts that a new development might have on their quality of life. Public involvement (in support OR opposition) is an essential democratic value.

Second, it is not only important that more housing supply is added, but that it is of the kind needed, and in the right place. A very expensive new subdivision, for example, might not address the needs of local residents for more affordable housing, but might actually attract wealthy outsiders – possibly making the entire neighborhood more desirable, and (as research has shown) potentially *increasing* surrounding home prices.

Third, and more importantly, citizens can and should be proactive collaborators with the City and the private sector, in finding effective “win-win” solutions to community needs. As the example from Bryan, Texas shows (p. 17), there are ways to build good-quality new structures that are pre-approved by the community and the City, and that save time and money by streamlining the regulatory process – often a major barrier in cost and delivery.

We might call this the “QUIMBY” model, for “Quality In My Back Yard.” Citizens are already involved in reviewing and pre-approving a wide range of types and models, setting them up for rapid and cost-effective delivery on suitable sites.

“Plug-and-Play Townbuilding”

Along with the need for supportive and collaborative public involvement is the need to reduce the complexity and uncertainty of the planning, permitting and construction process. For most builders and developers, there is a bewildering array of regulations, agencies, departments, permits, funding and incentive sources, programs, and all the other elements of the system they must navigate.

This complexity and uncertainty translates into a powerful incentive against innovation, and toward “same-old same-old” – whatever can be permitted the most easily, with the least effort, and with the most predictability. That usually means conventional development that does not address new needs. These challenges also result in a powerful advantage for larger builders and developers, who have the institutional resources to navigate such complex processes. But these larger institutions are less likely to be interested in smaller markets like White Salmon, nor are they necessarily the best fit for the small-town character that residents clearly want to preserve. Instead, smaller builders and developers, and even homeowners, will need to create the bulk of the needed housing supply, from small apartments and cottages to accessory dwellings.

The City can greatly facilitate this development, and incentivize those who might otherwise not move forward, by streamlining the approval process, and by coordinating the resources needed into a “one-stop shop” offering technical assistance. The elements of such a resource might be:

- A collection of pre-approved schematic or even construction plans, which have been evaluated and endorsed by neighbors, such as:
 - Accessory dwellings, and possibly “tiny homes on wheels”
 - Cottages and cottage courts
 - Rowhomes
 - Multiplexes (duplexes, fourplexes, eightplexes etc.)
 - Small apartment buildings
- A collection of pre-approved manufactured homes, and/or tiny homes on wheels.
- Technical assistance in securing departmental approvals (planning, building, water/sewer, etc).
- Technical assistance in finding loans, grants, tax credits, and other financial assistance.
- A database of existing sites and their suitability for various kinds of construction or placement.

CONCLUSION: Recommended Actions

Following is a list of possible actions that the City of White Salmon can take to increase the availability, diversity and affordability of good-quality homes for the next two decades:

1. Liberalize (further) the restrictions on infill within existing residential zones, by working with neighbors to establish agreed models that increase density, reduce setbacks, lower parking standards, and maintain quality (“QUIMBY” approach).
2. Compile a database of existing and potential sites for development, and conduct a community workshop for each suitable site to develop appropriate plans and/or recruit developers.
3. Develop a form-based code for parts of the city that wish to adopt it, allowing great flexibility in use and density, but regulating the form, especially at the street.
4. Develop an existing housing protection ordinance, including provisions to restrict tear-downs (with exceptions for more and/or more affordable replacement units), provide incentives for upgrades, and/or tax reductions when rented at affordable rates.
5. Develop a Housing Trust Fund to assist with the procurement of land (and/or land trusts), pay for infrastructure and/or regulatory costs, and/or provide direct funding for the purchase and/or conversion of housing for those with special needs.
6. Create an office (or task an existing office) to assist with development of tax increment finance partnerships to create the necessary infrastructure for new housing projects.
7. Create an office (or task an existing office) to recruit and develop partnerships with existing non-profit housing institutions. Identify incentives, such as “feebates”, that will encourage these institutions to initiate projects.
8. Create an office (or task an existing office) to recruit market-rate developers and/or identify suitable sites for development.
9. Consider launching an “innovative housing festival” to showcase new ideas, and bring innovative builders to White Salmon.

APPENDIX:
New and Old Models of Development

U.S. Housing and Urban Development, “Innovative Housing Showcase”
Capitol Mall, June 9-11, 2023



Above, view of the Capitol Mall. Below, manufactured cottage by Cypress Community Development Corporation



Below, “Tiny Homes on Wheels” demonstrated at the Innovative Housing Showcase:



Information graphic by Cypress Community Development Corporation:



CYPRESS CDC
TalkAboutHousing.com

ABOUT US

Cypress Community Development Corp.



