



POINTS
CONSULTING



Chelan County Comprehensive Plan- Housing Element

For: Anchor QEA and Chelan County

From: *Points Consulting*

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1. Introduction

The Housing Element of this Comprehensive Plan provides a comprehensive analysis of housing conditions, challenges, and opportunities within Chelan County. The forecasts and data focus on the unincorporated areas of the county wherever possible, however, in many cases the data includes both the incorporated areas and unincorporated areas by default. This housing element serves as a guide for future housing development and addresses housing affordability through 2046.

A healthy housing ecosystem is characterized by a market in equilibrium, where housing supply meets the community's demand. Key factors in measuring housing supply and demand include the number of housing units, vacant and developable parcels, employment levels, and income levels.

The following sections analyze data on Chelan County's housing market and use population and housing forecasts to assess future demand.

The report is organized as follows:

Chapter 1: Executive Summary & Introduction:

Key highlights from the assessment

Chapter 2: Gaps and Barriers Analysis:

Affordability gaps for renting and homeownership residents

Chapter 3: Recommendations:

Policy recommendations for future housing growth

Chapter 4: Land Capacity Analysis:

Study of land supply and demand for housing development

Chapter 5: Demographics & Socioeconomic Trends:

Overview of underlying socioeconomics affecting housing demand and affordability characteristics

Chapter 6: Housing Trends:

Overview of owner- and renter-occupied housing, including affordability dynamics

Chapter 7: Policies and Programs:

Overview of relevant policies and programs the City has implemented or uses to provide more affordable housing

Expectations of Data Accuracy

Rural geographic areas, such as the Stehekin County Subdivision (CCD), are prone to challenges in data accuracy and forecasting. Any users of public data should be aware of the challenges and methodological limitations of demographers and statisticians working on such processes. It is easy to fall into the mindset of wondering why the numbers are “wrong,” but those expectations need to be reset. Statisticians are not simply tallying up values from a perfect and esoteric spreadsheet, they are modeling an array of data sources, tabulating untold different metrics, across inconsistent geographies, using diverse methods, and non-consistent time periods. Not only that but the amount of data points that they have to work with in neighboring densely populated municipalities greatly outweighs the amount of data for rural, sparsely populated municipalities. Hence, some margin of error should not only be tolerated, but expected.

In this report PC provides the full gamut of population and socioeconomic estimates, from a range of geographic areas. We do not expect these data to be perfect; however, our main goal is to accurately estimate current land use and forecast demand in future years, and we will ensure those inputs and assumptions are as accurate as possible. Many of the statistics presented in this report are for regional context and inference but are not serving as direct inputs into that model.

Executive Summary

Chelan County is a uniquely diverse region in the heart of Washington state. Its scenic lakefronts, forested hillsides, and rural farmland make it both a desirable place to live and a popular destination for visitors. This distinctive mix creates a unique housing market as the County strives to maintain its character and ensure continued access to affordable housing for residents from all walks of life.

Housing Situation

Population growth in Chelan County has outpaced national growth over the past decade and is expected to continue at a similar pace. As a result, housing demand will keep rising. While over half of county residents (63%) are homeowners, affordability will continue to be a growing concern for both renters and prospective buyers. At the time of this assessment, a majority of Chelan County’s first-time homebuyers (84%) could not afford an average-priced home. Even lowest-tier homes remain unaffordable for 66% of first-time homebuyers, and 49% of all households.

Rental burdens are also present, although they are lower in the County than in the state or nation overall. Still, 34% of renter households spend more than 30% of their income on housing and are therefore considered cost-burdened. Among low-income renter households, over half (53%) are cost-burdened.

One unique aspect of Chelan County's housing supply goes hand in hand with its vibrant tourism industry. Because many tourists are attracted to Chelan County, especially in the summer months, a portion of its housing stock has been reserved for tourists and seasonal residents. Points Consulting (PC) identified approximately 1,726 active STRs within Chelan County. This represents about 4% of the County's housing stock.

Chelan County contains approximately 38,968 housing units. Of these units, 19% are vacant. Roughly 78% of vacant homes are for seasonal, recreational, or occasional use. Of the occupied units, the majority (67%) are single-family detached homes. This share is slightly above the state (63%) and national (63%) averages. Buildings with 10 or more units, as well as mobile homes and other housing types, each make up another 10% of the housing stock. This mix signals a relatively higher level of housing diversity in Chelan County, which can support affordability across multiple income levels.

Over the past decade, housing prices and rents have risen rapidly, especially in the wake of COVID-19 and rising inflation. Since 2014, housing prices have increased 150%. This is more than double (and nearly triple) the growth of local incomes, which rose by 54% over the same period. Rents have also climbed sharply, nearly doubling with a 92% increase since 2014.

Demographics

Since 2013, Chelan County's population has grown 9%. State forecasts predict continued growth over the next 20 years. A growing population signals increased demand for housing as more people move into the area.

Age plays a key role in housing needs. Older populations typically require more space per person than younger ones. Younger households often compromise on unit size, lot size, or even homeownership due to budget constraints. In Chelan County, 31% of the population is under age 25, 36% are prime-working age adults, and 21% are age 65 or older. This reflects a sizable young population; however, there is also a relatively large senior population compared to state and national averages. The result is a smaller proportion of working-age adults in the community.

Income levels play a crucial role in housing affordability and demand. Chelan County's median household income is nearly equal to the national median (\$75.3K versus \$75.5K). However, despite similar income levels, Chelan County's poverty rate (9%) is well below the United States poverty rate (12%).

Economy

The regional economy of Chelan County has grown over the past decade, with employment up 9% since 2014 and wages up 74%. In contrast, the number of establishments has declined 6.6%. This seems to be due to a sharp drop between 2021

and 2023. Overall, Chelan County has lagged behind both the state and nation in employment growth, and well behind the nation in establishment growth. Unemployment in the County stands at 4.7%. This is only slightly above the state rate of 4.5%.

The three largest employment sectors in Chelan County are Health Care & Social Assistance, Retail Trade, and Agriculture, Forestry, & Fishing.

Forecast

Given its current housing supply, Chelan County anticipates approximately 1,806 units will be needed in the rural county area and Manson UGA to accommodate projected population growth from 2027 to 2046. The estimated number of housing units needed at each Area Median Income (AMI) level is as follows:

- 0–30% AMI: 611 units
- 30–50% AMI: 476 units
- 50–80% AMI: 375 units
- 80–100% AMI: 151 units
- 100–120% AMI: 132 units
- 120%+ AMI: 62 units

Additionally, Chelan County anticipates a need for 85 additional units of temporary and emergency housing within the rural county area and Manson UGA.

Land Capacity Analysis

While Chelan County has some challenges related to affordable housing, it has a plentiful supply of land that the County can leverage for future development. PC's land capacity analysis indicates that rural Chelan County and the Manson UGA have enough vacant land in appropriately zoned districts to accommodate about 6,669 new housing units.

2. Gaps & Barriers Analysis

There is often an imbalance between supply and demand in the housing market. This imbalance can manifest as either an undersupply of housing or as housing that is unaffordable. For this Gaps and Barriers Analysis, Points Consulting (PC) measured affordability gaps experienced by both renters and homeowners.

Renter Challenges

Chelan County renters are less likely to be cost-burdened than other renters in Washington or the United States. This holds true for both moderate and severe cost-burden. In Chelan County, 14.9% of renting households are severely cost-burdened, meaning they spend 50% or more of their household income on housing. By contrast,

20.7% of renting households in Washington fall into this category (Table 2.1). Additionally, 18.7% of Chelan County renters are moderately cost-burdened (spending 30–50% of income on housing), compared to 22.8% in the state.¹

Altogether, 33.6% of Chelan County renters experience a housing cost burden to some degree. This is roughly 10 percentage points lower than the rates observed in the state and nation (43.5% and 43.9%, respectively).

Table 2.1: Renters' Housing Cost Burden by Region

Region	Renting Households	Severely Cost-Burdened	Moderately Cost-Burdened	Total Cost-Burdened	Not Cost-Burdened
Chelan County	10,880	14.9%	18.7%	33.6%	66.4%
Washington	1.1M	20.7%	22.8%	43.5%	56.5%
United States	44.2M	22.2%	21.7%	43.9%	56.1%

Source: HUD Comprehensive Housing Affordability Strategy Data, 2017–2021

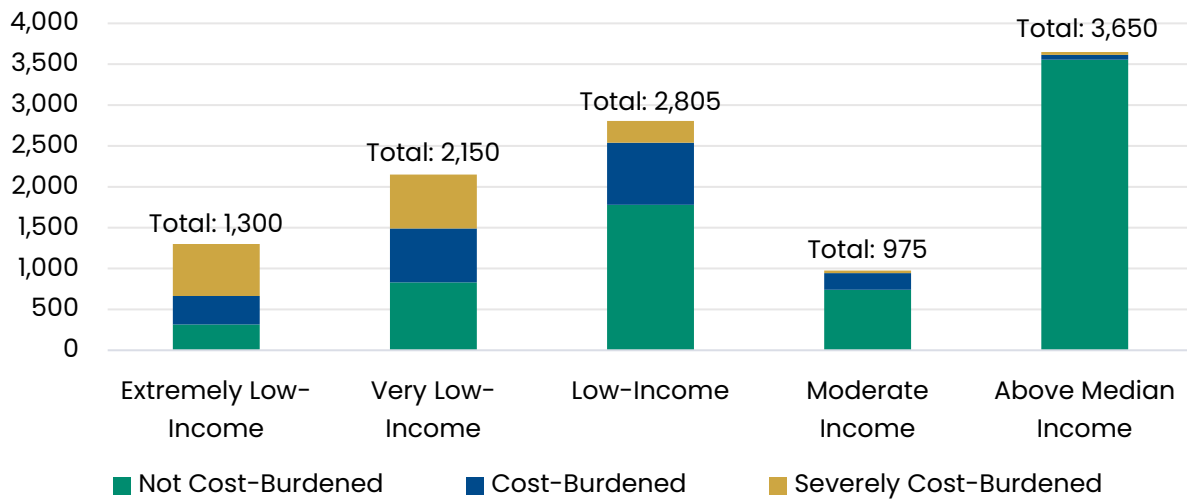
PC also measured affordability issues by various Area Median Income (AMI) levels. Please note these data use 2021 AMI levels. The five AMI categories are:

- **Extremely low-income:** Less than 30% of AMI
- **Very low-income:** 30–50% of AMI
- **Low-income:** 50–80% of AMI
- **Moderate income:** 80–100% of AMI
- **Above median income:** 100%+ of AMI

Figure 2.1 compares levels of cost burden across these income levels. In Chelan County, renters categorized as Extremely Low-Income are the most likely to be severely cost-burdened, with 48.8% of households in this category affected. Households with above-median incomes experience minimal moderate or severe cost burdens, while moderate- and low-income renter households face smaller (but still notable) shares of cost burden.

¹ By HUD definitions, “housing costs” include only rent or mortgage payments and generally exclude utilities such as water, sewer, refuse removal, and internet, which are typically not included in most leases. In short, if these additional housing-related costs were included, the reported cost-burdened statistics would be even higher than those presented here.

Figure 2.1: Chelan County Renters' Housing Cost Burden by Income Level



Source: HUD Comprehensive Housing Affordability Strategy Data, 2017-2021

Homeownership Challenges

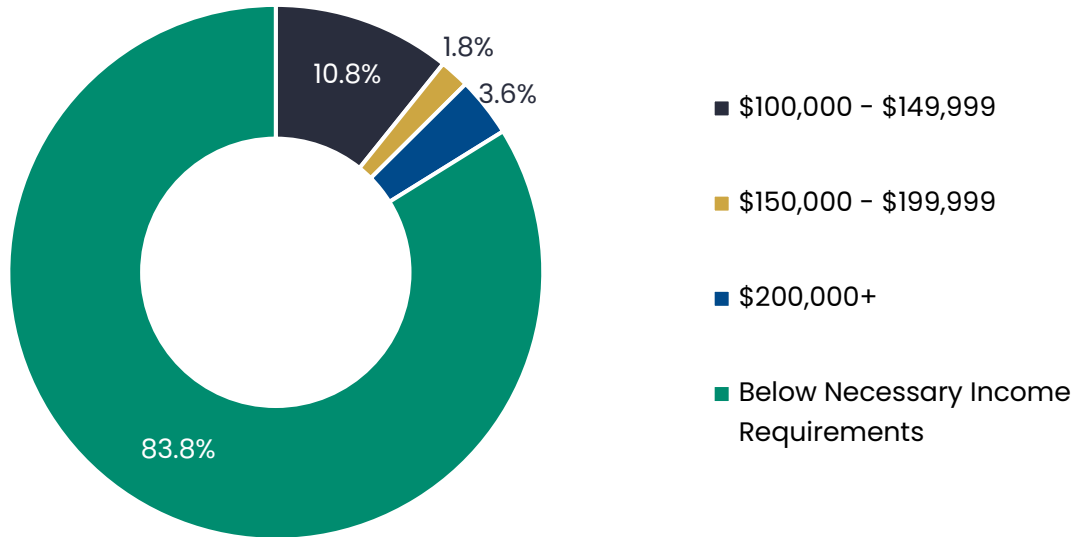
Many homeowners are also cost-burdened and may be at risk of foreclosure. In Chelan County, about 11.3% of homeowners are moderately cost-burdened, while 7.1% are severely cost-burdened.

Some of these homeowners were likely able to purchase their homes years ago, when prices were lower. This suggests that new buyers today face greater cost burdens due to higher home values and mortgage rates. Considering current income levels, regional home prices (as of November 2025), and average current mortgage rates, PC estimated the share of potential, first-time homebuyers able to afford a home. The model assumes an average credit rating and a conventional 30-year mortgage.

PC’s estimates indicate that most potential first-time homebuyers in Chelan County cannot afford an average-priced home. Figure 2.2 shows which income cohorts can afford an average-priced home and their respective shares of total households in the County.

In Chelan County, the median home value is \$535,000. Based on PC’s assumptions and calculations, this would mean a monthly payment of \$2,655. In order to spend less than 30% of their income on housing, a household would need an income of approximately \$106,000 to afford the mortgage on an average-priced home. By comparison, the median household income in the County is about \$78,000. This means an average household would need to earn roughly \$28,000 more per year to afford an average-priced home. As a result, 83.8% of potential first-time homebuyers in Chelan County cannot afford this purchase today (Figure 2.2).

Figure 2.2: First-Time Home Buyers who Can Afford to Buy an Average-Priced Home in Chelan County



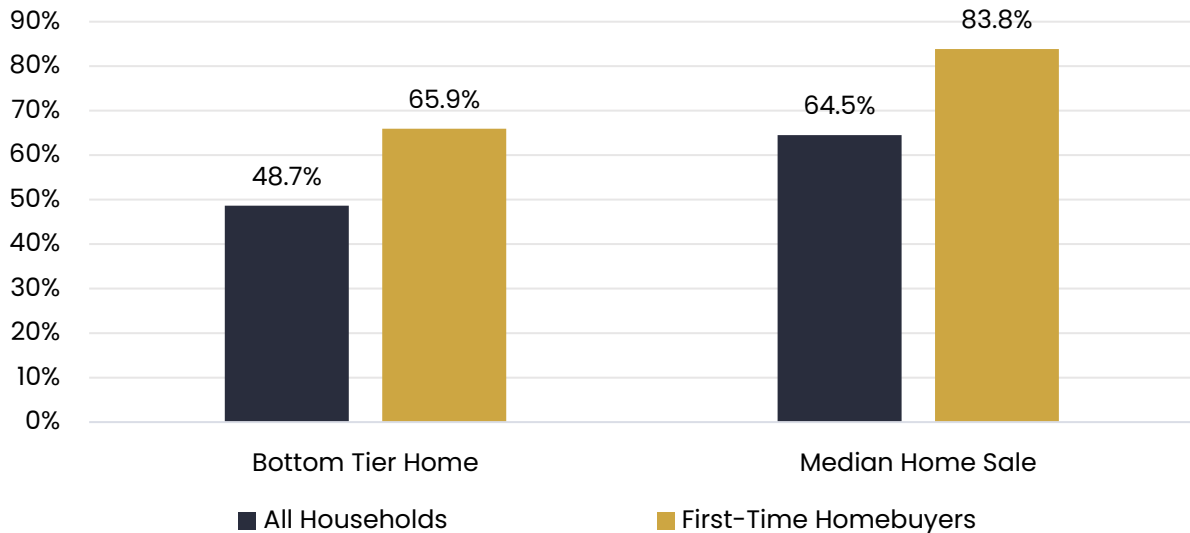
Source: U.S. Census Bureau Table S2503 5-Year Estimates, Realtors Property Resource, Realtor.com

While PC's estimates focus on households that do not currently own homes, the majority of households in the County are homeowners. What would affordability look like if these households attempted to purchase a home today? Figure 2.3 compares all households with first-time homebuyers under current market conditions.

Excluding the equity homeowners could access by selling their current homes, current homeowners would fare better: 64.5% of all households would be unable to afford an average-priced home, compared with 83.8% of potential first-time homebuyers.

The average-priced home is not the only option for prospective buyers. Figure 2.3 also shows the percentage of households unable to purchase a bottom-tier home in the County. For this metric, PC used the 25th percentile home value for Chelan County: \$377,000. Both first-time homebuyers and all households fare considerably better in this scenario, with only 65.9% of first-time homebuyers unable to afford a bottom-tier home. However, households pursuing this option may face a higher risk of ending up in substandard housing.

Figure 2.3: Comparison of Households that Cannot Afford to Buy an Average-Priced Home



Source: U.S. Census Bureau Table S2503 5-Year Estimates, Realtors Property Resource, Realtor.com

3. Land Capacity Analysis

This section provides a summary of the findings of the Land Capacity Analysis. For full methodology and details see the Chelan County 2025 Land Capacity Analysis.

Future Housing Demand

The Housing for All Planning Tool (HAPT) was developed under House Bill 1220 (HB 1220), a revision to the Growth Management Act (GMA). HAPT helps counties plan for population growth by estimating housing needs across different income levels.

Estimated Housing Supply by Income Level and Region

The Comprehensive Planning Update covers a 20-year growth period, but the HAPT model produces housing demand estimates for 2020 to 2046. To align with the 20-year planning horizon, housing supply is first estimated for 2021 to 2026. These estimates were then subtracted from total demand (2021–2026) to determine the remaining housing need for 2027 to 2046.

Housing supply estimates for 2021 to 2026 are based on permit data collected by the University of Washington’s Center for Real Estate Research (WCRER) for number of housing units produced, and residential sales data from Realtors Property Resource (RPR) for the distribution of income levels these properties would fall into.

Residential Permits Issued, 2021–2024

WCRER housing permit data include the number of permits issued by local jurisdictions for 2021 to 2024. These values were used to estimate the total number of housing units constructed during that period. RPR residential sales and tax assessment data for the time period was used to assess the value of the single-family homes built from 2021–2024. Since the RPR database does not contain all houses built during this period, the distribution of home values was applied to the number estimated from the WCRER permit count to approximate the number of homes built at each AMI level. Multi-family units values were pulled from the WCRER data.

Estimating Housing Supply, 2025–2026

A three-year moving average of dwelling units built from 2021 to 2024 was used to forecast housing production in subsequent years. Specifically, the 2022–2024 average estimates 2025 production, and the 2023–2025 average is applied to the 2026 projection.

Estimated Housing Supply, 2021–2026

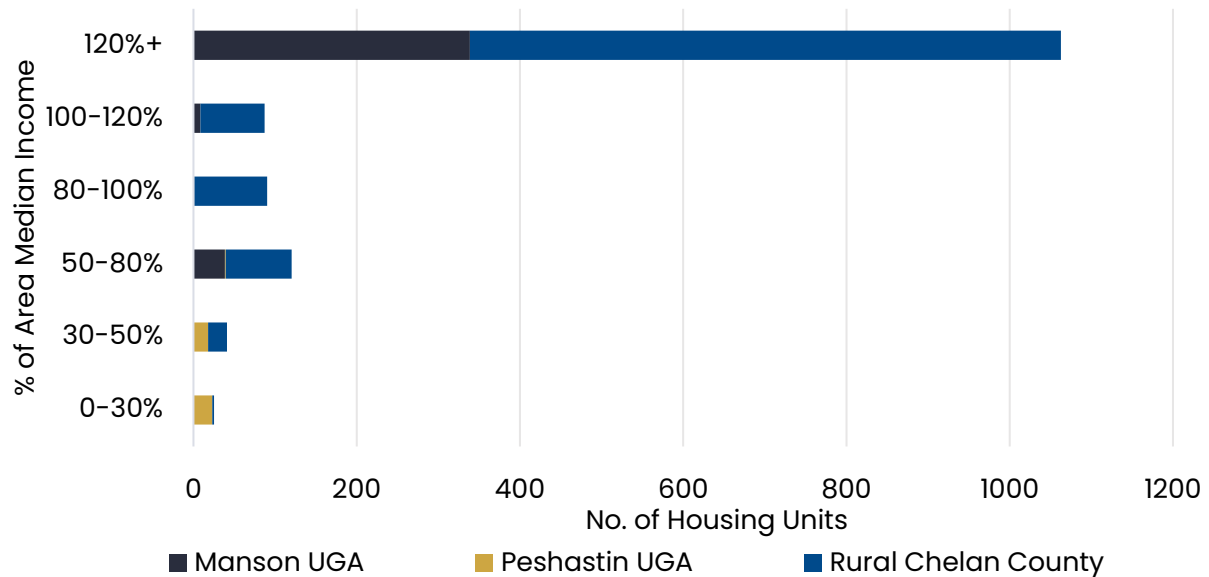
Figure 3.1 shows the estimated total housing supply by affordability level for 2021 to 2026. The graph indicates that developers are expected to build the majority of housing in the rural areas of the County during this period.

Determining Affordability of the Estimated Housing Supply

To estimate the affordability level of new housing units, the project team used different methods based on housing type. For single-family and two-unit structures, we calculated affordability using mortgage payment estimates. We compared these against income levels derived from the U.S. Department of Housing and Urban Development's (HUD) Median Family Income (MFI) data to determine affordability at various Area Median Income (AMI) levels.

For structures with five or more units, we used HUD's Fair Market Rents (FMRs) to assess affordability.

Figure 3.1: Estimated Housing Supply by Region and Income Level, 2021–2026



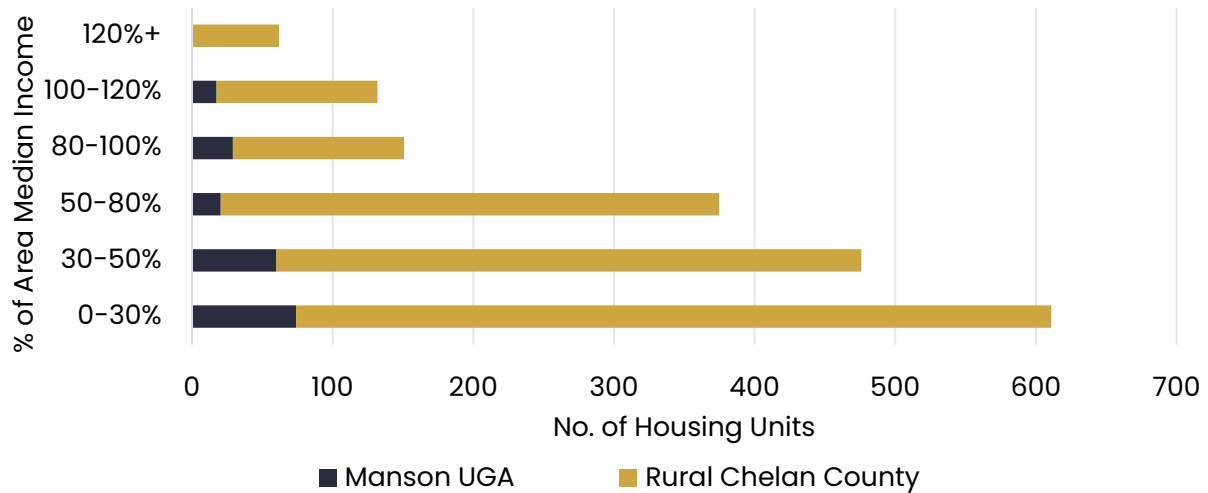
Source: *Housing for All Planning Tool, Method A; WCRER Housing Permit Data; Realtors Property Resource; HUD Area Median Incomes; HUD Fair Market Rents*

Housing Demand by Income Level 2027–2046

The project team calculated housing demand for the planning period of 2027 to 2046 by subtracting the estimated housing supply built between 2020 and 2026 from the total projected demand for 2020 to 2046. The substantial number of units built in Manson in the 120%+ AMI range during 2021–2026 suggests that this need has been met. Therefore, no additional units in this category are required over the next 20 years.

Based on the current housing supply, Manson will need approximately 134 low-income multifamily units (0-50% AMI) and no single-family units (120%+ AMI) between 2027 and 2046. The remainder of rural Chelan County will require 953 low-income multifamily units and 62 single-family units during the same period (Figure 3.2).

Figure 3.2: Housing Demand by Region and Income Level, 2027–2046



Source: Housing for All Planning Tool, Method A; WCRER Housing Permit Data; Realtors Property Resource; HUD Area Median Incomes; HUD Fair Market Rents

Temporary Emergency Housing Demand

The HAPT model projected housing unit needs for temporary and emergency housing. According to the model, Chelan County will require 302 additional units by 2046. Approximately 10 of these will be located in the Manson UGA, and 75 will be located in the rural areas of the County.

Land Capacity Analysis

The housing market and its outcomes are determined by two factors: supply and demand. Because land availability is a key driver of supply, Points Consulting (PC) conducted a Land Capacity Analysis (LCA) for Chelan County. The analysis identifies areas in the County’s rural zones, as well as the Manson and Peshastin Urban Growth Areas (UGAs), that have the potential to accommodate new or additional residential development over the next twenty years (2027–2046).

By comparing the estimated housing supply in each zoning district with anticipated demand during this period, the analysis highlights potential gaps or surpluses in housing availability. This type of assessment is critical for long-term urban planning, helping ensure that sufficient land is appropriately zoned (and that enough land exists overall) to accommodate population growth and housing needs without overburdening infrastructure or leaving space underutilized.

Relationship between Zoning Districts and Housing Affordability

For the purposes of this study, we assumed that single-family dwellings developed over the next two decades will primarily serve households earning more than 120% of the Area Median Income (AMI). This applies to all zoning districts in the County where only

single-family dwellings are permitted, such as UR1 in Manson, R-1 in Peshastin, and RR 2-20 in rural Chelan County.

Similarly, PC assumes that duplex and multifamily dwellings developed during the same period will serve households below 120% of AMI. This includes all zoning districts in the County’s urban areas that allow duplexes and multifamily units, such as UR2 in Manson, R-2 in Peshastin, and RV in rural Chelan County.

More specifically, PC expects only two zoning districts in rural areas, UR3 (high-density Manson) and R-3 (upper-medium and high-density Peshastin), to provide affordable housing opportunities for households earning below 50% of AMI and the need for temporary and emergency housing. Additionally, RV in rural Chelan County could serve the needs of those below 50% AMI as well as those from 50-120% AMI. All other zoning districts permitting duplexes and multifamily dwellings are expected to serve households with incomes ranging from 50% to 120% of AMI.

Any government-assisted housing, emergency housing, permanent supportive housing, etc. would also be supported by the RV zone as these are usually placed in areas of higher density.

