CHAPTER 7 HOUSING

Introduction

Regulating housing, by providing the appropriate conditions for private development, is an integral government function. As the County grows, it is essential that housing options are abundant and available to a variety of household types and income levels. To facilitate efficient development and maintenance of County infrastructure, including roads, utilities, and other investments, it is important that housing be sited properly. Locating housing in places where residents have suitable access to services including schools is also important. Additionally, in order to maintain a strong local economy, Adams County must ensure that there is adequate housing for the workforce, including farm workers.

Several factors influence what kind of housing units are built and the affordability of those units. Many are beyond the County's reach to regulate or influence, such as the State building code, mortgage interest rates, and federal funding for affordable housing production. Nonetheless, the County has a clear role and responsibility in providing guidance and coordination through the adoption of Countywide Planning Policies (CWPP), pursuing other efforts for interjurisdictional cooperation, and must carry out the essential duty in regulating housing development through the zoning and subdivision codes, as described in Chapter 1.

As of 2026, the unincorporated portion of the County contains approximately 41 % of the housing units and 44% of the population, indicating the average household size is higher in the unincorporated areas as compared to that within the incorporated cities. In the year 1990, 45% of housing units were situated in the unincorporated areas of the county. By 2020, there was a slight shift with housing unit growth concentrating in the city of Othello which is the result of housing production. In 2000, Othello contained 32% of housing units, increasing to 41% in 2026.

Included in this Element are the following topics:

- Countywide Housing Planning Policies;
- Discussion of Othello's population projections;
- Demographic indicators related to housing needs;
- An inventory of housing units;
- A discussion and data about affordability and housing costs; and
- Goals and policies

Background

Countywide Housing Planning Policies

In spring of 2025 representatives of Adams County and representatives of its cities and towns developed a set of countywide planning policies (CWPP) regarding housing, following a series of public meetings. As a partially planning county, the County is not required to develop comprehensive CWPPs. However, the County and its jurisdictions opted to establish focused CWPPs on housing with the hope that doing so will result in positive outcomes for residents

seeking suitable housing accommodations. The Board of County Commissioners (BOCC) adopted the CWPPs on June 25, 2025 via Resolution R-017-2025. The goals and policies contained in the CWPPs are the foundation for the goals and policies of this Element.

Homelessness in Adams County

Adams County adopted a Homeless Housing Plan in December 2025 (Resolution R-045-2025) that outlines the community's approach to addressing homelessness and housing instability for the five years following adoption. Homelessness looks different in a rural county than in larger urban areas. Many individuals and families experience hidden homelessness, doubling up with relatives, staying in overcrowded housing, living in cars, or moving frequently. The formal homeless response system is still developing in the County and faces capacity and resource challenges. According to the Plan, in July 2024, there were 151 individuals identified in the County as homeless or unstably housed. Homelessness often correlates to other difficulties for those individuals including mental illness, substance abuse, involvement with the criminal legal system, and other behavioral or medial health needs. A key finding of the plan is that for those at risk of or currently experiencing homelessness, access to services to address the other difficulties will be important in achieving an improvement in housing outcomes for these residents. Emergency housing assistance is provided through the Adams County Integrated Health Care Services.

Population

Population and Household Projections

The Washington State Office of Financial Management (OFM) is tasked with providing a range of population projections for each county in the state in accordance with the requirements of the Growth Management Act (GMA). All counties planning under GMA are required to select a population projection within the provided ranges to integrate these projections into their comprehensive planning efforts in order to ensure orderly growth and provision of public infrastructure. However, as a partially planning county, Adams County is not required to apply projections.

While not required, the city of Othello has elected to apply and allocate OFM's population projections for the purposes of comprehensive planning for the City.

OFM released the population projections for the county for the years 2025-2050 in three series: low, middle, and high, listed in Table 1. These projections were released in 2022, based on a baseline 2020 Census Decennial population, and the projections are updated every five years (next update expected in 2027). The 2025 population estimate released by OFM for Adams County is 21,550, which aligns well with the medium series population projections.

Table 2 shows the percent increase for each five year period in the various scenarios.

Table 1 Adams County Populations Projections, 2025 to 2050

	*2020 population**	2025	2030	2035	2040	2045	2050
Low	*20,613*	20,276	20,926	21,518	22,069	22,598	23,109
Middle		21,570	22,565	23,498	24,387	25,253	26,100
High		23,296	24,610	25,858	27,058	28,233	29,388

**Baseline population as established in the 2020 Census.*
Source: Washington Office of Financial Management

Table 2 Adams County Population Projection Percent of Change (2025-2050)

	2025	2030	2035	2040	2045	2050
Low	-	3.21%	2.83%	2.56%	2.39%	2.26%
Middle	-	4.61%	4.14%	3.78%	3.55%	3.54%
High	-	5.64%	5.1%	4.64%	4.34%	4.1%

Source: Washington Office of Financial Management

Housing Allocations

Fully planning local jurisdictions must plan for and accommodate housing needs by income band, including emergency housing and permanent supportive housing (PSH), part of housing types referred to as STEP Housing. Income bands are delineated using Area Median Income (AMI), further discussed in a later section. This is a measure that accounts for regional incomes. Commerce developed a housing allocation tool for cities and counties to use called the Housing for All Planning Tool (HAPT). While not required, the City of Othello opted to conduct a land capacity analysis and allocated housing based on income bands using HAPT.

STEP Housing

This includes the following housing types that are often intentionally excluded from communities. These types of units are intended to house those facing housing issues, including homelessness. STEP stands for: Emergency **S**helters, **T**ransitional housing, **E**mergency housing, and **P**ermanent supportive housing

Table 3 Existing Estimated Housing Housing Units by Income Band 2020

			0-30%						Emergency Housing
Jurisdiction	**% of Total**	**Total**	**Non-PSH**	**PSH**	**>30-50%**	**>50-80%**	**>80-100%**	**>100%+**	**Needs (Temporary)**
Unincorporated Adams County	41.8%	**2,780**	378	0	710	682	194	816	0
Hatton town	0.4%	**27**	5	0	16	4	2	0	0
Lind town	3.7%	**249**	12	0	134	82	16	5	0
Othello city	39.3%	**2,616**	118	0	466	1,342	412	278	18
Ritzville city	13.1%	**872**	41	0	411	318	70	32	0
Washtucna town	1.7%	**110**	11	0	79	8	8	4	0
Total		**6,654**	565	0	1,816	2,436	702	1,135	18

Source: Department of Commerce

Households

Monitoring trends in the size and formation of households is an important factor when evaluating the usefulness of the housing stock and ensuring that suitable housing unit types are provided. In Table 4, provides data points and observes the changes between 2014 and 2024.

The Census Bureau's data collection methods differentiate between households and families, in that a household includes *all* people residing in a housing unit; this could be a family, roommates, or someone living alone. In contrast the term family includes all those residing together that are related by birth, marriage, or adoption.

