

Town of Coupeville

Comprehensive Plan 2023-2045

Volume II: Background Information

DRAFT

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Appendix A - Land Use

A.1 - Introduction

The Town of Coupeville includes commercial, residential, and a variety of public land uses. The oldest and most densely developed area is the original Town plat, which includes much of the area extending south from the shoreline between Main Street and Gould Street. This area includes both the central commercial core and some older residential neighborhoods.

Subsequent commercial development has occurred along the Town's primary streets, including Main Street, Front Street and Coveland Street. Retail businesses are mixed with government and professional offices. Recent new development has occurred following the expansion of WhidbeyHealth Medical Center, with several medical complexes being developed near this facility. Also, as the Island County seat, Coupeville's land use is significantly shaped by public uses, including government offices.

Residential development is distributed throughout the Town. Early residential development occurred in the central portion of the Town, on the small lots established by the early plats. More recent development has been suburban in nature, with large residential lots in outlying parts of town. The majority of existing housing is single family. The Town also has three mobile home parks, multifamily units, and other types of attached housing. Please see the Housing Element for additional discussion of the housing in Coupeville.

A.2 - Land Use

The table below summarizes the future land use patterns in Coupeville as of 2021.

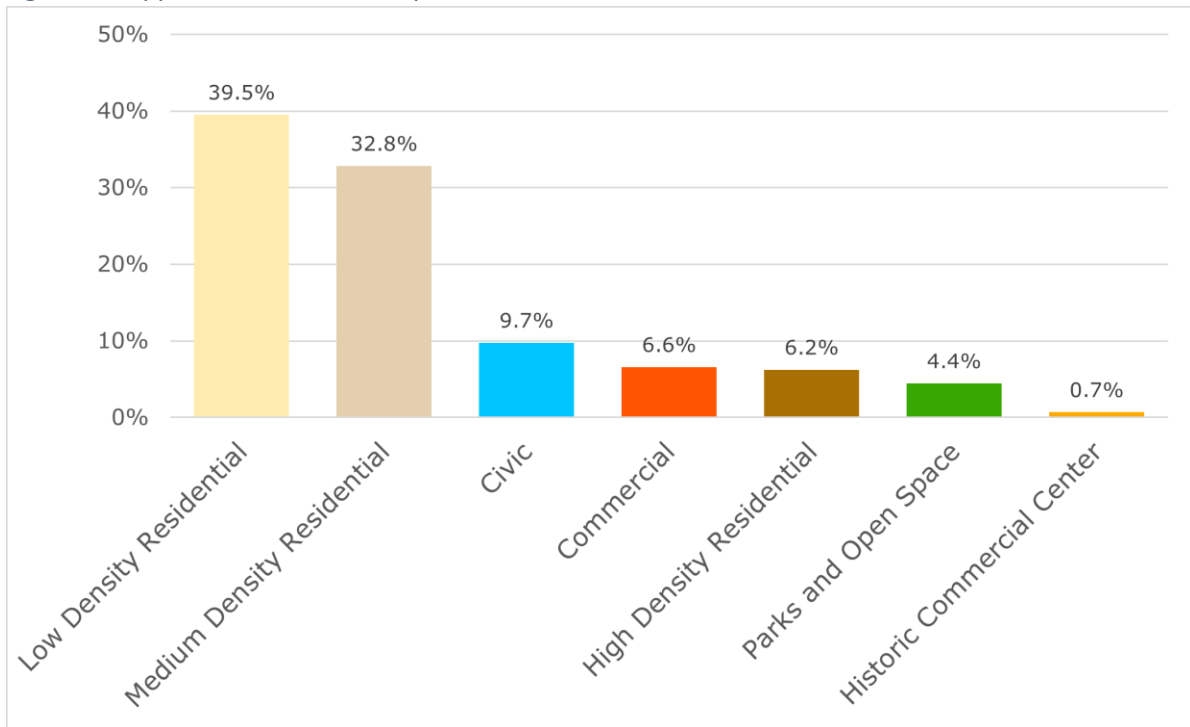
Table LU Appendix-1 – Land use patterns

Future Land Use Designation	Developed (acres)	Vacant (acres)	Total (acres)	Percent
Low Density Residential	181.2	99.7	280.9	39.5%
Medium Density Residential	166.9	66.5	233.4	32.8%
High Density Residential	35.2	9.1	44.3	6.2%
Historic Commercial Center	2.7	2.1	4.8	0.7%
Commercial	40.1	6.6	46.7	6.6%
Civic	62.3	7.0	69.3	9.7%
Parks and Open Space	--	--	31.6	4.4%
TOTALS May not add due to rounding			711.0	100.0%

Notes:

- This data does not include right-of-way
- This data may not reflect the most recent construction and land developments through 2021 due to processing lag at Island County
- Properties with land use codes of 11 through 89 (see WAC 458-53-030) are considered developed
- Properties with land use codes of 91 through 99 and with improvement values less than \$4,000 are considered vacant
- This data does not include parcels without a land use code (approximately 1.3 acres of land)

Figure LU Appendix-2 – Land use patterns



A.3 - Memorandum of Agreement Area

In the previous Comprehensive Plan, an approximately 33-acre area in western Coupeville was shown on the map as a Memorandum of Agreement (MOA) designation. The agreement was executed in January 2004 between the Town and a private property owner (Cecil and Cheryl K. Stuurmans) to provide special development rights. Refer to Island County Auditor document number 4204586.

The primary effect of the MOA designation was an increase in the maximum density limit of the original zoning, which was 4.5 units per acre. In some subareas the maximum density was increased up to seven units per acre. Some guidelines on housing types, building siting, woodlands protections, and phasing were also included.

Since the MOA was created, a considerable amount of the acreage has either been developed or is under new conservation or management by the Town and Island County for open space and civic use purposes.

In this plan, the MOA area is not shown on the Future Land Use Map as a future land use designation, but rather illustrated with a boundary for general reference. This area was originally designated Medium Density Residential and is now shown on the map as the same. However, it is the intent of the Town for the property owner(s) to retain the special zoning and development rights provided under the MOA. The zoning map will continue to show the residential lands as MOA in perpetuity or until the agreement is amended or terminated.

Areas B, D, and F have the only remaining developable land and are envisioned for mixed-density residential in the MOA. It is desired for these subareas to accommodate a mix of housing products, including townhomes, duplexes, cottages, and multifamily units. Future development will emphasize quality architecture, site design, and construction, as well as utilizing low-impact development practices. Maximum tree retention (with accommodation for water views) and careful placement of structures and site improvements are hallmarks for future development.

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The table below shows the nine subareas within the MOA boundary, their status, and their updated dwelling unit credits (accounting for developments completed, in the permitting process, or planned) at the time this Comprehensive Plan was adopted. Refer to policy LU-1.12.

Table LU Appendix-1 – Land use patterns

MOA Subarea	Acres	Original Dwelling Unit Credits	Remaining Dwelling Unit Credits	Status and Notes
A	2.61	12	0	Partially developed with a cottage housing community and single-family dwellings totaling 12 units.
B	4.37	25	18	Partially developed with single-family dwellings. Two credits were transferred to Area A and five homes have been built in Area B.
C	2.80	12	0	Preserved with a conservation easement through the Whidbey Camano Land Trust.
D	2.85	20	0	Developed as a townhouse community on the west side of Wilkes Street. There is an empty lot on the east side of Wilkes Street uses as open space.
E	1.97	12	12	Parcel R13233-118-3290 is partially inside and outside the MOA boundary and owned by Island County.
F	5.03	19	10	Partially Undeveloped. At the time of adoption, a seven-lot subdivision with new single-family dwellings are under construction.
G	1.56	7	0	Preserved with a conservation easement through the Whidbey Camano Land Trust.
H	0.17	0	0	Owned by the Town of Coupeville for open space and drainage purposes.
I	11.17	0	0	Owned by the Town of Coupeville for open space purposes.
TOTAL	33.02	108	28	

A.4 – Military Jet Noise

This is the Navy's 2021 Air Installations Compatible Use Zones (AICUZ) Footprint Map for Outlying Landing Field (OLF) Coupeville. The installation is primarily used by Navy pilots for practicing aircraft carrier landings. In solid colors it shows the riskiest areas for aircraft crashes (risk of crashes are overall remote).

In the outlined colors the map shows the general intensity of aircraft noise in decibels (dBA). Day-night average sound level (DNL) is a metric that reflects a person's cumulative exposure to sound over a 24-hour period, expressed as the noise level for the average day of the year on the basis of annual aircraft operations. The Federal Aviation Administration (FAA) has adopted 65 dBA DNL as the threshold of significant noise exposure, below which residential land uses are most compatible.

According to the FAA, to account for a higher sensitivity to noise exposure at night (occurring between 10 p.m. and 7 a.m.), DNL calculations add a ten times weighting for each nighttime flight, equivalent to each nighttime event being measured as if ten daytime events had occurred. Landing practice often occurs at night to allow aviators to train the way they will be required to operate in a modern combat environment. Depending on the pattern and number of aircraft, the Navy often flies OLF operations over the Town of Coupeville during practice operations.

Aircraft also fly over Coupeville when approaching or departing Naval Air Station (NAS) Whidbey. That facility is approximately nine miles north of Coupeville and is not shown on this map. Coupeville is under Class C airspace that NAS Whidbey Island controls and so residents will experience overflights that air traffic control directs into, and out of, the air station for safety of flight. Typically, these aircraft are between the altitudes of 1,300 and 4,000 feet.

This information informs the Comprehensive Plan because jet noise is a factor in the livability of Coupeville. The Future Land Use Designation Map maintains relatively low residential land use intensities in eastern Coupeville where jet noise is, on average, most significant. This minimizes the number of current and future residents exposed to the highest levels of jet noise. Policies in the plan also encourage that new housing has increased soundproofing standards and that the Town provides resources (such as educational materials) explaining how to improve soundproofing in existing buildings, including historic structures.

More information is available at:

<https://cnrw.cnrc.navy.mil/Installations/NAS-Whidbey-Island/Operations-and-Management/AICUZ-Program/>

https://www.faa.gov/regulations_policies/policy_guidance/noise/community



Legend

- Noise Contour**
- 65 dB DNL
 - 70 dB DNL
 - 75 dB DNL
 - 80 dB DNL
 - 85 dB DNL

- Accident Potential Zones (APZs)**
- Primary Surface
 - Clear Zone
 - APZ I
 - APZ II

- State Highway and Route
- Street
- Runway
- City/Town Boundary
- County Boundary
- Installation Area

A.5 – Land Capacity Analysis

Introduction

Comprehensive plans are required to comply with the procedural and substantive requirements of RCW 36.70A. This includes an estimation of development or redevelopment capacity within the land use element per the requirements of WAC 365-196-405 and included in a land capacity analysis as part of a countywide process as outlined in WAC 365-196-305 (countywide planning policies) and -310 (urban growth areas).

The Island County County-wide Planning Policies, with amendments adopted by the Board of Island County Commissioners on March 26, include a methodology in Appendix A for conducting a land capacity analysis within Island County.

The Town of Coupeville finished its last comprehensive plan update, which was a major update, in 2023. This plan included a full land capacity analysis as part of that plan update (Appendix I of the Coupeville Comprehensive Plan). For the 2025 comprehensive plan periodic update, the Town must update that land capacity analysis and use the results to determine its capacity relative to its new responsibilities in the Housing Element.

This memo is organized in the following sections:

- Land Capacity Analysis Methodology (from Island County)
- Land Capacity Analysis Update
- Housing Gap Analysis
- Adequate Provisions

Land Capacity Analysis Methodology

Assumptions

- **Affordable Housing:** Within all areas, identify buildable lands to accommodate all income levels as defined by the State. The State defines the income brackets as percentages of the area median income, separated as follows: 0-30% non-permanent supportive housing, 0-30% permanent supportive housing, 30-50%, 50-80%, 80-100%, 100-120%, greater than 120%, and emergency housing.
- **Employment Density:** For commercial and industrial lands the following assumptions should be used:
 - Commercial, UGA: 17 employees per acre
 - Industrial: 8 employees per acre
- **Public Land:** In RAIDs and UGAs, 15% of available land will be needed for public purposes.
- **Re-Development Factor:** It is assumed that 50% of multi-family, commercial, and industrial parcels with an improvement-to-land value ratio of less than 1:2 (meaning the buildings are worth less than half the value of the land) will be available for redevelopment during the planning period (20 years from the date of the most recent periodic update).
- **Household Size (or Persons per Household):** An average household size will be used for each area analyzed based on census data.
- **Partially Vacant Parcels:** Due to the smaller lot sizes typically allowed within urban growth boundaries, it is not always practical to assume a parcel that is twice the minimum lot size will be able to subdivide due to the orientation of an existing structure on the property. To account for this, a defined percentage of parcels between 2 and 4 times the minimum lot size in the zone should be deducted based on a sliding scale. Parcels located in the rural areas shall be considered partially vacant if they are at least twice the minimum lot size required by the zone in which they are located.

Criteria	Adjustment Factor
2-2.5 times the minimum lot size	90%
2.6-3 times the minimum lot size	75%
3.1-4 times the minimum lot size	25%
>4 times the minimum lot size	0%

- **Rural Capacity Deficiencies:** If there is a capacity deficiency identified in the rural area of any one of the planning areas, the allocated population or jobs which are represented by that deficiency will be allocated to the UGA(s) within that planning area. If more than one UGA exists within that planning area, the

population or jobs will be allocated in accordance with the same percentage of allocation used in the regional allocation process.

- **Seasonal/Recreational adjustment factor:** Some dwelling units will not be available for residential occupancy, as they are used for short-term rentals (e.g. VRBOs), second homes, etc. A seasonal/recreational factor will be based on the most current census data but may be refined using local data.
- **Vacancy Rate adjustment factor:** A reasonable factor for vacant units will be based on the most current census data but may be refined using local data.
- **Vacant Parcels adjustment factor:** To account for vacant parcels that will not fully develop to the maximum density allowed over the next planning period, the capacity calculation for vacant parcels will be reduced by a 10% adjustment factor.

UGA Analysis Steps

General Steps

1. Sort parcels by zoning or comprehensive plan designation using Assessor's parcel data and/or any other applicable information.
2. For each UGA, identify all of the low probability for development parcels in each zoning designation. Low probability for development parcels should include land which is tax exempt (parks, schools, churches, and public facilities). Parcels located in developed tracts that are used for stormwater drainage and landscaping should be identified and removed from the analysis. These parcels typically are a requirement of the site plan and are not available for redevelopment. Remove all condominiums and gas stations from the results. Condominiums may show up in the results due to the relatively low improvement-to-land value ratio of any one unit; however, the aggregate improvement-to-land value ratio generally makes condominiums unlikely to redevelop. Gas stations often have a low improvement-to-property value ratio because they generally have very limited facilities and expensive real estate; however, they are highly unlikely to redevelop. These parcels should be excluded from further analysis.
3. For each UGA, compile all available critical area mapping information and merge these layers into a single layer to determine the total quantity of constrained acreage in each zoning designation. Calculate the percentage of land area within each UGA that is constrained by critical areas by comparing the number of acres

constrained by critical areas to the total number of acres in each UGA. This calculation will result in a critical area constraint factor for each UGA.

4. Based on available zoning or comprehensive plan information, sort all parcels into the following groups:
 - a. parcels zoned for single family home development (freestanding homes, townhomes, or other forms of individual lot development);
 - b. parcels zoned for multi-family or mixed-use residential development (apartments, condominiums, mobile home parks, and other forms of multi-unit per parcel development);
 - c. commercial and mixed-use commercial zones; and
 - d. industrial zones.

For each of the following groups, describe how housing at each income level will be accommodated (i.e., moderate-, low-, very low-, and extremely low-income households). Each of these groups should then be analyzed separately as described below.

UGA Capacity – Single-Family Zones

1. For each single-family zoning designation, calculate the development potential of all vacant parcels. The development potential of vacant parcels is determined by dividing the parcel area by the minimum lot size allowed in the zone, rounding down, and applying the vacant parcels adjustment factor. When planning policies or development regulations specify both a minimum and maximum density, both should be calculated to produce a range. Developments since the adoption of the most recent development regulations should be used to select the most likely density for expected development to achieve within this potential range.
2. For each single-family zoning designation, calculate the development potential of all partially vacant parcels. For purposes of this analysis, a partially vacant parcel is a parcel that is at least two times as large as the minimum lot size allowed by the zone. Calculate the development potential of all partially vacant parcels by dividing the parcel area by the minimum lot size allowed in the zone and rounding down and subtracting one in order to account for the existing dwelling

unit. When planning policies or development regulations specify both a minimum and maximum density, both should be calculated to produce a range.

Additionally, identify all the parcels that are two times the minimum lot size or greater; discount a portion of these based on the sliding scale provided in the previous section.

3. For each single-family zoning designation, determine the total development potential by adding the results of steps one and two together. Next, determine the amount of land needed for public purposes and deduct this percentage from the total development potential. Finally, apply the critical area constraint factor for the UGA and the seasonal/recreational adjustment factor to determine an appropriate amount of land to deduct from the development potential. This step allows the total net capacity for each single-family zoning designation in the UGA to be determined (in dwelling units).
4. Add the resulting total net capacity figures for each residential single-family zoning designation in the UGA together to determine the total development potential for all single-family zones in the UGA. The result of this step will be the total combined capacity of all single-family zones in the UGA (in number of dwelling units).
5. In order to determine the number of people that can be accommodated in the UGA's single-family zones, the dwelling unit totals from Step 3 or Step 4 can be multiplied by the average household size, with the vacancy rate adjustment factor applied. The average household size should be determined using the most recent census data available.

UGA Capacity – Multi-Family and Mixed-Use Residential Zones

*Also used for RAID Capacity – Multi-Family and Mixed-Use Zones

1. Identify all vacant parcels zoned for multi-family and mixed-use residential development. Determine the development potential of these parcels by multiplying the acreage of the parcels by the density permitted in the zone and applying the vacant parcels adjustment factor. For zones with both a minimum and maximum density, calculate the development potential at both the minimum and the maximum permitted density. Developments since the adoption of the

most recent development regulations should be used to select the most likely density for expected development to achieve within this potential range.

2. For all areas designated for multi-family and mixed-used residential, identify the parcels which can be redeveloped. In order to be re-developable, a parcel should have an improvement-to-land value ratio of less than 1:2. Determine the development potential of these parcels by multiplying the acreage of the parcels by the density permitted in the zone. As a final step, deduct 50% in order to account for the redevelopment factor. For zones with both a minimum and a maximum density, calculate the development potential at both the minimum allowed density and the maximum permitted density.
3. For each multi-family and mixed-use residential zoning designation, determine the total development potential by adding the results of Steps 1 and 2 together. Next, determine the amount of land needed for public purposes and deduct an appropriate amount of land. Finally, apply the critical area constraint factor for the UGA and the seasonal/recreational adjustment factor to determine an appropriate amount of land to deduct from the development potential. This step allows the total net capacity for each multi-family and mixed-use residential zoning designation in the UGA to be determined (in dwelling units).
4. Add the resulting total net capacity figures for each multi-family and mixed-use residential zoning designation in the UGA together to determine the total development potential for all multi-family and mixed-use residential zones in the UGA. The result of this step will be the total combined capacity of all multi-family and mixed-use residential zones in the UGA (in dwelling units).
5. In order to determine the number of people that can be accommodated in the UGA's multi-family and mixed-use residential zones, the dwelling unit totals from Step 3 or Step 4 can be multiplied by the average household size, with the vacancy rate adjustment factor applied. The average household size should be determined using the most recent census data available.

UGA Capacity – Commercial and Mixed-Use Commercial Zones

1. For each commercial or mixed-use commercial UGA zoning designation, identify all vacant parcels. Once all of the vacant parcels have been identified, calculate the total combined acreage of these parcels. The resulting number is the

commercial and mixed-use commercial development potential of all vacant parcels (in acres) for each non-residential commercial and mixed-use zoning designation.

2. For each commercial or mixed-use commercial UGA designation, identify all re-developable parcels. A parcel should be considered re-developable if the parcel data indicates that the improvement-value-to-land-value ratio is less than 1:2. Once all the re-developable parcels have been identified, calculate the total combined acreage of these parcels. As a final step, deduct 50% in order to account for the redevelopment factor. The result is the development potential of all re-developable parcels (in acres) for each commercial or mixed-use commercial UGA zoning designation.
3. For each commercial or mixed-use commercial UGA zoning designation, determine the total development potential by adding the results of Step 1 and Step 2 together. Next, determine the amount of land needed for public purposes and deduct an appropriate amount of land. Finally, apply the critical area constraint factor and deduct an appropriate amount of land. This step allows the total net capacity for each commercial or mixed-use commercial UGA zoning designation to be determined (in acres).
4. Add the resulting total net capacity figures for each commercial or mixed-use commercial UGA zoning designation together to determine the total development potential for all commercial or mixed use UGA zones. This step will allow the total combined build-out capacity of commercial or mixed-use commercial UGA zones to be determined (in acres).
5. In order to determine the number of jobs which can be accommodated in commercial or mixed-use commercial UGA, the acreage totals from Step 3 or Step 4 can be multiplied by the average commercial employment density.

UGA Capacity – Industrial Zones

1. For each industrial UGA zoning designation, identify all vacant parcels. Once all the vacant parcels have been identified, calculate the total combined acreage of these parcels. The resulting number is the development potential of all vacant parcels (in acres) for each industrial UGA zoning designation.

2. For each industrial UGA designation, identify all re-developable parcels. A parcel should be considered re-developable if the parcel data indicates that the improvement-value-to-land-value ratio is less than 1:2. Once all of the re-developable parcels have been identified, calculate the total combined acreage of these parcels. As a final step, deduct 50% in order to account for the redevelopment factor. The result is the development potential of all re-developable parcels (in acres) for each industrial UGA zoning designation.
3. For each industrial UGA zoning designation, determine the total development potential by adding the results of Step 1 and Step 2 together. Next, determine the amount of land needed for public purposes and deduct an appropriate amount of land. Finally, apply the critical area constraint factor and deduct an appropriate amount of land. This step allows the total net capacity for each industrial UGA zoning designation to be determined (in acres).
4. Add the resulting total net capacity figures for each industrial UGA zoning designation together to determine the total development potential for all industrial UGA zones. This step will allow the total combined build-out capacity of industrial UGA zones to be determined (in acres).
5. In order to determine the number of jobs which can be accommodated in an industrial UGA, the acreage totals from Step 3 or Step 4 can be multiplied by the average industrial employment density.

Coupeville Land Capacity Analysis

Coupeville has updated its land capacity analysis (LCA) as part of its most recent comprehensive plan update, completed in 2023 using assessor and zoning data from 2022. Capacity is provided in terms of net acres, single-family units, and multifamily units by zone.

For the 2025 update, the project team updated the Land Capacity Analysis using permits and pending land use decisions for the time since the LCA was completed previously, as well as the units added since the housing allocations baseline was established in 2020.

Zoning Changes and Permits since 2022

The following table shows the changes to zoning, as well as a description of the number of net new housing units permitted between 2022 and April 2024. Note that most new housing units were permitted either on land with no identified development capacity in the LCA or in nonresidential zones.

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Exhibit 1. Zoning changes and units permitted by district (Jan 1, 2022 – April 30, 2024)

Zone	2023 Plan Total Acres	2025 Total Acres	Zone Changes	Net New Housing Units
Rural Reserve (RR)	114.68	114.19	2 parcels changed to RM-9600, - 0.49 acres	
Low Density Residential (LDR)	175.06	175.06	No change	2 single-family units (vacant undevelopable/developed)
Medium Density Residential (RM-9600)	207.01	205.13	3 parcels changed to TC, -1.44 acres; 3 parcels changed to RH, - 0.93 acres; 2 parcels changed from RR, 0.5 acres	1 single-family unit (vacant undevelopable), 2 Accessory Dwelling Units (developed)
High Density Residential (RH)	41.45	42.40	1 parcel changed from TC, 1.37 acres; 1 parcel changed to TC, - 1.36 acres; 3 parcels changed from RM-9600, 0.93 acres	
Town Commercial (TC)	46.69	48.12	3 parcels changed from RM-9600, 1.44 acres; 1 parcel changed to RH, 1.37 acres; 1 parcel changed from RH, 1.36 acres	8 multifamily units (TC SR 20)
Historic/Limited Commercial	5.52	5.52	No change	
General Commercial	5.23	5.23	No change	2 multifamily units
Memorandum of Agreement (MOA)	14	14	No change	2 single-family units (36 units of capacity remaining)
Planned Unit Development Overlay (PUD)	6.33	6.33	No change	
Public/Quasi-Public (P)	83.95	83.95	No change	

Source: Town of Coupeville, analysis and summary by Facet, 2024

Updated Housing Capacity by Zone

In the 2023 plan, the project team reported a total capacity of 244 units if all 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. After accounting for the zoning changes (many of which did not occur on parcels with identified land capacity for housing units), the capacity by zone is as follows (**Exhibit 2**):.

Exhibit 2. Net Housing Unit Capacity by Zone

Zone	Net Housing Capacity		Net Population Capacity	
	With Sewer Expansion	Without Sewer Expansion	With Sewer Expansion	Without Sewer Expansion
Single Family Residential Zones				
Residential Reserve (RR)	20	0	40	0
Low Density Residential (LDR)	91	40	185	81
Medium Density Residential (RM-9600)	90 (-1, rezone)	183 (-2, rezone)	90 (-1, rezone)	183 (-2, rezone)
Multi-Family Zones				
High Density Residential (RH)	4	4	8	8
Other Residential Zones				
Planned Unit Development Overlay (PUD)	0	0	0	0
Memorandum of Agreement (MOA)	27	27	60	60

BERK, 2022; Facet, 2024.

Employment Capacity by Zone

The 2023 Plan’s Land Capacity Analysis did not contain an estimate of employment capacity. Following Island County’s land capacity analysis methodology, the following estimates of employment capacity were derived for Coupeville’s commercial zones (Exhibit 3).

Exhibit 3. Employment Capacity by Zone, 2024

D R A F T

Employment by Zone (May 2024)	Vacant Acres	Redevelopable Acres (inc. Redevelopment Factor)	Total Development Potential (Acres)	Critical Areas Deduction	Public Land Deduction	Employees
General Commercial (GC)	0.27	0.14	0.41	0.25	0.00	0
Historic/Limited Commercial East (HLC East)	0.1148	0	0.1148	0.07	0.00	0
Historic/Limited Commercial West (HLC West)	0.0397	0.02	0.0597	0.04	0.00	0
Town Commercial (TC)	1.5844	1.1289	2.7133	1.66	1.00	17
Town Commercial - SR 20 (TC SR 20)	0.43	1.02	1.45	0.88	0.00	0

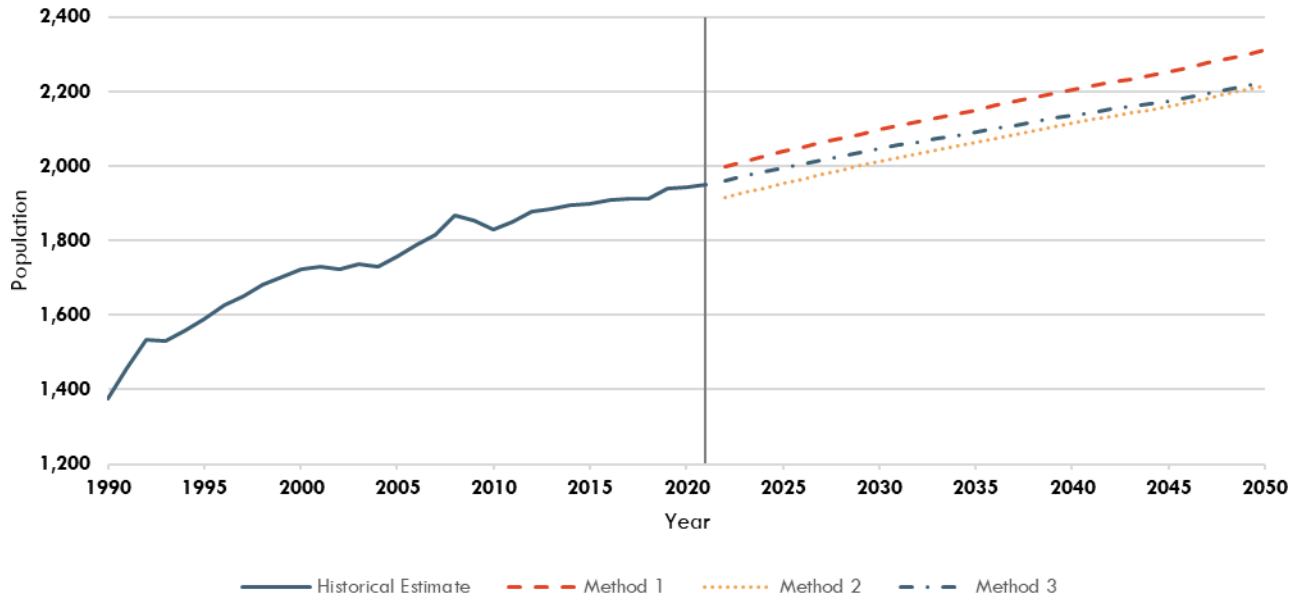
Source: Facet, 2024

Coupeville has capacity for a total of 17 jobs after accounting for the redevelopment factor, the critical areas deduction, and the public lands deduction in accordance with the adopted LCA methodology from Island County (first section of this appendix). Note: Coupeville does not have any industrial zones.

Housing Gap Analysis

Coupeville’s responsibilities under the Growth Management Act have expanded as a result of changes to the Housing Element requirements to plan for and accommodate housing that is affordable to all economic segments of the community. Using the analysis steps outlined in the Department of Commerce’s Housing Element Guidebook Volume 2, Appendix C of Volume II of the comprehensive plan demonstrates Coupeville’s capacity relative to its housing allocations.

Exhibit 44. Coupeville Population, Historical (1990-2021) and Projected (2022-2045)



Note: Historical estimates in census years are a count while intercensal years are estimates.
Sources: [OFM Historical April 1 Intercensal Estimates of Population](#), 1990-2000 prepared March 2002; 2000-2010 last revised June 23, 2016; 2021 last revised November 30, 2021; [OFM GMA Population Projections for Counties 2010-2040 with 2050 Supplemental](#), December 2017; [Island County 2036 Appendix B: Population Growth Analysis & Accommodations](#), 2016; BERK, 2022.

As with the 2023 plan, Coupeville is planning for a 2045 projected population of 2,175 (Exhibit 4).

Capacity Analysis

The following outline establishes how the 2023 land capacity analysis was conducted. This analysis was updated with recent development as well as with a calculation of employment capacity using the procedures outlined in the Countywide Planning Policies.

Parcels were sorted by zoning designation and classified as vacant, undevelopable, redevelopable, or developed based on the Assessor’s current use data, Island County and Town land use records, and Town of Coupeville staff input. BERK applied a market discount factor to the potential buildout of redevelopable parcels to account for land that is unlikely to be used for housing development due to market conditions. BERK also applied deductions to vacant and redevelopable parcels to account for critical areas and land needed for public purposes (roads and infrastructure). This resulted in an estimate of remaining housing unit capacity within the town, which was compared to the 2045 population estimate to determine if the town contains enough land to accommodate projected housing growth. (These market factors were unchanged for the 2025 plan.)

General Steps

- Establish a baseline property inventory. Sort parcels by zoning designation and classify each as vacant, undevelopable, redevelopable, or developed based on the Assessor's parcel data, Island County and Town land use records, and Town of Coupeville staff input. Remove undevelopable parcels from the analysis (land which is tax exempt, historic properties, and parcels identified by the Town as undevelopable during the planning period because of existing agreements). Determine locally appropriate deductions to apply to the development potential of vacant and redevelopable parcels to account for market conditions, critical areas, and land needed for public purposes:
1. For redevelopable parcels, apply a market factor discount to account for potential market-based impediments to development during the planning period (discount depends on the underlying zoning and parcel size as discussed below).
 2. For vacant and redevelopable parcels, deduct a critical area constraint factor of 39% based on the overall percentage of acres in critical areas in Coupeville.
 3. For vacant and redevelopable parcels, deduct 15% to account for land needed for public purposes (roads and infrastructure).
 3. Based on available zoning information, sort all parcels into four groups as follows: (a) parcels zoned for single family home development (freestanding homes, townhomes, or other forms of individual lot development); (b) parcels zoned for multifamily development (apartments, condominiums, mobile home parks, and other forms of multi-unit per parcel development); (c) other residential zones (parcels zoned Planned Unit Development or MOA Special Planning Area); and (d) non-residential zones. Each of these groups should then be analyzed separately as described below to calculate estimated housing and population capacity.

(1) Baseline Property Inventory: Land Use and Buildable Land Classification

Town of Coupeville staff, BERK, and MAKERS combined Island County and Town land use records for all parcels within the Town to establish a baseline property inventory. Based on the property records, Town staff and BERK classified each property in the Town as either vacant, undevelopable, redevelopable, or developed:

- **Vacant** land consists of properties assigned a land use classification code of greater than 90 but less than 100 (considered undeveloped by the Assessor) or if the

improvement value is less than \$4,000.¹ Parcels with a mobile or manufactured home are not considered vacant regardless of the improvement value.

- **Undevelopable** land includes properties which are tax exempt, historic properties, and parcels identified by the Town as undevelopable during the planning period:
 - **Tax exempt** properties include parks, schools, churches, and public facilities/land.
 - **Historic** properties include those on the State or National Historic Register of Historic Places and Ebey’s Contributing Structures. Parcels within Ebey’s Landing National Historical Reserve generally allow new construction in coordination with other regulations but are subject to the Reserve’s Design Guidelines and review process (with more stringent review requirements and standards in Review Area 1). It is possible some of the parcels in residential areas with Ebey’s Contributing Structures may subdivide during the planning period, but existing site conditions (including critical areas), improvement to land value ratios, and the Reserve’s Design Guidelines limit opportunities to develop many of these at higher densities than what currently exists. For the purposes of this analysis, these properties are assumed unlikely to redevelop and thus have no additional development capacity.
 - The Town identified specific parcels as undevelopable because of **existing Memorandum of Agreement (MOA), HOA, or Planned Unit Development (PUD) agreements**. Parcels in the **agricultural or open space program** (land use codes 81, 82, 83, 87, 94, and 95), **water areas** (land use code 93), and **land assessed at under \$500** are also considered undevelopable.

Facet updated this analysis using the same methodology on updated parcel and assessor data in 2024.

- **Redevelopable** land represents properties that are currently underutilized for development. This category includes properties that could be further subdivided to allow additional residential development, properties where the current use could be expanded without subdivision, and properties that could be converted for residential development that are more intensive than the current use. For purposes of this analysis, the development potential of non-vacant redevelopable parcels varies based on whether the underlying zoning is considered a single family, multi-

¹ The Washington State Department of Commerce’s (DOC) *Urban Growth Area Guidebook* defines vacant land as “land which has no structure or has a building improvement value of less than \$500.” Local governments have a degree of discretion in terms of assumptions used for the land capacity analysis. According to the Island County Assessor’s office, an improvement value of less than \$4,000 generally represents a septic system, well, or other minimal improvement on the parcel and is not likely a habitable structure.

family, other residential, or non-residential zone (see Step 3 below for additional detail). In addition, the two parcels currently in the forest land program in Coupeville (land use code 88) are considered redevelopable because they are likely to be taken out of the program and redeveloped within the planning period based on conversations between the Town and current property owners.

- **Developed** properties do not meet any of the above criteria and are assumed to have no additional development capacity for the purposes of this analysis.

(2) Determine Locally Appropriate Deductions

To accurately assess development capacity, BERK worked with Town of Coupeville staff to establish locally appropriate deductions to apply to the development potential of the town's vacant and redevelopable parcels. The following deductions account for land that is unlikely to be used for housing development due to market conditions, land constrained by environmentally critical areas, and land that will be needed for public purposes:

- **Market Factor.** For redevelopable parcels, apply a market discount factor to account for potential market-based impediments to development during the planning period. This is a common approach in land capacity analyses in Washington State, per the Department of Commerce's *Urban Growth Area Guidebook (2012)*, which recommends using a higher market factor for redevelopable land than for vacant or undeveloped land.² This analysis varies the deduction for redevelopable parcels based on the underlying zoning and parcel size as follows:
 - Discount parcels in single-family zones on a sliding scale to account for parcels that are physically large enough to be subdivided but cannot be subdivided due to the placement of the existing house on the parcel:
 - 75% reduction for parcels ≥ 2 and ≤ 2.5 times the minimum lot size
 - 50% reduction for parcels > 2.5 and ≤ 3 times the minimum lot size
 - 25% reduction for parcels > 3 and ≤ 3.5 times the minimum lot size
 - 0% reduction for parcels > 3.5 times the minimum lot size
 - Discount parcels in multi-family zones by 50%.
- **Environmentally Critical Areas.** For vacant and redevelopable parcels – after applying the market discount factor – deduct a critical area constraint factor of 39%

² The market factor deduction is applied only to redevelopable parcels, while the critical areas and public land deductions are applied to both vacant and redevelopable parcels. This results in a higher deduction factor for redevelopable land than vacant land.

based on the overall percentage of acres in critical areas in Coupeville.³ Critical areas include wetlands and associated buffers; streams, waterbodies, and associated buffers; flood hazard areas (designated floodways); Shoreline Master Program (SMP) setback minimums for residential development; and geologically hazardous areas, erosion hazard areas, landslide hazard areas, and any associated buffers.

- **Roads and Infrastructure.** For vacant and redevelopable parcels – after applying the market factor and environmentally critical areas deductions – deduct 15% to account for land needed for public purposes such as roads and infrastructure.

³ While a parcel-by-parcel deduction of critical areas would be more precise, detailed spatial data on the location of environmentally critical areas in Coupeville is not available at this time. This analysis uses the same flat percentage deduction for critical areas as the County's 2016 Buildable Lands Analysis for consistency. To determine this critical area constraint factor, the County compiled all available critical area mapping information and merged these layers into a single layer to determine the total quantity of constrained acreage in the Town. The County then compared the number of acres constrained by critical areas to the total number of acres in Coupeville to calculate the percentage of land area within Coupeville that is constrained by critical areas.

(3) Calculate Housing and Population Capacity

After establishing a baseline property inventory and appropriate deductions, BERK (2023) and Facet (2025) calculated housing and population capacity using the following steps:

- Apply residential density assumptions for each zone to estimate **development potential** (in housing units) by zone.
- For redevelopable parcels, subtract existing dwellings and apply the appropriate market factor deduction.
- Summarize **combined development potential** (sum of vacant and redevelopable parcels) by zone and apply the critical areas and public land deductions to estimate **total net housing unit capacity** by zone. Add these together to determine the town's **total combined housing unit capacity**.
- Apply the town's average household size of 2.24 to estimate net population capacity.⁴

⁴ US Census 5 Year ACS, 2016-2020 (Table S1101).

Development Density Assumptions

It is necessary to set assumptions about future housing density (housing units per acre of land) to calculate potential housing development capacity. BERK used the density assumptions by zone in **5** based on allowed uses and maximum density limits established in the Town’s land use code. Chapters 16.08 and 16.12.040 of the Coupeville Town Code (CTC) establish allowed uses and development standards for residential zones within town limits (RR, LDR, RM-9600, RH, PUD, and MOA). Non-residential zones (HLC, TC, and GC) are not included in this analysis. While multifamily residential development is generally allowed in these commercial zones (either as mixed-use or pure residential, depending on the location), most parcels that are not currently tax exempt, historic, or undevelopable for other Town-identified reasons are currently developed with non-residential uses.

Exhibit 55. Residential Density Assumptions by Zone

Zone	Minimum Lot Size (sq. ft)	Minimum Lot Size (ac)	Maximum Density (du/ac)	
Single Family Residential	Residential Reserve (RR)	87,120	2	1 du / 2 ac
	Low Density Residential (LDR)	21,780	0.5	2
	Medium Density Residential (RM-9600)	9,600	0.22	4.5
Multi-Family Residential	High Density Residential (RH)	4,000	0.09	10.9
Other Residential	Planned Unit Development (PUD)	The Town considers all parcels zoned PUD unlikely to redevelop during the planning period. See the discussion below.		
	Memorandum of Agreement (MOA)	Varies based on the Special Planning Area. Per Town of Coupeville Staff, the undeveloped MOA areas have remaining capacity for 27 units. See the discussion below.		

Sources: Coupeville Town Code, 2022; BERK, 2022; Facet, 2024.

Steps by Zoning Group

For the purposes of this analysis, BERK categorized residential zones in Coupeville into three groups: single family, multi-family, and other residential zones. The three single family zones (RR, LDR, and RM-9600) do not allow multi-family housing as a principal use while the RH multi-family zone does (CTC Chapter 16.08). The other residential zones (PUD and MOA) are considered separately because of their unique development requirements and existing agreements. The steps used to calculate capacity for each group are detailed below.

Single Family Residential Zones (RR, LDR, RM-9600)

1. Consider parcels currently used for non-single-family housing – such as multi-family housing, residential condominium, etc. (land use codes 13-19) – and parcels currently used for non-residential (land use codes 20-87 and 89) as developed. Consider parcels currently developed with a single-family home (land use code 11) that are less than twice the minimum lot size and parcels currently developed with 2 to 4 households (land use code 12) that are less than 3.5 times the minimum lot size as developed.⁵
2. Calculate the **development potential** within each zone:
 - a. Vacant parcels: Divide the parcel acreage by the minimum lot size and round down to the nearest whole number to determine potential build out of the parcel. If the parcel is less than the minimum lot size, assume one additional dwelling unit can be built.
 - b. Redevelopable parcels: If non-vacant, divide the parcel acreage by the minimum lot size, round down to the nearest whole number, and subtract one to account for the existing dwelling unit. Identify all parcels that are 2 to 3.5 times the minimum lot size and apply the following market deductions:
 - i. 75% reduction for parcels ≥ 2 and ≤ 2.5 times the minimum lot size
 - ii. 50% reduction for parcels > 2.5 and ≤ 3 times the minimum lot size
 - iii. 25% reduction for parcels > 3 and ≤ 3.5 times the minimum lot size
 - iv. 0% reduction for parcels > 3.5 times the minimum lot size
 - c. Add all vacant and redevelopable land to determine the **combined development potential** in number of dwelling units.
3. Determine the **total net capacity** in number of dwelling units within each zone:
 - a. Deduct 39% to account for critical areas.

⁵ Parcels in single family zones currently developed with one single family home are unlikely to redevelop at a higher density if the parcel is less than two times the minimum lot size as redevelopment at a higher density would require a variance or change in zoning. In contrast, if a lot is at least twice the minimum lot size, it could be subdivided to form two or more lots provided that the division does not result in a lot entirely constrained by critical areas. Parcels currently developed with two to four units are unlikely to redevelop at a higher density if the parcel is less than 3.5 times the minimum lot size.

b. Deduct 15% to account for land needed for public purposes.

Add the resulting total net capacity for each residential single family zoning designation together to determine the total development potential for all single-family zones in Coupeville. The result of this step will be the **total combined capacity** of all single-family zones in the town in number of dwelling units.

4. The total net capacity by zone or the total combined capacity can be multiplied by Coupeville’s average household size of 2.24 to determine population capacity in the single-family zones.

5. **Multi-Family Residential Zones (RH)**

Consider parcels currently used for non-residential (land use codes 16, 20-87, and 89) as developed.

1. Calculate the **development potential** within each zone:

2. a. Vacant parcels: Multiply the parcel acreage by the maximum density in the RH zone (1du/4,000sqft) and round down to the nearest whole number to determine potential build out of the parcel. If the parcel is less than the minimum lot size (4,000sqft), assume one additional dwelling unit can be built.

b. Redevelopable parcels: If the improvement value is less than half the land value, consider the parcel redevelopable.⁶ Multiply the parcel’s acreage by the maximum density in the RH zone (1du/4,000sqft), round down to the nearest whole number, and subtract one to account for an existing dwelling unit.⁷ Deduct 50% to account for the redevelopment factor.

3. c. Add all vacant and redevelopable land to determine the **combined development potential** in number of dwelling units.

Determine the **total net capacity** in number of dwelling units within each zone:

4. a. Deduct 39% to account for critical areas.

b. Deduct 15% to account for land needed for public purposes.

Add the resulting total net capacity for each residential multi-family zoning designation together to determine the total development potential for all multi-family zones in Coupeville. The result of this step will be the **total combined capacity** of all multi-family zones in the Town in number dwelling units.

⁶ A common method to identify redevelopable properties is to examine assessed property values, specifically the ratio of assessed improvement value to overall property value. If the improvements on a property account for a relatively small proportion of the overall assessed value, this indicates a higher potential for redevelopment. For purposes of this land capacity analysis, parcels zoned multi-family residential whose assessed improvement value accounts for 50% or less of the total property value are classified as redevelopable.

⁷ In the RH zone, only one non-vacant, potentially redevelopable parcel has an improvement value that is less than half the land value. This parcel is currently a single family residence and so one is subtracted from the potential buildout to account for the existing dwelling unit.

The total net capacity by zone or the total combined capacity can be multiplied by Coupeville's average household size of 2.24 to determine population capacity in the multi-family zones.

5. **Other Residential Zones (PUD and MOA)**

All parcels zoned PUD in Coupeville are considered unlikely to redevelop for the purposes of this analysis and therefore have no additional residential capacity. These parcels were rezoned PUD when a specific application was submitted. A Development Plan and Program was agreed upon by the applicant and Town prior to development that used the underlying future land use to provide density and use guidelines. All areas zoned PUD are currently developed with improvement values greater than the land value or as open space per the development agreement.

Per Town of Coupeville Staff, there are 28 units of capacity remaining in the MOA Special Planning Area.

Residential Capacity

Exhibit 6 presents net housing unit capacity by zone after applying the density assumptions in **Exhibit 555** to vacant and redevelopable properties, subtracting existing units on redevelopable properties, and applying the appropriate market, critical area, and public land deductions. Net population capacity is also listed, which is calculated by applying the average household size of 2.04 to the estimated net housing unit capacity.⁸ To avoid fractional households or persons, calculations in **Exhibit 27266** round values down to the nearest whole number. Per **Exhibit 27266**, **Coupeville has capacity to accommodate approximately 232 housing units or 516 new residents within town limits under current zoning.** It is important to note that this section of the analysis assumes adequate utilities will be available (or included as part of a proposed development) for all vacant and redevelopable parcels at some point during the planning period.

⁸ US Census 2016-2020 American Community Survey (Table S1101).

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Exhibit 7 maps the locations of identified vacant parcels, vacant parcels with a lot size less than current minimum lot size requirements, redevelopable parcels, and undeveloped MOA parcels included in the analysis (a total of 202 parcels). A total of 194 parcels are considered vacant or redevelopable outside of the MOA.

Exhibit 66. Residential Housing and Population Capacity

Zone	Development Potential		Combined Development Potential ¹	Net Housing Capacity ²	Net Population Capacity ³
	Vacant	Redevelopable			
Single Family Residential Zones					
Residential Reserve (RR)	28	11	39	20	40
Low Density Residential (LDR)	49	128	177	91	203
Medium Density Residential (RM-9600)	69	106	175	90	201
Multi-Family Residential Zones					
High Density Residential (RH)	7	2	9	4	8
Other Residential Zones					
Planned Unit Development (PUD)	—	—	—	—	—
Memorandum of Agreement (MOA)	27 ⁴	—	27	27	60
Total	192	248	440	232 Units	516 People

Note: Values are rounded down to the nearest whole number to avoid fractional households or persons.

1 Combined development potential = vacant + redevelopable development potential.

2 Total net housing capacity is the expected future housing capacity in each zone after applying the critical area constraint factor of 39% and public lands deduction of 15%.

3 Net population capacity is based on an average household size of 2.24 in Coupeville per the 2018-2022 5 Year ACS.

Per Town of Coupeville staff, the MOA Special Planning Area has 28 units of available capacity remaining. No additional critical area or public lands deductions are taken from the remaining capacity of MOA parcels per Town staff calculations discussed above.

Source: US Census Bureau 5 Year ACS, 2018-2022 (Table S1101); Town of Coupeville, 2022; BERK, 2022; Facet, 2024.

Findings

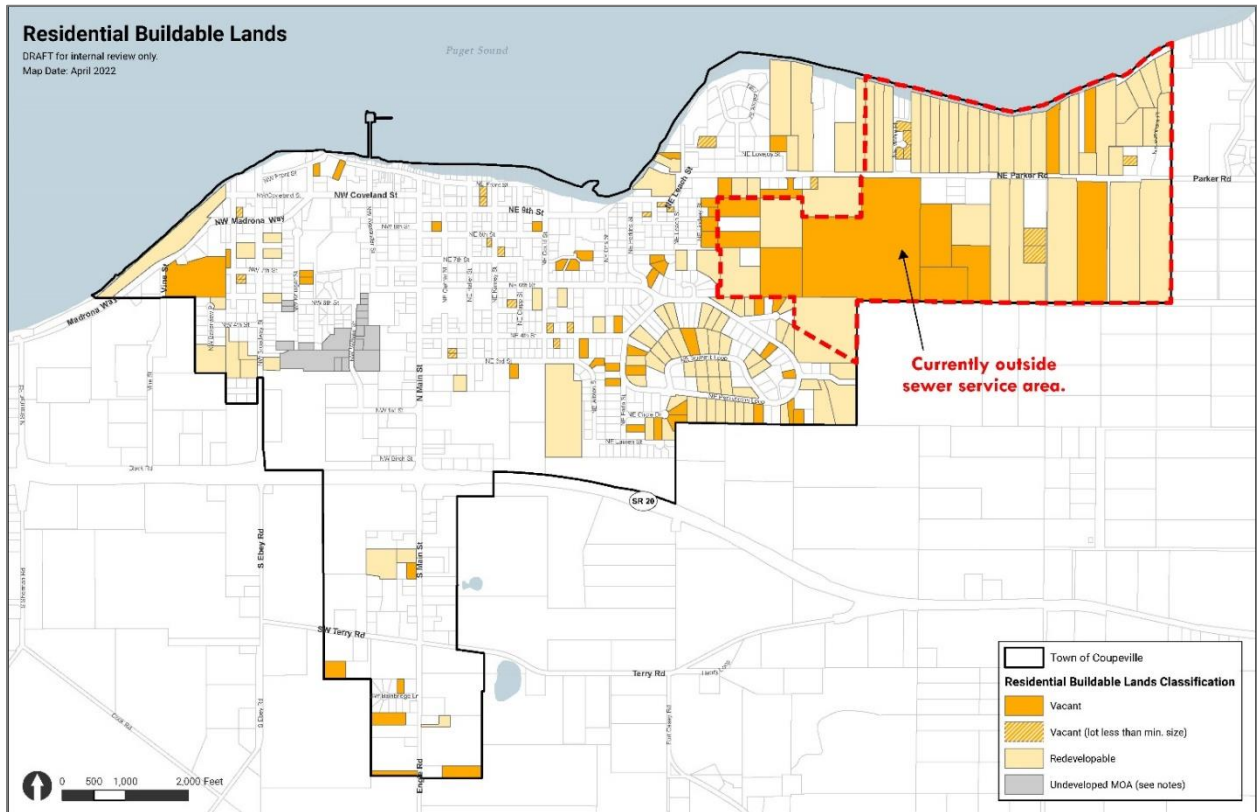
As shown in **Exhibit 27266**, Coupeville has capacity to accommodate approximately 516 new residents within town limits under current zoning. The projected 2045 population is 2,175. However, Coupeville has sufficient capacity to accommodate the projected population within existing town boundaries under any of the population projection methods used assuming utilities will be available for all vacant and redevelopable parcels at some point during the planning period.

