PSAC SENIOR HOUSING PROJECT

FEASIBILITY STUDY FOR PARCEL AT 21034 PACIFIC WAY, OCEAN PARK, WA

URBAN 507 2026

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INTRODUCTION

In collaboration with the Pacific County Economic Development Council, the Pacific Senior Activity Center in Ocean Park, WA recruited the University of Washington's Livable City Year program to complete a feasibility study of a neighboring parcel owned by the Corder Foundation. Master of Urban Planning students conducted this study during Winter Quarter 2026 and have since continued their work into spring, producing site plans, financial analyses, modular construction research, and recommended next steps to support the project's long-term viability. This report also incorporates crucial land use and environmental findings from last quarter.

The core goal is to develop affordable housing units for seniors on the parcel adjacent to the Peninsula Senior Activity Center. The proposed typology includes 16 row homes with one- and two-bedroom units, a mix intended to serve a broader range of residents. The target demographic is adults 55 and older, consistent with federal assistance program eligibility. For the purposes of this project, affordability is defined flexibly: the aim is for rental prices to be attainable for the average senior on the peninsula, supporting their ability to age in place.

KEY STAKEHOLDERS

The Peninsula Senior Activity Center (PSAC) is a membership based non-profit senior activity center located in Ocean Park, WA. Prominent PSAC members who were involved in this project are John Vale (PSAC President), Karen D'Arcy (PSAC member) and the PSAC Building Committee. In January 2026 PSAC approached Liveable City Year (LCY) with the desire to build senior housing on an adjacent parcel (the project site). As of June 2026, PSAC has requested to have limited involvement with the housing development or future management of the site.

The Loren H. Corder Foundation's (Corder Foundation, Corder, or the Foundation) mission is to support senior-related activity on the Long Beach Peninsula. The Foundation has three primary board members: Chuck Mikkola (PSAC member), Guy Glenn, and Nathan Needham. The Corder Foundation expressed a desire to adhere to PSAC's preferences for the housing development and is focused on ensuring the project's financial feasibility.

The project site is currently owned by the Corder Foundation. PSAC rents the land from the Foundation and has a fifty (50) year lease with a rental payment of $1 a year. In conversation with the 2026 University of Washington student team, The Corder Foundation indicated a willingness to lease or sell the site at an extremely discounted rate contingent on a strong plan demonstrating financial feasibility, long-term success, and ensuring long-term affordability. It is worth noting that it is preferable that the sponsor owns the land outright.

Kelly Rupp and Sue Yirku (Pacific County Economic Development Council) worked as consultants for this project.

LAND USE

We analyzed the Pacific County Municipal Code (Code) to determine the standards and requirements for the project's site design. On May 21, 2026, we had an informal meeting with Pacific County planning staff and confirmed that the site layouts conform to Code (Appendix for meeting notes). The project site is zoned Community Commercial (CC). Within the CC district, a maximum of sixteen multi-family dwelling units (including duplexes with adjoining garages) are permitted per lot. With a conditional use permit (CUP), single-family dwellings units (including one duplet per lot) are possible, but a CUP approval adds months to the permitting process. A community center is considered an accessory use and does not require an additional approval process if it is available for resident use only.

The Corder Foundation expressed interest in dividing the parcel in two, and keeping the southern half undeveloped. Pacific County offers a one-time land division exemption process for parcels that have not undergone any boundary adjustments after 1999. This process allows property owners to create one additional parcel of five or more acres, and approval takes approximately 4-6 weeks (which is shorter than the typical land division process). This exemption is available for this parcel and is recommended.

Local septic professionals have recommended that the project utilize a single septic system designed to handle fewer than 3,500 gallons per day. Any system exceeding this threshold will require state approval.

Findings

Below is a list of the relevant information with Code citations for reference. See Appendix for the complete analysis.

Regulation	*Finding*
Parcel Number	11110923030
Site Area Per Assessor	15.96 ac (695,217.6 sf)
Jurisdiction	Pacific County
Zoning Designation	Community Commercial (CC)
Comprehensive Plan Designation	Community Crossroads
Permitted Uses [Ordinance 194 - Section 16.B]	14: Multi-family dwellings containing up to sixteen dwelling units per lot of record
Special Uses [Ordinance 194 - Section 16.D]	3: Public and Community Facilities (including community centers)
Conditional Uses [Ordinance 194 - Section 16.E]	3: One single-family residential dwelling per lot (per standards in either Subsection 21.D or 21.E) 4: Multi-family dwellings containing more than sixteen (16) dwelling units per lot
Residential Density [Ord. 163 3.E.1]	Maximum 1 building unit per gross acre

LAND USE

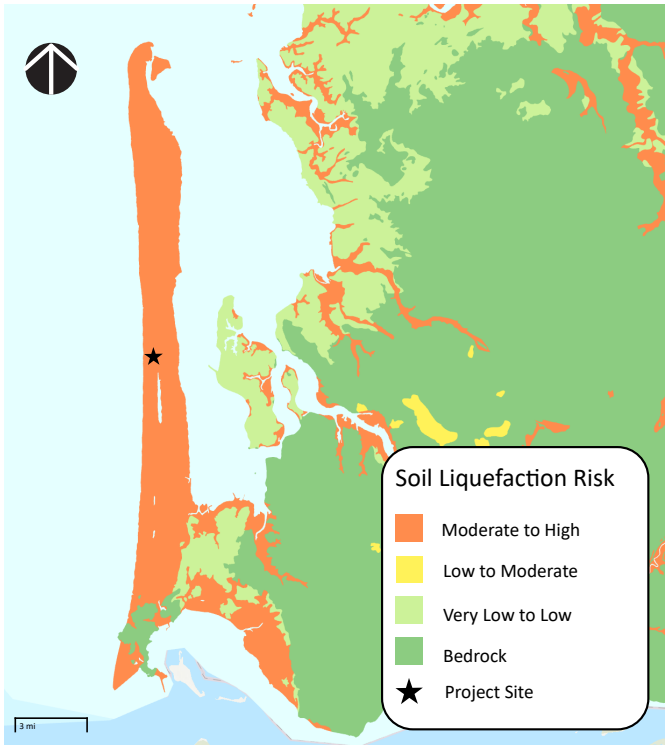
Multi-Family Dwelling Setbacks [Ord. 194 16.G.7]	All proposed residential structures shall contain not less than four hundred ten square feet of living area (excludes garages, carports, decks, porches, etc.)
	All Property Lines: 20 Feet
Maximum Building Height	35 feet for residential structures
Parking Standards [Ord. 194 21.H]	Required Spaces: Minimum 2 per unit Off-street parking spaces shall not be located more than five hundred (500) feet from the building they are required to serve. For multi-family residences, at least fifty percent (50%) of the minimum parking spaces shall be located within one hundred (100) feet of the building(s)
Road Standards in a Land Division [ORD. 163 5.H.4]	All subdivisions shall be served by one or more public roads providing ingress and egress to and from the subdivision at not less than two points The rights of way for other arterials or collector roads shall not be less than sixty (60) feet in width
WSDOT Road Standards	SR-103 Classification: Urban Major Collector At-grade intersections with public Collector roads are limited to not more than six per side per mile. [WSDOT Design Manual 530.04(3)(b)(iii)]
Fire Hydrants [ORD. 163 5.H.7]	Maximum space between hydrants for lots greater than .5 acre = 660 feet
Septic Design Guidelines/Regulations (Board of Health Ordinance 3E)	Design flow of 120 gallons per bedroom per day (BOH Ord.3E. Section 13.2.4.5) Septic tank capacity of 250 gallons per bedroom (BOH Ord.3E. Section 14.1.3.2)
Definitions: Building Unit [Ord 163 2.B.11]	A development project that will produce a unit volume of sewage.
Definitions: Unit Volume of Sewage	1. A single family residence; or 2. A mobile home site in a mobile home park; or 3. Four Hundred Fifty (450) gallons of sewage per day where the proposed development is neither a single-family residence nor a mobile home park.

