

Coupeville Comprehensive Plan – 2025 Periodic Update

Frequently Asked Questions - Updated June 7, 2024

What are the requirements for growth planning and why is it important?

The 1990 Growth Management Act (GMA) provides the planning framework for counties, cities, and towns in the state. Island County and all the cities and towns within it are required to "fully plan" for expected population growth. Coupeville must update its comprehensive plan every 10 years.

In addition to planning within the community, most towns and cities planning under the GMA are required to map an "urban growth area" outside of the incorporated boundary in anticipation of future land annexations, population growth, and infrastructure expansion for the next 20 years. Under RCW 36.70A.110 (2), communities within a national historical reserve are exempt from this mandate.

Coupeville is the only such town in Washington State, so it does not have an urban growth area outside of the town.

This does not mean Coupeville is exempt from planning well within the town boundary. Growth and change are inevitable, and good planning uses policies and tools to help Coupeville shape growth to best meet its community objectives. The comprehensive plan is also a statement of the community's vision, values, and priorities. It guides decision-making, regulations, and investments towards meeting community goals over the coming 20 years. This involves thinking about how people move around the community, how Coupeville attracts and retains thriving businesses, where and how people want to live, how to protect valued features and resources, and how to continue providing opportunities for recreation.

What are the consequences to the Town for not complying with GMA?

The Governor has the authority, under RCW 36.70A.345, to impose sanctions against cities and counties that do not comply with GMA, as determined by the Growth Management Hearings Board. Sanctions may include withholding or temporarily rescinding the authority to collect portions of motor vehicle tax, sales tax, and various other revenue sources.

What is Coupeville's projected population by 2045?

Coupeville's projected 2045 population is between 2,160 – 2,252 depending on the projection method used, an increase of 210-302 people over the 2021 population of 1,950. In 2023, the Town selected a projected population of 2,175 consistent with Island County's 2016 Buildable Lands Analysis and recent population trends. However, new growth projections from the Washington State Office of Financial Management and requirements to plan for housing affordable to all income levels led to an update in the Countywide Planning Policies in 2024, markedly changing population targets and housing allocations throughout Island County. As a result, Coupeville will need to account for approximately 350 more housing units between 2020- 2045, or approximately 714 more people, assuming an

average of 2.04 persons per household. A few of these units have already been accounted for with new construction starts and addition of accessory dwelling units since 2021.

How many new people can move to Coupeville under the current zoning?

The 2023 Comprehensive Plan reported a total capacity of 244 new units, if all residential parcels with capacity are served with sewer, and 173 units if sewer service is not expanded. This represents a population capacity of 495 people and 351 people, respectively. This does not take into consideration potential residential development in existing Commercial zones, which will be analyzed during this Comprehensive Plan Update.

Why increase the housing capacity in Coupeville?

New rules from the state require the Town to show that it has capacity for enough housing of varying type and cost for each economic segment of the community. This means that Coupeville must show it has enough capacity for its low-, very low-, and extremely low-income households as well as enough capacity for its share of the countywide emergency housing beds needed to serve the population. Additional information on GMA requirements and planning for housing affordable to all income levels can be found here: <https://www.commerce.wa.gov/serving-communities/growth-management/growth-management-topics/planning-for-housing/updating-gma-housing-elements/>

Creating modest additional capacity is proposed to provide more room for uncertainty about the future, more property rights and options for Coupeville's landowners, and provide a greater chance of stabilizing home prices. As a tradeoff for this, the Comprehensive Plan includes a number of policies to encourage and require that new buildings have high-quality design, that adequate infrastructure be in place to support growth, and that Coupeville's historic features continue to be preserved and protected.

When will the anticipated growth occur?

Coupeville's projected growth is anticipated to be spread out over the next twenty years, averaging approximately 35 new residents per year to account for the projected housing need.

What is this project proposing and what geographic area does it cover?

The Coupeville 2045 Comprehensive Plan builds on the most recent update, which was adopted in 2023. That update included a new vision statement for the Town as well as a wide range of new goals and policies and land use map updates to provide enough capacity for planned growth while retaining Coupeville's historic features and small-town qualities.

The Plan covers the municipal boundaries of the Town of Coupeville only. The Island County Planning Department anticipates updating the County's Comprehensive Plan by 2025, which will encompass all the unincorporated areas outside of Coupeville, Langley and Oak Harbor, along with Camano Island.

Is low-income housing part of the Comprehensive Plan update?

The Town of Coupeville does not propose or manage housing developments. There is not a specific "low-income" housing project proposed by the Town.

An aspiration of the draft Comprehensive Plan is for housing prices to be stabilized or even lowered so that people of moderate incomes can afford to live in Coupeville - especially the workers who support the Town's economy like teachers, nurses, restaurant workers, and retail staff. According to stakeholder interviews and survey feedback (along with formal information like Census data), many service workers and young people cannot afford to live in Coupeville because of soaring housing prices outpacing incomes and a lack of homes to move into locally, forcing them into long commutes from across the island or beyond. Long-term, this threatens the resilience and stability of Coupeville's economy, social community, and historical integrity.

The primary method known to stabilize housing prices is to increase supply so there is more competition among property owners and a variety of options for buyers and renters to choose from. To that end, housing goal H-1 of the adopted plan is: "Provide for a sufficient supply, diversity, and affordability of housing to meet community needs", and several map and policy changes in the current plan supported modest increases in zoned capacity for property owners to develop private housing. Acknowledging that even smaller housing units can be out of reach for many people in today's market, this update may include recommendations exploring approaches and strategies for ensuring future housing units intended to for individuals and families with moderate to low incomes, stay affordable over a long period of time.

