

Chewelah Housing Subarea Plan Inventory Existing Conditions

Basemaps

Subarea Basemap

The Chewelah Housing Subarea consists of the downtown area, including about a half-mile stretch along Main Ave, and a two-thirds mile stretch of US 395. The subarea includes commercial, retail, residential, public, medical, educational, and recreational uses, making it a diverse and complex area with many different needs and limits. The downtown focus area shows the boundary for the Downtown Revitalization Plan update, which is being completed in conjunction with the Housing Subarea Plan, and therefore there is a lot of crossover in existing conditions and opportunities. This document focuses on the larger housing subarea, see Figure 1-1.

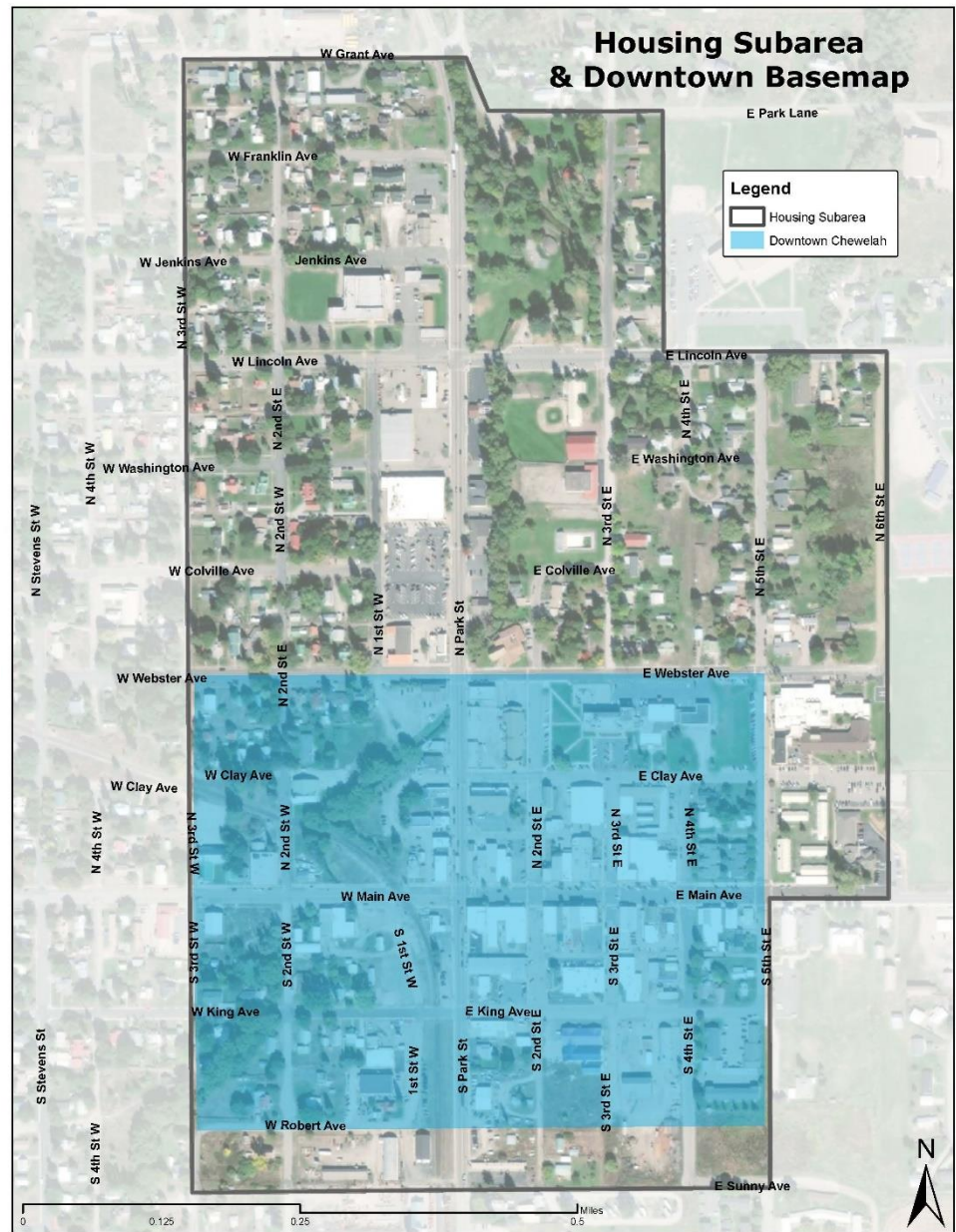


Figure 0-1: Housing Subarea Basemap

Housing Conditions

Existing Housing

Figure 2-1 shows the existing pattern of housing type development within the subarea. While the housing in the subarea is predominantly single-family homes, there is a good mix of multi-family residential including apartments and townhomes, a senior housing development, and two mixed-use developments on Main Ave where apartments are located above downtown retail businesses.