ENVIRONMENTAL CONDITIONS

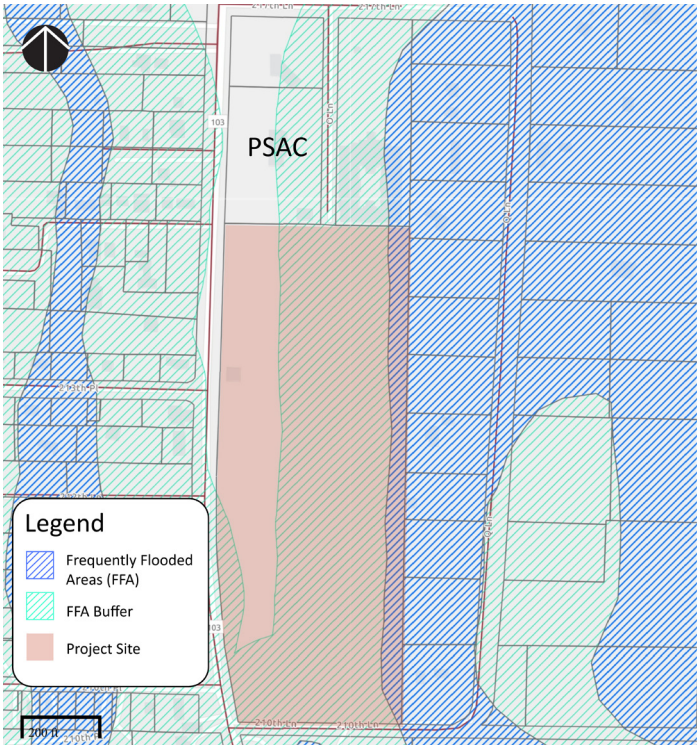
The following section briefly documents the existing environmental conditions, hazard mitigation, and stormwater considerations within and surrounding the project site.

Hazard Mitigation

The primary hazards of concern for the project site are earthquakes and tsunamis. The project site is located in a seismic hazard area, subject to severe risk of damage caused by earthquake-induced ground shaking, soil liquefaction, or tsunamis. The project site is vulnerable to earthquakes due to soil type and tsunamis due to its location on the coast. The project site has a class rating of D, suggesting moderate to high soil shaking, amplifying both earthquake and tsunami risk. Because the project site is within geologically hazardous areas, a critical area report and hazard assessment is required and would likely trigger a hazard mitigation plan (Pacific County Ord. 193 Sec. 8.D, 2023). However, it is worth considering additional mitigation plans be put into place in addition to the Washington State Building Code earthquake requirements. Outside of housing reinforcement including cross-bracing and deeper foundations, a vertical tsunami tower in closer proximity to the site would provide the most protection from both tsunamis and earthquakes. Evacuation to higher ground without a tsunami tower would be impossible in the case of a 9.0 magnitude earthquake, especially for seniors with mobility limitations. A consultation with a seismic expert would further clarify structural and geographic elements specific to the site.

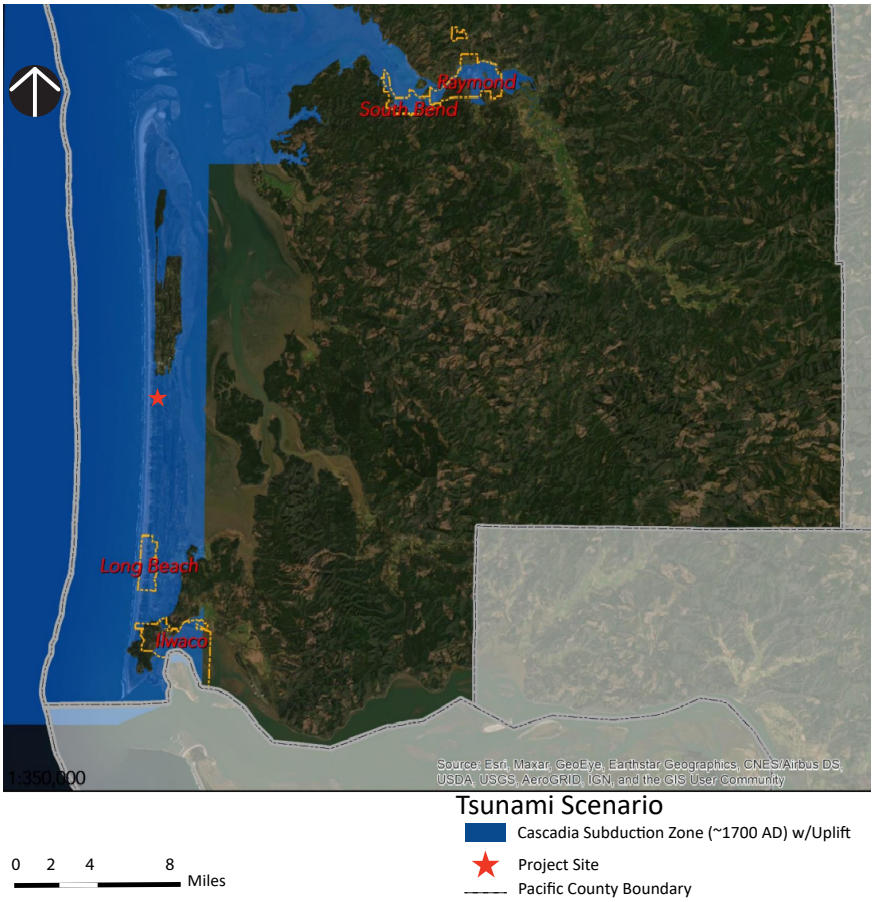


Soil liquefaction susceptibility risk map showing moderate to high risk for the project site (Washington Geologic Information Portal, n.d.).



Frequently Flood Areas map of the project site. This shows areas of periodic inundation according to Pacific County Flood Control District No. 1 (Pacific County, n.d.).

ENVIRONMENTAL CONDITIONS



Tsunami inundation area under a cascadia subduction zone earthquake comparable in size to earthquake from ~A.D. 1700 (Pacific County Emergency Management Agency, 2022).

Currently, Washington's only completed free stranding tower is in Tokeland, Washington on the Shoalwater Bay Reservation. The project was funded with contributions of about $1.2 million from the tribe and over $3 million from a FEMA grant (Washington Military Administrator, 2022). While towers are typically built in collaboration with the coastal community and government, it is important to consider that hazard mitigation funds are impacted by the current administration. Long Beach's previous plan to construct an evacuation tower was placed on hold due to budget cuts from the Building Resilient Infrastructure and Communities program (BRIC) (Cline, 2025). Given this information, it is recommended the parcel has a tsunami evacuation plan consistent with the community evacuation plan and Pacific County more broadly.