Findings

This section compares total housing demand with the estimated housing supply that the region can support under current zoning. As shown in Table 3.1, Table 3.2, Table 3.3, Figure 3.3 and Figure 3.4, every region and income group has sufficient capacity to meet future housing needs driven by population growth. Note that Peshastin has zero projected housing demand by 2046 and is therefore excluded from these findings.

Table 3.1: Housing Demand vs. Supply

Region	Total No. of Dwelling Units Demanded	Total No. of Possible Dwelling Units	Supply Meets Demand?
Manson UGA	201	1,110	Yes
Rural Chelan County	1,605	5,559	Yes

Source: Housing for All Planning Tool Method A; WCRER Housing Permit Data; Realtors Property Resource; HUD Area Median Incomes; HUD Fair Market Rents

Table 3.2: Housing Demand vs. Supply by AMI Level, Rural Chelan County

Housing Type	Dwelling Units Demanded	Zones	Possible Dwelling Units	Supply Meets Demand?
Emergency Housing	75	RV	1,630	Yes
0-30% AMI	537			
30-50% AMI	416			
50-80% AMI	354			
80-120% AMI	236			
120%+ AMI	62	RR2, RR5, RR10, RR20, RC, RW, RRR	3,929	Yes

Source: Housing for All Planning Tool Method A; WCRER Housing Permit Data; Realtors Property Resource; HUD Area Median Incomes; HUD Fair Market Rents

Table 3.3: Housing Demand vs. Supply by AMI Level, Manson

Housing Type	Dwelling Units Demanded	Zones	Possible Dwelling Units	Supply Meets Demand?
Emergency Housing	10	UR3	258	Yes
0-30% AMI	74			
30-50% AMI	60			
50-80% AMI	20	UR2	672	Yes
80-120% AMI	46			
120%+ AMI	0	UR1	180	Yes

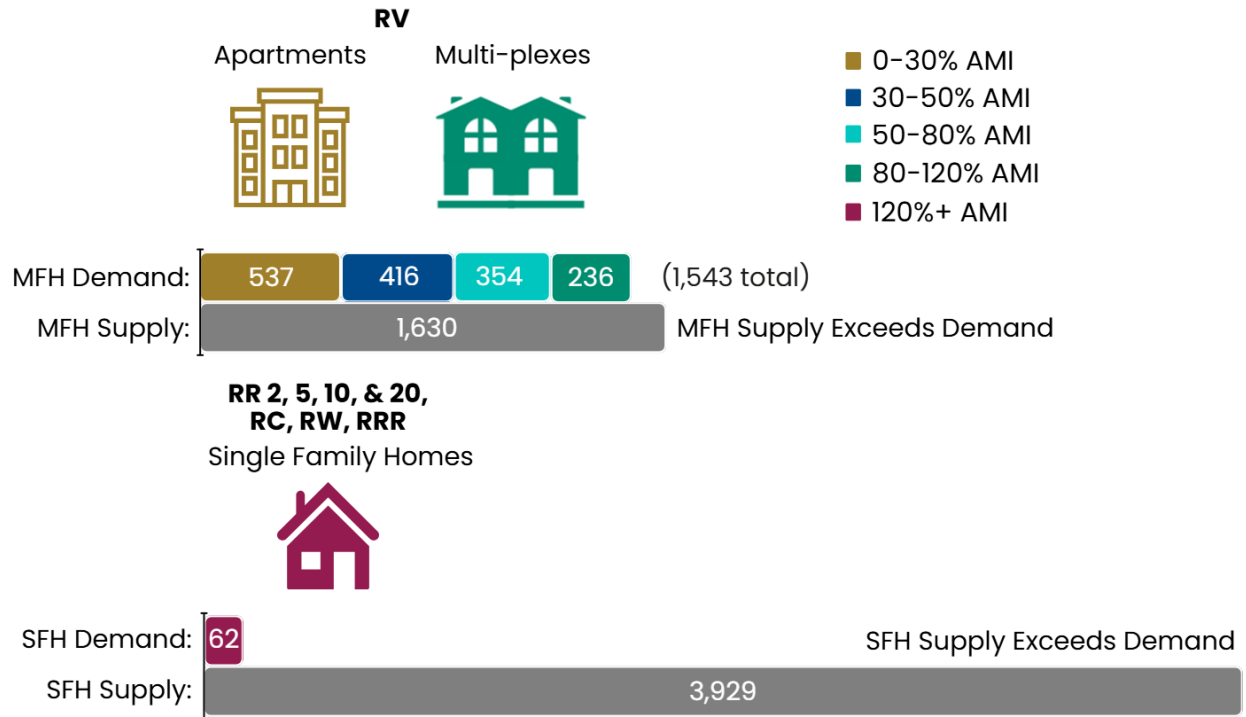
Source: Housing for All Planning Tool Method A; WCRER Housing Permit Data; Realtors Property Resource; HUD Area Median Incomes; HUD Fair Market Rents

Residential areas in rural Chelan County generally favor single-family, sprawling developments on large lots. However, the Rural Village (RV) zone permits multiplex and apartment-style dwellings. This zone is part of a Limited Area of More Intensive Rural Development (LAMIRD), along with Rural Commercial (RC), Rural Waterfront (RW) and Rural Recreational/Residential (RRR) zones. Outside of the RV zone, the other designations are intended primarily for single-family use, though allowable densities vary.

Given the amount of underutilized space in Rural Village areas, sufficient land is available to meet future housing demand. However, if this underutilized space were unavailable, the demand for multifamily dwellings would not be fully met.

For the purposes of this analysis, RC is considered single-family, as RC land will primarily be developed for commercial rather than residential use.

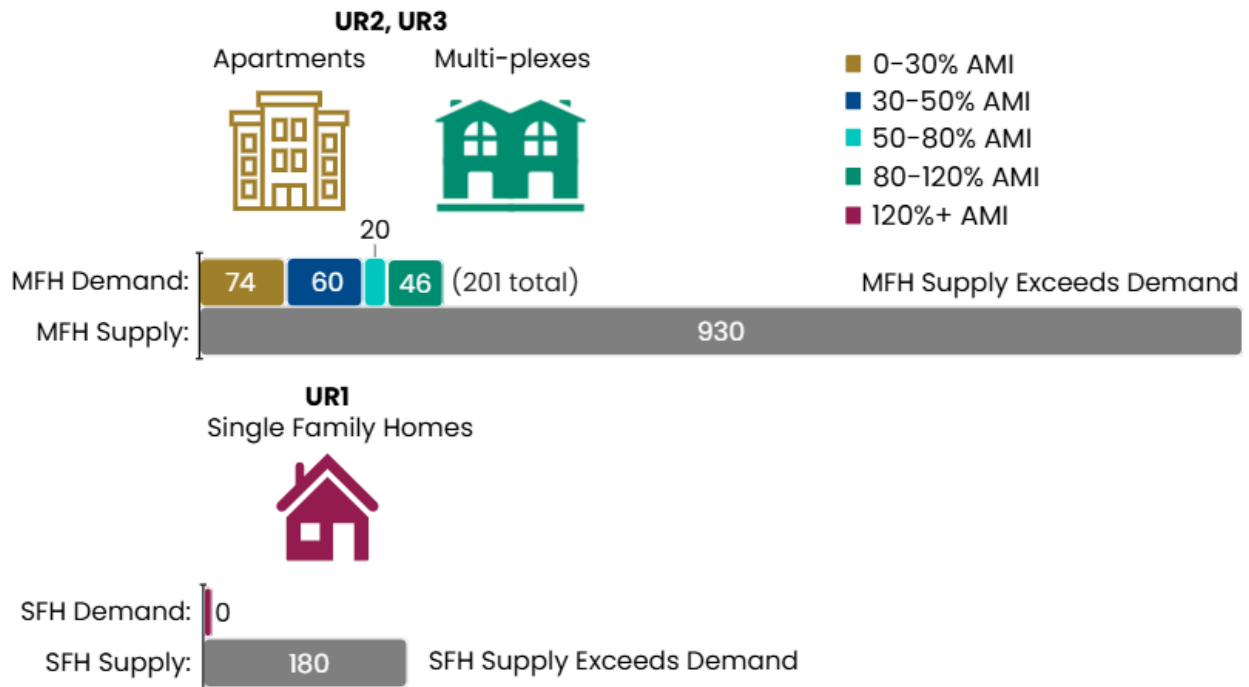
Figure 3.3: Rural Chelan County Residential Supply and Demand



Source: Washington State Department of Commerce; Housing for All Planning Tool, Method A; WCRER Housing Permit Data; Realtors Property Resource; HUD Area Median Incomes; HUD Fair Market Rents

The Manson UGA area, shown in Figure 3.4, meets both single-family and multifamily housing needs. Similar to rural Chelan County, much of the multifamily demand is accommodated by underutilized parcels in the UR2 and UR3 multifamily districts. Additionally, the remaining land categorized as Vacant and Potentially Redevelopable in the UR1 zones satisfies the demand for single-family housing.

Figure 3.4: Manson UGA Residential Supply and Demand



Source: Washington State Department of Commerce; Housing for All Planning Tool, Method A; WCRER Housing Permit Data; HUD Area Median Incomes; HUD Fair Market Rents

4. Demographic & Socioeconomic Trends

Population

Population growth is generally a signal of increased demand for housing. More homes are required as more people move into the area. Since 2013, Chelan County has experienced 8.9% population growth (Table 4.1). This is notably higher than the U.S. growth rate (6.7%) but lower than Washington's rate (13.5%). Growth has varied across the County, with the Leavenworth UGA experiencing the largest increase (24.1%), while the Peshastin UGA has declined (2.1%).

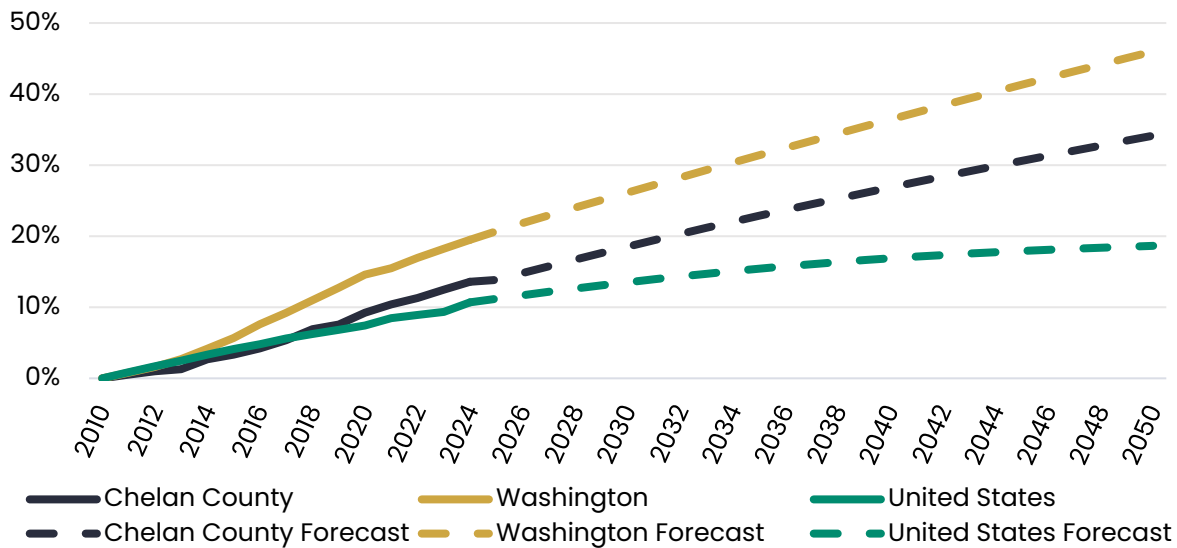
Table 4.1: Population Change 2013–2023

Region	2013 Population	2023 Population	Change	% Change
Cashmere UGA	3,911	4,226	315	8.1%
Chelan UGA	4,213	4,786	573	13.6%
Entiat UGA	1,152	1,365	213	18.5%
Leavenworth UGA	2,509	3,114	605	24.1%
Manson UGA	1,897	2,179	282	14.9%
Peshastin UGA	666	652	(14)	(2.1%)
Wenatchee UGA	38,083	41,219	3,136	8.2%
Chelan County	73,047	79,518	6,471	8.9%
Washington	6.8M	7.7M	0.9M	13.5%
United States	311.5M	332.4M	20.9M	6.7%

Source: Washington State Office of Financial Management, Population and Demographics & U.S. Census Bureau

Figure 4.1 shows the cumulative population change for Chelan County compared with state and national rates from 2010 to 2024. Projections extend through 2050. Chelan County’s population has been growing (and is expected to continue growing) more slowly than the state rate but faster than the national rate.

Figure 4.1: Population Growth Estimates and Forecast, 2010–2050



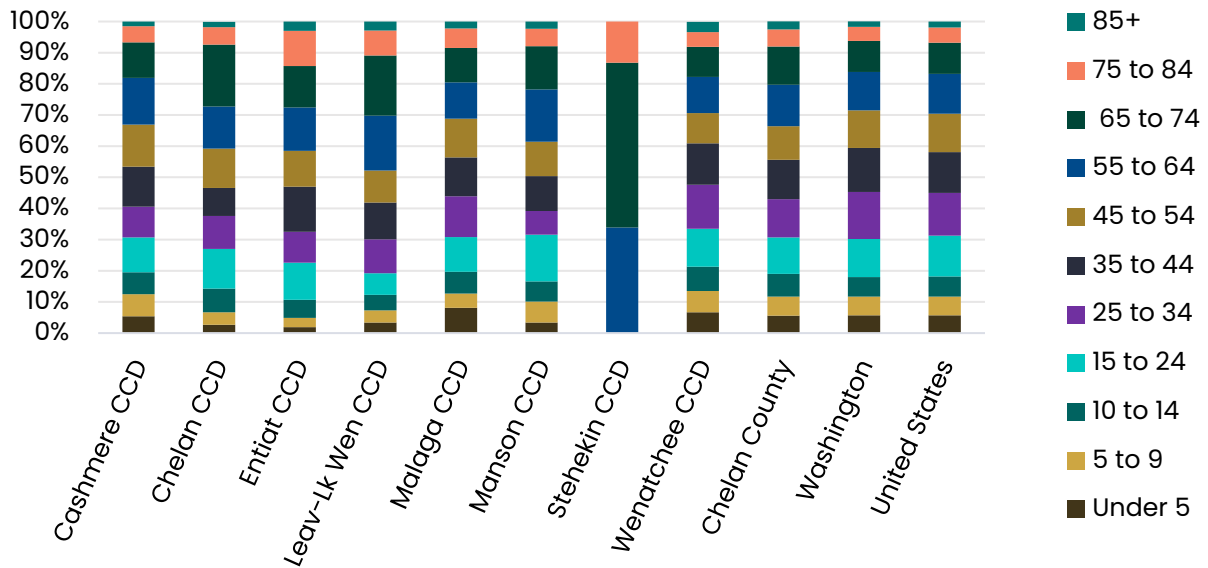
Source: Washington State Office of Financial Management, Population and Demographics

Age

Community age distributions impact local housing needs. Younger residents typically have less time to accumulate wealth and therefore require affordable or starter housing options. Older residents, on the other hand, may be looking to downsize, live with younger family members, or access more supportive care.

As shown in Figure 4.2, 30.7% of Chelan County’s population is under the age of 25. Prime working-age adults (ages 25 to 54) make up 35.7% of the population, and retirement-aged residents (65+) make up another 20.5%. Figure 4.2 and Table 4.2 also illustrate how this distribution varies across regions of the County.

Figure 4.2: Population by Age, 2023²

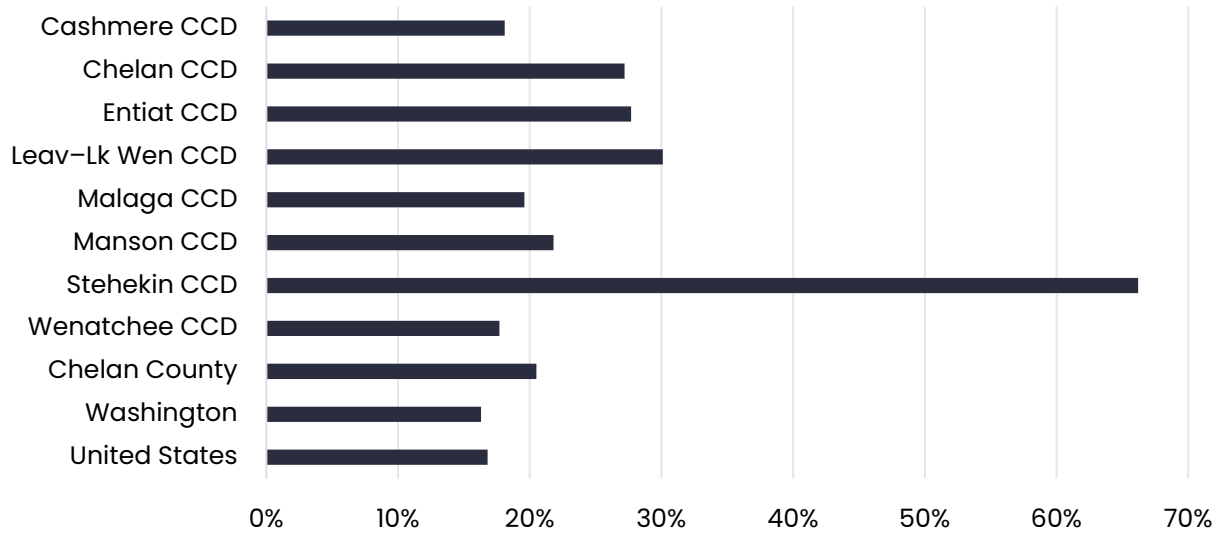


Source: U.S. Census Bureau, American Community Survey 5-year Estimates, S0101, 2023

Chelan County and all regions within it have a higher percentage of residents aged 65 and older than the state or national average (Figure 4.3).

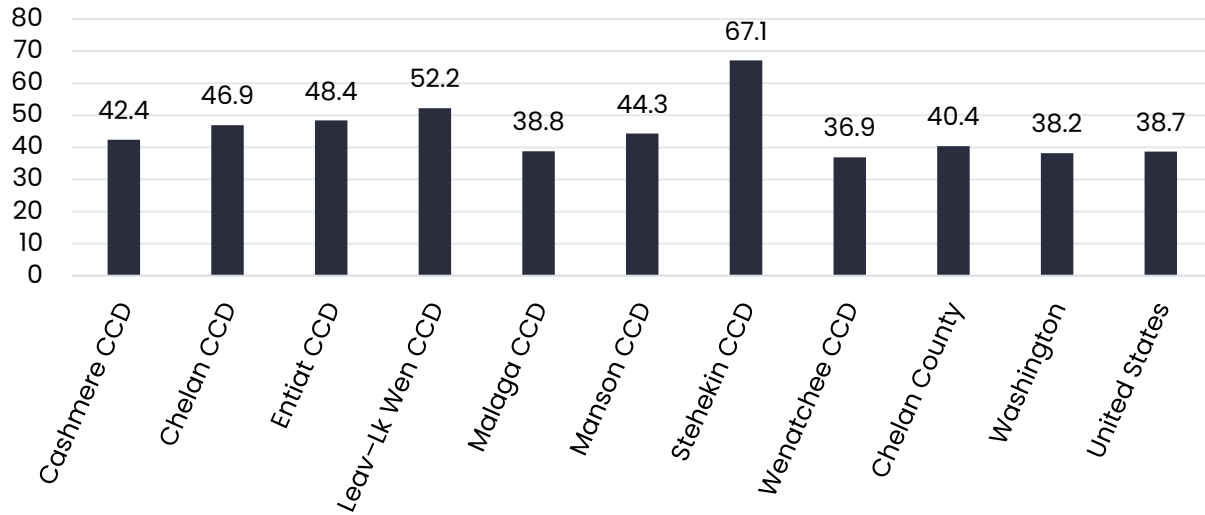
² In the original Census text, Figures 4.2-4.4 listed “Leav-Lk Wen CCD” as “Leavenworth-Lake Wenatchee CCD.”

Figure 4.3: Population Aged 65+, 2023



Source: U.S. Census Bureau, American Community Survey, DP05 5-year, 2023.

Figure 4.4: Median Age Comparison, 2023



Source: U.S. Census Bureau, American Community Survey, DP05 5-year, 2023

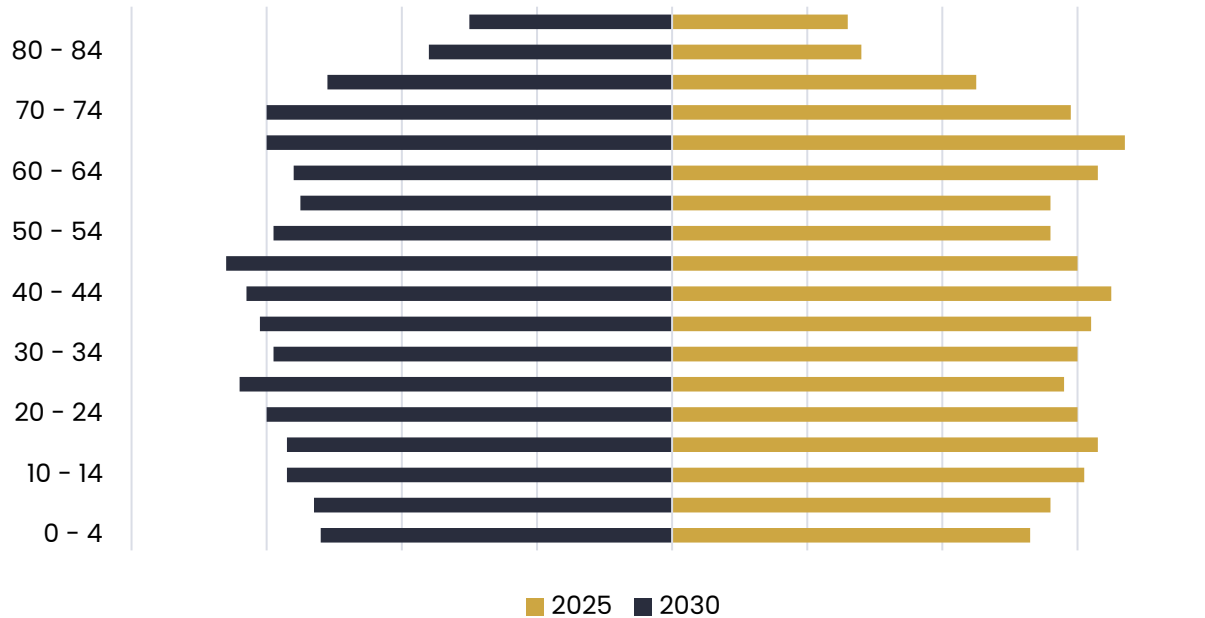
Table 4.2: Age Distribution and Median Age, 2023

	< 5	5 - 9	10 - 14	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75 - 84	85+	Median Age
Cashmere CCD	5%	7%	7%	11%	10%	13%	14%	15%	11%	5%	2%	42.4
Chelan CCD	3%	4%	8%	13%	11%	9%	13%	14%	20%	6%	2%	46.9
Entiat CCD	2%	3%	6%	12%	10%	15%	12%	14%	13%	11%	3%	48.4
Leav-Lk Wen CCD	3%	4%	5%	7%	11%	12%	10%	18%	19%	8%	3%	52.2
Malaga CCD	8%	5%	7%	11%	13%	13%	12%	12%	11%	6%	2%	38.8
Manson CCD	3%	7%	7%	15%	8%	11%	11%	17%	14%	6%	2%	44.3
Stehekin CCD	0%	0%	0%	0%	0%	0%	0%	34%	53%	13%	0%	67.1
Wenatchee CCD	7%	7%	8%	12%	14%	13%	10%	12%	10%	5%	3%	36.9
Chelan County	6%	6%	7%	12%	12%	13%	11%	13%	12%	6%	3%	40.4
Washington	6%	6%	6%	12%	15%	14%	12%	12%	10%	5%	2%	38.2
United States	6%	6%	7%	13%	14%	13%	12%	13%	10%	5%	2%	38.7

Source: U.S. Census Bureau, ACS 5-Year Estimates, S0101, 2023

Figure 4.5 illustrates the age distribution and population projections through 2030. Current trends suggest that Chelan County’s population will continue to age but will otherwise maintain a similar distribution.

Figure 4.5: Age Distribution in Chelan County, Current and Projected, 2025–2030



Source: Esri Business Analyst, Age by Sex Profile, 2025

Race and Ethnicity

The racial and ethnic composition of a region provides valuable insights into its diversity, which can greatly influence housing needs and market dynamics. Factors such as multigenerational living, income levels, and household size are closely linked to these demographic characteristics. Table 4.3 presents the racial and ethnic composition of each county subdivision within the County, as well as overall Chelan County, Washington, and the United States.

In Chelan County, 66.2% of residents identify as White. This is slightly higher than the state average and eight percentage points higher than the national average. The second-largest group in Chelan County is Hispanic or Latino, comprising 28.4% of the population. This is also higher than the state and national averages.

Table 4.3: Race and Ethnicity Comparison, 2023³

	Cashmere CCD	Chelan CCD	Entiat CCD	Leav-Lk Wen CCD	Malaga CCD	Manson CCD	Stehekin CCD	Wenatchee CCD	Chelan County	Washington	United States
White	76%	63%	77%	86%	72%	56%	100%	60%	66%	64%	58%
Hispanic or Latino	19%	34%	13%	9%	24%	41%	0%	34%	28%	14%	19%
Black/African American	0%	0%	1%	0%	1%	1%	0%	1%	1%	4%	12%
American Indian & Alaska Native	0%	1%	2%	1%	0%	0%	0%	1%	1%	1%	1%
Asian	1%	1%	3%	1%	0%	0%	0%	1%	1%	9%	6%
Native Hawaiian & Other Pacific Islander	0%	0%	0%	0%	1%	0%	0%	0%	0%	1%	0%
Some Other Race	1%	0%	1%	1%	1%	1%	0%	0%	0%	1%	1%
Two or More Races	2%	1%	4%	3%	2%	2%	0%	4%	3%	7%	4%

Source: U.S. Census Bureau, American Community Survey, DP05 5-year, 2023

Underserved Population

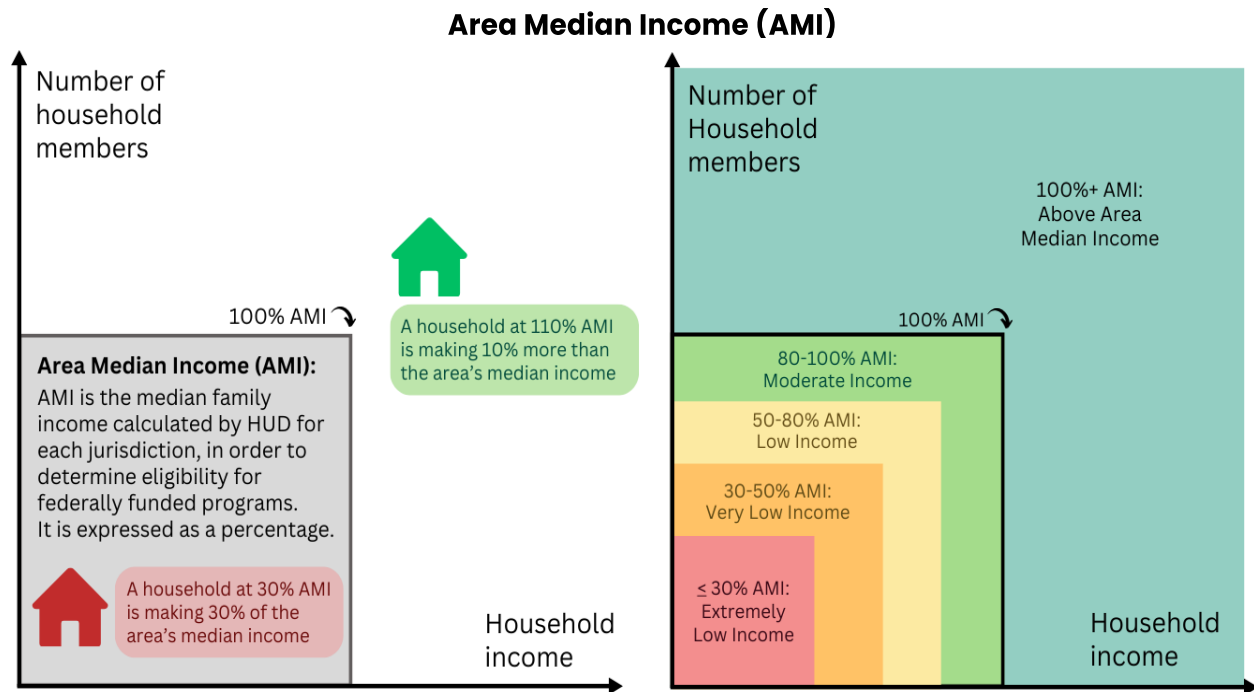
While many population groups can afford their housing needs, more vulnerable populations require special attention. They often lack the financial or social resources to secure market-rate housing. This section highlights key vulnerable groups in the Chelan region.