In Adams County 44% of households include children under 18 years of age, which is much higher than the statewide average (29%). The average size of families and households are higher than the state averages. Contrary to statewide trends, the average family size in Adams County has increased slightly in the past decade.

The average household size for an owner-occupied unit is 3.31 persons, and the average household size for renter-occupied housing units is 3.10 persons, these figures are substantially larger than for the state overall, which is 2.65 and 2.24, respectively. This likely indicates a higher than average need for family-size units, or those that are three-plus bedrooms.

The percentage of households that are sole occupants, or those living alone, has increased slightly since 2014, although remains lower than the state overall. Similarly, households with aging residents have increased from 22 to 28%, indicating there may be an increased need for some smaller and accessible units in addition to the larger family units.

Table 4 Housing Demographic Information

	Adams County 2014	Adams County 2024	Washington State 2014	Washington State 2024
Average Household Size	3.20	3.25	2.55	2.50
Average family size	3.65	3.83	3.13	3.07
Average Household size- owners	3.19	3.31	2.63	2.65
Avg. household size- renters	3.23	3.10	2.42	2.24
Percent of households that are 1-person	19%	23%	28%	28%
Percent households with children under 18 in the house	50%	44%	31%	29%
Percent of households with one or more persons aged 65+	22%	28%	24%	30%
Homeownership rate	65%	69%	63%	64%

Source: ACS 5-Year Estimates, Tables DP04, S2501 and DP02.

Housing Inventory

Between 2015 and 2026, the county's overall population grew by approximately 13% while the unincorporated areas saw a growth rate of approximately 7%. During that same time period the number of housing units increased by 13% across the County, with an increase of 6.6% of housing units when considering only the unincorporated areas. The growth has not been equally distributed throughout the county. Some communities, such as Lind and Washtucna have shrunk, while Othello has been continuously growing. Table 5 shows housing unit estimates by jurisdiction since 2016.

Table 5 Adams County Housing Inventory Estimate

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
Unincorporated	2,800	2,808	2,819	2,836	2,862	2,897	2,904	2,910	2,924	2,937	2,954
Hatton	32	31	29	28	26	26	26	28	49	49	53
Lind	256	254	252	250	248	248	249	248	249	249	249
Othello	2,393	2,524	2,544	2,558	2,616	2,688	2,753	2,799	2,836	2,879	2,974
Ritzville	880	877	876	875	872	876	879	879	882	885	885
Washtucna	118	116	114	113	111	111	110	110	110	110	110
Adams County Total	**6,479**	**6,610**	**6,634**	**6,660**	**6,735**	**6,846**	**6,921**	**6,974**	**7,050**	**7,109**	**7,225**

Source: Office of Financial Management

Housing Types and Options

Housing types refers to the style of housing unit based on their construction, number of units, and the intended inhabitants. For example, the most common type of housing unit in Adams County is the detached, single family home. These are built as a single, free-standing unit, that typically houses one family or household. However, there are several additional types of housing that vary in construction method, cost, and typical household size. In addition to the common indicator of housing type, which is the number of units it contains, there are other less common housing types that are gaining in popularity but are not measured in ACS or OFM data sets.

For example, farmworker housing, ADUs, co-housing, and multigenerational housing are some additional housing options that also fulfill important housing needs for the community. These are typically regulated by development and zoning codes, and can be limited to certain areas or zoning designations within a jurisdiction.

However, the American Community Survey (ACS) tracks housing types based on unit counts within the structure, and that is important data to track. Adams County's housing inventory primarily consists of site-built single family detached units (61%), and the next most common type of housing is manufactured (or mobile) homes, which comprise approximately 23% of the total housing units. Following that in order of prevalence is 20 or more unit structures, 2 unit structures, such as duplexes, then 3 or 4 unit structures. Figure 1 shows the unit type breakdown, although unit types with less than one percent of the housing inventory are not shown. Figure 2 compares these to statewide inventory.

Accessory Dwelling Units - attached or detached:

These are units that are built as a secondary use to a primary dwelling unit. They are typically smaller than the primary unit and can be attached or stand-alone units. They are sometimes referred to as "granny flats" due to them often being inhabited by family members.

Farmworker Housing:

Housing units built specifically to house temporary farmworkers. There are several types of units for farmworkers, but they are commonly configured similar to dormitories with shared sleeping quarters, bathrooms, and kitchens.

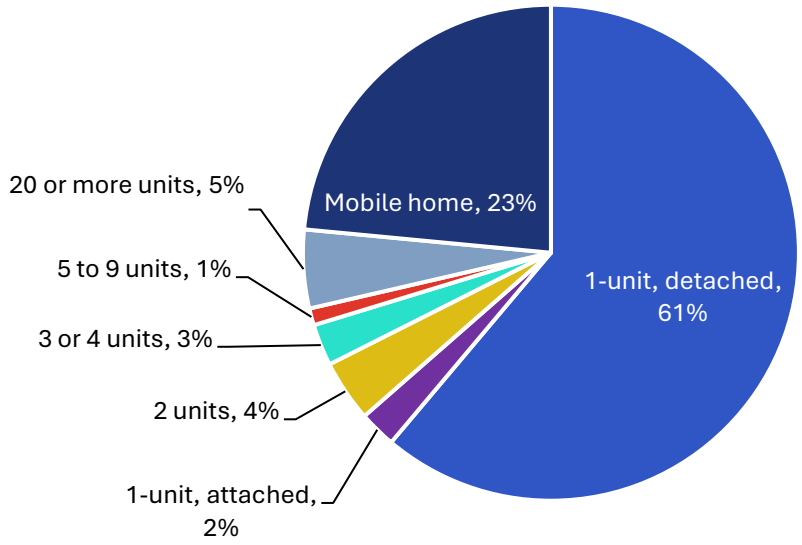
Co-Living:

Co-living is a residential development with sleeping units that are independently rented with shared kitchen facilities. They are intended to be single occupancy. They also are referred to as single-room occupancy, boarding houses, or lodging houses. They can be of a variety of sizes and configurations.