It is also worth noting that due to soil type, the project site is classified as a critical aquifer recharge area. Consequently, development and sewage systems must adhere to critical aquifer recharge requirements (Pacific County Ord. 193 Sec. 7B, 2023).

ENVIRONMENTAL CONDITIONS

Stormwater

The project site is subject to the Washington State Stormwater Manual guidelines (Washington State Department of Ecology, 2024) due to the site's proximity to frequently flooded areas and impervious surfaces resulting from road and building development. This manual provides guidance on measures necessary to control the quantity and the quality of stormwater produced by new development. The goal of these measures is to comply with water quality standards and protect receiving waters. Applying the Minimum Standards and Best Management Practices identified in the manual are necessary but not always sufficient to meet these objectives. Standards for groundwaters, surface waters, and sediment management can be found in WAC 173-204-400.

In the proposed site layout drafted by the UW student team, the developed area is 383,328 square feet (8.80 acres). The site has a 30,866 square foot (0.71 acres) stormwater basin, which is approximately 8% of the impermeable surfaces created for development.

MARKET ANALYSIS

The following section summarizes key housing market insights and population demographics for the Long Beach Peninsula pertinent to this project.

Population Demographics

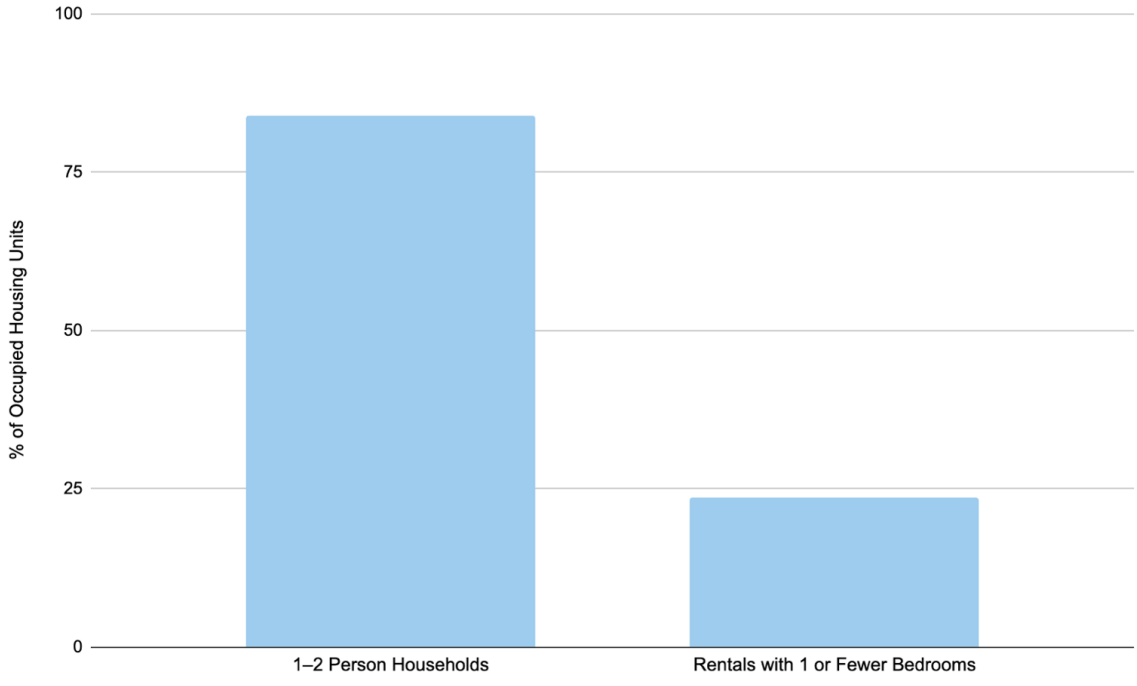
Over the last 15 years, the Long Beach Peninsula (LBP) population has increased by approximately 23%, with the 65-and-older population going from 29% to 40% (U.S. Census Bureau, 2024). Furthermore, the households of 65-and-older individuals living alone have increased by 4% between 2010 and 2024. These trends indicate that the LBP population is growing and aging.

Housing Characteristics

However, a deeper dive into the housing characteristics reveals a significant misalignment between household characteristics and available housing stock on the LBP. A large majority of the total occupied housing units are owner-occupied (82%), leaving only 18% as renter-occupied (U.S. Census Bureau, 2024). Additionally, 23.6% of rental units have 1 or fewer bedrooms, even though 84% of households consist of only 1 or 2 people (U.S. Census Bureau, 2024). These findings are especially relevant given that 23.8% of LBP households are people aged 65+ living alone, suggesting a need for smaller rental housing options on the peninsula (U.S. Census Bureau, 2024).

Data from the 2024 American Community Survey support the insights we have gathered from stakeholders indicating a desire to downsize, as maintaining larger homes has become more difficult with age. However, the limited affordable smaller-unit rental options on the peninsula have made this challenging, resulting in some seniors having to leave the community they have built.

Comparison of Household Size and Rental Unit (small units) Availability



Source: U.S. Census Bureau. (2024)

MARKET ANALYSIS

Income

Pacific County's area median income (AMI) is $87,700, while the median income for senior households on the LBP is $60,150 (U.S. Census Bureau, 2024). This income is most closely aligned with the County's 80% AMI income threshold for one and two-person households (U.S. Census Bureau, 2024). However, seniors' incomes vary considerably, with 24.1% of households earning less than $30,000 annually and 25.9% earning between $30,000 and $59,000 annually (Washington State Housing Finance Commission, 2026). This data indicates that senior populations on the LBP could benefit from units affordable at AMI levels below 80%, such as the 20%, 30%, and 60% thresholds used in the project's financial analysis.

Pacific County 2025 Income Limits by AMI Level for 1- and 2-Person Households

Set-aside Percentage	***1-Person***	***2-Person***
20%	13280	15180
30%	19920	22770
60%	39840	45540

Source: Washington State Housing Finance Commission. (2026)

Household Income of Residents Age 65 and Older

Household Income 65+	***Number of Households***	***Percentage of Households***
$0-29,999	710 Households	24.1%
$30,000-59,999	764 Households	25.9%
$60,000-99,999	794 Households	26.9%
$100,00-199,999	598 Households	20.3%
$200,000+	86 Households	2.9%

Source: U.S. Census Bureau. (2024)

MODULAR CONSTRUCTION

One option that we have factored into project costs is using modular (or prefabricated) housing construction as an alternative to traditional stick-built housing construction. Modular construction is a process in which buildings are constructed off-site in a controlled factory setting and are then transported and assembled on-site (Huh & You, 2025). While there is less design flexibility for modular construction, many manufacturers offer a number of options for size and configuration of units. Our own inclusion of modular housing in project cost estimates assumes a single-story duplex utilizing a wood-frame structure with non-luxury finishes and no complex structural systems.