Low-Income Population Groups

The U.S. Department of Housing and Urban Development (HUD) defines a household’s income level based on the Area Median Income (AMI). AMI helps determine Fair Market Rents (FMRs) and income limits for HUD programs (Figure 4.6).

³ Totals for some communities may not sum to 100% due to rounding.

Figure 4.6: Area Median Income Definitions



Source: Housing and Urban Development (HUD)

Subsidized Housing

Table 4.4 contains a list of subsidized housing by type and number of units in Chelan County, divided by county subdivision (CCD). Figure 4.7 shows the same using a map.

Table 4.4: Subsidized Housing in Chelan County

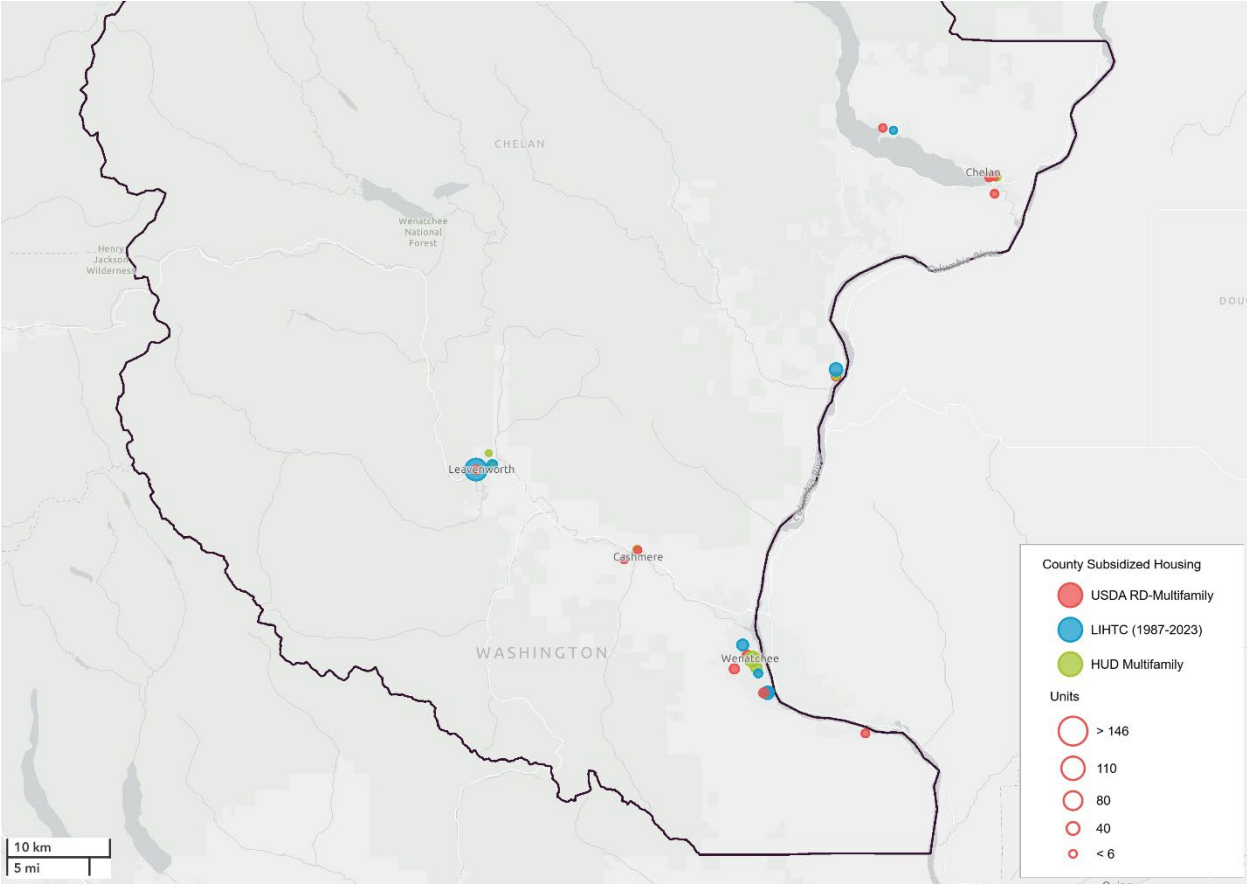
Property Name	Address	Type	Target Population	Units
Cashmere CCD				
Cashmere Manor	100 North St, Cashmere, WA 98815	HUD Multifamily USDA RD-Multifamily	Senior	24
Cashmere Park	302 Fisher St, Cashmere, WA 98815	USDA RD-Multifamily LIHTC (1987-2023)	Senior	24
River Run	115 E Pleasant Ave, Cashmere, WA 98815	USDA RD-Multifamily	Family	18
Chelan CCD				
Lake Chelan Community Apts.	509 Gibson Ave, Chelan, WA 98816	HUD Multifamily	Senior	25
Bayshore Court	510 Cedar St, Chelan, WA 98816	USDA RD-Multifamily	Senior	24
Chelan Bluff	1135 Bradley St, Chelan, WA 98816	USDA RD-Multifamily	Family	22

Gibson Gardens	309 E Gibson Ave, Chelan, WA 98816	USDA RD-Multifamily	Family	20
Chelan Gardens	210 Gibson Ave, Chelan, WA 98816	USDA RD-Multifamily	Senior	16
Entiat CCD				
Mountainview Housing Dev.	14425 Olin St, Entiat, WA 98822	LIHTC (1987-2023)	Farmworkers	66
Entiat Gardens	2331 Albin Dr, Entiat, WA 98822	HUD Multifamily USDA RD-Multifamily	Family	26
Leavenworth-Lake Wenatchee CCD				
Hopesource II	263 Mine St, Leavenworth, WA 98826	LIHTC (1987-2023)	None	146
Garten Haus Apartments	1300 Commercial St, Leavenworth, WA 98826	HUD Multifamily LIHTC (1987-2023)	Senior	40
Berg Rose Apartments	263 Mine St, Leavenworth, WA 98826	USDA RD-Multifamily	Senior	30
Bavarian Village	330 Prospect St, Leavenworth, WA 98826	LIHTC (1987-2023)	Family	24
Cornerstone Community	12125 Detillion Rd, Leavenworth, WA 98826	HUD Multifamily	Disabled	6
Malaga CCD				
Columbia Pointe	217 Larkspur Ln, Malaga, WA 98828	USDA RD-Multifamily	Family	24
Manson CCD				
Mansun Villa	200 Green Ave, Manson, WA 98831	USDA RD-Multifamily	Senior	21
Morning Sun Park	345 Madeline Rd, Manson, WA 98831	LIHTC (1987-2023)	Family, Disabled	19
Wenatchee CCD				
Garden Terrace	500 N Emerson Ave, Wenatchee, WA 98801	HUD Multifamily	Senior	86
St Jude's Landing	1545 S Mission St, Wenatchee, WA 98801	LIHTC (1987-2023)	Homeless	67
Maple Street Apartments	1325 Maple St, Wenatchee, WA 98801	LIHTC (1987-2023)	Family, Disabled	52
Wenatchee House	22 S Buchanan St, Wenatchee, WA 98801	HUD Multifamily	Senior	50

Washington Square	125 S Western Ave, Wenatchee, WA 98801	USDA RD-Multifamily	Family	36
Emerson Manor Apartments	702 N Emerson Ave, Wenatchee, WA 98801	HUD Multifamily	Senior	35
The Applewood	1555 S Methow St, Wenatchee, WA 98801	USDA RD-Multifamily	Family	35
Wenatchee II	1120 9th St, Wenatchee, WA 98801	USDA RD-Multifamily	Family	34
Deaconess Apartments	300 Okanogan Ave, Wenatchee, WA 98801	LIHTC (1987-2023)	Senior, Disabled	26
Hilltop Apartments	1511 S Mission, Wenatchee, WA 98801	LIHTC (1987-2023)	Family, Disabled, Homeless	26

Source: PolicyMap based on HUD data

Figure 4.7: Subsidized Housing in Chelan County



Source: Esri Business Analyst, 2025 using HUD Data

Population in Poverty

Chelan County overall has a poverty rate (9.0%) that is comparable, although slightly lower than, the state average (9.9%). Its poverty rate is over three percentage points below the national rate (12.4%). However, the poverty rate varies across different regions of the County, as shown in Table 4.5. The highest concentration of population in poverty is in the Wenatchee CCD, where over 4,500 people live below the poverty line (11.1% of the population). This is followed by the Leavenworth–Lake Wenatchee CCD, with an 8.1% poverty rate. We observe the lowest rates in the Stehekin CCD (0.0%) and the Entiat CCD (3.4%), which happen to be the two smallest CCDs in terms of population size.⁴

Table 4.5: Population in Poverty, 2023

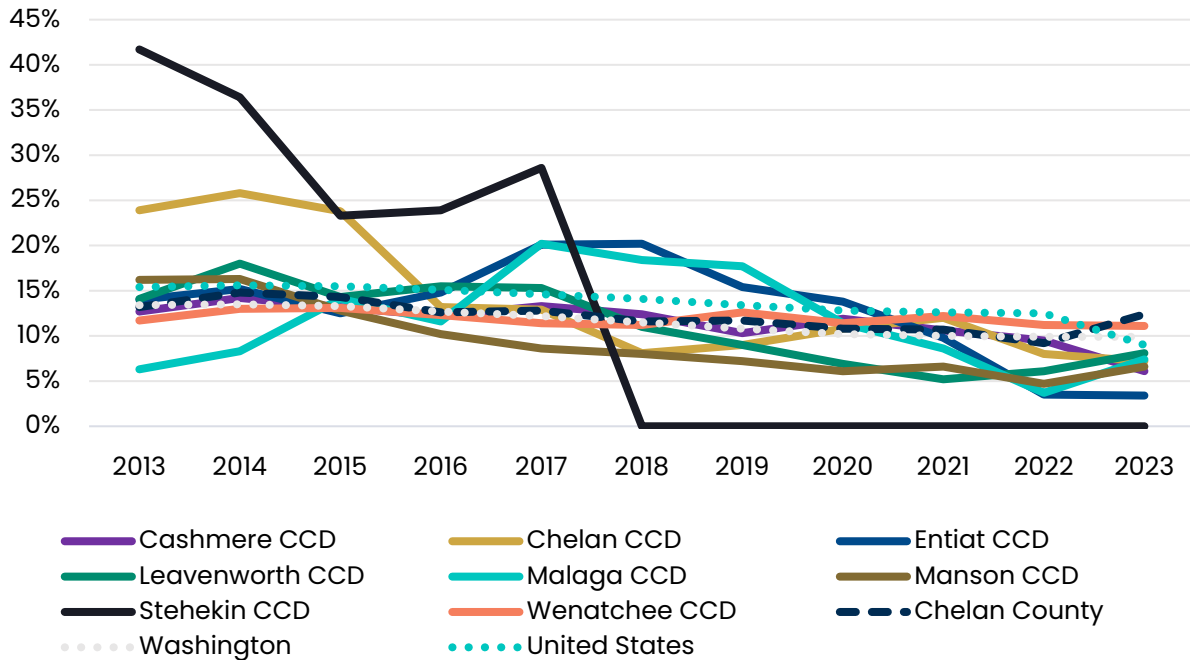
Region	Population in Poverty	Percentage in Poverty
Wenatchee CCD	4,573	11.1%
Cashmere CCD	715	6.1%
Leavenworth–Lake Wenatchee CCD	610	8.1%
Chelan CCD	525	7.2%
Malaga CCD	298	7.4%
Manson CCD	283	6.6%
Entiat CCD	81	3.4%
Stehekin CCD	0	0.0%
Chelan County	7,085	9.0%
Washington	753,455	9.9%
United States	40.4M	12.4%

Source: U.S. Census Bureau, 2023, 5-Year ACS, Table S1701

Figure 4.8 illustrates poverty rate trends across each region of the County from 2013 to 2023.

⁴ Due to the large margin of error from a small sample size in the Stehekin CCD, this and other metrics for the area may be unreliable and could be either higher or lower than reported by the Census.

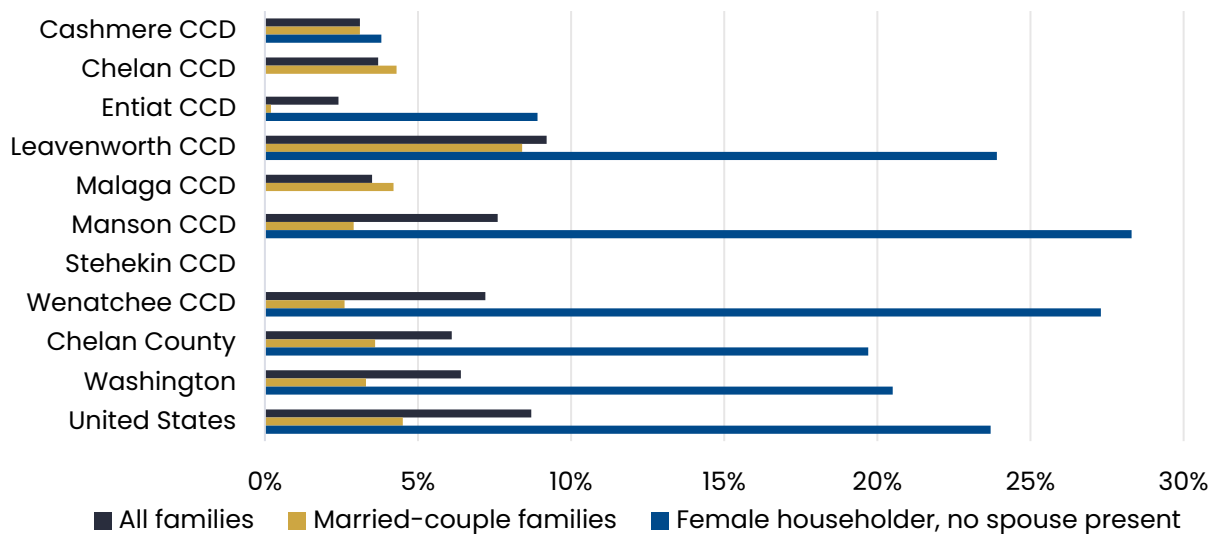
Figure 4.8: Poverty Rate, 2013–2023



Source: U.S. Census Bureau, 2023, 5-Year ACS, Table S1701

Poverty levels can vary noticeably across demographic groups, as shown in Figure 4.9. Female householders with no spouse present tend to have the highest poverty rates. In most regions (except for the Cashmere, Chelan, and Malaga CCDs) the poverty rate among female householders is more than double that of married couples.

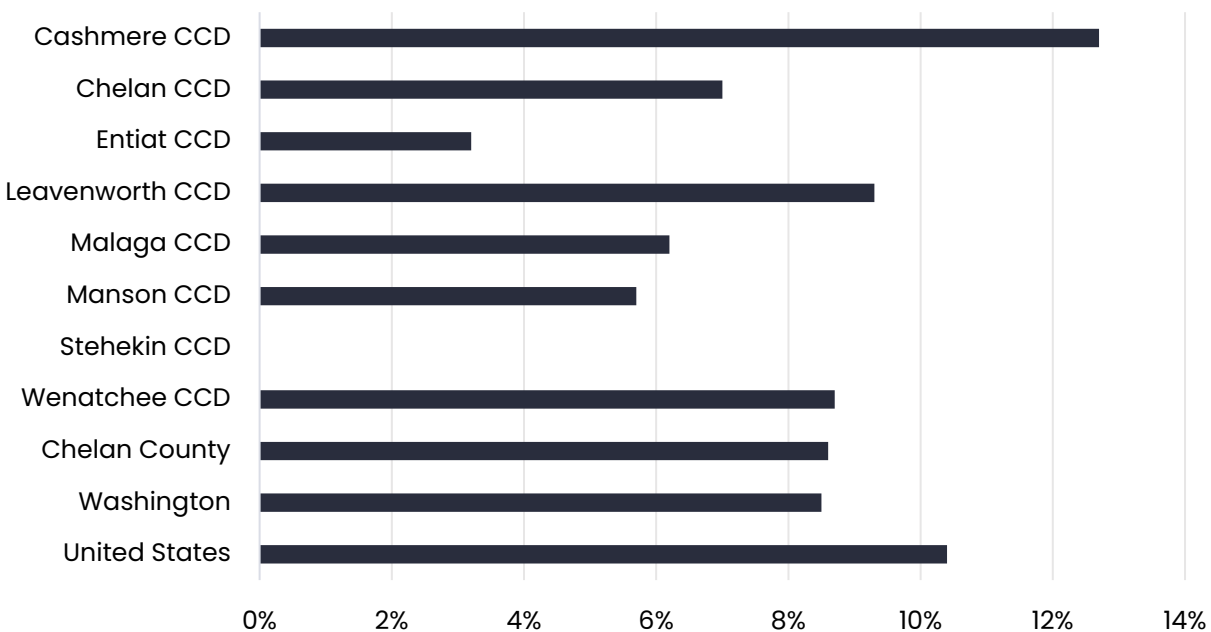
Figure 4.9: Percentage of Families in Poverty by Household Composition, 2023



Source: U.S. Census Bureau, 2023, 5-Year ACS, Table S1702

Seniors in Chelan County have a poverty rate nearly two percentage points lower (8.6%) than in the United States (10.4%). This varies across different regions of the County (Figure 4.10). The Cashmere CCD has the highest senior poverty rate at 12.7%.

Figure 4.10: Percentage of Seniors (65 years+) in Poverty, 2023⁵



Source: U.S. Census Bureau, 2023, 5-Year ACS, Table S1702

Disabilities

Across all CCDs in Chelan County, the disability rate is higher than in the state or nation as a whole. The lowest is in the Leavenworth-Lake Wenatchee CCD at 14.8%, followed by the Chelan CCD at 15.6%. The highest disability rate is in Stehekin CCD at 41.2%, followed by Entiat CCD at 22.8% (Table 4.6 and Figure 4.11).

One family member's disability can place significant financial and caregiving burdens on an entire household, further impacting economic stability. These challenges are often worsened by a lack of affordable housing, which makes it even harder for families to find suitable and affordable living arrangements. To better serve this population, communities may need more accessible housing options, such as single-story homes or residences with ramps and other mobility-friendly features.

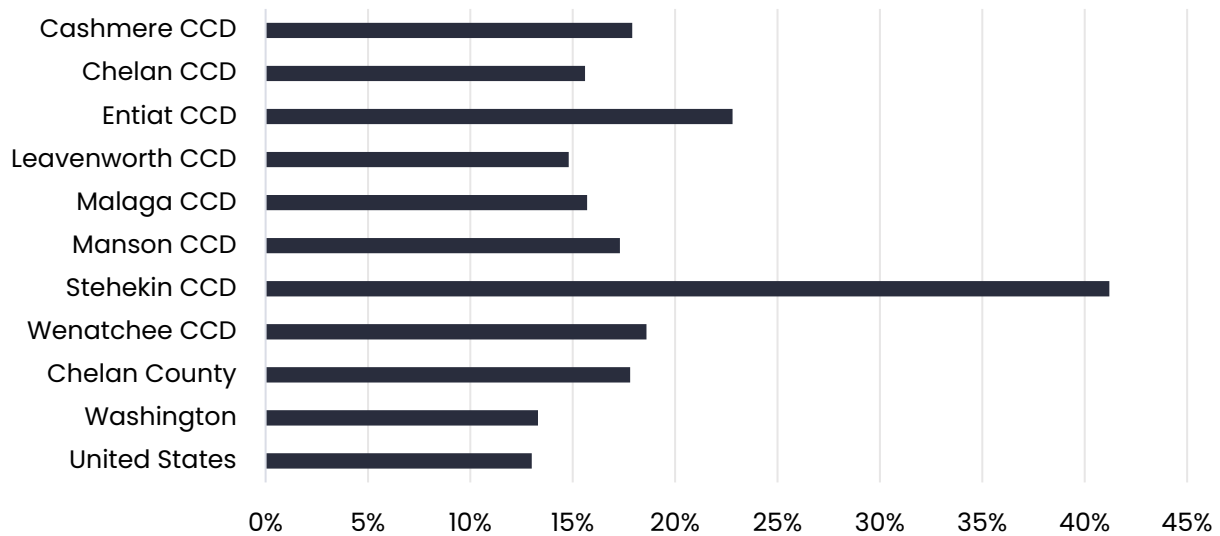
⁵ Due to the rural nature of the Stehekin CCD, a large margin of error exists on the data. Therefore the actual value may be higher or lower than what is reported.

Table 4.6: Population with Disabilities, 2023

Region	Population with a Disability	Percentage with a Disability
Cashmere CCD	2,125	17.9%
Chelan CCD	1,129	15.6%
Entiat CCD	539	22.8%
Leavenworth-Lake Wenatchee CCD	1,116	14.8%
Malaga CCD	632	15.7%
Manson CCD	749	17.3%
Stehekin CCD	28	41.2%
Wenatchee CCD	7,701	18.6%
Chelan County	14,019	17.8%
Washington	1.0M	13.3%
United States	42.7M	13.0%

Source: U.S. Census Bureau, 5-year American Community Survey, 2023, Table S1810

Figure 4.11: Percentage of Population with Disabilities, 2023



Source: U.S. Census Bureau, 2023, 5-Year ACS, Table S1810

Veteran Population

Veterans have faced hardships in the housing market since the First World War. Reintegration into the economy can be challenging for some, often resulting in higher poverty rates and housing affordability issues. In addition, many veterans experience health complications after service. This can further undermine their economic stability. Given these challenges, ensuring access to affordable housing is essential.

In Chelan County, veterans make up 7.2% of the population (Table 4.7). This share is slightly lower than the state average (8.1%) but higher than the national rate (6.4%) and varies widely across different regions of the County.

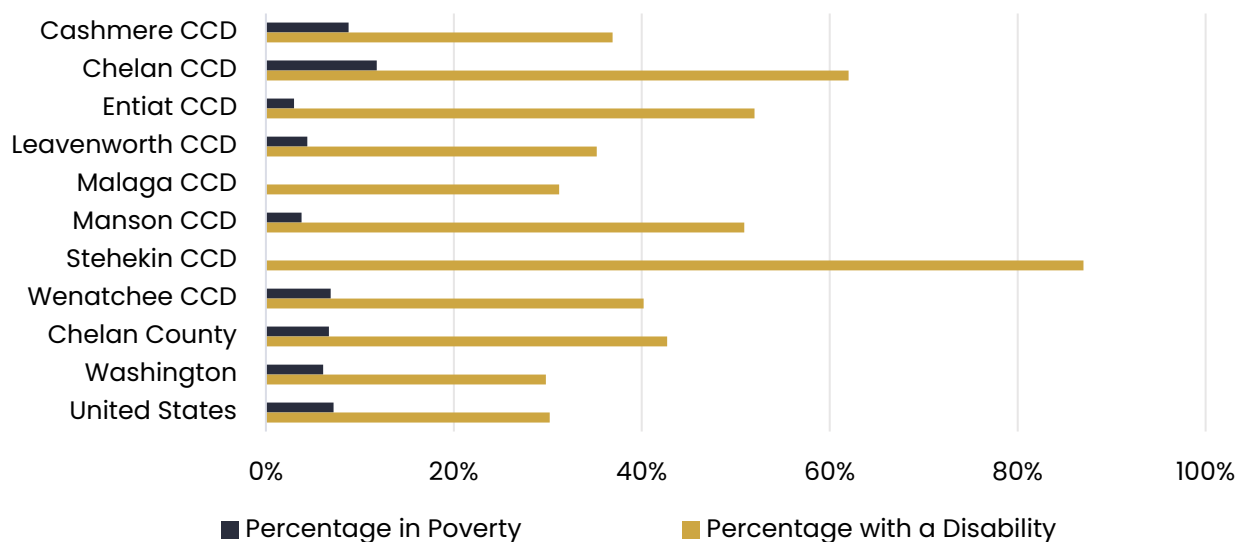
Table 4.7: Veteran Population, 2023

Region	Number of Veterans	Percentage of Veterans
Cashmere CCD	584	6.4%
Chelan CCD	529	8.8%
Entiat CCD	202	9.8%
Leavenworth CCD	523	8.1%
Malaga CCD	205	6.6%
Manson CCD	234	6.9%
Stehekin CCD	23	33.8%
Wenatchee CCD	2,097	6.7%
Chelan County	4,397	7.2%
Washington	0.5M	8.1%
United States	16.6M	6.4%

Source: U.S. Census Bureau, 2023, 5-Year ACS, Table S2101

Focusing on disabled veterans (Figure 4.12), Chelan County reports a veteran disability rate more than 10 percentage points higher than the state and national averages. Again, this varies across different regions of the County. Stehekin CCD ranks the highest at 87.0% and Malaga CCD the lowest at 31.2%.