Housing Demand

Chewelah’s growth has slowed in the past decade when compared to previous trends. The 2010 Census placed Chewelah at a population of 2,607 and the Office of Financial Management’s (OFM’s) 2020 estimates for Chewelah placed it at a population of 2,715, which is only about a 4% increase from 2010. In comparison, the growth from 1990-2000 was 11.2% and the growth from 2000-2010 was 19.3%.

The OFM forecasts show Chewelah at a population of 2,955 by 2030 and 3,114 by 2040, continuing a slow, but steady, growth trend.

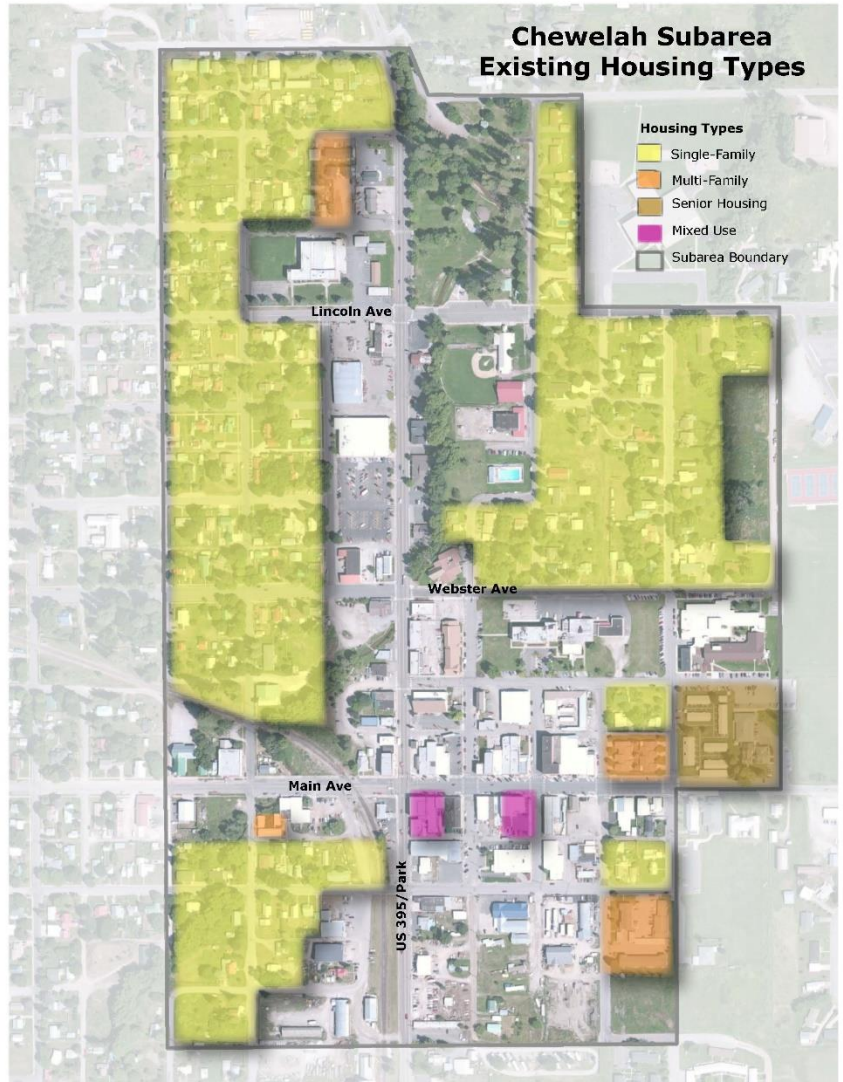


Figure 0-1: Existing Housing Types in the Subarea

Table 0-1 shows that the subarea contains a population of about 394 people, or 14% of the city’s population. It also has about 14% of the total households and the average household size is slightly larger than the city average. Residents in the subarea also tend to be older than the city average.