An update of the 2023 plan's Housing Needs Assessment with current data and analysis to support the new housing planning requirements is an important part of this planning process. That includes demographic, workforce, and market factors that contribute to understanding who needs what kind of housing in Coupeville.

Does new housing development affect adjacent property values?

The quick answer to this question is: it depends. Research shows that market value of properties near new housing development generally changes in at least a neutral or a

Housing Affordability – What does it mean?

When we talk about planning for housing affordability, many think of affordable housing as subsidized low-income housing. However, the comprehensive plan must also plan for and accommodate housing that is affordable to all income levels.

How much does housing cost?

The middle tier of homes in 2024 in Coupeville is worth \$594,364. The annual household income likely needed to afford a home at this value is over \$196,000 per year. A "starter home," roughly the lower third of homes, in Coupeville in 2024 is worth \$447,865, and a household would need to earn roughly \$148,000 per year to afford this.

For rentals, the observed rent index for multifamily units in Island County is \$1,557 per month. For single-family rentals, the value is \$2,306 per month.

What homes can people afford?

A 2nd-year elementary school teacher and a firefighter in Island County make roughly \$133,000 per year combined. As we saw above, this would not be enough to afford a starter home. A worker in retail sales in Island County makes roughly \$56,680 per year, meaning they could struggle to afford rent of more than \$1,417 per month.

slightly positive direction in the long-term, but property tax bills may decrease because new housing adds shared value to an entire community.

Seniors and people with disabilities on limited incomes are eligible for an exemption from paying some property taxes, depending on their income levels. More information is available from the Island County Assessor's Department:

<https://islandcountywa.gov/269/Exemptions>

How will the periodic update incorporate climate change?

In 2023, the State legislature approved [House Bill \(HB\) 1181](#), which requires local municipalities to include a new Climate Element in their Comprehensive Plans with an emphasis on climate resiliency and greenhouse gas (GHG) emission reduction. HB 1181 describes that municipalities must ensure that comprehensive plans, development regulations, and regional policies, plans, and strategies under RCW 36.70A.210 and chapter 47.80 RCW adapt to and mitigate the effects of a changing climate; support reductions in greenhouse gas emissions and per capita vehicle miles traveled; prepare for climate impact scenarios; foster resiliency to climate impacts and natural hazards; protect and enhance environmental, economic, and human health and safety; and advance environmental justice. The Town is not required to develop a GHG emissions reduction sub-element under the requirements of HB 1181 but must encourage efficient multimodal transportation systems that will reduce greenhouse gas emissions and per capita vehicle miles traveled in alignment with the goals of the GMA.

What will the environmental review involve?

The Washington State Environmental Policy Act (SEPA) requires cities and counties to consider environmental impacts associated with governmental decisions, including issuing permits for private projects, constructing public facilities, or adopting regulations, policies, and plans. The SEPA tool needed for a basic update to a Comprehensive Plan like this project is a checklist. In the checklist the Town and its consultant team will describe the effects of the updated Comprehensive Plan on things like air and water quality, historic and cultural resources, and public services.

The draft checklist will be issued in the spring of 2025, and it will have a minimum 30-day public comment and a public hearing before the Planning Commission. More information is available from the Washington Department of Ecology: <https://ecology.wa.gov/Regulations-Permits/SEPA/Environmental-review/SEPA-guidance/SEPA-checklist-guidance>

Is there adequate water and sewer infrastructure to support projected growth?

The Town completed an update to Coupeville's Water System Plan in 2023, which included projected water demands through 2042. Looking at historic trends, the Plan provides three scenarios for annual demand growth projections, ranging from 1.0 percent annual growth to 2.5 percent annual demand growth. Assuming continued efforts at water conservation by users, and continued maintenance of the water distribution system, the Plan concludes

there is adequate potable water to serve anticipated growth.

According to the Town's Sewer Comprehensive Plan, the wastewater treatment plant has enough capacity to accommodate future projected growth, including areas where connections to sewer lines are currently not available. The next update to the Sewer Plan is anticipated to occur in 2025.

What are the projected costs of new development to the Town of Coupeville, and where will the funds come from?

The Town does not subsidize private development. All new (non-public) project proposals, ranging from single family residences to commercial projects are required to install facilities to serve themselves, including roads and utility lines. Additionally, multifamily and commercial projects are required to comply with the Town's concurrency management program and undergo a "concurrency test" to ensure that public facilities and services for which a level of service (LOS) has been established keep pace with new development. If a proposal does not pass the concurrency test, the project proponent will be required to invest in new infrastructure or modify the project to reduce the need for facilities and services.

What is the anticipated effect on crime rates?

Despite an increase in population of 593 residents between 1990-2020, and the addition of 379 new housing units during the same time period (ranging from apartments, cottages, duplexes, condominiums and townhomes to single family residences), crime rates in Coupeville have remained steady over the last two decades and are less than half the national average. Based on historic trends, the addition of 350 new units distributed throughout the Town over a 20-year period is not anticipated to have a dramatic effect on the Town's low crime rate.

Do the Coupeville Schools have the ability to accommodate the anticipated additional students?

The Coupeville School District serves all of central Whidbey Island, from San de Fuca to the north to Honeymoon Bay to the south. According to information provided by the School District Office in 2022, it is anticipated that Coupeville Schools will have capacity for increased student enrollment. This will be re-evaluated as part of the update to the Capital Facilities Element of the Comprehensive Plan Update.