Figure 4.12: Percentage of Veterans in Poverty and with Any Disability, 2023



Source: U.S. Census Bureau, 2023, 5-Year ACS, Table S2101

Homeless

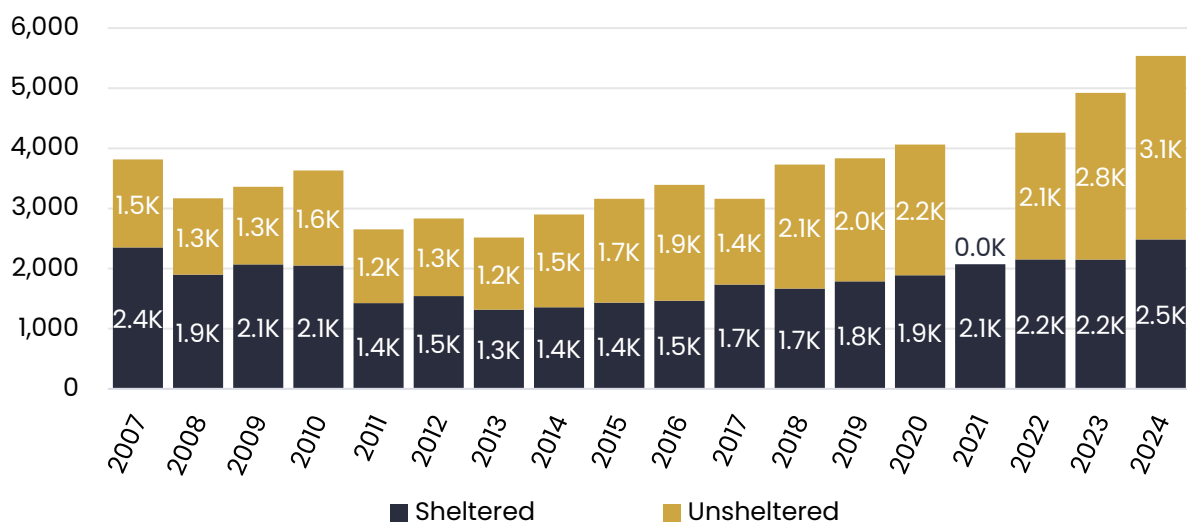
Homelessness is inherently difficult to quantify, particularly in smaller cities and non-metropolitan areas. Individuals experiencing homelessness are often reluctant to disclose their situation. This means the actual extent of homelessness is likely more widespread than statistical analyses suggest.

Most efforts to measure homelessness rely on the HUD Point-in-Time (PIT) Count, which records the number of sheltered and unsheltered people experiencing homelessness on a single night in January each year. This count is conducted for the Washington Balance of State Continuum of Care (BOSCO), which includes all Washington counties except Spokane, Snohomish, King, Pierce, and Clark (each of these counties maintains its own continuum of care). For Chelan County, the most detailed HUD PIT data available is therefore at the Balance of State level.

Because the PIT Count reflects only a single day each year, it does not fully capture the number of people experiencing homelessness over time. Improvements in counting methods have also likely contributed to higher reported numbers in recent years. Even so, 2024 marked the highest total number of homeless individuals recorded in the PIT Count over the past two decades for the Washington BOSCO, with 5,538 individuals. Of these, 55.1% were unsheltered, while 44.9% were sheltered in emergency or transitional housing programs (Figure 4.13 and Figure 4.14).

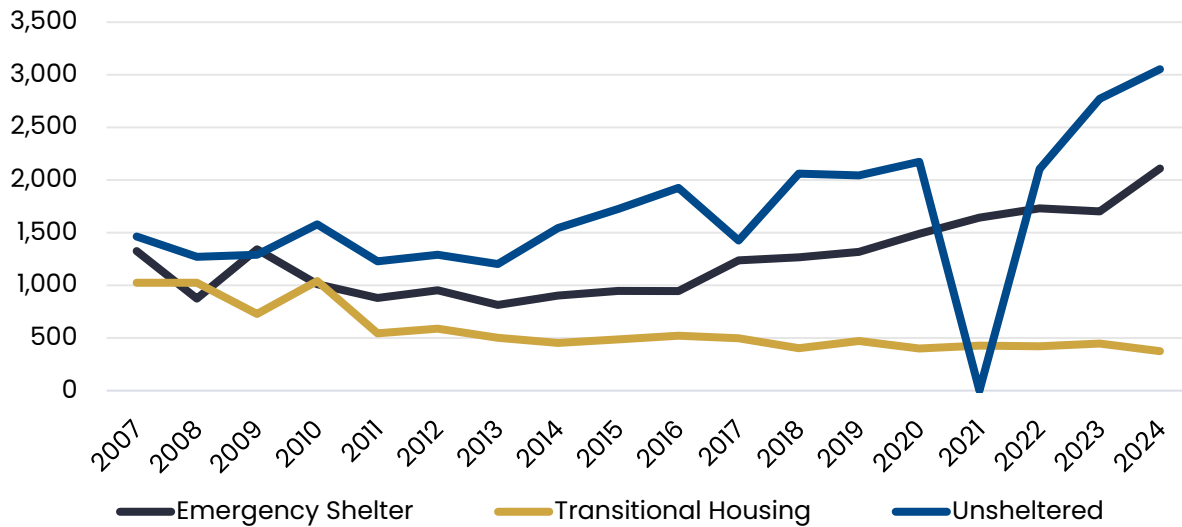
It is worth noting that although January 2020 preceded the full impact of the COVID-19 pandemic, PIT Count efforts in January 2021 may have been affected by lockdowns and social distancing measures. This potentially resulted in a lower overall count that year.

Figure 4.13: PIT Homeless Count in the Washington BOSCO, 2007–2024



Source: HUD 2007–2024 PIT Estimates by CoC

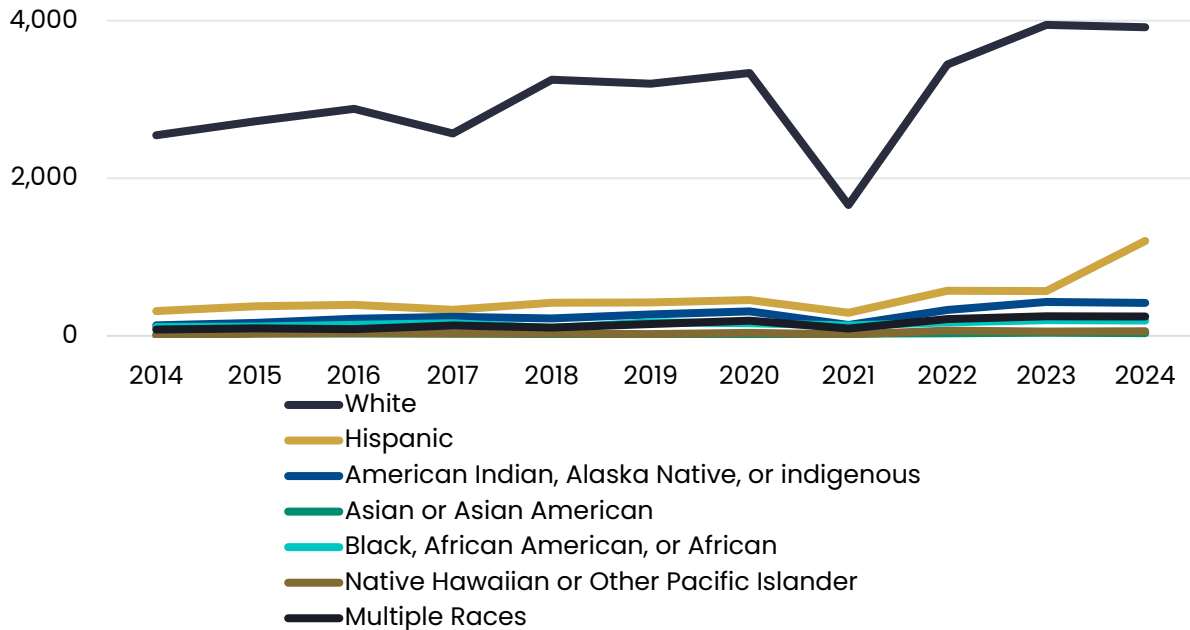
Figure 4.14: Shelter Type of Homeless in the Washington BOSCO



Source: HUD 2007-2024 PIT Estimates by CoC

Among homeless individuals counted in the Washington BOSCO, the Hispanic/Latino group has consistently been the second most represented group after White in every year of the past decade (Figure 4.15). In 2024, 19.8% of homeless individuals were identified as Hispanic/Latino (Table 4.8). This share is higher than in any other year since data collection on ethnicity began in 2014. The next highest level was recorded at 12.4% in 2021.

Figure 4.15: Demographics of Homeless in the Washington BOSCOC, 2014–2024



Source: HUD 2007–2024 PIT Estimates by CoC

Table 4.8: Demographics of Homeless in the Washington BOSCOC, 2014–2024

Year	White	Hispanic	American Indian, Alaska Native, or indigenous	Asian or Asian American	Black, African American, or African	Native Hawaiian or Other Pacific Islander	Multiple Races
2014	2,547	316	134	19	115	4	81
2015	2,724	376	164	32	118	28	95
2016	2,882	394	217	33	141	33	86
2017	2,569	331	242	30	160	28	133
2018	3,252	420	221	22	99	30	106
2019	3,201	424	272	14	174	23	150
2020	3,337	455	311	21	160	40	194
2021	1,661	294	138	28	132	19	94
2022	3,445	573	329	32	172	67	214
2023	3,947	569	431	41	200	56	249
2024	3,917	1,205	419	36	196	60	247

Source: HUD 2007–2024 PIT Estimates by CoC

Economic Drivers

This section examines key drivers of local economies. Labor force growth and the establishment of new businesses are essential for economic development. Specific industries with higher levels of employment and wages often serve as powerful economic drivers, partly due to clustering effects. Clusters form when businesses in the same industry benefit from proximity.⁶ This often enhances regional competitiveness.

Strong and expanding economic drivers also contribute to higher housing demand. Since individuals rely on employment and income to afford housing, overall job growth increases the need for additional housing. Differences in earnings create varying demands for housing types.

Labor Force, Earnings, and Establishments

Chelan County, along with Douglas and Okanogan counties, is part of the North Central Washington Economic Development District (NCWEDD). The organization's mission is to foster an innovative and resilient economy in the region through economic strategy development and planning, as well as by fostering collaboration with private and public entities.⁷

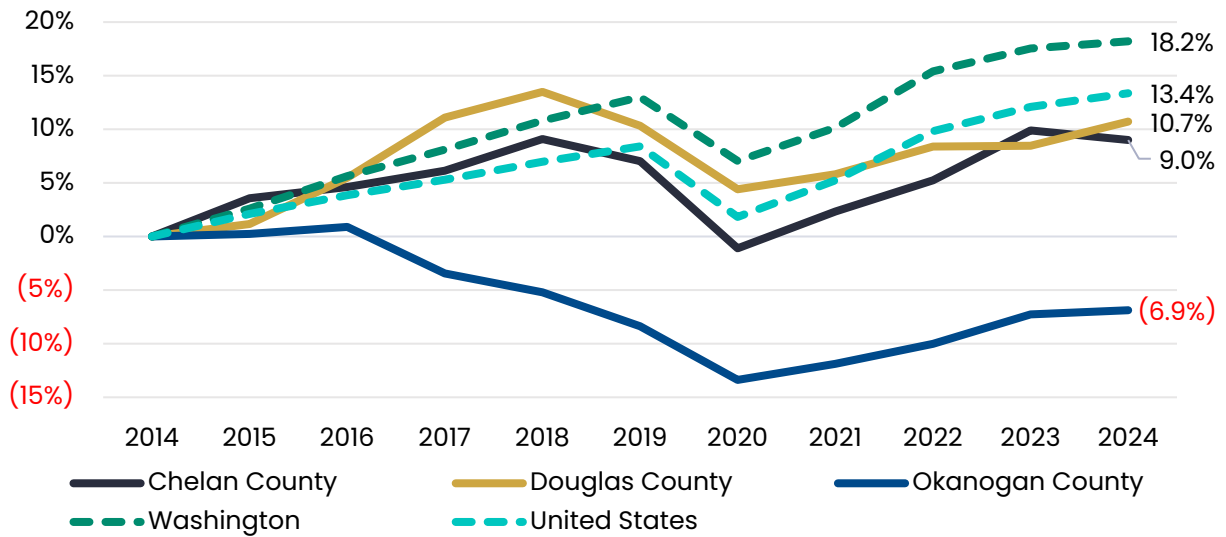
The following section analyzes employment, establishment, and wage growth rates in the NCWEDD counties from 2014 to 2024. We include state and national trends for comparison.

All regions have experienced employment growth since 2020, following the steep decline at the onset of the COVID-19 pandemic. Employment in Chelan and Douglas counties grew 9.0% and 10.7%, respectively, over the past decade. Growth in both of these counties was slower than the state and national averages. However, Chelan and Douglas counties grew much faster than Okanogan County during the same period (Figure 4.16).

⁶ Joseph Cortright, "Making Sense of Clusters: Regional Competitiveness and Economic Development," The Brookings Institute, March 1, 2006, <https://www.brookings.edu/articles/making-sense-of-clusters-regional-competitiveness-and-economic-development/>.

⁷ "Who We Are," NCW Economic Development District, April 18, 2023. <https://ncwedd.com/who-we-are/>.

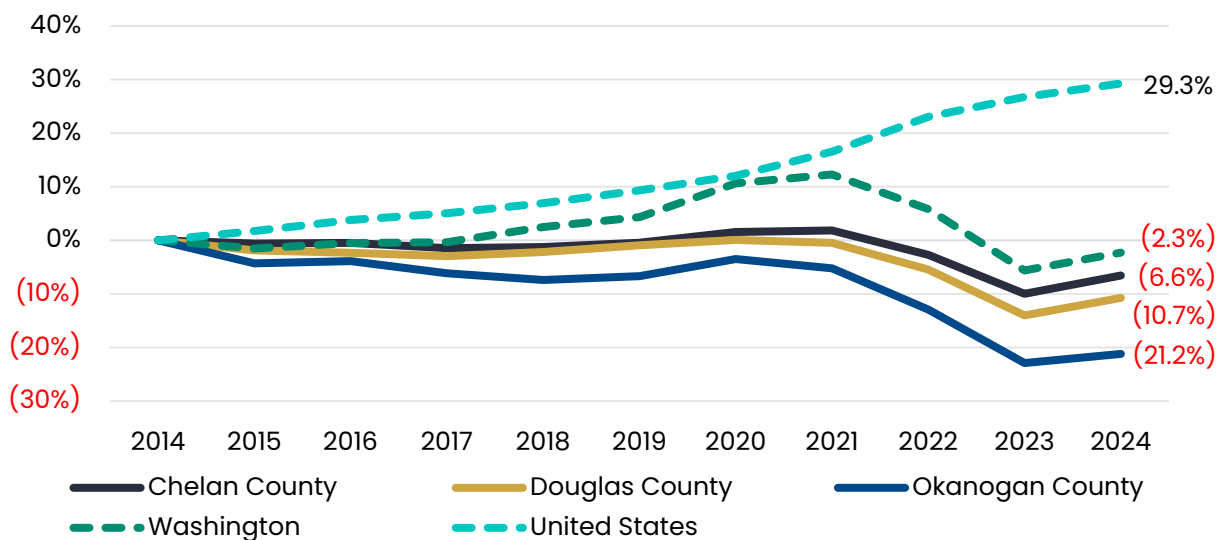
Figure 4.16: Cumulative Annual Employment Growth Rate, 2014–2024



Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages

In terms of total establishment growth, Washington has decreased overall over the past decade, particularly since 2021. Growth began to rebound in 2023. This trend is also reflected in the NCWEDD counties. Among these counties, Chelan County experienced the smallest decline, decreasing only 6.6% since 2014. By comparison, the United States saw growth of 29.3% over the same period (Figure 4.17).

Figure 4.17: Cumulative Annual Establishments Growth Rate, 2014–2024

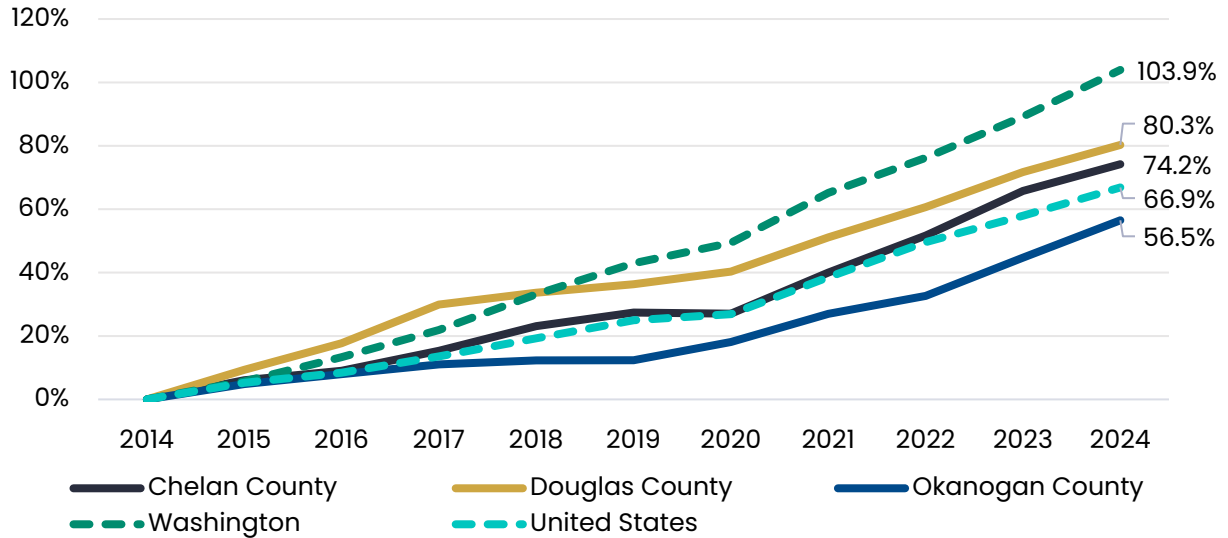


Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages

By contrast, total wages in all NCWEDD counties have increased over the past decade. Washington overall has grown even faster, more than doubling during this period. While

not quite as rapid as the state, wage growth in both Chelan and Douglas counties has outpaced the national average (Figure 4.18).

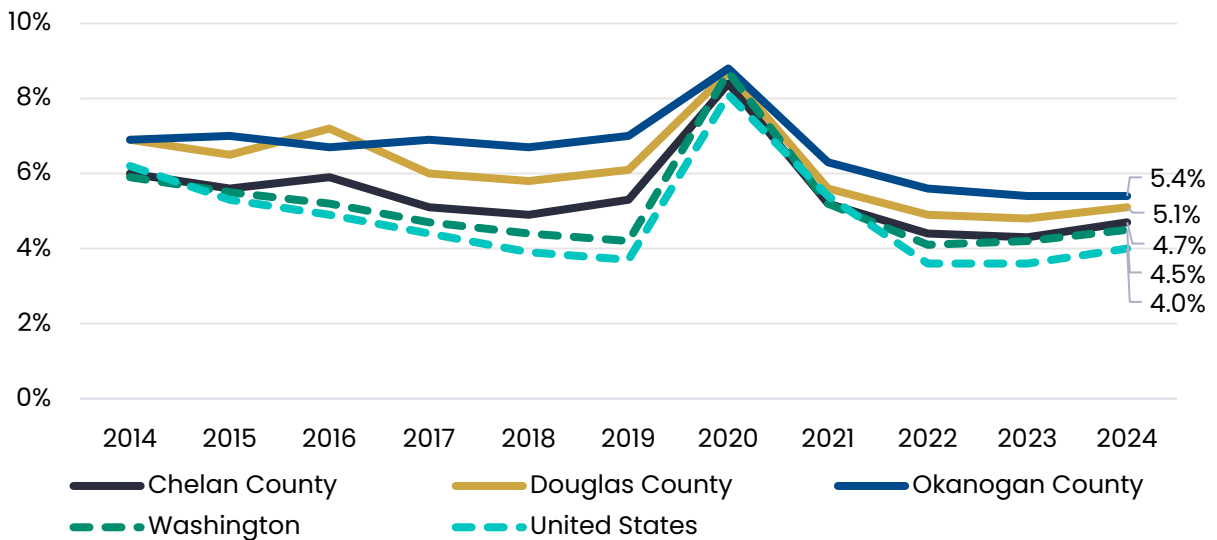
Figure 4.18: Cumulative Annual Total Wages Growth Rates, 2014–2024



Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Figure 4.19 illustrates the annual unemployment rate over the same period. All NCWEDD counties followed trends similar to the state and nation, peaking in 2020 and rapidly declining by 2022. Chelan County has the lowest unemployment rate among the three counties and most closely aligns with the state and national levels.

Figure 4.19: Annual Rate of Unemployment, 2014–2024



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

Employment by Industry

Examining employment data by industry helps identify the employment clusters in a region. Clusters often necessitate different types of housing to accommodate workers in particular industries. For instance, many health care workers follow rotating or traveling schedules, spending only a few weeks or months in one location. They may not need a long-term residence. In contrast, local government employees typically prefer to live near their workplace and require permanent housing. Additionally, different industries offer varying income levels, so workers in some sectors can generally afford more expensive housing than those in others. Overall, employment by industry contributes to housing demand in Chelan County.

As shown in Table 4.9, the three largest industries by employment in Chelan County are Health Care & Social Assistance (16.3%), Retail Trade (10.8%), and Agriculture, Forestry & Fishing (8.6%)

Location quotients (LQs) compare the relative concentration of industries in an area to the national average. For example, Finance & Insurance accounts for about 2.5% of employment in Chelan County and has an LQ of 0.51. This means that Chelan's share of Finance & Insurance employment is roughly half the national share of about 5%. Agriculture, Forestry & Fishing has the highest LQ in Chelan County at 7.99, followed by Utilities at 2.09. These high LQs suggest that these industries form significant employment clusters in Chelan County relative to the national average.

Table 4.9: Employment by Industry in Chelan County, 2025

Industry	% Employment	LQ
Agriculture, Forestry & Fishing	8.6%	7.99
Mining, Quarrying, Oil & Gas	0.2%	0.62
Construction	6.8%	0.97
Manufacturing	4.2%	0.44
Wholesale Trade	3.7%	1.91
Retail Trade	10.8%	1.04
Transportation & Warehousing	4.3%	0.86
Utilities	1.9%	2.09
Information	1.0%	0.55
Finance & Insurance	2.5%	0.51
Real Estate, Rental & Leasing	2.2%	1.33
Professional, Scientific & Tech	6.0%	0.71
Management of Companies	0.0%	0
Admin & Support & Waste Management	3.2%	0.71
Educational Services	7.3%	0.78
Health Care & Social Assistance	16.3%	1.13
Arts, Entertainment & Recreation	2.4%	1.09

Accommodation & Food Services	8.4%	1.27
Other Services (Excluding Public)	5.5%	1.16
Public Administration	4.7%	0.94

Source: Esri Business Analyst, 2025

Table 4.10 compares Chelan County’s employment by industry with that of Washington state and the United States. Notably, Chelan County has a much higher concentration of employment in Agriculture, Forestry & Fishing (8.6%) than the state average (2.1%), but only about half the concentration of Manufacturing employment (4.2%) compared to Washington (8.8%).

Table 4.10: Employment by Industry Comparison, 2025

Industry	Chelan County	Washington	United States
Agriculture, Forestry & Fishing	8.6%	2.1%	1.1%
Mining, Quarrying, Oil & Gas	0.2%	0.1%	0.3%
Construction	6.8%	7.1%	7.0%
Manufacturing	4.2%	8.8%	9.6%
Wholesale Trade	3.7%	1.9%	1.9%
Retail Trade	10.8%	11.0%	10.4%
Transportation & Warehousing	4.3%	4.8%	5.0%
Utilities	1.9%	0.9%	0.9%
Information	1.0%	2.6%	1.8%
Finance & Insurance	2.5%	3.2%	4.9%
Real Estate, Rental & Leasing	2.2%	1.8%	1.7%
Professional, Scientific & Tech	6.0%	10.9%	8.4%
Management of Companies	0.0%	0.2%	0.2%
Admin & Support & Waste Management	3.2%	4.2%	4.5%
Educational Services	7.3%	8.3%	9.4%
Health Care & Social Assistance	16.3%	13.7%	14.5%
Arts, Entertainment & Recreation	2.4%	2.2%	2.2%
Accommodation & Food Services	8.4%	6.3%	6.6%
Other Services (Excluding Public)	5.5%	4.4%	4.7%
Public Administration	4.7%	5.5%	5.0%

Source: Esri Business Analyst, 2025

Table 4.11 presents employment by occupation, highlighting the types of roles workers hold within various industries, such as management or sales positions. In Chelan County, the largest occupational group is Management (10.9%), followed by Office & Administrative Support (8.8%).

Table 4.11: Employment by Occupation Comparison, 2025

Occupation	Chelan County	Washington	United States
Management	10.9%	12.7%	11.8%
Business & Financial	5.1%	6.2%	6.4%
Computer & Mathematical	1.8%	7.0%	4.0%
Architecture & Engineering	1.5%	3.2%	2.3%
Life, Physical & Social Sciences	2.0%	1.6%	1.3%
Community & Social Service	1.7%	1.9%	1.8%
Legal	0.8%	1.0%	1.2%
Education, Training & Library	5.2%	5.9%	6.3%
Arts, Design & Entertainment	1.1%	2.3%	2.1%
Healthcare Practitioner	7.5%	5.9%	6.7%
Sales & Sales Related	8.0%	7.4%	8.4%
Office & Administrative Support	8.8%	8.9%	10.1%
Farming, Fishing & Forestry	4.8%	1.2%	0.5%
Construction & Extraction	4.6%	4.8%	4.9%
Installation, Maintenance & Repair	4.2%	2.9%	2.9%
Production	3.7%	4.0%	5.0%
Transportation & Material Moving	8.4%	7.2%	7.7%
Healthcare Support	5.1%	3.9%	3.5%
Protective Service	2.2%	1.8%	2.1%
Food Preparation & Serving	6.0%	5.0%	5.1%
Building Maintenance	4.4%	3.0%	3.4%
Personal Care & Service	2.2%	2.2%	2.4%

Source: Esri Business Analyst, 2025

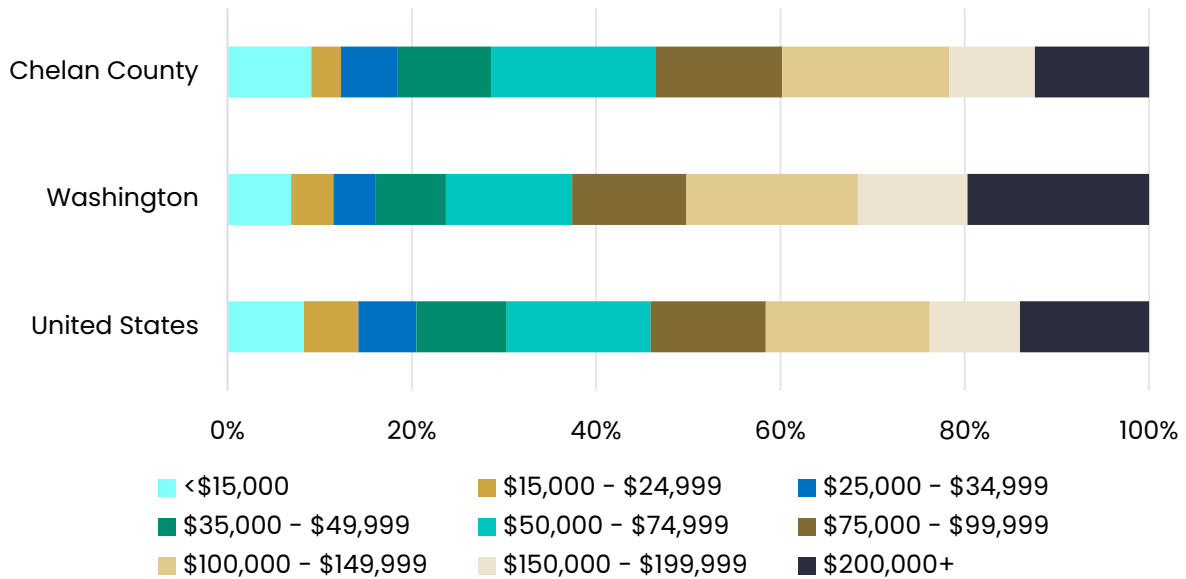
Household Income

Household income is a critical factor in housing demand and influences affordability. Lower-income households struggle to afford today’s high housing costs, while higher-income households have greater financial flexibility. Consequently, regions with higher income levels tend to experience higher housing costs, and vice versa.