Table 0-1: Key Demographics

Demographic	Subarea	Subarea % of City	Chewelah
2020 Total Population	394	14.20%	2765
2020 Total Households	171	13.90%	1233
2020 Average Household Size	2.23	N/A	2.21
2020 Median Age	48.1	N/A	45.3

Source: Esri Living Atlas

Housing Supply

The OFM estimates of housing units for the years 2010 – 2020 (Table 0-2) show that the number of housing units in Chewelah has increased by only 2.3% in the last ten years, while the population has increased by 4%. Thus, housing growth is not keeping up with population growth, creating a shortage of housing.

Table 0-2: Chewelah Housing Type Trends

Housing Unit Type	2010	2020	Change
One Unit	809	845	4.4%
Two or more Units	252	257	2.0%
Mobile Homes and Specials	223	212	-4.9%
Total Housing Units	1284	1314	2.3%

Source: Office of Financial Management

As shown in Table 0-3, single-family housing units make up 64% of total housing units within the City of Chewelah, while multi-family units make up 20%, and mobile homes/specials make up about 16%. The subarea has a much higher percentage of multi-family structures (35%) than the city as a whole (20%), while the share of single-unit structures are about equivalent. Mobile homes are much more common outside the subarea.

Table 0-3: Subarea Housing Types

Housing Unit Types	Subarea	Subarea %	Chewelah	Chewelah %
2018 Housing: 1 Unit in Structure (ACS 5-Yr)	128	64.0%	845	64.3%
2018 Housing: 2+ Units in Structure (ACS 5-Yr)	69	34.5%	257	19.6%
2018 Housing: Mobile Homes (ACS 5-Yr)	3	1.5%	212	16.1%
Total of Housing Types	200	100.0%	1314	100.0%

Source: Esri Living Atlas

Occupancy

The rate of home ownership is lower in the subarea, and the rate of rentals is higher (Table 0-4). There is a higher percentage of vacant homes (14%) in the subarea than the city as a whole (9%).

Table 0-4: Subarea Occupancy

Occupancy	Subarea	Subarea % of Total	Chewelah	Chewelah %
2020 Owner Occupied HUs	85	42.7%	702	51.8%
2020 Renter Occupied HUs	86	43.2%	530	39.1%
2020 Vacant Housing Units	28	14.1%	122	9.0%
Total HUs	199	100.0%	1354	100.0%

Source: Esri Living Atlas

Affordability

While the median home value in the subarea is about 91% of the median home value in the city, the median household income in the subarea is only about 80% as high as the median household income for the city (Table 0-5), indicating that owning a home in the subarea is less affordable.

People in the subarea on average spend a larger portion of their income on their mortgage. Trends at the county level show that owning a home is less affordable in Chewelah than in the rest of the county. In Stevens County, 29.1% of households with a mortgage pay more than 30% of their household income in housing costs, whereas in Chewelah, 43.5% of households with a mortgage pay over that same threshold (ACS 5-Year Estimates, 2014-2018).

The median rent of the subarea is about 76% of that of the city, and the percent of household income spent on rent is about equivalent, and slightly less than, that of the city (Table 0-5). Additionally, 47.1% of renter households in Stevens County pay more than 30% of their income on rent, while 44.8% of renter households in Chewelah pay 30% or more on rent (ACS 5-Year Estimates, 2014-2018). While effort should be made to make rental units more affordable, rental affordability is about on par with county-wide trends.

This shows that home ownership in Chewelah is more expensive than average for Stevens County, while renting in Chewelah is about the same as, if not slightly more affordable than, the average for the county. Improving options for affordable home ownership would help increase market demand for new, affordable homes, and increasing the rate of home ownership would help anchor Chewelah's economy and improve housing conditions.