Vacant or redevelopable parcels are generally concentrated in eastern Coupeville.

Per the Town's Sewer Plan, any application for a subdivision of parcels in these areas would trigger a review for the requirement for installation of a sewer collection system. This means they are less likely to redevelop during the planning period because of the added cost to developers. **Without additional investments or incentives to extend sewer service, these parcels could be considered undevelopable, which would reduce the remaining housing capacity by 71 units (to 161 units or 358 new residents;**

Exhibit).

Exhibit 8. Areas Not Presently Served by Sewer Service Compared to Residential Buildable Lands



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Exhibit 8. Comparison of Residential Housing and Population Capacity With and Without Sewer Service Area Expansion

Zone	Net Housing Capacity		Net Population Capacity ¹	
	With Sewer Expansion	Without Sewer Expansion	With Sewer Expansion	Without Sewer Expansion
Single Family Residential Zones				
Residential Reserve (RR)	20	0	40	0
Low Density Residential (LDR)	91	40	185	81
Medium Density Residential (RM-9600)	90	90	185	185
Multi-family Residential Zones				
High Density Residential (RH)	4	4	8	8
Other Residential Zones				
Planned Unit Development (PUD)	—	—	—	—
Memorandum of Agreement (MOA)	27	27	77	77
Total	232 Units	161 units	516 People	358 People

Note: Values are rounded down to the nearest whole number to avoid fractional households or persons.

1 Net population capacity is based on an average household size of 2.24 in Coupeville per the 2018-2022 5 Year ACS.

Source: US Census Bureau 5 Year ACS, 2018-2022 (Table S1101); Town of Coupeville, 2022; Facet, 2024.

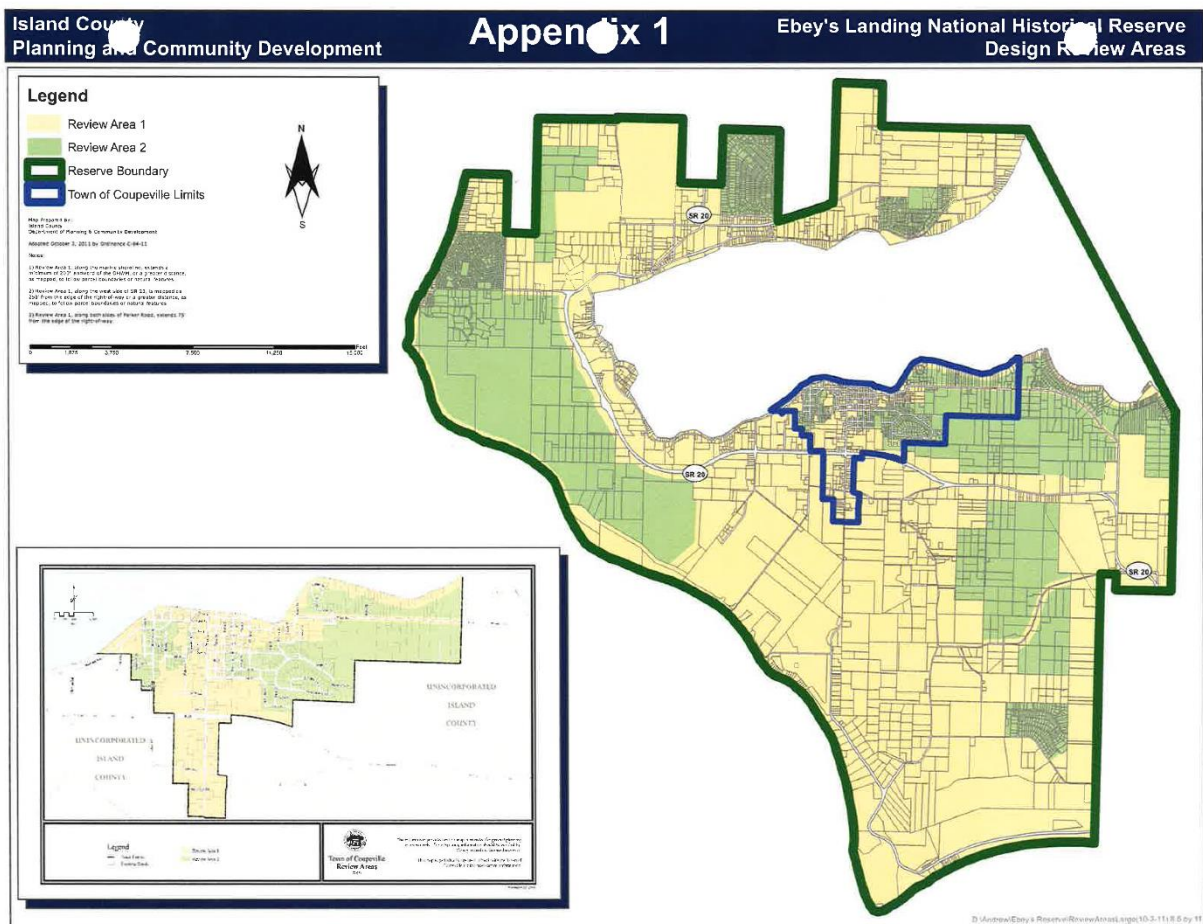
Sources

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Appendix B - Historic Preservation & Community Design

B.1 – Reserve Boundary

The map below is from the Ebey’s Landing National Historical Reserve Design Guidelines. Refer to the *Historic Preservation & Community Design Element* for a map with the design review areas in Coupeville’s town limits.



Appendix C - Housing

Cities and counties fully planning under the GMA must include a housing element in their comprehensive plans. RCW 36.70A.070(2) set out the requirements for a housing element, which must include a housing needs assessment (HNA) intended to inform the goals, policies and objectives in the Comprehensive Plan.

This housing needs assessment (HNA) is an informational document that includes an inventory and analysis of existing and projected housing needs and identifies the number of housing units necessary to manage projected growth in Coupeville. The HNA also helps answer the following questions:

- Who lives and works here and what are their socioeconomic characteristics?
- What types of housing are available?
- Are there any groups of people who are not able to find housing that is safe, affordable, and meets their household needs?
- How much housing, and what types of housing are needed to meet current and future housing needs?
- Is there sufficient buildable land capacity in Coupeville to accommodate projected growth and housing diversity?

This document also includes a gap analysis section that contains the adequate provisions analysis and racially disparate impact analysis required to demonstrate that the Town is taking steps to provide capacity to meet its housing obligations under the GMA.

C.1 – Demographics

Age

Coupeville’s population is growing incrementally, with higher concentrations than county and state averages for its older adults (65 years or over). Rates of growth in the town were less than Island County and the State overall across the past decade (2014-2024), but it grew faster over the last five years than the five years prior ([Error! Not a valid bookmark self-reference.](#)).

About half of the town’s population is currently age 65 or older (Exhibit 2). The median age in Coupeville (64.2) is 20 years older than Island County (44.2) and 26 years older than the State overall (38.0). Adults aged 65 or older have become a larger share of the town’s population as the population has grown, increasing from 25 percent in 2010 to 49 percent in 2022.¹ This is consistent with countywide trends since 2010. Population projections for Island County indicate the median age of the county is increasing at a

¹ ACS 5-Yr Estimates, 2006-2010 and 2018-2022 (Table S0101).

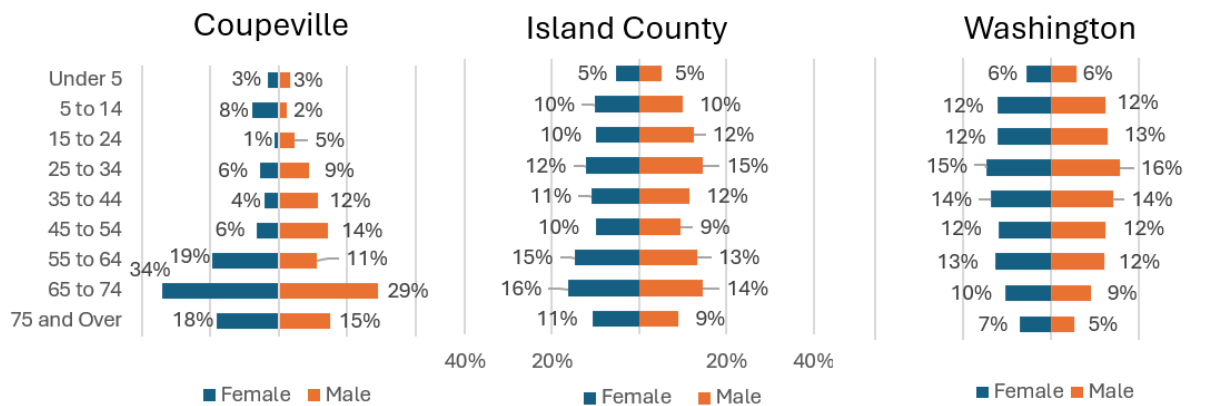
faster rate than the state as a whole and this trend is expected to continue through 2045 (see the **Future Projections** sections).²

Exhibit 1. Population Over Time and Average Annual Growth Rate (AAGR), 2014-2024

	2014	2018	2019	2024	AAGR 2014-2018	AAGR 2019-2024
Coupeville	1,895	1,914	1,939	2,020	0.2%	0.84%
Island County	80,810	85,072	85,847	88,650	1.05%	0.65%
State	7,005,209	7,463,479	7,581,818	8,035,700	1.31%	1.2%

Sources: OFM, 2024; Facet, 2024.

Exhibit 2. Age and Sex Distribution – Coupeville, Island County, and Washington State, 2021



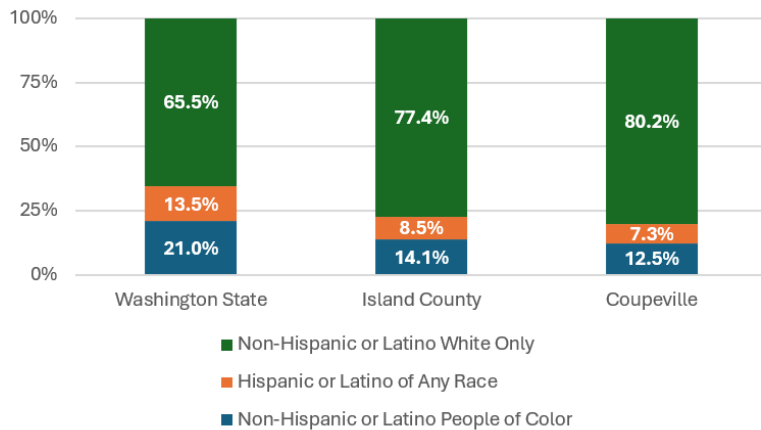
Sources: ACS 5-Yr Estimates, 2018-2022 (Table S0101); Facet, 2024.

Race & Ethnicity

Recent data indicate that Coupeville has become less diverse. About 7.3 percent of residents in Coupeville identify as Hispanic or Latino, a decrease of 2.8 percent since 2020. Additionally, roughly 13 percent identify as a non-Hispanic or Latino person of color, similar to Island County but lower than percentages statewide. See **Exhibit 373** and **Exhibit 484**.

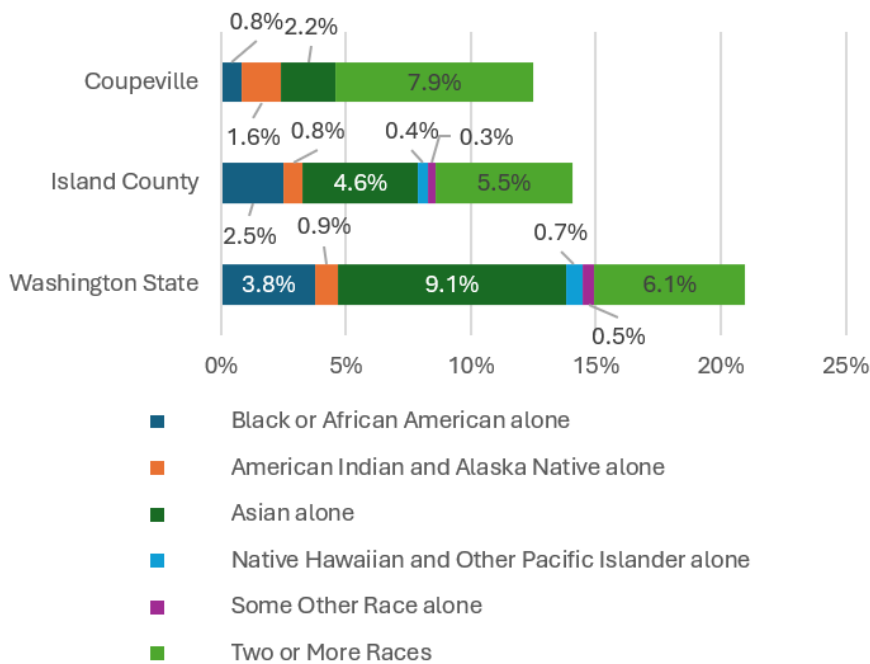
² Island County 2036 Appendix B Population Growth Analysis & Accommodations (page 7).

Exhibit 37. Race and Ethnicity of Population – Coupeville, Island County, and Washington State, 2022



Sources: 2022 ACS 5-Year Estimates, Table DP05; Facet, 2024.

Exhibit 48. Race and Ethnicity of Non-Hispanic or Latino People of Color – Coupeville, Island County, and Washington State, 2022



Sources: 2022 ACS 5-Year Estimates, Table DP05; Facet, 2024.

Segregation in housing by race and income has a long and established history across the U.S. Per the 2020 Census, Census blocks with higher proportions of Hispanic or Latino residents are in south Coupeville (south of SR 20).

Workforce Profile³

As of 2021, Census OnTheMap data indicates that there are 2,116 jobs within Coupeville. Nearly three-quarters of jobs are within the health care/social assistance or public administration sectors. Health care and social assistance accounts for almost 46 percent of employment within Coupeville followed by public administration (25 percent), educational services (6.9 percent), and accommodation and food services (6.1 percent).⁴ Four of Island County's largest employers are located in Coupeville – WhidbeyHealth Hospital, Island County Government, Coupeville School District, and Island Transit.⁵ More individuals commute into Coupeville for work than leave the town to work in another location (1,878 compared with 536 individuals, respectively). Around 100 individuals that live in the Town also work in the Town. Those who commute to Coupeville to work tend to earn higher wages than those who live in Coupeville. See *Appendix D – Economic Stability* for more information about Coupeville's workforce, major employers/industries, and employment projections.

Seasonal Population Change

The estimated seasonal population change in Central Whidbey is 2,371 people, an increase of approximately 18% over the year-round population.⁶ The Coupeville Chamber of Commerce estimates that Coupeville's seasonal population ranges from 1,000 – 1,500 depending on the time of year (highest in the spring and summer months and lowest in the fall and winter months).⁷

Households

As of 2022, the American Community Survey (ACS) estimates there are 853 households in the Town of Coupeville with an average household size of 2.24 people per household.⁸ About two-thirds of households are owner-occupied (66 percent) and about one-third are renter-occupied (34 percent). Two-person households are the largest market for owner housing and single-person households are the largest market for rental housing.⁹ Overall, a little over three-quarters of households have one or two members (**Exhibit 55**).

³ The information in this section is based on data prior to the COVID-19 pandemic.

⁴ U.S. Census Bureau, Center for Economic Studies, 2019.

⁵ EDC Island County, Island County Profile 2024.

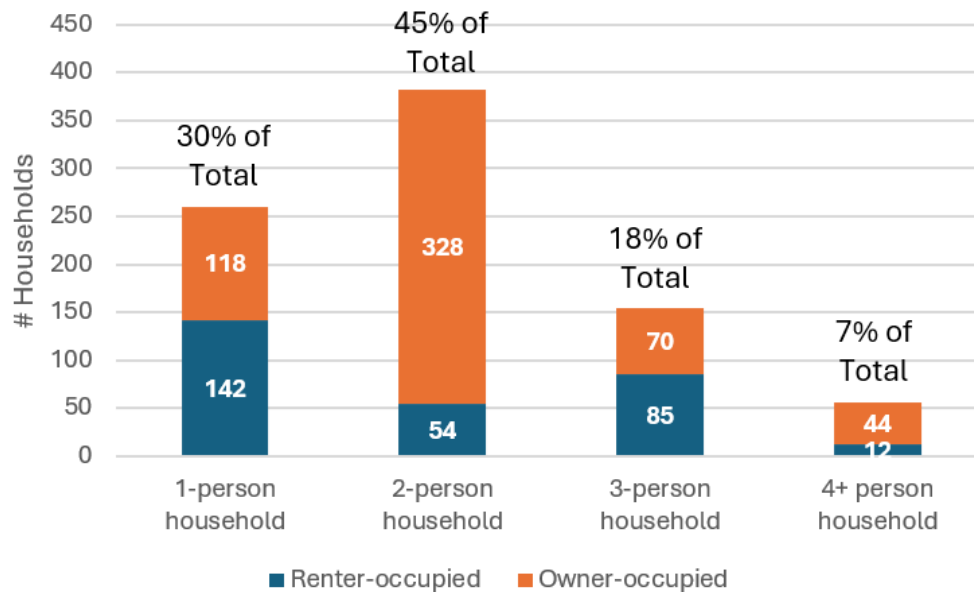
⁶ [Island County Seasonal Housing Report](#), Economic Development Council for Island County, May 2022.

⁷ Coupeville Chamber of Commerce, [Seasonal Population by Quarter](#), Q4 2018 – Q4 2020.

⁸ The U.S. Census Bureau defines a household as a group of people living within the same housing unit. This can be a person living alone, a family, or a group of unrelated people sharing a housing unit. Those living in group quarters, such as a college dormitory, military barrack, or nursing home, are not considered to be living in households. Households are further broken down as either family or nonfamily.

⁹ ACS 5-Yr Estimates, 2017-2021 (Tables DP02 and B25009).

Exhibit 5. Owner- and Renter-occupied Households by Household Size, 2022



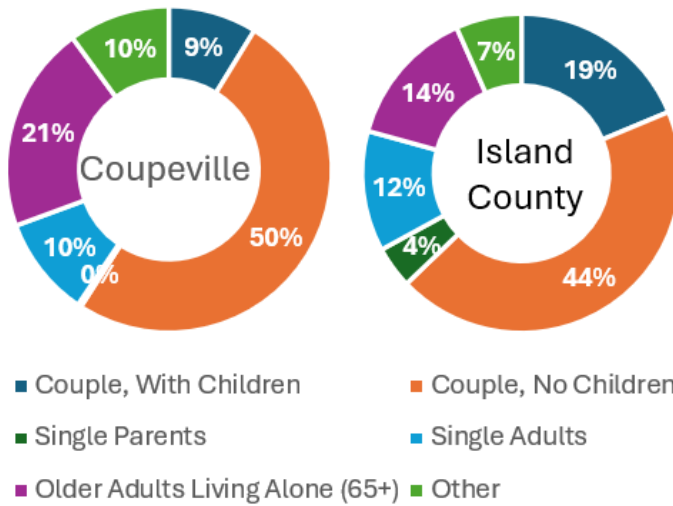
Note: The ACS estimated 849 total households in Coupeville with a margin of error of ±129 households in the 2022 estimates. This is lower than the OFM estimate but can still be used to consider relative percentages of owner and renter households by size.

Sources: ACS 5-Yr Estimates, 2018-2022 (Table B25009); Facet, 2024.

More than two-thirds of households (68 percent) include an adult age 65 or older and more than three-quarters (76 percent) include an adult age 60 or older, up from 37 percent and 48 percent in 2010, respectively. Around a fifth of households (20.5 percent) consist of adults aged 65 or older living alone. Compared to Island County, a smaller percentage of households in Coupeville include one or more children (12 percent versus 23 percent).¹⁰ This is consistent with the age and sex distribution of current residents and the town’s comparatively high median age ([Exhibit 2](#)). Family and non-family households account for roughly half the town’s population each – about 90 percent of the Town’s non-family households consist of people living alone ([Exhibit 2](#)).

¹⁰ ACS 5-Yr Estimates, 2006-2010 and 2017-2021 (Tables DP02 and S1101).

Exhibit 69. Households by Type, 2022



Note: Other households include householders with no spouse or partner present who live with relatives (not including their own children under 18 years) or with only nonrelatives.
 Sources: ACS 5-Yr Estimates, 2018-2022 (Tables DP02 and B11012); Facet, 2024.

Household Income

Understanding the relationship and distribution of household income and housing prices is vital to Coupeville’s efforts to plan for its housing needs. A household’s income dictates its housing decisions and opportunities. When summarizing housing affordability by income level, households are typically grouped relative to the U.S. Department of Housing and Urban Development (HUD) Area Median Family Income (HAMFI). Income groups are typically defined as follows:

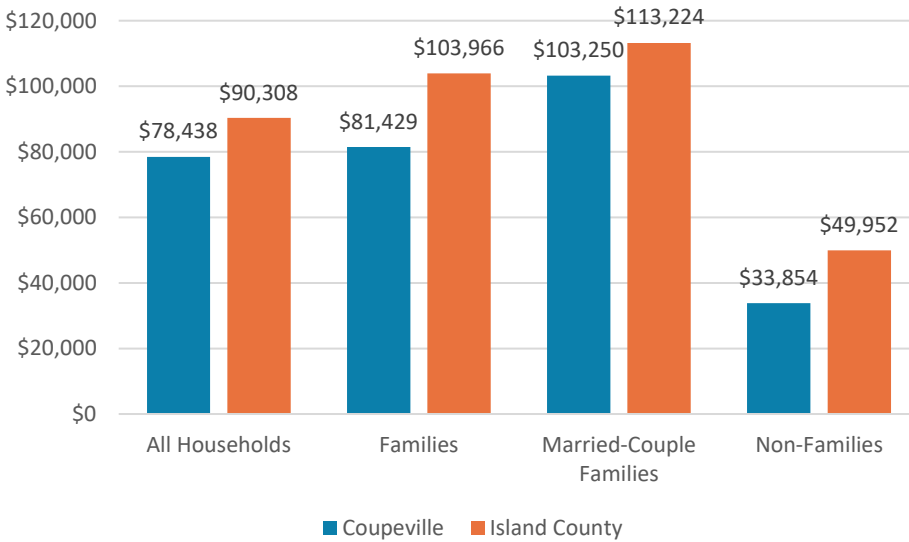
- Extremely Low Income: ≤30% AMI
- Very Low Income: 30-50% AMI
- Low Income: 50-80% AMI
- Moderate Income: 80-100% AMI
- Above Median Income: >100% AMI

HAMFI for Island County was \$102,000 in 2024.¹¹ HUD also publishes Consolidated Planning/Comprehensive Housing Affordability Strategy (CHAS) data which groups households by income level relative to AMI. These data include adjustments to account for differences in household size to reflect the fact that the living expenses for a 1-person household are significantly less than those of a family of four. Income limits to qualify for affordable housing are often set relative to HAMFI.

¹¹ [HUD Income Limits](#), 2024.

The ACS estimates AMI specific to the Town of Coupeville and Island County but does not present household counts by income level relative to HAMFI. Instead, the ACS provides income based on bins by dollar amounts without adjustment for household size (HAMFI takes into account household size while AMI is based on the median income for a four-person family household). **Exhibit 7107** shows 2022 ACS median income in the town and county for all households, families (households with two or more related persons), married couple families, and non-families.¹²

Exhibit 710. Median Household Income by Household Type, 2022



Source: ACS 5-Yr Estimates, 2018-2022 (Table S1901); Facet, 2024.

The ACS lists 2022 median household income for households residing inside the Town of Coupeville as \$78,438, compared with a higher median household income of \$82,850 in Island County and \$90,325 statewide. Family incomes, especially married-couple family incomes, are typically higher than non-family incomes due to the higher earnings from potential multi-income households. These gaps are wider in the town than they are in the county, with non-family households making about one-third of family households and about one-quarter of married-couple family households.

Relative to Island County, a higher proportion of households in Coupeville have annual incomes less than \$25,000 and a smaller proportion of households have annual incomes above \$100,000. However, between 2010 and 2022, Coupeville saw an increase in the share of households making above \$100,000 per year and a decrease in the share of

¹² Family households consist of two or more individuals residing together who are related by birth, marriage, or adoption, and includes any unrelated people (unrelated subfamily members and/or secondary individuals) who may be residing there. A married couple, as defined for census purposes, is a husband and wife enumerated as members of the same household (who may or may not have children living with them). Non-family households consist of people who live alone or who share their residence with only unrelated individuals. U.S. Census Bureau, [Subject Definitions](#).

households making less than \$25,000 per year, reflecting similar trends in Island County (**Exhibit 88**).

Exhibit 8. Household Income in Coupeville and Island County, 2010 and 2022

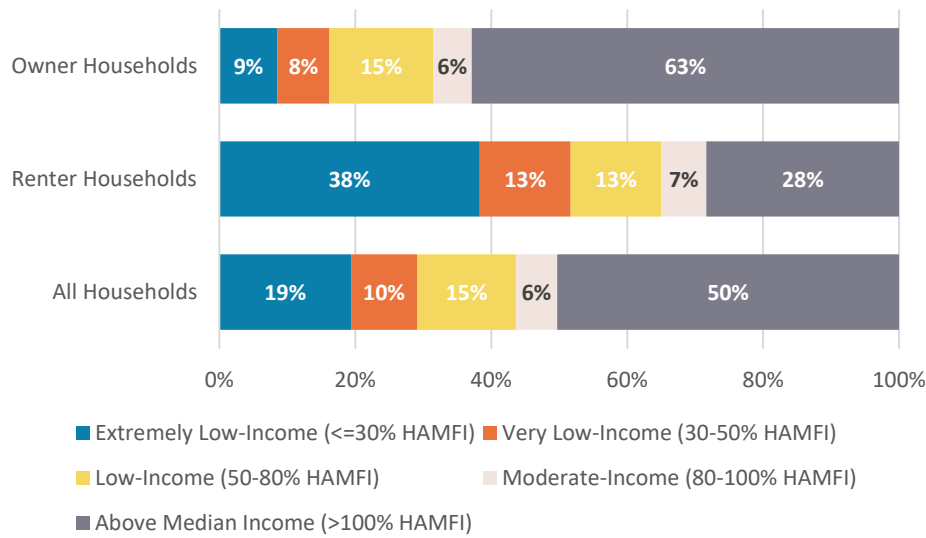
	2010		2021	
	Coupeville	Island County	Coupeville	Island County
< \$25,000	35%	18%	21%	12%
\$25,000 - \$49,999	24%	25%	17%	14%
\$50,000 - \$74,999	21%	22%	11%	15%
\$75,000 - \$99,999	9%	16%	13%	15%
\$100,000 or higher	10%	19%	38%	45%

Sources: ACS 5-Yr Estimates, 2006-2010 and 2018-2022 (Table S1901); Facet, 2024.

Exhibit 99 breaks down renter- and owner-occupied households in the Town of Coupeville by income level relative to HAMFI. As of 2012, 19 percent of all households in Coupeville were considered extremely low-income, 10 percent were considered very low-income, and 15 percent were considered low-income. Renter households are substantially more likely to be extremely low-income or very low-income than owner households (52 percent versus 16 percent, respectively).¹³ Low-income households are likely to struggle with housing affordability and may qualify for income-subsidized rental units that cap monthly payments at 30 percent of income.

¹³ Note that when grouping households by income level, HUD adjusts income thresholds based on household size to reflect the fact that the living expenses for a 1-person household are significantly less than those of a family of four. These adjustments are based on HUD's published household [income limits](#) needed to qualify for income-restricted affordable housing that is set aside for households at a specified income level or below. The [Washington State Housing Finance Commission](#) publishes an expanded version of these income limits for each county in Washington State.

Exhibit 9. Income Level Relative to HAMFI in Coupeville, 2016-2020



Note: Income categories (Extremely Low, Very Low, etc.) are based on Island County 2019 HAMFI of \$73,900. Households include only those in the Town of Coupeville. HAMFI = HUD Area Median Family Income. Sources: HUD CHAS (based on ACS 5-Yr Estimates, 2016-2020); Facet, 2024.

Homelessness

In 2020, counts of homelessness in Island County were reported to be 143 people, with 65 sheltered individuals and 78 unsheltered individuals.¹⁴ A number of local K-12 students in the Coupeville School District also report they are homeless or in insecure housing situations. Since the 2007-08 school year, the number of students reporting homelessness has ranged from 47 in the 2012-13 school year to 110 in the 2018-19 school year. During the 2021-22 school year, 85 students reported homelessness compared with 79 students in 2007-08 (an increase of 8 percent).¹⁵ Most of these students report living in doubled-up homes, reflective of the high rates of cost burden experienced among Coupeville households (see the section on **Cost-burdened Households** below). This may indicate a growing number of families on the brink of homelessness who need support to access local affordable housing options.

According to [Island County’s 2020-2024 5-Year Homeless Housing Plan](#), “the biggest drivers of homelessness in Island County are rising rents, lack of living wage job opportunities, and a lack of diverse housing options, especially affordable housing for low to moderate income individuals and families. Low vacancy rates exist in the for-profit rental market and existing affordable housing is limited with long wait lists.”

¹⁴ [Island County Point in Time Counts](#), 2020.

¹⁵ [OSPI Homeless Student Data & Grant Recipients](#), 2007/08 – 2017/18; [OSPI Washington State Report Card](#), 2018/19 – 2021/22.

C.2 – Housing Inventory

OFM estimates there were 1,047 housing units in the Town of Coupeville in 2024. The housing stock in the Town increased by 114 units between 2010 and 2024 and by 31 units between 2020 and 2024.

Type, Age of Housing Stock, and Production

Coupeville has more than three times as many single-family units as multi-family and most of the housing units added between 2010-2024 were single family units (see **Exhibit 29**. Growth-Related Housing Need by Income Level in Coupeville (Method A)

Income Level (% AMI)	Projected Housing Need	Zone Categories Serving These Needs	Aggregated Housing Needs	Total Capacity	Capacity Surplus (Deficit)
0-30% PSH	34	Low-Rise Multifamily, Mid-Rise Multifamily, ADUs	194	4 + 69 ADU = 73	(121)
0-30% Non-PSH	40				
31-50%	71				
51-80%	61 – 10 multifamily – 2 ADU = 49				
81-100%	29	Moderate Density	56	36	(20)
101-120%	27				
>120%	89 – 5 = 84	Low Density	84	201	117
Total	351		351	310	(41)

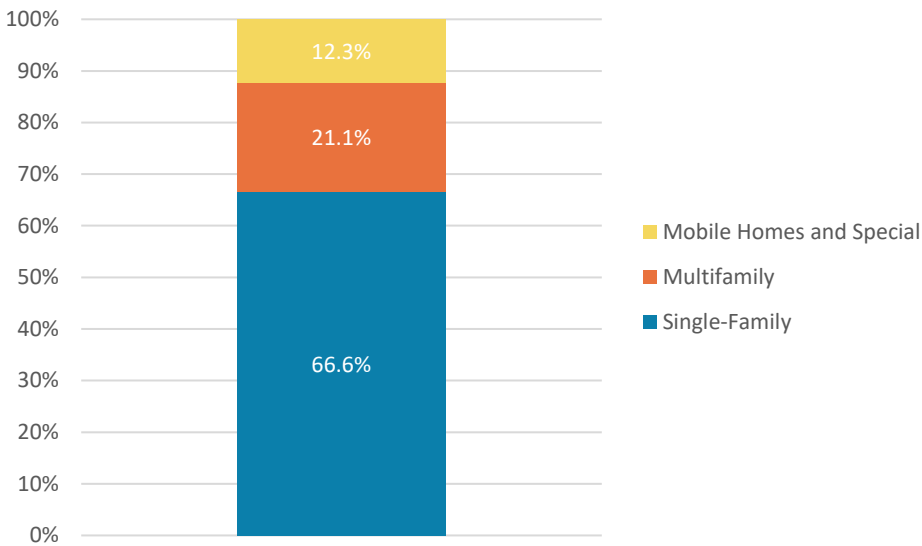
Source: Facet, 2024

The exhibit above shows a gap of 121 units potentially available to households making 80 percent AMI and below. There is also a moderate-density zone category gap of 20 units. There is a surplus of 117 units of housing units likely affordable to households making more than 120 percent AMI.

To address these gaps, the Town can encourage the production of more housing affordable specifically to lower-income households, though some of this need can be fulfilled through other means. As housing stock ages, it can depreciate in value, becoming more affordable at lower income levels. Preservation of older housing stock, while encouraging housing production overall to alleviate upward pressure on rents and housing prices, can increase the availability of housing at lower income levels.

Housing Production below). As of 2024, about two-thirds of housing units are single family and about one-fifth are duplexes or multi-family units. About 12 percent of all units are mobile homes. See **Exhibit 1010**.

Exhibit 10. Housing Inventory by Type, 2024



Sources: OFM, 2024; Facet, 2024.

There are many reasons why people choose mobile home housing, and it can be an affordable housing option that adds value to the community. Washington state law protects the ability for owners to choose manufactured and mobile homes, restricts zoning from prohibiting manufactured housing, and protects existing manufactured and mobile homes.¹⁶ According to the Department of Homeland Security, which tracks an inventory of mobile home park locations for emergency responses purposes, there are three mobile home parks within the town as of 2024. All of these are in southern Coupeville near Terry Rd and Main St. The two north of Terry Rd are classified as small (defined as having less than 50 units), and the one to the south is classified as medium (defined as having between 50-100 units).¹⁷ Mobile home parks within the Town include those catering to adults 55 and older and those that are for all ages. Some units are also placed on individual lots in place of stick-built homes.

Mobile home units can also serve as housing of last resort. Units are made from lighter weight components with less structural framing, making them especially susceptible to problems related to poor maintenance. Aging units in poor condition are sometimes the only available option for cost-burdened households priced out of the rest of the market. People who live in mobile home parks risk displacement when land values rise. These conditions are not unique to Coupeville, but to protect local residents from poor living conditions and displacement the community needs to pursue strategies to increase the availability of housing for vulnerable populations.

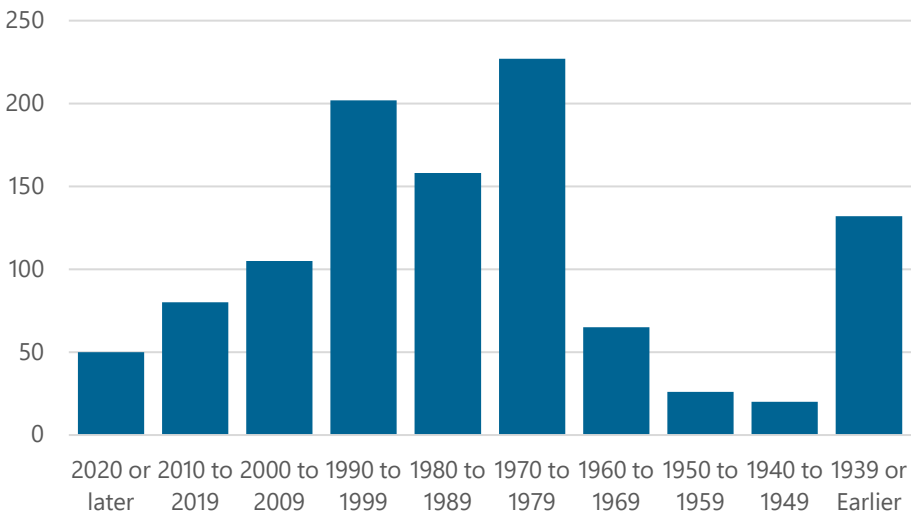
¹⁶ [RCW 35.21.684](#); [RCW 35A.21.312](#), and [RCW 36.01.225](#).

¹⁷ "Mobile Home Parks." [HIFLD Open Data](#), Department of Homeland Security.

Housing Age

About 22 percent of existing units in Coupeville were built since 2000, 61 percent were built between 1960-1999, and 17 percent were built prior to 1960, including many of Coupeville’s historic structures (**Exhibit 11111**). Older housing stock can be a source of naturally occurring affordable housing if it is well-maintained but requires ongoing investment that may be affected by the degree of cost-burden experienced by property owners. The need to rehabilitate structures will continue to increase in coming years.

Exhibit 1111. Housing Inventory by Age in Coupeville, 2024



Sources: ACS 5-Yr Estimates, 2018-2022 (Table DP04); Supplemented with OFM permit data, 1990-present; Facet, 2024.

Housing Unit Size

There is a mismatch between household size and housing unit size with existing housing stock. As shown in **Exhibit 5**, 75 percent of households include only one or two persons. However smaller housing units in Coupeville are in comparatively short supply—only about 39 percent of the housing stock consists of studio, 1-bedroom units, or 2-bedroom units. This misalignment is particularly pronounced for one-person households; 31 percent of households are one-person households yet only 12 percent of housing units are 1-bedrooms or studios. Conversely, 61 percent of housing units have three or more bedrooms, while only 25 percent of households have three or more members (**Exhibit 1212**). This type of mismatch can cause housing affordability challenges. For instance, a single person who does not need or cannot afford a larger home may not be able to find a smaller option available. Encouraging the development of a greater diversity of housing types and sizes, such as townhomes, multiplexes, small lot single family, cottages, and apartments can provide better options and opportunities for these smaller households.¹⁸

¹⁸ [Bring Back Missing Middle Housing](#), AARP, 2018.

Exhibit 12. Household Size vs. Housing Unit Size in Coupeville, 2022

Unit Size	Household Size							
	Total	7 ppl	6 ppl	5 ppl	4 ppl	3 ppl	2 ppl	1 ppl
No bedroom	14							14
1 bedroom	86							86
2 bedrooms	232						72	160
3 bedrooms	376					66	310	
4 bedrooms	80					80		
5 or more bedrooms	65		10	12	34	9		

Sources: ACS 5-Yr Estimates, 2018-2022 (Tables DP04 and B25009); Facet, 2024.

Economic development opportunities seeking to attract major employment to Coupeville may also require a greater diversity of housing types. Such opportunities provide employment for locals but also bring new households into town. Companies with major employment facilities in Coupeville (or looking to locate in Coupeville) may look for availability of a range of housing types to meet a wide variety of employee household needs, including moderate income single-family homes, temporary housing for healthcare workers, and smaller units for couples, singles, and young families.

Vacancy Rates and Seasonal Housing

Vacancy rates in Coupeville are higher than the state and county averages (18 percent versus 8 percent and 16 percent, respectively). The ACS estimates that about 30 percent of the total vacant units in the town are for rent and 33 percent are for seasonal, recreational, or occasional use. The remainder of vacant units are either for sale, sold but unoccupied, for migrant workers, or listed as other vacant.¹⁹

Countywide, approximately 11 percent of the housing units have seasonal or recreational use. This is the highest rate amongst the 10 counties in Washington State with the greatest number of total housing units (Whatcom County is the only other county in this list above 2 percent seasonal housing). Approximately 1,129 seasonal housing units are in the Central Whidbey area, which comprises 14 percent of the total housing unit stock in that geographical area (Coupeville is within the Central Whidbey area).²⁰

¹⁹ ACS 5-Yr Estimates, 2017-2021 (Tables DP02 and B25004).

²⁰ [Island County Seasonal Housing Report](#), Economic Development Council for Island County, May 2022.

Affordability

Cost-burdened Households

One of the best indicators of affordable housing needs is the number of households that are "cost-burdened" or spending too much of their income on housing. High rates of cost-burdened households signal a lack of affordability in the housing market. These households must make difficult choices in prioritizing purchases for other necessities such as food, healthcare, and childcare to make ends meet. Cost-burdened households are also at higher risk of displacement and housing instability with rising rents, property tax increases, or other life circumstance changes.

HUD considers housing to be affordable if it costs no more than 30 percent of a household's income. Households paying more than 30% of their monthly income for housing are considered **cost-burdened**, while households paying more than 50% are **severely cost-burdened**. Given the lag in data collection, HUD's cost burden estimates are based on 2019 ACS surveys. It is likely that experienced rates today are higher than shown here, given the widening gap between income and housing costs in recent years.

Source:

In 2020, 32 percent of all households in Coupeville were cost-burdened, with 15 percent severely cost-burdened. These rates are close to those in Island County overall (31 percent and 13 percent, respectively). Impacts of cost burden are most concerning for low-income households, where there simply is not enough money to meet basic family needs after housing costs. Approximately 73 percent of extremely low-income households and 57 percent of very low-income households experience either moderate or severe cost-burden, compared with less than 1 percent of those with a moderate income. These households are also much more likely to be severely cost-burdened as shown in **Exhibit 131213**. Housing cost burden has serious consequences for health and well-being, particularly for young children or older adults, with higher needs for adequate nutrition and medical care.

Measuring Cost Burden

This appendix uses HUD's methodology for gauging housing cost burden among Coupeville households. This is a widely used but imperfect metric based on the 30% threshold negotiated in Congress in 1969. The metric does not account for differing needs by household type – whether that includes medical bills, childcare, or transportation costs—or the variation in cost of living across geographies. The cost burden metric also sets a flat rate across income brackets, while proportional increases in housing costs affect lower income households dramatically and may simply represent amenity preferences for higher income households. Low-income households who are not "cost burdened" may be settling for substandard housing conditions to afford other necessities.

[HUD Office of Policy Development & Research.](#)

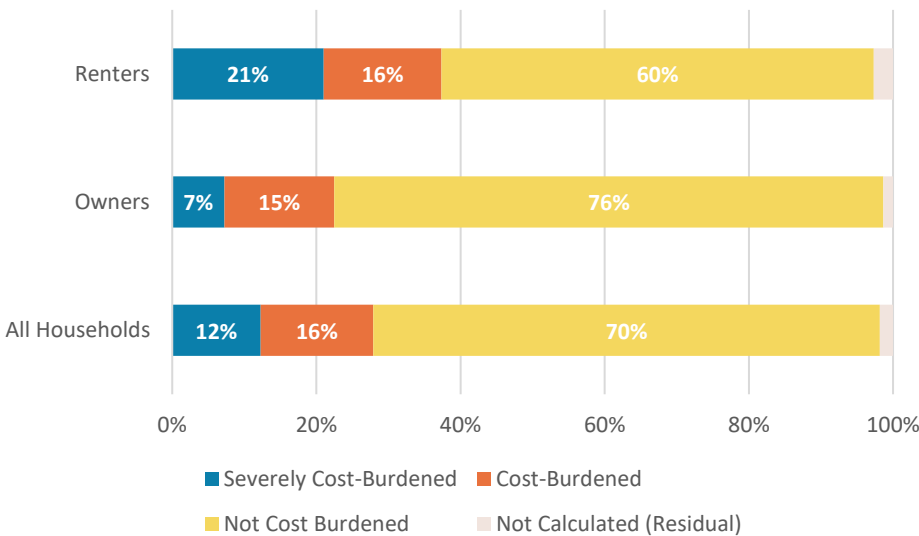
Exhibit 1312. Cost Burden Status by Income Level, Coupeville Households, 2020



Note: Income categories (Extremely Low, Very Low, etc.) are based on Island County 2020 HAMFI of \$76,200. Households include only those in the Town of Coupeville. Sources: HUD CHAS (based on ACS 5-Yr Estimates, 2016-2020); Facet, 2024.

As shown in [Exhibit 141314](#), renters are also more likely than homeowners to experience cost burden. 37 percent of Coupeville renter households experience moderate or severe cost-burden, compared with about 22 percent of homeowner households.

Exhibit 1413. Household Cost Burden by Tenure in Coupeville, 2020

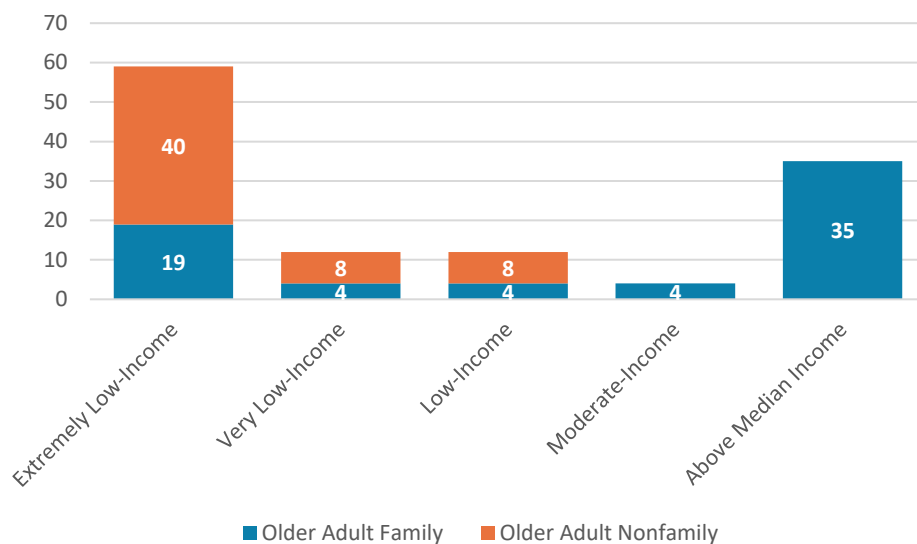


Note: Income categories (Extremely Low, Very Low, etc.) are based on Island County 2020 HAMFI of \$76,200. Households include only those in the Town of Coupeville.

Sources: HUD CHAS (based on ACS 5-Yr Estimates, 2016-2020); Facet, 2024.

As shown in **Exhibit 151415**, 120 older adult (62+) households in Coupeville are both cost-burdened and low-income. Older adult households account for 29 percent of all extremely low-income households in Coupeville. Rates of cost burden are particularly high among Coupeville’s older adult households. About one-quarter of all older adult households (family or non-family with at least one person age 62+) are cost-burdened.

Exhibit 1514. Cost Burdened Older Adult (62+) Households in Coupeville, 2020



Note: Income categories (Extremely Low, Very Low, etc.) are based on Island County 2020 HAMFI of \$76,200. Households include only those in the Town of Coupeville. Older adult families are defined by HUD as households with 2 persons, either or both age 62 or over. Older adult non-families are households with 1-2 unrelated persons, either or both age 62 or over (this group includes older adults living alone). Sources: HUD CHAS (based on ACS 5-Yr Estimates, 2016-2020); Facet, 2024.

About half of the town’s population is currently aged 65 or older (see Exhibit 2). Adults aged 65 or older have become a larger share of the town’s population as the population has grown, increasing from 25 percent in 2010 to 47 percent in 2021.²¹ This is consistent with countywide trends since 2010, and the trend is likely to continue given the demographics of the town, county, and region. Many older adult households represent individuals who are retired and rely on Social Security checks, retirement income, and accumulated wealth that must be budgeted over an undetermined length of time.²² These resources vary widely from one household to the next and are not easily captured by Census data. These individuals may also require costly medical care or household assistance, which can further strain finances. Those who live alone are particularly vulnerable to financial shocks without community and family support

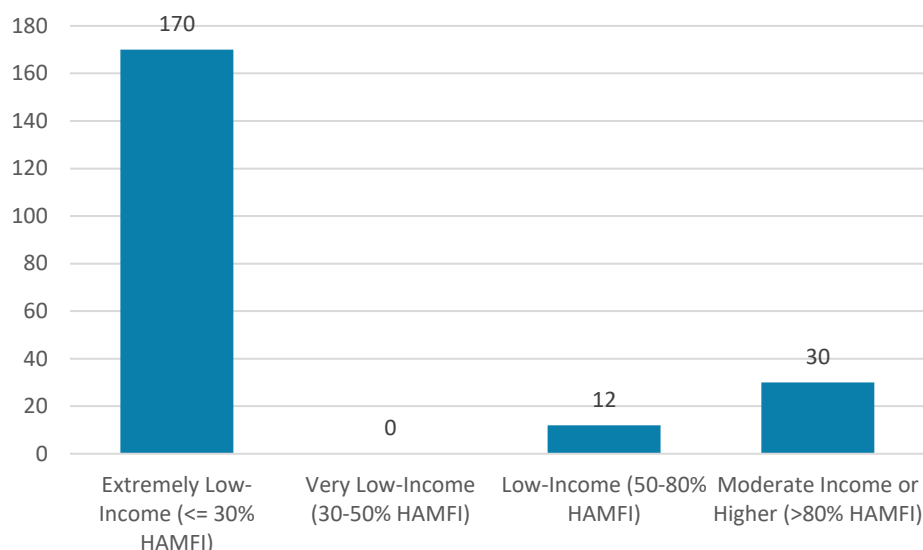
²¹ ACS 5-Yr Estimates, 2006-2010 and 2017-2021 (Table S0101).