These project cost estimates, however, remain sensitive to project-specific variables, including transportation distance, factory utilization rates, labor market conditions, and the degree of design repetition (Bertram et al., 2019). That being said, the benefits outweigh the variability of choosing modular construction.

Example of factory production environment (Photo Credit: Wolf Industries)

Example of completed modular home interior (Photo credit: Wolf Industries)

Benefits Over Traditional Construction

There are many benefits to modular construction over traditional stick-built construction. The factory construction environment wastes less material, creates less site disturbance, and allows for higher quality control than on-site construction that is exposed to the elements (Modular Building Institute). Because modular housing is built off-site in a factory, site development work like grading, utility trenching and installation, and pouring of foundations can occur simultaneously with factory construction. These efficiencies can reduce project timelines by up to 50% compared with traditional construction, all while being built to the same codes and standards. Modular construction is often less expensive than traditional construction owing to the efficiencies and predictability of the factory construction environment. Costs are especially likely to be lower using modular construction for the Corder property site due to the rural nature of the Long Beach Peninsula and smaller construction labor force.

MODULAR CONSTRUCTION

Modular home development (PC: Wolf Industries)

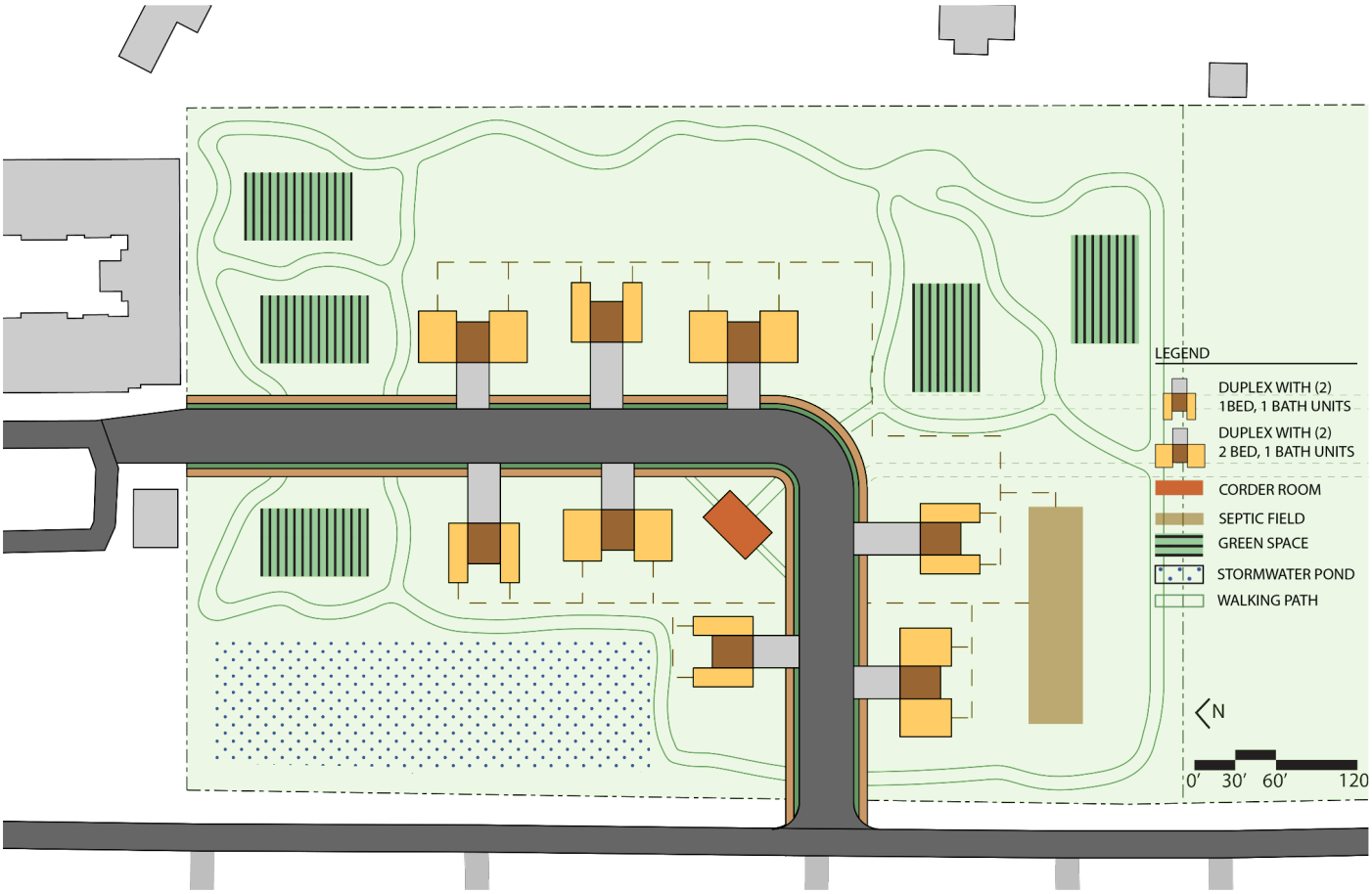
Application To Project Site

We have identified several potential modular manufacturers that serve Pacific County. These options include Stratford Building Corporation, ECM Homes, and Wolf Industries, which all offer one and two bedroom modular homes in appropriate sizes and layouts to match the needs of this project. More detail on their offerings and estimated costs can be found in the Appendix.

SITE DESIGN

This section details three potential site plans with road design variations: L-Road, U-Curve Road, and Loop Road.