Table 0-5: Subarea Affordability Factors

Affordability Factor	Subarea	Subarea % of City Total	Chewelah
2020 Median Household Income	26328	80.50%	32706
2020 Median Home Value	134483	91.40%	147195
Median Gross Rent	468	75.70%	618
Percent of Income spent on Mortgage	21.3	N/A	18.8
Percent of Income spent on Rent	21.3	N/A	22.7

Source: Esri Living Atlas

Quality of Housing

Housing age is one main indicator of housing conditions. In Chewelah, 43% of the housing units are more than 50 years old, 1.1% are less than ten years old, and few to none have been built since 2014, indicating an aging trend in the city’s housing stock (Table 0-6). The median year built for homes in Chewelah (1972) is 10 years older than that of the county (1982), and in the subarea the median year built is 6 years older than that of Chewelah (1966) (Table 0-7). Therefore, the housing stock in Chewelah, and especially in the subarea, is generally much older than the county average, resulting in higher maintenance costs and a gradual decline in the quality of available housing. This indicates that housing conditions in Chewelah and the subarea may be on the decline.

Additionally, Chewelah’s median income is significantly lower than that of the county, and as analyzed above, owning a home in Chewelah is generally less affordable than the county average (Table 0-7). A lower median income, relative to the median home value, reduces the amount households can pay for housing and housing improvements. Furthermore, there is little to no public transportation available within the city, requiring households to dedicate portions of their income to owning and maintaining private vehicles. Thus, because households in Chewelah must spend a larger portion of their income on housing and transportation, there is little effective market demand for new units to be constructed and/or existing ones to be improved within the city. This, too, points to a gradual decline in the housing conditions within Chewelah, and especially in the subarea.

Table 0-6: Housing units built per decade in Chewelah

Year Housing Unit Built	#	%
Built 2014 or later	0	0.0%
Built 2010 to 2013	14	1.1%
Built 2000 to 2009	122	9.2%
Built 1990 to 1999	110	8.3%
Built 1980 to 1989	176	13.3%
Built 1970 to 1979	331	25.0%
Built 1960 to 1969	118	8.9%
Built 1950 to 1959	83	6.3%
Built 1940 to 1949	62	4.7%
Built 1939 or earlier	308	23.3%
Total housing units	1324	100.0%

Source: ACS Estimates 2014-2018

Table 0-7: Housing Stock Indicators

Housing Stock	Subarea	Chewelah	Stevens County
Median Year Built	1966	1972	1982
2018 Median Income	N/A	\$34,280	\$49,200
2018 Median Home Value	N/A	\$144,200	\$187,000

Source: Esri Living Atlas, ACS Estimate 2014-2018

Census Block Analysis

Figures 2.2 – 2.5 provide an analysis of census block groups within the subarea. This revealed that the census blocks on the western portions of the subarea are experience higher vacancy rates, lower home values, and consist of older homes. However, these western blocks are also the areas with higher household incomes. This may be because the more central and eastern blocks consist of more multi-family structures and rental units. Such structures may be newer than the older single-family homes, but are not owned, and instead are occupied by renters whose income is typically lower than those who own homes.

This analysis may be considered as a way to focus the efforts of this plan and configure land uses and opportunities. However, it must be noted that error margins and lack of data may skew these results, and further efforts will require more detailed analysis of these blocks.