Figure 4.20 shows the distribution of household incomes in Chelan County compared to Washington state and the United States. Chelan County has a higher concentration of households earning less than \$50,000 and a much smaller share earning over \$200,000 compared to Washington. Overall, however, Chelan County’s income distribution is generally similar to the national average.

shows the distribution of household incomes in Chelan County, compared to Washington and the United States. Chelan County has a higher concentration of households earning less than \$50,000 and a much smaller share earning over \$200,00 compared to Washington. However, Chelan County’s income distribution is generally similar to the national average.

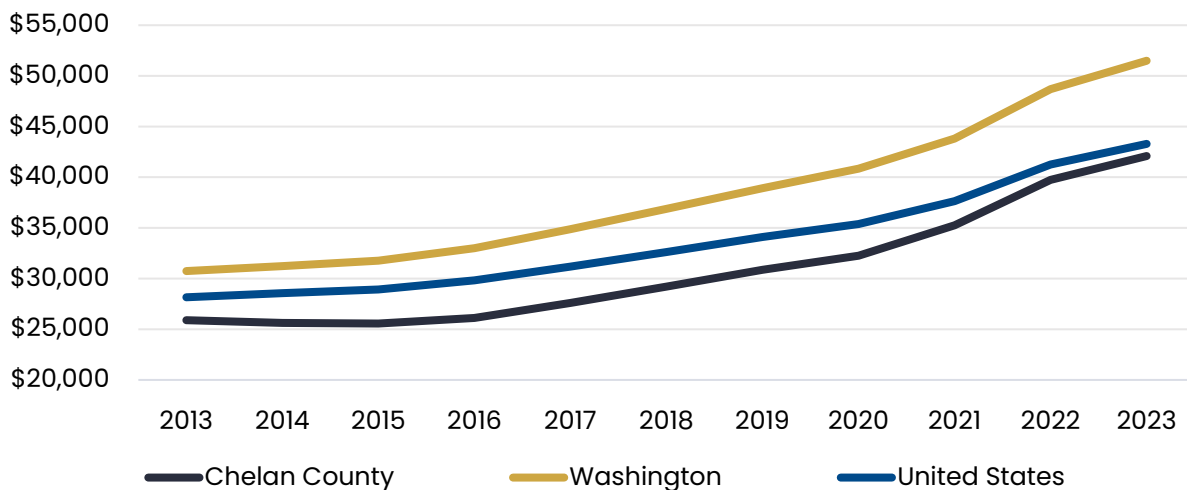
Figure 4.20: Distribution of Household Income, 2025



Source: Esri Business Analyst, 2025

Per capita income measures the average income per person within a region and is useful for comparing wealth and assessing economic well-being. Figure 4.21 shows per capita income trends from 2013 to 2023. Since 2014, all regions have experienced growth, indicating overall economic expansion and suggesting that this upward trend may continue in the near future.

Figure 4.21: Per Capita Income, 2013–2023

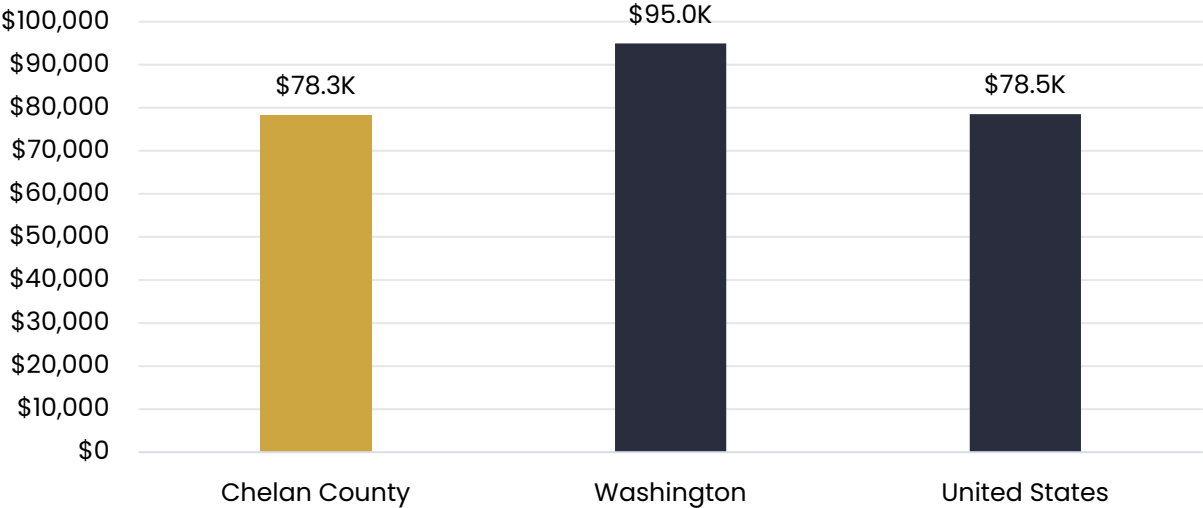


Source: U.S. Census Bureau, 2013–2023 5-Year Estimates, Table B19301

While a region’s income distribution shows the full range of income levels and per capita income reflects overall economic growth or decline, median household income provides a snapshot of how a typical household compares to those in other regions (Figure 4.22). Median household income measures all sources of income: wages, investments, rents, pensions, and transfer payments. This metric measures the income which 50% of households in Chelan are below and 50% are above.

In Chelan County, the median household income is \$78,300. This is very close to the national average of \$78,500 but nearly \$17,000 lower than Washington state’s median. Generally, lower household incomes are associated with lower overall housing demand in a region.

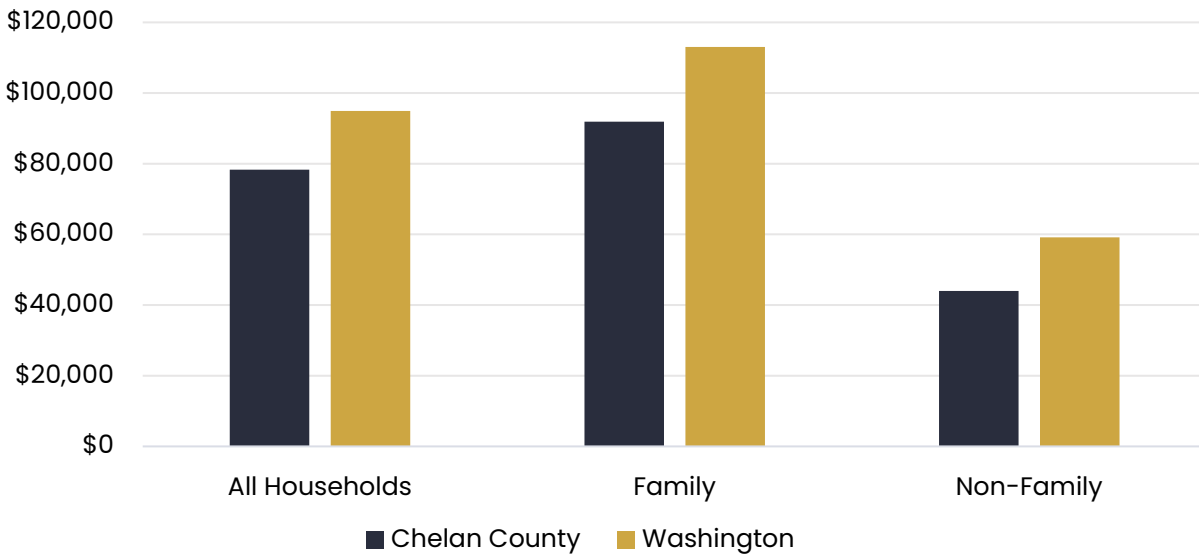
Figure 4.22: Median Household Income, 2023



Source: U.S. Census Bureau, ACS 5-Year Estimates, Table S1901

Figure 4.23 highlights the income difference between family and non-family households. On average, family households earn more than non-family households, largely because they are more likely to have dual earners. In Chelan County, family households earn more than twice the income of non-family households.

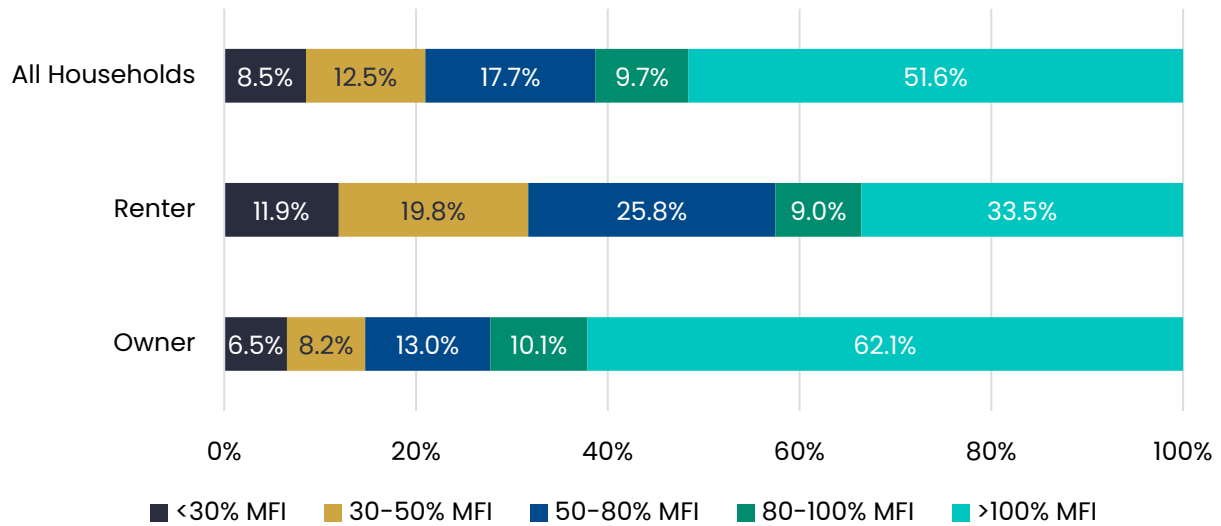
Figure 4.23: Median Household Income by Household Type, 2023



Source: U.S. Census Bureau, ACS 5-Year Estimates, Table S1901

The U.S. Department of Housing and Urban Development (HUD) calculates the Area Median Family Income (MFI) as a benchmark for comparing income levels within a region. Figure 4.24 illustrates the distribution of renter- and owner-occupied households by income level using this metric. Overall, 8.5% of households in Chelan County are classified as Extremely Low-Income (<30% MFI), and 12.5% as Very Low-Income (30–50% MFI). Renters are more likely than owners to fall into all low-income categories (Extremely Low-Income, Very Low-Income, and Low-Income). At the higher end of the spectrum, 51.6% of all households have incomes above the median, including 62.1% of owner households and 33.5% of renter households.

Figure 4.24: Percentage of Households by Tenure & Income Level, Chelan County, 2021



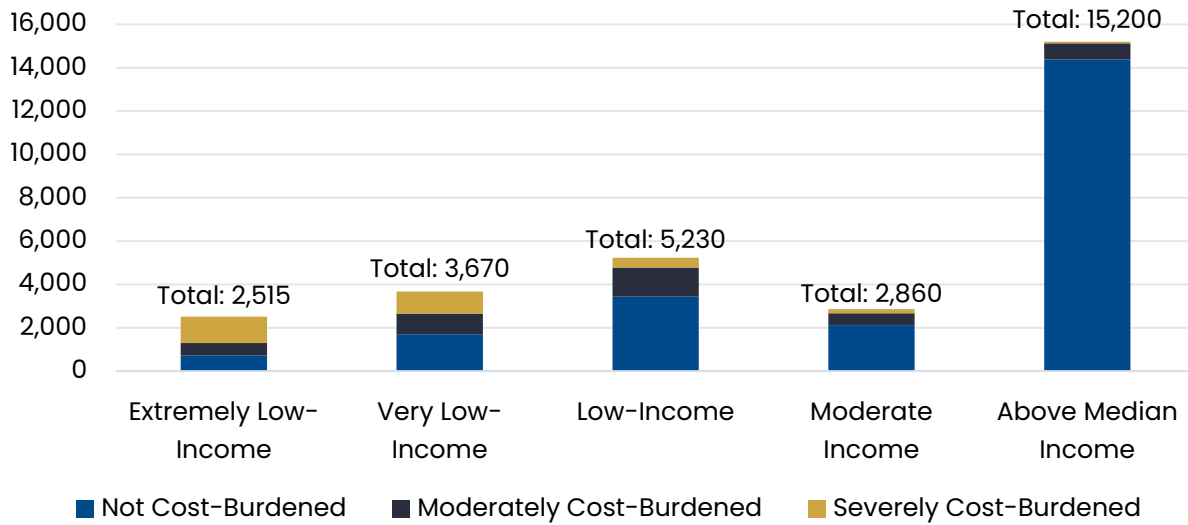
Source: HUD Comprehensive Housing Affordability Strategy Data, 2017-2021

Cost-Burdened Households

Housing cost-burden is a key indicator of affordability in a community. A household is considered cost-burdened if it spends more than 30% of its income on housing, leaving less for necessities such as food, healthcare, and education. Cost-burdened households also face a higher risk of displacement if their circumstances change.

Figure 4.25 illustrates the prevalence of cost-burdened households by income level. While households in all AMI groups experience some cost burden, those with incomes below the AMI have a much higher concentration of cost-burdened households. We observe the highest concentration among Extremely Low-Income households.

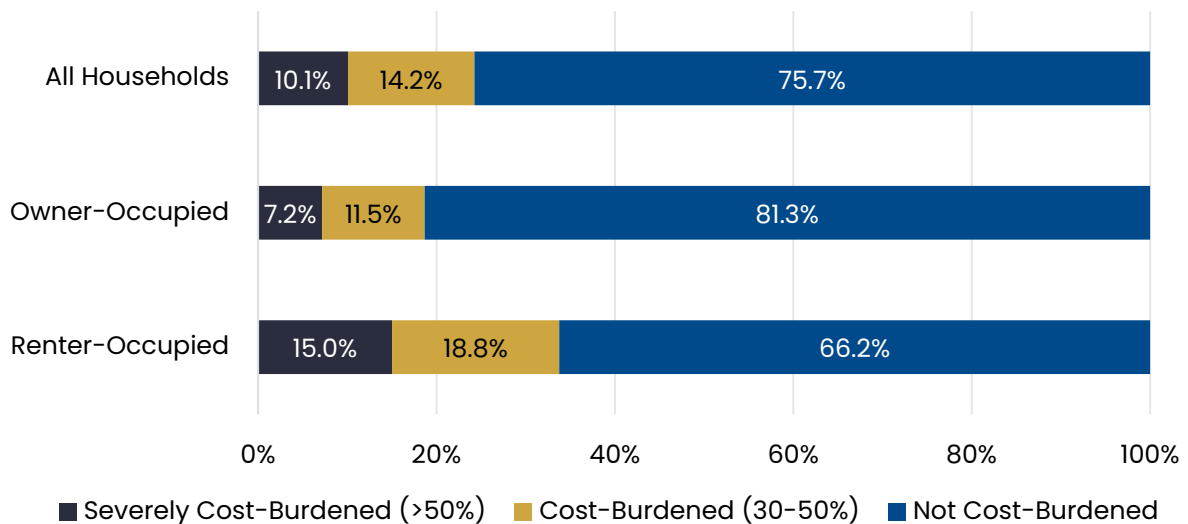
Figure 4.25: Cost Burden Status of Households by AMI, Chelan County, 2021



Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, Table 7, 2017-2021

Figure 4.26 compares renter- and owner-occupied households. Renters experience a higher overall rate of cost burden (33.8% versus 18.7%) and are also more likely to be severely cost-burdened (15.0% versus 7.2%).

Figure 4.26: Percentage of Cost-Burdened Households by Tenure, Chelan County, 2021



Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, Table 7, 2017-2021

Although cost-burdened households exist at all AMI levels, the majority earn less than 50% of AMI. Small families are the most at risk, followed by seniors living alone (Figure 4.27).

Figure 4.27: Cost-Burdened Households by Household Type & AMI, Chelan County, 2021

Household Type	<30% AMI	30–50% AMI	50–80% AMI	80–100% AMI	>100% AMI	All Income Levels
Small Family	580	880	490	194	240	2,384
Seniors Living Alone	705	385	440	155	115	1,800
Other	245	310	340	240	195	1,330
Senior Family	165	244	255	115	225	1,004
Large Family	80	150	265	40	40	575
Total	1,775	1,969	1,790	744	815	7,093

Source: HUD Comprehensive Housing Affordability Strategy Data, 2017–2021

Displacement Risks

Displacement risks highlight which communities are more vulnerable to being forced out due to factors such as rising housing costs, uneven wealth distribution, and racial and ethnic inequities. These disparities disproportionately affect minority groups (largely due to a history of discrimination and systemic oppression in the United States). Risks become especially pronounced when communities face natural disasters, such as wildfire or flooding.⁸ Overall, identifying which areas are at a higher risk of displacement helps policymakers and planners proactively design strategies that protect communities and ensure growth benefits existing residents.

To assess displacement risks for homeowners in Chelan County, the PC team compiled statistics for local census tracts and compared them to state and national averages. We then applied a percentile-based scoring methodology and ranked each tract by percentile for each variable. This allowed for direct comparisons across tracts. We then averaged these percentiles (ranging from 0 to 100) to generate a composite risk score for each tract. A score of 100 indicates that a tract ranks highest across all displacement-related factors compared to other tracts.

Chelan County contains 23 census tracts. To provide a larger basis for comparison, we analyzed these tracts against the County as a whole, the state of Washington, and the

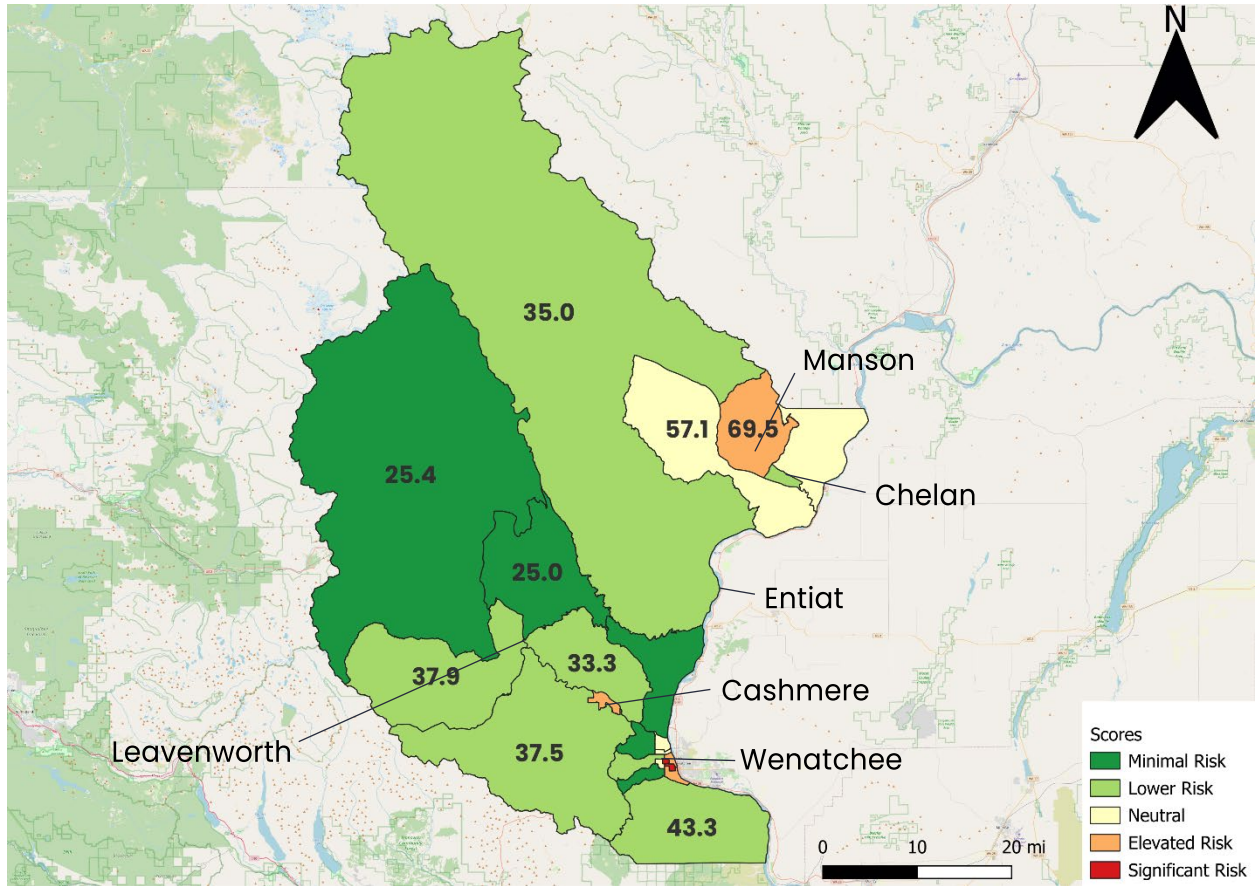
⁸ Ther W. Aung and Ashwini R. Sehgal, “Prevalence, Correlates, and Impacts of Displacement Because of Natural Disasters in the United States from 2022 to 2023,” *American Journal of Public Health* 115 (2025): 55–65, <https://doi.org/10.2105/AJPH.2024.307854>.

United States. We then developed the displacement risk model using the following statistics:

- Population 25+ with no diploma
- Population with disabilities
- Single parents
- Age 5+ with limited English
- Racial/Ethnic status
- Occupied units with more people than rooms (overcrowding)
- Housing cost-burdened units occupied by households with an annual income less than \$75K
- Persons below 150% poverty estimate
- % renter-occupied households
- % of housing stock built prior to 1970

Figure 4.28 presents the findings of the County's displacement risk study. Most rural areas have relatively low displacement risk scores. The only cities with tracts showing elevated risk are Cashmere, Chelan, and Wenatchee, with Wenatchee containing the highest-risk tracts in the County. Manson, an unincorporated UGA, also exhibits higher-than-average displacement risks.

Figure 4.28: Displacement Risk in Chelan County



Source: Points Consulting, 2025

Assessing Racially Disparate Impacts

The diversity in Chelan County has largely remained unchanged over the past five years. The concentration of white residents decreased by 1.9% while Hispanic, Black, American Indian, Other Race, and Two or More Races each increased by one percentage point or less (Table 4.12). This could be a signal that there are not many barriers to housing pushing residents of color out of Chelan County.

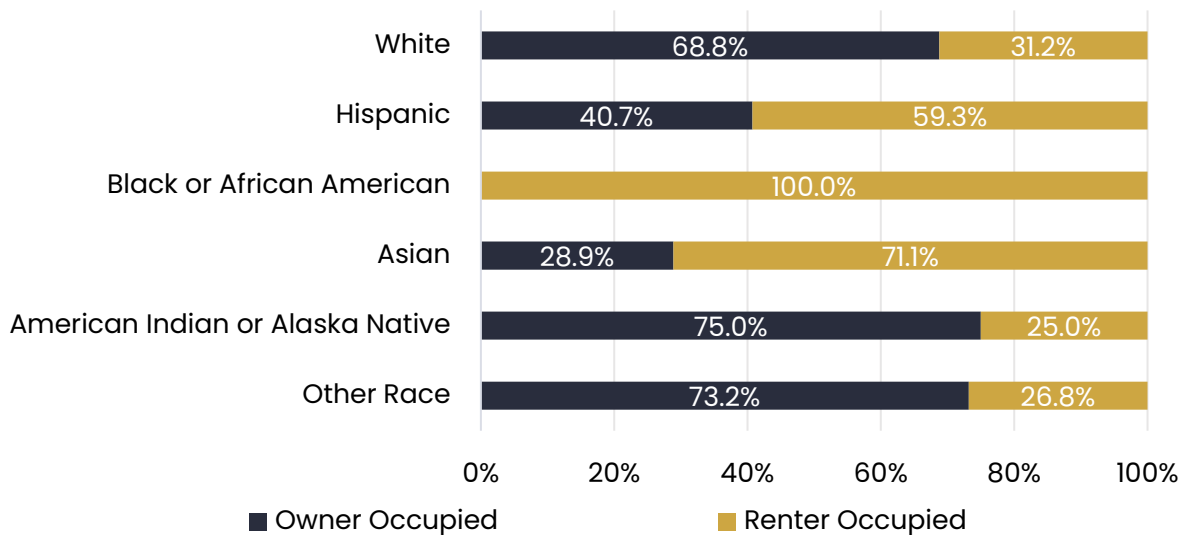
Table 4.12: Change in Race/Ethnicity Concentration, Chelan County

Race/Ethnicity	2023	2018	Change
White	66.2%	68.1%	-1.9%
Hispanic or Latino	28.4%	27.8%	0.6%
Black or African American	0.5%	0.4%	0.1%
American Indian and Alaska Native	0.7%	0.6%	0.1%
Asian	0.8%	1.0%	-0.2%
Native Hawaiian and Other Pacific Islander	0.1%	0.1%	0.0%
Some Other Race	0.4%	0.0%	0.4%
Two or More Races	2.9%	1.9%	1.0%

Source: U.S. Census Bureau, ACS 5-Year, 2018 & 2023

Chelan County is home to about 18,590 owner-occupied households and 10,880 renter-occupied households. American Indian or Alaska Native residents have the largest concentration of home-owners at 75.0% (Figure 4.29). This is followed by the Other Race category, which is 73.2% homeowners, and the White category at 68.8%. The only group that has no homeowners is the Black or African American group which makes up 0.5% of the County’s population.

Figure 4.29: Tenure by Race/Ethnicity, Chelan County



Source: HUD Comprehensive Housing Affordability Survey, 2017-2021, Table 9

Table 4.13 displays the breakdown of cost-burden by race and tenure. Overall, only 18.7% of owner-occupied households are cost-burdened while 33.8% of renter-occupied households are. Therefore groups that rent more tend to be more at risk for cost-

burden and the instability that can be caused by that. Among renter-occupied white households 34.4% spend over 30% of their income on rent compared to 79.0% of Black or African American households but only 32.8% of Hispanic or Latino households.