²² The ACS estimates 54% of households in Coupeville have Social Security income and 40% have retirement income (compared to 40% and 32% in 2010, respectively). ACS 5-Yr Estimates, 2006-2010 and 2017-2021 (Table DP03).

networks. Many older adults who live alone at this age may also develop disabilities or other medical issues. This is a countywide issue, and studies have shown that shortages of accessible housing and limited access to transit combine to create housing challenges for older and disabled adults.²³

Households with members living with a disability in Coupeville are also at high risk for cost burden. Quantitative data on this topic are not extensive but do show that extremely low-income households with a member with a cognitive limitation face more housing unit problems, including cost burden, as shown in **Exhibit 161516**.

Exhibit 1615. Disability Status for Households with One or More Housing Unit Problem in Coupeville by Income Level, 2020



Note: Income categories (Extremely Low, Very Low, etc.) are based on Island County 2020 HAMFI of \$76,200. Households include only those in the Town of Coupeville. Housing unit problems include lacking complete kitchen facilities, lacking complete plumbing facilities, overcrowding (a unit with more than 1 occupant per room), or with cost burdens more than 30%.

Sources: HUD CHAS (based on ACS 5-Yr Estimates, 2016-2020); Facet, 2024.

Affordability is a complex issue influenced by many factors and this share of income approach to measuring affordability is not a perfect metric. While the approach highlights the problem of affordability, it may inadequately describe problems faced by households with lower incomes. For example, households with higher incomes could pay 30 percent or more of their income on housing and have enough money left over to avoid difficult budget tradeoffs that a lower income family would encounter. Higher income households would also be able to afford considerably more and have far more options than households whose incomes are at or below the town median of \$78,438 per year (whose affordability index places them with a total monthly housing cost not to exceed \$23,531 per year or \$1,961 a month). Another concern is that measuring just

²³ [Housing America's Older Adults](#), Joint Center for Housing Studies of Harvard University.

the share of income spent on housing does not adequately capture the cost of tradeoffs often made to reduce housing costs.

Home Ownership

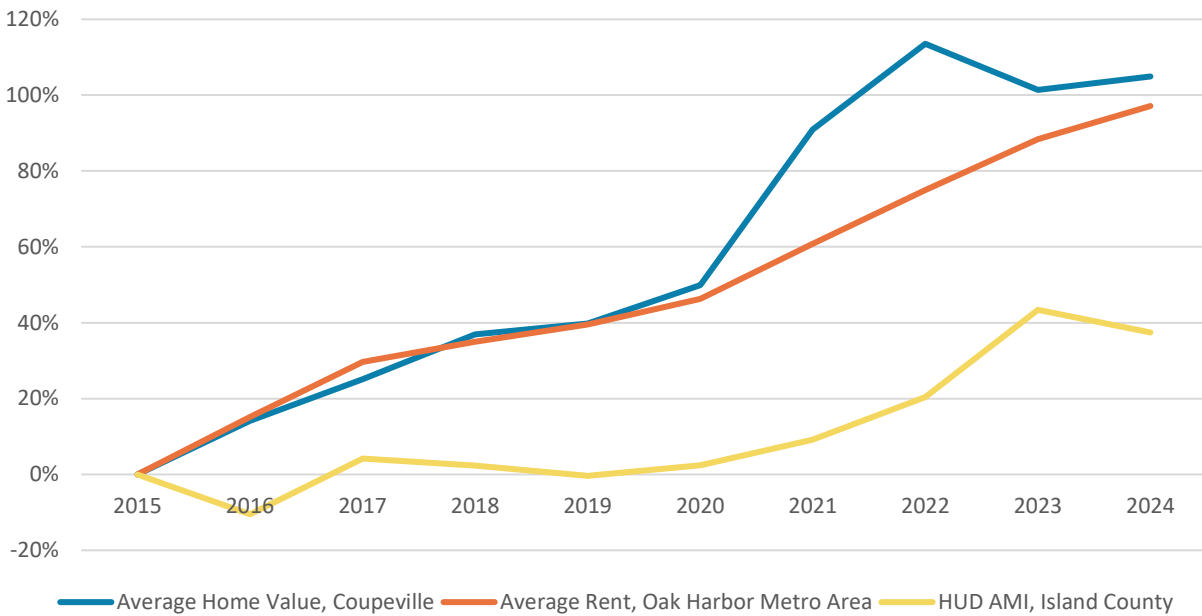
Home ownership is an important topic to consider since it is the main way most American families accumulate wealth. Home ownership in advantaged neighborhoods also provide access to amenities and social capital that can lead to better life opportunities. As of 2022, about two-thirds of occupied households in Coupeville were owner-occupied (66 percent).²⁴ While homeowners are generally less cost burdened than renters, low-income owner households are more likely to be cost-burdened than those with moderate or above median income.

Since 2015, housing costs have risen at a faster pace than incomes in Coupeville – home prices increased by 103 percent in the area from 2015 to 2022 while median family income in Island County increased by 20 percent (**Exhibit 171617**). This trend puts a squeeze on household finances and limits access to home ownership for first time home buyers. Home prices in Coupeville are similar to Island County overall despite slightly higher median household income in the county. As of July 2024, the average home value (Zillow Home Value Index) in Coupeville was \$609,518 and the average value of a lower market home was \$461,186 (**Exhibit 181718**).²⁵ Prices are impacted by limited supply and a lack of fluidity in the housing market.

²⁴ ACS 5-Yr Estimates, 2017-2021 (Table B25009).

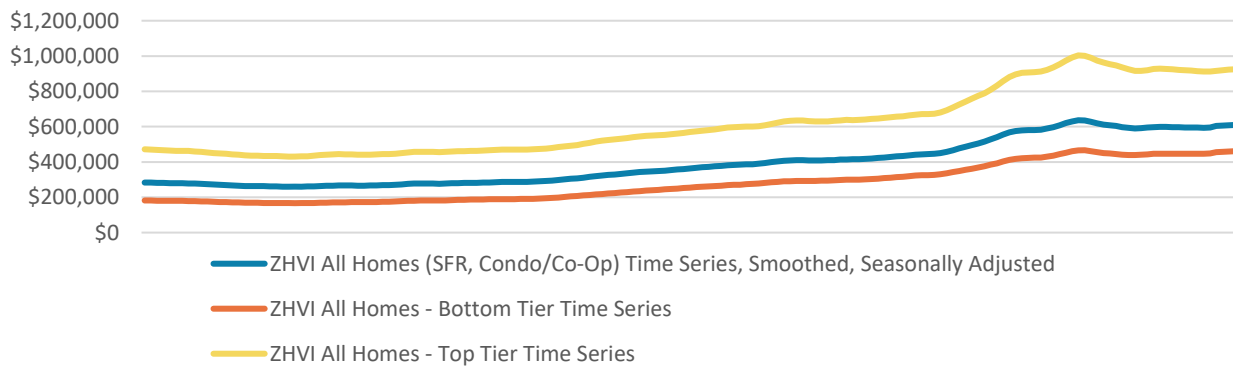
²⁵ The [Zillow Home Value Index](#) (ZHVI) provides median home values in the Town of Coupeville for all ownership homes as well as averages among lower market or “Bottom Tier” homes (those in the 5th to 35th percentile of all units by value) and higher market or “Top Tier” (those in the 65th to 95th percentile of all units by value). ZHVI represents the whole housing stock and not just homes that list or sell in a given month.

Exhibit 1716. Percent Change Since 2015 in Average Home Value, HAMFI, and Average Rental Rates



Sources: [Zillow Home Value Index \(ZHVI\)](#) and [Zillow Observed Rent Index \(ZORI\)](#), March 2015 – July 2024; HUD Income Limits, 2015-2024; Facet, 2024.

Exhibit 1817. Average and Bottom Tier Home Price in Coupeville, 2010-2024



Sources: [Zillow Home Value Index \(ZHVI\)](#), January 2010 – May 2024; Facet, 2024.

Why do we care about affordable home ownership?

Home ownership is the greatest source of wealth building for Americans. Advantages to home ownership include the ability to fix monthly housing costs over time and favorable tax policy, such as the mortgage interest deduction. Stable housing allows people to remain in a neighborhood or area, which can promote stronger social networks.

Home ownership comes with risk as well, and it is important to remember that it is not the best choice for every household. In addition, to significant upfront costs for down payments, and transaction costs, some families prefer the flexibility of rental housing and the freedom from large, unexpected maintenance needs. An equitable housing market will offer quality housing for both rental and ownership households, at all income levels.

Sources: [Brookings](#), 2019; [Urban Institute](#), 2018; [Harvard Joint Studies for Housing Research](#), 2013.

Home ownership is dependent upon two primary components: the ability to save for a down payment and the ratio of monthly mortgage payments to monthly income. Saving for a down payment and meeting the credit score required to secure a loan can be a challenge for lower income households. Low- and moderate-income households may pay rent similar to or exceeding a mortgage payment rate but struggle to save enough cash for a down payment, which typically ranges from 7-17 percent of the home cost for individual buyers.²⁶ Washington State offer first time homebuyer programs and down payment assistance programs to qualified buyers in Coupeville. However, passing the required unit inspection can sometimes be a challenge for low and moderately priced homes in the community, creating another barrier to homeownership.

Home ownership can also vary by race and ethnicity. While 10 percent of residents in Coupeville identify as Hispanic or Latino, the ACS estimates that Hispanic or Latino households occupy less than 1 percent of owner-occupied housing units. Similarly, 13 percent of residents identify as a non-Hispanic or Latino person of color but only 8 percent of owner-occupied housing units are occupied by a non-Hispanic or Latino person of color.²⁷

Exhibit 191819 and **Exhibit 201920** estimate the income needed to afford a median home and a lower market home in Coupeville, assuming the household has 10 percent down payment in savings available for the purchase. It also shows the percentage of all households in the town at or above these income thresholds. In Coupeville, monthly payments for an average priced home are only considered affordable for households earning \$192,747 or more annually. This makes the average home affordable to about 7 percent of Coupeville's households even though 64 percent of Coupeville households are homeowners. Lower market homes, identified as those within the 5th-35th percentile of values, are available to about 12 percent of the local population or households earning greater than \$144,521 annually. Even for married households, whose median

²⁶ Based on 2021 trends in home buying, as summarized by [National Association of Realtors](#). The typical down payment for first-time buyers was 7% while the typical down payment for repeat buyers was 17%.

²⁷ 2020 Decennial Census (Table P2); ACS 5-Yr Estimates, 2017-2021 (Table S2502).

household income is significantly higher than all households (see [Exhibit 7107](#)), the annual income needed to afford a median or lower market home is greater than the median household income.

Exhibit 1918. Home Ownership Affordability in Coupeville, 2024

	Median Home Value (2024)	10% Down Payment	Annual Income Needed to Afford*	Households at or Above this Income Threshold*
Median Home	\$599,605	\$59,961	\$189,543	5%
Lower Market Home	\$450,611	\$45,061	\$143,416	12%

Note: ZHVI represents the whole housing stock and not just the homes that list or sell in a given month. Median home value is the median value of all homes (single family residential and condos) in 2024 as of July 2024.

* Assumes access to a 10% down payment, selected based on 2021 trends in home buying summarized by [NAR](#).

**Assumes a 3% annual income increase from 2021 ACS 5-year estimates.

Sources: [ZHVI](#), July 2024; U.S. Census, 2018-2022 ACS 5-year Estimates (Table S1901); Facet, 2024.

Exhibit 2019. Home Ownership Costs for Median and Lower Market Home in Coupeville, 2024

	Lower Market Home (2024)	Median Home (2024)
Cost to Purchase		
Value	\$461,186	\$609,518
Assumed 10% down payment (\$)	\$ 46,119	\$ 60,952
Mortgage amount (\$)	\$415,067.22	\$ 548,566.56
Interest rate (%)	6.88%	6.88%
Monthly payments (#)	360	360
Monthly mortgage payment, principal and interest (\$)	\$2,728.08	\$3,605.52
Annual Housing Expenses		
Mortgage payment, principal and interest (\$)	\$32,737.00	\$43,266.30
Property tax, annual (\$)	\$ 3,796.69	\$ 5,017.83
PMI, annual (\$)	\$ 4,150.67	\$ 5,485.67
Insurance, annual (\$)	\$ 2,305.93	\$ 3,047.59
Annual Costs (\$)	\$42,990.29	\$56,817.39
Monthly Costs (\$)	\$3,582.52	\$4,734.78
Affordability		
Monthly Income Needed	\$11,951.30	\$15,795.23
Annual Income Needed	\$143,415.60	\$189,542.80

Note: ZHVI represents the whole housing stock and not just the homes that list or sell in a given month. Median home value is the median value of all homes (single family residential and condos) as of July 2024.

Assumptions: Interest rate of 6.88% based on 30-year mortgage and refinance rates as reported by the Wall Street Journal on October 30, 2024. Property tax rate of \$9.530435 per \$1,000 of assess value per the Island County 2022 tax levy rates. Private mortgage insurance rate of 1.0% and insurance rate of \$5.00 per \$1,000 of assess value.

Sources: [ZHVI](#), 2024; [Island County Tax Levy Rates](#), 2022; U.S. Census, 2018-2022 ACS 5-year Estimates (Table S1901); Facet, 2024.

Rental Housing

As of 2022, about one-third of occupied households in Coupeville were renter-occupied (34 percent).²⁸ Renters are generally more likely to be cost burdened than owners, and low-income and moderate income renter households are more likely to be cost-burdened than those with above median income. Since 2015, average rental rates in Island County have also risen at a faster pace than incomes in Coupeville (though rental rates have risen at a slightly lower rate compared to home prices) – average rental rates in Island County increased by 91 percent from 2015 to 2024 while median family income increased by 38 percent over that span (Exhibit 17). However, many renters are cost-burdened, and average rent is unaffordable for about half of Coupeville households (**Exhibit 212021**). Renter households are also more likely to be low-income compared with owner households – 65 percent of renter households are low-income by HUD standards compared with 31 percent of owner households.

Exhibit 2120. Rental Affordability in Coupeville, 2015-2024

	2015	2022
Average Rent (Oak Harbor MSA)	\$1,072	\$1,914
Income Needed to Afford	\$42,880	\$76,560
% of Coupeville households that can afford average rent	49%	50%*

*Assumes a 3% annual income increase from 2022 ACS 5-year estimates.

Sources: [ZORI](#), July 2015-July 2024; U.S. Census, 2010-2015 and 2018-2022 ACS 5-year Estimates (Table S1901); HUD Income Limits, 2015-2024; Facet, 2024.

As of July 2024, the average rent in the Oak Harbor metro area (of which Coupeville is a part) was \$1,914, which requires a household income of \$76,560 to be considered affordable (about 75 percent of 2024 HAMFI for Island County; **Exhibit 21**). Rental rates in Coupeville may be lower than those of the county overall – the 2020 ACS estimates median rent in Coupeville was \$900 as of 2020.²⁹ However, this number is based on data collected over a 5-year period, so it includes rents from the period between 2016 and 2020. Given the rapid recent increases in housing costs, during and after the COVID-19 pandemic, this estimate likely does not reflect current costs in Coupeville. Median household income is also lower in Coupeville than Island County (Exhibit 8) Hso the overall percentage of households able to afford rent may not be any higher.

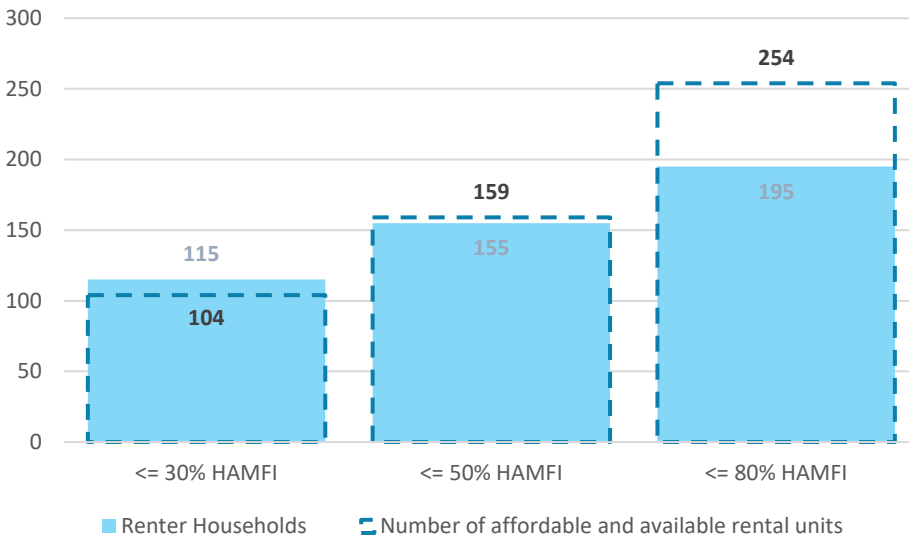
Exhibit 222122 shows the HUD CHAS estimated cumulative number of renter households with incomes below three different thresholds, as well as the number of rental housing units in Coupeville that would be affordable to them. **Exhibit 232223** shows the HUD-CHAS summary of renter households by income level compared to available rental housing units affordable to each income level. The CHAS data shows a shortage of rental units affordable to renter households under 30 percent HAMFI but a

²⁸ ACS 5-Yr Estimates, 2017-2021 (Table B25009).

²⁹ ACS 5-Yr Estimates, 2016-2020 (Table DP04).

cumulative surplus of units for households under 50 percent or 80 percent HAMFI, which is consistent with data on housing cost-burden.

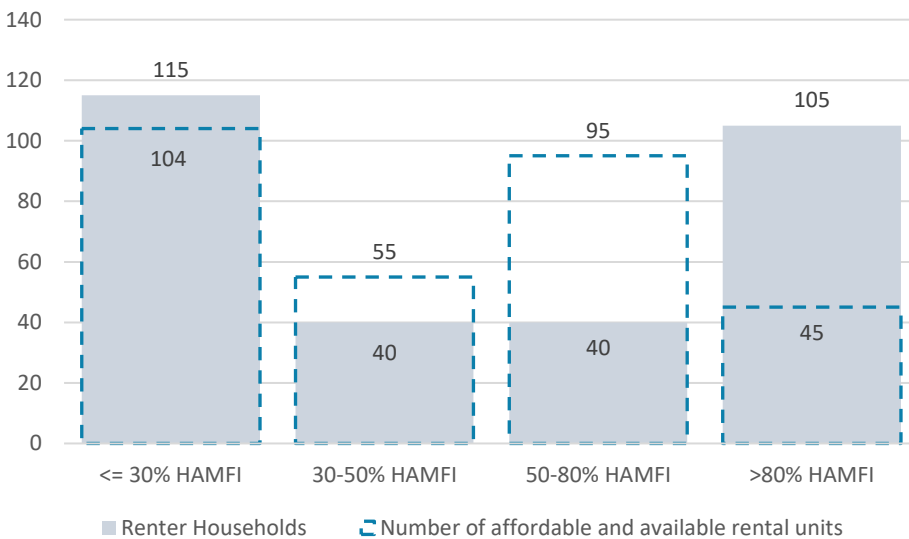
Exhibit 2221. Cumulative Rental Households by Income Compared to Rental Supply by Affordability, 2020



Note: Income categories are based on Island County 2020 HAMFI of \$76,200. Households include only those in the Town of Coupeville.

Sources: HUD CHAS (based on ACS 5-Yr Estimates, 2016-2020); Facet, 2024.

Exhibit 2322. Rental Households vs. Available Rental Units by Income Level, 2020



Note: Income categories are based on Island County 2020 HAMFI of \$76,200. Households include only those in the Town of Coupeville.

Sources: HUD CHAS (based on ACS 5-Yr Estimates, 2016-2020); Facet, 2024.

As described in the **Cost-burdened Households** section, 75 percent of households below 30 percent HAMFI are either moderately or severely cost-burdened, as are 48 percent of households earning 30-50 percent HAMFI and 24 percent of households earning 50-80 percent HAMFI (Exhibit 13). For comparison, only 16 percent of households earning 80-100 percent AMI are cost-burdened. These factors indicate that households in the lowest income categories are “up-renting”, or renting units that would be considered unaffordable to them, due to the lack of available housing at that income level. Similarly, while there is adequate cumulative housing supply below 80 percent of AMI, many of those units are occupied by households with incomes above 80 percent of AMI. This reduces the supply of housing that is both affordable and available to lower income households. Increasing the supply of rental housing at the upper end of the market could help free up more existing units for lower income households.

Housing Affordability for Coupeville’s Workforce

Many workers in the Town of Coupeville face difficulties obtaining affordable housing. Data from the Bureau of Labor Statistics indicate that workers in several occupations across the town’s major employment sectors and desired expanded employment sectors – including healthcare support occupations (nursing/medical assistants, home health aides), food service and restaurant workers, retail salespeople, and childcare providers – would be unable to afford the average rental rates in Island County and Coupeville discussed above without incurring cost burden.³⁰ Other occupations where annual wages were not high enough for households to afford current rent include janitors and maids, bank tellers, food preparation workers, bartenders, and emergency medical technicians. These jobs are all key parts of the local economy and support a variety of businesses and services required for the community. To balance their household budgets, many lower-wage workers may move to areas farther away. Investing in affordable housing can help the local workforce, especially lower-wage workers, to live within easy reach of employment centers and in the communities they serve.

Subsidized Housing

HUD evaluates household income eligibility for housing assistance programs at the regional level. Based on regional thresholds, 235 low-income renter households in Coupeville could potentially qualify for income-subsidized housing, either through income-restricted affordable units or market-rate rental housing vouchers (more than 70 percent of renter households; Exhibit 9). There are a variety of programs that support subsidized housing, including the Section 8 Housing Choice Voucher, Low-Income Housing Tax Credit, and Section 515 Rural Rental Housing programs.

- **Section 8 Housing Choice Voucher (HCV) Program.** Households that spend more than 30% of their income on rent, utilities, and other housing expenses qualify for federal housing assistance through the Section 8 Housing Choice Voucher (HCV) program. Some vouchers are project-based, meaning they are tied to specific

³⁰ Annual wages are based on the US Bureau of Labor Statistics May 2021 Occupational Employment Statistics for the Western Washington nonmetropolitan area, which includes Island County (https://www.bls.gov/oes/current/oes_5300006.htm#21-0000 and <https://esd.wa.gov/labormarketinfo/occupations>).

housing units. Other vouchers are tenant-based, meaning they are provided to a household and can be spent on the unit of their choice. This may include a subsidized unit included in an affordable housing project or a market-rate unit. The Housing Choice Vouchers (HCV) program provides the Island County Housing Authority (ICHA) with vouchers to administer to qualifying households throughout the county. The ICHA Section 8 waiting list was last open May 2015 (the first time the list was open since March 2009).³¹

- **Low-Income Housing Tax Credit (LIHTC) program.** These tax credits are used for the acquisition, rehabilitation, or construction of rental housing targeted to lower-income households. Rents are set to a specific level of affordability identified in the overall project and are not adjusted based on tenant income. For example, a project built to support residents at 60 percent AMI may not be affordable for households with lower incomes.
- **515 Rural Rental Housing.** These are mortgages made by the USDA to provide affordable rental housing for very low-, low-, and moderate-income families, elderly persons, and persons with disabilities. Borrowers may use the funds to purchase buildings or land, to construct or renovate buildings, and to provide necessary facilities such as water and waste disposal systems. Very low-, low-, and moderate-income families, elderly persons, and persons with handicaps and disabilities are eligible to live in Section 515-financed housing (very low income is defined as below 50 percent AMI; low-income is between 50-80 percent AMI, and moderate income is capped at \$5,500 above the low-income limit). Tenants pay basic rent or 30 percent of adjusted income, whichever is greater. Those living in substandard housing are given first priority for tenancy.

Subsidized housing in Coupeville is available but limited (Exhibit 24Exhibit 2423). A total of 74 units of income-restricted subsidized housing are currently located in Coupeville. As of December 2021, Island County Housing Authority also manages 205 active housing choice vouchers.³² Vouchers can be used in subsidized units or in market rate housing, so estimating the total number of subsidized units in Coupeville is challenging. Given these numbers and the limited amount of subsidized housing available, many qualified households still cannot receive housing.

Exhibit 2423. Income-Restricted Subsidized Housing Units in Coupeville

Property	Managed By	Type	Subsidized Units
CamBey Senior Apartments	Senior Services of Island County	Elderly (62+), Section 8, HOME	50 Units: (50) 1-bedroom
Madrona Valley Apartments	Interstate Realty Management (The Michaels Organization)	Family, Low Income Housing Tax Credit (LIHTC), 515 Rural Rental Housing	24 Units: (6) 1-bedroom, (14) 2-bedroom, (4) 3+ bedroom
Dean Manor	Island County Housing Authority	Elderly (62+)/disability	20 Units: (1) efficiency, (15) 1-bedroom, (1) 2-bedroom

³¹ <https://affordablehousingonline.com/housing-authority/Washington/Island-County-Housing-Authority/WA024#wl96475>.

³² Per HUDs most recent Voucher Management System report as summarized by [Affordable Housing Online](#).

Total Subsidized Units			94 Units
CamBey Senior Apartments	Senior Services of Island County	Elderly (62+), Section 8, HOME	50 Units: (50) 1-bedroom
Madrona Valley Apartments	Interstate Realty Management (The Michaels Organization)	Family, Low Income Housing Tax Credit (LIHTC), 515 Rural Rental Housing	24 Units: (6) 1-bedroom, (14) 2-bedroom, (4) 3+ bedroom
Total Subsidized Units			94 Units

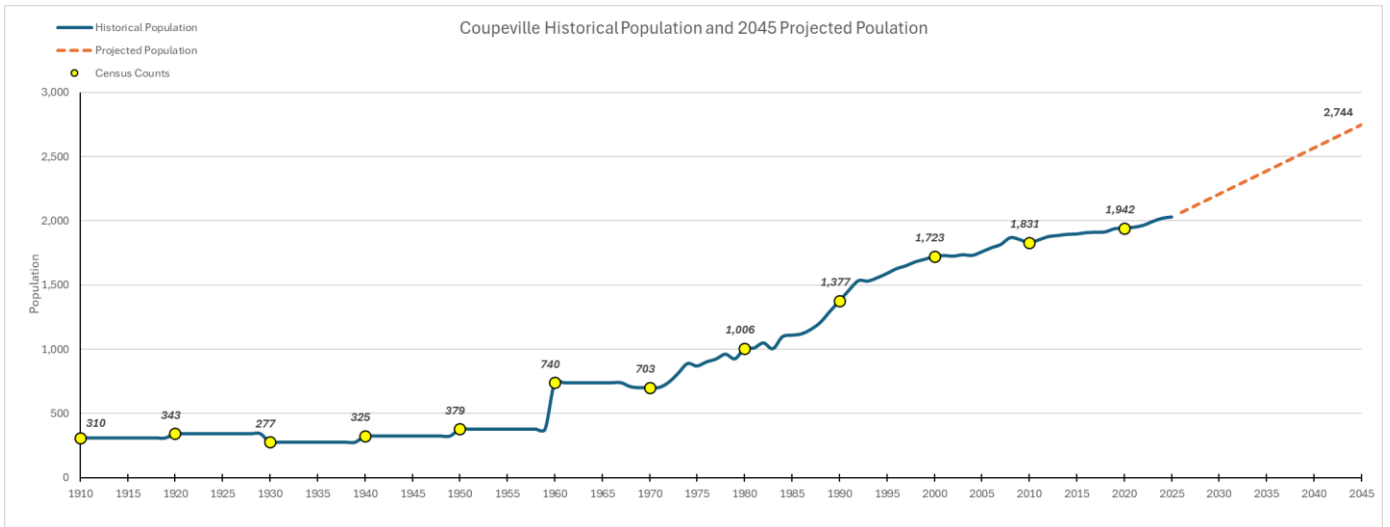
Sources: [Island County Housing Support Center](#), 2018; National Housing Preservation Database 2021; PolicyMap, 2022; Facet, 2024.

C.3 - Future Projections

Population Growth

Consistent with housing allocations developed as part of the 2025 Periodic Update, the Town of Coupeville is planning for a projected population of 2,744 by 2045, an increase of 716 people or approximately 351 households (**Exhibit 2524**).³³

Exhibit 2524. Coupeville Population, Historical (1910 -2025) and Projected (2026-2045)



Historical estimates in census years are a count while intercensal years are estimates. No intercensal population estimates exist prior to 1960. Sources: OFM Historical April 1 Intercensal Estimates of Population, 1890 – 2020 decennial census - updated June 2024, 1960 - 2025 postcensal estimates updated June 2025, 1990-2000 prepared March 2002; 2000-2010 last revised June 23, 2016; 2021 last revised November 30, 2021; OFM GMA Population Projections for Counties 2020 - 2050, December 2022; Island County 2025 Periodic Update Appendix B: Housing Allocation Methodology, 2016; BERK, 2022; Facet, 2024

Age cohort analysis can help Coupeville anticipate the most suitable types of housing stock for tomorrow’s residents. Since 2010, older adults have become a larger share of the county and town’s populations and, correspondingly, the percentage of households that include at least one older adult have increased. As of 2022, nearly half of Coupeville’s population is 65 or older (49 percent) and about two-thirds of households (68 percent) include an adult age 65 or older, more than three-quarters (76 percent) include an adult age 60 or older, and nearly one-quarter (24 percent) are single adults age 65 or older living alone. See **Exhibit 262526**.

³³ Assumes an average household size of 2.04 per the US Census 2016-2020 ACS (Table S1101).

Exhibit 2625. Summary of Age and Household Characteristics in Coupeville and Island County, 2010 and 2022

	Coupeville		Island County	
	2010	2022	2010	2021
Median Age	46.5	64.2	42.4	44.2
Adults Aged 65+	25%	49%	17%	25%
Households with an Adult Aged 65+	37%	68%	30%	46%
Households with an Adult Aged 60+	48%	76%	41%	56%
Older Adult Household Living Alone (Age 65+)	22%	24%	10%	14%

Sources: ACS 5-Yr Estimates, 2006-2010 and 2018-2022 (Tables S0101, S1101, and DP02); Facet, 2024.

Population projections for Island County indicate that the share of older adults is expected to continue increasing.³⁴ Recent trends and future forecasts emphasize the need for housing for older adults such as smaller, accessible homes and affordable rental housing options. The section on **Cost-burdened Households** also identifies a need for housing that reduces cost burdens for the growing number of older adults.

Housing Capacity and Production

Land Capacity Analysis

The Town of Coupeville performed a land capacity analysis in accordance with the requirements of the Island County-wide Planning Policies to determine housing capacity within town limits. The summary of the Land Capacity Analysis, along with the summary spreadsheet, are located in Chapter A.5 of Volume 2 of the comprehensive plan update. According to this analysis, Coupeville has remaining capacity to accommodate approximately 232 housing units with 516 residents, assuming utility services are available town-wide. Remaining capacity is likely reduced, however, without additional investment or incentives to extend the Town’s sewer service in eastern Coupeville. About one quarter of the existing vacant or redevelopable parcels are located in eastern Coupeville outside the Town’s current sewer service area. This means they are less likely to redevelop during the planning period because of the added cost to developers. If these parcels are considered undevelopable, housing capacity is reduced to 161 units or 358 new residents. Remaining residential land capacity is sufficient to accommodate the town’s projected population with or without sewer service extension. See **Exhibit 272627**.

³⁴ Island County 2036 Appendix B Population Growth Analysis & Accommodations (page 7).

Exhibit 2726. Comparison of Residential Housing and Population Capacity in Coupeville With and Without Sewer Service Area Expansion

Zone	Net Housing Capacity		Net Population Capacity ¹	
	With Sewer Expansion	Without Sewer Expansion	With Sewer Expansion	Without Sewer Expansion
Single Family Residential Zones				
Residential Reserve (RR)	20	0	44	0
Low Density Residential (LDR)	91	40	203	89
Medium Density Residential (RM-9600)	90	90	201	201
Multi-family Residential Zones				
High Density Residential (RH)	4	4	8	8
Other Residential Zones				
Planned Unit Development (PUD)	—	—	—	—
Memorandum of Agreement (MOA)	27	27	60	60
Total	232 Units	161 units	516 People	358 People

Note: Values are rounded down to the nearest whole number to avoid fractional households or persons.

1 Net population capacity is based on an average household size of 2.24 in Coupeville per the 2018-2022 5 Year ACS.

Source: ACS 5-Yr Estimates, 2018-2022 (Table S1101); Town of Coupeville, 2024; Facet, 2024.

Housing Need by Household Income

In 2021, the Washington Legislature changed the way communities are required to plan for housing. House Bill 1220 (HB 1220) amended the Growth Management Act (GMA) to instruct local governments to “plan and accommodate” for housing affordable to all income levels. This significantly strengthens the previous goal, which was to encourage affordable housing. The Washington State Department of Commerce (Commerce) is currently working on guidance to communities to meet the new housing goal and updated requirements for housing elements in [RCW 36.70A.070\(2\)](#). This includes:

- Projected housing needs for all economic segments of the population (moderate, low, very low, and extremely low income). Projections will be provided at the county level and must be incorporated into local planning efforts. This includes projected need for emergency housing, emergency shelters and permanent supportive housing.
- Guidance on provisions for moderate density housing options within an Urban Growth Area (UGA), including but not limited to duplexes, triplexes, and townhomes.
- Guidance on reviewing for adequate housing for existing and projected needs for all economic segments of the community, including sufficient land capacity for all projected housing. This includes guidance on how to assess zoning and regulations to allow, encourage and incentivize housing to meet the projected housing needs in each income band.
- Guidance on examining racially disparate impacts, displacement and exclusion in housing policies and regulations, and recommended policies to address them.

In December 2022, Commerce released a Housing for All Planning Tool (HAPT) to help project housing need numbers for every county in Washington. Island County will likely use this tool in conjunction with its cities and towns to allocate projected growth-related housing needs by income level.

Exhibit 282728 shows the housing allocations by income level in Coupeville. The allocations use Method A in the HAPT, which allocates total countywide net new housing need based on user inputs for percentage share of growth to each jurisdiction.

Exhibit 2827. Growth-Related Housing Need by Income Level in Coupeville (Method A)

	Permanent Housing Needs by Income Level (% of Area Median Income)							Total
	0-30%		>30-50%	>50-80%	>80-100%	>100-120%	>120%	
	Non-PSH	PSH*						
Est. Housing Supply (2020)	73	0	191	162	77	118	396	1,017
Additional Units Needed (2020-2045)	25	6	30	22	8	7	20	350

Note:

*The location of 10 existing permanent supportive housing units within Island County is unknown and not included in Commerce’s estimated supply by jurisdiction within Island County.

Sources: [Department of Commerce Housing for All Planning Tool \(HAPT\)](#), December 2022; Island County Countywide Planning Policies, adopted March 26, 2024; Coupeville Land Capacity Analysis (Facet), 2024. While Coupeville’s remaining residential land capacity is sufficient to accommodate the town’s projected population with or without sewer service extension, this doesn’t account for existing affordability gaps at the lower end of the income spectrum. As discussed previously, Coupeville households earning below 50 percent AMI are substantially more likely to be cost-burdened than moderate-income households or those above median income, indicating a need for more affordable housing at this end of the income spectrum. This is supported in the housing allocations by income level in **Exhibit 282728**, which shows about half of the overall housing need for income levels below 50 percent AMI.

Exhibit 27 shows capacity by zone category compared to housing allocations by zone category.

Exhibit 29. Growth-Related Housing Need by Income Level in Coupeville (Method A)

Income Level (% AMI)	Projected Housing Need ³⁵	Zone Categories Serving These Needs	Aggregated Housing Needs	Total Capacity	Capacity Surplus (Deficit)
0-30% PSH	34	Low-Rise Multifamily, Mid-Rise	194	4 + 69 ADU = 73	(121)
0-30% Non-PSH	40				
31-50%	71				

³⁵ From 2020-2044 Housing Allocations

51-80%	61 – 10 multifamily – 2 ADU = 49	Multifamily, ADUs			
81-100%	29	Moderate Density	56	36	(20)
101-120%	27				
>120%	89 – 5 = 84	Low Density	84	201	117
Total	351		351	310	(41)

Source: Facet, 2024

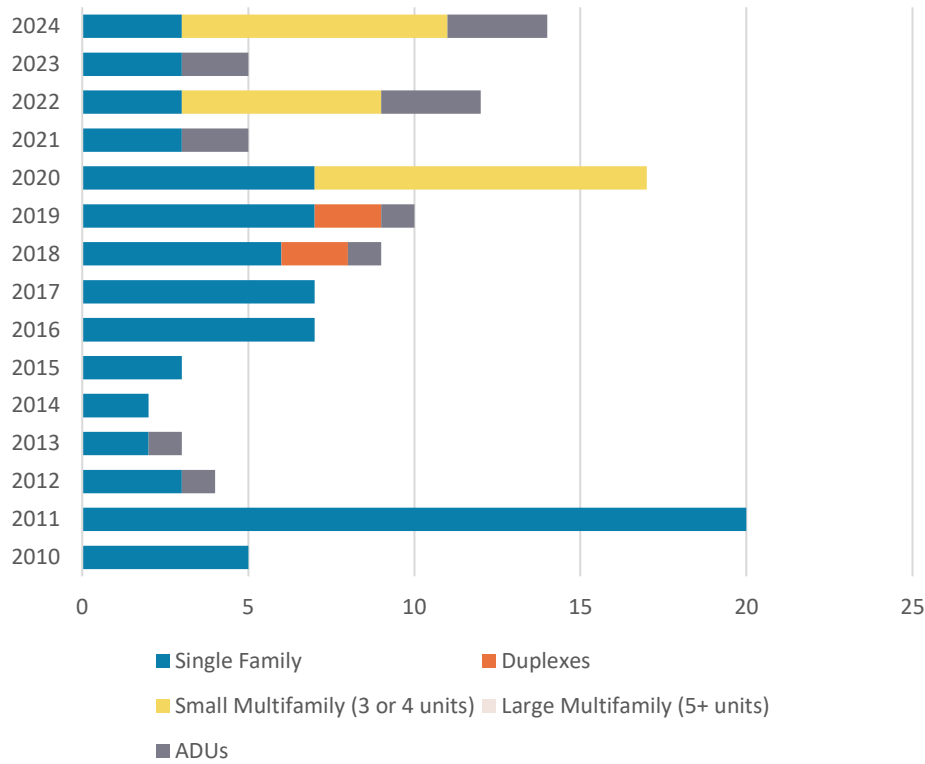
The exhibit above shows a gap of 121 units potentially available to households making 80 percent AMI and below. There is also a moderate-density zone category gap of 20 units. There is a surplus of 117 units of housing units likely affordable to households making more than 120 percent AMI.

To address these gaps, the Town can encourage the production of more housing affordable specifically to lower-income households, though some of this need can be fulfilled through other means. As housing stock ages, it can depreciate in value, becoming more affordable at lower income levels. Preservation of older housing stock, while encouraging housing production overall to alleviate upward pressure on rents and housing prices, can increase the availability of housing at lower income levels.

Housing Production

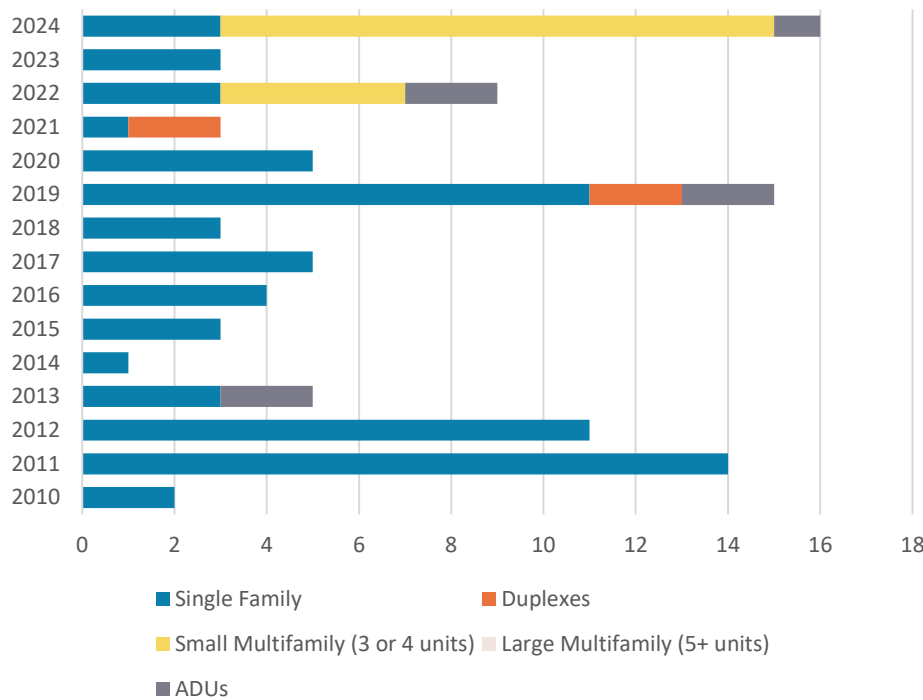
An average of 8 housing units were permitted and 6 housing units were constructed each year from 2010 through 2024. This rate of permitting and construction is sufficient to meet the projected 111 housing units needed to meet housing needs by 2045 (Coupeville needs an average of approximately 5 units per year to meet estimated household growth by 2045). Production in recent years has shown a slight diversification of housing types with a handful of duplexes, multifamily units, and mobile homes coming to market. A total of 13 units were permitted and 15 units were constructed in Coupeville last year, slightly higher than the average rates over the last decade. See [Exhibit 302830](#) and [Exhibit 312931](#).

Exhibit 3028. Permitted Units in Coupeville, 2010-2022 YTD



Sources: OFM, 2024; Facet, 2024.

Exhibit 3129. Constructed Units in Coupeville, 2010-2024



Sources: OFM, 2024; Facet, 2024.

Evaluating Capacity for Emergency Housing Needs

Coupeville does not currently have any emergency shelter facilities. The target for emergency temporary housing needs within Coupeville is **11 beds**.

Under the 2023 comprehensive plan and associated development regulations, Coupeville has a use category of “quasi-public facility,” defined in Coupeville Town Code as “a facility operated by a nonprofit private community, educational, religious, charitable, medical institution or service organization having the primary purpose of serving the general public. Examples include religious institutions, churches, private schools and museums.” Quasi-public facilities are implicitly likely include emergency shelter or emergency housing provided by private nonprofit organizations.

However, public/quasi-public facilities are conditional uses in all zones (and permitted in the public/quasi-public zoning district). Furthermore, there are additional standards that must be demonstrated in findings by the town council for public/quasi-public facilities in the conditional use permit process (CTC 16.14.030), as follows:

- 1. That the proposed location of the public/quasi-public facility and the size and the characteristics of the site will maximize its benefit to the public;*

2. That the proposed location of the public/quasi-public facility and the plan for entrances and exits will not create traffic hazards on public streets;

3. That the proposed public/quasi-public facility will not occupy land which would be substantially more beneficial to the community if put to a different use.

Therefore, while quasi-public facilities would seem to implicitly include emergency shelter and emergency housing, an applicant to build emergency housing beds may have a challenge demonstrating that their project would meet the criteria for a conditional use permit in many parts of the Town.

As part of the 2025 comprehensive plan update and associated development regulations, the Town of Coupeville is encoding emergency housing specifically as a use allowed, subject to a conditional use permit, in all areas where hotels are allowed.

This will ensure that Coupeville has plenty of developable properties that could provide 11 emergency housing beds to meet its housing element obligations.

C.4 - Racially Disparate Impacts

Zoning

RCW 36.70A.070(2)(e) requires identification of local policies and regulations that result in racially disparate impacts, displacement, and exclusion in housing. This includes zoning that may have a discriminatory effect, disinvestment, and infrastructure availability.

Zoning is a planning tool that has racially disparate origins and impacts. The practice of zoning emerged in the early 1900's and explicitly race-based zoning had to be banned almost immediately as a result of the 1917 Supreme Court case of *Buchanan v. Warley*. After that decision, cities and towns crafted less direct methods to divide people by race and class with zoning policies that are still prevalent today.

The indirect methods largely rely on the differences of wealth, income, and tenure between peoples' race and ethnicities. In Coupeville, for example, 34 percent of all households are occupied by renters. About 31 percent of households where the head of household is white are renters, while 61 percent of Hispanic and Latino households and 100 percent of Black households are renters (there is some margin of error due to the small population size). Therefore, policies that restrict the supply and price of rental housing have a disproportionate impact on people of color. Further, about four in 10 renter-occupied households are considered cost-burdened, while just two in 10 owner-occupied households are considered cost-burdened.

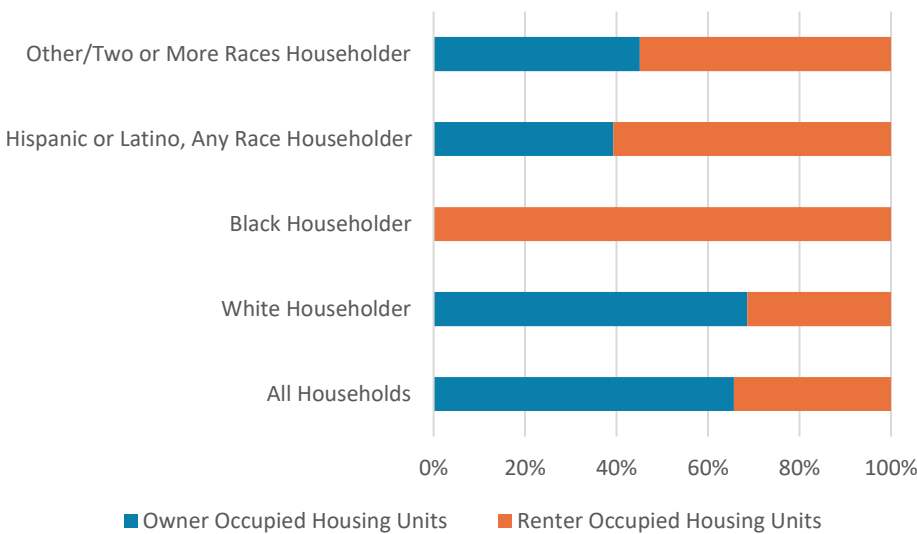


Exhibit 32. Household tenure by race (2020 ACS 5-Year Estimates, Table B25003 series)

A common form of rental housing is multifamily (apartment) buildings, which are strictly limited in where and how they can be built in Coupeville compared to where and how single-family homes are regulated.

Zoning matters for social welfare because where people live makes a difference. Neighborhood quality can have significant effects on long-term outcomes like school performance, income and labor mobility, and health. It also contributes to the multi-generational wealth gap if some people are not able to purchase quality homes that increase in value as much over time as homes in higher-priced neighborhoods, resulting in smaller inheritances for descendants.

People of color generally pay higher shares of their income for housing costs and have less savings for down payments, meaning the home prices they can afford are lower or they are forced to rent. Smaller homes which have lower costs are needed not only for people of color, but also Coupeville's large share of single-person and senior households. Occasionally, larger multi-bedroom homes are good options for people who want to split costs with extended family members or roommates, but apartments with three or more bedrooms are rare and there are few shared-living options like cottage clusters or triplexes available.

Common racially disparate policies and practices at the local level include the following:

- Minimum lot sizes
- Lack of available land zoned for multifamily housing and middle housing (like duplexes and townhomes)
- Multifamily housing only allowed in busy commercial districts, industrial areas, in hazardous areas, and/or near loud and unsafe arterial roads
- Multifamily housing not being allowed near amenities like parks, schools, grocery stores, and healthcare facilities
- Excessive minimum setbacks, building height limits, parking standards, historic preservation standards, and other restrictions that limit the housing capacity on individual sites, especially for multifamily and middle housing
- Excessive fees, complicated processes, and unclear regulations, especially for small projects commonly undertaken by local homeowners and small investors like adding an accessory dwelling unit or building a duplex
- Complete prohibitions on low-cost building materials

Disinvestment and Infrastructure Availability

In this context, disinvestment refers to a lack of financial investment and infrastructure made available to certain neighborhoods or communities. Examples of this can include:

- Lack of trees and park space in areas near multifamily housing or neighborhoods with lower incomes
- Lack of low-cost transportation options like pedestrian/bike routes and transit service connecting multifamily housing to jobs and services

Because Coupeville is geographically small, it is difficult to identify where certain areas have not benefited from investment (such as in new housing and businesses) and general infrastructure improvements. Potential focus areas include:

- South Coupeville, where there are two mobile home parks and no established Town parks, limited pedestrian and bike infrastructure, and no transit access.

- The lack of safe crossings across State Route 20, which acts as the town’s biggest barrier to pedestrian and bike travel, especially for children accessing the schools.
- The limited supply of affordable housing options for low-moderate income people along North Main where the hospital, transit, and jobs are concentrated.

C.5 – Adequate Provisions

RCW 36.70A.070(2)(d) requires jurisdictions planning under the GMA to include in their comprehensive plan a housing element that “[m]akes adequate provisions for existing and projected needs of all economic segments of the community, including:

- (i) Incorporating consideration for low, very low, extremely low, and moderate-income households;
- (ii) Documenting programs and actions needed to achieve housing availability including gaps in local funding, barriers such as development regulations, and other limitations;
- (iii) Consideration of housing locations in relation to employment location; and
- (iv) Consideration of the role of accessory dwelling units in meeting housing needs.”

Documenting programs and actions needed to achieve housing availability

Coupeville is not required to construct housing or ensure that housing is produced. However, the Town must identify barriers to housing production and make adequate provisions to accommodate all housing needs. Currently, there is a gap of 121 units of capacity that would potentially meet the needs of households making 80 percent Area Median Income (AMI) or less (low income). There is a smaller gap (20 units) in capacity for housing units that would be considered affordable to households making between 80 and 120 percent of AMI (moderate income). Simultaneously, there is a surplus of capacity for housing above 80 percent AMI of 117 units.