Mutigenerational Housing:

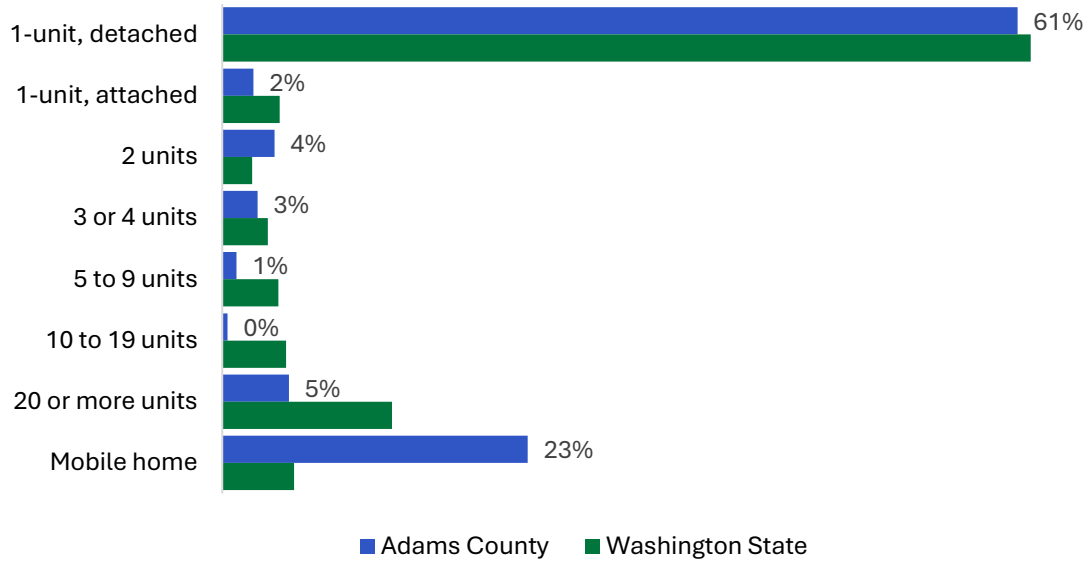
Multigenerational housing units are intended to house several generations of the same family. These can refer to several different housing styles, sometimes as separate units within a house or on a single lot. The distinction here is creating spaces where extended family can inhabit the same living space.

Figure 1 Adams County Housing by Unit Type, 2024



ACS 5-Year Estimates, 2024, Table DP04

Figure 2 Unit Types in Adams County and Washington State, 2024

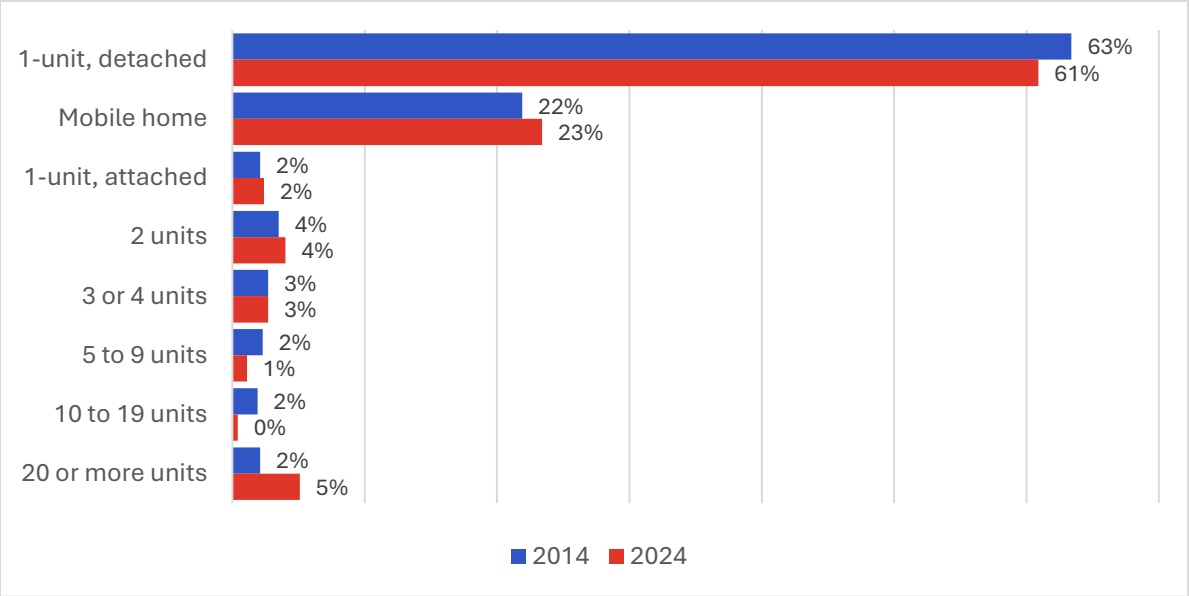


ACS 5-Year Estimates, 2024, Table DP04

The percentage of single family detached homes aligns fairly well with the percentage of that type statewide, however, the prevalence of manufactured (and mobile) homes diverges from the state inventory overall, with a much higher proportion of the housing stock in Adams County consisting of that housing type.

Figure 3 compares the distribution of housing units from 2014 to 2024 and shows that the proportion of housing unit types has stayed fairly consistent over time. The percentage of single family detached homes in the County since 2014 has slightly decreased, and the county units situated in buildings with 20 or more units have increased. This can be beneficial for housing affordability, as generally single family site built homes are the most expensive to build per unit.