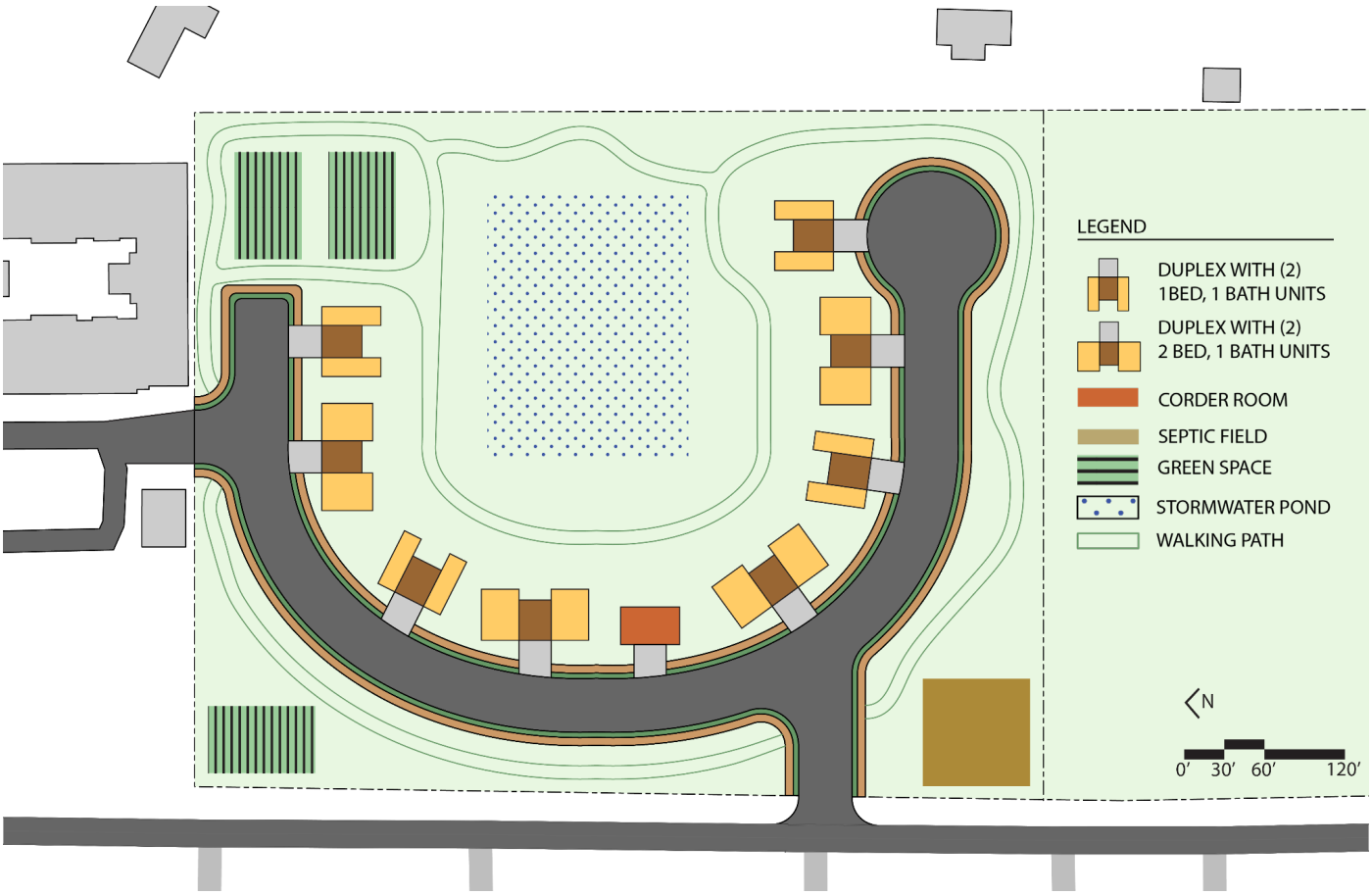
L-Road Design



This site layout organizes a mix of one and two bedroom duplex units along an L-shaped road that connects State Route 103 to O Place by the Peninsula Senior Activity Center. A central community building, the “Corder Room,” serves as a gathering space for residents and a place to host friends and family if needed. Walking paths connect housing clusters to open space and recreational areas, promoting walkability and social interaction. The development was concentrated on approximately 8.8 acres, thus preserving the remaining 7.2 acres undeveloped. The stormwater facilities are located in the northwest corner of the site, acting as a buffer from the state highway for sound and distance. The septic system allows each dwelling unit to have its own smaller tank and pump to a larger central system located in the southwest corner of the site, away from the residents, and taking advantage of the site’s topography.

SITE DESIGN

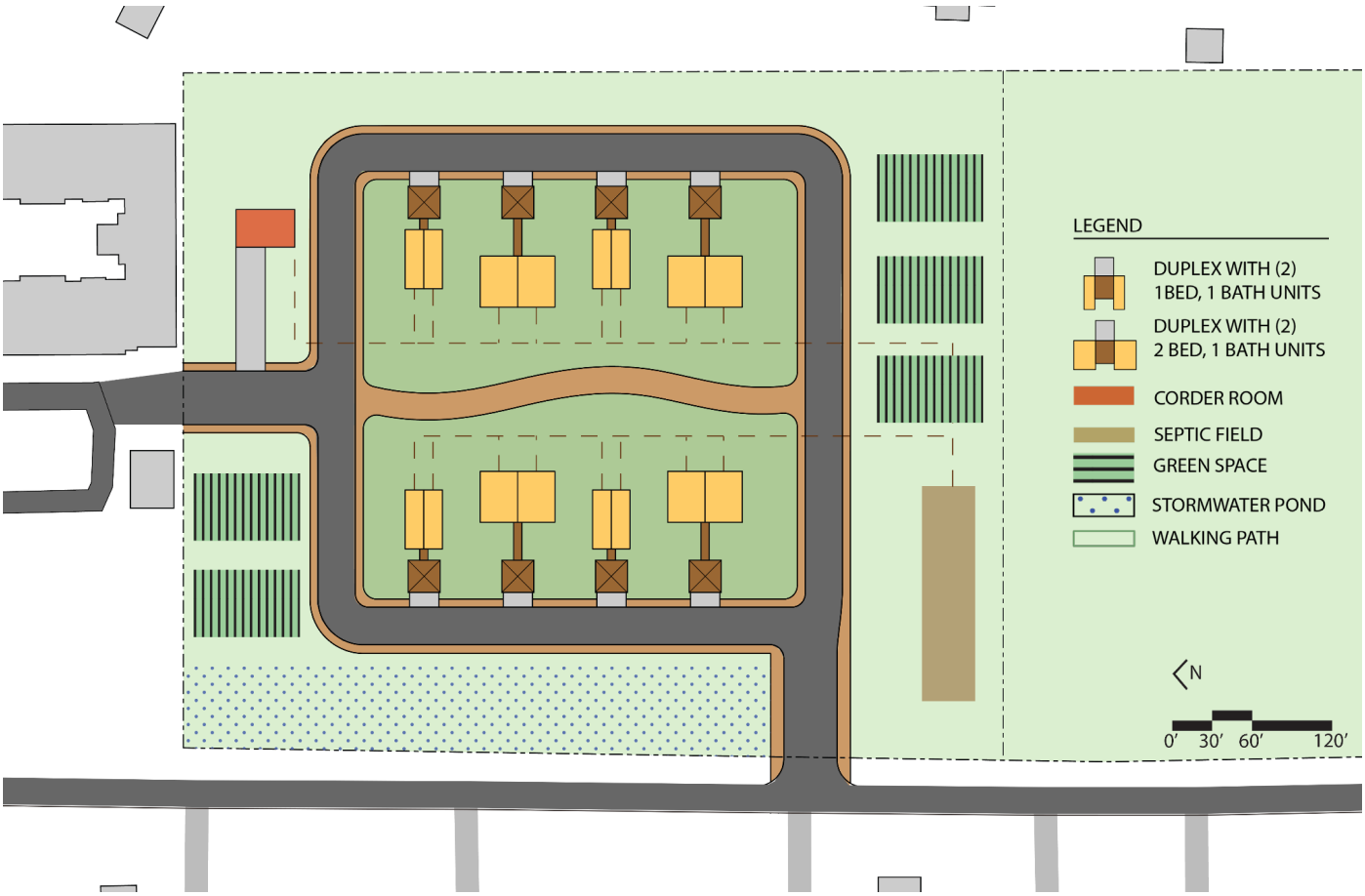
U-Curve Road Design



On this site plan, the neighborhood is organized around a curved road that faces east, promoting community-style living. The site contains a mix of one- and two-bedroom duplex units that all face each other on the back side, yet still allow direct car access to the front of the building. The "Corder Room" is centrally located within the housing complex, allowing easy access for all residents. The primary septic field is located in the southwest corner of the parcel, with each unit having its own smaller tank and pump. The stormwater retention pond is located in the large open space behind the housing units, allowing an intermittent body of water to be visible to all, but a large open space when not full. The site also contains ample walking paths and open green space for all to enjoy. This semi-compact plan occupies 7.4 acres, and leaves an additional 8.6 acres undeveloped to the south.