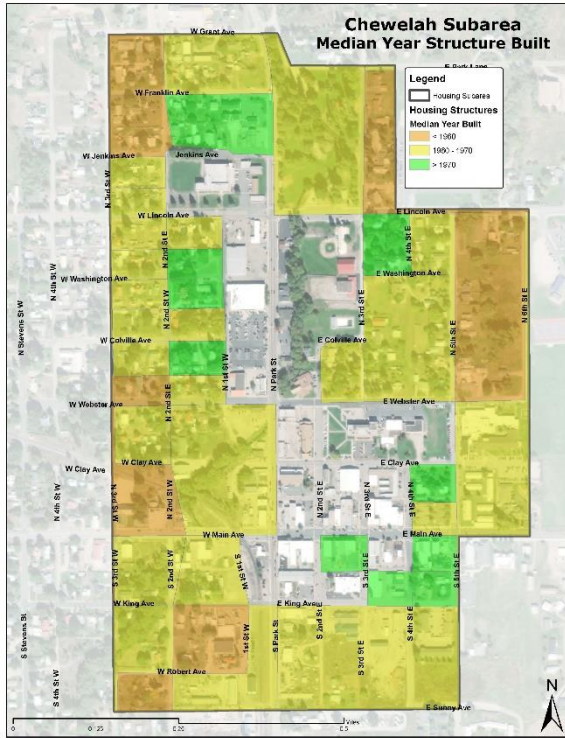


Figure 0-5: Median Year Built

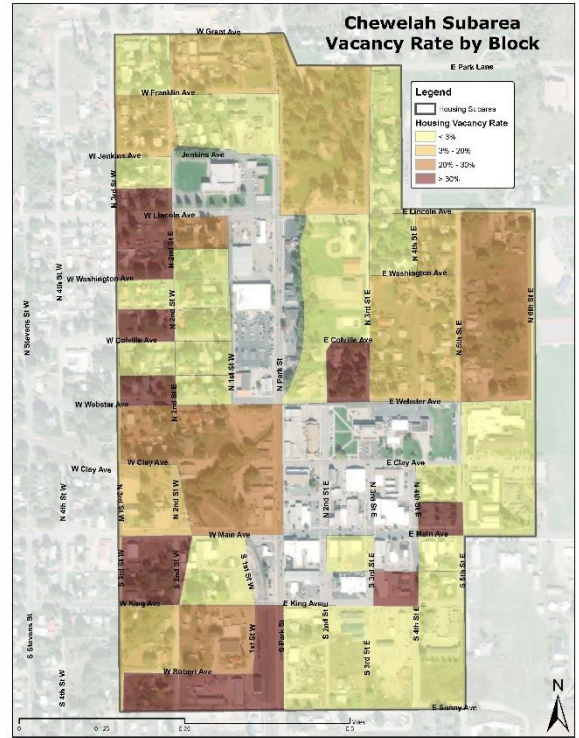


Figure 0-4: Vacancy Rate

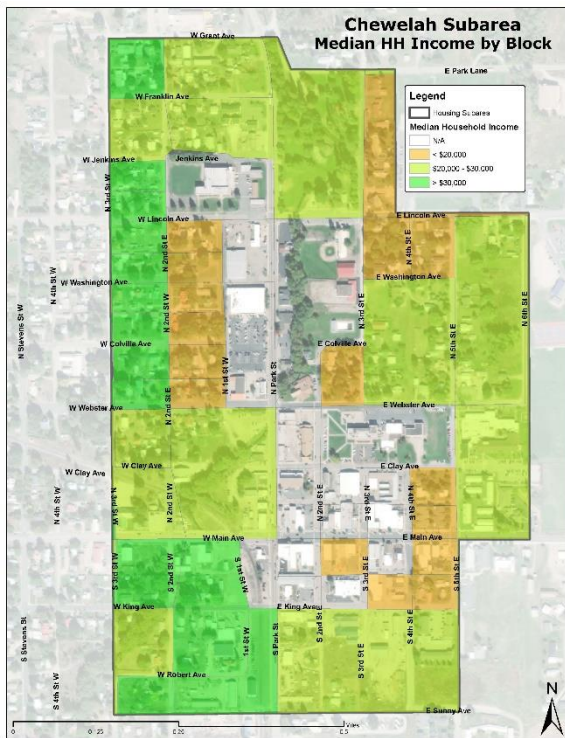


Figure 0-3: Median Household Income

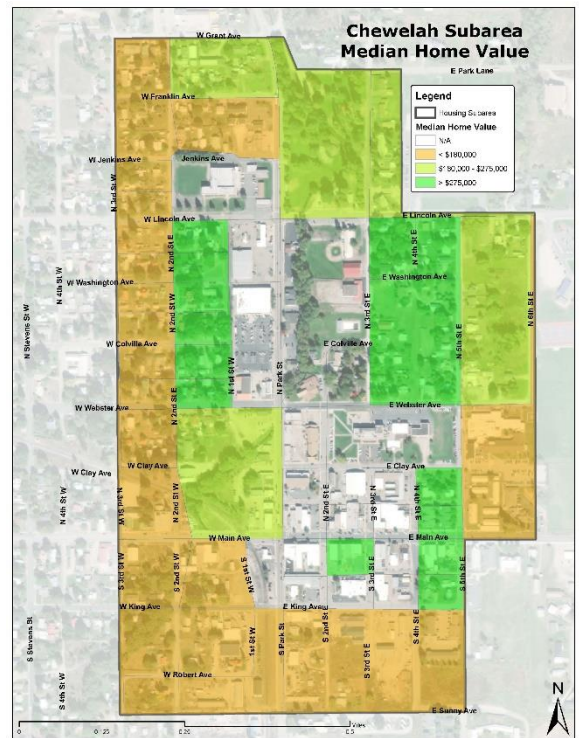


Figure 0-2: Median Home Value

Source: Esri Living Atlas (2020 Estimates)

Housing Conditions Summary

The chosen subarea is full of opportunities to focus on new affordable housing options in Chewelah. Those who live in the subarea tend to be older, have lower incomes, live in structures with multiple units such as apartment buildings, and are more likely to rent than the rest of the city. Older populations with lower incomes often are more likely to need greater access to services and transportation options, indicating a greater need for affordable housing varieties in the center of town.

Additionally, homes in the subarea tend to be older and less affordable for the population living there, resulting in the likely case that the housing stock is in poorer condition than the rest of the city, and especially the rest of the county.

Therefore, concentrating efforts to provide a wider range of affordable housing options within the subarea will help ease housing burdens on residents, spur new market demand for home improvements, and solidify the economic base of Chewelah. The subarea is in the middle of town and follows a major state highway, making it an ideal location for new affordable, higher-density housing options that also have access to downtown businesses and both local and regional transportation options.

Transportation & Utility Plans

Subarea Plans from the Transportation Improvement Program

The following table displays information from the city’s six-year transportation improvement program adopted by WSDOT. Cost and project details can be found in the adopted document on file with the city and WSDOT.