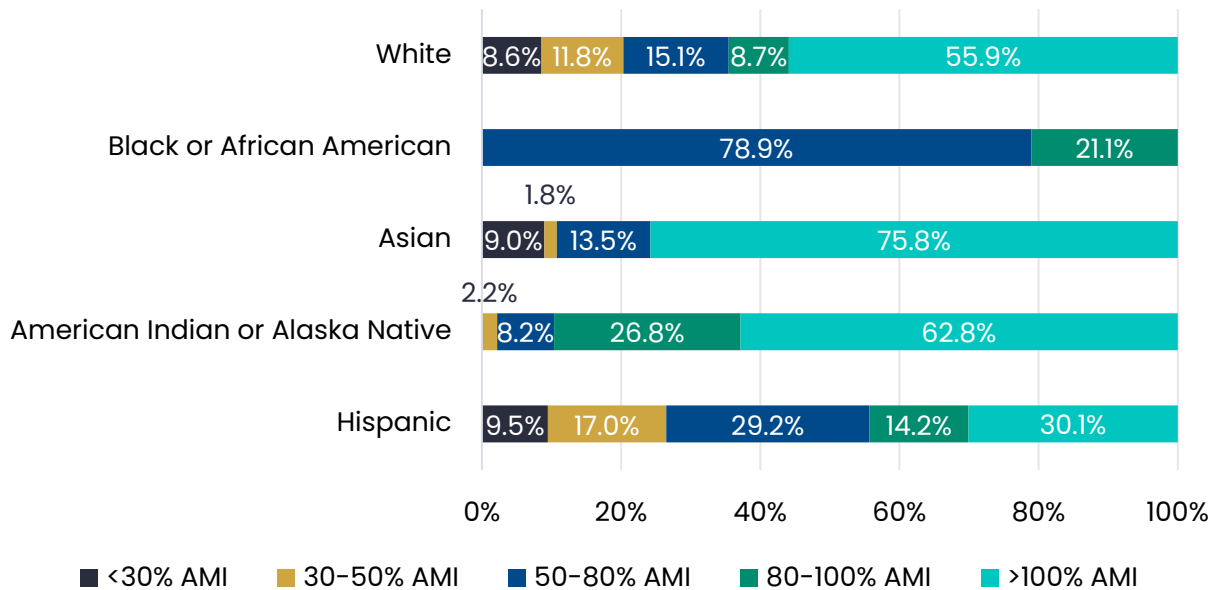
Table 4.13: Cost-Burden by Race/Ethnicity, Chelan County

	White	Black or African American	Asian	American Indian or Alaska Native	Hispanic or Latino	Other Race
Owner-Occupied Households						
Not Cost-Burdened	80.0%	-	93.8%	97.0%	80.7%	92.1%
Moderately Cost-Burdened	11.3%	-	6.3%	3.0%	13.4%	7.9%
Severely Cost-Burdened	7.7%	-	0.0%	0.0%	5.5%	0.0%
Not Computed	1.0%	-	0.0%	0.0%	0.4%	0.0%
Total	15615	0	64	134	2275	505
Renter-Occupied Households						
Not Cost-Burdened	64.9%	21.1%	84.9%	91.8%	67.2%	84.2%
Moderately Cost-Burdened	17.0%	57.9%	2.5%	0.0%	22.8%	2.2%
Severely Cost-Burdened	17.3%	21.1%	12.6%	8.2%	10.0%	13.6%
Not Computed	0.8%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	7085	95	159	49	3305	184

Source: HUD Comprehensive Housing Affordability Survey, 2017-2021, Table 9

Income distribution helps to complete the picture of economic differences among racial groups in Chelan County. Overall in the County, 50.9% of households make over 100% AMI. Comparatively, 55.9% of white households, 75.9% of Asian households, 62.8% of American Indian or Alaska Native households, 30.1% of Hispanic households and 0% of Black or African American households make over 100% AMI. These metrics suggest that, although Chelan County continues to maintain its diversity, there are some differences in quality of life between different racial groups in the county.

Figure 4.30: Distribution of Households by Income and Race/Ethnicity, Chelan County



Source: HUD Comprehensive Housing Affordability Survey, 2017-2021, Table 1

Commuter & Transportation Data

Data on commuters and transportation are valuable tools for determining housing demand patterns in different regions. If local workers struggle to find affordable housing, they may choose to live in nearby towns and commute to work.

Commuting patterns are shown in Table 4.14 and Figure 4.31. According to the Census Bureau’s OnTheMap database, 47.5% of Chelan County workers live outside the County. The largest share commute from nearby Douglas County (21.0%), followed by 4.3% from Grant County. Additionally, 45.0% of residents work outside the County, with 14.5% commuting to King County and 8.9% to Douglas County.

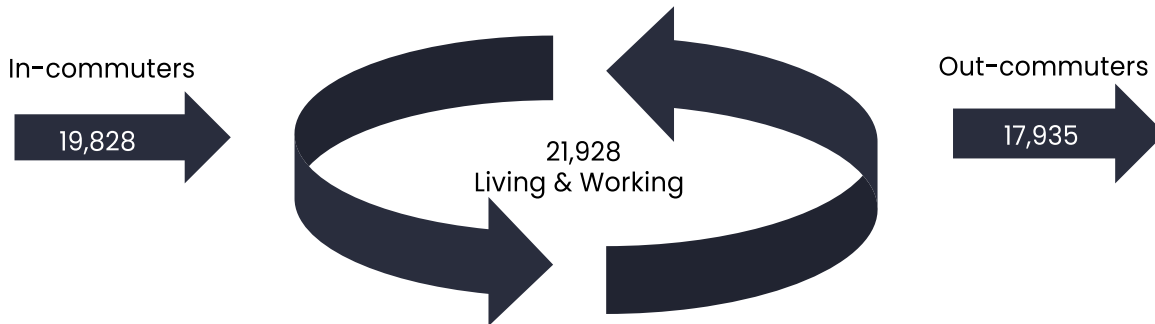
Table 4.14: Commuting Patterns, 2022

Where Chelan Residents Work		Where Chelan Workers Live	
Location	Percentage	Location	Percentage
Chelan County, WA	55.0%	Chelan County, WA	52.5%
King County, WA	14.5%	Douglas County, WA	21.0%
Douglas County, WA	8.9%	Grant County, WA	4.3%
Snohomish County, WA	3.8%	King County, WA	2.7%
Yakima County, WA	3.4%	Okanogan County, WA	2.2%
Grant County, WA	2.9%	Yakima County, WA	1.7%
Okanogan County, WA	1.7%	Snohomish County, WA	1.4%
Pierce County, WA	1.6%	Pierce County, WA	1.3%
Spokane County, WA	1.6%	Spokane County, WA	1.2%
Benton County, WA	0.9%	Benton County, WA	1.0%
All Other Locations	5.8%	All Other Locations	10.7%

Source: U.S. Census Bureau, OnTheMap, 2022

Overall, approximately 42,000 workers are employed in Chelan County. Just under half are in-commuters from other counties, representing potential opportunities for Chelan County to capture in its housing market (Figure 4.31). In contrast, just under 18,000 residents are employed elsewhere. This reflects employment leakage for the County. Nearly 22,000 workers both live and work in Chelan County.

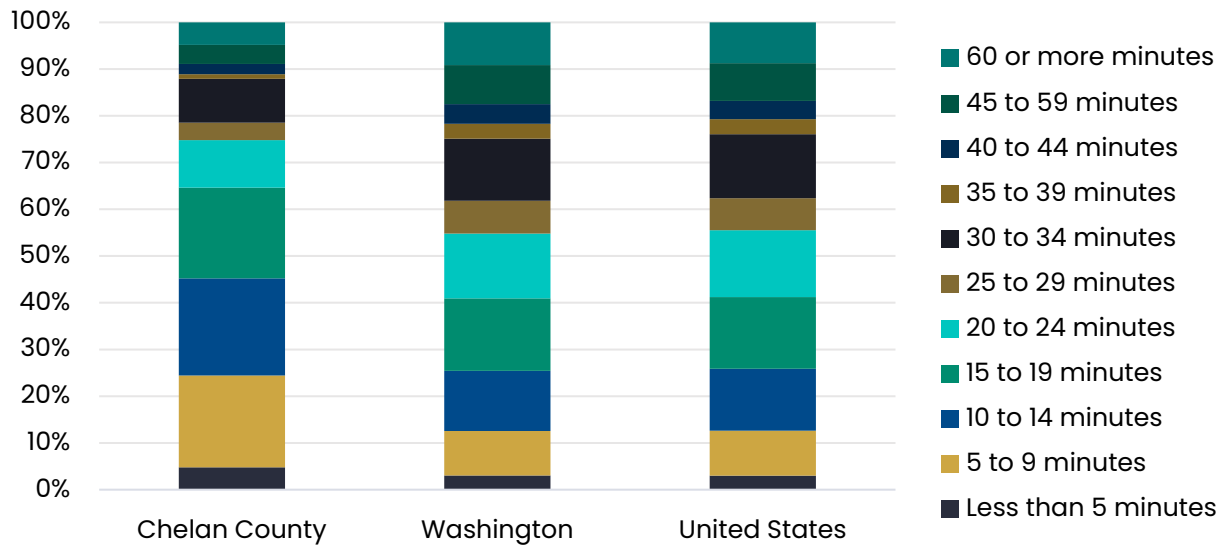
Figure 4.31: Commuter Inflow and Outflow from Chelan County, 2022



Source: U.S. Census Bureau, OnTheMap, 2022

Figure 4.32 compares Chelan County’s travel times to work with those of the state and nation. Chelan County reports shorter commutes, averaging 22.9 minutes. This is about five minutes less than the state and national averages of 27.2 minutes.

Figure 4.32: Travel Time to Work by Region, 2023



Source: U.S. Census Bureau, 2023 5-Year Estimates, Table B08012

A different commuting trend has emerged over the past five years: not commuting at all. Working from home (WFH) became widespread in 2020 during COVID-19 lockdowns as companies sought to maintain productivity. Table 4.15 shows this trend from 2019 through 2023. In Chelan County, the share of WFH workers increased 30.3%. While significant, this growth is modest compared to state and national trends, both of which saw the share of WFH workers more than double over the same period.

Table 4.15: Work From Home Trends, 2019–2023

Region	% of Workers WFH, 2019	% of Workers WFH, 2023	% Change
Chelan County	6.6%	8.6%	30.3%
Washington	6.1%	17.7%	190.2%
United States	5.2%	13.5%	159.6%

Source: U.S. Census Bureau, 2019 and 2023 5-Year Estimates, Table S0801

5. Housing Trends

Building Types & Tenures

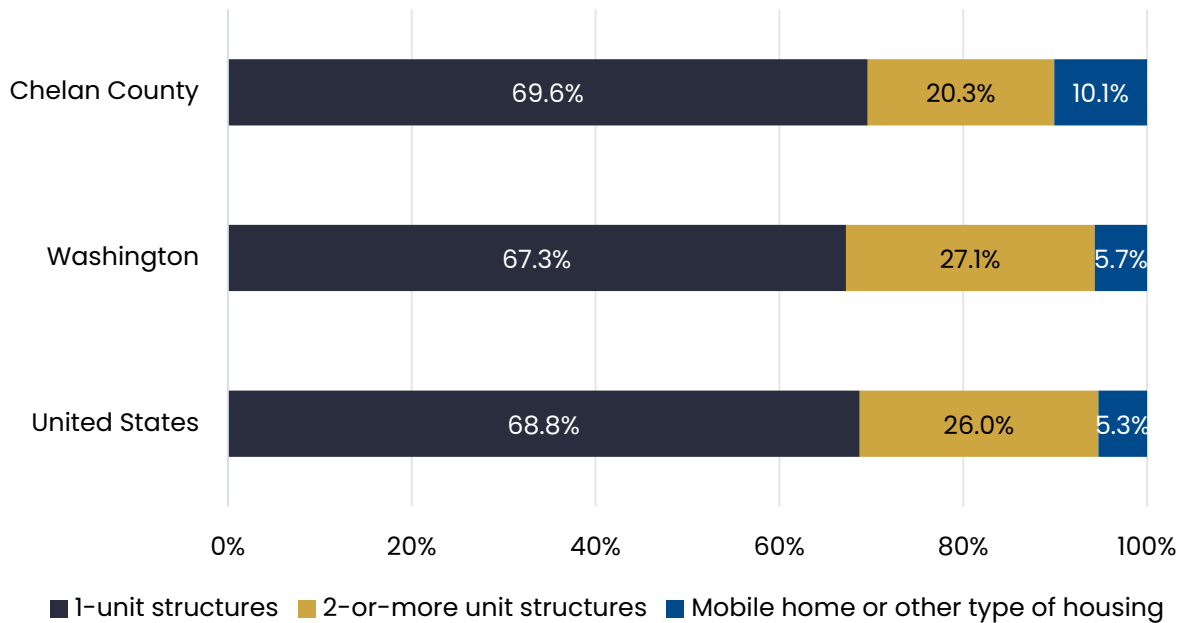
This chapter focuses on trends in housing. Table 5.1 and Figure 5.1 provide an overview of Chelan County’s housing stock, with comparative statistics for Washington and the nation. Detached single-family homes dominate the housing stock across all observed geographies, accounting for 67.1% of Chelan’s total housing. Notably, Chelan has nearly twice the concentration of mobile homes and other non-traditional housing types compared to the state and nation.

Table 5.1: Housing Stock Type, 2023

	Chelan County		Washington		United States	
	#	%	#	%	#	%
Occupied units	30,825	--	3.0M	--	127.5M	--
1, detached	20,670	67.1%	1.9 M	62.8%	79.6M	62.5%
1, attached	763	2.5%	135,401	4.5%	8.1M	6.3%
2 apartments	1,062	3.4%	66,740	2.2%	4.1M	3.3%
3 or 4 apartments	1,473	4.8%	105,059	3.5%	5.4M	4.2%
5 to 9 apartments	624	2.0%	131,839	4.4%	5.6M	4.5%
10 or more apartments	3,116	10.1%	512,139	17.0%	17.8M	14.0%
Mobile home or other type	3,117	10.1%	172,079	5.7%	6.7M	5.3%

Source: U.S. Census Bureau, 2023 5-Year Estimates, Table S2504

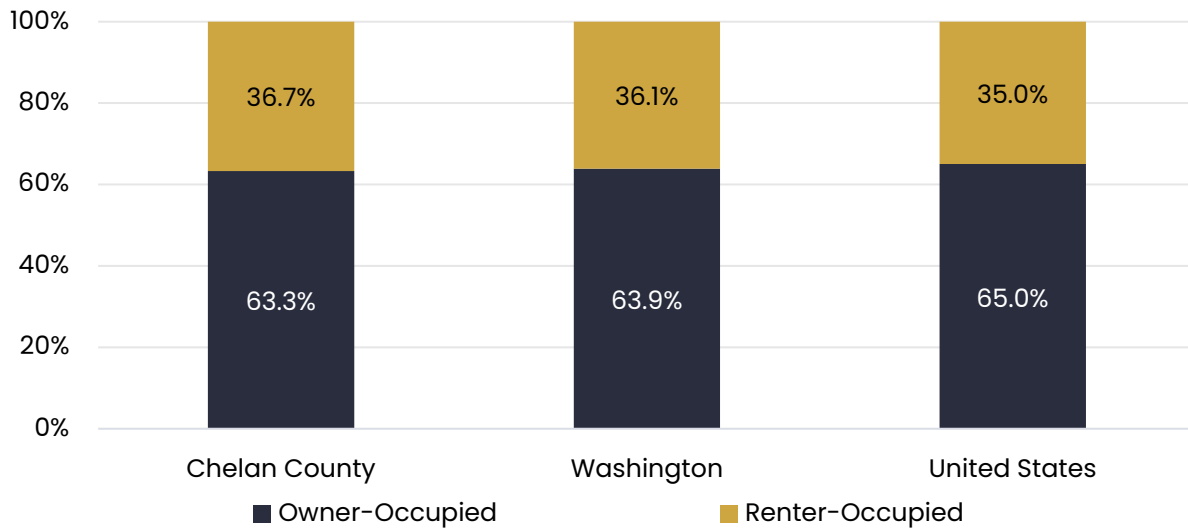
Figure 5.1: Percentage of Housing Units by Type



Source: U.S. Census Bureau, 2023 5-Year Estimates, Table S2504

Another way to analyze the housing supply is by examining owner- versus renter-occupied units. Nationally, homeownership is roughly split 65% to 35% (Figure 5.2). Both Washington and Chelan County largely follow this pattern, though they have slightly higher shares of renter-occupied homes.

Figure 5.2: Owner-Occupied and Renter-Occupied Homes

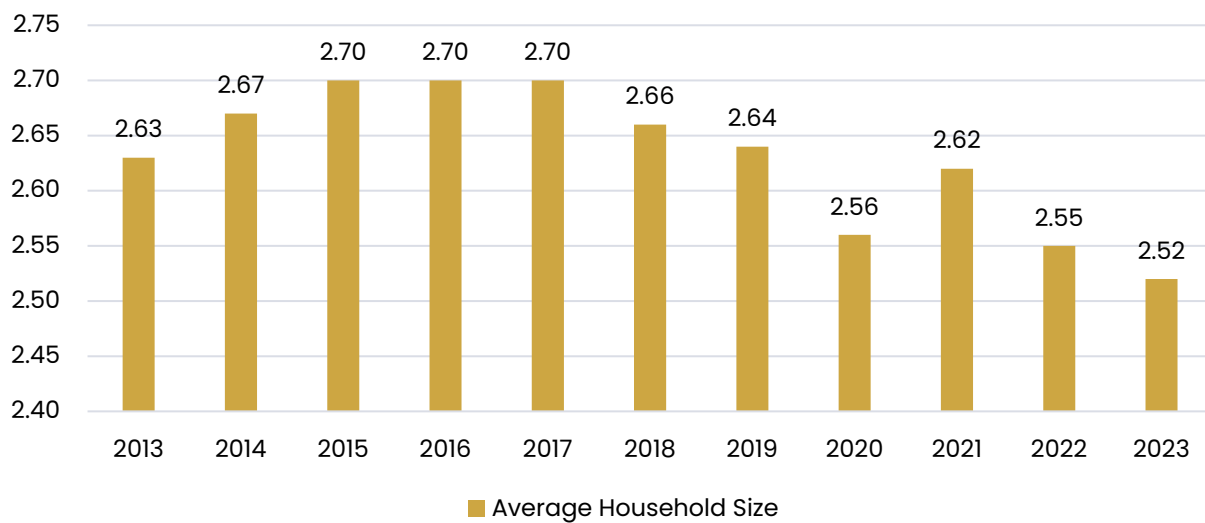


Source: U.S. Census Bureau, 2023 5-Year Estimates, Table S2504

Household Tenure and Size

Household size often influences decisions about whether to buy or rent housing. Figure 5.3 shows the average household size in Chelan County over time, while Figure 5.4 presents the distribution of household sizes within the County. Between 2013 and 2015, the average household size rose to 2.70 people per household before plateauing and decreasing down to 2.52 in 2023. By comparison, the average household size in the United States was 2.54 in 2023.

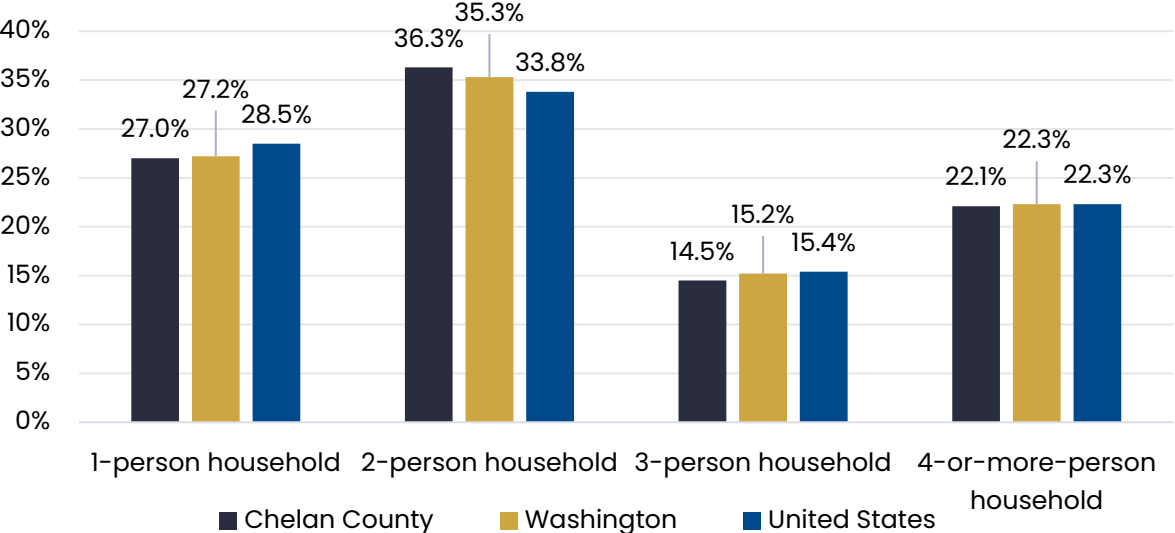
Figure 5.3: Average Household Size in Chelan County, 2013–2023



Source: U.S. Census Bureau, American Community Survey, B25010 5-year estimates, 2013–2023

The largest share of Chelan County residents (36.3%) live in two-person households (Figure 5.4). This is slightly higher than the state and national averages, but overall, Chelan County’s household size distribution closely mirrors that of the state and nation.

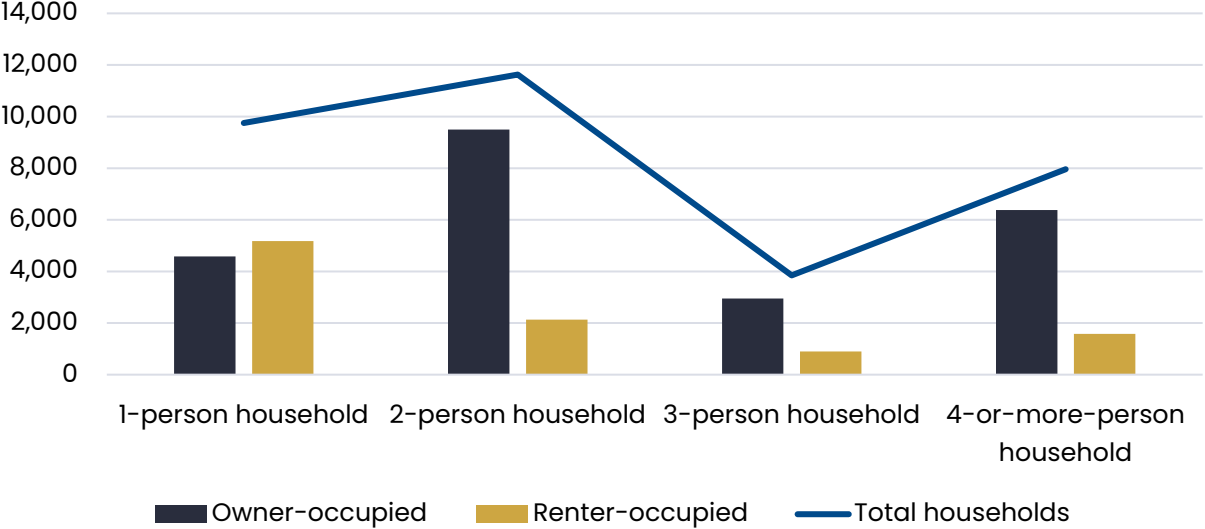
Figure 5.4: Households by Size in Chelan County, 2023



Source: U.S. Census Bureau, American Community Survey, S2501, 5-year estimates, 2023

Figure 5.5 illustrates owner- versus renter-occupancy by household size. Notably, one-person households are predominantly renter-occupied, whereas two-, three-, and four-or-more-person households are mostly owner-occupied.

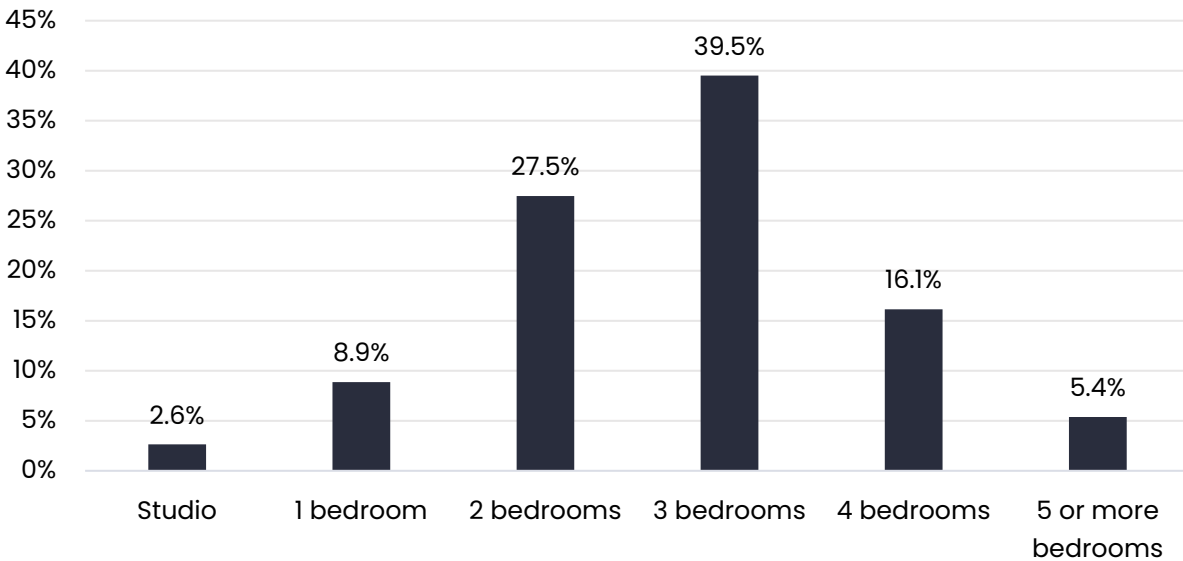
Figure 5.5: Household Size by Tenure in Chelan County, 2023



Source: U.S. Census Bureau, American Community Survey, S2501, 5-year estimates, 2023

While 63.3% of households in Chelan County consist of one or two people (Figure 5.4), only 8.9% of housing units have one bedroom and 27.5% have two bedrooms (Figure 5.6). The most common unit size is three bedrooms, comprising 39.5% of the housing stock.

Figure 5.6: Housing Units by Number of Bedrooms in Chelan County, 2023



Source: U.S. Census Bureau, 2023 5-Year Estimates, Table B25042

Group Housing

Across the United States, 2.5% of the population resides in group housing (Table 5.2). This includes institutionalized populations, such as those in correctional facilities or nursing homes, as well as noninstitutionalized populations, such residents of college dorms or military quarters. In Chelan County, the share is slightly lower, at 2.1% of the population.