SITE DESIGN

Loop Road Design



In this plan, the residential community becomes central on the site, with a large pedestrian greenway running between the sixteen duplex units. The one-way loop road running around the perimeter of the parcel means that the development is both community-focused and still maintains easy access to units by vehicle. Both on-street and covered parking is located behind the units. This road design also reduces the speed of cars traveling throughout the neighborhood and prevents drivers from cutting through to access Golden Sands and PSAC.

The “Corder Room” is placed in the northeastern portion of the site, with outdoor green spaces (garden, activity courts, pavilions) located to its west and south. A designated stormwater retention pond sits in the northwest and the centralized septic field is in the southwest. This design is more concentrated than the others, with the development only taking up approximately 7.1 acres. This leaves an additional 8.9 acres undeveloped on the south end of the existing parcel.

SITE DESIGN

Client Preferences

The client has expressed a desire for covered parking in the form of carports or garages given the climate of the Long Beach Peninsula and its exposure to ocean salt. Some of the modular home options we have identified have unit layouts for duplexes that include space for garages. An alternative to a modular 1-car garage for each unit is building parking spots with carports, which would provide partial protection from the weather. Carports would not provide full weather protection, but have the potential to increase cost savings compared to 1-car garages for each unit. The cheapest option is building a parking lot with 32 spots that lack additional weather protection.

FINANCIAL ANALYSIS

To evaluate the financial feasibility of this development proposal, we constructed a project cost model, revenue projections, and a cash flow analysis across three affordability scenarios — 20%, 30%, and 60% of Area Median Income (AMI). Total project costs were estimated at $4,801,682, inclusive of hard costs, soft costs, and construction financing. Revenue projections were derived from 2026 MTSP rent limits for Pacific County, and operational expenses were modeled using standard industry benchmarks. Together, these inputs determine the project's net operating income (NOI) at each AMI level, which in turn drives the amount of debt financing the project can support and ultimately shapes the capital stack.

Total Project Cost

Hard Costs

Hard cost estimates total $4,330,796.54, with a hard cost contingency of 8% applied. Residential construction costs (1- and 2-bedroom) are based on regional benchmarks from the Wolf industries cost model. Sitework/Infrastructure is calculated based on the total paved area. At the same time, public improvements and Furniture, Fixture, and Equipment (FF&E) are estimated based on the building footprint. The septic system cost reflects Leonard Taylor's, of A+ Design and Consulting LLC, estimate.

Hard Cost

Category	***# of UOM (Unit of Measure)***	***$ Cost/Unit***	***Unit of Measure***	***Item Cost***
Demolition	1	$25,000	Site	$25,000
Residential (1bedroom)	4928	$158.4	Sf	$780,595.2
Residential (2bedroom)	7872	$170.3	Sf	$1,340,601.6
Sitework/Infrastructure	67000	$20	Sf	$1,340,000
Public Improvements	12800	$7	Sf	$89,600
Furniture,Fixture, Equipment	12800	$15	Sf	$192,000
Site analysis	1	$75,000	Acre	$75,000
Landscaping	3.72	$20,000	Acre	$74,400
Septic System	1	$92,800	System	$92,800
Subtotal				**$4,009,996.8**
Subtotal+Hard Cost Contingency (8%)				**$4,330,796.54**

FINANCIAL ANALYSIS

Soft Costs

Soft cost estimates total $282,508.80, with a soft cost contingency of 5% applied. All soft cost items are estimated based on building footprint (12,800 sqft).

Soft Cost

Category	*# of UOM (Unit of Measure)*	*$ Cost/Unit*	*Unit of Measure*	*Item Cost*
Buyer's Appraisal&Market Study	12800	$0.04	Sf	$512
Architect	12800	$15.21	Sf	$194,688
Engineering	12800	$2.39	Sf	$30,592
Phase 1 Environmental Site Assessment	12800	$0.08	Sf	$1,024
Geotech	12800	$0.43	Sf	$5,504
Survey	12800	$0.48	Sf	$6,144
Other Consultants	12800	$2.39	Sf	$30,592
Subtotal				**$269,056**
Subtotal+Soft Cost Contingency (5%)				**$282,508.8**

The total project cost, inclusive of both hard cost and soft cost, is estimated at $4,613,305.34, approximately $288,331.58 per unit.

Construction Financing

The total project cost of $4,613,305.34 has to be financed through a construction loan at a 7% interest rate. The loan is drawn in two phases: $1,539,784 in Year 1 and $3,079,569 in Year 2, considering the construction timeline. Total interest payments over the construction period amount to $188,624, bringing the total construction cost (Total Project Cost+Total Interest Payment) to $4,801,682. Upon completion, the construction loan is converted into permanent debt financing.

Construction Financing

Type	*Construction Loan*	*Draw 1 (Year 1)*	*Draw 2 (Year 2)*
Principal	$4,613,305.34	$1,539,784	$3,079,569
Interest Rate	7%		
Monthly Payment		$4,491	$13,473
Annual Interest Payment		$26,946	$161,677
Total Interest Payment			**$188,624**

FINANCIAL ANALYSIS

Revenue Projection

This project has 16 residential units across two typologies: eight 1-bedroom townhouse units (616 sqft) and eight 2-bedroom townhouse units (984 sqft), totalling 12,800 sqft of building footprint.

Unit Typologies

Typology	*Units*	*Unit SF*	*Total SF*
1 Bed Townhouse	8	616	4,928
2 Bed Townhouse	8	984	7,872
Total	**16**		**12,800**

Rental rates are derived from the Washington State Housing Finance Commission's 2026 Multifamily Tax Subsidy Project (MTSP) Income and Rent Limits of Pacific County, based on an Area Median Income (AMI) of $86,700. Three AMI scenarios were analyzed to evaluate the revenue potential. At 20% AMI, the project generates $6,392 per month, or $76,704 annually. At 30% AMI, monthly and annual revenues increase to $9,592 and $115,104, respectively. At 60% AMI, the project yields $19,200 per month and $230,400 annually.