The following steps have been documented to show that the Town is making the appropriate land use, regulatory, policy, and programmatic changes to ensure such capacity exists by the end of the planning period.

Review housing production trends to determine if barriers exist

The Town of Coupeville has prepared an analysis of the past 7 years of housing unit production in all relevant zones to determine if the pace of past construction is sufficient to account for the housing needs the Town needs to plan for by 2045.

Exhibit 33. Housing unit production by unit type and zone, 2018-2024

Exhibit 33 Housing Unit Production by Zone, 2018-2024												
Zone	SF Detached	SF Detached annual avg	Moderate Density	Moderate Density annual avg	MF	MF annual avg	ADUs	ADUs annual avg	Manuf. Homes	Manuf. Homes annual avg	Total Units	Total annual avg
RR	0	0	0	0	0	0	0	0	0	0	0	0
LDR	5	0.7	0	0	0	0	2	0.3	0	0	7	1
RM-9600	20	2.9	0	0	0	0	8	1.1	1	0.1	29	4.1
RH	0	0	15	2.1	0	0	0	0	3	0.4	18	2.6
MOU	8	1.1	0	0	0	0	0	0	0	0	8	1.1
GC	0	0	0	0	2	0.3	0	0	0	0	2	0.3
HC	1	0.1	0	0	0	0	1	0.1	0	0	2	0.3
Total	34	4.9	15	2.1	2	0.3	11	1.6	4	0.6	66	9.4

Source: Town of Coupeville; Facet, 2024

Exhibit 34. Housing Unit Production Needed vs. Historical Production

Income level (% AMI)	Projected housing need (2020-2045)	Housing type(s) that best serve these needs	Aggregated housing need (2020-2045) ³⁶	Annual unit production needed	Historical average annual unit production ³⁷³⁸	Is there a barrier to sufficient production?
0-30% PSH	34	Low-Rise and Mid-Rise (walk-ups up to 3 stories, apartments, condos)	206	8.24	0.3	YES
0-30% Non-PSH	40					
>30-50%	71					
>50-80%	61					
>80-100%	29	Moderate Density (townhomes, duplex, triplex, 4-plex, manufactured home)	56	2.24	2.24	NO
>100-120%	27					
>120%	89	Low Density (single family detached)	89	3.56	4.9	NO

³⁶ Accounting for pipeline permits 2020-2024

³⁷ Rounded to the nearest half-unit from table on previous page

³⁸ Manufactured homes are included in the moderate density

As the exhibit above shows, housing has not been constructed at a pace sufficient to meet the needs within the planning period for zones with capacity for 0-80 percent AMI. Moderate-density and low-density homes do not face a historical barrier to construction at a pace sufficient to meet demand. In the following section, potential barriers to low-rise or mid-rise housing are analyzed based on the identification of a barrier in the exhibit above.

Gather information to determine what kind(s) of barriers exist

The table in this and following sections adapt guidance from the Department of Commerce and document whether a barrier has been identified and how the Town of Coupeville is addressing or removing each barrier.

Exhibit 35. Low-Rise or Mid-Rise housing barrier checklist review

Barrier	Is this barrier likely to affect housing production?	Why or why not?	Actions being proposed to address barrier
Development regulations			
Unclear development regulations	Yes	Permitted density in RH zone is one dwelling unit per 4,000 square feet of gross lot area. This density will only yield 14 multifamily units across three parcels with capacity. This basically rules out true multifamily in the highest density multifamily zone in the Town.	Town could consider changing this density from 4,000 square feet per unit to a level that would enable multifamily housing to be built (i.e., change to net acre instead of gross acre, increase max density to 15 du/ac instead of de facto 11)
High minimum lot sizes	Yes	RM-9600 and RH both have minimum lot sizes of 9,600 square feet Duplexes have several supplemental regulations in CTC 16.10.040, including minimum usable lot area of 15,000 square feet for duplexes as well as 500-foot spacing requirement in the RM-9,600 zone	Town is working on adoption of a middle housing ordinance that adds provisions for more units per lot in the RM-9600 zone and addresses duplex regulations
Low maximum densities or low maximum FAR	Yes	RH has effective max density of 11 du/ac, and RM-9600 has effective density of 4 du/ac	See lot size and density discussion above
Low maximum building heights	Yes	Max building heights are generally 28 feet	This is unlikely to change within the planning period due to the Town's location entirely within Ebey's Landing Historical Reserve

Barrier	Is this barrier likely to affect housing production?	Why or why not?	Actions being proposed to address barrier
Large setback requirements	Yes	RM zone has front setback requirement of 20 feet and side setback requirement of 10 feet	Town is working on adoption of a middle housing ordinance and unit lot subdivision ordinance as part of this planning process to enable zero lot line (zero side setback) development
High off-street parking requirements		Multifamily dwellings have requirement of 1.5 off-street parking spaces per unit (CTC 16.12.070(C)(2))	See ADU section for comments on ADU parking standard. Current multifamily dwelling parking standards are reasonable.
High impervious coverage limits	Yes	Lot coverage is limited to 35 percent in RM-9600.	Town could consider increasing lot coverage especially if minimum lot size is reduced. (This is lot coverage rather than impervious coverage limits, but the effect is the same)
Lack of alignment between building codes and development codes	No	Building codes not a documented issue in the town	N/A
Other	Yes	CTC defines "family" as no more than 5 nonrelated people Minimum lot widths are high (100 feet in LDR, 75 feet in RM-9600, 70 feet in RH)	Town's middle housing ordinance includes changing definitions to household from family.
Process Obstacles			
Conditional use permit process	Yes	Multifamily housing is a conditional use in the HLC and TC zones and is permitted only as an accessory use in the GC zone	Town's middle housing ordinance includes moving multifamily dwellings from conditional to permitted in the TC zone and allows mixed use structures as a permitted use the GC zone. HCC zone (formerly HLC) adds mixed use structures as a permitted use.
Design review	No	Ebey's Landing National Historical Reserve Design Review and Community Design Standards are well understood and longstanding	N/A
Lack of clear and accessible information	No	Fee schedule is current and clear for different types of development	N/A

Barrier	Is this barrier likely to affect housing production?	Why or why not?	Actions being proposed to address barrier
about process and fees			
Permit fees, impact fees and utility connection fees	Yes	Multifamily housing and ADUs are grouped together for purposes of sewer connection fees Cost of utility hook up fees can be a factor in discouraging this type of housing. Water and sewer hook-up fees are listed in Title 13.	No impact fees Middle housing ordinance contains allowance for the Town waiving or delaying fees related to affordable housing including transitional housing, shelter, PSH or other.
Process times and staffing challenges	No	Volume and process have not had a major effect on availability and affordability of multifamily housing	N/A
Limited Land Availability and Environmental Constraints			
Lack of large parcels for infill development	Yes	There are only three parcels identified as non-exempt and having capacity for development in the RH zone, and they total only 1.3 acres of gross lot area. Of those three, only one (0.55 acres) is redevelopable.	Town is making several land use changes on the future land use and zoning maps that will create additional low-rise multifamily capacity. Notably, a 2.1-acre parcel in south Coupeville off South Main Street is being proposed to change from RM-9600 (medium density residential) to RH (high density residential). Additionally, a 5.6-acre parcel at Madrona Way and Vine St in northwest Coupeville is being re-designated from LDR to RM-9600. A 5.25-acre vacant parcel and a separate 1.1-acre parcel, both zoned RH, were not counted in the LCA as having capacity because they are owned by the Whidbey Island Public Hospital District. However, the Town has reason to believe that these parcel contains true development capacity for high-density housing that is likely to be realized within the planning period.
Environmental constraints	No	Very few mapped critical areas in Town	N/A

Barrier	Is this barrier likely to affect housing production?	Why or why not?	Actions being proposed to address barrier
Gaps in local funding	yes	Coupeville does not have very large financial resources that can be brought to bear on incentivizing housing that is affordable to households making below 80 percent AMI.	Town can consider additional funding opportunities like MFTE and others

Summary of Adequate Provisions Being Made for Housing Gaps

The Town of Coupeville is taking the following steps to provide sufficient capacity in each income bracket as required by RCW 36.70A.070(2):

Exhibit 36. Summary of adequate provisions

Action	Income Bracket(s) Served
Land use/zoning map changes: 2.1-ac off S Main St rezone from RM-9600 to RH 5.6-ac at Madrona Way and Vine St rezone from LDR to RM-9600	0-30%, 31-50%, 51-80%, 81-100% AMI
Working with Public Health District to realize capacity on two RH-zoned parcels not counted in land capacity analysis	0-30%, 31-50%, 51-80% AMI
Adjusting minimum lot size (15,000 sq ft to 5,000 sq ft for duplexes)	81-100%, 101-120% AMI
ADU regulations revised per HB 1337 requirements	51-80% AMI
New definitions – affordable housing, group homes, household, emergency housing, transitional housing, permanent supportive housing, unit lot subdivision, triplex	0-30%, 81-100%, 101-120%, STEP housing
Prioritized review time for certain housing types	0-30%, 31-50%, 51-80%, 80-100% AMI
Added uses (both newly defined and existing) to use tables for LDR, RM-9600, RH, HLC, TC, GC	All
Added use standards for triplexes, townhouses; overhauled cottage housing standards	51-80%, 81-100%, 101-120% AMI
Off-street parking standards revised	51-80%, 81-100%, 101-120% AMI
Increase allowed Density in RH	0-30%, 31-50%, 51-80%

C.6 – Housing Glossary

The following terms are used in this document. Definition are based on the Washington Department of Commerce [Guidance for Developing a Housing Needs Assessment](#) and the [U.S. Census Bureau](#).

Household: The U.S. Census Bureau defines a household as a group of people living within the same housing unit. This can be a person living alone, a family, or a group of

unrelated people sharing a housing unit. Those living in group quarters, such as a college dormitory, military barrack, or nursing home, are not considered to be living in households. Households are further broken down as either family or nonfamily.



Family Households: A family household is maintained by a householder who is in a family, defined as any two or more people residing together and related by birth, marriage, or adoption. The count of family household members includes all people living in the household.

Non-family Households: Non-family households are people living alone or living with unrelated persons.

Median Household Income: The median income of all households (both family and non-family) within the area of interest. This means that half of the households earn more than this figure and half of the households earn less.

Median Family Income (MFI): The median income among all *family households*. Family households typically have higher incomes than non-family households, so MFI will be higher than median household income in most communities.

Coupeville's 2021 ACS MFI was \$74,116.

The HUD 2021 Island County Area's MFI was \$81,000.

HUD: The U.S. Department of Housing and Urban Development (HUD). This is the entity responsible for federal housing programs, such as [Housing Choice Vouchers \(also known as Section 8 vouchers\)](#) which provide rental assistance. HUD sets income limits for metropolitan areas and counties across the country that determine eligibility for income-restricted housing units. HUD also sets thresholds to define terms such as "affordable" and "cost burden".

HUD-Area MFI (HAMFI). This is the official median family income that HUD calculates for metropolitan areas and counties across the country. Coupeville, for example, is part of the Island County non-metropolitan area. HUD also sets income limits relative to HAMFI for determining household eligibility for income-restricted housing units. These limits are adjusted by household size to account for differences in housing and living expenses by households of different sizes.

HUD Area Median Income (AMI)

This is another term used for HUD Area Median Family Income (HAMFI), typically used in metropolitan areas.

Housing Affordability: Broadly speaking, housing affordability speaks to the relationship between housing costs and income. HUD considers housing to be affordable if the household is spending no more than 30% of its income on housing costs, including utilities.

Cost-burdened Household: When a household pays more than 30% of their gross income on housing, including utilities, they are considered “cost-burdened.” This 30% threshold is set by HUD. Rate of cost burden among households is a metric that gauges the intensity of housing affordability challenges within a community. Cost burden is most threatening for households at lower income levels who will have less money available for other essentials such as food, clothing, transportation, and medical care.

Severely Cost-burdened Household: Households that pay more than 50% of their gross income on housing, including utilities, are considered severely cost-burdened. This 50% threshold is set by HUD.

C.7 - Sources

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Appendix D - Economic Stability

Introduction

Central Whidbey and the Town of Coupeville offer a uniquely diverse business landscape compared to the rest of Island County. Established in 1853, Coupeville is one of the oldest Towns in Washington State and is located entirely within Ebey's Landing National Historical Reserve. The Reserve was established in 1978 to protect and preserve the area's legacy. The Reserve is a mix of federal, state, county, and private property that's full of active and thriving agriculture and outdoor opportunities as well as many historic resources (see *Appendix B – Historic Preservation & Community Design* for a full discussion of the Reserve and the Town's historic resources). The town's commercial legacy survives to some extent, especially in the built environment of a mercantile past: Front Street, North Main Street, and Prairie Center are strong evidence of a small town that functioned more as a regional economic center than a geographically isolated town. These unique resources help drive tourism, with many shops, restaurants, and lodging to support the town's seasonal visitors. Coupeville is also home to the county hospital (WhidbeyHealth) and serves as the county seat. Many related businesses have sprung up throughout town in support of these major industries.



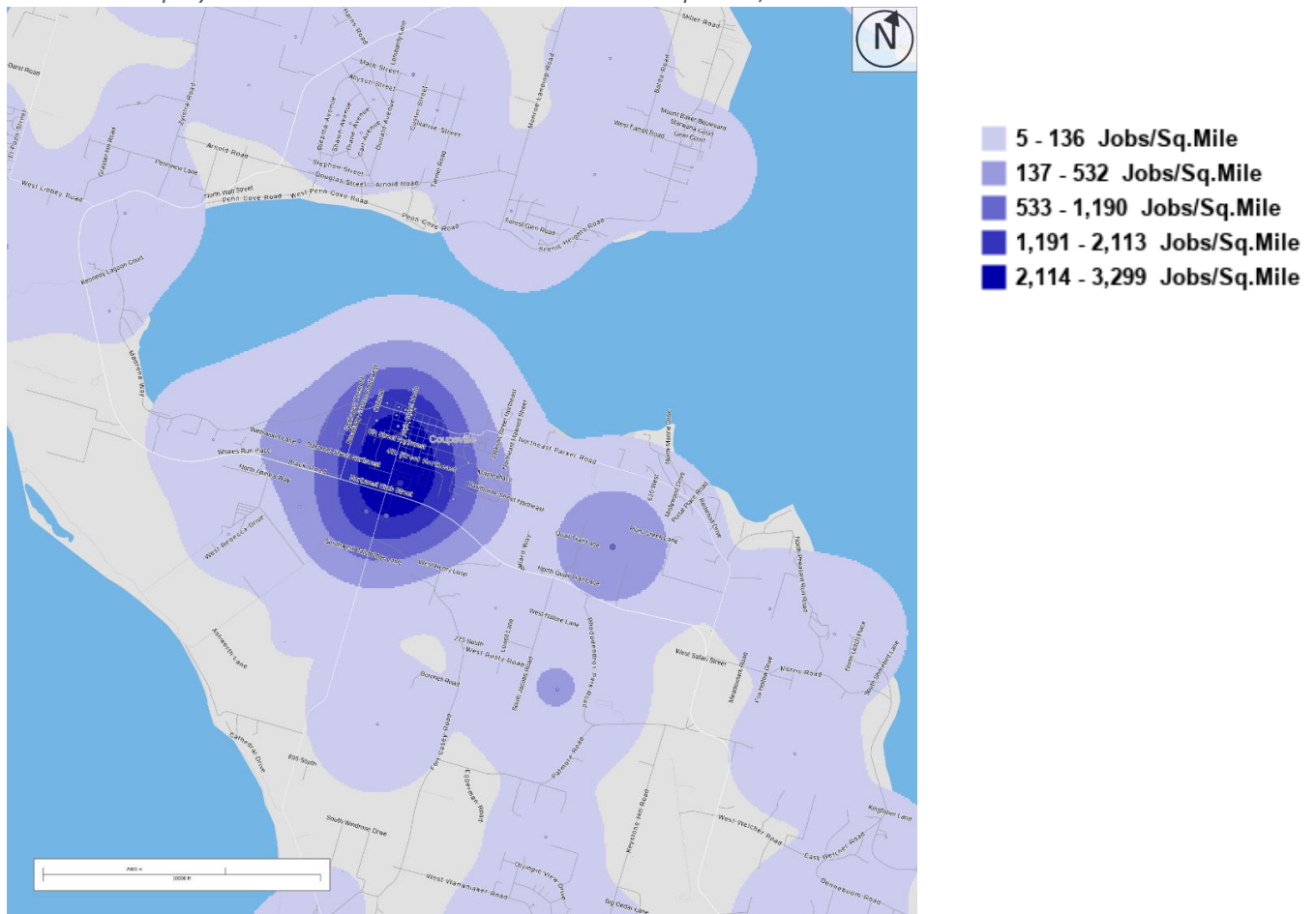
Left: Storefronts on Front Street in historic Downtown Coupeville. Right: The prairie, farm, and forest environment surrounding Coupeville (photo credit: Allison Gubata)

Employment Conditions

Workforce Profile¹

As of 2021, Census OnTheMap data indicates that there are 2,116 jobs within Coupeville.² Jobs within the town are heavily concentrated along Main Street in the commercial areas. See **1** below. The other closest clusters of employment in Island County are to the north in Oak Harbor and to the south near Freeland.

Exhibit 1. Employment Concentrations In and Around Coupeville, 2019



Source: US Census, OnTheMap, 2019.

Nearly three-quarters of jobs in Coupeville are within the health care/social assistance or public administration sectors. Health care and social assistance accounts for almost 46 percent of employment within Coupeville followed by public administration (25 percent), educational services (6.9 percent), accommodation and food services (6.1 percent).

¹ Information in this section is based on data prior to the COVID-19 pandemic.

² Primary jobs only (public and private-sector jobs, one job per worker). A primary job is the highest paying job for an individual worker.

The Town of Coupeville is home to several major employers, including WhidbeyHealth, Island County, and the Coupeville School District (**Exhibit 2**). WhidbeyHealth and Island County are the 4th and 5th largest employers in Island County overall (behind Naval Air Station Whidbey Island’s active duty and civilian personnel and the Oak Harbor School District). Coupeville is the county seat of Island County and is home to numerous county governmental and justice offices. In addition to providing employment in Coupeville, these offices support related secondary business such as food service and hospitality accommodations.

Exhibit2. Major Employers in Coupeville, 2023

Company	# Employees	Industry	Jurisdiction
WhidbeyHealth	772	Healthcare	Coupeville
Island County	470	County Government	Coupeville
Coupeville School District ¹	249	Education	Coupeville
Regency Coupeville	97	Healthcare	Coupeville

Note: Based on 2023 data - the latest available. List of employers verified by Town staff.

¹ Does not include substitute teachers.

Source: Island County Major Employers, Island County Economic Development Council, 2023, Facet, 2025

Naval Air Station Whidbey Island also influences Coupeville’s economy. Oak Harbor absorbs much of the population associated with the Naval Air Station but a small percentage of Navy personnel and civilian employees have historically chosen to live in Coupeville. The Coupeville Chamber of Commerce estimates that about 3% of the labor force in Central Whidbey are in the armed forces as of 2021.

As of 2023, 793 people in Coupeville were considered part of the potential labor force (defined as those over the age of 16).³ About 43percent of those in the potential labor force are currently employed. This is down slightly from 2010 (43%) consistent with the Town’s aging and likely growing retired population – others not in the labor force are likely full-time students or non-wage-earning spouses. The Coupeville Chamber of Commerce expects the total population in Central Whidbey to increase by 5% from 2021 to 2026 but the total labor force to grow by a little less than 5%, suggesting that a growing share of those over 16 in the area will not be working.⁴ The Town’s increasing retired population is also reflected in household income sources. As of 2021, the ACS estimates 57% of households have wage and salary income, down from 62% in 2010. Conversely, 54% of households have Social Security income and 40% have retirement income, up from 40% and 32% in 2010, respectively.⁵

³ ACS 5-Yr Estimates, 2017-2021 (Table DP03).

⁴ Coupeville Chamber of Commerce [Industries](#), January 2022.

⁵ ACS 5-Yr Estimates, 2006-2010 and 2017-2021 (Table DP03).

Travel to Work

More individuals commute into Coupeville for work than leave the town to work in another location (1,878 compared with 536 individuals, respectively). Around 100 individuals that live in the Town also work in the Town as well. See Exhibit 3.

Exhibit 3. Town of Coupeville Employee Travel Patterns: Inflow/Outflow Analysis



Note: Inflow/Outflow analysis performed for primary jobs (public and private-sector jobs, one job per worker). A primary job is the highest paying job for an individual worker.
Source: US Census, OnTheMap, 2019.

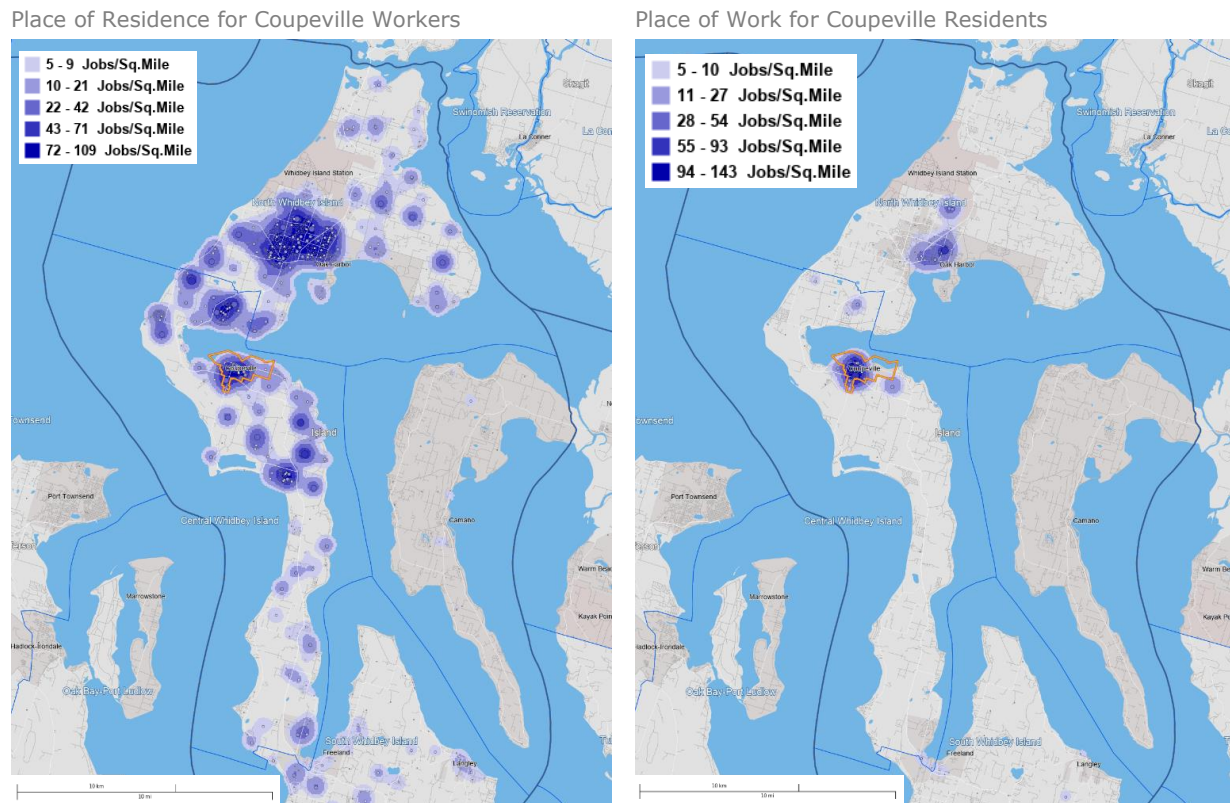
Approximately 62% of Coupeville employees travel less than 10 miles to get to work (Exhibit 4) but only 5% of the estimated total 1,978 jobs in Coupeville are occupied by residents. This indicates that a little more than half of those who work in Coupeville live outside town limits and generally outside other incorporated areas of Island County (only a small portion of Oak Harbor, the closest city, is within 10 miles of Coupeville). Of those living outside a 10-mile radius, most commute from 10-24 miles, pulling from Oak Harbor, Freeland, and parts of Langley (Exhibit 5). Residents who commute to other jurisdictions on Whidbey Island for work generally commute to Oak Harbor, South Whidbey Island, and other areas off the island. Major employers in these locations include Oak Harbor School District, the City of Oak Harbor, Skagit Valley College, Walmart, and other retail businesses and manufacturing industries (Exhibit 5)

Exhibit 4. Place of Residence for Coupeville Workers, 2019

2019 All Jobs	Count	Share
Less than 10 miles	1,229	62.1%
10 to 24 miles	421	21.3%
25 to 50 miles	156	7.9%
Greater than 50 miles	172	8.7%

Sources: U.S. Census Bureau, Center for Economic Studies, 2019; BERK, 2023.

Exhibit 5. Place of Residence for Coupeville Workers vs. Place of Work for Coupeville Residents, 2019



Sources: US Census OnTheMap, 2019; BERK, 2023.

As shown in Exhibit 6, those who commute to Coupeville to work tend to earn more in wages than those who live in Coupeville. About 16% of Coupeville residents earn \$1,250 or less a month, compared with only 11% of Coupeville workers, while 61% of Coupeville workers earn more than \$3,333 a month, compared with 48% of Coupeville residents.

Exhibit 6. Monthly Earnings for Coupeville Workers and Residents, 2019

Monthly Earnings	Residents	Workers
\$1,250 or less	15.8%	10.8%
\$1,251 – \$3,333	36.5%	28.1%
More than \$3,333	47.7%	61.1%

Sources: U.S. Census Bureau, Center for Economic Studies, 2019; BERK, 2023.

Tourism

Tourism and hospitality are important sectors in Coupeville and Island County economies with locations throughout the county serving as popular tourist destinations. The Town has shops, restaurants, and lodging to support visitors. The Coupeville Chamber of Commerce estimates that Coupeville’s seasonal population ranges from 1,000 – 1,500 depending on the time of year (highest in the spring and summer

months and lowest in the fall and winter months).⁶ Hospitality related business also exist in and around Coupeville to support WhidbeyHealth and the numerous Island County facilities in town.

Travel related spending in Island County totaled \$283.0 million in 2021, a 37.6% increase from 2020 and 7.1% annual percent increase from 2015-2021. Exhibit 7 shows the direct economic impacts of spending by travelers and the employment generated by that spending countywide. While tourism spending and earnings decreased during the pandemic, the direct economic impacts of travelers countywide are showing a return to pre-pandemic levels. Visitor spending countywide by sector is shown in Exhibit 8. The largest sectors of spending in Island County are food service and accommodations.

⁶ Coupeville Chamber of Commerce, [Seasonal Population by Quarter](#), Q4 2018 – Q4 2020.

Exhibit 7. Island County Direct Economic Impacts of Travelers, 2015-2021

	Spending (\$millions)	Earnings (\$millions)	Employment Generated ²	Tax Receipts (\$million)		
				Local	State	Total
2015	187.7	58.0	2,610	5.8	12.4	18.2
2016	203.6	64.0	2,790	6.5	13.9	20.4
2017	210.4	70.6	2,820	6.6	14.4	21.0
2018	232.2	78.5	2,980	7.1	15.5	22.6
2019	250.1	83.8	3,030	7.3	16.4	23.7
2020	205.6	69.2	2,430	7.0	14.0	21.0
2021 ¹	283.0	77.9	2,510	9.0	18.5	27.5
Annual Percentage Change (2015-2021)						
2020-2021 ¹	37.6%	12.5%	3.3%	28.6%	30.3%	30.1%
2015-2021 ¹	7.1%	5.0%	-0.6%	7.6%	6.9%	7.1%
Absolute Percentage Change						
2019-2021 ¹	13.2%	-7.1%	-16.9%	22.3%	12.8%	15.7%

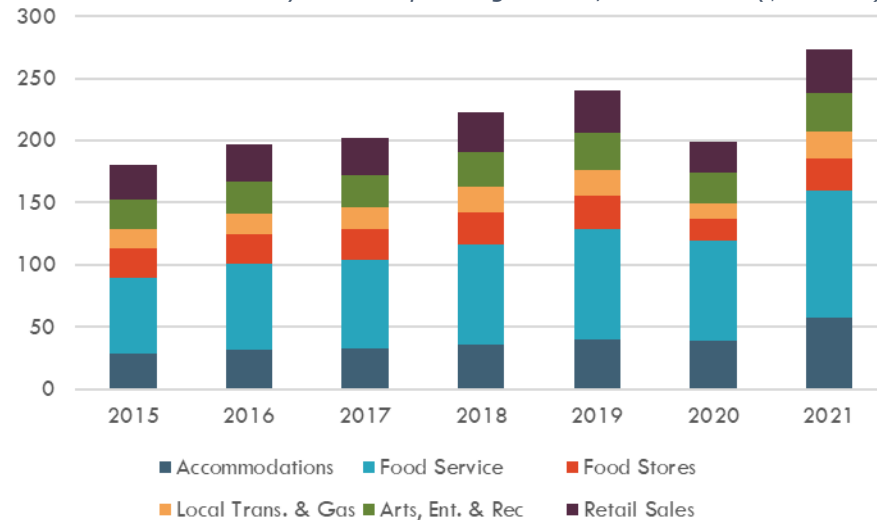
Note: Direct economic impacts include only the spending by travelers and the employment generated by that spending. Secondary effects related to source materials purchased by tourism businesses and the induced spending of their employees are not included.

¹ Estimates for 2021 are listed as preliminary in the report.

² Employment estimates are the total number of full- and part-time jobs directly generated by travel spending (not the total number of individuals employed).

Source: [Island County Travel Impacts 2015-2021](#) (Whidbey and Camano Islands Tourism), May 2022.

Exhibit 8. Island County Visitor Spending Trends, 2015-2021 (\$millions)



Note: Estimates for 2021 are listed as preliminary in the report.

Sources: [Island County Travel Impacts 2015-2021](#) (Whidbey and Camano Islands Tourism), May 2022; BERK, 2023.

In 2021, Coupeville received \$13.4M of visitor travel spending, approximately 9% of visitor travel spending that occurred in incorporated areas and approximately 5% of visitor travel spending that occurred countywide (Exhibit 9). This spending generated 110 tourism-related jobs. The Town also received \$3.7M in earnings and \$1.4M in tax receipts

in 2021. Given that visitor spending in Coupeville is one of the lowest in Island County, there is potential opportunity to increase tourism and draw visitors to the Town.

Exhibit 9. Direct Economic Impacts of Travelers within Island County, 2021

	Spending (\$millions)	Earnings (\$millions)	Employment Generated	Tax Receipts (\$million)		
				Local	State	Total
Incorporated Areas	152.0	42.7	1,300	5.0	10.3	15.3
Coupeville	13.4	3.7	110	0.4	0.9	1.4
Langley	19.5	5.8	170	0.6	1.3	2.0
Oak Harbor	119.0	33.1	1,020	3.9	8.1	12.0
Unincorporated Areas	121.7	35.2	1,210	4.0	8.2	12.2
Clinton	23.3	7.3	220	0.8	1.6	2.3
Freeland	60.5	17.1	600	2.0	4.1	6.1
Greenbank	7.5	2.7	100	0.2	0.5	0.8
Other Unincorporated	12.9	4.0	110	0.4	0.9	1.3
Camano Island	17.4	4.1	180	0.6	1.2	1.8
Total	273.7	77.8	2,510	9.0	18.5	27.5

Notes: Direct economic impacts include only the spending by travelers and the employment generated by that spending. Secondary effects related to source materials purchased by tourism businesses and the induced spending of their employees are not included. Estimates for 2021 are preliminary. Employment estimates are the total number of full- and part-time jobs directly generated by travel spending (not the total number of individuals employed).

Source: [Island County Travel Impacts 2015-2021](#) (Whidbey and Camano Islands Tourism), May 2022.

Exhibit 10 displays how travel impacts in Coupeville have changed from 2019 to 2021. While visitor spending, earnings, and tax receipts decreased in 2020 (likely due to the COVID-19 pandemic), spending and earning amounts from 2021 indicate patterns are returning to pre-2020 numbers.

Exhibit 1030. Direct Economic Impacts of Travelers in Coupeville, 2019-2021

	2019	2020	2021
Spending (\$Million)	13.8	8.8	13.4
Earnings (\$Million)	4.8	2.9	3.7
Employment	150	90	110
Total Tax Receipts (\$Million)	1.4	0.9	1.4
Local Tax Receipts (\$Million)	0.4	0.3	0.4
State Tax Receipts (\$Million)	0.9	0.6	0.9

Sources: [Island County Travel Impacts](#) (Whidbey and Camano Islands Tourism), 2015-2019, 2015-2020, and 2015-2021; BERK, 2023.

Future Growth

Throughout its 150-year history, Coupeville's economy has shifted from one that primarily served the timber, agriculture, and maritime industries to an economy based on regional services (healthcare, public service sector) and tourism (especially history, art, and nature). Today, Coupeville is home to a major regional hospital (WhidbeyHealth), serves as the County seat providing numerous county services (including the courthouse and jail), and a major school district. As these major employers have expanded their facilities and services, many auxiliary businesses, specialists, and supporting services have followed suit.

Prior to the pandemic-induced recession in 2020, Island County's economy experienced six consecutive years of growth. Island County's labor force dropped by about 7.5% during the early months of the pandemic, deeper than the state as a whole. Today, recovery has taken hold as workers re-enter the workforce – the total size of the civilian resident labor force in 2021 was 0.5% higher than it was prior to the pandemic. As a whole, Island County has been showing strong signs of recovery, especially in industries that indirectly benefitted from telecommuting. Construction, retail trade, information and financial activities, professional and business services, and leisure and hospitality have all exceeded pre-pandemic employment tallies as of March 2022.⁷

The Washington State Employment Securities Department (ESD) summarizes Occupations in Demand (OID) by region for the state. The Northwest Washington Workforce Development Area (WDA) includes Island, San Juan, Skagit, and Whatcom counties. Coupeville is part of the Island and San Juan county region within the Northwest WDA. In the next five-ten years, many occupations in the healthcare and education sectors (such as chiropractors, teachers, and healthcare social works) are expected to be in demand in the region based on occupational projections and current supply-demand data summarized in the OID list. Other areas with expected demand include computer science (such as software developers and systems analysts) and hospitality support services (such as lodging managers and meeting, convention, and event planners).⁸

Health Services

The Town has seen significant growth in its health and medical service sector corresponding with investments and expansion of WhidbeyHealth and Regency Coupeville, a rehabilitation and nursing center. WhidbeyHealth is the 4th largest employers in Island County overall and employs nearly half of the total workforce in Coupeville . Coupeville will likely continue to attract adults who want to retire in the area but live close to health care and related services and amenities, further supporting the growth of WhidbeyHealth and other auxiliary medical services.

Leisure, Tourism, and Hospitality

Coupeville's natural and historic landmarks, the Port, and access to recreation activities position the town as a draw for local tourism. However, the Town's visitor spending is

⁷ Washington State ESD, [Island County profile](#), May 2022.

⁸ Washington State ESD, [OID List for Northwest WDA: Island, San Juan Counties](#), October 2022.

one of the lowest of the incorporated jurisdictions in Island County. With daily tourism to Island County seeing a marked increase as it recovers from the pandemic, Coupeville could pursue opportunities to increase its local tourism and draw more visitors to the town. Areawide, the local region is making investments in various tourism campaigns – such as the promotion of regenerative tourism, the creative economy, and lesser-known historic and cultural attractions – through efforts led by organizations such as the Whidbey & Camano Islands Tourism Committee and the Coupeville-based Island County Historical Society.

Retail

Approximately 17% of Coupeville residents work in the retail trade. However, retail jobs account for only 3% of primary jobs in the town (a primary job is the highest paying job for an individual worker and assumes one job per worker). As the county seat, the Town and its local government employees can support retail businesses that align with the community's retail and service needs. The Town could pursue opportunities to encourage, retain, and expand its locally-owned small businesses through partnerships with the Central Whidbey Chamber of Commerce and the Island County Economic Development Council. For example, the Town could seek to grow its water-oriented small-scale businesses given its partnership with the Coupeville Historic Waterfront Association and Coupeville Wharf. These efforts may also attract local visitors thus increasing visitor spending (complementing the growth opportunity in leisure, tourism, and hospitality) and supporting local retail jobs with higher pay. Some residents receiving social security or retirement income may also opt to work part-time in local retail jobs that support Coupeville's unique historical assets, craft Industries, or natural environment.

Appendix E - Parks, Recreation & Open Space

Refer to Appendix H – Capital Facilities (CFP Appendix).

Appendix F - Natural Systems

Existing Conditions

Topography

The Town is situated on and around three hills: one in the northeast end of Town and two in the central portion of Town. Elevations in Coupeville range from sea level along the Penn Cove shoreline to approximately 200 feet above sea level in hilltop areas.

In some areas, uplands slope gently to the shoreline. In other areas, uplands meet Penn Cove with a steep slope. South of State Route 20, the south side of Coupeville blends into the surrounding prairie.

Soils

Glacial drift is the primary parent material of the soils throughout Coupeville. Soils are found in a relatively thin layer on Whidbey Island and are classified by topographic relief, climate and time, biological activity and the parent material. The U.S. Soil Conservation Service according to terrain groups soils:

- Glacial Uplands - These soils are very shallow and have a cemented gravel material subsurface called glacial till. Surface drainage is good, but the subsurface is relatively impermeable. This is the predominant type of soil found in Coupeville. These soils may not be suitable for intensive development.
- Terraces - These soils are found on the prairies at the south end of Town. These soils have high agricultural productivity. Certain characteristics, such as a high water table and corrosivity, may limit their potential for development. Drainage is usually moderate.
- Depressions - This class refers to soils found in the glacial depressions of uplands and terraces. These areas receive much seepage and runoff from lands around them. They are usually impermeable, cemented till of glacial/marine sediments and clays. During the wet season, they hold large quantities of water. This soil type is found between Clapp and Perkins Streets from the shoreline to the Town limits.
- Rough Broken Terrain - This type of soil occurs in a few places along the shoreline.

Water

Coupeville lies in the "rain shadow" of the Olympic Mountains and receives an average of slightly less than 18 inches of precipitation annually, with ranges between

approximately 11 and 26 inches. Over 70 percent of the precipitation falls between October and April. Snowfall accumulations are rare.

Because precipitation is relatively low and stormwater absorption is high, the area has few surface water channels. Groundwater is the only source of freshwater supply. Recognizing this, the United States Environmental Protection Agency (EPA) designated Island County a Sole Source Aquifer Area in 1983. There are two distinct groundwater types on Whidbey Island: dilute and very hard water. Hard water is the most prevalent type throughout most of Coupeville. Because of its high mineral content, it is more difficult to utilize and less desirable than other water types. Groundwater quality in this area is influenced by seawater intrusion. Proximity to the shoreline increases the risk of seawater intrusion, especially in deep wells. In some shore area wells, high chloride concentrations indicate the presence of seawater.

Climate

Coupeville has a generally mild marine climate, with average temperatures ranging between 41 and 58 degrees Fahrenheit. At the extremes, temperatures have ranged from a high of 98 degrees to a low of 3 degrees Fahrenheit. Skies are partly cloudy or cloudy more than 300 days of the year. Wind patterns are usually mild, averaging eight miles per hour. Southwesterly winds predominate; however, westerly winds storming across Penn Cove are sometimes severe.

Plants & Animals

Coupeville is classified as “Western Hemlock Vegetative Zone” but logging and burning over the past 150 years have enabled Douglas Fir to replace Western Hemlock as the climax species. There is a wide diversity in the plant community, providing a varied habitat.

The Town’s forested and agricultural areas, and the interface between them, supply food and shelter for the major wildlife populations. Black-tailed deer and cottontail rabbits are the most abundant species of mammal found in Coupeville. These areas also support significant populations of ring-necked pheasants and California quail.

Migratory and resident waterfowl are found on and near the shoreline in large numbers. The variety of available habitats and the mild climate accounts for the many types found during various seasons of the year.

Finally, the waters of Penn Cove feature an abundance of aquatic life, such as eelgrass, shellfish, salmon, and occasionally whales.

Shoreline

Summary

The Town of Coupeville has a 2.4 mile long shoreline along Penn Cove, which forms the Town’s north boundary. Historically, much of Coupeville’s growth and development has been linked to and influenced by its waterfront. In addition to attracting residential and commercial development, the views and recreational opportunities provided by the shoreline act as an attraction for visitors and the tourism industry.

The historic shoreline area along Front Street in the Town's commercial core is a major focal point for the Town. The older buildings that line this street were once the center of commerce for the Town. Now many of these buildings house businesses that serve tourism, while many of the businesses that serve Town residents have moved to Main Street, closer to SR 20.

Outside of the historic business district, Coupeville's shoreline is primarily residential, mixed with a few scattered farms. Near the center of Town, the lots are small and the homes are older. Further to the east and west, the homes are more dispersed, and the shoreline takes on a rural appearance. Unlike other shoreline towns where the waterfront acts as a magnet for all development activity, Coupeville's shore is not densely developed and many residences are centered around the Main Street business area and across Highway 20 in Prairie Center, rather than oriented toward the water. The location of the Town Park and the boat launch at either end of the downtown contribute to the open character of the shoreline, as do the narrow, undeveloped bluff edges next to the road along much of the shore.

Shoreline Plans and Studies

1982 Coupeville Waterfront Study - This study was prepared with funding by the Federal Coastal Zone Management Program. It developed an overview of existing conditions along the Coupeville waterfront and provided an analysis of issues and recommendations on eight topics. These included: shoreline erosion and bluff instability; Front Street slippage; boat launch and sewage treatment plant; Town Park; Town dock; Town entry and Main Street; link to Ebey's Landing and the Keystone Ferry; and Town and historical commercial center. Among the key recommendations were to encourage beach houses to help stabilize the bank, to encourage businesses in the downtown and to enhance the Main Street entrance into Town.

1980 Comprehensive Plan of Ebey's Landing National Historical Reserve - The Historical Reserve encompasses the entire Town of Coupeville as well as a large portion of central Whidbey Island (see Figure 1). The concept of the Reserve is to protect, preserve and interpret the historical and cultural assets of the area through an intergovernmental partnership of national, state, county and town agencies and citizen groups. This plan contains objectives for public use/development, historic and natural preservation, and private use subject to appropriate local ordinances.

1989 South Main Street Study - The South Main Street Study was prepared by a subcommittee of the Coupeville Planning Commission. The study area was South Main Street between SR 20 and Terry Road. This study was commissioned in response to changes in traffic volume, road condition and land use patterns that were being experienced in the study area. The study establishes four major goals for the South Main Street area: retain a small-town atmosphere; enhance the overall appearance of South Main Street; improve traffic circulation; and establish well-designed and clearly defined residential and commercial areas. Policies relate to street design, circulation and land use. The study is intended to be a subarea plan based on the general guidelines and policies of the Coupeville Comprehensive Plan.

2023 Coupeville Sea Level Rise Vulnerability Assessment - This project was funded by a grant from the Washington State Department of Ecology. The objective of this project

was to couple recently developed localized sea level rise projections, high resolution land elevation data from Island County, and other publicly available regional data in GIS to perform a quantitative assessment of sea level rise vulnerability for the Town's shores. The analysis was applied to critical assets within the Town, which include buildings, roads, utilities, and parks and community assets. The sensitivity of each asset, or the degree to which an asset is susceptible to impacts due to coastal flooding or a combination of flooding and recession, was qualitatively assessed. The assessment evaluated the most exposed assets and factored in their sensitivity to sea level rise impacts to assess their overall vulnerability. The most vulnerable assets were then identified and the basis for the highest vulnerability assets described.¹

Coastal Adaptation Strategy – This project was funded by a competitive planning grant from the Washington State Department of Ecology. The Coastal Adaptation Strategy is intended to be a science-based, community informed roadmap to increase the community resilience to coastal related hazards caused by rising sea levels. The CAS was designed to set goals and identify priority actions to improve the resilience of the community to sea level rise and other coastal hazards. The project built on the findings from Coupeville's 2023 [Sea Level Rise Vulnerability Assessment](#) which identified the areas and assets within the town most vulnerable to sea level rise-related hazards.

Throughout the project, the Town engaged with the Coupeville Climate Committee (CCC) and community members to create a strategy that represents the priorities of our community and addresses the greatest near-term and long-term adaptation needs and opportunities.² The adaptation strategy outlines a range of potential mitigation measures over three different planning horizons (near-term, mid-term and long-term) for at risk assets, including:

- *Passive Management Techniques* – such as surface and groundwater management, vegetation maintenance, and non-structural erosion control.
- *Protection Measures* – including both soft shoreline protection and hard structural defenses.
- *Accommodation Strategies* – such as elevating structures, implementing floodproofing techniques, and modifying infrastructure to withstand coastal hazards.
- *Retreat and Development Restrictions* – including the managed relocation of at-risk structures and regulatory measures to limit new development in vulnerable areas.

Immediate actions include prioritizing stabilization of critical infrastructure, further evaluating floodproofing strategies for historic building and bank toe protection

¹ 2023 Coupeville Sea Level Rise Vulnerability Assessment: <https://townofcoupeville.org/comprehensive-plan-update/sea-level-rise-vulnerability-assessment/>

² Coastal Adaptation Strategy: https://townofcoupeville.org/wp-content/uploads/2025/08/Coupeville_CAS_Report_Final_Draft-June2025.pdf

strategies, identifying and securing funding opportunities, and implementing additional community engagement initiatives.

County-wide Planning Policies for Island County - As required by the Growth Management Act, Island County and all municipalities within the County have jointly prepared and adopted County-wide Planning Policies (Appendix B). This document is organized into major policy areas, each with more specific implementing policies. The major policy areas are:

1. Joint Planning Area Policies
2. Urban Growth Areas
3. Urban Development
4. Rural Development
5. Public Facilities and Services
6. Facilities of Countywide or Statewide Significance
7. Transportation
8. Housing
9. Land Use and Public Health
10. Economic Development and Employment

These policies were adopted by Board of Commissioners, Island County and by the Mayors of Oak Harbor, Coupeville and Langley on June 22, 1992, and revised several times several times since, most recently prior to the 2025 periodic updates.

Natural Open Space Areas

There are several natural open space areas in the Town of Coupeville which are not formal parks but provide natural areas for wildlife and other natural systems.

NE Front Street Tidelands & Bluff

- Location: Between N Main St & NW Alexander St
- Size: 0.52 acres

Natural open space area with various trails through the woods.

NPS Properties

The National Parks System owns three undeveloped open space areas in Coupeville totaling 10.93 acres. These properties are not open to the public but provide natural systems benefits.

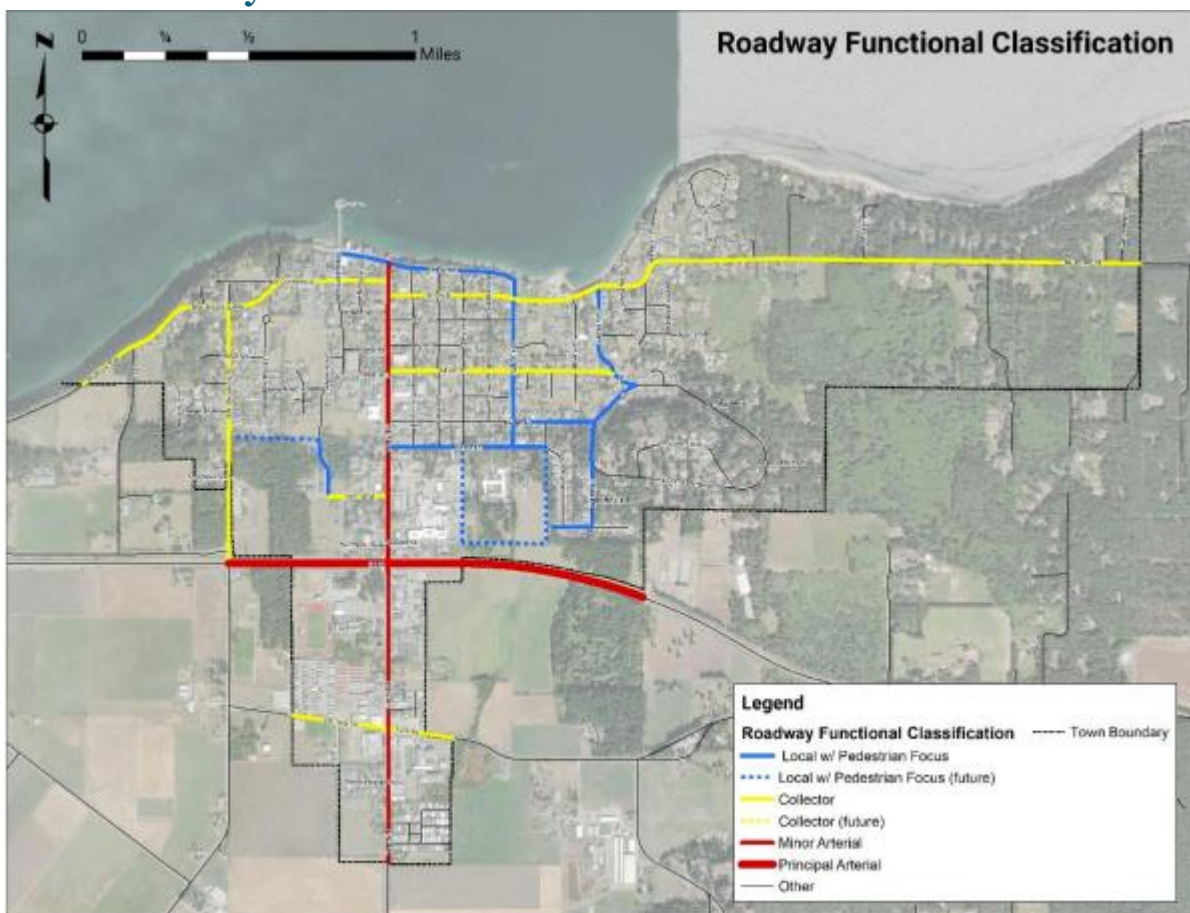
- **NPS Property—Hwy 20:** 9.78-acres north of SR 20 and south of Lauren Street
- **NPS Property—Tidelands:** 0.22-acres east of N Main Street
- **NPS Property—S Main St:** 0.93-acres east of S Main Street and south of 301 S Main Street

G.1 - Inventory of Existing Transportation Facilities and Conditions

Conditions

This section summarizes key components of the existing transportation system serving the Coupeville.