Cypress Community Development Corp. is a not-for-profit housing development company specializing in creating innovative solutions for disaster recovery and workforce housing. Our work focuses on the development of Missing Middle Housing types, such as cottages, duplexes, townhomes, multiplexes, and accessory dwelling units in Opportunity Zones following natural disasters.

Cypress CDC's built work includes the development of over 460 Katrina Cottages in Louisiana through FEMA funding, as well as homes in the Florida Keys following Hurricane Irma and in Sonoma County, CA following the 2017 wildfires. We are currently working in Panama City, FL, rebuilding post-Hurricane Michael, Baton Rouge, LA rebuilding from recent floods, and on the Island of Barbuda in partnership with the Prince's Foundation.

TalkAboutHousing.com, a platform led by Cypress CDC partner and Katrina Cottage designer, **Marianne Cuasto**, is dedicated to exploring a wide range of housing issues including disaster housing policy, workforce housing shortages, and the legacy of housing segregation.



Katrina Cottages — Built through FEMA's Alternative Housing Pilot Program (AHPP) — New Orleans, LA.

Sonoma Wildfire Cottages — Built in partnership with Habitat for Humanity of Sonoma County





Marianne Cuasto's Original Katrina Cottage — Ocean Springs, MS

Panama City, FL — 900 sq ft.

Katrina Cottages — Built through FEMA's Alternative Housing Pilot Program (AHPP) — Jackson Barracks, LA

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KEY ISSUE #1
Affordable Resiliency by Design


How can we reduce the complexity of the construction process while meeting or exceeding all building science and structural requirements?

In addition to streamlining the construction process, this home showcases carbon-neutral building technologies and materials that reduce the total cost of ownership.

Innovations on display in this concept home include:




CAD-Driven Steel Walls
CAD-driven automated steel wall panels and trusses reduce the labor required to build and install the walls. Components are cut to length, pre-drilled, labeled, and easily assembled with zero waste.




MgO Sheathing & Siding
A single layer of magnesium oxide (MgO) board acts as sheathing and cladding to reduce the number of participating trades, materials, and labor.


Out-sulation & Insulation Three types of insulation with cumulative properties insulate (R-20+) and air seal the home:




Embodied Carbon-Negative Batt Insulation — Earth-friendly regenerative hemp insulation that sequesters carbon. On display in this house is **Hemp-Wool by Hempitecture**.




Air Sealing & Enhanced Connections — 1" of low-embodied carbon spray foam applied in each bay of the house air seals and strengthens the wall. This house includes **HandiFoam**, which has blowing agents with lower global warming potential.




Thermal Break — Out-sulation minimizes thermal bridges by creating a continuous barrier at the studs. On display in this home is **Neopor from BASF** which uses 30% less material to achieve the same R-value as comparable prod-




Semi-Finished Sub Floor
MgO subfloor left as semi-finished floor, pre-finished with a fast-dry floor paint such as **Valspar Porch, Floor & Patio Latex Paint**. Homeowner to install finish flooring of their choice when able.




No Drywall
Drywall is replaced with DIY friendly and low-carbon interior siding. On display in this house is **WindsorOne nickel-gap pre-primed pine interior wall cladding** adhered with double-sided Mactac tape.




Low-Voltage Lighting
A single transformer at the electrical panel allows the direct connection of DC power to each fixture with 18/20-gauge bell wire. Standard systems convert DC to AC power at each fixture, which create heat loss and requires 75% more copper wire.



All-Climate HVAC
An all-climate heat pump system designed for comfort, lower environmental impact, and lower monthly bills is paired with a dehumidifier to reduce the load on the heat pump. On display is a **Mitsubishi GS 9,000 BTU 28.4 SEER2 Wall Mounted Heat Pump System** and a **Santa Fe UltraMD33 Dehumidifier**.



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Information graphic by Cypress Community Development Corporation (3rd panel):


CYPRESS CDC
TalkAboutHousing.com

KEY ISSUE #2
Redefining Prefab Construction

How can prefab construction live up to the promise of being faster, easier and more affordable than site-built homes?

Modular construction involves shipping large boxes that require escort vehicles. This home explores the installation of prefinished components that make shipping more efficient while minimizing time on site and maximizing design options.

On display in this concept home:

Floor & Roof Cassettes
Panelized roof and floor structures with sheathing added off site.

Pre-Finished Wall Panels
Interior and exterior finishes applied off site.

Porch Kit
Precut porch elements prepared off site for rapid installation on site.

Prefab Kitchen & Bathroom
Cabinets and counters prepared off site — future versions.

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Examples of new smaller homes in White Salmon:

Cottage Court:



Larger cottage:



Live-Above Retail (new):



Live-Above Retail (adaptive reuse):



Duplex (2-Unit Rowhouse):



7-Unit Infill Apartments:



Modern Condominium:



Modern Condominium (#2):



Modern Duplex:



Modern Single-Family Detached House:



Traditional Single Family Detached Cottage