Revenue Projection

Typology		*20% AMI*	*30% AMI*	*60% AMI*
1 Bed Townhouse	Rental Rates	$363	$545	$1,091
	Gross Monthly Revenue	$2,904	$4,360	$8,728
	Gross Annual Revenue	$34,808	$52,320	$104,736
2 Bed Townhouse	Rental Rates	$436	$654	$1,309
	Gross Monthly Revenue	$3,488	$5,232	$10,472
	Gross Annual Revenue	$41,856	$62,784	$125,664
Total Monthly Revenue		**$6,392**	**$9,592**	**$19,200**
Total Annual Revenue		**$76,704**	**$115,104**	**$230,400**

Operational Expenses

Operational Expenses were calculated with the following assumptions:

- Insurance: estimated at $0.85 per building sqft, annually
- Maintenance: estimated at $0.75 per building sqft, annually
- Management Fee: estimated at 10% of annual income
- Property Taxes: estimated at 0.75% of the property's total project cost
- General/Admin Fee: estimated at $0.30 per building sqft, annually
- Septic Maintenance: estimated at $5,625 (year 1), based on estimates provided by Woody's Septic Specialties and Leonard Taylor of A+ Design and Consulting LLC

FINANCIAL ANALYSIS

Other Key Assumptions

We assume the following key assumptions for our cash flow projections, all based on numbers recommended by Housing Opportunities of SW Washington (HOSWWA):

- Yearly vacancy contingency of 5%
- Year-over-year rental escalation of 2%
- Year-over-year expense escalation of 3%
- Yearly property management fee of 10%
- Debt service coverage ratio of 1.30

Permanent Debt

As mentioned above, we assume a debt service coverage ratio of 1.30 in this analysis. The debt service coverage ratio (DSCR) is the ratio of a property's net operating income (NOI) to its annual debt service. The DSCR is typically used by lenders to determine the amount of financing available to a development project — lenders will not issue a project a loan where the ratio of NOI does meet their DSCR threshold, thus limiting the amount of financing available to low NOI projects such as many affordable housing developments.

In our analysis, our assumed DSCR threshold of 1.30 allows for the following amount of financing at the listed AMI thresholds:

Maximum Available Debt

	20% AMI	***30% AMI***	***60% AMI***
DSCR	1.30	1.30	1.30

Impacts on Capital Stack and Takeaways

Effectively, the NOI, DSCR, and the resulting financing limitations dictate how the "capital stack", or financing structure, of the project is shaped. Below are example capital stacks for this project at different AMI thresholds, dictated by the maximum debt levels:

Example Capital Stacks

	20% AMI	***30% AMI***	***60% AMI***
Mortgage	$6,988	$355,968	$1,403,778
CHIP	$262,000	$262,000	$262,000
Housing Trust Fund	$3,500,000	$3,500,000	$3,135,904
LIHTC	$1,032,694	$683,714	$0.00
Total	**$4,801,682**	**$4,801,682**	**$4,801,682**

FINANCIAL ANALYSIS

The analysis makes clear that the AMI threshold is the most consequential variable in this project's financial structure. At 20% and 30% AMI, rents are too low to support meaningful debt financing — the project generates so little NOI that a lender applying a 1.30 DSCR threshold would extend negligible financing, leaving upwards of $4.4 million to be covered by grants, subsidies, and tax credit equity. Even at 60% AMI, debt covers less than 30% of total project costs. In all three scenarios, the project is not financially self-sustaining through conventional financing alone — it is viable only with substantial public subsidy, primarily through the Washington State Housing Trust Fund and, at lower AMI tiers, LIHTC equity. This is not unusual for deeply affordable housing, and is not a cause to write the proposal off as non-feasible. Ultimately, the project's financial feasibility hinges on the availability of public funds and the competitiveness of the proposal in those applicant pools.

NEXT STEPS & RECOMMENDATIONS

The tables in this section outline critical next steps and recommendations that provide a blueprint for moving this project forward. Our work from January to June 2026 has demonstrated both a clear need for affordable senior housing on the Long Beach Peninsula and the achievability of this project.

The path forward hinges on four key next steps: refining site design and finances, securing a project sponsor, receiving necessary Pacific County permit approvals, and beginning construction. Each step builds on the groundwork laid in this report, and with continued momentum and community support, the Corder property can become a lasting resource for seniors on the Long Beach Peninsula.

Thank you to the Peninsula Senior Activity Center, the Corder Foundation, Kelly Rupp, and Sue Yirkue for entrusting us with this project.

Next Steps

Steps	***Responsible Party***
1. Refining design & finances	TBD
2. Finding and signing a sponsor	TBD
3. Obtain permit approval	Sponsor
4. Construction	Sponsor

Recommendations

Key Issue	***Recommended Response & Future Action***	***Short-term***	***Medium-term***	***Long-Term***	***Ongoing***
Vision	Answer guiding questions to create and keep a solid vision statement: *What is the development's elevator pitch?* *What are the missions and objectives of this development?* *Who is your target audience?* *What do they desire from the development?* *How should they feel when they live there?*	**X**			

NEXT STEPS & RECOMMENDATIONS

Property Management	Explore and review possible property managers	X			
Community Engagement	Start a list of interested residents (not a formal waitlist yet)		X		
Project Longevity	Refine the site plans and financing to entertain long-term longevity and implement hazard response measures		X		
	Identify environmentally sustainable practices for housing development		X		
	Further study the parking code and a potential parking variance (if needed, to reduce the amount of parking needed)			X	
Consulting	Include professionals to review plans and feasibility		X		
	Consult local services on transit, water, and electrical capacity			X	
Funding Sources	Identify applicable development grants				X
	Pursue funding through Washington State Housing Trust Fund				X

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APPENDIX

Land Use Code

BASIC SITE INFORMATION	
Site Address	21034 Pacific Way, Ocean Park, WA 98640
Parcel No.	11110923030
Site Area (Assessor)	15.96 ac (695,217.6 sf)
Jurisdiction	Pacific County
Existing Use	None
Proposed Use	Residential Development
Zoning	Community Commercial (CC)
Comprehensive Plan	Community Crossroads
SURROUNDING ZONING & USES	
Surrounding Zoning	North: Community Commercial East: Rural Residential South: Rural Residential West: Highway > Restricted Residential
Surrounding Uses	North: Exempt Space - 97, Residential - Institutional lodging East: Residential, Undeveloped South: Residential, road tract West: Highway, residential, undeveloped
PERMITTED, SPECIAL & CONDITIONAL USES	
Permitted Uses [Ord. 194 §16.B]	• 1: Eating and drinking establishments • 2: Service establishments (barber/beauty shops, arts & crafts, food cooperatives) • 2: Retail Establishments • 5: Grocery Store • 11: Bed and Breakfast • 13: Mobile Home Parks • 14: Multi-family dwellings up to 16 dwelling units per lot of record • 15: Level 1, 2, 3 EV charging stations
Special Uses [Ord. 194 §16.D]	• 1: Churches, community centers, day care centers • 2: Hospitals, medical clinics, and professional medical centers • 3: Public and Community Facilities (including community centers)
Conditional Uses [Ord. 194 §16.E]	• 3: One single-family residential dwelling per lot (per standards in §21.D or §21.E) • 4: Multi-family dwellings containing more than 16 dwelling units per lot
DEVELOPMENT STANDARDS	
Residential Density [Ord. 163 §3.E.1]	Max 1 building unit per gross acre
Min. Lot Width / Depth	100 feet (for lots under 5 ac)
Min. Lot Frontage [Ord. 163 §5.H.5.e]	40 feet
Minimum Lot Size [Ord. 194 §21.Y Table 21.a]	18,000 sf
Minimum Unit Size [Ord. 194 §21.D]	410 sf of living area (excludes garages, carports, decks, porches, etc.)