Street Inventory



Map 1 – Roadway Functional Classification

Map 1 – Roadway Functional Classification

The Town of Coupeville street system is shown in Map 1. This map also highlights the functional classification of each roadway. The function of streets are defined by the level of mobility and access that each street is expected to serve. For example, State highways prioritize mobility whereas local streets prioritize access to adjacent land uses. The other classifications are a relative mix of mobility and access priorities.

State Route 20 is considered a Principal Arterial. This roadway is the transportation spine of Whidbey Island and nearly all regional trips to and from Coupeville use this roadway. The roadway has one lane in each direction with turn pockets at major intersections. Posted speeds range from 45 to 55 mph. Annual average daily traffic volumes are about 9,000 east of Main Street and 12,000 to the west (average of 2019 and 2021 conditions).

Main Street is considered a Minor Arterial and is the north-south spine of Coupeville connecting SR 20 to schools, hospitals, Town buildings, and retail areas. The roadway has one lane in each direction with a center two-way left-turn lane along major sections. Posted speed is 25 mph. Annual daily volumes range between 7,500 and 9,500 vehicles per day in the vicinity of US 20.

Collector streets serve a higher volume of traffic than local streets due to connectivity, traffic controls, and general geography of the area. However, they still provide a high level of access to adjacent land uses. Madrona Way, Broadway Street, 6th Street, 9th Street/Parker Road, Terry Road and 1st Street are considered collectors. Major collector streets have annual daily volumes of 2,000 trips or less.

The remainder of Coupeville streets are considered local streets.

Safety History

The Town has been successful in separating pedestrian traffic from vehicular traffic on higher volume corridors. Sidewalks and high-visibility crosswalks near the schools have helped reduce crash risks. In addition, most roadways within the Town have lower travel speeds, which lower risks of injury when crashes do occur.

US 20 is the only major higher-speed facility within the Town and that increases the severity of crashes. Of particular interest to the Town is the higher frequency of crashes at the intersection of SR 20 and Broadway Street. This location has had numerous crashes and 2 fatalities in the last 15 years. The Town will continue to look for opportunities to improve safety and comfort in this location, consistent with the IRTPO Comprehensive Safety Action Plan.

Walk and Bike Facilities

The Town has a legacy of encouraging walk and bike travel in the area. There is walk and bike system connectivity to major walk and bike generators, such as the waterfront, downtown, parks, civic areas, and schools.

There are currently 4.1 miles of off-street trails within the town, with many of these trails providing a connection to the Class 1 trail along the SR 20 highway that connect to other trails on the island. Away from the highway, most trails are soft-surfaced and separated from the roadway behind a curb. These trails are along Broadway Street (Ebey Road), Front Street, and 9th Street/Parker Road corridors.

There are currently 3.5 miles of sidewalk within the Town, with 46 percent of that infrastructure located along Main Street. Main Street has sidewalk facilities on both sides of the roadway for most of its length. Outside of Main Street, sidewalks not as common and are limited to new developments, the downtown area, and around schools.

Transit Facilities

Transit service is provided by Island Transit, which serves all of Island County. Within Town, the two routes generally traverse between the Coupeville Recreation Hall area and the Coupeville Elementary School along Main Street. This provides opportunities for people to access transit in both the northern and southern sections of the town near Main Street.

Route 1 operates between Oak Harbor and Clinton with 60-minute headways during weekdays. Route 6 operates between Oak Harbor and Coupeville Ferry Terminal with 120-minute headways during weekdays.

There is a designated Park and Ride facility co-located with commercial business on Main Street southeast of the Coupeville Elementary School.

G.2 - Travel Forecasts Evaluation

Historical traffic growth was reviewed along SR 20 to gauge annual growth trends that may persist into the long-range future. WSDOT maintains a permanent traffic count location on US 20 east of the Town. Annual traffic volumes have fluctuated depending on economic conditions, but over the past 20 years annual growth has been about 0.3 percent. Over the past 10 years that growth trend is higher at 1.1 percent annually.

Major growth areas within the Town are located along Parker Road in the east section of the Town and near Broadway Street in the western sections. These growth areas will likely add trips to the major collectors and arterials that connect to Town services and commercial areas as well as connecting roadways to other communities in Island County. It is not anticipated that any new traffic signals would be required due to new growth. Any upgraded traffic controls would be limited to all-way stop control or single-lane roundabouts.

Coupled with the safety concerns mentioned previously, any further land use growth on the Broadway Street corridor would add more safety risk at the US 20/Broadway Street intersection. This location will need to be evaluated further to address safety and growth impacts. Increased traffic volumes would further drive the need to better delineate walk and bike facilities on select local streets, collector streets, and arterial roadways. This includes off-street paths, sidewalks, and high-visibility crosswalk locations.

G.3 - Transportation Systems Plan

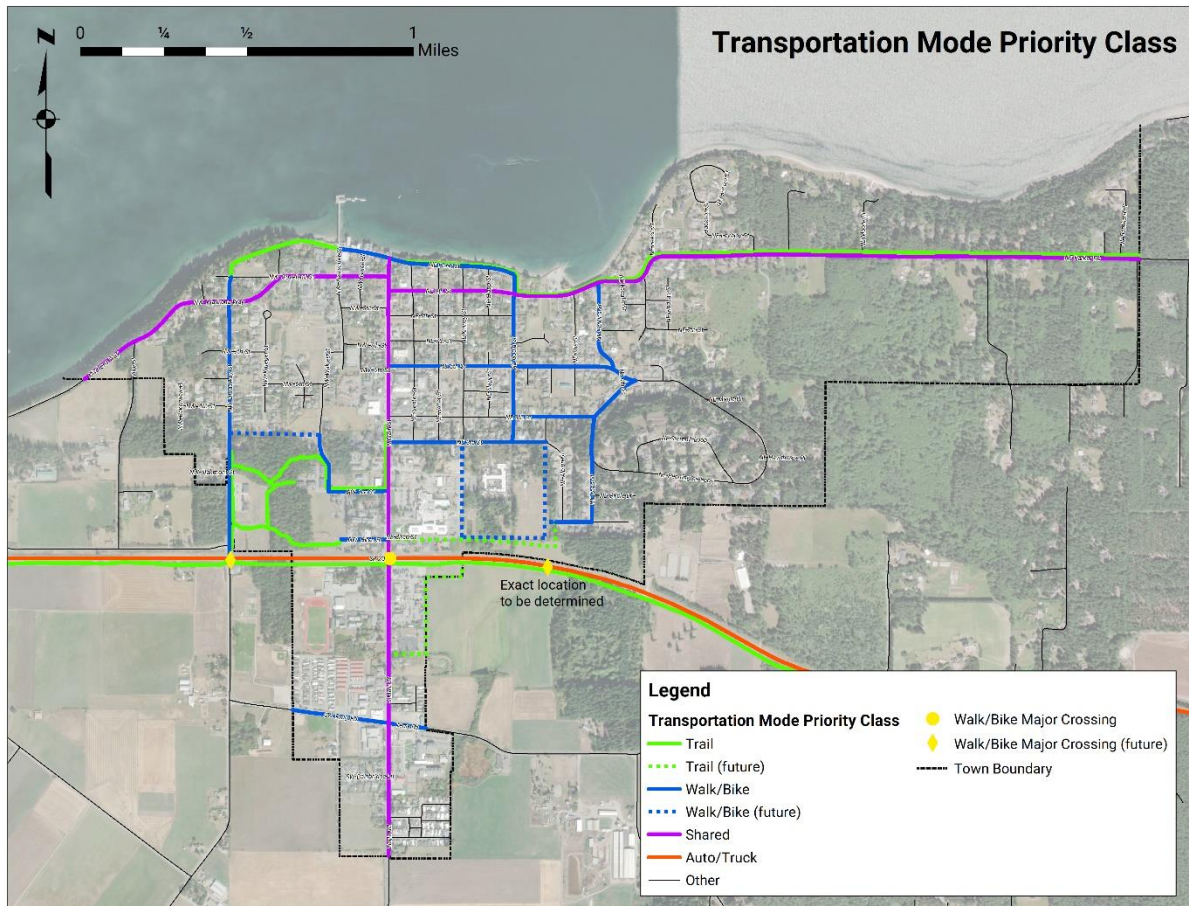
The Transportation System Plan provides the blueprint for the future Coupeville multimodal transportation system, and then the projects and tools to implement the plan.

Functional Classification

As mentioned in the existing conditions section, the functional classification highlights the purpose of the roadway as it relates to vehicle traffic. Arterials serve vehicle mobility and local streets serve access to adjacent land uses. Decisions about the design of a roadway are tied to the intended street function.

Mode Priority Classification

Every street should provide safe travel for all modes (truck, car, walk, or bike), street corridors can vary on which modes are prioritized for higher levels of comfort and accessibility. The mode priority classification is intended to highlight mode priorities to inform street cross-section designs.



Map 2 – Transportation Mode Priority Class

As shown in Map 2, there are three mode priority classifications.

- **Auto/Truck Priority.** US 20 is the only corridor classified as an Auto/Truck priority. This means street and intersection designs should consider higher volumes and speeds for cars and trucks.
- **Shared Priority.** N. Main Street, S. Main Street, NW Madrona Way, NE 9th Street, Terry Road, and NE Parker Road are classified as Shared Priority. This means their needs to be balance of all modes. Vehicle posted speeds are set lower, and a typical street cross-section would include sidewalks and bike facilities.
- **Active Transportation Priority.** Map 2 highlights the streets that are classified as Walk/Bike Priority routes. The important point is that these roadways provide good overall walk/bike connectivity within Coupeville, when combined with off-street pathways and Shared Priority roadways. These corridors would also be prioritized over other local streets for cross-section improvements such as sidewalks, curb/gutter, and traffic calming elements.

Transportation Concurrency

The Washington State Growth Management Act (GMA) (RCW 36.70A.070(6)(b)) states that "...local jurisdictions must adopt and enforce ordinances which prohibit development approval if the development causes the level of service on a locally owned or locally or regionally operated transportation facility to decline below the standards adopted in the transportation element of the comprehensive plan, unless transportation improvements or strategies to accommodate the impacts of development are made concurrent with the development...concurrent with development shall mean that improvements or strategies are in place at the time of development, or that a financial commitment is in place to complete the improvements or strategies within six years." Under House Bill 1181, these strategies may include active transportation facility improvements, increased or enhanced public transportation service, ride-sharing programs, demand management, and other transportation systems management strategies. The GMA allows local jurisdictions to define, measure, monitor, and maintain LOS according to the land use and transportation system priorities adopted in the local Comprehensive Plan.

LOS standards are part of the mandatory elements of the Town's Comprehensive Plan as required by the Growth Management Act (GMA) (RCW 36.70A.070). The GMA indicates that the transportation element shall include "level of service standards for all locally owned arterials and transit routes to serve as a gauge to judge performance of the system. These standards should be regionally coordinated". The transportation element needs to identify specific actions and requirements for bringing into compliance locally owned transportation facilities or services that operate or will operate below the established level of service standard.

Level of Service (LOS) is a measure of the quality of traffic flow and operations. It can be described in terms such as speeds, travel times, delays, convenience, interruptions, and comfort. The Highway Capacity Manual (HCM), Transportation Research Board, provides methodologies for evaluating vehicle LOS for transportation facilities and services. The HCM criteria range from LOS A indicating free-flow conditions with minimal delays, to LOS F indicating extreme congestion and significant delays.

For purposes of the Transportation Element, the Town has adopted vehicle LOS standards for transportation facilities under its jurisdiction as required under the Growth Management Act (GMA) and acknowledges WSDOT LOS standards on SR 20. In addition, Coupeville needs to review its LOS standards within the context of the regional policies established by IRTPO and Island County.

Town of Coupeville Multimodal Level of Service Standards

The Town has established the following LOS standards. The levels of service shall be measured using methodologies identified in the latest edition of the Highway Capacity Manual.

Traffic Signals, Roundabouts, and All-Way Stop Controlled Intersections – LOS C or better based on overall average delay per vehicle.

Unsignalized Two-Way Stop Controlled Intersections – LOS D or better for worst traffic movement. On a case-by-case basis, the Town may allow the level of service for traffic movements from the minor streets at two-way stop-controlled intersections to operate below the adopted standard, if the Town determines that no significant safety or operational issues will result. The Town typically will apply the intersection LOS standard to the weekday PM peak hour. The Town may, however, define additional evaluation periods for intersection review to identify if potential impacts would occur. These could include weekday AM peak hour, weekends, or other time periods depending on the type and location of a proposed development. The levels of service requirements described above are consistent with the intent of the Level of Service standard as defined in the previous Transportation Element. This update better aligns the methodology for determining Level of Service with national best practices and the current HCM.

Multimodal LOS standards are part of the mandatory elements of the Town’s Comprehensive Plan as required by the Growth Management Act (GMA) (RCW 36.70A.070). The GMA indicates that the transportation element shall include “multimodal level of service standards for all locally owned arterials locally and regionally operated transit routes that serve urban growth areas, state-owned or operated transit routes that serve urban areas if the department of transportation has prepared such standards, and active transportation facilities to serve as a gauge to judge performance of the system and success in helping to achieve the goals consistent with environmental justice. . These standards should be “regionally coordinated”. The transportation element needs to identify specific actions and requirements for bringing into compliance locally owned transportation facilities or services that operate or will operate below the established level of service standard.

T-2.4. Town vehicle LOS standards are:

LOS C average delay per vehicle for signals, roundabouts, and all-way stop control intersections and

LOS D for worst traffic movement at unsignalized two-way stop controlled intersections




T-2.5. Pedestrian LOS Standards on the Active Transportation Network are:

- a) Within Town: Urban standard sidewalks both sides or shared two-way multiuse pathway one side.
- b) Within Town, where approved: Urban standard sidewalk one side or shared two-way multiuse pathway one side.
- c) UGA: = or > 5-foot-wide shoulder on roadway

Green = Complete Network Link, meets Town standards
 = Incomplete Network, doesn't meet Town standards

Red = Missing Network Link, doesn't meet Town standards

Orange

LOS	Primary Route	Secondary Route
	Meets City standards, facilities on both sides	Meets City standards, facilities on one or both sides
	Facilities exist, but only on one side	N/A
	No facilities exist, does not meet standards	No facilities exist, does not meet standards




T-2.6. Bicycle LOS Standards on the Active Transportation Network are:

- a) Within Town: Urban standard marked bike lanes both sides or shared two-way multiuse pathway one side.
- b) Within Town, where approved: Shared lane markings or shared two-way multiuse pathway one side.
- c) UGA: = or > 5-foot-wide shoulder on roadway

Orange

Green = Complete Network Link, meets Town standards
 = Incomplete Network, doesn't meet Town standards

Red = Missing Network Link, doesn't meet Town standards

LOS	Primary Route	Secondary Route
	Meets City standards, facilities on both sides	Meets City standards, facilities on one or both sides
	Facilities exist, but only on one side	N/A
	No facilities exist, does not meet standards	No facilities exist, does not meet standards

T-2.7. The Transit LOS Standard is based on ADA accessibility of WTA transit bus stops within the public road right-of-way. The prioritization and completion of ADA upgrades at all WTA bus stops provides mutual benefit to Whatcom County and WTA.

Green = ADA Compliant Pedestrian Connection to Transit Stop

Orange = Non-compliant Pedestrian Connection to Transit Stop

Red = Missing Pedestrian Connection to Transit Stop

Project List

Based on an evaluation of existing and forecast traffic conditions, operations, safety, and circulation needs, a recommended list of transportation improvement projects and programs are identified. The project list is organized into the following categories:

Upgrade/Reconstruction projects update the street and active transportation network along the corridor to match the Town's multimodal street standards.

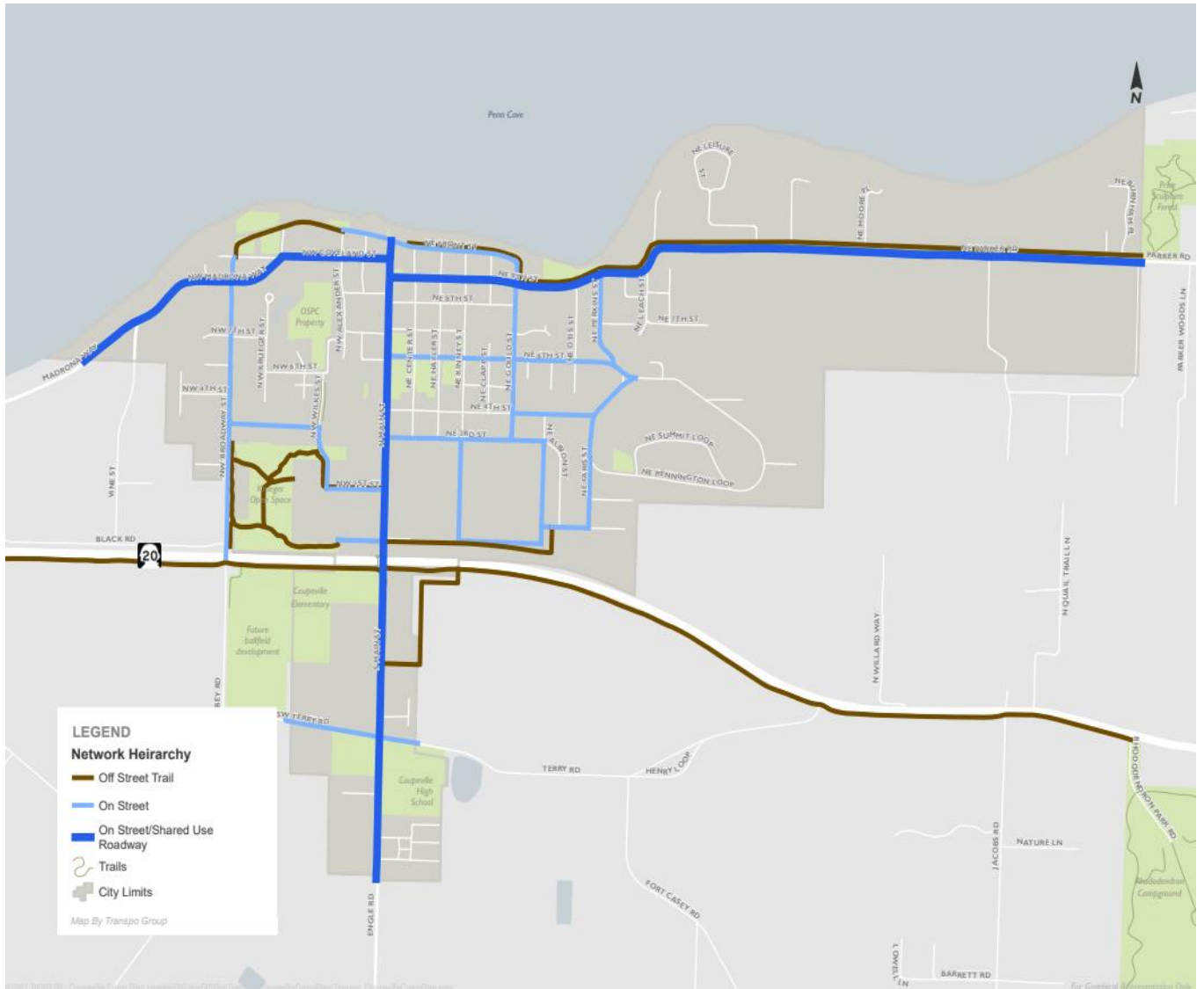
New Street Connection projects include constructing new multimodal street connections.

Active Transportation Network projects focus on standalone new or improved trails or sidewalk connections within the Town.

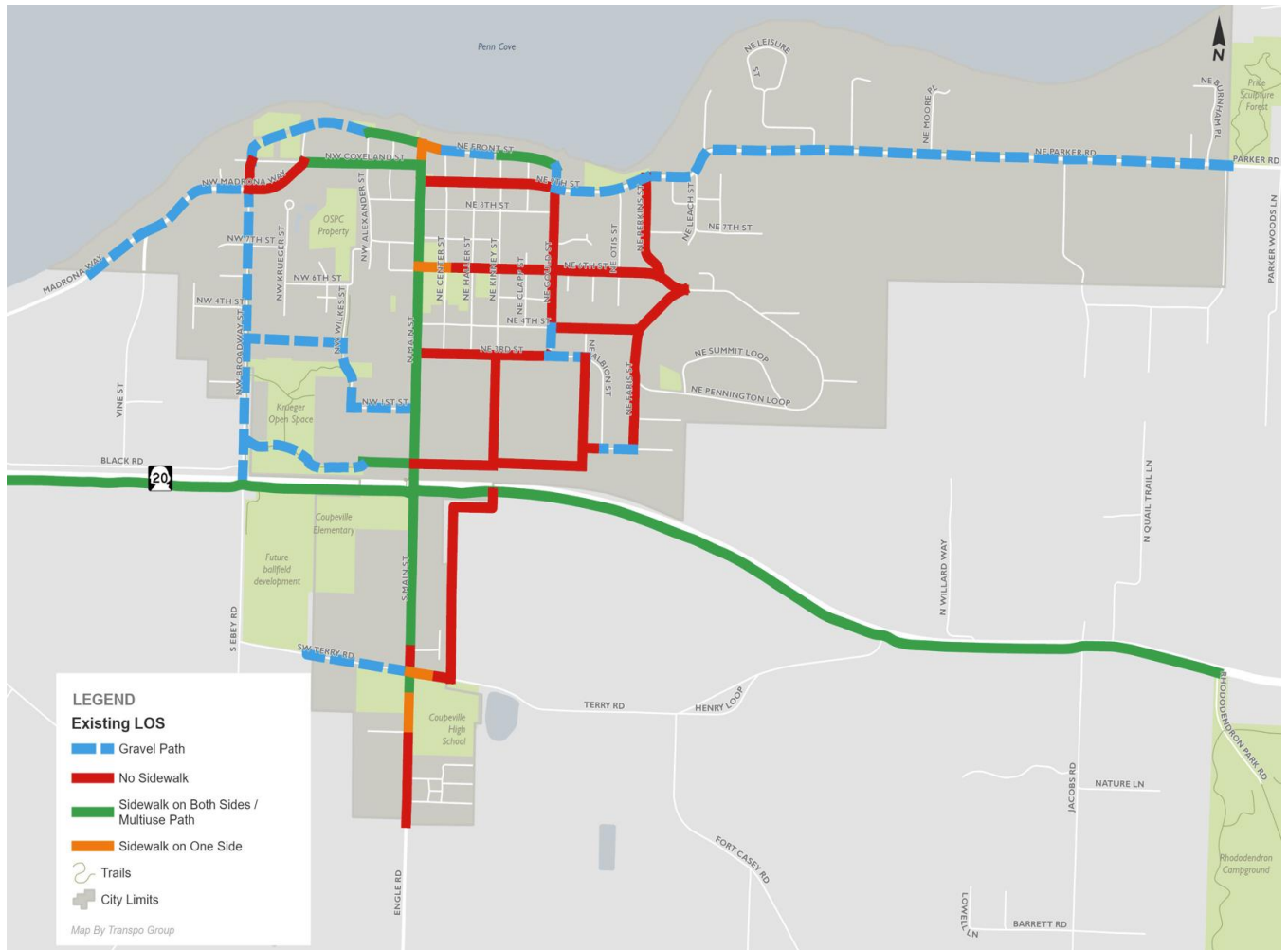
Intersection/Crossing projects include improvements to traffic controls or major street or trail crossing locations.

Townwide Studies, Plans, and Programs include studies, plans and annual transportation programs within the Town of Coupeville.

Map 3 and **Table 1** identify each of the projects and their locations. **Table 1** provides a brief description of each project including the project limits.



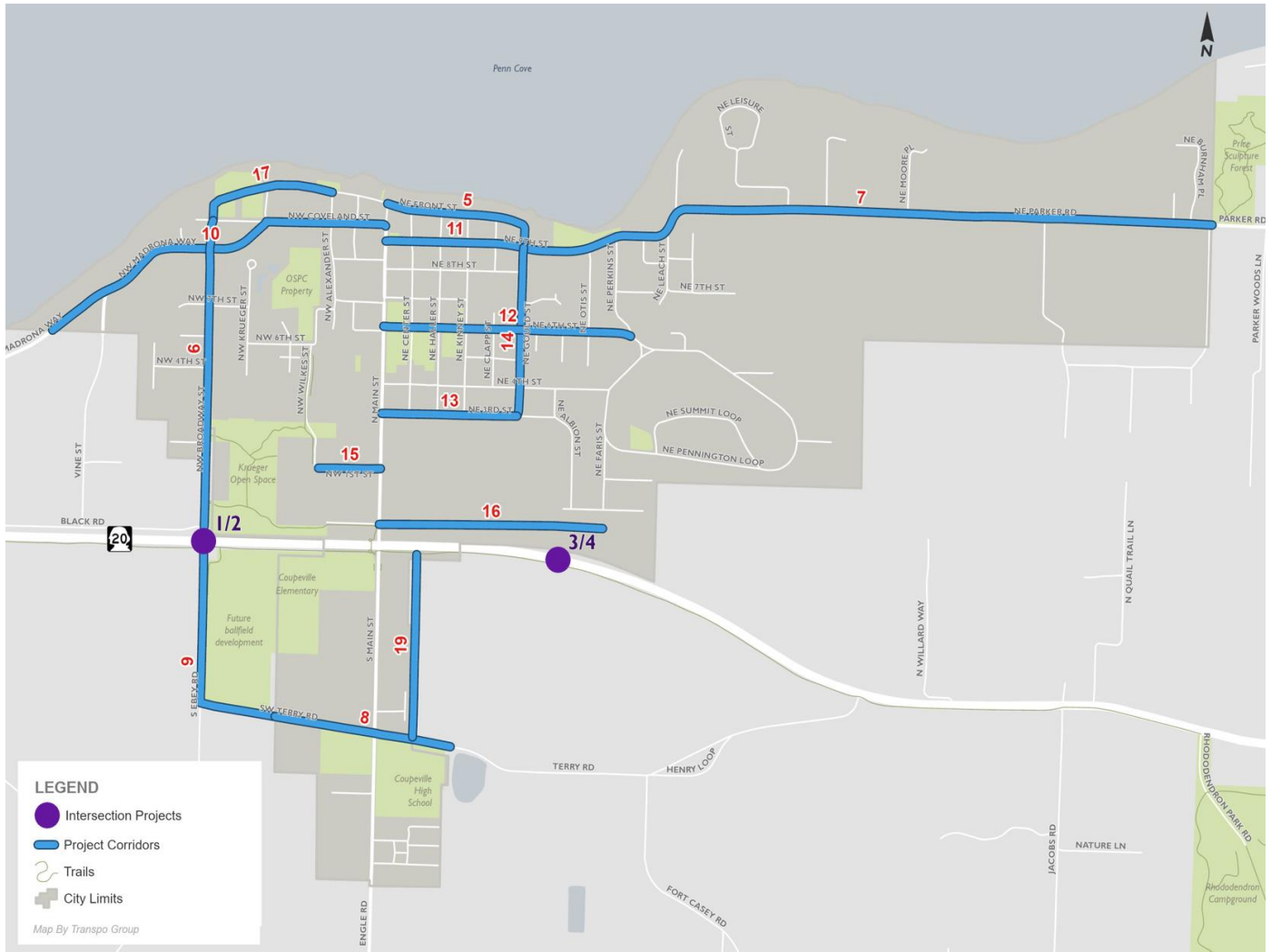
Map 3 – Active Transportation Network



Map 4 – Active Transportation Network Pedestrian Level of Service Status (2025)



Map 5 – Active Transportation Network Bicycle Level of Service Status (2025)



Map 6 – Multimodal Transportation Project Improvements (2025)

Table 1. Multimodal Transportation Project Improvements, 2026-2045					
No.	Project Title	Project Extents	Project Type & Description	Feet	Cost^{1,2}
1	Phase 1: NW Broadway St / SR 20 Intersection Safety Study	Intersection	Capacity: Identify improvement to address safety at this intersection. Ideas include roundabout, RRFB trail crossing, vehicle turn lanes, or similar.	0	\$50,000
2	Phase 2: NW Broadway St / SR 20 Intersection Improvement	Intersection	Capacity: Implement recommendations from Phase 1	0	\$2,500,000
3	Phase 1: Easterly SR 20 Walk/Bike Crossing Study	South of Lauren St and east of Main St	Active: Identify improvements for a pedestrian/bike crossing in this vicinity.	0	\$25,000
4	Phase 2: Easterly SR 20 Walk/Bike Crossing Study	South of Lauren St and east of Main St	Active: Identify improvements for a pedestrian/bike crossing in this vicinity.	0	\$25,000
5	Front St NE Multimodal Improvements	N Main St to NE 9th St	Active: Improve street and trail per updated multimodal street standard (one-way Ped/Bike Priority Local Street).	1,515	\$250,000
6	NW Broadway St Multimodal Improvements	SR 20 to NW Coveland St	Active: Improve street and trail per updated multimodal street standard (Ped/Bike Priority Collector).	2,950	\$487,000
7	NE 9th St/Parker Rd NE Multimodal Improvements	Gould St NE to City Limits	Active: Improve street and trail per updated multimodal street standard (Shared Priority Collector).	6,705	\$1,106,000
8	SE/SW Terry Rd Multimodal Improvements	West City Limits to East City Limits	Active: Improve street and trail per updated multimodal street standard (Ped/Bike Priority Local Street).	1,690	\$280,000
9	S Ebey St Trail Connection	SR 20 to SE Terry Rd/West City Limits	Active: Upgrade trail connection between SR 20 and Terry Rd	1,500	\$616,000
10	NW Madrona Way Multimodal Improvements	West City Limits to Main St	Active: Improve street per updated multimodal street standard (Shared Priority Collector).	3,575	\$590,000
11	NE 9th St Multimodal Improvements	Main St to Gould St NE	Active: Improve street per updated multimodal street standard (Shared Priority Collector).	1,320	\$218,000
12	NE 6th St Multimodal Improvements	Main St to Faris St NE	Active: Improve street per updated multimodal street standard (Ped/Bike Priority Collector).	2,560	\$422,000
13	NE 3rd St Multimodal Improvements	Main St to Gould St NE	Active: Improve street per updated multimodal street standard (Ped/Bike Priority Local Street).	1,330	\$220,000
14	Gould St NE Multimodal Improvements	NE 9th St to 3rd St NE	Active: Improve street per updated multimodal street standard (Ped/Bike Priority Local Street).	1,550	\$256,000
15	NW 1st St Multimodal Improvements	Main St to Wilkes St NW	Active: Improve street per updated multimodal street standard (Ped/Bike Priority Collector).	600	\$99,000
16	East Trail Connection	Main St to Faris St NE	Active: New off-street trail connection. Links eastern residential areas to safe Main Street/US 20 crossing location	2,150	\$884,000
17	Northwest Trail Connection	NW Coveland St to Alexander St	Active: Upgrade trail connection consistent with new street/trail standards	1,300	\$534,000
18	Active Transportation Plan	Citywide	Active: Create Active Transportation Plan	75,000	\$75,000
19	N/S Off Street Trail Connection	SR 20 (Kettle's Trail) to SE Terry Road	Active: New off-street trail connection. Links southeast residential areas to SR 20 trail	1,700	\$699,000
Notes	1) Planning level cost estimate of street conversion at approximately \$165/linear foot.			Total	\$9,336,000
	2) Planning level cost estimate of paved trail improvement at approximately \$411/linear foot.				

Appendix H - Capital Facilities (CFP Appendix)

H.1 - Introduction

H.1.A - Purpose

The purpose of the Capital Facilities Plan (CFP) Appendix is to use sound fiscal policies to provide adequate public facilities to the community consistent with the land use, transportation, parks, capital facilities, and utilities elements. The element promotes adequate facilities concurrent with, or prior to, the impacts of development to achieve and maintain adopted standards for levels of service.

The Capital Facilities Element and associated CFP Appendix are required components of the Comprehensive Plan (CFP refers collectively to both the element policies and this supporting appendix). Capital facilities are significant projects for jurisdictions to fund, build, and maintain, and the sooner a jurisdiction plans for its needs it is easier to meet them (e.g., seeking necessary funds, phasing implementation, coordination with partners, etc.). The Comprehensive Plan and CFP are 20-year policy and planning documents (or sometimes longer). Some jurisdictions create a Capital Improvement Program with a 6-year time horizon for budgetary purposes, which may be incorporated into the Comprehensive Plan and associated CFP.

Together, these documents guide the development of capital facilities needed to support forecasted growth over the next 20 years. This CFP updates the inventory of current capital facilities owned by the Town, establishes the Level of Service Standards (LOS) that measures the benefits the Town can provide, and includes a project summary that forecasts the expected capital facilities needs and investments over the next 20 or more years.

H.1.B - Growth Management Act Requirements

The Washington State Growth Management Act (GMA) requires that all comprehensive plans contain a Capital Facilities plan element that includes an inventory, projected needs, and funding and financing for facilities and infrastructure. Specifically, GMA requires the Capital Facilities plan element consist of ([RCW 36.70a.070\(3\)](#)):

- (a) An inventory of existing capital facilities owned by public entities, including green infrastructure, showing the locations and capacities of the capital facilities;*
- (b) a forecast of the future needs for such capital facilities;*
- (c) the proposed locations and capacities of expanded or new capital facilities;*

(d) at least a six-year plan that will finance such capital facilities within projected funding capacities and clearly identifies sources of public money for such purposes; and

(e) a requirement to reassess the land use element if probable funding falls short of meeting existing needs and to ensure that the land use element, capital facilities plan element, and financing plan within the capital facilities plan element are coordinated and consistent.

This CFP Appendix is intended to provide the technical foundation—inventory, service standards, capacity, proposed projects, and funding as appropriate—for the GMA required Capital Facilities Element. Goals and policies for these required elements are contained in the Capital Facilities Element of Coupeville’s Comprehensive Plan.

Capital facilities are important because they support the growth envisioned in the Town’s Comprehensive Plan. The GMA requires the CFP to identify specific facilities, include a realistic financing plan (for the 6-year period), and make adjustment to the plan if funding is inadequate. GMA requires that all capital facilities have “probable funding” to pay for capital facility needs, and that jurisdictions have capital facilities in place and readily available when new development comes in or must be of sufficient capacity when the population grows, particularly for transportation (concurrency) or for services deemed necessary to support development.

Levels of service (LOS) are established in the CFP and represent quantifiable measures of capacity. They are minimum standards established by the Town to provide capital facilities and services to the Coupeville community at a certain level of quality and within the financial capacity of the Town or special district provider. LOS standards are influenced by local residents, elected and appointed officials, national standards, mandates, and other considerations, such as available funding. Examples of LOS measures include amount of intersection delay, acres parks or miles of trails per 1,000 population, gallons of water per capita per day, and others. Those facilities and services necessary to support growth should have LOS standards and facilities.

Recent Growth Management Hearings Board (GMHB) cases have placed more importance on the preparation and implementation of CFPs. The key points include:

- Capital facilities plans should address the 20-year planning period and be consistent with growth allocations assumed in the Land Use Element. Capital facilities plans should also demonstrate an ability to serve the full town limits and Urban Growth Area (UGA).
- Financial plans should address at least a 6-year period and funding sources should be specific and committed. The Town should provide a sense of the funding sources for the 20-year period though it can be less detailed than for the 6-year period.

Growth, LOS standards, and a funded capital improvement program are to be in balance. In the case where the LOS cannot be met by a service or facility, the jurisdiction can do one of the following: 1) add proposed facilities within funding

resources, 2) reduce demand through demand management strategies, 3) lower LOS standards, 4) phase growth, or 5) change the land use plan.

H.1.C - Definition of Capital Facilities

Capital facilities generally have a long useful life and include town and non-town operated infrastructure, buildings, and equipment. Capital facilities planning does not cover regular operation and maintenance, but it does include major repair, rehabilitation, or reconstruction of facilities.

The CFP addresses infrastructure (such as streets, roads, traffic signals, sewer systems, stormwater systems, water systems, parks, etc.) and public facilities through which services are offered (such as fire protection structures and major equipment, law enforcement structures, schools, etc.). Per [WAC 365-196-415](#), at a minimum, those capital facilities to be included in an inventory and analysis are water systems, sewer systems, stormwater facilities, reclaimed water facilities, schools, parks and recreational facilities, police, and fire protection facilities. Capital facilities that are needed to support other comprehensive plan elements, such as transportation, the parks and recreation or the utilities elements, may be addressed in the capital facility element or in the specific element. Coupeville’s CFP also describes municipal buildings and the public library.

Exhibit 31 summarizes the types of facilities, providers, and applicable plans that guide the agencies for facilities addressed in this CFP Appendix. The applicable plans listed in **Exhibit 31** are incorporated by reference in the Comprehensive Plan and in this CFP Appendix.

Exhibit 31. Capital facility service provider and functional plans

Facility Type	Provider(s)	Description	Applicable Plan(s)
Municipal Buildings	Town of Coupeville	Includes Town-owned buildings and property management related to Town owned capital.	Adopted Town Budget
Streets	Town of Coupeville Public Works Department; WSDOT	Provides streets, sidewalks, traffic controls, and street lighting.	See the Transportation Element Adopted 6-Year Transportation Improvement Program
Public Transit	Island County Public Transportation Benefit Area Transit (Island Transit)	Provides bus services and park & rides.	Island Transit 6-Year Transit Development Plan
Law Enforcement	Town of Coupeville via contract with Island County Sherriff’s Office	Provides facilities that support the provision of law enforcement services.	Island County Capital Facilities Plan and Capital Improvement Program
Fire & Emergency Services	Central Whidbey Island Fire and Rescue; Whidbey Health	Provides facilities that support the provision of fire and emergency services. WhidbeyHealth provides ambulance service and advance life support. Central Whidbey Island Fire and Rescue staffs a basic life support	Central Whidbey Island Fire and Rescue Integrated Comprehensive Plan , including: <ul style="list-style-type: none"> • Strategic Plan (Vol. 2) • Standard of Coverage & CPR Plan (Vol. 3) • Long Term Financial Plan (Vol. 5) • Capital Projects Plan (Vol. 6) WhidbeyHealth Strategic Plan

		ambulance under contract with WhidbeyHealth.	
Schools	Coupeville School District (School District 204)	Provides facilities for instruction for the Town of Coupeville.	Coupeville School District Strategic Plan (currently being updated as of 2023)
Library	Sno-Isle Libraries	Provides access to books, movies, and music and to other community services like free wireless internet and public meeting space.	Sno-Isle Libraries Policies and Guidelines Sno-Isle Libraries Annual Budget
Parks & Recreation	Town of Coupeville Public Works Department	Provides facilities for passive and active recreational activities.	See the Parks, Recreation & Open Space Element Adopted Town Budget
Water	Town of Coupeville Public Works and Utilities Department	Infrastructure for providing drinking water to the Town of Coupeville.	See the Utilities Element Adopted Water System Plan Island County Coordinated Water System Plan
Stormwater	Town of Coupeville Public Works and Utilities Department	Provides facilities used in collection, transmission, storage, and treatment or discharge of stormwater within the town.	See the Utilities Element Adopted Integrated Stormwater Management Plan
Sanitary Sewer	Town of Coupeville Public Works and Utilities Department	Provides facilities used in collection, transmission, storage, and treatment within the town.	See the Utilities Element Adopted Comprehensive Sewer Plan

Note: See the Transportation Element and Appendix for a description of transit facilities.

H.1.D - Essential Public Facilities

GMA requires the Town’s Comprehensive Plan include a process for identifying and siting essential public facilities. Essential public facilities are facilities that are typically difficult to site but that serve a public purpose. They may be publicly or privately owned or operated, and they may be regional facilities or facilities of state-wide significance. Examples include airports, educational facilities/schools, water transmission lines, sewer collection lines, fire stations, hospitals, jails, prisons, solid waste transfer stations, highways, mental health facilities, group homes, community facilities, and stormwater treatment plants. In addition to those facilities identified in [WAC 365-196-550](#) and [RCW 36.70A.200](#) as essential public facilities, the Island County Countywide Planning Policies (CWPPs) and Island County Code (ICC) designate public school and municipal sewage treatment facilities as essential public facilities.¹ Coupeville also considers major water treatment, transmission, and storage facilities as essential public facilities.²

No comprehensive plan is allowed to preclude the siting of essential public facilities within the community. It is important to recognize that the location of these facilities may have negative impacts on surrounding land use areas and different essential public

¹ See “Facility of Statewide or Countywide Significance” under Section 1.3 Definitions in the CWPPs and [ICC 17.03.040](#).

² The County does not consider throughput transmission facilities, major utilities, or communication towers as essential public facilities ([ICC 17.03.040](#)).

facilities may have different needs in terms of their physical location. The CWPPs identify measures to address local impacts and mitigation. The Town’s land use regulations (e.g., conditional use permit procedures) and the State Environmental Policy Act (SEPA) ensure the uses are properly vetted and reviewed to minimize impacts.

Essential Public Facilities in Coupeville

Exhibit 32 lists facilities designated as essential public facilities in Coupeville. This list is adopted as part of the CFP and will be periodically updated by the Town.

Exhibit 32. Capital facility service provider and functional plans

Type	Facility	Address	Owner
Municipal Building	Town Hall	4 NE 7 th St	Town of Coupeville
Educational Facilities	Coupeville Middle and High School	501 S Main St	Coupeville School District
	Coupeville Elementary	6 S Main St	Coupeville School District
	Open Den Program	404 N Main St	Coupeville School District
Transportation Facilities	State Route 20	Portion of SR 20 that runs through Coupeville	WSDOT – all of SR 20 is designated by WSDOT as a Highway of Statewide Significance
Regional Transit Authority Facilities	Coupeville Prairie Station Transit Park	201 S Main St	Island County Transit
Correctional Facilities	Island County Jail	503 N Main St	Island County
	Island County Juvenile Detention Facility	501 N Main St	Island County
	Island County Law & Justice Building (includes the County Courthouse and Sheriff’s Office)	101 6 th St NE	Island County
In-Patient Facilities	WhidbeyHealth Medical Center	101 N Main St	WhidbeyHealth
	Regency Coupeville	311 NE 3 rd St	Regency Pacific
Mental Health Services	Compass Health	20 NW 1 st St	Compass Health
Homeless Services	Island County Human Services	105 NW 1 st St	Island County
Municipal Sewage Treatment Facilities	Wastewater Treatment Plant	600 NE 9 th St	Town of Coupeville
Other Utilities	Water treatment, transmission, and storage facilities	Various	Town of Coupeville

Sources: Town of Coupeville, 2022; [WAC 365-196-550](#), 2022; Island County CWPPs (see “Facility of Statewide or Countywide Significance” under Section 1.3 Definitions), 2017; [ICC 17.03.040](#), 2022.

Planned Essential Public Facilities

The State of Washington Office of Financial Management (OFM) is required to maintain a list of those essential state public facilities that are likely to be built within the next six years. The [OFM 2023-2029 Six-Year Facilities Plan](#) includes no planned facilities in Coupeville.

Essential Public Facilities Siting Process

To be considered an Essential Public Facility in Coupeville, a facility must the following criteria:

- The facility, conveyance, or site is used to provide services to the public;
- Services are delivered by government agencies, private or non-profit organizations under contract with or funded by government agencies, or private organizations subject to public service obligations; and
- The facility, site, or conveyance is necessary to adequately provide a public service.

•
The Town will adopt and periodically update a list of essential public facility types that meet this definition, and which are eligible to use the essential public facility siting process. At a minimum, the list shall include all facility types listed in [WAC 365-196-550](#) and the adopted CWPPs. Facilities that meet the definition may request to be sited in Coupeville using the process outlined in Island County's Comprehensive Plan and CWPPs.³

H.1.E - Sources and Assumptions

The CFP is based on the following sources of information and assumptions:

- **Capital Facility Functional or System Plans.** Capital facility functional or system plans of the Town of Coupeville or other service providers were reviewed for inventories, levels of service, planned facilities, growth forecasts, and potential funding.
- **Growth Forecasts.** Population growth forecasts were based on a 2022 Land Capacity Analysis (see *Appendix A.5 – Land Capacity Analysis*), which projects Coupeville's population to 2045 based on the method used in Island County's 2016 Buildable Lands Analysis and recent population trends.⁴ The 2023 population as well as the 2028 (6-year) and 2045 population (20-year) growth for each facility provider is estimated. The Land Capacity Analysis assumed a 2021 population of 1,950 in Coupeville and estimates a 2023 population of 1,974, a 2028 population of 2,027, and a 2045 population of 2,175.
- **Revenue Forecasts.** Revenues were forecasted for Town of Coupeville facilities to year 2045. The sources of revenue are summarized from available plans and compared to typical revenue sources for those service providers.

³ As of January 2023, Island County's siting process for essential public facilities is outlined in Goal CF 6 of Island County's Comprehensive Plan and CWPP Section 3.7.

⁴ Island County and the cities within have not yet updated their population allocations for the Periodic Comprehensive Plan Updates due June 30, 2025. The population projection method used in the Land Capacity Analysis was chosen for consistency with the County's 2016 planning efforts and recent population trends in Coupeville.

H.2 - Revenue Analysis

H.2.A - Overview

The revenue analysis of the Capital Facilities Plan supports the financing for providing facilities and services, as required by [RCW 36.70A.070\(3\)\(d\)](#). Revenue estimates, using assumptions based on historical trends, are used to represent realistic expectations for revenue that may be available for capital funding.

This revenue analysis looks at the Town of Coupeville's capital facility revenues for municipal services. Through identifying fiscal constraints in the future, and potential gap funding options, project prioritization can be incorporated into the capital planning process.

The revenue analysis provides an approximate, and not exact, forecast of future revenue sources. The numbers projected in this analysis are for planning purposes and do not account for sensitivities such as local, state, and federal policy; economic trends; and other factors.

H.2.B - Funding the Capital Facilities Plan

Estimated future revenues are projected for the Plan's 2025 – 2045 planning period, in year of expenditure dollars (YOE\$). The following revenue analysis is organized according to the following categories:

- **General Capital Revenues.** Revenues under the category of general capital revenues are the revenues required by law to be used for capital projects. The general capital revenues in Coupeville consist of the first quarter percent real estate excise tax (REET 1) and second quarter percent real estate excise tax (REET 2) revenues.
- **Dedicated Capital Revenues.** Dedicated revenues are required by law to be used for certain types of capital spending, outlined by the law. Coupeville has one dedicated capital revenue source – harbor lease revenues, which must be used for harbor improvement capital projects.
- **Operating Transfers.** Operating transfers are revenue sources that are transferred to capital improvement funds from operating funds. Although these are not dedicated sources to be relied on for capital funding, the Town of Coupeville has historically designated certain revenues for capital improvements, such as water and sewer connection fees, which are earmarked for capital utility purposes. In the CFP Appendix analysis, operating revenues are included as potential capital funding sources as the practice may be common enough to be considered a potential funding source, however these designations are not restricted to capital spending by law and could be used elsewhere.
- **Potential Policy Options and Other Funding Sources.** There are additional policy tools and sources available to fund capital projects, such as grant funds.

H.2.C - Assumptions

The assumptions used in this analysis may not align with the Town's future budget assumptions around the same revenue sources as the purposes of the two analyses are different. The Town's budget estimates how much money the Town will have available for spending in the coming fiscal year while this CFP revenue analysis estimates how

much revenue that will be specifically allocated to capital projects the Town is likely to receive in total over the next 6 and 20 years.

For each revenue source, revenue projections were estimated using various methodologies, depending on trends in historical revenues and best available information. These methodologies are as follows:

- Projecting revenues based on a historical per capita rate and growing based on population growth
- Projecting revenues based on a constant historical value
- Projecting revenues based on existing revenue projections or Town policies

Population growth is assumed to be consistent with population projections outlined in the Town's Comprehensive Plan Land Use Element.

H.2.D - General/Dedicated Capital Revenues and Operating Transfers Municipal Buildings; Parks and Recreation Facilities

The Town of Coupeville has historically funded capital projects for its municipal buildings and for its parks and recreation facilities from its Real Estate Excise Tax (Capital Improvement) Fund (Fund 105). Funding sources for the Capital Improvement Fund include Real Estate Excise Tax (REET) revenues, investment earnings, and grants. In practice, REET revenues make up nearly all of the revenues in this fund.

Historically, the Town has also funded some municipal building and parks and recreation capital improvement directly from its General Fund (Fund 001). Not all capital facility projects are eligible for REET funding, but projects that aren't eligible for REET funds can be paid for from general Town revenues (which include property tax, retail sales tax, and utility taxes) or grant revenues in the General Fund.

The Town also has a Harbor Improvement Fund (Fund 107), which covers harbor improvements. The primary source of revenue in this fund is harbor leases, and these revenues must be spent on capital purposes, specifically harbor improvements. There has historically also been a small amount of interest income in this fund.

Capital Improvement Fund: REET 1 & REET 2

REET revenues are collected on property sales at the point of sale. They are required by law to be spent on capital projects. REET is based on the total value of real estate transactions in a given year, and the amount received annually can vary significantly based on fluctuations in the real estate market and trends in the economy.