Table 0-1: Transportation Improvement Program Subarea Items

Transportation Project	Year	Cost
Resurface Lincoln Avenue from Stevens St to Ehorn Lane	2021	\$750,000
New sidewalks and curb on S 4 th St E from Main Ave to Sunny Ave	2021	\$315,000
Turn lane creation on US 395 from South St to Grant St (by removing parking lane)	2022	\$100,000
New/Upgraded sidewalks on both sides of Main Ave from 2 nd St W to Victoria St.	2023	\$300,000
Reconstruct, surface, sidewalk, and ROW acquisition on 6 th Street E from Lincoln Ave to Webster Ave	2023	\$350,000
Resurface and/or reconstruct 1 st St W from Webster Ave to Lincoln Ave	2024	\$80,000
Construct and surface 4 th St E from Webster Ave to Washington Ave	2025	\$50,000
Reconstruct and surface 3 rd Street W from Clay Ave to Main Ave	2025	\$30,000
Chewelah Walking Trail- Create a pedestrian path from City Park to City Hall	2025	\$100,000

Source: Chewelah/WSDOT 2021-2026 TIP

Subarea Plans from the Capital Facilities Plan

The following table displays summary information from the city’s ten-year capital facilities plan for 2019-2028. Listed projects may impact the subarea and were therefore included in this document. The CFP is updated annually, and the latest document should be referenced on file with the city.

Table 0-2: Capital Facilities Plan Subarea Plans

Capital Facilities Project	Year	Cost
Update Telemetry Controls for Water Well/Reservoir System	2020	\$100,000
Build Addtnl 1 Mil Gallon Storage Reservoir	2021	\$1,500,000
Influent Screen	2021	\$85,000
Replacement of 4" Steel Mains w/C-900 6" or better throughout system	Annual	\$30,000
Replacement of 4" Mains that supply Fire Hydrants with 6" or better C-900	Annual	\$20,000
Inflow & Infiltration Reduction	Annual	\$10,000
Power Poles/3Phase Transformers	Annual	\$30,000

Source: Chewelah Ten-Year Capital Facilities Plan 2019-2028