APPENDIX

Setbacks [Ord. 194 §16.G.7]	**Single Family, Two Family & ADUs:** Front/Street: 20 ft | Rear: 10 ft | Side: 5 ft | Side yard on corner lot: 10 ft **Multi-family Dwellings:** All property lines: 20 ft
Critical Area Buffer [Ord. 193 §3.K.3]	15 ft building setback. Decks, fences, overhangs, and driveways are allowed.
Eaves Allowance	Max 3 feet
Max Allowed Impervious	None
Max Building Coverage	None
Max Allowed Hard Surface	None
Max Building Height	35 feet for residential structures
Required Tree Retention	None
Required Recreation Space	None
Max Retaining Wall Height in Setback	N/A
PARKING STANDARDS [Ord. 194 §21.H]	
Parking Requirements	Minimum 2 spaces per unit Off-street parking spaces shall not be located more than 500 feet from the building they serve. For multi-family: at least 50% of minimum parking spaces shall be within 100 feet of the building(s).
CRITICAL AREAS & SOILS	
Critical Areas	**Frequently Flooded Areas [Flood Control Zone District Ord. 1 §2.2.3]:** Land alteration within FFAs shall be prohibited unless certified by a Qualified Professional to ensure no increase in flood levels during the 100-year flood discharge. FFA Buffer applies.
Soil Types	Westport fine sand, 3–10% slopes Netarts fine sand, 3–12% slopes
LAND DIVISIONS & CLUSTERING STANDARDS	
Land Divisions [Ord. 163]	Community Crossroads: No more than 1 building unit per gross acre in a land division [Ord. 163 §3.E.1].
Clustering Standards [Ord. 163 & Ord. 194]	Community Crossroads: Building units may be clustered provided other land use and health regulations are met [Ord. 163 §3.E.1]. Community Commercial: Projects may reduce minimum lot size provided overall density of the underlying Land Use District remains the same [Ord. 194 §16.G.4]. New subdivisions may cluster lots provided [Ord. 194 §21.Q]: • Gross density as allowed by Comp Plan Map • Adequate public facilities • Purpose of clustering is preserving open/agricultural land • Deed restriction (no future divisions of preserved parcel) • Minimum health standards • Consistent with existing land use/density patterns of neighboring properties

APPENDIX

ROAD STANDARDS IN A LAND DIVISION [Ord. 163 §5.H.4]	
Road Standards	• All subdivisions shall be served by one or more public roads providing ingress and egress at no less than two points. • Rights-of-way for arterials or collector roads: minimum 60 feet wide. • Dead-end streets: maximum length of 300 feet. • Minimum right-of-way width for a dead-end street entering an arterial or collector road: 50 feet. • Dead-end streets must terminate in a turnaround with minimum 90-foot right-of-way diameter (or approved T/Y), minimum 50 feet in length, paved min. 40 feet wide for full length of turnaround. • Rights-of-way for alleys: minimum 20 feet wide. Alleys not accepted in residential plats.
FIRE HYDRANTS [Ord. 163 §5.H.7]	
Fire Hydrant Spacing	Lots greater than 0.5 ac: max 660 feet between hydrants Lots less than 0.5 ac: max 330 feet between hydrants
SEPTIC DESIGN GUIDELINES [Board of Health Ord. 3E]	
Design Flow	120 gallons per bedroom per day [BOH Ord. 3E §13.2.4.5]
Septic Tank Capacity	250 gallons per bedroom [BOH Ord. 3E §14.1.3.2]
DEFINITIONS	
Building Unit [Ord. 163 §2.B.11]	A development project that will produce a unit volume of sewage.
Unit Volume of Sewage	(a) A single family residence; or (b) A mobile home site in a mobile home park; or (c) 450 gallons of sewage per day where the proposed development is neither a single family residence nor a mobile home park.
Subdivision	Division or redivision of land into 5 or more lots, for the purpose of sale, lease, or transfer of ownership.
Cluster	Building units placed on lots smaller than the required density under a specific land use designation, provided the overall division of land on average meets or exceeds the relevant density requirements.
Cluster Development [Ord. 194 §2.A.45]	The massing of development on one or more parts of a property.
Short Plat	4 lots or fewer.
Critical Areas [Flood Control Zone District Ord. 1 Glossary]	All wetlands, frequently flooded areas, aquifer recharge areas, fish and wildlife habitat conservation areas, shellfish, kelp eelgrass, herring, and smelt spawning areas, as defined in the Pacific County Critical Areas and Resource Lands Ordinance No. 147, or any amendments thereto.

APPENDIX

PACIFIC COUNTY SERVICES

Power

Agency: Pacific County Public Utilities Division (PUD #2)
Address: 9610 Sandridge Road, Long Beach, WA 98631
Phone: 360-642-3191
Contact: Chris Forest, General Manager, chrisf@pacificpud.org; Marcos Mendoza, Utility Engineer, marcosm@pacificpud.org, ext: 603

Water

Agency: North Beach Water
Address: 2212 272nd St, Ocean Park, WA 9860
Phone: 360-665-4144
Contact: Rick Gray, General Manager, rgray@northbeachwater.com

Fire

Agency: Pacific County Fire District #1
Address: 26110 Ridge Ave, Ocean Park, WA 98640
Phone: 360-665-4451
Contact: Mike DeConto, Assistant Chief of Operations, deconto@pcfd1.org

Trash Hauler

Agency: Peninsula Sanitation Service
Address: 116 Howerton Ave, Ilwaco, WA 98624
Phone: 360-642-2541

Below are the notes from the May 21, 2026 meeting with the County planners:

Land Use

- Overall, both site plans conform to code without significant changes to the layout.
- Multiple duplexes on a single parcel will be considered multifamily housing and be regulated per the multifamily standards in the CC zone.
    - Garages between the units would not prevent the buildings from being considered duplexes.
- Pacific County offers a one-time land division exemption process for parcels that have not undergone any boundary adjustments after 1999. This process allows property owners to create one additional parcel of 5 or more acres.
    - Approval takes approximately 4-6 weeks
- A community center for this development would be considered an accessory use if it is not open to the public.
    - If the community center is determined to require a special use, that process takes approximately 2-4 months to complete.

Septic

- The septic system for the development can and should be designed as one singular system.
    - Each building would have its own tank and pump.
    - If the system capacity exceeds 3,500 gallons/day, it will need State approval.
    - Given the proposed density and the community center, 3,500 gal/day should be more than sufficient.
- Septic setbacks:
    - From buildings
        - Tanks - 5 feet
        - Drainfields - 10’
    - Stormwater
        - Tanks - 10 feet
        - Drainfields - 35 feet

Stormwater

- The stormwater drainage area may have a property setback.
- The stormwater drainage area does not need to be in its own tract.
- See the Stormwater subsection in the Environmental section for more information.

Roads

- The internal road would likely remain private. The Public Works Department makes that decision.
- The access point on SR-103 will be regulated per WSDOT standards, and County standards will not apply.

APPENDIX

Modular Construction

Modular Builder	*Unit Sizes*	*Unit Cost Estimates*	*Estimated Timeline (project inception to delivery)*	*Garage/Carport Options*
Stratford Building Corporation	1-2 bedrooms 450-850 sf	$82,500-$155,000	7-12 months	Units do not ship with carports/garages
ECM Homes	1-2 bedrooms 432-840 sf	$128,000-$155,000	4-6 months	Can include in floorplans but would need contractor to build garage on-site
Wolf Industries	1-2 bedrooms 400-800 sf	$85,500-$156,500	6-14 months	Units do not ship with carports/garages