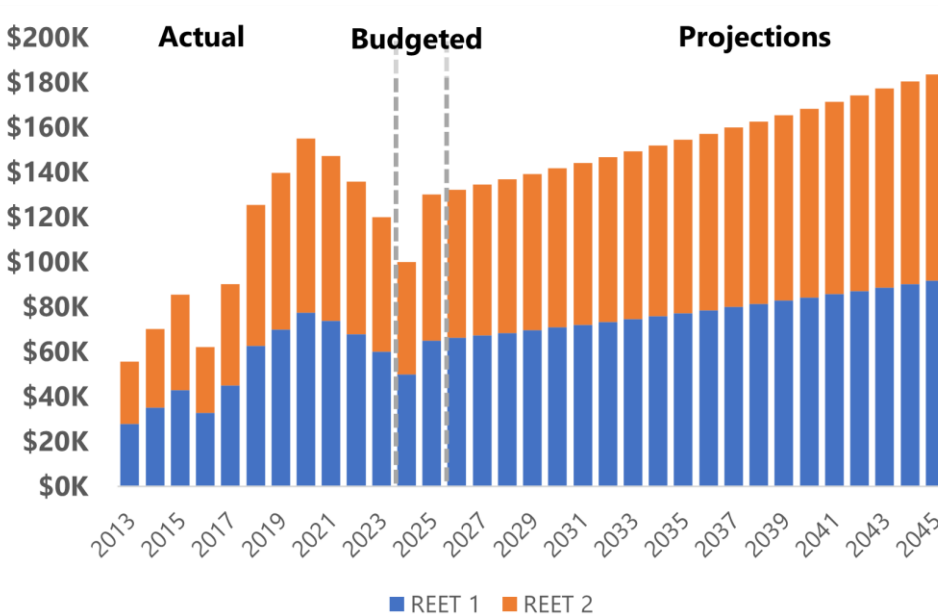
Coupeville is authorized by the state to impose two separate REET levies. REET 1 and REET 2 each allow for a levy of 0.25% on the property's selling price, for a total tax of 0.5% of total sale price. All proceeds must be used for capital spending, as defined in RCW 35.43.040. REET 2 is more restricted than REET 1, as it may not be spent on acquisition of land for parks, recreation facilities, law enforcement facilities, fire protection facilities, trails, libraries, or administrative or judicial facilities (RCW 82.46.035). REET 2, specifically, can only be levied by those cities and counties that are planning under GMA. For REET 2, the capital projects must be those specifically listed in RCW 82.46.035(5):

Public works projects of a local government for planning, acquisition, construction, reconstruction, repair, replacement, rehabilitation, or improvement of streets, roads, highways, sidewalks, streets and road lighting systems, traffic signals, bridges, domestic water systems, storm and sanitary sewer systems, and planning, construction, reconstruction, repair, rehabilitation, or improvement of parks.

Within the parameters defined by law, REET 1 and REET 2 can be spent at the discretion of the Town of Coupeville. Historically, Coupeville has used REET 1 and REET 2 revenues for capital projects for municipal buildings and parks and recreation facilities.

This analysis projects REET 1 revenues after 2024 based on average annual REET 1 revenues the Town received from 2011 to 2023, around \$50,000 for REET 1, which is annually adjusted for inflation based on the U.S. Bureau of Labor Statistics' Consumer Price Index: West Region Size Class B/C Cities. REET 2 revenues are estimated to match REET 1 revenue projections from 2025 to 2045. See Exhibit 1.

Exhibit 1. Actual, Budgeted, and Projected REET 1 & REET 2 Revenues (2013-2045), Year of Expenditure Dollars (YOE\$)



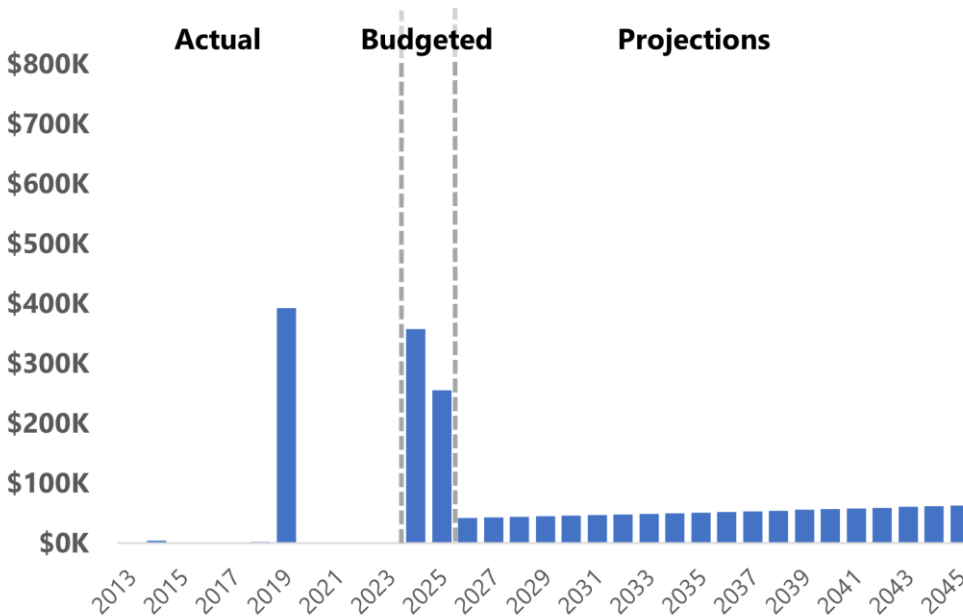
Note: Estimates are shown on an annual basis, but the purpose of this analysis is to establish planning-level estimates appropriate for the 2025-2045 plan period. Projections are rounded to the nearest \$10,000. Sources: Town of Coupeville, 2025; Washington State Auditor's Office Financial Intelligence Tool, 2025; BERK 2023, Facet 2025.

Capital Improvement Fund: Grants

Grants have historically been a revenue source for the Capital Improvement Fund. These can be from federal, state, local, and private grant programs, and are typically awarded on a competitive basis, meaning that the Town must invest resources in

submitting an application, and success is not guaranteed. The amount of grant revenue received in the Capital Improvement Fund has varied significantly in prior years, so the projected future revenues in Exhibit 2 reflect likely future average grant revenues over the 20-year period – the Town does not expect to receive grant funds in every year, but in the years it does receives grant funds, they are likely to be greater than the average.

Exhibit 2. Actual, Budgeted, and Projected Capital Improvement Fund Grant Revenues, 2013-2045 (YOE\$)



Note: Estimates are shown on an annual basis, but the purpose of this analysis is to establish planning-level estimates appropriate for the 2025-2045 plan period. Projections are rounded to the nearest \$10,000. YOE\$ = Year of Expenditure Dollars.

Sources: Town of Coupeville, 2025; Washington State Auditor’s Office Financial Intelligence Tool, 2025; BERK 2023, Facet 2025.

Capital Improvement Fund: Other Revenues

Other revenues in the Capital Improvement Fund include investment earnings. Investment earnings are not projected here because these revenues have averaged less than \$3,500 per year each year over the last 10 years and because these revenues are not guaranteed in the future.

General Fund: General Revenues

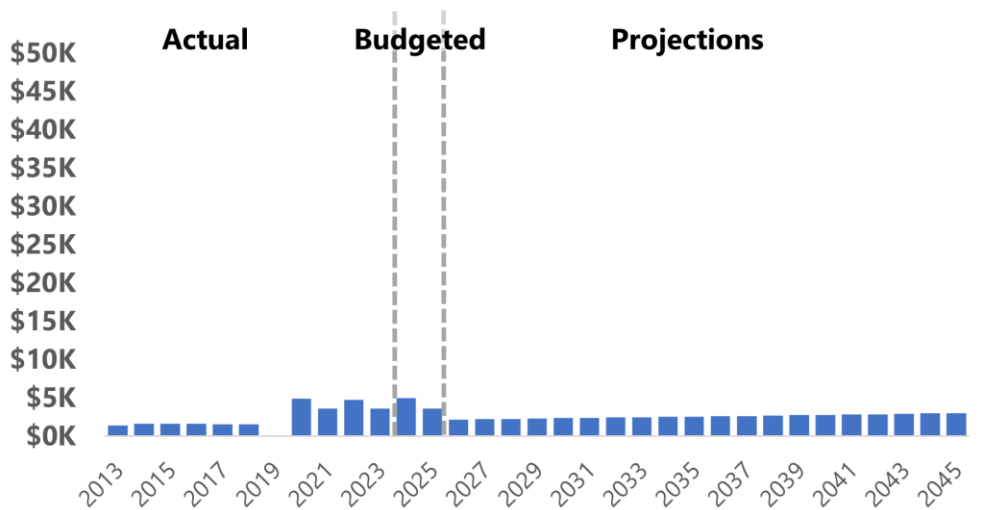
The Town has historically funded some municipal buildings and parks and recreation capital projects out of its General Fund. This includes cases where the Town used general Town revenues to cover specific capital projects. The largest categories of general revenues in the Town’s General Fund are property tax, local retail sales and use tax, and business and occupation taxes on utilities (utility taxes). Because the use of general revenues for capital projects is not a predictable, reliable source of dedicated revenue for capital projects, these revenues are not projected here. The Town budgets

the use of general funds for capital projects. These funding sources are not included in the projections below.

Harbor Improvement Fund: Leases

The primary source of revenue for the Harbor Improvement Fund is harbor leases. This analysis projects harbor lease revenues after 2024 based on average annual harbor lease revenues the Town received from 2011 to 2023, around \$2,200, which is annually adjusted for inflation based on the U.S. Bureau of Labor Statistics' Consumer Price Index: West Region Size Class B/C Cities. See [Exhibit 3](#).

Exhibit 3. Actual, Budgeted, and Projected Harbor Lease Revenues (2013-2045), YOES



Note: Estimates are shown on an annual basis, but the purpose of this analysis is to establish planning-level estimates appropriate for the 2025-2045 plan period. Projections are rounded to the nearest \$10,000. YOES = Year of Expenditure Dollars.
 Sources: Town of Coupeville, 2025; Washington State Auditor's Office Financial Intelligence Tool, 2025; BERK 2023, Facet 2025.

Municipal Buildings; Parks and Recreation Facilities: Total Estimated Capital Revenues

Exhibit 3 details total projected capital revenues for municipal buildings and parks and recreation facilities capital projects over the planning period. Coupeville has a projected year-end Capital Improvement Fund balance of approximately \$860,000 and a balance of \$48,000 for the Harbor Improvement Fund for 2023. These funds are also available to cover municipal buildings and parks and recreation facilities capital costs during the 2025-2045 time period.

Exhibit 4. Historical and Projected Revenues for Municipal Buildings and Parks and Recreation Facilities (2018-2045), YOES\$

Revenue Sources	2018-2023 Actual	2024-2029 Estimated	2030-2035 Estimated	2036-2041 Estimated	2042-2045 Estimated	TOTAL 2024-2045
REET 1	\$410,000	\$390,000	\$440,000	\$490,000	\$360,000	\$1,680,000
REET 2	\$410,000	\$390,000	\$440,000	\$490,000	\$360,000	\$1,680,000
Harbor Leases	\$20,000	\$20,000	\$10,000	\$20,000	\$10,000	\$60,000
Grants	\$390,000	\$780,000	\$290,000	\$330,000	\$240,000	\$1,640,000
Total	\$1,230,000	\$1,580,000	\$1,180,000	\$1,330,000	\$970,000	\$5,060,000

Note: Projections are rounded to the nearest \$10,000. YOES\$ = Year of Expenditure Dollars. Total does not include fund balance.

Sources: Town of Coupeville, 2025; Washington State Auditor’s Office Financial Intelligence Tool, 2025; BERK 2023, Facet 2025.

Municipal Buildings; Parks and Recreation Facilities: Cost and Revenue Comparison

This six-year comparison looks at the total dedicated capital revenue sources for municipal buildings and parks and recreation facilities with planned project costs for the six-year planning horizon of 2023-2028 in order to understand the difference between future dedicated capital costs and potential future revenues. As of the end of 2022, Coupeville is projected to have a fund balance of around \$910,000 for the Capital Improvement Fund and a balance of \$40,000 for the Harbor Improvement Fund. These funds are also available to cover municipal buildings and parks and recreation facilities capital costs during the six-year time period.

As shown in Exhibit 5, estimated Capital Improvement Fund revenues are not expected to be adequate to cover estimated capital costs for municipal buildings and parks and recreation facilities without identifying additional grant or other funding resources.

Exhibit 5. Projected Municipal Buildings and Parks and Recreation Facilities Revenues and Costs (2023-2028), (YOES\$)

Municipal Buildings and Parks and Recreation Facilities	Revenues and Costs
Estimated Capital Revenues	\$870,000
Estimated 2022 Fund Balance	\$950,000
Estimated Capital Costs	\$3,630,000
Estimated Capital Funding Surplus / (Deficit)	(\$1,810,000)

Note: Projections are rounded to the nearest \$10,000. YOES\$ = Year of Expenditure Dollars.

Sources: Town of Coupeville, 2023; Washington State Auditor’s Office Financial Intelligence Tool, 2021, BERK, 2022.

Streets

The Town’s Street Fund (Fund 101) provides funding for the Town’s street operations and transportation capital projects. Funding sources for the Street Fund include state and federal grants; state distributions of Capron refunds, multimodal transportation

funds, and motor vehicle fuel tax (MVFT) revenue; miscellaneous revenues; and operating transfers from the Town’s General Fund into the Street Fund.

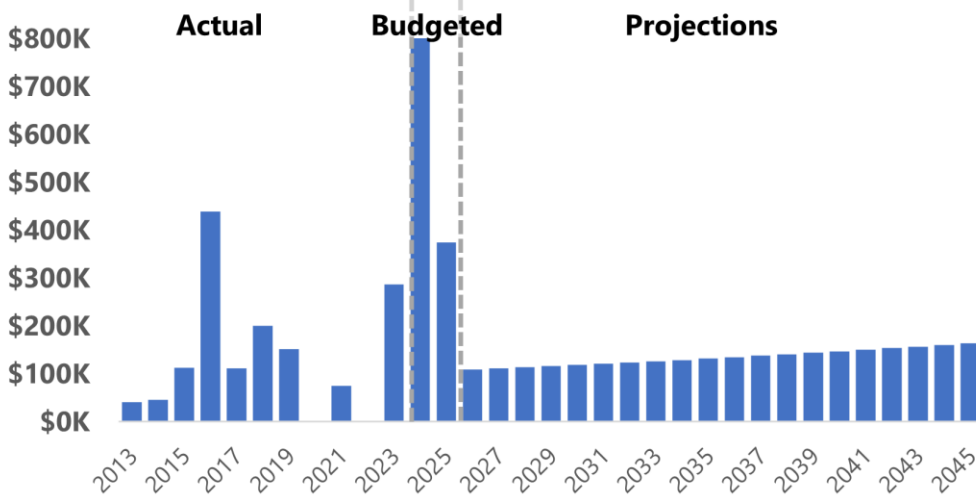
Street Fund: Operating Transfers

Since 2014, the Town has transferred at least \$18,000 per year into the Street Fund from the General Fund for capital projects. This analysis includes \$18,000 per year (as a transfer from the General Fund) in the projected funds available for capital projects because the Town has committed to this annual transfer amount.

Street Fund: Grants

Grants have historically been a revenue source for the Street Fund. These have primarily been from federal and state grant programs, and are typically awarded on a competitive basis, meaning that the Town must invest resources in submitting an application, and success is not guaranteed. The amount of grant revenue received in the Street Fund has varied significantly in prior years, so the projected future revenues in **Exhibit** reflect likely future average grant revenues over the 20-year period – the Town does not expect to receive grant funds in every year, but in the years it does receives grant funds, they are likely to be greater than the average.

Exhibit 6. Actual, Budgeted, and Projected Street Fund Grant Revenues (2013-2045), YOES



Note: Estimates are shown on an annual basis, but the purpose of this analysis is to establish planning-level estimates appropriate for the 2025-2045 plan period. Projections are rounded to the nearest \$10,000. YOES = Year of Expenditure Dollars.
 Sources: Town of Coupeville, 2025; Washington State Auditor’s Office Financial Intelligence Tool, 2025; BERK 2022, Facet 2025.

Street Fund: Other Revenues

State distributions of transportation funds (Capron, multimodal, and MVFT funds) are restricted to street purposes, but not necessarily capital purposes – they can also be used for street operations, including salaries, engineering, planning, maintenance, and snow and ice treatment, among other operational needs. Because these are the only non-grant revenues for the Street Fund (other than General Fund transfers), the Town of Coupeville typically must use these state distributions to cover street operations,

rather than capital projects. Because these funds are not capital-specific and are used to cover street operations in practice, they are not projected here.

Miscellaneous revenues in the Street Fund include investment earnings, private grants, and sales of surplus. Miscellaneous revenues are not projected here because these revenues are inconsistent from year to year and are not guaranteed in the future.

Streets: Total Estimated Capital Revenues

Exhibit 7 details total projected capital revenues for streets capital projects over the planning period. While Coupeville has a projected year-end Street Fund balance of approximately \$480,000 for 2023, these funds are assumed to be unavailable to cover streets capital costs during the 2025-2045 time period because street operations are also funded from the Street Fund.

Exhibit 7. Historical and Projected Capital Street Fund Revenues (2018-2045), YOES

Revenue Sources	2018-2023 Actual	2024-2029 Estimated	2030-2035 Estimated	2036-2041 Estimated	2042-2045 Estimated	TOTAL 2024-2045
Operating Transfers	\$70,000	\$150,000	\$110,000	\$110,000	\$70,000	\$440,000
Grants	\$710,000	\$1,710,000	\$750,000	\$850,000	\$630,000	\$3,940,000
Total	\$780,000	\$1,860,000	\$860,000	\$960,000	\$700,000	\$4,380,000

Note: Projections are rounded to the nearest \$10,000. YOES = Year of Expenditure Dollars. Total does not include fund balance.

Sources: Town of Coupeville, 2025; Washington State Auditor’s Office Financial Intelligence Tool, 2025; BERK 2022, Facet 2025.

Streets: Six-Year Cost and Revenue Comparison

This six-year comparison looks at the total dedicated capital revenue sources for streets with planned project costs for the six-year planning horizon of 2023-2028 in order to understand the difference between future dedicated capital costs and potential future revenues.

As shown in Exhibit 8, estimated capital Street Fund revenues are not expected to be adequate to cover estimated capital costs for streets without identifying additional grant or other funding resources.

Exhibit 8. Projected Capital Streets Revenues and Costs (2023-2028), YOES

Streets	Revenues and Costs
Estimated Capital Revenues	\$1,210,000
Estimated 2022 Fund Balance Available for Capital Costs	\$0
Estimated Capital Costs	\$4,510,000
Estimated Capital Surplus / (Deficit)	(\$3,300,000)

Note: Projections are rounded to the nearest \$10,000. YOES = Year of Expenditure Dollars.

Sources: Town of Coupeville, 2023; Washington State Auditor’s Office Financial Intelligence Tool, 2021; BERK, 2022.

More information on specific streets projects can be found in the Transportation Element Update as well as the Town’s latest six-year Transportation Improvement Program (TIP).

Water, Sewer, and Stormwater Utilities

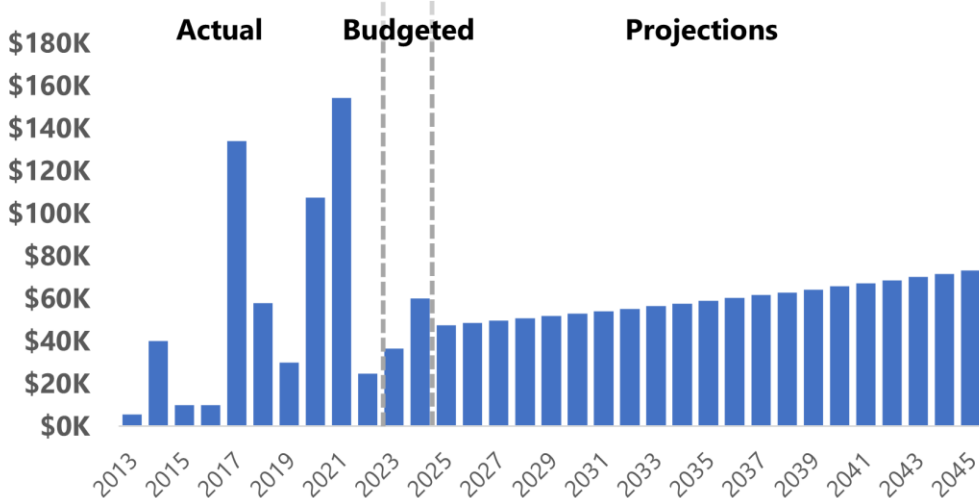
The Town of Coupeville funds capital projects for its water, sewer, and stormwater utility capital facilities out of its Water Utility (Fund 410), Sewer Utility (Fund 420), and Stormwater Utility (Fund 430) funds, respectively. Capital funding sources for the Water Utility Fund over the last 10 years have included operating transfers, water hook-up fees, grants, bond revenues, and miscellaneous revenues. Capital funding sources for the Sewer Utility Fund over the last 10 years have included operating transfers, sewer hook-up fees, grants, bond revenues, and miscellaneous revenues. Capital funding sources for the Stormwater Utility Fund over the last seven years (the fund was established in 2016) have included operating transfers and grants.

Water and Sewer Utility Capital Funds: Hook-up Fees

Water and sewer hook-up fees are the fees that property owners pay when connecting their property to the Town’s water or sewer system. While the Town is not required to use these fee revenues for capital purposes, the Coupeville chooses to dedicate these revenues for that purpose. There are no fees for stormwater system hook-up.

This analysis projects water and sewer hook-up fee revenues after 2022 based on the \$23 average per capita annual hook-up fee revenue the Town received from 2011 to 2020, growing with the assumed rate of future population growth. Revenues are annually adjusted for inflation based on the U.S. Bureau of Labor Statistics’ Consumer Price Index: West Region Size Class B/C Cities. See **Exhibit** for actual, budgeted, and projected revenues for water and sewer hook-up fees from 2013 through 2045.

Exhibit 9. Actual, Budgeted, and Projected Water & Sewer Hook-up Fee Revenues (2013-2045), YOES

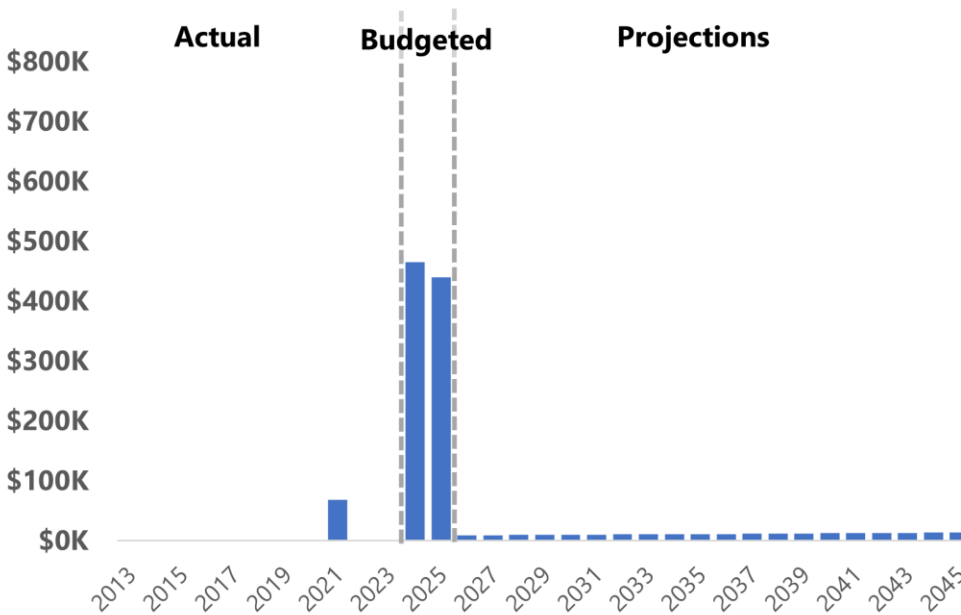


Note: Estimates are shown on an annual basis, but the purpose of this analysis is to establish planning-level estimates appropriate for the 2025-2045 plan period. YOES = Year of Expenditure Dollars.
Sources: Town of Coupeville, 2025; Washington State Auditor’s Office Financial Intelligence Tool, 2025; BERK 2022, Facet 2025.

Water, Sewer, and Stormwater Utility Capital Funds: Other Revenues

Past and current grants for Coupeville utility capital projects have included federal, state, and PSE grants. The amount of grant revenue received in the Utility Capital Funds has varied significantly in prior years, so the projected future revenues in Exhibit 10 reflect likely future average grant revenues over the 20-year period – the Town does not expect to receive grant funds in every year, but in the years it does receives grant funds, they are likely to be greater than the average.

Exhibit 1033. Actual, Budgeted, and Projected Utility Capital Funds Grant Revenues (2013-2045), YOES\$



Note: Estimates are shown on an annual basis, but the purpose of this analysis is to establish planning-level estimates appropriate for the 2025-2045 plan period. YOES\$ = Year of Expenditure Dollars.
 Sources: Town of Coupeville, 2025; Washington State Auditor’s Office Financial Intelligence Tool, 2025; BERK 2022, Facet 2025.

Water, Sewer, and Stormwater Utility Capital Funds: Other Revenues

Since 2016, the Town of Coupeville has transferred at least \$60,000 per year from Water Utility Operating & Maintenance (O&M) to Water Utility Capital. Since 2016, the Town has transferred at least \$20,000 per year from Sewer Utility O&M to Sewer Utility Capital. Since 2017, the Town has transferred at least \$10,000 per year from Stormwater Utility O&M to Stormwater Utility Capital, with the exception of 2020, when no Stormwater O&M funds were transferred to Capital. The primary sources of O&M revenue for all three utility funds are charges for services. Operating transfers are not projected here nor included in the estimate of available capital revenues for utilities since the decision to transfer funds and the amount of the transfer is a policy decision by the Town and the Town has not set a formal policy about a minimum operating transfer amount per year for the capital utility funds.

In 2015, the Town’s Water Utility Capital Fund received \$364,000 in bond revenues and the Town’s Sewer Utility Capital Fund received \$1.4 million in bond revenues. Sales of bonds typically generate one-time revenues that are used to finance major capital projects. The Town then pays debt service on the bonds over time. Bonds must be backed by a revenue source – in this case, water and sewer service charge revenues, which are transferred in from the water and sewer O&M funds. Because bond revenues are infrequent, generated as the result of a policy decision by the Town, and backed by other revenue sources, they are not projected here as a capital revenue source.

Water, Sewer, and Stormwater Utilities: Total Estimated Capital Revenues

Exhibit 11 details total projected capital revenues for utility capital projects over the planning period. Coupeville has projected year-end fund balances of approximately \$1,110,000, \$1,020,000, and \$490,000 for the water, sewer, and stormwater utility capital funds, respectively, for 2023. Excluding the minimum required balances for these funds leaves approximately \$2,110,000 in total available fund balance across the three funds. These funds are also available to cover utility capital costs within their respective funds during the 2025-2045 time period.

Exhibit 11. Historical and Projected Utility Funds Capital Revenues (2018-2045), YOES

Revenue Sources	2018-2023 Actual	2024-2029 Estimated	2030-2035 Estimated	2036-2041 Estimated	2042-2045 Estimated	TOTAL 2024-2045
Water and Sewer Hook-up Fees	\$410,000	\$310,000	\$340,000	\$380,000	\$280,000	\$1,310,000
Grants	\$70,000	\$940,000	\$60,000	\$70,000	\$50,000	\$1,120,000
Total	\$480,000	\$1,250,000	\$400,000	\$450,000	\$330,000	\$2,430,000

Note: Projections are rounded to the nearest \$10,000. YOES = Year of Expenditure Dollars. Total does not include fund balance.

Sources: Town of Coupeville, 2025; Washington State Auditor’s Office Financial Intelligence Tool, 2025; BERK 2022, Facet 2025.

Water, Sewer, and Stormwater Utilities: Cost and Revenue Comparison

This six-year comparison looks at the total dedicated capital revenue sources for water, sewer, and stormwater facilities with planned project costs for the six-year planning horizon of 2023-2028 in order to understand the difference between future dedicated capital costs and potential future revenues. As of the end of 2022, Coupeville is projected to have an available combined fund balance of around \$330,000 across the capital utility funds. These funds are also available to cover utility capital costs within their respective funds during the six-year time period.

As shown in Exhibit 12, estimated capital utility revenues are not expected to be adequate to cover estimated capital costs for water, sewer, and stormwater facilities without identifying additional grant or other funding resources.

Exhibit 12. Projected Water, Sewer, and Stormwater Facilities Revenues and Costs (2023-2028), YOES

Water, Sewer, and Stormwater Facilities	Revenues and Costs
Estimated Capital Fund Revenues	\$1,060,000

Estimated Available 2022 Fund Balance	\$330,000
Estimated Capital Improvement Costs	\$12,910,000
Estimated Capital Funding Surplus / (Deficit)	(\$11,520,000)

Note: Projections are rounded to the nearest \$10,000.
Sources: Town of Coupeville, 2023; Washington State Auditor’s Office Financial Intelligence Tool, 2021; BERK, 2023.

Six-Year Cost and Revenue Comparison

Total Capital Revenues

Exhibit 13 summarizes the historical total capital revenues available over the previous six-year period (2018-2023), in year of expenditure dollars.

Exhibit 13. Historical Total Capital Revenues (2018-2023), YOES

Revenue Sources	2018-2023 Actual
REET 1	\$410,000
REET 2	\$410,000
Harbor Leases	\$20,000
Operating Transfers	\$70,000
Awarded Grants	\$1,170,000
Water and Sewer Hook-up Fees	\$410,000
Total	\$2,490,000

Note: Totals are rounded to the nearest \$10,000. YOES = Year of Expenditure Dollars.
Sources: Town of Coupeville, 2025; Washington State Auditor’s Office Financial Intelligence Tool, 2025; BERK 2023, Facet 2025.

Exhibit 14 summarizes the projected total capital revenues available over the planning period, including fund balances as well as awarded and projected grants, in year of expenditure dollars.

Exhibit 14. Projected Total Capital Revenues (2024-2045), YOES

Revenue Sources	2024-2029 Estimated	2030-2035 Estimated	2036-2041 Estimated	2042-2045 Estimated	TOTAL 2024-2045
REET 1	\$390,000	\$440,000	\$490,000	\$360,000	\$1,680,000
REET 2	\$390,000	\$440,000	\$490,000	\$360,000	\$1,680,000
Harbor Leases	\$20,000	\$10,000	\$20,000	\$10,000	\$60,000
Operating Transfers	\$150,000	\$110,000	\$110,000	\$70,000	\$440,000
Grants	\$3,430,000	\$1,100,000	\$1,250,000	\$920,000	\$6,700,000
Water & Sewer Hook-up Fees	\$310,000	\$340,000	\$380,000	\$200,000	\$1,230,000

Total	\$4,690,000	\$2,440,000	\$2,740,000	\$1,920,000	\$11,790,000
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Note: Projections are rounded to the nearest \$10,000. YOES = Year of Expenditure Dollars. Total does not include fund balance.

Sources: Town of Coupeville, 2025; Washington State Auditor’s Office Financial Intelligence Tool, 2025; BERK 2023, Facet 2025.

Six-Year Cost and Revenue Comparison

This six-year comparison looks at the total dedicated revenue sources with the Town’s planned project costs for the six-year planning horizon of 2023-2028 in order to understand the difference between future dedicated capital costs and potential future revenues. This comparison is done for the six-year period rather than the 20-year period because project lists are constantly evolving, and a longer-term outlook would provide an increasingly less accurate estimate of a potential funding gap or surplus. See the 20-year revenue evaluation in Exhibit 14 for context in future capital planning periods.

Exhibit 15 details total estimated dedicated capital revenues and total estimated dedicated capital costs for the Town over the six-year period. As discussed above, estimated capital revenues are not expected to be adequate to cover estimated capital costs without identifying additional grant or other funding resources. Policy options and other funding sources are discussed in the following section.

Exhibit 15. Projected Total Capital Revenues and Costs (2023-2028), YOES

Total Projected Revenues	Revenues and Costs
Estimated Municipal Buildings and Parks and Recreation Capital Revenues Available	\$1,820,000
Estimated Streets Capital Revenues Available	\$1,210,000
Estimated Water, Sewer, and Stormwater Utility Capital Revenues Available	\$1,390,000
Total Capital Revenues Available	\$4,420,000
Total Capital Costs	\$21,060,000
Estimated Total Dedicated Funding Surplus/(Deficit)	(\$16,640,000)

Note: Projections are rounded to the nearest \$10,000. YOES = Year of Expenditure Dollars.

Note: Estimated revenues available include projected 2022 year-end available fund balances.

Sources: Town of Coupeville, 2023; Washington State Auditor’s Office Financial Intelligence Tool, 2021, BERK, 2023.

Policy Options and Other Funding Sources

There are additional policy tools and sources available to the Town to fund capital projects. These policy tools and sources include:

- **Bonds.** The Town has used and can use bonds to support capital facilities funding. Bonds require another backing revenue source, such as utility service charges or property tax revenues, to pay the debt service on the bonds over time.
- **Impact Fees.** Impact fees are a financing tool allowed under state law that requires new development to pay a portion of the costs associated with infrastructure

improvements that are related to the development. GMA allows agencies to implement transportation, parks, fire, and/or school impact fee programs to help fund some of the costs of capital facilities needed to accommodate growth. State law requires that impact fees be related to improvements that serve new development and not existing deficiencies, that they are assessed proportional to the impacts of new development, that they are allocated for improvements that reasonably benefit new development, and that they are spent on facilities identified in the Capital Facilities Plan. The Town of Coupeville previously collected park impact fees but stopped collecting them in 2018 after facing challenges in identifying eligible parks and recreation capital projects that could be completed within the 10-year timeframe stipulated under state law.

- **Local Improvement Districts/Road Improvement Districts (LIDs/RIDs).** LIDs and RIDs are taxing districts that the Town has the statutory authority to create. A district could be used to levy additional property tax to cover debt service payments on the sale of bonds purchased to finance projects within the district. Revenues from the levy must be used for local, clearly defined areas where the land owners are being assessed the additional tax benefit. LIDs, by law, can be used for water, sewer, and stormwater projects. RIDs may be used for road funding and street improvements.
- **State Infrastructure Authorities.** The Town has options for creating specialized authorities to fund public infrastructure, such as public facility districts and public development authorities. These authorities each have specific purposes and formation requirements. In 2021, the Washington State Legislature authorized local jurisdictions to form tax increment financing (TIF) districts. Under this new authority, the Town can have up to two TIF districts at any one time. As authorized, TIF districts can collect property tax revenues on incremental increases in property values within a defined area to pay for public improvements.
- **Grants.** State, federal, and private grant programs can be pursued for competitive regional priorities for infrastructure investments. Pursuing grant opportunities requires resources, and success is not guaranteed.
- **Public-Private Partnerships.** Public-private partnerships are joint agreements between a governmental jurisdiction and private corporation (including 501(c)3s. Public-private partnerships have legal requirements and issues of control that must be considered on a case-by-case basis. Washington State's constitutional restriction on public entities giving or lending funds and credit to private enterprises requires that public entities need to demonstrate that any partnership with a private entity will generate public good worth more than the value provided to the private entity.⁵
- **Development Project Mitigation.** Under SEPA, the Town can require mitigation measures from individual private development projects. These mitigation measures can take the form of fees, specified public infrastructure, or changes to project design.
- **Funding from Legislative Action.** The State may restore some of the funding levels once available to local governments for road improvements through legislative

⁵ Crawshaw-Lewis et al. City and County Options for Creative Financing: PFDs, PDAs and 501(c)(3)s Preston Gates Ellis, 2003, p 26-28.

action. Although local jurisdictions receive a certain percentage of collected MVFT funds, a combination of factors such as a reduction in both vehicle miles driven and vehicle fuel efficiency has resulted in local MVFT allocations that are generally not keeping pace with inflation. In order to restore funding levels, the Town could encourage legislators to consider alternatives for or supplements to the MVFT.

H.3 - Inventory, Demand, and Planned Project Lists

H.3.A - Municipal Buildings

Overview

The Town of Coupeville owns and manages four buildings to help provide services, not counting those described elsewhere in this CFP Appendix as part of other system. It is not anticipated that there will be a need for major capital expenditures on any of these buildings for the foreseeable future.

Inventory

Exhibit 16 and the descriptions below include properties and facilities owned by the Town which may require new capital spending on increasing capacity, operations, maintenance, or other needed investments. Facilities described elsewhere in this CFP Appendix (such as water, stormwater, sewer, or park facilities) are not included in this summary.

Exhibit 16. Town-owned Municipal Buildings

Facility Name	Location	Square Footage
Town Hall	4 NE Seventh St	1,980 ft ²
Public Works Shop and Garage	205 N Main St	1,872 ft ² and 2,178 ft ²
Recreation Hall	901 NW Alexander St	2,800 ft ²

Town Hall

Town Hall was built in 1919 as the caretaker's residence for the Fort Casey water system. After the Town acquired this system from the War Office in 1958, the building was moved to its current location at 4 NE Seventh Street for use as the Town Hall. In 1975, a major expansion added the western extension to make additional room for public meetings and to house the Coupeville Library. A minor remodel in 1992 reconfigured interior offices and made accommodation for accessibility under the Americans with Disabilities Act (ADA). In 1997, the Town completed a major rehabilitation of Town Hall, including a complete interior remodel, installation of insulation, a new roof, and partial restoration of the original siding. The building currently houses staff from finance and administration, court, planning, public works, building inspection, marshal's office, and the mayor. There is also a small conference room.

This building is in good condition but will need to be expanded to provide sufficient space to accommodate the administrative functions of the Town for at least the next ten years. A key component of long-range space planning for Town Hall services will be the continuing use of the Island County Commissioner's Hearing Room for Town Council, Planning Commission, and Municipal Court functions. Island County agreed to this arrangement as part of the mitigation agreement for their Master Plan for Coupeville Facilities.

County Buildings

As the seat of Island County, Coupeville is home to a large number of municipal buildings owned and operated by the County. This includes general administration buildings, detention and corrections facilities, court facilities, law enforcement offices, clinical space for the Department of Public Health, and public works facilities. County facilities are detailed in the County's most recent Comprehensive Facilities Master Plan. The County conducts its own capital facilities planning process to identify projects needed to support growth.

Public Works Shop and Garage

The Public Works shop was constructed in 1992 to replace another building moved from Fort Casey. The shop contains three vehicle bays, office space, a lunchroom, and storage space. Primary functions include street and parks maintenance, custodial and building maintenance, vehicle maintenance, and storage of parts and equipment for public works-related activities. Outdoor yard storage is also provided at this location. The building is in excellent condition. The Town acquired a neighboring parcel to build a pole barn in the upcoming years.

Recreation Hall

This Recreation Hall building was moved to its current location in 1946 from the construction site for Grand Coulee Dam in eastern Washington. The building has functioned as a meeting and social hall for the community from its earliest days. Facilities inside the 2,800 ft² space include a meeting room for about 150 people, restrooms, a stage, and kitchen facilities. Parking is provided in a Town-owned lot adjacent to the Recreation Hall.

The building is in fair condition. A partial restoration of the interior was accomplished in 1999, including new wiring and lighting, refurbished restrooms, window restoration, and a kitchen remodel done by the Coupeville Lions Club.

LOS Standards

Coupeville's Comprehensive Plan establishes an LOS standard for municipal buildings adequate to serve the town's residents' needs and administrative requirements. The Town anticipates there will be a need for more municipal buildings and/or to expand Town Hall and major capital expenditures on the three buildings described above to meet demand from additional growth over the next 20-years.

Project Summary

Exhibit 17 contains a list of municipal building capital improvement projects identified by the Town to meet the demands of growth over the next six years (2023-2028) and over the longer term 20-year planning horizon.

Exhibit 1734. Municipal Buildings Capital Project List, 6-Year (2023-2028) and 20-Year (2029+) in thousands

Category/Project Type	Total Cost	2023-2028	2029+
Category I: Capacity Increasing Projects	\$600	\$600	\$0
Town Hall expansion	\$500	\$500	\$0
Town Shop pole barn	\$100	\$100	\$0
Category II: Capital Replacement, Maintenance & Operations	\$1,150	\$450	\$700
Technology upgrades	\$650	\$200	\$450
Building improvements	\$500	\$250	\$250
Total	\$1,750	\$1,050	\$700

Note: Total estimated project costs are rounded to the nearest \$10,000. All costs are for planning purposes only.
Source: Town of Coupeville, 2022.

H.3.B - Streets

Overview

See the Transportation Element for a comprehensive system inventory and discussion of the Town’s transportation level of service. For the 2023-2028 six-year period, the Town has identified around \$1.6 million in transportation capital projects that will be needed to meet the demands of growth. Historically the Town has used a small amount of revenue from the Street Fund as a 5% match for Transportation Improvement Board (TIB) grant funds. For more detail around the Town’s future transportation projects, see the Town’s latest 6-year transportation improvement program (TIP) and the Transportation Element of the Comprehensive Plan.

Project Summary

Exhibit 18 contains a list of streets capital improvement projects identified by the Town to meet the demands of growth over the next six years (2023-2028) and over the longer term 20-year planning horizon. See also the 6-year TIP, updated annually, for the most recent project list.

Exhibit 1835. Streets Capital Project List, 6-Year (2023-2028) and 20-Year (2029+) in thousands

Category/Project Type	Total Cost	2023-2028	2029+
Category I: Capacity Increasing Projects	\$4,735.35	\$2,285.35	\$2,450
Auto/freight priority projects	\$1,221.35	\$321.35	\$900
Pedestrian/bike projects	\$1,959	\$809	\$1,150
Transit projects	\$555	\$155	\$400
Boardwalk replacement	\$1,000	\$1,000	\$0
Category II: Capital Replacement, Maintenance & Operations	\$8,030	\$2,220	\$5,810
Roadway maintenance and operations	\$7,330	\$2,000	\$5,330
Sea level rise adaptation	\$260	\$100	\$160
Landscaping	\$440	\$120	\$320
Total	\$12,770	\$4,510	\$8,260

Note: Total estimated project costs are rounded to the nearest \$10,000. All costs are for planning purposes only.
Source: Town of Coupeville Transportation Improvement Plan, 2021; Town of Coupeville Staff, 2022.

H.3.C - Law Enforcement

Overview

Law enforcement services in Coupeville are provided via an Interlocal Agreement between the Town and Island County. The County Sheriff's Office is responsible for providing all base level law enforcement services in town, including patrol, investigative, special, and support services as well as records and evidence processing and maintenance. The County designates a Town Marshal in coordination with the Town and assigns fully commissioned deputy sheriffs to provide full-time law enforcement. Detention and corrections facilities are also provided by the County. The Town is responsible for maintaining civilian staff during regular business hours to respond to general law enforcement resident inquiries—questions beyond “Who do I call?” or “Where should I go for law enforcement assistance?” are typically directed to 911 or to the on duty Town Marshal if available. The Sheriff's Office currently employs 36 sworn law enforcement officers. One Town Marshal and one Deputy Sheriff are assigned to Coupeville.

Inventory

The Town Marshal and Deputy Sheriff assigned to Coupeville operate out of an office in the Town Hall. They are supported by the Sheriff's Office in the County's Law & Justice Building at 101 NE Sixth Street that is part of a centralized Main Street campus of County owned and operated buildings in Coupeville. It is a 2-story plus partial basement structure providing the majority of the County's courts and Sheriff's office functions. This building accommodates all Superior Court functions and houses the administrative offices of the Coroner, Prosecuting Attorney, and Sheriff. Coupeville is home to several other law enforcement supporting facilities owned and operated by the County including detention and corrections facilities and storage for evidence and property.

Equipment purchased by the County with funds from the Town for purposes of providing services under the Interlocal Agreement would become property of the Town if the agreement were terminated. The County maintains a list of this capital equipment and updates and shares it with the Town annually.

LOS Standards

Coupeville's Comprehensive Plan establishes an LOS standard to provide facilities that support the provision of law enforcement services. The Town plans to continue working with the Sheriff's Office under the Interlocal Agreement to meet law enforcement needs throughout the planning period. The County identified an existing critical space shortage at the Island County Jail and a need for additional space at the Law & Justice Building in the 2019 Island County Comprehensive Facilities Master Plan.

Project Summary

Island County conducts its own capital facilities planning process to identify law enforcement projects needed to support growth. Exhibit 19 contains a list of law enforcement projects identified in the 2019 Island County Comprehensive Facilities Master Plan to meet the demands of growth (adjusted to 2022 dollars).

Exhibit 19. Law Enforcement Capital Project List

Project Name	Anticipated Timeline	Occupy Year	Total Project Cost (2022 \$s)	Escalated Total (Midpoint)
Annex Renovation: Jail Expansion (with \$2M budget for upgrades)	2021-2026	2026	\$19,203,400	\$17,000,000
Expand Law & Justice Building*	2025-2028	TBD	\$6,642,800 – \$7,451,000	\$6,900,000 – \$7,700,000

Note: Costs are considered order-of-magnitude and are escalated to the midpoint of construction as indicated by the anticipated timeline. Total project costs reported in 2018 dollars in the County’s Facilities Master Plan are updated to 2022 dollars using the Mortenson construction cost index.

* Projected project costs depend on whether the District Court chooses to stay in Oak Harbor or co-locate with the Superior Court in Coupeville.

Sources: Island County Comprehensive Facilities Master Plan (Table 5.1 and Figure 5.13), 2019; Mortenson Construction Cost Index, 2022.

H.3.D - Fire and Emergency Medical Services

Overview

Fire and emergency medical services (EMS) in Coupeville are provided by Central Whidbey Island Fire and Rescue (CWIFR) and WhidbeyHealth.⁶ CWIFR serves residents and visitors to the Town of Coupeville, the community of Greenbank, and unincorporated Whidbey Island from just north of Mutiny Bay Road to just south of Libbey Road (encompassing about 50 square miles). They are an all-hazards fire and rescue agency staffed with a combination of volunteer, part-time, and full-time members. The District also maintains automatic aid agreements with North Whidbey Fire and Rescue and South Whidbey Fire/EMS to ensure a response from the closest station. WhidbeyHealth provides ambulance service and advance life support (ALS) and CWIFR staffs a basic life support (BLS) ambulance under contract with WhidbeyHealth.

Inventory

CWIFR serves the community with a combination of volunteers and paid (full and part-time) personnel in four primary divisions: community risk reduction, fire suppression, EMS, and special operations. The District serves Central Whidbey Island from three fire stations: Station 51 on Main Street in Coupeville, Station 54 on Day Road in Greenbank, and Station 53 (the District's headquarter station) just east of the intersection of SR 20 and SR 525 on Race Road. The district's three fire stations are geographically placed to limit travel time. However, volunteer staffing and the geography of the district (long and narrow with limited travel routes) has a significant impact on second- and third-unit response times. Station 52 on Morris Road was decommissioned in 2011 as a fire station and use shifted to serve as a logistics facility, providing space for storage of equipment and supplies. In general, the District's facilities are in relatively good physical condition, but lack modern contamination control features (e.g., decontamination facilities, proper storage of personal protective equipment), and have limited storage space, living quarters, and overnight accommodation for on-duty personnel.⁷

CWIFR has budgeted for 18 full-time, and 30 volunteer personnel in 2025.⁸ The District operates three 24-hour shifts for full- and part-time firefighters and EMS technicians to provide 24-hour coverage. A full-time lieutenant (or full-time firefighter acting as a lieutenant) supervises the on-duty staff and a command officer (chief, deputy chief, or division chief) is either on-duty or on-call (available for immediate response from within the district). Volunteer members may also work shifts alongside the district's full-time and part-time employees though participation in shift coverage has been limited.

CWIFR partnered with the Whidbey Island Public Hospital District to construct the current Station 51, a combined fire station and emergency medical services office located at 203 N Main Street. One engine, one water tender, one light rescue truck, and one reserve engine are housed at Station 51 (Exhibit 20) – note that Rescue 51 was

⁶ Coupeville annexed to the CWIFR District in January 1997.

⁷ CWIFR Capital Projects Plan, 2018-2028 (Volume 6 of the Integrated Comprehensive Plan).

⁸ CWIFR 2025 Adopted District Budget.

recently decommissioned and CWIFR is instead utilizing a wildland brush truck at Station 51 while apparatus replacement commences. The District has two additional engines, two additional water tenders, two brush engines, one Type III BLS ambulance, one rescue boat, and one truck used to tow other equipment housed at Stations 53 and 54. A diesel exhaust removal system was recently installed at Station 51 and the fascia boards will be repainted in 2023 to maintain the integrity of the wood.

Exhibit 20. Current Fleet at Station 51

Vehicle	Year	Description
Engine 51	1994	Rosenbauer type 1 engine with a 1,500 gallon per minute (gpm) pump and 750-gallon water tank manufactured by Rosenbauer America.
Tender 51	2006	Type 2 water tender refurbished in 2011 with a 2500-gallon water tank and 750 gpm pump. This apparatus is equipped with side rear dump valves to quickly offload it water into a portable tank to provide efficient fireground water supply in areas without hydrants.
Rescue 51 (recently decommissioned)	1994	Light rescue truck on a Chevrolet 3500 chassis. Rescue 51 was recently decommissioned. The station is currently being served with a 2020 type 5 wildland brush truck while apparatus replacement commences.
Engine 512	1996	Spartan type 1 engine with a 1,250 gpm pump and 700-gallon water tank manufactured by Spartan Fire Apparatus. This engine serves as reserve apparatus (used when other apparatus is down for maintenance or repair).

Source: Central Whidbey Island Fire & Rescue, [Our Fleet](#), 2022; personal correspondence with Jerry Helm (Acting Fire Chief), 2023.

LOS Standards

Coupeville’s Comprehensive Plan adopts by reference the LOS standards for fire and EMS as established in CWIFR’s Standard of Coverage Plan.

CWIFR’s current average fire and EMS response time district-wide is 8 minutes and in Coupeville is 5 minutes, 45 seconds. WhidbeyHealth does not publish response times for ambulance service and advance life support. The level of service established for priority fire response can be met for the foreseeable future without expanding the Coupeville station. However, CWIFR has identified several operationally critical improvements (such as earthquake resistance and additional overnight accommodations to support increased response capabilities) as well as immediate programmatic needs for maintenance of District vehicles. Given the expense of facilities related capital improvements, constitutional and statutory limitations on revenue, and the District’s current capital reserves, it will be necessary for the District to use voter approved debt to finance major capital projects. The district’s long-term financial plan identifies the need to present a levy lid lift to the voters on a periodic basis to maintain sufficient revenue to maintain service levels in the face of increased workload and expense. The district anticipates presenting a levy lid lift to the voters in November 2023.⁹ In addition, CWIFR has identified a need for maintenance and repair of Station 51 in Coupeville and Station 54 but has deferred these projects past its current Capital Projects Plan 2023-2033 timeline.