Figure 3 Unit Types in Adams County, 2014 and 2024

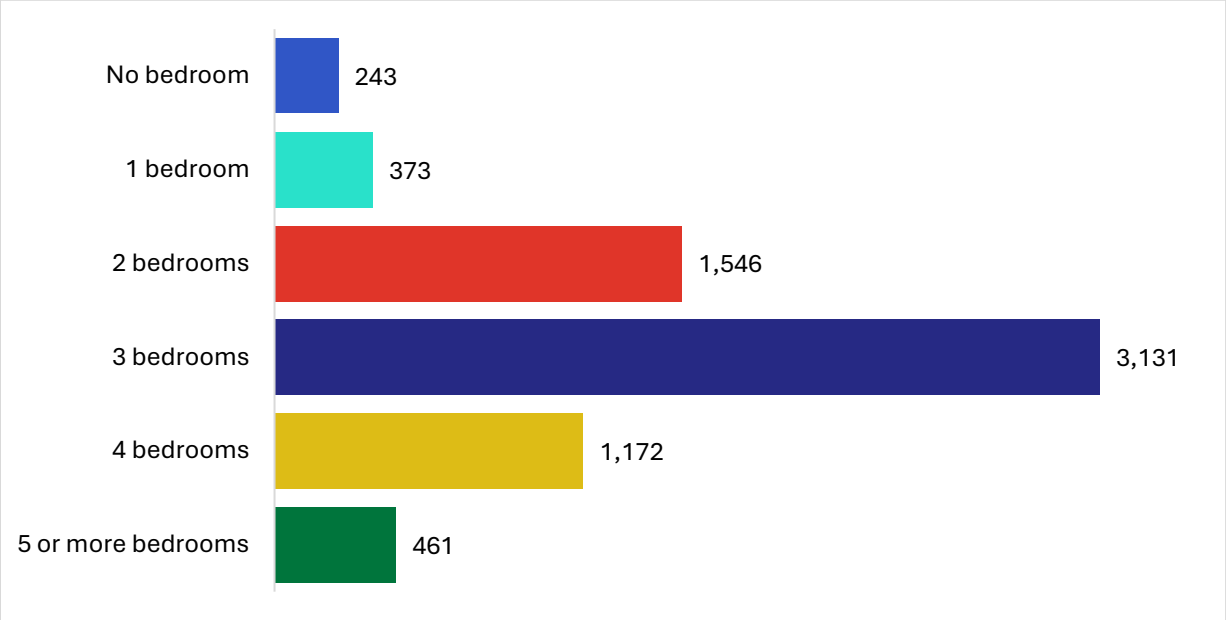


ACS 5-Year Estimates, 2014 and 2024, Table DP04

Size of Housing Units

Maintaining a mix of housing unit types and sizes can allow housing to be allocated more efficiently to ensure that each household is residing in a home that is appropriate for their circumstances. This includes homes for larger families, as well as smaller households, or multigenerational families. This can also help ease affordability pressures, if smaller households can find smaller units, then larger units are facing competition by fewer households. In the case of Adams County, according to ACS data, there are only about 9% of units with no or one bedroom. As noted in the data on household sizes, approximately 20% of households are those living alone, indicating that the market may not be able to supply an appropriate amount of housing units for that household type. In contrast, 69% of housing units are 3+ bedrooms, which is an adequate supply of larger units for the number of households with children, which is approximately 44% in 2024. This data is shown in Figure 4. However, housing preferences vary significantly with some households preferring more rooms per person; people choose house size for a variety of reasons beyond household size, including personal preferences, fluctuating family size, to have guest rooms or home offices, etc.

Figure 4 Housing Units by Number of Bedrooms, 2024



ACS 5-Year Estimates, 2024, Table DP04

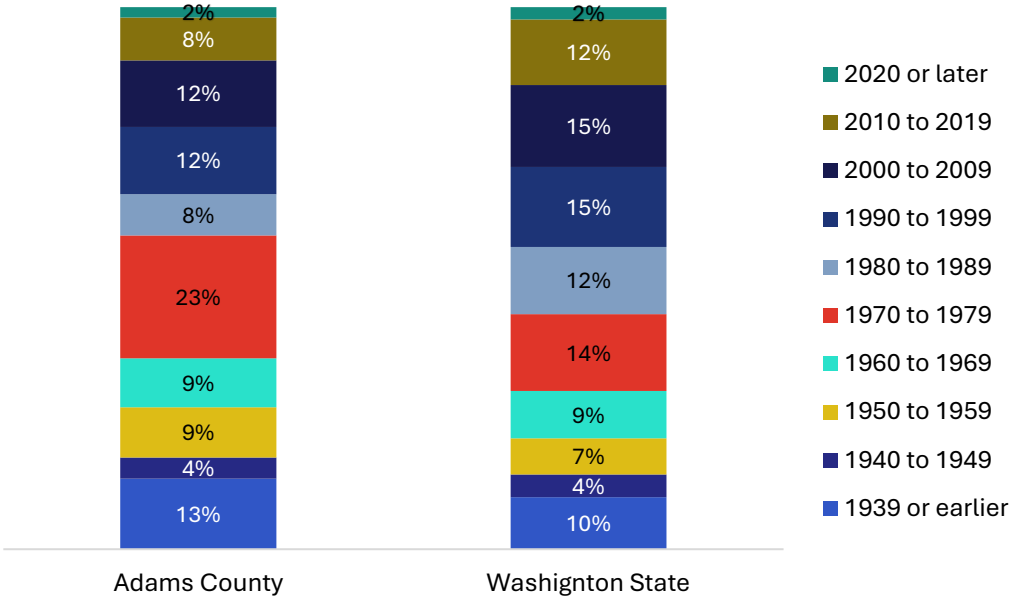
Housing Stock Age

Approximately 42% of Adams County's housing stock has was constructed after 1980. Newer housing stock has some advantages as state and federal building codes have increased energy efficiency, and certain dangerous building materials (such as asbestos and lead pain) can be present in older homes. Older housing stock has some advantages based on historic appeal and quality of building materials. The largest single segment of structures currently remaining were built between 1970 and 1979, following strong population growth between 1960 and 1978.

As shown in Figure 5, the housing stock in Adams County is generally older than that in the State overall. Fifty-seven percent of the statewide housing stock was constructed after 1980, in contrast to Adams county's 42%. Furthermore, all subsequent time periods (from the 1980s to 2020 and later) are proportionally higher in the statewide inventory.

There is a federally funded program Low-Income Home Energy Assistance Program (LIHEAP) that provides funding to assist low-income eligible households with weatherization and utility bills. These programs are implemented by local utility companies, such as Big Bend Electric Cooperative. Weatherization and other programs to assist with remodeling efforts can be effective at reducing displacement, lowering housing costs, and ensuring housing resiliency in changing climatic conditions. Remodeling is typically more cost-effective than building new housing, and weatherization can reduce energy costs.

Figure 5 Housing Inventory by Year Built, 2024



ACS 5-Year Estimates 2024, Table DP04

Farmworker Housing

Farmworkers are essential to support the agricultural industry- the predominant industry in Adams County. Agriculture contributes between 20 and 35% of jobs for the County on an annual basis, which fluctuates to up to 50% of jobs in the peak season. The farmworker population includes resident year-round workers, migrant workers (those who only work seasonally, but live permanently in the U.S.), and H-2A visa guest workers, who all have different housing preferences and experiences in the housing market. Year-round workers are likely seeking similar housing options as other local full-time workers and may be searching for permanent housing for a variety of household and family situations. Migrant workers may prefer to be located on or near the farm they are contracted with, but may also need flexible lease terms, or other considerations that are specific to temporary work. Federal law requires employers of H-2A visa workers to provide housing (which is licensed and regulated by the state).

Permanent Farmworker Housing

There are consistently around 1,600 year-round farmworker jobs in the County, around a third of all agriculture jobs. Agricultural workers typically earn lower average wages than those in other industries, and the housing needs of this group of workers are likely to be similar to other low income households.