Table 5.2: Group Housing and Care Facilities Population, 2020

Category	Chelan County	Washington	United States
% of Population in Group Housing	2.1%	2.1%	2.5%
Institutionalized population	825	55,485	3.8M
Correctional facilities for adults	247	26,677	2.0M
Juvenile facilities	15	1,532	88,115
Nursing/Skilled-nursing Facilities	563	25,856	1.6M
Other institutional facilities	0	1,420	70,943
Noninstitutionalized population	829	104,722	4.5M
College/University student housing	0	41,091	2.8M
Military quarters	0	16,811	328,372
Other noninstitutional facilities	829	46,820	1.4M

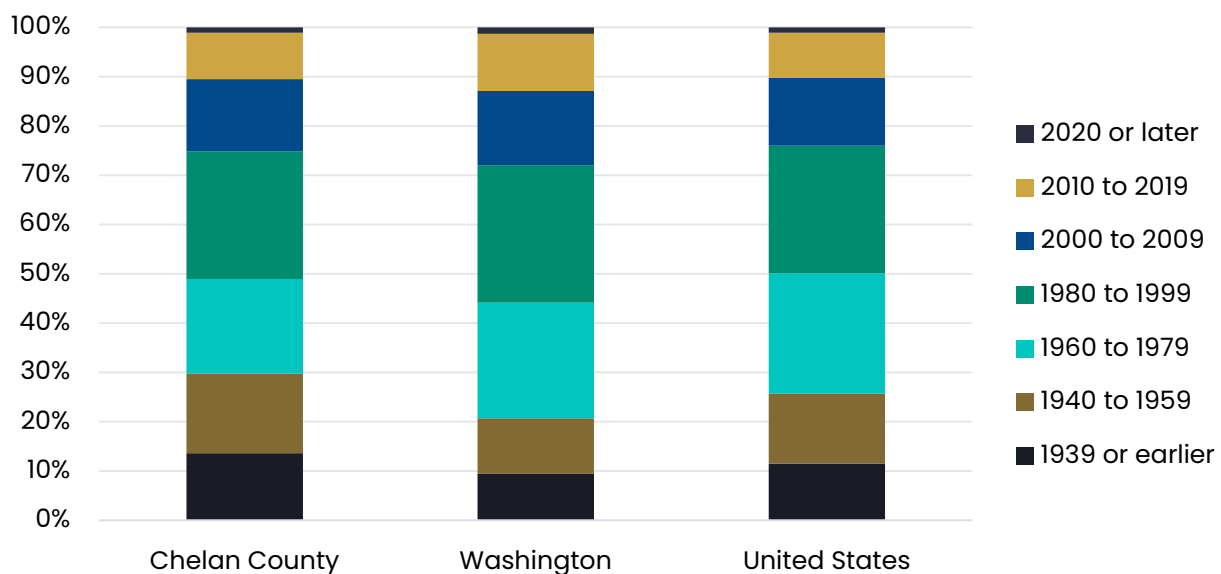
Source: U.S. Census Bureau, 2020 Decennial Census, Table P5

Housing Stock & Occupancy Rates

The age of a region’s housing stock provides insight into both the physical condition of homes and their maintenance needs. Older homes require more upkeep, making housing age a key factor in long-term sustainability.

Nationally, about half of all homes (49.9%) were built after 1980 (Figure 5.7). This trend is mirrored in Chelan County, where 51.0% of homes were constructed after 1980. Notably, Chelan County has a larger share of homes built before 1960 (29.7%), but a smaller share built between 1960 and 1999. This suggests it experienced less of a mid-century housing boom than Washington or the United States. More recently, Chelan County has seen modest growth in homes built after 2010. This likely reflects population inflows. A combination of older housing, fewer mid-century homes, and recent new development may contribute to market pressures, including demand for rehabilitation of older homes and limited availability of moderately priced options.

Figure 5.7: Age of Housing Stock, 2023

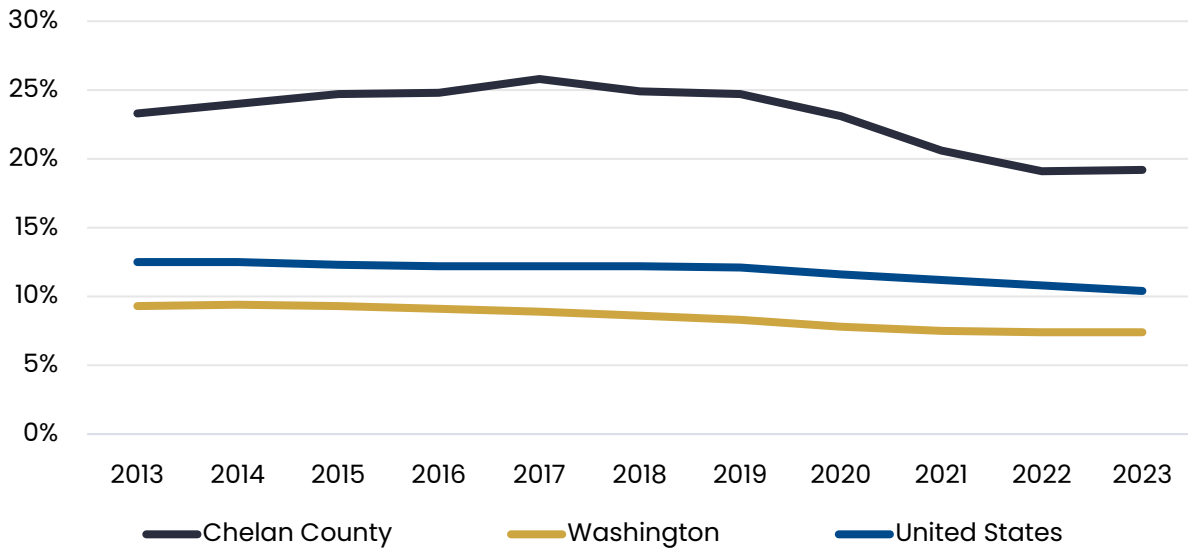


Source: U.S. Census Bureau, 2023 ACS 5-Year Estimates, Table DP04

Vacancy rates reflect the balance of supply and demand in a real estate market. Figure 5.8 shows how vacancy rates in Chelan County have fluctuated over time, alongside state and nationwide trends. Chelan County’s vacancy rates have consistently remained much higher than those in Washington or the United States overall. In 2023, the County’s vacancy rate was 19.2%, down from 23.1% in 2020, but still far above the state rate of 7.4%.

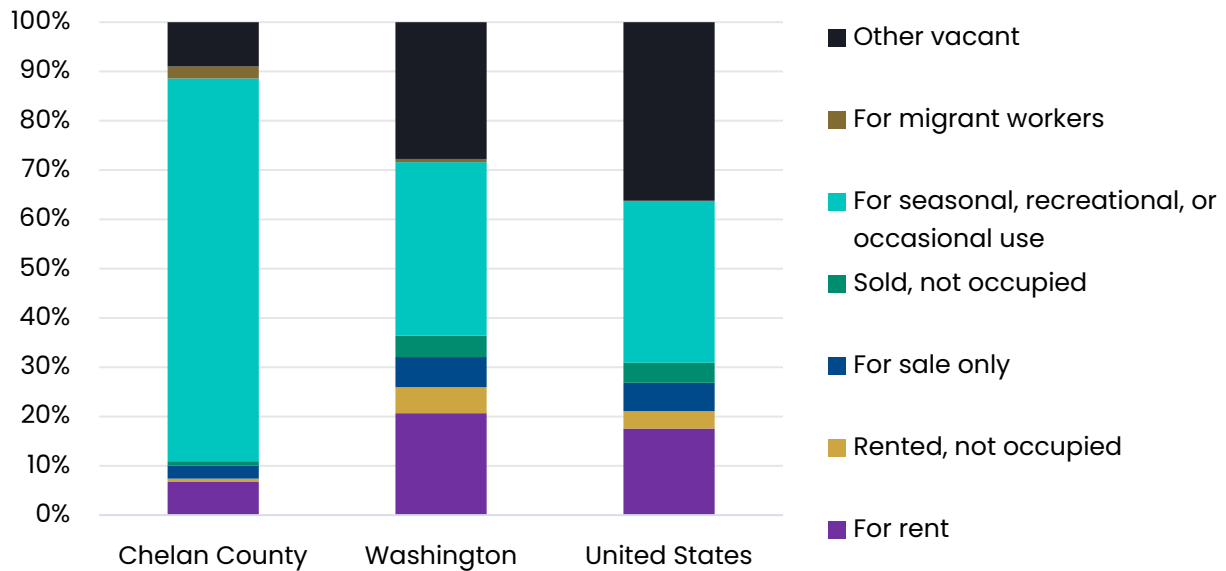
Figure 5.9 further breaks down the types of vacancies, revealing that a large share in Chelan County (77.6%) is tied to seasonal, recreational, or occasional use. This pattern is consistent with the area’s strong tourist economy.

Figure 5.8: Vacancy Rates over Time, 2013–2023



Source: U.S. Census Bureau, 2013–2023 5-Year Estimates, Table DP04

Figure 5.9: Vacancy Status of Housing Units, 2023

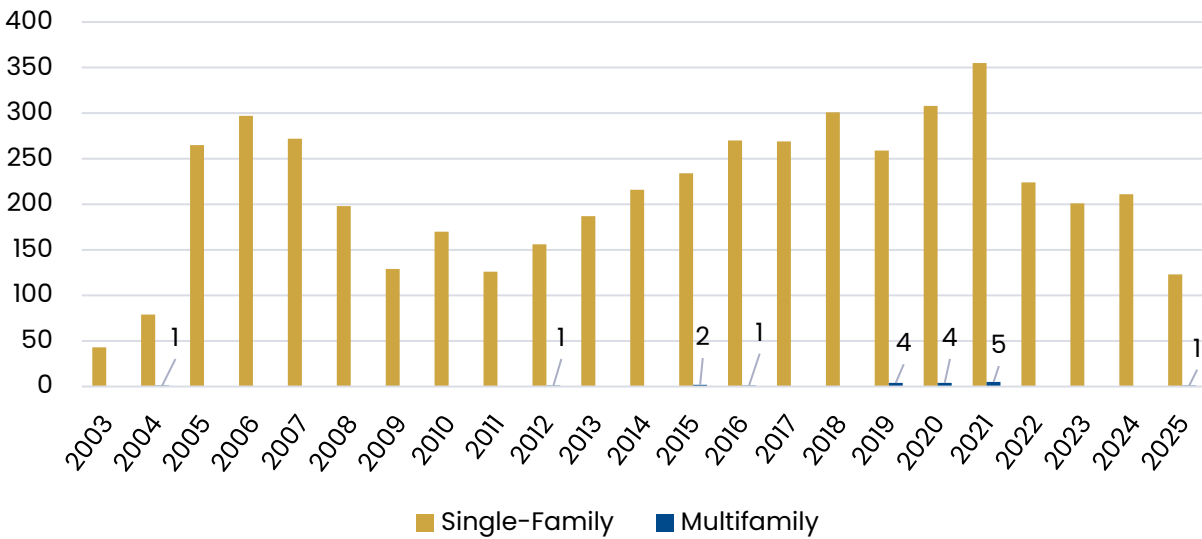


Source: U.S. Census Bureau, 2023 5-Year Estimates, Table B25004

New Housing Production

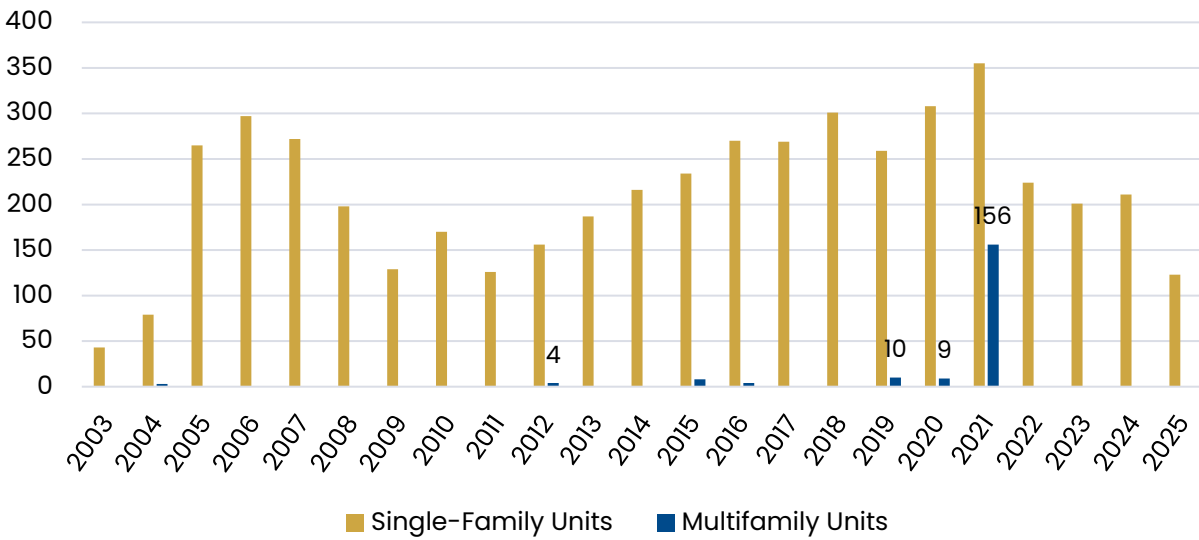
Since 2011, housing permits in Chelan County have generally increased, though production has been inconsistent. This is especially true for multifamily housing (MFH). Single-family home (SFH) permits rose steadily and peaked in 2021, likely driven by pandemic-era migration trends favoring more space and remote work (Figure 5.10). By contrast, MFH development has been minimal, with only 18 permits issued between 2012 and 2025. These permits account for 194 MFH units, 156 of which were approved in 2021 alone (Figure 5.11). While this represents progress, it remains insufficient to address the County’s housing shortage. Limited multifamily construction continues to constrain affordability as supply lags behind growing demand.

Figure 5.10: Total Housing Permits, Chelan County, 2003–2025



Source: Chelan County, Historical Permit Data

Figure 5.11: Total Housing Units Permitted, Chelan County, 2003–2025⁹



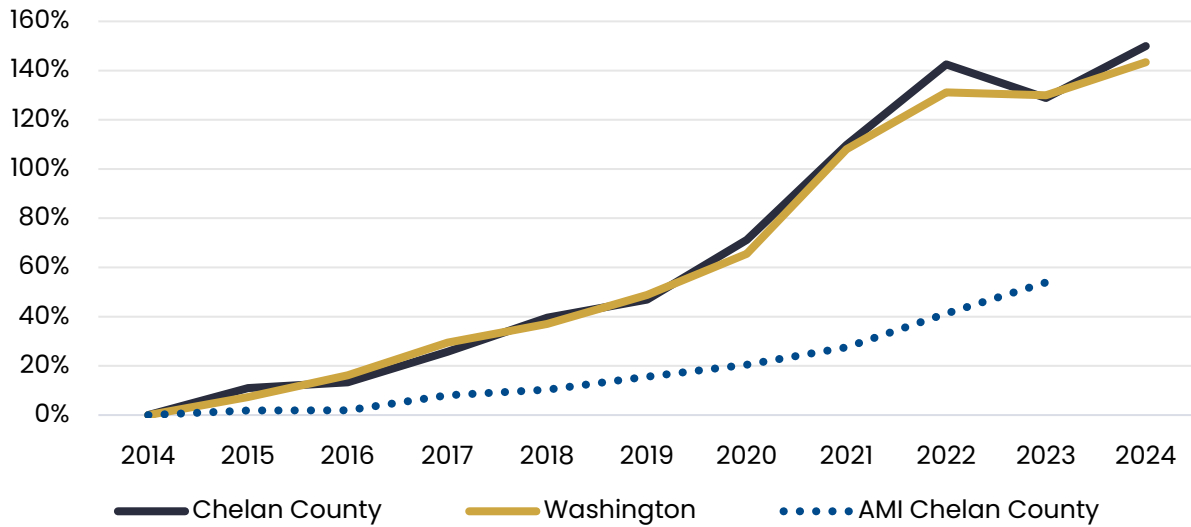
Source: Chelan County, Historical Permit Data

Home Value Trends

From 2014 to 2024, median home values in Chelan County have more than doubled, rising 150.0% from \$241,025 to \$602,450 (Figure 5.12). This increase slightly outpaces statewide growth of 143.4% over the same period. Figure 5.12 also compares this trend to growth in Area Median Income (AMI). Between 2014 and 2023, AMI in Chelan County grew 53.9%. This is only about one-third the rate of housing value growth.

⁹ According to county planners, the record is unclear on how many units were built from a 2020 application (either nine or 10).

Figure 5.12: Median Home Value and AMI Cumulative Annual Growth, 2014–2024



Source: University of Washington, State’s Housing Market 2025 Q1 & U.S. Census Bureau, ACS Table S1901

Table 5.3 portrays the year-over-year change from 2023 to 2024 in similar metrics. The median home sale price rose 10.1% in the past year, while the number of home sales increased only 7.3%.

Table 5.3: Residential Home Sales in Chelan County

Metric	2023	2024	Change	% Change
Median Home Sale Price	\$550,000	\$605,400	\$55,400	10.1%
Home Sales	710	762	52	7.3%
Active Listings	149	155	6	4.0%
Months of Supply	2.8	3.1	0.3	10.7%

Source: University of Washington, State’s Housing Market 2025 Q1

The Washington Center for Real Estate Research (WCRER) produces a Home Affordability Index (HAI) for both average buyers and renters, with separate measures for first-time buyers and low-income renters. Table 5.4 displays HAI values for Chelan County and nearby counties for comparison. Higher index values indicate greater affordability, with 100 indicating a middle-income family can just qualify for a median-priced home.

As of Q2 2025, both the First-Time Buyer HAI and the Median Buyer HAI are the lowest in Chelan compared to the state and surrounding counties. For renters, both the Median and Low-Income HAI are slightly below the state average but remain higher than in neighboring Douglas County. Notably, the Median Renter HAI stands at 125.4. This is well above the 100 benchmark.

Table 5.4: Home Affordability Index (HAI), Home Buyers and Renters, 2025 Q2

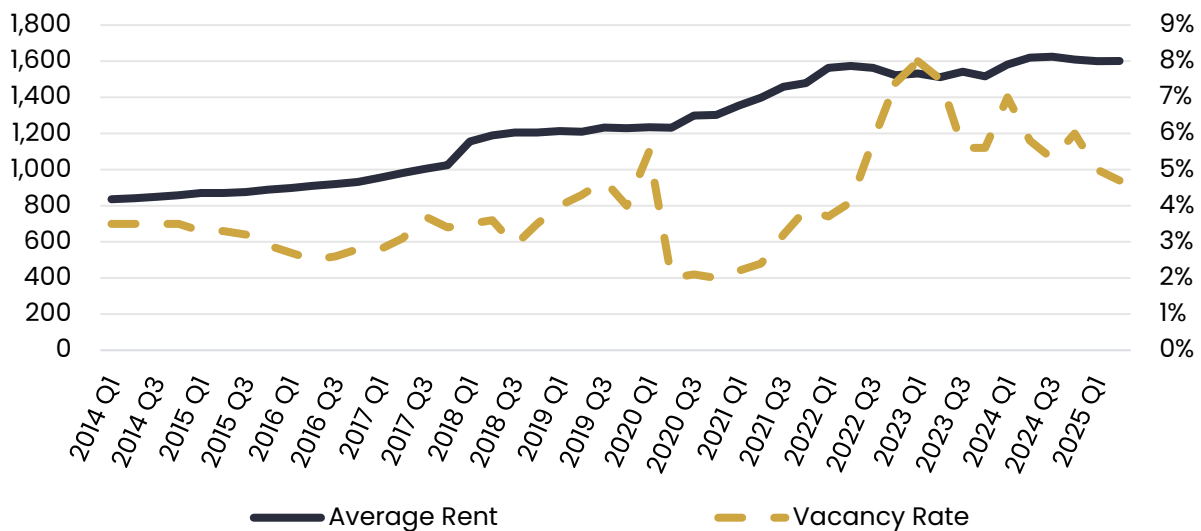
Region	Median Buyer	First-Time Buyer	Median Renter	Low-Income Renter
Chelan County	55.97	39.94	125.4	87.8
Douglas County	59.15	42.23	110	76.97
Okanogan County	66.15	47.17	189.2	132.4
Grant County	83.91	59.84	161.6	113.1
Statewide	60.67	43.33	136	95.19

Source: University of Washington WCRER County Dashboard 2025 Q2

Rent Trends

Similar to home prices, rents in Chelan County have risen sharply over the past decade (Figure 5.13). The average rent increased from \$836 in 2014 to \$1,600 in 2025. This is an overall increase of 91.5% (nearly doubling in 10 years) and represents a growth rate that is almost twice that of Area Median Income (AMI) over the same period (Figure 5.12).

Figure 5.13: Average Rent and Vacancy Rates, Chelan County, 2014–2025



Source: University of Washington, Apartment Market Report 2025 Q1

Table 5.5 presents the average rent and the income required to afford one-bedroom, two-bedroom, and all apartments in Chelan County, with statewide averages for comparison. The average rent for a one-bedroom apartment in Chelan County is \$1,483. Using the standard definition of affordability (spending less than 30% of income on housing) a household would need to earn just under \$60,000 annually, or 83.4% of the Area Median Income (AMI), to afford this rent. To afford an average two-bedroom apartment, a household would need to earn nearly 100% of AMI (99.3%).

Statewide, average rents across all unit sizes are higher, but so is AMI. As a result, the absolute income needed to afford rent is greater at the state level, yet the percentage of AMI required is actually lower than in Chelan County.

Table 5.5: Apartment Rent Metrics, Chelan County and Washington, Q1 2025

	Average Sq Ft	Average Rent	Cost per Sq Ft	Income Needed To Afford	% AMI Needed to Afford
One - Bedroom					
Chelan County	691	\$1,483	\$2.14	\$59,320	82.4%
Statewide	679	\$1,746	\$2.58	\$69,840	73.6%
Two-Bedroom					
Chelan County	945	\$1,788	\$1.89	\$71,520	99.3%
Statewide	966	\$1,981	\$2.05	\$79,240	83.5%
All Units					
Chelan County	792	\$1,600	\$2.00	\$64,000	88.9%
Statewide	824	\$1,853	\$2.28	\$74,120	78.1%

Source: University of Washington, Apartment Market Report 2025 Q1

Short-Term Rental & Seasonal Populations

The short-term rental (STR) industry (e.g., Airbnb) increasingly influences local housing markets. This model is a double-edged sword. On one hand, it provides a potential source of “side-hustle” revenue for existing residents. On the other hand, it can inflate home prices, as single-family homes may be valued at the same level as commercial real estate in the area.

To mitigate the potential downsides of STRs, Chelan County has implemented regulations on where they are allowed to operate. There are three classifications of STRs in the County: Tier 1, Tier 2, and Tier 3. Tier 1 STRs are allowed to operate wherever the zoning code permits, while Tier 2 & 3 STRs are subject to restrictions on the maximum share of the housing supply in zip codes and subareas that may be used for STRs.

AirDNA is a valuable resource for understanding overall STR concentration in an area and for comparing trends across regions. However, it is not compliance software and therefore may not provide completely accurate counts of STRs.

Table 5.6 shows the STR patterns for each incorporated city in the County as well as the Peshastin, and Manson UGAs. These figures represent the STRs inside the UGA boundaries, including those within city limits. In terms of the percentage of housing stock consisting of STRs, the Leavenworth ranks highest at 14.3% followed by Chelan and Manson at 13.7% and 12.9%, respectively. Countywide, STRs account for only 4.3% of the housing stock.

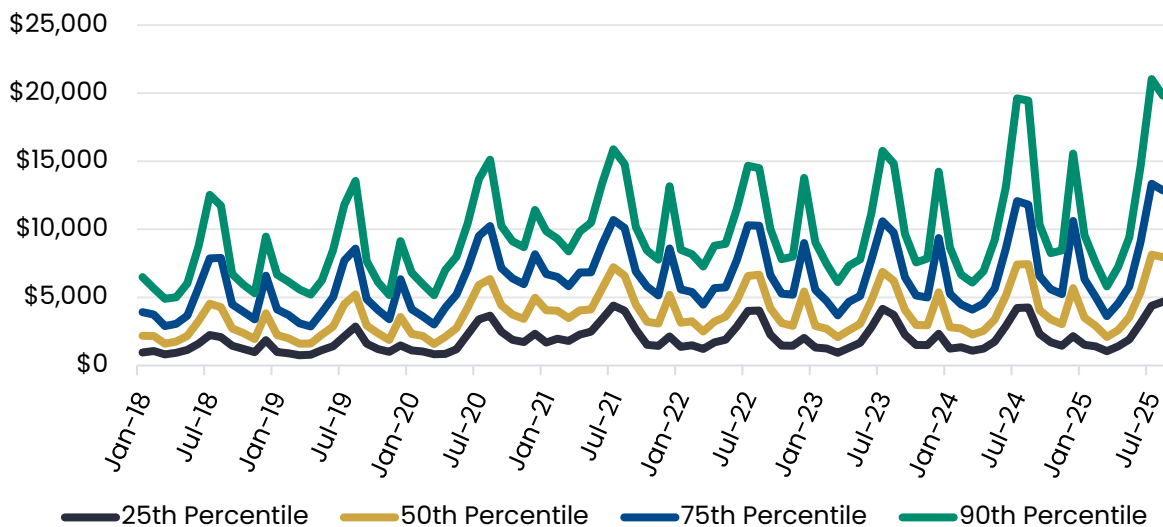
Table 5.6: STR Patterns, Chelan County, 2025

Area	Total Housing Units	Active Short-Term Rentals	Percentage STR Stock	Median Occupancy Rate	Average Daily Rate
Leavenworth UGA	1,736	248	14.3%	58%	\$326.58
Chelan UGA	2,997	410	13.7%	48%	\$465.70
Manson UGA	1,392	180	12.9%	54%	\$455.50
Peshastin UGA	282	4	1.4%	52%	\$412.75
Entiat UGA	602	4	0.7%	66%	\$241.80
Cashmere UGA	1,616	10	0.6%	51%	\$244.61
Wenatchee UGA	16,904	63	0.4%	54%	\$220.07
Chelan County	39,943	1,726	4.3%	53.0%	\$408.61

Source: AirDNA 2025, Washington State OFM 2025, Census Bureau

Figure 5.14 shows the monthly revenue of STR operators across various percentiles. Most operators are represented at the 50th percentile, above-average performers at the 75th percentile, and top performers at the 90th percentile. Revenue for all percentiles follows a cyclical, seasonal pattern but has increased overall over the period. For most operators, peak-month revenue rose from just under \$5,000 in 2018 to just under \$8,000 in 2025.

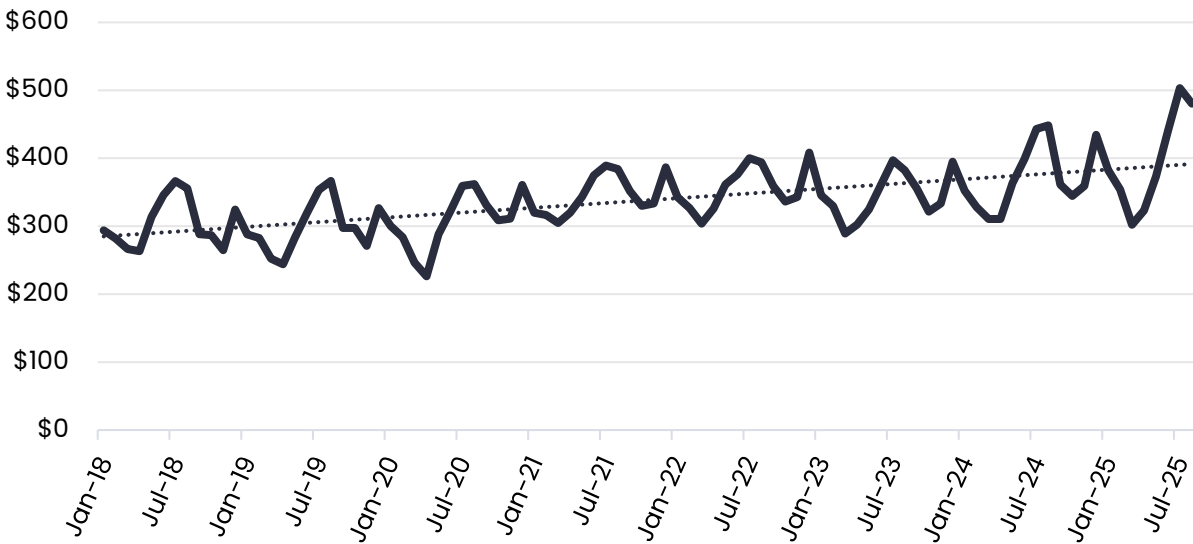
Figure 5.14: STR Monthly Revenue by Percentile, Chelan County, 2018–2025



Source: AirDNA, 2025

The average daily rate (ADR) of STRs in Chelan County is shown in Figure 5.15. Since 2018, ADR has followed a seasonal cyclical pattern while trending upward at a fairly steady rate. The main exception is a sharp dip in early 2020, after which growth resumed along its prior trajectory.