⁹ CWIFR 2023 Adopted District Budget (page 58).

Project Summary

CWIFR conducts its own capital facilities planning process to identify projects needed to serve its constituents and support the District’s mission.¹⁰ Exhibit 21 contains a list of capital improvement projects identified in CWIFR’s latest Capital Projects Plan to meet the demands of growth over the next six years (2023-2028). CWIFR does not have information capital project planning available past 2033 but has identified a long-term need for renovation and expansion of Station 51 in Coupeville and Station 54. The District is currently updating its Capital Projects Plan as part of the overall Integrated Comprehensive Plan update effort.

Exhibit 21. Fire and EMS Capital Project List, 6-Year (2023-2028) and 20-Year (2029+)

Project	Total Cost	2023-2028	2029-2033
Apparatus			
Replace Apparatus 9501 (S593 Fleet Services)	\$120,000	\$120,000	—
Replace Apparatus 0201 (Gator & Trailer)	\$26,917	\$26,917	—
Replace Marine 5	\$365,000	\$365,000	—
Replace Apparatus 9402 (R51)	\$120,000	\$120,000	—
Replace Apparatus 1301 (S591)	\$19,313	\$19,313	—
Replace Apparatus 1201 (R53)	\$94,211	\$94,211	—
Replace Apparatus 1402 (C502)	\$94,211	—	\$94,211
Replace Apparatus 1501 (C505)	\$94,211	—	\$94,211
Replace Apparatus 0603 (T51)	\$410,151	—	\$410,151
Replace Apparatus 0701 (T53)	\$410,151	—	\$410,151
Replace Apparatus 0702 (T54)	\$410,151	—	\$410,151
Box Trailer (Recruitment)	\$6,729	—	\$6,729
Equipment			
Replace/Upgrade AEDs	\$36,338	\$36,338	—
Stairmill (Fitness Equipment)	\$9,752	\$9,752	—
Fit Test Machine	\$14,859	\$14,859	—
Thermal Imager (TI) Replacement	\$40,376	—	\$40,376
Technology Infrastructure			
Portable Radio Replacement (P25)	\$477,084	\$215,000	\$262,084
Server Replacement	\$13,612	\$13,612	—
Facilities			
Access, Fire & Security System Replacement	\$10,000	\$10,000	—
Station 54 Generator	\$48,631	—	\$48,631
Station 51 Capital Maintenance & Repair	Not available	Not scheduled	

¹⁰ The Board of Fire Commissioners has defined capital assets as physical assets that have a cost of >\$5,000 and a useful life of >3 Years (e.g., fire stations, fire apparatus, self-contained breathing apparatus). At the discretion of the Fire Chief or Board of Fire Commissioners, a project comprised of multiple components with a total cost of >\$5,000 may be designated as a capital project (e.g., fire hose replacement). In addition, the CWIFR’s 2023-2033 Capital Projects Plan includes maintenance projects that meet this capitalization threshold (e.g., roof covering replacement).

Project	Total Cost	2023-2028	2029-2033
Station 52 Capital Maintenance & Repair	Not available	Not scheduled	
Station 53 Capital Maintenance & Repair	Not available	Not scheduled	
Station 54 Capital Maintenance & Repair	Not available	Not scheduled	

Source: CWIFR 2023 Adopted Budget, (Table 35), 2023-2033.

H.3.E - Schools

Overview

The Coupeville School District stretches across Central Whidbey Island from San de Fuca in the north to Honeymoon Bay in the south and serves a population of a little under 11,000 people.¹¹ As of the 2024-2025 school year, approximately 1,012 students were enrolled at the District’s four schools: the High School, Middle School, Elementary School, and Open Academy.¹² The District also operates an education program at the Juvenile Detention Center.

The Washington State University Extension also has a campus located in Coupeville. They offer programs related to agriculture, gardening, animal husbandry and natural resources.

Inventory

All of the Coupeville School District’s capital facilities are located within Coupeville town limits on property owned by the District, occupying in total about 33.29 acres across three sites.¹³ The Elementary School site at 6 S Main St (west of S Main St at SR 20) houses grades K-5, and the track on 15.57 acres. The second site at 501 S Main St (south of SE Terry Rd and east of S Main St) is 10.43 acres and includes the combined Middle and High School, the District Administrative Offices, the bus barn, and maintenance building. The gymnasium, athletic courts and fields are located across S Main St on a 7.29-acre site over 3 parcels. Additional athletic fields and a school agriculture facility are located to the west on a 21 acre site located at NW Ebey Road and NW Terry Road. Existing buildings owned by the District and their square footage are listed in Exhibit 22 by site. The total gross square footage for all District facilities is 194,609 ft².

Exhibit 22. Coupeville School District Capital Facilities

Site	Building Name	Square Footage
Elementary School 6 S Main St	Elementary School with Multipurpose Room	51,200 ft ²
Middle and High School Campus 501 S Main St	District Office/Annex	12,000 ft ²
	Middle School	33,550 ft ²
	High School	47,355 ft ²
	Bus Barn	Covered Space: 7,176 ft ² Office: 616 ft ²
	Maintenance Building	3,240 ft ²
Gymnasium and Athletic Fields 501 S Main St	Gymnasium (High School and Middle School)	39,668 ft ²

Source: Coupeville School District, 2022.

¹¹ 10,713 people per the [Coupeville School District Profile](#) (2020 Decennial Census, Table P1).

¹² [OSPI Report Card for Coupeville School District](#), 2024.

¹³ The school district owns an additional 21.27-acre site northeast of S Ebey Rd and W Terry Rd that is adjacent to Town limits. The site includes a developed baseball/softball field, a school garden used by students, and walking trails.

LOS Standards

Coupeville’s Comprehensive Plan establishes the following LOS standards for schools (consistent with the Coupeville School District’s Capital Facilities Plan):

- **Grades K-5:** 115 ft² per student.
- **Grades 6-8:** 148 ft² per student.
- **Grades 9-12:** 173 ft² per student.

Based on the square footages in **Exhibit** , the District can accommodate approximately 445 students in grades K-5, 227 students in grades 6-8, and 274 students in grades 9-12. As of the 2024-25 school year, there were 492 students enrolled in grades K-5, 216 students enrolled in grades 6-8, and 304 students enrolled in grades 9-12 (another 17 students were enrolled in pre-kindergarten programs). The District is currently meeting LOS standards for grades 6-8 but is below LOS standards for grades K-5 and 9-12. The District’s enrollment forecasts to 2028-2029 remain constant (no growth or decline) as noted in the District’s budget 2025-2028 Four Year Budget Forecast:

<https://www.coupeville.k12.wa.us/departments/business-and-finance-department/budget>. The Coupeville District does not currently have enrollment projections for the 2045 planning horizon. See Exhibit 23.

Exhibit 2336. Existing and Projected District Capital Facilities

Site	LOS	LOS Capacity	2024-2025 Enrollment
Grades K-5	115 ft ² / student	445 students	492 students
Grades 6-8	148 ft ² / student	227 students	216 students
Grades 9-12	173 ft ² / student	274 students	304 students

Source: Coupeville School District, 2025, OSPI Report Card, National Center for Education Statistics

Project Summary

The Coupeville School District conducts its own capital facilities planning process to identify projects needed to serve its students. The District is currently drafting its regular Enrichment and Capital Projects Levy and preparing for a likely bond measure for a new school building or renovation in 2026 or 2027. Exhibit 24 contains a draft list of capital improvement projects identified by the District that would likely be part of a future levy.

Exhibit 2437. Coupeville School District Draft Capital Project List for Future Levy

Project Name	1 st Priority	2 nd Priority	3 rd Priority
Architect and engineer fees	\$1,000,000	—	—
Asphalt/fence at grandstands	\$100,000	—	—
Engle Field bathrooms/ball field civil	\$450,000	—	—
Gym storage off the east side	—	—	—
HVAC (annex)	—	\$650,000	—
HVAC (Elementary School): old MPR	—	\$150,000	—
HVAC (Middle School): address dampers, hot water heating	—	—	—
Pave parking lots at the gym, Middle and High Schools, and MPR	—	—	\$500,000

Project Name	1st Priority	2nd Priority	3rd Priority
Pave the trail	—	—	\$50,000
Relocate softball field	\$200,000	—	—
DOD Noise Mitigation Grant	\$1,400,000	—	—
Tech levy equipment and infrastructure	\$300,000	—	—
		—	—
Subtotal	\$3,450,000	\$800,000	\$550,000
3% Each Year Additional Cost		\$24,000	\$16,500
Total	\$3,450,000	\$824,000	\$566,600
Grand Total			\$4,840,600

Note: This is a draft list of future facility needs that would likely be part of a future levy. The final list of projects and anticipated costs may change prior to a final proposed levy or bond.
Source: Coupeville School District, 2022.

H.3.F - Library

Overview

The Coupeville Library is owned and operated by the Sno-Isle Regional Library District. The purpose-built home of the Coupeville Library was constructed in 1987 on land purchased from the Coupeville Festival Association. Sno-Isle Libraries assumed responsibility for managing the facility in 1997 and assumed ownership of the building in 2007. The library was also expanded in 2007. Prior to the expansion, the building was 20 years old and 2,660 ft² in size. The expansion consisted of a 3,200 ft² addition and included expanded public space, public meeting room, expanded staff room, expanded restrooms, and other support space. Adjoining the Library property is the Town's largest parking facility which provides overflow spaces for waterfront visitors and merchants.

Inventory

The Coupeville Library is located at 788 NW Alexander Street and is owned and operated by Sno-Isle Libraries. The building is in good condition and includes meetings rooms with equipment available to rent and a wildlife garden. As one of 23 affiliate branches of the Sno-Isle Libraries system, the Coupeville Library has access to numerous volumes which are continuously rotated throughout the system at the request of the users. In 2024, Sno-Isle Libraries recorded 3.36 million checkouts of physical items and 5.24 million checkouts of digital items.

LOS Standards

Coupeville's Comprehensive Plan establishes an LOS standard for the library to be open seven days per week. This is consistent with the current hours of operation.

Sno-Isle Libraries' adopted mission, vision, values, polices, and guidelines will continue to guide library services in Coupeville over the next 20-years. Sno-Isle's mission statement is "We engage and inspire our communities through equitable access to knowledge and resources."

In fulfilling its mission, Sno-Isle Libraries has established the following goals:

- **Enhance library services** so that everyone can engage in experiences they value.
- **Create inspiring spaces** so that customers and staff experience spaces that are welcoming, inclusive, easy-to-use, and support current and emerging library use.
- **Optimize library funding** so that we can continue to be good stewards of our finances and work to secure additional private and state funds.
- **Invest in our people and organization** so that we are resilient, equitable and regenerative and our staff have the support and resources they need.

The Library District does not expect to have a capacity shortage through the year 2045.

Project Summary

Sno-Isle Libraries conducts its own capital facilities planning process to identify projects needed to serve its constituents. The Library District's latest capital facilities plan is not currently available to the Town. The Town will continue to coordinate with the District on future capital planning efforts as needed.

H.3.G - Parks and Recreation

Overview

The Town of Coupeville owns and maintains a number of active and passive recreational facilities. These facilities are classified as either parks, open space, or trails and walkways (see Exhibit 25). It includes developed and undeveloped parks, walkways, school playground and athletic facilities, and undeveloped rights of way.

Exhibit 2538. Coupeville Recreational Classification System

Facility Type	Use	Service Area	Locational Characteristics
Parks	Typically have high levels of recreation and/or facility development. Includes parks able to support a wide range of activities or with regionally important facilities, areas for more intense and varied recreational activities, and specialized facilities serving a single purpose, limited population, or specific group.	Varies according to location and size.	May be linked with specific neighborhoods or within close proximity to associated uses, within residential neighborhoods (primarily local access), or unlinked to specific neighborhoods (generally with good access/parking).
Open Space	Generally undeveloped with passive recreation or natural systems focus.	Varies according to location.	Highly diverse in character.
Trails / Walkways	Paved and un-paved routes (including sidewalks) connecting neighborhoods and other recreation facilities.	Varies according to location.	Connect neighborhoods or other facilities.

Inventory

The inventory consists of a summary of each site, grouped by facility type, followed by detailed descriptions of existing site improvements and capacities. It is intended to provide a foundation for assessing adequacy and planning future improvements and acquisitions.

The Town owns and operates 9 parks totaling approximately 12.2 acres, 22.7 acres of open space, and a growing network of approximately 7.7 miles of trails and walkways (including 3.5 miles of sidewalks). The town is also served by several public recreation facilities owned and operated by other providers such as the School District, Port of Coupeville, and Island County. See Exhibit 26, Exhibit 27, and Exhibit 28 for more detail.

Exhibit 26. Existing Parks, Recreation, and Open Space

Site Name	Facility Type	Acres	Owner/Provider
Captain Coupe Park & Boat Launch	Park	1.74	Town of Coupeville
Community Green	Park	4.83	Town of Coupeville
Cook's Corner Park	Park	0.09	Town of Coupeville
Coupeville Wharf & Beach Access	Park	0.50	Port of Coupeville
Front Street Deck & Beach Access	Park	0.16	Town of Coupeville
Grace Street Parklet	Park	0.03	Town of Coupeville
Lion's Park	Park	1.07	Town of Coupeville
North Main Park (Island County Park)	Park	0.20	Island County

Site Name	Facility Type	Acres	Owner/Provider
Sunset Terrace Park	Park	0.90	Town of Coupeville
Town Park & Beach Access	Park	3.80	Town of Coupeville
Waterfront Walk	Park/Trail	0.40	Town of Coupeville
Five Acre Woods*	Open Space	5.00	Town of Coupeville
Forested Property & Community Garden	Open Space	16.23	Town of Coupeville
Johnson Lot	Open Space	0.15	Town of Coupeville
NE Gould Open Space	Open Space	0.69	Town of Coupeville
Peaceful Valley Open Space Strip	Open Space	0.63	Town of Coupeville
Town Hall Lots	Other—Parking Overflow	0.53	Town of Coupeville
NE Ninth Street Open Space	Other—Parking Overflow	1.15	Town of Coupeville
Coupeville Elementary School	Other—School	15.57	Coupeville School District
Coupeville Middle/High School	Other—School	10.43	Coupeville School District
Gymnasium/Athletic Fields	Other—School	7.29	Coupeville School District
Recreation Hall**	Other—Indoor Rental Facility	0.44	Town of Coupeville

*The Town recently acquired the Five Acre Woods, an undeveloped and forested 5-acre parcel. The site is currently outside of Town limits with limited public access and so it is excluded from the existing but included in the future LOS open space calculations below.

**See H.3.A - Municipal Buildings above for a description of Recreation Hall.

Source: Town of Coupeville, 2022; Island County Online Interactive Map, 2023; BERK, 2023.

Exhibit 27. Existing Trails and Walkways (Does Not Include Sidewalks)

Site Name	Length (ft)	Length (mi)	Owner/Provider
Class 1 Trail on SR 20 from NW Broadway to the east edge of the NPS property	4,432	0.839	Island County
Path in Peaceful Valley (NW Krueger, NW Sixth St, NW Wilkes St)	1,259	0.238	Town of Coupeville
Path on NE Front Street from Gould to N Main Street	1,371	0.259	Town of Coupeville
Path on NE Leach, Ninth Street and Gould to NE Front Street	1,826	0.345	Town of Coupeville
Path on NW Broadway from Black Road to Madrona Way	2,687	0.508	Town of Coupeville
Path on NW Krueger from NW Seventh St to the end of cul-de-sac to Comm. Green path	600	0.11	Town of Coupeville
Path on NW Madrona Way from NW Broadway to Vine Street	1,152	0.218	Town of Coupeville
Path on NW Parker Road	5,141	0.973	Town of Coupeville
Path on NW Wilkes Street from NW Sixth Street to NW First Street	1,125	0.21	Town of Coupeville
Trail from NW Broadway to NW Wilkes Street	1,033	0.195	Town of Coupeville
Trail from NW Broadway to west end of NW Birch Street	1,205	0.228	Town of Coupeville
Total	21,831 ft	4.123 mi	

Note: Many of the Town owned trails provide a connection to the County's Class 1 trail along the SR 20 that connect to other trails in Ebey's Landing National Historical Reserve. Sidewalks are detailed in Exhibit .

Source: Town of Coupeville, 2022.

Exhibit 28. Existing Sidewalks

Site Name	Length (ft)	Length (mi)
901 NE Ninth Sidewalk	90	0.017
Alexander: Front St to Bayleaf East	400	0.076
Alexander: Front St to Public Library West	745	0.141
Coveland: Alexander to N. Main North	472	0.089
Coveland: Alexander to N. Main South	471	0.089
Coveland: Town Park to NW Alexander North	560	0.106
Coveland: Town Park to NW Alexander South	490	0.093
Front: Alexander to Center South	710	0.134
Front: Alexander to N Main North	583	0.110
Grace: Front to Rec Hall Parking Lot East	115	0.022
Grace: Front to Rec Hall Parking Lot West	100	0.019
Highschool: Corner Terry Rd + S Main West	462	0.088
Highschool: Terry Rd to Bainbridge East	479	0.091
Island County Campus Network	1,222	0.231
N Main: Coveland to Hwy 20 East	2,982	0.565
N Main: Coveland to Hwy 20 West	3,031	0.574
N Main: Front to Coveland West	142	0.027
NE Third: Church to N Main South	138	0.026
NE Seventh: N Main to Kinney South	750	0.142
NW First: Wilkes to N Main South	570	0.108
NW First: Wilkes to N Main North	570	0.108
NW Sixth: Grace to N Main North	226	0.043
NW Seventh: Grace to N Main South	228	0.043
NW Birch: Open Space to N Main North	394	0.075
NW Birch: Open Space to N Main South	400	0.076
S Main: Coupes village + Park and Ride East	466	0.088
S Main: Gas Station Sidewalk	171	0.032
S Main: Hwy 20 to Prairie Center West	1,645	0.312
Town Hall Sidewalk	90	0.017
Total	18,702 ft	3.542 mi

Source: Town of Coupeville, 2022.

Parks

Captain Coupe Park & Boat Launch

- Location: 602 NE Ninth Street
- Size: 1.74 acres

This site is located north and east of the Wastewater Treatment Plant and provides Coupeville’s only low and no bank waterfront access under public ownership. The park

also offers excellent views of Penn Cove and Mount Baker. A boat ramp, floating dock, and associated boat trailer parking form the primary use of the park. There are also picnic tables, barbecues, and a public restroom. Planned changes include a sea kayak transient storage facility, complete Americans with Disabilities Act (ADA) compliance, bank stabilization and restoration, a non-motorized boat launch, boat ramp repairs, and a boat/RV dump and pump-out station.

Community Green

- Location: Lower Peaceful Valley
- Size: 4.83 acres

Purchased in early 2000, this 4.83-acre parcel is located between the Municipal Parking Lot and the Krueger Farms subdivision. It has been developed modestly as a neighborhood park with an open field for play and hosts the community Farmers Market. It also serves as an overflow parking area for Town events. The long-term plan for this area should consider adjacent publicly owned lands, including the Coupeville Library. The Community Green includes an acre of open land dedicated for public use with the development of the Krueger Farms subdivision that is currently undeveloped but may serve as a potential future playground site.

Cook's Corner Park

- Location: N Main & NE Ninth Streets
- Size: 0.09 acres

This park serves both passive uses and as a gateway to the waterfront historic district. Renamed in 1997 from Triangle Park, Cook's Corner Park is one of only two parks named after individuals (the other being Captain Coupe). It was named to honor Eileen Cook. As a member of the Coupeville Garden Club, Cook was responsible for designing the park's current layout. It has a garden, park benches, and picnic tables. The park also serves as the focal point each December for the Town's holiday decorations and celebrations.

Coupeville Wharf & Beach Access

- Location: 26 NW Front Street
- Size: 0.5 acres

Facilities owned and operated by the Port of Coupeville include a combination of lands owned in either fee simple or state waters leased from the Department of Natural Resources. Recreational opportunities are primarily marine-oriented, such as transient moorage and fishing, but the wharf is also a popular spot for walking, sightseeing or simply lingering in this picturesque location. The majority of the Coupeville Wharf is leased to private tenants but the Port of Coupeville maintains a public foyer which provides a range of public services. At the entry to the wharf, the Port District also maintains a community kiosk and steps to the beach. Outdoor interpretive panels at the wharf on property leased to the National Parks Service describe Ebey's Landing National Historical Reserve.

Front Street Deck & Beach Access

- Location: 6 NW Front Street
- Size: 0.16 acres

The former site of the Coupeville Town Hall is currently used as a park, providing access from Front Street to the beach via an existing stairway. There are also two landings which provide informal seating and viewpoints. Funding from the Coupeville Festival Association was allocated in 1998 to restore and enhance the Front Street stairs. Future plans include enlarging the existing deck.

Grace Street Parklet

- Location: Grace Street between Coveland and NW Front Street
- Size: 0.03-acres

This section of Grace Street was closed in 2022 to create a park space with public seating for downtown.

Lion's Park

- Location: NE Sixth & Haller Streets
- Size: 1.07 acres

This park provides playground equipment, picnic tables, a small ball field with backstop (suitable for T-ball), and a basketball court. Because of this park's proximity to the Island County government campus, it has been included in long-range planning for the County's Master Plan for Coupeville Facilities. As part of the mitigation agreement for this Plan, the County has agreed to fund improved landscaping and picnic facilities for Lion's Park. New playground equipment provided by the Coupeville Lion's Club was installed in 2000.

North Main Park (Island County Park)

- Location: 403 N Main Street
- Size: 0.20 acres

This park and picnic area is owned by Island County and was completed in November 1999 in conjunction with the County's development of a new Law and Justice Center. This facility replaced Main Street Auto Body; it provides landscaping and green open space in this built-up part of the community. The park has a packed gravel winding trail and a picnic table.

Sunset Terrace Park

- Location: 1065 NE Summit Loop
- Size: 0.90 acres

This park provides space for play and a picnic table. Like all parks, this facility will be reviewed for potential improvements in the future Parks and Recreation Plan.

Town Park & Beach Access

- Location: NW Coveland & Colburn Streets
- Size: 3.00 acres

This park is located in the northwestern part of Coupeville on land donated by the Ladies of the Round Table for use as parkland. The site contains mature evergreen trees, and the northern portion consists of wooded, medium bank waterfront with 500 feet of frontage on Penn Cove. A 440-foot winding trail provides access from the upland to the beach. Developed facilities include a 20' by 30' kitchen shelter, picnic tables with barbecue pits, restrooms, tennis court, and playground equipment. In addition, Town Park houses the Pavilion, a live performance stage used for outdoor concerts and other social events. The Parks and Recreation Plan will incorporate future plans to include

potential pickle ball courts (re-surfacing tennis court for dual use), additional parking, playground equipment, and other improvements.

Waterfront Walk

- Location: N Main to Captain Coupe Park
- Size: 0.40 acres

This 2000-foot stretch of packed gravel trail connects the waterfront historic area with Captain Coupe Park, providing spectacular views of Penn Cove and Mount Baker. It was constructed in 1999 within Town-owned right of way, and includes improvements such as seating, landscaping, and fencing. The Walk also incorporates the Jolly Boat monument at the corner of Gould and Front. This project was funded entirely through the Community Commemorative Fund, created in early 1999 as a vehicle to accept public donations toward parks and other improvements.

Open Space

Five Acres Woods

- Location: NW Broadway St and Black Road
- Size: 5.0 acres

The Town recently acquired this forested parcel located just outside of town limits. It is currently undeveloped with limited public access.

Forested Property & Community Garden

- Location: NW Broadway and SR 20
- Size: 16.23 acres

Contains various trails through the woods and a community garden.

Johnson Lot

- Location: 902 NE Main St
- Size: 0.15 acres

This is a small parcel adjacent to Cook's Corner Park that currently has picnic tables available to the public.

NE Gould Open Space

- Location: East of NE Gould between Fourth Street NE and Sixth Street NE
- Size: 0.69 acres

Provides public access and an informal trail.

Peaceful Valley Open Space Strip

- Location: NW Third Street & NW Madrona Way
- Size: 0.63 acres

An open space strip currently designed for drainage that may potentially serve as a future trail.

Other Facilities

Parking Overflow Facilities

The **Town Hall Lots** (two lots located just north of Town Hall) total 0.53 acres and are used for overflow parking in downtown Coupeville. The 1.15-acre **NE Ninth Street Open Space** located across from the public boat launch and the Town's wastewater treatment plant is also used for boat launch overflow parking. There are no amenities at either location.

School District Facilities

This section only discusses school district amenities available for park and recreation use outside of school hours or programming at facilities owned and operated by the Coupeville School District. See the H.3.E - Schools section above for a more detailed discussion of all the district's capital facilities in Coupeville.

Coupeville Elementary School

- Location: 6 S Main St (west of S Main St at SR 20)
- Size: 15.57 acres

Includes a developed playground used by the elementary school students, the track and football/soccer field used by middle and high school students, and a fitness course. The Elementary School also includes a 7,808 ft² indoor multipurpose room (capacity for 300) and gym (capacity for 150) used outside school hours or district programming for aerobics classes and by the Central Whidbey Youth Athletic Association. The multipurpose room has a stage, kitchen facilities, two fixed basketball hoops, four portable hoops, and equipment for indoor tetherball and mat sports. The library is also available for community use outside school hours or district programming.

Coupeville Middle/High School

- Location: 501 S Main St (south of SE Terry Rd and east of S Main St)
- Size: 10.43 acres

Includes four tennis courts, a baseball field, six basketball hoops, playground equipment, and a volleyball court. The performing arts center (with a stage, tiered seating, and capacity for 375 people), commons (capacity for 250 people), and library are available for community use outside school hours or district programming.

Gymnasium/Athletic Fields

- Location: Across from the Middle and High School on S Main St (south of SE Terry Rd and west of S Main St)
- Size: 7.29 acres

Includes a gymnasium and a developed baseball/softball field on the western portion of the site.¹⁴ The 17,370 ft² gymnasium is the primary venue for indoor high and middle school sports programs and includes equipment for volleyball, basketball, pickleball, badminton, and table tennis. The building is regularly used outside school hours or district programming for community education and youth activities.

Trails/Walkways

Trails

There are currently 4.1 miles of trails within the town, including a Class 1 trail owned by Island County on the south side of SR 20 which continues both east and west of town limits and connects to other trails in Ebey's Reserve (a little less than 1 mile of this trail is within the town). Many of the Town owned trails provide a connection to the Class 1 trail on SR 20. See **Exhibit** . Using a combination of grants, community contributions and Town labor, the trails initiative began in 1998 with a goal to create an

¹⁴ The school district owns an additional 21.27-acre site northeast of S Ebey Rd and W Terry Rd that is adjacent to Town limits. The site includes a developed baseball/softball field, a school garden used by students, and walking trails.

interconnected community trail system in accordance with the non-motorized facilities plan in the Comprehensive Plan.

Sidewalks

There are currently a little over 3.5 miles of sidewalk within the town with 46% located along Main Street. Main Street has sidewalk facilities on both sides of the roadway for most of its length. Outside of Main Street, sidewalks are not as common and are limited to new developments, the downtown area, and around schools. See **Exhibit** and the Transportation Appendix for more details.

Central Whidbey Facilities

Town residents have access to county, state, and federal parks, as well as open space lands, all within short walking, biking, or driving distances. These assets range from the Ebey's Prairie waysides and trails to the athletic fields at Rhododendron Park, located two miles south of Coupeville. This section looks briefly at recreational resources in the Central Whidbey area. See also Island County's [Parks and Recreation and Non-Motorized Trails plans](#).

Ebey's Landing National Historical Reserve

Coupeville is entirely contained within this 19,333-acre Ebey's Landing National Historical Reserve. The National Park Service directly owns and manages approximately 400 acres within the Reserve, including the cemetery overlook, the prairie wayside and a portion of the bluff trail.¹⁵ Unlike most properties in the National Park system, ownership within Ebey's Landing is dominantly private, with only 15% under public control (federal, state, and local government). Developed facilities encompass trails, benches, interpretive signs, parking, and bicycle racks. In addition to fee simple ownership, the agency also manages about 1,700 acres under an active and ongoing conservation easement program with the Whidbey Camano Land Trust. These efforts and other activities associated with the Reserve are managed through a locally appointed Trust Board.

Fort Casey State Park

Located approximately 3 miles due south of Coupeville, this popular state park boasts the well-preserved site of one of three military fortifications (along with Fort Worden and Fort Flagler) built around 1900 to protect Puget Sound from maritime invasion. The 137-acre site contains a 35-site campground, picnic area, Admiralty Head Lighthouse, boat launch and restroom facilities. Popular activities include walking, kite flying, fishing, scuba diving, and beachcombing.

Camp Casey

In 2025, Seattle Pacific University sold Camp Casey, a ___ site located adjacent to Fort Casey State Park. For over 60 years, SPU managed the property as a conference center, retreat venue, athletic facility and summer camp. The YMCA is continuing to use the facility as an overnight camp and retreat center and anticipates adding programs and facilities over time.

¹⁵ Island County Parks & Recreation Element, 2016.

Fort Ebey State Park

Located approximately five miles northwest of Coupeville off Libbey Road, Fort Ebey is a Washington State Park and a popular camping destination. In addition to 53 campsites, there are picnic tables, restrooms and trails, and recreation includes scuba diving, bass fishing in Lake Pondilla, and saltwater sports.

Rhododendron Park

This site is under split ownership – 32 acres are owned and maintained by Island County and the remaining acres are under the jurisdiction of the Washington State Department of Natural Resources. The Island County facility contains a paved parking lot, a picnic area, a picnic shelter with BBQ, three athletic fields, full-service restrooms, a small playground, and access to an extensive trail system. A 153-acre campground occupies the majority of the State-owned land.

The Kettles

Island County and the Department of Natural Resources own and maintain this combination trail system and open space resource named for the dominant geological characteristic of the area. The 240 acres of open space and offroad trails are accessible from Coupeville by a 2.1-mile asphalt walkway within the SR 20 right of way. From the northern end of this walkway, a one-mile gravel trail connects the facility to Fort Ebey State Park.

LOS Standards

Coupeville's Comprehensive Plan establishes the following LOS standards for parks, open space, and trails/walkways:

- Parks: 3.5 acres per 1,000 population
- Open Space: 5.0 acres per 1,000 population
- Trails/Walkways: 5,280 feet per 1,000 population

Previously, parks operated under a LOS methodology that provided minimum standards for mini-parks, neighborhood parks, and community parks. The Town's updated LOS standards adopted as part of the 2023 Comprehensive Plan consolidate park classifications to a singular park category, providing flexibility in meeting LOS standards. This consolidated LOS standard for parks also aligns with the LOS standard for community parks in the Island County Parks & Recreation Element.

Exhibit summarizes the Town's current and estimated future population's need for parks, open space, and trails needs based on the 2021 population of 1,950 and projected 2045 population of 2,175. The existing inventory of parks, open space, and trails/walkways in Coupeville currently meet LOS standards and would continue to exceed LOS standards based on projected 2045 growth:

- The Town currently has 6.6 acres of parks per 1,000 people for its current population and would have an estimated 6.1 acres per 1,000 people in 2045, far exceeding the LOS standard of 3.5 acres per 1,000 people.
- The Town currently has 11.6 acres of open space per 1,000 people (excluding Five Acre Woods) and would have an estimated 12.7 acres per 1,000 people in 2045 (a surplus of over 16 acres including Five Acre Woods).

- The Town currently has 20,786 feet of trails/walkways per 1,000 people and would have an estimated 18,636 feet per 1,000 people in 2045 (a surplus of 29,049 feet).

Exhibit 29. Coupeville Parks Level-of-Service

Facility Type	Adopted LOS	Existing Inventory	2021 LOS per 1,000	2021 Adequacy	2045 LOS per 1,000	2045 Adequacy
Parks	3.5 acres / 1,000 population	12.92 acres	6.63 acres	6.10 acres	5.94 acres	5.31 acres
Open Space	5.0 acres / 1,000 population	22.70 acres	11.64 acres	12.95 acres	12.74 acres	16.83 acres
Trails / Walkways	5,280 feet / 1,000 population	40,533 feet	20,786 feet	30,237 feet	18,636 feet	29,049 feet

Note: Existing inventory includes Town-owned and non-Town-owned facilities as summarized in Exhibit 26, Exhibit 27, and Exhibit 28 (see also the definition of facility types in Exhibit 25). The recently acquired undeveloped 5-acre Five Acre Woods outside of Town limits is excluded from the 2021 and including in the 2045 open space LOS calculation. Other facilities (including parking overflow and schools) are excluded from the LOS calculations. Sources: Town of Coupeville, 2023; BERK, 2023.

Project Summary

Exhibit 30 contains a list of park and recreation capital improvement projects identified by the Town to meet the demands of growth over the 2023-2028 period and over the longer term 20-year planning horizon. The Town intends to complete a Parks, Recreation, Open Space (PROS) Plan at which point this summary and prioritization of projects will be updated.

Exhibit 30. Parks and Recreation Capital Project List, 6-Year (2023-2028) and 20-Year (2029+) in thousands

Category/Project Type	Total Cost	2023-2028	2029+
Category I: Capacity Increasing Projects	\$4,626	\$1,945	\$2,681
Acquisition	\$340	\$85	\$255
Park and recreation parking	\$366	\$100	\$266
Landscape upgrades	\$260	\$60	\$200
Recreation facilities and equipment	\$700	\$200	\$500
Waterfront access improvements	\$3,000	\$1,500	\$1,500
Trail system expansions	\$220	\$60	\$160
Category II: Capital Replacement, Maintenance & Operations	\$1,360	\$630	\$730
Repairs and maintenance	\$1,000	\$500	\$500
Sea level rise adaptation	\$260	\$100	\$160

Open space reforestation	\$100	\$30	\$70
Total	\$5,990	\$2,580	\$3,410

Note: Total estimated project costs are rounded to the nearest \$10,000. All costs are for planning purposes only and will be updated with the future Parks and Recreation Plan.
Source: Town of Coupeville, 2023.

H.3.H - Water

Overview

The Town first started developing a public water system in 1928 when it purchased Charlie Cushen’s well behind his Ford showroom (now Mariner’s Court) on Front Street. The Coupeville water system now encompasses approximately 4,800 acres throughout Central Whidbey Island (both inside and outside the town limits) and supplies almost 1,500 residential, commercial, and government connections. The Public Works and Utilities Department maintains the Town’s water system and provides service to customers within the service area in accordance with the adopted Water System Plan and Island County Coordinated Water System Plan (CWSP).

Inventory

The Town’s water system infrastructure includes six operating wells and four emergency wells, each equipped with pumps and controls. Water for the system is primarily sourced from groundwater via the Fort Casey Well Field, produced mostly from Well 1-08 with additional supply from wells 1-06 and 1-90.¹⁶ The Fort Casey Well Field and Water Treatment Plant (WTP) is located approximately 5-miles southeast of the town to the north of Wanamaker Rd and west of Keystone Rd. From the in-town wells, the Town only uses Wells 4 and 7 during peak demand periods in the summer months. Well 1 is the first emergency source and Well 6 the second. Wells 1 ,4 and 7 discharge into a common transmission main to the In-Town WTP and Well 6 pumps into the distribution system. The distribution system includes four reservoirs totaling approximately 1,200,000-gallons of storage and 27-miles of piping with associated hydrants, valves, and meters. Pipe sizes range from 2-inches to 12-inches of various piping materials. Most of the pipes in the distribution system are PVC. Portions of old Asbestos cement (AC) pip remain but this pipe is slowly being replaced as repairs are performed throughout the system.

Exhibit 31 and Exhibit 32 summarize the Town’s water supply and storage facilities, respectively. A complete description of the Town’s supply, treatment, and distribution systems can be found in the adopted Water System Plan.

Exhibit 31. Town of Coupeville Water Supply Facilities

Facility	Status	Year Drilled	Production (gpm)
In-town Wells			
Well 1	Emergency	1928	160
Well 2	Monitoring (replaced by Well 4)	1949	n/a
Well 4	Operating, summer peak demand	1967	210
Well 5	Monitoring (replaced by Well 7)	1968	n/a
Well 6	Emergency	1994	200
Well 7	Operating, summer peak demand	2000	210

¹⁶ Per the April 2022 Water System Plan, the Town has 18 sources listed with the Washington State Department of Health with 15 groundwater wells and 3 identified well fields. The groundwater wells are differentiated by In-Town Wells and the Fort Casey Well Field. The In-Town Wells withdraw water from The United States Geological Survey (USGS) designated Aquifer ‘A’ and Aquifer ‘C’ (p. 41).

Facility	Status	Year Drilled	Production (gpm)
Fort Casey Well Field			
Cistern	Monitoring	1910	n/a
Well 3A	Monitoring	1963	n/a
Well 1-83	Monitoring	1983	n/a
Well 1-87	Monitoring	1987	14
Well 2-87	Emergency	1987	27
Well 3-87	Operating	1987	10
Well 4-87	Emergency	1987	21
Well 1-90	Operating	1990	40
Well 1-06	Operating	2006	45
Well 1-08	Operating	2008	250

Source: Water System Plan (Section 3.3.2, Table 3-11, and Table 3-12), April 2022.

Exhibit 32. Town of Coupeville Water Storage Facilities

Facility and Location	Year Constructed	Usable Storage
Sunset Terrace Reservoir 1 on Pennington Hill	1977	500,000 gallons (37.5-feet in diameter and 65-feet tall)
Sunset Terrace Reservoir 2 on Pennington Hill	1996	500,000 gallons
Fort Casey WTP Storage Reservoir 1	1999	23,000 gallons chlorinated water storage
Fort Casey WTP Storage Reservoir 2	1999	105,000 gallons product water storage
In-town WTP Storage Reservoir 1	1999	25,000 gallons raw water storage
In-town WTP Storage Reservoir 2	1999	25,000 gallons product water storage

Source: Water System Plan (Section 3.3.4), April 2022.

Groundwater is the only source of freshwater supply in Coupeville and the US Environmental Protection Agency designated Island County a Sole Source Aquifer Area in 1983. There are two distinct groundwater types on Whidbey Island – dilute and very hard water. Hard water (the most prevalent type throughout most of Coupeville) is more difficult to utilize and less desirable than other water types because of its high mineral content. Groundwater quality in this area is also influenced by seawater encroachment and proximity to the shoreline increases the chance of seawater intrusion, especially in deep wells. The Town’s largest producing wells generally draw water from as far down as approximately 200 feet below sea level. High chloride concentrations already indicate the presence of seawater in some shore area wells.

LOS Standards

Current and future capital facility planning attempts to carefully balance needed improvements with anticipated growth in water availability due to the Town’s reliance on scarce groundwater resources. Coupeville’s Comprehensive Plan establishes the following LOS standards for water:

- Potable Water: Group A System under WAC 246.290 compliant with Washington Department of Health (DOH) standards.
- Water Supply: Permitted equivalent residential units by DOH and water rights per Washington Department of Ecology.

An ERU is a system-specific unit of measure used to express the amount of water consumed by a typical full-time single-family residence ([WAC 246-290-010](#)). Since various consumer types can have vastly different consumption rates, the water system’s connections are based on equivalent residential units (ERU). As of 2022, the Town currently has 1,974 ERUs. The existing system has an available capacity of 3,020 ERUs based on water sources and the anticipated maximum number of connections that can be served by the current water rights is 4,094 ERUs.

The Town works to provide water to those in the service area, targeting capacity at or above the maximum daily demand (MDD). The 2022 Water System Plan projects future water demand to 2042 in order to identify needed system improvements, including source, treatment, storage, distribution, and control and telemetry needs. Demand is projected to reach 3,235 ERUs by 2042. This is 215 ERUs more than existing capacity based on water sources but below water rights. Per the Water System Plan, both the treatment system and source capacity need to be increased to meet these demands. The Town intends to meet these needs by increasing source capacity associated with the Fort Casey WTP, increasing service levels in the higher elevation zones, replacing and extending existing watermains, providing a second waterline to town from the Fort Casey complex, making additional progress on developing a secondary transfer line to loop the distribution system, and replacing/upgrading aging and/or failing facilities (including components of the distribution system). Planned capital improvements to the water system are detailed in the adopted Water System Plan.

Project Summary

Exhibit 33 contains a list of capacity and non-capacity water capital improvement project categories identified by the Town to meet the demands of growth over the next six years (2023-2028) and over the longer term 20-year planning horizon.

Exhibit 33. Water Capital Project List, 6-Year (2023-2028) and 20-Year (2029+) in thousands

Category/Project Type	Total Cost	2023-2028	2029+
Category I: Capacity Increasing Projects	\$18,640 – \$20,340	\$5,388.5	\$8,700 – \$10,100
System expansion	\$6,255 – \$6,855	\$3,855	\$2,400 – \$3,000
Major water line replacements	\$6,178.5 – \$6,478.5	\$1,378.5	\$4,800 – \$5,100
Water quality improvements	\$1,655 – \$2,155	\$155	\$1,500 – \$2,000
Category II: Capital Replacement, Maintenance & Operations	\$18,640 – \$20,340	\$2,978	\$1,570 – \$1,870
System repair and maintenance	\$3,648 – \$3,948	\$2,748	\$900 – \$1,200
System monitoring and mapping	\$220	\$60	\$160
Administrative/technology	\$680	\$170	\$510
Total	\$18,640 – \$20,340	\$8,370	\$10,270 – \$11,970

Note: Total estimated project costs are rounded to the nearest \$10,000. All costs are for planning purposes only. Source: Town of Coupeville Water System Plan, 2022; Town of Coupeville Adopted 2023 Budget, 2023.

H.3.I - Stormwater

Overview

The Town of Coupeville first adopted an Integrated Stormwater Management Plan (SWMP) in 1997. The SWMP addresses runoff rate control, water quality treatment and monitoring, street design, public education, stormwater reuse, sanitary sewer inflow and infiltration (see H.3.J - Sanitary Sewer section below), and wellhead protection. The Public Works and Utilities Department maintains the Town's stormwater system in accordance with the SWMP.

Most of the stormwater runoff from Coupeville drains to Penn Cove. The flushing action of tides in Penn Cove is not deemed sufficient in itself to keep the cove free of pollutants and toxicants arriving with runoff. Careful application of best management practices (BMPs) and best available science (BAS) is thus required to achieve the highest possible quality runoff. Runoff from the southern part of town drains to Admiralty Inlet though the town contributes only a small portion of the overall stormwater discharging at Ebey's Landing. The town's contribution also has to flow across more than a mile of farmland before reaching the sea. Since all the tidal flow in Puget Sound and the Hood Canal pass through Admiralty Inlet the currents are strong and flushing action is more thorough than in Penn Cove. There are no perennial streams in Coupeville and the service area has few surface water channels because precipitation is relatively low and stormwater absorption is high.

Inventory

Capital facilities for stormwater management in Coupeville include piped drains, ditches (swales), curbs, catch basins, and detention basins. The existing system is comprised of 17 basins with 10 piped discharges to Penn Cove, 4 areas draining overland to Penn Cove by means of constructed swales or natural channels, 2 piped or ditch discharges that eventually reach Admiralty Inlet, and 1 closed basin (Exhibit 34). The system inside town limits includes ditches and 17,410 lineal feet of piped drains on public right-of-way or easements (this does not include driveway culverts). Piped stormwater facilities by pipe diameter and basin are summarized in Exhibit 35. There are ten detention/controlled release facilities outside of the public right-of-way, two of which are on public property at the elementary school site on south Main St and at the high school parking lot on East Terry Rd. The most recently constructed detention facility at Kruger Commons was designed for both quantity and quality control; the other nine were originally designed to limit peak post-development rates to pre-development values without specific quality control objectives (though some incidental quality improvements are likely).

Exhibit 34. Stormwater Drainage Basins and Outfalls

Basin	Type	Location	Outfall Description
A	Piped discharge	West of Coupeville Wharf	Penn Cove via 24" outfall pipe
B	Piped discharge	East of Coupeville Wharf	Penn Cove via 6" outfall pipe
C	Piped discharge	Between Main & Center Streets	Penn Cove via 18" outfall pipe
D	Piped discharge	Between Center & Haller Streets	Penn Cove via 6" outfall pipe
E	Piped discharge	Between Center & Haller Streets	Penn Cove via 6" outfall pipe

Basin	Type	Location	Outfall Description
F	Piped discharge	Between Haller & Kinney Streets	Penn Cove via 6" outfall pipe
G	Piped discharge	Clapp St NE	Penn Cove via 18" outfall pipe
H	Piped discharge	Gould St NE	Penn Cove via 18" outfall pipe
I	Piped discharge	Wastewater Treatment Plant	Penn Cove via 24" outfall pipe
J	Piped discharge	Perkins St NE	Penn Cove via 18" outfall pipe
K	Ditch flow	West of S Main St at southern town limits	Admiralty Inlet via ditch flow to County system
L	Ditch flow	East of S Main St at southern town limits	Admiralty Inlet via ditch flow to County system
M	Closed basin	Generally north of SR 20 and south of 3 rd St NE between NW Broadway and N Main St	N/A
N	Sheet flow	North of NE Maxwell St	Penn Cove via sheet flow over bank
O	Sheet flow	Between NE Maxwell St & NE Moore Pl	Penn Cove via sheet flow over bank
P	Ditch flow	Madrona Way (western town limits)	Penn Cove via ditch flow to County system
Q	Sheet flow	Lovejoy Point	Penn Cove via sheet flow over bank

Source: Town of Coupeville, October 2010.

Exhibit 3935. Piped Stormwater Sewers by Pipe Diameter and Basin (Lineal Feet)

Pipe Diameter	Basins A & B	Basins C – J	Basins K & L	Total System
12-inch	3,680	1,980	—	5,660
15-inch	600	495	495	1,590
18-inch	—	4,105	2,460	6,565
24-inch	865	1,000	1,000	2,865
30-inch	30	350	350	730
Total	5,175 feet	7,930 feet	4,305 feet	17,410 feet (3.3 miles)

Source: Town of Coupeville, July 2014 (year from CAD files, lengths from inventory excel file provided by the Town)

LOS Standards

Coupeville's Comprehensive Plan establishes the following LOS standards for stormwater:

- Detention: Maintain existing unless 10-year post-development peak data is less than 0.5 cfs.
- Collection: 10-year, 24-hour storm.

Planning for the stormwater utility is currently guided by the Town's adopted SWMP. The SWMP is updated regularly and the Town files annual progress reports with the Washington State Department of Ecology. The SWMP includes action plans and implementation measures for the following topic areas:

- Public Education and Outreach
- Public Involvement and Participation
- Illicit Discharge Detection and Elimination

- Construction Site Stormwater Runoff Control
 - Post-Construction Stormwater Management for New Development and Redevelopment
 - Pollution Prevention and Operation and Maintenance for Municipal Operations.
- Per the adopted SWMP, portions of the existing stormwater collection pipe system would be surcharged under 10-year discharges from their respective contributing areas under fully-developed conditions and present zoning. All ditches in the existing inventory are deep enough to carry 10-year flows. Ditches are subject to erosion if water velocities get too high. However, erodibility is also a function of soil type and ground cover – the clay soils predominant in Coupeville are relatively resistant to erosion and the dense grass cover improves stability. The hydraulic capacity of the piped system and reaches with 10-year flow velocities in excess of 3 feet/second (below the 3.75 feet/second maximum for clear water in clay soils) are detailed in Chapter 8 of the SWMP.

Future sea level rise (SLR) could also impact the Town’s stormwater collection system. The Town is currently completing a Sea Level Rise Vulnerability Assessment to evaluate which areas and assets are considered most vulnerable to SLR-related hazards. Per the Draft Sea Level Vulnerability Assessment (released January 2023), inflow into stormwater lines from excess stormwater or high tides can temporarily back up conveyance systems and additional flow into the system can reduce a system’s ability to convey water. Rising groundwater levels with SLR may also impact the system functionality, such as increasing infiltration and decreasing the capacity, and future access to the utilities could be limited by rising seas, high tides, and/or storms. The draft assessment assigned a low overall vulnerability rating to the Town’s stormwater lines and ditches under the 2050 moderate scenario.¹⁷

Programming for future improvements focuses on rehabilitation of sanitary sewer lines to reduce inflow and infiltration, acquisition of land or easements for future stormwater conveyance or detention facilities, and remediation of existing deficiencies in the system. In 2010, the Town constructed a phyto-remediation site as a test project to determine the effectiveness of such facilities for stormwater quality enhancement and treatment. Details on the stormwater-related projects identified here are found in the adopted SWMP. Future stormwater planning efforts will also consider the potential impacts and risks of SLR; possible adaptive management options (as outline in the Draft Sea Level Vulnerability Assessment) include passive management techniques, beach nourishment, large wood placement to diminish wave induced erosion, bank/bluff resloping and revegetation, and hard armor like bulkheads or seawalls.

¹⁷ The 2050 moderate results in the Draft Sea Level Vulnerability Assessment highlight the assets that are most vulnerable to SLR and will be the first to experience impacts. The 2100 high results highlight assets that will be affected only by higher amounts of SLR, and these are shown as a conservative assessment for long-term planning purposes. The 2100 high results increase the overall vulnerability rating of the Town’s stormwater lines to moderate.

Project Summary

Exhibit 36 contains a list of capacity and non-capacity stormwater project categories identified by the Town to meet the demands of growth over the next six years (2023-2028) and over the longer term 20-year planning horizon.