Temporary Farmworker Housing

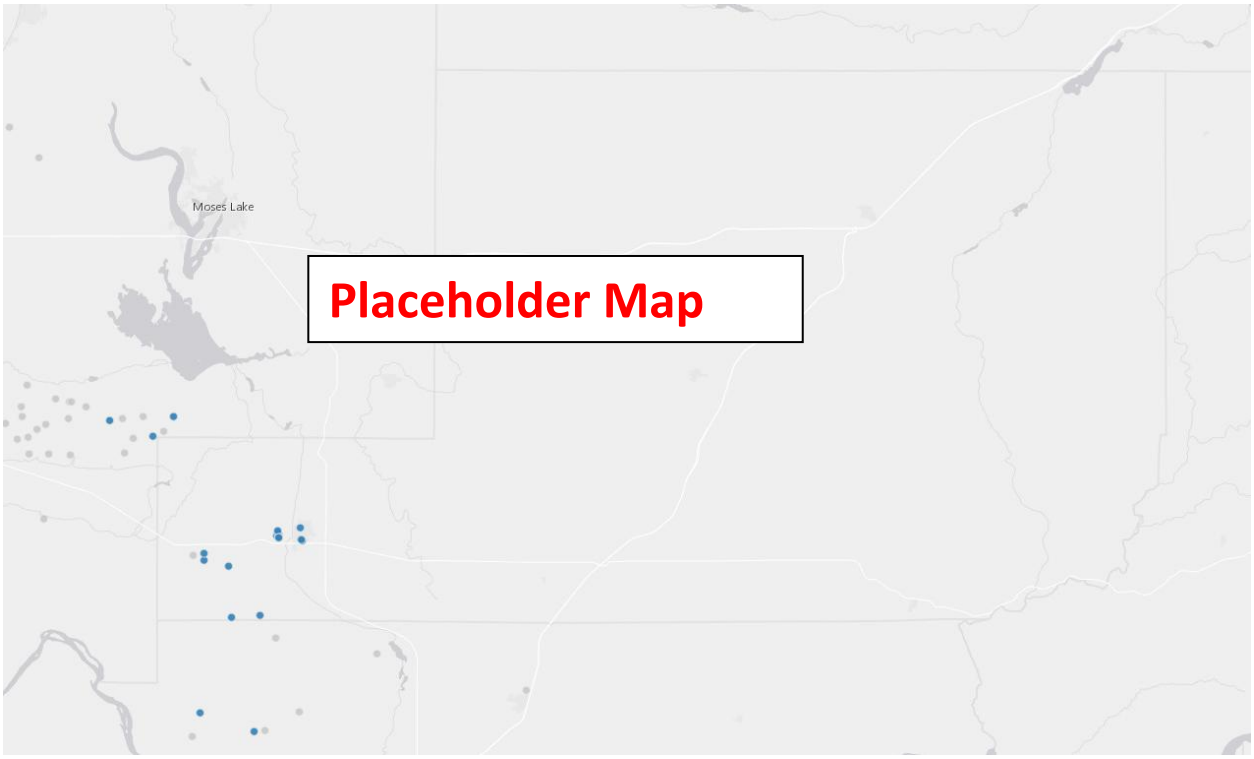
Temporary farmworkers and H-2A visa workers account for the other two thirds of agriculture jobs in the County (about 15% are H-2A workers, and 55% are covered migrant workers). Providing housing for seasonal workers is a long-standing challenge. Estimates of the shortages for migrant

farmworker housing units range from 712 to approximately 2,400 in the peak employment months.[1] While H-2A visa workers must be provided housing either on-site or with transportation to the worksite, other migrant workers are not guaranteed housing.

In addition to lower average wages, temporary workers may also be seeking housing without a long-term lease, are likely without transportation, and may have trouble accessing housing close to their work site. Various organizations in the State are also providing housing for seasonal workers, but the short term nature of the work provides challenges for the feasibility of operating the housing in a financially sustainable way. Some of those groups include the Washington Growers League, Worker and Farmer Labor Association, Office of Rural and Farmworker Housing (ORFH), Sea Mar Community Health Centers, and various Housing Authorities throughout the State, including the Othello Housing Authority.

Most registered temporary housing sites are in the Panhandle and clustered around Othello. According to the Department of Health (DOH) Temporary Farmworker Housing data, there are 1,213 beds in the County, pictured in Figure 6.[2] The Othello Housing Authority also owns a 25 unit migrant housing project, *Lugar Seguro*.

Figure 6 Temporary Farmworker Housing data, Department of Health



Housing provided for both H-2A visa workers, and for other migrant farmworkers is subject to approval and inspection by the State Department of Health, in cases where there are more than five dwelling units or more than 10 occupants, and regulated in accordance with Chapter 246-358 WAC. Housing could be a range of housing types, but is often constructed similar to boarding

[1] Othello Housing Action Plan, 2020 and Farmworker Housing Report, Department of Commerce, 2022.
[2] These are housing units/ beds that are regulated by DOH, which means they have five or more units, or ten or more occupants.

houses, with dorm housing and shared kitchen and bathroom facilities. Other common structures are manufactured homes, tiny homes, hotels and temporary structures such as yurts. All facilities must have laundry, bathrooms and kitchens available, or provide meals through a third party vendor.

Housing Occupancy & Tenure

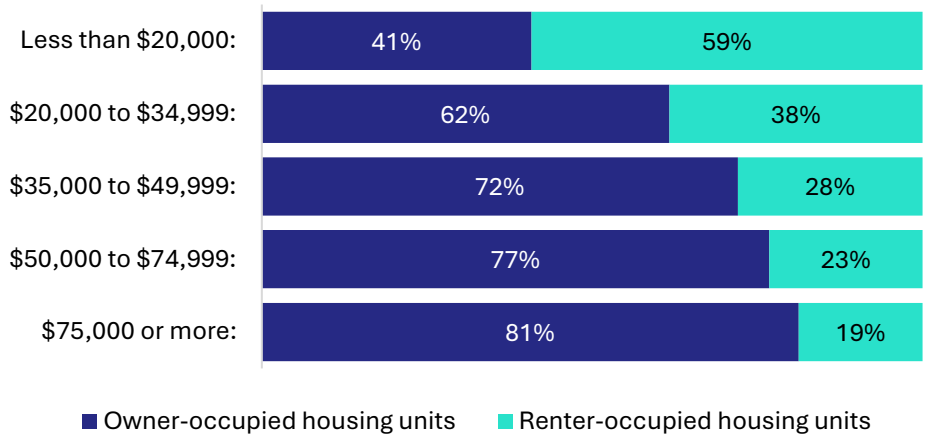
Housing tenure is a term used by the US Census to indicate whether a unit is occupied by renters or by the owner(s) of the home. Of occupied housing units in the county, 69% are owner-occupied and 31% are renter-occupied.

69% of homes are owner occupied

Generally, it is thought that high levels of ownership can lead to stability and a sense of accountability to the community. For the homeowners themselves, it can additionally lead to more predictable housing costs and can be a method of building wealth in the United States. However, it is important to maintain a strong rental segment as well for those who either cannot or do not prefer to own their homes (typically lower income, younger, transient or newly arrived residents).

Housing tenure correlates to income levels. Based on data from the ACS 5-Year Estimates, the higher the income bracket, the higher the percentage of homeowners in the County as seen in Figure 6. Households earning less than $20,000 a year had homeownership rates of around 41%, whereas those earning $75,000 or more were twice as likely to be homeowners. The rate of homeownership for households earning below $20,000 annually is very high; this could perhaps be a result of older residents who are retired and earning less income but nonetheless own their homes.