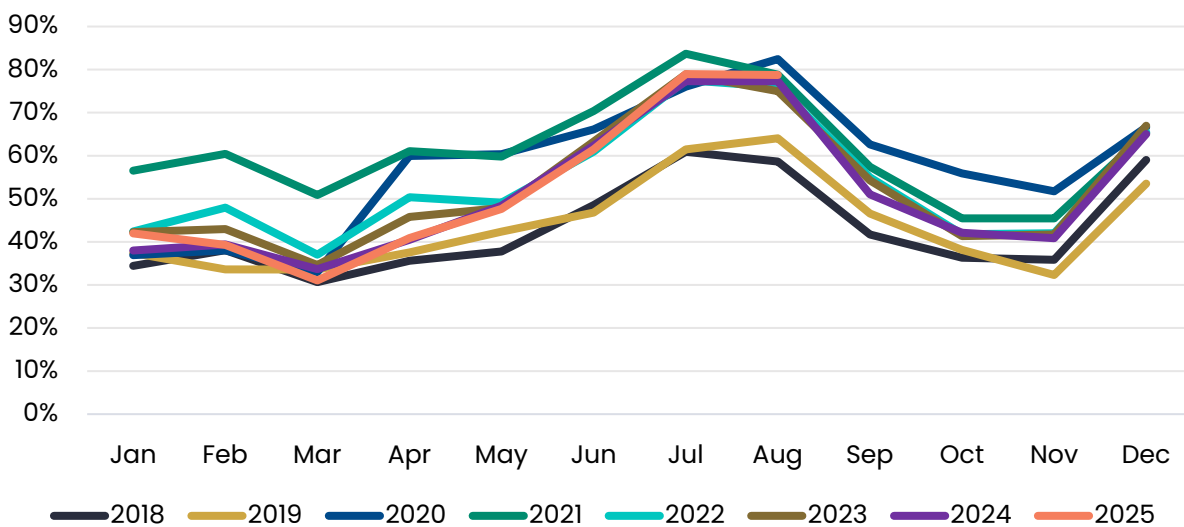
Figure 5.15: STR Average Daily Rate, Chelan County, 2018–2025



Source: AirDNA, 2025

The occupancy rate of a short-term rental (STR) reflects how often it is booked each month. Occupancy rates can help operators evaluate whether to adjust rental prices. For example, a property booked 90% of the time at \$100 per night could generate more revenue if rented at a lower occupancy rate for \$300 per night. Figure 5.16 shows monthly occupancy rates for Chelan County STRs from 2018 to 2025. In 2025, occupancy patterns mirror those of previous years, with the highest rates occurring in mid to late summer.

Figure 5.16: STR Occupancy Rate, Chelan County, 2018–2025



Source: AirDNA, 2025

6. Housing Related Policies & Programs

The County recognizes that housing is a pivotal piece directly impacting all other element addressed within the Comprehensive Plan. Furthermore, the County recognizes that accessible and adequate housing is a necessity for citizens to live and thrive in Chelan County. As housing has become a developing concern over the past several years, the County and its partners have taken numerous proactive steps both to legislate better outcomes and to activate and enable the private sector to address housing issues. Continuing to make progress on housing will require the collaborative effort from each community as well as its various non-profit organizations and housing builders/developers.

Chelan County manages all unincorporated areas in the county, however, it does not manage the incorporated areas. For cities such as Chelan, Wenatchee, and Entiat, the County manages the associated UGA, however, the city oversees the planning of these areas. AS is often the case, it is more advisable for affordable housing to locate within more urbanized areas which are closer to employment and services, hence the County will often play more of a partnership role on these endeavors than the incorporated Cities.

Policies, Actions, and Initiatives

Housing Authority of Chelan County & the City of Wenatchee (CCWHA)

The County has limited resources to directly address housing, but provides grant funding and support to the Housing Authority of Chelan County & the City of Wenatchee (CCWHA). CCWHA understands the need to address housing affordability and has already begun implementing programs and policies to provide affordable housing to households earning 80% or less of the Area Median Income (AMI). CCWHA is overseen by a board of 11 people and manages an annual operating budget of \$6.2 million and an additional \$4.2 million to distribute in Housing Assistance payments. CCWHA manages 599 units of affordable housing across 20 properties. Its waitlists are further evidence of the depth of need in Chelan County. Beyond the units that it directly manages, CCWHA also supports efforts to encourage short-term housing assistance through its Housing Choice Voucher Program and the Veterans Administration Supportive Housing Program.¹⁰

Housing Choice Voucher Program (Section 8)

This program helps low-income families, individuals, seniors and people with disabilities pay monthly rent for apartments or houses in the Chelan and Douglas counties.

¹⁰ "Home," Housing Authority of Chelan County & the City of Wenatchee, accessed September 15, 2025, <https://www.ccwha.com/>.

Participants receive a housing subsidy in the form of a voucher, which they can use to rent a unit from any landlord in Chelan or Douglas counties who meets program requirements. To qualify, households must earn 50% or less of the Area Median Income (AMI) and pay the portion of rent and utilities not covered by the voucher (this is typically 30–40% of their monthly income). Preference is given to households earning 30% or less of AMI and to those experiencing homelessness.¹¹

HUD-Veterans Affairs Supportive Housing (VASH) Program

The HUD-VASH Program is a partnership between the Department of Housing and Urban Development (HUD), the Department of Veterans Affairs (VA), and local Public Housing Authorities (PHAs). Low-income veterans who are eligible for HUD-VASH receive a specialized Housing Choice Voucher (HCV) to use at the rental of their choosing. In addition to the rental subsidy, eligible veterans also receive ongoing supportive services from the Community-Based Outpatient Clinic in Wenatchee. The local HUD-VASH Program currently serves Veterans in Chelan, Douglas, Okanogan, and Grant counties.¹²

Family Self-Sufficiency Program (FSS)

Families who participate in the federal Section 8 Housing Choice Voucher program are eligible to join CCWHA's Family Self-Sufficiency (FSS) Program. FSS is a voluntary program designed to help families achieve economic independence. Through this program, households set goals that always include employment and often include homeownership.

FSS participants commit to a five-year contract to establish and pursue specific goals. The program focuses on helping families become free of all forms of state and federal welfare through employment. FSS Specialists in each branch office work with households to set goals that may include employment, job training, education, job search, money management, credit repair, and homeownership. Working together, the family, local service providers, and FSS Specialists help identify and remove obstacles to self-sufficiency.

Participants may also receive an interest-bearing escrow (savings) account, which grows as the household's share of rent increases due to higher earned income. The tax-

¹¹ "Housing Choice Voucher Program (Section 8)," Housing Authority of Chelan County & the City of Wenatchee, accessed September 15, 2025, <https://www.ccwha.com/hcv--section-8.html>.

¹² "HUD-VASH Program," Housing Authority of Chelan County & the City of Wenatchee, accessed September 15, 2025, <https://www.ccwha.com/veterans-housing.html>.

free account is distributed to the family once they complete their FSS Contract of Participation and have been free of welfare assistance for 12 consecutive months.¹³

Rental Properties

The Housing Authority of Chelan County & the City of Wenatchee also provide rental housing for eligible residents. Qualified groups include seniors, agricultural workers, and others who meet program requirements. Additional information on eligibility is available on the Housing Authority's website.¹⁴

Farm Worker Housing

Chelan County also has a farm worker housing camp providing housing for migrant agricultural workers and their families from June 1st through November 1st. The camp accommodates workers in the pear and apple season and has a total of 180 beds for singles and 25 trailers each with 8 beds for families.¹⁵

Chelan–Douglas Homeless Housing Strategic Plan 2025–2030

Washington State law requires a five-year strategic plan addressing homelessness for each county. Chelan and Douglas Counties established the Chelan–Douglas Homeless Housing Task Force which is responsible for creating and updating this five-year homeless housing strategic plan and the provision of homeless and housing programs funded through the available funding through the two counties.

The goals of the task force and strategic plan is to reduce the amount of time a person/household spends unhoused by eliminating barriers and providing long-term housing solutions. The Task Force focuses on investing in projects and programs that provide long-term supported housing stability while maintaining and improving existing emergency shelters.¹⁶

¹³ "Family Self-Sufficiency Program (FSS)," Housing Authority of Chelan County & the City of Wenatchee, accessed September 15, 2025, <https://www.ccwha.com/family-self-sufficiency.html>.

¹⁴ "Properties," Housing Authority of Chelan County & the City of Wenatchee, accessed September 15, 2025, <https://www.ccwha.com/properties.html>.

¹⁵ "Farm Worker Housing," County of Chelan, accessed Dec 1, 2025, <https://www.co.chelan.wa.us/farm-worker-housing>

¹⁶ "Chelan–Douglas Homeless Housing Strategic Plan 2025–2030," Chelan–Douglas Local Homeless Housing Task Force, September 24, 2025, <https://www.co.chelan.wa.us/files/board-of-commissioners/documents/Housing/Homeless%20Housing%20Strategic%20Plan%202025-2030.pdf>.

Habitat for Humanity

Since 1990 Habitat for Humanity has been in Chelan County working with those who desire to help themselves gain homeownership. Specifically, Habitat for Humanity is based in Wenatchee and serves the Cities of Wenatchee and East Wenatchee and lands within a five mile radius of the city limits. Through donations of money and time, the houses are built and sold to qualifying low-income households for much lower than market price providing a path to homeownership for low-income households who would not have the chance otherwise.¹⁷

Upper Valley MEND (Meeting Each Need with Dignity)

MEND provides support for low-income households, including help with housing. As of 2025, they have an affordable homeownership program for low and moderate-income individuals who live or work in the Upper Wenatchee Valley with 20 homes in two neighborhoods. They also stepped in to preserve 31 affordable rental units in Leavenworth and now rent those to low and moderate-income households and have plans to continue to increase the number of rentals and homeownership opportunities they provide.¹⁸

Chelan-Douglas Community Action Council

The Chelan-Douglas Community Action Council was formed in 1965 as a private non-profit organization to help people change their lives for the better. This includes multiple housing assistance programs including affordable housing, rapid rehousing, homeless prevention, housing and essential needs, and foundational community supports.¹⁹

Subsidized Housing

There are multiple types of subsidies or government fundings that are or could be used in Chelan for affordable housing. These include funding from at the federal and state level such as:

- USDA Rural Development Multifamily Housing
- USDA Rural Development Single Family Housing
- HUD Section 8 housing vouchers
- Low-Income Housing Tax Credit (LIHTC)
- HUD Choice Neighborhoods Grant
- HOME Investment Partnerships Program

¹⁷ Habitat For Humanity, accessed December 2, 2025, <https://www.wenatcheehfh.org/>.

¹⁸ Upper Valley Mend, accessed December 2, 2025, <https://www.uvmend.org/>.

¹⁹ "Programs/Services" Chelan-Douglas Community Action Council, accessed December 2, 2025, <https://cdcac.org/programs-services/>.

- Community Development Block Grants
- National Housing Trust Fund
- Capital Magnet Fund
- Washington Housing Trust Fund
- Connecting Housing to Infrastructure Program (CHIP)

Awareness of Racially Disparate Impacts

The Growth Management Act (GMA) now requires a recognition of how zoning and land use practices could have historically or currently contributed to racially disparate impacts. The County’s current code has no explicit references that discriminate against populations according to race or national origin.

Another less explicit form of discrimination that has sometimes been cited in other communities as residual “redlining” are anti-density standards which were at times designed to prevent certain populations from inhabiting in the area.

The County’s zoning definitions and allowable densities have long emphasized low density residential not for reasons of discrimination against multi-family housing. The County’s zoning elaborates a variety of standards including RR20, RR10, RR5, and RR2.5, none of which permit greater than 1 unit per 2.5 acres. This usage pattern comports with the County’s history of agriculture, another long-established priority of the GMA.

The County now bears some responsibility to ensure adequate low-income housing within its jurisdictions. To meet these requirements, the County will focus on ensuring appropriate zoning alterations in UGAs such as Manson and Peshastin such that multi-family housing is not restricted in these areas.

Proactive Zoning & Land Use Policies

The County has responded to calls for changes to housing policies and practices. That said, the County recognizes that in some cases, these alterations still need to be more clearly elaborated in County code.

- Double ADU’s on rural lots (and remove owner-occupancy requirements)
- Reduce impact fees for ADUs
- Adopt clear & objective design standards with less planning commission discretion (HB 1293)
- Consider “cluster housing” allowances that preserves open space while allowing for more housing
- Increasing density per lot in unincorporated UGAs (e.g. up to 4 units/lot) (SB 5471)

- Streamlining short plat/cluster housing reviews

Goals and Policies to Improve Housing Access and Affordability

These goals and policies have been established in order to address housing barriers and disparities identified throughout this element.

Goal HO 1: Affordable housing in good condition for residents of all income levels

Rationale: Identify adequate provisions for existing and projected housing needs for all economic segments of the community, including documenting barriers and actions needed to achieve housing availability in consistency with RCW 36.70A.070(2)(d) and WAC 365-196-010(1)(g)(ii), WAC 365-196-300(4)(f), and WAC 365-196-410.

Policy HO 1.1: Promote and retain affordable housing and focus on the needs of full-time residents earning 120% of median income or less.

Policy HO 1.2: The County shall facilitate affordable home ownership and rental opportunities by promoting an increasing supply of safe and healthy lower-cost housing types, including housing on small lots, accessory dwelling units (ADUs), duplexes, townhouses, multiplexes, manufactured housing, mobile homes, and mixed-use housing.

Policy HO 1.3: The County shall pursue techniques to minimize the displacement of extremely low, very low, low, and moderate-income households resulting from losses in the County's existing stock of low-cost housing. Examples of techniques could include strategic acquisition and financing of existing multi-family development, tenant relocation assistance, right-to-return policies, and policies requiring displacement and mitigation plans during the permitting process.

Policy HO 1.4: The County shall ensure that redevelopment will not result in a net loss of affordable housing; i.e. every unit of affordable housing lost to redevelopment is replaced with like, affordable housing, suitable for and in a location beneficial to the same demographics as those displaced by redevelopment. To this end, the county shall establish requirements for the inclusion of low-income housing or fees in lieu of providing low-income housing.

Policy HO 1-5: The County shall encourage for-profit and non-profit sector production of new housing units that are affordable to and occupied by extremely low, very low, low, and moderate-income households.

- a) The County shall implement various fiscal and regulatory tools and funding resources and strategies to encourage housing providers to increase the supply of

affordable housing units generally, and particularly within mixed-income developments and communities.

b) The County shall provide incentives that encourage for-profit and non-profit residential developers to address extremely low, very low, low, and moderate-income housing needs, such as priority permit processing and exemptions or reductions in impact fee mitigation payments for low-income projects with long-term affordability commitments.

c) Evaluate the feasibility of reducing minimum permitted lot sizes in non-planned residential developments (PRD).

d) Encourage through incentives and other techniques a balance of affordable and market-rate housing within urban centers with job opportunities and along transit emphasis corridors, including establishing an incentive program for affordable housing in multifamily developments with access to transit.

Goal HO 2: Livable neighborhoods with diverse housing options.

Rationale: This element must be consistent with moderate-density housing and ADU policies in RCW 36.70A.070(2) and WAC 365-196-410(2)(a). Identification of capacity of land for housing including government-assisted housing consistency with RCW 36.70A.070(2)(c) and WAC 365-196-410(2)(e) and (f). Consideration of the preservation, improvement, and development of neighborhoods and diverse housing options consistent with RCW 36.70A.070(2)(b).

Policy HO 2-1: Use neighborhood planning to develop locally-supported action plans for existing neighborhoods.

Policy HO 2-2: Include the option of neighborhood-specific design standards, including standards that limit building height and size, in neighborhood planning processes.

Policy HO 2-3: Where neighborhood planning supports retention of existing housing stock, support maintenance and upkeep of that stock by sponsoring housing rehabilitation programs offered by state and federal governments and nonprofit agencies.

Policy HO 2-4: Focus efforts to increase the affordable housing stock near urban areas and commercial districts where more jobs, multi-modal transportation, and other supporting services are located.

Policy HO 2-5: Encourage diversity in single-family housing types throughout the City.

Policy HO 2-6: Encourage special housing types (such as cottage housing, ADUs, townhouses, and zero-lot-line development) in developing areas and in existing neighborhoods where such housing can be developed while retaining or enhancing neighborhood livability.

Policy HO 2-7: Allow mobile home parks in one or more zoning districts and adopt and enforce development and maintenance standards to keep housing condition and livability high in the parks and the neighborhoods in which they are located. Pair standards with programs to help current residents ensure they can meet the requirements.

Policy HO 2-8: The County shall cooperate with public, private, and non-profit providers in applying techniques for increasing the supply of owner-occupied homes, including affordable home ownership opportunities, facilitating community land trusts, and first-time homebuyer programs.

Policy HO 2-9: The County shall cooperate with public, private, and non-profit providers in applying techniques for increasing the supply of owner-occupied homes, including affordable home ownership opportunities, facilitating community land trusts, and first-time homebuyer programs.

Policy HO 2-10: The County shall update the demographic changes and housing needs of county residents to identify the gaps in housing availability for low, very low, extremely low, and moderate-income households, government-assisted housing, special needs populations, emergency housing, emergency shelters, and permanent supportive housing for the homeless.

Goal HO 3: Adequate special needs housing, including government-assisted housing, supportive housing, and emergency housing needs.

Rationale: Identify adequate provisions for existing and projected housing needs for all economic segments of the community, including documenting barriers and actions needed to achieve housing availability in consistency with RCW 36.70A.070(2)(d) and WAC 365-196-010(1)(g)(ii), WAC 365-196-300(4)(f), and WAC 365-196-410.

Policy HO 3-1: Ensure the County's Urban Growth Area provides adequate, appropriately-zoned land for special needs housing, including housing that will meet the needs of the County's aging population.

Policy HO 3-2: Establish standards for special needs housing, including housing that will meet the needs of the County's aging population, to ensure that such housing is

well integrated in the community and complies with Americans with Disabilities Act standards.

Policy HO 3-3: As necessary based on the forecasted housing demand in this comprehensive plan, prioritize the creation of extremely low, very low, and low-income housing using identified federal and state subsidies.

Policy HO 3-4: Based on the forecasted housing demand in this comprehensive plan, the County will prioritize the creation of extremely low, very low, and low-income housing using identified federal and state subsidies.

Goal HO 4: County leadership provides leadership and support to meet housing needs

Rationale: Ensure policies are consistent with zoning maps, Urban Growth Areas, and housing goals. Promote active participation of County staff in program initiation and community partnerships.

Policy HO 4-1: Regularly review the County zoning map and zoning districts and make any changes needed to encourage a mix of housing types that will advance the County's housing goals, meet identified housing needs, provide quality housing, and support the County's overall land use plan.

Policy HO 4-2: Regularly assess the size of the Chelan Urban Growth Area and increase the size as needed to maintain an adequate supply of appropriately zoned land.

Policy HO 4-3: Encourage County staff to take an active role in promoting the County's housing goals, including outreach, coordination, and initiating programs (such as an infill development program or incentive programs), changes in development regulations, and other actions.

Policy HO 4-4: Where appropriate, work in partnership with other public entities to facilitate use of surplus public land (including land owned by Chelan Public Utility District (PUD), City of Chelan, and by other entities for affordable housing development.

Goal HO 5: Strive to prevent the displacement of historically and currently marginalized communities as well as extremely low, very low, low, and moderate-income households from existing neighborhoods.

Rationale: Identify local policies and regulations that result in racially disparate impacts, displacement, and exclusion in housing in consistency with RCW 36.70A.070(2)(e). Establish policies and regulations to address and begin to undo

racially disparate impacts, displacement, and exclusion caused by local policies and actions in consistency with RCW 36.70A.070(2)(f).

Policy HO 5-1: Evaluate plans, investments, new infrastructure, and new development for the potential to increase housing costs for, or to cause displacement of, historically and currently marginalized communities, as well as extremely low, very low, low, and moderate- income households. Identify and implement strategies to mitigate anticipated impacts.

Policy HO 5-2: The County shall consider equitable development initiatives, inclusionary zoning, and other strategies to counter displacement. The county shall engage those communities most at risk of displacement, including those affected by poverty, communities of color, and other historically and currently marginalized communities while developing anti-displacement policies.

Policy HO 5-3: Explore racial equity assessment tools (e.g., Racial Equity Impact Assessment Toolkit from Race Forward) to evaluate development regulation update proposals.

Policy HO 5-4: Expand community outreach strategies to vulnerable populations in the development of regulation updates.

Goal HO 6: Support year-round and seasonal agricultural worker housing

Policy HO 6-1: Protect the economic viability of the agricultural industry by supporting construction of agricultural worker housing near orchards. Consider the reduction of site development standards and building fees for agricultural housing units.

Malaga

Policy HO M.1: Promote a range of housing types and densities that respect rural character of the Malaga UGA while ensuring sufficient, affordable, and diverse housing stock to preserve existing housing and meet anticipated population growth.

Rationale: The Malaga UGA faces challenge of maintaining rural character and addressing housing shortages. A balanced housing strategy supports existing homeowners' economic sustainability, intergenerational living, and community inclusivity, while accommodating for population growth without compromising rural values.

Appendix A. Racially Disparate Impacts Policy Evaluation Framework

The following evaluation criteria were provided by the Washington State Department of Commerce for evaluation of housing policies. Table A.2 contains a review of the housing policies from the 2017 Comprehensive Plan following this framework.

Table A.1: Evaluation Criteria for Racially Disparate Impacts

Criteria	Evaluation
The policy is valid and supports meeting the identified housing needs. The policy is needed and addresses identified racially disparate impacts, displacement and exclusion in housing.	Supportive
The policy can support meeting the identified housing needs but may be insufficient or does not address racially disparate impacts, displacement and exclusion in housing.	Approaching
The policy may challenge the jurisdiction's ability to meet the identified housing needs. The policy's benefits and burdens should be reviewed to optimize the ability to meet the policy's objectives while improving the equitable distribution of benefits and burdens imposed by the policy.	Challenging
The policy does not impact the jurisdiction's ability to meet the identified housing needs and has no influence or impact on racially disparate impacts, displacement, or exclusion.	N/A

Source: Washington State Department of Commerce

Table A.2: Policy Evaluation for Racially Disparate Impacts

Existing Goal/Policy #	Existing Goal/Policy	Equity Assessment	Why
Goal H 1	Encourage the availability of affordable housing to all economic segments of the population of the county	Supportive	This ensures there are affordable options for all people in the county
Policy H 1.1	Encourage communities within the County to provide a fair share of affordable housing to low and moderate income households by promoting a balanced mix of diverse housing types	Supportive	A variety of housing allows for opportunities for all residents to have proper housing that they can afford
Goal H 2	Promote a variety of residential densities and housing types	Supportive	A variety of housing allows for opportunities for all residents to have proper housing that they can afford

Policy H 2.1	Promote a diversity of housing unit types and densities to meet the needs of all existing and future residents of the County, including both site- built and manufactured and modular homes	Supportive	A variety of housing allows for opportunities for all residents to have proper housing that they can afford
Policy H 2.2	Encourage development of housing types that meet the needs of the elderly, physically challenged, mentally impaired, and special needs segments of the population (e.g., congregate care facilities)	Supportive	Encouraging housing to support the needs of all populations helps mitigate negative effects on special needs populations
Policy H 2.3	Where appropriate, provide for higher density residential housing developments within existing residential communities and urban growth areas, where adequate infrastructure and services can be provided	Supportive	Higher density tends to lead to lower housing costs, making housing more accessible to all groups.
Policy H 2.4	Encourage appropriate placement and use of vacation rentals	N/A	
Goal H 3	Encourage the appropriate preservation of existing housing stock	Supportive	Preservation of existing housing stock, especially low-income housing stock, decreases risk of displacement
Policy H 3.1	Where appropriate, encourage the retention and revitalization of existing housing stock with methods such as: a) Permitting accessory housing or the division of existing structures in single family neighborhoods; and, b) Protecting existing manufactured home parks and permitting manufactured homes on single family lots; and, c) Participating in or sponsoring housing rehabilitation programs offered by the state and federal government.	Supportive	Preservation and rehabilitation of existing housing stock, especially low-income housing stock, decreases risk of displacement

Policy H 3.2	Support and encourage the retention, rehabilitation and weatherization of existing housing units	Supportive	Preservation and rehabilitation of existing housing stock, especially low-income housing stock, decreases risk of displacement
Goal H 4	Support regulatory changes and economic programs that promote affordable housing options	Supportive	Promotion of affordable housing options ensures they are accessible to all populations
Policy H 4.1	Provide incentives for projects that enhance or provide lower cost or specialty housing types such as congregate care facilities	Supportive	This ensures there are options for those populations with special needs
Policy H 4.2	Where appropriate, establish incentives for developers to provide housing affordable to low and moderate income households	Supportive	Incentivizing affordable housing means there will be better, more affordable options for all groups
Policy H 4.3	Support the Housing Authority and other housing programs with financial and technical support, when appropriate	Supportive	The Housing Authority works with all populations in need to ensure they are able to find suitable housing. Supporting them will allow them to fulfill their mission
Policy H 4.4	Support the Housing Authority or other agency's efforts to acquire and development lands for low income housing	Supportive	Ensuring that those who would like to build affordable housing are able to allows for more affordable options for all populations
Policy H 4.5	Identify high-priority areas for housing redevelopment, rehabilitation, and revitalization, and participate in federal rehabilitation programs as appropriate	Supportive	Identifying which areas need more revitalization helps the county know how to focus it's efforts to making housing available for all
Policy H 4.6	Major concentrations of housing should be located in areas with access to existing and projected transportation systems to minimize expansion of road systems	Supportive	Concentrating housing in areas with transportation options allows for a better quality of life for those that need affordable housing

Goal H 5	Support year-round and seasonal agricultural worker housing	N/A	
Policy H 5.1	Protect the economic viability of the agricultural industry by supporting construction of agricultural worker housing near orchards. Consider the reduction of site development standards and building fees for agricultural housing units.	N/A	

Source: Points Consulting using Chelan County Comprehensive Plan 2017

Appendix B. Malaga LAMIRD Land Capacity Analysis

In light of recent discussion of the conversion of the Malaga LAMIRD to a UGA Table B.1 includes the projected housing demand for Malaga as well as the potential unit supply from a land capacity analysis of the area.

Table B.1: Housing Demand vs. Supply by AMI Level, Malaga LAMIRD

Housing Type	Total Units Demanded	Zones	Total Possible Units	Supply Meets Demand?
0-30%	21	RV	503	Yes
30-50%	17			
50-80%	17			
80-120%	16			
120%+	31	RC, RR5, RRR	46	Yes

Source: Points Consulting using Housing for All Planning Tool Method A; WCRER Housing Permit Data; HUD Area Median Incomes; HUD Fair Market Rents