Exhibit 36. Stormwater Capital Project List, 6-Year (2023-2028) and 20-Year (2029+) in thousands

Category/Project Type	Total Cost	2023-2028	2029+
Category I: Capacity Increasing Projects	\$2,058	\$616	\$1,442
Outfall extensions and additions	\$1,150	\$350	\$800
Stormwater treatment improvements	\$908	\$266	\$642
Category II: Capital Replacement, Maintenance & Operations	\$306	\$104	\$202
Storm system engineering, surveying, and planning	\$191	\$69	\$122
Culvert and outfall replacement	\$115	\$35	\$80
Total	\$2,360	\$720	\$1,640

Note: Total estimated project costs are rounded to the nearest \$10,000. All costs are for planning purposes only.
Source: Town of Coupeville Adopted 2023 Budget, 2023.

H.3.J - Sanitary Sewer

Overview

The Public Works and Utilities Department maintains the Town's sanitary sewer system and provides service to customers within town limits. As of July 2019, the wastewater treatment plant (WWTP) serves 1,928 people. Commercial and industrial users include restaurants, the county jail, a hospital, an assisted living center, and public schools. About one quarter of land inside town limits is outside the Town's current sewer service area. This possible future service area includes the area from approximately Maxwell Street east to the Town limits, and from Penn Cove south to the Town limits. Occupied properties outside the sewer service area currently have on-site sewage disposal systems (septic tanks and drain fields).

Inventory

The Town's original sanitary sewer collection system was built in 1935 by the Works Progress Administration (WPA) to perform primary treatment as a combined stormwater/sanitary system. The collection system was converted to a strictly sanitary system in 1959 and was extended to include Prairie Center. The 1959 wastewater treatment facility was constructed to serve a population of 1,500 and provided a primary level of treatment prior to discharge of the effluent to Penn Cove. Secondary treatment and a new outfall to Penn Cove were added in 1982 to the original plant location north of NE Ninth Street. The Town further upgraded plant capacity in the early 2000's in two phases. The Phase I expansion, completed in 2002, increased the plant's approved maximum month design flow to 0.44 million gallons per day (MGD) from 0.25 MGD. The Phase II expansion, completed in 2005, included the construction of a new oxidation ditch, replacing the chlorine disinfection system with a UV disinfection system, installation of an aerobic selector tank upstream of the oxidation ditches, and upgrades to the aerobic digester. Since then, the Town has replaced a sewer lift station along NW

Front Street and interconnected the facility with the generator installed at the Recreation Hall (2009), upgraded the telemetry system (2009), and added a new lift station to the system and provided additional sewer service in association with the approval of the Plat of Lauren’s Woods on the south side of Pennington Hill.

The collection system includes four lift stations and 61,370 lineal feet of pipe. The Front Street lift station (LS No. 1) serves customers on the north end of town, Front Street, and west of Main Street. The South Main lift station (LS No. 2) serves all of the town south of Third Street. The Lauren lift station (LS No. 3) serves the southwest portion of the town, the Lauren woods area. The Vine Street lift station (LS No. 4) serves the northwest area of town. About 6% of the system’s pipe (3,540 lineal feet) are force mains serviced by LS No. 1, 2, and 3. LS No. 1, 2, and 4 are equipped with automatic start generators. The Coupeville WWTP owns a portable generator which can be brought to LS No. 3 during extended power outages. Coupeville plans to install an automatic start generator at LS No. 3 in 2019. The telemetry system alerts operators during power outages and when high wet well levels occur.

The WWTP and almost 9,000 lineal feet of the Town’s sewer lines are within the 200 foot shoreline buffer. Many of the sewer lines – including the approximately 1,000-foot long sewer main along Front Street – are located very close to the bluff crest making them vulnerable to future shore recession. The WWTP and sewer lines are sensitive to future sea level rise (SLR) because impacts can affect a large number of people, each is part of a much larger interconnected network, and the facilities are difficult and expensive to relocate. The LOS discussion below includes a preliminary assessment of vulnerability as reported in the Draft Sea Level Vulnerability Assessment.

LOS Standards

Coupeville’s Comprehensive Plan establishes an LOS standard for sanitary sewer to provide a municipal system that allows collection of peak wastewater discharge plus infiltration and inflow. Infiltration and inflow (I/I) refers to water entering the sewer system from rainfall. Infiltration is from water that enters the sewer system through defective sewer pipes, pipe joints or manhole walls. Inflow is from water that enters the sewer system from manhole covers, interconnections to storm drains, illicit connections with roof drains, etc. For the purpose of estimating the allowable population growth (number of new sewer connections), it is assumed that the NPDES WWTP Permit Limits represent the plant capacity. Design criteria and effluent limits as established in the current NPDES Permit are summarized in Exhibit 37, Exhibit 38, and Exhibit 39.

Exhibit 37. Design Criteria for the Coupeville WWTP

Parameter	Design Quality
Maximum Month Design Flow (MMDF)	0.44 MGD
Peak Flow	1.56 MGD
BOD₅ Loading for Maximum Month	648 lbs/day
TSS Loading for Maximum Month	488 lbs/day

Note: BOD₅, = biochemical oxygen demand and TSS = total suspended solids.
Source: NPDES Permit (Table 5), July 2019.

Exhibit 38. Technology-based Effluent Limits

Parameter	Average Monthly Limit	Average Weekly Limit
BOD₅ (concentration)	30 mg/L	45 mg/L
BOD₅ (concentration)	In addition, the BOD ₅ effluent concentration must not exceed fifteen percent (15%) of the average influent concentration.	
TSS (concentration)	30 mg/L	45 mg/L
TSS (concentration)	In addition, the TSS effluent concentration must not exceed fifteen percent (15%) of the average influent concentration.	

Parameter	Monthly Geometric Mean Limit	Weekly Geometric Mean Limit
Fecal Coliform	200 organisms/100 mL	400 organisms/100 mL

Parameter	Daily Minimum	Daily Maximum
pH	6.0 standard units	9.0 standard units

Parameter	Average Monthly	Maximum Daily
Total Residual Chlorine	0.20 mg/L	0.39 mg/L

Source: NPDES Permit (Table 6), July 2019.

Exhibit 39. Technology-based Effluent Mass Limits

Parameter	Concentration Limit (mg/L)	Mass Limit (lbs/day)
BOD₅ Monthly Average	30	110
BOD₅ Weekly Average	45	165
TSS Monthly Average	30	110
TSS Weekly Average	45	165

Source: NPDES Permit (Table 7), July 2019.

Exhibit 40 summarizes estimated 2045 flows and waste loadings based on a projected population of 2,175 (225 more people than the current population which would require approximately 111 new ERUs).¹⁸ Per capita gpd and lbs/day assume the 2010 average daily flow, peak day flow, average BOD₅, and average TSS correlate with the 2010 residential population of 1,831. The 2045 estimated maximum month design flow, peak day flow, average BOD₅, and average TSS are all below the NPDES permit limits of the WWTP.

Exhibit 40. Estimated 2045 Flows and Waste Loadings

Parameter	Design Criteria (Permit Limit)	Design Criteria Population Capacity	2010 Average	2010 Average Per Capita	2045 Estimate
Maximum Month Design Flow (MMDF)	440,000 gpd (0.44 MGD)	3,891	207,000 gpd	113 gpd	245,890 gpd
Peak Flow	1,560,000 gpd (1.56 MGD)	6,996	410,000 gpd	224 gpd	487,029 gpd

¹⁸ Assumes an average household size of 2.04 per the US Census 2016-2020 American Community Survey (Table S1101).

Parameter	Design Criteria (Permit Limit)	Design Criteria Population Capacity	2010 Average	2010 Average Per Capita	2045 Estimate
BOD₅ Loading for Maximum Month	648 lbs/day	2,446	485 lbs/day	0.265 lbs/day	576 lbs/day
TSS Loading for Maximum Month	488 lbs/day	2,262	395 lbs/day	0.216 lbs/day	469 lbs/day

Sources: NPDES Permit (Table 5), July 2019; Town of Coupeville Draft Comprehensive Sewer Plan, 2014.

However, the 2045 estimated BOD₅ and TSS are 89% and 96% of the NPDES permit limits, respectively, which is above the 85% loading limit allowed for either parameter. Per the NPDES Permit, the Town is required to submit a plan and schedule to Ecology for continuing to maintain water treatment plant capacity when the actual flow or waste loading reaches 85% of any one of the design criteria (e.g., loading limits) for three consecutive months, or when the projected increase would reach design capacity within five years. The Town has undertaken a program of monitoring commercial customer waste discharge and enforcement of the Town Code pertaining to matter to be excluded from the Town’s sewer system to delay the time when the projected loading will reach 85% of the design capacity.¹⁹

Per the current NPDES Permit, the collection system is also considerably older than the present WWTP and has been known to have infiltration and inflow problems, though this has been improving over the last decade. The Town continues to work on identification and removal of excess I/I in the system. Actions taken by Coupeville to investigate and minimize I/I include adding a collection system specialist position, jetting, videoing, and smoke testing sewer lines, inspecting manholes, and installing time-released stormwater pans in approximately 30% of manhole covers. The Town is also currently studying the potential beneficial use of treated wastewater to support irrigation needs of farmers in the Ebey’s Landing National Historical Reserve.

Future sea level rise (SLR) could also impact the Town’s sewer collection system. The Draft Sea Level Vulnerability Assessment assigned a low overall vulnerability rating to the WWTP and a high overall vulnerability rating to the Town’s sewer lines under the 2050 moderate scenario:²⁰

- The WWTP received a high sensitivity rating because it serves most of the Town’s residents, would be difficult to relocate without completely rebuilding (either of which would be expensive), and is part of an interconnected network. The WWTP is also not currently surrounded by a berm or levee to protect it from high water and storms as some treatment plants are and sensitive mechanical and electrical components could be easily damaged by saltwater. The WWTP received a low overall

¹⁹ Per the Sewer Plan, food handling facilities such as restaurants, coffee shops, taverns, schools with cafeterias, and hospitals contribute a disproportionate higher amount of BOD₅ and TSS loadings than single-family residences.

²⁰ The 2050 moderate results in the Draft Sea Level Vulnerability Assessment highlight the assets that are most vulnerable to sea level rise (SLR) and will be the first to experience impacts. The 2100 high results highlight assets that will be affected only by higher amounts of SLR, and these are shown as a conservative assessment for long-term planning purposes. The 2100 high results increase the WWTP’s overall vulnerability rating to moderate.

vulnerability score, however, because it is unlikely to be flooded by SLR under the 2050 moderate scenario or threatened by shore recession.

- The sewer lines received a high sensitivity rating because of the required continuity of the lines, the number of people that they serve, and the difficulty of relocation. The sewer lines received a high overall vulnerability score because of the sensitivity of sewer lines and the results showing that over 50% may be threatened by the end of the century.

Planned capital improvements to the sanitary sewer system and complete descriptions of collection and treatment are detailed in the adopted Comprehensive Sewer Plan. Future sewer planning efforts will consider the potential impacts and risks of sea level rise; possible adaptive management options (as outline in the Draft Sea Level Vulnerability Assessment) include passive management techniques, beach nourishment, large wood placement to diminish wave induced erosion, bank/bluff resloping and revegetation, and hard armor like bulkheads or seawalls.

About one quarter of residential parcels in Coupeville are currently outside the sewer service area and are instead on private septic systems (these are in eastern Coupeville along NE Parker Rd). Per the Comprehensive Sewer Plan and Town Code, any application for a subdivision of parcels in these areas would trigger a review for the requirement for installation of a sewer collection system.

Project Summary

Exhibit 41 contains a list of capacity and non-capacity sewer capital improvement project categories identified by the Town to meet the demands of growth over the next six years (2023-2028) and over the longer term 20-year planning horizon.

Exhibit 41. Sanitary Sewer Enforcement Capital Project List, 6-Year (2023-2028) and 20-Year (2029+) in thousands

Category/Project Type	Total Cost	2023-2028	2029+
Category I: Capacity Increasing Projects	\$8,800 – \$9,600	\$2,400	\$6,400 – \$7,200
System expansion	\$2,200 – \$2,600	\$600	\$1,600 – \$2,000
Major sewer line replacements	\$6,600 – \$7,000	\$1,800	\$4,800 – \$5,200
Category II: Capital Replacement, Maintenance & Operations	\$5,086 – \$5,586	\$1,426	\$3,660 – \$4,160
System repair/maintenance	\$4,158 – \$4,558	\$1,158	\$3,000 – \$3,400
System monitoring and mapping	\$708 – \$808	\$208	\$500 – \$600
Administrative/technology	\$220	\$60	\$160
Total	\$13,890 – \$15,190	\$3,830	\$10,060 – \$11,360

Note: Total estimated project costs are rounded to the nearest \$10,000. All costs are for planning purposes only. Source: Town of Coupeville, 2023.

H.3.K - Capital Project Summary

Exhibit 42 and Exhibit 43 show consolidated 6-year and 20-year planned capital costs by facility/service category for Town provided and non-Town provided facilities, respectively. As discussed in the preceding sections, cost estimates are not available for all anticipated projects, particularly projects planned for the 2029+ period. As a result, estimated capital costs shown for this period may not represent the full costs of future projects and additional capital planning efforts will be necessary over the coming years.

Exhibit 42. Total Estimated Capital Project Costs of Town Provided Facilities by Category, 6-Year (2023-2028) and 20-Year (2029+)

Capital Project Category	Total Cost	2023-2028	2029+
Municipal Buildings	\$1,750,000	\$1,050,000	\$700,000
Streets	\$12,770,000	\$4,510,000	\$8,260,000
Parks & Recreation	\$5,990,000	\$2,580,000	\$3,410,000
Water	\$18,640,000 – \$20,340,000	\$8,370,000	\$10,270,000 – \$11,970,000
Stormwater	\$2,360,000	\$720,000	\$1,640,000
Sanitary Sewer	\$13,890,000 – \$15,190,000	\$3,830,000	\$10,060,000 – \$11,360,000

Note: Estimated project costs are rounded to the nearest \$10,000.
Source: Town of Coupeville; BERK, 2023, FACET, 2025.

Exhibit 43. Total Estimated Capital Project Costs of non-Town Provided Facilities by Category, 6-Year (2023-2028) and 20-Year (2029+)

Capital Project Category	Total Cost	2023-2025	2026-2028	2029+
Law Enforcement	\$25,846,200 – \$26,654,400	\$19,203,400	\$6,642,800 – \$7,451,000	Not Available
Fire & Emergency Medical Services	\$2,821,697	\$922,320	\$122,682	\$1,776,695
Schools	\$4,840,600	Cost by Year Not Available		
Library	Not Available	Not Available		

Note: All costs are in 2022 dollars.
Source: Island County Comprehensive Facilities Master Plan (Table 5.1 and Figure 5.13), 2019; CWIFR 2023 Adopted Budget (Table 35), 2023-2033; Coupeville School District, 2022; Mortenson Construction Cost Index, 2022.

Appendix I - Utilities

Introduction

Utilities in Coupeville are a combination of Town-managed and non-Town-managed utilities (Exhibit 1). Town-managed utilities include water, stormwater, and sewer—these utilities are governed by functional plans which are adopted by reference (see the Capital Facilities Element and the Capital Facilities Plan (CFP) Appendix). The CFP Appendix details existing conditions and inventory, level of service analysis, and planned 6-year and 20-year capital projects for water, stormwater, and sewer.

Non-Town-managed utilities include power, solid waste, and telecommunications (natural gas service is not available in Coupeville). Planning for privately managed utilities is recognized as the primary responsibility of the utility provider—requiring them to manage infrastructure needs and repairs in aging systems, respond to growth, respond to consumer needs, and adapt to new technologies. Exhibit 1 summarizes the utilities, providers, and applicable plans that further guide the agencies.

Exhibit 1 – Utility service providers and functional plans

Facility Type	Provider(s)	Description	Applicable Plan(s)
Town-managed			
Water	Town of Coupeville Public Works and Utilities Department	Infrastructure for providing drinking water to the Town of Coupeville.	Adopted Water System Plan Island County Coordinated Water System Plan
Stormwater	Town of Coupeville Public Works and Utilities Department	Provides facilities used in collection, transmission, storage, and treatment or discharge of stormwater within the town.	Adopted Integrated Stormwater Management Plan
Sanitary Sewer	Town of Coupeville Public Works and Utilities Department	Provides facilities used in collection, transmission, storage, and treatment or discharge of waterborne waste within the town.	Adopted Comprehensive Sewer Plan
Non-Town-managed*			
Power	Puget Sound Energy	Provides electric power to the Town of Coupeville.	PSE Integrated Resource Plan
Solid Waste	Island County and Island Disposal	Provides automated refuse collection and recycling to residential customers. Island Disposal provide waste hauling via a contract with the County.	Island County Solid Waste and Moderate Risk Waste Management Plan Island County Capital Facilities Plan and Capital Improvement Program
Telecommunications	Various	Provide a range of services, including telephone, cable, personal wireless	The Washington Utilities and Transportation Commission (WUTC) regulates the rates and services of telephone

communication, and internet.

companies operating in Washington per [WAC 480-120](#). The WUTC does not normally regulate cable, internet, wireless phones, and VoIP (Voice over Internet Protocol).

* Non-Town-managed utilities operate within Town limits through local franchise agreements.

Inventory, Demand, and Planned Project Lists for Non-Town-Managed Utilities

Power

Overview and Inventory

Electrical service in Coupeville is provided by Puget Sound Energy (PSE). PSE serves more than 1.1 million electric customers in 10 counties including a service area that covers more than 6,000 square miles, stretching from south Puget Sound to the Canadian border and from central Washington's Kittitas Valley west to the Kitsap Peninsula.¹ The utility meets the energy needs of its customers, in part, through incremental, cost-effective energy efficiency, procurement of sustainable energy resources, and farsighted investment in the energy-delivery infrastructure. Currently, one overhead 115kV transmission line (Whidbey – Greenbank #1) passes through Coupeville along SW Terry Road.² An existing PSE substation serving Coupeville and surrounding areas is located southeast of the intersection of SR 20 and NW Broadway, just outside of town limits.

LOS Standards and Future Needs

Coupeville's Comprehensive Plan establishes an LOS standard that electric service be available for all residential and commercial customers. PSE sets the following standards for itself to reliably meet the electricity needs of its customers service area wide:³

1. Peak hour capacity reliability: PSE must have the capability to meet customers' electricity needs reliably during peak demand hours,
2. Hourly energy: PSE must have enough energy available in every hour of the year to meet customers' electricity needs.
3. Renewable energy: PSE must have enough renewable and non-emitting (clean) resources to meet the legal requirements of the Energy Independence Act and the Clean Energy Transformation Act.

PSE conducts its own planning process via an Integrated Resource Plan (IRP) to identify projects needed to serve its customers. The IRP is a 20-plus year view of the utility's energy resource needs systemwide. It is developed through a planning process that evaluates how a range of potential future outcomes could affect PSE's ability to meet

¹ PSE also provides natural gas service in other parts of its service area.

² [U.S. Energy Information Administration \(EIA.gov\)](#), 2023.

³ PSE Integrated Resource Plan, 2021 (page 1-8).

customers' electric and natural gas supply needs. The analysis considers policies, costs, economic conditions, and the physical energy systems, and proposes the starting point for making decisions about what resources may be procured in the future.

PSE does not anticipate a need for any additional facilities in Coupeville through 2045.

Solid Waste

Overview and Inventory

Solid waste, recycling, and composting services in Coupeville are provided via an Interlocal Agreement between the Town and Island County. The County contracts with Island Disposal to provide waste hauling. The majority of Island County's municipal solid waste (MSW), including that collected in Coupeville, is received at the Coupeville Transfer Station.

The Coupeville Transfer Station is part of the Coupeville Solid Waste Complex at 20018 State Route 20 (just east of Coupeville). Several structures on the site are related to the Transfer Station functions, including a weigh station, waste sorting shed, hazardous materials sorting shed, and recycling center. The County also oversees solid waste treatment ponds at this location. Extensive tree stands on the property benefit from regular deposits of treated byproduct materials produced on-site. Per the Island County Comprehensive Plan, the Coupeville Transfer Station has capacity to process 430 tons per day and all of Island County's solid waste facilities have capacity to process 594 tons per day.

LOS Standards and Future Needs

Coupeville's Comprehensive Plan establishes a LOS standard of once-a-week curbside pickup for solid waste services. This is consistent with current service levels offered by Island Disposal and is not anticipated to change in the future.

Island County conducts its own capital facilities planning process to identify solid waste projects needed to support growth. No projects related to solid waste management are identified in the 2019 Island County Comprehensive Facilities Master Plan. The Island County Solid Waste and Moderate Risk Waste Management Plan provides further guidance for the solid waste system in Island County over the 6- and 20-year planning periods (including recommended projects and anticipated costs). These systems include garbage collection and disposal; programs for waste reduction, recycling, organics; compliance and enforcement; proper management of moderate risk waste; and the public education for and administration of those programs.

Telecommunications

Overview and Inventory

A range of telecommunication services are available in Coupeville, including telephone, cable, personal wireless communication, and internet. The Washington Utilities and Transportation Commission (WUTC) regulates the rates and services of telephone

companies operating in Washington per WAC 480-120. The WUTC does not normally regulate cable, internet, wireless phones, and VoIP (Voice over Internet Protocol).

[LOS Standards and Future Needs](#)

Coupeville's Comprehensive Plan does not establish an LOS standard for telecommunication services. Individual providers conduct their own planning processes to identify projects needed to serve their customers.

Appendix J - Climate

The Town of Coupeville developed a Climate Change and Resilience Sub Element to result in reductions in overall greenhouse gas emissions and enhance resiliency to and avoid the adverse impacts of climate change, consistent with the requirements of House Bill 1181 (“HB 1181”) and Washington State’s Growth Management Act (GMA). This Appendix is intended to summarize the potential climate-related impacts to identified assets within the Town of Coupeville and provide suggested opportunities for policies to address gaps in the Town’s existing Comprehensive Plan. The identified hazards and gaps are documented in the Washington State Department of Commerce Climate Workbook (Commerce Climate Workbook) included at the end of this Appendix. The Climate element is also required to include efforts to avoid creating or worsening localized climate impacts on vulnerable populations and overburdened communities. Although Coupeville is not required to develop a separate greenhouse gas (GHG) emissions reduction sub-element under the requirements of HB 1181, the climate change and resiliency element was designed to result in reductions in overall greenhouse gas emissions and enhance resiliency to the adverse impacts of climate change.

Methodology

Under the Washington State Department of Commerce’s Intermediate Planning Guidance document, Section 3: Resilience Sub-element provides step-by-step guidance for developing a new climate and resiliency element, as shown below:



Following the guidance document, the Climate Element Workbook was utilized and is included at the end of this Appendix. The intermediary tasks within Steps 1-5 are included below and are further detailed in the Analysis section.

1. Identify community assets under specific sectors;
2. Explore and identify hazard and changes in climate that are applicable to the Town;
3. Pairing assets and hazards;

4. Describing potential climate impacts, asset exposure, non-climate stressors, and climate impact consequences of each asset-hazard pair;
5. Identifying priority climate hazards affecting the Town, and;
6. Reviewing existing plans for climate gaps and opportunities.

The Climate Change and Resilience Element is required to have one (1) goal and supportive policy for each climate-exacerbated hazard which is relevant to the Town, as required by FEMA and HB 1181. Recommendations include new measures that enhance beneficial opportunities among the eleven sectors which are not typically included in a FEMA-approved Hazard Mitigation Plan.

Analysis

Identify Community Assets

To comply with the requirements of HB 1181, the Town’s assets were identified and evaluated to determine what impacts may be experienced as a result of climate-related hazards. Assets that were evaluated based on the recommendations from the Coupeville Climate Committee (CCC) included the following:

Exhibit 1. Assets identified for the Town of Coupeville (Section 3, Task 1.1 of the Commerce Climate Workbook)

Sectors	Assets
Agriculture & Food Systems	Coupeville Community Garden, adjacent working farms located within Ebey's Landing National Historical Reserve (ELNHR), Farmers Market, private gardens, Gifts from the Heart Food Bank
Buildings & Energy	County admin buildings, Town Hall, various commercial buildings (Main Street and Front Street), Coupeville School District buildings, medical buildings, public works facility, power transmission lines, roads, sewer and water lines, Library, local businesses, WSU Extension
Cultural Resources & Practices	ELNHR, Penn Cove, salmon, shellfish, aquatic habitat, historic buildings and downtown, and archaeological sites (various), Community Green, Island County Historical Society and Museum, churches, art school
Economic Development	Coupeville Chamber of Commerce, various shops and businesses, tourist facilities, remote work, Visitor Center, Coupeville Historic Waterfront Association, Economic Development Council
Ecosystems	Penn Cove shoreline and riparian areas, open space, woodlands, tree canopy, endangered and threatened species (Orcas, other), wetlands, ponds, lakes, steep slopes
Emergency Management	Fire station, County Sheriff, Town Hall/Marshal's Office, Neighborhood Emergency Team (NET), response equipment (various locations), emergency shelters.

Health & Well-being	WhidbeyHealth community hospital and walk-in clinic, various private medical clinics (e.g. Compass Health, private therapists), community well-being facilities/offices, IC Human Services, parks
Transportation	Hwy 20, roads, sidewalks, trails, Coupeville wharf, Coupeville dock
Waste Management	Sewage treatment plant, curbside collection facilities
Water Resources	Groundwater supplies/wells, water treatment facility, water storage tank and water transmission lines
Zoning & Development	Single and multi-family residences, apartments, commercial properties, mobile home communities, lodging (e.g., hotels, motels, AirBnB)

Exploration of Hazards and Changes in the Climate

Hazards, climate indicators, exposures and sensitivity information specific to the Town were identified for each sector utilizing the Climate Mapping for a Resilient Washington (“CMRW”) webtool¹ developed by the University of Washington Climate Impacts Group (CIG). The CMRW tool provided County-level data within the State of Washington.

As the Town is within Island County, this selection was made for analysis and describes a “broad stroke” overview of climate hazard impacts to the Town. Impacts to specific assets and infrastructure required additional resources as described in the second memorandum. The CMRW tool provided a long list of climate indicators within various sectors such as agriculture, buildings and energy, cultural resources and practices, economic development, ecosystems, emergency management, human health, transportation, waste management, water resources, and zoning and development. Within these sectors, hazards such as drought, extreme heat, extreme precipitation, flooding, reduced snowpack, sea level rise, and wildfire were analyzed under the higher greenhouse gas scenario (RCP 8.5) with its respective climate indicator. Selected climate hazards and indicators can be found in the Climate Workbook at the end of this Appendix.

Pairing Assets and Hazards

The CMRW climate indicators are filtered by sector and hazard. Hazards include drought, extreme heat, extreme precipitation, flooding, reduced snowpack, sea level rise and wildfire. Each hazard is broken down into subcategories as follows:

- **Drought-** Total Annual Precipitation (percent change), Late Summer Precipitation (percent change), Precipitation Drought (likelihood), Warm Season Streamflow (percent change), Summer Streamflow (percent change), Duration of Low Streamflow (change in days), Low Streamflow (percent change), Streamflow Timing (ratio), Snowpack Drought (likelihood)
- **Extreme Heat-** Summer Maximum Temperature (change in °F), Hot Days (change in days), 90°F Maximum Humidex Days (change in days), 65°F

¹ <https://data.cig.uw.edu/climatemapping/>

Minimum Humidex Days (change in days), Heating Degree Days (change in degree-days), Cooling Degree Days (change in degree-days), August Stream Temperature (°F)

- **Extreme Precipitation**- Heavy Precipitation Magnitude (percent change), Extreme Precipitation Magnitude (percent change), 1 inch Precipitation Days (change in days), 2-inch Precipitation Days (change in days), 3-inch Precipitation Days (change in days)
- **Flooding**- Peak Streamflow (percent change), Frequency of Peak Streamflow (return interval)
- **Reduced Snowpack**-Snowpack (percent change), Streamflow Timing (ratio)
- **Wildfire**- High Fire Danger Days (change in days), Wildfire Likelihood (likelihood)
- **Sea Level Rise** – Likely Sea Level Rise (likelihood), High Sea Level Rise (exposure)

As part of the Climate Workbook, staff have utilized the CMRW web tool to pair the Town’s assets (See Section 3 Task 3.1-3.5 of the Climate Workbook) and hazards to find out more about potential exposures and consequences to the Town’s assets. Each hazard has climate indicators, such as “Total Annual Precipitation” under the hazard “Drought”. Climate indicators allow for the assessment of impacts, exposure, non-climate stressors, and consequences from each asset and hazard pairing.

Through the asset and hazard pairing exercise, it is evident that Coupeville will experience drier and hotter summers, more extreme storm events, and impacts from sea level rise. Of note, the CMRW webtool finds that Coupeville average summer maximum temperatures may increase by approximately 3.9 degrees, total precipitation of the 25-year storm may increase by 7%, and that there is a 50% chance the town will experience 0.83 feet of relative sea level rise by 2050. The result of this would be increased cooling days for buildings, flooding from extreme storm events and precipitation, and erosion exposures to local habitats, town residents, and infrastructure.

Exhibit 2: Hazards Relevant to Coupeville (Section 3, Task 1.4 of the Climate Workbook)

Hazard	Relevant	Notes <i>(Explain why this hazard is or is not relevant)</i>
Drought	Yes	<i>Late summer precipitation is expected to decrease, and the likelihood of precipitation drought is expected to increase (CMRW Mapping Tool).</i>
Extreme heat	Yes	<i>The average summer maximum temperature is expected to increase (CMRW Mapping Tool). An increase is expected for heating and cooling degree days for buildings.</i>

Extreme precipitation	Yes	<i>Heavy and extreme precipitation is expected (CMRW Mapping Tool).</i>
Flooding	No	<i>Jurisdiction is not adjacent to any rivers that are subject to increased peak streamflow or increased return intervals of peak streamflow.</i>
Reduced snowpack	No	<i>Jurisdiction is not subject to impacts from reduced snowpack. No streams are located within the Town limits.</i>
Sea level rise	Yes	<i>Jurisdiction is along the shoreline. Assets and vulnerabilities have been identified.</i>
Wildfire	No	<i>High fire danger days are expected to increase (CMRW Mapping Tool), however there is a 0% chance that any year in that time period will have climate and fuel conditions that are favorable for wildfire in the Town of Coupeville.</i>
Other - please list	Yes	<i>Associated risks landslide hazards (extreme precipitation), extreme flooding extents (SLR), degraded air quality from adjacent wildfires, freezing temperatures.</i>

To pair assets and hazards, each asset-hazard pair was rated as low, medium, or high for sensitivity (Task 3.1), adaptive capacity (Task 3.2) and vulnerability (Task 3.3) based on information gathered in previous tasks (See Climate Workbook).

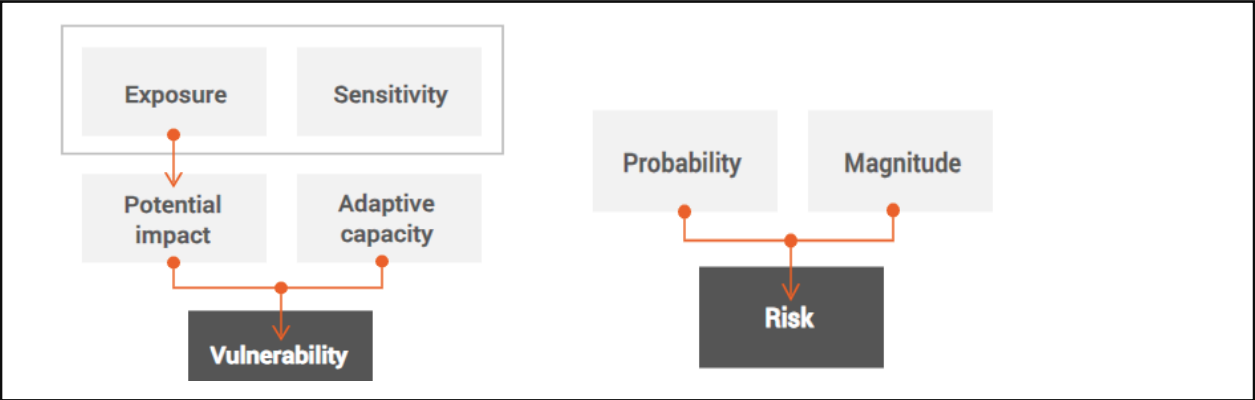


Figure 1. Climate Impacts Vulnerability (Source: 2024 Commerce Guidance)

Exposure, Impacts, Stressors, Consequences

Climate impacts to Town assets were evaluated based on disruptions to the specific sectors under the Relative Concentration Pathway (RCP) 8.5 climate scenario. As described in the State of the Knowledge: Climate Change in Puget Sound (Mauger et al.

2015), the high-end scenario of greenhouse gas emissions of RCP 8.5 represents if greenhouse gases continue to increase until the end of the 21st century, and atmospheric CO₂ concentrations more than triple by 2100 relative to pre-industrial levels. For a planning-level assessment, it is recommended to utilize a high emissions scenario to align with a “business as usual” projection. As previously stated, the results of the asset-hazard pairing analysis show that Coupeville will experience drier and hotter summers, more extreme storm events, and a rise in sea level. The CMRW tool and workbook exercise note that non-climate stressors may exacerbate climate impacts. Non-climate stressors include variables such as population and demographic statistics, the built environment, water sources, and others.

The town of Coupeville is a relatively remote coastal community with a small and aging population. According to the 2022 American Community Survey (ACS), about 44% of the residents are 65 years or older². Additionally, the top type of disability in the community is ambulatory difficulty (at 17%)³ according to the same survey. Coupeville is served by Highway 20, which acts as a thoroughfare to connect the town to other communities on the island and beyond. The Town is located on Penn Cove, with the Town’s historic center situated along the shoreline.

Extreme heat and flooding may present exacerbated difficulties to vulnerable populations and infrastructure. People aged 65 and over are more vulnerable to heat-related health issues due to slower temperature adjustment, chronic conditions affecting heat response, and prescription medications that impair temperature regulation or sweating⁴. Transportation infrastructure is vulnerable to heat and flooding, which can cause road cracks, buckling joints, vehicle overheating, and vehicular accidents.⁵ These exposures would have costly effects on community health and transportation.

² https://data.census.gov/profile/Coupeville_town,_Washington?g=160XX00US5315185#populations-and-people

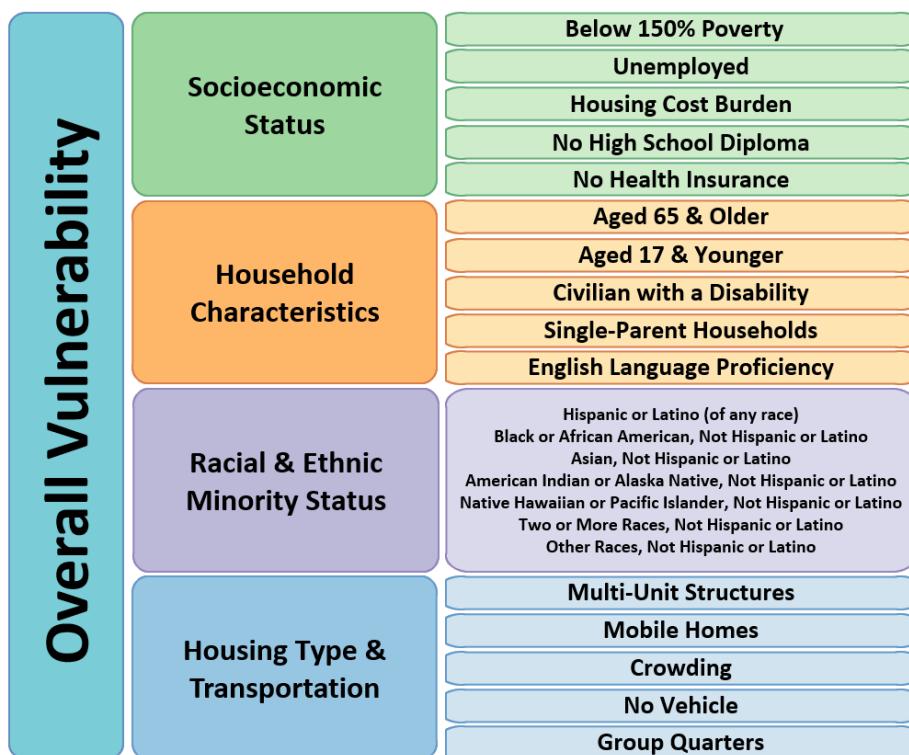
³ https://data.census.gov/profile/Coupeville_town,_Washington?g=160XX00US5315185#health

⁴ https://www.cdc.gov/heat-health/risk-factors/heat-and-older-adults-aged-65.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fextreme-heat%2Frisk-factors%2Fextreme-heat-and-older-adults-aged-65.html

⁵ <https://www.epa.gov/climateimpacts/climate-change-impacts-transportation#impacts>

Staff have also reviewed information from the Centers of Disease Control and Prevention (CDC) regarding the Town’s Census Tracts (Census Tract 53029971000) Social Vulnerability Index (SVI). This index seeks to identify communities that may need support before, during, or after disasters, such as those that may be a result of climate change. The index uses 16 U.S. Census variables from the ACS, which are grouped into four themes (Socioeconomic Status, Household Characteristics, Racial & Ethnic Minority Status, and Housing Type and Transportation) that cover four major areas of social vulnerability and then combined into a single measure of overall social vulnerability.

The Town’s census tract has received low level vulnerability scores for Socioeconomic and Racial & Ethnic Minority statuses. Household Characteristics received a low to medium score, while Housing Type and Transportation received a medium-to-high vulnerability score. The overall SVI score is low to medium vulnerability.⁶



Control and Prevention and Agency for Toxic Substances and Disease Registry (CDC/ATSDR).

These numbers are informative, but they do speak to the larger census tract and several data points have large margins of error. For example, mobile homes make up about 10% of the housing structure type in the census tract, but just 4% in Coupeville⁷. Furthermore, just 10% of the housing structures in the census tract are multi-unit buildings, while the number is 24% in Coupeville. The estimate for households with no vehicles is 48, but the margin of error is 43. It may prove fruitful for the town to perform its own vulnerability and adaptability audit in the coming years.

Identify Priority Climate Hazards

Priority climate hazards were identified based on the most common recurrences among asset-hazard pairs. Priority hazards were also identified based on the Town’s existing

⁶ <https://www.atsdr.cdc.gov/place-health/php/svi/svi-interactive-map.html>

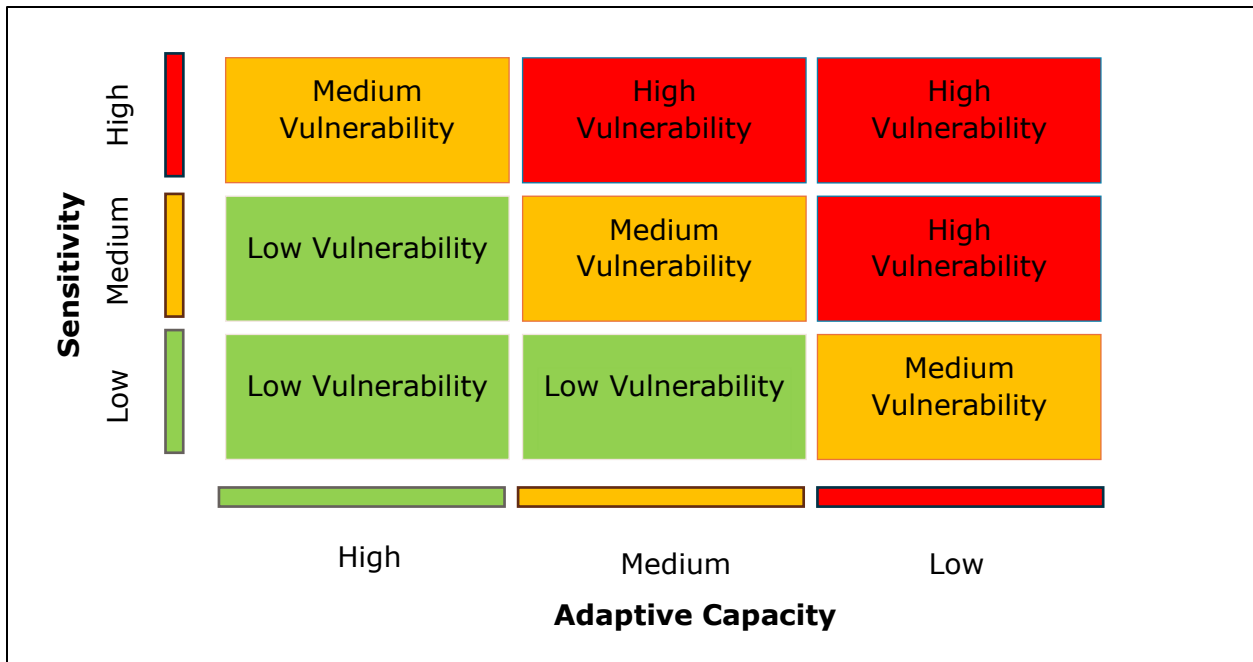
⁷ <https://censusreporter.org/profiles/14000US53029971000-census-tract-9710-island-wa/>

plans and anecdotal information. Some of the existing plans include the Island County Multi-Jurisdiction Hazard Mitigation Plan Volumes 1 & 2, the Coupeville Sea Level Rise Vulnerability Assessment, and the Shoreline Master Program. The climate hazards most relevant to the Town include:

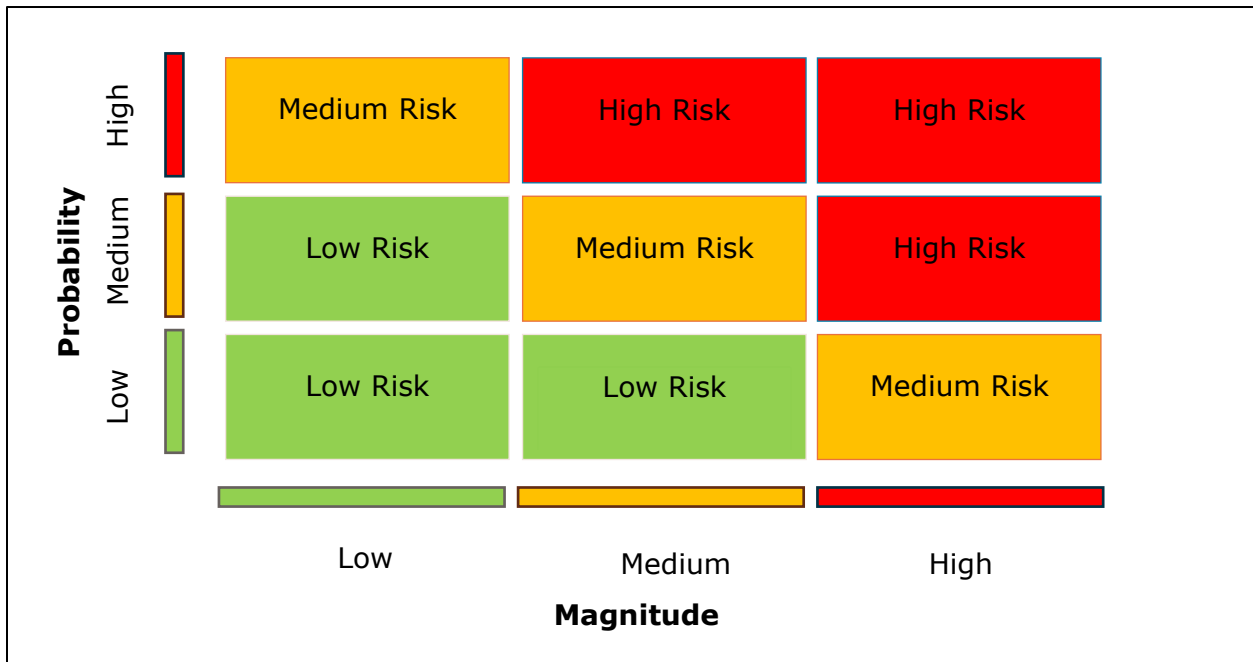
- Extreme Precipitation/Severe Weather
- Extreme Heat
- Sea Level Rise
- Drought

Related hazards include bluff erosion, landslide hazards, degraded air quality from surrounding wildfires, and extreme flood events. Extreme precipitation was adapted from the Department of Commerce Guidance to include severe weather given that wind and related debris have the potential to impact power lines and emergency access routes (e.g. Coupeville/Port Townsend Ferry).

Based on information gathered in previous tasks, each asset-hazard pair was rated as low, medium, or high for sensitivity (Task 3.1) and adaptive capacity (Task 3.2), and these ratings were used to determine level of Vulnerability (Task 3.3), see Figure 3. Risk was characterized by each asset-hazard pair that had a medium or high vulnerability ranking by assessing both probability of hazard occurrence and magnitude of potential consequences. Following the composite risk characterization, it was determined for each asset-hazard pair whether an action needs to be taken or if risk is acceptable. Tools including FEMA's National Risk Index (NRI) were used to assess frequency of hazards. A composite rating based on a risk characterization was given to each asset-risk pair with medium to high vulnerability. The composite rating was based on the matrix in Figure 4 below. However, it is important to note that the risk characterization is based on the sector information from the U.W. Climate Resilience Mapping Tool and other related plans. The sector information may not be inclusive of other related impacts.



Vulnerability Matrix.



Composite Risk Characterization

Table 3 documents the category of assets and the calculated composite risk characterization based on the magnitude and probability scores. This information is further documented in Section 3, Task 3.4-3.5 of the Commerce Climate Workbook included at the end of this Appendix.

Exhibit 3: Risk Characterization and Course of Action

Priority Climate Hazards				
Assets	Extreme Precipitation/ Severe Weather	Extreme Heat	Drought	Sea Level Rise
Commercial Buildings (e.g. retail, hotels, restaurants, office buildings)	Take Action			Take Action
Commercial Farms	Accept Risk	Take Action	Accept Risk	Accept Risk
Community Garden, Food Bank, Farmer’s Market	Accept Risk	Accept Risk	Accept Risk	Accept Risk
Coupeville Wharf and Boat Launch	Accept Risk	Accept Risk	Accept Risk	Take Action
Forestlands, Open Spaces, Shorelines, Urban Tree Canopy, Wetlands (e.g. ecosystems)		Take Action	Accept Risk	Accept Risk
Educational Institutions	Accept Risk	Take Action		Accept Risk
Energy Facilities (e.g. power lines, transformers)	Accept Risk	Accept Risk		Accept Risk
Fire and Police Stations	Accept Risk	Accept Risk	Accept Risk	Accept Risk
Historic Buildings and Sites		Accept Risk	Accept Risk	Take Action
Hospital and Medical Facilities		Accept Risk		Accept Risk
Non-Historic Buildings (e.g. residences, neighborhoods)	Take Action	Accept Risk	Accept Risk	Take Action
Parks, Community Assets and Trails	Accept Risk	Accept Risk	Accept Risk	Accept Risk
Public Facilities and Buildings (e.g., Town Hall, County Buildings)		Accept Risk		Accept Risk
Roads	Take Action	Accept Risk	Accept Risk	Take Action
Sewer lines (utilities)/solid waste infrastructure	Take Action			Take Action
Stormwater (utilities)	Take Action			Take Action

Wastewater Treatment Facility	Take Action			Take Action
Water lines (utilities)/water supply			Take Action	Take Action
1. Composite risk ratings are based on a low (green), medium (orange), and high (red). Boxes that are grey were not analyzed because of a lack of data from the CMRW tool.				

Survey

To gather community feedback on community priorities, concerns and issues around climate change, a survey was distributed to the public on September 10, 2024. Although the primary focus of the survey was to obtain feedback on *climate resiliency*, respondents had an opportunity to share their thoughts on other important topics, including *community priorities, housing, parks, recreation and open space*. Responses will help formulate policies and goals for Coupeville’s new Climate Change Element and Resilience Sub-Element to guide future development, determine town programs, capital investments and other actions in the next 20 years.

All residents and businesses in Coupeville were given an opportunity to respond from October-December 2024. A total of 54 responses were received by the closing date of December 12, 2024. It should be noted that responses were also received from residents living outside of Town. A link to the survey was posted on the Town’s website and distributed widely by email. Paper copies were also made available at Town Hall. Below is a summary of the key findings gathered from the results of the survey.

Comprehensive Plan Priorities:

- *Maintaining the small town and rural feel of Coupeville is of utmost importance and was rated highest among community priorities, closely followed by historic preservation and housing affordability.*

Parks, Recreation, and Open Space:

- *Respondents ranked paved trails and pathways as the highest priority in this area, followed by community gathering places, Front Street deck stairway expansion, boat launch improvements, playgrounds and sport courts.*

Climate Resilience:

- *Protecting critical infrastructure (wastewater treatment plant, potable water supply, etc.) from climate change is considered the highest priority for respondents followed by transportation infrastructure, historic building/properties and emergency response facilities.*
- *The majority of respondents indicated a willingness to make habitual changes in response to possible impacts from climate change, particularly by supporting the local economy, recycling, reducing use of fossil fuels and walking or rolling to local destinations.*
- *53% of respondents indicated there are neighborhoods or populations in Coupeville that may be disproportionately impacted by climate change.*

- *The majority of respondents indicated strong support for goals and policies in the Comprehensive Plan that prioritize strategies for evaluating climate vulnerabilities and developing and implementing adaptation strategies that address the impacts of climate change. Respondents also strongly support incentives to encourage adaptive re-use of buildings, maintaining or bolstering land use regulations that limit impervious surface areas and using building codes to ensure buildings are designed and built sustainably.*
- *Prioritizing and securing critical infrastructure is the most important “Town role” for respondents, followed by interagency coordination and emergency preparedness.*

Housing:

- *Respondents provided a variety of suggested locations in Coupeville suitable for multifamily housing. The most common locations were:*
 - *NE 3rd Street, behind (east of) WhidbeyHealth*
 - *N. Main Street behind (west of) Sunshine Drip Café*
 - *S. Main Street between the Coupeville High School and Engle Road*

Social Equity:

- *Collaborating with community leaders, shared decision-making, and data gathering and tracking were selected as the top three (3) actions the Town should take to ensure it is fair and equitable.*