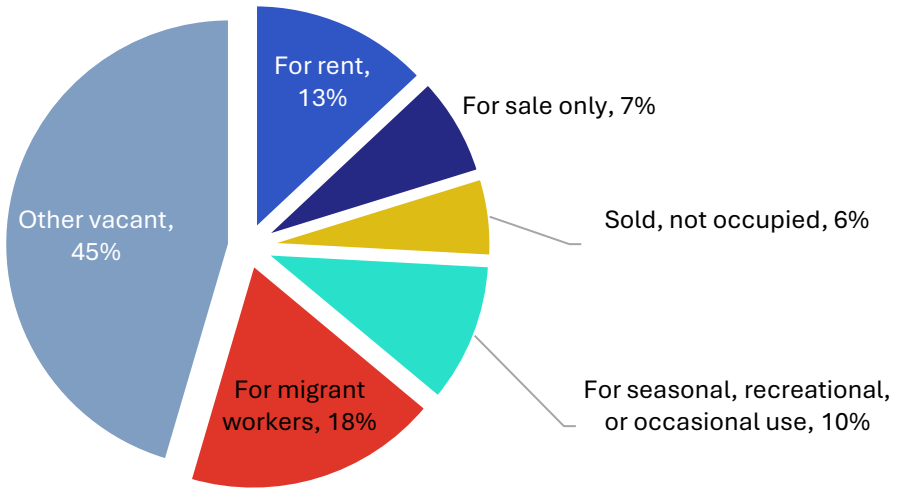
Figure 7 Housing Tenure by Household Income Level in Adams County, 2024



Source ACS 5-Year Estimates 2024, Table B25106

Housing occupancy rates measure if a housing unit is occupied or vacant, as well as the reasons for vacancy. Adams County has an estimated occupancy rate of 91% as of the 2024 5-Year ACS Estimates. This appears to be decreasing slightly, as in 2014 the estimated occupancy rate was 93%. There will always be some vacant units in the housing market which is healthy and can help moderate prices, although generally those in the housing industry prefer to see around a 5% vacancy rate. The ACS accounts for several possible reasons for vacant housing units, including those that are awaiting new tenants or owners, those that may be demolished when redevelopment occurs, units for recreational use, or units for migrant workers. In the case of Adams County, 19% of vacant units are used for migrant workers, and 45% are simply identified as "other vacant," which could be from a variety of causes. Vacancy status is shown in Figure 8.

Figure 8 Vacancy Status in Adams County, 2024



ACS 5-Year Estimates, 2024 Table B25004

Housing Costs / Housing Affordability

Housing affordability has been a nationwide issue for the past several years, with home values in many markets beginning to rise following the recession in 2008-2010 and continuing unabated. Unaffordable housing can not only cause negative effects for those residents living in units they cannot afford, but can also stagnate economies, perpetuate labor shortages, cause an increase in wages, and ultimately affect a slew of other costs for both residents and public and private agencies.

Ideally, there should be an appropriate amount of housing built for households at all income levels. In a healthy housing market, this often means that newer housing is more expensive, and older housing then "filters down" to those in lower income groups. In cases where there is not enough new housing built, or the housing built is too similar, those filtering effects are reduced, and all housing remains more expensive. There are other factors as well, including financing, and federal

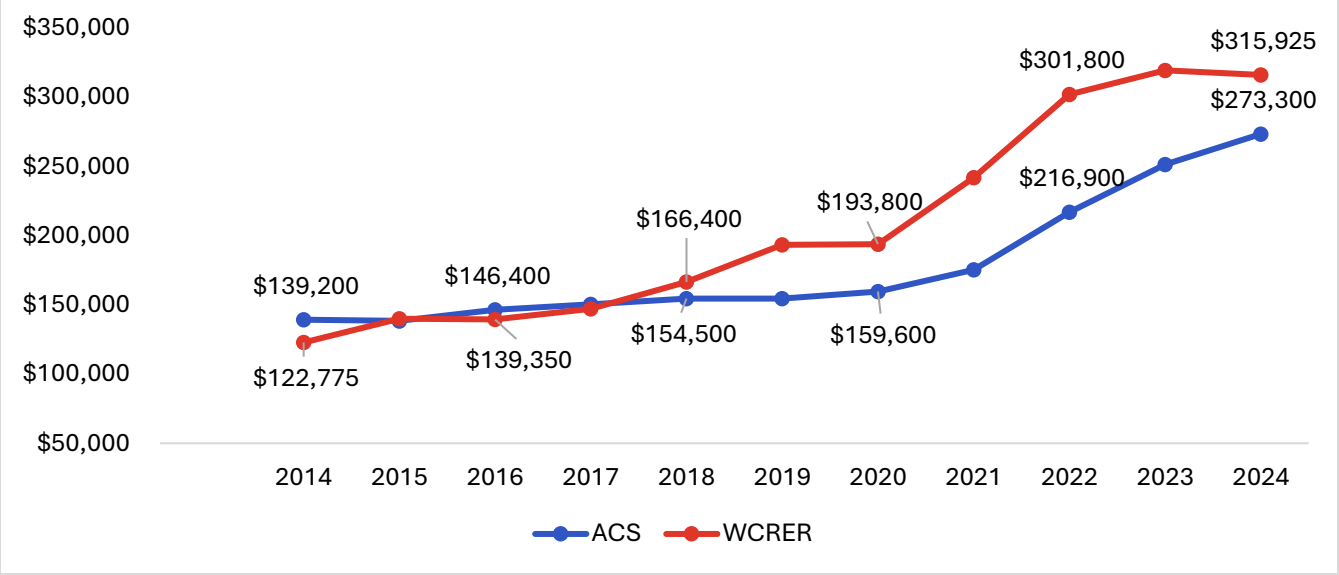
policies, but the amount and type of housing constructed or allowed to be constructed by zoning and subdivision regulations is something that can be determined by the cities and counties.

Housing Cost

Ownership

The ACS community survey reports perceptions of owner-occupied housing values which asked about 'expected sales price'. The data show a 96% estimated increase between 2014 and 2024, nearly double. Prices or values have jumped dramatically since 2021, approximately 56%, according to ACS data. This is even higher than the same estimate for statewide data which indicates a 42% increase, from $397,600 to $564,600 in the same time period. The University of Washington's Center for Real Estate Research (WCRER) uses multiple data sources to determine a median home price. Figure 9 compares the two data sources.

Figure 9 Estimated Median Homes Values 2014 - 2024, Adams County



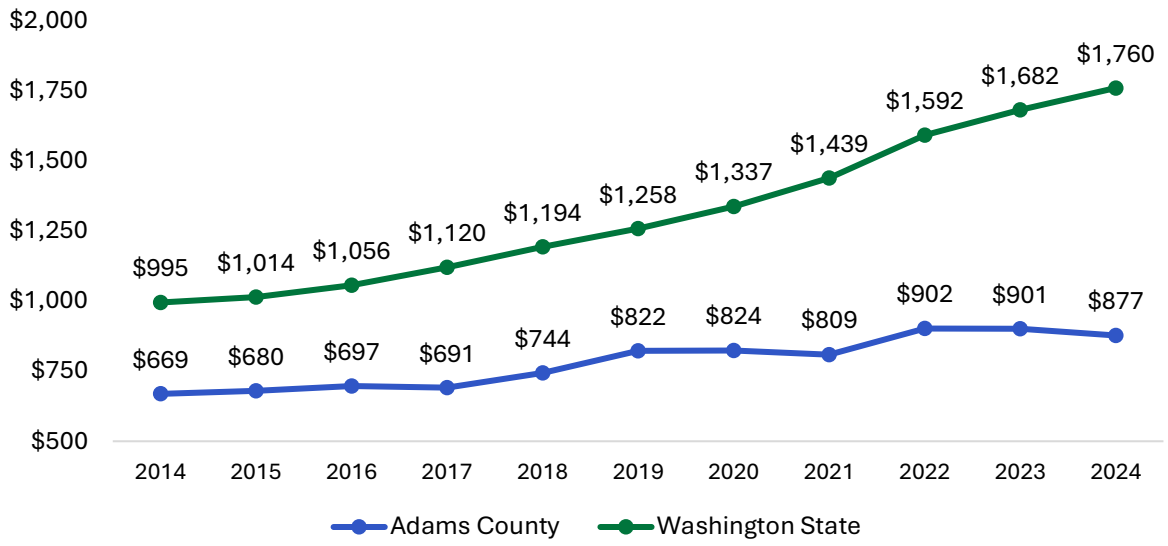
ACS 5-Year Estimates, Table DP04, WCRER County Dashboard data.

Costs can vary widely for owner-occupied housing based on whether the homeowner has a mortgage. According to ACS data, approximately 52% of owner-occupied households in Adams County do not have a mortgage, while 48% do (2,253 units and 2,105 units). This is in contrast to statewide rates of approximately 34% without a mortgage. For units with a mortgage the median monthly costs are estimated to be $1,606 in 2024, and for units without a mortgage, the costs drop to an estimated $571 per month.

Rental Costs

Median rents in the county are lower than those in the state overall and have remained fairly constant. They have not increased nearly as dramatically as home sale prices, nor as compared to the state overall. From 2014 to 2024 median rent in the county increased approximately 30%, compared to a 77% increase statewide in the same period according to ACS data (Figure 10).

Figure 10 Gross Median Rent, 2014 - 2024



Source ACS 5-Year Estimates, Table DP04

State and Federal Housing Assistance

The Othello Housing Authority serves Adams County and operates within Othello.

Some housing and homelessness funding, such as the State's Consolidated Homeless Grant[3] has been distributed jointly with Grant County by the Grant County Housing Authority.

The Department of Housing and Urban Development (HUD) determines income limits based on *Area Median Income* (AMI) for households that may be eligible for housing assistance programs. These income limits are adjusted for family size and set at the following levels:

- Low Income (between 50% and 80% of AMI)
- Very Low Income (between 30% and 50% AMI)
- Extremely Low Income (below 30% AMI)

Area Median Income (AMI)

This is a measurement of the midpoint of a specific area's income distribution and is calculated on an annual basis by the Department of Housing and Urban Development (HUD). Meaning that half of households earn less than the AMI, and half earn more.

This is sometimes also called median family income (MFI), based on a four-person household. AMI is widely used in determining housing affordability, rental limits, and other housing subsidies and vouchers. The State also employs this number, and it is typically adjusted for family size.

[3] Distributed by the Department of Commerce

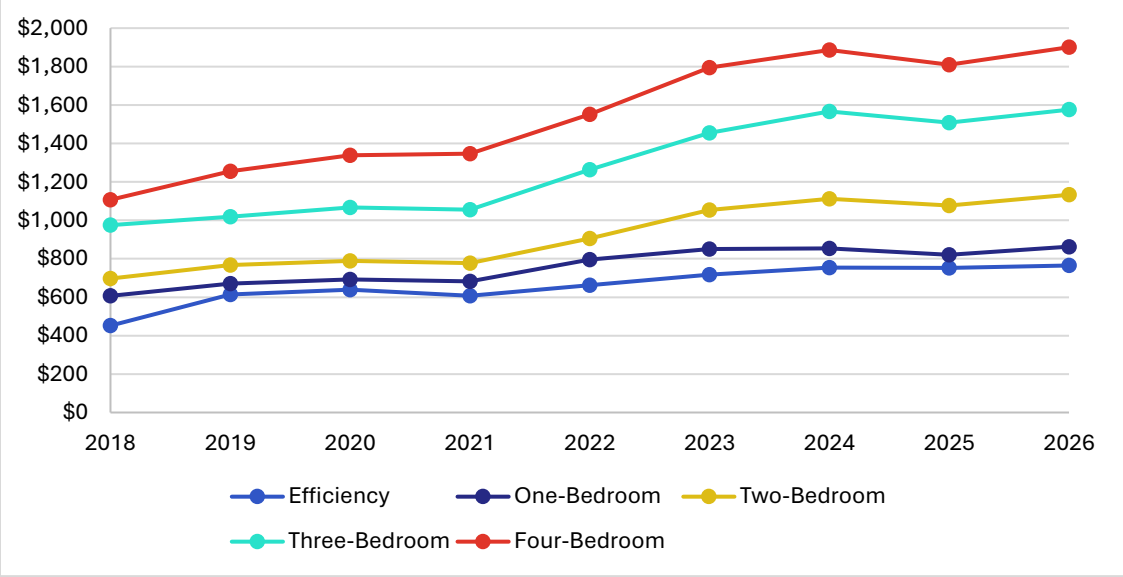
For 2026, the county income limits are shown in Table 6.

Table 6: HUD Income Limits for Adams County, 2026

Persons in Family	1	2	3	4	5	6	7	8
Low Income	$54,350	$62,100	$69,850	$77,600	$83,850	$90,050	$96,250	$102,450
Very Low	$33,950	$38,800	$43,650	$48,500	$52,400	$56,300	$60,150	$64,050
Extremely Low	$20,400	$23,300	$27,320	$33,000	$38,680	$44,360	$50,040	$55,720

Another measure of rental costs is the *Fair Market Rents* (FMR), which are determined and published by HUD each fiscal year. FMRs represent the cost of renting a moderately priced housing unit within the local housing market.[4] FMRs are inclusive of the rent cost plus essential utilities. This amount is the maximum a housing choice voucher, sometimes referred to as Section 8. will cover.[5]

Figure 11: HUD Fair Market Rents, Adams County, 2018-2026



Source: Department of Housing and Urban Development, HUDUser.gov.

[4] For FMR, "moderately priced" means that 40% of the rental units in that area would be at or below the FMR.
[5] The Housing Choice or Section 8 voucher is the largest federal housing assistance program. For those who receive the voucher, HUD will pay a private landlord part or all of the unit's rent. This allows a family to participate in the private market.

Cost Burdened

HUD defines a household as "cost-burdened" if it spends more than 30% of its gross monthly income on housing costs, including rent and utilities. Those paying 50% or more are considered "extremely cost-burdened." This is a measure that translates across communities since it accounts for the area income levels and is used for households that rent or own their homes. However, the term is more commonly used to describe rental households as those costs tend to fluctuate more than mortgage costs which may be fixed.

29% of all Adams County households are cost burdened

Households in Adams County are generally less cost-burdened than households across the state. The rate of extreme cost-burden increased in the decade between 2014 and 2024 (Table 7) but the overall percent of cost-burdened renters decreased between 2014 and 2024.

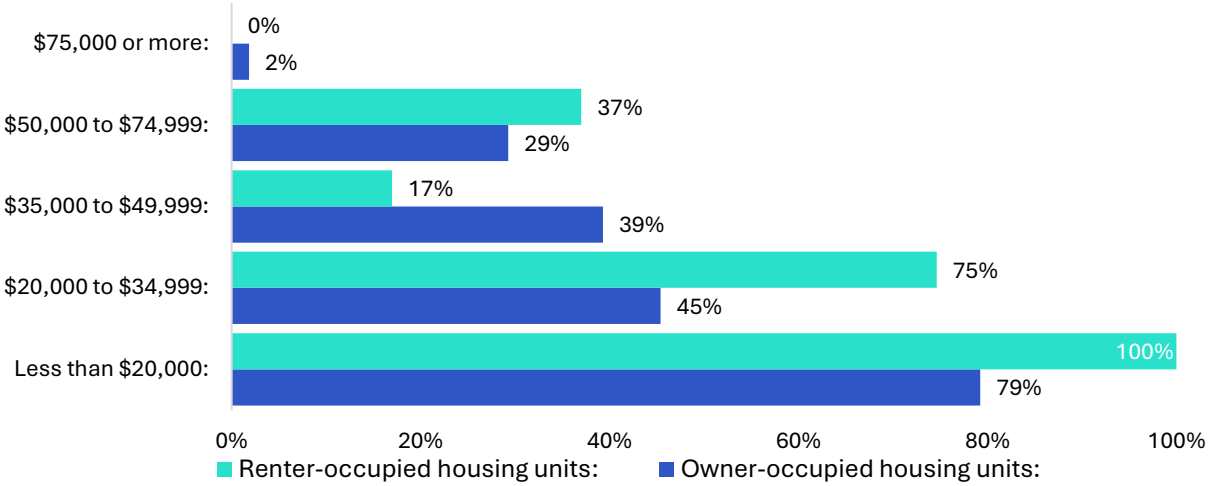
Table 7: Rental Housing Cost Burden, 2014 and 2024

	2014		2024	
	Adams County	**Washington**	**Adams County**	**Washington**
Less than 30% Not cost-burdened	44%	47%	47%	48%
30 to 49% Cost burdened	22%	25%	19%	25%
More than 50% Extremely cost-burdened	17%	23%	22%	22%
Not computed	17%	6%	12%	5%

Source: ACS 5-Year Estimates, Table B25070

Table 7 depicts data for rental households who tend to be at lower income levels than homeowners on average, as many who can afford to purchase a home opt to do so. For example, 100 percent of renter households earning less than $20,000 are cost-burdened, whereas for higher income households, the percentage of cost-burdened households is more evenly split between renter and owner households (Figure 12). For all county households, at all income levels and tenures, the percentage of cost burdened households is approximately 29%.

Figure 12: Percent Cost-Burden by Tenure, 2024



Source: ACS 5-Year Estimates 2024, Table B25106

Goals and Policies

Goal 1: Provide a regulatory environment that allows a broad variety of housing types, sizes, and levels of affordability.

Policy 1.1: Encourage a broad mix of housing types and densities in the unincorporated areas where compatible infrastructure exists or can be supplied.

Policy 1.2: Support land use tools such as density bonuses and streamlined permitting for affordable housing developments in appropriate zones.

Policy 1.3: Facilitate housing options that support the county's workforce, including agricultural workers, service industry employees, and teachers.

Policy 1.4: Develop strategies to mitigate displacement risks for low-income residents and vulnerable populations as housing market evolve.

Policy 1.5: Encourage the development of attached and detached accessory dwelling units (ADUs) throughout the county.

Policy 1.6: Maximize available private, local, state, and federal funding opportunities in the development of affordable housing.

Goal 2: Support housing options that support the agriculture industry.

Policy 2.1: Recognize and support housing policies that reflect the county's rural character while ensuring adequate infrastructure and services.

Policy 2.2: Encourage residential development in a manner that preserves productive farmland and supports agricultural workers' housing needs.

Policy 2.3: Facilitate safe, high-quality housing options for seasonal and year-round farmworkers, including employer-sponsored housing programs.

Policy 2.4: Collaborate with local, regional, and statewide organizations to increase the number of seasonal housing options throughout the County, and particularly in rural areas.

Goal 3: Focus growth in and near the county's established cities and towns.

Policy 3.1: Work with the county's cities and towns to ensure that high and medium-density housing development occurs in places with established infrastructure and proximity to services.

Policy 3.2: Encourage redevelopment of underutilized land in and near cities and towns to increase housing supply.

Policy 3.3: Encourage mixed-use development in the unincorporated areas near cities and towns.

Goal 4: Focus on providing housing options for a range of populations with specific housing needs, including seniors, disabled residents, veterans, and those recovering from homelessness or substance use disorders.

Policy 4.1: Work with regional partners to provide shelters, transitional housing, and permanent supportive housing for homeless individuals and families.

Policy 4.2: Promote housing design standards that improve accessibility for aging populations and residents with mobility challenges.

Policy 4.3: Encourage the development of affordable housing units designed to accommodate large families by promoting multi-bedroom units, flexible floorplans, and access to family-supportive amenities such as childcare, schools, and parks. Prioritize housing that meets the spatial, financial, and cultural needs of multigenerational and extended households.

Goal 5: Ensure high housing quality and neighborhood preservation.

Policy 5.1: Promote the preservation of existing housing stock and encourage programs and incentives that support home rehabilitation, weatherization, and energy efficiency improvements.

Policy 5.2: Implement zoning and design guidelines that preserve the integrity of established residential areas while allowing for compatible new development.

Policy 5.3: Ensure housing policies account for climate resilience, such as floodplain considerations, wildfire mitigation, and energy-efficient housing practices.

Goal 6: Coordinate with local and regional partners on infrastructure spending, planning, and development regulations.

Policy 6.1: Align housing development with investments in roads, utilities, and other essential services.

Policy 6.2: Work with local governments, nonprofits, housing developers, and financial institutions to expand housing opportunities.

Policy 6.3: Regularly assess housing needs, affordability trends, and policy effectiveness to make data-driven adjustments to the planning and regulatory framework.